



Effective: 9/24/19 11:48 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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New Locks

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.weslendwholesale.com.
- Loans can be locked in Broker Connection 2.0 until 5:30 pm PST.
- Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
- Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
- Rates and prices are subject to change without notice.
- Lender Fees Are Not Included In Pricing.



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

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WesLend Fixed Agency - LP Only

1001-01 FHLMC 25/30 Yr Fixed					1201-01 FHLMC 20 Yr Fixed					1301-01 FHLMC 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.000	98.068	97.986	97.926	97.898	3.000	99.363	99.290	99.239	99.226	2.750	99.449	99.378	99.320	99.151
3.125	99.188	99.040	98.991	98.777	3.125	99.942	99.874	99.818	99.810	2.875	99.850	99.780	99.723	99.622
3.250	100.106	100.058	100.010	99.466	3.250	100.475	100.413	100.351	100.349	3.000	100.386	100.331	100.269	100.258
3.375	100.647	100.599	100.551	100.077	3.375	100.998	100.971	100.905	100.874	3.125	100.888	100.849	100.795	100.790
3.500	101.129	101.080	101.032	100.563	3.500	101.386	101.363	101.291	101.271	3.250	101.308	101.237	101.177	101.178
3.625	101.568	101.529	101.489	100.947	3.625	101.985	101.968	101.891	101.872	3.375	101.635	101.611	101.546	101.553
3.750	102.085	102.047	102.006	101.207	3.750	102.488	102.476	102.394	102.380	3.500	102.096	101.921	101.781	101.793
3.875	102.451	102.413	102.372	101.741	3.875	102.956	102.950	102.862	102.854	3.625	102.581	102.406	102.161	102.126
4.000	102.871	102.832	102.792	102.177	4.000	103.349	103.348	103.256	103.253	3.750	102.764	102.602	102.522	102.512
4.125	103.051	103.012	102.972	102.486	4.125	103.683	103.687	103.589	103.592	3.875	102.946	102.935	102.849	102.845
4.250	103.261	103.252	103.252	102.248	4.250	103.842	103.882	103.778	103.753	4.000	103.406	103.231	103.077	103.078
4.375	103.567	103.558	103.558	102.730	4.375	104.306	104.350	104.242	104.222	4.125	103.790	103.615	103.475	103.287
4.500	103.849	103.839	103.839	103.095	4.500	104.655	104.705	104.591	104.577	4.250	104.102	103.927	103.864	103.704
4.625	104.090	104.081	104.081	103.282	4.625	104.841	104.895	104.777	104.768	4.375	104.237	104.206	104.161	104.048
4.750	104.386	104.286	104.286	103.350	4.750	105.001	105.060	104.936	104.897	4.500	104.397	104.418	104.306	104.295
4.875	104.707	104.600	104.600	103.764	4.875	105.431	105.495	105.365	105.332	4.625	104.322	104.290	104.246	103.714
5.000	104.886	104.799	104.799	104.083	5.000	105.739	105.808	105.674	105.646	4.750	104.322	104.284	104.242	104.051
5.125	105.146	105.094	105.085	104.327	5.125	105.965	106.040	105.900	105.877	4.875	104.584	104.444	104.317	104.284
5.250	105.562	105.548	105.540	104.751	5.250	106.117	106.150	106.050	105.997	5.000	104.665	104.611	104.478	104.451
5.375	105.267	105.340	105.182	105.116	5.375	106.150	106.150	106.150	106.150	5.125	102.782	102.732	102.594	102.522
5.500					5.500					5.250				
5.625					5.625					5.375				
5.750					5.750					5.500				
5.875					5.875					5.625				
6.000					6.000					5.750				

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years o

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
\$275,001+\$300,000	0.100
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
Manufactured	-0.750

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	1.69	2.44	3.11	3.71	4.61	6.19	6.71	7.35
95%-90.01%	30%	1.39	1.95	2.44	2.89	3.56	4.73	5.14	5.7
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	1.51	2.26	2.93	3.43	4.33	5.8	6.32	6.96
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55
Premium Adjustments	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate & Term Refinance	0	0	0	0	0	0	0	0	0
Cash Out Refinance	0.54	0.6	0.7	N/A	N/A	N/A	N/A	N/A	N/A
Second Home	0.36	0.39	0.49	0.6	0.7	1.23	1.27	1.35	
Investment Property (Max 85% LTV)	1.02	1.19	1.33	1.5	1.75	1.9	2	2.63	
3-4 - Unit Property	1.02	1.19	1.33	1.5	N/A	N/A	N/A	N/A	
Manufactured	0.54	0.6	0.7	0.85	1.05	1.5	1.65	1.8	
>45% DTI	95.01%-97%	0.38	0.62	0.76	1.06	1.24	1.42	1.6	1.82
	90.01%-95%	0.35	0.44	0.57	0.72	1	1.12	1.27	1.53
	85.01%-90%	0.28	0.39	0.5	0.62	0.75	0.89	1.01	1.25
	80.01%-85%	0.11	0.17	0.22	0.3	0.38	0.42	0.44	0.49

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, HI, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225
Zone 8: HI	-0.250

Wholesale Fee Buyout Option Price Adjustor

>\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>\$350-500k	>\$500-726,525k
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WesLend Fixed Agency Super Conforming - LP Only										
1053-01 1153-01 FHLMC 25/30 Yr Fixed SC					1353-01 FHLMC 15 Yr Fixed SC					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	99.622	99.611	99.527	99.517	2.875	99.929	99.938	99.902	99.911	
3.375	100.233	100.222	100.142	100.132	3.000	100.511	100.501	100.478	100.468	
3.500	100.756	100.745	100.671	100.660	3.125	100.833	100.823	100.801	100.792	
3.625	101.065	101.054	100.983	100.972	3.250	101.394	101.384	101.365	101.356	
3.750	101.527	101.497	101.464	101.435	3.375	101.766	101.756	101.742	101.733	
3.875	102.047	102.017	101.996	101.968	3.500	101.862	101.853	101.833	101.824	
4.000	102.541	102.511	102.492	102.464	3.625	102.121	102.091	102.084	102.057	
4.125	102.611	102.581	102.554	102.526	3.750	102.686	102.657	102.651	102.624	
4.250	102.674	102.624	102.620	102.574	3.875	102.809	102.780	102.772	102.745	
4.375	102.999	102.949	102.946	102.900	4.000	103.217	103.188	103.180	103.153	
4.500	103.232	103.182	103.184	103.138	4.125	102.924	102.875	102.837	102.791	
4.625	103.234	103.184	103.190	103.143	4.250	103.357	103.308	103.271	103.225	
4.750	103.283	103.213	103.208	103.143	4.375	103.704	103.655	103.616	103.570	
4.875	103.601	103.531	103.528	103.463	4.500	102.339	102.270	102.123	102.058	
5.000	103.834	103.765	103.766	103.701	4.625	102.787	102.718	102.570	102.505	
5.125	103.614	103.525	103.532	103.449	4.750					
5.250	104.007	103.899	103.930	103.829	4.875					
5.375	104.270	104.163	104.194	104.094	5.000					
5.500	104.537	104.429	104.462	104.362	5.125					
5.625	104.432	104.324	104.361	104.260	5.250					

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
≥740	-0.375	-0.625	-0.625	-0.875

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.150
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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WesLend Conforming DU and LP																			
1000-99					1200-99					1300-99									
1001-99					1201-99					1301-99									
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.000	98.068	97.986	97.926	97.898	3.000	99.363	99.290	99.239	99.226	2.750	99.449	99.378	99.320	99.151					
3.125	99.188	99.040	98.991	98.777	3.125	99.942	99.874	99.818	99.810	2.875	99.850	99.780	99.723	99.622					
3.250	100.106	100.058	100.010	99.466	3.250	100.475	100.413	100.351	100.349	3.000	100.386	100.331	100.269	100.258					
3.375	100.647	100.599	100.551	100.077	3.375	100.998	100.971	100.905	100.874	3.125	100.888	100.849	100.795	100.790					
3.500	101.129	101.080	101.032	100.563	3.500	101.386	101.363	101.291	101.271	3.250	101.308	101.237	101.177	101.178					
3.625	101.568	101.529	101.489	100.947	3.625	101.985	101.968	101.891	101.872	3.375	101.635	101.611	101.546	101.553					
3.750	102.085	102.047	102.006	101.207	3.750	102.488	102.476	102.394	102.380	3.500	102.096	101.921	101.781	101.793					
3.875	102.451	102.413	102.372	101.741	3.875	102.956	102.950	102.862	102.854	3.625	102.581	102.406	102.161	102.126					
4.000	102.871	102.832	102.792	102.177	4.000	103.349	103.348	103.256	103.253	3.750	102.764	102.602	102.522	102.512					
4.125	103.051	103.012	102.972	102.486	4.125	103.683	103.687	103.589	103.592	3.875	102.946	102.935	102.849	102.845					
4.250	103.261	103.252	103.252	102.248	4.250	103.842	103.882	103.778	103.753	4.000	103.406	103.231	103.077	103.078					
4.375	103.567	103.558	103.558	102.730	4.375	104.306	104.350	104.242	104.222	4.125	103.790	103.615	103.475	103.287					
4.500	103.849	103.839	103.839	103.095	4.500	104.655	104.705	104.591	104.577	4.250	104.102	103.927	103.864	103.704					
4.625	104.090	104.081	104.081	103.282	4.625	104.841	104.895	104.777	104.768	4.375	104.237	104.206	104.161	104.048					
4.750	104.386	104.286	104.286	103.350	4.750	105.001	105.060	104.936	104.897	4.500	104.397	104.418	104.306	104.295					
4.875	104.707	104.600	104.600	103.764	4.875	105.431	105.495	105.365	105.332	4.625	104.322	104.290	104.246	103.714					
5.000	104.886	104.799	104.799	104.083	5.000	105.739	105.808	105.674	105.646	4.750	104.322	104.284	104.242	104.051					
5.125	105.146	105.094	105.085	104.327	5.125	105.965	106.040	105.900	105.877	4.875	104.584	104.444	104.317	104.284					
5.250	105.562	105.548	105.540	104.751	5.250	106.117	106.150	106.050	105.997	5.000	104.665	104.611	104.478	104.451					
5.375	105.267	105.340	105.182	105.116	5.375	106.150	106.150	106.150	106.150	5.125	102.782	102.732	102.594	102.522					

1400-99																			
1401-99					1008-05					1308-05									
1401-99					1007-05					1307-05									
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	99.173	99.126	99.089	99.045	3.250	99.295	99.223	99.152	99.136	2.750	98.612	98.562	98.523	98.501					
2.875	99.640	99.598	99.557	99.518	3.375	99.900	99.833	99.758	99.747	2.875	99.077	99.032	98.988	98.972					
3.000	100.073	100.043	100.004	99.956	3.500	100.381	100.319	100.239	100.233	3.000	99.707	99.668	99.619	99.608					
3.125	100.571	100.541	100.502	100.349	3.625	100.760	100.703	100.617	100.617	3.125	100.234	100.199	100.145	100.140					
3.250	100.834	100.807	100.750	100.728	3.750	101.018	100.996	100.905	100.877	3.250	100.616	100.587	100.527	100.528					
3.375	101.202	101.180	101.117	101.089	3.875	101.547	101.531	101.434	101.411	3.375	100.985	100.961	100.896	100.903					
3.500	101.833	101.658	101.532	101.451	4.000	101.977	101.966	101.864	101.847	3.500	101.220	101.201	101.131	101.143					
3.625	102.262	102.087	101.962	101.816	4.125	102.281	102.275	102.168	102.156	3.625	101.582	101.567	101.491	101.476					
3.750	102.501	102.326	102.277	102.180	4.250	102.043	102.072	101.960	101.918	3.750	101.962	101.952	101.872	101.862					
3.875	102.500	102.499	102.415	102.410	4.375	102.519	102.554	102.436	102.400	3.875	102.289	102.285	102.199	102.195					
4.000	102.717	102.719	102.630	102.600	4.500	102.879	102.919	102.796	102.765	4.000	102.517	102.518	102.427	102.428					
4.125	103.503	103.351	103.319	102.951	4.625	103.060	103.105	102.977	102.952	4.125	102.755	102.760	102.664	102.637					
4.250	103.405	103.418	103.319	103.300	4.750	103.161	103.209	103.077	103.020	4.250	103.168	103.178	103.076	103.054					
4.375	103.622	103.640	103.536	103.523	4.875	103.569	103.623	103.485	103.434	4.375	103.505	103.520	103.414	103.398					
4.500	103.802	103.825	103.716	103.708	5.000	103.883	103.942	103.798	103.753	4.500	103.747	103.768	103.656	103.645					
4.625	103.893	103.879	103.840	103.540	5.125	104.121	104.185	104.037	103.997	4.625	103.294	103.225	103.108	103.064					
4.750	104.070	104.008	103.889	103.861	5.250	104.577	104.645	104.492	104.421	4.750	103.626	103.561	103.439	103.401					
4.875	104.272	104.216	104.091	104.069	5.375	104.937	105.010	104.852	104.786	4.875	103.854	103.794	103.667	103.634					
5.000	104.433	104.382	104.251	104.235	5.500	105.278	105.355	105.191	105.097	5.000	104.015	103.961	103.828	103.801					
5.125	102.337	102.289	102.154	102.103	5.625	105.500	105.500	105.500	105.500	5.125	102.132	102.082	101.944	101.872					

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments									
Risk Based Adjustments (Terms > 15 years o									
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	

Conventional Adjusters		
\$60,000-\$100,000		-0.500
\$100,001-\$125,000		-0.150
\$125,001+\$275,000		0.000
\$275,001+\$300,000		0.100
Escrow Waiver (Except CA and NY)		-0.250
Investment Property LTV <=75		-2.125
Investment Property LTV >75 and <=80		-3.375
Attached Condo >75 LTV & Term > 15y		-0.750
2-4 Units		-1.000
Manufactured		-0.750

Loans with Secondary Financing			
All Loans with Subordinate Financing			-0.375

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR >= 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	1.69	2.44	3.11	3.71	4.61	6.19	6.71	7.35
95%-90.01%	30%	1.39	1.95	2.44	2.89	3.56	4.73	5.14	5.7
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61

<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR >= 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	1.51	2.26	2.93	3.43	4.33	5.8	6.32	6.96
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55

Premium Adjustments									
	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate & Term Refinance	0	0	0						



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WesLend Fixed High Balance

1033-99 1133-99					1233-99 1153-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	99.354	99.205	99.157	98.160	3.250	98.499	98.401	98.296		2.750	99.189	99.175	99.136	
3.375	99.904	99.756	99.707	98.823	3.375	99.068	98.974	98.878		2.875	99.484	99.469	99.430	
3.500	100.269	100.121	100.073	99.410	3.500	99.551	99.460	99.370		3.000	99.860	99.845	99.807	
3.625	100.611	100.475	100.435	99.873	3.625	99.820	99.735	99.648		3.125	100.204	100.190	100.151	
3.750	101.181	101.045	101.004	100.484	3.750	100.401	100.341	100.263		3.250	100.734	100.719	100.688	
3.875	101.751	101.486	101.446	101.117	3.875	100.921	100.872	100.798		3.375	101.003	100.988	100.957	
4.000	102.060	101.777	101.736	101.643	4.000	101.421	101.373	101.301		3.500	101.294	101.279	101.248	
4.125	102.223	102.130	102.023	102.012	4.125	101.492	101.438	101.365		3.625	101.548	101.533	101.502	
4.250	102.263	101.949	101.949	101.625	4.250	101.523	101.476	101.378		3.750	101.770	101.755	101.724	
4.375	102.559	102.371	102.308	102.217	4.375	101.875	101.830	101.734		3.875	102.031	102.031	101.993	
4.500	102.917	102.826	102.703	102.672	4.500	102.137	102.093	102.003		4.000	102.241	102.241	102.204	
4.625	103.114	103.158	103.031	103.005	4.625	102.167	102.122	102.033		4.125	102.494	102.483	102.448	
4.750	103.066	102.776	102.643	102.587	4.750	102.184	102.149	102.061		4.250	102.750	102.750	102.712	
4.875	103.488	103.328	103.190	103.139	4.875	102.393	102.358	102.273		4.375	102.950	102.950	102.912	
5.000	103.799	103.754	103.611	103.566	5.000	102.649	102.614	102.532		4.500	103.016	103.016	102.978	
5.125	104.035	104.025	103.877	103.837	5.125	102.636	102.599	102.511		4.625	103.145	103.145	103.108	
					5.250	102.366	102.325	102.264		4.750	102.780	102.748	102.685	

1433-99
1453-99

Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	98.974	98.959	98.920	
2.875	99.268	99.254	99.215	
3.000	99.644	99.630	99.591	
3.125	99.989	99.974	99.935	
3.250	100.518	100.504	100.473	
3.375	100.787	100.773	100.742	
3.500	101.078	101.063	101.032	
3.625	101.332	101.318	101.287	
3.750	101.554	101.540	101.509	
3.875	101.815	101.815	101.778	
4.000	102.026	102.026	101.988	
4.125	102.278	102.268	102.232	
4.250	102.534	102.534	102.496	
4.375	102.735	102.735	102.697	
4.500	102.800	102.800	102.763	
4.625	102.930	102.930	102.892	
4.750	102.378	102.363	102.279	

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years o

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other \$	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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WesLend Government																						
8000-99		6000-99		FHA/VA 25/30 Yr Fixed					8200-99		FHA/VA 20 Yr Fixed					8300-99		FHA/VA 15 Yr Fixed				
8100-99	6100-99																					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day								
2.750	100.186	99.965	99.786		3.250	101.943	101.869	101.799	101.753	2.750	99.908	99.858	99.819	99.799								
2.875	100.652	100.467	100.280		3.375	102.384	102.316	102.240	102.200	2.875	100.288	100.243	100.199	100.183								
3.000	101.321	100.948	100.839		3.500	102.794	102.731	102.650	102.616	3.000	100.657	100.618	100.568	100.559								
3.125	101.962	101.404	101.380		3.625	103.283	103.184	103.132	103.068	3.125	101.034	101.000	100.945	100.941								
3.250	102.649	101.930	101.910	101.753	3.750	103.659	103.606	103.515	103.492	3.250	101.531	101.361	101.302	101.303								
3.375	103.226	102.587	102.240	102.200	3.875	103.270	103.252	103.156	103.101	3.375	101.954	101.648	101.583	101.557								
3.500	103.788	102.967	102.650	102.616	4.000	103.698	103.655	103.588	103.439	3.500	102.375	101.999	101.928	101.908								
3.625	104.265	103.184	103.132	103.068	4.125	104.175	104.132	104.066	103.856	3.625	102.779	102.342	102.267	102.252								
3.750	104.070	103.606	103.515	103.492	4.250	104.426	104.424	104.312	104.273	3.750	102.972	102.896	102.816	102.774								
3.875	104.239	103.699	103.156	103.101	4.375	103.748	103.705	103.661	103.409	3.875	103.375	103.235	103.149	103.112								
4.000	104.733	104.213	103.588	103.439	4.500	104.227	104.184	104.140	103.703	4.000	103.559	103.559	103.468	103.437								
4.125	105.165	104.398	104.066	103.856	4.625	104.521	104.478	104.433	104.122	4.125	103.871	103.875	103.779	103.754								
4.250	104.789	104.424	104.312	104.273	4.750	104.707	104.724	104.592	104.537	4.250	104.171	104.181	104.079	104.060								
4.375	104.813	104.403	103.661	103.409	4.875	104.539	104.496	104.472	103.883	4.375	104.238	104.158	104.051	104.001								
4.500	105.295	104.741	104.140	103.703	5.000	104.761	104.718	104.694	104.143	4.500	104.527	104.452	104.340	104.296								
4.625	105.541	104.953	104.433	104.122	5.125	105.162	105.119	105.095		4.625	104.625	104.582	104.545									
4.750	105.462	105.005	104.592	104.537	5.250					4.750	103.516	103.473	103.436									
4.875	105.752	105.007	104.472	103.883	5.375					4.875	103.884	103.841	103.804									
5.000	106.004	105.261	104.694	104.143	5.500					5.000	104.250	104.207	104.170									
5.125	106.380	105.269	105.095		5.625					5.125	104.615	104.572	104.534									
7000-99					USDA 30 Yr Fixed																	
Rate	15 Day	30 Day	45 Day	60 Day																		
3.250	102.043	101.969	101.899	101.853																		
3.375	102.484	102.416	102.340	102.300																		
3.500	102.894	102.831	102.750	102.716																		
3.625	103.383	103.284	103.232	103.168																		
3.750	103.759	103.706	103.615	103.592																		
3.875	103.370	103.352	103.256	103.201																		
4.000	103.798	103.755	103.688	103.539																		
4.125	104.275	104.232	104.166	103.956																		
4.250	104.526	104.524	104.412	104.373																		
4.375	103.848	103.805	103.761	103.509																		
4.500	104.327	104.284	104.240	103.803																		
4.625	104.621	104.578	104.533	104.222																		
4.750	104.807	104.824	104.692	104.637																		
4.875	104.639	104.596	104.572	103.983																		
5.000	104.861	104.818	104.794	104.243																		
5.125	105.262	105.219	105.195																			
5.250																						
5.375																						
5.500																						
5.625																						

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

FICO Adjustments	
580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640 - 659	-0.375
660 - 679	-0.250
680 - 699	0.000
> 700	0.000

Government Adjusters	
VA Loan	-0.250
Manufactured	-1.250
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

Loan Amount	
\$60,001 - \$75,000	-0.500
\$75,001 - \$100,000	-0.250
\$100,001 - \$125,000	-0.125
\$125,001 - \$225,000	0.000
\$225,001 - \$250,000	0.100

State Adjustments	
Zone 1: NY	-0.100
Zone 2: NV, UT	-0.050
Zone 3: CO, GA, HI, ID, MA, MD, NC	0.000
Zone 4: AL, AZ, CT, DC, IN, ME, MI, MN, MO, NE, NJ	0.050
Zone 5: IA, IL, KS, LA, NH, NM, OH, OK, OR, WA, RI, SC	0.100
Zone 6: AR, FL, MT	0.150

*Adjustments to Total loan amount

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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WesLend Government High Balance										
8033-99 6033-99					8333-99 6333-99					
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	100.791	100.409	100.389		2.750	98.881	98.873	98.859		
3.375	101.169	100.671	100.634		2.875	99.337	99.329	99.315		
3.500	101.583	101.186	101.148		3.000	99.775	99.768	99.754		
3.625	101.988	101.672	101.634		3.125	100.199	100.191	100.177		
3.750	102.111	101.958	101.920		3.250	100.620	100.612	100.598		
3.875	102.099	101.520	101.424		3.375	100.694	100.679	100.665		
4.000	102.379	101.788	101.766		3.500	101.099	101.083	101.069		
4.125	102.811	102.158	102.136		3.625	101.522	101.507	101.493		
4.250	102.763	102.525	102.503		3.750	101.946	101.930	101.916		
4.375	102.854	102.157	102.104		3.875	101.920	101.928	101.907		
4.500	103.013	102.407	102.386		4.000	102.349	102.357	102.336		
4.625	103.459	102.713	102.700		4.125	102.659	102.667	102.646		
4.750	103.199	103.004	102.990		4.250	102.971	102.979	102.958		
4.875	103.206	102.529	102.562		4.375	101.589	101.581	101.518		
5.000	103.730	102.845	102.878		4.500	101.953	101.946	101.883		
5.125	103.134	103.091	102.747		4.625	102.322	102.314	102.251		
5.250	103.059	103.096	102.942		4.750	102.595	102.587	102.524		
5.375	102.718	102.675	100.524		4.875					
5.500	103.227	103.184	102.894		5.000					
5.625	103.742	103.699	101.548		5.125					

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed High Balance Streamline	6038-99	VA 30 Year High Balance IRRRL
8338-99	FHA 15 Year Fixed High Balance Streamline		

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

FICO Adjustments	
580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640 - 659	-0.375
660 - 679	-0.250
680 - 699	0.000
> 700	0.000

Government Adjusters	
VA Loan	-0.250
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

State Adjustments	
Zone 1: NY	-0.100
Zone 2: NV, UT	-0.050
Zone 3: CO, GA, HI, ID, MA, MD, NC	0.000
Zone 4: AL, AZ, CT, DC, IN, ME, MI, MN, MO, NE, NJ,	0.050
Zone 5: IA, IL, KS, LA, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA	0.100
Zone 6: AR, FL, MT, PA	0.150

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

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WesLend Government ARM

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM							
Margin 2.000		Caps 1/1/1		Index: 1 year CMT		Margin 2.000		Caps 1/1/5		Index: 1 year CMT	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
2.750	96.056	96.030	95.986	2.750	96.056	96.030	95.986				
2.875	96.333	96.305	96.264	2.875	96.333	96.305	96.264				
3.000	99.847	99.784	99.722	3.000	99.847	99.784	99.722				
3.125	100.224	100.161	100.099	3.125	100.224	100.161	100.099				
3.250	100.622	100.559	100.497	3.250	100.622	100.559	100.497				
3.375	100.688	100.625	100.563	3.375	100.688	100.625	100.563				
3.500	101.076	101.013	100.951	3.500	101.076	101.013	100.951				
3.625	101.465	101.402	101.340	3.625	101.465	101.402	101.340				
3.750	101.854	101.791	101.729	3.750	101.854	101.791	101.729				
3.875	101.886	101.823	101.761	3.875	101.886	101.823	101.761				
4.000	102.285	102.222	102.160	4.000	102.285	102.222	102.160				
4.125	102.675	102.612	102.550	4.125	102.675	102.612	102.550				
4.250	103.066	103.003	102.941	4.250	103.066	103.003	102.941	98.940			98.940
4.375	102.348	102.285	102.223	4.375	102.348	102.285	102.223				
4.500	102.745	102.682	102.620	4.500	102.745	102.682	102.620				
4.625	103.134	103.071	103.009	4.625	103.134	103.071	103.009				
4.750	103.533	103.470	103.408	4.750	103.533	103.470	103.408				
4.875				4.875							
5.000				5.000							
5.125				5.125							

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

FHA LTV/FICO

	<70	70 - 79.99	80 - 89.99	90 - 94.99	95 - 99.99	>= 100
< 600	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
600 - 619	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
620 - 639	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
640 - 659	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
660 - 679	0.000	0.000	0.000	0.000	0.000	0.000
680 - 699	0.125	0.125	0.125	0.125	0.125	0.125
700 - 719	0.125	0.125	0.125	0.125	0.125	0.125
720 - 39	0.125	0.125	0.125	0.125	0.125	0.125
> 740	0.125	0.125	0.125	0.125	0.125	0.125

VA LTV/FICO

	<70	70 - 79.99	80 - 89.99	90 - 94.99	95 - 99.99	>= 100
< 600	-2.375	-2.375	-2.375	-2.375	-2.500	-2.625
600 - 619	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
620 - 639	-1.000	-1.000	-0.875	-0.875	-0.975	-1.000
640 - 659	-0.375	-0.375	-0.375	-0.375	-0.475	-0.500
660 - 679	-0.125	-0.125	-0.125	-0.125	-0.225	-0.250
680 - 699	0.050	0.050	0.000	0.000	-0.100	-0.125
700 - 719	0.100	0.100	0.050	0.000	0.000	0.000
720 - 39	0.125	0.125	0.075	0.000	0.000	0.000
> 740	0.125	0.125	0.100	0.000	0.000	0.000

Loan Amount

<=\$50,000	-0.500
>\$50,000 and <=\$85,000	-0.250
>\$85,000 and <=\$110,000	0.000
>\$110,000 and <=\$150,000	0.000
>\$150,000 and <=\$175,000	0.000
>\$175,000 and <=\$250,000	0.050

State Adjustments

Zone 1: PA, TX	0.125
Zone 2: CT, FL, IA, IL, MI, OH, OK	0.100
Zone 3: AR, DE, GA, IN, KS, LA, MN, MO, MS, NC, ND, NH, NJ, NY, OR, SC, SD	0.050
Zone 4: AL, AZ, CO, DC, ID, KY, MA, MD, ME, MT, NM, RI, TN, UT, VA, VT, WA, WV	0.000
Zone 5: CA, NV	-0.125

*Adjustments to Total loan amount

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
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HomeReady										
1021-00 1024-00 Home Ready 30 Yr Fixed					1221-00 1224-00 Home Ready 20 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	98.875	98.844	98.812		3.250	99.033	99.002	98.970		
3.375	99.380	99.349	99.318		3.375	99.389	99.358	99.327		
3.500	99.669	99.637	99.606		3.500	100.155	100.124	100.093		
3.625	100.189	100.157	100.126		3.625	100.928	100.896	100.865		
3.750	100.621	100.590	100.558		3.750	101.305	101.274	101.243		
3.875	101.005	100.974	100.942		3.875	101.481	101.449	101.418		
4.000	101.319	101.288	101.256		4.000	101.749	101.718	101.687		
4.125	101.614	101.583	101.552		4.125	102.100	102.069	102.038		
4.250	102.098	102.066	102.035		4.250	102.437	102.406	102.375		
4.375	102.360	102.329	102.297		4.375	102.624	102.593	102.561		
4.500	102.638	102.607	102.576		4.500	102.812	102.781	102.750		
4.625	102.932	102.900	102.869		4.625	103.276	103.245	103.214		
4.750	103.397	103.366	103.335		4.750	103.620	103.588	103.557		
4.875	103.717	103.686	103.654		4.875	103.913	103.882	103.850		
5.000					5.000	104.060	104.028	103.997		
5.125					5.125	104.244	104.212	104.181		
5.250					5.250	104.565	104.534	104.503		
5.375					5.375					
5.500					5.500					
5.625					5.625					

Cumulative Price Adjustment Caps		
FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

Extension and Re-lock Fees			
Days	Fee	Re-Lock	Fee
5 Day	0.125		
7 Day	0.150	Re-Lock	0.125
10 Day	0.250		
15 Day	0.375		

Price Adjustments									
Risk Based Adjustments (Terms > 15 years only)									
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	

Conventional Adjusters	
Value	Adjustment
\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
Escrow Waiver (Except CA and NY)	-0.250
Attached Condo >75 LTV & Term > 15y	-0.750

Loans with Secondary Financing			
All Loans with Subordinate Financing			
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	1.31	1.88	2.36	2.78	3.45	4.61	5.06	5.59
95%-90.01%	25%	1.2	1.69	2.1	2.48	3.08	4.05	4.43	4.88
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61

≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	1.13	1.7	2.18	2.5	3.17	4.22	4.67	5.2
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55

Premium Adjustments									
>45% DTI		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
	95.01%-97%	0.38	0.62	0.76	1.06	1.24	1.42	1.6	1.82
	90.01%-95%	0.35	0.44	0.57	0.72	1	1.12	1.27	1.53
	85.01%-90%	0.28	0.39	0.5	0.62	0.75	0.89	1.01	1.25
	80.01%-85%	0.11	0.17	0.22	0.3	0.38	0.42	0.44	0.49

State Adjustments	
Zone	Adjustment
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI< IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other \$	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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HomePossible					
1022-00	Home Possible 30 Yr Fixed				
1028-00	Rate	15 Day	30 Day	45 Day	60 Day
	3.250	100.184	100.173	100.089	100.079
	3.375	100.795	100.784	100.704	100.694
	3.500	101.319	101.308	101.234	101.223
	3.625	101.628	101.617	101.546	101.535
	3.750	102.090	102.060	102.027	101.998
	3.875	102.610	102.580	102.559	102.531
	4.000	103.103	103.073	103.054	103.026
	4.125	103.174	103.144	103.117	103.089
	4.250	103.231	103.181	103.177	103.131
	4.375	103.556	103.506	103.503	103.457
	4.500	103.790	103.740	103.742	103.696
	4.625	103.791	103.741	103.747	103.700
	4.750	104.116	104.046	104.041	103.976
	4.875	104.433	104.363	104.360	104.295
	5.000	104.666	104.597	104.598	104.533
	5.125	105.013	104.924	104.931	104.848
	5.250	105.406	105.298	105.329	105.228
	5.375	105.670	105.563	105.594	105.494
	5.500	105.937	105.829	105.862	105.762
	5.625	106.533	106.425	106.462	106.361

Cumulative Price Adjustment Caps		
FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

Extension and Re-lock Fees			
Days	Fee	Re-Lock	Fee
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)									
	≤60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	

Conventional Adjusters	
\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
Escrow Waiver (Except CA and NY)	-0.250
Attached Condo >75 LTV & Term > 15yr	-0.750

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

LPMI Adjustments - All LPMI Products										
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)										
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97%-95.01%	25%	1.31	1.88	2.36	2.78	3.45	4.61	5.06	5.59	
95%-90.01%	25%	1.2	1.69	2.1	2.48	3.08	4.05	4.43	4.88	
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31	
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61	
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)										
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97%-95.01%	25%	1.13	1.7	2.18	2.5	3.17	4.22	4.67	5.2	
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49	
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94	
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55	
Premium Adjustments										
>45% DTI		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
	95.01%-97%	0.38	0.62	0.76	1.06	1.24	1.42	1.6	1.82	
	90.01%-95%	0.35	0.44	0.57	0.72	1	1.12	1.27	1.53	
	85.01%-90%	0.28	0.39	0.5	0.62	0.75	0.89	1.01	1.25	
	80.01%-85%	0.11	0.17	0.22	0.3	0.38	0.42	0.44	0.49	

State Adjustments	
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI< IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k

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WesLend ARM																											
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25				10/1 LIBOR ARM Caps 5/2/5							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
2.750	98.903	98.886	98.853	2.750	99.100	99.079	99.042	2.750	98.914	98.893	98.853	2.750	98.914	98.893	98.853	2.750	98.914	98.893	98.853	2.750	99.100	99.079	99.042	2.750	98.914	98.893	98.853
2.875	99.224	99.202	99.168	2.875	99.474	99.447	99.411	2.875	99.329	99.302	99.263	2.875	99.329	99.302	99.263	2.875	99.329	99.302	99.263	2.875	99.474	99.447	99.411	2.875	99.329	99.302	99.263
3.000	99.545	99.518	99.483	3.000	99.847	99.815	99.778	3.000	99.741	99.709	99.670	3.000	99.741	99.709	99.670	3.000	99.741	99.709	99.670	3.000	99.847	99.815	99.778	3.000	99.741	99.709	99.670
3.125	99.864	99.832	99.796	3.125	100.215	100.178	100.142	3.125	100.149	100.112	100.074	3.125	100.149	100.112	100.074	3.125	100.149	100.112	100.074	3.125	100.215	100.178	100.142	3.125	100.149	100.112	100.074
3.250	100.158	100.121	100.083	3.250	100.597	100.554	100.518	3.250	100.516	100.474	100.436	3.250	100.516	100.474	100.436	3.250	100.516	100.474	100.436	3.250	100.597	100.554	100.518	3.250	100.516	100.474	100.436
3.375	100.449	100.407	100.368	3.375	100.979	100.932	100.896	3.375	100.876	100.829	100.790	3.375	100.876	100.829	100.790	3.375	100.876	100.829	100.790	3.375	100.979	100.932	100.896	3.375	100.876	100.829	100.790
3.500	100.740	100.692	100.652	3.500	101.363	101.310	101.274	3.500	101.235	101.183	101.144	3.500	101.235	101.183	101.144	3.500	101.235	101.183	101.144	3.500	101.363	101.310	101.274	3.500	101.235	101.183	101.144
3.625	101.033	100.980	100.938	3.625	101.748	101.690	101.654	3.625	101.595	101.538	101.499	3.625	101.595	101.538	101.499	3.625	101.595	101.538	101.499	3.625	101.748	101.690	101.654	3.625	101.595	101.538	101.499
3.750	101.310	101.252	101.208	3.750	102.000	101.937	101.899	3.750	101.874	101.811	101.771	3.750	101.874	101.811	101.771	3.750	101.874	101.811	101.771	3.750	102.000	101.937	101.899	3.750	101.874	101.811	101.771
3.875	101.585	101.522	101.476	3.875	102.234	102.165	102.125	3.875	102.140	102.072	102.030	3.875	102.140	102.072	102.030	3.875	102.140	102.072	102.030	3.875	102.234	102.165	102.125	3.875	102.140	102.072	102.030
4.000	101.858	101.789	101.741	4.000	102.466	102.392	102.349	4.000	102.404	102.330	102.286	4.000	102.404	102.330	102.286	4.000	102.404	102.330	102.286	4.000	102.466	102.392	102.349	4.000	102.404	102.330	102.286
4.125	102.130	102.056	102.006	4.125	102.698	102.619	102.573	4.125	102.667	102.589	102.542	4.125	102.667	102.589	102.542	4.125	102.667	102.589	102.542	4.125	102.698	102.619	102.573	4.125	102.667	102.589	102.542
4.250	101.596	101.554	101.507	4.250	101.809	101.766	101.720	4.250	101.563	101.520	101.474	4.250	101.563	101.520	101.474	4.250	101.563	101.520	101.474	4.250	101.809	101.766	101.720	4.250	101.563	101.520	101.474
4.375	101.692	101.649	101.603	4.375	101.974	101.932	101.886	4.375	101.754	101.711	101.665	4.375	101.754	101.711	101.665	4.375	101.754	101.711	101.665	4.375	101.974	101.932	101.886	4.375	101.754	101.711	101.665
4.500	101.943	101.900	101.854	4.500	102.083	102.041	101.994	4.500	101.850	101.807	101.761	4.500	101.850	101.807	101.761	4.500	101.850	101.807	101.761	4.500	102.083	102.041	101.994	4.500	101.850	101.807	101.761
4.625				4.625	102.177	102.135	102.089	4.625				4.625				4.625				4.625	102.177	102.135	102.089	4.625			

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.500	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
≥740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products

>20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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Effective: 9/24/19 11:48 AM

WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance				1833-77 7/1 LIBOR ARM High Balance				1933-77 10/1 LIBOR ARM High Balance			
Margin 2.25		Caps 2/2/5		Margin 2.25		Caps 5/2/5		Margin 2.25		Caps 5/2/5	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.088	99.071	99.038	2.750	99.166	99.144	99.108	2.750	99.045	99.023	98.983
2.875	99.405	99.383	99.349	2.875	99.537	99.510	99.474	2.875	99.456	99.430	99.390
3.000	99.721	99.693	99.658	3.000	99.905	99.873	99.837	3.000	99.866	99.834	99.795
3.125	100.036	100.004	99.968	3.125	100.272	100.234	100.198	3.125	100.271	100.234	100.196
3.250	100.329	100.291	100.254	3.250	100.651	100.609	100.573	3.250	100.634	100.592	100.554
3.375	100.619	100.576	100.537	3.375	101.033	100.985	100.949	3.375	100.991	100.943	100.905
3.500	100.912	100.864	100.823	3.500	101.415	101.362	101.326	3.500	101.345	101.293	101.254
3.625	101.207	101.154	101.112	3.625	101.798	101.740	101.705	3.625	101.701	101.643	101.604
3.750	101.487	101.428	101.384	3.750	102.049	101.986	101.948	3.750	101.976	101.913	101.873
3.875	101.764	101.700	101.654	3.875	102.283	102.214	102.173	3.875	102.240	102.172	102.129
4.000	102.037	101.968	101.920	4.000	102.516	102.443	102.400	4.000	102.503	102.430	102.385
4.125	102.312	102.238	102.188	4.125	102.751	102.672	102.627	4.125	102.767	102.689	102.642
4.250	102.536	102.457	102.404	4.250	102.993	102.909	102.861	4.250	103.040	102.956	102.907
4.375	102.755	102.671	102.615	4.375	103.237	103.148	103.097	4.375	103.315	103.226	103.176
4.500	102.974	102.884	102.825	4.500	103.482	103.388	103.334	4.500	103.500	103.500	103.448
4.625	103.192	103.097	103.035	4.625	103.500	103.500	103.500	4.625	103.500	103.500	103.500
4.750	103.384	103.284	103.219	4.750				4.750			
4.875	103.500	103.469	103.401	4.875				4.875			
5.000	103.500	103.500	103.500	5.000				5.000			
5.125				5.125				5.125			

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV ≤75	-0.750
HighBal ARM LTV/CTV >75	-1.500

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products

>20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other States	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

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Effective: 9/24/19 11:48 AM

WesLend Jumbo

3000-21 Jumbo 30 Yr Fixed						3300-21 Jumbo 15 Yr Fixed					
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.000			3.750								
4.125			3.875								
4.250			4.000								
4.375			4.125								
4.500			4.250								
4.625			4.375								
4.750			4.500								
4.875			4.625								
5.000			4.750								
5.125			4.875								
5.250			5.000								
5.375			5.125								
5.500			5.250								
5.625			5.375								
5.750			5.500								
5.875			5.625								
6.000			5.750								
6.125			5.875								
6.250			6.000								
6.375			6.125								

3700-21 Jumbo 5/1 ARM Margin 2.25 Caps 2/2/5						3800-21 Jumbo 7/1 ARM Margin 2.25 Caps 5/2/5						3900-21 Jumbo 10/1 ARM Margin 2.25 Caps 5/2/5					
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day			
3.500			3.500			3.625			3.625			3.625					
3.625			3.625			3.750			3.750			3.750					
3.750			3.750			3.875			3.875			3.875					
3.875			3.875			4.000			4.000			4.000					
4.000			4.000			4.125			4.125			4.125					
4.125			4.125			4.250			4.250			4.250					
4.250			4.250			4.375			4.375			4.375					
4.375			4.375			4.500			4.500			4.500					
4.500			4.500			4.625			4.625			4.625					
4.625			4.625			4.750			4.750			4.750					
4.750			4.750			4.875			4.875			4.875					
4.875			4.875			5.000			5.000			5.000					
5.000			5.000			5.125			5.125			5.125					
5.125			5.125			5.250			5.250			5.250					
5.250			5.250			5.375			5.375			5.375					
5.375			5.375			5.500			5.500			5.500					
5.500			5.500			5.625			5.625			5.625					
5.625			5.625			5.750			5.750			5.750					
5.750			5.750			5.875			5.875			5.875					
5.875			5.875									6.000					

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Max Lender Credit after Adjustments: 101.375

Loan Level Price Adjustments

	<=60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90
Purchase Special	0.375	0.375	0.375	0.375	0.250	0.000	0.000
>1.5mm-\$2.0mm	0.000	0.000	0.000	0.000	-0.500	-0.500	-0.500
>2.0mm-\$2.5mm	0.000	0.000	0.000	-0.250	-0.500	-0.500	-0.500
760+ Fico	0.500	0.375	0.250	0.000	-0.250	-0.375	-0.625
740-759 Fico	0.375	0.250	0.125	-0.125	-0.375	-0.750	-0.750
720-739 Fico	0.250	0.125	0.000	-0.500	-1.000	-1.000	-1.250
700-719 Fico	0.250	0.000	-0.250	-0.750	-1.250	-1.500	-1.750
680-699 Fico	0.125	-0.125	-0.375	-0.750	-1.250	-2.250	-2.500
Second Home	0.000	0.000	-0.500	-0.500	n/a	n/a	n/a
Investment Property	-1.000	-1.500	n/a	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
Cash Out Refi	-0.500	-0.500	-0.500	-1.500	n/a	n/a	n/a
2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a
DTI >40	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
LTV > 80% w/No MI (in addition to above adjustments)							
No MI w/760+ Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.000
No MI w/740-759 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.125
No MI w/720-739 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	n/a