



Effective: 9/25/19 5:14 PM

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.



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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	97.856	97.775	97.717	97.686	3.000	98.820	98.745	98.689	98.669	2.750	99.194	99.124	99.035	98.998
3.125	99.327	99.178	99.130	98.570	3.125	99.675	99.604	99.544	99.529	2.875	99.872	99.818	99.735	99.614
3.250	99.995	99.878	99.830	99.262	3.250	100.244	100.179	100.113	100.104	3.000	100.275	100.243	100.193	100.182
3.375	100.502	100.396	100.347	99.886	3.375	100.746	100.686	100.615	100.612	3.125	100.751	100.749	100.693	100.688
3.500	100.947	100.898	100.850	100.379	3.500	101.049	100.994	100.918	100.920	3.250	101.354	101.179	101.110	101.109
3.625	101.326	101.287	101.247	100.774	3.625	101.809	101.758	101.676	101.650	3.375	101.644	101.511	101.446	101.451
3.750	101.839	101.800	101.760	101.030	3.750	102.340	102.294	102.207	102.186	3.500	102.163	101.988	101.626	101.637
3.875	102.203	102.159	102.119	101.570	3.875	102.804	102.763	102.672	102.656	3.625	102.614	102.439	102.042	102.024
4.000	102.643	102.604	102.563	101.999	4.000	103.108	103.073	102.976	102.966	3.750	102.826	102.651	102.449	102.438
4.125	102.824	102.785	102.745	102.314	4.125	103.337	103.307	103.205	103.200	3.875	103.046	102.871	102.745	102.740
4.250	103.065	103.028	103.028	102.121	4.250	103.708	103.744	103.637	103.604	4.000	103.502	103.327	102.988	102.934
4.375	103.339	103.332	103.332	102.603	4.375	104.161	104.203	104.090	104.062	4.125	103.882	103.707	103.458	103.271
4.500	103.619	103.612	103.612	102.983	4.500	104.456	104.503	104.385	104.363	4.250	104.191	104.016	103.847	103.663
4.625	103.874	103.867	103.867	103.179	4.625	104.558	104.610	104.487	104.470	4.375	104.227	104.188	104.146	104.031
4.750	104.258	104.140	104.140	103.227	4.750	104.848	104.903	104.775	104.728	4.500	104.342	104.394	104.281	104.270
4.875	104.577	104.458	104.458	103.643	4.875	105.273	105.334	105.201	105.159	4.625	104.286	104.258	104.225	103.811
5.000	104.757	104.638	104.638	103.982	5.000	105.569	105.635	105.497	105.461	4.750	104.346	104.314	104.232	104.151
5.125	105.116	105.085	105.085	104.249	5.125	105.765	105.836	105.692	105.662	4.875	104.577	104.534	104.406	104.372
5.250	105.544	105.536	105.536	104.704	5.250	106.068	106.143	105.994	105.932	5.000	104.694	104.672	104.538	104.510
5.375	105.222	105.298	105.169	105.071	5.375	106.150	106.150	106.150	106.150	5.125	102.934	102.915	102.777	102.704
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	99.409	99.396	99.312	99.301	2.875	99.845	99.855	99.821	99.829	
3.375	100.016	100.002	99.923	99.912	3.000	100.408	100.396	100.375	100.366	
3.500	100.504	100.490	100.415	100.404	3.125	100.717	100.705	100.685	100.675	
3.625	100.786	100.773	100.704	100.693	3.250	101.275	101.263	101.249	101.239	
3.750	101.407	101.371	101.331	101.303	3.375	101.630	101.619	101.607	101.597	
3.875	101.852	101.816	101.789	101.761	3.500	101.756	101.745	101.731	101.722	
4.000	102.293	102.257	102.233	102.205	3.625	102.059	102.024	102.010	101.982	
4.125	102.347	102.310	102.275	102.247	3.750	102.600	102.565	102.550	102.522	
4.250	102.506	102.446	102.455	102.409	3.875	102.741	102.706	102.690	102.663	
4.375	102.824	102.764	102.777	102.730	4.000	103.160	103.124	103.113	103.085	
4.500	103.036	102.976	102.992	102.945	4.125	102.963	102.904	102.895	102.849	
4.625	103.054	102.994	103.013	102.966	4.250	103.399	103.340	103.332	103.286	
4.750	103.185	103.102	103.100	103.035	4.375	103.748	103.690	103.679	103.634	
4.875	103.507	103.424	103.425	103.360	4.500	102.348	102.265	102.135	102.071	
5.000	103.725	103.642	103.646	103.581	4.625	102.798	102.715	102.586	102.522	
5.125	103.534	103.427	103.488	103.405	4.750					
5.250	104.087	103.957	104.012	103.911	4.875					
5.375	104.353	104.223	104.284	104.183	5.000					
5.500	104.611	104.481	104.544	104.443	5.125					
5.625	104.508	104.378	104.444	104.343	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



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 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	99.491	99.342	99.294	97.955	3.250	98.242	98.145	98.046		2.750	99.263	99.255	99.215	
3.375	100.038	99.890	99.842	98.620	3.375	98.809	98.715	98.621		2.875	99.558	99.550	99.510	
3.500	100.399	100.251	100.202	99.206	3.500	99.280	99.192	99.104		3.000	99.931	99.924	99.884	
3.625	100.670	100.538	100.498	99.673	3.625	99.550	99.465	99.382		3.125	100.273	100.266	100.225	
3.750	101.234	101.103	101.062	100.306	3.750	100.273	100.215	100.137		3.250	100.823	100.785	100.752	
3.875	101.673	101.541	101.501	100.938	3.875	100.727	100.677	100.604		3.375	101.092	101.054	101.022	
4.000	101.958	101.826	101.786	101.457	4.000	101.226	101.181	101.109		3.500	101.380	101.342	101.309	
4.125	102.149	101.937	101.881	101.817	4.125	101.298	101.244	101.173		3.625	101.633	101.594	101.562	
4.250	102.086	101.916	101.916	101.492	4.250	101.363	101.321	101.230		3.750	101.852	101.814	101.781	
4.375	102.516	102.272	102.272	102.081	4.375	101.705	101.667	101.581		3.875	102.113	102.113	102.081	
4.500	102.888	102.697	102.575	102.541	4.500	101.971	101.935	101.854		4.000	102.321	102.321	102.288	
4.625	103.077	103.034	102.908	102.879	4.625	102.012	101.976	101.897		4.125	102.566	102.560	102.527	
4.750	102.980	102.648	102.517	102.457	4.750	102.068	102.038	101.956		4.250	102.824	102.824	102.792	
4.875	103.420	103.201	103.064	103.009	4.875	102.281	102.253	102.176		4.375	103.023	103.023	102.990	
5.000	103.751	103.632	103.490	103.441	5.000	102.533	102.505	102.431		4.500	103.091	103.091	103.058	
5.125	104.010	103.908	103.761	103.717	5.125	102.531	102.497	102.420		4.625	103.213	103.213	103.181	
					5.250	102.334	102.297	102.199		4.750	102.745	102.717	102.664	

1433-99
1453-99

Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	99.047	99.040	98.999	
2.875	99.342	99.335	99.294	
3.000	99.716	99.708	99.668	
3.125	100.057	100.050	100.010	
3.250	100.607	100.569	100.537	
3.375	100.877	100.838	100.806	
3.500	101.165	101.126	101.094	
3.625	101.417	101.378	101.346	
3.750	101.636	101.598	101.566	
3.875	101.898	101.898	101.865	
4.000	102.105	102.105	102.073	
4.125	102.350	102.344	102.312	
4.250	102.609	102.609	102.576	
4.375	102.807	102.807	102.775	
4.500	102.875	102.875	102.842	
4.625	102.998	102.998	102.965	
4.750	102.440	102.425	102.336	

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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
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WesLend Government																								
8000-99 8100-99		6000-99 6100-99				FHA/VA 25/30 Yr Fixed					8200-99 6200-99		FHA/VA 20 Yr Fixed					8300-99 6300-99		FHA/VA 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										
2.750	100.202	100.027	99.802		3.250	101.841	101.666	101.576	101.527	2.750	99.811	99.793	99.753	99.731										
2.875	100.704	100.529	100.369		3.375	102.281	102.106	102.030	101.987	2.875	100.193	100.180	100.136	100.119										
3.000	101.252	101.010	100.923		3.500	102.707	102.532	102.447	102.410	3.000	100.565	100.558	100.508	100.497										
3.125	101.781	101.467	101.452		3.625	103.101	102.976	102.892	102.860	3.125	100.943	100.941	100.885	100.880										
3.250	102.309	101.988	101.980	101.527	3.750	103.452	103.402	103.312	103.286	3.250	101.624	101.303	101.242	101.243										
3.375	102.791	102.587	102.051	101.987	3.875	103.132	103.117	103.022	102.963	3.375	102.047	101.585	101.520	101.492										
3.500	103.341	102.967	102.560	102.410	4.000	103.508	103.465	103.411	103.309	3.500	102.469	101.938	101.867	101.845										
3.625	103.805	103.074	103.032	102.860	4.125	103.979	103.936	103.881	103.719	3.625	102.873	102.279	102.203	102.187										
3.750	103.623	103.402	103.312	103.286	4.250	104.269	104.269	104.158	104.116	3.750	103.082	102.907	102.825	102.783										
3.875	103.989	103.699	103.022	102.963	4.375	103.627	103.584	103.560	103.324	3.875	103.485	103.248	103.161	103.124										
4.000	104.471	104.213	103.411	103.309	4.500	104.106	104.063	104.039	103.623	4.000	103.544	103.575	103.484	103.453										
4.125	104.894	104.398	103.881	103.719	4.625	104.398	104.355	104.331	104.034	4.125	103.854	103.890	103.793	103.768										
4.250	104.528	104.402	104.158	104.116	4.750	104.579	104.630	104.498	104.440	4.250	104.152	104.193	104.091	104.071										
4.375	104.684	104.403	103.560	103.324	4.875	104.444	104.401	104.377	103.868	4.375	104.297	104.249	104.142	104.091										
4.500	105.163	104.741	104.039	103.623	5.000	104.658	104.615	104.591	104.139	4.500	104.591	104.548	104.435	104.390										
4.625	105.409	104.953	104.331	104.034	5.125	105.057	105.014	104.990		4.625	104.543	104.500	104.476											
4.750	105.264	105.005	104.498	104.440	5.250					4.750	103.436	103.393	103.369											
4.875	105.580	105.007	104.377	103.868	5.375					4.875	103.804	103.761	103.737											
5.000	105.836	105.261	104.591	104.139	5.500					5.000	104.170	104.127	104.103											
5.125	106.224	105.269	104.990		5.625					5.125	104.535	104.492	104.468											
7000-99					USDA 30 Yr Fixed																			
Rate	15 Day	30 Day	45 Day	60 Day																				
3.250	101.941	101.766	101.676	101.627																				
3.375	102.381	102.206	102.130	102.087																				
3.500	102.807	102.632	102.547	102.510																				
3.625	103.201	103.076	102.992	102.960																				
3.750	103.552	103.502	103.412	103.386																				
3.875	103.232	103.217	103.122	103.063																				
4.000	103.608	103.565	103.511	103.409																				
4.125	104.079	104.036	103.981	103.819																				
4.250	104.369	104.369	104.258	104.216																				
4.375	103.727	103.684	103.660	103.424																				
4.500	104.206	104.163	104.139	103.723																				
4.625	104.498	104.455	104.431	104.134																				
4.750	104.679	104.730	104.598	104.540																				
4.875	104.544	104.501	104.477	103.968																				
5.000	104.758	104.715	104.691	104.239																				
5.125	105.157	105.114	105.090																					
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	100.818	100.466	100.459		2.750	98.929	98.921	98.906		
3.375	101.131	100.665	100.623		2.875	99.373	99.365	99.351		
3.500	101.557	101.175	101.133		3.000	99.818	99.810	99.796		
3.625	101.951	101.647	101.605		3.125	100.243	100.234	100.220		
3.750	101.941	101.809	101.767		3.250	100.662	100.654	100.640		
3.875	101.933	101.381	101.315		3.375	100.754	100.746	100.732		
4.000	102.170	101.689	101.668		3.500	101.168	101.159	101.145		
4.125	102.478	102.061	102.040		3.625	101.593	101.585	101.571		
4.250	102.645	102.351	102.330		3.750	102.017	102.008	101.994		
4.375	102.716	102.069	101.958		3.875	101.984	101.991	101.984		
4.500	102.860	102.309	102.258		4.000	102.386	102.393	102.386		
4.625	103.306	102.583	102.576		4.125	102.687	102.694	102.687		
4.750	103.159	102.865	102.858		4.250	103.010	103.017	103.010		
4.875	103.151	102.491	102.535		4.375	101.633	101.613	101.550		
5.000	103.665	102.817	102.861		4.500	102.008	101.989	101.926		
5.125	103.029	102.986	102.742		4.625	102.334	102.315	102.252		
5.250	103.018	103.089	102.937		4.750	102.595	102.576	102.512		
5.375	102.651	102.608	100.456		4.875					
5.500	103.159	103.117	102.916		5.000					
5.625	103.674	103.632	101.481		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



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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	96.083	96.058	96.015	2.750	96.083	96.058	96.015
2.875	96.363	96.335	96.294	2.875	96.363	96.335	96.294
3.000	99.976	99.913	99.851	3.000	99.976	99.913	99.851
3.125	100.354	100.291	100.229	3.125	100.354	100.291	100.229
3.250	100.742	100.679	100.617	3.250	100.742	100.679	100.617
3.375	100.818	100.755	100.693	3.375	100.818	100.755	100.693
3.500	101.206	101.143	101.081	3.500	101.206	101.143	101.081
3.625	101.595	101.532	101.470	3.625	101.595	101.532	101.470
3.750	101.985	101.922	101.860	3.750	101.985	101.922	101.860
3.875	102.017	101.954	101.892	3.875	102.017	101.954	101.892
4.000	102.407	102.344	102.282	4.000	102.407	102.344	102.282
4.125	102.807	102.744	102.682	4.125	102.807	102.744	102.682
4.250	103.198	103.135	103.073	4.250	103.198	103.135	103.073
4.375	102.478	102.415	102.353	4.375	102.478	102.415	102.353
4.500	102.876	102.813	102.751	4.500	102.876	102.813	102.751
4.625	103.265	103.202	103.140	4.625	103.265	103.202	103.140
4.750	103.664	103.601	103.539	4.750	103.664	103.601	103.539
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



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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	98.578	98.547	98.515		3.250	98.580	98.548	98.517		
3.375	99.083	99.052	99.021		3.375	99.061	99.030	98.999		
3.500	99.372	99.340	99.309		3.500	99.827	99.796	99.765		
3.625	100.126	100.095	100.064		3.625	100.599	100.568	100.537		
3.750	100.527	100.496	100.465		3.750	100.977	100.946	100.915		
3.875	100.911	100.880	100.849		3.875	101.387	101.356	101.324		
4.000	101.225	101.194	101.163		4.000	101.655	101.624	101.593		
4.125	101.645	101.614	101.583		4.125	101.928	101.897	101.866		
4.250	102.051	102.020	101.988		4.250	102.265	102.234	102.203		
4.375	102.313	102.282	102.251		4.375	102.577	102.546	102.514		
4.500	102.591	102.560	102.529		4.500	102.765	102.734	102.703		
4.625	102.877	102.846	102.814		4.625	103.182	103.151	103.120		
4.750	103.319	103.288	103.256		4.750	103.526	103.495	103.463		
4.875	103.639	103.608	103.576		4.875	103.835	103.803	103.772		
5.000					5.000	103.981	103.950	103.919		
5.125					5.125	104.228	104.197	104.165		
5.250					5.250	104.550	104.518	104.487		
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	
\$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 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 1028-00	Home Possible 30 Yr Fixed				
	Rate	15 Day	30 Day	45 Day	60 Day	
	3.250	99.971	99.958	99.874	99.863	
	3.375	100.579	100.565	100.486	100.475	
	3.500	101.067	101.053	100.978	100.967	
	3.625	101.348	101.335	101.266	101.255	
	3.750	101.970	101.934	101.894	101.866	
	3.875	102.415	102.379	102.352	102.324	
	4.000	102.856	102.820	102.796	102.768	
	4.125	102.910	102.873	102.838	102.810	
	4.250	103.064	103.004	103.013	102.967	
	4.375	103.381	103.321	103.334	103.287	
	4.500	103.593	103.533	103.549	103.502	
	4.625	103.611	103.551	103.570	103.523	
	4.750	104.018	103.935	103.933	103.868	
	4.875	104.340	104.257	104.258	104.193	
	5.000	104.558	104.475	104.479	104.414	
	5.125	104.934	104.827	104.888	104.805	
	5.250	105.486	105.356	105.411	105.310	
	5.375	105.752	105.622	105.683	105.582	
	5.500	106.011	105.881	105.944	105.843	
	5.625	106.610	106.480	106.546	106.445	

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										
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
>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, 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	98.942	98.927	98.893	2.750	99.096	99.074	99.035	2.750	98.775	98.754	98.708	2.750	98.775	98.754	98.708	2.750	98.775	98.754	98.708	2.750	98.775	98.754	98.708
2.875	99.259	99.239	99.204	2.875	99.471	99.444	99.405	2.875	99.243	99.217	99.173	2.875	99.243	99.217	99.173	2.875	99.243	99.217	99.173	2.875	99.243	99.217	99.173
3.000	99.575	99.549	99.513	3.000	99.843	99.812	99.773	3.000	99.710	99.679	99.637	3.000	99.710	99.679	99.637	3.000	99.710	99.679	99.637	3.000	99.710	99.679	99.637
3.125	99.890	99.859	99.822	3.125	100.214	100.178	100.139	3.125	100.175	100.138	100.098	3.125	100.175	100.138	100.098	3.125	100.175	100.138	100.098	3.125	100.175	100.138	100.098
3.250	100.184	100.141	100.101	3.250	100.573	100.531	100.492	3.250	100.556	100.515	100.474	3.250	100.556	100.515	100.474	3.250	100.556	100.515	100.474	3.250	100.556	100.515	100.474
3.375	100.515	100.473	100.426	3.375	100.933	100.886	100.846	3.375	100.927	100.880	100.840	3.375	100.927	100.880	100.840	3.375	100.927	100.880	100.840	3.375	100.927	100.880	100.840
3.500	100.765	100.723	100.676	3.500	101.293	101.241	101.201	3.500	101.298	101.246	101.205	3.500	101.298	101.246	101.205	3.500	101.298	101.246	101.205	3.500	101.298	101.246	101.205
3.625	101.031	100.979	100.936	3.625	101.654	101.596	101.556	3.625	101.667	101.610	101.569	3.625	101.667	101.610	101.569	3.625	101.667	101.610	101.569	3.625	101.667	101.610	101.569
3.750	101.293	101.236	101.191	3.750	101.901	101.838	101.795	3.750	101.932	101.869	101.827	3.750	101.932	101.869	101.827	3.750	101.932	101.869	101.827	3.750	101.932	101.869	101.827
3.875	101.557	101.494	101.447	3.875	102.136	102.068	102.023	3.875	102.187	102.119	102.074	3.875	102.187	102.119	102.074	3.875	102.187	102.119	102.074	3.875	102.187	102.119	102.074
4.000	101.820	101.753	101.703	4.000	102.371	102.298	102.250	4.000	102.441	102.368	102.321	4.000	102.441	102.368	102.321	4.000	102.441	102.368	102.321	4.000	102.441	102.368	102.321
4.125	102.082	102.009	101.957	4.125	102.605	102.527	102.477	4.125	102.692	102.614	102.565	4.125	102.692	102.614	102.565	4.125	102.692	102.614	102.565	4.125	102.692	102.614	102.565
4.250	101.766	101.723	101.677	4.250	102.010	101.967	101.920	4.250	101.795	101.752	101.706	4.250	101.795	101.752	101.706	4.250	101.795	101.752	101.706	4.250	101.795	101.752	101.706
4.375	101.861	101.819	101.772	4.375	102.175	102.133	102.086	4.375	101.986	101.943	101.897	4.375	101.986	101.943	101.897	4.375	101.986	101.943	101.897	4.375	101.986	101.943	101.897
4.500	102.112	102.070	102.023	4.500	102.284	102.242	102.195	4.500	102.076	102.033	101.987	4.500	102.076	102.033	101.987	4.500	102.076	102.033	101.987	4.500	102.076	102.033	101.987
				4.625	102.378	102.336	102.289																

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								
	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 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 ARM High Balance

1733-77 Margin 2.25 5/1 LIBOR ARM High Balance Caps 2/2/5				1833-77 Margin 2.25 7/1 LIBOR ARM High Balance Caps 5/2/5				1933-77 Margin 2.25 10/1 LIBOR ARM High Balance 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	99.129	99.113	99.080	2.750	99.162	99.141	99.102	2.750	98.906	98.885	98.839
2.875	99.441	99.420	99.385	2.875	99.534	99.508	99.469	2.875	99.372	99.345	99.301
3.000	99.752	99.727	99.691	3.000	99.904	99.872	99.833	3.000	99.836	99.804	99.762
3.125	100.062	100.031	99.994	3.125	100.270	100.234	100.194	3.125	100.297	100.261	100.220
3.250	100.345	100.309	100.270	3.250	100.627	100.585	100.546	3.250	100.675	100.634	100.593
3.375	100.628	100.587	100.547	3.375	100.986	100.938	100.899	3.375	101.043	100.996	100.955
3.500	100.913	100.866	100.825	3.500	101.345	101.293	101.253	3.500	101.409	101.357	101.316
3.625	101.201	101.149	101.106	3.625	101.705	101.647	101.607	3.625	101.774	101.716	101.676
3.750	101.466	101.409	101.363	3.750	101.950	101.887	101.845	3.750	102.034	101.972	101.929
3.875	101.732	101.669	101.622	3.875	102.184	102.116	102.071	3.875	102.286	102.218	102.173
4.000	101.998	101.930	101.880	4.000	102.420	102.346	102.299	4.000	102.538	102.465	102.419
4.125	102.261	102.188	102.136	4.125	102.656	102.577	102.527	4.125	102.790	102.712	102.663
4.250	102.496	102.418	102.363	4.250	102.909	102.825	102.773	4.250	103.060	102.976	102.925
4.375	102.727	102.644	102.587	4.375	103.163	103.075	103.020	4.375	103.330	103.241	103.189
4.500	102.959	102.871	102.811	4.500	103.419	103.325	103.268	4.500	103.500	103.500	103.454
4.625	103.191	103.097	103.034	4.625	103.500	103.500	103.500	4.625	103.500	103.500	103.500
4.750	103.388	103.289	103.223	4.750				4.750			
4.875	103.500	103.475	103.405	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 desk 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
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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: 9/25/19 5:14 PM

WesLend Jumbo

3000-21 Jumbo 30 Yr Fixed			3300-21 Jumbo 15 Yr Fixed		
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
3.500			3.500			3.625		
3.625			3.625			3.750		
3.750			3.750			3.875		
3.875			3.875			4.000		
4.000			4.000			4.125		
4.125			4.125			4.250		
4.250			4.250			4.375		
4.375			4.375			4.500		
4.500			4.500			4.625		
4.625			4.625			4.750		
4.750			4.750			4.875		
4.875			4.875			5.000		
5.000			5.000			5.125		
5.125			5.125			5.250		
5.250			5.250			5.375		
5.375			5.375			5.500		
5.500			5.500			5.625		
5.625			5.625			5.750		
5.750			5.750			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