



Effective: 9/26/19 11:55 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.

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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	99.456	99.445	99.361	99.349	2.875	99.912	99.921	99.902	99.911
3.375	100.050	100.039	99.958	99.946	3.000	100.485	100.475	100.470	100.460
3.500	100.528	100.516	100.441	100.430	3.125	100.791	100.781	100.777	100.767
3.625	100.805	100.794	100.721	100.710	3.250	101.345	101.335	101.334	101.324
3.750	101.418	101.388	101.348	101.318	3.375	101.695	101.685	101.689	101.679
3.875	101.855	101.825	101.796	101.766	3.500	101.821	101.812	101.810	101.800
4.000	102.288	102.258	102.234	102.204	3.625	102.082	102.053	102.054	102.024
4.125	102.339	102.308	102.273	102.243	3.750	102.619	102.590	102.590	102.560
4.250	102.516	102.466	102.475	102.425	3.875	102.759	102.729	102.729	102.700
4.375	102.829	102.780	102.792	102.742	4.000	103.177	103.148	103.152	103.122
4.500	103.036	102.987	103.002	102.952	4.125	102.983	102.934	102.909	102.860
4.625	103.055	103.006	103.025	102.975	4.250	103.416	103.367	103.343	103.294
4.750	103.166	103.096	103.110	103.040	4.375	103.763	103.714	103.688	103.639
4.875	103.484	103.414	103.432	103.363	4.500	102.319	102.250	102.121	102.052
5.000	103.700	103.631	103.650	103.581	4.625	102.768	102.699	102.570	102.500
5.125	103.546	103.457	103.534	103.445	4.750				
5.250	104.070	103.963	104.017	103.909	4.875				
5.375	104.335	104.228	104.284	104.176	5.000				
5.500	104.589	104.481	104.543	104.435	5.125				
5.625	104.483	104.375	104.440	104.333	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	99.240	99.092	99.043	98.059	3.250	98.330	98.219	98.124		2.750	99.185	99.169	99.128	
3.375	99.798	99.650	99.601	98.723	3.375	98.885	98.780	98.694		2.875	99.477	99.461	99.420	
3.500	100.168	100.020	99.971	99.317	3.500	99.345	99.245	99.160		3.000	99.856	99.840	99.800	
3.625	100.535	100.403	100.362	99.799	3.625	99.736	99.641	99.561		3.125	100.205	100.188	100.148	
3.750	101.113	100.980	100.940	100.387	3.750	100.331	100.259	100.183		3.250	100.729	100.720	100.679	
3.875	101.647	101.430	101.390	101.021	3.875	100.773	100.710	100.636		3.375	101.003	100.994	100.953	
4.000	101.958	101.723	101.683	101.556	4.000	101.260	101.201	101.128		3.500	101.300	101.290	101.250	
4.125	102.173	102.064	101.959	101.944	4.125	101.329	101.261	101.191		3.625	101.558	101.548	101.508	
4.250	102.188	101.890	101.890	101.558	4.250	101.408	101.362	101.273		3.750	101.781	101.772	101.731	
4.375	102.596	102.303	102.252	102.147	4.375	101.742	101.698	101.612		3.875	102.090	102.089	102.065	
4.500	102.965	102.762	102.641	102.606	4.500	102.005	101.961	101.878		4.000	102.303	102.302	102.277	
4.625	103.157	103.106	102.980	102.951	4.625	102.043	102.000	101.919		4.125	102.548	102.546	102.522	
4.750	103.052	102.698	102.567	102.508	4.750	102.053	102.019	101.921		4.250	102.817	102.815	102.791	
4.875	103.486	103.249	103.112	103.058	4.875	102.338	102.306	102.213		4.375	103.020	103.018	102.994	
5.000	103.814	103.678	103.536	103.488	5.000	102.596	102.566	102.476		4.500	103.088	103.086	103.062	
5.125	104.079	103.958	103.811	103.768	5.125	102.574	102.541	102.461		4.625	103.214	103.212	103.188	
					5.250	102.348	102.309	102.275		4.750	102.826	102.794	102.747	

1433-99
1453-99

Conventional 10 Yr Fixed HB

Rate	15 Day	30 Day	45 Day	60 Day
2.750	98.969	98.953	98.913	
2.875	99.261	99.245	99.205	
3.000	99.641	99.625	99.584	
3.125	99.989	99.973	99.932	
3.250	100.514	100.504	100.464	
3.375	100.788	100.778	100.738	
3.500	101.084	101.074	101.034	
3.625	101.342	101.332	101.292	
3.750	101.566	101.556	101.516	
3.875	101.875	101.873	101.849	
4.000	102.088	102.086	102.062	
4.125	102.332	102.331	102.306	
4.250	102.601	102.599	102.575	
4.375	102.804	102.802	102.778	
4.500	102.872	102.870	102.846	
4.625	102.998	102.996	102.972	
4.750	102.412	102.392	102.303	

Extension and Re-lock Fees

Term	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 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	100.202	100.027	99.637				3.250	101.841	101.709	101.640	101.591	2.750	99.843	99.793	99.754	99.732						
2.875	100.704	100.529	100.218				3.375	102.281	102.165	102.091	102.048	2.875	100.224	100.180	100.135	100.119						
3.000	101.226	101.010	100.779				3.500	102.707	102.592	102.513	102.475	3.000	100.597	100.557	100.508	100.497						
3.125	101.867	101.467	101.316				3.625	103.135	103.060	102.992	102.944	3.125	100.982	100.948	100.893	100.888						
3.250	102.348	101.831	101.845	101.591			3.750	103.552	103.502	103.412	103.385	3.250	101.624	101.320	101.260	101.260						
3.375	102.990	102.587	102.091	102.048			3.875	103.153	103.137	103.043	102.984	3.375	102.047	101.647	101.581	101.554						
3.500	103.552	102.967	102.513	102.475			4.000	103.584	103.541	103.486	103.334	3.500	102.469	102.001	101.930	101.909						
3.625	104.029	103.060	102.992	102.944			4.125	104.064	104.021	103.966	103.764	3.625	102.873	102.355	102.279	102.264						
3.750	103.839	103.523	103.481	103.385			4.250	104.344	104.344	104.234	104.192	3.750	103.082	102.968	102.887	102.846						
3.875	104.135	103.699	103.043	102.984			4.375	103.722	103.679	103.654	103.395	3.875	103.485	103.310	103.224	103.188						
4.000	104.631	104.213	103.486	103.334			4.500	104.199	104.156	104.132	103.697	4.000	103.608	103.639	103.547	103.517						
4.125	105.063	104.398	103.966	103.764			4.625	104.488	104.445	104.420	104.124	4.125	103.927	103.963	103.867	103.842						
4.250	104.610	104.402	104.234	104.192			4.750	104.685	104.736	104.604	104.547	4.250	104.234	104.276	104.174	104.155						
4.375	104.817	104.403	103.654	103.395			4.875	104.507	104.464	104.440	103.906	4.375	104.264	104.184	104.077	104.026						
4.500	105.297	104.741	104.132	103.697			5.000	104.734	104.691	104.667	104.171	4.500	104.557	104.483	104.370	104.325						
4.625	105.536	104.953	104.420	104.124			5.125	105.145	105.102	105.078		4.625	104.564	104.521	104.496							
4.750	105.445	105.005	104.604	104.547			5.250					4.750	103.450	103.407	103.382							
4.875	105.742	105.007	104.440	103.906			5.375					4.875	103.818	103.775	103.750							
5.000	106.000	105.261	104.667	104.171			5.500					5.000	104.185	104.142	104.116							
5.125	106.384	105.269	105.078				5.625					5.125	104.550	104.507	104.481							
7000-99		USDA 30 Yr Fixed																				
Rate	15 Day	30 Day	45 Day	60 Day																		
3.250	101.941	101.809	101.740	101.691																		
3.375	102.381	102.265	102.191	102.148																		
3.500	102.807	102.692	102.613	102.575																		
3.625	103.235	103.160	103.092	103.044																		
3.750	103.652	103.602	103.512	103.485																		
3.875	103.253	103.237	103.143	103.084																		
4.000	103.684	103.641	103.586	103.434																		
4.125	104.164	104.121	104.066	103.864																		
4.250	104.444	104.444	104.334	104.292																		
4.375	103.822	103.779	103.754	103.495																		
4.500	104.299	104.256	104.232	103.797																		
4.625	104.588	104.545	104.520	104.224																		
4.750	104.785	104.836	104.704	104.647																		
4.875	104.607	104.564	104.540	104.006																		
5.000	104.834	104.791	104.767	104.271																		
5.125	105.245	105.202	105.178																			
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



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 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	100.691	100.310	100.324		2.750	98.834	98.825	98.811		
3.375	101.131	100.553	100.511		2.875	99.293	99.284	99.270		
3.500	101.557	101.074	101.032		3.000	99.731	99.722	99.708		
3.625	101.951	101.568	101.526		3.125	100.159	100.150	100.136		
3.750	102.117	101.995	101.953		3.250	100.578	100.569	100.555		
3.875	101.982	101.412	101.367		3.375	100.705	100.696	100.682		
4.000	102.215	101.698	101.684		3.500	101.124	101.115	101.101		
4.125	102.645	102.041	102.027		3.625	101.534	101.525	101.511		
4.250	102.710	102.437	102.423		3.750	101.958	101.949	101.935		
4.375	102.781	102.144	102.089		3.875	101.984	101.990	101.983		
4.500	102.994	102.400	102.371		4.000	102.414	102.420	102.413		
4.625	103.433	102.667	102.667		4.125	102.777	102.783	102.776		
4.750	103.209	102.965	102.965		4.250	103.071	103.076	103.069		
4.875	103.192	102.539	102.581		4.375	101.614	101.590	101.527		
5.000	103.720	102.855	102.897		4.500	101.978	101.955	101.892		
5.125	103.116	103.073	102.775		4.625	102.355	102.332	102.269		
5.250	103.051	103.121	102.969		4.750	102.662	102.639	102.576		
5.375	102.676	102.633	100.482		4.875					
5.500	103.187	103.144	102.866		5.000					
5.625	103.703	103.660	101.509		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	96.027	96.003	95.957	2.750	96.027	96.003	95.957
2.875	96.307	96.281	96.236	2.875	96.307	96.281	96.236
3.000	99.810	99.747	99.685	3.000	99.810	99.747	99.685
3.125	100.186	100.123	100.061	3.125	100.186	100.123	100.061
3.250	100.574	100.511	100.449	3.250	100.574	100.511	100.449
3.375	100.640	100.577	100.515	3.375	100.640	100.577	100.515
3.500	101.028	100.965	100.903	3.500	101.028	100.965	100.903
3.625	101.417	101.354	101.292	3.625	101.417	101.354	101.292
3.750	101.816	101.753	101.691	3.750	101.816	101.753	101.691
3.875	101.848	101.785	101.723	3.875	101.848	101.785	101.723
4.000	102.237	102.174	102.112	4.000	102.237	102.174	102.112
4.125	102.626	102.563	102.501	4.125	102.626	102.563	102.501
4.250	103.027	102.964	102.902	4.250	103.027	102.964	102.902
4.375	102.309	102.246	102.184	4.375	102.309	102.246	102.184
4.500	102.697	102.634	102.572	4.500	102.697	102.634	102.572
4.625	103.095	103.032	102.970	4.625	103.095	103.032	102.970
4.750	103.484	103.421	103.359	4.750	103.484	103.421	103.359
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	98.625	98.601	98.578		3.250	98.798	98.775	98.752		
3.375	99.130	99.107	99.083		3.375	99.218	99.194	99.171		
3.500	99.419	99.395	99.372		3.500	99.983	99.960	99.936		
3.625	100.017	99.993	99.970		3.625	100.756	100.732	100.709		
3.750	100.527	100.504	100.480		3.750	101.134	101.110	101.087		
3.875	100.911	100.888	100.864		3.875	101.387	101.363	101.340		
4.000	101.225	101.202	101.178		4.000	101.655	101.632	101.608		
4.125	101.567	101.544	101.520		4.125	102.038	102.014	101.991		
4.250	102.082	102.059	102.035		4.250	102.375	102.351	102.328		
4.375	102.344	102.321	102.297		4.375	102.608	102.585	102.561		
4.500	102.622	102.599	102.576		4.500	102.797	102.773	102.750		
4.625	102.900	102.877	102.854		4.625	103.245	103.221	103.198		
4.750	103.366	103.342	103.319		4.750	103.588	103.565	103.542		
4.875	103.686	103.662	103.639		4.875	103.882	103.858	103.835		
5.000					5.000	104.028	104.005	103.981		
5.125					5.125	104.306	104.283	104.259		
5.250					5.250	104.628	104.604	104.581		
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	-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

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	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.250	100.018	100.007	99.923	99.911
		3.375	100.613	100.602	100.521	100.509
		3.500	101.091	101.079	101.004	100.993
		3.625	101.367	101.356	101.283	101.272
		3.750	101.981	101.951	101.911	101.881
		3.875	102.418	102.388	102.359	102.329
		4.000	102.851	102.821	102.797	102.767
		4.125	102.902	102.871	102.836	102.806
		4.250	103.074	103.024	103.033	102.983
		4.375	103.386	103.337	103.349	103.299
		4.500	103.593	103.544	103.559	103.509
		4.625	103.612	103.563	103.582	103.532
		4.750	103.999	103.929	103.943	103.873
		4.875	104.317	104.247	104.265	104.196
		5.000	104.533	104.464	104.483	104.414
		5.125	104.946	104.857	104.934	104.845
		5.250	105.469	105.362	105.416	105.308
		5.375	105.734	105.627	105.683	105.575
		5.500	105.989	105.881	105.943	105.835
		5.625	106.585	106.477	106.542	106.435

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	98.889	98.875	98.837	2.750	99.118	99.099	99.057	2.750	98.729	98.711	98.661	2.750	98.729	98.711	98.661	2.750	98.729	98.711	98.661	2.750	98.729	98.711	98.661
2.875	99.206	99.188	99.149	2.875	99.482	99.458	99.416	2.875	99.198	99.174	99.126	2.875	99.198	99.174	99.126	2.875	99.198	99.174	99.126	2.875	99.198	99.174	99.126
3.000	99.523	99.499	99.460	3.000	99.845	99.815	99.773	3.000	99.664	99.635	99.588	3.000	99.664	99.635	99.588	3.000	99.664	99.635	99.588	3.000	99.664	99.635	99.588
3.125	99.838	99.809	99.768	3.125	100.204	100.169	100.126	3.125	100.126	100.092	100.047	3.125	100.126	100.092	100.047	3.125	100.126	100.092	100.047	3.125	100.126	100.092	100.047
3.250	100.128	100.093	100.051	3.250	100.575	100.535	100.493	3.250	100.499	100.460	100.415	3.250	100.499	100.460	100.415	3.250	100.499	100.460	100.415	3.250	100.499	100.460	100.415
3.375	100.414	100.375	100.331	3.375	100.949	100.904	100.861	3.375	100.859	100.814	100.769	3.375	100.859	100.814	100.769	3.375	100.859	100.814	100.769	3.375	100.859	100.814	100.769
3.500	100.701	100.656	100.610	3.500	101.323	101.272	101.230	3.500	101.218	101.167	101.122	3.500	101.218	101.167	101.122	3.500	101.218	101.167	101.122	3.500	101.218	101.167	101.122
3.625	100.989	100.939	100.892	3.625	101.698	101.643	101.600	3.625	101.577	101.522	101.476	3.625	101.577	101.522	101.476	3.625	101.577	101.522	101.476	3.625	101.577	101.522	101.476
3.750	101.258	101.203	101.154	3.750	101.958	101.897	101.852	3.750	101.864	101.804	101.757	3.750	101.864	101.804	101.757	3.750	101.864	101.804	101.757	3.750	101.864	101.804	101.757
3.875	101.524	101.464	101.413	3.875	102.200	102.134	102.087	3.875	102.140	102.075	102.026	3.875	102.140	102.075	102.026	3.875	102.140	102.075	102.026	3.875	102.140	102.075	102.026
4.000	101.788	101.722	101.669	4.000	102.441	102.370	102.321	4.000	102.414	102.343	102.292	4.000	102.414	102.343	102.292	4.000	102.414	102.343	102.292	4.000	102.414	102.343	102.292
4.125	102.052	101.981	101.926	4.125	102.683	102.606	102.554	4.125	102.686	102.610	102.558	4.125	102.686	102.610	102.558	4.125	102.686	102.610	102.558	4.125	102.686	102.610	102.558
4.250	101.503	101.461	101.414	4.250	101.700	101.658	101.610	4.250	101.464	101.421	101.374	4.250	101.464	101.421	101.374	4.250	101.464	101.421	101.374	4.250	101.464	101.421	101.374
4.375	101.598	101.556	101.508	4.375	101.865	101.823	101.776	4.375	101.655	101.612	101.565	4.375	101.655	101.612	101.565	4.375	101.655	101.612	101.565	4.375	101.655	101.612	101.565
4.500	101.848	101.806	101.759	4.500	101.973	101.931	101.884	4.500	101.745	101.702	101.655	4.500	101.745	101.702	101.655	4.500	101.745	101.702	101.655	4.500	101.745	101.702	101.655
4.625				4.625	102.067	102.024	101.977	4.625				4.625				4.625				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								
	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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Effective: 9/26/19 11:55 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	99.076	99.062	99.025	2.750	99.184	99.165	99.123	2.750	98.861	98.842	98.792
2.875	99.390	99.371	99.332	2.875	99.546	99.521	99.479	2.875	99.326	99.302	99.255
3.000	99.701	99.677	99.637	3.000	99.905	99.875	99.833	3.000	99.790	99.761	99.715
3.125	100.012	99.983	99.942	3.125	100.261	100.227	100.184	3.125	100.250	100.216	100.171
3.250	100.300	100.265	100.223	3.250	100.632	100.592	100.549	3.250	100.620	100.580	100.536
3.375	100.585	100.545	100.501	3.375	101.004	100.959	100.916	3.375	100.976	100.931	100.886
3.500	100.873	100.828	100.783	3.500	101.376	101.325	101.283	3.500	101.330	101.280	101.235
3.625	101.163	101.113	101.066	3.625	101.749	101.694	101.651	3.625	101.685	101.630	101.585
3.750	101.434	101.379	101.330	3.750	102.007	101.946	101.902	3.750	101.969	101.908	101.862
3.875	101.703	101.642	101.591	3.875	102.249	102.183	102.136	3.875	102.242	102.177	102.128
4.000	101.967	101.902	101.848	4.000	102.491	102.420	102.371	4.000	102.514	102.443	102.393
4.125	102.233	102.162	102.107	4.125	102.735	102.658	102.606	4.125	102.787	102.711	102.659
4.250	102.469	102.393	102.335	4.250	102.958	102.876	102.821	4.250	103.039	102.958	102.904
4.375	102.702	102.621	102.560	4.375	103.179	103.093	103.035	4.375	103.291	103.205	103.148
4.500	102.935	102.848	102.785	4.500	103.402	103.310	103.250	4.500	103.500	103.454	103.396
4.625	103.167	103.075	103.009	4.625	103.500	103.500	103.465	4.625	103.500	103.500	103.500
4.750	103.360	103.263	103.194	4.750	103.500	103.500	103.500	4.750			
4.875	103.500	103.447	103.374	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: 9/26/19 11:55 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			6.000			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