



Effective: 9/27/19 12:01 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.



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

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WesLend Fixed Agency - LP Only

1001-01 1101-01					1201-01					1301-01				
FHLMC 25/30 Yr Fixed					FHLMC 20 Yr Fixed					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	97.865	97.785	97.727	97.695	3.000	98.843	98.767	98.712	98.690	2.750	99.300	99.219	99.140	98.969
3.125	98.751	98.676	98.612	98.586	3.125	99.705	99.634	99.574	99.558	2.875	99.827	99.749	99.671	99.590
3.250	99.910	99.862	99.814	99.279	3.250	100.278	100.213	100.147	100.136	3.000	100.333	100.262	100.222	100.164
3.375	100.453	100.406	100.357	99.893	3.375	100.779	100.719	100.648	100.643	3.125	100.796	100.755	100.714	100.675
3.500	100.937	100.889	100.841	100.394	3.500	101.101	101.046	100.970	100.971	3.250	101.312	101.155	101.095	101.095
3.625	101.480	101.441	101.401	100.797	3.625	101.790	101.762	101.680	101.653	3.375	101.601	101.500	101.435	101.440
3.750	101.970	101.932	101.891	101.048	3.750	102.319	102.304	102.217	102.195	3.500	102.129	101.954	101.704	101.629
3.875	102.349	102.310	102.270	101.587	3.875	102.791	102.781	102.690	102.673	3.625	102.588	102.413	102.127	102.023
4.000	102.811	102.772	102.731	102.033	4.000	103.099	103.095	102.998	102.987	3.750	102.802	102.627	102.474	102.441
4.125	102.993	102.954	102.914	102.356	4.125	103.331	103.332	103.230	103.224	3.875	103.001	102.836	102.750	102.745
4.250	103.131	103.127	103.127	102.148	4.250	103.731	103.767	103.659	103.626	4.000	103.463	103.288	103.071	102.940
4.375	103.438	103.434	103.434	102.634	4.375	104.197	104.238	104.126	104.098	4.125	103.849	103.674	103.508	103.268
4.500	103.721	103.717	103.717	103.004	4.500	104.479	104.525	104.407	104.385	4.250	104.161	103.986	103.872	103.663
4.625	104.037	104.033	104.033	103.202	4.625	104.578	104.630	104.507	104.490	4.375	104.239	104.207	104.171	104.027
4.750	104.244	104.241	104.241	103.307	4.750	104.947	105.002	104.874	104.827	4.500	104.360	104.380	104.268	104.258
4.875	104.561	104.557	104.557	103.724	4.875	105.379	105.440	105.306	105.265	4.625	104.323	104.292	104.255	103.679
5.000	104.759	104.755	104.755	104.056	5.000	105.647	105.713	105.574	105.539	4.750	104.325	104.287	104.251	104.018
5.125	105.148	105.144	105.144	104.328	5.125	105.835	105.906	105.762	105.733	4.875	104.511	104.401	104.273	104.239
5.250	105.604	105.601	105.601	104.780	5.250	106.135	106.150	106.061	106.000	5.000	104.600	104.547	104.414	104.385
5.375	105.297	105.373	105.216	105.148	5.375	106.150	106.150	106.150	106.150	5.125	102.948	102.898	102.759	102.687
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	-1.000	-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
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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 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	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	99.449	99.437	99.357	99.348	2.875	99.899	99.908	99.871	99.890
3.375	100.044	100.032	99.955	99.953	3.000	100.469	100.460	100.438	100.427
3.500	100.522	100.511	100.439	100.443	3.125	100.775	100.765	100.745	100.737
3.625	100.797	100.786	100.720	100.728	3.250	101.330	101.320	101.304	101.300
3.750	101.418	101.388	101.346	101.321	3.375	101.682	101.672	101.657	101.653
3.875	101.855	101.825	101.792	101.774	3.500	101.806	101.796	101.782	101.779
4.000	102.285	102.255	102.229	102.218	3.625	102.067	102.037	102.037	102.009
4.125	102.335	102.305	102.271	102.259	3.750	102.603	102.574	102.574	102.549
4.250	102.499	102.449	102.455	102.411	3.875	102.743	102.714	102.714	102.690
4.375	102.814	102.764	102.771	102.731	4.000	103.162	103.132	103.134	103.113
4.500	103.018	102.968	102.980	102.944	4.125	102.952	102.903	102.859	102.811
4.625	103.040	102.990	103.002	102.965	4.250	103.385	103.336	103.293	103.249
4.750	103.181	103.111	103.120	103.053	4.375	103.732	103.683	103.638	103.599
4.875	103.498	103.428	103.440	103.377	4.500	102.273	102.204	102.071	101.999
5.000	103.711	103.641	103.656	103.595	4.625	102.721	102.651	102.518	102.450
5.125	103.579	103.490	103.546	103.453	4.750				
5.250	104.095	103.987	104.050	103.929	4.875				
5.375	104.359	104.251	104.320	104.200	5.000				
5.500	104.610	104.502	104.573	104.459	5.125				
5.625	104.501	104.393	104.468	104.358	5.250				

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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

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WesLend Conforming DU and LP														
1000-99 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 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	97.865	97.785	97.727	97.695	3.000	98.843	98.767	98.712	98.690	2.750	99.300	99.219	99.140	98.969
3.125	98.751	98.676	98.612	98.586	3.125	99.705	99.634	99.574	99.558	2.875	99.827	99.749	99.671	99.590
3.250	99.910	99.862	99.814	99.779	3.250	100.278	100.213	100.147	100.136	3.000	100.333	100.262	100.222	100.164
3.375	100.453	100.406	100.357	99.893	3.375	100.779	100.719	100.648	100.643	3.125	100.796	100.755	100.714	100.675
3.500	100.937	100.889	100.841	100.394	3.500	101.101	101.046	100.970	100.971	3.250	101.312	101.155	101.095	101.095
3.625	101.480	101.441	101.401	100.797	3.625	101.790	101.762	101.680	101.653	3.375	101.601	101.500	101.435	101.440
3.750	101.970	101.932	101.891	101.048	3.750	102.319	102.304	102.217	102.195	3.500	102.129	101.954	101.704	101.629
3.875	102.349	102.310	102.270	101.587	3.875	102.791	102.781	102.690	102.673	3.625	102.588	102.413	102.127	102.023
4.000	102.811	102.772	102.731	102.033	4.000	103.099	103.095	102.998	102.987	3.750	102.802	102.627	102.474	102.441
4.125	102.993	102.954	102.914	102.356	4.125	103.331	103.332	103.230	103.224	3.875	103.001	102.836	102.750	102.745
4.250	103.131	103.127	103.127	102.148	4.250	103.731	103.767	103.659	103.626	4.000	103.463	103.288	103.071	102.940
4.375	103.438	103.434	103.434	102.634	4.375	104.197	104.238	104.126	104.098	4.125	103.849	103.674	103.508	103.268
4.500	103.721	103.717	103.717	103.004	4.500	104.479	104.525	104.407	104.385	4.250	104.161	103.986	103.872	103.663
4.625	104.037	104.033	104.033	103.202	4.625	104.578	104.630	104.507	104.490	4.375	104.239	104.207	104.171	104.027
4.750	104.244	104.241	104.241	103.307	4.750	104.947	105.002	104.874	104.827	4.500	104.360	104.380	104.268	104.258
4.875	104.561	104.557	104.557	103.724	4.875	105.379	105.440	105.306	105.265	4.625	104.323	104.292	104.255	103.679
5.000	104.759	104.755	104.755	104.056	5.000	105.647	105.713	105.574	105.539	4.750	104.325	104.287	104.251	104.018
5.125	105.148	105.144	105.144	104.328	5.125	105.835	105.906	105.762	105.733	4.875	104.511	104.401	104.273	104.239
5.250	105.604	105.601	105.601	104.780	5.250	106.135	106.150	106.061	106.000	5.000	104.600	104.547	104.414	104.385
5.375	105.297	105.373	105.216	105.148	5.375	106.150	106.150	106.150	106.150	5.125	102.948	102.898	102.759	102.687
1400-99 1401-99					1008-05 1007-05					1308-05 1307-05				
Conventional 10 Yr Fixed					Conventional 30 Yr Fixed COOP and CEMA					Conventional 15 Yr Fixed COOP and CEM				
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	98.843	98.797	98.759	98.715	3.250	99.108	99.038	98.969	98.949	2.750	98.430	98.381	98.341	98.319
2.875	99.461	99.420	99.377	99.338	3.375	99.717	99.653	99.578	99.563	2.875	99.046	99.002	98.957	98.940
3.000	100.044	100.008	99.960	99.927	3.500	100.212	100.153	100.073	100.064	3.000	99.614	99.575	99.525	99.514
3.125	100.482	100.451	100.398	100.371	3.625	100.609	100.555	100.471	100.467	3.125	100.119	100.085	100.030	100.025
3.250	100.842	100.816	100.758	100.736	3.750	100.859	100.840	100.750	100.718	3.250	100.534	100.505	100.445	100.445
3.375	101.117	101.096	101.033	101.017	3.875	101.392	101.378	101.283	101.257	3.375	100.874	100.850	100.785	100.790
3.500	101.847	101.672	101.456	101.432	4.000	101.832	101.824	101.723	101.703	3.500	101.057	101.039	100.968	100.979
3.625	102.278	102.103	101.852	101.834	4.125	102.150	102.147	102.042	102.026	3.625	101.480	101.466	101.390	101.373
3.750	102.520	102.345	102.211	102.199	4.250	101.943	101.974	101.864	101.818	3.750	101.892	101.883	101.801	101.791
3.875	102.531	102.530	102.466	102.439	4.375	102.423	102.460	102.344	102.304	3.875	102.190	102.186	102.100	102.095
4.000	102.760	102.716	102.627	102.601	4.500	102.788	102.830	102.709	102.674	4.000	102.380	102.381	102.289	102.290
4.125	103.523	103.348	103.006	102.981	4.625	102.980	103.027	102.901	102.872	4.125	102.737	102.742	102.645	102.618
4.250	103.437	103.450	103.350	103.331	4.750	103.118	103.169	103.037	102.977	4.250	103.126	103.136	103.034	103.013
4.375	103.742	103.760	103.655	103.641	4.875	103.529	103.585	103.448	103.394	4.375	103.484	103.500	103.392	103.377
4.500	103.935	103.959	103.849	103.840	5.000	103.855	103.916	103.774	103.726	4.500	103.710	103.730	103.618	103.608
4.625	103.656	103.590	103.475	103.441	5.125	104.137	104.202	104.055	103.998	4.625	103.261	103.192	103.074	103.029
4.750	103.972	103.911	103.791	103.762	5.250	104.606	104.676	104.524	104.450	4.750	103.594	103.530	103.407	103.368
4.875	104.156	104.100	103.975	103.952	5.375	104.967	105.043	104.886	104.818	4.875	103.809	103.751	103.623	103.589
5.000	104.289	104.238	104.107	104.090	5.500	105.311	105.391	105.228	105.132	5.000	103.950	103.897	103.764	103.735
5.125	102.499	102.452	102.316	102.264	5.625	105.500	105.500	105.500	105.500	5.125	102.298	102.248	102.109	102.037

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	-2.500	-2.750	-2.250	-2.250	-2.250	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	

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

Loans with Secondary Financing		
All Loans with Subordinate Financing		-0.375

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

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	1.69	2.44	3.11	3.71	4.61	6.19	6.71	7.35
95%-90.01%	30%	1.39	1.95	2.44	2.89	3.56	4.73	5.14	5.7
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	1.51	2.26	2.93	3.43	4.33	5.8	6.32	6.96
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55
Premium Adjustments									
	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate & Term Refinance	0	0	0	0	0	0	0	0	
Cash Out Refinance	0.54	0.6	0.7	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		



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 1253-99					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	99.055	98.100	98.005	97.972	3.250	98.219	98.100	98.005		2.750	98.634	98.577	98.537	
3.375	99.588	98.724	98.649	98.634	3.375	98.777	98.663	98.575		2.875	98.987	98.936	98.885	
3.500	100.066	99.311	99.232	99.222	3.500	99.241	99.133	99.050		3.000	99.352	99.302	99.250	
3.625	100.528	99.778	99.693	99.690	3.625	99.690	99.591	99.510		3.125	99.684	99.633	99.582	
3.750	101.150	100.446	100.357	100.325	3.750	100.254	100.175	100.098		3.250	100.242	100.191	100.139	
3.875	101.685	101.079	100.984	100.958	3.875	100.698	100.630	100.555		3.375	100.505	100.455	100.402	
4.000	102.120	101.606	101.506	101.485	4.000	101.187	101.124	101.051		3.500	100.815	100.764	100.711	
4.125	102.437	101.980	101.875	101.859	4.125	101.260	101.190	101.119		3.625	101.066	101.016	100.962	
4.250	102.315	101.682	101.571	101.525	4.250	101.313	101.264	101.173		3.750	101.279	101.230	101.176	
4.375	102.778	102.272	102.156	102.115	4.375	101.653	101.606	101.519		3.875	101.514	101.470	101.424	
4.500	103.141	102.727	102.605	102.571	4.500	101.919	101.873	101.789		4.000	101.744	101.701	101.655	
4.625	103.332	103.062	102.935	102.906	4.625	101.958	101.914	101.831		4.125	102.013	101.971	101.923	
4.750	103.325	102.733	102.602	102.542	4.750	101.981	101.935	101.844		4.250	102.264	102.222	102.174	
4.875	103.735	103.285	103.148	103.094	4.875	102.314	102.272	102.185		4.375	102.475	102.434	102.386	
5.000	104.060	103.711	103.569	103.520	5.000	102.574	102.538	102.451		4.500	102.539	102.497	102.449	
5.125	104.325	103.984	103.837	103.794	5.125	102.544	102.506	102.437		4.625	102.781	102.740	102.691	
					5.250	102.371	102.333	102.302		4.750	102.776	102.736	102.687	

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 > 15yrs	-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							6200-99							6300-99						
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	99.980	99.658	99.511			3.250	101.782	101.711	101.642	101.593		2.750	99.824	99.774	99.735	99.713						
2.875	100.443	99.936	99.802			3.375	102.227	102.161	102.087	102.043		2.875	100.203	100.159	100.114	100.098						
3.000	101.164	100.463	100.424			3.500	102.642	102.582	102.502	102.464		3.000	100.574	100.535	100.485	100.474						
3.125	101.805	101.248	101.015			3.625	103.094	103.039	102.954	102.921		3.125	100.953	100.919	100.864	100.858						
3.250	102.455	101.711	101.642	101.593		3.750	103.519	103.468	103.379	103.351		3.250	101.577	101.283	101.223	101.223						
3.375	103.043	102.587	102.087	102.043		3.875	103.159	103.144	103.049	102.990		3.375	102.000	101.577	101.511	101.484						
3.500	103.599	102.967	102.502	102.464		4.000	103.555	103.512	103.459	103.333		3.500	102.422	101.928	101.857	101.836						
3.625	104.071	103.039	102.954	102.921		4.125	104.031	103.988	103.935	103.754		3.625	102.826	102.275	102.199	102.183						
3.750	103.732	103.468	103.379	103.351		4.250	104.326	104.327	104.216	104.174		3.750	103.035	102.899	102.817	102.776						
3.875	104.137	103.699	103.049	102.990		4.375	103.739	103.696	103.669	103.371		3.875	103.438	103.238	103.151	103.116						
4.000	104.626	104.213	103.459	103.333		4.500	104.215	104.172	104.145	103.668		4.000	103.564	103.564	103.472	103.442						
4.125	105.052	104.398	103.935	103.754		4.625	104.506	104.463	104.436	104.089		4.125	103.877	103.882	103.785	103.760						
4.250	104.661	104.402	104.216	104.174		4.750	104.644	104.695	104.563	104.506		4.250	104.179	104.189	104.087	104.068						
4.375	104.845	104.403	103.669	103.371		4.875	104.458	104.415	104.391	103.838		4.375	104.205	104.126	104.018	103.968						
4.500	105.321	104.741	104.145	103.668		5.000	104.684	104.641	104.617	104.100		4.500	104.496	104.422	104.309	104.264						
4.625	105.562	104.953	104.436	104.089		5.125	105.085	105.042	105.018			4.625	104.585	104.542	104.515							
4.750	105.342	105.005	104.563	104.506		5.250						4.750	103.472	103.429	103.400							
4.875	105.620	105.007	104.391	103.838		5.375						4.875	103.840	103.797	103.768							
5.000	105.875	105.261	104.617	104.100		5.500						5.000	104.207	104.164	104.136							
5.125	106.253	105.269	105.018			5.625						5.125	104.572	104.529	104.501							

7000-99 USDA 30 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	
3.250	101.882	101.811	101.742	101.693	
3.375	102.327	102.261	102.187	102.143	
3.500	102.742	102.682	102.602	102.564	
3.625	103.194	103.139	103.054	103.021	
3.750	103.619	103.568	103.479	103.451	
3.875	103.259	103.244	103.149	103.090	
4.000	103.655	103.612	103.559	103.433	
4.125	104.131	104.088	104.035	103.854	
4.250	104.426	104.427	104.316	104.274	
4.375	103.839	103.796	103.769	103.471	
4.500	104.315	104.272	104.245	103.768	
4.625	104.606	104.563	104.536	104.189	
4.750	104.744	104.795	104.663	104.606	
4.875	104.558	104.515	104.491	103.938	
5.000	104.784	104.741	104.717	104.200	
5.125	105.185	105.142	105.118		
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						FHA/VA 30 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	60 Day							
3.250	100.643	100.098	100.029								
3.375	101.065	100.466	100.392								
3.500	101.470	100.798	100.719								
3.625	101.871	100.979	100.894								
3.750	101.887	101.156	101.066								
3.875	101.918	101.415	101.320								
4.000	102.216	101.682	101.581								
4.125	102.643	101.870	101.764								
4.250	102.678	102.063	101.952								
4.375	102.748	102.121	102.005								
4.500	103.015	102.373	102.252								
4.625	103.458	102.589	102.463								
4.750	102.951	102.805	102.673								
4.875	103.161	102.426	102.289								
5.000	103.689	102.652	102.510								
5.125	103.049	103.006	102.705								
5.250	102.981	103.052	102.899								
5.375	102.724	102.681	100.530								
5.500	103.233	103.190	102.987								
5.625	103.748	103.705	101.554								

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, SC, TN, VA	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					Margin 2.000				
Caps 1/1/1					Caps 1/1/5				
Index: 1 year CMT					Index: 1 year CMT				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
2.750	96.008	95.967	95.936		2.750	96.008	95.967	95.936	
2.875	96.286	96.251	96.214		2.875	96.286	96.251	96.214	
3.000	96.576	96.547	96.504		3.000	96.576	96.547	96.504	
3.125	96.825	96.800	96.753		3.125	96.825	96.800	96.753	
3.250	97.537	97.490	97.438		3.250	97.537	97.490	97.438	
3.375	97.794	97.752	97.695		3.375	97.794	97.752	97.695	
3.500	97.996	97.959	97.896		3.500	97.996	97.959	97.896	
3.625	98.121	98.090	98.022		3.625	98.121	98.090	98.022	
3.750	98.419	98.364	98.290		3.750	98.419	98.364	98.290	
3.875	98.662	98.612	98.533		3.875	98.662	98.612	98.533	
4.000	98.830	98.785	98.702		4.000	98.830	98.785	98.702	
4.125	98.931	98.891	98.802		4.125	98.931	98.891	98.802	
4.250	99.065	99.011	98.916	98.887	4.250	99.065	99.011	98.916	98.887
4.375					4.375				
4.500					4.500				
4.625					4.625				
4.750					4.750				
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

	\$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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HomePossible						
	1022-00 1028-00	Home Possible 30 Yr Fixed				
	Rate	15 Day	30 Day	45 Day	60 Day	
	3.250	100.011	99.999	99.919	99.910	
	3.375	100.607	100.595	100.518	100.516	
	3.500	101.085	101.074	101.002	101.006	
	3.625	101.359	101.348	101.282	101.290	
	3.750	101.981	101.951	101.909	101.884	
	3.875	102.418	102.388	102.355	102.337	
	4.000	102.848	102.818	102.792	102.781	
	4.125	102.898	102.868	102.834	102.822	
	4.250	103.057	103.007	103.013	102.969	
	4.375	103.371	103.321	103.328	103.288	
	4.500	103.575	103.525	103.537	103.501	
	4.625	103.597	103.547	103.559	103.522	
	4.750	104.014	103.944	103.953	103.886	
	4.875	104.331	104.261	104.273	104.210	
	5.000	104.544	104.474	104.489	104.428	
	5.125	104.979	104.890	104.946	104.853	
	5.250	105.494	105.386	105.449	105.328	
	5.375	105.758	105.650	105.719	105.599	
	5.500	106.010	105.902	105.973	105.859	
	5.625	106.603	106.495	106.570	106.460	

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

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

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

Price Adjustments

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

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

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

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

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

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

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WesLend ARM																								
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25				10/1 LIBOR ARM Caps 5/2/5				
Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		
2.750	98.868	98.868	98.868	98.868	98.868	98.868	98.868	2.750	99.060	99.060	99.060	99.060	99.060	99.060	99.060	2.750	98.712	98.712	98.712	98.712	98.712	98.712	98.712	
2.875	99.185	99.185	99.185	99.185	99.185	99.185	99.185	2.875	99.427	99.427	99.427	99.427	99.427	99.427	99.427	2.875	99.179	99.179	99.179	99.179	99.179	99.179	99.179	
3.000	99.501	99.501	99.501	99.501	99.501	99.501	99.501	3.000	99.793	99.793	99.793	99.793	99.793	99.793	99.793	3.000	99.644	99.644	99.644	99.644	99.644	99.644	99.644	
3.125	99.814	99.814	99.814	99.814	99.814	99.814	99.814	3.125	100.154	100.154	100.154	100.154	100.154	100.154	100.154	3.125	100.106	100.106	100.106	100.106	100.106	100.106	100.106	
3.250	100.102	100.102	100.102	100.102	100.102	100.102	100.102	3.250	100.527	100.527	100.527	100.527	100.527	100.527	100.527	3.250	100.483	100.483	100.483	100.483	100.483	100.483	100.483	
3.375	100.387	100.387	100.387	100.387	100.387	100.387	100.387	3.375	100.901	100.901	100.901	100.901	100.901	100.901	100.901	3.375	100.846	100.846	100.846	100.846	100.846	100.846	100.846	
3.500	100.672	100.672	100.672	100.672	100.672	100.672	100.672	3.500	101.276	101.276	101.276	101.276	101.276	101.276	101.276	3.500	101.209	101.209	101.209	101.209	101.209	101.209	101.209	
3.625	100.959	100.959	100.959	100.959	100.959	100.959	100.959	3.625	101.652	101.652	101.652	101.652	101.652	101.652	101.652	3.625	101.573	101.573	101.573	101.573	101.573	101.573	101.573	
3.750	101.226	101.226	101.226	101.226	101.226	101.226	101.226	3.750	101.912	101.912	101.912	101.912	101.912	101.912	101.912	3.750	101.855	101.855	101.855	101.855	101.855	101.855	101.855	
3.875	101.491	101.491	101.491	101.491	101.491	101.491	101.491	3.875	102.155	102.155	102.155	102.155	102.155	102.155	102.155	3.875	102.125	102.125	102.125	102.125	102.125	102.125	102.125	
4.000	101.753	101.753	101.753	101.753	101.753	101.753	101.753	4.000	102.397	102.397	102.397	102.397	102.397	102.397	102.397	4.000	102.391	102.391	102.391	102.391	102.391	102.391	102.236	
4.125	102.015	102.015	102.015	102.015	102.015	102.015	102.015	4.125	102.638	102.638	102.638	102.638	102.638	102.638	102.638	4.125	102.658	102.658	102.658	102.658	102.658	102.658	102.491	
4.250	99.309	99.309	99.309	99.309	99.309	99.309	99.309	4.250	100.012	100.012	100.012	100.012	100.012	100.012	100.012	4.250	99.176	99.176	99.176	99.176	99.176	99.176	99.176	
4.375	99.555	99.555	99.555	99.555	99.555	99.555	99.555	4.375	100.251	100.251	100.251	100.251	100.251	100.251	100.251	4.375	99.396	99.396	99.396	99.396	99.396	99.396	99.190	
4.500	99.791	99.791	99.791	99.791	99.791	99.791	99.791	4.500	100.492	100.492	100.492	100.492	100.492	100.492	100.492	4.500	99.538	99.538	99.538	99.538	99.538	99.538	99.321	
								4.625	100.707	100.707	100.707	100.707	100.707	100.707	100.707									

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

\$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 States	-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	99.054	99.033	99.001	2.750	99.125	99.099	99.062	2.750	98.842	98.809	98.772
2.875	99.366	99.344	99.307	2.875	99.489	99.464	99.421	2.875	99.307	99.276	99.234
3.000	99.676	99.653	99.611	3.000	99.851	99.825	99.777	3.000	99.769	99.740	99.693
3.125	99.986	99.962	99.915	3.125	100.211	100.185	100.132	3.125	100.228	100.201	100.148
3.250	100.273	100.247	100.195	3.250	100.582	100.556	100.498	3.250	100.602	100.574	100.516
3.375	100.556	100.529	100.472	3.375	100.955	100.929	100.866	3.375	100.961	100.934	100.871
3.500	100.843	100.815	100.752	3.500	101.328	101.302	101.234	3.500	101.320	101.292	101.224
3.625	101.133	101.102	101.034	3.625	101.703	101.677	101.603	3.625	101.680	101.652	101.578
3.750	101.402	101.370	101.297	3.750	101.961	101.933	101.854	3.750	101.958	101.928	101.850
3.875	101.669	101.634	101.556	3.875	102.204	102.173	102.089	3.875	102.225	102.194	102.110
4.000	101.932	101.895	101.812	4.000	102.447	102.414	102.324	4.000	102.491	102.458	102.368
4.125	102.196	102.157	102.068	4.125	102.691	102.656	102.561	4.125	102.758	102.723	102.629
4.250	102.432	102.390	102.296	4.250	102.916	102.879	102.779	4.250	103.018	102.980	102.881
4.375	102.665	102.620	102.521	4.375	103.141	103.100	102.995	4.375	103.279	103.239	103.135
4.500	102.897	102.850	102.745	4.500	103.366	103.323	103.213	4.500	103.500	103.500	103.391
4.625	103.129	103.079	102.969	4.625	103.500	103.500	103.430	4.625	103.500	103.500	103.500
4.750	103.322	103.269	103.154	4.750	103.500	103.500	103.500	4.750			
4.875	103.500	103.455	103.335	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	>\$150-175k	>\$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 States	-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 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