



Effective: 9/30/19 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 FHLMC 25/30 Yr Fixed					1201-01 FHLMC 20 Yr Fixed					1301-01 FHLMC 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.000	97.949	97.869	97.810	97.779	3.000	98.926	98.851	98.795	98.774	2.750	99.277	99.216	99.139	99.061
3.125	98.829	98.755	98.690	98.665	3.125	99.784	99.714	99.652	99.637	2.875	99.807	99.748	99.695	99.679
3.250	100.056	100.007	99.958	99.952	3.250	100.350	100.285	100.219	100.209	3.000	100.348	100.310	100.259	100.248
3.375	100.667	100.618	100.569	99.960	3.375	100.844	100.785	100.713	100.709	3.125	100.849	100.816	100.760	100.755
3.500	101.098	101.050	101.000	100.454	3.500	101.165	101.110	101.033	101.032	3.250	101.354	101.232	101.171	101.171
3.625	101.539	101.498	101.458	100.852	3.625	101.933	101.882	101.801	101.774	3.375	101.628	101.573	101.507	101.513
3.750	102.025	101.984	101.944	101.162	3.750	102.464	102.418	102.331	102.310	3.500	102.128	101.953	101.688	101.699
3.875	102.401	102.361	102.321	101.694	3.875	102.929	102.889	102.797	102.781	3.625	102.622	102.447	102.127	102.068
4.000	102.858	102.817	102.777	102.133	4.000	103.233	103.198	103.101	103.090	3.750	102.794	102.619	102.492	102.481
4.125	103.067	103.027	102.986	102.453	4.125	103.462	103.433	103.330	103.325	3.875	103.058	102.883	102.787	102.782
4.250	103.218	103.218	103.216	102.211	4.250	103.795	103.831	103.723	103.690	4.000	103.516	103.341	103.103	102.974
4.375	103.493	103.493	103.491	102.690	4.375	104.256	104.297	104.184	104.157	4.125	103.899	103.724	103.510	103.308
4.500	103.824	103.824	103.822	103.055	4.500	104.534	104.581	104.463	104.441	4.250	104.209	104.034	103.900	103.699
4.625	104.036	104.036	104.034	103.251	4.625	104.633	104.685	104.561	104.545	4.375	104.274	104.243	104.197	104.059
4.750	104.240	104.240	104.237	103.305	4.750	104.946	105.002	104.873	104.826	4.500	104.390	104.411	104.298	104.288
4.875	104.553	104.553	104.551	103.717	4.875	105.373	105.434	105.300	105.259	4.625	104.352	104.322	104.275	103.856
5.000	104.749	104.749	104.747	104.045	5.000	105.638	105.705	105.565	105.530	4.750	104.357	104.353	104.271	104.190
5.125	105.146	105.146	105.143	104.315	5.125	105.824	105.896	105.752	105.722	4.875	104.585	104.570	104.442	104.408
5.250	105.599	105.599	105.596	104.761	5.250	106.115	106.150	106.041	105.981	5.000	104.674	104.715	104.581	104.553
5.375	105.275	105.351	105.193	105.125	5.375	106.150	106.150	106.150	106.150	5.125	102.823	102.774	102.635	102.562
5.500					5.500					5.250				
5.625					5.625					5.375				
5.750					5.750					5.500				
5.875					5.875					5.625				
6.000					6.000					5.750				

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years o

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	1.69	2.44	3.11	3.71	4.61	6.19	6.71	7.35
95%-90.01%	30%	1.39	1.95	2.44	2.89	3.56	4.73	5.14	5.7
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61
≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	1.51	2.26	2.93	3.43	4.33	5.8	6.32	6.96
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55
Premium Adjustments		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate & Term Refinance		0	0	0	0	0	0	0	0
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	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	99.583	99.505	99.494	99.360	2.875	100.031	100.047	100.004	100.024
3.375	100.169	100.094	100.083	99.954	3.000	100.609	100.599	100.577	100.565
3.500	100.638	100.569	100.558	100.437	3.125	100.913	100.904	100.882	100.872
3.625	100.907	100.844	100.833	100.719	3.250	101.463	101.457	101.437	101.432
3.750	101.595	101.551	101.521	101.434	3.375	101.815	101.808	101.789	101.784
3.875	102.023	101.990	101.960	101.879	3.500	101.938	101.931	101.913	101.909
4.000	102.446	102.418	102.388	102.314	3.625	102.171	102.143	102.139	102.107
4.125	102.497	102.458	102.428	102.353	3.750	102.704	102.677	102.673	102.645
4.250	102.611	102.614	102.564	102.466	3.875	102.843	102.819	102.810	102.785
4.375	102.920	102.925	102.876	102.781	4.000	103.259	103.238	103.230	103.204
4.500	103.122	103.130	103.080	102.992	4.125	102.990	102.942	102.909	102.856
4.625	103.139	103.151	103.101	103.014	4.250	103.421	103.374	103.342	103.290
4.750	103.231	103.235	103.166	103.086	4.375	103.762	103.720	103.684	103.639
4.875	103.543	103.551	103.482	103.407	4.500	102.360	102.289	102.152	102.071
5.000	103.754	103.764	103.694	103.623	4.625	102.804	102.736	102.597	102.520
5.125	103.561	103.625	103.536	103.471	4.750				
5.250	104.065	104.109	104.002	103.974	4.875				
5.375	104.329	104.375	104.267	104.246	5.000				
5.500	104.588	104.635	104.528	104.512	5.125				
5.625	104.493	104.544	104.437	104.423	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 > 15y	-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 table with columns for Rate, 15 Day, 30 Day, 45 Day, 60 Day across different loan terms and rates.

Table for 1400-99 to 1401-99 Conventional 10 Yr Fixed and 1008-05 to 1007-05 Conventional 30 Yr Fixed COOP and CEMA.

Extension and Re-lock Fees table with columns for Day (5, 7, 10, 15) and Re-Lock fee (0.125).

Price Adjustments

Risk Based Adjustments (Terms > 15 years) and Conventional Adjusters table.

Loans with Secondary Financing table with columns for LTV Range, CLTV Range, Fico <720, Fico >=720.

Cash Out (All Terms) table with columns for LTV range and cash out values.

LPMI Adjustments - All LPMI Products

Table for > 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS) showing LTV, Coverage, and LPMI rates.

Table for <= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS) showing LTV, Coverage, and LPMI rates.

Premium Adjustments table with columns for Rate & Term Refinance, Cash Out Refinance, Second Home, etc.

State Adjustments

Table listing State Adjustments for various regions (Zone 1: NY to Zone 8: HI) with corresponding values.

Wholesale Fee Buyout Option Price Adjustor table with columns for price ranges and adjustment values.



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	99.202	98.385	98.315	98.295	3.250	98.414	98.360	98.266		2.750	98.687	98.637	98.591	
3.375	99.732	99.046	98.971	98.957	3.375	98.975	98.921	98.835		2.875	99.014	98.957	98.903	
3.500	100.205	99.629	99.549	99.540	3.500	99.440	99.388	99.304		3.000	99.377	99.320	99.266	
3.625	100.632	100.105	100.019	99.999	3.625	99.896	99.844	99.765		3.125	99.707	99.651	99.594	
3.750	101.262	100.810	100.720	100.688	3.750	100.351	100.287	100.211		3.250	100.228	100.175	100.124	
3.875	101.735	101.441	101.346	101.320	3.875	100.805	100.742	100.667		3.375	100.490	100.437	100.385	
4.000	102.159	101.964	101.863	101.843	4.000	101.298	101.235	101.164		3.500	100.796	100.743	100.690	
4.125	102.473	102.329	102.223	102.208	4.125	101.366	101.303	101.230		3.625	101.046	100.992	100.940	
4.250	102.380	101.995	101.883	101.838	4.250	101.458	101.377	101.286		3.750	101.258	101.204	101.151	
4.375	102.837	102.584	102.468	102.428	4.375	101.797	101.717	101.628		3.875	101.553	101.507	101.454	
4.500	103.197	103.036	102.915	102.880	4.500	102.062	101.987	101.899		4.000	101.783	101.738	101.684	
4.625	103.387	103.366	103.239	103.210	4.625	102.105	102.028	101.940		4.125	102.027	101.982	101.928	
4.750	103.361	102.983	102.851	102.791	4.750	102.072	101.998	101.905		4.250	102.300	102.255	102.201	
4.875	103.735	103.534	103.397	103.342	4.875	102.345	102.276	102.184		4.375	102.513	102.469	102.414	
5.000	104.058	103.958	103.815	103.766	5.000	102.599	102.532	102.442		4.500	102.571	102.527	102.472	
5.125	104.322	104.226	104.079	104.035	5.125	102.599	102.559	102.469		4.625	102.815	102.771	102.716	
					5.250	102.373	102.335	102.294		4.750	102.810	102.767	102.711	

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	98.687	98.637	98.591	
2.875	99.014	98.957	98.903	
3.000	99.377	99.320	99.266	
3.125	99.707	99.651	99.594	
3.250	100.228	100.175	100.124	
3.375	100.490	100.437	100.385	
3.500	100.796	100.743	100.690	
3.625	101.046	100.992	100.940	
3.750	101.258	101.204	101.151	
3.875	101.553	101.507	101.454	
4.000	101.783	101.738	101.684	
4.125	102.027	101.982	101.928	
4.250	102.300	102.255	102.201	
4.375	102.513	102.469	102.414	
4.500	102.571	102.527	102.472	
4.625	102.815	102.771	102.716	
4.750	102.810	102.767	102.711	

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 or)

	<=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 S	-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 8100-99 6000-99 6100-99 FHA/VA 25/30 Yr Fixed					8200-99 6200-99 FHA/VA 20 Yr Fixed					8300-99 6300-99 FHA/VA 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	100.061	99.840	99.563		3.250	101.895	101.824	101.755	101.705	2.750	99.912	99.863	99.823	99.802
2.875	100.517	100.342	99.841		3.375	102.336	102.270	102.195	102.151	2.875	100.290	100.246	100.201	100.185
3.000	101.281	100.823	100.463		3.500	102.746	102.686	102.606	102.567	3.000	100.658	100.619	100.569	100.558
3.125	101.862	101.279	101.054		3.625	103.245	103.160	103.103	103.017	3.125	101.032	100.999	100.943	100.938
3.250	102.538	101.824	101.755	101.705	3.750	103.606	103.557	103.466	103.439	3.250	101.546	101.357	101.296	101.297
3.375	103.142	102.587	102.195	102.151	3.875	103.214	103.199	103.104	103.045	3.375	101.969	101.627	101.561	101.535
3.500	103.698	102.967	102.606	102.567	4.000	103.676	103.633	103.583	103.383	3.500	102.391	101.976	101.905	101.884
3.625	104.169	103.160	103.103	103.017	4.125	104.153	104.110	104.060	103.797	3.625	102.795	102.318	102.241	102.225
3.750	103.896	103.557	103.466	103.439	4.250	104.364	104.365	104.253	104.211	3.750	103.066	102.947	102.865	102.824
3.875	104.129	103.699	103.104	103.045	4.375	103.772	103.729	103.705	103.345	3.875	103.469	103.284	103.197	103.161
4.000	104.620	104.213	103.583	103.383	4.500	104.253	104.210	104.186	103.638	4.000	103.606	103.607	103.515	103.484
4.125	105.047	104.398	104.060	103.797	4.625	104.547	104.504	104.480	104.053	4.125	103.915	103.921	103.823	103.798
4.250	104.763	104.402	104.253	104.211	4.750	104.636	104.656	104.524	104.466	4.250	104.213	104.224	104.121	104.102
4.375	104.713	104.403	103.705	103.345	4.875	104.460	104.417	104.393	103.794	4.375	104.293	104.308	104.200	104.149
4.500	105.194	104.741	104.186	103.638	5.000	104.682	104.639	104.615	104.052	4.500	104.581	104.601	104.488	104.443
4.625	105.438	104.953	104.480	104.053	5.125	105.084	105.041	105.017		4.625	104.647	104.618	104.519	
4.750	105.371	105.005	104.524	104.466	5.250					4.750	103.549	103.520	103.401	
4.875	105.615	105.007	104.393	103.794	5.375					4.875	103.918	103.888	103.769	
5.000	105.868	105.261	104.615	104.052	5.500					5.000	104.285	104.255	104.135	
5.125	106.243	105.269	105.017		5.625					5.125	104.651	104.620	104.500	

7000-99 USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	101.995	101.924	101.855	101.805
3.375	102.436	102.370	102.295	102.251
3.500	102.846	102.786	102.706	102.667
3.625	103.345	103.260	103.203	103.117
3.750	103.706	103.657	103.566	103.539
3.875	103.314	103.299	103.204	103.145
4.000	103.776	103.733	103.683	103.483
4.125	104.253	104.210	104.160	103.897
4.250	104.464	104.465	104.353	104.311
4.375	103.872	103.829	103.805	103.445
4.500	104.353	104.310	104.286	103.738
4.625	104.647	104.604	104.580	104.153
4.750	104.736	104.756	104.624	104.566
4.875	104.560	104.517	104.493	103.894
5.000	104.782	104.739	104.715	104.152
5.125	105.184	105.141	105.117	
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	FHA/VA 30 Yr Fixed High Balance				
6033-99	Rate	15 Day	30 Day	45 Day	60 Day
	3.250	100.781	100.207	100.138	
	3.375	101.234	100.569	100.495	
	3.500	101.688	100.895	100.815	
	3.625	101.979	101.074	100.989	
	3.750	101.997	101.249	101.159	
	3.875	102.029	101.468	101.372	
	4.000	102.243	101.730	101.629	
	4.125	102.637	101.917	101.811	
	4.250	102.735	102.110	101.998	
	4.375	102.746	102.095	101.978	
	4.500	102.888	102.343	102.222	
	4.625	103.332	102.559	102.432	
	4.750	102.929	102.774	102.642	
	4.875	102.986	102.383	102.245	
	5.000	103.508	102.606	102.463	
	5.125	103.047	103.004	102.657	
	5.250	102.963	103.003	102.850	
	5.375	102.716	102.673	100.522	
	5.500	103.227	103.184	102.860	
	5.625	103.743	103.700	101.549	

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

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

Price Adjustments

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

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

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

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

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WesLend Government ARM

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM			
Margin 2.000				Margin 2.000			
Caps 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	96.242	96.203	96.170	2.750	96.242	96.203	96.170
2.875	96.519	96.484	96.447	2.875	96.519	96.484	96.447
3.000	96.808	96.778	96.736	3.000	96.808	96.778	96.736
3.125	97.055	97.030	96.983	3.125	97.055	97.030	96.983
3.250	97.766	97.720	97.667	3.250	97.766	97.720	97.667
3.375	98.021	97.980	97.922	3.375	98.021	97.980	97.922
3.500	98.221	98.185	98.122	3.500	98.221	98.185	98.122
3.625	98.349	98.318	98.249	3.625	98.349	98.318	98.249
3.750	98.644	98.589	98.515	3.750	98.644	98.589	98.515
3.875	98.885	98.836	98.757	3.875	98.885	98.836	98.757
4.000	99.056	99.011	98.927	4.000	99.056	99.011	98.927
4.125	99.161	99.121	99.032	4.125	99.161	99.121	99.032
4.250	99.318	99.253	99.158	4.250	99.318	99.253	99.158
4.375			99.116	4.375			99.116
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

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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HomePossible						
	1022-00 1028-00	Home Possible 30 Yr Fixed				
	Rate	15 Day	30 Day	45 Day	60 Day	
	3.250	100.145	100.067	100.056	99.922	
	3.375	100.732	100.657	100.646	100.517	
	3.500	101.201	101.132	101.121	101.000	
	3.625	101.469	101.406	101.395	101.281	
	3.750	102.158	102.114	102.084	101.997	
	3.875	102.586	102.553	102.523	102.442	
	4.000	103.009	102.981	102.951	102.877	
	4.125	103.060	103.021	102.991	102.916	
	4.250	103.169	103.172	103.122	103.024	
	4.375	103.477	103.482	103.433	103.338	
	4.500	103.679	103.687	103.637	103.549	
	4.625	103.696	103.708	103.658	103.571	
	4.750	104.064	104.068	103.999	103.919	
	4.875	104.376	104.384	104.315	104.240	
	5.000	104.587	104.597	104.527	104.456	
	5.125	104.961	105.025	104.936	104.871	
	5.250	105.464	105.508	105.401	105.373	
	5.375	105.728	105.774	105.666	105.645	
	5.500	105.988	106.035	105.928	105.912	
	5.625	106.595	106.646	106.539	106.525	

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 > 15y	-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



Effective: 9/30/19 12:01 PM

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
2.750	98.944	98.924	98.892	2.750	99.077	99.051	99.013	2.750	98.779	98.747	98.709	2.750	98.779	98.747	98.709
2.875	99.259	99.238	99.201	2.875	99.462	99.437	99.393	2.875	99.282	99.253	99.210	2.875	99.282	99.253	99.210
3.000	99.574	99.552	99.509	3.000	99.846	99.821	99.772	3.000	99.784	99.756	99.708	3.000	99.784	99.756	99.708
3.125	99.886	99.863	99.815	3.125	100.227	100.201	100.148	3.125	100.282	100.257	100.203	3.125	100.282	100.257	100.203
3.250	100.173	100.148	100.095	3.250	100.593	100.567	100.509	3.250	100.658	100.632	100.574	3.250	100.658	100.632	100.574
3.375	100.457	100.431	100.372	3.375	100.957	100.932	100.868	3.375	101.016	100.990	100.927	3.375	101.016	100.990	100.927
3.500	100.741	100.712	100.649	3.500	101.322	101.296	101.227	3.500	101.373	101.347	101.279	3.500	101.373	101.347	101.279
3.625	101.026	100.996	100.928	3.625	101.688	101.662	101.588	3.625	101.731	101.705	101.631	3.625	101.731	101.705	101.631
3.750	101.293	101.261	101.187	3.750	101.980	101.952	101.873	3.750	102.003	101.975	101.896	3.750	102.003	101.975	101.896
3.875	101.557	101.523	101.443	3.875	102.261	102.231	102.146	3.875	102.261	102.232	102.147	3.875	102.261	102.232	102.147
4.000	101.818	101.782	101.697	4.000	102.540	102.509	102.419	4.000	102.517	102.485	102.396	4.000	102.517	102.485	102.396
4.125	102.079	102.041	101.951	4.125	102.820	102.787	102.692	4.125	102.773	102.739	102.644	4.125	102.773	102.739	102.644
4.250	99.418	99.380	99.333	4.250	100.127	100.089	100.054	4.250	99.160	99.058	98.969	4.250	99.160	99.058	98.969
4.375	99.662	99.624	99.572	4.375	100.365	100.327	100.288	4.375	99.381	99.273	99.179	4.375	99.381	99.273	99.179
4.500	99.897	99.859	99.802	4.500	100.606	100.568	100.526	4.500	99.520	99.407	99.308	4.500	99.520	99.407	99.308
4.625				4.625	100.820	100.782	100.737								

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

\$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



Effective: 9/30/19 12:01 PM

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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.129	99.108	99.076	2.750	99.142	99.116	99.078	2.750	98.908	98.876	98.839	2.750	99.410	99.380	99.337	2.750	99.908	99.881	99.833	2.750	100.403	100.378	100.325
2.875	99.440	99.418	99.381	2.875	99.524	99.499	99.455	2.875	99.410	99.380	99.337	2.875	100.776	100.750	100.692	2.875	101.130	101.104	101.041	2.875	101.836	101.810	101.736
3.000	99.748	99.726	99.683	3.000	99.904	99.879	99.830	3.000	99.908	99.881	99.833	3.000	101.483	101.457	101.388	3.000	102.104	102.077	101.997	3.000	102.873	102.839	102.744
3.125	100.058	100.034	99.986	3.125	100.283	100.257	100.204	3.125	100.403	100.378	100.325	3.125	103.117	103.080	102.980	3.125	103.361	103.323	103.217	3.125	104.125	104.080	103.980
3.250	100.343	100.318	100.265	3.250	100.647	100.622	100.563	3.250	100.776	100.750	100.692	3.250	104.375	104.323	104.217	3.250	105.125	105.100	105.000	3.250	105.875	105.825	105.675
3.375	100.626	100.599	100.541	3.375	101.010	100.985	100.921	3.375	101.130	101.104	101.041	3.375	106.125	106.075	105.975	3.375	106.875	106.825	106.725	3.375	107.625	107.575	107.475
3.500	100.912	100.883	100.820	3.500	101.373	101.348	101.278	3.500	101.483	101.457	101.388	3.500	107.375	107.325	107.225	3.500	108.125	108.075	107.975	3.500	108.875	108.825	108.725
3.625	101.200	101.170	101.101	3.625	101.738	101.712	101.638	3.625	101.597	101.571	101.502	3.625	108.625	108.575	108.475	3.625	109.375	109.325	109.225	3.625	110.125	110.075	109.975
3.750	101.469	101.437	101.363	3.750	102.029	102.001	101.922	3.750	101.738	101.712	101.638	3.750	109.625	109.575	109.475	3.750	110.375	110.325	110.225	3.750	111.125	111.075	110.975
3.875	101.735	101.700	101.621	3.875	102.309	102.280	102.195	3.875	101.949	101.923	101.844	3.875	110.625	110.575	110.475	3.875	111.375	111.325	111.225	3.875	112.125	112.075	111.975
4.000	101.997	101.961	101.876	4.000	102.590	102.559	102.469	4.000	102.160	102.134	102.055	4.000	111.625	111.575	111.475	4.000	112.375	112.325	112.225	4.000	113.125	113.075	112.975
4.125	102.260	102.222	102.132	4.125	102.872	102.840	102.744	4.125	102.371	102.345	102.266	4.125	112.625	112.575	112.475	4.125	113.375	113.325	113.225	4.125	114.125	114.075	113.975
4.250	102.502	102.461	102.367	4.250	103.077	103.041	102.941	4.250	102.571	102.545	102.466	4.250	113.625	113.575	113.475	4.250	114.125	114.075	113.975	4.250	114.875	114.825	114.725
4.375	102.742	102.699	102.599	4.375	103.273	103.234	103.128	4.375	102.771	102.745	102.666	4.375	114.625	114.575	114.475	4.375	114.625	114.575	114.475	4.375	115.375	115.325	115.225
4.500	102.982	102.935	102.830	4.500	103.469	103.427	103.316	4.500	102.971	102.945	102.866	4.500	115.125	115.075	114.975	4.500	115.125	115.075	114.975	4.500	116.125	116.075	115.975
4.625	103.221	103.172	103.061	4.625	103.500	103.500	103.500	4.625	103.171	103.145	103.066	4.625	115.625	115.575	115.475	4.625	115.625	115.575	115.475	4.625	116.625	116.575	116.475
4.750	103.415	103.362	103.247	4.750				4.750	103.371	103.345	103.266	4.750	116.125	116.075	115.975	4.750	116.125	116.075	115.975	4.750	117.125	117.075	116.975
4.875	103.500	103.500	103.427	4.875				4.875	103.571	103.545	103.466	4.875	116.625	116.575	116.475	4.875	116.625	116.575	116.475	4.875	117.625	117.575	117.475
5.000	103.500	103.500	103.500	5.000				5.000	103.771	103.745	103.666	5.000	117.125	117.075	116.975	5.000	117.125	117.075	116.975	5.000	118.125	118.075	117.975
5.125				5.125				5.125	103.971	103.945	103.866	5.125	117.625	117.575	117.475	5.125	117.625	117.575	117.475	5.125	119.125	119.075	118.975

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 > 15y	-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