



Effective: **10/1/19 12:05 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](http://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	98.315	98.234	98.173	98.134	3.000	99.295	99.219	99.163	99.136	2.750	99.393	99.344	99.303	99.274
3.125	99.360	99.127	99.049	99.015	3.125	100.148	100.077	100.016	99.994	2.875	100.001	99.957	99.911	99.887
3.250	100.090	100.035	99.988	99.697	3.250	100.708	100.642	100.575	100.559	3.000	100.562	100.523	100.472	100.454
3.375	100.759	100.643	100.596	100.296	3.375	101.193	101.133	101.061	101.050	3.125	101.059	101.025	100.969	100.957
3.500	101.317	101.085	101.022	100.783	3.500	101.507	101.452	101.374	101.370	3.250	101.466	101.437	101.376	101.369
3.625	101.717	101.561	101.520	101.177	3.625	102.217	102.166	102.083	102.050	3.375	101.799	101.775	101.709	101.707
3.750	102.097	102.042	102.002	101.426	3.750	102.741	102.694	102.607	102.579	3.500	102.129	101.959	101.887	101.891
3.875	102.613	102.415	102.375	101.947	3.875	103.198	103.157	103.064	103.042	3.625	102.553	102.378	102.244	102.222
4.000	103.081	102.868	102.828	102.379	4.000	103.498	103.462	103.364	103.348	3.750	102.789	102.730	102.648	102.631
4.125	103.384	103.152	103.053	102.696	4.125	103.725	103.695	103.591	103.581	3.875	103.048	103.028	102.940	102.929
4.250	103.311	103.311	103.307	102.394	4.250	103.993	104.029	103.920	103.881	4.000	103.502	103.327	103.182	103.119
4.375	103.583	103.583	103.580	102.864	4.375	104.447	104.488	104.374	104.341	4.125	103.882	103.707	103.585	103.336
4.500	103.920	103.912	103.909	103.223	4.500	104.723	104.769	104.650	104.622	4.250	104.191	104.019	103.974	103.722
4.625	104.099	104.069	104.064	103.418	4.625	104.821	104.872	104.748	104.726	4.375	104.344	104.316	104.269	104.080
4.750	104.270	104.270	104.265	103.364	4.750	105.019	105.074	104.945	104.893	4.500	104.427	104.436	104.352	104.306
4.875	104.581	104.581	104.576	103.768	4.875	105.441	105.501	105.366	105.320	4.625	104.421	104.392	104.347	103.835
5.000	104.855	104.775	104.770	104.093	5.000	105.704	105.769	105.629	105.588	4.750	104.427	104.389	104.343	104.165
5.125	105.116	105.116	105.110	104.363	5.125	105.888	105.959	105.814	105.778	4.875	104.580	104.549	104.420	104.379
5.250	105.568	105.568	105.561	104.729	5.250	106.096	106.150	106.020	105.954	5.000	104.653	104.693	104.559	104.524
5.375	105.248	105.323	105.163	105.087	5.375	106.150	106.150	106.150	106.150	5.125	102.871	102.884	102.745	102.665
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 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**

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

**Loans with Secondary Financing**

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

**Cash Out (All Terms)**

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

**LPMI Adjustments - All LPMI Products**

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	1.69	2.44	3.11	3.71	4.61	6.19	6.71	7.35
95%-90.01%	30%	1.39	1.95	2.44	2.89	3.56	4.73	5.14	5.7
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61
≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	1.51	2.26	2.93	3.43	4.33	5.8	6.32	6.96
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55
Premium Adjustments	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate & Term Refinance	0	0	0	0	0	0	0	0	0
Cash Out Refinance	0.54	0.6	0.7	N/A	N/A	N/A	N/A	N/A	N/A
Second Home	0.36	0.39	0.49	0.6	0.7	1.23	1.27	1.35	
Investment Property (Max 85% LTV)	1.02	1.19	1.33	1.5	1.75	1.9	2	2.63	
3-4 - Unit Property	1.02	1.19	1.33	1.5	N/A	N/A	N/A	N/A	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	99.432	99.365	99.353	99.221	2.875	99.986	100.001	99.947	99.965
3.375	100.029	99.966	99.953	99.827	3.000	100.545	100.535	100.496	100.486
3.500	100.510	100.452	100.439	100.321	3.125	100.853	100.844	100.805	100.797
3.625	100.789	100.738	100.725	100.614	3.250	101.410	101.404	101.367	101.364
3.750	101.540	101.496	101.462	101.381	3.375	101.764	101.760	101.724	101.721
3.875	101.980	101.947	101.913	101.836	3.500	101.893	101.887	101.852	101.850
4.000	102.416	102.386	102.351	102.284	3.625	102.141	102.112	102.089	102.063
4.125	102.468	102.429	102.395	102.330	3.750	102.682	102.655	102.630	102.609
4.250	102.618	102.605	102.549	102.460	3.875	102.823	102.796	102.770	102.751
4.375	102.935	102.925	102.868	102.785	4.000	103.245	103.220	103.193	103.177
4.500	103.142	103.137	103.081	102.999	4.125	103.006	102.959	102.935	102.891
4.625	103.164	103.158	103.101	103.024	4.250	103.444	103.397	103.372	103.330
4.750	103.231	103.203	103.125	103.059	4.375	103.791	103.749	103.722	103.686
4.875	103.549	103.525	103.447	103.387	4.500	102.320	102.249	102.118	102.050
5.000	103.765	103.743	103.665	103.610	4.625	102.771	102.703	102.570	102.507
5.125	103.549	103.597	103.497	103.449	4.750				
5.250	103.973	104.028	103.906	103.904	4.875				
5.375	104.244	104.302	104.180	104.184	5.000				
5.500	104.506	104.570	104.447	104.453	5.125				
5.625	104.418	104.485	104.363	104.372	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**

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

Table with columns for Rate, Day (15, 30, 45, 60), and various loan programs (1000-99, 1100-99, 1200-99, 1300-99, 1400-99, 1008-05, 1308-05).

Extension and Re-lock Fees table with columns for Day (5, 7, 10, 15) and Fee (0.125, 0.150, 0.250, 0.375).

Price Adjustments

Risk Based Adjustments (Terms > 15 years) table with columns for LTV ranges and corresponding adjustment values.

Conventional Adjusters table listing adjustments for various loan types like \$60,000-\$100,000, Investment Property LTV, etc.

Loans with Secondary Financing

Table for Loans with Secondary Financing, including LTV Range, CLTV Range, and FICO scores.

Cash Out (All Terms)

Table for Cash Out (All Terms) with columns for LTV ranges and adjustment values.

LPMI Adjustments - All LPMI Products

LPMI Adjustments table for > 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS).

LPMI Adjustments table for ≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS).

Premium Adjustments table with columns for LTV, Coverage, and various LTV categories (760+, 740-759, etc.).

State Adjustments table listing adjustments for various states (Zone 1: NY, Zone 2: MA, etc.).

Wholesale Fee Buyout Option Price Adjustor table with columns for fee buyout 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	99.437	98.742	98.669	98.641	3.250	98.676	98.621	98.530		2.750	99.271	99.200	99.126	
3.375	99.852	99.401	99.324	99.302	3.375	99.230	99.176	99.088		2.875	99.753	99.682	99.608	
3.500	100.361	99.978	99.896	99.879	3.500	99.691	99.637	99.554		3.000	100.232	100.162	100.087	
3.625	100.952	100.425	100.339	100.327	3.625	100.133	100.081	100.001		3.125	100.655	100.584	100.510	
3.750	101.586	101.083	100.991	100.952	3.750	100.600	100.535	100.457		3.250	101.036	100.965	100.891	
3.875	101.935	101.713	101.616	101.582	3.875	101.047	100.982	100.906		3.375	101.307	101.236	101.162	
4.000	102.359	102.229	102.127	102.099	4.000	101.531	101.468	101.394		3.500	101.443	101.372	101.298	
4.125	102.665	102.584	102.476	102.454	4.125	101.597	101.534	101.461		3.625	101.581	101.497	101.407	
4.250	102.601	102.188	102.075	102.022	4.250	101.613	101.531	101.438		3.750	101.769	101.685	101.595	
4.375	103.015	102.778	102.660	102.613	4.375	101.952	101.869	101.779		3.875	101.979	101.903	101.820	
4.500	103.388	103.227	103.104	103.062	4.500	102.215	102.133	102.045		4.000	102.269	102.193	102.110	
4.625	103.576	103.549	103.421	103.384	4.625	102.260	102.178	102.090		4.125	102.546	102.470	102.388	
4.750	103.476	103.055	102.921	102.854	4.750	102.170	102.086	101.993		4.250	102.785	102.709	102.627	
4.875	103.807	103.606	103.467	103.405	4.875	102.360	102.281	102.190		4.375	102.977	102.901	102.829	
5.000	104.138	104.027	103.883	103.826	5.000	102.604	102.528	102.437		4.500	103.211	103.135	103.053	
5.125	104.396	104.289	104.140	104.089	5.125	102.470	102.434	102.345		4.625	103.367	103.291	103.209	
					5.250	102.205	102.165	102.157		4.750	102.880	102.838	102.782	

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	98.866	98.780	98.690	
2.875	99.367	99.297	99.222	
3.000	99.964	99.894	99.819	
3.125	100.430	100.360	100.285	
3.250	100.622	100.551	100.477	
3.375	100.866	100.795	100.721	
3.500	101.061	100.977	100.886	
3.625	101.351	101.267	101.177	
3.750	101.539	101.455	101.365	
3.875	101.749	101.673	101.590	
4.000	102.039	101.963	101.880	
4.125	102.316	102.240	102.158	
4.250	102.555	102.479	102.397	
4.375	102.747	102.671	102.589	
4.500	102.981	102.905	102.823	
4.625	103.137	103.061	102.979	
4.750	102.880	102.838	102.782	

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	100.951	100.262	100.101		3.250	102.182	102.110	102.039	101.982	2.750	100.130	100.081	100.040	100.012
2.875	101.181	100.540	100.469		3.375	102.617	102.550	102.474	102.422	2.875	100.506	100.462	100.416	100.393
3.000	101.234	100.977	100.960		3.500	103.021	102.959	102.877	102.832	3.000	100.872	100.833	100.782	100.764
3.125	101.724	101.468	101.450		3.625	103.496	103.410	103.352	103.202	3.125	101.226	101.193	101.137	101.125
3.250	103.102	102.110	102.039	101.982	3.750	103.703	103.652	103.560	103.525	3.250	101.749	101.540	101.479	101.472
3.375	103.503	102.587	102.474	102.422	3.875	103.365	103.318	103.257	103.154	3.375	102.172	101.794	101.727	101.694
3.500	104.058	102.967	102.877	102.832	4.000	103.840	103.797	103.746	103.485	3.500	102.594	102.140	102.068	102.040
3.625	104.528	103.410	103.352	103.202	4.125	104.317	104.274	104.223	103.789	3.625	102.998	102.475	102.398	102.375
3.750	104.219	103.703	103.621	103.525	4.250	104.261	104.229	104.116	104.067	3.750	103.144	102.989	102.907	102.859
3.875	104.380	103.699	103.257	103.154	4.375	103.847	103.804	103.780	103.470	3.875	103.547	103.323	103.236	103.193
4.000	104.870	104.213	103.746	103.485	4.500	104.331	104.288	104.264	103.759	4.000	103.643	103.643	103.551	103.513
4.125	105.297	104.398	104.223	103.789	4.625	104.628	104.585	104.561	104.028	4.125	103.944	103.949	103.852	103.820
4.250	104.816	104.467	104.400	104.067	4.750	104.431	104.481	104.348	104.282	4.250	104.231	104.242	104.139	104.113
4.375	104.895	104.403	103.780	103.470	4.875	104.492	104.450	104.426	103.875	4.375	104.284	104.299	104.191	104.133
4.500	105.380	104.741	104.264	103.759	5.000	104.706	104.664	104.640	104.130	4.500	104.570	104.589	104.476	104.423
4.625	105.626	104.953	104.561	104.028	5.125	105.108	105.066	105.042		4.625	104.680	104.651	104.613	
4.750	105.460	105.005	104.645	104.282	5.250					4.750	103.565	103.537	103.498	
4.875	105.661	105.007	104.426	103.875	5.375					4.875	103.933	103.905	103.867	
5.000	105.926	105.261	104.640	104.130	5.500					5.000	104.301	104.273	104.234	
5.125	106.165	105.269	105.042		5.625					5.125	104.666	104.638	104.599	

  

7000-99 USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	102.282	102.210	102.139	102.082
3.375	102.717	102.650	102.574	102.522
3.500	103.121	103.059	102.977	102.932
3.625	103.596	103.510	103.452	103.302
3.750	103.803	103.752	103.660	103.625
3.875	103.465	103.418	103.357	103.254
4.000	103.940	103.897	103.846	103.585
4.125	104.417	104.374	104.323	103.889
4.250	104.361	104.329	104.216	104.167
4.375	103.947	103.904	103.880	103.570
4.500	104.431	104.388	104.364	103.859
4.625	104.728	104.685	104.661	104.128
4.750	104.531	104.581	104.448	104.382
4.875	104.592	104.550	104.526	103.975
5.000	104.806	104.764	104.740	104.230
5.125	105.208	105.166	105.142	
5.250				
5.375				
5.500				
5.625				

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

**Price Adjustments**

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

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

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

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

\*Adjustments to Total loan amount

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

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WesLend Government High Balance										
8033-99 6033-99					8333-99 6333-99					
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	100.878	100.487	100.416		2.750	99.049	98.978	98.903		
3.375	101.318	100.840	100.764		2.875	99.348	99.277	99.203		
3.500	101.744	101.157	101.075		3.000	99.632	99.562	99.487		
3.625	102.138	101.488	101.406		3.125	99.901	99.830	99.756		
3.750	102.153	101.916	101.833		3.250	100.325	100.261	100.195		
3.875	102.056	101.582	101.485		3.375	100.590	100.525	100.459		
4.000	102.460	101.881	101.815		3.500	100.837	100.772	100.706		
4.125	102.887	102.290	102.224		3.625	101.067	101.003	100.937		
4.250	102.900	102.679	102.613		3.750	101.473	101.418	101.360		
4.375	102.746	102.229	102.115		3.875	101.704	101.649	101.591		
4.500	103.074	102.556	102.506		4.000	101.921	101.866	101.808		
4.625	103.521	102.928	102.878		4.125	102.123	102.068	102.010		
4.750	103.487	103.282	103.232		4.250	102.311	102.256	102.198		
4.875	103.032	102.479	102.485		4.375	101.334	101.231	101.116		
5.000	103.547	102.835	102.842		4.500	101.523	101.420	101.305		
5.125	103.071	103.028	102.749		4.625	101.700	101.597	101.482		
5.250	103.026	103.095	102.941		4.750	101.864	101.761	101.647		
5.375	102.694	102.651	100.500		4.875					
5.500	103.204	103.161	102.808		5.000					
5.625	103.720	103.677	101.526		5.125					

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

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

**Price Adjustments**

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

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

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

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

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**WesLend Government ARM**

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM					
Margin 2.000	Caps 1/1/:			Index: 1 year CMT	Margin 2.000	Caps 1/1/5			Index: 1 year CMT
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
2.750	96.350	96.311	96.278		2.750	96.350	96.311	96.278	
2.875	96.624	96.590	96.552		2.875	96.624	96.590	96.552	
3.000	99.360	99.247	99.135		3.000	99.360	99.247	99.135	
3.125	99.758	99.645	99.533		3.125	99.758	99.645	99.533	
3.250	100.157	100.044	99.932		3.250	100.157	100.044	99.932	
3.375	100.236	100.123	100.011		3.375	100.236	100.123	100.011	
3.500	100.635	100.522	100.410		3.500	100.635	100.522	100.410	
3.625	101.035	100.922	100.810		3.625	101.035	100.922	100.810	
3.750	101.436	101.323	101.211		3.750	101.436	101.323	101.211	
3.875	101.480	101.367	101.255		3.875	101.480	101.367	101.255	
4.000	101.880	101.767	101.655		4.000	101.880	101.767	101.655	
4.125	102.281	102.168	102.056		4.125	102.281	102.168	102.056	
4.250	102.683	102.570	102.458	99.237	4.250	102.683	102.570	102.458	99.237
4.375	101.978	101.865	101.753		4.375	101.978	101.865	101.753	
4.500	102.378	102.265	102.153		4.500	102.378	102.265	102.153	
4.625	102.777	102.664	102.552		4.625	102.777	102.664	102.552	
4.750	103.178	103.065	102.953		4.750	103.178	103.065	102.953	
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**

<b>Zone 1:</b> PA, TX	0.125
<b>Zone 2:</b> CT, FL, IA, IL, MI, OH, OK	0.100
<b>Zone 3:</b> AR, DE, GA, IN, KS, LA, MN, MO, MS, NC, ND, NH, NJ, NY, OR, SC, SD	0.050
<b>Zone 4:</b> AL, AZ, CO, DC, ID, KY, MA, MD, ME, MT, NM, RI, TN, UT, VA, VT, WA, WV	0.000
<b>Zone 5:</b> 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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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	99.046	99.026	98.994	2.750	99.264	99.239	99.200	2.750	98.918	98.887	98.848		
2.875	99.362	99.341	99.303	2.875	99.645	99.620	99.575	2.875	99.422	99.393	99.349		
3.000	99.678	99.656	99.613	3.000	100.024	99.999	99.949	3.000	99.923	99.896	99.847		
3.125	99.991	99.968	99.920	3.125	100.399	100.375	100.320	3.125	100.421	100.396	100.342		
3.250	100.280	100.256	100.202	3.250	100.764	100.739	100.679	3.250	100.792	100.767	100.708		
3.375	100.567	100.541	100.482	3.375	101.127	101.102	101.037	3.375	101.144	101.119	101.054		
3.500	100.853	100.825	100.761	3.500	101.491	101.466	101.395	3.500	101.495	101.470	101.400		
3.625	101.141	101.112	101.043	3.625	101.857	101.831	101.756	3.625	101.848	101.822	101.747		
3.750	101.410	101.379	101.304	3.750	102.147	102.120	102.039	3.750	102.114	102.086	102.006		
3.875	101.676	101.642	101.563	3.875	102.427	102.398	102.312	3.875	102.367	102.337	102.252		
4.000	101.939	101.904	101.819	4.000	102.705	102.675	102.583	4.000	102.618	102.586	102.495	102.457	
4.125	102.202	102.165	102.075	4.125	102.984	102.952	102.855	4.125	102.868	102.834	102.738	102.696	
4.250	100.687	100.592	100.492	4.250	100.824	100.729	100.629	4.250	100.718	100.623	100.522		
4.375	100.804	100.709	100.609	4.375	101.012	100.917	100.817	4.375	100.898	100.803	100.702		
4.500	100.999	100.904	100.804	4.500	101.171	101.076	100.976	4.500	101.030	100.935	100.835		
				4.625	101.288	101.193	101.093						

**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		
<b>The below adds also apply:</b>			
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**

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

**Wholesale Fee Buyout Option Price Adjustor**

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

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Effective: 10/1/19 12:05 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				
2.750	99.230	99.210	99.178	2.750	99.329	99.304	99.265	2.750	99.048	99.016	98.978	2.750	99.549	99.519	99.476	2.750	99.549	99.519	99.476				
2.875	99.542	99.521	99.483	2.875	99.707	99.682	99.637	2.875	99.549	99.519	99.476	2.875	100.047	100.020	99.971	2.875	100.047	100.020	99.971				
3.000	99.851	99.830	99.786	3.000	100.082	100.057	100.007	3.000	100.047	100.020	99.971	3.000	100.542	100.517	100.463	3.000	100.542	100.517	100.463				
3.125	100.162	100.139	100.091	3.125	100.455	100.430	100.375	3.125	100.542	100.517	100.463	3.125	100.909	100.884	100.825	3.125	100.909	100.884	100.825				
3.250	100.450	100.425	100.372	3.250	100.818	100.793	100.733	3.250	100.909	100.884	100.825	3.250	101.257	101.232	101.167	3.250	101.257	101.232	101.167				
3.375	100.735	100.709	100.651	3.375	101.181	101.156	101.090	3.375	101.257	101.232	101.167	3.375	101.604	101.578	101.509	3.375	101.604	101.578	101.509				
3.500	101.024	100.997	100.933	3.500	101.543	101.518	101.447	3.500	101.604	101.578	101.509	3.500	101.952	101.926	101.851	3.500	101.952	101.926	101.851				
3.625	101.315	101.286	101.217	3.625	101.907	101.882	101.806	3.625	101.952	101.926	101.851	3.625	102.215	102.187	102.107	3.625	102.215	102.187	102.107				
3.750	101.586	101.555	101.481	3.750	102.197	102.170	102.089	3.750	102.215	102.187	102.107	3.750	102.466	102.436	102.351	3.750	102.466	102.436	102.351				
3.875	101.854	101.821	101.741	3.875	102.476	102.447	102.361	3.875	102.466	102.436	102.351	3.875	102.716	102.684	102.594	3.875	102.716	102.684	102.594				
4.000	102.119	102.083	101.998	4.000	102.757	102.726	102.635	4.000	102.716	102.684	102.594	4.000	102.968	102.934	102.838	4.000	102.968	102.934	102.838				
4.125	102.384	102.347	102.257	4.125	103.038	103.006	102.909	4.125	102.968	102.934	102.838	4.125	103.208	103.172	103.071	4.125	103.208	103.172	103.071				
4.250	102.627	102.587	102.492	4.250	103.240	103.205	103.103	4.250	103.208	103.172	103.071	4.250	103.450	103.411	103.305	4.250	103.450	103.411	103.305				
4.375	102.869	102.826	102.725	4.375	103.433	103.395	103.288	4.375	103.450	103.411	103.305	4.375	103.500	103.500	103.500	4.375	103.500	103.500	103.500				
4.500	103.109	103.064	102.958	4.500	103.500	103.500	103.473	4.500	103.500	103.500	103.500	4.500	101.046	100.951	100.851	4.500	101.046	100.951	100.851				
4.625	103.349	103.302	103.191	4.625	103.500	103.500	103.500	4.625	101.046	100.951	100.851	4.625	4.750			4.625	4.750						
4.750	103.500	103.491	103.375	4.750				4.750				4.750				4.750							
4.875	103.500	103.500	103.500	4.875				4.875				4.875				4.875							
5.000				5.000				5.000				5.000				5.000							
5.125				5.125				5.125				5.125				5.125							

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

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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