



# WesLend FINANCIAL

## National Rate Sheet

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### Lock Expiration Dates

15 day	3/29/2019
30 day	4/13/2019
45 day	4/28/2019
60 day	5/13/2019

**Lender Fees Are Not Included In Pricing**

[www.weslendwholesale.com](http://www.weslendwholesale.com)

**CLICK ON "ONLINE FORMS"**

#### 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 4:30 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.

#### Extension Policies

- Locks must be extended on or before the lock expiration date by the lock cut-off time. Per diem, 7, 10, or 15 day extensions are available.
- See specific Program for extension cost and terms available. Extension requests should be emailed to [Lockdesk@weslend.com](mailto:Lockdesk@weslend.com)
- Expired locks are subject to worst case pricing within 30 days of lock expiration. Reroll fee on expired locks are .125% (Fees may vary for Non Agency Programs/All Arm programs)

#### 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
Non TX	1.000	0.750	0.650	0.525	0.475	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

**Loan Amounts Greater than \$679,650 require fees to be charged on the back end.  
Minimum Loan Amounts in NY and TX \$75,000**

#### Contact Numbers

Main  
Submissions  
Broker Support  
Lock Desk

#### Phone #

(877) 945-4105  
(877) 945-4105 X 1  
(877) 945-4105 X 8  
Ph: (877) 945-4105 X 3  
Fx: (949) 313-1741

#### Email Address

[info@weslend.com](mailto:info@weslend.com)  
[support@weslend.com](mailto:support@weslend.com)  
[lockdesk@weslend.com](mailto:lockdesk@weslend.com)

**Rates are subject to change without notice!**

**Lender fees are not applicable if you select the Lender Fee Buyout.**

Conv. FHA, VA & USDA Fee Sheet: [www.weslendwholesale.com](http://www.weslendwholesale.com) and click Online Forms - Resources



### Choice Conforming Fixed Price Adjustments

Risk Based Adjustments*	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	
Risk Based adjustments DO NOT apply to loan terms 15 year or greater									
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	
Loan Feature Adjustments (all terms)									
Cashout Refi & Fico 620 - 639	0.625	1.625	1.625	3.125	n/a	n/a	n/a	n/a	
Cashout Refi & Fico 640 - 659	0.625	1.625	1.625	2.625	n/a	n/a	n/a	n/a	
Cashout Refi & Fico 660 - 679	0.625	1.125	1.125	1.875	n/a	n/a	n/a	n/a	
Cashout Refi & Fico 680 - 699	0.375	1.125	1.125	1.750	n/a	n/a	n/a	n/a	
Cashout Refi & Fico 700 - 719	0.375	1.000	1.000	1.125	n/a	n/a	n/a	n/a	
Cashout Refi & Fico 720 - 739	0.375	1.000	1.000	1.125	n/a	n/a	n/a	n/a	
Cashout Refi & Fico >=740	0.375	0.625	0.625	0.875	n/a	n/a	n/a	n/a	
HB C/O Refi (in addition to above)	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a	
Below adjustments apply to all terms									
\$60,000-\$100,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
\$100,001-\$125,000	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	
\$125,001 +\$275,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
\$275,001 +\$300,000	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	
Escrow Waiver (Except NY)	0.250	0.250	0.250	0.250	n/a	n/a	n/a	n/a	
Investment Property	2.125	2.125	2.125	3.375	n/a	n/a	n/a	n/a	
Attach Condo <span style="float: right;">term &gt; 180</span>	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	
2 Units	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	
3-4 Units	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a	
HighBal Purchase & R/T Refi	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Loans with Secondary Financing				State Adjustments					
All Loans with Sub Financing				0.375	<b>Zone 1:</b> NY				0.100
					<b>Zone 2:</b> MA, ND				0.050
					<b>Zone 3:</b> AZ, CO, IA, IL, ME, MO, NV, VA, WI, WY				0.000
					<b>Zone 4:</b> AL, AR, CT, DC, ID, HI, IN, KS, KY, MD, MI, MN, NE, NH, NJ, NM, OR, RI, UT, WA				(0.050)
					<b>Zone 5:</b> AK, 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)
LPMI Self-Insured Pricing Adjustments: 30, 20, 15 Yr Fixed, 5/1, 7/1, & 10/1 ARMs only									
LTV	Term	620-639	640-659	660-679	680-699	700-719	720-739	740 - 759	>= 760
95.01 to 97%	30 Yr	8.530	7.830	7.220	5.480	4.420	3.730	2.980	2.160
	<=20 Yr	4.830	4.530	4.260	3.290	2.700	2.280	1.840	1.370
90.01 to 95%	30 Yr	5.830	5.480	5.160	3.940	3.210	2.750	2.220	1.600
	<=20 Yr	3.410	3.250	3.120	2.420	2.010	1.730	1.420	1.060
85.01 to 90%	30 Yr	4.420	4.220	4.060	3.010	2.490	2.080	1.680	1.200
	<=20 Yr	2.650	2.570	2.490	1.880	1.590	1.340	1.110	0.830
<= 85%	30 Yr	1.620	1.570	1.520	1.130	0.970	0.830	0.720	0.590
	<=20 Yr	1.060	1.050	1.020	0.790	0.690	0.620	0.560	0.480
<b>Rate &amp; Term Refi *</b>		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<b>Cashout Refi*</b>		1.800	1.650	1.500	1.050	0.850	0.700	0.600	0.540
<b>Second Home*</b>		1.350	1.270	1.230	0.700	0.600	0.490	0.390	0.360
<b>3-4 Units Property*</b>		2.630	2.000	1.900	1.750	1.500	1.330	1.190	1.020
<b>Ln Amt &gt; \$726,525*</b>		2.100	1.800	1.500	1.200	0.900	0.750	0.660	0.600

\* These adjustments are in addition to the LPMI Fico-LTV Adjustments.

#### LPMI Product Codes

1011-99	DU 30 Yr Fixed LPMI	1020-99	LP 30 Yr Fixed LPMI
1111-99	DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI
1211-99	DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI
1311-99	DU 15 Yr Fixed LPMI	1320-99	LP 15 Yr Fixed LPMI
1012-99	DU 30 Yr Fixed HB LPMI	1054-99	LP 30 Yr Fixed SC LPMI
1312-99	DU 15 Yr Fixed HB LPMI	1354-99	LP 15 Yr Fixed SC LPMI

#### Lock Term to 45 Day Price

60 Day 0.250

#### Lock Extensions (per diem 0.025 per day)

7 day 0.150

10 day 0.250

15 day 0.375

**Relock Fee 0.125**

Max Lender Credit after adjustments: (4.250)

Min. Loan Amount (except TX & NY) \$60,000

## WESLEND SELECT CONFORMING AND HIGH BALANCE FIXED RATE PROGRAMS


\*\* Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ [www.WeslendWholesale.com](http://www.WeslendWholesale.com)

1000-05 1001-05				1300-05 1301-05				1400-05 1401-05			
DU Fixed 30 Year LP Fixed 30 Year				DU Fixed 15 Year LP Fixed 15 Year				DU Fixed 10 Year LP Fixed 10 Year			
Rate	15 Day	30 Day	45 day	Rate	15 Day	30 Day	45 day	Rate	15 Day	30 Day	45 day
4.000	(1.080)	(1.080)	(1.017)	3.250	0.034	0.034	0.034	3.250	0.834	0.834	0.834
4.125	(1.552)	(1.552)	(1.489)	3.375	(0.346)	(0.346)	(0.346)	3.375	0.454	0.454	0.454
4.250	(1.879)	(1.863)	(1.801)	3.500	(0.678)	(0.678)	(0.678)	3.500	0.122	0.122	0.122
4.375	(2.422)	(2.407)	(2.344)	3.625	(1.152)	(1.152)	(1.152)	3.625	(0.352)	(0.352)	(0.352)
4.500	(2.863)	(2.848)	(2.785)	3.750	(1.503)	(1.503)	(1.503)	3.750	(0.703)	(0.703)	(0.703)
4.625	(3.284)	(3.268)	(3.206)	3.875	(1.899)	(1.899)	(1.899)	3.875	(1.099)	(1.099)	(1.099)
4.750	(3.445)	(3.414)	(3.351)	4.000	(2.307)	(2.307)	(2.307)	4.000	(1.507)	(1.507)	(1.507)
4.875	(3.883)	(3.852)	(3.789)	4.125	(2.745)	(2.745)	(2.745)	4.125	(1.945)	(1.945)	(1.945)
5.000	(4.279)	(4.248)	(4.185)	4.250	(3.245)	(3.245)	(3.245)	4.250	(2.445)	(2.445)	(2.445)
5.125	(4.679)	(4.648)	(4.585)	4.375	(3.666)	(3.666)	(3.666)	4.375	(2.866)	(2.866)	(2.866)
5.250	(4.674)	(4.643)	(4.580)	4.500	(3.828)	(3.828)	(3.828)	4.500	(3.028)	(3.028)	(3.028)
5.375	(5.057)	(5.025)	(4.963)	4.625	(3.924)	(3.924)	(3.924)	4.625	(3.124)	(3.124)	(3.124)
5.500	(5.386)	(5.355)	(5.293)	4.750	(3.792)	(3.792)	(3.792)	4.750	(2.992)	(2.992)	(2.992)
5.625	(5.676)	(5.645)	(5.583)	4.875	(4.074)	(4.074)	(4.074)	4.875	(3.274)	(3.274)	(3.274)
5.750	(5.684)	(5.684)	(5.622)								
5.875	(6.015)	(6.015)	(5.952)								

1200-05 1201-05				1033-05				1333-05			
DU Fixed 20 Year LP Fixed 20 Year				DU 30 Year Fixed HB				DU 15 Year Fixed HB			
Rate	15 Day	30 Day	45 day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.000	(1.742)	(1.727)	(1.664)	4.125	(0.832)	(0.832)	(0.769)	3.750	(0.428)	(0.428)	(0.428)
4.125	(2.200)	(2.184)	(2.122)	4.250	(1.159)	(1.143)	(1.081)	3.875	(0.949)	(0.949)	(0.949)
4.250	(2.695)	(2.679)	(2.617)	4.375	(1.702)	(1.687)	(1.624)	4.000	(1.357)	(1.357)	(1.357)
4.375	(3.162)	(3.146)	(3.084)	4.500	(2.143)	(2.128)	(2.065)	4.125	(1.795)	(1.795)	(1.795)
4.500	(3.536)	(3.520)	(3.458)	4.625	(2.564)	(2.548)	(2.486)	4.250	(2.295)	(2.295)	(2.295)
4.625	(3.901)	(3.869)	(3.807)	4.750	(2.725)	(2.694)	(2.631)	4.375	(2.716)	(2.716)	(2.716)
4.750	(4.332)	(4.300)	(4.238)	4.875	(3.163)	(3.132)	(3.069)	4.500	(2.878)	(2.878)	(2.878)
4.875	(4.757)	(4.725)	(4.663)	5.000	(3.559)	(3.528)	(3.465)	4.625	(2.974)	(2.974)	(2.974)
5.000	(5.095)	(5.064)	(5.002)	5.125	(3.959)	(3.928)	(3.865)	4.750	(2.592)	(2.592)	(2.592)
5.125	(5.422)	(5.391)	(5.328)	5.250	(3.954)	(3.923)	(3.860)	4.875	(2.874)	(2.874)	(2.874)
5.250	(5.547)	(5.515)	(5.453)	5.375	(4.337)	(4.305)	(4.243)				
5.375	(5.930)	(5.899)	(5.836)								
5.500	(6.230)	(6.199)	(6.136)								
5.625	(6.494)	(6.463)	(6.400)								
5.750	(5.846)	(5.846)	(5.784)								
5.875	(6.190)	(6.190)	(6.127)								

1053-05				1353-05				Highlights			
30 LP SuperConf.				15 LP Super Conf.							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.125	(0.832)	(0.832)	(0.769)	3.750	(0.428)	(0.428)	(0.428)	<ul style="list-style-type: none"> <li>1031 Exchange Transactions - Allowed</li> <li>Future Employment Income - Allowed</li> <li>Transferred Appraisals - Not Allowed</li> <li>Third Party Processing Fee - Not Allowed</li> <li>Deed Restrictions - Not Allowed</li> <li>Highlights vary between DU and LPA</li> </ul> <div style="text-align: center; margin-top: 10px;">  <p>See full guidelines for details</p> </div>			
4.250	(1.159)	(1.143)	(1.081)	3.875	(0.949)	(0.949)	(0.949)				
4.375	(1.702)	(1.687)	(1.624)	4.000	(1.357)	(1.357)	(1.357)				
4.500	(2.143)	(2.128)	(2.065)	4.125	(1.795)	(1.795)	(1.795)				
4.625	(2.564)	(2.548)	(2.486)	4.250	(2.295)	(2.295)	(2.295)				
4.750	(2.725)	(2.694)	(2.631)	4.375	(2.716)	(2.716)	(2.716)				
4.875	(3.163)	(3.132)	(3.069)	4.500	(2.878)	(2.878)	(2.878)				
5.000	(3.559)	(3.528)	(3.465)	4.625	(2.974)	(2.974)	(2.974)				
5.125	(3.959)	(3.928)	(3.865)	4.750	(2.592)	(2.592)	(2.592)				
5.250	(3.954)	(3.923)	(3.860)	4.875	(2.874)	(2.874)	(2.874)				
5.375	(4.337)	(4.305)	(4.243)								

### Select Conforming Fixed Price Adjustments

Risk Based Adjustments*	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
* Risk Based adjustments DO NOT apply to loan terms 15 year or less								
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
<b>Loan Feature Adjustments (all terms)</b>								
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
Cashout Refi & Fico 620 - 639	0.625	1.625	1.625	3.125	n/a	n/a	n/a	n/a
Cashout Refi & Fico 640 - 659	0.625	1.625	1.625	2.625	n/a	n/a	n/a	n/a
Cashout Refi & Fico 660 - 679	0.625	1.125	1.125	1.875	n/a	n/a	n/a	n/a
Cashout Refi & Fico 680 - 699	0.375	1.125	1.125	1.750	n/a	n/a	n/a	n/a
Cashout Refi & Fico 700 - 719	0.375	1.000	1.000	1.125	n/a	n/a	n/a	n/a
Cashout Refi & Fico 720 - 739	0.375	1.000	1.000	1.125	n/a	n/a	n/a	n/a
Cashout Refi & Fico >=740	0.375	0.625	0.625	0.875	n/a	n/a	n/a	n/a
HB C/O Refi (in addition to above)	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a

Below adjustments apply to all terms								
\$60,000 - \$100,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500
\$100,001-\$125,000	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150
\$125,001 - \$275,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$275,001 - \$300,000	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)	(0.100)
Escrow Waiver (except NY)	0.250	0.250	0.250	0.250	n/a	n/a	n/a	n/a
Investment Property	2.125	2.125	2.125	3.375	n/a	n/a	n/a	n/a
Attach Condo	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
LTV >90%	0.000	0.000	0.000	0.000	0.000	0.000	0.125	0.125
2 Units	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a
3-4 Units	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
HighBal Purchase & R/T Refi	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250

Loans with Secondary Financing				State Adjustments					
				<b>Zone 1:</b> NY (except NY Co-Ops)					0.100
				<b>Zone 2:</b> MA, ND					0.050
				<b>Zone 3:</b> AZ, CO, IA, IL, ME, MO, NV, VA, WI, WY					0.000
				<b>Zone 4:</b> AL, AR, CT, DC, ID, HI, IN, KS, KY, MD, MI, MN, NE, NH, NJ, NM, OR, RI, UT, WA					(0.050)
				<b>Zone 5:</b> AK, 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)

LPMI Self-Insured Pricing Adjustments: 30, 20, 15 Yr Fixed, 5/1, 7/1, & 10/1 ARMs only									
LTV	Term	620-639	640-659	660-679	680-699	700-719	720-739	740-759	>= 760
95.01 to 97%	30 Yr	8.530	7.830	7.220	5.480	4.420	3.730	2.980	2.160
	<=20 Yr	4.830	4.530	4.260	3.290	2.700	2.280	1.840	1.370
90.01 to 95%	30 Yr	5.830	5.480	5.160	3.940	3.210	2.750	2.220	1.600
	<=20 Yr	3.410	3.250	3.120	2.420	2.010	1.730	1.420	1.060
85.01 to 90%	30 Yr	4.420	4.220	4.060	3.010	2.490	2.080	1.680	1.200
	<=20 Yr	2.650	2.570	2.490	1.880	1.590	1.340	1.110	0.830
<= 85%	30 Yr	1.620	1.570	1.520	1.130	0.970	0.830	0.720	0.590
	<=20 Yr	1.060	1.050	1.020	0.790	0.690	0.620	0.560	0.480
Rate & Term Refi *		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refi*		1.800	1.650	1.500	1.050	0.850	0.700	0.600	0.540
Second Home*		1.350	1.270	1.230	0.700	0.600	0.490	0.390	0.360
3-4 Units Property*		2.630	2.000	1.900	1.750	1.500	1.330	1.190	1.020
Ln Amt > \$726,525*		2.100	1.800	1.500	1.200	0.900	0.750	0.660	0.600

\* These adjustments are in addition to the LPMI Fico-LTV Adjustments.

Max Lender Credit after adjustments: (4.250)  
Min. Loan Amount \$60,000

LPMI Product Codes			
1011-05	DU 30 Yr Fixed LPMI	1020-05	LP 30 Yr Fixed LPMI
1111-05	DU 25 Yr Fixed LPMI	1120-05	LP 25 Yr Fixed LPMI
1211-05	DU 20 Yr Fixed LPMI	1220-05	LP 20 Yr Fixed LPMI
1311-05	DU 15 Yr Fixed LPMI	1320-05	LP 15 Yr Fixed LPMI
1012-05	DU 30 Yr Fixed HB LPMI	1054-05	LP 30 Yr Fixed SC LPMI
1312-05	DU 15 Yr Fixed HB LPMI	1354-05	LP 15 Yr Fixed SC LPMI

**Lock Term to 45 Day Price**

60 Day 0.250

**Lock Extensions (per diem 0.025 per day)**

7 day 0.150  
10 day 0.250  
15 day 0.375  
Relock Fee 0.125

## WESLEND AGENCY CONFORMING AND HIGH BALANCE FIXED RATE PROGRAMS

\*\* Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ www.WeslendWholesale.com

1000-01 DU Fixed 30 Year				1300-01 DU Fixed 15 Year				1400-01 DU Fixed 10 Year			
Rate	15 Day	30 Day	45 day	Rate	15 Day	30 Day	45 day	Rate	15 Day	30 Day	45 day
4.000	(0.501)	(0.464)	(0.436)	3.500	(0.742)	(0.723)	(0.701)	3.250	0.008	0.016	0.043
4.125	(0.939)	(0.898)	(0.870)	3.625	(1.201)	(1.177)	(1.155)	3.375	(0.438)	(0.425)	(0.403)
4.250	(1.490)	(1.443)	(1.408)	3.750	(1.560)	(1.531)	(1.495)	3.500	(0.918)	(0.899)	(0.877)
4.375	(2.023)	(1.972)	(1.937)	3.875	(1.989)	(1.955)	(1.918)	3.625	(1.391)	(1.367)	(1.344)
4.500	(2.507)	(2.452)	(2.416)	4.000	(2.428)	(2.388)	(2.350)	3.750	(2.151)	(2.122)	(2.086)
4.625	(2.834)	(2.775)	(2.739)	4.125	(2.852)	(2.807)	(2.768)	3.875	(2.388)	(2.354)	(2.317)
4.750	(3.153)	(3.088)	(3.045)	4.250	(3.283)	(3.233)	(3.194)	4.000	(2.698)	(2.658)	(2.620)
4.875	(3.652)	(3.583)	(3.540)	4.375	(3.701)	(3.646)	(3.606)	4.125	(3.100)	(3.055)	(3.016)
5.000	(4.035)	(3.962)	(3.919)	4.500	(4.109)	(4.048)	(4.007)	4.250	(3.525)	(3.475)	(3.436)
5.125	(4.335)	(4.257)	(4.215)	4.625	(4.020)	(3.955)	(3.920)	4.375	(3.927)	(3.872)	(3.831)
5.250	(4.697)	(4.615)	(4.573)	4.750	(4.231)	(4.160)	(4.124)	4.500	(4.334)	(4.274)	(4.233)
5.375	(5.043)	(4.957)	(4.914)	4.875	(4.480)	(4.404)	(4.368)	4.625	(4.009)	(3.943)	(3.908)
5.500	(5.293)	(5.203)	(5.160)	5.000	(4.623)	(4.542)	(4.505)	4.750	(4.159)	(4.088)	(4.053)
5.625	(5.509)	(5.415)	(5.373)					4.875	(4.399)	(4.324)	(4.287)
5.750	(5.781)	(5.682)	(5.640)					5.000	(4.536)	(4.455)	(4.418)
5.875	(6.026)	(5.924)	(5.881)								


  

1001-01 LP Fixed 30 Year				1301-01 LP Fixed 15 Year				1200-01 DU Fixed 20 Year			
Rate	15 Day	30 Day	45 day	Rate	15 Day	30 Day	45 day	Rate	15 Day	30 Day	45 day
3.625	0.813	0.832	0.854	3.500	(0.676)	(0.659)	(0.639)	3.750	(0.158)	(0.129)	(0.101)
3.750	0.236	0.254	0.275	3.625	(1.247)	(1.234)	(1.214)	3.875	(0.597)	(0.564)	(0.536)
3.875	(0.355)	(0.339)	(0.318)	3.750	(1.672)	(1.661)	(1.641)	4.000	(1.056)	(1.017)	(0.981)
4.000	(0.962)	(0.951)	(0.929)	3.875	(2.210)	(2.198)	(2.182)	4.125	(1.606)	(1.563)	(1.528)
4.125	(1.307)	(1.295)	(1.256)	4.000	(2.626)	(2.590)	(2.552)	4.250	(2.118)	(2.071)	(2.036)
4.250	(1.951)	(1.944)	(1.905)	4.125	(3.043)	(3.009)	(2.974)	4.375	(2.537)	(2.486)	(2.450)
4.375	(2.543)	(2.542)	(2.503)	4.250	(3.413)	(3.381)	(3.347)	4.500	(2.951)	(2.896)	(2.861)
4.500	(3.014)	(3.022)	(2.983)	4.375	(3.827)	(3.797)	(3.759)	4.625	(3.275)	(3.214)	(3.171)
4.625	(3.147)	(3.137)	(3.081)	4.500	(3.373)	(3.284)	(3.228)	4.750	(3.805)	(3.741)	(3.706)
4.750	(3.760)	(3.766)	(3.710)	4.625	(3.867)	(3.781)	(3.724)	4.875	(4.221)	(4.151)	(4.109)
4.875	(4.281)	(4.287)	(4.231)	4.750	(4.173)	(4.089)	(4.034)	5.000	(4.465)	(4.392)	(4.349)
5.000	(4.477)	(4.487)	(4.431)					5.125	(4.730)	(4.652)	(4.610)
5.125	(4.621)	(4.632)	(4.558)					5.250	(5.179)	(5.097)	(5.055)
5.250	(5.010)	(5.028)	(4.953)					5.375	(5.362)	(5.276)	(5.233)
5.375	(5.285)	(5.308)	(5.233)					5.500	(5.555)	(5.465)	(5.422)
5.500	(5.573)	(5.602)	(5.528)					5.625	(5.695)	(5.601)	(5.558)
								5.750	(5.826)	(5.728)	(5.685)
								5.875	(5.905)	(5.803)	(5.760)

1201-01 LP Fixed 20 Year				1033-01 DU 30 Year Fixed HB				1333-01 DU 15 Year Fixed HB			
Rate	15 Day	30 Day	45 day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.750	(0.394)	(0.344)	(0.324)	4.250	(0.367)	(0.320)	(0.284)	3.750	(0.789)	(0.760)	(0.724)
3.875	(0.993)	(0.944)	(0.924)	4.375	(0.910)	(0.859)	(0.824)	3.875	(1.178)	(1.144)	(1.107)
4.000	(1.696)	(1.655)	(1.634)	4.500	(1.416)	(1.360)	(1.325)	4.000	(1.540)	(1.500)	(1.462)
4.125	(2.031)	(1.987)	(1.949)	4.625	(1.720)	(1.660)	(1.625)	4.125	(1.874)	(1.829)	(1.790)
4.250	(2.504)	(2.465)	(2.426)	4.750	(1.957)	(1.893)	(1.856)	4.250	(2.168)	(2.118)	(2.079)
4.375	(2.931)	(2.893)	(2.855)	4.875	(2.489)	(2.420)	(2.377)	4.375	(2.454)	(2.399)	(2.359)
4.500	(3.354)	(3.320)	(3.282)	5.000	(2.985)	(2.911)	(2.869)	4.500	(2.738)	(2.677)	(2.637)
4.625	(3.717)	(3.675)	(3.619)	5.125	(2.933)	(2.856)	(2.813)	4.625	(2.233)	(2.167)	(2.132)
4.750	(4.247)	(4.210)	(4.154)	5.250	(3.402)	(3.320)	(3.278)	4.750	(2.378)	(2.308)	(2.272)
4.875	(4.650)	(4.615)	(4.559)	5.375	(3.552)	(3.467)	(3.424)	4.875	(2.553)	(2.477)	(2.441)
5.000	(4.841)	(4.810)	(4.754)	5.500	(3.987)	(3.897)	(3.855)	5.000	(2.645)	(2.564)	(2.527)
5.125	(4.985)	(4.932)	(4.858)	5.625	(3.956)	(3.862)	(3.819)				
5.250	(5.329)	(5.281)	(5.207)	5.750	(4.169)	(4.071)	(4.028)				
5.375	(5.555)	(5.507)	(5.434)	5.875	(3.651)	(3.548)	(3.506)				
5.500	(5.760)	(5.716)	(5.641)								
5.625	(5.530)	(5.493)	(5.400)								
5.750	(5.849)	(5.816)	(5.723)								

1053-01 30 LP SuperConf.				1353-01 15 LP Super Conf.				<h3 align="center">Highlights</h3>  <ul style="list-style-type: none"> <li>• 1031 Exchange Transactions - Allowed</li> <li>• Age Related Deed Restrictions - Allowed</li> <li>• Student Loan Refinance - Allowed</li> <li>• Non-Traditional Credit - Allowed</li> <li>• Unpermitted Additions - Allowed</li> <li>• Transferred Appraisals - Allowed</li> <li>• Third Party Processing Fee - Allowed</li> <li>• Highlights vary between DU and LPA</li> </ul> <p align="center">See full guidelines for details</p>
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.250	(0.969)	(0.962)	(0.923)	3.750	(0.806)	(0.795)	(0.775)	
4.375	(1.562)	(1.561)	(1.522)	3.875	(1.344)	(1.332)	(1.316)	
4.500	(2.032)	(2.040)	(2.001)	4.000	(1.263)	(1.227)	(1.189)	
4.625	(1.728)	(1.717)	(1.661)	4.125	(1.679)	(1.645)	(1.610)	
4.750	(2.340)	(2.347)	(2.290)	4.250	(2.050)	(2.018)	(1.984)	
4.875	(2.861)	(2.867)	(2.811)	4.375	(2.464)	(2.434)	(2.396)	
5.000	(3.057)	(3.067)	(3.011)	4.500	(1.404)	(1.315)	(1.259)	
5.125	(2.773)	(2.784)	(2.710)	4.625	(1.898)	(1.812)	(1.755)	
5.250	(3.162)	(3.180)	(3.105)	4.750	(2.205)	(2.121)	(2.066)	
5.375	(3.437)	(3.460)	(3.385)					
5.500	(3.725)	(3.754)	(3.680)					
5.625	(2.940)	(2.902)	(2.810)					
5.750	(3.342)	(3.311)	(3.218)					

## AGENCY CONFORMING FIXED PRICE ADJUSTMENTS

Risk Based Adjustments*	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	
* Risk Based adjustments DO NOT apply to loan terms 15 year or less									
No Score (Non-Traditional Credit)	0.500	1.500	3.000	3.000	3.250	3.250	n/a	n/a	
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	
<b>Loan Feature Adjustments (all terms)</b>									
Cashout Refi & Fico 620 - 639	0.625	1.625	1.625	3.125	n/a	n/a	n/a	n/a	
Cashout Refi & Fico 640 - 659	0.625	1.625	1.625	2.625	n/a	n/a	n/a	n/a	
Cashout Refi & Fico 660 - 679	0.625	1.125	1.125	1.875	n/a	n/a	n/a	n/a	
Cashout Refi & Fico 680 - 699	0.375	1.125	1.125	1.750	n/a	n/a	n/a	n/a	
Cashout Refi & Fico 700 - 719	0.375	1.000	1.000	1.125	n/a	n/a	n/a	n/a	
Cashout Refi & Fico 720 - 739	0.375	1.000	1.000	1.125	n/a	n/a	n/a	n/a	
Cashout Refi & Fico >=740	0.375	0.625	0.625	0.875	n/a	n/a	n/a	n/a	
HB C/O Refi (in addition to above)	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a	
Below adjustments apply to all terms									
\$60,000-\$100,000	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
\$100,001-\$125,000	0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	
\$125,001 +	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Escrow Waiver (except NY)	0.250	0.250	0.250	0.250	n/a	n/a	n/a	n/a	
Investment Property	2.125	2.125	2.125	3.375	n/a	n/a	n/a	n/a	
Attach Condo <span style="float: right;">term &gt; 180</span>	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	
2 Units	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	
3-4 Units	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a	
HighBal Purchase & R/T Refi	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Loans with Secondary Financing					State Adjustments				
All Loans with Sub Financing		0.375			Zone 1: NY (except NY Co-Ops)				0.100
The below adds also apply:					Zone 2: MA, ND				0.050
					Zone 3: AZ, CO, IA, IL, ME, MO, NV, VA, WI, WY				0.000
					Zone 4: AL, AR, CT, DC, ID, HI, IN, KS, KY, MD, MI, MN, NE, NH, NJ, NM, OR, RI, UT, WA				(0.050)
					Zone 5: AK, 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)
LPMI Self-Insured Pricing Adjustments: 30, 20, 15 Yr Fixed, 5/1, 7/1, & 10/1 ARMs only									
LTV	Term	620-639	640-659	660-679	680-699	700-719	720-739	740 - 759	>= 760
95.01 to 97%	30 Yr	8.530	7.830	7.220	5.480	4.420	3.730	2.980	2.160
	<=20 Yr	4.830	4.530	4.260	3.290	2.700	2.280	1.840	1.370
90.01 to 95%	30 Yr	5.830	5.480	5.160	3.940	3.210	2.750	2.220	1.600
	<=20 Yr	3.410	3.250	3.120	2.420	2.010	1.730	1.420	1.060
85.01 to 90%	30 Yr	4.420	4.220	4.060	3.010	2.490	2.080	1.680	1.200
	<=20 Yr	2.650	2.570	2.490	1.880	1.590	1.340	1.110	0.830
<= 85%	30 Yr	1.620	1.570	1.520	1.130	0.970	0.830	0.720	0.590
	<=20 Yr	1.060	1.050	1.020	0.790	0.690	0.620	0.560	0.480
Rate & Term Refi *		0.000		0.000		0.000		0.000	
Cashout Refi*		1.800		1.650		1.500		1.050	
Second Home*		1.350		1.270		1.230		0.700	
3-4 Units Property*		2.630		2.000		1.900		1.750	
Ln Amt > \$726,525*		2.100		1.800		1.500		1.200	

\* These adjustments are in addition to the LPMI Fico-LTV Adjustments.

Max Lender Credit after adjustments: (4.250)  
Min. Loan Amount \$60,000

### LPMI Product Codes

1011-01	DU 30 Yr Fixed LPMI	1020-01	LP 30 Yr Fixed LPMI
1111-01	DU 25 Yr Fixed LPMI	1120-01	LP 25 Yr Fixed LPMI
1211-01	DU 20 Yr Fixed LPMI	1220-01	LP 20 Yr Fixed LPMI
1311-01	DU 15 Yr Fixed LPMI	1320-01	LP 15 Yr Fixed LPMI
1012-01	DU 30 Yr Fixed HB LPMI	1054-01	LP 30 Yr Fixed SC LPMI
1312-01	DU 15 Yr Fixed HB LPMI	1354-01	LP 15 Yr Fixed SC LPMI

### Lock Term to 45 Day Price

60 Day	0.300
<b>Lock Extensions (per diem 0.025 per day)</b>	
7 day	0.150
10 day	0.250
15 day	0.375
Relock Fee	0.125

## WESLEND CHOICE GOVERNMENT PROGRAMS

\*\* Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ [www.WeslendWholesale.com](http://www.WeslendWholesale.com)

8000-99 FHA 30 Year Fixed				8200-99 FHA 20 Year Fixed				8300-99 FHA 15 Year Fixed			
8100-99 FHA 25 Year Fixed											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.750	(1.581)	(1.519)	(1.503)	3.750	(1.581)	(1.519)	(1.503)	3.250	7.530	7.530	7.577
3.875	(2.135)	(2.135)	(2.051)	3.875	(2.135)	(2.135)	(2.051)	3.375	7.530	7.530	7.577
4.000	(2.734)	(2.734)	(2.649)	4.000	(2.734)	(2.734)	(2.649)	3.500	(0.983)	(0.983)	(0.939)
4.125	(3.253)	(3.253)	(3.168)	4.125	(3.253)	(3.253)	(3.168)	3.625	(1.478)	(1.478)	(1.433)
4.250	(3.405)	(3.343)	(3.327)	4.250	(3.405)	(3.343)	(3.327)	3.750	(1.941)	(1.878)	(1.878)
4.375	(3.603)	(3.603)	(3.464)	4.375	(3.603)	(3.603)	(3.464)	3.875	(2.372)	(2.309)	(2.309)
4.500	(4.133)	(4.133)	(3.993)	4.500	(4.133)	(4.133)	(3.993)	4.000	(2.796)	(2.733)	(2.733)
4.625	(4.577)	(4.577)	(4.437)	4.625	(4.577)	(4.577)	(4.437)	4.125	(3.218)	(3.156)	(3.156)
4.750	(4.374)	(4.311)	(4.264)	4.750	(4.374)	(4.311)	(4.264)	4.250	(3.626)	(3.563)	(3.563)
4.875	(4.381)	(4.381)	(4.222)	4.875	(4.381)	(4.381)	(4.222)				
5.000	(4.849)	(4.849)	(4.690)	5.000	(4.849)	(4.849)	(4.690)				
5.125	(5.255)	(5.255)	(5.096)	5.125	(5.255)	(5.255)	(5.096)				
5.250	(4.996)	(4.933)	(4.933)	5.250	(4.996)	(4.933)	(4.933)				
5.375	(4.947)	(4.947)	(4.769)	5.375	(4.947)	(4.947)	(4.769)				
5.500	(5.426)	(5.426)	(5.249)	5.500	(5.426)	(5.426)	(5.249)				
6000-99 VA 30 Year Fixed				6200-99 VA 20 Year Fixed				6300-99 VA 15 Year Fixed			
6100-99 VA 25 Year Fixed											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.750	(1.581)	(1.519)	(1.503)	3.750	(1.581)	(1.519)	(1.503)	3.250	7.530	7.530	7.577
3.875	(2.135)	(2.135)	(2.051)	3.875	(2.135)	(2.135)	(2.051)	3.375	7.530	7.530	7.577
4.000	(2.734)	(2.734)	(2.649)	4.000	(2.734)	(2.734)	(2.649)	3.500	(0.983)	(0.983)	(0.939)
4.125	(3.253)	(3.253)	(3.168)	4.125	(3.253)	(3.253)	(3.168)	3.625	(1.478)	(1.478)	(1.433)
4.250	(3.405)	(3.343)	(3.327)	4.250	(3.405)	(3.343)	(3.327)	3.750	(1.941)	(1.878)	(1.878)
4.375	(3.603)	(3.603)	(3.464)	4.375	(3.603)	(3.603)	(3.464)	3.875	(2.372)	(2.309)	(2.309)
4.500	(4.133)	(4.133)	(3.993)	4.500	(4.133)	(4.133)	(3.993)	4.000	(2.796)	(2.733)	(2.733)
4.625	(4.577)	(4.577)	(4.437)	4.625	(4.577)	(4.577)	(4.437)	4.125	(3.218)	(3.156)	(3.156)
4.750	(4.374)	(4.311)	(4.264)	4.750	(4.374)	(4.311)	(4.264)	4.250	(3.626)	(3.563)	(3.563)
4.875	(4.381)	(4.381)	(4.222)	4.875	(4.381)	(4.381)	(4.222)				
5.000	(4.849)	(4.849)	(4.690)	5.000	(4.849)	(4.849)	(4.690)				
5.125	(5.255)	(5.255)	(5.096)	5.125	(5.255)	(5.255)	(5.096)				
5.250	(4.996)	(4.933)	(4.933)	5.250	(4.996)	(4.933)	(4.933)				
5.375	(4.947)	(4.947)	(4.769)	5.375	(4.947)	(4.947)	(4.769)				
5.500	(5.426)	(5.426)	(5.249)	5.500	(5.426)	(5.426)	(5.249)				
8033-99 FHA High Bal 30 Year Fixed				8333-99 FHA High Balance 15 Year Fixed				6033-99 VA High Bal 30 Year Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	(0.170)	(0.108)	(0.092)	3.500	(0.840)	(0.840)	(0.796)	3.875	(0.170)	(0.108)	(0.092)
4.000	(0.714)	(0.671)	(0.636)	3.625	(1.335)	(1.335)	(1.290)	4.000	(0.714)	(0.671)	(0.636)
4.125	(1.241)	(1.191)	(1.163)	3.750	(1.440)	(1.440)	(1.379)	4.125	(1.241)	(1.191)	(1.163)
4.250	(1.759)	(1.696)	(1.681)	3.875	(1.980)	(1.980)	(1.919)	4.250	(1.759)	(1.696)	(1.681)
4.375	(1.560)	(1.497)	(1.451)	4.000	(2.500)	(2.500)	(2.438)	4.375	(1.560)	(1.497)	(1.451)
4.500	(2.057)	(1.995)	(1.948)	4.125	(2.947)	(2.947)	(2.886)	4.500	(2.057)	(1.995)	(1.948)
4.625	(2.445)	(2.410)	(2.336)	4.250	(2.278)	(2.278)	(2.233)	4.625	(2.445)	(2.410)	(2.336)
4.750	(2.727)	(2.665)	(2.618)					4.750	(2.727)	(2.665)	(2.618)
4.875	(2.117)	(2.054)	(2.054)					4.875	(2.117)	(2.054)	(2.054)
5.000	(2.526)	(2.463)	(2.463)					5.000	(2.526)	(2.463)	(2.463)
5.125	(2.943)	(2.881)	(2.881)					5.125	(2.943)	(2.881)	(2.881)
5.250	(3.381)	(3.318)	(3.318)					5.250	(3.381)	(3.318)	(3.318)
7000-99 USDA / GRH 30 Year Fixed								Streamline/IRRRL Codes			
Rate	15 Day	30 Day	45 Day								
3.625	7.764	7.764	7.842					8037-99	30 Year Fixed Streamline		
3.750	(1.581)	(1.519)	(1.503)					8137-99	25 Year Fixed Streamline		
3.875	(2.135)	(2.135)	(2.051)					8237-99	20 Year Fixed Streamline		
4.000	(2.734)	(2.734)	(2.649)					8337-99	15 Year Fixed Streamline		
4.125	(3.253)	(3.253)	(3.168)					8038-99	30 Year Fixed HB Streamline		
4.250	(3.405)	(3.343)	(3.327)					8338-99	15 Year Fixed HB Streamline		
4.375	(3.603)	(3.603)	(3.464)					6037-99	VA 30 Year IRRRL		
4.500	(4.133)	(4.133)	(3.993)					6137-99	VA 25 Year IRRRL		
4.625	(4.577)	(4.577)	(4.437)					6237-99	VA 20 Year IRRRL		
4.750	(4.374)	(4.311)	(4.264)					6337-99	VA 15 Year IRRRL		
4.875	(4.381)	(4.381)	(4.222)					6038-99	VA 30 Year High Balance IRRRL		
5.000	(4.849)	(4.849)	(4.690)					6333-99	VA 15 Year High Balance		
5.125	(5.255)	(5.255)	(5.096)								
5.250	(4.996)	(4.933)	(4.933)								
5.375	(4.947)	(4.947)	(4.769)								



### Choice Government Price Adjustments

Fico 580 - 599	FHA/VA	2.500
Fico 600 - 619	FHA/VA	2.000
Fico 620 - 639	FHA/VA	1.250
Fico 640- 659	FHA/VA	0.250
Fico 660- 679	FHA/VA	0.000
Fico 680 - 699	FHA/VA	0.000
Fico > 700	FHA/VA	(0.125)
VA Loans	VA	0.250
<b>State Adjustments:</b>		
Zone 1: NY		0.100
Zone 2: NV, UT		0.050
Zone 3: CO, GA, ID, MA, MD, NC, WI		0.000
Zone 4: AL, AZ, CT, DC, HI, IN, ME, MI, MN, MO, NE, NJ		-0.050
Zone 5: AK, IA, IL, KS, LA, ND, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA		-0.100
Zone 6: AR, FL, MT, PA		-0.150
Zone 7: TX		-0.300
** Loan amount adjustments to Total loan amount		
Loan Amounts \$60,001 - \$75,000	FHA/VA	0.500
Loan Amounts \$75,001 - \$100,000	FHA/VA	0.250
Loan Amounts \$100,001 - \$125,000	FHA/VA	0.125
Loan Amounts \$125,001 - \$225,000	FHA/VA	0.000
Loan Amounts \$225,001 - \$250,000	FHA/VA	(0.100)
Loan Amounts > \$726,525	FHA/VA	0.250
2-4 Units	FHA/VA	0.000
Streamline All LTV ranges (includes HB)	FHA/VA	0.250
Manual Underwrite w/FICO >=640	FHA/VA	0.375
Manual Underwrite w/FICO <640	FHA/VA	0.750

### Choice USDA Price Adjustments

Fico 620 to 639	2.000
Fico 640 to 659	1.500
Fico 660 to 679	0.750
Fico 680 to 699	0.250
Fico 700 to 719	0.125
Fico 720 +	0.000
<b>State Adjustments (USDA Only!)</b>	
Zone 1: AK TX WI	(0.100)
Zone 2: IL MI NH	(0.050)
Zone 3: FL GA IA IN KS KY MN MO NC NE NJ NY OH OK OR PA TN	0.000
Zone 4: AL AR AZ LA MD ME MS ND RI SC WA	0.050
Zone 5: CO CT DE ID MA MT NM NV UT VA WY	0.100
** Loan amount adjustments to Total loan amount	
Loan Amount 60,000 - 75,000	1.000
Loan Amount 75,001 - 100,000	0.250
Loan Amount 150,001 - 200,000	0.000
Loan Amount > 200,000	0.000
<b>Max Lender Credit after adjustments FIXED:</b>	<b>(4.750)</b>
<b>Max Lender Credit after adjustments FIXED HB:</b>	<b>(3.750)</b>
<b>Max Lender Credit after adjustments ARMS:</b>	<b>(2.750)</b>

**\$495 FHA/VA Streamline fee is available for  
 Lender buyout but will be adjusted manually at lock  
 based on loan amount**

WesLend FHA Lender ID	2323400005
WesLend VA Lender ID	9026880000

<b><u>Lock Ext</u></b>	
7 day	0.150
10 day	0.250
15 day	0.375

<b><u>Relock Fee</u></b>	0.125
Lock Ext per diem 0.025	

<b><u>Lock Term to 45 Day Price</u></b>	
60 Day	0.250

## WESLEND SELECT GOVERNMENT PROGRAMS

\*\* Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ [www.WeslendWholesale.com](http://www.WeslendWholesale.com)

8000-05 FHA 30 Year Fixed				8200-05 FHA 20 Year Fixed				8300-05 FHA 15 Year Fixed				
8100-05 FHA 25 Year Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
3.750	(1.409)	(1.331)	(1.331)	3.750	(1.409)	(1.331)	(1.331)	3.250	0.208	0.208	0.208	
3.875	(1.891)	(1.813)	(1.813)	3.875	(1.891)	(1.813)	(1.813)	3.375	(0.212)	(0.212)	(0.212)	
4.000	(2.352)	(2.274)	(2.274)	4.000	(2.352)	(2.274)	(2.274)	3.500	(0.622)	(0.622)	(0.622)	
4.125	(2.791)	(2.713)	(2.713)	4.125	(2.791)	(2.713)	(2.713)	3.625	(1.021)	(1.021)	(1.021)	
4.250	(2.859)	(2.765)	(2.749)	4.250	(2.859)	(2.765)	(2.749)	3.750	(1.758)	(1.758)	(1.758)	
4.375	(3.296)	(3.202)	(3.186)	4.375	(3.296)	(3.202)	(3.186)	3.875	(2.155)	(2.155)	(2.155)	
4.500	(3.710)	(3.616)	(3.600)	4.500	(3.710)	(3.616)	(3.600)	4.000	(2.540)	(2.540)	(2.540)	
4.625	(4.100)	(4.006)	(3.990)	4.625	(4.100)	(4.006)	(3.990)	4.125	(2.912)	(2.912)	(2.912)	
4.750	(3.628)	(3.566)	(3.566)	4.750	(3.628)	(3.566)	(3.566)	4.250	(2.638)	(2.638)	(2.638)	
4.875	(4.017)	(3.955)	(3.955)	4.875	(4.017)	(3.955)	(3.955)	4.375	(3.009)	(3.009)	(3.009)	
5.000	(4.381)	(4.318)	(4.318)	5.000	(4.381)	(4.318)	(4.318)	4.500	(3.365)	(3.365)	(3.365)	
5.125	(4.720)	(4.657)	(4.657)	5.125	(4.720)	(4.657)	(4.657)	4.625	(3.707)	(3.707)	(3.707)	
5.250	(4.206)	(4.127)	(4.127)	5.250	(4.206)	(4.127)	(4.127)					
5.375	(4.544)	(4.465)	(4.465)	5.375	(4.544)	(4.465)	(4.465)					
5.500	(4.856)	(4.778)	(4.778)	5.500	(4.856)	(4.778)	(4.778)					
6000-05 VA 30 Year Fixed				6200-05 VA 20 Year Fixed				6300-05 VA 15 Year Fixed				
6100-05 VA 25 Year Fixed												
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
3.750	(1.409)	(1.331)	(1.331)	3.750	(1.409)	(1.331)	(1.331)	3.250	0.208	0.208	0.208	
3.875	(1.891)	(1.813)	(1.813)	3.875	(1.891)	(1.813)	(1.813)	3.375	(0.212)	(0.212)	(0.212)	
4.000	(2.352)	(2.274)	(2.274)	4.000	(2.352)	(2.274)	(2.274)	3.500	(0.622)	(0.622)	(0.622)	
4.125	(2.791)	(2.713)	(2.713)	4.125	(2.791)	(2.713)	(2.713)	3.625	(1.021)	(1.021)	(1.021)	
4.250	(2.859)	(2.765)	(2.749)	4.250	(2.859)	(2.765)	(2.749)	3.750	(1.758)	(1.758)	(1.758)	
4.375	(3.296)	(3.202)	(3.186)	4.375	(3.296)	(3.202)	(3.186)	3.875	(2.155)	(2.155)	(2.155)	
4.500	(3.710)	(3.616)	(3.600)	4.500	(3.710)	(3.616)	(3.600)	4.000	(2.540)	(2.540)	(2.540)	
4.625	(4.100)	(4.006)	(3.990)	4.625	(4.100)	(4.006)	(3.990)	4.125	(2.912)	(2.912)	(2.912)	
4.750	(3.628)	(3.566)	(3.566)	4.750	(3.628)	(3.566)	(3.566)	4.250	(2.638)	(2.638)	(2.638)	
4.875	(4.017)	(3.955)	(3.955)	4.875	(4.017)	(3.955)	(3.955)	4.375	(3.009)	(3.009)	(3.009)	
5.000	(4.381)	(4.318)	(4.318)	5.000	(4.381)	(4.318)	(4.318)	4.500	(3.365)	(3.365)	(3.365)	
5.125	(4.720)	(4.657)	(4.657)	5.125	(4.720)	(4.657)	(4.657)	4.625	(3.707)	(3.707)	(3.707)	
5.250	(4.206)	(4.127)	(4.127)	5.250	(4.206)	(4.127)	(4.127)					
5.375	(4.544)	(4.465)	(4.465)	5.375	(4.544)	(4.465)	(4.465)					
5.500	(4.856)	(4.778)	(4.778)	5.500	(4.856)	(4.778)	(4.778)					
8033-05 FHA High Bal 30 Year Fixed				8333-05 FHA High Balance 15 Year Fixed				6033-05 VA High Bal 30 Year Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
3.875	(0.831)	(0.753)	(0.753)	3.250	0.678	0.678	0.678	3.875	(0.831)	(0.753)	(0.753)	
4.000	(1.292)	(1.214)	(1.214)	3.375	0.258	0.258	0.258	4.000	(1.292)	(1.214)	(1.214)	
4.125	(1.731)	(1.653)	(1.653)	3.500	(0.152)	(0.152)	(0.152)	4.125	(1.731)	(1.653)	(1.653)	
4.250	(1.549)	(1.455)	(1.439)	3.625	(0.551)	(0.551)	(0.551)	4.250	(1.549)	(1.455)	(1.439)	
4.375	(1.986)	(1.892)	(1.876)	3.750	(1.288)	(1.288)	(1.288)	4.375	(1.986)	(1.892)	(1.876)	
4.500	(2.400)	(2.306)	(2.290)	3.875	(1.685)	(1.685)	(1.685)	4.500	(2.400)	(2.306)	(2.290)	
4.625	(2.790)	(2.696)	(2.680)	4.000	(2.070)	(2.070)	(2.070)	4.625	(2.790)	(2.696)	(2.680)	
4.750	(2.068)	(2.006)	(2.006)	4.125	(2.442)	(2.442)	(2.442)	4.750	(2.068)	(2.006)	(2.006)	
4.875	(2.457)	(2.395)	(2.395)	4.250	(2.168)	(2.168)	(2.168)	4.875	(2.457)	(2.395)	(2.395)	
5.000	(2.821)	(2.758)	(2.758)	4.375	(2.539)	(2.539)	(2.539)	5.000	(2.821)	(2.758)	(2.758)	
5.125	(3.160)	(3.097)	(3.097)	4.500	(2.895)	(2.895)	(2.895)	5.125	(3.160)	(3.097)	(3.097)	
				4.625	(3.237)	(3.237)	(3.237)					
7000-05 USDA / GRH 30 Year Fixed								Streamline/IRRRL Codes				
Rate	15 Day	30 Day	45 Day									
3.750	(1.409)	(1.331)	(1.331)					8037-05 30 Year Fixed Streamline				
3.875	(1.891)	(1.813)	(1.813)					8137-05 25 Year Fixed Streamline				
4.000	(2.352)	(2.274)	(2.274)					8237-05 20 Year Fixed Streamline				
4.125	(2.791)	(2.713)	(2.713)					8337-05 15 Year Fixed Streamline				
4.250	(2.859)	(2.765)	(2.749)					8038-05 30 Year Fixed HB Streamline				
4.375	(3.296)	(3.202)	(3.186)					8338-05 15 Year Fixed HB Streamline				
4.500	(3.710)	(3.616)	(3.600)					6037-05 VA 30 Year IRRRL				
4.625	(4.100)	(4.006)	(3.990)					6137-05 VA 25 Year IRRRL				
4.750	(3.628)	(3.566)	(3.566)					6237-05 VA 20 Year IRRRL				
4.875	(4.017)	(3.955)	(3.955)					6337-05 VA 15 Year IRRRL				
5.000	(4.381)	(4.318)	(4.318)					6038-05 VA 30 Year High Balance IRRRL				
5.125	(4.720)	(4.657)	(4.657)					6333-05 VA 15 Year High Balance				
5.250	(4.206)	(4.127)	(4.127)									
5.375	(4.544)	(4.465)	(4.465)									
5.500	(4.856)	(4.778)	(4.778)									
Select Government Price Adjustments												
FICO	Total Ln Amt <=\$140,000			Total Ln Amt >=\$140,000			Loan Amounts \$60,001 - \$75,000					
	FHA	VA	USDA	FHA	VA	USDA						
>=780	(0.625)	(0.500)	(0.750)	(0.375)	(0.500)	(0.500)	Loan Amounts \$75,001 - \$100,000	0.500				
>=740 <780	(0.375)	(0.375)	(0.500)	(0.250)	(0.250)	(0.375)	Loan Amounts \$100,001 - \$125,000	0.250				
>=720 <740	0.000	0.000	2.250	0.000	0.000	1.125	Loan Amounts \$125,001 - \$225,000	0.125				
>=700 <720	0.000	0.000	2.250	0.000	0.000	1.125	Loan Amounts \$225,001 - \$250,000	0.000		(0.100)		
>=680 <700	1.500	0.125	2.875	0.250	0.125	1.625	Gov't Non-Owner	0.100				
>=660 <680	2.500	0.125	4.375	0.375	0.125	2.250	FHA/USDA Refi	0.125				
>=640 <660	3.500	1.875	5.875	0.500	0.250	3.000	FHA/VA Streamline Refi	0.250				
>=620 <640	N/A	3.125	N/A	N/A	0.750	N/A						
State Adjustments:												
Zone 1: NY											0.100	
Zone 2: NV, UT											0.050	
Zone 3: CO, GA, ID, MA, MD, NC, WI											0.000	
Zone 4: AL, AZ, CT, DC, HI, IN, ME, MI, MN, MO, NE, NJ											(0.050)	
Zone 5: AK, IA, IL, KS, LA, ND, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA											(0.100)	
Zone 6: AR, FL, MT, PA											(0.150)	
Zone 7: TX											(0.300)	
Lock Ext	Relock Fee		0.125	Lock Term to 45 Day Price								
7 day	0.150	Lock Ext per diem 0.025		60 Day	0.250							
10 day	0.250											
15 day	0.375											
Max Lender Credit after adjustments FIXED:											(4.750)	
Max Lender Credit after adjustments FIXED HB:											(3.750)	
Max Lender Credit after adjustments ARMS:											(2.750)	
											WesLend FHA Lender ID	2323400005
											WesLend VA Lender ID	9026880000

**\$495 FHA/VA Streamline fee is available for Lender buyout but will be adjusted manually at lock based on loan amount**

## Home Ready & Home Possible

\*\* Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ [www.WeslendWholesale.com](http://www.WeslendWholesale.com)

### Home Ready & Home Possible

1021-00 HomeReady 30 Year Fixed				HomeReady LLPAs/Caps	Additional Product Codes:
<u>Rate</u>	<u>15 Day</u>	<u>30 Day</u>	<u>45 day</u>	<b>LLPAs: *Please refer to page 2 for Risk Based Adjusters*</b>	<b>1024-00 Home Ready 30 LPMI</b>
4.250	(0.890)	(0.843)	(0.808)	<b>Caps:</b> does not include escrow waiver, unpermitted addition, LPMI & State adj's, or Loan amt adj's)	<b>1028-00 Home Possible 30 LPMI</b>
4.375	(1.423)	(1.372)	(1.337)	LTV>80% and Fico >=680 0.000	<b>1029-00 Home Possible Adv 30 LPMI</b>
4.500	(1.907)	(1.852)	(1.816)	All other LTV and fico combinations 1.500	<b>1221-00 Home Ready 20 Year Fixed</b>
4.625	(2.234)	(2.175)	(2.139)		<b>1224-00 Home Possible 20 Year LPMI</b>
4.750	(2.553)	(2.488)	(2.445)		
4.875	(3.052)	(2.983)	(2.940)		
5.000	(3.435)	(3.362)	(3.319)		
5.125	(3.735)	(3.658)	(3.615)		
5.250	(4.097)	(4.015)	(3.973)		
5.375	(4.443)	(4.357)	(4.314)		
5.500	(4.693)	(4.603)	(4.560)		
Home Possible 30/Home Possible Advantage 30 1022-00/1023-00				All Home Possible Programs	Home Possible Advantage LLPAs HPA LLPA :(not subject to the cap)
<u>Rate</u>	<u>15 Day</u>	<u>30 Day</u>	<u>45 day</u>	> 80 LTV and >= 680 FICO = 0.000	All LTVs & FICOs 1023-00 only 0.500
4.250	(1.351)	(1.344)	(1.305)	> 80 LTV and < 680 FICO = 1.500	Purchase Special not subject to cap
4.375	(1.943)	(1.942)	(1.903)	<= 80 LTV = 1.500	
4.500	(2.414)	(2.422)	(2.383)		
4.625	(2.548)	(2.537)	(2.481)		
4.750	(3.159)	(3.167)	(3.110)		
4.875	(3.681)	(3.687)	(3.631)		
5.000	(3.877)	(3.887)	(3.831)		
5.125	(4.021)	(4.032)	(3.958)		
5.250	(4.410)	(4.428)	(4.353)		
5.375	(4.685)	(4.708)	(4.633)		
				Lock Term to 45 Day Price	
				60 Day 0.250	

### LPMI Self-Insured Pricing Adjustments: Home Ready, Home Possible, & Home Possible Advantage ONLY

LTV	Term	620-639	640-659	660-679	680-699	700-719	720-739	740 - 759	>= 760
95.01 to 97%	30 Yr	6.350	5.820	5.360	4.090	3.320	2.820	2.270	1.680
90.01 to 95%	30 Yr	4.930	4.630	4.370	3.350	2.740	2.360	1.910	1.410
85.01 to 90%	30 Yr	4.420	4.220	4.060	3.010	2.490	2.080	1.680	1.200
<= 85%	30 Yr	1.620	1.570	1.520	1.130	0.970	0.830	0.720	0.590
<b>Rate &amp; Term Refi *</b>		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<b>Cashout Refi*</b>		1.800	1.650	1.500	1.050	0.850	0.700	0.600	0.540
<b>Second Home*</b>		1.350	1.270	1.230	0.700	0.600	0.490	0.390	0.360
<b>3-4 Units Property*</b>		2.630	2.000	1.900	1.750	1.500	1.330	1.190	1.020
<b>Ln Amt &gt; \$726,525*</b>		2.100	1.800	1.500	1.200	0.900	0.750	0.660	0.600

\* These adjustments are in addition to the LPMI Fico-LTV Adjustments.

## Conventional ARMs, Cooperatives, CEMA & Manufactured Homes

\*\* Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ [www.WeslendWholesale.com](http://www.WeslendWholesale.com)

### Conforming ARMs

1700-77 Margin: 2.25				1800-77 Margin: 2.25				1900-77 Margin: 2.25			
5/1 Libor Arm Caps: 2/2/5				7/1 Libor Arm Caps: 5/2/5				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
3.000	2.157	2.232	2.607	3.000	2.703	2.778	2.928	2.875	4.033	4.108	4.258
3.125	1.836	1.911	2.286	3.125	2.266	2.341	2.491	3.000	3.593	3.668	3.818
3.250	1.460	1.535	1.910	3.250	1.831	1.906	2.056	3.125	3.159	3.234	3.384
3.375	1.124	1.199	1.574	3.375	1.399	1.474	1.624	3.250	2.655	2.730	2.880
3.500	0.850	0.925	1.300	3.500	0.972	1.047	1.197	3.375	2.199	2.274	2.424
3.625	0.578	0.653	1.028	3.625	0.590	0.665	0.815	3.500	1.818	1.893	2.043
3.750	0.307	0.382	0.757	3.750	0.212	0.287	0.437	3.625	1.440	1.515	1.665
3.875	0.037	0.112	0.487	3.875	(0.163)	(0.088)	0.062	3.750	1.016	1.091	1.241
4.000	(0.235)	(0.160)	0.215	4.000	(0.537)	(0.462)	(0.312)	3.875	0.626	0.701	0.851
4.125	(0.509)	(0.434)	(0.059)	4.125	(0.834)	(0.759)	(0.609)	4.000	0.254	0.329	0.479
4.250	(0.844)	(0.769)	(0.394)	4.250	(1.123)	(1.048)	(0.898)	4.125	(0.165)	(0.090)	0.060
4.375	(1.143)	(1.068)	(0.693)	4.375	(1.414)	(1.339)	(1.189)	4.250	(0.437)	(0.362)	(0.212)
4.500	(1.383)	(1.308)	(0.933)	4.500	(1.705)	(1.630)	(1.480)	4.375	(0.793)	(0.718)	(0.568)
4.625	(1.627)	(1.552)	(1.177)	4.625	(1.956)	(1.881)	(1.731)	4.500	(1.119)	(1.044)	(0.894)
				4.750	(2.206)	(2.131)	(1.981)	4.625	(1.448)	(1.373)	(1.223)
								4.750	(2.107)	(2.032)	(1.882)

1733-77 Margin: 2.25				1833-77 Margin: 2.25				DU LPMI, LP & LP LPMI Product Codes:	
DU 5/1 Libor ARM HB Caps: 2/2/5				DU 7/1 Libor ARM HB Caps: 5/2/5					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
3.125	2.748	2.873	2.998	3.000	3.731	3.856	3.981	1711-77	5/1 ARM DU LPMI
3.250	2.425	2.550	2.675	3.125	3.292	3.417	3.542	1811-77	7/1 ARM DU LPMI
3.375	2.103	2.228	2.353	3.250	2.943	3.068	3.193	1911-77	10/1 ARM DU LPMI
3.500	1.733	1.858	1.983	3.375	2.595	2.720	2.845	1701-77	5/1 ARM LP
3.625	1.364	1.489	1.614	3.500	2.156	2.281	2.406	1801-77	7/1 ARM LP
3.750	1.088	1.213	1.338	3.625	1.717	1.842	1.967	1901-77	10/1 ARM LP
3.875	0.813	0.938	1.063	3.750	1.296	1.421	1.546	1720-77	5/1 ARM LP LPMI
4.000	0.539	0.664	0.789	3.875	0.877	1.002	1.127	1820-77	7/1 ARM LP LPMI
4.125	0.265	0.390	0.515	4.000	0.530	0.655	0.780	1920-77	10/1 ARM LP LPMI
4.250	(0.088)	0.037	0.162	4.125	0.185	0.310	0.435	1753-77	5/1 ARM LP Super Conforming
4.375	(0.440)	(0.315)	(0.190)	4.250	(0.160)	(0.035)	0.090	1853-77	7/1 ARM LP Super Conforming
4.500	(0.649)	(0.524)	(0.399)	4.375	(0.503)	(0.378)	(0.253)		
4.625	(0.857)	(0.732)	(0.607)	4.500	(0.847)	(0.722)	(0.597)		
				4.625	(1.189)	(1.064)	(0.939)		
				4.750	(1.418)	(1.293)	(1.168)		

### Conventional Cooperatives, CEMA & Manufactured Homes

1008-05				1308-05				1007-05			
30 Year Fixed CO-OP				15 Year Fixed CO-OP				30 Year Fixed CEMA			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.750	0.713	0.713	0.775	3.250	0.609	0.609	0.609	3.750	0.713	0.713	0.775
3.875	0.042	0.042	0.105	3.375	0.229	0.229	0.229	3.875	0.042	0.042	0.105
4.000	(0.505)	(0.505)	(0.442)	3.500	(0.103)	(0.103)	(0.103)	4.000	(0.505)	(0.505)	(0.442)
4.125	(0.977)	(0.977)	(0.914)	3.625	(0.577)	(0.577)	(0.577)	4.125	(0.977)	(0.977)	(0.914)
4.250	(1.304)	(1.288)	(1.226)	3.750	(0.928)	(0.928)	(0.928)	4.250	(1.304)	(1.288)	(1.226)
4.375	(1.847)	(1.832)	(1.769)	3.875	(1.324)	(1.324)	(1.324)	4.375	(1.847)	(1.832)	(1.769)
4.500	(2.288)	(2.273)	(2.210)	4.000	(1.732)	(1.732)	(1.732)	4.500	(2.288)	(2.273)	(2.210)
4.625	(2.709)	(2.693)	(2.631)	4.125	(2.170)	(2.170)	(2.170)	4.625	(2.709)	(2.693)	(2.631)
4.750	(2.870)	(2.839)	(2.776)	4.250	(2.670)	(2.670)	(2.670)	4.750	(2.870)	(2.839)	(2.776)
4.875	(3.308)	(3.277)	(3.214)	4.375	(3.091)	(3.091)	(3.091)	4.875	(3.308)	(3.277)	(3.214)
5.000	(3.704)	(3.673)	(3.610)	4.500	(3.253)	(3.253)	(3.253)	5.000	(3.704)	(3.673)	(3.610)
5.125	(4.104)	(4.073)	(4.010)	4.625	(3.349)	(3.349)	(3.349)	5.125	(4.104)	(4.073)	(4.010)
5.250	(4.099)	(4.068)	(4.005)	4.750	(3.217)	(3.217)	(3.217)	5.250	(4.099)	(4.068)	(4.005)
5.375	(4.482)	(4.450)	(4.388)	4.875	(3.499)	(3.499)	(3.499)	5.375	(4.482)	(4.450)	(4.388)
5.500	(4.811)	(4.780)	(4.718)					5.500	(4.811)	(4.780)	(4.718)
5.625	(5.101)	(5.070)	(5.008)					5.625	(5.101)	(5.070)	(5.008)
5.750	(5.109)	(5.109)	(5.047)					5.750	(5.109)	(5.109)	(5.047)

1307-05				1006-88				1306-88			
15 Year Fixed CEMA				30 Year Fixed MFH				15 Year Fixed MFH			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.250	0.609	0.609	0.609	3.875	1.830	1.892	1.892	3.250	2.039	2.048	2.075
3.375	0.229	0.229	0.229	4.000	1.299	1.336	1.364	3.375	1.545	1.558	1.580
3.500	(0.103)	(0.103)	(0.103)	4.125	0.861	0.902	0.930	3.500	1.059	1.077	1.099
3.625	(0.577)	(0.577)	(0.577)	4.250	0.205	0.283	0.283	3.625	0.599	0.623	0.645
3.750	(0.928)	(0.928)	(0.928)	4.375	(0.301)	(0.223)	(0.223)	3.750	0.240	0.269	0.305
3.875	(1.324)	(1.324)	(1.324)	4.500	(0.707)	(0.652)	(0.616)	3.875	(0.189)	(0.155)	(0.118)
4.000	(1.732)	(1.732)	(1.732)	4.625	(1.034)	(0.975)	(0.939)	4.000	(0.628)	(0.588)	(0.550)
4.125	(2.170)	(2.170)	(2.170)	4.750	(1.461)	(1.367)	(1.367)	4.125	(1.052)	(1.007)	(0.968)
4.250	(2.670)	(2.670)	(2.670)	4.875	(2.014)	(1.920)	(1.920)	4.250	(1.483)	(1.433)	(1.394)
4.375	(3.091)	(3.091)	(3.091)	5.000	(2.235)	(2.162)	(2.119)	4.375	(1.901)	(1.846)	(1.806)
4.500	(3.253)	(3.253)	(3.253)	5.125	(2.535)	(2.458)	(2.415)	4.500	(2.309)	(2.248)	(2.208)
4.625	(3.349)	(3.349)	(3.349)	5.250	(2.968)	(2.875)	(2.875)	4.625	(2.220)	(2.155)	(2.120)
4.750	(3.217)	(3.217)	(3.217)	5.375	(3.243)	(3.157)	(3.122)	4.750	(2.430)	(2.360)	(2.324)
4.875	(3.499)	(3.499)	(3.499)	5.500	(3.493)	(3.403)	(3.360)	4.875	(2.680)	(2.604)	(2.568)
				5.625	(3.709)	(3.615)	(3.573)	5.000	(2.823)	(2.742)	(2.705)
				5.750	(3.981)	(3.882)	(3.840)				
				5.875	(4.226)	(4.124)	(4.081)				

Conventional ARMs, Cooperatives, CEMA & Manufactured Homes Adjustments										
Risk Based Adjustments*		<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95		
* Risk Based adjustments DO NOT apply to loan terms 15 year or less										
620 - 639		0.500	1.500	3.000	3.000	3.250	3.250	3.500		
640 - 659		0.500	1.250	2.750	3.000	3.250	2.750	3.000		
660 - 679		0.000	1.000	2.250	2.750	2.750	2.250	2.500		
680 - 699		0.000	0.500	1.250	1.750	1.500	1.250	1.500		
700 - 719		0.000	0.500	1.000	1.250	1.000	1.000	1.250		
720 - 739		0.000	0.250	0.500	0.750	0.500	0.500	0.750		
> 740		0.000	0.250	0.250	0.500	0.250	0.250	0.500		
<b>Loan Feature Adjustments (all terms)</b>										
Cashout Refi & Fico 620 - 639		0.625	1.625	1.625	3.125	n/a	n/a	n/a	n/a	
Cashout Refi & Fico 640 - 659		0.625	1.625	1.625	2.625	n/a	n/a	n/a	n/a	
Cashout Refi & Fico 660 - 679		0.625	1.125	1.125	1.875	n/a	n/a	n/a	n/a	
Cashout Refi & Fico 680 - 699		0.375	1.125	1.125	1.750	n/a	n/a	n/a	n/a	
Cashout Refi & Fico 700 - 719		0.375	1.000	1.000	1.125	n/a	n/a	n/a	n/a	
Cashout Refi & Fico 720 - 739		0.375	1.000	1.000	1.125	n/a	n/a	n/a	n/a	
Cashout Refi & Fico >=740		0.375	0.625	0.625	0.875	n/a	n/a	n/a	n/a	
HB C/O Refi (in addition to above)		1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a	
Below adjustments apply to all terms										
\$60,000-\$100,000		0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500	
\$100,001-\$125,000		0.150	0.150	0.150	0.150	0.150	0.150	0.150	0.150	
\$125,001 +		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Escrow Waiver (Except NY)		0.250	0.250	0.250	0.250	n/a	n/a	n/a	n/a	
Investment Property		2.125	2.125	2.125	3.375	n/a	n/a	n/a	n/a	
Attach Condo	term > 180	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750	
2 Units		1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a	
3-4 Units		1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a	
HighBal Purchase & R/T Refi		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
High Balance ARM <=75% LTV/CLTV	0.750									
High Balance ARM >75% LTV/CLTV	1.500									
<b>State Adjustments</b>										
Loans with Secondary Financing The below adds also apply:										
LTV Range	CLTV Range	Fico <720	Fico >=720	Zone 1: NY (except NY Co-Ops)						0.250
<= 65.00%	80.01% - 95.00%	0.875%	0.625%	Zone 2: MA, ND						0.050
65.01% - 75.00%	80.01% - 95.00%	1.125%	0.875%	Zone 3: AZ, CO, IA, IL, ME, MO, NV, VA, WI, WY						0.000
75.01% - 95.00%	90.01% - 95.00%	1.375%	1.125%	Zone 4: AL, AR, CT, DC, ID, HI, IN, KS, KY, MD, MI, MN, NE, NH, NJ, NM, OR, RI, UT, WA						(0.050)
75.01% - 90.00%	76.01% - 90.00%	1.375%	1.125%	Zone 5: AK, GA, TN, MT, LA, NC, SC, OH, OK, PA						(0.100)
<= 95.00%	95.01% - 97.00%	1.875%	1.875%	Zone 6: FL						(0.150)
LPMI Self-Insured Pricing Adjustments: 30, 20, 15 Yr Fixed, 5/1, 7/1, & 10/1 ARMs only										
LTV	Term	620-639	640-659	660-679	680-699	700-719	720-739	740 - 759	>= 760	
95.01 to 97%	30 Yr	8.530	7.830	7.220	5.480	4.420	3.730	2.980	2.160	
	<=20 Yr	4.830	4.530	4.260	3.290	2.700	2.280	1.840	1.370	
90.01 to 95%	30 Yr	5.830	5.480	5.160	3.940	3.210	2.750	2.220	1.600	
	<=20 Yr	3.410	3.250	3.120	2.420	2.010	1.730	1.420	1.060	
85.01 to 90%	30 Yr	4.420	4.220	4.060	3.010	2.490	2.080	1.680	1.200	
	<=20 Yr	2.650	2.570	2.490	1.880	1.590	1.340	1.110	0.830	
<= 85%	30 Yr	1.620	1.570	1.520	1.130	0.970	0.830	0.720	0.590	
	<=20 Yr	1.060	1.050	1.020	0.790	0.690	0.620	0.560	0.480	
Rate & Term Refi *		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Cashout Refi*		1.800	1.650	1.500	1.050	0.850	0.700	0.600	0.540	
Second Home*		1.350	1.270	1.230	0.700	0.600	0.490	0.390	0.360	
3-4 Units Property*		2.630	2.000	1.900	1.750	1.500	1.330	1.190	1.020	
Ln Amt > \$726,525*		2.100	1.800	1.500	1.200	0.900	0.750	0.660	0.600	
* These adjustments are in addition to the LPMI Fico-LTV Adjustments.										
Max Lender Credit after adjustments:						(4.250)				
Min. Loan Amount						\$60,000				
Lock Term to 45 Day Price						0.250				
60 Day						0.250				
<b>Lock Extensions (per diem 0.025 per day)</b>										
7 day						0.150				
10 day						0.250				
15 day						0.375				
Relock Fee						0.125				



### Government Price Adjustments

Fico 580 - 599	FHA/VA/USDA	2.750
Fico 600 - 619	FHA/VA/USDA	2.250
Fico 620 - 639	FHA/VA/USDA	1.250
<b>State Adjustments:</b>		
Zone 1: NY		0.100
Zone 2: NV, UT		0.050
Zone 3: CO, GA, ID, MA, MD, NC, WI		0.000
Zone 4: AL, AZ, CT, DC, HI, IN, ME, MI, MN, MO, NE, NJ		-0.050
Zone 5: AK, IA, IL, KS, LA, ND, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA		-0.100
Zone 6: AR, FL, MT, PA		-0.150
Zone 7: TX		-0.300
** Loan amount adjustments to Total loan amount		
Loan Amounts \$60,001 - \$75,000	FHA/VA/USDA	0.500
Loan Amounts \$75,001 - \$100,000	FHA/VA/USDA	0.250
Loan Amounts \$100,001 - \$125,000	FHA/VA/USDA	0.125
Loan Amounts \$125,001 - \$299,999	FHA/VA/USDA	0.000
Loan Amounts \$300,000 - \$484,350	FHA/VA/USDA	(0.125)
Loan Amounts > \$726,525	FHA/VA/USDA	0.250
2-4 Units	FHA/VA/USDA	0.000
Streamline All LTV ranges (includes HB)	FHA/VA/USDA	0.250

### First Advantage & DPA Price Adjustments

Fico 550 - 599	First Advantage	2.750
Fico 600 - 619	First Advantage	2.250
Fico 620 - 639	First Advantage	1.250
Fico 640 - 659	First Advantage	0.250
Fico 660 - 679	First Advantage	0.000
Fico 680 - 699	First Advantage	0.000
Fico >= 700	First Advantage	(0.125)
High Bal FICO ≤ 679 *plus above FICO Adj	First Advantage	0.625
Fico >= 720	DPA	(0.250)
Fico 660 - 679	DPA	0.000
Fico 640 - 659	DPA	0.500
Fico 620 - 639	DPA	1.500
Fico 600 - 619	DPA	2.000

<b>State Adjustments:</b>		
Zone 1: NY		0.100
Zone 2: NV, UT		0.050
Zone 3: CO, GA, ID, MA, MD, NC, WI		0.000
Zone 4: AL, AZ, CT, DC, HI, IN, ME, MI, MN, MO, NE, NJ		-0.050
Zone 5: AK, IA, IL, KS, LA, ND, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA		-0.100
Zone 6: AR, FL, MT, PA		-0.150
Zone 7: TX		-0.300
Lock Ext		
7 day		0.150
10 day		0.250
15 day		0.375
Relock Fee		0.125
Lock Ext per diem		0.025
<b>Lock Term to 45 Day Price</b>		
60 Day		0.250
<b>Max Lender Credit after adjustments FIXED:</b>		<b>(4.750)</b>
<b>Max Lender Credit after adjustments FIXED HB:</b>		<b>(3.750)</b>
<b>Max Lender Credit after adjustments ARMS:</b>		<b>(2.750)</b>
Loan Amounts \$60,001 - \$75,000	First Advantage	0.500
Loan Amounts \$75,001 - \$100,000	First Advantage	0.250
Loan Amounts \$100,001 - \$125,000	First Advantage	0.125
Loan Amounts \$125,001 - \$299,999	First Advantage	0.000
Loan Amounts \$300,000 - \$484,350	First Advantage	0.000
Loan Amounts > \$726,525	First Advantage	0.250
Manual Underwrite w/FICO >=640	First Advantage	0.375
Manual Underwrite w/FICO <640	First Advantage	0.750

**\$495 FHA/VA Streamline fee is available for Lender buyout but will be adjusted manually at lock based on loan amount**

WesLend FHA Lender ID	2323400005
WesLend VA Lender ID	9026880000







### Weslend Non-QM II

\*\* Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ [www.WeslendWholesale.com](http://www.WeslendWholesale.com)

9766-21 Fresh Start 5/1 ARM			Program Highlights			9266-21 Fresh Start 30 Year Fixed		
Rate	30 day	45 day				Rate	30 day	45 day
7.375	(1.109)	(1.046)				7.500	(0.328)	(0.265)
7.500	(1.341)	(1.279)				7.625	(0.538)	(0.475)
7.625	(1.614)	(1.551)				7.750	(0.748)	(0.685)
7.750	(1.890)	(1.828)				7.875	(0.958)	(0.895)
7.875	(2.187)	(2.125)				8.000	(1.168)	(1.105)
8.000	(2.508)	(2.445)				8.125	(1.378)	(1.315)
8.125	(2.741)	(2.678)				8.250	(1.588)	(1.525)
8.250	(2.974)	(2.912)				8.375	(1.798)	(1.735)
8.375	(3.207)	(3.145)				8.500	(2.008)	(1.945)
8.500	(3.441)	(3.378)				8.625	(2.218)	(2.155)
8.625	(3.674)	(3.612)				8.750	(2.428)	(2.365)
8.750	(3.908)	(3.846)				8.875	(2.638)	(2.575)
8.875	(4.142)	(4.080)				9.000	(2.848)	(2.785)
						9.125	(3.058)	(2.995)
						9.250	(3.268)	(3.205)
						9.375	(3.478)	(3.415)
Max Rebate: 102.25 Margin: 6.500 Caps: 2/2/6 Index: 1 Year LIBOR						Max Rebate: 102.25		

Adjustments to Price	0-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	>90
Second Home	0.500	0.500	0.500	0.500	0.500	n/a	n/a
cash out	0.500	0.750	0.750	0.750	n/a	n/a	n/a
2-4 units	0.250	0.250	0.250	0.250	0.250	n/a	n/a

FICO: Adjustment to Price	0-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	>90
740+ FICO	0.000	0.250	0.500	0.750	1.750	n/a	n/a
720-739 FICO	0.000	0.250	0.500	0.750	1.750	n/a	n/a
700-719 FICO	0.250	0.500	0.750	1.000	2.000	n/a	n/a
680-699 FICO	0.750	1.000	1.250	1.500	2.250	n/a	n/a
660-679 FICO	1.000	1.250	1.500	1.750	2.500	n/a	n/a
640-659 FICO	1.500	1.750	2.000	2.250	2.750	n/a	n/a
620-639 FICO	2.000	2.250	2.500	2.750	n/a	n/a	n/a
600-619 FICO	2.500	2.750	n/a	n/a	n/a	n/a	n/a
580-599 FICO	3.000	3.250	n/a	n/a	n/a	n/a	n/a

LTV: Adjustments to Price	0-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90	>90
Total Loan Amount \$100,000 to \$199,999	0.375	0.375	0.375	0.500	0.500	n/a	n/a
Total Loan Amount \$200,000 to \$349,999	0.125	0.125	0.125	0.250	1.000	n/a	n/a
Total Loan Amount \$350,000 to \$449,999	(1.000)	(0.750)	(0.750)	0.250	1.000	n/a	n/a
Total Loan Amount \$450,000 to \$599,999	(1.000)	(0.750)	(0.750)	0.250	1.000	n/a	n/a
Total Loan Amount \$600,000 to \$849,999	(1.000)	(0.750)	(0.750)	0.250	1.000	n/a	n/a
Total Loan Amount >= \$850,000	(0.250)	(0.250)	(0.250)	0.250	1.000	n/a	n/a
Refinance	0.375	0.375	0.375	0.375	0.500	n/a	n/a
Condo	0.125	0.125	0.125	0.125	0.250	n/a	n/a