



# WesLend FINANCIAL

## National Rate Sheet

### Table of Contents

Page	Product
<a href="#">2</a>	WesLend Choice Conforming & High Balance
<a href="#">3</a>	WesLend Choice Conforming Adjustments
<a href="#">4</a>	WesLend Select Conforming & High Balance
<a href="#">5</a>	WesLend Select Conforming Adjustments
<a href="#">6</a>	WesLend Agency Conforming and High Balance
<a href="#">7</a>	WesLend Agency Conforming Adjustments
<a href="#">8</a>	WesLend Choice Government
<a href="#">9</a>	WesLend Choice Government Adjustments
<a href="#">10</a>	WesLend Select Government
<a href="#">11</a>	Home Ready & Home Possible
<a href="#">12</a>	Conventional ARMs, Cooperatives, CEMA & Manufactured Homes
<a href="#">13</a>	Conventional ARMs, Cooperatives, CEMA & Manufactured Homes Adjustments
<a href="#">14</a>	Government Manufactured Homes, ARMS & First Advantage
<a href="#">15</a>	Government Manufactured Homes, ARMS & First Advantage Adjustments
<a href="#">16</a>	DU Refi Plus
<a href="#">17</a>	LP Open Access
<a href="#">18</a>	WesLend Non-Conforming & WesLend Jumbo
<a href="#">19</a>	WesLend Non-QM

### Lock Expiration Dates

15 day	7/14/2018
30 day	7/29/2018
45 day	8/13/2018
60 day	8/28/2018

**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. Rerlock 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	>\$500-679,650k
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**

#### Sales Managers

Name	Region	Phone	Email Address
Thomas Michel	EVP. Director of Wholesale	(949) 681-5254	<a href="mailto:Thomas.Michel@weslend.com">Thomas.Michel@weslend.com</a>
Bryan Levy	Northeast Area Sales Manager	(631) 255-6644	<a href="mailto:Bryan.Levy@weslend.com">Bryan.Levy@weslend.com</a>
Brian Tofslly	California Area Sales Manager	(858) 774-0272	<a href="mailto:Brian.Tofslly@weslend.com">Brian.Tofslly@weslend.com</a>

Contact Numbers	Phone #	Email Address
Main	(877) 945-4105	<a href="mailto:info@weslend.com">info@weslend.com</a>
Submissions	(877) 945-4105 X 1	
Broker Support	(877) 945-4105 X 8	<a href="mailto:support@weslend.com">support@weslend.com</a>
Lock Desk	Ph: (877) 945-4105 X 3 Fx: (949) 313-1741	<a href="mailto:lockdesk@weslend.com">lockdesk@weslend.com</a>

*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

## WESLEND CHOICE 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)

1000-99 DU Fixed 30 Year				1300-99 DU Fixed 15 Year				1400-99 DU Fixed 10 Year			
1001-99 LP Fixed 30 Year				1301-99 LP Fixed 15 Year				1401-99 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	0.844	0.952	0.953	3.500	0.162	0.270	0.271	3.500	0.004	0.112	0.114
4.125	0.059	0.166	0.167	3.625	(0.350)	(0.242)	(0.241)	3.625	(0.332)	(0.223)	(0.222)
4.250	(0.572)	(0.465)	(0.464)	3.750	(0.727)	(0.619)	(0.618)	3.750	(0.713)	(0.604)	(0.604)
4.375	(1.053)	(0.946)	(0.945)	3.875	(1.123)	(1.014)	(1.013)	3.875	(1.085)	(0.975)	(0.975)
4.500	(1.610)	(1.606)	(1.606)	4.000	(1.564)	(1.456)	(1.454)	4.000	(1.563)	(1.455)	(1.454)
4.625	(2.264)	(2.164)	(2.164)	4.125	(2.076)	(1.968)	(1.967)	4.125	(1.899)	(1.791)	(1.790)
4.750	(2.837)	(2.698)	(2.697)	4.250	(2.357)	(2.249)	(2.247)	4.250	(2.082)	(1.974)	(1.973)
4.875	(3.326)	(3.187)	(3.186)	4.375	(2.613)	(2.505)	(2.504)	4.375	(2.346)	(2.236)	(2.236)
5.000	(3.669)	(3.659)	(3.659)	4.500	(3.034)	(2.924)	(2.924)	4.500	(2.790)	(2.681)	(2.681)
5.125	(4.308)	(4.138)	(4.136)	4.625	(3.292)	(3.182)	(3.182)	4.625	(3.068)	(2.945)	(2.943)
5.250	(4.809)	(4.639)	(4.638)	4.750	(3.631)	(3.507)	(3.506)	4.750	(3.296)	(3.172)	(3.171)
5.375	(5.213)	(5.043)	(5.042)	4.875	(3.924)	(3.815)	(3.815)	4.875	(3.682)	(3.572)	(3.572)
5.500	(5.220)	(5.220)	(5.220)	5.000	(3.606)	(3.590)	(3.590)				
5.625	(5.860)	(5.675)	(5.673)	5.125	(1.338)	(1.338)	(1.338)				
5.750	(6.440)	(6.254)	(6.253)								
5.875	(6.853)	(6.667)	(6.666)								

  

1200-99 DU Fixed 20 Year				1033-99 DU 30 Year Fixed HB				1333-99 DU 15 Year Fixed HB			
1201-99 LP Fixed 20 Year											
Rate	15 Day	30 Day	45 day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.000	(0.094)	0.014	0.015	4.375	0.686	0.688	0.688	3.750	0.703	0.812	0.812
4.125	(0.713)	(0.605)	(0.604)	4.500	0.026	0.026	0.026	3.875	0.151	0.261	0.261
4.250	(1.202)	(1.094)	(1.093)	4.625	(0.480)	(0.480)	(0.480)	4.000	0.117	0.226	0.226
4.375	(1.623)	(1.570)	(1.570)	4.750	(1.006)	(0.891)	(0.891)	4.125	(0.216)	(0.107)	(0.107)
4.500	(2.504)	(2.365)	(2.364)	4.875	(1.495)	(1.495)	(1.495)	4.250	(0.370)	(0.260)	(0.260)
4.625	(3.059)	(2.920)	(2.919)	5.000	(1.976)	(1.976)	(1.976)	4.375	(0.841)	(0.732)	(0.732)
4.750	(3.513)	(3.374)	(3.373)	5.125	(1.918)	(1.918)	(1.918)	4.500	(0.951)	(0.841)	(0.841)
4.875	(3.925)	(3.787)	(3.785)	5.250	(2.371)	(2.201)	(2.200)	4.625	(1.081)	(0.971)	(0.971)
5.000	(4.252)	(4.082)	(4.080)	5.375	(2.838)	(2.668)	(2.667)	4.750	(1.353)	(1.243)	(1.243)
5.125	(4.784)	(4.614)	(4.613)	5.500	(2.751)	(2.751)	(2.751)	4.875	(1.753)	(1.643)	(1.643)
5.250	(5.211)	(5.041)	(5.039)	5.625	(1.722)	(1.537)	(1.535)	5.000	(1.343)	(1.327)	(1.327)
5.375	(5.553)	(5.383)	(5.382)	5.750	(2.286)	(2.101)	(2.099)	5.125	(0.230)	(0.230)	(0.230)
5.500	(5.327)	(5.141)	(5.140)	5.875	(2.738)	(2.552)	(2.551)				
5.625	(5.926)	(5.741)	(5.740)								

  

1053-99 30 LP SuperConf.				1353-99 15 LP Super Conf.				Highlights			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.375	0.686	0.688	0.688	3.750	0.703	0.812	0.812	<b>1031 Exchange Transactions - Allowed</b> <b>Age Related Deed Restrictions - Allowed</b> <b>Impound Account - Required; LTV &gt; 80%</b> <b>Unpermitted Additions - Allowed</b> <b>Future Employment Income - Allowed</b> <b>Third Party Processing Fee - Allowed</b> <b>Transferred Appraisals - Not Allowed</b>  <i>Highlights vary between DU and LPA</i>  <i>See full guidelines for details</i>			
4.500	0.026	0.026	0.026	3.875	0.151	0.261	0.261				
4.625	(0.480)	(0.480)	(0.480)	4.000	0.117	0.226	0.226				
4.750	(1.006)	(0.891)	(0.891)	4.125	(0.216)	(0.107)	(0.107)				
4.875	(1.495)	(1.495)	(1.495)	4.250	(0.370)	(0.260)	(0.260)				
5.000	(1.976)	(1.976)	(1.976)	4.375	(0.841)	(0.732)	(0.732)				
5.125	(1.918)	(1.918)	(1.918)	4.500	(0.951)	(0.841)	(0.841)				
5.250	(2.371)	(2.201)	(2.200)	4.625	(1.081)	(0.971)	(0.971)				
5.375	(2.838)	(2.668)	(2.667)	4.750	(1.353)	(1.243)	(1.243)				
5.500	(2.751)	(2.751)	(2.751)	4.875	(1.753)	(1.643)	(1.643)				
5.625	(1.722)	(1.537)	(1.535)	5.000	(1.343)	(1.327)	(1.327)				
5.750	(2.286)	(2.101)	(2.099)	5.125	(0.230)	(0.230)	(0.230)				
5.875	(2.738)	(2.552)	(2.551)								

### 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									
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+\$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   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	
Loans with Secondary Financing					State Adjustments				
All Loans with Sub Financing		(0.375)		Zone 1: NY				0.100	
The below adds also apply:				Zone 2: MA, ND				0.050	
<b>LTV Range</b>	<b>CLTV Range</b>	<b>Fico &lt;720</b>	<b>Fico &gt;=720</b>	<b>Zone 3: AZ, CO, IA, IL, ME, MO, NV, VA, WI, WY</b>				0.000	
≤ 65.00%	80.01% – 95.00%	0.500%	0.250%	<b>Zone 4: AL, AR, CT, DC, ID, HI, IN, KS, KY, MD, MI, MN, NE, NH, NJ, NM, OR, RI, UT, WA</b>				(0.050)	
65.01% – 75.00%	80.01% – 95.00%	0.750%	0.500%	<b>Zone 5: AK, DE, GA, TN, MT, LA, NC, SC, OH, OK, PA</b>				(0.100)	
75.01% – 95.00%	90.01% – 95.00%	1.000%	0.750%	<b>Zone 6: FL</b>				(0.150)	
75.01% – 90.00%	76.01% – 90.00%	1.000%	0.750%	<b>Zone 7a: TX (w/o Impounds)</b>				(0.125)	
≤ 95.00%	95.01% – 97.00%	1.500%	1.500%	<b>Zone 7b: TX (with Impounds)</b>				(0.225)	
LPMI Self-Insured Pricing Adjustments: 30, 20, 15 Yr Fixed, 5/1, 7/1, & 10/1 ARMs only									
<b>LTV</b>	<b>Term</b>	<b>620-639</b>	<b>640-659</b>	<b>660-679</b>	<b>680-699</b>	<b>700-719</b>	<b>720-739</b>	<b>740 - 759</b>	<b>&gt;= 760</b>
<b>95.01 to 97%</b>	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
<b>90.01 to 95%</b>	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
<b>85.01 to 90%</b>	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
<b>&lt;= 85%</b>	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; \$679,650*</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				
<b>Lock Term to 45 Day Price</b>									
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					
<b>Relock Fee</b>				<b>0.125</b>					
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 DU Fixed 30 Year				1300-05 DU Fixed 15 Year				1400-05 DU Fixed 10 Year			
1001-05 LP Fixed 30 Year				1301-05 LP Fixed 15 Year				1401-05 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	0.432	0.494	0.541	3.250	1.140	1.140	1.233	3.250	1.140	1.140	1.233
4.125	(0.250)	(0.187)	(0.141)	3.375	0.608	0.608	0.701	3.375	0.608	0.608	0.701
4.250	(0.885)	(0.822)	(0.775)	3.500	0.127	0.127	0.221	3.500	0.127	0.127	0.221
4.375	(1.445)	(1.383)	(1.336)	3.625	(0.415)	(0.415)	(0.321)	3.625	(0.415)	(0.415)	(0.321)
4.500	(1.925)	(1.862)	(1.784)	3.750	(0.740)	(0.740)	(0.647)	3.750	(0.740)	(0.740)	(0.647)
4.625	(2.534)	(2.471)	(2.393)	3.875	(1.145)	(1.145)	(1.051)	3.875	(1.145)	(1.145)	(1.051)
4.750	(3.096)	(3.034)	(2.956)	4.000	(1.579)	(1.579)	(1.485)	4.000	(1.579)	(1.579)	(1.485)
4.875	(3.584)	(3.521)	(3.443)	4.125	(2.097)	(2.097)	(2.003)	4.125	(2.097)	(2.097)	(2.003)
5.000	(3.949)	(3.871)	(3.778)	4.250	(2.398)	(2.523)	(2.304)	4.250	(2.398)	(2.398)	(2.304)
5.125	(4.539)	(4.461)	(4.367)	4.375	(2.773)	(2.773)	(2.679)	4.375	(2.773)	(2.773)	(2.679)
5.250	(5.054)	(4.976)	(4.882)	4.500	(2.844)	(2.844)	(2.751)	4.500	(2.844)	(2.844)	(2.751)
5.375	(5.488)	(5.410)	(5.317)	4.625	(3.310)	(3.310)	(3.216)	4.625	(3.310)	(3.310)	(3.216)
5.500	(5.576)	(5.482)	(5.388)	4.750	(3.661)	(3.661)	(3.567)	4.750	(3.661)	(3.661)	(3.567)
5.625	(6.171)	(6.077)	(5.983)	4.875	(3.958)	(3.958)	(3.864)	4.875	(3.958)	(3.958)	(3.864)
5.750	(6.667)	(6.573)	(6.480)								
5.875	(7.063)	(6.969)	(6.875)								

  

1200-05 DU Fixed 20 Year				1033-05 DU 30 Year Fixed HB				1333-05 DU 15 Year Fixed HB			
1201-05 LP Fixed 20 Year											
Rate	15 Day	30 Day	45 day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.000	0.146	0.208	0.255	4.125	0.920	0.983	1.029	3.750	0.725	0.725	0.818
4.125	(0.388)	(0.326)	(0.279)	4.250	0.285	0.348	0.395	3.875	0.246	0.246	0.340
4.250	(1.104)	(1.042)	(0.964)	4.375	(0.275)	(0.213)	(0.166)	4.000	(0.239)	(0.239)	(0.145)
4.375	(1.600)	(1.537)	(1.459)	4.500	(0.755)	(0.692)	(0.614)	4.125	(0.757)	(0.757)	(0.663)
4.500	(2.203)	(2.141)	(2.063)	4.625	(1.364)	(1.301)	(1.223)	4.250	(1.058)	(1.058)	(0.964)
4.625	(2.688)	(2.625)	(2.547)	4.750	(1.926)	(1.864)	(1.786)	4.375	(1.433)	(1.433)	(1.339)
4.750	(3.177)	(3.099)	(3.012)	4.875	(2.414)	(2.351)	(2.273)	4.500	(1.254)	(1.254)	(1.161)
4.875	(3.679)	(3.601)	(3.507)	5.000	(2.404)	(2.326)	(2.233)	4.625	(1.720)	(1.720)	(1.626)
5.000	(4.197)	(4.119)	(4.025)	5.125	(2.994)	(2.916)	(2.822)	4.750	(2.071)	(2.071)	(1.977)
5.125	(4.693)	(4.615)	(4.521)	5.250	(3.509)	(3.431)	(3.337)	4.875	(2.368)	(2.368)	(2.274)
5.250	(5.135)	(5.057)	(4.964)	5.375	(3.943)	(3.865)	(3.772)				
5.375	(5.543)	(5.464)	(5.371)								
5.500	(5.765)	(5.671)	(5.578)								
5.625	(6.329)	(6.235)	(6.141)								
5.750	(6.767)	(6.673)	(6.579)								
5.875	(7.137)	(7.043)	(6.949)								

  

1053-05 30 LP SuperConf.				1353-05 15 LP Super Conf.				Highlights			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.125	0.920	0.983	1.029	3.750	0.725	0.725	0.818	<b>1031 Exchange Transactions - Allowed</b> <b>Future Employment Income - Allowed</b> <b>Transferred Appraisals - Not Allowed</b> <b>Third Party Processing Fee - Not Allowed</b> <b>Deed Restrictions - Not Allowed</b>  <i>Highlights vary between DU and LPA</i>  <i>See full guidelines for details</i>			
4.250	0.285	0.348	0.395	3.875	0.246	0.246	0.340				
4.375	(0.275)	(0.213)	(0.166)	4.000	(0.239)	(0.239)	(0.145)				
4.500	(0.755)	(0.692)	(0.614)	4.125	(0.757)	(0.757)	(0.663)				
4.625	(1.364)	(1.301)	(1.223)	4.250	(1.058)	(1.058)	(0.964)				
4.750	(1.926)	(1.864)	(1.786)	4.375	(1.433)	(1.433)	(1.339)				
4.875	(2.414)	(2.351)	(2.273)	4.500	(1.254)	(1.254)	(1.161)				
5.000	(2.404)	(2.326)	(2.233)	4.625	(1.720)	(1.720)	(1.626)				
5.125	(2.994)	(2.916)	(2.822)	4.750	(2.071)	(2.071)	(1.977)				
5.250	(3.509)	(3.431)	(3.337)	4.875	(2.368)	(2.368)	(2.274)				
5.375	(3.943)	(3.865)	(3.772)								

## 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	term > 180	0.000	0.000	0.000	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

				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, DE, 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 > \$650,000*		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
<b>Lock Extensions (per diem 0.025 per day)</b>	
7 day	0.150
10 day	0.250
15 day	0.375
Relock Fee	<b>0.125</b>

## 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	1.163	1.221	1.276	3.500	0.137	0.191	0.244	3.250	0.260	0.314	0.380
4.125	0.390	0.448	0.503	3.625	(0.377)	(0.323)	(0.270)	3.375	(0.085)	(0.030)	0.036
4.250	(0.353)	(0.294)	(0.239)	3.750	(0.665)	(0.610)	(0.555)	3.500	(0.414)	(0.359)	(0.293)
4.375	(0.882)	(0.824)	(0.769)	3.875	(1.178)	(1.124)	(1.068)	3.625	(0.673)	(0.618)	(0.552)
4.500	(1.343)	(1.285)	(1.230)	4.000	(1.646)	(1.592)	(1.536)	3.750	(1.429)	(1.375)	(1.312)
4.625	(2.036)	(1.970)	(1.903)	4.125	(2.111)	(2.056)	(2.000)	3.875	(1.749)	(1.695)	(1.632)
4.750	(2.724)	(2.658)	(2.591)	4.250	(2.340)	(2.286)	(2.230)	4.000	(2.044)	(1.990)	(1.927)
4.875	(3.243)	(3.177)	(3.110)	4.375	(2.639)	(2.577)	(2.512)	4.125	(2.263)	(2.209)	(2.146)
5.000	(3.690)	(3.624)	(3.557)	4.500	(3.082)	(3.020)	(2.953)	4.250	(2.637)	(2.574)	(2.495)
5.125	(4.138)	(4.071)	(3.975)	4.625	(3.537)	(3.474)	(3.408)	4.375	(2.925)	(2.862)	(2.783)
5.250	(4.783)	(4.702)	(4.620)	4.750	(3.653)	(3.591)	(3.524)	4.500	(3.208)	(3.146)	(3.066)
5.375	(5.221)	(5.140)	(5.058)	4.875	(3.932)	(3.869)	(3.803)	4.625	(3.430)	(3.367)	(3.287)
5.500	(5.603)	(5.522)	(5.440)	5.000	(4.205)	(4.143)	(4.076)	4.750	(3.612)	(3.549)	(3.469)
5.625	(5.908)	(5.828)	(5.745)					4.875	(3.778)	(3.715)	(3.636)
5.750	(6.566)	(6.471)	(6.373)					5.000	(3.908)	(3.846)	(3.766)
5.875	(6.831)	(6.736)	(6.638)								
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
4.000	0.676	0.712	0.789	3.500	0.165	0.216	0.249	3.750	1.234	1.286	1.348
4.125	(0.047)	0.007	0.074	3.625	(0.395)	(0.344)	(0.308)	3.875	0.718	0.776	0.841
4.250	(0.775)	(0.722)	(0.653)	3.750	(0.873)	(0.822)	(0.784)	4.000	0.044	0.103	0.168
4.375	(1.299)	(1.246)	(1.177)	3.875	(1.384)	(1.333)	(1.295)	4.125	(0.573)	(0.514)	(0.450)
4.500	(1.922)	(1.869)	(1.800)	4.000	(1.719)	(1.669)	(1.617)	4.250	(1.154)	(1.096)	(1.031)
4.625	(2.414)	(2.343)	(2.265)	4.125	(2.203)	(2.153)	(2.100)	4.375	(1.633)	(1.567)	(1.490)
4.750	(2.992)	(2.921)	(2.843)	4.250	(2.452)	(2.402)	(2.347)	4.500	(2.328)	(2.262)	(2.185)
4.875	(3.620)	(3.550)	(3.471)	4.375	(2.862)	(2.812)	(2.755)	4.625	(2.942)	(2.876)	(2.799)
5.000	(4.074)	(4.003)	(3.926)	4.500	(3.082)	(3.042)	(2.971)	4.750	(3.506)	(3.440)	(3.363)
5.125	(4.580)	(4.492)	(4.412)	4.625	(3.493)	(3.452)	(3.380)	4.875	(3.902)	(3.836)	(3.759)
5.250	(5.056)	(4.968)	(4.888)	4.750	(3.779)	(3.739)	(3.665)	5.000	(4.286)	(4.220)	(4.143)
5.375	(5.525)	(5.437)	(5.358)					5.125	(4.671)	(4.591)	(4.498)
5.500	(5.903)	(5.816)	(5.740)					5.250	(5.192)	(5.112)	(5.019)
5.625	(6.233)	(6.127)	(6.092)					5.375	(5.467)	(5.386)	(5.294)
5.750	(6.613)	(6.507)	(6.475)					5.500	(5.774)	(5.694)	(5.601)
5.875	(6.949)	(6.843)	(6.814)					5.625	(5.990)	(5.909)	(5.817)
								5.750	(6.599)	(6.504)	(6.397)
								5.875	(6.697)	(6.601)	(6.494)
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	1.044	1.079	1.185	4.250	1.054	1.112	1.177	3.750	0.688	0.742	0.805
3.875	0.370	0.405	0.514	4.375	0.491	0.550	0.615	3.875	0.277	0.331	0.394
4.000	(0.315)	(0.280)	(0.169)	4.500	(0.015)	0.043	0.108	4.000	(0.111)	(0.056)	0.006
4.125	(0.885)	(0.834)	(0.734)	4.625	(0.484)	(0.418)	(0.341)	4.125	(0.470)	(0.415)	(0.353)
4.250	(1.480)	(1.427)	(1.325)	4.750	(1.141)	(1.076)	(0.998)	4.250	(0.622)	(0.567)	(0.505)
4.375	(2.083)	(2.031)	(1.926)	4.875	(1.680)	(1.614)	(1.536)	4.375	(0.797)	(0.742)	(0.680)
4.500	(2.612)	(2.559)	(2.451)	5.000	(2.168)	(2.102)	(2.025)	4.500	(0.965)	(0.906)	(0.842)
4.625	(3.221)	(3.151)	(3.042)	5.125	(2.427)	(2.362)	(2.284)	4.625	(1.334)	(1.272)	(1.198)
4.750	(3.791)	(3.721)	(3.608)	5.250	(2.618)	(2.552)	(2.474)	4.750	(1.414)	(1.352)	(1.278)
4.875	(4.189)	(4.119)	(4.005)	5.375	(3.039)	(2.958)	(2.866)	4.875	(1.609)	(1.547)	(1.474)
5.000	(4.614)	(4.544)	(4.430)	5.500	(3.499)	(3.418)	(3.326)	5.000	(1.790)	(1.727)	(1.654)
5.125	(5.061)	(4.973)	(4.830)	5.625	(3.765)	(3.685)	(3.592)				
5.250	(5.453)	(5.365)	(5.221)	5.750	(3.971)	(3.891)	(3.798)				
5.375	(5.763)	(5.676)	(5.531)	5.875	(2.993)	(2.898)	(2.791)				
5.500	(5.990)	(5.902)	(5.757)								
5.625	(6.376)	(6.271)	(6.236)								
5.750	(6.760)	(6.653)	(6.619)								
1053-01 30 LP SuperConf.				1353-01 15 LP Super Conf.				Highlights			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	0.596	0.649	0.718	3.750	0.302	0.353	0.391	<b>1031 Exchange Transactions - Allowed</b> <b>Age Related Deed Restrictions - Allowed</b> <b>Student Loan Refinance - Allowed</b> <b>Non-Traditional Credit - Allowed</b> <b>Unpermitted Additions - Allowed</b> <b>Transferred Appraisals - Allowed</b> <b>Third Party Processing Fee - Allowed</b>  <i>Highlights vary between DU and LPA</i>  <i>See full guidelines for details</i>			
4.375	0.071	0.124	0.193								
4.500	(0.552)	(0.499)	(0.430)								
4.625	(0.989)	(0.918)	(0.840)								
4.750	(1.567)	(1.496)	(1.418)								
4.875	(2.195)	(2.125)	(2.046)								
5.000	(2.649)	(2.578)	(2.501)								
5.125	(2.155)	(2.067)	(1.987)								
5.250	(2.631)	(2.543)	(2.463)								
5.375	(3.100)	(3.012)	(2.933)								
5.500	(3.479)	(3.391)	(3.315)								
5.625	(2.855)	(2.749)	(2.714)								
5.750	(3.235)	(3.129)	(3.097)								

## 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	
<b>LTV Range</b>	<b>CLTV Range</b>	<b>Fico &lt;720</b>	<b>Fico &gt;=720</b>	Zone 3: AZ, CO, IA, IL, ME, MO, NV, VA, WI, WY				0.000	
≤ 65.00%	80.01% - 95.00%	0.500%	0.250%	Zone 4: AL, AR, CT, DC, ID, HI, IN, KS, KY, MD, MI, MN, NE, NH, NJ, NM, OR, RI, UT, WA				(0.050)	
65.01% - 75.00%	80.01% - 95.00%	0.750%	0.500%	Zone 5: AK, DE, GA, TN, MT, LA, NC, SC, OH, OK, PA				(0.100)	
75.01% - 95.00%	90.01% - 95.00%	1.000%	0.750%	Zone 6: FL				(0.150)	
75.01% - 90.00%	76.01% - 90.00%	1.000%	0.750%	Zone 7a: TX (w/o Impounds)				(0.125)	
≤ 95.00%	95.01% - 97.00%	1.500%	1.500%	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									
<b>LTV</b>	<b>Term</b>	<b>620-639</b>	<b>640-659</b>	<b>660-679</b>	<b>680-699</b>	<b>700-719</b>	<b>720-739</b>	<b>740 - 759</b>	<b>&gt;= 760</b>
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; \$650,000*</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.

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 0.300

### 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 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	(0.395)	(0.394)	(0.286)	3.750	(0.395)	(0.394)	(0.286)	3.250	(0.397)	(0.288)	(0.287)
3.875	(0.937)	(0.936)	(0.828)	3.875	(0.937)	(0.936)	(0.828)	3.375	(0.842)	(0.734)	(0.733)
4.000	(1.468)	(1.467)	(1.359)	4.000	(1.468)	(1.467)	(1.359)	3.500	(1.281)	(1.172)	(1.171)
4.125	(1.991)	(1.990)	(1.882)	4.125	(1.991)	(1.990)	(1.882)	3.625	(1.701)	(1.593)	(1.592)
4.250	(2.509)	(2.507)	(2.399)	4.250	(2.509)	(2.507)	(2.399)	3.750	(2.480)	(2.372)	(2.371)
4.375	(2.946)	(2.945)	(2.821)	4.375	(2.946)	(2.945)	(2.821)	3.875	(2.900)	(2.792)	(2.790)
4.500	(3.449)	(3.448)	(3.324)	4.500	(3.449)	(3.448)	(3.324)	4.000	(3.309)	(3.201)	(3.200)
4.625	(3.924)	(3.923)	(3.799)	4.625	(3.924)	(3.923)	(3.799)	4.125	(3.722)	(3.614)	(3.613)
4.750	(4.381)	(4.380)	(4.256)	4.750	(4.381)	(4.380)	(4.256)	4.250	(4.118)	(4.010)	(4.009)
4.875	(4.348)	(4.347)	(4.176)	4.875	(4.348)	(4.347)	(4.176)				
5.000	(4.922)	(4.766)	(4.766)	5.000	(4.922)	(4.766)	(4.766)				
5.125	(5.056)	(5.055)	(4.884)	5.125	(5.056)	(5.055)	(4.884)				
5.250	(5.415)	(5.414)	(5.244)	5.250	(5.415)	(5.414)	(5.244)				
5.375	(5.202)	(5.201)	(5.046)	5.375	(5.202)	(5.201)	(5.046)				
5.500	(5.616)	(5.614)	(5.459)	5.500	(5.616)	(5.614)	(5.459)				
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	(0.395)	(0.394)	(0.286)	3.750	(0.395)	(0.394)	(0.286)	3.250	(0.397)	(0.288)	(0.287)
3.875	(0.937)	(0.936)	(0.828)	3.875	(0.937)	(0.936)	(0.828)	3.375	(0.842)	(0.734)	(0.733)
4.000	(1.468)	(1.467)	(1.359)	4.000	(1.468)	(1.467)	(1.359)	3.500	(1.281)	(1.172)	(1.171)
4.125	(1.991)	(1.990)	(1.882)	4.125	(1.991)	(1.990)	(1.882)	3.625	(1.701)	(1.593)	(1.592)
4.250	(2.509)	(2.507)	(2.399)	4.250	(2.509)	(2.507)	(2.399)	3.750	(2.480)	(2.372)	(2.371)
4.375	(2.946)	(2.945)	(2.821)	4.375	(2.946)	(2.945)	(2.821)	3.875	(2.900)	(2.792)	(2.790)
4.500	(3.449)	(3.448)	(3.324)	4.500	(3.449)	(3.448)	(3.324)	4.000	(3.309)	(3.201)	(3.200)
4.625	(3.924)	(3.923)	(3.799)	4.625	(3.924)	(3.923)	(3.799)	4.125	(3.722)	(3.614)	(3.613)
4.750	(4.381)	(4.380)	(4.256)	4.750	(4.381)	(4.380)	(4.256)	4.250	(4.118)	(4.010)	(4.009)
4.875	(4.348)	(4.347)	(4.176)	4.875	(4.348)	(4.347)	(4.176)				
5.000	(4.922)	(4.766)	(4.766)	5.000	(4.922)	(4.766)	(4.766)				
5.125	(5.056)	(5.055)	(4.884)	5.125	(5.056)	(5.055)	(4.884)				
5.250	(5.415)	(5.414)	(5.244)	5.250	(5.415)	(5.414)	(5.244)				
5.375	(5.202)	(5.201)	(5.046)	5.375	(5.202)	(5.201)	(5.046)				
5.500	(5.616)	(5.614)	(5.459)	5.500	(5.616)	(5.614)	(5.459)				
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	0.788	0.789	0.897	3.500	0.445	0.553	0.554	3.875	0.788	0.789	0.897
4.000	0.257	0.258	0.366	3.625	0.024	0.132	0.133	4.000	0.257	0.258	0.366
4.125	(0.266)	(0.265)	(0.157)	3.750	(0.400)	(0.291)	(0.290)	4.125	(0.266)	(0.265)	(0.157)
4.250	(0.784)	(0.782)	(0.674)	3.875	(0.704)	(0.594)	(0.594)	4.250	(0.784)	(0.782)	(0.674)
4.375	(1.283)	(1.282)	(1.158)	4.000	(1.161)	(1.051)	(1.051)	4.375	(1.283)	(1.282)	(1.158)
4.500	(1.787)	(1.786)	(1.662)	4.125	(1.554)	(1.444)	(1.444)	4.500	(1.787)	(1.786)	(1.662)
4.625	(2.261)	(2.260)	(2.136)	4.250	(1.893)	(1.785)	(1.784)	4.625	(2.261)	(2.260)	(2.136)
4.750	(2.719)	(2.717)	(2.594)					4.750	(2.719)	(2.717)	(2.594)
4.875	(2.217)	(2.215)	(2.045)					4.875	(2.217)	(2.215)	(2.045)
5.000	(2.605)	(2.604)	(2.433)					5.000	(2.605)	(2.604)	(2.433)
5.125	(2.925)	(2.924)	(2.753)					5.125	(2.925)	(2.924)	(2.753)
5.250	(3.284)	(3.283)	(3.112)					5.250	(3.284)	(3.283)	(3.112)
7000-99 USDA / GRH 30 Year Fixed								Streamline/IRRRL Codes			
Rate	15 Day	30 Day	45 Day								
3.625	0.450	0.451	0.544					8037-99	30 Year Fixed Streamline		
3.750	(0.395)	(0.394)	(0.286)					8137-99	25 Year Fixed Streamline		
3.875	(0.937)	(0.936)	(0.828)					8237-99	20 Year Fixed Streamline		
4.000	(1.468)	(1.467)	(1.359)					8337-99	15 Year Fixed Streamline		
4.125	(1.991)	(1.990)	(1.882)					8038-99	30 Year Fixed HB Streamline		
4.250	(2.509)	(2.507)	(2.399)					8338-99	15 Year Fixed HB Streamline		
4.375	(2.946)	(2.945)	(2.821)					6037-99	VA 30 Year IRRRL		
4.500	(3.449)	(3.448)	(3.324)					6137-99	VA 25 Year IRRRL		
4.625	(3.924)	(3.923)	(3.799)					6237-99	VA 20 Year IRRRL		
4.750	(4.381)	(4.380)	(4.256)					6337-99	VA 15 Year IRRRL		
4.875	(4.348)	(4.347)	(4.176)					6038-99	VA 30 Year High Balance IRRRL		
5.000	(4.922)	(4.766)	(4.766)					6333-99	VA 15 Year High Balance		
5.125	(5.056)	(5.055)	(4.884)								
5.250	(5.415)	(5.414)	(5.244)								
5.375	(5.202)	(5.201)	(5.046)								



### 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, DE, 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
<b>** Loan amount adjustments to Total loan amount</b>		
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 > \$679,650	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
<b>** Loan amount adjustments to Total loan amount</b>	
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	(0.425)	(0.410)	(0.316)	3.750	(0.425)	(0.410)	(0.316)	3.250	(0.352)	(0.352)	(0.258)
3.875	(1.015)	(0.999)	(0.906)	3.875	(1.015)	(0.999)	(0.906)	3.375	(0.819)	(0.819)	(0.725)
4.000	(1.580)	(1.564)	(1.470)	4.000	(1.580)	(1.564)	(1.470)	3.500	(1.271)	(1.271)	(1.178)
4.125	(2.118)	(2.102)	(2.009)	4.125	(2.118)	(2.102)	(2.009)	3.625	(1.708)	(1.708)	(1.614)
4.250	(2.469)	(2.438)	(2.344)	4.250	(2.469)	(2.438)	(2.344)	3.750	(2.403)	(2.403)	(2.310)
4.375	(3.005)	(2.974)	(2.880)	4.375	(3.005)	(2.974)	(2.880)	3.875	(2.837)	(2.837)	(2.743)
4.500	(3.512)	(3.481)	(3.387)	4.500	(3.512)	(3.481)	(3.387)	4.000	(3.253)	(3.253)	(3.159)
4.625	(3.989)	(3.958)	(3.864)	4.625	(3.989)	(3.958)	(3.864)	4.125	(3.649)	(3.649)	(3.556)
4.750	(3.926)	(3.848)	(3.754)	4.750	(3.926)	(3.848)	(3.754)	4.250	(3.431)	(3.431)	(3.338)
4.875	(4.401)	(4.323)	(4.229)	4.875	(4.401)	(4.323)	(4.229)	4.375	(3.827)	(3.827)	(3.733)
5.000	(4.845)	(4.767)	(4.673)	5.000	(4.845)	(4.767)	(4.673)	4.500	(4.202)	(4.202)	(4.108)
5.125	(5.257)	(5.179)	(5.085)	5.125	(5.257)	(5.179)	(5.085)	4.625	(4.557)	(4.557)	(4.463)
5.250	(4.938)	(4.876)	(4.782)	5.250	(4.938)	(4.876)	(4.782)				
5.375	(5.349)	(5.286)	(5.193)	5.375	(5.349)	(5.286)	(5.193)				
5.500	(5.727)	(5.664)	(5.571)	5.500	(5.727)	(5.664)	(5.571)				
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	(0.425)	(0.410)	(0.316)	3.750	(0.425)	(0.410)	(0.316)	3.250	(0.352)	(0.352)	(0.258)
3.875	(1.015)	(0.999)	(0.906)	3.875	(1.015)	(0.999)	(0.906)	3.375	(0.819)	(0.819)	(0.725)
4.000	(1.580)	(1.564)	(1.470)	4.000	(1.580)	(1.564)	(1.470)	3.500	(1.271)	(1.271)	(1.178)
4.125	(2.118)	(2.102)	(2.009)	4.125	(2.118)	(2.102)	(2.009)	3.625	(1.708)	(1.708)	(1.614)
4.250	(2.469)	(2.438)	(2.344)	4.250	(2.469)	(2.438)	(2.344)	3.750	(2.403)	(2.403)	(2.310)
4.375	(3.005)	(2.974)	(2.880)	4.375	(3.005)	(2.974)	(2.880)	3.875	(2.837)	(2.837)	(2.743)
4.500	(3.512)	(3.481)	(3.387)	4.500	(3.512)	(3.481)	(3.387)	4.000	(3.253)	(3.253)	(3.159)
4.625	(3.989)	(3.958)	(3.864)	4.625	(3.989)	(3.958)	(3.864)	4.125	(3.649)	(3.649)	(3.556)
4.750	(3.926)	(3.848)	(3.754)	4.750	(3.926)	(3.848)	(3.754)	4.250	(3.431)	(3.431)	(3.338)
4.875	(4.401)	(4.323)	(4.229)	4.875	(4.401)	(4.323)	(4.229)	4.375	(3.827)	(3.827)	(3.733)
5.000	(4.845)	(4.767)	(4.673)	5.000	(4.845)	(4.767)	(4.673)	4.500	(4.202)	(4.202)	(4.108)
5.125	(5.257)	(5.179)	(5.085)	5.125	(5.257)	(5.179)	(5.085)	4.625	(4.557)	(4.557)	(4.463)
5.250	(4.938)	(4.876)	(4.782)	5.250	(4.938)	(4.876)	(4.782)				
5.375	(5.349)	(5.286)	(5.193)	5.375	(5.349)	(5.286)	(5.193)				
5.500	(5.727)	(5.664)	(5.571)	5.500	(5.727)	(5.664)	(5.571)				
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	0.495	0.511	0.604	3.250	0.638	0.638	0.732	3.875	0.495	0.511	0.604
4.000	(0.070)	(0.054)	0.040	3.375	0.171	0.171	0.265	4.000	(0.070)	(0.054)	0.040
4.125	(0.608)	(0.592)	(0.499)	3.500	(0.281)	(0.281)	(0.188)	4.125	(0.608)	(0.592)	(0.499)
4.250	(0.959)	(0.928)	(0.834)	3.625	(0.718)	(0.718)	(0.624)	4.250	(0.959)	(0.928)	(0.834)
4.375	(1.495)	(1.464)	(1.370)	3.750	(1.413)	(1.413)	(1.320)	4.375	(1.495)	(1.464)	(1.370)
4.500	(2.002)	(1.971)	(1.877)	3.875	(1.847)	(1.847)	(1.753)	4.500	(2.002)	(1.971)	(1.877)
4.625	(2.479)	(2.448)	(2.354)	4.000	(2.263)	(2.263)	(2.169)	4.625	(2.479)	(2.448)	(2.354)
4.750	(2.291)	(2.213)	(2.119)	4.125	(2.659)	(2.659)	(2.566)	4.750	(2.291)	(2.213)	(2.119)
4.875	(2.766)	(2.688)	(2.594)	4.250	(2.441)	(2.441)	(2.348)	4.875	(2.766)	(2.688)	(2.594)
5.000	(3.210)	(3.132)	(3.038)	4.375	(2.837)	(2.837)	(2.743)	5.000	(3.210)	(3.132)	(3.038)
5.125	(3.622)	(3.544)	(3.450)	4.500	(3.212)	(3.212)	(3.118)	5.125	(3.622)	(3.544)	(3.450)
				4.625	(3.567)	(3.567)	(3.473)				
7000-05 USDA / GRH 30 Year Fixed								Streamline/IRRL Codes			
Rate	15 Day	30 Day	45 Day								
3.750	(0.425)	(0.410)	(0.316)					8037-05	30 Year Fixed Streamline		
3.875	(1.015)	(0.999)	(0.906)					8137-05	25 Year Fixed Streamline		
4.000	(1.580)	(1.564)	(1.470)					8237-05	20 Year Fixed Streamline		
4.125	(2.118)	(2.102)	(2.009)					8337-05	15 Year Fixed Streamline		
4.250	(2.469)	(2.438)	(2.344)					8038-05	30 Year Fixed HB Streamline		
4.375	(3.005)	(2.974)	(2.880)					8338-05	15 Year Fixed HB Streamline		
4.500	(3.512)	(3.481)	(3.387)					6037-05	VA 30 Year IRRRL		
4.625	(3.989)	(3.958)	(3.864)					6137-05	VA 25 Year IRRRL		
4.750	(3.926)	(3.848)	(3.754)					6237-05	VA 20 Year IRRRL		
4.875	(4.401)	(4.323)	(4.229)					6337-05	VA 15 Year IRRRL		
5.000	(4.845)	(4.767)	(4.673)					6038-05	VA 30 Year High Balance IRRRL		
5.125	(5.257)	(5.179)	(5.085)					6333-05	VA 15 Year High Balance		
5.250	(4.938)	(4.876)	(4.782)								
5.375	(5.349)	(5.286)	(5.193)								
5.500	(5.727)	(5.664)	(5.571)								
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		0.250		
>=740 <780	(0.375)	(0.375)	(0.500)	(0.250)	(0.250)	(0.375)	Loan Amounts \$100,001 - \$125,000		0.125		
>=720 <740	0.000	0.000	2.250	0.000	0.000	1.125	Loan Amounts \$125,001 - \$225,000		0.000		
>=700 <720	0.000	0.000	2.250	0.000	0.000	1.125	Loan Amounts \$225,001 - \$250,000		(0.100)		
>=680 <700	1.500	0.125	2.875	0.250	0.125	1.625	Gov't Non-Owner		0.500		
>=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, DE, 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	Relock Fee	0.125	Lock Term to 45 Day Price						
	10 day	0.250	Lock Ext per diem	0.025	60 Day	0.250					
	15 day	0.375									
<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>				
							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>Caps:</b> does not include escrow waiver, unpermitted addition, LPMI & State adj's, or Loan amt adj's) LTV>80% and Fico >=680      0.000 All other LTV and fico combinations      1.500		1024-00	Home Ready 30 LPMI
4.250	0.447	0.506	0.561			1028-00	Home Possible 30 LPMI
4.375	(0.082)	(0.024)	0.031			1029-00	Home Possible Adv 30 LPMI
4.500	(0.543)	(0.485)	(0.430)			1221-00	Home Ready 20 Year Fixed
4.625	(1.236)	(1.170)	(1.103)			1224-00	Home Possible 20 Year LPMI
4.750	(1.924)	(1.858)	(1.791)				
4.875	(2.443)	(2.377)	(2.310)				
5.000	(2.890)	(2.824)	(2.757)				
5.125	(3.338)	(3.257)	(3.175)				
5.250	(3.983)	(3.902)	(3.820)				
5.375	(4.421)	(4.340)	(4.258)				
5.500	(4.803)	(4.722)	(4.640)				
Home Possible 30/Home Possible Advantage 30 1022-00/1023-00				All Home Possible Programs		Home Possible Advantage LLPAs	
<u>Rate</u>	<u>15 Day</u>	<u>30 Day</u>	<u>45 day</u>	> 80 LTV and >= 680 FICO = 0.000 > 80 LTV and < 680 FICO = 1.500 <= 80 LTV = 1.500  <u>Lock Term to 45 Day Price</u> 60 Day      0.250		HPA LLPA :(not subject to the cap)	0.500
4.250	0.025	0.078	0.147			All LTVs & FICOs 1023-00 only	
4.375	(0.499)	(0.446)	(0.377)			Purchase Special not subject to cap	
4.500	(1.122)	(1.069)	(1.000)				
4.625	(1.614)	(1.543)	(1.465)				
4.750	(2.192)	(2.121)	(2.043)				
4.875	(2.820)	(2.750)	(2.671)				
5.000	(3.274)	(3.203)	(3.126)				
5.125	(3.780)	(3.692)	(3.612)				
5.250	(4.256)	(4.168)	(4.088)				
5.375	(4.725)	(4.637)	(4.558)				

### 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; \$650,000*</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				1800-77				1900-77			
5/1 Libor Arm				7/1 Libor Arm				10/1 Libor Arm			
Caps: 2/2/5				Caps: 5/2/5				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	2.778	2.853	3.228	3.000	2.539	2.614	2.764	2.875	4.653	4.728	4.878
3.125	2.298	2.373	2.748	3.125	2.136	2.211	2.361	3.000	4.281	4.356	4.506
3.250	1.941	2.016	2.391	3.250	1.737	1.812	1.962	3.125	3.908	3.983	4.133
3.375	1.584	1.659	2.034	3.375	1.339	1.414	1.564	3.250	3.398	3.473	3.623
3.500	1.239	1.314	1.689	3.500	0.943	1.018	1.168	3.375	2.870	2.945	3.095
3.625	0.895	0.970	1.345	3.625	0.589	0.664	0.814	3.500	2.341	2.416	2.566
3.750	0.567	0.642	1.017	3.750	0.241	0.316	0.466	3.625	1.818	1.893	2.043
3.875	0.239	0.314	0.689	3.875	(0.106)	(0.031)	0.119	3.750	1.412	1.487	1.637
4.000	(0.014)	0.061	0.436	4.000	(0.451)	(0.376)	(0.226)	3.875	1.008	1.083	1.233
4.125	(0.313)	(0.238)	0.137	4.125	(0.769)	(0.694)	(0.544)	4.000	0.591	0.666	0.816
4.250	(0.628)	(0.553)	(0.178)	4.250	(1.084)	(1.009)	(0.859)	4.125	0.139	0.214	0.364
4.375	(0.913)	(0.838)	(0.463)	4.375	(1.396)	(1.321)	(1.171)	4.250	(0.189)	(0.114)	0.036
4.500	(1.158)	(1.083)	(0.708)	4.500	(1.710)	(1.635)	(1.485)	4.375	(0.578)	(0.503)	(0.353)
4.625	(1.328)	(1.253)	(0.878)	4.625	(1.942)	(1.867)	(1.717)	4.500	(0.968)	(0.893)	(0.743)
4.750	6.845	6.920	7.295	4.750	(2.168)	(2.093)	(1.943)	4.625	(1.351)	(1.276)	(1.126)
4.875	6.601	6.676	7.051	4.875			#VALUE!	4.750	(1.538)	(1.463)	(1.313)
5.000			#VALUE!								
5.125			#VALUE!								

  

1733-77				1833-77				DU LPMI, LP & LP LPMI Product Codes:	
DU 5/1 Libor ARM HB				DU 7/1 Libor ARM HB					
Caps: 2/2/5				Caps: 5/2/5					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
3.125	2.803	2.928	3.053	3.000	3.759	3.884	4.009	1711-77	5/1 ARM DU LPMI
3.250	2.446	2.571	2.696	3.125	3.374	3.499	3.624	1811-77	7/1 ARM DU LPMI
3.375	2.089	2.214	2.339	3.250	2.970	3.095	3.220	1911-77	10/1 ARM DU LPMI
3.500	1.744	1.869	1.994	3.375	2.566	2.691	2.816	1701-77	5/1 ARM LP
3.625	1.400	1.525	1.650	3.500	2.177	2.302	2.427	1801-77	7/1 ARM LP
3.750	1.072	1.197	1.322	3.625	1.788	1.913	2.038	1901-77	10/1 ARM LP
3.875	0.744	0.869	0.994	3.750	1.402	1.527	1.652	1720-77	5/1 ARM LP LPMI
4.000	0.491	0.616	0.741	3.875	1.017	1.142	1.267	1820-77	7/1 ARM LP LPMI
4.125	0.239	0.364	0.489	4.000	0.685	0.810	0.935	1920-77	10/1 ARM LP LPMI
4.250	0.078	0.203	0.328	4.125	0.352	0.477	0.602		
4.375	(0.083)	0.042	0.167	4.250	0.057	0.182	0.307	1753-77	5/1 ARM LP Super Conforming
4.500	(0.280)	(0.155)	(0.030)	4.375	(0.239)	(0.114)	0.011	1853-77	7/1 ARM LP Super Conforming
4.625	(0.476)	(0.351)	(0.226)	4.500	(0.442)	(0.317)	(0.192)		
				4.625	(0.645)	(0.520)	(0.395)		
				4.750	(0.691)	(0.566)	(0.441)		

### 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	1.748	1.811	1.858	3.250	1.265	1.265	1.358	3.750	1.748	1.811	1.858
3.875	1.092	1.155	1.202	3.375	0.733	0.733	0.826	3.875	1.092	1.155	1.202
4.000	0.557	0.619	0.666	3.500	0.252	0.252	0.346	4.000	0.557	0.619	0.666
4.125	(0.125)	(0.062)	(0.016)	3.625	(0.290)	(0.290)	(0.196)	4.125	(0.125)	(0.062)	(0.016)
4.250	(0.760)	(0.697)	(0.650)	3.750	(0.615)	(0.615)	(0.522)	4.250	(0.760)	(0.697)	(0.650)
4.375	(1.320)	(1.258)	(1.211)	3.875	(1.020)	(1.020)	(0.926)	4.375	(1.320)	(1.258)	(1.211)
4.500	(1.800)	(1.737)	(1.659)	4.000	(1.454)	(1.454)	(1.360)	4.500	(1.800)	(1.737)	(1.659)
4.625	(2.409)	(2.346)	(2.268)	4.125	(1.972)	(1.972)	(1.878)	4.625	(2.409)	(2.346)	(2.268)
4.750	(2.971)	(2.909)	(2.831)	4.250	(2.273)	(2.273)	(2.179)	4.750	(2.971)	(2.909)	(2.831)
4.875	(3.459)	(3.396)	(3.318)	4.375	(2.648)	(2.648)	(2.554)	4.875	(3.459)	(3.396)	(3.318)
5.000	(3.824)	(3.746)	(3.653)	4.500	(2.719)	(2.719)	(2.626)	5.000	(3.824)	(3.746)	(3.653)
5.125	(4.414)	(4.336)	(4.242)	4.625	(3.185)	(3.185)	(3.091)	5.125	(4.414)	(4.336)	(4.242)
5.250	(4.929)	(4.851)	(4.757)	4.750	(3.536)	(3.536)	(3.442)	5.250	(4.929)	(4.851)	(4.757)
5.375	(5.363)	(5.285)	(5.192)	4.875	(3.833)	(3.833)	(3.739)	5.375	(5.363)	(5.285)	(5.192)
5.500	(5.451)	(5.357)	(5.263)					5.500	(5.451)	(5.357)	(5.263)
5.625	(6.046)	(5.952)	(5.858)					5.625	(6.046)	(5.952)	(5.858)
5.750	(6.542)	(6.448)	(6.355)					5.750	(6.542)	(6.448)	(6.355)

  

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	1.265	1.265	1.358	3.875	3.481	3.532	3.584	3.250	2.951	3.005	3.058
3.375	0.733	0.733	0.826	4.000	2.594	2.702	2.703	3.375	2.400	2.455	2.507
3.500	0.252	0.252	0.346	4.125	1.809	1.916	1.917	3.500	1.887	1.941	1.994
3.625	(0.290)	(0.290)	(0.196)	4.250	1.178	1.285	1.286	3.625	1.373	1.427	1.480
3.750	(0.615)	(0.615)	(0.522)	4.375	0.697	0.804	0.805	3.750	1.023	1.131	1.132
3.875	(1.020)	(1.020)	(0.926)	4.500	0.140	0.278	0.280	3.875	0.572	0.626	0.682
4.000	(1.454)	(1.454)	(1.360)	4.625	(0.514)	(0.376)	(0.374)	4.000	0.104	0.158	0.214
4.125	(1.972)	(1.972)	(1.878)	4.750	(1.087)	(0.948)	(0.947)	4.125	(0.361)	(0.306)	(0.250)
4.250	(2.273)	(2.273)	(2.179)	4.875	(1.576)	(1.437)	(1.436)	4.250	(0.607)	(0.536)	(0.497)
4.375	(2.648)	(2.648)	(2.554)	5.000	(1.940)	(1.874)	(1.807)	4.375	(0.889)	(0.827)	(0.761)
4.500	(2.719)	(2.719)	(2.626)	5.125	(2.558)	(2.388)	(2.386)	4.500	(1.332)	(1.270)	(1.203)
4.625	(3.185)	(3.185)	(3.091)	5.250	(3.059)	(2.952)	(2.888)	4.625	(1.787)	(1.724)	(1.658)
4.750	(3.536)	(3.536)	(3.442)	5.375	(3.471)	(3.390)	(3.308)	4.750	(1.903)	(1.841)	(1.774)
4.875	(3.833)	(3.833)	(3.739)	5.500	(3.853)	(3.772)	(3.690)	4.875	(2.182)	(2.119)	(2.053)
				5.625	(4.158)	(4.078)	(3.995)	5.000	(2.455)	(2.393)	(2.326)
				5.750	(4.816)	(4.721)	(4.623)				
				5.875	(5.103)	(4.986)	(4.916)				

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>									
		<=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 +		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:									
Zone 1: NY (except NY Co-Ops) 0.250									
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, DE, 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)									
<b>LPMI Self-Insured Pricing Adjustments: 30, 20, 15 Yr Fixed, 5/1, 7/1, &amp; 10/1 ARMs only</b>									
<b>LTV</b>	<b>Term</b>	<b>620-639</b>	<b>640-659</b>	<b>660-679</b>	<b>680-699</b>	<b>700-719</b>	<b>720-739</b>	<b>740 - 759</b>	<b>&gt;= 760</b>
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; \$650,000*</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.									
Max Lender Credit after adjustments:						(4.250)			
Min. Loan Amount						\$60,000			
Lock Term to 45 Day Price						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			
<b>Relock Fee</b>						<b>0.125</b>			



### 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

**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, DE, 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 - \$453,100	FHA/VA/USDA	(0.125)
Loan Amounts > \$636,150	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 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

**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, DE, 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**

Relock Fee		0.125
Lock Ext per diem		0.025

**Lock Term to 45 Day Price**

60 Day		0.250
--------	--	-------

**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)**

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 - \$453,100	First Advantage	0.000
Loan Amounts > \$679,650	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

## DU REFI PLUS 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)

1040-00 30 Yr Fixed DURef Plus			1340-00 15 Yr Fixed DU Ref Plus			1345-00 15 Yr Fixed DU Ref Plus			1740-00 5-1 DURef Plus		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Margin: 2.25	Caps: 2/2/5	
3.500	4.916	4.967	3.250	2.001	2.055	3.250	3.851	3.906	2.750	4.840	5.140
3.625	4.022	4.073	3.375	1.450	1.505	3.375	3.168	3.222	2.875	4.049	4.349
3.750	3.155	3.207	3.500	0.937	0.991	3.500	2.522	2.577	3.000	3.000	3.300
3.875	2.531	2.582	3.625	0.422	0.477	3.625	1.901	1.956	3.125	2.529	2.829
4.000	1.963	2.021	3.750	0.135	0.190	3.750	1.582	1.637	3.250	2.151	2.451
4.125	1.190	1.248	3.875	(0.378)	(0.324)	3.875	0.938	0.992	3.375	1.786	2.086
4.250	0.447	0.506	4.000	(0.846)	(0.792)	4.000	0.345	0.400	3.500	1.419	1.719
4.375	(0.082)	(0.024)	4.125	(1.311)	(1.256)	4.125	(0.222)	(0.167)	3.625	1.052	1.352
4.500	(0.543)	(0.485)	4.250	(1.540)	(1.486)	4.250	(0.477)	(0.422)	3.750	0.718	1.018
4.625	(1.236)	(1.170)	4.375	(1.839)	(1.777)	4.375	(0.767)	(0.712)	3.875	0.385	0.685
4.750	(1.924)	(1.858)	4.500	(2.282)	(2.220)	4.500	(1.320)	(1.257)	4.000	0.050	0.350
4.875	(2.443)	(2.377)	4.625	(2.737)	(2.674)	4.625	(1.867)	(1.804)	4.125	(0.286)	0.014
5.000	(2.890)	(2.824)	4.750	(2.853)	(2.791)	4.750	(1.995)	(1.932)	4.250	(0.588)	(0.288)
5.125	(3.338)	(3.257)	4.875	(3.132)	(3.069)	4.875	(2.304)	(2.241)	4.375	(0.885)	(0.585)
5.250	(3.983)	(3.902)	5.000	(3.405)	(3.343)	5.000	(2.604)	(2.541)	4.500	(1.183)	(0.883)
5.375	(4.421)	(4.340)							4.625	(1.480)	(1.180)
5.500	(4.803)	(4.722)									

1045-00 30 Yr Fixed DURef Plus			1046-00 30 Yr Fixed DURef Plus			1346-00 15 Yr Fixed DU Ref Plus			1840-00 7-1 DURef Plus		
LTV 105-125			LTV > 125			LTV > 125			Margin: 2.25	Caps: 5/2/5	
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	25 Day	55 Day
3.875	4.042	4.094	3.875	4.767	4.819	3.250	4.589	4.644	2.750	5.435	5.735
4.000	3.453	3.504	4.000	4.178	4.230	3.375	3.887	3.942	2.875	4.583	4.883
4.125	2.525	2.584	4.125	3.286	3.344	3.500	3.227	3.281	3.000	3.409	3.709
4.250	1.569	1.627	4.250	2.275	2.334	3.625	2.595	2.650	3.125	2.935	3.235
4.375	0.950	1.008	4.375	1.644	1.702	3.750	2.290	2.345	3.250	2.556	2.856
4.500	0.407	0.473	4.500	1.122	1.188	3.875	1.657	1.712	3.375	2.192	2.492
4.625	(0.510)	(0.444)	4.625	0.152	0.218	4.000	1.050	1.104	3.500	1.827	2.127
4.750	(1.397)	(1.331)	4.750	(0.785)	(0.719)	4.125	0.472	0.526	3.625	1.463	1.763
4.875	(2.002)	(1.936)	4.875	(1.402)	(1.336)	4.250	0.217	0.271	3.750	1.057	1.357
5.000	(2.495)	(2.430)	5.000	(1.895)	(1.830)	4.375	(0.140)	(0.077)	3.875	0.642	0.942
5.125	(2.873)	(2.807)	5.125	(2.273)	(2.207)	4.500	(0.710)	(0.647)	4.000	0.224	0.524
5.250	(3.678)	(3.597)	5.250	(3.066)	(2.986)	4.625	(1.267)	(1.204)	4.125	(0.195)	0.105
5.375	(4.192)	(4.111)	5.375	(3.592)	(3.511)	4.750	(1.395)	(1.332)	4.250	(0.541)	(0.241)
5.500	(4.614)	(4.533)	5.500	(4.014)	(3.933)	4.875	(1.704)	(1.641)	4.375	(0.877)	(0.577)
5.625	(4.957)	(4.876)	5.625	(4.357)	(4.276)	5.000	(2.004)	(1.941)	4.500	(1.214)	(0.914)
5.750	(5.744)	(5.649)	5.750	(5.196)	(5.100)				4.625	(1.551)	(1.251)
5.875	(6.066)	(5.971)	5.875	(5.528)	(5.433)						

1042-00 DURef Plus HB 30 Yr			1342-00 DURef Plus HB 15 Yr		
Rate	15 Day	30 Day	Rate	15 Day	30 Day
3.625	4.688	4.739	3.250	2.447	2.502
3.750	3.868	3.920	3.375	2.014	2.069
3.875	3.209	3.260	3.500	1.588	1.643
4.000	2.625	2.676	3.625	1.187	1.242
4.125	2.031	2.089	3.750	0.938	0.992
4.250	1.304	1.362	3.875	0.527	0.581
4.375	0.741	0.800	4.000	0.139	0.194
4.500	0.235	0.293	4.125	(0.220)	(0.165)
4.625	(0.234)	(0.168)	4.250	(0.372)	(0.317)
4.750	(0.891)	(0.826)	4.375	(0.547)	(0.492)
4.875	(1.430)	(1.364)	4.500	(0.715)	(0.656)
5.000	(1.918)	(1.852)	4.625	(1.084)	(1.022)
5.125	(2.177)	(2.112)	4.750	(1.164)	(1.102)
5.250	(2.368)	(2.302)	4.875	(1.359)	(1.297)
5.375	(2.789)	(2.708)	5.000	(1.540)	(1.477)
5.500	(3.249)	(3.168)			
5.625	(3.515)	(3.435)			

### DU REFI PLUS RISK BASED ADJUSTMENTS (Terms > 15 Years) - (In addition to LLPAs below!!)

	All occupancies (Terms > 15 years)					Primary Residence (30 Yr Term)				
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-105	> 105	
620 - 639	0.500	1.500	2.500	2.750	2.750	2.750	2.750	2.500	2.500	
640 - 659	0.500	1.250	2.000	2.250	2.250	2.250	2.250	1.750	1.750	
660 - 679	0.000	1.000	1.500	1.750	1.750	1.750	1.250	1.250	1.250	
680 - 699	0.000	0.500	0.750	0.750	0.750	0.750	0.500	0.500	0.500	
700 - 719	0.000	0.500	0.750	0.750	0.500	0.500	0.500	0.500	0.500	
720 - 739	0.000	0.250	0.250	0.250	0.000	0.000	0.000	0.000	0.000	
>= 740	0.000	0.250	0.250	0.250	0.000	0.000	0.000	0.000	0.000	

DU REFI PLUS Loan Level Price Adjustments				LLPA Caps for DU Refi Plus (excludes Loan Amount, Escrow Waiver, MI Transfer, & State Adjusters)			
No Escrow			All	0.250	Primary Residences		
Atch Condo	LTV > 75% (term > 180)		All	0.750	Amort. Term LTV > 80.00% <= 105%		
Loan Amount 60,000 - 100,000			All	0.500	>20 Years	0.750	
High Balance Loans			All	0.250	≤ 20 Years	0.000	
High LTV	LTV 95.01-97		All	0.500	All Other Refi Plus		
High LTV	LTV > 97		All	1.000	LLPA Caps are applicable to all DURP and DURP 2.0 Programs		
Arm	LTV 90.01-105		All	0.250	Amort. Term	LTV ≤ 105.00%	LTV > 105.00%
Loans with MI Transfer* (Genworth, MGIC, Radian, PMI, RMIC, UGI, Triad)			All	0.250	> 25 years ≤ 30 Years	2.000	2.000
Investment	LTV <= 75		All	2.125	≤ 25 Years	2.000	1.500
Investment	LTV 75.01-80		All	3.375			
Investment	LTV > 80.00		All	4.125			
2-4 Units			All	1.000			
Subordinate Financing	All mortgages with Subordinate Financing (All other LLPA's below apply as well)			0.375	Max Lender Credit after adjustments FIXED: (4.250)		
Sub Fin.	LTV 65.01-95 CLTV/HCLTV 90.01-95 FICO >= 720			0.250	Max Lender Credit after adjustments ARMS: (2.750)		
Sub Fin.	LTV 65.01-95 CLTV/HCLTV 90.01-95 FICO < 720			0.500			
Sub Fin.	LTV 75.01-90 CLTV/HCLTV 76.01-90 FICO < 720			0.250	Please Call Lock Desk for 20 Year Pricing		
Sub Fin.	CLTV/HCLTV > 95			1.500			
State Adjustments					Program Codes for MI Transfer (Genworth, MGIC, Radian)		
Zone 1: NY (except NY Co-Ops)				0.100	1041/1241/1341: 30/20/15 Yr DU Refi+ w/ MI Transfer		
Zone 2: CO, MA, ND				0.050	1047-00: DURef Plus 105-125 with MI Transfer		
Zone 3: AZ, ME, WY, WI, VA, IA, IL, MO, NV, TX				0.000	1048-00: DURef Plus > 125 with MI Transfer		
Zone 4: AR, KS, HI, NE, UT, MD, DC, CT, MI, MN, NH, WA, NC, RI, NM, ID, IN, OR, NJ, AL				(0.050)	Extensions		
Zone 5: AK, DE, GA, TN, LA, SC, FL, OK, OH, PA				(0.100)	Per diem	Fixed	Arms
Relock Fee	0.125	Lock Term Adjustments			7 Days	0.150	0.250
		40-45 Day (add to 30 day)		0.150	10 Days	0.250	0.375
		55-60 Day (add to 30 day)		0.250	15 Days	0.375	



## LP OPEN ACCESS 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)

1050-00 LP Open Access 30				1250-00 LP Open Access 20				1350-00 LP Open Access 15				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
3.750	3.299	3.335	3.409	3.750	2.344	2.379	2.485	3.250	2.563	2.626	2.646	
3.875	2.714	2.750	2.824	3.875	1.670	1.705	1.814	3.375	2.042	2.105	2.127	
4.000	1.976	2.012	2.089	4.000	0.985	1.020	1.131	3.500	1.465	1.516	1.549	
4.125	1.253	1.307	1.374	4.125	0.415	0.466	0.567	3.625	0.905	0.956	0.992	
4.250	0.525	0.578	0.647	4.250	(0.180)	(0.127)	(0.025)	3.750	0.427	0.478	0.516	
4.375	0.001	0.054	0.123	4.375	(0.783)	(0.731)	(0.626)	3.875	(0.084)	(0.033)	0.005	
4.500	(0.622)	(0.569)	(0.500)	4.500	(1.312)	(1.259)	(1.151)	4.000	(0.419)	(0.369)	(0.317)	
4.625	(1.114)	(1.043)	(0.965)	4.625	(1.921)	(1.851)	(1.742)	4.125	(0.903)	(0.853)	(0.799)	
4.750	(1.692)	(1.621)	(1.543)	4.750	(2.491)	(2.421)	(2.308)	4.250	(1.152)	(1.102)	(1.047)	
4.875	(2.320)	(2.250)	(2.171)	4.875	(2.889)	(2.819)	(2.705)	4.375	(1.562)	(1.512)	(1.455)	
5.000	(2.774)	(2.703)	(2.626)	5.000	(3.314)	(3.244)	(3.130)	4.500	(1.782)	(1.742)	(1.671)	
5.125	(3.280)	(3.192)	(3.112)	5.125	(3.760)	(3.673)	(3.530)	4.625	(2.193)	(2.152)	(2.080)	
5.250	(3.756)	(3.668)	(3.588)	5.250	(4.153)	(4.065)	(3.921)	4.750	(2.479)	(2.439)	(2.365)	
5.375	(4.225)	(4.137)	(4.058)	5.375	(4.463)	(4.376)	(4.232)					
5.500	(4.604)	(4.516)	(4.440)	5.500	(4.690)	(4.602)	(4.458)					
5.625	(4.933)	(4.827)	(4.792)	5.625	(5.077)	(4.971)	(4.936)					
5.750	(5.313)	(5.207)	(5.175)	5.750	(5.460)	(5.354)	(5.319)					
1051-00 LP SC Open Access 30				1351-00 LP SC Open Access 15				Lock Term to 45 Day Price				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day					
3.625	4.155	4.191	4.264	3.500	1.590	1.641	1.674	60 Day	0.300			
3.750	3.526	3.562	3.636	3.625	1.030	1.081	1.117	<b>Lock Extensions (per diem 0.025 per day)</b>				
3.875	2.940	2.976	3.050	3.750	0.552	0.603	0.641	7 day	0.150			
4.000	2.203	2.239	2.316	3.875	0.041	0.092	0.130	10 day	0.250			
4.125	1.574	1.628	1.695	4.000	0.230	0.280	0.332	15 day	0.375			
4.250	0.846	0.899	0.968	4.125	(0.254)	(0.204)	(0.151)	<b>Relock Fee</b>	<b>0.125</b>			
4.375	0.321	0.374	0.443	4.250	(0.504)	(0.454)	(0.399)					
4.500	(0.302)	(0.249)	(0.180)	4.375	(0.913)	(0.863)	(0.806)					
4.625	(0.739)	(0.668)	(0.590)	4.500	(0.704)	(0.664)	(0.593)					
4.750	(1.317)	(1.246)	(1.168)	4.625	(1.115)	(1.074)	(1.002)					
4.875	(1.945)	(1.875)	(1.796)	4.750	(1.401)	(1.361)	(1.287)					
5.000	(2.399)	(2.328)	(2.251)									
5.125	(1.905)	(1.817)	(1.737)									
5.250	(2.381)	(2.293)	(2.213)									
5.375	(2.850)	(2.762)	(2.683)									
5.500	(3.229)	(3.141)	(3.065)									
5.625	(2.605)	(2.499)	(2.464)									
LP Open Access Price Adjustments												
Risk Based Adjustments*							Additional Loan Feature Adjustments					
	<=60	>60-70	>70-75	>75-80	>80-85	> 85	LTV >95 & <=97	0.500				
>= 740	0.000	0.250	0.250	0.500	0.250	0.250	LTV >97 & <=105	1.000				
720-739	0.000	0.250	0.500	0.750	0.500	0.500	LTV > 105%	2.000				
700-719	0.000	0.500	1.000	1.250	1.000	1.000	No escrow	0.250				
680-699	0.000	0.500	1.125	1.750	1.500	1.250	Loan Amount \$60,000 - \$100,000	0.500				
660-679	0.000	1.000	2.250	2.750	2.750	2.250	Loan Amount \$100,001 - \$125,000	0.150				
640-659	0.500	1.250	2.750	3.000	3.250	2.750	Loan Amount > \$125,000	0.000				
620-639	0.500	1.500	3.000	3.000	3.250	3.250	<b>High LTV Adjustors</b>					
attach Condo*							Product					
NOO	2.125	2.125	2.125	3.375	4.125	4.125	LTV					
2 Units	1.000	1.000	1.000	1.000	1.000	1.000	>95 & <=97	>97 <=105	>105			
3-4 Units	1.000	1.000	1.000	1.000	1.500	2.000	30 Year	0.500	1.000	2.000		
							20 Year	0.500	1.000	2.000		
							15 Year	0.500	1.000	2.000		
State Adjustments												
* Risk Based & Condo Adjustments apply to loan terms > 15 Year only! **MFH not subject to LLPA CAP							Zone 1: NY (except NY Co-Ops)					0.100
							Zone 2: CO, HI, MA, ND					0.050
							Zone 3: AZ, IL, ME, MO, NV, VA, WI, WY, TX					0.000
							Zone 4: AL, AR, CT, DC, ID, IN, KS, MD, MI, MN, NC, NE, NH, NJ, NM, OR, RI, UT, WA					(0.050)
							Zone 5: AK, DE, FL, GA, LA, OH, OK, PA, SC, TN					(0.100)
							<b>Max Lender Credit after adjustments:</b>					<b>(4.250)</b>
Subordinate Financing												
LTV		CLTV		<720		≥720						
<=65	>80 & <=95			0.875		0.625						
>65 & <=75	>80 & <=95			1.125		1.000						
>75 & <=80	>76 & <=90			1.250		1.000						
>75 & <=80	>90 & <=95			1.375		1.125						
>80 & <=90	>81 & <=95			1.375		0.875						
>90 & <=95	>90 & <=95			0.875		0.625						
ALL	> 95			1.875		1.875						
							<b>LLPA Caps for LP Open Access (excludes Loan Amount, Escrow Waiver, State Adjustors, MFH** Adj and High LTV Adjustors)</b>					
							Primary Residence with Term <= 20 and LTV >80%					0.000
							Primary Residence with Term > 20 and LTV >80%					0.500
							Investment & Second Home, all Terms and LTVs**					1.750
							Primary Residence, all Terms, LTV <= 80%					1.750



## Weslend Non-QM

\*\* 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)

9771-30 Agency Plus 5/1 ARM			9773-30 Alt Doc 5/1 ARM			9774-30 Alt Investor 5/1 ARM		
Rate	30 day	45 day	Rate	30 day	45 day	Rate	30 day	45 day
7.375	(3.362)	(3.237)	7.750	(3.362)	(3.237)	8.125	(3.362)	(3.237)
7.250	(3.112)	(2.987)	7.625	(3.112)	(2.987)	8.000	(3.112)	(2.987)
7.125	(2.862)	(2.737)	7.500	(2.862)	(2.737)	7.875	(2.862)	(2.737)
7.000	(2.612)	(2.487)	7.375	(2.612)	(2.487)	7.750	(2.612)	(2.487)
6.875	(2.362)	(2.237)	7.250	(2.362)	(2.237)	7.625	(2.362)	(2.237)
6.750	(2.112)	(1.987)	7.125	(2.112)	(1.987)	7.500	(2.112)	(1.987)
6.625	(1.862)	(1.737)	7.000	(1.862)	(1.737)	7.375	(1.862)	(1.737)
6.500	(1.612)	(1.487)	6.875	(1.612)	(1.487)	7.250	(1.612)	(1.487)
6.375	(1.362)	(1.237)	6.750	(1.362)	(1.237)	7.125	(1.362)	(1.237)
6.250	(1.112)	(0.987)	6.625	(1.112)	(0.987)	7.000	(1.112)	(0.987)
6.125	(0.862)	(0.737)	6.500	(0.862)	(0.737)	6.875	(0.862)	(0.737)
6.000	(0.612)	(0.487)	6.375	(0.612)	(0.487)	6.750	(0.612)	(0.487)
5.875	(0.362)	(0.237)	6.250	(0.362)	(0.237)	6.625	(0.362)	(0.237)
5.750	(0.112)	0.013	6.125	(0.112)	0.013	6.500	(0.112)	0.013
5.625	0.138	0.263	6.000	0.138	0.263	6.375	0.138	0.263
5.500	0.388	0.513	5.875	0.388	0.513	6.250	0.388	0.513
5.375	0.638	0.763	5.750	0.638	0.763	6.125	0.638	0.763
5.250	0.888	1.013	5.625	0.888	1.013	6.000	0.888	1.013
5.125	1.138	1.263	5.500	1.138	1.263	5.875	1.138	1.263
5.000	1.388	1.513	5.375	1.388	1.513	5.750	1.388	1.513
4.875	1.638	1.763	5.250	1.638	1.763	5.625	1.638	1.763
4.750	2.013	2.138	5.125	2.013	2.138	5.500	2.013	2.138

--	--	--

Max Price				Min Rate				
	Standard	Min Price	Margins	5/1 ARM	7/1 ARM	10/1 ARM	15yr FRM	30yr FRM
Agency Plus	100.750	99.000	3.500	4.750	4.875	5.125	4.875	5.125
Alternative Doc	100.750	99.000	4.125	5.125	5.250	5.500	5.250	5.500
Alt Investor	100.750	99.000	4.750	5.500	5.625	5.875	5.625	5.875

Loan Level PRICE Adjustments									
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
7/1 ARM (Add to 5/1 Rate)	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
10/1 ARM (Add to 5/1 Rate)	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625	0.625
15yr FRM (Add to 5/1 Rate)	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
30yr FRM (Add to 5/1 Rate)	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Amort Type IO (ARM Only)	0.000	0.000	0.000	0.250	0.500	0.500	0.875	1.250	2.000
Credit Score	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
>=740	0.000	0.000	0.000	0.000	0.000	0.375	0.750	1.500	2.500
720-739	0.000	0.000	0.000	0.000	0.250	0.500	0.750	1.500	2.500
700-719	0.000	0.000	0.000	0.000	0.250	0.500	1.000	1.750	2.750
680-699	0.250	0.250	0.250	0.375	0.625	1.000	1.500	2.250	4.250
660-679	0.750	0.750	0.750	0.875	1.125	1.625	n/a	n/a	n/a
640-659	1.625	1.625	1.625	2.125	2.625	3.625	n/a	n/a	n/a
620-639	2.500	2.500	2.500	2.750	3.500	5.125	n/a	n/a	n/a
600-619	3.375	3.375	3.375	3.750	4.500	5.500	n/a	n/a	n/a
DTI 43.01-50	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.875	1.375
DTI 50.01-55	0.750	0.750	0.750	1.000	1.000	1.000	n/a	n/a	n/a
Non Owner (n/a to ALT Investor)	0.500	0.500	0.500	0.625	0.750	0.875	1.000	n/a	n/a
Second Home	0.000	0.000	0.000	0.000	0.250	0.250	0.250	n/a	n/a
Prop Type: 2-4 Units	0.000	0.000	0.000	0.000	0.250	0.250	0.250	n/a	n/a
Purpose: Cashout Refi	0.000	0.000	0.000	0.125	0.250	0.375	0.625	1.250	n/a
Loan Amt >=100k and <150k	3.000	3.000	3.000	3.000	3.000	3.000	3.000	3.000	3.000
Loan Amt >=150k and <200k	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
Loan Amt >=200k and <400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >=400k and <800k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >=800k and <1.5m	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Loan Amt >=1.5m and Max	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	n/a	n/a
Cashout as Reserves	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	n/a
(1X30)	0.125	0.125	0.125	0.250	0.500	0.750	1.000	n/a	n/a
Non-Warrantable Condo	0.750	0.750	0.750	1.000	1.250	1.500	1.750	n/a	n/a

WesLend Portfolio Fee Buyout Option Price Adjustor									
	>\$150-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-750K	>\$750-1M	>\$1M-1.5M	>\$1.5M
100-150k	1.440	0.960	0.720	0.576	0.480	0.411	0.288	0.192	0.144
									0.096

Additional Codes								Notes	
Agency Plus		Alt Doc AQ		Alt Doc SE		Alt Investor			
9871-30	7/1 Arm	9872-30	7/1 Arm	9873-30	7/1 Arm	9874-30	7/1 Arm	Interest Rate Floor = Note Rate  Indexed to 1yr Libor + margin after fixed period	
9971-30	10/1 Arm	9972-30	10/1 Arm	9973-30	10/1 Arm	9974-30	10/1 Arm		
9471-30	5/1 ARM IO	9472-30	5/1 ARM IO	9473-30	5/1 ARM IO	9474-30	5/1 ARM IO		
9571-30	7/1 ARM IO	9572-30	7/1 ARM IO	9573-30	7/1 ARM IO				
9671-30	10/1 ARM IO	9672-30	10/1 ARM IO	9673-30	10/1 ARM IO				
9731-30	15yr Fixed	9732-30	15yr Fixed	9733-30	15yr Fixed	9374-30	15yr Fixed		
9271-30	30yr Fixed	9272-30	30yr Fixed	9273-30	30yr Fixed	9274-30	30yr Fixed		