



National Rate Sheet

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Lock Expiration Dates

| | |
|--------|------------|
| 15 day | 9/25/2018 |
| 30 day | 10/10/2018 |
| 45 day | 10/25/2018 |
| 60 day | 11/9/2018 |

Lender Fees Are Not Included In Pricing

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.
- 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
- 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 | Thomas.Michel@weslend.com |
| Bryan Levy | Northeast Area Sales Manager | (631) 255-6644 | Bryan.Levy@weslend.com |
| Brian Tofslly | California Area Sales Manager | (858) 774-0272 | Brian.Tofslly@weslend.com |

| Contact Numbers | Phone # | Email Address |
|-----------------|--|--|
| Main | (877) 945-4105 | info@weslend.com |
| Submissions | (877) 945-4105 X 1 | |
| Broker Support | (877) 945-4105 X 8 | support@weslend.com |
| Lock Desk | Ph: (877) 945-4105 X 3 Fx: (949) 313-1741 | 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 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

| 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 | 1.435 | 1.436 | 1.528 | 3.500 | 0.625 | 0.625 | 0.636 | 3.500 | 0.742 | 0.743 | 0.744 |
| 4.125 | 0.687 | 0.688 | 0.780 | 3.625 | 0.121 | 0.121 | 0.126 | 3.625 | 0.364 | 0.364 | 0.466 |
| 4.250 | 0.072 | 0.073 | 0.166 | 3.750 | (0.098) | (0.098) | (0.086) | 3.750 | (0.232) | (0.232) | (0.105) |
| 4.375 | (0.413) | (0.411) | (0.319) | 3.875 | (0.584) | (0.584) | (0.498) | 3.875 | (0.611) | (0.611) | (0.483) |
| 4.500 | (1.075) | (1.075) | (0.979) | 4.000 | (1.091) | (1.091) | (1.044) | 4.000 | (0.977) | (0.976) | (0.975) |
| 4.625 | (1.753) | (1.753) | (1.645) | 4.125 | (1.621) | (1.621) | (1.556) | 4.125 | (1.378) | (1.378) | (1.271) |
| 4.750 | (2.220) | (2.218) | (2.095) | 4.250 | (1.751) | (1.750) | (1.749) | 4.250 | (1.471) | (1.471) | (1.431) |
| 4.875 | (2.698) | (2.698) | (2.596) | 4.375 | (2.038) | (2.038) | (2.001) | 4.375 | (1.892) | (1.892) | (1.742) |
| 5.000 | (3.171) | (3.171) | (3.067) | 4.500 | (2.602) | (2.602) | (2.531) | 4.500 | (2.359) | (2.359) | (2.300) |
| 5.125 | (3.656) | (3.655) | (3.531) | 4.625 | (2.938) | (2.938) | (2.832) | 4.625 | (2.695) | (2.695) | (2.589) |
| 5.250 | (4.150) | (4.149) | (4.025) | 4.750 | (3.116) | (3.116) | (3.075) | 4.750 | (2.873) | (2.873) | (2.767) |
| 5.375 | (4.526) | (4.524) | (4.401) | 4.875 | (3.385) | (3.385) | (3.278) | 4.875 | (3.142) | (3.142) | (3.035) |
| 5.500 | (4.733) | (4.733) | (4.634) | 5.000 | (2.276) | (2.276) | (2.201) | | | | |
| 5.625 | (5.337) | (5.336) | (5.196) | 5.125 | (2.656) | (2.656) | (2.640) | | | | |
| 5.750 | (5.891) | (5.890) | (5.751) | | | | | | | | |
| 5.875 | (6.277) | (6.276) | (6.137) | | | | | | | | |

| 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 | 0.598 | 0.599 | 0.692 | 4.375 | 1.363 | 1.363 | 1.459 | 3.750 | 1.169 | 1.169 | 1.255 |
| 4.125 | 0.002 | 0.003 | 0.096 | 4.500 | 0.682 | 0.682 | 0.778 | 3.875 | 0.683 | 0.683 | 0.769 |
| 4.250 | (0.484) | (0.483) | (0.390) | 4.625 | (0.121) | (0.121) | (0.013) | 4.000 | 0.387 | 0.387 | 0.515 |
| 4.375 | (0.941) | (0.941) | (0.809) | 4.750 | (0.502) | (0.502) | (0.400) | 4.125 | 0.030 | 0.030 | 0.158 |
| 4.500 | (1.779) | (1.778) | (1.654) | 4.875 | (1.066) | (1.066) | (0.963) | 4.250 | 0.020 | 0.020 | 0.073 |
| 4.625 | (2.320) | (2.319) | (2.195) | 5.000 | (1.540) | (1.540) | (1.436) | 4.375 | (0.293) | (0.293) | (0.239) |
| 4.750 | (2.743) | (2.741) | (2.618) | 5.125 | (1.486) | (1.486) | (1.382) | 4.500 | (0.668) | (0.668) | (0.571) |
| 4.875 | (3.105) | (3.104) | (2.980) | 5.250 | (1.498) | (1.498) | (1.396) | 4.625 | (0.762) | (0.762) | (0.655) |
| 5.000 | (3.512) | (3.511) | (3.387) | 5.375 | (1.934) | (1.933) | (1.809) | 4.750 | (0.940) | (0.940) | (0.834) |
| 5.125 | (4.049) | (4.047) | (3.924) | 5.500 | (2.241) | (2.241) | (2.141) | 4.875 | (1.213) | (1.213) | (1.106) |
| 5.250 | (4.456) | (4.454) | (4.331) | 5.625 | (2.237) | (2.237) | (2.089) | 5.000 | 0.004 | 0.004 | 0.038 |
| 5.375 | (4.758) | (4.757) | (4.633) | 5.750 | (2.112) | (2.110) | (1.971) | 5.125 | 0.025 | 0.025 | 0.058 |
| 5.500 | (5.074) | (5.073) | (4.934) | 5.875 | (2.582) | (2.581) | (2.442) | | | | |
| 5.625 | (5.638) | (5.637) | (5.497) | | | | | | | | |

| 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 | 1.363 | 1.363 | 1.459 | 3.750 | 1.169 | 1.169 | 1.255 | <ul style="list-style-type: none"> • 1031 Exchange Transactions - Allowed • Age Related Deed Restrictions - Allowed • Impound Account - Required; LTV > 80% • Unpermitted Additions - Allowed • Future Employment Income - Allowed • Third Party Processing Fee - Allowed • Transferred Appraisals - Not Allowed • Highlights vary between DU and LPA <p style="font-size: small; margin-top: 10px;">See full guidelines for details</p> | | | |
| 4.500 | 0.682 | 0.682 | 0.778 | 3.875 | 0.683 | 0.683 | 0.769 | | | | |
| 4.625 | (0.121) | (0.121) | (0.013) | 4.000 | 0.387 | 0.387 | 0.515 | | | | |
| 4.750 | (0.502) | (0.502) | (0.400) | 4.125 | 0.030 | 0.030 | 0.158 | | | | |
| 4.875 | (1.066) | (1.066) | (0.963) | 4.250 | 0.020 | 0.020 | 0.073 | | | | |
| 5.000 | (1.540) | (1.540) | (1.436) | 4.375 | (0.293) | (0.293) | (0.239) | | | | |
| 5.125 | (1.486) | (1.486) | (1.382) | 4.500 | (0.668) | (0.668) | (0.571) | | | | |
| 5.250 | (1.498) | (1.498) | (1.396) | 4.625 | (0.762) | (0.762) | (0.655) | | | | |
| 5.375 | (1.934) | (1.933) | (1.809) | 4.750 | (0.940) | (0.940) | (0.834) | | | | |
| 5.500 | (2.241) | (2.241) | (2.141) | 4.875 | (1.213) | (1.213) | (1.106) | | | | |
| 5.625 | (2.237) | (2.237) | (2.089) | 5.000 | 0.004 | 0.004 | 0.038 | | | | |
| 5.750 | (2.112) | (2.110) | (1.971) | 5.125 | 0.025 | 0.025 | 0.058 | | | | |
| 5.875 | (2.582) | (2.581) | (2.442) | | | | | | | | |

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 | |
| 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 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) | | | | |
| The below adds also apply: | | | | | Zone 1: NY | | | | |
| | | | | | Zone 2: MA, ND | | | | |
| | | | | | Zone 3: AZ, CO, IA, IL, ME, MO, NV, VA, WI, WY | | | | |
| | | | | | Zone 4: AL, AR, CT, DC, ID, HI, IN, KS, KY, MD, MI, MN, NE, NH, NJ, NM, OR, RI, UT, WA | | | | |
| | | | | | Zone 5: AK, GA, TN, MT, LA, NC, SC, OH, OK, PA | | | | |
| | | | | | Zone 6: FL | | | | |
| | | | | | Zone 7a: TX (w/o Impounds) | | | | |
| | | | | | Zone 7b: TX (with Impounds) | | | | |
| 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 > \$679,650* | | 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**

| 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 | 0.956 | 1.049 | 1.049 | 3.250 | 1.373 | 1.451 | 1.451 | 3.250 | 1.373 | 1.451 | 1.451 |
| 4.125 | 0.215 | 0.309 | 0.309 | 3.375 | 0.873 | 0.951 | 0.951 | 3.375 | 0.873 | 0.951 | 0.951 |
| 4.250 | (0.420) | (0.327) | (0.327) | 3.500 | 0.406 | 0.484 | 0.484 | 3.500 | 0.406 | 0.484 | 0.484 |
| 4.375 | (0.992) | (0.899) | (0.899) | 3.625 | (0.118) | (0.040) | (0.040) | 3.625 | (0.118) | (0.040) | (0.040) |
| 4.500 | (1.494) | (1.369) | (1.369) | 3.750 | (0.459) | (0.381) | (0.381) | 3.750 | (0.459) | (0.381) | (0.381) |
| 4.625 | (2.145) | (2.020) | (2.020) | 3.875 | (0.855) | (0.776) | (0.776) | 3.875 | (0.855) | (0.776) | (0.776) |
| 4.750 | (2.697) | (2.572) | (2.572) | 4.000 | (1.255) | (1.161) | (1.161) | 4.000 | (1.255) | (1.161) | (1.161) |
| 4.875 | (3.208) | (3.083) | (3.083) | 4.125 | (1.762) | (1.668) | (1.668) | 4.125 | (1.762) | (1.668) | (1.668) |
| 5.000 | (3.508) | (3.383) | (3.383) | 4.250 | (2.070) | (2.101) | (1.976) | 4.250 | (2.070) | (1.976) | (1.976) |
| 5.125 | (4.110) | (3.985) | (3.985) | 4.375 | (2.442) | (2.348) | (2.348) | 4.375 | (2.442) | (2.348) | (2.348) |
| 5.250 | (4.633) | (4.508) | (4.508) | 4.500 | (2.548) | (2.454) | (2.454) | 4.500 | (2.548) | (2.454) | (2.454) |
| 5.375 | (5.055) | (4.930) | (4.930) | 4.625 | (2.980) | (2.887) | (2.887) | 4.625 | (2.980) | (2.887) | (2.887) |
| 5.500 | (5.177) | (5.037) | (5.037) | 4.750 | (3.334) | (3.240) | (3.240) | 4.750 | (3.334) | (3.240) | (3.240) |
| 5.625 | (5.812) | (5.671) | (5.671) | 4.875 | (3.650) | (3.556) | (3.556) | 4.875 | (3.650) | (3.556) | (3.556) |
| 5.750 | (6.312) | (6.171) | (6.171) | | | | | | | | |
| 5.875 | (6.694) | (6.553) | (6.553) | | | | | | | | |

| 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 | 0.655 | 0.749 | 0.749 | 4.125 | 1.385 | 1.479 | 1.479 | 3.750 | 1.006 | 1.084 | 1.084 |
| 4.125 | 0.087 | 0.181 | 0.181 | 4.250 | 0.750 | 0.843 | 0.843 | 3.875 | 0.548 | 0.642 | 0.642 |
| 4.250 | (0.721) | (0.596) | (0.596) | 4.375 | 0.178 | 0.271 | 0.271 | 4.000 | 0.085 | 0.179 | 0.179 |
| 4.375 | (1.234) | (1.109) | (1.109) | 4.500 | (0.324) | (0.199) | (0.199) | 4.125 | (0.422) | (0.328) | (0.328) |
| 4.500 | (1.734) | (1.609) | (1.609) | 4.625 | (0.975) | (0.850) | (0.850) | 4.250 | (0.730) | (0.636) | (0.636) |
| 4.625 | (2.277) | (2.152) | (2.152) | 4.750 | (1.527) | (1.402) | (1.402) | 4.375 | (1.102) | (1.008) | (1.008) |
| 4.750 | (2.898) | (2.773) | (2.773) | 4.875 | (2.038) | (1.913) | (1.913) | 4.500 | (0.958) | (0.864) | (0.864) |
| 4.875 | (3.250) | (3.125) | (3.125) | 5.000 | (1.838) | (1.713) | (1.713) | 4.625 | (1.390) | (1.296) | (1.296) |
| 5.000 | (3.751) | (3.626) | (3.626) | 5.125 | (2.440) | (2.315) | (2.315) | 4.750 | (1.744) | (1.650) | (1.650) |
| 5.125 | (4.256) | (4.131) | (4.131) | 5.250 | (2.963) | (2.838) | (2.838) | 4.875 | (2.060) | (1.966) | (1.966) |
| 5.250 | (4.707) | (4.582) | (4.582) | 5.375 | (3.385) | (3.260) | (3.260) | | | | |
| 5.375 | (5.125) | (5.000) | (5.000) | | | | | | | | |
| 5.500 | (5.400) | (5.259) | (5.259) | | | | | | | | |
| 5.625 | (5.972) | (5.832) | (5.832) | | | | | | | | |
| 5.750 | (6.416) | (6.275) | (6.275) | | | | | | | | |
| 5.875 | (6.792) | (6.651) | (6.651) | | | | | | | | |

| 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 | 1.385 | 1.479 | 1.479 | 3.750 | 1.006 | 1.084 | 1.084 | <ul style="list-style-type: none"> • 1031 Exchange Transactions - Allowed • Future Employment Income - Allowed • Transferred Appraisals - Not Allowed • Third Party Processing Fee - Not Allowed • Deed Restrictions - Not Allowed • Highlights vary between DU and LPA | | | |
| 4.250 | 0.750 | 0.843 | 0.843 | 3.875 | 0.548 | 0.642 | 0.642 | | | | |
| 4.375 | 0.178 | 0.271 | 0.271 | 4.000 | 0.085 | 0.179 | 0.179 | | | | |
| 4.500 | (0.324) | (0.199) | (0.199) | 4.125 | (0.422) | (0.328) | (0.328) | | | | |
| 4.625 | (0.975) | (0.850) | (0.850) | 4.250 | (0.730) | (0.636) | (0.636) | | | | |
| 4.750 | (1.527) | (1.402) | (1.402) | 4.375 | (1.102) | (1.008) | (1.008) | | | | |
| 4.875 | (2.038) | (1.913) | (1.913) | 4.500 | (0.958) | (0.864) | (0.864) | | | | |
| 5.000 | (1.838) | (1.713) | (1.713) | 4.625 | (1.390) | (1.296) | (1.296) | | | | |
| 5.125 | (2.440) | (2.315) | (2.315) | 4.750 | (1.744) | (1.650) | (1.650) | | | | |
| 5.250 | (2.963) | (2.838) | (2.838) | 4.875 | (2.060) | (1.966) | (1.966) | | | | |
| 5.375 | (3.385) | (3.260) | (3.260) | | | | | | | | |

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 |
| Loan Feature Adjustments (all terms) | <=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 | | | | | |
|--|--|--|--|---|--|--|--|--|---------|
| | | | | Zone 1: NY (except NY Co-Ops) | | | | | 0.100 |
| | | | | 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 | 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 > \$679,650* | | 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 | 1.745 | 1.795 | 1.845 | 3.500 | 0.482 | 0.541 | 0.604 | 3.250 | 0.821 | 0.889 | 0.983 |
| 4.125 | 0.971 | 1.021 | 1.071 | 3.625 | (0.034) | 0.026 | 0.088 | 3.375 | 0.466 | 0.534 | 0.628 |
| 4.250 | 0.228 | 0.278 | 0.327 | 3.750 | (0.312) | (0.252) | (0.189) | 3.500 | 0.124 | 0.192 | 0.285 |
| 4.375 | (0.303) | (0.253) | (0.204) | 3.875 | (0.770) | (0.712) | (0.657) | 3.625 | (0.159) | (0.091) | 0.003 |
| 4.500 | (0.797) | (0.740) | (0.683) | 4.000 | (1.239) | (1.181) | (1.127) | 3.750 | (0.957) | (0.895) | (0.825) |
| 4.625 | (1.506) | (1.448) | (1.392) | 4.125 | (1.705) | (1.648) | (1.593) | 3.875 | (1.287) | (1.226) | (1.155) |
| 4.750 | (2.199) | (2.141) | (2.084) | 4.250 | (1.939) | (1.881) | (1.826) | 4.000 | (1.580) | (1.519) | (1.448) |
| 4.875 | (2.727) | (2.670) | (2.613) | 4.375 | (2.244) | (2.165) | (2.102) | 4.125 | (1.805) | (1.743) | (1.673) |
| 5.000 | (3.186) | (3.128) | (3.072) | 4.500 | (2.693) | (2.606) | (2.512) | 4.250 | (2.265) | (2.170) | (2.045) |
| 5.125 | (3.584) | (3.523) | (3.466) | 4.625 | (3.156) | (3.069) | (2.976) | 4.375 | (2.547) | (2.453) | (2.328) |
| 5.250 | (4.240) | (4.180) | (4.123) | 4.750 | (3.275) | (3.189) | (3.095) | 4.500 | (2.834) | (2.740) | (2.615) |
| 5.375 | (4.688) | (4.627) | (4.570) | 4.875 | (3.562) | (3.475) | (3.381) | 4.625 | (3.078) | (2.983) | (2.858) |
| 5.500 | (5.078) | (5.017) | (4.960) | 5.000 | (3.837) | (3.750) | (3.657) | 4.750 | (3.289) | (3.194) | (3.069) |
| 5.625 | (5.381) | (5.320) | (5.264) | | | | | 4.875 | (3.479) | (3.384) | (3.259) |
| 5.750 | (5.919) | (5.835) | (5.749) | | | | | 5.000 | (3.634) | (3.539) | (3.414) |
| 5.875 | (6.182) | (6.098) | (6.012) | | | | | | | | |

| 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 | 1.371 | 1.410 | 1.454 | 3.500 | 0.486 | 0.522 | 0.555 | 3.750 | 1.964 | 2.015 | 2.072 |
| 4.125 | 0.480 | 0.537 | 0.569 | 3.625 | (0.044) | (0.007) | 0.027 | 3.875 | 1.388 | 1.447 | 1.511 |
| 4.250 | (0.228) | (0.171) | (0.137) | 3.750 | (0.421) | (0.385) | (0.349) | 4.000 | 0.736 | 0.794 | 0.858 |
| 4.375 | (0.745) | (0.688) | (0.653) | 3.875 | (0.870) | (0.834) | (0.798) | 4.125 | 0.118 | 0.176 | 0.240 |
| 4.500 | (1.384) | (1.327) | (1.291) | 4.000 | (1.369) | (1.313) | (1.271) | 4.250 | (0.465) | (0.407) | (0.343) |
| 4.625 | (2.040) | (1.965) | (1.930) | 4.125 | (1.834) | (1.778) | (1.736) | 4.375 | (0.965) | (0.899) | (0.828) |
| 4.750 | (2.598) | (2.522) | (2.488) | 4.250 | (2.092) | (2.036) | (1.994) | 4.500 | (1.658) | (1.592) | (1.521) |
| 4.875 | (3.110) | (3.034) | (3.000) | 4.375 | (2.346) | (2.291) | (2.248) | 4.625 | (2.274) | (2.208) | (2.137) |
| 5.000 | (3.567) | (3.491) | (3.454) | 4.500 | (2.807) | (2.732) | (2.698) | 4.750 | (2.841) | (2.775) | (2.704) |
| 5.125 | (4.055) | (3.961) | (3.926) | 4.625 | (3.246) | (3.171) | (3.136) | 4.875 | (3.245) | (3.179) | (3.108) |
| 5.250 | (4.578) | (4.483) | (4.448) | 4.750 | (3.437) | (3.362) | (3.326) | 5.000 | (3.641) | (3.575) | (3.504) |
| 5.375 | (5.031) | (4.937) | (4.901) | | | | | 5.125 | (4.027) | (3.958) | (3.887) |
| 5.500 | (5.423) | (5.329) | (5.293) | | | | | 5.250 | (4.558) | (4.489) | (4.418) |
| 5.625 | (5.650) | (5.536) | (5.509) | | | | | 5.375 | (4.841) | (4.771) | (4.700) |
| 5.750 | (6.120) | (6.006) | (5.980) | | | | | 5.500 | (5.158) | (5.088) | (5.017) |
| 5.875 | (6.400) | (6.286) | (6.261) | | | | | 5.625 | (5.366) | (5.297) | (5.226) |
| | | | | | | | | 5.750 | (6.046) | (5.953) | (5.854) |
| | | | | | | | | 5.875 | (6.142) | (6.049) | (5.950) |

| 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 | 1.582 | 1.620 | 1.693 | 4.250 | 1.806 | 1.865 | 1.929 | 3.750 | 0.932 | 0.995 | 1.070 |
| 3.875 | 1.005 | 1.043 | 1.118 | 4.375 | 1.215 | 1.274 | 1.338 | 3.875 | 0.529 | 0.591 | 0.661 |
| 4.000 | 0.364 | 0.401 | 0.478 | 4.500 | 0.672 | 0.731 | 0.795 | 4.000 | 0.141 | 0.202 | 0.273 |
| 4.125 | (0.249) | (0.192) | (0.129) | 4.625 | 0.062 | 0.128 | 0.199 | 4.125 | (0.220) | (0.158) | (0.088) |
| 4.250 | (0.797) | (0.740) | (0.674) | 4.750 | (0.600) | (0.534) | (0.463) | 4.250 | (0.375) | (0.313) | (0.243) |
| 4.375 | (1.355) | (1.298) | (1.229) | 4.875 | (1.173) | (1.107) | (1.036) | 4.375 | (0.555) | (0.493) | (0.423) |
| 4.500 | (1.991) | (1.916) | (1.854) | 5.000 | (1.708) | (1.641) | (1.571) | 4.500 | (0.725) | (0.663) | (0.593) |
| 4.625 | (2.545) | (2.470) | (2.405) | 5.125 | (1.992) | (1.926) | (1.855) | 4.625 | (0.905) | (0.815) | (0.705) |
| 4.750 | (3.031) | (2.955) | (2.888) | 5.250 | (2.201) | (2.135) | (2.064) | 4.750 | (0.987) | (0.897) | (0.788) |
| 4.875 | (3.420) | (3.345) | (3.275) | 5.375 | (2.280) | (2.211) | (2.140) | 4.875 | (1.186) | (1.096) | (0.987) |
| 5.000 | (3.811) | (3.736) | (3.665) | 5.500 | (2.782) | (2.712) | (2.641) | 5.000 | (1.370) | (1.280) | (1.171) |
| 5.125 | (4.385) | (4.292) | (4.195) | 5.625 | (3.062) | (2.992) | (2.921) | | | | |
| 5.250 | (4.724) | (4.629) | (4.531) | 5.750 | (3.264) | (3.194) | (3.123) | | | | |
| 5.375 | (5.052) | (4.958) | (4.858) | 5.875 | (2.646) | (2.553) | (2.453) | | | | |
| 5.500 | (5.400) | (5.305) | (5.205) | | | | | | | | |
| 5.625 | (5.866) | (5.753) | (5.726) | | | | | | | | |
| 5.750 | (6.150) | (6.036) | (6.009) | | | | | | | | |

| 1053-01 30 LP SuperConf. | | | | 1353-01 15 LP Super Conf. | | | | <div align="center"> <p>Highlights</p> <ul style="list-style-type: none"> • 1031 Exchange Transactions - Allowed • Age Related Deed Restrictions - Allowed • Student Loan Refinance - Allowed • Non-Traditional Credit - Allowed • Unpermitted Additions - Allowed • Transferred Appraisals - Allowed • Third Party Processing Fee - Allowed • Highlights vary between DU and LPA <p>See full guidelines for details</p> </div> |
|--------------------------|---------|---------|---------|---------------------------|---------|---------|---------|--|
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | |
| 4.250 | 1.275 | 1.332 | 1.366 | 3.750 | 0.754 | 0.790 | 0.826 | |
| 4.375 | 0.758 | 0.815 | 0.850 | 3.875 | 0.305 | 0.341 | 0.377 | |
| 4.500 | 0.119 | 0.176 | 0.212 | 4.000 | 0.291 | 0.347 | 0.389 | |
| 4.625 | (0.669) | (0.594) | (0.560) | 4.125 | (0.174) | (0.118) | (0.076) | |
| 4.750 | (1.227) | (1.151) | (1.117) | 4.250 | (0.433) | (0.377) | (0.335) | |
| 4.875 | (1.739) | (1.663) | (1.629) | 4.375 | (0.687) | (0.632) | (0.589) | |
| 5.000 | (2.197) | (2.121) | (2.084) | 4.500 | (0.679) | (0.604) | (0.570) | |
| 5.125 | (1.778) | (1.684) | (1.649) | 4.625 | (1.118) | (1.043) | (1.008) | |
| 5.250 | (2.301) | (2.206) | (2.171) | 4.750 | (1.309) | (1.234) | (1.198) | |
| 5.375 | (2.754) | (2.660) | (2.624) | | | | | |
| 5.500 | (3.146) | (3.052) | (3.017) | | | | | |
| 5.625 | (2.077) | (1.963) | (1.936) | | | | | |
| 5.750 | (2.546) | (2.432) | (2.406) | | | | | |

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 | |
| 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 + | 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 | |
| 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 |
| LTV Range | CLTV Range | Fico <720 | Fico >=720 | 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, 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 | | | | | | | | | |
| 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 > \$679,650* | | 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

| | | | |
|---------|------------------------|---------|------------------------|
| 1011-01 | 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

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

| 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 | 0.123 | 0.123 | 0.227 | 3.750 | 0.123 | 0.123 | 0.227 | 3.250 | 0.402 | 0.402 | 0.404 |
| 3.875 | (0.444) | (0.430) | (0.334) | 3.875 | (0.444) | (0.430) | (0.334) | 3.375 | (0.060) | (0.059) | (0.058) |
| 4.000 | (1.005) | (1.005) | (0.900) | 4.000 | (1.005) | (1.005) | (0.900) | 3.500 | (0.506) | (0.505) | (0.504) |
| 4.125 | (1.555) | (1.447) | (1.446) | 4.125 | (1.555) | (1.447) | (1.446) | 3.625 | (0.954) | (0.954) | (0.952) |
| 4.250 | (2.092) | (2.030) | (1.982) | 4.250 | (2.092) | (2.030) | (1.982) | 3.750 | (1.688) | (1.687) | (1.686) |
| 4.375 | (2.536) | (2.462) | (2.395) | 4.375 | (2.536) | (2.462) | (2.395) | 3.875 | (2.134) | (2.134) | (2.132) |
| 4.500 | (3.068) | (2.969) | (2.927) | 4.500 | (3.068) | (2.969) | (2.927) | 4.000 | (2.558) | (2.558) | (2.556) |
| 4.625 | (3.585) | (3.446) | (3.445) | 4.625 | (3.585) | (3.446) | (3.445) | 4.125 | (2.977) | (2.977) | (2.975) |
| 4.750 | (4.063) | (3.924) | (3.923) | 4.750 | (4.063) | (3.924) | (3.923) | 4.250 | (3.398) | (3.398) | (3.396) |
| 4.875 | (4.032) | (3.942) | (3.907) | 4.875 | (4.032) | (3.942) | (3.907) | | | | |
| 5.000 | (4.584) | (4.584) | (4.464) | 5.000 | (4.584) | (4.584) | (4.464) | | | | |
| 5.125 | (4.848) | (4.724) | (4.723) | 5.125 | (4.848) | (4.724) | (4.723) | | | | |
| 5.250 | (5.167) | (5.043) | (5.042) | 5.250 | (5.167) | (5.043) | (5.042) | | | | |
| 5.375 | (4.886) | (4.715) | (4.714) | 5.375 | (4.886) | (4.715) | (4.714) | | | | |
| 5.500 | (5.306) | (5.136) | (5.134) | 5.500 | (5.306) | (5.136) | (5.134) | | | | |
| 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 | 0.123 | 0.123 | 0.227 | 3.750 | 3.363 | 3.363 | 3.467 | 3.250 | 3.642 | 3.642 | 3.644 |
| 3.875 | (0.444) | (0.430) | (0.334) | 3.875 | 2.796 | 2.810 | 2.906 | 3.375 | 3.180 | 3.181 | 3.182 |
| 4.000 | (1.005) | (1.005) | (0.900) | 4.000 | 2.235 | 2.235 | 2.340 | 3.500 | 2.734 | 2.735 | 2.736 |
| 4.125 | (1.555) | (1.447) | (1.446) | 4.125 | 1.685 | 1.793 | 1.794 | 3.625 | 2.286 | 2.287 | 2.288 |
| 4.250 | (2.092) | (2.030) | (1.982) | 4.250 | 1.148 | 1.210 | 1.258 | 3.750 | 1.552 | 1.553 | 1.554 |
| 4.375 | (2.536) | (2.462) | (2.395) | 4.375 | 0.704 | 0.778 | 0.845 | 3.875 | 1.106 | 1.106 | 1.108 |
| 4.500 | (3.068) | (2.969) | (2.927) | 4.500 | 0.172 | 0.271 | 0.313 | 4.000 | 0.682 | 0.682 | 0.684 |
| 4.625 | (3.585) | (3.446) | (3.445) | 4.625 | (0.345) | (0.206) | (0.205) | 4.125 | 0.263 | 0.263 | 0.265 |
| 4.750 | (4.063) | (3.924) | (3.923) | 4.750 | (0.823) | (0.684) | (0.683) | 4.250 | (0.158) | (0.158) | (0.156) |
| 4.875 | (4.032) | (3.942) | (3.907) | 4.875 | (0.792) | (0.702) | (0.667) | | | | |
| 5.000 | (4.584) | (4.584) | (4.464) | 5.000 | (1.344) | (1.344) | (1.224) | | | | |
| 5.125 | (4.848) | (4.724) | (4.723) | 5.125 | (1.608) | (1.484) | (1.483) | | | | |
| 5.250 | (5.167) | (5.043) | (5.042) | 5.250 | (1.927) | (1.803) | (1.802) | | | | |
| 5.375 | (4.886) | (4.715) | (4.714) | 5.375 | (1.646) | (1.475) | (1.474) | | | | |
| 5.500 | (5.306) | (5.136) | (5.134) | 5.500 | (2.066) | (1.896) | (1.894) | | | | |
| 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 | 1.469 | 1.577 | 1.578 | 3.500 | 0.998 | 0.998 | 1.076 | 3.875 | 1.469 | 1.577 | 1.578 |
| 4.000 | 0.909 | 1.017 | 1.018 | 3.625 | 0.570 | 0.570 | 0.649 | 4.000 | 0.909 | 1.017 | 1.018 |
| 4.125 | 0.357 | 0.465 | 0.466 | 3.750 | 0.232 | 0.232 | 0.324 | 4.125 | 0.357 | 0.465 | 0.466 |
| 4.250 | (0.179) | (0.071) | (0.070) | 3.875 | (0.242) | (0.242) | (0.150) | 4.250 | (0.179) | (0.071) | (0.070) |
| 4.375 | (0.467) | (0.328) | (0.327) | 4.000 | (0.703) | (0.703) | (0.611) | 4.375 | (0.467) | (0.328) | (0.327) |
| 4.500 | (0.999) | (0.859) | (0.858) | 4.125 | (1.101) | (1.101) | (1.008) | 4.500 | (0.999) | (0.859) | (0.858) |
| 4.625 | (1.517) | (1.377) | (1.376) | 4.250 | (1.114) | (1.114) | (1.021) | 4.625 | (1.517) | (1.377) | (1.376) |
| 4.750 | (1.994) | (1.855) | (1.854) | | | | | 4.750 | (1.994) | (1.855) | (1.854) |
| 4.875 | (1.620) | (1.496) | (1.495) | | | | | 4.875 | (1.620) | (1.496) | (1.495) |
| 5.000 | (2.119) | (1.995) | (1.994) | | | | | 5.000 | (2.119) | (1.995) | (1.994) |
| 5.125 | (2.435) | (2.312) | (2.310) | | | | | 5.125 | (2.435) | (2.312) | (2.310) |
| 5.250 | (2.754) | (2.631) | (2.629) | | | | | 5.250 | (2.754) | (2.631) | (2.629) |
| 7000-99 USDA / GRH 30 Year Fixed | | | | | | | | Streamline/IRRRL Codes | | | |
| Rate | 15 Day | 30 Day | 45 Day | | | | | | | | |
| 3.625 | 0.933 | 1.010 | 1.011 | | | | | 8037-99 30 Year Fixed Streamline | | | |
| 3.750 | 0.123 | 0.123 | 0.227 | | | | | 8137-99 25 Year Fixed Streamline | | | |
| 3.875 | (0.444) | (0.430) | (0.334) | | | | | 8237-99 20 Year Fixed Streamline | | | |
| 4.000 | (1.005) | (1.005) | (0.900) | | | | | 8337-99 15 Year Fixed Streamline | | | |
| 4.125 | (1.555) | (1.447) | (1.446) | | | | | 8038-99 30 Year Fixed HB Streamline | | | |
| 4.250 | (2.092) | (2.030) | (1.982) | | | | | 8338-99 15 Year Fixed HB Streamline | | | |
| 4.375 | (2.536) | (2.462) | (2.395) | | | | | 6037-99 VA 30 Year IRRRL | | | |
| 4.500 | (3.068) | (2.969) | (2.927) | | | | | 6137-99 VA 25 Year IRRRL | | | |
| 4.625 | (3.585) | (3.446) | (3.445) | | | | | 6237-99 VA 20 Year IRRRL | | | |
| 4.750 | (4.063) | (3.924) | (3.923) | | | | | 6337-99 VA 15 Year IRRRL | | | |
| 4.875 | (4.032) | (3.942) | (3.907) | | | | | 6038-99 VA 30 Year High Balance IRRRL | | | |
| 5.000 | (4.584) | (4.584) | (4.464) | | | | | 6333-99 VA 15 Year High Balance | | | |
| 5.125 | (4.848) | (4.724) | (4.723) | | | | | | | | |
| 5.250 | (5.167) | (5.043) | (5.042) | | | | | | | | |
| 5.375 | (4.886) | (4.715) | (4.714) | | | | | | | | |

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 |
| 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 |
| ** 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 > \$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 |
| State Adjustments (USDA Only!) | |
| 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 |
| 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) |

**\$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 |

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

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

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

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

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> | LLPAs: *Please refer to page 2 for Risk Based Adjusters* | 1024-00 Home Ready 30 LPMI |
| 4.250 | 1.028 | 1.078 | 1.127 | Caps: does not include escrow waiver, unpermitted addition, LPMI & State adj's, or Loan amt adj's) | 1028-00 Home Possible 30 LPMI |
| 4.375 | 0.497 | 0.547 | 0.596 | LTV>80% and Fico >=680 0.000 | 1029-00 Home Possible Adv 30 LPMI |
| 4.500 | 0.003 | 0.060 | 0.117 | All other LTV and fico combinations 1.500 | 1221-00 Home Ready 20 Year Fixed |
| 4.625 | (0.706) | (0.648) | (0.592) | | 1224-00 Home Possible 20 Year LPMI |
| 4.750 | (1.399) | (1.341) | (1.284) | | |
| 4.875 | (1.927) | (1.870) | (1.813) | | |
| 5.000 | (2.386) | (2.328) | (2.272) | | |
| 5.125 | (2.784) | (2.723) | (2.666) | | |
| 5.250 | (3.440) | (3.379) | (3.323) | | |
| 5.375 | (3.888) | (3.827) | (3.770) | | |
| 5.500 | (4.278) | (4.217) | (4.160) | | |
| 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 | HPA LLPA :(not subject to the cap) |
| 4.250 | 0.572 | 0.629 | 0.663 | > 80 LTV and < 680 FICO = 1.500 | All LTVs & FICOs 1023-00 only 0.500 |
| 4.375 | 0.055 | 0.112 | 0.147 | <= 80 LTV = 1.500 | Purchase Special not subject to cap |
| 4.500 | (0.584) | (0.527) | (0.491) | Lock Term to 45 Day Price | |
| 4.625 | (1.240) | (1.165) | (1.131) | 60 Day 0.250 | |
| 4.750 | (1.798) | (1.722) | (1.688) | | |
| 4.875 | (2.310) | (2.234) | (2.200) | | |
| 5.000 | (2.767) | (2.691) | (2.654) | | |
| 5.125 | (3.255) | (3.161) | (3.126) | | |
| 5.250 | (3.778) | (3.683) | (3.648) | | |
| 5.375 | (4.231) | (4.137) | (4.101) | | |

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 |
| 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.

| 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 | |
| Loan Feature Adjustments (all terms) | | | | | | | | | |
| | | <=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 | | | | | | | | |
| State Adjustments | | | | | | | | | |
| 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, 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 | 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 | | | |
| 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 | | | |

Government Manufactured Homes, ARMs, First Advantage & DPA

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

| Government Manufactured Homes, ARMs, First Advantage & DPA | | | | | | | | | | | | |
|---|---------|---------|---------|---|---------|---------|---------|-----------------------------|---------|---------|---------|--|
| ** Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ www.WeslendWholesale.com | | | | | | | | | | | | |
| 8006-88 FHA 30 Year Fixed MFH | | | | 8306-88 FHA 15 Year Fixed MFH | | | | | | | | |
| Rate | 15 Day | 30 Day | 45 day | Rate | 15 Day | 30 Day | 45 day | | | | | |
| 3.875 | 2.479 | 2.479 | 2.589 | 3.625 | 1.660 | 1.660 | 1.739 | | | | | |
| 4.000 | 1.996 | 2.092 | 2.106 | 3.750 | 0.606 | 0.606 | 0.699 | | | | | |
| 4.125 | 1.445 | 1.553 | 1.554 | 3.875 | 0.427 | 0.427 | 0.521 | | | | | |
| 4.250 | 0.747 | 0.747 | 0.888 | 4.000 | (0.088) | (0.088) | 0.006 | | | | | |
| 4.375 | 0.374 | 0.374 | 0.514 | 4.125 | (0.386) | (0.386) | (0.292) | | | | | |
| 4.500 | (0.068) | 0.054 | 0.073 | 4.250 | (0.673) | (0.673) | (0.579) | | | | | |
| 4.625 | (0.585) | (0.446) | (0.445) | 4.375 | (0.649) | (0.649) | (0.555) | | | | | |
| 4.750 | (1.063) | (0.924) | (0.922) | 4.500 | (1.088) | (1.088) | (0.994) | | | | | |
| 4.875 | (1.121) | (1.121) | (0.996) | 4.625 | (1.389) | (1.389) | (1.295) | | | | | |
| 5.000 | (1.531) | (1.422) | (1.406) | 4.750 | (1.688) | (1.688) | (1.594) | | | | | |
| 5.125 | (1.848) | (1.724) | (1.723) | | | | | | | | | |
| 5.250 | (2.167) | (2.043) | (2.042) | | | | | | | | | |
| 5.375 | (2.114) | (2.114) | (1.942) | | | | | | | | | |
| 5.500 | (2.347) | (2.347) | (2.175) | | | | | | | | | |
| 5.625 | (2.741) | (2.571) | (2.569) | | | | | | | | | |
| 5.750 | (3.194) | (3.024) | (3.022) | | | | | | | | | |
| 5.875 | (3.047) | (3.047) | (2.969) | | | | | | | | | |
| 6006-88 VA 30 Year Fixed MFH | | | | 6306-88 VA 15 Year Fixed MFH | | | | 8700-99 FHA 5-1 ARM | | | | |
| Rate | 15 Day | 30 Day | 45 day | Rate | 15 Day | 30 Day | 45 day | Rate | 15 Day | 30 Day | 45 day | |
| 3.875 | 2.479 | 2.479 | 2.589 | 3.625 | 1.660 | 1.660 | 1.739 | 2.750 | 3.072 | 3.352 | 3.477 | |
| 4.000 | 1.996 | 2.092 | 2.106 | 3.750 | 0.606 | 0.606 | 0.699 | 2.875 | 2.997 | 3.277 | 3.402 | |
| 4.125 | 1.445 | 1.553 | 1.554 | 3.875 | 0.427 | 0.427 | 0.521 | 3.000 | 2.603 | 2.883 | 3.008 | |
| 4.250 | 0.747 | 0.747 | 0.888 | 4.000 | (0.088) | (0.088) | 0.006 | 3.125 | 2.218 | 2.498 | 2.623 | |
| 4.375 | 0.374 | 0.374 | 0.514 | 4.125 | (0.386) | (0.386) | (0.292) | 3.250 | 1.822 | 2.102 | 2.227 | |
| 4.500 | (0.068) | 0.054 | 0.073 | 4.250 | (0.673) | (0.673) | (0.579) | 3.375 | 1.405 | 1.685 | 1.810 | |
| 4.625 | (0.585) | (0.446) | (0.445) | 4.375 | (0.649) | (0.649) | (0.555) | 3.500 | 1.008 | 1.288 | 1.413 | |
| 4.750 | (1.063) | (0.924) | (0.922) | 4.500 | (1.088) | (1.088) | (0.994) | 3.625 | 0.620 | 0.900 | 1.025 | |
| 4.875 | (1.121) | (1.121) | (0.996) | 4.625 | (1.389) | (1.389) | (1.295) | 3.750 | 0.232 | 0.512 | 0.637 | |
| 5.000 | (1.531) | (1.422) | (1.406) | 4.750 | (1.688) | (1.688) | (1.594) | 3.875 | (0.030) | 0.250 | 0.375 | |
| 5.125 | (1.848) | (1.724) | (1.723) | | | | | | | | | |
| 5.250 | (2.167) | (2.043) | (2.042) | | | | | | | | | |
| 5.375 | (2.114) | (2.114) | (1.942) | | | | | | | | | |
| 5.500 | (2.347) | (2.347) | (2.175) | | | | | | | | | |
| 5.625 | (2.741) | (2.571) | (2.569) | | | | | | | | | |
| 5.750 | (3.194) | (3.024) | (3.022) | | | | | | | | | |
| 5.875 | (3.047) | (3.047) | (2.969) | | | | | | | | | |
| 8059-00 FHA First Advantage 30 | | | | 8052-00 FHA First Advantage High Bal 30 | | | | 6700-99 VA 5-1 ARM | | | | |
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 day | |
| 3.750 | 0.683 | 0.683 | 0.793 | 3.875 | 1.402 | 1.402 | 1.512 | 2.750 | 3.072 | 3.352 | 3.477 | |
| 3.875 | 0.279 | 0.279 | 0.389 | 4.000 | 1.037 | 1.037 | 1.147 | 2.875 | 2.997 | 3.277 | 3.402 | |
| 4.000 | (0.108) | (0.108) | 0.001 | 4.125 | 0.703 | 0.703 | 0.813 | 3.000 | 2.603 | 2.883 | 3.008 | |
| 4.125 | (0.493) | (0.493) | (0.384) | 4.250 | (0.227) | (0.227) | (0.087) | 3.125 | 2.218 | 2.498 | 2.623 | |
| 4.250 | (1.453) | (1.453) | (1.313) | 4.375 | (0.566) | (0.566) | (0.425) | 3.250 | 1.822 | 2.102 | 2.227 | |
| 4.375 | (1.826) | (1.826) | (1.686) | 4.500 | (0.892) | (0.892) | (0.752) | 3.375 | 1.405 | 1.685 | 1.810 | |
| 4.500 | (2.146) | (2.146) | (2.005) | 4.625 | (1.197) | (1.197) | (1.057) | 3.500 | 1.008 | 1.288 | 1.413 | |
| 4.625 | (2.474) | (2.474) | (2.333) | 4.750 | (1.477) | (1.477) | (1.337) | 3.625 | 0.620 | 0.900 | 1.025 | |
| 4.750 | (2.987) | (2.987) | (2.862) | 4.875 | (1.376) | (1.376) | (1.251) | 3.750 | 0.232 | 0.512 | 0.637 | |
| 4.875 | (3.321) | (3.321) | (3.196) | 5.000 | (1.659) | (1.659) | (1.534) | 3.875 | (0.030) | 0.250 | 0.375 | |
| 5.000 | (3.622) | (3.622) | (3.497) | 5.125 | (1.925) | (1.925) | (1.800) | 4.000 | (0.420) | (0.140) | (0.015) | |
| 5.125 | (3.902) | (3.902) | (3.777) | 5.250 | (2.146) | (2.146) | (2.021) | 4.125 | (0.820) | (0.540) | (0.415) | |
| 5.250 | (4.138) | (4.138) | (4.013) | | | | | | | | | |
| 5.375 | (4.314) | (4.314) | (4.142) | | | | | | | | | |
| 5.500 | (4.547) | (4.547) | (4.375) | | | | | | | | | |
| 5.625 | (4.761) | (4.761) | (4.589) | | | | | | | | | |
| 5.750 | (5.033) | (5.033) | (4.955) | | | | | | | | | |
| 6059-00 VA First Advantage 30 | | | | 6052-00 VA First Advantage High Bal 30 | | | | Margin: 2.00 Caps: 1/5 | | | | |
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | | | | | |
| 3.750 | 0.683 | 0.683 | 0.793 | 3.875 | 1.402 | 1.402 | 1.512 | | | | | |
| 3.875 | 0.279 | 0.279 | 0.389 | 4.000 | 1.037 | 1.037 | 1.147 | | | | | |
| 4.000 | (0.108) | (0.108) | 0.001 | 4.125 | 0.703 | 0.703 | 0.813 | | | | | |
| 4.125 | (0.493) | (0.493) | (0.384) | 4.250 | (0.227) | (0.227) | (0.087) | | | | | |
| 4.250 | (1.453) | (1.453) | (1.313) | 4.375 | (0.566) | (0.566) | (0.425) | | | | | |
| 4.375 | (1.826) | (1.826) | (1.686) | 4.500 | (0.892) | (0.892) | (0.752) | | | | | |
| 4.500 | (2.146) | (2.146) | (2.005) | 4.625 | (1.197) | (1.197) | (1.057) | | | | | |
| 4.625 | (2.474) | (2.474) | (2.333) | 4.750 | (1.477) | (1.477) | (1.337) | | | | | |
| 4.750 | (2.987) | (2.987) | (2.862) | 4.875 | (1.376) | (1.376) | (1.251) | | | | | |
| 4.875 | (3.321) | (3.321) | (3.196) | 5.000 | (1.659) | (1.659) | (1.534) | | | | | |
| 5.000 | (3.622) | (3.622) | (3.497) | 5.125 | (1.925) | (1.925) | (1.800) | | | | | |
| 5.125 | (3.902) | (3.902) | (3.777) | 5.250 | (2.146) | (2.146) | (2.021) | | | | | |
| 5.250 | (4.138) | (4.138) | (4.013) | | | | | | | | | |
| 5.375 | (4.314) | (4.314) | (4.142) | | | | | | | | | |
| 5.500 | (4.547) | (4.547) | (4.375) | | | | | | | | | |
| 5.625 | (4.761) | (4.761) | (4.589) | | | | | | | | | |
| 5.750 | (5.033) | (5.033) | (4.955) | | | | | | | | | |

| 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, 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 & 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 |
| 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 | | |
| 7 day | | 0.150 |
| 10 day | | 0.250 |
| 15 day | | 0.375 |
| 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 |

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

| 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 | 3.939 | 3.978 | 4.018 | 3.750 | 2.882 | 2.920 | 2.993 | 3.250 | 2.941 | 2.958 | 3.005 |
| 3.875 | 3.394 | 3.433 | 3.474 | 3.875 | 2.305 | 2.343 | 2.418 | 3.375 | 2.555 | 2.592 | 2.624 |
| 4.000 | 2.671 | 2.710 | 2.754 | 4.000 | 1.664 | 1.701 | 1.778 | 3.500 | 1.786 | 1.822 | 1.856 |
| 4.125 | 1.780 | 1.837 | 1.869 | 4.125 | 1.051 | 1.108 | 1.171 | 3.625 | 1.256 | 1.293 | 1.327 |
| 4.250 | 1.072 | 1.129 | 1.163 | 4.250 | 0.503 | 0.560 | 0.626 | 3.750 | 0.879 | 0.915 | 0.951 |
| 4.375 | 0.555 | 0.612 | 0.647 | 4.375 | (0.055) | 0.002 | 0.071 | 3.875 | 0.430 | 0.466 | 0.502 |
| 4.500 | (0.084) | (0.027) | 0.009 | 4.500 | (0.691) | (0.616) | (0.554) | 4.000 | (0.069) | (0.013) | 0.029 |
| 4.625 | (0.740) | (0.665) | (0.630) | 4.625 | (1.245) | (1.170) | (1.105) | 4.125 | (0.534) | (0.478) | (0.436) |
| 4.750 | (1.298) | (1.222) | (1.188) | 4.750 | (1.731) | (1.655) | (1.588) | 4.250 | (0.792) | (0.736) | (0.694) |
| 4.875 | (1.810) | (1.734) | (1.700) | 4.875 | (2.120) | (2.045) | (1.975) | 4.375 | (1.046) | (0.991) | (0.948) |
| 5.000 | (2.267) | (2.191) | (2.154) | 5.000 | (2.511) | (2.436) | (2.365) | 4.500 | (1.507) | (1.432) | (1.398) |
| 5.125 | (2.755) | (2.661) | (2.626) | 5.125 | (3.086) | (2.992) | (2.894) | 4.625 | (1.946) | (1.871) | (1.836) |
| 5.250 | (3.278) | (3.183) | (3.148) | 5.250 | (3.424) | (3.330) | (3.231) | 4.750 | (2.137) | (2.062) | (2.026) |
| 5.375 | (3.731) | (3.637) | (3.601) | 5.375 | (3.751) | (3.658) | (3.558) | | | | |
| 5.500 | (4.123) | (4.028) | (3.994) | 5.500 | (4.100) | (4.004) | (3.905) | | | | |
| 5.625 | (4.350) | (4.236) | (4.209) | 5.625 | (4.566) | (4.453) | (4.426) | | | | |
| 5.750 | (4.820) | (4.706) | (4.680) | 5.750 | (4.850) | (4.736) | (4.709) | | | | |
| 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 | 4.773 | 4.812 | 4.851 | 3.500 | 1.911 | 1.947 | 1.981 | 60 Day 0.300 | | | |
| 3.750 | 4.166 | 4.205 | 4.245 | 3.625 | 1.381 | 1.418 | 1.452 | Lock Extensions (per diem 0.025 per day) | | | |
| 3.875 | 3.620 | 3.659 | 3.700 | 3.750 | 1.004 | 1.040 | 1.076 | 7 day 0.150 | | | |
| 4.000 | 2.898 | 2.937 | 2.981 | 3.875 | 0.555 | 0.591 | 0.627 | 10 day 0.250 | | | |
| 4.125 | 2.233 | 2.290 | 2.322 | 4.000 | 0.541 | 0.597 | 0.639 | 15 day 0.375 | | | |
| 4.250 | 1.525 | 1.582 | 1.616 | 4.125 | 0.076 | 0.132 | 0.174 | Relock Fee 0.125 | | | |
| 4.375 | 1.008 | 1.065 | 1.100 | 4.250 | (0.183) | (0.127) | (0.085) | | | | |
| 4.500 | 0.369 | 0.426 | 0.462 | 4.375 | (0.437) | (0.382) | (0.339) | | | | |
| 4.625 | (0.419) | (0.344) | (0.310) | 4.500 | (0.429) | (0.354) | (0.320) | | | | |
| 4.750 | (0.977) | (0.901) | (0.867) | 4.625 | (0.868) | (0.793) | (0.758) | | | | |
| 4.875 | (1.489) | (1.413) | (1.379) | 4.750 | (1.059) | (0.984) | (0.948) | | | | |
| 5.000 | (1.947) | (1.871) | (1.834) | | | | | | | | |
| 5.125 | (1.528) | (1.434) | (1.399) | | | | | | | | |
| 5.250 | (2.051) | (1.956) | (1.921) | | | | | | | | |
| 5.375 | (2.504) | (2.410) | (2.374) | | | | | | | | |
| 5.500 | (2.896) | (2.802) | (2.767) | | | | | | | | |
| 5.625 | (1.827) | (1.713) | (1.686) | | | | | | | | |
| LP Open Access Price Adjustments | | | | | | | | | | | |
| Risk Based Adjustments* | | | | | | | Additional Loan Feature Adjustments | | | | |
| | <=60 | >60-70 | >70-75 | >75-80 | >80-85 | > 85 | | | | | |
| >= 740 | 0.000 | 0.250 | 0.250 | 0.500 | 0.250 | 0.250 | LTV >95 & <=97 0.500 | | | | |
| 720-739 | 0.000 | 0.250 | 0.500 | 0.750 | 0.500 | 0.500 | LTV >97 & <=105 1.000 | | | | |
| 700-719 | 0.000 | 0.500 | 1.000 | 1.250 | 1.000 | 1.000 | LTV > 105% 2.000 | | | | |
| 680-699 | 0.000 | 0.500 | 1.125 | 1.750 | 1.500 | 1.250 | No escrow 0.250 | | | | |
| 660-679 | 0.000 | 1.000 | 2.250 | 2.750 | 2.750 | 2.250 | Loan Amount \$60,000 - \$100,000 0.500 | | | | |
| 640-659 | 0.500 | 1.250 | 2.750 | 3.000 | 3.250 | 2.750 | Loan Amount \$100,001 - \$125,000 0.150 | | | | |
| 620-639 | 0.500 | 1.500 | 3.000 | 3.000 | 3.250 | 3.250 | Loan Amount > \$125,000 0.000 | | | | |
| High LTV Adjustors | | | | | | | Product | | | | |
| attach Condo* | 0.000 | 0.000 | 0.000 | 0.750 | 0.750 | 0.750 | LTV | | | | |
| NOO | 2.125 | 2.125 | 2.125 | 3.375 | 4.125 | 4.125 | | | | | |
| 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, FL, GA, LA, OH, OK, PA, SC, TN (0.100) | | | | |
| Subordinate Financing | | | | | | | Max Lender Credit after adjustments: (4.250) | | | | |
| | | | | | | | LLPA Caps for LP Open Access (excludes Loan Amount, Escrow Waiver, State Adjusters, MFH** Adj and High LTV Adjusters) | | | | |
| | | | | | | | 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**

| 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 |
| 4.990 | 1.408 | 1.533 | 5.250 | 1.638 | 1.763 | 5.625 | 1.638 | 1.763 |
| 4.875 | 1.638 | 1.763 | 5.125 | 2.013 | 2.138 | 5.500 | 2.013 | 2.138 |

| 9775-30 Premier Bank Statement 5/1 ARM | | |
|--|---------|---------|
| Rate | 30 day | 45 day |
| 7.500 | (3.862) | (3.737) |
| 7.375 | (3.612) | (3.487) |
| 7.250 | (3.362) | (3.237) |
| 7.125 | (3.112) | (2.987) |
| 7.000 | (2.862) | (2.737) |
| 6.875 | (2.612) | (2.487) |
| 6.750 | (2.362) | (2.237) |
| 6.625 | (2.112) | (1.987) |
| 6.500 | (1.862) | (1.737) |
| 6.375 | (1.612) | (1.487) |
| 6.250 | (1.362) | (1.237) |
| 6.125 | (1.112) | (0.987) |
| 6.000 | (0.862) | (0.737) |
| 5.875 | (0.612) | (0.487) |
| 5.750 | (0.362) | (0.237) |
| 5.625 | (0.112) | 0.013 |
| 5.500 | 0.138 | 0.263 |
| 5.375 | 0.388 | 0.513 |
| 5.250 | 0.638 | 0.763 |
| 5.125 | 1.013 | 1.138 |
| 5.000 | 1.388 | 1.513 |

| 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 | | | | | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-----------|------------|---------|
| 100-150k | >\$150-200k | >\$200-250k | >\$250-300k | >\$300-350k | >\$350-500k | >\$500-750K | >\$750-1M | >\$1M-1.5M | >\$1.5M |
| 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 | 9734-30 | 15yr Fixed | |
| 9271-30 | 30yr Fixed | 9272-30 | 30yr Fixed | 9273-30 | 30yr Fixed | 9274-30 | 30yr Fixed | |