



# WesLend FINANCIAL

## National Rate Sheet

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### Lock Expiration Dates

15 day	10/5/2018
30 day	10/20/2018
45 day	11/4/2018
60 day	11/19/2018

**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	2.134	2.135	2.228	3.500	1.046	1.125	1.149	3.500	1.168	1.241	1.282
4.125	1.372	1.374	1.466	3.625	0.530	0.609	0.633	3.625	0.773	0.876	0.876
4.250	0.719	0.753	0.844	3.750	0.286	0.373	0.373	3.750	0.104	0.196	0.196
4.375	0.140	0.265	0.265	3.875	(0.245)	(0.160)	(0.160)	3.875	(0.281)	(0.189)	(0.189)
4.500	(0.538)	(0.454)	(0.413)	4.000	(0.770)	(0.689)	(0.683)	4.000	(0.646)	(0.613)	(0.553)
4.625	(1.233)	(1.108)	(1.108)	4.125	(1.294)	(1.207)	(1.207)	4.125	(1.051)	(0.964)	(0.964)
4.750	(1.667)	(1.648)	(1.526)	4.250	(1.412)	(1.410)	(1.322)	4.250	(1.412)	(1.310)	(1.310)
4.875	(2.193)	(2.114)	(2.052)	4.375	(1.918)	(1.831)	(1.831)	4.375	(1.759)	(1.659)	(1.659)
5.000	(2.662)	(2.521)	(2.521)	4.500	(2.436)	(2.280)	(2.280)	4.500	(2.193)	(2.188)	(2.080)
5.125	(3.230)	(3.138)	(3.089)	4.625	(2.817)	(2.692)	(2.692)	4.625	(2.574)	(2.449)	(2.449)
5.250	(3.678)	(3.677)	(3.537)	4.750	(3.016)	(2.986)	(2.889)	4.750	(2.774)	(2.646)	(2.646)
5.375	(4.084)	(4.082)	(3.943)	4.875	(3.251)	(3.151)	(3.125)	4.875	(3.009)	(2.882)	(2.882)
5.500	(4.409)	(4.253)	(4.253)	5.000	(1.837)	(1.842)	(1.842)				
5.625	(4.860)	(4.859)	(4.688)	5.125	(2.104)	(2.069)	(2.069)				
5.750	(5.410)	(5.409)	(5.238)								
5.875	(5.805)	(5.804)	(5.634)								

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	1.301	1.302	1.394	4.375	1.883	2.008	2.008	3.750	1.490	1.584	1.584
4.125	0.702	0.703	0.796	4.500	1.205	1.330	1.330	3.875	1.056	1.121	1.121
4.250	0.061	0.186	0.186	4.625	0.362	0.487	0.487	4.000	0.703	0.797	0.797
4.375	(0.460)	(0.335)	(0.335)	4.750	(0.073)	0.068	0.068	4.125	0.335	0.429	0.429
4.500	(1.195)	(1.193)	(1.054)	4.875	(0.599)	(0.458)	(0.458)	4.250	0.314	0.419	0.419
4.625	(1.739)	(1.737)	(1.598)	5.000	(1.068)	(0.927)	(0.927)	4.375	(0.049)	0.056	0.056
4.750	(2.169)	(2.167)	(2.028)	5.125	(1.060)	(0.919)	(0.919)	4.500	(0.394)	(0.296)	(0.296)
4.875	(2.542)	(2.540)	(2.401)	5.250	(1.444)	(1.287)	(1.287)	4.625	(0.677)	(0.550)	(0.550)
5.000	(3.069)	(3.068)	(2.928)	5.375	(1.751)	(1.595)	(1.595)	4.750	(0.844)	(0.717)	(0.717)
5.125	(3.598)	(3.597)	(3.457)	5.500	(2.140)	(1.984)	(1.984)	4.875	(1.080)	(0.952)	(0.952)
5.250	(4.013)	(4.011)	(3.872)	5.625	(2.142)	(1.986)	(1.986)	5.000	0.490	0.523	0.523
5.375	(4.345)	(4.343)	(4.204)	5.750	(1.649)	(1.649)	(1.649)	5.125	0.508	0.543	0.543
5.500	(4.465)	(4.464)	(4.293)	5.875	(2.111)	(2.109)	(1.939)				
5.625	(5.033)	(5.032)	(4.861)								

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	1.883	2.008	2.008	3.750	1.490	1.584	1.584	<ul style="list-style-type: none"> <li>• 1031 Exchange Transactions - Allowed</li> <li>• Age Related Deed Restrictions - Allowed</li> <li>• Impound Account - Required; LTV &gt; 80%</li> <li>• Unpermitted Additions - Allowed</li> <li>• Future Employment Income - Allowed</li> <li>• Third Party Processing Fee - Allowed</li> <li>• Transferred Appraisals - Not Allowed</li> <li>• Highlights vary between DU and LPA</li> </ul> <p style="font-size: small; margin-top: 10px;">See full guidelines for details</p>			
4.500	1.205	1.330	1.330	3.875	1.056	1.121	1.121				
4.625	0.362	0.487	0.487	4.000	0.703	0.797	0.797				
4.750	(0.073)	0.068	0.068	4.125	0.335	0.429	0.429				
4.875	(0.599)	(0.458)	(0.458)	4.250	0.314	0.419	0.419				
5.000	(1.068)	(0.927)	(0.927)	4.375	(0.049)	0.056	0.056				
5.125	(1.060)	(0.919)	(0.919)	4.500	(0.394)	(0.296)	(0.296)				
5.250	(1.444)	(1.287)	(1.287)	4.625	(0.677)	(0.550)	(0.550)				
5.375	(1.751)	(1.595)	(1.595)	4.750	(0.844)	(0.717)	(0.717)				
5.500	(2.140)	(1.984)	(1.984)	4.875	(1.080)	(0.952)	(0.952)				
5.625	(2.142)	(1.986)	(1.986)	5.000	0.490	0.523	0.523				
5.750	(1.649)	(1.649)	(1.649)	5.125	0.508	0.543	0.543				
5.875	(2.111)	(2.109)	(1.939)								

### 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	
				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.									
LPMI Product Codes									
1011-99	DU 30 Yr Fixed LPMI			1020-99	LP 30 Yr Fixed LPMI				
1111-99	DU 25 Yr Fixed LPMI			1120-99	LP 25 Yr Fixed LPMI				
1211-99	DU 20 Yr Fixed LPMI			1220-99	LP 20 Yr Fixed LPMI				
1311-99	DU 15 Yr Fixed LPMI			1320-99	LP 15 Yr Fixed LPMI				
1012-99	DU 30 Yr Fixed HB LPMI			1054-99	LP 30 Yr Fixed SC LPMI				
1312-99	DU 15 Yr Fixed HB LPMI			1354-99	LP 15 Yr Fixed SC LPMI				
Lock Term to 45 Day Price									
60 Day					0.250				
Lock Extensions (per diem 0.025 per day)									
7 day					0.150				
10 day					0.250				
15 day					0.375				
Relock Fee					0.125				
Max Lender Credit after adjustments:					(4.250)				
Min. Loan Amount (except TX & NY)					\$60,000				

## WESLEND SELECT CONFORMING AND HIGH BALANCE FIXED RATE PROGRAMS

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

1000-05 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	1.743	1.743	1.837	3.250	2.093	2.093	2.156	3.250	2.093	2.093	2.156
4.125	1.025	1.025	1.118	3.375	1.459	1.490	1.553	3.375	1.459	1.490	1.553
4.250	0.352	0.352	0.446	3.500	0.972	1.003	1.066	3.500	0.972	1.003	1.066
4.375	(0.250)	(0.250)	(0.156)	3.625	0.522	0.553	0.616	3.625	0.522	0.553	0.616
4.500	(0.781)	(0.734)	(0.641)	3.750	(0.135)	(0.104)	(0.042)	3.750	(0.135)	(0.104)	(0.042)
4.625	(1.449)	(1.402)	(1.308)	3.875	(0.330)	(0.315)	(0.252)	3.875	(0.330)	(0.315)	(0.252)
4.750	(2.039)	(1.992)	(1.898)	4.000	(0.818)	(0.802)	(0.739)	4.000	(0.818)	(0.802)	(0.739)
4.875	(2.546)	(2.499)	(2.405)	4.125	(1.249)	(1.233)	(1.171)	4.125	(1.249)	(1.233)	(1.171)
5.000	(2.873)	(2.826)	(2.733)	4.250	(1.883)	(1.993)	(1.805)	4.250	(1.883)	(1.868)	(1.805)
5.125	(3.506)	(3.459)	(3.365)	4.375	(2.030)	(2.015)	(1.952)	4.375	(2.030)	(2.015)	(1.952)
5.250	(4.055)	(4.008)	(3.914)	4.500	(2.297)	(2.282)	(2.219)	4.500	(2.297)	(2.282)	(2.219)
5.375	(4.521)	(4.475)	(4.381)	4.625	(2.737)	(2.721)	(2.659)	4.625	(2.737)	(2.721)	(2.659)
5.500	(4.582)	(4.504)	(4.410)	4.750	(3.167)	(3.151)	(3.089)	4.750	(3.167)	(3.151)	(3.089)
5.625	(5.238)	(5.160)	(5.066)	4.875	(3.474)	(3.459)	(3.396)	4.875	(3.474)	(3.459)	(3.396)
5.750	(5.775)	(5.697)	(5.603)								
5.875	(6.179)	(6.101)	(6.007)								

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	1.459	1.459	1.553	4.125	2.195	2.195	2.288	3.750	1.330	1.361	1.423
4.125	0.888	0.888	0.981	4.250	1.522	1.522	1.616	3.875	1.010	1.025	1.088
4.250	(0.008)	0.039	0.132	4.375	0.920	0.920	1.014	4.000	0.522	0.538	0.601
4.375	(0.550)	(0.503)	(0.410)	4.500	0.389	0.436	0.529	4.125	0.091	0.107	0.169
4.500	(1.064)	(1.017)	(0.923)	4.625	(0.279)	(0.232)	(0.138)	4.250	(0.543)	(0.528)	(0.465)
4.625	(1.584)	(1.537)	(1.444)	4.750	(0.869)	(0.822)	(0.728)	4.375	(0.690)	(0.675)	(0.612)
4.750	(2.237)	(2.190)	(2.096)	4.875	(1.376)	(1.329)	(1.235)	4.500	(0.707)	(0.692)	(0.629)
4.875	(2.750)	(2.703)	(2.609)	5.000	(1.203)	(1.156)	(1.063)	4.625	(1.147)	(1.131)	(1.069)
5.000	(3.137)	(3.090)	(2.996)	5.125	(1.836)	(1.789)	(1.695)	4.750	(1.577)	(1.561)	(1.499)
5.125	(3.658)	(3.612)	(3.518)	5.250	(2.385)	(2.338)	(2.244)	4.875	(1.884)	(1.869)	(1.806)
5.250	(4.122)	(4.075)	(3.982)	5.375	(2.851)	(2.805)	(2.711)				
5.375	(4.550)	(4.503)	(4.409)								
5.500	(4.863)	(4.785)	(4.691)								
5.625	(5.415)	(5.337)	(5.243)								
5.750	(5.865)	(5.786)	(5.693)								
5.875	(6.251)	(6.173)	(6.079)								

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	2.195	2.195	2.288	3.750	1.330	1.361	1.423	<ul style="list-style-type: none"> <li>1031 Exchange Transactions - Allowed</li> <li>Future Employment Income - Allowed</li> <li>Transferred Appraisals - Not Allowed</li> <li>Third Party Processing Fee - Not Allowed</li> <li>Deed Restrictions - Not Allowed</li> <li>Highlights vary between DU and LPA</li> </ul> <div style="text-align: center; margin-top: 10px;"> <p>See full guidelines for details</p> </div>			
4.250	1.522	1.522	1.616	3.875	1.010	1.025	1.088				
4.375	0.920	0.920	1.014	4.000	0.522	0.538	0.601				
4.500	0.389	0.436	0.529	4.125	0.091	0.107	0.169				
4.625	(0.279)	(0.232)	(0.138)	4.250	(0.543)	(0.528)	(0.465)				
4.750	(0.869)	(0.822)	(0.728)	4.375	(0.690)	(0.675)	(0.612)				
4.875	(1.376)	(1.329)	(1.235)	4.500	(0.707)	(0.692)	(0.629)				
5.000	(1.203)	(1.156)	(1.063)	4.625	(1.147)	(1.131)	(1.069)				
5.125	(1.836)	(1.789)	(1.695)	4.750	(1.577)	(1.561)	(1.499)				
5.250	(2.385)	(2.338)	(2.244)	4.875	(1.884)	(1.869)	(1.806)				
5.375	(2.851)	(2.805)	(2.711)								

## 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	0.750	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									
Loans with Secondary Financing									
<b>LTV Range</b>	<b>CLTV Range</b>	<b>Fico &lt;720</b>	<b>Fico &gt;=720</b>	<b>Zone 1: NY (except NY Co-Ops)</b>					0.100
≤ 75.00%	≤ 80.00%	0.375%	0.375%	<b>Zone 2: MA, ND</b>					0.050
≤ 65.00%	80.01% - 95.00%	0.875%	0.625%	<b>Zone 3: AZ, CO, IA, IL, ME, MO, NV, VA, WI, WY</b>					0.000
65.01% - 75.00%	80.01% - 95.00%	1.125%	0.875%	<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)
75.01% - 95.00%	90.01% - 95.00%	1.375%	1.125%	<b>Zone 5: AK, GA, TN, MT, LA, NC, SC, OH, OK, PA</b>					(0.100)
75.01% - 90.00%	76.01% - 90.00%	1.375%	1.125%	<b>Zone 6: FL</b>					(0.150)
≤ 95.00%	95.01% - 97.00%	1.875%	1.875%	<b>Zone 7a: TX (w/o Impounds)</b>					(0.125)
				<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									
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
<b>Lock Extensions (per diem 0.025 per day)</b>	
7 day	0.150
10 day	0.250
15 day	0.375
Relock Fee	0.125

## WESLEND 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](http://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	2.508	2.558	2.608	3.500	0.981	1.034	1.089	3.250	1.329	1.381	1.436
4.125	1.723	1.772	1.822	3.625	0.457	0.511	0.566	3.375	0.970	1.023	1.078
4.250	0.968	1.017	1.067	3.750	0.151	0.197	0.244	3.500	0.621	0.674	0.729
4.375	0.426	0.475	0.525	3.875	(0.372)	(0.325)	(0.278)	3.625	0.333	0.386	0.441
4.500	(0.106)	(0.042)	0.022	4.000	(0.849)	(0.802)	(0.755)	3.750	(0.554)	(0.508)	(0.461)
4.625	(0.829)	(0.765)	(0.701)	4.125	(1.324)	(1.277)	(1.230)	3.875	(0.894)	(0.847)	(0.800)
4.750	(1.531)	(1.467)	(1.402)	4.250	(1.563)	(1.516)	(1.469)	4.000	(1.194)	(1.147)	(1.100)
4.875	(2.065)	(2.001)	(1.936)	4.375	(2.041)	(1.993)	(1.946)	4.125	(1.423)	(1.376)	(1.329)
5.000	(2.526)	(2.462)	(2.398)	4.500	(2.494)	(2.445)	(2.398)	4.250	(2.057)	(2.009)	(1.962)
5.125	(3.040)	(2.977)	(2.912)	4.625	(2.977)	(2.909)	(2.862)	4.375	(2.345)	(2.297)	(2.250)
5.250	(3.697)	(3.633)	(3.569)	4.750	(3.075)	(3.026)	(2.979)	4.500	(2.635)	(2.587)	(2.540)
5.375	(4.136)	(4.072)	(4.008)	4.875	(3.353)	(3.304)	(3.257)	4.625	(2.880)	(2.831)	(2.784)
5.500	(4.509)	(4.445)	(4.381)	5.000	(3.613)	(3.563)	(3.516)	4.750	(3.088)	(3.038)	(2.991)
5.625	(4.811)	(4.747)	(4.682)					4.875	(3.272)	(3.223)	(3.176)
5.750	(5.446)	(5.382)	(5.317)					5.000	(3.412)	(3.362)	(3.315)
5.875	(5.708)	(5.644)	(5.579)								


  

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	2.140	2.183	2.217	3.500	1.001	1.043	1.074	3.750	2.866	2.916	2.967
4.125	1.246	1.288	1.340	3.625	0.466	0.508	0.539	3.875	2.117	2.167	2.218
4.250	0.560	0.604	0.655	3.750	0.064	0.106	0.137	4.000	1.460	1.509	1.560
4.375	(0.029)	0.016	0.067	3.875	(0.455)	(0.413)	(0.381)	4.125	0.832	0.882	0.933
4.500	(0.674)	(0.629)	(0.577)	4.000	(0.958)	(0.910)	(0.861)	4.250	0.241	0.291	0.342
4.625	(1.352)	(1.296)	(1.229)	4.125	(1.430)	(1.382)	(1.333)	4.375	(0.331)	(0.267)	(0.201)
4.750	(1.973)	(1.918)	(1.850)	4.250	(1.692)	(1.644)	(1.595)	4.500	(1.037)	(0.973)	(0.908)
4.875	(2.454)	(2.399)	(2.330)	4.375	(2.033)	(2.026)	(1.976)	4.625	(1.663)	(1.599)	(1.534)
5.000	(2.913)	(2.856)	(2.788)	4.500	(2.618)	(2.575)	(2.508)	4.750	(2.238)	(2.174)	(2.108)
5.125	(3.540)	(3.474)	(3.388)	4.625	(3.025)	(2.981)	(2.914)	4.875	(2.646)	(2.582)	(2.517)
5.250	(4.048)	(3.982)	(3.896)	4.750	(3.239)	(3.194)	(3.127)	5.000	(3.043)	(2.979)	(2.913)
5.375	(4.493)	(4.426)	(4.340)					5.125	(3.546)	(3.483)	(3.417)
5.500	(4.921)	(4.855)	(4.769)					5.250	(4.076)	(4.012)	(3.947)
5.625	(5.114)	(5.068)	(4.964)					5.375	(4.351)	(4.287)	(4.222)
5.750	(5.573)	(5.529)	(5.425)					5.500	(4.651)	(4.587)	(4.521)
5.875	(5.871)	(5.828)	(5.724)					5.625	(4.860)	(4.796)	(4.730)
								5.750	(5.526)	(5.462)	(5.397)
								5.875	(5.621)	(5.557)	(5.491)

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	2.247	2.319	2.352	4.250	2.547	2.597	2.647	3.750	1.340	1.386	1.433
3.875	1.664	1.738	1.771	4.375	1.944	1.994	2.045	3.875	0.920	0.967	1.014
4.000	1.012	1.088	1.122	4.500	1.390	1.440	1.491	4.000	0.528	0.575	0.622
4.125	0.435	0.508	0.560	4.625	0.743	0.807	0.873	4.125	0.162	0.209	0.256
4.250	(0.227)	(0.150)	(0.100)	4.750	0.069	0.133	0.198	4.250	0.004	0.052	0.099
4.375	(0.769)	(0.691)	(0.640)	4.875	(0.511)	(0.447)	(0.382)	4.375	(0.178)	(0.129)	(0.083)
4.500	(1.430)	(1.347)	(1.297)	5.000	(1.048)	(0.984)	(0.919)	4.500	(0.346)	(0.297)	(0.250)
4.625	(2.000)	(1.914)	(1.847)	5.125	(1.323)	(1.259)	(1.194)	4.625	(0.707)	(0.659)	(0.612)
4.750	(2.471)	(2.383)	(2.315)	5.250	(1.516)	(1.453)	(1.387)	4.750	(0.787)	(0.738)	(0.691)
4.875	(2.878)	(2.788)	(2.721)	5.375	(1.726)	(1.662)	(1.597)	4.875	(0.981)	(0.931)	(0.885)
5.000	(3.343)	(3.251)	(3.183)	5.500	(2.206)	(2.142)	(2.077)	5.000	(1.154)	(1.104)	(1.057)
5.125	(3.890)	(3.762)	(3.676)	5.625	(2.484)	(2.420)	(2.355)				
5.250	(4.250)	(4.120)	(4.034)	5.750	(2.698)	(2.634)	(2.568)				
5.375	(4.597)	(4.467)	(4.381)	5.875	(2.123)	(2.059)	(1.993)				
5.500	(4.921)	(4.790)	(4.706)								
5.625	(5.293)	(5.248)	(5.144)								
5.750	(5.592)	(5.546)	(5.443)								

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	2.048	2.092	2.143	3.750	1.231	1.273	1.304	 <ul style="list-style-type: none"> <li>• 1031 Exchange Transactions - Allowed</li> <li>• Age Related Deed Restrictions - Allowed</li> <li>• Student Loan Refinance - Allowed</li> <li>• Non-Traditional Credit - Allowed</li> <li>• Unpermitted Additions - Allowed</li> <li>• Transferred Appraisals - Allowed</li> <li>• Third Party Processing Fee - Allowed</li> <li>• Highlights vary between DU and LPA</li> </ul> <p align="center">See full guidelines for details</p>
4.375	1.458	1.503	1.554	3.875	0.713	0.755	0.787	
4.500	0.814	0.859	0.911	4.000	0.702	0.750	0.799	
4.625	(0.020)	0.035	0.103	4.125	0.229	0.277	0.327	
4.750	(0.641)	(0.587)	(0.518)	4.250	(0.033)	0.015	0.064	
4.875	(1.123)	(1.068)	(0.999)	4.375	(0.374)	(0.367)	(0.317)	
5.000	(1.582)	(1.525)	(1.457)	4.500	(0.490)	(0.447)	(0.380)	
5.125	(1.498)	(1.432)	(1.346)	4.625	(0.897)	(0.853)	(0.786)	
5.250	(2.006)	(1.940)	(1.854)	4.750	(1.111)	(1.066)	(0.999)	
5.375	(2.451)	(2.384)	(2.298)					
5.500	(2.878)	(2.812)	(2.726)					
5.625	(2.353)	(2.307)	(2.203)					
5.750	(2.812)	(2.768)	(2.664)					

## 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, 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; \$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.

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





### Choice Government Price Adjustments

Fico 580 - 599	FHA/VA	2.500
Fico 600 - 619	FHA/VA	2.000
Fico 620 - 639	FHA/VA	1.250
Fico 640- 659	FHA/VA	0.250
Fico 660- 679	FHA/VA	0.000
Fico 680 - 699	FHA/VA	0.000
Fico > 700	FHA/VA	(0.125)
VA Loans	VA	0.250
<b>State Adjustments:</b>		
Zone 1: NY		0.100
Zone 2: NV, UT		0.050
Zone 3: CO, GA, ID, MA, MD, NC, WI		0.000
Zone 4: AL, AZ, CT, DC, HI, IN, ME, MI, MN, MO, NE, NJ		-0.050
Zone 5: AK, IA, IL, KS, LA, ND, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA		-0.100
Zone 6: AR, FL, MT, PA		-0.150
Zone 7: TX		-0.300
<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)

WESLEND SELECT GOVERNMENT PROGRAMS													
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	0.694	0.694	0.756	3.750	0.694	0.694	0.756	3.250	0.537	0.568	0.631		
3.875	0.080	0.080	0.143	3.875	0.080	0.080	0.143	3.375	0.063	0.095	0.157		
4.000	(0.510)	(0.510)	(0.448)	4.000	(0.510)	(0.510)	(0.448)	3.500	(0.397)	(0.366)	(0.304)		
4.125	(1.077)	(1.077)	(1.014)	4.125	(1.077)	(1.077)	(1.014)	3.625	(0.843)	(0.811)	(0.749)		
4.250	(1.542)	(1.495)	(1.433)	4.250	(1.542)	(1.495)	(1.433)	3.750	(1.688)	(1.673)	(1.610)		
4.375	(2.106)	(2.059)	(1.996)	4.375	(2.106)	(2.059)	(1.996)	3.875	(2.131)	(2.115)	(2.053)		
4.500	(2.642)	(2.596)	(2.533)	4.500	(2.642)	(2.596)	(2.533)	4.000	(2.556)	(2.541)	(2.478)		
4.625	(3.151)	(3.104)	(3.042)	4.625	(3.151)	(3.104)	(3.042)	4.125	(2.963)	(2.947)	(2.885)		
4.750	(3.191)	(3.144)	(3.082)	4.750	(3.191)	(3.144)	(3.082)	4.250	(2.968)	(2.953)	(2.890)		
4.875	(3.697)	(3.650)	(3.588)	4.875	(3.697)	(3.650)	(3.588)	4.375	(3.373)	(3.357)	(3.295)		
5.000	(4.173)	(4.126)	(4.063)	5.000	(4.173)	(4.126)	(4.063)	4.500	(3.759)	(3.743)	(3.681)		
5.125	(4.618)	(4.571)	(4.508)	5.125	(4.618)	(4.571)	(4.508)	4.625	(4.124)	(4.108)	(4.046)		
5.250	(4.362)	(4.269)	(4.206)	5.250	(4.362)	(4.269)	(4.206)						
5.375	(4.806)	(4.712)	(4.649)	5.375	(4.806)	(4.712)	(4.649)						
5.500	(5.217)	(5.123)	(5.061)	5.500	(5.217)	(5.123)	(5.061)						
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	0.694	0.694	0.756	3.750	3.934	3.934	3.996	3.250	3.777	3.808	3.871		
3.875	0.080	0.080	0.143	3.875	3.320	3.320	3.383	3.375	3.303	3.335	3.397		
4.000	(0.510)	(0.510)	(0.448)	4.000	2.730	2.730	2.792	3.500	2.843	2.874	2.936		
4.125	(1.077)	(1.077)	(1.014)	4.125	2.163	2.163	2.226	3.625	2.397	2.429	2.491		
4.250	(1.542)	(1.495)	(1.433)	4.250	1.698	1.745	1.807	3.750	1.552	1.567	1.630		
4.375	(2.106)	(2.059)	(1.996)	4.375	1.134	1.181	1.244	3.875	1.109	1.125	1.187		
4.500	(2.642)	(2.596)	(2.533)	4.500	0.598	0.644	0.707	4.000	0.684	0.699	0.762		
4.625	(3.151)	(3.104)	(3.042)	4.625	0.089	0.136	0.198	4.125	0.277	0.293	0.355		
4.750	(3.191)	(3.144)	(3.082)	4.750	0.049	0.096	0.158	4.250	0.272	0.287	0.350		
4.875	(3.697)	(3.650)	(3.588)	4.875	(0.457)	(0.410)	(0.348)	4.375	(0.133)	(0.117)	(0.055)		
5.000	(4.173)	(4.126)	(4.063)	5.000	(0.933)	(0.886)	(0.823)	4.500	(0.519)	(0.503)	(0.441)		
5.125	(4.618)	(4.571)	(4.508)	5.125	(1.378)	(1.331)	(1.268)	4.625	(0.884)	(0.868)	(0.806)		
5.250	(4.362)	(4.269)	(4.206)	5.250	(1.122)	(1.029)	(0.966)						
5.375	(4.806)	(4.712)	(4.649)	5.375	(1.566)	(1.472)	(1.409)						
5.500	(5.217)	(5.123)	(5.061)	5.500	(1.977)	(1.883)	(1.821)						
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	1.840	1.840	1.903	3.250	1.527	1.558	1.621	3.875	1.840	1.840	1.903		
4.000	1.250	1.250	1.312	3.375	1.053	1.085	1.147	4.000	1.250	1.250	1.312		
4.125	0.683	0.683	0.746	3.500	0.593	0.624	0.686	4.125	0.683	0.683	0.746		
4.250	0.218	0.265	0.327	3.625	0.147	0.179	0.241	4.250	0.218	0.265	0.327		
4.375	(0.346)	(0.299)	(0.236)	3.750	(0.698)	(0.683)	(0.620)	4.375	(0.346)	(0.299)	(0.236)		
4.500	(0.882)	(0.836)	(0.773)	3.875	(1.141)	(1.125)	(1.063)	4.500	(0.882)	(0.836)	(0.773)		
4.625	(1.391)	(1.344)	(1.282)	4.000	(1.566)	(1.551)	(1.488)	4.625	(1.391)	(1.344)	(1.282)		
4.750	(1.181)	(1.134)	(1.072)	4.125	(1.973)	(1.957)	(1.895)	4.750	(1.181)	(1.134)	(1.072)		
4.875	(1.687)	(1.640)	(1.578)	4.250	(1.963)	(1.963)	(1.900)	4.875	(1.687)	(1.640)	(1.578)		
5.000	(2.163)	(2.116)	(2.053)	4.375	(2.383)	(2.367)	(2.305)	5.000	(2.163)	(2.116)	(2.053)		
5.125	(2.608)	(2.561)	(2.498)	4.500	(2.769)	(2.753)	(2.691)	5.125	(2.608)	(2.561)	(2.498)		
				4.625	(3.134)	(3.118)	(3.056)						
7000-05 USDA / GRH 30 Year Fixed								Streamline/IRRRL Codes					
Rate	15 Day	30 Day	45 Day										
3.750	0.694	0.694	0.756					8037-05 30 Year Fixed Streamline					
3.875	0.080	0.080	0.143					8137-05 25 Year Fixed Streamline					
4.000	(0.510)	(0.510)	(0.448)					8237-05 20 Year Fixed Streamline					
4.125	(1.077)	(1.077)	(1.014)					8337-05 15 Year Fixed Streamline					
4.250	(1.542)	(1.495)	(1.433)					8038-05 30 Year Fixed HB Streamline					
4.375	(2.106)	(2.059)	(1.996)					8338-05 15 Year Fixed HB Streamline					
4.500	(2.642)	(2.596)	(2.533)					6037-05 VA 30 Year IRRRL					
4.625	(3.151)	(3.104)	(3.042)					6137-05 VA 25 Year IRRRL					
4.750	(3.191)	(3.144)	(3.082)					6237-05 VA 20 Year IRRRL					
4.875	(3.697)	(3.650)	(3.588)					6337-05 VA 15 Year IRRRL					
5.000	(4.173)	(4.126)	(4.063)					6038-05 VA 30 Year High Balance IRRRL					
5.125	(4.618)	(4.571)	(4.508)					6333-05 VA 15 Year High Balance					
5.250	(4.362)	(4.269)	(4.206)										
5.375	(4.806)	(4.712)	(4.649)										
5.500	(5.217)	(5.123)	(5.061)										
Select Government Price Adjustments													
FICO		Total Ln Amt <\$140,000			Total Ln Amt >=\$140,000			Loan Amounts \$60,001 - \$75,000		0.500			
		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, HI, IN, ME, MI, MN, MO, NE, NJ											(0.050)		
Zone 5: AK, IA, IL, KS, LA, ND, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA											(0.100)		
Zone 6: AR, FL, MT, PA											(0.150)		
Zone 7: TX											(0.300)		
Lock Ext		Relock Fee		0.125		Lock Term to 45 Day Price		<b>\$495 FHA/VA Streamline fee is available for Lender buyout but will be adjusted manually at lock based on loan amount</b>					
7 day		0.150		Lock Ext per diem		0.025							
10 day		0.250				60 Day						0.250	
15 day		0.375											
Max Lender Credit after adjustments FIXED:											(4.750)		
Max Lender Credit after adjustments FIXED HB:											(3.750)		
Max Lender Credit after adjustments ARMS:											(2.750)		
WesLend FHA Lender ID											2323400005		
WesLend VA Lender ID											9026880000		

## 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:
<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 day</b>	<b>LLPAs: *Please refer to page 2 for Risk Based Adjusters*</b>	<b>1024-00 Home Ready 30 LPMI</b>
4.250	1.768	1.817	1.867	<b>Caps:</b> does not include escrow waiver, unpermitted addition, LPMI & State adj's, or Loan amt adj's)	<b>1028-00 Home Possible 30 LPMI</b>
4.375	1.226	1.275	1.325	LTV>80% and Fico >=680 0.000	<b>1029-00 Home Possible Adv 30 LPMI</b>
4.500	0.694	0.758	0.822	All other LTV and fico combinations 1.500	<b>1221-00 Home Ready 20 Year Fixed</b>
4.625	(0.029)	0.035	0.100		<b>1224-00 Home Possible 20 Year LPMI</b>
4.750	(0.731)	(0.667)	(0.602)		
4.875	(1.265)	(1.201)	(1.136)		
5.000	(1.726)	(1.662)	(1.598)		
5.125	(2.240)	(2.177)	(2.112)		
5.250	(2.897)	(2.833)	(2.769)		
5.375	(3.336)	(3.272)	(3.208)		
5.500	(3.709)	(3.645)	(3.581)		
Home Possible 30/Home Possible Advantage 30 1022-00/1023-00				All Home Possible Programs	Home Possible Advantage LLPAs
<b>Rate</b>	<b>15 Day</b>	<b>30 Day</b>	<b>45 day</b>	> 80 LTV and >= 680 FICO = 0.000	<b>HPA LLPA :(not subject to the cap)</b>
4.250	1.360	1.404	1.455	> 80 LTV and < 680 FICO = 1.500	All LTVs & FICOs 1023-00 only 0.500
4.375	0.771	0.816	0.867	<= 80 LTV = 1.500	Purchase Special not subject to cap
4.500	0.126	0.171	0.223	<b>Lock Term to 45 Day Price</b>	
4.625	(0.552)	(0.496)	(0.429)	60 Day 0.250	
4.750	(1.173)	(1.119)	(1.049)		
4.875	(1.654)	(1.599)	(1.530)		
5.000	(2.113)	(2.056)	(1.988)		
5.125	(2.740)	(2.674)	(2.588)		
5.250	(3.248)	(3.182)	(3.096)		
5.375	(3.693)	(3.626)	(3.540)		

### 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			
Margin: 2.25				Margin: 2.25				Margin: 2.25			
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	3.718	3.793	4.168	3.000	3.873	3.948	4.098	2.875	5.486	5.561	5.711
3.125	3.179	3.254	3.629	3.125	3.445	3.520	3.670	3.000	5.197	5.272	5.422
3.250	2.828	2.903	3.278	3.250	3.024	3.099	3.249	3.125	4.908	4.983	5.133
3.375	2.477	2.552	2.927	3.375	2.603	2.678	2.828	3.250	4.423	4.498	4.648
3.500	2.125	2.200	2.575	3.500	2.185	2.260	2.410	3.375	3.939	4.014	4.164
3.625	1.774	1.849	2.224	3.625	1.799	1.874	2.024	3.500	3.320	3.395	3.545
3.750	1.437	1.512	1.887	3.750	1.418	1.493	1.643	3.625	2.708	2.783	2.933
3.875	1.101	1.176	1.551	3.875	1.037	1.112	1.262	3.750	2.247	2.322	2.472
4.000	0.779	0.854	1.229	4.000	0.659	0.734	0.884	3.875	1.787	1.862	2.012
4.125	0.458	0.533	0.908	4.125	0.316	0.391	0.541	4.000	1.328	1.403	1.553
4.250	0.138	0.213	0.588	4.250	(0.023)	0.052	0.202	4.125	0.874	0.949	1.099
4.375	(0.191)	(0.116)	0.259	4.375	(0.358)	(0.283)	(0.133)	4.250	0.498	0.573	0.723
4.500	(0.386)	(0.311)	0.064	4.500	(0.693)	(0.618)	(0.468)	4.375	0.125	0.200	0.350
4.625	(0.591)	(0.516)	(0.141)	4.625	(0.945)	(0.870)	(0.720)	4.500	(0.247)	(0.172)	(0.022)
				4.750	(1.192)	(1.117)	(0.967)	4.625	(0.616)	(0.541)	(0.391)
								4.750	(0.879)	(0.804)	(0.654)

1733-77				1833-77				DU LPMI, LP & LP LPMI Product Codes:	
DU 5/1 Libor ARM HB				DU 7/1 Libor ARM HB					
Margin: 2.25				Margin: 2.25					
Caps: 2/2/5				Caps: 5/2/5					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
3.125	3.684	3.809	3.934	3.000	4.701	4.826	4.951	1711-77	5/1 ARM DU LPMI
3.250	3.333	3.458	3.583	3.125	4.267	4.392	4.517	1811-77	7/1 ARM DU LPMI
3.375	2.982	3.107	3.232	3.250	3.849	3.974	4.099	1911-77	10/1 ARM DU LPMI
3.500	2.630	2.755	2.880	3.375	3.432	3.557	3.682	1701-77	5/1 ARM LP
3.625	2.279	2.404	2.529	3.500	3.049	3.174	3.299	1801-77	7/1 ARM LP
3.750	1.942	2.067	2.192	3.625	2.667	2.792	2.917	1901-77	10/1 ARM LP
3.875	1.606	1.731	1.856	3.750	2.267	2.392	2.517	1720-77	5/1 ARM LP LPMI
4.000	1.284	1.409	1.534	3.875	1.867	1.992	2.117	1820-77	7/1 ARM LP LPMI
4.125	0.963	1.088	1.213	4.000	1.540	1.665	1.790	1920-77	10/1 ARM LP LPMI
4.250	0.736	0.861	0.986	4.125	1.214	1.339	1.464		
4.375	0.509	0.634	0.759	4.250	0.888	1.013	1.138	1753-77	5/1 ARM LP Super Conforming
4.500	0.268	0.393	0.518	4.375	0.562	0.687	0.812	1853-77	7/1 ARM LP Super Conforming
4.625	0.026	0.151	0.276	4.500	0.256	0.381	0.506		
				4.625	(0.050)	0.075	0.200		
				4.750	(0.061)	0.064	0.189		

### 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	3.131	3.131	3.209	3.250	2.218	2.218	2.281	3.750	3.131	3.131	3.209
3.875	2.510	2.510	2.588	3.375	1.584	1.615	1.678	3.875	2.510	2.510	2.588
4.000	1.868	1.868	1.962	3.500	1.097	1.128	1.191	4.000	1.868	1.868	1.962
4.125	1.150	1.150	1.243	3.625	0.647	0.678	0.741	4.125	1.150	1.150	1.243
4.250	0.477	0.477	0.571	3.750	(0.010)	0.021	0.083	4.250	0.477	0.477	0.571
4.375	(0.125)	(0.125)	(0.031)	3.875	(0.205)	(0.190)	(0.127)	4.375	(0.125)	(0.125)	(0.031)
4.500	(0.656)	(0.609)	(0.516)	4.000	(0.693)	(0.677)	(0.614)	4.500	(0.656)	(0.609)	(0.516)
4.625	(1.324)	(1.277)	(1.183)	4.125	(1.124)	(1.108)	(1.046)	4.625	(1.324)	(1.277)	(1.183)
4.750	(1.914)	(1.867)	(1.773)	4.250	(1.758)	(1.743)	(1.680)	4.750	(1.914)	(1.867)	(1.773)
4.875	(2.421)	(2.374)	(2.280)	4.375	(1.905)	(1.890)	(1.827)	4.875	(2.421)	(2.374)	(2.280)
5.000	(2.748)	(2.701)	(2.608)	4.500	(2.172)	(2.157)	(2.094)	5.000	(2.748)	(2.701)	(2.608)
5.125	(3.381)	(3.334)	(3.240)	4.625	(2.612)	(2.596)	(2.534)	5.125	(3.381)	(3.334)	(3.240)
5.250	(3.930)	(3.883)	(3.789)	4.750	(3.042)	(3.026)	(2.964)	5.250	(3.930)	(3.883)	(3.789)
5.375	(4.396)	(4.350)	(4.256)	4.875	(3.349)	(3.334)	(3.271)	5.375	(4.396)	(4.350)	(4.256)
5.500	(4.457)	(4.379)	(4.285)					5.500	(4.457)	(4.379)	(4.285)
5.625	(5.113)	(5.035)	(4.941)					5.625	(5.113)	(5.035)	(4.941)
5.750	(5.650)	(5.572)	(5.478)					5.750	(5.650)	(5.572)	(5.478)

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	2.218	2.218	2.281	3.875	4.849	4.891	4.934	3.250	3.770	3.822	3.877
3.375	1.584	1.615	1.678	4.000	3.884	3.885	3.978	3.375	3.242	3.295	3.349
3.500	1.097	1.128	1.191	4.125	3.123	3.124	3.216	3.500	2.731	2.784	2.839
3.625	0.647	0.678	0.741	4.250	2.502	2.503	2.595	3.625	2.208	2.261	2.316
3.750	(0.010)	0.021	0.083	4.375	2.017	2.018	2.111	3.750	1.901	1.947	1.994
3.875	(0.205)	(0.190)	(0.127)	4.500	1.295	1.296	1.435	3.875	1.378	1.425	1.472
4.000	(0.693)	(0.677)	(0.614)	4.625	0.652	0.653	0.793	4.000	0.901	0.948	0.995
4.125	(1.124)	(1.108)	(1.046)	4.750	0.101	0.102	0.241	4.125	0.426	0.473	0.520
4.250	(1.758)	(1.743)	(1.680)	4.875	(0.365)	(0.364)	(0.224)	4.250	0.187	0.234	0.281
4.375	(1.905)	(1.890)	(1.827)	5.000	(0.776)	(0.749)	(0.648)	4.375	(0.291)	(0.243)	(0.196)
4.500	(2.172)	(2.157)	(2.094)	5.125	(1.389)	(1.388)	(1.248)	4.500	(0.744)	(0.695)	(0.648)
4.625	(2.612)	(2.596)	(2.534)	5.250	(1.947)	(1.927)	(1.819)	4.625	(1.208)	(1.159)	(1.112)
4.750	(3.042)	(3.026)	(2.964)	5.375	(2.386)	(2.332)	(2.258)	4.750	(1.325)	(1.276)	(1.229)
4.875	(3.349)	(3.334)	(3.271)	5.500	(2.759)	(2.695)	(2.631)	4.875	(1.603)	(1.554)	(1.507)
				5.625	(3.110)	(3.109)	(2.938)	5.000	(1.863)	(1.813)	(1.766)
				5.750	(3.696)	(3.659)	(3.567)				
				5.875	(4.055)	(4.054)	(3.884)				

<b>Conventional ARMs, Cooperatives, CEMA &amp; Manufactured Homes Adjustments</b>									
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	<b>term &gt; 180</b>	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:									
<b>Zone 1:</b> NY (except NY Co-Ops) 0.250									
<b>Zone 2:</b> MA, ND 0.050									
<b>Zone 3:</b> AZ, CO, IA, IL, ME, MO, NV, VA, WI, WY 0.000									
<b>Zone 4:</b> AL, AR, CT, DC, ID, HI, IN, KS, KY, MD, MI, MN, NE, NH, NJ, NM, OR, RI, UT, WA (0.050)									
<b>Zone 5:</b> AK, GA, TN, MT, LA, NC, SC, OH, OK, PA (0.100)									
<b>Zone 6:</b> FL (0.150)									
<b>Zone 7a:</b> TX (w/o Impounds) (0.125)									
<b>Zone 7b:</b> TX (with Impounds) (0.225)									
<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>
<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; \$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
<b>State Adjustments:</b>		
Zone 1: NY		0.100
Zone 2: NV, UT		0.050
Zone 3: CO, GA, ID, MA, MD, NC, WI		0.000
Zone 4: AL, AZ, CT, DC, HI, IN, ME, MI, MN, MO, NE, NJ		-0.050
Zone 5: AK,IA,IL, KS, LA, ND, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA		-0.100
Zone 6: AR, FL, MT, PA		-0.150
Zone 7: TX		-0.300
<b>** Loan amount adjustments to Total loan amount</b>		
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

<b>State Adjustments:</b>		
Zone 1: NY		0.100
Zone 2: NV, UT		0.050
Zone 3: CO, GA, ID, MA, MD, NC, WI		0.000
Zone 4: AL, AZ, CT, DC, HI, IN, ME, MI, MN, MO, NE, NJ		-0.050
Zone 5: AK,IA,IL, KS, LA, ND, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA		-0.100
Zone 6: AR, FL, MT, PA		-0.150
Zone 7: TX		-0.300
Lock Ext		
7 day		0.150
10 day		0.250
15 day		0.375
Relock Fee		0.125
Lock Ext per diem		0.025

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

<b>Max Lender Credit after adjustments FIXED:</b>	<b>(4.750)</b>
<b>Max Lender Credit after adjustments FIXED HB:</b>	<b>(3.750)</b>
<b>Max Lender Credit after adjustments ARMS:</b>	<b>(2.750)</b>

Loan Amounts \$60,001 - \$75,000	First Advantage	0.500
Loan Amounts \$75,001 - \$100,000	First Advantage	0.250
Loan Amounts \$100,001 - \$125,000	First Advantage	0.125
Loan Amounts \$125,001 - \$299,999	First Advantage	0.000
Loan Amounts \$300,000 - \$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 DURefI Plus			1340-00 15 Yr Fixed DU Refi Plus			1345-00 15 Yr Fixed DU Refi Plus			1740-00 5-1 DURefIPlus		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Margin: 2.25	Caps: 2/2/5	
3.500	100.000	100.000	3.250	2.820	2.872	3.250	4.667	4.719	2.750	5.595	5.895
3.625	5.361	5.403	3.375	2.292	2.345	3.375	4.007	4.060	2.875	4.837	5.137
3.750	4.521	4.563	3.500	1.781	1.834	3.500	3.369	3.422	3.000	3.835	4.135
3.875	3.899	3.941	3.625	1.257	1.311	3.625	2.736	2.789	3.125	3.370	3.670
4.000	3.308	3.358	3.750	0.951	0.997	3.750	2.404	2.450	3.250	2.991	3.291
4.125	2.522	2.572	3.875	0.428	0.475	3.875	1.746	1.793	3.375	2.626	2.926
4.250	1.768	1.817	4.000	(0.049)	(0.002)	4.000	1.143	1.190	3.500	2.265	2.565
4.375	1.226	1.275	4.125	(0.524)	(0.477)	4.125	0.564	0.612	3.625	1.900	2.200
4.500	0.694	0.758	4.250	(0.763)	(0.716)	4.250	0.300	0.348	3.750	1.561	1.861
4.625	(0.029)	0.035	4.375	(1.241)	(1.193)	4.375	(0.081)	(0.033)	3.875	1.225	1.525
4.750	(0.731)	(0.667)	4.500	(1.694)	(1.645)	4.500	(0.650)	(0.602)	4.000	0.887	1.187
4.875	(1.265)	(1.201)	4.625	(2.158)	(2.109)	4.625	(1.210)	(1.161)	4.125	0.546	0.846
5.000	(1.726)	(1.662)	4.750	(2.275)	(2.226)	4.750	(1.338)	(1.289)	4.250	0.251	0.551
5.125	(2.240)	(2.177)	4.875	(2.553)	(2.504)	4.875	(1.644)	(1.595)	4.375	(0.039)	0.261
5.250	(2.897)	(2.833)	5.000	(2.813)	(2.763)	5.000	(1.933)	(1.883)	4.500	(0.328)	(0.028)
5.375	(3.336)	(3.272)							4.625	(0.618)	(0.318)
5.500	(3.709)	(3.645)									

1045-00 30 Yr Fixed DURefIPlus			1046-00 30 Yr Fixed DURefIPlus			1346-00 15 Yr Fixed DU Refi Plus			1840-00 7-1 DURefIPlus					
LTV 105-125	Rate	15 Day	30 Day	LTV > 125	Rate	15 Day	30 Day	LTV > 125	Rate	15 Day	30 Day	Margin: 2.25	Caps: 5/2/5	
	3.875	100.000	100.000		3.875	100.000	100.000		3.250	5.405	5.457	2.750	6.426	6.726
	4.000	4.795	4.838		4.000	5.520	5.563		3.375	4.729	4.781	2.875	5.608	5.908
	4.125	3.941	3.990		4.125	4.703	4.752		3.500	4.074	4.127	3.000	4.557	4.857
	4.250	2.968	3.018		4.250	3.674	3.724		3.625	3.430	3.483	3.125	4.031	4.331
	4.375	2.335	2.384		4.375	3.028	3.078		3.750	3.117	3.171	3.250	3.602	3.902
	4.500	1.710	1.774		4.500	2.424	2.488		3.875	2.466	2.512	3.375	3.189	3.489
	4.625	0.779	0.843		4.625	1.442	1.506		4.000	1.847	1.895	3.500	2.781	3.081
	4.750	(0.125)	(0.061)		4.750	0.487	0.552		4.125	1.258	1.305	3.625	2.370	2.670
	4.875	(0.746)	(0.682)		4.875	(0.146)	(0.082)		4.250	0.994	1.042	3.750	1.981	2.281
	5.000	(1.256)	(1.192)		5.000	(0.656)	(0.592)		4.375	0.543	0.591	3.875	1.596	1.896
	5.125	(1.638)	(1.574)		5.125	(1.037)	(0.974)		4.500	(0.040)	0.008	4.000	1.209	1.509
	5.250	(2.467)	(2.403)		5.250	(1.856)	(1.792)		4.625	(0.610)	(0.561)	4.125	0.819	1.119
	5.375	(2.982)	(2.918)		5.375	(2.382)	(2.318)		4.750	(0.738)	(0.689)	4.250	0.493	0.793
	5.500	(3.395)	(3.331)		5.500	(2.795)	(2.731)		4.875	(1.044)	(0.995)	4.375	0.175	0.475
	5.625	(3.731)	(3.667)		5.625	(3.131)	(3.067)		5.000	(1.333)	(1.283)	4.500	(0.143)	0.157
	5.750	(4.546)	(4.482)		5.750	(3.998)	(3.934)					4.625	(0.462)	(0.162)
	5.875	(4.866)	(4.802)		5.875	(4.329)	(4.265)							

1042-00 DURefIPlus HB 30 Yr			1342-00 DURefIPlus HB 15 Yr		
Rate	15 Day	30 Day	Rate	15 Day	30 Day
3.625	100.000	100.000	3.250	3.117	3.169
3.750	5.233	5.275	3.375	2.697	2.750
3.875	4.547	4.590	3.500	2.274	2.327
4.000	3.902	3.945	3.625	1.867	1.920
4.125	3.540	3.587	3.750	1.590	1.636
4.250	2.797	2.847	3.875	1.170	1.217
4.375	2.194	2.244	4.000	0.778	0.825
4.500	1.640	1.690	4.125	0.412	0.459
4.625	0.993	1.057	4.250	0.254	0.302
4.750	0.319	0.383	4.375	0.072	0.121
4.875	(0.261)	(0.197)	4.500	(0.096)	(0.047)
5.000	(0.798)	(0.734)	4.625	(0.457)	(0.409)
5.125	(1.073)	(1.009)	4.750	(0.537)	(0.488)
5.250	(1.266)	(1.203)	4.875	(0.731)	(0.681)
5.375	(1.476)	(1.412)	5.000	(0.904)	(0.854)
5.500	(1.956)	(1.892)			
5.625	(2.234)	(2.170)			

### 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	1.750	1.250	1.250
680 - 699	0.000	0.500	0.750	0.750	0.750	0.750	0.750	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 LTV > 80.00% <= 105%		
Atch Condo	LTV > 75% (term > 180)		All	0.750			
Loan Amount 60,000 - 100,000			All	0.500	Amort. Term		
High Balance Loans			All	0.250	>20 Years		
High LTV	LTV 95.01-97		All	0.500	≤ 20 Years		
High LTV	LTV > 97		All	1.000	All Other Refi Plus		
Arm	LTV 90.01-105		All	0.250	LLPA Caps are applicable to all DURP and DURP 2.0 Programs		
Loans with MI Transfer* (Genworth, MGIC, Radian, PMI, RMIC, UGI, Triad)			All	0.250	Amort. Term		
Investment	LTV <=75		All	2.125	> 25 years ≤ 30 Years		
Investment	LTV 75.01-80		All	3.375	2.000		
Investment	LTV >80.00		All	4.125	≤ 25 Years		
2-4 Units			All	1.000	2.000		
<b>Subordinate Financing</b>				All mortgages with Subordinate Financing (All other LLPA's below apply as well)	Max Lender Credit after adjustments FIXED: (4.250)		
					Max Lender Credit after adjustments ARMS: (2.750)		
Sub Fin.	LTV 65.01-95 CLTV/HCLTV 90.01-95 FICO >= 720			0.250	Please Call Lock Desk for 20 Year Pricing		
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			
Sub Fin.	CLTV/HCLTV > 95			1.500			
<b>State Adjustments</b>				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: DURefIPlus 105-125 with MI Transfer		
Zone 3: AZ, ME, WY, WI, VA, IA, IL, MO, NV, TX				0.000	1048-00: DURefI 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, GA, TN, LA, SC, FL, OK, OH, PA				(0.100)	Per diem		
<b>Relock Fee</b>				0.125	Fixed		
<b>Lock Term Adjustments</b>					Arms		
	40-45 Day (add to 30 day)			0.150	7 Days		
	55-60 Day (add to 30 day)			0.250	10 Days		
				0.375	15 Days		



## LP OPEN ACCESS PROGRAMS

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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	4.724	4.763	4.798	3.750	3.547	3.619	3.652	3.250	3.566	3.613	3.627	
3.875	4.174	4.215	4.249	3.875	2.964	3.038	3.071	3.375	3.075	3.115	3.146	
4.000	3.440	3.483	3.517	4.000	2.312	2.388	2.422	3.500	2.302	2.343	2.374	
4.125	2.546	2.588	2.640	4.125	1.735	1.809	1.860	3.625	1.766	1.808	1.839	
4.250	1.860	1.904	1.955	4.250	1.073	1.150	1.200	3.750	1.364	1.406	1.437	
4.375	1.271	1.316	1.367	4.375	0.531	0.609	0.660	3.875	0.845	0.887	0.919	
4.500	0.626	0.671	0.723	4.500	(0.130)	(0.047)	0.003	4.000	0.342	0.390	0.439	
4.625	(0.052)	0.004	0.072	4.625	(0.700)	(0.614)	(0.547)	4.125	(0.130)	(0.082)	(0.032)	
4.750	(0.672)	(0.618)	(0.549)	4.750	(1.171)	(1.083)	(1.015)	4.250	(0.392)	(0.344)	(0.295)	
4.875	(1.154)	(1.099)	(1.030)	4.875	(1.578)	(1.488)	(1.421)	4.375	(0.733)	(0.726)	(0.676)	
5.000	(1.613)	(1.556)	(1.488)	5.000	(2.043)	(1.951)	(1.883)	4.500	(1.318)	(1.275)	(1.208)	
5.125	(2.240)	(2.174)	(2.088)	5.125	(2.590)	(2.462)	(2.376)	4.625	(1.725)	(1.681)	(1.614)	
5.250	(2.748)	(2.682)	(2.596)	5.250	(2.950)	(2.820)	(2.735)	4.750	(1.939)	(1.894)	(1.827)	
5.375	(3.193)	(3.126)	(3.040)	5.375	(3.296)	(3.167)	(3.081)					
5.500	(3.621)	(3.555)	(3.469)	5.500	(3.622)	(3.491)	(3.406)					
5.625	(3.814)	(3.768)	(3.664)	5.625	(3.993)	(3.948)	(3.845)					
5.750	(4.273)	(4.229)	(4.125)	5.750	(4.292)	(4.246)	(4.143)					
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	5.559	5.597	5.631	3.500	2.419	2.460	2.491	60 Day			0.300	
3.750	4.951	4.990	5.025	3.625	1.883	1.925	1.956	<b>Lock Extensions (per diem 0.025 per day)</b>				
3.875	4.400	4.441	4.475	3.750	1.481	1.523	1.554	7 day			0.150	
4.000	3.667	3.710	3.744	3.875	0.963	1.005	1.037	10 day			0.250	
4.125	2.984	3.026	3.078	4.000	0.952	1.000	1.049	15 day			0.375	
4.250	2.298	2.342	2.393	4.125	0.479	0.527	0.577	<b>Relock Fee 0.125</b>				
4.375	1.708	1.753	1.804	4.250	0.217	0.265	0.314					
4.500	1.064	1.109	1.161	4.375	(0.124)	(0.117)	(0.067)					
4.625	0.230	0.285	0.353	4.500	(0.240)	(0.197)	(0.130)					
4.750	(0.391)	(0.337)	(0.268)	4.625	(0.647)	(0.603)	(0.536)					
4.875	(0.873)	(0.818)	(0.749)	4.750	(0.861)	(0.816)	(0.749)					
5.000	(1.332)	(1.275)	(1.207)									
5.125	(1.248)	(1.182)	(1.096)									
5.250	(1.756)	(1.690)	(1.604)									
5.375	(2.201)	(2.134)	(2.048)									
5.500	(2.628)	(2.562)	(2.476)									
5.625	(2.103)	(2.057)	(1.953)									
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, 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	>80 & <=95	>80 & <=95	0.875	0.625	0.875	0.625	<b>LLPA Caps for LP Open Access (excludes Loan Amount, Escrow Waiver, State Adjustors, MFH** Adj and High LTV Adjustors)</b>				
>65 & <=75	>80 & <=95	>80 & <=95	>80 & <=95	1.125	1.000	1.125	1.000	Primary Residence with Term <= 20 and LTV >80%				
>75 & <=80	>76 & <=90	>76 & <=90	>76 & <=90	1.250	1.000	1.250	1.000	Primary Residence with Term > 20 and LTV >80%				
>75 & <=80	>90 & <=95	>90 & <=95	>90 & <=95	1.375	1.125	1.375	1.125	Investment & Second Home, all Terms and LTVs**				
>80 & <=90	>81 & <=95	>81 & <=95	>81 & <=95	1.375	0.875	1.375	0.875	Primary Residence, all Terms, LTV <= 80%				
>90 & <=95	>90 & <=95	>90 & <=95	>90 & <=95	0.875	0.625	0.875	0.625					
ALL	> 95	> 95	> 95	1.875	1.875	1.875	1.875					



## Weslend Non-QM

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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		