



# WesLend FINANCIAL

## National Rate Sheet

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### Lock Expiration Dates

|        |            |
|--------|------------|
| 15 day | 10/19/2018 |
| 30 day | 11/3/2018  |
| 45 day | 11/18/2018 |
| 60 day | 12/3/2018  |

**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<br>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                    | 2.730   | 2.838   | 2.839   | 3.500                    | 1.548   | 1.588   | 1.673   | 3.500                    | 1.666   | 1.722   | 1.791   |
| 4.125                    | 1.980   | 2.088   | 2.090   | 3.625                    | 1.045   | 1.068   | 1.170   | 3.625                    | 1.311   | 1.311   | 1.486   |
| 4.250                    | 1.531   | 1.531   | 1.656   | 3.750                    | 0.764   | 0.764   | 0.844   | 3.750                    | 0.654   | 0.654   | 0.796   |
| 4.375                    | 0.961   | 0.961   | 1.083   | 3.875                    | 0.201   | 0.201   | 0.281   | 3.875                    | 0.264   | 0.264   | 0.406   |
| 4.500                    | 0.057   | 0.196   | 0.197   | 4.000                    | (0.227) | (0.212) | (0.118) | 4.000                    | (0.148) | (0.102) | (0.038) |
| 4.625                    | (0.562) | (0.539) | (0.421) | 4.125                    | (0.763) | (0.763) | (0.640) | 4.125                    | (0.520) | (0.520) | (0.397) |
| 4.750                    | (1.093) | (1.025) | (0.953) | 4.250                    | (0.922) | (0.921) | (0.820) | 4.250                    | (0.878) | (0.878) | (0.732) |
| 4.875                    | (1.561) | (1.561) | (1.412) | 4.375                    | (1.465) | (1.465) | (1.364) | 4.375                    | (1.251) | (1.251) | (1.121) |
| 5.000                    | (2.072) | (2.055) | (1.916) | 4.500                    | (1.897) | (1.897) | (1.794) | 4.500                    | (1.764) | (1.656) | (1.655) |
| 5.125                    | (2.710) | (2.648) | (2.554) | 4.625                    | (2.241) | (2.241) | (2.137) | 4.625                    | (1.998) | (1.998) | (1.894) |
| 5.250                    | (3.236) | (3.081) | (3.080) | 4.750                    | (2.549) | (2.442) | (2.440) | 4.750                    | (2.204) | (2.185) | (2.095) |
| 5.375                    | (3.617) | (3.462) | (3.461) | 4.875                    | (2.664) | (2.664) | (2.544) | 4.875                    | (2.421) | (2.421) | (2.299) |
| 5.500                    | (3.826) | (3.775) | (3.685) | 5.000                    | (1.477) | (1.477) | (1.433) |                          |         |         |         |
| 5.625                    | (4.486) | (4.346) | (4.345) | 5.125                    | (1.750) | (1.750) | (1.684) |                          |         |         |         |
| 5.750                    | (5.007) | (4.868) | (4.866) |                          |         |         |         |                          |         |         |         |
| 5.875                    | (5.377) | (5.237) | (5.236) |                          |         |         |         |                          |         |         |         |

| 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                    | 1.639   | 1.747   | 1.748   | 4.375                       | 2.425   | 2.425   | 2.551   | 3.750                       | 1.865   | 1.865   | 1.947   |
| 4.125                    | 1.053   | 1.161   | 1.162   | 4.500                       | 1.682   | 1.682   | 1.808   | 3.875                       | 1.303   | 1.303   | 1.384   |
| 4.250                    | 0.764   | 0.764   | 0.893   | 4.625                       | 0.777   | 0.777   | 0.931   | 4.000                       | 1.108   | 1.108   | 1.253   |
| 4.375                    | 0.203   | 0.203   | 0.357   | 4.750                       | 0.290   | 0.290   | 0.448   | 4.125                       | 0.737   | 0.737   | 0.882   |
| 4.500                    | (0.813) | (0.674) | (0.673) | 4.875                       | (0.245) | (0.245) | (0.087) | 4.250                       | 0.697   | 0.697   | 0.780   |
| 4.625                    | (1.324) | (1.185) | (1.184) | 5.000                       | (0.739) | (0.739) | (0.579) | 4.375                       | 0.159   | 0.159   | 0.245   |
| 4.750                    | (1.738) | (1.599) | (1.597) | 5.125                       | (0.731) | (0.731) | (0.578) | 4.500                       | 0.016   | 0.016   | 0.139   |
| 4.875                    | (2.109) | (1.970) | (1.968) | 5.250                       | (1.142) | (1.142) | (0.992) | 4.625                       | (0.172) | (0.172) | (0.039) |
| 5.000                    | (2.695) | (2.540) | (2.539) | 5.375                       | (1.502) | (1.502) | (1.350) | 4.750                       | (0.402) | (0.402) | (0.268) |
| 5.125                    | (3.220) | (3.065) | (3.064) | 5.500                       | (1.858) | (1.858) | (1.707) | 4.875                       | (0.642) | (0.642) | (0.507) |
| 5.250                    | (3.632) | (3.477) | (3.476) | 5.625                       | (1.784) | (1.784) | (1.633) | 5.000                       | 0.812   | 0.812   | 0.889   |
| 5.375                    | (3.928) | (3.773) | (3.772) | 5.750                       | (1.531) | (1.531) | (1.412) | 5.125                       | 0.832   | 0.832   | 0.908   |
| 5.500                    | (4.102) | (3.963) | (3.962) | 5.875                       | (1.882) | (1.742) | (1.741) |                             |         |         |         |
| 5.625                    | (4.647) | (4.508) | (4.507) |                             |         |         |         |                             |         |         |         |

| 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                    | 2.425   | 2.425   | 2.551   | 3.750                     | 1.865   | 1.865   | 1.947   | <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                    | 1.682   | 1.682   | 1.808   | 3.875                     | 1.303   | 1.303   | 1.384   |   |  |  |  |
| 4.625                    | 0.777   | 0.777   | 0.931   | 4.000                     | 1.108   | 1.108   | 1.253   |   |  |  |  |
| 4.750                    | 0.290   | 0.290   | 0.448   | 4.125                     | 0.737   | 0.737   | 0.882   |   |  |  |  |
| 4.875                    | (0.245) | (0.245) | (0.087) | 4.250                     | 0.697   | 0.697   | 0.780   |   |  |  |  |
| 5.000                    | (0.739) | (0.739) | (0.579) | 4.375                     | 0.159   | 0.159   | 0.245   |   |  |  |  |
| 5.125                    | (0.731) | (0.731) | (0.578) | 4.500                     | 0.016   | 0.016   | 0.139   |   |  |  |  |
| 5.250                    | (1.142) | (1.142) | (0.992) | 4.625                     | (0.172) | (0.172) | (0.039) |   |  |  |  |
| 5.375                    | (1.502) | (1.502) | (1.350) | 4.750                     | (0.402) | (0.402) | (0.268) |   |  |  |  |
| 5.500                    | (1.858) | (1.858) | (1.707) | 4.875                     | (0.642) | (0.642) | (0.507) |   |  |  |  |
| 5.625                    | (1.784) | (1.784) | (1.633) | 5.000                     | 0.812   | 0.812   | 0.889   |   |  |  |  |
| 5.750                    | (1.531) | (1.531) | (1.412) | 5.125                     | 0.832   | 0.832   | 0.908   |   |  |  |  |
| 5.875                    | (1.882) | (1.742) | (1.741) |                           |         |         |         |   |  |  |  |

### 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>  |                        |                     |                      |   |                          |                |                |                  |                  |
|  |                        | <=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            | 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            |
| <b>Loans with Secondary Financing</b>  |                        |                     |                      |   | <b>State Adjustments</b> |                |                |                  |                  |
| All Loans with Sub Financing   |                        |                     | (0.375)              | <b>Zone 1: NY</b>   |                          |                |                |                  | 0.100            |
| The below adds also apply:   |                        |                     |                      | <b>Zone 2: MA, ND</b>   |                          |                |                |                  | 0.050            |
| <b>LTV Range</b>   | <b>CLTV Range</b>      | <b>Fico &lt;720</b> | <b>Fico &gt;=720</b> | <b>Zone 3: AZ, CO, IA, IL, ME, MO, NV, VA, WI, WY</b>   |                          |                |                |                  | 0.000            |
| ≤ 65.00%   | 80.01% – 95.00%        | 0.500%              | 0.250%               | <b>Zone 4: AL, AR, CT, DC, ID, HI, IN, KS, KY, MD, MI, MN, NE, NH, NJ, NM, OR, RI, UT, WA</b> |                          |                |                |                  | (0.050)          |
| 65.01% – 75.00%  | 80.01% – 95.00%        | 0.750%              | 0.500%               | <b>Zone 5: AK, GA, TN, MT, LA, NC, SC, OH, OK, PA</b>   |                          |                |                |                  | (0.100)          |
| 75.01% – 95.00%  | 90.01% – 95.00%        | 1.000%              | 0.750%               | <b>Zone 6: FL</b>   |                          |                |                |                  | (0.150)          |
| 75.01% – 90.00%  | 76.01% – 90.00%        | 1.000%              | 0.750%               | <b>Zone 7a: TX (w/o Impounds)</b>   |                          |                |                |                  | (0.125)          |
| ≤ 95.00%   | 95.01% – 97.00%        | 1.500%              | 1.500%               | <b>Zone 7b: TX (with Impounds)</b>  |                          |                |                |                  | (0.225)          |
| <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; \$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.  |                        |                     |                      |   |                          |                |                |                  |                  |
| <b>LPMI Product Codes</b>  |                        |                     |                      |   |                          |                |                |                  |                  |
| 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   |                |                |                  |                  |
| <p align="center"><b>Lock Term to 45 Day Price</b></p> <p>60 Day <span style="float: right;">0.250</span></p> <p align="center"><b>Lock Extensions (per diem 0.025 per day)</b></p> <p>7 day <span style="float: right;">0.150</span></p> <p>10 day <span style="float: right;">0.250</span></p> <p>15 day <span style="float: right;">0.375</span></p> <p><b>Relock Fee</b> <span style="float: right;"><b>0.125</b></span></p> <p>Max Lender Credit after adjustments: <span style="float: right;">(4.250)</span></p> <p>Min. Loan Amount (except TX &amp; NY) <span style="float: right;">\$60,000</span></p> |                        |                     |                      |   |                          |                |                |                  |                  |

## 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                    | 2.441   | 2.535   | 2.551   | 3.250                    | 2.278   | 2.341   | 2.403   | 3.250                    | 3.078   | 3.141   | 3.203   |
| 4.125                    | 1.644   | 1.738   | 1.753   | 3.375                    | 2.048   | 2.111   | 2.142   | 3.375                    | 2.848   | 2.911   | 2.942   |
| 4.250                    | 0.972   | 1.066   | 1.082   | 3.500                    | 1.375   | 1.438   | 1.500   | 3.500                    | 2.175   | 2.238   | 2.300   |
| 4.375                    | 0.358   | 0.452   | 0.468   | 3.625                    | 0.916   | 0.978   | 1.041   | 3.625                    | 1.716   | 1.778   | 1.841   |
| 4.500                    | (0.178) | (0.084) | (0.038) | 3.750                    | 0.480   | 0.542   | 0.605   | 3.750                    | 1.280   | 1.342   | 1.405   |
| 4.625                    | (0.858) | (0.764) | (0.717) | 3.875                    | (0.230) | (0.167) | (0.105) | 3.875                    | 0.570   | 0.633   | 0.695   |
| 4.750                    | (1.477) | (1.383) | (1.336) | 4.000                    | (0.404) | (0.341) | (0.294) | 4.000                    | 0.396   | 0.459   | 0.506   |
| 4.875                    | (1.984) | (1.890) | (1.843) | 4.125                    | (0.847) | (0.784) | (0.737) | 4.125                    | (0.047) | 0.016   | 0.063   |
| 5.000                    | (2.443) | (2.349) | (2.286) | 4.250                    | (1.255) | (1.317) | (1.145) | 4.250                    | (0.455) | (0.392) | (0.345) |
| 5.125                    | (3.012) | (2.918) | (2.856) | 4.375                    | (1.941) | (1.879) | (1.832) | 4.375                    | (1.141) | (1.079) | (1.032) |
| 5.250                    | (3.585) | (3.491) | (3.429) | 4.500                    | (1.924) | (1.861) | (1.814) | 4.500                    | (1.124) | (1.061) | (1.014) |
| 5.375                    | (4.048) | (3.955) | (3.892) | 4.625                    | (2.351) | (2.288) | (2.241) | 4.625                    | (1.551) | (1.488) | (1.441) |
| 5.500                    | (4.281) | (4.188) | (4.141) | 4.750                    | (2.781) | (2.719) | (2.672) | 4.750                    | (1.981) | (1.919) | (1.872) |
| 5.625                    | (4.811) | (4.717) | (4.670) | 4.875                    | (3.192) | (3.129) | (3.083) | 4.875                    | (2.392) | (2.329) | (2.283) |
| 5.750                    | (5.361) | (5.268) | (5.221) |                          |         |         |         |                          |         |         |         |
| 5.875                    | (5.779) | (5.685) | (5.638) |                          |         |         |         |                          |         |         |         |

| 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                    | 2.619   | 2.712   | 2.728   | 4.125                       | 2.514   | 2.608   | 2.623   | 3.750                       | 1.610   | 1.673   | 1.720   |
| 4.125                    | 2.000   | 2.094   | 2.110   | 4.250                       | 1.842   | 1.936   | 1.952   | 3.875                       | 0.995   | 1.058   | 1.120   |
| 4.250                    | 1.168   | 1.261   | 1.308   | 4.375                       | 1.228   | 1.322   | 1.338   | 4.000                       | 0.696   | 0.759   | 0.806   |
| 4.375                    | 0.539   | 0.633   | 0.680   | 4.500                       | 0.692   | 0.786   | 0.832   | 4.125                       | 0.253   | 0.316   | 0.363   |
| 4.500                    | 0.003   | 0.097   | 0.144   | 4.625                       | 0.012   | 0.106   | 0.153   | 4.250                       | (0.155) | (0.092) | (0.045) |
| 4.625                    | (0.515) | (0.421) | (0.374) | 4.750                       | (0.607) | (0.513) | (0.466) | 4.375                       | (0.841) | (0.779) | (0.732) |
| 4.750                    | (1.083) | (0.989) | (0.927) | 4.875                       | (1.114) | (1.020) | (0.973) | 4.500                       | (0.574) | (0.511) | (0.464) |
| 4.875                    | (1.739) | (1.645) | (1.583) | 5.000                       | (1.073) | (0.979) | (0.916) | 4.625                       | (1.001) | (0.938) | (0.891) |
| 5.000                    | (2.237) | (2.143) | (2.081) | 5.125                       | (1.642) | (1.548) | (1.486) | 4.750                       | (1.431) | (1.369) | (1.322) |
| 5.125                    | (2.683) | (2.589) | (2.527) | 5.250                       | (2.215) | (2.121) | (2.059) | 4.875                       | (1.842) | (1.779) | (1.733) |
| 5.250                    | (3.156) | (3.063) | (3.000) | 5.375                       | (2.678) | (2.585) | (2.522) |                             |         |         |         |
| 5.375                    | (3.594) | (3.501) | (3.438) |                             |         |         |         |                             |         |         |         |
| 5.500                    | (4.042) | (3.948) | (3.902) |                             |         |         |         |                             |         |         |         |
| 5.625                    | (4.510) | (4.417) | (4.370) |                             |         |         |         |                             |         |         |         |
| 5.750                    | (4.964) | (4.870) | (4.823) |                             |         |         |         |                             |         |         |         |
| 5.875                    | (5.361) | (5.267) | (5.220) |                             |         |         |         |                             |         |         |         |

| 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                    | 2.514   | 2.608   | 2.623   | 3.750                     | 1.610   | 1.673   | 1.720   | <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                    | 1.842   | 1.936   | 1.952   | 3.875                     | 0.995   | 1.058   | 1.120   |   |  |  |  |
| 4.375                    | 1.228   | 1.322   | 1.338   | 4.000                     | 0.696   | 0.759   | 0.806   |   |  |  |  |
| 4.500                    | 0.692   | 0.786   | 0.832   | 4.125                     | 0.253   | 0.316   | 0.363   |   |  |  |  |
| 4.625                    | 0.012   | 0.106   | 0.153   | 4.250                     | (0.155) | (0.092) | (0.045) |   |  |  |  |
| 4.750                    | (0.607) | (0.513) | (0.466) | 4.375                     | (0.841) | (0.779) | (0.732) |   |  |  |  |
| 4.875                    | (1.114) | (1.020) | (0.973) | 4.500                     | (0.574) | (0.511) | (0.464) |   |  |  |  |
| 5.000                    | (1.073) | (0.979) | (0.916) | 4.625                     | (1.001) | (0.938) | (0.891) |   |  |  |  |
| 5.125                    | (1.642) | (1.548) | (1.486) | 4.750                     | (1.431) | (1.369) | (1.322) |   |  |  |  |
| 5.250                    | (2.215) | (2.121) | (2.059) | 4.875                     | (1.842) | (1.779) | (1.733) |   |  |  |  |
| 5.375                    | (2.678) | (2.585) | (2.522) |                           |         |         |         |   |  |  |  |

### Select Conforming Fixed Price Adjustments

| Risk Based Adjustments*   | <=60  | 60.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95.01 - 97 |
|---|-------|------------|------------|------------|------------|------------|------------|------------|
| * Risk Based adjustments DO NOT apply to loan terms 15 year or less |       |            |            |            |            |            |            |            |
| 620 - 639   | 0.500 | 1.500      | 3.000      | 3.000      | 3.250      | 3.250      | 3.250      | 3.500      |
| 640 - 659   | 0.500 | 1.250      | 2.750      | 3.000      | 3.250      | 2.750      | 2.750      | 2.750      |
| 660 - 679   | 0.000 | 1.000      | 2.250      | 2.750      | 2.750      | 2.250      | 2.250      | 2.250      |
| 680 - 699   | 0.000 | 0.500      | 1.250      | 1.750      | 1.500      | 1.250      | 1.250      | 1.500      |
| 700 - 719   | 0.000 | 0.500      | 1.000      | 1.250      | 1.000      | 1.000      | 1.000      | 1.500      |
| 720 - 739   | 0.000 | 0.250      | 0.500      | 0.750      | 0.500      | 0.500      | 0.500      | 1.000      |
| > 740   | 0.000 | 0.250      | 0.250      | 0.500      | 0.250      | 0.250      | 0.250      | 0.750      |
| <b>Loan Feature Adjustments (all terms)</b>                         | <=60  | 60.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95.01 - 97 |
| Cashout Refi & Fico 620 - 639                                       | 0.625 | 1.625      | 1.625      | 3.125      | n/a        | n/a        | n/a        | n/a        |
| Cashout Refi & Fico 640 - 659                                       | 0.625 | 1.625      | 1.625      | 2.625      | n/a        | n/a        | n/a        | n/a        |
| Cashout Refi & Fico 660 - 679                                       | 0.625 | 1.125      | 1.125      | 1.875      | n/a        | n/a        | n/a        | n/a        |
| Cashout Refi & Fico 680 - 699                                       | 0.375 | 1.125      | 1.125      | 1.750      | n/a        | n/a        | n/a        | n/a        |
| Cashout Refi & Fico 700 - 719                                       | 0.375 | 1.000      | 1.000      | 1.125      | n/a        | n/a        | n/a        | n/a        |
| Cashout Refi & Fico 720 - 739                                       | 0.375 | 1.000      | 1.000      | 1.125      | n/a        | n/a        | n/a        | n/a        |
| Cashout Refi & Fico >=740   | 0.375 | 0.625      | 0.625      | 0.875      | n/a        | n/a        | n/a        | n/a        |
| HB C/O Refi (in addition to above)                                  | 1.000 | 1.000      | 1.000      | 1.000      | n/a        | n/a        | n/a        | n/a        |

| Below adjustments apply to all terms |            |         |         |         |         |         |         |         |
|--------------------------------------|------------|---------|---------|---------|---------|---------|---------|---------|
| \$60,000 - \$100,000                 | 0.500      | 0.500   | 0.500   | 0.500   | 0.500   | 0.500   | 0.500   | 0.500   |
| \$100,001-\$125,000                  | 0.150      | 0.150   | 0.150   | 0.150   | 0.150   | 0.150   | 0.150   | 0.150   |
| \$125,001 - \$275,000                | 0.000      | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   |
| \$275,001 - \$300,000                | (0.100)    | (0.100) | (0.100) | (0.100) | (0.100) | (0.100) | (0.100) | (0.100) |
| Escrow Waiver (except NY)            | 0.250      | 0.250   | 0.250   | 0.250   | n/a     | n/a     | n/a     | n/a     |
| Investment Property                  | 2.125      | 2.125   | 2.125   | 3.375   | n/a     | n/a     | n/a     | n/a     |
| Attach Condo                         | term > 180 | 0.000   | 0.000   | 0.000   | 0.750   | 0.750   | 0.750   | 0.750   |
| LTV >90%                             | 0.000      | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.125   | 0.125   |
| 2 Units                              | 1.000      | 1.000   | 1.000   | 1.000   | 1.000   | n/a     | n/a     | n/a     |
| 3-4 Units                            | 1.000      | 1.000   | 1.000   | 1.000   | n/a     | n/a     | n/a     | n/a     |
| HighBal Purchase & R/T Refi          | 0.250      | 0.250   | 0.250   | 0.250   | 0.250   | 0.250   | 0.250   | 0.250   |

|  |  |  |  | State Adjustments   |  |  |  |  |         |
|--|--|--|--|---|--|--|--|--|---------|
|  |  |  |  | <b>Zone 1:</b> NY (except NY Co-Ops)  |  |  |  |  | 0.100   |
|  |  |  |  | <b>Zone 2:</b> MA, ND   |  |  |  |  | 0.050   |
|  |  |  |  | <b>Zone 3:</b> AZ, CO, IA, IL, ME, MO, NV, VA, WI, WY   |  |  |  |  | 0.000   |
|  |  |  |  | <b>Zone 4:</b> AL, AR, CT, DC, ID, HI, IN, KS, KY, MD, MI, MN, NE, NH, NJ, NM, OR, RI, UT, WA |  |  |  |  | (0.050) |
|  |  |  |  | <b>Zone 5:</b> AK, GA, TN, MT, LA, NC, SC, OH, OK, PA   |  |  |  |  | (0.100) |
|  |  |  |  | <b>Zone 6:</b> FL   |  |  |  |  | (0.150) |
|  |  |  |  | <b>Zone 7a:</b> TX (w/o Impounds)   |  |  |  |  | (0.125) |
|  |  |  |  | <b>Zone 7b:</b> TX (with Impounds)  |  |  |  |  | (0.225) |

| LPMI Self-Insured Pricing Adjustments: 30, 20, 15 Yr Fixed, 5/1, 7/1, & 10/1 ARMs only |         |         |         |         |         |         |         |           |        |
|--|---------|---------|---------|---------|---------|---------|---------|-----------|--------|
| LTV  | Term    | 620-639 | 640-659 | 660-679 | 680-699 | 700-719 | 720-739 | 740 - 759 | >= 760 |
| 95.01 to 97%   | 30 Yr   | 8.530   | 7.830   | 7.220   | 5.480   | 4.420   | 3.730   | 2.980     | 2.160  |
|  | <=20 Yr | 4.830   | 4.530   | 4.260   | 3.290   | 2.700   | 2.280   | 1.840     | 1.370  |
| 90.01 to 95%   | 30 Yr   | 5.830   | 5.480   | 5.160   | 3.940   | 3.210   | 2.750   | 2.220     | 1.600  |
|  | <=20 Yr | 3.410   | 3.250   | 3.120   | 2.420   | 2.010   | 1.730   | 1.420     | 1.060  |
| 85.01 to 90%   | 30 Yr   | 4.420   | 4.220   | 4.060   | 3.010   | 2.490   | 2.080   | 1.680     | 1.200  |
|  | <=20 Yr | 2.650   | 2.570   | 2.490   | 1.880   | 1.590   | 1.340   | 1.110     | 0.830  |
| <= 85%   | 30 Yr   | 1.620   | 1.570   | 1.520   | 1.130   | 0.970   | 0.830   | 0.720     | 0.590  |
|  | <=20 Yr | 1.060   | 1.050   | 1.020   | 0.790   | 0.690   | 0.620   | 0.560     | 0.480  |
| Rate & Term Refi *   |         | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000     | 0.000  |
| Cashout Refi*  |         | 1.800   | 1.650   | 1.500   | 1.050   | 0.850   | 0.700   | 0.600     | 0.540  |
| Second Home*   |         | 1.350   | 1.270   | 1.230   | 0.700   | 0.600   | 0.490   | 0.390     | 0.360  |
| 3-4 Units Property*  |         | 2.630   | 2.000   | 1.900   | 1.750   | 1.500   | 1.330   | 1.190     | 1.020  |
| Ln Amt > \$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                    | 3.255   | 3.305   | 3.360   | 3.500                    | 1.455   | 1.518   | 1.581   | 3.250                    | 1.804   | 1.867   | 1.955   |
| 4.125                    | 2.469   | 2.518   | 2.573   | 3.625                    | 0.931   | 0.993   | 1.057   | 3.375                    | 1.443   | 1.506   | 1.594   |
| 4.250                    | 1.713   | 1.762   | 1.817   | 3.750                    | 0.639   | 0.692   | 0.748   | 3.500                    | 1.094   | 1.157   | 1.245   |
| 4.375                    | 1.169   | 1.219   | 1.274   | 3.875                    | 0.122   | 0.169   | 0.224   | 3.625                    | 0.806   | 0.868   | 0.957   |
| 4.500                    | 0.546   | 0.609   | 0.680   | 4.000                    | (0.356) | (0.309) | (0.254) | 3.750                    | (0.078) | (0.031) | 0.036   |
| 4.625                    | (0.179) | (0.115) | (0.044) | 4.125                    | (0.832) | (0.785) | (0.730) | 3.875                    | (0.416) | (0.369) | (0.301) |
| 4.750                    | (0.882) | (0.818) | (0.747) | 4.250                    | (1.161) | (1.114) | (1.052) | 4.000                    | (0.717) | (0.670) | (0.602) |
| 4.875                    | (1.416) | (1.352) | (1.282) | 4.375                    | (1.640) | (1.593) | (1.531) | 4.125                    | (0.946) | (0.899) | (0.832) |
| 5.000                    | (1.878) | (1.814) | (1.743) | 4.500                    | (2.094) | (2.047) | (1.985) | 4.250                    | (1.611) | (1.564) | (1.478) |
| 5.125                    | (2.508) | (2.437) | (2.359) | 4.625                    | (2.558) | (2.511) | (2.449) | 4.375                    | (1.897) | (1.850) | (1.764) |
| 5.250                    | (3.165) | (3.094) | (3.015) | 4.750                    | (2.674) | (2.627) | (2.566) | 4.500                    | (2.189) | (2.142) | (2.055) |
| 5.375                    | (3.605) | (3.534) | (3.456) | 4.875                    | (2.952) | (2.905) | (2.844) | 4.625                    | (2.433) | (2.386) | (2.300) |
| 5.500                    | (3.979) | (3.908) | (3.830) | 5.000                    | (3.215) | (3.168) | (3.107) | 4.750                    | (2.640) | (2.593) | (2.507) |
| 5.625                    | (4.282) | (4.211) | (4.133) |                          |         |         |         | 4.875                    | (2.825) | (2.778) | (2.691) |
| 5.750                    | (5.001) | (4.937) | (4.866) |                          |         |         |         | 5.000                    | (2.968) | (2.921) | (2.835) |
| 5.875                    | (5.263) | (5.199) | (5.128) |                          |         |         |         |                          |         |         |         |


  

| 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                    | 2.915   | 2.955   | 3.010   | 3.500                    | 1.446   | 1.482   | 1.504   | 3.750                    | 3.611   | 3.661   | 3.731   |
| 4.125                    | 1.987   | 2.048   | 2.100   | 3.625                    | 0.911   | 0.947   | 0.971   | 3.875                    | 2.862   | 2.911   | 2.982   |
| 4.250                    | 1.294   | 1.355   | 1.408   | 3.750                    | 0.462   | 0.499   | 0.524   | 4.000                    | 2.207   | 2.256   | 2.327   |
| 4.375                    | 0.720   | 0.780   | 0.834   | 3.875                    | (0.058) | (0.022) | 0.004   | 4.125                    | 1.578   | 1.628   | 1.698   |
| 4.500                    | 0.022   | 0.083   | 0.136   | 4.000                    | (0.449) | (0.391) | (0.343) | 4.250                    | 0.895   | 0.959   | 1.044   |
| 4.625                    | (0.716) | (0.635) | (0.575) | 4.125                    | (0.930) | (0.871) | (0.823) | 4.375                    | 0.290   | 0.354   | 0.440   |
| 4.750                    | (1.358) | (1.277) | (1.217) | 4.250                    | (1.217) | (1.159) | (1.108) | 4.500                    | (0.417) | (0.353) | (0.267) |
| 4.875                    | (1.851) | (1.770) | (1.708) | 4.375                    | (1.689) | (1.631) | (1.578) | 4.625                    | (1.044) | (0.980) | (0.894) |
| 5.000                    | (2.327) | (2.246) | (2.183) | 4.500                    | (2.174) | (2.094) | (2.043) | 4.750                    | (1.620) | (1.556) | (1.470) |
| 5.125                    | (3.009) | (2.907) | (2.847) | 4.625                    | (2.585) | (2.505) | (2.452) | 4.875                    | (2.029) | (1.965) | (1.879) |
| 5.250                    | (3.534) | (3.432) | (3.371) | 4.750                    | (2.799) | (2.720) | (2.665) | 5.000                    | (2.529) | (2.458) | (2.364) |
| 5.375                    | (3.974) | (3.871) | (3.809) |                          |         |         |         | 5.125                    | (3.093) | (3.022) | (2.928) |
| 5.500                    | (4.369) | (4.266) | (4.205) |                          |         |         |         | 5.250                    | (3.622) | (3.551) | (3.458) |
| 5.625                    | (4.625) | (4.501) | (4.454) |                          |         |         |         | 5.375                    | (3.898) | (3.827) | (3.734) |
| 5.750                    | (5.100) | (4.976) | (4.929) |                          |         |         |         | 5.500                    | (4.202) | (4.131) | (4.037) |
| 5.875                    | (5.393) | (5.269) | (5.223) |                          |         |         |         | 5.625                    | (4.409) | (4.338) | (4.244) |
|                          |         |         |         |                          |         |         |         | 5.750                    | (5.034) | (4.970) | (4.884) |
|                          |         |         |         |                          |         |         |         | 5.875                    | (5.129) | (5.065) | (4.979) |

| 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                    | 3.171   | 3.210   | 3.295   | 4.250                       | 3.017   | 3.067   | 3.137   | 3.750                       | 1.666   | 1.713   | 1.780   |
| 3.875                    | 2.500   | 2.559   | 2.640   | 4.375                       | 2.412   | 2.462   | 2.532   | 3.875                       | 1.249   | 1.295   | 1.363   |
| 4.000                    | 1.856   | 1.916   | 1.997   | 4.500                       | 1.722   | 1.786   | 1.872   | 4.000                       | 0.856   | 0.903   | 0.971   |
| 4.125                    | 1.063   | 1.123   | 1.207   | 4.625                       | 1.026   | 1.090   | 1.176   | 4.125                       | 0.489   | 0.536   | 0.603   |
| 4.250                    | 0.340   | 0.400   | 0.485   | 4.750                       | 0.349   | 0.413   | 0.499   | 4.250                       | 0.331   | 0.378   | 0.446   |
| 4.375                    | (0.213) | (0.153) | (0.065) | 4.875                       | (0.231) | (0.167) | (0.081) | 4.375                       | 0.147   | 0.194   | 0.262   |
| 4.500                    | (0.911) | (0.852) | (0.760) | 5.000                       | (0.768) | (0.704) | (0.618) | 4.500                       | (0.033) | 0.014   | 0.088   |
| 4.625                    | (1.465) | (1.385) | (1.293) | 5.125                       | (1.043) | (0.979) | (0.893) | 4.625                       | (0.410) | (0.363) | (0.289) |
| 4.750                    | (1.941) | (1.861) | (1.767) | 5.250                       | (1.237) | (1.173) | (1.087) | 4.750                       | (0.489) | (0.443) | (0.369) |
| 4.875                    | (2.354) | (2.274) | (2.178) | 5.375                       | (1.674) | (1.603) | (1.509) | 4.875                       | (0.683) | (0.636) | (0.562) |
| 5.000                    | (2.855) | (2.775) | (2.677) | 5.500                       | (2.157) | (2.086) | (1.992) | 5.000                       | (0.860) | (0.813) | (0.739) |
| 5.125                    | (3.358) | (3.256) | (3.134) | 5.625                       | (2.436) | (2.365) | (2.272) |                             |         |         |         |
| 5.250                    | (3.705) | (3.603) | (3.479) | 5.750                       | (2.644) | (2.573) | (2.479) |                             |         |         |         |
| 5.375                    | (4.040) | (3.939) | (3.814) | 5.875                       | (2.281) | (2.217) | (2.131) |                             |         |         |         |
| 5.500                    | (4.371) | (4.269) | (4.144) |                             |         |         |         |                             |         |         |         |
| 5.625                    | (4.754) | (4.631) | (4.584) |                             |         |         |         |                             |         |         |         |
| 5.750                    | (5.009) | (4.885) | (4.838) |                             |         |         |         |                             |         |         |         |

| 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                    | 2.515   | 2.576   | 2.629   | 3.750                     | 1.471   | 1.508   | 1.533   |  <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                    | 1.940   | 2.000   | 2.054   | 3.875                     | 0.952   | 0.988   | 1.014   |  |  |  |  |
| 4.500                    | 1.243   | 1.304   | 1.357   | 4.000                     | 1.045   | 1.103   | 1.151   |  |  |  |  |
| 4.625                    | 0.348   | 0.430   | 0.490   | 4.125                     | 0.564   | 0.622   | 0.671   |  |  |  |  |
| 4.750                    | (0.293) | (0.212) | (0.152) | 4.250                     | 0.276   | 0.334   | 0.385   |  |  |  |  |
| 4.875                    | (0.787) | (0.706) | (0.644) | 4.375                     | (0.195) | (0.137) | (0.084) |  |  |  |  |
| 5.000                    | (1.263) | (1.182) | (1.119) | 4.500                     | (0.196) | (0.116) | (0.065) |  |  |  |  |
| 5.125                    | (1.312) | (1.210) | (1.150) | 4.625                     | (0.607) | (0.527) | (0.474) |  |  |  |  |
| 5.250                    | (1.837) | (1.735) | (1.674) | 4.750                     | (0.821) | (0.742) | (0.687) |  |  |  |  |
| 5.375                    | (2.277) | (2.174) | (2.112) |                           |         |         |         |  |  |  |  |
| 5.500                    | (2.672) | (2.569) | (2.508) |                           |         |         |         |  |  |  |  |
| 5.625                    | (2.155) | (2.031) | (1.984) |                           |         |         |         |  |  |  |  |
| 5.750                    | (2.629) | (2.505) | (2.458) |                           |         |         |         |  |  |  |  |

## 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  
 Rerlock Fee 0.125

## WESLEND CHOICE GOVERNMENT PROGRAMS

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

| 8000-99 FHA 30 Year Fixed          |         |         |         | 8200-99 FHA 20 Year Fixed              |         |         |         | 8300-99 FHA 15 Year Fixed         |                               |         |         |
|------------------------------------|---------|---------|---------|--|---------|---------|---------|-----------------------------------|-------------------------------|---------|---------|
| 8100-99 FHA 25 Year Fixed          |         |         |         |  |         |         |         |                                   |                               |         |         |
| Rate                               | 15 Day  | 30 Day  | 45 Day  | Rate                                   | 15 Day  | 30 Day  | 45 Day  | Rate                              | 15 Day                        | 30 Day  | 45 Day  |
| 3.750                              | 1.413   | 1.413   | 1.413   | 3.750                                  | 1.413   | 1.413   | 1.413   | 3.250                             | 1.268                         | 1.391   | 1.393   |
| 3.875                              | 0.855   | 0.855   | 0.855   | 3.875                                  | 0.855   | 0.855   | 0.855   | 3.375                             | 0.803                         | 0.926   | 0.928   |
| 4.000                              | 0.274   | 0.274   | 0.274   | 4.000                                  | 0.274   | 0.274   | 0.274   | 3.500                             | 0.345                         | 0.468   | 0.470   |
| 4.125                              | (0.246) | (0.128) | (0.128) | 4.125                                  | (0.246) | (0.128) | (0.128) | 3.625                             | (0.100)                       | 0.023   | 0.025   |
| 4.250                              | (0.924) | (0.924) | (0.924) | 4.250                                  | (0.924) | (0.924) | (0.924) | 3.750                             | (0.801)                       | (0.694) | (0.692) |
| 4.375                              | (1.364) | (1.364) | (1.364) | 4.375                                  | (1.364) | (1.364) | (1.364) | 3.875                             | (1.243)                       | (1.135) | (1.133) |
| 4.500                              | (1.903) | (1.882) | (1.882) | 4.500                                  | (1.903) | (1.882) | (1.882) | 4.000                             | (1.687)                       | (1.579) | (1.577) |
| 4.625                              | (2.433) | (2.294) | (2.293) | 4.625                                  | (2.433) | (2.294) | (2.293) | 4.125                             | (2.110)                       | (2.002) | (2.000) |
| 4.750                              | (2.933) | (2.793) | (2.792) | 4.750                                  | (2.933) | (2.793) | (2.792) | 4.250                             | (2.532)                       | (2.425) | (2.423) |
| 4.875                              | (3.099) | (3.099) | (3.099) | 4.875                                  | (3.099) | (3.099) | (3.099) |                                   |                               |         |         |
| 5.000                              | (3.751) | (3.751) | (3.751) | 5.000                                  | (3.751) | (3.751) | (3.751) |                                   |                               |         |         |
| 5.125                              | (4.061) | (3.906) | (3.905) | 5.125                                  | (4.061) | (3.906) | (3.905) |                                   |                               |         |         |
| 5.250                              | (4.543) | (4.388) | (4.387) | 5.250                                  | (4.543) | (4.388) | (4.387) |                                   |                               |         |         |
| 5.375                              | (4.091) | (3.920) | (3.919) | 5.375                                  | (4.091) | (3.920) | (3.919) |                                   |                               |         |         |
| 5.500                              | (4.488) | (4.317) | (4.316) | 5.500                                  | (4.488) | (4.317) | (4.316) |                                   |                               |         |         |
| 6000-99 VA 30 Year Fixed           |         |         |         | 6200-99 VA 20 Year Fixed               |         |         |         | 6300-99 VA 15 Year Fixed          |                               |         |         |
| 6100-99 VA 25 Year Fixed           |         |         |         |  |         |         |         |                                   |                               |         |         |
| Rate                               | 15 Day  | 30 Day  | 45 Day  | Rate                                   | 15 Day  | 30 Day  | 45 Day  | Rate                              | 15 Day                        | 30 Day  | 45 Day  |
| 3.750                              | 1.413   | 1.413   | 1.413   | 3.750                                  | 1.413   | 1.413   | 1.413   | 3.250                             | 1.268                         | 1.391   | 1.393   |
| 3.875                              | 0.855   | 0.855   | 0.855   | 3.875                                  | 0.855   | 0.855   | 0.855   | 3.375                             | 0.803                         | 0.926   | 0.928   |
| 4.000                              | 0.274   | 0.274   | 0.274   | 4.000                                  | 0.274   | 0.274   | 0.274   | 3.500                             | 0.345                         | 0.468   | 0.470   |
| 4.125                              | (0.246) | (0.128) | (0.128) | 4.125                                  | (0.246) | (0.128) | (0.128) | 3.625                             | (0.100)                       | 0.023   | 0.025   |
| 4.250                              | (0.924) | (0.924) | (0.924) | 4.250                                  | (0.924) | (0.924) | (0.924) | 3.750                             | (0.801)                       | (0.694) | (0.692) |
| 4.375                              | (1.364) | (1.364) | (1.364) | 4.375                                  | (1.364) | (1.364) | (1.364) | 3.875                             | (1.243)                       | (1.135) | (1.133) |
| 4.500                              | (1.903) | (1.882) | (1.882) | 4.500                                  | (1.903) | (1.882) | (1.882) | 4.000                             | (1.687)                       | (1.579) | (1.577) |
| 4.625                              | (2.433) | (2.294) | (2.293) | 4.625                                  | (2.433) | (2.294) | (2.293) | 4.125                             | (2.110)                       | (2.002) | (2.000) |
| 4.750                              | (2.933) | (2.793) | (2.792) | 4.750                                  | (2.933) | (2.793) | (2.792) | 4.250                             | (2.532)                       | (2.425) | (2.423) |
| 4.875                              | (3.099) | (3.099) | (3.099) | 4.875                                  | (3.099) | (3.099) | (3.099) |                                   |                               |         |         |
| 5.000                              | (3.751) | (3.751) | (3.751) | 5.000                                  | (3.751) | (3.751) | (3.751) |                                   |                               |         |         |
| 5.125                              | (4.061) | (3.906) | (3.905) | 5.125                                  | (4.061) | (3.906) | (3.905) |                                   |                               |         |         |
| 5.250                              | (4.543) | (4.388) | (4.387) | 5.250                                  | (4.543) | (4.388) | (4.387) |                                   |                               |         |         |
| 5.375                              | (4.091) | (3.920) | (3.919) | 5.375                                  | (4.091) | (3.920) | (3.919) |                                   |                               |         |         |
| 5.500                              | (4.488) | (4.317) | (4.316) | 5.500                                  | (4.488) | (4.317) | (4.316) |                                   |                               |         |         |
| 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                              | 2.528   | 2.651   | 2.653   | 3.500                                  | 1.752   | 1.752   | 1.887   | 3.875                             | 2.528                         | 2.651   | 2.653   |
| 4.000                              | 1.960   | 2.083   | 2.085   | 3.625                                  | 1.322   | 1.322   | 1.457   | 4.000                             | 1.960                         | 2.083   | 2.085   |
| 4.125                              | 1.391   | 1.515   | 1.516   | 3.750                                  | 0.904   | 0.904   | 1.026   | 4.125                             | 1.391                         | 1.515   | 1.516   |
| 4.250                              | 0.843   | 0.967   | 0.968   | 3.875                                  | 0.427   | 0.427   | 0.549   | 4.250                             | 0.843                         | 0.967   | 0.968   |
| 4.375                              | 0.469   | 0.596   | 0.596   | 4.000                                  | (0.039) | (0.039) | 0.083   | 4.375                             | 0.469                         | 0.596   | 0.596   |
| 4.500                              | (0.078) | 0.062   | 0.063   | 4.125                                  | (0.441) | (0.441) | (0.319) | 4.500                             | (0.078)                       | 0.062   | 0.063   |
| 4.625                              | (0.608) | (0.469) | (0.468) | 4.250                                  | (0.698) | (0.698) | (0.574) | 4.625                             | (0.608)                       | (0.469) | (0.468) |
| 4.750                              | (1.108) | (0.968) | (0.967) |  |         |         |         | 4.750                             | (1.108)                       | (0.968) | (0.967) |
| 4.875                              | (0.873) | (0.842) | (0.842) |  |         |         |         | 4.875                             | (0.873)                       | (0.842) | (0.842) |
| 5.000                              | (1.494) | (1.494) | (1.494) |  |         |         |         | 5.000                             | (1.494)                       | (1.494) | (1.494) |
| 5.125                              | (1.861) | (1.706) | (1.705) |  |         |         |         | 5.125                             | (1.861)                       | (1.706) | (1.705) |
| 5.250                              | (2.344) | (2.189) | (2.187) |  |         |         |         | 5.250                             | (2.344)                       | (2.189) | (2.187) |
| 7000-99 USDA / GRH 30 Year Fixed   |         |         |         |  |         |         |         | Streamline/IRRRL Codes            |                               |         |         |
| Rate                               | 15 Day  | 30 Day  | 45 Day  |  |         |         |         |                                   |                               |         |         |
| 3.625                              | 2.328   | 2.405   | 2.406   |  |         |         |         | 8037-99                           | 30 Year Fixed Streamline      |         |         |
| 3.750                              | 1.413   | 1.413   | 1.413   |  |         |         |         | 8137-99                           | 25 Year Fixed Streamline      |         |         |
| 3.875                              | 0.855   | 0.855   | 0.855   |  |         |         |         | 8237-99                           | 20 Year Fixed Streamline      |         |         |
| 4.000                              | 0.274   | 0.274   | 0.274   |  |         |         |         | 8337-99                           | 15 Year Fixed Streamline      |         |         |
| 4.125                              | (0.246) | (0.128) | (0.128) |  |         |         |         | 8038-99                           | 30 Year Fixed HB Streamline   |         |         |
| 4.250                              | (0.924) | (0.924) | (0.924) |  |         |         |         | 8338-99                           | 15 Year Fixed HB Streamline   |         |         |
| 4.375                              | (1.364) | (1.364) | (1.364) |  |         |         |         | 6037-99                           | VA 30 Year IRRRL              |         |         |
| 4.500                              | (1.903) | (1.882) | (1.882) |  |         |         |         | 6137-99                           | VA 25 Year IRRRL              |         |         |
| 4.625                              | (2.433) | (2.294) | (2.293) |  |         |         |         | 6237-99                           | VA 20 Year IRRRL              |         |         |
| 4.750                              | (2.933) | (2.793) | (2.792) |  |         |         |         | 6337-99                           | VA 15 Year IRRRL              |         |         |
| 4.875                              | (3.099) | (3.099) | (3.099) |  |         |         |         | 6038-99                           | VA 30 Year High Balance IRRRL |         |         |
| 5.000                              | (3.751) | (3.751) | (3.751) |  |         |         |         | 6333-99                           | VA 15 Year High Balance       |         |         |
| 5.125                              | (4.061) | (3.906) | (3.905) |  |         |         |         |                                   |                               |         |         |
| 5.250                              | (4.543) | (4.388) | (4.387) |  |         |         |         |                                   |                               |         |         |
| 5.375                              | (4.091) | (3.920) | (3.919) |  |         |         |         |                                   |                               |         |         |



### 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)

| 8000-05 FHA 30 Year Fixed  |                         |                   |         | 8200-05 FHA 20 Year Fixed              |         |         |                                    | 8300-05 FHA 15 Year Fixed  |                                   |         |         |
|--|-------------------------|-------------------|---------|--|---------|---------|------------------------------------|--|-----------------------------------|---------|---------|
| 8100-05 FHA 25 Year Fixed  |                         |                   |         |  |         |         |                                    |  |                                   |         |         |
| Rate   | 15 Day                  | 30 Day            | 45 Day  | Rate                                   | 15 Day  | 30 Day  | 45 Day                             | Rate   | 15 Day                            | 30 Day  | 45 Day  |
| 3.750  | 1.411                   | 1.474             | 1.536   | 3.750                                  | 1.411   | 1.474   | 1.536                              | 3.250  | 1.358                             | 1.421   | 1.483   |
| 3.875  | 0.787                   | 0.850             | 0.912   | 3.875                                  | 0.787   | 0.850   | 0.912                              | 3.375  | 0.877                             | 0.940   | 1.002   |
| 4.000  | 0.184                   | 0.247             | 0.309   | 4.000                                  | 0.184   | 0.247   | 0.309                              | 3.500  | 0.409                             | 0.472   | 0.534   |
| 4.125  | (0.395)                 | (0.333)           | (0.270) | 4.125                                  | (0.395) | (0.333) | (0.270)                            | 3.625  | (0.045)                           | 0.017   | 0.080   |
| 4.250  | (0.858)                 | (0.795)           | (0.717) | 4.250                                  | (0.858) | (0.795) | (0.717)                            | 3.750  | (0.854)                           | (0.792) | (0.745) |
| 4.375  | (1.435)                 | (1.372)           | (1.294) | 4.375                                  | (1.435) | (1.372) | (1.294)                            | 3.875  | (1.306)                           | (1.243) | (1.196) |
| 4.500  | (1.986)                 | (1.923)           | (1.845) | 4.500                                  | (1.986) | (1.923) | (1.845)                            | 4.000  | (1.740)                           | (1.678) | (1.631) |
| 4.625  | (2.509)                 | (2.447)           | (2.368) | 4.625                                  | (2.509) | (2.447) | (2.368)                            | 4.125  | (2.157)                           | (2.095) | (2.048) |
| 4.750  | (2.618)                 | (2.556)           | (2.462) | 4.750                                  | (2.618) | (2.556) | (2.462)                            | 4.250  | (2.167)                           | (2.105) | (2.058) |
| 4.875  | (3.139)                 | (3.077)           | (2.983) | 4.875                                  | (3.139) | (3.077) | (2.983)                            | 4.375  | (2.582)                           | (2.520) | (2.473) |
| 5.000  | (3.631)                 | (3.568)           | (3.475) | 5.000                                  | (3.631) | (3.568) | (3.475)                            | 4.500  | (2.978)                           | (2.915) | (2.869) |
| 5.125  | (4.092)                 | (4.029)           | (3.935) | 5.125                                  | (4.092) | (4.029) | (3.935)                            | 4.625  | (3.354)                           | (3.291) | (3.245) |
| 5.250  | (3.792)                 | (3.729)           | (3.635) | 5.250                                  | (3.792) | (3.729) | (3.635)                            |  |                                   |         |         |
| 5.375  | (4.251)                 | (4.188)           | (4.095) | 5.375                                  | (4.251) | (4.188) | (4.095)                            |  |                                   |         |         |
| 5.500  | (4.678)                 | (4.616)           | (4.522) | 5.500                                  | (4.678) | (4.616) | (4.522)                            |  |                                   |         |         |
| 6000-05 VA 30 Year Fixed   |                         |                   |         | 6200-05 VA 20 Year Fixed               |         |         |                                    | 6300-05 VA 15 Year Fixed   |                                   |         |         |
| 6100-05 VA 25 Year Fixed   |                         |                   |         |  |         |         |                                    |  |                                   |         |         |
| Rate   | 15 Day                  | 30 Day            | 45 Day  | Rate                                   | 15 Day  | 30 Day  | 45 Day                             | Rate   | 15 Day                            | 30 Day  | 45 Day  |
| 3.750  | 1.411                   | 1.474             | 1.536   | 3.750                                  | 1.411   | 1.474   | 1.536                              | 3.250  | 1.358                             | 1.421   | 1.483   |
| 3.875  | 0.787                   | 0.850             | 0.912   | 3.875                                  | 0.787   | 0.850   | 0.912                              | 3.375  | 0.877                             | 0.940   | 1.002   |
| 4.000  | 0.184                   | 0.247             | 0.309   | 4.000                                  | 0.184   | 0.247   | 0.309                              | 3.500  | 0.409                             | 0.472   | 0.534   |
| 4.125  | (0.395)                 | (0.333)           | (0.270) | 4.125                                  | (0.395) | (0.333) | (0.270)                            | 3.625  | (0.045)                           | 0.017   | 0.080   |
| 4.250  | (0.858)                 | (0.795)           | (0.717) | 4.250                                  | (0.858) | (0.795) | (0.717)                            | 3.750  | (0.854)                           | (0.792) | (0.745) |
| 4.375  | (1.435)                 | (1.372)           | (1.294) | 4.375                                  | (1.435) | (1.372) | (1.294)                            | 3.875  | (1.306)                           | (1.243) | (1.196) |
| 4.500  | (1.986)                 | (1.923)           | (1.845) | 4.500                                  | (1.986) | (1.923) | (1.845)                            | 4.000  | (1.740)                           | (1.678) | (1.631) |
| 4.625  | (2.509)                 | (2.447)           | (2.368) | 4.625                                  | (2.509) | (2.447) | (2.368)                            | 4.125  | (2.157)                           | (2.095) | (2.048) |
| 4.750  | (2.618)                 | (2.556)           | (2.462) | 4.750                                  | (2.618) | (2.556) | (2.462)                            | 4.250  | (2.167)                           | (2.105) | (2.058) |
| 4.875  | (3.139)                 | (3.077)           | (2.983) | 4.875                                  | (3.139) | (3.077) | (2.983)                            | 4.375  | (2.582)                           | (2.520) | (2.473) |
| 5.000  | (3.631)                 | (3.568)           | (3.475) | 5.000                                  | (3.631) | (3.568) | (3.475)                            | 4.500  | (2.978)                           | (2.915) | (2.869) |
| 5.125  | (4.092)                 | (4.029)           | (3.935) | 5.125                                  | (4.092) | (4.029) | (3.935)                            | 4.625  | (3.354)                           | (3.291) | (3.245) |
| 5.250  | (3.792)                 | (3.729)           | (3.635) | 5.250                                  | (3.792) | (3.729) | (3.635)                            |  |                                   |         |         |
| 5.375  | (4.251)                 | (4.188)           | (4.095) | 5.375                                  | (4.251) | (4.188) | (4.095)                            |  |                                   |         |         |
| 5.500  | (4.678)                 | (4.616)           | (4.522) | 5.500                                  | (4.678) | (4.616) | (4.522)                            |  |                                   |         |         |
| 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  | 2.247                   | 2.310             | 2.372   | 3.250                                  | 1.978   | 2.041   | 2.103                              | 3.875  | 2.247                             | 2.310   | 2.372   |
| 4.000  | 1.644                   | 1.707             | 1.769   | 3.375                                  | 1.497   | 1.560   | 1.622                              | 4.000  | 1.644                             | 1.707   | 1.769   |
| 4.125  | 1.065                   | 1.127             | 1.190   | 3.500                                  | 1.029   | 1.092   | 1.154                              | 4.125  | 1.065                             | 1.127   | 1.190   |
| 4.250  | 0.602                   | 0.665             | 0.743   | 3.625                                  | 0.575   | 0.637   | 0.700                              | 4.250  | 0.602                             | 0.665   | 0.743   |
| 4.375  | 0.025                   | 0.088             | 0.166   | 3.750                                  | (0.234) | (0.172) | (0.125)                            | 4.375  | 0.025                             | 0.088   | 0.166   |
| 4.500  | (0.526)                 | (0.463)           | (0.385) | 3.875                                  | (0.686) | (0.623) | (0.576)                            | 4.500  | (0.526)                           | (0.463) | (0.385) |
| 4.625  | (1.049)                 | (0.987)           | (0.908) | 4.000                                  | (1.120) | (1.058) | (1.011)                            | 4.625  | (1.049)                           | (0.987) | (0.908) |
| 4.750  | (0.908)                 | (0.846)           | (0.752) | 4.125                                  | (1.537) | (1.475) | (1.428)                            | 4.750  | (0.908)                           | (0.846) | (0.752) |
| 4.875  | (1.429)                 | (1.367)           | (1.273) | 4.250                                  | (1.547) | (1.485) | (1.438)                            | 4.875  | (1.429)                           | (1.367) | (1.273) |
| 5.000  | (1.921)                 | (1.858)           | (1.765) | 4.375                                  | (1.962) | (1.900) | (1.853)                            | 5.000  | (1.921)                           | (1.858) | (1.765) |
| 5.125  | (2.382)                 | (2.319)           | (2.225) | 4.500                                  | (2.358) | (2.295) | (2.249)                            | 5.125  | (2.382)                           | (2.319) | (2.225) |
|  |                         |                   |         | 4.625                                  | (2.734) | (2.671) | (2.625)                            |  |                                   |         |         |
| 7000-05 USDA / GRH 30 Year Fixed                                       |                         |                   |         |  |         |         |                                    | Streamline/IRRRL Codes   |                                   |         |         |
| Rate   | 15 Day                  | 30 Day            | 45 Day  |  |         |         |                                    |  |                                   |         |         |
| 3.750  | 1.411                   | 1.474             | 1.536   |  |         |         |                                    | 8037-05  | 30 Year Fixed Streamline          |         |         |
| 3.875  | 0.787                   | 0.850             | 0.912   |  |         |         |                                    | 8137-05  | 25 Year Fixed Streamline          |         |         |
| 4.000  | 0.184                   | 0.247             | 0.309   |  |         |         |                                    | 8237-05  | 20 Year Fixed Streamline          |         |         |
| 4.125  | (0.395)                 | (0.333)           | (0.270) |  |         |         |                                    | 8337-05  | 15 Year Fixed Streamline          |         |         |
| 4.250  | (0.858)                 | (0.795)           | (0.717) |  |         |         |                                    | 8038-05  | 30 Year Fixed HB Streamline       |         |         |
| 4.375  | (1.435)                 | (1.372)           | (1.294) |  |         |         |                                    | 8338-05  | 15 Year Fixed HB Streamline       |         |         |
| 4.500  | (1.986)                 | (1.923)           | (1.845) |  |         |         |                                    | 6037-05  | VA 30 Year IRRRL                  |         |         |
| 4.625  | (2.509)                 | (2.447)           | (2.368) |  |         |         |                                    | 6137-05  | VA 25 Year IRRRL                  |         |         |
| 4.750  | (2.618)                 | (2.556)           | (2.462) |  |         |         |                                    | 6237-05  | VA 20 Year IRRRL                  |         |         |
| 4.875  | (3.139)                 | (3.077)           | (2.983) |  |         |         |                                    | 6337-05  | VA 15 Year IRRRL                  |         |         |
| 5.000  | (3.631)                 | (3.568)           | (3.475) |  |         |         |                                    | 6038-05  | VA 30 Year High Balance IRRRL     |         |         |
| 5.125  | (4.092)                 | (4.029)           | (3.935) |  |         |         |                                    | 6333-05  | VA 15 Year High Balance           |         |         |
| 5.250  | (3.792)                 | (3.729)           | (3.635) |  |         |         |                                    |  |                                   |         |         |
| 5.375  | (4.251)                 | (4.188)           | (4.095) |  |         |         |                                    |  |                                   |         |         |
| 5.500  | (4.678)                 | (4.616)           | (4.522) |  |         |         |                                    |  |                                   |         |         |
| Select Government Price Adjustments                                    |                         |                   |         |  |         |         |                                    |  |                                   |         |         |
| FICO   | Total Ln Amt <\$140,000 |                   |         | Total Ln Amt >=\$140,000               |         |         | Loan Amounts \$60,001 - \$75,000   |  | Loan Amounts \$75,001 - \$100,000 |         |         |
|  | FHA                     | VA                | USDA    | FHA                                    | VA      | USDA    |                                    |  |                                   |         |         |
| >=780  | (0.625)                 | (0.500)           | (0.750) | (0.375)                                | (0.500) | (0.500) | Loan Amounts \$100,001 - \$125,000 |  | 0.250                             |         |         |
| >=740 <780   | (0.375)                 | (0.375)           | (0.500) | (0.250)                                | (0.250) | (0.375) | Loan Amounts \$125,001 - \$225,000 |  | 0.125                             |         |         |
| >=720 <740   | 0.000                   | 0.000             | 2.250   | 0.000                                  | 0.000   | 1.125   | Loan Amounts \$225,001 - \$250,000 |  | 0.000                             |         |         |
| >=700 <720   | 0.000                   | 0.000             | 2.250   | 0.000                                  | 0.000   | 1.125   | Gov't Non-Owner                    |  | 0.500                             |         |         |
| >=680 <700   | 1.500                   | 0.125             | 2.875   | 0.250                                  | 0.125   | 1.625   | FHA/USDA Refi                      |  | 0.125                             |         |         |
| >=660 <680   | 2.500                   | 0.125             | 4.375   | 0.375                                  | 0.125   | 2.250   | FHA/VA Streamline Refi             |  | 0.250                             |         |         |
| >=640 <660   | 3.500                   | 1.875             | 5.875   | 0.500                                  | 0.250   | 3.000   |                                    |  |                                   |         |         |
| >=620 <640   | N/A                     | 3.125             | N/A     | N/A                                    | 0.750   | N/A     |                                    |  |                                   |         |         |
| State Adjustments:   |                         |                   |         |  |         |         |                                    |  |                                   |         |         |
| Zone 1: NY   |                         |                   |         |  |         |         | 0.100                              |  |                                   |         |         |
| Zone 2: NV, UT   |                         |                   |         |  |         |         | 0.050                              |  |                                   |         |         |
| Zone 3: CO, GA, ID, MA, MD, NC, WI                                     |                         |                   |         |  |         |         | 0.000                              |  |                                   |         |         |
| Zone 4: AL, AZ, CT, DC, HI, IN, ME, MI, MN, MO, NE, NJ                 |                         |                   |         |  |         |         | (0.050)                            |  |                                   |         |         |
| Zone 5: AK, IA, IL, KS, LA, ND, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA |                         |                   |         |  |         |         | (0.100)                            |  |                                   |         |         |
| Zone 6: AR, FL, MT, PA   |                         |                   |         |  |         |         | (0.150)                            |  |                                   |         |         |
| Zone 7: TX   |                         |                   |         |  |         |         | (0.300)                            |  |                                   |         |         |
| Lock Ext   |                         | Relock Fee        | 0.125   | Lock Term to 45 Day Price              |         |         |                                    |  |                                   |         |         |
| 7 day  | 0.150                   | Lock Ext per diem | 0.025   | 60 Day                                 | 0.250   |         |                                    | <b>\$495 FHA/VA Streamline fee is available for Lender buyout but will be adjusted manually at lock based on loan amount</b> |                                   |         |         |
| 10 day   | 0.250                   |                   |         |  |         |         |                                    |  |                                   |         |         |
| 15 day   | 0.375                   |                   |         |  |         |         |                                    |  |                                   |         |         |
| <b>Max Lender Credit after adjustments FIXED:</b>                      |                         |                   |         |  |         |         | <b>(4.750)</b>                     |  |                                   |         |         |
| <b>Max Lender Credit after adjustments FIXED HB:</b>                   |                         |                   |         |  |         |         | <b>(3.750)</b>                     |  |                                   |         |         |
| <b>Max Lender Credit after adjustments ARMS:</b>                       |                         |                   |         |  |         |         | <b>(2.750)</b>                     |  |                                   |         |         |
| WesLend FHA Lender ID  |                         |                   |         |  |         |         | 2323400005                         |  |                                   |         |         |
| WesLend VA Lender ID   |                         |                   |         |  |         |         | 9026880000                         |  |                                   |         |         |

## 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                           | 2.363         | 2.412         | 2.467         | <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                           | 1.819         | 1.869         | 1.924         | LTV>80% and Fico >=680 0.000  | <b>1029-00 Home Possible Adv 30 LPMI</b>  |
| 4.500                           | 1.196         | 1.260         | 1.330         | All other LTV and fico combinations 1.500   | <b>1221-00 Home Ready 20 Year Fixed</b>   |
| 4.625                           | 0.471         | 0.535         | 0.606         |   | <b>1224-00 Home Possible 20 Year LPMI</b> |
| 4.750                           | (0.232)       | (0.168)       | (0.097)       |   |   |
| 4.875                           | (0.766)       | (0.702)       | (0.632)       |   |   |
| 5.000                           | (1.228)       | (1.164)       | (1.093)       |   |   |
| 5.125                           | (1.858)       | (1.787)       | (1.709)       |   |   |
| 5.250                           | (2.515)       | (2.444)       | (2.365)       |   |   |
| 5.375                           | (2.955)       | (2.884)       | (2.806)       |   |   |
| 5.500                           | (3.329)       | (3.258)       | (3.180)       |   |   |

| Home Possible 30/Home Possible Advantage 30 |               |               |               | All Home Possible Programs       | Home Possible Advantage LLPAs             |
|---|---------------|---------------|---------------|----------------------------------|---|
| <b>1022-00/1023-00</b>                      |               |               |               | > 80 LTV and >= 680 FICO = 0.000 | <b>HPA LLPA :(not subject to the cap)</b> |
| <b>Rate</b>                                 | <b>15 Day</b> | <b>30 Day</b> | <b>45 day</b> | > 80 LTV and < 680 FICO = 1.500  | All LTVs & FICOs 1023-00 only 0.500       |
| 4.250                                       | 1.944         | 2.005         | 2.058         | <= 80 LTV = 1.500                | Purchase Special not subject to cap       |
| 4.375                                       | 1.370         | 1.430         | 1.484         | Lock Term to 45 Day Price        |   |
| 4.500                                       | 0.672         | 0.733         | 0.786         | 60 Day 0.250                     |   |
| 4.625                                       | (0.067)       | 0.016         | 0.076         |                                  |   |
| 4.750                                       | (0.707)       | (0.626)       | (0.567)       |                                  |   |
| 4.875                                       | (1.201)       | (1.120)       | (1.058)       |                                  |   |
| 5.000                                       | (1.677)       | (1.596)       | (1.533)       |                                  |   |
| 5.125                                       | (2.359)       | (2.257)       | (2.197)       |                                  |   |
| 5.250                                       | (2.884)       | (2.782)       | (2.721)       |                                  |   |
| 5.375                                       | (3.324)       | (3.221)       | (3.159)       |                                  |   |

### 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

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### Conforming ARMs

| 1700-77<br>Margin: 2.25      |         |         |        | 1800-77<br>Margin: 2.25      |         |         |         | 1900-77<br>Margin: 2.25       |         |         |         |
|------------------------------|---------|---------|--------|------------------------------|---------|---------|---------|-------------------------------|---------|---------|---------|
| 5/1 Libor Arm<br>Caps: 2/2/5 |         |         |        | 7/1 Libor Arm<br>Caps: 5/2/5 |         |         |         | 10/1 Libor Arm<br>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                        | 3.949   | 4.024   | 4.399  | 3.000                        | 4.173   | 4.248   | 4.398   | 2.875                         | 5.818   | 5.893   | 6.043   |
| 3.125                        | 3.393   | 3.468   | 3.843  | 3.125                        | 3.745   | 3.820   | 3.970   | 3.000                         | 5.529   | 5.604   | 5.754   |
| 3.250                        | 3.042   | 3.117   | 3.492  | 3.250                        | 3.328   | 3.403   | 3.553   | 3.125                         | 5.241   | 5.316   | 5.466   |
| 3.375                        | 2.692   | 2.767   | 3.142  | 3.375                        | 2.913   | 2.988   | 3.138   | 3.250                         | 4.758   | 4.833   | 4.983   |
| 3.500                        | 2.341   | 2.416   | 2.791  | 3.500                        | 2.499   | 2.574   | 2.724   | 3.375                         | 4.227   | 4.302   | 4.452   |
| 3.625                        | 1.990   | 2.065   | 2.440  | 3.625                        | 2.101   | 2.176   | 2.326   | 3.500                         | 3.615   | 3.690   | 3.840   |
| 3.750                        | 1.654   | 1.729   | 2.104  | 3.750                        | 1.705   | 1.780   | 1.930   | 3.625                         | 3.010   | 3.085   | 3.235   |
| 3.875                        | 1.318   | 1.393   | 1.768  | 3.875                        | 1.311   | 1.386   | 1.536   | 3.750                         | 2.575   | 2.650   | 2.800   |
| 4.000                        | 0.997   | 1.072   | 1.447  | 4.000                        | 0.916   | 0.991   | 1.141   | 3.875                         | 2.141   | 2.216   | 2.366   |
| 4.125                        | 0.677   | 0.752   | 1.127  | 4.125                        | 0.576   | 0.651   | 0.801   | 4.000                         | 1.708   | 1.783   | 1.933   |
| 4.250                        | 0.450   | 0.525   | 0.900  | 4.250                        | 0.242   | 0.317   | 0.467   | 4.125                         | 1.280   | 1.355   | 1.505   |
| 4.375                        | 0.223   | 0.298   | 0.673  | 4.375                        | (0.090) | (0.015) | 0.135   | 4.250                         | 0.982   | 1.057   | 1.207   |
| 4.500                        | (0.019) | 0.056   | 0.431  | 4.500                        | (0.420) | (0.345) | (0.195) | 4.375                         | 0.679   | 0.754   | 0.904   |
| 4.625                        | (0.260) | (0.185) | 0.190  | 4.625                        | (0.689) | (0.614) | (0.464) | 4.500                         | 0.275   | 0.350   | 0.500   |
|                              |         |         |        | 4.750                        | (0.954) | (0.879) | (0.729) | 4.625                         | (0.127) | (0.052) | 0.098   |
|                              |         |         |        |                              |         |         |         | 4.750                         | (0.357) | (0.282) | (0.132) |

| 1733-77<br>Margin: 2.25            |        |        |        | 1833-77<br>Margin: 2.25            |        |        |        | DU LPMI, LP & LP LPMI Product Codes: |                             |
|------------------------------------|--------|--------|--------|------------------------------------|--------|--------|--------|--------------------------------------|-----------------------------|
| DU 5/1 Libor ARM HB<br>Caps: 2/2/5 |        |        |        | DU 7/1 Libor ARM HB<br>Caps: 5/2/5 |        |        |        |                                      |                             |
| Rate                               | 15 Day | 30 Day | 45 Day | Rate                               | 15 Day | 30 Day | 45 Day |                                      |                             |
| 3.125                              | 3.898  | 4.023  | 4.148  | 3.000                              | 4.981  | 5.106  | 5.231  | 1711-77                              | 5/1 ARM DU LPMI             |
| 3.250                              | 3.547  | 3.672  | 3.797  | 3.125                              | 4.548  | 4.673  | 4.798  | 1811-77                              | 7/1 ARM DU LPMI             |
| 3.375                              | 3.197  | 3.322  | 3.447  | 3.250                              | 4.131  | 4.256  | 4.381  | 1911-77                              | 10/1 ARM DU LPMI            |
| 3.500                              | 2.846  | 2.971  | 3.096  | 3.375                              | 3.714  | 3.839  | 3.964  | 1701-77                              | 5/1 ARM LP                  |
| 3.625                              | 2.495  | 2.620  | 2.745  | 3.500                              | 3.333  | 3.458  | 3.583  | 1801-77                              | 7/1 ARM LP                  |
| 3.750                              | 2.159  | 2.284  | 2.409  | 3.625                              | 2.952  | 3.077  | 3.202  | 1901-77                              | 10/1 ARM LP                 |
| 3.875                              | 1.823  | 1.948  | 2.073  | 3.750                              | 2.552  | 2.677  | 2.802  | 1720-77                              | 5/1 ARM LP LPMI             |
| 4.000                              | 1.502  | 1.627  | 1.752  | 3.875                              | 2.154  | 2.279  | 2.404  | 1820-77                              | 7/1 ARM LP LPMI             |
| 4.125                              | 1.182  | 1.307  | 1.432  | 4.000                              | 1.827  | 1.952  | 2.077  | 1920-77                              | 10/1 ARM LP LPMI            |
| 4.250                              | 0.955  | 1.080  | 1.205  | 4.125                              | 1.501  | 1.626  | 1.751  | 1753-77                              | 5/1 ARM LP Super Conforming |
| 4.375                              | 0.728  | 0.853  | 0.978  | 4.250                              | 1.175  | 1.300  | 1.425  | 1853-77                              | 7/1 ARM LP Super Conforming |
| 4.500                              | 0.486  | 0.611  | 0.736  | 4.375                              | 0.850  | 0.975  | 1.100  |                                      |                             |
| 4.625                              | 0.245  | 0.370  | 0.495  | 4.500                              | 0.544  | 0.669  | 0.794  |                                      |                             |
|                                    |        |        |        | 4.625                              | 0.238  | 0.363  | 0.488  |                                      |                             |
|                                    |        |        |        | 4.750                              | 0.226  | 0.351  | 0.476  |                                      |                             |

### 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               | 4.026   | 4.120   | 4.120   | 3.250               | 2.653   | 2.716   | 2.778   | 3.750              | 4.026   | 4.120   | 4.120   |
| 3.875               | 3.405   | 3.498   | 3.498   | 3.375               | 2.423   | 2.486   | 2.517   | 3.875              | 3.405   | 3.498   | 3.498   |
| 4.000               | 2.816   | 2.910   | 2.926   | 3.500               | 2.175   | 1.813   | 1.875   | 4.000              | 2.816   | 2.910   | 2.926   |
| 4.125               | 2.019   | 2.113   | 2.128   | 3.625               | 1.291   | 1.353   | 1.416   | 4.125              | 2.019   | 2.113   | 2.128   |
| 4.250               | 1.347   | 1.441   | 1.457   | 3.750               | 0.855   | 0.917   | 0.980   | 4.250              | 1.347   | 1.441   | 1.457   |
| 4.375               | 0.733   | 0.827   | 0.843   | 3.875               | 0.145   | 0.208   | 0.270   | 4.375              | 0.733   | 0.827   | 0.843   |
| 4.500               | 0.197   | 0.291   | 0.337   | 4.000               | (0.029) | 0.034   | 0.081   | 4.500              | 0.197   | 0.291   | 0.337   |
| 4.625               | (0.483) | (0.389) | (0.342) | 4.125               | (0.472) | (0.409) | (0.362) | 4.625              | (0.483) | (0.389) | (0.342) |
| 4.750               | (1.102) | (1.008) | (0.961) | 4.250               | (0.880) | (0.817) | (0.770) | 4.750              | (1.102) | (1.008) | (0.961) |
| 4.875               | (1.609) | (1.515) | (1.468) | 4.375               | (1.566) | (1.504) | (1.457) | 4.875              | (1.609) | (1.515) | (1.468) |
| 5.000               | (2.068) | (1.974) | (1.911) | 4.500               | (1.549) | (1.486) | (1.439) | 5.000              | (2.068) | (1.974) | (1.911) |
| 5.125               | (2.637) | (2.543) | (2.481) | 4.625               | (1.976) | (1.913) | (1.866) | 5.125              | (2.637) | (2.543) | (2.481) |
| 5.250               | (3.210) | (3.116) | (3.054) | 4.750               | (2.406) | (2.344) | (2.297) | 5.250              | (3.210) | (3.116) | (3.054) |
| 5.375               | (3.673) | (3.580) | (3.517) | 4.875               | (2.817) | (2.754) | (2.708) | 5.375              | (3.673) | (3.580) | (3.517) |
| 5.500               | (3.906) | (3.813) | (3.766) |                     |         |         |         | 5.500              | (3.906) | (3.813) | (3.766) |
| 5.625               | (4.436) | (4.342) | (4.295) |                     |         |         |         | 5.625              | (4.436) | (4.342) | (4.295) |
| 5.750               | (4.986) | (4.893) | (4.846) |                     |         |         |         | 5.750              | (4.986) | (4.893) | (4.846) |

| 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              | 2.653   | 2.716   | 2.778   | 3.875             | 5.498   | 5.541   | 5.588   | 3.250             | 4.092   | 4.155   | 4.219   |
| 3.375              | 2.423   | 2.486   | 2.517   | 4.000             | 4.330   | 4.438   | 4.439   | 3.375             | 3.565   | 3.627   | 3.691   |
| 3.500              | 1.750   | 1.813   | 1.875   | 4.125             | 3.580   | 3.688   | 3.690   | 3.500             | 3.055   | 3.118   | 3.181   |
| 3.625              | 1.291   | 1.353   | 1.416   | 4.250             | 3.313   | 3.362   | 3.417   | 3.625             | 2.531   | 2.593   | 2.657   |
| 3.750              | 0.855   | 0.917   | 0.980   | 4.375             | 2.769   | 2.819   | 2.874   | 3.750             | 2.239   | 2.292   | 2.348   |
| 3.875              | 0.145   | 0.208   | 0.270   | 4.500             | 1.657   | 1.796   | 1.797   | 3.875             | 1.722   | 1.769   | 1.824   |
| 4.000              | (0.029) | 0.034   | 0.081   | 4.625             | 1.038   | 1.178   | 1.179   | 4.000             | 1.244   | 1.291   | 1.346   |
| 4.125              | (0.472) | (0.409) | (0.362) | 4.750             | 0.507   | 0.646   | 0.647   | 4.125             | 0.768   | 0.815   | 0.870   |
| 4.250              | (0.880) | (0.817) | (0.770) | 4.875             | 0.047   | 0.187   | 0.188   | 4.250             | 0.439   | 0.486   | 0.548   |
| 4.375              | (1.566) | (1.504) | (1.457) | 5.000             | (0.472) | (0.317) | (0.316) | 4.375             | (0.040) | 0.007   | 0.069   |
| 4.500              | (1.549) | (1.486) | (1.439) | 5.125             | (1.110) | (0.955) | (0.954) | 4.500             | (0.494) | (0.447) | (0.385) |
| 4.625              | (1.976) | (1.913) | (1.866) | 5.250             | (1.636) | (1.494) | (1.480) | 4.625             | (0.957) | (0.911) | (0.849) |
| 4.750              | (2.406) | (2.344) | (2.297) | 5.375             | (2.017) | (1.934) | (1.861) | 4.750             | (1.074) | (1.027) | (0.966) |
| 4.875              | (2.817) | (2.754) | (2.708) | 5.500             | (2.379) | (2.308) | (2.230) | 4.875             | (1.352) | (1.305) | (1.244) |
|                    |         |         |         | 5.625             | (2.886) | (2.746) | (2.745) | 5.000             | (1.615) | (1.568) | (1.507) |
|                    |         |         |         | 5.750             | (3.407) | (3.337) | (3.266) |                   |         |         |         |
|                    |         |         |         | 5.875             | (3.777) | (3.637) | (3.636) |                   |         |         |         |

| Conventional ARMs, Cooperatives, CEMA & Manufactured Homes Adjustments                            |             |                |                |                |                |                |                |                  |                  |
|---|-------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|------------------|
| Risk Based Adjustments*   |             | <=60           | 60.01 - 70     | 70.01 - 75     | 75.01 - 80     | 80.01 - 85     | 85.01 - 90     | 90.01 - 95       |                  |
| * Risk Based adjustments DO NOT apply to loan terms 15 year or less                               |             |                |                |                |                |                |                |                  |                  |
| 620 - 639   |             | 0.500          | 1.500          | 3.000          | 3.000          | 3.250          | 3.250          | 3.500            |                  |
| 640 - 659   |             | 0.500          | 1.250          | 2.750          | 3.000          | 3.250          | 2.750          | 3.000            |                  |
| 660 - 679   |             | 0.000          | 1.000          | 2.250          | 2.750          | 2.750          | 2.250          | 2.500            |                  |
| 680 - 699   |             | 0.000          | 0.500          | 1.250          | 1.750          | 1.500          | 1.250          | 1.500            |                  |
| 700 - 719   |             | 0.000          | 0.500          | 1.000          | 1.250          | 1.000          | 1.000          | 1.250            |                  |
| 720 - 739   |             | 0.000          | 0.250          | 0.500          | 0.750          | 0.500          | 0.500          | 0.750            |                  |
| > 740   |             | 0.000          | 0.250          | 0.250          | 0.500          | 0.250          | 0.250          | 0.500            |                  |
| <b>Loan Feature Adjustments (all terms)</b>   |             |                |                |                |                |                |                |                  |                  |
|   |             | <=60           | 60.01 - 70     | 70.01 - 75     | 75.01 - 80     | 80.01 - 85     | 85.01 - 90     | 90.01 - 95       | 95.01 - 97       |
| Cashout Refi & Fico 620 - 639   |             | 0.625          | 1.625          | 1.625          | 3.125          | n/a            | n/a            | n/a              | n/a              |
| Cashout Refi & Fico 640 - 659   |             | 0.625          | 1.625          | 1.625          | 2.625          | n/a            | n/a            | n/a              | n/a              |
| Cashout Refi & Fico 660 - 679   |             | 0.625          | 1.125          | 1.125          | 1.875          | n/a            | n/a            | n/a              | n/a              |
| Cashout Refi & Fico 680 - 699   |             | 0.375          | 1.125          | 1.125          | 1.750          | n/a            | n/a            | n/a              | n/a              |
| Cashout Refi & Fico 700 - 719   |             | 0.375          | 1.000          | 1.000          | 1.125          | n/a            | n/a            | n/a              | n/a              |
| Cashout Refi & Fico 720 - 739   |             | 0.375          | 1.000          | 1.000          | 1.125          | n/a            | n/a            | n/a              | n/a              |
| Cashout Refi & Fico >=740   |             | 0.375          | 0.625          | 0.625          | 0.875          | n/a            | n/a            | n/a              | n/a              |
| HB C/O Refi (in addition to above)  |             | 1.000          | 1.000          | 1.000          | 1.000          | n/a            | n/a            | n/a              | n/a              |
| Below adjustments apply to all terms  |             |                |                |                |                |                |                |                  |                  |
| \$60,000-\$100,000  |             | 0.500          | 0.500          | 0.500          | 0.500          | 0.500          | 0.500          | 0.500            | 0.500            |
| \$100,001-\$125,000   |             | 0.150          | 0.150          | 0.150          | 0.150          | 0.150          | 0.150          | 0.150            | 0.150            |
| \$125,001 +   |             | 0.000          | 0.000          | 0.000          | 0.000          | 0.000          | 0.000          | 0.000            | 0.000            |
| Escrow Waiver (Except NY)   |             | 0.250          | 0.250          | 0.250          | 0.250          | n/a            | n/a            | n/a              | n/a              |
| Investment Property   |             | 2.125          | 2.125          | 2.125          | 3.375          | n/a            | n/a            | n/a              | n/a              |
| Attach Condo  | term > 180  | 0.000          | 0.000          | 0.000          | 0.750          | 0.750          | 0.750          | 0.750            | 0.750            |
| 2 Units   |             | 1.000          | 1.000          | 1.000          | 1.000          | 1.000          | n/a            | n/a              | n/a              |
| 3-4 Units   |             | 1.000          | 1.000          | 1.000          | 1.000          | n/a            | n/a            | n/a              | n/a              |
| HighBal Purchase & R/T Refi   |             | 0.250          | 0.250          | 0.250          | 0.250          | 0.250          | 0.250          | 0.250            | 0.250            |
| High Balance ARM <=75% LTV/CLTV   | 0.750       |                |                |                |                |                |                |                  |                  |
| High Balance ARM >75% LTV/CLTV  | 1.500       |                |                |                |                |                |                |                  |                  |
| <b>State Adjustments</b>  |             |                |                |                |                |                |                |                  |                  |
| Loans with Secondary Financing The below adds also apply:   |             |                |                |                |                |                |                |                  |                  |
| Zone 1: NY (except NY Co-Ops) 0.250   |             |                |                |                |                |                |                |                  |                  |
| Zone 2: MA, ND 0.050  |             |                |                |                |                |                |                |                  |                  |
| Zone 3: AZ, CO, IA, IL, ME, MO, NV, VA, WI, WY 0.000  |             |                |                |                |                |                |                |                  |                  |
| Zone 4: AL, AR, CT, DC, ID, HI, IN, KS, KY, MD, MI, MN, NE, NH, NJ, NM, OR, RI, UT, WA (0.050)    |             |                |                |                |                |                |                |                  |                  |
| Zone 5: AK, GA, TN, MT, LA, NC, SC, OH, OK, PA (0.100)  |             |                |                |                |                |                |                |                  |                  |
| Zone 6: FL (0.150)  |             |                |                |                |                |                |                |                  |                  |
| Zone 7a: TX (w/o Impounds) (0.125)  |             |                |                |                |                |                |                |                  |                  |
| Zone 7b: TX (with Impounds) (0.225)   |             |                |                |                |                |                |                |                  |                  |
| <b>LPMI Self-Insured Pricing Adjustments: 30, 20, 15 Yr Fixed, 5/1, 7/1, &amp; 10/1 ARMs only</b> |             |                |                |                |                |                |                |                  |                  |
| <b>LTV</b>  | <b>Term</b> | <b>620-639</b> | <b>640-659</b> | <b>660-679</b> | <b>680-699</b> | <b>700-719</b> | <b>720-739</b> | <b>740 - 759</b> | <b>&gt;= 760</b> |
| 95.01 to 97%  | 30 Yr       | 8.530          | 7.830          | 7.220          | 5.480          | 4.420          | 3.730          | 2.980            | 2.160            |
|   | <=20 Yr     | 4.830          | 4.530          | 4.260          | 3.290          | 2.700          | 2.280          | 1.840            | 1.370            |
| 90.01 to 95%  | 30 Yr       | 5.830          | 5.480          | 5.160          | 3.940          | 3.210          | 2.750          | 2.220            | 1.600            |
|   | <=20 Yr     | 3.410          | 3.250          | 3.120          | 2.420          | 2.010          | 1.730          | 1.420            | 1.060            |
| 85.01 to 90%  | 30 Yr       | 4.420          | 4.220          | 4.060          | 3.010          | 2.490          | 2.080          | 1.680            | 1.200            |
|   | <=20 Yr     | 2.650          | 2.570          | 2.490          | 1.880          | 1.590          | 1.340          | 1.110            | 0.830            |
| <= 85%  | 30 Yr       | 1.620          | 1.570          | 1.520          | 1.130          | 0.970          | 0.830          | 0.720            | 0.590            |
|   | <=20 Yr     | 1.060          | 1.050          | 1.020          | 0.790          | 0.690          | 0.620          | 0.560            | 0.480            |
| <b>Rate &amp; Term Refi *</b>   |             | 0.000          | 0.000          | 0.000          | 0.000          | 0.000          | 0.000          | 0.000            | 0.000            |
| <b>Cashout Refi*</b>  |             | 1.800          | 1.650          | 1.500          | 1.050          | 0.850          | 0.700          | 0.600            | 0.540            |
| <b>Second Home*</b>   |             | 1.350          | 1.270          | 1.230          | 0.700          | 0.600          | 0.490          | 0.390            | 0.360            |
| <b>3-4 Units Property*</b>  |             | 2.630          | 2.000          | 1.900          | 1.750          | 1.500          | 1.330          | 1.190            | 1.020            |
| <b>Ln Amt &gt; \$650,000*</b>   |             | 2.100          | 1.800          | 1.500          | 1.200          | 0.900          | 0.750          | 0.660            | 0.600            |
| * These adjustments are in addition to the LPMI Fico-LTV Adjustments.                             |             |                |                |                |                |                |                |                  |                  |
| Max Lender Credit after adjustments:  |             |                |                |                |                | (4.250)        |                |                  |                  |
| Min. Loan Amount  |             |                |                |                |                | \$60,000       |                |                  |                  |
| Lock Term to 45 Day Price   |             |                |                |                |                | 60 Day         |                |                  |                  |
|   |             |                |                |                |                | 0.250          |                |                  |                  |
| <b>Lock Extensions (per diem 0.025 per day)</b>   |             |                |                |                |                |                |                |                  |                  |
| 7 day   |             |                |                |                |                | 0.150          |                |                  |                  |
| 10 day  |             |                |                |                |                | 0.250          |                |                  |                  |
| 15 day  |             |                |                |                |                | 0.375          |                |                  |                  |
| <b>Relock Fee</b>   |             |                |                |                |                | <b>0.125</b>   |                |                  |                  |

## Government 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](http://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 @ <a href="http://www.WeslendWholesale.com">www.WeslendWholesale.com</a> |         |         |         |   |         |         |         |                             |         |        |        |  |
| 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   | 2.698   | 2.698   | 2.698   | 3.625                                   | 1.473   | 1.473   | 1.598   |                             |         |        |        |  |
| 4.000   | 2.172   | 2.296   | 2.297   | 3.750                                   | 0.340   | 0.340   | 0.449   |                             |         |        |        |  |
| 4.125   | 1.604   | 1.728   | 1.729   | 3.875                                   | 0.162   | 0.162   | 0.271   |                             |         |        |        |  |
| 4.250   | 0.825   | 0.825   | 0.825   | 4.000                                   | (0.353) | (0.353) | (0.244) |                             |         |        |        |  |
| 4.375   | 0.452   | 0.452   | 0.452   | 4.125                                   | (0.651) | (0.651) | (0.542) |                             |         |        |        |  |
| 4.500   | (0.053) | 0.087   | 0.088   | 4.250                                   | (0.978) | (0.978) | (0.869) |                             |         |        |        |  |
| 4.625   | (0.583) | (0.444) | (0.442) | 4.375                                   | (1.133) | (1.133) | (1.024) |                             |         |        |        |  |
| 4.750   | (1.083) | (0.943) | (0.942) | 4.500                                   | (1.572) | (1.572) | (1.463) |                             |         |        |        |  |
| 4.875   | (1.246) | (1.246) | (1.246) | 4.625                                   | (1.874) | (1.874) | (1.764) |                             |         |        |        |  |
| 5.000   | (1.720) | (1.565) | (1.564) | 4.750                                   | (2.172) | (2.172) | (2.063) |                             |         |        |        |  |
| 5.125   | (2.211) | (2.056) | (2.055) |   |         |         |         |                             |         |        |        |  |
| 5.250   | (2.694) | (2.539) | (2.537) |   |         |         |         |                             |         |        |        |  |
| 5.375   | (2.364) | (2.364) | (2.364) |   |         |         |         |                             |         |        |        |  |
| 5.500   | (2.638) | (2.597) | (2.597) |   |         |         |         |                             |         |        |        |  |
| 5.625   | (3.052) | (2.881) | (2.880) |   |         |         |         |                             |         |        |        |  |
| 5.750   | (3.477) | (3.306) | (3.305) |   |         |         |         |                             |         |        |        |  |
| 5.875   | (3.235) | (3.235) | (3.235) |   |         |         |         |                             |         |        |        |  |
| 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   | 2.698   | 2.698   | 2.698   | 3.625                                   | 1.473   | 1.473   | 1.598   | 2.750                       | 3.598   | 3.878  | 4.003  |  |
| 4.000   | 2.172   | 2.296   | 2.297   | 3.750                                   | 0.340   | 0.340   | 0.449   | 2.875                       | 3.513   | 3.793  | 3.918  |  |
| 4.125   | 1.604   | 1.728   | 1.729   | 3.875                                   | 0.162   | 0.162   | 0.271   | 3.000                       | 3.134   | 3.414  | 3.539  |  |
| 4.250   | 0.825   | 0.825   | 0.825   | 4.000                                   | (0.353) | (0.353) | (0.244) | 3.125                       | 2.744   | 3.024  | 3.149  |  |
| 4.375   | 0.452   | 0.452   | 0.452   | 4.125                                   | (0.651) | (0.651) | (0.542) | 3.250                       | 2.353   | 2.633  | 2.758  |  |
| 4.500   | (0.053) | 0.087   | 0.088   | 4.250                                   | (0.978) | (0.978) | (0.869) | 3.375                       | 1.941   | 2.221  | 2.346  |  |
| 4.625   | (0.583) | (0.444) | (0.442) | 4.375                                   | (1.133) | (1.133) | (1.024) | 3.500                       | 1.548   | 1.828  | 1.953  |  |
| 4.750   | (1.083) | (0.943) | (0.942) | 4.500                                   | (1.572) | (1.572) | (1.463) | 3.625                       | 1.165   | 1.445  | 1.570  |  |
| 4.875   | (1.246) | (1.246) | (1.246) | 4.625                                   | (1.874) | (1.874) | (1.764) | 3.750                       | 0.772   | 1.052  | 1.177  |  |
| 5.000   | (1.720) | (1.565) | (1.564) | 4.750                                   | (2.172) | (2.172) | (2.063) | 3.875                       | 0.512   | 0.792  | 0.917  |  |
| 5.125   | (2.211) | (2.056) | (2.055) |   |         |         |         |                             |         |        |        |  |
| 5.250   | (2.694) | (2.539) | (2.537) |   |         |         |         |                             |         |        |        |  |
| 5.375   | (2.364) | (2.364) | (2.364) |   |         |         |         |                             |         |        |        |  |
| 5.500   | (2.638) | (2.597) | (2.597) |   |         |         |         |                             |         |        |        |  |
| 5.625   | (3.052) | (2.881) | (2.880) |   |         |         |         |                             |         |        |        |  |
| 5.750   | (3.477) | (3.306) | (3.305) |   |         |         |         |                             |         |        |        |  |
| 5.875   | (3.235) | (3.235) | (3.235) |   |         |         |         |                             |         |        |        |  |
| 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   | 1.902   | 1.902   | 1.902   | 3.875                                   | 2.590   | 2.590   | 2.590   | 2.750                       | 3.598   | 3.878  | 4.003  |  |
| 3.875   | 1.498   | 1.498   | 1.498   | 4.000                                   | 2.225   | 2.225   | 2.225   | 2.875                       | 3.513   | 3.793  | 3.918  |  |
| 4.000   | 1.110   | 1.110   | 1.110   | 4.125                                   | 1.891   | 1.891   | 1.891   | 3.000                       | 3.134   | 3.414  | 3.539  |  |
| 4.125   | 0.725   | 0.725   | 0.725   | 4.250                                   | 0.830   | 0.830   | 0.830   | 3.125                       | 2.744   | 3.024  | 3.149  |  |
| 4.250   | (0.375) | (0.375) | (0.375) | 4.375                                   | 0.491   | 0.491   | 0.491   | 3.250                       | 2.353   | 2.633  | 2.758  |  |
| 4.375   | (0.748) | (0.748) | (0.748) | 4.500                                   | 0.165   | 0.165   | 0.165   | 3.375                       | 1.941   | 2.221  | 2.346  |  |
| 4.500   | (1.068) | (1.068) | (1.068) | 4.625                                   | (0.140) | (0.140) | (0.140) | 3.500                       | 1.548   | 1.828  | 1.953  |  |
| 4.625   | (1.396) | (1.396) | (1.396) | 4.750                                   | (0.420) | (0.420) | (0.420) | 3.625                       | 1.165   | 1.445  | 1.570  |  |
| 4.750   | (2.112) | (2.112) | (2.112) | 4.875                                   | (0.595) | (0.595) | (0.595) | 3.750                       | 0.772   | 1.052  | 1.177  |  |
| 4.875   | (2.446) | (2.446) | (2.446) | 5.000                                   | (0.877) | (0.877) | (0.877) | 3.875                       | 0.512   | 0.792  | 0.917  |  |
| 5.000   | (2.747) | (2.747) | (2.747) | 5.125                                   | (1.144) | (1.144) | (1.144) | 4.000                       | 0.128   | 0.408  | 0.533  |  |
| 5.125   | (3.027) | (3.027) | (3.027) | 5.250                                   | (1.365) | (1.365) | (1.365) | 4.125                       | (0.258) | 0.022  | 0.147  |  |
| 5.250   | (3.301) | (3.301) | (3.301) |   |         |         |         |                             |         |        |        |  |
| 5.375   | (3.564) | (3.564) | (3.564) |   |         |         |         |                             |         |        |        |  |
| 5.500   | (3.797) | (3.797) | (3.797) |   |         |         |         |                             |         |        |        |  |
| 5.625   | (4.011) | (4.011) | (4.011) |   |         |         |         |                             |         |        |        |  |
| 5.750   | (4.221) | (4.221) | (4.221) |   |         |         |         |                             |         |        |        |  |
| 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   | 1.902   | 1.902   | 1.902   | 3.875                                   | 2.590   | 2.590   | 2.590   |                             |         |        |        |  |
| 3.875   | 1.498   | 1.498   | 1.498   | 4.000                                   | 2.225   | 2.225   | 2.225   |                             |         |        |        |  |
| 4.000   | 1.110   | 1.110   | 1.110   | 4.125                                   | 1.891   | 1.891   | 1.891   |                             |         |        |        |  |
| 4.125   | 0.725   | 0.725   | 0.725   | 4.250                                   | 0.830   | 0.830   | 0.830   |                             |         |        |        |  |
| 4.250   | (0.375) | (0.375) | (0.375) | 4.375                                   | 0.491   | 0.491   | 0.491   |                             |         |        |        |  |
| 4.375   | (0.748) | (0.748) | (0.748) | 4.500                                   | 0.165   | 0.165   | 0.165   |                             |         |        |        |  |
| 4.500   | (1.068) | (1.068) | (1.068) | 4.625                                   | (0.140) | (0.140) | (0.140) |                             |         |        |        |  |
| 4.625   | (1.396) | (1.396) | (1.396) | 4.750                                   | (0.420) | (0.420) | (0.420) |                             |         |        |        |  |
| 4.750   | (2.112) | (2.112) | (2.112) | 4.875                                   | (0.595) | (0.595) | (0.595) |                             |         |        |        |  |
| 4.875   | (2.446) | (2.446) | (2.446) | 5.000                                   | (0.877) | (0.877) | (0.877) |                             |         |        |        |  |
| 5.000   | (2.747) | (2.747) | (2.747) | 5.125                                   | (1.144) | (1.144) | (1.144) |                             |         |        |        |  |
| 5.125   | (3.027) | (3.027) | (3.027) | 5.250                                   | (1.365) | (1.365) | (1.365) |                             |         |        |        |  |
| 5.250   | (3.301) | (3.301) | (3.301) |   |         |         |         |                             |         |        |        |  |
| 5.375   | (3.564) | (3.564) | (3.564) |   |         |         |         |                             |         |        |        |  |
| 5.500   | (3.797) | (3.797) | (3.797) |   |         |         |         |                             |         |        |        |  |
| 5.625   | (4.011) | (4.011) | (4.011) |   |         |         |         |                             |         |        |        |  |
| 5.750   | (4.221) | (4.221) | (4.221) |   |         |         |         |                             |         |        |        |  |

| 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          |
| <b>\$495 FHA/VA Streamline fee is available for<br/>                     Lender buyout but will be adjusted manually at lock<br/>                     based on loan amount</b> |                 |                |
| 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    | Rate  | 15 Day                   | 30 Day  | Rate         | 25 Day  | 55 Day         |        |
| 3.500   | 100.000                                     | 100.000                 | 3.250                 | 3.142     | 3.205    | 3.250  | 4.990  | 5.052     | 2.750 | 5.889                    | 6.189   | 2.750        | 5.889   | 6.189          |        |
| 3.625   | 100.000                                     | 100.000                 | 3.375                 | 2.615     | 2.677    | 3.250  | 4.330  | 4.392     | 2.875 | 5.120                    | 5.420   | 2.875        | 5.120   | 5.420          |        |
| 3.750   | 5.171                                       | 5.214                   | 3.500                 | 2.105     | 2.168    | 3.375  | 3.692  | 3.755     | 3.000 | 4.110                    | 4.410   | 3.000        | 4.110   | 4.410          |        |
| 3.875   | 4.548                                       | 4.591                   | 3.625                 | 1.581     | 1.643    | 3.500  | 3.059  | 3.122     | 3.125 | 3.639                    | 3.939   | 3.125        | 3.639   | 3.939          |        |
| 4.000   | 3.905                                       | 3.955                   | 3.750                 | 1.289     | 1.342    | 3.625  | 2.746  | 2.808     | 3.250 | 3.256                    | 3.556   | 3.250        | 3.256   | 3.556          |        |
| 4.125   | 3.119                                       | 3.168                   | 3.875                 | 0.772     | 0.819    | 3.750  | 2.233  | 2.280     | 3.375 | 2.887                    | 3.187   | 3.375        | 2.887   | 3.187          |        |
| 4.250   | 2.363                                       | 2.412                   | 4.000                 | 0.294     | 0.341    | 4.000  | 1.628  | 1.674     | 3.500 | 2.523                    | 2.823   | 3.500        | 2.523   | 2.823          |        |
| 4.375   | 1.819                                       | 1.869                   | 4.125                 | (0.182)   | (0.135)  | 4.125  | 1.047  | 1.093     | 3.625 | 2.156                    | 2.456   | 3.625        | 2.156   | 2.456          |        |
| 4.500   | 1.196                                       | 1.260                   | 4.250                 | (0.511)   | (0.464)  | 4.250  | 0.784  | 0.831     | 3.750 | 1.807                    | 2.107   | 3.750        | 1.807   | 2.107          |        |
| 4.625   | 0.471                                       | 0.535                   | 4.375                 | (0.990)   | (0.943)  | 4.375  | 0.216  | 0.262     | 3.875 | 1.461                    | 1.761   | 3.875        | 1.461   | 1.761          |        |
| 4.750   | (0.232)                                     | (0.168)                 | 4.500                 | (1.444)   | (1.397)  | 4.500  | (0.353)  | (0.306)   | 4.000 | 1.114                    | 1.414   | 4.000        | 1.114   | 1.414          |        |
| 4.875   | (0.766)                                     | (0.702)                 | 4.625                 | (1.908)   | (1.861)  | 4.625  | (0.913)  | (0.866)   | 4.125 | 0.763                    | 1.063   | 4.125        | 0.763   | 1.063          |        |
| 5.000   | (1.228)                                     | (1.164)                 | 4.750                 | (2.024)   | (1.977)  | 4.750  | (1.042)  | (0.995)   | 4.250 | 0.473                    | 0.773   | 4.250        | 0.473   | 0.773          |        |
| 5.125   | (1.858)                                     | (1.787)                 | 4.875                 | (2.302)   | (2.255)  | 4.875  | (1.349)  | (1.302)   | 4.375 | 0.191                    | 0.491   | 4.375        | 0.191   | 0.491          |        |
| 5.250   | (2.515)                                     | (2.444)                 | 5.000                 | (2.565)   | (2.518)  | 5.000  | (1.642)  | (1.596)   | 4.500 | (0.091)                  | 0.209   | 4.500        | (0.091) | 0.209          |        |
| 5.375   | (2.955)                                     | (2.884)                 |                       |           |          |  |  |           | 4.625 | (0.373)                  | (0.073) | 4.625        | (0.373) | (0.073)        |        |
| 5.500   | (3.329)                                     | (3.258)                 |                       |           |          |  |  |           |       |                          |         |              |         |                |        |
| 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 | Rate    | 25 Day         | 55 Day |
| 3.875   | 100.000                                     | 100.000                 | 3.875                 | 100.000   | 100.000  | 3.875  | 5.728  | 5.790     | 2.750 | 6.877                    | 7.177   | 2.750        | 6.877   | 7.177          |        |
| 4.000   | 100.000                                     | 100.000                 | 4.000                 | 100.000   | 100.000  | 3.375  | 5.052  | 5.114     | 2.875 | 6.054                    | 6.354   | 2.875        | 6.054   | 6.354          |        |
| 4.125   | 4.538                                       | 4.588                   | 4.125                 | 5.299     | 5.349    | 3.500  | 4.398  | 4.460     | 3.000 | 5.013                    | 5.313   | 3.000        | 5.013   | 5.313          |        |
| 4.250   | 3.563                                       | 3.613                   | 4.250                 | 4.270     | 4.319    | 3.625  | 3.753  | 3.815     | 3.125 | 4.460                    | 4.760   | 3.125        | 4.460   | 4.760          |        |
| 4.375   | 2.928                                       | 2.978                   | 4.375                 | 3.622     | 3.672    | 3.750  | 3.440  | 3.502     | 3.250 | 4.009                    | 4.309   | 3.250        | 4.009   | 4.309          |        |
| 4.500   | 2.214                                       | 2.278                   | 4.500                 | 2.929     | 2.993    | 3.875  | 2.952  | 2.999     | 3.375 | 3.573                    | 3.873   | 3.375        | 3.573   | 3.873          |        |
| 4.625   | 1.280                                       | 1.344                   | 4.625                 | 1.944     | 2.008    | 4.000  | 2.332  | 2.379     | 3.500 | 3.144                    | 3.444   | 3.500        | 3.144   | 3.444          |        |
| 4.750   | 0.374                                       | 0.438                   | 4.750                 | 0.987     | 1.051    | 4.125  | 1.740  | 1.787     | 3.625 | 2.712                    | 3.012   | 3.625        | 2.712   | 3.012          |        |
| 4.875   | (0.248)                                     | (0.184)                 | 4.875                 | 0.352     | 0.416    | 4.250  | 1.459  | 1.506     | 3.750 | 2.318                    | 2.618   | 3.750        | 2.318   | 2.618          |        |
| 5.000   | (0.757)                                     | (0.693)                 | 5.000                 | (0.157)   | (0.093)  | 4.375  | 0.839  | 0.886     | 3.875 | 1.931                    | 2.231   | 3.875        | 1.931   | 2.231          |        |
| 5.125   | (1.215)                                     | (1.144)                 | 5.125                 | (0.553)   | (0.482)  | 4.500  | 0.257  | 0.304     | 4.000 | 1.543                    | 1.843   | 4.000        | 1.543   | 1.843          |        |
| 5.250   | (2.069)                                     | (1.998)                 | 5.250                 | (1.458)   | (1.387)  | 4.625  | (0.313)  | (0.266)   | 4.125 | 1.151                    | 1.451   | 4.125        | 1.151   | 1.451          |        |
| 5.375   | (2.586)                                     | (2.515)                 | 5.375                 | (1.986)   | (1.915)  | 4.750  | (0.442)  | (0.395)   | 4.250 | 0.803                    | 1.103   | 4.250        | 0.803   | 1.103          |        |
| 5.500   | (3.002)                                     | (2.931)                 | 5.500                 | (2.402)   | (2.331)  | 4.875  | (0.749)  | (0.702)   | 4.375 | 0.461                    | 0.761   | 4.375        | 0.461   | 0.761          |        |
| 5.625   | (3.336)                                     | (3.265)                 | 5.625                 | (2.736)   | (2.665)  | 5.000  | (1.042)  | (0.996)   | 4.500 | 0.119                    | 0.419   | 4.500        | 0.119   | 0.419          |        |
| 5.750   | (4.204)                                     | (4.140)                 | 5.750                 | (3.655)   | (3.592)  |  |  |           | 4.625 | (0.223)                  | 0.077   |              |         |                |        |
| 5.875   | (4.524)                                     | (4.460)                 | 5.875                 | (3.986)   | (3.922)  |  |  |           |       |                          |         |              |         |                |        |
| 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   |           |       |                          |         |              |         |                |        |
| Atch Condo  | LTV > 75% (term > 180)                      |                         |                       |           | All      | 0.750  | Amort. Term LTV > 80.00% <=105%                            |           |       |                          |         |              |         |                |        |
| Loan Amount 60,000 - 100,000  |   |                         |                       |           | All      | 0.500  | >20 Years 0.750  |           |       |                          |         |              |         |                |        |
| High Balance Loans  |   |                         |                       |           | All      | 0.250  | ≤ 20 Years 0.000   |           |       |                          |         |              |         |                |        |
| High LTV  | LTV 95.01-97                                |                         |                       |           | All      | 0.500  | All Other Refi Plus  |           |       |                          |         |              |         |                |        |
| High LTV  | LTV > 97                                    |                         |                       |           | All      | 1.000  | LLPA Caps are applicable to all DURP and DURP 2.0 Programs |           |       |                          |         |              |         |                |        |
| Arm   | LTV 90.01-105                               |                         |                       |           | All      | 0.250  | Amort. Term LTV ≤ 105.00% LTV > 105.00%                    |           |       |                          |         |              |         |                |        |
| Loans with MI Transfer* (Genworth, MGIC, Radian, PMI, RMIC, UGI, Triad)                 |   |                         |                       |           | All      | 0.250  | > 25 years ≤ 30 Years 2.000 2.000                          |           |       |                          |         |              |         |                |        |
| Investment  | LTV ≤ 75                                    |                         |                       |           | All      | 2.125  | ≤ 25 Years 2.000 1.500                                     |           |       |                          |         |              |         |                |        |
| Investment  | LTV 75.01-80                                |                         |                       |           | All      | 3.375  |  |           |       |                          |         |              |         |                |        |
| Investment  | LTV > 80.00                                 |                         |                       |           | All      | 4.125  |  |           |       |                          |         |              |         |                |        |
| 2-4 Units   |   |                         |                       |           | All      | 1.000  |  |           |       |                          |         |              |         |                |        |
| Subordinate Financing   |   |                         |                       |           |          | All mortgages with Subordinate Financing (All other LLPA's below apply as well)                  |  |           |       |                          |         |              |         |                |        |
| Sub Fin.  | LTV 65.01-95 CLTV/HCLTV 90.01-95 FICO ≥ 720 |                         |                       |           |          | 0.250  | Max Lender Credit after adjustments FIXED: (4.250)         |           |       |                          |         |              |         |                |        |
| Sub Fin.  | LTV 65.01-95 CLTV/HCLTV 90.01-95 FICO < 720 |                         |                       |           |          | 0.500  | Max Lender Credit after adjustments ARMS: (2.750)          |           |       |                          |         |              |         |                |        |
| Sub Fin.  | LTV 75.01-90 CLTV/HCLTV 76.01-90 FICO < 720 |                         |                       |           |          | 0.250  | Please Call Lock Desk for 20 Year Pricing                  |           |       |                          |         |              |         |                |        |
| Sub Fin.  | CLTV/HCLTV > 95                             |                         |                       |           |          | 1.500  |  |           |       |                          |         |              |         |                |        |
| State Adjustments   |   |                         |                       |           |          |  |  |           |       |                          |         |              |         |                |        |
| Zone 1: NY (except NY Co-Ops)   |   |                         |                       |           |          | 0.100  | Program Codes for MI Transfer (Genworth, MGIC, Radian)     |           |       |                          |         |              |         |                |        |
| Zone 2: CO, MA, ND  |   |                         |                       |           |          | 0.050  | 1041/1241/1341: 30/20/15 Yr DU Refi+ w/ MI Transfer        |           |       |                          |         |              |         |                |        |
| Zone 3: AZ, ME, WY, WI, VA, IA, IL, MO, NV, TX  |   |                         |                       |           |          | 0.000  | 1047-00: DURefiPlus 105-125 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)  | 1048-00: DURefi Plus > 125 with MI Transfer                |           |       |                          |         |              |         |                |        |
| Zone 5: AK, GA, TN, LA, SC, FL, OK, OH, PA  |   |                         |                       |           |          | (0.100)  | Extensions Fixed Arms                                      |           |       |                          |         |              |         |                |        |
| Relock Fee  | 0.125                                       |                         | Lock Term Adjustments |           |          | Per diem 0.025 per day   |  |           |       |                          |         |              |         |                |        |
|   | 40-45 Day (add to 30 day)                   |                         |                       |           |          | 0.150  | 7 Days 0.150 0.250   |           |       |                          |         |              |         |                |        |
|   | 55-60 Day (add to 30 day)                   |                         |                       |           |          | 0.250  | 10 Days 0.250 0.375  |           |       |                          |         |              |         |                |        |
|   |   |                         |                       |           |          |  | 15 Days 0.375 0.375  |           |       |                          |         |              |         |                |        |



## LP OPEN ACCESS PROGRAMS

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

| 1050-00 LP Open Access 30  |         |            |         | 1250-00 LP Open Access 20    |         |         |   | 1350-00 LP Open Access 15                       |         |         |         |
|--|---------|------------|---------|------------------------------|---------|---------|---|---|---------|---------|---------|
| Rate   | 15 Day  | 30 Day     | 45 Day  | Rate                         | 15 Day  | 30 Day  | 45 Day  | Rate  | 15 Day  | 30 Day  | 45 Day  |
| 3.750  | 5.354   | 5.394      | 5.446   | 3.750                        | 4.321   | 4.360   | 4.445   | 3.250   | 3.986   | 4.001   | 4.073   |
| 3.875  | 4.803   | 4.843      | 4.896   | 3.875                        | 3.650   | 3.709   | 3.790   | 3.375   | 3.366   | 3.403   | 3.422   |
| 4.000  | 4.065   | 4.105      | 4.160   | 4.000                        | 3.006   | 3.066   | 3.147   | 3.500   | 2.596   | 2.632   | 2.653   |
| 4.125  | 3.137   | 3.198      | 3.250   | 4.125                        | 2.213   | 2.272   | 2.357   | 3.625   | 2.061   | 2.097   | 2.121   |
| 4.250  | 2.444   | 2.505      | 2.558   | 4.250                        | 1.490   | 1.550   | 1.635   | 3.750   | 1.612   | 1.649   | 1.674   |
| 4.375  | 1.870   | 1.930      | 1.984   | 4.375                        | 0.937   | 0.997   | 1.085   | 3.875   | 1.092   | 1.128   | 1.154   |
| 4.500  | 1.172   | 1.233      | 1.286   | 4.500                        | 0.239   | 0.298   | 0.390   | 4.000   | 0.701   | 0.759   | 0.807   |
| 4.625  | 0.433   | 0.516      | 0.576   | 4.625                        | (0.315) | (0.235) | (0.143)   | 4.125   | 0.221   | 0.278   | 0.328   |
| 4.750  | (0.207) | (0.126)    | (0.067) | 4.750                        | (0.791) | (0.711) | (0.617)   | 4.250   | (0.067) | (0.009) | 0.042   |
| 4.875  | (0.701) | (0.620)    | (0.558) | 4.875                        | (1.204) | (1.124) | (1.028)   | 4.375   | (0.539) | (0.481) | (0.428) |
| 5.000  | (1.177) | (1.096)    | (1.033) | 5.000                        | (1.705) | (1.625) | (1.527)   | 4.500   | (1.024) | (0.944) | (0.893) |
| 5.125  | (1.859) | (1.757)    | (1.697) | 5.125                        | (2.208) | (2.106) | (1.984)   | 4.625   | (1.435) | (1.355) | (1.302) |
| 5.250  | (2.384) | (2.282)    | (2.221) | 5.250                        | (2.555) | (2.453) | (2.329)   | 4.750   | (1.649) | (1.570) | (1.515) |
| 5.375  | (2.824) | (2.721)    | (2.659) | 5.375                        | (2.890) | (2.789) | (2.664)   |   |         |         |         |
| 5.500  | (3.219) | (3.116)    | (3.055) | 5.500                        | (3.221) | (3.120) | (2.994)   |   |         |         |         |
| 5.625  | (3.475) | (3.351)    | (3.304) | 5.625                        | (3.604) | (3.481) | (3.434)   |   |         |         |         |
| 5.750  | (3.950) | (3.826)    | (3.779) | 5.750                        | (3.859) | (3.735) | (3.688)   |   |         |         |         |
| 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  | 6.191   | 6.231      | 6.282   | 3.500                        | 2.705   | 2.741   | 2.763   | 60 Day 0.300                                    |         |         |         |
| 3.750  | 5.581   | 5.621      | 5.673   | 3.625                        | 2.170   | 2.206   | 2.230   | <b>Lock Extensions (per diem 0.025 per day)</b> |         |         |         |
| 3.875  | 5.029   | 5.069      | 5.122   | 3.750                        | 1.721   | 1.758   | 1.783   | 7 day 0.150                                     |         |         |         |
| 4.000  | 4.292   | 4.332      | 4.387   | 3.875                        | 1.202   | 1.238   | 1.264   | 10 day 0.250                                    |         |         |         |
| 4.125  | 3.458   | 3.519      | 3.571   | 4.000                        | 1.295   | 1.353   | 1.401   | 15 day 0.375                                    |         |         |         |
| 4.250  | 2.765   | 2.826      | 2.879   | 4.125                        | 0.814   | 0.872   | 0.921   | <b>Relock Fee 0.125</b>                         |         |         |         |
| 4.375  | 2.190   | 2.250      | 2.304   | 4.250                        | 0.526   | 0.584   | 0.635   |   |         |         |         |
| 4.500  | 1.493   | 1.554      | 1.607   | 4.375                        | 0.055   | 0.113   | 0.166   |   |         |         |         |
| 4.625  | 0.598   | 0.680      | 0.740   | 4.500                        | 0.054   | 0.134   | 0.185   |   |         |         |         |
| 4.750  | (0.043) | 0.038      | 0.098   | 4.625                        | (0.357) | (0.277) | (0.224)   |   |         |         |         |
| 4.875  | (0.537) | (0.456)    | (0.394) | 4.750                        | (0.571) | (0.492) | (0.437)   |   |         |         |         |
| 5.000  | (1.013) | (0.932)    | (0.869) |                              |         |         |   |   |         |         |         |
| 5.125  | (1.062) | (0.960)    | (0.900) |                              |         |         |   |   |         |         |         |
| 5.250  | (1.587) | (1.485)    | (1.424) |                              |         |         |   |   |         |         |         |
| 5.375  | (2.027) | (1.924)    | (1.862) |                              |         |         |   |   |         |         |         |
| 5.500  | (2.422) | (2.319)    | (2.258) |                              |         |         |   |   |         |         |         |
| 5.625  | (1.905) | (1.781)    | (1.734) |                              |         |         |   |   |         |         |         |
| 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*  |         |            |         |                              |         |         | 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   |   |   |         |         |         |
| 3-4 Units  | 1.000   | 1.000      | 1.000   | 1.000                        | 1.500   | 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: (4.250)</b>   |   |         |         |         |
| Subordinate Financing  |         |            |         |                              |         |         |   |   |         |         |         |
| LTV  |         | CLTV       |         | <720                         |         | ≥720    |   |   |         |         |         |
| <=65   |         | >80 & <=95 |         | 0.875                        |         | 0.625   |   |   |         |         |         |
| >65 & <=75   |         | >80 & <=95 |         | 1.125                        |         | 1.000   |   |   |         |         |         |
| >75 & <=80   |         | >76 & <=90 |         | 1.250                        |         | 1.000   |   |   |         |         |         |
| >75 & <=80   |         | >90 & <=95 |         | 1.375                        |         | 1.125   |   |   |         |         |         |
| >80 & <=90   |         | >81 & <=95 |         | 1.375                        |         | 0.875   |   |   |         |         |         |
| >90 & <=95   |         | >90 & <=95 |         | 0.875                        |         | 0.625   |   |   |         |         |         |
| ALL  |         | > 95       |         | 1.875                        |         | 1.875   |   |   |         |         |         |
|  |         |            |         |                              |         |         | LLPA Caps for LP Open Access (excludes Loan Amount, Escrow Waiver, State Adjustors, MFH** Adj and High LTV Adjustors) |   |         |         |         |
|  |         |            |         |                              |         |         | 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

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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  |
| 7.625                       | (3.937) | (3.812) | 7.990                   | (3.917) | (3.792) | 8.375                        | (3.937) | (3.812) |
| 7.500                       | (3.687) | (3.562) | 7.875                   | (3.687) | (3.562) | 8.250                        | (3.687) | (3.562) |
| 7.375                       | (3.437) | (3.312) | 7.750                   | (3.437) | (3.312) | 8.125                        | (3.437) | (3.312) |
| 7.250                       | (3.187) | (3.062) | 7.625                   | (3.187) | (3.062) | 7.990                        | (3.167) | (3.042) |
| 7.125                       | (2.937) | (2.812) | 7.500                   | (2.937) | (2.812) | 7.875                        | (2.937) | (2.812) |
| 6.990                       | (2.687) | (2.562) | 7.375                   | (2.687) | (2.562) | 7.750                        | (2.687) | (2.562) |
| 6.875                       | (2.437) | (2.312) | 7.250                   | (2.437) | (2.312) | 7.625                        | (2.437) | (2.312) |
| 6.750                       | (2.187) | (2.062) | 7.125                   | (2.187) | (2.062) | 7.500                        | (2.187) | (2.062) |
| 6.625                       | (1.937) | (1.812) | 6.990                   | (1.917) | (1.792) | 7.375                        | (1.937) | (1.812) |
| 6.500                       | (1.687) | (1.562) | 6.875                   | (1.687) | (1.562) | 7.250                        | (1.687) | (1.562) |
| 6.375                       | (1.437) | (1.312) | 6.750                   | (1.437) | (1.312) | 7.125                        | (1.437) | (1.312) |
| 6.250                       | (1.187) | (1.062) | 6.625                   | (1.187) | (1.062) | 6.990                        | (1.167) | (1.042) |
| 6.125                       | (0.937) | (0.812) | 6.500                   | (0.937) | (0.812) | 6.875                        | (0.937) | (0.812) |
| 5.990                       | (0.687) | (0.562) | 6.375                   | (0.687) | (0.562) | 6.750                        | (0.687) | (0.562) |
| 5.875                       | (0.437) | (0.312) | 6.250                   | (0.437) | (0.312) | 6.625                        | (0.437) | (0.312) |
| 5.750                       | (0.187) | (0.062) | 6.125                   | (0.187) | (0.062) | 6.500                        | (0.187) | (0.062) |
| 5.625                       | 0.063   | 0.188   | 5.990                   | 0.083   | 0.208   | 6.375                        | 0.063   | 0.188   |
| 5.500                       | 0.313   | 0.438   | 5.875                   | 0.313   | 0.438   | 6.250                        | 0.313   | 0.438   |
| 5.375                       | 0.563   | 0.688   | 5.750                   | 0.563   | 0.688   | 6.125                        | 0.563   | 0.688   |
| 5.250                       | 0.813   | 0.938   | 5.625                   | 0.813   | 0.938   | 5.990                        | 0.833   | 0.958   |
| 5.125                       | 1.063   | 1.188   | 5.500                   | 1.063   | 1.188   | 5.875                        | 1.063   | 1.188   |
| 4.990                       | 1.333   | 1.458   | 5.375                   | 1.313   | 1.438   | 5.750                        | 1.313   | 1.438   |

| 9775-30 Premier Bank Statement 5/1 ARM |         |         |
|--|---------|---------|
| Rate                                   | 30 day  | 45 day  |
| 7.500                                  | (3.937) | (3.812) |
| 7.375                                  | (3.687) | (3.562) |
| 7.250                                  | (3.437) | (3.312) |
| 7.125                                  | (3.187) | (3.062) |
| 6.990                                  | (2.917) | (2.792) |
| 6.875                                  | (2.687) | (2.562) |
| 6.750                                  | (2.437) | (2.312) |
| 6.625                                  | (2.187) | (2.062) |
| 6.500                                  | (1.937) | (1.812) |
| 6.375                                  | (1.687) | (1.562) |
| 6.250                                  | (1.437) | (1.312) |
| 6.125                                  | (1.187) | (1.062) |
| 5.990                                  | (0.917) | (0.792) |
| 5.875                                  | (0.687) | (0.562) |
| 5.750                                  | (0.437) | (0.312) |
| 5.625                                  | (0.187) | (0.062) |
| 5.500                                  | 0.063   | 0.188   |
| 5.375                                  | 0.313   | 0.438   |
| 5.250                                  | 0.563   | 0.688   |
| 5.125                                  | 0.938   | 1.063   |
| 4.990                                  | 1.343   | 1.468   |

|                 | 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<br><br>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 |  |  |  |   |