



# WesLend FINANCIAL

## National Rate Sheet

### Table of Contents

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

### Lock Expiration Dates

|        |            |
|--------|------------|
| 15 day | 12/11/2018 |
| 30 day | 12/26/2018 |
| 45 day | 1/10/2019  |
| 60 day | 1/25/2019  |

**Lender Fees Are Not Included In Pricing**

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

**CLICK ON "ONLINE FORMS"**

#### New Locks

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at [www.weslendwholesale.com](http://www.weslendwholesale.com).
- Loans can be locked in Broker Connection 2.0 until 4:30 pm PST.
- Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
- Locks expiring on weekends or Holidays will roll to next business day unless the loan has been extended.
- Rates and prices are subject to change without notice.

#### Extension Policies

- Locks must be extended on or before the lock expiration date by the lock cut-off time. Per diem, 7, 10, or 15 day extensions are available.
- See specific Program for extension cost and terms available. Extension requests should be emailed to [Lockdesk@weslend.com](mailto:Lockdesk@weslend.com)
- Expired locks are subject to worst case pricing within 30 days of lock expiration. 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**

#### Contact Numbers

Main  
Submissions  
Broker Support  
Lock Desk

#### Phone #

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

#### Email Address

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

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

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

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

## 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                    | 2.927   | 3.021   | 3.021   | 3.500                    | 1.277   | 1.390   | 1.390   | 3.500                    | 1.366   | 1.486   | 1.486   |
| 4.125                    | 2.140   | 2.233   | 2.233   | 3.625                    | 0.800   | 0.915   | 0.915   | 3.625                    | 1.043   | 1.158   | 1.158   |
| 4.250                    | 1.485   | 1.595   | 1.595   | 3.750                    | 0.401   | 0.499   | 0.499   | 3.750                    | 0.433   | 0.502   | 0.502   |
| 4.375                    | 0.810   | 0.920   | 0.920   | 3.875                    | (0.077) | (0.041) | (0.041) | 3.875                    | 0.042   | 0.113   | 0.113   |
| 4.500                    | 0.029   | 0.139   | 0.139   | 4.000                    | (0.293) | (0.230) | (0.230) | 4.000                    | (0.309) | (0.239) | (0.239) |
| 4.625                    | (0.538) | (0.428) | (0.428) | 4.125                    | (0.742) | (0.675) | (0.675) | 4.125                    | (0.589) | (0.519) | (0.519) |
| 4.750                    | (0.992) | (0.854) | (0.853) | 4.250                    | (0.995) | (0.917) | (0.917) | 4.250                    | (1.134) | (1.011) | (1.011) |
| 4.875                    | (1.640) | (1.499) | (1.499) | 4.375                    | (1.421) | (1.344) | (1.343) | 4.375                    | (1.482) | (1.357) | (1.357) |
| 5.000                    | (2.116) | (1.975) | (1.975) | 4.500                    | (1.941) | (1.827) | (1.827) | 4.500                    | (1.815) | (1.688) | (1.688) |
| 5.125                    | (2.703) | (2.562) | (2.562) | 4.625                    | (2.327) | (2.213) | (2.213) | 4.625                    | (2.084) | (1.970) | (1.970) |
| 5.250                    | (3.089) | (2.965) | (2.964) | 4.750                    | (2.493) | (2.378) | (2.378) | 4.750                    | (2.296) | (2.166) | (2.166) |
| 5.375                    | (3.587) | (3.463) | (3.462) | 4.875                    | (2.794) | (2.654) | (2.653) | 4.875                    | (2.562) | (2.422) | (2.421) |
| 5.500                    | (3.856) | (3.715) | (3.715) | 5.000                    | (2.966) | (2.908) | (2.908) |                          |         |         |         |
| 5.625                    | (4.182) | (4.043) | (4.041) | 5.125                    | (3.252) | (3.194) | (3.194) |                          |         |         |         |
| 5.750                    | (4.769) | (4.630) | (4.629) |                          |         |         |         |                          |         |         |         |
| 5.875                    | (5.211) | (5.072) | (5.071) |                          |         |         |         |                          |         |         |         |

| 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                    | 1.812   | 1.905   | 1.905   | 4.375                       | 2.355   | 2.465   | 2.465   | 3.750                       | 1.557   | 1.593   | 1.593   |
| 4.125                    | 1.215   | 1.308   | 1.308   | 4.500                       | 1.575   | 1.685   | 1.685   | 3.875                       | 0.978   | 1.014   | 1.014   |
| 4.250                    | 0.554   | 0.664   | 0.664   | 4.625                       | 0.861   | 0.971   | 0.971   | 4.000                       | 0.854   | 0.922   | 0.922   |
| 4.375                    | (0.029) | 0.081   | 0.081   | 4.750                       | 0.407   | 0.548   | 0.548   | 4.125                       | 0.551   | 0.619   | 0.619   |
| 4.500                    | (0.750) | (0.642) | (0.641) | 4.875                       | (0.242) | (0.101) | (0.101) | 4.250                       | 0.464   | 0.547   | 0.547   |
| 4.625                    | (1.295) | (1.187) | (1.186) | 5.000                       | (0.718) | (0.577) | (0.577) | 4.375                       | 0.033   | 0.157   | 0.157   |
| 4.750                    | (1.830) | (1.722) | (1.721) | 5.125                       | (0.847) | (0.706) | (0.706) | 4.500                       | (0.263) | (0.141) | (0.141) |
| 4.875                    | (2.360) | (2.251) | (2.250) | 5.250                       | (1.203) | (1.062) | (1.062) | 4.625                       | (0.463) | (0.339) | (0.339) |
| 5.000                    | (2.560) | (2.436) | (2.435) | 5.375                       | (1.753) | (1.612) | (1.612) | 4.750                       | (0.578) | (0.454) | (0.454) |
| 5.125                    | (3.131) | (3.007) | (3.006) | 5.500                       | (2.130) | (1.989) | (1.989) | 4.875                       | (0.705) | (0.580) | (0.580) |
| 5.250                    | (3.590) | (3.466) | (3.465) | 5.625                       | (2.362) | (2.221) | (2.221) | 5.000                       | (0.700) | (0.653) | (0.653) |
| 5.375                    | (4.001) | (3.877) | (3.876) | 5.750                       | (2.227) | (2.102) | (2.102) | 5.125                       | (0.679) | (0.632) | (0.632) |
| 5.500                    | (3.968) | (3.827) | (3.827) | 5.875                       | (1.699) | (1.559) | (1.558) |                             |         |         |         |
| 5.625                    | (4.241) | (4.102) | (4.100) |                             |         |         |         |                             |         |         |         |

| 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                    | 2.355   | 2.465   | 2.465   | 3.750                     | 1.557   | 1.593   | 1.593   | <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                    | 1.575   | 1.685   | 1.685   | 3.875                     | 0.978   | 1.014   | 1.014   |   |  |  |  |
| 4.625                    | 0.861   | 0.971   | 0.971   | 4.000                     | 0.854   | 0.922   | 0.922   |   |  |  |  |
| 4.750                    | 0.407   | 0.548   | 0.548   | 4.125                     | 0.551   | 0.619   | 0.619   |   |  |  |  |
| 4.875                    | (0.242) | (0.101) | (0.101) | 4.250                     | 0.464   | 0.547   | 0.547   |   |  |  |  |
| 5.000                    | (0.718) | (0.577) | (0.577) | 4.375                     | 0.033   | 0.157   | 0.157   |   |  |  |  |
| 5.125                    | (0.847) | (0.706) | (0.706) | 4.500                     | (0.263) | (0.141) | (0.141) |   |  |  |  |
| 5.250                    | (1.203) | (1.062) | (1.062) | 4.625                     | (0.463) | (0.339) | (0.339) |   |  |  |  |
| 5.375                    | (1.753) | (1.612) | (1.612) | 4.750                     | (0.578) | (0.454) | (0.454) |   |  |  |  |
| 5.500                    | (2.130) | (1.989) | (1.989) | 4.875                     | (0.705) | (0.580) | (0.580) |   |  |  |  |
| 5.625                    | (2.362) | (2.221) | (2.221) | 5.000                     | (0.700) | (0.653) | (0.653) |   |  |  |  |
| 5.750                    | (2.227) | (2.102) | (2.102) | 5.125                     | (0.679) | (0.632) | (0.632) |   |  |  |  |
| 5.875                    | (1.699) | (1.559) | (1.558) |                           |         |         |         |   |  |  |  |

### 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 <span style="float: right;">0.125</span></b></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                    | 2.493   | 2.493   | 2.524   | 3.250                    | 2.300   | 2.315   | 2.409   | 3.250                    | 3.100   | 3.115   | 3.209   |
| 4.125                    | 1.804   | 1.804   | 1.835   | 3.375                    | 1.797   | 1.813   | 1.907   | 3.375                    | 2.597   | 2.613   | 2.707   |
| 4.250                    | 1.164   | 1.164   | 1.195   | 3.500                    | 1.324   | 1.340   | 1.434   | 3.500                    | 2.124   | 2.140   | 2.234   |
| 4.375                    | 0.590   | 0.590   | 0.621   | 3.625                    | 0.810   | 0.825   | 0.919   | 3.625                    | 1.610   | 1.625   | 1.719   |
| 4.500                    | (0.081) | (0.065) | (0.018) | 3.750                    | 0.440   | 0.455   | 0.549   | 3.750                    | 1.240   | 1.255   | 1.349   |
| 4.625                    | (0.679) | (0.663) | (0.617) | 3.875                    | 0.034   | 0.050   | 0.144   | 3.875                    | 0.834   | 0.850   | 0.944   |
| 4.750                    | (1.284) | (1.268) | (1.221) | 4.000                    | (0.320) | (0.320) | (0.242) | 4.000                    | 0.480   | 0.480   | 0.558   |
| 4.875                    | (1.884) | (1.868) | (1.821) | 4.125                    | (0.787) | (0.787) | (0.709) | 4.125                    | 0.013   | 0.013   | 0.091   |
| 5.000                    | (2.227) | (2.196) | (2.133) | 4.250                    | (1.276) | (1.401) | (1.198) | 4.250                    | (0.476) | (0.476) | (0.398) |
| 5.125                    | (2.811) | (2.780) | (2.717) | 4.375                    | (1.702) | (1.702) | (1.624) | 4.375                    | (0.902) | (0.902) | (0.824) |
| 5.250                    | (3.329) | (3.298) | (3.235) | 4.500                    | (1.868) | (1.821) | (1.728) | 4.500                    | (1.068) | (1.021) | (0.928) |
| 5.375                    | (3.778) | (3.747) | (3.684) | 4.625                    | (2.295) | (2.248) | (2.154) | 4.625                    | (1.495) | (1.448) | (1.354) |
| 5.500                    | (3.818) | (3.771) | (3.693) | 4.750                    | (2.670) | (2.623) | (2.530) | 4.750                    | (1.870) | (1.823) | (1.730) |
| 5.625                    | (4.439) | (4.392) | (4.314) | 4.875                    | (2.988) | (2.941) | (2.847) | 4.875                    | (2.188) | (2.141) | (2.047) |
| 5.750                    | (4.957) | (4.910) | (4.832) |                          |         |         |         |                          |         |         |         |
| 5.875                    | (5.352) | (5.305) | (5.227) |                          |         |         |         |                          |         |         |         |

| 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                    | 2.954   | 2.954   | 2.986   | 4.125                       | 2.674   | 2.674   | 2.705   | 3.750                       | 1.665   | 1.680   | 1.774   |
| 4.125                    | 2.422   | 2.422   | 2.453   | 4.250                       | 2.034   | 2.034   | 2.065   | 3.875                       | 1.223   | 1.223   | 1.301   |
| 4.250                    | 1.547   | 1.563   | 1.610   | 4.375                       | 1.460   | 1.460   | 1.491   | 4.000                       | 0.780   | 0.780   | 0.858   |
| 4.375                    | 1.042   | 1.058   | 1.105   | 4.500                       | 0.789   | 0.805   | 0.852   | 4.125                       | 0.313   | 0.313   | 0.391   |
| 4.500                    | 0.405   | 0.421   | 0.468   | 4.625                       | 0.191   | 0.207   | 0.253   | 4.250                       | (0.176) | (0.176) | (0.098) |
| 4.625                    | (0.070) | (0.054) | (0.007) | 4.750                       | (0.414) | (0.398) | (0.351) | 4.375                       | (0.602) | (0.602) | (0.524) |
| 4.750                    | (0.592) | (0.576) | (0.529) | 4.875                       | (1.014) | (0.998) | (0.951) | 4.500                       | (0.518) | (0.471) | (0.378) |
| 4.875                    | (1.126) | (1.111) | (1.064) | 5.000                       | (1.232) | (1.201) | (1.138) | 4.625                       | (0.945) | (0.898) | (0.804) |
| 5.000                    | (1.725) | (1.694) | (1.631) | 5.125                       | (1.816) | (1.785) | (1.722) | 4.750                       | (1.320) | (1.273) | (1.180) |
| 5.125                    | (2.211) | (2.180) | (2.117) | 5.250                       | (2.334) | (2.303) | (2.240) | 4.875                       | (1.638) | (1.591) | (1.497) |
| 5.250                    | (2.671) | (2.640) | (2.577) | 5.375                       | (2.783) | (2.752) | (2.689) |                             |         |         |         |
| 5.375                    | (3.108) | (3.077) | (3.014) |                             |         |         |         |                             |         |         |         |
| 5.500                    | (3.361) | (3.314) | (3.236) |                             |         |         |         |                             |         |         |         |
| 5.625                    | (3.868) | (3.821) | (3.743) |                             |         |         |         |                             |         |         |         |
| 5.750                    | (4.318) | (4.271) | (4.193) |                             |         |         |         |                             |         |         |         |
| 5.875                    | (4.713) | (4.666) | (4.588) |                             |         |         |         |                             |         |         |         |

| 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                    | 2.674   | 2.674   | 2.705   | 3.750                     | 1.665   | 1.680   | 1.774   | <div style="background-color: #2e8b57; color: white; padding: 10px;"> <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> </div> |  |  |  |
| 4.250                    | 2.034   | 2.034   | 2.065   | 3.875                     | 1.223   | 1.223   | 1.301   |  |  |  |  |
| 4.375                    | 1.460   | 1.460   | 1.491   | 4.000                     | 0.780   | 0.780   | 0.858   |  |  |  |  |
| 4.500                    | 0.789   | 0.805   | 0.852   | 4.125                     | 0.313   | 0.313   | 0.391   |  |  |  |  |
| 4.625                    | 0.191   | 0.207   | 0.253   | 4.250                     | (0.176) | (0.176) | (0.098) |  |  |  |  |
| 4.750                    | (0.414) | (0.398) | (0.351) | 4.375                     | (0.602) | (0.602) | (0.524) |  |  |  |  |
| 4.875                    | (1.014) | (0.998) | (0.951) | 4.500                     | (0.518) | (0.471) | (0.378) |  |  |  |  |
| 5.000                    | (1.232) | (1.201) | (1.138) | 4.625                     | (0.945) | (0.898) | (0.804) |  |  |  |  |
| 5.125                    | (1.816) | (1.785) | (1.722) | 4.750                     | (1.320) | (1.273) | (1.180) |  |  |  |  |
| 5.250                    | (2.334) | (2.303) | (2.240) | 4.875                     | (1.638) | (1.591) | (1.497) |  |  |  |  |
| 5.375                    | (2.783) | (2.752) | (2.689) |                           |         |         |         |  |  |  |  |

## Select Conforming Fixed Price Adjustments

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

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

| State Adjustments              |                 |           |            |  |  |  |  |  |         |
|--------------------------------|-----------------|-----------|------------|--|--|--|--|--|---------|
| Loans with Secondary Financing |                 |           |            |  |  |  |  |  |         |
| LTV Range                      | CLTV Range      | Fico <720 | Fico >=720 | Zone 1: NY (except NY Co-Ops)  |  |  |  |  | 0.100   |
| ≤ 75.00%                       | ≤ 80.00%        | 0.375%    | 0.375%     | Zone 2: MA, ND   |  |  |  |  | 0.050   |
| ≤ 65.00%                       | 80.01% - 95.00% | 0.875%    | 0.625%     | Zone 3: AZ, CO, IA, IL, ME, MO, NV, VA, WI, WY   |  |  |  |  | 0.000   |
| 65.01% - 75.00%                | 80.01% - 95.00% | 1.125%    | 0.875%     | Zone 4: AL, AR, CT, DC, ID, HI, IN, KS, KY, MD, MI, MN, NE, NH, NJ, NM, OR, RI, UT, WA |  |  |  |  | (0.050) |
| 75.01% - 95.00%                | 90.01% - 95.00% | 1.375%    | 1.125%     | Zone 5: AK, GA, TN, MT, LA, NC, SC, OH, OK, PA   |  |  |  |  | (0.100) |
| 75.01% - 90.00%                | 76.01% - 90.00% | 1.375%    | 1.125%     | Zone 6: FL   |  |  |  |  | (0.150) |
| ≤ 95.00%                       | 95.01% - 97.00% | 1.875%    | 1.875%     | Zone 7a: TX (w/o Impounds)   |  |  |  |  | (0.125) |
|                                |                 |           |            | Zone 7b: TX (with Impounds)  |  |  |  |  | (0.225) |

| LPMI Self-Insured Pricing Adjustments: 30, 20, 15 Yr Fixed, 5/1, 7/1, & 10/1 ARMs only |         |         |         |         |         |         |         |           |        |
|--|---------|---------|---------|---------|---------|---------|---------|-----------|--------|
| LTV  | Term    | 620-639 | 640-659 | 660-679 | 680-699 | 700-719 | 720-739 | 740 - 759 | >= 760 |
| 95.01 to 97%   | 30 Yr   | 8.530   | 7.830   | 7.220   | 5.480   | 4.420   | 3.730   | 2.980     | 2.160  |
|  | <=20 Yr | 4.830   | 4.530   | 4.260   | 3.290   | 2.700   | 2.280   | 1.840     | 1.370  |
| 90.01 to 95%   | 30 Yr   | 5.830   | 5.480   | 5.160   | 3.940   | 3.210   | 2.750   | 2.220     | 1.600  |
|  | <=20 Yr | 3.410   | 3.250   | 3.120   | 2.420   | 2.010   | 1.730   | 1.420     | 1.060  |
| 85.01 to 90%   | 30 Yr   | 4.420   | 4.220   | 4.060   | 3.010   | 2.490   | 2.080   | 1.680     | 1.200  |
|  | <=20 Yr | 2.650   | 2.570   | 2.490   | 1.880   | 1.590   | 1.340   | 1.110     | 0.830  |
| <= 85%   | 30 Yr   | 1.620   | 1.570   | 1.520   | 1.130   | 0.970   | 0.830   | 0.720     | 0.590  |
|  | <=20 Yr | 1.060   | 1.050   | 1.020   | 0.790   | 0.690   | 0.620   | 0.560     | 0.480  |
| Rate & Term Refi *   |         | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000     | 0.000  |
| Cashout Refi*  |         | 1.800   | 1.650   | 1.500   | 1.050   | 0.850   | 0.700   | 0.600     | 0.540  |
| Second Home*   |         | 1.350   | 1.270   | 1.230   | 0.700   | 0.600   | 0.490   | 0.390     | 0.360  |
| 3-4 Units Property*  |         | 2.630   | 2.000   | 1.900   | 1.750   | 1.500   | 1.330   | 1.190     | 1.020  |
| Ln Amt > \$679,650*  |         | 2.100   | 1.800   | 1.500   | 1.200   | 0.900   | 0.750   | 0.660     | 0.600  |

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

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

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

**Lock Term to 45 Day Price**

60 Day 0.250

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

7 day 0.150

10 day 0.250

15 day 0.375

Relock Fee 0.125

## WESLEND AGENCY CONFORMING AND HIGH BALANCE FIXED RATE PROGRAMS

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

| 1000-01 DU Fixed 30 Year |         |         |         | 1300-01 DU Fixed 15 Year |         |         |         | 1400-01 DU Fixed 10 Year |         |         |         |
|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|
| Rate                     | 15 Day  | 30 Day  | 45 day  | Rate                     | 15 Day  | 30 Day  | 45 day  | Rate                     | 15 Day  | 30 Day  | 45 day  |
| 4.000                    | 3.243   | 3.287   | 3.332   | 3.500                    | 1.315   | 1.377   | 1.439   | 3.250                    | 1.624   | 1.686   | 1.753   |
| 4.125                    | 2.469   | 2.513   | 2.558   | 3.625                    | 0.825   | 0.888   | 0.949   | 3.375                    | 1.264   | 1.326   | 1.393   |
| 4.250                    | 1.723   | 1.767   | 1.812   | 3.750                    | 0.562   | 0.601   | 0.641   | 3.500                    | 0.916   | 0.978   | 1.045   |
| 4.375                    | 1.205   | 1.249   | 1.294   | 3.875                    | 0.101   | 0.140   | 0.179   | 3.625                    | 0.600   | 0.663   | 0.730   |
| 4.500                    | 0.602   | 0.654   | 0.706   | 4.000                    | (0.306) | (0.267) | (0.227) | 3.750                    | (0.112) | (0.073) | (0.028) |
| 4.625                    | (0.104) | (0.053) | (0.001) | 4.125                    | (0.725) | (0.686) | (0.647) | 3.875                    | (0.448) | (0.408) | (0.363) |
| 4.750                    | (0.796) | (0.745) | (0.692) | 4.250                    | (1.047) | (0.984) | (0.923) | 4.000                    | (0.746) | (0.707) | (0.661) |
| 4.875                    | (1.395) | (1.344) | (1.291) | 4.375                    | (1.345) | (1.283) | (1.221) | 4.125                    | (1.001) | (0.962) | (0.916) |
| 5.000                    | (1.760) | (1.708) | (1.656) | 4.500                    | (1.854) | (1.792) | (1.730) | 4.250                    | (1.681) | (1.619) | (1.552) |
| 5.125                    | (2.375) | (2.309) | (2.242) | 4.625                    | (2.271) | (2.208) | (2.147) | 4.375                    | (1.967) | (1.905) | (1.838) |
| 5.250                    | (2.969) | (2.903) | (2.835) | 4.750                    | (2.461) | (2.399) | (2.337) | 4.500                    | (2.259) | (2.196) | (2.129) |
| 5.375                    | (3.412) | (3.346) | (3.279) | 4.875                    | (2.702) | (2.632) | (2.563) | 4.625                    | (2.527) | (2.465) | (2.398) |
| 5.500                    | (3.779) | (3.713) | (3.646) | 5.000                    | (3.168) | (3.097) | (3.028) | 4.750                    | (2.772) | (2.710) | (2.643) |
| 5.625                    | (4.080) | (4.014) | (3.946) |                          |         |         |         | 4.875                    | (2.987) | (2.924) | (2.857) |
| 5.750                    | (4.709) | (4.643) | (4.576) |                          |         |         |         | 5.000                    | (3.164) | (3.098) | (3.029) |
| 5.875                    | (4.971) | (4.905) | (4.838) |                          |         |         |         |                          |         |         |         |


  

| 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                    | 2.800   | 2.847   | 2.878   | 3.500                    | 1.337   | 1.388   | 1.418   | 3.750                    | 3.263   | 3.306   | 3.358   |
| 4.125                    | 2.013   | 2.044   | 2.097   | 3.625                    | 0.805   | 0.859   | 0.887   | 3.875                    | 2.518   | 2.562   | 2.613   |
| 4.250                    | 1.269   | 1.301   | 1.351   | 3.750                    | 0.298   | 0.350   | 0.378   | 4.000                    | 1.853   | 1.897   | 1.949   |
| 4.375                    | 0.671   | 0.704   | 0.752   | 3.875                    | (0.238) | (0.186) | (0.160) | 4.125                    | 1.239   | 1.283   | 1.334   |
| 4.500                    | (0.051) | (0.016) | 0.029   | 4.000                    | (0.380) | (0.344) | (0.294) | 4.250                    | 0.657   | 0.701   | 0.753   |
| 4.625                    | (0.639) | (0.609) | (0.538) | 4.125                    | (0.796) | (0.758) | (0.710) | 4.375                    | 0.161   | 0.213   | 0.271   |
| 4.750                    | (1.232) | (1.200) | (1.132) | 4.250                    | (1.095) | (1.058) | (1.011) | 4.500                    | (0.544) | (0.493) | (0.434) |
| 4.875                    | (1.834) | (1.799) | (1.736) | 4.375                    | (1.526) | (1.487) | (1.443) | 4.625                    | (1.153) | (1.102) | (1.043) |
| 5.000                    | (2.261) | (2.227) | (2.167) | 4.500                    | (2.025) | (1.972) | (1.904) | 4.750                    | (1.712) | (1.661) | (1.602) |
| 5.125                    | (2.873) | (2.821) | (2.732) | 4.625                    | (2.413) | (2.359) | (2.292) | 4.875                    | (2.103) | (2.052) | (1.993) |
| 5.250                    | (3.353) | (3.301) | (3.214) | 4.750                    | (2.596) | (2.541) | (2.475) | 5.000                    | (2.591) | (2.525) | (2.451) |
| 5.375                    | (3.717) | (3.663) | (3.580) |                          |         |         |         | 5.125                    | (3.160) | (3.094) | (3.020) |
| 5.500                    | (4.043) | (3.989) | (3.909) |                          |         |         |         | 5.250                    | (3.652) | (3.586) | (3.512) |
| 5.625                    | (4.345) | (4.312) | (4.202) |                          |         |         |         | 5.375                    | (3.853) | (3.787) | (3.713) |
| 5.750                    | (4.808) | (4.773) | (4.668) |                          |         |         |         | 5.500                    | (4.066) | (4.001) | (3.927) |
| 5.875                    | (5.221) | (5.142) | (5.010) |                          |         |         |         | 5.625                    | (4.215) | (4.149) | (4.075) |
|                          |         |         |         |                          |         |         |         | 5.750                    | (4.743) | (4.677) | (4.603) |
|                          |         |         |         |                          |         |         |         | 5.875                    | (4.949) | (4.883) | (4.809) |

| 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                    | 3.402   | 3.456   | 3.512   | 4.250                       | 3.031   | 3.075   | 3.126   | 3.750                       | 1.504   | 1.543   | 1.585   |
| 3.875                    | 2.580   | 2.640   | 2.694   | 4.375                       | 2.431   | 2.475   | 2.526   | 3.875                       | 1.106   | 1.145   | 1.188   |
| 4.000                    | 1.896   | 1.957   | 2.010   | 4.500                       | 1.744   | 1.796   | 1.855   | 4.000                       | 0.743   | 0.782   | 0.824   |
| 4.125                    | 1.016   | 1.080   | 1.131   | 4.625                       | 1.055   | 1.106   | 1.165   | 4.125                       | 0.404   | 0.444   | 0.486   |
| 4.250                    | 0.229   | 0.296   | 0.344   | 4.750                       | 0.382   | 0.433   | 0.492   | 4.250                       | 0.290   | 0.329   | 0.372   |
| 4.375                    | (0.342) | (0.288) | (0.214) | 4.875                       | (0.198) | (0.146) | (0.088) | 4.375                       | (0.084) | (0.021) | 0.043   |
| 4.500                    | (0.972) | (0.914) | (0.842) | 5.000                       | (0.737) | (0.686) | (0.627) | 4.500                       | (0.373) | (0.311) | (0.246) |
| 4.625                    | (1.509) | (1.447) | (1.378) | 5.125                       | (1.007) | (0.955) | (0.897) | 4.625                       | (0.635) | (0.573) | (0.508) |
| 4.750                    | (2.040) | (1.975) | (1.908) | 5.250                       | (1.400) | (1.334) | (1.260) | 4.750                       | (0.767) | (0.705) | (0.641) |
| 4.875                    | (2.585) | (2.516) | (2.452) | 5.375                       | (1.918) | (1.852) | (1.778) | 4.875                       | (0.904) | (0.842) | (0.778) |
| 5.000                    | (2.938) | (2.866) | (2.803) | 5.500                       | (2.390) | (2.324) | (2.250) | 5.000                       | (0.983) | (0.921) | (0.857) |
| 5.125                    | (3.435) | (3.321) | (3.232) | 5.625                       | (2.670) | (2.604) | (2.530) |                             |         |         |         |
| 5.250                    | (3.786) | (3.668) | (3.583) | 5.750                       | (2.881) | (2.815) | (2.741) |                             |         |         |         |
| 5.375                    | (4.074) | (3.957) | (3.872) | 5.875                       | (2.769) | (2.703) | (2.629) |                             |         |         |         |
| 5.500                    | (4.281) | (4.164) | (4.080) |                             |         |         |         |                             |         |         |         |
| 5.625                    | (4.484) | (4.450) | (4.341) |                             |         |         |         |                             |         |         |         |
| 5.750                    | (4.824) | (4.789) | (4.683) |                             |         |         |         |                             |         |         |         |

| 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                    | 2.576   | 2.608   | 2.658   | 3.750                     | 1.266   | 1.318   | 1.346   |  <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 style="font-size: small; text-align: center;">See full guidelines for details</p> |  |  |  |
| 4.375                    | 1.978   | 2.011   | 2.059   | 3.875                     | 0.730   | 0.782   | 0.808   |   |  |  |  |
| 4.500                    | 1.256   | 1.291   | 1.336   | 4.000                     | 1.083   | 1.119   | 1.169   |   |  |  |  |
| 4.625                    | 0.513   | 0.543   | 0.614   | 4.125                     | 0.667   | 0.704   | 0.752   |   |  |  |  |
| 4.750                    | (0.079) | (0.047) | 0.020   | 4.250                     | 0.367   | 0.404   | 0.451   |   |  |  |  |
| 4.875                    | (0.681) | (0.646) | (0.583) | 4.375                     | (0.063) | (0.024) | 0.020   |   |  |  |  |
| 5.000                    | (1.109) | (1.075) | (1.015) | 4.500                     | 0.031   | 0.084   | 0.152   |   |  |  |  |
| 5.125                    | (1.239) | (1.187) | (1.098) | 4.625                     | (0.357) | (0.303) | (0.236) |   |  |  |  |
| 5.250                    | (1.719) | (1.667) | (1.580) | 4.750                     | (0.540) | (0.485) | (0.419) |   |  |  |  |
| 5.375                    | (2.083) | (2.029) | (1.946) |                           |         |         |         |   |  |  |  |
| 5.500                    | (2.410) | (2.355) | (2.275) |                           |         |         |         |   |  |  |  |
| 5.625                    | (2.322) | (2.289) | (2.179) |                           |         |         |         |   |  |  |  |
| 5.750                    | (2.785) | (2.750) | (2.645) |                           |         |         |         |   |  |  |  |

## AGENCY CONFORMING FIXED PRICE ADJUSTMENTS

| Risk Based Adjustments*  | <=60            | 60.01 - 70 | 70.01 - 75 | 75.01 - 80   | 80.01 - 85 | 85.01 - 90 | 90.01 - 95 | 95.01 - 97 |        |
|--|-----------------|------------|------------|--|------------|------------|------------|------------|--------|
| * Risk Based adjustments DO NOT apply to loan terms 15 year or less                    |                 |            |            |  |            |            |            |            |        |
| No Score (Non-Traditional Credit)  | 0.500           | 1.500      | 3.000      | 3.000  | 3.250      | 3.250      | n/a        | n/a        |        |
| 620 - 639  | 0.500           | 1.500      | 3.000      | 3.000  | 3.250      | 3.250      | 3.250      | 3.500      |        |
| 640 - 659  | 0.500           | 1.250      | 2.750      | 3.000  | 3.250      | 2.750      | 2.750      | 2.750      |        |
| 660 - 679  | 0.000           | 1.000      | 2.250      | 2.750  | 2.750      | 2.250      | 2.250      | 2.250      |        |
| 680 - 699  | 0.000           | 0.500      | 1.250      | 1.750  | 1.500      | 1.250      | 1.250      | 1.500      |        |
| 700 - 719  | 0.000           | 0.500      | 1.000      | 1.250  | 1.000      | 1.000      | 1.000      | 1.500      |        |
| 720 - 739  | 0.000           | 0.250      | 0.500      | 0.750  | 0.500      | 0.500      | 0.500      | 1.000      |        |
| > 740  | 0.000           | 0.250      | 0.250      | 0.500  | 0.250      | 0.250      | 0.250      | 0.750      |        |
| Loan Feature Adjustments (all terms)   |                 |            |            |  |            |            |            |            |        |
| Cashout Refi & Fico 620 - 639  | 0.625           | 1.625      | 1.625      | 3.125  | n/a        | n/a        | n/a        | n/a        |        |
| Cashout Refi & Fico 640 - 659  | 0.625           | 1.625      | 1.625      | 2.625  | n/a        | n/a        | n/a        | n/a        |        |
| Cashout Refi & Fico 660 - 679  | 0.625           | 1.125      | 1.125      | 1.875  | n/a        | n/a        | n/a        | n/a        |        |
| Cashout Refi & Fico 680 - 699  | 0.375           | 1.125      | 1.125      | 1.750  | n/a        | n/a        | n/a        | n/a        |        |
| Cashout Refi & Fico 700 - 719  | 0.375           | 1.000      | 1.000      | 1.125  | n/a        | n/a        | n/a        | n/a        |        |
| Cashout Refi & Fico 720 - 739  | 0.375           | 1.000      | 1.000      | 1.125  | n/a        | n/a        | n/a        | n/a        |        |
| Cashout Refi & Fico >=740  | 0.375           | 0.625      | 0.625      | 0.875  | n/a        | n/a        | n/a        | n/a        |        |
| HB C/O Refi (in addition to above)   | 1.000           | 1.000      | 1.000      | 1.000  | n/a        | n/a        | n/a        | n/a        |        |
| Below adjustments apply to all terms   |                 |            |            |  |            |            |            |            |        |
| \$60,000-\$100,000   | 0.500           | 0.500      | 0.500      | 0.500  | 0.500      | 0.500      | 0.500      | 0.500      |        |
| \$100,001-\$125,000  | 0.150           | 0.150      | 0.150      | 0.150  | 0.150      | 0.150      | 0.150      | 0.150      |        |
| \$125,001 +  | 0.000           | 0.000      | 0.000      | 0.000  | 0.000      | 0.000      | 0.000      | 0.000      |        |
| Escrow Waiver (except NY)  | 0.250           | 0.250      | 0.250      | 0.250  | n/a        | n/a        | n/a        | n/a        |        |
| Investment Property  | 2.125           | 2.125      | 2.125      | 3.375  | n/a        | n/a        | n/a        | n/a        |        |
| Attach Condo <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      |        |
| LTV Range  | CLTV Range      | Fico <720  | Fico >=720 | Zone 3: AZ, CO, IA, IL, ME, MO, NV, VA, WI, WY   |            |            |            | 0.000      |        |
| ≤ 65.00%   | 80.01% - 95.00% | 0.500%     | 0.250%     | Zone 4: AL, AR, CT, DC, ID, HI, IN, KS, KY, MD, MI, MN, NE, NH, NJ, NM, OR, RI, UT, WA |            |            |            | (0.050)    |        |
| 65.01% - 75.00%  | 80.01% - 95.00% | 0.750%     | 0.500%     | Zone 5: AK, GA, TN, MT, LA, NC, SC, OH, OK, PA   |            |            |            | (0.100)    |        |
| 75.01% - 95.00%  | 90.01% - 95.00% | 1.000%     | 0.750%     | Zone 6: FL   |            |            |            | (0.150)    |        |
| 75.01% - 90.00%  | 76.01% - 90.00% | 1.000%     | 0.750%     | Zone 7a: TX (w/o Impounds)   |            |            |            | (0.125)    |        |
| ≤ 95.00%   | 95.01% - 97.00% | 1.500%     | 1.500%     | Zone 7b: TX (with Impounds)  |            |            |            | (0.225)    |        |
| LPMI Self-Insured Pricing Adjustments: 30, 20, 15 Yr Fixed, 5/1, 7/1, & 10/1 ARMs only |                 |            |            |  |            |            |            |            |        |
| LTV  | Term            | 620-639    | 640-659    | 660-679  | 680-699    | 700-719    | 720-739    | 740 - 759  | >= 760 |
| 95.01 to 97%   | 30 Yr           | 8.530      | 7.830      | 7.220  | 5.480      | 4.420      | 3.730      | 2.980      | 2.160  |
|  | <=20 Yr         | 4.830      | 4.530      | 4.260  | 3.290      | 2.700      | 2.280      | 1.840      | 1.370  |
| 90.01 to 95%   | 30 Yr           | 5.830      | 5.480      | 5.160  | 3.940      | 3.210      | 2.750      | 2.220      | 1.600  |
|  | <=20 Yr         | 3.410      | 3.250      | 3.120  | 2.420      | 2.010      | 1.730      | 1.420      | 1.060  |
| 85.01 to 90%   | 30 Yr           | 4.420      | 4.220      | 4.060  | 3.010      | 2.490      | 2.080      | 1.680      | 1.200  |
|  | <=20 Yr         | 2.650      | 2.570      | 2.490  | 1.880      | 1.590      | 1.340      | 1.110      | 0.830  |
| <= 85%   | 30 Yr           | 1.620      | 1.570      | 1.520  | 1.130      | 0.970      | 0.830      | 0.720      | 0.590  |
|  | <=20 Yr         | 1.060      | 1.050      | 1.020  | 0.790      | 0.690      | 0.620      | 0.560      | 0.480  |
| Rate & Term Refi *   |                 | 0.000      | 0.000      | 0.000  | 0.000      | 0.000      | 0.000      | 0.000      | 0.000  |
| Cashout Refi*  |                 | 1.800      | 1.650      | 1.500  | 1.050      | 0.850      | 0.700      | 0.600      | 0.540  |
| Second Home*   |                 | 1.350      | 1.270      | 1.230  | 0.700      | 0.600      | 0.490      | 0.390      | 0.360  |
| 3-4 Units Property*  |                 | 2.630      | 2.000      | 1.900  | 1.750      | 1.500      | 1.330      | 1.190      | 1.020  |
| Ln Amt > \$679,650*  |                 | 2.100      | 1.800      | 1.500  | 1.200      | 0.900      | 0.750      | 0.660      | 0.600  |

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

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

### LPMI Product Codes

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

### Lock Term to 45 Day Price

60 Day 0.300

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

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

## WESLEND CHOICE GOVERNMENT PROGRAMS

**\*\* Pricing is Borrower Paid. To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ [www.WeslendWholesale.com](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                              | 1.969   | 1.971   | 2.079   | 3.750                                  | 1.969   | 1.971   | 2.079   | 3.250                                 | 9.495   | 9.620   | 9.620   |
| 3.875                              | 1.075   | 1.171   | 1.171   | 3.875                                  | 1.075   | 1.171   | 1.171   | 3.375                                 | 9.495   | 9.620   | 9.620   |
| 4.000                              | 0.472   | 0.568   | 0.568   | 4.000                                  | 0.472   | 0.568   | 0.568   | 3.500                                 | 1.135   | 1.244   | 1.244   |
| 4.125                              | (0.061) | 0.035   | 0.035   | 4.125                                  | (0.061) | 0.035   | 0.035   | 3.625                                 | 0.670   | 0.779   | 0.779   |
| 4.250                              | (0.707) | (0.569) | (0.569) | 4.250                                  | (0.707) | (0.569) | (0.569) | 3.750                                 | 0.137   | 0.214   | 0.215   |
| 4.375                              | (1.286) | (1.148) | (1.148) | 4.375                                  | (1.286) | (1.148) | (1.148) | 3.875                                 | (0.326) | (0.248) | (0.247) |
| 4.500                              | (1.843) | (1.704) | (1.704) | 4.500                                  | (1.843) | (1.704) | (1.704) | 4.000                                 | (0.768) | (0.691) | (0.690) |
| 4.625                              | (2.325) | (2.187) | (2.187) | 4.625                                  | (2.325) | (2.187) | (2.187) | 4.125                                 | (1.201) | (1.123) | (1.122) |
| 4.750                              | (2.611) | (2.610) | (2.502) | 4.750                                  | (2.611) | (2.610) | (2.502) | 4.250                                 | (1.633) | (1.556) | (1.555) |
| 4.875                              | (3.111) | (2.897) | (2.897) | 4.875                                  | (3.111) | (2.897) | (2.897) |                                       |         |         |         |
| 5.000                              | (3.609) | (3.397) | (3.397) | 5.000                                  | (3.609) | (3.397) | (3.397) |                                       |         |         |         |
| 5.125                              | (4.036) | (3.824) | (3.824) | 5.125                                  | (4.036) | (3.824) | (3.824) |                                       |         |         |         |
| 5.250                              | (4.281) | (4.279) | (4.156) | 5.250                                  | (4.281) | (4.279) | (4.156) |                                       |         |         |         |
| 5.375                              | (4.276) | (4.047) | (4.047) | 5.375                                  | (4.276) | (4.047) | (4.047) |                                       |         |         |         |
| 5.500                              | (4.736) | (4.505) | (4.505) | 5.500                                  | (4.736) | (4.505) | (4.505) |                                       |         |         |         |
| 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                              | 1.969   | 1.971   | 2.079   | 3.750                                  | 1.969   | 1.971   | 2.079   | 3.250                                 | 9.495   | 9.620   | 9.620   |
| 3.875                              | 1.075   | 1.171   | 1.171   | 3.875                                  | 1.075   | 1.171   | 1.171   | 3.375                                 | 9.495   | 9.620   | 9.620   |
| 4.000                              | 0.472   | 0.568   | 0.568   | 4.000                                  | 0.472   | 0.568   | 0.568   | 3.500                                 | 1.135   | 1.244   | 1.244   |
| 4.125                              | (0.061) | 0.035   | 0.035   | 4.125                                  | (0.061) | 0.035   | 0.035   | 3.625                                 | 0.670   | 0.779   | 0.779   |
| 4.250                              | (0.707) | (0.569) | (0.569) | 4.250                                  | (0.707) | (0.569) | (0.569) | 3.750                                 | 0.137   | 0.214   | 0.215   |
| 4.375                              | (1.286) | (1.148) | (1.148) | 4.375                                  | (1.286) | (1.148) | (1.148) | 3.875                                 | (0.326) | (0.248) | (0.247) |
| 4.500                              | (1.843) | (1.704) | (1.704) | 4.500                                  | (1.843) | (1.704) | (1.704) | 4.000                                 | (0.768) | (0.691) | (0.690) |
| 4.625                              | (2.325) | (2.187) | (2.187) | 4.625                                  | (2.325) | (2.187) | (2.187) | 4.125                                 | (1.201) | (1.123) | (1.122) |
| 4.750                              | (2.611) | (2.610) | (2.502) | 4.750                                  | (2.611) | (2.610) | (2.502) | 4.250                                 | (1.633) | (1.556) | (1.555) |
| 4.875                              | (3.111) | (2.897) | (2.897) | 4.875                                  | (3.111) | (2.897) | (2.897) |                                       |         |         |         |
| 5.000                              | (3.609) | (3.397) | (3.397) | 5.000                                  | (3.609) | (3.397) | (3.397) |                                       |         |         |         |
| 5.125                              | (4.036) | (3.824) | (3.824) | 5.125                                  | (4.036) | (3.824) | (3.824) |                                       |         |         |         |
| 5.250                              | (4.281) | (4.279) | (4.156) | 5.250                                  | (4.281) | (4.279) | (4.156) |                                       |         |         |         |
| 5.375                              | (4.276) | (4.047) | (4.047) | 5.375                                  | (4.276) | (4.047) | (4.047) |                                       |         |         |         |
| 5.500                              | (4.736) | (4.505) | (4.505) | 5.500                                  | (4.736) | (4.505) | (4.505) |                                       |         |         |         |
| 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                              | 2.939   | 2.941   | 3.049   | 3.500                                  | 1.589   | 1.636   | 1.636   | 3.875                                 | 2.939   | 2.941   | 3.049   |
| 4.000                              | 2.342   | 2.343   | 2.451   | 3.625                                  | 1.130   | 1.177   | 1.177   | 4.000                                 | 2.342   | 2.343   | 2.451   |
| 4.125                              | 1.766   | 1.767   | 1.875   | 3.750                                  | 0.930   | 1.007   | 1.007   | 4.125                                 | 1.766   | 1.767   | 1.875   |
| 4.250                              | 1.174   | 1.175   | 1.283   | 3.875                                  | 0.423   | 0.499   | 0.499   | 4.250                                 | 1.174   | 1.175   | 1.283   |
| 4.375                              | 0.599   | 0.600   | 0.708   | 4.000                                  | (0.072) | 0.004   | 0.004   | 4.375                                 | 0.599   | 0.600   | 0.708   |
| 4.500                              | 0.036   | 0.037   | 0.146   | 4.125                                  | (0.503) | (0.427) | (0.427) | 4.500                                 | 0.036   | 0.037   | 0.146   |
| 4.625                              | (0.514) | (0.513) | (0.404) | 4.250                                  | (0.784) | (0.656) | (0.656) | 4.625                                 | (0.514) | (0.513) | (0.404) |
| 4.750                              | (1.046) | (1.045) | (0.937) |  |         |         |         | 4.750                                 | (1.046) | (1.045) | (0.937) |
| 4.875                              | (0.942) | (0.941) | (0.817) |  |         |         |         | 4.875                                 | (0.942) | (0.941) | (0.817) |
| 5.000                              | (1.461) | (1.459) | (1.336) |  |         |         |         | 5.000                                 | (1.461) | (1.459) | (1.336) |
| 5.125                              | (1.954) | (1.953) | (1.829) |  |         |         |         | 5.125                                 | (1.954) | (1.953) | (1.829) |
| 5.250                              | (2.466) | (2.464) | (2.341) |  |         |         |         | 5.250                                 | (2.466) | (2.464) | (2.341) |
| 7000-99 USDA / GRH 30 Year Fixed   |         |         |         |  |         |         |         | Streamline/IRRRL Codes                |         |         |         |
| Rate                               | 15 Day  | 30 Day  | 45 Day  |  |         |         |         |                                       |         |         |         |
| 3.625                              | 11.527  | 11.620  | 11.620  |  |         |         |         | 8037-99 30 Year Fixed Streamline      |         |         |         |
| 3.750                              | 1.969   | 1.971   | 2.079   |  |         |         |         | 8137-99 25 Year Fixed Streamline      |         |         |         |
| 3.875                              | 1.075   | 1.171   | 1.171   |  |         |         |         | 8237-99 20 Year Fixed Streamline      |         |         |         |
| 4.000                              | 0.472   | 0.568   | 0.568   |  |         |         |         | 8337-99 15 Year Fixed Streamline      |         |         |         |
| 4.125                              | (0.061) | 0.035   | 0.035   |  |         |         |         | 8038-99 30 Year Fixed HB Streamline   |         |         |         |
| 4.250                              | (0.707) | (0.569) | (0.569) |  |         |         |         | 8338-99 15 Year Fixed HB Streamline   |         |         |         |
| 4.375                              | (1.286) | (1.148) | (1.148) |  |         |         |         | 6037-99 VA 30 Year IRRRL              |         |         |         |
| 4.500                              | (1.843) | (1.704) | (1.704) |  |         |         |         | 6137-99 VA 25 Year IRRRL              |         |         |         |
| 4.625                              | (2.325) | (2.187) | (2.187) |  |         |         |         | 6237-99 VA 20 Year IRRRL              |         |         |         |
| 4.750                              | (2.611) | (2.610) | (2.502) |  |         |         |         | 6337-99 VA 15 Year IRRRL              |         |         |         |
| 4.875                              | (3.111) | (2.897) | (2.897) |  |         |         |         | 6038-99 VA 30 Year High Balance IRRRL |         |         |         |
| 5.000                              | (3.609) | (3.397) | (3.397) |  |         |         |         | 6333-99 VA 15 Year High Balance       |         |         |         |
| 5.125                              | (4.036) | (3.824) | (3.824) |  |         |         |         |                                       |         |         |         |
| 5.250                              | (4.281) | (4.279) | (4.156) |  |         |         |         |                                       |         |         |         |
| 5.375                              | (4.276) | (4.047) | (4.047) |  |         |         |         |                                       |         |         |         |



### 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  | 1.796   | 1.811                   | 1.905   | 3.750                                  | 1.796                    | 1.811   | 1.905   | 3.250  | 2.102   | 2.117      | 2.211   |
| 3.875  | 1.171   | 1.186                   | 1.280   | 3.875                                  | 1.171                    | 1.186   | 1.280   | 3.375  | 1.618   | 1.634      | 1.728   |
| 4.000  | 0.567   | 0.583                   | 0.676   | 4.000                                  | 0.567                    | 0.583   | 0.676   | 3.500  | 1.145   | 1.161      | 1.255   |
| 4.125  | (0.013) | 0.002                   | 0.096   | 4.125                                  | (0.013)                  | 0.002   | 0.096   | 3.625  | 0.685   | 0.701      | 0.794   |
| 4.250  | (0.586) | (0.570)                 | (0.477) | 4.250                                  | (0.586)                  | (0.570) | (0.477) | 3.750  | 0.053   | 0.053      | 0.131   |
| 4.375  | (1.164) | (1.148)                 | (1.054) | 4.375                                  | (1.164)                  | (1.148) | (1.054) | 3.875  | (0.404) | (0.404)    | (0.326) |
| 4.500  | (1.716) | (1.700)                 | (1.606) | 4.500                                  | (1.716)                  | (1.700) | (1.606) | 4.000  | (0.846) | (0.846)    | (0.768) |
| 4.625  | (2.240) | (2.224)                 | (2.131) | 4.625                                  | (2.240)                  | (2.224) | (2.131) | 4.125  | (1.271) | (1.271)    | (1.192) |
| 4.750  | (2.428) | (2.397)                 | (2.303) | 4.750                                  | (2.428)                  | (2.397) | (2.303) | 4.250  | (1.629) | (1.582)    | (1.488) |
| 4.875  | (2.951) | (2.919)                 | (2.826) | 4.875                                  | (2.951)                  | (2.919) | (2.826) | 4.375  | (2.051) | (2.005)    | (1.911) |
| 5.000  | (3.443) | (3.412)                 | (3.318) | 5.000                                  | (3.443)                  | (3.412) | (3.318) | 4.500  | (2.455) | (2.408)    | (2.315) |
| 5.125  | (3.905) | (3.874)                 | (3.780) | 5.125                                  | (3.905)                  | (3.874) | (3.780) | 4.625  | (2.840) | (2.793)    | (2.699) |
| 5.250  | (3.622) | (3.575)                 | (3.482) | 5.250                                  | (3.622)                  | (3.575) | (3.482) |  |         |            |         |
| 5.375  | (4.083) | (4.036)                 | (3.942) | 5.375                                  | (4.083)                  | (4.036) | (3.942) |  |         |            |         |
| 5.500  | (4.512) | (4.465)                 | (4.371) | 5.500                                  | (4.512)                  | (4.465) | (4.371) |  |         |            |         |
| 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  | 1.796   | 1.811                   | 1.905   | 3.750                                  | 1.796                    | 1.811   | 1.905   | 3.250  | 2.102   | 2.117      | 2.211   |
| 3.875  | 1.171   | 1.186                   | 1.280   | 3.875                                  | 1.171                    | 1.186   | 1.280   | 3.375  | 1.618   | 1.634      | 1.728   |
| 4.000  | 0.567   | 0.583                   | 0.676   | 4.000                                  | 0.567                    | 0.583   | 0.676   | 3.500  | 1.145   | 1.161      | 1.255   |
| 4.125  | (0.013) | 0.002                   | 0.096   | 4.125                                  | (0.013)                  | 0.002   | 0.096   | 3.625  | 0.685   | 0.701      | 0.794   |
| 4.250  | (0.586) | (0.570)                 | (0.477) | 4.250                                  | (0.586)                  | (0.570) | (0.477) | 3.750  | 0.053   | 0.053      | 0.131   |
| 4.375  | (1.164) | (1.148)                 | (1.054) | 4.375                                  | (1.164)                  | (1.148) | (1.054) | 3.875  | (0.404) | (0.404)    | (0.326) |
| 4.500  | (1.716) | (1.700)                 | (1.606) | 4.500                                  | (1.716)                  | (1.700) | (1.606) | 4.000  | (0.846) | (0.846)    | (0.768) |
| 4.625  | (2.240) | (2.224)                 | (2.131) | 4.625                                  | (2.240)                  | (2.224) | (2.131) | 4.125  | (1.271) | (1.271)    | (1.192) |
| 4.750  | (2.428) | (2.397)                 | (2.303) | 4.750                                  | (2.428)                  | (2.397) | (2.303) | 4.250  | (1.629) | (1.582)    | (1.488) |
| 4.875  | (2.951) | (2.919)                 | (2.826) | 4.875                                  | (2.951)                  | (2.919) | (2.826) | 4.375  | (2.051) | (2.005)    | (1.911) |
| 5.000  | (3.443) | (3.412)                 | (3.318) | 5.000                                  | (3.443)                  | (3.412) | (3.318) | 4.500  | (2.455) | (2.408)    | (2.315) |
| 5.125  | (3.905) | (3.874)                 | (3.780) | 5.125                                  | (3.905)                  | (3.874) | (3.780) | 4.625  | (2.840) | (2.793)    | (2.699) |
| 5.250  | (3.622) | (3.575)                 | (3.482) | 5.250                                  | (3.622)                  | (3.575) | (3.482) |  |         |            |         |
| 5.375  | (4.083) | (4.036)                 | (3.942) | 5.375                                  | (4.083)                  | (4.036) | (3.942) |  |         |            |         |
| 5.500  | (4.512) | (4.465)                 | (4.371) | 5.500                                  | (4.512)                  | (4.465) | (4.371) |  |         |            |         |
| 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  | 2.381   | 2.396                   | 2.490   | 3.250                                  | 2.722                    | 2.737   | 2.831   | 3.875  | 2.381   | 2.396      | 2.490   |
| 4.000  | 1.777   | 1.793                   | 1.886   | 3.375                                  | 2.238                    | 2.254   | 2.348   | 4.000  | 1.777   | 1.793      | 1.886   |
| 4.125  | 1.197   | 1.212                   | 1.306   | 3.500                                  | 1.765                    | 1.781   | 1.875   | 4.125  | 1.197   | 1.212      | 1.306   |
| 4.250  | 0.624   | 0.640                   | 0.733   | 3.625                                  | 1.305                    | 1.321   | 1.414   | 4.250  | 0.624   | 0.640      | 0.733   |
| 4.375  | 0.046   | 0.062                   | 0.156   | 3.750                                  | 0.673                    | 0.673   | 0.751   | 4.375  | 0.046   | 0.062      | 0.156   |
| 4.500  | (0.506) | (0.490)                 | (0.396) | 3.875                                  | 0.216                    | 0.216   | 0.294   | 4.500  | (0.506) | (0.490)    | (0.396) |
| 4.625  | (1.030) | (1.014)                 | (0.921) | 4.000                                  | (0.226)                  | (0.226) | (0.148) | 4.625  | (1.030) | (1.014)    | (0.921) |
| 4.750  | (0.843) | (0.812)                 | (0.718) | 4.125                                  | (0.651)                  | (0.651) | (0.572) | 4.750  | (0.843) | (0.812)    | (0.718) |
| 4.875  | (1.366) | (1.334)                 | (1.241) | 4.250                                  | (1.009)                  | (0.962) | (0.868) | 4.875  | (1.366) | (1.334)    | (1.241) |
| 5.000  | (1.858) | (1.827)                 | (1.733) | 4.375                                  | (1.431)                  | (1.385) | (1.291) | 5.000  | (1.858) | (1.827)    | (1.733) |
| 5.125  | (2.320) | (2.289)                 | (2.195) | 4.500                                  | (1.835)                  | (1.788) | (1.695) | 5.125  | (2.320) | (2.289)    | (2.195) |
|  |         |                         |         | 4.625                                  | (2.220)                  | (2.173) | (2.079) |  |         |            |         |
| 7000-05 USDA / GRH 30 Year Fixed                                       |         |                         |         |  |                          |         |         | Streamline/IRRRL Codes   |         |            |         |
| Rate   | 15 Day  | 30 Day                  | 45 Day  |  |                          |         |         |  |         |            |         |
| 3.750  | 1.796   | 1.811                   | 1.905   |  |                          |         |         | 8037-05 30 Year Fixed Streamline   |         |            |         |
| 3.875  | 1.171   | 1.186                   | 1.280   |  |                          |         |         | 8137-05 25 Year Fixed Streamline   |         |            |         |
| 4.000  | 0.567   | 0.583                   | 0.676   |  |                          |         |         | 8237-05 20 Year Fixed Streamline   |         |            |         |
| 4.125  | (0.013) | 0.002                   | 0.096   |  |                          |         |         | 8337-05 15 Year Fixed Streamline   |         |            |         |
| 4.250  | (0.586) | (0.570)                 | (0.477) |  |                          |         |         | 8038-05 30 Year Fixed HB Streamline  |         |            |         |
| 4.375  | (1.164) | (1.148)                 | (1.054) |  |                          |         |         | 8338-05 15 Year Fixed HB Streamline  |         |            |         |
| 4.500  | (1.716) | (1.700)                 | (1.606) |  |                          |         |         | 6037-05 VA 30 Year IRRRL   |         |            |         |
| 4.625  | (2.240) | (2.224)                 | (2.131) |  |                          |         |         | 6137-05 VA 25 Year IRRRL   |         |            |         |
| 4.750  | (2.428) | (2.397)                 | (2.303) |  |                          |         |         | 6237-05 VA 20 Year IRRRL   |         |            |         |
| 4.875  | (2.951) | (2.919)                 | (2.826) |  |                          |         |         | 6337-05 VA 15 Year IRRRL   |         |            |         |
| 5.000  | (3.443) | (3.412)                 | (3.318) |  |                          |         |         | 6038-05 VA 30 Year High Balance IRRRL  |         |            |         |
| 5.125  | (3.905) | (3.874)                 | (3.780) |  |                          |         |         | 6333-05 VA 15 Year High Balance  |         |            |         |
| 5.250  | (3.622) | (3.575)                 | (3.482) |  |                          |         |         |  |         |            |         |
| 5.375  | (4.083) | (4.036)                 | (3.942) |  |                          |         |         |  |         |            |         |
| 5.500  | (4.512) | (4.465)                 | (4.371) |  |                          |         |         |  |         |            |         |
| Select Government Price Adjustments                                    |         |                         |         |  |                          |         |         |  |         |            |         |
| FICO   |         | Total Ln Amt <\$140,000 |         |  | Total Ln Amt >=\$140,000 |         |         | Loan Amounts \$60,001 - \$75,000   |         | 0.500      |         |
|  |         | FHA                     | VA      | USDA                                   | FHA                      | VA      | USDA    |  |         |            |         |
| >=780  |         | (0.625)                 | (0.500) | (0.750)                                | (0.375)                  | (0.500) | (0.500) | Loan Amounts \$75,001 - \$100,000  |         | 0.250      |         |
| >=740 <780   |         | (0.375)                 | (0.375) | (0.500)                                | (0.250)                  | (0.250) | (0.375) | Loan Amounts \$100,001 - \$125,000   |         | 0.125      |         |
| >=720 <740   |         | 0.000                   | 0.000   | 2.250                                  | 0.000                    | 0.000   | 1.125   | Loan Amounts \$125,001 - \$225,000   |         | 0.000      |         |
| >=700 <720   |         | 0.000                   | 0.000   | 2.250                                  | 0.000                    | 0.000   | 1.125   | Loan Amounts \$225,001 - \$250,000   |         | (0.100)    |         |
| >=680 <700   |         | 1.500                   | 0.125   | 2.875                                  | 0.250                    | 0.125   | 1.625   | Gov't Non-Owner  |         | 0.500      |         |
| >=660 <680   |         | 2.500                   | 0.125   | 4.375                                  | 0.375                    | 0.125   | 2.250   | FHA/USDA Refi  |         | 0.125      |         |
| >=640 <660   |         | 3.500                   | 1.875   | 5.875                                  | 0.500                    | 0.250   | 3.000   | FHA/VA Streamline Refi   |         | 0.250      |         |
| >=620 <640   |         | N/A                     | 3.125   | N/A                                    | N/A                      | 0.750   | N/A     |  |         |            |         |
| State Adjustments:   |         |                         |         |  |                          |         |         |  |         |            |         |
| Zone 1: NY   |         |                         |         |  |                          |         |         |  |         | 0.100      |         |
| Zone 2: NV, UT   |         |                         |         |  |                          |         |         |  |         | 0.050      |         |
| Zone 3: CO, GA, ID, MA, MD, NC, WI                                     |         |                         |         |  |                          |         |         |  |         | 0.000      |         |
| Zone 4: AL, AZ, CT, DC, HI, IN, ME, MI, MN, MO, NE, NJ                 |         |                         |         |  |                          |         |         |  |         | (0.050)    |         |
| Zone 5: AK, IA, IL, KS, LA, ND, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA |         |                         |         |  |                          |         |         |  |         | (0.100)    |         |
| Zone 6: AR, FL, MT, PA   |         |                         |         |  |                          |         |         |  |         | (0.150)    |         |
| Zone 7: TX   |         |                         |         |  |                          |         |         |  |         | (0.300)    |         |
| Lock Ext   |         | Relock Fee 0.125        |         | Lock Term to 45 Day Price              |                          |         |         | <b>\$495 FHA/VA Streamline fee is available for Lender buyout but will be adjusted manually at lock based on loan amount</b> |         |            |         |
| 7 day 0.150  |         | Lock Ext per diem 0.025 |         | 60 Day 0.250                           |                          |         |         |  |         |            |         |
| 10 day 0.250   |         |                         |         |  |                          |         |         |  |         |            |         |
| 15 day 0.375   |         |                         |         |  |                          |         |         |  |         |            |         |
| Max Lender Credit after adjustments FIXED:                             |         |                         |         |  |                          |         |         |  |         | (4.750)    |         |
| Max Lender Credit after adjustments FIXED HB:                          |         |                         |         |  |                          |         |         |  |         | (3.750)    |         |
| Max Lender Credit after adjustments ARMS:                              |         |                         |         |  |                          |         |         |  |         | (2.750)    |         |
| WesLend FHA Lender ID  |         |                         |         |  |                          |         |         |  |         | 2323400005 |         |
| WesLend VA Lender ID   |         |                         |         |  |                          |         |         |  |         | 9026880000 |         |

## 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: |                            |
|---------------------------------|---------|---------|---------|---|--|---------------------------|----------------------------|
| Rate                            | 15 Day  | 30 Day  | 45 day  | <b>LLPAs: *Please refer to page 2 for Risk Based Adjusters*</b><br><br><b>Caps:</b> does not include escrow waiver, unpermitted addition, LPMI & State adj's, or Loan amt adj's)<br>LTV>80% and Fico >=680      0.000<br>All other LTV and fico combinations      1.500 |  | 1024-00                   | Home Ready 30 LPMI         |
| 4.250                           | 2.123   | 2.167   | 2.212   |   |  | 1028-00                   | Home Possible 30 LPMI      |
| 4.375                           | 1.605   | 1.649   | 1.694   |   |  | 1029-00                   | Home Possible Adv 30 LPMI  |
| 4.500                           | 1.002   | 1.054   | 1.106   |   |  | 1221-00                   | Home Ready 20 Year Fixed   |
| 4.625                           | 0.296   | 0.347   | 0.400   |   |  | 1224-00                   | Home Possible 20 Year LPMI |
| 4.750                           | (0.396) | (0.345) | (0.292) |   |  |                           |                            |
| 4.875                           | (0.995) | (0.944) | (0.891) |   |  |                           |                            |
| 5.000                           | (1.360) | (1.308) | (1.256) |   |  |                           |                            |
| 5.125                           | (1.975) | (1.909) | (1.842) |   |  |                           |                            |
| 5.250                           | (2.569) | (2.503) | (2.435) |   |  |                           |                            |
| 5.375                           | (3.012) | (2.946) | (2.879) |   |  |                           |                            |
| 5.500                           | (3.379) | (3.313) | (3.246) |   |  |                           |                            |

| Home Possible 30/Home Possible Advantage 30 |         |         |         | All Home Possible Programs  |  | Home Possible Advantage LLPAs  |  |
|---|---------|---------|---------|---|--|--|--|
| <b>1022-00/1023-00</b>                      |         |         |         | <b>&gt; 80 LTV and &gt;= 680 FICO = 0.000</b><br><b>&gt; 80 LTV and &lt; 680 FICO = 1.500</b><br><b>&lt;= 80 LTV = 1.500</b><br><br><b>Lock Term to 45 Day Price</b><br>60 Day      0.250 |  | <b>HPA LLPA :(not subject to the cap)</b><br>All LTVs & FICOs 1023-00 only      0.500<br>Purchase Special not subject to cap |  |
| Rate  | 15 Day  | 30 Day  | 45 day  |   |  |  |  |
| 4.250                                       | 1.669   | 1.701   | 1.751   |   |  |  |  |
| 4.375                                       | 1.071   | 1.104   | 1.152   |   |  |  |  |
| 4.500                                       | 0.349   | 0.384   | 0.429   |   |  |  |  |
| 4.625                                       | (0.240) | (0.210) | (0.138) |   |  |  |  |
| 4.750                                       | (0.832) | (0.799) | (0.733) |   |  |  |  |
| 4.875                                       | (1.434) | (1.399) | (1.336) |   |  |  |  |
| 5.000                                       | (1.861) | (1.827) | (1.767) |   |  |  |  |
| 5.125                                       | (2.473) | (2.421) | (2.332) |   |  |  |  |
| 5.250                                       | (2.953) | (2.901) | (2.814) |   |  |  |  |
| 5.375                                       | (3.317) | (3.263) | (3.180) |   |  |  |  |

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

| LTV                           | Term  | 620-639 | 640-659 | 660-679 | 680-699 | 700-719 | 720-739 | 740 - 759 | >= 760 |
|-------------------------------|-------|---------|---------|---------|---------|---------|---------|-----------|--------|
| 95.01 to 97%                  | 30 Yr | 6.350   | 5.820   | 5.360   | 4.090   | 3.320   | 2.820   | 2.270     | 1.680  |
| 90.01 to 95%                  | 30 Yr | 4.930   | 4.630   | 4.370   | 3.350   | 2.740   | 2.360   | 1.910     | 1.410  |
| 85.01 to 90%                  | 30 Yr | 4.420   | 4.220   | 4.060   | 3.010   | 2.490   | 2.080   | 1.680     | 1.200  |
| <= 85%                        | 30 Yr | 1.620   | 1.570   | 1.520   | 1.130   | 0.970   | 0.830   | 0.720     | 0.590  |
| <b>Rate &amp; Term Refi *</b> |       | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000     | 0.000  |
| <b>Cashout Refi*</b>          |       | 1.800   | 1.650   | 1.500   | 1.050   | 0.850   | 0.700   | 0.600     | 0.540  |
| <b>Second Home*</b>           |       | 1.350   | 1.270   | 1.230   | 0.700   | 0.600   | 0.490   | 0.390     | 0.360  |
| <b>3-4 Units Property*</b>    |       | 2.630   | 2.000   | 1.900   | 1.750   | 1.500   | 1.330   | 1.190     | 1.020  |
| <b>Ln Amt &gt; \$650,000*</b> |       | 2.100   | 1.800   | 1.500   | 1.200   | 0.900   | 0.750   | 0.660     | 0.600  |

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

## Conventional ARMs, Cooperatives, CEMA & Manufactured Homes

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

### Conforming ARMs

| 1700-77       |         |         |         | 1800-77       |         |         |         | 1900-77        |         |         |         |
|---------------|---------|---------|---------|---------------|---------|---------|---------|----------------|---------|---------|---------|
| 5/1 Libor Arm |         |         |         | 7/1 Libor Arm |         |         |         | 10/1 Libor Arm |         |         |         |
| Margin: 2.25  |         |         |         | Margin: 2.25  |         |         |         | Margin: 2.25   |         |         |         |
| Caps: 2/2/5   |         |         |         | Caps: 5/2/5   |         |         |         | Caps: 5/2/5    |         |         |         |
| Rate          | 15 Day  | 30 Day  | 45 Day  | Rate          | 15 Day  | 30 Day  | 45 Day  | Rate           | 15 Day  | 30 Day  | 45 Day  |
| 3.000         | 3.629   | 3.704   | 4.079   | 3.000         | 3.780   | 3.855   | 4.005   | 2.875          | 5.586   | 5.661   | 5.811   |
| 3.125         | 2.981   | 3.056   | 3.431   | 3.125         | 3.351   | 3.426   | 3.576   | 3.000          | 5.256   | 5.331   | 5.481   |
| 3.250         | 2.628   | 2.703   | 3.078   | 3.250         | 2.928   | 3.003   | 3.153   | 3.125          | 4.927   | 5.002   | 5.152   |
| 3.375         | 2.275   | 2.350   | 2.725   | 3.375         | 2.506   | 2.581   | 2.731   | 3.250          | 4.341   | 4.416   | 4.566   |
| 3.500         | 1.921   | 1.996   | 2.371   | 3.500         | 2.086   | 2.161   | 2.311   | 3.375          | 3.757   | 3.832   | 3.982   |
| 3.625         | 1.568   | 1.643   | 2.018   | 3.625         | 1.708   | 1.783   | 1.933   | 3.500          | 3.268   | 3.343   | 3.493   |
| 3.750         | 1.229   | 1.304   | 1.679   | 3.750         | 1.334   | 1.409   | 1.559   | 3.625          | 2.780   | 2.855   | 3.005   |
| 3.875         | 0.891   | 0.966   | 1.341   | 3.875         | 0.962   | 1.037   | 1.187   | 3.750          | 2.290   | 2.365   | 2.515   |
| 4.000         | 0.615   | 0.690   | 1.065   | 4.000         | 0.591   | 0.666   | 0.816   | 3.875          | 1.801   | 1.876   | 2.026   |
| 4.125         | 0.340   | 0.415   | 0.790   | 4.125         | 0.223   | 0.298   | 0.448   | 4.000          | 1.351   | 1.426   | 1.576   |
| 4.250         | 0.017   | 0.092   | 0.467   | 4.250         | (0.142) | (0.067) | 0.083   | 4.125          | 0.902   | 0.977   | 1.127   |
| 4.375         | (0.305) | (0.230) | 0.145   | 4.375         | (0.506) | (0.431) | (0.281) | 4.250          | 0.494   | 0.569   | 0.719   |
| 4.500         | (0.564) | (0.489) | (0.114) | 4.500         | (0.870) | (0.795) | (0.645) | 4.375          | 0.087   | 0.162   | 0.312   |
| 4.625         | (0.822) | (0.747) | (0.372) | 4.625         | (1.182) | (1.107) | (0.957) | 4.500          | (0.321) | (0.246) | (0.096) |
|               |         |         |         | 4.750         | (1.490) | (1.415) | (1.265) | 4.625          | (0.727) | (0.652) | (0.502) |
|               |         |         |         |               |         |         |         | 4.750          | (0.957) | (0.882) | (0.732) |

| 1733-77             |         |         |         | 1833-77             |         |         |         | DU LPMI, LP & LP LPMI Product Codes: |                             |
|---------------------|---------|---------|---------|---------------------|---------|---------|---------|--------------------------------------|-----------------------------|
| DU 5/1 Libor ARM HB |         |         |         | DU 7/1 Libor ARM HB |         |         |         |                                      |                             |
| Margin: 2.25        |         |         |         | Margin: 2.25        |         |         |         |                                      |                             |
| Caps: 2/2/5         |         |         |         | Caps: 5/2/5         |         |         |         |                                      |                             |
| Rate                | 15 Day  | 30 Day  | 45 Day  | Rate                | 15 Day  | 30 Day  | 45 Day  |                                      |                             |
| 3.125               | 3.486   | 3.611   | 3.736   | 3.000               | 4.562   | 4.687   | 4.812   | 1711-77                              | 5/1 ARM DU LPMI             |
| 3.250               | 3.133   | 3.258   | 3.383   | 3.125               | 4.143   | 4.268   | 4.393   | 1811-77                              | 7/1 ARM DU LPMI             |
| 3.375               | 2.780   | 2.905   | 3.030   | 3.250               | 3.723   | 3.848   | 3.973   | 1911-77                              | 10/1 ARM DU LPMI            |
| 3.500               | 2.426   | 2.551   | 2.676   | 3.375               | 3.304   | 3.429   | 3.554   | 1701-77                              | 5/1 ARM LP                  |
| 3.625               | 2.073   | 2.198   | 2.323   | 3.500               | 2.902   | 3.027   | 3.152   | 1801-77                              | 7/1 ARM LP                  |
| 3.750               | 1.734   | 1.859   | 1.984   | 3.625               | 2.500   | 2.625   | 2.750   | 1901-77                              | 10/1 ARM LP                 |
| 3.875               | 1.396   | 1.521   | 1.646   | 3.750               | 2.080   | 2.205   | 2.330   | 1720-77                              | 5/1 ARM LP LPMI             |
| 4.000               | 1.120   | 1.245   | 1.370   | 3.875               | 1.660   | 1.785   | 1.910   | 1820-77                              | 7/1 ARM LP LPMI             |
| 4.125               | 0.845   | 0.970   | 1.095   | 4.000               | 1.313   | 1.438   | 1.563   | 1920-77                              | 10/1 ARM LP LPMI            |
| 4.250               | 0.522   | 0.647   | 0.772   | 4.125               | 0.967   | 1.092   | 1.217   | 1753-77                              | 5/1 ARM LP Super Conforming |
| 4.375               | 0.200   | 0.325   | 0.450   | 4.250               | 0.620   | 0.745   | 0.870   | 1853-77                              | 7/1 ARM LP Super Conforming |
| 4.500               | (0.059) | 0.066   | 0.191   | 4.375               | 0.275   | 0.400   | 0.525   |                                      |                             |
| 4.625               | (0.317) | (0.192) | (0.067) | 4.500               | (0.015) | 0.110   | 0.235   |                                      |                             |
|                     |         |         |         | 4.625               | (0.303) | (0.178) | (0.053) |                                      |                             |
|                     |         |         |         | 4.750               | (0.369) | (0.244) | (0.119) |                                      |                             |

### 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               | 4.153   | 4.153   | 4.169   | 3.250               | 2.675   | 2.690   | 2.784   | 3.750              | 4.153   | 4.153   | 4.169   |
| 3.875               | 3.518   | 3.518   | 3.534   | 3.375               | 2.172   | 2.188   | 2.282   | 3.875              | 3.518   | 3.518   | 3.534   |
| 4.000               | 2.868   | 2.868   | 2.899   | 3.500               | 1.699   | 1.715   | 1.809   | 4.000              | 2.868   | 2.868   | 2.899   |
| 4.125               | 2.179   | 2.179   | 2.210   | 3.625               | 1.185   | 1.200   | 1.294   | 4.125              | 2.179   | 2.179   | 2.210   |
| 4.250               | 1.539   | 1.539   | 1.570   | 3.750               | 0.815   | 0.830   | 0.924   | 4.250              | 1.539   | 1.539   | 1.570   |
| 4.375               | 0.965   | 0.965   | 0.996   | 3.875               | 0.409   | 0.425   | 0.519   | 4.375              | 0.965   | 0.965   | 0.996   |
| 4.500               | 0.294   | 0.310   | 0.357   | 4.000               | 0.055   | 0.055   | 0.133   | 4.500              | 0.294   | 0.310   | 0.357   |
| 4.625               | (0.304) | (0.288) | (0.242) | 4.125               | (0.412) | (0.412) | (0.334) | 4.625              | (0.304) | (0.288) | (0.242) |
| 4.750               | (0.909) | (0.893) | (0.846) | 4.250               | (0.901) | (0.901) | (0.823) | 4.750              | (0.909) | (0.893) | (0.846) |
| 4.875               | (1.509) | (1.493) | (1.446) | 4.375               | (1.327) | (1.327) | (1.249) | 4.875              | (1.509) | (1.493) | (1.446) |
| 5.000               | (1.852) | (1.821) | (1.758) | 4.500               | (1.493) | (1.446) | (1.353) | 5.000              | (1.852) | (1.821) | (1.758) |
| 5.125               | (2.436) | (2.405) | (2.342) | 4.625               | (1.920) | (1.873) | (1.779) | 5.125              | (2.436) | (2.405) | (2.342) |
| 5.250               | (2.954) | (2.923) | (2.860) | 4.750               | (2.295) | (2.248) | (2.155) | 5.250              | (2.954) | (2.923) | (2.860) |
| 5.375               | (3.403) | (3.372) | (3.309) | 4.875               | (2.613) | (2.566) | (2.472) | 5.375              | (3.403) | (3.372) | (3.309) |
| 5.500               | (3.443) | (3.396) | (3.318) |                     |         |         |         | 5.500              | (3.443) | (3.396) | (3.318) |
| 5.625               | (4.064) | (4.017) | (3.939) |                     |         |         |         | 5.625              | (4.064) | (4.017) | (3.939) |
| 5.750               | (4.582) | (4.535) | (4.457) |                     |         |         |         | 5.750              | (4.582) | (4.535) | (4.457) |

| 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              | 2.675   | 2.690   | 2.784   | 3.875             | 5.431   | 5.475   | 5.521   | 3.250             | 3.919   | 3.982   | 4.043   |
| 3.375              | 2.172   | 2.188   | 2.282   | 4.000             | 4.641   | 4.734   | 4.735   | 3.375             | 3.407   | 3.469   | 3.531   |
| 3.500              | 1.699   | 1.715   | 1.809   | 4.125             | 3.876   | 3.969   | 3.970   | 3.500             | 2.915   | 2.977   | 3.039   |
| 3.625              | 1.185   | 1.200   | 1.294   | 4.250             | 3.323   | 3.367   | 3.412   | 3.625             | 2.425   | 2.488   | 2.549   |
| 3.750              | 0.815   | 0.830   | 0.924   | 4.375             | 2.805   | 2.849   | 2.894   | 3.750             | 2.162   | 2.201   | 2.241   |
| 3.875              | 0.409   | 0.425   | 0.519   | 4.500             | 1.940   | 2.048   | 2.049   | 3.875             | 1.701   | 1.740   | 1.779   |
| 4.000              | 0.055   | 0.055   | 0.133   | 4.625             | 1.277   | 1.385   | 1.386   | 4.000             | 1.294   | 1.333   | 1.373   |
| 4.125              | (0.412) | (0.412) | (0.334) | 4.750             | 0.638   | 0.746   | 0.747   | 4.125             | 0.875   | 0.914   | 0.953   |
| 4.250              | (0.901) | (0.901) | (0.823) | 4.875             | 0.052   | 0.160   | 0.161   | 4.250             | 0.553   | 0.615   | 0.677   |
| 4.375              | (1.327) | (1.327) | (1.249) | 5.000             | (0.220) | (0.108) | (0.095) | 4.375             | 0.179   | 0.256   | 0.257   |
| 4.500              | (1.493) | (1.446) | (1.353) | 5.125             | (0.924) | (0.800) | (0.799) | 4.500             | (0.254) | (0.192) | (0.130) |
| 4.625              | (1.920) | (1.873) | (1.779) | 5.250             | (1.489) | (1.365) | (1.364) | 4.625             | (0.671) | (0.608) | (0.547) |
| 4.750              | (2.295) | (2.248) | (2.155) | 5.375             | (1.987) | (1.863) | (1.862) | 4.750             | (0.861) | (0.799) | (0.737) |
| 4.875              | (2.613) | (2.566) | (2.472) | 5.500             | (2.179) | (2.113) | (2.046) | 4.875             | (1.194) | (1.054) | (1.053) |
|                    |         |         |         | 5.625             | (2.582) | (2.443) | (2.441) | 5.000             | (1.568) | (1.497) | (1.428) |
|                    |         |         |         | 5.750             | (3.169) | (3.043) | (3.029) |                   |         |         |         |
|                    |         |         |         | 5.875             | (3.611) | (3.472) | (3.471) |                   |         |         |         |

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



| Government Price Adjustments   |                 |                |
|--|-----------------|----------------|
| Fico 580 - 599   | FHA/VA/USDA     | 2.750          |
| Fico 600 - 619   | FHA/VA/USDA     | 2.250          |
| Fico 620 - 639   | FHA/VA/USDA     | 1.250          |
| <b>State Adjustments:</b>  |                 |                |
| Zone 1: NY   |                 | 0.100          |
| Zone 2: NV, UT   |                 | 0.050          |
| Zone 3: CO, GA, ID, MA, MD, NC, WI   |                 | 0.000          |
| Zone 4: AL, AZ, CT, DC, HI, IN, ME, MI, MN, MO, NE, NJ   |                 | -0.050         |
| Zone 5: AK, IA, IL, KS, LA, ND, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA   |                 | -0.100         |
| Zone 6: AR, FL, MT, PA   |                 | -0.150         |
| Zone 7: TX   |                 | -0.300         |
| <b>** Loan amount adjustments to Total loan amount</b>   |                 |                |
| Loan Amounts \$60,001 - \$75,000   | FHA/VA/USDA     | 0.500          |
| Loan Amounts \$75,001 - \$100,000  | FHA/VA/USDA     | 0.250          |
| Loan Amounts \$100,001 - \$125,000   | FHA/VA/USDA     | 0.125          |
| Loan Amounts \$125,001 - \$299,999   | FHA/VA/USDA     | 0.000          |
| Loan Amounts \$300,000 - \$453,100   | FHA/VA/USDA     | (0.125)        |
| Loan Amounts > \$636,150   | FHA/VA/USDA     | 0.250          |
| 2-4 Units  | FHA/VA/USDA     | 0.000          |
| Streamline All LTV ranges (includes HB)  | FHA/VA/USDA     | 0.250          |
| First Advantage & DPA Price Adjustments  |                 |                |
| Fico 550 - 599   | First Advantage | 2.750          |
| Fico 600 - 619   | First Advantage | 2.250          |
| Fico 620 - 639   | First Advantage | 1.250          |
| Fico 640 - 659   | First Advantage | 0.250          |
| Fico 660 - 679   | First Advantage | 0.000          |
| Fico 680 - 699   | First Advantage | 0.000          |
| Fico >= 700  | First Advantage | (0.125)        |
| High Bal FICO ≤ 679 *plus above FICO Adj   | First Advantage | 0.625          |
| Fico >= 720  | DPA             | (0.250)        |
| Fico 660 - 679   | DPA             | 0.000          |
| Fico 640 - 659   | DPA             | 0.500          |
| Fico 620 - 639   | DPA             | 1.500          |
| Fico 600 - 619   | DPA             | 2.000          |
| <b>State Adjustments:</b>  |                 |                |
| Zone 1: NY   |                 | 0.100          |
| Zone 2: NV, UT   |                 | 0.050          |
| Zone 3: CO, GA, ID, MA, MD, NC, WI   |                 | 0.000          |
| Zone 4: AL, AZ, CT, DC, HI, IN, ME, MI, MN, MO, NE, NJ   |                 | -0.050         |
| Zone 5: AK, IA, IL, KS, LA, ND, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA   |                 | -0.100         |
| Zone 6: AR, FL, MT, PA   |                 | -0.150         |
| Zone 7: TX   |                 | -0.300         |
| Lock Ext   |                 |                |
| 7 day  |                 | 0.150          |
| 10 day   |                 | 0.250          |
| 15 day   |                 | 0.375          |
| Relock Fee   |                 | 0.125          |
| Lock Ext per diem  |                 | 0.025          |
| <b>Lock Term to 45 Day Price</b>   |                 |                |
| 60 Day   |                 | 0.250          |
| <b>Max Lender Credit after adjustments FIXED:</b>  |                 | <b>(4.750)</b> |
| <b>Max Lender Credit after adjustments FIXED HB:</b>   |                 | <b>(3.750)</b> |
| <b>Max Lender Credit after adjustments ARMS:</b>   |                 | <b>(2.750)</b> |
| Loan Amounts \$60,001 - \$75,000   | First Advantage | 0.500          |
| Loan Amounts \$75,001 - \$100,000  | First Advantage | 0.250          |
| Loan Amounts \$100,001 - \$125,000   | First Advantage | 0.125          |
| Loan Amounts \$125,001 - \$299,999   | First Advantage | 0.000          |
| Loan Amounts \$300,000 - \$453,100   | First Advantage | 0.000          |
| Loan Amounts > \$679,650   | First Advantage | 0.250          |
| Manual Underwrite w/FICO >=640   | First Advantage | 0.375          |
| Manual Underwrite w/FICO <640  | First Advantage | 0.750          |
| <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     |





## Weslend Non-QM

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

| 9771-30 Agency Plus 5/1 ARM |         |         | 9773-30 Alt Doc 5/1 ARM |         |         | 9774-30 Alt Investor 5/1 ARM |         |         |
|-----------------------------|---------|---------|-------------------------|---------|---------|------------------------------|---------|---------|
| Rate                        | 30 day  | 45 day  | Rate                    | 30 day  | 45 day  | Rate                         | 30 day  | 45 day  |
| 7.375                       | (3.312) | (3.187) | 7.750                   | (3.312) | (3.187) | 8.125                        | (3.312) | (3.187) |
| 7.250                       | (3.062) | (2.937) | 7.625                   | (3.062) | (2.937) | 7.990                        | (3.042) | (2.917) |
| 7.125                       | (2.812) | (2.687) | 7.500                   | (2.812) | (2.687) | 7.875                        | (2.812) | (2.687) |
| 6.990                       | (2.542) | (2.417) | 7.375                   | (2.562) | (2.437) | 7.750                        | (2.562) | (2.437) |
| 6.875                       | (2.312) | (2.187) | 7.250                   | (2.312) | (2.187) | 7.625                        | (2.312) | (2.187) |
| 6.750                       | (2.062) | (1.937) | 7.125                   | (2.062) | (1.937) | 7.500                        | (2.062) | (1.937) |
| 6.625                       | (1.812) | (1.687) | 6.990                   | (1.792) | (1.667) | 7.375                        | (1.812) | (1.687) |
| 6.500                       | (1.562) | (1.437) | 6.875                   | (1.562) | (1.437) | 7.250                        | (1.562) | (1.437) |
| 6.375                       | (1.312) | (1.187) | 6.750                   | (1.312) | (1.187) | 7.125                        | (1.312) | (1.187) |
| 6.250                       | (1.062) | (0.937) | 6.625                   | (1.062) | (0.937) | 6.990                        | (1.042) | (0.917) |
| 6.125                       | (0.812) | (0.687) | 6.500                   | (0.812) | (0.687) | 6.875                        | (0.812) | (0.687) |
| 5.990                       | (0.542) | (0.417) | 6.375                   | (0.562) | (0.437) | 6.750                        | (0.562) | (0.437) |
| 5.875                       | (0.312) | (0.187) | 6.250                   | (0.312) | (0.187) | 6.625                        | (0.312) | (0.187) |
| 5.750                       | (0.062) | 0.063   | 6.125                   | (0.062) | 0.063   | 6.500                        | (0.062) | 0.063   |
| 5.625                       | 0.188   | 0.313   | 5.990                   | 0.208   | 0.333   | 6.375                        | 0.188   | 0.313   |
| 5.500                       | 0.438   | 0.563   | 5.875                   | 0.438   | 0.563   | 6.250                        | 0.438   | 0.563   |
| 5.375                       | 0.688   | 0.813   | 5.750                   | 0.688   | 0.813   | 6.125                        | 0.688   | 0.813   |
| 5.250                       | 0.938   | 1.063   | 5.625                   | 0.938   | 1.063   | 5.990                        | 0.958   | 1.083   |
| 5.125                       | 1.188   | 1.313   | 5.500                   | 1.188   | 1.313   | 5.875                        | 1.188   | 1.313   |
| 4.990                       | 1.458   | 1.583   | 5.375                   | 1.438   | 1.563   | 5.750                        | 1.438   | 1.563   |
| 4.875                       | 1.688   | 1.813   | 5.250                   | 1.688   | 1.813   | 5.625                        | 1.688   | 1.813   |
| 4.750                       | 2.063   | 2.188   | 5.125                   | 2.063   | 2.188   | 5.500                        | 2.063   | 2.188   |

| 9775-30 Premier Bank Statement 5/1 ARM |         |         |
|--|---------|---------|
| Rate                                   | 30 day  | 45 day  |
| 7.500                                  | (3.812) | (3.687) |
| 7.375                                  | (3.562) | (3.437) |
| 7.250                                  | (3.312) | (3.187) |
| 7.125                                  | (3.062) | (2.937) |
| 6.990                                  | (2.792) | (2.667) |
| 6.875                                  | (2.562) | (2.437) |
| 6.750                                  | (2.312) | (2.187) |
| 6.625                                  | (2.062) | (1.937) |
| 6.500                                  | (1.812) | (1.687) |
| 6.375                                  | (1.562) | (1.437) |
| 6.250                                  | (1.312) | (1.187) |
| 6.125                                  | (1.062) | (0.937) |
| 5.990                                  | (0.792) | (0.667) |
| 5.875                                  | (0.562) | (0.437) |
| 5.750                                  | (0.312) | (0.187) |
| 5.625                                  | (0.062) | 0.063   |
| 5.500                                  | 0.188   | 0.313   |
| 5.375                                  | 0.438   | 0.563   |
| 5.250                                  | 0.688   | 0.813   |
| 5.125                                  | 1.063   | 1.188   |
| 4.990                                  | 1.468   | 1.593   |

| 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 |   |  |