



Effective: 3/19/20 8:24 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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New Locks

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.weslendwholesale.com.
- Loans can be locked in Broker Connection 2.0 until 5:30 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.
- Lender Fees Are Not Included In Pricing.

IMPROVED GOVERNMENT LOAN PRICING:

- 24 Hr Turn Times
- Manual Underwrites OK

GOLD JUMBO & NON-QM PROGRAM HIGHLIGHTS:

- 12 Month Bank Statements – 90% to \$1,500,000
- Loan Amounts to \$4,000,000
- DSCR & NINJA (No Job) N/O/O to \$4mm
- Up to 50% DTI on Bank Statement and Full doc loans
- Prime Jumbo - Paystubs & 1 Yr. 1040's to qualify OK
- Prime Jumbo \$0.00 reserves OK with:
24 month clean mortgage history

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-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
All Other State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

- No title seasoning required!!**
- Add new owner and refinance immediately!!!**
- Up to 80% of deposits may be used**
- 80% to \$2M w/680 FICO**
- 70% to \$3M w/680 FICO**
- 65% to \$4M w/680 FICO**
- Gifts OK for down & Reserves & Biz funds OK!!**

WesLend Silver Advantage



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

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WesLend Conforming DU and LP

1000-99 1001-99		Conventional 25/30 Yr Fixed				1200-99 1201-99		Conventional 20 Yr Fixed				1300-99 1301-99		Conventional 15 Yr Fixed			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
2.750	95.972	95.797	95.447	94.432	2.750	95.490	95.250	95.168	95.092	2.750	97.874	97.654	97.571	97.305			
2.875	96.786	96.611	96.261	95.535	2.875	96.599	96.364	96.277	96.206	2.875	98.151	98.054	97.838	97.746			
3.000	98.002	97.868	97.574	96.607	3.000	97.679	97.450	97.357	97.292	3.000	99.347	99.172	98.458	98.359			
3.125	98.595	98.461	98.167	97.714	3.125	98.763	98.539	98.442	98.381	3.125	99.775	99.600	98.995	98.891			
3.250	99.893	99.798	99.473	98.574	3.250	99.517	99.299	99.196	99.141	3.250	100.119	99.944	99.449	99.340			
3.375	100.315	100.221	99.909	99.233	3.375	100.151	99.939	99.831	99.781	3.375	100.437	100.262	99.885	99.773			
3.500	100.768	100.679	100.381	99.814	3.500	100.638	100.398	100.302	100.207	3.500	100.658	100.483	100.256	100.139			
3.625	101.123	101.012	100.733	100.465	3.625	101.018	100.816	100.698	100.658	3.625	100.901	100.726	100.149	99.771			
3.750	100.792	100.667	100.389	99.804	3.750	101.010	100.843	100.719	100.646	3.750	100.647	100.530	100.397	100.186			
3.875	101.061	100.935	100.657	100.377	3.875	101.509	101.347	101.218	101.149	3.875	100.972	100.856	100.722	100.582			
4.000	101.479	101.301	100.962	100.875	4.000	101.919	101.763	101.629	101.565	4.000	101.328	101.232	101.122	100.948			
4.125	101.885	101.710	101.372	101.290	4.125	102.290	102.140	102.000	101.942	4.125	101.728	101.632	101.522	101.347			
4.250	101.404	101.295	101.071	100.285	4.250	101.877	101.791	101.647	101.558	4.250	102.072	101.976	101.866	101.716			
4.375	101.437	101.328	101.119	100.784	4.375	102.273	102.194	102.044	101.960	4.375	102.294	102.134	102.168	102.014			
4.500	101.766	101.657	101.443	101.223	4.500	102.661	102.587	102.432	102.353	4.500	102.489	102.325	102.364	102.205			
4.625	102.047	101.953	101.760	101.576	4.625	103.032	102.964	102.803	102.730	4.625	102.771	102.598	102.644	102.478			
4.750	102.427	102.360	102.197	101.515	4.750	102.931	102.803	102.637	102.532	4.750	103.082	102.905	102.956	102.785			
4.875	102.503	102.436	102.273	101.927	4.875	103.311	103.188	103.018	102.918	4.875	103.276	103.095	103.150	102.975			
5.000	102.759	102.741	102.528	102.279	5.000	103.648	103.531	103.355	103.260	5.000	103.388	103.203	103.262	103.083			
5.125	103.011	102.998	102.656	102.541	5.125	103.933	103.822	103.641	103.551	5.125	102.403	102.210	102.276	102.090			

1400-99 1401-99		Conventional 10 Yr Fixed				Rate		Conventional 15 Yr Fixed						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	97.447	97.367	97.228	97.152	3.250					2.750				
2.875	98.064	97.980	97.846	97.765	3.375					2.875				
3.000	98.678	98.590	98.460	98.375	3.500					3.000				
3.125	99.173	99.081	98.955	98.866	3.625					3.125				
3.250	99.574	99.478	99.357	99.263	3.750					3.250				
3.375	99.942	99.842	99.725	99.627	3.875					3.375				
3.500	100.536	100.361	100.047	99.944	4.000					3.500				
3.625	100.779	100.604	100.023	99.913	4.125					3.625				
3.750	100.582	100.465	100.395	100.281	4.250					3.750				
3.875	100.945	100.824	100.759	100.640	4.375					3.875				
4.000	101.376	101.247	101.283	101.157	4.500					4.000				
4.125	101.782	101.648	101.689	101.558	4.625					4.125				
4.250	102.128	101.990	102.035	101.900	4.750					4.250				
4.375	102.389	102.247	102.297	102.156	4.875					4.375				
4.500	102.684	102.534	102.591	102.443	5.000					4.500				
4.625	103.046	102.891	102.953	102.801	5.125					4.625				
4.750	103.342	103.183	103.250	103.093	5.250					4.750				
4.875	103.523	103.360	103.431	103.270	5.375					4.875				
5.000	103.657	103.490	103.565	103.399	5.500					5.000				
5.125	102.361	102.186	102.268	102.096	5.625					5.125				

LPMI Product Codes			
1011-99	DU 30 Yr Fixed LPMI	1020-99	LP 30 Yr Fixed LPMI
1111-99	DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI
1211-99	DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI
1311-99	DU 15 Yr Fixed LPMI	1320-99	LP 15 Yr Fixed LPMI

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)								
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
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

Conventional Adjusters	
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Manufactured	-0.750
Second home LTV > 85%	-0.250
>4 Finance Properties	-0.500

Loans with Secondary Financing			
All Loans with Subordinate Financing			-0.375
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95%-90.01%	30%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.140	-5.700
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.510	-2.260	-2.930	-3.430	-4.330	-5.800	-6.320	-6.960
95%-90.01%	25%	-1.200	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate & Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Cash Out Refinance	-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A	
Second Home	-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350	
Investment Property (Max 85% LTV)	-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630	
3-4 Unit Property	-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A	
Manufactured	-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800	
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.600	-1.820	
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>\$350-500k	>\$500-765,600k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-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
All Other St	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.1



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

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WesLend Fixed High Balance

1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	94.316	94.049	93.946	93.844	3.000	97.061	96.732	96.536		2.750	98.102	97.882	97.799	
2.875	95.928	95.388	95.525	94.912	3.125	97.893	97.657	97.545		2.875	98.222	98.080	97.931	
3.000	97.061	96.732	96.536	95.958	3.250	99.277	99.051	98.952		3.000	98.730	98.585	98.436	
3.125	99.180	97.657	97.545	97.050	3.375	99.677	99.458	99.364		3.125	99.605	99.529	99.445	
3.250	99.955	99.051	98.952	97.905	3.500	100.111	99.905	99.813		3.250	99.974	99.906	99.826	
3.375	100.291	99.458	99.364	98.485	3.625	100.420	100.231	100.140		3.375	100.293	100.233	100.152	
3.500	100.678	99.905	99.813	98.936	3.750	99.220	99.028	98.937		3.500	100.570	100.505	100.426	
3.625	101.184	100.231	100.140	99.566	3.875	99.698	99.509	99.359		3.625	99.918	99.809	99.723	
3.750	101.536	99.279	99.380	98.784	4.000	100.146	99.962	99.807		3.750	100.302	100.135	100.107	
3.875	102.026	99.712	99.813	99.267	4.125	100.502	100.324	100.163		3.875	100.481	100.350	100.229	
4.000	102.402	100.093	100.194	99.721	4.250	99.331	99.218	99.053		4.000	100.820	100.709	100.617	
4.125	102.716	100.324	100.226	100.082	4.375	99.763	99.656	99.485		4.125	101.502	101.161	101.243	
4.250	102.258	100.172	100.254	98.938	4.500	100.156	100.055	99.879		4.250	101.884	101.547	101.627	
4.375	102.598	100.478	100.560	99.375	4.625	100.428	100.332	100.151		4.375	102.204	101.874	101.954	
4.500	102.977	100.823	100.905	99.774	4.750	98.620	98.487	98.406		4.500	102.388	102.061	102.140	
4.625	103.205	100.914	100.995	100.052	4.875	98.988	98.861	98.783		4.625	101.677	102.542	102.605	
4.750	103.199	101.289	101.351		5.000	99.131	99.006	98.928		4.750	100.973	100.862	100.752	
4.875	103.672	101.640	101.703		5.125	99.338	99.219	99.142		4.875	101.007	100.896	100.786	
5.000	103.953	101.874	101.937		5.250	96.577	96.482	96.403		5.000	101.085	100.974	100.864	
5.125	104.113	99.219	99.142		5.375	96.774	96.682	96.604		5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.500	96.183	95.841	95.981	
2.625	96.680	96.341	96.479	
2.750	98.102	97.882	97.799	
2.875	98.222	98.080	97.931	
3.000	98.730	98.585	98.436	
3.125	99.605	99.529	99.445	
3.250	99.974	99.906	99.826	
3.375	100.293	100.233	100.152	
3.500	100.031	100.505	100.426	
3.625	99.859	99.809	99.723	
3.750	100.267	100.135	100.002	
3.875	100.481	100.350	100.216	
4.000	100.820	100.709	100.599	
4.125	101.272	100.991	101.013	
4.250	101.654	101.317	101.397	
4.375	101.974	101.644	101.724	
4.500	102.158	101.831	101.910	
4.625	101.665	102.312	102.375	
4.750	100.973	100.862	100.752	
4.875	101.007	100.896	100.786	

LPMI Product Codes			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
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

Conventional Adjusters

Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
Second home LTV > 85%	-0.250

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95%-90.01%	30%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.140	-5.700
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.510	-2.260	-2.930	-3.430	-4.330	-5.800	-6.320	-6.960
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
Rate & Term Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A
Second Home		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350
Investment Property (Max 85% LTV)		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
3-4 - Unit Property		-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A
Manufactured		-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-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
All Other St	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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WesLend Government																																								
8000-99 8100-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS																														
FHA/VA 25/30 Yr Fixed					FHA/VA 15 Yr Fixed																																			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																															
2.750	99.244	99.147	98.522	98.424	2.750	99.373	99.093	99.037	98.677	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="background-color: #0056b3; color: white;">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>580 - 599*</td><td style="text-align: right;">-2.500</td></tr> <tr><td>600 - 619*</td><td style="text-align: right;">-2.000</td></tr> <tr><td>620 - 639</td><td style="text-align: right;">-1.250</td></tr> <tr><td>640- 659</td><td style="text-align: right;">-0.375</td></tr> <tr><td>660- 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>> 700</td><td style="text-align: right;">0.000</td></tr> <tr> <th colspan="2" style="background-color: #0056b3; color: white;">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> <tr><td>VA</td><td style="text-align: right;">-0.250</td></tr> <tr><td>Manufactured</td><td style="text-align: right;">-1.250</td></tr> <tr><td colspan="2" style="text-align: center;">*FHA ONLY</td></tr> </tbody> </table>	FICO Adjustments		580 - 599*	-2.500	600 - 619*	-2.000	620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	680 - 699	0.000	> 700	0.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-1.250	*FHA ONLY	
FICO Adjustments																																								
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Manufactured	-1.250																																							
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2.875	99.820	99.723	99.039	98.937	2.875	99.890	99.615	99.555	99.076																															
3.000	101.166	100.409	99.534	99.427	3.000	100.391	100.122	100.057	99.465																															
3.125	101.536	100.431	100.007	99.895	3.125	100.877	100.613	100.544	99.844																															
3.250	101.880	101.403	100.438	100.321	3.250	100.571	100.457	100.320	100.212																															
3.375	101.875	101.415	100.546	100.423	3.375	100.813	100.592	100.509	100.122																															
3.500	102.222	101.542	100.983	100.855	3.500	101.288	101.071	100.985	100.492																															
3.625	102.544	101.558	101.452	101.261	3.625	101.755	101.542	101.452	100.853																															
3.750	102.840	102.003	101.779	101.642	3.750	101.723	101.583	101.595	101.463																															
3.875	102.031	101.913	100.557	100.387	3.875	102.094	102.057	101.961	101.825																															
4.000	102.336	101.961	101.128	100.767	4.000	102.557	102.526	102.418	102.178																															
4.125	102.622	102.311	101.688	101.124	4.125	103.027	102.999	102.889																																
4.250	102.891	102.620	101.615	101.457	4.250	102.831	102.804	102.780																																
4.375	102.703	102.687	101.695	101.530	4.375	103.310	103.282	103.258																																
4.500	103.016	103.000	102.034	101.865	4.500	103.797	103.768	103.744																																
4.625	103.201	103.076	102.130		4.625	104.271	104.244	104.220																																
4.750	103.446	103.114	101.784		4.750	102.132	102.104	102.080																																
4.875	101.910	101.882	101.858		4.875	102.608	102.580	102.556																																
5.000	102.218	102.190	102.166		5.000	103.084	103.056	103.032																																
5.125	102.750	102.722	102.698		5.125	103.559	103.531	103.507																																
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																														
Rate	15 Day	30 Day	45 Day	60 Day																																				
2.750	98.972	98.625	98.522	98.424	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="background-color: #0056b3; color: white;">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>620 - 639</td><td style="text-align: right;">-1.500</td></tr> <tr><td>640- 659</td><td style="text-align: right;">-0.625</td></tr> <tr><td>660- 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>> 700</td><td style="text-align: right;">0.000</td></tr> <tr> <th colspan="2" style="background-color: #0056b3; color: white;">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> </tbody> </table>						FICO Adjustments		620 - 639	-1.500	640- 659	-0.625	660- 679	-0.250	680 - 699	0.000	> 700	0.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000										
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2.875	99.489	99.148	99.039	98.937																																				
3.000	99.983	99.647	99.534	99.427																																				
3.125	100.456	100.126	100.007	99.895																																				
3.250	100.886	100.562	100.438	100.321																																				
3.375	100.835	100.675	100.546	100.423																																				
3.500	101.271	101.117	100.983	100.855																																				
3.625	101.776	101.543	101.452	101.261																																				
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4.500	102.127	102.210	102.034	101.865																																				
4.625	102.182	102.154	102.130																																					
4.750	101.363	101.293	101.269																																					
Streamline/IRRRL Product Codes								Extension and Re-lock Fees																																
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL				5 Day	0.125	Re-Lock	0.125																														
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL				7 Day	0.150																																
							10 Day	0.250																																
							15 Day	0.375																																
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CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194																														
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Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

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WesLend Government

8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS																											
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance																																
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																												
2.750	97.769	96.963	96.362	95.598	2.750	96.780	96.646	96.590		<table border="1" style="margin: auto; border-collapse: collapse;"> <thead> <tr style="background-color: #0070C0; color: white;"><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>580 - 599*</td><td style="text-align: right;">-2.500</td></tr> <tr><td>600 - 619*</td><td style="text-align: right;">-2.000</td></tr> <tr><td>620 - 639</td><td style="text-align: right;">-1.250</td></tr> <tr><td>640 - 659</td><td style="text-align: right;">-0.375</td></tr> <tr><td>660 - 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>> 700</td><td style="text-align: right;">0.000</td></tr> <tr style="background-color: #0070C0; color: white;"><th colspan="2">Government Adjusters</th></tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> <tr><td>VA</td><td style="text-align: right;">-0.250</td></tr> </tbody> </table> <p style="margin-top: 10px; text-align: center;">*FHA ONLY</p>		FICO Adjustments		580 - 599*	-2.500	600 - 619*	-2.000	620 - 639	-1.250	640 - 659	-0.375	660 - 679	-0.250	680 - 699	0.000	> 700	0.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																																					
580 - 599*	-2.500																																				
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Manual	-0.250																																				
2 unit	-0.750																																				
3-4 unit	-1.000																																				
VA	-0.250																																				
2.875	98.345	97.434	96.859	96.066	2.875	97.072	96.938	96.882																													
3.000	99.281	97.949	97.325	96.506	3.000	97.349	97.215	97.159																													
3.125	99.303	98.445	97.760	96.913	3.125	97.603	97.469	97.413																													
3.250	99.062	98.273	98.083	97.753	3.250	97.740	97.606	97.550																													
3.375	99.075	98.743	98.329	98.156	3.375	97.733	97.616	97.591																													
3.500	99.442	99.203	98.793	98.526	3.500	97.972	97.855	97.830																													
3.625	99.865	99.630	99.223	98.865	3.625	98.195	98.078	98.053																													
3.750	100.239	99.510	99.494	99.172	3.750	99.106	98.989	98.933																													
3.875	100.148	99.082	98.932	98.787	3.875	99.431	99.314	99.257																													
4.000	100.157	99.462	99.246	99.097	4.000	99.640	99.523	99.467																													
4.125	100.236	99.866	99.531	99.378	4.125	99.836	99.719	99.662																													
4.250	99.886	99.955	99.789	99.631	4.250	100.017	99.900	99.844																													
4.375	99.778	99.227	99.056	98.891	4.375	99.048	98.973	99.417																													
4.500	99.921	99.496	99.317	99.147	4.500	99.232	99.157	99.600																													
4.625	99.941	99.913	99.556	99.382	4.625	99.402	99.327	99.771																													
4.750	99.884	99.957	99.770	99.591	4.750	99.561	99.486	99.930																													
4.875	98.984	98.956	98.155		4.875																																
5.000	99.452	99.424	97.273		5.000																																
5.125	99.952	99.924	97.773		5.125																																

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600
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Lock cut-off for Arm Programs is 3:30 PM PST

WesLend Government ARM

8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					GOVERNMENT ARM PRICE ADJUSTMENTS																		
Margin 2.000					Margin 2.000																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	98.061	97.985	97.912	97.838	2.750	98.061	97.985	97.912	97.838	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>620 - 639</td> <td>-1.250</td> </tr> <tr> <td>640- 659</td> <td>-0.375</td> </tr> <tr> <td>660- 679</td> <td>-0.250</td> </tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td>-0.250</td> </tr> <tr> <td>2 unit</td> <td>-0.750</td> </tr> <tr> <td>3-4 unit</td> <td>-1.000</td> </tr> <tr> <td>VA</td> <td>-0.250</td> </tr> </tbody> </table>	FICO Adjustments		620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
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VA	-0.250																											
2.875	98.435	98.355	98.286	98.208	2.875	98.435	98.355	98.286	98.208																			
3.000	98.602	98.517	98.453	98.370	3.000	98.602	98.517	98.453	98.370																			
3.125	98.587	98.499	98.439	98.351	3.125	98.587	98.499	98.439	98.351																			
3.250	98.697	98.584	98.622	98.357	3.250	98.697	98.584	98.622	98.357																			
3.375	98.770	98.657	98.695	98.308	3.375	98.770	98.657	98.695	98.308																			
3.500	99.164	99.051	99.089	98.485	3.500	99.164	99.051	99.089	98.485																			
3.625	99.559	99.446	99.484	98.522	3.625	99.559	99.446	99.484	98.522																			
3.750	99.954	99.841	99.879	98.585	3.750	99.954	99.841	99.879	98.585																			
3.875	99.993	99.880	99.918	98.617	3.875	99.993	99.880	99.918	98.617																			
4.000	100.389	100.276	100.314	98.814	4.000	100.389	100.276	100.314	98.814																			
4.125	100.785	100.672	100.710	98.884	4.125	100.785	100.672	100.710	98.884																			
4.250	101.181	101.068	101.106	98.946	4.250	101.181	101.068	101.106	98.946																			
4.375	100.471	100.358	100.396		4.375	100.471	100.358	100.396																				
4.500	100.865	100.752	100.790		4.500	100.865	100.752	100.790																				
4.625	101.260	101.147	101.185		4.625	101.260	101.147	101.185																				
4.750	101.655	101.542	101.580		4.750	101.655	101.542	101.580																				
4.875					4.875																							
5.000					5.000																							
5.125					5.125																							

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-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
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

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Effective: 3/19/20 8:24 AM

Lock cut-off for Arm Programs is 3:30 PM PST

WesLend ARM																													
1700-77 Margin 2.25					5/1 LIBOR ARM Caps 2/2/5					1800-77 Margin 2.25					7/1 LIBOR ARM Caps 5/2/5					1900-77 Margin 2.25					10/1 LIBOR ARM Caps 5/2/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
2.500					2.500					2.500					2.500					2.500									
2.625					2.625					2.625					2.625					2.625									
2.750	100.026	99.953	99.894	99.822	2.750	99.806	99.720	99.644	99.562	2.750	98.597	98.488	98.372	98.274	2.750	98.597	98.488	98.372	98.274	2.750	98.597	98.488	98.372	98.274					
2.875	100.297	100.219	100.160	100.083	2.875	100.093	100.001	99.925	99.838	2.875	98.849	98.736	98.619	98.516	2.875	98.849	98.736	98.619	98.516	2.875	98.849	98.736	98.619	98.516					
3.000	100.555	100.471	100.413	100.330	3.000	100.365	100.268	100.193	100.100	3.000	99.088	98.969	98.853	98.744	3.000	99.088	98.969	98.853	98.744	3.000	99.088	98.969	98.853	98.744					
3.125	100.819	100.730	100.671	100.583	3.125	100.644	100.542	100.467	100.369	3.125	99.334	99.210	99.093	98.979	3.125	99.334	99.210	99.093	98.979	3.125	99.334	99.210	99.093	98.979					
3.250	100.999	100.905	100.845	100.752	3.250	100.841	100.733	100.657	100.554	3.250	99.583	99.454	99.337	99.218	3.250	99.583	99.454	99.337	99.218	3.250	99.583	99.454	99.337	99.218					
3.375	101.175	101.075	101.013	100.915	3.375	101.032	100.919	100.842	100.734	3.375	99.839	99.705	99.588	99.463	3.375	99.839	99.705	99.588	99.463	3.375	99.839	99.705	99.588	99.463					
3.500	101.352	101.248	101.184	101.081	3.500	101.226	101.108	101.030	100.916	3.500	100.097	99.957	99.840	99.711	3.500	100.097	99.957	99.840	99.711	3.500	100.097	99.957	99.840	99.711					
3.625	101.534	101.424	101.358	101.250	3.625	101.424	101.301	101.221	101.102	3.625	100.357	100.213	100.095	99.961	3.625	100.357	100.213	100.095	99.961	3.625	100.357	100.213	100.095	99.961					
3.750	101.638	101.523	101.454	101.340	3.750	101.534	101.405	101.323	101.199	3.750	100.488	100.338	100.218	100.078	3.750	100.488	100.338	100.218	100.078	3.750	100.488	100.338	100.218	100.078					
3.875	101.732	101.612	101.540	101.421	3.875	101.633	101.499	101.414	101.285	3.875	100.601	100.446	100.323	100.178	3.875	100.601	100.446	100.323	100.178	3.875	100.601	100.446	100.323	100.178					
4.000	101.828	101.703	101.627	101.503	4.000	101.735	101.597	101.508	101.374	4.000	100.716	100.556	100.431	100.281	4.000	100.716	100.556	100.431	100.281	4.000	100.716	100.556	100.431	100.281					
4.125	101.926	101.795	101.717	101.587	4.125	101.841	101.697	101.605	101.466	4.125	100.835	100.670	100.542	100.387	4.125	100.835	100.670	100.542	100.387	4.125	100.835	100.670	100.542	100.387					
4.250					4.250					4.250	99.317	99.219	99.271		4.250	99.317	99.219	99.271		4.250	99.317	99.219	99.271						
4.375					4.375					4.375	99.364	99.266	99.318		4.375	99.364	99.266	99.318		4.375	99.364	99.266	99.318						
4.500	99.571	99.472	99.524		4.500					4.500					4.500					4.500									
4.625	99.133	99.035	99.087		4.625					4.625					4.625					4.625									
4.750					4.750					4.750					4.750					4.750									
4.875					4.875					4.875					4.875					4.875									

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
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

Conventional Adjusters

Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Manufactured	-0.750
Second home LTV > 85%	-0.250

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
≥740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products

>20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
≤20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-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
All Other St	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

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Effective: 3/19/20 8:24 AM

Lock cut-off for Arm Programs is 3:30 PM PST

WesLend ARM High Balance														
1733-77 5/1 LIBOR ARM High Balance					1833-77 7/1 LIBOR ARM High Balance					1933-77 10/1 LIBOR ARM High Balance				
Margin 2.25 Caps 2/2/5					Margin 2.25 Caps 5/2/5					Margin 2.25 Caps 5/2/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.500					2.500					2.500				
2.625					2.625					2.625				
2.750	100.042	99.968	99.910	99.838	2.750	99.784	99.697	99.621	99.539	2.750	98.665	98.556	98.440	98.341
2.875	100.297	100.219	100.160	100.083	2.875	100.058	99.966	99.891	99.803	2.875	98.901	98.788	98.671	98.568
3.000	100.545	100.461	100.403	100.320	3.000	100.320	100.223	100.148	100.056	3.000	99.125	99.006	98.889	98.781
3.125	100.800	100.711	100.652	100.565	3.125	100.590	100.488	100.413	100.315	3.125	99.356	99.232	99.116	99.002
3.250	100.972	100.878	100.818	100.725	3.250	100.778	100.671	100.595	100.492	3.250	99.592	99.463	99.346	99.227
3.375	101.140	101.041	100.979	100.881	3.375	100.963	100.851	100.773	100.665	3.375	99.836	99.702	99.585	99.460
3.500	101.313	101.208	101.144	101.041	3.500	101.154	101.036	100.957	100.844	3.500	100.084	99.944	99.827	99.697
3.625	101.492	101.383	101.317	101.208	3.625	101.350	101.227	101.147	101.028	3.625	100.336	100.191	100.074	99.939
3.750	101.598	101.483	101.414	101.300	3.750	101.460	101.331	101.249	101.125	3.750	100.460	100.310	100.191	100.051
3.875	101.696	101.576	101.504	101.385	3.875	101.560	101.426	101.341	101.212	3.875	100.570	100.414	100.292	100.147
4.000	101.795	101.670	101.595	101.470	4.000	101.664	101.525	101.437	101.303	4.000	100.683	100.523	100.398	100.248
4.125	101.894	101.764	101.685	101.556	4.125	101.770	101.626	101.535	101.396	4.125	100.802	100.636	100.509	100.353
4.250	101.986	101.851	101.769	101.634	4.250	101.859	101.710	101.615	101.471	4.250	101.005	100.834	100.706	100.545
4.375	102.077	101.936	101.851	101.711	4.375	101.947	101.793	101.695	101.545	4.375	101.222	101.046	100.916	100.750
4.500	102.165	102.019	101.930	101.785	4.500	102.032	101.873	101.771	101.616	4.500	101.437	101.255	101.124	100.953
4.625	102.247	102.096	102.004	101.854	4.625	102.109	101.945	101.840	101.680	4.625	101.645	101.458	101.326	101.150
4.750	102.382	102.225	102.130	101.975	4.750	102.241	102.071	101.964	101.799	4.750	101.770	101.579	101.444	101.263
4.875	102.525	102.364	102.266	102.106	4.875	102.385	102.209	102.100	101.929	4.875	101.898	101.701	101.564	101.377

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
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

Conventional Adjusters

Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV < 75%	-0.750
HighBal ARM LTV/CLTV > 75%	-1.500
Second home LTV > 85%	-0.250

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products

>20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-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
All Other St	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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Effective: 3/19/20 8:24 AM

FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 1024-00 Home Ready 30 Yr Fixed					1022-00 1028-00 Home Possible 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.000	96.203	96.203	96.203	96.203	3.000				
3.125	96.987	96.987	96.987	96.987	3.125				
3.250	97.704	97.704	97.704	97.704	3.250	97.704	97.468	97.542	
3.375	98.185	98.185	98.185	98.185	3.375	98.185	98.008	98.030	
3.500	98.733	98.733	98.733	98.733	3.500	98.733	98.508	98.593	
3.625	99.140	99.140	99.140	99.140	3.625	99.140	98.974	98.984	
3.750	99.060	99.060	99.060	99.060	3.750	99.060	98.905	98.892	
3.875	99.596	99.596	99.596	99.596	3.875	99.596	99.441	99.428	
4.000	100.010	100.010	100.010	100.010	4.000	100.010	99.855	99.842	
4.125	100.308	100.308	100.308	100.308	4.125	100.308	100.153	100.140	
4.250	99.733	99.733	99.733	99.733	4.250	99.733	99.616	99.698	
4.375	100.032	100.032	100.032	100.032	4.375	100.032	99.921	100.003	
4.500	100.374	100.374	100.374	100.374	4.500	100.374	100.267	100.349	
4.625	100.563	100.563	100.563	100.563	4.625	100.563	100.436	100.455	
4.750	100.913	100.913	100.913	100.913	4.750	100.913	100.769	100.821	
4.875	101.258	101.258	101.258	101.258	4.875	101.258	101.171	101.222	
5.000					5.000				
5.125					5.125				
5.250					5.250				
5.375					5.375				

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
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
Attached Condo > 15 YR Term				-0.750	-0.750	-0.750	-0.750	-0.750

Property Type	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	>90
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000

Loans with Secondary Financing

All Loans with Subordinate Financing				-0.375
The below adds also apply:				
LTV Range	CLTV Range	Fico <720	Fico >=720	
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250	
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500	
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750	
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750	
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500	

LPMI Adjustments - HomeReady

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590
95%-90.01%	25%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.050	-4.430	-4.880
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.130	-1.700	-2.180	-2.500	-3.170	-4.220	-4.670	-5.200
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
3- 4 - Unit Property		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
		-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Cumulative Price Adjustment Caps

FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

Extension and Re-lock Fees

Day	Fee	Re-Lock	Fee
5 Day	0.125		
7 Day	0.150		
15 Day	0.250		
		Re-Lock	0.25

[link to policy](#)

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-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
All Other St	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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Effective: 3/19/20 8:48 AM

1800-39						Jumbo 7-1 Non-QM		WesLend Silver Advantage	
Rate	15 day	30 Day	45 Day	60 Day					
4.250		98.298			<p>No Seasoning on title for cash out</p> <p>Full Doc or 12 & 24 months bank Statements</p> <p>Up to 50% DTI</p> <p>Cash out as Reserves</p> <p>Interest only Option</p> <p>Use Primary Wage Earner's Score</p>	Lock cut-off for Jumbo programs is 3:30PM PST			
4.375		98.603				UW approval and completed appraisal are required to lock			
4.500		98.909				State Pricing Adjustment:			
4.625		99.215				AK, AL, AR, CO, GA, IA, IN, KS, KY, MO, MS, NC, NE, NH, SC, TN, TX, UT, WA	0.250		
4.750		99.522				12 MNTH LIBOR			
4.875		99.829				0.8618			
4.990		100.136				Loan Term Options	Price Caps		
5.125		100.444				30 Year	NY	101.000	
5.250		100.752				40 Year*	Foreign National	101.500	
5.375		101.060				*Note: only allowed with a 10 year I/O		Investment Property	101.500
5.500		101.369							
5.625		101.678							
5.750		101.987							
5.875		102.297							
5.990		102.607							
6.125		102.917							
6.250		103.228							
6.375		103.539							
6.500		103.850							
6.625		104.161							

Extension and Re-lock Fees
Please call lock deck for extensions and relocks

Price Adjustments

Loan Level Price Adjustments		Fico / LTV Price Adjustments						
Documentation		55%	60%	65%	70%	75%	80%	85%
Full Doc	780 +	2.500	2.250	2.250	2.125	2.125	2.000	N/A
	740 - 779	1.750	1.500	1.500	1.250	1.250	1.000	N/A
	720 - 739	1.625	1.375	1.375	1.250	1.250	0.875	N/A
	700 - 719	1.375	1.250	1.250	1.000	0.875	0.500	N/A
	680 - 699	1.375	1.250	1.250	0.875	0.500	-0.250	N/A
	660 - 679	-0.500	-0.500	-0.500	-0.625	N/A	N/A	N/A
	640 - 659	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
620 - 639	-1.500	-1.500	N/A	N/A	N/A	N/A	N/A	
Limited Doc *	620 +	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
24 Months Bank Statements	780 +	2.250	2.000	2.000	1.875	1.875	1.750	N/A
	740 - 779	1.500	1.250	1.250	1.000	1.000	0.750	N/A
	720 - 739	0.875	0.750	0.625	0.500	0.500	0.375	N/A
	700 - 719	0.625	0.500	0.500	0.375	0.125	0.125	N/A
	680 - 699	0.000	-0.250	-0.250	-0.375	-0.500	-0.625	N/A
	660 - 679	-0.750	-0.750	-0.750	-0.875	N/A	N/A	N/A
	640 - 659	-1.250	-1.250	-1.375	N/A	N/A	N/A	N/A
620 - 639	-1.750	-1.750	N/A	N/A	N/A	N/A	N/A	
12 Mo Bank Stmt**	620 +	0.000	0.000	0.000	0.000	-0.250	-0.500	N/A
Asset Depletion	620 +	-0.250	N/A	N/A	N/A	N/A	N/A	N/A

*In addition to Full Doc FICOxLTV LLPA

**In addition to 24 Month Bank Statement FICOxLTV LLPA

Price Adjustments		55%	60%	65%	70%	75%	80%	85%
Product	Interest-Only	-0.250	-0.250	-0.500	-0.500	-0.750	-0.750	N/A
Loan Amount	> 600,000	0.250	0.250	0.250	0.125	0.125	0.125	N/A
	>1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	>1,500,000	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	N/A
Other	Cash-Out	-0.500	-0.500	-0.500	-0.750	-1.000	N/A	N/A
	Second Home	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
	Investment	-0.750	-0.750	-0.750	-0.750	N/A	N/A	N/A
	Condo	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	Non-Warrantable	-0.375	-0.375	-0.500	-0.625	-0.750	-0.750	N/A
	2-4 Units	0.000	0.000	0.000	-0.250	N/A	N/A	N/A
	DTI ≥ 50 %	-0.375	-0.375	-0.375	N/A	N/A	N/A	N/A
	BK UnSeasoned **	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A
	FC/SS/DIL UnSeasoned	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A
	Exception	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Foreign National - No Fi	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A	

**Note: Unseasoned Foreclosure/Short Sale/BK loan time frame is defined as months 13 to 36 after derogatory event.

***Note: Foreign National loans with no FICO are limited to 60% LTV