



Effective: 3/23/20 8:42 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](http://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.

**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

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WesLend Conforming DU and LP

1000-99 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					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	98.144	97.898	97.418	95.937	2.750	96.898	96.657	96.576	96.506	2.750	99.502	99.158	99.063	99.015
2.875	98.788	98.575	98.224	96.912	2.875	97.908	97.673	97.587	97.522	2.875	99.919	99.580	99.480	99.437
3.000	100.686	100.536	100.204	97.878	3.000	98.913	98.683	98.591	98.532	3.000	100.310	99.977	99.871	99.834
3.125	101.288	101.137	100.805	98.891	3.125	99.924	99.700	99.603	99.549	3.125	100.475	100.325	99.732	99.668
3.250	102.138	101.988	101.656	99.687	3.250	100.621	100.403	100.301	100.251	3.250	100.858	100.683	100.143	100.084
3.375	102.590	102.440	102.108	100.220	3.375	101.198	100.985	100.877	100.833	3.375	101.254	101.079	100.512	100.459
3.500	102.989	102.838	102.506	100.639	3.500	101.520	101.313	101.200	101.161	3.500	101.554	101.379	100.809	100.761
3.625	103.019	102.868	102.536	101.227	3.625	101.855	101.653	101.535	101.501	3.625	101.827	101.652	100.550	100.468
3.750	102.668	102.542	102.259	100.414	3.750	101.562	101.362	101.239	101.172	3.750	101.623	101.448	100.942	100.865
3.875	102.892	102.766	102.483	100.863	3.875	102.015	101.821	101.693	101.631	3.875	101.942	101.767	101.293	101.221
4.000	102.935	102.809	102.526	101.286	4.000	102.332	102.143	102.010	101.953	4.000	102.388	102.213	101.587	101.520
4.125	102.938	102.812	102.529	101.647	4.125	102.610	102.428	102.289	102.237	4.125	101.930	101.705	101.553	101.457
4.250	102.514	102.380	102.119	100.600	4.250	102.262	102.082	101.938	101.854	4.250	102.275	102.056	101.899	101.807
4.375	102.523	102.389	102.128	101.017	4.375	102.641	102.466	102.317	102.238	4.375	102.493	102.280	102.117	102.031
4.500	102.840	102.706	102.445	101.395	4.500	102.960	102.792	102.637	102.563	4.500	102.639	102.432	102.264	102.183
4.625	102.891	102.757	102.497	101.655	4.625	103.254	103.091	102.932	102.863	4.625	102.933	102.730	102.557	102.441
4.750	102.698	102.614	102.438	100.658	4.750	102.386	102.132	101.967	101.862	4.750	103.186	102.988	102.810	102.699
4.875	102.754	102.671	102.495	101.031	4.875	102.753	102.505	102.335	102.235	4.875	103.367	103.175	102.991	102.886
5.000	102.994	102.910	102.735	101.339	5.000	103.042	102.799	102.624	102.529	5.000	103.491	103.304	103.116	103.015
5.125	102.342	102.121	101.655	101.540	5.125	103.280	103.042	102.862	102.772	5.125	102.451	102.269	102.075	101.940

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	-0.194



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WesLend Government										
8000-99 8100-99 FHA/VA 25/30 Yr Fixed					8300-99 FHA/VA 15 Yr Fixed					FHA / VA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	101.371	100.989	100.859	100.766	2.750	100.889	100.545	100.450	100.402	
2.875	101.805	101.565	101.293	101.205	2.875	100.848	100.633	100.533	100.460	
3.000	103.854	102.252	101.697	101.615	3.000	101.213	101.004	100.898	100.830	
3.125	104.226	102.273	102.073	101.995	3.125	101.567	101.364	101.253	101.190	
3.250	104.572	102.966	102.422	102.350	3.250	101.912	101.714	101.598	101.541	
3.375	104.082	103.078	102.272	102.167	3.375	101.656	101.462	101.341	101.248	
3.500	104.432	103.205	102.625	102.526	3.500	102.001	101.813	101.687	101.599	
3.625	104.759	103.341	102.955	102.861	3.625	102.338	102.156	102.024	101.942	
3.750	105.066	103.605	103.265	103.176	3.750	102.667	102.490	102.353	102.276	
3.875	104.007	103.295	102.185	102.063	3.875	102.810	102.574	102.432	102.325	
4.000	104.321	103.343	102.502	102.385	4.000	103.137	102.907	102.760	102.658	
4.125	104.615	103.693	102.799	102.688	4.125	101.727	101.577	100.343		
4.250	104.895	103.554	103.083	102.976	4.250	101.656	101.506	99.251		
4.375	103.907	103.621	101.978	101.838	4.375	99.870	99.842	99.731		
4.500	104.187	103.934	102.261	102.126	4.500	100.346	100.318	100.208		
4.625	104.450	104.010	101.796		4.625	100.822	100.794	100.685		
4.750	104.685	103.133	102.059		4.750	98.618	98.590	98.478		
4.875	101.353	101.129	101.315		4.875	99.094	99.066	98.956		
5.000	100.916	97.773	97.617		5.000	99.572	99.544	99.434		
5.125	101.132	98.305	98.147		5.125	100.050	100.022	99.912		
7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS					
Rate	15 Day	30 Day	45 Day	60 Day						
2.750	101.371	100.961	100.859	100.766						
2.875	101.805	101.400	101.293	101.205						
3.000	102.209	101.810	101.697	101.615						
3.125	102.584	102.191	102.073	101.995						
3.250	102.933	102.545	102.422	102.350						
3.375	102.686	102.400	102.272	102.167						
3.500	103.039	102.758	102.625	102.526						
3.625	103.368	103.094	102.955	102.861						
3.750	103.678	103.409	103.265	103.176						
3.875	102.502	102.334	102.185	102.063						
4.000	102.818	102.656	102.502	102.385						
4.125	103.115	102.959	102.799	102.688						
4.250	103.398	103.248	103.083	102.976						
4.375	102.478	102.148	101.978	101.838						
4.500	102.761	102.436	102.261	102.126						
4.625	101.569	101.419	98.797							
4.750	97.068	96.880	96.730							
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					
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

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



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	99.676	98.838	98.568	98.099	2.750	98.130	97.969	97.952		<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>580 - 599*</td><td>-2.500</td></tr> <tr><td>600 - 619*</td><td>-2.000</td></tr> <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><td>680 - 699</td><td>0.000</td></tr> <tr><td>&gt; 700</td><td>0.000</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> <p style="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																																				
600 - 619*	-2.000																																				
620 - 639	-1.250																																				
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Manual	-0.250																																				
2 unit	-0.750																																				
3-4 unit	-1.000																																				
VA	-0.250																																				
2.875	100.252	99.309	99.063	98.469	2.875	98.378	98.217	98.199																													
3.000	101.188	99.621	99.527	98.804	3.000	98.609	98.448	98.431																													
3.125	101.276	100.000	99.958	99.106	3.125	98.825	98.664	98.647																													
3.250	100.666	100.270	100.228	99.745	3.250	98.946	98.790	98.748																													
3.375	100.778	100.292	100.163	100.059	3.375	99.263	99.108	99.043																													
3.500	100.860	100.580	100.447	100.347	3.500	99.465	99.310	99.246																													
3.625	101.121	100.847	100.708	100.614	3.625	99.654	99.499	99.435																													
3.750	101.873	101.094	100.950	100.861	3.750	100.006	99.840	99.784																													
3.875	101.562	100.690	100.541	100.418	3.875	100.296	100.130	100.074																													
4.000	101.571	100.943	100.789	100.672	4.000	100.473	100.308	100.252																													
4.125	101.650	101.180	101.021	100.909	4.125	100.638	100.473	100.417																													
4.250	101.563	101.413	101.248	101.141	4.250	100.792	100.626	100.570																													
4.375	100.768	100.196	100.026	99.886	4.375	99.284	99.891	99.944																													
4.500	100.911	100.423	100.248	100.113	4.500	99.457	100.064	100.117																													
4.625	100.951	100.633	100.453	100.323	4.625	99.631	100.237	100.291																													
4.750	101.135	100.823	100.637	100.512	4.750	99.804	100.411	100.464																													
4.875	98.078	97.854	98.040		4.875																																
5.000	93.523	93.339	91.058		5.000																																
5.125	94.020	93.838	91.555		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
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: 3/23/20 8:42 AM

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	97.845	97.772	97.703	97.632	2.750	97.845	97.772	97.703	97.632	<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
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																											
2.875	98.178	98.102	98.036	97.962	2.875	98.178	98.102	98.036	97.962																			
3.000	98.328	98.250	98.186	98.110	3.000	98.328	98.250	98.186	98.110																			
3.125	98.303	98.212	98.228	98.072	3.125	98.303	98.212	98.228	98.072																			
3.250	98.697	98.584	98.622	98.038	3.250	98.697	98.584	98.622	98.038																			
3.375	98.770	98.657	98.695	97.093	3.375	98.770	98.657	98.695	97.093																			
3.500	99.164	99.051	99.089	97.279	3.500	99.164	99.051	99.089	97.279																			
3.625	99.559	99.446	99.484	97.365	3.625	99.559	99.446	99.484	97.365																			
3.750	99.954	99.841	99.879	97.487	3.750	99.954	99.841	99.879	97.487																			
3.875	99.993	99.880	99.918	97.552	3.875	99.993	99.880	99.918	97.552																			
4.000	100.389	100.276	100.314	97.768	4.000	100.389	100.276	100.314	97.768																			
4.125	100.785	100.672	100.710	97.832	4.125	100.785	100.672	100.710	97.832																			
4.250	101.181	101.068	101.106	98.009	4.250	101.181	101.068	101.106	98.009																			
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: 3/23/20 8:42 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	99.748	99.683	99.626	99.562	2.750	99.759	99.680	99.611	99.537	2.750	99.011	98.911	98.809	98.719	2.750	99.011	98.911	98.809	98.719	2.750	99.011	98.911	98.809	98.719					
2.875	99.969	99.899	99.841	99.772	2.875	99.980	99.896	99.826	99.747	2.875	99.144	99.038	98.935	98.839	2.875	99.144	99.038	98.935	98.839	2.875	99.144	99.038	98.935	98.839					
3.000	100.197	100.122	100.063	99.988	3.000	100.209	100.120	100.050	99.965	3.000	99.285	99.175	99.069	98.968	3.000	99.285	99.175	99.069	98.968	3.000	99.285	99.175	99.069	98.968					
3.125	100.429	100.348	100.288	100.209	3.125	100.445	100.351	100.280	100.190	3.125	99.431	99.316	99.208	99.102	3.125	99.431	99.316	99.208	99.102	3.125	99.431	99.316	99.208	99.102					
3.250	100.619	100.533	100.472	100.387	3.250	100.662	100.563	100.491	100.396	3.250	99.584	99.463	99.354	99.243	3.250	99.584	99.463	99.354	99.243	3.250	99.584	99.463	99.354	99.243					
3.375	100.804	100.713	100.650	100.560	3.375	100.878	100.773	100.700	100.600	3.375	99.739	99.613	99.502	99.385	3.375	99.739	99.613	99.502	99.385	3.375	99.739	99.613	99.502	99.385					
3.500	100.991	100.894	100.829	100.734	3.500	101.095	100.986	100.911	100.806	3.500	99.896	99.765	99.651	99.530	3.500	99.896	99.765	99.651	99.530	3.500	99.896	99.765	99.651	99.530					
3.625	101.178	101.077	101.010	100.910	3.625	101.317	101.202	101.126	101.016	3.625	100.057	99.920	99.805	99.678	3.625	100.057	99.920	99.805	99.678	3.625	100.057	99.920	99.805	99.678					
3.750	101.288	101.181	101.111	101.005	3.750	101.445	101.324	101.246	101.130	3.750	100.144	100.002	99.883	99.752	3.750	100.144	100.002	99.883	99.752	3.750	100.144	100.002	99.883	99.752					
3.875	101.387	101.275	101.202	101.091	3.875	101.561	101.435	101.354	101.233	3.875	100.221	100.074	99.952	99.815	3.875	100.221	100.074	99.952	99.815	3.875	100.221	100.074	99.952	99.815					
4.000	101.485	101.368	101.291	101.175	4.000	101.678	101.547	101.463	101.337	4.000	100.300	100.148	100.023	99.881	4.000	100.300	100.148	100.023	99.881	4.000	100.300	100.148	100.023	99.881					
4.125	101.580	101.458	101.378	101.257	4.125	101.792	101.656	101.569	101.438	4.125	100.377	100.219	100.091	99.943	4.125	100.377	100.219	100.091	99.943	4.125	100.377	100.219	100.091	99.943					
4.250	99.164	99.066	99.118		4.250					4.250	98.726	98.628	98.680		4.250	98.726	98.628	98.680		4.250	98.726	98.628	98.680						
4.375	99.187	99.089	99.142		4.375					4.375	98.773	98.675	98.728		4.375	98.773	98.675	98.728		4.375	98.773	98.675	98.728						
4.500	99.027	98.928	98.981		4.500					4.500					4.500					4.500									
4.625	98.589	98.491	98.543		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		
<b>The below adds also apply:</b>			
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: 3/23/20 8:42 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	99.687	99.621	99.564	99.500	2.750	99.662	99.584	99.514	99.440	2.750	98.974	98.874	98.772	98.682
2.875	99.911	99.840	99.782	99.713	2.875	99.883	99.799	99.730	99.650	2.875	99.099	98.994	98.890	98.795
3.000	100.142	100.066	100.008	99.933	3.000	100.115	100.026	99.956	99.872	3.000	99.235	99.125	99.019	98.918
3.125	100.378	100.297	100.237	100.157	3.125	100.356	100.262	100.190	100.101	3.125	99.378	99.263	99.155	99.049
3.250	100.572	100.486	100.425	100.340	3.250	100.578	100.479	100.407	100.312	3.250	99.532	99.411	99.301	99.190
3.375	100.763	100.672	100.609	100.519	3.375	100.799	100.695	100.621	100.521	3.375	99.690	99.564	99.452	99.336
3.500	100.956	100.859	100.794	100.699	3.500	101.022	100.913	100.838	100.733	3.500	99.852	99.720	99.607	99.485
3.625	101.150	101.048	100.981	100.881	3.625	101.249	101.134	101.058	100.948	3.625	100.017	99.881	99.766	99.639
3.750	101.264	101.157	101.087	100.981	3.750	101.380	101.260	101.182	101.066	3.750	100.109	99.967	99.848	99.717
3.875	101.368	101.256	101.183	101.072	3.875	101.500	101.375	101.294	101.173	3.875	100.191	100.044	99.922	99.785
4.000	101.471	101.353	101.277	101.161	4.000	101.621	101.491	101.407	101.281	4.000	100.275	100.122	99.997	99.855
4.125	101.572	101.449	101.370	101.248	4.125	101.740	101.604	101.517	101.386	4.125	100.356	100.199	100.071	99.923
4.250	101.654	101.526	101.443	101.317	4.250	101.836	101.695	101.605	101.468	4.250	100.450	100.287	100.156	100.003
4.375	101.739	101.606	101.519	101.388	4.375	101.933	101.786	101.693	101.551	4.375	100.544	100.376	100.241	100.083
4.500	101.826	101.688	101.597	101.460	4.500	102.033	101.881	101.785	101.638	4.500	100.647	100.473	100.336	100.173
4.625	101.911	101.767	101.674	101.531	4.625	102.137	101.980	101.880	101.728	4.625	100.752	100.573	100.433	100.264
4.750	101.947	101.799	101.701	101.554	4.750	102.181	102.019	101.915	101.757	4.750	100.886	100.702	100.559	100.385
4.875	101.978	101.824	101.722	101.569	4.875	102.217	102.050	101.942	101.779	4.875	101.025	100.836	100.690	100.511

**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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**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	98.618	98.618	98.618	98.618	3.000				
3.125	99.412	99.412	99.412	99.412	3.125				
3.250	100.066	100.066	100.066	100.066	3.250	100.066	99.886	99.865	
3.375	100.601	100.601	100.601	100.601	3.375	100.601	100.422	100.400	
3.500	101.056	101.056	101.056	101.056	3.500	101.056	100.876	100.855	
3.625	101.474	101.474	101.474	101.474	3.625	101.474	101.295	101.274	
3.750	100.578	100.578	100.578	100.578	3.750	100.578	100.400	100.371	
3.875	101.037	101.037	101.037	101.037	3.875	101.037	100.859	100.830	
4.000	101.420	101.420	101.420	101.420	4.000	101.420	101.242	101.213	
4.125	101.712	101.712	101.712	101.712	4.125	101.712	101.535	101.505	
4.250	100.891	100.891	100.891	100.891	4.250	100.891	100.713	100.668	
4.375	101.293	101.293	101.293	101.293	4.375	101.293	101.115	101.070	
4.500	101.595	101.595	101.595	101.595	4.500	101.595	101.417	101.372	
4.625	101.810	101.810	101.810	101.810	4.625	101.810	101.633	101.587	
4.750	101.014	101.014	101.014	101.014	4.750	101.014	100.836	100.766	
4.875	101.353	101.353	101.353	101.353	4.875	101.353	101.174	101.105	
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
<b>Attached Condo &gt; 15 YR Term</b>				-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		-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**

Days	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: 3/23/20 9:03 AM

1800-39						Jumbo 7-1 Non-QM		WesLend Silver Advantage													
Rate	15 day	30 Day	45 Day	60 Day																	
4.250		97.147			<p>No Seasoning on title for cash out</p> <p>Full Doc or 12 &amp; 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>	<p>Lock cut-off for Jumbo programs is 3:30PM PST</p> <p>UW approval and completed appraisal are required to lock</p>															
4.375		97.449																			
4.500		97.751				<p><b>State Pricing Adjustment:</b></p> <p>AK, AL, AR, CO, GA, IA, IN, KS, KY, MO, MS, NC, NE, NH, SC, TN, TX, UT, WA</p> <p>0.250</p>															
4.625		98.054				<p><b>12 MNTH LIBOR</b> 0.9335</p>															
4.750		98.357																			
4.875		98.660				<table border="1"> <thead> <tr> <th>Loan Term Options</th> <th>Price Caps</th> <th></th> </tr> </thead> <tbody> <tr> <td>30 Year</td> <td>NY</td> <td>101.000</td> </tr> <tr> <td>40 Year*</td> <td>Foreign National</td> <td>101.500</td> </tr> <tr> <td>*Note: only allowed with a 10 year I/O</td> <td>Investment Property</td> <td>101.500</td> </tr> </tbody> </table>				Loan Term Options	Price Caps		30 Year	NY	101.000	40 Year*	Foreign National	101.500	*Note: only allowed with a 10 year I/O	Investment Property	101.500
Loan Term Options	Price Caps																				
30 Year	NY	101.000																			
40 Year*	Foreign National	101.500																			
*Note: only allowed with a 10 year I/O	Investment Property	101.500																			
4.990		98.964																			
5.125		99.268																			
5.250		99.573																			
5.375		99.878																			
5.500		100.183																			
5.625		100.489																			
5.750		100.795																			
5.875		101.101																			
5.990		101.408																			
6.125		101.715																			
6.250		102.022																			
6.375		102.329																			
6.500		102.637																			
6.625		102.945																			

**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	1.875	1.500	N/A
	740 - 779	1.750	1.500	1.500	1.250	1.000	0.500	N/A
	720 - 739	1.625	1.375	1.375	1.250	1.000	0.375	N/A
	700 - 719	1.375	1.250	1.250	1.000	0.625	0.000	N/A
	680 - 699	1.375	1.250	1.250	0.875	0.250	-0.750	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	N/A	N/A
24 Months Bank Statements	780 +	2.250	2.000	2.000	1.875	1.625	1.250	N/A
	740 - 779	1.500	1.250	1.250	1.000	0.750	0.250	N/A
	720 - 739	0.875	0.750	0.625	0.500	0.250	-0.125	N/A
	700 - 719	0.625	0.500	0.500	0.375	-0.125	-0.375	N/A
	680 - 699	0.000	-0.250	-0.250	-0.375	-0.750	-1.125	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	N/A	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