



Effective: 5/12/20 8:31 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

□

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



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		1100-99 1101-99				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	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day						
2.750	100.493	100.243			2.750	99.678	99.428			2.250	99.710	99.460			2.250	99.710	99.460			2.250	99.710	99.460								
2.875	100.762	100.512			2.875	100.325	100.075			2.375	100.308	100.058			2.375	100.308	100.058			2.375	100.308	100.058								
3.000	101.289	101.039			3.000	100.719	100.469			2.500	100.902	100.652			2.500	100.902	100.652			2.500	100.902	100.652								
3.125	101.699	101.449			3.125	100.983	100.733			2.625	101.463	101.213			2.625	101.463	101.213			2.625	101.463	101.213								
3.250	101.789	101.539			3.250	101.230	100.980			2.750	101.851	101.601			2.750	101.851	101.601			2.750	101.851	101.601								
3.375	102.269	102.019			3.375	101.717	101.467			2.875	102.181	101.931			2.875	102.181	101.931			2.875	102.181	101.931								
3.500	102.849	102.599			3.500	102.038	101.788			3.000	102.460	102.210			3.000	102.460	102.210			3.000	102.460	102.210								
3.625	103.501	103.251			3.625	102.287	102.037			3.125	102.935	102.685			3.125	102.935	102.685			3.125	102.935	102.685								
3.750	103.630	103.380			3.750	102.578	102.328			3.250	103.275	103.025			3.250	103.275	103.025			3.250	103.275	103.025								
3.875	104.000	103.801			3.875	102.971	102.721			3.375	103.592	103.342			3.375	103.592	103.342			3.375	103.592	103.342								
4.000	104.000	104.000			4.000	103.267	103.017			3.500	103.821	103.571			3.500	103.821	103.571			3.500	103.821	103.571								
4.125	104.000	104.000			4.125	103.510	103.260			3.625	103.837	103.587			3.625	103.837	103.587			3.625	103.837	103.587								
4.250	104.000	103.816			4.250	103.191	102.941			3.750	104.000	103.922			3.750	104.000	103.922			3.750	104.000	103.922								
4.375	104.000	103.942			4.375	103.503	103.253			3.875	104.000	104.000			3.875	104.000	104.000			3.875	104.000	104.000								
4.500	104.000	104.000			4.500	103.791	103.541			4.000	104.000	104.000			4.000	104.000	104.000			4.000	104.000	104.000								
4.625	104.000	104.000			4.625	104.000	104.000			4.125	104.000	104.000			4.125	104.000	104.000			4.125	104.000	104.000								
4.750	104.000	104.000			4.750	104.000	104.000			4.250	104.000	104.000			4.250	104.000	104.000			4.250	104.000	104.000								
4.875	104.000	104.000			4.875	104.000	104.000			4.375	104.000	104.000			4.375	104.000	104.000			4.375	104.000	104.000								
5.000	104.000	104.000			5.000	104.000	104.000			4.500	104.000	104.000			4.500	104.000	104.000			4.500	104.000	104.000								
5.125	104.000	104.000			5.125	104.000	104.000			4.625	104.000	104.000			4.625	104.000	104.000			4.625	104.000	104.000								

1400-99 1401-99		Conventional 10 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	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						
2.250	99.600	99.350			3.250					2.750					2.750					2.750										
2.375	100.228	99.978			3.375					2.875					2.875					2.875										
2.500	100.846	100.596			3.500					3.000					3.000					3.000										
2.625	101.370	101.120			3.625					3.125					3.125					3.125										
2.750	101.709	101.459			3.750					3.250					3.250					3.250										
2.875	102.011	101.761			3.875					3.375					3.375					3.375										
3.000	102.447	102.197			4.000					3.500					3.500					3.500										
3.125	102.901	102.651			4.125					3.625					3.625					3.625										
3.250	103.211	102.961			4.250					3.750					3.750					3.750										
3.375	103.495	103.245			4.375					3.875					3.875					3.875										
3.500	103.725	103.475			4.500					4.000					4.000					4.000										
3.625	103.969	103.719			4.625					4.125					4.125					4.125										
3.750	104.000	104.000			4.750					4.250					4.250					4.250										
3.875	104.000	104.000			4.875					4.375					4.375					4.375										
4.000	104.000	104.000			5.000					4.500					4.500					4.500										
4.125	104.000	104.000			5.125					4.625					4.625					4.625										
4.250	104.000	104.000			5.250					4.750					4.750					4.750										
4.375	104.000	104.000			5.375					4.875					4.875					4.875										
4.500	104.000	104.000			5.500					5.000					5.000					5.000										
4.625	104.000	104.000			5.625					5.125					5.125					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%	-1.020	-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	



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	97.523	97.273			3.000	97.888				2.750	77.220			
2.875	98.139	97.889			3.125	98.708				2.875	77.490			
3.000	98.713	98.463			3.250	99.318				3.000	77.679			
3.125	99.533	99.283			3.375	99.773				3.125	77.445			
3.250	100.143	99.893			3.500	100.065				3.250	77.741			
3.375	100.598	100.348			3.625	100.254				3.375	78.064			
3.500	100.890	100.640			3.750	100.020				3.500	78.260			
3.625	101.079	100.829			3.875	100.417				3.625	77.345			
3.750	100.845	100.595			4.000	100.695				3.750	77.674			
3.875	101.242	100.992			4.125	100.884				3.875	77.844			
4.000	101.520	101.270			4.250	100.090				4.000	78.228			
4.125	101.709	101.459			4.375	100.407				4.125	77.124			
4.250	100.915	100.665			4.500	100.675				4.250	77.444			
4.375	101.232	100.982			4.625	100.830				4.375	77.707			
4.500	101.500	101.250			4.750	77.820				4.500	77.812			
4.625	101.655	101.405			4.875	78.135				4.625	76.550			
4.750	100.641	100.391			5.000	78.179				4.750	78.097			
4.875	100.700	100.450			5.125	78.442				4.875	78.380			
5.000	100.931	100.681			5.250	79.202				5.000	78.727			
5.125	79.267	79.017			5.375	79.202				5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.500				
2.625				
2.750	77.220			
2.875	77.490			
3.000	77.679			
3.125	77.445			
3.250	77.741			
3.375	78.064			
3.500				
3.625	77.345			
3.750	77.674			
3.875	77.844			
4.000	78.228			
4.125	77.124			
4.250	77.444			
4.375	77.707			
4.500	77.812			
4.625	76.550			
4.750	78.097			
4.875	78.380			

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									
		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	-1.420	-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	102.026	101.776			2.750	97.575				<table border="1" style="margin: auto;"> <thead> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>680 - 699</td> <td>0.000</td> </tr> <tr> <td>660-679</td> <td>-0.250</td> </tr> <tr style="background-color: #0070C0; color: white;"> <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> <tr> <td>Manufactured</td> <td>-1.250</td> </tr> </tbody> </table> <p style="margin-top: 20px;">*FHA ONLY</p>	FICO Adjustments		680 - 699	0.000	660-679	-0.250	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-1.250
FICO Adjustments																												
680 - 699	0.000																											
660-679	-0.250																											
Government Adjusters																												
Manual	-0.250																											
2 unit	-0.750																											
3-4 unit	-1.000																											
VA	-0.250																											
Manufactured	-1.250																											
2.875	103.093	102.843			2.875	97.720																						
3.000	102.396	102.146			3.000	97.961																						
3.125	102.837	102.587			3.125	97.942																						
3.250	102.865	102.615			3.250	98.422																						
3.375	103.120	102.870			3.375	98.569																						
3.500	103.316	103.066			3.500	98.566																						
3.625	103.472	103.222			3.625	98.564																						
3.750	104.083	103.833			3.750	98.161																						
3.875	103.415	103.165			3.875	97.106																						
4.000	103.704	103.454			4.000	97.422																						
4.125	103.893	103.643			4.125	81.138																						
4.250	104.388	104.138			4.250	80.092																						
4.375	104.395	104.145			4.375	80.580																						
4.500	104.468	104.218			4.500	81.069																						
4.625	104.544	104.294			4.625	81.558																						
4.750	104.707	104.457			4.750	79.504																						
4.875	100.081	99.831			4.875	79.993																						
5.000	100.248	99.998			5.000	80.484																						
5.125	100.408	100.158			5.125	80.976																						
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																		
Rate	15 Day	30 Day	45 Day	60 Day																								
2.750	100.512				<table border="1" style="margin: auto;"> <thead> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>620 - 639</td> <td>-1.500</td> </tr> <tr> <td>640- 659</td> <td>-0.625</td> </tr> <tr> <td>660- 679</td> <td>-0.250</td> </tr> <tr> <td>680 - 699</td> <td>0.000</td> </tr> <tr> <td>> 700</td> <td>0.000</td> </tr> <tr style="background-color: #0070C0; color: white;"> <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> </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			
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																											
2.875	100.694																											
3.000	100.749																											
3.125	100.887																											
3.250	100.735																											
3.375	100.831																											
3.500	100.857																											
3.625	101.007																											
3.750	101.770																											
3.875	101.897																											
4.000	102.297																											
4.125	102.501																											
4.250	102.355																											
4.375	102.005																											
4.500	102.197																											
4.625	102.377																											
4.750	102.241																											
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																		



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
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WesLend Government																												
8033-99 6033-99 FHA/VA 30 Yr Fixed High Balance					8333-99 6333-99 FHA/VA 15 Yr Fixed High Balance					FHA / VA HB LOAN LEVEL ADJUSTMENTS																		
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	98.320				2.750					<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td>0.000</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> <tr><td>Manufactured</td><td>-1.250</td></tr> </tbody> </table> <p style="text-align: center;">*FHA ONLY</p>	FICO Adjustments		680 - 699	0.000	660-679	-0.250	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-1.250
FICO Adjustments																												
680 - 699	0.000																											
660-679	-0.250																											
Government Adjusters																												
Manual	-0.250																											
2 unit	-0.750																											
3-4 unit	-1.000																											
VA	-0.250																											
Manufactured	-1.250																											
2.875	99.137				2.875																							
3.000	98.690				3.000																							
3.125	99.131				3.125																							
3.250	99.163				3.250																							
3.375	99.418				3.375																							
3.500	99.485				3.500																							
3.625	99.571				3.625																							
3.750	99.328				3.750																							
3.875	98.660				3.875																							
4.000	98.909				4.000																							
4.125	98.828				4.125																							
4.250	100.368				4.250																							
4.375	100.395				4.375																							
4.500	100.298				4.500																							
4.625	100.264				4.625																							
4.750	95.919				4.750																							
4.875	78.625				4.875																							
5.000	79.087				5.000																							
5.125	79.562				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



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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	92.861				2.750	92.861				<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>680 - 699</td> <td>0.000</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> <tr> <td>Manufactured</td> <td>-1.250</td> </tr> </tbody> </table>	FICO Adjustments		680 - 699	0.000	660-679	-0.250	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-1.250
FICO Adjustments																												
680 - 699	0.000																											
660-679	-0.250																											
Government Adjusters																												
Manual	-0.250																											
2 unit	-0.750																											
3-4 unit	-1.000																											
VA	-0.250																											
Manufactured	-1.250																											
2.875	93.170				2.875	93.170																						
3.000	93.305				3.000	93.305																						
3.125	93.265				3.125	93.265																						
3.250	93.229				3.250	93.229																						
3.375	89.440				3.375	89.440																						
3.500	89.816				3.500	89.816																						
3.625	90.090				3.625	90.090																						
3.750	91.395				3.750	91.395																						
3.875	91.673				3.875	91.673																						
4.000	91.808				4.000	91.808																						
4.125	91.791				4.125	91.791																						
4.250	91.774				4.250	91.774																						
4.375					4.375																							
4.500					4.500																							
4.625					4.625																							
4.750					4.750																							
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
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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	100.399				2.750	100.178				2.750	99.630				2.750	99.975				2.750	100.326								
2.875	100.636				2.875	100.432				2.875	99.975				2.875	100.683				2.875	100.929								
3.000	100.877				3.000	100.694				3.000	101.163				3.000	101.401				3.000	101.642								
3.125	101.122				3.125	100.963				3.125	101.630				3.125	101.835				3.125	102.024								
3.250	101.307				3.250	101.194				3.250	102.217				3.250	102.411				3.250	102.600								
3.375	101.485				3.375	101.422				3.375	102.794				3.375	103.089				3.375	103.283								
3.500	101.669				3.500	101.656				3.500	103.472				3.500	103.481				3.500	103.681								
3.625	101.854				3.625	101.891				3.625	103.856				3.625	103.866				3.625	104.066								
3.750	101.967				3.750	102.055				3.750	104.240				3.750	104.250				3.750	104.450								
3.875	102.071				3.875	102.210				3.875	104.624				3.875	104.634				3.875	104.834								
4.000	102.174				4.000	102.367				4.000	105.008				4.000	105.018				4.000	105.218								
4.125	102.278				4.125	102.525				4.125	105.392				4.125	105.402				4.125	105.602								
4.250					4.250					4.250	105.776				4.250	105.786				4.250	105.986								
4.375					4.375					4.375	106.160				4.375	106.170				4.375	106.370								
4.500					4.500					4.500	106.544				4.500	106.554				4.500	106.754								
4.625					4.625					4.625	106.928				4.625	106.938				4.625	107.138								
4.750					4.750					4.750	107.312				4.750	107.322				4.750	107.522								
4.875					4.875					4.875	107.696				4.875	107.706				4.875	107.906								

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



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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	Rate	15 Day	30 Day	45 Day	60 Day	
2.500					2.500					2.500					2.500					
2.625					2.625					2.625					2.625					
2.750	100.335				2.750	100.088				2.750	99.533				2.750	99.875				
2.875	100.583				2.875	100.348				2.875	99.875				2.875	99.875				
3.000	100.834				3.000	100.616				3.000	100.228				3.000	100.228				
3.125	101.089				3.125	100.890				3.125	100.589				3.125	100.589				
3.250	101.283				3.250	101.127				3.250	100.839				3.250	100.839				
3.375	101.468				3.375	101.361				3.375	101.079				3.375	101.079				
3.500	101.657				3.500	101.601				3.500	101.324				3.500	101.324				
3.625	101.847				3.625	101.841				3.625	101.573				3.625	101.573				
3.750	101.966				3.750	102.010				3.750	101.775				3.750	101.775				
3.875	102.075				3.875	102.169				3.875	101.971				3.875	101.971				
4.000	102.184				4.000	102.330				4.000	102.171				4.000	102.171				
4.125	102.293				4.125	102.492				4.125	102.371				4.125	102.371				
4.250	102.402				4.250	102.616				4.250	102.416				4.250	102.416				
4.375	102.510				4.375	102.735				4.375	102.439				4.375	102.439				
4.500	102.615				4.500	102.850				4.500	102.458				4.500	102.458				
4.625	102.722				4.625	102.967				4.625	102.477				4.625	102.477				
4.750	102.828				4.750	103.075				4.750	102.575				4.750	102.575				
4.875	102.933				4.875	103.184				4.875	102.685				4.875	102.685				

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 Home Ready 30 Yr Fixed										1022-00 Home Possible 30 Yr Fixed				
1024-00										1028-00				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
3.000					3.000									
3.125					3.125									
3.250					3.250									
3.375					3.375									
3.500					3.500									
3.625					3.625									
3.750					3.750									
3.875					3.875									
4.000					4.000									
4.125					4.125									
4.250					4.250									
4.375					4.375									
4.500					4.500									
4.625					4.625									
4.750					4.750									
4.875					4.875									
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
>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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WesLend Silver Advantage					
1700-39	Jumbo 5-1 Non-QM				
Rate	15 day	30 Day	45 Day	60 Day	
4.750		98.050			Lock cut-off for Jumbo programs is 3:30PM PST UW approval and completed appraisal are required to lock Minimum loan amount \$300,000 State Pricing Adjustment: AK, AL, AR, CO, GA, IA, IN, KS, KY, MO, MS, NC, NE, NH, SC, TN, TX, UT, WA 0.250 12 MNTH LIBOR 1.0448 Loan Term Options 30 Year NY 100.000 40 Year* Foreign National 100.000 *Note: only allowed with a 10 year I/O Investment Property 100.000
4.875		98.341			
4.990		98.632			
5.125		98.924			
5.250		99.216			
5.375		99.508			
5.500		99.801			
5.625		100.093			
5.750		100.387			
5.875		100.680			
5.990		100.974			
6.125		101.268			
6.250		101.562			
6.375		101.857			
6.500		102.151			
6.625		102.447			
6.750		102.742			
6.875		103.037			
6.990		103.333			
7.125		103.629			

Extension and Re-lock Fees
 Please call lock desk 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 +	2.000	1.750	N/A	N/A	N/A	N/A	N/A
	740 - 779	1.250	1.000	N/A	N/A	N/A	N/A	N/A
	720 - 739	1.125	0.875	N/A	N/A	N/A	N/A	N/A
	700 - 719	0.875	0.750	N/A	N/A	N/A	N/A	N/A
	680 - 699	0.750	0.500	N/A	N/A	N/A	N/A	N/A
	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Limited Doc *	620 +	-0.250	-0.250	N/A	N/A	N/A	N/A	N/A
24 Months Bank Statements	780 +	1.750	1.500	N/A	N/A	N/A	N/A	N/A
	740 - 779	1.000	0.750	N/A	N/A	N/A	N/A	N/A
	720 - 739	0.625	0.500	N/A	N/A	N/A	N/A	N/A
	700 - 719	0.375	0.250	N/A	N/A	N/A	N/A	N/A
	680 - 699	-0.250	-0.500	N/A	N/A	N/A	N/A	N/A
	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A
12 Mo Bank Stmt**	620 +	-0.250	-0.250	N/A	N/A	N/A	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%
Loan Amount	Interest-Only	-0.250	-0.250	N/A	N/A	N/A	N/A	N/A
	>=300k to 499k	-0.375	-0.375	N/A	N/A	N/A	N/A	N/A
	> 600,000	0.250	0.250	N/A	N/A	N/A	N/A	N/A
	>1,000,000	0.000	0.000	N/A	N/A	N/A	N/A	N/A
Other	>1,500,000	-0.375	-0.375	N/A	N/A	N/A	N/A	N/A
	Cash-Out	-0.750	N/A	N/A	N/A	N/A	N/A	N/A
	Second Home	-0.750	N/A	N/A	N/A	N/A	N/A	N/A
	Investment	-1.000	N/A	N/A	N/A	N/A	N/A	N/A
	Condo	0.000	0.000	N/A	N/A	N/A	N/A	N/A
	Non-Warrantable	-0.375	-0.375	N/A	N/A	N/A	N/A	N/A
	2-4 Units	-0.250	-0.250	N/A	N/A	N/A	N/A	N/A
	DTI ≥ 50 %	N/A	N/A	N/A	N/A	N/A	N/A	N/A
BK UnSeasoned **	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	
FC/SS/DIL UnSeasoned *	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	
Exception	-0.250	-0.250	N/A	N/A	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.