



Effective: 5/29/20 8:35 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	101.041	100.791			2.750	100.698	100.448			2.250	100.243	99.993			2.375	100.817	100.567			2.500	101.484	101.234								
2.875	101.372	101.122			2.875	101.414	101.164			2.625	101.925	101.675			2.750	102.415	102.165			2.875	102.762	102.512								
3.000	101.982	101.732			3.000	101.917	101.667			3.000	102.888	102.638			3.125	103.462	103.212			3.250	103.809	103.559								
3.125	102.314	102.064			3.125	102.328	102.078			3.375	104.000	103.775			3.375	104.000	103.882			3.500	104.000	103.882								
3.250	102.512	102.262			3.250	102.079	101.829			4.000	104.000	103.847			3.500	104.000	104.000			4.000	104.000	104.000								
3.375	103.072	102.822			3.375	102.547	102.297			4.125	104.000	103.990			3.625	104.000	104.000			4.125	104.000	104.000								
3.500	103.497	103.247			3.500	102.929	102.679			4.250	104.000	103.862			3.750	104.000	104.000			4.250	104.000	104.000								
3.625	103.851	103.601			3.625	103.214	102.964			4.375	104.000	104.000			3.875	104.000	104.000			4.375	104.000	104.000								
3.750	104.000	103.817			3.750	103.637	103.387			4.500	104.000	104.000			4.000	104.000	104.000			4.500	104.000	104.000								
3.875	104.000	104.000			3.875	104.000	103.775			4.625	104.000	104.000			4.125	104.000	104.000			4.625	104.000	104.000								
4.000	104.000	104.000			4.000	104.000	103.847			4.750	104.000	104.000			4.250	104.000	104.000			4.750	104.000	104.000								
4.125	104.000	104.000			4.125	104.000	103.990			4.875	104.000	104.000			4.375	104.000	104.000			4.875	104.000	104.000								
4.250	104.000	104.000			4.250	104.000	103.862			5.000	104.000	104.000			4.500	104.000	104.000			5.000	104.000	104.000								
4.375	104.000	104.000			4.375	104.000	104.000			5.125	104.000	104.000			4.625	104.000	104.000			5.125	104.000	104.000								
4.500	104.000	104.000			4.500	104.000	104.000								4.625	104.000	104.000													
4.625	104.000	104.000			4.625	104.000	104.000																							
4.750	104.000	104.000			4.750	104.000	104.000																							
4.875	104.000	104.000			4.875	104.000	104.000																							
5.000	104.000	104.000			5.000	104.000	104.000																							
5.125	104.000	104.000			5.125	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	99.612	99.362			2.250					2.750					2.750					2.750										
2.375	100.240	99.990			3.375					2.875					3.000					3.000										
2.500	100.871	100.621			3.500					3.125					3.125					3.125										
2.625	101.273	101.023			3.625					3.250					3.250					3.250										
2.750	101.613	101.363			3.750					3.375					3.375					3.375										
2.875	101.728	101.478			3.875					3.500					3.500					3.500										
3.000	102.191	101.941			4.000					3.625					3.625					3.625										
3.125	102.610	102.360			4.125					3.750					3.750					3.750										
3.250	102.938	102.688			4.250					3.875					3.875					3.875										
3.375	103.253	103.003			4.375					4.000					4.000					4.000										
3.500	103.456	103.206			4.500					4.125					4.125					4.125										
3.625	103.226	102.976			4.625					4.250					4.250					4.250										
3.750	103.493	103.243			4.750					4.375					4.375					4.375										
3.875	103.651	103.401			4.875					4.500					4.500					4.500										
4.000	104.000	103.779			5.000					4.625					4.625					4.625										
4.125	104.000	103.920			5.125					4.750					4.750					4.750										
4.250	103.654	103.404			5.250					4.875					4.875					4.875										
4.375	103.580	103.330			5.375					5.000					5.000					5.000										
4.500	103.771	103.521			5.500					5.125					5.125					5.125										
4.625	103.431	103.181			5.625																									

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	-1.625	-2.625	-2.625	-4.125
640 - 659	-1.625	-2.625	-2.625	-3.625
660 - 679	-1.625	-2.125	-2.125	-2.875
680 - 699	-1.375	-2.125	-2.125	-2.750
700 - 719	-1.375	-2.000	-2.000	-2.125
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.						



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
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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	99.650	99.400			3.000	100.813				2.250	99.853			
2.875	100.163	99.913			3.125	101.129				2.375	100.215			
3.000	100.905	100.655			3.250	100.958				2.500	100.920			
3.125	101.292	101.042			3.375	101.474				2.625	101.378			
3.250	101.389	101.139			3.500	101.799				2.750	101.599			
3.375	101.853	101.603			3.625	102.041				2.875	101.936			
3.500	102.224	101.974			3.750	101.830				3.000	102.053			
3.625	102.557	102.307			3.875	102.266				3.125	102.400			
3.750	102.734	102.484			4.000	102.626				3.250	102.761			
3.875	103.079	102.829			4.125	102.751				3.375	103.062			
4.000	103.429	103.179			4.250	101.154				3.500	103.260			
4.125	103.521	103.271			4.375	101.476				3.625	103.431			
4.250	103.021	102.771			4.500	101.598				3.750	103.746			
4.375	103.318	103.068			4.625	101.869				3.875	103.895			
4.500	103.605	103.355			4.750					4.000	104.262			
4.625	103.696	103.446			4.875					4.125	103.531			
4.750	103.664	103.414			5.000					4.250	103.857			
4.875	103.993	103.743			5.125					4.375	104.120			
5.000	100.000	99.750			5.250					4.500	104.259			
5.125					5.375					4.625	103.083	103.025	102.827	

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.250	100.353			
2.375	100.715			
2.500	101.420			
2.625	101.878			
2.750	102.099			
2.875	102.436			
3.000	102.553			
3.125	102.670			
3.250	103.031			
3.375	103.332			
3.500	103.530			
3.625	103.701			
3.750	104.016			
3.875	104.165			
4.000	104.532			
4.125	103.801			
4.250	104.127			
4.375	104.390			
4.500	104.529			
4.625	103.353			

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			
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	-1.625	-2.625	-2.625	-4.125
640 - 659	-1.625	-2.625	-2.625	-3.625
660 - 679	-1.625	-2.125	-2.125	-2.875
680 - 699	-1.375	-2.125	-2.125	-2.750
700 - 719	-1.375	-2.000	-2.000	-2.125
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		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
		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 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	103.048	102.798			2.750	101.188				<table border="1" style="margin: auto;"> <tr><th colspan="2" style="background-color: #0070C0; color: white;">FICO Adjustments</th></tr> <tr><td>680 - 699</td><td style="text-align: right;">-0.250</td></tr> <tr><td>660-679</td><td style="text-align: right;">-0.500</td></tr> <tr><th colspan="2" style="background-color: #0070C0; 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>Ln Amt <=110K</td><td style="text-align: right;">-0.500</td></tr> </table> <p style="text-align: center; margin-top: 20px;">*FHA ONLY</p>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-1.250	Ln Amt <=110K	-0.500
FICO Adjustments																														
680 - 699	-0.250																													
660-679	-0.500																													
Government Adjusters																														
Manual	-0.250																													
2 unit	-0.750																													
3-4 unit	-1.000																													
VA	-0.250																													
Manufactured	-1.250																													
Ln Amt <=110K	-0.500																													
2.875	103.029	102.779			2.875	101.558																								
3.000	103.373	103.123			3.000	101.867																								
3.125	103.730	103.480			3.125	102.171																								
3.250	103.402	103.152			3.250	101.617																								
3.375	103.477	103.227			3.375	102.080																								
3.500	103.784	103.534			3.500	102.545																								
3.625	103.910	103.660			3.625	103.029																								
3.750	104.138	103.888			3.750	101.308																								
3.875	104.034	103.784			3.875	101.788																								
4.000	104.178	103.928			4.000	102.277																								
4.125	104.559	104.309			4.125	102.757																								
4.250	104.267	104.017			4.250	98.954																								
4.375	104.275	104.025			4.375																									
4.500	104.350	104.100			4.500																									
4.625	104.956	104.706			4.625																									
4.750	104.862	104.612			4.750																									
4.875	104.817	104.567			4.875																									
5.000	101.685	101.435			5.000																									
5.125	101.829	101.579			5.125																									
7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																									
Rate	15 Day	30 Day	45 Day	60 Day																										
2.750	103.973									<table border="1" style="margin: auto;"> <tr><th colspan="2" style="background-color: #0070C0; color: white;">FICO Adjustments</th></tr> <tr><td>680 - 699</td><td style="text-align: right;">-0.500</td></tr> <tr><td>> 700</td><td style="text-align: right;">0.000</td></tr> <tr><th colspan="2" style="background-color: #0070C0; 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>Loan amt <=110k</td><td style="text-align: right;">-0.750</td></tr> </table>	FICO Adjustments		680 - 699	-0.500	> 700	0.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	Loan amt <=110k	-0.750				
FICO Adjustments																														
680 - 699	-0.500																													
> 700	0.000																													
Government Adjusters																														
Manual	-0.250																													
2 unit	-0.750																													
3-4 unit	-1.000																													
Loan amt <=110k	-0.750																													
2.875	103.954																													
3.000	104.298																													
3.125	104.655																													
3.250	104.327																													
3.375	104.390																													
3.500	104.673																													
3.625	104.784																													
3.750	104.920																													
3.875	104.959																													
4.000	105.103																													
4.125	105.484																													
4.250	104.999																													
4.375	104.868																													
4.500	105.275																													
4.625	105.881																													
4.750	105.140																													
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																				



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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	100.679	100.429			2.750	99.652				<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td>-0.250</td></tr> <tr><td>660-679</td><td>-0.500</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> <tr><td>Ln Amt <=110K</td><td>-0.500</td></tr> </tbody> </table> <p style="text-align: center;">*FHA ONLY</p>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-1.250	Ln Amt <=110K	-0.500
FICO Adjustments																														
680 - 699	-0.250																													
660-679	-0.500																													
Government Adjusters																														
Manual	-0.250																													
2 unit	-0.750																													
3-4 unit	-1.000																													
VA	-0.250																													
Manufactured	-1.250																													
Ln Amt <=110K	-0.500																													
2.875	101.077	100.827			2.875	99.660																								
3.000	101.377	101.127			3.000	99.668																								
3.125	101.637	101.387			3.125	99.676																								
3.250	100.764	100.514			3.250	99.684																								
3.375	101.136	100.886			3.375	99.110																								
3.500	101.480	101.230			3.500	99.118																								
3.625	101.806	101.556			3.625	99.126																								
3.750	100.192	99.942			3.750	99.134																								
3.875	100.556	100.306			3.875	99.139																								
4.000	100.930	100.680			4.000	99.148																								
4.125	101.356	101.106			4.125	99.156																								
4.250	100.242	99.992			4.250	99.164																								
4.375	100.445	100.195			4.375	98.907																								
4.500	100.902	100.652			4.500	98.915																								
4.625	101.354	101.104			4.625	98.923																								
4.750	100.479	100.229			4.750																									
4.875	100.924	100.674			4.875																									
5.000					5.000																									
5.125					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	91.707				2.750	91.707				<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td>-0.250</td></tr> <tr><td>660-679</td><td>-0.500</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> <tr><td>Ln Amt <=110K</td><td>-0.500</td></tr> </tbody> </table>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-1.250	Ln Amt <=110K	-0.500
FICO Adjustments																														
680 - 699	-0.250																													
660-679	-0.500																													
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Manual	-0.250																													
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3-4 unit	-1.000																													
VA	-0.250																													
Manufactured	-1.250																													
Ln Amt <=110K	-0.500																													
2.875	91.920				2.875	91.920																								
3.000	98.047				3.000	98.047																								
3.125	98.440				3.125	98.440																								
3.250	98.834				3.250	98.834																								
3.375	98.907				3.375	98.907																								
3.500	99.302				3.500	99.302																								
3.625	99.696				3.625	99.696																								
3.750	100.092				3.750	100.092																								
3.875	100.131				3.875	100.131																								
4.000	100.526				4.000	100.526																								
4.125	100.922				4.125	100.922																								
4.250	101.319				4.250	101.319																								
4.375	100.609				4.375	100.609																								
4.500	101.003				4.500	101.003																								
4.625	101.398				4.625	101.398																								
4.750	101.793				4.750	101.793																								
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



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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	100.648				2.750	100.532				2.750	100.423				2.750	100.748				2.750	100.874								
2.875	100.874				2.875	100.828				2.875	100.748				2.875	101.079				2.875	101.339								
3.000	101.106				3.000	101.128				3.000	101.413				3.000	101.619				3.000	101.478								
3.125	101.339				3.125	101.432				3.125	101.810				3.125	102.007				3.125	101.606								
3.250	101.478				3.250	101.635				3.250	102.205				3.250	102.353				3.250	101.739								
3.375	101.606				3.375	101.826				3.375	102.513				3.375	102.496				3.375	101.872								
3.500	101.739				3.500	102.021				3.500	102.655				3.500	102.634				3.500	102.025								
3.625	101.872				3.625	102.217				3.625	102.797				3.625	102.773				3.625	102.180								
3.750	102.025				3.750	102.367				3.750					3.750					3.750	102.330								
3.875	102.180				3.875	102.513				3.875					3.875					3.875	102.481								
4.000	102.330				4.000	102.655				4.000					4.000					4.000	102.330								
4.125	102.481				4.125	102.797				4.125					4.125					4.125	102.481								
4.250					4.250					4.250					4.250					4.250									
4.375					4.375					4.375					4.375					4.375									
4.500					4.500					4.500					4.500					4.500									
4.625					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
>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	-1.625	-2.625	-2.625	-4.125
640 - 659	-1.625	-2.625	-2.625	-3.625
660 - 679	-1.625	-2.125	-2.125	-2.875
680 - 699	-1.375	-2.125	-2.125	-2.750
700 - 719	-1.375	-2.000	-2.000	-2.125
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	100.659				2.750	100.412				2.750	100.337				2.750	100.668				
2.875	100.889				2.875	100.713				2.875	100.668				2.875	100.004				
3.000	101.125				3.000	101.018				3.000	101.004				3.000	101.343				
3.125	101.362				3.125	101.326				3.125	101.343				3.125	101.555				
3.250	101.506				3.250	101.535				3.250	101.751				3.250	101.951				
3.375	101.638				3.375	101.730				3.375	101.751				3.375	102.154				
3.500	101.773				3.500	101.928				3.500	101.951				3.500	102.306				
3.625	101.908				3.625	102.126				3.625	102.154				3.625	102.453				
3.750	102.063				3.750	102.280				3.750	102.306				3.750	102.596				
3.875	102.220				3.875	102.428				3.875	102.453				3.875	102.739				
4.000	102.373				4.000	102.574				4.000	102.596				4.000	102.902				
4.125	102.527				4.125	102.720				4.125	102.739				4.125	103.068				
4.250	102.632				4.250	102.839				4.250	102.902				4.250	103.232				
4.375	102.730				4.375	102.955				4.375	103.068				4.375	103.250				
4.500	102.826				4.500	103.069				4.500	103.232				4.500	103.250				
4.625	102.922				4.625	103.183				4.625	103.250				4.625	103.250				
4.750	103.007				4.750	103.250				4.750	103.250				4.750	103.250				
4.875	103.091				4.875	103.250				4.875	103.250				4.875	103.250				

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	-1.625	-2.625	-2.625	-4.125
640 - 659	-1.625	-2.625	-2.625	-3.625
660 - 679	-1.625	-2.125	-2.125	-2.875
680 - 699	-1.375	-2.125	-2.125	-2.750
700 - 719	-1.375	-2.000	-2.000	-2.125
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	15 Day	30 Day	45 Day	60 Day	1028-00	15 Day	30 Day	45 Day	60 Day
3.000	101.399				3.000				
3.125	101.786				3.125				
3.250	101.883				3.250	101.883			
3.375	102.347				3.375	102.347			
3.500	102.718				3.500	102.718			
3.625	103.051				3.625	103.051			
3.750	103.236				3.750	103.236			
3.875	103.586				3.875	103.586			
4.000	103.922				4.000	103.922			
4.125	104.015				4.125	104.015			
4.250	103.617				4.250	103.617			
4.375	103.880				4.375	103.880			
4.500	104.100				4.500	104.100			
4.625	104.284				4.625	104.284			
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
		-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: 5/29/20 8:38 AM

WesLend Silver Advantage					
1700-39	Jumbo 5-1 Non-QM				
Rate	15 day	30 Day	45 Day	60 Day	
4.750		98.179			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		98.470			
4.990		98.762			
5.125		99.054			
5.250		99.346			
5.375		99.638			
5.500		99.931			
5.625		100.225			
5.750		100.518			
5.875		100.812			
5.990		101.106			
6.125		101.400			
6.250		101.695			
6.375		101.990			
6.500		102.285			
6.625		102.581			
6.750		102.876			
6.875		103.172			
6.990		103.468			
7.125		103.764			

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 +	2.000	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%
Product	Interest-Only	-0.250	-0.250	N/A	N/A	N/A	N/A	N/A
Loan Amount	>=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
	>1,500,000	-0.375	-0.375	N/A	N/A	N/A	N/A	N/A
Other	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.