



Effective: 11/14/19 8:41 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.

**IMPROVED GOVERNMENT LOAN PRICING:**  
 -24 Hr Turn Times  
 -Manual Underwrites OK

**GOLD JUMBO & NON-QM PROGRAM HIGHLIGHTS:**

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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
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 1100-99 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
3.250	99.658	99.525	99.486	99.040	3.250	100.056	99.988	99.939	99.872	2.750	99.225	99.171	99.118	98.815
3.375	100.281	100.091	100.051	99.668	3.375	100.588	100.515	100.471	100.398	2.875	99.800	99.762	99.679	99.450
3.500	100.776	100.669	100.629	100.175	3.500	100.949	100.870	100.861	100.783	3.000	100.530	100.482	100.397	100.038
3.625	101.332	101.297	101.257	100.619	3.625	101.730	101.646	101.642	101.559	3.125	100.976	100.921	100.868	100.555
3.750	102.029	101.913	101.872	101.271	3.750	102.288	102.199	102.200	102.112	3.250	101.284	101.237	101.153	100.971
3.875	102.453	102.369	102.329	101.831	3.875	102.780	102.686	102.693	102.599	3.375	101.648	101.599	101.515	101.325
4.000	102.931	102.833	102.793	102.299	4.000	103.116	103.017	103.030	102.931	3.500	102.153	102.110	102.065	101.530
4.125	103.247	103.067	103.027	102.639	4.125	103.423	103.319	103.366	103.262	3.625	102.614	102.570	102.525	101.942
4.250	103.368	103.276	103.258	102.577	4.250	103.954	103.845	103.897	103.788	3.750	102.946	102.902	102.858	102.347
4.375	103.677	103.635	103.617	103.059	4.375	104.429	104.314	104.372	104.258	3.875	103.080	103.035	102.991	102.654
4.500	104.022	103.979	103.961	103.432	4.500	104.724	104.603	104.667	104.547	4.000	103.585	103.540	103.495	102.858
4.625	104.369	104.341	104.339	103.631	4.625	104.832	104.707	104.776	104.651	4.125	104.040	103.995	103.950	103.294
4.750	104.570	104.542	104.540	103.605	4.750	105.015	104.884	104.956	104.826	4.250	104.426	104.379	104.334	103.689
4.875	104.896	104.868	104.866	104.011	4.875	105.430	105.294	105.372	105.237	4.375	104.740	104.694	104.649	104.047
5.000	105.104	105.075	105.074	104.340	5.000	105.705	105.564	105.647	105.506	4.500	104.673	104.593	104.498	104.281
5.125	105.376	105.348	105.346	104.612	5.125	105.902	105.756	105.844	105.699	4.625	104.289	104.208	104.113	103.952
5.250	105.721	105.692	105.690	104.870	5.250	105.958	105.807	105.898	105.747	4.750	104.630	104.548	104.453	104.288
5.375	105.463	105.301	105.394	105.234	5.375	106.000	106.000	106.000	106.000	4.875	104.878	104.773	104.640	104.508
5.500	105.726	105.560	105.658	105.493	5.500	105.278	105.250	105.224		5.000	105.185	105.081	104.931	104.653
5.625	106.000	106.000	106.000	105.953	5.625					5.125	102.794	102.652	102.645	102.502

1400-99 1401-99 Conventional 10 Yr Fixed					1008-05 1007-05 Conventional 30 Yr Fixed COOP and CEMA					1308-05 1307-05 Conventional 15 Yr Fixed COOP and CEMA				
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
3.250	101.191	101.117	101.025	100.963	3.250	98.737	98.665	98.611	98.540	2.750	98.432	98.389	98.359	98.315
3.375	101.458	101.384	101.318	101.250	3.375	99.370	99.292	99.244	99.168	2.875	99.072	99.023	98.999	98.950
3.500	102.075	101.900	101.736	101.663	3.500	99.882	99.799	99.757	99.675	3.000	99.664	99.610	99.592	99.538
3.625	102.572	102.397	102.155	102.077	3.625	100.303	100.215	100.206	100.119	3.125	100.187	100.128	100.114	100.055
3.750	102.808	102.633	102.517	102.434	3.750	100.960	100.866	100.864	100.771	3.250	100.607	100.542	100.535	100.471
3.875	102.830	102.741	102.766	102.677	3.875	101.524	101.425	101.428	101.331	3.375	100.966	100.896	100.894	100.825
4.000	103.151	103.075	103.045	102.951	4.000	101.997	101.893	101.901	101.799	3.500	101.176	101.101	101.105	101.030
4.125	103.806	103.631	103.434	103.335	4.125	102.342	102.233	102.247	102.139	3.625	101.590	101.510	101.522	101.442
4.250	103.818	103.722	103.787	103.683	4.250	102.256	102.141	102.190	102.077	3.750	101.999	101.914	101.932	101.847
4.375	104.181	104.086	104.101	103.991	4.375	102.743	102.623	102.677	102.559	3.875	102.312	102.222	102.244	102.154
4.500	104.410	104.316	104.306	104.192	4.500	103.121	102.996	103.055	102.932	4.000	102.512	102.416	102.454	102.358
4.625	104.181	104.061	104.156	104.036	4.625	103.325	103.195	103.260	103.131	4.125	102.928	102.827	102.895	102.794
4.750	104.503	104.378	104.479	104.353	4.750	103.306	103.171	103.239	103.105	4.250	103.328	103.221	103.295	103.189
4.875	104.697	104.566	104.672	104.542	4.875	103.717	103.577	103.650	103.511	4.375	103.690	103.579	103.658	103.547
5.000	104.839	104.703	104.814	104.679	5.000	104.051	103.905	103.984	103.840	4.500	103.929	103.813	103.897	103.781
5.125	102.681	102.540	102.535	102.394	5.125	104.328	104.177	104.261	104.112	4.625	103.602	103.480	103.574	103.452
5.250	102.987	102.841	102.841	102.695	5.250	104.594	104.438	104.525	104.370	4.750	103.943	103.817	103.915	103.788
5.375	103.154	103.003	103.009	102.858	5.375	104.963	104.801	104.894	104.734	4.875	104.168	104.036	104.140	104.008
5.500	103.282	103.125	103.137	102.980	5.500	105.226	105.060	105.158	104.993	5.000	104.318	104.180	104.290	104.153
5.625	102.811	102.649	102.794	102.632	5.625	105.500	105.500	105.500	105.453	5.125	102.294	102.152	102.145	102.002

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									
<b>Risk Based Adjustments (Terms &gt; 15 years only)</b>									
	<=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>Conventional Adjusters</b>									
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 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		-0.3							



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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WestLend 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
3.250	98.890	98.862	98.681	97.714	3.250	98.780	98.737	98.681		2.750	99.321	99.248	99.159	
3.375	99.424	99.396	99.297	98.377	3.375	99.395	99.352	99.297		2.875	99.700	99.627	99.538	
3.500	99.975	99.940	99.639	99.046	3.500	99.731	99.691	99.639		3.000	100.119	100.046	99.957	
3.625	100.694	100.658	100.298	99.824	3.625	100.383	100.343	100.298		3.125	100.488	100.415	100.326	
3.750	101.202	101.166	100.836	100.529	3.750	100.946	100.889	100.836		3.250	100.811	100.738	100.649	
3.875	101.895	101.860	101.261	101.163	3.875	101.357	101.268	101.261		3.375	101.175	101.102	101.013	
4.000	102.152	102.117	101.804	101.701	4.000	101.899	101.795	101.804		3.500	101.549	101.475	101.387	
4.125	102.465	102.188	102.202	102.094	4.125	102.297	102.188	102.202		3.625	101.860	101.786	101.697	
4.250	102.568	102.554	102.049	101.936	4.250	102.115	102.013	102.049		3.750	102.059	101.986	101.897	
4.375	102.865	102.771	102.628	102.509	4.375	102.693	102.574	102.628		3.875	102.271	102.206	102.130	
4.500	103.237	103.025	103.084	102.960	4.500	103.149	103.025	103.084		4.000	102.569	102.504	102.428	
4.625	103.495	103.365	103.430	103.302	4.625	103.495	103.365	103.430		4.125	102.856	102.790	102.714	
4.750	103.360	102.972	102.952	102.818	4.750	103.020	102.884	102.952		4.250	103.106	103.041	102.965	
4.875	103.734	103.424	103.498	103.358	4.875	103.565	103.424	103.498		4.375	103.307	103.257	103.164	
5.000	104.062	103.849	103.927	103.783	5.000	103.994	103.849	103.927		4.500	103.557	103.507	103.407	
5.125	104.333	104.126	104.211	104.061	5.125	104.277	104.126	104.211		4.625	103.714	103.648	103.572	
5.250	104.428	103.900	102.554		5.250	102.466	102.378	102.344		4.750	102.969	102.887	102.797	
5.375	104.806	103.110	103.084		5.375	103.167	103.110	103.084		4.875				
5.500	105.064	103.395	103.371		5.500	103.423	103.395	103.371		5.000				
5.625	105.240				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.581	100.508	100.419	
3.375	100.945	100.872	100.783	
3.500	101.319	101.245	101.157	
3.625	101.630	101.556	101.467	
3.750	101.829	101.756	101.667	
3.875	102.041	101.976	101.900	
4.000	102.339	102.274	102.198	
4.125	102.626	102.560	102.484	
4.250	102.876	102.811	102.735	
4.375	103.075	103.010	102.934	
4.500	103.319	103.253	103.177	
4.625	103.484	103.418	103.342	
4.750	102.739	102.657	102.567	
4.875				
5.000				
5.125				
5.250				
5.375				
5.500				
5.625				

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	0.000
Cash Out Refinance	-0.540	-0.600	-0.700	N/A	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		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
		-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	>500-726,525k
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: 11/14/19 8:41 AM

WesLend Government																																				
8000-99 8100-99					8300-99					FHA 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																											
3.250	102.819	102.762	102.068	101.955	3.375	102.076	102.009	101.914	101.583	<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>580 - 599</td><td style="text-align: right;">-2.500</td></tr> <tr><td>600 - 619</td><td style="text-align: right;">-2.000</td></tr> <tr><td>620 - 639</td><td style="text-align: right;">-1.250</td></tr> <tr><td>640- 659</td><td style="text-align: right;">-0.375</td></tr> <tr><td>660- 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>&gt; 700</td><td style="text-align: right;">0.000</td></tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> <tr><td>VA</td><td style="text-align: right;">-0.250</td></tr> </tbody> </table>	FICO Adjustments		580 - 599	-2.500	600 - 619	-2.000	620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	680 - 699	0.000	> 700	0.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																																				
580 - 599	-2.500																																			
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Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
3.375	103.231	103.175	102.490	102.413	3.500	102.471	102.403	102.309	101.930																											
3.500	103.678	103.621	102.923	102.841	3.625	102.851	102.783	102.690	102.264																											
3.625	103.974	103.917	103.358	103.230	3.750	103.118	103.033	103.084	102.999																											
3.750	104.191	104.006	103.796	103.575	3.875	103.456	103.365	103.422	103.332																											
3.875	104.107	104.075	103.347	103.250	4.000	103.780	103.684	103.747	103.651																											
4.000	104.526	104.494	103.740	103.603	4.125	104.089	103.989	104.057	103.956																											
4.125	104.805	104.773	104.159	103.927	4.250	104.385	104.279	104.353	104.247																											
4.250	104.898	104.763	104.557	104.220	4.375	104.572	104.460	104.542	104.431																											
4.375	104.888	104.839	103.591	103.472	4.500	104.865	104.748	104.836	104.719																											
4.500	104.971	104.923	104.027	103.770	4.625	104.597	104.569	104.545																												
4.625	105.138	105.089	104.351	104.045	4.750	102.482	102.454	102.430																												
4.750	105.769	105.162	104.705	104.303	4.875	102.852	102.824	102.800																												
4.875	106.018	104.644	104.569	104.310	5.000	103.220	103.192	103.168																												
5.000	106.275	104.630	104.713	104.569	5.125	103.586	103.558	103.534																												
5.125	106.513	104.877	104.853		5.250																															
5.250	106.735	104.455	104.431		5.375																															
5.375					5.500																															
5.500					5.625																															
5.625					5.750																															
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																										
Rate	15 Day	30 Day	45 Day	60 Day																																
3.250	102.133	102.060	101.976	101.905	<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 style="text-align: right;">-1.500</td></tr> <tr><td>640- 659</td><td style="text-align: right;">-0.625</td></tr> <tr><td>660- 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>&gt; 700</td><td style="text-align: right;">0.000</td></tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> </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																																			
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> 700	0.000																																			
Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
3.375	102.596	102.519	102.440	102.363																																
3.500	103.029	102.946	102.873	102.791																																
3.625	103.423	103.335	103.267	103.180																																
3.750	103.772	103.679	103.617	103.525																																
3.875	103.422	103.324	103.297	103.200																																
4.000	103.781	103.677	103.656	103.553																																
4.125	104.110	104.001	103.985	103.877																																
4.250	104.408	104.293	104.283	104.170																																
4.375	103.603	103.487	103.541	103.422																																
4.500	104.029	104.001	103.977	103.720																																
4.625	104.353	104.325	104.301	103.995																																
4.750	104.448	104.313	104.386	104.253																																
4.875	104.462	104.322	104.399	104.260																																
5.000	104.725	104.580	104.663	104.519																																
5.125	104.855	104.827	104.803																																	
5.250	104.433	104.405	104.381																																	
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	>\$500-726,525k																										
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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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																											
3.250	101.011	100.391	100.307	100.235	3.375	100.629	100.555	100.410		<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>	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																																			
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680 - 699	0.000																																			
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Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
3.375	101.424	100.765	100.686	100.610	3.500	100.876	100.803	100.657																												
3.500	101.945	101.123	101.028	100.946	3.625	101.106	101.033	100.887																												
3.625	102.319	101.609	101.470	101.242	3.750	101.674	101.624	101.483																												
3.750	102.304	102.047	101.908	101.498	3.875	101.906	101.856	101.715																												
3.875	102.101	101.593	101.474	101.248	4.000	102.123	102.073	101.932																												
4.000	102.450	102.034	101.915	101.516	4.125	102.324	102.274	102.133																												
4.125	102.675	102.453	102.334	101.761	4.250	102.513	102.463	102.322																												
4.250	103.073	102.852	102.732	101.986	4.375	101.704	101.654	101.513																												
4.375	102.713	101.966	101.904	101.786	4.500	101.894	101.844	101.703																												
4.500	102.726	102.366	102.262	102.033	4.625	102.070	102.020	101.880																												
4.625	102.940	102.747	102.642	102.274	4.750	102.235	102.185	102.044																												
4.750	103.303	103.110	103.005	102.505	4.875																															
4.875	103.017	102.881	102.807	102.435	5.000																															
5.000	103.382	103.246	103.171	102.654	5.125																															
5.125	103.071	102.920	103.009	102.859	5.250																															
5.250	103.270	103.114	103.208	103.054	5.375																															
5.375					5.500																															
5.500					5.625																															
5.625					5.750																															

  

Streamline/IRRRL Product Codes				Extension and Re-lock Fees			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL	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	>\$500-726,525k
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 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	96.803	96.765	96.719	96.681	2.750	96.803	96.765	96.719	96.681	<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																											
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3-4 unit	-1.000																											
VA	-0.250																											
2.875	97.083	97.040	96.999	96.956	2.875	97.083	97.040	96.999	96.956																			
3.000	99.560	99.447	99.335	97.229	3.000	99.560	99.447	99.335	97.229																			
3.125	99.958	99.845	99.733	97.454	3.125	99.958	99.845	99.733	97.454																			
3.250	100.357	100.244	100.132	98.092	3.250	100.357	100.244	100.132	98.092																			
3.375	100.436	100.323	100.211	98.346	3.375	100.436	100.323	100.211	98.346																			
3.500	100.835	100.722	100.610	98.534	3.500	100.835	100.722	100.610	98.534																			
3.625	101.235	101.122	101.010	98.626	3.625	101.235	101.122	101.010	98.626																			
3.750	101.636	101.523	101.411	98.855	3.750	101.636	101.523	101.411	98.855																			
3.875	101.680	101.567	101.455	99.096	3.875	101.680	101.567	101.455	99.096																			
4.000	102.080	101.967	101.855	99.240	4.000	102.080	101.967	101.855	99.240																			
4.125	102.481	102.368	102.256	99.293	4.125	102.481	102.368	102.256	99.293																			
4.250	102.883	102.770	102.658	99.359	4.250	102.883	102.770	102.658	99.359																			
4.375	102.178	102.065	101.953		4.375	102.178	102.065	101.953																				
4.500	102.578	102.465	102.353		4.500	102.578	102.465	102.353																				
4.625	102.977	102.864	102.752		4.625	102.977	102.864	102.752																				
4.750	103.378	103.265	103.153		4.750	103.378	103.265	103.153																				
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	>\$500-726,525k
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		5/1 LIBOR ARM				1800-77		7/1 LIBOR ARM				1900-77		10/1 LIBOR ARM			
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	98.661	98.623	98.589	98.551	2.750	98.817	98.775	98.737	98.696	2.750	98.525	98.484	98.440	98.399			
2.875	99.014	98.971	98.938	98.895	2.875	99.220	99.173	99.138	99.091	2.875	98.983	98.936	98.896	98.849			
3.000	99.364	99.316	99.286	99.237	3.000	99.619	99.567	99.535	99.483	3.000	99.435	99.383	99.347	99.295			
3.125	99.716	99.662	99.634	99.580	3.125	100.018	99.961	99.931	99.874	3.125	99.887	99.830	99.797	99.740			
3.250	100.033	99.975	99.947	99.888	3.250	100.385	100.323	100.295	100.233	3.250	100.308	100.245	100.215	100.153			
3.375	100.346	100.282	100.256	100.192	3.375	100.747	100.680	100.655	100.587	3.375	100.723	100.655	100.628	100.560			
3.500	100.659	100.590	100.564	100.495	3.500	101.110	101.038	101.014	100.941	3.500	101.136	101.064	101.039	100.967			
3.625	100.976	100.901	100.877	100.803	3.625	101.478	101.400	101.379	101.301	3.625	101.554	101.476	101.455	101.377			
3.750	101.223	101.143	101.119	101.039	3.750	101.736	101.653	101.632	101.549	3.750	101.854	101.771	101.750	101.667			
3.875	101.459	101.374	101.349	101.264	3.875	101.978	101.890	101.868	101.780	3.875	102.135	102.047	102.027	101.938			
4.000	101.693	101.603	101.578	101.488	4.000	102.219	102.126	102.104	102.011	4.000	102.415	102.322	102.303	102.209			
4.125	101.927	101.832	101.807	101.712	4.125	102.460	102.361	102.340	102.241	4.125	102.694	102.595	102.576	102.477			
4.250	101.653	101.557	101.463		4.250		101.692	101.597		4.250							
4.375	101.754	101.659	101.565		4.375					4.375							
4.500					4.500					4.500							
4.625					4.625					4.625							
4.750					4.750					4.750							
4.875					4.875					4.875							

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**

**Risk Based Adjustments (Terms > 15 years only)**

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

**Conventional Adjusters**

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

**Loans with Secondary Financing**

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

**Cash Out (All Terms)**

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

**LPMI Adjustments - All LPMI Products**

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

**Wholesale Fee Buyout Option Price Adjustor**

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
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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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	98.845	98.807	98.773	98.735	2.750	98.881	98.840	98.802	98.761	2.750	98.661	98.619	98.575	98.534
2.875	99.194	99.151	99.118	99.075	2.875	99.282	99.235	99.200	99.153	2.875	99.114	99.068	99.027	98.981
3.000	99.539	99.491	99.460	99.412	3.000	99.678	99.626	99.594	99.542	3.000	99.564	99.512	99.475	99.424
3.125	99.887	99.834	99.805	99.752	3.125	100.075	100.018	99.988	99.931	3.125	100.012	99.955	99.922	99.865
3.250	100.202	100.144	100.116	100.057	3.250	100.440	100.378	100.351	100.288	3.250	100.428	100.365	100.335	100.273
3.375	100.514	100.450	100.424	100.360	3.375	100.802	100.734	100.709	100.641	3.375	100.837	100.769	100.742	100.675
3.500	100.829	100.759	100.734	100.665	3.500	101.163	101.090	101.067	100.994	3.500	101.245	101.172	101.148	101.075
3.625	101.148	101.073	101.049	100.975	3.625	101.529	101.451	101.429	101.351	3.625	101.657	101.579	101.557	101.479
3.750	101.396	101.317	101.292	101.213	3.750	101.785	101.702	101.681	101.598	3.750	101.952	101.869	101.848	101.765
3.875	101.635	101.550	101.525	101.441	3.875	102.027	101.939	101.918	101.829	3.875	102.230	102.141	102.122	102.033
4.000	101.871	101.781	101.756	101.666	4.000	102.270	102.177	102.155	102.062	4.000	102.508	102.415	102.395	102.302
4.125	102.107	102.011	101.986	101.891	4.125	102.513	102.414	102.393	102.294	4.125	102.786	102.687	102.668	102.570
4.250	102.301	102.201	102.174	102.074	4.250	102.739	102.635	102.613	102.509	4.250	103.031	102.927	102.908	102.804
4.375	102.490	102.385	102.357	102.251	4.375	102.964	102.854	102.832	102.723	4.375	103.274	103.165	103.146	103.037
4.500	102.679	102.568	102.539	102.428	4.500	103.189	103.075	103.052	102.937	4.500	103.500	103.405	103.386	103.272
4.625	102.865	102.749	102.719	102.603	4.625	103.413	103.293	103.269	103.150	4.625	103.500	103.500	103.500	103.500
4.750	103.016	102.895	102.864	102.742	4.750	103.500	103.500	103.500	103.397	4.750				
4.875	103.163	103.037	103.003	102.877	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
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		
<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	>\$500-726,525k
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
3.625	100.887	100.835	100.736		3.625	101.330	101.317	101.314	101.265
3.750	101.629	101.551	101.455		3.750	102.098	102.067	102.040	101.994
3.875	102.053	101.968	101.878		3.875	102.488	102.457	102.431	102.384
4.000	102.531	102.445	102.355		4.000	102.856	102.825	102.802	102.755
4.125	102.847	102.761	102.671		4.125	102.891	102.860	102.839	102.798
4.250	102.968	102.872	102.794		4.250	103.319	103.270	103.224	103.196
4.375	103.253	103.158	103.096		4.375	103.575	103.526	103.483	103.456
4.500	103.608	103.551	103.493		4.500	103.791	103.742	103.698	103.672
4.625	103.790	103.732	103.674		4.625	103.817	103.768	103.725	103.702
4.750	104.030	103.952	103.900		4.750	104.129	104.061	103.995	104.032
4.875	104.303	104.224	104.184		4.875	104.431	104.364	104.301	104.339
5.000	104.587	104.559	104.533		5.000	104.655	104.588	104.526	104.567
5.125	104.826	104.798	104.772		5.125	104.978	104.911	104.848	104.892
5.250					5.250	105.407	105.321	105.236	105.354
5.375					5.375	105.605	105.502	105.394	105.490
5.500					5.500	105.870	105.767	105.657	105.758
5.625					5.625	106.474	106.370	106.265	106.368
5.750					5.750	106.809	106.705	106.601	106.705
5.875					5.875	107.060	106.957	106.854	106.958
6.000					6.000	107.228	107.125	107.021	107.127

**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

**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	

**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									
>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	Rate
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	>\$500-726,525k
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: 11/14/19 8:41 AM

WesLend Jumbo Advantage											
REFER TO BREAKDOWN	Jumbo Advantage 30					REFER TO BREAKDOWN	Jumbo Advantage 7/1				
Rate	15 day	30 Day	45 Day	60 Day	Rate	15 day	30 Day	45 Day	60 Day		
4.000		98.883			4.000		99.490			Lock cut-off for Jumbo programs is 3:30PM PST  UW approval and completed appraisal are required to lock  <b>WesLend Advantage Jumbo Product Codes</b> 3050-37 30 Yr Fixed Advantage Expanded Full Doc 3050-37 40 Yr Fixed Advantage Expanded Full Doc IO  3850-37 7/1 LIBOR ARM Advantage Expanded Full Doc 3850-37 40 Yr 7/1 LIBOR ARM Advantage Expanded Full Doc IO  3900-37 10/1 LIBOR ARM Advantage Expanded Full Doc 3850-37 40 Yr 10/1 LIBOR ARM Advantage Expanded Full Doc IO  5600-37 30 Yr Fixed Advantage SL1 5600-37 40 Yr Fixed Advantage SL1 IO  5800-37 7/1 LIBOR ARM Advantage SL1 5800-37 40 Year 7/1 LIBOR ARM Advantage SL1 IO	
4.125		99.332			4.125		99.812				
4.250		99.781			4.250		100.122				
4.375		100.111			4.375		100.421				
4.500		100.441			4.500		100.720				
4.625		100.771			4.625		101.019				
4.750		101.101			4.750		101.315				
4.875		101.430			4.875		101.611				
5.000		101.760			5.000		101.933				
5.125		102.072			5.125		102.260				
5.250		102.385			5.250		102.588				
5.375		102.697			5.375		102.915				
5.500		103.010			5.500		103.241				
5.625		103.322			5.625		103.566				
5.750		103.635			5.750		103.892				
5.875		103.947			5.875		104.217				
6.000		104.260			6.000		104.543				
6.125		104.572			6.125		104.868				
6.250					6.250		105.194				
6.375					6.375		105.519				

Premium Limits:  
 ≤ \$1MM 101.000 > \$1MM 102.500

12 MNTH LIBOR  
 2.00563

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

**Price Adjustments**

Full Documentation (Expanded A+ & SL1)										
FICO - LTV LLPA's										
LTV----->	<= 50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	
800+	0.500	0.450	0.450	0.350	0.200	0.050	-0.150	-0.600	-1.250	
780-799	0.500	0.450	0.450	0.300	0.150	0.000	-0.200	-0.700	-1.350	
760-779	0.450	0.400	0.350	0.250	0.100	-0.050	-0.250	-0.850	-1.550	
740-759	0.300	0.300	0.250	0.200	-0.050	-0.250	-0.450	-1.000	-1.750	
720-739	0.200	0.150	0.150	0.050	-0.250	-0.450	-0.700	-1.250	-2.050	
700-719	0.100	0.000	0.000	-0.150	-0.550	-0.750	-1.100	-1.650	-2.550	
680-699	0.000	-0.200	-0.250	-0.450	-0.900	-1.200	-1.500	-2.700	-3.800	
660-679	-0.200	-0.400	-0.550	-0.750	-1.100	-1.500	-2.000	-3.500	NA	
640-659	-0.600	-0.800	-1.100	-1.400	-2.000	-2.500	-3.000	-5.000	NA	
620-639	-1.000	-1.200	-1.500	-2.000	-2.750	-3.500	-4.500	NA	NA	
600-619	-1.500	-1.700	-2.000	-2.750	-3.750	-4.750	-5.750	NA	NA	

Additional LLPA's Adjustments										
OTHER LLPA's - See Guidelines for Additional Information including for allowable LTV										
LTV----->	<= 50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	
Purchase Money	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.375	0.375	
10 YR I/O (Available on ARM & FRM)	-0.200	-0.200	-0.400	-0.400	-0.600	-0.600	-0.600	-0.600	-0.700	
Cashout and FICO <680	-0.400	-0.400	-0.400	-0.600	-0.600	-0.800	NA	NA	NA	
Cashout and FICO >=680 and < 740	-0.300	-0.300	-0.300	-0.500	-0.500	-0.700	-0.900	-1.400	NA	
Cashout and FICO >=740	-0.200	-0.200	-0.200	-0.400	-0.400	-0.400	-0.600	-1.100	NA	
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.200	-0.300	
Co-op (N/A on SL1)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2 Unit	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.200	-0.200	NA
3 Unit	-0.250	-0.250	-0.250	-0.350	-0.350	-0.350	-0.600	-0.600	NA	
4 Unit	-0.400	-0.400	-0.400	-0.700	-0.700	-0.700	-1.000	-1.000	NA	
2nd Home	0.000	0.000	0.000	-0.200	-0.200	-0.400	-0.600	-0.800	NA	
Investment and FICO <680	-0.500	-0.500	-0.900	-1.200	-1.200	-1.500	-2.000	-2.500	NA	
Investment and FICO >=680	-0.400	-0.400	-0.600	-0.800	-0.800	-1.000	-1.500	-2.000	NA	
DTI <= 25% and FICO <680	0.300	0.300	0.300	0.400	0.400	0.500	0.500	0.700	NA	
DTI <= 25% and FICO >=680	0.200	0.200	0.200	0.200	0.200	0.300	0.300	0.400	0.400	
DTI > 43% and FICO <680 (SL1 Only)	-0.200	-0.200	-0.500	-0.500	-0.800	-1.100	-1.500	-2.000	NA	
DTI > 43% and FICO >=680	0.000	0.000	0.000	0.000	-0.200	-0.400	-0.600	-1.000	-1.500	
>\$1.5MM and <= \$2.5MM	0.000	0.000	0.000	-0.200	-0.200	-0.200	-0.400	-0.400	-0.600	
>\$2.5MM and <= \$3.0MM	0.000	0.000	0.000	-0.300	-0.300	-0.300	-0.600	-0.600	-0.800	
Reserves < 9 Months (A+ Only)	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.500	-0.750	-1.000	
Reserves >=9 & <15 Months (A+ Only)	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.500	-0.750	
No Escrow	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
Subordinate Financing - LLPA Applied to Galton 1st Lien										
CLTV----->	<= 50.00	50.01-55.00	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	
Subordinate Financing by CLTV	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.500	-2.000	-2.500	