



Effective: 11/15/19 11:12 AM

BORROWER PAID RATE SHEET
 WesLend Financial Rate Sheet

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- New Locks**
- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.weslendwholesale.com.
 - Loans can be locked in Broker Connection 2.0 until 5:30 pm PST.
 - Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
 - Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
 - Rates and prices are subject to change without notice.
 - Lender Fees Are Not Included In Pricing.

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

GOLD JUMBO & NON-QM PROGRAM HIGHLIGHTS:

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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
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 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	99.799	99.770	99.701	99.241	3.250	100.222	100.154	100.137	100.069	2.750	99.268	99.220	99.168	98.986
3.375	100.403	100.374	100.306	99.861	3.375	100.746	100.673	100.661	100.588	2.875	99.925	99.877	99.825	99.617
3.500	100.943	100.915	100.746	100.362	3.500	101.123	101.044	101.004	100.926	3.000	100.619	100.580	100.530	100.201
3.625	101.496	101.461	101.385	100.772	3.625	101.900	101.816	101.781	101.698	3.125	101.056	101.007	100.955	100.715
3.750	102.207	102.176	102.055	101.404	3.750	102.451	102.362	102.332	102.244	3.250	101.403	101.330	101.285	101.126
3.875	102.624	102.593	102.512	101.954	3.875	102.935	102.840	102.817	102.723	3.375	101.759	101.687	101.643	101.477
4.000	103.092	103.070	102.954	102.416	4.000	103.267	103.168	103.149	103.051	3.500	102.305	102.130	102.089	101.680
4.125	103.408	103.386	103.181	102.752	4.125	103.561	103.456	103.503	103.399	3.625	102.772	102.597	102.540	102.115
4.250	103.580	103.532	103.417	102.705	4.250	104.086	103.976	104.028	103.919	3.750	103.048	102.912	102.874	102.515
4.375	103.874	103.838	103.787	103.178	4.375	104.553	104.438	104.496	104.382	3.875	103.146	103.044	102.995	102.820
4.500	104.236	104.201	104.149	103.546	4.500	104.845	104.725	104.788	104.669	4.000	103.619	103.511	103.464	103.013
4.625	104.527	104.498	104.470	103.743	4.625	104.952	104.827	104.896	104.771	4.125	104.090	104.032	103.993	103.402
4.750	104.742	104.714	104.685	103.749	4.750	105.161	105.031	105.103	104.973	4.250	104.422	104.382	104.331	103.795
4.875	105.077	105.048	105.020	104.148	4.875	105.570	105.435	105.512	105.377	4.375	104.732	104.691	104.640	104.148
5.000	105.283	105.254	105.226	104.474	5.000	105.843	105.702	105.785	105.644	4.500	104.869	104.797	104.749	104.380
5.125	105.552	105.523	105.495	104.746	5.125	106.039	105.892	105.981	105.835	4.625	104.380	104.307	104.259	103.996
5.250	105.840	105.812	105.784	104.986	5.250	106.073	105.922	106.013	105.862	4.750	104.717	104.644	104.597	104.327
5.375	105.453	105.574	105.505	105.345	5.375	106.125	106.125	106.125	106.125	4.875	104.969	104.886	104.862	104.544
5.500	105.750	105.879	105.808	105.642	5.500	105.439	105.409	105.368		5.000	105.274	105.193	105.169	104.688
5.625	106.125	106.125	106.125	106.125	5.625					5.125	103.008	102.866	102.890	102.748

1400-99 1401-99					1008-05 1007-05					1308-05 1307-05				
Conventional 10 Yr Fixed					Conventional 30 Yr Fixed COOP and CEMA					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	101.299	101.225	101.186	101.123	3.250	98.782	98.710	98.688	98.616	2.750	98.478	98.434	98.404	98.361
3.375	101.566	101.492	101.476	101.408	3.375	99.407	99.329	99.313	99.236	2.875	99.114	99.065	99.040	98.992
3.500	102.258	102.083	101.927	101.843	3.500	99.913	99.830	99.819	99.737	3.000	99.702	99.648	99.629	99.576
3.625	102.772	102.597	102.351	102.253	3.625	100.347	100.259	100.234	100.147	3.125	100.221	100.162	100.149	100.090
3.750	103.001	102.826	102.691	102.608	3.750	100.998	100.905	100.871	100.779	3.250	100.638	100.573	100.566	100.500
3.875	103.002	102.913	102.938	102.849	3.875	101.554	101.455	101.427	101.329	3.375	100.993	100.923	100.921	100.852
4.000	103.330	103.252	103.170	103.066	4.000	102.020	101.916	101.893	101.791	3.500	101.201	101.126	101.130	101.055
4.125	104.043	103.868	103.547	103.448	4.125	102.361	102.252	102.235	102.127	3.625	101.638	101.558	101.570	101.490
4.250	104.014	103.915	103.896	103.792	4.250	102.260	102.145	102.194	102.080	3.750	102.043	101.958	101.975	101.890
4.375	104.374	104.275	104.222	104.098	4.375	102.738	102.618	102.672	102.553	3.875	102.353	102.262	102.285	102.195
4.500	104.600	104.507	104.448	104.297	4.500	103.110	102.985	103.044	102.921	4.000	102.550	102.455	102.483	102.388
4.625	104.230	104.109	104.204	104.084	4.625	103.312	103.182	103.247	103.118	4.125	102.942	102.841	102.878	102.777
4.750	104.550	104.424	104.525	104.400	4.750	103.325	103.190	103.257	103.124	4.250	103.339	103.233	103.276	103.170
4.875	104.742	104.611	104.717	104.587	4.875	103.729	103.589	103.662	103.523	4.375	103.697	103.586	103.634	103.523
5.000	104.883	104.747	104.859	104.723	5.000	104.060	103.914	103.993	103.849	4.500	103.934	103.818	103.871	103.755
5.125	102.900	102.760	102.786	102.645	5.125	104.337	104.186	104.270	104.121	4.625	103.521	103.399	103.492	103.371
5.250	103.205	103.059	103.090	102.944	5.250	104.585	104.429	104.516	104.361	4.750	103.858	103.730	103.829	103.702
5.375	103.371	103.220	103.257	103.106	5.375	104.949	104.787	104.880	104.720	4.875	104.079	103.946	104.051	103.919
5.500	103.498	103.341	103.384	103.228	5.500	105.254	105.087	105.183	105.017	5.000	104.228	104.090	104.200	104.063
5.625	102.904	102.743	102.794	102.632	5.625	105.500	105.500	105.500	105.500	5.125	102.383	102.241	102.265	102.123

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

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375
The below adds also apply:	
LTV Range	Fico <720
<= 65.00%	-0.500
65.01% - 75.00%	-0.750
75.01% - 95.00%	-1.000
75.01% - 90.00%	-1.000
<= 95.00%	-1.500

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95%-90.01%	30%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.140	-5.700
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.510	-2.260	-2.930	-3.430	-4.330	-5.800	-6.320	-6.960
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
Rate & Term Refinance		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash Out Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A
Investment Property (Max 85% LTV)		-0.360	-0.390	-0.490					



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	98.962	98.933	98.495	97.790	3.250	98.681	98.601	98.495		2.750	99.283	99.209	99.119	
3.375	99.515	99.486	99.108	98.450	3.375	99.287	99.210	99.108		2.875	99.669	99.596	99.506	
3.500	100.002	99.974	99.436	99.055	3.500	99.610	99.535	99.436		3.000	100.098	100.025	99.935	
3.625	100.698	100.662	100.092	99.832	3.625	100.252	100.181	100.092		3.125	100.476	100.403	100.313	
3.750	101.220	101.184	100.767	100.534	3.750	100.917	100.855	100.767		3.250	100.823	100.757	100.681	
3.875	101.918	101.882	101.265	101.168	3.875	101.392	101.293	101.265		3.375	101.193	101.127	101.050	
4.000	102.168	102.133	101.802	101.699	4.000	101.929	101.825	101.802		3.500	101.570	101.504	101.427	
4.125	102.474	102.206	102.189	102.081	4.125	102.315	102.206	102.189		3.625	101.882	101.816	101.740	
4.250	102.595	102.588	102.052	101.938	4.250	102.118	102.048	102.052		3.750	102.086	102.020	101.944	
4.375	102.836	102.820	102.631	102.513	4.375	102.697	102.577	102.631		3.875	102.301	102.243	102.155	
4.500	103.202	103.025	103.084	102.961	4.500	103.150	103.025	103.084		4.000	102.604	102.546	102.458	
4.625	103.488	103.358	103.423	103.295	4.625	103.488	103.358	103.423		4.125	102.898	102.840	102.752	
4.750	103.356	102.993	102.974	102.840	4.750	103.041	102.906	102.974		4.250	103.155	103.097	103.009	
4.875	103.771	103.447	103.520	103.381	4.875	103.587	103.447	103.520		4.375	103.358	103.300	103.223	
5.000	104.096	103.868	103.947	103.802	5.000	104.014	103.868	103.947		4.500	103.603	103.545	103.473	
5.125	104.367	104.140	104.224	104.075	5.125	104.291	104.140	104.224		4.625	103.756	103.698	103.610	
5.250	104.397	103.868	102.537		5.250	102.441	102.406	102.358		4.750	102.916	102.850	102.773	
5.375	104.724	103.059	103.035		5.375	103.117	103.059	103.035		4.875				
5.500	104.980	103.350	103.325		5.500	103.378	103.350	103.325		5.000				
5.625	105.156				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.593	100.527	100.451	
3.375	100.963	100.897	100.820	
3.500	101.340	101.274	101.197	
3.625	101.652	101.586	101.510	
3.750	101.856	101.790	101.714	
3.875	102.071	102.013	101.925	
4.000	102.374	102.316	102.228	
4.125	102.668	102.610	102.522	
4.250	102.925	102.867	102.779	
4.375	103.128	103.070	102.982	
4.500	103.373	103.315	103.227	
4.625	103.526	103.468	103.380	
4.750	102.686	102.620	102.543	
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			
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

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

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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>350-500k	>500-726,525k
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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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	
2.750	100.620	100.472	100.178		2.750	99.951	99.908	99.878	99.834	
2.875	101.109	100.928	100.668		2.875	100.334	100.285	100.261	100.212	
3.000	101.723	101.674	101.158		3.000	100.707	100.653	100.634	100.580	
3.125	102.274	102.226	101.648		3.125	101.068	101.009	100.996	100.937	
3.250	102.834	102.785	102.139	102.035	3.250	101.639	101.515	101.473	101.283	
3.375	103.246	103.198	102.565	102.489	3.375	102.042	101.925	101.878	101.637	
3.500	103.673	103.624	102.992	102.910	3.500	102.431	102.319	102.267	101.981	
3.625	103.989	103.940	103.444	103.291	3.625	102.804	102.699	102.642	102.312	
3.750	104.261	104.018	103.882	103.627	3.750	103.141	103.056	103.076	102.991	
3.875	104.093	104.069	103.416	103.319	3.875	103.476	103.385	103.411	103.321	
4.000	104.512	104.487	103.768	103.665	4.000	103.797	103.701	103.732	103.637	
4.125	104.791	104.767	104.182	103.983	4.125	104.104	104.013	104.040	103.939	
4.250	104.939	104.710	104.580	104.270	4.250	104.397	104.290	104.333	104.227	
4.375	104.846	104.741	103.691	103.573	4.375	104.496	104.385	104.467	104.356	
4.500	104.930	104.824	104.063	103.865	4.500	104.787	104.670	104.758	104.641	
4.625	105.116	105.011	104.444	104.137	4.625	104.631	104.603	104.579		
4.750	105.728	105.281	104.807	104.392	4.750	102.574	102.546	102.522		
4.875	106.021	104.664	104.577	104.289	4.875	102.944	102.916	102.892		
5.000	106.275	104.605	104.688	104.544	5.000	103.312	103.284	103.260		
5.125	106.511	104.751	104.727		5.125	103.679	103.651	103.627		
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	102.213	102.141	102.056	101.985						
3.375	102.672	102.594	102.515	102.439						
3.500	103.098	103.015	102.942	102.860						
3.625	103.484	103.395	103.328	103.241						
3.750	103.824	103.731	103.669	103.577						
3.875	103.460	103.361	103.366	103.269						
4.000	103.812	103.708	103.718	103.615						
4.125	104.134	104.025	104.041	103.933						
4.250	104.426	104.312	104.333	104.220						
4.375	103.704	103.584	103.641	103.523						
4.500	104.055	104.027	104.003	103.815						
4.625	104.372	104.344	104.320	104.087						
4.750	104.538	104.403	104.476	104.342						
4.875	104.441	104.300	104.378	104.239						
5.000	104.701	104.555	104.638	104.494						
5.125	104.729	104.701	104.677							
5.250	104.294	104.266	104.242							

Streamline/IRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 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	>\$500-726,525k
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 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					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS																										
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance																															
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
2.750	98.833	96.903	94.585		2.750	98.956	98.882	98.817		<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>> 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																																			
620 - 639	-1.250																																			
640- 659	-0.375																																			
660- 679	-0.250																																			
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Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
2.875	99.289	98.655	98.499		2.875	99.263	99.190	99.125																												
3.000	100.035	99.145	98.989		3.000	99.555	99.482	99.416																												
3.125	100.587	99.636	99.479		3.125	99.831	99.758	99.692																												
3.250	101.026	100.465	100.380	100.309	3.250	100.397	100.331	100.267																												
3.375	101.439	100.830	100.751	100.675	3.375	100.670	100.604	100.540																												
3.500	101.945	101.207	101.084	101.002	3.500	100.925	100.859	100.795																												
3.625	102.319	101.693	101.556	101.289	3.625	101.163	101.098	101.033																												
3.750	102.374	102.131	101.994	101.536	3.750	101.709	101.651	101.600																												
3.875	102.055	101.627	101.497	101.314	3.875	101.948	101.890	101.839																												
4.000	102.404	102.068	101.938	101.576	4.000	102.172	102.114	102.063																												
4.125	102.716	102.487	102.357	101.816	4.125	102.381	102.323	102.272																												
4.250	103.114	102.885	102.755	102.038	4.250	102.575	102.517	102.466																												
4.375	102.279	102.079	102.006	101.888	4.375	101.644	101.578	101.569																												
4.500	102.680	102.480	102.363	102.132	4.500	101.840	101.774	101.765																												
4.625	103.061	102.861	102.744	102.369	4.625	102.022	101.957	101.948																												
4.750	103.423	103.223	103.107	102.598	4.750	102.193	102.127	102.118																												
4.875	102.617	102.476	102.554	102.415	4.875																															
5.000	102.838	102.693	102.776	102.631	5.000																															
5.125	103.046	102.895	102.983	102.834	5.125																															

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
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 Margin 2.000					6700-99 Margin 2.000					<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> <tr> <td style="text-align: center;">620 - 639</td> <td style="text-align: center;">-1.250</td> </tr> <tr> <td style="text-align: center;">640- 659</td> <td style="text-align: center;">-0.375</td> </tr> <tr> <td style="text-align: center;">660- 679</td> <td style="text-align: center;">-0.250</td> </tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr> <td style="text-align: center;">Manual</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td style="text-align: center;">2 unit</td> <td style="text-align: center;">-0.750</td> </tr> <tr> <td style="text-align: center;">3-4 unit</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td style="text-align: center;">VA</td> <td style="text-align: center;">-0.250</td> </tr> </table>	FICO Adjustments		620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																												
620 - 639	-1.250																											
640- 659	-0.375																											
660- 679	-0.250																											
Government Adjusters																												
Manual	-0.250																											
2 unit	-0.750																											
3-4 unit	-1.000																											
VA	-0.250																											
FHA 5/1 ARM Caps 1/1/5 Index: 1 year CMT					VA 5/1 ARM Caps 1/1/5 Index: 1 year CMT					GOVERNMENT ARM PRICE ADJUSTMENTS																		
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	96.853	96.815	96.768	96.730	2.750	96.853	96.815	96.768	96.730																			
2.875	97.132	97.088	97.047	97.004	2.875	97.132	97.088	97.047	97.004																			
3.000	99.560	99.447	99.335	97.274	3.000	99.560	99.447	99.335	97.274																			
3.125	99.958	99.845	99.733	97.500	3.125	99.958	99.845	99.733	97.500																			
3.250	100.357	100.244	100.132	98.129	3.250	100.357	100.244	100.132	98.129																			
3.375	100.436	100.323	100.211	98.381	3.375	100.436	100.323	100.211	98.381																			
3.500	100.835	100.722	100.610	98.572	3.500	100.835	100.722	100.610	98.572																			
3.625	101.235	101.122	101.010	98.669	3.625	101.235	101.122	101.010	98.669																			
3.750	101.636	101.523	101.411	98.923	3.750	101.636	101.523	101.411	98.923																			
3.875	101.680	101.567	101.455	99.162	3.875	101.680	101.567	101.455	99.162																			
4.000	102.080	101.967	101.855	99.305	4.000	102.080	101.967	101.855	99.305																			
4.125	102.481	102.368	102.256	99.357	4.125	102.481	102.368	102.256	99.357																			
4.250	102.883	102.770	102.658	99.423	4.250	102.883	102.770	102.658	99.423																			
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
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		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	98.725	98.688	98.652	98.614	2.750	98.835	98.793	98.754	98.712	2.750	98.615	98.573	98.529	98.487			
2.875	99.073	99.030	98.996	98.953	2.875	99.239	99.192	99.155	99.108	2.875	99.071	99.024	98.983	98.936			
3.000	99.418	99.370	99.338	99.290	3.000	99.638	99.586	99.552	99.500	3.000	99.523	99.471	99.433	99.381			
3.125	99.765	99.711	99.681	99.627	3.125	100.038	99.981	99.949	99.892	3.125	99.974	99.916	99.883	99.826			
3.250	100.079	100.020	99.991	99.932	3.250	100.399	100.336	100.307	100.244	3.250	100.364	100.302	100.271	100.208			
3.375	100.389	100.325	100.297	100.233	3.375	100.754	100.687	100.659	100.592	3.375	100.746	100.678	100.649	100.581			
3.500	100.699	100.629	100.602	100.533	3.500	101.110	101.038	101.012	100.939	3.500	101.126	101.053	101.027	100.954			
3.625	101.013	100.938	100.912	100.838	3.625	101.471	101.393	101.369	101.291	3.625	101.510	101.432	101.408	101.330			
3.750	101.266	101.186	101.160	101.081	3.750	101.749	101.666	101.643	101.560	3.750	101.814	101.731	101.708	101.625			
3.875	101.510	101.425	101.399	101.314	3.875	102.015	101.926	101.903	101.815	3.875	102.105	102.016	101.994	101.905			
4.000	101.752	101.662	101.636	101.546	4.000	102.280	102.186	102.164	102.070	4.000	102.395	102.301	102.279	102.185			
4.125	101.994	101.899	101.872	101.777	4.125	102.544	102.445	102.423	102.324	4.125	102.682	102.583	102.562	102.463			
4.250	101.650	101.554	101.460		4.250		101.689	101.595		4.250							
4.375	101.751	101.656	101.562		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	98.907	98.869	98.834	98.796	2.750	98.899	98.857	98.818	98.776	2.750	98.749	98.708	98.663	98.621
2.875	99.251	99.208	99.174	99.131	2.875	99.300	99.253	99.216	99.169	2.875	99.202	99.155	99.114	99.067
3.000	99.591	99.543	99.511	99.462	3.000	99.696	99.644	99.610	99.558	3.000	99.650	99.598	99.560	99.508
3.125	99.934	99.881	99.850	99.797	3.125	100.094	100.036	100.005	99.948	3.125	100.097	100.039	100.006	99.949
3.250	100.246	100.188	100.158	100.100	3.250	100.453	100.391	100.361	100.299	3.250	100.482	100.420	100.389	100.326
3.375	100.555	100.491	100.463	100.399	3.375	100.808	100.740	100.712	100.645	3.375	100.858	100.790	100.761	100.694
3.500	100.867	100.798	100.771	100.702	3.500	101.162	101.089	101.064	100.991	3.500	101.232	101.159	101.133	101.060
3.625	101.184	101.109	101.083	101.009	3.625	101.521	101.443	101.419	101.341	3.625	101.610	101.532	101.508	101.430
3.750	101.439	101.360	101.334	101.254	3.750	101.798	101.715	101.692	101.608	3.750	101.910	101.827	101.803	101.720
3.875	101.686	101.601	101.575	101.490	3.875	102.064	101.975	101.952	101.864	3.875	102.198	102.109	102.087	101.998
4.000	101.930	101.840	101.813	101.723	4.000	102.331	102.237	102.215	102.121	4.000	102.486	102.392	102.371	102.277
4.125	102.173	102.078	102.051	101.956	4.125	102.598	102.499	102.477	102.378	4.125	102.774	102.675	102.654	102.555
4.250	102.368	102.268	102.240	102.140	4.250	102.827	102.723	102.700	102.596	4.250	103.033	102.929	102.908	102.804
4.375	102.557	102.451	102.423	102.317	4.375	103.052	102.942	102.919	102.810	4.375	103.291	103.182	103.161	103.052
4.500	102.745	102.635	102.604	102.494	4.500	103.277	103.163	103.139	103.025	4.500	103.500	103.437	103.416	103.302
4.625	102.932	102.815	102.784	102.668	4.625	103.500	103.382	103.357	103.237	4.625	103.500	103.500	103.500	103.500
4.750	103.081	102.960	102.927	102.806	4.750	103.500	103.500	103.500	103.484	4.750				
4.875	103.226	103.100	103.065	102.938	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		
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

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FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 Home Ready 30 Yr Fixed					1022-00 Home Possible 30 Yr Fixed						
1024-00	Rate	15 Day	30 Day	45 Day	60 Day	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
	3.625	100.806	100.721	100.654		3.625	101.396	101.383	101.344	101.333	
	3.750	101.651	101.572	101.490		3.750	102.183	102.152	102.108	102.076	
	3.875	102.068	101.997	101.914		3.875	102.563	102.532	102.490	102.457	
	4.000	102.545	102.474	102.392		4.000	102.921	102.890	102.852	102.819	
	4.125	102.861	102.790	102.708		4.125	102.956	102.925	102.887	102.861	
	4.250	103.007	102.947	102.844		4.250	103.388	103.339	103.313	103.261	
	4.375	103.288	103.228	103.135		4.375	103.638	103.589	103.566	103.515	
	4.500	103.638	103.581	103.531		4.500	103.846	103.798	103.777	103.727	
	4.625	103.820	103.763	103.713		4.625	103.869	103.820	103.801	103.751	
	4.750	104.063	103.984	103.934		4.750	104.187	104.120	104.126	104.055	
	4.875	104.339	104.261	104.217		4.875	104.484	104.417	104.425	104.356	
	5.000	104.620	104.591	104.566		5.000	104.702	104.635	104.645	104.578	
	5.125	104.859	104.830	104.805		5.125	105.017	104.950	104.963	104.894	
	5.250					5.250	105.404	105.319	105.390	105.299	
	5.375					5.375	105.656	105.553	105.648	105.533	
	5.500					5.500	105.914	105.810	105.908	105.794	
	5.625					5.625	106.510	106.407	106.509	106.395	
	5.750					5.750	106.841	106.737	106.841	106.729	
	5.875					5.875	107.089	106.986	107.090	106.980	
	6.000					6.000	107.255	107.151	107.256	107.147	

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

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									
>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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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 WesLend Advantage Jumbo Product Codes 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
 1.987

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	