



Effective: 11/18/19 8:51 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 1100-99 Conventional 25/30 Yr Fixed					1200-99 1101-99 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	100.015	99.986	99.925	99.262	3.250	100.208	100.144	100.122	100.096	2.750	99.144	99.103	99.046	98.934
3.375	100.619	100.591	100.529	99.889	3.375	100.729	100.660	100.643	100.622	2.875	99.802	99.760	99.703	99.564
3.500	101.060	101.031	100.970	100.397	3.500	101.109	101.033	101.021	100.971	3.000	100.535	100.501	100.450	100.146
3.625	101.649	101.613	101.536	100.815	3.625	101.884	101.803	101.796	101.751	3.125	100.933	100.888	100.833	100.659
3.750	102.318	102.283	102.206	101.458	3.750	102.432	102.347	102.345	102.305	3.250	101.282	101.248	101.199	101.069
3.875	102.776	102.741	102.664	102.016	3.875	102.913	102.823	102.826	102.791	3.375	101.636	101.602	101.553	101.418
4.000	103.218	103.182	103.105	102.484	4.000	103.243	103.149	103.157	103.126	3.500	102.180	102.005	101.968	101.619
4.125	103.507	103.472	103.332	102.828	4.125	103.518	103.419	103.452	103.406	3.625	102.647	102.472	102.421	102.054
4.250	103.580	103.528	103.489	102.697	4.250	104.032	103.926	103.974	103.920	3.750	102.923	102.788	102.753	102.453
4.375	103.932	103.897	103.859	103.176	4.375	104.497	104.386	104.440	104.390	3.875	103.021	102.973	102.924	102.756
4.500	104.295	104.259	104.221	103.551	4.500	104.786	104.671	104.730	104.685	4.000	103.529	103.484	103.436	102.954
4.625	104.509	104.480	104.457	103.757	4.625	104.892	104.773	104.836	104.796	4.125	103.970	103.923	103.881	103.385
4.750	104.724	104.696	104.673	103.646	4.750	105.010	104.883	104.951	104.880	4.250	104.381	104.333	104.286	103.775
4.875	105.058	105.030	105.007	104.052	4.875	105.416	105.285	105.358	105.291	4.375	104.690	104.641	104.595	104.127
5.000	105.265	105.236	105.214	104.386	5.000	105.687	105.551	105.629	105.567	4.500	104.806	104.730	104.657	104.358
5.125	105.533	105.505	105.482	104.667	5.125	105.881	105.741	105.824	105.767	4.625	104.244	104.169	104.095	103.818
5.250	105.822	105.794	105.771	104.899	5.250	105.934	105.786	105.874	105.783	4.750	104.581	104.504	104.431	104.147
5.375	105.593	105.431	105.363	105.266	5.375	106.000	106.000	106.000	106.000	4.875	104.889	104.810	104.780	104.362
5.500	105.874	105.707	105.636	105.531	5.500	105.330	105.288	105.260		5.000	105.193	105.118	105.088	104.506
5.625	106.000	106.000	106.000	106.000	5.625					5.125	102.934	102.794	102.878	102.737

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	101.333	101.267	101.189	101.067	3.250	98.893	98.824	98.798	98.762	2.750	98.582	98.539	98.477	98.434
3.375	101.601	101.534	101.456	101.350	3.375	99.515	99.442	99.421	99.389	2.875	99.216	99.169	99.111	99.064
3.500	102.133	101.958	101.886	101.785	3.500	100.018	99.940	99.924	99.897	3.000	99.803	99.751	99.699	99.646
3.625	102.647	102.472	102.309	102.194	3.625	100.456	100.371	100.359	100.315	3.125	100.320	100.264	100.216	100.159
3.750	102.876	102.701	102.628	102.547	3.750	101.104	101.014	101.008	100.958	3.250	100.734	100.674	100.631	100.569
3.875	102.937	102.853	102.873	102.787	3.875	101.656	101.562	101.561	101.516	3.375	101.088	101.023	100.985	100.918
4.000	103.265	103.175	103.143	103.051	4.000	102.120	102.021	102.024	101.984	3.500	101.294	101.224	101.191	101.119
4.125	103.918	103.743	103.528	103.431	4.125	102.458	102.355	102.363	102.328	3.625	101.701	101.624	101.633	101.554
4.250	104.031	103.918	103.876	103.774	4.250	102.330	102.219	102.264	102.197	3.750	102.104	102.023	102.036	101.953
4.375	104.387	104.274	104.186	104.079	4.375	102.804	102.689	102.738	102.676	3.875	102.412	102.326	102.344	102.256
4.500	104.612	104.499	104.391	104.277	4.500	103.174	103.054	103.108	103.051	4.000	102.612	102.519	102.548	102.454
4.625	104.082	103.965	104.026	103.907	4.625	103.375	103.251	103.309	103.257	4.125	103.048	102.950	102.984	102.885
4.750	104.500	104.279	104.344	104.221	4.750	103.298	103.166	103.230	103.146	4.250	103.443	103.341	103.379	103.275
4.875	104.591	104.465	104.535	104.407	4.875	103.699	103.563	103.631	103.552	4.375	103.799	103.692	103.736	103.627
5.000	104.731	104.601	104.676	104.543	5.000	104.028	103.887	103.961	103.886	4.500	104.034	103.923	103.971	103.858
5.125	102.827	102.689	102.775	102.635	5.125	104.303	104.158	104.237	104.167	4.625	103.497	103.379	103.438	103.318
5.250	103.130	102.988	103.078	102.934	5.250	104.570	104.418	104.501	104.399	4.750	103.832	103.709	103.772	103.647
5.375	103.295	103.149	103.244	103.095	5.375	104.931	104.775	104.863	104.766	4.875	104.051	103.924	103.992	103.862
5.500	103.421	103.269	103.369	103.216	5.500	105.207	105.043	105.136	105.031	5.000	104.199	104.067	104.140	104.006
5.625	102.858	102.700	102.841	102.681	5.625	105.500	105.500	105.500	105.500	5.125	102.434	102.294	102.378	102.237

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	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						



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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	99.253	99.224	98.586	97.936	3.250	98.761	98.679	98.586		2.750	99.450	99.375	99.275	
3.375	99.806	99.777	99.192	98.606	3.375	99.363	99.284	99.192		2.875	99.836	99.761	99.662	
3.500	100.294	100.264	99.522	99.217	3.500	99.688	99.611	99.522		3.000	100.266	100.190	100.091	
3.625	100.925	100.888	100.165	100.002	3.625	100.320	100.248	100.165		3.125	100.643	100.568	100.468	
3.750	101.447	101.410	100.814	100.714	3.750	100.960	100.886	100.814		3.250	100.929	100.815	100.761	
3.875	102.145	102.109	101.401	101.356	3.875	101.497	101.403	101.401		3.375	101.299	101.185	101.131	
4.000	102.458	102.359	101.935	101.895	4.000	102.031	101.932	101.935		3.500	101.676	101.562	101.508	
4.125	102.793	102.390	102.319	102.283	4.125	102.414	102.311	102.319		3.625	101.988	101.874	101.820	
4.250	102.735	102.727	102.122	102.055	4.250	102.188	102.098	102.122		3.750	102.192	102.078	102.024	
4.375	103.126	102.959	102.700	102.638	4.375	102.766	102.651	102.700		3.875	102.409	102.318	102.264	
4.500	103.491	103.098	103.152	103.094	4.500	103.217	103.098	103.152		4.000	102.712	102.621	102.566	
4.625	103.687	103.429	103.488	103.436	4.625	103.553	103.429	103.488		4.125	103.006	102.915	102.861	
4.750	103.524	103.055	102.947	102.863	4.750	103.015	102.884	102.947		4.250	103.263	103.172	103.118	
4.875	103.890	103.424	103.492	103.413	4.875	103.560	103.424	103.492		4.375	103.466	103.381	103.321	
5.000	104.214	103.844	103.918	103.843	5.000	103.985	103.844	103.918		4.500	103.711	103.631	103.567	
5.125	104.485	104.115	104.193	104.123	5.125	104.259	104.115	104.193		4.625	103.864	103.773	103.719	
5.250	104.550	103.930	102.568		5.250	102.475	102.431	102.369		4.750	103.029	102.955	102.877	
5.375	104.845	102.984	102.934		5.375	101.876	101.839	101.799		4.875				
5.500	105.100	103.369	103.345		5.500	103.411	103.369	103.345		5.000				
5.625	105.276				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.699	100.585	100.531	
3.375	101.069	100.955	100.901	
3.500	101.446	101.332	101.278	
3.625	101.758	101.644	101.590	
3.750	101.962	101.848	101.794	
3.875	102.179	102.088	102.034	
4.000	102.482	102.391	102.336	
4.125	102.776	102.685	102.631	
4.250	103.033	102.942	102.888	
4.375	103.236	103.145	103.091	
4.500	103.481	103.390	103.336	
4.625	103.634	103.543	103.489	
4.750	102.799	102.725	102.647	
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									
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	100.703	100.663	99.700		2.750	100.054	100.012	99.950	99.907	<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>> 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																																			
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																																			
2.875	101.159	101.119	100.190		2.875	100.436	100.389	100.331	100.284																											
3.000	101.906	101.865	100.679		3.000	100.807	100.756	100.703	100.650																											
3.125	102.457	102.416	101.170		3.125	101.167	101.111	101.063	101.006																											
3.250	103.147	103.091	102.251	102.181	3.250	101.791	101.680	101.636	101.351																											
3.375	103.610	103.553	102.711	102.632	3.375	102.197	102.091	102.042	101.704																											
3.500	104.036	103.980	103.199	103.052	3.500	102.586	102.485	102.431	102.046																											
3.625	104.302	104.246	103.684	103.430	3.625	102.962	102.865	102.807	102.377																											
3.750	104.536	104.279	104.122	103.763	3.750	103.251	103.167	103.186	103.101																											
3.875	104.330	104.281	103.453	103.347	3.875	103.584	103.496	103.520	103.430																											
4.000	104.698	104.650	103.894	103.692	4.000	103.904	103.811	103.839	103.745																											
4.125	104.978	104.929	104.313	104.008	4.125	104.209	104.128	104.145	104.046																											
4.250	105.123	105.018	104.712	104.293	4.250	104.500	104.398	104.436	104.332																											
4.375	105.160	105.055	103.747	103.598	4.375	104.475	104.366	104.415	104.304																											
4.500	105.251	105.068	104.186	103.889	4.500	104.764	104.650	104.704	104.589																											
4.625	105.521	105.224	104.529	104.159	4.625	104.632	104.604	104.580																												
4.750	105.775	105.153	104.891	104.412	4.750	102.423	102.395	102.371																												
4.875	105.128	104.510	104.370	104.232	4.875	102.794	102.766	102.742																												
5.000	105.382	104.548	104.629	104.486	5.000	103.162	103.134	103.110																												
5.125	105.616	104.713	104.689		5.125	103.529	103.501	103.477																												
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																										
Rate	15 Day	30 Day	45 Day	60 Day																																
3.250	102.358	102.287	102.201	102.131	<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>> 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																																			
640 - 659	-0.625																																			
660 - 679	-0.250																																			
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> 700	0.000																																			
Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
3.375	102.815	102.739	102.658	102.582																																
3.500	103.239	103.158	103.082	103.002																																
3.625	103.621	103.536	103.466	103.380																																
3.750	103.959	103.870	103.804	103.713																																
3.875	103.488	103.391	103.394	103.297																																
4.000	103.837	103.736	103.743	103.642																																
4.125	104.157	104.059	104.064	103.958																																
4.250	104.447	104.337	104.354	104.243																																
4.375	103.766	103.652	103.665	103.548																																
4.500	104.274	104.160	104.136	103.839																																
4.625	104.594	104.480	104.456	104.109																																
4.750	104.556	104.425	104.494	104.362																																
4.875	104.383	104.245	104.320	104.182																																
5.000	104.642	104.498	104.579	104.436																																
5.125	104.799	104.663	104.639																																	
5.250	104.368	104.212	104.188																																	
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																										
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194																										



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
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WesLend Government																																				
8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS																										
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance																															
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
2.750	99.016	97.170	94.879		2.750	99.105	99.039	98.961		<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																																			
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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																																			
2.875	99.472	98.257	98.021		2.875	99.405	99.339	99.260																												
3.000	100.218	98.747	98.511		3.000	99.689	99.623	99.544																												
3.125	100.769	99.237	99.001		3.125	99.958	99.891	99.813																												
3.250	101.590	100.609	100.524	100.453	3.250	100.469	100.410	100.339																												
3.375	102.052	100.980	100.892	100.816	3.375	100.733	100.674	100.603																												
3.500	102.449	101.468	101.311	101.141	3.500	100.980	100.921	100.850																												
3.625	102.545	101.954	101.797	101.424	3.625	101.211	101.152	101.081																												
3.750	102.649	102.392	102.235	101.670	3.750	101.806	101.748	101.684																												
3.875	102.542	101.776	101.628	101.341	3.875	102.038	101.980	101.916																												
4.000	102.841	102.217	102.069	101.602	4.000	102.255	102.197	102.132																												
4.125	102.950	102.636	102.488	101.840	4.125	102.457	102.398	102.334																												
4.250	103.255	103.034	102.887	102.060	4.250	102.645	102.587	102.523																												
4.375	102.516	102.191	102.047	101.912	4.375	101.767	101.718	101.689																												
4.500	102.798	102.591	102.448	102.155	4.500	101.956	101.908	101.879																												
4.625	103.179	102.972	102.829	102.391	4.625	102.133	102.084	102.056																												
4.750	103.542	103.335	103.191	102.619	4.750	102.297	102.249	102.220																												
4.875	102.559	102.420	102.496	102.358	4.875																															
5.000	102.779	102.636	102.716	102.573	5.000																															
5.125	102.985	102.837	102.922	102.774	5.125																															

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
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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																												
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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	96.978	96.941	96.892	96.855	2.750	96.978	96.941	96.892	96.855																			
2.875	97.255	97.214	97.170	97.127	2.875	97.255	97.214	97.170	97.127																			
3.000	99.560	99.447	99.335	97.393	3.000	99.560	99.447	99.335	97.393																			
3.125	99.958	99.845	99.733	97.603	3.125	99.958	99.845	99.733	97.603																			
3.250	100.357	100.244	100.132	98.219	3.250	100.357	100.244	100.132	98.219																			
3.375	100.436	100.323	100.211	98.471	3.375	100.436	100.323	100.211	98.471																			
3.500	100.835	100.722	100.610	98.646	3.500	100.835	100.722	100.610	98.646																			
3.625	101.235	101.122	101.010	98.733	3.625	101.235	101.122	101.010	98.733																			
3.750	101.636	101.523	101.411	98.884	3.750	101.636	101.523	101.411	98.884																			
3.875	101.680	101.567	101.455	99.123	3.875	101.680	101.567	101.455	99.123																			
4.000	102.080	101.967	101.855	99.280	4.000	102.080	101.967	101.855	99.280																			
4.125	102.481	102.368	102.256	99.351	4.125	102.481	102.368	102.256	99.351																			
4.250	102.883	102.770	102.658	99.428	4.250	102.883	102.770	102.658	99.428																			
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	98.755	98.720	98.681	98.645	2.750	98.869	98.831	98.788	98.748	2.750	98.658	98.619	98.572	98.532			
2.875	99.101	99.062	99.024	98.983	2.875	99.272	99.229	99.188	99.143	2.875	99.113	99.069	99.025	98.980			
3.000	99.446	99.401	99.365	99.318	3.000	99.671	99.622	99.585	99.534	3.000	99.564	99.515	99.474	99.424			
3.125	99.791	99.741	99.707	99.655	3.125	100.069	100.016	99.981	99.925	3.125	100.014	99.960	99.923	99.867			
3.250	100.104	100.049	100.016	99.959	3.250	100.429	100.370	100.337	100.277	3.250	100.404	100.345	100.310	100.249			
3.375	100.413	100.353	100.321	100.259	3.375	100.784	100.720	100.689	100.623	3.375	100.784	100.720	100.688	100.622			
3.500	100.722	100.657	100.626	100.558	3.500	101.139	101.069	101.040	100.969	3.500	101.164	101.094	101.064	100.993			
3.625	101.036	100.965	100.935	100.863	3.625	101.498	101.424	101.397	101.320	3.625	101.547	101.472	101.445	101.368			
3.750	101.288	101.212	101.182	101.104	3.750	101.776	101.696	101.669	101.588	3.750	101.850	101.770	101.744	101.662			
3.875	101.531	101.450	101.420	101.337	3.875	102.041	101.955	101.929	101.842	3.875	102.139	102.054	102.028	101.942			
4.000	101.773	101.686	101.656	101.568	4.000	102.305	102.215	102.189	102.097	4.000	102.428	102.338	102.313	102.221			
4.125	102.013	101.922	101.891	101.798	4.125	102.569	102.473	102.447	102.350	4.125	102.715	102.619	102.595	102.498			
4.250	101.594	101.498	101.405		4.250	101.728	101.633	101.539		4.250			101.823				
4.375	101.695	101.600	101.506		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 desk 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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Effective: 11/18/19 8:51 AM

Lock cut-off for Arm Programs is 3:30 PM PST

WesLend ARM High Balance														
1733-77 5/1 LIBOR ARM High Balance					1833-77 7/1 LIBOR ARM High Balance					1933-77 10/1 LIBOR ARM High Balance				
Margin 2.25 Caps 2/2/5					Margin 2.25 Caps 5/2/5					Margin 2.25 Caps 5/2/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.500					2.500					2.500				
2.625					2.625					2.625				
2.750	98.937	98.902	98.863	98.827	2.750	98.933	98.895	98.852	98.812	2.750	98.792	98.754	98.706	98.666
2.875	99.279	99.239	99.202	99.160	2.875	99.333	99.290	99.249	99.204	2.875	99.243	99.200	99.156	99.110
3.000	99.618	99.573	99.538	99.491	3.000	99.729	99.680	99.642	99.592	3.000	99.691	99.642	99.601	99.551
3.125	99.960	99.910	99.876	99.824	3.125	100.125	100.071	100.036	99.981	3.125	100.137	100.083	100.046	99.990
3.250	100.272	100.216	100.184	100.126	3.250	100.483	100.424	100.391	100.331	3.250	100.521	100.462	100.428	100.367
3.375	100.580	100.519	100.488	100.425	3.375	100.837	100.773	100.742	100.676	3.375	100.896	100.832	100.799	100.733
3.500	100.891	100.825	100.795	100.727	3.500	101.191	101.121	101.092	101.021	3.500	101.269	101.200	101.170	101.099
3.625	101.207	101.136	101.106	101.034	3.625	101.548	101.474	101.447	101.370	3.625	101.647	101.572	101.544	101.468
3.750	101.461	101.385	101.356	101.278	3.750	101.825	101.745	101.718	101.637	3.750	101.945	101.865	101.839	101.757
3.875	101.707	101.626	101.596	101.513	3.875	102.090	102.005	101.978	101.891	3.875	102.232	102.147	102.121	102.034
4.000	101.950	101.863	101.833	101.745	4.000	102.356	102.266	102.240	102.148	4.000	102.519	102.429	102.404	102.312
4.125	102.193	102.101	102.071	101.977	4.125	102.622	102.527	102.501	102.404	4.125	102.806	102.711	102.686	102.589
4.250	102.387	102.290	102.258	102.159	4.250	102.850	102.750	102.723	102.621	4.250	103.065	102.964	102.940	102.837
4.375	102.575	102.472	102.440	102.336	4.375	103.074	102.968	102.941	102.834	4.375	103.321	103.215	103.191	103.084
4.500	102.762	102.654	102.621	102.512	4.500	103.299	103.188	103.161	103.048	4.500	103.500	103.470	103.446	103.333
4.625	102.947	102.834	102.800	102.685	4.625	103.500	103.406	103.378	103.260	4.625	103.500	103.500	103.500	103.500
4.750	103.096	102.978	102.941	102.822	4.750	103.500	103.500	103.500	103.500	4.750				
4.875	103.240	103.117	103.078	102.954	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	101.093	101.005	100.939		3.625	101.537	101.523	101.481	101.465	
	3.750	101.837	101.745	101.657		3.750	102.328	102.295	102.266	102.229	
	3.875	102.278	102.192	102.101		3.875	102.701	102.668	102.641	102.604	
	4.000	102.756	102.669	102.579		4.000	103.053	103.020	102.994	102.957	
	4.125	103.072	102.985	102.895		4.125	103.088	103.055	103.033	102.996	
	4.250	103.128	103.054	102.944		4.250	103.485	103.432	103.406	103.347	
	4.375	103.403	103.330	103.266		4.375	103.731	103.679	103.655	103.596	
	4.500	103.778	103.720	103.662		4.500	103.935	103.882	103.862	103.802	
	4.625	103.960	103.902	103.844		4.625	103.959	103.907	103.887	103.828	
	4.750	104.104	104.031	103.997		4.750	104.207	104.135	104.157	104.075	
	4.875	104.381	104.308	104.274		4.875	104.499	104.427	104.454	104.372	
	5.000	104.671	104.643	104.617		5.000	104.716	104.644	104.672	104.591	
	5.125	104.910	104.882	104.856		5.125	105.027	104.955	104.987	104.905	
	5.250					5.250	105.437	105.346	105.433	105.329	
	5.375					5.375	105.633	105.523	105.665	105.539	
	5.500					5.500	105.889	105.778	105.920	105.794	
	5.625					5.625	106.482	106.371	106.519	106.393	
	5.750					5.750	106.811	106.700	106.850	106.724	
	5.875					5.875	107.058	106.947	107.099	106.973	
	6.000					6.000	107.223	107.112	107.264	107.138	

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	Fee
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: 11/18/19 8:51 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		99.134			4.000		99.632			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		99.583			4.125		99.943				
4.250		99.913			4.250		100.242				
4.375		100.243			4.375		100.541				
4.500		100.573			4.500		100.839				
4.625		100.903			4.625		101.136				
4.750		101.232			4.750		101.432				
4.875		101.562			4.875		101.753				
5.000		101.874			5.000		102.081				
5.125		102.187			5.125		102.408				
5.250		102.499			5.250		102.736				
5.375		102.812			5.375		103.061				
5.500		103.124			5.500		103.387				
5.625		103.437			5.625		103.712				
5.750		103.749			5.750		104.038				
5.875		104.062			5.875		104.363				
6.000		104.374			6.000		104.689				
6.125		104.687			6.125		105.014				
6.250					6.250		105.340				
6.375					6.375		105.665				

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

12 MNTH LIBOR
 1.961

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	0.250	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	-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	