



Effective: 11/20/19 9:08 AM

**BORROWER PAID RATE SHEET**  
 WesLend Financial Rate Sheet

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

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

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

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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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WesLend Conforming DU and LP														
1000-99					1200-99					1300-99				
1100-99					1201-99					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	100.003	99.975	99.913	99.391	3.250	100.319	100.300	100.232	100.205	2.750	99.259	99.208	99.157	98.899
3.375	100.605	100.576	100.514	100.011	3.375	100.832	100.819	100.745	100.723	2.875	99.916	99.865	99.815	99.526
3.500	101.063	101.035	100.973	100.513	3.500	101.207	101.197	101.118	101.067	3.000	100.600	100.525	100.440	100.106
3.625	101.788	101.759	101.697	100.946	3.625	101.979	101.975	101.890	101.844	3.125	101.046	100.994	100.943	100.616
3.750	102.309	102.280	102.218	101.594	3.750	102.520	102.521	102.431	102.390	3.250	101.363	101.261	101.178	101.019
3.875	102.723	102.694	102.632	102.144	3.875	102.992	102.999	102.904	102.868	3.375	101.682	101.613	101.529	101.363
4.000	103.189	103.154	103.064	102.605	4.000	103.317	103.329	103.229	103.198	3.500	102.219	102.059	102.013	101.561
4.125	103.523	103.487	103.340	102.944	4.125	103.589	103.607	103.502	103.475	3.625	102.728	102.553	102.473	102.006
4.250	103.570	103.541	103.494	102.686	4.250	103.975	104.026	103.916	103.860	3.750	102.958	102.843	102.796	102.397
4.375	103.883	103.855	103.808	103.157	4.375	104.431	104.488	104.373	104.322	3.875	103.094	102.958	102.913	102.695
4.500	104.245	104.217	104.170	103.527	4.500	104.718	104.780	104.660	104.614	4.000	103.562	103.466	103.419	102.886
4.625	104.396	104.368	104.320	103.731	4.625	104.823	104.891	104.765	104.724	4.125	104.009	103.965	103.917	103.301
4.750	104.643	104.615	104.568	103.616	4.750	104.933	105.004	104.873	104.800	4.250	104.355	104.318	104.270	103.690
4.875	104.980	104.952	104.904	104.015	4.875	105.332	105.408	105.272	105.204	4.375	104.667	104.630	104.582	104.028
5.000	105.180	105.151	105.104	104.345	5.000	105.599	105.681	105.540	105.476	4.500	104.752	104.717	104.669	104.257
5.125	105.444	105.415	105.368	104.625	5.125	105.792	105.880	105.733	105.675	4.625	104.633	104.599	104.550	103.756
5.250	105.661	105.633	105.585	104.758	5.250	105.775	105.865	105.713	105.621	4.750	104.518	104.484	104.435	104.076
5.375	105.430	105.272	105.212	105.118	5.375	106.000	106.000	106.000	105.962	4.875	104.768	104.717	104.600	104.287
5.500	105.705	105.541	105.478	105.378	5.500	105.410	105.382	105.350		5.000	105.059	105.008	104.895	104.430
5.625	106.000	106.000	106.000	105.916	5.625					5.125	102.913	102.776	102.855	102.717

1400-99					1008-05					1308-05				
1401-99					1007-05					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	101.316	101.248	101.169	101.017	3.250	99.011	98.992	98.924	98.891	2.750	98.517	98.474	98.441	98.399
3.375	101.600	101.532	101.453	101.298	3.375	99.625	99.612	99.539	99.511	2.875	99.148	99.102	99.073	99.026
3.500	102.169	101.994	101.886	101.738	3.500	100.122	100.115	100.036	100.013	3.000	99.732	99.682	99.657	99.606
3.625	102.725	102.550	102.326	102.144	3.625	100.586	100.582	100.498	100.446	3.125	100.246	100.192	100.171	100.116
3.750	102.908	102.733	102.601	102.492	3.750	101.229	101.230	101.141	101.094	3.250	100.652	100.595	100.578	100.519
3.875	102.885	102.825	102.812	102.730	3.875	101.773	101.780	101.685	101.644	3.375	101.000	100.939	100.927	100.863
4.000	103.255	103.168	103.088	102.969	4.000	102.229	102.241	102.142	102.105	3.500	101.202	101.137	101.128	101.061
4.125	103.954	103.779	103.440	103.345	4.125	102.564	102.581	102.476	102.444	3.625	101.652	101.578	101.582	101.506
4.250	103.947	103.838	103.782	103.684	4.250	102.308	102.360	102.250	102.186	3.750	102.046	101.968	101.977	101.897
4.375	104.301	104.191	104.093	103.985	4.375	102.774	102.832	102.716	102.657	3.875	102.349	102.267	102.279	102.195
4.500	104.523	104.414	104.315	104.182	4.500	103.138	103.201	103.081	103.027	4.000	102.543	102.457	102.474	102.386
4.625	104.022	103.908	103.964	103.849	4.625	103.338	103.406	103.280	103.231	4.125	102.963	102.868	102.897	102.801
4.750	104.334	104.216	104.277	104.157	4.750	103.257	103.328	103.197	103.116	4.250	103.357	103.258	103.291	103.190
4.875	104.522	104.401	104.465	104.342	4.875	103.651	103.728	103.592	103.515	4.375	103.698	103.596	103.633	103.528
5.000	104.661	104.536	104.605	104.477	5.000	103.976	104.058	103.917	103.845	4.500	103.931	103.824	103.866	103.757
5.125	102.810	102.676	102.757	102.620	5.125	104.251	104.338	104.192	104.125	4.625	103.435	103.319	103.373	103.256
5.250	103.107	102.969	103.054	102.914	5.250	104.418	104.508	104.357	104.258	4.750	103.759	103.640	103.698	103.576
5.375	103.271	103.128	103.218	103.073	5.375	104.772	104.869	104.712	104.618	4.875	103.974	103.850	103.913	103.787
5.500	103.395	103.249	103.342	103.193	5.500	105.041	105.140	104.978	104.878	5.000	104.120	103.993	104.059	103.930
5.625	102.807	102.651	102.758	102.600	5.625	105.500	105.500	105.500	105.416	5.125	102.413	102.276	102.355	102.217

LPMI Product Codes				Extension and Re-lock Fees			
1011-99	DU 30 Yr Fixed LPMI	1020-99	LP 30 Yr Fixed LPMI	5 Day	0.125	Re-Lock	0.125
1111-99	DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI	7 Day	0.150		
1211-99	DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI	10 Day	0.250		
1311-99	DU 15 Yr Fixed LPMI	1320-99	LP 15 Yr Fixed LPMI	15 Day	0.375		

**Price Adjustments**

Risk Based Adjustments (Terms > 15 years only)										Conventional Adjusters		
	<=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	Investment Property LTV <=75		-2.125	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	Investment Property LTV >75 and <=80		-3.375	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	Attached Condo >75 LTV & Term > 15yrs		-0.750	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	2-4 Units		-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	Manufactured		-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	Second home LTV > 85%		-0.250	
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750				

Loans with Secondary Financing				Cash Out (All Terms)				
All Loans with Subordinate Financing					<=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	0.000
Cash Out Refinance	-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A	N/A
Second Home	-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350	
Investment Property (Max 85% LTV)	-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630	
3-4 Unit Property	-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A	
Manufactured	-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800	
>45% DTI		95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.600	-1.820
		90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.530



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	99.132	99.102	98.551	98.185	3.250	98.728	98.647	98.551		2.750	99.450	99.375	99.275	
3.375	99.681	99.652	99.136	98.854	3.375	99.309	99.229	99.136		2.875	99.836	99.761	99.662	
3.500	100.167	100.138	99.536	99.479	3.500	99.625	99.614	99.536		3.000	100.266	100.190	100.091	
3.625	100.806	100.777	100.314	100.262	3.625	100.403	100.398	100.314		3.125	100.643	100.568	100.468	
3.750	101.334	101.304	101.018	100.971	3.750	101.106	101.107	101.018		3.250	100.929	100.815	100.761	
3.875	102.027	101.997	101.653	101.612	3.875	101.741	101.748	101.653		3.375	101.299	101.185	101.131	
4.000	102.349	102.283	102.183	102.146	4.000	102.271	102.283	102.183		3.500	101.676	101.562	101.508	
4.125	102.684	102.662	102.557	102.525	4.125	102.645	102.662	102.557		3.625	101.988	101.874	101.820	
4.250	102.610	102.610	102.230	102.166	4.250	102.289	102.340	102.230		3.750	102.192	102.078	102.024	
4.375	103.032	102.924	102.808	102.750	4.375	102.867	102.924	102.808		3.875	102.409	102.318	102.264	
4.500	103.397	103.377	103.256	103.202	4.500	103.314	103.377	103.256		4.000	102.712	102.621	102.566	
4.625	103.644	103.712	103.586	103.537	4.625	103.644	103.712	103.586		4.125	103.006	102.915	102.861	
4.750	103.508	103.170	103.039	102.958	4.750	103.099	103.170	103.039		4.250	103.263	103.172	103.118	
4.875	103.921	103.719	103.583	103.507	4.875	103.643	103.719	103.583		4.375	103.466	103.375	103.321	
5.000	104.245	104.145	104.004	103.932	5.000	104.063	104.145	104.004		4.500	103.711	103.623	103.566	
5.125	104.516	104.417	104.271	104.204	5.125	104.329	104.417	104.271		4.625	103.864	103.773	103.719	
5.250	104.488	103.704	102.568		5.250	102.083	102.055	102.019		4.750	103.029	102.955	102.877	
5.375	104.829	102.984	102.934		5.375	101.524	101.496	101.472		4.875				
5.500	105.084	103.077	103.049		5.500	103.105	103.077	103.049		5.000				
5.625	105.260				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	-3.500	-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		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A
Second Home		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350
Investment Property (Max 85% LTV)		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
3-4 - Unit Property		-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A
Manufactured		-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>350-500k	>500-726,525k
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 FHA/VA 25/30 Yr Fixed					8300-99 FHA/VA 15 Yr Fixed					FHA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	100.676	100.426	100.309		2.750	99.981	99.939	99.906	99.864	
2.875	101.166	100.916	100.798		2.875	100.362	100.316	100.287	100.240	
3.000	101.659	101.616	101.288		3.000	100.732	100.682	100.657	100.607	
3.125	102.200	102.157	101.779		3.125	101.116	101.037	101.017	100.962	
3.250	103.051	103.001	102.269	102.179	3.250	101.768	101.676	101.627	101.305	
3.375	103.513	103.464	102.715	102.630	3.375	102.170	102.082	102.029	101.657	
3.500	104.000	103.950	103.203	103.045	3.500	102.556	102.472	102.415	101.999	
3.625	104.206	104.156	103.688	103.417	3.625	102.928	102.848	102.787	102.329	
3.750	104.482	104.252	104.127	103.747	3.750	103.172	103.089	103.105	103.021	
3.875	104.275	104.261	103.381	103.306	3.875	103.504	103.417	103.438	103.349	
4.000	104.514	104.500	103.814	103.647	4.000	103.822	103.731	103.756	103.663	
4.125	104.863	104.849	104.233	103.958	4.125	104.126	104.062	104.060	103.963	
4.250	104.992	104.971	104.631	104.240	4.250	104.415	104.316	104.350	104.249	
4.375	104.999	104.978	103.745	103.542	4.375	104.424	104.315	104.361	104.252	
4.500	105.173	105.121	104.146	103.834	4.500	104.711	104.599	104.649	104.536	
4.625	105.443	105.327	104.526	104.107	4.625	104.559	104.531	104.507		
4.750	105.821	105.577	104.889	104.364	4.750	102.337	102.309	102.285		
4.875	106.113	104.588	104.618	104.155	4.875	102.706	102.678	102.654		
5.000	106.367	104.658	104.586	104.412	5.000	103.074	103.046	103.022		
5.125	106.601	105.028	105.004		5.125	103.441	103.413	103.389		
7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS					
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	102.339	102.258	102.190	102.129						
3.375	102.784	102.709	102.635	102.580						
3.500	103.195	103.125	103.046	102.995						
3.625	103.561	103.497	103.413	103.367						
3.750	103.886	103.828	103.738	103.697						
3.875	103.386	103.426	103.331	103.256						
4.000	103.722	103.767	103.667	103.597						
4.125	104.028	104.079	103.974	103.908						
4.250	104.305	104.361	104.251	104.190						
4.375	103.640	103.700	103.585	103.492						
4.500	104.068	104.040	104.016	103.784						
4.625	104.379	104.351	104.327	104.057						
4.750	104.445	104.522	104.391	104.314						
4.875	104.342	104.351	104.290	104.105						
5.000	104.588	104.608	104.536	104.362						
5.125	105.006	104.978	104.954							
5.250	103.710	103.682	103.658							

  

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	98.759	96.880	94.728		2.750	98.888	98.820	98.741		<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>580 - 599</td> <td>-2.500</td> </tr> <tr> <td>600 - 619</td> <td>-2.000</td> </tr> <tr> <td>620 - 639</td> <td>-1.250</td> </tr> <tr> <td>640- 659</td> <td>-0.375</td> </tr> <tr> <td>660- 679</td> <td>-0.250</td> </tr> <tr> <td>680 - 699</td> <td>0.000</td> </tr> <tr> <td>&gt; 700</td> <td>0.000</td> </tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td>-0.250</td> </tr> <tr> <td>2 unit</td> <td>-0.750</td> </tr> <tr> <td>3-4 unit</td> <td>-1.000</td> </tr> <tr> <td>VA</td> <td>-0.250</td> </tr> </tbody> </table>	FICO Adjustments		580 - 599	-2.500	600 - 619	-2.000	620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	680 - 699	0.000	> 700	0.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																																				
580 - 599	-2.500																																			
600 - 619	-2.000																																			
620 - 639	-1.250																																			
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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	99.215	98.747	98.630		2.875	99.188	99.119	99.041																												
3.000	99.971	99.237	99.120		3.000	99.472	99.403	99.325																												
3.125	100.512	99.727	99.610		3.125	99.740	99.672	99.594																												
3.250	101.494	100.590	100.521	100.461	3.250	100.268	100.207	100.136																												
3.375	101.956	100.951	100.877	100.821	3.375	100.532	100.471	100.400																												
3.500	102.412	101.414	101.316	101.143	3.500	100.779	100.719	100.647																												
3.625	102.449	101.899	101.801	101.423	3.625	101.010	100.949	100.878																												
3.750	102.594	102.337	102.239	101.667	3.750	101.583	101.528	101.449																												
3.875	102.508	101.601	101.548	101.311	3.875	101.815	101.760	101.681																												
4.000	102.656	102.042	101.989	101.572	4.000	102.032	101.976	101.898																												
4.125	102.836	102.461	102.408	101.813	4.125	102.234	102.178	102.100																												
4.250	103.081	102.859	102.806	102.040	4.250	102.422	102.366	102.288																												
4.375	102.355	102.094	102.045	101.876	4.375	101.414	101.365	101.414																												
4.500	102.687	102.495	102.446	102.120	4.500	101.603	101.554	101.604																												
4.625	103.068	102.876	102.826	102.358	4.625	101.780	101.731	101.780																												
4.750	103.431	103.238	103.189	102.591	4.750	101.944	101.895	101.945																												
4.875	102.457	102.538	102.402	102.292	4.875																															
5.000	102.672	102.758	102.617	102.512	5.000																															
5.125	102.873	102.966	102.819	102.719	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 FHA 5/1 ARM					6700-99 VA 5/1 ARM					GOVERNMENT ARM PRICE ADJUSTMENTS																		
Margin 2.000					Margin 2.000																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	97.073	97.038	96.989	96.953	2.750	97.073	97.038	96.989	96.953	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>620 - 639</td> <td>-1.250</td> </tr> <tr> <td>640 - 659</td> <td>-0.375</td> </tr> <tr> <td>660 - 679</td> <td>-0.250</td> </tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td>-0.250</td> </tr> <tr> <td>2 unit</td> <td>-0.750</td> </tr> <tr> <td>3-4 unit</td> <td>-1.000</td> </tr> <tr> <td>VA</td> <td>-0.250</td> </tr> </tbody> </table>	FICO Adjustments		620 - 639	-1.250	640 - 659	-0.375	660 - 679	-0.250	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																												
620 - 639	-1.250																											
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																											
2.875	97.349	97.310	97.266	97.226	2.875	97.349	97.310	97.266	97.226																			
3.000	99.560	99.447	99.335	97.491	3.000	99.560	99.447	99.335	97.491																			
3.125	99.958	99.845	99.733	97.694	3.125	99.958	99.845	99.733	97.694																			
3.250	100.357	100.244	100.132	98.311	3.250	100.357	100.244	100.132	98.311																			
3.375	100.436	100.323	100.211	98.562	3.375	100.436	100.323	100.211	98.562																			
3.500	100.835	100.722	100.610	98.730	3.500	100.835	100.722	100.610	98.730																			
3.625	101.235	101.122	101.010	98.813	3.625	101.235	101.122	101.010	98.813																			
3.750	101.636	101.523	101.411	98.908	3.750	101.636	101.523	101.411	98.908																			
3.875	101.680	101.567	101.455	99.147	3.875	101.680	101.567	101.455	99.147																			
4.000	102.080	101.967	101.855	99.312	4.000	102.080	101.967	101.855	99.312																			
4.125	102.481	102.368	102.256	99.394	4.125	102.481	102.368	102.256	99.394																			
4.250	102.883	102.770	102.658	99.517	4.250	102.883	102.770	102.658	99.517																			
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	98.846	98.815	98.774	98.741	2.750	99.251	99.217	99.176	99.140	2.750	98.656	98.622	98.570	98.534			
2.875	99.193	99.157	99.117	99.079	2.875	99.654	99.614	99.576	99.535	2.875	99.115	99.075	99.026	98.985			
3.000	99.537	99.496	99.458	99.415	3.000	100.053	100.008	99.973	99.926	3.000	99.568	99.523	99.479	99.432			
3.125	99.882	99.836	99.800	99.752	3.125	100.451	100.401	100.369	100.317	3.125	100.021	99.971	99.930	99.878			
3.250	100.194	100.143	100.108	100.054	3.250	100.801	100.746	100.715	100.658	3.250	100.389	100.333	100.294	100.237			
3.375	100.501	100.445	100.411	100.352	3.375	101.145	101.084	101.055	100.993	3.375	100.743	100.682	100.645	100.583			
3.500	100.809	100.747	100.714	100.650	3.500	101.489	101.423	101.396	101.328	3.500	101.096	101.030	100.995	100.928			
3.625	101.120	101.053	101.021	100.952	3.625	101.837	101.766	101.741	101.668	3.625	101.453	101.382	101.349	101.277			
3.750	101.358	101.285	101.253	101.179	3.750	102.093	102.017	101.991	101.914	3.750	101.775	101.698	101.667	101.589			
3.875	101.584	101.507	101.474	101.394	3.875	102.334	102.253	102.227	102.144	3.875	102.088	102.006	101.976	101.892			
4.000	101.810	101.727	101.694	101.609	4.000	102.575	102.489	102.463	102.375	4.000	102.400	102.314	102.284	102.196			
4.125	102.034	101.946	101.912	101.822	4.125	102.815	102.724	102.698	102.605	4.125	102.711	102.619	102.591	102.497			
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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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	99.029	98.998	98.957	98.924	2.750	99.307	99.273	99.232	99.196	2.750	98.786	98.751	98.699	98.663
2.875	99.371	99.335	99.296	99.258	2.875	99.708	99.668	99.630	99.589	2.875	99.241	99.201	99.153	99.111
3.000	99.711	99.669	99.631	99.588	3.000	100.104	100.059	100.024	99.977	3.000	99.692	99.646	99.602	99.555
3.125	100.053	100.007	99.971	99.922	3.125	100.502	100.452	100.419	100.367	3.125	100.141	100.091	100.050	99.998
3.250	100.363	100.311	100.276	100.223	3.250	100.851	100.796	100.765	100.708	3.250	100.504	100.448	100.410	100.352
3.375	100.670	100.613	100.579	100.520	3.375	101.194	101.134	101.105	101.043	3.375	100.853	100.792	100.756	100.693
3.500	100.979	100.917	100.884	100.820	3.500	101.538	101.472	101.445	101.378	3.500	101.201	101.135	101.100	101.033
3.625	101.293	101.226	101.194	101.125	3.625	101.886	101.815	101.790	101.717	3.625	101.554	101.482	101.449	101.377
3.750	101.533	101.461	101.429	101.354	3.750	102.141	102.065	102.040	101.962	3.750	101.871	101.794	101.763	101.685
3.875	101.763	101.685	101.652	101.573	3.875	102.383	102.302	102.276	102.193	3.875	102.182	102.101	102.070	101.987
4.000	101.989	101.907	101.873	101.789	4.000	102.627	102.540	102.515	102.427	4.000	102.495	102.408	102.378	102.290
4.125	102.216	102.128	102.094	102.004	4.125	102.870	102.778	102.753	102.659	4.125	102.806	102.714	102.686	102.592
4.250	102.422	102.328	102.294	102.199	4.250	103.096	102.999	102.973	102.874	4.250	103.023	102.926	102.897	102.798
4.375	102.626	102.527	102.492	102.391	4.375	103.321	103.219	103.192	103.088	4.375	103.229	103.127	103.098	102.994
4.500	102.829	102.725	102.689	102.583	4.500	103.500	103.439	103.412	103.303	4.500	103.438	103.331	103.301	103.192
4.625	103.030	102.921	102.883	102.773	4.625	103.500	103.500	103.500	103.500	4.625	103.500	103.500	103.500	103.388
4.750	103.181	103.066	103.027	102.911	4.750					4.750				
4.875	103.325	103.206	103.165	103.044	4.875					4.875				

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**

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

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

**Conventional Adjusters**

Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV ≤ 75%	-0.750
HighBal ARM LTV/CLTV > 75%	-1.500
Second home LTV > 85%	-0.250

**Loans with Secondary Financing**

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

**Cash Out (All Terms)**

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

**LPMI Adjustments - All LPMI Products**

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

**Wholesale Fee Buyout Option Price Adjustor**

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other St	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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**FHLMC-FNMA SPECIFIC PRODUCTS**

1021-00 1024-00 Home Ready 30 Yr Fixed					1022-00 1028-00 Home Possible 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	101.311	101.236	101.153		3.625	101.427	101.413	101.372	101.359
3.750	101.814	101.738	101.658		3.750	102.231	102.198	102.150	102.119
3.875	102.274	102.189	102.107		3.875	102.603	102.570	102.526	102.495
4.000	102.754	102.669	102.587		4.000	102.960	102.927	102.884	102.853
4.125	103.087	103.003	102.921		4.125	102.996	102.963	102.924	102.893
4.250	103.040	102.983	102.884		4.250	103.404	103.352	103.334	103.285
4.375	103.328	103.278	103.228		4.375	103.650	103.597	103.584	103.535
4.500	103.731	103.681	103.631		4.500	103.856	103.804	103.792	103.743
4.625	103.922	103.872	103.822		4.625	103.878	103.825	103.817	103.768
4.750	104.104	104.031	103.997		4.750	104.140	104.067	104.080	104.013
4.875	104.381	104.308	104.274		4.875	104.432	104.360	104.377	104.310
5.000	104.621	104.606	104.588		5.000	104.649	104.577	104.596	104.528
5.125	104.862	104.847	104.829		5.125	104.960	104.888	104.914	104.847
5.250					5.250	105.353	105.261	105.336	105.251
5.375					5.375	105.579	105.468	105.612	105.508
5.500					5.500	105.835	105.724	105.869	105.766
5.625					5.625	106.428	106.317	106.466	106.362
5.750					5.750	106.757	106.646	106.797	106.693
5.875					5.875	107.003	106.892	107.045	106.941
6.000					6.000	107.167	107.056	107.210	107.107

**Price Adjustments**

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

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
<b>Attached Condo &gt; 15 YR Term</b>				-0.750	-0.750	-0.750	-0.750	-0.750

**Loans with Secondary Financing**

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

**LPMI Adjustments - HomeReady**

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590
95%-90.01%	25%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.050	-4.430	-4.880
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.130	-1.700	-2.180	-2.500	-3.170	-4.220	-4.670	-5.200
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

**Cumulative Price Adjustment Caps**

FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

**Extension and Re-lock Fees**

Days	Fee	Re-Lock	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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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  <span style="background-color: #0056b3; color: white; padding: 2px;">WesLend Advantage Jumbo Product Codes</span> 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  
 1.95338

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	