



Effective: 11/22/19 8:42 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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

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WesLend Conforming DU and LP														
1000-99 1100-99					1200-99 1101-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	99.928	99.907	99.848	99.432	3.250	100.360	100.341	100.273	100.247	2.750	99.370	99.320	99.270	99.058
3.375	100.525	100.504	100.445	100.049	3.375	100.871	100.858	100.785	100.763	2.875	99.999	99.950	99.899	99.716
3.500	101.045	101.023	100.965	100.558	3.500	101.333	101.325	101.247	101.230	3.000	100.680	100.590	100.508	100.320
3.625	101.707	101.686	101.627	101.262	3.625	102.044	102.039	101.956	101.910	3.125	101.116	101.067	101.016	100.843
3.750	102.326	102.297	102.235	101.664	3.750	102.590	102.590	102.502	102.461	3.250	101.413	101.357	101.292	101.238
3.875	102.753	102.724	102.662	102.212	3.875	103.061	103.067	102.973	102.937	3.375	101.744	101.710	101.640	101.583
4.000	103.196	103.168	103.105	102.670	4.000	103.462	103.473	103.374	103.343	3.500	102.223	102.180	102.128	101.777
4.125	103.520	103.492	103.429	103.018	4.125	103.861	103.878	103.774	103.748	3.625	102.668	102.625	102.572	102.160
4.250	103.604	103.575	103.548	102.786	4.250	104.074	104.125	104.015	103.960	3.750	102.998	102.956	102.902	102.551
4.375	103.918	103.889	103.862	103.256	4.375	104.529	104.586	104.471	104.421	3.875	103.162	103.067	102.969	102.853
4.500	104.282	104.253	104.226	103.631	4.500	104.902	104.964	104.844	104.798	4.000	103.657	103.623	103.575	103.052
4.625	104.517	104.489	104.432	103.841	4.625	105.253	105.321	105.196	105.155	4.125	104.129	104.087	104.033	103.445
4.750	104.664	104.635	104.579	103.729	4.750	105.046	105.116	104.986	104.913	4.250	104.510	104.476	104.428	103.846
4.875	104.999	104.971	104.914	104.128	4.875	105.444	105.520	105.384	105.316	4.375	104.819	104.786	104.737	104.179
5.000	105.197	105.169	105.112	104.461	5.000	105.777	105.858	105.717	105.655	4.500	104.906	104.873	104.824	104.402
5.125	105.464	105.436	105.379	104.742	5.125	106.000	106.000	106.000	105.978	4.625	104.787	104.754	104.705	103.999
5.250	105.713	105.684	105.628	104.901	5.250	104.367	104.326	104.219		4.750	104.687	104.655	104.605	104.319
5.375	105.571	105.414	105.353	105.260	5.375	105.049	105.015	104.980		4.875	104.973	104.913	104.765	104.527
5.500	105.828	105.666	105.605	105.517	5.500	105.334	105.305	105.258		5.000	105.270	105.212	105.068	104.664
5.625	106.000	106.000	106.000	106.000	5.625					5.125	102.946	103.031	102.888	102.754

1400-99 1401-99														
Conventional 10 Yr Fixed														
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	101.359	101.352	101.289	101.237	3.250					2.750				
3.375	101.662	101.660	101.592	101.536	3.375					2.875				
3.500	102.048	102.037	101.964	101.898	3.500					3.000				
3.625	102.488	102.465	102.387	102.317	3.625					3.125				
3.750	102.786	102.804	102.720	102.647	3.750					3.250				
3.875	103.048	103.071	102.983	102.906	3.875					3.375				
4.000	103.282	103.281	103.187	103.100	4.000					3.500				
4.125	103.652	103.689	103.590	103.500	4.125					3.625				
4.250	104.019	104.062	103.958	103.864	4.250					3.750				
4.375	104.328	104.364	104.254	104.157	4.375					3.875				
4.500	104.550	104.588	104.474	104.373	4.500					4.000				
4.625	104.261	104.323	104.203	104.092	4.625					4.125				
4.750	104.573	104.640	104.515	104.400	4.750					4.250				
4.875	104.777	104.850	104.720	104.602	4.875					4.375				
5.000	104.933	105.012	104.876	104.754	5.000					4.500				
5.125	102.844	102.931	102.790	102.658	5.125					4.625				
5.250	103.140	103.233	103.087	102.951	5.250					4.750				
5.375	103.320	103.418	103.267	103.128	5.375					4.875				
5.500	103.462	103.566	103.410	103.267	5.500					5.000				
5.625	102.869	103.012	102.850	102.697	5.625					5.125				

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									
Rate & Term Refinance		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash Out Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A
Investment Property (Max 85% LTV)		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350
3-4 - Unit Property		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
Manufactured		-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A
>45% DTI		-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800
	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	-0.340	-0.283	-0.243	-0.243	-0.170
All Other St	-1.000	-0.750	-0.650							



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

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WestLend Fixed High Balance														
1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	98.823	98.797	98.495	98.225	3.250	98.684	98.588	98.495		2.750	99.432	99.357	99.265	
3.375	99.369	99.342	99.072	99.012	3.375	99.248	99.156	99.072		2.875	99.811	99.736	99.644	
3.500	100.062	99.933	99.855	99.800	3.500	99.944	99.933	99.855		3.000	100.238	100.163	100.071	
3.625	100.876	100.716	100.633	100.582	3.625	100.722	100.716	100.633		3.125	100.615	100.541	100.448	
3.750	101.568	101.425	101.337	101.291	3.750	101.425	101.425	101.337		3.250	100.954	100.885	100.792	
3.875	102.139	102.066	101.972	101.931	3.875	102.060	102.066	101.972		3.375	101.324	101.255	101.162	
4.000	102.589	102.599	102.501	102.464	4.000	102.588	102.599	102.501		3.500	101.699	101.629	101.537	
4.125	102.961	102.978	102.874	102.843	4.125	102.961	102.978	102.874		3.625	102.008	101.938	101.846	
4.250	102.842	102.688	102.579	102.516	4.250	102.637	102.688	102.579		3.750	102.210	102.141	102.048	
4.375	103.319	103.272	103.157	103.099	4.375	103.215	103.272	103.157		3.875	102.417	102.356	102.270	
4.500	103.686	103.724	103.604	103.551	4.500	103.662	103.724	103.604		4.000	102.720	102.658	102.573	
4.625	103.990	104.058	103.933	103.885	4.625	103.990	104.058	103.933		4.125	103.014	102.952	102.867	
4.750	103.727	103.532	103.402	103.321	4.750	103.462	103.532	103.402		4.250	103.271	103.209	103.124	
4.875	104.117	104.081	103.945	103.870	4.875	104.005	104.081	103.945		4.375	103.474	103.412	103.327	
5.000	104.442	104.506	104.365	104.295	5.000	104.425	104.506	104.365		4.500	103.719	103.657	103.581	
5.125	104.715	104.778	104.632	104.566	5.125	104.691	104.778	104.632		4.625	103.872	103.810	103.725	
5.250	104.707	103.519	102.411		5.250	101.982	101.954	101.930		4.750	102.962	102.887	102.809	
5.375	105.043	102.824	102.774		5.375	102.751	102.716	102.681		4.875				
5.500	105.292	103.003	102.975		5.500	103.031	103.003	102.975		5.000				
5.625	105.462				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.724	100.655	100.562	
3.375	101.094	101.025	100.932	
3.500	101.469	101.399	101.307	
3.625	101.778	101.708	101.616	
3.750	101.980	101.911	101.818	
3.875	102.187	102.126	102.040	
4.000	102.490	102.428	102.343	
4.125	102.784	102.722	102.637	
4.250	103.041	102.979	102.894	
4.375	103.244	103.182	103.097	
4.500	103.489	103.427	103.342	
4.625	103.642	103.580	103.495	
4.750	102.732	102.657	102.579	
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		
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	100.536	100.325	100.143		2.750	100.100	100.068	100.024	99.984	
2.875	101.026	100.782	100.633		2.875	100.480	100.454	100.404	100.361	
3.000	101.677	101.628	101.123		3.000	100.849	100.829	100.774	100.727	
3.125	102.128	102.079	101.613		3.125	101.207	101.192	101.133	101.082	
3.250	103.063	103.014	102.291	102.201	3.250	101.829	101.744	101.686	101.425	
3.375	103.576	103.526	102.779	102.650	3.375	102.229	102.148	102.087	101.713	
3.500	104.012	103.962	103.267	103.066	3.500	102.614	102.536	102.473	102.054	
3.625	104.258	104.209	103.753	103.437	3.625	102.985	102.911	102.846	102.384	
3.750	104.529	104.449	104.191	103.767	3.750	103.207	103.226	103.140	103.058	
3.875	104.500	104.479	103.467	103.341	3.875	103.539	103.563	103.472	103.386	
4.000	104.598	104.577	103.908	103.682	4.000	103.856	103.886	103.790	103.701	
4.125	104.968	104.946	104.327	103.993	4.125	104.200	104.194	104.148	104.001	
4.250	105.014	105.000	104.725	104.274	4.250	104.449	104.489	104.383	104.287	
4.375	105.021	105.007	103.722	103.527	4.375	104.565	104.614	104.502	104.396	
4.500	105.164	105.150	104.122	103.818	4.500	104.852	104.906	104.789	104.680	
4.625	105.421	105.407	104.503	104.090	4.625	104.633	104.605	104.581		
4.750	105.608	105.566	104.866	104.346	4.750	102.426	102.398	102.374		
4.875	104.729	104.569	104.605	104.106	4.875	102.795	102.767	102.743		
5.000	104.977	104.615	104.589	104.363	5.000	103.163	103.135	103.111		
5.125	105.207	105.033	105.008		5.125	103.530	103.502	103.478		
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	102.360	102.278	102.211	102.151						
3.375	102.804	102.728	102.655	102.600						
3.500	103.214	103.144	103.066	103.016						
3.625	103.581	103.516	103.433	103.387						
3.750	103.905	103.846	103.757	103.717						
3.875	103.420	103.459	103.365	103.291						
4.000	103.756	103.800	103.701	103.632						
4.125	104.062	104.111	104.007	103.943						
4.250	104.338	104.393	104.284	104.224						
4.375	103.625	103.684	103.569	103.477						
4.500	104.094	104.065	104.039	103.768						
4.625	104.404	104.377	104.351	104.040						
4.750	104.429	104.505	104.375	104.296						
4.875	104.356	104.328	104.301	104.056						
5.000	104.593	104.565	104.539	104.313						
5.125	105.011	104.983	104.958							
5.250	103.780	103.752	103.724							

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



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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	98.688	96.846	94.683		2.750	98.912	98.844	98.773		<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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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	99.144	98.694	98.558		2.875	99.219	99.152	99.080																												
3.000	99.990	99.184	99.048		3.000	99.511	99.443	99.372																												
3.125	100.441	99.674	99.538		3.125	99.787	99.719	99.648																												
3.250	101.506	100.610	100.542	100.482	3.250	100.309	100.249	100.185																												
3.375	102.018	100.980	100.897	100.842	3.375	100.582	100.522	100.458																												
3.500	102.425	101.469	101.380	101.163	3.500	100.838	100.778	100.713																												
3.625	102.501	101.954	101.865	101.444	3.625	101.076	101.016	100.952																												
3.750	102.703	102.392	102.303	101.688	3.750	101.625	101.568	101.496																												
3.875	102.732	101.692	101.642	101.471	3.875	101.864	101.807	101.736																												
4.000	102.741	102.133	102.083	101.732	4.000	102.088	102.031	101.960																												
4.125	102.940	102.552	102.502	101.973	4.125	102.297	102.240	102.169																												
4.250	103.164	102.950	102.900	102.199	4.250	102.491	102.434	102.363																												
4.375	102.377	102.079	102.022	101.673	4.375	101.489	101.442	101.449																												
4.500	102.680	102.480	102.422	101.917	4.500	101.685	101.638	101.645																												
4.625	103.061	102.861	102.803	102.154	4.625	101.867	101.821	101.827																												
4.750	103.423	103.223	103.166	102.387	4.750	102.037	101.991	101.998																												
4.875	102.140	102.025	102.061	101.744	4.875																															
5.000	102.505	102.390	102.426	101.963	5.000																															
5.125	102.324	102.415	102.269	102.170	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



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 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	97.025	96.992	96.939	96.905	2.750	97.025	96.992	96.939	96.905	<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	97.301	97.265	97.215	97.178	2.875	97.301	97.265	97.215	97.178																			
3.000	99.560	99.447	99.335	97.442	3.000	99.560	99.447	99.335	97.442																			
3.125	99.958	99.845	99.733	97.646	3.125	99.958	99.845	99.733	97.646																			
3.250	100.357	100.244	100.132	98.246	3.250	100.357	100.244	100.132	98.246																			
3.375	100.436	100.323	100.211	98.497	3.375	100.436	100.323	100.211	98.497																			
3.500	100.835	100.722	100.610	98.669	3.500	100.835	100.722	100.610	98.669																			
3.625	101.235	101.122	101.010	98.757	3.625	101.235	101.122	101.010	98.757																			
3.750	101.636	101.523	101.411	98.873	3.750	101.636	101.523	101.411	98.873																			
3.875	101.680	101.567	101.455	99.111	3.875	101.680	101.567	101.455	99.111																			
4.000	102.080	101.967	101.855	99.276	4.000	102.080	101.967	101.855	99.276																			
4.125	102.481	102.368	102.256	99.358	4.125	102.481	102.368	102.256	99.358																			
4.250	102.883	102.770	102.658	99.478	4.250	102.883	102.770	102.658	99.478																			
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	98.812	98.785	98.738	98.709	2.750	99.182	99.152	99.104	99.073	2.750	98.610	98.579	98.521	98.489			
2.875	99.153	99.122	99.076	99.042	2.875	99.581	99.546	99.501	99.464	2.875	99.065	99.030	98.975	98.938			
3.000	99.493	99.456	99.411	99.373	3.000	99.977	99.936	99.894	99.852	3.000	99.517	99.476	99.425	99.383			
3.125	99.833	99.791	99.748	99.704	3.125	100.372	100.326	100.287	100.240	3.125	99.968	99.922	99.874	99.827			
3.250	100.140	100.093	100.052	100.002	3.250	100.728	100.677	100.640	100.587	3.250	100.337	100.286	100.241	100.188			
3.375	100.443	100.391	100.350	100.296	3.375	101.079	101.023	100.987	100.929	3.375	100.695	100.638	100.595	100.537			
3.500	100.746	100.688	100.649	100.589	3.500	101.430	101.369	101.335	101.272	3.500	101.051	100.990	100.949	100.885			
3.625	101.054	100.991	100.952	100.887	3.625	101.786	101.719	101.688	101.619	3.625	101.412	101.345	101.306	101.237			
3.750	101.297	101.229	101.190	101.120	3.750	102.043	101.972	101.940	101.867	3.750	101.737	101.665	101.627	101.554			
3.875	101.531	101.457	101.418	101.343	3.875	102.286	102.209	102.177	102.098	3.875	102.054	101.977	101.941	101.862			
4.000	101.763	101.685	101.645	101.565	4.000	102.529	102.446	102.415	102.331	4.000	102.371	102.289	102.253	102.169			
4.125	101.995	101.911	101.871	101.786	4.125	102.770	102.683	102.651	102.562	4.125	102.686	102.598	102.564	102.475			
4.250			101.625		4.250					4.250							
4.375					4.375					4.375							
4.500					4.500					4.500							
4.625					4.625					4.625							
4.750					4.750					4.750							
4.875					4.875					4.875							

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

Wholesale Fee Buyout Option Price Adjustor

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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

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Effective: 11/22/19 8:42 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	98.994	98.968	98.920	98.892	2.750	99.237	99.207	99.160	99.128	2.750	98.738	98.708	98.650	98.618
2.875	99.331	99.300	99.254	99.220	2.875	99.635	99.599	99.555	99.518	2.875	99.191	99.155	99.101	99.064
3.000	99.666	99.629	99.585	99.546	3.000	100.028	99.987	99.945	99.903	3.000	99.640	99.599	99.548	99.506
3.125	100.003	99.961	99.919	99.875	3.125	100.422	100.377	100.337	100.290	3.125	100.087	100.041	99.994	99.946
3.250	100.309	100.262	100.220	100.171	3.250	100.778	100.727	100.689	100.637	3.250	100.452	100.401	100.356	100.303
3.375	100.611	100.559	100.518	100.464	3.375	101.128	101.072	101.037	100.979	3.375	100.805	100.748	100.705	100.647
3.500	100.917	100.859	100.819	100.760	3.500	101.479	101.418	101.384	101.321	3.500	101.156	101.095	101.054	100.990
3.625	101.227	101.164	101.125	101.060	3.625	101.835	101.768	101.736	101.668	3.625	101.512	101.445	101.406	101.338
3.750	101.472	101.404	101.366	101.296	3.750	102.092	102.020	101.988	101.915	3.750	101.833	101.761	101.724	101.650
3.875	101.709	101.636	101.597	101.521	3.875	102.335	102.258	102.227	102.148	3.875	102.149	102.072	102.035	101.957
4.000	101.943	101.864	101.825	101.745	4.000	102.580	102.498	102.466	102.382	4.000	102.466	102.383	102.348	102.264
4.125	102.176	102.093	102.053	101.967	4.125	102.825	102.737	102.706	102.616	4.125	102.781	102.694	102.660	102.570
4.250	102.382	102.293	102.253	102.162	4.250	103.048	102.955	102.923	102.829	4.250	103.000	102.907	102.873	102.778
4.375	102.585	102.491	102.450	102.354	4.375	103.269	103.171	103.138	103.039	4.375	103.207	103.109	103.074	102.975
4.500	102.788	102.688	102.646	102.545	4.500	103.491	103.388	103.355	103.250	4.500	103.418	103.314	103.279	103.174
4.625	102.988	102.883	102.840	102.733	4.625	103.500	103.500	103.500	103.459	4.625	103.500	103.500	103.481	103.371
4.750	103.137	103.027	102.982	102.871	4.750					4.750	103.500	103.500	103.500	103.500
4.875	103.281	103.165	103.119	103.002	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
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
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Effective: 11/22/19 8:42 AM

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	101.261	101.188	101.114		3.625	101.431	101.417	101.379	101.364	
	3.750	101.807	101.729	101.646		3.750	102.299	102.269	102.240	102.207	
	3.875	102.265	102.185	102.102		3.875	102.656	102.625	102.598	102.566	
	4.000	102.745	102.665	102.583		4.000	102.976	102.946	102.922	102.889	
	4.125	103.079	102.999	102.916		4.125	103.012	102.981	102.959	102.926	
	4.250	103.081	103.037	102.934		4.250	103.421	103.372	103.378	103.325	
	4.375	103.371	103.325	103.275		4.375	103.660	103.611	103.617	103.564	
	4.500	103.774	103.728	103.678		4.500	103.903	103.854	103.862	103.809	
	4.625	103.965	103.919	103.869		4.625	103.893	103.844	103.856	103.803	
	4.750	104.019	103.954	103.904		4.750	104.131	104.063	104.117	104.044	
	4.875	104.300	104.269	104.244		4.875	104.414	104.347	104.403	104.331	
	5.000	104.638	104.622	104.596		5.000	104.625	104.557	104.617	104.545	
	5.125	104.879	104.863	104.837		5.125	104.929	104.861	104.925	104.853	
	5.250					5.250	105.325	105.240	105.358	105.266	
	5.375					5.375	105.626	105.522	105.681	105.570	
	5.500					5.500	105.875	105.771	105.932	105.821	
	5.625					5.625	106.374	106.270	106.434	106.323	
	5.750					5.750	106.778	106.675	106.841	106.730	
	5.875					5.875	106.940	106.836	107.003	106.892	
	6.000					6.000	107.101	106.997	107.165	107.054	

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: 11/22/19 8:42 AM

WesLend Jumbo Advantage										
REFER TO BREAKDOWN					REFER TO BREAKDOWN					
Jumbo Advantage 30					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
 1.90925

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	