



Effective: 12/1/20 8:37 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.

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600k
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 9:00 am - 4:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

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WesLend Conforming DU and LP

1000-99 1001-99		1100-99 1101-99				1200-99 1201-99					1300-99 1301-99				
		Conventional 25/30 Yr Fixed				Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.250		100.360		100.360	2.250		100.420		100.170	1.750		99.949		99.949	
2.375		101.082		101.082	2.375		101.191		100.941	1.875		100.570		100.570	
2.500		101.835		101.835	2.500		101.727		101.477	2.000		101.327		101.327	
2.625		102.324		102.324	2.625		102.195		101.945	2.125		101.918		101.918	
2.750		103.095		103.095	2.750		102.613		102.363	2.250		102.654		102.654	
2.875		103.672		103.672	2.875		103.153		102.903	2.375		103.035		103.035	
3.000		104.240		104.240	3.000		103.620		103.370	2.500		103.367		103.367	
3.125		104.500		104.500	3.125		103.946		103.696	2.625		103.559		103.559	
3.250		103.941		103.941	3.250		103.398		103.148	2.750		103.986		103.986	
3.375		104.415		104.415	3.375		103.940		103.690	2.875		104.289		104.289	
3.500		104.500		104.500	3.500		104.279		104.029	3.000		104.492		104.492	
3.625		104.500		104.500	3.625		104.579		104.329	3.125		104.019		104.019	
3.750		104.311		104.311	3.750		104.164		103.914	3.250		103.556		103.556	
3.875		104.500		104.500	3.875		104.500		104.342	3.375		103.709		103.709	
4.000		104.500		104.500	4.000		104.500		104.500	3.500		103.912		103.912	
4.125		104.500		104.500	4.125		104.500		104.500	3.625		104.160		104.160	
4.250		104.500		104.500	4.250					3.750		104.137		104.137	
4.375		104.500		104.500	4.375					3.875		104.198		104.198	
4.500		104.500		104.500	4.500					4.000		104.500		104.500	
4.625		104.500		104.500	4.625					4.125		104.500		104.500	

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	
2.250		102.159		101.909	3.250					2.750					
2.375		102.467		102.217	3.375					2.875					
2.500		102.844		102.594	3.500					3.000					
2.625		103.040		102.790	3.625					3.125					
2.750		103.501		103.251	3.750					3.250					
2.875		103.838		103.588	3.875					3.375					
3.000		104.060		103.810	4.000					3.500					
3.125		103.765		103.515	4.125					3.625					
3.250		103.857		103.607	4.250					3.750					
3.375		104.077		103.827	4.375					3.875					
3.500		104.271		104.021	4.500					4.000					
3.625		104.339		104.089	4.625					4.125					
3.750		104.500		104.449	4.750					4.250					
3.875		104.500		104.500	4.875					4.375					
4.000		104.500		104.500	5.000					4.500					
4.125		104.500		104.500	5.125					4.625					
4.250		104.500		104.500	5.250					4.750					
4.375					5.375					4.875					
4.500					5.500					5.000					
4.625					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
Second home LTV > 85%	-0.250
>4 Properties	-0.500
Escrow Waiver (Except CA & NY)	-0.250
Self Employed	-1.000
Adverse Market Refi fee >\$125,00	-0.500

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
640 - 659	-1.625	-2.625	-2.625	-3.625
660 - 679	-1.625	-2.125	-2.125	-2.875
680 - 699	-1.375	-2.125	-2.125	-2.750
700 - 719	-1.375	-2.000	-2.000	-2.125
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%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
95%-90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
<= 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%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Premium Adjustments									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate & Term Refinance		0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050
Cash-Out		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Second Home		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Investment Properties- N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3-4 - Unit Property N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A
>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	>\$500-765,600k
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 9:00 am - 4:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

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WesLend Fixed High Balance														
1033-99 1133-99 Conventional 25/30 Yr Fixed HB					1233-99 1253-99 Conventional 20 Yr Fixed HB					1333-99 1353-99 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
2.250	99.770	99.520	99.520	99.520	3.000	102.334	102.334	102.084	102.084	2.250	101.666	101.666	101.666	101.416
2.375	100.345	100.095	100.095	100.095	3.125	102.541	102.541	102.291	102.291	2.375	102.007	102.007	102.007	101.757
2.500	100.873	100.623	100.623	100.623	3.250	101.926	101.926	101.676	101.676	2.500	102.306	102.306	102.306	102.056
2.625	101.282	101.032	101.032	101.032	3.375	102.451	102.451	102.201	102.201	2.625	102.181	102.181	102.181	101.931
2.750	101.549	101.299	101.299	101.299	3.500	102.796	102.796	102.546	102.546	2.750	102.688	102.688	102.688	102.438
2.875	102.080	101.830	101.830	101.830	3.625	103.003	103.003	102.753	102.753	2.875	102.980	102.980	102.980	102.730
3.000	102.466	102.216	102.216	102.216	3.750	101.447	101.447	101.197	101.197	3.000	103.180	103.180	103.180	102.930
3.125	102.822	102.572	102.572	102.572	3.875	101.775	101.775	101.525	101.525	3.125	102.776	102.776	102.776	102.526
3.250	101.900	101.650	101.650	101.650	4.000	101.996	101.996	101.746	101.746	3.250	102.350	102.350	102.350	102.100
3.375	102.351	102.101	102.101	102.101	4.125	102.205	102.205	101.955	101.955	3.375	102.648	102.648	102.648	102.398
3.500	102.696	102.446	102.446	102.446	4.250	101.853	101.853	101.603	101.603	3.500	102.864	102.864	102.864	102.614
3.625	102.903	102.653	102.653	102.653	4.375	102.169	102.169	101.919	101.919	3.625	102.322	102.322	102.322	102.072
3.750	101.790	101.540	101.540	101.540	4.500					3.750	102.113	102.113	102.113	101.863
3.875	102.124	101.874	101.874	101.874	4.625					3.875	101.923	101.923	101.923	101.673
4.000	102.402	102.152	102.152	102.152	4.750					4.000	102.234	102.234	102.234	101.984
4.125	102.671	102.421	102.421	102.421	4.875					4.125	101.981	101.981	101.981	101.731
4.250	101.879	101.629	101.629	101.629	5.000					4.250				
4.375	102.173	101.923	101.923	101.923	5.125					4.375				
4.500	98.841	98.591	98.591	98.591	5.250					4.500				
4.625	99.042	98.792	98.792	98.792	5.375					4.625				

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.250	101.612	101.362	101.362	101.362
2.375	101.954	101.704	101.704	101.704
2.500	102.253	102.003	102.003	102.003
2.625	102.117	101.867	101.867	101.867
2.750	102.626	102.376	102.376	102.376
2.875	102.918	102.668	102.668	102.668
3.000	103.118	102.868	102.868	102.868
3.125	102.703	102.453	102.453	102.453
3.250	102.290	102.040	102.040	102.040
3.375	102.590	102.340	102.340	102.340
3.500	102.807	102.557	102.557	102.557
3.625	102.251	102.001	102.001	102.001
3.750	102.043	101.793	101.793	101.793
3.875	101.660	101.410	101.410	101.410
4.000	101.970	101.720	101.720	101.720
4.125	101.734	101.484	101.484	101.484
4.250	101.929	101.679	101.679	101.679
4.375				
4.500				
4.625				

LPMI Product Codes			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)								
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters	
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Second home LTV > 85%	-0.250
>4 Properties	-0.500
Escrow Waiver (Except CA & NY)	-0.250
High Balance Purchase & No Cash Out	-0.250
High Balance Cashout	-1.000
Self Employed	-1.000
Adverse Market Refi fee >\$125,00	-0.500

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
640 - 659	-1.625	-2.625	-2.625	-3.625
660 - 679	-1.625	-2.125	-2.125	-2.875
680 - 699	-1.375	-2.125	-2.125	-2.750
700 - 719	-1.375	-2.000	-2.000	-2.125
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%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
95%-90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
<= 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%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Premium Adjustments									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate & Term Refinance		0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050
Cash-Out		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Second Home		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Investment Properties- N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3-4 - Unit Property N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A
>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	>500-765,600
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 9:00 am - 4:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

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WesLend Government										
8000-99 8100-99					8300-99					FHA / VA 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	
2.250		102.771		102.521	2.250		101.910		101.660	
2.375		103.224		102.974	2.375		102.101		101.851	
2.500		103.694		103.444	2.500		102.205		101.955	
2.625		103.961		103.711	2.625		102.382		102.132	
2.750		104.333		104.083	2.750		101.971		101.721	
2.875		104.038		103.788	2.875		102.311		102.061	
3.000		104.270		104.020	3.000		102.591		102.341	
3.125		104.625		104.375	3.125		102.879		102.629	
3.250		104.934		104.684	3.250		102.023		101.773	
3.375		103.197		102.947	3.375		102.474		102.224	
3.500		103.544		103.294	3.500		102.934		102.684	
3.625		103.878		103.628	3.625		103.378		103.128	
3.750		104.372		104.122	3.750		102.636		102.386	
3.875		104.306		104.056	3.875		103.082		102.832	
4.000		104.628		104.378	4.000		103.527		103.277	
4.125		104.937		104.687	4.125		103.972		103.722	
4.250		105.234		104.984	4.250		99.426		99.176	
4.375		105.103		104.853	4.375					
4.500		105.400		105.150	4.500					
4.625					4.625					

FICO Adjustments	
680 - 699	-0.250
660-679	-0.500
640-659	-2.000
Government Adjusters	
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000
VA	-0.250
Manufactured	-10.000
Ln Amt <=110K	-0.500
VA IRRRL N/O/O	-1.000
Self - Employed	-1.000
>4 Properties	-0.500

*FHA ONLY

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	>\$500-765,600k
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		101.783		101.533	2.750		101.500		101.250	
2.875		100.869		100.619	2.875		100.842		100.592	
3.000		101.241		100.991	3.000		100.847		100.597	
3.125		101.600		101.350	3.125		100.852		100.602	
3.250		101.947		101.697	3.250		100.858		100.608	
3.375		100.929		100.679	3.375		100.419		100.169	
3.500		101.275		101.025	3.500		100.424		100.174	
3.625		101.610		101.360	3.625		100.429		100.179	
3.750		101.931		101.681	3.750		101.400		101.150	
3.875		101.318		101.068	3.875		101.405		101.155	
4.000		101.640		101.390	4.000		101.410		101.160	
4.125		101.949		101.699	4.125		101.415		101.165	
4.250		102.246		101.996	4.250		101.420		101.170	
4.375		101.678		101.428	4.375					
4.500		101.975		101.725	4.500					
4.625					4.625					
4.750					4.750					
4.875					4.875					
5.000					5.000					
5.125					5.125					

FICO Adjustments	
680 - 699	-0.250
660-679	-0.500
640-659	-2.000
Government Adjusters	
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000
VA	-0.250
Manufactured	-10.000
Ln Amt <=110K	-0.500
VA IRRL N/O/O	-1.000
Self - Employed	-1.000
>4 Properties	-0.500

*FHA ONLY

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

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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600
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		92.256		92.006	2.750		92.256		92.006	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>680 - 699</td> <td>-0.250</td> </tr> <tr> <td>660-679</td> <td>-0.500</td> </tr> <tr> <td>640-659</td> <td>-2.000</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> <tr> <td>Manufactured</td> <td>-10.000</td> </tr> <tr> <td>Ln Amt <=110K</td> <td>-0.500</td> </tr> <tr> <td>Self - Employed</td> <td>-1.000</td> </tr> <tr> <td>>4 Properties</td> <td>-0.500</td> </tr> </tbody> </table>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	640-659	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-10.000	Ln Amt <=110K	-0.500	Self - Employed	-1.000	>4 Properties	-0.500
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Self - Employed	-1.000																																			
>4 Properties	-0.500																																			
2.875		92.463		92.213	2.875		92.463		92.213																											
3.000		100.134		99.884	3.000		100.134		99.884																											
3.125		100.527		100.277	3.125		100.527		100.277																											
3.250		100.921		100.671	3.250		100.921		100.671																											
3.375		100.994		100.744	3.375		100.994		100.744																											
3.500		101.389		101.139	3.500		101.389		101.139																											
3.625		101.783		101.533	3.625		101.783		101.533																											
3.750		102.179		101.929	3.750		102.179		101.929																											
3.875		102.218		101.968	3.875		102.218		101.968																											
4.000		102.613		102.363	4.000		102.613		102.363																											
4.125		103.009		102.759	4.125		103.009		102.759																											
4.250		103.406		103.156	4.250		103.406		103.156																											
4.375		102.696		102.446	4.375		102.696		102.446																											
4.500		103.090		102.840	4.500		103.090		102.840																											
4.625		103.485		103.235	4.625		103.485		103.235																											
4.750		103.880		103.630	4.750		103.880		103.630																											
4.875				#VALUE!	4.875				#VALUE!																											
5.000				#VALUE!	5.000				#VALUE!																											
5.125				#VALUE!	5.125				#VALUE!																											

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	>\$500-765,600k
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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FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 Home Ready 30 Yr Fixed					1022-00 Home Possible 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250		100.603		100.353	2.250		100.603		100.353
2.375		101.340		101.090	2.375		101.340		101.090
2.500		102.069		101.819	2.500		102.069		101.819
2.625		102.567		102.317	2.625		102.567		102.317
2.750		103.212		102.962	2.750		103.212		102.962
2.875		103.888		103.638	2.875		103.888		103.638
3.000		104.489		104.239	3.000		104.489		104.239
3.125		104.837		104.587	3.125		104.837		104.587
3.250		104.123		103.873	3.250		104.123		103.873
3.375		104.684		104.434	3.375		104.684		104.434
3.500		105.078		104.828	3.500		105.078		104.828
3.625		105.328		105.078	3.625		105.328		105.078
3.750		104.644		104.394	3.750		104.644		104.394
3.875		104.945		104.695	3.875		104.945		104.695
4.000		105.153		104.903	4.000		105.153		104.903
4.125		105.331		105.081	4.125		105.331		105.081
4.250		105.438		105.188	4.250		105.438		105.188
4.375		105.668		105.418	4.375		105.668		105.418
4.500					4.500				
4.625					4.625				

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

Property Type	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	>90
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000

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%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
95%-90.01%	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
≤ 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%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Premium Adjustments									
3- 4 - Unit Property	N/A	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
>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		
7 Day	0.150	Re-Lock	0.25
15 Day	0.250		

[link to policy](#)

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600k
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