



Effective: 12/2/19 9:50 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 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	99.583	99.540	99.345	99.092	3.250	100.073	100.053	99.985	99.957	2.750	99.254	99.200	99.136	98.853
3.375	100.161	100.121	99.892	99.709	3.375	100.586	100.571	100.497	100.474	2.875	99.886	99.832	99.769	99.517
3.500	100.676	100.654	100.551	100.216	3.500	101.045	101.036	100.957	100.939	3.000	100.554	100.505	100.418	100.126
3.625	101.356	101.334	101.150	100.917	3.625	101.729	101.692	101.608	101.561	3.125	101.002	100.947	100.886	100.654
3.750	102.031	102.004	101.917	101.330	3.750	102.274	102.242	102.153	102.112	3.250	101.295	101.245	101.161	101.057
3.875	102.456	102.427	102.353	101.877	3.875	102.746	102.719	102.625	102.588	3.375	101.687	101.577	101.493	101.407
4.000	102.936	102.907	102.782	102.332	4.000	103.141	103.120	103.020	102.988	3.500	102.218	102.090	102.036	101.656
4.125	103.270	103.241	103.114	102.677	4.125	103.536	103.519	103.415	103.388	3.625	102.668	102.531	102.479	102.121
4.250	103.436	103.403	103.334	102.611	4.250	103.945	103.995	103.886	103.830	3.750	102.947	102.860	102.808	102.520
4.375	103.719	103.685	103.617	103.080	4.375	104.400	104.456	104.340	104.290	3.875	103.124	103.003	102.902	102.828
4.500	104.095	104.061	103.993	103.452	4.500	104.770	104.830	104.710	104.664	4.000	103.587	103.427	103.329	103.032
4.625	104.466	104.432	104.364	103.658	4.625	105.118	105.184	105.058	105.017	4.125	104.046	103.988	103.939	103.400
4.750	104.514	104.480	104.412	103.554	4.750	104.886	104.956	104.825	104.753	4.250	104.401	104.362	104.338	103.806
4.875	104.831	104.797	104.729	103.950	4.875	105.282	105.357	105.221	105.153	4.375	104.713	104.674	104.650	104.145
5.000	105.030	105.017	104.928	104.280	5.000	105.612	105.692	105.551	105.488	4.500	104.805	104.715	104.615	104.375
5.125	105.294	105.260	105.192	104.558	5.125	105.927	106.000	105.866	105.808	4.625	104.298	104.208	104.107	103.817
5.250	105.558	105.524	105.456	104.741	5.250	106.273	106.357	106.210	106.159	4.750	104.655	104.567	104.456	104.143
5.375	105.422	105.264	105.194	105.098	5.375	106.000	106.000	106.000	105.957	4.875	104.991	104.894	104.730	104.358
5.500	105.686	105.522	105.451	105.352	5.500	105.317	105.266	105.242		5.000	105.297	105.205	105.045	104.499
5.625	106.000	106.000	106.000	105.926	5.625					5.125	102.836	102.858	102.714	102.612

1400-99 1401-99					1500-99 1501-99				
Conventional 10 Yr Fixed					Conventional 10 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	101.256	101.185	101.114	101.056	3.250				
3.375	101.541	101.469	101.398	101.359	3.375				
3.500	102.156	101.981	101.896	101.849	3.500				
3.625	102.605	102.430	102.313	102.272	3.625				
3.750	102.885	102.730	102.646	102.610	3.750				
3.875	102.973	102.995	102.905	102.874	3.875				
4.000	103.231	103.199	103.104	103.070	4.000				
4.125	103.936	103.761	103.504	103.453	4.125				
4.250	103.932	103.974	103.869	103.823	4.250				
4.375	104.288	104.273	104.163	104.121	4.375				
4.500	104.519	104.494	104.379	104.343	4.500				
4.625	104.037	104.099	103.978	103.915	4.625				
4.750	104.346	104.413	104.287	104.229	4.750				
4.875	104.548	104.620	104.489	104.435	4.875				
5.000	104.701	104.778	104.641	104.593	5.000				
5.125	102.731	102.755	102.613	102.531	5.125				
5.250	103.024	103.053	102.907	102.830	5.250				
5.375	103.201	103.236	103.084	103.012	5.375				
5.500	103.341	103.380	103.223	103.156	5.500				
5.625	102.711	102.760	102.597	102.489	5.625				

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		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



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 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	98.578	98.525	98.425	98.013	3.250	98.578	98.525	98.425		2.750	99.312	99.220	99.127	
3.375	99.147	99.092	98.996	98.678	3.375	99.147	99.092	98.996		2.875	99.691	99.599	99.506	
3.500	99.767	99.490	99.408	99.348	3.500	99.536	99.490	99.408		3.000	100.118	100.026	99.933	
3.625	100.583	100.271	100.184	100.129	3.625	100.311	100.271	100.184		3.125	100.496	100.403	100.310	
3.750	101.277	100.977	100.885	100.835	3.750	101.013	100.977	100.885		3.250	100.886	100.794	100.701	
3.875	101.803	101.615	101.517	101.472	3.875	101.645	101.615	101.517		3.375	101.258	101.166	101.073	
4.000	102.253	102.147	102.045	102.004	4.000	102.172	102.147	102.045		3.500	101.631	101.538	101.446	
4.125	102.593	102.526	102.418	102.383	4.125	102.546	102.526	102.418		3.625	101.939	101.847	101.754	
4.250	102.633	102.398	102.284	102.218	4.250	102.351	102.398	102.284		3.750	102.142	102.050	101.957	
4.375	103.066	102.976	102.858	102.796	4.375	102.924	102.976	102.858		3.875	102.371	102.299	102.228	
4.500	103.433	103.424	103.301	103.244	4.500	103.367	103.424	103.301		4.000	102.673	102.601	102.530	
4.625	103.694	103.756	103.628	103.575	4.625	103.694	103.756	103.628		4.125	102.968	102.897	102.825	
4.750	103.546	103.240	103.105	103.021	4.750	103.173	103.240	103.105		4.250	103.224	103.153	103.082	
4.875	103.953	103.785	103.646	103.566	4.875	103.714	103.785	103.646		4.375	103.427	103.356	103.285	
5.000	104.278	104.207	104.063	103.988	5.000	104.131	104.207	104.063		4.500	103.678	103.607	103.536	
5.125	104.551	104.476	104.327	104.257	5.125	104.395	104.476	104.327		4.625	103.825	103.754	103.683	
5.250	104.557	103.436	102.427		5.250	102.129	102.074	101.980		4.750	102.978	102.900	102.821	
5.375	104.799	102.840	102.790		5.375	101.587	101.539	101.491		4.875				
5.500	105.048	103.030	103.006		5.500	103.065	103.030	103.006		5.000				
5.625	105.219				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.656	100.564	100.471	
3.375	101.028	100.936	100.843	
3.500	101.401	101.308	101.216	
3.625	101.709	101.617	101.524	
3.750	101.912	101.820	101.727	
3.875	102.141	102.069	101.998	
4.000	102.443	102.371	102.300	
4.125	102.738	102.667	102.595	
4.250	102.994	102.923	102.852	
4.375	103.197	103.126	103.055	
4.500	103.442	103.371	103.300	
4.625	103.595	103.524	103.453	
4.750	102.748	102.670	102.591	
4.875				
5.000				
5.125				
5.250				
5.375				
5.500				
5.625				

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

LPMI Product Codes									
Code	Product	Code	Product	Code	Product	Code	Product	Code	Product
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						

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

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									
Item	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate & Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance	-0.540	-0.600	-0.700	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	-1.420	-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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Effective: 12/2/19 9:50 AM

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	100.311	100.134	99.964		2.750	99.894	99.863	99.819	99.778	
2.875	100.800	100.590	100.453		2.875	100.271	100.245	100.195	100.160	
3.000	101.536	101.486	100.943		3.000	100.638	100.617	100.562	100.531	
3.125	101.937	101.887	101.433		3.125	101.038	100.999	100.918	100.892	
3.250	102.894	102.858	102.099	102.035	3.250	101.783	101.736	101.637	101.305	
3.375	103.436	103.401	102.565	102.483	3.375	102.192	102.140	102.046	101.663	
3.500	103.793	103.757	103.054	102.899	3.500	102.586	102.528	102.440	102.011	
3.625	104.119	104.083	103.539	103.273	3.625	102.965	102.903	102.819	102.346	
3.750	104.306	104.252	103.977	103.602	3.750	103.131	103.150	103.064	102.998	
3.875	104.282	104.282	103.293	103.100	3.875	103.460	103.484	103.393	103.332	
4.000	104.381	104.381	103.733	103.439	4.000	103.808	103.805	103.756	103.652	
4.125	104.700	104.700	104.153	103.749	4.125	104.183	104.155	104.131	103.958	
4.250	105.005	104.962	104.551	104.027	4.250	104.364	104.403	104.297	104.250	
4.375	105.012	104.969	103.742	103.396	4.375	104.347	104.396	104.284	104.207	
4.500	105.155	105.112	104.184	103.685	4.500	104.632	104.686	104.569	104.496	
4.625	105.382	105.339	104.524	103.953	4.625	104.660	104.632	104.608		
4.750	105.517	105.496	104.886	104.206	4.750	102.593	102.565	102.541		
4.875	104.735	104.585	104.628	103.864	4.875	102.964	102.936	102.912		
5.000	104.984	104.626	104.602	104.118	5.000	103.334	103.306	103.282		
5.125	105.215	105.047	105.023		5.125	103.702	103.674	103.650		
7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS					
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	102.174	102.120	102.049	101.985						
3.375	102.617	102.569	102.492	102.433						
3.500	103.028	102.985	102.903	102.849						
3.625	103.397	103.359	103.272	103.223						
3.750	103.721	103.689	103.597	103.552						
3.875	103.191	103.226	103.128	103.050						
4.000	103.525	103.566	103.463	103.389						
4.125	103.829	103.875	103.767	103.699						
4.250	104.103	104.154	104.041	103.977						
4.375	103.683	103.655	103.631	103.346						
4.500	104.187	104.158	104.134	103.635						
4.625	104.500	104.472	104.448	103.903						
4.750	104.330	104.371	104.237	104.156						
4.875	104.360	104.332	104.308	103.814						
5.000	104.604	104.576	104.552	104.068						
5.125	105.025	104.997	104.973							
5.250	103.676	103.648	103.624							

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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 Email: lockdesk@weslend.com
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Effective: 12/2/19 9:50 AM

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	98.059	97.166	94.986		2.750	98.766	98.695	98.623		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr><th colspan="2" style="text-align: center;">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>580 - 599</td><td style="text-align: right;">-2.500</td></tr> <tr><td>600 - 619</td><td style="text-align: right;">-2.000</td></tr> <tr><td>620 - 639</td><td style="text-align: right;">-1.250</td></tr> <tr><td>640 - 659</td><td style="text-align: right;">-0.375</td></tr> <tr><td>660 - 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>> 700</td><td style="text-align: right;">0.000</td></tr> <tr><th colspan="2" style="text-align: center;">Government Adjusters</th></tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> <tr><td>VA</td><td style="text-align: right;">-0.250</td></tr> </tbody> </table>	FICO Adjustments		580 - 599	-2.500	600 - 619	-2.000	620 - 639	-1.250	640 - 659	-0.375	660 - 679	-0.250	680 - 699	0.000	> 700	0.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																																				
580 - 599	-2.500																																			
600 - 619	-2.000																																			
620 - 639	-1.250																																			
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660 - 679	-0.250																																			
680 - 699	0.000																																			
> 700	0.000																																			
Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
2.875	98.725	98.475	98.378		2.875	99.066	98.994	98.923																												
3.000	99.661	98.965	98.868		3.000	99.350	99.278	99.207																												
3.125	100.062	99.455	99.358		3.125	99.618	99.547	99.476																												
3.250	101.368	100.456	100.384	100.320	3.250	100.261	100.183	100.105																												
3.375	101.910	100.815	100.738	100.679	3.375	100.526	100.447	100.369																												
3.500	102.236	101.255	101.166	101.000	3.500	100.773	100.694	100.616																												
3.625	102.393	101.741	101.652	101.281	3.625	101.003	100.925	100.846																												
3.750	102.610	102.179	102.090	101.523	3.750	101.583	101.512	101.441																												
3.875	102.640	101.510	101.468	101.230	3.875	101.815	101.744	101.673																												
4.000	102.698	101.951	101.908	101.488	4.000	102.032	101.961	101.889																												
4.125	102.797	102.370	102.328	101.726	4.125	102.234	102.162	102.091																												
4.250	103.198	102.768	102.726	101.950	4.250	102.422	102.351	102.279																												
4.375	103.274	102.085	102.042	101.541	4.375	101.535	101.500	101.464																												
4.500	103.347	102.485	102.443	101.782	4.500	101.725	101.689	101.653																												
4.625	103.464	102.866	102.824	102.016	4.625	101.902	101.866	101.830																												
4.750	103.435	103.229	103.186	102.246	4.750	102.066	102.030	101.994																												
4.875	102.152	102.041	102.085	101.502	4.875																															
5.000	102.517	102.405	102.449	101.718	5.000																															
5.125	102.209	102.181	102.025	101.922	5.125																															

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

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

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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
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Effective: 12/2/19 9:50 AM

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					<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> <tr> <td>620 - 639</td> <td style="text-align: center;">-1.250</td> </tr> <tr> <td>640- 659</td> <td style="text-align: center;">-0.375</td> </tr> <tr> <td>660- 679</td> <td style="text-align: center;">-0.250</td> </tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td>2 unit</td> <td style="text-align: center;">-0.750</td> </tr> <tr> <td>3-4 unit</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td>VA</td> <td style="text-align: center;">-0.250</td> </tr> </table>	FICO Adjustments		620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																												
620 - 639	-1.250																											
640- 659	-0.375																											
660- 679	-0.250																											
Government Adjusters																												
Manual	-0.250																											
2 unit	-0.750																											
3-4 unit	-1.000																											
VA	-0.250																											
Margin 2.000	Caps 1/1/5 Index: 1 year CMT				Margin 2.000	Caps 1/1/5 Index: 1 year CMT																						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	96.862	96.809	96.771	96.733	2.750	96.862	96.809	96.771	96.733																			
2.875	97.135	97.087	97.044	97.011	2.875	97.135	97.087	97.044	97.011																			
3.000	99.560	99.447	99.335	97.258	3.000	99.560	99.447	99.335	97.258																			
3.125	99.958	99.845	99.733	97.439	3.125	99.958	99.845	99.733	97.439																			
3.250	100.357	100.244	100.132	97.887	3.250	100.357	100.244	100.132	97.887																			
3.375	100.436	100.323	100.211	98.143	3.375	100.436	100.323	100.211	98.143																			
3.500	100.835	100.722	100.610	98.319	3.500	100.835	100.722	100.610	98.319																			
3.625	101.235	101.122	101.010	98.418	3.625	101.235	101.122	101.010	98.418																			
3.750	101.636	101.523	101.411	98.526	3.750	101.636	101.523	101.411	98.526																			
3.875	101.680	101.567	101.455	98.740	3.875	101.680	101.567	101.455	98.740																			
4.000	102.080	101.967	101.855	98.917	4.000	102.080	101.967	101.855	98.917																			
4.125	102.481	102.368	102.256	99.002	4.125	102.481	102.368	102.256	99.002																			
4.250	102.883	102.770	102.658	99.148	4.250	102.883	102.770	102.658	99.148																			
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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Effective: 12/2/19 9:50 AM

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

WesLend ARM

1700-77 Margin 2.25					5/1 LIBOR ARM Caps 2/2/5					1800-77 Margin 2.25					7/1 LIBOR ARM Caps 5/2/5					1900-77 Margin 2.25					10/1 LIBOR ARM 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	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
2.500					2.500					2.500					2.500					2.500									
2.625					2.625					2.625					2.625					2.625									
2.750	98.623	98.581	98.543	98.533	2.750	98.893	98.850	98.809	98.795	2.750	98.405	98.353	98.311	98.295	2.750	98.405	98.353	98.311	98.295	2.750	98.405	98.353	98.311	98.295					
2.875	98.949	98.909	98.866	98.852	2.875	99.308	99.269	99.222	99.204	2.875	98.859	98.810	98.763	98.744	2.875	98.859	98.810	98.763	98.744	2.875	98.859	98.810	98.763	98.744					
3.000	99.274	99.235	99.187	99.168	3.000	99.720	99.683	99.631	99.609	3.000	99.307	99.263	99.211	99.187	3.000	99.307	99.263	99.211	99.187	3.000	99.307	99.263	99.211	99.187					
3.125	99.599	99.562	99.509	99.485	3.125	100.131	100.097	100.040	100.013	3.125	99.756	99.715	99.658	99.631	3.125	99.756	99.715	99.658	99.631	3.125	99.756	99.715	99.658	99.631					
3.250	99.904	99.868	99.810	99.782	3.250	100.481	100.449	100.387	100.356	3.250	100.111	100.072	100.010	99.978	3.250	100.111	100.072	100.010	99.978	3.250	100.111	100.072	100.010	99.978					
3.375	100.207	100.172	100.108	100.075	3.375	100.823	100.793	100.726	100.690	3.375	100.453	100.415	100.348	100.312	3.375	100.453	100.415	100.348	100.312	3.375	100.453	100.415	100.348	100.312					
3.500	100.509	100.475	100.406	100.369	3.500	101.166	101.138	101.065	101.025	3.500	100.793	100.758	100.685	100.645	3.500	100.793	100.758	100.685	100.645	3.500	100.793	100.758	100.685	100.645					
3.625	100.816	100.783	100.708	100.667	3.625	101.514	101.487	101.409	101.364	3.625	101.138	101.104	101.026	100.981	3.625	101.138	101.104	101.026	100.981	3.625	101.138	101.104	101.026	100.981					
3.750	101.048	101.015	100.936	100.889	3.750	101.778	101.752	101.669	101.619	3.750	101.463	101.430	101.347	101.298	3.750	101.463	101.430	101.347	101.298	3.750	101.463	101.430	101.347	101.298					
3.875	101.270	101.236	101.151	101.100	3.875	102.030	102.004	101.916	101.861	3.875	101.782	101.751	101.663	101.609	3.875	101.782	101.751	101.663	101.609	3.875	101.782	101.751	101.663	101.609					
4.000	101.490	101.456	101.366	101.310	4.000	102.282	102.256	102.163	102.103	4.000	102.101	102.071	101.978	101.919	4.000	102.101	102.071	101.978	101.919	4.000	102.101	102.071	101.978	101.919					
4.125	101.709	101.675	101.580	101.519	4.125	102.533	102.507	102.409	102.344	4.125	102.418	102.389	102.291	102.228	4.125	102.418	102.389	102.291	102.228	4.125	102.418	102.389	102.291	102.228					
4.250	101.580	101.486	101.393		4.250	101.717	101.623	101.531		4.250			101.837		4.250			101.837		4.250			101.837						
4.375	101.752	101.658	101.565		4.375					4.375					4.375					4.375									
4.500					4.500					4.500					4.500					4.500									
4.625					4.625					4.625					4.625					4.625									
4.750					4.750					4.750					4.750					4.750									
4.875					4.875					4.875					4.875					4.875									

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

Wholesale Fee Buyout Option Price Adjustor

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



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

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

WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance					1833-77 7/1 LIBOR ARM High Balance					1933-77 10/1 LIBOR ARM High Balance				
Margin 2.25 Caps 2/2/5					Margin 2.25 Caps 5/2/5					Margin 2.25 Caps 5/2/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.500					2.500					2.500				
2.625					2.625					2.625				
2.750	98.807	98.766	98.728	98.717	2.750	98.950	98.907	98.865	98.851	2.750	98.535	98.482	98.441	98.425
2.875	99.130	99.090	99.047	99.032	2.875	99.363	99.323	99.277	99.258	2.875	98.985	98.937	98.890	98.870
3.000	99.449	99.411	99.362	99.343	3.000	99.772	99.735	99.684	99.661	3.000	99.432	99.387	99.335	99.311
3.125	99.772	99.735	99.681	99.658	3.125	100.182	100.148	100.091	100.065	3.125	99.877	99.836	99.778	99.751
3.250	100.075	100.039	99.980	99.952	3.250	100.532	100.500	100.438	100.407	3.250	100.228	100.189	100.126	100.095
3.375	100.376	100.341	100.277	100.245	3.375	100.874	100.844	100.777	100.741	3.375	100.565	100.527	100.460	100.424
3.500	100.681	100.647	100.578	100.541	3.500	101.216	101.188	101.116	101.075	3.500	100.900	100.865	100.792	100.752
3.625	100.990	100.957	100.883	100.841	3.625	101.563	101.537	101.459	101.414	3.625	101.240	101.206	101.128	101.083
3.750	101.225	101.192	101.112	101.066	3.750	101.827	101.801	101.718	101.668	3.750	101.561	101.528	101.445	101.396
3.875	101.449	101.415	101.330	101.279	3.875	102.080	102.054	101.966	101.911	3.875	101.878	101.847	101.758	101.705
4.000	101.670	101.636	101.546	101.490	4.000	102.334	102.308	102.215	102.155	4.000	102.196	102.166	102.073	102.015
4.125	101.892	101.857	101.762	101.701	4.125	102.588	102.562	102.464	102.399	4.125	102.514	102.485	102.386	102.324
4.250	102.072	102.037	101.936	101.870	4.250	102.784	102.758	102.654	102.584	4.250	102.743	102.714	102.610	102.543
4.375	102.248	102.211	102.105	102.034	4.375	102.974	102.946	102.837	102.762	4.375	102.962	102.933	102.824	102.751
4.500	102.423	102.385	102.274	102.198	4.500	103.164	103.135	103.021	102.941	4.500	103.184	103.155	103.040	102.963
4.625	102.596	102.556	102.440	102.359	4.625	103.352	103.323	103.203	103.118	4.625	103.404	103.374	103.255	103.172
4.750	102.710	102.668	102.547	102.460	4.750	103.500	103.500	103.425	103.335	4.750	103.500	103.500	103.454	103.367
4.875	102.817	102.773	102.646	102.554	4.875	103.500	103.500	103.500	103.500	4.875	103.500	103.500	103.500	103.500

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

Wholesale Fee Buyout Option Price Adjustor

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

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FHLMC-FNMA SPECIFIC PRODUCTS

FHLMC-FNMA SPECIFIC PRODUCTS											
Home Ready 30 Yr Fixed					Home Possible 30 Yr Fixed						
1021-00 1024-00	Rate	15 Day	30 Day	45 Day	60 Day	1022-00 1028-00	Rate	15 Day	30 Day	45 Day	60 Day
3.625	100.934	100.860	100.764	100.764		3.625	101.270	101.234	101.219	101.100	
3.750	101.604	101.521	101.377	101.377		3.750	102.151	102.124	102.091	101.996	
3.875	102.027	101.944	101.843	101.843		3.875	102.509	102.484	102.451	102.360	
4.000	102.507	102.425	102.323	102.323		4.000	102.832	102.808	102.775	102.680	
4.125	102.841	102.758	102.657	102.657		4.125	102.865	102.842	102.809	102.724	
4.250	103.003	102.901	102.740	102.740		4.250	103.331	103.323	103.270	103.158	
4.375	103.279	103.200	103.124	103.124		4.375	103.574	103.567	103.515	103.405	
4.500	103.653	103.603	103.527	103.527		4.500	103.835	103.831	103.778	103.673	
4.625	103.844	103.794	103.718	103.718		4.625	103.846	103.846	103.793	103.689	
4.750	103.973	103.923	103.870	103.870		4.750	104.140	104.152	104.079	103.947	
4.875	104.277	104.239	104.182	104.182		4.875	104.442	104.457	104.385	104.257	
5.000	104.617	104.591	104.535	104.535		5.000	104.665	104.682	104.610	104.486	
5.125	104.858	104.832	104.776	104.776		5.125	104.985	105.007	104.935	104.812	
5.250						5.250	105.300	105.378	105.287	105.168	
5.375						5.375	105.510	105.660	105.549	105.495	
5.500						5.500	105.776	105.928	105.817	105.765	
5.625						5.625	106.291	106.446	106.335	106.288	
5.750						5.750	106.705	106.863	106.752	106.708	
5.875						5.875	106.864	107.023	106.912	106.871	
6.000						6.000	107.028	107.188	107.077	107.037	

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									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
>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

Day	Fee	Re-Lock	Rate
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Wholesale Fee Buyout Option Price Adjustor

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

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WesLend Jumbo Advantage											
REFER TO BREAKDOWN	Jumbo Advantage 30					REFER TO BREAKDOWN	Jumbo Advantage 7/1				
Rate	15 day	30 Day	45 Day	60 Day	Rate	15 day	30 Day	45 Day	60 Day		
4.000		98.883			4.000		99.490			Lock cut-off for Jumbo programs is 3:30PM PST UW approval and completed appraisal are required to lock WesLend Advantage Jumbo Product Codes 3050-37 30 Yr Fixed Advantage Expanded Full Doc 3050-37 40 Yr Fixed Advantage Expanded Full Doc IO 3850-37 7/1 LIBOR ARM Advantage Expanded Full Doc 3850-37 40 Yr 7/1 LIBOR ARM Advantage Expanded Full Doc IO 3900-37 10/1 LIBOR ARM Advantage Expanded Full Doc 3850-37 40 Yr 10/1 LIBOR ARM Advantage Expanded Full Doc IO 5600-37 30 Yr Fixed Advantage SL1 5600-37 40 Yr Fixed Advantage SL1 IO 5800-37 7/1 LIBOR ARM Advantage SL1 5800-37 40 Year 7/1 LIBOR ARM Advantage SL1 IO	
4.125		99.332			4.125		99.812				
4.250		99.781			4.250		100.122				
4.375		100.111			4.375		100.421				
4.500		100.441			4.500		100.720				
4.625		100.771			4.625		101.019				
4.750		101.101			4.750		101.315				
4.875		101.430			4.875		101.611				
5.000		101.760			5.000		101.933				
5.125		102.072			5.125		102.260				
5.250		102.385			5.250		102.588				
5.375		102.697			5.375		102.915				
5.500		103.010			5.500		103.241				
5.625		103.322			5.625		103.566				
5.750		103.635			5.750		103.892				
5.875		103.947			5.875		104.217				
6.000		104.260			6.000		104.543				
6.125		104.572			6.125		104.868				
6.250					6.250		105.194				
6.375					6.375		105.519				

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

12 MNTH LIBOR
 1.95213

Extension and Re-lock Fees
 Please call lock desk for extensions and relocks

Price Adjustments

Full Documentation (Expanded A+ & SL1)										
FICO - LTV LLPAs										
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 LLPAs Adjustments										
OTHER LLPAs - 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	
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	