



Effective: 12/6/19 9:09 AM

BORROWER PAID RATE SHEET
 WesLend Financial Rate Sheet

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

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

GOLD JUMBO & NON-QM PROGRAM HIGHLIGHTS:

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

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

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WesLend Conforming DU and LP														
1000-99 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	99.610	99.590	99.549	98.868	3.250	99.954	99.885	99.857	99.789	2.750	99.180	99.126	99.071	98.876
3.375	100.219	100.198	100.158	99.482	3.375	100.470	100.397	100.373	100.300	2.875	99.809	99.755	99.700	99.525
3.500	100.744	100.724	100.683	99.983	3.500	100.929	100.850	100.831	100.753	3.000	100.475	100.421	100.323	100.121
3.625	101.382	101.361	101.321	100.662	3.625	101.636	101.552	101.505	101.422	3.125	100.903	100.847	100.793	100.638
3.750	102.111	102.090	102.050	101.224	3.750	102.189	102.100	102.058	101.969	3.250	101.222	101.168	101.078	101.048
3.875	102.547	102.527	102.486	101.768	3.875	102.671	102.577	102.540	102.446	3.375	101.692	101.517	101.423	101.397
4.000	103.011	102.990	102.950	102.225	4.000	103.080	102.980	102.948	102.849	3.500	102.221	102.100	102.050	101.673
4.125	103.315	103.294	103.254	102.573	4.125	103.585	103.480	103.420	103.316	3.625	102.673	102.545	102.496	102.140
4.250	103.505	103.485	103.444	102.626	4.250	104.109	103.999	103.943	103.834	3.750	102.953	102.875	102.826	102.539
4.375	103.799	103.779	103.738	103.104	4.375	104.580	104.465	104.414	104.299	3.875	103.163	103.026	102.920	102.848
4.500	104.163	104.143	104.102	103.480	4.500	104.959	104.838	104.792	104.672	4.000	103.627	103.553	103.504	103.051
4.625	104.515	104.495	104.454	103.685	4.625	105.316	105.190	105.150	105.024	4.125	104.050	103.998	103.950	103.460
4.750	104.563	104.543	104.502	103.540	4.750	105.187	105.056	104.983	104.853	4.250	104.455	104.402	104.355	103.864
4.875	104.879	104.859	104.818	103.946	4.875	105.610	105.474	105.406	105.270	4.375	104.764	104.711	104.664	104.205
5.000	105.079	105.059	105.018	104.277	5.000	105.950	105.809	105.746	105.605	4.500	104.879	104.794	104.694	104.441
5.125	105.343	105.322	105.282	104.552	5.125	106.000	106.000	106.000	105.923	4.625	104.268	104.182	104.084	103.828
5.250	105.669	105.649	105.609	104.770	5.250	104.586	104.496	104.349		4.750	104.608	104.522	104.424	104.159
5.375	105.454	105.548	105.291	105.131	5.375	104.901	104.864	104.836		4.875	104.881	104.795	104.697	104.374
5.500	105.711	105.810	105.552	105.388	5.500	105.192	105.140	105.100		5.000	105.131	105.010	104.841	104.514
5.625	106.000	106.000	106.000	105.899	5.625					5.125	103.119	102.975	102.839	102.729

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	101.189	101.125	101.070	101.045	3.250					2.750				
3.375	101.530	101.461	101.397	101.347	3.375					2.875				
3.500	102.154	101.985	101.917	101.865	3.500					3.000				
3.625	102.606	102.431	102.337	102.289	3.625					3.125				
3.750	102.886	102.747	102.671	102.626	3.750					3.250				
3.875	103.100	103.011	102.931	102.890	3.875					3.375				
4.000	103.352	103.258	103.168	103.107	4.000					3.500				
4.125	103.930	103.755	103.567	103.509	4.125					3.625				
4.250	104.133	104.028	103.931	103.877	4.250					3.750				
4.375	104.439	104.329	104.228	104.177	4.375					3.875				
4.500	104.670	104.554	104.450	104.402	4.500					4.000				
4.625	104.228	104.107	103.993	103.924	4.625					4.125				
4.750	104.550	104.424	104.306	104.240	4.750					4.250				
4.875	104.761	104.630	104.508	104.446	4.875					4.375				
5.000	104.923	104.787	104.662	104.602	5.000					4.500				
5.125	103.009	102.867	102.732	102.641	5.125					4.625				
5.250	103.314	103.167	103.029	102.941	5.250					4.750				
5.375	103.501	103.349	103.207	103.122	5.375					4.875				
5.500	103.650	103.492	103.346	103.265	5.500					5.000				
5.625	103.247	103.085	102.929	102.814	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		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-							



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 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
3.250	98.395	98.374	98.211	97.786	3.250	98.380	98.320	98.211		2.750	99.244	99.152	99.060	
3.375	98.985	98.922	98.789	98.457	3.375	98.954	98.896	98.789		2.875	99.624	99.532	99.440	
3.500	99.829	99.535	99.323	99.242	3.500	99.465	99.383	99.323		3.000	100.047	99.955	99.863	
3.625	100.631	100.297	100.109	100.022	3.625	100.251	100.164	100.109		3.125	100.417	100.325	100.233	
3.750	101.320	100.870	100.820	100.728	3.750	100.963	100.870	100.820		3.250	100.883	100.797	100.712	
3.875	101.782	101.505	101.459	101.362	3.875	101.602	101.505	101.459		3.375	101.249	101.163	101.078	
4.000	102.236	102.038	101.998	101.895	4.000	102.141	102.038	101.998		3.500	101.621	101.536	101.450	
4.125	102.580	102.422	102.386	102.279	4.125	102.530	102.422	102.386		3.625	101.931	101.845	101.760	
4.250	102.633	102.413	102.346	102.234	4.250	102.527	102.413	102.346		3.750	102.133	102.047	101.962	
4.375	103.114	102.996	102.933	102.816	4.375	103.114	102.996	102.933		3.875	102.410	102.331	102.254	
4.500	103.570	103.446	103.389	103.266	4.500	103.570	103.446	103.389		4.000	102.712	102.634	102.556	
4.625	103.912	103.783	103.730	103.602	4.625	103.912	103.783	103.730		4.125	103.007	102.928	102.851	
4.750	103.558	103.222	103.137	103.004	4.750	103.356	103.222	103.137		4.250	103.262	103.183	103.106	
4.875	103.960	103.768	103.688	103.550	4.875	103.908	103.768	103.688		4.375	103.467	103.388	103.313	
5.000	104.338	104.193	104.118	103.974	5.000	104.338	104.193	104.118		4.500	103.711	103.642	103.570	
5.125	104.620	104.470	104.400	104.251	5.125	104.620	104.470	104.400		4.625	103.865	103.786	103.709	
5.250	104.588	103.510	102.678		5.250	102.676	102.630	102.557		4.750	102.939	102.861	102.783	
5.375	104.962	102.920	102.870		5.375	102.262	102.222	102.187		4.875				
5.500	105.215	103.098	103.059		5.500	103.137	103.098	103.059		5.000				
5.625	105.385				5.625					5.125				

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.653	100.567	100.482	
3.375	101.019	100.933	100.848	
3.500	101.391	101.306	101.220	
3.625	101.701	101.615	101.530	
3.750	101.903	101.817	101.732	
3.875	102.180	102.101	102.024	
4.000	102.482	102.404	102.326	
4.125	102.777	102.698	102.621	
4.250	103.032	102.953	102.876	
4.375	103.237	103.158	103.081	
4.500	103.481	103.403	103.325	
4.625	103.635	103.556	103.479	
4.750	102.709	102.631	102.553	
4.875				
5.000				
5.125				
5.250				
5.375				
5.500				
5.625				

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

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

Price Adjustments									
Risk Based Adjustments (Terms > 15 years only)									
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
Conventional Adjusters									
Investment Property LTV <=75									-2.125
Investment Property LTV >75 and <=80									-3.375
Attached Condo >75 LTV & Term > 15yrs									-0.750
2-4 Units									-1.000
HighBal Purchase & No Cashout Refi									-0.250
HighBal Cashout Refi									-1.000
Second home LTV > 85%									-0.250

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

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

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95%-90.01%	30%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.140	-5.700
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.510	-2.260	-2.930	-3.430	-4.330	-5.800	-6.320	-6.960
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
Rate & Term Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A
Second Home		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350
Investment Property (Max 85% LTV)		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
3-4 - Unit Property		-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A
Manufactured		-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
>45% DTI	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
>45% DTI	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
>45% DTI	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 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	100.236	100.187	99.828		2.750	99.901	99.856	99.815	99.771	
2.875	100.707	100.643	100.317		2.875	100.288	100.238	100.192	100.152	
3.000	101.589	101.539	100.807		3.000	100.665	100.610	100.560	100.524	
3.125	101.990	101.940	101.297		3.125	101.031	100.970	100.917	100.884	
3.250	102.874	102.832	102.086	102.015	3.250	101.794	101.740	101.651	101.323	
3.375	103.417	103.374	102.539	102.463	3.375	102.199	102.142	102.056	101.681	
3.500	103.743	103.701	103.012	102.880	3.500	102.589	102.529	102.448	102.029	
3.625	104.029	103.987	103.497	103.258	3.625	102.967	102.901	102.824	102.365	
3.750	104.264	104.191	103.935	103.593	3.750	103.297	103.210	103.127	103.058	
3.875	104.235	104.221	103.108	102.878	3.875	103.637	103.545	103.458	103.393	
4.000	104.313	104.299	103.549	103.222	4.000	103.963	103.866	103.775	103.714	
4.125	104.613	104.599	103.968	103.534	4.125	104.276	104.174	104.148	104.021	
4.250	105.040	105.005	104.366	103.818	4.250	104.575	104.467	104.369	104.314	
4.375	105.047	105.011	103.680	103.136	4.375	104.518	104.406	104.298	104.214	
4.500	105.190	105.154	104.185	103.428	4.500	104.815	104.697	104.585	104.505	
4.625	105.467	105.431	104.701	103.700	4.625	104.715	104.687	104.663		
4.750	105.641	105.612	104.824	103.955	4.750	102.602	102.574	102.550		
4.875	104.811	104.680	104.716	103.988	4.875	102.972	102.944	102.920		
5.000	105.063	104.861	104.837	104.244	5.000	103.339	103.311	103.287		
5.125	105.311	105.283	105.259		5.125	103.705	103.677	103.653		
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	102.172	102.100	102.036	101.965						
3.375	102.626	102.549	102.489	102.413						
3.500	103.049	102.966	102.912	102.830						
3.625	103.432	103.344	103.295	103.208						
3.750	103.773	103.680	103.635	103.543						
3.875	103.102	103.004	102.925	102.828						
4.000	103.451	103.348	103.274	103.172						
4.125	103.769	103.718	103.694	103.484						
4.250	104.058	103.945	103.880	103.768						
4.375	103.682	103.654	103.630	103.086						
4.500	104.187	104.159	104.135	103.378						
4.625	104.703	104.675	104.651	103.650						
4.750	104.255	104.121	104.039	103.905						
4.875	104.595	104.567	104.543	103.938						
5.000	104.839	104.811	104.787	104.194						
5.125	105.261	105.233	105.209							
5.250	103.894	103.866	103.842							

Streamline/IRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL

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

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



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WesLend Government																																				
8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS																										
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance																															
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
2.750	98.111	97.204	94.976		2.750	98.708	98.637	98.558		<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																																			
640- 659	-0.375																																			
660- 679	-0.250																																			
680 - 699	0.000																																			
> 700	0.000																																			
Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
2.875	98.882	98.612	98.492		2.875	99.016	98.944	98.866																												
3.000	99.714	99.102	98.982		3.000	99.307	99.236	99.157																												
3.125	100.115	99.593	99.472		3.125	99.583	99.512	99.433																												
3.250	101.348	100.439	100.375	100.304	3.250	100.250	100.171	100.086																												
3.375	101.890	100.803	100.743	100.667	3.375	100.523	100.444	100.359																												
3.500	102.187	101.214	101.124	100.994	3.500	100.778	100.700	100.614																												
3.625	102.303	101.699	101.610	101.283	3.625	101.016	100.938	100.853																												
3.750	102.563	102.137	102.048	101.533	3.750	101.621	101.557	101.485																												
3.875	102.592	101.333	101.283	100.981	3.875	101.861	101.796	101.725																												
4.000	102.631	101.774	101.724	101.244	4.000	102.084	102.020	101.948																												
4.125	102.710	102.193	102.143	101.484	4.125	102.293	102.229	102.157																												
4.250	103.233	102.591	102.541	101.708	4.250	102.487	102.423	102.351																												
4.375	103.309	101.991	101.980	101.281	4.375	101.464	101.322	101.177																												
4.500	103.382	102.391	102.380	101.523	4.500	101.660	101.518	101.373																												
4.625	103.549	102.772	102.761	101.759	4.625	101.843	101.700	101.556																												
4.750	103.301	103.135	103.124	101.989	4.750	102.013	101.871	101.726																												
4.875	102.254	102.137	102.173	101.624	4.875																															
5.000	102.618	102.501	102.537	101.843	5.000																															
5.125	102.450	102.419	102.197	102.048	5.125																															

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

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

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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
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Lock cut-off for Arm Programs is 3:30 PM PST

WesLend Government ARM

8700-99 Margin 2.000					6700-99 Margin 2.000					<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> <tr> <td style="text-align: center;">620 - 639</td> <td style="text-align: center;">-1.250</td> </tr> <tr> <td style="text-align: center;">640- 659</td> <td style="text-align: center;">-0.375</td> </tr> <tr> <td style="text-align: center;">660- 679</td> <td style="text-align: center;">-0.250</td> </tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr> <td style="text-align: center;">Manual</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td style="text-align: center;">2 unit</td> <td style="text-align: center;">-0.750</td> </tr> <tr> <td style="text-align: center;">3-4 unit</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td style="text-align: center;">VA</td> <td style="text-align: center;">-0.250</td> </tr> </table>	FICO Adjustments		620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																												
620 - 639	-1.250																											
640- 659	-0.375																											
660- 679	-0.250																											
Government Adjusters																												
Manual	-0.250																											
2 unit	-0.750																											
3-4 unit	-1.000																											
VA	-0.250																											
FHA 5/1 ARM Caps 1/1/5 Index: 1 year CMT					VA 5/1 ARM Caps 1/1/5 Index: 1 year CMT					GOVERNMENT ARM PRICE ADJUSTMENTS																		
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	96.874	96.821	96.785	96.744	2.750	96.874	96.821	96.785	96.744																			
2.875	97.148	97.099	97.059	97.021	2.875	97.148	97.099	97.059	97.021																			
3.000	99.560	99.447	99.335	97.265	3.000	99.560	99.447	99.335	97.265																			
3.125	99.958	99.845	99.733	97.450	3.125	99.958	99.845	99.733	97.450																			
3.250	100.357	100.244	100.132	97.870	3.250	100.357	100.244	100.132	97.870																			
3.375	100.436	100.323	100.211	98.126	3.375	100.436	100.323	100.211	98.126																			
3.500	100.835	100.722	100.610	98.313	3.500	100.835	100.722	100.610	98.313																			
3.625	101.235	101.122	101.010	98.416	3.625	101.235	101.122	101.010	98.416																			
3.750	101.636	101.523	101.411	98.573	3.750	101.636	101.523	101.411	98.573																			
3.875	101.680	101.567	101.455	98.816	3.875	101.680	101.567	101.455	98.816																			
4.000	102.080	101.967	101.855	98.981	4.000	102.080	101.967	101.855	98.981																			
4.125	102.481	102.368	102.256	99.048	4.125	102.481	102.368	102.256	99.048																			
4.250	102.883	102.770	102.658	99.117	4.250	102.883	102.770	102.658	99.117																			
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	98.619	98.572	98.541	98.523	2.750	98.877	98.828	98.793	98.771	2.750	98.157	98.096	98.061	98.037			
2.875	98.951	98.906	98.869	98.847	2.875	99.288	99.242	99.202	99.175	2.875	98.678	98.621	98.581	98.554			
3.000	99.280	99.237	99.195	99.168	3.000	99.694	99.652	99.606	99.575	3.000	99.194	99.142	99.097	99.066			
3.125	99.611	99.569	99.522	99.491	3.125	100.101	100.062	100.011	99.976	3.125	99.710	99.664	99.613	99.578			
3.250	99.918	99.870	99.818	99.782	3.250	100.463	100.425	100.369	100.330	3.250	100.098	100.054	99.998	99.959			
3.375	100.225	100.167	100.110	100.069	3.375	100.818	100.783	100.721	100.677	3.375	100.467	100.425	100.364	100.321			
3.500	100.522	100.464	100.401	100.356	3.500	101.174	101.140	101.074	101.025	3.500	100.836	100.796	100.730	100.682			
3.625	100.805	100.765	100.697	100.648	3.625	101.535	101.503	101.431	101.378	3.625	101.208	101.170	101.099	101.047			
3.750	101.054	101.017	100.944	100.890	3.750	101.810	101.780	101.703	101.645	3.750	101.513	101.477	101.400	101.344			
3.875	101.298	101.260	101.182	101.123	3.875	102.073	102.042	101.960	101.897	3.875	101.806	101.771	101.689	101.628			
4.000	101.541	101.503	101.420	101.356	4.000	102.335	102.305	102.218	102.150	4.000	102.098	102.064	101.977	101.911			
4.125	101.783	101.745	101.657	101.588	4.125	102.597	102.567	102.474	102.402	4.125	102.388	102.355	102.263	102.192			
4.250	101.724	101.631	101.538		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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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	98.803	98.756	98.725	98.707	2.750	98.933	98.884	98.849	98.827	2.750	98.286	98.224	98.190	98.166
2.875	99.131	99.086	99.050	99.027	2.875	99.342	99.296	99.256	99.229	2.875	98.804	98.747	98.707	98.680
3.000	99.456	99.413	99.371	99.344	3.000	99.746	99.704	99.658	99.627	3.000	99.317	99.266	99.221	99.189
3.125	99.784	99.742	99.695	99.664	3.125	100.152	100.113	100.062	100.027	3.125	99.831	99.784	99.733	99.699
3.250	100.082	100.041	99.989	99.953	3.250	100.513	100.476	100.420	100.380	3.250	100.215	100.170	100.115	100.076
3.375	100.377	100.337	100.279	100.239	3.375	100.869	100.833	100.772	100.728	3.375	100.579	100.537	100.476	100.433
3.500	100.674	100.636	100.573	100.528	3.500	101.224	101.191	101.124	101.075	3.500	100.943	100.903	100.837	100.790
3.625	100.977	100.939	100.871	100.822	3.625	101.584	101.552	101.481	101.427	3.625	101.311	101.273	101.202	101.150
3.750	101.231	101.193	101.120	101.066	3.750	101.859	101.828	101.751	101.693	3.750	101.612	101.576	101.499	101.443
3.875	101.477	101.439	101.361	101.302	3.875	102.122	102.092	102.009	101.947	3.875	101.903	101.867	101.786	101.725
4.000	101.721	101.683	101.600	101.536	4.000	102.387	102.357	102.269	102.202	4.000	102.194	102.160	102.073	102.007
4.125	101.965	101.927	101.838	101.770	4.125	102.651	102.621	102.528	102.456	4.125	102.485	102.451	102.359	102.289
4.250	102.125	102.086	101.992	101.918	4.250	102.830	102.799	102.701	102.624	4.250	102.728	102.695	102.597	102.522
4.375	102.274	102.233	102.134	102.055	4.375	102.998	102.966	102.863	102.780	4.375	102.967	102.934	102.831	102.751
4.500	102.423	102.380	102.276	102.192	4.500	103.168	103.134	103.026	102.938	4.500	103.209	103.175	103.067	102.982
4.625	102.569	102.524	102.415	102.326	4.625	103.335	103.300	103.186	103.093	4.625	103.448	103.415	103.302	103.212
4.750	102.678	102.631	102.516	102.422	4.750	103.500	103.500	103.405	103.306	4.750	103.500	103.500	103.500	103.429
4.875	102.783	102.733	102.614	102.514	4.875	103.500	103.500	103.500	103.500	4.875				

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

Wholesale Fee Buyout Option Price Adjustor

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

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FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 1024-00 Home Ready 30 Yr Fixed					1022-00 1028-00 Home Possible 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	100.784	100.701	100.574		3.625	100.976	100.938	100.924	100.807
3.750	101.533	101.450	101.313		3.750	101.965	101.924	101.890	101.801
3.875	101.987	101.905	101.777		3.875	102.330	102.292	102.259	102.173
4.000	102.467	102.385	102.257		4.000	102.738	102.701	102.668	102.583
4.125	102.801	102.718	102.591		4.125	102.715	102.680	102.647	102.569
4.250	102.950	102.848	102.696		4.250	103.264	103.225	103.173	103.070
4.375	103.272	103.198	103.074		4.375	103.516	103.481	103.428	103.328
4.500	103.675	103.600	103.477		4.500	103.858	103.826	103.773	103.678
4.625	103.865	103.791	103.668		4.625	103.835	103.804	103.751	103.657
4.750	104.082	104.032	103.975		4.750	104.071	104.113	104.041	103.923
4.875	104.362	104.312	104.254		4.875	104.380	104.426	104.354	104.240
5.000	104.620	104.586	104.485		5.000	104.634	104.682	104.610	104.501
5.125	104.861	104.827	104.730		5.125	104.940	104.992	104.920	104.812
5.250					5.250	105.304	105.381	105.290	105.190
5.375					5.375	105.509	105.691	105.580	105.544
5.500					5.500	105.795	105.975	105.864	105.835
5.625					5.625	106.299	106.484	106.373	106.348
5.750					5.750	106.715	106.904	106.793	106.772
5.875					5.875	106.886	107.077	106.966	106.946
6.000					6.000	107.059	107.250	107.139	107.121

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	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		98.817			4.000		99.430			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		99.266			4.125		99.752			
4.250		99.715			4.250		100.063			
4.375		100.045			4.375		100.361			
4.500		100.375			4.500		100.660			
4.625		100.705			4.625		100.959			
4.750		101.035			4.750		101.255			
4.875		101.364			4.875		101.551			
5.000		101.694			5.000		101.873			
5.125		102.006			5.125		102.200			
5.250		102.319			5.250		102.528			
5.375		102.631			5.375		102.855			
5.500		102.944			5.500		103.181			
5.625		103.256			5.625		103.506			
5.750		103.569			5.750		103.832			
5.875		103.881			5.875		104.157			
6.000		104.194			6.000		104.483			
6.125		104.506			6.125		104.808			
6.250					6.250		105.134			
6.375					6.375		105.459			

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

12 MNTH LIBOR
 1.917

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	-0.600	-0.600	-0.800	-1.200	-1.800	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	