



Effective: 12/9/19 9:05 AM

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

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

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

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

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

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



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	99.942	99.917	99.842	99.261	3.250	100.475	100.407	100.378	100.310	2.750	99.307	99.261	99.196	98.994
3.375	100.536	100.511	100.435	99.873	3.375	100.991	100.917	100.893	100.820	2.875	99.937	99.890	99.826	99.642
3.500	100.988	100.958	100.872	100.373	3.500	101.449	101.370	101.351	101.273	3.000	100.605	100.557	100.473	100.238
3.625	101.681	101.656	101.581	101.052	3.625	101.968	101.884	101.837	101.753	3.125	101.032	100.982	100.919	100.754
3.750	102.313	102.270	102.184	101.552	3.750	102.520	102.431	102.389	102.300	3.250	101.352	101.302	101.228	101.163
3.875	102.749	102.706	102.620	102.096	3.875	103.002	102.908	102.870	102.776	3.375	101.767	101.653	101.595	101.511
4.000	103.220	103.176	103.090	102.553	4.000	103.410	103.310	103.278	103.179	3.500	102.296	102.173	102.116	101.724
4.125	103.522	103.478	103.392	102.900	4.125	103.803	103.698	103.670	103.566	3.625	102.748	102.618	102.561	102.190
4.250	103.774	103.731	103.645	102.765	4.250	104.249	104.139	104.083	103.974	3.750	103.026	102.947	102.891	102.589
4.375	104.067	104.024	103.937	103.244	4.375	104.720	104.605	104.554	104.439	3.875	103.196	103.084	102.988	102.897
4.500	104.430	104.386	104.300	103.618	4.500	105.098	104.977	104.931	104.811	4.000	103.668	103.617	103.583	103.098
4.625	104.692	104.649	104.563	103.823	4.625	105.454	105.328	105.287	105.162	4.125	104.123	104.065	104.020	103.506
4.750	104.737	104.694	104.608	103.583	4.750	105.230	105.098	105.026	104.895	4.250	104.516	104.462	104.429	103.909
4.875	105.053	105.010	104.924	103.989	4.875	105.653	105.516	105.448	105.313	4.375	104.826	104.771	104.739	104.251
5.000	105.251	105.208	105.122	104.319	5.000	105.992	105.851	105.788	105.647	4.500	104.915	104.859	104.828	104.486
5.125	105.518	105.475	105.389	104.593	5.125	106.000	106.000	106.000	105.964	4.625	104.788	104.732	104.701	103.840
5.250	105.892	105.849	105.763	104.761	5.250	104.640	104.527	104.386		4.750	104.683	104.625	104.595	104.171
5.375	105.446	105.540	105.282	105.123	5.375	104.869	104.755	104.613		4.875	104.741	104.683	104.654	104.386
5.500	105.742	105.839	105.544	105.380	5.500	105.205	105.156	105.121		5.000	105.156	105.042	104.884	104.525
5.625	106.000	106.000	106.000	105.981	5.625					5.125	103.159	103.015	102.912	102.768

1400-99 1401-99					1500-99 1501-99					1600-99 1601-99				
Conventional 10 Yr Fixed					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	Rate	15 Day	30 Day	45 Day	60 Day
3.250	101.356	101.284	101.225	101.162	3.250					2.750				
3.375	101.640	101.569	101.531	101.463	3.375					2.875				
3.500	102.226	102.051	101.990	101.916	3.500					3.000				
3.625	102.691	102.516	102.418	102.338	3.625					3.125				
3.750	102.956	102.797	102.760	102.675	3.750					3.250				
3.875	103.149	103.060	103.028	102.938	3.875					3.375				
4.000	103.400	103.305	103.249	103.154	4.000					3.500				
4.125	104.002	103.827	103.655	103.555	4.125					3.625				
4.250	104.179	104.073	104.027	103.922	4.250					3.750				
4.375	104.484	104.374	104.332	104.222	4.375					3.875				
4.500	104.715	104.599	104.562	104.446	4.500					4.000				
4.625	104.240	104.119	104.056	103.935	4.625					4.125				
4.750	104.561	104.435	104.377	104.251	4.750					4.250				
4.875	104.771	104.640	104.587	104.455	4.875					4.375				
5.000	104.933	104.796	104.747	104.611	5.000					4.500				
5.125	103.048	102.906	102.821	102.680	5.125					4.625				
5.250	103.352	103.205	103.126	102.979	5.250					4.750				
5.375	103.538	103.386	103.311	103.159	5.375					4.875				
5.500	103.686	103.528	103.458	103.301	5.500					5.000				
5.625	103.126	102.963	102.847	102.685	5.625					5.125				

LPMI Product Codes			
1011-99	DU 30 Yr Fixed LPMI	1020-99	LP 30 Yr Fixed LPMI
1111-99	DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI
1211-99	DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI
1311-99	DU 15 Yr Fixed LPMI	1320-99	LP 15 Yr Fixed LPMI

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

Price Adjustments

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

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

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

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

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95%-90.01%	30%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.140	-5.700
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.510	-2.260	-2.930	-3.430	-4.330	-5.800	-6.320	-6.960
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
Rate & Term Refinance		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash Out Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A
Investment Property (Max 85% LTV)		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350
3-4 - Unit Property		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
Manufactured		-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A
>45% DTI		-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800
	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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



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

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WestLend Fixed High Balance														
1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	98.742	98.709	98.574	98.430	3.250	98.723	98.669	98.574		2.750	99.392	99.299	99.207	
3.375	99.299	99.246	99.167	99.091	3.375	99.299	99.246	99.167		2.875	99.772	99.680	99.588	
3.500	100.046	99.964	99.904	99.822	3.500	100.046	99.964	99.904		3.000	100.195	100.103	100.011	
3.625	100.834	100.744	100.689	100.602	3.625	100.832	100.744	100.689		3.125	100.565	100.472	100.380	
3.750	101.544	101.451	101.400	101.308	3.750	101.544	101.451	101.400		3.250	100.969	100.884	100.797	
3.875	102.183	102.085	102.039	101.942	3.875	102.183	102.085	102.039		3.375	101.335	101.250	101.163	
4.000	102.721	102.618	102.577	102.475	4.000	102.721	102.618	102.577		3.500	101.708	101.622	101.535	
4.125	103.111	103.002	102.966	102.859	4.125	103.111	103.002	102.966		3.625	102.017	101.932	101.845	
4.250	102.933	102.804	102.737	102.624	4.250	102.918	102.804	102.737		3.750	102.220	102.134	102.047	
4.375	103.504	103.386	103.323	103.205	4.375	103.504	103.386	103.323		3.875	102.467	102.388	102.313	
4.500	103.960	103.836	103.778	103.655	4.500	103.960	103.836	103.778		4.000	102.769	102.691	102.616	
4.625	104.302	104.173	104.120	103.992	4.625	104.302	104.173	104.120		4.125	103.063	102.985	102.910	
4.750	103.812	103.515	103.430	103.296	4.750	103.650	103.515	103.430		4.250	103.319	103.240	103.165	
4.875	104.200	104.060	103.980	103.841	4.875	104.200	104.060	103.980		4.375	103.523	103.445	103.370	
5.000	104.630	104.485	104.410	104.266	5.000	104.630	104.485	104.410		4.500	103.768	103.691	103.615	
5.125	104.912	104.762	104.692	104.542	5.125	104.912	104.762	104.692		4.625	103.921	103.843	103.768	
5.250	104.764	103.527	102.645		5.250	102.790	102.696	102.578		4.750	102.996	102.918	102.840	
5.375	105.123	102.951	102.901		5.375	102.433	102.344	102.247		4.875				
5.500	105.377	103.098	103.063		5.500	103.147	103.098	103.063		5.000				
5.625	105.547				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.739	100.654	100.567	
3.375	101.105	101.020	100.933	
3.500	101.478	101.392	101.305	
3.625	101.787	101.702	101.615	
3.750	101.990	101.904	101.817	
3.875	102.237	102.158	102.083	
4.000	102.539	102.461	102.386	
4.125	102.833	102.755	102.680	
4.250	103.089	103.010	102.935	
4.375	103.293	103.215	103.140	
4.500	103.538	103.460	103.385	
4.625	103.691	103.613	103.538	
4.750	102.766	102.688	102.610	
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									
<b>Risk Based Adjustments (Terms &gt; 15 years only)</b>									
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
<b>Conventional Adjusters</b>									
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		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
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		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
		-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  
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 Phone: 877-945-4105 ext 4

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WesLend Government										
8000-99 8100-99 FHA/VA 25/30 Yr Fixed					8300-99 FHA/VA 15 Yr Fixed					FHA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	100.646	100.407	100.307		2.750	100.021	99.976	99.935	99.891	
2.875	101.135	100.896	100.797		2.875	100.407	100.357	100.320	100.270	
3.000	101.764	101.707	101.287		3.000	100.782	100.727	100.696	100.641	
3.125	102.165	102.109	101.777		3.125	101.147	101.087	101.060	101.000	
3.250	103.097	103.055	102.390	102.319	3.250	101.875	101.814	101.729	101.376	
3.375	103.610	103.567	102.843	102.767	3.375	102.285	102.221	102.139	101.733	
3.500	103.946	103.904	103.306	103.184	3.500	102.678	102.612	102.532	102.080	
3.625	104.202	104.160	103.792	103.563	3.625	103.058	102.989	102.912	102.416	
3.750	104.568	104.329	104.230	103.899	3.750	103.346	103.260	103.193	103.107	
3.875	104.278	104.264	103.280	103.055	3.875	103.686	103.594	103.533	103.441	
4.000	104.417	104.402	103.720	103.399	4.000	104.012	103.915	103.858	103.762	
4.125	104.656	104.642	104.139	103.712	4.125	104.324	104.222	104.189	104.068	
4.250	104.951	104.923	104.538	103.996	4.250	104.622	104.515	104.468	104.361	
4.375	104.958	104.930	103.768	103.387	4.375	104.532	104.420	104.340	104.228	
4.500	105.101	105.073	104.279	103.679	4.500	104.828	104.710	104.635	104.518	
4.625	105.378	105.349	104.798	103.951	4.625	104.713	104.685	104.661		
4.750	105.677	105.663	104.858	104.205	4.750	102.588	102.560	102.536		
4.875	104.917	104.772	104.753	104.078	4.875	102.959	102.931	102.907		
5.000	105.006	104.849	104.825	104.333	5.000	103.327	103.299	103.275		
5.125	105.302	105.274	105.250		5.125	103.694	103.666	103.642		
7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS					
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	102.477	102.405	102.340	102.269						
3.375	102.930	102.853	102.793	102.717						
3.500	103.353	103.271	103.215	103.134						
3.625	103.737	103.650	103.599	103.513						
3.750	104.079	103.986	103.941	103.849						
3.875	103.280	103.182	103.102	103.005						
4.000	103.629	103.526	103.451	103.349						
4.125	103.947	103.912	103.888	103.662						
4.250	104.237	104.124	104.059	103.946						
4.375	103.770	103.742	103.718	103.337						
4.500	104.281	104.253	104.229	103.629						
4.625	104.800	104.772	104.748	103.901						
4.750	104.506	104.372	104.289	104.155						
4.875	104.578	104.550	104.526	104.028						
5.000	104.827	104.799	104.775	104.283						
5.125	105.252	105.224	105.200							
5.250	103.913	103.885	103.861							

  

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	98.287	97.574	95.332		2.750	98.865	98.794	98.694		<table border="1" style="margin: auto;"> <thead> <tr style="background-color: #0056b3; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>580 - 599</td><td>-2.500</td></tr> <tr><td>600 - 619</td><td>-2.000</td></tr> <tr><td>620 - 639</td><td>-1.250</td></tr> <tr><td>640- 659</td><td>-0.375</td></tr> <tr><td>660- 679</td><td>-0.250</td></tr> <tr><td>680 - 699</td><td>0.000</td></tr> <tr><td>&gt; 700</td><td>0.000</td></tr> <tr style="background-color: #0056b3; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>-0.250</td></tr> </tbody> </table>	FICO Adjustments		580 - 599	-2.500	600 - 619	-2.000	620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	680 - 699	0.000	> 700	0.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																																				
580 - 599	-2.500																																			
600 - 619	-2.000																																			
620 - 639	-1.250																																			
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> 700	0.000																																			
Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
2.875	99.310	99.071	98.972		2.875	99.165	99.094	98.994																												
3.000	99.889	99.561	99.462		3.000	99.449	99.378	99.278																												
3.125	100.291	100.052	99.952		3.125	99.718	99.646	99.546																												
3.250	101.571	100.745	100.680	100.609	3.250	100.342	100.263	100.158																												
3.375	102.083	101.109	101.049	100.973	3.375	100.606	100.528	100.423																												
3.500	102.390	101.518	101.419	101.302	3.500	100.853	100.775	100.670																												
3.625	102.569	102.004	101.904	101.592	3.625	101.084	101.005	100.900																												
3.750	102.681	102.442	102.342	101.843	3.750	101.667	101.596	101.496																												
3.875	102.635	101.513	101.455	101.253	3.875	101.899	101.828	101.728																												
4.000	102.734	101.954	101.895	101.516	4.000	102.116	102.044	101.944																												
4.125	102.753	102.373	102.314	101.756	4.125	102.318	102.246	102.146																												
4.250	103.144	102.772	102.713	101.980	4.250	102.506	102.435	102.334																												
4.375	103.220	102.066	102.014	101.531	4.375	101.469	101.376	101.260																												
4.500	103.293	102.466	102.414	101.773	4.500	101.658	101.565	101.450																												
4.625	103.460	102.847	102.795	102.008	4.625	101.835	101.742	101.627																												
4.750	103.394	103.210	103.158	102.238	4.750	101.999	101.907	101.791																												
4.875	102.373	102.228	102.210	101.713	4.875																															
5.000	102.738	102.592	102.574	101.931	5.000																															
5.125	102.538	102.412	102.284	102.135	5.125																															

  

Streamline/IRRRL Product Codes				Extension and Re-lock Fees			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL	5 Day	0.125	Re-Lock	0.125
				7 Day	0.150		
				10 Day	0.250		
				15 Day	0.375		

  

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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time  
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 Phone: 877-945-4105 ext 4

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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																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	GOVERNMENT ARM PRICE ADJUSTMENTS																		
2.750	96.991	96.937	96.903	96.859	2.750	96.991	96.937	96.903	96.859	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Extension and Re-lock Fees</th> </tr> <tr> <td colspan="2" style="text-align: center;">Please call lock deck for extensions and relocks</td> </tr> </table>	Extension and Re-lock Fees		Please call lock deck for extensions and relocks															
Extension and Re-lock Fees																												
Please call lock deck for extensions and relocks																												
2.875	97.265	97.214	97.177	97.136	2.875	97.265	97.214	97.177	97.136																			
3.000	99.560	99.447	99.335	97.387	3.000	99.560	99.447	99.335	97.387																			
3.125	99.958	99.845	99.733	97.577	3.125	99.958	99.845	99.733	97.577																			
3.250	100.357	100.244	100.132	98.054	3.250	100.357	100.244	100.132	98.054																			
3.375	100.436	100.323	100.211	98.309	3.375	100.436	100.323	100.211	98.309																			
3.500	100.835	100.722	100.610	98.488	3.500	100.835	100.722	100.610	98.488																			
3.625	101.235	101.122	101.010	98.583	3.625	101.235	101.122	101.010	98.583																			
3.750	101.636	101.523	101.411	98.688	3.750	101.636	101.523	101.411	98.688																			
3.875	101.680	101.567	101.455	98.931	3.875	101.680	101.567	101.455	98.931																			
4.000	102.080	101.967	101.855	99.099	4.000	102.080	101.967	101.855	99.099																			
4.125	102.481	102.368	102.256	99.182	4.125	102.481	102.368	102.256	99.182																			
4.250	102.883	102.770	102.658	99.262	4.250	102.883	102.770	102.658	99.262																			
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																							

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	98.713	98.663	98.637	98.613	2.750	99.024	98.973	98.943	98.915	2.750	98.272	98.208	98.178	98.148			
2.875	99.042	98.993	98.962	98.933	2.875	99.412	99.364	99.329	99.296	2.875	98.788	98.728	98.693	98.660			
3.000	99.367	99.321	99.284	99.251	3.000	99.796	99.751	99.710	99.674	3.000	99.299	99.244	99.204	99.167			
3.125	99.695	99.650	99.608	99.571	3.125	100.181	100.138	100.092	100.051	3.125	99.810	99.760	99.714	99.674			
3.250	100.003	99.958	99.912	99.870	3.250	100.551	100.510	100.459	100.413	3.250	100.191	100.144	100.093	100.048			
3.375	100.308	100.265	100.213	100.166	3.375	100.918	100.879	100.823	100.773	3.375	100.554	100.508	100.453	100.403			
3.500	100.613	100.571	100.513	100.463	3.500	101.286	101.249	101.188	101.134	3.500	100.916	100.872	100.811	100.758			
3.625	100.922	100.881	100.819	100.764	3.625	101.659	101.624	101.558	101.499	3.625	101.281	101.240	101.174	101.116			
3.750	101.160	101.119	101.052	100.992	3.750	101.912	101.878	101.807	101.743	3.750	101.593	101.554	101.482	101.420			
3.875	101.387	101.346	101.273	101.208	3.875	102.148	102.114	102.037	101.968	3.875	101.895	101.856	101.780	101.713			
4.000	101.614	101.572	101.494	101.424	4.000	102.383	102.349	102.267	102.194	4.000	102.196	102.159	102.077	102.005			
4.125	101.839	101.797	101.713	101.639	4.125	102.618	102.584	102.496	102.418	4.125	102.495	102.459	102.372	102.295			
4.250	101.705	101.613	101.520		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		
<b>The below adds also apply:</b>			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

**Cash Out (All Terms)**

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

**LPMI Adjustments - All LPMI Products**

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

**Wholesale Fee Buyout Option Price Adjustor**

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



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	98.898	98.848	98.822	98.798	2.750	99.080	99.029	98.999	98.971	2.750	98.401	98.337	98.307	98.277
2.875	99.223	99.175	99.143	99.115	2.875	99.466	99.418	99.383	99.350	2.875	98.914	98.854	98.820	98.786
3.000	99.544	99.498	99.461	99.428	3.000	99.849	99.803	99.763	99.726	3.000	99.423	99.368	99.328	99.290
3.125	99.869	99.824	99.782	99.745	3.125	100.233	100.189	100.144	100.103	3.125	99.931	99.881	99.835	99.794
3.250	100.174	100.130	100.083	100.042	3.250	100.602	100.561	100.510	100.464	3.250	100.308	100.261	100.210	100.165
3.375	100.479	100.436	100.383	100.337	3.375	100.969	100.930	100.874	100.824	3.375	100.667	100.621	100.565	100.516
3.500	100.785	100.744	100.686	100.636	3.500	101.336	101.300	101.239	101.184	3.500	101.024	100.980	100.920	100.866
3.625	101.097	101.056	100.994	100.938	3.625	101.708	101.674	101.608	101.548	3.625	101.385	101.344	101.278	101.220
3.750	101.337	101.296	101.228	101.168	3.750	101.961	101.927	101.855	101.791	3.750	101.693	101.653	101.582	101.519
3.875	101.567	101.526	101.453	101.388	3.875	102.197	102.163	102.086	102.018	3.875	101.993	101.954	101.877	101.810
4.000	101.794	101.753	101.674	101.605	4.000	102.435	102.401	102.319	102.245	4.000	102.293	102.255	102.173	102.102
4.125	102.021	101.979	101.896	101.821	4.125	102.672	102.638	102.551	102.472	4.125	102.592	102.555	102.468	102.392
4.250	102.179	102.135	102.047	101.967	4.250	102.846	102.811	102.718	102.635	4.250	102.814	102.777	102.685	102.604
4.375	102.327	102.282	102.188	102.104	4.375	103.013	102.976	102.878	102.789	4.375	103.028	102.990	102.893	102.807
4.500	102.475	102.428	102.329	102.239	4.500	103.180	103.142	103.039	102.945	4.500	103.244	103.206	103.103	103.013
4.625	102.621	102.572	102.468	102.373	4.625	103.345	103.305	103.197	103.098	4.625	103.458	103.420	103.312	103.216
4.750	102.759	102.708	102.599	102.498	4.750	103.500	103.500	103.407	103.302	4.750	103.500	103.500	103.500	103.446
4.875	102.896	102.844	102.729	102.624	4.875	103.500	103.500	103.500	103.500	4.875				

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

Wholesale Fee Buyout Option Price Adjustor

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



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**FHLMC-FNMA SPECIFIC PRODUCTS**

1021-00 1024-00 Home Ready 30 Yr Fixed					1022-00 1028-00 Home Possible 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	101.173	101.098	100.954		3.625	101.319	101.296	101.281	101.162
3.750	101.773	101.690	101.547		3.750	102.192	102.148	102.115	102.021
3.875	102.246	102.164	102.017		3.875	102.549	102.509	102.476	102.385
4.000	102.726	102.644	102.497		4.000	102.954	102.915	102.882	102.794
4.125	103.060	102.978	102.831		4.125	102.948	102.914	102.881	102.798
4.250	103.107	103.004	102.846		4.250	103.393	103.383	103.330	103.221
4.375	103.428	103.362	103.220		4.375	103.644	103.636	103.584	103.477
4.500	103.831	103.765	103.623		4.500	104.021	104.016	103.964	103.862
4.625	104.021	103.955	103.814		4.625	103.960	103.956	103.903	103.802
4.750	104.145	104.095	104.034		4.750	104.122	104.144	104.072	103.945
4.875	104.424	104.374	104.313		4.875	104.428	104.453	104.381	104.260
5.000	104.670	104.636	104.534		5.000	104.679	104.710	104.637	104.518
5.125	104.911	104.877	104.758		5.125	104.981	105.013	104.941	104.827
5.250					5.250	105.337	105.378	105.286	105.174
5.375					5.375	105.584	105.645	105.534	105.483
5.500					5.500	105.864	105.928	105.817	105.772
5.625					5.625	106.364	106.432	106.321	106.281
5.750					5.750	106.779	106.851	106.740	106.704
5.875					5.875	106.949	107.023	106.911	106.877
6.000					6.000	107.122	107.196	107.085	107.053

**Price Adjustments**

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

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

**Loans with Secondary Financing**

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

**LPMI Adjustments - HomeReady**

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

**Cumulative Price Adjustment Caps**

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

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

**Extension and Re-lock Fees**

Days	Fee	Re-Lock	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		99.068			4.000		99.573			Lock cut-off for Jumbo programs is 3:30PM PST  UW approval and completed appraisal are required to lock  <b>WesLend Advantage Jumbo Product Codes</b> 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		99.517			4.125		99.883			
4.250		99.847			4.250		100.182			
4.375		100.177			4.375		100.481			
4.500		100.507			4.500		100.780			
4.625		100.837			4.625		101.078			
4.750		101.166			4.750		101.375			
4.875		101.496			4.875		101.696			
5.000		101.808			5.000		102.024			
5.125		102.121			5.125		102.351			
5.250		102.433			5.250		102.679			
5.375		102.746			5.375		103.004			
5.500		103.058			5.500		103.330			
5.625		103.371			5.625		103.655			
5.750		103.683			5.750		103.981			
5.875		103.996			5.875		104.306			
6.000		104.308			6.000		104.632			
6.125		104.621			6.125		104.957			
6.250					6.250		105.283			
6.375					6.375		105.608			

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

12 MNTH LIBOR  
 1.92313

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	0.250	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	-0.600	-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	