



Effective: 12/17/19 9:11 AM

BORROWER PAID RATE SHEET
 WesLend Financial Rate Sheet

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

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

GOLD JUMBO & NON-QM PROGRAM HIGHLIGHTS:

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

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



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

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WesLend Conforming DU and LP														
1000-99 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	99.711	99.679	99.604	99.110	3.250	100.280	100.209	100.153	100.139	2.750	99.233	99.176	99.117	98.940
3.375	100.281	100.248	100.174	99.735	3.375	100.785	100.709	100.658	100.650	2.875	99.896	99.820	99.772	99.594
3.500	100.752	100.720	100.646	100.247	3.500	101.243	101.161	101.115	101.113	3.000	100.600	100.526	100.478	100.195
3.625	101.503	101.471	101.396	100.952	3.625	101.788	101.702	101.661	101.632	3.125	101.034	100.980	100.919	100.716
3.750	102.121	102.089	102.005	101.462	3.750	102.332	102.240	102.204	102.181	3.250	101.387	101.296	101.250	101.117
3.875	102.554	102.522	102.438	102.013	3.875	102.799	102.702	102.671	102.653	3.375	101.706	101.635	101.590	101.466
4.000	103.078	103.046	102.962	102.479	4.000	103.205	103.103	103.076	103.064	3.500	102.271	102.156	102.087	101.730
4.125	103.386	103.354	103.270	102.838	4.125	103.716	103.609	103.618	103.580	3.625	102.730	102.606	102.536	102.199
4.250	103.797	103.764	103.680	102.886	4.250	104.228	104.116	104.130	104.097	3.750	103.075	103.003	102.932	102.590
4.375	104.101	104.068	103.984	103.369	4.375	104.683	104.565	104.584	104.557	3.875	103.424	103.360	103.290	102.894
4.500	104.498	104.466	104.382	103.749	4.500	105.055	104.932	104.956	104.935	4.000	103.768	103.706	103.635	103.093
4.625	104.643	104.611	104.555	103.963	4.625	105.412	105.284	105.313	105.297	4.125	104.134	104.092	104.049	103.516
4.750	104.853	104.837	104.795	103.885	4.750	105.346	105.212	105.246	105.200	4.250	104.524	104.491	104.449	103.924
4.875	105.175	105.159	105.117	104.293	4.875	105.750	105.612	105.650	105.610	4.375	104.750	104.718	104.675	104.265
5.000	105.379	105.363	105.320	104.632	5.000	106.000	105.945	105.989	105.954	4.500	104.941	104.888	104.808	104.489
5.125	105.684	105.602	105.470	104.919	5.125	106.000	106.000	106.000	106.000	4.625	104.145	104.093	104.055	103.934
5.250	105.957	105.940	105.908	105.060	5.250	104.872	104.757	104.571		4.750	104.490	104.437	104.383	104.257
5.375	105.512	105.599	105.490	105.422	5.375	105.116	105.002	104.815		4.875	104.840	104.804	104.725	104.470
5.500	105.763	105.856	105.746	105.684	5.500	105.407	105.294	105.120		5.000	105.145	105.111	105.036	104.609
5.625	106.000	106.000	106.000	106.000	5.625					5.125	103.158	103.014	103.005	102.863

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	101.422	101.358	101.309	101.247	3.250					2.750				
3.375	101.728	101.659	101.615	101.548	3.375					2.875				
3.500	102.271	102.183	102.144	102.071	3.500					3.000				
3.625	102.730	102.609	102.574	102.496	3.625					3.125				
3.750	103.075	102.930	102.900	102.818	3.750					3.250				
3.875	103.401	103.226	103.166	103.078	3.875					3.375				
4.000	103.763	103.588	103.362	103.269	4.000					3.500				
4.125	104.058	103.883	103.717	103.619	4.125					3.625				
4.250	104.177	104.072	104.093	103.989	4.250					3.750				
4.375	104.478	104.367	104.393	104.284	4.375					3.875				
4.500	104.694	104.578	104.608	104.495	4.500					4.000				
4.625	104.305	104.184	104.251	104.131	4.625					4.125				
4.750	104.615	104.489	104.560	104.436	4.750					4.250				
4.875	104.823	104.691	104.768	104.639	4.875					4.375				
5.000	104.984	104.847	104.929	104.795	5.000					4.500				
5.125	103.036	102.894	102.886	102.746	5.125					4.625				
5.250	103.329	103.182	103.179	103.034	5.250					4.750				
5.375	103.512	103.360	103.362	103.212	5.375					4.875				
5.500	103.660	103.502	103.509	103.354	5.500					5.000				
5.625	103.038	102.875	102.887	102.726	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									
	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate & Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance	-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A	N/A
Second Home	-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350	
Investment Property (Max 85% LTV)	-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630	
3-4 - Unit Property	-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A	
Manufactured	-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800	
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Wholesale Fee Buyout Option Price Adjustor								
	\$60-100k							



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	98.626	98.541	98.449	98.151	3.250	98.626	98.541	98.449	98.449	2.750	99.224	99.153	99.022	99.022
3.375	99.240	99.155	99.065	98.820	3.375	99.240	99.155	99.065	99.065	2.875	99.697	99.626	99.495	99.495
3.500	100.036	99.683	99.633	99.590	3.500	99.769	99.683	99.633	99.633	3.000	100.199	100.088	100.018	100.018
3.625	100.846	100.459	100.414	100.377	3.625	100.550	100.459	100.414	100.414	3.125	100.538	100.467	100.336	100.336
3.750	101.540	101.161	101.121	101.089	3.750	101.257	101.161	101.121	101.121	3.250	100.980	100.870	100.803	100.803
3.875	102.066	101.791	101.755	101.729	3.875	101.892	101.791	101.755	101.755	3.375	101.321	101.222	101.149	101.149
4.000	102.522	102.321	102.291	102.270	4.000	102.428	102.321	102.291	102.291	3.500	101.773	101.666	101.596	101.596
4.125	102.870	102.703	102.677	102.662	4.125	102.814	102.703	102.677	102.677	3.625	102.039	101.953	101.844	101.844
4.250	102.958	102.652	102.662	102.617	4.250	102.768	102.652	102.662	102.662	3.750	102.285	102.200	102.091	102.091
4.375	103.414	103.228	103.244	103.204	4.375	103.350	103.228	103.244	103.244	3.875	102.522	102.436	102.328	102.328
4.500	103.801	103.674	103.694	103.660	4.500	103.801	103.674	103.694	103.694	4.000	102.779	102.693	102.584	102.584
4.625	104.138	104.005	104.031	104.002	4.625	104.138	104.005	104.031	104.031	4.125	103.020	102.952	102.873	102.873
4.750	103.845	103.502	103.532	103.473	4.750	103.640	103.502	103.532	103.532	4.250	103.269	103.204	103.126	103.126
4.875	104.290	104.044	104.079	104.025	4.875	104.187	104.044	104.079	104.079	4.375	103.461	103.404	103.346	103.346
5.000	104.617	104.462	104.502	104.454	5.000	104.610	104.462	104.502	104.502	4.500	103.718	103.661	103.603	103.603
5.125	104.894	104.731	104.775	104.733	5.125	104.884	104.731	104.775	104.775	4.625	103.760	103.696	103.617	103.617
5.250	104.885	103.686	103.019		5.250	103.037	102.987	102.854		4.750	103.018	102.954	102.875	102.875
5.375	105.190	103.305	103.255		5.375	102.369	102.341	102.305		4.875				
5.500	105.441	102.629	102.605		5.500	102.657	102.629	102.605		5.000				
5.625	105.616				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.750	100.640	100.573	
3.375	101.091	100.992	100.919	
3.500	101.543	101.436	101.366	
3.625	101.809	101.723	101.614	
3.750	102.055	101.970	101.861	
3.875	102.292	102.206	102.098	
4.000	102.549	102.463	102.354	
4.125	102.790	102.722	102.643	
4.250	103.039	102.974	102.896	
4.375	103.205	103.148	103.090	
4.500	103.436	103.379	103.321	
4.625	103.530	103.466	103.387	
4.750	102.788	102.724	102.645	
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		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	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
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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	100.307	100.163	99.917		2.750	99.986	99.941	99.870	99.826	
2.875	100.797	100.619	100.406		2.875	100.389	100.320	100.264	100.205	
3.000	101.569	101.555	100.896		3.000	100.820	100.724	100.695	100.575	
3.125	101.931	101.916	101.386		3.125	101.233	101.142	101.108	100.934	
3.250	102.838	102.788	102.179	102.106	3.250	101.948	101.838	101.796	101.365	
3.375	103.390	103.341	102.630	102.552	3.375	102.359	102.255	102.208	101.722	
3.500	103.687	103.637	103.051	102.968	3.500	102.754	102.655	102.603	102.069	
3.625	104.033	103.983	103.431	103.343	3.625	103.134	103.040	102.983	102.404	
3.750	104.225	104.279	103.769	103.676	3.750	103.274	103.191	103.187	103.101	
3.875	104.232	104.288	103.213	103.115	3.875	103.613	103.572	103.545	103.435	
4.000	104.370	104.427	103.564	103.453	4.000	103.976	103.948	103.921	103.755	
4.125	104.639	104.696	103.983	103.759	4.125	104.350	104.322	104.296	104.061	
4.250	104.719	104.698	104.381	104.036	4.250	104.547	104.439	104.458	104.353	
4.375	104.726	104.705	103.589	103.453	4.375	104.479	104.366	104.421	104.310	
4.500	104.869	104.848	104.093	103.739	4.500	104.774	104.656	104.716	104.599	
4.625	105.176	105.155	104.614	104.005	4.625	104.779	104.751	104.723		
4.750	105.362	105.341	104.733	104.254	4.750	103.026	102.998	102.967		
4.875	104.748	104.540	104.410	104.264	4.875	103.397	103.369	103.339		
5.000	104.865	104.567	104.660	104.514	5.000	103.765	103.737	103.708		
5.125	105.097	104.987	104.963		5.125	104.132	104.104	104.075		
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	102.254	102.179	102.129	102.056						
3.375	102.706	102.626	102.580	102.502						
3.500	103.127	103.041	103.001	102.918						
3.625	103.507	103.417	103.381	103.293						
3.750	103.846	103.750	103.719	103.626						
3.875	103.224	103.123	103.163	103.065						
4.000	103.567	103.461	103.506	103.403						
4.125	103.879	103.828	103.817	103.709						
4.250	104.161	104.044	104.099	103.986						
4.375	103.582	103.554	103.530	103.403						
4.500	104.095	104.067	104.043	103.689						
4.625	104.616	104.588	104.564	103.955						
4.750	104.397	104.260	104.339	104.204						
4.875	104.409	104.266	104.354	104.214						
5.000	104.665	104.517	104.610	104.464						
5.125	104.965	104.937	104.913							
5.250	103.464	103.436	103.412							

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	98.052	97.326	95.120		2.750	98.802	98.730	98.644		<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																																			
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680 - 699	0.000																																			
> 700	0.000																																			
Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
2.875	98.972	98.725	98.581		2.875	99.109	99.038	98.951																												
3.000	99.694	99.215	99.071		3.000	99.401	99.330	99.243																												
3.125	100.056	99.705	99.561		3.125	99.677	99.606	99.519																												
3.250	101.312	100.526	100.476	100.403	3.250	100.347	100.261	100.172																												
3.375	101.864	100.897	100.852	100.774	3.375	100.620	100.534	100.445																												
3.500	102.130	101.284	101.192	101.109	3.500	100.875	100.789	100.700																												
3.625	102.351	101.769	101.592	101.405	3.625	101.113	101.028	100.938																												
3.750	102.579	102.207	102.030	101.660	3.750	101.633	101.576	101.518																												
3.875	102.589	101.702	101.580	101.389	3.875	101.873	101.816	101.758																												
4.000	102.688	102.143	102.020	101.654	4.000	102.097	102.040	101.982																												
4.125	102.747	102.562	102.439	101.894	4.125	102.306	102.248	102.191																												
4.250	103.145	102.961	102.838	102.115	4.250	102.500	102.443	102.385																												
4.375	102.989	102.012	101.889	101.732	4.375	101.433	101.390	101.309																												
4.500	103.062	102.412	102.289	101.974	4.500	101.629	101.586	101.506																												
4.625	103.259	102.793	102.670	102.208	4.625	101.812	101.769	101.688																												
4.750	103.340	103.156	103.033	102.436	4.750	101.982	101.939	101.858																												
4.875	102.204	101.997	101.866	101.469	4.875																															
5.000	102.569	102.361	102.230	101.686	5.000																															
5.125	102.109	102.081	102.038	101.888	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



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

WesLend Government ARM

8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					GOVERNMENT ARM PRICE ADJUSTMENTS																		
Margin 2.000					Margin 2.000																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	96.842	96.804	96.743	96.706	2.750	96.842	96.804	96.743	96.706	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>620 - 639</td> <td>-1.250</td> </tr> <tr> <td>640 - 659</td> <td>-0.375</td> </tr> <tr> <td>660 - 679</td> <td>-0.250</td> </tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td>-0.250</td> </tr> <tr> <td>2 unit</td> <td>-0.750</td> </tr> <tr> <td>3-4 unit</td> <td>-1.000</td> </tr> <tr> <td>VA</td> <td>-0.250</td> </tr> </tbody> </table>	FICO Adjustments		620 - 639	-1.250	640 - 659	-0.375	660 - 679	-0.250	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																												
620 - 639	-1.250																											
640 - 659	-0.375																											
660 - 679	-0.250																											
Government Adjusters																												
Manual	-0.250																											
2 unit	-0.750																											
3-4 unit	-1.000																											
VA	-0.250																											
2.875	97.122	97.079	97.023	96.981	2.875	97.122	97.079	97.023	96.981																			
3.000	99.560	99.447	99.335	97.230	3.000	99.560	99.447	99.335	97.230																			
3.125	99.958	99.845	99.733	97.420	3.125	99.958	99.845	99.733	97.420																			
3.250	100.357	100.244	100.132	97.920	3.250	100.357	100.244	100.132	97.920																			
3.375	100.436	100.323	100.211	98.173	3.375	100.436	100.323	100.211	98.173																			
3.500	100.835	100.722	100.610	98.354	3.500	100.835	100.722	100.610	98.354																			
3.625	101.235	101.122	101.010	98.452	3.625	101.235	101.122	101.010	98.452																			
3.750	101.636	101.523	101.411	98.609	3.750	101.636	101.523	101.411	98.609																			
3.875	101.680	101.567	101.455	98.850	3.875	101.680	101.567	101.455	98.850																			
4.000	102.080	101.967	101.855	99.016	4.000	102.080	101.967	101.855	99.016																			
4.125	102.481	102.368	102.256	99.094	4.125	102.481	102.368	102.256	99.094																			
4.250	102.883	102.770	102.658	99.206	4.250	102.883	102.770	102.658	99.206																			
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	98.554	98.516	98.472	98.435	2.750	98.795	98.753	98.706	98.666	2.750	98.178	98.135	98.077	98.036			
2.875	98.890	98.847	98.802	98.761	2.875	99.205	99.157	99.112	99.066	2.875	98.645	98.597	98.541	98.495			
3.000	99.223	99.175	99.130	99.083	3.000	99.610	99.558	99.513	99.462	3.000	99.107	99.054	98.999	98.948			
3.125	99.558	99.504	99.459	99.407	3.125	100.016	99.958	99.915	99.858	3.125	99.569	99.511	99.458	99.401			
3.250	99.880	99.814	99.768	99.711	3.250	100.366	100.303	100.259	100.197	3.250	99.963	99.900	99.847	99.786			
3.375	100.186	100.122	100.075	100.012	3.375	100.708	100.640	100.595	100.529	3.375	100.347	100.279	100.227	100.160			
3.500	100.498	100.429	100.381	100.313	3.500	101.050	100.977	100.932	100.860	3.500	100.730	100.656	100.605	100.533			
3.625	100.815	100.741	100.692	100.619	3.625	101.397	101.319	101.274	101.197	3.625	101.117	101.038	100.987	100.910			
3.750	101.068	100.988	100.937	100.859	3.750	101.672	101.588	101.541	101.459	3.750	101.429	101.345	101.293	101.211			
3.875	101.311	101.226	101.173	101.089	3.875	101.934	101.845	101.796	101.709	3.875	101.728	101.639	101.586	101.498			
4.000	101.553	101.463	101.407	101.319	4.000	102.196	102.102	102.052	101.959	4.000	102.026	101.932	101.878	101.785			
4.125	101.794	101.698	101.641	101.547	4.125	102.458	102.358	102.306	102.208	4.125	102.322	102.223	102.167	102.069			
4.250	101.664	101.571	101.477		4.250	101.714	101.621	101.527		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	98.746	98.708	98.664	98.628	2.750	98.854	98.812	98.766	98.725	2.750	98.291	98.249	98.191	98.150
2.875	99.078	99.035	98.991	98.949	2.875	99.263	99.215	99.170	99.124	2.875	98.757	98.709	98.653	98.606
3.000	99.407	99.358	99.314	99.267	3.000	99.667	99.614	99.569	99.518	3.000	99.218	99.165	99.110	99.059
3.125	99.739	99.685	99.640	99.588	3.125	100.071	100.014	99.970	99.914	3.125	99.678	99.620	99.567	99.510
3.250	100.051	99.992	99.946	99.889	3.250	100.420	100.358	100.314	100.252	3.250	100.070	100.007	99.954	99.893
3.375	100.363	100.299	100.252	100.189	3.375	100.762	100.694	100.650	100.583	3.375	100.451	100.383	100.331	100.264
3.500	100.677	100.607	100.559	100.492	3.500	101.104	101.031	100.986	100.914	3.500	100.832	100.758	100.706	100.634
3.625	100.996	100.921	100.872	100.799	3.625	101.450	101.372	101.327	101.249	3.625	101.216	101.137	101.085	101.008
3.750	101.250	101.171	101.120	101.042	3.750	101.723	101.640	101.593	101.511	3.750	101.525	101.441	101.389	101.307
3.875	101.496	101.411	101.357	101.274	3.875	101.986	101.897	101.849	101.762	3.875	101.823	101.734	101.681	101.593
4.000	101.739	101.648	101.593	101.504	4.000	102.251	102.157	102.106	102.014	4.000	102.122	102.027	101.973	101.880
4.125	101.981	101.886	101.828	101.734	4.125	102.515	102.415	102.363	102.265	4.125	102.419	102.319	102.264	102.166
4.250	102.147	102.047	101.986	101.887	4.250	102.724	102.620	102.565	102.462	4.250	102.665	102.560	102.502	102.399
4.375	102.304	102.198	102.133	102.029	4.375	102.927	102.818	102.760	102.651	4.375	102.905	102.795	102.735	102.627
4.500	102.460	102.349	102.280	102.171	4.500	103.131	103.016	102.956	102.842	4.500	103.148	103.033	102.971	102.857
4.625	102.613	102.497	102.425	102.310	4.625	103.333	103.213	103.149	103.031	4.625	103.389	103.269	103.205	103.086
4.750	102.753	102.631	102.555	102.435	4.750	103.500	103.451	103.385	103.262	4.750	103.500	103.480	103.413	103.289
4.875	102.890	102.764	102.683	102.558	4.875	103.500	103.500	103.500	103.499	4.875	103.500	103.500	103.500	103.491

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	100.957	100.877	100.779		3.625	101.295	101.271	101.209	101.188
3.750	101.674	101.566	101.479		3.750	102.131	102.088	102.044	102.007
3.875	102.104	102.020	101.930		3.875	102.513	102.470	102.430	102.392
4.000	102.584	102.500	102.410		4.000	102.956	102.913	102.875	102.838
4.125	102.918	102.834	102.743		4.125	102.966	102.923	102.889	102.852
4.250	103.266	103.141	103.037		4.250	103.612	103.550	103.474	103.420
4.375	103.549	103.426	103.322		4.375	103.873	103.811	103.739	103.685
4.500	103.929	103.810	103.705		4.500	104.247	104.185	104.115	104.061
4.625	104.022	103.959	103.877		4.625	104.182	104.120	104.053	103.999
4.750	104.336	104.268	104.194		4.750	104.516	104.433	104.402	104.331
4.875	104.630	104.562	104.488		4.875	104.864	104.782	104.755	104.684
5.000	104.858	104.782	104.706		5.000	105.145	105.063	105.040	104.969
5.125	105.202	105.131	105.010		5.125	105.486	105.404	105.382	105.311
5.250					5.250	105.702	105.600	105.583	105.494
5.375					5.375	105.635	105.514	105.592	105.486
5.500					5.500	105.944	105.822	105.903	105.798
5.625					5.625	106.486	106.365	106.451	106.346
5.750					5.750	106.935	106.813	106.902	106.797
5.875					5.875	107.125	107.003	107.094	106.988
6.000					6.000	107.319	107.198	107.289	107.183

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

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

12 MNTH LIBOR
 1.96388

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	