



Effective: 12/19/19 8:50 AM

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

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

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

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

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

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



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

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WesLend Conforming DU and LP

1000-99 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	99.439	99.406	99.331	98.830	3.250	100.097	100.040	99.971	99.955	2.750	99.108	99.055	98.994	98.850
3.375	99.998	99.965	99.890	99.459	3.375	100.608	100.556	100.481	100.471	2.875	99.761	99.707	99.647	99.496
3.500	100.464	100.439	100.351	99.971	3.500	101.059	101.012	100.932	100.928	3.000	100.469	100.394	100.313	100.089
3.625	101.213	101.181	101.097	100.659	3.625	101.586	101.543	101.458	101.429	3.125	100.893	100.840	100.779	100.603
3.750	101.895	101.857	101.746	101.260	3.750	102.132	102.094	102.003	101.980	3.250	101.269	101.173	101.095	101.013
3.875	102.328	102.303	102.179	101.817	3.875	102.604	102.571	102.476	102.457	3.375	101.644	101.518	101.441	101.362
4.000	102.829	102.804	102.682	102.287	4.000	103.011	102.983	102.882	102.870	3.500	102.218	102.083	102.013	101.697
4.125	103.212	103.188	103.089	102.646	4.125	103.571	103.548	103.442	103.404	3.625	102.679	102.535	102.464	102.167
4.250	103.652	103.620	103.534	102.714	4.250	104.086	104.068	103.957	103.924	3.750	103.025	102.932	102.861	102.561
4.375	103.958	103.925	103.839	103.202	4.375	104.545	104.531	104.415	104.388	3.875	103.356	103.291	103.220	102.867
4.500	104.356	104.324	104.237	103.584	4.500	104.918	104.909	104.788	104.766	4.000	103.716	103.637	103.565	103.067
4.625	104.502	104.485	104.441	103.795	4.625	105.271	105.268	105.141	105.125	4.125	104.066	104.020	103.977	103.449
4.750	104.754	104.724	104.681	103.850	4.750	105.340	105.341	105.209	105.164	4.250	104.471	104.432	104.390	103.854
4.875	105.058	105.042	104.999	104.261	4.875	105.747	105.753	105.616	105.576	4.375	104.689	104.650	104.607	104.192
5.000	105.331	105.260	105.196	104.597	5.000	106.000	106.000	105.950	105.915	4.500	104.904	104.824	104.731	104.420
5.125	105.654	105.583	105.534	104.880	5.125	106.000	106.000	106.000	106.000	4.625	104.133	104.054	103.960	103.740
5.250	105.829	105.813	105.759	105.003	5.250	104.829	104.717	104.529		4.750	104.480	104.401	104.308	104.067
5.375	105.737	105.574	105.434	105.366	5.375	105.077	104.964	104.776		4.875	104.838	104.797	104.700	104.281
5.500	105.999	105.831	105.690	105.628	5.500	105.380	105.246	105.070		5.000	105.151	105.112	105.019	104.420
5.625	106.000	106.000	106.000	106.000	5.625					5.125	103.067	102.927	102.851	102.713

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	101.308	101.249	101.195	101.138	3.250					2.750				
3.375	101.689	101.623	101.576	101.511	3.375					2.875				
3.500	102.218	102.147	102.104	102.035	3.500					3.000				
3.625	102.678	102.574	102.535	102.462	3.625					3.125				
3.750	103.023	102.897	102.862	102.785	3.750					3.250				
3.875	103.351	103.176	103.128	103.046	3.875					3.375				
4.000	103.714	103.539	103.324	103.238	4.000					3.500				
4.125	104.005	103.830	103.643	103.549	4.125					3.625				
4.250	104.099	103.999	104.015	103.917	4.250					3.750				
4.375	104.397	104.292	104.312	104.210	4.375					3.875				
4.500	104.614	104.509	104.529	104.422	4.500					4.000				
4.625	104.167	104.050	104.050	103.935	4.625					4.125				
4.750	104.477	104.356	104.360	104.241	4.750					4.250				
4.875	104.684	104.559	104.567	104.444	4.875					4.375				
5.000	104.846	104.715	104.728	104.600	5.000					4.500				
5.125	102.941	102.803	102.729	102.593	5.125					4.625				
5.250	103.234	103.092	103.022	102.882	5.250					4.750				
5.375	103.417	103.271	103.205	103.061	5.375					4.875				
5.500	103.564	103.413	103.351	103.203	5.500					5.000				
5.625	102.940	102.782	102.727	102.570	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		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01%-97%		-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800
90.01%-95%		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
85.01%-90%		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
80.01%-85%		-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	-0.273	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.340	-0.283			



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	98.456	98.334	98.244	97.871	3.250	98.398	98.334	98.244		2.750	99.087	99.016	98.911	
3.375	99.074	98.963	98.874	98.598	3.375	99.026	98.963	98.874		2.875	99.559	99.488	99.384	
3.500	99.919	99.516	99.433	99.389	3.500	99.568	99.516	99.433		3.000	100.055	99.948	99.877	
3.625	100.720	100.303	100.214	100.176	3.625	100.349	100.303	100.214		3.125	100.392	100.321	100.216	
3.750	101.413	101.015	100.921	100.888	3.750	101.057	101.015	100.921		3.250	100.847	100.744	100.673	
3.875	101.897	101.654	101.555	101.528	3.875	101.691	101.654	101.555		3.375	101.257	101.172	101.059	
4.000	102.357	102.198	102.093	102.072	4.000	102.230	102.198	102.093		3.500	101.658	101.572	101.475	
4.125	102.707	102.595	102.485	102.470	4.125	102.623	102.595	102.485		3.625	101.988	101.902	101.789	
4.250	102.846	102.605	102.490	102.445	4.250	102.628	102.605	102.490		3.750	102.236	102.150	102.038	
4.375	103.261	103.190	103.070	103.030	4.375	103.207	103.190	103.070		3.875	102.474	102.388	102.275	
4.500	103.659	103.647	103.521	103.487	4.500	103.659	103.647	103.521		4.000	102.731	102.646	102.533	
4.625	103.999	103.991	103.861	103.832	4.625	103.999	103.991	103.861		4.125	102.982	102.917	102.836	
4.750	103.809	103.630	103.494	103.435	4.750	103.633	103.630	103.494		4.250	103.234	103.169	103.088	
4.875	104.195	104.180	104.039	103.986	4.875	104.178	104.180	104.039		4.375	103.413	103.356	103.282	
5.000	104.603	104.609	104.463	104.416	5.000	104.603	104.609	104.463		4.500	103.634	103.577	103.504	
5.125	104.878	104.890	104.739	104.697	5.125	104.878	104.890	104.739		4.625	103.716	103.652	103.570	
5.250	104.785	103.633	103.046		5.250	103.022	102.964	102.818		4.750	102.983	102.919	102.830	
5.375	105.170	103.280	103.205		5.375	103.219	103.166	103.021		4.875				
5.500	105.422	102.587	102.549		5.500	102.615	102.587	102.549		5.000				
5.625	105.597				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.617	100.514	100.443	
3.375	101.027	100.942	100.829	
3.500	101.428	101.342	101.245	
3.625	101.758	101.672	101.559	
3.750	102.006	101.920	101.808	
3.875	102.244	102.158	102.045	
4.000	102.501	102.416	102.303	
4.125	102.752	102.687	102.606	
4.250	103.004	102.939	102.858	
4.375	103.146	103.082	103.001	
4.500	103.367	103.286	103.205	
4.625	103.486	103.422	103.340	
4.750	102.753	102.689	102.600	
4.875				
5.000				
5.125				
5.250				
5.375				
5.500				
5.625				

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

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

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

Conventional Adjusters		
Investment Property LTV <=75		-2.125
Investment Property LTV >75 and <=80		-3.375
Attached Condo >75 LTV & Term > 15yrs		-0.750
2-4 Units		-1.000
HighBal Purchase & No Cashout Refi		-0.250
HighBal Cashout Refi		-1.000
Second home LTV > 85%		-0.250

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

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

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

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



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

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Effective: 12/19/19 8:50 AM

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	99.955	99.734	99.638		2.750	99.871	99.829	99.756	99.714	
2.875	100.444	100.212	100.127		2.875	100.256	100.208	100.140	100.094	
3.000	101.165	101.126	100.616		3.000	100.684	100.590	100.559	100.464	
3.125	101.526	101.487	101.106		3.125	101.099	101.009	100.974	100.825	
3.250	102.555	102.516	101.864	101.793	3.250	101.883	101.757	101.711	101.328	
3.375	103.107	103.068	102.318	102.244	3.375	102.296	102.175	102.125	101.686	
3.500	103.404	103.365	102.782	102.664	3.500	102.693	102.576	102.522	102.035	
3.625	103.800	103.761	103.270	103.045	3.625	103.074	102.962	102.904	102.372	
3.750	104.093	103.895	103.755	103.383	3.750	103.201	103.122	103.114	103.030	
3.875	103.912	103.904	102.948	102.806	3.875	103.541	103.505	103.478	103.366	
4.000	104.051	104.043	103.400	103.148	4.000	103.908	103.880	103.854	103.688	
4.125	104.390	104.382	103.829	103.459	4.125	104.283	104.255	104.229	103.996	
4.250	104.766	104.751	104.236	103.739	4.250	104.478	104.376	104.389	104.289	
4.375	104.773	104.757	103.642	103.342	4.375	104.342	104.232	104.222	104.113	
4.500	104.996	104.980	104.148	103.631	4.500	104.638	104.523	104.517	104.404	
4.625	105.223	105.207	104.661	103.898	4.625	104.724	104.696	104.669		
4.750	105.687	105.663	104.759	104.149	4.750	102.967	102.939	102.908		
4.875	104.793	104.694	104.695	104.178	4.875	103.338	103.310	103.280		
5.000	105.045	104.910	104.886	104.430	5.000	103.706	103.678	103.649		
5.125	105.354	105.326	105.302		5.125	104.073	104.045	104.016		
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	101.970	101.887	101.814	101.743						
3.375	102.426	102.347	102.268	102.194						
3.500	102.850	102.777	102.693	102.614						
3.625	103.236	103.167	103.078	102.995						
3.750	103.579	103.515	103.421	103.333						
3.875	102.912	102.951	102.851	102.756						
4.000	103.259	103.303	103.198	103.098						
4.125	103.720	103.691	103.668	103.409						
4.250	103.859	103.912	103.797	103.689						
4.375	103.644	103.616	103.592	103.292						
4.500	104.150	104.122	104.098	103.581						
4.625	104.663	104.635	104.611	103.848						
4.750	104.287	104.364	104.228	104.099						
4.875	104.644	104.616	104.592	104.128						
5.000	104.888	104.860	104.836	104.380						
5.125	105.304	105.276	105.252							
5.250	103.962	103.934	103.910							

  

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      FHA/VA 30 Yr Fixed High Balance					8333-99 6333-99      FHA/VA 15 Yr Fixed High Balance					FHA / VA HB LOAN LEVEL ADJUSTMENTS																										
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
2.750	97.648	96.947	94.796		2.750	98.658	98.587	98.498		<table border="1" style="margin: auto;"> <thead> <tr><th colspan="2" style="background-color: #0056b3; color: white;">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>580 - 599</td><td style="text-align: right;">-2.500</td></tr> <tr><td>600 - 619</td><td style="text-align: right;">-2.000</td></tr> <tr><td>620 - 639</td><td style="text-align: right;">-1.250</td></tr> <tr><td>640- 659</td><td style="text-align: right;">-0.375</td></tr> <tr><td>660- 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>&gt; 700</td><td style="text-align: right;">0.000</td></tr> <tr><th colspan="2" style="background-color: #0056b3; color: white;">Government Adjusters</th></tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> <tr><td>VA</td><td style="text-align: right;">-0.250</td></tr> </tbody> </table>	FICO Adjustments		580 - 599	-2.500	600 - 619	-2.000	620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	680 - 699	0.000	> 700	0.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																																				
580 - 599	-2.500																																			
600 - 619	-2.000																																			
620 - 639	-1.250																																			
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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	98.619	98.387	98.302		2.875	98.966	98.895	98.805																												
3.000	99.290	98.877	98.791		3.000	99.258	99.186	99.097																												
3.125	99.651	99.367	99.281		3.125	99.534	99.462	99.373																												
3.250	101.029	100.239	100.165	100.095	3.250	100.319	100.240	100.151																												
3.375	101.581	100.724	100.626	100.471	3.375	100.592	100.513	100.424																												
3.500	101.848	101.212	101.113	100.812	3.500	100.847	100.769	100.679																												
3.625	102.074	101.700	101.602	101.113	3.625	101.085	101.007	100.917																												
3.750	102.424	102.185	102.086	101.373	3.750	101.601	101.544	101.471																												
3.875	102.270	101.452	101.404	101.082	3.875	101.841	101.784	101.711																												
4.000	102.368	101.904	101.856	101.350	4.000	102.064	102.007	101.934																												
4.125	102.526	102.333	102.285	101.593	4.125	102.273	102.216	102.143																												
4.250	102.959	102.741	102.693	101.816	4.250	102.468	102.410	102.337																												
4.375	103.036	101.927	101.888	101.621	4.375	101.410	101.346	101.378																												
4.500	103.189	102.337	102.298	101.865	4.500	101.606	101.542	101.574																												
4.625	103.305	102.727	102.688	102.100	4.625	101.789	101.724	101.756																												
4.750	103.275	103.098	103.059	102.329	4.750	101.959	101.895	101.927																												
4.875	102.241	102.150	102.151	101.382	4.875																															
5.000	102.614	102.523	102.524	101.601	5.000																															
5.125	102.446	102.418	101.950	101.804	5.125																															

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

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

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



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

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Effective: 12/19/19 8:50 AM

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

**WesLend Government ARM**

8700-99 Margin 2.000					6700-99 Margin 2.000					<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> <tr> <td style="text-align: center;">620 - 639</td> <td style="text-align: center;">-1.250</td> </tr> <tr> <td style="text-align: center;">640- 659</td> <td style="text-align: center;">-0.375</td> </tr> <tr> <td style="text-align: center;">660- 679</td> <td style="text-align: center;">-0.250</td> </tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr> <td style="text-align: center;">Manual</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td style="text-align: center;">2 unit</td> <td style="text-align: center;">-0.750</td> </tr> <tr> <td style="text-align: center;">3-4 unit</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td style="text-align: center;">VA</td> <td style="text-align: center;">-0.250</td> </tr> </table>	FICO Adjustments		620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																												
620 - 639	-1.250																											
640- 659	-0.375																											
660- 679	-0.250																											
Government Adjusters																												
Manual	-0.250																											
2 unit	-0.750																											
3-4 unit	-1.000																											
VA	-0.250																											
FHA 5/1 ARM Caps 1/1/5 Index: 1 year CMT					VA 5/1 ARM Caps 1/1/5 Index: 1 year CMT					GOVERNMENT ARM PRICE ADJUSTMENTS																		
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	96.760	96.724	96.662	96.627	2.750	96.760	96.724	96.662	96.627																			
2.875	97.040	97.000	96.942	96.903	2.875	97.040	97.000	96.942	96.903																			
3.000	99.560	99.447	99.335	97.153	3.000	99.560	99.447	99.335	97.153																			
3.125	99.958	99.845	99.733	97.343	3.125	99.958	99.845	99.733	97.343																			
3.250	100.357	100.244	100.132	97.840	3.250	100.357	100.244	100.132	97.840																			
3.375	100.436	100.323	100.211	98.094	3.375	100.436	100.323	100.211	98.094																			
3.500	100.835	100.722	100.610	98.274	3.500	100.835	100.722	100.610	98.274																			
3.625	101.235	101.122	101.010	98.381	3.625	101.235	101.122	101.010	98.381																			
3.750	101.636	101.523	101.411	98.526	3.750	101.636	101.523	101.411	98.526																			
3.875	101.680	101.567	101.455	98.768	3.875	101.680	101.567	101.455	98.768																			
4.000	102.080	101.967	101.855	98.945	4.000	102.080	101.967	101.855	98.945																			
4.125	102.481	102.368	102.256	99.029	4.125	102.481	102.368	102.256	99.029																			
4.250	102.883	102.770	102.658	99.218	4.250	102.883	102.770	102.658	99.218																			
4.375	102.178	102.065	101.953		4.375	102.178	102.065	101.953																				
4.500	102.578	102.465	102.353		4.500	102.578	102.465	102.353																				
4.625	102.977	102.864	102.752		4.625	102.977	102.864	102.752																				
4.750	103.378	103.265	103.153		4.750	103.378	103.265	103.153																				
4.875					4.875																							
5.000					5.000																							
5.125					5.125																							

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

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



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Effective: 12/19/19 8:50 AM

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	98.473	98.440	98.392	98.360	2.750	98.655	98.618	98.567	98.531	2.750	98.292	98.254	98.195	98.159			
2.875	98.809	98.770	98.722	98.685	2.875	99.067	99.024	98.974	98.933	2.875	98.746	98.703	98.646	98.604			
3.000	99.141	99.097	99.049	99.006	3.000	99.474	99.426	99.377	99.330	3.000	99.195	99.147	99.091	99.045			
3.125	99.475	99.426	99.377	99.329	3.125	99.881	99.828	99.779	99.728	3.125	99.644	99.591	99.536	99.485			
3.250	99.789	99.735	99.685	99.632	3.250	100.241	100.183	100.134	100.078	3.250	100.040	99.981	99.927	99.870			
3.375	100.101	100.042	99.991	99.933	3.375	100.595	100.531	100.483	100.421	3.375	100.427	100.363	100.310	100.247			
3.500	100.413	100.349	100.297	100.234	3.500	100.949	100.880	100.831	100.764	3.500	100.813	100.743	100.691	100.623			
3.625	100.730	100.660	100.607	100.539	3.625	101.308	101.234	101.185	101.112	3.625	101.202	101.128	101.076	101.003			
3.750	100.982	100.907	100.852	100.779	3.750	101.576	101.496	101.446	101.368	3.750	101.532	101.453	101.400	101.322			
3.875	101.224	101.144	101.087	101.008	3.875	101.829	101.745	101.692	101.609	3.875	101.850	101.766	101.712	101.629			
4.000	101.465	101.379	101.320	101.236	4.000	102.083	101.993	101.939	101.850	4.000	102.168	102.078	102.024	101.935			
4.125	101.705	101.614	101.553	101.464	4.125	102.335	102.241	102.184	102.091	4.125	102.483	102.388	102.333	102.239			
4.250	101.483	101.391	101.295		4.250	101.461	101.369	101.273		4.250	101.786	101.693	101.598				
4.375	101.655	101.562	101.467		4.375	101.696	101.603	101.508		4.375			101.809				
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 desk for extensions and relocks

**Price Adjustments**

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

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

**Conventional Adjusters**

Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
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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Effective: 12/19/19 8:50 AM

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	98.667	98.634	98.586	98.554	2.750	98.715	98.678	98.627	98.591	2.750	98.406	98.368	98.309	98.273
2.875	98.998	98.960	98.911	98.874	2.875	99.125	99.083	99.032	98.991	2.875	98.859	98.816	98.758	98.717
3.000	99.326	99.282	99.233	99.191	3.000	99.531	99.483	99.433	99.387	3.000	99.307	99.258	99.203	99.156
3.125	99.656	99.607	99.558	99.511	3.125	99.937	99.884	99.835	99.784	3.125	99.754	99.700	99.646	99.594
3.250	99.968	99.914	99.864	99.812	3.250	100.296	100.238	100.189	100.133	3.250	100.147	100.089	100.035	99.978
3.375	100.279	100.220	100.169	100.111	3.375	100.649	100.586	100.537	100.475	3.375	100.532	100.468	100.415	100.352
3.500	100.593	100.528	100.476	100.413	3.500	101.003	100.934	100.885	100.818	3.500	100.915	100.846	100.793	100.726
3.625	100.911	100.841	100.788	100.720	3.625	101.360	101.286	101.237	101.165	3.625	101.301	101.227	101.175	101.102
3.750	101.165	101.090	101.035	100.961	3.750	101.627	101.548	101.498	101.420	3.750	101.628	101.549	101.496	101.418
3.875	101.409	101.329	101.272	101.193	3.875	101.881	101.797	101.744	101.662	3.875	101.946	101.861	101.807	101.724
4.000	101.651	101.565	101.506	101.422	4.000	102.137	102.047	101.993	101.905	4.000	102.263	102.173	102.119	102.030
4.125	101.893	101.802	101.740	101.651	4.125	102.392	102.297	102.241	102.148	4.125	102.579	102.484	102.429	102.336
4.250	102.079	101.983	101.919	101.824	4.250	102.614	102.514	102.455	102.356	4.250	102.825	102.724	102.667	102.568
4.375	102.259	102.158	102.090	101.991	4.375	102.832	102.727	102.665	102.561	4.375	103.062	102.957	102.897	102.793
4.500	102.439	102.332	102.261	102.156	4.500	103.051	102.941	102.876	102.768	4.500	103.302	103.191	103.130	103.021
4.625	102.615	102.504	102.429	102.319	4.625	103.268	103.153	103.086	102.972	4.625	103.500	103.424	103.360	103.246
4.750	102.735	102.618	102.539	102.424	4.750	103.500	103.381	103.311	103.192	4.750	103.500	103.500	103.500	103.426
4.875	102.848	102.726	102.642	102.522	4.875	103.500	103.500	103.500	103.416	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		
<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



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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	100.724	100.647	100.565		3.625	101.055	101.034	101.002	100.979
3.750	101.457	101.358	101.267		3.750	101.866	101.829	101.793	101.753
3.875	101.903	101.824	101.733		3.875	102.261	102.224	102.191	102.150
4.000	102.404	102.325	102.234		4.000	102.697	102.660	102.630	102.590
4.125	102.788	102.708	102.618		4.125	102.719	102.682	102.653	102.613
4.250	103.156	103.027	102.919		4.250	103.450	103.396	103.331	103.273
4.375	103.448	103.322	103.214		4.375	103.720	103.666	103.603	103.545
4.500	103.801	103.683	103.592		4.500	104.065	104.011	103.953	103.895
4.625	103.981	103.912	103.822		4.625	103.999	103.945	103.891	103.832
4.750	104.283	104.204	104.094		4.750	104.518	104.446	104.416	104.340
4.875	104.582	104.505	104.386		4.875	104.820	104.748	104.721	104.644
5.000	104.860	104.789	104.724		5.000	105.107	105.036	105.011	104.934
5.125	105.183	105.112	104.985		5.125	105.422	105.351	105.330	105.253
5.250					5.250	105.656	105.567	105.539	105.444
5.375					5.375	105.863	105.774	105.748	105.653
5.500					5.500	105.905	105.800	105.873	105.760
5.625					5.625	106.456	106.350	106.429	106.315
5.750					5.750	106.909	106.804	106.886	106.773
5.875					5.875	107.102	106.997	107.080	106.967
6.000					6.000	107.299	107.194	107.278	107.164

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

**Wholesale Fee Buyout Option Price Adjustor**

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

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WesLend Jumbo Advantage											
REFER TO BREAKDOWN	Jumbo Advantage 30					REFER TO BREAKDOWN	Jumbo Advantage 7/1				
Rate	15 day	30 Day	45 Day	60 Day	Rate	15 day	30 Day	45 Day	60 Day		
4.000		98.817			4.000		99.430			Lock cut-off for Jumbo programs is 3:30PM PST  UW approval and completed appraisal are required to lock  <span style="background-color: #0056b3; color: white; padding: 2px;">WesLend Advantage Jumbo Product Codes</span> 3050-37 30 Yr Fixed Advantage Expanded Full Doc 3050-37 40 Yr Fixed Advantage Expanded Full Doc IO  3850-37 7/1 LIBOR ARM Advantage Expanded Full Doc 3850-37 40 Yr 7/1 LIBOR ARM Advantage Expanded Full Doc IO  3900-37 10/1 LIBOR ARM Advantage Expanded Full Doc 3850-37 40 Yr 10/1 LIBOR ARM Advantage Expanded Full Doc IO  5600-37 30 Yr Fixed Advantage SL1 5600-37 40 Yr Fixed Advantage SL1 IO  5800-37 7/1 LIBOR ARM Advantage SL1 5800-37 40 Year 7/1 LIBOR ARM Advantage SL1 IO	
4.125		99.266			4.125		99.752				
4.250		99.715			4.250		100.063				
4.375		100.045			4.375		100.361				
4.500		100.375			4.500		100.660				
4.625		100.705			4.625		100.959				
4.750		101.035			4.750		101.255				
4.875		101.364			4.875		101.551				
5.000		101.694			5.000		101.873				
5.125		102.006			5.125		102.200				
5.250		102.319			5.250		102.528				
5.375		102.631			5.375		102.855				
5.500		102.944			5.500		103.181				
5.625		103.256			5.625		103.506				
5.750		103.569			5.750		103.832				
5.875		103.881			5.875		104.157				
6.000		104.194			6.000		104.483				
6.125		104.506			6.125		104.808				
6.250					6.250		105.134				
6.375					6.375		105.459				

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

**12 MNTH LIBOR**  
 1.96838

**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	0.000	-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	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	-0.600	NA
4 Unit	-0.400	-0.400	-0.400	-0.700	-0.700	-0.700	-1.000	-1.000	-1.000	NA
2nd Home	0.000	0.000	0.000	-0.200	-0.200	-0.400	-0.600	-0.800	-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	