



Effective: 12/20/19 8:59 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	99.657	99.625	99.549	99.031	3.250	100.326	100.269	100.200	100.186	2.750	99.320	99.266	99.206	98.938
3.375	100.215	100.183	100.107	99.655	3.375	100.890	100.838	100.763	100.755	2.875	99.972	99.918	99.856	99.564
3.500	100.672	100.639	100.563	100.194	3.500	101.341	101.294	101.214	101.211	3.000	100.648	100.564	100.484	100.175
3.625	101.450	101.418	101.330	100.858	3.625	101.838	101.795	101.711	101.713	3.125	101.100	101.048	100.986	100.702
3.750	102.098	102.066	101.978	101.410	3.750	102.280	102.242	102.152	102.129	3.250	101.426	101.348	101.270	101.107
3.875	102.529	102.499	102.409	101.961	3.875	102.747	102.714	102.619	102.601	3.375	101.822	101.746	101.669	101.484
4.000	103.026	103.000	102.906	102.443	4.000	103.209	103.181	103.080	103.068	3.500	102.379	102.305	102.228	101.838
4.125	103.429	103.397	103.310	102.853	4.125	103.724	103.732	103.626	103.588	3.625	102.829	102.677	102.607	102.310
4.250	103.869	103.837	103.750	102.908	4.250	104.249	104.262	104.151	104.119	3.750	103.175	103.079	102.998	102.715
4.375	104.173	104.141	104.053	103.390	4.375	104.703	104.721	104.605	104.578	3.875	103.503	103.429	103.358	103.117
4.500	104.569	104.537	104.449	103.789	4.500	105.075	105.097	104.976	104.955	4.000	103.866	103.778	103.728	103.508
4.625	104.711	104.683	104.632	104.037	4.625	105.431	105.458	105.332	105.316	4.125	104.213	104.180	104.137	103.584
4.750	104.928	104.912	104.868	103.980	4.750	105.440	105.472	105.340	105.295	4.250	104.609	104.576	104.533	103.971
4.875	105.243	105.227	105.183	104.387	4.875	105.843	105.880	105.743	105.704	4.375	104.828	104.795	104.752	104.293
5.000	105.497	105.426	105.378	104.739	5.000	106.150	106.150	106.073	106.039	4.500	105.020	104.941	104.848	104.486
5.125	105.787	105.715	105.518	104.936	5.125	106.150	106.150	106.150	106.150	4.625	104.268	104.190	104.096	103.878
5.250	105.986	105.970	105.937	105.150	5.250	104.935	104.816	104.628		4.750	104.616	104.539	104.445	104.202
5.375	105.850	105.687	105.578	105.511	5.375	105.181	105.064	104.875		4.875	104.880	104.840	104.742	104.398
5.500	106.095	105.928	105.818	105.757	5.500	105.478	105.364	105.187		5.000	105.191	105.154	105.062	104.512
5.625	106.150	106.150	106.150	106.150	5.625					5.125	103.232	103.095	103.079	102.943

1400-99 1401-99					1400-99 1401-99					1400-99 1401-99				
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	101.403	101.346	101.290	101.235	3.250					2.750				
3.375	101.800	101.735	101.686	101.623	3.375					2.875				
3.500	102.367	102.298	102.253	102.185	3.500					3.000				
3.625	102.828	102.717	102.676	102.605	3.625					3.125				
3.750	103.173	103.086	103.048	102.973	3.750					3.250				
3.875	103.540	103.458	103.425	103.346	3.875					3.375				
4.000	103.889	103.804	103.774	103.692	4.000					3.500				
4.125	104.155	103.980	103.777	103.685	4.125					3.625				
4.250	104.212	104.114	104.128	104.032	4.250					3.750				
4.375	104.486	104.387	104.401	104.302	4.375					3.875				
4.500	104.721	104.624	104.595	104.491	4.500					4.000				
4.625	104.305	104.190	104.188	104.076	4.625					4.125				
4.750	104.614	104.495	104.497	104.380	4.750					4.250				
4.875	104.800	104.677	104.683	104.562	4.875					4.375				
5.000	104.935	104.808	104.817	104.693	5.000					4.500				
5.125	103.110	102.974	102.960	102.827	5.125					4.625				
5.250	103.402	103.262	103.252	103.115	5.250					4.750				
5.375	103.566	103.422	103.416	103.274	5.375					4.875				
5.500	103.688	103.540	103.538	103.393	5.500					5.000				
5.625	103.108	102.952	102.957	102.803	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
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								

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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	98.413	98.315	98.225	97.922	3.250	98.413	98.315	98.225		2.750	99.101	99.030	98.923	
3.375	99.019	98.926	98.836	98.601	3.375	99.019	98.926	98.836		2.875	99.575	99.504	99.397	
3.500	99.837	99.517	99.434	99.391	3.500	99.569	99.517	99.434		3.000	100.057	99.955	99.878	
3.625	100.702	100.303	100.214	100.177	3.625	100.350	100.303	100.214		3.125	100.405	100.333	100.227	
3.750	101.400	101.014	100.920	100.888	3.750	101.056	101.014	100.920		3.250	100.850	100.757	100.674	
3.875	101.911	101.652	101.553	101.526	3.875	101.689	101.652	101.553		3.375	101.265	101.187	101.077	
4.000	102.384	102.192	102.088	102.067	4.000	102.224	102.192	102.088		3.500	101.787	101.685	101.617	
4.125	102.784	102.582	102.473	102.458	4.125	102.610	102.582	102.473		3.625	101.993	101.915	101.800	
4.250	102.896	102.648	102.533	102.489	4.250	102.639	102.648	102.533		3.750	102.240	102.162	102.047	
4.375	103.321	103.233	103.113	103.074	4.375	103.219	103.233	103.113		3.875	102.476	102.398	102.283	
4.500	103.711	103.687	103.562	103.529	4.500	103.669	103.687	103.562		4.000	102.729	102.650	102.536	
4.625	104.004	104.027	103.897	103.869	4.625	104.004	104.027	103.897		4.125	102.964	102.900	102.818	
4.750	103.860	103.611	103.476	103.417	4.750	103.583	103.611	103.476		4.250	103.206	103.149	103.066	
4.875	104.273	104.162	104.021	103.968	4.875	104.129	104.162	104.021		4.375	103.381	103.324	103.250	
5.000	104.615	104.590	104.444	104.396	5.000	104.552	104.590	104.444		4.500	103.602	103.545	103.471	
5.125	104.824	104.867	104.716	104.674	5.125	104.824	104.867	104.716		4.625	103.687	103.630	103.547	
5.250	104.822	103.653	103.080		5.250	102.955	102.903	102.770		4.750	102.951	102.886	102.780	
5.375	105.127	103.261	103.211		5.375	102.490	102.440	102.309		4.875				
5.500	105.363	102.546	102.509		5.500	102.574	102.546	102.509		5.000				
5.625	105.503				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.620	100.527	100.444	
3.375	101.035	100.957	100.847	
3.500	101.557	101.455	101.387	
3.625	101.763	101.685	101.570	
3.750	102.010	101.932	101.817	
3.875	102.246	102.168	102.053	
4.000	102.499	102.420	102.306	
4.125	102.734	102.670	102.588	
4.250	102.976	102.919	102.836	
4.375	103.119	103.062	102.980	
4.500	103.333	103.265	103.182	
4.625	103.457	103.400	103.317	
4.750	102.721	102.656	102.550	
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			
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
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Effective: 12/20/19 8:59 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	100.111	99.928	99.785		2.750	100.114	100.029	99.963	99.914	
2.875	100.600	100.384	100.274		2.875	100.561	100.445	100.411	100.293	
3.000	101.351	101.320	100.764		3.000	100.992	100.880	100.844	100.663	
3.125	101.712	101.681	101.254		3.125	101.406	101.298	101.259	101.023	
3.250	102.748	102.701	102.021	101.951	3.250	102.166	102.043	101.990	101.590	
3.375	103.301	103.254	102.473	102.400	3.375	102.579	102.460	102.404	101.947	
3.500	103.597	103.550	102.929	102.817	3.500	102.974	102.859	102.801	102.294	
3.625	103.993	103.946	103.417	103.196	3.625	103.354	103.244	103.183	102.630	
3.750	104.240	104.075	103.901	103.530	3.750	103.444	103.366	103.357	103.275	
3.875	104.093	104.085	103.142	102.974	3.875	103.783	103.748	103.717	103.609	
4.000	104.281	104.274	103.593	103.313	4.000	104.151	104.123	104.093	103.929	
4.125	104.621	104.613	104.023	103.621	4.125	104.525	104.497	104.469	104.236	
4.250	104.900	104.884	104.430	103.898	4.250	104.715	104.615	104.626	104.528	
4.375	104.906	104.891	103.852	103.400	4.375	104.582	104.474	104.462	104.355	
4.500	105.129	105.114	104.357	103.687	4.500	104.876	104.763	104.755	104.645	
4.625	105.356	105.340	104.870	103.953	4.625	104.958	104.930	104.901		
4.750	105.820	105.796	104.903	104.202	4.750	102.779	102.751	102.716		
4.875	104.984	104.799	104.804	104.268	4.875	103.150	103.122	103.088		
5.000	105.235	105.039	105.015	104.519	5.000	103.518	103.490	103.458		
5.125	105.483	105.455	105.431		5.125	103.885	103.857	103.826		
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	102.178	102.094	102.021	101.951						
3.375	102.631	102.552	102.473	102.400						
3.500	103.052	102.978	102.895	102.817						
3.625	103.435	103.365	103.277	103.196						
3.750	103.773	103.709	103.615	103.530						
3.875	103.129	103.167	103.068	102.974						
4.000	103.478	103.516	103.426	103.313						
4.125	103.993	103.965	103.941	103.621						
4.250	104.066	104.119	104.004	103.898						
4.375	103.904	103.876	103.852	103.400						
4.500	104.409	104.381	104.357	103.687						
4.625	104.922	104.894	104.870	103.953						
4.750	104.388	104.464	104.329	104.202						
4.875	104.827	104.799	104.775	104.268						
5.000	105.067	105.039	105.015	104.519						
5.125	105.483	105.455	105.431							
5.250	104.073	104.045	104.021							

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
Manufactured		-1.250

FICO Adjustments		
620 - 639		-1.500
640 - 659		-0.625
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

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	98.246	97.019	94.863		2.750	98.688	98.617	98.526		<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>580 - 599</td><td>-2.500</td></tr> <tr><td>600 - 619</td><td>-2.000</td></tr> <tr><td>620 - 639</td><td>-1.250</td></tr> <tr><td>640- 659</td><td>-0.375</td></tr> <tr><td>660- 679</td><td>-0.250</td></tr> <tr><td>680 - 699</td><td>0.000</td></tr> <tr><td>> 700</td><td>0.000</td></tr> <tr><th colspan="2">Government Adjusters</th></tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>-0.250</td></tr> </tbody> </table>	FICO Adjustments		580 - 599	-2.500	600 - 619	-2.000	620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	680 - 699	0.000	> 700	0.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																																				
580 - 599	-2.500																																			
600 - 619	-2.000																																			
620 - 639	-1.250																																			
640- 659	-0.375																																			
660- 679	-0.250																																			
680 - 699	0.000																																			
> 700	0.000																																			
Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
2.875	98.703	98.386	98.299		2.875	98.996	98.924	98.834																												
3.000	99.889	98.876	98.789		3.000	99.287	99.216	99.126																												
3.125	100.250	99.366	99.279		3.125	99.563	99.492	99.402																												
3.250	101.291	100.524	100.451	100.382	3.250	100.317	100.238	100.140																												
3.375	101.843	100.906	100.828	100.754	3.375	100.590	100.512	100.413																												
3.500	102.110	101.252	101.168	101.091	3.500	100.845	100.767	100.668																												
3.625	102.336	101.698	101.598	101.388	3.625	101.084	101.005	100.907																												
3.750	102.728	102.182	102.082	101.644	3.750	101.569	101.512	101.438																												
3.875	102.738	101.697	101.598	101.504	3.875	101.809	101.752	101.678																												
4.000	102.886	101.972	101.900	101.769	4.000	102.033	101.976	101.901																												
4.125	102.956	102.365	102.329	102.009	4.125	102.242	102.185	102.110																												
4.250	102.992	102.773	102.737	102.231	4.250	102.436	102.379	102.304																												
4.375	103.019	101.951	101.882	101.716	4.375	101.409	101.345	101.279																												
4.500	103.172	102.338	102.292	101.958	4.500	101.605	101.541	101.475																												
4.625	103.289	102.728	102.682	102.193	4.625	101.788	101.724	101.657																												
4.750	103.268	103.099	103.053	102.420	4.750	101.958	101.894	101.828																												
4.875	102.194	102.096	102.110	101.635	4.875																															
5.000	102.567	102.469	102.483	101.852	5.000																															
5.125	102.401	102.373	102.198	102.054	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



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Effective: 12/20/19 8:59 AM

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

WesLend Government ARM

8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> <tr> <td 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																											
Margin 2.000	Caps 1/1/5 Index: 1 year CMT				Margin 2.000	Caps 1/1/5 Index: 1 year CMT																						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	96.823	96.788	96.726	96.692	2.750	96.823	96.788	96.726	96.692																			
2.875	97.102	97.063	97.005	96.967	2.875	97.102	97.063	97.005	96.967																			
3.000	99.560	99.447	99.335	97.209	3.000	99.560	99.447	99.335	97.209																			
3.125	99.958	99.845	99.733	97.389	3.125	99.958	99.845	99.733	97.389																			
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	98.093	3.375	100.436	100.323	100.211	98.093																			
3.500	100.835	100.722	100.610	98.273	3.500	100.835	100.722	100.610	98.273																			
3.625	101.235	101.122	101.010	98.380	3.625	101.235	101.122	101.010	98.380																			
3.750	101.636	101.523	101.411	98.525	3.750	101.636	101.523	101.411	98.525																			
3.875	101.680	101.567	101.455	98.766	3.875	101.680	101.567	101.455	98.766																			
4.000	102.080	101.967	101.855	98.942	4.000	102.080	101.967	101.855	98.942																			
4.125	102.481	102.368	102.256	99.026	4.125	102.481	102.368	102.256	99.026																			
4.250	102.883	102.770	102.658	99.215	4.250	102.883	102.770	102.658	99.215																			
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: 12/20/19 8:59 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	98.736	98.704	98.655	98.625	2.750	98.890	98.855	98.801	98.767	2.750	98.537	98.501	98.440	98.406			
2.875	99.086	99.050	99.000	98.965	2.875	99.301	99.261	99.208	99.169	2.875	98.990	98.949	98.889	98.850			
3.000	99.434	99.392	99.342	99.302	3.000	99.708	99.662	99.610	99.566	3.000	99.438	99.392	99.334	99.289			
3.125	99.783	99.736	99.685	99.640	3.125	100.115	100.064	100.013	99.963	3.125	99.886	99.835	99.778	99.728			
3.250	100.085	100.033	99.982	99.931	3.250	100.475	100.419	100.368	100.313	3.250	100.281	100.225	100.169	100.114			
3.375	100.382	100.324	100.272	100.216	3.375	100.829	100.768	100.717	100.657	3.375	100.668	100.607	100.551	100.491			
3.500	100.678	100.615	100.561	100.500	3.500	101.184	101.117	101.065	101.000	3.500	101.054	100.987	100.932	100.867			
3.625	100.978	100.911	100.856	100.789	3.625	101.543	101.471	101.419	101.349	3.625	101.444	101.372	101.317	101.247			
3.750	101.229	101.155	101.098	101.027	3.750	101.811	101.734	101.681	101.605	3.750	101.774	101.697	101.641	101.566			
3.875	101.470	101.392	101.333	101.256	3.875	102.065	101.983	101.928	101.847	3.875	102.092	102.010	101.954	101.873			
4.000	101.711	101.628	101.566	101.484	4.000	102.319	102.232	102.175	102.089	4.000	102.410	102.322	102.265	102.179			
4.125	101.951	101.863	101.799	101.712	4.125	102.573	102.480	102.421	102.330	4.125	102.725	102.632	102.575	102.483			
4.250	101.793	101.700	101.604		4.250	101.787	101.694	101.598		4.250	102.124	102.031	101.935				
4.375	101.965	101.872	101.776		4.375		101.928	101.833		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 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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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	98.679	98.647	98.597	98.568	2.750	98.700	98.665	98.611	98.577	2.750	98.401	98.365	98.304	98.270
2.875	99.025	98.988	98.938	98.904	2.875	99.110	99.069	99.016	98.977	2.875	98.852	98.811	98.751	98.712
3.000	99.368	99.326	99.276	99.236	3.000	99.515	99.469	99.417	99.372	3.000	99.299	99.253	99.195	99.150
3.125	99.714	99.667	99.616	99.571	3.125	99.921	99.870	99.818	99.769	3.125	99.745	99.694	99.637	99.587
3.250	100.014	99.962	99.910	99.860	3.250	100.280	100.224	100.173	100.118	3.250	100.138	100.082	100.026	99.971
3.375	100.309	100.252	100.199	100.143	3.375	100.634	100.572	100.521	100.461	3.375	100.523	100.461	100.405	100.345
3.500	100.607	100.544	100.490	100.429	3.500	100.987	100.921	100.869	100.804	3.500	100.906	100.839	100.784	100.718
3.625	100.909	100.842	100.786	100.720	3.625	101.346	101.274	101.222	101.152	3.625	101.293	101.220	101.166	101.095
3.750	101.161	101.088	101.031	100.960	3.750	101.613	101.536	101.483	101.407	3.750	101.620	101.542	101.487	101.411
3.875	101.406	101.327	101.268	101.191	3.875	101.868	101.786	101.730	101.650	3.875	101.937	101.854	101.798	101.717
4.000	101.647	101.564	101.502	101.420	4.000	102.124	102.037	101.980	101.894	4.000	102.255	102.167	102.110	102.024
4.125	101.889	101.800	101.736	101.649	4.125	102.380	102.287	102.228	102.137	4.125	102.572	102.479	102.421	102.330
4.250	102.075	101.981	101.914	101.822	4.250	102.602	102.504	102.443	102.346	4.250	102.817	102.719	102.659	102.563
4.375	102.255	102.156	102.085	101.988	4.375	102.821	102.718	102.653	102.552	4.375	103.055	102.952	102.890	102.788
4.500	102.434	102.329	102.255	102.153	4.500	103.040	102.932	102.865	102.758	4.500	103.296	103.187	103.123	103.016
4.625	102.610	102.501	102.423	102.316	4.625	103.258	103.144	103.075	102.963	4.625	103.500	103.421	103.354	103.242
4.750	102.730	102.615	102.533	102.420	4.750	103.491	103.372	103.300	103.183	4.750	103.500	103.500	103.500	103.448
4.875	102.842	102.722	102.636	102.518	4.875	103.500	103.500	103.500	103.407	4.875				

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

Wholesale Fee Buyout Option Price Adjustor

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

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FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 1024-00 Home Ready 30 Yr Fixed					1022-00 1028-00 Home Possible 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	100.758	100.676	100.594		3.625	101.078	101.057	101.028	101.003
3.750	101.506	101.421	101.328		3.750	101.915	101.877	101.842	101.798
3.875	101.949	101.868	101.777		3.875	102.300	102.263	102.230	102.187
4.000	102.450	102.369	102.279		4.000	102.731	102.694	102.667	102.624
4.125	102.833	102.752	102.662		4.125	102.755	102.717	102.689	102.645
4.250	103.188	103.074	102.961		4.250	103.482	103.428	103.364	103.301
4.375	103.479	103.369	103.256		4.375	103.751	103.697	103.636	103.574
4.500	103.835	103.728	103.632		4.500	104.099	104.045	103.987	103.925
4.625	104.012	103.944	103.862		4.625	104.033	103.979	103.922	103.859
4.750	104.299	104.219	104.107		4.750	104.534	104.463	104.432	104.350
4.875	104.598	104.521	104.397		4.875	104.835	104.764	104.736	104.654
5.000	104.876	104.802	104.744		5.000	105.123	105.051	105.027	104.944
5.125	105.165	105.095	104.962		5.125	105.405	105.334	105.313	105.230
5.250					5.250	105.640	105.552	105.555	105.453
5.375					5.375	105.847	105.759	105.763	105.661
5.500					5.500	105.874	105.768	105.845	105.723
5.625					5.625	106.425	106.319	106.399	106.277
5.750					5.750	106.878	106.773	106.855	106.733
5.875					5.875	107.071	106.965	107.049	106.928
6.000					6.000	107.267	107.161	107.245	107.123

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
≤ 65.00%	80.01% - 95.00%
65.01% - 75.00%	80.01% - 95.00%
75.01% - 95.00%	90.01% - 95.00%
75.01% - 90.00%	76.01% - 90.00%
≤ 95.00%	95.01% - 97.00%

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 WesLend Advantage Jumbo Product Codes 3050-37 30 Yr Fixed Advantage Expanded Full Doc 3050-37 40 Yr Fixed Advantage Expanded Full Doc IO 3850-37 7/1 LIBOR ARM Advantage Expanded Full Doc 3850-37 40 Yr 7/1 LIBOR ARM Advantage Expanded Full Doc IO 3900-37 10/1 LIBOR ARM Advantage Expanded Full Doc 3850-37 40 Yr 10/1 LIBOR ARM Advantage Expanded Full Doc IO 5600-37 30 Yr Fixed Advantage SL1 5600-37 40 Yr Fixed Advantage SL1 IO 5800-37 7/1 LIBOR ARM Advantage SL1 5800-37 40 Year 7/1 LIBOR ARM Advantage SL1 IO	
4.125		99.266			4.125		99.752				
4.250		99.715			4.250		100.063				
4.375		100.045			4.375		100.361				
4.500		100.375			4.500		100.660				
4.625		100.705			4.625		100.959				
4.750		101.035			4.750		101.255				
4.875		101.364			4.875		101.551				
5.000		101.694			5.000		101.873				
5.125		102.006			5.125		102.200				
5.250		102.319			5.250		102.528				
5.375		102.631			5.375		102.855				
5.500		102.944			5.500		103.181				
5.625		103.256			5.625		103.506				
5.750		103.569			5.750		103.832				
5.875		103.881			5.875		104.157				
6.000		104.194			6.000		104.483				
6.125		104.506			6.125		104.808				
6.250					6.250		105.134				
6.375					6.375		105.459				

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

12 MNTH LIBOR
 1.96963

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	