



Effective: 2/10/21 9:07 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.

| Wholesale Fee Buyout Option Price Adjustor |           |           |             |             |             |             |             |             |             |                 |
|--|-----------|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------|
|  | \$60-100k | >100-125k | >\$125-150k | >\$150-175k | >\$175-200k | >\$200-250k | >\$250-300k | >\$300-350k | >\$350-500k | >\$500-765,600k |
| 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 9:00 am - 4:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 4

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WesLend Conforming DU and LP

| 1000-99<br>1001-99 |        | 1100-99<br>1101-99          |         |         |       | 1200-99<br>1201-99       |         |         |         |       | 1300-99<br>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  |  |
| 2.250              |        | 100.058                     | 99.933  | 99.808  | 2.250 |                          | 101.327 | 101.202 | 101.077 | 1.750 |                          | 100.929 | 100.804 | 100.679 |  |
| 2.375              |        | 101.175                     | 101.050 | 100.925 | 2.375 |                          | 102.096 | 101.971 | 101.846 | 1.875 |                          | 101.439 | 101.314 | 101.189 |  |
| 2.500              |        | 102.121                     | 101.996 | 101.871 | 2.500 |                          | 102.578 | 102.453 | 102.328 | 2.000 |                          | 102.034 | 101.909 | 101.784 |  |
| 2.625              |        | 102.595                     | 102.470 | 102.345 | 2.625 |                          | 103.047 | 102.922 | 102.797 | 2.125 |                          | 102.656 | 102.531 | 102.406 |  |
| 2.750              |        | 103.291                     | 103.166 | 103.041 | 2.750 |                          | 103.084 | 102.959 | 102.834 | 2.250 |                          | 103.326 | 103.201 | 103.076 |  |
| 2.875              |        | 103.943                     | 103.818 | 103.693 | 2.875 |                          | 103.671 | 103.546 | 103.421 | 2.375 |                          | 103.726 | 103.601 | 103.476 |  |
| 3.000              |        | 104.478                     | 104.353 | 104.228 | 3.000 |                          | 104.156 | 104.031 | 103.906 | 2.500 |                          | 104.085 | 103.960 | 103.835 |  |
| 3.125              |        | 104.500                     | 104.500 | 104.500 | 3.125 |                          | 104.500 | 104.406 | 104.281 | 2.625 |                          | 104.500 | 104.500 | 104.362 |  |
| 3.250              |        | 104.500                     | 104.500 | 104.500 | 3.250 |                          | 104.500 | 104.423 | 104.298 | 2.750 |                          | 104.500 | 104.500 | 104.500 |  |
| 3.375              |        | 104.500                     | 104.500 | 104.500 | 3.375 |                          | 104.500 | 104.500 | 104.500 | 2.875 |                          | 104.500 | 104.500 | 104.500 |  |
| 3.500              |        | 104.500                     | 104.500 | 104.500 | 3.500 |                          | 104.500 | 104.500 | 104.500 | 3.000 |                          | 104.500 | 104.500 | 104.500 |  |
| 3.625              |        | 104.500                     | 104.500 | 104.500 | 3.625 |                          | 104.500 | 104.500 | 104.500 | 3.125 |                          | 104.500 | 104.500 | 104.500 |  |
| 3.750              |        | 104.500                     | 104.500 | 104.500 | 3.750 |                          | 104.473 | 104.348 | 104.223 | 3.250 |                          | 104.500 | 104.500 | 104.500 |  |
| 3.875              |        | 104.500                     | 104.500 | 104.500 | 3.875 |                          | 104.500 | 104.500 | 104.500 | 3.375 |                          | 104.500 | 104.500 | 104.500 |  |
| 4.000              |        | 104.500                     | 104.500 | 104.500 | 4.000 |                          | 104.500 | 104.500 | 104.500 | 3.500 |                          | 104.500 | 104.500 | 104.500 |  |
| 4.125              |        | 104.500                     | 104.500 | 104.500 | 4.125 |                          | 104.500 | 104.500 | 104.500 | 3.625 |                          | 104.500 | 104.500 | 104.500 |  |
| 4.250              |        |                             |         |         | 4.250 |                          |         |         |         | 3.750 |                          | 104.500 | 104.500 | 104.500 |  |
| 4.375              |        |                             |         |         | 4.375 |                          |         |         |         | 3.875 |                          | 104.500 | 104.500 | 104.500 |  |
| 4.500              |        |                             |         |         | 4.500 |                          |         |         |         | 4.000 |                          |         |         |         |  |
| 4.625              |        |                             |         |         | 4.625 |                          |         |         |         | 4.125 |                          |         |         |         |  |

| 1400-99<br>1401-99 |        | Conventional 10 Yr Fixed |         |         |       |        |        |        |        |       |        |        |        |        |  |
|--------------------|--------|--------------------------|---------|---------|-------|--------|--------|--------|--------|-------|--------|--------|--------|--------|--|
| Rate               | 15 Day | 30 Day                   | 45 Day  | 60 Day  | Rate  | 15 Day | 30 Day | 45 Day | 60 Day | Rate  | 15 Day | 30 Day | 45 Day | 60 Day |  |
| 1.750              |        | 99.383                   | 99.258  | 99.133  | 3.250 |        |        |        |        | 2.750 |        |        |        |        |  |
| 1.875              |        | 100.177                  | 100.052 | 99.927  | 3.375 |        |        |        |        | 2.875 |        |        |        |        |  |
| 2.000              |        | 100.933                  | 100.808 | 100.683 | 3.500 |        |        |        |        | 3.000 |        |        |        |        |  |
| 2.125              |        | 101.504                  | 101.379 | 101.254 | 3.625 |        |        |        |        | 3.125 |        |        |        |        |  |
| 2.250              |        | 102.000                  | 101.875 | 101.750 | 3.750 |        |        |        |        | 3.250 |        |        |        |        |  |
| 2.375              |        | 102.382                  | 102.257 | 102.132 | 3.875 |        |        |        |        | 3.375 |        |        |        |        |  |
| 2.500              |        | 102.717                  | 102.592 | 102.467 | 4.000 |        |        |        |        | 3.500 |        |        |        |        |  |
| 2.625              |        | 103.277                  | 103.152 | 103.027 | 4.125 |        |        |        |        | 3.625 |        |        |        |        |  |
| 2.750              |        | 103.800                  | 103.675 | 103.550 | 4.250 |        |        |        |        | 3.750 |        |        |        |        |  |
| 2.875              |        | 104.193                  | 104.068 | 103.943 | 4.375 |        |        |        |        | 3.875 |        |        |        |        |  |
| 3.000              |        | 104.500                  | 104.382 | 104.257 | 4.500 |        |        |        |        | 4.000 |        |        |        |        |  |
| 3.125              |        | 104.500                  | 104.445 | 104.320 | 4.625 |        |        |        |        | 4.125 |        |        |        |        |  |
| 3.250              |        | 104.500                  | 104.500 | 104.500 | 4.750 |        |        |        |        | 4.250 |        |        |        |        |  |
| 3.375              |        | 104.500                  | 104.500 | 104.500 | 4.875 |        |        |        |        | 4.375 |        |        |        |        |  |
| 3.500              |        | 104.169                  | 104.044 | 103.919 | 5.000 |        |        |        |        | 4.500 |        |        |        |        |  |
| 3.625              |        | 104.073                  | 103.948 | 103.823 | 5.125 |        |        |        |        | 4.625 |        |        |        |        |  |
| 3.750              |        | 104.368                  | 104.243 | 104.118 | 5.250 |        |        |        |        | 4.750 |        |        |        |        |  |
| 3.875              |        |                          |         |         | 5.375 |        |        |        |        | 4.875 |        |        |        |        |  |
| 4.000              |        |                          |         |         | 5.500 |        |        |        |        | 5.000 |        |        |        |        |  |
| 4.125              |        |                          |         |         | 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 |         |       |
| 15 Day                     | 0.250 |         |       |

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           | -2.250 |
| Investment Property LTV >75 and ≤80   | -3.500 |
| Attached Condo >75 LTV & Term > 15yrs | -0.750 |
| 2-4 Units                             | -1.000 |
| Second home LTV > 85%                 | -0.250 |
| >4 Properties                         | -0.500 |
| Escrow Waiver (Except CA & NY)        | -0.250 |
| Self Employed                         | -1.000 |
| Adverse Market Refi fee >\$125,00     | -0.500 |

| 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 |
| 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%        | -2.300 | -3.320  | -4.230  | -5.050  | -6.270  | -8.420  | -9.130  | -10.000 |
| 95%-90.01%   | 30%        | -1.890 | -2.650  | -3.320  | -3.930  | -4.850  | -6.430  | -6.990  | -7.750  |
| 90%-85.01%   | 25%        | -1.430 | -2.040  | -2.500  | -3.010  | -3.670  | -5.050  | -5.360  | -5.870  |
| 85% & Below  | 12%        | -0.710 | -0.870  | -1.020  | -1.170  | -1.380  | -1.840  | -2.040  | -2.190  |
| <= 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%        | -2.120 | -3.140  | -4.050  | -4.770  | -5.990  | -8.030  | -8.740  | -9.610  |
| 95%-90.01%   | 25%        | -1.450 | -2.120  | -2.680  | -3.090  | -3.900  | -5.120  | -5.630  | -6.240  |
| 90%-85.01%   | 12%        | -0.790 | -1.040  | -1.300  | -1.450  | -1.760  | -2.310  | -2.520  | -2.770  |
| 85% & Below  | 6%         | -0.550 | -0.550  | -0.550  | -0.550  | -0.590  | -0.730  | -0.780  | -0.890  |
| 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   | -0.530  | -0.530  | -1.050  | -1.050  | -1.050  |
| Cash-Out   |            | N/A    | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     |
| Second Home  |            | -0.250 | -0.250  | -0.490  | -0.700  | -0.700  | -1.230  | -1.230  | -1.230  |
| Investment Properties- N/A                                 |            | N/A    | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     |
| 3-4 Unit Property N/A                                      |            | N/A    | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     |
| Manufactured   |            | -0.500 | -0.500  | -0.700  | -1.000  | -1.000  | -1.300  | N/A     | N/A     |
| >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 | >\$500-822,375k |
| 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 9:00 am - 4:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 4

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Effective: 2/10/21 9:07 AM

| WesLend Fixed High Balance                           |         |         |         |        |   |         |         |         |        |   |         |         |         |        |
|--|---------|---------|---------|--------|---|---------|---------|---------|--------|---|---------|---------|---------|--------|
| 1033-99<br>1133-99<br>Conventional 25/30 Yr Fixed HB |         |         |         |        | 1233-99<br>1253-99<br>Conventional 20 Yr Fixed HB |         |         |         |        | 1333-99<br>1353-99<br>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 |
| 2.250  | 100.105 | 99.980  | 99.855  |        | 2.250   | 99.855  | 99.730  | 99.605  |        | 1.750   | 99.521  | 99.396  | 99.271  |        |
| 2.375  | 100.858 | 100.733 | 100.608 |        | 2.375   | 100.608 | 100.483 | 100.358 |        | 1.875   | 100.178 | 100.053 | 99.928  |        |
| 2.500  | 101.698 | 101.573 | 101.448 |        | 2.500   | 101.412 | 101.287 | 101.162 |        | 2.000   | 100.898 | 100.773 | 100.648 |        |
| 2.625  | 102.631 | 102.506 | 102.381 |        | 2.625   | 101.967 | 101.842 | 101.717 |        | 2.125   | 101.515 | 101.390 | 101.265 |        |
| 2.750  | 102.848 | 102.723 | 102.598 |        | 2.750   | 102.396 | 102.271 | 102.146 |        | 2.250   | 102.044 | 101.919 | 101.794 |        |
| 2.875  | 103.501 | 103.376 | 103.251 |        | 2.875   | 103.009 | 102.884 | 102.759 |        | 2.375   | 102.389 | 102.264 | 102.139 |        |
| 3.000  | 104.062 | 103.937 | 103.812 |        | 3.000   | 103.577 | 103.452 | 103.327 |        | 2.500   | 102.699 | 102.574 | 102.449 |        |
| 3.125  | 104.355 | 104.230 | 104.105 |        | 3.125   | 103.897 | 103.772 | 103.647 |        | 2.625   | 102.896 | 102.771 | 102.646 |        |
| 3.250  | 104.237 | 104.112 | 103.987 |        | 3.250   | 103.987 | 103.862 | 103.737 |        | 2.750   | 103.416 | 103.291 | 103.166 |        |
| 3.375  | 104.894 | 104.769 | 104.644 |        | 3.375   | 104.644 | 104.519 | 104.394 |        | 2.875   | 103.725 | 103.600 | 103.475 |        |
| 3.500  | 105.382 | 105.257 | 105.132 |        | 3.500   | 105.132 | 105.007 | 104.882 |        | 3.000   | 103.974 | 103.849 | 103.724 |        |
| 3.625  | 105.581 | 105.456 | 105.331 |        | 3.625   | 105.331 | 105.206 | 105.081 |        | 3.125   | 103.826 | 103.701 | 103.576 |        |
| 3.750  | 103.898 | 103.773 | 103.648 |        | 3.750   | 103.648 | 103.523 | 103.398 |        | 3.250   | 103.201 | 103.076 | 102.951 |        |
| 3.875  | 104.451 | 104.326 | 104.201 |        | 3.875   | 104.201 | 104.076 | 103.951 |        | 3.375   | 103.520 | 103.395 | 103.270 |        |
| 4.000  | 104.756 | 104.631 | 104.506 |        | 4.000   | 104.506 | 104.381 | 104.256 |        | 3.500   | 103.707 | 103.582 | 103.457 |        |
| 4.125  | 104.905 | 104.780 | 104.655 |        | 4.125   | 104.655 | 104.530 | 104.405 |        | 3.625   | 103.306 | 103.181 | 103.056 |        |
| 4.250  | 103.176 | 103.051 | 102.926 |        | 4.250   | 102.926 | 102.801 | 102.676 |        | 3.750   | 103.092 | 102.967 | 102.842 |        |
| 4.375  | 103.544 | 103.419 | 103.294 |        | 4.375   | 103.294 | 103.169 | 103.044 |        | 3.875   |         |         |         |        |
| 4.500  | 100.466 | 100.341 | 100.216 |        | 4.500   |         |         |         |        | 4.000   |         |         |         |        |
| 4.625  | 100.710 | 100.585 | 100.460 |        | 4.625   |         |         |         |        | 4.125   |         |         |         |        |

| 1433-99<br>1453-99<br>Conventional 10 Yr Fixed HB |         |         |         |        |
|---|---------|---------|---------|--------|
| Rate  | 15 Day  | 30 Day  | 45 Day  | 60 Day |
| 1.750   | 99.376  | 99.251  | 99.126  |        |
| 1.875   | 100.117 | 99.992  | 99.867  |        |
| 2.000   | 100.839 | 100.714 | 100.589 |        |
| 2.125   | 101.452 | 101.327 | 101.202 |        |
| 2.250   | 101.982 | 101.857 | 101.732 |        |
| 2.375   | 102.328 | 102.203 | 102.078 |        |
| 2.500   | 102.639 | 102.514 | 102.389 |        |
| 2.625   | 102.831 | 102.706 | 102.581 |        |
| 2.750   | 103.352 | 103.227 | 103.102 |        |
| 2.875   | 103.663 | 103.538 | 103.413 |        |
| 3.000   | 103.913 | 103.788 | 103.663 |        |
| 3.125   | 103.805 | 103.680 | 103.555 |        |
| 3.250   | 103.190 | 103.065 | 102.940 |        |
| 3.375   | 103.508 | 103.383 | 103.258 |        |
| 3.500   | 103.697 | 103.572 | 103.447 |        |
| 3.625   | 103.243 | 103.118 | 102.993 |        |
| 3.750   | 103.030 | 102.905 | 102.780 |        |
| 3.875   |         |         |         |        |
| 4.000   |         |         |         |        |
| 4.125   |         |         |         |        |

| 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 |         |       |
| 15 Day                     | 0.250 |         |       |

**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          | -2.250 |
| Investment Property LTV >75 and <=80  | -3.500 |
| Attached Condo >75 LTV & Term > 15yrs | -0.750 |
| 2-4 Units                             | -1.000 |
| Second home LTV > 85%                 | -0.250 |
| >4 Properties                         | -0.500 |
| Escrow Waiver (Except CA & NY)        | -0.250 |
| High Balance Purchase & No Cash Out   | -0.250 |
| High Balance Cashout                  | -1.000 |
| Self Employed                         | -1.000 |
| Adverse Market Refi fee >\$125,00     | -0.500 |

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

| Cash Out (All Terms) |        |            |            |            |
|----------------------|--------|------------|------------|------------|
|                      | <=60   | 60.01 - 70 | 70.01 - 75 | 75.01 - 80 |
| 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%        | -2.300 | -3.320  | -4.230  | -5.050  | -6.270  | -8.420  | -9.130  | -10.000 |
| 95%-90.01%   | 30%        | -1.890 | -2.650  | -3.320  | -3.930  | -4.850  | -6.430  | -6.990  | -7.750  |
| 90%-85.01%   | 25%        | -1.430 | -2.040  | -2.500  | -3.010  | -3.670  | -5.050  | -5.360  | -5.870  |
| 85% & Below  | 12%        | -0.710 | -0.870  | -1.020  | -1.170  | -1.380  | -1.840  | -2.040  | -2.190  |
| <= 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%        | -2.120 | -3.140  | -4.050  | -4.770  | -5.990  | -8.030  | -8.740  | -9.610  |
| 95%-90.01%   | 25%        | -1.450 | -2.120  | -2.680  | -3.090  | -3.900  | -5.120  | -5.630  | -6.240  |
| 90%-85.01%   | 12%        | -0.790 | -1.040  | -1.300  | -1.450  | -1.760  | -2.310  | -2.520  | -2.770  |
| 85% & Below  | 6%         | -0.550 | -0.550  | -0.550  | -0.550  | -0.590  | -0.730  | -0.780  | -0.890  |
| 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   | -0.530  | -0.530  | -1.050  | -1.050  | -1.050  |
| Cash-Out   |            | N/A    | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     |
| Second Home  |            | -0.250 | -0.250  | -0.490  | -0.700  | -0.700  | -1.230  | -1.230  | -1.230  |
| Investment Properties- N/A                                 |            | N/A    | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     |
| 3-4 - Unit Property N/A                                    |            | N/A    | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     |
| Manufactured   |            | -0.500 | -0.500  | -0.700  | -1.000  | -1.000  | -1.300  | N/A     | N/A     |
| >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 | >500-822,375 |
| 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    | -0.340    | -0.283    | -0.243    | -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 Government    |        |         |         |         |                    |        |         |         |         |                                 |
|-----------------------|--------|---------|---------|---------|--------------------|--------|---------|---------|---------|---------------------------------|
| 8000-99<br>8100-99    |        |         |         |         | 8300-99            |        |         |         |         | FHA / VA 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  |                                 |
| 1.750                 |        | 99.667  | 99.542  | 99.417  | 1.750              |        |         |         |         |                                 |
| 1.875                 |        | 100.241 | 100.116 | 99.991  | 1.875              |        |         |         |         |                                 |
| 2.000                 |        | 100.765 | 100.640 | 100.515 | 2.000              |        |         |         |         |                                 |
| 2.125                 |        | 101.216 | 101.091 | 100.966 | 2.125              |        |         |         |         |                                 |
| 2.250                 |        | 102.854 | 102.729 | 102.604 | 2.250              |        | 102.465 | 102.340 | 102.215 |                                 |
| 2.375                 |        | 103.516 | 103.391 | 103.266 | 2.375              |        | 102.629 | 102.504 | 102.379 |                                 |
| 2.500                 |        | 104.020 | 103.895 | 103.770 | 2.500              |        | 102.715 | 102.590 | 102.465 |                                 |
| 2.625                 |        | 104.176 | 104.051 | 103.926 | 2.625              |        | 102.897 | 102.772 | 102.647 |                                 |
| 2.750                 |        | 104.660 | 104.535 | 104.410 | 2.750              |        | 102.767 | 102.642 | 102.517 |                                 |
| 2.875                 |        | 104.756 | 104.631 | 104.506 | 2.875              |        | 103.106 | 102.981 | 102.856 |                                 |
| 3.000                 |        | 104.977 | 104.852 | 104.727 | 3.000              |        | 103.397 | 103.272 | 103.147 |                                 |
| 3.125                 |        | 105.482 | 105.357 | 105.232 | 3.125              |        | 103.699 | 103.574 | 103.449 |                                 |
| 3.250                 |        | 105.099 | 104.974 | 104.849 | 3.250              |        | 102.991 | 102.866 | 102.741 |                                 |
| 3.375                 |        | 104.371 | 104.246 | 104.121 | 3.375              |        | 103.454 | 103.329 | 103.204 |                                 |
| 3.500                 |        | 104.803 | 104.678 | 104.553 | 3.500              |        | 103.927 | 103.802 | 103.677 |                                 |
| 3.625                 |        | 105.012 | 104.887 | 104.762 | 3.625              |        | 104.390 | 104.265 | 104.140 |                                 |
| 3.750                 |        | 105.526 | 105.401 | 105.276 | 3.750              |        | 103.795 | 103.670 | 103.545 |                                 |
| 3.875                 |        | 105.924 | 105.799 | 105.674 | 3.875              |        | 104.261 | 104.136 | 104.011 |                                 |
| 4.000                 |        | 106.002 | 105.877 | 105.752 | 4.000              |        | 104.730 | 104.605 | 104.480 |                                 |
| 4.125                 |        | 106.634 | 106.509 | 106.384 | 4.125              |        | 105.205 | 105.080 | 104.955 |                                 |

| FICO Adjustments     |         |
|----------------------|---------|
| 680 - 699            | 0.000   |
| 660-679              | -0.250  |
| 640-659              | -1.000  |
| Government Adjusters |         |
| Manual               | -0.250  |
| 2 unit               | -0.750  |
| 3-4 unit             | -1.000  |
| VA                   | -0.250  |
| Manufactured         | -10.000 |
| Ln Amt <=110K        | -0.500  |
| VA IRRRL N/O/O       | -1.000  |
| Self - Employed      | -1.000  |
| >4 Properties        | -0.500  |

\*FHA ONLY

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| 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 |         |       |
| 15 Day                     | 0.250 |         |       |

| Wholesale Fee Buyout Option Price Adjustor |           |           |             |             |             |             |             |             |             |                 |
|--|-----------|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------|
|  | \$60-100k | >100-125k | >\$125-150k | >\$150-175k | >\$175-200k | >\$200-250k | >\$250-300k | >\$300-350k | >\$350-500k | >\$500-822,375k |
| 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 9:00 am - 4:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 4

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| WesLend Government              |         |         |         |         |                                 |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
|---------------------------------|---------|---------|---------|---------|---------------------------------|--------|--------|--------|--------|--|------------------|--|-----------|-------|---------|--------|---------|--------|----------------------|--|--------|--------|--------|--------|----------|--------|----|--------|--------------|---------|---------------|--------|---------------|--------|-----------------|--------|---------------|--------|-----------|--|
| 8033-99<br>6033-99              |         |         |         |         | 8333-99<br>6333-99              |        |        |        |        | FHA / VA HB LOAN LEVEL ADJUSTMENTS   |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| FHA/VA 30 Yr Fixed High Balance |         |         |         |         | FHA/VA 15 Yr Fixed High Balance |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| Rate                            | 15 Day  | 30 Day  | 45 Day  | 60 Day  | Rate                            | 15 Day | 30 Day | 45 Day | 60 Day |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 2.750                           |         | 101.859 | 101.734 | 101.609 | 2.750                           |        |        |        |        | <table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td>0.000</td></tr> <tr><td>660-679</td><td>-0.250</td></tr> <tr><td>640-659</td><td>-1.000</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> <tr><td>Manufactured</td><td>-10.000</td></tr> <tr><td>Ln Amt &lt;=110K</td><td>-0.500</td></tr> <tr><td>VA IRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Self - Employed</td><td>-1.000</td></tr> <tr><td>&gt;4 Properties</td><td>-0.500</td></tr> <tr><td colspan="2" style="text-align: center;">*FHA ONLY</td></tr> </tbody> </table> | FICO Adjustments |  | 680 - 699 | 0.000 | 660-679 | -0.250 | 640-659 | -1.000 | Government Adjusters |  | Manual | -0.250 | 2 unit | -0.750 | 3-4 unit | -1.000 | VA | -0.250 | Manufactured | -10.000 | Ln Amt <=110K | -0.500 | VA IRRL N/O/O | -1.000 | Self - Employed | -1.000 | >4 Properties | -0.500 | *FHA ONLY |  |
| FICO Adjustments                |         |         |         |         |                                 |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 680 - 699                       | 0.000   |         |         |         |                                 |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 660-679                         | -0.250  |         |         |         |                                 |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 640-659                         | -1.000  |         |         |         |                                 |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| Government Adjusters            |         |         |         |         |                                 |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| Manual                          | -0.250  |         |         |         |                                 |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 2 unit                          | -0.750  |         |         |         |                                 |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 3-4 unit                        | -1.000  |         |         |         |                                 |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| VA                              | -0.250  |         |         |         |                                 |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| Manufactured                    | -10.000 |         |         |         |                                 |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| Ln Amt <=110K                   | -0.500  |         |         |         |                                 |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| VA IRRL N/O/O                   | -1.000  |         |         |         |                                 |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| Self - Employed                 | -1.000  |         |         |         |                                 |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| >4 Properties                   | -0.500  |         |         |         |                                 |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| *FHA ONLY                       |         |         |         |         |                                 |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 2.875                           |         | 102.148 | 102.023 | 101.898 | 2.875                           |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 3.000                           |         | 102.500 | 102.375 | 102.250 | 3.000                           |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 3.125                           |         | 102.881 | 102.756 | 102.631 | 3.125                           |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 3.250                           |         | 101.494 | 101.369 | 101.244 | 3.250                           |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 3.375                           |         | 101.954 | 101.829 | 101.704 | 3.375                           |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 3.500                           |         | 102.577 | 102.452 | 102.327 | 3.500                           |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 3.625                           |         | 103.060 | 102.935 | 102.810 | 3.625                           |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 3.750                           |         | 101.911 | 101.786 | 101.661 | 3.750                           |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 3.875                           |         | 102.418 | 102.293 | 102.168 | 3.875                           |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 4.000                           |         | 102.944 | 102.819 | 102.694 | 4.000                           |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 4.125                           |         | 103.457 | 103.332 | 103.207 | 4.125                           |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 4.250                           |         | 101.964 | 101.839 | 101.714 | 4.250                           |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 4.375                           |         | 102.485 | 102.360 | 102.235 | 4.375                           |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 4.500                           |         |         |         |         | 4.500                           |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 4.625                           |         |         |         |         | 4.625                           |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 4.750                           |         |         |         |         | 4.750                           |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 4.875                           |         |         |         |         | 4.875                           |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 5.000                           |         |         |         |         | 5.000                           |        |        |        |        |  |                  |  |           |       |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |               |        |                 |        |               |        |           |  |
| 5.125                           |         |         |         |         | 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 |         |       |
| 15 Day                     | 0.250 |         |       |

| Wholesale Fee Buyout Option Price Adjustor |           |           |             |             |             |             |             |             |             |                 |
|--|-----------|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------|
|  | \$60-100k | >100-125k | >\$125-150k | >\$150-175k | >\$175-200k | >\$200-250k | >\$250-300k | >\$300-350k | >\$350-500k | >\$500-822,375K |
| 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 9:00 am - 4:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 4

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Effective: 2/10/21 9:07 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 |        |        |        |        | GOVERNMENT ARM PRICE ADJUSTMENTS   |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
|----------------------|---------|--------|--------|--------|--------------------|--------|--------|--------|--------|--|------------------|--|-----------|--------|---------|--------|---------|--------|----------------------|--|--------|--------|--------|--------|----------|--------|----|--------|--------------|---------|---------------|--------|-----------------|--------|---------------|--------|
| Margin 2.000         |         |        |        |        | Margin 2.000       |        |        |        |        |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| Rate                 | 15 Day  | 30 Day | 45 Day | 60 Day | Rate               | 15 Day | 30 Day | 45 Day | 60 Day |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 2.750                |         | 92.502 | 92.377 | 92.252 | 2.750              |        | 92.502 | 92.377 | 92.252 | <table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td>-0.250</td></tr> <tr><td>660-679</td><td>-0.500</td></tr> <tr><td>640-659</td><td>-2.000</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> <tr><td>Manufactured</td><td>-10.000</td></tr> <tr><td>Ln Amt &lt;=110K</td><td>-0.500</td></tr> <tr><td>Self - Employed</td><td>-1.000</td></tr> <tr><td>&gt;4 Properties</td><td>-0.500</td></tr> </tbody> </table> | FICO Adjustments |  | 680 - 699 | -0.250 | 660-679 | -0.500 | 640-659 | -2.000 | Government Adjusters |  | Manual | -0.250 | 2 unit | -0.750 | 3-4 unit | -1.000 | VA | -0.250 | Manufactured | -10.000 | Ln Amt <=110K | -0.500 | Self - Employed | -1.000 | >4 Properties | -0.500 |
| FICO Adjustments     |         |        |        |        |                    |        |        |        |        |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 680 - 699            | -0.250  |        |        |        |                    |        |        |        |        |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 660-679              | -0.500  |        |        |        |                    |        |        |        |        |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 640-659              | -2.000  |        |        |        |                    |        |        |        |        |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| Government Adjusters |         |        |        |        |                    |        |        |        |        |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| Manual               | -0.250  |        |        |        |                    |        |        |        |        |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 2 unit               | -0.750  |        |        |        |                    |        |        |        |        |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 3-4 unit             | -1.000  |        |        |        |                    |        |        |        |        |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| VA                   | -0.250  |        |        |        |                    |        |        |        |        |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| Manufactured         | -10.000 |        |        |        |                    |        |        |        |        |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| Ln Amt <=110K        | -0.500  |        |        |        |                    |        |        |        |        |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| Self - Employed      | -1.000  |        |        |        |                    |        |        |        |        |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| >4 Properties        | -0.500  |        |        |        |                    |        |        |        |        |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 2.875                |         | 92.709 | 92.584 | 92.459 | 2.875              |        | 92.709 | 92.584 | 92.459 |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 3.000                |         | 92.850 | 92.725 | 92.600 | 3.000              |        | 92.850 | 92.725 | 92.600 |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 3.125                |         | 92.917 | 92.792 | 92.667 | 3.125              |        | 92.917 | 92.792 | 92.667 |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 3.250                |         | 93.086 | 92.961 | 92.836 | 3.250              |        | 93.086 | 92.961 | 92.836 |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 3.375                |         | 93.286 | 93.161 | 93.036 | 3.375              |        | 93.286 | 93.161 | 93.036 |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 3.500                |         | 93.410 | 93.285 | 93.160 | 3.500              |        | 93.410 | 93.285 | 93.160 |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 3.625                |         | 93.493 | 93.368 | 93.243 | 3.625              |        | 93.493 | 93.368 | 93.243 |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 3.750                |         | 93.622 | 93.497 | 93.372 | 3.750              |        | 93.622 | 93.497 | 93.372 |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 3.875                |         | 93.726 | 93.601 | 93.476 | 3.875              |        | 93.726 | 93.601 | 93.476 |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 4.000                |         | 93.891 | 93.766 | 93.641 | 4.000              |        | 93.891 | 93.766 | 93.641 |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 4.125                |         | 93.991 | 93.866 | 93.741 | 4.125              |        | 93.991 | 93.866 | 93.741 |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 4.250                |         | 94.356 | 94.231 | 94.106 | 4.250              |        | 94.356 | 94.231 | 94.106 |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 4.375                |         |        |        |        | 4.375              |        |        |        |        |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 4.500                |         |        |        |        | 4.500              |        |        |        |        |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 4.625                |         |        |        |        | 4.625              |        |        |        |        |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 4.750                |         |        |        |        | 4.750              |        |        |        |        |  |                  |  |           |        |         |        |         |        |                      |  |        |        |        |        |          |        |    |        |              |         |               |        |                 |        |               |        |
| 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 | >\$500-822,375k |
|----------------|-----------|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------|
| 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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**FHLMC-FNMA SPECIFIC PRODUCTS**

| 1021-00 Home Ready 30 Yr Fixed |        |        |        |        |       |        |        |        |        | 1022-00 Home Possible 30 Yr Fixed |  |  |  |  |
|--------------------------------|--------|--------|--------|--------|-------|--------|--------|--------|--------|-----------------------------------|--|--|--|--|
| 1024-00                        |        |        |        |        |       |        |        |        |        | 1028-00                           |  |  |  |  |
| Rate                           | 15 Day | 30 Day | 45 Day | 60 Day | Rate  | 15 Day | 30 Day | 45 Day | 60 Day |                                   |  |  |  |  |
| 2.250                          |        |        |        |        | 2.250 |        |        |        |        |                                   |  |  |  |  |
| 2.375                          |        |        |        |        | 2.375 |        |        |        |        |                                   |  |  |  |  |
| 2.500                          |        |        |        |        | 2.500 |        |        |        |        |                                   |  |  |  |  |
| 2.625                          |        |        |        |        | 2.625 |        |        |        |        |                                   |  |  |  |  |
| 2.750                          |        |        |        |        | 2.750 |        |        |        |        |                                   |  |  |  |  |
| 2.875                          |        |        |        |        | 2.875 |        |        |        |        |                                   |  |  |  |  |
| 3.000                          |        |        |        |        | 3.000 |        |        |        |        |                                   |  |  |  |  |
| 3.125                          |        |        |        |        | 3.125 |        |        |        |        |                                   |  |  |  |  |
| 3.250                          |        |        |        |        | 3.250 |        |        |        |        |                                   |  |  |  |  |
| 3.375                          |        |        |        |        | 3.375 |        |        |        |        |                                   |  |  |  |  |
| 3.500                          |        |        |        |        | 3.500 |        |        |        |        |                                   |  |  |  |  |
| 3.625                          |        |        |        |        | 3.625 |        |        |        |        |                                   |  |  |  |  |
| 3.750                          |        |        |        |        | 3.750 |        |        |        |        |                                   |  |  |  |  |
| 3.875                          |        |        |        |        | 3.875 |        |        |        |        |                                   |  |  |  |  |
| 4.000                          |        |        |        |        | 4.000 |        |        |        |        |                                   |  |  |  |  |
| 4.125                          |        |        |        |        | 4.125 |        |        |        |        |                                   |  |  |  |  |
| 4.250                          |        |        |        |        | 4.250 |        |        |        |        |                                   |  |  |  |  |
| 4.375                          |        |        |        |        | 4.375 |        |        |        |        |                                   |  |  |  |  |
| 4.500                          |        |        |        |        | 4.500 |        |        |        |        |                                   |  |  |  |  |
| 4.625                          |        |        |        |        | 4.625 |        |        |        |        |                                   |  |  |  |  |

**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     |

  

| Property Type | <=60   | 60.01 - 70 | 70.01 - 75 | 75.01 - 80 | 80.01 - 85 | 85.01 - 90 | >90    |
|---------------|--------|------------|------------|------------|------------|------------|--------|
| 2 Unit        | -1.000 | -1.000     | -1.000     | -1.000     | -1.000     | -1.000     | -1.000 |
| 3-4 Unit      | -1.000 | -1.000     | -1.000     | -1.000     | -1.500     | -2.000     | -2.000 |

**Loans with Secondary Financing**

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

**LPMI Adjustments - HomeReady**

| > 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)  |            |        |         |         |         |         |         |         |         |
|--|------------|--------|---------|---------|---------|---------|---------|---------|---------|
| LTV  | Coverage   | 760+   | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| 97%-95.01%   | 25%        | -1.790 | -2.550  | -3.210  | -3.770  | -4.690  | -6.270  | -6.890  | -7.600  |
| 95%-90.01%   | 25%        | -1.630 | -2.300  | -2.860  | -3.370  | -4.180  | -5.510  | -6.020  | -6.630  |
| 90%-85.01%   | 25%        | -1.430 | -2.040  | -2.500  | -3.010  | -3.670  | -5.050  | -5.360  | -5.870  |
| 85% & Below  | 12%        | -0.710 | -0.870  | -1.020  | -1.170  | -1.380  | -1.840  | -2.040  | -2.190  |
| <= 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%        | -1.610 | -2.370  | -3.030  | -3.490  | -4.410  | -5.880  | -6.500  | -7.210  |
| 95%-90.01%   | 25%        | -1.450 | -2.120  | -2.680  | -3.090  | -3.900  | -5.120  | -5.630  | -6.240  |
| 90%-85.01%   | 12%        | -0.790 | -1.040  | -1.300  | -1.450  | -1.760  | -2.310  | -2.520  | -2.770  |
| 85% & Below  | 6%         | -0.550 | -0.550  | -0.550  | -0.550  | -0.590  | -0.730  | -0.780  | -0.890  |
| Premium Adjustments  |            |        |         |         |         |         |         |         |         |
| 3- 4 - Unit Property                                       |            | 760+   | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| N/A  | N/A        | N/A    | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     |
| >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 |         |       |
| 15 Day | 0.250 |         |       |

**Wholesale Fee Buyout Option Price Adjustor**

|              | \$60-100k | >100-125k | >\$125-150k | >\$150-175k | >\$175-200k | >\$200-250k | >\$250-300k | >\$300-350k | >\$350-500k | >\$500-822,375k |
|--------------|-----------|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------|
| 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          |

[Return to Home Tab](#)



Effective: 2/10/21 9:40 AM

**lenox Jumbo**

| 3000-41 |        | Jumbo 30 Yr Fixed |        |        |  |
|---------|--------|-------------------|--------|--------|--|
| Rate    | 15 Day | 30 Day            | 45 Day | 60 Day |  |
| 2.750   |        |                   |        |        |  |
| 2.875   |        |                   |        |        |  |
| 3.000   |        |                   |        |        |  |
| 3.125   |        |                   |        |        |  |
| 3.250   |        |                   |        |        |  |
| 3.375   |        |                   |        |        |  |
| 3.500   |        |                   |        |        |  |
| 3.625   |        |                   |        |        |  |
| 3.750   |        |                   |        |        |  |
| 3.875   |        |                   |        |        |  |
| 4.000   |        |                   |        |        |  |
| 4.125   |        |                   |        |        |  |
| 4.250   |        |                   |        |        |  |
| 4.375   |        |                   |        |        |  |
| 4.500   |        |                   |        |        |  |
| 4.625   |        |                   |        |        |  |
| 4.750   |        |                   |        |        |  |
| 4.875   |        |                   |        |        |  |
| 5.000   |        |                   |        |        |  |
| 5.125   |        |                   |        |        |  |

|                      |
|----------------------|
| <b>Max Net Price</b> |
| 101.000              |
| <b>Min Net Price</b> |
| 100.000              |

Lock Cutoff: 3:30 PM PST

MUST BE UW APPROVED TO LOCK

Loan Amount < \$700,000 (.500)

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**

**Fixed Rate Transactions**

| FICO    | LTV/CLTV/HCLTV |          |          |          |          |          |          |
|---------|----------------|----------|----------|----------|----------|----------|----------|
|         | <=60           | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
| >= 800  | 0.375          | 0.375    | 0.250    | 0.250    | 0.125    | -1.375   | -1.875   |
| 780-799 | 0.375          | 0.375    | 0.250    | 0.125    | 0.125    | -1.375   | -1.875   |
| 760-779 | 0.250          | 0.250    | 0.250    | 0.125    | 0.000    | -1.500   | -2.000   |
| 740-759 | 0.250          | 0.125    | 0.125    | 0.000    | -0.250   | -1.750   | -2.250   |
| 720-739 | 0.000          | 0.000    | 0.000    | -0.250   | -0.500   | n/a      | n/a      |
| 700-719 | 0.000          | 0.000    | 0.000    | -0.500   | -0.750   | n/a      | n/a      |
| 680-699 | n/a            | n/a      | n/a      | n/a      | n/a      | n/a      | n/a      |
| 660-679 | n/a            | n/a      | n/a      | n/a      | n/a      | n/a      | n/a      |

**Feature**

|                | <=60   | 60.01-65 | 65.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 |
|----------------|--------|----------|----------|----------|----------|----------|----------|
| Purchase       | 0.500  | 0.438    | 0.375    | 0.250    | 0.250    | 0.000    | 0.000    |
| Rate/Term Refi | 0.000  | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    | 0.000    |
| Cash Out Refi  | -0.250 | -0.375   | -0.500   | -0.750   | -1.000   | n/a      | n/a      |
| 2nd Home       | 0.000  | 0.000    | 0.000    | 0.000    | -0.500   | n/a      | n/a      |
| Non-Owner      | -0.750 | -1.000   | -1.500   | n/a      | n/a      | n/a      | n/a      |
| Condo          | 0.000  | 0.000    | -0.125   | -0.250   | -0.500   | n/a      | n/a      |
| Co-op          | 0.000  | 0.000    | -0.125   | -0.125   | -0.375   | n/a      | n/a      |
| 2 Units        | 0.000  | 0.000    | -0.250   | n/a      | n/a      | n/a      | n/a      |
| 3-4 Units      | -0.250 | -0.375   | n/a      | n/a      | n/a      | n/a      | n/a      |
| Interest only  | n/a    | n/a      | n/a      | n/a      | n/a      | n/a      | n/a      |
| UPB > \$2.0MM  | 0.000  | 0.000    | -0.125   | -0.250   | -0.750   | n/a      | n/a      |
| Self Employed  | 0.000  | -0.375   | -0.500   | -0.500   | -0.750   | n/a      | n/a      |