



Effective: 2/16/21 12:15 PM

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 1001-99		1100-99 1101-99				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		
2.250	98.834	98.709	98.584		2.250		100.509	100.384	100.259	1.750	100.194	100.069	99.944			
2.375		100.106	99.981	99.856	2.375		101.286	101.161	101.036	1.875	100.707	100.582	100.457			
2.500		101.078	100.953	100.828	2.500		101.783	101.658	101.533	2.000	101.425	101.300	101.175			
2.625		101.725	101.600	101.475	2.625		102.292	102.167	102.042	2.125	102.071	101.946	101.821			
2.750		102.431	102.306	102.181	2.750		102.376	102.251	102.126	2.250	102.758	102.633	102.508			
2.875		103.078	102.953	102.828	2.875		102.981	102.856	102.731	2.375	103.175	103.050	102.925			
3.000		103.610	103.485	103.360	3.000		103.488	103.363	103.238	2.500	103.567	103.442	103.317			
3.125		104.178	104.053	103.928	3.125		103.884	103.759	103.634	2.625	104.190	104.065	103.940			
3.250		104.250	104.250	104.250	3.250		104.090	103.965	103.840	2.750	104.375	104.375	104.375			
3.375		104.250	104.250	104.250	3.375		104.250	104.250	104.250	2.875	104.375	104.375	104.375			
3.500		104.250	104.250	104.250	3.500		104.250	104.250	104.250	3.000	104.375	104.375	104.375			
3.625		104.250	104.250	104.250	3.625		104.250	104.250	104.250	3.125	104.375	104.375	104.375			
3.750		104.250	104.250	104.250	3.750		104.152	104.027	103.902	3.250	104.375	104.375	104.375			
3.875		104.250	104.250	104.250	3.875		104.250	104.250	104.250	3.375	104.375	104.375	104.375			
4.000		104.250	104.250	104.250	4.000		104.250	104.250	104.250	3.500	104.375	104.375	104.375			
4.125		104.250	104.250	104.250	4.125		104.250	104.250	104.250	3.625	104.375	104.375	104.375			
4.250					4.250					3.750	104.375	104.375	104.375			
4.375					4.375					3.875	104.375	104.375	104.375			
4.500					4.500					4.000	104.375	104.375	104.375			
4.625					4.625					4.125						

1400-99 1401-99		Conventional 10 Yr Fixed														
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
1.750		98.917	98.792	98.667	3.250					2.750						
1.875		99.716	99.591	99.466	3.375					2.875						
2.000		100.482	100.357	100.232	3.500					3.000						
2.125		101.065	100.940	100.815	3.625					3.125						
2.250		101.576	101.451	101.326	3.750					3.250						
2.375		101.965	101.840	101.715	3.875					3.375						
2.500		102.301	102.176	102.051	4.000					3.500						
2.625		102.832	102.707	102.582	4.125					3.625						
2.750		103.366	103.241	103.116	4.250					3.750						
2.875		103.764	103.639	103.514	4.375					3.875						
3.000		104.080	103.955	103.830	4.500					4.000						
3.125		104.353	104.228	104.103	4.625					4.125						
3.250		104.375	104.375	104.375	4.750					4.250						
3.375		104.375	104.375	104.375	4.875					4.375						
3.500		104.064	103.939	103.814	5.000					4.500						
3.625		104.122	103.997	103.872	5.125					4.625						
3.750		104.375	104.303	104.178	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	-2.500	-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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WesLend Fixed High Balance														
1033-99 1133-99 Conventional 25/30 Yr Fixed HB				1233-99 1253-99 Conventional 20 Yr Fixed HB				1333-99 1353-99 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	98.837	98.712	98.587		2.250	98.587	98.462	98.337		1.750	98.862	98.737	98.612	
2.375	99.561	99.436	99.311		2.375	99.311	99.186	99.061		1.875	99.486	99.361	99.236	
2.500	100.666	100.541	100.416		2.500	100.106	99.981	99.856		2.000	100.217	100.092	99.967	
2.625	101.664	101.539	101.414		2.625	100.731	100.606	100.481		2.125	100.845	100.720	100.595	
2.750	101.892	101.767	101.642		2.750	101.398	101.273	101.148		2.250	101.401	101.276	101.151	
2.875	102.542	102.417	102.292		2.875	102.027	101.902	101.777		2.375	101.765	101.640	101.515	
3.000	103.102	102.977	102.852		3.000	102.621	102.496	102.371		2.500	102.106	101.981	101.856	
3.125	103.353	103.228	103.103		3.125	102.987	102.862	102.737		2.625	102.400	102.275	102.150	
3.250	103.424	103.299	103.174		3.250	103.174	103.049	102.924		2.750	102.922	102.797	102.672	
3.375	104.095	103.970	103.845		3.375	103.845	103.720	103.595		2.875	103.226	103.101	102.976	
3.500	104.595	104.470	104.345		3.500	104.345	104.220	104.095		3.000	103.472	103.347	103.222	
3.625	104.802	104.677	104.552		3.625	104.552	104.427	104.302		3.125	103.081	102.956	102.831	
3.750	103.178	103.053	102.928		3.750	102.928	102.803	102.678		3.250	102.959	102.834	102.709	
3.875	103.742	103.617	103.492		3.875	103.492	103.367	103.242		3.375	103.279	103.154	103.029	
4.000	104.054	103.929	103.804		4.000	103.804	103.679	103.554		3.500	103.482	103.357	103.232	
4.125	104.202	104.077	103.952		4.125	103.952	103.827	103.702		3.625	103.096	102.971	102.846	
4.250	102.593	102.468	102.343		4.250	102.343	102.218	102.093		3.750	102.891	102.766	102.641	
4.375	102.965	102.840	102.715		4.375	102.715	102.590	102.465		3.875				
4.500	99.874	99.749	99.624		4.500					4.000				
4.625	100.136	100.011	99.886		4.625					4.125				

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
1.750	98.733	98.608	98.483	
1.875	99.424	99.299	99.174	
2.000	100.154	100.029	99.904	
2.125	100.782	100.657	100.532	
2.250	101.338	101.213	101.088	
2.375	101.703	101.578	101.453	
2.500	102.044	101.919	101.794	
2.625	102.335	102.210	102.085	
2.750	102.857	102.732	102.607	
2.875	103.162	103.037	102.912	
3.000	103.409	103.284	103.159	
3.125	103.021	102.896	102.771	
3.250	102.886	102.761	102.636	
3.375	103.205	103.080	102.955	
3.500	103.409	103.284	103.159	
3.625	102.999	102.874	102.749	
3.750	102.796	102.671	102.546	
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	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	>500-822,375
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 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		98.950	98.825	98.700	1.750					
1.875		99.496	99.371	99.246	1.875					
2.000		100.028	99.903	99.778	2.000					
2.125		100.487	100.362	100.237	2.125					
2.250		102.093	101.968	101.843	2.250		101.874	101.749	101.624	
2.375		102.763	102.638	102.513	2.375		102.047	101.922	101.797	
2.500		103.284	103.159	103.034	2.500		102.056	101.931	101.806	
2.625		103.447	103.322	103.197	2.625		102.214	102.089	101.964	
2.750		104.265	104.140	104.015	2.750		102.552	102.427	102.302	
2.875		104.370	104.245	104.120	2.875		102.892	102.767	102.642	
3.000		104.598	104.473	104.348	3.000		103.180	103.055	102.930	
3.125		105.108	104.983	104.858	3.125		103.475	103.350	103.225	
3.250		104.510	104.385	104.260	3.250		102.855	102.730	102.605	
3.375		104.064	103.939	103.814	3.375		103.315	103.190	103.065	
3.500		104.494	104.369	104.244	3.500		103.792	103.667	103.542	
3.625		104.695	104.570	104.445	3.625		104.260	104.135	104.010	
3.750		105.347	105.222	105.097	3.750		103.757	103.632	103.507	
3.875		105.741	105.616	105.491	3.875		104.224	104.099	103.974	
4.000		105.825	105.700	105.575	4.000		104.694	104.569	104.444	
4.125		106.458	106.333	106.208	4.125		105.169	105.044	104.919	

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

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	
7 Day	0.150		
15 Day	0.250		
			0.125

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-822,375k
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 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS																														
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance																																			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																															
2.750		101.387	101.262	101.137	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 <=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>>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	
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VA IRRL N/O/O	-1.000																																							
Self - Employed	-1.000																																							
>4 Properties	-0.500																																							
*FHA ONLY																																								
2.875		101.683	101.558	101.433	2.875																																			
3.000		102.038	101.913	101.788	3.000																																			
3.125		102.426	102.301	102.176	3.125																																			
3.250		101.036	100.911	100.786	3.250																																			
3.375		101.500	101.375	101.250	3.375																																			
3.500		102.119	101.994	101.869	3.500																																			
3.625		102.597	102.472	102.347	3.625																																			
3.750		101.582	101.457	101.332	3.750																																			
3.875		102.085	101.960	101.835	3.875																																			
4.000		102.619	102.494	102.369	4.000																																			
4.125		103.135	103.010	102.885	4.125																																			
4.250		101.965	101.840	101.715	4.250																																			
4.375		102.486	102.361	102.236	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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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		92.356	92.231	92.106	2.750		92.356	92.231	92.106	<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 <=110K</td><td>-0.500</td></tr> <tr><td>Self - Employed</td><td>-1.000</td></tr> <tr><td>>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																																				
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Self - Employed	-1.000																																			
>4 Properties	-0.500																																			
2.875		92.566	92.441	92.316	2.875		92.566	92.441	92.316																											
3.000		92.718	92.593	92.468	3.000		92.718	92.593	92.468																											
3.125		92.794	92.669	92.544	3.125		92.794	92.669	92.544																											
3.250		93.029	92.904	92.779	3.250		93.029	92.904	92.779																											
3.375		93.230	93.105	92.980	3.375		93.230	93.105	92.980																											
3.500		93.347	93.222	93.097	3.500		93.347	93.222	93.097																											
3.625		93.420	93.295	93.170	3.625		93.420	93.295	93.170																											
3.750		93.546	93.421	93.296	3.750		93.546	93.421	93.296																											
3.875		93.606	93.481	93.356	3.875		93.606	93.481	93.356																											
4.000		93.771	93.646	93.521	4.000		93.771	93.646	93.521																											
4.125		93.870	93.745	93.620	4.125		93.870	93.745	93.620																											
4.250		94.227	94.102	93.977	4.250		94.227	94.102	93.977																											
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

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lenox Jumbo

3000-41	Jumbo 30 Yr Fixed			
Rate	15 Day	30 Day	45 Day	60 Day
2.750		99.271		
2.875		99.528		
3.000		99.787		
3.125		99.951		
3.250		100.115		
3.375		100.460		
3.500		100.804		
3.625		101.152		
3.750		101.498		
3.875		101.659		
4.000		101.820		
4.125		101.936		
4.250		102.052		
4.375		102.426		
4.500		102.799		
4.625		103.048		
4.750		103.297		
4.875				
5.000				
5.125				

Max Net Price
101.000
Min Net Price
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