



Effective: 2/18/21 8:33 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 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	99.173	99.048	98.923		2.250	100.226	100.101	99.976		1.750	99.970	99.845	99.720	
2.375	99.880	99.755	99.630		2.375	101.014	100.889	100.764		1.875	100.578	100.453	100.328	
2.500	100.762	100.637	100.512		2.500	101.518	101.393	101.268		2.000	101.351	101.226	101.101	
2.625	101.421	101.296	101.171		2.625	102.043	101.918	101.793		2.125	102.003	101.878	101.753	
2.750	102.132	102.007	101.882		2.750	102.140	102.015	101.890		2.250	102.699	102.574	102.449	
2.875	102.814	102.689	102.564		2.875	102.826	102.701	102.576		2.375	103.129	103.004	102.879	
3.000	103.389	103.264	103.139		3.000	103.271	103.146	103.021		2.500	103.514	103.389	103.264	
3.125	103.916	103.791	103.666		3.125	103.683	103.558	103.433		2.625	104.076	103.951	103.826	
3.250	104.448	104.323	104.198		3.250	103.902	103.777	103.652		2.750	104.500	104.419	104.294	
3.375	104.500	104.500	104.500		3.375	104.470	104.345	104.220		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	104.500	104.500	104.500		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 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		98.849	98.724	98.599	3.250					2.750				
1.875		99.645	99.520	99.395	3.375					2.875				
2.000		100.891	100.766	100.641	3.500					3.000				
2.125		101.477	101.352	101.227	3.625					3.125				
2.250		101.928	101.803	101.678	3.750					3.250				
2.375		102.344	102.219	102.094	3.875					3.375				
2.500		102.723	102.598	102.473	4.000					3.500				
2.625		103.285	103.160	103.035	4.125					3.625				
2.750		103.770	103.645	103.520	4.250					3.750				
2.875		104.118	103.993	103.868	4.375					3.875				
3.000		104.390	104.265	104.140	4.500					4.000				
3.125		104.355	104.230	104.105	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		104.500	104.500	104.500	5.000					4.500				
3.625		104.500	104.500	104.500	5.125					4.625				
3.750		104.500	104.500	104.500	5.250					4.750				
3.875		104.500	104.500	104.500	5.375					4.875				
4.000		104.500	104.500	104.500	5.500					5.000				
4.125		104.500	104.500	104.500	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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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	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	98.654	98.529	98.404	98.278	2.250	98.278	98.153	98.028	98.028	1.750	98.758	98.633	98.508	98.508										
2.375	99.318	99.193	99.068	99.068	2.375	99.063	98.938	98.813	98.813	1.875	99.386	99.261	99.136	99.136										
2.500	100.276	100.151	100.026	100.026	2.500	99.773	99.648	99.523	99.523	2.000	100.126	100.001	99.876	99.876										
2.625	100.929	100.804	100.679	100.679	2.625	100.515	100.390	100.265	100.265	2.125	100.768	100.643	100.518	100.518										
2.750	101.632	101.507	101.382	101.382	2.750	101.227	101.102	100.977	100.977	2.250	101.346	101.221	101.096	101.096										
2.875	102.353	102.228	102.103	102.103	2.875	101.787	101.662	101.537	101.537	2.375	101.738	101.613	101.488	101.488										
3.000	102.931	102.806	102.681	102.681	3.000	102.396	102.271	102.146	102.146	2.500	102.075	101.950	101.825	101.825										
3.125	103.247	103.122	102.997	102.997	3.125	102.812	102.687	102.562	102.562	2.625	102.314	102.189	102.064	102.064										
3.250	103.633	103.508	103.383	103.383	3.250	103.383	103.258	103.133	103.133	2.750	102.842	102.717	102.592	102.592										
3.375	104.255	104.130	104.005	104.005	3.375	104.005	103.880	103.755	103.755	2.875	103.137	103.012	102.887	102.887										
3.500	104.708	104.583	104.458	104.458	3.500	104.458	104.333	104.208	104.208	3.000	103.374	103.249	103.124	103.124										
3.625	104.982	104.857	104.732	104.732	3.625	104.732	104.607	104.482	104.482	3.125	103.116	102.991	102.866	102.866										
3.750	103.877	103.752	103.627	103.627	3.750	103.627	103.502	103.377	103.377	3.250	103.153	103.028	102.903	102.903										
3.875	104.443	104.318	104.193	104.193	3.875	104.193	104.068	103.943	103.943	3.375	103.464	103.339	103.214	103.214										
4.000	104.806	104.681	104.556	104.556	4.000	104.556	104.431	104.306	104.306	3.500	103.663	103.538	103.413	103.413										
4.125	105.008	104.883	104.758	104.758	4.125	104.758	104.633	104.508	104.508	3.625	103.290	103.165	103.040	103.040										
4.250	104.446	104.321	104.196	104.196	4.250	103.094	102.969	102.844	102.844	3.750	103.087	102.962	102.837	102.837										
4.375	104.830	104.705	104.580	104.580	4.375	103.523	103.398	103.273	103.273	3.875	103.189	103.064	102.939	102.939										
4.500	100.222	100.097	99.972	99.972	4.500					4.000	103.512	103.387	103.262	103.262										
4.625	100.487	100.362	100.237	100.237	4.625					4.125	102.886	102.761	102.636	102.636										

1433-99 1453-99					Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
1.750	98.635	98.510	98.385	98.385					
1.875	99.316	99.191	99.066	99.066					
2.000	100.055	99.930	99.805	99.805					
2.125	100.697	100.572	100.447	100.447					
2.250	101.274	101.149	101.024	101.024					
2.375	101.666	101.541	101.416	101.416					
2.500	102.002	101.877	101.752	101.752					
2.625	102.243	102.118	101.993	101.993					
2.750	102.772	102.647	102.522	102.522					
2.875	103.067	102.942	102.817	102.817					
3.000	103.304	103.179	103.054	103.054					
3.125	103.105	102.980	102.855	102.855					
3.250	103.143	103.018	102.893	102.893					
3.375	103.455	103.330	103.205	103.205					
3.500	103.654	103.529	103.404	103.404					
3.625	103.204	103.079	102.954	102.954					
3.750	103.001	102.876	102.751	102.751					
3.875	102.933	102.808	102.683	102.683					
4.000	103.256	103.131	103.006	103.006					
4.125	102.844	102.719	102.594	102.594					

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 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		98.695	98.570	98.445	1.750					
1.875		99.166	99.041	98.916	1.875					
2.000		99.638	99.513	99.388	2.000					
2.125		100.110	99.985	99.860	2.125					
2.250		101.897	101.772	101.647	2.250		101.739	101.614	101.489	
2.375		102.496	102.371	102.246	2.375		101.921	101.796	101.671	
2.500		102.877	102.752	102.627	2.500		101.936	101.811	101.686	
2.625		103.238	103.113	102.988	2.625		102.103	101.978	101.853	
2.750		103.767	103.642	103.517	2.750		102.530	102.405	102.280	
2.875		103.998	103.873	103.748	2.875		102.877	102.752	102.627	
3.000		104.433	104.308	104.183	3.000		103.167	103.042	102.917	
3.125		104.829	104.704	104.579	3.125		103.458	103.333	103.208	
3.250		105.226	105.101	104.976	3.250		103.059	102.934	102.809	
3.375		104.384	104.259	104.134	3.375		103.517	103.392	103.267	
3.500		104.828	104.703	104.578	3.500		103.989	103.864	103.739	
3.625		105.018	104.893	104.768	3.625		104.468	104.343	104.218	
3.750		105.982	105.857	105.732	3.750		103.857	103.732	103.607	
3.875		106.372	106.247	106.122	3.875		104.323	104.198	104.073	
4.000		106.442	106.317	106.192	4.000		104.792	104.667	104.542	
4.125		107.106	106.981	106.856	4.125		105.266	105.141	105.016	

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	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 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		102.191	102.066	101.941	2.750		102.150	102.025	101.900	
2.875		102.029	101.904	101.779	2.875		102.188	102.063	101.938	
3.000		102.451	102.326	102.201	3.000		102.208	102.083	101.958	
3.125		102.860	102.735	102.610	3.125		102.135	102.010	101.885	
3.250		103.257	103.132	103.007	3.250		102.411	102.286	102.161	
3.375		102.371	102.246	102.121	3.375		102.366	102.241	102.116	
3.500		102.768	102.643	102.518	3.500		102.371	102.246	102.121	
3.625		103.152	103.027	102.902	3.625		102.376	102.251	102.126	
3.750		103.524	103.399	103.274	3.750		103.100	102.975	102.850	
3.875		102.618	102.493	102.368	3.875		103.105	102.980	102.855	
4.000		103.138	103.013	102.888	4.000		103.110	102.985	102.860	
4.125		103.694	103.569	103.444	4.125		103.115	102.990	102.865	
4.250		102.348	102.223	102.098	4.250					
4.375		102.873	102.748	102.623	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					

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

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
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 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					<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> <tr> <td>680 - 699</td> <td style="text-align: right;">-0.250</td> </tr> <tr> <td>660-679</td> <td style="text-align: right;">-0.500</td> </tr> <tr> <td>640-659</td> <td style="text-align: right;">-2.000</td> </tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td style="text-align: right;">-0.250</td> </tr> <tr> <td>2 unit</td> <td style="text-align: right;">-0.750</td> </tr> <tr> <td>3-4 unit</td> <td style="text-align: right;">-1.000</td> </tr> <tr> <td>VA</td> <td style="text-align: right;">-0.250</td> </tr> <tr> <td>Manufactured</td> <td style="text-align: right;">-10.000</td> </tr> <tr> <td>Ln Amt <=110K</td> <td style="text-align: right;">-0.500</td> </tr> <tr> <td>Self - Employed</td> <td style="text-align: right;">-1.000</td> </tr> <tr> <td>>4 Properties</td> <td style="text-align: right;">-0.500</td> </tr> </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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>4 Properties	-0.500																																			
Margin 2.000	Caps 1/1/5 Index: 1 year CMT				Margin 2.000	Caps 1/1/5 Index: 1 year CMT				GOVERNMENT ARM PRICE ADJUSTMENTS																										
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
2.750		92.219	92.094	91.969	2.750		92.219	92.094	91.969																											
2.875		92.436	92.311	92.186	2.875		92.436	92.311	92.186																											
3.000		99.934	99.809	99.684	3.000		99.934	99.809	99.684																											
3.125		100.327	100.202	100.077	3.125		100.327	100.202	100.077																											
3.250		100.721	100.596	100.471	3.250		100.721	100.596	100.471																											
3.375		100.794	100.669	100.544	3.375		100.794	100.669	100.544																											
3.500		101.189	101.064	100.939	3.500		101.189	101.064	100.939																											
3.625		101.583	101.458	101.333	3.625		101.583	101.458	101.333																											
3.750		101.979	101.854	101.729	3.750		101.979	101.854	101.729																											
3.875		102.018	101.893	101.768	3.875		102.018	101.893	101.768																											
4.000		102.413	102.288	102.163	4.000		102.413	102.288	102.163																											
4.125		102.809	102.684	102.559	4.125		102.809	102.684	102.559																											
4.250		103.206	103.081	102.956	4.250		103.206	103.081	102.956																											
4.375		102.496	102.371	102.246	4.375		102.496	102.371	102.246																											
4.500		102.890	102.765	102.640	4.500		102.890	102.765	102.640																											
4.625		103.285	103.160	103.035	4.625		103.285	103.160	103.035																											
4.750		103.680	103.555	103.430	4.750		103.680	103.555	103.430																											
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				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250		98.341	98.216	98.091	2.250		98.341	98.216	98.091
2.375		99.048	98.923	98.798	2.375		99.048	98.923	98.798
2.500		99.781	99.656	99.531	2.500		99.781	99.656	99.531
2.625		100.420	100.295	100.170	2.625		100.420	100.295	100.170
2.750		101.234	101.109	100.984	2.750		101.234	101.109	100.984
2.875		101.960	101.835	101.710	2.875		101.960	101.835	101.710
3.000		102.611	102.486	102.361	3.000		102.611	102.486	102.361
3.125		102.987	102.862	102.737	3.125		102.987	102.862	102.737
3.250		103.527	103.402	103.277	3.250		103.527	103.402	103.277
3.375		104.127	104.002	103.877	3.375		104.127	104.002	103.877
3.500		104.591	104.466	104.341	3.500		104.591	104.466	104.341
3.625		104.972	104.847	104.722	3.625		104.972	104.847	104.722
3.750		104.936	104.811	104.686	3.750		104.936	104.811	104.686
3.875		105.150	105.025	104.900	3.875		105.150	105.025	104.900
4.000		105.150	105.025	104.900	4.000		105.150	105.025	104.900
4.125		105.150	105.025	104.900	4.125		105.150	105.025	104.900
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	N/A	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
>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		99.072		
2.875		99.366		
3.000		99.661		
3.125		99.982		
3.250		100.303		
3.375		100.601		
3.500		100.899		
3.625		101.261		
3.750		101.621		
3.875		101.779		
4.000		101.937		
4.125		102.050		
4.250		102.164		
4.375		102.517		
4.500		102.870		
4.625		103.097		
4.750		103.326		
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