



Effective: 4/16/19 12:52 PM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

Table of Contents

Tab	Product
2	Fixed Conforming
3	Fixed High Balance
4	Fixed Agency
5	Fixed Agency High Bal
6	HomeReady
7	HomePossible
8	ARM
9	ARM HB
10	Government
11	Government HB
12	Government ARM
13	Jumbo

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 4:30 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	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other States	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

Extension Policies

- Locks must be extended on or before the lock expiration date by the lock cut-off time. Per diem, 7, 10, or 15 day extensions are available.
- See specific Program for extension cost and terms available. Extension requests should be emailed to Lockdesk@weslend.com
- Expired locks are subject to worst case pricing within 30 days of lock expiration. Reforelock fee on expired locks are .125% (Fees may vary for Non Agency Programs/All Arm programs)

[Return to Home Tab](#)



Effective: 4/16/19 12:52 PM

WesLend Conforming DU and LP

1000-99					1200-99					1300-99				
1100-99					1201-99					1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	98.443	98.404	98.365	98.326	3.875	100.380	100.341	100.302	100.263	3.000	98.458	98.419	98.380	98.341
3.750	99.133	99.093	99.054	99.015	4.000	101.415	101.376	101.337	101.298	3.125	98.983	98.944	98.905	98.866
3.875	99.783	99.744	99.705	99.665	4.125	101.895	101.856	101.817	101.778	3.250	99.239	99.200	99.161	99.121
4.000	100.775	100.736	100.697	100.658	4.250	102.394	102.355	102.316	102.277	3.375	99.665	99.626	99.587	99.547
4.125	101.295	101.256	101.217	101.178	4.375	102.823	102.784	102.745	102.706	3.500	100.777	100.738	100.699	100.660
4.250	102.016	101.977	101.938	101.899	4.500	103.123	103.084	103.045	103.006	3.625	101.268	101.229	101.190	101.151
4.375	102.560	102.521	102.482	102.443	4.625	103.687	103.648	103.609	103.570	3.750	101.710	101.671	101.632	101.593
4.500	102.976	102.937	102.898	102.859	4.750	104.153	104.114	104.075	104.036	3.875	102.224	102.185	102.146	102.107
4.625	103.196	103.157	103.118	103.079	4.875	104.558	104.519	104.480	104.441	4.000	102.554	102.515	102.476	102.437
4.750	103.578	103.539	103.500	103.461	5.000	104.780	104.741	104.702	104.663	4.125	102.992	102.953	102.914	102.874
4.875	104.110	104.071	104.032	103.993	5.125	105.051	105.012	104.973	104.934	4.250	103.500	103.461	103.422	103.382
5.000	104.431	104.392	104.353	104.314	5.250	105.371	105.332	105.293	105.254	4.375	103.935	103.896	103.857	103.817
5.125	104.635	104.596	104.557	104.518	5.375	105.675	105.636	105.597	105.557	4.500	103.944	103.905	103.866	103.827
5.250	105.120	105.081	105.042	105.003	5.500	105.923	105.884	105.845	105.806	4.625	104.031	103.992	103.953	103.913
5.375	105.339	105.300	105.261	105.221	5.625	106.068	106.029	105.990	105.951	4.750	104.293	104.254	104.215	104.175
5.500	105.606	105.567	105.528	105.489	5.750	106.221	106.182	106.143	106.104	4.875	104.414	104.375	104.336	104.296
5.625	105.823	105.784	105.745	105.706	5.875					5.000	104.534	104.495	104.456	104.416
5.750	106.095	106.056	106.017	105.978	6.000					5.125	104.513	104.474	104.435	104.395
5.875					6.125					5.250	105.942	105.903	105.864	105.825
6.000					6.250					5.375				

1400-99					1008-05					1308-05				
1401-99					1007-05					1307-05				
Conventional 10 Yr Fixed					Conventional 30 Yr Fixed COOP and CEMA					Conventional 15 Yr Fixed COOP and CEMA				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	99.306	99.267	99.228	99.189	3.625	98.839	98.772	98.713	98.652	3.250	99.477	99.402	99.367	99.356
3.375	99.708	99.669	99.630	99.591	3.750	99.539	99.477	99.413	99.357	3.375	99.893	99.823	99.783	99.778
3.500	100.756	100.717	100.678	100.639	3.875	100.198	100.141	100.072	99.931	3.500	100.163	100.098	100.053	100.053
3.625	101.247	101.208	101.169	101.130	4.000	100.758	100.707	100.632	100.396	3.625	100.538	100.513	100.463	100.436
3.750	101.921	101.882	101.843	101.804	4.125	101.256	101.209	101.129	100.899	3.750	101.022	101.003	100.947	100.926
3.875	102.215	102.176	102.137	102.098	4.250	101.475	101.435	101.350	101.127	3.875	101.408	101.394	101.333	101.317
4.000	102.439	102.400	102.361	102.322	4.375	102.025	101.990	101.900	101.683	4.000	101.735	101.730	101.664	101.653
4.125	102.862	102.823	102.784	102.744	4.500	102.519	102.490	102.394	102.182	4.125	102.174	102.175	102.103	102.098
4.250	103.368	103.329	103.290	103.250	4.625	103.000	102.976	102.875	102.668	4.250	102.713	102.719	102.642	102.642
4.375	103.803	103.764	103.725	103.685	4.750	103.014	102.997	102.891	102.712	4.375	103.187	103.198	103.116	103.121
4.500	103.812	103.773	103.734	103.695	4.875	103.513	103.501	103.389	103.216	4.500	103.375	103.391	103.304	103.314
4.625	103.821	103.782	103.743	103.703	5.000	103.914	103.907	103.791	103.622	4.625	102.986	103.043	102.950	102.997
4.750	104.083	104.044	104.005	103.965	5.125	104.291	104.289	104.168	104.004	4.750	103.411	103.473	103.375	103.427
4.875	104.204	104.165	104.126	104.086	5.250	104.333	104.338	104.211	104.106	4.875	103.727	103.795	103.692	103.749
5.000	104.324	104.285	104.246	104.206	5.375	104.745	104.755	104.623	104.523	5.000	103.954	104.026	103.919	103.981
5.125	104.303	104.264	104.225	104.185	5.500	105.079	105.095	104.957	104.862	5.125	101.914	101.996	101.883	101.951
5.250	105.732	105.693	105.654	105.615	5.625	105.342	105.362	105.220	105.130	5.250	102.314	102.405	102.287	102.360
5.375					5.750	105.384	105.412	105.264	105.332	5.375	102.765	102.862	102.738	102.816
5.500					5.875	105.725	105.757	105.604	105.678	5.500	103.225	103.327	103.198	103.281
5.625					6.000	106.000	106.000	105.908	105.987	5.625	103.621	103.728	103.594	103.682

LPMI Product Codes			
1011-99	DU 30 Yr Fixed LPMI	1020-99	LP 30 Yr Fixed LPMI
1111-99	DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI
1211-99	DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI
1311-99	DU 15 Yr Fixed LPMI	1320-99	LP 15 Yr Fixed LPMI

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
\$275,001+\$300,000	0.100
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Manufactured	-0.750

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

[Return to Home Tab](#)



Effective: 4/16/19 12:52 PM

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
3.875	98.560	98.521	98.482	98.443	4.000	99.292	99.253	99.214	99.175	3.250	98.076	98.037	97.998	97.959
4.000	99.292	99.253	99.214	99.175	4.125	99.690	99.651	99.612	99.573	3.375	98.443	98.404	98.365	98.326
4.125	99.690	99.651	99.612	99.573	4.250	100.532	100.493	100.454	100.415	3.500	100.058	100.019	99.980	99.941
4.250	100.532	100.493	100.454	100.415	4.375	101.076	101.037	100.998	100.959	3.625	100.388	100.349	100.310	100.271
4.375	101.076	101.037	100.998	100.959	4.500	101.493	101.454	101.415	101.376	3.750	100.803	100.764	100.725	100.686
4.500	101.493	101.454	101.415	101.376	4.625	101.711	101.672	101.633	101.594	3.875	101.160	101.121	101.082	101.043
4.625	101.711	101.672	101.633	101.594	4.750	101.743	101.704	101.665	101.626	4.000	101.447	101.408	101.369	101.330
4.750	101.743	101.704	101.665	101.626	4.875	102.217	102.178	102.139	102.100	4.125	101.767	101.728	101.689	101.649
4.875	102.217	102.178	102.139	102.100	5.000	102.540	102.501	102.462	102.423	4.250	102.108	102.069	102.030	101.990
5.000	102.540	102.501	102.462	102.423	5.125	102.613	102.574	102.535	102.496	4.375	102.391	102.352	102.313	102.273
5.125	102.613	102.574	102.535	102.496	5.250	102.790	102.751	102.712	102.673	4.500	102.400	102.361	102.322	102.283
5.250	102.790	102.751	102.712	102.673	5.375	103.262	103.223	103.184	103.144	4.625	102.393	102.354	102.315	102.275
5.375	103.262	103.223	103.184	103.144	5.500	103.572	103.533	103.494	103.455	4.750	102.368	102.329	102.290	102.250
5.500	103.572	103.533	103.494	103.455	5.625	103.786	103.747	103.708	103.669	4.875	102.487	102.448	102.409	102.369
5.625	103.786	103.747	103.708	103.669	5.750	103.771	103.732	103.693	103.654	5.000	102.417	102.378	102.339	102.299
5.750	103.771	103.732	103.693	103.654	5.875					5.125	102.399	102.360	102.321	102.281
					6.000					5.250	103.699	103.660	103.621	103.582

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	97.860	97.821	97.782	97.743
3.375	98.228	98.189	98.149	98.110
3.500	100.058	100.019	99.980	99.941
3.625	100.388	100.349	100.310	100.271
3.750	100.803	100.764	100.725	100.686
3.875	101.160	101.121	101.082	101.043
4.000	101.447	101.408	101.369	101.330
4.125	101.767	101.728	101.689	101.649
4.250	102.108	102.069	102.030	101.990
4.375	102.391	102.352	102.313	102.273
4.500	102.400	102.361	102.322	102.283
4.625	102.393	102.354	102.315	102.275
4.750	102.368	102.329	102.290	102.250
4.875	102.487	102.448	102.409	102.369
5.000	102.417	102.378	102.339	102.299
5.125	102.399	102.360	102.321	102.281
5.250	103.699	103.660	103.621	103.582

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

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

Price Adjustments

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

Conventional Adjusters		
Escrow Waiver (Except CA and NY)		-0.250
Investment Property LTV ≤75		-2.125
Investment Property LTV >75 and ≤80		-3.375
Attached Condo >75 LTV & Term > 15yrs		-0.750
2-4 Units		-1.000
HighBal Purchase & No Cashout Refi		-0.250
HighBal Cashout Refi		-1.000

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%	80.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

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

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

State Adjustments	
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, HI, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Sta	-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: 4/16/19 12:52 PM

WesLend Fixed Agency - LP Only

1001-01 1101-01 FHLMC 25/30 Yr Fixed					1201-99 FHLMC 20 Yr Fixed					1301-01 FHLMC 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.750	99.886	99.826	99.803	99.780	3.750	100.320	100.197	100.174	100.120	2.750	96.789	96.711	96.714	96.709
3.875	100.486	100.430	100.407	100.385	3.875	100.964	100.845	100.823	100.771	2.875	97.469	97.392	97.393	97.389
4.000	100.918	100.867	100.843	100.825	4.000	101.384	101.272	101.249	101.200	3.000	98.129	98.053	98.052	98.049
4.125	101.404	101.360	101.337	101.320	4.125	102.098	101.992	101.969	101.914	3.125	98.722	98.648	98.645	98.643
4.250	102.111	102.024	101.983	101.951	4.250	102.874	102.753	102.712	102.645	3.250	100.061	99.988	99.984	99.983
4.375	102.627	102.548	102.506	102.485	4.375	103.282	103.162	103.121	103.055	3.375	100.491	100.419	100.417	100.417
4.500	103.011	102.948	102.906	102.896	4.500	103.514	103.399	103.358	103.293	3.500	100.667	100.597	100.577	100.551
4.625	103.314	103.263	103.221	103.210	4.625	103.903	103.795	103.754	103.690	3.625	101.214	101.147	101.126	101.103
4.750	103.571	103.504	103.443	103.445	4.750	104.374	104.270	104.210	104.179	3.750	101.670	101.606	101.583	101.562
4.875	104.082	104.021	103.960	103.966	4.875	104.730	104.629	104.569	104.539	3.875	102.119	102.056	102.038	102.017
5.000	104.340	104.285	104.224	104.232	5.000	104.997	104.898	104.838	104.811	4.000	102.590	102.490	102.450	102.404
5.125	104.459	104.301	104.221	104.238	5.125	105.194	104.974	104.895	104.849	4.125	103.111	103.013	102.973	102.929
5.250	104.913	104.763	104.683	104.705	5.250	105.512	105.294	105.215	105.172	4.250	103.485	103.389	103.347	103.303
5.375	105.375	105.233	105.153	105.180	5.375	105.913	105.699	105.620	105.578	4.375	103.893	103.796	103.756	103.717
5.500	105.595	105.458	105.378	105.406	5.500	106.111	105.903	105.824	105.787	4.500	103.531	103.368	103.308	103.239
5.625	105.560	105.401	105.302	105.352	5.625	105.780	105.623	105.524	105.575	4.625	103.957	103.797	103.737	103.670
5.750	105.972	105.820	105.720	105.775	5.750	106.089	105.936	105.837	105.891	4.750	104.409	104.251	104.191	104.125
5.875	106.250	106.101	106.002	106.061	5.875	106.489	106.341	106.242	106.298	4.875	104.717	104.561	104.501	104.436
6.000	106.503	106.362	106.262	106.320	6.000	106.659	106.512	106.413	106.468	5.000	104.379	104.209	104.129	104.038
6.125	106.465	106.234	106.115	106.015	6.125	106.516	106.288	106.168	106.069	5.125	104.710	104.541	104.461	104.371
6.250	106.704	106.477	106.357	106.259	6.250					5.250				
6.375	106.955	106.933	106.795	106.769	6.375					5.375				
6.500	107.970	107.957	107.820	107.800	6.500					5.500				
6.625					6.625					5.625				
6.750					6.750					5.750				

LPMI Product Codes	
1020-01	LP 30 Yr Fixed LPMI
1120-01	LP 25 Yr Fixed LPMI
1220-01	LP 20 Yr Fixed LPMI
1320-01	LP 15 Yr Fixed LPMI

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
\$275,001+\$300,000	-0.100
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Manufactured	-0.750

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, HI, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.150
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Sta	-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: 4/16/19 12:52 PM

WesLend Fixed Agency Super Conforming - LP Only

1053-01 1153-01					1353-01					
FHLMC 25/30 Yr Fixed SC					FHLMC 15 Yr Fixed SC					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.750	98.874	98.814	98.791	98.768	2.875	96.769	96.692	96.693	96.689	
3.875	99.473	99.417	99.394	99.372	3.000	97.429	97.353	97.352	97.349	
4.000	99.905	99.854	99.830	99.812	3.125	98.022	97.948	97.945	97.943	
4.125	100.391	100.347	100.324	100.307	3.250	99.361	99.288	99.284	99.283	
4.250	101.100	101.013	100.972	100.940	3.375	99.791	99.719	99.717	99.717	
4.375	101.616	101.537	101.495	101.474	3.500	99.903	99.833	99.813	99.787	
4.500	102.000	101.937	101.895	101.885	3.625	100.450	100.383	100.362	100.339	
4.625	102.303	102.252	102.210	102.199	3.750	100.853	100.789	100.766	100.745	
4.750	102.145	102.078	102.017	102.019	3.875	101.302	101.239	101.221	101.200	
4.875	102.656	102.595	102.534	102.540	4.000	101.271	101.171	101.131	101.085	
5.000	102.913	102.858	102.797	102.805	4.125	101.792	101.694	101.654	101.610	
5.125	102.634	102.476	102.396	102.413	4.250	102.166	102.070	102.028	101.984	
5.250	103.088	102.938	102.858	102.880	4.375	102.575	102.478	102.438	102.399	
5.375	103.550	103.408	103.328	103.355	4.500	101.612	101.449	101.389	101.320	
5.500	103.770	103.633	103.553	103.581	4.625	102.038	101.878	101.818	101.751	
5.625	103.041	102.882	102.783	102.833	4.750	102.490	102.332	102.272	102.206	
5.750	103.453	103.301	103.201	103.256	4.875	102.799	102.643	102.583	102.518	
5.875	103.732	103.583	103.484	103.543	5.000	102.210	102.040	101.960	101.869	
6.000	103.985	103.844	103.744	103.802	5.125	102.541	102.372	102.292	102.202	
6.125	102.844	102.613	102.494	102.394	5.250					

LPMI Product Codes	
1054-01	30 Year Fixed Super Conforming LPMI
1154-01	25 Year Fixed Super Conforming LPMI
1354-01	15 Year Fixed Super Conforming LPMI

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000

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%	80.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, HI, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.150
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other States	-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: 4/16/19 12:52 PM

HomeReady										
1021-00 1024-00 Home Ready 30 Yr Fixed					1221-00 1224-00 Home Ready 20 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.625	97.974	97.935	97.896	97.857	3.875	99.880	99.841	99.802	99.763	
3.750	98.664	98.625	98.586	98.547	4.000	100.499	100.460	100.421	100.382	
3.875	99.283	99.244	99.205	99.165	4.125	101.001	100.961	100.922	100.883	
4.000	99.725	99.686	99.647	99.608	4.250	101.439	101.400	101.361	101.322	
4.125	100.277	100.238	100.199	100.160	4.375	101.887	101.848	101.808	101.769	
4.250	100.877	100.838	100.799	100.760	4.500	102.265	102.226	102.187	102.147	
4.375	101.374	101.335	101.296	101.257	4.625	102.784	102.745	102.706	102.667	
4.500	101.839	101.800	101.761	101.722	4.750	103.243	103.204	103.165	103.126	
4.625	102.235	102.195	102.156	102.117	4.875	103.702	103.663	103.624	103.585	
4.750	102.636	102.597	102.558	102.519	5.000	103.727	103.688	103.649	103.610	
4.875	103.119	103.080	103.041	103.002	5.125	104.156	104.117	104.078	104.039	
5.000	103.397	103.358	103.319	103.280	5.250	104.470	104.431	104.392	104.353	
5.125	103.707	103.668	103.629	103.590	5.375	104.758	104.719	104.680	104.641	
5.250	104.122	104.083	104.044	104.005	5.500	104.982	104.943	104.904	104.865	
5.375	104.361	104.322	104.283	104.244	5.625	103.736	103.697	103.658	103.619	
5.500	103.519	103.480	103.441	103.402	5.750	104.008	103.969	103.930	103.891	
5.625	103.752	103.713	103.674	103.634	5.875					
5.750	104.024	103.985	103.946	103.906	6.000					
5.875					6.125					
6.000					6.250					

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
Escrow Waiver (Except CA and NY)	-0.250
Attached Condo >75 LTV & Term > 15yrs	-0.750

Loans with Secondary Financing

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

LPMI Adjustments - HomeReady

>20 Yr Term	Credit Scores *LPMI LLPAs not subject to HomeReady LLPA Caps							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590
95 - 90.01%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.040	-4.330	-4.630
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term	Credit Scores *LPMI LLPAs not subject to HomeReady LLPA Caps							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.000	-1.270	-1.550	-1.810	-2.200	-2.770	-3.000	-3.240
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores *LPMI LLPAs not subject to HomeReady LLPA Caps							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, HI, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.150
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other States	-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: 4/16/19 12:52 PM

HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.625	98.615	98.553	98.530	98.506
		3.750	99.386	99.326	99.303	99.280
		3.875	99.986	99.930	99.907	99.885
		4.000	100.418	100.367	100.343	100.325
		4.125	100.904	100.860	100.837	100.820
		4.250	101.611	101.524	101.483	101.451
		4.375	102.127	102.048	102.006	101.985
		4.500	102.511	102.448	102.406	102.396
		4.625	102.814	102.763	102.721	102.710
		4.750	103.071	103.004	102.943	102.945
		4.875	103.582	103.521	103.460	103.466
		5.000	103.840	103.785	103.724	103.732
		5.125	103.959	103.801	103.721	103.738
		5.250	104.413	104.263	104.183	104.205
		5.375	104.875	104.733	104.653	104.680
		5.500	105.095	104.958	104.878	104.906
		5.625	105.060	104.901	104.802	104.852
		5.750	105.472	105.320	105.220	105.275
		5.875	105.750	105.601	105.502	105.561
		6.000	106.003	105.862	105.762	105.820

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
Escrow Waiver (Except CA and NY)	-0.250
Attached Condo >75 LTV & Term > 15yrs	-0.750

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.500
--------------------------------------	--------

LPMI Adjustments - Home Possible

>20 Yr Term	Credit Scores *LPMI LLPAs not subject to Home Possible LLPA Caps							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590
95 - 90.01%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.040	-4.330	-4.630
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
≤20 Yr Term	Credit Scores *LPMI LLPAs not subject to Home Possible LLPA Caps							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.000	-1.270	-1.550	-1.810	-2.200	-2.770	-3.000	-3.240
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores *LPMI LLPAs not subject to Home Possible LLPA Caps							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, HI, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.150
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor

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



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

[Return to Home Tab](#)



Effective: 4/16/19 12:52 PM

WesLend ARM																							
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25				10/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	96.436	96.425	96.385	2.750	95.900	95.888	95.838	3.000				3.000				3.000				3.000			
2.875	97.203	97.186	97.151	2.875	96.721	96.704	96.659	3.125				3.125				3.125				3.125			
3.000	98.300	98.278	98.248	3.000	97.757	97.735	97.695	3.250				3.250				3.250				3.250			
3.125	98.689	98.662	98.638	3.125	98.307	98.280	98.245	3.375				3.375				3.375				3.375			
3.250	99.217	99.166	99.117	3.250	98.756	98.723	98.691	3.500				3.500				3.500				3.500			
3.375	99.597	99.547	99.497	3.375	99.188	99.151	99.120	3.625				3.625				3.625				3.625			
3.500	99.971	99.921	99.872	3.500	99.613	99.570	99.542	3.750				3.750				3.750				3.750			
3.625	100.344	100.294	100.244	3.625	100.039	99.991	99.965	3.875				3.875				3.875				3.875			
3.750	100.702	100.652	100.602	3.750	100.427	100.374	100.348	4.000				4.000				4.000				4.000			
3.875	101.036	100.986	100.936	3.875	100.811	100.752	100.728	4.125				4.125				4.125				4.125			
4.000	101.326	101.275	101.226	4.000	101.195	101.132	101.108	4.250				4.250				4.250				4.250			
4.125	101.603	101.553	101.504	4.125	101.587	101.518	101.496	4.375				4.375				4.375				4.375			
4.250	101.850	101.799	101.750	4.250	101.753	101.703	101.653	4.500				4.500				4.500				4.500			
4.375	102.087	102.037	101.987	4.375	102.053	102.003	101.954	4.625				4.625				4.625				4.625			
4.500	102.305	102.255	102.205	4.500	102.335	102.285	102.235	4.625				4.625				4.625				4.625			
					4.625	102.610	102.560	102.511															

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, HI, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.150
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other States	-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: 4/16/19 12:52 PM

WesLend ARM High Balance

1733-77 Margin 2.25 5/1 LIBOR ARM High Balance Caps 2/2/5				1833-77 Margin 2.25 7/1 LIBOR ARM High Balance Caps 5/2/5				1933-77 Margin 2.25 10/1 LIBOR ARM High Balance Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	96.648	96.636	96.596	2.750	95.981	95.969	95.919	3.000			
2.875	97.409	97.393	97.358	2.875	96.799	96.782	96.737	3.125			
3.000	98.500	98.478	98.448	3.000	97.831	97.809	97.769	3.250	96.926	96.891	96.836
3.125	98.883	98.855	98.831	3.125	98.377	98.350	98.315	3.375	97.848	97.808	97.758
3.250	99.192	99.159	99.135	3.250	98.821	98.788	98.756	3.500	99.043	98.997	98.953
3.375	99.491	99.453	99.429	3.375	99.249	99.211	99.180	3.625	99.706	99.655	99.616
3.500	99.788	99.746	99.720	3.500	99.670	99.627	99.598	3.750	100.160	100.104	100.067
3.625	100.089	100.041	100.015	3.625	100.092	100.043	100.017	3.875	100.585	100.524	100.489
3.750	100.413	100.359	100.333	3.750	100.476	100.422	100.397	4.000	101.010	100.943	100.911
3.875	100.741	100.683	100.657	3.875	100.857	100.798	100.773	4.125	101.443	101.371	101.340
4.000	101.069	101.005	100.979	4.000	101.239	101.176	101.152	4.250	101.710	101.633	101.601
4.125	101.402	101.333	101.307	4.125	101.629	101.560	101.537	4.375	101.954	101.872	101.838
4.250	101.673	101.599	101.572	4.250	101.936	101.862	101.839	4.500	102.200	102.113	102.078
4.375	101.935	101.856	101.827	4.375	102.231	102.152	102.128	4.625	102.448	102.355	102.319
4.500	102.197	102.113	102.082	4.500	102.527	102.443	102.418	4.750	102.528	102.430	102.390
4.625	102.460	102.370	102.338	4.625	102.824	102.735	102.709	4.875	102.588	102.485	102.439
4.750	102.675	102.580	102.546	4.750	103.091	102.996	102.970	5.000	102.649	102.541	102.491
4.875	102.884	102.784	102.747	4.875	103.355	103.255	103.227	5.125	102.710	102.596	102.542
5.000	103.094	102.988	102.950	5.000	103.500	103.500	103.486	5.250	103.314	103.196	103.146
5.125	103.302	103.191	103.150	5.125	103.500	103.500	103.500	5.375	103.500	103.500	103.500

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV <=75	-0.750
HighBal ARM LTV/CTV >75	-1.500

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
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products

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

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, HI, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.150
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other States	-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: 4/16/19 12:52 PM

WesLend Government																			
8000-99 8100-99					6000-99 6100-99					8200-99 6200-99					8300-99 6300-99				
FHA/VA 25/30 Yr Fixed					FHA/VA 20 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	Rate	15 Day	30 Day	45 Day	60 Day					
3.375	100.007	99.976	99.945	99.914	3.375	100.007	99.976	99.945	99.914	3.500	101.047	101.023	101.000	100.977					
3.500	100.569	100.538	100.506	100.475	3.500	100.569	100.538	100.506	100.475	3.625	101.547	101.524	101.500	101.477					
3.625	101.120	101.089	101.057	101.026	3.625	101.151	101.120	101.089	101.057	3.750	101.936	101.913	101.889	101.866					
3.750	101.656	101.625	101.594	101.563	3.750	101.688	101.656	101.625	101.594	3.875	102.195	102.172	102.148	102.125					
3.875	102.229	102.198	102.167	102.135	3.875	102.229	102.198	102.167	102.135	4.000	102.689	102.666	102.642	102.619					
4.000	102.802	102.771	102.740	102.708	4.000	102.802	102.771	102.740	102.708	4.125	103.128	103.104	103.081	103.057					
4.125	103.245	103.214	103.183	103.151	4.125	103.261	103.230	103.198	103.167	4.250	102.586	102.563	102.539	102.516					
4.250	103.431	103.400	103.368	103.337	4.250	103.447	103.415	103.384	103.353	4.375	103.052	103.029	103.005	102.982					
4.375	103.552	103.520	103.489	103.458	4.375	103.552	103.520	103.489	103.458	4.500	103.492	103.469	103.445	103.422					
4.500	104.056	104.024	103.993	103.962	4.500	104.056	104.024	103.993	103.962	4.625	103.870	103.846	103.823	103.799					
4.625	104.474	104.442	104.411	104.380	4.625	104.489	104.458	104.427	104.395	4.750	102.974	102.951	102.927	102.904					
4.750	104.581	104.549	104.518	104.487	4.750	104.596	104.565	104.534	104.502	4.875	103.389	103.366	103.342	103.319					
4.875	104.367	104.336	104.305	104.273	4.875	104.367	104.336	104.305	104.273	5.000	103.789	103.766	103.742	103.719					
5.000	104.822	104.791	104.760	104.728	5.000	104.822	104.791	104.760	104.728	5.125	104.136	104.112	104.089	104.065					
5.125	105.122	105.091	105.060	105.028	5.125	105.138	105.107	105.075	105.044	5.250	104.380	104.357	104.333	104.310					
5.250	104.813	104.782	104.751	104.719	5.250	104.829	104.798	104.766	104.735	5.375									
5.375	105.073	105.042	105.011	104.980	5.375	105.073	105.042	105.011	104.980	5.500									
5.500	105.533	105.502	105.471	105.440	5.500	105.533	105.502	105.471	105.440	5.625									
5.625	105.517	105.486	105.455	105.424	5.625	105.533	105.502	105.470	105.439	5.750									
5.750					5.750					5.875									

7000-99				
USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
3.375	100.007	99.976	99.945	99.914
3.500	100.569	100.538	100.506	100.475
3.625	101.120	101.089	101.057	101.026
3.750	101.656	101.625	101.594	101.563
3.875	102.229	102.198	102.167	102.135
4.000	102.802	102.771	102.740	102.708
4.125	103.245	103.214	103.183	103.151
4.250	103.431	103.400	103.368	103.337
4.375	103.552	103.520	103.489	103.458
4.500	104.056	104.024	103.993	103.962
4.625	104.474	104.442	104.411	104.380
4.750	104.581	104.549	104.518	104.487
4.875	104.367	104.336	104.305	104.273
5.000	104.822	104.791	104.760	104.728
5.125	105.122	105.091	105.060	105.028
5.250	104.813	104.782	104.751	104.719
5.375	105.073	105.042	105.011	104.980
5.500	105.533	105.502	105.471	105.440
5.625	105.517	105.486	105.455	105.424
5.750				

Streamline/IRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8137-99	FHA 25 Year Fixed Streamline	6137-99	VA 25 Year IRRRL
8237-99	FHA 20 Year Fixed Streamline	6237-99	VA 20 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL

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

Price Adjustments

FICO Adjustments	
580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640 - 659	-0.375
660 - 679	-0.250
680 - 699	0.000
> 700	0.000

Government Adjusters	
VA Loan	-0.250
Manufactured	-1.250
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

Loan Amount	
\$60,001 - \$75,000	-0.500
\$75,001 - \$100,000	-0.250
\$100,001 - \$125,000	-0.125
\$125,001 - \$225,000	0.000
\$225,001 - \$250,000	0.100

State Adjustments	
Zone 1: NY	-0.100
Zone 2: NV, UT	-0.050
Zone 3: CO, GA, ID, MA, MD, NC	0.000
Zone 4: AL, AZ, CT, DC, HI, IN, ME, MI, MN, MO, NE, NJ	0.050
Zone 5: IA, IL, KS, LA, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA	0.100
Zone 6: AR, FL, MT, PA	0.150
Zone 7: TX	0.250

*Adjustments to Total loan amount

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



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

[Return to Home Tab](#)



Effective: 4/16/19 12:52 PM

WesLend Government High Balance

8033-99 6033-99					8333-99 6333-99					
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	
3.500	98.735	98.704	98.672	98.641	3.375	100.005	99.980	99.966	99.951	
3.625	99.286	99.255	99.224	99.193	3.500	100.445	100.420	100.406	100.391	
3.750	99.822	99.791	99.760	99.729	3.625	100.884	100.859	100.845	100.830	
3.875	100.127	100.096	100.064	100.033	3.750	101.309	101.284	101.270	101.255	
4.000	100.663	100.632	100.601	100.569	3.875	101.528	101.499	101.477	101.454	
4.125	101.173	101.142	101.111	101.079	4.000	101.950	101.921	101.899	101.876	
4.250	101.668	101.637	101.606	101.574	4.125	102.376	102.347	102.325	102.302	
4.375	101.675	101.644	101.612	101.581	4.250	102.789	102.760	102.739	102.715	
4.500	102.046	102.015	101.984	101.952	4.375	101.457	101.428	101.407	101.392	
4.625	102.437	102.405	102.374	102.343	4.500	101.888	101.859	101.838	101.823	
4.750	102.694	102.662	102.631	102.600	4.625	102.261	102.232	102.211	102.196	
4.875	101.978	101.947	101.916	101.884	4.750	102.575	102.546	102.524	102.510	
5.000	102.402	102.371	102.339	102.308	4.875					
5.125	102.811	102.779	102.748	102.717	5.000					
5.250	103.167	103.136	103.104	103.073	5.125					
5.375					5.250					
5.500					5.375					
5.625					5.500					
5.750					5.625					
5.875					5.750					

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed High Balance Streamline	6038-99	VA 30 Year High Balance IRRRL
8338-99	FHA 15 Year Fixed High Balance Streamline		

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

Price Adjustments

FICO Adjustments

580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640 - 659	-0.375
660 - 679	-0.250
680 - 699	0.000
> 700	0.000

Government Adjusters

VA Loan	-0.250
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

State Adjustments

Zone 1: NY	-0.100
Zone 2: NV, UT	-0.050
Zone 3: CO, GA, ID, MA, MD, NC	0.000
Zone 4: AL, AZ, CT, DC, HI, IN, ME, MI, MN, MO, NE, NJ	0.050
Zone 5: IA, IL, KS, LA, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA	0.100
Zone 6: AR, FL, MT, PA	0.150
Zone 7: TX	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	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other States	-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: 4/16/19 12:52 PM

WesLend Government ARM

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM					
Margin 2.000	Caps 1/1/5			Index: 1 year CMT	Margin 2.000	Caps 1/1/5			Index: 1 year CMT
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	
3.000	97.572	97.509	97.447		3.000	97.572	97.509	97.447	
3.125	97.962	97.899	97.837		3.125	97.962	97.899	97.837	
3.250	98.342	98.279	98.217		3.250	98.342	98.279	98.217	
3.375	99.605	99.542	99.480		3.375	99.605	99.542	99.480	
3.500	99.980	99.917	99.855		3.500	99.980	99.917	99.855	
3.625	100.365	100.302	100.240		3.625	100.365	100.302	100.240	
3.750	100.751	100.688	100.626		3.750	100.751	100.688	100.626	
3.875	101.052	100.989	100.927		3.875	101.052	100.989	100.927	
4.000	101.439	101.376	101.314		4.000	101.439	101.376	101.314	
4.125	101.827	101.764	101.702		4.125	101.827	101.764	101.702	
4.250	102.225	102.162	102.100		4.250	102.225	102.162	102.100	
4.375	101.844	101.781	101.719		4.375	101.844	101.781	101.719	
4.500	102.231	102.168	102.106		4.500	102.231	102.168	102.106	
4.625	102.628	102.565	102.503		4.625	102.628	102.565	102.503	
4.750	103.016	102.953	102.891		4.750	103.016	102.953	102.891	
4.875					4.875				
5.000					5.000				
5.125					5.125				
5.250					5.250				
5.375					5.375				

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

FHA LTV/FICO

	<70	70 - 79.99	80 - 89.99	90 - 94.99	95 - 99.99	>= 100
< 600	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
600 - 619	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
620 - 639	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
640 - 659	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
660 - 679	0.000	0.000	0.000	0.000	0.000	0.000
680 - 699	0.125	0.125	0.125	0.125	0.125	0.125
700 - 719	0.125	0.125	0.125	0.125	0.125	0.125
720 - 39	0.125	0.125	0.125	0.125	0.125	0.125
> 740	0.125	0.125	0.125	0.125	0.125	0.125

VA LTV/FICO

	<70	70 - 79.99	80 - 89.99	90 - 94.99	95 - 99.99	>= 100
< 600	-2.375	-2.375	-2.375	-2.375	-2.500	-2.625
600 - 619	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
620 - 639	-1.000	-1.000	-0.875	-0.875	-0.975	-1.000
640 - 659	-0.375	-0.375	-0.375	-0.375	-0.475	-0.500
660 - 679	-0.125	-0.125	-0.125	-0.125	-0.225	-0.250
680 - 699	0.050	0.050	0.000	0.000	-0.100	-0.125
700 - 719	0.100	0.100	0.050	0.000	0.000	0.000
720 - 39	0.125	0.125	0.075	0.000	0.000	0.000
> 740	0.125	0.125	0.100	0.000	0.000	0.000

Loan Amount

Loan Amount	Adjustment
<=\$50,000	-0.500
>\$50,000 and <=\$85,000	-0.250
>\$85,000 and <=\$110,000	0.000
>\$110,000 and <=\$150,000	0.000
>\$150,000 and <=\$175,000	0.000
>\$175,000 and <=\$250,000	0.050

State Adjustments

Zone	States	Adjustment
Zone 1	PA, TX	0.125
Zone 2	CT, FL, IA, IL, MI, OH, OK	0.100
Zone 3	AR, DE, GA, IN, KS, LA, MN, MO, MS, NC, ND, NH, NJ, NY, OR, SC, SD	0.050
Zone 4	AL, AZ, CO, DC, HI, ID, KY, MA, MD, ME, MT, NM, RI, TN, UT, VA, VT, WA, WV	0.000
Zone 5	CA, NV	-0.125

*Adjustments to Total loan amount

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



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

[Return to Home Tab](#)



Effective: 4/16/19 12:52 PM

WesLend Jumbo								
3000-21 Jumbo 30 Yr Fixed			3300-21 Jumbo 15 Yr Fixed					
Rate	30 Day	45 Day	Rate	30 Day	45 Day			
4.000	97.898	97.773	3.750	98.500	98.375			
4.125	98.329	98.204	3.875	98.956	98.831			
4.250	98.746	98.621	4.000	99.331	99.206			
4.375	99.127	99.002	4.125	99.590	99.465			
4.500	99.516	99.391	4.250	99.934	99.809			
4.625	99.905	99.780	4.375	100.259	100.134			
4.750	100.264	100.139	4.500	100.492	100.367			
4.875	100.604	100.479	4.625					
5.000	100.935	100.810	4.750					
5.125	101.218	101.093	4.875					
5.250	101.543	101.418	5.000					
5.375			5.125					
5.500			5.250					
5.625			5.375					
5.750			5.500					
5.875			5.625					
6.000			5.750					
6.125			5.875					
6.250			6.000					
6.375			6.125					
3700-21 Jumbo 5/1 ARM Margin 2.25			3800-21 Jumbo 7/1 ARM Margin 2.25			3900-21 Jumbo 10/1 ARM Margin 2.25		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
3.500	98.315	98.190	3.500	98.223	98.098	3.625	98.148	98.023
3.625	98.691	98.566	3.625	98.627	98.502	3.750	98.580	98.455
3.750	99.070	98.945	3.750	99.005	98.880	3.875	98.981	98.856
3.875	99.407	99.282	3.875	99.408	99.283	4.000	99.368	99.243
4.000	99.727	99.602	4.000	99.796	99.671	4.125	99.748	99.623
4.125	100.029	99.904	4.125	100.080	99.955	4.250	100.094	99.969
4.250	100.231	100.106	4.250	100.374	100.249	4.375	100.379	100.254
4.375	100.473	100.348	4.375	100.643	100.518	4.500	100.604	100.479
4.500	100.722	100.597	4.500	100.857	100.732	4.625	100.785	100.660
4.625			4.625			4.750		
4.750			4.750			4.875		
4.875			4.875			5.000		
5.000			5.000			5.125		
5.125			5.125			5.250		
5.250			5.250			5.375		
5.375			5.375			5.500		
5.500			5.500			5.625		
5.625			5.625			5.750		
5.750			5.750			5.875		
5.875			5.875			6.000		

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Max Lender Credit after Adjustments: 101.375

Loan Level Price Adjustments							
	<=60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90
Purchase Special	0.375	0.375	0.375	0.375	0.250	0.000	0.000
>1.5mm-\$2.0mm	0.000	0.000	0.000	0.000	-0.500	-0.500	-0.500
>2.0mm-\$2.5mm	0.000	0.000	0.000	-0.250	-0.500	-0.500	-0.500
760+ Fico	0.500	0.375	0.250	0.000	-0.250	-0.375	-0.625
740-759 Fico	0.375	0.250	0.125	-0.125	-0.375	-0.750	-0.750
720-739 Fico	0.250	0.125	0.000	-0.500	-1.000	-1.000	-1.250
700-719 Fico	0.250	0.000	-0.250	-0.750	-1.250	-1.500	-1.750
680-699 Fico	0.125	-0.125	-0.375	-0.750	-1.250	-2.250	-2.500
Second Home	0.000	0.000	-0.500	-0.500	n/a	n/a	n/a
Investment Property	-1.000	-1.500	n/a	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
Cash Out Refi	-0.500	-0.500	-0.500	-1.500	n/a	n/a	n/a
2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a
DTI >40	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
LTV > 80% w/No MI (in addition to above adjustments)							
No MI w/760+ Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.000
No MI w/740-759 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.125
No MI w/720-739 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	n/a