



Effective: 4/30/19 11:04 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

**Table of Contents**

Tab	Product
<a href="#">2</a>	Fixed Conforming
<a href="#">3</a>	Fixed High Balance
<a href="#">4</a>	Fixed Agency
<a href="#">5</a>	Fixed Agency High Bal
<a href="#">6</a>	Government
<a href="#">7</a>	Government HB
<a href="#">8</a>	Government ARM
<a href="#">9</a>	HomeReady
<a href="#">10</a>	HomePossible
<a href="#">11</a>	ARM
<a href="#">12</a>	ARM HB
<a href="#">13</a>	Jumbo

**New Locks**

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at [www.weslendwholesale.com](http://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 State	-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](mailto:Lockdesk@weslend.com)
- Expired locks are subject to worst case pricing within 30 days of lock expiration. Relock fee on expired locks are .125% (Fees may vary for Non Agency Programs/All Arm programs)



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](#)



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WesLend Conforming DU and LP														
1200-99					1300-99									
1000-99 1001-99	1100-99 1101-99				1200-99 1201-99	1300-99 1301-99								
Rate	Conventional 25/30 Yr Fixed				Rate	Conventional 20 Yr Fixed				Rate	Conventional 15 Yr Fixed			
	15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day		15 Day	30 Day	45 Day	60 Day
3.625	98.816	98.777	98.738	98.699	3.875	101.168	101.128	101.089	101.050	3.000	98.672	98.633	98.594	98.555
3.750	100.009	99.970	99.931	99.892	4.000	101.766	101.727	101.688	101.649	3.125	99.362	99.323	99.284	99.245
3.875	100.578	100.538	100.499	100.460	4.125	102.261	102.222	102.183	102.144	3.250	99.611	99.571	99.532	99.493
4.000	101.008	100.969	100.930	100.891	4.250	102.627	102.588	102.549	102.510	3.375	99.994	99.955	99.916	99.877
4.125	101.442	101.403	101.364	101.325	4.375	103.001	102.962	102.923	102.884	3.500	101.193	101.154	101.115	101.075
4.250	102.250	102.211	102.172	102.133	4.500	103.374	103.334	103.295	103.256	3.625	101.594	101.555	101.516	101.477
4.375	102.692	102.653	102.614	102.575	4.625	103.747	103.707	103.668	103.629	3.750	101.940	101.901	101.862	101.823
4.500	103.167	103.127	103.088	103.049	4.750	104.315	104.275	104.236	104.197	3.875	102.438	102.399	102.360	102.321
4.625	103.404	103.364	103.325	103.286	4.875	104.720	104.681	104.642	104.603	4.000	102.866	102.827	102.788	102.749
4.750	103.690	103.650	103.611	103.572	5.000	104.826	104.787	104.748	104.709	4.125	103.153	103.113	103.074	103.035
4.875	104.113	104.074	104.035	103.996	5.125	105.079	105.040	105.001	104.962	4.250	103.653	103.613	103.574	103.535
5.000	104.469	104.430	104.391	104.352	5.250	105.393	105.354	105.315	105.276	4.375	104.099	104.060	104.021	103.982
5.125	104.561	104.522	104.483	104.444	5.375	105.654	105.615	105.576	105.537	4.500	104.124	104.085	104.046	104.007
5.250	104.983	104.944	104.905	104.866	5.500	105.906	105.867	105.828	105.789	4.625	104.329	104.290	104.251	104.212
5.375	105.394	105.355	105.316	105.277	5.625					4.750	104.588	104.549	104.510	104.471
5.500	105.666	105.627	105.588	105.549	5.750					4.875	104.741	104.702	104.663	104.624
5.625					5.875					5.000	104.975	104.936	104.897	104.858
5.750					6.000					5.125	104.924	104.885	104.846	104.807
5.875					6.125					5.250	104.904	104.865	104.826	104.787
6.000					6.250					5.375				

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 o								
	<=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	0.000
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	0.000
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 > 15yr	-0.750
2-4 Units	-1.000
Manufactured	-0.750

Loans with Secondary Financing			
All Loans with Subordinate Financing			
			-0.375

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	-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	0.100
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 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](#)



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WesLend Fixed High Balance

1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.875	99.395	99.355	99.316	99.277	4.000	99.825	99.786	99.747	99.708	3.250	98.595	98.556	98.517	98.478
4.000	99.825	99.786	99.747	99.708	4.125	100.255	100.216	100.177	100.138	3.375	98.957	98.918	98.879	98.840
4.125	100.255	100.216	100.177	100.138	4.250	100.816	100.777	100.738	100.699	3.500	100.560	100.521	100.482	100.442
4.250	100.816	100.777	100.738	100.699	4.375	101.258	101.219	101.180	101.141	3.625	100.814	100.775	100.736	100.697
4.375	101.258	101.219	101.180	101.141	4.500	101.733	101.693	101.654	101.615	3.750	101.223	101.184	101.145	101.106
4.500	101.733	101.693	101.654	101.615	4.625	101.970	101.930	101.891	101.852	3.875	101.732	101.693	101.654	101.615
4.625	101.970	101.930	101.891	101.852	4.750	102.006	101.966	101.927	101.888	4.000	102.167	102.128	102.089	102.050
4.750	102.006	101.966	101.927	101.888	4.875	102.537	102.498	102.459	102.420	4.125	102.082	102.042	102.003	101.964
4.875	102.537	102.498	102.459	102.420	5.000	102.896	102.857	102.818	102.779	4.250	102.389	102.349	102.310	102.271
5.000	102.896	102.857	102.818	102.779	5.125	102.932	102.893	102.854	102.815	4.375	102.682	102.643	102.604	102.565
5.125	102.932	102.893	102.854	102.815	5.250	103.055	103.016	102.977	102.938	4.500	102.707	102.668	102.629	102.590
5.250	103.055	103.016	102.977	102.938	5.375	103.466	103.427	103.388	103.349	4.625	102.651	102.612	102.573	102.534
5.375	103.466	103.427	103.388	103.349	5.500	103.776	103.737	103.698	103.659	4.750	102.624	102.585	102.546	102.507
5.500	103.776	103.737	103.698	103.659	5.625					4.875	102.749	102.710	102.671	102.632
5.625					5.750					5.000	102.835	102.796	102.757	102.718
5.750					5.875					5.125	102.784	102.745	102.706	102.667
					6.000					5.250	102.764	102.725	102.686	102.647

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	98.380	98.341	98.302	98.263
3.375	98.741	98.702	98.663	98.624
3.500	100.560	100.521	100.482	100.442
3.625	100.814	100.775	100.736	100.697
3.750	101.223	101.184	101.145	101.106
3.875	101.732	101.693	101.654	101.615
4.000	102.167	102.128	102.089	102.050
4.125	102.082	102.042	102.003	101.964
4.250	102.389	102.349	102.310	102.271
4.375	102.682	102.643	102.604	102.565
4.500	102.707	102.668	102.629	102.590
4.625	102.651	102.612	102.573	102.534
4.750	102.624	102.585	102.546	102.507
4.875	102.749	102.710	102.671	102.632
5.000	102.835	102.796	102.757	102.718
5.125	102.784	102.745	102.706	102.667
5.250	102.764	102.725	102.686	102.647

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 or)								
	<=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 > 15yr	-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				
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%	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	0.100
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 S	-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: 4/30/19 11:04 AM

**WesLend Fixed Agency - LP Only**

1001-01 1101-01 FHLMC 25/30 Yr Fixed					1201-01 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	100.198	100.175	100.125	100.099	3.750	100.615	100.593	100.511	100.485	2.750	97.034	96.934	96.932	96.840
3.875	100.841	100.818	100.773	100.747	3.875	101.294	101.272	101.196	101.171	2.875	97.720	97.619	97.615	97.523
4.000	101.287	101.264	101.225	101.199	4.000	101.884	101.862	101.788	101.762	3.000	98.386	98.284	98.281	98.189
4.125	101.814	101.791	101.757	101.731	4.125	102.577	102.555	102.480	102.455	3.125	99.007	98.903	98.902	98.810
4.250	102.432	102.391	102.384	102.337	4.250	103.024	102.983	102.938	102.891	3.250	100.372	100.267	100.269	100.177
4.375	102.904	102.863	102.870	102.823	4.375	103.434	103.393	103.350	103.304	3.375	100.828	100.722	100.726	100.634
4.500	103.365	103.323	103.349	103.302	4.500	103.763	103.722	103.684	103.638	3.500	100.804	100.743	100.721	100.708
4.625	103.616	103.574	103.594	103.547	4.625	104.184	104.143	104.109	104.063	3.625	101.387	101.327	101.307	101.295
4.750	103.705	103.644	103.655	103.586	4.750	104.526	104.467	104.444	104.376	3.750	101.970	101.912	101.895	101.884
4.875	104.258	104.198	104.216	104.147	4.875	104.890	104.830	104.811	104.743	3.875	102.497	102.440	102.425	102.423
5.000	104.565	104.504	104.527	104.459	5.000	105.143	105.083	105.066	104.998	4.000	102.982	102.930	102.919	102.915
5.125	104.447	104.367	104.393	104.303	5.125	105.179	105.100	105.064	104.974	4.125	103.153	103.050	103.012	102.985
5.250	104.896	104.817	104.850	104.759	5.250	105.491	105.411	105.379	105.289	4.250	103.533	103.429	103.393	103.365
5.375	105.437	105.357	105.398	105.307	5.375	105.890	105.811	105.782	105.692	4.375	103.936	103.832	103.798	103.767
5.500	105.686	105.606	105.651	105.561	5.500	106.118	106.039	106.015	105.925	4.500	103.640	103.474	103.412	103.324
5.625	105.614	105.515	105.547	105.434	5.625	105.849	105.750	105.783	105.671	4.625	104.046	103.880	103.821	103.733
5.750	106.087	105.988	106.026	105.914	5.750	106.164	106.065	106.101	105.989	4.750	104.492	104.325	104.269	104.181
5.875	106.362	106.263	106.304	106.192	5.875	106.577	106.478	106.516	106.404	4.875	104.868	104.702	104.648	104.559
6.000	106.583	106.484	106.529	106.417	6.000	106.764	106.665	106.704	106.592	5.000	104.491	104.317	104.236	104.212
6.125	106.412	106.293	106.208	106.073	6.125	106.491	106.372	106.288	106.153	5.125	104.788	104.614	104.535	104.510
6.250	106.686	106.567	106.485	106.350	6.250					5.250				
6.375	107.060	106.922	106.918	106.762	6.375					5.375				
6.500	108.138	108.000	107.998	107.842	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)**

	<=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 > 15y	-0.750
2-4 Units	-1.000
Manufactured	-0.750

**Loans with Secondary Financing**

All Loans with Subordinate Financing	-0.375
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**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	-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 \$	-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: 4/30/19 11:04 AM

WesLend Fixed Agency Super Conforming - LP Only

1053-01 1153-01 FHLMC 25/30 Yr Fixed SC					1353-01 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	99.385	99.362	99.312	99.286	2.875	97.220	97.119	97.115	97.023
3.875	100.028	100.005	99.960	99.934	3.000	97.886	97.784	97.781	97.689
4.000	100.475	100.452	100.413	100.387	3.125	98.507	98.403	98.402	98.310
4.125	101.002	100.979	100.945	100.919	3.250	99.872	99.767	99.769	99.677
4.250	101.621	101.580	101.573	101.526	3.375	100.328	100.222	100.226	100.134
4.375	102.093	102.052	102.059	102.012	3.500	100.240	100.179	100.157	100.144
4.500	102.555	102.513	102.539	102.492	3.625	100.823	100.763	100.743	100.731
4.625	102.805	102.763	102.783	102.736	3.750	101.353	101.295	101.278	101.267
4.750	102.478	102.417	102.428	102.359	3.875	101.880	101.823	101.808	101.806
4.875	103.032	102.972	102.990	102.921	4.000	101.864	101.812	101.801	101.797
5.000	103.339	103.278	103.301	103.233	4.125	102.034	101.931	101.893	101.866
5.125	102.822	102.742	102.768	102.678	4.250	102.414	102.310	102.274	102.246
5.250	103.271	103.192	103.225	103.134	4.375	102.817	102.713	102.679	102.648
5.375	103.812	103.732	103.773	103.682	4.500	101.922	101.756	101.694	101.606
5.500	104.061	103.981	104.026	103.936	4.625	102.327	102.161	102.102	102.014
5.625	103.296	103.197	103.229	103.116	4.750	102.773	102.606	102.550	102.462
5.750	103.769	103.670	103.708	103.596	4.875	103.149	102.983	102.929	102.840
5.875	104.044	103.945	103.986	103.874	5.000	102.522	102.348	102.267	102.243
6.000	104.264	104.165	104.210	104.098	5.125	102.819	102.645	102.566	102.541
6.125	102.990	102.871	102.786	102.651	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 > 15y	-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%	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



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: 4/30/19 11:04 AM

**WesLend Government**

8000-99 8100-99					6000-99 6100-99					FHA/VA 25/30 Yr Fixed					8200-99 6200-99					FHA/VA 20 Yr Fixed					8300-99 6300-99					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	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	100.192	100.161	100.129	100.098	3.375	100.192	100.161	100.129	100.098	3.500	101.374	101.342	101.311	101.280																				
3.500	101.164	101.132	101.101	101.070	3.500	101.164	101.132	101.101	101.070	3.625	101.795	101.764	101.732	101.701																				
3.625	101.526	101.494	101.463	101.432	3.625	101.479	101.448	101.416	101.385	3.750	102.105	102.074	102.042	102.011																				
3.750	101.997	101.966	101.935	101.903	3.750	101.950	101.919	101.888	101.857	3.875	102.390	102.359	102.328	102.297																				
3.875	102.431	102.400	102.369	102.338	3.875	102.431	102.400	102.369	102.338	4.000	102.883	102.852	102.821	102.790																				
4.000	103.011	102.980	102.949	102.918	4.000	103.011	102.980	102.949	102.918	4.125	103.257	103.225	103.194	103.163																				
4.125	103.459	103.428	103.397	103.366	4.125	103.412	103.381	103.350	103.319	4.250	102.771	102.740	102.709	102.677																				
4.250	103.679	103.648	103.616	103.585	4.250	103.632	103.601	103.570	103.538	4.375	103.235	103.204	103.173	103.141																				
4.375	103.764	103.733	103.702	103.670	4.375	103.764	103.733	103.702	103.670	4.500	103.672	103.641	103.610	103.578																				
4.500	104.270	104.239	104.208	104.176	4.500	104.270	104.239	104.208	104.176	4.625	103.999	103.968	103.936	103.905																				
4.625	104.693	104.662	104.631	104.599	4.625	104.662	104.631	104.599	104.568	4.750	103.254	103.223	103.192	103.160																				
4.750	104.820	104.789	104.758	104.727	4.750	104.789	104.758	104.727	104.695	4.875	103.669	103.638	103.607	103.575																				
4.875	104.525	104.494	104.463	104.431	4.875	104.525	104.494	104.463	104.431	5.000	104.068	104.037	104.006	103.974																				
5.000	104.984	104.953	104.922	104.890	5.000	104.984	104.953	104.922	104.890	5.125																								
5.125	105.292	105.261	105.230	105.198	5.125	105.261	105.230	105.198	105.167	5.250																								
5.250	104.946	104.915	104.884	104.853	5.250	104.915	104.884	104.853	104.821	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																								

7000-99					USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.375	100.192	100.161	100.129	100.098					
3.500	101.164	101.132	101.101	101.070					
3.625	101.526	101.494	101.463	101.432					
3.750	101.997	101.966	101.935	101.903					
3.875	102.431	102.400	102.369	102.338					
4.000	103.011	102.980	102.949	102.918					
4.125	103.459	103.428	103.397	103.366					
4.250	103.679	103.648	103.616	103.585					
4.375	103.764	103.733	103.702	103.670					
4.500	104.270	104.239	104.208	104.176					
4.625	104.693	104.662	104.631	104.599					
4.750	104.820	104.789	104.758	104.727					
4.875	104.525	104.494	104.463	104.431					
5.000	104.984	104.953	104.922	104.890					
5.125	105.292	105.261	105.230	105.198					
5.250	104.946	104.915	104.884	104.853					
5.375									
5.500									
5.625									
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	0.100
Zone 6: AR, FL, MT,	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 Stat	-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](#)



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**WesLend Government High Balance**

8033-99 6033-99 FHA/VA 30 Yr Fixed High Balance					8333-99 6333-99 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	99.143	99.112	99.081	99.049	3.375	99.854	99.842	99.817	99.790
3.625	99.694	99.663	99.632	99.601	3.500	100.309	100.296	100.272	100.245
3.750	100.238	100.207	100.176	100.144	3.625	100.742	100.730	100.705	100.678
3.875	100.453	100.422	100.391	100.359	3.750	101.165	101.153	101.129	101.101
4.000	100.991	100.959	100.928	100.897	3.875	101.498	101.474	101.444	101.417
4.125	101.517	101.486	101.454	101.423	4.000	101.926	101.901	101.871	101.844
4.250	102.016	101.984	101.953	101.922	4.125	102.341	102.317	102.287	102.260
4.375	101.956	101.924	101.893	101.862	4.250	102.767	102.743	102.712	102.685
4.500	102.394	102.363	102.332	102.301	4.375	101.533	101.514	101.482	101.448
4.625	102.719	102.688	102.657	102.626	4.500	101.962	101.944	101.912	101.878
4.750	103.024	102.993	102.962	102.931	4.625	102.393	102.375	102.343	102.309
4.875	102.260	102.229	102.198	102.166	4.750	102.719	102.700	102.669	102.635
5.000	102.721	102.690	102.659	102.627	4.875				
5.125	103.127	103.096	103.065	103.033	5.000				
5.250	103.300	103.269	103.237	103.206	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	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 Stat	-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: 4/30/19 11:04 AM

**WesLend Government ARM**

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM			
Margin 2.000				Margin 2.000			
Caps 1/1/!				Caps 1/1/5			
Index: 1 year CMT				Index: 1 year CMT			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.000	97.759	97.696	97.634	3.000	97.759	97.696	97.634
3.125	98.139	98.076	98.014	3.125	98.139	98.076	98.014
3.250	98.520	98.457	98.395	3.250	98.520	98.457	98.395
3.375	99.945	99.882	99.820	3.375	99.945	99.882	99.820
3.500	100.330	100.267	100.205	3.500	100.330	100.267	100.205
3.625	100.717	100.654	100.592	3.625	100.717	100.654	100.592
3.750	101.104	101.041	100.979	3.750	101.104	101.041	100.979
3.875	101.141	101.078	101.016	3.875	101.141	101.078	101.016
4.000	101.528	101.465	101.403	4.000	101.528	101.465	101.403
4.125	101.926	101.863	101.801	4.125	101.926	101.863	101.801
4.250	102.314	102.251	102.189	4.250	102.314	102.251	102.189
4.375	102.221	102.158	102.096	4.375	102.221	102.158	102.096
4.500	102.619	102.556	102.494	4.500	102.619	102.556	102.494
4.625	103.008	102.945	102.883	4.625	103.008	102.945	102.883
4.750	103.397	103.334	103.272	4.750	103.397	103.334	103.272
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**

<=\$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**

<b>Zone 1:</b> PA, TX	0.125
<b>Zone 2:</b> CT, FL, IA, IL, MI, OH, OK	0.100
<b>Zone 3:</b> AR, DE, GA, IN, KS, LA, MN, MO, MS, NC, ND, NH, NJ, NY, OR, SC, SD	0.050
<b>Zone 4:</b> AL, AZ, CO, DC, HI, ID, KY, MA, MD, ME, MT, NM, RI, TN, UT, VA, VT, WA, WV	0.000
<b>Zone 5:</b> 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 Stat	-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: 4/30/19 11:04 AM

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	98.269	98.230	98.191	98.152	3.875	100.264	100.225	100.186	100.147
3.750	98.949	98.910	98.871	98.832	4.000	100.853	100.813	100.774	100.735
3.875	99.555	99.516	99.476	99.437	4.125	101.344	101.305	101.266	101.227
4.000	99.966	99.927	99.888	99.849	4.250	101.773	101.733	101.694	101.655
4.125	100.453	100.414	100.375	100.336	4.375	102.145	102.106	102.067	102.028
4.250	101.054	101.015	100.976	100.937	4.500	102.507	102.468	102.429	102.390
4.375	101.540	101.501	101.462	101.423	4.625	103.029	102.990	102.951	102.912
4.500	101.991	101.952	101.913	101.874	4.750	103.476	103.437	103.398	103.359
4.625	102.329	102.289	102.250	102.211	4.875	103.879	103.840	103.801	103.761
4.750	102.762	102.723	102.684	102.644	5.000	103.898	103.859	103.820	103.781
4.875	103.233	103.193	103.154	103.115	5.125	104.305	104.266	104.227	104.188
5.000	103.503	103.464	103.425	103.386	5.250	104.618	104.579	104.540	104.501
5.125	103.768	103.728	103.689	103.650	5.375	104.852	104.813	104.774	104.735
5.250	104.240	104.201	104.162	104.122	5.500	105.069	105.030	104.991	104.952
5.375	104.472	104.433	104.394	104.355	5.625				
5.500	103.579	103.540	103.501	103.462	5.750				
5.625					5.875				
5.750					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			
Days	Fee	Re-Lock	Fee
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

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 > 15y	-0.750

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

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 State	-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: 4/30/19 11:04 AM

HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.625	98.848	98.825	98.772	98.746
		3.750	99.698	99.675	99.625	99.599
		3.875	100.341	100.318	100.273	100.247
		4.000	100.787	100.764	100.725	100.699
		4.125	101.314	101.291	101.257	101.231
		4.250	101.932	101.891	101.884	101.837
		4.375	102.404	102.363	102.370	102.323
		4.500	102.865	102.823	102.849	102.802
		4.625	103.116	103.074	103.094	103.047
		4.750	103.205	103.144	103.155	103.086
		4.875	103.758	103.698	103.716	103.647
		5.000	104.065	104.004	104.027	103.959
		5.125	103.947	103.867	103.893	103.803
		5.250	104.396	104.317	104.350	104.259
		5.375	104.937	104.857	104.898	104.807
		5.500	105.186	105.106	105.151	105.061
		5.625	105.114	105.015	105.047	104.934
		5.750	105.587	105.488	105.526	105.414
		5.875	105.862	105.763	105.804	105.692
		6.000	106.083	105.984	106.029	105.917

Cumulative Price Adjustment Caps		
FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

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

**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 > 15y	-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							
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

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: 4/30/19 11:04 AM

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				
2.750	97.797	97.773	97.761	2.750	97.257	97.220	97.208	3.000				3.125											
2.875	98.143	98.120	98.102	2.875	97.686	97.652	97.634	3.125	98.346	98.301	98.267	3.375	98.813	98.772	98.732								
3.000	98.488	98.465	98.442	3.000	98.114	98.081	98.059	3.375	98.813	98.772	98.732	3.500	99.272	99.233	99.188								
3.125	98.834	98.811	98.784	3.125	98.541	98.510	98.483	3.500	99.272	99.233	99.188	3.625	99.731	99.695	99.644								
3.250	99.554	99.505	99.450	3.250	98.966	98.937	98.905	3.625	99.731	99.695	99.644	3.750	100.254	100.205	100.150								
3.375	99.943	99.893	99.839	3.375	99.390	99.362	99.324	3.750	100.254	100.205	100.150	3.875	100.767	100.718	100.663								
3.500	100.331	100.281	100.227	3.500	99.853	99.803	99.749	3.875	100.767	100.718	100.663	4.000	101.216	101.166	101.112								
3.625	100.719	100.669	100.615	3.625	100.288	100.238	100.184	4.000	101.216	101.166	101.112	4.125	101.628	101.579	101.524								
3.750	101.093	101.043	100.988	3.750	100.729	100.679	100.625	4.125	101.628	101.579	101.524	4.250	101.990	101.940	101.886								
3.875	101.442	101.393	101.338	3.875	101.170	101.120	101.066	4.250	101.990	101.940	101.886	4.375	102.338	102.288	102.234								
4.000	101.735	101.685	101.631	4.000	101.509	101.459	101.405	4.375	102.338	102.288	102.234	4.500	102.454	102.405	102.350								
4.125	102.013	101.963	101.909	4.125	101.827	101.777	101.722	4.500	102.454	102.405	102.350	4.625	102.512	102.463	102.408								
4.250	102.259	102.209	102.155	4.250	102.119	102.069	102.015	4.625	102.512	102.463	102.408	4.750		102.588	102.534								
4.375	102.497	102.447	102.393	4.375	102.404	102.354	102.300	4.750															
4.500				4.500		102.632	102.578	4.625															

**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 > 15yr	-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**

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

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



Effective: 4/30/19 11:04 AM

**WesLend ARM High Balance**

1733-77 5/1 LIBOR ARM High Balance				1833-77 7/1 LIBOR ARM High Balance				1933-77 10/1 LIBOR ARM High Balance			
Margin 2.25 Caps 2/2/5				Margin 2.25 Caps 5/2/5				Margin 2.25 Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	98.008	97.985	97.972	2.750	97.338	97.301	97.289	3.000			
2.875	98.350	98.326	98.309	2.875	97.764	97.730	97.712	3.125			
3.000	98.687	98.664	98.642	3.000	98.188	98.155	98.133	3.250	98.515	98.471	98.436
3.125	99.027	99.004	98.976	3.125	98.611	98.580	98.552	3.375	98.977	98.935	98.895
3.250	99.319	99.296	99.263	3.250	99.031	99.002	98.969	3.500	99.430	99.391	99.346
3.375	99.606	99.583	99.544	3.375	99.449	99.422	99.384	3.625	99.882	99.845	99.795
3.500	99.911	99.867	99.824	3.500	99.861	99.836	99.792	3.750	100.286	100.251	100.195
3.625	100.299	100.249	100.195	3.625	100.273	100.250	100.201	3.875	100.682	100.648	100.588
3.750	100.673	100.623	100.568	3.750	100.631	100.608	100.555	4.000	101.077	101.046	100.980
3.875	101.022	100.973	100.918	3.875	100.984	100.961	100.902	4.125	101.481	101.451	101.380
4.000	101.315	101.265	101.211	4.000	101.338	101.317	101.252	4.250	101.724	101.693	101.616
4.125	101.593	101.543	101.489	4.125	101.700	101.678	101.609	4.375	101.943	101.910	101.828
4.250	101.839	101.789	101.735	4.250	102.000	101.978	101.904	4.500	102.165	102.130	102.043
4.375	102.077	102.027	101.973	4.375	102.291	102.269	102.189	4.625	102.388	102.352	102.260
4.500	102.281	102.252	102.167	4.500	102.583	102.560	102.475	4.750	102.526	102.486	102.389
4.625	102.560	102.530	102.439	4.625	102.877	102.853	102.763	4.875	102.655	102.611	102.509
4.750	102.762	102.729	102.634	4.750	103.148	103.123	103.027	5.000	102.785	102.738	102.631
4.875	102.955	102.920	102.819	4.875	103.416	103.390	103.290	5.125	102.915	102.864	102.752
5.000	103.148	103.110	103.004	5.000	103.500	103.500	103.500	5.250	103.458	103.411	103.293
5.125	103.340	103.299	103.188	5.125				5.375	103.500	103.500	103.500

**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**

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 > 15y	-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							
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

**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	\$150-175	>\$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: 4/30/19 11:04 AM

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	97.968	97.843	3.750	99.058	98.933			
4.125	98.434	98.309	3.875	99.492	99.367			
4.250	98.901	98.776	4.000	99.692	99.567			
4.375	99.320	99.195	4.125	99.947	99.822			
4.500	99.712	99.587	4.250	100.285	100.160			
4.625	100.064	99.939	4.375	100.605	100.480			
4.750	100.418	100.293	4.500	100.831	100.706			
4.875	100.768	100.643	4.625					
5.000	101.087	100.962	4.750					
5.125	101.438	101.313	4.875					
5.250	101.779	101.654	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 Caps 2/2/5			3800-21 Jumbo 7/1 ARM Margin 2.25 Caps 5/2/5			3900-21 Jumbo 10/1 ARM Margin 2.25 Caps 5/2/5		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
3.500	98.554	98.429	3.500	98.510	98.385	3.625	98.679	98.554
3.625	98.879	98.754	3.625	98.893	98.768	3.750	99.102	98.977
3.750	99.163	99.038	3.750	99.284	99.159	3.875	99.522	99.397
3.875	99.476	99.351	3.875	99.539	99.414	4.000	99.851	99.726
4.000	99.844	99.719	4.000	99.939	99.814	4.125	100.283	100.158
4.125	100.194	100.069	4.125	100.251	100.126	4.250	100.678	100.553
4.250	100.500	100.375	4.250	100.569	100.444	4.375	100.992	100.867
4.375	100.764	100.639	4.375	100.862	100.737	4.500	101.231	101.106
4.500	101.034	100.909	4.500	101.099	100.974	4.625	101.425	101.300
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
<b>LTV &gt; 80% w/No MI (in addition to above adjustments)</b>							
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