



Effective: 6/10/19 11:24 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

Table of Contents

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



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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
3.625	101.039	101.018	100.975	100.953	3.625	101.546	101.525	101.450	101.430	2.750	98.264	98.263	98.248	98.248
3.750	101.695	101.674	101.634	101.613	3.750	102.196	102.175	102.104	102.084	2.875	98.931	98.930	98.915	98.915
3.875	102.226	102.205	102.169	102.148	3.875	102.776	102.756	102.690	102.669	3.000	99.573	99.573	99.558	99.557
4.000	102.993	102.972	102.943	102.922	4.000	103.262	103.242	103.174	103.153	3.125	100.162	100.161	100.147	100.146
4.125	103.109	103.088	103.069	103.048	4.125	103.647	103.627	103.561	103.540	3.250	101.568	101.567	101.552	101.552
4.250	103.260	103.219	103.236	103.195	4.250	104.010	103.971	103.948	103.908	3.375	101.891	101.890	101.878	101.878
4.375	103.682	103.642	103.675	103.635	4.375	104.326	104.286	104.265	104.226	3.500	101.748	101.728	101.719	101.699
4.500	104.064	104.024	104.062	104.021	4.500	104.701	104.661	104.642	104.603	3.625	102.196	102.176	102.169	102.149
4.625	104.096	104.056	104.086	104.045	4.625	104.798	104.759	104.745	104.705	3.750	103.004	102.984	102.983	102.963
4.750	104.138	104.078	104.092	104.032	4.750	105.056	104.997	104.977	104.918	3.875	103.185	103.166	103.166	103.146
4.875	104.593	104.534	104.555	104.495	4.875	105.361	105.303	105.283	105.225	4.000	103.609	103.589	103.589	103.569
5.000	104.800	104.740	104.765	104.705	5.000	105.646	105.587	105.570	105.511	4.125	103.486	103.446	103.461	103.421
5.125	104.744	104.664	104.705	104.626	5.125	105.473	105.395	105.374	105.295	4.250	104.187	104.147	104.161	104.121
5.250	105.075	104.996	105.043	104.963	5.250	105.776	105.698	105.680	105.601	4.375	104.586	104.547	104.564	104.525
5.375	105.413	105.334	105.387	105.308	5.375	106.018	105.940	105.925	105.846	4.500	103.848	103.788	103.668	103.608
5.500	105.643	105.564	105.619	105.539	5.500	106.264	106.185	106.176	106.097	4.625	104.231	104.171	104.052	103.992
5.625	105.652	105.553	105.659	105.560	5.625	105.769	105.670	105.777	105.678	4.750	104.636	104.576	104.458	104.399
5.750	105.899	105.800	105.910	105.811	5.750	106.062	105.963	106.073	105.974	4.875	104.989	104.930	104.810	104.751
5.875	106.136	106.037	106.151	106.052	5.875	106.437	106.339	106.450	106.352	5.000	104.512	104.433	104.428	104.349
6.000	106.347	106.248	106.364	106.265	6.000	106.623	106.524	106.635	106.536	5.125	104.873	104.794	104.790	104.711
6.125	106.308	106.189	106.079	105.960	6.125	106.438	106.320	106.212	106.093	5.250				
6.250	106.552	106.433	106.325	106.206	6.250					5.375				
6.375	106.829	106.710	106.605	106.486	6.375					5.500				
6.500	107.493	107.355	107.324	107.186	6.500					5.625				
6.625					6.625					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
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, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, 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](#)



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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
3.625	100.226	100.205	100.162	100.140	2.875	98.525	98.524	98.509	98.509
3.750	100.882	100.861	100.821	100.800	3.000	99.167	99.167	99.152	99.151
3.875	101.413	101.392	101.356	101.335	3.125	99.756	99.755	99.741	99.740
4.000	102.180	102.159	102.130	102.109	3.250	101.162	101.161	101.146	101.146
4.125	102.297	102.276	102.257	102.236	3.375	101.485	101.484	101.472	101.472
4.250	102.452	102.411	102.428	102.387	3.500	101.184	101.164	101.155	101.135
4.375	102.875	102.835	102.868	102.828	3.625	101.632	101.612	101.605	101.585
4.500	103.257	103.217	103.255	103.214	3.750	102.445	102.425	102.424	102.404
4.625	103.288	103.248	103.278	103.237	3.875	102.626	102.607	102.607	102.587
4.750	103.055	102.995	103.009	102.949	4.000	103.050	103.030	103.030	103.010
4.875	103.510	103.451	103.472	103.412	4.125	102.463	102.423	102.438	102.398
5.000	103.717	103.657	103.682	103.622	4.250	103.164	103.124	103.138	103.098
5.125	103.095	103.015	103.056	102.977	4.375	103.564	103.525	103.542	103.503
5.250	103.425	103.346	103.393	103.313	4.500	102.083	102.023	101.903	101.843
5.375	103.763	103.684	103.737	103.658	4.625	102.465	102.405	102.286	102.226
5.500	103.994	103.915	103.970	103.890	4.750	102.870	102.810	102.692	102.633
5.625	103.300	103.201	103.307	103.208	4.875	103.224	103.165	103.045	102.986
5.750	103.548	103.449	103.559	103.460	5.000	102.606	102.527	102.522	102.443
5.875	103.785	103.686	103.800	103.701	5.125	102.967	102.888	102.884	102.805
6.000	103.996	103.897	104.013	103.914	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, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, 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: 6/10/19 11:24 AM

WesLend Conforming DU and LP														
1000-99 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	100.231	100.153	100.199	100.184	3.625	100.543	100.527	100.512	100.496	3.000	99.275	99.260	99.244	99.228
3.750	101.287	101.287	101.256	101.240	3.750	101.695	101.679	101.664	101.648	3.125	99.919	99.903	99.887	99.872
3.875	101.811	101.811	101.780	101.765	3.875	102.236	102.221	102.205	102.190	3.250	100.138	100.122	100.106	100.091
4.000	102.555	102.555	102.524	102.508	4.000	102.701	102.685	102.670	102.654	3.375	100.442	100.426	100.411	100.395
4.125	102.670	102.670	102.639	102.623	4.125	103.092	103.076	103.061	103.045	3.500	101.609	101.594	101.578	101.562
4.250	102.827	102.827	102.796	102.780	4.250	103.452	103.436	103.421	103.405	3.625	102.323	102.307	102.292	102.276
4.375	103.303	103.303	103.272	103.256	4.375	103.821	103.805	103.790	103.774	3.750	102.571	102.555	102.540	102.524
4.500	103.709	103.709	103.678	103.662	4.500	104.220	104.205	104.189	104.173	3.875	102.734	102.718	102.703	102.687
4.625	103.780	103.780	103.749	103.733	4.625	104.354	104.339	104.323	104.307	4.000	103.208	103.193	103.177	103.161
4.750	103.906	103.906	103.875	103.859	4.750	104.639	104.624	104.608	104.592	4.125	103.701	103.686	103.670	103.654
4.875	104.378	104.378	104.347	104.331	4.875	105.026	105.011	104.995	104.979	4.250	103.765	103.750	103.734	103.718
5.000	104.616	104.616	104.584	104.569	5.000	105.341	105.325	105.309	105.294	4.375	104.171	104.156	104.140	104.124
5.125	104.723	104.723	104.691	104.676	5.125	105.330	105.314	105.298	105.283	4.500	104.120	104.105	104.089	104.073
5.250	105.017	105.017	104.985	104.970	5.250	105.497	105.481	105.465	105.450	4.625	104.107	104.091	104.075	104.060
5.375	105.298	105.298	105.267	105.251	5.375	105.788	105.773	105.757	105.741	4.750	104.185	104.169	104.153	104.138
5.500	105.545	105.545	105.514	105.498	5.500	106.048	106.032	106.017	106.001	4.875	104.540	104.524	104.508	104.493
5.625					5.625					5.000	104.484	104.468	104.452	104.437
5.750					5.750					5.125	104.533	104.518	104.502	104.486
5.875					5.875					5.250	104.466	104.451	104.435	104.420
6.000					6.000					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	-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 > 15yr	-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								
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, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, 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	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.170
All Other States	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.327	-0.194

[Return to Home Tab](#)



Effective: 6/10/19 11:24 AM

WesLend Fixed High Balance

1033-99 Conventional 25/30 Yr Fixed HB					1233-99 Conventional 20 Yr Fixed HB					1333-99 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	100.315	100.300	100.284	100.269	4.000	101.059	101.043	101.028	101.012	3.250	100.620	100.604	100.574	100.545
4.000	101.059	101.043	101.028	101.012	4.125	101.174	101.158	101.143	101.127	3.375	100.954	100.937	100.908	100.879
4.125	101.174	101.158	101.143	101.127	4.250	101.431	101.415	101.400	101.384	3.500	101.301	101.284	101.255	101.226
4.250	101.431	101.415	101.400	101.384	4.375	101.900	101.884	101.869	101.853	3.625	101.556	101.539	101.510	101.481
4.375	101.900	101.884	101.869	101.853	4.500	102.304	102.289	102.273	102.257	3.750	101.872	101.855	101.840	101.824
4.500	102.304	102.289	102.273	102.257	4.625	102.375	102.360	102.344	102.328	3.875	102.035	102.019	102.004	101.988
4.625	102.375	102.360	102.344	102.328	4.750	102.379	102.364	102.348	102.332	4.000	102.508	102.493	102.477	102.461
4.750	102.379	102.364	102.348	102.332	4.875	102.877	102.862	102.846	102.830	4.125	102.682	102.666	102.637	102.607
4.875	102.877	102.862	102.846	102.830	5.000	103.115	103.099	103.083	103.068	4.250	102.772	102.755	102.718	102.682
5.000	103.115	103.099	103.083	103.068	5.125	103.084	103.068	103.052	103.037	4.375	103.050	103.033	102.997	102.960
5.125	103.084	103.068	103.052	103.037	5.250	103.065	103.049	103.033	103.018	4.500	103.053	103.036	102.999	102.962
5.250	103.065	103.049	103.033	103.018	5.375	103.107	103.092	103.076	103.060	4.625	103.232	103.215	103.179	103.142
5.375	103.107	103.092	103.076	103.060	5.500	103.395	103.379	103.364	103.348	4.750	102.933	102.917	102.901	102.886
5.500	103.395	103.379	103.364	103.348	5.625					4.875	102.927	102.911	102.895	102.880
5.625					5.750					5.000	102.872	102.856	102.840	102.825
5.750					5.875					5.125	102.932	102.916	102.886	102.857
					6.000					5.250				102.719

1433-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	98.717	98.701	98.686	98.670
3.375	99.047	99.031	99.015	99.000
3.500	100.962	100.947	100.931	100.915
3.625	101.221	101.205	101.190	101.174
3.750	101.871	101.855	101.840	101.824
3.875	102.035	102.019	102.004	101.988
4.000	102.508	102.493	102.477	102.461
4.125	102.500	102.485	102.469	102.453
4.250	102.572	102.557	102.541	102.525
4.375	102.974	102.959	102.943	102.927
4.500	102.923	102.908	102.892	102.876
4.625	102.940	102.924	102.908	102.893
4.750	102.933	102.917	102.901	102.886
4.875	102.927	102.911	102.895	102.880
5.000	102.872	102.856	102.840	102.825
5.125	102.831	102.816	102.800	102.784
5.250	102.765	102.750	102.734	102.719

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 on)	Credit Scores							
	<=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				-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					
Second Home	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
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, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, 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



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: 6/10/19 11:24 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	101.159	101.135	101.112	101.088	3.375	101.159	101.135	101.112	101.088	3.500	101.843	101.820	101.796	101.773																				
3.500	102.394	102.371	102.347	102.324	3.500	102.394	102.371	102.347	102.324	3.625	102.192	102.168	102.145	102.121																				
3.625	102.902	102.879	102.855	102.832	3.625	102.918	102.894	102.871	102.848	3.750	102.405	102.381	102.358	102.334																				
3.750	102.701	102.678	102.654	102.631	3.750	102.717	102.693	102.670	102.647	3.875	102.606	102.583	102.559	102.536																				
3.875	103.122	103.099	103.075	103.052	3.875	103.122	103.099	103.075	103.052	4.000	102.980	102.957	102.933	102.910																				
4.000	103.647	103.624	103.600	103.577	4.000	103.647	103.624	103.600	103.577	4.125	103.301	103.278	103.254	103.231																				
4.125	104.093	104.070	104.046	104.023	4.125	104.093	104.070	104.046	104.023	4.250	102.947	102.924	102.900	102.877																				
4.250	103.336	103.313	103.289	103.266	4.250	103.336	103.313	103.289	103.266	4.375	103.248	103.224	103.201	103.177																				
4.375	103.803	103.780	103.756	103.733	4.375	103.803	103.780	103.756	103.733	4.500	103.626	103.602	103.579	103.555																				
4.500	104.280	104.257	104.233	104.210	4.500	104.280	104.257	104.233	104.210	4.625	103.940	103.916	103.893	103.869																				
4.625	104.701	104.678	104.654	104.631	4.625	104.701	104.678	104.654	104.631	4.750	103.147	103.123	103.100	103.076																				
4.750	103.929	103.905	103.882	103.858	4.750	103.929	103.905	103.882	103.858	4.875	103.514	103.490	103.467	103.443																				
4.875	104.419	104.395	104.372	104.348	4.875	104.419	104.395	104.372	104.348	5.000	103.878	103.854	103.831	103.807																				
5.000	104.918	104.894	104.871	104.847	5.000	104.918	104.894	104.871	104.847	5.125																								
5.125	105.268	105.244	105.221	105.197	5.125	105.283	105.260	105.236	105.213	5.250																								
5.250	104.398	104.374	104.351	104.327	5.250	104.413	104.390	104.366	104.343	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	101.159	101.135	101.112	101.088					
3.500	102.394	102.371	102.347	102.324					
3.625	102.902	102.879	102.855	102.832					
3.750	102.701	102.678	102.654	102.631					
3.875	103.122	103.099	103.075	103.052					
4.000	103.647	103.624	103.600	103.577					
4.125	104.093	104.070	104.046	104.023					
4.250	103.336	103.313	103.289	103.266					
4.375	103.803	103.780	103.756	103.733					
4.500	104.280	104.257	104.233	104.210					
4.625	104.701	104.678	104.654	104.631					
4.750	103.929	103.905	103.882	103.858					
4.875	104.419	104.395	104.372	104.348					
5.000	104.918	104.894	104.871	104.847					
5.125	105.268	105.244	105.221	105.197					
5.250	104.398	104.374	104.351	104.327					
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, HI, ID, MA, MD, NC	0.000
Zone 4: AL, AZ, CT, DC, 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

*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](#)



Effective: 6/10/19 11:24 AM

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	100.329	100.305	100.282	100.258	3.375	100.878	100.865	100.851	100.830	
3.625	100.847	100.824	100.801	100.777	3.500	101.306	101.292	101.278	101.257	
3.750	101.336	101.313	101.289	101.266	3.625	101.721	101.708	101.693	101.673	
3.875	101.166	101.143	101.119	101.096	3.750	102.132	102.119	102.104	102.084	
4.000	101.691	101.668	101.644	101.621	3.875	102.046	102.032	102.018	101.997	
4.125	102.136	102.113	102.089	102.066	4.000	102.474	102.461	102.446	102.426	
4.250	102.034	102.010	101.987	101.963	4.125	102.878	102.865	102.851	102.830	
4.375	101.915	101.892	101.868	101.845	4.250	103.198	103.185	103.170	103.150	
4.500	102.392	102.369	102.345	102.322	4.375	101.746	101.732	101.703	101.671	
4.625	102.813	102.790	102.766	102.743	4.500	102.114	102.100	102.071	102.039	
4.750	102.570	102.547	102.523	102.500	4.625	102.481	102.467	102.438	102.406	
4.875	102.461	102.437	102.414	102.390	4.750	102.823	102.809	102.780	102.748	
5.000	102.960	102.936	102.913	102.889	4.875					
5.125	103.410	103.386	103.363	103.339	5.000					
5.250	102.916	102.893	102.869	102.846	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, HI, ID, MA, MD, NC	0.000
Zone 4: AL, AZ, CT, DC, 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

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: 6/10/19 11:24 AM

WesLend Government ARM

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM			
Margin 2.000	Caps 1/1!	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	98.591	98.528	98.466	3.000	98.591	98.528	98.466
3.125	98.964	98.901	98.839	3.125	98.964	98.901	98.839
3.250	99.348	99.285	99.223	3.250	99.348	99.285	99.223
3.375	100.780	100.717	100.655	3.375	100.780	100.717	100.655
3.500	101.169	101.106	101.044	3.500	101.169	101.106	101.044
3.625	101.558	101.495	101.433	3.625	101.558	101.495	101.433
3.750	101.958	101.895	101.833	3.750	101.958	101.895	101.833
3.875	101.993	101.930	101.868	3.875	101.993	101.930	101.868
4.000	102.384	102.321	102.259	4.000	102.384	102.321	102.259
4.125	102.774	102.711	102.649	4.125	102.774	102.711	102.649
4.250	103.176	103.113	103.051	4.250	103.176	103.113	103.051
4.375	103.079	103.016	102.954	4.375	103.079	103.016	102.954
4.500	103.470	103.407	103.345	4.500	103.470	103.407	103.345
4.625	103.871	103.808	103.746	4.625	103.871	103.808	103.746
4.750	104.000	104.000	104.000	4.750	104.000	104.000	104.000
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

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, 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 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: 6/10/19 11:24 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	99.996	99.981	99.965	99.949	3.875	101.025	101.009	100.994	100.978	
3.750	100.058	100.042	100.026	100.011	4.000	101.431	101.415	101.399	101.384	
3.875	100.576	100.561	100.545	100.529	4.125	101.731	101.716	101.700	101.685	
4.000	101.203	101.187	101.172	101.156	4.250	102.056	102.040	102.025	102.009	
4.125	101.315	101.299	101.283	101.268	4.375	102.453	102.438	102.422	102.406	
4.250	101.673	101.658	101.642	101.626	4.500	102.820	102.804	102.789	102.773	
4.375	102.053	102.038	102.022	102.006	4.625	102.968	102.952	102.936	102.921	
4.500	102.452	102.436	102.421	102.405	4.750	103.424	103.408	103.392	103.377	
4.625	102.581	102.565	102.550	102.534	4.875	103.809	103.794	103.778	103.762	
4.750	102.943	102.928	102.912	102.897	5.000	103.992	103.976	103.960	103.945	
4.875	103.364	103.348	103.332	103.317	5.125	104.133	104.118	104.102	104.086	
5.000	103.576	103.560	103.545	103.529	5.250	104.174	104.158	104.142	104.127	
5.125	103.821	103.805	103.790	103.774	5.375	104.292	104.276	104.261	104.245	
5.250	104.116	104.100	104.085	104.069	5.500	104.498	104.483	104.467	104.451	
5.375	104.202	104.186	104.170	104.155	5.625					
5.500	103.708	103.692	103.677	103.661	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, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, 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 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: 6/10/19 11:24 AM

HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.625	100.789	100.768	100.725	100.703
		3.750	101.445	101.424	101.384	101.363
		3.875	101.976	101.955	101.919	101.898
		4.000	102.743	102.722	102.693	102.672
		4.125	102.859	102.838	102.819	102.798
		4.250	103.010	102.969	102.986	102.945
		4.375	103.432	103.392	103.425	103.385
		4.500	103.814	103.774	103.812	103.771
		4.625	103.846	103.806	103.836	103.795
		4.750	103.888	103.828	103.842	103.782
		4.875	104.343	104.284	104.305	104.245
		5.000	104.550	104.490	104.515	104.455
		5.125	104.494	104.414	104.455	104.376
		5.250	104.825	104.746	104.793	104.713
		5.375	105.163	105.084	105.137	105.058
		5.500	105.393	105.314	105.369	105.289
		5.625	105.402	105.303	105.409	105.310
		5.750	105.649	105.550	105.660	105.561
		5.875	105.886	105.787	105.901	105.802
		6.000	106.097	105.998	106.114	106.015

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 > 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, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, 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

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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			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
2.750	99.306	99.288	99.277	2.750	99.028	99.002	98.991	3.000	99.144	99.106	99.082				
2.875	99.628	99.611	99.595	2.875	99.451	99.428	99.411	3.125	99.642	99.607	99.578				
3.000	99.953	99.937	99.915	3.000	99.875	99.853	99.832	3.250	100.050	100.017	99.983				
3.125	100.279	100.262	100.236	3.125	100.297	100.278	100.251	3.375	100.439	100.408	100.368				
3.250	100.533	100.516	100.484	3.250	100.641	100.622	100.590	3.500	100.827	100.798	100.753				
3.375	100.774	100.756	100.719	3.375	100.968	100.950	100.913	3.625	101.215	101.187	101.137				
3.500	101.021	100.997	100.955	3.500	101.296	101.279	101.236	3.750	101.492	101.464	101.408				
3.625	101.376	101.328	101.279	3.625	101.626	101.609	101.561	3.875	101.799	101.751	101.703				
3.750	101.673	101.624	101.576	3.750	101.903	101.885	101.833	4.000	102.111	102.063	102.015				
3.875	101.961	101.911	101.862	3.875	102.174	102.156	102.098	4.125	102.367	102.319	102.270				
4.000	102.227	102.178	102.129	4.000	102.451	102.432	102.369	4.250		102.598	102.550				
4.125	102.488	102.440	102.391	4.125	102.731	102.711	102.643	4.375							
4.250				4.250				4.500							
4.375				4.375				4.625							
4.500				4.500				4.750							
				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

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, 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

	\$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: 6/10/19 11:24 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	99.495	99.477	99.467	2.750	99.106	99.081	99.069	3.000	99.317	99.279	99.255
2.875	99.811	99.794	99.778	2.875	99.524	99.501	99.485	3.125	99.807	99.772	99.743
3.000	100.128	100.112	100.091	3.000	99.941	99.919	99.898	3.250	100.206	100.173	100.139
3.125	100.448	100.432	100.405	3.125	100.357	100.338	100.311	3.375	100.587	100.556	100.516
3.250	100.698	100.681	100.649	3.250	100.694	100.676	100.644	3.500	100.965	100.935	100.890
3.375	100.938	100.920	100.883	3.375	101.018	101.000	100.963	3.625	101.343	101.315	101.265
3.500	101.181	101.162	101.120	3.500	101.342	101.325	101.282	3.750	101.610	101.582	101.526
3.625	101.428	101.407	101.360	3.625	101.669	101.652	101.604	3.875	101.865	101.836	101.775
3.750	101.694	101.673	101.620	3.750	101.943	101.926	101.873	4.000	102.127	102.097	102.031
3.875	101.963	101.941	101.883	3.875	102.213	102.195	102.137	4.125	102.393	102.363	102.292
4.000	102.233	102.210	102.147	4.000	102.488	102.470	102.407	4.250	102.631	102.599	102.523
4.125	102.506	102.482	102.414	4.125	102.767	102.748	102.680	4.375	102.866	102.833	102.752
4.250	102.759	102.734	102.661	4.250	103.032	103.012	102.938	4.500	103.103	103.069	102.982
4.375	103.011	102.984	102.906	4.375	103.295	103.274	103.195	4.625	103.342	103.306	103.214
4.500	103.261	103.233	103.150	4.500	103.500	103.500	103.453	4.750	103.500	103.476	103.379
4.625	103.500	103.483	103.394	4.625	103.500	103.500	103.500	4.875	103.500	103.500	103.500
4.750	103.500	103.500	103.500	4.750				5.000			
4.875				4.875				5.125			
5.000				5.000				5.250			
5.125				5.125				5.375			

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, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, 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	\$150-175	>\$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: 6/10/19 11:24 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	98.994	98.869	3.750	100.110	99.985			
4.125	99.308	99.183	3.875	100.627	100.502			
4.250	99.592	99.467	4.000	100.838	100.713			
4.375	99.886	99.761	4.125	101.062	100.937			
4.500	100.125	100.000	4.250	101.374	101.249			
4.625	100.429	100.304	4.375	101.668	101.543			
4.750	100.743	100.618	4.500	101.868	101.743			
4.875	101.009	100.884	4.625					
5.000	101.264	101.139	4.750					
5.125	101.543	101.418	4.875					
5.250	101.826	101.701	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	98.978	98.853	3.500	98.928	98.803	3.625	98.631	98.506
3.625	99.272	99.147	3.625	99.303	99.178	3.750	99.205	99.080
3.750	99.509	99.384	3.750	99.717	99.592	3.875	99.646	99.521
3.875	99.818	99.693	3.875	100.069	99.944	4.000	99.980	99.855
4.000	100.135	100.010	4.000	100.466	100.341	4.125	100.416	100.291
4.125	100.433	100.308	4.125	100.773	100.648	4.250	100.815	100.690
4.250	100.714	100.589	4.250	101.086	100.961	4.375	101.135	101.010
4.375	100.976	100.851	4.375	101.374	101.249	4.500	101.376	101.251
4.500	101.244	101.119	4.500	101.606	101.481	4.625	101.921	101.796
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	90.01 - 95
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	