



Effective: 6/18/19 11:46 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)

[Return to Home Tab](#)



Effective: 6/18/19 11:46 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
3.625	101.087	101.059	101.038	100.993	3.625	101.739	101.648	101.627	101.550	2.750	98.561	98.512	98.514	98.434
3.750	101.777	101.754	101.733	101.692	3.750	102.328	102.242	102.222	102.151	2.875	99.218	99.169	99.171	99.091
3.875	102.232	102.212	102.191	102.157	3.875	102.862	102.783	102.763	102.694	3.000	99.845	99.798	99.798	99.719
4.000	102.857	102.846	102.825	102.802	4.000	103.275	103.198	103.178	103.112	3.125	100.415	100.370	100.369	100.292
4.125	102.920	102.916	102.895	102.882	4.125	103.578	103.505	103.485	103.422	3.250	101.766	101.721	101.721	101.645
4.250	103.116	103.119	103.078	103.083	4.250	103.796	103.759	103.719	103.678	3.375	102.065	102.021	102.021	101.948
4.375	103.426	103.445	103.405	103.416	4.375	104.061	104.026	103.987	103.949	3.500	102.042	102.033	102.013	101.997
4.500	103.794	103.819	103.779	103.784	4.500	104.427	104.399	104.360	104.322	3.625	102.341	102.333	102.314	102.299
4.625	103.825	103.839	103.799	103.806	4.625	104.533	104.507	104.467	104.431	3.750	103.123	103.116	103.105	103.092
4.750	104.004	104.004	103.944	103.953	4.750	104.881	104.845	104.787	104.762	3.875	103.251	103.248	103.238	103.225
4.875	104.404	104.412	104.352	104.367	4.875	105.179	105.146	105.088	105.067	4.000	103.658	103.653	103.637	103.626
5.000	104.605	104.618	104.558	104.576	5.000	105.476	105.449	105.391	105.373	4.125	103.520	103.534	103.496	103.497
5.125	104.554	104.564	104.485	104.505	5.125	105.302	105.250	105.171	105.129	4.250	104.221	104.237	104.198	104.201
5.250	104.874	104.890	104.811	104.835	5.250	105.637	105.589	105.510	105.472	4.375	104.600	104.621	104.581	104.585
5.375	105.221	105.243	105.164	105.194	5.375	105.885	105.840	105.762	105.728	4.500	104.080	103.974	103.915	103.837
5.500	105.435	105.461	105.382	105.413	5.500	106.132	106.094	106.015	105.982	4.625	104.436	104.332	104.273	104.196
5.625	105.401	105.492	105.393	105.461	5.625	105.532	105.623	105.524	105.593	4.750	104.820	104.717	104.658	104.582
5.750	105.646	105.740	105.641	105.713	5.750	105.823	105.917	105.818	105.890	4.875	105.153	105.051	104.989	104.914
5.875	105.886	105.985	105.886	105.961	5.875	106.200	106.298	106.199	106.273	5.000	104.708	104.702	104.624	104.592
6.000	106.099	106.201	106.102	106.177	6.000	106.385	106.486	106.387	106.460	5.125	105.043	105.039	104.960	104.930
6.125	106.318	106.161	106.042	105.925	6.125	106.465	106.310	106.191	106.075	5.250				
6.250	106.542	106.388	106.269	106.153	6.250					5.375				
6.375	106.848	106.696	106.577	106.463	6.375					5.500				
6.500	107.419	107.388	107.250	107.212	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
--------------------------------------	--------

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, 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](#)



Effective: 6/18/19 11:46 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
3.625	100.275	100.247	100.226	100.181	2.875	98.812	98.763	98.765	98.685
3.750	100.964	100.941	100.920	100.879	3.000	99.439	99.392	99.392	99.313
3.875	101.419	101.399	101.378	101.344	3.125	100.009	99.964	99.963	99.886
4.000	102.045	102.034	102.013	101.990	3.250	101.360	101.315	101.315	101.239
4.125	102.108	102.104	102.083	102.070	3.375	101.658	101.614	101.614	101.541
4.250	102.309	102.312	102.271	102.276	3.500	101.478	101.469	101.449	101.433
4.375	102.619	102.638	102.598	102.609	3.625	101.777	101.769	101.750	101.735
4.500	102.987	103.012	102.972	102.977	3.750	102.564	102.557	102.546	102.533
4.625	103.017	103.031	102.991	102.998	3.875	102.692	102.689	102.679	102.666
4.750	102.921	102.921	102.861	102.870	4.000	103.099	103.094	103.078	103.067
4.875	103.321	103.329	103.269	103.284	4.125	102.498	102.512	102.474	102.475
5.000	103.522	103.535	103.475	103.493	4.250	103.199	103.215	103.176	103.179
5.125	102.905	102.915	102.836	102.856	4.375	103.578	103.599	103.559	103.563
5.250	103.225	103.241	103.162	103.186	4.500	102.314	102.208	102.149	102.071
5.375	103.572	103.594	103.515	103.545	4.625	102.671	102.567	102.508	102.431
5.500	103.786	103.812	103.733	103.764	4.750	103.054	102.951	102.892	102.816
5.625	103.049	103.140	103.041	103.109	4.875	103.387	103.285	103.223	103.148
5.750	103.295	103.389	103.290	103.362	5.000	102.802	102.796	102.718	102.686
5.875	103.534	103.633	103.534	103.609	5.125	103.137	103.133	103.054	103.024
6.000	103.747	103.849	103.750	103.825	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							
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	0.150
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: 6/18/19 11:46 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	101.779	101.779	101.747	101.732	3.625	101.842	101.826	101.810	101.795	3.000	100.862	100.846	100.830	100.815
3.750	102.184	102.184	102.152	102.137	3.750	102.269	102.253	102.237	102.222	3.125	101.345	101.329	101.314	101.298
3.875	102.710	102.710	102.679	102.663	3.875	102.794	102.778	102.763	102.747	3.250	101.441	101.425	101.410	101.394
4.000	103.114	103.114	103.083	103.067	4.000	103.187	103.171	103.156	103.140	3.375	101.734	101.718	101.703	101.687
4.125	103.434	103.434	103.403	103.387	4.125	103.519	103.503	103.488	103.472	3.500	102.078	102.062	102.046	102.031
4.250	103.758	103.758	103.727	103.711	4.250	103.843	103.827	103.812	103.796	3.625	102.980	102.965	102.949	102.933
4.375	104.134	104.134	104.103	104.087	4.375	104.216	104.201	104.185	104.169	3.750	102.800	102.785	102.769	102.753
4.500	104.502	104.502	104.470	104.455	4.500	104.584	104.568	104.552	104.537	3.875	102.932	102.917	102.901	102.885
4.625	104.624	104.624	104.592	104.577	4.625	104.712	104.696	104.680	104.665	4.000	103.324	103.308	103.293	103.277
4.750	104.959	104.959	104.927	104.912	4.750	105.058	105.042	105.026	105.011	4.125	104.192	104.176	104.161	104.145
4.875	105.343	105.343	105.312	105.296	4.875	105.436	105.420	105.405	105.389	4.250	104.232	104.216	104.201	104.185
5.000	105.609	105.609	105.578	105.562	5.000	105.750	105.735	105.719	105.704	4.375	104.599	104.584	104.568	104.552
5.125	105.551	105.551	105.520	105.504	5.125	105.743	105.728	105.712	105.697	4.500	104.616	104.600	104.585	104.569
5.250	105.270	105.270	105.239	105.224	5.250	105.947	105.932	105.916	105.901	4.625	104.639	104.624	104.608	104.592
5.375	104.413	104.413	104.382	104.366	5.375	104.504	104.488	104.473	104.457	4.750	104.831	104.816	104.800	104.784
5.500					5.500	104.720	104.705	104.689	104.674	4.875				
5.625					5.625					5.000				
5.750					5.750					5.125				
5.875					5.875					5.250				
6.000					6.000					5.375				

1400-99 1401-99					1008-05 1007-05					1308-05 1307-05				
Conventional 10 Yr Fixed					Conventional 30 Yr Fixed COOP and CEMA					Conventional 15 Yr Fixed COOP and CEM				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	101.470	101.454	101.439	101.423	3.625	101.409	101.244	100.966	100.895	3.250	101.055	101.015	100.972	100.902
3.375	101.763	101.747	101.732	101.716	3.750	100.996	100.962	100.938	100.862	3.375	101.437	101.401	101.354	101.289
3.500	101.945	101.929	101.913	101.898	3.875	101.583	101.554	101.535	101.454	3.500	101.673	101.642	101.591	101.530
3.625	102.820	102.805	102.789	102.773	4.000	102.187	102.162	102.149	102.063	3.625	101.699	101.709	101.650	101.626
3.750	102.822	102.807	102.791	102.775	4.125	102.541	102.521	102.513	102.421	3.750	102.164	102.179	102.116	102.096
3.875	102.954	102.939	102.923	102.907	4.250	102.298	102.284	102.280	102.183	3.875	102.523	102.541	102.474	102.459
4.000	103.335	103.319	103.304	103.288	4.375	102.784	102.775	102.777	102.674	4.000	102.770	102.794	102.722	102.712
4.125	104.095	104.079	104.064	104.048	4.500	103.249	103.244	103.252	103.144	4.125	102.863	102.865	102.786	102.781
4.250	104.211	104.196	104.180	104.164	4.625	103.584	103.583	103.596	103.484	4.250	103.322	103.328	103.245	103.245
4.375	104.606	104.591	104.575	104.559	4.750	103.309	103.315	103.332	103.214	4.375	103.762	103.773	103.685	103.690
4.500	104.809	104.793	104.778	104.762	4.875	103.763	103.773	103.796	103.673	4.500	103.991	104.006	103.914	103.923
4.625	104.832	104.817	104.801	104.785	5.000	104.129	104.143	104.172	104.043	4.625	103.533	103.559	103.459	103.474
4.750	105.007	104.991	104.975	104.960	5.125	104.465	104.484	104.518	104.385	4.750	103.939	103.970	103.865	103.884
4.875	104.224	104.181	104.166	104.143	5.250	104.282	104.307	104.345	104.207	4.875	104.212	104.247	104.138	104.162
5.000	104.401	104.355	104.341	104.318	5.375	104.674	104.703	104.747	104.603	5.000	104.402	104.442	104.328	104.357
5.125	104.604	104.556	104.541	104.518	5.500	104.977	105.011	105.060	104.911	5.125	101.882	101.931	101.811	101.845
5.250					5.625	105.204	105.242	105.297	105.143	5.250	102.237	102.291	102.165	102.204
5.375					5.750					5.375	102.471	102.529	102.400	102.443
5.500					5.875					5.500	102.640	102.703	102.569	102.617
5.625					6.000					5.625	102.115	102.219	102.078	102.162

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							
	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	0.100
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</			



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: 6/18/19 11:46 AM

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	100.756	100.740	100.725	100.709	4.000	101.365	101.349	101.334	101.318	3.250	100.852	100.836	100.821	100.805
4.000	101.365	101.349	101.334	101.318	4.125	101.456	101.440	101.425	101.409	3.375	101.143	101.127	101.112	101.096
4.125	101.456	101.440	101.425	101.409	4.250	101.791	101.775	101.760	101.744	3.500	101.428	101.407	101.393	101.366
4.250	101.791	101.775	101.760	101.744	4.375	102.208	102.193	102.177	102.161	3.625	101.757	101.742	101.726	101.710
4.375	102.208	102.193	102.177	102.161	4.500	102.565	102.549	102.533	102.518	3.750	102.103	102.088	102.072	102.056
4.500	102.565	102.549	102.533	102.518	4.625	102.607	102.591	102.575	102.560	3.875	102.236	102.221	102.205	102.189
4.625	102.607	102.591	102.575	102.560	4.750	102.722	102.706	102.690	102.675	4.000	102.628	102.612	102.597	102.581
4.750	102.722	102.706	102.690	102.675	4.875	103.208	103.192	103.177	103.161	4.125	102.897	102.881	102.866	102.850
4.875	103.208	103.192	103.177	103.161	5.000	103.425	103.410	103.394	103.379	4.250	102.947	102.918	102.902	102.886
5.000	103.425	103.410	103.394	103.379	5.125	103.396	103.381	103.365	103.350	4.375	103.331	103.316	103.300	103.284
5.125	103.396	103.381	103.365	103.350	5.250	103.389	103.374	103.358	103.343	4.500	103.306	103.290	103.275	103.259
5.250	103.389	103.374	103.358	103.343	5.375	101.640	101.624	101.609	101.593	4.625	103.476	103.461	103.445	103.429
5.375	101.971	101.956	101.940	101.925	5.500					4.750	103.468	103.453	103.437	103.421
5.500					5.625					4.875	102.910	102.867	102.852	102.829
5.625					5.750					5.000	103.034	102.989	102.974	102.951
5.750					5.875					5.125	103.183	103.135	103.120	103.097
					6.000					5.250				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.852	100.836	100.821	100.805
3.375	101.143	101.127	101.112	101.096
3.500	101.388	101.372	101.356	101.341
3.625	101.757	101.742	101.726	101.710
3.750	102.103	102.088	102.072	102.056
3.875	102.236	102.221	102.205	102.189
4.000	102.628	102.612	102.597	102.581
4.125	102.897	102.881	102.866	102.850
4.250	102.933	102.918	102.902	102.886
4.375	103.331	103.316	103.300	103.284
4.500	103.306	103.290	103.275	103.259
4.625	103.476	103.461	103.445	103.429
4.750	103.468	103.453	103.437	103.421
4.875				
5.000				
5.125				
5.250				

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								
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 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: 6/18/19 11:46 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																																																																																			
3.250	101.914	101.883	101.851	101.820	3.375	102.517	102.486	102.455	102.423	3.500	103.110	103.079	103.048	103.016	3.625	103.625	103.594	103.563	103.531	3.750	103.155	103.124	103.093	103.061	3.875	103.768	103.736	103.705	103.674	4.000	103.005	102.989	102.974	102.958	4.125	103.459	103.443	103.428	103.412	4.250	103.869	103.853	103.838	103.822	4.375	103.434	103.418	103.403	103.387	4.500	103.779	103.763	103.748	103.732	4.625	104.164	104.148	104.132	104.117	4.750	104.520	104.504	104.489	104.473	4.875						5.000						5.125						5.250						5.375						5.500						5.625						5.750					

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	102.517	102.486	102.455	102.423					
3.500	103.110	103.079	103.048	103.016					
3.625	103.625	103.594	103.563	103.531					
3.750	103.155	103.124	103.093	103.061					
3.875	103.768	103.736	103.705	103.674					
4.000	104.299	104.267	104.236	104.205					
4.125	104.749	104.717	104.686	104.655					
4.250	103.928	103.897	103.866	103.834					
4.375	104.462	104.431	104.400	104.369					
4.500	104.948	104.917	104.886	104.855					
4.625	105.370	105.339	105.308	105.277					
4.750	104.623	104.592	104.561	104.530					
4.875	105.146	105.114	105.083	105.052					
5.000	105.446	105.414	105.383	105.352					
5.125	103.887	103.856	103.825	103.794					
5.250	104.203	104.171	104.140	104.109					
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: 6/18/19 11:46 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	101.064	101.033	101.002	100.970	3.375	101.015	101.002	100.987	100.974
3.625	101.579	101.548	101.517	101.485	3.500	101.457	101.444	101.430	101.416
3.750	101.653	101.622	101.591	101.559	3.625	101.881	101.869	101.854	101.841
3.875	101.728	101.696	101.665	101.634	3.750	102.294	102.281	102.266	102.253
4.000	102.260	102.228	102.197	102.166	3.875	102.158	102.145	102.131	102.117
4.125	102.709	102.677	102.646	102.615	4.000	102.579	102.566	102.552	102.538
4.250	102.225	102.194	102.163	102.131	4.125	103.007	102.995	102.980	102.966
4.375	102.517	102.486	102.455	102.424	4.250	103.423	103.410	103.396	103.382
4.500	103.002	102.971	102.940	102.909	4.375	101.931	101.912	101.890	101.885
4.625	103.425	103.394	103.363	103.332	4.500	102.282	102.263	102.241	102.235
4.750	102.698	102.667	102.636	102.604	4.625	102.642	102.623	102.601	102.595
4.875	102.934	102.902	102.871	102.840	4.750	103.004	102.985	102.963	102.957
5.000	103.433	103.401	103.370	103.339	4.875				
5.125	102.741	102.710	102.679	102.647	5.000				
5.250	103.056	103.025	102.994	102.962	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: 6/18/19 11:46 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	98.859	98.796	98.734	3.000	98.859	98.796	98.734
3.125	99.243	99.180	99.118	3.125	99.243	99.180	99.118
3.250	99.628	99.565	99.503	3.250	99.628	99.565	99.503
3.375	101.056	100.993	100.931	3.375	101.056	100.993	100.931
3.500	101.446	101.383	101.321	3.500	101.446	101.383	101.321
3.625	101.836	101.773	101.711	3.625	101.836	101.773	101.711
3.750	102.238	102.175	102.113	3.750	102.238	102.175	102.113
3.875	102.272	102.209	102.147	3.875	102.272	102.209	102.147
4.000	102.664	102.601	102.539	4.000	102.664	102.601	102.539
4.125	103.055	102.992	102.930	4.125	103.055	102.992	102.930
4.250	103.458	103.395	103.333	4.250	103.458	103.395	103.333
4.375	103.360	103.297	103.235	4.375	103.360	103.297	103.235
4.500	103.752	103.689	103.627	4.500	103.752	103.689	103.627
4.625	104.000	104.000	104.000	4.625	104.000	104.000	104.000
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: 6/18/19 11:46 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	100.014	99.998	99.982	99.967	3.875	101.180	101.164	101.149	101.133
3.750	100.409	100.393	100.378	100.362	4.000	101.599	101.584	101.568	101.552
3.875	100.873	100.857	100.842	100.826	4.125	101.869	101.853	101.837	101.822
4.000	101.277	101.261	101.246	101.230	4.250	102.271	102.255	102.240	102.224
4.125	101.628	101.613	101.597	101.581	4.375	102.699	102.684	102.668	102.652
4.250	101.952	101.937	101.921	101.905	4.500	103.057	103.042	103.026	103.011
4.375	102.297	102.282	102.266	102.250	4.625	103.013	102.997	102.982	102.966
4.500	102.665	102.649	102.633	102.618	4.750	103.448	103.432	103.416	103.401
4.625	102.818	102.802	102.787	102.771	4.875	103.872	103.856	103.840	103.825
4.750	103.153	103.137	103.122	103.106	5.000	104.067	104.051	104.036	104.020
4.875	103.506	103.490	103.475	103.459	5.125	104.219	104.204	104.188	104.172
5.000	103.772	103.756	103.741	103.725	5.250	104.144	104.129	104.113	104.098
5.125	103.887	103.871	103.855	103.840	5.375	104.254	104.238	104.223	104.207
5.250	104.070	104.055	104.039	104.024	5.500	104.470	104.455	104.439	104.424
5.375	104.163	104.148	104.132	104.116	5.625				
5.500					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: 6/18/19 11:46 AM

HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.625	100.837	100.809	100.788	100.743
		3.750	101.527	101.504	101.483	101.442
		3.875	101.982	101.962	101.941	101.907
		4.000	102.607	102.596	102.575	102.552
		4.125	102.670	102.666	102.645	102.632
		4.250	102.866	102.869	102.828	102.833
		4.375	103.176	103.195	103.155	103.166
		4.500	103.544	103.569	103.529	103.534
		4.625	103.575	103.589	103.549	103.556
		4.750	103.754	103.754	103.694	103.703
		4.875	104.154	104.162	104.102	104.117
		5.000	104.355	104.368	104.308	104.326
		5.125	104.304	104.314	104.235	104.255
		5.250	104.624	104.640	104.561	104.585
		5.375	104.971	104.993	104.914	104.944
		5.500	105.185	105.211	105.132	105.163
		5.625	105.151	105.242	105.143	105.211
		5.750	105.396	105.490	105.391	105.463
		5.875	105.636	105.735	105.636	105.711
		6.000	105.849	105.951	105.852	105.927

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, 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

[Return to Home Tab](#)



Effective: 6/18/19 11:46 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	
2.750	99.218	99.197	99.189	2.750	98.964	98.943	98.928	3.000	99.173	99.138	99.116												
2.875	99.546	99.520	99.515	2.875	99.405	99.379	99.367	3.125	99.688	99.648	99.631												
3.000	99.885	99.846	99.843	3.000	99.846	99.814	99.807	3.250	100.058	100.013	99.999												
3.125	100.266	100.217	100.171	3.125	100.286	100.249	100.247	3.375	100.403	100.352	100.341												
3.250	100.565	100.516	100.469	3.250	100.610	100.568	100.568	3.500	100.745	100.690	100.682												
3.375	100.844	100.795	100.748	3.375	100.913	100.866	100.868	3.625	101.088	101.028	101.022												
3.500	101.197	101.149	101.102	3.500	101.216	101.164	101.168	3.750	101.481	101.432	101.385												
3.625	101.568	101.519	101.473	3.625	101.522	101.469	101.470	3.875	101.978	101.930	101.883												
3.750	101.812	101.763	101.716	3.750	101.852	101.804	101.776	4.000	102.342	102.294	102.247												
3.875	102.028	101.979	101.932	3.875	102.178	102.129	102.084	4.125	102.653	102.605	102.558												
4.000	102.268	102.220	102.173	4.000	102.471	102.423	102.399	4.250															
4.125	102.514	102.466	102.419	4.125	102.780	102.701	102.715	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

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



Effective: 6/18/19 11:46 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				Margin 2.25				Margin 2.25			
Caps 2/2/5				Caps 5/2/5				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	99.406	99.385	99.378	2.750	99.042	99.021	99.006	3.000	99.346	99.311	99.288
2.875	99.728	99.702	99.697	2.875	99.478	99.452	99.440	3.125	99.853	99.813	99.796
3.000	100.051	100.020	100.017	3.000	99.912	99.880	99.873	3.250	100.215	100.170	100.156
3.125	100.376	100.340	100.339	3.125	100.345	100.309	100.306	3.375	100.551	100.501	100.489
3.250	100.625	100.584	100.584	3.250	100.663	100.622	100.621	3.500	100.884	100.828	100.820
3.375	100.864	100.817	100.818	3.375	100.963	100.916	100.918	3.625	101.217	101.156	101.151
3.500	101.105	101.053	101.055	3.500	101.262	101.210	101.214	3.750	101.534	101.468	101.465
3.625	101.349	101.292	101.295	3.625	101.564	101.507	101.513	3.875	101.852	101.781	101.780
3.750	101.627	101.564	101.568	3.750	101.871	101.809	101.817	4.000	102.176	102.100	102.101
3.875	101.908	101.841	101.846	3.875	102.181	102.113	102.123	4.125	102.506	102.424	102.428
4.000	102.191	102.118	102.125	4.000	102.497	102.424	102.436	4.250	102.758	102.671	102.676
4.125	102.476	102.398	102.406	4.125	102.816	102.738	102.752	4.375	103.002	102.910	102.915
4.250	102.719	102.635	102.644	4.250	103.090	103.006	103.021	4.500	103.247	103.150	103.157
4.375	102.956	102.868	102.877	4.375	103.358	103.269	103.286	4.625	103.494	103.392	103.399
4.500	103.193	103.099	103.109	4.500	103.500	103.500	103.500	4.750	103.500	103.500	103.500
4.625	103.430	103.331	103.341	4.625				4.875			
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: 6/18/19 11:46 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	99.379	99.254	3.750	100.452	100.327			
4.125	99.714	99.589	3.875	100.954	100.829			
4.250	100.037	99.912	4.000	101.150	101.025			
4.375	100.330	100.205	4.125	101.358	101.233			
4.500	100.622	100.497	4.250	101.657	101.532			
4.625	100.902	100.777	4.375	101.939	101.814			
4.750	101.121	100.996	4.500	102.127	102.002			
4.875	101.339	101.214	4.625					
5.000	101.554	101.429	4.750					
5.125	101.787	101.662	4.875					
5.250	102.000	101.875	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	99.055	98.930	3.500	99.045	98.920	3.625	98.762	98.637
3.625	99.348	99.223	3.625	99.411	99.286	3.750	99.333	99.208
3.750	99.575	99.450	3.750	99.820	99.695	3.875	99.766	99.641
3.875	99.883	99.758	3.875	100.171	100.046	4.000	100.096	99.971
4.000	100.198	100.073	4.000	100.565	100.440	4.125	100.529	100.404
4.125	100.495	100.370	4.125	100.868	100.743	4.250	100.926	100.801
4.250	100.774	100.649	4.250	101.179	101.054	4.375	101.240	101.115
4.375	101.035	100.910	4.375	101.464	101.339	4.500	101.475	101.350
4.500	101.302	101.177	4.500	101.694	101.569	4.625		
4.625			4.625			4.750		
4.750			4.750			4.875		
4.875			4.875			5.000		
5.000			5.000			5.125		
5.125			5.125			5.250		
5.250			5.250			5.375		
5.375			5.375			5.500		
5.500			5.500			5.625		
5.625			5.625			5.750		
5.750			5.750			5.875		
5.875			5.875			6.000		

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments
 Max Lender Credit after Adjustments: 101.375

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