



Effective: 6/24/19 11:42 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: 6/24/19 11:42 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	101.533	101.532	101.389	101.387	3.625	101.905	101.790	101.722	101.730	3.750	102.614	102.567	102.584	102.394
3.750	101.680	101.659	101.622	101.598	3.750	101.810	101.704	101.750	101.560	3.875	103.100	103.053	103.070	102.880
3.875	102.275	102.205	102.222	102.118	3.875	102.438	102.333	102.346	102.156	4.000	102.929	102.882	102.899	102.709
4.000	102.916	102.847	102.863	102.740	4.000	102.907	102.838	102.907	102.717	4.125	103.443	103.394	103.335	102.916
4.125	102.873	102.812	102.820	102.784	4.125	103.214	103.135	103.204	103.014	4.250	103.618	103.575	103.571	103.381
4.250	103.046	103.006	103.021	102.975	4.250	103.245	103.168	103.058	102.864	4.375	104.064	104.021	104.017	103.827
4.375	103.357	103.346	103.342	103.245	4.375	103.618	103.553	103.564	103.374	4.500	104.477	104.434	104.430	104.240
4.500	103.870	103.859	103.855	103.665	4.500	104.033	104.021	104.033	103.843	4.625	103.911	103.863	103.818	103.460
4.625	103.922	103.910	103.906	103.716	4.625	104.131	104.111	104.123	103.942	4.750	104.066	104.025	103.979	103.674
4.750	103.739	103.740	103.715	103.630	4.750	104.248	104.182	104.090	104.014	4.875	104.318	104.183	104.095	103.946
4.875	104.214	104.223	104.198	104.008	4.875	104.634	104.615	104.528	104.452	5.000	104.348	104.299	104.251	104.139
5.000	104.652	104.661	104.636	104.446	5.000	104.948	104.961	104.924	104.797	5.125	104.536	104.497	104.448	101.614
5.125	104.880	104.889	104.865	104.675	5.125	105.218	105.260	105.130	105.097	5.250	104.530	104.492	104.442	101.970
5.250	104.716	104.746	104.701	104.511	5.250	104.951	104.998	104.862	104.796	5.375	102.361	102.412	102.275	102.207
5.375	105.113	105.143	105.097	104.907	5.375	105.310	105.362	105.220	105.160	5.500				
5.500	105.466	105.496	105.451	105.261	5.500	105.549	105.600	105.460	105.405	5.625				
5.625	105.620	105.650	105.604	105.414	5.625	105.600	105.600	105.600	105.589	5.750				
5.750	105.701	105.736	105.669	105.479	5.750	105.246	105.210	105.155		5.875				
5.875	105.850	105.751	105.839	105.726	5.875					6.000				
6.000	106.070	105.971	106.060	105.947	6.000					6.125				
6.125					6.125					6.250				
6.250					6.250					6.375				
6.375					6.375					6.500				
6.500					6.500					6.625				
6.625					6.625									

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

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years)

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

Conventional Adjusters

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

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375
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The below adds also apply:

LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, 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	100.721	100.720	100.577	100.575	2.875	98.697	98.697	98.665	98.665
3.750	100.867	100.846	100.809	100.785	3.000	99.339	99.339	99.307	99.307
3.875	101.379	101.358	101.328	101.305	3.125	99.926	99.926	99.897	99.897
4.000	101.990	101.970	101.951	101.928	3.250	101.295	101.295	101.268	101.268
4.125	102.021	102.000	101.996	101.972	3.375	101.604	101.604	101.581	101.581
4.250	102.239	102.199	102.214	102.168	3.500	101.672	101.672	101.652	101.652
4.375	102.503	102.463	102.484	102.438	3.625	101.767	101.747	101.706	101.684
4.500	102.857	102.817	102.833	102.787	3.750	102.526	102.506	102.475	102.453
4.625	102.861	102.821	102.836	102.790	3.875	102.623	102.604	102.568	102.546
4.750	102.656	102.597	102.614	102.547	4.000	103.033	103.013	102.981	102.959
4.875	103.022	102.962	102.986	102.918	4.125	102.444	102.404	102.412	102.367
5.000	103.253	103.193	103.224	103.156	4.250	103.116	103.077	103.088	103.044
5.125	102.616	102.537	102.567	102.477	4.375	103.509	103.470	103.483	103.439
5.250	102.981	102.902	102.937	102.847	4.500	102.035	101.976	101.873	101.806
5.375	103.345	103.265	103.306	103.216	4.625	102.407	102.348	102.247	102.180
5.500	103.568	103.489	103.533	103.443	4.750	102.805	102.746	102.648	102.581
5.625	102.970	102.871	102.951	102.839	4.875	103.148	103.089	102.994	102.927
5.750	103.249	103.150	103.235	103.123	5.000	102.617	102.538	102.516	102.427
5.875	103.498	103.399	103.487	103.374	5.125	102.964	102.885	102.865	102.776
6.000	103.718	103.619	103.708	103.595	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: 6/24/19 11:42 AM

WesLend Conforming DU and LP																								
1200-99 1201-99					Conventional 25/30 Yr Fixed					1300-99 1301-99					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	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	101.533	101.532	101.389	101.387	3.625	101.905	101.790	101.722	101.730	3.750	102.614	102.567	102.584	102.394										
3.750	101.680	101.659	101.622	101.598	3.750	101.810	101.704	101.750	101.560	3.875	103.100	103.053	103.070	102.880										
3.875	102.275	102.205	102.222	102.118	3.875	102.438	102.333	102.346	102.156	4.000	102.929	102.882	102.899	102.709										
4.000	102.916	102.847	102.863	102.740	4.000	102.907	102.838	102.907	102.717	4.125	103.443	103.394	103.335	102.916										
4.125	102.873	102.812	102.820	102.784	4.125	103.214	103.135	103.204	103.014	4.250	103.618	103.575	103.571	103.381										
4.250	103.046	103.006	103.021	102.975	4.250	103.245	103.168	103.058	102.864	4.375	104.064	104.021	104.017	103.827										
4.375	103.357	103.346	103.342	103.245	4.375	103.618	103.553	103.564	103.374	4.500	104.477	104.434	104.430	104.240										
4.500	103.870	103.859	103.855	103.665	4.500	104.033	104.021	104.033	103.843	4.625	103.911	103.863	103.818	103.460										
4.625	103.922	103.910	103.906	103.716	4.625	104.131	104.111	104.123	103.942	4.750	104.066	104.025	103.979	103.674										
4.750	103.739	103.740	103.715	103.630	4.750	104.248	104.182	104.090	104.014	4.875	104.318	104.183	104.095	103.946										
4.875	104.214	104.223	104.198	104.008	4.875	104.634	104.615	104.528	104.452	5.000	104.348	104.299	104.251	104.139										
5.000	104.652	104.661	104.636	104.446	5.000	104.948	104.961	104.924	104.797	5.125	104.536	104.497	104.448	101.614										
5.125	104.880	104.889	104.865	104.675	5.125	105.218	105.260	105.130	105.097	5.250	104.530	104.492	104.442	101.970										
5.250	104.716	104.746	104.701	104.511	5.250	104.951	104.998	104.862	104.796	5.375	102.361	102.412	102.275	102.207										
5.375	105.113	105.143	105.097	104.907	5.375	105.310	105.362	105.220	105.160															
5.500	105.466	105.496	105.451	105.261	5.500	105.549	105.600	105.460	105.405															
5.625	105.620	105.650	105.604	105.414	5.625	105.600	105.600	105.600	105.589															
5.750	105.701	105.736	105.669	105.479	5.750	105.246	105.210	105.155																
5.875	105.850	105.751	105.839	105.726	5.875																			
6.000	106.070	105.971	106.060	105.947	6.000																			

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	101.332	101.250	101.288	101.098	3.625	101.290	101.170	101.097	101.098	3.250	101.151	101.118	101.070	101.071
3.375	101.757	101.675	101.712	101.522	3.750	101.101	101.048	100.970	100.940	3.375	101.525	101.498	101.444	101.451
3.500	101.899	101.852	101.869	101.679	3.875	101.679	101.631	101.547	101.523	3.500	101.755	101.733	101.674	101.686
3.625	102.276	102.229	102.246	102.056	4.000	102.256	102.214	102.125	102.106	3.625	101.862	101.843	101.779	101.763
3.750	102.678	102.631	102.648	102.458	4.125	102.615	102.578	102.484	102.470	3.750	102.321	102.308	102.239	102.227
3.875	103.068	103.021	103.038	102.848	4.250	102.301	102.300	102.201	102.156	3.875	102.673	102.665	102.591	102.585
4.000	102.981	102.938	102.934	102.744	4.375	102.789	102.793	102.689	102.649	4.000	102.917	102.914	102.835	102.834
4.125	103.409	103.394	103.357	103.087	4.500	103.250	103.260	103.150	103.116	4.125	102.944	102.944	102.860	102.830
4.250	103.702	103.659	103.655	103.465	4.625	103.580	103.596	103.481	103.452	4.250	103.395	103.401	103.311	103.286
4.375	104.068	104.024	104.020	103.830	4.750	103.220	103.240	103.120	103.058	4.375	103.829	103.841	103.746	103.726
4.500	104.412	104.369	104.365	104.175	4.875	103.666	103.691	103.566	103.510	4.500	104.059	104.076	103.976	103.962
4.625	103.963	103.941	103.906	103.673	5.000	104.046	104.077	103.946	103.896	4.625	103.552	103.572	103.467	103.419
4.750	104.108	104.141	104.038	104.013	5.125	104.378	104.414	104.279	104.233	4.750	103.952	103.977	103.867	103.824
4.875	104.327	104.366	104.258	104.237	5.250	104.229	104.269	104.128	104.050	4.875	104.219	104.250	104.134	104.096
5.000	104.506	104.550	104.437	104.421	5.375	104.626	104.672	104.525	104.453	5.000	104.406	104.442	104.321	104.289
5.125	103.883	103.864	103.785	101.522	5.500	104.928	104.980	104.828	104.761	5.125	101.929	101.969	101.842	101.764
5.250	103.311	103.175	103.057	101.840	5.625	105.147	105.204	105.048	104.986	5.250	102.280	102.324	102.193	102.120
5.375	102.180	102.238	102.108	102.067	5.750					5.375	102.511	102.562	102.425	102.357
5.500	102.379	102.443	102.309	102.273	5.875					5.500	102.678	102.734	102.592	102.530
5.625	101.956	102.053	101.914	101.828	6.000					5.625	102.194	102.284	102.137	102.039

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	-3.000
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	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
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	



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: 6/24/19 11:42 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	101.365	101.317	101.234	101.209	4.000	102.631	101.069	102.508		3.250	100.696	100.682	100.645	
4.000	101.897	101.854	101.766	101.746	4.125	102.684	101.134	102.579		3.375	100.969	100.954	100.917	
4.125	102.288	102.252	102.158	102.143	4.250	102.847	101.305	102.738		3.500	101.308	101.293	101.256	
4.250	102.010	102.009	101.909	101.865	4.375	103.201	101.659	103.097		3.625	101.609	101.594	101.557	
4.375	102.581	102.585	102.480	102.441	4.500	103.565	102.027	103.464		3.750	101.916	101.901	101.864	
4.500	103.043	103.052	102.943	102.908	4.625	103.584	102.042	103.483		3.875	101.944	101.888	101.843	
4.625	103.402	103.417	103.302	103.273	4.750	103.536	101.989	103.399		4.000	102.353	102.298	102.221	
4.750	102.771	102.791	102.671	102.610	4.875	103.681	102.136	103.574		4.125	102.696	102.681	102.644	
4.875	103.314	103.339	103.214	103.158	5.000	103.967	102.439	103.901		4.250	102.767	102.745	102.711	
5.000	103.749	103.780	103.649	103.599	5.125	104.169	102.640	104.103		4.375	102.996	102.975	102.940	
5.125	104.052	104.088	103.952	103.907	5.250	104.151	102.622	104.085		4.500	103.044	103.022	102.988	
5.250	102.651	102.622	102.585		5.375	104.134	102.607	104.069		4.625	103.154	103.132	103.098	
5.375	102.634	102.607	102.569		5.500	104.403	102.875	104.341		4.750	102.896	102.849	102.790	
5.500	102.903	102.875	102.841		5.625	104.630	103.102	104.568		4.875	102.890	102.843	102.784	
5.625	103.130	103.102	103.068		5.750	104.619	103.091	104.556		5.000	102.884	102.838	102.779	
5.750	103.119	103.091	103.056		5.875					5.125	102.879	102.833	102.774	
					6.000					5.250	102.874	102.828	102.768	

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	98.819			
3.375	99.092			
3.500	99.432			
3.625	99.718			
3.750	100.041			
3.875	100.025			
4.000	100.315			
4.125	100.792			
4.250	100.870			
4.375	101.100			
4.500				
4.625				
4.750				
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						
	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
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 Phone: 877-945-4105 ext 3

[Return to Home Tab](#)



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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	102.305	102.196	102.212	101.806	3.375	102.810	102.701	102.718	102.293	3.500	103.303	103.194	103.210	102.743	3.500	102.862	102.795	102.833	102.217	3.625	103.315	103.248	103.286	102.565										
3.375	102.810	102.701	102.718	102.293	3.500	103.303	103.194	103.210	102.743	3.625	103.315	103.248	103.286	102.565	3.750	103.125	103.078	103.080	102.966	3.750	103.125	103.078	103.080	102.966										
3.500	103.303	103.194	103.210	102.743	3.625	103.783	103.673	103.690	103.203	3.750	103.810	103.724	103.645	103.621	3.875	103.573	103.491	103.528	103.300	3.875	103.573	103.491	103.528	103.300										
3.625	103.783	103.673	103.690	103.203	3.750	103.810	103.724	103.645	103.621	3.875	103.843	103.768	103.764	103.231	4.000	103.997	103.915	103.953	103.620	4.000	103.997	103.915	103.953	103.620										
3.750	103.810	103.724	103.645	103.621	3.875	103.843	103.768	103.764	103.231	4.000	104.287	104.213	104.209	103.590	4.125	104.397	104.315	104.353	103.939	4.125	104.397	104.315	104.353	103.939										
3.875	103.843	103.768	103.764	103.231	4.000	104.287	104.213	104.209	103.590	4.125	104.718	104.644	104.640	103.998	4.250	104.355	104.361	104.271	104.249	4.250	104.355	104.361	104.271	104.249										
4.000	104.287	104.213	104.209	103.590	4.125	104.718	104.644	104.640	103.998	4.250	104.564	104.528	104.429	104.387	4.375	104.375	104.309	104.346	104.091	4.375	104.375	104.309	104.346	104.091										
4.125	104.718	104.644	104.640	103.998	4.250	104.564	104.528	104.429	104.387	4.375	104.228	104.220	104.195	103.588	4.500	104.749	104.683	104.720	104.386	4.500	104.749	104.683	104.720	104.386										
4.250	104.564	104.528	104.429	104.387	4.375	104.228	104.220	104.195	103.588	4.500	104.627	104.618	104.594	103.893	4.625	104.671	104.625	104.601		4.625	104.671	104.625	104.601											
4.375	104.228	104.220	104.195	103.588	4.500	104.627	104.618	104.594	103.893	4.625	105.012	105.004	104.979	104.294	4.750	104.041	103.509	103.485		4.750	104.041	103.509	103.485											
4.500	104.627	104.618	104.594	103.893	4.625	105.012	105.004	104.979	104.294	4.750	104.835	104.881	104.761	104.702	4.875	103.923	103.877	103.853		4.875	103.923	103.877	103.853											
4.625	105.012	105.004	104.979	104.294	4.750	104.835	104.881	104.761	104.702	4.875	104.678	104.705	104.660	103.974	5.000	104.288	104.243	104.219		5.000	104.288	104.243	104.219											
4.750	104.835	104.881	104.761	104.702	4.875	104.678	104.705	104.660	103.974	5.000	105.038	105.065	105.019	104.251	5.125	104.650	104.605	104.581		5.125	104.650	104.605	104.581											
4.875	104.678	104.705	104.660	103.974	5.000	105.038	105.065	105.019	104.251	5.125	105.392	105.419	105.373		5.250	103.558	103.513	103.489		5.250	103.558	103.513	103.489											
5.000	105.038	105.065	105.019	104.251	5.125	105.392	105.419	105.373		5.250	104.655	104.686	104.620		5.375	103.920	103.875	103.851		5.375	103.920	103.875	103.851											
5.125	105.392	105.419	105.373		5.250	104.655	104.686	104.620		5.375	104.993	105.024	104.957		5.500					5.500														
5.250	104.655	104.686	104.620		5.375	104.993	105.024	104.957		5.500	105.328	105.359	105.292		5.625					5.625														
5.375	104.993	105.024	104.957		5.500	105.328	105.359	105.292		5.625	105.662	105.693	105.627		5.750					5.750														
5.500	105.328	105.359	105.292		5.625	105.662	105.693	105.627		5.750	106.083	106.114	106.047																					
5.625	105.662	105.693	105.627		5.750	106.083	106.114	106.047																										

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	102.499	102.396	102.333	102.293					
3.500	102.958	102.848	102.804	102.743					
3.625	103.524	103.414	103.369	103.203					
3.750	103.810	103.724	103.645	103.621					
3.875	103.439	103.371	103.299	103.231					
4.000	103.969	103.894	103.828	103.590					
4.125	104.468	104.392	104.327	103.998					
4.250	104.564	104.528	104.429	104.387					
4.375	103.997	103.952	103.928	103.588					
4.500	104.481	104.436	104.412	103.893					
4.625	104.958	104.912	104.888	104.294					
4.750	104.835	104.881	104.761	104.702					
4.875	104.580	104.535	104.491	103.974					
5.000	104.887	104.841	104.798	104.251					
5.125	105.351	105.305	105.262						
5.250	104.443	104.398	104.374						
5.375	104.689	104.644	104.620						
5.500	105.182	105.136	105.112						
5.625	105.424	105.379	105.355						
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](#)



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WesLend Government High Balance										
8033-99 6033-99 FHA/VA 30 Yr Fixed High Balance					8333-99 6333-99 FHA/VA 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.500	101.359	101.261	101.193		3.375	100.740	100.725	100.705		
3.625	101.510	101.418	101.344		3.500	101.163	101.149	101.128	99.989	
3.750	102.034	101.976	101.898		3.625	101.590	101.576	101.555		
3.875	102.341	102.289	102.205		3.750	102.005	101.990	101.970		
4.000	102.612	102.566	102.477		3.875	101.871	101.857	101.836		
4.125	102.779	102.738	102.644		4.000	102.290	102.275	102.255	100.484	
4.250	102.951	102.915	102.816		4.125	102.654	102.640	102.619		
4.375	102.629	102.659	102.554		4.250	102.979	102.964	102.944		
4.500	102.878	102.913	102.803		4.375	101.568	101.561	101.487		
4.625	103.082	103.123	103.008		4.500	101.791	101.674	101.757	100.560	
4.750	103.290	103.336	103.216		4.625	102.163	102.046	102.129		
4.875	102.933	102.982	102.856		4.750	102.463	102.346	102.428		
5.000	103.164	103.218	103.088		4.875					
5.125	103.402	103.419	103.313		5.000	98.806	98.839	98.718	98.638	
5.250	103.554	103.620	103.479		5.125					
5.375	102.737	102.692	102.668		5.250					
5.500	103.268	103.342	103.190		5.375					
5.625	103.722	103.676	103.652		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: 6/24/19 11:42 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	99.038	98.975	98.913	3.000	99.038	98.975	98.913
3.125	99.413	99.350	99.288	3.125	99.413	99.350	99.288
3.250	99.799	99.736	99.674	3.250	99.799	99.736	99.674
3.375	101.240	101.177	101.115	3.375	101.240	101.177	101.115
3.500	101.631	101.568	101.506	3.500	101.631	101.568	101.506
3.625	102.022	101.959	101.897	3.625	102.022	101.959	101.897
3.750	102.414	102.351	102.289	3.750	102.414	102.351	102.289
3.875	102.448	102.385	102.323	3.875	102.448	102.385	102.323
4.000	102.841	102.778	102.716	4.000	102.841	102.778	102.716
4.125	103.243	103.180	103.118	4.125	103.243	103.180	103.118
4.250	103.637	103.574	103.512	4.250	103.637	103.574	103.512
4.375	103.538	103.475	103.413	4.375	103.538	103.475	103.413
4.500	103.941	103.878	103.816	4.500	103.941	103.878	103.816
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



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: 6/24/19 11:42 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	100.279				3.875	101.269			
3.750	100.310				4.000	101.665			
3.875	100.800				4.125	101.920			
4.000	101.405				4.250	102.339			
4.125	101.451				4.375	102.683			
4.250	101.802				4.500	103.019			
4.375	102.162				4.625	102.976			
4.500	102.532				4.750	103.446			
4.625	102.643				4.875	103.805			
4.750	102.956				5.000	103.990			
4.875	103.362				5.125	104.133			
5.000	103.574				5.250	104.008			
5.125	103.830				5.375				
5.250					5.500				
5.375					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	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

LPMI Adjustments - HomeReady

>20 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							
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 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: 6/24/19 11:42 AM

HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.625	101.533	101.532	101.389	101.387
		3.750	101.680	101.659	101.622	101.598
		3.875	102.192	102.171	102.141	102.118
		4.000	102.802	102.782	102.763	102.740
		4.125	102.833	102.812	102.808	102.784
		4.250	103.046	103.006	103.021	102.975
		4.375	103.310	103.270	103.291	103.245
		4.500	103.664	103.624	103.640	103.594
		4.625	103.669	103.629	103.644	103.598
		4.750	103.739	103.680	103.697	103.630
		4.875	104.105	104.045	104.069	104.001
		5.000	104.336	104.276	104.307	104.239
		5.125	104.265	104.186	104.216	104.126
		5.250	104.630	104.551	104.586	104.496
		5.375	104.994	104.914	104.955	104.865
		5.500	105.217	105.138	105.182	105.092
		5.625	105.322	105.223	105.303	105.191
		5.750	105.600	105.501	105.586	105.474
		5.875	105.850	105.751	105.839	105.726
		6.000	106.070	105.971	106.060	105.947

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

[Return to Home Tab](#)



Effective: 6/24/19 11:42 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			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
2.750	99.149	99.136	99.121	2.750	98.780	98.767	98.742	3.000	99.297	99.271	99.244				
2.875	99.473	99.456	99.443	2.875	99.218	99.200	99.180	3.125	99.809	99.777	99.756				
3.000	99.801	99.778	99.768	3.000	99.657	99.634	99.618	3.250	100.195	100.159	100.141				
3.125	100.129	100.101	100.093	3.125	100.096	100.068	100.056	3.375	100.558	100.516	100.502				
3.250	100.380	100.347	100.340	3.250	100.420	100.387	100.377	3.500	100.920	100.873	100.861				
3.375	100.661	100.613	100.572	3.375	100.724	100.685	100.678	3.625	101.282	101.230	101.221				
3.500	101.004	100.956	100.910	3.500	101.028	100.984	100.979	3.750	101.569	101.512	101.505				
3.625	101.361	101.313	101.267	3.625	101.334	101.285	101.282	3.875	101.847	101.784	101.779				
3.750	101.597	101.549	101.503	3.750	101.660	101.605	101.605	4.000	102.131	102.063	102.060				
3.875	101.783	101.735	101.689	3.875	101.989	101.930	101.931	4.125	102.418	102.345	102.343				
4.000	102.018	101.969	101.924	4.000	102.325	102.260	102.264	4.250	102.520	102.472	102.426				
4.125	102.265	102.216	102.170	4.125	102.663	102.593	102.600	4.375	101.709	101.611	101.526				
4.250	102.536	102.487	102.441	4.250	101.537	101.444	102.572	4.500	102.006	101.902	101.813				
4.375	101.633	101.535	101.450	4.375	101.870	101.772	101.687	4.625	102.307	102.198	102.104				
4.500	101.898	101.794	101.705	4.500	102.133	102.030	101.940	4.750	102.780	102.665	102.566				
				4.625	102.399	102.291	102.196								

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	>\$150-175	>\$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

[Return to Home Tab](#)



Effective: 6/24/19 11:42 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	99.300	99.288	99.273	2.750	98.799	98.786	98.762	3.000	99.388	99.362	99.335
2.875	99.620	99.602	99.590	2.875	99.234	99.216	99.196	3.125	99.895	99.863	99.842
3.000	99.941	99.918	99.908	3.000	99.668	99.645	99.629	3.250	100.275	100.238	100.221
3.125	100.265	100.237	100.229	3.125	100.103	100.074	100.063	3.375	100.633	100.591	100.577
3.250	100.513	100.480	100.473	3.250	100.424	100.390	100.381	3.500	100.989	100.942	100.930
3.375	100.751	100.712	100.706	3.375	100.727	100.688	100.681	3.625	101.346	101.294	101.285
3.500	100.991	100.948	100.942	3.500	101.031	100.987	100.982	3.750	101.629	101.572	101.565
3.625	101.235	101.186	101.182	3.625	101.337	101.288	101.285	3.875	101.905	101.843	101.838
3.750	101.510	101.456	101.452	3.750	101.664	101.609	101.609	4.000	102.187	102.119	102.116
3.875	101.789	101.729	101.727	3.875	101.995	101.935	101.937	4.125	102.473	102.400	102.398
4.000	102.068	102.004	102.003	4.000	102.330	102.266	102.270	4.250	102.717	102.639	102.638
4.125	102.350	102.281	102.281	4.125	102.669	102.599	102.606	4.375	102.957	102.874	102.874
4.250	102.609	102.534	102.536	4.250	102.968	102.893	102.901	4.500	103.199	103.111	103.111
4.375	102.866	102.786	102.788	4.375	103.262	103.182	103.191	4.625	103.442	103.348	103.350
4.500	103.121	103.036	103.039	4.500	103.500	103.471	103.482	4.750	103.500	103.500	103.500
4.625	103.377	103.287	103.291	4.625	103.500	103.500	103.500	4.875			
4.750	103.500	103.444	103.447	4.750				5.000			
4.875	103.500	103.500	103.500	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: 6/24/19 11:42 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	99.322	99.197	3.750	100.226	100.101			
4.125	99.662	99.537	3.875	100.728	100.603			
4.250	99.988	99.863	4.000	100.932	100.807			
4.375	100.278	100.153	4.125	101.149	101.024			
4.500	100.611	100.486	4.250	101.455	101.330			
4.625	100.822	100.697	4.375	101.743	101.618			
4.750	100.980	100.855	4.500	101.937	101.812			
4.875	101.205	101.080	4.625					
5.000	101.427	101.302	4.750					
5.125	101.665	101.540	4.875					
5.250	101.884	101.759	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	98.953	98.828	3.500	98.759	98.634	3.625	97.945	97.820
3.625	99.247	99.122	3.625	99.122	98.997	3.750	98.534	98.409
3.750	99.542	99.417	3.750	99.532	99.407	3.875	98.977	98.852
3.875	99.901	99.776	3.875	99.887	99.762	4.000	99.327	99.202
4.000	100.217	100.092	4.000	100.285	100.160	4.125	99.778	99.653
4.125	100.514	100.389	4.125	100.593	100.468	4.250	100.192	100.067
4.250	100.793	100.668	4.250	100.908	100.783	4.375	100.523	100.398
4.375	101.054	100.929	4.375	101.197	101.072	4.500	100.778	100.653
4.500	101.321	101.196	4.500	101.430	101.305	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