



Effective: 6/26/19 11:39 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

**Table of Contents**

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

**New Locks**

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at [www.weslendwholesale.com](http://www.weslendwholesale.com).
- Loans can be locked in Broker Connection 2.0 until 4:30 pm PST.
- Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
- Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
- Rates and prices are subject to change without notice.
- Lender Fees Are Not Included in Pricing

**Wholesale Fee Buyout Option Price Adjustor**

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

**Extension Policies**

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



[Return to Home Tab](#)



Effective: 6/26/19 11:39 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	100.880	100.886	100.738	100.733	2.875	98.911	98.905	98.862	98.858
3.750	101.068	101.044	100.993	100.970	3.000	99.538	99.533	99.490	99.486
3.875	101.549	101.528	101.481	101.459	3.125	100.108	100.105	100.062	100.059
4.000	102.128	102.111	102.068	102.046	3.250	101.457	101.455	101.416	101.412
4.125	102.156	102.140	102.121	102.098	3.375	101.756	101.758	101.718	101.714
4.250	102.389	102.345	102.364	102.323	3.500	101.824	101.827	101.787	101.784
4.375	102.634	102.591	102.611	102.570	3.625	101.949	101.925	101.919	101.898
4.500	102.964	102.924	102.937	102.896	3.750	102.687	102.666	102.669	102.647
4.625	102.969	102.930	102.940	102.900	3.875	102.756	102.736	102.734	102.712
4.750	102.837	102.768	102.792	102.733	4.000	103.152	103.134	103.133	103.112
4.875	103.184	103.117	103.146	103.087	4.125	102.713	102.666	102.663	102.623
5.000	103.407	103.341	103.371	103.311	4.250	103.363	103.317	103.316	103.276
5.125	102.837	102.742	102.798	102.720	4.375	103.744	103.704	103.699	103.660
5.250	103.188	103.095	103.154	103.076	4.500	102.339	102.267	102.157	102.099
5.375	103.537	103.445	103.508	103.431	4.625	102.695	102.625	102.516	102.458
5.500	103.754	103.665	103.728	103.651	4.750	103.074	103.005	102.896	102.838
5.625	103.234	103.116	103.209	103.113	4.875	103.395	103.330	103.218	103.159
5.750	103.507	103.391	103.486	103.391	5.000	102.923	102.828	102.816	102.739
5.875	103.749	103.635	103.731	103.636	5.125	103.250	103.157	103.146	103.069
6.000	103.966	103.852	103.951	103.855	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: 6/26/19 11:39 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	100.902	100.850	100.761	100.732	4.000	102.209	101.141	102.083		3.250	100.907	100.892	100.860	
4.000	101.422	101.375	101.282	101.258	4.125	102.258	101.212	102.159		3.375	101.218	101.204	101.171	
4.125	101.795	101.754	101.656	101.637	4.250	102.439	101.397	102.337		3.500	101.530	101.516	101.483	
4.250	101.546	101.541	101.437	101.387	4.375	102.794	101.752	102.696		3.625	101.835	101.820	101.788	
4.375	102.119	102.119	102.011	101.966	4.500	103.138	102.097	103.040		3.750	102.147	102.132	102.100	
4.500	102.577	102.582	102.468	102.429	4.625	103.158	102.116	103.057		3.875	102.217	102.203	102.170	
4.625	102.926	102.937	102.818	102.783	4.750	103.127	102.086	103.001		4.000	102.481	102.466	102.434	
4.750	102.316	102.331	102.207	102.140	4.875	103.361	102.319	103.287		4.125	102.933	102.919	102.886	
4.875	102.860	102.881	102.751	102.690	5.000	103.688	102.647	103.614		4.250	103.079	103.064	103.032	
5.000	103.291	103.318	103.183	103.127	5.125	103.888	102.846	103.814		4.375	103.308	103.293	103.261	
5.125	103.586	103.618	103.478	103.428	5.250	103.871	102.830	103.797		4.500	103.361	103.346	103.314	
5.250	102.871	102.830	102.797		5.375	103.879	102.838	103.806		4.625	103.524	103.509	103.477	
5.375	102.879	102.838	102.806		5.500	104.158	103.117	104.085		4.750	103.157	103.105	103.049	
5.500	103.158	103.117	103.085		5.625	104.384	103.343	104.311		4.875	103.151	103.100	103.044	
5.625	103.384	103.343	103.311		5.750	104.374	103.332	104.300		5.000	103.146	103.095	103.047	
5.750	103.374	103.332	103.300		5.875					5.125	103.142	103.091	103.035	
					6.000					5.250	103.137	103.086	103.030	

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	98.954			
3.375	99.265			
3.500	99.576			
3.625	99.864			
3.750	100.206			
3.875	100.276			
4.000	100.538			
4.125	101.005			
4.250	101.150			
4.375	101.378			
4.500				
4.625				
4.750				
4.875				
5.000				
5.125				
5.250				

LPMI Product Codes				Extension and Re-lock Fees			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming	5 Day	0.125	Re-Lock	0.125
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming	7 Day	0.150		
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming	10 Day	0.250		
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming	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				-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

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: 6/26/19 11:39 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	102.346	102.237	102.253	101.836	3.375	102.839	102.729	102.746	102.309	3.500	103.318	103.209	103.226	102.741	3.625	103.186	103.135	103.173	102.507	3.750	103.140	103.105	103.111	102.991	3.875	103.561	103.495	103.533	103.318					
3.375	102.839	102.729	102.746	102.309	3.500	103.318	103.209	103.226	102.741	3.625	103.186	103.135	103.173	102.507	3.750	103.140	103.105	103.111	102.991	3.875	103.561	103.495	103.533	103.318	4.000	103.958	103.892	103.930	103.632					
3.500	103.318	103.209	103.226	102.741	3.625	103.784	103.675	103.691	103.181	3.750	103.787	103.697	103.614	103.585	3.875	103.865	103.791	103.787	103.220	4.000	104.296	104.222	104.218	103.565	4.125	104.331	104.264	104.302	103.944					
3.625	103.784	103.675	103.691	103.181	3.750	103.787	103.697	103.614	103.585	3.875	103.865	103.791	103.787	103.220	4.000	104.296	104.222	104.218	103.565	4.125	104.331	104.264	104.302	103.944	4.250	104.356	104.361	104.270	104.247					
3.750	103.787	103.697	103.614	103.585	3.875	103.865	103.791	103.787	103.220	4.000	104.296	104.222	104.218	103.565	4.125	104.331	104.264	104.302	103.944	4.250	104.356	104.361	104.270	104.247	4.375	104.469	104.477	104.381	104.327					
3.875	103.865	103.791	103.787	103.220	4.000	104.296	104.222	104.218	103.565	4.125	104.331	104.264	104.302	103.944	4.250	104.356	104.361	104.270	104.247	4.375	104.469	104.477	104.381	104.327	4.500	104.753	104.766	104.692	104.617					
4.000	104.296	104.222	104.218	103.565	4.125	104.714	104.640	104.636	103.962	4.250	104.534	104.494	104.391	104.344	4.375	104.184	104.192	104.167	103.489	4.500	104.569	104.577	104.552	103.785	4.625	104.715	104.670	104.646						
4.125	104.714	104.640	104.636	103.962	4.250	104.534	104.494	104.391	104.344	4.375	104.184	104.192	104.167	103.489	4.500	104.569	104.577	104.552	103.785	4.625	104.943	104.951	104.926	104.179	4.750	104.205	103.555	103.531						
4.250	104.534	104.494	104.391	104.344	4.375	104.184	104.192	104.167	103.489	4.500	104.569	104.577	104.552	103.785	4.625	104.943	104.951	104.926	104.179	4.750	104.729	104.771	104.646	104.582	4.875	103.968	103.922	103.898						
4.375	104.184	104.192	104.167	103.489	4.500	104.569	104.577	104.552	103.785	4.625	104.943	104.951	104.926	104.179	4.750	104.729	104.771	104.646	104.582	4.875	104.620	104.631	104.586	103.883	5.000	104.333	104.288	104.264						
4.500	104.569	104.577	104.552	103.785	4.625	104.943	104.951	104.926	104.179	4.750	104.729	104.771	104.646	104.582	4.875	104.620	104.631	104.586	103.883	5.000	104.970	104.982	104.936	104.153	5.125	104.695	104.650	104.626						
4.625	104.943	104.951	104.926	104.179	4.750	104.729	104.771	104.646	104.582	4.875	104.620	104.631	104.586	103.883	5.000	104.970	104.982	104.936	104.153	5.125	105.320	105.328	105.282		5.250	103.602	103.556	103.532						
4.750	104.943	104.951	104.926	104.179	4.875	104.620	104.631	104.586	103.883	5.000	104.970	104.982	104.936	104.153	5.125	105.320	105.328	105.282		5.250	104.625	104.656	104.589		5.375	103.964	103.918	103.894						
4.875	104.729	104.771	104.646	104.582	5.000	104.970	104.982	104.936	104.153	5.125	105.320	105.328	105.282		5.250	104.625	104.656	104.589		5.375	104.955	104.986	104.919		5.500									
4.875	104.729	104.771	104.646	104.582	5.125	105.320	105.328	105.282		5.250	104.625	104.656	104.589		5.375	104.955	104.986	104.919		5.500	104.955	104.986	104.919		5.625									
5.000	104.970	104.982	104.936	104.153	5.250	104.625	104.656	104.589		5.375	104.955	104.986	104.919		5.500	104.955	104.986	104.919		5.625	105.284	105.315	105.249		5.750									
5.125	105.320	105.328	105.282		5.375	104.955	104.986	104.919		5.500	104.955	104.986	104.919		5.625	105.284	105.315	105.249		5.750	105.284	105.315	105.249		5.875									
5.250	104.625	104.656	104.589		5.500	104.955	104.986	104.919		5.625	105.284	105.315	105.249		5.750	105.284	105.315	105.249		5.875	105.614	105.645	105.579											
5.375	104.955	104.986	104.919		5.625	105.614	105.645	105.579		5.750	105.614	105.645	105.579																					
5.500	105.284	105.315	105.249		5.750	106.032	106.062	105.996																										
5.625	105.614	105.645	105.579																															

Streamline/IRRRL Product Codes				Extension and Re-lock Fees			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL	5 Day	0.125	Re-Lock	0.125
8137-99	FHA 25 Year Fixed Streamline	6137-99	VA 25 Year IRRRL	7 Day	0.150		
8237-99	FHA 20 Year Fixed Streamline	6237-99	VA 20 Year IRRRL	10 Day	0.250		
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL	15 Day	0.375		

**Price Adjustments**

FICO Adjustments		Government Adjusters		Loan Amount		State Adjustments	
580 - 599	-2.500	VA Loan	-0.250	\$60,001 - \$75,000	-0.500	Zone 1: NY	-0.100
600 - 619	-2.000	Manufactured	-1.250	\$75,001 - \$100,000	-0.250	Zone 2: NV, UT	-0.050
620 - 639	-1.250	Manual	-0.250	\$100,001 - \$125,000	-0.125	Zone 3: CO, GA, HI, ID, MA, MD, NC	0.000
640 - 659	-0.375	2 unit	-0.750	\$125,001 - \$225,000	0.000	Zone 4: AL, AZ, CT, DC, IN, ME, MI, MN, MO, NE, NJ,	0.050
660 - 679	-0.250	3-4 unit	-1.000	\$225,001 - \$250,000	0.100	Zone 5: IA, IL, KS, LA, NH, NM, OH,	0.100
680 - 699	0.000					Zone 6: AR, FL, MT,	0.150
> 700	0.000						

\*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: 6/26/19 11:39 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	101.346	101.244	101.171		3.375	100.848	100.833	100.819		
3.625	101.495	101.398	101.321		3.500	101.274	101.259	101.245	99.952	
3.750	102.014	101.952	101.869		3.625	101.690	101.675	101.661		
3.875	102.306	102.250	102.162		3.750	102.105	102.090	102.076		
4.000	102.567	102.516	102.422		3.875	102.045	102.028	102.007		
4.125	102.739	102.694	102.595		4.000	102.473	102.456	102.435	100.508	
4.250	102.914	102.874	102.770		4.125	102.878	102.861	102.840		
4.375	102.483	102.508	102.399		4.250	103.197	103.180	103.159		
4.500	102.725	102.756	102.642		4.375	101.741	101.720	101.706		
4.625	102.933	102.969	102.850		4.500	102.110	102.090	102.076	100.584	
4.750	103.143	103.185	103.060		4.625	102.478	102.458	102.444		
4.875	102.576	102.621	102.491		4.750	102.822	102.801	102.787		
5.000	102.802	102.853	102.718		4.875					
5.125	103.301	103.255	103.220		5.000	98.719	98.783	98.661	98.580	
5.250	103.195	103.257	103.111		5.125					
5.375	102.629	102.583	102.559		5.250					
5.500	103.226	103.296	103.140		5.375					
5.625	103.610	103.565	103.541		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: 6/26/19 11:39 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	98.929	98.866	98.804	97.219	3.000	98.929	98.866	98.804	97.219
3.125	99.314	99.251	99.189	97.459	3.125	99.314	99.251	99.189	97.459
3.250	99.689	99.626	99.564	98.175	3.250	99.689	99.626	99.564	98.175
3.375	101.129	101.066	101.004	98.431	3.375	101.129	101.066	101.004	98.431
3.500	101.520	101.457	101.395	98.598	3.500	101.520	101.457	101.395	98.598
3.625	101.911	101.848	101.786	98.694	3.625	101.911	101.848	101.786	98.694
3.750	102.313	102.250	102.188	98.811	3.750	102.313	102.250	102.188	98.811
3.875	102.347	102.284	102.222	98.974	3.875	102.347	102.284	102.222	98.974
4.000	102.739	102.676	102.614	99.153	4.000	102.739	102.676	102.614	99.153
4.125	103.131	103.068	103.006	99.275	4.125	103.131	103.068	103.006	99.275
4.250	103.524	103.461	103.399	99.477	4.250	103.524	103.461	103.399	99.477
4.375	103.436	103.373	103.311		4.375	103.436	103.373	103.311	
4.500	103.828	103.765	103.703		4.500	103.828	103.765	103.703	
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**

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

\*Adjustments to Total loan amount

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



[Return to Home Tab](#)



Effective: 6/26/19 11:39 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	100.311				3.875	101.280			
3.750	100.320				4.000	101.678			
3.875	100.812				4.125	101.935			
4.000	101.420				4.250	102.264			
4.125	101.515				4.375	102.660			
4.250	101.775				4.500	103.003			
4.375	102.139				4.625	102.957			
4.500	102.512				4.750	103.381			
4.625	102.685				4.875	103.805			
4.750	102.983				5.000	103.989			
4.875	103.392				5.125	104.129			
5.000	103.604				5.250	104.028			
5.125	103.877				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							
Second Home	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Investment Property	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
	-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: 6/26/19 11:39 AM

HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.625	101.442	101.448	101.300	101.295
		3.750	101.631	101.607	101.556	101.533
		3.875	102.112	102.091	102.044	102.022
		4.000	102.690	102.673	102.630	102.608
		4.125	102.718	102.702	102.683	102.660
		4.250	102.946	102.902	102.921	102.880
		4.375	103.191	103.148	103.168	103.127
		4.500	103.521	103.481	103.494	103.453
		4.625	103.527	103.488	103.498	103.458
		4.750	103.670	103.601	103.625	103.566
		4.875	104.017	103.950	103.979	103.920
		5.000	104.240	104.174	104.204	104.144
		5.125	104.236	104.141	104.197	104.119
		5.250	104.587	104.494	104.553	104.475
		5.375	104.936	104.844	104.907	104.830
		5.500	105.153	105.064	105.127	105.050
		5.625	105.336	105.218	105.311	105.215
		5.750	105.608	105.492	105.587	105.492
		5.875	105.851	105.737	105.833	105.738
		6.000	106.068	105.954	106.053	105.957

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							
	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: 6/26/19 11:39 AM

WesLend ARM																													
1700-77 Margin 2.25					5/1 LIBOR ARM Caps 2/2/5					1800-77 Margin 2.25					7/1 LIBOR ARM Caps 5/2/5					1900-77 Margin 2.25					10/1 LIBOR ARM Caps 5/2/5				
Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day						
2.750	99.045	99.043	99.018	99.022	2.750	98.788	98.779	98.754	98.757	3.000	99.401	99.391	99.352	99.346															
2.875	99.367	99.368	99.337	99.338	2.875	99.208	99.203	99.172	99.173	3.125	99.912	99.907	99.863	99.854															
3.000	99.691	99.695	99.659	99.658	3.000	99.629	99.628	99.592	99.590	3.250	100.271	100.270	100.220	100.208															
3.125	100.017	100.022	99.982	99.977	3.125	100.050	100.053	100.012	100.007	3.375	100.603	100.605	100.550	100.533															
3.250	100.301	100.308	100.262	100.254	3.250	100.389	100.395	100.349	100.340	3.500	100.935	100.939	100.879	100.859															
3.375	100.576	100.585	100.534	100.521	3.375	100.713	100.721	100.670	100.657	3.625	101.268	101.274	101.209	101.185															
3.500	100.853	100.863	100.807	100.790	3.500	101.038	101.049	100.992	100.975	3.750	101.583	101.592	101.521	101.493															
3.625	101.159	101.144	101.082	101.061	3.625	101.365	101.378	101.316	101.295	3.875	101.897	101.908	101.832	101.800															
3.750	101.433	101.391	101.340	101.299	3.750	101.710	101.726	101.659	101.633	4.000	102.217	102.231	102.150	102.113															
3.875	101.665	101.634	101.573	101.533	3.875	102.059	102.078	102.005	101.975	4.125	102.541	102.557	102.470	102.430															
4.000	101.910	101.881	101.817	101.770	4.000	102.414	102.436	102.358	102.324	4.250	102.537	102.488	102.444																
4.125	102.156	102.129	102.064	102.008	4.125	102.772	102.796	102.713	102.675	4.375	101.723	101.620	101.515																
4.250	102.434	102.385	102.341		4.250	102.409	102.360	102.316		4.500	102.022	101.916	101.807																
4.375	101.631	101.535	101.443		4.375	101.877	102.574	102.530		4.625	102.324	102.217	102.104																
4.500	101.896	101.795	101.698		4.500	102.142	102.042	101.944		4.750	102.787	102.678	102.560																
					4.625	102.409	102.304	102.202																					

**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



Effective: 6/26/19 11:39 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	99.193	99.191	99.166	99.170	2.750	98.806	98.797	98.771	98.775	3.000	99.490	99.480	99.441	99.435
2.875	99.510	99.511	99.481	99.482	2.875	99.222	99.217	99.187	99.187	3.125	99.995	99.991	99.946	99.937
3.000	99.828	99.831	99.796	99.794	3.000	99.638	99.637	99.601	99.599	3.250	100.348	100.347	100.297	100.284
3.125	100.150	100.156	100.115	100.111	3.125	100.054	100.057	100.016	100.012	3.375	100.675	100.676	100.622	100.605
3.250	100.432	100.439	100.393	100.385	3.250	100.391	100.397	100.350	100.342	3.500	101.001	101.005	100.945	100.924
3.375	100.708	100.717	100.665	100.653	3.375	100.715	100.723	100.672	100.659	3.625	101.329	101.335	101.270	101.246
3.500	100.987	100.998	100.941	100.925	3.500	101.040	101.050	100.993	100.977	3.750	101.641	101.650	101.580	101.551
3.625	101.270	101.282	101.220	101.199	3.625	101.367	101.381	101.319	101.298	3.875	101.954	101.965	101.889	101.857
3.750	101.520	101.532	101.465	101.440	3.750	101.714	101.729	101.662	101.637	4.000	102.272	102.286	102.205	102.168
3.875	101.764	101.777	101.705	101.676	3.875	102.064	102.083	102.010	101.981	4.125	102.596	102.611	102.525	102.484
4.000	102.010	102.023	101.946	101.912	4.000	102.420	102.441	102.364	102.329	4.250	102.844	102.861	102.770	102.724
4.125	102.257	102.272	102.189	102.151	4.125	102.779	102.803	102.720	102.681	4.375	103.085	103.102	103.006	102.956
4.250	102.505	102.521	102.433	102.390	4.250	103.036	103.061	102.973	102.930	4.500	103.327	103.345	103.244	103.190
4.375	102.754	102.770	102.677	102.630	4.375	103.280	103.305	103.212	103.165	4.625	103.500	103.500	103.483	103.424
4.500	103.001	103.018	102.920	102.868	4.500	103.500	103.500	103.452	103.400	4.750	103.500	103.500	103.500	103.500
4.625	103.249	103.266	103.163	103.107	4.625	103.500	103.500	103.500	103.500	4.875				
4.750	103.442	103.459	103.350	103.289	4.750					5.000				
4.875	103.500	103.500	103.500	103.465	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: 6/26/19 11:39 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	99.456	99.331	99.206	3.750	100.220	100.095	99.375		
4.125	99.735	99.610	99.485	3.875	100.719	100.594	99.375		
4.250	100.008	99.883	99.758	4.000	100.919	100.794	99.375		
4.375	100.272	100.147	100.022	4.125	101.133	101.008	99.375		
4.500	100.523	100.398	100.273	4.250	101.435	101.310	99.375		
4.625	100.769	100.644	100.519	4.375	101.720	101.595	99.375		
4.750	100.924	100.799	100.674	4.500	101.912	101.787	99.375		
4.875	101.148	101.023	100.898	4.625					
5.000	101.369	101.244	101.119	4.750					
5.125	101.607	101.482	101.357	4.875					
5.250	101.826	101.701	101.576	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	98.892	98.767	99.375	3.500	98.304	98.179	99.375	3.625	97.803	97.678	99.375
3.625	99.187	99.062	99.375	3.625	98.668	98.543	99.375	3.750	98.394	98.269	99.375
3.750	99.478	99.353	99.375	3.750	99.082	98.957	99.375	3.875	98.836	98.711	99.375
3.875	99.837	99.712	99.375	3.875	99.633	99.508	99.375	4.000	99.189	99.064	99.375
4.000	100.152	100.027	99.375	4.000	99.907	99.782	99.375	4.125	99.382	99.257	99.375
4.125	100.450	100.325	99.375	4.125	100.219	100.094	99.375	4.250	99.719	99.594	99.375
4.250	100.729	100.604	99.375	4.250	100.507	100.382	99.375	4.375	100.019	99.894	99.375
4.375	100.990	100.865	99.375	4.375	100.771	100.646	99.375	4.500	100.284	100.159	99.375
4.500	101.257	101.132	99.375	4.500	101.009	100.884	99.375	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
<b>LTV &gt; 80% w/No MI (in addition to above adjustments)</b>							
No MI w/760+ Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.000
No MI w/740-759 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.125
No MI w/720-739 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	n/a