



Effective: 7/23/19 11:55 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

Table of Contents

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

NICHES & SPECIALS

Conforming & FHA/VA/USDA

12-24 Hr Turn Times

**** Extra (.25) rebate on High Balance Conforming Loans**

(Extra rebate applied at time of lock)

-TBD (Pre-Approval Loans) OK

-Manufactured Homes OK

-Texas Cash Out OK

Jumbo & NonQM

Bank Statement Prequals!!

Send us your statements and we will give max income

Rates starting at 4.5%

80% to \$2,500,000

60% to \$4,000,000

0 Reserves with 0x30x24 housing history

Also.... EZ Non Owner to \$4,000,000

NO JOB - NOO - DSCR 1:1

Property Cash Flow Qualification

80% to \$1,000,000

70% to \$2,000,000

60% to \$4,000,000

Qualify on Interest Only Payment!!

Up to 4 Units OK

[Return to Home Tab](#)



Effective: 7/23/19 11:55 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	101.326	101.264	101.185	101.188	3.625	101.976	101.881	101.780	101.681	3.000	100.555	100.505	100.450	100.258
3.750	101.848	101.814	101.772	101.324	3.750	102.492	102.397	102.299	102.194	3.125	101.124	101.076	101.026	100.756
3.875	102.416	102.379	102.337	101.885	3.875	102.960	102.868	102.773	102.662	3.250	101.461	101.290	101.206	101.155
4.000	102.994	102.956	102.914	102.455	4.000	103.380	103.292	103.197	103.095	3.375	101.766	101.611	101.529	101.521
4.125	103.204	103.167	103.125	102.776	4.125	103.656	103.588	103.494	103.498	3.500	102.153	101.978	101.866	101.827
4.250	103.504	103.477	103.444	102.680	4.250	103.922	103.849	103.742	103.647	3.625	102.808	102.633	102.486	102.168
4.375	103.838	103.819	103.785	103.168	4.375	104.268	104.203	104.098	104.080	3.750	102.951	102.821	102.738	102.622
4.500	104.205	104.186	104.152	103.611	4.500	104.631	104.629	104.520	104.507	3.875	103.015	102.964	102.887	102.890
4.625	104.431	104.360	104.327	103.920	4.625	104.858	104.869	104.755	104.748	4.000	103.463	103.392	103.313	103.132
4.750	104.785	104.677	104.668	103.658	4.750	104.971	104.984	104.864	104.828	4.125	103.985	103.864	103.809	103.408
4.875	105.189	105.081	105.073	104.088	4.875	105.389	105.408	105.283	105.252	4.250	104.239	104.147	104.092	103.862
5.000	105.400	105.293	105.284	104.467	5.000	105.757	105.781	105.651	105.625	4.375	104.525	104.471	104.417	104.214
5.125	105.629	105.521	105.512	104.796	5.125	106.043	106.072	105.936	105.916	4.500	104.593	104.552	104.483	104.447
5.250	105.527	105.513	105.497	104.812	5.250	105.881	105.912	105.771	105.719	4.625	104.584	104.530	104.474	103.964
5.375	105.757	105.744	105.728	105.199	5.375	106.200	106.200	106.121	106.074	4.750	104.576	104.522	104.468	104.311
5.500	105.953	105.940	105.923	105.498	5.500	106.274	106.200	106.200	106.200	4.875	104.777	104.706	104.588	104.562
5.625	105.898	105.939	105.777	105.728	5.625	106.195	106.128	106.055		5.000	104.856	104.896	104.773	104.752
5.750		106.091	106.031		5.750	106.467	106.400	106.327		5.125	105.009	104.953	104.899	102.399
5.875					5.875					5.250	105.004	104.948	104.894	102.713
6.000					6.000					5.375	103.076	103.133	102.993	102.938
6.125					6.125					5.500				
6.250					6.250					5.625				
6.375					6.375					5.750				
6.500					6.500					5.875				
6.625					6.625					6.000				

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

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years)

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

Conventional Adjusters

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

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375
--------------------------------------	--------

The below adds also apply:

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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

[Return to Home Tab](#)



Effective: 7/23/19 11:55 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	100.668	100.663	100.536	100.531	2.875	98.769	98.765	98.767	98.763
3.750	101.212	101.188	101.147	101.124	3.000	99.397	99.393	99.396	99.393
3.875	101.668	101.644	101.611	101.588	3.125	99.969	99.966	99.970	99.967
4.000	102.285	102.261	102.250	102.227	3.250	101.302	101.298	101.303	101.300
4.125	102.345	102.321	102.318	102.296	3.375	101.616	101.612	101.624	101.621
4.250	102.569	102.525	102.518	102.477	3.500	101.810	101.807	101.825	101.822
4.375	102.848	102.805	102.798	102.758	3.625	102.035	102.012	101.971	101.950
4.500	103.168	103.125	103.122	103.082	3.750	102.764	102.741	102.701	102.680
4.625	103.174	103.131	103.129	103.089	3.875	102.866	102.843	102.804	102.782
4.750	103.084	103.021	103.023	102.964	4.000	103.318	103.295	103.257	103.235
4.875	103.444	103.381	103.391	103.332	4.125	102.815	102.773	102.747	102.708
5.000	103.669	103.606	103.620	103.561	4.250	103.480	103.438	103.415	103.375
5.125	103.218	103.135	103.131	103.054	4.375	103.846	103.804	103.782	103.742
5.250	103.556	103.473	103.473	103.396	4.500	102.314	102.252	102.040	101.981
5.375	103.862	103.779	103.784	103.707	4.625	102.688	102.626	102.415	102.357
5.500	104.068	103.986	103.991	103.914	4.750	103.067	103.005	102.795	102.737
5.625	103.773	103.671	103.791	103.696	4.875	103.379	103.316	103.105	103.047
5.750	104.027	103.925	104.047	103.952	5.000	102.984	102.902	102.879	102.802
5.875	104.270	104.168	104.292	104.197	5.125	103.323	103.241	103.220	103.143
6.000	104.486	104.384	104.510	104.415	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: 7/23/19 11:55 AM

WesLend Conforming DU and LP														
1000-99 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	101.326	101.264	101.185	101.188	3.625	101.976	101.881	101.780	101.681	3.000	100.555	100.505	100.450	100.258
3.750	101.848	101.814	101.772	101.324	3.750	102.492	102.397	102.299	102.194	3.125	101.124	101.076	101.026	100.756
3.875	102.416	102.379	102.337	101.885	3.875	102.960	102.868	102.773	102.662	3.250	101.461	101.290	101.206	101.155
4.000	102.994	102.956	102.914	102.455	4.000	103.800	103.292	103.197	103.095	3.375	101.766	101.611	101.529	101.521
4.125	103.204	103.167	103.125	102.776	4.125	103.656	103.588	103.494	103.498	3.500	102.153	101.978	101.866	101.827
4.250	103.504	103.477	103.444	102.680	4.250	103.922	103.849	103.742	103.647	3.625	102.808	102.633	102.486	102.168
4.375	103.838	103.819	103.785	103.168	4.375	104.268	104.203	104.098	104.080	3.750	102.951	102.821	102.738	102.622
4.500	104.205	104.186	104.152	103.611	4.500	104.631	104.629	104.520	104.507	3.875	103.015	102.964	102.887	102.890
4.625	104.431	104.360	104.327	103.920	4.625	104.858	104.869	104.755	104.748	4.000	103.463	103.392	103.313	103.132
4.750	104.785	104.677	104.668	103.658	4.750	104.971	104.984	104.864	104.828	4.125	103.985	103.864	103.809	103.408
4.875	105.189	105.081	105.073	104.088	4.875	105.389	105.408	105.283	105.252	4.250	104.239	104.147	104.092	103.862
5.000	105.400	105.293	105.284	104.467	5.000	105.757	105.781	105.651	105.625	4.375	104.525	104.471	104.417	104.214
5.125	105.629	105.521	105.512	104.796	5.125	106.043	106.072	105.936	105.916	4.500	104.593	104.552	104.483	104.414
5.250	105.527	105.513	105.497	104.812	5.250	105.881	105.912	105.771	105.719	4.625	104.584	104.530	104.474	103.964
5.375	105.757	105.744	105.728	105.199	5.375	106.200	106.200	106.121	106.074	4.750	104.576	104.522	104.468	104.311
5.500	105.953	105.940	105.923	105.498	5.500	106.274	106.200	106.200	106.200	4.875	104.777	104.706	104.588	104.562
5.625	105.898	105.939	105.777	105.728	5.625	106.195	106.128	106.055		5.000	104.856	104.896	104.773	104.752
5.750		106.091	106.031		5.750	106.467	106.400	106.327		5.125	105.009	104.953	104.899	102.399
5.875					5.875					5.250	105.004	104.948	104.894	102.713
6.000					6.000					5.375	103.076	103.133	102.993	102.938

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	-2.750	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

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

Loans with Secondary Financing			
All Loans with Subordinate Financing			-0.375
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

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

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

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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>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



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: 7/23/19 11:55 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	101.498	101.365	101.323	101.103	4.000	101.074	101.031	100.965		3.250	100.823	100.806	100.764	
4.000	101.892	101.734	101.640	101.627	4.125	101.160	101.120	101.055		3.375	101.133	101.117	101.074	
4.125	102.205	102.109	102.009	102.002	4.250	101.360	101.317	101.246		3.500	101.447	101.431	101.388	
4.250	102.290	102.145	102.112	101.913	4.375	101.719	101.676	101.609		3.625	101.751	101.734	101.692	
4.375	102.769	102.642	102.563	102.500	4.500	102.049	102.010	101.944		3.750	102.060	102.043	102.001	
4.500	103.203	103.106	102.991	102.965	4.625	102.075	102.036	101.971		3.875	102.181	102.165	102.123	
4.625	103.504	103.461	103.341	103.320	4.750	102.104	102.062	101.979		4.000	102.442	102.426	102.383	
4.750	103.140	102.917	102.792	102.740	4.875	102.413	102.371	102.294		4.125	102.829	102.813	102.770	
4.875	103.529	103.465	103.334	103.289	5.000	102.684	102.641	102.605		4.250	103.030	103.014	102.972	
5.000	103.899	103.902	103.766	103.726	5.125	102.879	102.836	102.799		4.375	103.255	103.239	103.196	
5.125	104.220	104.201	104.060	104.025	5.250	102.862	102.818	102.782		4.500	103.312	103.296	103.253	
5.250	103.937	103.232	103.215		5.375	102.989	102.946	102.890		4.625	103.473	103.456	103.414	
5.375	104.269	103.664	103.647		5.500	103.262	103.213	103.168		4.750	103.019	102.958	102.891	
5.500	104.559	103.213	103.168		5.625	103.459	103.394	103.334		4.875	103.011	102.952	102.883	
5.625	104.780	103.394	103.334		5.750	103.449	103.384	103.324		5.000	103.008	102.948	102.878	
5.750	103.944	103.384	103.324		5.875					5.125	103.002	102.943	102.874	
					6.000					5.250	102.997	102.937	102.868	

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.607	100.591	100.548	
3.375	100.917	100.901	100.858	
3.500	101.231	101.215	101.172	
3.625	101.535	101.519	101.476	
3.750	101.844	101.828	101.785	
3.875	101.966	101.950	101.907	
4.000	102.226	102.210	102.167	
4.125	102.613	102.597	102.554	
4.250	102.815	102.799	102.756	
4.375	103.039	103.023	102.980	
4.500	103.097	103.080	103.038	
4.625	103.257	103.241	103.198	
4.750	102.586	102.570	102.527	
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								
All Terms	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

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

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



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

[Return to Home Tab](#)



Effective: 7/23/19 11:55 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	102.333	101.811	101.748	101.708	3.375	102.380	102.281	102.213	102.178	3.500	102.803	102.710	102.636	102.607	3.500	102.353	102.090	102.029	102.016	3.625	102.763	102.427	102.360	102.353	3.625	102.973	102.737	102.213	102.178	3.625	102.763	102.427	102.360	102.353
3.500	103.573	103.117	102.676	102.607	3.500	102.803	102.710	102.636	102.607	3.625	103.233	103.145	103.066	103.042	3.750	103.067	103.056	102.984	102.951	3.625	103.233	103.145	103.066	103.042	3.750	103.573	103.117	102.676	102.607	3.750	103.067	103.056	102.984	102.951
3.625	104.092	103.251	103.202	103.042	3.500	102.803	102.710	102.636	102.607	3.750	103.634	103.551	103.467	103.449	3.875	103.422	103.385	103.309	103.281	3.625	103.233	103.145	103.066	103.042	3.875	104.092	103.251	103.202	103.042	3.875	103.422	103.385	103.309	103.281
3.750	103.978	103.841	103.793	103.449	3.500	102.803	102.710	102.636	102.607	3.875	103.504	103.456	103.365	103.270	4.000	103.703	103.702	103.620	103.597	3.625	103.233	103.145	103.066	103.042	4.000	103.978	103.841	103.793	103.449	4.000	103.703	103.702	103.620	103.597
3.875	104.223	103.849	103.365	103.270	3.500	102.803	102.710	102.636	102.607	4.000	103.818	103.748	103.654	103.610	4.125	104.011	104.015	103.928	103.911	3.625	103.233	103.145	103.066	103.042	4.125	104.223	103.849	103.365	103.270	4.125	104.011	104.015	103.928	103.911
4.000	104.754	104.363	103.715	103.610	3.500	102.803	102.710	102.636	102.607	4.125	104.215	104.150	104.051	104.012	4.250	104.309	104.318	104.226	104.215	3.625	103.233	103.145	103.066	103.042	4.250	104.754	104.363	103.715	103.610	4.250	104.309	104.318	104.226	104.215
4.125	105.205	104.548	104.051	104.012	3.500	102.803	102.710	102.636	102.607	4.250	104.599	104.539	104.435	104.401	4.375	104.405	104.420	104.322	104.279	3.625	103.233	103.145	103.066	103.042	4.375	105.205	104.548	104.051	104.012	4.375	104.405	104.420	104.322	104.279
4.250	104.819	104.552	104.435	104.401	3.500	102.803	102.710	102.636	102.607	4.375	103.742	103.699	103.621	103.505	4.500	104.690	104.710	104.607	104.570	3.625	103.233	103.145	103.066	103.042	4.500	104.819	104.552	104.435	104.401	4.500	104.690	104.710	104.607	104.570
4.375	104.798	104.553	103.621	103.505	3.500	102.803	102.710	102.636	102.607	4.500	104.237	104.194	104.116	103.800	4.625	104.518	104.475	104.388		3.625	103.233	103.145	103.066	103.042	4.625	104.798	104.553	103.621	103.505	4.625	104.518	104.475	104.388	
4.500	105.292	104.891	104.116	103.800	3.500	102.803	102.710	102.636	102.607	4.625	104.730	104.687	104.609	104.211	4.750	103.405	103.362	103.275		3.625	103.233	103.145	103.066	103.042	4.750	105.292	104.891	104.116	103.800	4.750	103.405	103.362	103.275	
4.625	105.735	105.103	104.609	104.211	3.500	102.803	102.710	102.636	102.607	4.750	104.804	104.799	104.674	104.625	4.875	103.772	103.729	103.642		3.625	103.233	103.145	103.066	103.042	4.875	105.735	105.103	104.609	104.211	4.875	103.772	103.729	103.642	
4.750	105.326	105.155	104.674	104.625	3.500	102.803	102.710	102.636	102.607	4.875	104.282	104.239	104.215	103.795	5.000	104.137	104.094	104.007		3.625	103.233	103.145	103.066	103.042	4.875	105.326	105.155	104.674	104.625	5.000	104.137	104.094	104.007	
4.875	105.348	105.157	104.215	103.795	3.500	102.803	102.710	102.636	102.607	5.000	104.605	104.562	104.538	104.063	5.125	104.499	104.456	104.368		3.625	103.233	103.145	103.066	103.042	5.000	105.348	105.157	104.215	103.795	5.125	104.499	104.456	104.368	
5.000	105.671	105.411	104.538	104.063	3.500	102.803	102.710	102.636	102.607	5.125	105.067	105.024	105.000		5.250	103.410	103.367	103.279		3.625	103.233	103.145	103.066	103.042	5.125	105.671	105.411	104.538	104.063	5.250	103.410	103.367	103.279	
5.125	105.236	105.419	105.000		3.500	102.803	102.710	102.636	102.607	5.250	104.206	104.163	104.139		5.375	103.771	103.728	103.641		3.625	103.233	103.145	103.066	103.042	5.250	105.236	105.419	105.000		5.375	103.771	103.728	103.641	
5.250	105.616	105.388	104.812		3.500	102.803	102.710	102.636	102.607	5.375	104.461	104.418	104.394		5.500					3.625	103.233	103.145	103.066	103.042	5.375	105.616	105.388	104.812		5.500				
5.375	105.037	104.420	104.394		3.500	102.803	102.710	102.636	102.607	5.500	104.964	104.921	104.897		5.625					3.625	103.233	103.145	103.066	103.042	5.500	105.037	104.420	104.394		5.625				
5.500	105.266	104.921	104.897		3.500	102.803	102.710	102.636	102.607	5.625	105.218	105.175	105.151		5.750					3.625	103.233	103.145	103.066	103.042	5.625	105.266	104.921	104.897		5.750				
5.625	105.602	105.175	105.151		3.500	102.803	102.710	102.636	102.607	5.750										3.625	103.233	103.145	103.066	103.042	5.750	105.602	105.175	105.151						

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	102.380	102.281	102.213	102.178					
3.500	102.803	102.710	102.636	102.607					
3.625	103.233	103.145	103.066	103.042					
3.750	103.634	103.551	103.467	103.449					
3.875	103.484	103.409	103.320	103.270					
4.000	103.818	103.748	103.654	103.610					
4.125	104.215	104.150	104.051	104.012					
4.250	104.599	104.539	104.435	104.401					
4.375	103.742	103.699	103.621	103.505					
4.500	104.237	104.194	104.116	103.800					
4.625	104.730	104.687	104.609	104.211					
4.750	104.804	104.799	104.674	104.625					
4.875	104.282	104.239	104.215	103.795					
5.000	104.605	104.562	104.538	104.063					
5.125	105.067	105.024	105.000						
5.250	104.206	104.163	104.139						
5.375	104.461	104.418	104.394						
5.500	104.964	104.921	104.897						
5.625	105.218	105.175	105.151						
5.750									

Streamline/IRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8137-99	FHA 25 Year Fixed Streamline	6137-99	VA 25 Year IRRRL
8237-99	FHA 20 Year Fixed Streamline	6237-99	VA 20 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL

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

Price Adjustments

FICO Adjustments	
580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640 - 659	-0.375
660 - 679	-0.250
680 - 699	0.000
> 700	0.000

Government Adjusters	
VA Loan	-0.250
Manufactured	-1.250
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

Loan Amount	
\$60,001 - \$75,000	-0.500
\$75,001 - \$100,000	-0.250
\$100,001 - \$125,000	-0.125
\$125,001 - \$225,000	0.000
\$225,001 - \$250,000	0.100

State Adjustments	
Zone 1: NY	-0.100
Zone 2: NV, UT	-0.050
Zone 3: CO, GA, HI, ID, MA, MD, NC	0.000
Zone 4: AL, AZ, CT, DC, IN, ME, MI, MN, MO, NE, NJ	0.050
Zone 5: IA, IL, KS, LA, NH, NM, OH, OK, OR, WA, RI, SC	0.100
Zone 6: AR, FL, MT,	0.150

*Adjustments to Total loan amount

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



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

[Return to Home Tab](#)



Effective: 7/23/19 11:55 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	101.665	101.479	101.430		3.375	100.820	100.812	100.786		
3.625	102.171	102.004	101.956		3.500	101.254	101.245	101.220		
3.750	102.662	102.495	102.446		3.625	101.667	101.658	101.633		
3.875	102.341	102.266	102.177		3.750	102.080	102.072	102.046		
4.000	102.604	102.534	102.440		3.875	102.076	102.067	102.041		
4.125	103.030	102.729	102.678		4.000	102.505	102.497	102.471		
4.250	103.218	103.072	103.022		4.125	102.877	102.869	102.843		
4.375	102.891	102.540	102.516		4.250	103.189	103.181	103.155		
4.500	103.031	102.887	102.863		4.375	101.675	101.607	101.546		
4.625	103.473	103.211	103.186		4.500	102.043	101.974	101.913		
4.750	103.634	103.531	103.507		4.625	102.421	102.352	102.291		
4.875	102.962	102.717	102.699		4.750	102.732	102.663	102.602		
5.000	103.266	103.032	103.014		4.875					
5.125	103.407	103.347	103.329		5.000					
5.250	103.730	103.671	103.653		5.125					
5.375	103.292	103.330	103.283		5.250					
5.500	103.198	103.292	103.135		5.375					
5.625	103.223	103.180	101.029		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: 7/23/19 11:55 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	99.408	99.345	99.283	3.000	99.408	99.345	99.283
3.125	99.793	99.730	99.668	3.125	99.793	99.730	99.668
3.250	100.179	100.116	100.054	3.250	100.179	100.116	100.054
3.375	100.565	100.502	100.440	3.375	100.565	100.502	100.440
3.500	100.952	100.889	100.827	3.500	100.952	100.889	100.827
3.625	101.339	101.276	101.214	3.625	101.339	101.276	101.214
3.750	101.728	101.665	101.603	3.750	101.728	101.665	101.603
3.875	101.439	101.376	101.314	3.875	101.439	101.376	101.314
4.000	101.836	101.773	101.711	4.000	101.836	101.773	101.711
4.125	102.224	102.161	102.099	4.125	102.224	102.161	102.099
4.250	102.622	102.559	102.497	4.250	102.622	102.559	102.497
4.375	102.074	102.011	101.949	4.375	102.074	102.011	101.949
4.500	102.460	102.397	102.335	4.500	102.460	102.397	102.335
4.625	102.857	102.794	102.732	4.625	102.857	102.794	102.732
4.750	103.244	103.181	103.119	4.750	103.244	103.181	103.119
4.875				4.875			
5.000				5.000			
5.125				5.125			
5.250				5.250			
5.375				5.375			

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

FHA LTV/FICO

	<70	70 - 79.99	80 - 89.99	90 - 94.99	95 - 99.99	>= 100
< 600	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
600 - 619	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
620 - 639	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
640 - 659	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
660 - 679	0.000	0.000	0.000	0.000	0.000	0.000
680 - 699	0.125	0.125	0.125	0.125	0.125	0.125
700 - 719	0.125	0.125	0.125	0.125	0.125	0.125
720 - 39	0.125	0.125	0.125	0.125	0.125	0.125
> 740	0.125	0.125	0.125	0.125	0.125	0.125

VA LTV/FICO

	<70	70 - 79.99	80 - 89.99	90 - 94.99	95 - 99.99	>= 100
< 600	-2.375	-2.375	-2.375	-2.375	-2.500	-2.625
600 - 619	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
620 - 639	-1.000	-1.000	-0.875	-0.875	-0.975	-1.000
640 - 659	-0.375	-0.375	-0.375	-0.375	-0.475	-0.500
660 - 679	-0.125	-0.125	-0.125	-0.125	-0.225	-0.250
680 - 699	0.050	0.050	0.000	0.000	-0.100	-0.125
700 - 719	0.100	0.100	0.050	0.000	0.000	0.000
720 - 39	0.125	0.125	0.075	0.000	0.000	0.000
> 740	0.125	0.125	0.100	0.000	0.000	0.000

Loan Amount

<=\$50,000	-0.500
>\$50,000 and <=\$85,000	-0.250
>\$85,000 and <=\$110,000	0.000
>\$110,000 and <=\$150,000	0.000
>\$150,000 and <=\$175,000	0.000
>\$175,000 and <=\$250,000	0.050

State Adjustments

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

*Adjustments to Total loan amount

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

[Return to Home Tab](#)



Effective: 7/23/19 11:55 AM

HomeReady

1021-00 1024-00 Home Ready 30 Yr Fixed					1221-00 1224-00 Home Ready 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	99.749	99.733	99.718		3.875	101.434	101.419	101.403	
3.750	100.298	100.282	100.267		4.000	101.838	101.822	101.806	
3.875	100.794	100.778	100.762		4.125	102.090	102.074	102.059	
4.000	101.407	101.392	101.376		4.250	102.509	102.493	102.477	
4.125	101.479	101.463	101.448		4.375	102.887	102.871	102.855	
4.250	101.956	101.941	101.925		4.500	103.225	103.209	103.194	
4.375	102.315	102.299	102.284		4.625	103.195	103.179	103.163	
4.500	102.681	102.666	102.650		4.750	103.689	103.673	103.658	
4.625	102.776	102.760	102.745		4.875	104.032	104.016	104.001	
4.750	103.167	103.151	103.136		5.000	104.224	104.208	104.192	
4.875	103.571	103.556	103.540		5.125	104.352	104.336	104.320	
5.000	103.782	103.766	103.751		5.250	104.356	104.341	104.325	
5.125	103.963	103.948	103.932		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							
	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: 7/23/19 11:55 AM

HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.625	101.230	101.225	101.098	101.093
		3.750	101.775	101.751	101.710	101.687
		3.875	102.231	102.207	102.174	102.151
		4.000	102.847	102.823	102.812	102.789
		4.125	102.907	102.883	102.880	102.858
		4.250	103.126	103.082	103.075	103.034
		4.375	103.405	103.362	103.355	103.315
		4.500	103.725	103.682	103.679	103.639
		4.625	103.732	103.689	103.687	103.647
		4.750	103.917	103.854	103.856	103.797
		4.875	104.277	104.214	104.224	104.165
		5.000	104.502	104.439	104.453	104.394
		5.125	104.617	104.534	104.530	104.453
		5.250	104.955	104.872	104.872	104.795
		5.375	105.261	105.178	105.183	105.106
		5.500	105.467	105.385	105.390	105.313
		5.625	105.875	105.773	105.893	105.798
		5.750	106.128	106.026	106.148	106.053
		5.875	106.372	106.270	106.394	106.299
		6.000	106.588	106.486	106.612	106.517

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: 7/23/19 11:55 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	Rate	15 Day	30 Day	45 Day
2.750	98.550	98.533	98.506	2.750	98.601	98.583	98.553	3.000	98.863	98.832	98.791	3.125	99.340	99.304	99.265
2.875	98.907	98.885	98.858	2.875	99.032	99.009	98.981	3.125	99.340	99.304	99.265	3.250	99.740	99.699	99.661
3.000	99.373	99.331	99.286	3.000	99.463	99.435	99.408	3.250	99.740	99.699	99.661	3.375	100.128	100.082	100.044
3.125	99.744	99.702	99.657	3.125	99.893	99.859	99.834	3.375	100.128	100.082	100.044	3.500	100.517	100.465	100.429
3.250	100.060	100.018	99.973	3.250	100.288	100.249	100.225	3.500	100.517	100.465	100.429	3.625	100.906	100.849	100.813
3.375	100.360	100.318	100.273	3.375	100.678	100.635	100.611	3.625	100.906	100.849	100.813	3.750	101.221	101.159	101.123
3.500	100.711	100.668	100.623	3.500	101.071	101.022	100.999	3.750	101.221	101.159	101.123	3.875	101.533	101.465	101.428
3.625	101.073	101.031	100.986	3.625	101.465	101.411	101.389	3.875	101.533	101.465	101.428	4.000	101.847	101.775	101.737
3.750	101.347	101.304	101.259	3.750	101.737	101.677	101.654	4.000	101.847	101.775	101.737	4.125	102.160	102.083	102.044
3.875	101.577	101.534	101.490	3.875	101.996	101.932	101.907	4.125	102.160	102.083	102.044	4.250	102.164	102.121	102.076
4.000	101.801	101.758	101.713	4.000	102.260	102.190	102.163	4.250	102.164	102.121	102.076	4.375	102.401	102.358	102.313
4.125	102.022	101.979	101.934	4.125	102.522	102.447	102.418	4.375	102.401	102.358	102.313	4.500	102.618	102.575	102.530
4.250	102.217	102.175	102.130	4.250	102.292	102.250	102.205	4.500	102.618	102.575	102.530	4.625	100.397	100.298	100.196
4.375	102.406	102.363	102.318	4.375	102.457	102.415	102.370	4.625	100.397	100.298	100.196	4.750	100.595	100.491	100.384
4.500	102.575	102.532	102.487	4.500	100.127	102.573	102.528								
				4.625	100.343	100.304	100.208								

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



Effective: 7/23/19 11:55 AM

WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance				1833-77 7/1 LIBOR ARM High Balance				1933-77 10/1 LIBOR ARM High Balance			
Margin 2.25 Caps 2/2/5				Margin 2.25 Caps 5/2/5				Margin 2.25 Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	98.696	98.679	98.652	2.750	98.615	98.598	98.568	3.000	98.936	98.906	98.864
2.875	99.048	99.026	98.999	2.875	99.042	99.019	98.991	3.125	99.408	99.372	99.333
3.000	99.400	99.373	99.346	3.000	99.468	99.440	99.413	3.250	99.804	99.762	99.724
3.125	99.754	99.722	99.695	3.125	99.894	99.861	99.835	3.375	100.186	100.140	100.102
3.250	100.082	100.044	100.017	3.250	100.288	100.249	100.225	3.500	100.570	100.518	100.482
3.375	100.408	100.365	100.338	3.375	100.678	100.634	100.610	3.625	100.955	100.898	100.862
3.500	100.739	100.690	100.663	3.500	101.070	101.021	100.998	3.750	101.268	101.206	101.170
3.625	101.071	101.018	100.990	3.625	101.464	101.410	101.388	3.875	101.577	101.510	101.473
3.750	101.329	101.270	101.240	3.750	101.736	101.677	101.653	4.000	101.890	101.818	101.780
3.875	101.578	101.514	101.482	3.875	101.995	101.931	101.906	4.125	102.204	102.127	102.088
4.000	101.828	101.758	101.724	4.000	102.259	102.189	102.162	4.250	102.442	102.360	102.319
4.125	102.077	102.003	101.967	4.125	102.523	102.448	102.420	4.375	102.672	102.584	102.541
4.250	102.314	102.235	102.196	4.250	102.746	102.665	102.634	4.500	102.903	102.810	102.765
4.375	102.550	102.465	102.424	4.375	102.962	102.877	102.843	4.625	103.136	103.038	102.991
4.500	102.784	102.694	102.651	4.500	103.180	103.089	103.053	4.750	103.313	103.209	103.159
4.625	103.019	102.923	102.878	4.625	103.398	103.302	103.263	4.875	103.481	103.372	103.319
4.750	103.253	103.153	103.105	4.750	103.500	103.500	103.500	5.000	103.500	103.500	103.478
4.875	103.487	103.381	103.331	4.875				5.125			
5.000	103.500	103.500	103.500	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							
	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



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: 7/23/19 11:55 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			3.750			
4.125			3.875			
4.250			4.000			
4.375			4.125			
4.500			4.250			
4.625			4.375			
4.750			4.500			
4.875			4.625			
5.000			4.750			
5.125			4.875			
5.250			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			3.500			3.625		
3.625			3.625			3.750		
3.750			3.750			3.875		
3.875			3.875			4.000		
4.000			4.000			4.125		
4.125			4.125			4.250		
4.250			4.250			4.375		
4.375			4.375			4.500		
4.500			4.500			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