



Effective: 8/1/19 3:14 PM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

**Table of Contents**

Tab	Product		
<a href="#">2</a>	Fixed Agency	<a href="#">8</a>	Government ARM
<a href="#">3</a>	Fixed Agency High Bal	<a href="#">9</a>	HomeReady
<a href="#">4</a>	Fixed Conforming	<a href="#">10</a>	HomePossible
<a href="#">5</a>	Fixed High Balance	<a href="#">11</a>	ARM
<a href="#">6</a>	Government	<a href="#">12</a>	ARM HB
<a href="#">7</a>	Government 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.
- 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: 8/1/19 3:14 PM

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	101.628	101.537	101.541	101.477	3.625	102.289	102.220	102.107	102.035	3.000	100.720	100.670	100.620	100.417
3.750	102.025	101.961	101.873	101.639	3.750	102.830	102.761	102.651	102.543	3.125	101.388	101.338	101.288	100.931
3.875	102.698	102.656	102.617	102.193	3.875	103.207	103.138	103.073	103.004	3.250	101.552	101.516	101.512	101.324
4.000	103.254	103.212	103.173	102.761	4.000	103.615	103.546	103.507	103.432	3.375	101.861	101.827	101.824	101.688
4.125	103.480	103.438	103.399	103.075	4.125	103.898	103.900	103.913	103.833	3.500	102.244	102.215	102.214	101.987
4.250	103.668	103.643	103.617	102.843	4.250	104.147	104.064	103.944	103.841	3.625	102.765	102.714	102.666	102.157
4.375	103.994	103.969	103.943	103.317	4.375	104.477	104.395	104.356	104.266	3.750	102.990	102.974	102.948	102.612
4.500	104.365	104.340	104.314	103.756	4.500	104.818	104.800	104.796	104.701	3.875	103.111	103.095	103.069	102.870
4.625	104.606	104.581	104.555	104.064	4.625	105.016	105.036	105.038	104.937	4.000	103.493	103.446	103.425	103.115
4.750	104.825	104.718	104.710	103.709	4.750	105.029	105.052	105.024	104.919	4.125	104.009	103.959	103.912	103.355
4.875	105.233	105.126	105.118	104.135	4.875	105.437	105.465	105.443	105.332	4.250	104.251	104.193	104.139	103.805
5.000	105.441	105.334	105.326	104.502	5.000	105.800	105.833	105.816	105.700	4.375	104.569	104.512	104.458	104.151
5.125	105.674	105.567	105.559	104.830	5.125	106.086	106.124	106.113	105.992	4.500	104.647	104.590	104.536	104.376
5.250	105.572	105.564	105.552	104.821	5.250	105.916	105.932	105.889	105.762	4.625	104.638	104.581	104.527	103.645
5.375	105.845	105.836	105.824	105.202	5.375	106.200	106.200	106.200	106.111	4.750	104.622	104.570	104.508	103.987
5.500	106.051	106.043	106.030	105.496	5.500	106.400	106.288	106.167		4.875	104.611	104.558	104.497	104.234
5.625	105.876	105.920	105.871	105.725	5.625	106.212	106.133	106.069		5.000	104.758	104.705	104.644	104.421
5.750		106.019	105.957		5.750	106.335	106.257	106.195		5.125	104.952	104.900	104.839	102.428
5.875					5.875					5.250	104.947	104.894	104.834	102.737
6.000					6.000					5.375	103.090	103.147	103.012	102.960
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
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The below adds also apply:

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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

[Return to Home Tab](#)



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**WesLend Fixed Agency Super Conforming - LP Only**

1053-01 1153-01 FHLMC 25/30 Yr Fixed SC					1353-01 FHLMC 15 Yr Fixed SC				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	100.977	100.905	100.894	100.800	2.875	98.927	98.917	98.880	98.868
3.750	101.501	101.457	101.429	101.347	3.000	99.545	99.536	99.499	99.488
3.875	101.932	101.896	101.868	101.795	3.125	100.102	100.096	100.059	100.051
4.000	102.544	102.530	102.503	102.440	3.250	101.441	101.435	101.398	101.395
4.125	102.543	102.540	102.512	102.444	3.375	101.748	101.743	101.709	101.705
4.250	102.685	102.709	102.663	102.607	3.500	101.991	101.987	101.962	101.961
4.375	102.959	102.986	102.940	102.886	3.625	102.014	101.990	101.960	101.932
4.500	103.270	103.301	103.255	103.202	3.750	102.725	102.703	102.671	102.647
4.625	103.273	103.305	103.259	103.210	3.875	102.824	102.804	102.770	102.747
4.750	103.134	103.191	103.126	103.061	4.000	103.263	103.246	103.211	103.190
4.875	103.476	103.538	103.473	103.413	4.125	102.732	102.691	102.695	102.648
5.000	103.696	103.760	103.696	103.639	4.250	103.375	103.338	103.343	103.297
5.125	103.266	103.306	103.223	103.177	4.375	103.733	103.694	103.699	103.658
5.250	103.594	103.637	103.554	103.512	4.500	102.168	102.107	101.994	101.923
5.375	103.885	103.931	103.849	103.808	4.625	102.530	102.471	102.357	102.289
5.500	104.082	104.131	104.048	104.009	4.750	102.897	102.840	102.725	102.659
5.625	103.781	103.825	103.724	103.734	4.875	103.191	103.137	103.020	102.960
5.750	104.040	104.086	103.985	103.997	5.000	102.824	102.746	102.747	102.656
5.875	104.275	104.323	104.222	104.235	5.125	103.150	103.073	103.075	102.987
6.000	104.486	104.534	104.433	104.447	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: 8/1/19 3:14 PM

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	101.793	101.524	101.487	101.413	4.000	101.460	101.399	101.319		3.250	100.716	100.689	100.650	
4.000	102.355	102.022	102.009	101.930	4.125	101.483	101.423	101.345		3.375	101.028	101.001	100.962	
4.125	102.664	102.385	102.378	102.294	4.250	101.668	101.593	101.511		3.500	101.343	101.316	101.277	
4.250	102.715	102.379	102.354	102.071	4.375	101.974	101.900	101.821		3.625	101.649	101.622	101.583	
4.375	103.043	102.837	102.812	102.655	4.500	102.293	102.220	102.145		3.750	101.960	101.933	101.894	
4.500	103.477	103.239	103.214	103.114	4.625	102.433	102.380	102.330		3.875	102.073	102.027	101.980	
4.625	103.779	103.585	103.565	103.460	4.750	102.420	102.367	102.318		4.000	102.457	102.401	102.310	
4.750	103.409	102.954	102.904	102.793	4.875	102.554	102.507	102.418		4.125	102.742	102.715	102.676	
4.875	103.766	103.499	103.454	103.339	5.000	102.831	102.797	102.764		4.250	102.931	102.885	102.838	
5.000	104.128	103.931	103.891	103.771	5.125	103.032	102.997	102.964		4.375	103.155	103.108	103.062	
5.125	104.450	104.222	104.188	104.062	5.250	103.015	102.980	102.947		4.500	103.209	103.163	103.116	
5.250	104.167	103.394	103.386		5.375	103.133	103.075	103.038		4.625	103.369	103.323	103.276	
5.375	104.511	103.694	103.686		5.500	103.391	103.353	103.317		4.750	103.077	103.020	102.966	
5.500	104.800	103.353	103.317		5.625	103.614	103.560	103.509		4.875	103.070	103.013	102.960	
5.625	105.023	103.560	103.509		5.750	103.605	103.551	103.499		5.000	103.065	103.007	102.955	
5.750	104.194	103.551	103.499		5.875					5.125	103.059	103.002	102.949	
					6.000					5.250	103.054	102.996	102.944	

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.501	100.474	100.435	
3.375	100.812	100.785	100.746	
3.500	101.127	101.101	101.061	
3.625	101.433	101.406	101.367	
3.750	101.745	101.718	101.679	
3.875	101.857	101.811	101.764	
4.000	102.122	102.076	102.029	
4.125	102.526	102.499	102.460	
4.250	102.716	102.669	102.623	
4.375	102.939	102.893	102.846	
4.500	102.993	102.947	102.900	
4.625	103.154	103.108	103.061	
4.750	102.545	102.518	102.479	
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								
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								
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								
Second Home	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

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

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



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**WesLend Government**

8000-99 8100-99					6000-99 6100-99					FHA/VA 25/30 Yr Fixed					8200-99 6200-99					FHA/VA 20 Yr Fixed					8300-99 6300-99					FHA/VA 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
3.250	103.016	102.033	101.970	101.944	3.375	102.564	102.500	102.432	102.412	3.500	102.322	102.079	102.022	102.011	3.625	102.731	102.410	102.349	102.343	3.750	103.017	103.006	102.940	102.908	3.875	103.359	103.333	103.261	103.235					
3.375	103.435	102.737	102.432	102.412	3.500	102.986	102.927	102.854	102.839	3.625	103.017	103.006	102.940	102.908	3.750	103.359	103.333	103.261	103.235	3.875	103.647	103.646	103.569	103.549	4.000	103.950	103.954	103.872	103.857					
3.500	104.030	103.117	102.854	102.839	3.625	103.411	103.357	103.279	103.270	3.750	103.804	103.755	103.672	103.668	4.125	104.243	104.252	104.165	104.156	4.250	104.543	103.357	103.279	103.270	4.375	104.875	104.849	104.724	104.690					
3.625	104.543	103.357	103.279	103.270	3.750	103.804	103.755	103.672	103.668	3.875	104.181	104.138	104.059	103.879	4.500	104.603	104.560	104.536	104.131	4.625	104.438	103.867	103.829	103.668	4.750	104.961	104.918	104.894	104.894					
3.750	104.438	103.867	103.829	103.668	3.875	103.562	103.490	103.401	103.366	4.000	104.304	104.220	104.145	104.097	4.875	104.289	104.246	104.222	103.866	5.000	104.437	103.849	103.401	103.366	5.125	105.068	105.025	105.001	105.001					
3.875	104.437	103.849	103.401	103.366	4.000	103.892	103.825	103.731	103.702	4.125	104.658	104.602	104.498	104.479	5.250	104.139	103.918	103.894	103.894	5.375	104.963	104.363	103.731	103.702	5.500	104.710	104.667	104.643	104.643					
4.000	104.963	104.363	103.731	103.702	4.125	104.304	104.220	104.145	104.097	4.250	104.658	104.602	104.498	104.479	5.625	104.961	104.918	104.894	104.894	5.750	105.407	104.548	104.145	104.097	5.875	105.875	105.875	105.875	105.875					
4.125	105.407	104.548	104.145	104.097	4.250	104.658	104.602	104.498	104.479	4.375	103.765	103.748	103.639	103.588	5.000	104.603	104.560	104.536	104.131	5.125	105.197	104.602	104.498	104.479	5.250	105.406	105.419	105.001	105.001					
4.250	105.197	104.602	104.498	104.479	4.375	103.765	103.748	103.639	103.588	4.500	104.181	104.138	104.059	103.879	5.250	104.139	103.918	103.894	103.894	5.375	104.748	104.553	103.639	103.588	5.500	105.567	105.388	104.885	104.885					
4.375	104.748	104.553	103.639	103.588	4.500	104.181	104.138	104.059	103.879	4.625	104.663	104.620	104.542	104.282	5.500	104.710	104.667	104.643	104.643	5.625	105.235	104.891	104.059	103.879	5.750	105.082	104.390	104.409	104.409					
4.500	105.235	104.891	104.059	103.879	4.625	104.663	104.620	104.542	104.282	4.750	104.850	104.849	104.724	104.690	5.625	104.961	104.918	104.894	104.894	5.750	105.667	105.103	104.542	104.282	5.875	105.309	104.667	104.643	104.643					
4.625	105.667	105.103	104.542	104.282	4.750	104.850	104.849	104.724	104.690	4.875	104.289	104.246	104.222	103.866	5.750	104.961	104.918	104.894	104.894	5.875	105.501	105.155	104.724	104.690	5.000	105.628	105.411	104.536	104.131					
4.750	105.501	105.155	104.724	104.690	4.875	104.289	104.246	104.222	103.866	5.000	104.603	104.560	104.536	104.131	5.125	105.068	105.025	105.001	105.001	5.250	105.313	105.157	104.222	103.866	5.375	105.628	105.411	104.536	104.131					
4.875	105.313	105.157	104.222	103.866	5.000	104.603	104.560	104.536	104.131	5.125	105.068	105.025	105.001	105.001	5.250	104.108	103.918	103.894	103.894	5.375	105.628	105.411	104.536	104.131	5.500	105.082	104.390	104.409	104.409					
5.000	105.628	105.411	104.536	104.131	5.125	105.068	105.025	105.001	105.001	5.250	104.108	103.918	103.894	103.894	5.375	104.212	104.169	104.145	104.145	5.500	105.406	105.419	105.001	105.001	5.625	105.567	105.388	104.885	104.885					
5.125	105.406	105.419	105.001	105.001	5.250	104.108	103.918	103.894	103.894	5.375	104.212	104.169	104.145	104.145	5.500	104.710	104.667	104.643	104.643	5.625	105.567	105.388	104.885	104.885	5.750	105.082	104.390	104.409	104.409					
5.250	105.567	105.388	104.885	104.885	5.375	104.212	104.169	104.145	104.145	5.500	104.710	104.667	104.643	104.643	5.625	104.961	104.918	104.894	104.894	5.750	105.082	104.390	104.409	104.409	5.875	105.309	104.667	104.643	104.643					
5.375	105.082	104.390	104.409	104.409	5.500	104.710	104.667	104.643	104.643	5.625	104.961	104.918	104.894	104.894	5.750	104.961	104.918	104.894	104.894	5.875	105.309	104.667	104.643	104.643	5.000	105.628	105.411	104.536	104.131					
5.500	105.309	104.667	104.643	104.643	5.625	104.961	104.918	104.894	104.894	5.750	104.961	104.918	104.894	104.894	5.875	105.642	104.918	104.894	104.894	5.000	105.642	104.918	104.894	104.894	5.125	105.628	105.411	104.536	104.131					
5.625	105.309	104.667	104.643	104.643	5.750	104.961	104.918	104.894	104.894	5.875	105.642	104.918	104.894	104.894	5.000	105.642	104.918	104.894	104.894	5.125	105.642	104.918	104.894	104.894	5.250	105.628	105.411	104.536	104.131					
5.750	105.642	104.918	104.894	104.894	5.875	105.642	104.918	104.894	104.894	5.000	105.642	104.918	104.894	104.894	5.125	105.642	104.918	104.894	104.894	5.250	105.642	104.918	104.894	104.894	5.375	105.628	105.411	104.536	104.131					

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	102.564	102.500	102.432	102.412					
3.500	102.986	102.927	102.854	102.839					
3.625	103.411	103.357	103.279	103.270					
3.750	103.804	103.755	103.672	103.668					
3.875	103.562	103.490	103.401	103.366					
4.000	103.892	103.825	103.731	103.702					
4.125	104.304	104.220	104.145	104.097					
4.250	104.658	104.602	104.498	104.479					
4.375	103.765	103.748	103.639	103.588					
4.500	104.181	104.138	104.059	103.879					
4.625	104.663	104.620	104.542	104.282					
4.750	104.850	104.849	104.724	104.690					
4.875	104.289	104.246	104.222	103.866					
5.000	104.603	104.560	104.536	104.131					
5.125	105.068	105.025	105.001	105.001					
5.250	104.139	103.918	103.894	103.894					
5.375	104.212	104.169	104.145	104.145					
5.500	104.710	104.667	104.643	104.643					
5.625	104.961	104.918	104.894	104.894					
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



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WesLend Government High Balance										
8033-99 6033-99					8333-99 6333-99					
FHA/VA 30 Yr Fixed High Balance					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	101.780	101.721	101.648		3.375	100.735	100.718	100.698		
3.625	102.235	101.969	101.931		3.500	101.164	101.147	101.126		
3.750	102.606	102.458	102.420		3.625	101.577	101.560	101.540		
3.875	102.418	102.345	102.257		3.750	101.993	101.976	101.956		
4.000	102.676	102.609	102.515		3.875	102.007	101.986	101.959		
4.125	103.004	102.781	102.682		4.000	102.436	102.415	102.388		
4.250	103.135	102.999	102.955		4.125	102.781	102.760	102.733		
4.375	102.771	102.489	102.464		4.250	103.082	103.061	103.034		
4.500	102.972	102.845	102.819		4.375	101.585	101.517	101.463		
4.625	103.275	103.148	103.123		4.500	101.950	101.882	101.828		
4.750	103.586	103.459	103.433		4.625	102.324	102.256	102.202		
4.875	103.007	102.789	102.783		4.750	102.621	102.554	102.499		
5.000	103.157	103.099	103.092		4.875					
5.125	103.471	103.413	103.407		5.000					
5.250	103.791	103.733	103.726		5.125					
5.375	103.279	103.300	103.319		5.250					
5.500	102.845	102.942	102.786		5.375					
5.625	102.839	102.796	100.645		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



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time  
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Effective: 8/1/19 3:14 PM

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	99.346	99.283	99.221	3.000	99.346	99.283	99.221
3.125	99.720	99.657	99.595	3.125	99.720	99.657	99.595
3.250	100.106	100.043	99.981	3.250	100.106	100.043	99.981
3.375	100.502	100.439	100.377	3.375	100.502	100.439	100.377
3.500	100.888	100.825	100.763	3.500	100.888	100.825	100.763
3.625	101.276	101.213	101.151	3.625	101.276	101.213	101.151
3.750	101.663	101.600	101.538	3.750	101.663	101.600	101.538
3.875	101.385	101.322	101.260	3.875	101.385	101.322	101.260
4.000	101.772	101.709	101.647	4.000	101.772	101.709	101.647
4.125	102.159	102.096	102.034	4.125	102.159	102.096	102.034
4.250	102.558	102.495	102.433	4.250	102.558	102.495	102.433
4.375	102.009	101.946	101.884	4.375	102.009	101.946	101.884
4.500	102.395	102.332	102.270	4.500	102.395	102.332	102.270
4.625	102.792	102.729	102.667	4.625	102.792	102.729	102.667
4.750	103.179	103.116	103.054	4.750	103.179	103.116	103.054
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: 8/1/19 3:14 PM

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	100.093	100.077	100.062		3.875	101.897	101.881	101.866	
3.750	100.759	100.743	100.727		4.000	102.301	102.285	102.269	
3.875	101.256	101.240	101.225		4.125	102.553	102.538	102.522	
4.000	101.870	101.854	101.839		4.250	102.951	102.935	102.920	
4.125	101.805	101.789	101.774		4.375	103.193	103.177	103.161	
4.250	102.258	102.242	102.227		4.500	103.533	103.518	103.502	
4.375	102.620	102.604	102.588		4.625	103.487	103.471	103.456	
4.500	102.992	102.976	102.961		4.750	103.985	103.969	103.954	
4.625	103.050	103.035	103.019		4.875	104.298	104.282	104.267	
4.750	103.416	103.400	103.384		5.000	104.483	104.468	104.452	
4.875	103.821	103.805	103.789		5.125	104.614	104.598	104.583	
5.000	104.026	104.011	103.995		5.250	104.713	104.697	104.682	
5.125	104.225	104.210	104.194		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: 8/1/19 3:14 PM

HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
		3.625	101.539	101.467	101.456	101.362
		3.750	102.064	102.020	101.992	101.910
		3.875	102.495	102.459	102.431	102.358
		4.000	103.106	103.092	103.065	103.002
		4.125	103.105	103.102	103.074	103.006
		4.250	103.242	103.266	103.220	103.164
		4.375	103.516	103.543	103.497	103.443
		4.500	103.827	103.858	103.812	103.759
		4.625	103.831	103.863	103.817	103.768
		4.750	103.967	104.024	103.959	103.894
		4.875	104.309	104.371	104.306	104.246
		5.000	104.529	104.593	104.529	104.472
		5.125	104.665	104.705	104.622	104.576
		5.250	104.993	105.036	104.953	104.911
		5.375	105.284	105.330	105.248	105.207
		5.500	105.481	105.530	105.447	105.408
		5.625	105.883	105.927	105.826	105.836
		5.750	106.141	106.187	106.086	106.098
		5.875	106.377	106.425	106.324	106.337
		6.000	106.588	106.636	106.535	106.549

Cumulative Price Adjustment Caps		
FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

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

**Price Adjustments**

Risk Based Adjustments (Terms > 15 years only)								
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters	
\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001 +\$275,000	0.000
Escrow Waiver (Except CA and NY)	-0.250
Attached Condo >75 LTV & Term > 15y	-0.750

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

LPMI Adjustments - Home Possible								
>20 Yr Term	Credit Scores *LPMI LLPAs not subject to Home Possible LLPA Caps							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590
95 - 90.01%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.040	-4.330	-4.630
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term	Credit Scores *LPMI LLPAs not subject to Home Possible LLPA Caps							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.000	-1.270	-1.550	-1.810	-2.200	-2.770	-3.000	-3.240
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores *LPMI LLPAs not subject to Home Possible LLPA Caps							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

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

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

[Return to Home Tab](#)



Effective: 8/1/19 3:14 PM

WesLend ARM															
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
2.750	98.562	98.547	98.526	2.750	98.736	98.716	98.691	3.000	99.025	98.997	98.962				
2.875	98.916	98.902	98.875	2.875	99.158	99.139	99.109	3.125	99.500	99.474	99.434				
3.000	99.358	99.315	99.267	3.000	99.579	99.562	99.527	3.250	99.891	99.866	99.821				
3.125	99.726	99.684	99.635	3.125	99.999	99.983	99.943	3.375	100.269	100.245	100.195				
3.250	100.010	99.967	99.919	3.250	100.396	100.381	100.335	3.500	100.648	100.624	100.569				
3.375	100.294	100.279	100.231	3.375	100.790	100.776	100.725	3.625	101.027	101.004	100.943				
3.500	100.629	100.612	100.559	3.500	101.186	101.173	101.117	3.750	101.350	101.327	101.261				
3.625	101.000	100.957	100.909	3.625	101.583	101.571	101.510	3.875	101.672	101.648	101.577				
3.750	101.258	101.215	101.167	3.750	101.860	101.847	101.780	4.000	101.997	101.973	101.896				
3.875	101.485	101.443	101.394	3.875	102.126	102.110	102.039	4.125	102.320	102.296	102.214				
4.000	101.699	101.671	101.608	4.000	102.394	102.378	102.301	4.250	102.045	102.003	101.954				
4.125	101.933	101.910	101.831	4.125	102.663	102.644	102.562	4.375	102.313	102.270	102.221				
4.250	102.108	102.065	102.017	4.250	102.164	102.121	102.073	4.500	102.485	102.443	102.394				
4.375	102.297	102.254	102.206	4.375	102.337	102.294	102.246	4.625	100.655	102.592	102.543				
4.500	102.492	102.449	102.401	4.500	102.559	102.516	102.468	4.750	100.847	100.729	100.606				
				4.625	100.503	100.388	100.303								

**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**

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

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



Effective: 8/1/19 3:14 PM

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	98.708	98.693	98.672	2.750	98.751	98.731	98.706	3.000	99.099	99.071	99.036
2.875	99.058	99.043	99.016	2.875	99.169	99.150	99.120	3.125	99.569	99.543	99.503
3.000	99.407	99.393	99.361	3.000	99.585	99.567	99.532	3.250	99.955	99.930	99.885
3.125	99.760	99.745	99.708	3.125	100.001	99.985	99.945	3.375	100.328	100.304	100.253
3.250	100.093	100.078	100.035	3.250	100.397	100.381	100.336	3.500	100.702	100.678	100.623
3.375	100.425	100.410	100.362	3.375	100.790	100.775	100.725	3.625	101.076	101.054	100.993
3.500	100.762	100.747	100.694	3.500	101.185	101.172	101.116	3.750	101.397	101.374	101.308
3.625	101.101	101.085	101.027	3.625	101.583	101.570	101.509	3.875	101.717	101.693	101.622
3.750	101.352	101.335	101.271	3.750	101.860	101.846	101.780	4.000	102.040	102.017	101.940
3.875	101.594	101.574	101.506	3.875	102.125	102.110	102.038	4.125	102.365	102.340	102.259
4.000	101.835	101.813	101.739	4.000	102.395	102.378	102.301	4.250	102.579	102.552	102.465
4.125	102.076	102.053	101.974	4.125	102.665	102.646	102.564	4.375	102.779	102.750	102.658
4.250	102.310	102.284	102.200	4.250	102.882	102.861	102.774	4.500	102.981	102.949	102.852
4.375	102.544	102.515	102.426	4.375	103.092	103.069	102.977	4.625	103.186	103.151	103.049
4.500	102.776	102.745	102.651	4.500	103.303	103.277	103.180	4.750	103.349	103.311	103.203
4.625	103.009	102.976	102.876	4.625	103.500	103.487	103.384	4.875	103.500	103.464	103.352
4.750	103.240	103.204	103.099	4.750	103.500	103.500	103.500	5.000	103.500	103.500	103.500
4.875	103.469	103.431	103.321	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

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Effective: 8/1/19 3:14 PM

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	