



Effective: 8/8/19 11:59 AM

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: 8/8/19 11:59 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
3.250	100.956	100.556	100.500	100.099	3.500	101.536	101.450	101.393	101.326	3.000	100.976	100.936	100.897	100.543
3.375	101.242	101.184	101.128	100.727	3.625	102.162	102.075	102.046	101.973	3.125	101.597	101.508	101.435	101.044
3.500	101.491	101.432	101.375	101.265	3.750	102.634	102.566	102.536	102.459	3.250	101.896	101.721	101.613	101.425
3.625	101.901	101.782	101.780	101.702	3.875	103.067	102.983	102.977	102.894	3.375	102.175	102.000	101.915	101.770
3.750	102.290	102.256	102.222	101.668	4.000	103.654	103.479	103.381	103.293	3.500	102.440	102.274	102.196	102.042
3.875	102.860	102.827	102.792	102.184	4.125	103.871	103.754	103.759	103.666	3.625	103.134	102.959	102.791	102.298
4.000	103.424	103.390	103.356	102.696	4.250	103.948	103.858	103.713	103.543	3.750	103.199	103.024	102.928	102.718
4.125	103.510	103.476	103.442	103.000	4.375	104.274	104.184	104.059	103.956	3.875	103.284	103.109	103.076	102.999
4.250	103.809	103.809	103.803	102.683	4.500	104.612	104.523	104.483	104.374	4.000	103.687	103.512	103.441	103.225
4.375	104.179	104.179	104.173	103.140	4.625	104.842	104.727	104.719	104.605	4.125	104.177	104.059	104.020	103.383
4.500	104.473	104.473	104.468	103.556	4.750	104.996	104.894	104.742	104.623	4.250	104.439	104.301	104.274	103.811
4.625	104.575	104.575	104.570	103.851	4.875	105.350	105.254	105.155	105.030	4.375	104.638	104.610	104.582	104.154
4.750	104.702	104.658	104.658	103.498	5.000	105.681	105.550	105.523	105.393	4.500	104.710	104.682	104.655	104.393
4.875	105.090	104.993	104.993	103.906	5.125	105.971	105.835	105.813	105.678	4.625	104.705	104.677	104.650	103.898
5.000	105.278	105.278	105.278	104.263	5.250	106.050	105.909	105.855	105.715	4.750	104.701	104.673	104.646	104.227
5.125	105.492	105.410	105.410	104.578	5.375	106.200	106.200	106.198	106.052	4.875	104.787	104.749	104.721	104.460
5.250	105.803	105.803	105.786	104.857	5.500	106.200	106.200	106.200	106.200	5.000	104.898	104.842	104.791	104.627
5.375	105.585	105.432	105.370	105.219	5.625					5.125	102.751	102.621	102.552	102.423
5.500	105.887	105.729	105.672	105.516	5.750					5.250	103.054	102.919	102.856	102.721
5.625	106.155	105.992	105.918	105.756	5.875					5.375	103.274	103.134	103.076	102.936
5.750					6.000					5.500				
5.875					6.125					5.625				
6.000					6.250					5.750				
6.125					6.375					5.875				
6.250					6.500					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 o**

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

**Conventional Adjusters**

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
\$275,001+\$300,000	0.100
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 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								
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
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300

**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	0.150
<b>Zone 7a:</b> TX (w/o Impounds)	0.125
<b>Zone 7b:</b> 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: 8/8/19 11:59 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	101.396	101.306	101.297	101.183	2.875	99.576	99.537	99.547	99.417	
3.750	101.622	101.592	101.565	101.484	3.000	99.924	99.902	99.894	99.778	
3.875	102.040	102.020	101.992	101.926	3.125	100.438	100.417	100.408	100.296	
4.000	102.553	102.561	102.533	102.484	3.250	101.784	101.767	101.758	101.650	
4.125	102.535	102.550	102.522	102.469	3.375	102.089	102.076	102.068	101.962	
4.250	102.714	102.705	102.660	102.526	3.500	102.211	102.208	102.200	102.096	
4.375	103.028	103.022	102.976	102.847	3.625	102.349	102.351	102.324	102.235	
4.500	103.277	103.276	103.230	103.102	3.750	102.912	102.916	102.890	102.802	
4.625	103.269	103.266	103.220	103.096	3.875	103.043	103.045	103.019	102.932	
4.750	103.229	103.282	103.218	103.043	4.000	103.427	103.426	103.400	103.315	
4.875	103.481	103.537	103.473	103.304	4.125	102.919	102.940	102.895	102.827	
5.000	103.718	103.777	103.713	103.546	4.250	103.436	103.459	103.413	103.348	
5.125	103.474	103.460	103.377	103.221	4.375	103.798	103.822	103.777	103.714	
5.250	103.800	103.790	103.708	103.556	4.500	102.308	102.193	102.129	101.924	
5.375	104.080	104.072	103.990	103.841	4.625	102.731	102.617	102.553	102.351	
5.500	104.298	104.295	104.212	104.066	4.750	103.082	102.968	102.904	102.704	
5.625	104.120	104.188	104.087	103.971	4.875	103.371	103.260	103.196	102.998	
5.750	104.379	104.449	104.348	104.235	5.000	103.008	103.008	102.925	102.930	
5.875	104.612	104.684	104.584	104.473	5.125	103.323	103.324	103.241	103.249	
6.000	104.834	104.907	104.807	104.694	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 > 15yr	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000

**Loans with Secondary Financing**

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

**Cash Out (All Terms)**

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

**LPMI Adjustments - All LPMI Products**

>20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=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	0.150
<b>Zone 7a:</b> TX (w/o Impounds)	0.125
<b>Zone 7b:</b> 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	



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: 8/8/19 11:59 AM

WesLend Conforming DU and LP

1000-99 1001-99		1100-99 1101-99				1200-99 1201-99					1300-99 1301-99		1400-99 1401-99			
		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		
3.250	100.956	100.556	100.500	100.099	3.500	101.536	101.450	101.393	101.326	3.000	100.976	100.936	100.897	100.543		
3.375	101.242	101.184	101.128	100.727	3.625	102.162	102.075	102.046	101.973	3.125	101.597	101.508	101.435	101.044		
3.500	101.491	101.432	101.375	101.265	3.750	102.634	102.566	102.536	102.459	3.250	101.896	101.721	101.613	101.425		
3.625	101.901	101.782	101.780	101.702	3.875	103.067	102.983	102.977	102.894	3.375	102.175	102.000	101.915	101.770		
3.750	102.290	102.256	102.222	101.668	4.000	103.654	103.479	103.381	103.293	3.500	102.440	102.274	102.196	102.042		
3.875	102.860	102.827	102.792	102.184	4.125	103.871	103.754	103.759	103.666	3.625	103.134	102.959	102.791	102.298		
4.000	103.424	103.390	103.356	102.696	4.250	103.948	103.858	103.713	103.543	3.750	103.199	103.024	102.928	102.718		
4.125	103.510	103.476	103.442	103.000	4.375	104.274	104.184	104.059	103.956	3.875	103.284	103.109	103.076	102.999		
4.250	103.809	103.809	103.803	102.683	4.500	104.612	104.523	104.483	104.374	4.000	103.687	103.512	103.441	103.225		
4.375	104.179	104.179	104.173	103.140	4.625	104.842	104.727	104.719	104.605	4.125	104.177	104.059	104.020	103.383		
4.500	104.473	104.473	104.468	103.556	4.750	104.996	104.894	104.742	104.623	4.250	104.439	104.301	104.274	103.811		
4.625	104.575	104.575	104.570	103.851	4.875	105.350	105.254	105.155	105.030	4.375	104.638	104.610	104.582	104.154		
4.750	104.702	104.658	104.658	103.498	5.000	105.681	105.550	105.523	105.393	4.500	104.710	104.682	104.655	104.393		
4.875	105.090	104.993	104.993	103.906	5.125	105.971	105.835	105.813	105.678	4.625	104.705	104.677	104.650	103.898		
5.000	105.278	105.278	105.278	104.263	5.250	106.050	105.909	105.855	105.715	4.750	104.701	104.673	104.646	104.227		
5.125	105.492	105.410	105.410	104.578	5.375	106.200	106.200	106.198	106.052	4.875	104.787	104.749	104.721	104.460		
5.250	105.803	105.803	105.786	104.857	5.500	106.200	106.200	106.200	106.200	5.000	104.898	104.842	104.791	104.627		
5.375	105.585	105.432	105.370	105.219	5.625					5.125	102.751	102.621	102.552	102.423		
5.500	105.887	105.729	105.672	105.516	5.750					5.250	103.054	102.919	102.856	102.721		
5.625	106.155	105.992	105.918	105.756	5.875					5.375	103.274	103.134	103.076	102.936		

LPMI Product Codes			
1011-99	DU 30 Yr Fixed LPMI	1020-99	LP 30 Yr Fixed LPMI
1111-99	DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI
1211-99	DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI
1311-99	DU 15 Yr Fixed LPMI	1320-99	LP 15 Yr Fixed LPMI

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

Price Adjustments

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

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

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375
The below adds also apply:	
LTV Range	FICO <720
≤ 65.00%	-0.500
65.01% - 75.00%	-0.750
75.01% - 95.00%	-1.000
75.01% - 90.00%	-1.000
≤ 95.00%	-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
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.520
<=20 Yr Term	Credit Scores						
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.550
All Terms	Credit Scores						
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-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 S	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-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: 8/8/19 11:59 AM

WesLend Fixed High Balance

1033-99 1133-99					1233-99 1153-99					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	101.824	101.639	101.605	101.416	4.000	101.412	101.359	101.297		3.250	101.006	100.977	100.946	
4.000	102.332	102.018	102.004	101.911	4.125	101.429	101.379	101.314		3.375	101.310	101.281	101.250	
4.125	102.633	102.341	102.334	102.235	4.250	101.564	101.486	101.371		3.500	101.634	101.605	101.573	
4.250	102.543	102.279	102.276	101.905	4.375	101.966	101.893	101.782		3.625	101.915	101.885	101.854	
4.375	102.918	102.697	102.694	102.494	4.500	102.238	102.170	102.060		3.750	102.181	102.152	102.121	
4.500	103.331	103.088	103.061	102.947	4.625	102.255	102.184	102.069		3.875	102.244	102.216	102.185	
4.625	103.622	103.421	103.400	103.280	4.750	102.297	102.236	102.070		4.000	102.510	102.482	102.451	
4.750	103.275	102.760	102.707	102.582	4.875	102.300	102.244	102.135		4.125	102.940	102.911	102.880	
4.875	103.634	103.307	103.259	103.129	5.000	102.536	102.485	102.443		4.250	103.068	103.040	103.009	
5.000	103.987	103.730	103.688	103.553	5.125	102.675	102.647	102.623		4.375	103.280	103.252	103.220	
5.125	104.299	104.004	103.968	103.827	5.250	102.743	102.645	102.611		4.500	103.283	103.255	103.224	
5.250	104.104	103.287	103.279		5.375	103.048	102.914	102.871		4.625	103.450	103.422	103.391	
5.375	104.432	103.707	103.699		5.500	103.219	103.184	103.149		4.750	103.091	103.050	103.009	
5.500	104.726	103.184	103.149		5.625					4.875	103.088	103.048	103.006	
5.625	104.963				5.750					5.000	103.086	103.046	103.004	
5.750	104.288				5.875					5.125				
					6.000					5.250				

1433-99  
1453-99

Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.790	100.761	100.730	
3.375	101.094	101.065	101.034	
3.500	101.418	101.389	101.358	
3.625	101.699	101.670	101.639	
3.750	101.966	101.936	101.905	
3.875	102.029	102.001	101.969	
4.000	102.295	102.266	102.235	
4.125	102.724	102.695	102.664	
4.250	102.852	102.824	102.793	
4.375	103.064	103.036	103.005	
4.500	103.067	103.039	103.008	
4.625	103.234	103.206	103.175	
4.750	102.601	102.563	102.524	
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 o

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

Conventional Adjusters

Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

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

[Return to Home Tab](#)



Effective: 8/8/19 11:59 AM

WesLend Government																			
8000-99 8100-99					6000-99 6100-99					8200-99 6200-99					8300-99 6300-99				
FHA/VA 25/30 Yr Fixed					FHA/VA 20 Yr Fixed					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					
3.250	102.712	102.150	102.109	102.047	3.375	102.669	102.599	102.563	102.496	3.500	102.679	102.255	102.242	102.180					
3.375	103.192	102.737	102.563	102.496	3.500	103.078	103.003	102.972	102.900	3.625	103.096	102.564	102.557	102.490					
3.500	103.732	103.117	102.972	102.900	3.625	103.471	103.390	103.366	103.288	3.750	103.167	103.081	103.047	102.974					
3.625	104.188	103.390	103.366	103.288	3.750	103.851	103.765	103.746	103.663	3.875	103.570	103.401	103.372	103.295					
3.750	104.193	103.765	103.746	103.663	3.875	103.556	103.516	103.441	103.283	4.000	103.791	103.709	103.685	103.603					
3.875	104.192	103.849	103.441	103.283	4.000	103.840	103.745	103.698	103.604	4.125	104.090	104.002	103.985	103.897					
4.000	104.670	104.363	103.698	103.604	4.125	104.222	104.121	104.080	103.981	4.250	104.381	104.287	104.275	104.182					
4.125	105.074	104.548	104.080	103.981	4.250	104.594	104.488	104.453	104.349	4.375	104.483	104.384	104.340	104.242					
4.250	104.913	104.552	104.453	104.349	4.375	103.819	103.708	103.640	103.531	4.500	104.770	104.666	104.627	104.524					
4.375	104.804	104.553	103.640	103.531	4.500	104.122	104.087	104.048	103.815	4.625	104.470	104.425	104.386						
4.500	105.112	104.891	104.048	103.815	4.625	104.616	104.581	104.542	104.208	4.750	103.378	103.334	103.295						
4.625	105.524	105.103	104.542	104.208	4.750	104.899	104.772	104.722	104.597	4.875	103.741	103.697	103.658						
4.750	105.233	105.155	104.722	104.597	4.875	104.250	104.222	104.198	103.635	5.000	104.103	104.059	104.020						
4.875	105.208	105.157	104.198	103.635	5.000	104.543	104.515	104.491	103.900	5.125	104.464	104.419	104.380						
5.000	105.436	105.411	104.491	103.900	5.125	104.985	104.957	104.933		5.250	103.384	103.340	103.301						
5.125	105.430	105.419	104.933		5.250	104.078	104.050	104.026		5.375	103.745	103.700	103.661						
5.250	105.463	105.388	104.807		5.375	104.323	104.295	104.271		5.500									
5.375	104.975	104.295	104.325		5.500	104.821	104.793	104.769		5.625									
5.500	105.200	104.793	104.769		5.625	105.077	105.049	105.025		5.750									
5.625	105.516	105.049	105.025		5.750														

7000-99					USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.375	102.669	102.599	102.563	102.496					
3.500	103.078	103.003	102.972	102.900					
3.625	103.471	103.390	103.366	103.288					
3.750	103.851	103.765	103.746	103.663					
3.875	103.514	103.423	103.371	103.283					
4.000	103.840	103.745	103.698	103.604					
4.125	104.222	104.121	104.080	103.981					
4.250	104.594	104.488	104.453	104.349					
4.375	103.819	103.708	103.640	103.531					
4.500	104.122	104.087	104.048	103.815					
4.625	104.616	104.581	104.542	104.208					
4.750	104.899	104.772	104.722	104.597					
4.875	104.250	104.222	104.198	103.635					
5.000	104.543	104.515	104.491	103.900					
5.125	104.985	104.957	104.933						
5.250	104.078	104.050	104.026						
5.375	104.323	104.295	104.271						
5.500	104.821	104.793	104.769						
5.625	105.077	105.049	105.025						
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: 8/8/19 11:59 AM

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	101.955	101.739	101.709		3.375	100.963	100.947	100.933		
3.625	102.208	102.068	102.036		3.500	101.388	101.373	101.359		
3.750	102.490	102.350	102.319		3.625	101.804	101.789	101.775		
3.875	102.277	102.186	102.134		3.750	102.233	102.217	102.203		
4.000	102.740	102.440	102.393		3.875	102.080	102.073	102.066		
4.125	102.790	102.616	102.574		4.000	102.426	102.419	102.412		
4.250	102.977	102.795	102.760		4.125	102.750	102.744	102.737		
4.375	103.054	102.198	102.179		4.250	103.100	103.093	103.086		
4.500	103.092	102.500	102.481		4.375	101.675	101.613	101.559		
4.625	103.003	102.826	102.807		4.500	102.015	101.953	101.898		
4.750	103.216	103.104	103.085		4.625	102.311	102.248	102.194		
4.875	103.155	102.668	102.680		4.750	102.572	102.509	102.455		
5.000	103.230	102.989	103.001		4.875					
5.125	103.418	103.306	103.318		5.000					
5.250	103.677	103.635	103.648		5.125					
5.375	103.110	103.172	103.235		5.250					
5.500	102.681	102.523	102.422		5.375					
5.625	102.939	102.911	100.760		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: 8/8/19 11:59 AM

**WesLend Government ARM**

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM					
Margin 2.000		Caps 1/1/1		Index: 1 year CMT		Caps 1/1/5		Index: 1 year CMT	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
3.000	100.042	99.979	99.917	3.000	100.042	99.979	99.917		
3.125	100.430	100.367	100.305	3.125	100.430	100.367	100.305		
3.250	100.818	100.755	100.693	3.250	100.818	100.755	100.693		
3.375	101.217	101.154	101.092	3.375	101.217	101.154	101.092		
3.500	101.607	101.544	101.482	3.500	101.607	101.544	101.482		
3.625	101.997	101.934	101.872	3.625	101.997	101.934	101.872		
3.750	102.388	102.325	102.263	3.750	102.388	102.325	102.263		
3.875	102.094	102.031	101.969	3.875	102.094	102.031	101.969		
4.000	102.494	102.431	102.369	4.000	102.494	102.431	102.369		
4.125	102.885	102.822	102.760	4.125	102.885	102.822	102.760		
4.250	103.276	103.213	103.151	4.250	103.276	103.213	103.151		
4.375	102.729	102.666	102.604	4.375	102.729	102.666	102.604		
4.500	103.118	103.055	102.993	4.500	103.118	103.055	102.993		
4.625	103.517	103.454	103.392	4.625	103.517	103.454	103.392		
4.750	103.907	103.844	103.782	4.750	103.907	103.844	103.782		
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: 8/8/19 11:59 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	
3.250	99.211	99.195	99.179		3.250	99.524	99.508	99.492		
3.375	99.801	99.786	99.770		3.375	99.971	99.956	99.940		
3.500	100.201	100.186	100.170		3.500	100.438	100.423	100.407		
3.625	100.517	100.502	100.486		3.625	101.067	101.052	101.036		
3.750	100.831	100.816	100.800		3.750	101.511	101.495	101.480		
3.875	101.291	101.276	101.260		3.875	101.840	101.824	101.809		
4.000	101.842	101.827	101.811		4.000	102.197	102.181	102.165		
4.125	101.826	101.810	101.795		4.125	102.427	102.412	102.396		
4.250	102.232	102.216	102.201		4.250	102.657	102.641	102.625		
4.375	102.562	102.547	102.531		4.375	102.928	102.913	102.897		
4.500	102.902	102.886	102.871		4.500	103.237	103.221	103.206		
4.625	102.975	102.959	102.943		4.625	103.200	103.185	103.169		
4.750	103.276	103.261	103.245		4.750	103.634	103.618	103.602		
4.875	103.661	103.645	103.630		4.875	103.945	103.929	103.913		
5.000	103.765	103.750	103.734		5.000	104.030	104.014	103.998		
5.125	104.038	104.022	104.006		5.125	104.278	104.263	104.247		
5.250					5.250	104.464	104.448	104.432		
5.375					5.375					
5.500					5.500					
5.625					5.625					

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 > 15yr	-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: 8/8/19 11:59 AM

		HomePossible				
		1022-00	Home Possible 30 Yr Fixed			
		1028-00				
		Rate	15 Day	30 Day	45 Day	60 Day
		3.250	99.226	99.120	99.110	98.979
		3.375	99.896	99.796	99.786	99.660
		3.500	101.590	101.496	101.487	101.368
		3.625	101.958	101.868	101.859	101.745
		3.750	102.185	102.155	102.128	102.047
		3.875	102.603	102.583	102.555	102.489
		4.000	103.116	103.124	103.096	103.047
		4.125	103.098	103.113	103.085	103.032
		4.250	103.272	103.263	103.218	103.084
		4.375	103.585	103.579	103.533	103.404
		4.500	103.834	103.833	103.787	103.659
		4.625	103.826	103.823	103.777	103.653
		4.750	104.062	104.115	104.051	103.876
		4.875	104.314	104.370	104.306	104.137
		5.000	104.551	104.610	104.546	104.379
		5.125	104.874	104.860	104.777	104.621
		5.250	105.199	105.189	105.107	104.955
		5.375	105.480	105.472	105.390	105.241
		5.500	105.698	105.695	105.612	105.466
		5.625	106.222	106.290	106.189	106.073

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		
7 Day	0.150		
10 Day	0.250	Re-Lock	0.125
15 Day	0.375		

**Price Adjustments**

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

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

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

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

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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other 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: 8/8/19 11:59 AM

WesLend ARM																							
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25				10/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.226	99.212	99.198	2.750	99.398	99.381	99.364	3.000	99.758	99.734	99.706	3.125	100.246	100.224	100.191	3.250	100.579	100.557	100.519	3.375	100.894	100.872	100.828
2.875	99.580	99.566	99.546	2.875	99.781	99.764	99.742	3.125	100.246	100.224	100.191	3.250	100.579	100.557	100.519	3.375	100.894	100.872	100.828	3.500	101.210	101.187	101.138
3.000	99.933	99.920	99.895	3.000	100.162	100.146	100.119	3.250	100.543	100.528	100.495	3.375	100.851	100.839	100.851	3.500	101.210	101.187	101.138	3.625	101.526	101.503	101.449
3.125	100.287	100.274	100.244	3.125	100.543	100.528	100.495	3.250	100.903	100.889	100.851	3.375	101.265	101.251	101.208	3.500	101.629	101.616	101.567	3.625	101.995	101.981	101.927
3.250	100.575	100.560	100.525	3.250	100.903	100.889	100.851	3.375	101.265	101.251	101.208	3.500	101.629	101.616	101.567	3.625	101.995	101.981	101.927	3.750	102.225	102.210	102.151
3.375	100.858	100.842	100.802	3.375	101.265	101.251	101.208	3.500	101.629	101.616	101.567	3.625	101.995	101.981	101.927	3.750	102.225	102.210	102.151	3.875	102.445	102.427	102.363
3.500	101.142	101.126	101.080	3.500	101.629	101.616	101.567	3.625	101.995	101.981	101.927	3.750	102.225	102.210	102.151	3.875	102.445	102.427	102.363	4.000	102.665	102.645	102.576
3.625	101.428	101.410	101.359	3.625	101.995	101.981	101.927	3.750	102.225	102.210	102.151	3.875	102.445	102.427	102.363	4.000	102.665	102.645	102.576	4.125	102.886	102.863	102.789
3.750	101.644	101.624	101.568	3.750	102.225	102.210	102.151	3.875	102.445	102.427	102.363	4.000	102.665	102.645	102.576	4.125	102.886	102.863	102.789	4.250	102.415	102.370	102.321
3.875	101.857	101.834	101.773	3.875	102.445	102.427	102.363	4.000	102.665	102.645	102.576	4.125	102.886	102.863	102.789	4.250	102.415	102.370	102.321	4.375	100.500	100.427	102.454
4.000	102.072	102.046	101.980	4.000	102.665	102.645	102.576	4.125	102.886	102.863	102.789	4.250	102.415	102.370	102.321	4.375	100.500	100.427	102.454	4.500	100.710	100.682	100.653
4.125	102.283	102.255	102.184	4.125	102.886	102.863	102.789	4.250	102.415	102.370	102.321	4.375	100.500	100.427	102.454	4.500	100.710	100.682	100.653	4.625	100.890	100.862	100.833
4.250	102.173	102.128	102.079	4.250	102.415	102.370	102.321	4.375	100.500	100.427	102.454	4.500	100.710	100.682	100.653	4.625	100.890	100.862	100.833				
4.375	102.283	102.237	102.189	4.375	100.500	100.427	102.454	4.500	100.710	100.682	100.653	4.625	100.890	100.862	100.833								
4.500	100.363	102.434	102.385	4.500	100.363	102.434	102.385																

**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		
<b>The below adds also apply:</b>			
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

**Wholesale Fee Buyout Option Price Adjustor**

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

[Return to Home Tab](#)



Effective: 8/8/19 11:59 AM

**WesLend ARM High Balance**

1733-77 Margin 2.25 5/1 LIBOR ARM High Balance Caps 2/2/5				1833-77 Margin 2.25 7/1 LIBOR ARM High Balance Caps 5/2/5				1933-77 Margin 2.25 10/1 LIBOR ARM High Balance Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.361	99.347	99.333	2.750	99.406	99.389	99.371	3.000	99.824	99.799	99.771
2.875	99.710	99.696	99.676	2.875	99.783	99.767	99.744	3.125	100.305	100.283	100.250
3.000	100.060	100.047	100.022	3.000	100.161	100.145	100.117	3.250	100.633	100.611	100.573
3.125	100.409	100.396	100.366	3.125	100.537	100.522	100.489	3.375	100.943	100.921	100.877
3.250	100.697	100.683	100.648	3.250	100.897	100.883	100.845	3.500	101.255	101.233	101.184
3.375	100.981	100.965	100.925	3.375	101.260	101.245	101.202	3.625	101.569	101.546	101.492
3.500	101.268	101.251	101.205	3.500	101.625	101.611	101.563	3.750	101.849	101.825	101.766
3.625	101.558	101.540	101.489	3.625	101.991	101.978	101.924	3.875	102.131	102.106	102.042
3.750	101.779	101.758	101.702	3.750	102.223	102.208	102.149	4.000	102.417	102.391	102.321
3.875	101.994	101.971	101.910	3.875	102.442	102.425	102.361	4.125	102.702	102.675	102.600
4.000	102.210	102.185	102.118	4.000	102.664	102.644	102.575	4.250	102.908	102.878	102.798
4.125	102.424	102.396	102.324	4.125	102.888	102.865	102.790	4.375	103.102	103.069	102.984
4.250	102.635	102.604	102.527	4.250	103.052	103.026	102.946	4.500	103.298	103.263	103.172
4.375	102.845	102.812	102.730	4.375	103.207	103.178	103.093	4.625	103.497	103.459	103.364
4.500	103.056	103.020	102.932	4.500	103.363	103.330	103.240	4.750	103.500	103.500	103.500
4.625	103.266	103.227	103.134	4.625	103.500	103.484	103.388	4.875			
4.750	103.500	103.478	103.380	4.750	103.500	103.500	103.500	5.000			
4.875	103.500	103.500	103.500	4.875				5.125			
5.000				5.000				5.250			
5.125				5.125				5.375			

**Extension and Re-lock Fees**

Please call lock desk 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 > 15yr	-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		
<b>The below adds also apply:</b>			
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

**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: 8/8/19 11:59 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	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.000			3.750			3.750					
4.125			3.875			3.875					
4.250			4.000			4.000					
4.375			4.125			4.125					
4.500			4.250			4.250					
4.625			4.375			4.375					
4.750			4.500			4.500					
4.875			4.625			4.625					
5.000			4.750			4.750					
5.125			4.875			4.875					
5.250			5.000			5.000					
5.375			5.125			5.125					
5.500			5.250			5.250					
5.625			5.375			5.375					
5.750			5.500			5.500					
5.875			5.625			5.625					
6.000			5.750			5.750					
6.125			5.875			5.875					
6.250			6.000			6.000					
6.375			6.125			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
<b>LTV &gt; 80% w/No MI (in addition to above adjustments)</b>							
No MI w/760+ Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.000
No MI w/740-759 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.125
No MI w/720-739 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	n/a