



Effective: 8/20/19 11:36 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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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 5:30 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.

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Effective: 8/20/19 11:36 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 | 101.093 | 100.704 | 100.635 | 100.467 | 3.500 | 101.992 | 101.882 | 101.810 | 101.810 | 3.000 | 101.261 | 101.204 | 101.158 | 100.950 |
| 3.375 | 101.414 | 101.326 | 101.257 | 101.064 | 3.625 | 102.556 | 102.452 | 102.375 | 102.345 | 3.125 | 101.777 | 101.712 | 101.666 | 101.459 |
| 3.500 | 101.823 | 101.735 | 101.667 | 101.600 | 3.750 | 103.013 | 102.946 | 102.863 | 102.838 | 3.250 | 102.249 | 102.074 | 101.878 | 101.830 |
| 3.625 | 102.267 | 102.163 | 102.094 | 102.075 | 3.875 | 103.386 | 103.390 | 103.303 | 103.283 | 3.375 | 102.561 | 102.386 | 102.228 | 102.176 |
| 3.750 | 102.463 | 102.429 | 102.395 | 101.949 | 4.000 | 103.878 | 103.805 | 103.712 | 103.697 | 3.500 | 102.687 | 102.528 | 102.507 | 102.451 |
| 3.875 | 102.975 | 102.941 | 102.906 | 102.466 | 4.125 | 104.174 | 104.190 | 104.091 | 104.082 | 3.625 | 103.602 | 103.427 | 103.202 | 102.560 |
| 4.000 | 103.406 | 103.372 | 103.337 | 103.028 | 4.250 | 104.018 | 103.948 | 103.844 | 103.804 | 3.750 | 103.436 | 103.261 | 103.190 | 102.976 |
| 4.125 | 103.603 | 103.569 | 103.535 | 103.338 | 4.375 | 104.359 | 104.390 | 104.282 | 104.247 | 3.875 | 103.437 | 103.330 | 103.328 | 103.255 |
| 4.250 | 103.597 | 103.597 | 103.597 | 102.752 | 4.500 | 104.775 | 104.811 | 104.697 | 104.668 | 4.000 | 103.839 | 103.664 | 103.560 | 103.473 |
| 4.375 | 103.943 | 103.943 | 103.943 | 103.207 | 4.625 | 104.991 | 105.034 | 104.915 | 104.890 | 4.125 | 104.474 | 104.306 | 104.268 | 103.582 |
| 4.500 | 104.284 | 104.284 | 104.284 | 103.626 | 4.750 | 105.071 | 105.123 | 104.999 | 104.944 | 4.250 | 104.615 | 104.440 | 104.405 | 104.003 |
| 4.625 | 104.509 | 104.475 | 104.475 | 103.915 | 4.875 | 105.482 | 105.539 | 105.410 | 105.360 | 4.375 | 104.779 | 104.741 | 104.707 | 104.342 |
| 4.750 | 104.679 | 104.553 | 104.553 | 103.615 | 5.000 | 105.837 | 105.900 | 105.766 | 105.721 | 4.500 | 104.885 | 104.847 | 104.814 | 104.559 |
| 4.875 | 105.062 | 104.935 | 104.935 | 104.038 | 5.125 | 106.092 | 106.161 | 106.021 | 105.981 | 4.625 | 104.880 | 104.842 | 104.809 | 104.025 |
| 5.000 | 105.293 | 105.166 | 105.166 | 104.383 | 5.250 | 106.200 | 106.200 | 106.173 | 106.101 | 4.750 | 104.875 | 104.837 | 104.805 | 104.345 |
| 5.125 | 105.414 | 105.287 | 105.287 | 104.702 | 5.375 | 106.200 | 106.200 | 106.200 | 106.200 | 4.875 | 104.872 | 104.834 | 104.803 | 104.574 |
| 5.250 | 105.741 | 105.727 | 105.727 | 105.066 | 5.500 | 106.352 | 106.265 | 106.080 | | 5.000 | 104.906 | 104.831 | 104.870 | 104.751 |
| 5.375 | 105.580 | 105.661 | 105.508 | 105.430 | 5.625 | | | | | 5.125 | 103.058 | 102.932 | 103.024 | 102.897 |
| 5.500 | 105.862 | 105.948 | 105.790 | 105.718 | 5.750 | | | | | 5.250 | 103.352 | 103.223 | 103.319 | 103.187 |
| 5.625 | 106.000 | 106.000 | 106.000 | 105.989 | 5.875 | | | | | 5.375 | 103.569 | 103.436 | 103.536 | 103.401 |
| 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 | | | | |

| 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 |

| > 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS) | | | | | | | | | |
|--|------------|---------|---------|---------|---------|---------|---------|---------|---------|
| LTV | Coverage | 760+ | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| 97%-95.01% | 35% | 1.69 | 2.44 | 3.11 | 3.71 | 4.61 | 6.19 | 6.71 | 7.35 |
| 95%-90.01% | 30% | 1.39 | 1.95 | 2.44 | 2.89 | 3.56 | 4.73 | 5.14 | 5.7 |
| 90%-85.01% | 25% | 1.05 | 1.5 | 1.84 | 2.21 | 2.7 | 3.71 | 3.94 | 4.31 |
| 85% & Below | 12% | 0.53 | 0.64 | 0.75 | 0.86 | 1.01 | 1.35 | 1.5 | 1.61 |
| <= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS) | | | | | | | | | |
| LTV | Coverage | 760+ | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| 97%-95.01% | 35% | 1.51 | 2.26 | 2.93 | 3.43 | 4.33 | 5.8 | 6.32 | 6.96 |
| 95%-90.01% | 25% | 1.02 | 1.51 | 1.92 | 2.2 | 2.8 | 3.66 | 4.04 | 4.49 |
| 90%-85.01% | 12% | 0.53 | 0.72 | 0.91 | 1 | 1.22 | 1.6 | 1.75 | 1.94 |
| 85% & Below | 6% | 0.45 | 0.45 | 0.45 | 0.45 | 0.45 | 0.45 | 0.47 | 0.55 |
| Premium Adjustments | | | | | | | | | |
| | 760+ | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 | |
| Rate & Term Refinance | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Cash Out Refinance | 0.54 | 0.6 | 0.7 | N/A | N/A | N/A | N/A | N/A | N/A |
| Second Home | 0.36 | 0.39 | 0.49 | 0.6 | 0.7 | 1.23 | 1.27 | 1.35 | |
| Investment Property (Max 85% LTV) | 1.02 | 1.19 | 1.33 | 1.5 | 1.75 | 1.9 | 2 | 2.63 | |
| 3- 4 - Unit Property | 1.02 | 1.19 | 1.33 | 1.5 | N/A | N/A | N/A | N/A | N/A |
| Manufactured | 0.54 | 0.6 | 0.7 | 0.85 | 1.05 | 1.5 | 1.65 | 1.8 | |
| >45% DTI | 95.01%-97% | 0.38 | 0.62 | 0.76 | 1.06 | 1.24 | 1.42 | 1.6 | 1.82 |
| | 90.01%-95% | 0.35 | 0.44 | 0.57 | 0.72 | 1 | 1.12 | 1.27 | 1.53 |
| | 85.01%-90% | 0.28 | 0.39 | 0.5 | 0.62 | 0.75 | 0.89 | 1.01 | 1.25 |
| | 80.01%-85% | 0.11 | 0.17 | 0.22 | 0.3 | 0.38 | 0.42 | 0.44 | 0.49 |

| State Adjustments | |
|-------------------|--------|
| Zone 1: NY | -0.100 |
| Zone 2: MA | -0.050 |

| Retail Fee Buyout Option Price Adjustor | | | | | | | |
|---|-------------|-------------|-------------|-------------|------------|------------|-------------|
| \$60-75k | > \$75-100k | >\$100-125k | >\$125-150k | >\$150-175k | \$175-200k | \$200-225k | >\$225-250k |
| -2.25 | -1.750 | -1.450 | -1.125 | -0.950 | -0.800 | -0.700 | -0.625 |

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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 | 101.868 | 101.858 | 101.751 | 101.742 | 2.875 | 99.761 | 99.771 | 99.717 | 99.727 |
| 3.750 | 102.084 | 102.055 | 102.015 | 101.988 | 3.000 | 100.228 | 100.220 | 100.181 | 100.173 |
| 3.875 | 102.490 | 102.461 | 102.431 | 102.404 | 3.125 | 100.714 | 100.705 | 100.669 | 100.660 |
| 4.000 | 102.949 | 102.920 | 102.903 | 102.876 | 3.250 | 102.056 | 102.047 | 102.013 | 102.005 |
| 4.125 | 102.946 | 102.917 | 102.891 | 102.864 | 3.375 | 102.347 | 102.338 | 102.312 | 102.304 |
| 4.250 | 102.939 | 102.890 | 102.902 | 102.856 | 3.500 | 102.414 | 102.406 | 102.378 | 102.370 |
| 4.375 | 103.227 | 103.179 | 103.192 | 103.146 | 3.625 | 102.531 | 102.502 | 102.486 | 102.459 |
| 4.500 | 103.442 | 103.393 | 103.411 | 103.366 | 3.750 | 103.070 | 103.041 | 103.025 | 102.999 |
| 4.625 | 103.443 | 103.394 | 103.413 | 103.367 | 3.875 | 103.182 | 103.153 | 103.135 | 103.108 |
| 4.750 | 103.438 | 103.369 | 103.417 | 103.353 | 4.000 | 103.541 | 103.513 | 103.498 | 103.472 |
| 4.875 | 103.697 | 103.628 | 103.680 | 103.616 | 4.125 | 103.115 | 103.066 | 103.084 | 103.039 |
| 5.000 | 103.914 | 103.845 | 103.897 | 103.833 | 4.250 | 103.616 | 103.568 | 103.585 | 103.540 |
| 5.125 | 103.843 | 103.755 | 103.775 | 103.693 | 4.375 | 103.964 | 103.915 | 103.932 | 103.887 |
| 5.250 | 104.148 | 104.060 | 104.082 | 104.000 | 4.500 | 102.400 | 102.332 | 102.307 | 102.244 |
| 5.375 | 104.563 | 104.455 | 104.492 | 104.392 | 4.625 | 102.794 | 102.725 | 102.700 | 102.636 |
| 5.500 | 104.766 | 104.659 | 104.697 | 104.597 | 4.750 | | | | |
| 5.625 | 104.563 | 104.456 | 104.498 | 104.398 | 4.875 | | | | |
| 5.750 | 104.793 | 104.686 | 104.729 | 104.629 | 5.000 | | | | |
| 5.875 | 105.024 | 104.917 | 104.960 | 104.860 | 5.125 | | | | |
| 6.000 | 105.234 | 105.127 | 105.170 | 105.070 | 5.250 | | | | |

| 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 |

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 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 - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

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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 | 102.117 | 102.119 | 102.028 | 102.000 | 4.000 | 101.692 | 101.655 | 101.541 | | 3.250 | 101.174 | 101.151 | 101.118 | |
| 4.000 | 102.615 | 102.623 | 102.527 | 102.503 | 4.125 | 101.716 | 101.677 | 101.560 | | 3.375 | 101.428 | 101.412 | 101.387 | |
| 4.125 | 102.950 | 102.963 | 102.862 | 102.844 | 4.250 | 101.695 | 101.655 | 101.530 | | 3.500 | 101.794 | 101.779 | 101.753 | |
| 4.250 | 102.483 | 102.416 | 102.310 | 102.260 | 4.375 | 101.956 | 101.916 | 101.792 | | 3.625 | 102.090 | 102.067 | 102.039 | |
| 4.375 | 102.986 | 103.014 | 102.902 | 102.857 | 4.500 | 102.194 | 102.154 | 102.033 | | 3.750 | 102.334 | 102.319 | 102.293 | |
| 4.500 | 103.433 | 103.467 | 103.350 | 103.310 | 4.625 | 102.217 | 102.177 | 102.059 | | 3.875 | 102.346 | 102.331 | 102.305 | |
| 4.625 | 103.741 | 103.780 | 103.658 | 103.624 | 4.750 | 102.200 | 102.165 | 102.074 | | 4.000 | 102.602 | 102.595 | 102.571 | |
| 4.750 | 103.266 | 103.186 | 103.059 | 102.993 | 4.875 | 102.201 | 102.167 | 102.081 | | 4.125 | 103.112 | 103.096 | 103.070 | |
| 4.875 | 103.689 | 103.743 | 103.611 | 103.550 | 5.000 | 102.458 | 102.420 | 102.391 | | 4.250 | 103.150 | 103.142 | 103.119 | |
| 5.000 | 104.111 | 104.171 | 104.033 | 103.977 | 5.125 | 102.632 | 102.594 | 102.566 | | 4.375 | 103.371 | 103.363 | 103.339 | |
| 5.125 | 104.366 | 104.432 | 104.289 | 104.238 | 5.250 | 102.721 | 102.683 | 102.655 | | 4.500 | 103.443 | 103.435 | 103.411 | |
| 5.250 | 104.252 | 103.396 | 103.396 | | 5.375 | 103.098 | 103.060 | 103.033 | | 4.625 | 103.553 | 103.545 | 103.522 | |
| 5.375 | 104.622 | 103.787 | 103.787 | | 5.500 | 103.399 | 103.365 | 103.316 | | 4.750 | 103.244 | 103.206 | 103.156 | |
| 5.500 | 104.900 | 103.365 | 103.316 | | 5.625 | | | | | 4.875 | 103.241 | 103.203 | 103.153 | |
| 5.625 | 105.123 | | | | 5.750 | | | | | 5.000 | 103.238 | 103.200 | 103.151 | |
| 5.750 | | | | | 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 | 100.959 | 100.935 | 100.902 | |
| 3.375 | 101.212 | 101.197 | 101.171 | |
| 3.500 | 101.579 | 101.563 | 101.537 | |
| 3.625 | 101.874 | 101.851 | 101.824 | |
| 3.750 | 102.119 | 102.103 | 102.077 | |
| 3.875 | 102.131 | 102.115 | 102.090 | |
| 4.000 | 102.387 | 102.379 | 102.355 | |
| 4.125 | 102.896 | 102.881 | 102.855 | |
| 4.250 | 102.934 | 102.927 | 102.903 | |
| 4.375 | 103.155 | 103.147 | 103.124 | |
| 4.500 | 103.227 | 103.219 | 103.196 | |
| 4.625 | 103.338 | 103.330 | 103.306 | |
| 4.750 | 102.555 | 102.532 | 102.499 | |
| 4.875 | | | | |
| 5.000 | | | | |
| 5.125 | | | | |
| 5.250 | | | | |

| 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 |

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

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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 | | | | | | | | | | |
| 3.250 | 102.858 | 102.472 | 102.396 | 102.198 | 3.375 | 102.818 | 102.757 | 102.687 | 102.642 | 3.500 | 102.866 | 102.521 | 102.507 | 102.446 | | | | | | | | | | |
| 3.375 | 103.340 | 102.757 | 102.687 | 102.642 | 3.500 | 103.218 | 103.162 | 103.087 | 103.047 | 3.625 | 103.283 | 102.834 | 102.824 | 102.760 | | | | | | | | | | |
| 3.500 | 103.853 | 103.162 | 103.087 | 103.047 | 3.625 | 103.631 | 103.581 | 103.501 | 103.466 | 3.750 | 103.307 | 103.219 | 103.251 | 103.178 | | | | | | | | | | |
| 3.625 | 104.302 | 103.581 | 103.501 | 103.466 | 3.750 | 104.020 | 103.976 | 103.890 | 103.861 | 3.875 | 103.710 | 103.544 | 103.580 | 103.503 | | | | | | | | | | |
| 3.750 | 104.329 | 103.976 | 103.890 | 103.861 | 3.875 | 103.498 | 103.457 | 103.367 | 103.303 | 4.000 | 103.936 | 103.855 | 103.896 | 103.814 | | | | | | | | | | |
| 3.875 | 104.181 | 103.799 | 103.367 | 103.303 | 4.000 | 103.824 | 103.789 | 103.693 | 103.635 | 4.125 | 104.231 | 104.147 | 104.192 | 104.106 | | | | | | | | | | |
| 4.000 | 104.610 | 104.313 | 103.693 | 103.635 | 4.125 | 104.207 | 104.177 | 104.076 | 104.023 | 4.250 | 104.518 | 104.430 | 104.479 | 104.389 | | | | | | | | | | |
| 4.125 | 105.010 | 104.498 | 104.076 | 104.023 | 4.250 | 104.583 | 104.559 | 104.453 | 104.405 | 4.375 | 104.529 | 104.431 | 104.491 | 104.393 | | | | | | | | | | |
| 4.250 | 104.902 | 104.559 | 104.453 | 104.405 | 4.375 | 103.817 | 103.766 | 103.654 | 103.575 | 4.500 | 104.815 | 104.714 | 104.778 | 104.676 | | | | | | | | | | |
| 4.375 | 104.754 | 104.503 | 103.654 | 103.575 | 4.500 | 104.138 | 104.058 | 103.981 | 103.867 | 4.625 | 104.662 | 104.619 | 104.557 | | | | | | | | | | | |
| 4.500 | 105.160 | 104.841 | 103.981 | 103.867 | 4.625 | 104.609 | 104.532 | 104.451 | 104.266 | 4.750 | 103.583 | 103.540 | 103.480 | | | | | | | | | | | |
| 4.625 | 105.586 | 105.053 | 104.451 | 104.266 | 4.750 | 104.889 | 104.855 | 104.728 | 104.664 | 4.875 | 103.944 | 103.901 | 103.841 | | | | | | | | | | | |
| 4.750 | 105.400 | 105.105 | 104.728 | 104.664 | 4.875 | 104.448 | 104.405 | 104.381 | 104.002 | 5.000 | 104.304 | 104.261 | 104.201 | | | | | | | | | | | |
| 4.875 | 105.433 | 105.107 | 104.381 | 104.002 | 5.000 | 104.754 | 104.711 | 104.687 | 104.263 | 5.125 | 104.662 | 104.619 | 104.560 | | | | | | | | | | | |
| 5.000 | 105.742 | 105.361 | 104.687 | 104.263 | 5.125 | 105.188 | 105.145 | 105.121 | | 5.250 | 103.593 | 103.550 | 103.494 | | | | | | | | | | | |
| 5.125 | 106.037 | 105.369 | 105.121 | | 5.250 | 104.554 | 104.511 | 104.487 | | 5.375 | 103.951 | 103.908 | 103.852 | | | | | | | | | | | |
| 5.250 | 106.367 | 105.338 | 104.487 | | 5.375 | 104.791 | 104.748 | 104.724 | | 5.500 | | | | | | | | | | | | | | |
| 5.375 | 104.791 | 104.748 | 104.724 | | 5.500 | 105.282 | 105.239 | 105.215 | | 5.625 | | | | | | | | | | | | | | |
| 5.500 | 105.282 | 105.239 | 105.215 | | 5.625 | 105.530 | 105.487 | 105.463 | | 5.750 | | | | | | | | | | | | | | |
| 5.625 | 105.530 | 105.487 | 105.463 | | 5.750 | | | | | | | | | | | | | | | | | | | |

| 7000-99 | | | | | USDA 30 Yr Fixed | | | | |
|---------|---------|---------|---------|---------|------------------|--|--|--|--|
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | | | | | |
| 3.375 | 102.818 | 102.757 | 102.687 | 102.642 | | | | | |
| 3.500 | 103.218 | 103.162 | 103.087 | 103.047 | | | | | |
| 3.625 | 103.631 | 103.581 | 103.501 | 103.466 | | | | | |
| 3.750 | 104.020 | 103.976 | 103.890 | 103.861 | | | | | |
| 3.875 | 103.498 | 103.457 | 103.367 | 103.303 | | | | | |
| 4.000 | 103.824 | 103.789 | 103.693 | 103.635 | | | | | |
| 4.125 | 104.207 | 104.177 | 104.076 | 104.023 | | | | | |
| 4.250 | 104.583 | 104.559 | 104.453 | 104.405 | | | | | |
| 4.375 | 103.817 | 103.766 | 103.654 | 103.575 | | | | | |
| 4.500 | 104.138 | 104.058 | 103.981 | 103.867 | | | | | |
| 4.625 | 104.609 | 104.532 | 104.451 | 104.266 | | | | | |
| 4.750 | 104.889 | 104.855 | 104.728 | 104.664 | | | | | |
| 4.875 | 104.448 | 104.405 | 104.381 | 104.002 | | | | | |
| 5.000 | 104.754 | 104.711 | 104.687 | 104.263 | | | | | |
| 5.125 | 105.188 | 105.145 | 105.121 | | | | | | |
| 5.250 | 104.554 | 104.511 | 104.487 | | | | | | |
| 5.375 | 104.791 | 104.748 | 104.724 | | | | | | |
| 5.500 | 105.282 | 105.239 | 105.215 | | | | | | |
| 5.625 | 105.530 | 105.487 | 105.463 | | | | | | |
| 5.750 | | | | | | | | | |

| 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 - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

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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 | 102.009 | 101.953 | 101.878 | | 3.375 | 101.060 | 101.044 | 101.026 | | |
| 3.625 | 102.224 | 102.130 | 102.050 | | 3.500 | 101.486 | 101.470 | 101.452 | | |
| 3.750 | 102.374 | 102.310 | 102.225 | | 3.625 | 101.903 | 101.887 | 101.869 | | |
| 3.875 | 102.361 | 102.320 | 102.230 | | 3.750 | 102.330 | 102.314 | 102.296 | | |
| 4.000 | 102.687 | 102.578 | 102.482 | | 3.875 | 102.112 | 102.112 | 102.102 | | |
| 4.125 | 102.856 | 102.767 | 102.666 | | 4.000 | 102.447 | 102.447 | 102.437 | | |
| 4.250 | 102.984 | 102.961 | 102.854 | | 4.125 | 102.796 | 102.796 | 102.786 | | |
| 4.375 | 103.042 | 102.266 | 102.215 | | 4.250 | 103.153 | 103.153 | 103.143 | | |
| 4.500 | 103.000 | 102.550 | 102.514 | | 4.375 | 101.607 | 101.590 | 101.577 | | |
| 4.625 | 103.023 | 102.854 | 102.818 | | 4.500 | 101.924 | 101.907 | 101.894 | | |
| 4.750 | 103.265 | 103.136 | 103.100 | | 4.625 | 102.196 | 102.179 | 102.167 | | |
| 4.875 | 102.723 | 102.702 | 102.719 | | 4.750 | 102.458 | 102.442 | 102.429 | | |
| 5.000 | 103.089 | 103.022 | 103.039 | | 4.875 | | | | | |
| 5.125 | 103.369 | 103.348 | 103.365 | | 5.000 | | | | | |
| 5.250 | 103.690 | 103.668 | 103.685 | | 5.125 | | | | | |
| 5.375 | 103.087 | 103.115 | 103.171 | | 5.250 | | | | | |
| 5.500 | 103.123 | 103.213 | 103.055 | | 5.375 | | | | | |
| 5.625 | 103.461 | 103.418 | 101.267 | | 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 |

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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 | 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 | 100.280 | 100.217 | 100.155 | 3.000 | 100.280 | 100.217 | 100.155 |
| 3.125 | 100.668 | 100.605 | 100.543 | 3.125 | 100.668 | 100.605 | 100.543 |
| 3.250 | 101.057 | 100.994 | 100.932 | 3.250 | 101.057 | 100.994 | 100.932 |
| 3.375 | 101.123 | 101.060 | 100.998 | 3.375 | 101.123 | 101.060 | 100.998 |
| 3.500 | 101.512 | 101.449 | 101.387 | 3.500 | 101.512 | 101.449 | 101.387 |
| 3.625 | 101.902 | 101.839 | 101.777 | 3.625 | 101.902 | 101.839 | 101.777 |
| 3.750 | 102.302 | 102.239 | 102.177 | 3.750 | 102.302 | 102.239 | 102.177 |
| 3.875 | 102.334 | 102.271 | 102.209 | 3.875 | 102.334 | 102.271 | 102.209 |
| 4.000 | 102.734 | 102.671 | 102.609 | 4.000 | 102.734 | 102.671 | 102.609 |
| 4.125 | 103.125 | 103.062 | 103.000 | 4.125 | 103.125 | 103.062 | 103.000 |
| 4.250 | 103.517 | 103.454 | 103.392 | 4.250 | 103.517 | 103.454 | 103.392 |
| 4.375 | 102.794 | 102.731 | 102.669 | 4.375 | 102.794 | 102.731 | 102.669 |
| 4.500 | 103.193 | 103.130 | 103.068 | 4.500 | 103.193 | 103.130 | 103.068 |
| 4.625 | 103.593 | 103.530 | 103.468 | 4.625 | 103.593 | 103.530 | 103.468 |
| 4.750 | 103.983 | 103.920 | 103.858 | 4.750 | 103.983 | 103.920 | 103.858 |
| 4.875 | | | | 4.875 | | | |
| 5.000 | | | | 5.000 | | | |
| 5.125 | | | | 5.125 | | | |
| 5.250 | | | | 5.250 | | | |
| 5.375 | | | | 5.375 | | | |

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

FHA LTV/FICO

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

VA LTV/FICO

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

Loan Amount

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

State Adjustments

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

*Adjustments to Total loan amount

Wholesale Fee Buyout Option Price Adjustor

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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

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| 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 | 99.448 | 99.425 | 99.401 | | 3.250 | 99.775 | 99.751 | 99.728 | | |
| 3.375 | 100.071 | 100.048 | 100.024 | | 3.375 | 100.282 | 100.259 | 100.235 | | |
| 3.500 | 100.480 | 100.457 | 100.434 | | 3.500 | 100.687 | 100.663 | 100.640 | | |
| 3.625 | 100.892 | 100.869 | 100.845 | | 3.625 | 101.274 | 101.250 | 101.227 | | |
| 3.750 | 101.153 | 101.130 | 101.106 | | 3.750 | 101.697 | 101.673 | 101.650 | | |
| 3.875 | 101.657 | 101.633 | 101.610 | | 3.875 | 102.034 | 102.010 | 101.987 | | |
| 4.000 | 102.064 | 102.041 | 102.017 | | 4.000 | 102.394 | 102.371 | 102.347 | | |
| 4.125 | 102.356 | 102.333 | 102.309 | | 4.125 | 102.583 | 102.560 | 102.536 | | |
| 4.250 | 102.422 | 102.398 | 102.375 | | 4.250 | 102.663 | 102.639 | 102.616 | | |
| 4.375 | 102.787 | 102.763 | 102.740 | | 4.375 | 102.981 | 102.958 | 102.934 | | |
| 4.500 | 103.128 | 103.104 | 103.081 | | 4.500 | 103.228 | 103.205 | 103.181 | | |
| 4.625 | 103.206 | 103.183 | 103.160 | | 4.625 | 103.325 | 103.302 | 103.278 | | |
| 4.750 | 103.522 | 103.499 | 103.475 | | 4.750 | 103.654 | 103.631 | 103.607 | | |
| 4.875 | 103.905 | 103.882 | 103.858 | | 4.875 | 103.942 | 103.919 | 103.895 | | |
| 5.000 | | | | | 5.000 | 104.131 | 104.107 | 104.084 | | |
| 5.125 | | | | | 5.125 | 104.380 | 104.357 | 104.333 | | |
| 5.250 | | | | | 5.250 | 104.599 | 104.575 | 104.552 | | |
| 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 | 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 > 15yr | -0.750 |

| 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% | 76.01% - 90.00% | -1.000 | -0.750 |
| ≤ 95.00% | 95.01% - 97.00% | -1.500 | -1.500 |

| > 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS) | | | | | | | | | |
|---|----------|------|---------|---------|---------|---------|---------|---------|---------|
| LTV | Coverage | 760+ | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| 97%-95.01% | 25% | 1.31 | 1.88 | 2.36 | 2.78 | 3.45 | 4.61 | 5.06 | 5.59 |
| 95%-90.01% | 25% | 1.2 | 1.69 | 2.1 | 2.48 | 3.08 | 4.05 | 4.43 | 4.88 |
| 90%-85.01% | 25% | 1.05 | 1.5 | 1.84 | 2.21 | 2.7 | 3.71 | 3.94 | 4.31 |
| 85% & Below | 12% | 0.53 | 0.64 | 0.75 | 0.86 | 1.01 | 1.35 | 1.5 | 1.61 |

| ≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS) | | | | | | | | | |
|---|----------|------|---------|---------|---------|---------|---------|---------|---------|
| LTV | Coverage | 760+ | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| 97%-95.01% | 25% | 1.13 | 1.7 | 2.18 | 2.5 | 3.17 | 4.22 | 4.67 | 5.2 |
| 95%-90.01% | 25% | 1.02 | 1.51 | 1.92 | 2.2 | 2.8 | 3.66 | 4.04 | 4.49 |
| 90%-85.01% | 12% | 0.53 | 0.72 | 0.91 | 1 | 1.22 | 1.6 | 1.75 | 1.94 |
| 85% & Below | 6% | 0.45 | 0.45 | 0.45 | 0.45 | 0.45 | 0.45 | 0.47 | 0.55 |

| Premium Adjustments | | | | | | | | | |
|---------------------|------------|------|---------|---------|---------|---------|---------|---------|---------|
| >45% DTI | | 760+ | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| | 95.01%-97% | 0.38 | 0.62 | 0.76 | 1.06 | 1.24 | 1.42 | 1.6 | 1.82 |
| | 90.01%-95% | 0.35 | 0.44 | 0.57 | 0.72 | 1 | 1.12 | 1.27 | 1.53 |
| | 85.01%-90% | 0.28 | 0.39 | 0.5 | 0.62 | 0.75 | 0.89 | 1.01 | 1.25 |
| | 80.01%-85% | 0.11 | 0.17 | 0.22 | 0.3 | 0.38 | 0.42 | 0.44 | 0.49 |

| 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 |

| Retail Fee Buyout Option Price Adjustor | | | | | | | |
|---|-------------|-------------|-------------|-------------|-----------|-----------|----------------|
| \$60-75k | > \$75-100k | >\$100-125k | >\$125-150k | >\$150-175k | \$175-200 | \$200-225 | \$225-250k |
| -2.25 | -1.750 | -1.450 | -1.125 | -0.950 | -0.800 | -0.700 | -0.625 |
| >\$250-300k | >\$300-350k | >\$350-375k | >\$375-417k | >\$417-450k | \$450-500 | 500-\$575 | \$75-\$726,525 |
| -0.55 | -0.470 | -0.400 | -0.375 | -0.340 | -0.320 | -0.280 | -0.250 |

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| HomePossible | | | | | | |
|--------------|---------|---------------------------|---------|---------|---------|--|
| | 1022-00 | Home Possible 30 Yr Fixed | | | | |
| | 1028-00 | 15 Day | 30 Day | 45 Day | 60 Day | |
| | Rate | | | | | |
| | 3.250 | 99.816 | 99.806 | 99.686 | 99.677 | |
| | 3.375 | 100.417 | 100.407 | 100.291 | 100.282 | |
| | 3.500 | 102.096 | 102.086 | 101.973 | 101.964 | |
| | 3.625 | 102.430 | 102.420 | 102.313 | 102.304 | |
| | 3.750 | 102.647 | 102.618 | 102.578 | 102.551 | |
| | 3.875 | 103.053 | 103.024 | 102.994 | 102.967 | |
| | 4.000 | 103.512 | 103.483 | 103.466 | 103.439 | |
| | 4.125 | 103.509 | 103.480 | 103.454 | 103.427 | |
| | 4.250 | 103.497 | 103.448 | 103.460 | 103.414 | |
| | 4.375 | 103.784 | 103.736 | 103.749 | 103.703 | |
| | 4.500 | 103.999 | 103.950 | 103.968 | 103.923 | |
| | 4.625 | 104.000 | 103.951 | 103.970 | 103.924 | |
| | 4.750 | 104.271 | 104.202 | 104.250 | 104.186 | |
| | 4.875 | 104.530 | 104.461 | 104.513 | 104.449 | |
| | 5.000 | 104.747 | 104.678 | 104.730 | 104.666 | |
| | 5.125 | 105.243 | 105.155 | 105.175 | 105.093 | |
| | 5.250 | 105.547 | 105.459 | 105.481 | 105.399 | |
| | 5.375 | 105.963 | 105.855 | 105.892 | 105.792 | |
| | 5.500 | 106.166 | 106.059 | 106.097 | 105.997 | |
| | 5.625 | 106.665 | 106.558 | 106.600 | 106.500 | |

| 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 | Re-Lock | 0.125 |
| 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 |
|--------------------------------------|--------|

| > 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS) | | | | | | | | | | |
|---|----------|------|---------|---------|---------|---------|---------|---------|---------|--|
| LTV | Coverage | 760+ | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 | |
| 97%-95.01% | 25% | 1.31 | 1.88 | 2.36 | 2.78 | 3.45 | 4.61 | 5.06 | 5.59 | |
| 95%-90.01% | 25% | 1.2 | 1.69 | 2.1 | 2.48 | 3.08 | 4.05 | 4.43 | 4.88 | |
| 90%-85.01% | 25% | 1.05 | 1.5 | 1.84 | 2.21 | 2.7 | 3.71 | 3.94 | 4.31 | |
| 85% & Below | 12% | 0.53 | 0.64 | 0.75 | 0.86 | 1.01 | 1.35 | 1.5 | 1.61 | |

| ≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS) | | | | | | | | | | |
|---|----------|------|---------|---------|---------|---------|---------|---------|---------|--|
| LTV | Coverage | 760+ | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 | |
| 97%-95.01% | 25% | 1.13 | 1.7 | 2.18 | 2.5 | 3.17 | 4.22 | 4.67 | 5.2 | |
| 95%-90.01% | 25% | 1.02 | 1.51 | 1.92 | 2.2 | 2.8 | 3.66 | 4.04 | 4.49 | |
| 90%-85.01% | 12% | 0.53 | 0.72 | 0.91 | 1 | 1.22 | 1.6 | 1.75 | 1.94 | |
| 85% & Below | 6% | 0.45 | 0.45 | 0.45 | 0.45 | 0.45 | 0.45 | 0.47 | 0.55 | |

| Premium Adjustments | | 760+ | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
|---------------------|------------|------|---------|---------|---------|---------|---------|---------|---------|
| >45% DTI | 95.01%-97% | 0.38 | 0.62 | 0.76 | 1.06 | 1.24 | 1.42 | 1.6 | 1.82 |
| | 90.01%-95% | 0.35 | 0.44 | 0.57 | 0.72 | 1 | 1.12 | 1.27 | 1.53 |
| | 85.01%-90% | 0.28 | 0.39 | 0.5 | 0.62 | 0.75 | 0.89 | 1.01 | 1.25 |
| | 80.01%-85% | 0.11 | 0.17 | 0.22 | 0.3 | 0.38 | 0.42 | 0.44 | 0.49 |

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 |

| Retail Fee Buyout Option Price Adjustor | | | | | | | |
|---|-------------|-------------|-------------|-------------|------------|-------------|----------------|
| \$60-75K | > \$75-100k | >\$100-125k | >\$125-150k | >\$150-175k | >\$175-200 | \$200-225 | \$225-250k |
| -2.25 | -1.750 | -1.450 | -1.125 | -0.950 | -0.800 | -0.700 | -0.625 |
| >\$250-300k | >\$300-350k | >\$350-375k | >\$375-417k | >\$417-450k | \$450-500 | \$500-\$575 | \$75-\$726,525 |
| -0.55 | -0.470 | -0.400 | -0.375 | -0.340 | -0.320 | -0.280 | -0.250 |



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

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| 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 | 99.485 | 99.464 | 99.452 | 2.750 | 99.809 | 99.783 | 99.769 | 3.000 | 100.117 | 100.079 | 100.061 | 3.000 | 100.117 | 100.079 | 100.061 | 3.000 | 100.117 | 100.079 | 100.061 | 3.000 | 100.117 | 100.079 | 100.061 |
| 2.875 | 99.801 | 99.774 | 99.764 | 2.875 | 100.159 | 100.127 | 100.116 | 3.125 | 100.496 | 100.453 | 100.438 | 3.125 | 100.496 | 100.453 | 100.438 | 3.125 | 100.496 | 100.453 | 100.438 | 3.125 | 100.496 | 100.453 | 100.438 |
| 3.000 | 100.116 | 100.084 | 100.076 | 3.000 | 100.509 | 100.471 | 100.462 | 3.250 | 100.775 | 100.726 | 100.713 | 3.250 | 100.775 | 100.726 | 100.713 | 3.250 | 100.775 | 100.726 | 100.713 | 3.250 | 100.775 | 100.726 | 100.713 |
| 3.125 | 100.429 | 100.391 | 100.385 | 3.125 | 100.853 | 100.811 | 100.804 | 3.375 | 101.039 | 100.985 | 100.973 | 3.375 | 101.039 | 100.985 | 100.973 | 3.375 | 101.039 | 100.985 | 100.973 | 3.375 | 101.039 | 100.985 | 100.973 |
| 3.250 | 100.688 | 100.646 | 100.640 | 3.250 | 101.210 | 101.163 | 101.158 | 3.500 | 101.302 | 101.244 | 101.232 | 3.500 | 101.302 | 101.244 | 101.232 | 3.500 | 101.302 | 101.244 | 101.232 | 3.500 | 101.302 | 101.244 | 101.232 |
| 3.375 | 100.941 | 100.893 | 100.888 | 3.375 | 101.570 | 101.517 | 101.515 | 3.625 | 101.566 | 101.502 | 101.491 | 3.625 | 101.566 | 101.502 | 101.491 | 3.625 | 101.566 | 101.502 | 101.491 | 3.625 | 101.566 | 101.502 | 101.491 |
| 3.500 | 101.194 | 101.141 | 101.136 | 3.500 | 101.930 | 101.872 | 101.873 | 3.750 | 101.852 | 101.783 | 101.773 | 3.750 | 101.852 | 101.783 | 101.773 | 3.750 | 101.852 | 101.783 | 101.773 | 3.750 | 101.852 | 101.783 | 101.773 |
| 3.625 | 101.449 | 101.390 | 101.386 | 3.625 | 102.292 | 102.228 | 102.231 | 3.875 | 102.141 | 102.067 | 102.058 | 3.875 | 102.141 | 102.067 | 102.058 | 3.875 | 102.141 | 102.067 | 102.058 | 3.875 | 102.141 | 102.067 | 102.058 |
| 3.750 | 101.696 | 101.632 | 101.628 | 3.750 | 102.542 | 102.474 | 102.477 | 4.000 | 102.428 | 102.348 | 102.341 | 4.000 | 102.428 | 102.348 | 102.341 | 4.000 | 102.428 | 102.348 | 102.341 | 4.000 | 102.428 | 102.348 | 102.341 |
| 3.875 | 101.943 | 101.874 | 101.870 | 3.875 | 102.778 | 102.705 | 102.708 | 4.125 | 102.715 | 102.630 | 102.624 | 4.125 | 102.715 | 102.630 | 102.624 | 4.125 | 102.715 | 102.630 | 102.624 | 4.125 | 102.715 | 102.630 | 102.624 |
| 4.000 | 102.187 | 102.113 | 102.110 | 4.000 | 103.013 | 102.934 | 102.938 | 4.250 | 102.089 | 102.041 | 101.994 | 4.250 | 102.089 | 102.041 | 101.994 | 4.250 | 102.089 | 102.041 | 101.994 | 4.250 | 102.089 | 102.041 | 101.994 |
| 4.125 | 102.432 | 102.353 | 102.350 | 4.125 | 103.249 | 103.165 | 103.168 | 4.375 | 102.341 | 102.293 | 102.246 | 4.375 | 102.341 | 102.293 | 102.246 | 4.375 | 102.341 | 102.293 | 102.246 | 4.375 | 102.341 | 102.293 | 102.246 |
| 4.250 | 102.117 | 102.068 | 102.022 | 4.250 | 102.425 | 102.376 | 102.330 | 4.500 | 102.475 | 102.426 | 102.380 | 4.500 | 102.475 | 102.426 | 102.380 | 4.500 | 102.475 | 102.426 | 102.380 | 4.500 | 102.475 | 102.426 | 102.380 |
| 4.375 | 102.242 | 102.194 | 102.147 | 4.375 | 100.592 | 100.564 | 100.536 | 4.625 | 100.328 | 100.223 | 100.115 | 4.625 | 100.328 | 100.223 | 100.115 | 4.625 | 100.328 | 100.223 | 100.115 | 4.625 | 100.328 | 100.223 | 100.115 |
| 4.500 | 100.079 | 100.008 | 99.974 | 4.500 | 100.847 | 100.819 | 100.791 | 4.750 | 100.458 | 100.349 | 100.235 | 4.750 | 100.458 | 100.349 | 100.235 | 4.750 | 100.458 | 100.349 | 100.235 | 4.750 | 100.458 | 100.349 | 100.235 |
| | | | | 4.625 | 101.018 | 100.990 | 100.962 | | | | | | | | | | | | | | | | |

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 | -1.500 | -1.500 |
| 700 - 719 | 0.000 | -0.500 | -1.000 | -1.250 | -1.000 | -1.000 | -1.000 | -1.500 |
| 720 - 739 | 0.000 | -0.250 | -0.500 | -0.750 | -0.500 | -0.500 | -0.500 | -1.000 |
| > 740 | 0.000 | -0.250 | -0.250 | -0.500 | -0.250 | -0.250 | -0.250 | -0.750 |

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

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

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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 | 99.784 | 99.762 | 99.751 | 2.750 | 100.090 | 100.063 | 100.049 | 3.000 | 100.410 | 100.372 | 100.355 |
| 2.875 | 100.096 | 100.069 | 100.059 | 2.875 | 100.436 | 100.404 | 100.393 | 3.125 | 100.786 | 100.743 | 100.728 |
| 3.000 | 100.405 | 100.373 | 100.365 | 3.000 | 100.781 | 100.743 | 100.734 | 3.250 | 101.059 | 101.011 | 100.998 |
| 3.125 | 100.716 | 100.678 | 100.672 | 3.125 | 101.123 | 101.081 | 101.074 | 3.375 | 101.319 | 101.265 | 101.253 |
| 3.250 | 100.974 | 100.931 | 100.925 | 3.250 | 101.479 | 101.431 | 101.427 | 3.500 | 101.577 | 101.519 | 101.507 |
| 3.375 | 101.227 | 101.179 | 101.174 | 3.375 | 101.838 | 101.785 | 101.783 | 3.625 | 101.836 | 101.773 | 101.762 |
| 3.500 | 101.483 | 101.430 | 101.425 | 3.500 | 102.198 | 102.140 | 102.140 | 3.750 | 102.119 | 102.050 | 102.040 |
| 3.625 | 101.741 | 101.683 | 101.679 | 3.625 | 102.559 | 102.495 | 102.498 | 3.875 | 102.406 | 102.332 | 102.324 |
| 3.750 | 101.991 | 101.927 | 101.923 | 3.750 | 102.808 | 102.740 | 102.743 | 4.000 | 102.693 | 102.614 | 102.606 |
| 3.875 | 102.239 | 102.171 | 102.167 | 3.875 | 103.044 | 102.970 | 102.974 | 4.125 | 102.982 | 102.897 | 102.891 |
| 4.000 | 102.485 | 102.411 | 102.408 | 4.000 | 103.281 | 103.202 | 103.206 | 4.250 | 103.178 | 103.088 | 103.082 |
| 4.125 | 102.732 | 102.653 | 102.650 | 4.125 | 103.500 | 103.436 | 103.440 | 4.375 | 103.363 | 103.268 | 103.261 |
| 4.250 | 102.968 | 102.884 | 102.881 | 4.250 | 103.500 | 103.500 | 103.500 | 4.500 | 103.500 | 103.451 | 103.443 |
| 4.375 | 103.203 | 103.113 | 103.110 | 4.375 | | | | 4.625 | 103.500 | 103.500 | 103.500 |
| 4.500 | 103.437 | 103.342 | 103.339 | 4.500 | | | | 4.750 | | | |
| 4.625 | 103.500 | 103.500 | 103.500 | 4.625 | | | | 4.875 | | | |
| 4.750 | | | | 4.750 | | | | 5.000 | | | |
| 4.875 | | | | 4.875 | | | | 5.125 | | | |
| 5.000 | | | | 5.000 | | | | 5.250 | | | |
| 5.125 | | | | 5.125 | | | | 5.375 | | | |

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

| | |
|--------------------------------------|--------|
| Escrow Waiver (Except CA and NY) | -0.250 |
| Investment Property LTV ≤75 | -2.125 |
| Investment Property LTV >75 and ≤80 | -3.375 |
| Attached Condo >75 LTV & Term > 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 | | |
|--------------------------------------|-----------------|-----------|-----------|
| 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 - 5:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 3

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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 | Rate | 30 Day | 45 Day | Rate | 30 Day | 45 Day | | | |
| 3.500 | | | 3.500 | | | 3.625 | | | 3.625 | | | 3.625 | | | | | |
| 3.625 | | | 3.625 | | | 3.750 | | | 3.750 | | | 3.750 | | | | | |
| 3.750 | | | 3.750 | | | 3.875 | | | 3.875 | | | 3.875 | | | | | |
| 3.875 | | | 3.875 | | | 4.000 | | | 4.000 | | | 4.000 | | | | | |
| 4.000 | | | 4.000 | | | 4.125 | | | 4.125 | | | 4.125 | | | | | |
| 4.125 | | | 4.125 | | | 4.250 | | | 4.250 | | | 4.250 | | | | | |
| 4.250 | | | 4.250 | | | 4.375 | | | 4.375 | | | 4.375 | | | | | |
| 4.375 | | | 4.375 | | | 4.500 | | | 4.500 | | | 4.500 | | | | | |
| 4.500 | | | 4.500 | | | 4.625 | | | 4.625 | | | 4.625 | | | | | |
| 4.625 | | | 4.625 | | | 4.750 | | | 4.750 | | | 4.750 | | | | | |
| 4.750 | | | 4.750 | | | 4.875 | | | 4.875 | | | 4.875 | | | | | |
| 4.875 | | | 4.875 | | | 5.000 | | | 5.000 | | | 5.000 | | | | | |
| 5.000 | | | 5.000 | | | 5.125 | | | 5.125 | | | 5.125 | | | | | |
| 5.125 | | | 5.125 | | | 5.250 | | | 5.250 | | | 5.250 | | | | | |
| 5.250 | | | 5.250 | | | 5.375 | | | 5.375 | | | 5.375 | | | | | |
| 5.375 | | | 5.375 | | | 5.500 | | | 5.500 | | | 5.500 | | | | | |
| 5.500 | | | 5.500 | | | 5.625 | | | 5.625 | | | 5.625 | | | | | |
| 5.625 | | | 5.625 | | | 5.750 | | | 5.750 | | | 5.750 | | | | | |
| 5.750 | | | 5.750 | | | 5.875 | | | 5.875 | | | 5.875 | | | | | |
| 5.875 | | | 5.875 | | | 6.000 | | | 6.000 | | | 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 |