



Effective: 8/21/19 12:20 PM

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.



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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Effective: 8/21/19 12:20 PM

WesLend Fixed Agency - LP Only

| 1001-01 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 | 100.913 | 100.344 | 100.275 | 100.022 | 3.500 | 101.703 | 101.522 | 101.437 | 101.400 | 3.000 | 101.099 | 101.054 | 101.007 | 100.884 |
| 3.375 | 101.051 | 100.974 | 100.905 | 100.618 | 3.625 | 102.398 | 102.289 | 102.138 | 102.055 | 3.125 | 101.608 | 101.562 | 101.516 | 101.393 |
| 3.500 | 101.414 | 101.324 | 101.255 | 101.151 | 3.750 | 102.866 | 102.759 | 102.611 | 102.547 | 3.250 | 102.062 | 101.887 | 101.809 | 101.763 |
| 3.625 | 101.855 | 101.751 | 101.682 | 101.626 | 3.875 | 103.241 | 103.134 | 103.011 | 102.990 | 3.375 | 102.373 | 102.198 | 102.159 | 102.109 |
| 3.750 | 102.305 | 102.275 | 102.248 | 101.658 | 4.000 | 103.642 | 103.528 | 103.420 | 103.404 | 3.500 | 102.577 | 102.431 | 102.438 | 102.384 |
| 3.875 | 102.816 | 102.787 | 102.759 | 102.173 | 4.125 | 103.913 | 103.898 | 103.800 | 103.789 | 3.625 | 103.414 | 103.239 | 103.052 | 102.477 |
| 4.000 | 103.227 | 103.198 | 103.170 | 102.736 | 4.250 | 103.902 | 103.846 | 103.661 | 103.575 | 3.750 | 103.325 | 103.150 | 103.040 | 102.893 |
| 4.125 | 103.371 | 103.342 | 103.314 | 103.044 | 4.375 | 104.207 | 104.161 | 104.052 | 104.016 | 3.875 | 103.365 | 103.246 | 103.242 | 103.171 |
| 4.250 | 103.483 | 103.472 | 103.472 | 102.523 | 4.500 | 104.576 | 104.582 | 104.468 | 104.437 | 4.000 | 103.807 | 103.632 | 103.553 | 103.389 |
| 4.375 | 103.823 | 103.812 | 103.812 | 102.976 | 4.625 | 104.793 | 104.804 | 104.685 | 104.659 | 4.125 | 104.363 | 104.188 | 104.141 | 103.639 |
| 4.500 | 104.136 | 104.123 | 104.123 | 103.394 | 4.750 | 104.968 | 105.051 | 104.927 | 104.871 | 4.250 | 104.583 | 104.437 | 104.399 | 104.060 |
| 4.625 | 104.362 | 104.350 | 104.350 | 103.683 | 4.875 | 105.377 | 105.465 | 105.336 | 105.285 | 4.375 | 104.772 | 104.740 | 104.701 | 104.398 |
| 4.750 | 104.568 | 104.450 | 104.450 | 103.541 | 5.000 | 105.732 | 105.826 | 105.691 | 105.646 | 4.500 | 104.878 | 104.847 | 104.808 | 104.615 |
| 4.875 | 104.950 | 104.826 | 104.826 | 103.964 | 5.125 | 105.986 | 106.086 | 105.946 | 105.906 | 4.625 | 104.873 | 104.842 | 104.804 | 104.017 |
| 5.000 | 105.181 | 105.056 | 105.056 | 104.307 | 5.250 | 106.200 | 106.200 | 106.200 | 106.168 | 4.750 | 104.868 | 104.839 | 104.800 | 104.336 |
| 5.125 | 105.302 | 105.189 | 105.189 | 104.673 | 5.375 | 106.116 | 106.042 | 105.856 | | 4.875 | 104.865 | 104.836 | 104.798 | 104.565 |
| 5.250 | 105.598 | 105.587 | 105.587 | 105.132 | 5.500 | 106.336 | 106.262 | 106.077 | | 5.000 | 104.926 | 104.812 | 104.859 | 104.742 |
| 5.375 | 105.614 | 105.726 | 105.573 | 105.496 | 5.625 | | | | | 5.125 | 102.953 | 102.829 | 102.888 | 102.762 |
| 5.500 | 105.896 | 106.000 | 105.855 | 105.783 | 5.750 | | | | | 5.250 | 103.247 | 103.119 | 103.182 | 103.053 |
| 5.625 | 106.000 | 106.000 | 106.000 | 106.000 | 5.875 | | | | | 5.375 | 103.464 | 103.333 | 103.399 | 103.266 |
| 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 > 15yr | -0.750 |
| 2-4 Units | -1.000 |
| Manufactured | -0.750 |

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

| > 20 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 | |
| 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 |
| Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA | 0.000 |
| Zone 4: AL, AR, CT, ID, HI, 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 |
| Zone 8: HI | -0.250 |

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 |
| >\$250-300k | >\$300-350k | >\$350-375k | >\$375-417k | >\$417-450k | >\$450-500k | >\$500-575k | >\$575-\$726,525 |
| -0.55 | -0.470 | -0.400 | -0.375 | -0.340 | -0.320 | -0.280 | -0.250 |

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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 | 101.689 | 101.678 | 101.574 | 101.564 | 2.875 | 99.641 | 99.652 | 99.597 | 99.606 |
| 3.750 | 101.967 | 101.934 | 101.900 | 101.873 | 3.000 | 100.084 | 100.075 | 100.037 | 100.029 |
| 3.875 | 102.380 | 102.347 | 102.325 | 102.298 | 3.125 | 100.577 | 100.567 | 100.532 | 100.524 |
| 4.000 | 102.847 | 102.814 | 102.806 | 102.779 | 3.250 | 101.926 | 101.916 | 101.884 | 101.876 |
| 4.125 | 102.842 | 102.809 | 102.793 | 102.766 | 3.375 | 102.221 | 102.211 | 102.187 | 102.179 |
| 4.250 | 102.833 | 102.777 | 102.814 | 102.769 | 3.500 | 102.292 | 102.282 | 102.256 | 102.248 |
| 4.375 | 103.124 | 103.068 | 103.107 | 103.061 | 3.625 | 102.471 | 102.439 | 102.458 | 102.432 |
| 4.500 | 103.342 | 103.287 | 103.327 | 103.281 | 3.750 | 103.018 | 102.985 | 103.006 | 102.980 |
| 4.625 | 103.340 | 103.285 | 103.326 | 103.280 | 3.875 | 103.129 | 103.097 | 103.118 | 103.092 |
| 4.750 | 103.357 | 103.279 | 103.342 | 103.278 | 4.000 | 103.497 | 103.465 | 103.483 | 103.457 |
| 4.875 | 103.619 | 103.519 | 103.564 | 103.482 | 4.125 | 103.099 | 103.045 | 103.088 | 103.043 |
| 5.000 | 103.866 | 103.767 | 103.815 | 103.733 | 4.250 | 103.605 | 103.550 | 103.595 | 103.550 |
| 5.125 | 103.821 | 103.721 | 103.774 | 103.692 | 4.375 | 103.956 | 103.901 | 103.943 | 103.898 |
| 5.250 | 104.126 | 104.027 | 104.082 | 104.000 | 4.500 | 102.487 | 102.409 | 102.398 | 102.334 |
| 5.375 | 104.536 | 104.415 | 104.476 | 104.376 | 4.625 | 102.884 | 102.807 | 102.795 | 102.732 |
| 5.500 | 104.743 | 104.622 | 104.684 | 104.584 | 4.750 | | | | |
| 5.625 | 104.541 | 104.419 | 104.483 | 104.382 | 4.875 | | | | |
| 5.750 | 104.770 | 104.649 | 104.714 | 104.613 | 5.000 | | | | |
| 5.875 | 105.000 | 104.878 | 104.944 | 104.844 | 5.125 | | | | |
| 6.000 | 105.209 | 105.088 | 105.153 | 105.053 | 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 Conforming DU and LP | | | | | | | | | | | | | | | |
|------------------------------|---------|---------|---------|---------|--------------------------|---------|---------|---------|---------|--------------------------|---------|---------|---------|---------|--|
| 1000-99 1001-99 | | | | | 1200-99 1201-99 | | | | | 1300-99 1301-99 | | | | | |
| Conventional 25/30 Yr Fixed | | | | | Conventional 20 Yr Fixed | | | | | Conventional 15 Yr Fixed | | | | | |
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | |
| 3.250 | 100.913 | 100.344 | 100.275 | 100.022 | 3.500 | 101.703 | 101.522 | 101.437 | 101.400 | 3.000 | 101.099 | 101.054 | 101.007 | 100.884 | |
| 3.375 | 101.051 | 100.974 | 100.905 | 100.618 | 3.625 | 102.398 | 102.289 | 102.138 | 102.055 | 3.125 | 101.608 | 101.562 | 101.516 | 101.393 | |
| 3.500 | 101.414 | 101.324 | 101.255 | 101.151 | 3.750 | 102.866 | 102.759 | 102.611 | 102.547 | 3.250 | 102.062 | 101.887 | 101.809 | 101.763 | |
| 3.625 | 101.855 | 101.751 | 101.682 | 101.626 | 3.875 | 103.241 | 103.134 | 103.011 | 102.990 | 3.375 | 102.373 | 102.198 | 102.159 | 102.109 | |
| 3.750 | 102.305 | 102.275 | 102.248 | 101.658 | 4.000 | 103.642 | 103.528 | 103.420 | 103.404 | 3.500 | 102.577 | 102.431 | 102.438 | 102.384 | |
| 3.875 | 102.816 | 102.787 | 102.759 | 102.173 | 4.125 | 103.913 | 103.898 | 103.800 | 103.789 | 3.625 | 103.414 | 103.239 | 103.052 | 102.477 | |
| 4.000 | 103.227 | 103.198 | 103.170 | 102.736 | 4.250 | 103.902 | 103.846 | 103.661 | 103.575 | 3.750 | 103.325 | 103.150 | 103.040 | 102.893 | |
| 4.125 | 103.371 | 103.342 | 103.314 | 103.044 | 4.375 | 104.207 | 104.161 | 104.052 | 104.016 | 3.875 | 103.365 | 103.246 | 103.242 | 103.171 | |
| 4.250 | 103.483 | 103.472 | 103.472 | 102.523 | 4.500 | 104.576 | 104.582 | 104.468 | 104.437 | 4.000 | 103.807 | 103.632 | 103.553 | 103.389 | |
| 4.375 | 103.823 | 103.812 | 103.812 | 102.976 | 4.625 | 104.793 | 104.804 | 104.685 | 104.659 | 4.125 | 104.363 | 104.188 | 104.141 | 103.639 | |
| 4.500 | 104.136 | 104.123 | 104.123 | 103.394 | 4.750 | 104.968 | 105.051 | 104.927 | 104.871 | 4.250 | 104.583 | 104.437 | 104.399 | 104.060 | |
| 4.625 | 104.362 | 104.350 | 104.350 | 103.683 | 4.875 | 105.377 | 105.465 | 105.336 | 105.285 | 4.375 | 104.772 | 104.740 | 104.701 | 104.398 | |
| 4.750 | 104.568 | 104.450 | 104.450 | 103.541 | 5.000 | 105.732 | 105.826 | 105.691 | 105.646 | 4.500 | 104.878 | 104.847 | 104.808 | 104.615 | |
| 4.875 | 104.950 | 104.826 | 104.826 | 103.964 | 5.125 | 105.986 | 106.086 | 105.946 | 105.906 | 4.625 | 104.873 | 104.842 | 104.804 | 104.017 | |
| 5.000 | 105.181 | 105.056 | 105.056 | 104.307 | 5.250 | 106.200 | 106.200 | 106.200 | 106.168 | 4.750 | 104.868 | 104.839 | 104.800 | 104.336 | |
| 5.125 | 105.302 | 105.189 | 105.189 | 104.673 | 5.375 | 106.116 | 106.042 | 105.856 | | 4.875 | 104.865 | 104.836 | 104.798 | 104.565 | |
| 5.250 | 105.598 | 105.587 | 105.587 | 105.132 | 5.500 | 106.336 | 106.262 | 106.077 | | 5.000 | 104.926 | 104.812 | 104.859 | 104.742 | |
| 5.375 | 105.614 | 105.726 | 105.573 | 105.496 | 5.625 | | | | | 5.125 | 102.953 | 102.829 | 102.888 | 102.762 | |
| 5.500 | 105.896 | 106.000 | 105.855 | 105.783 | 5.750 | | | | | 5.250 | 103.247 | 103.119 | 103.182 | 103.053 | |
| 5.625 | 106.000 | 106.000 | 106.000 | 106.000 | 5.875 | | | | | 5.375 | 103.464 | 103.333 | 103.399 | 103.266 | |

| 1400-99 1401-99 | | | | | | | | | | | | | | | |
|--------------------------|---------|---------|---------|---------|--------------------|---------|---------|---------|---------|--------------------|---------|---------|---------|---------|--|
| Conventional 10 Yr Fixed | | | | | 1008-05 1007-05 | | | | | 1308-05 1307-05 | | | | | |
| 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 | 101.420 | 101.370 | 101.348 | 101.298 | 3.625 | 101.319 | 101.212 | 101.131 | 101.126 | 3.250 | 101.154 | 101.110 | 101.109 | 101.063 | |
| 3.375 | 101.715 | 101.661 | 101.643 | 101.589 | 3.750 | 101.313 | 101.278 | 101.192 | 101.158 | 3.375 | 101.504 | 101.456 | 101.459 | 101.409 | |
| 3.500 | 102.111 | 101.936 | 101.901 | 101.843 | 3.875 | 101.823 | 101.793 | 101.702 | 101.673 | 3.500 | 101.782 | 101.731 | 101.738 | 101.684 | |
| 3.625 | 102.886 | 102.711 | 102.600 | 102.170 | 4.000 | 102.380 | 102.356 | 102.261 | 102.236 | 3.625 | 101.913 | 101.852 | 101.840 | 101.777 | |
| 3.750 | 102.690 | 102.594 | 102.590 | 102.521 | 4.125 | 102.682 | 102.664 | 102.563 | 102.544 | 3.750 | 102.333 | 102.268 | 102.260 | 102.193 | |
| 3.875 | 102.892 | 102.825 | 102.823 | 102.753 | 4.250 | 102.188 | 102.180 | 102.073 | 102.023 | 3.875 | 102.615 | 102.546 | 102.542 | 102.471 | |
| 4.000 | 103.118 | 103.041 | 103.050 | 102.971 | 4.375 | 102.636 | 102.633 | 102.522 | 102.476 | 4.000 | 102.836 | 102.764 | 102.764 | 102.689 | |
| 4.125 | 103.898 | 103.764 | 103.728 | 103.285 | 4.500 | 103.049 | 103.051 | 102.934 | 102.894 | 4.125 | 103.093 | 103.011 | 103.023 | 102.939 | |
| 4.250 | 103.836 | 103.714 | 103.710 | 103.623 | 4.625 | 103.332 | 103.340 | 103.218 | 103.183 | 4.250 | 103.518 | 103.432 | 103.447 | 103.360 | |
| 4.375 | 104.122 | 104.023 | 103.995 | 103.849 | 4.750 | 103.155 | 103.235 | 103.108 | 103.041 | 4.375 | 103.860 | 103.770 | 103.790 | 103.698 | |
| 4.500 | 104.451 | 104.276 | 104.128 | 104.034 | 4.875 | 103.572 | 103.658 | 103.525 | 103.464 | 4.500 | 104.080 | 103.987 | 104.010 | 103.915 | |
| 4.625 | 104.334 | 104.310 | 104.282 | 103.908 | 5.000 | 103.910 | 104.001 | 103.864 | 103.807 | 4.625 | 103.490 | 103.386 | 103.422 | 103.317 | |
| 4.750 | 104.394 | 104.289 | 104.330 | 104.222 | 5.125 | 104.302 | 104.403 | 104.261 | 104.173 | 4.750 | 103.813 | 103.706 | 103.745 | 103.636 | |
| 4.875 | 104.604 | 104.495 | 104.540 | 104.428 | 5.250 | 104.756 | 104.863 | 104.715 | 104.632 | 4.875 | 104.045 | 103.934 | 103.977 | 103.865 | |
| 5.000 | 104.776 | 104.664 | 104.712 | 104.597 | 5.375 | 105.114 | 105.226 | 105.073 | 104.996 | 5.000 | 104.226 | 104.112 | 104.159 | 104.042 | |
| 5.125 | 102.463 | 102.341 | 102.401 | 102.277 | 5.500 | 105.396 | 105.500 | 105.355 | 105.283 | 5.125 | 102.253 | 102.129 | 102.188 | 102.062 | |
| 5.250 | 102.767 | 102.640 | 102.704 | 102.576 | 5.625 | 105.500 | 105.500 | 105.500 | 105.500 | 5.250 | 102.547 | 102.419 | 102.482 | 102.353 | |
| 5.375 | 102.991 | 102.861 | 102.929 | 102.797 | 5.750 | | | | | 5.375 | 102.764 | 102.633 | 102.699 | 102.566 | |
| 5.500 | 103.201 | 103.068 | 103.139 | 103.004 | 5.875 | | | | | 5.500 | 102.947 | 102.812 | 102.883 | 102.746 | |
| 5.625 | 101.589 | 101.445 | 101.529 | 101.384 | 6.000 | | | | | 5.625 | 101.341 | 101.196 | 101.279 | 101.133 | |

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

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

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

| Loans with Secondary Financing | | | | |
|--------------------------------------|-----------------|-----------|-----------|--|
| All Loans with Subordinate Financing | | | | |
| 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 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 | |
| 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 | | | | | | | | |



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 1253-99 | | | | | 1333-99 1353-99 | | | | |
|--------------------------------|---------|---------|---------|---------|-----------------------------|---------|---------|---------|--------|-----------------------------|---------|---------|---------|--------|
| Conventional 25/30 Yr Fixed HB | | | | | Conventional 20 Yr Fixed HB | | | | | Conventional 15 Yr Fixed HB | | | | |
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day |
| 3.875 | 101.864 | 101.827 | 101.737 | 101.707 | 4.000 | 101.580 | 101.544 | 101.430 | | 3.250 | 101.053 | 101.037 | 101.005 | |
| 4.000 | 102.354 | 102.330 | 102.234 | 102.210 | 4.125 | 101.598 | 101.561 | 101.446 | | 3.375 | 101.333 | 101.317 | 101.285 | |
| 4.125 | 102.687 | 102.668 | 102.567 | 102.548 | 4.250 | 101.577 | 101.540 | 101.420 | | 3.500 | 101.699 | 101.684 | 101.651 | |
| 4.250 | 102.385 | 102.187 | 102.112 | 102.030 | 4.375 | 101.833 | 101.797 | 101.682 | | 3.625 | 101.985 | 101.970 | 101.937 | |
| 4.375 | 102.829 | 102.784 | 102.673 | 102.627 | 4.500 | 102.071 | 102.035 | 101.925 | | 3.750 | 102.239 | 102.224 | 102.191 | |
| 4.500 | 103.238 | 103.237 | 103.120 | 103.080 | 4.625 | 102.092 | 102.057 | 101.948 | | 3.875 | 102.304 | 102.296 | 102.271 | |
| 4.625 | 103.541 | 103.549 | 103.427 | 103.392 | 4.750 | 102.086 | 102.056 | 101.974 | | 4.000 | 102.586 | 102.578 | 102.553 | |
| 4.750 | 103.167 | 103.113 | 102.986 | 102.919 | 4.875 | 102.069 | 102.020 | 101.997 | | 4.125 | 103.017 | 103.001 | 102.969 | |
| 4.875 | 103.584 | 103.670 | 103.537 | 103.476 | 5.000 | 102.378 | 102.340 | 102.306 | | 4.250 | 103.133 | 103.126 | 103.101 | |
| 5.000 | 104.005 | 104.097 | 103.959 | 103.903 | 5.125 | 102.553 | 102.515 | 102.482 | | 4.375 | 103.354 | 103.346 | 103.321 | |
| 5.125 | 104.260 | 104.357 | 104.214 | 104.163 | 5.250 | 102.596 | 102.558 | 102.525 | | 4.500 | 103.426 | 103.418 | 103.393 | |
| 5.250 | 104.248 | 103.271 | 103.271 | | 5.375 | 102.975 | 102.937 | 102.903 | | 4.625 | 103.537 | 103.529 | 103.504 | |
| 5.375 | 104.571 | 103.662 | 103.662 | | 5.500 | 103.264 | 103.235 | 103.184 | | 4.750 | 103.238 | 103.203 | 103.150 | |
| 5.500 | 104.849 | 103.235 | 103.184 | | 5.625 | | | | | 4.875 | 103.235 | 103.201 | 103.148 | |
| 5.625 | 105.073 | | | | 5.750 | | | | | 5.000 | 103.232 | 103.199 | 103.146 | |
| 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 | 100.837 | 100.821 | 100.789 | |
| 3.375 | 101.117 | 101.102 | 101.069 | |
| 3.500 | 101.483 | 101.468 | 101.435 | |
| 3.625 | 101.770 | 101.754 | 101.722 | |
| 3.750 | 102.024 | 102.008 | 101.976 | |
| 3.875 | 102.088 | 102.080 | 102.055 | |
| 4.000 | 102.370 | 102.362 | 102.337 | |
| 4.125 | 102.801 | 102.785 | 102.753 | |
| 4.250 | 102.918 | 102.910 | 102.885 | |
| 4.375 | 103.138 | 103.131 | 103.106 | |
| 4.500 | 103.210 | 103.203 | 103.178 | |
| 4.625 | 103.321 | 103.313 | 103.288 | |
| 4.750 | 102.631 | 102.608 | 102.574 | |
| 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 |

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| WesLend Government | | | | | | | | | | | | | | | | | | | | | | |
|--------------------|---------|---------|---------|-----------------------|------------------|---------|---------|---------|---------|-------|--------------------|---------|---------|---------|------|---------|--------|--------------------|--------|--|--|--|
| 8000-99 | | 6000-99 | | FHA/VA 25/30 Yr Fixed | | | | | 8200-99 | | FHA/VA 20 Yr Fixed | | | | | 8300-99 | | FHA/VA 15 Yr Fixed | | | | |
| 8100-99 | | 6100-99 | | | | | | | 6200-99 | | | | | | | 6300-99 | | | | | | |
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | Rate | 15 Day | 30 Day | 45 Day | 60 Day | | | |
| 3.250 | 102.754 | 102.181 | 102.116 | 102.065 | 3.375 | 102.717 | 102.624 | 102.554 | 102.508 | 3.500 | 102.788 | 102.439 | 102.423 | 102.364 | | | | | | | | |
| 3.375 | 103.250 | 102.687 | 102.554 | 102.508 | 3.500 | 103.115 | 103.028 | 102.953 | 102.912 | 3.625 | 103.205 | 102.751 | 102.740 | 102.676 | | | | | | | | |
| 3.500 | 103.778 | 103.067 | 102.953 | 102.912 | 3.625 | 103.527 | 103.445 | 103.365 | 103.329 | 3.750 | 103.379 | 103.307 | 103.308 | 103.235 | | | | | | | | |
| 3.625 | 104.222 | 103.445 | 103.365 | 103.329 | 3.750 | 103.914 | 103.838 | 103.753 | 103.722 | 3.875 | 103.726 | 103.632 | 103.636 | 103.560 | | | | | | | | |
| 3.750 | 104.243 | 103.838 | 103.753 | 103.722 | 3.875 | 103.488 | 103.448 | 103.357 | 103.294 | 4.000 | 104.022 | 103.943 | 103.951 | 103.871 | | | | | | | | |
| 3.875 | 104.115 | 103.799 | 103.357 | 103.294 | 4.000 | 103.813 | 103.778 | 103.682 | 103.624 | 4.125 | 104.317 | 104.234 | 104.246 | 104.162 | | | | | | | | |
| 4.000 | 104.571 | 104.313 | 103.682 | 103.624 | 4.125 | 104.195 | 104.166 | 104.065 | 104.011 | 4.250 | 104.603 | 104.517 | 104.532 | 104.445 | | | | | | | | |
| 4.125 | 104.967 | 104.498 | 104.065 | 104.011 | 4.250 | 104.570 | 104.546 | 104.440 | 104.392 | 4.375 | 104.552 | 104.456 | 104.484 | 104.387 | | | | | | | | |
| 4.250 | 104.864 | 104.546 | 104.440 | 104.392 | 4.375 | 103.760 | 103.772 | 103.660 | 103.580 | 4.500 | 104.838 | 104.739 | 104.770 | 104.669 | | | | | | | | |
| 4.375 | 104.694 | 104.503 | 103.660 | 103.580 | 4.500 | 104.088 | 104.063 | 103.973 | 103.872 | 4.625 | 104.704 | 104.661 | 104.599 | | | | | | | | | |
| 4.500 | 105.116 | 104.841 | 103.973 | 103.872 | 4.625 | 104.557 | 104.514 | 104.442 | 104.270 | 4.750 | 103.624 | 103.581 | 103.522 | | | | | | | | | |
| 4.625 | 105.542 | 105.053 | 104.442 | 104.270 | 4.750 | 104.830 | 104.859 | 104.732 | 104.667 | 4.875 | 103.985 | 103.942 | 103.883 | | | | | | | | | |
| 4.750 | 105.395 | 105.105 | 104.732 | 104.667 | 4.875 | 104.358 | 104.315 | 104.291 | 103.914 | 5.000 | 104.345 | 104.302 | 104.243 | | | | | | | | | |
| 4.875 | 105.563 | 105.107 | 104.291 | 103.914 | 5.000 | 104.660 | 104.617 | 104.593 | 104.174 | 5.125 | 104.704 | 104.661 | 104.602 | | | | | | | | | |
| 5.000 | 105.814 | 105.361 | 104.593 | 104.174 | 5.125 | 105.094 | 105.051 | 105.027 | | 5.250 | 103.633 | 103.590 | 103.534 | | | | | | | | | |
| 5.125 | 106.175 | 105.369 | 105.027 | | 5.250 | 104.306 | 104.263 | 104.239 | | 5.375 | 103.993 | 103.950 | 103.893 | | | | | | | | | |
| 5.250 | 106.505 | 105.338 | 104.239 | | 5.375 | 104.542 | 104.499 | 104.475 | | 5.500 | | | | | | | | | | | | |
| 5.375 | 104.542 | 104.499 | 104.475 | | 5.500 | 105.032 | 104.989 | 104.965 | | 5.625 | | | | | | | | | | | | |
| 5.500 | 105.032 | 104.989 | 104.965 | | 5.625 | 105.280 | 105.237 | 105.213 | | 5.750 | | | | | | | | | | | | |
| 5.625 | 105.280 | 105.237 | 105.213 | | 5.750 | | | | | | | | | | | | | | | | | |
| 7000-99 | | | | | USDA 30 Yr Fixed | | | | | | | | | | | | | | | | | |
| Rate | 15 Day | 30 Day | 45 Day | 60 Day | | | | | | | | | | | | | | | | | | |
| 3.375 | 102.717 | 102.624 | 102.554 | 102.508 | | | | | | | | | | | | | | | | | | |
| 3.500 | 103.115 | 103.028 | 102.953 | 102.912 | | | | | | | | | | | | | | | | | | |
| 3.625 | 103.527 | 103.445 | 103.365 | 103.329 | | | | | | | | | | | | | | | | | | |
| 3.750 | 103.914 | 103.838 | 103.753 | 103.722 | | | | | | | | | | | | | | | | | | |
| 3.875 | 103.488 | 103.448 | 103.357 | 103.294 | | | | | | | | | | | | | | | | | | |
| 4.000 | 103.813 | 103.778 | 103.682 | 103.624 | | | | | | | | | | | | | | | | | | |
| 4.125 | 104.195 | 104.166 | 104.065 | 104.011 | | | | | | | | | | | | | | | | | | |
| 4.250 | 104.570 | 104.546 | 104.440 | 104.392 | | | | | | | | | | | | | | | | | | |
| 4.375 | 103.760 | 103.772 | 103.660 | 103.580 | | | | | | | | | | | | | | | | | | |
| 4.500 | 104.088 | 104.063 | 103.973 | 103.872 | | | | | | | | | | | | | | | | | | |
| 4.625 | 104.557 | 104.514 | 104.442 | 104.270 | | | | | | | | | | | | | | | | | | |
| 4.750 | 104.830 | 104.859 | 104.732 | 104.667 | | | | | | | | | | | | | | | | | | |
| 4.875 | 104.358 | 104.315 | 104.291 | 103.914 | | | | | | | | | | | | | | | | | | |
| 5.000 | 104.660 | 104.617 | 104.593 | 104.174 | | | | | | | | | | | | | | | | | | |
| 5.125 | 105.094 | 105.051 | 105.027 | | | | | | | | | | | | | | | | | | | |
| 5.250 | 104.306 | 104.263 | 104.239 | | | | | | | | | | | | | | | | | | | |
| 5.375 | 104.542 | 104.499 | 104.475 | | | | | | | | | | | | | | | | | | | |
| 5.500 | 105.032 | 104.989 | 104.965 | | | | | | | | | | | | | | | | | | | |
| 5.625 | 105.280 | 105.237 | 105.213 | | | | | | | | | | | | | | | | | | | |
| 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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Effective: 8/21/19 12:20 PM

| 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 | 101.904 | 101.817 | 101.742 | | 3.375 | 100.972 | 100.964 | 100.947 | | |
| 3.625 | 102.076 | 101.995 | 101.914 | | 3.500 | 101.397 | 101.389 | 101.371 | | |
| 3.750 | 102.250 | 102.175 | 102.089 | | 3.625 | 101.814 | 101.806 | 101.789 | | |
| 3.875 | 102.351 | 102.311 | 102.220 | | 3.750 | 102.241 | 102.233 | 102.216 | | |
| 4.000 | 102.621 | 102.567 | 102.471 | | 3.875 | 102.124 | 102.083 | 102.061 | | |
| 4.125 | 102.790 | 102.757 | 102.656 | | 4.000 | 102.450 | 102.409 | 102.387 | | |
| 4.250 | 102.974 | 102.950 | 102.844 | | 4.125 | 102.784 | 102.742 | 102.721 | | |
| 4.375 | 102.982 | 102.272 | 102.160 | | 4.250 | 103.137 | 103.095 | 103.074 | | |
| 4.500 | 102.940 | 102.522 | 102.458 | | 4.375 | 101.652 | 101.619 | 101.604 | | |
| 4.625 | 102.977 | 102.789 | 102.763 | | 4.500 | 101.979 | 101.946 | 101.931 | | |
| 4.750 | 103.206 | 103.087 | 103.062 | | 4.625 | 102.254 | 102.220 | 102.205 | | |
| 4.875 | 102.661 | 102.630 | 102.653 | | 4.750 | 102.506 | 102.472 | 102.458 | | |
| 5.000 | 103.049 | 102.953 | 102.976 | | 4.875 | | | | | |
| 5.125 | 103.312 | 103.282 | 103.304 | | 5.000 | | | | | |
| 5.250 | 103.651 | 103.620 | 103.643 | | 5.125 | | | | | |
| 5.375 | 102.910 | 102.918 | 102.956 | | 5.250 | | | | | |
| 5.500 | 102.909 | 102.999 | 102.840 | | 5.375 | | | | | |
| 5.625 | 103.211 | 103.168 | 101.017 | | 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 Margin 2.000 | | | | 6700-99 Margin 2.000 | | | |
|------------------------------|---------|---------|---------|------------------------------|---------|---------|---------|
| FHA 5/1 ARM | | | | VA 5/1 ARM | | | |
| 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 | 100.046 | 99.983 | 99.921 | 3.000 | 100.046 | 99.983 | 99.921 |
| 3.125 | 100.434 | 100.371 | 100.309 | 3.125 | 100.434 | 100.371 | 100.309 |
| 3.250 | 100.822 | 100.759 | 100.697 | 3.250 | 100.822 | 100.759 | 100.697 |
| 3.375 | 100.898 | 100.835 | 100.773 | 3.375 | 100.898 | 100.835 | 100.773 |
| 3.500 | 101.286 | 101.223 | 101.161 | 3.500 | 101.286 | 101.223 | 101.161 |
| 3.625 | 101.676 | 101.613 | 101.551 | 3.625 | 101.676 | 101.613 | 101.551 |
| 3.750 | 102.065 | 102.002 | 101.940 | 3.750 | 102.065 | 102.002 | 101.940 |
| 3.875 | 102.097 | 102.034 | 101.972 | 3.875 | 102.097 | 102.034 | 101.972 |
| 4.000 | 102.497 | 102.434 | 102.372 | 4.000 | 102.497 | 102.434 | 102.372 |
| 4.125 | 102.887 | 102.824 | 102.762 | 4.125 | 102.887 | 102.824 | 102.762 |
| 4.250 | 103.278 | 103.215 | 103.153 | 4.250 | 103.278 | 103.215 | 103.153 |
| 4.375 | 102.568 | 102.505 | 102.443 | 4.375 | 102.568 | 102.505 | 102.443 |
| 4.500 | 102.957 | 102.894 | 102.832 | 4.500 | 102.957 | 102.894 | 102.832 |
| 4.625 | 103.356 | 103.293 | 103.231 | 4.625 | 103.356 | 103.293 | 103.231 |
| 4.750 | 103.755 | 103.692 | 103.630 | 4.750 | 103.755 | 103.692 | 103.630 |
| 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 |



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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 | 99.294 | 99.271 | 99.247 | | 3.250 | 99.574 | 99.550 | 99.527 | |
| 3.375 | 99.916 | 99.893 | 99.870 | | 3.375 | 100.190 | 100.167 | 100.143 | |
| 3.500 | 100.325 | 100.302 | 100.279 | | 3.500 | 100.594 | 100.571 | 100.547 | |
| 3.625 | 100.721 | 100.698 | 100.675 | | 3.625 | 101.181 | 101.157 | 101.134 | |
| 3.750 | 101.045 | 101.021 | 100.998 | | 3.750 | 101.604 | 101.580 | 101.557 | |
| 3.875 | 101.547 | 101.524 | 101.501 | | 3.875 | 101.924 | 101.901 | 101.878 | |
| 4.000 | 101.955 | 101.931 | 101.908 | | 4.000 | 102.285 | 102.261 | 102.238 | |
| 4.125 | 102.230 | 102.207 | 102.184 | | 4.125 | 102.473 | 102.450 | 102.426 | |
| 4.250 | 102.374 | 102.351 | 102.327 | | 4.250 | 102.631 | 102.607 | 102.584 | |
| 4.375 | 102.739 | 102.715 | 102.692 | | 4.375 | 102.933 | 102.910 | 102.886 | |
| 4.500 | 103.079 | 103.056 | 103.033 | | 4.500 | 103.180 | 103.157 | 103.133 | |
| 4.625 | 103.173 | 103.150 | 103.126 | | 4.625 | 103.309 | 103.286 | 103.263 | |
| 4.750 | 103.473 | 103.450 | 103.426 | | 4.750 | 103.683 | 103.660 | 103.636 | |
| 4.875 | 103.856 | 103.832 | 103.809 | | 4.875 | 103.986 | 103.963 | 103.940 | |
| 5.000 | | | | | 5.000 | 104.175 | 104.151 | 104.128 | |
| 5.125 | | | | | 5.125 | 104.297 | 104.274 | 104.250 | |
| 5.250 | | | | | 5.250 | 104.533 | 104.509 | 104.486 | |
| 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 | | | |
|----------------------------|-------|---------|-------|
| 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 - All LPMI Products

| > 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 |
| 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 |

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 1028-00 | Home Possible 30 Yr Fixed | | | | |
| | Rate | 15 Day | 30 Day | 45 Day | 60 Day | |
| | 3.250 | 99.607 | 99.595 | 99.477 | 99.468 | |
| | 3.375 | 100.222 | 100.211 | 100.095 | 100.086 | |
| | 3.500 | 101.913 | 101.902 | 101.791 | 101.781 | |
| | 3.625 | 102.251 | 102.240 | 102.136 | 102.126 | |
| | 3.750 | 102.530 | 102.497 | 102.463 | 102.436 | |
| | 3.875 | 102.943 | 102.910 | 102.888 | 102.861 | |
| | 4.000 | 103.410 | 103.377 | 103.369 | 103.342 | |
| | 4.125 | 103.405 | 103.372 | 103.356 | 103.329 | |
| | 4.250 | 103.391 | 103.335 | 103.372 | 103.327 | |
| | 4.375 | 103.681 | 103.625 | 103.664 | 103.618 | |
| | 4.500 | 103.899 | 103.844 | 103.884 | 103.838 | |
| | 4.625 | 103.897 | 103.842 | 103.883 | 103.837 | |
| | 4.750 | 104.190 | 104.112 | 104.175 | 104.111 | |
| | 4.875 | 104.452 | 104.352 | 104.397 | 104.315 | |
| | 5.000 | 104.699 | 104.600 | 104.648 | 104.566 | |
| | 5.125 | 105.221 | 105.121 | 105.174 | 105.092 | |
| | 5.250 | 105.525 | 105.426 | 105.481 | 105.399 | |
| | 5.375 | 105.936 | 105.815 | 105.876 | 105.776 | |
| | 5.500 | 106.143 | 106.022 | 106.084 | 105.984 | |
| | 5.625 | 106.643 | 106.521 | 106.585 | 106.484 | |

| 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 | -0.500 |

| LPMI Adjustments - All LPMI Products | | | | | | | | | | |
|---|------------|------|---------|---------|---------|---------|---------|---------|---------|--|
| > 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 |
| 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 |

| 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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| 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 | 99.376 | 99.356 | 99.340 | 2.750 | 99.599 | 99.574 | 99.555 | 3.000 | 99.889 | 99.852 | 99.829 | 3.125 | 100.292 | 100.251 | 100.231 | 3.000 | 99.889 | 99.852 | 99.829 | 3.125 | 100.292 | 100.251 | 100.231 |
| 2.875 | 99.681 | 99.656 | 99.642 | 2.875 | 99.957 | 99.926 | 99.909 | 3.125 | 100.605 | 100.559 | 100.541 | 3.250 | 100.605 | 100.559 | 100.541 | 3.250 | 100.605 | 100.559 | 100.541 | 3.375 | 100.906 | 100.854 | 100.838 |
| 3.000 | 99.987 | 99.956 | 99.944 | 3.000 | 100.313 | 100.278 | 100.263 | 3.250 | 101.206 | 101.149 | 101.134 | 3.375 | 101.206 | 101.149 | 101.134 | 3.500 | 101.206 | 101.149 | 101.134 | 3.500 | 101.206 | 101.149 | 101.134 |
| 3.125 | 100.289 | 100.253 | 100.242 | 3.125 | 100.666 | 100.625 | 100.613 | 3.375 | 101.376 | 101.325 | 101.318 | 3.625 | 101.506 | 101.443 | 101.430 | 3.500 | 101.732 | 101.676 | 101.671 | 3.625 | 101.506 | 101.443 | 101.430 |
| 3.250 | 100.553 | 100.512 | 100.502 | 3.250 | 101.020 | 100.974 | 100.965 | 3.500 | 101.732 | 101.676 | 101.671 | 3.750 | 101.807 | 101.740 | 101.728 | 3.625 | 102.089 | 102.028 | 102.025 | 3.750 | 101.807 | 101.740 | 101.728 |
| 3.375 | 100.813 | 100.767 | 100.757 | 3.375 | 101.376 | 101.325 | 101.318 | 3.625 | 102.089 | 102.028 | 102.025 | 4.000 | 102.409 | 102.331 | 102.322 | 3.750 | 102.349 | 102.282 | 102.281 | 4.000 | 102.409 | 102.331 | 102.322 |
| 3.500 | 101.073 | 101.022 | 101.013 | 3.500 | 101.732 | 101.676 | 101.671 | 3.750 | 102.349 | 102.282 | 102.281 | 4.125 | 102.709 | 102.626 | 102.618 | 3.875 | 102.596 | 102.524 | 102.523 | 4.125 | 102.709 | 102.626 | 102.618 |
| 3.625 | 101.334 | 101.278 | 101.270 | 3.625 | 102.089 | 102.028 | 102.025 | 3.875 | 102.596 | 102.524 | 102.523 | 4.250 | 102.251 | 102.203 | 102.156 | 4.000 | 102.842 | 102.765 | 102.763 | 4.250 | 102.251 | 102.203 | 102.156 |
| 3.750 | 101.579 | 101.518 | 101.510 | 3.750 | 102.349 | 102.282 | 102.281 | 4.000 | 102.842 | 102.765 | 102.763 | 4.375 | 102.496 | 102.447 | 102.401 | 4.125 | 103.088 | 103.006 | 103.005 | 4.375 | 102.496 | 102.447 | 102.401 |
| 3.875 | 101.823 | 101.756 | 101.748 | 3.875 | 102.596 | 102.524 | 102.523 | 4.250 | 100.142 | 102.446 | 102.400 | 4.500 | 100.084 | 99.977 | 99.872 | 4.250 | 100.142 | 102.446 | 102.400 | 4.500 | 100.084 | 99.977 | 99.872 |
| 4.000 | 102.063 | 101.991 | 101.984 | 4.000 | 102.842 | 102.765 | 102.763 | 4.375 | 100.400 | 100.372 | 100.343 | 4.625 | 100.212 | 100.100 | 99.991 | 4.375 | 103.088 | 103.006 | 103.005 | 4.625 | 100.212 | 100.100 | 99.991 |
| 4.125 | 102.304 | 102.227 | 102.220 | 4.125 | 103.088 | 103.006 | 103.005 | 4.500 | 100.651 | 100.623 | 100.594 | 4.750 | 100.346 | 100.229 | 100.114 | 4.500 | 100.651 | 100.623 | 100.594 | 4.750 | 100.346 | 100.229 | 100.114 |
| 4.250 | 102.116 | 102.068 | 102.022 | 4.250 | 100.142 | 102.446 | 102.400 | 4.625 | 100.824 | 100.796 | 100.766 | | | | | | | | | | | | |
| 4.375 | 102.226 | 102.178 | 102.131 | | | | | | | | | | | | | | | | | | | | |
| 4.500 | 100.000 | 99.894 | 102.397 | | | | | | | | | | | | | | | | | | | | |

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

State Adjustments

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

Wholesale Fee Buyout Option Price Adjustor

| | \$60-100k | >100-125k | >\$125-150k | \$150-175k | >\$175-200k | >\$200-250k | >\$250-300k | >\$300-350k | >\$350-500k | >\$500-726,525k |
|-----------------|-----------|-----------|-------------|------------|-------------|-------------|-------------|-------------|-------------|-----------------|
| CA Only | -1.625 | -1.000 | -0.776 | -0.647 | -0.554 | -0.435 | -0.338 | -0.373 | -0.327 | -0.194 |
| TX Only | -1.000 | -0.750 | -0.650 | -0.525 | -0.475 | -0.425 | -0.340 | -0.283 | -0.243 | -0.170 |
| All Other 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 5/1 LIBOR ARM High Balance | | | | 1833-77 7/1 LIBOR ARM High Balance | | | | 1933-77 10/1 LIBOR ARM High Balance | | | |
|------------------------------------|---------|------------|---------|------------------------------------|---------|------------|---------|-------------------------------------|---------|------------|---------|
| Margin 2.25 | | Caps 2/2/5 | | Margin 2.25 | | Caps 5/2/5 | | Margin 2.25 | | Caps 5/2/5 | |
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day |
| 2.750 | 99.674 | 99.654 | 99.638 | 2.750 | 99.879 | 99.854 | 99.834 | 3.000 | 100.181 | 100.145 | 100.122 |
| 2.875 | 99.975 | 99.950 | 99.936 | 2.875 | 100.233 | 100.203 | 100.186 | 3.125 | 100.581 | 100.540 | 100.520 |
| 3.000 | 100.275 | 100.244 | 100.232 | 3.000 | 100.585 | 100.549 | 100.535 | 3.250 | 100.890 | 100.843 | 100.825 |
| 3.125 | 100.575 | 100.539 | 100.528 | 3.125 | 100.935 | 100.894 | 100.882 | 3.375 | 101.185 | 101.134 | 101.117 |
| 3.250 | 100.838 | 100.797 | 100.787 | 3.250 | 101.288 | 101.242 | 101.233 | 3.500 | 101.480 | 101.423 | 101.408 |
| 3.375 | 101.098 | 101.052 | 101.043 | 3.375 | 101.644 | 101.592 | 101.585 | 3.625 | 101.776 | 101.714 | 101.700 |
| 3.500 | 101.362 | 101.310 | 101.302 | 3.500 | 101.999 | 101.943 | 101.938 | 3.750 | 102.074 | 102.007 | 101.994 |
| 3.625 | 101.627 | 101.571 | 101.562 | 3.625 | 102.356 | 102.295 | 102.292 | 3.875 | 102.374 | 102.302 | 102.291 |
| 3.750 | 101.874 | 101.812 | 101.804 | 3.750 | 102.615 | 102.548 | 102.546 | 4.000 | 102.674 | 102.596 | 102.587 |
| 3.875 | 102.119 | 102.052 | 102.044 | 3.875 | 102.862 | 102.790 | 102.788 | 4.125 | 102.976 | 102.893 | 102.885 |
| 4.000 | 102.361 | 102.289 | 102.282 | 4.000 | 103.110 | 103.033 | 103.032 | 4.250 | 103.179 | 103.090 | 103.082 |
| 4.125 | 102.605 | 102.527 | 102.520 | 4.125 | 103.360 | 103.277 | 103.276 | 4.375 | 103.369 | 103.276 | 103.267 |
| 4.250 | 102.837 | 102.754 | 102.747 | 4.250 | 103.500 | 103.434 | 103.432 | 4.500 | 103.500 | 103.465 | 103.455 |
| 4.375 | 103.068 | 102.980 | 102.973 | 4.375 | 103.500 | 103.500 | 103.500 | 4.625 | 103.500 | 103.500 | 103.500 |
| 4.500 | 103.298 | 103.205 | 103.198 | 4.500 | | | | 4.750 | | | |
| 4.625 | 103.500 | 103.431 | 103.423 | 4.625 | | | | 4.875 | | | |
| 4.750 | 103.500 | 103.500 | 103.500 | 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 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 | | |
|--------------------------------------|-----------------|-----------|-----------|
| 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

[Return to Home Tab](#)



Effective: 8/21/19 12:20 PM

WesLend Jumbo

| 3000-21 Jumbo 30 Yr Fixed | | | | | | 3300-21 Jumbo 15 Yr Fixed | | | | | |
|---------------------------|--------|--------|-------|--------|--------|---------------------------|--------|--------|------|--------|--------|
| Rate | 30 Day | 45 Day | Rate | 30 Day | 45 Day | Rate | 30 Day | 45 Day | Rate | 30 Day | 45 Day |
| 4.000 | | | 3.750 | | | | | | | | |
| 4.125 | | | 3.875 | | | | | | | | |
| 4.250 | | | 4.000 | | | | | | | | |
| 4.375 | | | 4.125 | | | | | | | | |
| 4.500 | | | 4.250 | | | | | | | | |
| 4.625 | | | 4.375 | | | | | | | | |
| 4.750 | | | 4.500 | | | | | | | | |
| 4.875 | | | 4.625 | | | | | | | | |
| 5.000 | | | 4.750 | | | | | | | | |
| 5.125 | | | 4.875 | | | | | | | | |
| 5.250 | | | 5.000 | | | | | | | | |
| 5.375 | | | 5.125 | | | | | | | | |
| 5.500 | | | 5.250 | | | | | | | | |
| 5.625 | | | 5.375 | | | | | | | | |
| 5.750 | | | 5.500 | | | | | | | | |
| 5.875 | | | 5.625 | | | | | | | | |
| 6.000 | | | 5.750 | | | | | | | | |
| 6.125 | | | 5.875 | | | | | | | | |
| 6.250 | | | 6.000 | | | | | | | | |
| 6.375 | | | 6.125 | | | | | | | | |

| 3700-21 Jumbo 5/1 ARM Margin 2.25 Caps 2/2/5 | | | | | | 3800-21 Jumbo 7/1 ARM Margin 2.25 Caps 5/2/5 | | | | | | 3900-21 Jumbo 10/1 ARM Margin 2.25 Caps 5/2/5 | | | | | |
|--|--------|--------|-------|--------|--------|--|--------|--------|-------|--------|--------|---|--------|--------|--|--|--|
| Rate | 30 Day | 45 Day | Rate | 30 Day | 45 Day | Rate | 30 Day | 45 Day | 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 |