



Effective: 9/5/19 12:06 PM

**BORROWER PAID RATE SHEET**

WesLend Financial Rate Sheet

**Table of Contents**

Tab	Product		
<a href="#">2</a>	Fixed Agency	<a href="#">8</a>	Government ARM
<a href="#">3</a>	Fixed Agency High Bal	<a href="#">9</a>	HomeReady
<a href="#">4</a>	Fixed Conforming	<a href="#">10</a>	HomePossible
<a href="#">5</a>	Fixed High Balance	<a href="#">11</a>	ARM
<a href="#">6</a>	Government	<a href="#">12</a>	ARM HB
<a href="#">7</a>	Government HB	<a href="#">13</a>	Jumbo

**New Locks**

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.weslendwholesale.com.
- Loans can be locked in Broker Connection 2.0 until 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

[Return to Home Tab](#)



Effective: 9/5/19 12:06 PM

WesLend Fixed Agency - LP Only

1001-01 1101-01					1201-01					1301-01				
FHLMC 25/30 Yr Fixed					FHLMC 20 Yr Fixed					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
3.000	99.619	99.562	99.533	99.478	3.000	100.435	100.382	100.363	100.311	2.750	100.261	100.159	100.058	99.948
3.125	100.616	100.461	100.406	100.141	3.125	101.007	100.948	100.934	100.877	2.875	100.695	100.594	100.503	100.403
3.250	101.289	101.134	101.079	100.775	3.250	101.504	101.440	101.431	101.369	3.000	101.131	101.088	101.044	101.020
3.375	101.877	101.722	101.667	101.359	3.375	101.942	101.873	101.869	101.801	3.125	101.771	101.672	101.589	101.534
3.500	102.265	102.110	102.055	101.835	3.500	102.328	102.254	102.255	102.183	3.250	102.330	102.155	101.893	101.884
3.625	102.678	102.523	102.468	102.326	3.625	102.698	102.618	102.625	102.547	3.375	102.632	102.457	102.240	102.235
3.750	102.600	102.472	102.444	101.918	3.750	103.136	103.051	103.026	102.943	3.500	102.819	102.644	102.460	102.458
3.875	103.087	102.959	102.931	102.398	3.875	103.554	103.465	103.445	103.357	3.625	103.638	103.463	103.026	102.598
4.000	103.480	103.352	103.324	102.862	4.000	104.064	103.889	103.835	103.742	3.750	103.542	103.367	103.019	102.956
4.125	103.742	103.615	103.587	103.261	4.125	104.285	104.185	104.176	104.077	3.875	103.541	103.366	103.284	103.264
4.250	103.636	103.536	103.536	102.535	4.250	103.979	103.849	103.808	103.704	4.000	103.918	103.743	103.583	103.483
4.375	103.987	103.887	103.887	102.968	4.375	104.372	104.262	104.226	104.117	4.125	104.541	104.366	104.115	103.609
4.500	104.312	104.212	104.212	103.373	4.500	104.740	104.624	104.593	104.479	4.250	104.665	104.490	104.346	104.007
4.625	104.432	104.350	104.350	103.656	4.625	104.938	104.817	104.792	104.672	4.375	104.727	104.684	104.640	104.342
4.750	104.670	104.570	104.570	103.403	4.750	105.080	104.954	104.898	104.773	4.500	104.832	104.789	104.745	104.589
4.875	105.037	104.937	104.937	103.795	4.875	105.480	105.348	105.297	105.167	4.625	104.829	104.786	104.742	103.982
5.000	105.154	105.054	105.054	104.138	5.000	105.822	105.685	105.639	105.504	4.750	104.827	104.784	104.740	104.297
5.125	105.403	105.303	105.303	104.447	5.125	106.067	105.925	105.885	105.744	4.875	104.892	104.849	104.805	104.514
5.250	105.636	105.636	105.636	104.876	5.250	106.200	106.183	106.111	105.965	5.000	105.033	104.989	104.945	104.662
5.375	105.610	105.454	105.375	105.221	5.375	106.200	106.200	106.200	106.200	5.125	102.765	102.826	102.699	102.608
5.500					5.500					5.250				
5.625					5.625					5.375				
5.750					5.750					5.500				
5.875					5.875					5.625				
6.000					6.000					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

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	
Cash Out Refinance	0.54	0.6	0.7	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

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
------------	-----------	-----------	-----------	-----------	-----------	-----------	-----------	-------------	-----------------

[Return to Home Tab](#)



Effective: 9/5/19 12:06 PM

**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	102.038	101.940	101.931	101.821	2.875	99.779	99.739	99.749	99.625
3.750	102.114	102.094	102.067	101.884	3.000	100.154	100.133	100.125	100.006
3.875	102.555	102.549	102.522	102.354	3.125	100.597	100.577	100.569	100.454
4.000	103.022	103.030	103.003	102.847	3.250	102.100	102.083	102.075	101.968
4.125	103.004	102.999	102.972	102.807	3.375	102.433	102.426	102.418	102.314
4.250	102.866	102.919	102.874	102.661	3.500	102.499	102.494	102.486	102.381
4.375	103.117	103.169	103.123	102.919	3.625	102.474	102.478	102.451	102.355
4.500	103.342	103.395	103.349	103.148	3.750	103.040	103.045	103.019	102.925
4.625	103.339	103.395	103.349	103.149	3.875	103.245	103.248	103.221	103.129
4.750	103.324	103.402	103.338	103.140	4.000	103.627	103.630	103.603	103.518
4.875	103.589	103.668	103.604	103.412	4.125	103.136	103.100	103.055	102.977
5.000	103.824	103.905	103.841	103.650	4.250	103.575	103.539	103.494	103.421
5.125	103.650	103.719	103.637	103.451	4.375	103.929	103.893	103.848	103.778
5.250	104.067	104.138	104.056	103.874	4.500	102.303	102.197	102.134	101.915
5.375	104.251	104.323	104.241	104.061	4.625	102.745	102.639	102.575	102.359
5.500	104.441	104.519	104.419	104.323	4.750				
5.625	104.330	104.409	104.309	104.219	4.875				
5.750	104.632	104.713	104.612	104.525	5.000				
5.875	104.887	104.967	104.867	104.782	5.125				
6.000	105.076	105.157	105.057	104.971	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**

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

**Wholesale Fee Buyout Option Price Adjustor**

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





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

[Return to Home Tab](#)



Effective: 9/5/19 12:06 PM

WesLend Fixed High Balance

1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.606	100.451	100.396	99.554	3.250	99.057	99.001	98.906		2.750	99.954	99.922	99.893	
3.375	101.138	100.983	100.928	100.207	3.375	99.628	99.574	99.483		2.875	100.306	100.275	100.246	
3.500	101.499	101.344	101.289	100.749	3.500	100.142	100.089	100.002		3.000	100.728	100.697	100.668	
3.625	101.676	101.521	101.466	101.134	3.625	100.436	100.385	100.304		3.125	101.101	101.070	101.040	
3.750	101.906	101.779	101.751	101.657	3.750	100.765	100.693	100.565		3.250	101.285	101.248	101.211	
3.875	102.498	102.405	102.375	102.284	3.875	101.340	101.284	101.164		3.375	101.555	101.518	101.482	
4.000	102.985	102.886	102.862	102.765	4.000	101.807	101.774	101.672		3.500	101.910	101.873	101.837	
4.125	103.287	103.183	103.164	103.062	4.125	101.815	101.780	101.670		3.625	102.189	102.151	102.115	
4.250	102.644	102.535	102.484	102.377	4.250	101.835	101.800	101.690		3.750	102.434	102.396	102.360	
4.375	103.247	103.133	103.086	102.974	4.375	101.993	101.957	101.843		3.875	102.441	102.404	102.367	
4.500	103.695	103.575	103.534	103.417	4.500	102.315	102.280	102.169		4.000	102.665	102.635	102.606	
4.625	103.998	103.873	103.837	103.714	4.625	102.343	102.309	102.200		4.125	103.176	103.139	103.102	
4.750	103.440	103.310	103.242	103.114	4.750	102.349	102.318	102.227		4.250	103.191	103.161	103.132	
4.875	103.999	103.863	103.801	103.668	4.875	102.343	102.313	102.228		4.375	103.404	103.375	103.345	
5.000	104.419	104.279	104.221	104.083	5.000	102.549	102.520	102.437		4.500	103.472	103.442	103.413	
5.125	104.669	104.524	104.471	104.328	5.125	102.542	102.504	102.398		4.625	103.580	103.550	103.521	
					5.250	102.326	102.288	102.264		4.750	103.208	103.151	103.100	

1433-99  
1453-99

Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	99.738	99.707	99.678	
2.875	100.091	100.059	100.030	
3.000	100.513	100.481	100.452	
3.125	100.885	100.854	100.825	
3.250	101.069	101.032	100.996	
3.375	101.340	101.303	101.266	
3.500	101.695	101.658	101.621	
3.625	101.973	101.936	101.899	
3.750	102.218	102.181	102.144	
3.875	102.225	102.188	102.151	
4.000	102.449	102.420	102.390	
4.125	102.961	102.923	102.887	
4.250	102.975	102.946	102.916	
4.375	103.189	103.159	103.130	
4.500	103.256	103.226	103.197	
4.625	103.364	103.334	103.305	
4.750	102.666	102.633	102.604	

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

[Return to Home Tab](#)



Effective: 9/5/19 12:06 PM

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			
2.750	100.994	100.824	100.730							3.250	102.621	102.554	102.504	102.438	2.750	100.768	100.723	100.691	100.667			
2.875	101.539	101.369	101.274							3.375	103.045	102.972	102.928	102.857	2.875	101.137	101.097	101.061	101.040			
3.000	102.081	101.911	101.816							3.500	103.426	103.348	103.308	103.232	3.000	101.494	101.458	101.418	101.401			
3.125	102.607	102.437	102.342							3.625	103.809	103.726	103.692	103.611	3.125	101.824	101.792	101.748	101.735			
3.250	103.098	102.928	102.833	102.438						3.750	104.176	104.088	104.059	103.973	3.250	102.133	102.104	102.057	102.048			
3.375	103.480	102.972	102.928	102.857						3.875	103.693	103.600	103.536	103.445	3.375	102.320	102.232	102.175	102.141			
3.500	104.001	103.348	103.308	103.232						4.000	104.005	103.907	103.849	103.752	3.500	102.741	102.564	102.504	102.473			
3.625	104.438	103.726	103.692	103.611						4.125	104.371	104.267	104.214	104.112	3.625	103.158	102.860	102.796	102.769			
3.750	104.343	104.088	104.059	103.973						4.250	104.732	104.623	104.575	104.468	3.750	103.304	103.338	103.264	103.214			
3.875	104.254	103.799	103.536	103.445						4.375	103.932	103.818	103.736	103.624	3.875	103.621	103.659	103.581	103.535			
4.000	104.719	104.313	103.849	103.752						4.500	104.325	104.257	104.218	103.898	4.000	103.925	103.967	103.885	103.842			
4.125	105.117	104.498	104.214	104.112						4.625	104.844	104.776	104.737	104.273	4.125	104.202	104.248	104.163	104.124			
4.250	104.802	104.623	104.575	104.468						4.750	104.972	104.842	104.776	104.649	4.250	104.472	104.522	104.433	104.398			
4.375	104.762	104.503	103.736	103.624						4.875	104.768	104.740	104.716	104.009	4.375	104.477	104.508	104.409	104.345			
4.500	105.245	104.841	104.218	103.898						5.000	105.062	105.034	105.010	104.263	4.500	104.754	104.788	104.686	104.626			
4.625	105.714	105.053	104.737	104.273						5.125	105.508	105.480	105.456		4.625	104.838	104.784	104.745				
4.750	105.493	105.105	104.776	104.649						5.250	104.553	104.524	104.500		4.750	103.743	103.692	103.653				
4.875	105.715	105.107	104.716	104.009						5.375	104.802	104.773	104.749		4.875	104.109	104.058	104.019				
5.000	105.976	105.361	105.010	104.263						5.500	105.306	105.277	105.253		5.000	104.475	104.424	104.385				
5.125	106.328	105.480	105.456							5.625	105.567	105.538	105.514		5.125	104.840	104.789	104.750				

7000-99		USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day		
3.250	102.621	102.554	102.504	102.438		
3.375	103.045	102.972	102.928	102.857		
3.500	103.426	103.348	103.308	103.232		
3.625	103.809	103.726	103.692	103.611		
3.750	104.176	104.088	104.059	103.973		
3.875	103.693	103.600	103.536	103.445		
4.000	104.005	103.907	103.849	103.752		
4.125	104.371	104.267	104.214	104.112		
4.250	104.732	104.623	104.575	104.468		
4.375	103.932	103.818	103.736	103.624		
4.500	104.325	104.257	104.218	103.898		
4.625	104.844	104.776	104.737	104.273		
4.750	104.972	104.842	104.776	104.649		
4.875	104.768	104.740	104.716	104.009		
5.000	105.062	105.034	105.010	104.263		
5.125	105.508	105.480	105.456			
5.250	104.553	104.524	104.500			
5.375	104.802	104.773	104.749			
5.500	105.306	105.277	105.253			
5.625	105.567	105.538	105.514			

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

[Return to Home Tab](#)



Effective: 9/5/19 12:06 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	
3.250	101.573	101.506	101.456		2.750	99.668	99.654	99.641		
3.375	101.900	101.827	101.783		2.875	100.106	100.092	100.079		
3.500	102.182	102.104	102.065		3.000	100.534	100.520	100.508		
3.625	102.551	102.274	102.240		3.125	100.967	100.952	100.940		
3.750	102.540	102.452	102.423		3.250	101.371	101.357	101.344		
3.875	102.481	102.388	102.325		3.375	101.221	101.207	101.194		
4.000	102.725	102.627	102.569		3.500	101.646	101.632	101.619		
4.125	102.919	102.815	102.762		3.625	102.063	102.049	102.036		
4.250	103.114	103.005	102.958		3.750	102.490	102.476	102.463		
4.375	102.987	102.379	102.327		3.875	102.236	102.227	102.214		
4.500	102.995	102.643	102.623		4.000	102.572	102.562	102.550		
4.625	103.395	102.944	102.924		4.125	102.910	102.901	102.888		
4.750	103.365	103.260	103.239		4.250	103.281	103.272	103.259		
4.875	103.161	103.065	103.085		4.375	101.749	101.696	101.645		
5.000	103.654	103.387	103.407		4.500	102.053	102.001	101.950		
5.125	103.746	103.717	103.737		4.625	102.326	102.274	102.223		
5.250	104.088	104.059	104.079		4.750	102.587	102.535	102.484		
5.375	103.342	103.314	103.321		4.875					
5.500	103.320	103.159	103.045		5.000					
5.625	103.450	103.423	101.272		5.125					

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed High Balance Streamline	6038-99	VA 30 Year High Balance IRRRL
8338-99	FHA 15 Year Fixed High Balance Streamline		

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

**Price Adjustments**

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

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

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

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



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

[Return to Home Tab](#)



Effective: 9/5/19 12:06 PM

**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				
2.750	96.869	96.839	96.810	2.750	96.869	96.839	96.810				
2.875	97.137	97.110	97.078	2.875	97.137	97.110	97.078				
3.000	100.369	100.306	100.244	3.000	100.369	100.306	100.244				
3.125	100.758	100.695	100.633	3.125	100.758	100.695	100.633				
3.250	101.147	101.084	101.022	3.250	101.147	101.084	101.022				
3.375	101.213	101.150	101.088	3.375	101.213	101.150	101.088				
3.500	101.602	101.539	101.477	3.500	101.602	101.539	101.477				
3.625	101.993	101.930	101.868	3.625	101.993	101.930	101.868				
3.750	102.383	102.320	102.258	3.750	102.383	102.320	102.258				
3.875	102.425	102.362	102.300	3.875	102.425	102.362	102.300				
4.000	102.815	102.752	102.690	4.000	102.815	102.752	102.690				
4.125	103.207	103.144	103.082	4.125	103.207	103.144	103.082				
4.250	103.609	103.546	103.484	4.250	103.609	103.546	103.484	99.472			99.472
4.375	102.884	102.821	102.759	4.375	102.884	102.821	102.759				
4.500	103.283	103.220	103.158	4.500	103.283	103.220	103.158				
4.625	103.683	103.620	103.558	4.625	103.683	103.620	103.558				
4.750	104.000	104.000	103.949	4.750	104.000	104.000	103.949				
4.875				4.875							
5.000				5.000							
5.125				5.125							

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**

**FHA LTV/FICO**

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

**VA LTV/FICO**

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

**Loan Amount**

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

**State Adjustments**

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

\*Adjustments to Total loan amount

**Wholesale Fee Buyout Option Price Adjustor**

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





Effective: 9/5/19 12:06 PM

HomeReady										
1021-00 1024-00 Home Ready 30 Yr Fixed					1221-00 1224-00 Home Ready 20 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	99.711	99.695	99.680		3.250	100.117	100.102	100.086		
3.375	100.296	100.280	100.264		3.375	100.543	100.527	100.511		
3.500	100.681	100.665	100.650		3.500	100.810	100.794	100.779		
3.625	101.139	101.123	101.107		3.625	101.266	101.250	101.234		
3.750	101.192	101.176	101.161		3.750	101.672	101.656	101.641		
3.875	101.676	101.661	101.645		3.875	102.056	102.041	102.025		
4.000	102.067	102.051	102.035		4.000	102.400	102.384	102.369		
4.125	102.389	102.374	102.358		4.125	102.579	102.564	102.548		
4.250	102.506	102.491	102.475		4.250	102.683	102.667	102.652		
4.375	102.854	102.839	102.823		4.375	103.032	103.016	103.001		
4.500	103.176	103.160	103.145		4.500	103.265	103.249	103.233		
4.625	103.278	103.263	103.247		4.625	103.354	103.339	103.323		
4.750	103.599	103.583	103.567		4.750	103.759	103.744	103.728		
4.875	103.963	103.947	103.931		4.875	104.061	104.045	104.030		
5.000					5.000	104.135	104.120	104.104		
5.125					5.125	104.444	104.429	104.413		
5.250					5.250	104.729	104.713	104.697		
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		
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			
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									
>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
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

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

[Return to Home Tab](#)



Effective: 9/5/19 12:06 PM

HomePossible					
1022-00	Home Possible 30 Yr Fixed				
1028-00	Rate	15 Day	30 Day	45 Day	60 Day
	3.250	99.967	99.860	99.851	99.716
	3.375	100.576	100.471	100.462	100.336
	3.500	102.299	102.199	102.190	102.073
	3.625	102.600	102.502	102.493	102.383
	3.750	102.677	102.657	102.630	102.447
	3.875	103.118	103.112	103.085	102.917
	4.000	103.585	103.593	103.566	103.410
	4.125	103.567	103.562	103.535	103.370
	4.250	103.424	103.477	103.432	103.219
	4.375	103.674	103.726	103.680	103.476
	4.500	103.899	103.952	103.906	103.705
	4.625	103.896	103.952	103.906	103.706
	4.750	104.157	104.235	104.171	103.973
	4.875	104.422	104.501	104.437	104.245
	5.000	104.657	104.738	104.674	104.483
	5.125	105.050	105.119	105.037	104.851
	5.250	105.466	105.537	105.455	105.273
	5.375	105.651	105.723	105.641	105.461
	5.500	105.841	105.919	105.819	105.723
	5.625	106.432	106.511	106.411	106.321

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										
>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
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

[Return to Home Tab](#)



Effective: 9/5/19 12:06 PM

WesLend ARM															
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.434	99.411	99.387	2.750	99.513	99.484	99.455	2.750	99.429	99.398	99.369	2.750	99.429	99.398	99.369
2.875	99.722	99.700	99.671	2.875	99.882	99.856	99.821	2.875	99.769	99.741	99.707	2.875	99.769	99.741	99.707
3.000	100.008	99.988	99.954	3.000	100.249	100.226	100.186	3.000	100.108	100.082	100.043	3.000	100.108	100.082	100.043
3.125	100.295	100.276	100.236	3.125	100.615	100.595	100.550	3.125	100.445	100.422	100.377	3.125	100.445	100.422	100.377
3.250	100.560	100.542	100.497	3.250	100.970	100.952	100.902	3.250	100.760	100.738	100.689	3.250	100.760	100.738	100.689
3.375	100.826	100.810	100.759	3.375	101.328	101.312	101.257	3.375	101.074	101.054	100.999	3.375	101.074	101.054	100.999
3.500	101.094	101.078	101.022	3.500	101.686	101.673	101.612	3.500	101.388	101.370	101.310	3.500	101.388	101.370	101.310
3.625	101.362	101.346	101.286	3.625	102.045	102.034	101.968	3.625	101.702	101.686	101.621	3.625	101.702	101.686	101.621
3.750	101.585	101.570	101.504	3.750	102.307	102.297	102.225	3.750	102.012	101.997	101.927	3.750	102.012	101.997	101.927
3.875	101.806	101.791	101.720	3.875	102.559	102.550	102.473	3.875	102.326	102.313	102.237	3.875	102.326	102.313	102.237
4.000	102.028	102.013	101.936	4.000	102.812	102.803	102.721	4.000	102.641	102.629	102.548	4.000	102.641	102.629	102.548
4.125	102.248	102.232	102.151	4.125	103.065	103.056	102.969	4.125	102.953	102.943	102.857	4.125	102.953	102.943	102.857
4.250	102.009	101.963	101.920	4.250	100.125	100.087	102.474	4.250	102.533	102.487	102.444	4.250	102.533	102.487	102.444
4.375	102.103	102.057	102.014	4.375	100.383	100.345	100.321	4.375	100.039	99.937	99.837	4.375	100.039	99.937	99.837
4.500	102.347	102.300	102.258	4.500	100.636	100.598	100.574	4.500	100.163	100.056	99.952	4.500	100.163	100.056	99.952
				4.625	100.815	100.777	100.753								

**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	-1.500	-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

[Return to Home Tab](#)



Effective: 9/5/19 12:06 PM

**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	99.729	99.707	99.682	2.750	99.791	99.762	99.732	2.750	99.725	99.694	99.665
2.875	100.013	99.991	99.962	2.875	100.156	100.130	100.095	2.875	100.061	100.033	99.999
3.000	100.297	100.277	100.242	3.000	100.520	100.496	100.456	3.000	100.396	100.370	100.331
3.125	100.579	100.560	100.520	3.125	100.882	100.861	100.816	3.125	100.728	100.704	100.660
3.250	100.844	100.826	100.781	3.250	101.236	101.218	101.167	3.250	101.038	101.016	100.967
3.375	101.111	101.094	101.044	3.375	101.594	101.578	101.522	3.375	101.348	101.328	101.273
3.500	101.380	101.364	101.308	3.500	101.953	101.940	101.879	3.500	101.658	101.640	101.580
3.625	101.652	101.637	101.576	3.625	102.313	102.302	102.236	3.625	101.969	101.953	101.887
3.750	101.879	101.864	101.798	3.750	102.575	102.565	102.493	3.750	102.277	102.262	102.191
3.875	102.103	102.087	102.016	3.875	102.828	102.818	102.742	3.875	102.590	102.577	102.501
4.000	102.327	102.312	102.235	4.000	103.082	103.073	102.991	4.000	102.905	102.894	102.813
4.125	102.549	102.533	102.452	4.125	103.338	103.330	103.243	4.125	103.221	103.210	103.124
4.250	102.772	102.756	102.669	4.250	103.500	103.500	103.464	4.250	103.480	103.471	103.379
4.375	102.993	102.977	102.885	4.375	103.500	103.500	103.500	4.375	103.500	103.500	103.500
4.500	103.215	103.199	103.101	4.500				4.500			
4.625	103.436	103.419	103.317	4.625				4.625			
4.750	103.500	103.500	103.477	4.750				4.750			
4.875	103.500	103.500	103.500	4.875				4.875			
5.000				5.000				5.000			
5.125				5.125				5.125			

**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		
<b>The below adds also apply:</b>			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

**Cash Out (All Terms)**

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

**LPMI Adjustments - All LPMI Products**

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

**State Adjustments**

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

**Wholesale Fee Buyout Option Price Adjustor**

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



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

[Return to Home Tab](#)



Effective: 9/5/19 12:06 PM

**WesLend Jumbo**

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

3700-21 Jumbo 5/1 ARM Margin 2.25 Caps 2/2/5			3800-21 Jumbo 7/1 ARM Margin 2.25 Caps 5/2/5			3900-21 Jumbo 10/1 ARM Margin 2.25 Caps 5/2/5		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
3.500			3.500			3.625		
3.625			3.625			3.750		
3.750			3.750			3.875		
3.875			3.875			4.000		
4.000			4.000			4.125		
4.125			4.125			4.250		
4.250			4.250			4.375		
4.375			4.375			4.500		
4.500			4.500			4.625		
4.625			4.625			4.750		
4.750			4.750			4.875		
4.875			4.875			5.000		
5.000			5.000			5.125		
5.125			5.125			5.250		
5.250			5.250			5.375		
5.375			5.375			5.500		
5.500			5.500			5.625		
5.625			5.625			5.750		
5.750			5.750			5.875		
5.875			5.875			6.000		

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**

**Max Lender Credit after Adjustments: 101.375**

**Loan Level Price Adjustments**

	<=60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90
Purchase Special	0.375	0.375	0.375	0.375	0.250	0.000	0.000
>1.5mm-\$2.0mm	0.000	0.000	0.000	0.000	-0.500	-0.500	-0.500
>2.0mm-\$2.5mm	0.000	0.000	0.000	-0.250	-0.500	-0.500	-0.500
760+ Fico	0.500	0.375	0.250	0.000	-0.250	-0.375	-0.625
740-759 Fico	0.375	0.250	0.125	-0.125	-0.375	-0.750	-0.750
720-739 Fico	0.250	0.125	0.000	-0.500	-1.000	-1.000	-1.250
700-719 Fico	0.250	0.000	-0.250	-0.750	-1.250	-1.500	-1.750
680-699 Fico	0.125	-0.125	-0.375	-0.750	-1.250	-2.250	-2.500
Second Home	0.000	0.000	-0.500	-0.500	n/a	n/a	n/a
Investment Property	-1.000	-1.500	n/a	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
Cash Out Refi	-0.500	-0.500	-0.500	-1.500	n/a	n/a	n/a
2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a
DTI >40	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
<b>LTV &gt; 80% w/No MI (in addition to above adjustments)</b>							
No MI w/760+ Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.000
No MI w/740-759 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.125
No MI w/720-739 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	n/a