



Effective: 9/17/19 12:16 PM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

Table of Contents

Tab	Product		
2	Fixed Agency	8	Government ARM
3	Fixed Agency High Bal	9	HomeReady
4	Fixed Conforming	10	HomePossible
5	Fixed High Balance	11	ARM
6	Government	12	ARM HB
7	Government HB	13	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.

[Return to Home Tab](#)



Effective: 9/17/19 12:16 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
3.000	97.494	97.436	97.320	97.291	3.000	98.797	98.749	98.642	98.626	2.750	99.216	99.164	99.130	98.868
3.125	98.651	98.496	98.433	98.191	3.125	99.389	99.336	99.234	99.224	2.875	99.740	99.688	99.654	99.338
3.250	99.369	99.265	99.200	98.903	3.250	99.947	99.890	99.808	99.788	3.000	100.236	100.182	100.136	99.978
3.375	100.033	99.976	99.911	99.547	3.375	100.595	100.531	100.470	100.438	3.125	100.725	100.679	100.621	100.513
3.500	100.502	100.445	100.380	100.059	3.500	100.992	100.923	100.867	100.841	3.250	101.213	101.082	101.040	100.904
3.625	100.984	100.905	100.841	100.461	3.625	101.619	101.530	101.479	101.458	3.375	101.563	101.456	101.417	101.282
3.750	101.435	101.390	101.334	100.825	3.750	102.132	102.053	102.007	101.992	3.500	102.008	101.833	101.669	101.524
3.875	101.948	101.849	101.793	101.395	3.875	102.629	102.546	102.504	102.495	3.625	102.728	102.553	102.346	101.977
4.000	102.447	102.402	102.346	101.856	4.000	103.116	102.952	102.915	102.911	3.750	102.837	102.662	102.526	102.366
4.125	102.721	102.580	102.526	102.180	4.125	103.387	103.294	103.262	103.264	3.875	102.873	102.791	102.783	102.702
4.250	103.094	103.041	103.033	102.193	4.250	103.775	103.676	103.712	103.686	4.000	103.286	103.160	103.100	102.937
4.375	103.495	103.358	103.349	102.707	4.375	104.263	104.159	104.199	104.180	4.125	103.923	103.748	103.637	103.154
4.500	103.867	103.724	103.715	103.095	4.500	104.628	104.519	104.564	104.550	4.250	104.101	103.926	103.843	103.576
4.625	103.976	103.936	103.928	103.289	4.625	104.820	104.706	104.756	104.747	4.375	104.230	104.192	104.144	103.919
4.750	104.346	104.202	104.197	103.330	4.750	104.969	104.848	104.903	104.865	4.500	104.365	104.290	104.274	104.167
4.875	104.729	104.586	104.581	103.770	4.875	105.420	105.295	105.355	105.322	4.625	104.329	104.292	104.245	103.649
5.000	104.945	104.802	104.796	104.102	5.000	105.739	105.609	105.673	105.646	4.750	104.323	104.286	104.239	103.993
5.125	105.178	105.047	105.037	104.348	5.125	105.972	105.837	105.907	105.885	4.875	104.615	104.488	104.385	104.228
5.250	105.357	105.332	105.316	104.756	5.250	106.119	105.978	106.053	106.000	5.000	104.672	104.574	104.516	104.389
5.375	105.291	105.134	105.205	105.141	5.375	106.200	106.200	106.200	106.200	5.125	102.812	102.678	102.624	102.491
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	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	1.35
Investment Property (Max 85% LTV)	1.02	1.19	1.33	1.5	1.75	1.9	2	2.63	2.63
3-4 - Unit Property	1.02	1.19	1.33	1.5	N/A	N/A	N/A	N/A	N/A
Manufactured	0.54	0.6	0.7	0.85	1.05	1.5	1.65	1.8	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
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[Return to Home Tab](#)



Effective: 9/17/19 12:16 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
3.250	97.818	97.798	97.703	97.683	2.875	98.869	98.866	98.806	98.806
3.375	98.496	98.476	98.384	98.365	3.000	99.396	99.376	99.329	99.311
3.500	100.258	100.237	100.148	100.129	3.125	99.695	99.675	99.629	99.612
3.625	100.544	100.523	100.440	100.421	3.250	101.144	101.125	101.080	101.064
3.750	101.110	101.070	101.013	100.976	3.375	101.520	101.507	101.463	101.448
3.875	101.618	101.578	101.529	101.492	3.500	101.623	101.612	101.569	101.551
4.000	102.139	102.099	102.058	102.021	3.625	101.946	101.907	101.877	101.840
4.125	102.165	102.126	102.075	102.038	3.750	102.558	102.517	102.488	102.449
4.250	102.566	102.507	102.480	102.424	3.875	102.704	102.659	102.631	102.594
4.375	102.867	102.808	102.782	102.726	4.000	103.112	103.066	103.042	103.002
4.500	103.127	103.068	103.047	102.991	4.125	102.778	102.718	102.657	102.602
4.625	103.138	103.079	103.058	103.002	4.250	103.245	103.185	103.127	103.070
4.750	103.254	103.176	103.162	103.089	4.375	103.608	103.547	103.487	103.433
4.875	103.532	103.454	103.444	103.370	4.500	102.205	102.129	102.003	101.930
5.000	103.786	103.707	103.700	103.627	4.625	102.672	102.592	102.469	102.395
5.125	103.555	103.457	103.409	103.317	4.750				
5.250	104.003	103.905	103.860	103.768	4.875				
5.375	104.242	104.124	104.152	104.042	5.000				
5.500	104.514	104.396	104.422	104.312	5.125				
5.625	104.429	104.311	104.340	104.230	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

[Return to Home Tab](#)



Effective: 9/17/19 12:16 PM

WesLend Fixed High Balance

1033-99 1133-99					1233-99 1153-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	98.764	98.609	98.547	97.984	3.250	97.655	97.528	97.410		2.750	98.716	98.702	98.671	
3.375	99.365	99.210	99.147	98.654	3.375	98.317	98.197	98.085		2.875	99.085	99.070	99.040	
3.500	99.797	99.641	99.579	99.360	3.500	98.879	98.767	98.662		3.000	99.540	99.526	99.495	
3.625	100.368	100.244	100.184	100.150	3.625	99.155	99.054	98.959		3.125	99.950	99.935	99.905	
3.750	101.038	100.949	100.894	100.864	3.750	99.965	99.872	99.771		3.250	100.409	100.387	100.353	
3.875	101.671	101.577	101.527	101.504	3.875	100.519	100.434	100.336		3.375	100.741	100.719	100.684	
4.000	102.213	102.115	102.070	102.051	4.000	101.060	100.981	100.883		3.500	101.110	101.088	101.054	
4.125	102.617	102.513	102.473	102.460	4.125	101.104	101.019	100.928		3.625	101.430	101.408	101.374	
4.250	102.456	102.347	102.374	102.331	4.250	101.533	101.479	101.329		3.750	101.710	101.688	101.654	
4.375	103.041	102.926	102.958	102.921	4.375	101.949	101.897	101.750		3.875	101.764	101.756	101.730	
4.500	103.503	103.383	103.420	103.389	4.500	102.225	102.177	102.031		4.000	102.043	102.036	102.009	
4.625	103.857	103.732	103.774	103.748	4.625	102.248	102.200	102.058		4.125	102.514	102.492	102.458	
4.750	103.456	103.326	103.372	103.316	4.750	102.240	102.198	102.091		4.250	102.621	102.614	102.587	
4.875	104.003	103.867	103.919	103.868	4.875	102.339	102.297	102.197		4.375	102.831	102.824	102.797	
5.000	104.434	104.294	104.350	104.305	5.000	102.635	102.593	102.497		4.500	102.896	102.888	102.862	
5.125	104.721	104.576	104.637	104.598	5.125	102.676	102.629	102.505		4.625	103.061	103.054	103.027	
					5.250	102.412	102.365	102.248		4.750	102.698	102.660	102.595	

1433-99
1453-99

Conventional 10 Yr Fixed HB

Rate	15 Day	30 Day	45 Day	60 Day
2.750	98.501	98.486	98.456	
2.875	98.870	98.855	98.824	
3.000	99.325	99.310	99.280	
3.125	99.734	99.720	99.689	
3.250	100.194	100.172	100.137	
3.375	100.525	100.503	100.469	
3.500	100.895	100.873	100.838	
3.625	101.214	101.192	101.158	
3.750	101.495	101.473	101.438	
3.875	101.548	101.541	101.514	
4.000	101.827	101.820	101.793	
4.125	102.299	102.277	102.242	
4.250	102.406	102.398	102.372	
4.375	102.615	102.608	102.582	
4.500	102.680	102.673	102.646	
4.625	102.846	102.838	102.812	
4.750	102.216	102.201	102.152	

Extension and Re-lock Fees

Term	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 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 8100-99					6000-99 6100-99					8200-99 6200-99					8300-99 6300-99				
FHA/VA 25/30 Yr Fixed					FHA/VA 20 Yr Fixed					FHA/VA 15 Yr Fixed									
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
2.750	99.645	99.233	99.114		3.250	101.566	101.497	101.360	101.313	2.750	99.695	99.658	99.606	99.570					
2.875	100.035	99.807	99.688		3.375	102.030	101.956	101.824	101.783	2.875	100.081	100.040	99.993	99.952					
3.000	100.602	100.374	100.255		3.500	102.467	102.388	102.261	102.225	3.000	100.459	100.413	100.371	100.325					
3.125	101.278	100.926	100.807		3.625	102.949	102.865	102.742	102.712	3.125	100.856	100.805	100.768	100.717					
3.250	102.276	101.497	101.360	101.313	3.750	103.404	103.315	103.197	103.173	3.250	101.428	101.182	101.149	101.093					
3.375	102.859	102.687	101.824	101.783	3.875	103.207	103.112	103.062	103.006	3.375	101.851	101.543	101.515	101.454					
3.500	103.443	103.067	102.261	102.225	4.000	103.568	103.485	103.443	103.372	3.500	102.273	101.894	101.871	101.805					
3.625	103.943	103.088	102.763	102.712	4.125	104.049	103.967	103.925	103.818	3.625	102.690	102.251	102.232	102.161					
3.750	103.885	103.411	103.343	103.173	4.250	104.442	104.333	104.297	104.258	3.750	102.885	102.779	102.766	102.688					
3.875	104.121	103.799	103.062	103.006	4.375	103.763	103.661	103.622	103.492	3.875	103.288	103.118	103.110	103.027					
4.000	104.636	104.313	103.443	103.372	4.500	104.246	104.144	104.105	103.803	4.000	103.675	103.444	103.441	103.354					
4.125	105.075	104.498	103.925	103.818	4.625	104.724	104.621	104.582	104.240	4.125	103.862	103.769	103.771	103.679					
4.250	104.845	104.502	104.297	104.258	4.750	104.842	104.711	104.726	104.672	4.250	104.179	104.082	104.088	103.991					
4.375	104.816	104.503	103.622	103.492	4.875	104.471	104.348	104.309	103.925	4.375	104.241	104.137	104.085	103.982					
4.500	105.305	104.841	104.105	103.803	5.000	104.787	104.664	104.625	104.199	4.500	104.542	104.433	104.386	104.278					
4.625	105.739	105.053	104.582	104.240	5.125	105.274	105.150	105.111		4.625	104.575	104.532	104.458						
4.750	105.516	105.105	104.726	104.672	5.250	104.527	104.383	104.344		4.750	103.472	103.429	103.352						
4.875	105.758	105.107	104.309	103.925	5.375	104.785	104.641	104.602		4.875	103.840	103.797	103.721						
5.000	106.022	105.361	104.625	104.199	5.500	105.294	105.150	105.111		5.000	104.206	104.163	104.087						
5.125	106.412	105.369	105.111		5.625	105.556	105.412	105.373		5.125	104.569	104.526	104.450						

7000-99					USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	101.566	101.497	101.360	101.313					
3.375	102.030	101.956	101.824	101.783					
3.500	102.467	102.388	102.261	102.225					
3.625	102.949	102.865	102.742	102.712					
3.750	103.404	103.315	103.197	103.173					
3.875	103.207	103.112	103.062	103.006					
4.000	103.568	103.485	103.443	103.372					
4.125	104.049	103.967	103.925	103.818					
4.250	104.442	104.333	104.297	104.258					
4.375	103.763	103.661	103.622	103.492					
4.500	104.246	104.144	104.105	103.803					
4.625	104.724	104.621	104.582	104.240					
4.750	104.842	104.711	104.726	104.672					
4.875	104.471	104.348	104.309	103.925					
5.000	104.787	104.664	104.625	104.199					
5.125	105.274	105.150	105.111						
5.250	104.527	104.383	104.344						
5.375	104.785	104.641	104.602						
5.500	105.294	105.150	105.111						
5.625	105.556	105.412	105.373						

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

Price Adjustments

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

Government Adjusters	
VA Loan	-0.250
Manufactured	-1.250
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

Loan Amount	
\$60,001 - \$75,000	-0.500
\$75,001 - \$100,000	-0.250
\$100,001 - \$125,000	-0.125
\$125,001 - \$225,000	0.000
\$225,001 - \$250,000	0.100

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

*Adjustments to Total loan amount

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



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WesLend Government High Balance										
8033-99 6033-99					8333-99 6333-99					
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	100.233	99.959	99.822		2.750	98.619	98.603	98.583		
3.375	100.689	100.381	100.313		2.875	99.070	99.054	99.034		
3.500	101.140	100.919	100.852		3.000	99.525	99.510	99.490		
3.625	101.640	101.427	101.360		3.125	99.959	99.943	99.923		
3.750	102.051	101.908	101.841		3.250	100.382	100.366	100.347		
3.875	101.795	101.607	101.554		3.375	100.572	100.549	100.529		
4.000	102.185	101.901	101.848		3.500	101.008	100.985	100.965		
4.125	102.624	102.200	102.147		3.625	101.423	101.399	101.379		
4.250	102.669	102.557	102.504		3.750	101.827	101.804	101.784		
4.375	102.587	102.227	102.178		3.875	101.762	101.755	101.742		
4.500	102.918	102.566	102.518		4.000	102.191	102.183	102.170		
4.625	103.351	102.850	102.801		4.125	102.619	102.611	102.598		
4.750	103.252	103.150	103.102		4.250	102.947	102.940	102.926		
4.875	102.749	102.752	102.750		4.375	101.586	101.508	101.448		
5.000	103.271	103.061	103.060		4.500	101.947	101.869	101.809		
5.125	102.938	102.791	102.821		4.625	102.310	102.232	102.172		
5.250	103.133	102.982	103.017		4.750	102.689	102.611	102.550		
5.375	102.288	102.144	99.978		4.875					
5.500	102.937	102.775	102.819		5.000					
5.625	103.309	103.165	100.999		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



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WesLend Government ARM

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM			
Margin 2.000		Caps 1/1/1	Index: 1 year CMT	Margin 2.000		Caps 1/1/5	Index: 1 year CMT
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	95.801	95.773	95.727	2.750	95.801	95.773	95.727
2.875	96.085	96.052	96.011	2.875	96.085	96.052	96.011
3.000	99.559	99.496	99.434	3.000	99.559	99.496	99.434
3.125	99.934	99.871	99.809	3.125	99.934	99.871	99.809
3.250	100.321	100.258	100.196	3.250	100.321	100.258	100.196
3.375	100.388	100.325	100.263	3.375	100.388	100.325	100.263
3.500	100.775	100.712	100.650	3.500	100.775	100.712	100.650
3.625	101.162	101.099	101.037	3.625	101.162	101.099	101.037
3.750	101.550	101.487	101.425	3.750	101.550	101.487	101.425
3.875	101.583	101.520	101.458	3.875	101.583	101.520	101.458
4.000	101.981	101.918	101.856	4.000	101.981	101.918	101.856
4.125	102.370	102.307	102.245	4.125	102.370	102.307	102.245
4.250	102.759	102.696	102.634	4.250	102.759	102.696	102.634
4.375	102.045	101.982	101.920	4.375	102.045	101.982	101.920
4.500	102.442	102.379	102.317	4.500	102.442	102.379	102.317
4.625	102.829	102.766	102.704	4.625	102.829	102.766	102.704
4.750	103.227	103.164	103.102	4.750	103.227	103.164	103.102
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

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	98.315	98.276	98.237		3.250	98.765	98.726	98.687		
3.375	98.977	98.938	98.899		3.375	99.456	99.417	99.378		
3.500	99.439	99.399	99.360		3.500	99.905	99.866	99.827		
3.625	99.869	99.830	99.791		3.625	100.549	100.510	100.471		
3.750	100.260	100.221	100.182		3.750	101.008	100.969	100.930		
3.875	100.819	100.780	100.741		3.875	101.341	101.302	101.263		
4.000	101.289	101.250	101.211		4.000	101.754	101.715	101.676		
4.125	101.562	101.523	101.484		4.125	102.042	102.003	101.964		
4.250	101.990	101.951	101.912		4.250	102.405	102.366	102.327		
4.375	102.391	102.352	102.313		4.375	102.708	102.668	102.629		
4.500	102.764	102.725	102.686		4.500	102.978	102.939	102.900		
4.625	102.826	102.787	102.748		4.625	103.210	103.171	103.132		
4.750	103.236	103.197	103.158		4.750	103.604	103.565	103.526		
4.875	103.620	103.581	103.542		4.875	103.893	103.854	103.815		
5.000					5.000	104.064	104.025	103.986		
5.125					5.125	104.288	104.249	104.210		
5.250					5.250	104.599	104.560	104.521		
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: 9/17/19 12:16 PM

HomePossible					
1022-00	Home Possible 30 Yr Fixed				
1028-00	Rate	15 Day	30 Day	45 Day	60 Day
	3.250	98.380	98.360	98.265	98.245
	3.375	99.058	99.038	98.946	98.927
	3.500	100.821	100.800	100.711	100.692
	3.625	101.106	101.085	101.002	100.983
	3.750	101.673	101.633	101.576	101.539
	3.875	102.181	102.141	102.092	102.055
	4.000	102.702	102.662	102.621	102.584
	4.125	102.728	102.689	102.638	102.601
	4.250	103.124	103.065	103.038	102.982
	4.375	103.424	103.365	103.339	103.283
	4.500	103.684	103.625	103.604	103.548
	4.625	103.695	103.636	103.615	103.559
	4.750	104.087	104.009	103.995	103.922
	4.875	104.365	104.287	104.277	104.203
	5.000	104.619	104.540	104.533	104.460
	5.125	104.955	104.857	104.809	104.717
	5.250	105.402	105.304	105.259	105.167
	5.375	105.642	105.524	105.552	105.442
	5.500	105.914	105.796	105.822	105.712
	5.625	106.531	106.413	106.442	106.332

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: 9/17/19 12:16 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				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	
2.750	98.577	98.550	98.522	2.750	98.660	98.628	98.596	2.750	98.482	98.451	98.414												
2.875	98.905	98.873	98.844	2.875	99.035	98.997	98.965	2.875	98.891	98.854	98.819												
3.000	99.232	99.195	99.165	3.000	99.407	99.365	99.332	3.000	99.298	99.256	99.221												
3.125	99.557	99.514	99.484	3.125	99.776	99.728	99.695	3.125	99.701	99.654	99.619												
3.250	99.857	99.809	99.777	3.250	100.164	100.111	100.078	3.250	100.096	100.043	100.009												
3.375	100.153	100.100	100.067	3.375	100.554	100.496	100.464	3.375	100.488	100.430	100.396												
3.500	100.449	100.391	100.356	3.500	100.945	100.881	100.849	3.500	100.879	100.816	100.782												
3.625	100.747	100.683	100.648	3.625	101.337	101.268	101.236	3.625	101.271	101.203	101.169												
3.750	101.011	100.942	100.904	3.750	101.592	101.518	101.484	3.750	101.571	101.497	101.462												
3.875	101.270	101.196	101.156	3.875	101.828	101.749	101.712	3.875	101.856	101.778	101.741												
4.000	101.527	101.448	101.405	4.000	102.061	101.977	101.938	4.000	102.139	102.055	102.017	101.934											
4.125	101.784	101.700	101.655	4.125	102.295	102.206	102.164	4.125	102.421	102.332	102.292	102.204											
4.250	101.428	101.385	101.342	4.250	101.578	101.535	101.492	4.250	101.337	101.294	101.251												
4.375	101.532	101.489	101.446	4.375	101.752	101.709	101.667	4.375	101.544	101.501	101.459												
4.500	101.791	101.749	101.706	4.500	101.882	101.839	101.797	4.500	101.650	101.608	101.565												
				4.625	102.000	101.958	101.915																

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

[Return to Home Tab](#)



Effective: 9/17/19 12:16 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	98.932	98.905	98.877	2.750	98.998	98.966	98.933	2.750	98.834	98.802	98.766
2.875	99.256	99.224	99.195	2.875	99.370	99.332	99.300	2.875	99.241	99.204	99.168
3.000	99.578	99.540	99.511	3.000	99.739	99.696	99.663	3.000	99.645	99.603	99.568
3.125	99.899	99.856	99.826	3.125	100.105	100.058	100.025	3.125	100.046	99.999	99.964
3.250	100.196	100.148	100.116	3.250	100.492	100.439	100.406	3.250	100.438	100.385	100.351
3.375	100.490	100.437	100.404	3.375	100.880	100.822	100.790	3.375	100.826	100.769	100.735
3.500	100.788	100.729	100.695	3.500	101.269	101.205	101.173	3.500	101.214	101.151	101.117
3.625	101.087	101.024	100.988	3.625	101.659	101.590	101.558	3.625	101.601	101.533	101.499
3.750	101.353	101.284	101.246	3.750	101.912	101.838	101.804	3.750	101.897	101.824	101.789
3.875	101.614	101.540	101.499	3.875	102.146	102.067	102.031	3.875	102.179	102.101	102.064
4.000	101.871	101.792	101.749	4.000	102.381	102.297	102.257	4.000	102.460	102.377	102.338
4.125	102.129	102.045	102.000	4.125	102.616	102.527	102.485	4.125	102.742	102.653	102.613
4.250	102.360	102.270	102.222	4.250	102.859	102.764	102.720	4.250	102.989	102.895	102.853
4.375	102.587	102.492	102.442	4.375	103.104	103.004	102.957	4.375	103.234	103.135	103.090
4.500	102.814	102.714	102.660	4.500	103.349	103.244	103.195	4.500	103.481	103.377	103.330
4.625	103.041	102.935	102.879	4.625	103.500	103.485	103.434	4.625	103.500	103.500	103.500
4.750	103.236	103.125	103.066	4.750	103.500	103.500	103.500	4.750			
4.875	103.428	103.312	103.249	4.875				4.875			
5.000	103.500	103.500	103.433	5.000				5.000			
5.125	103.500	103.500	103.500	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		
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: 9/17/19 12:16 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
3.500			3.500			3.625		
3.625			3.625			3.750		
3.750			3.750			3.875		
3.875			3.875			4.000		
4.000			4.000			4.125		
4.125			4.125			4.250		
4.250			4.250			4.375		
4.375			4.375			4.500		
4.500			4.500			4.625		
4.625			4.625			4.750		
4.750			4.750			4.875		
4.875			4.875			5.000		
5.000			5.000			5.125		
5.125			5.125			5.250		
5.250			5.250			5.375		
5.375			5.375			5.500		
5.500			5.500			5.625		
5.625			5.625			5.750		
5.750			5.750			5.875		
5.875			5.875			6.000		

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Max Lender Credit after Adjustments: 101.375

Loan Level Price Adjustments

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