



Effective: 9/19/19 11:35 AM

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.



Effective: 9/19/19 11:35 AM

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	97.842	97.757	97.699	97.671	3.000	99.141	99.067	99.017	99.003	2.750	99.289	99.202	99.118	99.066
3.125	99.006	98.851	98.787	98.563	3.125	99.728	99.659	99.604	99.596	2.875	99.797	99.714	99.631	99.534
3.250	99.713	99.655	99.590	99.268	3.250	100.278	100.214	100.154	100.152	3.000	100.340	100.264	100.212	100.169
3.375	100.276	100.217	100.153	99.900	3.375	100.859	100.799	100.734	100.703	3.125	100.836	100.788	100.747	100.700
3.500	100.642	100.584	100.519	100.403	3.500	101.251	101.197	101.126	101.104	3.250	101.245	101.176	101.139	101.088
3.625	101.149	101.109	101.061	100.798	3.625	101.859	101.809	101.734	101.715	3.375	101.606	101.550	101.517	101.462
3.750	101.713	101.674	101.625	101.071	3.750	102.378	102.334	102.253	102.239	3.500	102.064	101.889	101.759	101.700
3.875	102.105	102.066	102.017	101.628	3.875	102.865	102.826	102.740	102.732	3.625	102.477	102.302	102.150	102.082
4.000	102.495	102.456	102.407	102.079	4.000	103.269	103.235	103.144	103.141	3.750	102.629	102.556	102.539	102.467
4.125	102.596	102.547	102.539	102.398	4.125	103.612	103.583	103.487	103.489	3.875	102.965	102.888	102.875	102.798
4.250	103.147	103.105	103.097	102.291	4.250	103.878	103.915	103.814	103.789	4.000	103.317	103.142	103.111	103.031
4.375	103.418	103.397	103.389	102.792	4.375	104.356	104.399	104.292	104.273	4.125	103.667	103.492	103.346	103.147
4.500	103.694	103.673	103.665	103.172	4.500	104.716	104.764	104.652	104.639	4.250	103.913	103.738	103.658	103.565
4.625	104.006	103.988	103.988	103.363	4.625	104.905	104.959	104.842	104.834	4.375	104.103	104.023	104.001	103.904
4.750	104.377	104.249	104.247	103.347	4.750	104.991	105.048	104.926	104.888	4.500	104.340	104.238	104.249	104.148
4.875	104.700	104.573	104.571	103.776	4.875	105.434	105.496	105.369	105.336	4.625	104.562	104.527	104.479	103.732
5.000	104.891	104.763	104.761	104.103	5.000	105.748	105.816	105.683	105.656	4.750	104.557	104.522	104.473	104.070
5.125	105.195	105.068	105.058	104.348	5.125	105.979	106.052	105.914	105.892	4.875	104.616	104.581	104.499	104.301
5.250	105.431	105.410	105.402	104.682	5.250	106.047	106.123	105.980	105.927	5.000	104.738	104.644	104.583	104.460
5.375	105.209	105.280	105.123	105.059	5.375	106.150	106.150	106.150	106.150	5.125	102.779	102.648	102.591	102.460
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	0
Cash Out Refinance	0.54	0.6	0.7	N/A	N/A	N/A	N/A	N/A	N/A
Second Home	0.36	0.39	0.49	0.6	0.7	1.23	1.27	1.35	
Investment Property (Max 85% LTV)	1.02	1.19	1.33	1.5	1.75	1.9	2	2.63	
3-4 - Unit Property	1.02	1.19	1.33	1.5	N/A	N/A	N/A	N/A	
Manufactured	0.54	0.6	0.7	0.85	1.05	1.5	1.65	1.8	
>45% DTI	95.01%-97%	0.38	0.62	0.76	1.06	1.24	1.42	1.6	1.82
	90.01%-95%	0.35	0.44	0.57	0.72	1	1.12	1.27	1.53
	85.01%-90%	0.28	0.39	0.5	0.62	0.75	0.89	1.01	1.25
	80.01%-85%	0.11	0.17	0.22	0.3	0.38	0.42	0.44	0.49

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, HI, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225
Zone 8: HI	-0.250

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: 9/19/19 11:35 AM

WesLend Fixed Agency Super Conforming - LP Only										
1053-01 1153-01 FHLMC 25/30 Yr Fixed SC					1353-01 FHLMC 15 Yr Fixed SC					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	98.175	98.164	98.068	98.057	2.875	99.051	99.060	98.995	99.004	
3.375	98.795	98.785	98.691	98.680	3.000	99.625	99.616	99.563	99.553	
3.500	100.519	100.509	100.421	100.410	3.125	99.918	99.909	99.858	99.848	
3.625	100.802	100.791	100.710	100.699	3.250	101.335	101.326	101.278	101.268	
3.750	101.345	101.317	101.274	101.243	3.375	101.713	101.704	101.657	101.647	
3.875	101.826	101.798	101.768	101.738	3.500	101.813	101.804	101.759	101.749	
4.000	102.328	102.300	102.279	102.248	3.625	102.055	102.027	101.996	101.965	
4.125	102.365	102.337	102.304	102.273	3.750	102.653	102.626	102.597	102.566	
4.250	102.629	102.582	102.589	102.540	3.875	102.773	102.746	102.718	102.686	
4.375	102.921	102.875	102.882	102.832	4.000	103.176	103.148	103.119	103.086	
4.500	103.152	103.106	103.121	103.071	4.125	102.817	102.772	102.712	102.663	
4.625	103.162	103.115	103.131	103.081	4.250	103.276	103.230	103.174	103.123	
4.750	103.215	103.150	103.175	103.106	4.375	103.627	103.582	103.528	103.476	
4.875	103.512	103.448	103.475	103.406	4.500	102.284	102.220	102.100	102.032	
5.000	103.753	103.688	103.719	103.649	4.625	102.739	102.675	102.557	102.487	
5.125	103.475	103.392	103.416	103.327	4.750					
5.250	103.966	103.883	103.911	103.822	4.875					
5.375	104.221	104.120	104.158	104.050	5.000					
5.500	104.491	104.390	104.430	104.322	5.125					
5.625	104.389	104.289	104.332	104.224	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: 9/19/19 11:35 AM

WesLend Conforming DU and LP																	
1000-99 1001-99		Conventional 25/30 Yr Fixed				1200-99 1201-99		Conventional 20 Yr Fixed				1300-99 1301-99		Conventional 15 Yr Fixed			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
3.000	97.842	97.757	97.699	97.671	3.000	99.141	99.067	99.017	99.003	2.750	99.289	99.202	99.118	99.066			
3.125	99.006	98.851	98.787	98.653	3.125	99.728	99.659	99.604	99.596	2.875	99.797	99.714	99.631	99.534			
3.250	99.713	99.655	99.590	99.268	3.250	100.278	100.214	100.154	100.152	3.000	100.340	100.264	100.212	100.169			
3.375	100.276	100.217	100.153	99.900	3.375	100.859	100.799	100.734	100.703	3.125	100.836	100.788	100.747	100.700			
3.500	100.642	100.584	100.519	100.403	3.500	101.251	101.197	101.126	101.104	3.250	101.245	101.176	101.139	101.088			
3.625	101.149	101.109	101.061	100.798	3.625	101.859	101.809	101.734	101.715	3.375	101.606	101.550	101.517	101.462			
3.750	101.713	101.674	101.625	101.071	3.750	102.378	102.334	102.253	102.239	3.500	102.064	101.889	101.759	101.700			
3.875	102.105	102.066	102.017	101.628	3.875	102.865	102.826	102.740	102.732	3.625	102.477	102.302	102.150	102.082			
4.000	102.495	102.456	102.407	102.079	4.000	103.269	103.235	103.144	103.141	3.750	102.629	102.556	102.539	102.467			
4.125	102.596	102.547	102.539	102.398	4.125	103.612	103.583	103.487	103.489	3.875	102.965	102.888	102.875	102.798			
4.250	103.147	103.105	103.097	102.291	4.250	103.878	103.915	103.814	103.789	4.000	103.317	103.142	103.111	103.031			
4.375	103.418	103.397	103.389	102.792	4.375	104.356	104.399	104.292	104.273	4.125	103.667	103.492	103.346	103.147			
4.500	103.694	103.673	103.665	103.172	4.500	104.716	104.764	104.652	104.639	4.250	103.913	103.738	103.658	103.565			
4.625	104.006	103.988	103.988	103.363	4.625	104.905	104.959	104.842	104.834	4.375	104.103	104.023	104.001	103.904			
4.750	104.377	104.249	104.247	103.347	4.750	104.991	105.048	104.926	104.888	4.500	104.340	104.238	104.249	104.148			
4.875	104.700	104.573	104.571	103.776	4.875	105.434	105.496	105.369	105.336	4.625	104.562	104.527	104.479	103.732			
5.000	104.891	104.763	104.761	104.103	5.000	105.748	105.816	105.683	105.656	4.750	104.557	104.522	104.473	104.070			
5.125	105.195	105.068	105.058	104.348	5.125	105.979	106.052	105.914	105.892	4.875	104.616	104.581	104.499	104.301			
5.250	105.431	105.410	105.402	104.682	5.250	106.047	106.123	105.980	105.927	5.000	104.738	104.644	104.583	104.460			
5.375	105.209	105.280	105.123	105.059	5.375	106.150	106.150	106.150	106.150	5.125	102.779	102.648	102.591	102.460			

1400-99 1401-99		Conventional 10 Yr Fixed				1008-05 1007-05		Conventional 30 Yr Fixed COOP and CEMA				1308-05 1307-05		Conventional 15 Yr Fixed COOP and CEM			
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	99.097	99.064	99.014	98.981	3.250	99.097	99.023	98.955	98.938	2.750	98.540	98.505	98.451	98.416			
2.875	99.570	99.534	99.487	99.451	3.375	99.724	99.655	99.582	99.570	2.875	99.012	98.972	98.923	98.884			
3.000	100.011	99.981	99.941	99.886	3.500	100.222	100.158	100.079	100.073	3.000	99.651	99.607	99.562	99.519			
3.125	100.438	100.409	100.368	100.275	3.625	100.611	100.553	100.469	100.468	3.125	100.186	100.138	100.097	100.050			
3.250	100.787	100.734	100.703	100.650	3.750	100.913	100.858	100.769	100.741	3.250	100.578	100.526	100.489	100.438			
3.375	101.188	101.130	101.103	101.046	3.875	101.464	101.415	101.320	101.298	3.375	100.956	100.900	100.867	100.812			
3.500	101.806	101.631	101.465	101.404	4.000	101.910	101.866	101.766	101.749	3.500	101.198	101.138	101.109	101.050			
3.625	102.219	102.044	101.835	101.765	4.125	102.223	102.184	102.079	102.068	3.625	101.590	101.521	101.500	101.432			
3.750	102.338	102.210	102.195	102.126	4.250	102.086	102.113	102.003	101.961	3.750	101.979	101.906	101.889	101.817			
3.875	102.550	102.437	102.426	102.353	4.375	102.581	102.614	102.498	102.462	3.875	102.315	102.238	102.225	102.148			
4.000	102.688	102.610	102.604	102.526	4.500	102.955	102.993	102.872	102.842	4.000	102.551	102.470	102.461	102.381			
4.125	103.323	103.203	103.061	102.800	4.625	103.141	103.184	103.058	103.033	4.125	102.677	102.588	102.586	102.497			
4.250	103.323	103.232	103.237	103.146	4.750	103.158	103.204	103.073	103.017	4.250	103.099	103.005	103.008	102.915			
4.375	103.546	103.451	103.460	103.365	4.875	103.581	103.633	103.496	103.446	4.375	103.443	103.345	103.351	103.254			
4.500	103.729	103.630	103.643	103.545	5.000	103.902	103.959	103.817	103.773	4.500	103.690	103.588	103.599	103.498			
4.625	104.251	104.229	104.196	103.541	5.125	104.142	104.204	104.057	104.018	4.625	103.347	103.236	103.191	103.082			
4.750	104.119	104.007	103.969	103.858	5.250	104.508	104.574	104.423	104.352	4.750	103.689	103.574	103.534	103.420			
4.875	104.325	104.209	104.175	104.066	5.375	104.879	104.950	104.793	104.729	4.875	103.924	103.805	103.769	103.651			
5.000	104.488	104.368	104.338	104.219	5.500	105.216	105.291	105.129	105.035	5.000	104.088	103.965	103.933	103.810			
5.125	102.323	102.194	102.140	102.012	5.625	105.500	105.500	105.500	105.500	5.125	102.129	101.998	101.941	101.810			

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

Loans with Secondary Financing		
All Loans with Subordinate Financing		-0.375

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
		90.01%-95%	0.35	0.44	0.57	0.72	1	1.12	1.27
		85.01%-90%	0.28	0.39	0.5	0.62	0.75	0.89	1.01
		80.01%-85%	0.11	0.17	0.22	0.3	0.38	0.42	0.44

State Adjustments		
Zone 1: NY		-0.100
Zone 2: MA		-0.050
Zone 3: AZ,		



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: 9/19/19 11:35 AM

WesLend Fixed High Balance

1033-99 1133-99					1233-99 1153-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	99.175	99.020	98.956	98.398	3.250	98.128	98.008	97.906		2.750	99.092	99.077	99.043	
3.375	99.735	99.580	99.516	99.065	3.375	98.718	98.609	98.516		2.875	99.471	99.456	99.421	
3.500	100.131	99.976	99.912	99.665	3.500	99.227	99.126	99.036		3.000	99.826	99.811	99.776	
3.625	100.513	100.378	100.331	100.259	3.625	99.500	99.402	99.319		3.125	100.096	100.082	100.047	
3.750	101.144	101.089	101.000	100.971	3.750	100.156	100.079	100.001		3.250	100.580	100.566	100.536	
3.875	101.775	101.725	101.631	101.608	3.875	100.684	100.618	100.543		3.375	100.847	100.833	100.802	
4.000	102.308	102.264	102.164	102.147	4.000	101.208	101.148	101.074		3.500	101.138	101.123	101.093	
4.125	102.696	102.657	102.552	102.540	4.125	101.268	101.197	101.127		3.625	101.423	101.409	101.379	
4.250	102.415	102.442	102.332	102.291	4.250	101.523	101.478	101.361		3.750	101.687	101.679	101.652	
4.375	103.000	103.032	102.917	102.881	4.375	101.876	101.832	101.720		3.875	101.900	101.892	101.865	
4.500	103.456	103.494	103.374	103.343	4.500	102.122	102.083	101.975		4.000	102.147	102.139	102.112	
4.625	103.799	103.842	103.717	103.692	4.625	102.147	102.110	102.003		4.125	102.370	102.363	102.336	
4.750	103.340	103.386	103.255	103.200	4.750	102.141	102.110	102.022		4.250	102.582	102.575	102.547	
4.875	103.887	103.938	103.802	103.752	4.875	102.306	102.277	102.195		4.375	102.612	102.605	102.578	
5.000	104.313	104.370	104.229	104.184	5.000	102.581	102.553	102.475		4.500	102.718	102.711	102.684	
5.125	104.591	104.654	104.507	104.468	5.125	102.589	102.556	102.457		4.625	103.355	103.347	103.320	
					5.250	102.326	102.294	102.202		4.750	102.882	102.845	102.781	

1433-99
1453-99

Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.750	98.877	98.862	98.827	
2.875	99.255	99.241	99.206	
3.000	99.610	99.595	99.561	
3.125	99.881	99.866	99.831	
3.250	100.365	100.350	100.320	
3.375	100.632	100.617	100.587	
3.500	100.922	100.907	100.877	
3.625	101.208	101.193	101.163	
3.750	101.471	101.464	101.437	
3.875	101.684	101.677	101.650	
4.000	101.931	101.924	101.896	
4.125	102.154	102.147	102.120	
4.250	102.366	102.359	102.332	
4.375	102.397	102.389	102.362	
4.500	102.503	102.496	102.468	
4.625	103.139	103.132	103.105	
4.750	102.411	102.396	102.337	

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: 9/19/19 11:35 AM

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	99.909	99.619	99.525		3.250	101.820	101.713	101.645	101.600	2.750	99.840	99.804	99.751	99.716								
2.875	100.482	100.192	100.098		3.375	102.275	102.173	102.100	102.060	2.875	100.224	100.184	100.135	100.096								
3.000	101.083	100.756	100.662		3.500	102.701	102.605	102.526	102.492	3.000	100.598	100.555	100.510	100.467								
3.125	101.724	101.309	101.215		3.625	103.169	103.078	102.994	102.966	3.125	100.989	100.941	100.900	100.853								
3.250	102.347	101.842	101.748	101.600	3.750	103.610	103.524	103.435	103.412	3.250	101.500	101.308	101.271	101.220								
3.375	102.878	102.587	102.100	102.060	3.875	103.331	103.281	103.186	103.131	3.375	101.923	101.605	101.575	101.515								
3.500	103.451	102.967	102.526	102.492	4.000	103.680	103.634	103.534	103.485	3.500	102.344	101.952	101.927	101.863								
3.625	103.942	103.078	103.028	102.966	4.125	104.109	104.068	103.978	103.920	3.625	102.761	102.301	102.280	102.212								
3.750	103.843	103.655	103.607	103.412	4.250	104.534	104.499	104.389	104.351	3.750	102.879	102.730	102.716	102.640								
3.875	104.086	103.699	103.186	103.131	4.375	103.730	103.687	103.618	103.442	3.875	103.282	103.066	103.055	102.975								
4.000	104.592	104.213	103.534	103.485	4.500	104.211	104.168	104.099	103.746	4.000	103.473	103.388	103.382	103.297								
4.125	105.033	104.398	103.978	103.920	4.625	104.701	104.657	104.589	104.177	4.125	103.796	103.706	103.704	103.615								
4.250	104.794	104.499	104.389	104.351	4.750	104.771	104.786	104.656	104.602	4.250	104.106	104.013	104.015	103.922								
4.375	104.733	104.403	103.618	103.442	4.875	104.587	104.544	104.520	103.772	4.375	104.277	104.175	104.121	104.020								
4.500	105.221	104.741	104.099	103.746	5.000	104.913	104.870	104.846	104.040	4.500	104.573	104.467	104.417	104.312								
4.625	105.665	104.953	104.589	104.177	5.125	105.376	105.333	105.309		4.625	104.544	104.502	104.434									
4.750	105.369	105.005	104.656	104.602	5.250	104.605	104.562	104.538		4.750	103.442	103.398	103.329									
4.875	105.635	105.007	104.520	103.772	5.375	104.864	104.821	104.797		4.875	103.809	103.767	103.696									
5.000	105.963	105.261	104.846	104.040	5.500	105.374	105.331	105.307		5.000	104.175	104.133	104.062									
5.125	106.277	105.333	105.309		5.625	105.639	105.596	105.572		5.125	104.538	104.496	104.425									
7000-99					USDA 30 Yr Fixed																	
Rate	15 Day	30 Day	45 Day	60 Day																		
3.250	101.920	101.813	101.745	101.700																		
3.375	102.375	102.273	102.200	102.160																		
3.500	102.801	102.705	102.626	102.592																		
3.625	103.269	103.178	103.094	103.066																		
3.750	103.710	103.624	103.535	103.512																		
3.875	103.431	103.381	103.286	103.231																		
4.000	103.780	103.734	103.634	103.585																		
4.125	104.209	104.168	104.078	104.020																		
4.250	104.634	104.599	104.489	104.451																		
4.375	103.830	103.787	103.718	103.542																		
4.500	104.311	104.268	104.199	103.846																		
4.625	104.801	104.757	104.689	104.277																		
4.750	104.871	104.886	104.756	104.702																		
4.875	104.687	104.644	104.620	103.872																		
5.000	105.013	104.970	104.946	104.140																		
5.125	105.476	105.433	105.409																			
5.250	104.705	104.662	104.638																			
5.375	104.964	104.921	104.897																			
5.500	105.474	105.431	105.407																			
5.625	105.739	105.696	105.672																			

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: 9/19/19 11:35 AM

WesLend Government High Balance										
8033-99 6033-99					8333-99 6333-99					
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	100.641	100.321	100.227		2.750	98.814	98.799	98.777		
3.375	101.011	100.734	100.686		2.875	99.273	99.257	99.235		
3.500	101.425	101.269	101.220		3.000	99.711	99.695	99.673		
3.625	101.928	101.775	101.726		3.125	100.139	100.124	100.102		
3.750	102.406	102.253	102.204		3.250	100.558	100.542	100.520		
3.875	102.059	101.803	101.772		3.375	100.581	100.573	100.553		
4.000	102.253	102.091	102.060		3.500	101.000	100.993	100.973		
4.125	102.683	102.408	102.377		3.625	101.410	101.402	101.382		
4.250	102.907	102.785	102.754		3.750	101.835	101.827	101.807		
4.375	102.739	102.282	102.262		3.875	101.817	101.817	101.804		
4.500	102.933	102.595	102.574		4.000	102.247	102.247	102.234		
4.625	103.378	102.872	102.851		4.125	102.614	102.614	102.601		
4.750	103.280	103.179	103.158		4.250	102.903	102.903	102.890		
4.875	102.998	102.730	102.755		4.375	101.583	101.559	101.518		
5.000	103.529	103.048	103.073		4.500	101.946	101.923	101.881		
5.125	102.994	102.951	102.765		4.625	102.327	102.304	102.262		
5.250	103.078	103.113	102.961		4.750	102.630	102.607	102.565		
5.375	102.467	102.424	100.273		4.875					
5.500	103.059	103.103	102.941		5.000					
5.625	103.492	103.449	101.298		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: 9/19/19 11:35 AM

WesLend Government ARM

8700-99 FHA 5/1 ARM				6700-99 VA 5/1 ARM			
Margin 2.000		Caps 1/1/1	Index: 1 year CMT	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	95.894	95.867	95.821	2.750	95.894	95.867	95.821
2.875	96.176	96.144	96.103	2.875	96.176	96.144	96.103
3.000	99.599	99.536	99.474	3.000	99.599	99.536	99.474
3.125	99.975	99.912	99.850	3.125	99.975	99.912	99.850
3.250	100.362	100.299	100.237	3.250	100.362	100.299	100.237
3.375	100.429	100.366	100.304	3.375	100.429	100.366	100.304
3.500	100.816	100.753	100.691	3.500	100.816	100.753	100.691
3.625	101.204	101.141	101.079	3.625	101.204	101.141	101.079
3.750	101.602	101.539	101.477	3.750	101.602	101.539	101.477
3.875	101.634	101.571	101.509	3.875	101.634	101.571	101.509
4.000	102.023	101.960	101.898	4.000	102.023	101.960	101.898
4.125	102.412	102.349	102.287	4.125	102.412	102.349	102.287
4.250	102.811	102.748	102.686	4.250	102.811	102.748	102.686
4.375	102.097	102.034	101.972	4.375	102.097	102.034	101.972
4.500	102.483	102.420	102.358	4.500	102.483	102.420	102.358
4.625	102.881	102.818	102.756	4.625	102.881	102.818	102.756
4.750	103.269	103.206	103.144	4.750	103.269	103.206	103.144
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



Effective: 9/19/19 11:35 AM

HomeReady										
1021-00 1024-00 Home Ready 30 Yr Fixed					1221-00 1224-00 Home Ready 20 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	98.389	98.365	98.342		3.250	98.766	98.742	98.719		
3.375	98.900	98.876	98.853		3.375	99.114	99.091	99.068		
3.500	99.213	99.190	99.167		3.500	99.861	99.838	99.814		
3.625	99.803	99.780	99.757		3.625	100.659	100.636	100.612		
3.750	100.450	100.427	100.403		3.750	101.041	101.017	100.994		
3.875	100.839	100.815	100.792		3.875	101.346	101.323	101.299		
4.000	101.157	101.133	101.110		4.000	101.619	101.595	101.572		
4.125	101.461	101.438	101.414		4.125	102.026	102.003	101.979		
4.250	102.043	102.020	101.996		4.250	102.367	102.344	102.320		
4.375	102.308	102.285	102.261		4.375	102.604	102.580	102.557		
4.500	102.589	102.566	102.543		4.500	102.795	102.772	102.748		
4.625	102.818	102.795	102.771		4.625	103.272	103.249	103.225		
4.750	103.334	103.311	103.287		4.750	103.620	103.597	103.574		
4.875	103.657	103.634	103.610		4.875	103.884	103.861	103.838		
5.000					5.000	104.034	104.011	103.987		
5.125					5.125	104.301	104.278	104.255		
5.250					5.250	104.594	104.570	104.547		
5.375					5.375					
5.500					5.500					
5.625					5.625					

Cumulative Price Adjustment Caps		
FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

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

Price Adjustments

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

Conventional Adjusters	
\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
Escrow Waiver (Except CA and NY)	-0.250
Attached Condo >75 LTV & Term > 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: 9/19/19 11:35 AM

HomePossible						
	1022-00 1028-00	Home Possible 30 Yr Fixed				
	Rate	15 Day	30 Day	45 Day	60 Day	
	3.250	98.737	98.726	98.630	98.619	
	3.375	99.357	99.347	99.253	99.242	
	3.500	101.082	101.072	100.984	100.973	
	3.625	101.364	101.353	101.272	101.261	
	3.750	101.908	101.880	101.837	101.806	
	3.875	102.389	102.361	102.331	102.301	
	4.000	102.891	102.863	102.842	102.811	
	4.125	102.928	102.900	102.867	102.836	
	4.250	103.187	103.140	103.147	103.098	
	4.375	103.478	103.432	103.439	103.389	
	4.500	103.709	103.663	103.678	103.628	
	4.625	103.719	103.672	103.688	103.638	
	4.750	104.048	103.983	104.008	103.939	
	4.875	104.345	104.281	104.308	104.239	
	5.000	104.586	104.521	104.552	104.482	
	5.125	104.875	104.792	104.816	104.727	
	5.250	105.365	105.282	105.310	105.221	
	5.375	105.621	105.520	105.558	105.450	
	5.500	105.891	105.790	105.830	105.722	
	5.625	106.491	106.391	106.434	106.326	

Cumulative Price Adjustment Caps		
FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000
Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's		

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

Price Adjustments

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

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

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

LPMI Adjustments - All LPMI Products										
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)										
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97%-95.01%	25%	1.31	1.88	2.36	2.78	3.45	4.61	5.06	5.59	
95%-90.01%	25%	1.2	1.69	2.1	2.48	3.08	4.05	4.43	4.88	
90%-85.01%	25%	1.05	1.5	1.84	2.21	2.7	3.71	3.94	4.31	
85% & Below	12%	0.53	0.64	0.75	0.86	1.01	1.35	1.5	1.61	
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)										
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97%-95.01%	25%	1.13	1.7	2.18	2.5	3.17	4.22	4.67	5.2	
95%-90.01%	25%	1.02	1.51	1.92	2.2	2.8	3.66	4.04	4.49	
90%-85.01%	12%	0.53	0.72	0.91	1	1.22	1.6	1.75	1.94	
85% & Below	6%	0.45	0.45	0.45	0.45	0.45	0.45	0.47	0.55	
Premium Adjustments										
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
>45% DTI	95.01%-97%	0.38	0.62	0.76	1.06	1.24	1.42	1.6	1.82	
	90.01%-95%	0.35	0.44	0.57	0.72	1	1.12	1.27	1.53	
	85.01%-90%	0.28	0.39	0.5	0.62	0.75	0.89	1.01	1.25	
	80.01%-85%	0.11	0.17	0.22	0.3	0.38	0.42	0.44	0.49	

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

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



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: 9/19/19 11:35 AM

WesLend ARM																							
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25				10/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	98.669	98.645	98.615	2.750	98.833	98.804	98.770	2.750	98.688	98.660	98.623	2.750	98.688	98.660	98.623	2.750	98.688	98.660	98.623	2.750	98.688	98.660	98.623
2.875	98.997	98.968	98.936	2.875	99.212	99.179	99.145	2.875	99.096	99.063	99.026	2.875	99.096	99.063	99.026	2.875	99.096	99.063	99.026	2.875	99.096	99.063	99.026
3.000	99.324	99.289	99.258	3.000	99.590	99.551	99.517	3.000	99.502	99.463	99.427	3.000	99.502	99.463	99.427	3.000	99.502	99.463	99.427	3.000	99.502	99.463	99.427
3.125	99.648	99.609	99.576	3.125	99.964	99.920	99.886	3.125	99.904	99.860	99.824	3.125	99.904	99.860	99.824	3.125	99.904	99.860	99.824	3.125	99.904	99.860	99.824
3.250	99.948	99.903	99.869	3.250	100.351	100.301	100.268	3.250	100.284	100.235	100.200	3.250	100.284	100.235	100.200	3.250	100.284	100.235	100.200	3.250	100.284	100.235	100.200
3.375	100.244	100.194	100.159	3.375	100.739	100.684	100.651	3.375	100.661	100.607	100.571	3.375	100.661	100.607	100.571	3.375	100.661	100.607	100.571	3.375	100.661	100.607	100.571
3.500	100.540	100.485	100.448	3.500	101.127	101.067	101.034	3.500	101.037	100.977	100.942	3.500	101.037	100.977	100.942	3.500	101.037	100.977	100.942	3.500	101.037	100.977	100.942
3.625	100.838	100.777	100.739	3.625	101.517	101.452	101.419	3.625	101.413	101.348	101.313	3.625	101.413	101.348	101.313	3.625	101.413	101.348	101.313	3.625	101.413	101.348	101.313
3.750	101.110	101.045	101.004	3.750	101.771	101.700	101.665	3.750	101.699	101.629	101.592	3.750	101.699	101.629	101.592	3.750	101.699	101.629	101.592	3.750	101.699	101.629	101.592
3.875	101.379	101.308	101.265	3.875	102.005	101.930	101.892	3.875	101.971	101.895	101.857	3.875	101.971	101.895	101.857	3.875	101.971	101.895	101.857	3.875	101.971	101.895	101.857
4.000	101.644	101.569	101.524	4.000	102.238	102.157	102.117	4.000	102.240	102.159	102.119	4.000	102.240	102.159	102.119	4.000	102.240	102.159	102.119	4.000	102.240	102.159	102.119
4.125	101.911	101.830	101.783	4.125	102.471	102.385	102.342	4.125	102.508	102.423	102.380	4.125	102.508	102.423	102.380	4.125	102.508	102.423	102.380	4.125	102.508	102.423	102.380
4.250	101.374	101.332	101.288	4.250	101.510	101.467	101.423	4.250	101.289	101.246	101.203	4.250	101.289	101.246	101.203	4.250	101.289	101.246	101.203	4.250	101.289	101.246	101.203
4.375	101.479	101.436	101.392	4.375	101.675	101.633	101.589	4.375	101.501	101.458	101.415	4.375	101.501	101.458	101.415	4.375	101.501	101.458	101.415	4.375	101.501	101.458	101.415
4.500	101.732	101.689	101.646	4.500	101.790	101.748	101.704	4.500	101.605	101.562	101.519	4.500	101.605	101.562	101.519	4.500	101.605	101.562	101.519	4.500	101.605	101.562	101.519
4.625				4.625	101.892	101.850	101.806	4.625				4.625				4.625				4.625			

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

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

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

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

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

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

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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	\$150-175	>\$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



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: 9/19/19 11:35 AM

WesLend ARM High Balance												
1733-77 5/1 LIBOR ARM High Balance				1833-77 7/1 LIBOR ARM High Balance				1933-77 10/1 LIBOR ARM High Balance				
Margin 2.25		Caps 2/2/5		Margin 2.25		Caps 5/2/5		Margin 2.25		Caps 5/2/5		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
2.750	99.022	98.998	98.968	2.750	99.169	99.141	99.107	2.750	99.040	99.012	98.974	
2.875	99.346	99.317	99.286	2.875	99.546	99.512	99.479	2.875	99.445	99.412	99.375	
3.000	99.667	99.633	99.601	3.000	99.920	99.881	99.848	3.000	99.848	99.809	99.773	
3.125	99.988	99.949	99.916	3.125	100.292	100.248	100.214	3.125	100.247	100.204	100.168	
3.250	100.285	100.241	100.206	3.250	100.677	100.628	100.594	3.250	100.625	100.576	100.541	
3.375	100.580	100.530	100.494	3.375	101.064	101.009	100.975	3.375	100.998	100.944	100.908	
3.500	100.877	100.822	100.785	3.500	101.450	101.390	101.357	3.500	101.369	101.310	101.275	
3.625	101.177	101.117	101.078	3.625	101.838	101.773	101.740	3.625	101.741	101.677	101.641	
3.750	101.451	101.386	101.345	3.750	102.090	102.019	101.984	3.750	102.023	101.953	101.916	
3.875	101.722	101.651	101.608	3.875	102.323	102.248	102.210	3.875	102.292	102.217	102.178	
4.000	101.988	101.912	101.868	4.000	102.557	102.476	102.436	4.000	102.560	102.479	102.438	
4.125	102.256	102.175	102.128	4.125	102.792	102.706	102.663	4.125	102.828	102.742	102.700	
4.250	102.481	102.395	102.345	4.250	103.030	102.939	102.893	4.250	103.091	103.000	102.955	
4.375	102.702	102.610	102.558	4.375	103.269	103.173	103.125	4.375	103.355	103.259	103.212	
4.500	102.922	102.825	102.769	4.500	103.500	103.408	103.358	4.500	103.500	103.500	103.472	
4.625	103.142	103.040	102.981	4.625	103.500	103.500	103.500	4.625	103.500	103.500	103.500	
4.750	103.335	103.228	103.166	4.750				4.750				
4.875	103.500	103.414	103.348	4.875				4.875				
5.000	103.500	103.500	103.500	5.000				5.000				
5.125				5.125				5.125				

Extension and Re-lock Fees

Please call lock desk for extensions and relocks

Price Adjustments

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

Conventional Adjusters	
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV ≤75	-0.750
HighBal ARM LTV/CTV >75	-1.500

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

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

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

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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175	>\$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: 9/19/19 11:35 AM

WesLend Jumbo

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

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

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