



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 4



Effective: 10/15/19 8:58 AM

**BORROWER PAID RATE SHEET**

WesLend Financial Rate Sheet

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**New Locks**

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at [www.weslendwholesale.com](http://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

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



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WesLend Conforming DU and LP

1000-99 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	99.953	99.920	99.877	99.375	3.250	100.297	100.228	100.145	100.078	2.750	99.602	99.566	99.478	99.182
3.375	100.550	100.516	100.474	100.001	3.375	100.832	100.757	100.680	100.608	2.875	100.222	100.186	100.103	99.801
3.500	101.003	100.952	100.909	100.508	3.500	101.167	101.087	101.016	100.938	3.000	100.719	100.673	100.578	100.372
3.625	101.605	101.564	101.521	100.918	3.625	101.748	101.663	101.631	101.548	3.125	101.160	101.118	101.076	100.881
3.750	102.075	102.035	101.992	101.332	3.750	102.306	102.216	102.190	102.102	3.250	101.510	101.454	101.365	101.303
3.875	102.479	102.439	102.396	101.894	3.875	102.803	102.707	102.687	102.593	3.375	101.849	101.806	101.720	101.653
4.000	102.985	102.945	102.902	102.356	4.000	103.134	103.034	103.018	102.920	3.500	102.294	102.119	102.003	101.864
4.125	103.157	103.020	102.977	102.686	4.125	103.474	103.368	103.424	103.320	3.625	102.851	102.676	102.556	102.322
4.250	103.416	103.387	103.380	102.520	4.250	104.002	103.891	103.952	103.843	3.750	102.997	102.920	102.832	102.738
4.375	103.701	103.672	103.665	103.007	4.375	104.481	104.365	104.432	104.317	3.875	103.208	103.171	103.133	103.043
4.500	104.037	104.008	104.001	103.381	4.500	104.772	104.651	104.723	104.604	4.000	103.691	103.653	103.617	103.236
4.625	104.170	104.142	104.142	103.578	4.625	104.877	104.751	104.829	104.704	4.125	104.108	104.069	104.034	103.493
4.750	104.387	104.359	104.359	103.588	4.750	105.118	104.987	105.073	104.943	4.250	104.504	104.465	104.430	103.882
4.875	104.709	104.681	104.681	104.000	4.875	105.540	105.403	105.495	105.359	4.375	104.808	104.769	104.736	104.239
5.000	104.913	104.885	104.885	104.331	5.000	105.814	105.672	105.769	105.628	4.500	104.900	104.861	104.829	104.469
5.125	105.294	105.266	105.266	104.602	5.125	106.011	105.864	105.967	105.821	4.625	104.797	104.758	104.726	104.190
5.250	105.694	105.666	105.666	104.984	5.250	106.150	106.065	106.150	106.026	4.750	104.705	104.663	104.653	104.528
5.375	105.566	105.402	105.514	105.354	5.375	105.303	105.247	105.223		4.875	105.060	104.953	104.877	104.747
5.500	105.892	105.724	105.844	105.678	5.500	105.649	105.607	105.565		5.000	105.078	104.941	105.026	104.891
5.625	106.000	106.000	106.000	106.000	5.625					5.125	102.728	102.586	102.488	102.347

1400-99 1401-99					1008-05 1007-05					1308-05 1307-05				
Conventional 10 Yr Fixed					Conventional 30 Yr Fixed COOP and CEMA					Conventional 15 Yr Fixed COOP and CEMA				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	101.092	101.031	101.013	100.952	3.250	99.109	99.109	99.109	99.109	2.750	98.658	98.616	98.574	98.532
3.375	101.381	101.314	101.301	101.236	3.375	99.740	99.740	99.740	99.740	2.875	99.283	99.235	99.198	99.151
3.500	102.007	101.832	101.787	101.716	3.500	100.252	100.252	100.252	100.252	3.000	99.858	99.805	99.774	99.722
3.625	102.501	102.326	102.195	102.119	3.625	100.667	100.667	100.667	100.667	3.125	100.372	100.314	100.289	100.231
3.750	102.710	102.535	102.564	102.483	3.750	101.052	101.052	101.052	101.052	3.250	100.799	100.735	100.715	100.653
3.875	102.857	102.770	102.810	102.723	3.875	101.618	101.618	101.618	101.618	3.375	101.153	101.085	101.070	101.003
4.000	103.022	102.929	102.974	102.882	4.000	102.085	102.085	102.085	102.085	3.500	101.355	101.281	101.287	101.214
4.125	103.731	103.556	103.289	103.192	4.125	102.420	102.420	102.420	102.420	3.625	101.803	101.723	101.750	101.672
4.250	103.687	103.584	103.639	103.537	4.250	102.193	102.193	102.193	102.193	3.750	102.224	102.139	102.172	102.088
4.375	103.997	103.889	103.950	103.842	4.375	102.686	102.686	102.686	102.686	3.875	102.534	102.444	102.482	102.393
4.500	104.199	104.086	104.152	104.039	4.500	103.065	103.065	103.065	103.065	4.000	102.731	102.637	102.680	102.586
4.625	104.099	103.980	104.050	103.932	4.625	103.266	103.266	103.266	103.266	4.125	102.994	102.894	102.942	102.843
4.750	104.422	104.298	104.374	104.251	4.750	103.278	103.278	103.278	103.278	4.250	103.388	103.283	103.336	103.232
4.875	104.613	104.484	104.566	104.437	4.875	103.696	103.696	103.696	103.696	4.375	103.750	103.640	103.698	103.589
5.000	104.753	104.618	104.705	104.572	5.000	104.031	104.031	104.031	104.031	4.500	103.985	103.869	103.934	103.819
5.125	102.270	102.130	102.034	101.895	5.125	104.307	104.307	104.307	104.307	4.625	103.713	103.592	103.660	103.540
5.250	102.576	102.431	102.340	102.196	5.250	104.691	104.691	104.691	104.691	4.750	104.055	103.929	104.003	103.878
5.375	102.742	102.592	102.507	102.358	5.375	105.066	105.066	105.066	105.066	4.875	104.279	104.148	104.227	104.097
5.500	102.866	102.710	102.631	102.476	5.500	105.392	105.392	105.392	105.392	5.000	104.428	104.291	104.376	104.241
5.625	102.461	102.300	102.412	102.253	5.625	105.500	105.500	105.500	105.500	5.125	102.078	101.936	101.838	101.697

LPMI Product Codes			
1011-99	DU 30 Yr Fixed LPMI	1020-99	LP 30 Yr Fixed LPMI
1111-99	DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI
1211-99	DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI
1311-99	DU 15 Yr Fixed LPMI	1320-99	LP 15 Yr Fixed LPMI

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	
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Manufactured	-0.750
Second home LTV > 85%	-0.250

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%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95%-90.01%	30%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.140	-5.700
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
<= 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%	-1.510	-2.260	-2.930	-3.430	-4.330	-5.800	-6.320	-6.960
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate & Term Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A
Second Home		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.	



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WesLend Fixed High Balance														
1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	99.119	98.460	98.373	98.301	3.250	98.385	98.310	98.223		2.750	99.117	99.051	98.972	
3.375	99.655	99.122	99.041	98.964	3.375	99.053	98.972	98.891		2.875	99.563	99.496	99.349	
3.500	100.134	99.715	99.639	99.556	3.500	99.650	99.565	99.489		3.000	100.041	99.975	99.822	
3.625	100.673	100.258	100.221	100.134	3.625	100.198	100.108	100.071		3.125	100.461	100.395	100.241	
3.750	101.253	100.963	100.932	100.839	3.750	100.908	100.813	100.782		3.250	100.837	100.771	100.618	
3.875	101.861	101.598	101.573	101.475	3.875	101.549	101.448	101.423		3.375	101.046	100.980	100.826	
4.000	102.323	102.135	102.115	102.012	4.000	102.091	101.985	101.965		3.500	101.349	101.291	101.214	
4.125	102.652	102.526	102.512	102.403	4.125	102.487	102.376	102.362		3.625	101.653	101.595	101.518	
4.250	102.528	102.186	102.242	102.129	4.250	102.152	102.036	102.092		3.750	101.848	101.790	101.713	
4.375	103.046	102.760	102.822	102.703	4.375	102.732	102.610	102.672		3.875	101.981	101.922	101.846	
4.500	103.420	103.212	103.280	103.156	4.500	103.189	103.062	103.130		4.000	102.307	102.248	102.172	
4.625	103.686	103.554	103.628	103.498	4.625	103.536	103.404	103.478		4.125	102.586	102.528	102.452	
4.750	103.547	103.102	103.184	103.049	4.750	103.089	102.952	103.034		4.250	102.833	102.775	102.698	
4.875	103.959	103.641	103.728	103.588	4.875	103.633	103.491	103.578		4.375	103.034	102.976	102.899	
5.000	104.289	104.064	104.157	104.012	5.000	104.062	103.914	104.007		4.500	103.264	103.206	103.130	
5.125	104.559	104.342	104.440	104.290	5.125	104.345	104.192	104.290		4.625	103.381	103.323	103.246	
5.250	104.715	103.167	103.124		5.250					4.750	102.545	102.487	102.404	
5.375	105.068	103.538	103.495		5.375					4.875				
5.500	105.328				5.500					5.000				
5.625	105.504				5.625					5.125				

  

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.423	100.357	100.252	
3.375	100.721	100.663	100.586	
3.500	101.119	101.061	100.984	
3.625	101.423	101.365	101.288	
3.750	101.618	101.560	101.483	
3.875	101.751	101.692	101.616	
4.000	102.077	102.018	101.942	
4.125	102.356	102.298	102.222	
4.250	102.603	102.545	102.468	
4.375	102.804	102.746	102.669	
4.500	103.034	102.976	102.900	
4.625	103.151	103.093	103.016	
4.750	102.315	102.257	102.174	
4.875				
5.000				
5.125				
5.250				
5.375				
5.500				
5.625				

LPMI Product Codes				
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming	
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming	
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming	
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming	

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	
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
Second home LTV > 85%	-0.250

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%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95%-90.01%	30%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.140	-5.700
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
≤ 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%	-1.510	-2.260	-2.930	-3.430	-4.330	-5.800	-6.320	-6.960
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate & Term Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A
Second Home		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350
Investment Property (Max 85% LTV)		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
3-4 - Unit Property		-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A
Manufactured		-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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 St	-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 FHA/VA 25/30 Yr Fixed					8300-99 FHA/VA 15 Yr Fixed					FHA LOAN LEVEL ADJUSTMENTS																										
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
3.250	102.724	102.677	101.996	101.924	3.375	101.892	101.823	101.838	101.771	<table border="1" style="margin: auto;"> <thead> <tr> <th colspan="2" style="background-color: #0070C0; color: white;">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>580 - 599</td><td style="text-align: right;">-2.500</td></tr> <tr><td>600 - 619</td><td style="text-align: right;">-2.000</td></tr> <tr><td>620 - 639</td><td style="text-align: right;">-1.250</td></tr> <tr><td>640- 659</td><td style="text-align: right;">-0.375</td></tr> <tr><td>660- 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>&gt; 700</td><td style="text-align: right;">0.000</td></tr> <tr> <th colspan="2" style="background-color: #0070C0; color: white;">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> <tr><td>VA</td><td style="text-align: right;">-0.250</td></tr> </tbody> </table>	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		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
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																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
3.375	103.136	103.089	102.448	102.371	3.500	102.243	102.169	102.191	102.118																											
3.500	103.523	103.476	102.868	102.786	3.625	102.584	102.505	102.531	102.453																											
3.625	103.749	103.702	103.250	103.162	3.750	103.133	103.049	103.079	102.996																											
3.750	104.147	104.124	103.588	103.495	3.875	103.471	103.382	103.418	103.330																											
3.875	104.187	104.164	103.432	103.333	4.000	103.796	103.701	103.743	103.650																											
4.000	104.486	104.462	103.782	103.679	4.125	104.107	104.007	104.055	103.956																											
4.125	104.685	104.661	104.153	103.995	4.250	104.403	104.297	104.351	104.246																											
4.250	104.782	104.715	104.423	104.282	4.375	104.634	104.524	104.581	104.472																											
4.375	104.730	104.722	103.730	103.611	4.500	104.929	104.813	104.876	104.761																											
4.500	104.853	104.845	104.175	103.904	4.625																															
4.625	105.159	105.151	104.471	104.178	4.750																															
4.750	105.835	104.720	104.594	104.433	4.875																															
4.875	106.113	104.469	104.475	104.335	5.000																															
5.000	106.368	104.640	104.736	104.591	5.125																															
5.125	106.604	104.895	104.871		5.250																															
5.250	106.825	104.668	104.644		5.375																															
5.375					5.500																															
5.500					5.625																															
5.625					5.750																															
7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																															
Rate	15 Day	30 Day	45 Day	60 Day																																
3.250	102.105	102.030	101.946	101.874	<table border="1" style="margin: auto;"> <thead> <tr> <th colspan="2" style="background-color: #0070C0; color: white;">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>580 - 599</td><td style="text-align: right;">-2.500</td></tr> <tr><td>600 - 619</td><td style="text-align: right;">-2.000</td></tr> <tr><td>620 - 639</td><td style="text-align: right;">-1.250</td></tr> <tr><td>640- 659</td><td style="text-align: right;">-0.375</td></tr> <tr><td>660- 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>&gt; 700</td><td style="text-align: right;">0.000</td></tr> <tr> <th colspan="2" style="background-color: #0070C0; color: white;">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> </tbody> </table>					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		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000			
FICO Adjustments																																				
580 - 599	-2.500																																			
600 - 619	-2.000																																			
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> 700	0.000																																			
Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
3.375	102.557	102.477	102.398	102.321																																
3.500	102.977	102.892	102.818	102.736																																
3.625	103.358	103.267	103.200	103.112																																
3.750	103.696	103.600	103.538	103.445																																
3.875	103.474	103.373	103.382	103.283																																
4.000	103.824	103.718	103.732	103.629																																
4.125	104.208	104.127	104.103	103.945																																
4.250	104.437	104.320	104.346	104.232																																
4.375	103.737	103.661	103.680	103.561																																
4.500	104.179	104.149	104.125	103.854																																
4.625	104.476	104.445	104.421	104.128																																
4.750	104.574	104.436	104.518	104.383																																
4.875	104.478	104.335	104.425	104.285																																
5.000	104.738	104.590	104.686	104.541																																
5.125	104.877	104.845	104.821																																	
5.250	104.651	104.618	104.594																																	

  

Streamline/IRRRL Product Codes				Extension and Re-lock Fees			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL	5 Day	0.125	Re-Lock	0.125
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL	7 Day	0.150		
				10 Day	0.250		
				15 Day	0.375		

  

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 4

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WesLend Government																																				
8033-99 6033-99 FHA/VA 30 Yr Fixed High Balance					8333-99 6333-99 FHA/VA 15 Yr Fixed High Balance					FHA / VA HB LOAN LEVEL ADJUSTMENTS																										
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
3.250	100.916	100.370	100.286		3.375	100.516	100.458	100.306		<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>580 - 599</td><td>-2.500</td></tr> <tr><td>600 - 619</td><td>-2.000</td></tr> <tr><td>620 - 639</td><td>-1.250</td></tr> <tr><td>640- 659</td><td>-0.375</td></tr> <tr><td>660- 679</td><td>-0.250</td></tr> <tr><td>680 - 699</td><td>0.000</td></tr> <tr><td>&gt; 700</td><td>0.000</td></tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>-0.250</td></tr> </tbody> </table>	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		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																																				
580 - 599	-2.500																																			
600 - 619	-2.000																																			
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680 - 699	0.000																																			
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Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
3.375	101.329	100.740	100.661		3.500	100.755	100.697	100.545																												
3.500	101.732	101.073	101.000		3.625	100.978	100.920	100.768																												
3.625	102.126	101.367	101.299		3.750	101.496	101.446	101.296																												
3.750	102.141	101.772	101.627		3.875	101.720	101.670	101.520																												
3.875	102.181	101.447	101.456		4.000	101.929	101.879	101.729																												
4.000	102.409	101.872	101.738		4.125	102.125	102.075	101.925																												
4.125	102.661	102.281	102.147		4.250	102.307	102.257	102.107																												
4.250	102.894	102.670	102.536		4.375	101.420	101.362	101.211																												
4.375	102.605	102.004	102.069		4.500	101.604	101.546	101.394																												
4.500	102.658	102.252	102.323		4.625	101.775	101.717	101.565																												
4.625	102.904	102.603	102.569		4.750	101.933	101.875	101.724																												
4.750	103.157	102.957	102.831		4.875																															
4.875	102.850	102.707	102.615		5.000																															
5.000	103.206	103.063	102.956		5.125																															
5.125	103.103	102.950	103.052		5.250																															
5.250	103.304	103.146	103.252		5.375																															
5.375					5.500																															
5.500	103.461	103.293	103.413		5.625																															
5.625					5.750																															

  

Streamline/IRRRL Product Codes				Extension and Re-lock Fees			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL	5 Day	0.125	Re-Lock	0.125
				7 Day	0.150		
				10 Day	0.250		
				15 Day	0.375		

  

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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Lock cut-off for Arm Programs is 3:30 PM PST

**WesLend Government ARM**

8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					GOVERNMENT ARM PRICE ADJUSTMENTS																		
Margin 2.000					Margin 2.000																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	96.484	96.449	96.404	96.370	2.750	96.484	96.449	96.404	96.370	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>620 - 639</td> <td>-1.250</td> </tr> <tr> <td>640- 659</td> <td>-0.375</td> </tr> <tr> <td>660- 679</td> <td>-0.250</td> </tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td>-0.250</td> </tr> <tr> <td>2 unit</td> <td>-0.750</td> </tr> <tr> <td>3-4 unit</td> <td>-1.000</td> </tr> <tr> <td>VA</td> <td>-0.250</td> </tr> </tbody> </table>	FICO Adjustments		620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																												
620 - 639	-1.250																											
640- 659	-0.375																											
660- 679	-0.250																											
Government Adjusters																												
Manual	-0.250																											
2 unit	-0.750																											
3-4 unit	-1.000																											
VA	-0.250																											
2.875	96.762	96.722	96.683	96.643	2.875	96.762	96.722	96.683	96.643																			
3.000	99.360	99.247	99.135	96.923	3.000	99.360	99.247	99.135	96.923																			
3.125	99.758	99.645	99.533	97.165	3.125	99.758	99.645	99.533	97.165																			
3.250	100.157	100.044	99.932	97.842	3.250	100.157	100.044	99.932	97.842																			
3.375	100.236	100.123	100.011	98.096	3.375	100.236	100.123	100.011	98.096																			
3.500	100.635	100.522	100.410	98.291	3.500	100.635	100.522	100.410	98.291																			
3.625	101.035	100.922	100.810	98.389	3.625	101.035	100.922	100.810	98.389																			
3.750	101.436	101.323	101.211	98.671	3.750	101.436	101.323	101.211	98.671																			
3.875	101.480	101.367	101.255	98.914	3.875	101.480	101.367	101.255	98.914																			
4.000	101.880	101.767	101.655	99.051	4.000	101.880	101.767	101.655	99.051																			
4.125	102.281	102.168	102.056	99.110	4.125	102.281	102.168	102.056	99.110																			
4.250	102.683	102.570	102.458	99.215	4.250	102.683	102.570	102.458	99.215																			
4.375	101.978	101.865	101.753		4.375	101.978	101.865	101.753																				
4.500	102.378	102.265	102.153		4.500	102.378	102.265	102.153																				
4.625	102.777	102.664	102.552		4.625	102.777	102.664	102.552																				
4.750	103.178	103.065	102.953		4.750	103.178	103.065	102.953																				
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

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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Lock cut-off for Arm Programs is 3:30 PM PST

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	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
2.500					2.500					2.500						
2.625					2.625					2.625						
2.750	98.789	98.755	98.723	98.689	2.750	98.952	98.912	98.876	98.837	2.750	98.758	98.717	98.675	98.634		
2.875	99.110	99.070	99.040	99.000	2.875	99.343	99.298	99.264	99.220	2.875	99.151	99.104	99.065	99.019		
3.000	99.429	99.384	99.355	99.310	3.000	99.732	99.681	99.650	99.600	3.000	99.541	99.489	99.452	99.401		
3.125	99.750	99.700	99.672	99.622	3.125	100.121	100.065	100.036	99.981	3.125	99.931	99.874	99.840	99.784		
3.250	100.050	99.994	99.968	99.912	3.250	100.502	100.441	100.415	100.355	3.250	100.320	100.258	100.226	100.165		
3.375	100.347	100.286	100.260	100.200	3.375	100.883	100.817	100.792	100.727	3.375	100.708	100.640	100.611	100.545		
3.500	100.646	100.580	100.554	100.489	3.500	101.265	101.194	101.172	101.101	3.500	101.097	101.024	100.997	100.925		
3.625	100.948	100.876	100.852	100.781	3.625	101.651	101.574	101.555	101.479	3.625	101.488	101.410	101.386	101.309		
3.750	101.212	101.136	101.112	101.035	3.750	101.938	101.856	101.837	101.756	3.750	101.780	101.697	101.674	101.591		
3.875	101.471	101.389	101.365	101.284	3.875	102.210	102.123	102.104	102.018	3.875	102.057	101.969	101.945	101.858		
4.000	101.728	101.642	101.618	101.531	4.000	102.481	102.389	102.371	102.279	4.000	102.332	102.239	102.216	102.124		
4.125	101.986	101.893	101.870	101.778	4.125	102.752	102.654	102.636	102.540	4.125	102.606	102.507	102.485	102.387		
4.250	101.276	101.176	101.078		4.250	101.129	101.029	100.931		4.250	101.035	100.935	100.837			
4.375	101.370	101.270	101.172		4.375	101.247	101.146	101.048		4.375	101.254	101.154	101.056			
4.500	101.464	101.364	101.265		4.500	101.329	101.229	101.131		4.500	101.435	101.335	101.237			
4.625	101.558	101.457	101.359		4.625	101.361	101.260	101.162		4.625	101.458	101.357	101.259			
4.750					4.750					4.750						
4.875					4.875					4.875						

**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**

Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Manufactured	-0.750
Second home LTV > 85%	-0.250

**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
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300

**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 St	-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 4

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Lock cut-off for Arm Programs is 3:30 PM PST

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	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.500					2.500					2.500				
2.625					2.625					2.625				
2.750	98.977	98.942	98.910	98.876	2.750	99.018	98.978	98.942	98.903	2.750	98.889	98.848	98.805	98.765
2.875	99.293	99.253	99.223	99.183	2.875	99.407	99.362	99.328	99.283	2.875	99.280	99.233	99.194	99.148
3.000	99.607	99.562	99.533	99.488	3.000	99.792	99.742	99.710	99.661	3.000	99.667	99.616	99.579	99.528
3.125	99.925	99.874	99.847	99.796	3.125	100.179	100.123	100.095	100.040	3.125	100.055	99.998	99.964	99.908
3.250	100.222	100.166	100.140	100.084	3.250	100.559	100.498	100.471	100.411	3.250	100.441	100.378	100.347	100.285
3.375	100.518	100.457	100.431	100.371	3.375	100.938	100.872	100.847	100.782	3.375	100.824	100.757	100.728	100.661
3.500	100.817	100.751	100.726	100.661	3.500	101.318	101.246	101.225	101.154	3.500	101.208	101.136	101.109	101.037
3.625	101.121	101.050	101.026	100.955	3.625	101.701	101.625	101.605	101.530	3.625	101.596	101.518	101.493	101.416
3.750	101.388	101.312	101.288	101.212	3.750	101.987	101.905	101.886	101.805	3.750	101.885	101.801	101.778	101.696
3.875	101.650	101.568	101.544	101.463	3.875	102.259	102.172	102.153	102.067	3.875	102.159	102.071	102.048	101.960
4.000	101.909	101.822	101.798	101.711	4.000	102.532	102.439	102.421	102.330	4.000	102.434	102.340	102.317	102.225
4.125	102.167	102.075	102.051	101.959	4.125	102.804	102.707	102.689	102.592	4.125	102.707	102.608	102.586	102.488
4.250	102.371	102.273	102.248	102.152	4.250	103.001	102.899	102.880	102.778	4.250	102.984	102.880	102.858	102.755
4.375	102.567	102.465	102.439	102.337	4.375	103.190	103.082	103.062	102.955	4.375	103.263	103.154	103.133	103.025
4.500	102.763	102.655	102.628	102.521	4.500	103.378	103.265	103.244	103.131	4.500	103.500	103.430	103.409	103.296
4.625	102.956	102.843	102.815	102.702	4.625	103.500	103.446	103.423	103.306	4.625	103.500	103.500	103.500	103.500
4.750	103.149	103.031	103.002	102.884	4.750	103.500	103.500	103.500	103.500	4.750				
4.875	103.343	103.220	103.190	103.067	4.875					4.875				

**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**

Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-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/CLTV > 75%	-1.500
Second home LTV > 85%	-0.250

**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
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300

**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 St	-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 4

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**FHLMC-FNMA SPECIFIC PRODUCTS**

1021-00 1024-00 Home Ready 30 Yr Fixed					1022-00 1028-00 Home Possible 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	101.002	100.917	100.817		3.625	101.292	101.281	101.197	101.186
3.750	101.569	101.464	101.386		3.750	102.066	102.036	101.995	101.967
3.875	101.996	101.912	101.819		3.875	102.454	102.424	102.387	102.359
4.000	102.455	102.371	102.278		4.000	102.842	102.812	102.778	102.750
4.125	102.757	102.673	102.581		4.125	102.866	102.836	102.800	102.772
4.250	102.821	102.750	102.654		4.250	103.216	103.166	103.144	103.098
4.375	103.136	103.067	102.980		4.375	103.509	103.459	103.440	103.394
4.500	103.468	103.424	103.367		4.500	103.727	103.677	103.661	103.615
4.625	103.645	103.601	103.544		4.625	103.756	103.706	103.694	103.647
4.750	103.776	103.755	103.641		4.750	104.122	104.053	104.082	104.017
4.875	104.104	104.077	104.049		4.875	104.429	104.359	104.393	104.328
5.000	104.442	104.416	104.388		5.000	104.680	104.610	104.646	104.581
5.125	104.536	104.531	104.408		5.125	105.002	104.914	104.958	104.876
5.250					5.250	105.464	105.356	105.427	105.326
5.375					5.375	105.702	105.594	105.670	105.570
5.500					5.500	105.971	105.864	105.941	105.841
5.625					5.625	106.591	106.483	106.566	106.465
5.750					5.750	106.937	106.829	106.912	106.812
5.875					5.875	107.204	107.096	107.181	107.081
6.000					6.000	107.386	107.279	107.362	107.262

**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
<b>Attached Condo &gt; 15 YR Term</b>				-0.750	-0.750	-0.750	-0.750	-0.750

**Loans with Secondary Financing**

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

**LPMI Adjustments - HomeReady**

<b>&gt; 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)</b>									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590
95%-90.01%	25%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.050	-4.430	-4.880
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
<b>&lt;= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)</b>									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.130	-1.700	-2.180	-2.500	-3.170	-4.220	-4.670	-5.200
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
<b>Premium Adjustments</b>									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

**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**

Day	Fee	Re-Lock	Fee
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

**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