



Effective: 10/21/19 9:08 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

**IMPROVED GOVERNMENT LOAN PRICING:**  
 -24 Hr Turn Times  
 -Manual Underwrites OK

**GOLD JUMBO & NON-QM PROGRAM HIGHLIGHTS:**

- 12 Month Bank Statements – 90% to \$1,500,000
- Loan Amounts to \$4,000,000
- DSCR & NINJA (No Job) N/O/O to \$4mm
- Up to 50% DTI on Bank Statement and Full doc loans
- Prime Jumbo - Paystubs & 1 Yr. 1040's to qualify OK
- Prime Jumbo \$0.00 reserves OK with:  
 24 month clean mortgage history

**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 4

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WesLend Conforming DU and LP														
1000-99					1200-99					1300-99				
1100-99					1201-99					1301-99				
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
3.250	99.590	99.546	99.511	99.064	3.250	99.804	99.720	99.650	99.634	2.750	99.519	99.491	99.447	98.894
3.375	100.255	100.142	100.106	99.703	3.375	100.338	100.261	100.185	100.175	2.875	100.148	100.120	100.079	99.512
3.500	100.689	100.648	100.605	100.219	3.500	100.706	100.668	100.587	100.549	3.000	100.620	100.557	100.471	100.082
3.625	101.368	101.326	101.284	100.640	3.625	101.481	101.448	101.362	101.330	3.125	101.049	101.007	100.964	100.592
3.750	101.872	101.831	101.788	101.159	3.750	102.039	102.012	101.921	101.894	3.250	101.410	101.350	101.267	101.016
3.875	102.286	102.244	102.201	101.732	3.875	102.535	102.513	102.417	102.396	3.375	101.764	101.705	101.622	101.369
4.000	102.774	102.733	102.690	102.207	4.000	102.870	102.854	102.752	102.737	3.500	102.050	101.992	101.910	101.571
4.125	103.036	102.938	102.895	102.549	4.125	103.229	103.284	103.177	103.134	3.625	102.560	102.511	102.473	101.996
4.250	103.249	103.230	103.223	102.433	4.250	103.757	103.817	103.705	103.668	3.750	102.814	102.775	102.695	102.412
4.375	103.556	103.537	103.530	102.929	4.375	104.235	104.301	104.184	104.153	3.875	102.988	102.948	102.868	102.718
4.500	103.868	103.849	103.842	103.311	4.500	104.524	104.596	104.473	104.448	4.000	103.439	103.408	103.384	102.909
4.625	104.099	104.084	104.084	103.514	4.625	104.626	104.704	104.576	104.556	4.125	103.859	103.829	103.805	103.234
4.750	104.296	104.281	104.281	103.555	4.750	104.864	104.949	104.816	104.765	4.250	104.254	104.224	104.200	103.624
4.875	104.618	104.603	104.603	103.975	4.875	105.282	105.373	105.235	105.190	4.375	104.558	104.527	104.503	103.981
5.000	104.870	104.806	104.806	104.312	5.000	105.552	105.649	105.505	105.466	4.500	104.649	104.618	104.594	104.209
5.125	105.141	105.125	105.125	104.589	5.125	105.746	105.848	105.700	105.665	4.625	104.543	104.512	104.488	103.812
5.250	105.541	105.525	105.525	104.865	5.250	105.872	105.983	105.829	105.764	4.750	104.701	104.641	104.486	104.151
5.375	105.369	105.477	105.314	105.239	5.375	106.000	106.000	106.000	106.000	4.875	104.992	104.933	104.782	104.370
5.500	105.758	105.875	105.706	105.602	5.500	105.448	105.406	105.382		5.000	104.837	104.779	104.641	104.512
5.625	106.000	106.000	106.000		5.625					5.125	102.559	102.420	102.441	102.302

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									
Rate & Term Refinance		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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time  
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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	98.847	98.517	98.419	97.985	3.250	98.601	98.517	98.419		2.750	99.335	99.266	99.185	
3.375	99.381	99.141	99.047	98.656	3.375	99.224	99.141	99.047		2.875	99.797	99.729	99.656	
3.500	99.862	99.495	99.404	99.261	3.500	99.575	99.495	99.404		3.000	100.269	100.201	100.128	
3.625	100.537	100.084	99.993	99.951	3.625	100.147	100.084	99.993		3.125	100.679	100.612	100.538	
3.750	101.056	100.797	100.701	100.664	3.750	100.832	100.797	100.701		3.250	101.056	100.988	100.915	
3.875	101.735	101.442	101.340	101.309	3.875	101.470	101.442	101.340		3.375	101.263	101.196	101.122	
4.000	102.117	101.990	101.884	101.858	4.000	102.013	101.990	101.884		3.500	101.569	101.506	101.425	
4.125	102.449	102.397	102.285	102.265	4.125	102.415	102.397	102.285		3.625	101.877	101.815	101.733	
4.250	102.414	102.212	102.095	102.044	4.250	102.158	102.212	102.095		3.750	102.074	102.011	101.930	
4.375	102.887	102.793	102.671	102.625	4.375	102.734	102.793	102.671		3.875	102.227	102.174	102.108	
4.500	103.259	103.255	103.128	103.088	4.500	103.191	103.255	103.128		4.000	102.553	102.500	102.434	
4.625	103.541	103.611	103.478	103.444	4.625	103.541	103.611	103.478		4.125	102.833	102.780	102.714	
4.750	103.443	103.223	103.085	103.020	4.750	103.145	103.223	103.085		4.250	103.079	103.026	102.961	
4.875	103.868	103.769	103.626	103.566	4.875	103.685	103.769	103.626		4.375	103.282	103.234	103.162	
5.000	104.196	104.201	104.053	103.998	5.000	104.112	104.201	104.053		4.500	103.511	103.463	103.392	
5.125	104.463	104.488	104.334	104.286	5.125	104.393	104.488	104.334		4.625	103.627	103.574	103.509	
5.250	104.620	103.253	103.224		5.250	102.875	102.835	102.789		4.750	102.986	102.920	102.823	
5.375	104.985	103.626	103.597		5.375	103.187	103.138	103.114		4.875				
5.500	105.242	103.443	103.419		5.500	103.478	103.443	103.419		5.000				
5.625	105.416				5.625					5.125				

  

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.642	100.574	100.501	
3.375	100.937	100.875	100.793	
3.500	101.339	101.276	101.195	
3.625	101.647	101.585	101.503	
3.750	101.844	101.781	101.700	
3.875	101.997	101.944	101.878	
4.000	102.323	102.270	102.204	
4.125	102.603	102.550	102.484	
4.250	102.849	102.796	102.731	
4.375	103.050	102.997	102.932	
4.500	103.281	103.228	103.162	
4.625	103.397	103.344	103.279	
4.750	102.756	102.690	102.593	
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



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**

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	102.417	102.361	101.697	101.643	3.375	102.275	102.174	102.122	101.590		
3.375	102.830	102.773	102.161	102.112	3.500	102.661	102.564	102.509	101.938		
3.500	103.216	103.160	102.595	102.551	3.625	103.033	102.940	102.882	102.275		
3.625	103.562	103.506	102.991	102.953	3.750	103.025	102.961	102.969	102.884		
3.750	103.946	103.914	103.348	103.311	3.875	103.372	103.340	103.308	103.219		
3.875	104.035	104.003	103.310	103.246	4.000	103.740	103.711	103.635	103.540		
4.000	104.334	104.302	103.670	103.612	4.125	104.110	104.082	104.005	103.848		
4.125	104.563	104.531	104.016	103.949	4.250	104.296	104.195	104.241	104.140		
4.250	104.700	104.621	104.389	104.254	4.375	104.472	104.361	104.353	104.243		
4.375	104.672	104.647	103.582	103.498	4.500	104.766	104.651	104.648	104.534		
4.500	104.745	104.720	104.086	103.807	4.625	104.755	104.727	104.703			
4.625	104.991	104.967	104.397	104.095	4.750	102.373	102.345	102.321			
4.750	105.605	104.978	104.645	104.364	4.875	102.743	102.715	102.691			
4.875	105.904	104.481	104.467	104.165	5.000	103.112	103.084	103.060			
5.000	106.165	104.671	104.621	104.435	5.125	103.479	103.451	103.427			
5.125	106.406	105.077	105.053		5.250						
5.250	106.631	104.946	104.922		5.375						
5.375					5.500						
5.500					5.625						
5.625					5.750						

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

7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS	
Rate	15 Day	30 Day	45 Day	60 Day		
3.250	101.810	101.723	101.647	101.593		
3.375	102.274	102.192	102.111	102.062		
3.500	102.707	102.631	102.545	102.501		
3.625	103.103	103.032	102.941	102.903		
3.750	103.455	103.389	103.293	103.261		
3.875	103.356	103.361	103.260	103.196		
4.000	103.716	103.727	103.620	103.562		
4.125	104.058	104.064	103.966	103.899		
4.250	104.347	104.369	104.252	104.204		
4.375	103.589	103.651	103.532	103.448		
4.500	104.088	104.060	104.036	103.757		
4.625	104.399	104.371	104.347	104.045		
4.750	104.437	104.516	104.378	104.314		
4.875	104.375	104.350	104.322	104.115		
5.000	104.623	104.621	104.571	104.385		
5.125	105.055	105.027	105.003			
5.250	104.925	104.896	104.872			

FICO Adjustments		
620 - 639		-1.500
640- 659		-0.625
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

Streamline/IRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL

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		

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



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WesLend Government																																				
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	100.610	100.057	99.981		3.375	100.488	100.428	100.363		<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																																			
620 - 639	-1.250																																			
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660- 679	-0.250																																			
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Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
3.375	101.022	100.442	100.362		3.500	100.727	100.667	100.601																												
3.500	101.379	100.791	100.705		3.625	100.950	100.890	100.825																												
3.625	101.720	101.125	101.033		3.750	101.495	101.447	101.374																												
3.750	101.940	101.553	101.460		3.875	101.720	101.671	101.598																												
3.875	102.029	101.353	101.273		4.000	101.929	101.881	101.807																												
4.000	102.258	101.775	101.704		4.125	102.125	102.076	102.003																												
4.125	102.443	102.184	102.113		4.250	102.307	102.258	102.185																												
4.250	102.812	102.573	102.501		4.375	101.533	101.475	101.417																												
4.375	102.547	101.956	101.834		4.500	101.716	101.658	101.600																												
4.500	102.550	102.216	102.156		4.625	101.887	101.829	101.771																												
4.625	102.770	102.578	102.528		4.750	102.046	101.988	101.930																												
4.750	103.125	102.932	102.882		4.875																															
4.875	102.833	102.719	102.704		5.000																															
5.000	103.189	103.075	103.060		5.125																															
5.125	103.112	103.084	102.756		5.250																															
5.250	103.011	103.114	102.955		5.375																															
5.375					5.500																															
5.500	103.424	103.541	103.372		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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time  
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 Phone: 877-945-4105 ext 4

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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	96.650	96.615	96.566	96.531	2.750	96.650	96.615	96.566	96.531	<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	96.927	96.889	96.844	96.805	2.875	96.927	96.889	96.844	96.805																			
3.000	99.460	99.347	99.235	97.087	3.000	99.460	99.347	99.235	97.087																			
3.125	99.858	99.745	99.633	97.317	3.125	99.858	99.745	99.633	97.317																			
3.250	100.257	100.144	100.032	98.016	3.250	100.257	100.144	100.032	98.016																			
3.375	100.336	100.223	100.111	98.270	3.375	100.336	100.223	100.111	98.270																			
3.500	100.735	100.622	100.510	98.446	3.500	100.735	100.622	100.510	98.446																			
3.625	101.135	101.022	100.910	98.530	3.625	101.135	101.022	100.910	98.530																			
3.750	101.536	101.423	101.311	98.673	3.750	101.536	101.423	101.311	98.673																			
3.875	101.580	101.467	101.355	98.915	3.875	101.580	101.467	101.355	98.915																			
4.000	101.980	101.867	101.755	99.067	4.000	101.980	101.867	101.755	99.067																			
4.125	102.381	102.268	102.156	99.136	4.125	102.381	102.268	102.156	99.136																			
4.250	102.783	102.670	102.558	99.222	4.250	102.783	102.670	102.558	99.222																			
4.375	102.078	101.965	101.853		4.375	102.078	101.965	101.853																				
4.500	102.478	102.365	102.253		4.500	102.478	102.365	102.253																				
4.625	102.877	102.764	102.652		4.625	102.877	102.764	102.652																				
4.750	103.278	103.165	103.053		4.750	103.278	103.165	103.053																				
4.875					4.875																							
5.000					5.000																							
5.125					5.125																							

**Extension and Re-lock Fees**

Please call lock desk 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					1800-77 Margin 2.25					1900-77 Margin 2.25				
5/1 LIBOR ARM Caps 2/2/5					7/1 LIBOR ARM Caps 5/2/5					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	98.739	98.710	98.667	98.637	2.750	98.839	98.804	98.756	98.720	2.750	98.730	98.694	98.642	98.605
2.875	99.076	99.042	99.001	98.965	2.875	99.255	99.215	99.171	99.130	2.875	99.136	99.095	99.046	99.004
3.000	99.412	99.372	99.333	99.292	3.000	99.670	99.625	99.583	99.537	3.000	99.540	99.493	99.448	99.400
3.125	99.749	99.704	99.666	99.620	3.125	100.085	100.034	99.996	99.944	3.125	99.944	99.892	99.849	99.797
3.250	100.061	100.011	99.974	99.922	3.250	100.469	100.413	100.377	100.321	3.250	100.327	100.270	100.229	100.172
3.375	100.369	100.313	100.278	100.221	3.375	100.849	100.788	100.754	100.693	3.375	100.707	100.644	100.606	100.543
3.500	100.678	100.617	100.583	100.521	3.500	101.231	101.165	101.134	101.067	3.500	101.087	101.019	100.983	100.915
3.625	100.991	100.925	100.891	100.824	3.625	101.617	101.546	101.517	101.444	3.625	101.470	101.397	101.363	101.290
3.750	101.219	101.148	101.114	101.042	3.750	101.889	101.812	101.783	101.706	3.750	101.763	101.685	101.652	101.573
3.875	101.435	101.359	101.325	101.247	3.875	102.143	102.062	102.033	101.950	3.875	102.041	101.958	101.925	101.842
4.000	101.650	101.569	101.534	101.451	4.000	102.398	102.311	102.282	102.194	4.000	102.318	102.230	102.198	102.109
4.125	101.865	101.779	101.743	101.655	4.125	102.651	102.559	102.530	102.437	4.125	102.593	102.500	102.469	102.374
4.250	101.378	101.278	101.182		4.250	101.428	101.328	101.232		4.250	101.312	101.212	101.116	
4.375	101.566	101.465	101.369		4.375	101.545	101.445	101.349		4.375	101.437	101.337	101.241	
4.500	101.737	101.637	101.541		4.500	101.650	101.550	101.453		4.500	101.575	101.474	101.378	
4.625			101.689		4.625	101.736	101.636	101.539		4.625	101.628	101.528	101.432	
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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Effective: 10/21/19 9:09 AM

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	98.921	98.892	98.850	98.819	2.750	98.902	98.867	98.819	98.784	2.750	98.864	98.828	98.777	98.740
2.875	99.255	99.220	99.179	99.144	2.875	99.317	99.277	99.232	99.191	2.875	99.268	99.227	99.178	99.136
3.000	99.585	99.546	99.506	99.465	3.000	99.728	99.683	99.641	99.595	3.000	99.669	99.622	99.576	99.529
3.125	99.919	99.874	99.837	99.790	3.125	100.141	100.091	100.052	100.001	3.125	100.069	100.017	99.974	99.922
3.250	100.228	100.178	100.141	100.090	3.250	100.524	100.468	100.432	100.375	3.250	100.448	100.391	100.350	100.293
3.375	100.535	100.480	100.444	100.387	3.375	100.903	100.842	100.808	100.746	3.375	100.822	100.760	100.722	100.659
3.500	100.845	100.785	100.750	100.689	3.500	101.283	101.217	101.185	101.118	3.500	101.197	101.129	101.093	101.025
3.625	101.160	101.095	101.061	100.994	3.625	101.666	101.595	101.566	101.494	3.625	101.574	101.501	101.468	101.394
3.750	101.391	101.321	101.287	101.214	3.750	101.937	101.860	101.831	101.754	3.750	101.862	101.785	101.752	101.673
3.875	101.611	101.535	101.500	101.422	3.875	102.191	102.110	102.081	101.998	3.875	102.138	102.055	102.022	101.938
4.000	101.827	101.746	101.710	101.628	4.000	102.447	102.360	102.332	102.244	4.000	102.413	102.324	102.292	102.203
4.125	102.043	101.956	101.921	101.833	4.125	102.703	102.611	102.582	102.489	4.125	102.687	102.593	102.562	102.468
4.250	102.261	102.169	102.132	102.039	4.250	102.912	102.815	102.786	102.687	4.250	102.918	102.820	102.788	102.689
4.375	102.479	102.382	102.345	102.247	4.375	103.116	103.014	102.984	102.880	4.375	103.146	103.042	103.011	102.906
4.500	102.696	102.594	102.556	102.453	4.500	103.320	103.213	103.182	103.073	4.500	103.376	103.267	103.235	103.125
4.625	102.911	102.804	102.765	102.657	4.625	103.500	103.410	103.378	103.264	4.625	103.500	103.489	103.457	103.342
4.750	103.083	102.971	102.931	102.817	4.750	103.500	103.500	103.500	103.471	4.750	103.500	103.500	103.500	103.500
4.875	103.250	103.133	103.091	102.972	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		
<b>The below adds also apply:</b>			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

**Cash Out (All Terms)**

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

**LPMI Adjustments - All LPMI Products**

>20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630
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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Effective: 10/21/19 9:09 AM

**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	100.694	100.602	100.502		3.625	101.027	101.013	100.966	100.949
3.750	101.461	101.377	101.289		3.750	101.888	101.854	101.805	101.767
3.875	101.874	101.796	101.708		3.875	102.290	102.257	102.211	102.173
4.000	102.339	102.257	102.170		4.000	102.692	102.659	102.614	102.576
4.125	102.636	102.548	102.462		4.125	102.717	102.684	102.640	102.602
4.250	102.762	102.716	102.607		4.250	103.073	103.020	103.024	102.965
4.375	103.089	103.044	102.934		4.375	103.378	103.326	103.330	103.271
4.500	103.403	103.353	103.303		4.500	103.603	103.550	103.559	103.500
4.625	103.584	103.534	103.484		4.625	103.635	103.582	103.589	103.529
4.750	103.794	103.754	103.622		4.750	104.058	103.985	104.026	103.944
4.875	104.131	104.100	104.057		4.875	104.373	104.301	104.346	104.264
5.000	104.470	104.439	104.396		5.000	104.631	104.559	104.607	104.525
5.125	104.498	104.513	104.424		5.125	104.855	104.763	104.855	104.751
5.250					5.250	105.352	105.241	105.334	105.208
5.375					5.375	105.597	105.486	105.580	105.454
5.500					5.500	105.874	105.763	105.859	105.733
5.625					5.625	106.502	106.391	106.490	106.364
5.750					5.750	106.850	106.739	106.841	106.715
5.875					5.875	107.120	107.009	107.112	106.986
6.000					6.000	107.302	107.191	107.295	107.169

**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
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