



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



Effective: 10/24/19 9:40 AM

BORROWER PAID RATE SHEET
 WesLend Financial Rate Sheet

Table of Contents	
Tab	Product
<u>2</u>	Fixed Conforming
<u>3</u>	Fixed Conforming HB
<u>4</u>	Fixed Government
<u>5</u>	Fixed Government HB
<u>6</u>	Government Arms
<u>7</u>	Arm Conforming
<u>8</u>	Arm Conforming HB
<u>9</u>	FHLMC-FNMA Specific
<u>10</u>	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

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

[Return to Home Tab](#)



Effective: 10/24/19 9:41 AM

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	98.873	98.525	98.433	97.852	3.250	98.620	98.525	98.433		2.750	99.404	99.340	99.251	
3.375	99.411	99.131	99.040	98.523	3.375	99.223	99.131	99.040		2.875	99.871	99.796	99.730	
3.500	99.898	99.471	99.384	99.129	3.500	99.560	99.471	99.384		3.000	100.344	100.268	100.202	
3.625	100.602	100.057	99.976	99.863	3.625	100.138	100.057	99.976		3.125	100.757	100.681	100.616	
3.750	101.234	100.709	100.613	100.576	3.750	100.743	100.709	100.613		3.250	101.138	101.062	100.997	
3.875	101.817	101.352	101.250	101.219	3.875	101.380	101.352	101.250		3.375	101.408	101.333	101.267	
4.000	102.286	101.901	101.795	101.769	4.000	101.924	101.901	101.795		3.500	101.654	101.586	101.505	
4.125	102.620	102.310	102.198	102.178	4.125	102.328	102.310	102.198		3.625	101.965	101.898	101.817	
4.250	102.562	102.211	102.094	102.044	4.250	102.158	102.211	102.094		3.750	102.164	102.097	102.015	
4.375	103.067	102.790	102.668	102.623	4.375	102.732	102.790	102.668		3.875	102.285	102.226	102.152	
4.500	103.441	103.252	103.125	103.085	4.500	103.188	103.252	103.125		4.000	102.584	102.525	102.452	
4.625	103.634	103.608	103.475	103.441	4.625	103.538	103.608	103.475		4.125	102.888	102.822	102.743	
4.750	103.541	103.121	102.984	102.919	4.750	103.043	103.121	102.984		4.250	103.122	103.062	102.989	
4.875	103.967	103.666	103.523	103.464	4.875	103.582	103.666	103.523		4.375	103.321	103.269	103.204	
5.000	104.295	104.098	103.949	103.895	5.000	104.008	104.098	103.949		4.500	103.571	103.520	103.454	
5.125	104.562	104.384	104.231	104.183	5.125	104.290	104.384	104.231		4.625	103.729	103.670	103.596	
5.250	104.654	102.687	102.653		5.250	102.717	102.687	102.653		4.750	102.991	102.912	102.815	
5.375	105.175	103.012	103.006		5.375	103.042	103.012	102.978		4.875				
5.500	105.432	103.310	103.261		5.500	103.344	103.310	103.261		5.000				
5.625	105.607				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.724	100.648	100.583	
3.375	101.048	100.981	100.900	
3.500	101.424	101.356	101.275	
3.625	101.735	101.668	101.587	
3.750	101.934	101.867	101.785	
3.875	102.055	101.996	101.922	
4.000	102.354	102.295	102.222	
4.125	102.658	102.592	102.513	
4.250	102.892	102.832	102.759	
4.375	103.091	103.032	102.958	
4.500	103.334	103.275	103.202	
4.625	103.499	103.440	103.366	
4.750	102.761	102.682	102.585	
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

[Return to Home Tab](#)



Effective: 10/24/19 9:41 AM

WesLend Government

8000-99 8100-99					8300-99					FHA LOAN LEVEL ADJUSTMENTS	
FHA/VA 25/30 Yr Fixed					FHA/VA 15 Yr Fixed						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
3.250	102.642	102.569	101.861	101.806	3.375	102.149	102.048	101.993	101.677		
3.375	103.084	103.012	102.326	102.277	3.500	102.537	102.438	102.381	102.035		
3.500	103.491	103.418	102.761	102.718	3.625	102.910	102.814	102.755	102.382		
3.625	103.807	103.734	103.215	103.122	3.750	102.995	102.995	102.908	102.860		
3.750	104.020	103.988	103.653	103.483	3.875	103.334	103.339	103.247	103.204		
3.875	104.190	104.157	103.424	103.361	4.000	103.659	103.669	103.572	103.535		
4.000	104.488	104.456	103.789	103.728	4.125	103.970	103.986	103.884	103.852		
4.125	104.707	104.675	104.208	104.066	4.250	104.265	104.287	104.179	104.153		
4.250	104.929	104.712	104.607	104.371	4.375	104.468	104.525	104.413	104.357		
4.375	104.755	104.739	103.638	103.529	4.500	104.762	104.825	104.707	104.657		
4.500	104.808	104.792	104.038	103.838	4.625	104.537	104.509	104.485			
4.625	105.025	105.009	104.419	104.125	4.750	102.182	102.154	102.130			
4.750	105.699	105.054	104.782	104.393	4.875	102.553	102.525	102.501			
4.875	106.000	104.513	104.513	104.189	5.000	102.922	102.894	102.870			
5.000	106.262	104.694	104.546	104.459	5.125	103.289	103.261	103.237			
5.125	106.503	104.886	104.862		5.250						
5.250	106.728	104.692	104.668		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 LOAN LEVEL ADJUSTMENTS				
USDA 30 Yr Fixed									
Rate	15 Day	30 Day	45 Day	60 Day					
3.250	101.974	101.886	101.811	101.756					
3.375	102.439	102.356	102.276	102.227					
3.500	102.873	102.797	102.711	102.668					
3.625	103.272	103.201	103.110	103.072					
3.750	103.626	103.561	103.465	103.433					
3.875	103.470	103.476	103.374	103.311					
4.000	103.832	103.843	103.736	103.678					
4.125	104.164	104.180	104.068	104.016					
4.250	104.463	104.485	104.368	104.321					
4.375	103.620	103.681	103.559	103.479					
4.500	103.950	103.990	103.898	103.788					
4.625	104.261	104.277	104.209	104.075					
4.750	104.467	104.545	104.407	104.343					
4.875	104.288	104.375	104.232	104.139					
5.000	104.552	104.644	104.496	104.409					
5.125	104.865	104.836	104.812						
5.250	104.670	104.642	104.618						

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



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

[Return to Home Tab](#)



Effective: 10/24/19 9:41 AM

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	100.835	100.223	100.148		3.375	100.584	100.526	100.468		<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>> 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																																			
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	101.277	100.610	100.530		3.500	100.831	100.773	100.715																												
3.500	101.653	100.960	100.874		3.625	101.061	101.003	100.945																												
3.625	101.870	101.420	101.328		3.750	101.538	101.487	101.421																												
3.750	102.117	101.858	101.766		3.875	101.770	101.718	101.653																												
3.875	102.183	101.525	101.461		4.000	101.986	101.935	101.869																												
4.000	102.412	101.966	101.902		4.125	102.188	102.137	102.071																												
4.125	102.613	102.385	102.321		4.250	102.377	102.325	102.260																												
4.250	103.011	102.783	102.719		4.375	101.562	101.501	101.435																												
4.375	102.580	101.986	101.875		4.500	101.752	101.690	101.625																												
4.500	102.613	102.319	102.276		4.625	101.928	101.867	101.802																												
4.625	102.886	102.700	102.657		4.750	102.093	102.032	101.966																												
4.750	103.248	103.062	103.019		4.875																															
4.875	102.872	102.750	102.750		5.000																															
5.000	103.236	103.115	103.115		5.125																															
5.125	102.921	102.933	102.779		5.250																															
5.250	103.033	103.137	102.978		5.375																															
5.375					5.500																															
5.500	103.130	103.247	103.078		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
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

[Return to Home Tab](#)



Effective: 10/24/19 9:41 AM

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	96.645	96.613	96.560	96.527	2.750	96.645	96.613	96.560	96.527	<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	96.922	96.888	96.837	96.802	2.875	96.922	96.888	96.837	96.802																			
3.000	99.460	99.347	99.235	97.086	3.000	99.460	99.347	99.235	97.086																			
3.125	99.858	99.745	99.633	97.315	3.125	99.858	99.745	99.633	97.315																			
3.250	100.257	100.144	100.032	98.022	3.250	100.257	100.144	100.032	98.022																			
3.375	100.336	100.223	100.111	98.277	3.375	100.336	100.223	100.111	98.277																			
3.500	100.735	100.622	100.510	98.449	3.500	100.735	100.622	100.510	98.449																			
3.625	101.135	101.022	100.910	98.531	3.625	101.135	101.022	100.910	98.531																			
3.750	101.536	101.423	101.311	98.643	3.750	101.536	101.423	101.311	98.643																			
3.875	101.580	101.467	101.355	98.886	3.875	101.580	101.467	101.355	98.886																			
4.000	101.980	101.867	101.755	99.042	4.000	101.980	101.867	101.755	99.042																			
4.125	102.381	102.268	102.156	99.113	4.125	102.381	102.268	102.156	99.113																			
4.250	102.783	102.670	102.558	99.194	4.250	102.783	102.670	102.558	99.194																			
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 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



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

[Return to Home Tab](#)



Effective: 10/24/19 9:41 AM

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	98.722	98.698	98.648	98.623	2.750	98.868	98.839	98.785	98.754	2.750	98.694	98.663	98.605	98.573		
2.875	99.062	99.033	98.985	98.955	2.875	99.286	99.252	99.201	99.165	2.875	99.129	99.093	99.037	99.000		
3.000	99.401	99.367	99.321	99.285	3.000	99.702	99.662	99.614	99.573	3.000	99.560	99.519	99.467	99.425		
3.125	99.742	99.702	99.658	99.617	3.125	100.118	100.073	100.028	99.982	3.125	99.992	99.945	99.896	99.849		
3.250	100.056	100.011	99.968	99.922	3.250	100.494	100.444	100.401	100.350	3.250	100.374	100.322	100.275	100.223		
3.375	100.366	100.316	100.274	100.223	3.375	100.865	100.809	100.769	100.713	3.375	100.748	100.691	100.646	100.589		
3.500	100.677	100.622	100.581	100.525	3.500	101.238	101.177	101.139	101.077	3.500	101.122	101.060	101.018	100.955		
3.625	100.992	100.932	100.892	100.830	3.625	101.614	101.549	101.513	101.446	3.625	101.500	101.432	101.392	101.324		
3.750	101.213	101.148	101.107	101.040	3.750	101.882	101.811	101.775	101.703	3.750	101.793	101.720	101.681	101.608		
3.875	101.421	101.350	101.308	101.236	3.875	102.133	102.057	102.021	101.944	3.875	102.072	101.994	101.956	101.877		
4.000	101.627	101.551	101.509	101.432	4.000	102.384	102.303	102.267	102.185	4.000	102.350	102.267	102.229	102.145		
4.125	101.833	101.752	101.709	101.626	4.125	102.634	102.548	102.512	102.425	4.125	102.626	102.538	102.501	102.412		
4.250	101.746	101.646	101.551		4.250			101.691		4.250	101.936	101.836	101.741			
4.375					4.375					4.375						
4.500					4.500					4.500						
4.625					4.625					4.625						
4.750					4.750					4.750						
4.875					4.875					4.875						

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

[Return to Home Tab](#)



Effective: 10/24/19 9:41 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	98.905	98.881	98.832	98.807	2.750	98.932	98.902	98.849	98.818	2.750	98.829	98.799	98.740	98.708
2.875	99.242	99.213	99.165	99.134	2.875	99.348	99.313	99.263	99.227	2.875	99.261	99.225	99.170	99.133
3.000	99.576	99.542	99.495	99.460	3.000	99.761	99.721	99.673	99.632	3.000	99.690	99.648	99.596	99.554
3.125	99.913	99.873	99.829	99.788	3.125	100.175	100.130	100.085	100.039	3.125	100.118	100.072	100.023	99.976
3.250	100.224	100.179	100.136	100.090	3.250	100.549	100.499	100.457	100.405	3.250	100.496	100.444	100.397	100.345
3.375	100.533	100.483	100.440	100.389	3.375	100.919	100.863	100.823	100.767	3.375	100.864	100.808	100.763	100.706
3.500	100.845	100.790	100.749	100.693	3.500	101.290	101.229	101.191	101.129	3.500	101.233	101.171	101.129	101.066
3.625	101.162	101.102	101.062	101.000	3.625	101.664	101.598	101.562	101.495	3.625	101.605	101.538	101.498	101.430
3.750	101.386	101.320	101.280	101.213	3.750	101.930	101.859	101.823	101.751	3.750	101.893	101.821	101.782	101.709
3.875	101.596	101.525	101.484	101.412	3.875	102.181	102.105	102.069	101.992	3.875	102.169	102.091	102.053	101.974
4.000	101.803	101.728	101.685	101.608	4.000	102.434	102.352	102.317	102.234	4.000	102.445	102.362	102.324	102.240
4.125	102.011	101.930	101.887	101.804	4.125	102.686	102.599	102.564	102.476	4.125	102.719	102.631	102.594	102.505
4.250	102.234	102.147	102.104	102.016	4.250	102.896	102.804	102.768	102.675	4.250	102.945	102.851	102.814	102.720
4.375	102.459	102.368	102.324	102.231	4.375	103.102	103.005	102.968	102.870	4.375	103.166	103.067	103.029	102.930
4.500	102.683	102.586	102.542	102.444	4.500	103.307	103.205	103.167	103.064	4.500	103.388	103.284	103.246	103.141
4.625	102.905	102.803	102.758	102.655	4.625	103.500	103.403	103.365	103.256	4.625	103.500	103.499	103.461	103.351
4.750	103.070	102.963	102.917	102.808	4.750	103.500	103.500	103.500	103.457	4.750	103.500	103.500	103.500	103.500
4.875	103.229	103.116	103.068	102.954	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

[Return to Home Tab](#)



Effective: 10/24/19 9:41 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	100.823	100.729	100.663		3.625	101.143	101.129	101.080	101.065
3.750	101.614	101.519	101.436		3.750	101.946	101.915	101.883	101.850
3.875	102.043	101.953	101.860		3.875	102.334	102.303	102.276	102.243
4.000	102.520	102.430	102.338		4.000	102.725	102.694	102.667	102.634
4.125	102.836	102.746	102.654		4.125	102.751	102.720	102.691	102.657
4.250	102.915	102.872	102.770		4.250	103.176	103.127	103.133	103.081
4.375	103.223	103.182	103.107		4.375	103.464	103.415	103.423	103.370
4.500	103.601	103.553	103.503		4.500	103.687	103.638	103.648	103.595
4.625	103.783	103.735	103.685		4.625	103.708	103.659	103.672	103.620
4.750	103.816	103.829	103.706		4.750	104.028	103.961	104.007	103.935
4.875	104.222	104.199	104.170		4.875	104.340	104.272	104.322	104.249
5.000	104.571	104.548	104.519		5.000	104.578	104.510	104.563	104.490
5.125	104.810	104.787	104.758		5.125	104.747	104.661	104.791	104.699
5.250					5.250	105.005	104.901	105.158	105.047
5.375					5.375	105.248	105.144	105.402	105.291
5.500					5.500	105.518	105.414	105.674	105.563
5.625					5.625	106.141	106.037	106.300	106.189
5.750					5.750	106.487	106.383	106.648	106.537
5.875					5.875	106.753	106.649	106.916	106.805
6.000					6.000	106.934	106.830	107.098	106.987

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
Attached Condo > 15 YR Term				-0.750	-0.750	-0.750	-0.750	-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		

LPMI Adjustments - HomeReady

> 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%	-1.310	-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
≤ 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%	-1.130	-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
Premium Adjustments									
		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