



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



Effective: 10/25/19 9:00 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.
- 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



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WesLend Conforming DU and LP																		
1000-99	1100-99	Conventional 25/30 Yr Fixed					1200-99	Conventional 20 Yr Fixed					1300-99	Conventional 15 Yr Fixed				
1001-99	1101-99	15 Day	30 Day	45 Day	60 Day	1201-99	15 Day	30 Day	45 Day	60 Day	1301-99	15 Day	30 Day	45 Day	60 Day			
3.250	99.603	99.568	99.533	98.962	98.962	3.250	99.798	99.747	99.676	99.660	2.750	99.201	99.147	99.102	98.886			
3.375	100.198	100.164	100.128	99.604	99.604	3.375	100.336	100.290	100.214	100.204	2.875	99.828	99.774	99.729	99.512			
3.500	100.755	100.653	100.618	100.122	100.122	3.500	100.741	100.703	100.622	100.585	3.000	100.508	100.428	100.349	100.089			
3.625	101.308	101.272	101.236	100.542	100.542	3.625	101.513	101.481	101.395	101.363	3.125	100.920	100.867	100.821	100.607			
3.750	101.939	101.857	101.821	101.163	101.163	3.750	102.074	102.047	101.956	101.930	3.250	101.294	101.220	101.142	101.042			
3.875	102.364	102.241	102.206	101.738	101.738	3.875	102.573	102.551	102.455	102.434	3.375	101.648	101.577	101.498	101.405			
4.000	102.841	102.761	102.726	102.215	102.215	4.000	102.908	102.892	102.790	102.775	3.500	102.107	101.942	101.902	101.616			
4.125	103.158	102.968	102.932	102.555	102.555	4.125	103.223	103.278	103.171	103.129	3.625	102.605	102.430	102.350	102.033			
4.250	103.271	103.226	103.219	102.430	102.430	4.250	103.753	103.813	103.701	103.665	3.750	102.818	102.724	102.631	102.459			
4.375	103.593	103.581	103.574	102.928	102.928	4.375	104.233	104.299	104.181	104.150	3.875	103.006	102.896	102.801	102.773			
4.500	103.955	103.919	103.912	103.307	103.307	4.500	104.519	104.591	104.468	104.443	4.000	103.487	103.380	103.355	102.970			
4.625	104.137	104.069	104.069	103.506	103.506	4.625	104.619	104.696	104.568	104.548	4.125	103.880	103.800	103.775	103.274			
4.750	104.271	104.264	104.264	103.418	103.418	4.750	104.727	104.813	104.680	104.629	4.250	104.226	104.198	104.173	103.674			
4.875	104.609	104.587	104.587	103.837	103.837	4.875	105.145	105.237	105.098	105.053	4.375	104.531	104.503	104.478	104.038			
5.000	104.958	104.791	104.791	104.173	104.173	5.000	105.414	105.511	105.367	105.327	4.500	104.678	104.604	104.509	104.276			
5.125	105.197	105.079	105.079	104.447	104.447	5.125	105.605	105.708	105.559	105.525	4.625	104.257	104.184	104.088	103.929			
5.250	105.484	105.478	105.478	104.704	104.704	5.250	105.712	105.823	105.669	105.603	4.750	104.602	104.531	104.434	104.278			
5.375	105.206	105.315	105.151	105.077	105.077	5.375	106.000	106.000	106.000	105.962	4.875	104.895	104.827	104.678	104.505			
5.500	105.516	105.633	105.464	105.360	105.360	5.500	105.192	105.158	105.062	105.062	5.000	105.213	105.151	105.004	104.653			
5.625	106.000	106.000	106.000	105.915	105.915	5.625					5.125	102.789	102.847	102.703	102.625			

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

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	102.574	102.518	101.858	101.803	3.375	102.082	101.974	101.914	101.658		
3.375	102.997	102.940	102.323	102.274	3.500	102.469	102.364	102.303	102.016		
3.500	103.403	103.346	102.757	102.714	3.625	102.843	102.739	102.678	102.362		
3.625	103.739	103.683	103.156	103.117	3.750	103.053	103.084	102.997	102.949		
3.750	103.971	103.939	103.594	103.476	3.875	103.391	103.428	103.335	103.293		
3.875	104.141	104.108	103.418	103.354	4.000	103.716	103.758	103.660	103.623		
4.000	104.439	104.407	103.779	103.720	4.125	104.026	104.074	103.971	103.939		
4.125	104.718	104.686	104.161	104.056	4.250	104.320	104.374	104.266	104.240		
4.250	104.849	104.811	104.559	104.360	4.375	104.509	104.566	104.453	104.397		
4.375	104.834	104.818	103.632	103.442	4.500	104.802	104.864	104.746	104.696		
4.500	104.907	104.891	104.033	103.750	4.625	104.512	104.484	104.460			
4.625	105.124	105.107	104.414	104.036	4.750	102.374	102.347	102.318			
4.750	105.590	105.153	104.776	104.303	4.875	102.746	102.717	102.690			
4.875	105.905	104.555	104.576	104.023	5.000	103.113	103.086	103.061			
5.000	106.167	104.528	104.380	104.292	5.125	103.482	103.454	103.430			
5.125	106.408	104.817	104.793		5.250						
5.250	106.633	104.761	104.737		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

7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS	
Rate	15 Day	30 Day	45 Day	60 Day		
3.250	101.971	101.883	101.808	101.753		
3.375	102.435	102.353	102.273	102.224		
3.500	102.869	102.793	102.707	102.664		
3.625	103.267	103.196	103.105	103.067		
3.750	103.619	103.554	103.458	103.426		
3.875	103.433	103.470	103.368	103.304		
4.000	103.793	103.835	103.729	103.670		
4.125	104.123	104.171	104.059	104.006		
4.250	104.421	104.474	104.357	104.310		
4.375	103.533	103.595	103.472	103.392		
4.500	103.915	103.902	103.863	103.700		
4.625	104.226	104.198	104.174	103.986		
4.750	104.377	104.455	104.317	104.253		
4.875	104.185	104.209	104.066	103.973		
5.000	104.448	104.478	104.330	104.242		
5.125	104.795	104.767	104.743			
5.250	104.740	104.711	104.687			

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	100.767	100.220	100.145		3.375	100.588	100.526	100.461		<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																																			
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3.375	101.189	100.606	100.526		3.500	100.843	100.781	100.716																												
3.500	101.565	100.955	100.869		3.625	101.081	101.020	100.954																												
3.625	101.802	101.368	101.268		3.750	101.595	101.542	101.477																												
3.750	102.066	101.806	101.707		3.875	101.835	101.782	101.717																												
3.875	102.134	101.477	101.413		4.000	102.059	102.006	101.940																												
4.000	102.363	101.918	101.854		4.125	102.268	102.215	102.149																												
4.125	102.564	102.337	102.273		4.250	102.462	102.409	102.343																												
4.250	102.962	102.735	102.671		4.375	101.624	101.566	101.508																												
4.375	102.659	101.905	101.870		4.500	101.820	101.762	101.705																												
4.500	102.712	102.306	102.270		4.625	102.003	101.945	101.887																												
4.625	102.871	102.687	102.651		4.750	102.173	102.115	102.057																												
4.750	103.234	103.049	103.014		4.875																															
4.875	102.914	102.792	102.813		5.000																															
5.000	103.279	103.157	103.178		5.125																															
5.125	102.851	102.823	102.550		5.250																															
5.250	102.866	102.907	102.748		5.375																															
5.375					5.500																															
5.500	103.260	103.315	103.146		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	96.669	96.621	96.584	96.552	2.750	96.669	96.621	96.584	96.552	<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	96.946	96.903	96.861	96.826	2.875	96.946	96.903	96.861	96.826																			
3.000	99.460	99.347	99.235	97.110	3.000	99.460	99.347	99.235	97.110																			
3.125	99.858	99.745	99.633	97.339	3.125	99.858	99.745	99.633	97.339																			
3.250	100.257	100.144	100.032	98.046	3.250	100.257	100.144	100.032	98.046																			
3.375	100.336	100.223	100.111	98.301	3.375	100.336	100.223	100.111	98.301																			
3.500	100.735	100.622	100.510	98.473	3.500	100.735	100.622	100.510	98.473																			
3.625	101.135	101.022	100.910	98.555	3.625	101.135	101.022	100.910	98.555																			
3.750	101.536	101.423	101.311	98.666	3.750	101.536	101.423	101.311	98.666																			
3.875	101.580	101.467	101.355	98.909	3.875	101.580	101.467	101.355	98.909																			
4.000	101.980	101.867	101.755	99.064	4.000	101.980	101.867	101.755	99.064																			
4.125	102.381	102.268	102.156	99.135	4.125	102.381	102.268	102.156	99.135																			
4.250	102.783	102.670	102.558	99.216	4.250	102.783	102.670	102.558	99.216																			
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

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Effective: 10/25/19 9:00 AM

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	98.747	98.711	98.674	98.650	2.750	98.906	98.865	98.824	98.795	2.750	98.749	98.703	98.660	98.630
2.875	99.087	99.053	99.010	98.981	2.875	99.324	99.286	99.239	99.205	2.875	99.185	99.143	99.095	99.060
3.000	99.426	99.393	99.346	99.312	3.000	99.739	99.704	99.652	99.613	3.000	99.619	99.580	99.527	99.486
3.125	99.766	99.735	99.682	99.643	3.125	100.154	100.122	100.065	100.021	3.125	100.053	100.017	99.959	99.913
3.250	100.080	100.050	99.992	99.947	3.250	100.530	100.500	100.437	100.388	3.250	100.437	100.403	100.339	100.289
3.375	100.390	100.361	100.298	100.248	3.375	100.899	100.872	100.804	100.749	3.375	100.812	100.781	100.712	100.656
3.500	100.701	100.674	100.605	100.550	3.500	101.271	101.246	101.173	101.113	3.500	101.188	101.159	101.085	101.024
3.625	101.016	100.990	100.916	100.856	3.625	101.646	101.623	101.545	101.480	3.625	101.567	101.540	101.461	101.395
3.750	101.236	101.209	101.131	101.065	3.750	101.913	101.890	101.807	101.736	3.750	101.852	101.825	101.741	101.670
3.875	101.443	101.416	101.332	101.261	3.875	102.163	102.140	102.052	101.976	3.875	102.121	102.095	102.006	101.929
4.000	101.649	101.621	101.532	101.456	4.000	102.413	102.391	102.297	102.216	4.000	102.389	102.363	102.269	102.187
4.125	101.855	101.826	101.731	101.650	4.125	102.663	102.640	102.541	102.455	4.125	102.655	102.630	102.530	102.443
4.250		101.737	101.641		4.250					4.250	101.949	101.849	101.753	
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

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Effective: 10/25/19 9:00 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	98.930	98.895	98.858	98.834	2.750	98.971	98.930	98.888	98.859	2.750	98.884	98.838	98.796	98.766
2.875	99.267	99.233	99.190	99.161	2.875	99.386	99.348	99.301	99.267	2.875	99.318	99.275	99.228	99.192
3.000	99.600	99.568	99.520	99.486	3.000	99.798	99.763	99.711	99.672	3.000	99.749	99.710	99.657	99.616
3.125	99.937	99.906	99.853	99.814	3.125	100.211	100.179	100.122	100.078	3.125	100.180	100.143	100.085	100.040
3.250	100.248	100.218	100.160	100.116	3.250	100.585	100.555	100.493	100.443	3.250	100.559	100.525	100.462	100.411
3.375	100.556	100.528	100.465	100.415	3.375	100.953	100.926	100.858	100.803	3.375	100.929	100.898	100.829	100.773
3.500	100.869	100.841	100.773	100.718	3.500	101.323	101.297	101.225	101.164	3.500	101.300	101.270	101.197	101.135
3.625	101.186	101.159	101.086	101.026	3.625	101.696	101.672	101.594	101.529	3.625	101.673	101.646	101.567	101.501
3.750	101.409	101.382	101.303	101.238	3.750	101.961	101.938	101.855	101.784	3.750	101.953	101.926	101.842	101.770
3.875	101.619	101.591	101.507	101.437	3.875	102.211	102.188	102.100	102.024	3.875	102.218	102.192	102.103	102.026
4.000	101.826	101.797	101.708	101.632	4.000	102.463	102.440	102.347	102.266	4.000	102.483	102.458	102.363	102.281
4.125	102.033	102.004	101.909	101.828	4.125	102.714	102.691	102.593	102.506	4.125	102.748	102.723	102.623	102.536
4.250	102.255	102.225	102.126	102.039	4.250	102.923	102.900	102.796	102.704	4.250	102.977	102.952	102.847	102.755
4.375	102.480	102.450	102.345	102.253	4.375	103.128	103.103	102.994	102.898	4.375	103.204	103.179	103.069	102.971
4.500	102.703	102.673	102.562	102.466	4.500	103.332	103.307	103.192	103.091	4.500	103.433	103.407	103.292	103.189
4.625	102.925	102.893	102.778	102.676	4.625	103.500	103.500	103.389	103.282	4.625	103.500	103.500	103.500	103.405
4.750	103.090	103.057	102.936	102.829	4.750	103.500	103.500	103.500	103.482	4.750				
4.875	103.248	103.213	103.087	102.975	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
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Effective: 10/25/19 9:00 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	100.765	100.680	100.594		3.625	101.099	101.086	101.039	101.025
3.750	101.539	101.455	101.372		3.750	101.901	101.870	101.835	101.802
3.875	101.964	101.878	101.792		3.875	102.291	102.260	102.231	102.197
4.000	102.441	102.355	102.269		4.000	102.684	102.653	102.624	102.590
4.125	102.758	102.671	102.586		4.125	102.707	102.676	102.648	102.615
4.250	102.871	102.825	102.722		4.250	103.116	103.067	103.070	103.017
4.375	103.180	103.136	103.060		4.375	103.405	103.356	103.361	103.308
4.500	103.555	103.506	103.456		4.500	103.628	103.578	103.588	103.535
4.625	103.737	103.688	103.638		4.625	103.652	103.603	103.610	103.557
4.750	103.802	103.793	103.679		4.750	103.983	103.915	103.956	103.884
4.875	104.209	104.184	104.156		4.875	104.296	104.229	104.272	104.199
5.000	104.558	104.533	104.505		5.000	104.536	104.468	104.514	104.441
5.125	104.797	104.772	104.744		5.125	104.745	104.660	104.799	104.707
5.250					5.250	105.172	105.068	105.146	105.035
5.375					5.375	105.415	105.312	105.390	105.279
5.500					5.500	105.687	105.583	105.666	105.555
5.625					5.625	106.311	106.207	106.293	106.181
5.750					5.750	106.658	106.554	106.640	106.529
5.875					5.875	106.926	106.822	106.909	106.798
6.000					6.000	107.108	107.004	107.090	106.979

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									
>45% DTI		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
	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