



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



Effective: 10/28/19 9:04 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](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

[Return to Home Tab](#)



Effective: 10/28/19 9:04 AM

WesLend Conforming DU and LP

1000-99 1001-99 Conventional 25/30 Yr Fixed					1200-99 1201-99 Conventional 20 Yr Fixed					1300-99 1301-99 Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	99.253	99.211	99.168	98.630	3.250	99.500	99.448	99.377	99.361	2.750	99.007	98.952	98.908	98.604
3.375	99.850	99.807	99.765	99.276	3.375	100.041	99.994	99.919	99.907	2.875	99.634	99.580	99.535	99.247
3.500	100.397	100.354	100.312	99.798	3.500	100.476	100.438	100.357	100.319	3.000	100.305	100.224	100.146	99.843
3.625	101.017	100.974	100.932	100.223	3.625	101.254	101.222	101.136	101.103	3.125	100.728	100.675	100.629	100.369
3.750	101.677	101.513	101.470	100.845	3.750	101.819	101.792	101.701	101.674	3.250	101.104	101.030	100.952	100.802
3.875	102.103	101.950	101.907	101.424	3.875	102.321	102.299	102.203	102.182	3.375	101.462	101.391	101.311	101.167
4.000	102.588	102.475	102.432	101.906	4.000	102.660	102.644	102.542	102.527	3.500	101.979	101.821	101.781	101.389
4.125	102.906	102.781	102.774	102.252	4.125	103.067	103.122	103.015	102.973	3.625	102.443	102.272	102.232	101.870
4.250	103.187	103.085	103.078	102.281	4.250	103.603	103.663	103.551	103.514	3.750	102.695	102.620	102.526	102.294
4.375	103.512	103.441	103.434	102.783	4.375	104.085	104.151	104.034	104.003	3.875	102.942	102.822	102.797	102.610
4.500	103.858	103.780	103.773	103.167	4.500	104.374	104.446	104.324	104.298	4.000	103.424	103.318	103.293	102.809
4.625	104.041	104.005	104.005	103.369	4.625	104.476	104.553	104.426	104.405	4.125	103.818	103.739	103.714	103.184
4.750	104.229	104.202	104.202	103.359	4.750	104.666	104.752	104.619	104.568	4.250	104.165	104.137	104.112	103.584
4.875	104.562	104.528	104.528	103.781	4.875	105.087	105.178	105.040	104.995	4.375	104.470	104.442	104.417	103.951
5.000	104.921	104.742	104.734	104.118	5.000	105.356	105.453	105.310	105.270	4.500	104.648	104.575	104.482	104.190
5.125	105.161	105.093	105.093	104.391	5.125	105.547	105.649	105.500	105.466	4.625	104.200	104.128	104.035	103.850
5.250	105.494	105.494	105.494	104.654	5.250	105.662	105.773	105.619	105.553	4.750	104.557	104.486	104.393	104.200
5.375	105.157	105.266	105.102	105.029	5.375	106.000	106.000	105.974	105.914	4.875	104.857	104.791	104.640	104.429
5.500	105.449	105.566	105.397	105.294	5.500	106.000	106.000	106.000	106.000	5.000	105.186	105.125	104.977	104.578
5.625	106.000	106.000	105.952	105.854	5.625					5.125	102.784	102.811	102.667	102.591

  

1400-99 1401-99 Conventional 10 Yr Fixed					1008-05 1007-05 Conventional 30 Yr Fixed COOP and CEMA					1308-05 1307-05 Conventional 15 Yr Fixed COOP and CEMA				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	101.033	100.954	100.873	100.783	3.250	98.292	98.232	98.157	98.130	2.750	98.221	98.179	98.134	98.104
3.375	101.343	101.280	101.214	101.079	3.375	98.931	98.877	98.797	98.776	2.875	98.858	98.821	98.771	98.747
3.500	101.985	101.810	101.729	101.578	3.500	99.447	99.399	99.313	99.298	3.000	99.448	99.417	99.361	99.343
3.625	102.449	102.274	102.153	101.999	3.625	99.867	99.824	99.733	99.723	3.125	99.968	99.942	99.881	99.869
3.750	102.700	102.525	102.393	102.371	3.750	100.513	100.479	100.383	100.345	3.250	100.396	100.376	100.310	100.302
3.875	102.713	102.723	102.635	102.621	3.875	101.086	101.057	100.956	100.924	3.375	100.755	100.740	100.669	100.667
4.000	103.131	103.047	102.969	102.828	4.000	101.562	101.539	101.432	101.406	3.500	101.004	100.994	100.917	100.889
4.125	103.709	103.534	103.254	103.223	4.125	101.902	101.885	101.773	101.752	3.625	101.479	101.474	101.392	101.370
4.250	103.841	103.747	103.643	103.577	4.250	101.896	101.949	101.832	101.781	3.750	101.897	101.897	101.811	101.794
4.375	104.214	104.119	104.017	103.891	4.375	102.392	102.451	102.328	102.283	3.875	102.207	102.213	102.121	102.110
4.500	104.458	104.362	104.262	104.097	4.500	102.770	102.834	102.707	102.667	4.000	102.400	102.412	102.314	102.309
4.625	104.029	104.100	103.981	103.941	4.625	102.966	103.035	102.903	102.869	4.125	102.803	102.819	102.717	102.684
4.750	104.349	104.426	104.302	104.268	4.750	102.984	103.062	102.924	102.859	4.250	103.198	103.219	103.112	103.084
4.875	104.537	104.620	104.490	104.462	4.875	103.400	103.483	103.340	103.281	4.375	103.558	103.586	103.473	103.451
5.000	104.673	104.761	104.627	104.604	5.000	103.731	103.820	103.672	103.618	4.500	103.792	103.824	103.706	103.690
5.125	102.664	102.694	102.554	102.498	5.125	103.998	104.093	103.939	103.891	4.625	103.455	103.523	103.400	103.350
5.250	102.967	103.002	102.857	102.807	5.250	104.289	104.392	104.233	104.154	4.750	103.799	103.873	103.744	103.700
5.375	103.129	103.170	103.020	102.975	5.375	104.657	104.766	104.602	104.529	4.875	104.021	104.101	103.967	103.929
5.500	103.251	103.297	103.142	103.103	5.500	104.949	105.066	104.897	104.794	5.000	104.165	104.249	104.111	104.078
5.625	102.649	102.700	102.539	102.460	5.625	105.500	105.500	105.452	105.354	5.125	102.284	102.311	102.167	102.091

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

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% - 85.00%	90.01% - 95.00%	-1.000	-0.750
85.01% - 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



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: 10/28/19 9:04 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	98.519	98.213	98.121	97.553	3.250	98.317	98.213	98.121		2.750	99.164	99.074	98.977	
3.375	99.055	98.843	98.754	98.223	3.375	98.941	98.843	98.754		2.875	99.541	99.452	99.355	
3.500	99.562	99.200	99.114	98.854	3.500	99.293	99.200	99.114		3.000	99.961	99.872	99.775	
3.625	100.282	99.786	99.703	99.640	3.625	99.870	99.786	99.703		3.125	100.331	100.242	100.145	
3.750	100.871	100.485	100.399	100.352	3.750	100.565	100.485	100.399		3.250	100.773	100.700	100.618	
3.875	101.489	101.127	101.026	100.994	3.875	101.156	101.127	101.026		3.375	101.137	101.064	100.982	
4.000	101.902	101.679	101.572	101.546	4.000	101.702	101.679	101.572		3.500	101.511	101.437	101.356	
4.125	102.241	102.093	101.982	101.961	4.125	102.111	102.093	101.982		3.625	101.822	101.748	101.667	
4.250	102.353	102.060	101.943	101.892	4.250	102.007	102.060	101.943		3.750	102.019	101.946	101.864	
4.375	102.869	102.637	102.515	102.470	4.375	102.578	102.637	102.515		3.875	102.271	102.200	102.119	
4.500	103.246	103.099	102.972	102.932	4.500	103.035	103.099	102.972		4.000	102.570	102.499	102.418	
4.625	103.441	103.457	103.324	103.290	4.625	103.387	103.457	103.324		4.125	102.854	102.783	102.702	
4.750	103.429	103.023	102.885	102.820	4.750	102.945	103.023	102.885		4.250	103.102	103.031	102.950	
4.875	103.875	103.566	103.423	103.363	4.875	103.482	103.566	103.423		4.375	103.302	103.234	103.168	
5.000	104.205	103.997	103.849	103.795	5.000	103.908	103.997	103.849		4.500	103.549	103.484	103.418	
5.125	104.471	104.285	104.132	104.083	5.125	104.190	104.285	104.132		4.625	103.708	103.637	103.556	
5.250	104.616	102.702	102.687		5.250	102.635	102.606	102.572		4.750	102.966	102.893	102.811	
5.375	105.000	103.134	103.119		5.375	102.987	102.959	102.924		4.875				
5.500	105.258	103.250	103.201		5.500	103.285	103.250	103.201		5.000				
5.625	105.432				5.625					5.125				

  

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.543	100.470	100.388	
3.375	100.907	100.834	100.752	
3.500	101.281	101.207	101.126	
3.625	101.592	101.518	101.437	
3.750	101.789	101.716	101.634	
3.875	102.041	101.970	101.889	
4.000	102.340	102.269	102.188	
4.125	102.624	102.553	102.472	
4.250	102.872	102.801	102.720	
4.375	103.072	103.001	102.920	
4.500	103.319	103.248	103.167	
4.625	103.478	103.407	103.326	
4.750	102.736	102.663	102.581	
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: 10/28/19 9:04 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	102.375	102.310	101.617	101.562	3.375	101.972	101.864	101.804	101.492		
3.375	102.797	102.733	102.083	102.034	3.500	102.359	102.254	102.193	101.849		
3.500	103.204	103.139	102.519	102.476	3.625	102.733	102.630	102.568	102.196		
3.625	103.540	103.475	102.920	102.882	3.750	102.993	102.992	102.905	102.858		
3.750	103.846	103.806	103.400	103.244	3.875	103.331	103.336	103.244	103.202		
3.875	104.016	103.975	103.255	103.191	4.000	103.656	103.666	103.569	103.532		
4.000	104.354	104.314	103.641	103.559	4.125	103.966	103.982	103.880	103.849		
4.125	104.633	104.593	104.070	103.897	4.250	104.261	104.282	104.175	104.149		
4.250	104.780	104.712	104.478	104.202	4.375	104.429	104.486	104.373	104.317		
4.375	104.744	104.719	103.576	103.415	4.500	104.722	104.784	104.666	104.616		
4.500	104.857	104.832	103.987	103.723	4.625	104.521	104.493	104.469			
4.625	105.033	105.009	104.377	104.010	4.750	102.366	102.338	102.310			
4.750	105.547	105.086	104.748	104.277	4.875	102.737	102.709	102.682			
4.875	105.864	104.532	104.560	104.114	5.000	103.106	103.078	103.052			
5.000	106.126	104.619	104.471	104.384	5.125	103.473	103.445	103.421			
5.125	106.369	104.817	104.793		5.250						
5.250	106.594	104.653	104.629		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	101.730	101.642	101.567	101.512					
3.375	102.196	102.114	102.033	101.984					
3.500	102.632	102.555	102.469	102.426					
3.625	103.032	102.960	102.870	102.832					
3.750	103.388	103.322	103.226	103.194					
3.875	103.301	103.307	103.205	103.141					
4.000	103.663	103.674	103.568	103.509					
4.125	103.995	104.012	103.900	103.847					
4.250	104.294	104.316	104.199	104.152					
4.375	103.506	103.567	103.445	103.365					
4.500	103.868	103.875	103.816	103.673					
4.625	104.179	104.162	104.127	103.960					
4.750	104.350	104.429	104.291	104.227					
4.875	104.213	104.300	104.157	104.064					
5.000	104.477	104.569	104.421	104.334					
5.125	104.795	104.767	104.743						
5.250	104.631	104.603	104.579						

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: 10/28/19 9:04 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	100.567	99.983	99.908	99.853	3.375	100.445	100.382	100.317		<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																																			
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	100.990	100.372	100.291	100.242	3.500	100.701	100.638	100.572																												
3.500	101.366	100.723	100.638	100.594	3.625	100.939	100.876	100.810																												
3.625	101.602	101.128	101.028	100.907	3.750	101.522	101.461	101.396																												
3.750	101.869	101.612	101.513	101.180	3.875	101.761	101.701	101.635																												
3.875	102.009	101.373	101.302	101.072	4.000	101.985	101.925	101.859																												
4.000	102.278	101.825	101.754	101.355	4.125	102.194	102.134	102.068																												
4.125	102.484	102.254	102.183	101.611	4.250	102.388	102.328	102.262																												
4.250	102.892	102.662	102.591	101.846	4.375	101.544	101.487	101.429																												
4.375	102.569	101.843	101.814	101.606	4.500	101.741	101.683	101.625																												
4.500	102.662	102.253	102.224	101.866	4.625	101.923	101.865	101.807																												
4.625	102.828	102.643	102.614	102.115	4.750	102.093	102.035	101.978																												
4.750	103.199	103.014	102.985	102.356	4.875																															
4.875	102.886	102.769	102.797	102.115	5.000																															
5.000	103.259	103.142	103.170	102.345	5.125																															
5.125	102.851	102.823	102.641	102.559	5.250																															
5.250	102.894	102.997	102.839	102.763	5.375																															
5.375					5.500																															
5.500					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: 10/28/19 9:05 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	96.583	96.532	96.495	96.472	2.750	96.583	96.532	96.495	96.472	<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	96.859	96.813	96.771	96.753	2.875	96.859	96.813	96.771	96.753																			
3.000	99.460	99.347	99.235	97.029	3.000	99.460	99.347	99.235	97.029																			
3.125	99.858	99.745	99.633	97.254	3.125	99.858	99.745	99.633	97.254																			
3.250	100.257	100.144	100.032	97.841	3.250	100.257	100.144	100.032	97.841																			
3.375	100.336	100.223	100.111	98.103	3.375	100.336	100.223	100.111	98.103																			
3.500	100.735	100.622	100.510	98.294	3.500	100.735	100.622	100.510	98.294																			
3.625	101.135	101.022	100.910	98.397	3.625	101.135	101.022	100.910	98.397																			
3.750	101.536	101.423	101.311	98.556	3.750	101.536	101.423	101.311	98.556																			
3.875	101.580	101.467	101.355	98.806	3.875	101.580	101.467	101.355	98.806																			
4.000	101.980	101.867	101.755	98.968	4.000	101.980	101.867	101.755	98.968																			
4.125	102.381	102.268	102.156	99.052	4.125	102.381	102.268	102.156	99.052																			
4.250	102.783	102.670	102.558	99.153	4.250	102.783	102.670	102.558	99.153																			
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: 10/28/19 9:05 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	98.596	98.557	98.521	98.525	2.750	98.664	98.618	98.577	98.576	2.750	98.472	98.421	98.379	98.376
2.875	98.926	98.889	98.847	98.848	2.875	99.076	99.033	98.987	98.983	2.875	98.915	98.867	98.819	98.814
3.000	99.255	99.219	99.172	99.170	3.000	99.486	99.446	99.394	99.387	3.000	99.354	99.309	99.257	99.248
3.125	99.585	99.551	99.498	99.492	3.125	99.895	99.858	99.801	99.790	3.125	99.793	99.752	99.694	99.682
3.250	99.890	99.856	99.799	99.789	3.250	100.273	100.239	100.177	100.162	3.250	100.191	100.153	100.090	100.074
3.375	100.190	100.158	100.095	100.082	3.375	100.647	100.615	100.548	100.529	3.375	100.583	100.547	100.479	100.460
3.500	100.492	100.461	100.393	100.375	3.500	101.023	100.993	100.920	100.898	3.500	100.975	100.941	100.868	100.846
3.625	100.798	100.767	100.694	100.673	3.625	101.402	101.374	101.297	101.270	3.625	101.369	101.339	101.260	101.234
3.750	101.030	100.999	100.921	100.895	3.750	101.681	101.653	101.570	101.540	3.750	101.656	101.625	101.542	101.512
3.875	101.251	101.220	101.136	101.107	3.875	101.944	101.917	101.829	101.794	3.875	101.924	101.894	101.805	101.772
4.000	101.472	101.440	101.351	101.318	4.000	102.207	102.180	102.087	102.048	4.000	102.192	102.162	102.068	102.031
4.125	101.692	101.660	101.566	101.528	4.125	102.469	102.442	102.344	102.301	4.125	102.457	102.428	102.329	102.288
4.250	101.623	101.525	101.429		4.250	101.764	101.665	101.570		4.250	101.676	101.577	101.482	
4.375		101.720	101.624		4.375					4.375	101.872	101.773	101.678	
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: 10/28/19 9:05 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	98.781	98.742	98.705	98.710	2.750	98.729	98.683	98.642	98.641	2.750	98.609	98.557	98.515	98.513
2.875	99.107	99.070	99.028	99.029	2.875	99.139	99.096	99.050	99.046	2.875	99.048	99.000	98.953	98.947
3.000	99.431	99.395	99.348	99.345	3.000	99.546	99.506	99.454	99.446	3.000	99.485	99.440	99.388	99.379
3.125	99.757	99.723	99.670	99.664	3.125	99.953	99.916	99.859	99.848	3.125	99.921	99.880	99.822	99.810
3.250	100.059	100.025	99.968	99.958	3.250	100.330	100.295	100.233	100.218	3.250	100.315	100.276	100.213	100.198
3.375	100.358	100.326	100.263	100.249	3.375	100.702	100.670	100.602	100.584	3.375	100.701	100.665	100.597	100.578
3.500	100.661	100.629	100.561	100.544	3.500	101.075	101.045	100.973	100.950	3.500	101.088	101.054	100.981	100.958
3.625	100.968	100.938	100.864	100.843	3.625	101.452	101.424	101.346	101.320	3.625	101.477	101.446	101.367	101.341
3.750	101.203	101.172	101.093	101.068	3.750	101.729	101.701	101.619	101.588	3.750	101.758	101.727	101.644	101.614
3.875	101.427	101.396	101.312	101.283	3.875	101.992	101.965	101.877	101.842	3.875	102.023	101.993	101.904	101.870
4.000	101.649	101.617	101.528	101.495	4.000	102.256	102.229	102.136	102.098	4.000	102.287	102.258	102.164	102.126
4.125	101.870	101.838	101.744	101.706	4.125	102.520	102.494	102.395	102.352	4.125	102.551	102.522	102.423	102.381
4.250	102.080	102.047	101.947	101.906	4.250	102.728	102.700	102.597	102.550	4.250	102.796	102.767	102.663	102.617
4.375	102.288	102.255	102.150	102.104	4.375	102.928	102.900	102.791	102.740	4.375	103.040	103.012	102.902	102.852
4.500	102.495	102.461	102.351	102.301	4.500	103.129	103.100	102.986	102.930	4.500	103.286	103.257	103.142	103.089
4.625	102.700	102.665	102.550	102.495	4.625	103.327	103.298	103.179	103.119	4.625	103.500	103.500	103.382	103.324
4.750	102.875	102.839	102.719	102.660	4.750	103.500	103.500	103.394	103.330	4.750	103.500	103.500	103.500	103.500
4.875	103.047	103.009	102.884	102.821	4.875	103.500	103.500	103.500	103.500	4.875				

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**

**Risk Based Adjustments (Terms > 15 years only)**

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

**Conventional Adjusters**

Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV ≤ 75%	-0.750
HighBal ARM LTV/CLTV > 75%	-1.500
Second home LTV > 85%	-0.250

**Loans with Secondary Financing**

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

**Cash Out (All Terms)**

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

**LPMI Adjustments - All LPMI Products**

>20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300

**Wholesale Fee Buyout Option Price Adjustor**

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





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

[Return to Home Tab](#)



Effective: 10/28/19 9:05 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	100.415	100.346	100.298		3.625	100.779	100.733	100.715	100.716
3.750	101.277	101.194	101.111		3.750	101.614	101.578	101.546	101.512
3.875	101.703	101.617	101.534		3.875	102.017	101.984	101.952	101.923
4.000	102.188	102.103	102.017		4.000	102.421	102.395	102.358	102.335
4.125	102.506	102.420	102.335		4.125	102.449	102.421	102.384	102.362
4.250	102.787	102.683	102.578		4.250	102.981	102.968	102.914	102.860
4.375	103.112	103.007	102.938		4.375	103.279	103.271	103.216	103.164
4.500	103.458	103.401	103.344		4.500	103.514	103.505	103.450	103.401
4.625	103.641	103.584	103.527		4.625	103.536	103.530	103.474	103.427
4.750	103.829	103.707	103.611		4.750	103.900	103.941	103.869	103.789
4.875	104.162	104.133	104.105		4.875	104.221	104.266	104.194	104.118
5.000	104.521	104.492	104.463		5.000	104.469	104.514	104.442	104.367
5.125	104.761	104.733	104.704		5.125	104.678	104.817	104.725	104.619
5.250					5.250	105.095	105.301	105.186	105.047
5.375					5.375	105.346	105.549	105.438	105.305
5.500					5.500	105.625	105.834	105.723	105.591
5.625					5.625	106.260	106.470	106.358	106.230
5.750					5.750	106.611	106.822	106.711	106.584
5.875					5.875	106.881	107.093	106.982	106.858
6.000					6.000	107.065	107.276	107.165	107.041

**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>					
<b>LTV Range</b>	<b>CLTV Range</b>		<b>Fico &lt;720</b>	<b>Fico &gt;=720</b>	
≤ 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>≤ 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