



Effective: 10/29/19 9:10 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



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

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WesLend Fixed High Balance														
1033-99 1133-99 Conventional 25/30 Yr Fixed HB					1233-99 1253-99 Conventional 20 Yr Fixed HB					1333-99 1353-99 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	98.658	98.365	98.278	97.715	3.250	98.428	98.365	98.278		2.750	99.206	99.105	99.016	
3.375	99.197	99.005	98.919	98.386	3.375	99.067	99.005	98.919		2.875	99.582	99.481	99.392	
3.500	99.681	99.368	99.284	99.002	3.500	99.428	99.368	99.284		3.000	100.003	99.902	99.813	
3.625	100.396	99.959	99.879	99.789	3.625	100.017	99.959	99.879		3.125	100.375	100.274	100.185	
3.750	101.062	100.631	100.532	100.502	3.750	100.660	100.631	100.532		3.250	100.766	100.686	100.597	
3.875	101.642	101.274	101.169	101.145	3.875	101.297	101.274	101.169		3.375	101.130	101.049	100.960	
4.000	102.123	101.830	101.721	101.702	4.000	101.848	101.830	101.721		3.500	101.507	101.426	101.337	
4.125	102.466	102.255	102.140	102.127	4.125	102.267	102.255	102.140		3.625	101.820	101.739	101.650	
4.250	102.473	102.129	102.009	101.965	4.250	102.070	102.129	102.009		3.750	102.018	101.937	101.848	
4.375	102.976	102.705	102.580	102.542	4.375	102.641	102.705	102.580		3.875	102.268	102.190	102.100	
4.500	103.358	103.169	103.039	103.007	4.500	103.100	103.169	103.039		4.000	102.566	102.487	102.398	
4.625	103.554	103.533	103.398	103.371	4.625	103.458	103.533	103.398		4.125	102.853	102.774	102.685	
4.750	103.511	103.054	102.914	102.856	4.750	102.971	103.054	102.914		4.250	103.103	103.024	102.935	
4.875	103.902	103.595	103.450	103.397	4.875	103.507	103.595	103.450		4.375	103.307	103.240	103.166	
5.000	104.235	104.029	103.878	103.831	5.000	103.934	104.029	103.878		4.500	103.557	103.490	103.416	
5.125	104.501	104.322	104.166	104.124	5.125	104.222	104.322	104.166		4.625	103.711	103.632	103.543	
5.250	104.616	102.686	102.657		5.250	102.650	102.622	102.598		4.750	102.951	102.868	102.779	
5.375	105.020	103.118	103.089		5.375	103.003	102.975	102.951		4.875				
5.500	105.280	103.279	103.254		5.500	103.307	103.279	103.254		5.000				
5.625	105.455				5.625					5.125				

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.536	100.456	100.367	
3.375	100.900	100.819	100.730	
3.500	101.277	101.196	101.107	
3.625	101.590	101.509	101.420	
3.750	101.788	101.707	101.618	
3.875	102.038	101.960	101.870	
4.000	102.336	102.257	102.168	
4.125	102.623	102.544	102.455	
4.250	102.873	102.794	102.705	
4.375	103.075	102.997	102.908	
4.500	103.320	103.241	103.152	
4.625	103.481	103.402	103.313	
4.750	102.721	102.638	102.549	
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			
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

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

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95%-90.01%	30%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.140	-5.700
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.510	-2.260	-2.930	-3.430	-4.330	-5.800	-6.320	-6.960
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
Rate & Term Refinance		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash Out Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A
Investment Property (Max 85% LTV)		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350
3-4 - Unit Property		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
Manufactured									
>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

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	102.494	102.430	101.751	101.704	3.375	102.008	101.904	101.841	101.564
3.375	102.917	102.852	102.221	102.179	3.500	102.401	102.297	102.234	101.923
3.500	103.323	103.259	102.662	102.626	3.625	102.779	102.675	102.612	102.271
3.625	103.659	103.595	103.145	103.039	3.750	103.055	103.058	102.970	102.928
3.750	103.927	103.838	103.583	103.410	3.875	103.395	103.403	103.310	103.274
3.875	104.099	104.067	103.339	103.278	4.000	103.721	103.735	103.637	103.606
4.000	104.438	104.406	103.779	103.652	4.125	104.033	104.053	103.950	103.924
4.125	104.717	104.685	104.199	103.994	4.250	104.329	104.355	104.246	104.226
4.250	104.897	104.773	104.597	104.304	4.375	104.460	104.521	104.407	104.357
4.375	104.804	104.780	103.716	103.499	4.500	104.755	104.821	104.702	104.657
4.500	104.947	104.923	104.116	103.810	4.625	104.482	104.454	104.430	
4.625	105.124	105.100	104.497	104.100	4.750	102.381	102.353	102.329	
4.750	105.604	105.163	104.860	104.368	4.875	102.752	102.724	102.700	
4.875	105.861	104.649	104.656	104.145	5.000	103.122	103.094	103.070	
5.000	106.127	104.648	104.497	104.417	5.125	103.489	103.461	103.437	
5.125	106.371	104.910	104.886		5.250				
5.250	106.599	104.678	104.654		5.375				
5.375					5.500				
5.500					5.625				
5.625					5.750				

FICO Adjustments	
580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640- 659	-0.375
660- 679	-0.250
680 - 699	0.000
> 700	0.000
Government Adjusters	
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000
VA	-0.250

7000-99	USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS				
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	101.862	101.779	101.701	101.654						
3.375	102.331	102.254	102.171	102.129						
3.500	102.772	102.701	102.612	102.576						
3.625	103.179	103.113	103.019	102.989						
3.750	103.544	103.484	103.385	103.360						
3.875	103.378	103.389	103.285	103.228						
4.000	103.746	103.762	103.653	103.602						
4.125	104.083	104.104	103.990	103.944						
4.250	104.387	104.414	104.294	104.254						
4.375	103.580	103.647	103.522	103.449						
4.500	104.004	103.976	103.952	103.760						
4.625	104.311	104.283	104.259	104.050						
4.750	104.432	104.515	104.375	104.318						
4.875	104.234	104.326	104.180	104.095						
5.000	104.500	104.598	104.447	104.367						
5.125	104.888	104.860	104.836							
5.250	104.655	104.628	104.604							

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					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	100.687	100.127	100.049	100.002	3.375	100.623	100.559	100.494		
3.375	101.109	100.524	100.440	100.398	3.500	100.878	100.815	100.749		
3.500	101.486	100.882	100.794	100.757	3.625	101.117	101.053	100.987		
3.625	101.722	101.350	101.257	101.077	3.750	101.684	101.617	101.544		
3.750	102.039	101.788	101.695	101.358	3.875	101.924	101.857	101.783		
3.875	102.093	101.522	101.451	101.163	4.000	102.148	102.080	102.007		
4.000	102.362	101.963	101.892	101.450	4.125	102.356	102.289	102.216		
4.125	102.611	102.382	102.311	101.709	4.250	102.551	102.483	102.410		
4.250	103.009	102.781	102.709	101.946	4.375	101.677	101.617	101.560		
4.375	102.629	101.982	101.953	101.689	4.500	101.873	101.813	101.756		
4.500	102.752	102.383	102.354	101.950	4.625	102.056	101.996	101.938		
4.625	102.948	102.764	102.735	102.202	4.750	102.226	102.166	102.108		
4.750	103.310	103.126	103.098	102.444	4.875					
4.875	103.017	102.887	102.894	102.145	5.000					
5.000	103.382	103.251	103.258	102.377	5.125					
5.125	102.869	102.841	102.667	102.592	5.250					
5.250	102.919	103.027	102.866	102.797	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

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 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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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	96.607	96.556	96.518	96.495	2.750	96.607	96.556	96.518	96.495	<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	96.883	96.837	96.794	96.777	2.875	96.883	96.837	96.794	96.777																			
3.000	99.560	99.447	99.335	97.055	3.000	99.560	99.447	99.335	97.055																			
3.125	99.958	99.845	99.733	97.276	3.125	99.958	99.845	99.733	97.276																			
3.250	100.357	100.244	100.132	97.878	3.250	100.357	100.244	100.132	97.878																			
3.375	100.436	100.323	100.211	98.140	3.375	100.436	100.323	100.211	98.140																			
3.500	100.835	100.722	100.610	98.324	3.500	100.835	100.722	100.610	98.324																			
3.625	101.235	101.122	101.010	98.417	3.625	101.235	101.122	101.010	98.417																			
3.750	101.636	101.523	101.411	98.527	3.750	101.636	101.523	101.411	98.527																			
3.875	101.680	101.567	101.455	98.778	3.875	101.680	101.567	101.455	98.778																			
4.000	102.080	101.967	101.855	98.939	4.000	102.080	101.967	101.855	98.939																			
4.125	102.481	102.368	102.256	99.023	4.125	102.481	102.368	102.256	99.023																			
4.250	102.883	102.770	102.658	99.124	4.250	102.883	102.770	102.658	99.124																			
4.375	102.178	102.065	101.953		4.375	102.178	102.065	101.953																				
4.500	102.578	102.465	102.353		4.500	102.578	102.465	102.353																				
4.625	102.977	102.864	102.752		4.625	102.977	102.864	102.752																				
4.750	103.378	103.265	103.153		4.750	103.378	103.265	103.153																				
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: 10/29/19 9:10 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	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					2.500					2.500					2.500				
2.625					2.625					2.625					2.625					2.625					2.625				
2.750	98.580	98.541	98.503	98.508	2.750	98.701	98.657	98.614	98.616	2.750	98.495	98.447	98.403	98.404	2.750	98.495	98.447	98.403	98.404	2.750	98.495	98.447	98.403	98.404	2.750	98.495	98.447	98.403	98.404
2.875	98.923	98.885	98.842	98.844	2.875	99.122	99.081	99.033	99.031	2.875	98.934	98.889	98.841	98.838	2.875	98.934	98.889	98.841	98.838	2.875	98.934	98.889	98.841	98.838	2.875	98.934	98.889	98.841	98.838
3.000	99.265	99.229	99.181	99.179	3.000	99.540	99.502	99.449	99.443	3.000	99.370	99.328	99.275	99.269	3.000	99.370	99.328	99.275	99.269	3.000	99.370	99.328	99.275	99.269	3.000	99.370	99.328	99.275	99.269
3.125	99.607	99.574	99.520	99.515	3.125	99.958	99.923	99.864	99.855	3.125	99.806	99.768	99.709	99.700	3.125	99.806	99.768	99.709	99.700	3.125	99.806	99.768	99.709	99.700	3.125	99.806	99.768	99.709	99.700
3.250	99.916	99.884	99.825	99.816	3.250	100.319	100.287	100.223	100.210	3.250	100.201	100.165	100.101	100.089	3.250	100.201	100.165	100.101	100.089	3.250	100.201	100.165	100.101	100.089	3.250	100.201	100.165	100.101	100.089
3.375	100.221	100.189	100.125	100.112	3.375	100.673	100.643	100.573	100.557	3.375	100.589	100.555	100.486	100.470	3.375	100.589	100.555	100.486	100.470	3.375	100.589	100.555	100.486	100.470	3.375	100.589	100.555	100.486	100.470
3.500	100.526	100.495	100.426	100.410	3.500	101.029	101.000	100.926	100.906	3.500	100.977	100.946	100.872	100.853	3.500	100.977	100.946	100.872	100.853	3.500	100.977	100.946	100.872	100.853	3.500	100.977	100.946	100.872	100.853
3.625	100.835	100.805	100.731	100.710	3.625	101.388	101.361	101.282	101.258	3.625	101.368	101.340	101.260	101.237	3.625	101.368	101.340	101.260	101.237	3.625	101.368	101.340	101.260	101.237	3.625	101.368	101.340	101.260	101.237
3.750	101.053	101.023	100.943	100.919	3.750	101.660	101.633	101.548	101.520	3.750	101.652	101.625	101.540	101.513	3.750	101.652	101.625	101.540	101.513	3.750	101.652	101.625	101.540	101.513	3.750	101.652	101.625	101.540	101.513
3.875	101.258	101.227	101.142	101.114	3.875	101.917	101.891	101.801	101.769	3.875	101.920	101.892	101.802	101.772	3.875	101.920	101.892	101.802	101.772	3.875	101.920	101.892	101.802	101.772	3.875	101.920	101.892	101.802	101.772
4.000	101.462	101.431	101.341	101.308	4.000	102.174	102.148	102.053	102.017	4.000	102.185	102.158	102.063	102.029	4.000	102.185	102.158	102.063	102.029	4.000	102.185	102.158	102.063	102.029	4.000	102.185	102.158	102.063	102.029
4.125	101.666	101.634	101.539	101.502	4.125	102.431	102.405	102.305	102.264	4.125	102.449	102.423	102.322	102.284	4.125	102.449	102.423	102.322	102.284	4.125	102.449	102.423	102.322	102.284	4.125	102.449	102.423	102.322	102.284
4.250	101.573	101.475	101.379		4.250	101.711	101.612	101.517		4.250	101.635	101.537	101.441		4.250	101.635	101.537	101.441		4.250	101.635	101.537	101.441		4.250	101.635	101.537	101.441	
4.375		101.678	101.582		4.375					4.375	101.823	101.725	101.629		4.375	101.823	101.725	101.629		4.375	101.823	101.725	101.629		4.375	101.823	101.725	101.629	
4.500					4.500					4.500					4.500					4.500					4.500				
4.625					4.625					4.625					4.625					4.625					4.625				
4.750					4.750					4.750					4.750					4.750					4.750				
4.875					4.875					4.875					4.875					4.875					4.875				

Extension and Re-lock Fees

Please call lock desk 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 States	-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: 10/29/19 9:10 AM

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

WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance					1833-77 7/1 LIBOR ARM High Balance					1933-77 10/1 LIBOR ARM High Balance				
Margin 2.25 Caps 2/2/5					Margin 2.25 Caps 5/2/5					Margin 2.25 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	98.766	98.727	98.690	98.695	2.750	98.767	98.723	98.680	98.682	2.750	98.633	98.584	98.541	98.541
2.875	99.106	99.069	99.026	99.027	2.875	99.186	99.145	99.096	99.095	2.875	99.069	99.024	98.975	98.973
3.000	99.443	99.407	99.359	99.357	3.000	99.601	99.563	99.510	99.504	3.000	99.502	99.460	99.407	99.401
3.125	99.781	99.748	99.694	99.689	3.125	100.017	99.982	99.923	99.915	3.125	99.935	99.897	99.838	99.829
3.250	100.087	100.055	99.996	99.987	3.250	100.377	100.344	100.280	100.268	3.250	100.326	100.290	100.226	100.214
3.375	100.390	100.358	100.294	100.281	3.375	100.729	100.698	100.629	100.613	3.375	100.709	100.676	100.606	100.591
3.500	100.696	100.665	100.596	100.579	3.500	101.082	101.053	100.979	100.959	3.500	101.092	101.061	100.987	100.968
3.625	101.006	100.976	100.902	100.882	3.625	101.439	101.412	101.332	101.308	3.625	101.478	101.449	101.369	101.347
3.750	101.227	101.197	101.117	101.093	3.750	101.708	101.682	101.597	101.569	3.750	101.757	101.729	101.644	101.618
3.875	101.434	101.404	101.319	101.290	3.875	101.966	101.939	101.849	101.817	3.875	102.020	101.992	101.902	101.872
4.000	101.640	101.608	101.518	101.485	4.000	102.224	102.198	102.103	102.067	4.000	102.282	102.255	102.160	102.126
4.125	101.845	101.812	101.717	101.680	4.125	102.482	102.456	102.356	102.316	4.125	102.544	102.517	102.417	102.378
4.250	102.051	102.018	101.917	101.876	4.250	102.682	102.655	102.549	102.505	4.250	102.780	102.753	102.647	102.605
4.375	102.258	102.224	102.118	102.073	4.375	102.874	102.847	102.736	102.687	4.375	103.014	102.987	102.876	102.830
4.500	102.463	102.428	102.317	102.268	4.500	103.067	103.038	102.922	102.869	4.500	103.249	103.222	103.106	103.056
4.625	102.666	102.631	102.515	102.461	4.625	103.257	103.228	103.107	103.049	4.625	103.483	103.456	103.335	103.280
4.750	102.842	102.805	102.684	102.626	4.750	103.474	103.444	103.317	103.256	4.750	103.500	103.500	103.498	103.439
4.875	103.015	102.976	102.850	102.787	4.875	103.500	103.500	103.500	103.467	4.875	103.500	103.500	103.500	103.500

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

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FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 1024-00 Home Ready 30 Yr Fixed					1022-00 1028-00 Home Possible 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	100.563	100.496	100.451		3.625	100.921	100.873	100.856	100.860
3.750	101.349	101.261	101.185		3.750	101.718	101.686	101.648	101.621
3.875	101.791	101.706	101.620		3.875	102.121	102.093	102.055	102.033
4.000	102.277	102.191	102.106		4.000	102.526	102.499	102.461	102.441
4.125	102.594	102.509	102.423		4.125	102.550	102.524	102.487	102.468
4.250	102.794	102.684	102.590		4.250	103.020	103.010	102.951	102.906
4.375	103.114	103.007	102.950		4.375	103.317	103.310	103.250	103.211
4.500	103.470	103.413	103.356		4.500	103.548	103.546	103.486	103.448
4.625	103.653	103.596	103.539		4.625	103.572	103.567	103.508	103.471
4.750	103.820	103.688	103.609		4.750	103.921	103.967	103.885	103.819
4.875	104.160	104.132	104.103		4.875	104.241	104.291	104.209	104.146
5.000	104.519	104.490	104.462		5.000	104.485	104.538	104.456	104.396
5.125	104.760	104.731	104.702		5.125	104.699	104.813	104.709	104.620
5.250					5.250	105.089	105.314	105.189	105.071
5.375					5.375	105.339	105.565	105.440	105.324
5.500					5.500	105.617	105.845	105.719	105.609
5.625					5.625	106.246	106.479	106.354	106.247
5.750					5.750	106.596	106.830	106.705	106.600
5.875					5.875	106.866	107.101	106.976	106.873
6.000					6.000	107.048	107.284	107.158	107.056

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

Days	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