



Effective: 10/30/19 8:48 AM

**BORROWER PAID RATE SHEET**  
**WesLend Financial Rate Sheet**

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**New Locks**

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at [www.weslendwholesale.com](http://www.weslendwholesale.com).
- Loans can be locked in Broker Connection 2.0 until 5:30 pm PST.
- Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
- Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
- Rates and prices are subject to change without notice.

**Lender Fees Are Not Included In Pricing**

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

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

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

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





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

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WesLend 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	98.765	98.275	98.187	97.727	3.250	98.344	98.275	98.187		2.750	99.267	99.180	99.091	
3.375	99.299	98.923	98.837	98.397	3.375	98.990	98.923	98.837		2.875	99.644	99.558	99.469	
3.500	99.810	99.292	99.207	99.043	3.500	99.356	99.292	99.207		3.000	100.064	99.978	99.889	
3.625	100.570	99.959	99.864	99.828	3.625	99.993	99.959	99.864		3.125	100.434	100.347	100.258	
3.750	101.229	100.670	100.570	100.540	3.750	100.698	100.670	100.570		3.250	100.816	100.739	100.658	
3.875	101.730	101.311	101.206	101.181	3.875	101.334	101.311	101.206		3.375	101.180	101.103	101.022	
4.000	102.195	101.861	101.751	101.732	4.000	101.878	101.861	101.751		3.500	101.554	101.477	101.396	
4.125	102.533	102.273	102.158	102.144	4.125	102.284	102.273	102.158		3.625	101.864	101.787	101.706	
4.250	102.529	102.132	102.011	101.967	4.250	102.073	102.132	102.011		3.750	102.062	101.985	101.904	
4.375	103.006	102.708	102.582	102.543	4.375	102.643	102.708	102.582		3.875	102.286	102.204	102.115	
4.500	103.381	103.167	103.036	103.003	4.500	103.097	103.167	103.036		4.000	102.582	102.501	102.412	
4.625	103.575	103.522	103.386	103.359	4.625	103.446	103.522	103.386		4.125	102.867	102.786	102.696	
4.750	103.567	103.060	102.919	102.860	4.750	102.976	103.060	102.919		4.250	103.115	103.033	102.944	
4.875	103.965	103.602	103.456	103.403	4.875	103.513	103.602	103.456		4.375	103.315	103.238	103.165	
5.000	104.294	104.033	103.881	103.833	5.000	103.937	104.033	103.881		4.500	103.557	103.488	103.415	
5.125	104.560	104.318	104.161	104.120	5.125	104.217	104.318	104.161		4.625	103.715	103.634	103.545	
5.250	104.662	102.696	102.688		5.250	102.654	102.626	102.594		4.750	102.807	102.717	102.620	
5.375	105.059	103.128	103.120		5.375	103.006	102.978	102.945		4.875				
5.500	105.317	103.279	103.242		5.500	103.307	103.279	103.242		5.000				
5.625	105.491				5.625					5.125				

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.586	100.509	100.428	
3.375	100.950	100.873	100.792	
3.500	101.324	101.247	101.166	
3.625	101.634	101.557	101.476	
3.750	101.832	101.755	101.674	
3.875	102.056	101.974	101.885	
4.000	102.352	102.271	102.182	
4.125	102.637	102.556	102.466	
4.250	102.885	102.803	102.714	
4.375	103.085	103.003	102.914	
4.500	103.327	103.246	103.157	
4.625	103.485	103.404	103.315	
4.750	102.577	102.487	102.390	
4.875				
5.000				
5.125				
5.250				
5.375				
5.500				
5.625				

LPMI Product Codes			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

**Price Adjustments**

Risk Based Adjustments (Terms > 15 years only)	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

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

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

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

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95%-90.01%	30%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.140	-5.700
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.510	-2.260	-2.930	-3.430	-4.330	-5.800	-6.320	-6.960
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate & Term Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A
Second Home		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350
Investment Property (Max 85% LTV)		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
3-4 - Unit Property		-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A
Manufactured		-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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





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

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**WesLend Government**

8000-99 8100-99					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	102.706	102.642	101.824	101.770	3.375	102.045	101.940	101.877	101.619		
3.375	103.129	103.064	102.282	102.240	3.500	102.436	102.332	102.269	101.975		
3.500	103.535	103.470	102.758	102.679	3.625	102.813	102.710	102.646	102.319		
3.625	103.871	103.807	103.243	103.083	3.750	103.018	103.022	102.933	102.890		
3.750	104.047	103.986	103.681	103.442	3.875	103.354	103.363	103.269	103.232		
3.875	104.256	104.216	103.400	103.315	4.000	103.677	103.692	103.593	103.561		
4.000	104.595	104.555	103.841	103.680	4.125	103.985	104.006	103.902	103.875		
4.125	104.874	104.834	104.260	104.014	4.250	104.278	104.304	104.194	104.174		
4.250	104.957	104.885	104.658	104.316	4.375	104.449	104.479	104.364	104.313		
4.375	104.927	104.902	103.811	103.519	4.500	104.740	104.776	104.656	104.610		
4.500	105.100	105.075	104.212	103.825	4.625	104.505	104.477	104.453			
4.625	105.276	105.252	104.593	104.109	4.750	102.341	102.313	102.289			
4.750	105.641	105.319	104.955	104.375	4.875	102.712	102.684	102.660			
4.875	105.910	104.705	104.719	104.138	5.000	103.081	103.053	103.029			
5.000	106.171	104.638	104.486	104.406	5.125	103.449	103.421	103.397			
5.125	106.412	104.924	104.900		5.250						
5.250	106.637	104.635	104.611		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	101.928	101.847	101.768	101.720		
3.375	102.392	102.316	102.232	102.190		
3.500	102.826	102.755	102.666	102.629		
3.625	103.223	103.158	103.063	103.033		
3.750	103.576	103.517	103.417	103.392		
3.875	103.415	103.427	103.322	103.265		
4.000	103.774	103.791	103.681	103.630		
4.125	104.103	104.125	104.010	103.964		
4.250	104.399	104.427	104.306	104.266		
4.375	103.600	103.668	103.542	103.469		
4.500	104.021	103.993	103.969	103.775		
4.625	104.334	104.306	104.282	104.059		
4.750	104.438	104.523	104.381	104.325		
4.875	104.228	104.321	104.174	104.088		
5.000	104.490	104.588	104.436	104.356		
5.125	104.902	104.874	104.850			
5.250	104.613	104.585	104.561			

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	100.899	100.186	100.107	100.060	3.375	100.640	100.568	100.494		<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																																				
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VA	-0.250																																				
3.375	101.321	100.573	100.489	100.447	3.500	100.895	100.823	100.750																													
3.500	101.698	100.977	100.870	100.795	3.625	101.133	101.061	100.988																													
3.625	101.934	101.462	101.356	101.104	3.750	101.684	101.615	101.542																													
3.750	102.157	101.901	101.794	101.374	3.875	101.924	101.855	101.782																													
3.875	102.250	101.583	101.512	101.194	4.000	102.148	102.079	102.005																													
4.000	102.519	102.024	101.953	101.473	4.125	102.356	102.288	102.214																													
4.125	102.671	102.443	102.372	101.726	4.250	102.551	102.482	102.408																													
4.250	103.069	102.842	102.770	101.960	4.375	101.536	101.470	101.404																													
4.375	102.752	102.077	102.049	101.711	4.500	101.732	101.666	101.600																													
4.500	102.905	102.478	102.449	101.968	4.625	101.914	101.849	101.783																													
4.625	103.042	102.859	102.830	102.216	4.750	102.084	102.019	101.953																													
4.750	103.404	103.221	103.193	102.455	4.875																																
4.875	103.067	102.942	102.956	102.140	5.000																																
5.000	103.432	103.307	103.321	102.368	5.125																																
5.125	102.851	102.823	102.655	102.580	5.250																																
5.250	102.905	103.014	102.852	102.783	5.375																																
5.375					5.500																																
5.500					5.625																																
5.625					5.750																																

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



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: 10/30/19 8:48 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	96.590	96.539	96.501	96.477	2.750	96.590	96.539	96.501	96.477	
2.875	96.864	96.819	96.775	96.757	2.875	96.864	96.819	96.775	96.757	
3.000	99.560	99.447	99.335	97.034	3.000	99.560	99.447	99.335	97.034	
3.125	99.958	99.845	99.733	97.255	3.125	99.958	99.845	99.733	97.255	
3.250	100.357	100.244	100.132	97.859	3.250	100.357	100.244	100.132	97.859	
3.375	100.436	100.323	100.211	98.119	3.375	100.436	100.323	100.211	98.119	
3.500	100.835	100.722	100.610	98.302	3.500	100.835	100.722	100.610	98.302	
3.625	101.235	101.122	101.010	98.400	3.625	101.235	101.122	101.010	98.400	
3.750	101.636	101.523	101.411	98.507	3.750	101.636	101.523	101.411	98.507	
3.875	101.680	101.567	101.455	98.756	3.875	101.680	101.567	101.455	98.756	
4.000	102.080	101.967	101.855	98.924	4.000	102.080	101.967	101.855	98.924	
4.125	102.481	102.368	102.256	99.012	4.125	102.481	102.368	102.256	99.012	
4.250	102.883	102.770	102.658	99.101	4.250	102.883	102.770	102.658	99.101	
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					

  

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

  

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: 10/30/19 8:48 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	98.563	98.524	98.485	98.490	2.750	98.687	98.644	98.600	98.601	2.750	98.595	98.549	98.505	98.505	2.750	98.595	98.549	98.505	98.505	2.750	98.595	98.549	98.505	98.505	2.750	98.595	98.549	98.505	98.505
2.875	98.905	98.868	98.824	98.825	2.875	99.108	99.067	99.018	99.016	2.875	99.019	98.976	98.927	98.924	2.875	99.019	98.976	98.927	98.924	2.875	99.019	98.976	98.927	98.924	2.875	99.019	98.976	98.927	98.924
3.000	99.246	99.211	99.162	99.159	3.000	99.526	99.488	99.434	99.428	3.000	99.441	99.401	99.346	99.340	3.000	99.441	99.401	99.346	99.340	3.000	99.441	99.401	99.346	99.340	3.000	99.441	99.401	99.346	99.340
3.125	99.588	99.554	99.500	99.494	3.125	99.943	99.909	99.849	99.840	3.125	99.862	99.825	99.766	99.756	3.125	99.862	99.825	99.766	99.756	3.125	99.862	99.825	99.766	99.756	3.125	99.862	99.825	99.766	99.756
3.250	99.896	99.864	99.805	99.795	3.250	100.305	100.273	100.208	100.195	3.250	100.250	100.216	100.151	100.138	3.250	100.250	100.216	100.151	100.138	3.250	100.250	100.216	100.151	100.138	3.250	100.250	100.216	100.151	100.138
3.375	100.200	100.169	100.104	100.091	3.375	100.659	100.629	100.559	100.542	3.375	100.633	100.601	100.530	100.514	3.375	100.633	100.601	100.530	100.514	3.375	100.633	100.601	100.530	100.514	3.375	100.633	100.601	100.530	100.514
3.500	100.505	100.475	100.405	100.388	3.500	101.015	100.987	100.911	100.891	3.500	101.016	100.986	100.911	100.891	3.500	101.016	100.986	100.911	100.891	3.500	101.016	100.986	100.911	100.891	3.500	101.016	100.986	100.911	100.891
3.625	100.814	100.785	100.710	100.689	3.625	101.374	101.348	101.268	101.243	3.625	101.401	101.374	101.293	101.270	3.625	101.401	101.374	101.293	101.270	3.625	101.401	101.374	101.293	101.270	3.625	101.401	101.374	101.293	101.270
3.750	101.032	101.002	100.922	100.897	3.750	101.646	101.620	101.534	101.506	3.750	101.678	101.651	101.565	101.538	3.750	101.678	101.651	101.565	101.538	3.750	101.678	101.651	101.565	101.538	3.750	101.678	101.651	101.565	101.538
3.875	101.237	101.207	101.121	101.092	3.875	101.904	101.878	101.787	101.755	3.875	101.936	101.910	101.819	101.788	3.875	101.936	101.910	101.819	101.788	3.875	101.936	101.910	101.819	101.788	3.875	101.936	101.910	101.819	101.788
4.000	101.442	101.410	101.319	101.286	4.000	102.162	102.136	102.040	102.003	4.000	102.194	102.168	102.072	102.037	4.000	102.194	102.168	102.072	102.037	4.000	102.194	102.168	102.072	102.037	4.000	102.194	102.168	102.072	102.037
4.125	101.645	101.613	101.517	101.480	4.125	102.418	102.393	102.292	102.251	4.125	102.450	102.424	102.322	102.284	4.125	102.450	102.424	102.322	102.284	4.125	102.450	102.424	102.322	102.284	4.125	102.450	102.424	102.322	102.284
4.250	101.598	101.500	101.404		4.250	101.739	101.640	101.545		4.250	101.663	101.565	101.470		4.250	101.663	101.565	101.470		4.250	101.663	101.565	101.470		4.250	101.663	101.565	101.470	
4.375		101.695	101.600		4.375					4.375	101.851	101.753	101.657		4.375	101.851	101.753	101.657		4.375	101.851	101.753	101.657		4.375	101.851	101.753	101.657	
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 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: 10/30/19 8:48 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	98.748	98.710	98.671	98.676	2.750	98.752	98.709	98.665	98.666	2.750	98.731	98.685	98.641	98.641
2.875	99.087	99.050	99.006	99.007	2.875	99.171	99.131	99.081	99.079	2.875	99.153	99.110	99.061	99.058
3.000	99.422	99.387	99.338	99.336	3.000	99.586	99.549	99.494	99.488	3.000	99.572	99.532	99.477	99.471
3.125	99.761	99.727	99.673	99.667	3.125	100.002	99.967	99.908	99.899	3.125	99.990	99.953	99.893	99.884
3.250	100.066	100.034	99.974	99.965	3.250	100.362	100.330	100.265	100.252	3.250	100.374	100.339	100.275	100.262
3.375	100.369	100.337	100.273	100.259	3.375	100.714	100.684	100.614	100.597	3.375	100.751	100.719	100.649	100.633
3.500	100.675	100.644	100.574	100.557	3.500	101.068	101.039	100.964	100.944	3.500	101.129	101.099	101.024	101.004
3.625	100.985	100.956	100.881	100.860	3.625	101.425	101.398	101.318	101.294	3.625	101.509	101.481	101.401	101.378
3.750	101.206	101.176	101.096	101.071	3.750	101.695	101.669	101.583	101.555	3.750	101.780	101.753	101.667	101.640
3.875	101.414	101.383	101.298	101.268	3.875	101.953	101.927	101.836	101.803	3.875	102.035	102.008	101.917	101.886
4.000	101.619	101.587	101.497	101.463	4.000	102.212	102.186	102.090	102.053	4.000	102.289	102.263	102.167	102.132
4.125	101.824	101.792	101.696	101.658	4.125	102.470	102.445	102.344	102.303	4.125	102.543	102.517	102.416	102.377
4.250	102.044	102.012	101.911	101.869	4.250	102.680	102.654	102.547	102.502	4.250	102.782	102.756	102.649	102.607
4.375	102.268	102.234	102.128	102.082	4.375	102.883	102.856	102.744	102.695	4.375	103.020	102.994	102.883	102.836
4.500	102.489	102.455	102.344	102.294	4.500	103.086	103.059	102.942	102.888	4.500	103.260	103.234	103.117	103.066
4.625	102.709	102.675	102.558	102.503	4.625	103.288	103.259	103.137	103.079	4.625	103.499	103.473	103.350	103.295
4.750	102.872	102.836	102.714	102.656	4.750	103.498	103.469	103.341	103.279	4.750	103.500	103.500	103.500	103.455
4.875	103.028	102.991	102.864	102.801	4.875	103.500	103.500	103.500	103.481	4.875				

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**

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

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

**Conventional Adjusters**

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

**Loans with Secondary Financing**

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

**Cash Out (All Terms)**

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

**LPMI Adjustments - All LPMI Products**

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

**Wholesale Fee Buyout Option Price Adjustor**

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



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**FHLMC-FNMA SPECIFIC PRODUCTS**

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	100.692	100.629	100.587		3.625	101.080	101.016	101.003	101.007
3.750	101.484	101.403	101.328		3.750	101.878	101.840	101.809	101.782
3.875	101.913	101.821	101.750		3.875	102.284	102.249	102.218	102.195
4.000	102.398	102.306	102.219		4.000	102.669	102.632	102.601	102.584
4.125	102.716	102.623	102.531		4.125	102.689	102.656	102.625	102.607
4.250	102.846	102.746	102.653		4.250	103.128	103.108	103.059	103.015
4.375	103.166	103.069	103.012		4.375	103.419	103.401	103.352	103.310
4.500	103.532	103.475	103.418		4.500	103.614	103.598	103.549	103.511
4.625	103.715	103.658	103.601		4.625	103.629	103.617	103.568	103.531
4.750	103.899	103.782	103.704		4.750	103.983	103.999	103.932	103.866
4.875	104.255	104.227	104.198		4.875	104.302	104.321	104.254	104.191
5.000	104.614	104.585	104.557		5.000	104.539	104.562	104.494	104.437
5.125	104.855	104.826	104.797		5.125	104.668	104.780	104.694	104.605
5.250					5.250	105.112	105.299	105.196	105.083
5.375					5.375	105.366	105.554	105.451	105.335
5.500					5.500	105.642	105.835	105.731	105.619
5.625					5.625	106.273	106.467	106.363	106.257
5.750					5.750	106.623	106.819	106.716	106.612
5.875					5.875	106.891	107.088	106.985	106.882
6.000					6.000	107.072	107.269	107.165	107.063

**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**

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590
95%-90.01%	25%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.050	-4.430	-4.880
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.130	-1.700	-2.180	-2.500	-3.170	-4.220	-4.670	-5.200
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

**Cumulative Price Adjustment Caps**

FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

**Extension and Re-lock Fees**

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

**Wholesale Fee Buyout Option Price Adjustor**

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
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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