



Effective Date 12/14/2018

WesLend Advantage

Program Requirements:

- * All loan registrations and lock requests must be emailed to LockDesk@weslend.com
- * All loans must be approved by investor with a completed appraisal to lock.
- * Borrower Paid Comp Only
- * Pricing is subject to change at anytime
- * Lock Cut Off Time 3:00 PM PST

WesLend Advantage Fixed & ARM Programs

Fixed - 30 Year	Fixed - 15 Year
Rate: 6.125% (25 day price: 99.00)	Rate: 5.625% (25 day price: 99.00)
Product codes:	Product codes:
9200-35 WesLend Advantage 30 Year Fixed	9300-35 WesLend Advantage 15 Year Fixed
9260-35 WesLend Advantage 30 Year Fixed (B)	9360-35 WesLend Advantage 15 Year Fixed (B)
9270-35 WesLend Advantage 30 Year Fixed Appraisal Waiver	9370-35 WesLend Advantage 15 Year Fixed Appraisal Waiver
9276-35 WesLend Advantage 30 Year Fixed (B) Appraisal Waiver	9376-35 WesLend Advantage 15 Year Fixed (B) Appraisal Waiver

Fixed Adjustments

Rate Adjustment	Price Adjustments
No Rate Adjustment	FICO 640-659 0.500
	FICO 660-699 0.375
	FICO 640-659 0.250
	TX-Cash Out 0.125
	Non Warrantable-Condo 0.250
	Foreign National 0.625
	LTV 75.01-80.00% 0.375
	>\$1.50mm-\$2.50mm 0.250
	>\$2.50mm-\$3.50mm 0.500
	> \$3.00mm Call for price

ARM - 7/1	ARM - 7/1 Interest Only
Rate: 5.375% (25 day price: 99.00)	Rate: 5.625% (25 day price: 99.00)
Margin: 3.25% Caps: 2/2/6	Margin: 3.25% Caps: 2/2/6
Product codes:	Product codes:
9800-35 WesLend Advantage 7/1 ARM	9500-35 WesLend Advantage 7/1 ARM Interest Only
9860-35 WesLend Advantage 7/1 ARM (B)	9560-35 WesLend Advantage 7/1 ARM (B) Interest Only
9870-35 WesLend Advantage 7/1 ARM Appraisal Waiver	
9876-35 WesLend Advantage 7/1 ARM (B) Appraisal Waiver	

ARM Adjustments

Rate Adjustments	Price Adjustments
FICO 640-659 0.500	FICO 640-659 0.500
FICO 660-699 0.375	FICO 660-699 0.375
Non Warrantable-Condo 0.250	FICO 700-719 0.250
Non-Owner & LTV > 65% 0.125	Non Warrantable-Condo 0.250
Foreign National 0.375	Foreign National 0.375
Cash Out 0.250	Interest Only 0.250
LTV 70.01-80.00% 0.250	LTV 75.01-80.00% 0.375
\$1.00mm-\$1.50mm 0.250	>\$1.50mm-\$2.50mm 0.250
>\$1.500mm 0.375	>\$2.50mm-\$3.00mm 0.500
	> \$3.00mm Call for price

WesLend Advantage "EZ"

ARM 7/1		ARM Adjustments			
Rate	25 Days	<u>Rate Adjustments</u>		<u>Price Adjustments</u>	
5.500%	99.000	FICO 640-659	0.500	FICO 640-659	0.500
Margin:	3.250%	FICO 660-699	0.375	FICO 660-699	0.375
Caps:	2/2/6	Non Warrantable-Condo	0.250	FICO 700-719	0.250
Product Code:		Foreign National	0.375	Non Warrantable-Condo	0.250
9880-35 WesLend Advantage 7/1 ARM EZ		Cash Out	0.250	Foreign National	0.375
		\$1.00mm-\$1.50mm	0.250	>\$1.50mm-\$2.50mm	0.250
		>\$1.50mm	0.375	>\$2.50mm-\$3.00mm	0.500

WesLend Advantage ITIN

Fixed - 30 Year		FIXED Adjustments			
Rate	25 Days	<u>Rate Adjustments</u>		<u>Price Adjustments</u>	
6.75%	99.000	No Rate Adjustment		FICO 640-659	0.500
Product Code:				FICO 660-699	0.375
9279-35 WesLend Advantage 30 Year Fixed ITIN				FICO 700-719	0.250
				LTV 75.01-80.00%	0.375