



Effective Date:	11/19/2019
Time:	8:00:00 AM PST
Expiration:	4:00:00 PM PST

This information is subject to change at any time without notice. Please contact your Manager or lockdesk for full details. This information is for use by mortgage professionals and should not be shared with borrowers.

WesLend Silver Advantage Non-QM

7/1 ARM Base Note Rate		
7/1 ARM 5-2-5 Caps - 1 Year LIBOR Index - 3.75% Margin		
Base Note Rate		30Day
4.250		99.033
4.375		99.339
4.500		99.645
4.625		99.952
4.750		100.259
4.875		100.567
4.990		100.874
5.125		101.183
5.250		101.491
5.375		101.800
5.500		102.110
5.625		102.419
5.750		102.729
5.875		103.040
5.990		103.350
6.125		103.661
6.250		103.972
6.375		104.284
6.500		104.596
6.625		104.907
6.750		105.220
6.875		105.532
6.990		105.845
7.125		106.158
7.250		106.471
7.375		106.784
7.500		107.098
7.625		107.411
7.750		107.725
7.875		108.039
7.990		108.354
<b>Standard</b>	<b>Min Rate: 4.500</b>	<b>Max Price: 102.000</b>
<i>Interest Only Term 10 years</i>		
<i>Qualifying Rate: Greater(Fully Indexed, Note Rate)</i>		

Product Codes
1800-39 40 Year 7/1 LIBOR ARM Silver Advantage Standard IO
1800-39 7/1 LIBOR ARM Silver Advantage Standard

Lock Extensions
Contact Lock Desk

New York
101.00 Price Cap
65% Max LTV
Foreign National
101.50 Max Price

Loan Term Options
30 Year
40 Year*

\*Note: only allowed with a 10 year IO

investment properties, Max price 101.50

Please Reference Standard Guidelines and Matrix

Loan Level Price Adjustments		Fico / LTV Price Adjustments						
Documentation		55%	60%	65%	70%	75%	80%	85%
Full Doc	780 +	2.500	2.250	2.250	2.125	2.125	2.000	N/A
	740 - 779	1.750	1.500	1.500	1.250	1.250	1.000	N/A
	720 - 739	1.625	1.375	1.375	1.250	1.250	0.875	N/A
	700 - 719	1.375	1.250	1.250	1.000	0.875	0.500	N/A
	680 - 699	1.375	1.250	1.250	0.875	0.500	-0.250	N/A
	660 - 679	-0.500	-0.500	-0.500	-0.625	N/A	N/A	N/A
	640 - 659	-1.000	-1.000	-1.125	N/A	N/A	N/A	N/A
	620 - 639	-1.500	-1.500	N/A	N/A	N/A	N/A	N/A
Limited Doc *	620 +	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
24 Months Bank Statements	780 +	2.250	2.000	2.000	1.875	1.875	1.750	N/A
	740 - 779	1.500	1.250	1.250	1.000	1.000	0.750	N/A
	720 - 739	0.500	0.375	0.250	0.125	0.125	0.000	N/A
	700 - 719	0.250	0.125	0.125	0.000	-0.250	-0.250	N/A
	680 - 699	0.000	-0.250	-0.250	-0.375	-0.500	-0.625	N/A
	660 - 679	-0.750	-0.750	-0.750	-0.875	N/A	N/A	N/A
	640 - 659	-1.250	-1.250	-1.375	N/A	N/A	N/A	N/A
	620 - 639	-1.750	-1.750	N/A	N/A	N/A	N/A	N/A
12 Mo Bank Stmt**	620 +	0.000	0.000	0.000	0.000	-0.250	N/A	N/A
Asset Depletion	620 +	-0.250	N/A	N/A	N/A	N/A	N/A	N/A

\*In addition to Full Doc FICOxLTV LLPA

\*\*In addition to 24 Month Bank Statement FICOxLTV LLPA

Price Adjustments		55%	60%	65%	70%	75%	80%	85%
Product	Interest-Only	-0.250	-0.250	-0.500	-0.500	-0.750	-0.750	N/A
	> 600,000	0.250	0.250	0.250	0.125	0.125	0.125	N/A
	>1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Loan Amount	>1,500,000	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	N/A
	Cash-Out	-0.500	-0.500	-0.500	-0.750	-1.000	N/A	N/A
	Second Home	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
Other	Investment	-0.750	-0.750	-0.750	-0.750	N/A	N/A	N/A
	Condo	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	Non-Warrantable	-0.375	-0.375	-0.500	-0.625	-0.750	-0.750	N/A
	2-4 Units	0.000	0.000	0.000	-0.250	N/A	N/A	N/A
	DTI ≥ 50 %	-0.375	-0.375	-0.375	N/A	N/A	N/A	N/A
	BK UnSeasoned **	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A
	FC/SS/DIL UnSeasoned **	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	N/A
	Exception	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	Foreign National - No Fico*	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A

\*\*Note: Unseasoned Foreclosure/Short Sale/BK loan time frame is defined as months 13 to 36 after derogatory event.

State Pricing Adjustment:	
AK, AL, AR, CO, GA, IA, IN, KS, KY, MO, MS, NC, NE, NH, SC, TN, TX, UT, WA	0.250

Market Indexes	
LIBOR	1.953
UST 5YR	1.630
UST 7YR	1.730