



Effective: 1/11/21 8:32 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.

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600k
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 9:00 am - 4:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 4

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WesLend Conforming DU and LP

1000-99 1001-99		1100-99 1101-99				1200-99 1201-99					1300-99 1301-99				
		Conventional 25/30 Yr Fixed				Conventional 20 Yr Fixed					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	
2.250		99.816		99.816	2.250		100.201		99.951	1.750		99.913		99.913	
2.375		100.568		100.568	2.375		100.971		100.721	1.875		100.964		100.964	
2.500		101.508		101.508	2.500		101.534		101.284	2.000		101.627		101.627	
2.625		102.076		102.076	2.625		102.040		101.790	2.125		102.212		102.212	
2.750		102.850		102.850	2.750		102.380		102.130	2.250		102.773		102.773	
2.875		103.461		103.461	2.875		103.006		102.756	2.375		103.160		103.160	
3.000		104.132		104.132	3.000		103.483		103.233	2.500		103.544		103.544	
3.125		104.482		104.482	3.125		103.827		103.577	2.625		103.876		103.876	
3.250		104.423		104.423	3.250		103.855		103.605	2.750		104.323		104.323	
3.375		104.500		104.500	3.375		104.434		104.184	2.875		104.500		104.500	
3.500		104.500		104.500	3.500		104.500		104.500	3.000		104.500		104.500	
3.625		104.500		104.500	3.625		104.500		104.500	3.125		104.500		104.500	
3.750		104.500		104.500	3.750		104.500		104.500	3.250		104.500		104.500	
3.875		104.500		104.500	3.875		104.500		104.500	3.375		104.500		104.500	
4.000		104.500		104.500	4.000		104.500		104.500	3.500		104.500		104.500	
4.125		104.500		104.500	4.125		104.500		104.500	3.625		104.500		104.500	
4.250		104.500		104.500	4.250					3.750		104.500		104.500	
4.375		104.500		104.500	4.375					3.875		104.500		104.500	
4.500		104.500		104.500	4.500					4.000		104.500		104.500	
4.625		104.500		104.500	4.625					4.125		104.500		104.500	

1400-99 1401-99		Conventional 10 Yr Fixed				Conventional 20 Yr Fixed					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	
1.750		98.966		98.716	3.250					2.750					
1.875		99.794		99.544	3.375					2.875					
2.000		101.025		100.775	3.500					3.000					
2.125		101.624		101.374	3.625					3.125					
2.250		102.190		101.940	3.750					3.250					
2.375		102.618		102.368	3.875					3.375					
2.500		102.996		102.746	4.000					3.500					
2.625		103.413		103.163	4.125					3.625					
2.750		103.892		103.642	4.250					3.750					
2.875		104.230		103.980	4.375					3.875					
3.000		104.451		104.201	4.500					4.000					
3.125		104.405		104.155	4.625					4.125					
3.250		104.500		104.262	4.750					4.250					
3.375		104.500		104.500	4.875					4.375					
3.500		104.500		104.500	5.000					4.500					
3.625		104.500		104.500	5.125					4.625					
3.750		104.500		104.500	5.250					4.750					
3.875		104.500		104.500	5.375					4.875					
4.000		104.500		104.500	5.500					5.000					
4.125		104.500		104.500	5.625					5.125					

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	-2.500	-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
Second home LTV > 85%	-0.250
>4 Properties	-0.500
Escrow Waiver (Except CA & NY)	-0.250
Self Employed	-1.000
Adverse Market Refi fee >\$125,00	-0.500

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
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%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
95%-90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
<= 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%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
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	-0.530	-0.530	-1.050	-1.050	-1.050
Cash-Out		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Second Home		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Investment Properties- N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3-4 Unit Property N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A
>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	>\$500-822,375k
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 9:00 am - 4:30 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
2.250	99.080	98.830	98.830	98.830	2.250	99.180	98.930	98.930	98.930	1.750	99.108	99.108	99.108	98.858
2.375	99.958	99.708	99.708	99.708	2.375	100.058	99.808	99.808	99.808	1.875	99.618	99.618	99.618	99.368
2.500	100.806	100.556	100.556	100.556	2.500	100.906	100.656	100.656	100.656	2.000	100.549	100.549	100.549	100.299
2.625	101.267	101.017	101.017	101.017	2.625	101.367	101.117	101.117	101.117	2.125	101.165	101.165	101.165	100.915
2.750	101.566	101.316	101.316	101.316	2.750	101.601	101.351	101.351	101.351	2.250	101.797	101.797	101.797	101.547
2.875	102.139	101.889	101.889	101.889	2.875	102.239	101.989	101.989	101.989	2.375	102.146	102.146	102.146	101.896
3.000	102.730	102.480	102.480	102.480	3.000	102.780	102.530	102.530	102.530	2.500	102.455	102.455	102.455	102.205
3.125	103.074	102.824	102.824	102.824	3.125	103.010	102.760	102.760	102.760	2.625	102.536	102.536	102.536	102.286
3.250	102.760	102.510	102.510	102.510	3.250	102.860	102.610	102.610	102.610	2.750	103.063	103.063	103.063	102.813
3.375	103.324	103.074	103.074	103.074	3.375	103.424	103.174	103.174	103.174	2.875	103.367	103.367	103.367	103.117
3.500	103.704	103.454	103.454	103.454	3.500	103.804	103.554	103.554	103.554	3.000	103.573	103.573	103.573	103.323
3.625	103.900	103.650	103.650	103.650	3.625	104.000	103.750	103.750	103.750	3.125	103.010	103.010	103.010	102.760
3.750	102.919	102.669	102.669	102.669	3.750	102.489	102.239	102.239	102.239	3.250	103.030	103.030	103.030	102.780
3.875	103.272	103.022	103.022	103.022	3.875	102.948	102.698	102.698	102.698	3.375	103.321	103.321	103.321	103.071
4.000	103.590	103.340	103.340	103.340	4.000	103.222	102.972	102.972	102.972	3.500	103.517	103.517	103.517	103.267
4.125	103.891	103.641	103.641	103.641	4.125	103.388	103.138	103.138	103.138	3.625	102.704	102.704	102.704	102.454
4.250	103.738	103.488	103.488	103.488	4.250	102.288	102.038	102.038	102.038	3.750	102.509	102.509	102.509	102.259
4.375	103.967	103.717	103.717	103.717	4.375	102.610	102.360	102.360	102.360	3.875	102.647	102.647	102.647	102.397
4.500	99.315	99.065	99.065	99.065	4.500					4.000	102.940	102.940	102.940	102.690
4.625	99.538	99.288	99.288	99.288	4.625					4.125	102.773	102.773	102.773	102.523

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
1.750	99.053	98.803	98.803	98.803
1.875	99.562	99.312	99.312	99.312
2.000	100.493	100.243	100.243	100.243
2.125	101.107	100.857	100.857	100.857
2.250	101.740	101.490	101.490	101.490
2.375	102.089	101.839	101.839	101.839
2.500	102.398	102.148	102.148	102.148
2.625	102.471	102.221	102.221	102.221
2.750	102.997	102.747	102.747	102.747
2.875	103.303	103.053	103.053	103.053
3.000	103.508	103.258	103.258	103.258
3.125	102.942	102.692	102.692	102.692
3.250	102.967	102.717	102.717	102.717
3.375	103.257	103.007	103.007	103.007
3.500	103.454	103.204	103.204	103.204
3.625	102.629	102.379	102.379	102.379
3.750	102.398	102.148	102.148	102.148
3.875	102.299	102.049	102.049	102.049
4.000	102.597	102.347	102.347	102.347
4.125	102.449	102.199	102.199	102.199

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
Second home LTV > 85%	-0.250
>4 Properties	-0.500
Escrow Waiver (Except CA & NY)	-0.250
High Balance Purchase & No Cash Out	-0.250
High Balance Cashout	-1.000
Self Employed	-1.000
Adverse Market Refi fee >\$125,00	-0.500

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
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%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
95%-90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
<= 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%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
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	-0.530	-0.530	-1.050	-1.050	-1.050
Cash-Out		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Second Home		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Investment Properties- N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3-4 - Unit Property N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A
>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	>\$500-822,375
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	-0.340	-0.283	-0.243	-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 / VA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
1.750		99.668		99.418	1.750					
1.875		100.139		99.889	1.875					
2.000		100.611		100.361	2.000					
2.125		101.064		100.814	2.125					
2.250		102.474		102.224	2.250		102.116		101.866	
2.375		102.927		102.677	2.375		102.325		102.075	
2.500		103.368		103.118	2.500		102.449		102.199	
2.625		103.796		103.546	2.625		102.639		102.389	
2.750		104.211		103.961	2.750		102.484		102.234	
2.875		104.269		104.019	2.875		102.838		102.588	
3.000		104.603		104.353	3.000		103.132		102.882	
3.125		105.006		104.756	3.125		103.429		103.179	
3.250		105.396		105.146	3.250		102.603		102.353	
3.375		104.016		103.766	3.375		103.063		102.813	
3.500		104.406		104.156	3.500		103.518		103.268	
3.625		104.784		104.534	3.625		103.963		103.713	
3.750		105.150		104.900	3.750		103.183		102.933	
3.875		105.023		104.773	3.875		103.630		103.380	
4.000		105.049		104.799	4.000		104.075		103.825	
4.125		105.617		105.367	4.125		104.520		104.270	

FICO Adjustments	
680 - 699	-0.250
660-679	-0.500
640-659	-2.000
Government Adjusters	
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000
VA	-0.250
Manufactured	-10.000
Ln Amt <=110K	-0.500
VA IRRRL N/O/O	-1.000
Self - Employed	-1.000
>4 Properties	-0.500

\*FHA ONLY


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	>\$500-822,375k
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 9:00 am - 4:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 4

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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																															
2.750		102.099		101.849	2.750		102.150		101.900	<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td>-0.250</td></tr> <tr><td>660-679</td><td>-0.500</td></tr> <tr><td>640-659</td><td>-2.000</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> <tr><td>Manufactured</td><td>-10.000</td></tr> <tr><td>Ln Amt &lt;=110K</td><td>-0.500</td></tr> <tr><td>VA IRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Self - Employed</td><td>-1.000</td></tr> <tr><td>&gt;4 Properties</td><td>-0.500</td></tr> <tr><td colspan="2" style="text-align: center;">*FHA ONLY</td></tr> </tbody> </table>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	640-659	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-10.000	Ln Amt <=110K	-0.500	VA IRRL N/O/O	-1.000	Self - Employed	-1.000	>4 Properties	-0.500	*FHA ONLY	
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Self - Employed	-1.000																																							
>4 Properties	-0.500																																							
*FHA ONLY																																								
2.875		101.231		100.981	2.875		102.137		101.887																															
3.000		101.646		101.396	3.000		102.092		101.842																															
3.125		102.049		101.799	3.125		102.097		101.847																															
3.250		102.440		102.190	3.250		102.102		101.852																															
3.375		101.966		101.716	3.375		102.036		101.786																															
3.500		102.356		102.106	3.500		102.041		101.791																															
3.625		102.734		102.484	3.625		102.046		101.796																															
3.750		103.100		102.850	3.750		102.944		102.694																															
3.875		101.523		101.273	3.875		102.949		102.699																															
4.000		101.406		101.156	4.000		102.954		102.704																															
4.125		101.880		101.630	4.125		102.959		102.709																															
4.250		100.441		100.191	4.250																																			
4.375		100.923		100.673	4.375																																			
4.500					4.500																																			
4.625					4.625																																			
4.750					4.750																																			
4.875					4.875																																			
5.000					5.000																																			
5.125					5.125																																			

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	>\$500-822,375K
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 9:00 am - 4:30 pm Pacific Time  
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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		92.711		92.461	2.750		92.711		92.461	<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td>-0.250</td></tr> <tr><td>660-679</td><td>-0.500</td></tr> <tr><td>640-659</td><td>-2.000</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> <tr><td>Manufactured</td><td>-10.000</td></tr> <tr><td>Ln Amt &lt;=110K</td><td>-0.500</td></tr> <tr><td>Self - Employed</td><td>-1.000</td></tr> <tr><td>&gt;4 Properties</td><td>-0.500</td></tr> </tbody> </table>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	640-659	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-10.000	Ln Amt <=110K	-0.500	Self - Employed	-1.000	>4 Properties	-0.500
FICO Adjustments																																				
680 - 699	-0.250																																			
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Self - Employed	-1.000																																			
>4 Properties	-0.500																																			
2.875		92.918		92.668	2.875		92.918		92.668																											
3.000		100.184		99.934	3.000		100.184		99.934																											
3.125		100.577		100.327	3.125		100.577		100.327																											
3.250		100.971		100.721	3.250		100.971		100.721																											
3.375		101.044		100.794	3.375		101.044		100.794																											
3.500		101.439		101.189	3.500		101.439		101.189																											
3.625		101.833		101.583	3.625		101.833		101.583																											
3.750		102.229		101.979	3.750		102.229		101.979																											
3.875		102.268		102.018	3.875		102.268		102.018																											
4.000		102.663		102.413	4.000		102.663		102.413																											
4.125		103.059		102.809	4.125		103.059		102.809																											
4.250		103.456		103.206	4.250		103.456		103.206																											
4.375		102.746		102.496	4.375		102.746		102.496																											
4.500		103.140		102.890	4.500		103.140		102.890																											
4.625		103.535		103.285	4.625		103.535		103.285																											
4.750		103.930		103.680	4.750		103.930		103.680																											
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	>\$500-822,375k
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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**FHLMC-FNMA SPECIFIC PRODUCTS**

1021-00 Home Ready 30 Yr Fixed					1022-00 Home Possible 30 Yr Fixed						
1024-00	Rate	15 Day	30 Day	45 Day	60 Day	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
	2.250		99.492		99.242	2.250			99.492		99.242
	2.375		100.244		99.994	2.375			100.244		99.994
	2.500		101.052		100.802	2.500			101.052		100.802
	2.625		101.584		101.334	2.625			101.584		101.334
	2.750		102.401		102.151	2.750			102.401		102.151
	2.875		103.143		102.893	2.875			103.143		102.893
	3.000		103.819		103.569	3.000			103.819		103.569
	3.125		104.163		103.913	3.125			104.163		103.913
	3.250		104.086		103.836	3.250			104.086		103.836
	3.375		104.668		104.418	3.375			104.668		104.418
	3.500		105.083		104.833	3.500			105.083		104.833
	3.625		105.360		105.110	3.625			105.360		105.110
	3.750		104.841		104.591	3.750			104.841		104.591
	3.875		105.199		104.949	3.875			105.199		104.949
	4.000		105.400		105.150	4.000			105.400		105.150
	4.125		105.400		105.150	4.125			105.400		105.150
	4.250		105.400		105.150	4.250			105.400		105.150
	4.375		105.400		105.150	4.375			105.400		105.150
	4.500					4.500					
	4.625					4.625					

**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

Property Type	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	>90
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000

**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

**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%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
95%-90.01%	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
≤ 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%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Premium Adjustments									
3- 4 - Unit Property		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
>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**

Days	Fee	Re-Lock	Fee
5 Day	0.125		
7 Day	0.150		
15 Day	0.250	Re-Lock	0.25

[link to policy](#)

**Wholesale Fee Buyout Option Price Adjustor**

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-822,375k
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