



Effective: 2/3/20 8:51 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

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<u>10</u>	Jumbo Advantage

- 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

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WesLend Conforming DU and LP

Main interest rate table with columns for 1000-99, 1100-99, 1200-99, and 1300-99 rate ranges, and sub-columns for 15 Day, 30 Day, 45 Day, and 60 Day terms.

LPMI Product Codes table mapping DU and LP terms to LPMI codes (1011-99, 1111-99, 1211-99, 1311-99).

Extension and Re-lock Fees table showing fees for 5, 7, 10, and 15 day periods.

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

Table of risk-based adjustments with columns for LTV ranges and corresponding adjustment values.

Conventional Adjusters

Table of conventional adjusters for various investment property and attached condo scenarios.

Loans with Secondary Financing

Table showing adjustments for loans with subordinate financing based on LTV range and FICO score.

Cash Out (All Terms)

Table of cash-out adjustments based on LTV ranges and FICO scores.

LPMI Adjustments - All LPMI Products

Large table of LPMI adjustments for 20-year and 15-year purchase-fixed terms, including coverage, LTV, and DTI adjustments.

Wholesale Fee Buyout Option Price Adjustor

Table of wholesale fee buyout price adjustments for CA Only, TX Only, and All Other States.

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WesLend Government

8000-99 8100-99					8300-99				
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
2.750	99.891	99.823	99.766		2.750	101.500	101.476	101.430	101.398
2.875	100.526	100.457	100.402		2.875	101.872	101.852	101.802	101.774
3.000	102.685	102.648	101.007		3.000	102.236	102.221	102.167	102.142
3.125	102.966	102.929	101.580		3.125	102.592	102.581	102.523	102.503
3.250	103.027	102.968	102.334	102.256	3.250	103.021	103.022	102.955	102.910
3.375	103.559	103.500	102.772	102.689	3.375	103.376	103.381	103.310	103.270
3.500	103.895	103.837	103.190	103.102	3.500	103.724	103.734	103.659	103.622
3.625	104.182	104.123	103.584	103.490	3.625	104.065	104.079	103.999	103.967
3.750	104.292	104.174	103.952	103.853	3.750	104.398	104.416	104.332	104.304
3.875	104.235	104.183	103.070	102.966	3.875	104.368	104.363	104.271	104.215
4.000	104.493	104.442	103.452	103.323	4.000	104.746	104.718	104.639	104.551
4.125	104.782	104.731	103.917	103.660	4.125	105.133	105.105	105.028	104.879
4.250	104.954	104.939	104.094	103.975	4.250	105.335	105.346	105.242	105.199
4.375	105.000	104.986	104.147	103.453	4.375	104.536	104.529	104.416	104.341
4.500	105.343	105.329	104.641	103.770	4.500	104.849	104.846	104.729	104.658
4.625	105.480	105.465	105.155	104.069	4.625	105.208	105.180	105.086	
4.750	106.036	106.014	104.618	104.478	4.750	102.891	102.863	102.746	
4.875	106.178	106.156	105.022	104.782	4.875	103.261	103.233	103.118	
5.000	106.458	106.436	105.219	105.060	5.000	103.629	103.601	103.489	
5.125	105.996	105.649	105.616		5.125	103.998	103.970	103.859	

FHA / VA LOAN LEVEL ADJUSTMENTS

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
Manufactured	-1.250

*FHA ONLY

7000-99					USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	102.448	102.395	102.334	102.256					
3.375	102.877	102.828	102.772	102.689					
3.500	103.286	103.241	103.190	103.102					
3.625	103.670	103.629	103.584	103.490					
3.750	104.028	103.992	103.952	103.853					
3.875	103.110	103.143	103.070	102.966					
4.000	103.511	103.500	103.452	103.323					
4.125	103.975	103.947	103.917	103.660					
4.250	104.106	104.152	104.094	103.975					
4.375	104.208	104.180	104.147	103.453					
4.500	104.701	104.673	104.641	103.770					
4.625	105.215	105.187	105.155	104.069					
4.750	104.660	104.728	104.618	104.478					
4.875	105.085	105.057	105.022	104.782					
5.000	105.280	105.311	105.219	105.060					
5.125	105.677	105.649	105.616						
5.250	104.396	104.368	104.331						

USDA LOAN LEVEL ADJUSTMENTS

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



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																																				
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	99.058	98.989	96.806		2.750					<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>> 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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Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
2.875	99.600	99.532	97.349		2.875																															
3.000	101.785	100.039	97.858		3.000																															
3.125	102.066	100.509	98.328		3.125																															
3.250	102.194	101.318	101.256	101.179	3.250																															
3.375	102.726	101.685	101.629	101.546	3.375																															
3.500	102.933	102.022	101.971	101.883	3.500	97.629	97.603	97.574																												
3.625	103.149	102.324	102.279	102.185	3.625	97.680	97.654	97.625																												
3.750	103.495	102.595	102.555	102.456	3.750	98.766	98.736	98.700																												
3.875	103.505	102.158	102.085	101.981	3.875	98.924	98.894	98.858																												
4.000	103.723	102.431	102.363	102.254	4.000	98.989	98.959	98.923																												
4.125	103.742	102.678	102.616	102.501	4.125	99.053	99.023	98.988																												
4.250	103.896	102.904	102.847	102.727	4.250	99.051	99.020	98.985																												
4.375	103.963	102.372	102.282	102.158	4.375	98.605	98.620	98.698																												
4.500	104.136	102.614	102.529	102.399	4.500	98.704	98.719	98.797																												
4.625	104.163	102.958	102.765	102.630	4.625	98.824	98.840	98.918																												
4.750	103.673	103.060	102.985	102.845	4.750	98.825	98.840	98.918																												
4.875	103.195	102.642	102.271	102.125	4.875																															
5.000	103.069	103.041	102.483	102.332	5.000																															
5.125	103.467	103.439	102.680	102.524	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	>\$500-726,525k
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	97.962	97.922	97.880	97.844	2.750	97.962	97.922	97.880	97.844	<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
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2 unit	-0.750																											
3-4 unit	-1.000																											
VA	-0.250																											
2.875	98.261	98.225	98.179	98.147	2.875	98.261	98.225	98.179	98.147																			
3.000	98.544	98.512	98.462	98.434	3.000	98.544	98.512	98.462	98.434																			
3.125	98.749	98.722	98.668	98.644	3.125	98.749	98.722	98.668	98.644																			
3.250	99.366	99.328	99.265	99.213	3.250	99.366	99.328	99.265	99.213																			
3.375	99.642	99.608	99.541	99.493	3.375	99.642	99.608	99.541	99.493																			
3.500	99.821	99.791	99.720	99.676	3.500	99.821	99.791	99.720	99.676																			
3.625	99.889	99.863	99.788	99.748	3.625	99.889	99.863	99.788	99.748																			
3.750	99.983	99.944	99.861	99.809	3.750	99.983	99.944	99.861	99.809																			
3.875	100.243	100.208	100.120	100.053	3.875	100.243	100.208	100.120	100.053																			
4.000	100.403	100.372	100.281	100.217	4.000	100.403	100.372	100.281	100.217																			
4.125	100.435	100.408	100.313	100.253	4.125	100.435	100.408	100.313	100.253																			
4.250	100.483	100.435	100.331	100.253	4.250	100.483	100.435	100.331	100.253																			
4.375					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																							

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
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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	99.885	99.853	99.814	99.802	2.750	100.179	100.146	100.105	100.090	2.750	100.010	99.970	99.929	99.913
2.875	100.202	100.171	100.127	100.112	2.875	100.561	100.530	100.484	100.465	2.875	100.432	100.396	100.350	100.330
3.000	100.515	100.486	100.437	100.417	3.000	100.933	100.906	100.854	100.831	3.000	100.843	100.810	100.759	100.736
3.125	100.831	100.804	100.750	100.726	3.125	101.306	101.281	101.225	101.197	3.125	101.253	101.224	101.167	101.140
3.250	101.090	101.063	101.004	100.976	3.250	101.625	101.602	101.540	101.509	3.250	101.583	101.556	101.494	101.464
3.375	101.348	101.321	101.257	101.225	3.375	101.944	101.923	101.856	101.821	3.375	101.910	101.885	101.818	101.783
3.500	101.613	101.587	101.518	101.481	3.500	102.271	102.252	102.180	102.140	3.500	102.242	102.220	102.147	102.108
3.625	101.883	101.858	101.783	101.742	3.625	102.603	102.586	102.508	102.464	3.625	102.580	102.560	102.482	102.439
3.750	102.122	102.096	102.016	101.971	3.750	102.857	102.840	102.757	102.708	3.750	102.854	102.834	102.751	102.704
3.875	102.357	102.331	102.246	102.196	3.875	103.103	103.086	102.998	102.945	3.875	103.123	103.104	103.016	102.964
4.000	102.590	102.564	102.473	102.419	4.000	103.351	103.334	103.241	103.182	4.000	103.396	103.378	103.284	103.228
4.125	102.826	102.800	102.704	102.645	4.125	103.500	103.500	103.487	103.424	4.125	103.500	103.500	103.500	103.497
4.250	102.969	102.941	102.840	102.776	4.250	103.500	103.500	103.500	103.500	4.250				
4.375	103.101	103.070	102.964	102.895	4.375					4.375				
4.500	103.231	103.199	103.087	103.013	4.500					4.500				
4.625	103.363	103.329	103.213	103.134	4.625					4.625				
4.750	103.430	103.393	103.271	103.187	4.750					4.750				
4.875	103.486	103.446	103.319	103.230	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
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	102.540	102.456	102.371		3.625	102.540	102.456	102.371	
3.750	102.450	102.333	102.201		3.750	102.450	102.333	102.201	
3.875	102.920	102.804	102.679		3.875	102.920	102.804	102.679	
4.000	103.308	103.215	103.137		4.000	103.308	103.215	103.137	
4.125	103.696	103.619	103.541		4.125	103.696	103.619	103.541	
4.250	103.694	103.562	103.313		4.250	103.694	103.562	103.313	
4.375	103.974	103.844	103.725		4.375	103.974	103.844	103.725	
4.500	104.293	104.163	104.073		4.500	104.293	104.163	104.073	
4.625	104.462	104.405	104.348		4.625	104.462	104.405	104.348	
4.750	104.726	104.662	104.599		4.750	104.726	104.662	104.599	
4.875	105.057	104.967	104.903		4.875	105.057	104.967	104.903	
5.000	105.228	105.165	105.101		5.000	105.228	105.165	105.101	
5.125	105.415	105.351	105.287		5.125	105.415	105.351	105.287	
5.250					5.250				
5.375					5.375				
5.500					5.500				
5.625					5.625				
5.750					5.750				
5.875					5.875				
6.000					6.000				

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

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
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									
3- 4 - Unit Property		-1.020	-1.190	-1.330	-1.500	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	Re-Lock	0.25
7 Day	0.150		
15 Day	0.250		

[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	>\$500-726,525k
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 Jumbo Advantage											
REFER TO BREAKDOWN	Jumbo Advantage 30					REFER TO BREAKDOWN	Jumbo Advantage 7/1				
Rate	15 day	30 Day	45 Day	60 Day	Rate	15 day	30 Day	45 Day	60 Day		
4.000		100.615			4.000		100.706			Lock cut-off for Jumbo programs is 3:30PM PST UW approval and completed appraisal are required to lock WesLend Advantage Jumbo Product Codes 3050-37 30 Yr Fixed Advantage Expanded Full Doc 3050-37 40 Yr Fixed Advantage Expanded Full Doc IO 3850-37 7/1 LIBOR ARM Advantage Expanded Full Doc 3850-37 40 Yr 7/1 LIBOR ARM Advantage Expanded Full Doc IO 3900-37 10/1 LIBOR ARM Advantage Expanded Full Doc 3850-37 40 Yr 10/1 LIBOR ARM Advantage Expanded Full Doc IO 5600-37 30 Yr Fixed Advantage SL1 5600-37 40 Yr Fixed Advantage SL1 IO 5800-37 7/1 LIBOR ARM Advantage SL1 5800-37 40 Year 7/1 LIBOR ARM Advantage SL1 IO	
4.125		100.989			4.125		101.062				
4.250		101.363			4.250		101.442				
4.375		101.705			4.375		101.811				
4.500		102.020			4.500		102.165				
4.625		102.335			4.625		102.515				
4.750		102.650			4.750		102.858				
4.875		102.965			4.875		103.200				
5.000		103.280			5.000		103.537				
5.125		103.595			5.125		103.871				
5.250		103.910			5.250		104.204				
5.375		104.225			5.375		104.538				
5.500		104.540			5.500		104.872				
5.625		104.855			5.625		105.206				
5.750		105.170			5.750		105.539				
5.875		105.485			5.875		105.873				
6.000		105.800			6.000		106.207				
6.125		106.115			6.125		106.541				
6.250					6.250		106.874				
6.375					6.375		107.208				

Premium Limits:	
≤ \$1MM 102.375	> \$1MM 101.625

12 MNTH LIBOR
1.83125

Extension and Re-lock Fees
Please call lock deck for extensions and relocks

Price Adjustments

Full Documentation (Expanded A+ & SL1)									
FICO - LTV LLPAs									
LTV----->	<= 50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
800+	0.500	0.450	0.450	0.350	0.200	0.050	-0.150	-0.600	-1.250
780-799	0.500	0.450	0.450	0.300	0.150	0.000	-0.200	-0.700	-1.350
760-779	0.450	0.400	0.350	0.250	0.100	-0.050	-0.250	-0.850	-1.550
740-759	0.300	0.300	0.250	0.200	-0.050	-0.250	-0.450	-1.000	-1.750
720-739	0.200	0.150	0.150	0.050	-0.250	-0.450	-0.700	-1.250	-2.050
700-719	0.100	0.000	0.000	-0.150	-0.550	-0.750	-1.100	-1.650	-2.550
680-699	0.000	-0.200	-0.250	-0.450	-0.900	-1.200	-1.500	-2.700	-3.800
660-679	-0.200	-0.400	-0.550	-0.750	-1.100	-1.500	-2.000	-3.500	NA
640-659	-0.600	-0.800	-1.100	-1.400	-2.000	-2.500	-3.000	-5.000	NA
620-639	-1.000	-1.200	-1.500	-2.000	-2.750	-3.500	-4.500	NA	NA
600-619	-1.500	-1.700	-2.000	-2.750	-3.750	-4.750	-5.750	NA	NA

Additional LLPAs Adjustments

OTHER LLPAs - See Guidelines for Additional Information including for allowable LTV									
LTV----->	<= 50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Purchase Money	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.375	0.375
10 YR I/O (Available on ARM & FRM)	-0.200	-0.200	-0.400	-0.400	-0.600	-0.600	-0.600	-0.600	-0.700
Cashout and FICO <680	-0.400	-0.400	-0.400	-0.600	-0.600	-0.600	-0.800	NA	NA
Cashout and FICO >=680 and < 740	-0.300	-0.300	-0.300	-0.500	-0.500	-0.700	-0.900	-1.400	NA
Cashout and FICO >=740	-0.200	-0.200	-0.200	-0.400	-0.400	-0.400	-0.600	-1.100	NA
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.200	-0.300
Co-op (N/A on SL1)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Unit	0.000	0.000	0.000	0.000	0.000	0.000	-0.200	-0.200	NA
3 Unit	-0.250	-0.250	-0.250	-0.350	-0.350	-0.350	-0.600	-0.600	NA
4 Unit	-0.400	-0.400	-0.400	-0.700	-0.700	-0.700	-1.000	-1.000	NA
2nd Home	0.000	0.000	0.000	-0.200	-0.200	-0.400	-0.600	-0.800	NA
Investment and FICO <680	-0.500	-0.500	-0.900	-1.200	-1.200	-1.500	-2.000	-2.500	NA
Investment and FICO >=680	-0.400	-0.400	-0.600	-0.600	-0.600	-0.800	-1.200	-1.800	NA
DTI <= 25% and FICO <680	0.300	0.300	0.300	0.400	0.400	0.500	0.500	0.700	NA
DTI <= 25% and FICO >=680	0.200	0.200	0.200	0.200	0.200	0.300	0.300	0.400	0.400
DTI > 43% and FICO <680 (SL1 Only)	-0.200	-0.200	-0.500	-0.500	-0.800	-1.100	-1.500	-2.000	NA
DTI > 43% and FICO >=680	0.000	0.000	0.000	0.000	-0.200	-0.400	-0.600	-1.000	-1.500
< \$1.0MM	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125
>\$1.5MM and <= \$2.5MM	0.000	0.000	0.000	-0.200	-0.200	-0.200	-0.400	-0.400	-0.600
>\$2.5MM and <= \$3.0MM	0.000	0.000	0.000	-0.300	-0.300	-0.300	-0.600	-0.600	-0.800
Reserves < 9 Months (A+ Only)	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.500	-0.750	-1.000
Reserves >=9 & <15 Months (A+ Only)	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.500	-0.750
No Escrow	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125

Subordinate Financing - LLPA Applied to Galton 1st Lien

CLTV----->	<= 50.00	50.01-55.00	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
Subordinate Financing by CLTV	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.500	-2.000	-2.500

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1800-39						Jumbo 7-1 Non-QM		WesLend Silver Advantage													
Rate	15 day	30 Day	45 Day	60 Day																	
4.250		99.044			Lock cut-off for Jumbo programs is 3:30PM PST UW approval and completed appraisal are required to lock State Pricing Adjustment: AK, AL, AR, CO, GA, IA, IN, KS, KY, MO, MS, NC, NE, NH, SC, TN, TX, UT, WA 0.250 12 MNTH LIBOR 1.8066 <table border="1"> <thead> <tr> <th>Loan Term Options</th> <th colspan="2">Price Caps</th> </tr> </thead> <tbody> <tr> <td>30 Year</td> <td>NY</td> <td>101.000</td> </tr> <tr> <td>40 Year*</td> <td>Foreign National</td> <td>101.500</td> </tr> <tr> <td>*Note: only allowed with a 10 year I/O</td> <td>Investment Property</td> <td>101.500</td> </tr> </tbody> </table>					Loan Term Options	Price Caps		30 Year	NY	101.000	40 Year*	Foreign National	101.500	*Note: only allowed with a 10 year I/O	Investment Property	101.500
Loan Term Options	Price Caps																				
30 Year	NY	101.000																			
40 Year*	Foreign National	101.500																			
*Note: only allowed with a 10 year I/O	Investment Property	101.500																			
4.375		99.350																			
4.500		99.657																			
4.625		99.964																			
4.750		100.271																			
4.875		100.578																			
4.990		100.886																			
5.125		101.195																			
5.250		101.503																			
5.375		101.812																			
5.500		102.122																			
5.625		102.431																			
5.750		102.741																			
5.875		103.052																			
5.990		103.362																			
6.125		103.673																			
6.250		103.984																			
6.375		104.296																			
6.500		104.607																			
6.625		104.919																			

Extension and Re-lock Fees
 Please call lock deck for extensions and relocks

Price Adjustments

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
Loan Amount	> 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
	>1,500,000	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500	N/A
Other	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
	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 Fi	-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.
 ***Note: Foreign National loans with no FICO are limited to 60% LTV