



Effective: 3/9/20 9:29 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.

**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

**WesLend Jumbo Advantage Expanded**

- Interest Only Option for first 10 Years
- True 40/40 Year Fixed
- Non-Owner Available to 80%
- 85% Cash Out, OK
- DTI to 45%
- 1 Yr. Tax Returns, OK
- ZERO RESERVES per AUS Findings!!!

- No title seasoning required!!
- Add new owner and refinance immediately!!!
- Up to 80% of deposits may be used
- 80% to \$2M w/680 FICO
- 70% to \$3M w/680 FICO
- 65% to \$4M w/680 FICO
- Gifts OK for down & Reserves & Biz funds OK!!

**WesLend Silver Advantage**



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 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	
2.750	101.865	101.549	101.412	101.315	2.750	101.553	101.460	101.430	101.337	2.750	102.341	102.229	102.117	101.996	
2.875	102.442	102.131	101.995	101.892	2.875	102.151	102.052	102.028	101.930	2.875	102.656	102.543	102.431	102.309	
3.000	102.922	102.616	102.480	102.373	3.000	102.521	102.417	102.398	102.295	3.000	103.211	103.036	102.681	102.551	
3.125	103.164	102.864	102.728	102.615	3.125	102.837	102.662	102.595	102.487	3.125	103.723	103.548	103.137	102.631	
3.250	102.954	102.897	102.738	102.265	3.250	103.322	103.147	103.048	102.935	3.250	103.701	103.526	103.118	103.003	
3.375	103.376	103.320	103.160	102.718	3.375	103.831	103.656	103.553	103.434	3.375	104.029	103.854	103.415	103.296	
3.500	103.740	103.684	103.524	103.010	3.500	104.129	103.954	103.773	103.649	3.500	104.256	104.081	103.626	103.485	
3.625	104.048	103.873	103.550	103.370	3.625	104.150	104.020	103.991	103.862	3.625	104.528	104.353	103.900	103.224	
3.750	103.476	103.432	103.343	102.193	3.750	103.737	103.602	103.542	103.407	3.750	104.538	104.363	103.964	103.602	
3.875	103.672	103.497	103.363	102.588	3.875	104.141	104.001	103.946	103.806	3.875	104.819	104.644	104.284	103.902	
4.000	103.936	103.815	103.727	102.895	4.000	104.367	104.222	104.172	104.027	4.000	105.123	104.948	104.586	104.121	
4.125	104.100	104.055	103.967	103.088	4.125	104.717	104.566	104.485	104.335	4.125	105.029	104.950	104.869	104.202	
4.250	104.442	104.267	104.218	103.250	4.250	105.156	105.000	104.925	104.770	4.250	105.214	105.160	105.104	104.539	
4.375	104.518	104.509	104.465	103.645	4.375	105.520	105.359	105.290	105.129	4.375	105.394	105.340	105.283	104.700	
4.500	104.895	104.886	104.842	103.957	4.500	105.771	105.604	105.541	105.375	4.500	105.515	105.422	105.291	104.746	
4.625	105.441	105.428	105.367	104.268	4.625	105.800	105.800	105.800	105.666	4.625	104.723	104.629	104.499	104.281	
4.750	105.603	105.589	105.529	104.776	4.750	105.807	105.686	105.531		4.750	104.976	104.881	104.753	104.478	
4.875	105.704	105.859	105.745	105.120	4.875	106.070	105.949	105.797		4.875	105.100	105.006	104.878	104.566	
5.000	105.704	105.882	105.732	105.339	5.000	106.118	105.997	105.850		5.000	105.250	105.156	105.029	104.692	
5.125	105.800	106.407	106.243	105.779	5.125	106.443	106.323	106.178		5.125	103.280	103.072	102.951	102.759	

1400-99 1401-99		Conventional 10 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	
2.750	102.060	101.895	101.884	101.796	3.250					2.750					
2.875	102.334	102.171	102.166	102.073	3.375					2.875					
3.000	102.557	102.468	102.434	102.335	3.500					3.000					
3.125	102.974	102.887	102.858	102.754	3.625					3.125					
3.250	103.305	103.220	103.197	103.088	3.750					3.250					
3.375	103.540	103.458	103.440	103.326	3.875					3.375					
3.500	104.177	104.002	103.618	103.499	4.000					3.500					
3.625	104.448	104.273	103.561	103.436	4.125					3.625					
3.750	104.271	104.096	103.904	103.774	4.250					3.750					
3.875	104.552	104.377	104.170	104.035	4.375					3.875					
4.000	104.856	104.681	104.389	104.249	4.500					4.000					
4.125	105.094	104.919	104.614	104.469	4.625					4.125					
4.250	104.973	104.986	104.939	104.789	4.750					4.250					
4.375	105.103	105.120	105.078	104.922	4.875					4.375					
4.500	105.190	105.201	105.165	105.004	5.000					4.500					
4.625	104.794	104.855	104.783	104.616	5.125					4.625					
4.750	104.988	105.052	104.985	104.813	5.250					4.750					
4.875	105.099	105.165	105.104	104.927	5.375					4.875					
5.000	105.233	105.301	105.245	105.063	5.500					5.000					
5.125	103.300	103.098	102.994	102.807	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	-2.750	-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 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	0.000
Cash Out Refinance	-0.540	-0.600	-0.700	N/A	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					



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					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					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
2.750	98.736	98.637	98.599	98.502	3.000	100.509	100.462	100.364		2.750	102.399	102.344	102.331	
2.875	101.446	101.240	101.200	99.056	3.125	101.051	100.936	100.876		2.875	102.676	102.621	102.612	
3.000	102.047	101.842	101.812	99.873	3.250	101.909	101.847	101.747		3.000	102.903	102.849	102.843	
3.125	102.414	102.209	102.191	100.764	3.375	102.265	102.204	102.111		3.125	102.904	102.791	102.787	
3.250	102.491	102.266	102.244	101.445	3.500	102.577	102.517	102.430		3.250	103.209	103.155	103.144	
3.375	102.856	102.631	102.616	101.884	3.625	102.916	102.859	102.792		3.375	103.523	103.473	103.457	
3.500	103.194	102.970	102.969	102.117	3.750	102.383	102.243	102.171		3.500	103.800	103.749	103.700	
3.625	103.522	103.297	103.324	102.392	3.875	102.789	102.643	102.577		3.625	103.759	103.665	103.618	
3.750	102.987	102.487	102.544	102.032	4.000	103.063	102.912	102.851		3.750	104.094	103.999	103.952	
3.875	103.349	102.862	102.871	102.433	4.125	103.183	103.027	102.972		3.875	104.229	104.135	104.089	
4.000	103.653	103.101	103.166	102.702	4.250	103.648	103.487	103.399		4.000	104.568	104.474	104.430	
4.125	103.843	103.122	103.186	102.818	4.375	104.054	103.888	103.806		4.125	104.901	104.786	104.721	
4.250	103.976	103.701	103.636	103.240	4.500	104.342	104.171	104.094		4.250	105.190	105.076	105.013	
4.375	104.384	103.929	103.868	103.641	4.625	104.583	104.406	104.297		4.375	105.492	105.377	105.314	
4.500	104.693	104.186	104.130	103.924	4.750	103.273	103.218	103.158		4.500	105.643	105.528	105.470	
4.625	103.839	104.406	104.297	104.122	4.875	103.553	103.498	103.438		4.625	104.637	104.514	104.453	
4.750	105.344	104.850	104.827		5.000	103.483	103.405	103.333		4.750	103.636	103.567	103.503	
4.875	105.732	105.012	104.992		5.125	103.621	103.541	103.456		4.875	103.678	103.609	103.545	
5.000	105.949	105.369	105.350		5.250	104.221	104.142	104.057		5.000	103.763	103.694	103.630	
5.125	106.016	103.541	103.456		5.375	104.220	104.141	104.056		5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.500	101.270	101.216	101.193	
2.625	101.706	101.652	101.633	
2.750	102.226	102.180	102.101	
2.875	102.479	102.435	102.382	
3.000	102.673	102.619	102.613	
3.125	102.904	102.791	102.679	
3.250	103.209	103.155	103.074	
3.375	103.523	103.473	103.397	
3.500	103.800	103.749	103.670	
3.625	103.529	103.435	103.388	
3.750	103.864	103.769	103.722	
3.875	103.999	103.905	103.859	
4.000	104.338	104.244	104.200	
4.125	104.671	104.556	104.491	
4.250	104.960	104.846	104.783	
4.375	105.262	105.147	105.084	
4.500	105.413	105.298	105.240	
4.625	104.584	104.514	104.451	
4.750	103.636	103.567	103.503	
4.875	103.678	103.609	103.545	

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										
Rate & Term Refinance		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Cash Out Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Second Home		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A	
Investment Property (Max 85% LTV)		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350	
3-4 - Unit Property		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630	
Manufactured										
>45% DTI		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
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

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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	
2.750	103.012	102.913	102.841	102.744	2.750	102.938	102.767	102.741	102.648	
2.875	103.417	103.325	103.247	103.145	2.875	103.146	103.049	102.993	102.894	
3.000	104.043	104.011	103.630	103.523	3.000	103.486	103.391	103.341	103.237	
3.125	104.150	104.035	103.980	103.867	3.125	103.815	103.723	103.678	103.569	
3.250	104.476	104.356	104.306	104.189	3.250	104.136	104.046	104.007	103.892	
3.375	103.808	103.639	103.274	103.151	3.375	103.874	103.826	103.754	103.635	
3.500	104.085	103.915	103.603	103.475	3.500	104.197	104.151	104.085	103.960	
3.625	104.151	103.986	103.910	103.777	3.625	104.587	104.486	104.408	104.278	
3.750	104.420	104.372	104.197	104.058	3.750	104.820	104.779	104.724	104.589	
3.875	104.440	104.391	103.632	103.488	3.875	105.123	105.031	105.007	104.696	
4.000	104.688	104.640	104.085	103.779	4.000	105.583	105.493	105.469	105.007	
4.125	105.038	104.989	104.637	104.056	4.125	106.042	105.952	105.928		
4.250	105.238	105.213	104.478	104.318	4.250	104.768	104.723	104.699		
4.375	105.305	105.280	104.869	103.937	4.375	105.228	105.184	105.160		
4.500	105.618	105.593	105.422	104.208	4.500	105.687	105.645	105.621		
4.625	106.038	106.002	105.978		4.625	106.147	106.106	106.082		
4.750	105.961	105.921	105.128		4.750	103.015	102.968	102.944		
4.875	105.750	105.712	105.688		4.875	103.476	103.429	103.405		
5.000	106.014	105.977	105.953		5.000	103.937	103.891	103.867		
5.125	106.486	106.449	106.425		5.125	104.398	104.354	104.330		
7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS					
Rate	15 Day	30 Day	45 Day	60 Day						
2.750	103.012	102.913	102.841	102.744						
2.875	103.417	103.313	103.247	103.145						
3.000	103.800	103.691	103.630	103.523						
3.125	104.150	104.035	103.980	103.867						
3.250	104.476	104.356	104.306	104.189						
3.375	103.486	103.361	103.274	103.151						
3.500	103.815	103.685	103.603	103.475						
3.625	104.121	103.986	103.910	103.777						
3.750	104.408	104.267	104.197	104.058						
3.875	103.878	103.733	103.632	103.488						
4.000	104.195	104.109	104.085	103.779						
4.125	104.746	104.661	104.637	104.056						
4.250	104.723	104.562	104.478	104.318						
4.375	104.929	104.893	104.869	103.937						
4.500	105.482	105.446	105.422	104.208						
4.625	106.038	106.002	105.978							
4.750	105.190	105.152	105.128							

  

Streamline/IRRRL Product Codes				Extension and Re-lock Fees			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL	5 Day	0.125	Re-Lock	0.125
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL	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

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



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	101.770	100.901	100.887	99.985	2.750	100.537	100.412	100.420		
2.875	102.226	101.396	101.382	100.308	2.875	100.777	100.652	100.660		
3.000	103.162	101.835	101.822	100.595	3.000	101.001	100.875	100.884		
3.125	103.183	102.220	102.206	100.862	3.125	101.210	101.084	101.092		
3.250	102.982	102.469	102.456	102.142	3.250	101.304	101.179	101.187		
3.375	102.995	102.620	102.533	102.410	3.375	101.340	101.223	101.237		
3.500	103.141	102.865	102.784	102.656	3.500	101.536	101.420	101.433		
3.625	103.227	103.092	103.016	102.882	3.625	101.719	101.602	101.616		
3.750	103.615	103.302	103.231	103.093	3.750	102.178	102.086	102.117		
3.875	103.635	102.927	102.826	102.683	3.875	102.462	102.370	102.400		
4.000	103.843	103.148	103.053	102.904	4.000	102.633	102.541	102.572		
4.125	103.923	103.360	103.270	103.115	4.125	102.793	102.701	102.731		
4.250	104.011	103.561	103.477	103.317	4.250	102.941	102.849	102.880		
4.375	104.098	103.175	103.058	102.894	4.375	101.740	101.657	101.693		
4.500	104.241	103.391	103.280	103.110	4.500	101.914	101.830	101.866		
4.625	104.208	103.719	103.502	103.326	4.625	102.087	102.003	102.039		
4.750	103.994	103.812	103.718	103.531	4.750	102.260	102.177	102.213		
4.875	103.457	103.419	102.730		4.875					
5.000	103.885	103.848	101.697		5.000					
5.125	104.321	104.284	102.133		5.125					

  

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

\*FHA ONLY

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: 3/9/20 9:29 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	99.546	99.477	99.397	99.325	2.750	99.546	99.477	99.397	99.325	<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
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																											
2.875	99.816	99.749	99.667	99.598	2.875	99.816	99.749	99.667	99.598																			
3.000	100.066	100.002	99.917	99.851	3.000	100.066	100.002	99.917	99.851																			
3.125	100.221	100.159	100.072	100.008	3.125	100.221	100.159	100.072	100.008																			
3.250	100.762	100.683	100.583	100.495	3.250	100.762	100.683	100.583	100.495																			
3.375	101.014	100.939	100.836	100.750	3.375	101.014	100.939	100.836	100.750																			
3.500	101.154	101.080	100.975	100.892	3.500	101.154	101.080	100.975	100.892																			
3.625	101.160	101.089	100.981	100.901	3.625	101.160	101.089	100.981	100.901																			
3.750	101.144	101.075	100.967	100.888	3.750	101.144	101.075	100.967	100.888																			
3.875	101.367	101.277	101.153	101.049	3.875	101.367	101.277	101.153	101.049																			
4.000	101.488	101.400	101.401	101.172	4.000	101.488	101.400	101.401	101.172																			
4.125	101.872	101.759	101.797	101.189	4.125	101.872	101.759	101.797	101.189																			
4.250	102.269	102.156	102.194	101.256	4.250	102.269	102.156	102.194	101.256																			
4.375	101.559	101.446	101.484		4.375	101.559	101.446	101.484																				
4.500	101.953	101.840	101.878		4.500	101.953	101.840	101.878																				
4.625	102.348	102.235	102.273		4.625	102.348	102.235	102.273																				
4.750	102.743	102.630	102.668		4.750	102.743	102.630	102.668																				
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
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 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	101.676	101.620	101.549	101.499	2.750	102.115	102.061	101.985	101.930	2.750	102.140	102.084	102.007	101.953	2.750	102.140	102.084	102.007	101.953	2.750	102.140	102.084	102.007	101.953	2.750	102.140	102.084	102.007	101.953
2.875	101.921	101.864	101.788	101.734	2.875	102.355	102.299	102.217	102.158	2.875	102.390	102.332	102.250	102.192	2.875	102.390	102.332	102.250	102.192	2.875	102.390	102.332	102.250	102.192	2.875	102.390	102.332	102.250	102.192
3.000	102.169	102.110	102.029	101.970	3.000	102.598	102.540	102.454	102.390	3.000	102.643	102.584	102.497	102.435	3.000	102.643	102.584	102.497	102.435	3.000	102.643	102.584	102.497	102.435	3.000	102.643	102.584	102.497	102.435
3.125	102.421	102.359	102.273	102.210	3.125	102.847	102.786	102.695	102.627	3.125	102.902	102.841	102.748	102.682	3.125	102.902	102.841	102.748	102.682	3.125	102.902	102.841	102.748	102.682	3.125	102.902	102.841	102.748	102.682
3.250	102.667	102.603	102.511	102.445	3.250	103.042	102.979	102.882	102.811	3.250	103.094	103.030	102.932	102.861	3.250	103.094	103.030	102.932	102.861	3.250	103.094	103.030	102.932	102.861	3.250	103.094	103.030	102.932	102.861
3.375	102.914	102.848	102.751	102.680	3.375	103.234	103.168	103.066	102.990	3.375	103.278	103.211	103.108	103.033	3.375	103.278	103.211	103.108	103.033	3.375	103.278	103.211	103.108	103.033	3.375	103.278	103.211	103.108	103.033
3.500	103.164	103.096	102.994	102.918	3.500	103.429	103.360	103.252	103.172	3.500	103.466	103.396	103.287	103.208	3.500	103.466	103.396	103.287	103.208	3.500	103.466	103.396	103.287	103.208	3.500	103.466	103.396	103.287	103.208
3.625	103.415	103.345	103.237	103.157	3.625	103.500	103.500	103.440	103.355	3.625	103.500	103.500	103.469	103.385	3.625	103.500	103.500	103.469	103.385	3.625	103.500	103.500	103.469	103.385	3.625	103.500	103.500	103.469	103.385
3.750	103.500	103.500	103.407	103.323	3.750	103.500	103.500	103.500	103.486	3.750	103.500	103.500	103.500	103.500	3.750	103.500	103.500	103.500	103.500	3.750	103.500	103.500	103.500	103.500	3.750	103.500	103.500	103.500	103.500
3.875	103.500	103.500	103.500	103.478	3.875					3.875					3.875					3.875					3.875				
4.000					4.000					4.000					4.000					4.000					4.000				
4.125					4.125					4.125					4.125					4.125					4.125				
4.250					4.250					4.250					4.250					4.250					4.250				
4.375					4.375					4.375					4.375					4.375					4.375				
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 desk 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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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	101.646	101.591	101.520	101.470	2.750	102.039	101.985	101.909	101.854	2.750	102.129	102.072	101.995	101.942
2.875	101.897	101.839	101.763	101.709	2.875	102.278	102.222	102.140	102.081	2.875	102.373	102.315	102.233	102.176
3.000	102.150	102.091	102.009	101.951	3.000	102.522	102.464	102.377	102.314	3.000	102.624	102.565	102.477	102.415
3.125	102.408	102.346	102.260	102.198	3.125	102.772	102.712	102.621	102.553	3.125	102.882	102.821	102.728	102.662
3.250	102.660	102.597	102.505	102.438	3.250	102.972	102.909	102.812	102.740	3.250	103.075	103.011	102.913	102.842
3.375	102.913	102.847	102.750	102.679	3.375	103.168	103.101	102.999	102.923	3.375	103.262	103.194	103.091	103.017
3.500	103.168	103.099	102.997	102.922	3.500	103.367	103.298	103.190	103.110	3.500	103.453	103.382	103.274	103.195
3.625	103.423	103.353	103.245	103.165	3.625	103.500	103.495	103.383	103.297	3.625	103.500	103.500	103.460	103.376
3.750	103.500	103.500	103.420	103.335	3.750	103.500	103.500	103.500	103.433	3.750	103.500	103.500	103.500	103.500
3.875	103.500	103.500	103.500	103.495	3.875					3.875				
4.000					4.000					4.000				
4.125					4.125					4.125				
4.250					4.250					4.250				
4.375					4.375					4.375				
4.500					4.500					4.500				
4.625					4.625					4.625				
4.750					4.750					4.750				
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
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
3.000	101.691	101.691	101.691	101.691	3.000				
3.125	102.058	102.058	102.058	102.058	3.125				
3.250	102.088	102.088	102.088	102.088	3.250	102.088	102.013	101.991	
3.375	102.453	102.453	102.453	102.453	3.375	102.453	102.378	102.363	
3.500	102.818	102.818	102.818	102.818	3.500	102.818	102.717	102.716	
3.625	103.349	103.349	103.349	103.349	3.625	103.349	103.199	103.179	
3.750	102.268	102.268	102.268	102.268	3.750	102.268	102.173	102.230	
3.875	102.586	102.586	102.586	102.586	3.875	102.586	102.491	102.557	
4.000	102.904	102.904	102.904	102.904	4.000	102.904	102.821	102.851	
4.125	103.247	103.247	103.247	103.247	4.125	103.247	103.164	103.167	
4.250	103.485	103.485	103.485	103.485	4.250	103.485	103.371	103.443	
4.375	103.732	103.732	103.732	103.732	4.375	103.732	103.665	103.738	
4.500	103.970	103.970	103.970	103.970	4.500	103.970	103.900	103.973	
4.625	104.384	104.384	104.384	104.384	4.625	104.384	104.325	104.390	
4.750	104.827	104.827	104.827	104.827	4.750	104.827	104.767	104.832	
4.875	105.121	105.121	105.121	105.121	4.875	105.121	105.062	105.126	
5.000					5.000				
5.125					5.125				
5.250					5.250				
5.375					5.375				

**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
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		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
		-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		
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	>\$500-726,525k
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		
3.500		99.684			3.500		99.108			Lock cut-off for Jumbo programs is 3:30PM PST  UW approval and completed appraisal are required to lock  <span style="background-color: #0070C0; color: white; padding: 2px;">WesLend Advantage Jumbo Product Codes</span> 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	
3.625		100.092			3.625		99.477				
3.750		100.466			3.750		99.846				
3.875		100.840			3.875		100.208				
4.000		101.214			4.000		100.564				
4.125		101.556			4.125		100.920				
4.250		101.871			4.250		101.276				
4.375		102.186			4.375		101.645				
4.500		102.501			4.500		101.999				
4.625		102.816			4.625		102.349				
4.750		103.131			4.750		102.692				
4.875		103.446			4.875		103.034				
5.000		103.761			5.000		103.371				
5.125		104.076			5.125		103.705				
5.250		104.391			5.250		104.039				
5.375		104.706			5.375		104.372				
5.500		105.021			5.500		104.706				
5.625		105.336			5.625		105.040				
5.750		105.651			5.750		105.374				
5.875		105.966			5.875		105.707				

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

**12 MNTH LIBOR**  
0.9675

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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Effective: 3/9/20 10:10 AM

1800-39					Jumbo 7-1 Non-QM		WesLend Silver Advantage	
Rate	15 day	30 Day	45 Day	60 Day				
4.250		99.693				Lock cut-off for Jumbo programs is 3:30PM PST		
4.375		100.001				UW approval and completed appraisal are required to lock		
4.500		100.310				State Pricing Adjustment:		
4.625		100.619				AK, AL, AR, CO, GA, IA, IN, KS, KY, MO, MS, NC, NE, NH, SC, TN, TX, UT, WA	0.250	
4.750		100.929				12 MNTH LIBOR 0.8456		
4.875		101.238				Loan Term Options		
4.990		101.549				Price Caps		
5.125		101.859				30 Year	NY	101.000
5.250		102.170				40 Year*	Foreign National	101.500
5.375		102.481				*Note: only allowed with a 10 year I/O		
5.500		102.793				Investment Property		
5.625		103.105						
5.750		103.417						
5.875		103.730						
5.990		104.042						
6.125		104.356						
6.250		104.669						
6.375		104.983						
6.500		105.296						
6.625		105.611						

**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	0.875	0.750	0.625	0.500	0.500	0.375	N/A
	700 - 719	0.625	0.500	0.500	0.375	0.125	0.125	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	-0.750	-1.000	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