



Effective: 3/24/20 9:06 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	>\$500-765,600k
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

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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	100.648	100.486	99.911	99.827	2.750	100.469	100.283	100.194	100.124	
2.875	101.224	101.062	100.328	100.250	2.875	100.836	100.657	100.562	100.497	
3.000	103.734	101.748	100.718	100.645	3.000	101.191	101.017	100.917	100.857	
3.125	104.076	101.769	101.063	100.995	3.125	101.533	101.364	101.259	101.204	
3.250	104.396	102.646	101.385	101.323	3.250	101.865	101.702	101.592	101.543	
3.375	104.647	102.759	101.584	101.489	3.375	100.982	100.792	100.676	100.592	
3.500	104.976	102.885	101.916	101.826	3.500	101.316	101.132	101.011	100.933	
3.625	105.282	103.021	102.224	102.140	3.625	101.643	101.463	101.337	101.264	
3.750	105.565	103.160	102.511	102.431	3.750	101.961	101.788	101.656	101.588	
3.875	104.248	102.850	101.377	101.263	3.875	102.135	101.903	101.767	101.669	
4.000	104.542	102.898	101.674	101.565	4.000	102.455	102.228	102.087	101.994	
4.125	104.822	103.247	101.955	101.853	4.125	101.565	101.365	100.731		
4.250	105.087	103.390	102.223	102.126	4.250	101.556	101.356	99.577		
4.375	104.314	103.457	101.742	101.609	4.375	100.121	100.093	100.055		
4.500	104.587	103.770	102.018	101.890	4.500	100.598	100.570	100.533		
4.625	104.854	103.846	100.895		4.625	101.075	101.047	101.011		
4.750	105.102	102.798	101.158		4.750	99.072	99.044	99.005		
4.875	100.962	100.719	100.698		4.875	99.550	99.522	99.484		
5.000	102.025	98.713	98.689		5.000	100.029	100.001	99.963		
5.125	102.241	99.215	99.191		5.125	100.508	100.480	100.444		

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					USDA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day	
2.750	100.537	100.362	99.911	99.827	
2.875	100.981	100.806	100.328	100.250	
3.000	101.407	101.232	100.718	100.645	
3.125	101.824	101.649	101.063	100.995	
3.250	101.858	101.683	101.385	101.323	
3.375	102.234	102.059	101.584	101.489	
3.500	102.599	102.424	101.916	101.826	
3.625	102.898	102.723	102.224	102.140	
3.750	102.908	102.647	102.511	102.431	
3.875	101.645	101.518	101.377	101.263	
4.000	101.942	101.820	101.674	101.565	
4.125	102.224	102.107	101.955	101.853	
4.250	102.491	102.380	102.223	102.126	
4.375	102.038	101.904	101.742	101.609	
4.500	102.313	102.185	102.018	101.890	
4.625	100.072	99.972	99.948		
4.750	97.861	97.833	97.809		

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	>\$500-765,600k
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 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	99.173	98.320	97.375	97.133	2.750	98.026	97.920	97.934		<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> <p style="text-align: center;">*FHA ONLY</p>		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	99.749	98.474	97.870	97.473	2.875	98.282	98.176	98.190																													
3.000	100.784	98.761	98.335	97.772	3.000	98.521	98.415	98.429																													
3.125	101.126	98.842	98.765	98.050	3.125	98.744	98.638	98.652																													
3.250	100.322	99.282	99.167	99.067	3.250	98.852	98.746	98.760																													
3.375	100.534	99.568	99.447	99.352	3.375	98.368	98.249	98.310																													
3.500	100.899	99.832	99.706	99.616	3.500	98.577	98.458	98.519																													
3.625	101.198	100.078	99.947	99.862	3.625	98.773	98.654	98.715																													
3.750	101.468	100.307	100.171	100.091	3.750	99.322	99.153	99.199																													
3.875	101.158	99.860	99.719	99.606	3.875	99.619	99.450	99.495																													
4.000	101.166	100.098	99.951	99.843	4.000	99.802	99.633	99.679																													
4.125	101.246	100.325	100.173	100.070	4.125	99.973	99.804	99.849																													
4.250	100.655	100.544	100.387	100.289	4.250	100.132	99.963	100.008																													
4.375	100.645	99.951	99.789	99.656	4.375	99.108	98.989	98.933																													
4.500	100.788	100.183	100.015	99.888	4.500	99.268	99.149	99.093																													
4.625	100.754	100.412	100.239	100.117	4.625	99.442	99.323	99.267																													
4.750	100.740	100.623	100.445	100.329	4.750	99.615	99.496	99.440																													
4.875	97.687	97.444	97.423		4.875																																
5.000	94.314	94.286	92.135		5.000																																
5.125	94.772	94.744	92.593		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	>\$500-765,600
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	96.810	96.740	96.669	96.601	2.750	96.810	96.740	96.669	96.601	<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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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	97.133	97.061	96.993	96.923	2.875	97.133	97.061	96.993	96.923																			
3.000	97.278	97.204	97.138	97.065	3.000	97.278	97.204	97.138	97.065																			
3.125	97.553	97.440	97.478	97.025	3.125	97.553	97.440	97.478	97.025																			
3.250	97.947	97.834	97.872	96.989	3.250	97.947	97.834	97.872	96.989																			
3.375	98.020	97.907	97.945	96.047	3.375	98.020	97.907	97.945	96.047																			
3.500	98.414	98.301	98.339	96.225	3.500	98.414	98.301	98.339	96.225																			
3.625	98.809	98.696	98.734	96.308	3.625	98.809	98.696	98.734	96.308																			
3.750	99.204	99.091	99.129	96.430	3.750	99.204	99.091	99.129	96.430																			
3.875	99.243	99.130	99.168	96.498	3.875	99.243	99.130	99.168	96.498																			
4.000	99.639	99.526	99.564	96.712	4.000	99.639	99.526	99.564	96.712																			
4.125	100.035	99.922	99.960	96.780	4.125	100.035	99.922	99.960	96.780																			
4.250	100.431	100.318	100.356	96.972	4.250	100.431	100.318	100.356	96.972																			
4.375	99.721	99.608	99.646		4.375	99.721	99.608	99.646																				
4.500	100.115	100.002	100.040		4.500	100.115	100.002	100.040																				
4.625	100.510	100.397	100.435		4.625	100.510	100.397	100.435																				
4.750	100.905	100.792	100.830		4.750	100.905	100.792	100.830																				
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	>\$500-765,600k
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 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 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	99.263	99.203	99.143	99.083	2.750	99.182	99.110	99.040	98.972	2.750	98.500	98.417	98.322	98.247
2.875	99.493	99.427	99.366	99.301	2.875	99.416	99.339	99.269	99.196	2.875	98.628	98.540	98.443	98.363
3.000	99.726	99.655	99.593	99.523	3.000	99.660	99.577	99.506	99.428	3.000	98.766	98.672	98.574	98.488
3.125	99.965	99.889	99.826	99.751	3.125	99.912	99.825	99.753	99.670	3.125	98.917	98.818	98.718	98.627
3.250	100.163	100.081	100.017	99.936	3.250	100.148	100.055	99.983	99.894	3.250	99.090	98.986	98.884	98.787
3.375	100.356	100.269	100.203	100.117	3.375	100.384	100.286	100.213	100.119	3.375	99.269	99.159	99.056	98.954
3.500	100.551	100.459	100.391	100.300	3.500	100.624	100.520	100.446	100.347	3.500	99.452	99.338	99.232	99.125
3.625	100.747	100.650	100.580	100.484	3.625	100.864	100.755	100.680	100.576	3.625	99.638	99.518	99.411	99.299
3.750	100.865	100.762	100.690	100.588	3.750	101.004	100.891	100.813	100.703	3.750	99.721	99.596	99.485	99.368
3.875	100.971	100.864	100.788	100.681	3.875	101.133	101.014	100.933	100.818	3.875	99.792	99.661	99.547	99.424
4.000	101.078	100.965	100.886	100.774	4.000	101.261	101.137	101.053	100.934	4.000	99.863	99.728	99.610	99.482
4.125	101.184	101.066	100.983	100.866	4.125	101.390	101.261	101.174	101.049	4.125	99.936	99.795	99.674	99.541
4.250	101.275	101.152	101.066	100.943	4.250	101.505	101.370	101.280	101.150	4.250	100.073	99.927	99.803	99.664
4.375	101.363	101.234	101.145	101.017	4.375	101.615	101.476	101.383	101.247	4.375	100.217	100.066	99.939	99.796
4.500	101.449	101.315	101.222	101.089	4.500	101.724	101.579	101.483	101.343	4.500	100.359	100.202	100.073	99.924
4.625	101.536	101.397	101.301	101.163	4.625	101.835	101.685	101.586	101.440	4.625	100.500	100.339	100.207	100.053
4.750	101.573	101.429	101.328	101.185	4.750	101.884	101.729	101.626	101.475	4.750	100.646	100.479	100.344	100.185
4.875	101.603	101.453	101.348	101.200	4.875	101.927	101.767	101.659	101.503	4.875	100.794	100.622	100.484	100.320

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	>\$500-765,600k
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 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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Effective: 3/24/20 9:06 AM

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	97.918	97.918	97.918	97.918	3.000				
3.125	98.712	98.712	98.712	98.712	3.125				
3.250	99.366	99.366	99.366	99.366	3.250	99.366	99.180	99.143	
3.375	99.905	99.905	99.905	99.905	3.375	99.905	99.719	99.682	
3.500	100.402	100.402	100.402	100.402	3.500	100.402	100.215	100.178	
3.625	100.822	100.822	100.822	100.822	3.625	100.822	100.636	100.598	
3.750	100.563	100.563	100.563	100.563	3.750	100.563	100.396	100.374	
3.875	101.035	101.035	101.035	101.035	3.875	101.035	100.868	100.847	
4.000	101.427	101.427	101.427	101.427	4.000	101.427	101.260	101.238	
4.125	101.720	101.720	101.720	101.720	4.125	101.720	101.553	101.532	
4.250	101.040	101.040	101.040	101.040	4.250	101.040	100.873	100.844	
4.375	101.457	101.457	101.457	101.457	4.375	101.457	101.290	101.261	
4.500	101.768	101.768	101.768	101.768	4.500	101.768	101.601	101.571	
4.625	101.985	101.985	101.985	101.985	4.625	101.985	101.818	101.788	
4.750	101.235	101.235	101.235	101.235	4.750	101.235	101.049	100.980	
4.875	101.590	101.590	101.590	101.590	4.875	101.590	101.404	101.335	
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		-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

Day	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	>\$500-765,600k
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 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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Effective: 3/24/20 9:34 AM

1800-39						Jumbo 7-1 Non-QM		WesLend Silver Advantage	
Rate	15 day	30 Day	45 Day	60 Day					
4.750		98.175			<p>No Seasoning on title for cash out</p> <p>Full Doc or 12 & 24 months bank Statements</p> <p>Up to 50% DTI</p> <p>Cash out as Reserves</p> <p>Interest only Option</p> <p>Use Primary Wage Earner's Score</p>	Lock cut-off for Jumbo programs is 3:30PM PST			
4.875		98.478				UW approval and completed appraisal are required to lock			
4.990		98.781				State Pricing Adjustment:			
5.125		99.085				AK, AL, AR, CO, GA, IA, IN, KS, KY, MO, MS, NC, NE, NH, SC, TN, TX, UT, WA	0.250		
5.250		99.389				12 MNTH LIBOR 0.9335			
5.375		99.693							
5.500		99.998				Loan Term Options	Price Caps		
5.625		100.303				30 Year	NY	101.000	
5.750		100.609				40 Year*	Foreign National	101.500	
5.875		100.915				*Note: only allowed with a 10 year I/O		Investment Property	101.500
5.990		101.221							
6.125		101.527							
6.250		101.834							
6.375		102.141							
6.500		102.448							
6.625		102.756							
6.750		103.063							
6.875		103.371							
6.990		103.680							
7.125		103.988							

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	1.875	1.500	N/A
	740 - 779	1.750	1.500	1.500	1.250	1.000	0.500	N/A
	720 - 739	1.625	1.375	1.375	1.250	1.000	0.375	N/A
	700 - 719	1.375	1.250	1.250	1.000	0.625	0.000	N/A
	680 - 699	1.375	1.250	1.250	0.875	0.250	-0.750	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	1.625	1.250	N/A
	740 - 779	1.500	1.250	1.250	1.000	0.750	0.250	N/A
	720 - 739	0.875	0.750	0.625	0.500	0.250	-0.125	N/A
	700 - 719	0.625	0.500	0.500	0.375	-0.125	-0.375	N/A
	680 - 699	0.000	-0.250	-0.250	-0.375	-0.750	-1.125	N/A
	660 - 679	-0.750	-0.750	-0.750	-0.875	N/A	N/A	N/A
	640 - 659	-1.250	-1.250	-1.375	N/A	N/A	N/A	N/A
620 - 639	-1.750	-1.750	N/A	N/A	N/A	N/A	N/A	
12 Mo Bank Stmt**	620 +	0.000	0.000	0.000	0.000	-0.250	N/A	N/A
Asset Depletion	620 +	-0.250	N/A	N/A	N/A	N/A	N/A	N/A

*In addition to Full Doc FICOxLTV LLPA

**In addition to 24 Month Bank Statement FICOxLTV LLPA

Price Adjustments		55%	60%	65%	70%	75%	80%	85%
Product	Interest-Only	-0.250	-0.250	-0.500	-0.500	-0.750	-0.750	N/A
	> 600,000	0.250	0.250	0.250	0.125	0.125	0.125	N/A
Loan Amount	>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