



Effective: 5/13/20 9:15 AM

BORROWER PAID RATE SHEET
WesLend Financial Rate Sheet

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10	Jumbo Advantage
11	Silver 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

□

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



Lock Desk Hours 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	98.024	97.774			3.000	98.150				2.750	77.431			
2.875	98.599	98.349			3.125	98.921				2.875	77.697			
3.000	98.975	98.725			3.250	99.517				3.000	77.878			
3.125	99.746	99.496			3.375	99.987				3.125	77.670			
3.250	100.342	100.092			3.500	100.307				3.250	77.963			
3.375	100.812	100.562			3.625	100.488				3.375	78.281			
3.500	101.132	100.882			3.750	100.155				3.500	78.474			
3.625	101.313	101.063			3.875	100.574				3.625	77.392			
3.750	100.980	100.730			4.000	100.860				3.750	77.717			
3.875	101.399	101.149			4.125	101.040				3.875	77.888			
4.000	101.685	101.435			4.250	100.184				4.000	78.263			
4.125	101.865	101.615			4.375	100.516				4.125	77.088			
4.250	101.009	100.759			4.500	100.786				4.250	77.400			
4.375	101.341	101.091			4.625	100.935				4.375	77.653			
4.500	101.611	101.361			4.750	77.689				4.500	77.793			
4.625	101.760	101.510			4.875	77.997				4.625	76.477			
4.750	100.794	100.544			5.000	78.038				4.750	78.062			
4.875	100.848	100.598			5.125	78.298				4.875	78.341			
5.000	101.076	100.826			5.250	79.192				5.000	78.685			
5.125	79.123	78.873			5.375	79.193				5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.500				
2.625				
2.750	77.431			
2.875	77.697			
3.000	77.878			
3.125	77.670			
3.250	77.963			
3.375	78.281			
3.500				
3.625	77.392			
3.750	77.717			
3.875	77.888			
4.000	78.263			
4.125	77.088			
4.250	77.400			
4.375	77.653			
4.500	77.793			
4.625	76.477			
4.750	78.062			
4.875	78.341			

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			
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		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
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	>\$500-765,600
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 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					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS																				
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	102.357	102.107			2.750	97.667				<table border="1" style="margin: auto;"> <thead> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>680 - 699</td> <td>0.000</td> </tr> <tr> <td>660-679</td> <td>-0.250</td> </tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td>-0.250</td> </tr> <tr> <td>2 unit</td> <td>-0.750</td> </tr> <tr> <td>3-4 unit</td> <td>-1.000</td> </tr> <tr> <td>VA</td> <td>-0.250</td> </tr> <tr> <td>Manufactured</td> <td>-1.250</td> </tr> </tbody> </table> <p style="text-align: center; margin-top: 20px;">*FHA ONLY</p>	FICO Adjustments		680 - 699	0.000	660-679	-0.250	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-1.250		
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Manufactured	-1.250																													
2.875	103.424	103.174			2.875	97.812																								
3.000	102.727	102.477			3.000	98.052																								
3.125	103.168	102.918			3.125	98.034																								
3.250	102.999	102.749			3.250	98.559																								
3.375	103.254	103.004			3.375	98.706																								
3.500	103.451	103.201			3.500	98.703																								
3.625	103.607	103.357			3.625	98.700																								
3.750	104.110	103.860			3.750	98.296																								
3.875	103.442	103.192			3.875	97.125																								
4.000	103.731	103.481			4.000	97.438																								
4.125	103.920	103.670			4.125	81.204																								
4.250	104.332	104.082			4.250	79.992																								
4.375	104.340	104.090			4.375	80.480																								
4.500	104.413	104.163			4.500	80.968																								
4.625	104.489	104.239			4.625	81.458																								
4.750	104.712	104.462			4.750	79.449																								
4.875	100.073	99.823			4.875	79.939																								
5.000	100.240	99.990			5.000	80.429																								
5.125	100.400	100.150			5.125	80.921																								
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																				
Rate	15 Day	30 Day	45 Day	60 Day																										
2.750	100.806				<table border="1" style="margin: auto;"> <thead> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>620 - 639</td> <td>-1.500</td> </tr> <tr> <td>640- 659</td> <td>-0.625</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 style="background-color: #0070C0; color: white;"> <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> </tbody> </table>						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
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2.875	100.987																													
3.000	101.043																													
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4.500	102.198																													
4.625	102.378																													
4.750	102.242																													
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																									
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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	98.651				2.750					<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td>0.000</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> <tr><td>Manufactured</td><td>-1.250</td></tr> </tbody> </table> <p style="text-align: center;">*FHA ONLY</p>	FICO Adjustments		680 - 699	0.000	660-679	-0.250	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-1.250
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2.875	99.468				2.875																							
3.000	99.021				3.000																							
3.125	99.462				3.125																							
3.250	99.298				3.250																							
3.375	99.553				3.375																							
3.500	99.620				3.500																							
3.625	99.706				3.625																							
3.750	99.355				3.750																							
3.875	98.687				3.875																							
4.000	98.936				4.000																							
4.125	98.855				4.125																							
4.250	100.312				4.250																							
4.375	100.340				4.375																							
4.500	100.243				4.500																							
4.625	100.209				4.625																							
4.750	95.897				4.750																							
4.875	78.660				4.875																							
5.000	79.122				5.000																							
5.125	79.597				5.125																							

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL

Extension and Re-lock Fees			
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Lock cut-off for Arm Programs is 3:30 PM PST

WesLend Government ARM

8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					GOVERNMENT ARM PRICE ADJUSTMENTS																		
Margin 2.000					Margin 2.000																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	92.985				2.750	92.985				<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td>0.000</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> <tr><td>Manufactured</td><td>-1.250</td></tr> </tbody> </table>	FICO Adjustments		680 - 699	0.000	660-679	-0.250	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-1.250
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3.000	93.436				3.000	93.436																						
3.125	93.403				3.125	93.403																						
3.250	93.373				3.250	93.373																						
3.375	89.577				3.375	89.577																						
3.500	89.958				3.500	89.958																						
3.625	90.239				3.625	90.239																						
3.750	91.538				3.750	91.538																						
3.875	91.820				3.875	91.820																						
4.000	91.959				4.000	91.959																						
4.125	91.949				4.125	91.949																						
4.250	91.939				4.250	91.939																						
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	>\$500-765,600k
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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Effective: 5/13/20 9:15 AM

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					
2.500					2.500					2.500					2.500					2.500									
2.625					2.625					2.625					2.625					2.625									
2.750	100.523				2.750	100.319				2.750	99.772				2.750	99.772				2.750	100.125								
2.875	100.766				2.875	100.578				2.875	100.125				2.875	100.125				2.875	100.485								
3.000	101.013				3.000	100.844				3.000	100.485				3.000	100.485				3.000	100.851								
3.125	101.264				3.125	101.116				3.125	100.851				3.125	100.851				3.125	101.098								
3.250	101.453				3.250	101.350				3.250	101.098				3.250	101.098				3.250	101.331								
3.375	101.634				3.375	101.582				3.375	101.331				3.375	101.331				3.375	101.569								
3.500	101.821				3.500	101.818				3.500	101.569				3.500	101.569				3.500	101.810								
3.625	102.009				3.625	102.056				3.625	101.810				3.625	101.810				3.625	102.004								
3.750	102.125				3.750	102.222				3.750	102.004				3.750	102.004				3.750	102.193								
3.875	102.230				3.875	102.378				3.875	102.193				3.875	102.193				3.875	102.385								
4.000	102.336				4.000	102.537				4.000	102.385				4.000	102.385				4.000	102.579								
4.125	102.441				4.125	102.697				4.125	102.579				4.125	102.579				4.125									
4.250					4.250					4.250					4.250					4.250									
4.375					4.375					4.375					4.375					4.375									
4.500					4.500					4.500					4.500					4.500									
4.625					4.625					4.625					4.625					4.625									
4.750					4.750					4.750					4.750					4.750									
4.875					4.875					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
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	>\$500-765,600k
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



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: 5/13/20 9:15 AM

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	100.464				2.750	100.231				2.750	99.671			
2.875	100.718				2.875	100.496				2.875	100.025			
3.000	100.976				3.000	100.768				3.000	100.388			
3.125	101.237				3.125	101.047				3.125	100.759			
3.250	101.434				3.250	101.287				3.250	101.011			
3.375	101.623				3.375	101.524				3.375	101.251			
3.500	101.815				3.500	101.766				3.500	101.497			
3.625	102.008				3.625	102.009				3.625	101.746			
3.750	102.128				3.750	102.179				3.750	101.947			
3.875	102.239				3.875	102.340				3.875	102.143			
4.000	102.350				4.000	102.503				4.000	102.342			
4.125	102.461				4.125	102.666				4.125	102.543			
4.250	102.570				4.250	102.789				4.250	102.583			
4.375	102.679				4.375	102.906				4.375	102.603			
4.500	102.787				4.500	103.021				4.500	102.618			
4.625	102.894				4.625	103.137				4.625	102.634			
4.750	103.002				4.750	103.247				4.750	102.731			
4.875	103.110				4.875	103.250				4.875	102.842			

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: 5/13/20 9:15 AM

FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 Home Ready 30 Yr Fixed					1022-00 Home Possible 30 Yr Fixed						
1024-00	Rate	15 Day	30 Day	45 Day	60 Day	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
	3.000					3.000					
	3.125					3.125					
	3.250					3.250					
	3.375					3.375					
	3.500					3.500					
	3.625					3.625					
	3.750					3.750					
	3.875					3.875					
	4.000					4.000					
	4.125					4.125					
	4.250					4.250					
	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					
	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
>45% DTI	95.01%-97%	-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A
	90.01%-95%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	85.01%-90%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	80.01%-85%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
		-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

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

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

[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: 5/13/20 10:18 AM

WesLend Silver Advantage					
1700-39	Jumbo 5-1 Non-QM				
Rate	15 day	30 Day	45 Day	60 Day	
4.000					Lock cut-off for Jumbo programs is 3:30PM PST UW approval and completed appraisal are required to lock Minimum loan amount \$300,000 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 1.0448
4.125					
4.250					
4.375					
4.500					
4.625					
4.750		98.050			
4.875		98.341			
4.990		98.632			
5.125		98.924			
5.250		99.216			
5.375		99.508			
5.500		99.801			
5.625		100.093			
5.750		100.387			
5.875		100.680			
5.990		100.974			
6.125		101.268			
6.250		101.562			
6.375		101.857			

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 +	2.000	1.750	N/A	N/A	N/A	N/A	N/A
	740 - 779	1.250	1.000	N/A	N/A	N/A	N/A	N/A
	720 - 739	1.125	0.875	N/A	N/A	N/A	N/A	N/A
	700 - 719	0.875	0.750	N/A	N/A	N/A	N/A	N/A
	680 - 699	0.750	0.500	N/A	N/A	N/A	N/A	N/A
	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Limited Doc *	620 +	-0.250	-0.250	N/A	N/A	N/A	N/A	N/A
24 Months Bank Statements	780 +	1.750	1.500	N/A	N/A	N/A	N/A	N/A
	740 - 779	1.000	0.750	N/A	N/A	N/A	N/A	N/A
	720 - 739	0.625	0.500	N/A	N/A	N/A	N/A	N/A
	700 - 719	0.375	0.250	N/A	N/A	N/A	N/A	N/A
	680 - 699	-0.250	-0.500	N/A	N/A	N/A	N/A	N/A
	660 - 679	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	640 - 659	N/A	N/A	N/A	N/A	N/A	N/A	N/A
620 - 639	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
12 Mo Bank Stmt**	620 +	-0.250	-0.250	N/A	N/A	N/A	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	N/A	N/A	N/A	N/A	N/A
Loan Amount	>=300k to 499k	-0.375	-0.375	N/A	N/A	N/A	N/A	N/A
	> 600,000	0.250	0.250	N/A	N/A	N/A	N/A	N/A
	>1,000,000	0.000	0.000	N/A	N/A	N/A	N/A	N/A
	>1,500,000	-0.375	-0.375	N/A	N/A	N/A	N/A	N/A
Other	Cash-Out	-0.750	N/A	N/A	N/A	N/A	N/A	N/A
	Second Home	-0.750	N/A	N/A	N/A	N/A	N/A	N/A
	Investment	-1.000	N/A	N/A	N/A	N/A	N/A	N/A
	Condo	0.000	0.000	N/A	N/A	N/A	N/A	N/A
	Non-Warrantable	-0.375	-0.375	N/A	N/A	N/A	N/A	N/A
	2-4 Units	-0.250	-0.250	N/A	N/A	N/A	N/A	N/A
	DTI ≥ 50 %	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	BK UnSeasoned **	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
	FC/SS/DIL UnSeasoned *	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
Exception	-0.250	-0.250	N/A	N/A	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.