



Effective: 6/10/20 8:28 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

□

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 Conforming DU and LP														
1000-99 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250					2.250					2.250	100.434	100.184		
2.375					2.375					2.375	100.868	100.618		
2.500	99.010	98.760			2.500					2.500	101.550	101.300		
2.625	99.879	99.629			2.625					2.625	102.006	101.756		
2.750	101.124	100.874			2.750	100.624	100.374			2.750	102.508	102.258		
2.875	101.665	101.415			2.875	101.375	101.125			2.875	102.865	102.615		
3.000	102.163	101.913			3.000	101.907	101.657			3.000	103.006	102.756		
3.125	102.602	102.352			3.125	102.374	102.124			3.125	103.528	103.278		
3.250	102.857	102.607			3.250	102.137	101.887			3.250	103.901	103.651		
3.375	103.295	103.045			3.375	102.634	102.384			3.375	104.000	103.970		
3.500	103.828	103.578			3.500	103.030	102.780			3.500	104.000	104.000		
3.625	104.000	103.757			3.625	103.324	103.074			3.625	104.000	104.000		
3.750	104.000	104.000			3.750	103.646	103.396			3.750	104.000	104.000		
3.875	104.000	104.000			3.875	104.000	103.798			3.875	104.000	104.000		
4.000	104.000	104.000			4.000	104.000	103.893			4.000	104.000	104.000		
4.125	104.000	104.000			4.125	104.000	104.000			4.125	104.000	104.000		
4.250	104.000	103.922			4.250	103.983	103.733			4.250	104.000	104.000		
4.375	104.000	104.000			4.375	104.000	103.923			4.375	104.000	104.000		
4.500	104.000	104.000			4.500	104.000	103.998			4.500	104.000	104.000		
4.625	104.000	104.000			4.625	104.000	104.000			4.625	104.000	104.000		

1400-99 1401-99														
Conventional 10 Yr Fixed					Conventional 15 Yr Fixed					Conventional 20 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	100.358	100.108			2.250					2.250				
2.375	100.986	100.736			2.375					2.375				
2.500	101.618	101.368			2.500					2.500				
2.625	102.019	101.769			2.625					2.625				
2.750	102.360	102.110			2.750					2.750				
2.875	102.377	102.127			2.875					2.875				
3.000	102.762	102.512			3.000					3.000				
3.125	103.180	102.930			3.125					3.125				
3.250	103.475	103.225			3.250					3.250				
3.375	103.744	103.494			3.375					3.375				
3.500	103.942	103.692			3.500					3.500				
3.625	103.872	103.622			3.625					3.625				
3.750	104.000	103.944			3.750					3.750				
3.875	104.000	104.000			3.875					3.875				
4.000	104.000	104.000			4.000					4.000				
4.125	104.000	104.000			4.125					4.125				
4.250	104.000	103.904			4.250					4.250				
4.375	104.000	104.000			4.375					4.375				
4.500	104.000	104.000			4.500					4.500				
4.625	104.000	103.821			4.625					4.625				

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
>4 Finance Properties		-0.500
Escrow Waiver (Except CA & NY)		-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	-1.625	-2.625	-2.625	-4.125
640 - 659	-1.625	-2.625	-2.625	-3.625
660 - 679	-1.625	-2.125	-2.125	-2.875
680 - 699	-1.375	-2.125	-2.125	-2.750
700 - 719	-1.375	-2.000	-2.000	-2.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR >= 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
95%-90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR >= 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Premium Adjustments									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate & Term Refinance		0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050
Cash-Out		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Second Home		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Investment Properties- N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3-4 Unit Property N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A
>45% DTI									
	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600k
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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WesLend Fixed High Balance																			
1033-99		1053-99		Conventional 25/30 Yr Fixed HB				1233-99		Conventional 20 Yr Fixed HB				1333-99		Conventional 15 Yr Fixed HB			
1133-99		1153-99		Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.250				3.000		100.403			2.250		99.286			2.250		99.286			
2.375				3.125		100.732			2.375		99.641			2.375		99.641			
2.500				3.250		100.270			2.500		100.242			2.500		100.242			
2.625				3.375		100.801			2.625		100.709			2.625		100.709			
2.750	99.804	99.554		3.500		101.170			2.750		100.904			2.750		100.904			
2.875	100.413	100.163		3.625		101.445			2.875		101.244			2.875		101.244			
3.000	100.878	100.628		3.750		101.522			3.000		101.372			3.000		101.372			
3.125	101.207	100.957		3.875		101.902			3.125		101.056			3.125		101.056			
3.250	100.745	100.495		4.000		102.245			3.250		101.448			3.250		101.448			
3.375	101.276	101.026		4.125		102.395			3.375		101.762			3.375		101.762			
3.500	101.645	101.395		4.250		100.526			3.500		101.976			3.500		101.976			
3.625	101.920	101.670		4.375		100.847			3.625		100.617			3.625		100.617			
3.750	101.997	101.747		4.500		101.124			3.750		101.014			3.750		101.014			
3.875	102.377	102.127		4.625		101.349			3.875		101.186			3.875		101.186			
4.000	102.720	102.470		4.750					4.000		101.544			4.000		101.544			
4.125	102.870	102.620		4.875					4.125		100.341			4.125		100.341			
4.250	101.255	101.005		5.000					4.250		100.661			4.250		100.661			
4.375	101.557	101.307		5.125					4.375		99.794			4.375		99.794			
4.500	101.708	101.458		5.250					4.500		99.703			4.500		99.703			
4.625	101.824	101.574		5.375					4.625		99.276			4.625		99.276			

1433-99					1453-99				
Conventional 10 Yr Fixed HB									
Rate	15 Day	30 Day	45 Day	60 Day					
2.250	99.786								
2.375	100.141								
2.500	100.742								
2.625	101.209								
2.750	101.404								
2.875	101.744								
3.000	101.872								
3.125	101.556								
3.250	101.948								
3.375	102.262								
3.500	100.938								
3.625	101.117								
3.750	101.514								
3.875	101.686								
4.000	102.044								
4.125	100.841								
4.250	101.161								
4.375	100.115								
4.500	99.973								
4.625	99.581								

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
Manufactured	-0.750
Second home LTV > 85%	-0.250
>4 Finance Properties	-0.500
Escrow Waiver (Except CA & NY)	-0.250
High Balance Purchase	-0.250
High Balance Cashout	-1.000

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

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-1.625	-2.625	-2.625	-4.125
640 - 659	-1.625	-2.625	-2.625	-3.625
660 - 679	-1.625	-2.125	-2.125	-2.875
680 - 699	-1.375	-2.125	-2.125	-2.750
700 - 719	-1.375	-2.000	-2.000	-2.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products										
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)										
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97%-95.01%	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000	
95%-90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750	
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870	
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190	
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)										
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97%-95.01%	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610	
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240	
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770	
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890	
Premium Adjustments										
Rate & Term Refinance		0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050	
Cash-Out		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Second Home		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
Investment Properties- N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
3-4 Unit Property N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Manufactured		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A	
	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 Adjutor										
	\$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	103.079	102.829			2.750	101.771				<table border="1" style="margin: auto;"> <tr><th colspan="2">FICO Adjustments</th></tr> <tr><td>680 - 699</td><td>-0.250</td></tr> <tr><td>660-679</td><td>-0.500</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> <tr><td>Ln Amt <=110K</td><td>-0.500</td></tr> </table> <p style="margin-top: 20px;">*FHA ONLY</p>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-1.250	Ln Amt <=110K	-0.500
FICO Adjustments																														
680 - 699	-0.250																													
660-679	-0.500																													
Government Adjusters																														
Manual	-0.250																													
2 unit	-0.750																													
3-4 unit	-1.000																													
VA	-0.250																													
Manufactured	-1.250																													
Ln Amt <=110K	-0.500																													
2.875	103.137	102.887			2.875	102.163																								
3.000	103.509	103.259			3.000	102.493																								
3.125	103.870	103.620			3.125	102.815																								
3.250	103.923	103.673			3.250	102.067																								
3.375	103.811	103.561			3.375	102.546																								
3.500	104.121	103.871			3.500	103.031																								
3.625	104.417	104.167			3.625	103.523																								
3.750	104.577	104.327			3.750	101.862																								
3.875	104.250	104.000			3.875	102.357																								
4.000	104.441	104.191			4.000	102.846																								
4.125	104.851	104.601			4.125	103.335																								
4.250	104.734	104.484			4.250	99.318																								
4.375	104.490	104.240			4.375																									
4.500	104.749	104.499			4.500																									
4.625	105.172	104.922			4.625																									
4.750	105.105	104.855			4.750																									
4.875	104.753	104.503			4.875																									
5.000	101.341	101.091			5.000																									
5.125	101.498	101.248			5.125																									
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																				
Rate	15 Day	30 Day	45 Day	60 Day																										
2.750	104.354				<table border="1" style="margin: auto;"> <tr><th colspan="2">FICO Adjustments</th></tr> <tr><td>680 - 699</td><td>-0.500</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>Loan amt <=110k</td><td>-0.750</td></tr> </table>					FICO Adjustments		680 - 699	-0.500	> 700	0.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	Loan amt <=110k	-0.750					
FICO Adjustments																														
680 - 699	-0.500																													
> 700	0.000																													
Government Adjusters																														
Manual	-0.250																													
2 unit	-0.750																													
3-4 unit	-1.000																													
Loan amt <=110k	-0.750																													
2.875	104.371																													
3.000	104.752																													
3.125	105.145																													
3.250	104.775																													
3.375	104.871																													
3.500	105.196																													
3.625	105.366																													
3.750	105.447																													
3.875	105.525																													
4.000	105.716																													
4.125	106.126																													
4.250	105.164																													
4.375	105.413																													
4.500	105.828																													
4.625	106.447																													
4.750	105.405																													
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	>\$500-765,600k																				
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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WesLend Government										
8033-99 6033-99 FHA/VA 30 Yr Fixed High Balance					8333-99 6333-99 FHA/VA 15 Yr Fixed High Balance					FHA / VA HB LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	101.243	100.993			2.750	101.183				
2.875	101.685	101.435			2.875	101.189				
3.000	102.029	101.779			3.000	101.178				
3.125	102.329	102.079			3.125	101.176				
3.250	101.460	101.210			3.250	101.174				
3.375	101.812	101.562			3.375	100.549				
3.500	102.198	101.948			3.500	100.557				
3.625	102.583	102.333			3.625	100.565				
3.750	102.083	101.833			3.750	100.576				
3.875	101.425	101.175			3.875	100.584				
4.000	101.763	101.513			4.000	100.592				
4.125	102.214	101.964			4.125	100.600				
4.250	102.116	101.866			4.250	100.609				
4.375	101.840	101.590			4.375	100.306				
4.500	102.099	101.849			4.500	100.314				
4.625	102.346	102.096			4.625	100.322				
4.750	102.455	102.205			4.750					
4.875	101.207	100.957			4.875					
5.000					5.000					
5.125					5.125					

FICO Adjustments	
680 - 699	-0.250
660-679	-0.500
Government Adjusters	
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000
VA	-0.250
Manufactured	-1.250
Ln Amt <=110K	-0.500

*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	>\$500-765,600
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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Effective: 6/10/20 8:28 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																									
Caps 1/1/5 Index: 1 year CMT					Caps 1/1/5 Index: 1 year CMT																									
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																					
2.750	91.620				2.750	91.620				<table border="1" style="margin: auto; border-collapse: collapse;"> <tr style="background-color: #0070C0; color: white;"><th colspan="2">FICO Adjustments</th></tr> <tr><td>680 - 699</td><td style="text-align: right;">-0.250</td></tr> <tr><td>660-679</td><td style="text-align: right;">-0.500</td></tr> <tr style="background-color: #0070C0; color: white;"><th colspan="2">Government Adjusters</th></tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> <tr><td>VA</td><td style="text-align: right;">-0.250</td></tr> <tr><td>Manufactured</td><td style="text-align: right;">-1.250</td></tr> <tr><td>Ln Amt <=110K</td><td style="text-align: right;">-0.500</td></tr> </table>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-1.250	Ln Amt <=110K	-0.500
FICO Adjustments																														
680 - 699	-0.250																													
660-679	-0.500																													
Government Adjusters																														
Manual	-0.250																													
2 unit	-0.750																													
3-4 unit	-1.000																													
VA	-0.250																													
Manufactured	-1.250																													
Ln Amt <=110K	-0.500																													
2.875	91.833				2.875	91.833																								
3.000	99.397				3.000	99.397																								
3.125	99.790				3.125	99.790																								
3.250	100.184				3.250	100.184																								
3.375	100.257				3.375	100.257																								
3.500	100.652				3.500	100.652																								
3.625	101.046				3.625	101.046																								
3.750	101.442				3.750	101.442																								
3.875	101.481				3.875	101.481																								
4.000	101.876				4.000	101.876																								
4.125	102.272				4.125	102.272																								
4.250	102.669				4.250	102.669																								
4.375	101.959				4.375	101.959																								
4.500	102.353				4.500	102.353																								
4.625	102.748				4.625	102.748																								
4.750	103.143				4.750	103.143																								
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 9:00 am - 4:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

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Effective: 6/10/20 8:28 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	101.303				2.750	101.062				2.750	100.872				2.750	100.872				2.750	100.872								
2.875	101.505				2.875	101.355				2.875	101.243				2.875	101.243				2.875	101.243								
3.000	101.711				3.000	101.650				3.000	101.618				3.000	101.618				3.000	101.618								
3.125	101.916				3.125	101.948				3.125	101.994				3.125	101.994				3.125	101.994								
3.250	102.094				3.250	102.159				3.250	102.228				3.250	102.228				3.250	102.228								
3.375	102.271				3.375	102.362				3.375	102.447				3.375	102.447				3.375	102.447								
3.500	102.450				3.500	102.567				3.500	102.669				3.500	102.669				3.500	102.669								
3.625	102.631				3.625	102.772				3.625	102.893				3.625	102.893				3.625	102.893								
3.750	102.762				3.750	102.896				3.750	103.009				3.750	103.009				3.750	103.009								
3.875	102.883				3.875	103.007				3.875	103.108				3.875	103.108				3.875	103.108								
4.000	103.002				4.000	103.117				4.000	103.206				4.000	103.206				4.000	103.206								
4.125	103.121				4.125	103.228				4.125	103.250				4.125	103.250				4.125	103.250								
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
>4 Finance Properties	-0.500
Escrow Waiver (Except CA & NY)	-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	-1.625	-2.625	-2.625	-4.125
640 - 659	-1.625	-2.625	-2.625	-3.625
660 - 679	-1.625	-2.125	-2.125	-2.875
680 - 699	-1.375	-2.125	-2.125	-2.750
700 - 719	-1.375	-2.000	-2.000	-2.125
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%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
95 - 90.01%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
90 - 85.01%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85 - & Below	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
≤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%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95 - 90.01%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90 - 85.01%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85 - & Below	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A

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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 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	101.315				2.750	100.943				2.750	100.786			
2.875	101.522				2.875	101.241				2.875	101.162			
3.000	101.732				3.000	101.541				3.000	101.542			
3.125	101.941				3.125	101.843				3.125	101.923			
3.250	102.123				3.250	102.059				3.250	102.163			
3.375	102.303				3.375	102.265				3.375	102.386			
3.500	102.484				3.500	102.472				3.500	102.612			
3.625	102.667				3.625	102.681				3.625	102.840			
3.750	102.800				3.750	102.808				3.750	102.961			
3.875	102.924				3.875	102.922				3.875	103.065			
4.000	103.045				4.000	103.036				4.000	103.167			
4.125	103.167				4.125	103.149				4.125	103.250			
4.250	103.250				4.250	103.250				4.250	103.250			
4.375	103.250				4.375	103.250				4.375	103.250			
4.500	103.250				4.500	103.250				4.500				
4.625	103.250				4.625	103.250				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	-2.500	-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
Escrow Waiver (Except CA & NY)	-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	-1.625	-2.625	-2.625	-4.125
640 - 659	-1.625	-2.625	-2.625	-3.625
660 - 679	-1.625	-2.125	-2.125	-2.875
680 - 699	-1.375	-2.125	-2.125	-2.750
700 - 719	-1.375	-2.000	-2.000	-2.125
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%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
95 - 90.01%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
90 - 85.01%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85 - & Below	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
<=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%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95 - 90.01%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90 - 85.01%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85 - & Below	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A

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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FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 Home Ready 30 Yr Fixed					1022-00 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	101.880				3.000				
3.125	102.282				3.125				
3.250	102.546				3.250	102.546			
3.375	103.024				3.375	103.024			
3.500	103.443				3.500	103.443			
3.625	103.789				3.625	103.789			
3.750	104.069				3.750	104.069			
3.875	104.427				3.875	104.427			
4.000	104.763				4.000	104.763			
4.125	104.893				4.125	104.893			
4.250	104.143				4.250	104.143			
4.375	104.459				4.375	104.459			
4.500	104.715				4.500	104.715			
4.625	104.803				4.625	104.803			
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%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
95%-90.01%	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Premium Adjustments									
3- 4 - Unit Property		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Cumulative Price Adjustment Caps

FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

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

Extension and Re-lock Fees

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

[link to policy](#)

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600k
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: 6/10/20 8:30 AM

WesLend Silver Advantage

1700-39	Jumbo 5-1 Non-QM					
Rate	15 day	30 Day	45 Day	60 Day		
4.750		98.156			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 Loan Term Options 30 Year NY 100.000 40 Year* Foreign National 100.000 *Note: only allowed with a 10 year I/O Investment Property 100.000	
4.875		98.447				
4.990		98.738				
5.125		99.030				
5.250		99.323				
5.375		99.615				
5.500		99.908				
5.625		100.201				
5.750		100.495				
5.875		100.788				
5.990		101.082				
6.125		101.377				
6.250		101.671				
6.375		101.966				
6.500		102.261				
6.625		102.557				
6.750		102.852				
6.875		103.148				
6.990		103.444				
7.125		103.741				

Extension and Re-lock Fees
 Please call lock desk 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
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
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.