



Effective: 6/24/20 8:30 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



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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WestLend Conforming DU and LP

1000-99 1001-99		Conventional 25/30 Yr Fixed				1200-99 1201-99		Conventional 20 Yr Fixed				1300-99 1301-99		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	100.900	100.650					
2.375					2.375					2.375	101.263	101.013					
2.500	99.116	98.866			2.500					2.500	101.509	101.259					
2.625	100.068	99.818			2.625					2.625	101.960	101.710					
2.750	100.923	100.673			2.750	100.782	100.532			2.750	102.451	102.201					
2.875	101.396	101.146			2.875	101.291	101.041			2.875	102.806	102.556					
3.000	101.936	101.686			3.000	101.817	101.567			3.000	102.951	102.701					
3.125	102.357	102.107			3.125	102.269	102.019			3.125	103.413	103.163					
3.250	102.860	102.610			3.250	102.246	101.996			3.250	103.702	103.452					
3.375	103.327	103.077			3.375	102.727	102.477			3.375	103.763	103.513					
3.500	103.579	103.329			3.500	103.114	102.864			3.500	104.000	103.909					
3.625	103.964	103.714			3.625	103.396	103.146			3.625	103.944	103.694					
3.750	104.000	103.796			3.750	103.329	103.079			3.750	104.000	104.000					
3.875	104.000	104.032			3.875	103.729	103.479			3.875	104.000	104.000					
4.000	104.000	104.397			4.000	103.821	103.571			4.000	104.000	104.000					
4.125	104.000	104.609			4.125	103.949	103.699			4.125	104.000	103.934					
4.250	103.980	103.730			4.250	103.460	103.210			4.250	104.000	104.000					
4.375	104.000	103.776			4.375	103.660	103.410			4.375	103.683	103.433					
4.500	104.000	104.023			4.500	103.983	103.733			4.500	103.710	103.460					
4.625	103.604	103.354			4.625	104.000	104.000			4.625	103.872	103.622					

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				
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
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		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
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 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	102.607	102.357			2.750	101.517				<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 style="text-align: right;">-0.250</td> </tr> <tr> <td>660-679</td> <td style="text-align: right;">-0.500</td> </tr> <tr> <td>640-659</td> <td style="text-align: right;">-2.000</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> </tbody> </table> <p style="text-align: center; margin-top: 20px;">*FHA ONLY</p>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	640-659	-2.000	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
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VA	-0.250																															
Manufactured	-1.250																															
Ln Amt <=110K	-0.500																															
2.875	102.997	102.747			2.875	101.903																										
3.000	103.199	102.949			3.000	102.228																										
3.125	103.536	103.286			3.125	102.546																										
3.250	103.568	103.318			3.250	101.671																										
3.375	103.571	103.321			3.375	102.148																										
3.500	103.854	103.604			3.500	102.632																										
3.625	104.024	103.774			3.625	103.125																										
3.750	104.071	103.821			3.750	101.559																										
3.875	103.848	103.598			3.875	102.053																										
4.000	103.813	103.563			4.000	102.543																										
4.125	104.193	103.943			4.125	103.033																										
4.250	104.266	104.016			4.250	99.098																										
4.375	103.755	103.505			4.375																											
4.500	104.008	103.758			4.500																											
4.625	104.533	104.283			4.625																											
4.750	104.352	104.102			4.750																											
4.875	103.857	103.607			4.875																											
5.000	100.655	100.405			5.000																											
5.125	100.812	100.562			5.125																											
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																						
Rate	15 Day	30 Day	45 Day	60 Day																												
2.750	103.823				<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 style="text-align: right;">-0.500</td> </tr> <tr> <td>> 700</td> <td style="text-align: right;">0.000</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>Loan amt <=110k</td> <td style="text-align: right;">-0.750</td> </tr> </tbody> </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							
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3.000	104.385																															
3.125	104.861																															
3.250	104.328																															
3.375	104.508																															
3.500	104.923																															
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3.750	104.684																															
3.875	104.758																															
4.000	104.950																															
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4.250	104.403																															
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4.625	105.858																															
4.750	104.558																															
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																											
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	\$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																						
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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	101.609	101.359			2.750	101.220				<table border="1" style="margin: auto;"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td>-0.250</td></tr> <tr><td>660-679</td><td>-0.500</td></tr> <tr><td>640-659</td><td>-2.000</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> <tr><td>Manufactured</td><td>-1.250</td></tr> <tr><td>Ln Amt <=110K</td><td>-0.500</td></tr> </tbody> </table> <p style="text-align: center;">*FHA ONLY</p>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	640-659	-2.000	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
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2.875	102.028	101.778			2.875	101.228																										
3.000	102.348	102.098			3.000	101.236																										
3.125	102.625	102.375			3.125	101.244																										
3.250	102.025	101.775			3.250	101.252																										
3.375	101.679	101.429			3.375	100.488																										
3.500	102.054	101.804			3.500	100.496																										
3.625	102.431	102.181			3.625	100.504																										
3.750	102.415	102.165			3.750	100.512																										
3.875	101.465	101.215			3.875	100.466																										
4.000	101.743	101.493			4.000	100.474																										
4.125	102.008	101.758			4.125	100.482																										
4.250	102.136	101.886			4.250	100.538																										
4.375	101.755	101.505			4.375	100.546																										
4.500	102.008	101.758			4.500	100.554																										
4.625	102.331	102.081			4.625	100.562																										
4.750	102.352	102.102			4.750																											
4.875	100.428	100.178			4.875																											
5.000					5.000																											
5.125					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										
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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					<table border="1" style="width: 100%; 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> <td>640-659</td> <td style="text-align: right;">-2.000</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	640-659	-2.000	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																															
640-659	-2.000																															
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																															
Margin 2.000					Margin 2.000					GOVERNMENT ARM PRICE ADJUSTMENTS																						
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	92.045				2.750	92.045																										
2.875	92.259				2.875	92.259																										
3.000	99.647				3.000	99.647																										
3.125	100.040				3.125	100.040																										
3.250	100.434				3.250	100.434																										
3.375	100.507				3.375	100.507																										
3.500	100.902				3.500	100.902																										
3.625	101.296				3.625	101.296																										
3.750	101.692				3.750	101.692																										
3.875	101.731				3.875	101.731																										
4.000	102.126				4.000	102.126																										
4.125	102.522				4.125	102.522																										
4.250	102.919				4.250	102.919																										
4.375	102.209				4.375	102.209																										
4.500	102.603				4.500	102.603																										
4.625	102.998				4.625	102.998																										
4.750	103.393				4.750	103.393																										
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: 6/24/20 8:30 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	101.760				2.750	101.884				2.750	101.453				2.750	101.815				2.750	101.182								
2.875	101.946				2.875	102.228				2.875	101.815				2.875	102.550				2.875	102.769								
3.000	102.136				3.000	102.574				3.000	102.972				3.000	103.178				3.000	103.250								
3.125	102.325				3.125	102.923				3.125	103.250				3.125	103.250				3.125	103.250								
3.250	102.535				3.250	103.104				3.250	103.250				3.250	103.250				3.250	103.250								
3.375	102.750				3.375	103.250				3.375	103.250				3.375	103.250				3.375	103.250								
3.500	102.968				3.500	103.250				3.500	103.250				3.500	103.250				3.500	103.250								
3.625	103.188				3.625	103.250				3.625	103.250				3.625	103.250				3.625	103.250								
3.750	103.250				3.750	103.250				3.750	103.250				3.750	103.250				3.750	103.250								
3.875	103.250				3.875	103.250				3.875	103.250				3.875	103.250				3.875	103.250								
4.000	103.250				4.000	103.250				4.000	103.250				4.000	103.250				4.000	103.250								
4.125					4.125					4.125					4.125					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 desk for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Manufactured	-0.750
Second home LTV > 85%	-0.250
>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
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



Lock Desk Hours 9:00 am - 4:30 pm Pacific Time
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Effective: 6/24/20 8:30 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	101.264				2.750	101.258				2.750	100.861			
2.875	101.455				2.875	101.607				2.875	101.229			
3.000	101.651				3.000	101.958				3.000	101.601			
3.125	101.845				3.125	102.312				3.125	101.975			
3.250	102.060				3.250	102.499				3.250	102.200			
3.375	102.279				3.375	102.664				3.375	102.408			
3.500	102.500				3.500	102.831				3.500	102.617			
3.625	102.722				3.625	102.998				3.625	102.829			
3.750	102.852				3.750	103.000				3.750	102.976			
3.875	102.968				3.875	103.000				3.875	103.000			
4.000	103.000				4.000					4.000	103.000			
4.125	103.000				4.125					4.125				
4.250	103.000				4.250					4.250				
4.375					4.375					4.375				
4.500					4.500					4.500				
4.625					4.625					4.625				
4.750					4.750					4.750				
4.875					4.875					4.875				

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV ≤ 75%	-0.750
HighBal ARM LTV/CLTV > 75%	-1.500
Second home LTV > 85%	-0.250
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
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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Effective: 6/24/20 8:30 AM

FHLMC-FNMA SPECIFIC PRODUCTS

FHLMC-FNMA SPECIFIC PRODUCTS											
Home Ready 30 Yr Fixed					Home Possible 30 Yr Fixed						
1021-00 1024-00	Rate	15 Day	30 Day	45 Day	60 Day	1022-00 1028-00	Rate	15 Day	30 Day	45 Day	60 Day
3.000	102.246					3.000					
3.125	102.636					3.125					
3.250	102.916					3.250	102.916				
3.375	103.414					3.375	103.414				
3.500	103.779					3.500	103.779				
3.625	104.116					3.625	104.116				
3.750	103.968					3.750	103.968				
3.875	104.337					3.875	104.337				
4.000	104.661					4.000	104.661				
4.125	104.909					4.125	104.909				
4.250	104.138					4.250	104.138				
4.375	104.421					4.375	104.421				
4.500	104.709					4.500	104.709				
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%	-1.790	-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	N/A	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
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

Term	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

[Return to Home Tab](#)



Effective: 6/24/20 8:30 AM

WesLend Silver Advantage

1700-39		Jumbo 5-1 Non-QM																	
Rate	15 day	30 Day	45 Day	60 Day															
4.500		0.000					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 <table border="1"> <thead> <tr> <th>Loan Term Options</th> <th colspan="2">Price Caps</th> </tr> </thead> <tbody> <tr> <td>30 Year</td> <td>NY</td> <td>100.000</td> </tr> <tr> <td>40 Year*</td> <td>Foreign National</td> <td>100.000</td> </tr> <tr> <td>*Note: only allowed with a 10 year I/O</td> <td>Investment Property</td> <td>100.000</td> </tr> </tbody> </table>	Loan Term Options	Price Caps		30 Year	NY	100.000	40 Year*	Foreign National	100.000	*Note: only allowed with a 10 year I/O	Investment Property	100.000
Loan Term Options	Price Caps																		
30 Year	NY	100.000																	
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4.625		0.000																	
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6.875		0.000																	
6.990		0.000																	

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
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.