



Effective: 7/6/20 8:30 AM

BORROWER PAID RATE SHEET
WesLend Financial Rate Sheet

Table of Contents	
Tab	Product
<u>2</u>	Fixed Conforming
<u>3</u>	Fixed Conforming HB
<u>4</u>	Fixed Government
<u>5</u>	Fixed Government HB
<u>6</u>	Government Arms
<u>7</u>	Arm Conforming
<u>8</u>	Arm Conforming HB
<u>9</u>	FHLMC-FNMA Specific
<u>10</u>	Jumbo 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



[Return to Home Tab](#)



Effective: 7/6/20 8:30 AM

WesLend Conforming DU and LP

1000-99 1001-99		1100-99 1101-99 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	97.226	96.976			2.250	97.767	97.517			2.250	100.966	100.716			
2.375	98.909	98.659			2.375	98.562	98.312			2.375	101.312	101.062			
2.500	99.778	99.528			2.500	99.378	99.128			2.500	101.804	101.554			
2.625	100.560	100.310			2.625	100.174	99.924			2.625	102.287	102.037			
2.750	101.297	101.047			2.750	101.114	100.864			2.750	102.659	102.409			
2.875	101.808	101.558			2.875	101.735	101.485			2.875	103.000	102.750			
3.000	102.330	102.080			3.000	102.131	101.881			3.000	103.216	102.966			
3.125	102.760	102.510			3.125	102.463	102.213			3.125	103.592	103.342			
3.250	103.055	102.805			3.250	102.367	102.117			3.250	103.705	103.455			
3.375	103.574	103.324			3.375	102.781	102.531			3.375	103.961	103.711			
3.500	103.803	103.553			3.500	103.165	102.915			3.500	104.000	104.000			
3.625	104.000	103.814			3.625	103.420	103.170			3.625	104.000	104.000			
3.750	104.000	103.821			3.750	103.419	103.169			3.750	104.000	104.000			
3.875	104.000	104.000			3.875	103.701	103.451			3.875	104.000	104.000			
4.000	104.000	104.000			4.000	103.785	103.535			4.000	104.000	104.000			
4.125	104.000	104.000			4.125	103.960	103.710			4.125	104.000	104.000			
4.250	104.000	103.827			4.250	103.872	103.622			4.250	104.000	104.000			
4.375	104.000	103.899			4.375	103.864	103.614			4.375	103.384	103.134			
4.500	104.000	103.851			4.500	104.000	103.824			4.500	103.521	103.271			
4.625	103.676	103.426			4.625	104.000	104.000			4.625	103.444	103.194			

1400-99 1401-99 Conventional 10 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
2.250	100.400	100.150		
2.375	100.985	100.735		
2.500	101.624	101.374		
2.625	102.058	101.808		
2.750	102.351	102.101		
2.875	102.555	102.305		
3.000	102.839	102.589		
3.125	103.239	102.989		
3.250	103.509	103.259		
3.375	103.783	103.533		
3.500	103.964	103.714		
3.625	103.994	103.744		
3.750	103.903	103.653		
3.875	104.000	103.811		
4.000	104.000	104.000		
4.125	104.000	104.000		
4.250	103.650	103.400		
4.375	103.743	103.493		
4.500	103.805	103.555		
4.625	103.803	103.553		

Extension and Re-lock Fees			
Day	Rate	Re-Lock	Rate
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



Lock Desk Hours 9:00 am - 4:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

[Return to Home Tab](#)



Effective: 7/6/20 8:30 AM

WesLend Fixed High Balance															
1033-99 1133-99 Conventional 25/30 Yr Fixed HB				1233-99 1253-99 Conventional 20 Yr Fixed HB				1333-99 1353-99 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	
2.250					3.000	101.670	101.420			2.250	100.866	100.616			
2.375					3.125	101.983	101.733			2.375	101.185	100.935			
2.500	98.775	98.525			3.250	102.131	101.881			2.500	101.660	101.410			
2.625	99.565	99.315			3.375	102.284	102.034			2.625	102.056	101.806			
2.750	100.807	100.557			3.500	102.642	102.392			2.750	102.172	101.922			
2.875	101.395	101.145			3.625	102.853	102.603			2.875	102.506	102.256			
3.000	101.670	101.420			3.750	102.988	102.738			3.000	102.719	102.469			
3.125	101.983	101.733			3.875	102.932	102.682			3.125	102.677	102.427			
3.250	102.131	101.881			4.000	102.949	102.699			3.250	102.726	102.476			
3.375	102.284	102.034			4.125	102.976	102.726			3.375	102.651	102.401			
3.500	102.642	102.392			4.250	101.483	101.233			3.500	103.042	102.792			
3.625	102.853	102.603			4.375	101.739	101.489			3.625	102.957	102.707			
3.750	102.988	102.738			4.500	102.008	101.758			3.750	103.052	102.802			
3.875	102.932	102.682			4.625	102.236	101.986			3.875	103.139	102.889			
4.000	102.949	102.699			4.750					4.000	103.142	102.892			
4.125	102.976	102.726			4.875					4.125	103.239	102.989			
4.250	101.483	101.233			5.000					4.250	103.142	102.892			
4.375	101.739	101.489			5.125					4.375	100.461	100.211			
4.500	102.008	101.758			5.250					4.500	100.576	100.326			
4.625	102.236	101.986			5.375					4.625					

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.250	100.866	100.616		
2.375	101.185	100.935		
2.500	101.660	101.410		
2.625	102.056	101.806		
2.750	102.172	101.922		
2.875	102.506	102.256		
3.000	102.719	102.469		
3.125	102.677	102.427		
3.250	102.726	102.476		
3.375	102.651	102.401		
3.500	101.671	101.421		
3.625	102.957	102.707		
3.750	103.052	102.802		
3.875	103.139	102.889		
4.000	103.142	102.892		
4.125	103.239	102.989		
4.250	103.142	102.892		
4.375	100.259	100.009		
4.500	100.239	99.989		
4.625	100.056	99.806		

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 & No Cash Out		-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
	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									
	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	>500-765,600
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

[Return to Home Tab](#)



Effective: 7/6/20 8:30 AM

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	102.666	102.416			2.750	101.782	101.532			<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: center;">-0.250</td> </tr> <tr> <td>660-679</td> <td style="text-align: center;">-0.500</td> </tr> <tr> <td>640-659</td> <td style="text-align: center;">-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: center;">-0.250</td> </tr> <tr> <td>2 unit</td> <td style="text-align: center;">-0.750</td> </tr> <tr> <td>3-4 unit</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td>VA</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td>Manufactured</td> <td style="text-align: center;">-1.250</td> </tr> <tr> <td>Ln Amt <=110K</td> <td style="text-align: center;">-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
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																															
2.875	102.994	102.744			2.875	102.118	101.868																									
3.000	103.356	103.106			3.000	102.394	102.144																									
3.125	103.526	103.276			3.125	102.667	102.417																									
3.250	103.549	103.299			3.250	101.658	101.408																									
3.375	103.552	103.302			3.375	102.093	101.843																									
3.500	103.835	103.585			3.500	102.538	102.288																									
3.625	104.015	103.765			3.625	102.996	102.746																									
3.750	104.143	103.893			3.750	101.707	101.457																									
3.875	103.691	103.441			3.875	102.157	101.907																									
4.000	103.820	103.570			4.000	102.604	102.354																									
4.125	104.182	103.932			4.125	103.052	102.802																									
4.250	104.019	103.769			4.250	101.720	101.470																									
4.375	103.771	103.521			4.375																											
4.500	104.024	103.774			4.500																											
4.625	104.264	104.014			4.625																											
4.750	102.497	102.247			4.750																											
4.875	100.577	100.327			4.875																											
5.000	100.741	100.491			5.000																											
5.125	100.898	100.648			5.125																											
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																						
Rate	15 Day	30 Day	45 Day	60 Day																												
2.750	103.941				<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: center;">-0.500</td> </tr> <tr> <td>> 700</td> <td style="text-align: center;">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: center;">-0.250</td> </tr> <tr> <td>2 unit</td> <td style="text-align: center;">-0.750</td> </tr> <tr> <td>3-4 unit</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td>Loan amt <=110k</td> <td style="text-align: center;">-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						
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	104.057																															
3.000	104.330																															
3.125	104.715																															
3.250	104.365																															
3.375	104.460																															
3.500	104.793																															
3.625	104.874																															
3.750	104.959																															
3.875	104.966																															
4.000	105.095																															
4.125	105.457																															
4.250	104.426																															
4.375	104.767																															
4.500	103.837																															
4.625	104.012																															
4.750	104.022																															
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																						



Lock Desk Hours 9:00 am - 4:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

[Return to Home Tab](#)



Effective: 7/6/20 8:30 AM

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	101.059	100.809			2.750	101.338				
2.875	101.467	101.217			2.875	101.346				
3.000	101.781	101.531			3.000	101.354				
3.125	102.055	101.805			3.125	101.362				
3.250	101.475	101.225			3.250	101.370				
3.375	101.215	100.965			3.375	100.416				
3.500	101.518	101.268			3.500	100.424				
3.625	101.875	101.625			3.625	100.432				
3.750	101.962	101.712			3.750	100.440				
3.875	100.900	100.650			3.875	100.183				
4.000	101.337	101.087			4.000	100.191				
4.125	101.810	101.560			4.125	100.199				
4.250	101.558	101.308			4.250	100.383				
4.375	101.121	100.871			4.375	100.391				
4.500	101.374	101.124			4.500	100.399				
4.625	101.614	101.364			4.625	100.407				
4.750	101.717	101.467			4.750					
4.875					4.875					
5.000					5.000					
5.125					5.125					

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

*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



Lock Desk Hours 9:00 am - 4:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

[Return to Home Tab](#)



Effective: 7/6/20 8:30 AM

Lock cut-off for Arm Programs is 3:30 PM PST

WesLend Government ARM

8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					GOVERNMENT ARM PRICE ADJUSTMENTS																						
Margin 2.000					Margin 2.000																											
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																							
2.750	92.397				2.750	92.397				<table border="1"> <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>	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																															
2.875	92.608				2.875	92.608																										
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

Return to Home Tab



Effective: 7/6/20 8:30 AM

Lock cut-off for Arm Programs is 3:30 PM PST

WesLend ARM

Table with 5 columns for each ARM type: 1700-77, 1800-77, 1900-77, 5/1 LIBOR ARM, and 10/1 LIBOR ARM. Each column includes Rate, 15 Day, 30 Day, 45 Day, and 60 Day values.

Extension and Re-lock Fees
Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

Table with 9 columns representing different risk levels (e.g., <=60, 60.01 - 70, etc.) and 10 rows of rate adjustments.

Conventional Adjusters

Table with 2 columns: Adjuster Name (e.g., Investment Property LTV <=75) and Value (-2.125 to -0.250).

Loans with Secondary Financing

Table with 4 columns: LTV Range, CLTV Range, Fico <720, and Fico >=720. Includes a row for All Loans with Subordinate Financing.

Cash Out (All Terms)

Table with 5 columns: LTV Range and four columns for price adjustments (e.g., <=60, 60.01 - 70).

LPMI Adjustments - All LPMI Products

Table with 2 main sections for >20 Yr Term and <=20 Yr Term. Each section has a Base LTV row and rows for credit scores (97-95.01%, 95-90.01%, 90-85.01%, 85-& Below).

Wholesale Fee Buyout Option Price Adjustor table with 10 columns for price ranges from \$60-100k to >\$500-765,600k and 3 rows for CA Only, TX Only, and All Other St.



Lock Desk Hours 9:00 am - 4:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

[Return to Home Tab](#)



Effective: 7/6/20 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	101.392				2.750	101.272				2.750	101.113			
2.875	101.608				2.875	101.585				2.875	101.428			
3.000	101.825				3.000	101.897				3.000	101.745			
3.125	102.041				3.125	102.210				3.125	102.062			
3.250	102.196				3.250	102.399				3.250	102.280			
3.375	102.345				3.375	102.572				3.375	102.487			
3.500	102.495				3.500	102.746				3.500	102.695			
3.625	102.647				3.625	102.921				3.625	102.905			
3.750	102.768				3.750	103.000				3.750	103.000			
3.875	102.883				3.875	103.000				3.875	103.000			
4.000	102.996				4.000					4.000				
4.125	103.000				4.125					4.125				
4.250	103.000				4.250					4.250				
4.375	103.000				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

[Return to Home Tab](#)



Effective: 7/6/20 8:30 AM

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	102.521				3.000				
3.125	102.901				3.125				
3.250	103.127				3.250	103.127			
3.375	103.621				3.375	103.621			
3.500	103.998				3.500	103.998			
3.625	104.293				3.625	104.293			
3.750	104.089				3.750	104.089			
3.875	104.438				3.875	104.438			
4.000	104.754				4.000	104.754			
4.125	105.049				4.125	105.049			
4.250	104.162				4.250	104.162			
4.375	104.466				4.375	104.466			
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%	-1.790	-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