



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 4



Effective: #####

**BORROWER PAID RATE SHEET**

**WesLend Financial Rate Sheet**

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**New Locks**

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.weslendwholesale.com.
- Loans can be locked in Broker Connection 2.0 until 5:30 pm PST.
- Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
- Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
- Rates and prices are subject to change without notice.
- Lender Fees Are Not Included In Pricing.

**IMPROVED GOVERNMENT LOAN PRICING:**

- 24 Hr Turn Times
- Manual Underwrites OK

**GOLD JUMBO & NON-QM PROGRAM HIGHLIGHTS:**

- 12 Month Bank Statements – 90% to \$1,500,000
- Loan Amounts to \$4,000,000
- DSCR & NINJA (No Job) N/O/O to \$4mm
- Up to 50% DTI on Bank Statement and Full doc loans
- Prime Jumbo - Paystubs & 1 Yr. 1040's to qualify OK
- Prime Jumbo \$0.00 reserves OK with:  
24 month clean mortgage history

**Wholesale Fee Buyout Option Price Adjustor**

	\$60-100k	0-1	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	##	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	##	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other State	-1.000	##	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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Effective: 11/25/19 9:05 AM

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
3.250	99.943	99.922	99.861	99.253	3.250	100.184	100.164	100.096	100.070	2.750	99.369	99.313	99.263	98.956
3.375	100.491	100.470	100.409	99.872	3.375	100.697	100.683	100.610	100.588	2.875	100.000	99.944	99.893	99.623
3.500	101.012	100.991	100.930	100.381	3.500	101.160	101.151	101.073	101.056	3.000	100.681	100.613	100.532	100.236
3.625	101.706	101.685	101.624	101.087	3.625	101.879	101.873	101.790	101.744	3.125	101.117	101.064	101.012	100.767
3.750	102.325	102.304	102.261	101.498	3.750	102.426	102.426	102.337	102.297	3.250	101.407	101.342	101.262	101.171
3.875	102.763	102.742	102.699	102.048	3.875	102.899	102.905	102.811	102.775	3.375	101.735	101.670	101.591	101.524
4.000	103.198	103.177	103.134	102.507	4.000	103.299	103.310	103.211	103.180	3.500	102.264	102.197	102.150	101.727
4.125	103.499	103.478	103.435	102.856	4.125	103.698	103.715	103.611	103.584	3.625	102.716	102.642	102.595	102.182
4.250	103.613	103.592	103.549	102.711	4.250	103.999	104.050	103.940	103.885	3.750	103.020	102.975	102.927	102.581
4.375	103.896	103.875	103.832	103.183	4.375	104.456	104.512	104.397	104.347	3.875	103.182	103.105	103.007	102.892
4.500	104.293	104.272	104.229	103.559	4.500	104.828	104.890	104.770	104.725	4.000	103.642	103.605	103.559	103.099
4.625	104.590	104.569	104.526	103.769	4.625	105.180	105.247	105.122	105.082	4.125	104.152	104.109	104.060	103.470
4.750	104.659	104.637	104.595	103.634	4.750	104.950	105.021	104.890	104.818	4.250	104.496	104.461	104.414	103.880
4.875	104.997	104.976	104.933	104.034	4.875	105.349	105.425	105.289	105.222	4.375	104.806	104.772	104.725	104.222
5.000	105.195	105.173	105.131	104.367	5.000	105.682	105.764	105.623	105.560	4.500	104.889	104.856	104.808	104.453
5.125	105.462	105.441	105.399	104.647	5.125	106.000	106.000	105.941	105.883	4.625	104.774	104.741	104.693	103.927
5.250	105.692	105.671	105.628	104.784	5.250	105.800	105.890	105.739	105.648	4.750	104.714	104.682	104.634	104.256
5.375	105.455	105.298	105.237	105.144	5.375	106.000	106.000	106.000	105.990	4.875	104.953	104.890	104.736	104.473
5.500	105.712	105.549	105.489	105.401	5.500	105.317	105.289	105.245		5.000	105.256	105.193	105.044	104.617
5.625	106.000	106.000	106.000	105.960	5.625					5.125	102.767	102.758	102.615	102.512

1400-99 1401-99					1500-99 1501-99					1600-99 1601-99				
Conventional 10 Yr Fixed					Conventional 10 Yr Fixed					Conventional 10 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
3.250	101.354	101.289	101.217	101.170	3.250					2.750				
3.375	101.638	101.573	101.502	101.477	3.375					2.875				
3.500	102.209	102.034	101.952	101.907	3.500					3.000				
3.625	102.661	102.486	102.375	102.334	3.625					3.125				
3.750	102.940	102.792	102.708	102.672	3.750					3.250				
3.875	103.036	103.059	102.971	102.940	3.875					3.375				
4.000	103.256	103.265	103.171	103.139	4.000					3.500				
4.125	103.996	103.821	103.575	103.524	4.125					3.625				
4.250	104.004	104.047	103.942	103.896	4.250					3.750				
4.375	104.300	104.348	104.238	104.197	4.375					3.875				
4.500	104.520	104.572	104.457	104.421	4.500					4.000				
4.625	104.178	104.209	104.089	104.027	4.625					4.125				
4.750	104.490	104.526	104.401	104.344	4.750					4.250				
4.875	104.694	104.736	104.605	104.553	4.875					4.375				
5.000	104.849	104.896	104.761	104.713	5.000					4.500				
5.125	102.663	102.656	102.515	102.433	5.125					4.625				
5.250	102.959	102.958	102.812	102.734	5.250					4.750				
5.375	103.138	103.143	102.991	102.919	5.375					4.875				
5.500	103.280	103.290	103.133	103.065	5.500					5.000				
5.625	102.684	102.733	102.572	102.455	5.625					5.125				

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

Loans with Secondary Financing

All Loans with Subordinate Financing			
	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95%-90.01%	30%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.140	-5.700
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.510	-2.260	-2.930	-3.430	-4.330	-5.800	-6.320	-6.960
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
Rate & Term Refinance		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash Out Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A
Investment Property (Max 85% LTV)		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350
3-4 - Unit Property		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
Manufactured		-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A
>45% DTI		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01%-97%		-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800
90.01%-95%		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
85.01%-90%		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
80.01%-85%		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.273	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.5						



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WestLend Fixed High Balance

1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	98.788	98.759	98.485	98.050	3.250	98.660	98.575	98.485		2.750	99.410	99.330	99.238	
3.375	99.335	99.307	99.041	98.848	3.375	99.215	99.131	99.041		2.875	99.792	99.712	99.620	
3.500	100.064	99.805	99.692	99.636	3.500	99.781	99.770	99.692		3.000	100.219	100.139	100.046	
3.625	100.880	100.552	100.469	100.418	3.625	100.558	100.552	100.469		3.125	100.597	100.517	100.425	
3.750	101.575	101.261	101.173	101.126	3.750	101.261	101.261	101.173		3.250	100.953	100.877	100.791	
3.875	102.133	101.901	101.807	101.766	3.875	101.895	101.901	101.807		3.375	101.326	101.250	101.164	
4.000	102.585	102.436	102.337	102.300	4.000	102.424	102.436	102.337		3.500	101.701	101.625	101.539	
4.125	102.926	102.817	102.713	102.682	4.125	102.800	102.817	102.713		3.625	102.010	101.934	101.848	
4.250	102.850	102.614	102.505	102.442	4.250	102.563	102.614	102.505		3.750	102.214	102.138	102.052	
4.375	103.283	103.196	103.081	103.023	4.375	103.139	103.196	103.081		3.875	102.433	102.364	102.279	
4.500	103.651	103.648	103.528	103.475	4.500	103.586	103.648	103.528		4.000	102.735	102.666	102.581	
4.625	103.916	103.983	103.858	103.810	4.625	103.916	103.983	103.858		4.125	103.031	102.962	102.876	
4.750	103.718	103.436	103.306	103.226	4.750	103.366	103.436	103.306		4.250	103.287	103.218	103.132	
4.875	104.110	103.984	103.848	103.773	4.875	103.908	103.984	103.848		4.375	103.493	103.424	103.339	
5.000	104.436	104.409	104.268	104.198	5.000	104.327	104.409	104.268		4.500	103.739	103.670	103.585	
5.125	104.709	104.681	104.536	104.470	5.125	104.594	104.681	104.536		4.625	103.893	103.824	103.739	
5.250	104.681	103.504	102.427		5.250	102.014	101.981	101.932		4.750	103.003	102.930	102.852	
5.375	105.034	102.842	102.792		5.375	101.480	101.444	101.383		4.875				
5.500	105.283	102.984	102.960		5.500	103.012	102.984	102.960		5.000				
5.625	105.454				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.723	100.647	100.561	
3.375	101.096	101.020	100.934	
3.500	101.471	101.395	101.309	
3.625	101.780	101.704	101.618	
3.750	101.984	101.908	101.822	
3.875	102.203	102.134	102.049	
4.000	102.505	102.436	102.351	
4.125	102.801	102.732	102.646	
4.250	103.057	102.988	102.902	
4.375	103.263	103.194	103.109	
4.500	103.509	103.440	103.355	
4.625	103.663	103.594	103.509	
4.750	102.773	102.700	102.622	
4.875				
5.000				
5.125				
5.250				
5.375				
5.500				
5.625				

LPMI Product Codes			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)								
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters	
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
Second home LTV > 85%	-0.250

Loans with Secondary Financing			
All Loans with Subordinate Financing			-0.375
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95%-90.01%	30%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.140	-5.700
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.510	-2.260	-2.930	-3.430	-4.330	-5.800	-6.320	-6.960
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Rate & Term Refinance	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance	-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A	N/A
Second Home	-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350	
Investment Property (Max 85% LTV)	-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630	
3-4 - Unit Property	-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A	
Manufactured	-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800	
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>350-500k	>500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other St	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time  
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WesLend Government										
8000-99 8100-99 FHA/VA 25/30 Yr Fixed					8300-99 FHA/VA 15 Yr Fixed					FHA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	100.456	100.315	100.054		2.750	100.000	99.968	99.925	99.885	
2.875	100.946	100.772	100.544		2.875	100.379	100.353	100.304	100.269	
3.000	101.717	101.668	101.034		3.000	100.758	100.728	100.673	100.643	
3.125	102.119	102.069	101.524		3.125	101.160	101.091	101.031	101.006	
3.250	103.077	103.034	102.252	102.192	3.250	101.866	101.789	101.728	101.358	
3.375	103.619	103.576	102.705	102.642	3.375	102.267	102.192	102.129	101.718	
3.500	104.025	103.983	103.194	103.059	3.500	102.654	102.580	102.515	102.068	
3.625	104.302	104.259	103.679	103.433	3.625	103.026	102.954	102.887	102.407	
3.750	104.467	104.444	104.117	103.764	3.750	103.193	103.212	103.126	103.061	
3.875	104.487	104.473	103.420	103.253	3.875	103.525	103.548	103.458	103.397	
4.000	104.586	104.572	103.861	103.595	4.000	103.842	103.871	103.775	103.720	
4.125	104.955	104.941	104.280	103.907	4.125	104.174	104.180	104.122	104.028	
4.250	104.973	104.951	104.678	104.189	4.250	104.434	104.475	104.369	104.323	
4.375	104.980	104.958	103.667	103.419	4.375	104.484	104.502	104.390	104.313	
4.500	105.153	105.131	104.130	103.711	4.500	104.771	104.794	104.677	104.605	
4.625	105.379	105.358	104.448	103.983	4.625	104.619	104.591	104.567		
4.750	105.506	105.463	104.811	104.238	4.750	102.560	102.532	102.508		
4.875	104.624	104.491	104.519	103.929	4.875	102.930	102.902	102.878		
5.000	104.873	104.594	104.570	104.186	5.000	103.299	103.271	103.247		
5.125	105.103	105.013	104.989		5.125	103.666	103.638	103.614		
7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS					
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	102.320	102.270	102.202	102.142						
3.375	102.765	102.720	102.647	102.592						
3.500	103.176	103.137	103.059	103.009						
3.625	103.545	103.511	103.428	103.383						
3.750	103.871	103.843	103.755	103.714						
3.875	103.332	103.371	103.277	103.203						
4.000	103.669	103.713	103.614	103.545						
4.125	103.976	104.025	103.921	103.857						
4.250	104.252	104.307	104.198	104.139						
4.375	103.630	103.602	103.578	103.369						
4.500	104.132	104.104	104.080	103.661						
4.625	104.444	104.416	104.392	103.933						
4.750	104.320	104.396	104.266	104.188						
4.875	104.334	104.306	104.282	103.879						
5.000	104.572	104.544	104.520	104.136						
5.125	104.991	104.963	104.939							
5.250	103.738	103.710	103.686							

  

Streamline/IRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL

  

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

  

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
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					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS																										
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance																															
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
2.750	98.240	96.782	94.617		2.750	98.863	98.798	98.727		<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>580 - 599</td><td>-2.500</td></tr> <tr><td>600 - 619</td><td>-2.000</td></tr> <tr><td>620 - 639</td><td>-1.250</td></tr> <tr><td>640- 659</td><td>-0.375</td></tr> <tr><td>660- 679</td><td>-0.250</td></tr> <tr><td>680 - 699</td><td>0.000</td></tr> <tr><td>&gt; 700</td><td>0.000</td></tr> <tr><th colspan="2">Government Adjusters</th></tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>-0.250</td></tr> </tbody> </table>	FICO Adjustments		580 - 599	-2.500	600 - 619	-2.000	620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	680 - 699	0.000	> 700	0.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																																				
580 - 599	-2.500																																			
600 - 619	-2.000																																			
620 - 639	-1.250																																			
640- 659	-0.375																																			
660- 679	-0.250																																			
680 - 699	0.000																																			
> 700	0.000																																			
Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
2.875	98.871	98.612	98.469		2.875	99.163	99.098	99.027																												
3.000	99.842	99.102	98.959		3.000	99.447	99.382	99.311																												
3.125	100.244	99.593	99.449		3.125	99.716	99.651	99.579																												
3.250	101.550	100.604	100.536	100.476	3.250	100.284	100.216	100.144																												
3.375	102.093	100.965	100.893	100.837	3.375	100.549	100.480	100.409																												
3.500	102.469	101.411	101.306	101.161	3.500	100.796	100.727	100.656																												
3.625	102.575	101.896	101.792	101.443	3.625	101.026	100.958	100.886																												
3.750	102.815	102.334	102.230	101.688	3.750	101.599	101.538	101.466																												
3.875	102.845	101.645	101.595	101.384	3.875	101.831	101.770	101.698																												
4.000	102.854	102.086	102.036	101.646	4.000	102.048	101.986	101.915																												
4.125	103.053	102.505	102.455	101.887	4.125	102.249	102.188	102.117																												
4.250	103.165	102.903	102.853	102.113	4.250	102.438	102.376	102.305																												
4.375	103.242	102.017	101.967	101.565	4.375	101.499	101.435	101.378																												
4.500	103.345	102.417	102.367	101.809	4.500	101.689	101.624	101.567																												
4.625	103.462	102.798	102.748	102.046	4.625	101.866	101.801	101.744																												
4.750	103.367	103.161	103.111	102.278	4.750	102.030	101.965	101.908																												
4.875	102.063	101.947	101.975	101.567	4.875																															
5.000	102.428	102.312	102.340	101.786	5.000																															
5.125	102.177	102.238	102.092	101.992	5.125																															

  

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

  

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

  

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
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 Margin 2.000					6700-99 Margin 2.000					<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 style="text-align: center;">620 - 639</td> <td style="text-align: center;">-1.250</td> </tr> <tr> <td style="text-align: center;">640- 659</td> <td style="text-align: center;">-0.375</td> </tr> <tr> <td style="text-align: center;">660- 679</td> <td style="text-align: center;">-0.250</td> </tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr> <td style="text-align: center;">Manual</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td style="text-align: center;">2 unit</td> <td style="text-align: center;">-0.750</td> </tr> <tr> <td style="text-align: center;">3-4 unit</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td style="text-align: center;">VA</td> <td style="text-align: center;">-0.250</td> </tr> </table>	FICO Adjustments		620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																												
620 - 639	-1.250																											
640- 659	-0.375																											
660- 679	-0.250																											
Government Adjusters																												
Manual	-0.250																											
2 unit	-0.750																											
3-4 unit	-1.000																											
VA	-0.250																											
FHA 5/1 ARM Caps 1/1/5 Index: 1 year CMT					VA 5/1 ARM Caps 1/1/5 Index: 1 year CMT					GOVERNMENT ARM PRICE ADJUSTMENTS																		
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	96.901	96.870	96.813	96.781	2.750	96.901	96.870	96.813	96.781																			
2.875	97.176	97.143	97.089	97.055	2.875	97.176	97.143	97.089	97.055																			
3.000	99.560	99.447	99.335	97.295	3.000	99.560	99.447	99.335	97.295																			
3.125	99.958	99.845	99.733	97.466	3.125	99.958	99.845	99.733	97.466																			
3.250	100.357	100.244	100.132	97.916	3.250	100.357	100.244	100.132	97.916																			
3.375	100.436	100.323	100.211	98.168	3.375	100.436	100.323	100.211	98.168																			
3.500	100.835	100.722	100.610	98.339	3.500	100.835	100.722	100.610	98.339																			
3.625	101.235	101.122	101.010	98.433	3.625	101.235	101.122	101.010	98.433																			
3.750	101.636	101.523	101.411	98.536	3.750	101.636	101.523	101.411	98.536																			
3.875	101.680	101.567	101.455	98.775	3.875	101.680	101.567	101.455	98.775																			
4.000	102.080	101.967	101.855	98.947	4.000	102.080	101.967	101.855	98.947																			
4.125	102.481	102.368	102.256	99.026	4.125	102.481	102.368	102.256	99.026																			
4.250	102.883	102.770	102.658	99.194	4.250	102.883	102.770	102.658	99.194																			
4.375	102.178	102.065	101.953		4.375	102.178	102.065	101.953																				
4.500	102.578	102.465	102.353		4.500	102.578	102.465	102.353																				
4.625	102.977	102.864	102.752		4.625	102.977	102.864	102.752																				
4.750	103.378	103.265	103.153		4.750	103.378	103.265	103.153																				
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	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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

WesLend ARM																	
1700-77		5/1 LIBOR ARM				1800-77		7/1 LIBOR ARM				1900-77		10/1 LIBOR ARM			
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	98.733	98.712	98.658	98.635	2.750	99.068	99.043	98.988	98.962	2.750	98.499	98.475	98.409	98.382			
2.875	99.069	99.043	98.990	98.962	2.875	99.478	99.448	99.396	99.364	2.875	98.978	98.947	98.886	98.854			
3.000	99.403	99.371	99.320	99.287	3.000	99.883	99.848	99.799	99.762	3.000	99.451	99.416	99.358	99.321			
3.125	99.738	99.701	99.651	99.613	3.125	100.289	100.248	100.202	100.160	3.125	99.925	99.884	99.831	99.788			
3.250	100.041	99.999	99.950	99.906	3.250	100.639	100.594	100.549	100.502	3.250	100.276	100.230	100.179	100.131			
3.375	100.339	100.292	100.244	100.195	3.375	100.982	100.931	100.889	100.836	3.375	100.610	100.559	100.509	100.456			
3.500	100.637	100.585	100.538	100.484	3.500	101.325	101.269	101.228	101.171	3.500	100.942	100.886	100.838	100.780			
3.625	100.940	100.882	100.837	100.777	3.625	101.673	101.612	101.573	101.510	3.625	101.279	101.217	101.171	101.108			
3.750	101.175	101.112	101.066	101.001	3.750	101.939	101.872	101.834	101.765	3.750	101.611	101.544	101.499	101.430			
3.875	101.399	101.331	101.284	101.214	3.875	102.191	102.119	102.081	102.007	3.875	101.939	101.867	101.823	101.749			
4.000	101.622	101.548	101.501	101.426	4.000	102.443	102.367	102.328	102.249	4.000	102.266	102.189	102.147	102.068			
4.125	101.844	101.765	101.718	101.637	4.125	102.695	102.613	102.574	102.491	4.125	102.592	102.509	102.468	102.384			
4.250	101.679	101.584	101.491		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
Manufactured	-0.750
Second home LTV > 85%	-0.250

**Loans with Secondary Financing**

All Loans with Subordinate Financing	-0.375		
<b>The below adds also apply:</b>			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

**Cash Out (All Terms)**

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
≥740	-0.375	-0.625	-0.625	-0.875

**LPMI Adjustments - All LPMI Products**

>20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
≤20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300

**Wholesale Fee Buyout Option Price Adjustor**

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other St	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194





Lock Desk Hours 8:00 am - 5:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 4

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Effective: 11/25/19 9:05 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	98.916	98.895	98.841	98.818	2.750	99.124	99.099	99.044	99.018	2.750	98.628	98.603	98.538	98.511
2.875	99.248	99.222	99.169	99.141	2.875	99.531	99.501	99.449	99.418	2.875	99.104	99.073	99.012	98.980
3.000	99.577	99.545	99.494	99.461	3.000	99.935	99.900	99.850	99.814	3.000	99.575	99.539	99.482	99.445
3.125	99.909	99.872	99.823	99.784	3.125	100.339	100.299	100.253	100.211	3.125	100.045	100.004	99.951	99.908
3.250	100.210	100.168	100.119	100.075	3.250	100.689	100.644	100.599	100.552	3.250	100.392	100.346	100.295	100.247
3.375	100.507	100.460	100.413	100.364	3.375	101.032	100.981	100.939	100.886	3.375	100.721	100.670	100.620	100.567
3.500	100.808	100.756	100.709	100.655	3.500	101.375	101.319	101.278	101.220	3.500	101.048	100.992	100.944	100.886
3.625	101.113	101.056	101.010	100.951	3.625	101.722	101.661	101.622	101.559	3.625	101.380	101.319	101.272	101.209
3.750	101.350	101.287	101.241	101.177	3.750	101.987	101.921	101.882	101.814	3.750	101.708	101.641	101.596	101.528
3.875	101.577	101.509	101.462	101.393	3.875	102.240	102.169	102.130	102.057	3.875	102.034	101.962	101.918	101.845
4.000	101.801	101.728	101.681	101.606	4.000	102.495	102.418	102.380	102.301	4.000	102.361	102.284	102.242	102.163
4.125	102.025	101.947	101.899	101.819	4.125	102.749	102.667	102.629	102.545	4.125	102.687	102.605	102.564	102.480
4.250	102.208	102.124	102.076	101.990	4.250	102.944	102.857	102.818	102.729	4.250	102.915	102.828	102.787	102.698
4.375	102.386	102.297	102.247	102.156	4.375	103.132	103.040	102.999	102.905	4.375	103.132	103.040	102.998	102.904
4.500	102.563	102.469	102.417	102.321	4.500	103.321	103.223	103.182	103.083	4.500	103.352	103.254	103.212	103.112
4.625	102.737	102.638	102.585	102.484	4.625	103.500	103.405	103.362	103.258	4.625	103.500	103.467	103.424	103.319
4.750	102.854	102.750	102.695	102.589	4.750	103.500	103.500	103.500	103.475	4.750	103.500	103.500	103.500	103.500
4.875	102.964	102.854	102.797	102.685	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

**Loans with Secondary Financing**

All Loans with Subordinate Financing	-0.375		
<b>The below adds also apply:</b>			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

**Cash Out (All Terms)**

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
≥740	-0.375	-0.625	-0.625	-0.875

**LPMI Adjustments - All LPMI Products**

>20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300

**Wholesale Fee Buyout Option Price Adjustor**

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other St	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194





Lock Desk Hours 8:00 am - 5:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 4

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Effective: 11/25/19 9:05 AM

**FHLMC-FNMA SPECIFIC PRODUCTS**

1021-00 Home Ready 30 Yr Fixed					1022-00 Home Possible 30 Yr Fixed				
1024-00	15 Day	30 Day	45 Day	60 Day	1028-00	15 Day	30 Day	45 Day	60 Day
3.625	101.192	101.116	101.033		3.625	101.289	101.275	101.233	101.217
3.750	101.731	101.638	101.551		3.750	102.225	102.195	102.151	102.113
3.875	102.197	102.110	102.020		3.875	102.576	102.546	102.504	102.466
4.000	102.677	102.591	102.500		4.000	102.891	102.860	102.818	102.781
4.125	103.011	102.924	102.834		4.125	102.921	102.890	102.852	102.815
4.250	103.015	102.971	102.861		4.250	103.372	103.323	103.329	103.269
4.375	103.326	103.278	103.228		4.375	103.609	103.560	103.568	103.508
4.500	103.729	103.681	103.631		4.500	103.861	103.812	103.823	103.763
4.625	103.919	103.872	103.822		4.625	103.874	103.825	103.840	103.780
4.750	103.999	103.939	103.889		4.750	104.122	104.054	104.092	104.010
4.875	104.279	104.248	104.231		4.875	104.417	104.350	104.391	104.309
5.000	104.617	104.601	104.583		5.000	104.636	104.569	104.613	104.531
5.125	104.858	104.842	104.824		5.125	104.950	104.882	104.930	104.848
5.250					5.250	105.280	105.194	105.282	105.178
5.375					5.375	105.547	105.443	105.508	105.382
5.500					5.500	105.808	105.704	105.768	105.642
5.625					5.625	106.314	106.210	106.280	106.154
5.750					5.750	106.725	106.621	106.693	106.567
5.875					5.875	106.888	106.784	106.858	106.732
6.000					6.000	107.051	106.947	107.023	106.897

**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

**Loans with Secondary Financing**

All Loans with Subordinate Financing				-0.375
<b>The below adds also apply:</b>				
LTV Range	CLTV Range	Fico <720	Fico >=720	
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250	
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500	
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750	
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750	
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500	

**LPMI Adjustments - HomeReady**

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590
95%-90.01%	25%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.050	-4.430	-4.880
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.130	-1.700	-2.180	-2.500	-3.170	-4.220	-4.670	-5.200
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
>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	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	>\$500-726,525k
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: 11/25/19 9:05 AM

WesLend Jumbo Advantage											
REFER TO BREAKDOWN	Jumbo Advantage 30					REFER TO BREAKDOWN	Jumbo Advantage 7/1				
Rate	15 day	30 Day	45 Day	60 Day	Rate	15 day	30 Day	45 Day	60 Day		
4.000		99.134			4.000		99.632			Lock cut-off for Jumbo programs is 3:30PM PST  UW approval and completed appraisal are required to lock  <span style="background-color: #0056b3; color: white; padding: 2px;">WesLend Advantage Jumbo Product Codes</span> 3050-37 30 Yr Fixed Advantage Expanded Full Doc 3050-37 40 Yr Fixed Advantage Expanded Full Doc IO  3850-37 7/1 LIBOR ARM Advantage Expanded Full Doc 3850-37 40 Yr 7/1 LIBOR ARM Advantage Expanded Full Doc IO  3900-37 10/1 LIBOR ARM Advantage Expanded Full Doc 3850-37 40 Yr 10/1 LIBOR ARM Advantage Expanded Full Doc IO  5600-37 30 Yr Fixed Advantage SL1 5600-37 40 Yr Fixed Advantage SL1 IO  5800-37 7/1 LIBOR ARM Advantage SL1 5800-37 40 Year 7/1 LIBOR ARM Advantage SL1 IO	
4.125		99.583			4.125		99.943				
4.250		99.913			4.250		100.242				
4.375		100.243			4.375		100.541				
4.500		100.573			4.500		100.839				
4.625		100.903			4.625		101.136				
4.750		101.232			4.750		101.432				
4.875		101.562			4.875		101.753				
5.000		101.874			5.000		102.081				
5.125		102.187			5.125		102.408				
5.250		102.499			5.250		102.736				
5.375		102.812			5.375		103.061				
5.500		103.124			5.500		103.387				
5.625		103.437			5.625		103.712				
5.750		103.749			5.750		104.038				
5.875		104.062			5.875		104.363				
6.000		104.374			6.000		104.689				
6.125		104.687			6.125		105.014				
6.250					6.250		105.340				
6.375					6.375		105.665				

Premium Limits:  
 ≤ \$1MM 101.000    > \$1MM 102.500

12 MNTH LIBOR  
 1.91488

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

Price Adjustments

Full Documentation (Expanded A+ & SL1)										
FICO - LTV LLPA's										
LTV----->	<= 50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	
800+	0.500	0.450	0.450	0.350	0.200	0.050	-0.150	-0.600	-1.250	
780-799	0.500	0.450	0.450	0.300	0.150	0.000	-0.200	-0.700	-1.350	
760-779	0.450	0.400	0.350	0.250	0.100	-0.050	-0.250	-0.850	-1.550	
740-759	0.300	0.300	0.250	0.200	-0.050	-0.250	-0.450	-1.000	-1.750	
720-739	0.200	0.150	0.150	0.050	-0.250	-0.450	-0.700	-1.250	-2.050	
700-719	0.100	0.000	0.000	-0.150	-0.550	-0.750	-1.100	-1.650	-2.550	
680-699	0.000	-0.200	-0.250	-0.450	-0.900	-1.200	-1.500	-2.700	-3.800	
660-679	-0.200	-0.400	-0.550	-0.750	-1.100	-1.500	-2.000	-3.500	NA	
640-659	-0.600	-0.800	-1.100	-1.400	-2.000	-2.500	-3.000	-5.000	NA	
620-639	-1.000	-1.200	-1.500	-2.000	-2.750	-3.500	-4.500	NA	NA	
600-619	-1.500	-1.700	-2.000	-2.750	-3.750	-4.750	-5.750	NA	NA	

Additional LLPA's Adjustments										
OTHER LLPA's - See Guidelines for Additional Information including for allowable LTV										
LTV----->	<= 50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	
Purchase Money	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.375	0.375
10 YR I/O (Available on ARM & FRM)	-0.200	-0.200	-0.400	-0.400	-0.600	-0.600	-0.600	-0.600	-0.600	-0.700
Cashout and FICO <680	-0.400	-0.400	-0.400	-0.600	-0.600	-0.800	NA	NA	NA	
Cashout and FICO >=680 and < 740	-0.300	-0.300	-0.300	-0.500	-0.500	-0.700	-0.900	-1.400	NA	
Cashout and FICO >=740	-0.200	-0.200	-0.200	-0.400	-0.400	-0.400	-0.600	-1.100	NA	
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.200	-0.300	
Co-op (N/A on SL1)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2 Unit	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.200	-0.200	NA
3 Unit	-0.250	-0.250	-0.250	-0.350	-0.350	-0.350	-0.600	-0.600	NA	
4 Unit	-0.400	-0.400	-0.400	-0.700	-0.700	-0.700	-1.000	-1.000	NA	
2nd Home	0.000	0.000	0.000	-0.200	-0.200	-0.400	-0.600	-0.800	NA	
Investment and FICO <680	-0.500	-0.500	-0.900	-1.200	-1.200	-1.500	-2.000	-2.500	NA	
Investment and FICO >=680	-0.400	-0.400	-0.600	-0.800	-0.800	-1.000	-1.500	-2.000	NA	
DTI <= 25% and FICO <680	0.300	0.300	0.300	0.400	0.400	0.500	0.500	0.700	NA	
DTI <= 25% and FICO >=680	0.200	0.200	0.200	0.200	0.200	0.300	0.300	0.400	0.400	
DTI > 43% and FICO <680 (SL1 Only)	-0.200	-0.200	-0.500	-0.500	-0.800	-1.100	-1.500	-2.000	NA	
DTI > 43% and FICO >=680	0.000	0.000	0.000	0.000	-0.200	-0.400	-0.600	-1.000	-1.500	
>\$1.5MM and <= \$2.5MM	0.000	0.000	0.000	-0.200	-0.200	-0.200	-0.400	-0.400	-0.600	
>\$2.5MM and <= \$3.0MM	0.000	0.000	0.000	-0.300	-0.300	-0.300	-0.600	-0.600	-0.800	
Reserves < 9 Months (A+ Only)	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.500	-0.750	-1.000	
Reserves >=9 & <15 Months (A+ Only)	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.500	-0.750	
No Escrow	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
Subordinate Financing - LLPA Applied to Galton 1st Lien										
CLTV----->	<= 50.00	50.01-55.00	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	
Subordinate Financing by CLTV	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.500	-2.000	-2.500	