



Effective: 12/3/19 8:53 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

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	>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 State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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

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WesLend 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	99.958	99.913	99.713	99.420	3.250	100.396	100.375	100.348	100.280	2.750	99.600	99.537	99.479	99.069
3.375	100.534	100.508	100.264	100.040	3.375	100.907	100.891	100.868	100.795	2.875	100.230	100.169	100.110	99.736
3.500	101.085	101.073	100.919	100.552	3.500	101.371	101.360	101.342	101.264	3.000	100.904	100.854	100.765	100.348
3.625	101.765	101.753	101.522	101.259	3.625	101.952	101.945	101.899	101.815	3.125	101.353	101.293	101.235	100.879
3.750	102.392	102.359	102.295	101.594	3.750	102.502	102.500	102.458	102.369	3.250	101.633	101.583	101.499	101.284
3.875	102.831	102.798	102.734	102.143	3.875	102.978	102.981	102.945	102.851	3.375	101.963	101.913	101.830	101.637
4.000	103.266	103.234	103.169	102.604	4.000	103.379	103.387	103.355	103.256	3.500	102.425	102.374	102.291	101.838
4.125	103.602	103.570	103.506	102.955	4.125	103.765	103.778	103.751	103.647	3.625	102.860	102.803	102.751	102.253
4.250	103.642	103.610	103.545	102.750	4.250	104.072	104.121	104.065	103.956	3.750	103.145	103.090	103.037	102.655
4.375	103.929	103.896	103.832	103.233	4.375	104.536	104.590	104.539	104.425	3.875	103.284	103.214	103.113	102.966
4.500	104.305	104.273	104.208	103.612	4.500	104.910	104.968	104.922	104.802	4.000	103.705	103.636	103.534	103.172
4.625	104.574	104.542	104.478	103.821	4.625	105.261	105.324	105.284	105.158	4.125	104.277	104.223	104.172	103.500
4.750	104.626	104.594	104.529	103.604	4.750	104.925	104.993	104.920	104.790	4.250	104.515	104.470	104.432	103.910
4.875	104.945	104.913	104.848	104.014	4.875	105.341	105.414	105.346	105.210	4.375	104.825	104.782	104.744	104.254
5.000	105.144	105.111	105.047	104.347	5.000	105.675	105.753	105.689	105.548	4.500	104.913	104.869	104.831	104.489
5.125	105.412	105.380	105.316	104.624	5.125	105.992	106.000	106.000	105.870	4.625	104.790	104.748	104.710	103.857
5.250	105.623	105.591	105.526	104.758	5.250	104.386	104.289	104.143		4.750	104.770	104.729	104.691	104.190
5.375	105.444	105.289	105.281	105.122	5.375	105.004	104.976	104.952		4.875	104.969	104.865	104.756	104.408
5.500	105.702	105.543	105.544	105.380	5.500	105.301	105.269	105.231		5.000	105.264	105.151	104.988	104.549
5.625	106.000	106.000	106.000	105.872	5.625					5.125	102.939	103.022	102.880	102.777

1400-99 1401-99														
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	101.489	101.418	101.347	101.278	3.250					2.750				
3.375	101.774	101.702	101.631	101.584	3.375					2.875				
3.500	102.156	102.094	102.022	101.975	3.500					3.000				
3.625	102.605	102.520	102.443	102.401	3.625					3.125				
3.750	102.885	102.859	102.777	102.740	3.750					3.250				
3.875	103.106	103.126	103.039	103.006	3.875					3.375				
4.000	103.357	103.324	103.233	103.204	4.000					3.500				
4.125	103.936	103.761	103.601	103.549	4.125					3.625				
4.250	104.032	104.072	103.969	103.921	4.250					3.750				
4.375	104.380	104.374	104.266	104.223	4.375					3.875				
4.500	104.607	104.599	104.486	104.448	4.500					4.000				
4.625	104.135	104.133	104.014	103.949	4.625					4.125				
4.750	104.448	104.451	104.327	104.267	4.750					4.250				
4.875	104.651	104.658	104.530	104.475	4.875					4.375				
5.000	104.804	104.817	104.683	104.632	5.000					4.500				
5.125	102.827	102.912	102.772	102.688	5.125					4.625				
5.250	103.123	103.214	103.069	102.990	5.250					4.750				
5.375	103.302	103.397	103.247	103.172	5.375					4.875				
5.500	103.441	103.541	103.387	103.317	5.500					5.000				
5.625	102.930	103.071	102.910	102.801	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									
	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

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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	99.138	99.084	98.983	98.339	3.250	99.138	99.084	98.983		2.750	99.525	99.432	99.340	
3.375	99.700	99.646	99.547	99.002	3.375	99.700	99.646	99.547		2.875	99.905	99.813	99.720	
3.500	100.244	99.951	99.855	99.609	3.500	100.004	99.951	99.855		3.000	100.333	100.241	100.148	
3.625	101.062	100.571	100.478	100.391	3.625	100.604	100.550	100.478		3.125	100.713	100.620	100.528	
3.750	101.762	101.241	101.191	101.099	3.750	101.277	101.241	101.191		3.250	101.021	100.928	100.836	
3.875	102.166	101.876	101.831	101.734	3.875	101.877	101.876	101.831		3.375	101.392	101.300	101.207	
4.000	102.622	102.413	102.373	102.271	4.000	102.409	102.413	102.373		3.500	101.768	101.676	101.583	
4.125	102.968	102.802	102.767	102.660	4.125	102.793	102.802	102.767		3.625	102.079	101.986	101.894	
4.250	102.869	102.537	102.470	102.358	4.250	102.492	102.537	102.470		3.750	102.284	102.192	102.099	
4.375	103.301	103.120	103.058	102.940	4.375	103.070	103.120	103.058		3.875	102.460	102.375	102.289	
4.500	103.676	103.573	103.515	103.393	4.500	103.518	103.573	103.515		4.000	102.763	102.678	102.592	
4.625	103.881	103.913	103.860	103.732	4.625	103.853	103.913	103.860		4.125	103.060	102.975	102.889	
4.750	103.680	103.285	103.200	103.066	4.750	103.220	103.285	103.200		4.250	103.320	103.234	103.149	
4.875	104.085	103.832	103.751	103.613	4.875	103.762	103.832	103.751		4.375	103.530	103.458	103.387	
5.000	104.414	104.258	104.183	104.039	5.000	104.184	104.258	104.183		4.500	103.786	103.715	103.644	
5.125	104.686	104.538	104.468	104.319	5.125	104.459	104.538	104.468		4.625	103.928	103.842	103.757	
5.250	104.627	103.455	102.428		5.250	102.110	102.063	101.977		4.750	103.009	102.931	102.853	
5.375	104.971	102.843	102.793		5.375	101.643	101.604	101.566		4.875				
5.500	105.224	103.029	103.002		5.500	103.057	103.029	103.002		5.000				
5.625	105.395				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.791	100.698	100.606	
3.375	101.162	101.070	100.977	
3.500	101.538	101.446	101.353	
3.625	101.849	101.756	101.664	
3.750	102.054	101.962	101.869	
3.875	102.230	102.145	102.059	
4.000	102.533	102.448	102.362	
4.125	102.830	102.745	102.659	
4.250	103.090	103.004	102.919	
4.375	103.295	103.210	103.131	
4.500	103.542	103.457	103.371	
4.625	103.698	103.612	103.527	
4.750	102.779	102.701	102.623	
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									
Rate & Term Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A
Second Home		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350
Investment Property (Max 85% LTV)		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
3-4 - Unit Property		-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A
Manufactured		-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>350-500k	>500-726,525k
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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 Phone: 877-945-4105 ext 4

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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	100.773	100.600	100.382		2.750	100.115	100.083	100.040	99.999	
2.875	101.216	101.056	100.872		2.875	100.544	100.512	100.431	100.382	
3.000	102.002	101.952	101.362		3.000	100.971	100.935	100.859	100.755	
3.125	102.403	102.353	101.852		3.125	101.382	101.342	101.270	101.117	
3.250	103.153	103.124	102.346	102.282	3.250	102.024	101.975	101.882	101.467	
3.375	103.695	103.667	102.813	102.733	3.375	102.434	102.380	102.292	101.790	
3.500	104.052	104.023	103.301	103.154	3.500	102.828	102.770	102.686	102.139	
3.625	104.278	104.249	103.786	103.536	3.625	103.208	103.146	103.067	102.477	
3.750	104.554	104.328	104.225	103.875	3.750	103.224	103.243	103.157	103.091	
3.875	104.364	104.357	103.373	103.201	3.875	103.556	103.579	103.496	103.427	
4.000	104.463	104.456	103.814	103.548	4.000	103.921	103.902	103.869	103.750	
4.125	104.782	104.775	104.233	103.863	4.125	104.294	104.266	104.242	104.059	
4.250	105.049	105.006	104.631	104.150	4.250	104.469	104.507	104.402	104.354	
4.375	105.056	105.013	103.796	103.461	4.375	104.443	104.429	104.318	104.239	
4.500	105.199	105.156	104.305	103.755	4.500	104.730	104.721	104.605	104.531	
4.625	105.426	105.383	104.622	104.030	4.625	104.721	104.693	104.669		
4.750	105.601	105.594	104.905	104.287	4.750	102.529	102.501	102.477		
4.875	104.864	104.643	104.695	103.956	4.875	102.899	102.871	102.847		
5.000	105.117	104.655	104.631	104.213	5.000	103.267	103.239	103.215		
5.125	105.351	105.081	105.057		5.125	103.633	103.605	103.581		
7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS					
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	102.420	102.367	102.296	102.232						
3.375	102.866	102.818	102.743	102.683						
3.500	103.283	103.239	103.159	103.104						
3.625	103.660	103.622	103.536	103.486						
3.750	103.995	103.961	103.871	103.825						
3.875	103.291	103.326	103.229	103.151						
4.000	103.633	103.673	103.572	103.498						
4.125	104.024	103.996	103.972	103.813						
4.250	104.226	104.276	104.165	104.100						
4.375	103.801	103.773	103.746	103.411						
4.500	104.310	104.282	104.255	103.705						
4.625	104.627	104.599	104.572	103.980						
4.750	104.412	104.452	104.320	104.237						
4.875	104.384	104.357	104.333	103.906						
5.000	104.632	104.605	104.581	104.163						
5.125	105.059	105.031	105.007							
5.250	103.710	103.682	103.658							

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 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	98.524	97.838	95.658		2.750	98.999	98.928	98.856		<table border="1" style="margin: auto;"> <thead> <tr style="background-color: #0056b3; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>580 - 599</td><td style="text-align: right;">-2.500</td></tr> <tr><td>600 - 619</td><td style="text-align: right;">-2.000</td></tr> <tr><td>620 - 639</td><td style="text-align: right;">-1.250</td></tr> <tr><td>640 - 659</td><td style="text-align: right;">-0.375</td></tr> <tr><td>660 - 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>> 700</td><td style="text-align: right;">0.000</td></tr> <tr style="background-color: #0056b3; 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> </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																																			
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Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
2.875	99.141	98.894	98.797		2.875	99.299	99.227	99.156																												
3.000	100.127	99.384	99.287		3.000	99.583	99.511	99.440																												
3.125	100.528	99.874	99.777		3.125	99.851	99.780	99.709																												
3.250	101.627	100.708	100.638	100.574	3.250	100.400	100.322	100.243																												
3.375	102.169	101.076	101.000	100.941	3.375	100.664	100.586	100.508																												
3.500	102.495	101.503	101.414	101.273	3.500	100.912	100.833	100.755																												
3.625	102.552	101.988	101.899	101.566	3.625	101.142	101.064	100.985																												
3.750	102.692	102.426	102.337	101.819	3.750	101.691	101.620	101.549																												
3.875	102.722	101.598	101.548	101.337	3.875	101.923	101.852	101.781																												
4.000	102.780	102.039	101.989	101.602	4.000	102.140	102.069	101.997																												
4.125	102.880	102.458	102.408	101.844	4.125	102.342	102.270	102.199																												
4.250	103.242	102.856	102.806	102.070	4.250	102.530	102.459	102.387																												
4.375	103.318	102.111	102.061	101.606	4.375	101.551	101.501	101.451																												
4.500	103.391	102.511	102.461	101.850	4.500	101.740	101.690	101.640																												
4.625	103.508	102.892	102.842	102.087	4.625	101.917	101.867	101.817																												
4.750	103.462	103.255	103.205	102.319	4.750	102.082	102.032	101.982																												
4.875	102.206	102.100	102.151	101.591	4.875																															
5.000	102.571	102.464	102.516	101.811	5.000																															
5.125	102.246	102.270	102.122	102.018	5.125																															

Streamline/IRRRL Product Codes				Extension and Re-lock Fees			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL	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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
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Lock cut-off for Arm Programs is 3:30 PM PST

WesLend Government ARM

8700-99 Margin 2.000 FHA 5/1 ARM Caps 1/1/5 Index: 1 year CMT					6700-99 Margin 2.000 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	97.059	97.010	96.972	96.933	2.750	97.059	97.010	96.972	96.933	<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <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><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		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																											
2.875	97.334	97.289	97.246	97.211	2.875	97.334	97.289	97.246	97.211																			
3.000	99.560	99.447	99.335	97.455	3.000	99.560	99.447	99.335	97.455																			
3.125	99.958	99.845	99.733	97.639	3.125	99.958	99.845	99.733	97.639																			
3.250	100.357	100.244	100.132	98.051	3.250	100.357	100.244	100.132	98.051																			
3.375	100.436	100.323	100.211	98.308	3.375	100.436	100.323	100.211	98.308																			
3.500	100.835	100.722	100.610	98.496	3.500	100.835	100.722	100.610	98.496																			
3.625	101.235	101.122	101.010	98.601	3.625	101.235	101.122	101.010	98.601																			
3.750	101.636	101.523	101.411	98.760	3.750	101.636	101.523	101.411	98.760																			
3.875	101.680	101.567	101.455	99.005	3.875	101.680	101.567	101.455	99.005																			
4.000	102.080	101.967	101.855	99.171	4.000	102.080	101.967	101.855	99.171																			
4.125	102.481	102.368	102.256	99.240	4.125	102.481	102.368	102.256	99.240																			
4.250	102.883	102.770	102.658	99.312	4.250	102.883	102.770	102.658	99.312																			
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	98.794	98.755	98.718	98.705	2.750	99.231	99.192	99.152	99.135	2.750	98.621	98.572	98.532	98.514			
2.875	99.130	99.092	99.050	99.033	2.875	99.623	99.587	99.542	99.521	2.875	99.078	99.033	98.987	98.966			
3.000	99.463	99.427	99.380	99.358	3.000	100.011	99.978	99.927	99.902	3.000	99.531	99.489	99.439	99.413			
3.125	99.797	99.762	99.710	99.684	3.125	100.399	100.369	100.313	100.283	3.125	99.984	99.946	99.890	99.860			
3.250	100.095	100.062	100.005	99.974	3.250	100.763	100.735	100.673	100.639	3.250	100.351	100.315	100.254	100.220			
3.375	100.389	100.357	100.294	100.259	3.375	101.123	101.097	101.031	100.992	3.375	100.706	100.672	100.606	100.568			
3.500	100.683	100.651	100.583	100.544	3.500	101.484	101.460	101.388	101.345	3.500	101.060	101.028	100.956	100.914			
3.625	100.981	100.951	100.877	100.833	3.625	101.849	101.827	101.750	101.702	3.625	101.417	101.387	101.311	101.264			
3.750	101.234	101.204	101.125	101.076	3.750	102.102	102.080	101.997	101.945	3.750	101.724	101.696	101.614	101.562			
3.875	101.480	101.449	101.366	101.312	3.875	102.336	102.314	102.226	102.169	3.875	102.021	101.993	101.906	101.850			
4.000	101.724	101.694	101.605	101.546	4.000	102.571	102.549	102.456	102.393	4.000	102.318	102.291	102.199	102.138			
4.125	101.968	101.937	101.843	101.780	4.125	102.805	102.782	102.684	102.617	4.125	102.612	102.586	102.488	102.423			
4.250		101.670	101.578		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 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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
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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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	98.980	98.940	98.904	98.891	2.750	99.287	99.249	99.208	99.191	2.750	98.750	98.701	98.661	98.643
2.875	99.311	99.274	99.232	99.214	2.875	99.678	99.642	99.596	99.575	2.875	99.205	99.159	99.114	99.092
3.000	99.640	99.604	99.556	99.535	3.000	100.064	100.031	99.980	99.954	3.000	99.655	99.613	99.563	99.537
3.125	99.971	99.936	99.884	99.858	3.125	100.451	100.421	100.365	100.335	3.125	100.105	100.067	100.011	99.981
3.250	100.267	100.234	100.176	100.146	3.250	100.814	100.786	100.725	100.690	3.250	100.468	100.433	100.372	100.338
3.375	100.560	100.527	100.465	100.430	3.375	101.174	101.148	101.082	101.043	3.375	100.819	100.785	100.719	100.680
3.500	100.856	100.824	100.756	100.717	3.500	101.535	101.510	101.439	101.395	3.500	101.168	101.136	101.065	101.022
3.625	101.156	101.125	101.052	101.008	3.625	101.899	101.877	101.800	101.752	3.625	101.521	101.491	101.414	101.367
3.750	101.411	101.380	101.302	101.253	3.750	102.150	102.128	102.046	101.993	3.750	101.824	101.795	101.713	101.662
3.875	101.659	101.628	101.545	101.491	3.875	102.386	102.363	102.276	102.218	3.875	102.119	102.091	102.004	101.948
4.000	101.905	101.874	101.785	101.727	4.000	102.622	102.600	102.508	102.445	4.000	102.414	102.387	102.295	102.234
4.125	102.150	102.119	102.025	101.962	4.125	102.859	102.836	102.738	102.671	4.125	102.708	102.682	102.585	102.520
4.250	102.312	102.280	102.180	102.112	4.250	103.032	103.008	102.905	102.833	4.250	102.921	102.894	102.792	102.722
4.375	102.463	102.429	102.324	102.251	4.375	103.197	103.172	103.064	102.986	4.375	103.124	103.097	102.989	102.914
4.500	102.613	102.577	102.468	102.389	4.500	103.364	103.337	103.224	103.141	4.500	103.330	103.302	103.189	103.109
4.625	102.761	102.723	102.609	102.525	4.625	103.500	103.500	103.381	103.294	4.625	103.500	103.500	103.387	103.302
4.750	102.873	102.833	102.713	102.624	4.750	103.500	103.500	103.500	103.498	4.750	103.500	103.500	103.500	103.492
4.875	102.981	102.939	102.814	102.719	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		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
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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FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 1024-00 Home Ready 30 Yr Fixed					1022-00 1028-00 Home Possible 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	101.353	101.270	101.162		3.625	101.436	101.401	101.385	101.268
3.750	101.867	101.780	101.642		3.750	102.272	102.243	102.206	102.118
3.875	102.306	102.224	102.115		3.875	102.627	102.600	102.563	102.478
4.000	102.786	102.704	102.596		4.000	103.026	103.000	102.962	102.879
4.125	103.120	103.037	102.929		4.125	103.001	102.976	102.939	102.861
4.250	103.127	103.018	102.866		4.250	103.399	103.387	103.328	103.226
4.375	103.405	103.347	103.256		4.375	103.645	103.636	103.576	103.479
4.500	103.808	103.750	103.659		4.500	103.980	103.975	103.916	103.820
4.625	103.998	103.940	103.850		4.625	103.958	103.951	103.891	103.800
4.750	104.020	103.956	103.901		4.750	104.166	104.204	104.123	104.005
4.875	104.321	104.297	104.236		4.875	104.469	104.510	104.428	104.314
5.000	104.667	104.649	104.589		5.000	104.718	104.762	104.680	104.568
5.125	104.908	104.890	104.830		5.125	105.016	105.060	104.978	104.874
5.250					5.250	105.308	105.379	105.275	105.176
5.375					5.375	105.497	105.636	105.510	105.478
5.500					5.500	105.775	105.917	105.791	105.762
5.625					5.625	106.272	106.418	106.292	106.267
5.750					5.750	106.684	106.834	106.708	106.687
5.875					5.875	106.847	106.999	106.873	106.853
6.000					6.000	107.019	107.171	107.046	107.026

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

LPMI Adjustments - HomeReady

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590
95%-90.01%	25%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.050	-4.430	-4.880
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.130	-1.700	-2.180	-2.500	-3.170	-4.220	-4.670	-5.200
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
>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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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		99.200			4.000		99.692			Lock cut-off for Jumbo programs is 3:30PM PST UW approval and completed appraisal are required to lock WesLend Advantage Jumbo Product Codes 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		99.649			4.125		100.003				
4.250		99.979			4.250		100.302				
4.375		100.309			4.375		100.600				
4.500		100.639			4.500		100.899				
4.625		100.969			4.625		101.195				
4.750		101.298			4.750		101.492				
4.875		101.628			4.875		101.813				
5.000		101.940			5.000		102.141				
5.125		102.253			5.125		102.468				
5.250		102.565			5.250		102.796				
5.375		102.878			5.375		103.121				
5.500		103.190			5.500		103.447				
5.625		103.503			5.625		103.772				
5.750		103.815			5.750		104.098				
5.875		104.128			5.875		104.423				
6.000		104.440			6.000		104.749				
6.125		104.753			6.125		105.074				
6.250					6.250		105.400				
6.375					6.375		105.725				

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

12 MNTH LIBOR
 1.95213

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	0.375	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	-0.700	
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	-0.600	-0.600	-0.800	-1.200	-1.800	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	