



Effective: 12/4/19 8:47 AM

BORROWER PAID RATE SHEET
 WesLend Financial Rate Sheet

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

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

IMPROVED GOVERNMENT LOAN PRICING:
 -24 Hr Turn Times
 -Manual Underwrites OK

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

[Return to Home Tab](#)



Effective: 12/4/19 8:47 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	99.950	99.900	99.780	99.438	3.250	100.412	100.344	100.316	100.248	2.750	99.443	99.388	99.329	99.108
3.375	100.525	100.477	100.323	100.051	3.375	100.914	100.841	100.818	100.745	2.875	100.074	100.019	99.960	99.763
3.500	101.053	101.042	100.931	100.548	3.500	101.369	101.290	101.272	101.194	3.000	100.757	100.704	100.615	100.367
3.625	101.733	101.721	101.520	101.235	3.625	102.030	101.946	101.900	101.816	3.125	101.181	101.125	101.067	100.889
3.750	102.359	102.333	102.280	101.600	3.750	102.575	102.486	102.444	102.355	3.250	101.488	101.436	101.350	101.290
3.875	102.789	102.763	102.710	102.132	3.875	103.046	102.951	102.915	102.821	3.375	101.821	101.768	101.683	101.635
4.000	103.219	103.197	103.135	102.574	4.000	103.447	103.347	103.315	103.216	3.500	102.348	102.258	102.205	101.830
4.125	103.552	103.531	103.467	102.916	4.125	103.820	103.715	103.689	103.584	3.625	102.802	102.697	102.645	102.258
4.250	103.640	103.614	103.561	102.711	4.250	104.170	104.059	104.004	103.894	3.750	103.083	103.024	102.971	102.653
4.375	103.920	103.894	103.841	103.187	4.375	104.635	104.519	104.469	104.354	3.875	103.229	103.157	103.056	102.960
4.500	104.289	104.263	104.210	103.564	4.500	105.018	104.897	104.851	104.731	4.000	103.684	103.639	103.595	103.162
4.625	104.647	104.620	104.567	103.768	4.625	105.373	105.247	105.206	105.081	4.125	104.203	104.145	104.093	103.489
4.750	104.687	104.660	104.608	103.636	4.750	105.141	105.010	104.937	104.807	4.250	104.531	104.485	104.442	103.890
4.875	104.999	104.972	104.920	104.043	4.875	105.573	105.436	105.368	105.232	4.375	104.836	104.789	104.746	104.238
5.000	105.194	105.167	105.115	104.375	5.000	105.926	105.784	105.721	105.580	4.500	104.920	104.873	104.831	104.478
5.125	105.458	105.431	105.378	104.644	5.125	106.000	106.000	106.000	105.901	4.625	104.800	104.752	104.710	104.019
5.250	105.716	105.690	105.637	104.809	5.250	104.447	104.341	104.197		4.750	104.766	104.718	104.676	104.348
5.375	105.490	105.584	105.327	105.167	5.375	105.117	105.080	105.052		4.875	105.037	104.926	104.759	104.561
5.500	105.753	105.853	105.595	105.430	5.500	105.407	105.356	105.317		5.000	105.335	105.225	105.065	104.692
5.625	106.000	106.000	106.000	105.956	5.625					5.125	102.968	103.018	102.878	102.772

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	101.488	101.417	101.345	101.294	3.250					2.750				
3.375	101.772	101.701	101.630	101.593	3.375					2.875				
3.500	102.285	102.114	102.043	101.996	3.500					3.000				
3.625	102.772	102.597	102.478	102.413	3.625					3.125				
3.750	103.019	102.870	102.789	102.750	3.750					3.250				
3.875	103.114	103.132	103.047	103.012	3.875					3.375				
4.000	103.389	103.326	103.236	103.206	4.000					3.500				
4.125	104.078	103.903	103.598	103.544	4.125					3.625				
4.250	104.057	104.059	103.958	103.909	4.250					3.750				
4.375	104.409	104.363	104.257	104.212	4.375					3.875				
4.500	104.631	104.591	104.481	104.439	4.500					4.000				
4.625	104.232	104.291	104.174	104.107	4.625					4.125				
4.750	104.544	104.608	104.486	104.424	4.750					4.250				
4.875	104.745	104.812	104.686	104.628	4.875					4.375				
5.000	104.895	104.968	104.837	104.783	5.000					4.500				
5.125	102.859	102.912	102.774	102.688	5.125					4.625				
5.250	103.155	103.212	103.069	102.987	5.250					4.750				
5.375	103.330	103.392	103.245	103.167	5.375					4.875				
5.500	103.471	103.537	103.385	103.312	5.500					5.000				
5.625	102.841	102.919	102.760	102.648	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
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									
Manufactured		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Manufactured		-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800
>45% DTI		95.01%-97%	90.01%-95%	85.01%-90%	80.01%-85%				
>45% DTI		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
>45% DTI		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
>45% DTI		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
>45% DTI		-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								



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

[Return to Home Tab](#)



Effective: 12/4/19 8:47 AM

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	98.941	98.882	98.782	98.354	3.250	98.941	98.882	98.782		2.750	99.513	99.420	99.327	
3.375	99.504	99.447	99.348	99.016	3.375	99.504	99.447	99.348		2.875	99.892	99.800	99.707	
3.500	99.914	99.790	99.699	99.618	3.500	99.841	99.759	99.699		3.000	100.317	100.224	100.132	
3.625	100.724	100.541	100.484	100.397	3.625	100.626	100.539	100.484		3.125	100.691	100.598	100.506	
3.750	101.413	101.246	101.195	101.104	3.750	101.338	101.246	101.195		3.250	101.058	100.966	100.873	
3.875	102.004	101.875	101.830	101.733	3.875	101.973	101.875	101.830		3.375	101.428	101.335	101.243	
4.000	102.499	102.396	102.356	102.254	4.000	102.499	102.396	102.356		3.500	101.798	101.706	101.613	
4.125	102.872	102.764	102.728	102.621	4.125	102.872	102.764	102.728		3.625	102.103	102.011	101.918	
4.250	102.712	102.494	102.426	102.314	4.250	102.607	102.494	102.426		3.750	102.305	102.212	102.119	
4.375	103.198	103.079	103.017	102.899	4.375	103.198	103.079	103.017		3.875	102.511	102.432	102.354	
4.500	103.657	103.533	103.476	103.353	4.500	103.657	103.533	103.476		4.000	102.810	102.732	102.654	
4.625	103.994	103.865	103.812	103.684	4.625	103.994	103.865	103.812		4.125	103.103	103.024	102.946	
4.750	103.611	103.315	103.231	103.097	4.750	103.450	103.315	103.231		4.250	103.355	103.277	103.198	
4.875	104.076	103.864	103.784	103.645	4.875	104.004	103.864	103.784		4.375	103.560	103.496	103.432	
5.000	104.436	104.292	104.216	104.072	5.000	104.436	104.292	104.216		4.500	103.817	103.753	103.689	
5.125	104.714	104.564	104.494	104.345	5.125	104.714	104.564	104.494		4.625	103.951	103.873	103.795	
5.250	104.657	103.542	102.518		5.250	102.112	102.065	101.978		4.750	103.097	103.019	102.940	
5.375	105.026	102.928	102.878		5.375	101.598	101.563	101.539		4.875				
5.500	105.285	103.120	103.080		5.500	103.158	103.120	103.080		5.000				
5.625	105.467				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.828	100.736	100.643	
3.375	101.198	101.105	101.013	
3.500	101.568	101.476	101.383	
3.625	101.873	101.781	101.688	
3.750	102.075	101.982	101.889	
3.875	102.281	102.202	102.124	
4.000	102.580	102.502	102.424	
4.125	102.873	102.794	102.716	
4.250	103.125	103.047	102.968	
4.375	103.328	103.249	103.176	
4.500	103.570	103.492	103.414	
4.625	103.721	103.643	103.565	
4.750	102.867	102.789	102.710	
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	Fico <720
<= 65.00%	-0.500
65.01% - 75.00%	-0.750
75.01% - 95.00%	-1.000
75.01% - 90.00%	-1.000
<= 95.00%	-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	
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		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	
		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.530	
		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	
		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-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
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

[Return to Home Tab](#)



Effective: 12/4/19 8:47 AM

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	100.723	100.495	100.421		2.750	100.141	100.110	100.066	100.025	
2.875	101.213	100.984	100.911		2.875	100.520	100.493	100.445	100.408	
3.000	101.889	101.839	101.401		3.000	100.889	100.866	100.814	100.781	
3.125	102.290	102.240	101.891		3.125	101.247	101.229	101.172	101.143	
3.250	103.112	103.069	102.488	102.416	3.250	101.955	101.904	101.813	101.494	
3.375	103.654	103.611	102.945	102.869	3.375	102.357	102.301	102.214	101.815	
3.500	103.980	103.938	103.369	103.287	3.500	102.743	102.684	102.601	102.162	
3.625	104.237	104.194	103.817	103.671	3.625	103.116	103.053	102.975	102.498	
3.750	104.596	104.352	104.255	104.009	3.750	103.200	103.250	103.165	103.097	
3.875	104.292	104.278	103.389	103.206	3.875	103.540	103.586	103.496	103.433	
4.000	104.451	104.436	103.830	103.547	4.000	103.911	103.908	103.859	103.755	
4.125	104.770	104.756	104.249	103.857	4.125	104.285	104.257	104.233	104.063	
4.250	105.112	105.063	104.647	104.139	4.250	104.443	104.511	104.408	104.357	
4.375	105.119	105.070	103.904	103.585	4.375	104.544	104.592	104.481	104.401	
4.500	105.262	105.213	104.410	103.877	4.500	104.832	104.884	104.770	104.694	
4.625	105.489	105.439	104.725	104.147	4.625	104.726	104.698	104.674		
4.750	105.674	105.646	104.984	104.401	4.750	102.477	102.449	102.425		
4.875	104.902	104.738	104.781	104.079	4.875	102.846	102.818	102.794		
5.000	105.160	104.832	104.808	104.341	5.000	103.213	103.185	103.161		
5.125	105.395	105.251	105.227		5.125	103.579	103.551	103.527		
7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS					
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	102.573	102.501	102.438	102.366						
3.375	103.031	102.954	102.895	102.819						
3.500	103.455	103.373	103.319	103.237						
3.625	103.844	103.756	103.707	103.621						
3.750	104.187	104.095	104.051	103.959						
3.875	103.429	103.331	103.253	103.156						
4.000	103.775	103.672	103.599	103.497						
4.125	104.091	103.983	103.914	103.807						
4.250	104.378	104.265	104.201	104.089						
4.375	103.906	103.878	103.854	103.535						
4.500	104.412	104.384	104.360	103.827						
4.625	104.727	104.699	104.675	104.097						
4.750	104.700	104.566	104.484	104.351						
4.875	104.578	104.550	104.526	104.029						
5.000	104.810	104.782	104.758	104.291						
5.125	105.229	105.201	105.177							
5.250	103.845	103.817	103.793							

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



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

[Return to Home Tab](#)



Effective: 12/4/19 8:47 AM

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	98.412	97.631	95.428		2.750	98.997	98.926	98.855		<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>> 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	99.138	98.909	98.836		2.875	99.297	99.226	99.155																												
3.000	100.014	99.399	99.326		3.000	99.581	99.510	99.439																												
3.125	100.415	99.890	99.816		3.125	99.850	99.779	99.707																												
3.250	101.585	100.839	100.775	100.704	3.250	100.430	100.359	100.288																												
3.375	102.128	101.202	101.143	101.067	3.375	100.695	100.623	100.552																												
3.500	102.424	101.541	101.470	101.389	3.500	100.942	100.871	100.799																												
3.625	102.538	102.026	101.929	101.676	3.625	101.172	101.101	101.030																												
3.750	102.720	102.464	102.367	101.926	3.750	101.722	101.658	101.594																												
3.875	102.650	101.614	101.564	101.331	3.875	101.954	101.890	101.826																												
4.000	102.768	102.055	102.005	101.593	4.000	102.171	102.106	102.042																												
4.125	102.867	102.474	102.424	101.828	4.125	102.372	102.308	102.244																												
4.250	103.305	102.872	102.822	102.046	4.250	102.561	102.497	102.432																												
4.375	103.382	102.198	102.140	101.725	4.375	101.642	101.571	101.499																												
4.500	103.455	102.599	102.541	101.957	4.500	101.831	101.760	101.689																												
4.625	103.572	102.980	102.922	102.186	4.625	102.008	101.937	101.866																												
4.750	103.557	103.342	103.284	102.411	4.750	102.173	102.101	102.030																												
4.875	102.308	102.194	102.238	101.705	4.875																															
5.000	102.672	102.559	102.602	101.935	5.000																															
5.125	102.544	102.394	102.290	102.141	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
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

[Return to Home Tab](#)



Effective: 12/4/19 8:47 AM

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	97.169	97.122	97.085	97.045	2.750	97.169	97.122	97.085	97.045																			
2.875	97.444	97.401	97.360	97.324	2.875	97.444	97.401	97.360	97.324																			
3.000	99.560	99.447	99.335	97.579	3.000	99.560	99.447	99.335	97.579																			
3.125	99.958	99.845	99.733	97.767	3.125	99.958	99.845	99.733	97.767																			
3.250	100.357	100.244	100.132	98.207	3.250	100.357	100.244	100.132	98.207																			
3.375	100.436	100.323	100.211	98.465	3.375	100.436	100.323	100.211	98.465																			
3.500	100.835	100.722	100.610	98.654	3.500	100.835	100.722	100.610	98.654																			
3.625	101.235	101.122	101.010	98.760	3.625	101.235	101.122	101.010	98.760																			
3.750	101.636	101.523	101.411	98.913	3.750	101.636	101.523	101.411	98.913																			
3.875	101.680	101.567	101.455	99.156	3.875	101.680	101.567	101.455	99.156																			
4.000	102.080	101.967	101.855	99.323	4.000	102.080	101.967	101.855	99.323																			
4.125	102.481	102.368	102.256	99.391	4.125	102.481	102.368	102.256	99.391																			
4.250	102.883	102.770	102.658	99.459	4.250	102.883	102.770	102.658	99.459																			
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



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

[Return to Home Tab](#)



Effective: 12/4/19 8:47 AM

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

WesLend ARM																	
1700-77 Margin 2.25		5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25		7/1 LIBOR ARM Caps 5/2/5				1900-77 Margin 2.25		10/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
2.500					2.500					2.500							
2.625					2.625					2.625							
2.750	98.925	98.888	98.852	98.838	2.750	99.281	99.243	99.204	99.186	2.750	98.596	98.546	98.508	98.489			
2.875	99.252	99.216	99.176	99.157	2.875	99.695	99.660	99.616	99.594	2.875	99.107	99.061	99.018	98.995			
3.000	99.578	99.543	99.497	99.475	3.000	100.107	100.075	100.025	99.999	3.000	99.616	99.575	99.526	99.499			
3.125	99.901	99.867	99.817	99.789	3.125	100.514	100.485	100.431	100.400	3.125	100.120	100.084	100.030	99.999			
3.250	100.206	100.174	100.118	100.086	3.250	100.850	100.823	100.763	100.727	3.250	100.496	100.462	100.403	100.368			
3.375	100.510	100.479	100.418	100.381	3.375	101.177	101.151	101.086	101.046	3.375	100.854	100.822	100.757	100.718			
3.500	100.814	100.784	100.718	100.677	3.500	101.504	101.480	101.409	101.365	3.500	101.210	101.180	101.111	101.067			
3.625	101.118	101.089	101.017	100.972	3.625	101.831	101.809	101.733	101.684	3.625	101.566	101.538	101.463	101.416			
3.750	101.370	101.342	101.265	101.215	3.750	102.126	102.104	102.023	101.969	3.750	101.852	101.825	101.744	101.692			
3.875	101.617	101.588	101.506	101.451	3.875	102.416	102.395	102.309	102.250	3.875	102.128	102.101	102.016	101.959			
4.000	101.863	101.834	101.747	101.687	4.000	102.705	102.684	102.593	102.530	4.000	102.401	102.375	102.285	102.223			
4.125	102.108	102.079	101.987	101.922	4.125	102.994	102.975	102.878	102.810	4.125	102.674	102.649	102.553	102.487			
4.250					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

[Return to Home Tab](#)



Effective: 12/4/19 8:47 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	99.110	99.072	99.037	99.023	2.750	99.338	99.300	99.261	99.243	2.750	98.726	98.675	98.637	98.618
2.875	99.432	99.396	99.356	99.337	2.875	99.750	99.715	99.670	99.648	2.875	99.233	99.188	99.144	99.121
3.000	99.754	99.719	99.674	99.651	3.000	100.159	100.127	100.078	100.051	3.000	99.739	99.698	99.649	99.622
3.125	100.072	100.039	99.988	99.961	3.125	100.564	100.535	100.481	100.450	3.125	100.240	100.204	100.150	100.119
3.250	100.376	100.343	100.288	100.256	3.250	100.900	100.872	100.812	100.777	3.250	100.612	100.578	100.519	100.484
3.375	100.678	100.647	100.586	100.550	3.375	101.226	101.200	101.135	101.095	3.375	100.965	100.933	100.869	100.830
3.500	100.982	100.952	100.885	100.845	3.500	101.554	101.529	101.459	101.414	3.500	101.317	101.287	101.217	101.174
3.625	101.289	101.260	101.188	101.143	3.625	101.881	101.858	101.783	101.734	3.625	101.668	101.640	101.565	101.518
3.750	101.544	101.515	101.438	101.388	3.750	102.175	102.153	102.072	102.018	3.750	101.950	101.922	101.842	101.790
3.875	101.793	101.764	101.682	101.627	3.875	102.465	102.444	102.358	102.299	3.875	102.223	102.196	102.111	102.054
4.000	102.042	102.013	101.926	101.866	4.000	102.756	102.735	102.644	102.580	4.000	102.495	102.469	102.379	102.317
4.125	102.289	102.259	102.167	102.102	4.125	103.048	103.028	102.932	102.863	4.125	102.769	102.744	102.648	102.581
4.250	102.449	102.418	102.321	102.251	4.250	103.228	103.207	103.105	103.032	4.250	103.008	102.982	102.881	102.810
4.375	102.599	102.567	102.464	102.389	4.375	103.394	103.371	103.265	103.186	4.375	103.243	103.218	103.112	103.035
4.500	102.750	102.716	102.608	102.528	4.500	103.500	103.500	103.425	103.341	4.500	103.481	103.455	103.344	103.263
4.625	102.900	102.864	102.751	102.666	4.625	103.500	103.500	103.500	103.497	4.625	103.500	103.500	103.500	103.493
4.750	103.011	102.973	102.854	102.764	4.750					4.750				
4.875	103.117	103.076	102.953	102.857	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

[Return to Home Tab](#)



Effective: 12/4/19 8:47 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	101.321	101.247	101.138		3.625	101.452	101.431	101.417	101.304
3.750	101.848	101.767	101.631		3.750	102.289	102.256	102.225	102.138
3.875	102.317	102.227	102.107		3.875	102.641	102.612	102.581	102.496
4.000	102.797	102.707	102.587		4.000	103.037	103.007	102.976	102.893
4.125	103.131	103.041	102.921		4.125	103.009	102.986	102.955	102.877
4.250	103.119	103.020	102.869		4.250	103.399	103.381	103.332	103.230
4.375	103.420	103.362	103.263		4.375	103.644	103.628	103.579	103.481
4.500	103.823	103.765	103.666		4.500	103.975	103.964	103.915	103.820
4.625	104.013	103.955	103.857		4.625	103.950	103.939	103.890	103.799
4.750	104.066	104.016	103.960		4.750	104.215	104.243	104.176	104.059
4.875	104.377	104.351	104.274		4.875	104.515	104.546	104.479	104.365
5.000	104.729	104.704	104.627		5.000	104.762	104.796	104.729	104.616
5.125	104.970	104.945	104.868		5.125	105.056	105.090	105.023	104.919
5.250					5.250	105.389	105.448	105.363	105.263
5.375					5.375	105.568	105.727	105.624	105.591
5.500					5.500	105.844	106.003	105.899	105.869
5.625					5.625	106.338	106.502	106.399	106.374
5.750					5.750	106.748	106.914	106.811	106.789
5.875					5.875	106.912	107.080	106.977	106.957
6.000					6.000	107.083	107.251	107.148	107.128

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	Rate
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

[Return to Home Tab](#)



Effective: 12/4/19 8:47 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		99.200			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
 1.9625

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

Price Adjustments

Full Documentation (Expanded A+ & SL1)										
FICO - LTV LLPAs										
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 LLPAs Adjustments										
OTHER LLPAs - 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	