



Effective: 12/4/20 8:31 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.

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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

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WesLend Conforming DU and LP

1000-99		Conventional 25/30 Yr Fixed				1200-99		Conventional 20 Yr Fixed				1300-99		Conventional 15 Yr Fixed			
1001-99	1101-99	15 Day	30 Day	45 Day	60 Day	1201-99	15 Day	30 Day	45 Day	60 Day	1301-99	15 Day	30 Day	45 Day	60 Day		
2.250		100.373	100.373	100.373	100.373	2.250		100.429	100.429	100.429	1.750		99.797	99.797	99.797		
2.375		101.102	101.102	101.102	101.102	2.375		101.183	101.183	100.933	1.875		100.451	100.451	100.451		
2.500		101.935	101.935	101.935	101.935	2.500		101.795	101.795	101.545	2.000		101.229	101.229	101.229		
2.625		102.396	102.396	102.396	102.396	2.625		102.273	102.273	102.023	2.125		101.845	101.845	101.845		
2.750		103.238	103.238	103.238	103.238	2.750		102.434	102.434	102.184	2.250		102.592	102.592	102.592		
2.875		103.834	103.834	103.834	103.834	2.875		102.994	102.994	102.744	2.375		102.982	102.982	102.982		
3.000		104.405	104.405	104.405	104.405	3.000		103.480	103.480	103.230	2.500		103.325	103.325	103.325		
3.125		104.500	104.500	104.500	104.500	3.125		103.811	103.811	103.561	2.625		103.615	103.615	103.615		
3.250		104.343	104.343	104.343	104.343	3.250		103.476	103.476	103.226	2.750		104.048	104.048	104.048		
3.375		104.500	104.500	104.500	104.500	3.375		104.076	104.076	103.826	2.875		104.357	104.357	104.357		
3.500		104.500	104.500	104.500	104.500	3.500		104.454	104.454	104.204	3.000		104.500	104.500	104.500		
3.625		104.500	104.500	104.500	104.500	3.625		104.500	104.500	104.500	3.125		104.203	104.203	104.203		
3.750		104.500	104.500	104.500	104.500	3.750		104.147	104.147	103.897	3.250		103.808	103.808	103.808		
3.875		104.500	104.500	104.500	104.500	3.875		104.500	104.500	104.382	3.375		103.998	103.998	103.998		
4.000		104.500	104.500	104.500	104.500	4.000		104.500	104.500	104.500	3.500		104.236	104.236	104.236		
4.125		104.500	104.500	104.500	104.500	4.125		104.500	104.500	104.500	3.625		104.500	104.500	104.500		
4.250		104.500	104.500	104.500	104.500	4.250					3.750		104.289	104.289	104.289		
4.375		104.500	104.500	104.500	104.500	4.375					3.875		104.353	104.353	104.353		
4.500		104.500	104.500	104.500	104.500	4.500					4.000		104.500	104.500	104.500		
4.625		104.500	104.500	104.500	104.500	4.625					4.125		104.500	104.500	104.500		

1400-99		Conventional 10 Yr Fixed				1401-99		Conventional 10 Yr Fixed				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			
2.250		102.077	102.077	102.077	102.077	3.250		101.827	101.827	2.750		102.077	102.077	102.077			
2.375		102.421	102.421	102.421	102.421	3.375		102.171	102.171	2.875		102.421	102.421	102.421			
2.500		102.801	102.801	102.801	102.801	3.500		102.551	102.551	3.000		102.801	102.801	102.801			
2.625		103.096	103.096	103.096	103.096	3.625		102.846	102.846	3.125		103.096	103.096	103.096			
2.750		103.563	103.563	103.563	103.563	3.750		103.313	103.313	3.250		103.563	103.563	103.563			
2.875		103.900	103.900	103.900	103.900	3.875		103.650	103.650	3.375		103.900	103.900	103.900			
3.000		104.125	104.125	104.125	104.125	4.000		103.875	103.875	3.500		104.125	104.125	104.125			
3.125		103.921	103.921	103.921	103.921	4.125		103.671	103.671	3.625		103.921	103.921	103.921			
3.250		104.060	104.060	104.060	104.060	4.250		103.810	103.810	3.750		104.060	104.060	104.060			
3.375		104.281	104.281	104.281	104.281	4.375		104.031	104.031	3.875		104.281	104.281	104.281			
3.500		104.500	104.500	104.500	104.500	4.500		104.264	104.264	4.000		104.500	104.500	104.500			
3.625		104.384	104.384	104.384	104.384	4.625		104.134	104.134	4.125		104.384	104.384	104.384			
3.750		104.500	104.500	104.500	104.500	4.750		104.499	104.499	4.250		104.500	104.500	104.500			
3.875		104.500	104.500	104.500	104.500	4.875		104.500	104.500	4.375		104.500	104.500	104.500			
4.000		104.500	104.500	104.500	104.500	5.000		104.500	104.500	4.500		104.500	104.500	104.500			
4.125		104.500	104.500	104.500	104.500	5.125		104.500	104.500	4.625		104.500	104.500	104.500			
4.250		104.500	104.500	104.500	104.500	5.250		104.500	104.500	4.750		104.500	104.500	104.500			
4.375		104.500	104.500	104.500	104.500	5.375		104.500	104.500	4.875		104.500	104.500	104.500			
4.500		104.500	104.500	104.500	104.500	5.500		104.500	104.500	5.000		104.500	104.500	104.500			
4.625		104.500	104.500	104.500	104.500	5.625		104.500	104.500	5.125		104.500	104.500	104.500			

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
Second home LTV > 85%	-0.250
>4 Properties	-0.500
Escrow Waiver (Except CA & NY)	-0.250
Self Employed	-1.000
Adverse Market Refi fee >\$125,00	-0.500

Loans with Secondary Financing

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

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
640 - 659	-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%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000	
95%-90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750	
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870	
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190	
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)										
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97%-95.01%	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610	
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240	
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770	
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890	
Premium Adjustments										
	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639		
Rate & Term Refinance	0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050		
Cash-Out	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Second Home	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230		
Investment Properties- N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
3 - 4 - Unit Property N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Manufactured	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A		
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820	
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530	
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250	
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420			



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

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WesLend Fixed High Balance														
1033-99 1133-99 Conventional 25/30 Yr Fixed HB					1233-99 1253-99 Conventional 20 Yr Fixed HB					1333-99 1353-99 Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	99.565	99.315	99.315	99.315	3.000	102.403	102.153	102.153	102.153	2.250	101.517	101.517	101.517	101.267
2.375	100.202	99.952	99.952	99.952	3.125	102.621	102.621	102.371	102.371	2.375	101.869	101.869	101.869	101.619
2.500	100.794	100.544	100.544	100.544	3.250	102.007	102.007	101.757	101.757	2.500	102.175	102.175	102.175	101.925
2.625	101.217	100.967	100.967	100.967	3.375	102.583	102.583	102.333	102.333	2.625	102.147	102.147	102.147	101.897
2.750	101.447	101.197	101.197	101.197	3.500	102.974	102.974	102.724	102.724	2.750	102.657	102.657	102.657	102.407
2.875	101.994	101.744	101.744	101.744	3.625	103.183	103.183	102.933	102.933	2.875	102.954	102.954	102.954	102.704
3.000	102.396	102.146	102.146	102.146	3.750	101.292	101.292	101.042	101.042	3.000	103.153	103.153	103.153	102.903
3.125	102.781	102.531	102.531	102.531	3.875	101.735	101.735	101.485	101.485	3.125	102.801	102.801	102.801	102.551
3.250	102.065	101.815	101.815	101.815	4.000	102.043	102.043	101.793	101.793	3.250	102.432	102.432	102.432	102.182
3.375	102.511	102.261	102.261	102.261	4.125	102.234	102.234	101.984	101.984	3.375	102.736	102.736	102.736	102.486
3.500	102.920	102.670	102.670	102.670	4.250	101.709	101.709	101.459	101.459	3.500	102.950	102.950	102.950	102.700
3.625	103.083	102.833	102.833	102.833	4.375	102.051	102.051	101.801	101.801	3.625	102.305	102.305	102.305	102.055
3.750	102.058	101.808	101.808	101.808	4.500					3.750	102.100	102.100	102.100	101.850
3.875	102.392	102.142	102.142	102.142	4.625					3.875	101.962	101.962	101.962	101.712
4.000	102.671	102.421	102.421	102.421	4.750					4.000	102.274	102.274	102.274	102.024
4.125	102.940	102.690	102.690	102.690	4.875					4.125	102.079	102.079	102.079	101.829
4.250	102.849	102.599	102.599	102.599	5.000					4.250				
4.375	103.143	102.893	102.893	102.893	5.125					4.375				
4.500	98.717	98.467	98.467	98.467	5.250					4.500				
4.625	98.938	98.688	98.688	98.688	5.375					4.625				

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.250	101.463	101.213	101.213	101.213
2.375	101.814	101.564	101.564	101.564
2.500	102.121	101.871	101.871	101.871
2.625	102.086	101.836	101.836	101.836
2.750	102.596	102.346	102.346	102.346
2.875	102.893	102.643	102.643	102.643
3.000	103.092	102.842	102.842	102.842
3.125	102.711	102.461	102.461	102.461
3.250	102.367	102.117	102.117	102.117
3.375	102.676	102.426	102.426	102.426
3.500	102.889	102.639	102.639	102.639
3.625	102.224	101.974	101.974	101.974
3.750	102.023	101.773	101.773	101.773
3.875	101.711	101.461	101.461	101.461
4.000	102.024	101.774	101.774	101.774
4.125	101.819	101.569	101.569	101.569
4.250	102.018	101.768	101.768	101.768
4.375				
4.500				
4.625				

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
Second home LTV > 85%	-0.250
>4 Properties	-0.500
Escrow Waiver (Except CA & NY)	-0.250
High Balance Purchase & No Cash Out	-0.250
High Balance Cashout	-1.000
Self Employed	-1.000
Adverse Market Refi fee >\$125,00	-0.500

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

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
640 - 659	-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%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
95%-90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Premium Adjustments									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate & Term Refinance		0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050
Cash-Out		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Second Home		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Investment Properties- N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3-4 - Unit Property N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>350-500k	>500-765,600
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.340	-0.283	-0.243	-0.243	-0.170
All Other St	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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WesLend Government										
8000-99 8100-99 FHA/VA 25/30 Yr Fixed					8300-99 FHA/VA 15 Yr Fixed					FHA / VA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.250		102.737		102.487	2.250		101.866		101.616	
2.375		103.247		102.997	2.375		102.063		101.813	
2.500		103.717		103.467	2.500		102.173		101.923	
2.625		103.946		103.696	2.625		102.353		102.103	
2.750		104.324		104.074	2.750		102.035		101.785	
2.875		104.304		104.054	2.875		102.377		102.127	
3.000		104.536		104.286	3.000		102.656		102.406	
3.125		104.891		104.641	3.125		102.940		102.690	
3.250		105.224		104.974	3.250		102.116		101.866	
3.375		103.602		103.352	3.375		102.564		102.314	
3.500		103.955		103.705	3.500		103.023		102.773	
3.625		104.296		104.046	3.625		103.468		103.218	
3.750		104.640		104.390	3.750		102.745		102.495	
3.875		104.633		104.383	3.875		103.190		102.940	
4.000		104.961		104.711	4.000		103.633		103.383	
4.125		105.277		105.027	4.125		104.075		103.825	
4.250		105.580		105.330	4.250		99.500		99.250	
4.375		105.554		105.304	4.375					
4.500		105.857		105.607	4.500					
4.625					4.625					

FICO Adjustments	
680 - 699	-0.250
660-679	-0.500
640-659	-2.000
Government Adjusters	
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000
VA	-0.250
Manufactured	-10.000
Ln Amt <=110K	-0.500
VA IRRL N/O/O	-1.000
Self - Employed	-1.000
>4 Properties	-0.500

*FHA ONLY

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	>\$500-765,600k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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

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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		101.618		101.368	2.750		101.561		101.311	
2.875		100.952		100.702	2.875		101.017		100.767	
3.000		101.330		101.080	3.000		101.019		100.769	
3.125		101.696		101.446	3.125		101.024		100.774	
3.250		102.049		101.799	3.250		101.030		100.780	
3.375		101.209		100.959	3.375		100.464		100.214	
3.500		101.562		101.312	3.500		100.469		100.219	
3.625		101.902		101.652	3.625		100.475		100.225	
3.750		102.230		101.980	3.750		101.472		101.222	
3.875		101.489		101.239	3.875		101.477		101.227	
4.000		101.817		101.567	4.000		101.482		101.232	
4.125		102.133		101.883	4.125		101.487		101.237	
4.250		102.436		102.186	4.250		101.493		101.243	
4.375		101.879		101.629	4.375					
4.500		102.182		101.932	4.500					
4.625					4.625					
4.750					4.750					
4.875					4.875					
5.000					5.000					
5.125					5.125					

FICO Adjustments	
680 - 699	-0.250
660-679	-0.500
640-659	-2.000
Government Adjusters	
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000
VA	-0.250
Manufactured	-10.000
Ln Amt <=110K	-0.500
VA IRRL N/O/O	-1.000
Self - Employed	-1.000
>4 Properties	-0.500

*FHA ONLY

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

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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



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

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

WesLend Government ARM

8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					GOVERNMENT ARM PRICE ADJUSTMENTS																										
Margin 2.000					Margin 2.000																															
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
2.750		92.437		92.187	2.750		92.437		92.187	<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td>-0.250</td></tr> <tr><td>660-679</td><td>-0.500</td></tr> <tr><td>640-659</td><td>-2.000</td></tr> <tr><th colspan="2">Government Adjusters</th></tr> <tr><td>Manual</td><td>-0.250</td></tr> <tr><td>2 unit</td><td>-0.750</td></tr> <tr><td>3-4 unit</td><td>-1.000</td></tr> <tr><td>VA</td><td>-0.250</td></tr> <tr><td>Manufactured</td><td>-10.000</td></tr> <tr><td>Ln Amt <=110K</td><td>-0.500</td></tr> <tr><td>Self - Employed</td><td>-1.000</td></tr> <tr><td>>4 Properties</td><td>-0.500</td></tr> </tbody> </table>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	640-659	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-10.000	Ln Amt <=110K	-0.500	Self - Employed	-1.000	>4 Properties	-0.500
FICO Adjustments																																				
680 - 699	-0.250																																			
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Ln Amt <=110K	-0.500																																			
Self - Employed	-1.000																																			
>4 Properties	-0.500																																			
2.875		92.646		92.396	2.875		92.646		92.396																											
3.000		100.134		99.884	3.000		100.134		99.884																											
3.125		100.527		100.277	3.125		100.527		100.277																											
3.250		100.921		100.671	3.250		100.921		100.671																											
3.375		100.994		100.744	3.375		100.994		100.744																											
3.500		101.389		101.139	3.500		101.389		101.139																											
3.625		101.783		101.533	3.625		101.783		101.533																											
3.750		102.179		101.929	3.750		102.179		101.929																											
3.875		102.218		101.968	3.875		102.218		101.968																											
4.000		102.613		102.363	4.000		102.613		102.363																											
4.125		103.009		102.759	4.125		103.009		102.759																											
4.250		103.406		103.156	4.250		103.406		103.156																											
4.375		102.696		102.446	4.375		102.696		102.446																											
4.500		103.090		102.840	4.500		103.090		102.840																											
4.625		103.485		103.235	4.625		103.485		103.235																											
4.750		103.880		103.630	4.750		103.880		103.630																											
4.875					4.875																															
5.000					5.000																															
5.125					5.125																															

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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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FHLMC-FNMA SPECIFIC PRODUCTS

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
2.250		100.031		99.781	2.250		100.031		99.781
2.375		100.777		100.527	2.375		100.777		100.527
2.500		101.506		101.256	2.500		101.506		101.256
2.625		102.009		101.759	2.625		102.009		101.759
2.750		102.736		102.486	2.750		102.736		102.486
2.875		103.431		103.181	2.875		103.431		103.181
3.000		104.050		103.800	3.000		104.050		103.800
3.125		104.396		104.146	3.125		104.396		104.146
3.250		103.899		103.649	3.250		103.899		103.649
3.375		104.467		104.217	3.375		104.467		104.217
3.500		104.868		104.618	3.500		104.868		104.618
3.625		105.123		104.873	3.625		105.123		104.873
3.750		104.395		104.145	3.750		104.395		104.145
3.875		104.742		104.492	3.875		104.742		104.492
4.000		104.985		104.735	4.000		104.985		104.735
4.125		105.182		104.932	4.125		105.182		104.932
4.250		105.052		104.802	4.250		105.052		104.802
4.375		105.309		105.059	4.375		105.309		105.059
4.500					4.500				
4.625					4.625				

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
Attached Condo > 15 YR Term				-0.750	-0.750	-0.750	-0.750	-0.750

Property Type	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	>90
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000

Loans with Secondary Financing

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

LPMI Adjustments - HomeReady

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
95%-90.01%	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Premium Adjustments									
3- 4 - Unit Property	N/A	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Cumulative Price Adjustment Caps

FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

Extension and Re-lock Fees

Days	Fee	Re-Lock	Fee
5 Day	0.125		
7 Day	0.150		
15 Day	0.250	Re-Lock	0.25

[link to policy](#)

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other St	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194