



Effective: 12/7/20 8:36 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

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WestLend 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
2.250		100.373		100.373	2.250		100.679		100.679	1.750		99.797		99.797
2.375		101.102		101.102	2.375		101.433		101.183	1.875		100.451		100.451
2.500		102.021		102.021	2.500		102.045		101.795	2.000		101.229		101.229
2.625		102.489		102.489	2.625		102.523		102.273	2.125		101.845		101.845
2.750		103.288		103.288	2.750		102.684		102.434	2.250		102.592		102.592
2.875		103.891		103.891	2.875		103.244		102.994	2.375		102.982		102.982
3.000		104.468		104.468	3.000		103.730		103.480	2.500		103.325		103.325
3.125		104.500		104.500	3.125		104.061		103.811	2.625		103.615		103.615
3.250		104.370		104.370	3.250		103.753		103.503	2.750		104.048		104.048
3.375		104.500		104.500	3.375		104.357		104.107	2.875		104.357		104.357
3.500		104.500		104.500	3.500		104.500		104.491	3.000		104.500		104.500
3.625		104.500		104.500	3.625		104.500		104.500	3.125		104.249		104.249
3.750		104.500		104.500	3.750		104.500		104.290	3.250		103.854		103.854
3.875		104.500		104.500	3.875		104.500		104.500	3.375		104.036		104.036
4.000		104.500		104.500	4.000		104.500		104.500	3.500		104.236		104.236
4.125		104.500		104.500	4.125		103.923		103.673	3.625		104.500		104.500
4.250		104.500		104.500	4.250					3.750		104.277		104.277
4.375		104.500		104.500	4.375					3.875		104.346		104.346
4.500		104.500		104.500	4.500					4.000		104.500		104.500
4.625		104.500		104.500	4.625					4.125		104.500		104.500

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
2.250		102.177		101.927	3.250					2.750				
2.375		102.521		102.271	3.375					2.875				
2.500		102.901		102.651	3.500					3.000				
2.625		103.196		102.946	3.625					3.125				
2.750		103.663		103.413	3.750					3.250				
2.875		104.000		103.750	3.875					3.375				
3.000		104.225		103.975	4.000					3.500				
3.125		104.021		103.771	4.125					3.625				
3.250		104.160		103.910	4.250					3.750				
3.375		104.388		104.138	4.375					3.875				
3.500		104.500		104.392	4.500					4.000				
3.625		104.484		104.234	4.625					4.125				
3.750		104.500		104.500	4.750					4.250				
3.875		104.500		104.500	4.875					4.375				
4.000		104.500		104.500	5.000					4.500				
4.125		104.500		104.500	5.125					4.625				
4.250		104.500		104.500	5.250					4.750				
4.375					5.375					4.875				
4.500					5.500					5.000				
4.625					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	
7 Day		0.150	
10 Day	Re-Lock	0.250	0.125
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																																																	
Rate & Term Refinance		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639																																								
		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
95.01%-97%		-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820																																								
90.01%-95%		-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530																																								
85.01%-90%		-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250																																								
80.01%-85%		-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490																																								

Wholesale Fee Buyout Option Price Adjustor

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



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

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WesLend 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
2.250	99.829	99.815	99.565	99.565	3.000		102.653		102.403	2.250		101.517		101.267
2.375	100.465	100.452	100.202	100.202	3.125		102.871		102.621	2.375		101.869		101.619
2.500		101.044	100.794	100.794	3.250		102.294		102.044	2.500		102.175		101.925
2.625		101.467	101.217	101.217	3.375		102.872		102.622	2.625		102.147		101.897
2.750		101.749	101.499	101.499	3.500		103.267		103.017	2.750		102.657		102.407
2.875		102.303	102.053	102.053	3.625		103.475		103.225	2.875		102.954		102.704
3.000		102.709	102.459	102.459	3.750		101.650		101.400	3.000		103.153		102.903
3.125		103.097	102.847	102.847	3.875		102.130		101.880	3.125		102.801		102.551
3.250		102.307	102.057	102.057	4.000		102.436		102.186	3.250		102.432		102.182
3.375		102.772	102.522	102.522	4.125		102.628		102.378	3.375		102.736		102.486
3.500		103.178	102.928	102.928	4.250		102.063		101.813	3.500		102.950		102.700
3.625		103.375	103.125	103.125	4.375		102.403		102.153	3.625		102.305		102.055
3.750		102.308	102.058	102.058	4.500					3.750		102.100		101.850
3.875		102.642	102.392	102.392	4.625					3.875		101.962		101.712
4.000		102.921	102.671	102.671	4.750					4.000		102.274		102.024
4.125		103.190	102.940	102.940	4.875					4.125		102.079		101.829
4.250		103.099	102.849	102.849	5.000					4.250				
4.375		103.393	103.143	103.143	5.125					4.375				
4.500		99.046	98.796	98.796	5.250					4.500				
4.625		99.266	99.016	99.016	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
2.375		101.814		101.564
2.500		102.121		101.871
2.625		102.086		101.836
2.750		102.596		102.346
2.875		102.893		102.643
3.000		103.092		102.842
3.125		102.711		102.461
3.250		102.367		102.117
3.375		102.676		102.426
3.500		102.889		102.639
3.625		102.224		101.974
3.750		102.023		101.773
3.875		101.711		101.461
4.000		102.024		101.774
4.125		101.819		101.569
4.250		102.018		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	-0.425	-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 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		102.852		102.602	2.250		101.866		101.616	
2.375		103.389		103.139	2.375		102.063		101.813	
2.500		103.859		103.609	2.500		102.173		101.923	
2.625		104.046		103.796	2.625		102.353		102.103	
2.750		104.424		104.174	2.750		102.035		101.785	
2.875		104.390		104.140	2.875		102.377		102.127	
3.000		104.622		104.372	3.000		102.656		102.406	
3.125		104.977		104.727	3.125		102.940		102.690	
3.250		105.324		105.074	3.250		102.116		101.866	
3.375		103.702		103.452	3.375		102.564		102.314	
3.500		104.055		103.805	3.500		103.023		102.773	
3.625		104.396		104.146	3.625		103.468		103.218	
3.750		104.802		104.552	3.750		102.745		102.495	
3.875		104.733		104.483	3.875		103.190		102.940	
4.000		105.061		104.811	4.000		103.633		103.383	
4.125		105.377		105.127	4.125		104.075		103.825	
4.250		105.680		105.430	4.250		99.500		99.250	
4.375		105.654		105.404	4.375					
4.500		105.957		105.707	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 IRRRL 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	
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

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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					<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;">680 - 699</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td style="text-align: center;">660-679</td> <td style="text-align: center;">-0.500</td> </tr> <tr> <td style="text-align: center;">640-659</td> <td style="text-align: center;">-2.000</td> </tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr> <td 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> <tr> <td style="text-align: center;">Manufactured</td> <td style="text-align: center;">-10.000</td> </tr> <tr> <td style="text-align: center;">Ln Amt <=110K</td> <td style="text-align: center;">-0.500</td> </tr> <tr> <td style="text-align: center;">Self - Employed</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td style="text-align: center;">>4 Properties</td> <td style="text-align: center;">-0.500</td> </tr> </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
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Self - Employed	-1.000																																			
>4 Properties	-0.500																																			
Margin 2.000	Caps 1/1/5				Index: 1 year CMT	Rate	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		92.772		92.522	2.750		92.772		92.522																											
2.875		92.982		92.732	2.875		92.982		92.732																											
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
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Cumulative Price Adjustment Caps

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

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

Extension and Re-lock Fees

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

[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