



Effective: 12/10/19 8:48 AM

BORROWER PAID RATE SHEET
 WesLend Financial Rate Sheet

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

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

GOLD JUMBO & NON-QM PROGRAM HIGHLIGHTS:

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

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

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WesLend Conforming DU and LP

Table with 15 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Sub-sections: 1000-99, 1100-99, 1200-99, 1300-99, 1400-99. Sub-sections: Conventional 25/30 Yr Fixed, Conventional 20 Yr Fixed, Conventional 15 Yr Fixed, Conventional 10 Yr Fixed.

Table with 15 columns: Rate, 15 Day, 30 Day, 45 Day, 60 Day. Sub-sections: 1000-99, 1100-99, 1200-99, 1300-99, 1400-99. Sub-sections: Conventional 25/30 Yr Fixed, Conventional 20 Yr Fixed, Conventional 15 Yr Fixed, Conventional 10 Yr Fixed.

LPMI Product Codes table with 2 columns: Product Code, Description.

Extension and Re-lock Fees table with 4 columns: Term, Fee, Re-Lock, Fee.

Price Adjustments

Risk Based Adjustments (Terms > 15 years only) table with 10 columns: LTV Range, and 8 columns: FICO ranges.

Conventional Adjusters table with 2 columns: Adjuster, Amount.

Loans with Secondary Financing table with 3 columns: LTV Range, CLTV Range, FICO <720, FICO >=720.

Cash Out (All Terms) table with 5 columns: LTV Range, and 4 columns: FICO ranges.

LPMI Adjustments - All LPMI Products table with 10 columns: LTV, Coverage, and 8 columns: FICO ranges.

Wholesale Fee Buyout Option Price Adjustor table with 10 columns: Fee Category, and 9 columns: Fee Amounts.

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WesLend Government										
8000-99 8100-99					8300-99					FHA LOAN LEVEL ADJUSTMENTS
FHA/VA 25/30 Yr Fixed					FHA/VA 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	100.373	100.154	99.987		2.750	99.876	99.830	99.791	99.746	
2.875	100.862	100.611	100.477		2.875	100.261	100.209	100.176	100.125	
3.000	101.556	101.507	100.966		3.000	100.636	100.579	100.550	100.494	
3.125	101.958	101.908	101.457		3.125	101.000	100.938	100.914	100.853	
3.250	102.890	102.861	102.277	102.203	3.250	101.740	101.678	101.594	101.309	
3.375	103.402	103.373	102.728	102.648	3.375	102.149	102.085	102.003	101.665	
3.500	103.738	103.710	103.148	103.063	3.500	102.541	102.476	102.396	102.011	
3.625	104.045	104.016	103.581	103.438	3.625	102.920	102.854	102.775	102.346	
3.750	104.363	104.124	104.019	103.772	3.750	103.245	103.157	103.157	103.070	
3.875	104.134	104.141	103.187	103.086	3.875	103.583	103.490	103.495	103.403	
4.000	104.272	104.279	103.541	103.427	4.000	103.908	103.810	103.820	103.722	
4.125	104.511	104.519	103.960	103.737	4.125	104.219	104.116	104.130	104.028	
4.250	104.839	104.818	104.358	104.019	4.250	104.516	104.408	104.427	104.319	
4.375	104.846	104.824	103.612	103.489	4.375	104.490	104.377	104.370	104.257	
4.500	104.989	104.967	104.087	103.779	4.500	104.785	104.666	104.664	104.546	
4.625	105.265	105.244	104.606	104.049	4.625	104.678	104.649	104.625		
4.750	105.444	105.416	104.756	104.303	4.750	102.566	102.538	102.514		
4.875	104.862	104.663	104.652	104.330	4.875	102.937	102.909	102.885		
5.000	105.115	104.737	104.731	104.584	5.000	103.306	103.278	103.254		
5.125	105.349	105.160	105.136		5.125	103.673	103.645	103.621		
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	102.353	102.277	102.227	102.153						
3.375	102.804	102.723	102.678	102.598						
3.500	103.224	103.138	103.098	103.013						
3.625	103.605	103.513	103.478	103.388						
3.750	103.944	103.848	103.817	103.722						
3.875	103.197	103.095	103.137	103.036						
4.000	103.543	103.436	103.482	103.377						
4.125	103.859	103.747	103.798	103.687						
4.250	104.146	104.029	104.085	103.969						
4.375	103.618	103.551	103.560	103.439						
4.500	104.089	104.061	104.037	103.729						
4.625	104.608	104.580	104.556	103.999						
4.750	104.448	104.310	104.390	104.253						
4.875	104.477	104.441	104.422	104.280						
5.000	104.736	104.687	104.681	104.534						
5.125	105.138	105.110	105.086							
5.250	103.592	103.564	103.540							

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
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WesLend Government																																				
8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS																										
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance																															
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
2.750	98.079	97.252	95.003		2.750	98.733	98.662	98.555		<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																																			
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620 - 639	-1.250																																			
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660- 679	-0.250																																			
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> 700	0.000																																			
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2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
2.875	99.037	98.775	98.652		2.875	99.041	98.970	98.863																												
3.000	99.681	99.265	99.141		3.000	99.333	99.261	99.154																												
3.125	100.083	99.755	99.632		3.125	99.609	99.538	99.430																												
3.250	101.363	100.615	100.565	100.491	3.250	100.230	100.159	100.052																												
3.375	101.876	100.976	100.931	100.852	3.375	100.503	100.432	100.325																												
3.500	102.195	101.312	101.262	101.177	3.500	100.759	100.687	100.580																												
3.625	102.569	101.798	101.693	101.464	3.625	100.997	100.926	100.818																												
3.750	102.475	102.236	102.131	101.712	3.750	101.582	101.511	101.404																												
3.875	102.491	101.348	101.383	101.283	3.875	101.822	101.751	101.643																												
4.000	102.590	101.789	101.716	101.544	4.000	102.046	101.974	101.867																												
4.125	102.609	102.208	102.135	101.782	4.125	102.254	102.183	102.076																												
4.250	103.031	102.606	102.533	102.004	4.250	102.449	102.377	102.270																												
4.375	103.108	101.986	101.912	101.634	4.375	101.435	101.342	101.221																												
4.500	103.181	102.386	102.313	101.875	4.500	101.631	101.538	101.417																												
4.625	103.348	102.767	102.694	102.109	4.625	101.813	101.721	101.599																												
4.750	103.330	103.130	103.056	102.338	4.750	101.984	101.891	101.769																												
4.875	102.241	102.119	102.108	101.966	4.875																															
5.000	102.605	102.484	102.473	102.183	5.000																															
5.125	102.595	102.441	102.539	102.386	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



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

WesLend Government ARM

8700-99 Margin 2.000					6700-99 Margin 2.000					<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> <tr> <td style="text-align: center;">620 - 639</td> <td style="text-align: center;">-1.250</td> </tr> <tr> <td style="text-align: center;">640- 659</td> <td style="text-align: center;">-0.375</td> </tr> <tr> <td style="text-align: center;">660- 679</td> <td style="text-align: center;">-0.250</td> </tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr> <td style="text-align: center;">Manual</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td style="text-align: center;">2 unit</td> <td style="text-align: center;">-0.750</td> </tr> <tr> <td style="text-align: center;">3-4 unit</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td style="text-align: center;">VA</td> <td style="text-align: center;">-0.250</td> </tr> </table>	FICO Adjustments		620 - 639	-1.250	640- 659	-0.375	660- 679	-0.250	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250
FICO Adjustments																												
620 - 639	-1.250																											
640- 659	-0.375																											
660- 679	-0.250																											
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Manual	-0.250																											
2 unit	-0.750																											
3-4 unit	-1.000																											
VA	-0.250																											
FHA 5/1 ARM Caps 1/1/5 Index: 1 year CMT					VA 5/1 ARM Caps 1/1/5 Index: 1 year CMT					GOVERNMENT ARM PRICE ADJUSTMENTS																		
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	96.976	96.917	96.884	96.817	2.750	96.976	96.917	96.884	96.817																			
2.875	97.250	97.193	97.158	97.093	2.875	97.250	97.193	97.158	97.093																			
3.000	99.560	99.447	99.335	97.345	3.000	99.560	99.447	99.335	97.345																			
3.125	99.958	99.845	99.733	97.534	3.125	99.958	99.845	99.733	97.534																			
3.250	100.357	100.244	100.132	98.045	3.250	100.357	100.244	100.132	98.045																			
3.375	100.436	100.323	100.211	98.300	3.375	100.436	100.323	100.211	98.300																			
3.500	100.835	100.722	100.610	98.478	3.500	100.835	100.722	100.610	98.478																			
3.625	101.235	101.122	101.010	98.573	3.625	101.235	101.122	101.010	98.573																			
3.750	101.636	101.523	101.411	98.711	3.750	101.636	101.523	101.411	98.711																			
3.875	101.680	101.567	101.455	98.953	3.875	101.680	101.567	101.455	98.953																			
4.000	102.080	101.967	101.855	99.121	4.000	102.080	101.967	101.855	99.121																			
4.125	102.481	102.368	102.256	99.204	4.125	102.481	102.368	102.256	99.204																			
4.250	102.883	102.770	102.658	99.318	4.250	102.883	102.770	102.658	99.318																			
4.375	102.178	102.065	101.953		4.375	102.178	102.065	101.953																				
4.500	102.578	102.465	102.353		4.500	102.578	102.465	102.353																				
4.625	102.977	102.864	102.752		4.625	102.977	102.864	102.752																				
4.750	103.378	103.265	103.153		4.750	103.378	103.265	103.153																				
4.875					4.875																							
5.000					5.000																							
5.125					5.125																							

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

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



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

WesLend ARM																	
1700-77		5/1 LIBOR ARM				1800-77		7/1 LIBOR ARM				1900-77		10/1 LIBOR ARM			
Margin 2.25		Caps 2/2/5				Margin 2.25		Caps 5/2/5				Margin 2.25		Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
2.500					2.500					2.500							
2.625					2.625					2.625							
2.750	98.688	98.634	98.609	98.551	2.750	98.933	98.877	98.848	98.787	2.750	98.195	98.125	98.096	98.021			
2.875	99.020	98.967	98.937	98.878	2.875	99.326	99.272	99.238	99.178	2.875	98.705	98.639	98.605	98.533			
3.000	99.349	99.297	99.262	99.203	3.000	99.715	99.663	99.624	99.564	3.000	99.211	99.148	99.109	99.040			
3.125	99.680	99.629	99.589	99.529	3.125	100.104	100.054	100.010	99.951	3.125	99.716	99.658	99.614	99.547			
3.250	99.993	99.942	99.897	99.836	3.250	100.480	100.431	100.382	100.323	3.250	100.102	100.046	99.996	99.930			
3.375	100.303	100.253	100.203	100.141	3.375	100.853	100.806	100.752	100.693	3.375	100.471	100.416	100.361	100.295			
3.500	100.614	100.564	100.508	100.446	3.500	101.227	101.181	101.122	101.063	3.500	100.838	100.785	100.725	100.659			
3.625	100.929	100.879	100.818	100.755	3.625	101.605	101.562	101.497	101.439	3.625	101.210	101.158	101.093	101.027			
3.750	101.173	101.122	101.056	100.991	3.750	101.867	101.822	101.752	101.692	3.750	101.519	101.468	101.398	101.331			
3.875	101.406	101.354	101.283	101.215	3.875	102.110	102.065	101.989	101.927	3.875	101.817	101.766	101.690	101.622			
4.000	101.638	101.585	101.509	101.438	4.000	102.353	102.308	102.227	102.163	4.000	102.114	102.063	101.983	101.913			
4.125	101.869	101.816	101.734	101.661	4.125	102.595	102.549	102.463	102.397	4.125	102.409	102.359	102.273	102.202			
4.250	101.746	101.654	101.561		4.250					4.250							
4.375					4.375					4.375							
4.500					4.500					4.500							
4.625					4.625					4.625							
4.750					4.750					4.750							
4.875					4.875					4.875							

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Manufactured	-0.750
Second home LTV > 85%	-0.250

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

Wholesale Fee Buyout Option Price Adjustor

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



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

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

WesLend ARM High Balance

1733-77 5/1 LIBOR ARM High Balance					1833-77 7/1 LIBOR ARM High Balance					1933-77 10/1 LIBOR ARM High Balance				
Margin 2.25 Caps 2/2/5					Margin 2.25 Caps 5/2/5					Margin 2.25 Caps 5/2/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.500					2.500					2.500				
2.625					2.625					2.625				
2.750	98.873	98.819	98.794	98.736	2.750	98.989	98.933	98.904	98.843	2.750	98.324	98.254	98.225	98.150
2.875	99.201	99.148	99.118	99.059	2.875	99.381	99.326	99.293	99.232	2.875	98.831	98.765	98.731	98.659
3.000	99.526	99.474	99.439	99.380	3.000	99.768	99.715	99.676	99.617	3.000	99.335	99.272	99.233	99.163
3.125	99.854	99.803	99.763	99.703	3.125	100.156	100.106	100.062	100.003	3.125	99.837	99.779	99.734	99.667
3.250	100.165	100.114	100.068	100.008	3.250	100.531	100.482	100.433	100.374	3.250	100.219	100.163	100.113	100.047
3.375	100.474	100.424	100.373	100.312	3.375	100.904	100.857	100.802	100.744	3.375	100.583	100.528	100.474	100.407
3.500	100.786	100.736	100.681	100.618	3.500	101.277	101.232	101.172	101.114	3.500	100.946	100.893	100.833	100.767
3.625	101.103	101.054	100.993	100.929	3.625	101.655	101.611	101.546	101.488	3.625	101.313	101.261	101.196	101.130
3.750	101.349	101.299	101.233	101.167	3.750	101.915	101.871	101.801	101.741	3.750	101.619	101.567	101.497	101.430
3.875	101.585	101.534	101.462	101.394	3.875	102.159	102.114	102.039	101.977	3.875	101.915	101.863	101.788	101.720
4.000	101.818	101.766	101.689	101.619	4.000	102.405	102.359	102.279	102.214	4.000	102.211	102.160	102.079	102.010
4.125	102.051	101.998	101.916	101.843	4.125	102.650	102.603	102.517	102.451	4.125	102.506	102.455	102.369	102.299
4.250	102.216	102.161	102.074	101.997	4.250	102.832	102.784	102.693	102.624	4.250	102.749	102.697	102.606	102.534
4.375	102.372	102.315	102.222	102.142	4.375	103.007	102.957	102.861	102.788	4.375	102.986	102.934	102.838	102.763
4.500	102.528	102.468	102.370	102.286	4.500	103.183	103.131	103.030	102.954	4.500	103.227	103.174	103.072	102.995
4.625	102.681	102.619	102.516	102.428	4.625	103.357	103.303	103.196	103.117	4.625	103.465	103.411	103.304	103.225
4.750	102.826	102.761	102.653	102.562	4.750	103.500	103.500	103.413	103.330	4.750	103.500	103.500	103.500	103.467
4.875	102.971	102.903	102.790	102.694	4.875	103.500	103.500	103.500	103.500	4.875				

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV ≤ 75%	-0.750
HighBal ARM LTV/CLTV > 75%	-1.500
Second home LTV > 85%	-0.250

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

Wholesale Fee Buyout Option Price Adjustor

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

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FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 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	100.843	100.769	100.617		3.625	101.034	100.999	100.982	100.867
3.750	101.543	101.456	101.321		3.750	101.993	101.949	101.911	101.825
3.875	102.025	101.943	101.789		3.875	102.359	102.317	102.279	102.196
4.000	102.505	102.423	102.270		4.000	102.771	102.732	102.694	102.610
4.125	102.839	102.757	102.603		4.125	102.768	102.731	102.693	102.617
4.250	102.962	102.852	102.713		4.250	103.240	103.238	103.178	103.088
4.375	103.286	103.220	103.071		4.375	103.497	103.497	103.438	103.350
4.500	103.689	103.623	103.474		4.500	103.879	103.882	103.823	103.739
4.625	103.880	103.814	103.664		4.625	103.819	103.823	103.763	103.680
4.750	104.154	104.072	104.013		4.750	104.027	104.049	103.967	103.854
4.875	104.434	104.351	104.293		4.875	104.338	104.364	104.282	104.174
5.000	104.654	104.572	104.513		5.000	104.596	104.624	104.542	104.437
5.125	104.862	104.779	104.721		5.125	104.902	104.934	104.852	104.753
5.250					5.250	105.177	105.327	105.223	105.129
5.375					5.375	105.484	105.623	105.497	105.469
5.500					5.500	105.767	105.909	105.783	105.761
5.625					5.625	106.274	106.421	106.295	106.277
5.750					5.750	106.693	106.843	106.717	106.703
5.875					5.875	106.865	107.017	106.891	106.879
6.000					6.000	107.039	107.192	107.066	107.054

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Loans with Secondary Financing

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

LPMI Adjustments - HomeReady

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590
95%-90.01%	25%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.050	-4.430	-4.880
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.130	-1.700	-2.180	-2.500	-3.170	-4.220	-4.670	-5.200
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Cumulative Price Adjustment Caps

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

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

Extension and Re-lock Fees

Days	Fee	Re-Lock	Fee
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Wholesale Fee Buyout Option Price Adjustor

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

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WesLend Jumbo Advantage											
REFER TO BREAKDOWN	Jumbo Advantage 30					REFER TO BREAKDOWN	Jumbo Advantage 7/1				
Rate	15 day	30 Day	45 Day	60 Day	Rate	15 day	30 Day	45 Day	60 Day		
4.000		98.817			4.000		99.430			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		99.266			4.125		99.752				
4.250		99.715			4.250		100.063				
4.375		100.045			4.375		100.361				
4.500		100.375			4.500		100.660				
4.625		100.705			4.625		100.959				
4.750		101.035			4.750		101.255				
4.875		101.364			4.875		101.551				
5.000		101.694			5.000		101.873				
5.125		102.006			5.125		102.200				
5.250		102.319			5.250		102.528				
5.375		102.631			5.375		102.855				
5.500		102.944			5.500		103.181				
5.625		103.256			5.625		103.506				
5.750		103.569			5.750		103.832				
5.875		103.881			5.875		104.157				
6.000		104.194			6.000		104.483				
6.125		104.506			6.125		104.808				
6.250					6.250		105.134				
6.375					6.375		105.459				

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

12 MNTH LIBOR
 1.92313

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

Price Adjustments

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

Additional LLPA's Adjustments										
OTHER LLPA's - See Guidelines for Additional Information including for allowable LTV										
LTV----->	<= 50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	
Purchase Money	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.375	0.375	
10 YR I/O (Available on ARM & FRM)	-0.200	-0.200	-0.400	-0.400	-0.600	-0.600	-0.600	-0.600	-0.700	
Cashout and FICO <680	-0.400	-0.400	-0.400	-0.600	-0.600	-0.800	NA	NA	NA	
Cashout and FICO >=680 and < 740	-0.300	-0.300	-0.300	-0.500	-0.500	-0.700	-0.900	-1.400	NA	
Cashout and FICO >=740	-0.200	-0.200	-0.200	-0.400	-0.400	-0.400	-0.600	-1.100	NA	
Condo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.200	-0.300	
Co-op (N/A on SL1)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
2 Unit	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.200	-0.200	NA
3 Unit	-0.250	-0.250	-0.250	-0.350	-0.350	-0.350	-0.600	-0.600	NA	
4 Unit	-0.400	-0.400	-0.400	-0.700	-0.700	-0.700	-1.000	-1.000	NA	
2nd Home	0.000	0.000	0.000	-0.200	-0.200	-0.400	-0.600	-0.800	NA	
Investment and FICO <680	-0.500	-0.500	-0.900	-1.200	-1.200	-1.500	-2.000	-2.500	NA	
Investment and FICO >=680	-0.400	-0.400	-0.600	-0.600	-0.600	-0.800	-1.200	-1.800	NA	
DTI <= 25% and FICO <680	0.300	0.300	0.300	0.400	0.400	0.500	0.500	0.700	NA	
DTI <= 25% and FICO >=680	0.200	0.200	0.200	0.200	0.200	0.300	0.300	0.400	0.400	
DTI > 43% and FICO <680 (SL1 Only)	-0.200	-0.200	-0.500	-0.500	-0.800	-1.100	-1.500	-2.000	NA	
DTI > 43% and FICO >=680	0.000	0.000	0.000	0.000	-0.200	-0.400	-0.600	-1.000	-1.500	
>\$1.5MM and <= \$2.5MM	0.000	0.000	0.000	-0.200	-0.200	-0.200	-0.400	-0.400	-0.600	
>\$2.5MM and <= \$3.0MM	0.000	0.000	0.000	-0.300	-0.300	-0.300	-0.600	-0.600	-0.800	
Reserves < 9 Months (A+ Only)	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.500	-0.750	-1.000	
Reserves >=9 & <15 Months (A+ Only)	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	-0.500	-0.750	
No Escrow	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	
Subordinate Financing - LLPA Applied to Galton 1st Lien										
CLTV----->	<= 50.00	50.01-55.00	<= 60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	
Subordinate Financing by CLTV	0.000	0.000	0.000	0.000	-0.500	-1.000	-1.500	-2.000	-2.500	