



Effective: 12/12/19 9:15 AM

**BORROWER PAID RATE SHEET**  
 WesLend Financial Rate Sheet

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

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

**GOLD JUMBO & NON-QM PROGRAM HIGHLIGHTS:**

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

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



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

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WesLend Conforming DU and LP

1000-99 1001-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	99.785	99.751	99.680	98.898	3.250	100.161	100.089	100.034	99.964	2.750	99.317	99.255	99.192	98.842
3.375	100.354	100.319	100.248	99.524	3.375	100.676	100.599	100.549	100.473	2.875	99.945	99.887	99.797	99.491
3.500	100.836	100.800	100.721	100.027	3.500	101.128	101.046	101.000	100.919	3.000	100.639	100.583	100.496	100.089
3.625	101.546	101.509	101.437	100.708	3.625	101.667	101.580	101.539	101.453	3.125	101.049	100.987	100.923	100.608
3.750	102.177	102.139	102.060	101.309	3.750	102.221	102.128	102.092	102.001	3.250	101.390	101.333	101.250	101.018
3.875	102.614	102.571	102.460	101.855	3.875	102.703	102.605	102.574	102.478	3.375	101.791	101.668	101.585	101.367
4.000	103.095	103.052	102.973	102.309	4.000	103.112	103.010	102.984	102.882	3.500	102.325	102.150	102.054	101.649
4.125	103.496	103.455	103.377	102.657	4.125	103.602	103.494	103.504	103.397	3.625	102.781	102.606	102.496	102.116
4.250	103.776	103.734	103.655	102.729	4.250	104.115	104.002	104.016	103.904	3.750	103.061	102.906	102.805	102.514
4.375	104.070	104.027	103.948	103.216	4.375	104.588	104.470	104.489	104.372	3.875	103.286	103.111	102.982	102.823
4.500	104.432	104.388	104.309	103.598	4.500	104.972	104.849	104.873	104.751	4.000	103.771	103.721	103.662	103.023
4.625	104.772	104.740	104.707	103.801	4.625	105.330	105.201	105.230	105.103	4.125	104.175	104.037	103.978	103.304
4.750	104.822	104.789	104.756	103.737	4.750	105.258	105.124	105.159	105.026	4.250	104.628	104.578	104.518	103.710
4.875	105.144	105.110	105.077	104.151	4.875	105.696	105.556	105.596	105.457	4.375	104.940	104.890	104.830	104.061
5.000	105.348	105.313	105.281	104.487	5.000	106.000	105.909	105.953	105.809	4.500	105.030	104.979	104.920	104.305
5.125	105.620	105.584	105.551	104.757	5.125	106.000	106.000	106.000	106.000	4.625	104.906	104.856	104.797	103.908
5.250	106.028	105.991	105.958	105.006	5.250	104.738	104.643	104.580		4.750	104.773	104.723	104.663	104.242
5.375	105.550	105.640	105.531	105.368	5.375	104.984	104.888	104.826		4.875	104.831	104.781	104.721	104.459
5.500	105.815	105.911	105.801	105.633	5.500	105.330	105.294	105.263		5.000	105.190	105.154	105.085	104.592
5.625	106.000	106.000	106.000	106.000	5.625					5.125	103.045	102.901	102.829	102.685

1400-99 1401-99					1400-99 1401-99					1400-99 1401-99				
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	101.354	101.283	101.261	101.197	3.250					2.750				
3.375	101.706	101.580	101.568	101.498	3.375					2.875				
3.500	102.283	102.108	102.075	102.000	3.500					3.000				
3.625	102.788	102.613	102.504	102.424	3.625					3.125				
3.750	103.019	102.844	102.845	102.760	3.750					3.250				
3.875	103.197	103.106	103.113	103.023	3.875					3.375				
4.000	103.394	103.299	103.310	103.215	4.000					3.500				
4.125	104.067	103.892	103.516	103.415	4.125					3.625				
4.250	104.009	103.923	103.890	103.784	4.250					3.750				
4.375	104.365	104.258	104.202	104.091	4.375					3.875				
4.500	104.581	104.474	104.435	104.319	4.500					4.000				
4.625	104.346	104.224	104.229	104.107	4.625					4.125				
4.750	104.668	104.541	104.551	104.424	4.750					4.250				
4.875	104.879	104.747	104.762	104.630	4.875					4.375				
5.000	105.041	104.904	104.923	104.786	5.000					4.500				
5.125	102.928	102.786	102.716	102.574	5.125					4.625				
5.250	103.233	103.085	103.020	102.873	5.250					4.750				
5.375	103.419	103.266	103.206	103.053	5.375					4.875				
5.500	103.570	103.412	103.357	103.199	5.500					5.000				
5.625	102.943	102.780	102.730	102.567	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	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									
Rate & Term Refinance		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash Out Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A
Investment Property (Max 85% LTV)		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350
3-4 - Unit Property		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
Manufactured		-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A
>45% DTI		-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800
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
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-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



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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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	98.604	98.550	98.489	97.941	3.250	98.604	98.550	98.489		2.750	99.449	99.349	99.254	
3.375	99.178	99.124	99.066	98.676	3.375	99.178	99.124	99.066		2.875	99.830	99.730	99.635	
3.500	99.826	99.604	99.540	99.456	3.500	99.676	99.590	99.540		3.000	100.308	100.237	100.083	
3.625	100.631	100.369	100.324	100.235	3.625	100.460	100.369	100.324		3.125	100.625	100.526	100.430	
3.750	101.317	101.075	101.035	100.940	3.750	101.171	101.075	101.035		3.250	101.072	101.001	100.851	
3.875	101.957	101.703	101.668	101.568	3.875	101.805	101.703	101.668		3.375	101.381	101.310	101.162	
4.000	102.407	102.232	102.202	102.097	4.000	102.339	102.232	102.202		3.500	101.855	101.784	101.634	
4.125	102.753	102.615	102.590	102.480	4.125	102.727	102.615	102.590		3.625	102.035	101.929	101.818	
4.250	102.768	102.562	102.573	102.457	4.250	102.679	102.562	102.573		3.750	102.237	102.130	102.020	
4.375	103.295	103.142	103.158	103.037	4.375	103.265	103.142	103.158		3.875	102.457	102.372	102.284	
4.500	103.725	103.597	103.618	103.492	4.500	103.725	103.597	103.618		4.000	102.789	102.703	102.616	
4.625	104.069	103.937	103.962	103.831	4.625	104.069	103.937	103.962		4.125	103.078	102.993	102.905	
4.750	103.693	103.425	103.455	103.319	4.750	103.563	103.425	103.455		4.250	103.336	103.256	103.163	
4.875	104.112	103.969	104.004	103.863	4.875	104.112	103.969	104.004		4.375	103.577	103.534	103.427	
5.000	104.546	104.397	104.437	104.290	5.000	104.546	104.397	104.437		4.500	103.813	103.770	103.663	
5.125	104.829	104.676	104.721	104.569	5.125	104.829	104.676	104.721		4.625	103.899	103.813	103.725	
5.250	104.759	103.693	102.922		5.250	102.833	102.785	102.744		4.750	103.085	102.978	102.875	
5.375	105.158	103.285	103.253		5.375	102.360	102.327	102.276		4.875				
5.500	105.410	103.230	103.206		5.500	103.265	103.230	103.206		5.000				
5.625	105.585				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.842	100.771	100.621	
3.375	101.151	101.080	100.932	
3.500	101.625	101.554	101.404	
3.625	101.805	101.699	101.588	
3.750	102.007	101.900	101.790	
3.875	102.227	102.142	102.054	
4.000	102.559	102.473	102.386	
4.125	102.848	102.763	102.675	
4.250	103.106	103.057	102.950	
4.375	103.323	103.280	103.173	
4.500	103.559	103.490	103.385	
4.625	103.669	103.583	103.495	
4.750	102.855	102.748	102.645	
4.875				
5.000				
5.125				
5.250				
5.375				
5.500				
5.625				

LPMI Product Codes			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming

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

Price Adjustments									
Risk Based Adjustments (Terms > 15 years only)									
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	

Conventional Adjusters		
Investment Property LTV <=75		-2.125
Investment Property LTV >75 and <=80		-3.375
Attached Condo >75 LTV & Term > 15yrs		-0.750
2-4 Units		-1.000
HighBal Purchase & No Cashout Refi		-0.250
HighBal Cashout Refi		-1.000
Second home LTV > 85%		-0.250

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

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

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95%-90.01%	30%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.140	-5.700
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.510	-2.260	-2.930	-3.430	-4.330	-5.800	-6.320	-6.960
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
Rate & Term Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refinance		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A
Second Home		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350
Investment Property (Max 85% LTV)		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
3-4 - Unit Property		-1.020	-1.190	-1.330	-1.500	N/A	N/A	N/A	N/A
Manufactured		-0.540	-0.600	-0.700	-0.850	-1.050	-1.500	-1.650	-1.800
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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



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WesLend Government										
8000-99 8100-99 FHA/VA 25/30 Yr Fixed					8300-99 FHA/VA 15 Yr Fixed					FHA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	100.555	100.421	100.174		2.750	99.966	99.920	99.787	99.742	
2.875	101.044	100.877	100.664		2.875	100.404	100.358	100.225	100.124	
3.000	101.855	101.813	101.154		3.000	100.826	100.780	100.647	100.497	
3.125	102.217	102.174	101.644		3.125	101.231	101.185	101.053	100.860	
3.250	102.917	102.889	102.135	101.979	3.250	101.920	101.853	101.758	101.304	
3.375	103.469	103.441	102.607	102.436	3.375	102.324	102.257	102.162	101.664	
3.500	103.806	103.777	103.095	102.861	3.500	102.712	102.645	102.551	102.012	
3.625	104.042	104.014	103.581	103.253	3.625	103.087	103.019	102.926	102.350	
3.750	104.399	104.144	104.019	103.602	3.750	103.227	103.199	103.175	102.906	
3.875	104.135	104.142	103.069	102.967	3.875	103.603	103.575	103.551	103.242	
4.000	104.273	104.280	103.510	103.314	4.000	103.977	103.949	103.925	103.566	
4.125	104.542	104.549	103.929	103.630	4.125	104.351	104.323	104.299	103.875	
4.250	104.805	104.776	104.327	103.916	4.250	104.398	104.290	104.278	104.170	
4.375	104.812	104.783	103.698	103.451	4.375	104.516	104.403	104.396	104.283	
4.500	104.955	104.926	104.203	103.745	4.500	104.815	104.696	104.694	104.576	
4.625	105.261	105.233	104.718	104.017	4.625	104.748	104.720	104.696		
4.750	105.612	105.591	104.756	104.271	4.750	102.390	102.362	102.338		
4.875	104.936	104.814	104.777	104.452	4.875	102.760	102.732	102.708		
5.000	105.061	104.799	104.862	104.715	5.000	103.128	103.100	103.076		
5.125	105.291	105.219	105.195		5.125	103.494	103.466	103.442		
7000-99 USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS					
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	102.128	102.053	102.003	101.929						
3.375	102.591	102.511	102.465	102.386						
3.500	103.022	102.936	102.896	102.811						
3.625	103.420	103.329	103.293	103.203						
3.750	103.774	103.678	103.647	103.552						
3.875	103.078	102.976	103.017	102.917						
4.000	103.430	103.323	103.369	103.264						
4.125	103.758	103.730	103.706	103.580						
4.250	104.044	103.926	103.982	103.866						
4.375	103.700	103.672	103.648	103.401						
4.500	104.205	104.177	104.153	103.695						
4.625	104.720	104.692	104.668	103.967						
4.750	104.416	104.278	104.357	104.221						
4.875	104.599	104.509	104.544	104.402						
5.000	104.868	104.749	104.812	104.665						
5.125	105.197	105.169	105.145							
5.250	103.634	103.606	103.582							

  

Streamline/IRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL

  

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

  

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



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WesLend Government																																				
8033-99 6033-99					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	98.338	97.530	95.274		2.750	98.877	98.805	98.684		<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>&gt; 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																																			
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Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
2.875	99.219	98.965	98.839		2.875	99.176	99.105	98.983																												
3.000	99.980	99.454	99.329		3.000	99.460	99.389	99.267																												
3.125	100.342	99.945	99.819		3.125	99.729	99.658	99.536																												
3.250	101.391	100.576	100.450	100.277	3.250	100.383	100.305	100.179																												
3.375	101.943	101.064	100.938	100.649	3.375	100.647	100.569	100.444																												
3.500	102.250	101.552	101.427	100.980	3.500	100.895	100.816	100.691																												
3.625	102.382	102.037	101.912	101.276	3.625	101.125	101.047	100.921																												
3.750	102.730	102.476	102.350	101.533	3.750	101.744	101.702	101.595																												
3.875	102.492	101.614	101.525	101.160	3.875	101.976	101.933	101.827																												
4.000	102.591	102.055	101.966	101.426	4.000	102.193	102.150	102.043																												
4.125	102.674	102.474	102.385	101.665	4.125	102.395	102.352	102.245																												
4.250	103.072	102.872	102.783	101.883	4.250	102.583	102.540	102.434																												
4.375	103.074	101.996	101.912	101.589	4.375	101.534	101.577	101.516																												
4.500	103.147	102.397	102.313	101.823	4.500	101.724	101.766	101.705																												
4.625	103.344	102.777	102.694	102.052	4.625	101.901	101.943	101.882																												
4.750	103.332	103.140	103.056	102.277	4.750	102.065	102.107	102.046																												
4.875	102.392	102.270	102.233	102.076	4.875																															
5.000	102.756	102.635	102.598	102.307	5.000																															
5.125	102.721	102.568	102.665	102.513	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																											
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																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	GOVERNMENT ARM PRICE ADJUSTMENTS																		
2.750	96.852	96.813	96.751	96.713	2.750	96.852	96.813	96.751	96.713																			
2.875	97.136	97.092	97.035	96.991	2.875	97.136	97.092	97.035	96.991																			
3.000	99.560	99.447	99.335	97.252	3.000	99.560	99.447	99.335	97.252																			
3.125	99.958	99.845	99.733	97.441	3.125	99.958	99.845	99.733	97.441																			
3.250	100.357	100.244	100.132	97.962	3.250	100.357	100.244	100.132	97.962																			
3.375	100.436	100.323	100.211	98.220	3.375	100.436	100.323	100.211	98.220																			
3.500	100.835	100.722	100.610	98.399	3.500	100.835	100.722	100.610	98.399																			
3.625	101.235	101.122	101.010	98.495	3.625	101.235	101.122	101.010	98.495																			
3.750	101.636	101.523	101.411	98.623	3.750	101.636	101.523	101.411	98.623																			
3.875	101.680	101.567	101.455	98.865	3.875	101.680	101.567	101.455	98.865																			
4.000	102.080	101.967	101.855	99.033	4.000	102.080	101.967	101.855	99.033																			
4.125	102.481	102.368	102.256	99.115	4.125	102.481	102.368	102.256	99.115																			
4.250	102.883	102.770	102.658	99.222	4.250	102.883	102.770	102.658	99.222																			
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	98.557	98.518	98.472	98.434	2.750	98.733	98.691	98.641	98.599	2.750	98.043	98.000	97.938	97.895			
2.875	98.898	98.854	98.808	98.764	2.875	99.151	99.103	99.054	99.006	2.875	98.552	98.504	98.444	98.396			
3.000	99.268	99.189	99.143	99.094	3.000	99.566	99.513	99.465	99.412	3.000	99.060	99.007	98.950	98.896			
3.125	99.616	99.523	99.474	99.420	3.125	99.977	99.918	99.872	99.813	3.125	99.564	99.505	99.450	99.391			
3.250	99.941	99.848	99.790	99.731	3.250	100.343	100.280	100.233	100.169	3.250	99.966	99.902	99.848	99.784			
3.375	100.233	100.153	100.105	100.040	3.375	100.704	100.635	100.588	100.520	3.375	100.353	100.284	100.230	100.161			
3.500	100.539	100.469	100.419	100.349	3.500	101.065	100.991	100.944	100.870	3.500	100.740	100.666	100.612	100.538			
3.625	100.859	100.784	100.734	100.659	3.625	101.426	101.347	101.300	101.221	3.625	101.125	101.046	100.993	100.914			
3.750	101.106	101.025	100.973	100.893	3.750	101.701	101.617	101.569	101.484	3.750	101.451	101.366	101.312	101.227			
3.875	101.343	101.258	101.203	101.117	3.875	101.965	101.876	101.826	101.736	3.875	101.767	101.678	101.623	101.533			
4.000	101.580	101.489	101.432	101.341	4.000	102.228	102.133	102.081	101.986	4.000	102.081	101.986	101.930	101.835			
4.125	101.815	101.719	101.660	101.564	4.125	102.491	102.391	102.337	102.237	4.125	102.394	102.294	102.238	102.137			
4.250	101.737	101.645	101.552		4.250			101.640		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		
<b>The below adds also apply:</b>			
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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Effective: 12/12/19 9:15 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	98.745	98.707	98.661	98.622	2.750	98.791	98.749	98.699	98.657	2.750	98.174	98.132	98.069	98.026
2.875	99.082	99.038	98.992	98.948	2.875	99.207	99.159	99.110	99.062	2.875	98.681	98.633	98.573	98.525
3.000	99.418	99.369	99.322	99.273	3.000	99.620	99.567	99.519	99.466	3.000	99.186	99.133	99.075	99.022
3.125	99.750	99.696	99.649	99.595	3.125	100.028	99.970	99.924	99.865	3.125	99.687	99.628	99.573	99.515
3.250	100.070	100.010	99.963	99.903	3.250	100.394	100.331	100.284	100.220	3.250	100.085	100.022	99.967	99.904
3.375	100.388	100.324	100.275	100.210	3.375	100.754	100.686	100.639	100.570	3.375	100.469	100.400	100.346	100.277
3.500	100.708	100.638	100.589	100.519	3.500	101.115	101.041	100.994	100.920	3.500	100.851	100.777	100.723	100.649
3.625	101.031	100.956	100.906	100.831	3.625	101.476	101.397	101.350	101.271	3.625	101.232	101.152	101.099	101.020
3.750	101.280	101.199	101.147	101.067	3.750	101.750	101.666	101.618	101.533	3.750	101.552	101.468	101.414	101.329
3.875	101.519	101.434	101.379	101.294	3.875	102.014	101.925	101.874	101.785	3.875	101.865	101.775	101.720	101.631
4.000	101.759	101.668	101.611	101.520	4.000	102.278	102.183	102.131	102.036	4.000	102.177	102.082	102.026	101.931
4.125	101.996	101.900	101.840	101.744	4.125	102.543	102.443	102.389	102.289	4.125	102.490	102.390	102.333	102.233
4.250	102.161	102.060	101.997	101.896	4.250	102.751	102.646	102.589	102.484	4.250	102.753	102.648	102.590	102.484
4.375	102.319	102.212	102.145	102.039	4.375	102.953	102.843	102.783	102.672	4.375	103.011	102.901	102.840	102.730
4.500	102.477	102.366	102.295	102.183	4.500	103.155	103.040	102.977	102.862	4.500	103.271	103.156	103.093	102.977
4.625	102.634	102.518	102.443	102.326	4.625	103.359	103.238	103.173	103.052	4.625	103.500	103.413	103.349	103.228
4.750	102.781	102.659	102.580	102.458	4.750	103.500	103.465	103.397	103.271	4.750	103.500	103.500	103.500	103.427
4.875	102.926	102.799	102.716	102.589	4.875	103.500	103.500	103.500	103.494	4.875				

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

Wholesale Fee Buyout Option Price Adjustor

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



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**FHLMC-FNMA SPECIFIC PRODUCTS**

1021-00 1024-00 Home Ready 30 Yr Fixed					1022-00 1028-00 Home Possible 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	101.043	100.969	100.880		3.625	100.942	100.904	100.881	100.836
3.750	101.728	101.638	101.554		3.750	101.880	101.862	101.822	101.788
3.875	102.171	102.080	101.990		3.875	102.246	102.228	102.188	102.153
4.000	102.651	102.561	102.470		4.000	102.671	102.652	102.612	102.577
4.125	102.984	102.894	102.804		4.125	102.672	102.653	102.612	102.584
4.250	103.122	103.014	102.955		4.250	103.266	103.252	103.193	103.183
4.375	103.400	103.342	103.270		4.375	103.516	103.501	103.443	103.436
4.500	103.803	103.745	103.673		4.500	103.872	103.860	103.801	103.795
4.625	103.993	103.935	103.863		4.625	103.808	103.795	103.737	103.735
4.750	104.258	104.192	104.126		4.750	104.100	104.136	104.059	104.060
4.875	104.542	104.476	104.409		4.875	104.434	104.471	104.394	104.398
5.000	104.766	104.699	104.633		5.000	104.704	104.742	104.665	104.671
5.125	104.991	104.925	104.859		5.125	105.031	105.071	104.994	105.000
5.250					5.250	105.363	105.450	105.355	105.451
5.375					5.375	105.524	105.642	105.528	105.619
5.500					5.500	105.823	105.939	105.826	105.921
5.625					5.625	106.351	106.470	106.357	106.452
5.750					5.750	106.787	106.909	106.795	106.893
5.875					5.875	106.970	107.092	106.979	107.078
6.000					6.000	107.157	107.280	107.166	107.266

**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
<b>Attached Condo &gt; 15 YR Term</b>				-0.750	-0.750	-0.750	-0.750	-0.750

**Loans with Secondary Financing**

All Loans with Subordinate Financing				-0.375
<b>The below adds also apply:</b>				
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		98.883			4.000		99.490			Lock cut-off for Jumbo programs is 3:30PM PST  UW approval and completed appraisal are required to lock  <span style="background-color: #0056b3; color: white; padding: 2px;">WesLend Advantage Jumbo Product Codes</span> 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		99.332			4.125		99.812				
4.250		99.781			4.250		100.122				
4.375		100.111			4.375		100.421				
4.500		100.441			4.500		100.720				
4.625		100.771			4.625		101.019				
4.750		101.101			4.750		101.315				
4.875		101.430			4.875		101.611				
5.000		101.760			5.000		101.933				
5.125		102.072			5.125		102.260				
5.250		102.385			5.250		102.588				
5.375		102.697			5.375		102.915				
5.500		103.010			5.500		103.241				
5.625		103.322			5.625		103.566				
5.750		103.635			5.750		103.892				
5.875		103.947			5.875		104.217				
6.000		104.260			6.000		104.543				
6.125		104.572			6.125		104.868				
6.250					6.250		105.194				
6.375					6.375		105.519				

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

12 MNTH LIBOR  
 1.93288

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	