



Effective: 12/13/19 8:58 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	99.659	99.626	99.546	98.891	3.250	100.138	100.066	100.011	99.941	2.750	98.924	98.879	98.840	98.795
3.375	100.237	100.203	100.123	99.515	3.375	100.663	100.587	100.536	100.460	2.875	99.589	99.539	99.505	99.454
3.500	100.731	100.697	100.617	100.027	3.500	101.132	101.050	101.004	100.924	3.000	100.200	100.145	100.115	100.060
3.625	101.453	101.417	101.338	100.729	3.625	101.677	101.590	101.549	101.463	3.125	100.732	100.671	100.647	100.586
3.750	102.098	102.062	101.982	101.308	3.750	102.239	102.147	102.111	102.020	3.250	101.383	101.208	101.060	100.994
3.875	102.513	102.478	102.391	101.861	3.875	102.730	102.633	102.601	102.505	3.375	101.791	101.616	101.420	101.349
4.000	103.030	102.992	102.913	102.328	4.000	103.147	103.045	103.018	102.917	3.500	102.325	102.150	101.696	101.620
4.125	103.438	103.400	103.320	102.683	4.125	103.633	103.525	103.535	103.428	3.625	102.781	102.606	102.176	102.095
4.250	103.727	103.689	103.609	102.752	4.250	104.163	104.050	104.065	103.953	3.750	103.061	102.886	102.580	102.494
4.375	104.027	103.987	103.907	103.239	4.375	104.640	104.522	104.542	104.425	3.875	103.286	103.111	102.897	102.805
4.500	104.394	104.354	104.274	103.619	4.500	105.023	104.899	104.924	104.801	4.000	103.751	103.576	103.105	103.008
4.625	104.776	104.749	104.709	103.827	4.625	105.385	105.257	105.286	105.158	4.125	104.175	104.000	103.320	103.218
4.750	104.834	104.806	104.766	103.753	4.750	105.291	105.157	105.191	105.058	4.250	104.524	104.349	103.738	103.631
4.875	105.162	105.134	105.094	104.164	4.875	105.718	105.579	105.618	105.480	4.375	104.211	104.098	104.091	103.978
5.000	105.371	105.342	105.302	104.499	5.000	106.000	105.922	105.965	105.822	4.500	104.451	104.333	104.330	104.212
5.125	105.644	105.614	105.574	104.779	5.125	106.000	106.000	106.000	106.000	4.625	104.079	103.955	103.989	103.866
5.250	106.007	105.976	105.936	104.972	5.250					4.750	104.418	104.290	104.328	104.200
5.375	105.518	105.608	105.498	105.336	5.375					4.875	104.643	104.509	104.553	104.419
5.500	105.776	105.872	105.762	105.594	5.500					5.000	104.791	104.651	104.700	104.561
5.625	106.000	106.000	106.000	106.000	5.625					5.125	103.133	102.989	102.886	102.742

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	101.283	101.219	101.201	101.137	3.250					2.750				
3.375	101.622	101.553	101.513	101.444	3.375					2.875				
3.500	102.283	102.108	102.043	101.969	3.500					3.000				
3.625	102.788	102.613	102.479	102.399	3.625					3.125				
3.750	103.019	102.847	102.818	102.733	3.750					3.250				
3.875	103.204	103.113	103.089	102.999	3.875					3.375				
4.000	103.404	103.309	103.289	103.194	4.000					3.500				
4.125	104.067	103.892	103.426	103.326	4.125					3.625				
4.250	103.963	103.856	103.807	103.701	4.250					3.750				
4.375	104.323	104.215	104.116	104.005	4.375					3.875				
4.500	104.554	104.446	104.344	104.228	4.500					4.000				
4.625	104.278	104.156	104.192	104.071	4.625					4.125				
4.750	104.599	104.473	104.513	104.387	4.750					4.250				
4.875	104.813	104.681	104.726	104.595	4.875					4.375				
5.000	104.977	104.840	104.890	104.753	5.000					4.500				
5.125	103.016	102.874	102.773	102.631	5.125					4.625				
5.250	103.321	103.173	103.077	102.930	5.250					4.750				
5.375	103.509	103.356	103.265	103.112	5.375					4.875				
5.500	103.659	103.501	103.414	103.257	5.500					5.000				
5.625	103.026	102.862	102.781	102.618	5.625					5.125				

LPMI Product Codes			
1011-99	DU 30 Yr Fixed LPMI	1020-99	LP 30 Yr Fixed LPMI
1111-99	DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI
1211-99	DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI
1311-99	DU 15 Yr Fixed LPMI	1320-99	LP 15 Yr Fixed LPMI

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

Price Adjustments

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

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

Loans with Secondary Financing

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

Cash Out (All Terms)

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

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



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	98.624	98.423	98.025	97.936	3.250	98.145	98.070	98.010		2.750	99.260	99.182	99.088	
3.375	99.200	98.969	98.750	98.671	3.375	98.885	98.805	98.750		2.875	99.639	99.561	99.467	
3.500	100.036	99.588	99.539	99.454	3.500	99.674	99.588	99.539		3.000	100.066	99.988	99.894	
3.625	100.850	100.368	100.323	100.234	3.625	100.459	100.368	100.323		3.125	100.445	100.367	100.273	
3.750	101.553	101.074	101.034	100.939	3.750	101.170	101.074	101.034		3.250	100.839	100.732	100.608	
3.875	102.075	101.706	101.671	101.571	3.875	101.808	101.706	101.671		3.375	101.208	101.101	100.977	
4.000	102.541	102.245	102.215	102.110	4.000	102.352	102.245	102.215		3.500	101.587	101.499	101.357	
4.125	102.895	102.640	102.615	102.505	4.125	102.752	102.640	102.615		3.625	101.903	101.796	101.672	
4.250	102.946	102.591	102.601	102.486	4.250	102.708	102.591	102.601		3.750	102.111	102.004	101.880	
4.375	103.400	103.168	103.184	103.063	4.375	103.290	103.168	103.184		3.875	102.279	102.193	102.092	
4.500	103.779	103.620	103.640	103.514	4.500	103.747	103.620	103.640		4.000	102.583	102.498	102.397	
4.625	104.095	103.962	103.987	103.856	4.625	104.095	103.962	103.987		4.125	102.893	102.800	102.696	
4.750	103.820	103.444	103.474	103.338	4.750	103.582	103.444	103.474		4.250	103.146	103.060	102.959	
4.875	104.199	103.987	104.021	103.880	4.875	104.129	103.987	104.021		4.375	103.411	103.326	103.190	
5.000	104.560	104.412	104.452	104.305	5.000	104.560	104.412	104.452		4.500	103.668	103.582	103.447	
5.125	104.846	104.693	104.737	104.585	5.125	104.846	104.693	104.737		4.625	103.769	103.684	103.583	
5.250	104.797	103.681	103.040		5.250					4.750	102.903	102.824	102.735	
5.375	105.160	103.257	103.208		5.375					4.875				
5.500	105.417				5.500					5.000				
5.625	105.593				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.609	100.502	100.378	
3.375	100.978	100.871	100.747	
3.500	101.357	101.269	101.127	
3.625	101.673	101.566	101.442	
3.750	101.881	101.774	101.650	
3.875	102.049	101.963	101.862	
4.000	102.353	102.268	102.167	
4.125	102.663	102.570	102.466	
4.250	102.935	102.850	102.729	
4.375	103.155	103.070	102.938	
4.500	103.386	103.300	103.193	
4.625	103.539	103.454	103.353	
4.750	102.673	102.594	102.505	
4.875				
5.000				
5.125				
5.250				
5.375				
5.500				
5.625				

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

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

Price Adjustments

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

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

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375
The below adds also apply:	
LTV Range	Fico <720
≤ 65.00%	-0.500
65.01% - 75.00%	-0.750
75.01% - 95.00%	-1.000
75.01% - 90.00%	-1.000
≤ 95.00%	-1.500

Cash Out (All Terms)

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

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

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

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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	100.407	100.168	100.010		2.750	99.840	99.795	99.756	99.711	<table border="1" style="margin: auto;"> <thead> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>580 - 599</td><td style="text-align: right;">-2.500</td></tr> <tr><td>600 - 619</td><td style="text-align: right;">-2.000</td></tr> <tr><td>620 - 639</td><td style="text-align: right;">-1.250</td></tr> <tr><td>640- 659</td><td style="text-align: right;">-0.375</td></tr> <tr><td>660- 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>> 700</td><td style="text-align: right;">0.000</td></tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> <tr><td>VA</td><td style="text-align: right;">-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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> 700	0.000																																			
Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
2.875	100.897	100.634	100.500		2.875	100.226	100.176	100.141	100.091																											
3.000	101.603	101.560	100.990		3.000	100.603	100.547	100.518	100.462																											
3.125	101.964	101.921	101.480		3.125	100.970	100.909	100.884	100.824																											
3.250	102.821	102.785	102.096	102.022	3.250	101.454	101.387	101.336	101.271																											
3.375	103.373	103.338	102.556	102.477	3.375	101.818	101.746	101.700	101.629																											
3.500	103.710	103.674	102.994	102.902	3.500	102.172	102.096	102.055	101.978																											
3.625	103.946	103.910	103.479	103.291	3.625	102.516	102.434	102.398	102.316																											
3.750	104.289	104.203	103.917	103.637	3.750	103.015	102.928	102.896	102.809																											
3.875	104.198	104.212	103.171	103.071	3.875	103.356	103.264	103.237	103.145																											
4.000	104.337	104.351	103.564	103.422	4.000	103.684	103.587	103.565	103.468																											
4.125	104.606	104.620	103.983	103.742	4.125	103.998	103.896	103.879	103.777																											
4.250	104.850	104.821	104.381	104.031	4.250	104.299	104.191	104.179	104.071																											
4.375	104.857	104.828	103.665	103.544	4.375	104.447	104.334	104.358	104.245																											
4.500	105.000	104.971	104.052	103.839	4.500	104.744	104.626	104.655	104.537																											
4.625	105.306	105.278	104.433	104.113	4.625																															
4.750	105.453	105.418	104.795	104.369	4.750																															
4.875	104.816	104.694	104.644	104.340	4.875																															
5.000	105.056	104.651	104.744	104.597	5.000																															
5.125	105.292	102.909			5.125																															
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																										
Rate	15 Day	30 Day	45 Day	60 Day																																
3.250	102.172	102.096	102.046	101.972	<table border="1" style="margin: auto;"> <thead> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>620 - 639</td><td style="text-align: right;">-1.500</td></tr> <tr><td>640 - 659</td><td style="text-align: right;">-0.625</td></tr> <tr><td>660 - 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>> 700</td><td style="text-align: right;">0.000</td></tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> </tbody> </table>	FICO Adjustments		620 - 639	-1.500	640 - 659	-0.625	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											
FICO Adjustments																																				
620 - 639	-1.500																																			
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> 700	0.000																																			
Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
3.375	102.632	102.551	102.506	102.427																																
3.500	103.063	102.977	102.937	102.852																																
3.625	103.457	103.366	103.331	103.241																																
3.750	103.809	103.713	103.682	103.587																																
3.875	103.182	103.081	103.121	103.021																																
4.000	103.538	103.432	103.477	103.372																																
4.125	103.863	103.752	103.802	103.692																																
4.250	104.158	104.042	104.097	103.981																																
4.375	103.672	103.550	103.615	103.494																																
4.500	103.973	103.846	103.915	103.789																																
4.625	104.253	104.120	104.194	104.063																																
4.750	104.514	104.376	104.455	104.319																																
4.875	104.487	104.344	104.432	104.290																																
5.000	104.749	104.601	104.694	104.547																																
5.125	103.009	102.859																																		
5.250																																				
Streamline/IRRRL Product Codes				Extension and Re-lock Fees																																
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL	5 Day	0.125	Re-Lock	0.125																													
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL	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	98.085				2.750	98.724	98.646	98.513		<table border="1" style="margin: auto;"> <thead> <tr style="background-color: #0070c0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr><td>580 - 599</td><td style="text-align: right;">-2.500</td></tr> <tr><td>600 - 619</td><td style="text-align: right;">-2.000</td></tr> <tr><td>620 - 639</td><td style="text-align: right;">-1.250</td></tr> <tr><td>640- 659</td><td style="text-align: right;">-0.375</td></tr> <tr><td>660- 679</td><td style="text-align: right;">-0.250</td></tr> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>> 700</td><td style="text-align: right;">0.000</td></tr> <tr style="background-color: #0070c0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> <tr><td>VA</td><td style="text-align: right;">-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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> 700	0.000																																			
Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
2.875	99.072	98.809	98.675		2.875	99.032	98.953	98.821																												
3.000	99.728	99.299	99.165		3.000	99.323	99.245	99.113																												
3.125	100.089	99.790	99.655		3.125	99.599	99.521	99.389																												
3.250	101.295	100.474	100.395	100.322	3.250	100.231	100.146	100.010																												
3.375	101.847	100.962	100.837	100.694	3.375	100.504	100.419	100.283																												
3.500	102.153	101.450	101.325	101.033	3.500	100.759	100.674	100.538																												
3.625	102.382	101.935	101.810	101.331	3.625	100.998	100.912	100.777																												
3.750	102.620	102.374	102.249	101.589	3.750	101.583	101.498	101.362																												
3.875	102.555	101.676	101.580	101.335	3.875	101.823	101.737	101.602																												
4.000	102.654	102.117	102.020	101.602	4.000	102.046	101.961	101.825																												
4.125	102.736	102.536	102.439	101.845	4.125	102.255	102.170	102.034																												
4.250	103.135	102.935	102.838	102.070	4.250	102.450	102.364	102.229																												
4.375	103.119	102.043	101.951	101.810	4.375	101.286	101.470	101.460																												
4.500	103.192	102.444	102.352	102.054	4.500	101.482	101.666	101.656																												
4.625	103.389	102.825	102.733	102.290	4.625	101.664	101.849	101.839																												
4.750	103.380	103.187	103.095	102.520	4.750	101.834	102.019	102.009																												
4.875	102.272	102.150	102.100	101.536	4.875																															
5.000	102.637	102.515	102.465	101.754	5.000																															
5.125	102.167	102.013	102.111	101.959	5.125																															

Streamline/IRRRL Product Codes				Extension and Re-lock Fees			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL	5 Day	0.125	Re-Lock	0.125
				7 Day	0.150		
				10 Day	0.250		
				15 Day	0.375		

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



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
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Lock cut-off for Arm Programs is 3:30 PM PST

WesLend Government ARM

8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					GOVERNMENT ARM PRICE ADJUSTMENTS																		
Margin 2.000					Margin 2.000																							
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																			
2.750	96.762	96.724	96.659	96.621	2.750	96.762	96.724	96.659	96.621	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <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> <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		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																											
2.875	97.045	97.001	96.942	96.898	2.875	97.045	97.001	96.942	96.898																			
3.000	99.560	99.447	99.335	97.151	3.000	99.560	99.447	99.335	97.151																			
3.125	99.958	99.845	99.733	97.341	3.125	99.958	99.845	99.733	97.341																			
3.250	100.357	100.244	100.132	97.855	3.250	100.357	100.244	100.132	97.855																			
3.375	100.436	100.323	100.211	98.111	3.375	100.436	100.323	100.211	98.111																			
3.500	100.835	100.722	100.610	98.289	3.500	100.835	100.722	100.610	98.289																			
3.625	101.235	101.122	101.010	98.383	3.625	101.235	101.122	101.010	98.383																			
3.750	101.636	101.523	101.411	98.518	3.750	101.636	101.523	101.411	98.518																			
3.875	101.680	101.567	101.455	98.761	3.875	101.680	101.567	101.455	98.761																			
4.000	102.080	101.967	101.855	98.927	4.000	102.080	101.967	101.855	98.927																			
4.125	102.481	102.368	102.256	99.009	4.125	102.481	102.368	102.256	99.009																			
4.250	102.883	102.770	102.658	99.120	4.250	102.883	102.770	102.658	99.120																			
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	98.465	98.427	98.379	98.341	2.750	98.694	98.652	98.602	98.559	2.750	97.922	97.879	97.815	97.772			
2.875	98.807	98.764	98.715	98.672	2.875	99.102	99.054	99.004	98.957	2.875	98.430	98.383	98.320	98.272			
3.000	99.146	99.097	99.048	99.000	3.000	99.504	99.452	99.403	99.350	3.000	98.934	98.881	98.821	98.768			
3.125	99.486	99.432	99.383	99.329	3.125	99.907	99.849	99.801	99.743	3.125	99.438	99.380	99.322	99.264			
3.250	99.806	99.747	99.697	99.638	3.250	100.262	100.199	100.151	100.087	3.250	99.836	99.773	99.716	99.652			
3.375	100.123	100.059	100.008	99.944	3.375	100.610	100.542	100.493	100.425	3.375	100.219	100.150	100.094	100.025			
3.500	100.441	100.371	100.320	100.250	3.500	100.959	100.885	100.837	100.763	3.500	100.600	100.527	100.470	100.396			
3.625	100.763	100.688	100.635	100.561	3.625	101.312	101.234	101.184	101.105	3.625	100.986	100.907	100.851	100.771			
3.750	101.010	100.930	100.876	100.796	3.750	101.597	101.513	101.462	101.378	3.750	101.306	101.222	101.165	101.080			
3.875	101.246	101.161	101.104	101.019	3.875	101.870	101.780	101.728	101.639	3.875	101.614	101.524	101.467	101.377			
4.000	101.481	101.391	101.331	101.241	4.000	102.143	102.048	101.994	101.900	4.000	101.921	101.827	101.768	101.673			
4.125	101.716	101.620	101.558	101.463	4.125	102.415	102.315	102.259	102.159	4.125	102.226	102.126	102.066	101.966			
4.250	101.519	101.426	101.333		4.250	101.541	101.448	101.355		4.250	101.797	101.704	101.611				
4.375	101.699	101.606	101.513		4.375		101.683	101.590		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	98.654	98.615	98.568	98.529	2.750	98.751	98.709	98.659	98.616	2.750	98.053	98.010	97.946	97.903
2.875	98.991	98.948	98.899	98.856	2.875	99.157	99.110	99.060	99.012	2.875	98.559	98.511	98.449	98.401
3.000	99.325	99.277	99.228	99.179	3.000	99.558	99.506	99.456	99.404	3.000	99.060	99.007	98.947	98.894
3.125	99.662	99.608	99.559	99.505	3.125	99.960	99.902	99.854	99.796	3.125	99.561	99.503	99.446	99.387
3.250	99.979	99.920	99.871	99.811	3.250	100.314	100.251	100.203	100.139	3.250	99.956	99.892	99.835	99.772
3.375	100.296	100.231	100.181	100.116	3.375	100.662	100.594	100.545	100.477	3.375	100.334	100.266	100.209	100.140
3.500	100.614	100.545	100.493	100.424	3.500	101.010	100.936	100.887	100.814	3.500	100.711	100.637	100.581	100.507
3.625	100.938	100.863	100.811	100.736	3.625	101.362	101.283	101.234	101.155	3.625	101.092	101.013	100.957	100.877
3.750	101.187	101.107	101.053	100.973	3.750	101.645	101.561	101.511	101.426	3.750	101.407	101.323	101.266	101.182
3.875	101.426	101.341	101.284	101.198	3.875	101.919	101.829	101.777	101.688	3.875	101.713	101.623	101.566	101.476
4.000	101.662	101.572	101.512	101.422	4.000	102.193	102.099	102.045	101.950	4.000	102.018	101.924	101.865	101.770
4.125	101.898	101.802	101.740	101.645	4.125	102.468	102.368	102.312	102.213	4.125	102.323	102.223	102.163	102.063
4.250	102.064	101.964	101.898	101.797	4.250	102.654	102.550	102.491	102.386	4.250	102.561	102.456	102.394	102.289
4.375	102.222	102.116	102.047	101.941	4.375	102.830	102.720	102.658	102.548	4.375	102.793	102.683	102.618	102.508
4.500	102.379	102.268	102.195	102.084	4.500	103.007	102.891	102.826	102.710	4.500	103.027	102.912	102.845	102.729
4.625	102.534	102.418	102.341	102.224	4.625	103.181	103.061	102.992	102.871	4.625	103.259	103.138	103.069	102.949
4.750	102.681	102.560	102.479	102.358	4.750	103.405	103.280	103.208	103.082	4.750	103.500	103.384	103.313	103.187
4.875	102.828	102.702	102.617	102.490	4.875	103.500	103.500	103.432	103.301	4.875	103.500	103.500	103.500	103.429

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	100.925	100.843	100.753		3.625	101.016	100.978	100.964	100.940
3.750	101.620	101.531	101.429		3.750	101.989	101.955	101.915	101.878
3.875	102.078	101.996	101.898		3.875	102.353	102.320	102.283	102.246
4.000	102.566	102.484	102.387		4.000	102.778	102.743	102.708	102.670
4.125	102.901	102.819	102.722		4.125	102.778	102.743	102.713	102.675
4.250	103.097	102.988	102.910		4.250	103.313	103.297	103.238	103.226
4.375	103.394	103.328	103.255		4.375	103.561	103.546	103.489	103.479
4.500	103.806	103.740	103.666		4.500	103.916	103.903	103.850	103.838
4.625	103.998	103.932	103.858		4.625	103.851	103.839	103.786	103.777
4.750	104.273	104.207	104.133		4.750	104.162	104.198	104.117	104.101
4.875	104.563	104.496	104.423		4.875	104.495	104.534	104.454	104.439
5.000	104.792	104.725	104.656		5.000	104.763	104.804	104.727	104.713
5.125	105.007	104.947	104.898		5.125	105.090	105.129	105.055	105.042
5.250					5.250	105.363	105.450	105.349	105.382
5.375					5.375	105.434	105.583	105.454	105.532
5.500					5.500	105.730	105.880	105.752	105.832
5.625					5.625	106.257	106.408	106.285	106.366
5.750					5.750	106.693	106.846	106.724	106.807
5.875					5.875	106.876	107.031	106.910	106.992
6.000					6.000	107.063	107.217	107.097	107.181

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
≤ 65.00%	80.01% - 95.00%
65.01% - 75.00%	80.01% - 95.00%
75.01% - 95.00%	90.01% - 95.00%
75.01% - 90.00%	76.01% - 90.00%
≤ 95.00%	95.01% - 97.00%

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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Effective: 12/13/19 8:58 AM

WesLend Jumbo Advantage											
REFER TO BREAKDOWN	Jumbo Advantage 30					REFER TO BREAKDOWN	Jumbo Advantage 7/1				
Rate	15 day	30 Day	45 Day	60 Day	Rate	15 day	30 Day	45 Day	60 Day		
4.000		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 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		99.332			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
 1.94325

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	