



Effective: 12/14/20 8:32 AM

BORROWER PAID RATE SHEET
WesLend Financial Rate Sheet

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New Locks

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

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



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

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WesLend Conforming DU and LP

1000-99 1001-99		1100-99 1101-99				1200-99 1201-99					1300-99 1301-99				
		Conventional 25/30 Yr Fixed				Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.250		100.597		100.597	2.250		100.919		100.669	1.750		100.101		100.101	
2.375		101.344		101.344	2.375		101.667		101.417	1.875		100.791		100.791	
2.500		102.177		102.177	2.500		102.263		102.013	2.000		101.535		101.535	
2.625		102.639		102.639	2.625		102.725		102.475	2.125		102.131		102.131	
2.750		103.421		103.421	2.750		102.819		102.569	2.250		102.867		102.867	
2.875		104.015		104.015	2.875		103.362		103.112	2.375		103.241		103.241	
3.000		104.500		104.500	3.000		103.826		103.576	2.500		103.575		103.575	
3.125		104.500		104.500	3.125		104.147		103.897	2.625		103.849		103.849	
3.250		104.500		104.500	3.250		103.761		103.511	2.750		104.273		104.273	
3.375		104.500		104.500	3.375		104.295		104.045	2.875		104.500		104.500	
3.500		104.500		104.500	3.500		104.500		104.415	3.000		104.500		104.500	
3.625		104.500		104.500	3.625		104.500		104.500	3.125		104.486		104.486	
3.750		104.500		104.500	3.750		104.375		104.125	3.250		104.124		104.124	
3.875		104.500		104.500	3.875		104.500		104.500	3.375		104.415		104.415	
4.000		104.500		104.500	4.000		104.500		104.500	3.500		104.500		104.500	
4.125		104.500		104.500	4.125		104.500		104.451	3.625		104.500		104.500	
4.250		104.500		104.500	4.250					3.750		104.500		104.500	
4.375		104.500		104.500	4.375					3.875		104.500		104.500	
4.500		104.500		104.500	4.500					4.000		104.500		104.500	
4.625		104.500		104.500	4.625					4.125		104.500		104.500	

1400-99 1401-99		Conventional 10 Yr Fixed				Rate					Rate				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.250		102.419		102.169	3.250					2.750					
2.375		102.727		102.477	3.375					2.875					
2.500		102.990		102.740	3.500					3.000					
2.625		103.415		103.165	3.625					3.125					
2.750		103.871		103.621	3.750					3.250					
2.875		104.199		103.949	3.875					3.375					
3.000		104.407		104.157	4.000					3.500					
3.125		104.283		104.033	4.125					3.625					
3.250		104.254		104.004	4.250					3.750					
3.375		104.492		104.242	4.375					3.875					
3.500		104.500		104.366	4.500					4.000					
3.625		104.500		104.306	4.625					4.125					
3.750		104.500		104.500	4.750					4.250					
3.875		104.500		104.500	4.875					4.375					
4.000		104.500		104.500	5.000					4.500					
4.125		104.500		104.500	5.125					4.625					
4.250		104.500		104.500	5.250					4.750					
4.375					5.375					4.875					
4.500					5.500					5.000					
4.625					5.625					5.125					

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

Extension and Re-lock Fees			
5 Day	0.125	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	-2.500	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters	
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Second home LTV > 85%	-0.250
>4 Properties	-0.500
Escrow Waiver (Except CA & NY)	-0.250
Self Employed	-1.000
Adverse Market Refi fee >\$125,00	-0.500

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

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

LPMI Adjustments - All LPMI Products

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

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



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

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WesLend Fixed High Balance														
1033-99 1133-99 Conventional 25/30 Yr Fixed HB					1233-99 1253-99 Conventional 20 Yr Fixed HB					1333-99 1353-99 Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	99.913	99.663	99.663	99.663	3.000	102.853	102.603	102.603	102.603	2.250	101.874	101.874	101.874	101.874
2.375	100.724	100.474	100.474	100.474	3.125	103.066	102.816	102.816	102.816	2.375	102.210	102.210	102.210	102.210
2.500	101.293	101.043	101.043	101.043	3.250	102.704	102.454	102.454	102.454	2.500	102.509	102.509	102.509	102.509
2.625	101.696	101.446	101.446	101.446	3.375	103.275	103.025	103.025	103.025	2.625	102.465	102.465	102.465	102.465
2.750	102.012	101.762	101.762	101.762	3.500	103.659	103.409	103.409	103.409	2.750	102.972	102.972	102.972	102.972
2.875	102.560	102.310	102.310	102.310	3.625	103.864	103.614	103.614	103.614	2.875	103.267	103.267	103.267	103.267
3.000	102.958	102.708	102.708	102.708	3.750	101.957	101.707	101.707	101.707	3.000	103.468	103.468	103.468	103.468
3.125	103.339	103.089	103.089	103.089	3.875	102.434	102.184	102.184	102.184	3.125	103.227	103.227	103.227	103.227
3.250	102.604	102.354	102.354	102.354	4.000	102.738	102.488	102.488	102.488	3.250	102.685	102.685	102.685	102.685
3.375	103.175	102.925	102.925	102.925	4.125	102.927	102.677	102.677	102.677	3.375	102.978	102.978	102.978	102.978
3.500	103.559	103.309	103.309	103.309	4.250	102.123	101.873	101.873	101.873	3.500	103.193	103.193	103.193	103.193
3.625	103.764	103.514	103.514	103.514	4.375	102.463	102.213	102.213	102.213	3.625	102.486	102.486	102.486	102.486
3.750	102.403	102.153	102.153	102.153	4.500					3.750	102.272	102.272	102.272	102.272
3.875	102.738	102.488	102.488	102.488	4.625					3.875	102.090	102.090	102.090	102.090
4.000	103.056	102.806	102.806	102.806	4.750					4.000	102.388	102.388	102.388	102.388
4.125	103.342	103.092	103.092	103.092	4.875					4.125	102.086	102.086	102.086	102.086
4.250	103.196	102.946	102.946	102.946	5.000					4.250				
4.375	103.507	103.257	103.257	103.257	5.125					4.375				
4.500	99.005	98.755	98.755	98.755	5.250					4.500				
4.625	99.224	98.974	98.974	98.974	5.375					4.625				

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.250	101.819	101.569	101.569	101.569
2.375	102.155	101.905	101.905	101.905
2.500	102.453	102.203	102.203	102.203
2.625	102.401	102.151	102.151	102.151
2.750	102.908	102.658	102.658	102.658
2.875	103.203	102.953	102.953	102.953
3.000	103.404	103.154	103.154	103.154
3.125	103.168	102.918	102.918	102.918
3.250	102.639	102.389	102.389	102.389
3.375	102.932	102.682	102.682	102.682
3.500	103.148	102.898	102.898	102.898
3.625	102.415	102.165	102.165	102.165
3.750	102.199	101.949	101.949	101.949
3.875	101.803	101.553	101.553	101.553
4.000	102.102	101.852	101.852	101.852
4.125	101.840	101.590	101.590	101.590
4.250	102.123	101.873	101.873	101.873
4.375				
4.500				
4.625				

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

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

Price Adjustments

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

Conventional Adjusters	
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Second home LTV > 85%	-0.250
>4 Properties	-0.500
Escrow Waiver (Except CA & NY)	-0.250
High Balance Purchase & No Cash Out	-0.250
High Balance Cashout	-1.000
Self Employed	-1.000
Adverse Market Refi fee >\$125,00	-0.500

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

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

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

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

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WesLend Government																																						
8000-99 8100-99					8300-99					FHA / VA 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																													
2.250		102.890		102.640	2.250		102.116		101.866	<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>680 - 699</td> <td style="text-align: right;">-0.250</td> </tr> <tr> <td>660-679</td> <td style="text-align: right;">-0.500</td> </tr> <tr> <td>640-659</td> <td style="text-align: right;">-2.000</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> <tr> <td>Manufactured</td> <td style="text-align: right;">-10.000</td> </tr> <tr> <td>Ln Amt <=110K</td> <td style="text-align: right;">-0.500</td> </tr> <tr> <td>VA IRRL N/O/O</td> <td style="text-align: right;">-1.000</td> </tr> <tr> <td>Self - Employed</td> <td style="text-align: right;">-1.000</td> </tr> <tr> <td>>4 Properties</td> <td style="text-align: right;">-0.500</td> </tr> </tbody> </table> <p>*FHA ONLY</p>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	640-659	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-10.000	Ln Amt <=110K	-0.500	VA IRRL N/O/O	-1.000	Self - Employed	-1.000	>4 Properties	-0.500
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VA IRRL N/O/O	-1.000																																					
Self - Employed	-1.000																																					
>4 Properties	-0.500																																					
2.375		103.349		103.099	2.375		102.309		102.059																													
2.500		103.813		103.563	2.500		102.415		102.165																													
2.625		104.193		103.943	2.625		102.595		102.345																													
2.750		104.602		104.352	2.750		102.159		101.909																													
2.875		104.285		104.035	2.875		102.502		102.252																													
3.000		104.596		104.346	3.000		102.785		102.535																													
3.125		104.993		104.743	3.125		103.076		102.826																													
3.250		105.377		105.127	3.250		102.225		101.975																													
3.375		103.589		103.339	3.375		102.678		102.428																													
3.500		103.974		103.724	3.500		103.138		102.888																													
3.625		104.345		104.095	3.625		103.583		103.333																													
3.750		104.705		104.455	3.750		102.644		102.394																													
3.875		104.686		104.436	3.875		103.091		102.841																													
4.000		105.045		104.795	4.000		103.536		103.286																													
4.125		105.392		105.142	4.125		103.982		103.732																													
4.250		105.726		105.476	4.250		99.606		99.356																													
4.375		105.608		105.358	4.375																																	
4.500		105.943		105.693	4.500																																	
4.625					4.625																																	
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS																												
Rate	15 Day	30 Day	45 Day	60 Day																																		
2.250		102.901		102.651	<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>680 - 699</td> <td style="text-align: right;">-0.500</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>Loan amt <=110k</td> <td style="text-align: right;">-0.750</td> </tr> <tr> <td>Self Employed</td> <td style="text-align: right;">-1.000</td> </tr> <tr> <td>>4 Properties</td> <td style="text-align: right;">-0.500</td> </tr> </tbody> </table>	FICO Adjustments		680 - 699	-0.500	> 700	0.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	Loan amt <=110k	-0.750	Self Employed	-1.000	>4 Properties	-0.500													
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2.500		104.099		103.849																																		
2.625		104.496		104.246																																		
2.750		103.905		103.655																																		
2.875		104.491		104.241																																		
3.000		104.896		104.646																																		
3.125		105.027		104.777																																		
3.250		103.347		103.097																																		
3.375		103.878		103.628																																		
3.500		104.105		103.855																																		
3.625		104.267		104.017																																		
3.750		104.679		104.429																																		
3.875		105.034		104.784																																		
4.000		105.039		104.789																																		
4.125		105.602		105.352																																		
4.250		104.342		104.092																																		
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	>\$500-765,600k																												
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194																												
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Lock Desk Hours 9:00 am - 4:30 pm Pacific Time
 Email: lockdesk@weslend.com
 Phone: 877-945-4105 ext 4

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WesLend Government										
8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750		102.083		101.833	2.750		101.875		101.625	
2.875		101.074		100.824	2.875		101.524		101.274	
3.000		101.484		101.234	3.000		101.529		101.279	
3.125		101.880		101.630	3.125		101.534		101.284	
3.250		102.265		102.015	3.250		101.539		101.289	
3.375		101.196		100.946	3.375		101.518		101.268	
3.500		101.580		101.330	3.500		101.523		101.273	
3.625		101.952		101.702	3.625		101.528		101.278	
3.750		102.311		102.061	3.750		102.288		102.038	
3.875		101.542		101.292	3.875		102.293		102.043	
4.000		101.901		101.651	4.000		102.298		102.048	
4.125		102.248		101.998	4.125		102.303		102.053	
4.250		102.582		102.332	4.250		102.308		102.058	
4.375		101.933		101.683	4.375					
4.500		102.268		102.018	4.500					
4.625					4.625					
4.750					4.750					
4.875					4.875					
5.000					5.000					
5.125					5.125					

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

*FHA ONLY

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

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

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

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

WesLend Government ARM

8700-99 FHA 5/1 ARM					6700-99 VA 5/1 ARM					<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">FICO Adjustments</th> </tr> <tr> <td style="text-align: center;">680 - 699</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td style="text-align: center;">660-679</td> <td style="text-align: center;">-0.500</td> </tr> <tr> <td style="text-align: center;">640-659</td> <td style="text-align: center;">-2.000</td> </tr> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Government Adjusters</th> </tr> <tr> <td style="text-align: center;">Manual</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td style="text-align: center;">2 unit</td> <td style="text-align: center;">-0.750</td> </tr> <tr> <td style="text-align: center;">3-4 unit</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td style="text-align: center;">VA</td> <td style="text-align: center;">-0.250</td> </tr> <tr> <td style="text-align: center;">Manufactured</td> <td style="text-align: center;">-10.000</td> </tr> <tr> <td style="text-align: center;">Ln Amt <=110K</td> <td style="text-align: center;">-0.500</td> </tr> <tr> <td style="text-align: center;">Self - Employed</td> <td style="text-align: center;">-1.000</td> </tr> <tr> <td style="text-align: center;">>4 Properties</td> <td style="text-align: center;">-0.500</td> </tr> </table>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	640-659	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-10.000	Ln Amt <=110K	-0.500	Self - Employed	-1.000	>4 Properties	-0.500
FICO Adjustments																																				
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Margin 2.000	Caps 1/1/5				Index: 1 year CMT	Rate	Caps 1/1/5				Index: 1 year CMT	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Extension and Re-lock Fees</th> </tr> <tr> <td colspan="2" style="text-align: center; padding: 5px;">Please call lock deck for extensions and relocks</td> </tr> </table>	Extension and Re-lock Fees		Please call lock deck for extensions and relocks																					
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Please call lock deck for extensions and relocks																																				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																											
2.750		92.950		92.700	2.750		92.950		92.700																											
2.875		93.156		92.906	2.875		93.156		92.906																											
3.000		100.184		99.934	3.000		100.184		99.934																											
3.125		100.577		100.327	3.125		100.577		100.327																											
3.250		100.971		100.721	3.250		100.971		100.721																											
3.375		101.044		100.794	3.375		101.044		100.794																											
3.500		101.439		101.189	3.500		101.439		101.189																											
3.625		101.833		101.583	3.625		101.833		101.583																											
3.750		102.229		101.979	3.750		102.229		101.979																											
3.875		102.268		102.018	3.875		102.268		102.018																											
4.000		102.663		102.413	4.000		102.663		102.413																											
4.125		103.059		102.809	4.125		103.059		102.809																											
4.250		103.456		103.206	4.250		103.456		103.206																											
4.375		102.746		102.496	4.375		102.746		102.496																											
4.500		103.140		102.890	4.500		103.140		102.890																											
4.625		103.535		103.285	4.625		103.535		103.285																											
4.750		103.930		103.680	4.750		103.930		103.680																											
4.875					4.875																															
5.000					5.000																															
5.125					5.125																															

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-765,600k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
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FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 Home Ready 30 Yr Fixed					1022-00 Home Possible 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250		100.264		100.014	2.250		100.264		100.014
2.375		101.011		100.761	2.375		101.011		100.761
2.500		101.757		101.507	2.500		101.757		101.507
2.625		102.234		101.984	2.625		102.234		101.984
2.750		102.901		102.651	2.750		102.901		102.651
2.875		103.564		103.314	2.875		103.564		103.314
3.000		104.156		103.906	3.000		104.156		103.906
3.125		104.487		104.237	3.125		104.487		104.237
3.250		104.053		103.803	3.250		104.053		103.803
3.375		104.597		104.347	3.375		104.597		104.347
3.500		104.980		104.730	3.500		104.980		104.730
3.625		105.223		104.973	3.625		105.223		104.973
3.750		104.573		104.323	3.750		104.573		104.323
3.875		104.917		104.667	3.875		104.917		104.667
4.000		105.158		104.908	4.000		105.158		104.908
4.125		105.357		105.107	4.125		105.357		105.107
4.250		105.187		104.937	4.250		105.187		104.937
4.375		105.400		105.150	4.375		105.400		105.150
4.500					4.500				
4.625					4.625				

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

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

Loans with Secondary Financing

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

LPMI Adjustments - HomeReady

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
95%-90.01%	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Premium Adjustments									
3- 4 - Unit Property	N/A	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
>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	0.25
7 Day	0.150		
15 Day	0.250		

[link to policy](#)

Wholesale Fee Buyout Option Price Adjustor

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