



Effective: 12/18/19 8:59 AM

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

Table of Contents	
Tab	Product
<u>2</u>	Fixed Conforming
<u>3</u>	Fixed Conforming HB
<u>4</u>	Fixed Government
<u>5</u>	Fixed Government HB
<u>6</u>	Government Arms
<u>7</u>	Arm Conforming
<u>8</u>	Arm Conforming HB
<u>9</u>	FHLMC-FNMA Specific
<u>10</u>	Jumbo Advantage

- 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

[Return to Home Tab](#)



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WesLend Conforming DU and LP														
1000-99 / 1100-99					1200-99 / 1300-99					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	99.552	99.520	99.445	99.004	3.250	100.172	100.146	100.076	100.062	2.750	99.139	99.086	99.026	98.893
3.375	100.118	100.086	100.011	99.623	3.375	100.672	100.652	100.576	100.568	2.875	99.796	99.720	99.671	99.545
3.500	100.588	100.556	100.481	100.131	3.500	101.126	101.111	101.030	101.027	3.000	100.508	100.433	100.386	100.143
3.625	101.368	101.335	101.250	100.831	3.625	101.683	101.641	101.555	101.526	3.125	100.939	100.886	100.826	100.662
3.750	102.024	101.992	101.907	101.351	3.750	102.221	102.184	102.093	102.070	3.250	101.387	101.213	101.168	101.061
3.875	102.454	102.422	102.337	101.897	3.875	102.775	102.652	102.555	102.538	3.375	101.706	101.557	101.512	101.408
4.000	102.947	102.914	102.829	102.359	4.000	103.159	103.059	102.957	102.945	3.500	102.271	102.096	102.018	101.771
4.125	103.292	103.260	103.174	102.714	4.125	103.640	103.649	103.542	103.504	3.625	102.730	102.555	102.464	102.237
4.250	103.730	103.698	103.613	102.805	4.250	104.148	104.162	104.050	104.017	3.750	103.075	102.935	102.857	102.626
4.375	104.032	104.000	103.915	103.282	4.375	104.598	104.617	104.500	104.473	3.875	103.401	103.292	103.214	102.928
4.500	104.427	104.395	104.310	103.658	4.500	104.968	104.991	104.869	104.848	4.000	103.763	103.637	103.557	103.126
4.625	104.570	104.538	104.479	103.870	4.625	105.321	105.350	105.222	105.206	4.125	104.086	103.988	103.909	103.537
4.750	104.772	104.756	104.713	103.866	4.750	105.328	105.361	105.228	105.182	4.250	104.468	104.429	104.386	103.940
4.875	105.090	105.074	105.032	104.270	4.875	105.728	105.766	105.628	105.588	4.375	104.689	104.651	104.608	104.277
5.000	105.348	105.271	105.229	104.605	5.000	106.000	106.000	105.963	105.928	4.500	104.898	104.832	104.750	104.500
5.125	105.699	105.606	105.394	104.890	5.125	106.000	106.000	106.000	106.000	4.625	104.068	104.002	103.919	103.797
5.250	105.876	105.860	105.828	105.058	5.250	104.820	104.717	104.532		4.750	104.418	104.352	104.269	104.118
5.375	105.509	105.594	105.485	105.417	5.375	105.068	104.965	104.779		4.875	104.702	104.647	104.597	104.329
5.500	105.759	105.848	105.739	105.677	5.500	105.364	105.274	105.102		5.000	105.032	105.004	104.980	104.468
5.625	106.000	106.000	106.000	106.000	5.625					5.125	103.112	102.970	102.927	102.787

1400-99 / 1401-99														
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	101.367	101.305	101.254	101.194	3.250					2.750				
3.375	101.770	101.702	101.657	101.590	3.375					2.875				
3.500	102.298	102.226	102.185	102.113	3.500					3.000				
3.625	102.730	102.649	102.612	102.537	3.625					3.125				
3.750	103.075	102.969	102.937	102.857	3.750					3.250				
3.875	103.401	103.228	103.201	103.116	3.875					3.375				
4.000	103.763	103.588	103.395	103.306	4.000					3.500				
4.125	104.058	103.883	103.738	103.642	4.125					3.625				
4.250	104.163	104.059	104.109	104.008	4.250					3.750				
4.375	104.460	104.352	104.406	104.301	4.375					3.875				
4.500	104.675	104.562	104.621	104.511	4.500					4.000				
4.625	104.201	104.081	104.115	103.998	4.625					4.125				
4.750	104.509	104.385	104.423	104.301	4.750					4.250				
4.875	104.715	104.586	104.629	104.502	4.875					4.375				
5.000	104.876	104.742	104.789	104.658	5.000					4.500				
5.125	102.993	102.853	102.812	102.674	5.125					4.625				
5.250	103.285	103.140	103.104	102.961	5.250					4.750				
5.375	103.467	103.317	103.286	103.138	5.375					4.875				
5.500	103.613	103.459	103.432	103.280	5.500					5.000				
5.625	102.994	102.833	102.812	102.653	5.625					5.125				

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

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

Price Adjustments										
<b>Risk Based Adjustments (Terms &gt; 15 years only)</b>					<b>Conventional Adjusters</b>					
620 - 639	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97	Investment Property LTV <=75	-2.125
640 - 659	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	Investment Property LTV >75 and <=80	-3.375
660 - 679	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	Attached Condo >75 LTV & Term > 15yrs	-0.750
680 - 699	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	2-4 Units	-1.000
700 - 719	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	Manufactured	-0.750
720 - 739	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	Second home LTV > 85%	-0.250
> 740	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000		

Loans with Secondary Financing			
All Loans with Subordinate Financing			
The below adds also apply:			
<b>LTV Range</b>	<b>CLTV Range</b>	<b>Fico &lt;720</b>	<b>Fico &gt;=720</b>
<= 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)				
620 - 639	<=60	60.01 - 70	70.01 - 75	75.01 - 80
640 - 659	-0.625	-1.625	-1.625	-3.125
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									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
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
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327
TX Only	-1.00								

[Return to Home Tab](#)



Effective: 12/18/19 8:59 AM

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	98.396	98.351	98.230	98.045	3.250	98.396	98.321	98.230		2.750	99.160	99.089	98.987	
3.375	99.022	98.948	98.859	98.713	3.375	99.022	98.948	98.859		2.875	99.635	99.564	99.462	
3.500	99.798	99.610	99.525	99.482	3.500	99.661	99.610	99.525		3.000	100.133	100.042	99.972	
3.625	100.605	100.395	100.305	100.268	3.625	100.441	100.395	100.305		3.125	100.473	100.402	100.300	
3.750	101.295	101.106	101.011	100.979	3.750	101.147	101.106	101.011		3.250	100.919	100.832	100.762	
3.875	101.862	101.744	101.644	101.618	3.875	101.781	101.744	101.644		3.375	101.308	101.223	101.110	
4.000	102.314	102.282	102.176	102.155	4.000	102.313	102.282	102.176		3.500	101.719	101.632	101.562	
4.125	102.693	102.666	102.555	102.540	4.125	102.693	102.666	102.555		3.625	102.035	101.950	101.832	
4.250	102.805	102.697	102.581	102.536	4.250	102.687	102.697	102.581		3.750	102.281	102.196	102.078	
4.375	103.303	103.284	103.163	103.123	4.375	103.269	103.284	103.163		3.875	102.516	102.431	102.313	
4.500	103.718	103.737	103.611	103.577	4.500	103.718	103.737	103.611		4.000	102.772	102.686	102.569	
4.625	104.050	104.074	103.943	103.915	4.625	104.050	104.074	103.943		4.125	103.005	102.934	102.853	
4.750	103.818	103.652	103.515	103.456	4.750	103.623	103.652	103.515		4.250	103.248	103.184	103.104	
4.875	104.211	104.203	104.061	104.008	4.875	104.169	104.203	104.061		4.375	103.438	103.373	103.308	
5.000	104.591	104.630	104.483	104.435	5.000	104.591	104.630	104.483		4.500	103.695	103.630	103.564	
5.125	104.861	104.905	104.753	104.710	5.125	104.861	104.905	104.753		4.625	103.732	103.668	103.588	
5.250	104.799	103.684	103.020		5.250	102.998	102.950	102.824		4.750	102.999	102.935	102.848	
5.375	105.179	103.379	103.275		5.375	103.196	103.148	103.026		4.875				
5.500	105.428	102.652	102.586		5.500	102.683	102.652	102.586		5.000				
5.625	105.603				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.689	100.602	100.532	
3.375	101.078	100.993	100.880	
3.500	101.489	101.402	101.332	
3.625	101.805	101.720	101.602	
3.750	102.051	101.966	101.848	
3.875	102.286	102.201	102.083	
4.000	102.542	102.456	102.339	
4.125	102.775	102.704	102.623	
4.250	103.018	102.954	102.874	
4.375	103.182	103.117	103.051	
4.500	103.412	103.348	103.282	
4.625	103.502	103.438	103.358	
4.750	102.769	102.705	102.618	
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										
<b>Risk Based Adjustments (Terms &gt; 15 years only)</b>										
	<=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	Investment Property LTV <=75	-2.125
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	Investment Property LTV >75 and <=80	-3.375
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	Attached Condo >75 LTV & Term > 15yrs	-0.750
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	2-4 Units	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	HighBal Purchase & No Cashout Refi	-0.250
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	HighBal Cashout Refi	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-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	0.000
Cash Out Refinance	-0.540	-0.600	-0.700	N/A	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					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	100.113	99.882	99.796		2.750	99.936	99.892	99.820	99.777	
2.875	100.602	100.371	100.286		2.875	100.319	100.270	100.203	100.155	
3.000	101.274	101.227	100.775		3.000	100.724	100.649	100.618	100.524	
3.125	101.635	101.588	101.265		3.125	101.136	101.066	101.031	100.882	
3.250	102.689	102.626	102.045	101.973	3.250	101.893	101.762	101.717	101.408	
3.375	103.241	103.179	102.494	102.418	3.375	102.305	102.178	102.130	101.763	
3.500	103.538	103.475	102.916	102.830	3.500	102.699	102.577	102.523	102.109	
3.625	103.884	103.821	103.404	103.201	3.625	103.077	102.961	102.904	102.443	
3.750	104.250	104.036	103.888	103.530	3.750	103.268	103.182	103.212	103.127	
3.875	104.053	104.045	103.088	102.945	3.875	103.605	103.514	103.548	103.459	
4.000	104.192	104.184	103.540	103.279	4.000	103.928	103.881	103.872	103.778	
4.125	104.461	104.453	103.969	103.582	4.125	104.284	104.256	104.226	104.082	
4.250	104.858	104.834	104.377	103.856	4.250	104.533	104.428	104.476	104.373	
4.375	104.865	104.841	103.691	103.407	4.375	104.376	104.264	104.287	104.176	
4.500	105.088	105.064	104.131	103.691	4.500	104.669	104.552	104.579	104.464	
4.625	105.314	105.291	104.644	103.955	4.625	104.639	104.611	104.584		
4.750	105.741	105.734	104.862	104.203	4.750	102.996	102.968	102.937		
4.875	104.803	104.704	104.676	104.203	4.875	103.367	103.339	103.308		
5.000	104.951	104.844	104.820	104.452	5.000	103.735	103.707	103.677		
5.125	105.287	105.259	105.235		5.125	104.101	104.073	104.044		
7000-99					USDA 30 Yr Fixed					USDA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day						
3.250	102.152	102.078	101.995	101.923						
3.375	102.601	102.522	102.444	102.368						
3.500	103.018	102.934	102.861	102.780						
3.625	103.395	103.306	103.237	103.151						
3.750	103.728	103.635	103.570	103.480						
3.875	103.053	102.953	102.992	102.895						
4.000	103.392	103.287	103.331	103.229						
4.125	103.758	103.730	103.706	103.532						
4.250	103.979	103.864	103.917	103.806						
4.375	103.629	103.601	103.577	103.357						
4.500	104.133	104.105	104.081	103.641						
4.625	104.646	104.618	104.594	103.905						
4.750	104.344	104.208	104.285	104.153						
4.875	104.585	104.557	104.533	104.153						
5.000	104.822	104.794	104.770	104.402						
5.125	105.237	105.209	105.185							
5.250	103.759	103.731	103.707							

  

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	97.757	97.035	94.859		2.750	98.753	98.682	98.594		<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																																			
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620 - 639	-1.250																																			
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Government Adjusters																																				
Manual	-0.250																																			
2 unit	-0.750																																			
3-4 unit	-1.000																																			
VA	-0.250																																			
2.875	98.777	98.546	98.461		2.875	99.061	98.990	98.902																												
3.000	99.399	99.035	98.950		3.000	99.353	99.281	99.194																												
3.125	99.760	99.525	99.440		3.125	99.629	99.557	99.470																												
3.250	101.163	100.422	100.339	100.267	3.250	100.368	100.289	100.193																												
3.375	101.715	100.858	100.759	100.634	3.375	100.641	100.562	100.466																												
3.500	101.981	101.346	101.247	100.965	3.500	100.896	100.817	100.722																												
3.625	102.351	101.834	101.735	101.256	3.625	101.134	101.056	100.960																												
3.750	102.581	102.319	102.220	101.507	3.750	101.610	101.545	101.480																												
3.875	102.411	101.592	101.545	101.217	3.875	101.849	101.785	101.719																												
4.000	102.509	102.044	101.996	101.478	4.000	102.073	102.009	101.943																												
4.125	102.666	102.474	102.426	101.716	4.125	102.282	102.218	102.152																												
4.250	103.073	102.881	102.833	101.935	4.250	102.476	102.412	102.346																												
4.375	103.127	102.035	101.991	101.686	4.375	101.333	101.255	101.348																												
4.500	103.280	102.445	102.401	101.927	4.500	101.529	101.451	101.544																												
4.625	103.397	102.835	102.792	102.160	4.625	101.712	101.634	101.727																												
4.750	103.383	103.206	103.162	102.386	4.750	101.882	101.804	101.897																												
4.875	102.259	102.160	102.132	101.408	4.875																															
5.000	102.632	102.534	102.505	101.624	5.000																															
5.125	102.377	102.349	101.973	101.825	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	96.819	96.782	96.721	96.684	2.750	96.819	96.782	96.721	96.684	<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;">Please call lock deck for extensions and relocks</td> </tr> </table>	Extension and Re-lock Fees		Please call lock deck for extensions and relocks															
Extension and Re-lock Fees																												
Please call lock deck for extensions and relocks																												
2.875	97.099	97.057	97.000	96.959	2.875	97.099	97.057	97.000	96.959																			
3.000	99.560	99.447	99.335	97.208	3.000	99.560	99.447	99.335	97.208																			
3.125	99.958	99.845	99.733	97.398	3.125	99.958	99.845	99.733	97.398																			
3.250	100.357	100.244	100.132	97.900	3.250	100.357	100.244	100.132	97.900																			
3.375	100.436	100.323	100.211	98.153	3.375	100.436	100.323	100.211	98.153																			
3.500	100.835	100.722	100.610	98.333	3.500	100.835	100.722	100.610	98.333																			
3.625	101.235	101.122	101.010	98.431	3.625	101.235	101.122	101.010	98.431																			
3.750	101.636	101.523	101.411	98.588	3.750	101.636	101.523	101.411	98.588																			
3.875	101.680	101.567	101.455	98.828	3.875	101.680	101.567	101.455	98.828																			
4.000	102.080	101.967	101.855	98.994	4.000	102.080	101.967	101.855	98.994																			
4.125	102.481	102.368	102.256	99.071	4.125	102.481	102.368	102.256	99.071																			
4.250	102.883	102.770	102.658	99.184	4.250	102.883	102.770	102.658	99.184																			
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																							

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	98.532	98.496	98.450	98.415	2.750	98.742	98.701	98.653	98.614	2.750	98.194	98.153	98.093	98.055			
2.875	98.867	98.826	98.779	98.740	2.875	99.153	99.108	99.060	99.016	2.875	98.641	98.596	98.538	98.493			
3.000	99.199	99.153	99.106	99.061	3.000	99.561	99.510	99.463	99.414	3.000	99.084	99.033	98.977	98.927			
3.125	99.533	99.482	99.434	99.384	3.125	99.968	99.912	99.866	99.812	3.125	99.527	99.471	99.415	99.361			
3.250	99.849	99.792	99.744	99.688	3.250	100.320	100.259	100.212	100.153	3.250	99.921	99.860	99.805	99.745			
3.375	100.162	100.100	100.051	99.990	3.375	100.664	100.598	100.551	100.487	3.375	100.307	100.240	100.186	100.121			
3.500	100.475	100.407	100.357	100.292	3.500	101.009	100.938	100.891	100.821	3.500	100.692	100.620	100.566	100.496			
3.625	100.792	100.720	100.669	100.598	3.625	101.359	101.282	101.235	101.160	3.625	101.081	101.004	100.951	100.876			
3.750	101.045	100.967	100.914	100.838	3.750	101.635	101.553	101.504	101.424	3.750	101.406	101.324	101.269	101.189			
3.875	101.288	101.205	101.149	101.068	3.875	101.899	101.812	101.761	101.676	3.875	101.718	101.631	101.576	101.490			
4.000	101.529	101.441	101.384	101.297	4.000	102.163	102.071	102.018	101.928	4.000	102.030	101.937	101.881	101.790			
4.125	101.770	101.677	101.617	101.525	4.125	102.426	102.329	102.275	102.179	4.125	102.340	102.242	102.185	102.089			
4.250	101.611	101.518	101.423		4.250	101.649	101.556	101.461		4.250		101.899	101.804				
4.375		101.690	101.595		4.375					4.375							
4.500					4.500					4.500							
4.625					4.625					4.625							
4.750					4.750					4.750							
4.875					4.875					4.875							

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**

**Risk Based Adjustments (Terms > 15 years only)**

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

**Conventional Adjusters**

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

**Loans with Secondary Financing**

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

**Cash Out (All Terms)**

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

**LPMI Adjustments - All LPMI Products**

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

**Wholesale Fee Buyout Option Price Adjustor**

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



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

[Return to Home Tab](#)



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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	98.724	98.688	98.642	98.607	2.750	98.801	98.761	98.712	98.674	2.750	98.307	98.267	98.207	98.168
2.875	99.055	99.014	98.967	98.928	2.875	99.211	99.166	99.118	99.074	2.875	98.753	98.708	98.649	98.605
3.000	99.382	99.336	99.289	99.244	3.000	99.617	99.566	99.519	99.470	3.000	99.195	99.144	99.087	99.038
3.125	99.713	99.662	99.614	99.564	3.125	100.023	99.967	99.921	99.867	3.125	99.636	99.580	99.524	99.470
3.250	100.027	99.970	99.921	99.866	3.250	100.374	100.313	100.267	100.208	3.250	100.027	99.966	99.911	99.852
3.375	100.338	100.276	100.227	100.167	3.375	100.719	100.652	100.606	100.541	3.375	100.411	100.344	100.290	100.225
3.500	100.653	100.586	100.536	100.470	3.500	101.063	100.991	100.944	100.875	3.500	100.793	100.721	100.667	100.597
3.625	100.973	100.900	100.849	100.778	3.625	101.412	101.335	101.288	101.213	3.625	101.179	101.102	101.049	100.973
3.750	101.227	101.150	101.097	101.020	3.750	101.687	101.605	101.556	101.476	3.750	101.501	101.419	101.365	101.284
3.875	101.473	101.390	101.334	101.253	3.875	101.952	101.865	101.814	101.729	3.875	101.813	101.725	101.670	101.585
4.000	101.715	101.627	101.570	101.483	4.000	102.218	102.126	102.073	101.983	4.000	102.125	102.032	101.976	101.886
4.125	101.958	101.865	101.805	101.713	4.125	102.484	102.387	102.332	102.236	4.125	102.436	102.339	102.282	102.185
4.250	102.124	102.026	101.962	101.865	4.250	102.695	102.592	102.535	102.434	4.250	102.677	102.574	102.515	102.413
4.375	102.280	102.177	102.110	102.007	4.375	102.900	102.792	102.732	102.626	4.375	102.909	102.801	102.740	102.633
4.500	102.436	102.327	102.256	102.149	4.500	103.105	102.992	102.929	102.818	4.500	103.144	103.031	102.967	102.856
4.625	102.590	102.475	102.401	102.288	4.625	103.308	103.190	103.124	103.008	4.625	103.378	103.259	103.193	103.076
4.750	102.728	102.609	102.530	102.412	4.750	103.500	103.430	103.362	103.240	4.750	103.500	103.462	103.393	103.271
4.875	102.865	102.741	102.658	102.535	4.875	103.500	103.500	103.500	103.479	4.875	103.500	103.500	103.500	103.463

**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		
<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



[Return to Home Tab](#)



Effective: 12/18/19 8:59 AM

**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	100.830	100.754	100.671		3.625	101.141	101.114	101.097	101.076
3.750	101.566	101.481	101.393		3.750	101.995	101.946	101.911	101.873
3.875	101.992	101.908	101.817		3.875	102.384	102.335	102.304	102.267
4.000	102.473	102.388	102.298		4.000	102.837	102.789	102.756	102.719
4.125	102.806	102.722	102.631		4.125	102.848	102.799	102.774	102.736
4.250	103.200	103.072	102.968		4.250	103.523	103.452	103.388	103.334
4.375	103.489	103.363	103.258		4.375	103.790	103.720	103.659	103.604
4.500	103.877	103.754	103.650		4.500	104.171	104.100	104.042	103.988
4.625	103.959	103.894	103.812		4.625	104.107	104.036	103.979	103.924
4.750	104.240	104.171	104.097		4.750	104.513	104.420	104.374	104.303
4.875	104.578	104.501	104.389		4.875	104.868	104.775	104.731	104.660
5.000	104.855	104.778	104.675		5.000	105.155	105.062	105.019	104.948
5.125	105.206	105.132	105.011		5.125	105.500	105.407	105.367	105.296
5.250					5.250	105.682	105.566	105.600	105.512
5.375					5.375	105.887	105.772	105.808	105.720
5.500					5.500	105.925	105.787	105.988	105.883
5.625					5.625	106.474	106.336	106.541	106.435
5.750					5.750	106.926	106.789	106.996	106.890
5.875					5.875	107.118	106.980	107.189	107.084
6.000					6.000	107.313	107.175	107.384	107.279

**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

[Return to Home Tab](#)



Effective: 12/18/19 8:59 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		98.817			4.000		99.430			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		99.266			4.125		99.752				
4.250		99.715			4.250		100.063				
4.375		100.045			4.375		100.361				
4.500		100.375			4.500		100.660				
4.625		100.705			4.625		100.959				
4.750		101.035			4.750		101.255				
4.875		101.364			4.875		101.551				
5.000		101.694			5.000		101.873				
5.125		102.006			5.125		102.200				
5.250		102.319			5.250		102.528				
5.375		102.631			5.375		102.855				
5.500		102.944			5.500		103.181				
5.625		103.256			5.625		103.506				
5.750		103.569			5.750		103.832				
5.875		103.881			5.875		104.157				
6.000		104.194			6.000		104.483				
6.125		104.506			6.125		104.808				
6.250					6.250		105.134				
6.375					6.375		105.459				

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

12 MNTH LIBOR  
 1.95963

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	