



Effective: 12/23/19 8:43 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		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	
3.250	99.901	99.868	99.791	99.270	3.250	100.534	100.476	100.407	100.395	2.750	99.381	99.322	99.262	99.086	
3.375	100.458	100.426	100.348	99.892	3.375	101.097	101.044	100.970	100.963	2.875	100.032	99.973	99.913	99.721	
3.500	100.965	100.933	100.855	100.430	3.500	101.547	101.499	101.420	101.418	3.000	100.720	100.648	100.569	100.340	
3.625	101.672	101.639	101.562	101.093	3.625	102.043	102.000	101.916	101.920	3.125	101.160	101.103	101.041	100.875	
3.750	102.345	102.312	102.222	101.614	3.750	102.484	102.445	102.356	102.334	3.250	101.498	101.429	101.351	101.289	
3.875	102.776	102.743	102.653	102.164	3.875	102.950	102.917	102.822	102.806	3.375	101.891	101.824	101.746	101.674	
4.000	103.243	103.210	103.120	102.645	4.000	103.411	103.382	103.282	103.272	3.500	102.451	102.385	102.307	101.994	
4.125	103.609	103.577	103.487	103.054	4.125	103.831	103.838	103.733	103.696	3.625	102.780	102.701	102.630	102.382	
4.250	103.977	103.944	103.854	103.014	4.250	104.355	104.368	104.257	104.226	3.750	103.172	103.102	103.023	102.796	
4.375	104.260	104.228	104.137	103.495	4.375	104.808	104.825	104.710	104.684	3.875	103.514	103.452	103.381	103.205	
4.500	104.676	104.644	104.554	103.893	4.500	105.179	105.201	105.080	105.060	4.000	103.857	103.796	103.727	103.605	
4.625	104.826	104.794	104.704	104.140	4.625	105.534	105.561	105.435	105.420	4.125	104.228	104.193	104.150	103.599	
4.750	104.970	104.954	104.909	104.051	4.750	105.479	105.542	105.411	105.366	4.250	104.605	104.573	104.529	103.994	
4.875	105.256	105.239	105.194	104.456	4.875	105.882	105.949	105.813	105.774	4.375	104.823	104.793	104.748	104.325	
5.000	105.452	105.434	105.389	104.807	5.000	106.150	106.150	106.142	106.108	4.500	104.986	104.906	104.812	104.526	
5.125	105.737	105.655	105.535	105.004	5.125	106.150	106.150	106.150	106.150	4.625	104.422	104.342	104.248	103.987	
5.250	106.014	105.998	105.965	105.201	5.250	104.930	104.820	104.634		4.750	104.769	104.689	104.595	104.319	
5.375	105.867	105.705	105.627	105.561	5.375	105.176	105.065	104.879		4.875	105.134	105.088	104.991	104.524	
5.500	106.112	105.945	105.867	105.805	5.500	105.473	105.363	105.187		5.000	105.442	105.398	105.308	104.647	
5.625	106.150	106.150	106.150	106.150	5.625					5.125	103.221	103.090	103.037	102.965	

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	
3.250	101.532	101.482	101.419	101.379	3.250					2.750					
3.375	101.871	101.818	101.758	101.723	3.375					2.875					
3.500	102.384	102.320	102.271	102.246	3.500					3.000					
3.625	102.824	102.740	102.693	102.674	3.625					3.125					
3.750	103.179	103.108	103.064	103.051	3.750					3.250					
3.875	103.555	103.481	103.440	103.432	3.875					3.375					
4.000	103.903	103.826	103.788	103.785	4.000					3.500					
4.125	104.142	103.967	103.728	103.702	4.125					3.625					
4.250	104.161	104.070	104.077	104.056	4.250					3.750					
4.375	104.435	104.340	104.350	104.335	4.375					3.875					
4.500	104.669	104.571	104.542	104.532	4.500					4.000					
4.625	104.345	104.236	104.228	104.194	4.625					4.125					
4.750	104.653	104.541	104.536	104.507	4.750					4.250					
4.875	104.838	104.723	104.721	104.697	4.875					4.375					
5.000	104.972	104.854	104.854	104.836	5.000					4.500					
5.125	103.099	102.969	102.918	102.866	5.125					4.625					
5.250	103.390	103.257	103.209	103.162	5.250					4.750					
5.375	103.553	103.417	103.371	103.330	5.375					4.875					
5.500	103.674	103.535	103.492	103.457	5.500					5.000					
5.625	103.093	102.942	102.911	102.838	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

LTV Range	CLTV Range	Fico <720	Fico >=720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>350-500k	>500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.4				



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 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	98.614	98.540	98.452	98.161	3.250	98.614	98.540	98.452		2.750	99.191	99.112	99.006	
3.375	99.219	99.146	99.059	98.828	3.375	99.219	99.146	99.059		2.875	99.665	99.586	99.480	
3.500	99.774	99.722	99.639	99.597	3.500	99.774	99.722	99.639		3.000	100.146	100.039	99.963	
3.625	100.639	100.506	100.418	100.382	3.625	100.553	100.506	100.418		3.125	100.494	100.416	100.309	
3.750	101.337	101.216	101.123	101.092	3.750	101.259	101.216	101.123		3.250	100.935	100.832	100.756	
3.875	101.926	101.853	101.755	101.730	3.875	101.891	101.853	101.755		3.375	101.337	101.236	101.160	
4.000	102.426	102.393	102.289	102.269	4.000	102.426	102.393	102.289		3.500	101.868	101.770	101.694	
4.125	102.811	102.783	102.674	102.660	4.125	102.811	102.783	102.674		3.625	102.019	101.933	101.818	
4.250	102.834	102.753	102.639	102.595	4.250	102.745	102.753	102.639		3.750	102.266	102.180	102.065	
4.375	103.324	103.337	103.217	103.179	4.375	103.324	103.337	103.217		3.875	102.502	102.416	102.302	
4.500	103.772	103.790	103.666	103.633	4.500	103.772	103.790	103.666		4.000	102.754	102.669	102.554	
4.625	104.107	104.129	103.999	103.972	4.625	104.107	104.129	103.999		4.125	102.972	102.889	102.791	
4.750	103.767	103.681	103.546	103.488	4.750	103.622	103.681	103.546		4.250	103.173	103.111	103.029	
4.875	104.167	104.231	104.090	104.038	4.875	104.167	104.231	104.090		4.375	103.348	103.288	103.213	
5.000	104.589	104.657	104.512	104.465	5.000	104.589	104.657	104.512		4.500	103.570	103.509	103.435	
5.125	104.860	104.934	104.783	104.742	5.125	104.860	104.934	104.783		4.625	103.654	103.592	103.509	
5.250	104.760	103.634	102.942		5.250	102.959	102.902	102.770		4.750	102.916	102.844	102.737	
5.375	105.142	103.328	103.240		5.375	103.153	103.097	102.968		4.875				
5.500	105.378	103.299	103.173		5.500	103.354	103.299	103.173		5.000				
5.625	105.518				5.625					5.125				

1433-99 1453-99				
Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.705	100.602	100.526	
3.375	101.107	101.006	100.930	
3.500	101.638	101.540	101.464	
3.625	101.789	101.703	101.588	
3.750	102.036	101.950	101.835	
3.875	102.272	102.186	102.072	
4.000	102.524	102.439	102.324	
4.125	102.742	102.659	102.561	
4.250	102.943	102.881	102.799	
4.375	103.086	103.024	102.942	
4.500	103.289	103.227	103.145	
4.625	103.424	103.362	103.279	
4.750	102.686	102.614	102.507	
4.875				
5.000				
5.125				
5.250				
5.375				
5.500				
5.625				

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

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

Price Adjustments

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

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

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

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

LPMI Adjustments - All LPMI Products

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95%-90.01%	30%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.140	-5.700
90%-85.01%	25%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.940	-4.310
85% & Below	12%	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.500	-1.610
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-1.510	-2.260	-2.930	-3.430	-4.330	-5.800	-6.320	-6.960
95%-90.01%	25%	-1.020	-1.510	-1.920	-2.200	-2.800	-3.660	-4.040	-4.490
90%-85.01%	12%	-0.530	-0.720	-0.910	-1.000	-1.220	-1.600	-1.750	-1.940
85% & Below	6%	-0.450	-0.450	-0.450	-0.450	-0.450	-0.450	-0.470	-0.550
Premium Adjustments									
Rate & Term Refinance		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash Out Refinance		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Second Home		-0.540	-0.600	-0.700	N/A	N/A	N/A	N/A	N/A
Investment Property (Max 85% LTV)		-0.360	-0.390	-0.490	-0.600	-0.700	-1.230	-1.270	-1.350
3-4 - Unit Property		-1.020	-1.190	-1.330	-1.500	-1.750	-1.900	-2.000	-2.630
Manufactured									
>45% DTI		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
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	-0.373	-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
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WesLend Government

8000-99 8100-99					8300-99				
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	100.315	100.140	99.997		2.750	100.204	100.165	100.089	100.064
2.875	100.804	100.596	100.486		2.875	100.650	100.553	100.518	100.451
3.000	101.564	101.533	100.975		3.000	101.082	100.988	100.951	100.830
3.125	101.925	101.894	101.465		3.125	101.498	101.406	101.366	101.198
3.250	102.952	102.897	102.214	102.166	3.250	102.203	102.089	102.034	101.637
3.375	103.504	103.450	102.667	102.625	3.375	102.617	102.505	102.448	102.003
3.500	103.871	103.816	103.106	103.053	3.500	103.014	102.904	102.845	102.359
3.625	104.057	104.002	103.594	103.442	3.625	103.395	103.288	103.227	102.704
3.750	104.434	104.180	104.078	103.787	3.750	103.398	103.352	103.326	103.267
3.875	104.123	104.115	103.176	103.060	3.875	103.763	103.735	103.709	103.610
4.000	104.361	104.353	103.628	103.410	4.000	104.139	104.111	104.085	103.940
4.125	104.700	104.693	104.057	103.728	4.125	104.513	104.485	104.460	104.256
4.250	104.855	104.847	104.465	104.015	4.250	104.667	104.574	104.579	104.557
4.375	104.862	104.854	103.777	103.424	4.375	104.625	104.520	104.505	104.453
4.500	105.085	105.077	104.284	103.721	4.500	104.919	104.811	104.798	104.752
4.625	105.312	105.304	104.798	103.996	4.625	104.988	104.960	104.934	
4.750	105.830	105.807	104.856	104.254	4.750	102.896	102.868	102.841	
4.875	104.937	104.793	104.831	104.325	4.875	103.268	103.240	103.211	
5.000	105.188	105.005	104.981	104.585	5.000	103.637	103.610	103.580	
5.125	105.449	105.421	105.397		5.125	104.005	103.976	103.949	

FHA LOAN LEVEL ADJUSTMENTS

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
Manufactured	-1.250

7000-99					USDA 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	102.372	102.287	102.214	102.166					
3.375	102.825	102.745	102.667	102.625					
3.500	103.247	103.173	103.090	103.053					
3.625	103.632	103.562	103.474	103.442					
3.750	103.972	103.907	103.813	103.787					
3.875	103.180	103.218	103.119	103.060					
4.000	103.525	103.567	103.463	103.410					
4.125	103.987	103.959	103.935	103.728					
4.250	104.120	104.172	104.058	104.015					
4.375	103.829	103.801	103.777	103.424					
4.500	104.335	104.308	104.284	103.721					
4.625	104.850	104.822	104.798	103.996					
4.750	104.371	104.447	104.312	104.254					
4.875	104.792	104.764	104.740	104.325					
5.000	105.033	105.005	104.981	104.585					
5.125	105.449	105.421	105.397						
5.250	104.125	104.098	104.074						

USDA LOAN LEVEL ADJUSTMENTS

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

Streamline/IRRRL Product Codes

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

Extension and Re-lock Fees

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

Wholesale Fee Buyout Option Price Adjustor

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



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WesLend Government										
8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750	98.459	97.188	95.029		2.750	98.778	98.702	98.612		
2.875	98.915	98.597	98.511		2.875	99.085	99.010	98.920		
3.000	100.101	99.087	99.000		3.000	99.377	99.302	99.211		
3.125	100.462	99.577	99.490		3.125	99.653	99.578	99.487		
3.250	101.494	100.719	100.646	100.598	3.250	100.342	100.260	100.161		
3.375	102.047	101.102	101.024	100.981	3.375	100.616	100.533	100.435		
3.500	102.383	101.449	101.366	101.329	3.500	100.871	100.788	100.690		
3.625	102.399	101.877	101.775	101.636	3.625	101.109	101.027	100.928		
3.750	102.758	102.361	102.260	101.904	3.750	101.537	101.476	101.402		
3.875	102.768	101.748	101.650	101.591	3.875	101.776	101.716	101.642		
4.000	102.966	102.023	101.934	101.866	4.000	102.000	101.940	101.865		
4.125	103.035	102.398	102.363	102.115	4.125	102.209	102.148	102.074		
4.250	102.998	102.806	102.771	102.346	4.250	102.403	102.343	102.268		
4.375	102.975	101.933	101.835	101.739	4.375	101.598	101.548	101.498		
4.500	103.128	102.266	102.245	101.991	4.500	101.794	101.744	101.694		
4.625	103.244	102.656	102.635	102.234	4.625	101.977	101.927	101.877		
4.750	103.210	103.027	103.006	102.471	4.750	102.147	102.097	102.047		
4.875	102.213	102.100	102.137	101.692	4.875					
5.000	102.587	102.473	102.511	101.918	5.000					
5.125	102.335	102.356	102.205	102.129	5.125					

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

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	>\$500-726,525k
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 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	96.928	96.896	96.834	96.803	2.750	96.928	96.896	96.834	96.803	<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	97.207	97.172	97.113	97.079	2.875	97.207	97.172	97.113	97.079																			
3.000	99.560	99.447	99.335	97.323	3.000	99.560	99.447	99.335	97.323																			
3.125	99.958	99.845	99.733	97.511	3.125	99.958	99.845	99.733	97.511																			
3.250	100.357	100.244	100.132	97.965	3.250	100.357	100.244	100.132	97.965																			
3.375	100.436	100.323	100.211	98.218	3.375	100.436	100.323	100.211	98.218																			
3.500	100.835	100.722	100.610	98.406	3.500	100.835	100.722	100.610	98.406																			
3.625	101.235	101.122	101.010	98.517	3.625	101.235	101.122	101.010	98.517																			
3.750	101.636	101.523	101.411	98.707	3.750	101.636	101.523	101.411	98.707																			
3.875	101.680	101.567	101.455	98.948	3.875	101.680	101.567	101.455	98.948																			
4.000	102.080	101.967	101.855	99.118	4.000	102.080	101.967	101.855	99.118																			
4.125	102.481	102.368	102.256	99.204	4.125	102.481	102.368	102.256	99.204																			
4.250	102.883	102.770	102.658	99.332	4.250	102.883	102.770	102.658	99.332																			
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 Margin 2.25					5/1 LIBOR ARM Caps 2/2/5					1800-77 Margin 2.25					7/1 LIBOR ARM Caps 5/2/5					1900-77 Margin 2.25					10/1 LIBOR ARM 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	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					2.500					2.500					2.500				
2.625					2.625					2.625					2.625					2.625					2.625				
2.750	98.827	98.802	98.749	98.725	2.750	99.003	98.974	98.917	98.889	2.750	98.643	98.613	98.549	98.521	2.750	98.643	98.613	98.549	98.521	2.750	98.643	98.613	98.549	98.521	2.750	98.643	98.613	98.549	98.521
2.875	99.181	99.150	99.097	99.068	2.875	99.408	99.374	99.318	99.285	2.875	99.122	99.087	99.025	98.991	2.875	99.122	99.087	99.025	98.991	2.875	99.122	99.087	99.025	98.991	2.875	99.122	99.087	99.025	98.991
3.000	99.531	99.495	99.442	99.408	3.000	99.809	99.769	99.714	99.676	3.000	99.596	99.555	99.495	99.456	3.000	99.596	99.555	99.495	99.456	3.000	99.596	99.555	99.495	99.456	3.000	99.596	99.555	99.495	99.456
3.125	99.883	99.842	99.789	99.749	3.125	100.209	100.164	100.110	100.066	3.125	100.069	100.024	99.965	99.921	3.125	100.069	100.024	99.965	99.921	3.125	100.069	100.024	99.965	99.921	3.125	100.069	100.024	99.965	99.921
3.250	100.189	100.143	100.089	100.044	3.250	100.588	100.537	100.484	100.435	3.250	100.475	100.424	100.366	100.317	3.250	100.475	100.424	100.366	100.317	3.250	100.475	100.424	100.366	100.317	3.250	100.475	100.424	100.366	100.317
3.375	100.489	100.437	100.382	100.332	3.375	100.963	100.907	100.854	100.800	3.375	100.869	100.814	100.757	100.702	3.375	100.869	100.814	100.757	100.702	3.375	100.869	100.814	100.757	100.702	3.375	100.869	100.814	100.757	100.702
3.500	100.788	100.731	100.675	100.620	3.500	101.339	101.278	101.225	101.165	3.500	101.263	101.202	101.146	101.086	3.500	101.263	101.202	101.146	101.086	3.500	101.263	101.202	101.146	101.086	3.500	101.263	101.202	101.146	101.086
3.625	101.092	101.030	100.973	100.912	3.625	101.719	101.653	101.600	101.536	3.625	101.661	101.595	101.539	101.475	3.625	101.661	101.595	101.539	101.475	3.625	101.661	101.595	101.539	101.475	3.625	101.661	101.595	101.539	101.475
3.750	101.335	101.268	101.208	101.142	3.750	101.980	101.909	101.854	101.784	3.750	101.966	101.894	101.837	101.767	3.750	101.966	101.894	101.837	101.767	3.750	101.966	101.894	101.837	101.767	3.750	101.966	101.894	101.837	101.767
3.875	101.568	101.495	101.433	101.362	3.875	102.223	102.146	102.089	102.014	3.875	102.254	102.177	102.119	102.044	3.875	102.254	102.177	102.119	102.044	3.875	102.254	102.177	102.119	102.044	3.875	102.254	102.177	102.119	102.044
4.000	101.800	101.722	101.657	101.581	4.000	102.466	102.384	102.325	102.245	4.000	102.541	102.459	102.400	102.320	4.000	102.541	102.459	102.400	102.320	4.000	102.541	102.459	102.400	102.320	4.000	102.541	102.459	102.400	102.320
4.125	102.031	101.948	101.881	101.800	4.125	102.707	102.620	102.559	102.474	4.125	102.827	102.740	102.679	102.594	4.125	102.827	102.740	102.679	102.594	4.125	102.827	102.740	102.679	102.594	4.125	102.827	102.740	102.679	102.594
4.250	101.962	101.870	101.773		4.250	101.978	101.885	101.789		4.250	102.129	102.032			4.250	102.129	102.032			4.250	102.129	102.032			4.250	102.129	102.032		
4.375					4.375					4.375					4.375					4.375					4.375				
4.500					4.500					4.500					4.500					4.500					4.500				
4.625					4.625					4.625					4.625					4.625					4.625				
4.750					4.750					4.750					4.750					4.750					4.750				
4.875					4.875					4.875					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	98.770	98.745	98.692	98.668	2.750	98.813	98.784	98.727	98.699	2.750	98.507	98.477	98.413	98.384
2.875	99.120	99.089	99.036	99.007	2.875	99.217	99.182	99.126	99.093	2.875	98.984	98.949	98.887	98.853
3.000	99.466	99.430	99.377	99.342	3.000	99.616	99.576	99.521	99.482	3.000	99.457	99.416	99.356	99.317
3.125	99.815	99.773	99.720	99.681	3.125	100.015	99.970	99.916	99.872	3.125	99.928	99.883	99.825	99.781
3.250	100.118	100.072	100.017	99.973	3.250	100.393	100.342	100.289	100.240	3.250	100.332	100.281	100.224	100.174
3.375	100.416	100.365	100.309	100.259	3.375	100.768	100.712	100.659	100.604	3.375	100.724	100.668	100.611	100.557
3.500	100.717	100.661	100.604	100.549	3.500	101.143	101.082	101.029	100.969	3.500	101.115	101.054	100.998	100.938
3.625	101.023	100.961	100.904	100.843	3.625	101.522	101.456	101.403	101.339	3.625	101.510	101.443	101.388	101.323
3.750	101.268	101.200	101.141	101.075	3.750	101.782	101.711	101.656	101.586	3.750	101.811	101.740	101.683	101.613
3.875	101.503	101.431	101.368	101.298	3.875	102.026	101.949	101.892	101.817	3.875	102.099	102.022	101.964	101.889
4.000	101.736	101.658	101.594	101.518	4.000	102.271	102.189	102.130	102.050	4.000	102.386	102.304	102.245	102.165
4.125	101.969	101.886	101.819	101.738	4.125	102.515	102.428	102.367	102.281	4.125	102.673	102.586	102.526	102.440
4.250	102.160	102.072	102.002	101.916	4.250	102.747	102.655	102.591	102.500	4.250	102.932	102.839	102.777	102.686
4.375	102.347	102.254	102.180	102.089	4.375	102.978	102.880	102.814	102.719	4.375	103.188	103.091	103.027	102.931
4.500	102.533	102.434	102.358	102.261	4.500	103.210	103.107	103.039	102.938	4.500	103.447	103.345	103.279	103.177
4.625	102.716	102.613	102.533	102.431	4.625	103.440	103.332	103.261	103.155	4.625	103.500	103.500	103.500	103.422
4.750	102.864	102.755	102.671	102.564	4.750	103.500	103.500	103.500	103.406	4.750				
4.875	103.007	102.893	102.805	102.693	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
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV ≤ 75%	-0.750
HighBal ARM LTV/CLTV > 75%	-1.500
Second home LTV > 85%	-0.250

Loans with Secondary Financing

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

Cash Out (All Terms)

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

LPMI Adjustments - All LPMI Products

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

Wholesale Fee Buyout Option Price Adjustor

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

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FHLMC-FNMA SPECIFIC PRODUCTS

1021-00 1024-00 Home Ready 30 Yr Fixed					1022-00 1028-00 Home Possible 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.625	100.951	100.872	100.790		3.625	101.305	101.281	101.252	101.224
3.750	101.655	101.570	101.471		3.750	102.094	102.051	102.016	101.967
3.875	102.091	102.004	101.913		3.875	102.474	102.431	102.399	102.350
4.000	102.584	102.497	102.406		4.000	102.903	102.860	102.830	102.781
4.125	102.966	102.879	102.788		4.125	102.921	102.878	102.852	102.803
4.250	103.237	103.123	103.002		4.250	103.566	103.504	103.440	103.369
4.375	103.522	103.412	103.291		4.375	103.831	103.769	103.708	103.637
4.500	103.872	103.765	103.662		4.500	104.174	104.111	104.054	103.983
4.625	104.045	103.972	103.890		4.625	104.107	104.045	103.991	103.920
4.750	104.248	104.185	104.073		4.750	104.525	104.443	104.429	104.335
4.875	104.544	104.483	104.361		4.875	104.823	104.741	104.729	104.636
5.000	104.820	104.761	104.691		5.000	105.109	105.027	105.018	104.925
5.125	105.105	105.046	104.903		5.125	105.389	105.306	105.297	105.204
5.250					5.250	105.647	105.545	105.564	105.448
5.375					5.375	105.852	105.750	105.771	105.655
5.500					5.500	106.063	105.961	105.982	105.867
5.625					5.625	106.419	106.298	106.408	106.271
5.750					5.750	106.870	106.749	106.862	106.724
5.875					5.875	107.062	106.940	107.055	106.917
6.000					6.000	107.257	107.135	107.250	107.112

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Loans with Secondary Financing

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

LPMI Adjustments - HomeReady

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

Cumulative Price Adjustment Caps

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

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

Extension and Re-lock Fees

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

Wholesale Fee Buyout Option Price Adjustor

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

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WesLend Jumbo Advantage										
REFER TO BREAKDOWN	Jumbo Advantage 30				REFER TO BREAKDOWN	Jumbo Advantage 7/1				
Rate	15 day	30 Day	45 Day	60 Day	Rate	15 day	30 Day	45 Day	60 Day	
4.000		98.883			4.000		99.490			Lock cut-off for Jumbo programs is 3:30PM PST UW approval and completed appraisal are required to lock 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
1.99963

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

Price Adjustments

Full Documentation (Expanded A+ & SL1)									
FICO - LTV LLPAs									
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 LLPAs Adjustments									
OTHER LLPAs - 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	-0.200	-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