



Effective: 12/24/20 8:36 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](http://www.weslendwholesale.com).
- Loans can be locked in Broker Connection 2.0 until 5:30 pm PST.
- Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
- Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
- Rates and prices are subject to change without notice.
- Lender Fees Are Not Included In Pricing.

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



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

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**WesLend Conforming DU and LP**

1000-99 1001-99		1100-99 1101-99				1200-99 1201-99					1300-99 1301-99			
		Conventional 25/30 Yr Fixed				Conventional 20 Yr Fixed					Conventional 15 Yr Fixed			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250		100.429		100.429	2.250		100.863		100.613	1.750		100.314		100.314
2.375		101.181		101.181	2.375		101.622		101.372	1.875		101.163		101.163
2.500		101.981		101.981	2.500		102.124		101.874	2.000		101.824		101.824
2.625		102.451		102.451	2.625		102.587		102.337	2.125		102.404		102.404
2.750		103.244		103.244	2.750		102.856		102.606	2.250		103.109		103.109
2.875		103.845		103.845	2.875		103.432		103.182	2.375		103.472		103.472
3.000		104.422		104.422	3.000		103.862		103.612	2.500		103.799		103.799
3.125		104.500		104.500	3.125		104.166		103.916	2.625		104.056		104.056
3.250		104.500		104.500	3.250		104.081		103.831	2.750		104.485		104.485
3.375		104.500		104.500	3.375		104.500		104.355	2.875		104.500		104.500
3.500		104.500		104.500	3.500		104.500		104.500	3.000		104.500		104.500
3.625		104.500		104.500	3.625		104.500		104.500	3.125		104.500		104.500
3.750		104.500		104.500	3.750		104.079		103.829	3.250		104.259		104.259
3.875		104.500		104.500	3.875		104.486		104.236	3.375		104.500		104.500
4.000		104.500		104.500	4.000		104.500		104.500	3.500		104.500		104.500
4.125		104.500		104.500	4.125		104.500		104.500	3.625		104.500		104.500
4.250		104.500		104.500	4.250					3.750		104.500		104.500
4.375		104.500		104.500	4.375					3.875		104.500		104.500
4.500		104.500		104.500	4.500					4.000		104.500		104.500
4.625		104.500		104.500	4.625					4.125		104.500		104.500

1400-99 1401-99		Conventional 10 Yr Fixed				Rate					Rate			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
1.750		99.376		99.126	3.250					2.750				
1.875		100.187		99.937	3.375					2.875				
2.000		101.316		101.066	3.500					3.000				
2.125		101.915		101.665	3.625					3.125				
2.250		102.544		102.294	3.750					3.250				
2.375		102.949		102.699	3.875					3.375				
2.500		103.308		103.058	4.000					3.500				
2.625		103.597		103.347	4.125					3.625				
2.750		104.053		103.803	4.250					3.750				
2.875		104.378		104.128	4.375					3.875				
3.000		104.500		104.338	4.500					4.000				
3.125		104.499		104.249	4.625					4.125				
3.250		104.324		104.074	4.750					4.250				
3.375		104.500		104.322	4.875					4.375				
3.500		104.500		104.500	5.000					4.500				
3.625		104.500		104.493	5.125					4.625				
3.750		104.500		104.500	5.250					4.750				
3.875		104.500		104.500	5.375					4.875				
4.000		104.500		104.500	5.500					5.000				
4.125		104.500		104.500	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
Second home LTV > 85%	-0.250
>4 Properties	-0.500
Escrow Waiver (Except CA & NY)	-0.250
Self Employed	-1.000
Adverse Market Refi fee >\$125,00	-0.500

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

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

**LPMI Adjustments - All LPMI Products**

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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-822,375k
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 Fixed High Balance																		
1033-99		1053-99		Conventional 25/30 Yr Fixed HB				1233-99		Conventional 20 Yr Fixed HB		1333-99		Conventional 15 Yr Fixed HB				
1133-99		1153-99		Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	99.774	99.524	2.250	99.874	99.624	2.250	102.114	101.864										
2.375	100.597	100.347	2.375	100.697	100.447	2.375	102.439	102.189										
2.500	101.381	101.131	2.500	101.481	101.231	2.500	102.731	102.481										
2.625	101.781	101.531	2.625	101.881	101.631	2.625	102.706	102.456										
2.750	102.020	101.770	2.750	101.850	101.600	2.750	103.216	102.966										
2.875	102.572	102.322	2.875	102.456	102.206	2.875	103.509	103.259										
3.000	102.978	102.728	3.000	102.877	102.627	3.000	103.712	103.462										
3.125	103.362	103.112	3.125	103.092	102.842	3.125	103.330	103.080										
3.250	102.974	102.724	3.250	103.074	102.824	3.250	102.861	102.611										
3.375	103.535	103.285	3.375	103.635	103.385	3.375	103.145	102.895										
3.500	103.905	103.655	3.500	104.005	103.755	3.500	103.346	103.096										
3.625	104.097	103.847	3.625	104.197	103.947	3.625	102.777	102.527										
3.750	102.624	102.374	3.750	102.181	101.931	3.750	102.547	102.297										
3.875	102.976	102.726	3.875	102.649	102.399	3.875	102.336	102.086										
4.000	103.284	103.034	4.000	102.935	102.685	4.000	102.605	102.355										
4.125	103.579	103.329	4.125	103.097	102.847	4.125	102.481	102.231										
4.250	103.440	103.190	4.250	102.386	102.136	4.250												
4.375	103.746	103.496	4.375	102.710	102.460	4.375												
4.500	99.201	98.951	4.500			4.500												
4.625	99.420	99.170	4.625			4.625												

1433-99 Conventional 10 Yr Fixed HB				
1453-99				
Rate	15 Day	30 Day	45 Day	60 Day
2.250	102.052	101.802		
2.375	102.378	102.128		
2.500	102.669	102.419		
2.625	102.637	102.387		
2.750	103.150	102.900		
2.875	103.443	103.193		
3.000	103.646	103.396		
3.125	103.260	103.010		
3.250	102.788	102.538		
3.375	103.075	102.825		
3.500	103.277	103.027		
3.625	102.680	102.430		
3.750	102.451	102.201		
3.875	102.066	101.816		
4.000	102.336	102.086		
4.125	102.253	102.003		
4.250	102.435	102.185		
4.375				
4.500				
4.625				

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

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

**Price Adjustments**

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

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

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

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

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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>350-500k	>500-822,375
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.340	-0.283	-0.243	-0.243	-0.170
All Other St	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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WesLend Government										
8000-99 8100-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS
FHA/VA 25/30 Yr Fixed					FHA/VA 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
1.750		100.618		100.368	1.750					
1.875		101.090		100.840	1.875					
2.000		101.549		101.299	2.000					
2.125		101.996		101.746	2.125					
2.250		102.937		102.687	2.250		102.396		102.146	
2.375		103.384		103.134	2.375		102.595		102.345	
2.500		103.825		103.575	2.500		102.707		102.457	
2.625		104.240		103.990	2.625		102.889		102.639	
2.750		104.649		104.399	2.750		102.522		102.272	
2.875		104.615		104.365	2.875		102.868		102.618	
3.000		104.944		104.694	3.000		103.157		102.907	
3.125		105.341		105.091	3.125		103.451		103.201	
3.250		105.725		105.475	3.250		102.605		102.355	
3.375		103.849		103.599	3.375		103.062		102.812	
3.500		104.234		103.984	3.500		103.517		103.267	
3.625		104.605		104.355	3.625		103.961		103.711	
3.750		105.165		104.915	3.750		103.157		102.907	
3.875		105.192		104.942	3.875		103.604		103.354	
4.000		105.200		104.950	4.000		104.049		103.799	
4.125		105.763		105.513	4.125		104.494		104.244	

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

\*FHA ONLY


Streamline/IRRRL Product Codes			
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	>\$500-822,375k
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		102.130		101.880	2.750		101.977		101.727	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr><th colspan="2" style="text-align: center;">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td style="text-align: right;">-0.250</td></tr> <tr><td>660-679</td><td style="text-align: right;">-0.500</td></tr> <tr><td>640-659</td><td style="text-align: right;">-2.000</td></tr> <tr><th colspan="2" style="text-align: center;">Government Adjusters</th></tr> <tr><td>Manual</td><td style="text-align: right;">-0.250</td></tr> <tr><td>2 unit</td><td style="text-align: right;">-0.750</td></tr> <tr><td>3-4 unit</td><td style="text-align: right;">-1.000</td></tr> <tr><td>VA</td><td style="text-align: right;">-0.250</td></tr> <tr><td>Manufactured</td><td style="text-align: right;">-10.000</td></tr> <tr><td>Ln Amt &lt;=110K</td><td style="text-align: right;">-0.500</td></tr> <tr><td>VA IRRL N/O/O</td><td style="text-align: right;">-1.000</td></tr> <tr><td>Self - Employed</td><td style="text-align: right;">-1.000</td></tr> <tr><td>&gt;4 Properties</td><td style="text-align: right;">-0.500</td></tr> <tr><td colspan="2" style="text-align: center;">*FHA ONLY</td></tr> </tbody> </table>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	640-659	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-10.000	Ln Amt <=110K	-0.500	VA IRRL N/O/O	-1.000	Self - Employed	-1.000	>4 Properties	-0.500	*FHA ONLY	
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Self - Employed	-1.000																																							
>4 Properties	-0.500																																							
*FHA ONLY																																								
2.875		101.329		101.079	2.875		101.618		101.368																															
3.000		101.738		101.488	3.000		101.623		101.373																															
3.125		102.135		101.885	3.125		101.628		101.378																															
3.250		102.519		102.269	3.250		101.677		101.427																															
3.375		101.549		101.299	3.375		101.682		101.432																															
3.500		101.934		101.684	3.500		101.687		101.437																															
3.625		102.305		102.055	3.625		101.692		101.442																															
3.750		102.665		102.415	3.750		102.593		102.343																															
3.875		100.982		100.732	3.875		102.599		102.349																															
4.000		101.453		101.203	4.000		102.604		102.354																															
4.125		101.923		101.673	4.125		102.609		102.359																															
4.250		100.394		100.144	4.250																																			
4.375		100.870		100.620	4.375																																			
4.500					4.500																																			
4.625					4.625																																			
4.750					4.750																																			
4.875					4.875																																			
5.000					5.000																																			
5.125					5.125																																			

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	>\$500-822,375K
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



Lock Desk Hours 9:00 am - 4:30 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 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		92.868		92.618	2.750		92.868		92.618	<table border="1"> <thead> <tr><th colspan="2">FICO Adjustments</th></tr> </thead> <tbody> <tr><td>680 - 699</td><td>-0.250</td></tr> <tr><td>660-679</td><td>-0.500</td></tr> <tr><td>640-659</td><td>-2.000</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> <tr><td>Manufactured</td><td>-10.000</td></tr> <tr><td>Ln Amt &lt;=110K</td><td>-0.500</td></tr> <tr><td>Self - Employed</td><td>-1.000</td></tr> <tr><td>&gt;4 Properties</td><td>-0.500</td></tr> </tbody> </table>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	640-659	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-10.000	Ln Amt <=110K	-0.500	Self - Employed	-1.000	>4 Properties	-0.500
FICO Adjustments																																				
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Self - Employed	-1.000																																			
>4 Properties	-0.500																																			
2.875		93.069		92.819	2.875		93.069		92.819																											
3.000		100.184		99.934	3.000		100.184		99.934																											
3.125		100.577		100.327	3.125		100.577		100.327																											
3.250		100.971		100.721	3.250		100.971		100.721																											
3.375		101.044		100.794	3.375		101.044		100.794																											
3.500		101.439		101.189	3.500		101.439		101.189																											
3.625		101.833		101.583	3.625		101.833		101.583																											
3.750		102.229		101.979	3.750		102.229		101.979																											
3.875		102.268		102.018	3.875		102.268		102.018																											
4.000		102.663		102.413	4.000		102.663		102.413																											
4.125		103.059		102.809	4.125		103.059		102.809																											
4.250		103.456		103.206	4.250		103.456		103.206																											
4.375		102.746		102.496	4.375		102.746		102.496																											
4.500		103.140		102.890	4.500		103.140		102.890																											
4.625		103.535		103.285	4.625		103.535		103.285																											
4.750		103.930		103.680	4.750		103.930		103.680																											
4.875					4.875																															
5.000					5.000																															
5.125					5.125																															

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	>\$500-822,375k
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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**FHLMC-FNMA SPECIFIC PRODUCTS**

FHLMC-FNMA SPECIFIC PRODUCTS											
Home Ready 30 Yr Fixed					Home Possible 30 Yr Fixed						
1021-00 1024-00	Rate	15 Day	30 Day	45 Day	60 Day	1022-00 1028-00	Rate	15 Day	30 Day	45 Day	60 Day
2.250			100.206		99.956	2.250			100.206		99.956
2.375			100.958		100.708	2.375			100.958		100.708
2.500			101.682		101.432	2.500			101.682		101.432
2.625			102.165		101.915	2.625			102.165		101.915
2.750			102.825		102.575	2.750			102.825		102.575
2.875			103.508		103.258	2.875			103.508		103.258
3.000			104.132		103.882	3.000			104.132		103.882
3.125			104.461		104.211	3.125			104.461		104.211
3.250			104.322		104.072	3.250			104.322		104.072
3.375			104.863		104.613	3.375			104.863		104.613
3.500			105.247		104.997	3.500			105.247		104.997
3.625			105.400		105.150	3.625			105.400		105.150
3.750			104.750		104.500	3.750			104.750		104.500
3.875			105.098		104.848	3.875			105.098		104.848
4.000			105.338		105.088	4.000			105.338		105.088
4.125			105.400		105.150	4.125			105.400		105.150
4.250			105.394		105.144	4.250			105.394		105.144
4.375			105.400		105.150	4.375			105.400		105.150
4.500						4.500					
4.625						4.625					

**Price Adjustments**

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

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

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

**Loans with Secondary Financing**

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

**LPMI Adjustments - HomeReady**

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

[link to policy](#)

**Wholesale Fee Buyout Option Price Adjustor**

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-822,375k
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