



Effective: 12/29/20 8:34 AM

BORROWER PAID RATE SHEET
WesLend Financial Rate Sheet

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

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

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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		100.519		100.519	2.250		101.026		100.776	1.750		100.440		100.440	
2.375		101.271		101.271	2.375		101.783		101.533	1.875		101.223		101.223	
2.500		102.103		102.103	2.500		102.285		102.035	2.000		101.877		101.877	
2.625		102.562		102.562	2.625		102.749		102.499	2.125		102.451		102.451	
2.750		103.415		103.415	2.750		102.989		102.739	2.250		103.153		103.153	
2.875		104.005		104.005	2.875		103.560		103.310	2.375		103.522		103.522	
3.000		104.500		104.500	3.000		103.988		103.738	2.500		103.849		103.849	
3.125		104.500		104.500	3.125		104.292		104.042	2.625		104.067		104.067	
3.250		104.500		104.500	3.250		104.125		103.875	2.750		104.491		104.491	
3.375		104.500		104.500	3.375		104.500		104.325	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		104.500		104.284	3.250		104.248		104.248	
3.875		104.500		104.500	3.875		104.500		104.500	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				1500-99 1501-99					1600-99 1601-99				
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	
1.750		99.360		99.110	3.250					2.750					
1.875		100.165		99.915	3.375					2.875					
2.000		101.359		101.109	3.500					3.000					
2.125		101.958		101.708	3.625					3.125					
2.250		102.602		102.352	3.750					3.250					
2.375		103.007		102.757	3.875					3.375					
2.500		103.367		103.117	4.000					3.500					
2.625		103.582		103.332	4.125					3.625					
2.750		104.040		103.790	4.250					3.750					
2.875		104.365		104.115	4.375					3.875					
3.000		104.500		104.320	4.500					4.000					
3.125		104.470		104.220	4.625					4.125					
3.250		104.308		104.058	4.750					4.250					
3.375		104.500		104.306	4.875					4.375					
3.500		104.500		104.433	5.000					4.500					
3.625		104.500		104.477	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	-2.500	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

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

Loans with Secondary Financing			
All Loans with Subordinate Financing			
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



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

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WesLend Fixed High Balance														
1033-99 1133-99 Conventional 25/30 Yr Fixed HB					1233-99 1253-99 Conventional 20 Yr Fixed HB					1333-99 1353-99 Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	99.875	99.625	99.625	99.625	2.250	99.975	99.725	99.725	99.725	2.250	102.163	102.163	102.163	102.163
2.375	100.696	100.446	100.446	100.446	2.375	100.796	100.546	100.546	100.546	2.375	102.492	102.492	102.492	102.492
2.500	101.479	101.229	101.229	101.229	2.500	101.579	101.329	101.329	101.329	2.500	102.782	102.782	102.782	102.782
2.625	101.873	101.623	101.623	101.623	2.625	101.973	101.723	101.723	101.723	2.625	102.719	102.719	102.719	102.719
2.750	102.128	101.878	101.878	101.878	2.750	101.972	101.722	101.722	101.722	2.750	103.226	103.226	103.226	103.226
2.875	102.670	102.420	102.420	102.420	2.875	102.511	102.261	102.261	102.261	2.875	103.521	103.521	103.521	103.521
3.000	103.065	102.815	102.815	102.815	3.000	102.925	102.675	102.675	102.675	3.000	103.721	103.721	103.721	103.721
3.125	103.443	103.193	103.193	103.193	3.125	103.132	102.882	102.882	102.882	3.125	103.183	103.183	103.183	103.183
3.250	102.939	102.689	102.689	102.689	3.250	103.039	102.789	102.789	102.789	3.250	102.840	102.840	102.840	102.840
3.375	103.497	103.247	103.247	103.247	3.375	103.597	103.347	103.347	103.347	3.375	103.124	103.124	103.124	103.124
3.500	103.861	103.611	103.611	103.611	3.500	103.961	103.711	103.711	103.711	3.500	103.318	103.318	103.318	103.318
3.625	104.049	103.799	103.799	103.799	3.625	104.149	103.899	103.899	103.899	3.625	102.775	102.775	102.775	102.775
3.750	102.666	102.416	102.416	102.416	3.750	102.162	101.912	101.912	101.912	3.750	102.543	102.543	102.543	102.543
3.875	103.018	102.768	102.768	102.768	3.875	102.628	102.378	102.378	102.378	3.875	102.341	102.341	102.341	102.341
4.000	103.326	103.076	103.076	103.076	4.000	102.912	102.662	102.662	102.662	4.000	102.610	102.610	102.610	102.610
4.125	103.621	103.371	103.371	103.371	4.125	103.068	102.818	102.818	102.818	4.125	102.453	102.453	102.453	102.453
4.250	103.436	103.186	103.186	103.186	4.250	102.333	102.083	102.083	102.083	4.250				
4.375	103.742	103.492	103.492	103.492	4.375	102.654	102.404	102.404	102.404	4.375				
4.500	99.243	98.993	98.993	98.993	4.500					4.500				
4.625	99.462	99.212	99.212	99.212	4.625					4.625				

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
2.250	102.101	101.851	101.851	101.851
2.375	102.432	102.182	102.182	102.182
2.500	102.722	102.472	102.472	102.472
2.625	102.653	102.403	102.403	102.403
2.750	103.160	102.910	102.910	102.910
2.875	103.457	103.207	103.207	103.207
3.000	103.656	103.406	103.406	103.406
3.125	103.119	102.869	102.869	102.869
3.250	102.772	102.522	102.522	102.522
3.375	103.059	102.809	102.809	102.809
3.500	103.253	103.003	103.003	103.003
3.625	102.703	102.453	102.453	102.453
3.750	102.472	102.222	102.222	102.222
3.875	102.085	101.835	101.835	101.835
4.000	102.356	102.106	102.106	102.106
4.125	102.187	101.937	101.937	101.937
4.250	102.426	102.176	102.176	102.176
4.375				
4.500				
4.625				

LPMI Product Codes				Extension and Re-lock Fees			
1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming	5 Day	0.125	Re-Lock	0.125
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming	7 Day	0.150		
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming	10 Day	0.250		
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming	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 FHA/VA 25/30 Yr Fixed					8300-99 FHA/VA 15 Yr Fixed					FHA / VA LOAN LEVEL ADJUSTMENTS
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
1.750		100.261		100.011	1.750					
1.875		100.733		100.483	1.875					
2.000		101.192		100.942	2.000					
2.125		101.639		101.389	2.125					
2.250		103.107		102.857	2.250		102.392		102.142	
2.375		103.554		103.304	2.375		102.589		102.339	
2.500		103.995		103.745	2.500		102.699		102.449	
2.625		104.410		104.160	2.625		102.879		102.629	
2.750		104.819		104.569	2.750		102.472		102.222	
2.875		104.755		104.505	2.875		102.818		102.568	
3.000		105.098		104.848	3.000		103.108		102.858	
3.125		105.495		105.245	3.125		103.403		103.153	
3.250		105.879		105.629	3.250		102.535		102.285	
3.375		103.931		103.681	3.375		102.992		102.742	
3.500		104.315		104.065	3.500		103.447		103.197	
3.625		104.687		104.437	3.625		103.892		103.642	
3.750		105.155		104.905	3.750		103.079		102.829	
3.875		105.233		104.983	3.875		103.527		103.277	
4.000		105.238		104.988	4.000		103.973		103.723	
4.125		105.802		105.552	4.125		104.419		104.169	

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



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

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WesLend Government																																								
8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS																														
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance																																			
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day																															
2.750		102.301		102.051	2.750		101.982		101.732	<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 <=110K</td><td>-0.500</td></tr> <tr><td>VA IRRL N/O/O</td><td>-1.000</td></tr> <tr><td>Self - Employed</td><td>-1.000</td></tr> <tr><td>>4 Properties</td><td>-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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VA IRRL N/O/O	-1.000																																							
Self - Employed	-1.000																																							
>4 Properties	-0.500																																							
*FHA ONLY																																								
2.875		101.483		101.233	2.875		101.602		101.352																															
3.000		101.892		101.642	3.000		101.607		101.357																															
3.125		102.289		102.039	3.125		101.612		101.362																															
3.250		102.673		102.423	3.250		101.711		101.461																															
3.375		101.631		101.381	3.375		101.716		101.466																															
3.500		102.015		101.765	3.500		101.721		101.471																															
3.625		102.387		102.137	3.625		101.726		101.476																															
3.750		102.746		102.496	3.750		102.584		102.334																															
3.875		101.471		101.221	3.875		102.590		102.340																															
4.000		101.490		101.240	4.000		102.595		102.345																															
4.125		101.961		101.711	4.125		102.600		102.350																															
4.250		100.237		99.987	4.250																																			
4.375		100.713		100.463	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
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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		92.900		92.650	2.750		92.900		92.650	<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 <=110K</td><td>-0.500</td></tr> <tr><td>Self - Employed</td><td>-1.000</td></tr> <tr><td>>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																																				
680 - 699	-0.250																																			
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Ln Amt <=110K	-0.500																																			
Self - Employed	-1.000																																			
>4 Properties	-0.500																																			
2.875		93.105		92.855	2.875		93.105		92.855																											
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

1021-00 Home Ready 30 Yr Fixed					1022-00 Home Possible 30 Yr Fixed						
1024-00	Rate	15 Day	30 Day	45 Day	60 Day	1028-00	Rate	15 Day	30 Day	45 Day	60 Day
	2.250		100.244		99.994	2.250			100.244		99.994
	2.375		100.996		100.746	2.375			100.996		100.746
	2.500		101.718		101.468	2.500			101.718		101.468
	2.625		102.197		101.947	2.625			102.197		101.947
	2.750		102.936		102.686	2.750			102.936		102.686
	2.875		103.617		103.367	2.875			103.617		103.367
	3.000		104.240		103.990	3.000			104.240		103.990
	3.125		104.568		104.318	3.125			104.568		104.318
	3.250		104.369		104.119	3.250			104.369		104.119
	3.375		104.909		104.659	3.375			104.909		104.659
	3.500		105.290		105.040	3.500			105.290		105.040
	3.625		105.400		105.150	3.625			105.400		105.150
	3.750		104.771		104.521	3.750			104.771		104.521
	3.875		105.108		104.858	3.875			105.108		104.858
	4.000		105.346		105.096	4.000			105.346		105.096
	4.125		105.400		105.150	4.125			105.400		105.150
	4.250		105.400		105.150	4.250			105.400		105.150
	4.375		105.400		105.150	4.375			105.400		105.150
	4.500					4.500					
	4.625					4.625					

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

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

Loans with Secondary Financing

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

LPMI Adjustments - HomeReady

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
95%-90.01%	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
≤ 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	25%	-1.610	-2.370	-3.030	-3.490	-4.410	-5.880	-6.500	-7.210
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Premium Adjustments									
3- 4 - Unit Property		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Cumulative Price Adjustment Caps

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

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

Extension and Re-lock Fees

Days	Fee	Re-Lock	Fee
5 Day	0.125	Re-Lock	0.25
7 Day	0.150		
15 Day	0.250		

[link to policy](#)

Wholesale Fee Buyout Option Price Adjustor

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