



Effective: 5/13/21 8:31 AM

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

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**New Locks**

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

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



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

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WestLend Conforming DU and LP

1000-99 1001-99		1100-99 1101-99				1200-99 1201-99					1300-99 1301-99		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	98.765	98.640	98.515		2.250	98.726	98.601	98.476		1.750	99.278	99.153	99.028			
2.375	99.486	99.361	99.236		2.375	99.543	99.418	99.293		1.875	99.959	99.834	99.709			
2.500	100.126	100.001	99.876		2.500	100.096	99.971	99.846		2.000	100.913	100.788	100.663			
2.625	100.790	100.665	100.540		2.625	100.550	100.425	100.300		2.125	101.546	101.421	101.296			
2.750	101.905	101.780	101.655		2.750	101.282	101.157	101.032		2.250	102.186	102.061	101.936			
2.875	102.644	102.519	102.394		2.875	102.041	101.916	101.791		2.375	102.710	102.585	102.460			
3.000	103.324	103.199	103.074		3.000	102.512	102.387	102.262		2.500	103.021	102.896	102.771			
3.125	103.688	103.563	103.438		3.125	102.909	102.784	102.659		2.625	103.470	103.345	103.220			
3.250	104.206	104.081	103.956		3.250	103.431	103.306	103.181		2.750	103.967	103.842	103.717			
3.375	104.859	104.734	104.609		3.375	104.109	103.984	103.859		2.875	104.336	104.211	104.086			
3.500	105.235	105.110	104.985		3.500	104.543	104.418	104.293		3.000	104.857	104.732	104.607			
3.625	105.447	105.322	105.197		3.625	104.890	104.765	104.640		3.125	104.675	104.550	104.425			
3.750	105.199	105.074	104.949		3.750	105.224	105.099	104.974		3.250	104.797	104.672	104.547			
3.875	105.661	105.536	105.411		3.875	105.836	105.711	105.586		3.375	105.191	105.066	104.941			
4.000	106.051	105.926	105.801		4.000	106.000	105.875	105.750		3.500	105.546	105.421	105.296			
4.125	106.400	106.275	106.150		4.125	104.906	104.781	104.656		3.625	105.986	105.861	105.736			
4.250	105.355	105.230	105.105		4.250					3.750	105.665	105.540	105.415			
4.375	105.816	105.691	105.566		4.375					3.875	105.816	105.691	105.566			
4.500	106.000		105.750		4.500					4.000	105.850	105.725	105.600			
4.625	105.602		105.352		4.625					4.125						

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	98.925	98.800	98.675		3.250									
1.875	99.725	99.600	99.475		3.375									
2.000	101.216	101.091	100.966		3.500									
2.125	101.819	101.694	101.569		3.625									
2.250	102.298	102.173	102.048		3.750									
2.375	102.613	102.488	102.363		3.875									
2.500	102.810	102.685	102.560		4.000									
2.625	103.429	103.304	103.179		4.125									
2.750	103.918	103.793	103.668		4.250									
2.875	104.198	104.073	103.948		4.375									
3.000	104.316	104.191	104.066		4.500									
3.125	104.772	104.647	104.522		4.625									
3.250	105.284	105.159	105.034		4.750									
3.375	105.571	105.446	105.321		4.875									
3.500	105.661	105.536	105.411		5.000									
3.625	106.053	105.928	105.803		5.125									
3.750	106.350	106.225	106.100		5.250									
3.875	106.350	106.225	106.100		5.375									
4.000	106.350	106.225	106.100		5.500									
4.125	106.350	106.225	106.100		5.625									

LLPA's for Loan amount	
Loan amount <\$150,000	-0.500
Loan amount <\$100,000	-1.000

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		
15 Day	0.250		

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	-5.000
Investment Property LTV >75 and <=80	-5.000
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Second home	-2.250
Escrow Waiver (Except CA & NY)	-0.250
Self Employed	-0.250
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									
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	97.346	97.221	97.096		2.250	96.472	96.347	96.222		1.750	97.362	97.237	97.112	
2.375	98.116	97.991	97.866		2.375	97.274	97.149	97.024		1.875	97.879	97.754	97.629	
2.500	98.909	98.784	98.659		2.500	97.908	97.783	97.658		2.000	99.124	98.999	98.874	
2.625	99.671	99.546	99.421		2.625	98.604	98.479	98.354		2.125	99.573	99.448	99.323	
2.750	100.369	100.244	100.119		2.750	99.425	99.300	99.175		2.250	99.978	99.853	99.728	
2.875	101.024	100.899	100.774		2.875	100.161	100.036	99.911		2.375	100.485	100.360	100.235	
3.000	101.611	101.486	101.361		3.000	100.696	100.571	100.446		2.500	100.695	100.570	100.445	
3.125	102.470	102.345	102.220		3.125	101.148	101.023	100.898		2.625	101.307	101.182	101.057	
3.250	103.095	102.970	102.845		3.250	101.929	101.804	101.679		2.750	101.864	101.739	101.614	
3.375	103.588	103.463	103.338		3.375	102.595	102.470	102.345		2.875	102.192	102.067	101.942	
3.500	104.020	103.895	103.770		3.500	103.077	102.952	102.827		3.000	102.567	102.442	102.317	
3.625	104.342	104.217	104.092		3.625	103.360	103.235	103.110		3.125	102.245	102.120	101.995	
3.750	103.580	103.455	103.330		3.750	102.897	102.772	102.647		3.250	102.583	102.458	102.333	
3.875	104.055	103.930	103.805		3.875	103.493	103.368	103.243		3.375	102.833	102.708	102.583	
4.000	104.438	104.313	104.188		4.000	103.888	103.763	103.638		3.500	103.040	102.915	102.790	
4.125	104.752	104.627	104.502		4.125	104.113	103.988	103.863		3.625	102.638	102.513	102.388	
4.250	104.484	104.359	104.234		4.250	102.364	102.239	102.114		3.750	102.796	102.671	102.546	
4.375	104.910	104.785	104.660		4.375	102.815	102.690	102.565		3.875	103.070	102.945	102.820	
4.500	99.882	99.757	99.632		4.500					4.000	103.457	103.332	103.207	
4.625	100.165	100.040	99.915		4.625					4.125	103.865	103.740	103.615	

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
1.750	97.272	97.147	97.022	
1.875	97.791	97.666	97.541	
2.000	98.743	98.618	98.493	
2.125	99.346	99.221	99.096	
2.250	99.897	99.772	99.647	
2.375	100.405	100.280	100.155	
2.500	100.533	100.408	100.283	
2.625	101.231	101.106	100.981	
2.750	101.789	101.664	101.539	
2.875	102.115	101.990	101.865	
3.000	102.491	102.366	102.241	
3.125	102.112	101.987	101.862	
3.250	102.624	102.499	102.374	
3.375	102.887	102.762	102.637	
3.500	103.018	102.893	102.768	
3.625	102.583	102.458	102.333	
3.750	102.946	102.821	102.696	
3.875	103.249	103.124	102.999	
4.000	103.389	103.264	103.139	
4.125	103.732	103.607	103.482	

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		
15 Day	0.250		

**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	-5.000
Investment Property LTV >75 and <=80	-5.000
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Second home	-2.250
Escrow Waiver (Except CA & NY)	-0.250
High Balance Purchase & No Cash Out	-0.250
High Balance Cashout	-1.000
Self Employed	-0.250
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		97.835	97.710	97.585	1.750					
1.875		98.307	98.182	98.057	1.875					
2.000		98.779	98.654	98.529	2.000					
2.125		99.251	99.126	99.001	2.125					
2.250		101.494	101.369	101.244	2.250		100.970	100.845	100.720	
2.375		101.967	101.842	101.717	2.375		101.154	101.029	100.904	
2.500		102.438	102.313	102.188	2.500		101.176	101.051	100.926	
2.625		102.849	102.724	102.599	2.625		101.354	101.229	101.104	
2.750		103.591	103.466	103.341	2.750		101.976	101.851	101.726	
2.875		103.966	103.841	103.716	2.875		102.337	102.212	102.087	
3.000		104.433	104.308	104.183	3.000		102.638	102.513	102.388	
3.125		104.698	104.573	104.448	3.125		102.941	102.816	102.691	
3.250		104.943	104.818	104.693	3.250		102.618	102.493	102.368	
3.375		104.576	104.451	104.326	3.375		103.084	102.959	102.834	
3.500		104.887	104.762	104.637	3.500		103.562	103.437	103.312	
3.625		105.277	105.152	105.027	3.625		104.032	103.907	103.782	
3.750		105.655	105.530	105.405	3.750		103.972	103.847	103.722	
3.875		105.439	105.314	105.189	3.875		104.439	104.314	104.189	
4.000		104.536	104.411	104.286	4.000		104.908	104.783	104.658	
4.125		105.177	105.052	104.927	4.125		105.380	105.255	105.130	

FICO Adjustments	
680 - 699	0.000
660-679	-0.250
640-659	-1.000
620-639	-2.250
Government Adjusters	
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000
VA	-0.250
Manufactured	-1.250
Ln Amt <=110K	-0.500
VA IRRRL N/O/O	-1.000
Self Employed	-0.250


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		
15 Day	0.250		

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		101.194	101.069	100.944	2.750		101.896	101.771	101.646	
2.875		101.634	101.509	101.384	2.875		101.950	101.825	101.700	
3.000		102.062	101.937	101.812	3.000		101.987	101.862	101.737	
3.125		102.478	102.353	102.228	3.125		102.006	101.881	101.756	
3.250		102.881	102.756	102.631	3.250		102.247	102.122	101.997	
3.375		102.477	102.352	102.227	3.375		102.242	102.117	101.992	
3.500		102.880	102.755	102.630	3.500		102.237	102.112	101.987	
3.625		103.271	103.146	103.021	3.625		102.192	102.067	101.942	
3.750		103.649	103.524	103.399	3.750		103.507	103.382	103.257	
3.875		102.183	102.058	101.933	3.875		103.512	103.387	103.262	
4.000		100.998	100.873	100.748	4.000		103.517	103.392	103.267	
4.125		101.535	101.410	101.285	4.125		103.523	103.398	103.273	
4.250		99.946	99.821	99.696	4.250					
4.375		100.460	100.335	100.210	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					

FICO Adjustments	
680 - 699	0.000
660-679	-0.250
640-659	-1.000
620-639	-2.250
Government Adjusters	
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000
VA	-0.250
Manufactured	-1.250
Ln Amt <=110K	-0.500
VA IRRL N/O/O	-1.000
Self Employed	-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		
15 Day	0.250		

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		92.141	92.016	91.891	2.750		92.141	92.016	91.891	<b>FICO Adjustments</b>	
2.875		92.367	92.242	92.117	2.875		92.367	92.242	92.117	680 - 699	0.000
3.000		99.959	99.834	99.709	3.000		99.959	99.834	99.709	660-679	-0.250
3.125		100.352	100.227	100.102	3.125		100.352	100.227	100.102	640-659	-1.000
3.250		100.746	100.621	100.496	3.250		100.746	100.621	100.496	620-639	-2.250
3.375		100.819	100.694	100.569	3.375		100.819	100.694	100.569	<b>Government Adjusters</b>	
3.500		101.214	101.089	100.964	3.500		101.214	101.089	100.964	Manual	-0.250
3.625		101.608	101.483	101.358	3.625		101.608	101.483	101.358	2 unit	-0.750
3.750		102.004	101.879	101.754	3.750		102.004	101.879	101.754	3-4 unit	-1.000
3.875		102.043	101.918	101.793	3.875		102.043	101.918	101.793	VA	-0.250
4.000		102.438	102.313	102.188	4.000		102.438	102.313	102.188	Manufactured	-1.250
4.125		102.834	102.709	102.584	4.125		102.834	102.709	102.584	Ln Amt <=110K	-0.500
4.250		103.231	103.106	102.981	4.250		103.231	103.106	102.981	VA IRRL N/O/O	-1.000
4.375		102.521	102.396	102.271	4.375		102.521	102.396	102.271	Self Employed	-0.250
4.500		102.915	102.790	102.665	4.500		102.915	102.790	102.665	<b>Extension and Re-lock Fees</b>	
4.625		103.310	103.185	103.060	4.625		103.310	103.185	103.060	Please call lock deck for extensions and relocks	
4.750		103.705	103.580	103.455	4.750		103.705	103.580	103.455		
4.875					4.875						
5.000					5.000						
5.125					5.125						

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-822,375k
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				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250		97.345	97.220	97.095	2.250		97.345	97.220	97.095
2.375		98.066	97.941	97.816	2.375		98.066	97.941	97.816
2.500		98.706	98.581	98.456	2.500		98.706	98.581	98.456
2.625		99.330	99.205	99.080	2.625		99.330	99.205	99.080
2.750		100.107	99.982	99.857	2.750		100.107	99.982	99.857
2.875		100.765	100.640	100.515	2.875		100.765	100.640	100.515
3.000		101.300	101.175	101.050	3.000		101.300	101.175	101.050
3.125		101.882	101.757	101.632	3.125		101.882	101.757	101.632
3.250		102.623	102.498	102.373	3.250		102.623	102.498	102.373
3.375		103.110	102.985	102.860	3.375		103.110	102.985	102.860
3.500		103.581	103.456	103.331	3.500		103.581	103.456	103.331
3.625		103.950	103.825	103.700	3.625		103.950	103.825	103.700
3.750		103.743	103.618	103.493	3.750		103.743	103.618	103.493
3.875		104.256	104.131	104.006	3.875		104.256	104.131	104.006
4.000		104.647	104.522	104.397	4.000		104.647	104.522	104.397
4.125		104.996	104.871	104.746	4.125		104.996	104.871	104.746
4.250					4.250				
4.375					4.375				
4.500					4.500				
4.625					4.625				

**Price Adjustments**

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

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

**Loans with Secondary Financing**

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

**LPMI Adjustments - HomeReady**

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

**Cumulative Price Adjustment Caps**

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

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

**Extension and Re-lock Fees**

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

**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



Effective: 5/13/21 8:34 AM

Select Programs		
9000-49	9046-49	9060-49
9100-49	9146-49	9160-49
Select 30 Year Fixed		
Rate	30 Day	45 Day
5.750	104.375	104.250
5.625	104.375	104.250
5.500	104.375	104.250
5.375	104.125	104.000
5.250	103.875	103.750
5.125	103.625	103.500
5.000	103.375	103.250
4.875	103.125	103.000
4.750	102.875	102.750
4.625	102.625	102.500
4.500	102.375	102.250
4.375	102.125	102.000
4.250	101.875	101.750
4.125	101.625	101.500
4.000	101.375	101.250
3.875	101.125	101.000
3.750	100.875	100.750
3.625	100.625	100.500
3.500	100.375	100.250
3.375	100.125	100.000
3.250	99.625	99.500
3.125	99.250	99.125
3.000	98.625	98.500
2.875	98.125	98.000
2.750	97.000	96.875
2.625	96.375	96.250
2.500	95.750	95.625

Maximum Price: 101.000

Maximum Proceeds: \$15,000.00

- Program Highlights:**
- > Up to 50% DTI Permissible
  - > Asset Depletion OK to combine with base income
  - > Interest Only Option
  - > \$500k to \$3,000,000







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



Effective: 5/13/21 8:34 AM

Select DSCR Programs			
9044-49	9045-49		
9144-49	9145-49		
Select DSCR 30 Year Fixed			
Rate	30 Day	45 Day	
5.375	102.875	102.750	
5.250	102.625	102.500	
5.125	102.375	102.250	
5.000	102.125	102.000	
4.875	101.750	101.625	
4.750	101.500	101.375	
4.625	101.250	101.125	
4.500	101.000	100.875	
4.375	100.750	100.625	
4.250	100.375	100.250	
4.125	100.000	99.875	
4.000	99.625	99.500	

Borrower paid comp only

Maximum Price: 100.000

Maximum Proceeds: \$15,000.00

Select DSCR Programs 1.15-1.24	
9044-49 30 Yr Fixed	
9144-49 30 Yr Fixed I/O	

Select DSCR Programs 1.25 +	
9045-49 30 Yr Fixed	
9145-49 30 Yr Fixed I/O	

**LLPAs - apply to all transactions**

LTV/CLTV----->	<= 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+	0.625	0.625	0.375	0.125	#N/A	#N/A	#N/A	#N/A	#N/A
780-799	0.625	0.625	0.375	0.125	#N/A	#N/A	#N/A	#N/A	#N/A
760-779	0.625	0.625	0.375	0.125	#N/A	#N/A	#N/A	#N/A	#N/A
740-759	0.500	0.500	0.250	0.000	#N/A	#N/A	#N/A	#N/A	#N/A
720-739	0.375	0.375	0.125	-0.125	#N/A	#N/A	#N/A	#N/A	#N/A
700-719	0.125	0.125	-0.125	-0.375	#N/A	#N/A	#N/A	#N/A	#N/A
680-699	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A

**O T H E R LLPAs - See Guidelines for Additional Information including for allowable LTV**

LTV/CLTV----->	<= 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
Asset Qualifier	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Rate/Term Refinance	0.000	0.000	0.000	0.000	#N/A	#N/A	#N/A	#N/A	#N/A
Cashout and FICO >= 740	-0.375	-0.375	-0.375	-0.375	#N/A	#N/A	#N/A	#N/A	#N/A
Cashout and FICO < 740	-0.500	-0.500	-0.500	-0.500	#N/A	#N/A	#N/A	#N/A	#N/A
Interest Only (10 Year IO Term)	-0.500	-0.500	-0.500	-0.500	#N/A	#N/A	#N/A	#N/A	#N/A
Non-Warrantable Condo	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
2 Unit	-0.250	-0.250	-0.250	-0.250	#N/A	#N/A	#N/A	#N/A	#N/A
3-4 Unit	-0.250	-0.250	-0.250	-0.250	#N/A	#N/A	#N/A	#N/A	#N/A
Investment	0.000	0.000	0.000	0.000	#N/A	#N/A	#N/A	#N/A	#N/A
2nd Home	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Loan Amount > 1,000,000 to 1,500,000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Loan Amount > 1,500,000 to 2,000,000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Loan Amount > 2,000,000 to 2,500,000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Loan Amount > 2,500,000 to 3,000,000	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
No Escrow	-0.125	-0.125	-0.125	-0.125	#N/A	#N/A	#N/A	#N/A	#N/A
DSCR Ratio >= 1.25	0.000	0.000	0.000	0.000	#N/A	#N/A	#N/A	#N/A	#N/A
DSCR Ratio >= 1.15 and < 1.25	0.000	0.000	0.000	0.000	#N/A	#N/A	#N/A	#N/A	#N/A

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lenox Jumbo										
3061-49 Diamond Jumbo 30 Yr Fixed					3361-49 Diamond Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
4.625		101.196			3.750		100.870			Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK  MAX PRICE: 101.575  Loan Amount < \$700,000 (.500)
4.500		101.131			3.625		100.843			
4.375		101.042			3.500		100.770			
4.250		100.905			3.375		100.641			
4.125		100.760			3.250		100.474			
4.000		100.581			3.125		100.297			
3.875		100.371			3.000		100.054			
3.750		100.130			2.875		99.750			
3.625		99.854			2.750		99.432			
3.500		99.606			2.625		99.113			
3.375		99.279			2.500		98.714			
3.250		98.926								
3.125		98.467								
3.000		97.984								
2.875		97.420								
2.750		96.867								
2.625		96.212								
2.500		95.451								

  

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



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**lenox Jumbo**

3067-49 Sapphire Jumbo 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
4.625		101.196		
4.500		101.131		
4.375		101.042		
4.250		100.905		
4.125		100.760		
4.000		100.581		
3.875		100.371		
3.750		100.130		
3.625		99.854		
3.500		99.606		
3.375		99.279		
3.250		98.926		
3.125		98.467		
3.000		97.984		
2.875		97.420		
2.750		96.867		
2.625		96.212		
2.500		95.451		

Lock Cutoff: 3:30 PM PST

MUST BE UW APPROVED TO LOCK

  

MAX PRICE: 101.575

  

Loan Amount < \$700,000 (.500)

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

