



Effective: 7/1/22 7:16 AM

BORROWER PAID RATE SHEET

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WesLend Financial Rate Sheet

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Tab	Product
<u>2</u>	VIP PRIME OO
<u>3</u>	VIP PRIME NOO

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 3:30 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.



Lock Desk Hours 9:00 am - 5:30 pm Pacific Time
Email: lockdesk@lenoxhome loans.com.com



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VIP Prime - "Owner Occupied"

30 Day Pricing table with columns Rate and 30yr Fix, listing rates from 8.875 to 6.250.

Max Pricing (Lower of Price or Premium) table with columns Price and value 101.2250.

Main Pricing Adjustments table with columns LTV (00.01-90), Documentation, Option, Credit Score, and various loan features like Product, Loan Amount, DTI, Purpose, Occupancy, etc.

This offer is not intended for borrowers directly as defined under Regulation Z and is intended for approved brokers' informational use only. Pricing and/or program parameters are subject to change without notice.



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VIP Prime - "Non-Owner Occupied"

30 Day Pricing	
Rate	30yr Fix
9.000	104.350
8.875	104.225
8.750	104.100
8.625	103.975
8.500	103.850
8.375	103.725
8.250	103.600
8.125	103.475
8.000	103.350
7.875	103.225
7.750	103.100
7.625	102.975
7.500	102.850
7.375	102.725
7.250	102.600
7.125	102.475
7.000	102.350
6.875	102.225
6.750	102.100
6.625	101.975
6.500	101.850

Max Pricing (Lower of Price or Premium)	
1yr Prepay - Hard	101.1000
2yr Prepay - Hard	101.3500
3yr Prepay - Hard	101.6000
4yr Prepay - Hard	101.8500
5yr Prepay - Hard	102.1000

		Pricing Adjustments							
		LTV							
Documentation	Credit Score	00.01-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	
Level 1	Full Doc	≥ 780	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.500)
		760 - 779	0.000	0.000	0.000	(0.125)	(0.250)	(0.375)	(0.625)
	Full Doc W-2	740 - 759	0.000	0.000	0.000	(0.125)	(0.250)	(0.500)	(0.625)
		720 - 739	0.000	0.000	0.000	(0.125)	(0.375)	(0.625)	(0.875)
	700 - 719	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	(1.125)	
	680 - 699	(0.250)	(0.250)	(0.500)	(0.625)	(0.750)	(1.000)	(1.375)	
	660 - 679	(0.250)	(0.375)	(0.500)	(1.000)	(1.375)	(1.625)	(2.000)	
	640 - 659	(0.375)	(0.375)	(0.500)	(1.250)	(1.500)	#/N/A	#/N/A	
	620 - 639	(0.500)	(0.500)	(0.500)	(1.500)	(1.750)	#/N/A	#/N/A	
	≥ 780	0.000	(0.125)	(0.125)	(0.250)	(0.375)	(0.500)	(0.750)	
760 - 779	(0.125)	(0.125)	(0.125)	(0.375)	(0.500)	(0.625)	(1.000)		
740 - 759	(0.125)	(0.125)	(0.125)	(0.500)	(0.625)	(0.875)	(1.250)		
720 - 739	(0.125)	(0.250)	(0.250)	(0.625)	(0.750)	(1.000)	(1.500)		
700 - 719	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)	(1.375)	(1.875)		
680 - 699	(0.375)	(0.500)	(0.750)	(1.000)	(1.375)	(1.750)	(2.500)		
660 - 679	(0.500)	(0.750)	(1.000)	(1.500)	(2.250)	(2.750)	(3.500)		
640 - 659	(0.750)	(1.000)	(1.250)	(1.750)	(2.500)	#/N/A	#/N/A		
620 - 639	(1.250)	(1.500)	(1.750)	(2.250)	#/N/A	#/N/A	#/N/A		
≥ 780	(0.125)	(0.250)	(0.250)	(0.625)	(0.875)	(1.125)	#/N/A		
760 - 779	(0.125)	(0.250)	(0.375)	(0.750)	(1.000)	(1.375)	#/N/A		
740 - 759	(0.250)	(0.250)	(0.500)	(0.875)	(1.125)	(1.625)	#/N/A		
720 - 739	(0.375)	(0.500)	(0.625)	(1.000)	(1.500)	(2.000)	#/N/A		
700 - 719	(0.500)	(0.625)	(1.000)	(1.375)	(1.875)	(2.500)	#/N/A		
680 - 699	(0.625)	(0.750)	(1.250)	(1.750)	(2.250)	(3.000)	#/N/A		
660 - 679	(0.750)	(1.000)	(1.500)	(2.250)	(3.125)	(3.750)	#/N/A		
640 - 659	(1.250)	(1.500)	(2.000)	(2.750)	(3.625)	#/N/A	#/N/A		
620 - 639	(1.750)	(2.000)	(2.500)	(3.250)	#/N/A	#/N/A	#/N/A		
≥ 780	(0.625)	(0.750)	(0.750)	(1.125)	(1.375)	(1.625)	#/N/A		
760 - 779	(0.625)	(0.750)	(0.875)	(1.250)	(1.500)	(1.875)	#/N/A		
740 - 759	(0.750)	(0.750)	(1.000)	(1.375)	(1.625)	(2.125)	#/N/A		
720 - 739	(0.875)	(1.000)	(1.125)	(1.500)	(2.000)	(2.500)	#/N/A		
700 - 719	(1.000)	(1.125)	(1.500)	(1.875)	(2.375)	(3.000)	#/N/A		
680 - 699	(1.125)	(1.250)	(1.750)	(2.250)	(2.750)	(3.500)	#/N/A		
660 - 679	(1.250)	(1.500)	(2.000)	(2.750)	(3.625)	#/N/A	#/N/A		
640 - 659	(1.750)	(2.000)	(2.500)	(3.250)	#/N/A	#/N/A	#/N/A		
620 - 639	(2.250)	(2.500)	(3.000)	#/N/A	#/N/A	#/N/A	#/N/A		
≥ 780	(0.250)	(0.375)	(0.500)	(0.625)	(0.875)	(1.125)	(1.750)		
760 - 779	(0.375)	(0.375)	(0.625)	(0.875)	(1.000)	(1.375)	(2.000)		
740 - 759	(0.375)	(0.500)	(0.750)	(1.000)	(1.250)	(1.625)	(2.250)		
720 - 739	(0.500)	(0.625)	(0.875)	(1.125)	(1.500)	(2.000)	(2.750)		
700 - 719	(0.625)	(0.750)	(1.000)	(1.375)	(1.875)	(2.500)	(3.500)		
680 - 699	(0.875)	(1.000)	(1.250)	(1.750)	(2.250)	(3.000)	(3.875)		
660 - 679	(1.375)	(1.500)	(1.625)	(2.250)	(3.125)	(3.750)	(4.500)		
640 - 659	(1.875)	(2.000)	(2.125)	(2.750)	(3.625)	#/N/A	#/N/A		
620 - 639	(2.375)	(2.500)	(2.625)	(3.250)	#/N/A	#/N/A	#/N/A		
Bank Statements									
No Bank Stmt		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
12mo Bank Stmt		(0.125)	(0.125)	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)	
24mo Bank Stmt		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Product									
30yr Fixed		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
40yr Fixed		(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	
Full Amortization		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Interest-Only		(0.250)	(0.250)	(0.250)	(0.375)	(0.500)	(0.750)	(0.875)	
Loan Amount									
-		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
150,000-200k		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	
200,001-300k		0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.500)	
300,001-400k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
400,001-600k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
600,001-750k		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
750,001-1.0m		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1,000,001-1.5m		(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	
1,500,001-2.0m		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	#/N/A	
2,000,001-2.5m		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#/N/A	
2,500,001-3.0m		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	#/N/A	
-		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
-		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
-		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
-		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
-		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
-		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
DTI									
00.00-00		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
00.01-43		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
43.01-50		0.000	0.000	0.000	0.000	(0.125)	(0.125)	(0.125)	
DSCR									
DSCR ≥ 1.5		0.500	0.500	0.500	0.500	0.500	0.500	0.500	
DSCR 1.25-1.49		0.375	0.375	0.375	0.375	0.375	0.375	0.375	
DSCR 1.10-1.24		0.125	0.125	0.125	0.000	0.000	0.000	0.000	
DSCR 1.00-1.09		(0.250)	(0.250)	(0.375)	(0.375)	(0.500)	(0.500)	(0.500)	
DSCR 0.75-0.99		(1.500)	(1.500)	(1.625)	(1.625)	(1.750)	(1.750)	#/N/A	
0		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Purpose									
Purchase		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Rate-Term		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Cash-Out		(0.250)	(0.375)	(0.375)	(0.375)	(0.500)	(1.000)	#/N/A	
Occupancy									
Non-Owner Occupied		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Property Valuation									
Full Appraisal		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
State									
CA		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Non-CA		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Property Type									
SFR		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
D-PUD		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
PIUD		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Townhouse		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Rowhouse		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Site Condo		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Condo-Warrantable		(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	
Condo-NonWarrantable		(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	#/N/A	#/N/A	
2-Unit		(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	
3-Unit		(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	
4-Unit		(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)	
Modular		(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
Citizenship									
US Citizen		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Permanent Resident Alien		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Non-Ferm Resident Alien		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Credit / Housing History									
1x30x12		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	
Multiple30x12		(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	(2.250)	#/N/A	
FC/SS/DL/BK7 48-mo		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
FC/SS/DL/BK7 36-47mo		(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
FC/SS/DL/BK7 24-35mo		(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	(1.750)	#/N/A	
BK7 12-23mo		(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	(2.500)	#/N/A	
BK13 DC		(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
Other Miscellaneous									
Escrows		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
No Escrows (No HPML)		(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	(0.150)	
Prepay Penalty									
1yr Prepay		(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
2yr Prepay		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
3yr Prepay		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
4yr Prepay		0.375	0.375	0.375	0.375	0.375	0.375	0.375	
5yr Prepay		0.750	0.750	0.750	0.750	0.750	0.750	0.750	

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