



Effective: 7/1/22 8:47 AM

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

Page 1

Table of Contents	
Tab	Product
2	Fixed Conforming
3	Fixed Conforming HB
4	Fixed Government
5	Fixed Government HB
6	Government Arms
7	Arm Conforming
8	Arm Conforming HB
9	Home Ready and Home Possible
10	FNMA Refi Now
11	Select Non-Conforming
12	Select Standard
13	Select Standard Adjustments
14	WesLend A Series Jumbo
15	Diamond Jumbo
16	Diamond Jumbo Adjustments
17	Emerald Jumbo
18	Emerald Jumbo Adjustments
19	Sapphire Jumbo
20	Sapphire Jumbo Adjustments
21	Jade Jumbo
22	Jade Jumbo Adjustments
23	Ruby Tuesday Jumbo
24	Ruby Tuesday Adjustments

**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 Lender Fee BuyOut Options	
Conventional Agency	\$1,070.00
Government (FHA / VA)	\$1,070.00
Government (FHA Streamlines and VA IRRRLs)	\$495.00
Jumbo / Non-Conforming / Non-QM	N/A

Return to Home Tab



Effective: 7/1/22 8:37 AM

Page 2

WesLend Conforming DU and LP. Table with columns for Rate, 15 Day, 30 Day, 45 Day, 60 Day for various loan terms: 1000-99 1100-99, 1200-99 1201-99, 1300-99 1301-99.

1400-99 1401-99 Conventional 10 Yr Fixed. Table with columns for Rate, 15 Day, 30 Day, 45 Day, 60 Day. Includes an embedded table for LLPA's for Loan amount.

LPMI Product Codes. Table mapping product codes (1011-99 to 1311-99) to terms (DU 30 Yr Fixed LPMI to LP 15 Yr Fixed LPMI).

Extension and Re-lock Fees. Table showing fees for 5 Day, 7 Day, 10 Day, and 15 Day extensions, with a Re-Lock fee of -0.125.

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

Table with columns for risk ranges (<=60, 60.01-70, 70.01-75, 75.01-80, 80.01-85, 85.01-90, 90.01-95, 95.01-97) and corresponding adjustment values.

Conventional Adjusters

Table listing 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), Escrow Waiver (Except CA & NY) (-0.250), Self Employed (0.000).

Additional Risk Based Adjustments (Applies to all terms) Cumulative pricing

Table with columns for risk ranges and adjustment values for 2nd Home (-1.125 to -3.375).

Loans with Secondary Financing

Table showing LTV Range, CLTV Range, Fico <720, and Fico >=720 with associated adjustments (e.g., -0.375 for all loans with subordinate financing).

Cash Out (All Terms)

Table showing cash-out adjustments for various LTV ranges (640-659, 660-679, 680-699, 700-719, 720-739, >=740).

LPMI Adjustments - All LPMI Products

Large table detailing LPMI adjustments for > 20 Year Purchase - Fixed (FIXED PAYMENTS FOR >= 5 YEARS) and <= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR >= 5 YEARS) across various LTV and Coverage scenarios.



[Return to Home Tab](#)



Effective: 7/1/22 8:37 AM

Page 3

WesLend Fixed High Balance															
1033-99 1133-99	1053-99 1153-99	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	
4.125					4.125					3.125					
4.250					4.250					3.250					
4.375	96.590	96.340	96.215	96.090	4.375					3.375					
4.500	97.941	97.691	97.566	97.441	4.500		97.491	97.366	97.241	3.500		97.182	97.057	96.932	
4.625	98.710	98.460	98.335	98.210	4.625		97.690	97.565	97.440	3.625		97.774	97.649	97.524	
4.750	99.370	99.120	98.995	98.870	4.750		98.228	98.103	97.978	3.750		98.208	98.083	97.958	
4.875	99.903	99.653	99.528	99.403	4.875		98.713	98.588	98.463	3.875		98.643	98.518	98.393	
5.000	100.404	100.154	100.029	99.904	5.000		99.152	99.027	98.902	4.000		99.058	98.933	98.808	
5.125	100.969	100.719	100.594	100.469	5.125		100.151	100.026	99.901	4.125		99.839	99.714	99.589	
5.250	101.692	101.442	101.317	101.192	5.250		100.800	100.675	100.550	4.250		100.212	100.087	99.962	
5.375	102.137	101.887	101.762	101.637	5.375		101.188	101.063	100.938	4.375		100.621	100.496	100.371	
5.500	102.223	101.973	101.848	101.723	5.500		101.521	101.396	101.271	4.500		101.067	100.942	100.817	
5.625	102.444	102.194	102.069	101.944	5.625		101.307	101.182	101.057	4.625		101.208	101.083	100.958	
5.750	102.429	102.179	102.054	101.929	5.750		101.579	101.454	101.329	4.750		101.341	101.216	101.091	
5.875	102.775	102.525	102.400	102.275	5.875		101.882	101.757	101.632	4.875		101.745	101.620	101.495	
6.000	103.154	102.904	102.779	102.654	6.000		102.136	102.011	101.886	5.000		102.160	102.035	101.910	
6.125	103.085	102.835	102.710	102.585	6.125		102.346	102.221	102.096	5.125		102.293	102.168	102.043	
6.250	103.045	102.795	102.670	102.545	6.250		99.874	99.749	99.624	5.250		102.442	102.317	102.192	
6.375	103.320	103.070	102.945	102.820	6.375		100.122	99.997	99.872	5.375		102.816	102.691	102.566	
6.500	103.636	103.386	103.261	103.136	6.500		100.346	100.221	100.096	5.500		103.210	103.085	102.960	

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.125				
3.250				
3.375				
3.500		97.182	97.057	96.932
3.625		97.774	97.649	97.524
3.750		98.208	98.083	97.958
3.875		98.586	98.461	98.336
4.000		98.919	98.794	98.669
4.125		99.839	99.714	99.589
4.250		100.212	100.087	99.962
4.375		100.574	100.449	100.324
4.500		100.838	100.713	100.588
4.625		100.848	100.723	100.598
4.750		101.249	101.124	100.999
4.875		101.525	101.400	101.275
5.000		101.797	101.672	101.547
5.125		98.946	98.821	98.696
5.250		99.208	99.083	98.958
5.375		99.475	99.350	99.225
5.500		99.675	99.550	99.425

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		

[link to policy](#)

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
Escrow Waiver (Except CA & NY)	-0.250
Self Employed	0.000

Additional Risk Based Adjustments (Applies to all Terms) Cumulative pricing								
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
2nd Home	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	N/A	N/A
HB Purchase / Rate Term	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
HB Cash-Out	-1.250	-1.500	-1.500	-1.750	N/A	N/A	N/A	N/A
HB ARM	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250

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

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
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

[Return to Home Tab](#)



Effective: 7/1/22 8:37 AM

Page 4

**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																																		
3.750		97.441	97.316	97.191	2.500					<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #0070C0; color: white;"> <th colspan="2">Adjustments</th> </tr> </thead> <tbody> <tr><td>680 - 699</td><td>0.000</td></tr> <tr><td>660-679</td><td>-0.125</td></tr> <tr><td>640-659</td><td>-0.500</td></tr> <tr><td>620-639</td><td>-1.500</td></tr> <tr><td>600-619</td><td>-2.000</td></tr> <tr><td>580-599 (FHA)</td><td>-3.000</td></tr> <tr style="background-color: #0070C0; color: white;"> <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>-1.250</td></tr> <tr><td>Ln Amt &lt;=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>0.000</td></tr> </tbody> </table>		Adjustments		680 - 699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.500	600-619	-2.000	580-599 (FHA)	-3.000	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	0.000
Adjustments																																											
680 - 699	0.000																																										
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Ln Amt <=110K	-0.500																																										
VA IRRL N/O/O	-1.000																																										
Self Employed	0.000																																										
3.875		97.971	97.846	97.721	2.625		92.143	92.018	91.893																																		
4.000		98.509	98.384	98.259	2.750		93.122	92.997	92.872																																		
4.125		98.963	98.838	98.713	2.875		93.496	93.371	93.246																																		
4.250		100.356	100.231	100.106	3.000		93.889	93.764	93.639																																		
4.375		100.829	100.704	100.579	3.125		94.207	94.082	93.957																																		
4.500		101.284	101.159	101.034	3.250		94.921	94.796	94.671																																		
4.625		101.623	101.498	101.373	3.375		95.387	95.262	95.137																																		
4.750		102.210	102.085	101.960	3.500		95.845	95.720	95.595																																		
4.875		102.441	102.316	102.191	3.625		96.293	96.168	96.043																																		
5.000		102.885	102.760	102.635	3.750		96.785	96.660	96.535																																		
5.125		103.254	103.129	103.004	3.875		97.232	97.107	96.982																																		
5.250		103.267	103.142	103.017	4.000		97.669	97.544	97.419																																		
5.375		103.223	103.098	102.973	4.125		98.095	97.970	97.845																																		
5.500		103.560	103.435	103.310	4.250		97.985	97.860	97.735																																		
5.625		103.853	103.728	103.603	4.375		98.911	98.786	98.661																																		
5.750		104.120	103.995	103.870	4.500		99.325	99.200	99.075																																		
5.875		103.732	103.607	103.482	4.625		99.730	99.605	99.480																																		
6.000		103.680	103.555	103.430	4.750		92.459	92.334	92.209																																		
6.125		104.171	104.046	103.921	4.875		92.039	91.914	91.789																																		


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		
<a href="#">link to policy</a>			

[Return to Home Tab](#)



Effective: 7/1/22 8:37 AM

Page 5

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																																	
3.750		94.773	94.648	94.523	2.250					<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #0056b3; color: white;"> <th colspan="2">Adjustments</th> </tr> </thead> <tbody> <tr><td>680 - 699</td><td style="text-align: right;">0.000</td></tr> <tr><td>660-679</td><td style="text-align: right;">-0.125</td></tr> <tr><td>640-659</td><td style="text-align: right;">-0.500</td></tr> <tr><td>620-639</td><td style="text-align: right;">-1.500</td></tr> <tr><td>600-619</td><td style="text-align: right;">-2.000</td></tr> <tr><td>580-599 (FHA)</td><td style="text-align: right;">-3.000</td></tr> <tr style="background-color: #0056b3; color: white;"> <th colspan="2">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;">-1.250</td></tr> <tr><td>Ln Amt &lt;=110K</td><td style="text-align: right;">-0.500</td></tr> <tr><td>VA IRRRL N/O/O</td><td style="text-align: right;">-1.000</td></tr> <tr><td>Self Employed</td><td style="text-align: right;">0.000</td></tr> </tbody> </table>	Adjustments		680 - 699	0.000	660-679	-0.125	640-659	-0.500	620-639	-1.500	600-619	-2.000	580-599 (FHA)	-3.000	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	0.000
Adjustments																																										
680 - 699	0.000																																									
660-679	-0.125																																									
640-659	-0.500																																									
620-639	-1.500																																									
600-619	-2.000																																									
580-599 (FHA)	-3.000																																									
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	0.000																																									
3.875		95.035	94.910	94.785	2.375																																					
4.000		95.473	95.348	95.223	2.500																																					
4.125		95.657	95.532	95.407	2.625																																					
4.250		96.865	96.740	96.615	2.750																																					
4.375		97.397	97.272	97.147	2.875																																					
4.500		97.928	97.803	97.678	3.000	93.447	93.391	93.266	93.141																																	
4.625		98.457	98.332	98.207	3.125	93.912	93.856	93.731	93.606																																	
4.750		98.955	98.830	98.705	3.250	95.549	95.467	95.342	95.217																																	
4.875		99.174	99.049	98.924	3.375	96.014	95.932	95.807	95.682																																	
5.000		99.641	99.516	99.391	3.500	96.479	96.397	96.272	96.147																																	
5.125		100.103	99.978	99.853	3.625	96.944	96.862	96.737	96.612																																	
5.250		100.492	100.367	100.242	3.750	97.568	97.478	97.353	97.228																																	
5.375		99.956	99.831	99.706	3.875	98.030	97.940	97.815	97.690																																	
5.500		100.318	100.193	100.068	4.000	98.490	98.400	98.275	98.150																																	
5.625		100.666	100.541	100.416	4.125	98.947	98.857	98.732	98.607																																	
5.750		100.963	100.838	100.713	4.250	99.388	99.298	99.173	99.048																																	
5.875		97.131	97.006	96.881	4.375	98.430	98.290	98.165	98.040																																	
6.000		97.477	97.352	97.227	4.500	98.883	98.744	98.619	98.494																																	
6.125		97.818	97.693	97.568	4.625	99.334	99.194	99.069	98.944																																	

  

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		
<a href="#">link to policy</a>			



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

[Return to Home Tab](#)



Effective: 7/1/22 8:37 AM

Lock cut-off for Arm Programs is 3:30 PM PST

Page 6

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						
Caps 1/1/5 Index: 1 year CMT					Caps 1/1/5 Index: 1 year CMT						
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day		
2.750	94.524				2.750	94.524				Adjustments	
2.875	94.524				2.875	94.524				680 - 699	0.000
3.000	94.524				3.000	94.524				660-679	-0.125
3.125	94.524				3.125	94.524				640-659	-0.500
3.250	96.001				3.250	96.001				620-639	-1.500
3.375	96.001				3.375	96.001				600-619	-2.000
3.500	96.001				3.500	96.001				580-599 (FHA)	-3.000
3.625	96.001				3.625	96.001				Government Adjusters	
3.750	97.193				3.750	97.193				Manual	-0.250
3.875	97.167				3.875	97.167				2 unit	-0.750
4.000	97.162				4.000	97.162				3-4 unit	-1.000
4.125	97.157				4.125	97.157				VA	-0.250
4.250	98.498				4.250	98.498				Manufactured	-1.250
4.375					4.375					Ln Amt <=110K	-0.500
4.500					4.500					VA IRRL N/O/O	-1.000
4.625					4.625					Self Employed	0.000
4.750					4.750					Extension and Re-lock Fees	
4.875					4.875					Please call lock deck for extensions and relocks	
5.000				5.000							
5.125				5.125							

[Return to Home Tab](#)



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Lock cut-off for Arm Programs is 3:30 PM PST

Page 7

**WesLend Conforming SOFR ARMS**

1700-77 Margin 2.25		5/6 SOFR ARM Caps 2/1/5				1800-77 Margin 2.25		7/6 SOFR ARM Caps 5/1/5				1900-77 Margin 2.25		10/6 SOFR ARM Caps 5/1/5				
Rate	15 Day	30 Day	45 Day	60 Day	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250		95.441	95.377	95.370	3.250		94.450	94.383	94.374	3.250		93.085	93.026	93.009				
3.375		95.734	95.665	95.654	3.375		94.915	94.842	94.829	3.375		93.695	93.631	93.612				
3.500		96.028	95.954	95.939	3.500		95.381	95.303	95.286	3.500		94.300	94.230	94.208				
3.625		96.325	96.245	96.227	3.625		95.847	95.765	95.743	3.625		94.904	94.829	94.805				
3.750		96.679	96.594	96.572	3.750		96.290	96.202	96.177	3.750		95.397	95.318	95.290				
3.875		97.041	96.952	96.925	3.875		96.728	96.635	96.606	3.875		95.877	95.792	95.761				
4.000		97.404	97.309	97.279	4.000		97.168	97.070	97.037	4.000		96.357	96.266	96.232				
4.125		97.766	97.666	97.632	4.125		97.608	97.504	97.467	4.125		96.837	96.741	96.704				
4.250		98.076	97.970	97.932	4.250		98.054	97.945	97.904	4.250		97.290	97.189	97.148				
4.375		98.377	98.267	98.224	4.375		98.501	98.387	98.342	4.375		97.739	97.633	97.588				
4.500		98.679	98.563	98.517	4.500		98.948	98.829	98.780	4.500		98.188	98.076	98.029				
4.625		98.980	98.859	98.809	4.625		99.394	99.270	99.217	4.625		98.636	98.519	98.468				
4.750		99.167	99.041	98.986	4.750		99.716	99.586	99.529	4.750		99.036	98.914	98.859				
4.875		99.339	99.207	99.148	4.875		100.020	99.885	99.822	4.875		99.428	99.302	99.242				
5.000		99.510	99.373	99.309	5.000		100.323	100.184	100.117	5.000		99.821	99.689	99.626				
5.125		99.681	99.539	99.470	5.125		100.627	100.482	100.410	5.125		100.213	100.076	100.009				
5.250		99.770	99.623	99.549	5.250		100.833	100.682	100.606	5.250		100.559	100.417	100.346				
5.375		99.847	99.695	99.616	5.375		101.025	100.869	100.788	5.375		100.898	100.750	100.676				
5.500		99.924	99.767	99.684	5.500		101.217	101.057	100.970	5.500		101.237	101.085	101.006				
5.625		100.002	99.839	99.750	5.625		101.409	101.244	101.152	5.625		101.576	101.418	101.336				

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

Loan amount <\$150,000	-0.500
Loan amount <\$100,000	-1.000

**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	N/A
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	N/A
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
Escrow Waiver (Except CA & NY)	-0.250
Self Employed	0.000
2nd Home >85%	-0.250

**Loans with Secondary Financing**

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

**Cash Out (All Terms)**

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
640 - 659	N/A	N/A	N/A	N/A
660 - 679	N/A	N/A	N/A	N/A
680 - 699	N/A	N/A	N/A	N/A
700 - 719	N/A	N/A	N/A	N/A
720 - 739	N/A	N/A	N/A	N/A
≥740	-0.375	-1.125	N/A	N/A

**LPMI Adjustments - All LPMI Products**

>20 Yr Term	Credit Scores								
Base LTV 0	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000	
95 - 90.01%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750	
90 - 85.01%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870	
85 - & Below	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190	
<=20 Yr Term	Credit Scores								
Base LTV 0	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610	
95 - 90.01%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240	
90 - 85.01%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770	
85 - & Below	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890	
All Terms	Credit Scores								
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Second Hor	0	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactur	0	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A

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[Return to Home Tab](#)



Effective: 7/1/22 8:11 AM

Lock cut-off for Arm Programs is 3:30 PM PST

Page 8

WesLend High Balance SOFR ARMS

1733-77 Margin 2.25					5/6 SOFR ARM High Balance Caps 2/1/5					1833-77 Margin 2.25					7/6 SOFR ARM High Balance Caps 5/1/5					1933-77 Margin 2.25					10/6 SOFR ARM High Balance Caps 5/1/5				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
3.250		94.921	94.857	94.850	3.250		93.793	93.726	93.716	3.250		92.447	92.388	92.371															
3.375		95.218	95.149	95.138	3.375		94.262	94.190	94.177	3.375		93.060	92.996	92.976															
3.500		95.515	95.441	95.426	3.500		94.733	94.656	94.638	3.500		93.670	93.600	93.578															
3.625		95.813	95.734	95.715	3.625		95.203	95.121	95.099	3.625		94.279	94.205	94.180															
3.750		96.168	96.084	96.061	3.750		95.648	95.560	95.535	3.750		94.777	94.697	94.670															
3.875		96.531	96.442	96.415	3.875		96.089	95.996	95.967	3.875		95.260	95.175	95.144															
4.000		96.895	96.800	96.770	4.000		96.531	96.433	96.399	4.000		95.744	95.653	95.619															
4.125		97.257	97.157	97.123	4.125		96.972	96.868	96.831	4.125		96.226	96.131	96.093															
4.250		97.567	97.462	97.424	4.250		97.420	97.311	97.270	4.250		96.682	96.581	96.540															
4.375		97.869	97.758	97.716	4.375		97.868	97.754	97.709	4.375		97.133	97.027	96.983															
4.500		98.171	98.055	98.009	4.500		98.317	98.198	98.149	4.500		97.585	97.474	97.426															
4.625		98.473	98.352	98.301	4.625		98.765	98.640	98.587	4.625		98.036	97.919	97.868															
4.750		98.661	98.535	98.480	4.750		99.088	98.959	98.901	4.750		98.438	98.317	98.261															
4.875		98.833	98.702	98.642	4.875		99.394	99.259	99.197	4.875		98.834	98.707	98.648															
5.000		99.006	98.869	98.805	5.000		99.700	99.560	99.493	5.000		99.229	99.097	99.035															
5.125		99.178	99.036	98.967	5.125		100.005	99.860	99.788	5.125		99.624	99.487	99.420															
5.250		99.268	99.121	99.048	5.250		100.213	100.063	99.986	5.250		99.973	99.831	99.760															
5.375		99.347	99.195	99.116	5.375		100.408	100.252	100.171	5.375		100.316	100.168	100.094															
5.500		99.426	99.269	99.185	5.500		100.603	100.442	100.356	5.500		100.659	100.506	100.427															
5.625		99.505	99.343	99.254	5.625		100.798	100.632	100.540	5.625		101.001	100.843	100.761															

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

Conventional Adjusters

Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yrs	-0.750
2-4 Units	-1.000
Escrow Waiver (Except NY)	-0.250
Self Employed	0.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV ≤ 75%	-0.750
HighBal ARM LTV/CLTV > 75%	-1.500
Second home >85%	-0.250

Loans with Secondary Financing

All Loans with Subordinate Financing -0.375

The below adds also apply:

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

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
640 - 659	N/A	N/A	N/A	N/A
660 - 679	N/A	N/A	N/A	N/A
680 - 699	N/A	N/A	N/A	N/A
700 - 719	N/A	N/A	N/A	N/A
720 - 739	N/A	N/A	N/A	N/A
≥740	-0.375	-1.125	N/A	N/A

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[Return to Home Tab](#)



Effective: 7/1/22 8:11 AM

Page 9

WesLend Home Ready and Home Possible									
1021-00 1024-00 Home Ready 30 Yr Fixed					1022-00 1028-00 Home Possible 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.500		96.874	96.774	96.519	4.250		95.654	95.486	95.231
4.625		97.413	97.313	97.058	4.375		96.336	96.168	95.913
4.750		98.060	97.960	97.706	4.490		96.917	96.748	96.493
4.875		98.625	98.525	98.271	4.500		96.914	96.745	96.491
4.990		99.135	99.035	98.780	4.625		97.428	97.259	97.005
5.000		99.154	99.054	98.800	4.750		98.022	97.846	97.592
5.125		99.654	99.554	99.300	4.875		98.577	98.401	98.146
5.250		99.537	99.348	99.093	4.990		99.084	98.908	98.654
5.375		100.048	99.858	99.604	5.000		99.102	98.926	98.672
5.490		100.507	100.318	100.063	5.125		99.547	99.371	99.117
5.500		100.533	100.343	100.089	5.250		99.588	99.399	99.144
5.625		100.990	100.801	100.546	5.375		100.079	99.889	99.635
5.750		100.901	100.704	100.385	5.490		100.490	100.301	100.046
5.875		101.388	101.191	100.872	5.500		100.518	100.329	100.075
5.990		101.808	101.611	101.292	5.625		100.887	100.697	100.443
6.000		101.832	101.636	101.317	5.750		100.946	100.750	100.431
6.125		102.156	101.959	101.640	5.875		101.396	101.200	100.881
6.250		101.796	101.462	101.062	5.990		101.744	101.548	101.229
6.375		102.210	101.876	101.476	6.000		101.768	101.571	101.252
6.500		102.587	102.253	101.853	6.125		102.052	101.855	101.536

**Price Adjustments**

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

0	<=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
<b>The below adds also apply:</b>							
LTV Range	0.000	0.000	CLTV Range	0.000	Fico <720	Fico >=720	
≤ 65.00%		0.000	.01% – 95.0%	0.000	-0.500	-0.250	
65.01% – 75.00%		0.000	.01% – 95.0%	0.000	-0.750	-0.500	
75.01% – 95.00%		0.000	.01% – 95.0%	0.000	-1.000	-0.750	
75.01% – 90.00%		0.000	.01% – 90.0%	0.000	-1.000	-0.750	
≤ 95.00%		0.000	.01% – 97.0%	0.000	-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									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
3- 4 - Unit Property 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**

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

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Effective: 7/1/22 8:11 AM

Page 10

1003-01 FNMA Refi Now 30 Yr Fixed					1303-01 FNMA Refi Now 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
4.750		98.945	98.773		3.250		95.754	95.607	
4.875		99.482	99.309		3.375		96.253	96.090	
5.000		99.937	99.765		3.500		96.886	96.723	
5.125		100.337	100.164		3.625		97.426	97.262	
5.250		100.530	100.328		3.750		97.904	97.741	
5.375		101.030	100.828		3.875		98.337	98.173	
5.500		101.469	101.267		4.000		98.741	98.570	
5.625		101.843	101.641		4.125		99.233	99.039	
5.750		102.089	101.801		4.250		99.670	99.476	
5.875		102.562	102.273		4.375		100.058	99.865	
6.000		102.975	102.686		4.500		100.405	100.211	
6.125		103.218	102.930		4.625		100.755	100.562	
6.250		103.245	102.588		4.750		100.853	100.539	
6.375		103.653	102.996		4.875		101.220	100.906	
6.500		104.004	103.347		5.000		101.559	101.245	
6.625		104.290	103.633		5.125		101.893	101.579	
6.750		104.527	103.852		5.250		101.742	101.185	
6.875		104.891	104.215		5.375		102.090	101.533	
7.000		105.197	104.522		5.500		102.410	101.853	
7.125		105.733	105.058		5.625		102.718	102.161	

Extension and Re-lock Fees			
5 Day	-0.125	Re-Lock	-0.25
7 Day	-0.150		
10 Day	-0.250		
15 Day	-0.375		

**Price Adjustments**

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

0	<=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

**Refi Now Adjusters**

Attached Condo >75 LTV & Term > 15yrs	-0.750
Escrow Waiver (Except NY)	-0.250
Loan amount < 150K	-0.500

**Loans with Secondary Financing**

All Loans with Subordinate Financing				-0.375
<b>The below adds also apply:</b>				
<b>LTV Range</b>	<b>CLTV Range</b>	<b>Fico &lt;720</b>	<b>Fico &gt;=720</b>	
≤ 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	

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[Return to Home Tab](#)



Effective: 7/1/22 8:11 AM

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Page 11

**WesLend Select Non-Conforming Program**

3000-19		30 Yr Fixed Full Doc		
Rate	30 Day	45 Day		
4.500	90.750	90.625		
4.625	91.750	91.625		
4.750	92.750	92.625		
4.875	93.625	93.500		
4.990	94.450	94.325		
5.000	94.500	94.375		
5.125	95.250	95.125		
5.250	96.000	95.875		
5.375	96.625	96.500		
5.500	97.250	97.125		
5.625	97.750	97.625		
5.750	98.250	98.125		
5.875	98.625	98.500		
5.990	98.950	98.825		
6.000	99.000	98.875		
6.125	99.250	99.125		
6.250	99.500	99.375		
6.375	99.750	99.625		
6.500	100.000	99.875		
6.625	100.250	100.125		
6.750	100.500	100.375		
6.875	100.750	100.625		
6.990	100.950	100.825		
7.000	101.000	100.875		

**Extension and Re-lock Fees**

Please email lock desk for extensions and relocks

Max Premium Pricing 101.375  
 Maximum Proceeds: \$40K

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[Return to Home Tab](#)



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Page 12

WesLend Select Standard Programs						
9000-19 9000-19IO 30 Yr Fixed Full Doc			9084-19 9084-19IO 30 Yr Fixed Asset Depletion			
Rate	30 Day	45 Day	Rate	30 Day	45 Day	
4.500	90.000	89.875	4.500	90.000	89.875	
4.625	91.000	90.875	4.625	91.000	90.875	
4.750	92.000	91.875	4.750	92.000	91.875	
4.875	92.875	92.750	4.875	92.875	92.750	
4.990	93.700	93.575	4.990	93.700	93.575	
5.000	93.750	93.625	5.000	93.750	93.625	
5.125	94.500	94.375	5.125	94.500	94.375	
5.250	95.250	95.125	5.250	95.250	95.125	
5.375	95.875	95.750	5.375	95.875	95.750	
5.500	96.500	96.375	5.500	96.500	96.375	
5.625	97.000	96.875	5.625	97.000	96.875	
5.750	97.500	97.375	5.750	97.500	97.375	
5.875	97.875	97.750	5.875	97.875	97.750	
5.990	98.200	98.075	5.990	98.200	98.075	
6.000	98.250	98.125	6.000	98.250	98.125	
6.125	98.500	98.375	6.125	98.500	98.375	
6.250	98.750	98.625	6.250	98.750	98.625	
6.375	99.000	98.875	6.375	99.000	98.875	
6.500	99.250	99.125	6.500	99.250	99.125	
6.625	99.500	99.375	6.625	99.500	99.375	
6.750	99.750	99.625	6.750	99.750	99.625	
6.875	100.000	99.875	6.875	100.000	99.875	
6.990	100.200	100.075	6.990	100.200	100.075	
7.000	100.250	100.125	7.000	100.250	100.125	
9085-19 9085-19IO 30 Yr Fixed Streamline						
Rate	30 Day	45 Day				
4.500	90.250	90.125				
4.625	91.250	91.125				
4.750	92.250	92.125				
4.875	93.125	93.000				
4.990	93.950	93.825				
5.000	94.000	93.875				
5.125	94.750	94.625				
5.250	95.500	95.375				
5.375	96.125	96.000				
5.500	96.750	96.625				
5.625	97.250	97.125				
5.750	97.750	97.625				
5.875	98.125	98.000				
5.990	98.450	98.325				
6.000	98.500	98.375				
6.125	98.750	98.625				
6.250	99.000	98.875				
6.375	99.250	99.125				
6.500	99.500	99.375				
6.625	99.750	99.625				
6.750	100.000	99.875				
6.875	100.250	100.125				
6.990	100.450	100.325				
7.000	100.500	100.375				

**Extension and Re-lock Fees**

Please email lock deck for extensions and relocks

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[Return to Home Tab](#)



Effective: 7/1/22 8:11 AM

Lock cut-off for Non-Conforming Programs is 3:30 PM PST

Page 14

WesLend A Series Jumbo								
3000-03 30YR Fixed A Series Jumbo			3300-03 15YR Fixed A Series Jumbo			3900-03 10/6 SOFR ARM A Series Jumbo		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
3.625	92.693	92.568	3.750	94.735	94.610	3.375	93.833	93.708
3.750	93.693	93.568	3.875	95.485	95.360	3.500	94.708	94.583
3.875	94.693	94.568	4.000	96.235	96.110	3.625	95.583	95.458
4.000	95.568	95.443	4.125	96.985	96.860	3.750	96.458	96.333
4.125	96.443	96.318	4.250	97.610	97.485	3.875	97.208	97.083
4.250	97.193	97.068	4.375	98.235	98.110	4.000	97.958	97.833
4.375	97.943	97.818	4.500	98.860	98.735	4.125	98.583	98.458
4.500	98.568	98.443	4.625	99.485	99.360	4.250	99.208	99.083
4.625	99.193	99.068	4.750	99.985	99.860	4.375	99.708	99.583
4.750	99.818	99.693	4.875	100.485	100.360	4.500	100.208	100.083
4.875	100.318	100.193	5.000	100.860	100.735	4.625	100.708	100.583
5.000	100.818	100.693	5.125	101.235	101.110	4.750	101.083	100.958
5.125	101.193	101.068	5.250	101.485	101.360	4.875	101.458	101.333
5.250	101.568	101.443	5.375	101.735	101.610	5.000	101.708	101.583
5.375	101.943	101.818	5.500	101.985	101.860	5.125	101.750	101.750
5.500	102.193	102.068	5.625	102.110	101.985			
5.625	102.250	102.250	5.750	102.235	102.110			
			5.875	102.250	102.235			
			6.000	102.250	102.250			

**Extension and Re-lock Fees**  
Please email lock desk for extensions and relocks

**Price Adjustments**

**Risk Based Adjustments**

	0-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
800+	0.500	0.500	0.500	0.500	0.250	0.000	0.000
780-799	0.500	0.500	0.500	0.500	0.250	0.000	0.000
760-779	0.250	0.250	0.250	0.250	0.000	0.000	0.000
740-759	0.250	0.250	0.250	0.250	0.000	0.000	0.000
720-739	0.250	0.250	0.250	0.250	0.000	0.000	0.000

**The below adds also apply:**

Parameter	Adjustment
Purchase	0.625
Cash Out	-0.500
Escrow Waiver	-0.125
Condo > 65% LTV	-0.125
Second Home	-0.125
2-4 Units <65% LTV	-0.125
2-4 Units >65% LTV	-0.250
Loan Amount > \$2MM	-0.250

**Zone Adjustments**

WesLend Non-Conforming State Adjusters				
State	Fixed		ARM	
	Escrow	Non-Escrow	Escrow	Non-Escrow
AK	0.000	0.000	0.000	0.000
AL	0.000	0.000	0.000	0.000
AR	0.000	0.000	0.000	0.000
AZ	0.000	0.000	0.000	0.000
CA	(0.250)	(0.250)	(0.250)	(0.250)
CO	0.000	0.000	0.000	0.000
CT	(0.250)	(0.250)	(0.250)	(0.250)
DC	(0.250)	(0.250)	(0.250)	(0.250)
DE	0.000	0.000	0.000	0.000
FL	(0.250)	(0.250)	(0.250)	(0.250)
GA	0.000	0.000	0.000	0.000
HI	0.000	0.000	0.000	0.000
IA	0.000	0.000	0.000	0.000
ID	0.000	0.000	0.000	0.000
IL	(0.250)	(0.250)	(0.250)	(0.250)
IN	0.000	0.000	0.000	0.000
KS	0.000	0.000	0.000	0.000
KY	0.000	0.000	0.000	0.000
LA	0.000	0.000	0.000	0.000
MA	0.000	0.000	0.000	0.000
MD	(0.250)	(0.250)	(0.250)	(0.250)
ME	0.000	0.000	0.000	0.000
MI	0.000	0.000	0.000	0.000
MN	0.000	0.000	0.000	0.000
MO	0.000	0.000	0.000	0.000

WesLend Non-Conforming State Adjusters				
State	Fixed		ARM	
	Escrow	Non-Escrow	Escrow	Non-Escrow
MS	0.000	0.000	0.000	0.000
MT	0.000	0.000	0.000	0.000
NC	0.000	0.000	0.000	0.000
ND	0.000	0.000	0.000	0.000
NE	0.000	0.000	0.000	0.000
NH	0.000	0.000	0.000	0.000
NJ	(0.250)	(0.250)	(0.250)	(0.250)
NM	0.000	0.000	0.000	0.000
NV	(0.250)	(0.250)	(0.250)	(0.250)
NY	(0.250)	(0.250)	(0.250)	(0.250)
OH	0.000	0.000	0.000	0.000
OK	0.000	0.000	0.000	0.000
OR	0.000	0.000	0.000	0.000
PA	0.000	0.000	0.000	0.000
RI	0.000	0.000	0.000	0.000
SC	0.000	0.000	0.000	0.000
SD	0.000	0.000	0.000	0.000
TN	0.000	0.000	0.000	0.000
TX	0.000	0.000	0.000	0.000
UT	0.000	0.000	0.000	0.000
VA	(0.250)	(0.250)	(0.250)	(0.250)
VT	0.000	0.000	0.000	0.000
WA	0.000	0.000	0.000	0.000
WI	0.000	0.000	0.000	0.000
WV	0.000	0.000	0.000	0.000
WY	0.000	0.000	0.000	0.000

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[Return to Home Tab](#)



Effective: 7/1/22 8:11 AM Subject to change without notice

Page 15

WesLend Diamond Jumbo										
3061-50 Diamond Jumbo 30 Yr Fixed					3361-50 Diamond Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
7.625		101.747			6.000		98.055			Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK  MAX PRICE: 101.89  Loan Amount < \$700,000 (.500)
7.500		101.684			5.875		97.955			
7.375		101.559			5.750		97.805			
7.250		101.434			5.625		97.585			
7.125		101.278			5.500		97.355			
7.000		101.122			5.375		97.105			
6.875		100.934			5.250		96.845			
6.750		100.747			5.125		96.465			
6.625		100.518			5.000		96.065			
6.500		100.248			4.875		95.635			
6.375		99.956			4.750		95.175			
6.250		99.623								
6.125		99.257								
6.000		98.876								
5.875		98.492								
5.750		98.104								
5.625		97.711								
5.500		97.246								

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

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[Return to Home Tab](#)



Effective: 7/1/22 8:11 AM

Page 17

WesLend Emerald Jumbo										
3062-50 Emerald Jumbo 30 Yr Fixed					3362-50 Emerald Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
6.500		100.745			5.500		98.086			Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK  MAX PRICE 101.94  Loan Amount < \$700,000 0.500
6.375		100.573			5.375		98.038			
6.250		100.402			5.250		97.985			
6.125		100.044			5.125		97.952			
6.000		99.687			5.000		97.907			
5.875		99.330			4.875		97.872			
5.750		98.974			4.750		97.820			
5.625		98.738			4.625		97.780			
5.500		98.502			4.500		97.711			
5.375		98.081			4.375		97.587			
5.250		97.660			4.250		97.452			
5.125		97.470			4.125		97.325			
5.000		97.278			4.000		97.147			
4.875		97.002								
4.750		96.725								
4.625		96.221								
4.500		95.717								

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

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[Return to Home Tab](#)



Effective: 7/1/22 8:11 AM Subject to change without notice

Page 19

WesLend Sapphire Jumbo				
3067-50	Sapphire Jumbo 30 Yr Fixed			
Rate	15 Day	30 Day	45 Day	60 Day
7.625		101.747		
7.500		101.684		
7.375		101.559		
7.250		101.434		
7.125		101.278		
7.000		101.122		
6.875		100.934		
6.750		100.747		
6.625		100.518		
6.500		100.248		
6.375		99.956		
6.250		99.623		
6.125		99.257		
6.000		98.876		
5.875		98.492		
5.750		98.104		
5.625		97.711		
5.500		97.246		

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

Lock Cutoff: 3:30 PM PST  
 MUST BE UW APPROVED TO LOCK  
 MAX PRICE: 101.94  
 Loan Amount < \$700,000 (.500)

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[Return to Home Tab](#)



Effective: 7/1/22 8:11 AM Subject to change without notice

Page 21

**WesLend Jade Jumbo**

3068-50 Jade Jumbo 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
6.500		100.745		
6.375		100.573		
6.250		100.402		
6.125		100.044		
6.000		99.687		
5.875		99.330		
5.750		98.974		
5.625		98.738		
5.500		98.502		
5.375		98.081		
5.250		97.660		
5.125		97.470		
5.000		97.278		
4.875		97.002		
4.750		96.725		
4.625		96.221		
4.500		95.717		

Lock Cutoff: 3:30 PM PST  
 MUST BE UW APPROVED TO LOCK  
 MAX PRICE 101.99  
 Loan Amount < \$700,000 0.500

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

*Pricing is for indication purposes only and subject to change. Refer to the Portal pricing engine for the most accurate pricing or call your account executive.*

Fixed Rate LLPAs										
Credit Score	CLTV									
	0 - 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	90.01 - 95.00
<b>Primary Purchase</b>										
800+	0.5900	0.5900	0.5900	0.5900	0.3400	0.3400	0.3400	na	na	na
780-799	0.5900	0.5900	0.5900	0.5900	0.3400	0.3400	0.3400	na	na	na
760-779	0.4650	0.4650	0.4650	0.4650	0.3400	0.3400	0.3400	na	na	na
740-759	0.4650	0.4650	0.4650	0.3400	0.2150	0.0900	0.0900	na	na	na
720-739	0.3400	0.3400	0.3400	0.3400	0.2150	(0.0350)	(0.1600)	na	na	na
700-719	0.2150	0.2150	0.2150	0.2150	0.0900	(0.4100)	(0.6600)	na	na	na
680-699	(0.1600)	(0.1600)	(0.1600)	(0.2850)	na	na	na	na	na	na
660-679	(0.5350)	(0.5350)	(0.5350)	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
<b>Primary NCO Refi</b>										
800+	0.2150	0.2150	0.2150	0.2150	0.0900	0.0900	0.0900	na	na	na
780-799	0.2150	0.2150	0.2150	0.2150	0.0900	0.0900	0.0900	na	na	na
760-779	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	na	na	na
740-759	0.0900	0.0900	0.0900	(0.0350)	(0.0350)	(0.1600)	(0.1600)	na	na	na
720-739	(0.0350)	(0.0350)	(0.0350)	(0.0350)	(0.0350)	(0.2850)	(0.4100)	na	na	na
700-719	(0.1600)	(0.1600)	(0.1600)	(0.1600)	(0.1600)	(0.6600)	(0.9100)	na	na	na
680-699	(0.5350)	(0.5350)	(0.5350)	(0.6600)	na	na	na	na	na	na
660-679	(0.9100)	(0.9100)	(0.9100)	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
<b>Primary CO Refi</b>										
800+	(0.0350)	(0.0350)	(0.0350)	(0.1600)	(0.4100)	(0.6600)	(0.9100)	na	na	na
780-799	(0.0350)	(0.0350)	(0.0350)	(0.1600)	(0.4100)	(0.6600)	(0.9100)	na	na	na
760-779	(0.1600)	(0.1600)	(0.1600)	(0.2850)	(0.4100)	(0.6600)	(0.9100)	na	na	na
740-759	(0.1600)	(0.1600)	(0.1600)	(0.4100)	(0.5350)	(0.9100)	(1.1600)	na	na	na
720-739	(0.2850)	(0.2850)	(0.2850)	(0.4100)	(0.5350)	(1.0350)	(1.4100)	na	na	na
700-719	(0.4100)	(0.4100)	(0.4100)	(0.5350)	(0.6600)	(1.4100)	(1.9100)	na	na	na
680-699	(0.7850)	(0.7850)	(0.7850)	(1.0350)	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
<b>Second Purchase</b>										
800+	0.5900	0.5900	0.5900	0.5900	0.3400	0.3400	(0.1600)	na	na	na
780-799	0.5900	0.5900	0.5900	0.5900	0.3400	0.3400	(0.1600)	na	na	na
760-779	0.4650	0.4650	0.4650	0.4650	0.3400	0.3400	(0.1600)	na	na	na
740-759	0.4650	0.4650	0.4650	0.3400	0.2150	0.0900	(0.4100)	na	na	na
720-739	0.3400	0.3400	0.3400	0.3400	0.2150	(0.0350)	(0.6600)	na	na	na
700-719	0.2150	0.2150	0.2150	0.2150	0.0900	(0.4100)	(1.1600)	na	na	na
680-699	(0.1600)	(0.1600)	(0.1600)	(0.2850)	na	na	na	na	na	na
660-679	(0.5350)	(0.5350)	(0.5350)	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
<b>Second NCO Refi</b>										
800+	0.2150	0.2150	0.2150	0.2150	0.0900	0.0900	(0.4100)	na	na	na
780-799	0.2150	0.2150	0.2150	0.2150	0.0900	0.0900	(0.4100)	na	na	na
760-779	0.0900	0.0900	0.0900	0.0900	0.0900	0.0900	(0.4100)	na	na	na
740-759	0.0900	0.0900	0.0900	(0.0350)	(0.0350)	(0.1600)	(0.6600)	na	na	na
720-739	(0.0350)	(0.0350)	(0.0350)	(0.0350)	(0.0350)	(0.2850)	(0.9100)	na	na	na
700-719	(0.1600)	(0.1600)	(0.1600)	(0.1600)	(0.1600)	(0.6600)	(1.4100)	na	na	na
680-699	(0.5350)	(0.5350)	(0.5350)	(0.6600)	na	na	na	na	na	na
660-679	(0.9100)	(0.9100)	(0.9100)	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
<b>Second CO Refi</b>										
800+	(0.0350)	(0.0350)	(0.0350)	(0.1600)	(0.4100)	(0.6600)	na	na	na	na
780-799	(0.0350)	(0.0350)	(0.0350)	(0.1600)	(0.4100)	(0.6600)	na	na	na	na
760-779	(0.1600)	(0.1600)	(0.1600)	(0.2850)	(0.4100)	(0.6600)	na	na	na	na
740-759	(0.1600)	(0.1600)	(0.1600)	(0.4100)	(0.5350)	(0.9100)	na	na	na	na
720-739	(0.2850)	(0.2850)	(0.2850)	(0.4100)	(0.5350)	(1.0350)	na	na	na	na
700-719	(0.4100)	(0.4100)	(0.4100)	(0.5350)	(0.6600)	(1.4100)	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na

Global LLPAs										
	CLTV									
	0 - 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	90.01 - 95.00
SFR	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
PUD	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
Condo	0.0000	0.0000	0.0000	0.0000	(0.1250)	(0.2500)	(0.5000)	na	na	na
2 unit property	0.0000	0.0000	0.0000	0.0000	(0.2500)	na	na	na	na	na
3 unit property	(0.2500)	(0.2500)	(0.2500)	(0.3750)	na	na	na	na	na	na
4 unit property	(0.2500)	(0.2500)	(0.2500)	(0.3750)	na	na	na	na	na	na
NYC Coop	0.0000	0.0000	0.0000	0.0000	(0.1250)	(0.1250)	(0.3750)	na	na	na
Townhome/Attached	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
Escrow Waiver	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
IO (Arm only) Owner Occupied	na	na	na	na	na	na	na	na	na	na
IO (Arm only) Second Home	na	na	na	na	na	na	na	na	na	na
>=Minimum Loan Amount <=\$1MM	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
>\$1MM <= \$1.5MM	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
>\$1.5MM <= \$2.0MM	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	(0.2500)	na	na	na
>\$2.0MM <= \$2.5MM	na	na	na	na	na	na	na	na	na	na
>\$2.5MM <= \$3.0MM	na	na	na	na	na	na	na	na	na	na
>80 LTV No MI	na	na	na	na	na	na	na	na	na	na
DTI <=35%	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
DTI 35.01-40.00%	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
DTI 40.01-45.00%	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
Self Employed	0.0000	0.0000	0.0000	(0.3750)	(0.3750)	(0.3750)	(0.3750)	na	na	na

[Return to Home Tab](#)



Effective: 7/1/22 8:11 AM

Subject to change without notice

Page 23

WesLend Ruby Tuesday Jumbo										
3863-50 Ruby Tuesday Jumbo 7/6 ARM					3963-50 Ruby Tuesday Jumbo 10/6 ARM					Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK  MAX PRICE: 101.780  Loan Amount < \$700,000 (.500)
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
5.750		101.769			5.750		101.760			
5.625		101.647			5.625		101.637			
5.500		101.497			5.500		101.486			
5.375		101.316			5.375		101.303			
5.250		101.099			5.250		101.084			
5.125		100.844			5.125		100.827			
5.000		100.549			5.000		100.529			
4.875		100.211			4.875		100.189			
4.750		99.831			4.750		99.805			
4.625		99.408			4.625		99.378			
4.500		98.985			4.500		98.952			

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

*Pricing is for indication purposes only and subject to change. Refer to the Portal pricing engine for the most accurate pricing or call your account executive.*



[Return to Home Tab](#)



Ruby Tuesday Jumbo Adjusters Effective: 7/1/22 8:11 AM

Page 24

**ARM LLPAs**

Credit Score	LTV									
	0 - 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	90.01 - 95.00
<b>Primary Purchase</b>										
800+	0.1550	0.0300	(0.0950)	(0.2200)	(0.2200)	(0.2200)	(0.3450)	na	na	na
780-799	0.1550	0.0300	(0.0950)	(0.2200)	(0.2200)	(0.2200)	(0.3450)	na	na	na
760-779	0.0300	(0.0950)	(0.0950)	(0.2200)	(0.2200)	(0.3450)	(0.3450)	na	na	na
740-759	(0.0950)	(0.2200)	(0.2200)	(0.2200)	(0.2200)	(0.3450)	(0.4700)	na	na	na
720-739	(0.0950)	(0.2200)	(0.2200)	(0.2200)	(0.2200)	(0.4700)	(0.5950)	na	na	na
700-719	(0.0950)	(0.2200)	(0.2200)	(0.2200)	(0.2200)	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
<b>Primary NCO Refi</b>										
800+	0.0300	0.0300	(0.0950)	(0.2200)	(0.2200)	(0.2200)	(0.3450)	na	na	na
780-799	0.0300	0.0300	(0.0950)	(0.2200)	(0.2200)	(0.2200)	(0.3450)	na	na	na
760-779	(0.0950)	(0.0950)	(0.0950)	(0.2200)	(0.2200)	(0.3450)	(0.3450)	na	na	na
740-759	(0.2200)	(0.2200)	(0.2200)	(0.2200)	(0.2200)	(0.3450)	(0.4700)	na	na	na
720-739	(0.2200)	(0.2200)	(0.2200)	(0.2200)	(0.2200)	(0.4700)	(0.5950)	na	na	na
700-719	(0.2200)	(0.2200)	(0.2200)	(0.2200)	(0.2200)	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na
<b>Primary CO Refi</b>										
800+	0.0300	0.0300	(0.0950)	(0.2200)	na	na	na	na	na	na
780-799	0.0300	0.0300	(0.0950)	(0.2200)	na	na	na	na	na	na
760-779	(0.0950)	(0.0950)	(0.0950)	(0.2200)	na	na	na	na	na	na
740-759	(0.2200)	(0.2200)	(0.2200)	(0.2200)	na	na	na	na	na	na
720-739	(0.2200)	(0.2200)	(0.2200)	(0.2200)	na	na	na	na	na	na
700-719	na	na	na	na	na	na	na	na	na	na
680-699	na	na	na	na	na	na	na	na	na	na
660-679	na	na	na	na	na	na	na	na	na	na
640-659	na	na	na	na	na	na	na	na	na	na
620-639	na	na	na	na	na	na	na	na	na	na

**Global LLPAs**

	LTV									
	0 - 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	90.01 - 95.00
SFR	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
PUD	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
Condo	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
2 unit property	na	na	na	na	na	na	na	na	na	na
3 unit property	na	na	na	na	na	na	na	na	na	na
4 unit property	na	na	na	na	na	na	na	na	na	na
NYC Coop	na	na	na	na	na	na	na	na	na	na
Townhome/Attached	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
Escrow Waiver	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
IO (Arm only) Owner Occupied	na	na	na	na	na	na	na	na	na	na
IO (Arm only) Second Home	na	na	na	na	na	na	na	na	na	na
>=Minimum Loan Amount <=\$1MM	0.1250	0.1250	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
>\$1MM <= \$1.5MM	0.1250	0.1250	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
>\$1.5MM <= \$2.0MM	0.1250	0.1250	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
>\$2.0MM <= \$2.5MM	0.1250	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
>\$2.5MM <= \$3.0MM	0.1250	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
>80 LTV No MI	na	na	na	na	na	na	na	na	na	na
DTI <=35%	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
DTI 35.01-40.00%	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
DTI 40.01-43.00%	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
Self Employed	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
CA	0.0000	0.0000	0.0000	(0.2500)	(0.5000)	(0.7500)	(1.0000)	na	na	na