



Effective: 3/23/21 9:02 AM

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

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

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

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WestLend Conforming DU and LP														
1100-99 1101-99					1200-99 1201-99					1300-99 1301-99				
Conventional 25/30 Yr Fixed					Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250	97.759	97.634	97.509		2.250	98.369	98.244	98.119		1.750	98.919	98.794	98.669	
2.375	98.508	98.383	98.258		2.375	99.191	99.066	98.941		1.875	99.666	99.541	99.416	
2.500	99.430	99.305	99.180		2.500	99.719	99.594	99.469		2.000	100.454	100.329	100.204	
2.625	100.199	100.074	99.949		2.625	100.656	100.531	100.406		2.125	101.095	100.970	100.845	
2.750	100.959	100.834	100.709		2.750	101.519	101.394	101.269		2.250	101.806	101.681	101.556	
2.875	101.721	101.596	101.471		2.875	102.174	102.049	101.924		2.375	102.337	102.212	102.087	
3.000	102.358	102.233	102.108		3.000	102.739	102.614	102.489		2.500	102.778	102.653	102.528	
3.125	102.883	102.758	102.633		3.125	103.234	103.109	102.984		2.625	103.360	103.235	103.110	
3.250	103.407	103.282	103.157		3.250	103.640	103.515	103.390		2.750	103.864	103.739	103.614	
3.375	103.996	103.871	103.746		3.375	104.205	104.080	103.955		2.875	104.233	104.108	103.983	
3.500	104.477	104.352	104.227		3.500	104.500	104.500	104.405		3.000	104.500	104.500	104.385	
3.625	104.500	104.500	104.500		3.625	104.500	104.500	104.500		3.125	104.500	104.414	104.289	
3.750	104.500	104.500	104.500		3.750	104.500	104.500	104.500		3.250	104.500	104.500	104.472	
3.875	104.500	104.500	104.500		3.875	104.500	104.500	104.500		3.375	104.500	104.500	104.500	
4.000	104.500	104.500	104.500		4.000	104.500	104.500	104.500		3.500	104.500	104.500	104.500	
4.125	104.500	104.500	104.500		4.125	104.500	104.500	104.500		3.625	104.500	104.500	104.500	
4.250	104.500	104.500	104.500		4.250					3.750	104.500	104.500	104.500	
4.375	104.500	104.500	104.500		4.375					3.875	104.500	104.500	104.500	
4.500	104.500	104.500	104.500		4.500					4.000				
4.625	104.500	104.500	104.500		4.625					4.125				

  

1400-99 1401-99					
Conventional 10 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	
1.750	98.765	98.640	98.515		3.250
1.875	99.548	99.423	99.298		3.375
2.000	100.764	100.639	100.514		3.500
2.125	101.377	101.252	101.127		3.625
2.250	101.864	101.739	101.614		3.750
2.375	102.186	102.061	101.936		3.875
2.500	102.389	102.264	102.139		4.000
2.625	102.793	102.668	102.543		4.125
2.750	103.287	103.162	103.037		4.250
2.875	103.571	103.446	103.321		4.375
3.000	103.844	103.719	103.594		4.500
3.125	104.254	104.129	104.004		4.625
3.250	104.500	104.500	104.500		4.750
3.375	104.500	104.500	104.500		4.875
3.500	104.500	104.500	104.500		5.000
3.625	104.500	104.500	104.500		5.125
3.750	104.500	104.500	104.500		5.250
3.875	104.500	104.500	104.500		5.375
4.000	104.500	104.500	104.500		5.500
4.125	104.500	104.500	104.500		5.625

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
>4 Properties				-0.500
Escrow Waiver (Except CA & NY)				-0.250
Self Employed				-1.000
Adverse Market Refi fee >\$125.00				-0.500

  

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		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
		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	96.222	96.097	95.972		2.250	95.504	95.379	95.254		1.750	97.267	97.142	97.017	
2.375	96.999	96.874	96.749		2.375	96.310	96.185	96.060		1.875	97.974	97.849	97.724	
2.500	97.773	97.648	97.523		2.500	97.243	97.118	96.993		2.000	98.874	98.749	98.624	
2.625	98.539	98.414	98.289		2.625	98.038	97.913	97.788		2.125	99.611	99.486	99.361	
2.750	99.358	99.233	99.108		2.750	99.028	98.903	98.778		2.250	100.231	100.106	99.981	
2.875	100.186	100.061	99.936		2.875	99.705	99.580	99.455		2.375	100.747	100.622	100.497	
3.000	101.091	100.966	100.841		3.000	100.416	100.291	100.166		2.500	101.160	101.035	100.910	
3.125	101.740	101.615	101.490		3.125	101.278	101.153	101.028		2.625	101.409	101.284	101.159	
3.250	102.258	102.133	102.008		3.250	101.854	101.729	101.604		2.750	101.970	101.845	101.720	
3.375	102.626	102.501	102.376		3.375	102.376	102.251	102.126		2.875	102.299	102.174	102.049	
3.500	103.141	103.016	102.891		3.500	102.891	102.766	102.641		3.000	102.668	102.543	102.418	
3.625	103.550	103.425	103.300		3.625	103.300	103.175	103.050		3.125	102.191	102.066	101.941	
3.750	103.079	102.954	102.829		3.750	102.768	102.643	102.518		3.250	102.667	102.542	102.417	
3.875	103.700	103.575	103.450		3.875	103.450	103.325	103.200		3.375	102.975	102.850	102.725	
4.000	104.149	104.024	103.899		4.000	103.899	103.774	103.649		3.500	103.177	103.052	102.927	
4.125	104.381	104.256	104.131		4.125	104.131	104.006	103.881		3.625	103.412	103.287	103.162	
4.250	104.341	104.216	104.091		4.250	102.882	102.757	102.632		3.750	103.301	103.176	103.051	
4.375	104.772	104.647	104.522		4.375	103.391	103.266	103.141		3.875	103.405	103.280	103.155	
4.500	100.286	100.161	100.036		4.500					4.000	103.772	103.647	103.522	
4.625	100.568	100.443	100.318		4.625					4.125	103.291	103.166	103.041	

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
1.750	97.112	96.987	96.862	
1.875	97.870	97.745	97.620	
2.000	98.770	98.645	98.520	
2.125	99.508	99.383	99.258	
2.250	100.128	100.003	99.878	
2.375	100.644	100.519	100.394	
2.500	101.056	100.931	100.806	
2.625	101.327	101.202	101.077	
2.750	101.889	101.764	101.639	
2.875	102.218	102.093	101.968	
3.000	102.588	102.463	102.338	
3.125	102.158	102.033	101.908	
3.250	102.634	102.509	102.384	
3.375	102.943	102.818	102.693	
3.500	103.145	103.020	102.895	
3.625	103.314	103.189	103.064	
3.750	103.204	103.079	102.954	
3.875	103.117	102.992	102.867	
4.000	103.488	103.363	103.238	
4.125	103.019	102.894	102.769	

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
>4 Properties	-0.500
Escrow Waiver (Except CA & NY)	-0.250
High Balance Purchase & No Cash Out	-0.250
High Balance Cashout	-1.000
Self Employed	-1.000
Adverse Market Refi fee >\$125,00	-0.500

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



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

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WesLend Government										
8000-99 8100-99					8300-99					FHA / VA LOAN LEVEL ADJUSTMENTS
FHA/VA 25/30 Yr Fixed					FHA/VA 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
1.750		97.033	96.908	96.783	1.750					
1.875		97.496	97.371	97.246	1.875					
2.000		97.967	97.842	97.717	2.000					
2.125		98.439	98.314	98.189	2.125					
2.250		100.337	100.212	100.087	2.250		100.385	100.260	100.135	
2.375		100.848	100.723	100.598	2.375		100.577	100.452	100.327	
2.500		101.338	101.213	101.088	2.500		100.611	100.486	100.361	
2.625		101.660	101.535	101.410	2.625		100.800	100.675	100.550	
2.750		102.562	102.437	102.312	2.750		101.742	101.617	101.492	
2.875		102.996	102.871	102.746	2.875		102.113	101.988	101.863	
3.000		103.474	103.349	103.224	3.000		102.425	102.300	102.175	
3.125		103.895	103.770	103.645	3.125		102.727	102.602	102.477	
3.250		104.802	104.677	104.552	3.250		102.658	102.533	102.408	
3.375		104.244	104.119	103.994	3.375		103.119	102.994	102.869	
3.500		104.679	104.554	104.429	3.500		103.587	103.462	103.337	
3.625		105.050	104.925	104.800	3.625		104.060	103.935	103.810	
3.750		105.434	105.309	105.184	3.750		103.675	103.550	103.425	
3.875		105.589	105.464	105.339	3.875		104.145	104.020	103.895	
4.000		105.167	105.042	104.917	4.000		104.615	104.490	104.365	
4.125		105.803	105.678	105.553	4.125		105.087	104.962	104.837	

FICO Adjustments	
680 - 699	0.000
660-679	-0.250
640-659	-1.000
Government Adjusters	
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000
VA	-0.250
Manufactured	-10.000
Ln Amt <=110K	-0.500
VA IRRL N/O/O	-1.000
Self - Employed	-1.000
>4 Properties	-0.500

\*FHA ONLY


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		100.821	100.696	100.571	2.750		101.264	101.139	101.014	
2.875		101.267	101.142	101.017	2.875		101.337	101.212	101.087	
3.000		101.702	101.577	101.452	3.000		101.395	101.270	101.145	
3.125		102.123	101.998	101.873	3.125		101.431	101.306	101.181	
3.250		102.533	102.408	102.283	3.250		102.265	102.140	102.015	
3.375		102.194	102.069	101.944	3.375		102.302	102.177	102.052	
3.500		102.603	102.478	102.353	3.500		102.322	102.197	102.072	
3.625		103.000	102.875	102.750	3.625		102.249	102.124	101.999	
3.750		103.384	103.259	103.134	3.750		103.052	102.927	102.802	
3.875		101.945	101.820	101.695	3.875		103.006	102.881	102.756	
4.000		101.953	101.828	101.703	4.000		103.011	102.886	102.761	
4.125		102.482	102.357	102.232	4.125		103.017	102.892	102.767	
4.250		100.558	100.433	100.308	4.250					
4.375		101.107	100.982	100.857	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
Government Adjusters	
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000
VA	-0.250
Manufactured	-10.000
Ln Amt <=110K	-0.500
VA IRRL N/O/O	-1.000
Self - Employed	-1.000
>4 Properties	-0.500

\*FHA ONLY

Streamline/IRRRRL 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		91.970	91.845	91.720	2.750		91.970	91.845	91.720	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>680 - 699</td> <td>-0.250</td> </tr> <tr> <td>660-679</td> <td>-0.500</td> </tr> <tr> <td>640-659</td> <td>-2.000</td> </tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td>-0.250</td> </tr> <tr> <td>2 unit</td> <td>-0.750</td> </tr> <tr> <td>3-4 unit</td> <td>-1.000</td> </tr> <tr> <td>VA</td> <td>-0.250</td> </tr> <tr> <td>Manufactured</td> <td>-10.000</td> </tr> <tr> <td>Ln Amt &lt;=110K</td> <td>-0.500</td> </tr> <tr> <td>Self - Employed</td> <td>-1.000</td> </tr> <tr> <td>&gt;4 Properties</td> <td>-0.500</td> </tr> </tbody> </table>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	640-659	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-10.000	Ln Amt <=110K	-0.500	Self - Employed	-1.000	>4 Properties	-0.500
FICO Adjustments																																				
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Ln Amt <=110K	-0.500																																			
Self - Employed	-1.000																																			
>4 Properties	-0.500																																			
2.875		92.202	92.077	91.952	2.875		92.202	92.077	91.952																											
3.000		99.934	99.809	99.684	3.000		99.934	99.809	99.684																											
3.125		100.327	100.202	100.077	3.125		100.327	100.202	100.077																											
3.250		100.721	100.596	100.471	3.250		100.721	100.596	100.471																											
3.375		100.794	100.669	100.544	3.375		100.794	100.669	100.544																											
3.500		101.189	101.064	100.939	3.500		101.189	101.064	100.939																											
3.625		101.583	101.458	101.333	3.625		101.583	101.458	101.333																											
3.750		101.979	101.854	101.729	3.750		101.979	101.854	101.729																											
3.875		102.018	101.893	101.768	3.875		102.018	101.893	101.768																											
4.000		102.413	102.288	102.163	4.000		102.413	102.288	102.163																											
4.125		102.809	102.684	102.559	4.125		102.809	102.684	102.559																											
4.250		103.206	103.081	102.956	4.250		103.206	103.081	102.956																											
4.375		102.496	102.371	102.246	4.375		102.496	102.371	102.246																											
4.500		102.890	102.765	102.640	4.500		102.890	102.765	102.640																											
4.625		103.285	103.160	103.035	4.625		103.285	103.160	103.035																											
4.750		103.680	103.555	103.430	4.750		103.680	103.555	103.430																											
4.875					4.875																															
5.000					5.000																															
5.125					5.125																															

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-822,375k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

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**FHLMC-FNMA SPECIFIC PRODUCTS**

1021-00 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
2.250		96.413	96.288	96.163	2.250		96.413	96.288	96.163
2.375		97.162	97.037	96.912	2.375		97.162	97.037	96.912
2.500		97.805	97.680	97.555	2.500		97.805	97.680	97.555
2.625		98.528	98.403	98.278	2.625		98.528	98.403	98.278
2.750		99.313	99.188	99.063	2.750		99.313	99.188	99.063
2.875		100.062	99.937	99.812	2.875		100.062	99.937	99.812
3.000		100.777	100.652	100.527	3.000		100.777	100.652	100.527
3.125		101.387	101.262	101.137	3.125		101.387	101.262	101.137
3.250		102.030	101.905	101.780	3.250		102.030	101.905	101.780
3.375		102.678	102.553	102.428	3.375		102.678	102.553	102.428
3.500		103.109	102.984	102.859	3.500		103.109	102.984	102.859
3.625		103.571	103.446	103.321	3.625		103.571	103.446	103.321
3.750		104.108	103.983	103.858	3.750		104.108	103.983	103.858
3.875		104.584	104.459	104.334	3.875		104.584	104.459	104.334
4.000		104.949	104.824	104.699	4.000		104.949	104.824	104.699
4.125		105.150	105.025	104.900	4.125		105.150	105.025	104.900
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
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

**Cumulative Price Adjustment Caps**

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

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

**Extension and Re-lock Fees**

Days	Fee	Re-Lock	Fee
5 Day	0.125	Re-Lock	0.125
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

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**lenox Jumbo**

3000-41	Jumbo 30 Yr Fixed			
Rate	15 Day	30 Day	45 Day	60 Day
2.750				
2.875				
3.000				
3.125				
3.250				
3.375				
3.500				
3.625				
3.750				
3.875				
4.000				
4.125				
4.250				
4.375				
4.500				
4.625				
4.750				
4.875				
5.000				
5.125				

<b>Max Net Price</b>
101.000
<b>Min Net Price</b>
100.000

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

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

**Price Adjustments**

Fixed Rate Transactions							
FICO	LTV/CLTV/HCLTV						
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
>= 800	0.375	0.375	0.250	0.250	0.125	-1.375	-1.875
780-799	0.375	0.375	0.250	0.125	0.125	-1.375	-1.875
760-779	0.250	0.250	0.250	0.125	0.000	-1.500	-2.000
740-759	0.250	0.125	0.125	0.000	-0.250	-1.750	-2.250
720-739	0.000	0.000	0.000	-0.250	-0.500	n/a	n/a
700-719	0.000	0.000	0.000	-0.500	-0.750	n/a	n/a
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a
660-679	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Feature	<=60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Purchase	0.500	0.438	0.375	0.250	0.250	0.000	0.000
Rate/Term Refi	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cash Out Refi	-0.250	-0.375	-0.500	-0.750	-1.000	n/a	n/a
2nd Home	0.000	0.000	0.000	0.000	-0.500	n/a	n/a
Non-Owner	-0.750	-1.000	-1.500	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.125	-0.250	-0.500	n/a	n/a
Co-op	0.000	0.000	-0.125	-0.125	-0.375	n/a	n/a
2 Units	0.000	0.000	-0.250	n/a	n/a	n/a	n/a
3-4 Units	-0.250	-0.375	n/a	n/a	n/a	n/a	n/a
Interest only	n/a	n/a	n/a	n/a	n/a	n/a	n/a
UPB > \$2.0MM	0.000	0.000	-0.125	-0.250	-0.750	n/a	n/a
Self Employed	-2.000	-2.375	-2.500	-2.500	-2.750	-2.875	-2.900



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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	
2.500		96.544			2.500		98.975			Lock Cutoff: 3:30 PM PST  MUST BE UW APPROVED TO LOCK  MAX PRICE: 101.575  Loan Amount < \$700,000 (.500)
2.625		97.199			2.625		99.374			
2.750		97.823			2.750		99.695			
2.875		98.432			2.875		100.014			
3.000		99.025			3.000		100.318			
3.125		99.434			3.125		100.562			
3.250		99.833			3.250		100.737			
3.375		100.203			3.375		100.904			
3.500		100.573			3.500		101.032			
3.625		100.897			3.625		101.106			
3.750		101.177			3.750		101.133			
3.875		101.398								
4.000		101.584								
4.125		101.740								
4.250		101.864								
4.375		101.955								
4.500		102.020								
4.625		102.052								

**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
2.500		96.544		
2.625		97.199		
2.750		97.823		
2.875		98.432		
3.000		99.025		
3.125		99.434		
3.250		99.833		
3.375		100.203		
3.500		100.573		
3.625		100.897		
3.750		101.177		
3.875		101.398		
4.000		101.584		
4.125		101.740		
4.250		101.864		
4.375		101.955		
4.500		102.020		
4.625		102.052		

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

Fixed Rate LPPAs

Table with columns for Credit Score and CLTV ranges (0-50.00, 50.01-55.00, etc.).

Table showing values for Primary Purchase across various scenarios and credit score/CLTV categories.

Table showing values for Primary NCO Refi across various scenarios and credit score/CLTV categories.

Table showing values for Primary CO Refi across various scenarios and credit score/CLTV categories.

Table showing values for Second Purchase across various scenarios and credit score/CLTV categories.

Table showing values for Second NCO Refi across various scenarios and credit score/CLTV categories.

Table showing values for Second CO Refi across various scenarios and credit score/CLTV categories.

Table showing values for NOO Purchase across various scenarios and credit score/CLTV categories.

Table showing values for NOO NCO Refi across various scenarios and credit score/CLTV categories.

Table showing values for NOO CO Refi across various scenarios and credit score/CLTV categories.

Global LPPAs

Table with columns for CLTV ranges and rows for various loan types and conditions like SFR, PUD, Condo, etc.