



Effective: 3/3/21 8:31 AM

BORROWER PAID RATE SHEET
WesLend Financial Rate Sheet

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New Locks

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

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

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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		97.920	97.795	97.670	1.750					
1.875		98.392	98.267	98.142	1.875					
2.000		98.863	98.738	98.613	2.000					
2.125		99.335	99.210	99.085	2.125					
2.250		101.142	101.017	100.892	2.250		101.460	101.335	101.210	
2.375		101.633	101.508	101.383	2.375		101.639	101.514	101.389	
2.500		102.053	101.928	101.803	2.500		101.654	101.529	101.404	
2.625		102.301	102.176	102.051	2.625		101.821	101.696	101.571	
2.750		103.397	103.272	103.147	2.750		102.385	102.260	102.135	
2.875		103.526	103.401	103.276	2.875		102.736	102.611	102.486	
3.000		103.954	103.829	103.704	3.000		103.028	102.903	102.778	
3.125		104.369	104.244	104.119	3.125		103.318	103.193	103.068	
3.250		104.772	104.647	104.522	3.250		103.013	102.888	102.763	
3.375		104.235	104.110	103.985	3.375		103.470	103.345	103.220	
3.500		104.638	104.513	104.388	3.500		103.938	103.813	103.688	
3.625		105.029	104.904	104.779	3.625		104.418	104.293	104.168	
3.750		105.407	105.282	105.157	3.750		103.907	103.782	103.657	
3.875		105.561	105.436	105.311	3.875		104.371	104.246	104.121	
4.000		105.132	105.007	104.882	4.000		104.837	104.712	104.587	
4.125		105.789	105.664	105.539	4.125		105.307	105.182	105.057	

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 IRRRL N/O/O	-1.000
Self - Employed	-1.000
>4 Properties	-0.500

*FHA ONLY

Streamline/IRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
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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WesLend Government										
8033-99 6033-99					8333-99 6333-99					FHA / VA HB LOAN LEVEL ADJUSTMENTS
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
2.750		101.529	101.404	101.279	2.750		101.901	101.776	101.651	
2.875		101.970	101.845	101.720	2.875		101.946	101.821	101.696	
3.000		102.398	102.273	102.148	3.000		101.975	101.850	101.725	
3.125		102.813	102.688	102.563	3.125		101.986	101.861	101.736	
3.250		103.216	103.091	102.966	3.250		102.374	102.249	102.124	
3.375		102.710	102.585	102.460	3.375		102.369	102.244	102.119	
3.500		103.113	102.988	102.863	3.500		102.324	102.199	102.074	
3.625		103.504	103.379	103.254	3.625		102.329	102.204	102.079	
3.750		103.882	103.757	103.632	3.750		102.966	102.841	102.716	
3.875		102.476	102.351	102.226	3.875		102.971	102.846	102.721	
4.000		102.995	102.870	102.745	4.000		102.976	102.851	102.726	
4.125		103.545	103.420	103.295	4.125		102.981	102.856	102.731	
4.250		102.144	102.019	101.894	4.250					
4.375		102.670	102.545	102.420	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/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed Streamline	6038-99	VA 30 Year IRRRL

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

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-822,375K
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
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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		91.727	91.602	91.477	2.750		91.727	91.602	91.477	<table border="1"> <thead> <tr> <th colspan="2">FICO Adjustments</th> </tr> </thead> <tbody> <tr> <td>680 - 699</td> <td>-0.250</td> </tr> <tr> <td>660-679</td> <td>-0.500</td> </tr> <tr> <td>640-659</td> <td>-2.000</td> </tr> <tr> <th colspan="2">Government Adjusters</th> </tr> <tr> <td>Manual</td> <td>-0.250</td> </tr> <tr> <td>2 unit</td> <td>-0.750</td> </tr> <tr> <td>3-4 unit</td> <td>-1.000</td> </tr> <tr> <td>VA</td> <td>-0.250</td> </tr> <tr> <td>Manufactured</td> <td>-10.000</td> </tr> <tr> <td>Ln Amt <=110K</td> <td>-0.500</td> </tr> <tr> <td>Self - Employed</td> <td>-1.000</td> </tr> <tr> <td>>4 Properties</td> <td>-0.500</td> </tr> </tbody> </table>	FICO Adjustments		680 - 699	-0.250	660-679	-0.500	640-659	-2.000	Government Adjusters		Manual	-0.250	2 unit	-0.750	3-4 unit	-1.000	VA	-0.250	Manufactured	-10.000	Ln Amt <=110K	-0.500	Self - Employed	-1.000	>4 Properties	-0.500
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Self - Employed	-1.000																																			
>4 Properties	-0.500																																			
2.875		91.953	91.828	91.703	2.875		91.953	91.828	91.703																											
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 Home Ready 30 Yr Fixed					1022-00 Home Possible 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.250		97.587	97.462	97.337	2.250		97.587	97.462	97.337
2.375		98.294	98.169	98.044	2.375		98.294	98.169	98.044
2.500		99.034	98.909	98.784	2.500		99.034	98.909	98.784
2.625		99.699	99.574	99.449	2.625		99.699	99.574	99.449
2.750		100.416	100.291	100.166	2.750		100.416	100.291	100.166
2.875		101.153	101.028	100.903	2.875		101.153	101.028	100.903
3.000		101.806	101.681	101.556	3.000		101.806	101.681	101.556
3.125		102.318	102.193	102.068	3.125		102.318	102.193	102.068
3.250		102.978	102.853	102.728	3.250		102.978	102.853	102.728
3.375		103.509	103.384	103.259	3.375		103.509	103.384	103.259
3.500		104.000	103.875	103.750	3.500		104.000	103.875	103.750
3.625		104.397	104.272	104.147	3.625		104.397	104.272	104.147
3.750		104.860	104.735	104.610	3.750		104.860	104.735	104.610
3.875		105.150	105.025	104.900	3.875		105.150	105.025	104.900
4.000		105.150	105.025	104.900	4.000		105.150	105.025	104.900
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		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

Cumulative Price Adjustment Caps

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

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

Extension and Re-lock Fees

Term	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		98.303		
2.875		98.845		
3.000		99.388		
3.125		99.795		
3.250		100.204		
3.375		100.191		
3.500		100.177		
3.625		100.335		
3.750		100.493		
3.875		100.738		
4.000		100.982		
4.125		101.531		
4.250		102.080		
4.375		102.387		
4.500		102.693		
4.625		103.055		
4.750		103.417		
4.875				
5.000				
5.125				

Max Net Price
101.000
Min Net Price
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