



Effective: 4/6/21 8:28 AM

BORROWER PAID RATE SHEET
WesLend Financial Rate Sheet

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

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



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

[Return to Home Tab](#)



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WestLend Conforming DU and LP

1000-99 1001-99		1100-99 1101-99				1200-99 1201-99					1300-99 1301-99				
		Conventional 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	97.173	97.048	96.923	96.923	2.250	98.603	98.478	98.353	98.353	1.750	99.225	99.100	98.975	98.975	
2.375	98.658	98.533	98.408	98.408	2.375	99.343	99.218	99.093	99.093	1.875	99.958	99.833	99.708	99.708	
2.500	99.531	99.406	99.281	99.281	2.500	99.815	99.690	99.565	99.565	2.000	100.747	100.622	100.497	100.497	
2.625	100.303	100.178	100.053	100.053	2.625	100.891	100.766	100.641	100.641	2.125	101.390	101.265	101.140	101.140	
2.750	101.257	101.132	101.007	101.007	2.750	101.749	101.624	101.499	101.499	2.250	102.121	101.996	101.871	101.871	
2.875	102.012	101.887	101.762	101.762	2.875	102.400	102.275	102.150	102.150	2.375	102.656	102.531	102.406	102.406	
3.000	102.805	102.680	102.555	102.555	3.000	102.971	102.846	102.721	102.721	2.500	103.105	102.980	102.855	102.855	
3.125	103.124	102.999	102.874	102.874	3.125	103.477	103.352	103.227	103.227	2.625	103.642	103.517	103.392	103.392	
3.250	103.500	103.375	103.250	103.250	3.250	104.088	103.963	103.838	103.838	2.750	104.155	104.030	103.905	103.905	
3.375	104.073	103.948	103.823	103.823	3.375	104.691	104.566	104.441	104.441	2.875	104.526	104.401	104.276	104.276	
3.500	104.586	104.461	104.336	104.336	3.500	105.233	105.108	104.983	104.983	3.000	104.932	104.807	104.682	104.682	
3.625	104.756	104.631	104.506	104.506	3.625	105.578	105.453	105.328	105.328	3.125	104.839	104.714	104.589	104.589	
3.750	105.136	105.011	104.886	104.886	3.750	105.209	105.084	104.959	104.959	3.250	104.897	104.772	104.647	104.647	
3.875	105.562	105.437	105.312	105.312	3.875	105.877	105.752	105.627	105.627	3.375	105.316	105.191	105.066	105.066	
4.000	105.886	105.761	105.636	105.636	4.000	105.900	105.775	105.650	105.650	3.500	105.695	105.570	105.445	105.445	
4.125	106.022	105.897	105.772	105.772	4.125	105.653	105.528	105.403	105.403	3.625	106.147	106.022	105.897	105.897	
4.250	105.518	105.393	105.268	105.268	4.250					3.750	106.497	106.372	106.247	106.247	
4.375	105.890	105.765	105.640	105.640	4.375					3.875	105.863	105.738	105.613	105.613	
4.500	106.229		105.979		4.500					4.000					
4.625	106.441		106.191		4.625					4.125					

1400-99 1401-99		Conventional 10 Yr Fixed				Rate					Rate				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
1.750	99.162	99.037	98.912	98.912	3.250										
1.875	99.966	99.841	99.716	99.716	3.375										
2.000	100.756	100.631	100.506	100.506	3.500										
2.125	101.373	101.248	101.123	101.123	3.625										
2.250	101.919	101.794	101.669	101.669	3.750										
2.375	102.349	102.224	102.099	102.099	3.875										
2.500	102.732	102.607	102.482	102.482	4.000										
2.625	102.934	102.809	102.684	102.684	4.125										
2.750	103.233	103.108	102.983	102.983	4.250										
2.875	103.653	103.528	103.403	103.403	4.375										
3.000	103.989	103.864	103.739	103.739	4.500										
3.125	104.162	104.037	103.912	103.912	4.625										
3.250	104.754	104.629	104.504	104.504	4.750										
3.375	105.160	105.035	104.910	104.910	4.875										
3.500	105.470	105.345	105.220	105.220	5.000										
3.625	105.850	105.725	105.600	105.600	5.125										
3.750	105.850	105.725	105.600	105.600	5.250										
3.875					5.375										
4.000					5.500										
4.125					5.625										

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

LPMI Product Codes			
1011-99	DU 30 Yr Fixed LPMI	1020-99	LP 30 Yr Fixed LPMI
1111-99	DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI
1211-99	DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI
1311-99	DU 15 Yr Fixed LPMI	1320-99	LP 15 Yr Fixed LPMI

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

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)								
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.250	-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

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

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products

> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
95%-90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Premium Adjustments									
Rate & Term Refinance		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
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	96.171	96.046	95.921	95.846	2.250	95.921	95.796	95.671	95.546	1.750	97.255	97.130	97.005	96.880
2.375	96.987	96.862	96.737	96.612	2.375	96.737	96.612	96.487	96.362	1.875	98.035	97.910	97.785	97.660
2.500	98.209	98.084	97.959	97.834	2.500	97.674	97.549	97.424	97.299	2.000	98.936	98.811	98.686	98.561
2.625	98.956	98.831	98.706	98.581	2.625	98.469	98.344	98.219	98.094	2.125	99.675	99.550	99.425	99.300
2.750	99.887	99.762	99.637	99.512	2.750	99.468	99.343	99.218	99.093	2.250	100.299	100.174	100.049	99.924
2.875	100.658	100.533	100.408	100.283	2.875	100.008	99.883	99.758	99.633	2.375	100.822	100.697	100.572	100.447
3.000	101.186	101.061	100.936	100.811	3.000	100.737	100.612	100.487	100.362	2.500	101.249	101.124	100.999	100.874
3.125	101.888	101.763	101.638	101.513	3.125	101.610	101.485	101.360	101.235	2.625	101.702	101.577	101.452	101.327
3.250	102.594	102.469	102.344	102.219	3.250	102.009	101.884	101.759	101.634	2.750	102.274	102.149	102.024	101.899
3.375	102.902	102.777	102.652	102.527	3.375	102.507	102.382	102.257	102.132	2.875	102.605	102.480	102.355	102.230
3.500	103.373	103.248	103.123	102.998	3.500	102.889	102.764	102.639	102.514	3.000	102.976	102.851	102.726	102.601
3.625	103.793	103.668	103.543	103.418	3.625	103.308	103.183	103.058	102.933	3.125	102.357	102.232	102.107	101.982
3.750	102.903	102.778	102.653	102.528	3.750	102.653	102.528	102.403	102.278	3.250	102.795	102.670	102.545	102.420
3.875	103.555	103.430	103.305	103.180	3.875	103.305	103.180	103.055	102.930	3.375	103.109	102.984	102.859	102.734
4.000	103.990	103.865	103.740	103.615	4.000	103.740	103.615	103.490	103.365	3.500	103.316	103.191	103.066	102.941
4.125	104.229	104.104	103.979	103.854	4.125	103.979	103.854	103.729	103.604	3.625	103.531	103.406	103.281	103.156
4.250	102.725	102.600	102.475	102.350	4.250	102.475	102.350	102.225	102.100	3.750	103.420	103.295	103.170	103.045
4.375	103.222	103.097	102.972	102.847	4.375	102.972	102.847	102.722	102.597	3.875				
4.500	100.277	100.152	100.027	99.902	4.500					4.000				
4.625	100.563	100.438	100.313	100.188	4.625					4.125				

1433-99 1453-99 Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
1.750	97.090	96.965	96.840	96.715
1.875	97.941	97.816	97.691	97.566
2.000	98.842	98.717	98.592	98.467
2.125	99.580	99.455	99.330	99.205
2.250	100.205	100.080	99.955	99.830
2.375	100.728	100.603	100.478	100.353
2.500	101.155	101.030	100.905	100.780
2.625	101.624	101.499	101.374	101.249
2.750	102.196	102.071	101.946	101.821
2.875	102.529	102.404	102.279	102.154
3.000	102.900	102.775	102.650	102.525
3.125	102.313	102.188	102.063	101.938
3.250	102.752	102.627	102.502	102.377
3.375	103.066	102.941	102.816	102.691
3.500	103.275	103.150	103.025	102.900
3.625	103.452	103.327	103.202	103.077
3.750	103.341	103.216	103.091	102.966
3.875				
4.000				
4.125				

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
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products									
> 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
95%-90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
90%-85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
85% & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
<= 20 Year Purchase - Fixed (FIXED PAYMENTS FOR ≥ 5 YEARS)									
LTV	Coverage	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97%-95.01%	35%	-2.120	-3.140	-4.050	-4.770	-5.990	-8.030	-8.740	-9.610
95%-90.01%	25%	-1.450	-2.120	-2.680	-3.090	-3.900	-5.120	-5.630	-6.240
90%-85.01%	12%	-0.790	-1.040	-1.300	-1.450	-1.760	-2.310	-2.520	-2.770
85% & Below	6%	-0.550	-0.550	-0.550	-0.550	-0.590	-0.730	-0.780	-0.890
Premium Adjustments									
		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate & Term Refinance		0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050
Cash-Out		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Second Home		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
Investment Properties- N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3-4 - Unit Property N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Manufactured		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	N/A	N/A
>45% DTI	95.01%-97%	-0.380	-0.620	-0.760	-1.060	-1.240	-1.420	-1.600	-1.820
	90.01%-95%	-0.350	-0.440	-0.570	-0.720	-1.000	-1.120	-1.270	-1.530
	85.01%-90%	-0.280	-0.390	-0.500	-0.620	-0.750	-0.890	-1.010	-1.250
	80.01%-85%	-0.110	-0.170	-0.220	-0.300	-0.380	-0.420	-0.440	-0.490

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



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		100.732	100.607	100.482	2.750					
2.875		101.083	100.958	100.833	2.875					
3.000		101.498	101.373	101.248	3.000					
3.125		101.950	101.825	101.700	3.125					
3.250		101.423	101.298	101.173	3.250					
3.375		101.944	101.819	101.694	3.375					
3.500		102.616	102.491	102.366	3.500					
3.625		103.110	102.985	102.860	3.625					
3.750		101.224	101.099	100.974	3.750					
3.875		101.727	101.602	101.477	3.875					
4.000		102.243	102.118	101.993	4.000					
4.125		102.772	102.647	102.522	4.125					
4.250		101.006	100.881	100.756	4.250					
4.375		101.552	101.427	101.302	4.375					
4.500					4.500					
4.625					4.625					
4.750					4.750					
4.875					4.875					
5.000					5.000					
5.125					5.125					

FICO Adjustments	
680-699	0.000
660-679	-0.250
640-659	-1.000
620-639	-2.250
Government Adjusters	
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000
VA	-0.250
Manufactured	-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
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		91.793	91.668	91.543	2.750		91.793	91.668	91.543	<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
FICO Adjustments																																				
680 - 699	-0.250																																			
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Manufactured	-10.000																																			
Ln Amt <=110K	-0.500																																			
Self - Employed	-1.000																																			
>4 Properties	-0.500																																			
2.875		92.025	91.900	91.775	2.875		92.025	91.900	91.775																											
3.000		92.185	92.060	91.935	3.000		92.185	92.060	91.935																											
3.125		92.266	92.141	92.016	3.125		92.266	92.141	92.016																											
3.250		92.400	92.275	92.150	3.250		92.400	92.275	92.150																											
3.375		92.620	92.495	92.370	3.375		92.620	92.495	92.370																											
3.500		92.762	92.637	92.512	3.500		92.762	92.637	92.512																											
3.625		92.899	92.774	92.649	3.625		92.899	92.774	92.649																											
3.750		93.131	93.006	92.881	3.750		93.131	93.006	92.881																											
3.875		93.103	92.978	92.853	3.875		93.103	92.978	92.853																											
4.000		93.332	93.207	93.082	4.000		93.332	93.207	93.082																											
4.125		93.506	93.381	93.256	4.125		93.506	93.381	93.256																											
4.250		94.158	94.033	93.908	4.250		94.158	94.033	93.908																											
4.375					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																															

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				
1024-00										1028-00				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day					
2.250					2.250									
2.375					2.375									
2.500					2.500									
2.625					2.625									
2.750					2.750									
2.875					2.875									
3.000					3.000									
3.125					3.125									
3.250					3.250									
3.375					3.375									
3.500					3.500									
3.625					3.625									
3.750					3.750									
3.875					3.875									
4.000					4.000									
4.125					4.125									
4.250					4.250									
4.375					4.375									
4.500					4.500									
4.625					4.625									

Price Adjustments

Risk Based Adjustments (Terms > 15 years only)

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

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

Loans with Secondary Financing

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

LPMI Adjustments - HomeReady

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

Cumulative Price Adjustment Caps

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

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

Extension and Re-lock Fees

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

Wholesale Fee Buyout Option Price Adjustor

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

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lenox Jumbo										
3061-49 Diamond Jumbo 30 Yr Fixed					3361-49 Diamond Jumbo 15 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
4.625		101.937			3.750		101.033			Lock Cutoff: 3:30 PM PST MUST BE UW APPROVED TO LOCK MAX PRICE: 101.575 Loan Amount < \$700,000 (.500)
4.500		101.906			3.625		101.008			
4.375		101.842			3.500		100.935			
4.250		101.752			3.375		100.809			
4.125		101.629			3.250		100.644			
4.000		101.475			3.125		100.459			
3.875		101.290			3.000		100.217			
3.750		101.070			2.875		99.918			
3.625		100.792			2.750		99.596			
3.500		100.469			2.625		99.262			
3.375		100.091			2.500		98.863			
3.250		99.722								
3.125		99.324								
3.000		98.916								
2.875		98.251								
2.750		97.642								
2.625		97.020								
2.500		96.370								

Extension and Re-lock Fees

Please call lock deck for extensions and relocks

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Effective: 4/6/21 9:18 AM

lenox Jumbo

3067-49 Sapphire Jumbo 30 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day
4.625		101.937		
4.500		101.906		
4.375		101.842		
4.250		101.752		
4.125		101.629		
4.000		101.475		
3.875		101.290		
3.750		101.070		
3.625		100.792		
3.500		100.469		
3.375		100.091		
3.250		99.722		
3.125		99.324		
3.000		98.916		
2.875		98.251		
2.750		97.642		
2.625		97.020		
2.500		96.370		

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 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
Primary Purchase										
800+	0.8500	0.8500	0.6000	0.6000	0.4750	0.4750	0.4750	na	na	na
780-799	0.8500	0.8500	0.6000	0.6000	0.4750	0.4750	0.4750	na	na	na
760-779	0.6000	0.6000	0.6000	0.6000	0.4750	0.4750	0.3500	na	na	na
740-759	0.6000	0.6000	0.6000	0.4750	0.3500	0.3500	0.2250	na	na	na
720-739	0.6000	0.6000	0.4750	0.3500	0.3500	0.2250	0.1000	na	na	na
700-719	0.4750	0.4750	0.3500	0.2250	0.1000	(0.0250)	(0.0250)	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
Primary NCO Refi										
800+	0.6000	0.6000	0.3500	0.3500	0.2250	0.2250	0.2250	na	na	na
780-799	0.6000	0.6000	0.3500	0.3500	0.2250	0.2250	0.2250	na	na	na
760-779	0.3500	0.3500	0.3500	0.2250	0.1000	0.1000	0.1000	na	na	na
740-759	0.3500	0.3500	0.3500	0.2250	0.1000	0.1000	(0.0250)	na	na	na
720-739	0.3500	0.3500	0.2250	0.1000	0.1000	(0.0250)	(0.1500)	na	na	na
700-719	0.2250	0.2250	0.1000	(0.0250)	(0.1500)	(0.2750)	(0.2750)	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
Primary CO Refi										
800+	0.6000	0.6000	0.3500	0.3500	(0.0250)	(0.2750)	na	na	na	na
780-799	0.6000	0.6000	0.3500	0.3500	(0.0250)	(0.2750)	na	na	na	na
760-779	0.3500	0.3500	0.3500	0.3500	(0.0250)	(0.2750)	na	na	na	na
740-759	0.3500	0.3500	0.3500	0.2250	(0.1500)	(0.4000)	na	na	na	na
720-739	0.3500	0.3500	0.2250	0.1000	(0.1500)	(0.5250)	na	na	na	na
700-719	0.2250	0.2250	0.1000	(0.0250)	(0.4000)	(0.7750)	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
Second Purchase										
800+	0.8500	0.8500	0.6000	0.6000	0.4750	0.4750	0.4750	na	na	na
780-799	0.8500	0.8500	0.6000	0.6000	0.4750	0.4750	0.4750	na	na	na
760-779	0.6000	0.6000	0.6000	0.6000	0.4750	0.4750	0.3500	na	na	na
740-759	0.6000	0.6000	0.6000	0.4750	0.3500	0.3500	0.2250	na	na	na
720-739	0.6000	0.6000	0.4750	0.3500	0.3500	0.2250	0.1000	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
Second NCO Refi										
800+	0.6000	0.6000	0.3500	0.3500	0.2250	0.2250	0.2250	na	na	na
780-799	0.6000	0.6000	0.3500	0.3500	0.2250	0.2250	0.2250	na	na	na
760-779	0.3500	0.3500	0.3500	0.3500	0.2250	0.2250	0.1000	na	na	na
740-759	0.3500	0.3500	0.3500	0.2250	0.1000	(0.0250)	(0.1500)	na	na	na
720-739	0.3500	0.3500	0.2250	0.1000	0.1000	(0.0250)	(0.1500)	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
Second CO Refi										
800+	0.6000	0.6000	0.3500	0.3500	(0.0250)	na	na	na	na	na
780-799	0.6000	0.6000	0.3500	0.3500	(0.0250)	na	na	na	na	na
760-779	0.3500	0.3500	0.3500	0.3500	(0.0250)	na	na	na	na	na
740-759	0.3500	0.3500	0.3500	0.2250	(0.1500)	na	na	na	na	na
720-739	0.3500	0.3500	0.2250	0.1000	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
NOO Purchase										
800+	na	na	na	na	na	na	na	na	na	na
780-799	na	na	na	na	na	na	na	na	na	na
760-779	na	na	na	na	na	na	na	na	na	na
740-759	na	na	na	na	na	na	na	na	na	na
720-739	na	na	na	na	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
NOO NCO Refi										
800+	na	na	na	na	na	na	na	na	na	na
780-799	na	na	na	na	na	na	na	na	na	na
760-779	na	na	na	na	na	na	na	na	na	na
740-759	na	na	na	na	na	na	na	na	na	na
720-739	na	na	na	na	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
NOO CO Refi										
800+	na	na	na	na	na	na	na	na	na	na
780-799	na	na	na	na	na	na	na	na	na	na
760-779	na	na	na	na	na	na	na	na	na	na
740-759	na	na	na	na	na	na	na	na	na	na
720-739	na	na	na	na	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

	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	0.0000	0.0000	0.0000	na	na	na
2 unit property	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	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 C2oop	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	0.0000	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
>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 35.01-39.99%	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
DTI 40.00-43.00%	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	na	na	na
Self Employed	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	(0.5000)	na	na	na