



Lock Desk Hours 9:00 am - 5:30 pm Pacific Time
Email: lockdeskwholesale@weslend.com
Phone: 877-945-4105 ext 4
Lock Cut-off: 3:30 pm PST
Lock Requirement: Approved Status



Effective: 12/12/2023 7:37:05 AM

BORROWER PAID RATE SHEET

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WesLend Financial Rate Sheet

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Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
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Wholesale MVP Prime PLUS Full Doc			
30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30 YR FIX
6.500	96.535	96.435	96.335
6.625	97.025	96.925	96.825
6.750	97.475	97.375	97.275
6.875	97.912	97.812	97.712
7.000	98.292	98.192	98.092
7.125	98.667	98.567	98.467
7.250	99.042	98.942	98.842
7.375	99.417	99.317	99.217
7.500	99.650	99.550	99.450
7.625	99.883	99.783	99.683
7.750	100.117	100.017	99.917
7.875	100.339	100.239	100.139
8.000	100.552	100.452	100.352
8.125	100.754	100.654	100.554
8.250	100.947	100.847	100.747
8.375	101.131	101.031	100.931
8.500	101.307	101.207	101.107
8.625	101.474	101.374	101.274
8.750	101.599	101.499	101.399
Min price	96.750	96.750	96.750
Max price	102.750	102.750	102.750

Wholesale MVP Prime PLUS Alt-Doc			
30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30 YR FIX
6.500	96.535	96.435	96.335
6.625	97.025	96.925	96.825
6.750	97.475	97.375	97.275
6.875	97.912	97.812	97.712
7.000	98.292	98.192	98.092
7.125	98.667	98.567	98.467
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7.750	100.117	100.017	99.917
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8.250	100.947	100.847	100.747
8.375	101.131	101.031	100.931
8.500	101.307	101.207	101.107
8.625	101.474	101.374	101.274
8.750	101.599	101.499	101.399
Min price	96.750	96.750	96.750
Max price	102.750	102.750	102.750

Adjustments to Price	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Standard Doc - 2 Years	780+	0.625	0.625	0.500	0.375	0.125	0.000	0.000	-1.000	-2.125
	760-779	0.625	0.625	0.500	0.375	0.125	0.000	-0.125	-1.125	-2.250
	740-759	0.500	0.500	0.375	0.250	0.000	-0.125	-0.250	-1.625	-2.875
	720-739	0.375	0.375	0.250	0.125	-0.125	-0.375	-0.625	-2.000	-3.500
	700-719	0.250	0.250	0.125	0.000	-0.500	-0.875	-1.250	-3.250	NA
680-699	0.250	0.250	0.000	-0.375	-0.875	-1.750	-2.125	NA	NA	
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375
Alt Doc	780+	0.625	0.625	0.500	0.375	0.125	0.000	-0.125	-1.250	-2.375
	760-779	0.625	0.625	0.500	0.375	0.125	0.000	-0.250	-1.375	-2.500
	740-759	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	-1.875	-3.125
	720-739	0.375	0.375	0.250	0.125	-0.125	-0.375	-0.875	-2.250	-3.750
	700-719	0.250	0.250	0.125	0.000	-0.500	-0.875	-1.500	-3.500	NA
680-699	0.250	0.250	0.000	-0.375	-0.875	-1.750	-2.625	NA	NA	
Bank Statement - 12 Months		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375

Adjustments to Price		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI	36.01%-43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
	>43%	NA	NA	NA	NA	NA	NA	NA	NA	NA
Loan Balance	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$750,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
\$2,000,001 - \$2,500,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	NA	NA	NA	NA
Purpose	Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	R/T Refi	0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	NA	NA
	Cash-Out Refi	-0.250	-0.250	-0.375	-0.375	-0.625	-0.750	-0.750	NA	NA
Occupancy	2nd Home	0.000	0.000	0.000	-0.125	-0.250	-0.250	NA	NA	NA
	Investor	-0.125	-0.125	-0.125	-0.250	-0.375	-0.375	NA	NA	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.500	NA	NA
	Condotel	NA	NA	NA	NA	NA	NA	NA	NA	NA
	2-4 Unit	NA	NA	NA	NA	NA	NA	NA	NA	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375
Amortization	40 Year Maturity	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Interest Only	-0.500	-0.500	-0.500	-0.750	-0.875	-0.875	-1.000	NA	NA
Other	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA

Other Price Adjustments	Product	Amort Term	Term	I/O Term
Prepay Penalty ¹⁻⁴ (Investor Only)	No Penalty	-0.750	5yr ARM & 7yr ARM & 10yr ARM	360 360 NA
	12 Months	-0.500	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240 360 120
	24 Months	-0.250	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	NA NA NA
	>=36 Months	0.000		
Lock Period	45 days	-0.300	30 YR FIXED	360 360 NA
			30 YR FIXED I/O	240 360 120

1) Prepayment penalties not allowed in KS, MI, MN, NM, and ND
 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
 3) Prepayment penalties not allowed on loan amounts less than \$301,022 in PA

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.
 All Fixed Rate qualified at the Note Rate.

ARM Requirements	Program Restrictions
ARM Index	Housing 0x30x24
ARM Margin	(BK/FC/SS/I) 48 mo
5yr ARM Caps	Min FICO 700
7yr & 10yr ARM Caps	Max LTV 80
Reset Frequency	Max DTI 43



Wholesale MVP - DSCR			
30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30 YR FIX
7.125	95.650	95.600	95.500
7.250	96.400	96.350	96.250
7.375	97.150	97.100	97.000
7.500	97.775	97.725	97.625
7.625	98.400	98.350	98.250
7.750	99.025	98.975	98.875
7.875	99.400	99.350	99.250
8.000	99.775	99.725	99.625
8.125	100.150	100.100	100.000
8.250	100.525	100.475	100.375
8.375	100.900	100.850	100.750
8.500	101.275	101.225	101.125
8.625	101.650	101.600	101.500
8.750	102.025	101.975	101.875
8.875	102.400	102.350	102.250
9.000	102.775	102.725	102.625
9.125	103.150	103.100	103.000
9.250	103.525	103.475	103.375
9.375	103.900	103.850	103.750
9.500	104.275	104.225	104.125
9.625	104.650	104.600	104.500
9.750	104.900	104.850	104.750
9.875	105.150	105.100	105.000
10.000	105.400	105.350	105.250
10.125	105.650	105.600	105.500
10.250	105.900	105.850	105.750
10.375	106.150	106.100	106.000
10.500	106.400	106.350	106.250
10.625	106.650	106.600	106.500

Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	96.750	104.750
48 Months	96.750	104.250
36 Months	96.750	103.750
24 Months	96.750	103.250
12 Months	96.750	100.750

- 1) Prepayment penalties not allowed in KS, MI, MN, NM, OH, and RI
- 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
- 3) Prepayment penalties not allowed on loan amounts less than \$301,022 in PA
- 4) Acceptable structures include the following:
-6 mo Interest

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	760+	1.875	1.625	1.375	0.875	0.250	-0.250	-2.500
	740-759	1.750	1.500	1.250	0.750	0.000	-0.500	-2.750
	720-739	1.500	1.250	1.000	0.500	-0.250	-0.750	-3.500
	700-719	0.875	0.625	0.375	-0.125	-1.000	-1.375	-4.250
	680-699	0.250	-0.125	-0.125	-0.625	-1.750	-3.000	NA
	660-679	0.000	-0.375	-0.625	-1.125	-2.250	-4.750	NA
	640-659	-2.500	-3.000	-3.500	-4.000	-4.250	-5.250	NA
	620-639	-3.500	-4.000	-4.250	-4.750	-5.000	-6.000	NA
	600-619	NA	NA	NA	NA	NA	NA	NA

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	>=1.25	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Additional Adjustments	1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	.75-.99	-1.375	-1.375	-1.375	-1.875	-2.375	-2.625	NA
	<.75	-2.375	-2.375	-2.375	-3.125	-3.375	-4.125	NA
Housing History	0x60x12	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Seasoning	24 - 35 Mo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA
Loan Balance	<=\$150,000	-0.750	-0.750	-0.875	-0.875	-0.875	-1.750	-2.000
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.250	-0.250	-0.375	-0.500	NA
	\$2,000,001 - \$2,500,000	-0.125	-0.125	-0.250	-0.375	-0.500	NA	NA
	\$2,500,001 - \$3,000,000	-0.500	-0.500	-0.500	-0.625	-0.750	NA	NA
\$3,000,001 - \$3,500,000	-0.750	-0.750	-0.750	-0.875	-1.000	NA	NA	
Purpose	Cash-Out Refi & FICO>=700	-0.375	-0.375	-0.375	-0.500	-0.750	-1.250	NA
	Cash-Out Refi & FICO<700	-0.500	-0.500	-0.500	-0.500	-1.500	-2.000	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	-1.000
Prepayment Penalty Term ¹⁻⁵ (6 - month PPP)	60 Months	0.500	0.500	0.500	0.500	0.625	0.750	0.875
	48 Months	0.375	0.375	0.375	0.375	0.500	0.500	0.625
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-0.625
	12 Months	-1.250	-1.250	-1.500	-1.500	-1.750	-1.750	-1.750
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

Other Price Adjustments	ARM Requirements	Program Restrictions
Lock Period	45 days	-0.300
	ARM Index	SOFR 30AVG
	ARM Margin	6.5
	5yr ARM Caps	2/1/5
	7yr & 10yr ARM Caps	5/1/5
	Reset Frequency	6 mo
	Housing	1x30x12
	(BK/FC/SS/DIL)	24.0
	Min FICO	620
	Max LTV	80

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM & 10yr ARM	360	360	NA
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	240	360	120
5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	360	480	120
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120

* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.
All Fixed Rate qualified at the Note Rate.



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Wholesale MVP Foreign National - Full Doc and DSCR

30 Day Pricing

Rate	5/6 ARM	7/6 ARM	30 YR FIX
7.125	95.650	95.600	95.500
7.250	96.400	96.350	96.250
7.375	97.150	97.100	97.000
7.500	97.775	97.725	97.625
7.625	98.400	98.350	98.250
7.750	99.025	98.975	98.875
7.875	99.400	99.350	99.250
8.000	99.775	99.725	99.625
8.125	100.150	100.100	100.000
8.250	100.525	100.475	100.375
8.375	100.900	100.850	100.750
8.500	101.275	101.225	101.125
8.625	101.650	101.600	101.500
8.750	102.025	101.975	101.875
8.875	102.400	102.350	102.250
9.000	102.775	102.725	102.625
9.125	103.150	103.100	103.000
9.250	103.525	103.475	103.375
9.375	103.900	103.850	103.750
9.500	104.275	104.225	104.125
9.625	104.650	104.600	104.500
9.750	104.900	104.850	104.750
9.875	105.150	105.100	105.000
10.000	105.400	105.350	105.250
10.125	105.650	105.600	105.500
10.250	105.900	105.850	105.750
10.375	106.150	106.100	106.000
10.500	106.400	106.350	106.250
10.625	106.650	106.600	106.500

Investor (DSCR)

Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	96.750	104.750
48 Months	96.750	104.250
36 Months	96.750	103.750
24 Months	96.750	103.250
12 Months	96.750	100.750

- 1) Prepayment penalties not allowed in KS, MI, MN, NM, OH, and RI
- 2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
- 3) Prepayment penalties not allowed on loan amounts less than \$301,022 in PA
- 4) Acceptable structures include the following:
 - 6 mo Interest

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
DSCR	680+	0.500	0.000	-0.125	-0.625	-1.375	-2.500
	Foreign Credit	0.500	0.000	-0.125	-0.625	-1.375	-2.500
DSCR	>=1.25	0.375	0.375	0.375	0.375	0.375	0.375
Additional	1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000
Adjustments	.75-.99	-1.375	-1.375	-1.375	-1.625	NA	NA
	<.75	-1.875	-1.875	-1.875	-2.125	NA	NA

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Loan Balance	<=\$150,000	-1.000	-1.000	-1.125	-1.125	-1.125	-2.000
	\$150,001 - \$250,000	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,500,001 - \$2,000,000	-0.125	-0.125	-0.250	-0.250	-0.375	NA
Purpose	Cash-Out Refi	-0.500	-0.625	-0.750	-1.000	NA	NA
Property Type	Condo	-0.250	-0.250	-0.250	-0.375	-0.500	NA
	Condotel	-1.375	-1.375	-1.375	-1.375	-1.375	NA
	2-4 Unit	-0.375	-0.375	-0.375	-0.500	-0.625	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000
Amortization	40 Year Maturity	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	Interest Only	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
Prepayment Penalty Term ¹⁻⁵	60 Months	-1.750	-1.750	-2.000	-2.000	-2.250	-2.250
	48 Months	0.500	0.500	0.500	0.500	0.625	0.750
	36 Months	0.375	0.375	0.375	0.375	0.500	0.500
	24 Months	0.000	0.000	0.000	0.000	0.000	0.000
	12 Months	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625
Other	Less than 12 Months Reserves	-1.750	-1.750	-2.000	-2.000	-2.250	-2.250
	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	NA

Other Price Adjustments	Product - DSCR	Amort Term	Term	I/O Term		
Lock Period	45 days	-0.300	-25.000%	-0.25	-0.25	NA
			-25.000%	-0.25	-0.25	NA
			0.000%	0	0	0
* Extensions available in 5 day increments up to 30 days						
ARM Requirements						
0.000%	60 days	5yr ARM & 7yr ARM & 10yr ARM	360	360	NA	
Extension Fee	5 Days	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O	240	360	120	
* Extensions available in	0.0	15 YR FIXED	180	180	NA	
ARM Requirements	0.0	* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All Fixed Rate qualified at the Note Rate.				
ARM Index	SOFR 30AVG					
ARM Margin (DTI)	5					
Program Restrictions						
Housing	2/1/5					
(BK/FC/SS/DIL)	5/1/5					
Min FICO	6 mo					
Max LTV	0					