



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: 12/18/2023 7:26:45 AM

BORROWER PAID RATE SHEET

Page 1

WesLend Financial Rate Sheet

Table of Contents	
Tab	Product
2	MVP PRIME PLUS
3	MVP PRIME
4	MVP STANDARD
5	MVP DSCR
6	MVP FOREIGN NATIONAL



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
 Email: lockdeskwholesale@weslend.com
 Lock Cut-off: 3:30 pm PST
 Lock Requirement: Approved Status



Effective: 12/18/23 7:26 AM

Page 2

Wholesale MVP Prime PLUS Full Doc			
30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30 YR FIX
6.375	96.635	96.535	96.435
6.500	97.125	97.025	96.925
6.625	97.575	97.475	97.375
6.750	98.012	97.912	97.812
6.875	98.392	98.292	98.192
7.000	98.767	98.667	98.567
7.125	99.142	99.042	98.942
7.250	99.517	99.417	99.317
7.375	99.750	99.650	99.550
7.500	99.983	99.883	99.783
7.625	100.217	100.117	100.017
7.750	100.439	100.339	100.239
7.875	100.652	100.552	100.452
8.000	100.854	100.754	100.654
8.125	101.047	100.947	100.847
8.250	101.231	101.131	101.031
8.375	101.407	101.307	101.207
8.500	101.574	101.474	101.374
8.625	101.699	101.599	101.499
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
6.375	96.635	96.535	96.435
6.500	97.125	97.025	96.925
6.625	97.575	97.475	97.375
6.750	98.012	97.912	97.812
6.875	98.392	98.292	98.192
7.000	98.767	98.667	98.567
7.125	99.142	99.042	98.942
7.250	99.517	99.417	99.317
7.375	99.750	99.650	99.550
7.500	99.983	99.883	99.783
7.625	100.217	100.117	100.017
7.750	100.439	100.339	100.239
7.875	100.652	100.552	100.452
8.000	100.854	100.754	100.654
8.125	101.047	100.947	100.847
8.250	101.231	101.131	101.031
8.375	101.407	101.307	101.207
8.500	101.574	101.474	101.374
8.625	101.699	101.599	101.499
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	* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate.
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ	All Fixed Rate qualified at the Note Rate.
3) Prepayment penalties not allowed on loan amounts less than \$301,022 in PA	
	ARM Requirements
	ARM Index SOFR 30AVG
	ARM Margin 5.0
	5yr ARM Caps 2/1/5
	7yr & 10yr ARM Caps 5/1/5
	Reset Frequency 6 mo
	Program Restrictions
	Housing 0x30x24
	(BK/FC/SS/I) 48 mo
	Min FICO 700
	Max LTV 80
	Max DTI 43



Lock Desk Hours 8:00 am - 5:30 pm Pacific Time
Email: lockdeskwholesale@weslend.com
Lock Cut-off: 3:30 pm PST
Lock Requirement: Approved Status



Effective: 12/18/23 7:26 AM

Page 2

Wholesale MVP Prime Full Doc table with columns: Rate, 5/6 ARM, 7/6 ARM, 30 YR FIX

Wholesale MVP Prime Alt-Doc table with columns: Rate, 5/6 ARM, 7/6 ARM, 30 YR FIX

Adjustments to Price table with columns: FICO/CLTV, and rows for Full Doc - 2 Years, Full Doc - 1 Year, Alt Doc, Bank Statement, CPA/EA Prepared P&L, Asset Utilization, WVOE, and Bank Statement - 12 Months

Adjustments to Price table with columns: DTI, Loan Balance, Purpose, Occupancy, Property Type, State, Amortization, Other, and rows for Housing History, DTI, Loan Balance, Purpose, Occupancy, Property Type, State, Amortization, Other

Other Price Adjustments table with columns: Product, Amort Term, Term, I/O Term, and rows for Prepay Penalty, Lock Period, and ARM Requirements/Program Restrictions



Wholesale MVP - DSCR			
30 Day Pricing			
Rate	5/6 ARM	7/6 ARM	30 YR FIX
7.000	95.750	95.700	95.600
7.125	96.500	96.450	96.350
7.250	97.250	97.200	97.100
7.375	97.875	97.825	97.725
7.500	98.500	98.450	98.350
7.625	99.125	99.075	98.975
7.750	99.500	99.450	99.350
7.875	99.875	99.825	99.725
8.000	100.250	100.200	100.100
8.125	100.625	100.575	100.475
8.250	101.000	100.950	100.850
8.375	101.375	101.325	101.225
8.500	101.750	101.700	101.600
8.625	102.125	102.075	101.975
8.750	102.500	102.450	102.350
8.875	102.875	102.825	102.725
9.000	103.250	103.200	103.100
9.125	103.625	103.575	103.475
9.250	104.000	103.950	103.850
9.375	104.375	104.325	104.225
9.500	104.750	104.700	104.600
9.625	105.000	104.950	104.850
9.750	105.250	105.200	105.100
9.875	105.500	105.450	105.350
10.000	105.750	105.700	105.600
10.125	106.000	105.950	105.850
10.250	106.250	106.200	106.100
10.375	106.500	106.450	106.350
10.500	106.750	106.700	106.600

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	-0.750	-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		Housing (BK/FC/SS/DIL)
			ARM Margin	6.5		24.0
			5yr ARM Caps	2/1/5		Min FICO
			7yr & 10yr ARM Caps	5/1/5		Max LTV
			Reset Frequency	6 mo		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.



Wholesale MVP Foreign National - Full Doc and DSCR

30 Day Pricing

Rate	5/6 ARM	7/6 ARM	30 YR FIX
7.000	95.750	95.700	95.600
7.125	96.500	96.450	96.350
7.250	97.250	97.200	97.100
7.375	97.875	97.825	97.725
7.500	98.500	98.450	98.350
7.625	99.125	99.075	98.975
7.750	99.500	99.450	99.350
7.875	99.875	99.825	99.725
8.000	100.250	100.200	100.100
8.125	100.625	100.575	100.475
8.250	101.000	100.950	100.850
8.375	101.375	101.325	101.225
8.500	101.750	101.700	101.600
8.625	102.125	102.075	101.975
8.750	102.500	102.450	102.350
8.875	102.875	102.825	102.725
9.000	103.250	103.200	103.100
9.125	103.625	103.575	103.475
9.250	104.000	103.950	103.850
9.375	104.375	104.325	104.225
9.500	104.750	104.700	104.600
9.625	105.000	104.950	104.850
9.750	105.250	105.200	105.100
9.875	105.500	105.450	105.350
10.000	105.750	105.700	105.600
10.125	106.000	105.950	105.850
10.250	106.250	106.200	106.100
10.375	106.500	106.450	106.350
10.500	106.750	106.700	106.600

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 Adjustments	1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000
	.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} (Other allowable PPP, NOO Only)	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					