



**CALIFORNIA BORROWER-PAID\*\* RATE SHEET**

Contact Numbers	Phone #	Email Address	Turn Times	Purchase	Refinance	
Main	(877) 945-4105	info@weslend.com	<b>UNDERWRITING</b>	Conv.	3-4 days	see below*
Submissions	(877) 945-4105 X 1			Gov't	3-4 days	see below*
Broker Support	(877) 945-4105 X 8	support@weslend.com		Conditions	2-3 days	3-4 days
Lock Desk	Ph: (877) 945-4105 X 3 Fx: (949) 313-1741	lockdesk@weslend.com	<b>CLOSING</b>	Escrow States Non-Escrow States	Docs, Funding Rev. Closing	1-2 days 2-3 days

**CONFORMING FIXED RATE PROGRAMS**

\*\* To view your contracted Lender-Paid Compensation rates and pricing, please use Pricer feature @ www.WeslendWholesale.com

1000-00	CF Fixed 30 Year	1300-00	CF Fixed 15 Year	1400-00	CF Fixed 10 Year	Weslend Lender Fees www.weslendwholesale.com CLICK ON "ONLINE FORMS" *Conventional&FHA/VA Fee Sheet
Rate	15 Day	30 Day	Rate	15 Day	30 Day	
3.375	0.234	0.359	2.750	(0.285)	(0.160)	<b>Indices</b> Prime 3.250 1 Yr Libor 1.05 <b>Lock Term to 30 Day Price</b> 45 Day 0.250 60 Day 0.375 <b>Lock Expiration Dates</b> 15 day 6/2/2012 30 day 6/17/2012 45 day 7/2/2012 60 day 7/17/2012 <b>Lock Extensions</b> 7 day 0.150 15 day 0.250 <b>Extension Policies</b> • Locks must be extended on or before the lock expiration date by the lock cut-off time. • All expired locks are subject to worse case pricing within 30 days of lock expiration.
3.500	(0.757)	(0.632)	2.875	(0.988)	(0.863)	
3.625	(1.475)	(1.350)	3.000	(1.763)	(1.638)	
3.750	(2.029)	(1.904)	3.125	(2.163)	(2.038)	
3.875	(2.583)	(2.458)	3.250	(2.487)	(2.362)	
4.000	(3.417)	(3.292)	3.375	(2.923)	(2.798)	
4.125	(3.863)	(3.738)	3.500	(3.462)	(3.337)	
4.250	(4.251)	(4.126)	3.625	(3.723)	(3.598)	
4.375	(4.599)	(4.474)	3.750	(4.015)	(3.890)	
4.500	(4.950)	(4.825)	3.875	(4.288)	(4.163)	
4.625	(5.315)	(5.190)	4.000	(4.318)	(4.193)	
1200-00	CF Fixed 20 Year	1011-00	CF 30 Fixed LPMI	1311-00	CF 15 Fixed LPMI	
Rate	15 Day	30 Day	Rate	15 Day	30 Day	
3.375	(0.891)	(0.766)	3.625	(0.975)	(0.850)	
3.500	(1.132)	(1.007)	3.750	(1.529)	(1.404)	
3.625	(1.850)	(1.725)	3.875	(2.083)	(1.958)	
3.750	(2.404)	(2.279)	4.000	(2.917)	(2.792)	
3.875	(2.958)	(2.833)	4.125	(3.363)	(3.238)	
4.000	(3.792)	(3.667)	4.250	(3.751)	(3.626)	
4.125	(4.238)	(4.113)	4.375	(4.099)	(3.974)	
4.250	(4.626)	(4.501)	4.500	(4.450)	(4.325)	
4.375	(4.974)	(4.849)	4.625	(4.815)	(4.690)	
4.500	(4.950)	(4.825)	4.750	(4.997)	(4.872)	
4.625	(5.315)	(5.190)				

\*Underwriting Turn Times: Locked Refinances 4-5 days, both Conv and FHA  
Floating Refinances 6-7 days, both Conv and FHA

**CONFORMING FIXED PRICE ADJUSTMENTS**

Risk Based Adjustments*	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
* Risk Based adjustments DO NOT apply to loan terms 15 year or less.								
620 - 639	1.000	1.500	3.000	3.125	3.250	3.250	3.250	
640 - 659	0.750	1.250	2.500	3.000	3.250	2.750	2.750	
660 - 679	0.000	1.000	2.000	2.500	2.750	2.250	2.250	
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	
700 - 719	-0.250	0.500	0.750	1.000	1.000	1.000	1.000	
720 - 739	-0.250	0.000	0.250	0.500	0.500	0.500	0.500	0.500
> 740	-0.250	0.000	0.000	0.250	0.250	0.250	0.250	0.250
Loan Feature Adjustments	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 100
Cashout Refi & Fico 620 - 639	2.000	2.250	2.250	3.750	4.000	n/a	n/a	
Cashout Refi & Fico 640 - 659	2.000	2.250	2.250	3.250	4.000	n/a	n/a	
Cashout Refi & Fico 660 - 679	1.500	1.750	1.750	2.500	3.500	n/a	n/a	
Cashout Refi & Fico 680 - 699	0.250	1.250	1.250	1.875	3.000	n/a	n/a	
Cashout Refi & Fico 700 - 739	0.250	1.125	1.125	1.250	2.000	n/a	n/a	
Cashout Refi & Fico >=740	0.250	0.250	0.250	0.500	0.625	n/a	n/a	
Fico 620 - 679	0.250	0.250	0.250	0.250	0.250	0.250	0.250	
Fico 680 - 739	0.125	0.125	0.125	0.125	0.125	0.125	0.125	
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	n/a	
NOO	2.000	2.000	2.000	3.250				
Condo (incl. site condos) term > 180	0.000	0.000	0.000	0.750	0.750	0.750	0.750	
2-4 Units	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Loan Amount < 60K	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
Loan Amount 60K - 99K	0.700	0.700	0.700	0.700	0.700	0.700	0.700	
Loan Amount 100K - 149K	0.400	0.400	0.400	0.400	0.400	0.400	0.400	
Loan Amount 150K - 240K	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Subordinate Financing	FICO < 720			Fico >= 720				
LTV	<=65	65.01-75	> 75	<=65	65.01-75	> 75		
CLTV 76.01% to 95%	0.500	0.750	1.000	0.250	0.500	0.750		
CLTV > 95%	1.500	1.500	1.500	1.500	1.500	1.500		

LPMI Self-Insured Pricing Adjustments: 30 & 15 Yr Fixed only					Radian Only!
LTV	Term	<= 680	680 - 719	>= 720-739	>=740
90.01 to 95%	30 Yr	4.200	3.290	2.350	2.150
	15 Yr	3.810	3.010	2.170	1.970
85.01 to 90%	30 Yr	2.660	2.170	1.720	1.370
	15 Yr	2.270	1.890	1.540	1.190
<= 85%	30 Yr	1.540	1.330	1.120	0.990
	15 Yr	1.150	1.050	0.940	0.810
Rate & Term Refi *		+ 1.05	+ 0.53	+ 0.00	+ 0.00
Cashout Refi*		+ 1.30	+ 1.00	+ 0.70	+ 0.50
Second Home*		+ 1.23	+ 0.70	+ 0.49	+ 0.25
Program Codes:	1011-00	30 Yr Fixed LPMI Self-Insured			
	1311-00	15 Yr Fixed LPMI Self-Insured			

<b>Max Lender Credit after adjustments: (4.000)</b>			
<b>Minimum Loan Amount (for all products)</b>		<b>\$ 60,000</b>	
<b>Featured Rate!!!</b>			
Conv 30 Yr Fixed	Rate	15 Day	30 Day
	3.990	(3.317)	(3.192)
DU Refi Plus 30	Rate	15 Day	30 Day
	3.990	(2.667)	(2.542)

\* These adjustments are in addition to the LPMI Fico-LTV Adjustments.

\*\* 3-4 unit properties will be treated as Non Owner Occupied unless an AU approval is obtained.

**Investor Specific Adjuster (Loans that are underwritten to a specific investor will receive this adjustment): Contact Secondary!!!**



**CA BORROWER-PAID\*\* RATE SHEET**

\*\* To view your contracted Lender-Paid Compensation rates and pricing, please visit Pricer feature @ www.WeslendWholesale.com

*Rates are subject to change without notice!*

GOVERNMENT PROGRAMS												
<b>FHA / VA 30 Year Fixed</b>			<b>USDA / GRH 30 Year Fixed</b>			<b>FHA / VA 15 Year Fixed</b>			<b>Indices</b>			
Program Codes: 8000 / 6000			Program Code: 7000			Program Codes: 8300 / 6300			Prime	3.250		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	1 Yr Libor	1.050		
3.250	(0.497)	(0.372)	3.250	(0.622)	(0.429)	3.000	(1.966)	(1.841)	1 Yr CMT	0.180		
3.375	(1.010)	(0.885)	3.375	(1.135)	(0.942)	3.500	(3.793)	(3.668)	Lock Term to 30 Day Price			
3.500	(1.505)	(1.380)	3.500	(1.630)	(1.437)	45 Day				0.250		
3.625	(2.082)	(1.957)	3.625	(2.107)	(1.914)	60 Day				0.500		
3.750	(4.546)	(4.421)	3.750	(4.321)	(4.128)	Lock Expiration Dates						
3.875	(4.974)	(4.849)	3.875	(4.799)	(4.606)	15 day					6/2/2012	
4.000	(5.485)	(5.360)				30 day					6/17/2012	
						45 day					7/2/2012	
						60 day					7/17/2012	
						Lock Extensions						
						7 day					0.150	
						15 day					0.250	
<b>FHA ARMS CHANGE DATE SCHEDULE</b>												
			<b>FHA / VA 5-1 ARM</b>			Last Date to						
			Program Codes: 8700 / 6700			Fund						
			Rate			25 Day			40 Day			
			2.750			0.147			0.427			
			2.875			(0.253)			0.027			
			3.000			(0.527)			(0.247)			
			3.125			(0.801)			(0.521)			
			3.250			(1.992)			(1.712)			
			3.375			(2.268)			(1.988)			
			3.500			(2.543)			(2.263)			
			3.625			(2.820)			(2.540)			
			3.750			(3.262)			(2.982)			
			3.875			(3.538)			(3.258)			
			4.000			(3.815)			(3.535)			
						Lock Expiration Range						
						5/1 ARM						
						11/22/2010 to 02/18/2011					3/1/2011	04/2016
						02/22/2011 to 05/20/2011					6/1/2011	07/2016
						05/23/2011 to 08/19/2011					9/1/2011	10/2016
						Max Lender Credit after adjustments FIXED:					(4.250)	
						Max Lender Credit after adjustments FIXED HB:					(3.500)	
						Max Lender Credit after adjustments ARMS:					(2.750)	
FHA/VA High Balance is only available for 30 Year Fixed Program												
<b>Government Price Adjustments</b>												
VA Loans										0.250		
FHA & GRH Loans										Purchases!	(0.125)	
Fico 620 - 639										VA Only!	0.750	
Fico 640 - 679										All Gov't	0.250	
Fico >= 720										All Gov't	(0.250)	
Loan Amounts < 60,000										N/A		
Loan Amounts 60,000 - 99,999										0.700		
Loan Amounts 100,000 - 149,999										0.400		
Loan Amounts > 417,000 - 729,750 (30 Year Fixed Only)										1.000		
<b>Zone Adjustments (add to price)</b>												
<b>Program Requirements</b>												
1. All lock terms must have the case number assigned.												
2. 15 day locks must have the UW Approval prior to locking.												



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DU REFI PLUS PROGRAMS												
<b>1040-00</b> 30 Yr Fixed DURefi Plus			<b>1340-00</b> 15 Yr Fixed DU Refi Plus			<b>1042-00</b> AJ 30 Yr DU Refi Plus			<b>1740-00</b> 5-1 DURefiPlus			
<u>Rate</u>	<u>15 Day</u>	<u>30 Day</u>	<u>Rate</u>	<u>15 Day</u>	<u>30 Day</u>	<u>Rate</u>	<u>15 Day</u>	<u>30 Day</u>	Margin: 2.25	Caps: 5/2/5		
3.500	(0.107)	0.018	2.750	0.365	0.490	3.750	(0.598)	(0.473)	<u>Rate</u>	<u>25 Day</u>		
3.625	(0.825)	(0.700)	2.875	(0.338)	(0.213)	3.875	(1.535)	(1.410)	2.750	0.556		
3.750	(1.379)	(1.254)	3.000	(1.113)	(0.988)	4.000	(2.425)	(2.300)	2.875	0.447		
3.875	(1.933)	(1.808)	3.125	(1.513)	(1.388)	4.125	(2.972)	(2.847)	3.000	(0.260)		
4.000	(2.767)	(2.642)	3.250	(1.837)	(1.712)	4.250	(3.261)	(3.136)	3.125	(0.494)		
4.125	(3.213)	(3.088)	3.375	(2.273)	(2.148)	4.375	(3.610)	(3.485)	3.250	(0.599)		
4.250	(3.601)	(3.476)	3.500	(2.812)	(2.687)	4.500	(3.916)	(3.791)	3.375	(0.714)		
4.375	(3.949)	(3.824)	3.625	(3.073)	(2.948)	4.625	(4.279)	(4.154)	3.500	(0.944)		
4.500	(4.300)	(4.175)	3.750	(3.365)	(3.240)	4.750	(4.507)	(4.382)	3.625	(1.153)		
4.625	(4.665)	(4.540)	3.875	(3.638)	(3.513)				3.750	(1.299)		
4.750	(4.847)	(4.722)	4.000	(3.668)	(3.543)				3.875	(1.464)		
<b>1045-00</b> 30 Yr Fixed DURefiPlus 2.0			<b>1046-00</b> 30 Yr Fixed DURefiPlus 2.0			<b>1342-00</b> AJ 15 Yr DU Refi Plus			<b>1840-00</b> 7-1 DURefiPlus			
LTV 105-125			LTV > 125			<u>Rate</u>	<u>15 Day</u>	<u>30 Day</u>	Margin: 2.25	Caps: 5/2/5		
<u>Rate</u>	<u>15 Day</u>	<u>30 Day</u>	<u>Rate</u>	<u>15 Day</u>	<u>30 Day</u>	3.000	(0.538)	(0.413)	<u>Rate</u>	<u>25 Day</u>		
3.875	1.192	1.317	3.875	1.317	1.442	3.125	(0.938)	(0.813)	2.875	0.622		
4.000	0.108	0.233	4.000	0.483	0.608	3.250	(1.262)	(1.137)	3.000	(0.275)		
4.125	(0.713)	(0.588)	4.125	(0.213)	(0.088)	3.375	(1.698)	(1.573)	3.125	(0.562)		
4.250	(1.601)	(1.476)	4.250	(0.976)	(0.851)	3.500	(2.237)	(2.112)	3.250	(0.723)		
4.375	(2.324)	(2.199)	4.375	(1.574)	(1.449)	3.625	(2.498)	(2.373)	3.375	(0.847)		
4.500	(2.675)	(2.550)	4.500	(2.050)	(1.925)	3.750	(2.790)	(2.665)	3.500	(1.289)		
			4.625	(2.415)	(2.290)	3.875	(3.063)	(2.938)	3.625	(1.517)		
						4.000	(3.093)	(2.968)	3.750	(1.654)		
						4.125	(3.377)	(3.252)	3.875	(1.695)		
<b>DU REFI PLUS RISK BASED ADJUSTMENTS (Terms &gt; 15 Years) - (In addition to LLPAs below!!)</b>												
<b>All occupancies (Terms &gt; 15 years)</b>					<b>Primary Residence (30 Yr Term)</b>							
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-105	> 105			
620 - 639	0.500	1.500	1.750	1.750	0.500	0.500	0.500	0.500				
640 - 659	0.500	1.250	1.750	1.750	0.500	0.500	0.500	0.500	0.500			
660 - 679	0.000	1.000	1.500	1.750	0.500	0.500	0.500	0.500	0.500			
680 - 699	0.000	0.500	0.750	0.750	0.500	0.500	0.500	0.500	0.500			
700 - 719	(0.250)	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.500			
720 - 739	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
>= 740	(0.250)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
<b>Fico Adjustments (not subject to DU Refi Plus adjustment caps!!)</b>					<b>Second Home (All Products With Terms &gt; 15 Years)</b>							
Fico 620 - 679 (fixed only)					80.01-90					90.01-95	95.01-105	> 105
Fico 680 - 739 (fixed only)					1.750					1.750	1.750	
<b>DU REFI PLUS Loan Level Price Adjustments</b>					640 - 659					1.750	1.750	1.750
Investment			All	1.750	660 - 679					1.750	1.750	1.250
Condo (incl. site condos)	LTV > 75% (term > 180)		All	0.750	680 - 699					0.750	0.750	0.500
Loan Amount 60K - 99K			All	0.700	700 - 719					0.500	0.500	0.500
Loan Amount 100K - 149K			All	0.400	720 - 739					0.000	0.000	0.000
High LTV	LTV 95.01-97		All	0.500	>= 740					0.000	0.000	0.000
High LTV	LTV > 97		All	1.000	<b>LLPA Caps for DU Refi Plus (excludes Loan Amount, Escrow Waiver, Fico, MI Transfer, &amp; State Adjusters)</b>							
Arm	LTV 90.01-105		All	0.250	Primary Residence with Term <= 20 and LTV >80%					0.000		
2-4 Units	LTV <=105		All	1.000	Primary Residence with Term > 20 and LTV >80%					0.500		
Loans with MI Transfer	(UGI, Genworth, MGIC, Radian)		All	0.250	Investment & Second Home, all Terms and LTVs					1.750		
2nd Home*	LTV 105-125		2.0	1.000	Primary Residence, all Terms, LTV <= 80%					1.750		
2nd Home*	LTV > 125		2.0	1.250	LLPA Caps are applicable to all DURP and DURP 2.0 Programs							
<b>* These adjustments are not subject to LLPA caps.</b>												
<b>20 Year Term Price Improvement by Note Rate</b>												
Note Rate												
30 Year Price Improvement												
3.250 to 3.625											1.125	
3.750 to 4.125											0.375	
4.250 to 5.125											0.375	
<b>Max Lender Credit after adjustments FIXED: (4.000)</b>												
<b>Max Lender Credit after adjustments ARMS: (2.750)</b>												
<b>Program Codes for MI Transfer (Genworth, MGIC, Radian, UGI)</b>												
1041/1241/1341: 30/20/15 Yr DU Refi+ w/ MI Transfer												
1047-00: DURefiPlus 2.0 105-125 with MI Transfer												
1048-00: DURefi Plus 2.0 > 125 with MI Transfer												
<b>Lock Term Adjustments</b>			<b>Lock Extensions</b>			<b>Index</b>						
40-45 Day (add to 30 day)	0.200		7 Days	0.150	1 Yr Libor							
55-60 Day (add to 30 day)	0.375		15 Days	0.250	1.05							



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**LP OPEN ACCESS PROGRAMS**

1050-00 LP Open Access 30			1250-00 LP Open Access 20			1350-00 LP Open Access 15			Indices	
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day		
3.750	0.008	0.133	3.250	1.208	1.333	3.000	0.503	0.628	Prime	3.250
3.875	(0.554)	(0.429)	3.375	0.479	0.604	3.125	0.190	0.315	1 Yr Libor	1.050
4.000	(1.373)	(1.248)	3.500	(0.216)	(0.091)	3.250	(0.090)	0.035	1 Yr CMT	0.180
4.125	(1.871)	(1.746)	3.625	(0.584)	(0.459)	3.375	(0.701)	(0.576)	Lock Term to 30 Day Price	
4.250	(2.258)	(2.133)	3.750	(0.930)	(0.805)	3.500	(1.209)	(1.084)	45 Day	0.250
4.375	(2.529)	(2.404)	3.875	(1.462)	(1.337)	3.625	(1.501)	(1.376)	60 Day	0.500
4.500	(2.934)	(2.809)	4.000	(2.115)	(1.990)	3.750	(1.775)	(1.650)	Lock Expiration Dates	
4.625	(3.370)	(3.245)	4.125	(2.462)	(2.337)	3.875	(1.992)	(1.867)	15 day	6/2/2012
4.750	(3.726)	(3.601)	4.250	(2.780)	(2.655)	4.000	(2.197)	(2.072)	30 day	6/17/2012
4.875	(3.840)	(3.715)	4.375	(3.309)	(3.184)	4.125	(2.504)	(2.379)	45 day	7/2/2012
			4.500	(3.840)	(3.715)	4.250	(2.790)	(2.665)	60 day	7/17/2012
									Lock Extensions	
									7 day	0.150
									15 day	0.250

1051-00 LP Open Access AJ 30			1351-00 LP Open Access AJ 15		
Rate	15 Day	30 Day	Rate	15 Day	30 Day
4.000	0.527	0.652	3.000	1.432	1.557
4.125	0.090	0.215	3.125	1.217	1.342
4.250	(0.229)	(0.104)	3.250	0.273	0.398
4.375	(0.687)	(0.562)	3.375	(0.241)	(0.116)
4.500	(1.408)	(1.283)	3.500	(0.653)	(0.528)
4.625	(1.798)	(1.673)	3.625	(0.840)	(0.715)
4.750	(2.099)	(1.974)	3.750	(1.020)	(0.895)
4.875	(2.287)	(2.162)	3.875	(1.181)	(1.056)
5.000	(2.416)	(2.291)	4.000	(1.385)	(1.260)
5.125	(2.786)	(2.661)	4.125	(1.587)	(1.462)
5.250	(3.094)	(2.969)	4.250	(1.800)	(1.675)
5.375	(3.278)	(3.153)			

**LP Open Access Price Adjustments**

Loan Terms > 15 years						Loan Terms > 20 years & LTV > 80				
Excludes Investment, Sub Financing							80.01-85	85.01-90	90.01-95	95.01-105
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	660 - 679	0.500	0.500	0.500	0.500
660 - 679	0.000	1.000	1.000	1.750	1.750	680 - 699	0.000	0.500	0.500	0.500
680 - 699	0.000	0.500	0.500	1.250	1.750	700 - 719	(0.250)	0.500	0.500	0.500
700 - 719	(0.250)	0.500	0.500	0.750	1.000	720 - 739	(0.250)	0.000	0.000	0.500
720 - 739	(0.250)	0.000	0.000	0.250	0.500	>= 740	(0.250)	0.000	0.000	0.250
>= 740	(0.250)	0.000	0.000	0.000	0.250	Condo (excludes investment, sub financing, CLTV>95) 0.500				
Condo LTV 75.01-80, Fico >=700 0.750										
Loan Terms > 15 years with Sub Financing (CLTV<=95)						Loan Term = 15 Years & LTV <= 80 w/ Sub Financing				
Excludes Investment						Excludes Investment				
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	LTV <=65, CLTV 80.01-95, Fico <720	0.500			
660 - 679	0.500	1.500	1.750	1.750	1.750	LTV 65.01-75, CLTV 80.01-95, Fico <720	0.750			
680 - 699	0.500	1.000	1.250	1.750	1.750	LTV 75.01-80, CLTV 76.01-95, Fico <720	1.000			
700 - 719	0.250	1.000	1.250	1.500	1.750	LTV <=65, CLTV 80.01-95, Fico >=720	0.250			
720 - 739	0.000	0.250	0.500	0.750	1.250	LTV 65.01-75, CLTV 80.01-95, Fico >=720	0.500			
>= 740	0.000	0.250	0.500	0.500	1.000	LTV 75.01-80, CLTV 76.01-95, Fico >=720	0.750			
Condo Fico >=740 0.750 Fico 720-739 0.500						CLTV > 95 1.500				
						Condo LTV 75.01 - 80 0.750				
Loan Terms > 15 years with Sub Financing (CLTV>95)						Additional Loan Feature Adjustments				
Excludes Investment						Investment Property 1.750				
	<=60	60.01-65	65.01-70	70.01-75	75.01-80	2-4 Units 1.000				
660 - 679	1.500	1.750	1.750	1.750	1.750	LTV > 80% , Term <= 15 yrs 0.150				
680 - 699	1.500	1.750	1.750	1.750	1.750	LTV > 80%, Term > 15 yrs 0.100				
700 - 719	1.250	1.750	1.750	1.750	1.750	Subordinate Financing LTV>80, Term >20yr 0.500				
720 - 739	1.250	1.500	1.500	1.750	1.750	<b>Max Lender Credit after adjustments: (4.000)</b>				
>= 740	1.250	1.500	1.500	1.500	1.750	<b>Max Lender Credit after adjustments AJ: (3.500)</b>				



**CA BORROWER-PAID\*\* RATE SHEET**

\*\* To view your contracted Lender-Paid Compensation rates and pricing, please visit Pricer feature @ www.WeslendWholesale.com  
 Rates are subject to change without notice!

CONFORMING ARMS																																																																																													
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620 - 639	1.000	1.500	3.000	3.125	3.250	3.250	3.250																																																																																						
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Cashout Refi & Fico < 620	1.250	2.250	2.250	2.750	n/a	n/a	n/a																																																																																						
Cashout Refi & Fico 620 - 659	0.250	1.250	1.250	2.750	n/a	n/a	n/a																																																																																						
Cashout Refi & Fico 660 - 699	0.250	0.750	0.750	1.500	n/a	n/a	n/a																																																																																						
Cashout Refi & Fico 700 - 739	0.000	0.625	0.625	0.750	n/a	n/a	n/a																																																																																						
Cashout Refi & Fico >=740	0.000	0.250	0.250	0.500	n/a	n/a	n/a																																																																																						
Fico 620 - 679	0.250	0.250	0.250	0.250	0.250	0.250	0.250																																																																																						
Fico 680 - 739	0.125	0.125	0.125	0.125	0.125	0.125	0.125																																																																																						
No Escrow	0.000	0.000	0.000	0.000	0.000	0.000	n/a																																																																																						
NOO	1.750	1.750	1.750	3.000																																																																																									
Condo (incl. site condos) term > 180	0.000	0.000	0.000	0.750	0.750	0.750	0.750																																																																																						
2 Units	1.000	1.000	1.000	1.000	1.000	1.000	1.000																																																																																						
3-4 Units**	1.500	1.500	1.500	1.500	n/a	n/a	n/a																																																																																						
Loan Amount 60K - 99K	0.700	0.700	0.700	0.700	0.700	0.700	0.700																																																																																						
Loan Amount 100K - 149K	0.400	0.400	0.400	0.400	0.400	0.400	0.400																																																																																						
Loan Amount 150K - 240K	0.000	0.000	0.000	0.000	0.000	0.000	0.000																																																																																						
<b>Subordinate Financing</b>																																																																																													
	LTV	<=65	65.01-75	75.01-90	90.01-95																																																																																								
FICO < 720	CLTV 76.01 - 95			1.000																																																																																									
	CLTV 80.01 - 95	0.500	0.750																																																																																										
	CLTV 90.01 - 95				1.000																																																																																								
FICO >= 720	CLTV 76.01 - 95			0.750																																																																																									
	CLTV 80.01 - 95	0.250	0.500																																																																																										
	CLTV 90.01 - 95				0.750																																																																																								

\*\* Risk based adjustments do not apply to loan terms 15 year or less.



**CA BORROWER-PAID\*\* RATE SHEET**

\*\* To view your contracted Lender-Paid Compensation rates and pricing, please visit Pricer feature @ www.WeslendWholesale.com

**Rates are subject to change without notice!**

AGENCY JUMBO PROGRAMS									
<b>1033-00 AJ 30 Year Fixed</b>			<b>1333-00 AJ 15 Year Fixed</b>			<b>Loan Level Price Adjustments</b>			
<u>Rate</u>	<u>15 Day</u>	<u>30 Day</u>	<u>Rate</u>	<u>15 Day</u>	<u>30 Day</u>	2-4 UNITS (Fixed)			1.000
3.500	0.243	0.368	2.875	0.012	0.137	2 UNITS (Arms)			1.000
3.625	(0.475)	(0.350)	3.000	(0.763)	(0.638)	3-4 UNITS (Arms Only)			1.500
3.750	(1.029)	(0.904)	3.125	(1.163)	(1.038)	NON OWNER OCCUPIED-UP TO 65% LTV			1.750
3.875	(1.583)	(1.458)	3.250	(1.487)	(1.362)	CONDO & LTV >75% (term > 180 months)			0.750
4.000	(2.417)	(2.292)	3.375	(1.923)	(1.798)	CASHOUT			1.250
4.125	(2.863)	(2.738)	3.500	(2.462)	(2.337)	NO ESCROW			0.000
4.250	(3.251)	(3.126)	3.625	(2.723)	(2.598)	LTV 90.01 - 95% Arms Only!			0.250
4.375	(3.599)	(3.474)	3.750	(3.015)	(2.890)	LTV > 95%			0.750
4.500	(3.950)	(3.825)	3.875	(3.288)	(3.163)	Fico 660 - 679( fixed only) <b>New!</b>			0.250
			4.000	(3.318)	(3.193)	Fico 680 - 739 (fixed only) <b>New!</b>			0.125
			4.125	(3.602)	(3.477)				
<b>1733-02 AJ 5/1 Libor ARM</b>			<b>1833-02 AJ 7/1 Libor ARM</b>			<b>Lock Extension Fees:</b>			
<u>Rate</u>	<u>25 Day</u>	<u>40 Day</u>	<u>Rate</u>	<u>25 Day</u>	<u>40 Day</u>		7 DAY		0.150
3.375	0.448	0.610	3.625	0.004	0.177		15 DAY		0.350
3.500	0.220	0.389	3.750	(0.131)	0.047	<b>Lock Term Adjustments</b>			
3.625	0.013	0.187	3.875	(0.266)	(0.084)	45 Day Fixed (add to 30 day price)			0.250
3.750	(0.131)	0.048	4.000	(0.521)	(0.332)	60 Day Fixed			0.500
3.875	(0.295)	(0.112)	4.125	(0.731)	(0.537)	10 Day Arm (add to 25 day price)			(0.125)
4.000	(0.517)	(0.327)	4.250	(0.840)	(0.642)	55 Day Arm			0.300
4.125	(0.722)	(0.527)	4.375	(0.925)	(0.722)				
4.250	(0.836)	(0.636)	4.500	(1.224)	(1.014)	<b>Max Lender Credit after adjustments FIXED: (3.500)</b>			
4.375	(1.139)	(0.933)	4.625	(1.397)	(1.182)	<b>Max Lender Credit after adjustments ARMS: (2.750)</b>			
4.500	(1.443)	(1.232)	4.750	(1.507)	(1.288)	<b>5/1 &amp; 7/1 Margin 2.250</b>			
4.625	(1.598)	(1.382)	4.875	(1.620)	(1.396)	<b>Arms Caps 5/2/5</b>			
<b>1734-03 AJ 5/1 IO Libor ARM</b>			<b>1834-03 AJ 7/1 IO Libor ARM</b>						
<u>Rate</u>	<u>25 Day</u>	<u>40 Day</u>	<u>Rate</u>	<u>25 Day</u>	<u>40 Day</u>				
3.625	0.307	0.481	3.750	0.212	0.389				
3.750	0.171	0.350	3.875	0.077	0.259				
3.875	0.011	0.194	4.000	(0.082)	0.107				
4.000	0.019	0.209	4.125	(0.424)	(0.230)				
4.125	(0.316)	(0.121)	4.250	(0.538)	(0.340)				
4.250	(0.453)	(0.254)	4.375	(0.635)	(0.432)				
4.375	(0.649)	(0.442)	4.500	(0.843)	(0.633)				
4.500	(0.962)	(0.750)	4.625	(1.114)	(0.899)				
4.625	(1.251)	(1.035)	4.750	(1.205)	(0.986)				
<b>Risk Based Price Adjustments &gt;15 years</b>									
90.01% - 95.00%									
85.01% - 90.00%				2.250		1.250		1.000	0.500
80.01% - 85.00%				2.750		1.500		1.000	0.500
75.01% - 80.00%				2.500		1.750		1.000	0.500
70.01% - 75.00%				2.000		1.250		0.750	0.250
60.01% - 70.00%				1.000		0.500		0.500	0.000
<=60%				0.000		0.000		-0.250	-0.250
<b>Subordinate Financing</b>									
		<b>LTV</b>	<b>&lt;=65</b>	<b>65.01-75</b>	<b>75.01-90</b>	<b>90.01-95</b>			
<b>FICO &lt; 720</b>		CLTV 76.01 - 95			1.000				
		CLTV 80.01 - 95	0.500	0.500					
		CLTV 90.01 - 95							
<b>FICO &gt;= 720</b>		CLTV 76.01 - 95			0.750				
		CLTV 80.01 - 95	0.250	0.500					
		CLTV 90.01 - 95							



**CA BORROWER-PAID\*\* RATE SHEET**

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NON CONFORMING PROGRAMS					
<b>3000-05 Non-Conf 30 Yr Fixed</b>		<b>3300-05 Non-Conf 15 Yr Fixed</b>		<b>Loan Level Price Adjustments</b>	
<u>Rate</u>	<u>50 Day</u>	<u>Rate</u>	<u>50 Day</u>	Loan Amount <= 417,000	0.500
4.250	0.765	3.375	1.058	Loan Amount > 1.5 M	0.500
4.375	0.390	3.500	0.621	Cashout	N/A
4.500	0.015	3.625	0.183	2-4 Units	N/A
4.625	(0.360)	3.750	(0.254)	Interest Only	N/A
4.750	(0.735)	3.875	(0.692)	LTV <= 50%	-0.250
4.875	(1.110)	4.000	(1.129)	FICO >= 780	-0.250
				<b>Lock Extension Fees:</b> 15 DAY 0.375	
<b>3200-05 Non-Conf 20 Yr Fixed</b>		<b>3700-05 NC 5-1 Lb Arm</b>		<b>Program Limitations</b>	
<u>Rate</u>	<u>50 Day</u>	<u>Rate</u>	<u>50 Day</u>	> Lock terms less than 50 days are not available. > Loan cannot be locked until Weslend approval obtained. > Appraisal must be completed and support value.	
4.125	1.140	3.000	0.275		
4.250	0.765	3.125	(0.038)		
4.375	0.390	3.250	(0.350)		
4.500	0.015	3.375	(0.663)		
4.625	(0.360)	3.500	(0.975)		
4.750	(0.735)	3.625	(1.288)		
4.875	(1.110)			<b>Rate Reduction Option</b> - a rate reduction of 0.25% is available on this Non-Conforming Program under the Preferred Payment Plan Option. Please contact your Account Executive for details!	
<b>3800-05 NC 7-1 Lb Arm</b>		<b>3900-05 NC 10-1 Lb Arm</b>		<b>Turn Times</b>	
Margin: 2.25	Caps: 5/2/5	Margin: 2.25	Caps: 5/2/5	UW - Purchase 7-8 days UW - Refi 7-8 days Conditions 3-4 days	
<u>Rate</u>	<u>50 Day</u>	<u>Rate</u>	<u>50 Day</u>	<b>CLOSING</b> Escrow States Docs, Funding Rev. 1-2 days Non-Escrow States Closing 2-3 days	
3.125	0.460	3.625	0.380		
3.250	0.085	3.750	0.005		
3.375	(0.290)	3.875	(0.370)		
3.500	(0.665)	4.000	(0.745)		
3.625	(1.040)	4.125	(1.120)		
				<b>Max Lender Credit after adjustments: (2.250)</b>	



Contact Numbers	Phone #	Email Address
Main	(877) 945-4105	info@weslend.com
Submissions	(877) 945-4105 X 1	
Broker Support	(877) 945-4105 X 8	support@weslend.com
Lock Desk	Ph: (877) 945-4105 X 3 Fx: (949) 313-1741	lockdesk@weslend.com

**Sales Managers**

Name	Region	Phone	Email Address
Robert Bates	National Sales Director	(949) 428-5144	<a href="mailto:Robert.Bates@WesLend.com">Robert.Bates@WesLend.com</a>
Ed Orozco	South Western Regional Manager	(949) 777-2117	<a href="mailto:Ed.Orozco@WesLend.com">Ed.Orozco@WesLend.com</a>
Hoyt Souza	North Western Regional Manager	(408) 396-0127	<a href="mailto:Hoyt.Souza@WesLend.com">Hoyt.Souza@WesLend.com</a>

### Wholesale Conventional & FHA/VA/USDA Fee Sheet

CONVENTIONAL FEES							
Fee Description	CA	NON-CA	TX ONLY	NJ Only**	NC Only*** >10,000 & <300,000	WA Only ****	GFE
Lender Underwriting	\$925	\$825	\$280			\$825	Block 1
Commitment Fee (NJ & NC)				\$825	\$825		Block 1
Attorney Fee (TX)			\$250 C/O \$100 R/T				Block 1
Admin Fee (TX)							Block 1
Flood Cert	\$8	\$8	\$8	\$8	\$8	\$8	Block 3
Tax Service	\$65	\$65	\$65	\$65	\$65	\$65	Block 3
Lender Credit	Enter full amount of YSP from Rate Sheet as a Credit to Borrower						Block 2
Broker Paid Fees - Borrower Paid Plan Option Only							
Broker Processing	\$1000 Max						Block 1
Broker Application (NJ & NC)				\$1000 max	\$1000 max		Block 1
Broker Origination Points	3% - must be converted to the actual dollar amount so if the loan amount changes, the origination fee stays constant. May not be charged on a "no cost" loan.			3% - Must be calculated as a percentage of the loan amount. May not be charged on a "no cost" loan.			Block 1
Broker Discount (Charge)	Must be bona fide and buy down the rate.				Must be bona fide and buy down the rate.		Block 1
FHA*, VA**** & USDA ***** FEES							
Fee Description	CA	NON-CA	TX ONLY	NJ Only**	NC Only*** <300,000	WA Only ****	GFE
Lender Underwriting	\$1,020	\$790	\$345			\$790	Block 1
Commitment Fee (NJ & NC)				\$790	\$790		Block 1
Attorney Fee (TX)			\$100 R/T				Block 1
Admin Fee (TX)			\$450				Block 1
Flood Cert.	\$8	\$8	\$8	\$8	\$8	\$8	Block 3
VA Only - Funding Fee	See VA FUNDING FEE CHART!						Block 3
Lender Credit	Enter full amount of YSP from Rate Sheet as a Credit to Borrower						Block 2
Broker Fees - Borrower Paid Plan Option Only							
Broker Processing	\$750 Max						Block 1
Broker Application (NJ & NC)				\$ 750 Max			Block 1
Broker Origination	Fair and Reasonable			Fair and Reasonable and must be calculated as a percentage of the loan amount.			Block 1
Broker Discount (Charge)	Must be bona fide and buy down the rate.				Must be bona fide and buy down the rate.		Block 2
USDA Only - Guarantee Fee	See USDA Guarantee Fee Calculator The new fee structure for FY 12 is as follows: > 2% upfront guarantee fee for purchase transactions; > 1.5 % upfront guarantee fee for refinance transactions; > 0.3% percent annual fee for both purchase and refinance transactions.						
VA Note: Itemized Fees and charges the veteran can pay that are reasonable and customary – These fees are not included in the 1% fee restriction noted to the right.		Appraisal Fees, Recording Fees, Credit Report Fees, Prepaid Items (taxes, assessments), Hazard Insurance, Flood Zone Determination, Survey, Title Examination & Title Insurance, Special Mailing Fees (for Refi's only when saved per diem interest cost will exceed the cost of special handling), MERS Fee, VA Funding Fee.  <b>These fees are not included in the 1% fee restriction.</b>					
VA Note: FEE's not to exceed 1% of the loan amount after adding the funding fee to the loan – if the funding fee is paid from loan proceeds. See items noted to the right.		Lender's appraisals & Inspections, closing / settlement fees, document prep fees, preparing loan papers & conveyancing fees, attorney's fees (other than for Title Work), rate lock fee, overhead fee(stationery, phone calls, etc), escrow fee, notary / signing fees, commitment fees or marketing fees, application fees / processing fees, trustees fees or charges, broker fees, tax service fees.  <b>Broker Origination Fee and Lender fees must not exceed 1% of the loan amount.</b>					



FHA*, VA**** & USDA ***** STREAMLINE FEES							
Fee Description	CA	NON-CA	TX ONLY	NJ Only**	NC Only*** >10,000 & <300,000	WA Only ****	GFE
Lender Underwriting	\$840	\$790	\$345			\$790	Block 1
Commitment Fee (NJ & NC)				\$790	\$790		Block 1
Attorney Fee (TX)			\$100 R/T				Block 1
Admin Fee (TX)			\$450				Block 1
Flood Cert.	\$8	\$8	\$8	\$8	\$8	\$8	Block 3
Lender Credit	Enter full amount of YSP from Rate Sheet as a Credit to Borrower.			Must be bona fide and buy down the rate.			Block 2
Broker Fees - Borrower Paid Plan Option Only							
Broker Processing	\$500 Max						Block 1
Broker Application (NJ & NC)				\$ 500 Max			Block 1
Broker Origination	FHA - Fair and Reasonable			Fair and Reasonable and must be calculated as a percentage of the loan amount.			Block 1
Broker Discount (Charge)	Must be bona fide and buy down the rate.				Must be bona fide and buy down the rate.		Block 2
USDA Only - Guarantee Fee	See USDA Guarantee Fee Calculator The new fee structure for FY 12 is as follows: > 2% upfront guarantee fee for purchase transactions; > 1.5% upfront guarantee fee for refinance transactions; > 0.3% percent annual fee for both purchase and refinance transactions.						
VA Note: Itemized Fees and charges the veteran can pay that are reasonable and customary – These fees are not included in the 1% fee restriction noted to the right.	Appraisal Fees, Recording Fees, Credit Report Fees, Prepaid Items (taxes, assessments), Hazard Insurance, Flood Zone Determination, Survey, Title Examination & Title Insurance, Special Mailing Fees (for Refi's only when saved per diem interest cost will exceed the cost of special handling), MERS Fee, VA Funding Fee.  These fees are not included in the 1% fee restriction.						
VA Note: FEE's not to exceed 1% of the loan amount after adding the funding fee to the loan – if the funding fee is paid from loan proceeds. See items noted to the right.	Lender's appraisals & Inspections, closing / settlement fees, document prep fees, preparing loan papers & conveyancing fees, attorney's fees (other than for Title Work), rate lock fee, overhead fee(stationery, phone calls, etc), escrow fee, notary / signing fees, commitment fees or marketing fees, application fees / processing fees, trustees fees or charges, broker fees, tax service fees.  Broker Origination Fee and Lender fees must not exceed 1% of the loan amount.						
JUMBO - NON-CONFORMING PROGRAM (3000 Series)							
Fee Description	CA	NON-CA	TX ONLY	NJ Only**	NC Only*** >10,000 & <300,000	WA Only ****	GFE
Lender Underwriting	\$1,125	\$925	\$480			\$925	Block 1
Commitment Fee (NJ & NC)				\$925	\$925		Block 1
Attorney Fee (TX)			\$250 C/O \$100 R/T				Block 1
Admin Fee (TX)			\$450				Block 1
Flood Cert	\$8	\$8	\$8	\$8	\$8	\$8	Block 3
Tax Service	\$65	\$65	\$65	\$65	\$65	\$65	Block 3
Lender Credit	Enter full amount of YSP from Rate Sheet as a Credit to Borrower.						Block 2
Broker Fees - Borrower Paid Plan Option Only							
Broker Processing	\$1000 Max						Block 1
Broker Application (NJ & NC)				\$1000 max	\$1000 max		Block 1
Broker Origination Points	3% - must be converted to the actual dollar amount so if the loan amount changes, the origination fee stays constant. May not be charged on a "no cost" loan.			3% - Must be calculated as a percentage of the loan amount. May not be charged on a "no cost" loan.			Block 1
Broker Discount (Charge)	Must be bona fide and buy down the rate.				Must be bona fide and buy down the rate.		Block 2
*FHA Prohibited Fees: Funding, Broker, Administration, Lender, and Tax Service (a seller credit is not acceptable for Broker or Administration fee)							
**New Jersey Fees: Brokers may only collect an application fee and an origination fee as long as the fee is calculated as a percentage of the loan amount. All other fees are prohibited.							
***North Carolina: State High Cost thresholds - Total broker and lender fees cannot exceed 4% of total loan amount if the loan is greater than \$10,000 or less than \$300,000. If the loan is greater than \$300,000 the total broker and lender fees cannot exceed 5% of the total loan amount.							
****VA FEES: The veteran can pay a maximum of: reasonable and customary amount for any or all of the Itemized Fees and Charges designated by VA, plus a one percent flat charge by the lender and reasonable discount points.							
*****WA FEES:							
*****USDA Fees: Note: Borrowers are prohibited from paying tax service fees. Fees cannot exceed the reasonable costs and lender fees.							
<b>NOTE: All fees are subject to state and federal high cost thresholds. If fees exceed these thresholds, the broker's fees will be expected to be renegotiated with the Borrower and reduced accordingly. All Lender and Third Party Fees must be included on initial GFE. If applicable, Transfer Taxes must be included on the initial GFE in Block 8 (Zero tolerance fee). Please contact Title to obtain the correct Transfer Taxes.</b>							
These fees are confidential and this document contains proprietary information specific to WesLend. Any unauthorized access, use, reproduction, or dissemination is prohibited without express written permission from Executive Management.							