



CALIFORNIA BORROWER-PAID RATE SHEET**

Table of Contents		Lender Fees Are Not Included In Pricing																					
Page	Product	<p>www.weslendwholesale.com</p> <p>CLICK ON *ONLINE FORMS*</p> <p>New Locks</p> <ul style="list-style-type: none"> • 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 4:30 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. <p>Extension Policies</p> <ul style="list-style-type: none"> • Locks must be extended on or before the lock expiration date by the lock cut-off time. Per diem, 7, 10, or 15 day extensions are available. • See specific Program for extension cost and terms available. Extension requests should be emailed to Lockdesk@weslend.com • Expired locks are subject to worst case pricing within 30 days of lock expiration. Rerlock fee on expired locks are .125% (Fees may vary for Non Agency Programs/All Arm programs) <p>FHA/VA HB with FICO down to 580 Now Available.</p>																					
2	Conforming Fixed/LPMI																						
3	LP Conforming Arms/Home Possible/Home Ready																						
4	Agency Jumbo Fixed/Arms																						
5	Government																						
6	Jumbo																						
7	DU Refi Plus																						
8	LP Open Access																						
9	WesLend Portfolio Programs																						
Lock Expiration Dates		<p>Purchase Special of .25% available on:</p> <ul style="list-style-type: none"> - Conventional and Government Fixed and ARM programs - Includes High Balance Programs - No Non-Conforming, DPA, or WesLend Portfolio - Offer subject to change without notice 																					
15 day	12/26/2017	<p>Fee Buyout Option Price Adjustor</p> <table border="1"> <thead> <tr> <th>\$60-100k</th> <th>>100-125k</th> <th>>\$125-150k</th> <th>>\$150-175k</th> <th>>\$175-200k</th> <th>>\$200-250k</th> <th>>\$250-300k</th> <th>>\$300-350k</th> <th>>\$350-500k</th> <th>>\$500-636,150k</th> </tr> </thead> <tbody> <tr> <td>1.625</td> <td>1.000</td> <td>0.776</td> <td>0.647</td> <td>0.554</td> <td>0.485</td> <td>0.388</td> <td>0.323</td> <td>0.277</td> <td>0.194</td> </tr> </tbody> </table> <p>Loan Amounts Greater than \$636,150 require fees to be charged on the back end.</p>		\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-636,150k	1.625	1.000	0.776	0.647	0.554	0.485	0.388	0.323	0.277	0.194
\$60-100k	>100-125k			>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-636,150k												
1.625	1.000			0.776	0.647	0.554	0.485	0.388	0.323	0.277	0.194												
30 day	1/10/2018																						
45 day	1/25/2018	<p>Sales Managers</p> <table border="1"> <thead> <tr> <th>Name</th> <th>Region</th> <th>Phone</th> <th>Email Address</th> </tr> </thead> <tbody> <tr> <td>Thomas Michel</td> <td>EVP. Director of Wholesale</td> <td>(949) 681-5254</td> <td>Thomas.Michel@weslend.com</td> </tr> <tr> <td>Bryan Levy</td> <td>Northeast Area Sales Manager</td> <td>(631) 255-6644</td> <td>Bryan.Levy@weslend.com</td> </tr> <tr> <td>Brian Tofsly</td> <td>California Area Sales Manager</td> <td>(858) 774-0272</td> <td>Brian.Tofsly@weslend.com</td> </tr> </tbody> </table>		Name	Region	Phone	Email Address	Thomas Michel	EVP. Director of Wholesale	(949) 681-5254	Thomas.Michel@weslend.com	Bryan Levy	Northeast Area Sales Manager	(631) 255-6644	Bryan.Levy@weslend.com	Brian Tofsly	California Area Sales Manager	(858) 774-0272	Brian.Tofsly@weslend.com				
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60 day	2/9/2018	<table border="1"> <thead> <tr> <th>Contact Numbers</th> <th>Phone #</th> <th>Email Address</th> </tr> </thead> <tbody> <tr> <td>Main</td> <td>(877) 945-4105</td> <td>info@weslend.com</td> </tr> <tr> <td>Submissions</td> <td>(877) 945-4105 X 1</td> <td></td> </tr> <tr> <td>Broker Support</td> <td>(877) 945-4105 X 8</td> <td>support@weslend.com</td> </tr> <tr> <td rowspan="2">Lock Desk</td> <td>Ph: (877) 945-4105 X 3</td> <td>lockdesk@weslend.com</td> </tr> <tr> <td>Fx: (949) 313-1741</td> <td></td> </tr> </tbody> </table> <p>Lender fees are not applicable if you select the Lender Fee Buyout.</p> <p>Conv. FHA, VA & USDA Fee Sheet: www.weslendwholesale.com and click Online Forms - Resources</p>		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	lockdesk@weslend.com	Fx: (949) 313-1741				
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CA BORROWER-PAID RATE SHEET**

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				
Rate	15 Day	30 Day	45 day	Rate	15 Day	30 Day	45 day	Rate	15 Day	30 Day	45 day	
3.250	3.397	3.522	3.672	2.875	0.758	0.883	1.033	2.625	1.936	2.061	2.211	
3.375	2.548	2.673	2.823	3.000	0.232	0.357	0.507	2.750	0.542	0.667	0.817	
3.500	1.499	1.624	1.774	3.125	(0.252)	(0.127)	0.023	2.875	0.188	0.313	0.463	
3.625	0.803	0.928	1.078	3.250	(1.197)	(1.072)	(0.922)	3.000	(0.161)	(0.036)	0.114	
3.750	(0.634)	(0.509)	(0.359)	3.375	(1.754)	(1.629)	(1.479)	3.125	(0.478)	(0.353)	(0.203)	
3.875	(1.901)	(1.776)	(1.626)	3.500	(1.785)	(1.660)	(1.510)	3.250	(1.272)	(1.147)	(0.997)	
4.000	(2.040)	(1.915)	(1.765)	3.625	(2.225)	(2.100)	(1.950)	3.375	(1.563)	(1.438)	(1.288)	
4.125	(3.105)	(2.980)	(2.830)	3.750	(2.767)	(2.642)	(2.492)	3.500	(1.827)	(1.702)	(1.552)	
4.250	(3.259)	(3.134)	(2.984)	3.875	(3.295)	(3.170)	(3.020)	3.625	(2.099)	(1.974)	(1.824)	
4.375	(3.751)	(3.626)	(3.476)	4.000	(3.264)	(3.139)	(2.989)	3.750	(2.799)	(2.674)	(2.524)	
4.500	(4.284)	(4.159)	(4.009)									
4.625	(4.781)	(4.656)	(4.506)									
4.750	(5.308)	(5.183)	(5.033)									
4.875	(5.834)	(5.709)	(5.559)									
5.000	(6.126)	(6.001)	(5.851)									
5.125	(6.726)	(6.601)	(6.451)									
5.250	(7.234)	(7.109)	(6.959)									

1200-00 CF Fixed 20 Year			
Rate	15 Day	30 Day	45 day
3.500	(0.462)	(0.337)	(0.187)
3.625	(1.017)	(0.892)	(0.742)
3.750	(1.740)	(1.615)	(1.465)
3.875	(2.344)	(2.219)	(2.069)
4.000	(2.849)	(2.724)	(2.574)
4.125	(3.174)	(3.049)	(2.899)
4.250	(3.933)	(3.808)	(3.658)
4.375	(4.290)	(4.165)	(4.015)
4.500	(4.919)	(4.794)	(4.644)
4.625	(5.213)	(5.088)	(4.938)

Lock Term to 30 Day Price	
60 Day	0.300
7 day	0.150
10 day	0.250
15 day	0.375
Relock Fee	0.125

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											
No Score (Non-Traditional Credit)	0.500	1.500	3.000	3.000	3.250	3.250	n/a	n/a			
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			
Loan Feature Adjustments	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01-95	95.01 - 97			
Cashout Refi & Fico 620 - 639	0.625	1.625	1.625	3.125	n/a	n/a	n/a				
Cashout Refi & Fico 640 - 659	0.625	1.625	1.625	2.625	n/a	n/a	n/a				
Cashout Refi & Fico 660 - 679	0.625	1.125	1.125	1.875	n/a	n/a	n/a				
Cashout Refi & Fico 680 - 699	0.375	1.125	1.125	1.750	n/a	n/a	n/a				
Cashout Refi & Fico 700 - 739	0.375	1.000	1.000	1.125	n/a	n/a	n/a				
Cashout Refi & Fico >=740	0.375	0.625	0.625	0.875	n/a	n/a	n/a				
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	n/a				
Manufactured Homes	1.500	1.500	1.500	1.500	1.500	1.500	1.500				
NOO <= 6 financed properties	2.125	2.125	2.125	3.375	n/a	n/a	n/a				
NOO > 6 financed properties (min 720 fico)	2.375	2.375	2.375	3.625	n/a	n/a	n/a				
Unpermitted Additions	0.000	0.000	0.000	0.000	0.000	0.000	0.000				
Attach Condo term > 180	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750			
2 units	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a			
3-4 units	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a			
Subordinate Financing All LTV/CLTV	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375			
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 Self-Insured Pricing Adjustments: 30, 20, 15 Yr Fixed, 5/1, 7/1, & 10/1 ARMs only											
LTV	Term	620-639	640-659	660-679	680-699	700-719	720-739	740 - 759	>= 760		
95.01 to 97%	30 Yr	8.530	7.830	7.220	5.480	4.420	3.730	2.980	2.160		
	<=20 Yr	4.830	4.530	4.260	3.290	2.700	2.280	1.840	1.370		
90.01 to 95%	30 Yr	5.830	5.480	5.160	3.940	3.210	2.750	2.220	1.600		
	<=20 Yr	3.410	3.250	3.120	2.420	2.010	1.730	1.420	1.060		
85.01 to 90%	30 Yr	4.420	4.220	4.060	3.010	2.490	2.080	1.680	1.200		
	<=20 Yr	2.650	2.570	2.490	1.880	1.590	1.340	1.110	0.830		
≤ 85%	30 Yr	1.620	1.570	1.520	1.130	0.970	0.830	0.720	0.590		
	<=20 Yr	1.060	1.050	1.020	0.790	0.690	0.620	0.560	0.480		
Rate & Term Refi *		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Cashout Refi*		1.800	1.650	1.500	1.050	0.850	0.700	0.600	0.540		
Second Home*		1.350	1.270	1.230	0.700	0.600	0.490	0.390	0.360		
3-4 Units Property*		2.630	2.000	1.900	1.750	1.500	1.330	1.190	1.020		
Ln Amt > \$650,000*		2.100	1.800	1.500	1.200	0.900	0.750	0.660	0.600		
Manufactured Homes*		1.800	1.650	1.500	1.050	0.850	0.700	0.600	0.540		
Max Lender Credit after adjustments:		(4.250)							Min. Loan Amount (for all products)		\$60,000

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

LP/LPMI Product Codes	Rate	30 Day
1001-00 LP 30 Yr Fixed	3.990	(1.815)
1201-00 LP 20 yr Fixed	2.990	0.457
1301-00 LP 15 yr Fixed	3.990	(1.545)
1011-00 30 Yr Fixed LPMI	2.990	0.577
1211-00 20 Yr Fixed LPMI		
1311-00 15 Yr Fixed LPMI		
1220-00 20 Yr Fixed LP LPMI		
1020-00 30 Yr Fixed LP LPMI		
1320-00 15 Yr Fixed LP LPMI		

Loan Amount Adjustors	
60,000-100,000	0.50
100,001-125,000	0.15
125,001 +	0

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

CA BORROWER-PAID RATE SHEET**

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 Rates are subject to change without notice!

LP CONFORMING ARMS											
1700-00 Cf 5/1 Libor Arm				1800-00 Cf 7/1 Libor Arm				1900-00 Cf 10/1 Libor Arm			
Margin: 2.25 Caps: 2/2/5				Margin: 2.25 Caps: 5/2/5				Margin: 2.25 Caps: 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.875	0.721	0.846	1.221	3.000	0.802	1.002	1.377	3.000	1.317	1.442	1.817
3.000	0.378	0.503	0.878	3.125	0.386	0.586	0.961	3.125	1.013	1.138	1.513
3.125	0.034	0.159	0.534	3.250	(0.029)	0.171	0.546	3.250	0.518	0.643	1.018
3.250	(0.307)	(0.182)	0.193	3.375	(0.445)	(0.245)	0.130	3.375	0.044	0.169	0.544
3.375	(0.648)	(0.523)	(0.148)	3.500	(0.864)	(0.664)	(0.289)	3.500	(0.433)	(0.308)	0.067
3.500	(0.992)	(0.867)	(0.492)	3.625	(1.284)	(1.084)	(0.709)	3.625	(0.907)	(0.782)	(0.407)
3.625	(1.336)	(1.211)	(0.836)	3.750	(1.598)	(1.398)	(1.023)	3.750	(1.285)	(1.160)	(0.785)
3.750	(1.587)	(1.462)	(1.087)	3.875	(1.898)	(1.698)	(1.323)	3.875	(1.650)	(1.525)	(1.150)
3.875	(1.824)	(1.699)	(1.324)	4.000	(2.199)	(1.999)	(1.624)				
4.000	(2.062)	(1.937)	(1.562)	4.125	(2.500)	(2.300)	(1.925)				
4.125	(2.300)	(2.175)	(1.800)	4.250	(2.722)	(2.522)	(2.147)				
Risk Based Adjustments**											
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95				
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250				
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750				
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250				
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250				
700 - 719	0.000	0.250	1.000	1.250	1.000	1.000	1.000				
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500				
>= 740	0.000	0.250	0.250	0.500	0.250	0.250	0.250				
Cashout Adjustments											
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95				
Cashout Refi & Fico 620 - 639	0.625	1.625	1.625	3.125	n/a	n/a	n/a				
Cashout Refi & Fico 640 - 659	0.625	1.625	1.625	2.625	n/a	n/a	n/a				
Cashout Refi & Fico 660 - 679	0.625	1.125	1.125	1.875	n/a	n/a	n/a				
Cashout Refi & Fico 680 - 699	0.375	1.125	1.125	1.750	n/a	n/a	n/a				
Cashout Refi & Fico 700 - 739	0.375	1.000	1.000	1.125	n/a	n/a	n/a				
Cashout Refi & Fico >=740	0.375	0.625	0.625	0.875	n/a	n/a	n/a				
Loan Feature Adjustments											
No Escrow	0.000	0.000	0.000	0.000	0.000	0.000	n/a				
NOO	2.250	2.250	2.250	3.500	n/a	n/a	n/a				
Attach Condo term > 180	0.000	0.000	0.000	0.750	0.750	0.750	n/a				
2 Units	1.000	1.000	1.000	1.000	n/a	n/a	n/a				
3-4 Units**	1.000	1.000	1.000	1.000	n/a	n/a	n/a				
LTV > 90%	0.000	0.000	0.000	0.000	0.000	0.000	0.250				
Loan Amount 60,000 - 99,999	0.750	0.750	0.750	0.750	0.750	0.750	0.750				
Loan Amount 100,000 - 124,999	0.375	0.375	0.375	0.375	0.375	0.375	0.375				
Subordinate Financing											
	LTV	CLTV/HCLTV	<720	>=720	LP Approval Required!!			LPMI Product Codes:			
	<=65	80.01-95	0.875	0.750	Lock Term Adjusters (to 30 day)			1720-00	5/1 Arm LPMI		
	65.01-75	80.01-95	1.125	1.000	60 day 0.500			1820-00	7/1 Arm LPMI		
	75.01-80	76.01-90	1.375	1.125	Lock Extensions			1920-00	10/1 Arm LPMI		
	75.01-80	90.01-95	1.375	1.125	7 day 0.250			Please refer to page 2 for LPMI self insured pricing adjustments for arms.			
	80.01-90	81.01-95	1.375	1.125	15 day 0.375						
** Risk based adjustments do not apply to loan terms 15 year or less.											Max Lender Credit after adjustments: (2.750)
Home Ready & Home Possible											
1021-00 HomeReady 30 Year Fixed				HomeReady LLPAs/Caps				LPMI Product Codes:			
Rate	15 Day	30 Day	45 Day	LLPAs: *Please refer to page 2 for Risk Based Adjusters*				1024-00	Home Ready 30 LPMI		
3.625	0.803	0.928	1.078	Caps: does not include escrow waiver, unpermitted addition, LPMI & State adj's, or Loan amt adj's				1028-00	Home Possible 30 LPMI		
3.750	(0.634)	(0.509)	(0.359)	LTV>80% and Fico >=680 0.000				1029-00	Home Possible Adv 30 LPMI		
3.875	(1.901)	(1.776)	(1.626)	All other LTV and fico combinations 1.500							
4.000	(2.040)	(1.915)	(1.765)								
4.125	(3.105)	(2.980)	(2.830)								
4.250	(3.259)	(3.134)	(2.984)								
4.375	(3.751)	(3.626)	(3.476)								
4.500	(4.284)	(4.159)	(4.009)								
4.625	(4.781)	(4.656)	(4.506)								
4.750	(5.308)	(5.183)	(5.033)								
4.875	(5.834)	(5.709)	(5.559)								
Home Possible 30/Home Possible Advantage 30											
1022-00/1023-00											
Rate	15 Day	30 Day	45 Day								
3.750	(0.419)	(0.294)	(0.144)								
3.875	(0.995)	(0.870)	(0.720)								
4.000	(1.544)	(1.419)	(1.269)								
4.125	(2.105)	(1.980)	(1.830)								
4.250	(2.767)	(2.642)	(2.492)								
4.375	(3.363)	(3.238)	(3.088)								
4.500	(3.914)	(3.789)	(3.639)								
4.625	(4.142)	(4.017)	(3.867)								
4.750	(4.707)	(4.582)	(4.432)								
4.875	(4.845)	(4.720)	(4.570)								
All Home Possible Programs											
> 80 LTV and >= 680 FICO = 0.000				HPA LLPA :(not subject to the cap)							
> 80 LTV and < 680 FICO = 1.500				All LTVs & FICOs 1023-00 only 0.500							
<= 80 LTV = 1.500				Purchase Special not subject to cap							
Purchase Special not subject to cap											
LPMI Self-Insured Pricing Adjustments: Home Ready, Home Possible, & Home Possible Advantage ONLY											
LTV	Term	620-639	640-659	660-679	680-699	700-719	720-739	740 - 759	>= 760		
95.01 to 97%	30 Yr	6.350	5.820	5.360	4.090	3.320	2.820	2.270	1.680		
	30 Yr	4.930	4.630	4.370	3.350	2.740	2.360	1.910	1.410		
90.01 to 95%	30 Yr	4.420	4.220	4.060	3.010	2.490	2.080	1.680	1.200		
	30 Yr	1.620	1.570	1.520	1.130	0.970	0.830	0.720	0.590		
<= 85%	30 Yr	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
	30 Yr	1.800	1.650	1.500	1.050	0.850	0.700	0.600	0.540		
Rate & Term Refi *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Cashout Refi*	1.800	1.650	1.500	1.050	0.850	0.700	0.600	0.540	0.540		
Second Home*	1.350	1.270	1.230	0.700	0.600	0.490	0.390	0.360	0.360		
3-4 Units Property*	2.630	2.000	1.900	1.750	1.500	1.330	1.190	1.020	1.020		
Ln Amt > \$650,000*	2.100	1.800	1.500	1.200	0.900	0.750	0.660	0.600	0.600		
Manufactured Homes*	1.800	1.650	1.500	1.050	0.850	0.700	0.600	0.540	0.540		

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

CA BORROWER-PAID RATE SHEET**

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AGENCY JUMBO PROGRAMS													
1033-00 AJ 30 Year Fixed				1333-00 AJ 15 Year Fixed				1833-02 AJ 7/1 Libor ARM					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	25 Day	40 Day	55 Day		
3.750	0.491	0.616	0.766	3.000	1.107	1.232	1.382	3.125	1.017	1.215	1.392		
3.875	(0.775)	(0.650)	(0.500)	3.125	0.623	0.748	0.898	3.250	0.594	0.795	0.969		
4.000	(1.290)	(1.165)	(1.015)	3.250	(0.072)	0.053	0.203	3.375	0.170	0.374	0.545		
4.125	(2.230)	(2.105)	(1.955)	3.375	(0.754)	(0.629)	(0.479)	3.500	(0.255)	(0.047)	0.120		
4.250	(2.384)	(2.259)	(2.109)	3.500	(0.660)	(0.535)	(0.385)	3.625	(0.682)	(0.470)	(0.307)		
4.375	(2.126)	(2.001)	(1.851)	3.625	(1.350)	(1.225)	(1.075)	3.750	(1.003)	(0.785)	(0.628)		
4.500	(2.659)	(2.534)	(2.384)	3.750	(1.767)	(1.642)	(1.492)	3.875	(1.310)	(1.087)	(0.935)		
4.625	(3.156)	(3.031)	(2.881)	3.875	(2.295)	(2.170)	(2.020)	4.000	(1.618)	(1.389)	(1.243)		
1733-02 AJ 5/1 Libor ARM				1053-00 30 LP SuperConf.				1353-00 15 LP Super Conf.					
Rate	25 Day	40 Day	55 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
2.875	1.197	1.313	1.572	3.875	0.014	0.139	0.289	3.250	0.482	0.787	0.937		
3.000	0.848	0.964	1.223	4.000	(0.522)	(0.397)	(0.247)	3.375	(0.028)	0.277	0.427		
3.125	0.498	0.613	0.873	4.125	(1.155)	(1.030)	(0.880)	3.500	(0.324)	(0.019)	0.131		
3.250	0.152	0.267	0.527	4.250	(1.817)	(1.692)	(1.542)	3.625	(0.850)	(0.545)	(0.395)		
3.375	(0.194)	(0.079)	0.181	4.375	(2.413)	(2.288)	(2.138)	3.750	(1.391)	(1.086)	(0.936)		
3.500	(0.542)	(0.427)	(0.167)	4.500	(2.464)	(2.339)	(2.189)	3.875	(1.918)	(1.613)	(1.463)		
3.625	(0.889)	(0.775)	(0.514)	4.625	(2.692)	(2.567)	(2.417)	4.000	(1.936)	(1.631)	(1.481)		
3.750	(1.143)	(1.027)	(0.768)	4.750	(3.257)	(3.132)	(2.982)	4.125	(2.468)	(2.163)	(2.013)		
1042-00 RefiPlus AJ 30 Yr				1342-00 RefiPlus AJ 15 Yr				Please refer to page 1 for all LPMI adjustments.					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Lock Extension Fees:			Fixed	Arms	
3.750	0.741	0.866	1.016	3.125	0.873	0.998	1.148	5/7 DAY			0.150	0.250	
3.875	(0.525)	(0.400)	(0.250)	3.250	0.178	0.303	0.453	10 DAY			0.250	---	
4.000	(1.040)	(0.915)	(0.765)	3.375	(0.504)	(0.379)	(0.229)	15 DAY			0.375	0.350	
4.125	(1.980)	(1.855)	(1.705)	3.500	(0.410)	(0.285)	(0.135)	Relock Fee			0.125		
4.250	(2.134)	(2.009)	(1.859)	3.625	(1.100)	(0.975)	(0.825)	5/1 Arm Margin			2.250		
4.375	(1.876)	(1.751)	(1.601)	3.750	(1.517)	(1.392)	(1.242)	Caps			2/2/5		
4.500	(2.409)	(2.284)	(2.134)	3.875	(2.045)	(1.920)	(1.770)	7/1 Arm Margin			2.250		
								Caps			5/2/5		
Lock Term Adjustments													
60 Day	Fixed	(add to 30 day price)				0.300							
10 Day	Arm	(add to 25 day price)				(0.125)							
Risk Based Adjustments*													
			<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01-95.00				
620 - 639			0.500	1.500	3.000	3.000	3.250	3.250	3.250				
640 - 659			0.500	1.250	2.750	3.000	3.250	2.750	2.750				
660 - 679			0.000	1.000	2.250	2.750	2.750	2.250	2.250				
680 - 699			0.000	0.500	1.250	1.750	1.500	1.250	1.250				
700 - 719			0.000	0.500	1.000	1.250	1.000	1.000	1.000				
720 - 739			0.000	0.250	0.500	0.750	0.500	0.500	0.500				
> 740			0.000	0.250	0.250	0.500	0.250	0.250	0.250				
Cashout Adjustments													
		620-659	660-679	680-699	700-719	720-739	>=740	LPMI Product Codes					
75.01% - 80.00%		3.125	1.875	1.750	1.125	1.125	0.875	DU LP					
70.01% - 75.00%		1.625	1.125	1.125	1.000	1.000	0.625	30 Year		1012-00 1054-00			
60.01% - 70.00%		1.625	1.125	1.125	1.000	1.000	0.625	15 Year		1312-00 1354-00			
<=60%		0.625	0.625	0.375	0.375	0.375	0.375						
Loan Level Price Adjustments**													
2 UNITS							DU AJ	LP SC					
3-4 UNITS							1.000	1.000					
NOO LTV<=75.00							1.000	1.000					
NOO LTV 75.01-85.00 Purchase only							2.250	2.250					
NOO LTV 80.01-85.00 Purchase only							3.500	3.500					
Attach CONDO & LTV >75% (term > 180 months)							n/a	n/a					
NO ESCROW							0.750	0.750					
Cash Out (in addition to cash out adjustments above)							0.000	0.000					
Unpermitted Addition							1.000	1.000					
Fico 620-679							0.000	0.000					
Fico 680-700							0.250	0.250					
Agency Jumbo ARM LTV/CLTV/HCLTV<=75							0.125	0.125					
Agency Jumbo ARM LTV/CLTV/HCLTV>75							0.750	n/a					
Subordinate Financing							1.500	n/a					
							<=65	65.01-75	75.01-90	AJ RP 30 3.990 (0.815)			
FICO < 720							CLTV 76.01 - 95	0.500	0.750	1.000	AJ RP 15 3.490 (0.185)		
FICO >= 720							CLTV 76.01 - 95	0.250	0.500	0.750			
All mortgages with Subordinate Financing (All other LLPA's above apply as well)							0.375						

Featured Rate!!!

	Rate	30 Day
AJ 30	3.990	(1.065)
AJ 15	3.490	(0.435)
AJ RP 30	3.990	(0.815)
AJ RP 15	3.490	(0.185)

CA BORROWER-PAID RATE SHEET**

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GOVERNMENT PROGRAMS

FHA / VA 30 Year Fixed				USDA / GRH 30 Year Fixed				FHA / VA 15 Year Fixed			
Program Codes: 8000 / 6000				Program Code: 7000				Program Codes: 8300 / 6300			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.250	(0.454)	(0.329)	(0.179)	3.625	(1.945)	(1.820)	(1.670)	3.000	(0.762)	(0.637)	(0.487)
3.375	(0.970)	(0.845)	(0.695)	3.750	(3.064)	(2.939)	(2.789)	3.125	(1.170)	(1.045)	(0.895)
3.500	(1.476)	(1.351)	(1.201)	3.875	(3.560)	(3.435)	(3.285)	3.250	(1.929)	(1.804)	(1.654)
3.625	(1.982)	(1.857)	(1.707)	4.000	(4.040)	(3.915)	(3.765)	3.375	(2.334)	(2.209)	(2.059)
3.750	(3.975)	(3.850)	(3.700)	4.125	(4.506)	(4.381)	(4.231)	3.500	(2.741)	(2.616)	(2.466)
3.875	(3.969)	(3.844)	(3.694)	4.250	(4.916)	(4.791)	(4.641)	3.625	(3.131)	(3.006)	(2.856)
4.000	(4.949)	(4.824)	(4.674)	4.375	(4.359)	(4.234)	(4.084)	3.750	(3.518)	(3.393)	(3.243)
4.125	(4.913)	(4.788)	(4.638)	4.500	(4.675)	(4.550)	(4.400)	3.875	(3.717)	(3.592)	(3.442)
4.250	(5.323)	(5.198)	(5.048)	FHA/VA High Balance 30 Year Fixed				FHA / VA 5-1 ARM			
4.375	(4.664)	(4.539)	(4.389)	Program Codes: 8033 / 6033				Program Codes: 8700 / 6700			
4.500	(5.180)	(5.055)	(4.905)	Rate	15 Day	30 Day	45 Day	Rate	25 Day	40 Day	55 Day
4.625	(5.502)	(5.377)	(5.227)	3.875	(2.969)	(2.844)	(2.694)	2.875	(0.417)	(0.137)	(0.012)
4.750	(5.854)	(5.729)	(5.579)	4.000	(3.699)	(3.574)	(3.424)	3.000	(0.495)	(0.215)	(0.090)
4.875	(5.586)	(5.461)	(5.311)	4.125	(3.663)	(3.538)	(3.388)	3.125	(0.667)	(0.387)	(0.262)
5.000	(5.896)	(5.771)	(5.621)	4.250	(3.698)	(3.573)	(3.423)	3.250	(1.136)	(0.856)	(0.731)
5.125	(6.090)	(5.965)	(5.815)	4.375	(3.039)	(2.914)	(2.764)	3.375	(1.449)	(1.169)	(1.044)
5.250	(6.362)	(6.237)	(6.087)	4.500	(3.555)	(3.430)	(3.280)	3.500	(1.651)	(1.371)	(1.246)
				4.625	(3.877)	(3.752)	(3.602)	3.625	(1.668)	(1.388)	(1.263)
				4.750	(4.229)	(4.104)	(3.954)	Margin: 2.00	Caps: 1/5		
FHA / VA First Advantage 30				FHA/VA High Balance 15 Year Fixed				FHA / VA First Advantage High Bal 30			
Program Codes: 8059/6059				Program Codes: 8333 / 6333				Program Codes: 8052/6052			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.625	(0.151)	(0.026)	0.124	3.000	0.488	0.613	0.763	3.750	(0.852)	(0.727)	(0.577)
3.750	(1.527)	(1.402)	(1.252)	3.125	0.080	0.205	0.355	3.875	(1.877)	(1.752)	(1.602)
3.875	(3.069)	(2.944)	(2.794)	3.250	(0.679)	(0.554)	(0.404)	4.000	(2.328)	(2.203)	(2.053)
4.000	(3.520)	(3.395)	(3.245)	3.375	(1.084)	(0.959)	(0.809)	4.125	(2.715)	(2.590)	(2.440)
4.125	(3.908)	(3.783)	(3.633)	3.500	(1.491)	(1.366)	(1.216)	4.250	(2.817)	(2.692)	(2.542)
4.250	(4.029)	(3.904)	(3.754)	3.625	(1.881)	(1.756)	(1.606)	4.375	(3.112)	(2.987)	(2.837)
4.375	(4.325)	(4.200)	(4.050)	3.750	(2.018)	(1.893)	(1.743)	4.500	(3.499)	(3.374)	(3.224)
4.500	(4.712)	(4.587)	(4.437)	3.875	(2.217)	(2.092)	(1.942)	4.625	(3.668)	(3.543)	(3.393)
4.625	(4.881)	(4.756)	(4.606)					USDA/GRH Price Adjustments			
4.750	(4.810)	(4.685)	(4.535)					Max Note Rate: 4.500%			
4.875	(4.831)	(4.706)	(4.556)					Loan Amount 60,000 - 75,000 1.000			
5.000	(4.992)	(4.867)	(4.717)					Loan Amount 75,001 - 100,000 0.250			
5.125	(5.187)	(5.062)	(4.912)					Loan Amount 150,001 - 200,000 0.000			
5.250	(5.667)	(5.542)	(5.392)					Loan Amount > 200,000 0.000			
								No FICO/Non-Traditional Credit 3.000			
								Fico 620 to 639 1.500			
								Fico 640 to 659 0.750			
								Fico 660 to 679 0.250			
								Fico 680 to 699 0.000			
								Fico 700 to 719 (0.125)			
								Fico 720 + (0.250)			
								Manufactured Home (new units only!) 3.000			
Government Price Adjustments											
VA Loans				0.250							
FHA/VA HB with FICO down to 580 Now Available.				\$495 FHA/VA Streamline fee is available for Lender buyout but will be adjusted manually at lock based on loan amount							
FHA Streamline All LTV ranges (includes High Balance)				0.250							
Fico 580 - 599	FHA/VA			2.750	Max Lender Credit after adjustments FIXED: (4.750)						
Fico 600 - 619	FHA/VA			2.250	Max Lender Credit after adjustments FIXED HB: (3.750)						
Fico 620 - 639	FHA/VA			1.250	Max Lender Credit after adjustments ARMS: (2.750)						
Fico 640- 659	FHA/VA			0.250	Loan Amount adjustments are based on:						
Fico 660- 679	FHA/VA			0.000	FHA Loans Total Loan Amount				* Contact your AE for		
Fico 680 - 699	FHA/VA			0.000	VA Loans Total Loan Amount				exceptions: loan amt >700K		
Fico >= 700	FHA/VA			(0.125)	*20 year terms available now (pricing based off 30 year products), please refer to program guidelines or PML.						
Manufactured Homes (See program guidelines for state eligibility)				1.750							
2-4 Units	FHA/VA			0.000	FHA/VA First Advantage Price Adjustments						
Loan Amounts \$60,001 - \$75,000	FHA/VA			0.500	Loan Amounts \$60,001 - \$75,000	FHA/VA First Adv		0.500			
Loan Amounts \$75,001 - \$100,000	FHA/VA			0.250	Loan Amounts \$75,001 - \$100,000	FHA/VA First Adv		0.250			
Loan Amounts \$100,001 - \$125,000	FHA/VA			0.125	Loan Amounts \$100,001 - \$125,000	FHA/VA First Adv		0.125			
Loan Amounts \$125,001 - \$299,999	FHA/VA			0.000	Loan Amounts \$125,001 - \$299,999	FHA/VA First Adv		0.000			
Loan Amounts \$300,000 - \$453,100	FHA/VA			(0.125)	Loan Amounts \$300,000 - \$424,100	FHA/VA First Adv		(0.125)			
Loan Amounts > \$679,650	FHA/VA			0.250	Loan Amounts > \$636,150	FHA/VA First Adv		0.250			
WesLend FHA Lender ID				2323400005	Fico 550 - 599	FHA/VA First Adv		2.750			
WesLend VA Lender ID				9026880000	Fico 600 - 619	FHA/VA First Adv		2.250			
Lock Ext per diem 0.025				Relock Fee 0.125	Fico 620 - 639	FHA/VA First Adv		1.250			
Lock Ext	Fixed	Arms		Lock Term to 30 Day Price	Fico 640- 659	FHA/VA First Adv		0.250			
7 day	0.150	7 day	0.250	60 Day	0.300	Fico 660- 679	FHA/VA First Adv		0.000		
10 day	0.250	15 day	0.450		Fico 680 - 699	FHA/VA First Adv		0.000			
15 day	0.375				Fico >= 700	FHA/VA First Adv		(0.125)			
					FHA/VA High Bal FICO ≤ 679 *in addition to above FICO Adj	FHA/VA First Adv		0.625			
					Manual Underwrite w/FICO >=640	FHA/VA First Adv		0.375			
					Manual Underwrite w/FICO <640	FHA/VA First Adv		0.750			



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NON CONFORMING PROGRAMS																																							
3019-05 NC 30 Yr Reduced Rate						3319-05 NC 15 Yr Reduced Rate						Loan Level Price Adjustments																											
3000-05 Add 0.250 to the rate						3300-05 Add 0.250 to the rate						780+	<=60	60.01-70	70.01-75	75.01-80																							
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	760-779	740-759	720-739	700-719																								
4.125	(0.348)	(0.250)	3.875	(0.238)	(0.140)	4.000	(0.613)	(0.515)	4.125	(0.988)	(0.890)	4.250	(1.363)	(1.265)	4.375	(1.738)	(1.640)	4.500	(2.113)	(2.015)	4.625	(2.488)	(2.390)	4.750	(2.800)	(2.702)	Loan Amount <= \$453,100	N/A											
4.250	(0.848)	(0.750)	4.000	(0.613)	(0.515)	4.125	(0.988)	(0.890)	4.250	(1.363)	(1.265)	4.375	(1.738)	(1.640)	4.500	(2.113)	(2.015)	4.625	(2.488)	(2.390)	4.750	(2.800)	(2.702)	Loan Amount > \$453,100 and <= \$679,650	0.000	Loan Amount >=\$1,000,000	-0.125												
4.375	(1.348)	(1.250)	4.000	(0.613)	(0.515)	4.125	(0.988)	(0.890)	4.250	(1.363)	(1.265)	4.375	(1.738)	(1.640)	4.500	(2.113)	(2.015)	4.625	(2.488)	(2.390)	4.750	(2.800)	(2.702)	Cash-out Refinance LTV <=50%	0.125	Cash-out Refinance LTV > 50% <=60%	0.250												
4.500	(1.848)	(1.750)	4.000	(0.613)	(0.515)	4.125	(0.988)	(0.890)	4.250	(1.363)	(1.265)	4.375	(1.738)	(1.640)	4.500	(2.113)	(2.015)	4.625	(2.488)	(2.390)	4.750	(2.800)	(2.702)	Cash-out Refinance LTV > 60%	0.375														
4.625	(2.348)	(2.250)	4.000	(0.613)	(0.515)	4.125	(0.988)	(0.890)	4.250	(1.363)	(1.265)	4.375	(1.738)	(1.640)	4.500	(2.113)	(2.015)	4.625	(2.488)	(2.390)	4.750	(2.800)	(2.702)																
4.750	(2.723)	(2.625)	4.000	(0.613)	(0.515)	4.125	(0.988)	(0.890)	4.250	(1.363)	(1.265)	4.375	(1.738)	(1.640)	4.500	(2.113)	(2.015)	4.625	(2.488)	(2.390)	4.750	(2.800)	(2.702)																
4.875	(3.098)	(3.000)	4.000	(0.613)	(0.515)	4.125	(0.988)	(0.890)	4.250	(1.363)	(1.265)	4.375	(1.738)	(1.640)	4.500	(2.113)	(2.015)	4.625	(2.488)	(2.390)	4.750	(2.800)	(2.702)																
5.000	(3.473)	(3.375)	4.000	(0.613)	(0.515)	4.125	(0.988)	(0.890)	4.250	(1.363)	(1.265)	4.375	(1.738)	(1.640)	4.500	(2.113)	(2.015)	4.625	(2.488)	(2.390)	4.750	(2.800)	(2.702)																
3719-05 NC 5-1 Reduced Rate						3819-05 NC 7-1 Reduced Rate						Refinance Fixed 30 & 20																											
3700-05 Add 0.250 to the rate						3800-05 Add 0.250 to the rate						Refinance Arms																											
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Refinance Fixed 15			0.250																								
3.125	1.565	1.662	3.500	0.320	0.417	3.625	(0.055)	0.042	3.750	(0.430)	(0.333)	20 Yr Term (3219/3200)			add to 30 Yr price!	-0.500																							
3.250	1.065	1.162	3.625	(0.055)	0.042	3.750	(0.430)	(0.333)	3.875	(0.805)	(0.708)	2 units			0.000																								
3.375	0.690	0.787	3.750	(0.430)	(0.333)	3.875	(0.805)	(0.708)	4.000	(1.180)	(1.083)	3 units			0.375																								
3.500	0.315	0.412	3.875	(0.805)	(0.708)	4.000	(1.180)	(1.083)	4.125	(1.555)	(1.458)	4 units			1.000																								
3.625	(0.060)	0.037	4.125	(1.555)	(1.458)	4.250	(1.930)	(1.833)	4.250	(1.930)	(1.833)	Second Home			0.250																								
3.750	(0.436)	(0.338)	4.250	(1.930)	(1.833)	4.375	(2.305)	(2.208)	4.375	(2.305)	(2.208)	Investment			1.750																								
3.875	(0.811)	(0.713)	4.375	(2.305)	(2.208)	4.500	(2.680)	(2.583)	4.500	(2.680)	(2.583)	> Cannot be locked until Weslend approval is obtained.																											
4.000	(1.186)	(1.088)	4.500	(2.680)	(2.583)	4.625	(3.055)	(2.958)	4.625	(3.055)	(2.958)	15 Day Lock Term					add to 45 day price	-0.200																					
Margin: 2.25						Caps: 2/2/5						60 Day Lock Term					add to 45 day price	0.125																					
3919-05 NC 10-1 Reduced Rate						3900-05 Add 0.250 to the rate						Lock Extension Fees:					15 DAY	0.375																					
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Reduced Rate Program -Borrowers are eligible for the Reduced Rate Program if they have an Automatic Payment Plan Account setup. Please contact your Account Executive for details!																											
3.625	0.449	0.546	3.750	0.074	0.171	3.875	(0.301)	(0.204)	4.000	(0.676)	(0.579)	Max Lender Credit after adjustments:					(2.150)																						
3.750	0.074	0.171	3.875	(0.301)	(0.204)	4.000	(0.676)	(0.579)	4.125	(1.052)	(0.954)	Published pricing reflects 0.250 rate reduction under the Pre-Authorized Payment Prog.																											
3.875	(0.301)	(0.204)	4.000	(0.676)	(0.579)	4.125	(1.052)	(0.954)	4.250	(1.427)	(1.329)																												
4.000	(0.676)	(0.579)	4.125	(1.052)	(0.954)	4.250	(1.427)	(1.329)	4.375	(1.802)	(1.704)																												
4.125	(1.052)	(0.954)	4.250	(1.427)	(1.329)	4.375	(1.802)	(1.704)	4.500	(2.177)	(2.079)																												
4.250	(1.427)	(1.329)	4.375	(1.802)	(1.704)	4.500	(2.177)	(2.079)																															
4.375	(1.802)	(1.704)	4.500	(2.177)	(2.079)																																		
4.500	(2.177)	(2.079)																																					
Margin: 2.25						Caps: 2/2/5																																	
Jumbo 30 Year Fixed												Jumbo 15 Year Fixed				Jumbo 5/1 ARM																							
3000-21												3300-21				3700-21																							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day																								
3.875	0.486	0.539	0.592	3.375	1.919	1.965	2.011	3.375	0.817	0.862	0.908	3.375	0.817	0.862	0.908																								
4.000	(0.039)	0.016	0.071	3.500	1.509	1.557	1.604	3.500	0.526	0.574	0.621	3.500	0.526	0.574	0.621																								
4.125	(0.508)	(0.452)	(0.395)	3.625	1.114	1.163	1.213	3.625	0.260	0.309	0.359	3.625	0.260	0.309	0.359																								
4.250	(0.947)	(0.889)	(0.831)	3.750	0.739	0.790	0.841	3.750	0.004	0.055	0.106	3.750	0.004	0.055	0.106																								
4.375	(1.337)	(1.277)	(1.217)	3.875	0.402	0.455	0.508	3.875	(0.257)	(0.205)	(0.152)	3.875	(0.257)	(0.205)	(0.152)																								
4.500	(1.761)	(1.699)	(1.637)	4.000	0.123	0.178	0.232	4.000	(0.526)	(0.472)	(0.417)	4.000	(0.526)	(0.472)	(0.417)																								
4.625	(2.168)	(2.104)	(2.040)	4.125	(0.090)	(0.034)	0.023	4.125	(0.667)	(0.610)	(0.554)	4.125	(0.667)	(0.610)	(0.554)																								
Margin: 2.250												Caps: 2/2/5																											
Jumbo 7/1 ARM												Jumbo 10/1 ARM																											
3800-21												3900-21																											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day																								
3.375	0.850	0.895	0.941	3.625	1.102	1.151	1.200	3.625	1.102	1.151	1.200	3.625	1.102	1.151	1.200																								
3.500	0.507	0.555	0.602	3.750	0.746	0.797	0.848	3.750	0.746	0.797	0.848	3.750	0.746	0.797	0.848																								
3.625	0.222	0.272	0.321	3.875	0.445	0.498	0.551	3.875	0.445	0.498	0.551	3.875	0.445	0.498	0.551																								
3.750	(0.022)	0.029	0.080	4.000	0.082	0.137	0.191	4.000	0.082	0.137	0.191	4.000	0.082	0.137	0.191																								
3.875	(0.299)	(0.246)	(0.193)	4.125	(0.188)	(0.132)	(0.075)	4.125	(0.188)	(0.132)	(0.075)	4.125	(0.188)	(0.132)	(0.075)																								
4.000	(0.601)	(0.547)	(0.492)	4.250	(0.487)	(0.429)	(0.371)	4.250	(0.487)	(0.429)	(0.371)	4.250	(0.487)	(0.429)	(0.371)																								
4.125	(0.783)	(0.726)	(0.670)	4.375	(0.807)	(0.747)	(0.687)	4.375	(0.807)	(0.747)	(0.687)	4.375	(0.807)	(0.747)	(0.687)																								
Margin: 2.250												Caps: 5/2/5																											
Loan Level Price Adjustments												<=60				60.01 - 65				65.01 - 70				70.01 - 75				75.01 - 80				80.01 - 85				85.01 - 90			
Purchase Special												(0.375)				(0.375)				(0.375)				(0.375)				(0.250)				0.000				0.000			
Loan amount >1.5mm-\$2.0mm												0.000				0.000				0.000				0.000				0.500				0.500				0.500			
Loan amount >2.0mm-\$2.5mm												0.000				0.000				0.000				0.250				0.500				0.500				0.500			
760+ Fico												(0.500)				(0.375)				(0.250)				0.000				0.250				0.375				0.625			
740-759 Fico												(0.375)				(0.250)				(0.125)				0.125				0.375				0.750				0.750			
720-739 Fico												(0.250)				(0.125)				0.000				0.500				1.000				1.000				1.250			
700-719 Fico												(0.250)				0.000				0.250				0.750				1.250				1.500				1.750			
680-699 Fico												(0.125)				0.125				0.375				0.750				1.250				2.250				2.500			
Second Home												0.000				0.000				0.500				0.500				n/a				n/a				n/a			
Investment Property												1.000				1.500				n/a				n/a				n/a				n/a				n/a			
Condo												0.000				0.000				0.250				0.250				0.250				0.250				0.250			
Cash Out Refi												0.500				0.500				0.500				1.500				n/a				n/a				n/a			
2-4 Units												0.500				0.500				0.500				0.500				0.500				n/a				n/a			
DTI >40												0.000				0.000				0.000				0.125				0.250				0.375				0.500			
LTV > 80% w/No MI (in addition to above adjustments)												n/a				n/a				n/a				n/a				n/a				0.375				1.000			
No MI w/760+ Fico												n/a				n/a				n/a				n/a				n/a				0.375				1.000			
No MI w/740-759 Fico												n/a				n/a				n/a				n/a				n/a				0.375				1.125			
No MI w/720-739 Fico												n/a				n/a				n/a				n/a				n/a				0.375				n/a			
60 Day Lock Term, add to 45 day price												0.200				0.200				0.200				0.200				0.200				0.200				0.200			
																								Max Lender Credit after Adjustments															
																								3000-21				101.100											
																								3300-21				101.100											
																								3700-21				101.100											
																								3800-21				101.100											
																								3900-21				101.100											



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!

DU REFI PLUS PROGRAMS

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

1040-00 30 Yr Fixed DURefi Plus			1340-00 15 Yr Fixed DU Refi Plus			1345-00 15 Yr Fixed DU Refi Plus			1740-00 5-1 DURefiPlus		
Rate	15 Day	30 Day	Rate	15 Day	30 Day	LTV 105-125			Margin: 2.25	Caps: 2/2/5	
3.750	(0.316)	(0.239)	3.000	0.437	0.477	Rate	15 Day	30 Day	Rate	25 Day	55 Day
3.875	(1.086)	(1.006)	3.125	(0.046)	(0.007)	3.250	0.353	0.401	2.750	1.513	1.813
4.000	(1.728)	(1.645)	3.250	(0.749)	(0.702)	3.375	(0.196)	(0.148)	2.875	1.171	1.471
4.125	(2.296)	(2.210)	3.375	(1.190)	(1.142)	3.500	(0.693)	(0.645)	3.000	0.824	1.124
4.250	(2.946)	(2.864)	3.500	(1.587)	(1.540)	3.625	(1.165)	(1.118)	3.125	0.477	0.777
4.375	(3.440)	(3.356)	3.625	(2.004)	(1.957)	3.750	(1.579)	(1.531)	3.250	0.135	0.435
4.500	(3.962)	(3.875)	3.750	(2.383)	(2.336)	3.875	(1.963)	(1.920)	3.375	(0.208)	0.092
4.625	(4.476)	(4.386)	3.875	(2.728)	(2.680)	4.000	(2.539)	(2.499)	3.500	(0.555)	(0.255)
4.750	(5.006)	(4.913)							3.625	(0.903)	(0.603)
4.875	(5.535)	(5.440)							3.750	(1.158)	(0.858)
5.000	(5.955)	(5.856)							3.875	(1.399)	(1.099)

1045-00 30 Yr Fixed DURefiPlus			1046-00 30 Yr Fixed DURefiPlus			1346-00 15 Yr Fixed DU Refi Plus			1840-00 7-1 DURefiPlus		
LTV 105-125			LTV > 125			LTV > 125			Margin: 2.25	Caps: 5/2/5	
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	25 Day	55 Day
4.000	(0.956)	(0.873)	4.000	(0.308)	(0.225)	3.375	0.444	0.492	3.000	1.264	1.564
4.125	(1.681)	(1.595)	4.125	(1.074)	(0.988)	3.500	(0.065)	(0.018)	3.125	0.845	1.145
4.250	(2.786)	(2.704)	4.250	(2.137)	(2.055)	3.625	(0.540)	(0.493)	3.250	0.428	0.728
4.375	(3.416)	(3.331)	4.375	(2.802)	(2.718)	3.750	(0.954)	(0.906)	3.375	0.010	0.310
4.500	(4.085)	(3.998)	4.500	(3.506)	(3.419)	3.875	(1.349)	(1.309)	3.500	(0.413)	(0.113)
4.625	(4.741)	(4.651)	4.625	(4.197)	(4.107)	4.000	(1.943)	(1.902)	3.625	(0.836)	(0.536)
4.750	(5.355)	(5.262)	4.750	(4.824)	(4.731)	4.125	(2.375)	(2.335)	3.750	(1.154)	(0.854)
									3.875	(1.458)	(1.158)
									4.000	(1.762)	(1.462)

DU REFI PLUS RISK BASED ADJUSTMENTS (Terms > 15 Years) - (In addition to LLPAs below!!)

	All occupancies (Terms > 15 years)				Primary Residence (30 Yr Term)				
	<=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	2.500	2.750	2.750	2.750	2.500	2.500	2.500
640 - 659	0.500	1.250	2.000	2.250	2.250	2.250	2.000	1.750	1.750
660 - 679	0.000	1.000	1.500	1.750	1.750	1.750	1.500	1.250	1.250
680 - 699	0.000	0.500	0.750	0.750	0.750	0.750	0.500	0.500	0.500
700 - 719	0.000	0.500	0.750	0.750	0.500	0.500	0.500	0.500	0.500
720 - 739	0.000	0.250	0.250	0.250	0.000	0.000	0.000	0.000	0.000
>= 740	0.000	0.250	0.250	0.250	0.000	0.000	0.000	0.000	0.000

DU REFI PLUS Loan Level Price Adjustments				LLPA Caps for DU Refi Plus (excludes Loan Amount, Escrow Waiver, MI Transfer, & State Adjusters)			
No Escrow		All	0.250	Primary Residences			
Attach Condo	LTV > 75% (term > 180)	All	0.750				
Loan Amount 60,000 - 100,000		All	0.500	Amort. Term LTV > 80.00% <= 105%			
Loan Amount 100,001 - 125,000		All	0.150	> 20 Years	0.750		
High LTV	LTV 95.01-97	All	0.500	≤ 20 Years	0.000		
High LTV	LTV > 97	All	1.000	All Other Refi Plus			
Arm	LTV 90.01-105	All	0.250	LLPA Caps are applicable to all DURP and DURP 2.0 Programs			
Loans with MI Transfer*	(Genworth, MGIC, Radian, PMI, RMC, UGI, Truist)	All	0.250	Amort. Term LTV ≤ 105.00% LTV > 105.00%			
				> 25 years ≤ 30 Years	2.000		2.000
Investment	LTV <= 75	All	2.125	≤ 25 Years	2.000		1.500
Investment	LTV 75.01-80	All	3.375				
Investment	LTV > 80.00	All	4.125				
2-4 Units		All	1.000				
Subordinate Financing All mortgages with Subordinate Financing (All other LLPA's below apply as well) 0.375				20 Year Term Price Improvement by Note Rate			
Sub Fin.	LTV 65.01-95 CLTV/HCLTV 90.01-95 FICO >= 720		0.250	Note Rate	DURP <= 105	DURP > 105	DURP > 125
Sub Fin.	LTV 65.01-95 CLTV/HCLTV 90.01-95 FICO < 720		0.500	3.250 to 3.625	(1.000)	(1.125)	(1.250)
Sub Fin.	LTV 75.01-90 CLTV/HCLTV 76.01-90 FICO < 720		0.250	3.750 to 4.125	(0.750)	(0.750)	(0.750)
Sub Fin.	CLTV/HCLTV > 95		1.500	> 4.250	(0.625)	(0.250)	(0.250)
Relock Fee 0.125				Max Lender Credit after adjustments FIXED: (4.250)			
Lock Term Adjustments				Max Lender Credit after adjustments ARMS: (2.750)			
40-45 Day (add to 30 day)	0.150	7 Days	0.150	Program Codes for MI Transfer (Genworth, MGIC, Radian)			
55-60 Day (add to 30 day)	0.300	10 Days	0.250	1041/1241/1341: 30/20/15 Yr DU Refi+ w/ MI Transfer			
		15 Days	0.375	1047-00: DURefiPlus 105-125 with MI Transfer			
				1048-00: DURefi Plus > 125 with MI Transfer			



CA BORROWER-PAID RATE SHEET**

Rates are subject to change without notice!

LP OPEN ACCESS PROGRAMS												
1050-00 LP Open Access 30				1250-00 LP Open Access 20				1350-00 LP Open Access 15				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
3.750	(0.252)	(0.127)	0.023	3.500	0.245	0.370	0.520	3.125	0.190	0.315	0.465	
3.875	(0.826)	(0.701)	(0.551)	3.625	(0.433)	(0.308)	(0.158)	3.250	(0.463)	(0.338)	(0.188)	
4.000	(1.362)	(1.237)	(1.087)	3.750	(1.136)	(1.011)	(0.861)	3.375	(0.973)	(0.848)	(0.698)	
4.125	(1.950)	(1.825)	(1.675)	3.875	(1.807)	(1.682)	(1.532)	3.500	(1.269)	(1.144)	(0.994)	
4.250	(2.612)	(2.487)	(2.337)	4.000	(2.466)	(2.341)	(2.191)	3.625	(1.795)	(1.670)	(1.520)	
4.375	(3.208)	(3.083)	(2.933)	4.125	(2.703)	(2.578)	(2.428)	3.750	(2.336)	(2.211)	(2.061)	
4.500	(3.759)	(3.634)	(3.484)	4.250	(3.339)	(3.214)	(3.064)	3.875	(2.863)	(2.738)	(2.588)	
4.625	(3.987)	(3.862)	(3.712)	4.375	(3.944)	(3.819)	(3.669)	4.000	(2.756)	(2.631)	(2.481)	
1051-00 LP SC Open Access 30				1351-00 LP SC Open Access 15				Lock Term to 30 Day Price				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	60 Day	0.300			
4.000	(0.272)	(0.147)	0.003	3.125	1.135	1.440	1.590	Lock Extensions (per diem 0.025 per day)				
4.125	(0.905)	(0.780)	(0.630)	3.250	0.732	1.037	1.187	7 day 0.150				
4.250	(1.567)	(1.442)	(1.292)	3.375	0.222	0.527	0.677	10 day 0.250				
4.375	(2.163)	(2.038)	(1.888)	3.500	(0.074)	0.231	0.381	15 day 0.375				
4.500	(2.214)	(2.089)	(1.939)	3.625	(0.600)	(0.295)	(0.145)	Relock Fee 0.125				
4.625	(2.442)	(2.317)	(2.167)	3.750	(1.141)	(0.836)	(0.686)					
4.750	(3.007)	(2.882)	(2.732)	3.875	(1.668)	(1.363)	(1.213)					
4.875	(3.527)	(3.402)	(3.252)	4.000	(1.686)	(1.381)	(1.231)					
LP Open Access Price Adjustments												
Risk Based Adjustments*							Additional Loan Feature Adjustments					
	<=60	>60-70	>70-75	>75-80	>80-85	> 85	LTV >95 & <=97	0.500				
>= 740	0.000	0.250	0.250	0.500	0.250	0.250	LTV >97 & <=105	1.000				
720-739	0.000	0.250	0.500	0.750	0.500	0.500	LTV > 105%	2.000				
700-719	0.000	0.500	1.000	1.250	1.000	1.000	No escrow	0.250				
680-699	0.000	0.500	1.125	1.750	1.500	1.250	Loan Amount \$60,000 - \$100,000	0.500				
660-679	0.000	1.000	2.250	2.750	2.750	2.250	Loan Amount \$100,001 - \$125,000	0.150				
640-659	0.500	1.250	2.750	3.000	3.250	2.750	Loan Amount > \$125,000	0.000				
620-639	0.500	1.500	3.000	3.000	3.250	3.250	High LTV Adjustors					
attach Condo*	0.000	0.000	0.000	0.750	0.750	0.750	Product		LTV			
NOO	2.125	2.125	2.125	3.375	4.125	4.125			>105 <=125	>125		
2 Units	1.000	1.000	1.000	1.000	1.000	1.000	30 Year		0.750	0.625		
3-4 Units	1.000	1.000	1.000	1.000	1.500	2.000	20 Year		-0.500	-0.625		
MFH	0.500	0.500	0.500	0.500	0.500	0.500	15 Year		-0.125	-0.125		
MFH**	1.000	1.000	1.000	1.000	1.000	1.000						
* Risk Based & Condo Adjustments apply to loan terms > 15 Year only! **MFH not subject to LLPA CAP												
Subordinate Financing				LLPA Caps for LP Open Access (excludes Loan Amount, Escrow Waiver, State Adjusters, MFH** Adj and High LTV Adjusters)								
LTV	CLTV	<720	>=720									
<=65	>80 & <=95	0.875	0.625	Primary Residence with Term <= 20 and LTV >80%								
>65 & <=75	>80 & <=95	1.125	1.000	Primary Residence with Term > 20 and LTV >80%								
>75 & <=80	>76 & <=90	1.250	1.000	Investment & Second Home, all Terms and LTVs**								
>75 & <=80	>90 & <=95	1.375	1.125	Primary Residence, all Terms, LTV <= 80%								
>80 & <=90	>81 & <=95	1.375	0.875									
>90 & <=95	>90 & <=95	0.875	0.625									
ALL	> 95	1.875	1.875	Max Lender Credit after adjustments: (4.250)								

