



CALIFORNIA BORROWER-PAID RATE SHEET**

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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>																
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5	Government																	
6	Jumbo																	
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8	LP Open Access																	
9	WesLend Portfolio Programs																	
Lock Expiration Dates																		
15 day	3/10/2018																	
30 day	3/25/2018																	
45 day	4/9/2018																	
60 day	4/24/2018																	
Fee Buyout Option Price Adjustor																		
\$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									
Loan Amounts Greater than \$636,150 require fees to be charged on the back end.																		
Sales Managers																		
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															
<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>Lock Desk</td> <td>Ph: (877) 945-4105 X 3 Fx: (949) 313-1741</td> <td>lockdesk@weslend.com</td> </tr> </tbody> </table>				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
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<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>																		

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	
3.375	5.177	5.302	5.452	3.250	1.295	1.420	1.570	3.250	0.750	0.875	1.025	
3.500	4.179	4.304	4.454	3.375	0.802	0.927	1.077	3.375	0.425	0.550	0.700	
3.625	3.398	3.523	3.673	3.500	0.364	0.489	0.639	3.500	0.103	0.228	0.378	
3.750	2.342	2.467	2.617	3.625	(0.109)	0.016	0.166	3.625	(0.208)	(0.083)	0.067	
3.875	1.500	1.625	1.775	3.750	(0.710)	(0.585)	(0.435)	3.750	(0.902)	(0.777)	(0.627)	
4.000	0.679	0.804	0.954	3.875	(1.243)	(1.118)	(0.968)	3.875	(1.256)	(1.131)	(0.981)	
4.125	(0.094)	0.031	0.181	4.000	(1.790)	(1.665)	(1.515)	4.000	(1.618)	(1.493)	(1.343)	
4.250	(0.985)	(0.860)	(0.710)	4.125	(2.308)	(2.183)	(2.033)	4.125	(1.913)	(1.788)	(1.638)	
4.375	(1.597)	(1.472)	(1.322)	4.250	(2.765)	(2.640)	(2.490)	4.250	(2.145)	(2.020)	(1.870)	
4.500	(2.240)	(2.115)	(1.965)	4.375	(2.849)	(2.724)	(2.574)	4.375	(2.366)	(2.241)	(2.091)	
4.625	(2.868)	(2.743)	(2.593)	4.500	(3.509)	(3.384)	(3.234)					
4.750	(3.455)	(3.330)	(3.180)									
4.875	(4.006)	(3.881)	(3.731)									
5.000	(4.529)	(4.404)	(4.254)									
5.125	(5.231)	(5.106)	(4.956)									
5.250	(5.858)	(5.733)	(5.583)									
5.375	(6.072)	(5.947)	(5.797)									

1200-00 CF Fixed 20 Year			
Rate	15 Day	30 Day	45 day
3.750	0.980	1.105	1.255
3.875	0.317	0.442	0.592
4.000	(0.292)	(0.167)	(0.017)
4.125	(0.719)	(0.594)	(0.444)
4.250	(1.418)	(1.293)	(1.143)
4.375	(1.860)	(1.735)	(1.585)
4.500	(2.611)	(2.486)	(2.336)
4.625	(3.006)	(2.881)	(2.731)
4.750	(3.714)	(3.589)	(3.439)
4.875	(4.156)	(4.031)	(3.881)

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		Featured Rate!!!!		
1001-00	LP 30 Yr Fixed	Rate	30 Day	
1201-00	LP 20 yr Fixed	CF 30	3.990	0.904
1301-00	LP 15 yr Fixed	CF 15	2.990	#N/A
1011-00	30 Yr Fixed LPMI	DURP 30	3.990	1.591
1211-00	20 Yr Fixed LPMI	DURP 15	2.990	3.100
1311-00	15 Yr Fixed LPMI	Loan Amount Adjustors		
1220-00	20 Yr Fixed LP LPMI	60,000-100,000	0.50	
1020-00	30 Yr Fixed LP LPMI	100,001-125,000	0.15	
1320-00	15 Yr Fixed LP LPMI	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
3.250	1.037	1.162	1.537	3.375	1.156	1.356	1.731	3.375	1.234	1.359	1.734
3.375	0.689	0.814	1.189	3.500	0.756	0.956	1.331	3.500	0.880	1.005	1.380
3.500	0.341	0.466	0.841	3.625	0.353	0.553	0.928	3.625	0.525	0.650	1.025
3.625	(0.010)	0.115	0.490	3.750	(0.188)	0.012	0.387	3.750	(0.188)	(0.063)	0.312
3.750	(0.412)	(0.287)	0.088	3.875	(0.664)	(0.464)	(0.089)	3.875	(0.664)	(0.539)	(0.164)
3.875	(0.793)	(0.668)	(0.293)	4.000	(0.784)	(0.584)	(0.209)	4.000	(0.784)	(0.659)	(0.284)
4.000	(0.931)	(0.806)	(0.431)	4.125	(1.150)	(0.950)	(0.575)	4.125	(0.903)	(0.778)	(0.403)
4.125	(1.199)	(1.074)	(0.699)	4.250	(1.383)	(1.183)	(0.808)	4.250	(1.133)	(1.008)	(0.633)
4.250	(1.395)	(1.270)	(0.895)	4.375	(1.598)	(1.398)	(1.023)	4.375	(1.472)	(1.347)	(0.972)
4.375	(1.578)	(1.453)	(1.078)	4.500	(1.810)	(1.610)	(1.235)	4.500	(2.319)	(2.194)	(1.819)
4.500	(1.760)	(1.635)	(1.260)	4.625	(2.022)	(1.822)	(1.447)				
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	1028-00	1029-00
3.875	1.500	1.625	1.775				Home Ready 30 LPMI		
4.000	0.679	0.804	0.954				Home Possible 30 LPMI		
4.125	(0.094)	0.031	0.181				Home Possible Adv 30 LPMI		
4.250	(0.985)	(0.860)	(0.710)	Caps: does not include escrow waiver, unpermitted addition, LPMI & State adj's, or Loan amt adj's					
4.375	(1.597)	(1.472)	(1.322)	LTV>80% and Fico >=680			0.000		
4.500	(2.240)	(2.115)	(1.965)	All other LTV and fico combinations			1.500		
4.625	(2.868)	(2.743)	(2.593)						
4.750	(3.455)	(3.330)	(3.180)						
4.875	(4.006)	(3.881)	(3.731)						
5.000	(4.529)	(4.404)	(4.254)						
5.125	(5.231)	(5.106)	(4.956)						
Home Possible 30/Home Possible Advantage 30									
1022-00/1023-00									
Rate	15 Day	30 Day	45 Day						
4.000	1.449	1.574	1.724						
4.125	0.798	0.923	1.073						
4.250	0.004	0.129	0.279						
4.375	(0.668)	(0.543)	(0.393)						
4.500	(1.269)	(1.144)	(0.994)						
4.625	(1.787)	(1.662)	(1.512)						
4.750	(2.392)	(2.267)	(2.117)						
4.875	(2.610)	(2.485)	(2.335)						
5.000	(3.136)	(3.011)	(2.861)						
5.125	(3.699)	(3.574)	(3.424)						
All Home Possible Programs				Home Possible Advantage LLPAs					
> 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
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

* 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		
3.875	2.125	2.250	2.400	3.500	0.989	1.114	1.264	3.500	1.429	1.573	1.804		
4.000	1.204	1.329	1.479	3.625	0.516	0.641	0.791	3.625	1.021	1.176	1.396		
4.125	0.531	0.656	0.806	3.750	(0.085)	0.040	0.190	3.750	0.638	0.804	1.013		
4.250	(0.360)	(0.235)	(0.084)	3.875	(0.618)	(0.493)	(0.343)	3.875	0.258	0.434	0.633		
4.375	(0.722)	(0.597)	(0.447)	4.000	(1.165)	(1.040)	(0.890)	4.000	(0.121)	0.065	0.254		
4.500	(1.365)	(1.240)	(1.090)	4.125	(1.683)	(1.558)	(1.408)	4.125	(0.501)	(0.305)	(0.126)		
4.625	(1.993)	(1.868)	(1.718)	4.250	(2.140)	(2.015)	(1.865)	4.250	(0.739)	(0.532)	(0.364)		
4.750	(2.580)	(2.455)	(2.305)	4.375	(2.224)	(2.099)	(1.949)	4.375	(0.959)	(0.742)	(0.584)		
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		
3.375	1.204	1.278	1.579	3.875	3.170	3.295	3.445	3.625	1.559	1.864	2.014		
3.500	0.852	0.932	1.227	4.000	2.399	2.524	2.674	3.750	0.985	1.290	1.440		
3.625	0.500	0.584	0.875	4.125	1.748	1.873	2.023	3.875	0.408	0.713	0.863		
3.750	0.196	0.286	0.571	4.250	0.954	1.079	1.229	4.000	(0.236)	0.069	0.219		
3.875	(0.102)	(0.007)	0.273	4.375	0.282	0.407	0.557	4.125	(0.796)	(0.491)	(0.341)		
4.000	(0.399)	(0.299)	(0.024)	4.500	0.181	0.306	0.456	4.250	(1.253)	(0.948)	(0.798)		
4.125	(0.697)	(0.592)	(0.322)	4.625	(0.337)	(0.212)	(0.062)	4.375	(1.613)	(1.308)	(1.158)		
4.250	(0.896)	(0.785)	(0.521)	4.750	(0.942)	(0.817)	(0.667)	4.500	(2.273)	(1.968)	(1.818)		
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	
4.000	1.454	1.579	1.729	3.500	1.239	1.364	1.514	5/7 DAY			0.150	0.250	
4.125	0.781	0.906	1.056	3.625	0.766	0.891	1.041	10 DAY			0.250	---	
4.250	(0.110)	0.016	0.166	3.750	0.165	0.290	0.440	15 DAY			0.375	0.350	
4.375	(0.472)	(0.347)	(0.197)	3.875	(0.368)	(0.243)	(0.093)	Relock Fee			0.125		
4.500	(1.115)	(0.990)	(0.840)	4.000	(0.915)	(0.790)	(0.640)	5/1 Arm			Margin	2.250	
4.625	(1.743)	(1.618)	(1.468)	4.125	(1.433)	(1.308)	(1.158)				Caps	2/2/5	
4.750	(2.330)	(2.205)	(2.055)	4.250	(1.890)	(1.765)	(1.615)	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						
Loan Level Price Adjustments**													
2 UNITS							DU AJ	LP SC					
3-4 UNITS							1.000	1.000					
NOO LTV<=75.00							2.250	2.250					
NOO LTV 75.01-85.00 Purchase only							3.500	3.500					
NOO LTV 80.01-85.00 Purchase only							n/a	n/a					
Attach CONDO & LTV >75% (term > 180 months)							0.750	0.750					
NO ESCROW							0.000	0.000					
Cash Out (in addition to cash out adjustments above)							1.000	1.000					
Unpermitted Addition							0.000	0.000					
Fico 620-679							0.250	0.250					
Fico 680-700							0.125	0.125					
Agency Jumbo ARM LTV/CLTV/HCLTV<=75							0.750	n/a					
Agency Jumbo ARM LTV/CLTV/HCLTV>75							1.500	n/a					
Subordinate Financing													
FICO < 720			<=65		65.01-75	75.01-90	AJ RP 30		3.990		1.679		
			CLTV 76.01 - 95		0.500	0.750	1.000	AJ RP 15		3.490		1.464	
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	1.429
AJ 15	3.490	1.214
AJ RP 30	3.990	1.679
AJ RP 15	3.490	1.464

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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	2.571	2.696	2.846	3.625	1.088	1.213	1.363	3.000	1.444	1.569	1.719
3.375	2.035	2.160	2.310	3.750	(0.114)	0.011	0.161	3.125	1.003	1.128	1.278
3.500	1.492	1.617	1.767	3.875	(0.637)	(0.512)	(0.362)	3.250	0.031	0.156	0.306
3.625	0.833	0.958	1.108	4.000	(1.163)	(1.038)	(0.888)	3.375	(0.397)	(0.272)	(0.122)
3.750	(0.368)	(0.243)	(0.093)	4.125	(1.664)	(1.539)	(1.389)	3.500	(0.831)	(0.706)	(0.556)
3.875	(1.140)	(1.015)	(0.865)	4.250	(2.234)	(2.109)	(1.959)	3.625	(1.260)	(1.135)	(0.985)
4.000	(1.665)	(1.540)	(1.390)	4.375	(2.736)	(2.611)	(2.461)	3.750	(2.033)	(1.908)	(1.758)
4.125	(2.165)	(2.040)	(1.890)	4.500	(3.236)	(3.111)	(2.961)	3.875	(2.458)	(2.333)	(2.183)
4.250	(2.734)	(2.609)	(2.459)	FHA/VA High Balance 30 Year Fixed				FHA / VA 5-1 ARM			
4.375	(3.235)	(3.110)	(2.960)	Program Codes: 8033 / 6033				Program Codes: 8700 / 6700			
4.500	(3.734)	(3.609)	(3.459)	Rate	15 Day	30 Day	45 Day	Rate	25 Day	40 Day	55 Day
4.625	(4.206)	(4.081)	(3.931)	3.875	(0.390)	(0.265)	(0.115)	2.875	1.453	1.733	1.858
4.750	(4.648)	(4.523)	(4.373)	4.000	(0.915)	(0.790)	(0.640)	3.000	1.375	1.655	1.780
4.875	(4.527)	(4.402)	(4.252)	4.125	(1.415)	(1.290)	(1.140)	3.125	1.203	1.483	1.608
5.000	(4.731)	(4.606)	(4.456)	4.250	(1.734)	(1.609)	(1.459)	3.250	0.289	0.569	0.694
5.125	(5.067)	(4.942)	(4.792)	4.375	(2.235)	(2.110)	(1.960)	3.375	(0.024)	0.256	0.381
5.250	(5.423)	(5.298)	(5.148)	4.500	(2.734)	(2.609)	(2.459)	3.500	(0.226)	0.054	0.179
				4.625	(3.206)	(3.081)	(2.931)	3.625	(0.243)	0.037	0.162
				4.750	(3.648)	(3.523)	(3.373)	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
3.750	1.473	1.598	1.748	3.500	0.169	0.294	0.444	4.000	1.278	1.403	1.553
3.875	1.185	1.310	1.460	3.625	(0.260)	(0.135)	0.015	4.125	0.950	1.075	1.225
4.000	0.878	1.003	1.153	3.750	(0.783)	(0.658)	(0.508)	4.250	0.615	0.740	0.890
4.125	0.550	0.675	0.825	3.875	(1.208)	(1.083)	(0.933)	4.375	0.249	0.374	0.524
4.250	(0.535)	(0.410)	(0.260)	4.000	(1.615)	(1.490)	(1.340)	4.500	(1.254)	(1.129)	(0.979)
4.375	(0.901)	(0.776)	(0.626)	4.125	(2.025)	(1.900)	(1.750)	4.625	(1.299)	(1.174)	(1.024)
4.500	(1.592)	(1.467)	(1.317)	4.250	(0.917)	(0.792)	(0.642)	4.750	(1.113)	(0.988)	(0.838)
4.625	(1.636)	(1.511)	(1.361)	4.375	0.459	0.584	0.734	4.875	(1.030)	(0.905)	(0.755)
4.750	(2.550)	(2.425)	(2.275)					USDA/GRH Price Adjustments			
4.875	(2.680)	(2.555)	(2.405)					Max Note Rate: 4.500%			
5.000	(2.685)	(2.560)	(2.410)					Loan Amount 60,000 - 75,000 1.000			
5.125	(2.692)	(2.567)	(2.417)					Loan Amount 75,001 - 100,000 0.250			
5.250	(3.117)	(2.992)	(2.842)					Loan Amount 150,001 - 200,000 0.000			
5.375	(3.078)	(2.953)	(2.803)					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)			
Government Price Adjustments											
VA Loans				0.250				Manufactured Home (new units only!) 3.000			
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 - \$453,100	FHA/VA First Adv		(0.125)			
Loan Amounts > \$679,650	FHA/VA			0.250	Loan Amounts > \$679,650	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												
Loan Level Price Adjustments												
3019-05 NC 30 Yr Reduced Rate			3319-05 NC 15 Yr Reduced Rate			780+		<=60	60.01-70	70.01-75	75.01-80	
3000-05 Add 0.250 to the rate			3300-05 Add 0.250 to the rate			760-779		-0.375	-0.500	-0.250	-0.125	
Rate	30 Day	45 Day	Rate	30 Day	45 Day	740-759		-0.250	0.000	0.125	0.375	
4.250	0.888	0.986	4.000	0.803	0.901	720-739		0.000	0.125	0.250	0.750	
4.375	0.388	0.486	4.125	0.366	0.464	700-719		0.125	0.375	0.500	1.000	
4.500	(0.112)	(0.014)	4.250	(0.072)	0.026							
4.625	(0.612)	(0.514)	4.375	(0.509)	(0.411)							
4.750	(1.112)	(1.014)	4.500	(0.947)	(0.849)							
4.875	(1.612)	(1.514)	4.750	(1.385)	(1.286)							
5.000	(2.112)	(2.014)	4.500	(2.321)	(2.224)							
5.125	(2.612)	(2.514)	4.750	(2.259)	(2.161)							
3719-05 NC 5-1 Reduced Rate						3819-05 NC 7-1 Reduced Rate						
3700-05 Add 0.250 to the rate						3800-05 Add 0.250 to the rate						
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Loan Amount <= \$453,100 N/A Loan Amount > \$453,100 and <= \$679,650 0.000 Loan Amount > \$679,650 0.000 Cash-out Refinance LTV <= 50% 0.125 Cash-out Refinance LTV > 50% <=60% 0.250 Cash-out Refinance LTV > 60% 0.375						
3.625	1.175	1.272	3.750	1.15	0.02	Refinance Fixed 15 0.250 Refinance Fixed 30 0.250 20 Yr Term (3219/3200) add to 30 Yr price! -0.500 2 units 0.000 3 units 0.375 4 units 1.000 Second Home 0.250 Investment 1.750						
3.750	0.800	0.897	3.875	0.430	0.27	> Cannot be locked until Weslend approval is obtained.						
3.875	0.425	0.522	4.000	0.055	0.152	15 Day Lock Term add to 45 day price -0.200 60 Day Lock Term add to 45 day price 0.125 Lock Extension Fees: 15 DAY 0.375						
4.000	0.049	0.147	4.125	(0.320)	(0.223)	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! Max Lender Credit after adjustments: (2.150)						
4.125	(0.326)	(0.228)	4.250	(0.695)	(0.598)							
4.250	(0.701)	(0.603)	4.375	(1.070)	(0.973)							
4.375	(1.076)	(0.978)	4.500	(1.445)	(1.348)							
4.500	(1.451)	(1.353)										
Margin: 2.25 Caps: 2/2/5			Margin: 2.25 Caps: 2/2/5									
3919-05 NC 10-1 Reduced Rate												
3900-05 Add 0.250 to the rate												
Rate	30 Day	45 Day										
3.875	0.926	1.023										
4.000	0.551	0.648										
4.125	0.176	0.273										
4.250	(0.199)	(0.102)										
4.375	(0.574)	(0.477)										
4.500	(0.949)	(0.852)										
4.625	(1.325)	(1.227)										
4.750	(1.700)	(1.602)										
Margin: 2.25 Caps: 2/2/5												
Published pricing reflects 0.250 rate reduction under the Pre-Authorized Payment Prog.												
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	
4.250	0.889	0.948	1.006	3.625	2.907	2.956	3.005	3.500	1.883	1.930	1.978	
4.375	0.253	0.313	0.373	3.750	2.464	2.515	2.566	3.625	1.534	1.583	1.633	
4.500	(0.255)	(0.193)	(0.131)	3.875	1.852	1.905	1.958	3.750	1.208	1.259	1.310	
4.625	(0.662)	(0.598)	(0.534)	4.000	1.492	1.547	1.602	3.875	0.902	0.955	1.008	
4.750	(1.221)	(1.155)	(1.090)	4.125	1.225	1.282	1.338	4.000	0.615	0.670	0.724	
4.875	(1.685)	(1.617)	(1.550)	4.250	0.928	0.987	1.045	4.125	0.334	0.390	0.447	
5.000	(2.013)	(1.944)	(1.874)	4.375	0.660	0.721	0.781	4.250	0.072	0.130	0.189	
				4.500	0.399	0.461	0.523	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					
3.500	2.134	2.182	2.229	3.750	2.279	2.330	2.381					
3.625	1.690	1.740	1.789	3.875	1.818	1.871	1.924					
3.750	1.283	1.334	1.385	4.000	1.394	1.449	1.504					
3.875	0.908	0.961	1.014	4.125	1.002	1.059	1.115					
4.000	0.564	0.619	0.674	4.250	0.650	0.708	0.767					
4.125	0.197	0.253	0.310	4.375	0.333	0.393	0.453					
4.250	(0.153)	(0.095)	(0.036)	4.500	0.047	0.109	0.171					
Margin: 2.250 Caps: 5/2/5				Margin: 2.250 Caps: 5/2/5								
Loan Level Price Adjustments												
			<=60		60.01 - 65		65.01 - 70		70.01 - 75		75.01 - 80	
Purchase Special			(0.375)		(0.375)		(0.375)		(0.375)		(0.250)	
Loan amount >1.5mm-\$2.0mm			0.000		0.000		0.000		0.000		0.500	
Loan amount >2.0mm-\$2.5mm			0.000		0.000		0.000		0.250		0.500	
760+ Fico			(0.500)		(0.375)		(0.250)		0.000		0.250	
740-759 Fico			(0.375)		(0.250)		(0.125)		0.125		0.375	
720-739 Fico			(0.250)		(0.125)		0.000		0.500		1.000	
700-719 Fico			(0.250)		0.000		0.250		0.750		1.250	
680-699 Fico			(0.125)		0.125		0.375		0.750		1.250	
Second Home			0.000		0.000		0.500		0.500		n/a	
Investment Property			1.000		1.500		n/a		n/a		n/a	
Condo			0.000		0.000		0.250		0.250		0.250	
Cash Out Refi			0.500		0.500		0.500		1.500		n/a	
2-4 Units			0.500		0.500		0.500		0.500		n/a	
DTI >40			0.000		0.000		0.000		0.125		0.250	
LTV > 80% w/No MI (in addition to above adjustments)												
No MI w/760+ Fico			n/a		n/a		n/a		n/a		0.375	
No MI w/740-759 Fico			n/a		n/a		n/a		n/a		0.375	
No MI w/720-739 Fico			n/a		n/a		n/a		n/a		0.375	
60 Day Lock Term, add to 45 day price			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**

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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	3.015	3.087	3.000	2.950	3.000	Rate	15 Day	30 Day	Rate	25 Day	55 Day
3.875	2.184	2.262	3.125	2.451	2.501	3.250	3.313	3.370	2.750	2.855	3.155
4.000	1.413	1.491	3.250	1.778	1.835	3.375	2.701	2.757	2.875	2.506	2.806
4.125	0.723	0.801	3.375	1.287	1.344	3.500	2.095	2.152	3.000	2.163	2.463
4.250	(0.175)	(0.090)	3.500	0.802	0.859	3.625	1.547	1.604	3.125	1.816	2.116
4.375	(0.787)	(0.702)	3.625	0.329	0.386	3.750	1.029	1.100	3.250	1.469	1.769
4.500	(1.430)	(1.345)	3.750	(0.286)	(0.215)	3.875	0.362	0.433	3.375	1.121	1.421
4.625	(2.059)	(1.973)	3.875	(0.819)	(0.748)	4.000	(0.321)	(0.250)	3.500	0.772	1.072
4.750	(2.646)	(2.560)							3.625	0.420	0.720
4.875	(3.197)	(3.111)							3.750	0.116	0.416
5.000	(3.720)	(3.634)							3.875	(0.183)	0.117

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	2.826	2.904	4.000	3.492	3.570	3.375	3.314	3.370	3.000	2.803	3.103
4.125	1.944	2.022	4.125	2.562	2.640	3.500	2.694	2.750	3.125	2.404	2.704
4.250	0.715	0.801	4.250	1.427	1.513	3.625	2.141	2.198	3.250	2.004	2.304
4.375	(0.068)	0.018	4.375	0.605	0.691	3.750	1.628	1.699	3.375	1.603	1.903
4.500	(0.888)	(0.802)	4.500	(0.261)	(0.175)	3.875	0.946	1.017	3.500	1.202	1.502
4.625	(1.693)	(1.607)	4.625	(1.108)	(1.022)	4.000	0.248	0.319	3.625	0.797	1.097
4.750	(2.394)	(2.308)	4.750	(1.831)	(1.745)	4.125	(0.281)	(0.210)	3.750	0.417	0.717
									3.875	0.039	0.339
									4.000	(0.339)	(0.039)

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	Amort. Term LTV > 80.00% <= 105%			
Loan Amount 60,000 - 100,000		All	0.500	> 20 Years	0.750		
Loan Amount 100,001 - 125,000		All	0.150	<= 20 Years	0.000		
High LTV	LTV 95.01-97	All	0.500	All Other Refi Plus			
High LTV	LTV > 97	All	1.000	LLPA Caps are applicable to all DURP and DURP 2.0 Programs			
Arm	LTV 90.01-105	All	0.250	Amort. Term	LTV <= 105.00%	LTV > 105.00%	
Loans with MI Transfer*	(Genworth, MHC, Radco, PM, RMC, UGI, Trid)	All	0.250	> 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				20 Year Term Price Improvement by Note Rate			
All mortgages with Subordinate Financing (All other LLPA's below apply as well)				Note Rate	DURP <= 105	DURP > 105	DURP > 125
Sub Fin.	LTV 65.01-95 CLTV/HCLTV 90.01-95 FICO >= 720		0.250	3.250 to 3.625	(1.000)	(1.125)	(1.250)
Sub Fin.	LTV 65.01-95 CLTV/HCLTV 90.01-95 FICO < 720		0.500	3.750 to 4.125	(0.750)	(0.750)	(0.750)
Sub Fin.	LTV 75.01-90 CLTV/HCLTV 76.01-90 FICO < 720		0.250	> 4.250	(0.625)	(0.250)	(0.250)
Sub Fin.	CLTV/HCLTV > 95		1.500	Max Lender Credit after adjustments FIXED: (4.250)			
Relock Fee				Max Lender Credit after adjustments ARMS: (2.750)			
Lock Term Adjustments				Program Codes for MI Transfer (Genworth, MGIC, Radian)			
40-45 Day (add to 30 day)				1041/1241/1341: 30/20/15 Yr DU Refi+ w/ MI Transfer			
55-60 Day (add to 30 day)				1047-00: DURefiPlus 105-125 with MI Transfer			
				1048-00: DURefi Plus > 125 with MI Transfer			



CA BORROWER-PAID RATE SHEET**

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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			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.000	1.604	1.729	1.879	3.750	1.546	1.671	1.821	3.500	1.147	1.272	1.422
4.125	0.953	1.078	1.228	3.875	0.872	0.997	1.147	3.625	0.614	0.739	0.889
4.250	0.159	0.284	0.434	4.000	0.189	0.314	0.464	3.750	0.040	0.165	0.315
4.375	(0.513)	(0.388)	(0.238)	4.125	(0.431)	(0.306)	(0.156)	3.875	(0.537)	(0.412)	(0.262)
4.500	(1.114)	(0.989)	(0.839)	4.250	(1.109)	(0.984)	(0.834)	4.000	(1.056)	(0.931)	(0.781)
4.625	(1.632)	(1.507)	(1.357)	4.375	(1.760)	(1.635)	(1.485)	4.125	(1.616)	(1.491)	(1.341)
4.750	(2.237)	(2.112)	(1.962)	4.500	(2.398)	(2.273)	(2.123)	4.250	(2.073)	(1.948)	(1.798)
4.875	(2.834)	(2.709)	(2.559)	4.625	(2.679)	(2.554)	(2.404)	4.375	(2.558)	(2.433)	(2.283)

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
4.250	1.204	1.329	1.479	3.750	1.235	1.540	1.690	Lock Extensions (per diem 0.025 per day)	
4.375	0.532	0.657	0.807	3.875	0.658	0.963	1.113	7 day	0.150
4.500	0.431	0.556	0.706	4.000	0.014	0.319	0.469	10 day	0.250
4.625	(0.087)	0.038	0.188	4.125	(0.546)	(0.241)	(0.091)	15 day	0.375
4.750	(0.692)	(0.567)	(0.417)	4.250	(1.003)	(0.698)	(0.548)	Relock Fee	0.125
4.875	(1.289)	(1.164)	(1.014)	4.375	(1.363)	(1.058)	(0.908)		
5.000	(1.457)	(1.332)	(1.182)	4.500	(2.023)	(1.718)	(1.568)		
5.125	(2.034)	(1.909)	(1.759)	4.625	(2.540)	(2.235)	(2.085)		

LP Open Access Price Adjustments									
Risk Based Adjustments*							Additional Loan Feature Adjustments		
	<=60	>60-70	>70-75	>75-80	>80-85	> 85			
>= 740	0.000	0.250	0.250	0.500	0.250	0.250	LTV >95 & <=97	0.500	
720-739	0.000	0.250	0.500	0.750	0.500	0.500	LTV >97 & <=105	1.000	
700-719	0.000	0.500	1.000	1.250	1.000	1.000	LTV > 105%	2.000	
680-699	0.000	0.500	1.125	1.750	1.500	1.250	No escrow	0.250	
660-679	0.000	1.000	2.250	2.750	2.750	2.250	Loan Amount \$60,000 - \$100,000	0.500	
640-659	0.500	1.250	2.750	3.000	3.250	2.750	Loan Amount \$100,001 - \$125,000	0.150	
620-639	0.500	1.500	3.000	3.000	3.250	3.250	Loan Amount > \$125,000	0.000	
atch Condo*	0.000	0.000	0.000	0.750	0.750	0.750	High LTV Adjustors		
NOO	2.125	2.125	2.125	3.375	4.125	4.125	Product	LTV	
2 Units	1.000	1.000	1.000	1.000	1.000	1.000	>105 <=125	>125	
3-4 Units	1.000	1.000	1.000	1.000	1.500	2.000	30 Year	0.750 0.625	
MFH	0.500	0.500	0.500	0.500	0.500	0.500	20 Year	-0.500 -0.625	
MFH**	1.000	1.000	1.000	1.000	1.000	1.000	15 Year	-0.125 -0.125	

* 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%	0.000
>65 & <=75	>80 & <=95	1.125	1.000	Primary Residence with Term > 20 and LTV >80%	0.500
>75 & <=80	>76 & <=90	1.250	1.000	Investment & Second Home, all Terms and LTVs**	1.750
>75 & <=80	>90 & <=95	1.375	1.125	Primary Residence, all Terms, LTV <= 80%	1.750
>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)



CA BORROWER-PAID RATE SHEET**

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Weslend Portfolio Programs											
9771-30 Agency Plus 5/1 ARM			9773-30 Alt Doc 5/1 ARM			9774-30 Alt Investor 5/1 ARM					
Rate	30 day	45 day	Rate	30 day	45 day	Rate	30 day	45 day			
9.125	(7.012)	(6.887)	9.125	(6.262)	(6.137)	9.125	(5.512)	(5.387)			
9.000	(6.762)	(6.637)	9.000	(6.012)	(5.887)	9.000	(5.262)	(5.137)			
8.875	(6.512)	(6.387)	8.875	(5.762)	(5.637)	8.875	(5.012)	(4.887)			
8.750	(6.262)	(6.137)	8.750	(5.512)	(5.387)	8.750	(4.762)	(4.637)			
8.625	(6.012)	(5.887)	8.625	(5.262)	(5.137)	8.625	(4.512)	(4.387)			
8.500	(5.762)	(5.637)	8.500	(5.012)	(4.887)	8.500	(4.262)	(4.137)			
8.375	(5.512)	(5.387)	8.375	(4.762)	(4.637)	8.375	(4.012)	(3.887)			
8.250	(5.262)	(5.137)	8.250	(4.512)	(4.387)	8.250	(3.762)	(3.637)			
8.125	(5.012)	(4.887)	8.125	(4.262)	(4.137)	8.125	(3.512)	(3.387)			
8.000	(4.762)	(4.637)	8.000	(4.012)	(3.887)	8.000	(3.262)	(3.137)			
7.875	(4.512)	(4.387)	7.875	(3.762)	(3.637)	7.875	(3.012)	(2.887)			
7.750	(4.262)	(4.137)	7.750	(3.512)	(3.387)	7.750	(2.762)	(2.637)			
7.625	(4.012)	(3.887)	7.625	(3.262)	(3.137)	7.625	(2.512)	(2.387)			
7.500	(3.762)	(3.637)	7.500	(3.012)	(2.887)	7.500	(2.262)	(2.137)			
7.375	(3.512)	(3.387)	7.375	(2.762)	(2.637)	7.375	(2.012)	(1.887)			
7.250	(3.262)	(3.137)	7.250	(2.512)	(2.387)	7.250	(1.762)	(1.637)			
7.125	(3.012)	(2.887)	7.125	(2.262)	(2.137)	7.125	(1.512)	(1.387)			
7.000	(2.762)	(2.637)	7.000	(2.012)	(1.887)	7.000	(1.262)	(1.137)			
6.875	(2.512)	(2.387)	6.875	(1.762)	(1.637)	6.875	(1.012)	(0.887)			
6.750	(2.262)	(2.137)	6.750	(1.512)	(1.387)	6.750	(0.762)	(0.637)			
6.625	(2.012)	(1.887)	6.625	(1.262)	(1.137)	6.625	(0.512)	(0.387)			
6.500	(1.762)	(1.637)	6.500	(1.012)	(0.887)	6.500	(0.262)	(0.137)			
6.375	(1.512)	(1.387)	6.375	(0.762)	(0.637)	6.375	(0.012)	0.113			
6.250	(1.262)	(1.137)	6.250	(0.512)	(0.387)	6.250	0.238	0.363			
6.125	(1.012)	(0.887)	6.125	(0.262)	(0.137)	6.125	0.488	0.613			
6.000	(0.762)	(0.637)	6.000	(0.012)	0.113	6.000	0.738	0.863			
5.875	(0.512)	(0.387)	5.875	0.238	0.363	5.875	0.988	1.113			
5.750	(0.262)	(0.137)	5.750	0.488	0.613	5.750	1.238	1.363			
5.625	(0.012)	0.113	5.625	0.738	0.863	5.625	1.613	1.738			
5.500	0.238	0.363	5.500	0.988	1.113	5.500	1.988	2.113			
5.375	0.488	0.613	5.375	1.238	1.363	5.375	2.363	2.488			
5.250	0.738	0.863	5.250	1.613	1.738	5.250	2.738	2.863			
5.125	0.988	1.113	5.125	1.988	2.113	5.125	3.113	3.238			
5.000	1.238	1.363	5.000	2.363	2.488	5.000	3.488	3.613			
4.875	1.613	1.738	4.875	2.738	2.863	4.875	3.863	3.988			
4.750	1.988	2.113	4.750	3.113	3.238	4.750	4.238	4.363			
4.625	2.363	2.488	4.625	3.488	3.613	4.625	4.613	4.738			
4.500	2.738	2.863	4.500	3.863	3.988	4.500	4.988	5.113			
4.375	3.113	3.238	4.375	4.238	4.363	4.375	5.363	5.488			
4.250	3.488	3.613	4.250	4.613	4.738	4.250	5.738	5.863			
4.125	3.863	3.988	4.125	4.988	5.113	4.125	6.113	6.238			
4.000	4.238	4.363	4.000	5.363	5.488	4.000	6.488	6.613			
3.875	4.613	4.738	3.875	5.738	5.863	3.875	6.863	6.988			
3.750	4.988	5.113	3.750	6.113	6.238	3.750	7.238	7.363			
3.625	5.363	5.488	3.625	6.488	6.613	3.625	7.613	7.738			
Max Price (Before Lender Fee Buyout)							Min Rate				
		Standard	Min Price	Margins	5/1 ARM	7/1 ARM	10/1 ARM	15yr FRM	30yr FRM		
	Agency Plus	101.000	97.750	3.500	4.750	4.875	5.125	4.875	5.125		
	Alternative Doc	100.750	97.750	4.125	5.125	5.250	5.500	5.250	5.500		
	Alt Investor	100.750	97.750	4.750	5.500	5.625	5.875	5.625	5.875		
Loan Level PRICE Adjustments											
		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80			
7/1 ARM (Add to 5/1 Price)		0.250	0.250	0.250	0.250	0.250	0.250	0.250			
10/1 ARM (Add to 5/1 Price)		0.625	0.625	0.625	0.625	0.625	0.625	0.625			
15yr FRM (Add to 5/1 Price)		0.125	0.125	0.125	0.125	0.125	0.125	0.125			
30yr FRM (Add to 5/1 Price)		0.750	0.750	0.750	0.750	0.750	0.750	0.750			
Amort Type IO (ARM Only)		0.000	0.000	0.000	0.250	0.500	0.500	0.875			
Credit Score											
		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80			
>=740		0.000	0.000	0.000	0.000	0.000	0.375	0.750			
720-739		0.000	0.000	0.000	0.000	0.250	0.500	0.750			
700-719		0.000	0.000	0.000	0.000	0.250	0.500	1.000			
680-699		0.250	0.250	0.250	0.375	0.625	1.000	1.500			
660-679		0.750	0.750	0.750	0.875	1.125	1.625	2.125			
640-659		1.625	1.625	1.625	2.125	2.625	3.625	4.625			
620-639		2.500	2.500	2.500	2.750	3.500	5.125	n/a			
Agency Plus DTI 43.01-50		0.500	0.500	0.500	0.500	0.500	0.500	0.500			
Alt Doc DTI 43.01-50		0.500	0.500	0.500	0.500	0.500	0.500	0.500			
Non Owner (n/a to ALT Investor)		0.500	0.500	0.500	0.625	0.750	0.875	1.000			
Second Home		0.000	0.000	0.000	0.000	0.250	0.250	0.250			
Prop Type 2-4 Units		0.000	0.000	0.000	0.000	0.250	0.250	0.250			
Purpose Cashout Refi		0.000	0.000	0.000	0.125	0.250	0.375	0.625			
Loan Amt >=100k and <150k		3.000	3.000	3.000	3.000	3.000	3.000	3.000			
Loan Amt >=150k and <200k		1.500	1.500	1.500	1.500	1.500	1.500	1.500			
Loan Amt >=200k and <400k		0.000	0.000	0.000	0.000	0.000	0.000	0.000			
Loan Amt >=400k and <800k		0.000	0.000	0.000	0.000	0.000	0.000	0.000			
Loan Amt >=800k and <1.5m		(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)			
Loan Amt >=1.5m and Max		(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)			
Cashout as Reserves (Adjusted after UW Review)		0.250	0.250	0.250	0.250	0.250	0.250	0.250			
(1X30)		0.125	0.125	0.125	0.250	0.500	0.750	1.000			
Non-Warrantable Condo		0.750	0.750	0.750	1.000	1.250	1.500	1.750			
Weslend Portfolio Fee Buyout Option Price Adjustor											
		100-150k	>\$150-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-750K	>\$750-1M	>\$1M-1.5M	>\$1.5M
		2.565	1.710	1.283	1.026	0.855	0.733	0.513	0.342	0.257	0.171
Agency Plus		Alt Doc AQ		Alt Doc SE		Alt Investor		Interest Rate Floor = Note Rate.			
9871-30	7/1 Arm	9872-30	7/1 Arm	9873-30	7/1 Arm	9874-30	7/1 Arm	Indexed to 1yr Libor + margin after fixed period.			
9971-30	10/1 Arm	9972-30	10/1 Arm	9973-30	10/1 Arm	9974-30	10/1 Arm	Investor approval with completed appraisal required to lock.			
9471-30	5/1 ARM IO	9472-30	5/1 ARM IO	9473-30	5/1 ARM IO	9474-30	5/1 ARM IO				
9571-30	7/1 ARM IO	9572-30	7/1 ARM IO	9573-30	7/1 ARM IO	9574-30	7/1 ARM IO				
9671-30	10/1 ARM IO	9672-30	10/1 ARM IO	9673-30	10/1 ARM IO	9674-30	10/1 ARM IO				
9731-30	15yr Fixed	9732-30	15yr Fixed	9733-30	15yr Fixed	9734-30	15yr Fixed				
9271-30	30yr Fixed	9272-30	30yr Fixed	9273-30	30yr Fixed	9274-30	30yr Fixed				