



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

Table of Contents		Lender Fees Are Not Included In Pricing							
Page	Product	<a href="http://www.weslendwholesale.com">www.weslendwholesale.com</a>							
<a href="#">2</a>	Conforming Fixed/LPMI	CLICK ON "ONLINE FORMS"							
<a href="#">3</a>	LP Conforming Arms/Home Possible/Home Ready	<b>New Locks</b>							
<a href="#">4</a>	Agency Jumbo Fixed/Arms	<ul style="list-style-type: none"> <li>New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.weslendwholesale.com.</li> <li>Loans can be locked in Broker Connection 2.0 until 4:30 pm PST.</li> <li>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.</li> <li>Locks expiring on weekends or Holidays will roll to next business day unless the loan has been extended.</li> </ul>							
<a href="#">5</a>	Government	<ul style="list-style-type: none"> <li>Rates and prices are subject to change without notice.</li> </ul>							
<a href="#">6</a>	Jumbo	<b>Extension Policies</b>							
<a href="#">7</a>	DU Refi Plus	<ul style="list-style-type: none"> <li>Locks must be extended on or before the lock expiration date by the lock out-off time. Per diem, 7, 10, or 15 day extensions are available.</li> <li>See specific Program for extension cost and terms available. Extension requests should be emailed to Lockdesk@weslend.com</li> <li>Expired locks are subject to worst case pricing within 30 days of lock expiration. Relock fee on expired locks are .125% (Fees may vary for Non Agency Programs/All Arm programs)</li> </ul>							
<a href="#">8</a>	LP Open Access	<b>FHA/VA HB with FICO down to 580 Now Available.</b>							
<a href="#">9</a>	WesLend Portfolio Programs								
<b>Lock Expiration Dates</b>		<b>Purchase Special of .25% available on:</b>							
15 day	11/7/2017	- Conventional and Government Fixed and ARM programs							
30 day	11/22/2017	- Includes High Balance Programs							
45 day	12/7/2017	- No Non-Conforming, DPA, or WesLend Portfolio							
60 day	12/22/2017	- Offer subject to change without notice							
<b>Fee Buyout Option Price Adjustor</b>									
\$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.									
<b>Sales Managers</b>									
<b>Name</b>	<b>Region</b>	<b>Phone</b>	<b>Email Address</b>						
Thomas Michel	EVP, Director of Wholesale	(949) 681-5254	<a href="mailto:Thomas.Michel@weslend.com">Thomas.Michel@weslend.com</a>						
Bryan Levy	Northeast Area Sales Manager	(631) 255-6644	<a href="mailto:Bryan.Levy@weslend.com">Bryan.Levy@weslend.com</a>						
Brian Tofsly	California Area Sales Manager	(858) 774-0272	<a href="mailto:Brian.Tofsly@weslend.com">Brian.Tofsly@weslend.com</a>						
<b>Contact Numbers</b>									
<b>Contact Numbers</b>	<b>Phone #</b>	<b>Email Address</b>							
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							
<b>Lender fees are not applicable if you select the Lender Fee Buyout.</b>									
Conv. FHA, VA & USDA Fee Sheet: <a href="http://www.weslendwholesale.com">www.weslendwholesale.com</a> and click Online Forms - Resources									



**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																
3.625	0.157	0.282	0.432	2.875	0.293	0.418	0.568	2.625	1.361	1.486	1.636																
3.750	(0.707)	(0.582)	(0.432)	3.000	(0.241)	(0.116)	0.034	2.750	0.271	0.396	0.546																
3.875	(1.526)	(1.401)	(1.251)	3.125	(1.126)	(1.001)	(0.851)	2.875	(0.088)	0.037	0.187																
4.000	(2.559)	(2.434)	(2.284)	3.250	(1.897)	(1.772)	(1.622)	3.000	(0.441)	(0.316)	(0.166)																
4.125	(2.830)	(2.705)	(2.555)	3.375	(1.876)	(1.751)	(1.601)	3.125	(0.766)	(0.641)	(0.491)																
4.250	(3.835)	(3.710)	(3.560)	3.500	(2.307)	(2.182)	(2.032)	3.250	(1.715)	(1.590)	(1.440)																
4.375	(4.038)	(3.913)	(3.763)	3.625	(2.781)	(2.656)	(2.506)	3.375	(1.998)	(1.873)	(1.723)																
4.500	(4.511)	(4.386)	(4.236)	3.750	(3.331)	(3.206)	(3.056)	3.500	(2.284)	(2.159)	(2.009)																
4.625	(5.037)	(4.912)	(4.762)	3.875	(3.868)	(3.743)	(3.593)	3.625	(2.575)	(2.450)	(2.300)																
4.750	(5.588)	(5.463)	(5.313)	4.000	(3.931)	(3.806)	(3.656)	3.750	(3.074)	(2.949)	(2.799)																
4.875	(5.982)	(5.857)	(5.707)																								
1200-00 CF Fixed 20 Year																											
Rate	15 Day	30 Day	45 day																								
3.500	(0.584)	(0.459)	(0.309)																								
3.625	(1.148)	(1.023)	(0.873)																								
3.750	(1.761)	(1.636)	(1.486)																								
3.875	(2.332)	(2.207)	(2.057)																								
4.000	(2.875)	(2.750)	(2.600)																								
4.125	(3.244)	(3.119)	(2.969)																								
4.250	(4.020)	(3.895)	(3.745)																								
4.375	(4.424)	(4.299)	(4.149)																								
4.500	(5.092)	(4.967)	(4.817)																								
4.625	(5.407)	(5.282)	(5.132)																								
				<b>Lock Term to 30 Day Price</b> 60 Day 0.300 <b>Lock Extensions (per diem 0.025)</b> 7 day 0.150 10 day 0.250 15 day 0.375 <b>Relock Fee 0.125</b>																							
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																			
<b>* Risk Based adjustments DO NOT apply to loan terms 15 year or less</b>																											
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	n/a																			
Cashout Refi & Fico 640 - 659	0.625	1.625	1.625	2.625	n/a	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	n/a																			
Cashout Refi & Fico 680 - 699	0.375	1.125	1.125	1.750	n/a	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	n/a																			
Cashout Refi & Fico >=740	0.375	0.625	0.625	0.875	n/a	n/a	n/a	n/a																			
Escrow Waiver	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a																			
Manufactured Homes	1.500	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	n/a																			
NOO > 6 financed properties (min 720 fico)	2.375	2.375	2.375	3.625	n/a	n/a	n/a	n/a																			
Unpermitted Additions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000																			
Attch 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	0.000																		
Cashout Refi*	1.800	1.650	1.500	1.050	0.850	0.700	0.600	0.600	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	0.600	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																											
1001-00	LP 30 Yr Fixed	<div style="text-align: center; font-size: 2em; font-weight: bold; color: blue;">Featured Rate!!!</div> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th>Rate</th> <th>30 Day</th> </tr> </thead> <tbody> <tr> <td>CF 30</td> <td>3.990</td> <td>(2.334)</td> </tr> <tr> <td>CF 15</td> <td>2.990</td> <td>(0.016)</td> </tr> <tr> <td>DURP 30</td> <td>3.990</td> <td>(1.514)</td> </tr> <tr> <td>DURP 15</td> <td>2.990</td> <td>0.205</td> </tr> </tbody> </table>												Rate	30 Day	CF 30	3.990	(2.334)	CF 15	2.990	(0.016)	DURP 30	3.990	(1.514)	DURP 15	2.990	0.205
	Rate												30 Day														
CF 30	3.990												(2.334)														
CF 15	2.990												(0.016)														
DURP 30	3.990												(1.514)														
DURP 15	2.990												0.205														
1201-00	LP 20 yr Fixed																										
1301-00	LP 15 yr Fixed																										
1011-00	30 Yr Fixed LPMI																										
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																										
		<b>Loan Amount Adjustors</b> 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**

\*\* To view your contracted Lender-Paid Compensation rates and pricing, please visit Pricer feature @ www.WesLendWholesale.com  
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	0.252	0.377	0.752	3.000	0.296	0.496	0.871	3.000	0.550	0.675	1.050
3.000	(0.089)	0.036	0.411	3.125	(0.101)	0.099	0.474	3.125	0.286	0.411	0.786
3.125	(0.432)	(0.307)	0.068	3.250	(0.512)	(0.312)	0.063	3.250	(0.050)	0.075	0.450
3.250	(0.760)	(0.635)	(0.260)	3.375	(0.926)	(0.726)	(0.351)	3.375	(0.339)	(0.214)	0.161
3.375	(1.085)	(0.960)	(0.585)	3.500	(1.342)	(1.142)	(0.767)	3.500	(0.733)	(0.608)	(0.233)
3.500	(1.413)	(1.288)	(0.913)	3.625	(1.756)	(1.556)	(1.181)	3.625	(1.211)	(1.086)	(0.711)
3.625	(1.739)	(1.614)	(1.239)	3.750	(2.054)	(1.854)	(1.479)	3.750	(1.575)	(1.450)	(1.075)
3.750	(1.987)	(1.862)	(1.487)	3.875	(2.337)	(2.137)	(1.762)	3.875	(1.925)	(1.800)	(1.425)
3.875	(2.226)	(2.101)	(1.726)	4.000	(2.622)	(2.422)	(2.047)				
4.000	(2.466)	(2.341)	(1.966)	4.125	(2.907)	(2.707)	(2.332)				
4.125	(2.707)	(2.582)	(2.207)	4.250	(3.120)	(2.920)	(2.545)				
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	0.157	0.282	0.432					1028-00 Home Possible 30 LPMI			
3.750	(0.707)	(0.582)	(0.432)					1029-00 Home Possible Adv 30 LPMI			
3.875	(1.526)	(1.401)	(1.251)								
4.000	(2.559)	(2.434)	(2.284)								
4.125	(2.830)	(2.705)	(2.555)								
4.250	(3.835)	(3.710)	(3.560)	Caps: does not include escrow waiver, unpermitted addition, LPMI & State adj's, or Loan amt adj's							
4.375	(4.038)	(3.913)	(3.763)	LTV=80% and Fico >=680 0.000							
4.500	(4.511)	(4.386)	(4.236)	All other LTV and fico combinations 1.500							
4.625	(5.037)	(4.912)	(4.762)								
4.750	(5.588)	(5.463)	(5.313)								
4.875	(5.982)	(5.857)	(5.707)								
Home Possible 30/Home Possible Advantage 30											
1022-00/1023-00											
Rate	15 Day	30 Day	45 day								
3.750	(0.283)	(0.158)	(0.008)								
3.875	(0.928)	(0.803)	(0.653)								
4.000	(1.456)	(1.331)	(1.181)								
4.125	(2.153)	(2.028)	(1.878)								
4.250	(2.818)	(2.693)	(2.543)								
4.375	(3.448)	(3.323)	(3.173)								
4.500	(4.041)	(3.916)	(3.766)								
4.625	(4.423)	(4.298)	(4.148)								
4.750	(5.014)	(4.889)	(4.739)								
4.875	(5.037)	(4.912)	(4.762)								
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	1.660
	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								
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				1033-00 AJ 15 Year Fixed				1033-02 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	0.418	0.543	0.693	3.000	0.885	1.010	1.160	3.125	0.493	0.717	0.868		
3.875	(0.651)	(0.526)	(0.376)	3.125	(0.001)	0.124	0.274	3.250	0.080	0.309	0.455		
4.000	(1.434)	(1.309)	(1.159)	3.250	(0.572)	(0.447)	(0.297)	3.375	(0.336)	(0.101)	0.039		
4.125	(1.955)	(1.830)	(1.680)	3.375	(0.751)	(0.626)	(0.476)	3.500	(0.752)	(0.512)	(0.377)		
4.250	(2.710)	(2.585)	(2.435)	3.500	(1.182)	(1.057)	(0.907)	3.625	(1.169)	(0.923)	(0.794)		
4.375	(2.663)	(2.538)	(2.388)	3.625	(1.656)	(1.531)	(1.381)	3.750	(1.468)	(1.215)	(1.093)		
4.500	(2.886)	(2.761)	(2.611)	3.750	(2.331)	(2.206)	(2.056)	3.875	(1.753)	(1.491)	(1.378)		
4.625	(3.412)	(3.287)	(3.137)	3.875	(2.868)	(2.743)	(2.593)	4.000	(2.039)	(1.770)	(1.664)		
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	0.684	0.827	1.059	3.875	0.147	0.272	0.422	3.250	0.153	0.458	0.608		
3.000	0.340	0.484	0.715	4.000	(0.381)	(0.256)	(0.106)	3.375	(0.392)	(0.087)	0.063		
3.125	(0.004)	0.142	0.371	4.125	(1.078)	(0.953)	(0.803)	3.500	(0.765)	(0.460)	(0.310)		
3.250	(0.330)	(0.183)	0.045	4.250	(1.743)	(1.618)	(1.468)	3.625	(1.300)	(0.995)	(0.845)		
3.375	(0.656)	(0.507)	(0.281)	4.375	(2.373)	(2.248)	(2.098)	3.750	(1.849)	(1.544)	(1.394)		
3.500	(0.982)	(0.831)	(0.607)	4.500	(2.591)	(2.466)	(2.316)	3.875	(2.387)	(2.082)	(1.932)		
3.625	(1.309)	(1.156)	(0.934)	4.625	(2.973)	(2.848)	(2.698)	4.000	(2.555)	(2.250)	(2.100)		
3.750	(1.558)	(1.402)	(1.183)	4.750	(3.564)	(3.439)	(3.289)	4.125	(3.094)	(2.789)	(2.639)		
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	0.668	0.793	0.943	3.125	0.249	0.374	0.524	5/7 DAY		0.150	0.250		
3.875	(0.401)	(0.276)	(0.126)	3.250	(0.322)	(0.197)	(0.047)	10 DAY		0.250	-----		
4.000	(1.184)	(1.059)	(0.909)	3.375	(0.501)	(0.376)	(0.226)	15 DAY		0.375	0.350		
4.125	(1.705)	(1.580)	(1.430)	3.500	(0.932)	(0.807)	(0.657)	Relock Fee		0.125			
4.250	(2.460)	(2.335)	(2.185)	3.625	(1.406)	(1.281)	(1.131)	5/1 Arm	Margin	2.250			
4.375	(2.413)	(2.288)	(2.138)	3.750	(2.081)	(1.956)	(1.806)		Caps	2/2/5			
4.500	(2.636)	(2.511)	(2.361)	3.875	(2.618)	(2.493)	(2.343)	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**													
				DU AJ	LP SC								
2 UNITS				1.000	1.000								
3-4 UNITS				1.000	1.000								
NCO	LTV<=75.00			2.250	2.250								
NCO	LTV 75.01-80.00	Purchase only		3.500	3.500								
NCO	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													
				<=65	65.01-75	75.01-80							
FICO < 720		CLTV 76.01 - 95		0.500	0.750	1.000	AJ 30	3.990	(1.209)				
							AJ 15	3.490	(0.957)				
							AJ RP 30	3.990	(0.959)				
							AJ RP 15	3.490	(0.707)				
FICO >= 720		CLTV 76.01 - 95		0.250	0.500	0.750							
All mortgages with Subordinate Financing (All other LPA's above apply as well)													
0.375													

**Featured Rate!!!!**

	Rate	30 Day
AJ 30	3.990	(1.209)
AJ 15	3.490	(0.957)
AJ RP 30	3.990	(0.959)
AJ RP 15	3.490	(0.707)





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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																													
Rate	30 Day	45 Day	Rate	30 Day	45 Day																														
4.125	(0.363)	(0.266)	3.875	(0.271)	(0.173)																														
4.250	(0.863)	(0.766)	4.000	(0.646)	(0.548)																														
4.375	(1.364)	(1.266)	4.125	(1.021)	(0.923)																														
4.500	(1.864)	(1.766)	4.250	(1.396)	(1.298)																														
4.625	(2.364)	(2.266)	4.375	(1.771)	(1.673)																														
4.750	(2.739)	(2.641)	4.500	(2.146)	(2.048)																														
4.875	(3.114)	(3.016)																																	
5.000	(3.489)	(3.391)																																	
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																														
3.125	1.068	1.165	3.500	(0.052)	0.045																														
3.250	0.693	0.790	3.625	(0.427)	(0.330)																														
3.375	0.318	0.415	3.750	(0.802)	(0.705)																														
3.500	(0.057)	0.040	3.875	(1.177)	(1.080)																														
3.625	(0.432)	(0.335)	4.000	(1.552)	(1.455)																														
3.750	(0.807)	(0.710)	4.125	(1.927)	(1.830)																														
3.875	(1.183)	(1.085)	4.250	(2.302)	(2.205)																														
4.000	(1.558)	(1.460)																																	
Margin: 2.25 Caps: 2/2/5						Margin: 2.25 Caps: 2/2/5																													
3919-05 NC 10-1 Reduced Rate												Refinance Fixed 15																							
3900-05 Add 0.250 to the rate												20 Yr Term (3219/3200)																							
Rate	30 Day	45 Day																																	
3.625	0.180	0.277																																	
3.750	(0.195)	(0.098)																																	
3.875	(0.570)	(0.473)																																	
4.000	(0.945)	(0.848)																																	
4.125	(1.320)	(1.223)																																	
4.250	(1.695)	(1.598)																																	
4.375	(2.070)	(1.973)																																	
4.500	(2.382)	(2.285)																																	
Margin: 2.25 Caps: 2/2/5																																			
Published pricing reflects 0.250 rate reduction under the Pre-Authorized Payment Prog.												15 Day Lock Term add to 45 day price																							
												60 Day Lock Term add to 45 day price																							
												Lock Extension Fees: 15 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!																							
												Max Lender Credit after adjustments: (2.150)																							
												> Cannot be locked until Weslend approval is obtained.																							
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																								
4.125	(0.506)	(0.450)	(0.393)	3.500	1.054	1.101	1.149	3.375	0.456	0.612	0.768																								
4.250	(0.993)	(0.935)	(0.876)	3.625	0.665	0.715	0.764	3.500	0.172	0.328	0.485																								
4.375	(1.464)	(1.404)	(1.344)	3.750	0.298	0.349	0.400	3.625	(0.084)	0.072	0.229																								
4.500	(1.900)	(1.838)	(1.776)	3.875	0.003	0.056	0.109	3.750	(0.334)	(0.178)	(0.022)																								
4.625	(2.315)	(2.251)	(2.187)	4.000	(0.258)	(0.203)	(0.149)	3.875	(0.586)	(0.430)	(0.274)																								
4.750	(2.644)	(2.578)	(2.512)	4.125	(0.258)	(0.203)	(0.149)	4.000	(0.846)	(0.690)	(0.534)																								
4.875	(2.872)	(2.804)	(2.737)	4.250	(0.258)	(0.203)	(0.149)	4.125	(0.979)	(0.823)	(0.667)																								
												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																												
3.375	0.570	0.726	0.882	3.750	0.570	0.726	0.882																												
3.500	0.230	0.386	0.542	3.875	0.262	0.418	0.574																												
3.625	(0.052)	0.104	0.261	4.000	(0.105)	0.051	0.207																												
3.750	(0.290)	(0.134)	0.022	4.125	(0.376)	(0.220)	(0.064)																												
3.875	(0.561)	(0.405)	(0.249)	4.250	(0.673)	(0.517)	(0.361)																												
4.000	(0.856)	(0.700)	(0.543)	4.375	(0.989)	(0.833)	(0.677)																												
4.125	(1.034)	(0.878)	(0.722)	4.500	(0.989)	(0.833)	(0.677)																												
Margin: 2.250				Margin: 2.250																															
Loan Level Price Adjustments																																			
Purchase Special																																			
Loan amount >1.5mm-\$2.0mm																																			
Loan amount >2.0mm-\$2.5mm																																			
760+ Fico																																			
740-759 Fico																																			
720-739 Fico																																			
700-719 Fico																																			
680-699 Fico																																			
Second Home																																			
Investment Property																																			
Condo																																			
Cash Out Refi																																			
2-4 Units																																			
DTI >40																																			
LTV > 80% w/No MI (in addition to above adjustments)																																			
No MI w/760+ Fico																																			
No MI w/740-759 Fico																																			
No MI w/720-739 Fico																																			
60 Day Lock Term, add to 45 day price																																			
												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											
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1040-00 30 Yr Fixed DURefiPlus			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	(0.305)	(0.212)	3.000	0.046	0.105	Rate	15 Day	30 Day	Rate	25 Day	55 Day
3.875	(1.025)	(0.931)	3.125	(0.451)	(0.393)	3.250	0.006	0.071	2.750	0.984	1.284
4.000	(1.708)	(1.614)	3.250	(1.167)	(1.102)	3.375	(0.532)	(0.466)	2.875	0.641	0.941
4.125	(2.329)	(2.235)	3.375	(1.597)	(1.531)	3.500	(1.069)	(1.003)	3.000	0.298	0.598
4.250	(2.968)	(2.890)	3.500	(2.029)	(1.962)	3.625	(1.574)	(1.507)	3.125	(0.047)	0.253
4.375	(3.521)	(3.443)	3.625	(2.474)	(2.407)	3.750	(2.037)	(1.970)	3.250	(0.376)	(0.076)
4.500	(4.085)	(4.007)	3.750	(2.897)	(2.830)	3.875	(2.431)	(2.364)	3.375	(0.703)	(0.403)
4.625	(4.620)	(4.542)	3.875	(3.256)	(3.188)	4.000	(3.008)	(2.947)	3.500	(1.031)	(0.731)
4.750	(5.171)	(5.093)							3.625	(1.360)	(1.060)
4.875	(5.715)	(5.637)							3.750	(1.610)	(1.310)
5.000	(5.933)	(5.855)							3.875	(1.850)	(1.550)
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	(0.853)	(0.759)	4.000	(0.201)	(0.108)	3.375	0.110	0.176	3.000	0.699	0.999
4.125	(1.646)	(1.552)	4.125	(1.037)	(0.943)	3.500	(0.441)	(0.375)	3.125	0.300	0.600
4.250	(2.770)	(2.692)	4.250	(2.051)	(1.972)	3.625	(0.949)	(0.882)	3.250	(0.113)	0.187
4.375	(3.476)	(3.398)	4.375	(2.794)	(2.716)	3.750	(1.412)	(1.345)	3.375	(0.528)	(0.228)
4.500	(4.200)	(4.122)	4.500	(3.555)	(3.477)	3.875	(1.806)	(1.739)	3.500	(0.945)	(0.645)
4.625	(4.883)	(4.805)	4.625	(4.276)	(4.198)	4.000	(2.380)	(2.319)	3.625	(1.362)	(1.062)
4.750	(5.522)	(5.444)	4.750	(4.928)	(4.850)	4.125	(2.834)	(2.772)	3.750	(1.661)	(1.361)
									3.875	(1.946)	(1.646)
									4.000	(2.232)	(1.932)
DU REFI PLUS RISK BASED ADJUSTMENTS (Terms > 15 Years) - (In addition to LLPA's 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	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						
Attach Condo	LTV > 75% (term > 180)				0.750						
Loan Amount 60,000 - 100,000	All				0.500						
Loan Amount 100,001 - 125,000	All				0.150						
High LTV	LTV 95.01-97				0.500						
High LTV	LTV > 97				1.000						
Arm	LTV 90.01-105				0.250						
Loans with MI Transfer*	(Genworth, MGIC, Radian, PMI, RMC, US, Title)				0.250						
Investment	LTV <=75				2.125						
Investment	LTV 75.01-80				3.375						
Investment	LTV >80.00				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						
Sub Fin.	LTV 85.01-95 CLTV/HCLTV 90.01-95 FICO >= 720				0.250						
Sub Fin.	LTV 65.01-95 CLTV/HCLTV 90.01-95 FICO < 720				0.500						
Sub Fin.	LTV 75.01-90 CLTV/HCLTV 76.01-80 FICO < 720				0.250						
Sub Fin.	CLTV/HCLTV > 95				1.500						
Relock Fee	0.125				Extensions	Fixed	Arms		Max Lender Credit after adjustments ARMED: (2.750)		
Lock Term Adjustments					Per diem	0.025 per day		Program Codes for MI Transfer (Genworth, MGIC, Radian)			
40-45 Day (add to 30 day)	0.150				7 Days	0.150		1041/1241/1341: 30/20/15 Yr DU Refi+ w/ MI Transfer			
55-60 Day (add to 30 day)	0.300				10 Days	0.250		1047-00: DURefiPlus 105-125 with MI Transfer			
					15 Days	0.375		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	(0.113)	0.012	0.162	3.500	0.031	0.156	0.306	3.125	(0.210)	(0.085)	0.065	
3.875	(0.773)	(0.648)	(0.498)	3.625	(0.684)	(0.559)	(0.409)	3.250	(0.792)	(0.667)	(0.517)	
4.000	(1.301)	(1.176)	(1.026)	3.750	(1.382)	(1.257)	(1.107)	3.375	(1.337)	(1.212)	(1.062)	
4.125	(1.998)	(1.873)	(1.723)	3.875	(2.054)	(1.929)	(1.779)	3.500	(1.710)	(1.585)	(1.435)	
4.250	(2.663)	(2.538)	(2.388)	4.000	(2.691)	(2.566)	(2.416)	3.625	(2.245)	(2.120)	(1.970)	
4.375	(3.293)	(3.168)	(3.018)	4.125	(2.902)	(2.777)	(2.627)	3.750	(2.794)	(2.669)	(2.519)	
4.500	(3.886)	(3.761)	(3.611)	4.250	(3.536)	(3.411)	(3.261)	3.875	(3.332)	(3.207)	(3.057)	
4.625	(4.268)	(4.143)	(3.993)	4.375	(4.126)	(4.001)	(3.851)	4.000	(3.383)	(3.258)	(3.108)	

  

1051-00 LP SC Open Access 30				1351-00 LP SC Open Access 15			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.000	(0.131)	(0.006)	0.144	3.125	0.985	1.290	1.440
4.125	(0.828)	(0.703)	(0.553)	3.250	0.403	0.708	0.858
4.250	(1.493)	(1.368)	(1.218)	3.375	(0.142)	0.163	0.313
4.375	(2.123)	(1.998)	(1.848)	3.500	(0.515)	(0.210)	(0.060)
4.500	(2.341)	(2.216)	(2.066)	3.625	(1.050)	(0.745)	(0.595)
4.625	(2.723)	(2.598)	(2.448)	3.750	(1.599)	(1.294)	(1.144)
4.750	(3.314)	(3.189)	(3.039)	3.875	(2.137)	(1.832)	(1.682)
4.875	(3.850)	(3.725)	(3.575)	4.000	(2.305)	(2.000)	(1.850)

  

Lock Term to 30 Day Price	
60 Day	0.300
Lock Extensions (per diem 0.025 per day)	
7 day	0.150
10 day	0.250
15 day	0.375
Relock Fee	0.125

  

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		
>= 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				
LTV	CLTV	<720	>=720	
<=65	>80 & <=95	0.875	0.625	LLPA Caps for LP Open Accesss (excludes Loan Amount, Escrow Waiver, State Adjusters, MFH** Adj and High LTV Adjusters)
>65 & <=75	>80 & <=95	1.125	1.000	
>75 & <=80	>76 & <=90	1.250	1.000	
>75 & <=80	>90 & <=95	1.375	1.125	
>80 & <=90	>81 & <=95	1.375	0.875	
>90 & <=95	>90 & <=95	0.875	0.625	
ALL	> 95	1.875	1.875	

  

LLPA Caps for LP Open Accesss (excludes Loan Amount, Escrow Waiver, State Adjusters, MFH** Adj and High LTV Adjusters)	
Primary Residence with Term <= 20 and LTV >80%	0.000
Primary Residence with Term > 20 and LTV >80%	0.500
Investment & Second Home, all Terms and LTVs**	1.750
Primary Residence, all Terms, LTV <= 80%	1.750
<b>Max Lender Credit after adjustments:</b>	<b>(4.250)</b>





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

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

WesLend Portfolio Programs									
9771-30 Agency Plus 5/1 ARM			9771-30 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	(6.762)	(6.637)	9.125	(6.262)	(6.137)	9.125	(5.512)	(5.387)	
9.000	(6.512)	(6.387)	9.000	(6.012)	(5.887)	9.000	(5.262)	(5.137)	
8.875	(6.262)	(6.137)	8.875	(5.762)	(5.637)	8.875	(5.012)	(4.887)	
8.750	(6.012)	(5.887)	8.750	(5.512)	(5.387)	8.750	(4.762)	(4.637)	
8.625	(5.762)	(5.637)	8.625	(5.262)	(5.137)	8.625	(4.512)	(4.387)	
8.500	(5.512)	(5.387)	8.500	(5.012)	(4.887)	8.500	(4.262)	(4.137)	
8.375	(5.262)	(5.137)	8.375	(4.762)	(4.637)	8.375	(4.012)	(3.887)	
8.250	(5.012)	(4.887)	8.250	(4.512)	(4.387)	8.250	(3.762)	(3.637)	
8.125	(4.762)	(4.637)	8.125	(4.262)	(4.137)	8.125	(3.512)	(3.387)	
8.000	(4.512)	(4.387)	8.000	(4.012)	(3.887)	8.000	(3.262)	(3.137)	
7.875	(4.262)	(4.137)	7.875	(3.762)	(3.637)	7.875	(3.012)	(2.887)	
7.750	(4.012)	(3.887)	7.750	(3.512)	(3.387)	7.750	(2.762)	(2.637)	
7.625	(3.762)	(3.637)	7.625	(3.262)	(3.137)	7.625	(2.512)	(2.387)	
7.500	(3.512)	(3.387)	7.500	(3.012)	(2.887)	7.500	(2.262)	(2.137)	
7.375	(3.262)	(3.137)	7.375	(2.762)	(2.637)	7.375	(2.012)	(1.887)	
7.250	(3.012)	(2.887)	7.250	(2.512)	(2.387)	7.250	(1.762)	(1.637)	
7.125	(2.762)	(2.637)	7.125	(2.262)	(2.137)	7.125	(1.512)	(1.387)	
7.000	(2.512)	(2.387)	7.000	(2.012)	(1.887)	7.000	(1.262)	(1.137)	
6.875	(2.262)	(2.137)	6.875	(1.762)	(1.637)	6.875	(1.012)	(0.887)	
6.750	(2.012)	(1.887)	6.750	(1.512)	(1.387)	6.750	(0.762)	(0.637)	
6.625	(1.762)	(1.637)	6.625	(1.262)	(1.137)	6.625	(0.512)	(0.387)	
6.500	(1.512)	(1.387)	6.500	(1.012)	(0.887)	6.500	(0.262)	(0.137)	
6.375	(1.262)	(1.137)	6.375	(0.762)	(0.637)	6.375	(0.012)	0.113	
6.250	(1.012)	(0.887)	6.250	(0.512)	(0.387)	6.250	0.238	0.363	
6.125	(0.762)	(0.637)	6.125	(0.262)	(0.137)	6.125	0.488	0.613	
6.000	(0.512)	(0.387)	6.000	(0.012)	0.113	6.000	0.738	0.863	
5.875	(0.262)	(0.137)	5.875	0.238	0.363	5.875	0.988	1.113	
5.750	(0.012)	0.113	5.750	0.488	0.613	5.750	1.238	1.363	
5.625	0.238	0.363	5.625	0.738	0.863	5.625	1.613	1.738	
5.500	0.488	0.613	5.500	0.988	1.113	5.500	1.988	2.113	
5.375	0.738	0.863	5.375	1.238	1.363	5.375	2.363	2.488	
5.250	0.988	1.113	5.250	1.613	1.738	5.250	2.738	2.863	
5.125	1.238	1.363	5.125	1.988	2.113	5.125	3.113	3.238	
5.000	1.613	1.738	5.000	2.363	2.488	5.000	3.488	3.613	
4.875	1.988	2.113	4.875	2.738	2.863	4.875	3.863	3.988	
4.750	2.363	2.488	4.750	3.113	3.238	4.750	4.238	4.363	
4.625	2.738	2.863	4.625	3.488	3.613	4.625	4.613	4.738	
4.500	3.113	3.238	4.500	3.863	3.988	4.500	4.988	5.113	
4.375	3.488	3.613	4.375	4.238	4.363	4.375	5.363	5.488	
4.250	3.863	3.988	4.250	4.613	4.738	4.250	5.738	5.863	
4.125	4.238	4.363	4.125	4.988	5.113	4.125	6.113	6.238	
4.000	4.613	4.738	4.000	5.363	5.488	4.000	6.488	6.613	
3.875	4.988	5.113	3.875	5.738	5.863	3.875	6.863	6.988	
3.750	5.363	5.488	3.750	6.113	6.238	3.750	7.238	7.363	
3.625	5.738	5.863	3.625	6.488	6.613	3.625	7.613	7.738	

  

Max Price				Min Rate				
	Standard	Min Price	Margins	5/1 ARM	7/1 ARM	10/1 ARM	15yr FRM	30yr FRM
Agency Plus	100.125	97.750	3.500	4.625	4.750	5.000	4.750	5.000
Alternative Doc	100.125	97.750	4.125	5.000	5.125	5.375	5.125	5.375
Alt Investor	100.125	97.750	4.750	5.375	5.500	5.750	5.500	5.750

  

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
AgencyPlus 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 <200k	3.000	3.000	3.000	3.000	3.000	3.000	3.000
Loan Amt >=200k and <300k	1.500	1.500	1.500	1.500	1.500	1.500	1.500
Loan Amt >=300k 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 (1X30)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
Non-Warrantable Condo	0.125	0.125	0.125	0.250	0.500	0.750	1.000

  

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 30 Day Locks on approved loans with appraisals only
9971-30	10/1 Arm	9972-30	10/1 Arm	9973-30	10/1 Arm	9974-30	10/1 Arm	
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	