



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

Table of Contents		Lender Fees Are Not Included In Pricing <a href="http://www.weslendwholesale.com">www.weslendwholesale.com</a> CLICK ON "ONLINE FORMS"							
Page	Product								
<a href="#">2</a>	Conforming Fixed/LPMI								
<a href="#">3</a>	LP Conforming Arms/Home Possible/Home Ready								
<a href="#">4</a>	Agency Jumbo Fixed/Arms								
<a href="#">5</a>	Government								
<a href="#">6</a>	Jumbo								
<a href="#">7</a>	DU Refi Plus								
<a href="#">8</a>	LP Open Access								
<a href="#">9</a>	WesLend Select Programs								
<b>Lock Expiration Dates</b>		<b>Purchase Special of .25% available on:</b>							
15 day	9/5/2017	- Conventional and Government Fixed and ARM programs							
30 day	9/20/2017	- Includes High Balance Programs							
45 day	10/5/2017	- No Non-Conforming, DPA, or Home Possible Adv Plus							
60 day	10/20/2017	- Offer subject to change without notice							
		<ul style="list-style-type: none"> <li>• Rates and prices are subject to change without notice.</li> </ul>							
		<b>Extension Policies</b>							
		<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. Reforelock fee on expired locks are .125% (Fees may vary for Non Agency Programs/All Arm programs)</li> </ul>							
		<b>FHA/VA HB with FICO down to 580 Now Available.</b>							
<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>						
Nick Pantell	Southeast Regional Manager	(208) 871-0850	<a href="mailto:Nick.Pantell@weslend.com">Nick.Pantell@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 Tofslly	California Area Sales Manager	(858) 774-0272	<a href="mailto:Brian.Tofslly@weslend.com">Brian.Tofslly@weslend.com</a>						
<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	(0.677)	(0.552)	(0.402)	2.875	(0.441)	(0.316)	(0.166)	2.625	0.755	0.880	1.030	
3.750	(1.362)	(1.237)	(1.087)	3.000	(0.982)	(0.857)	(0.707)	2.750	(0.420)	(0.295)	(0.145)	
3.875	(2.321)	(2.196)	(2.046)	3.125	(1.493)	(1.368)	(1.218)	2.875	(0.769)	(0.644)	(0.494)	
4.000	(2.768)	(2.643)	(2.493)	3.250	(2.100)	(1.975)	(1.825)	3.000	(1.127)	(1.002)	(0.851)	
4.125	(3.665)	(3.540)	(3.390)	3.375	(2.544)	(2.419)	(2.269)	3.125	(1.428)	(1.303)	(1.153)	
4.250	(4.084)	(3.959)	(3.809)	3.500	(2.926)	(2.801)	(2.651)	3.250	(2.311)	(2.186)	(2.036)	
4.375	(4.497)	(4.372)	(4.222)	3.625	(3.438)	(3.313)	(3.163)	3.375	(2.605)	(2.480)	(2.330)	
4.500	(4.908)	(4.783)	(4.633)	3.750	(3.921)	(3.796)	(3.646)	3.500	(2.891)	(2.766)	(2.616)	
4.625	(5.453)	(5.328)	(5.178)	3.875	(4.442)	(4.317)	(4.167)	3.625	(3.169)	(3.044)	(2.894)	
4.750	(5.993)	(5.868)	(5.718)	4.000	(4.267)	(4.142)	(3.992)	3.750	(3.543)	(3.418)	(3.268)	
4.875	(6.340)	(6.215)	(6.065)									

  

1200-00 CF Fixed 20 Year				
Rate	15 Day	30 Day	45 day	
3.500	(1.303)	(1.178)	(1.028)	
3.625	(1.889)	(1.764)	(1.614)	
3.750	(2.374)	(2.249)	(2.099)	
3.875	(2.846)	(2.721)	(2.571)	
4.000	(3.401)	(3.276)	(3.126)	
4.125	(3.801)	(3.676)	(3.526)	
4.250	(4.357)	(4.232)	(4.082)	
4.375	(4.772)	(4.647)	(4.497)	
4.500	(5.379)	(5.254)	(5.104)	
4.625	(5.742)	(5.617)	(5.467)	

  

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
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			
1001-00	LP 30 Yr Fixed	<b>Featured Rate!!!</b>	Rate 30 Day
1201-00	LP 20 yr Fixed		
1301-00	LP 15 yr Fixed		
1011-00	30 Yr Fixed LPMI	CF 30	3.990 (2.543)
1211-00	20 Yr Fixed LPMI	CF 15	2.990 (0.757)
1311-00	15 Yr Fixed LPMI	DURP 30	3.990 (2.023)
1220-00	20 Yr Fixed LP LPMI	DURP 15	2.990 (0.637)
1020-00	30 Yr Fixed LP LPMI	Loan Amount Adjustors	
1320-00	15 Yr Fixed LP LPMI	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				1800-00				1900-00			
Cf 5/1 Libor Arm				Cf 7/1 Libor Arm				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	(0.493)	(0.368)	0.007	3.000	(0.552)	(0.352)	0.023	3.000	0.298	0.423	0.798
3.000	(0.838)	(0.713)	(0.338)	3.125	(0.975)	(0.775)	(0.400)	3.125	(0.104)	0.021	0.396
3.125	(1.187)	(1.062)	(0.687)	3.250	(1.363)	(1.163)	(0.788)	3.250	(0.596)	(0.471)	(0.096)
3.250	(1.497)	(1.372)	(0.997)	3.375	(1.747)	(1.547)	(1.172)	3.375	(1.041)	(0.916)	(0.541)
3.375	(1.804)	(1.679)	(1.304)	3.500	(2.132)	(1.932)	(1.557)	3.500	(1.487)	(1.362)	(0.987)
3.500	(2.111)	(1.986)	(1.611)	3.625	(2.517)	(2.317)	(1.942)	3.625	(1.930)	(1.805)	(1.430)
3.625	(2.418)	(2.293)	(1.918)	3.750	(2.813)	(2.613)	(2.238)	3.750	(2.278)	(2.153)	(1.778)
3.750	(2.652)	(2.527)	(2.152)	3.875	(3.099)	(2.899)	(2.524)	3.875	(2.615)	(2.490)	(2.115)
3.875	(2.878)	(2.753)	(2.378)	4.000	(3.120)	(2.920)	(2.545)				
4.000	(3.106)	(2.981)	(2.606)	4.125	(3.072)	(2.872)	(2.497)				
4.125	(3.120)	(2.995)	(2.620)	4.250	(3.217)	(3.017)	(2.642)				
<b>Risk Based Adjustments**</b>											
620 - 639											
640 - 659											
660 - 679											
680 - 699											
700 - 719											
720 - 739											
≥ 740											
<b>Cashout Adjustments</b>											
Cashout Refi & Fico 620 - 639											
Cashout Refi & Fico 640 - 659											
Cashout Refi & Fico 660 - 679											
Cashout Refi & Fico 680 - 699											
Cashout Refi & Fico 700 - 739											
Cashout Refi & Fico ≥ 740											
<b>Loan Feature Adjustments</b>											
No Escrow											
NOO											
Attach Condo term > 180											
2 Units											
3-4 Units**											
LTV > 90%											
Loan Amount 60,000 - 99,999											
Loan Amount 100,000 - 124,999											
<b>Subordinate Financing</b>											
LTV											
CLTV/HCLTV											
< 720											
≥ 720											
Lock Term Adjusters (to 30 day)											
60 day											
Lock Extensions											
7 day											
15 day											
<b>LPMI Product Codes:</b>											
1720-00 5/1 Arm LPMI											
1820-00 7/1 Arm LPMI											
1920-00 10/1 Arm LPMI											
Please refer to page 2 for LPMI self insured pricing adjustments for arms.											
** 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	(0.677)	(0.552)	(0.402)					1028-00 Home Possible 30 LPMI			
3.750	(1.362)	(1.237)	(1.087)					1029-00 Home Possible Adv 30 LPMI			
3.875	(2.321)	(2.196)	(2.046)								
4.000	(2.768)	(2.643)	(2.493)								
4.125	(3.665)	(3.540)	(3.390)								
4.250	(4.084)	(3.959)	(3.809)								
4.375	(4.497)	(4.372)	(4.222)								
4.500	(4.908)	(4.783)	(4.633)								
4.625	(5.453)	(5.328)	(5.178)								
4.750	(5.993)	(5.868)	(5.718)								
4.875	(6.340)	(6.215)	(6.065)								
<b>Home Possible 30/Home Possible Advantage 30</b>											
1022-00/1023-00											
Rate	15 Day	30 Day	45 day								
3.750	(0.762)	(0.637)	(0.487)								
3.875	(1.451)	(1.326)	(1.176)								
4.000	(2.054)	(1.929)	(1.779)								
4.125	(2.669)	(2.544)	(2.394)								
4.250	(3.302)	(3.177)	(3.027)								
4.375	(3.903)	(3.778)	(3.628)								
4.500	(4.438)	(4.313)	(4.163)								
4.625	(4.826)	(4.701)	(4.551)								
4.750	(5.374)	(5.249)	(5.099)								
4.875	(5.495)	(5.370)	(5.220)								
<b>All Home Possible Programs</b>											
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											
<b>LPMI Self-Insured Pricing Adjustments: Home Ready, Home Possible, &amp; Home Possible Advantage ONLY</b>											
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		
90.01 to 95%	30 Yr	4.930	4.630	4.370	3.350	2.740	2.360	1.910	1.410		
85.01 to 90%	30 Yr	4.420	4.220	4.060	3.010	2.490	2.080	1.680	1.200		
≤ 85%	30 Yr	1.620	1.570	1.520	1.130	0.970	0.830	0.720	0.590		
<b>Rate &amp; Term Refi *</b>											
0.000											
Cashout Refi*											
1.800											
Second Home*											
1.350											
3-4 Units Property*											
2.630											
Ln Amt > \$650,000*											
2.100											
Manufactured Homes*											
1.800											

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



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

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

AGENCY JUMBO PROGRAMS											
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	(0.487)	(0.362)	(0.212)	3.000	(0.107)	0.018	0.168	3.125	(0.384)	(0.189)	(0.009)
3.875	(1.446)	(1.321)	(1.171)	3.125	(0.518)	(0.393)	(0.243)	3.250	(0.774)	(0.574)	(0.399)
4.000	(1.793)	(1.668)	(1.518)	3.250	(1.475)	(1.350)	(1.200)	3.375	(1.160)	(0.955)	(0.785)
4.125	(2.690)	(2.565)	(2.415)	3.375	(1.869)	(1.744)	(1.594)	3.500	(1.546)	(1.337)	(1.171)
4.250	(3.109)	(2.984)	(2.834)	3.500	(2.301)	(2.176)	(2.026)	3.625	(1.934)	(1.719)	(1.559)
4.375	(3.622)	(3.497)	(3.347)	3.625	(2.813)	(2.688)	(2.538)	3.750	(2.233)	(2.012)	(1.858)
4.500	(4.033)	(3.908)	(3.758)	3.750	(3.421)	(3.296)	(3.146)	3.875	(2.521)	(2.294)	(2.146)
4.625	(4.578)	(4.453)	(4.303)	3.875	(3.942)	(3.817)	(3.667)	4.000	(2.811)	(2.578)	(2.436)
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	(0.081)	0.035	0.294	3.875	(0.751)	(0.626)	(0.476)	3.250	(0.592)	(0.287)	(0.137)
3.000	(0.428)	(0.312)	(0.053)	4.000	(1.354)	(1.229)	(1.079)	3.375	(1.132)	(0.827)	(0.677)
3.125	(0.775)	(0.659)	(0.400)	4.125	(1.969)	(1.844)	(1.694)	3.500	(1.494)	(1.189)	(1.039)
3.250	(1.083)	(0.967)	(0.708)	4.250	(2.602)	(2.477)	(2.327)	3.625	(2.006)	(1.701)	(1.551)
3.375	(1.389)	(1.272)	(1.014)	4.375	(3.203)	(3.078)	(2.928)	3.750	(2.539)	(2.234)	(2.084)
3.500	(1.694)	(1.577)	(1.319)	4.500	(3.238)	(3.113)	(2.963)	3.875	(3.060)	(2.755)	(2.605)
3.625	(2.001)	(1.883)	(1.626)	4.625	(3.626)	(3.501)	(3.351)	4.000	(2.991)	(2.686)	(2.536)
3.750	(2.237)	(2.116)	(1.862)	4.750	(4.174)	(4.049)	(3.899)	4.125	(3.509)	(3.204)	(3.054)
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	(0.237)	(0.112)	0.038	3.125	(0.268)	(0.143)	0.007	5/7 DAY	0.150	0.250	
3.875	(1.196)	(1.071)	(0.921)	3.250	(1.225)	(1.100)	(0.950)	10 DAY	0.250	----	
4.000	(1.543)	(1.418)	(1.268)	3.375	(1.619)	(1.494)	(1.344)	15 DAY	0.375	0.350	
4.125	(2.440)	(2.315)	(2.165)	3.500	(2.051)	(1.926)	(1.776)	Relock Fee	0.125		
4.250	(2.859)	(2.734)	(2.584)	3.625	(2.563)	(2.438)	(2.288)	5/1 Arm	Margin	2.250	
4.375	(3.372)	(3.247)	(3.097)	3.750	(3.171)	(3.046)	(2.896)		Caps	2/2/5	
4.500	(3.783)	(3.658)	(3.508)	3.875	(3.692)	(3.567)	(3.417)	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	* Risk Based Adjustments only applies to loan terms > 15 years.					
3-4 UNITS				1.000	1.000	** Credit Policy Guidelines vary between FNMA Agency Jumbo and FHLMC Super Conforming programs. Please refer to guidelines for limitations.					
NCO	LTV<=75.00			2.250	2.250						
NCO	LTV 75.01-80.00	Purchase only		3.500	3.500	Max Rebate after adjustments FIXED: (3.500)					
NCO	LTV 80.01-85.00	Purchase only		n/a	n/a	MaxRebate after adjustments ARMS: (2.750)					
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	75.01-90	AJ RP 30	3.990	(1.318)		
FICO < 720		CLTV 76.01 - 95		0.500	0.750	1.000	AJ RP 15	3.490	(1.826)		
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	(1.568)
AJ 15	3.490	(2.076)
AJ RP 30	3.990	(1.318)
AJ RP 15	3.490	(1.826)



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

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

GOVERNMENT PROGRAMS												
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	
3.625	(2.793)	(2.668)	(2.518)	3.625	(2.557)	(2.432)	(2.282)	3.000	(1.680)	(1.555)	(1.405)	
3.750	(3.977)	(3.852)	(3.702)	3.750	(3.259)	(3.134)	(2.984)	3.125	(1.893)	(1.768)	(1.618)	
3.875	(4.089)	(3.964)	(3.814)	3.875	(3.757)	(3.632)	(3.482)	3.250	(2.605)	(2.480)	(2.330)	
4.000	(4.954)	(4.829)	(4.679)	4.000	(4.238)	(4.113)	(3.963)	3.375	(2.970)	(2.845)	(2.695)	
4.125	(4.952)	(4.827)	(4.677)	4.125	(4.672)	(4.547)	(4.397)	3.500	(3.136)	(3.011)	(2.861)	
4.250	(5.186)	(5.061)	(4.911)	4.250	(4.957)	(4.832)	(4.682)	3.625	(3.301)	(3.176)	(3.026)	
4.375	(4.971)	(4.846)	(4.696)	4.375	(4.843)	(4.718)	(4.568)	3.750	(3.734)	(3.609)	(3.459)	
4.500	(5.307)	(5.182)	(5.032)	4.500	(5.180)	(5.055)	(4.905)	3.875	(4.068)	(3.943)	(3.793)	
FHA/VA High Balance 30 Year Fixed				FHA/VA High Balance 15 Year Fixed				FHA / VA 5-1 ARM				
Program Codes: 8033 / 6033				Program Codes: 8333 / 6333				Program Codes: 8700 / 6700				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	25 Day	40 Day	55 Day	
3.875	(3.089)	(2.964)	(2.814)	3.000	(0.680)	(0.555)	(0.405)	2.875	(0.167)	0.113	0.238	
4.000	(3.954)	(3.829)	(3.679)	3.125	(0.893)	(0.768)	(0.618)	3.000	(0.245)	0.035	0.160	
4.125	(3.952)	(3.827)	(3.677)	3.250	(1.355)	(1.230)	(1.080)	3.125	(0.417)	(0.137)	(0.012)	
4.250	(3.936)	(3.811)	(3.661)	3.375	(1.720)	(1.595)	(1.445)	3.250	(0.886)	(0.606)	(0.481)	
4.375	(3.721)	(3.596)	(3.446)	3.500	(1.886)	(1.761)	(1.611)	3.375	(1.199)	(0.919)	(0.794)	
4.500	(4.057)	(3.932)	(3.782)	3.625	(2.051)	(1.926)	(1.776)	3.500	(1.401)	(1.121)	(0.996)	
4.625	(4.295)	(4.170)	(4.020)	3.750	(2.109)	(1.984)	(1.834)	3.625	(1.418)	(1.138)	(1.013)	
4.750	(4.659)	(4.534)	(4.384)	3.875	(2.443)	(2.318)	(2.168)	Margin:2.00		Caps: 1/5		
FHA / VA First Advantage 30				FHA / VA First Advantage High Bal 30								
Program Codes: 8059/6059				Program Codes: 8052/6052								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day					
3.875	(3.219)	(3.094)	(2.944)	3.750	(1.272)	(1.147)	(0.997)					
4.000	(3.820)	(3.695)	(3.545)	3.875	(1.877)	(1.752)	(1.602)					
4.125	(4.158)	(4.033)	(3.883)	4.000	(2.328)	(2.203)	(2.053)					
4.250	(4.179)	(4.054)	(3.904)	4.125	(2.715)	(2.590)	(2.440)					
4.375	(3.975)	(3.850)	(3.700)	4.250	(2.817)	(2.692)	(2.542)					
4.500	(4.262)	(4.137)	(3.987)	4.375	(3.112)	(2.987)	(2.837)					
4.625	(4.531)	(4.406)	(4.256)	4.500	(3.499)	(3.374)	(3.224)					
4.750	(4.460)	(4.335)	(4.185)	4.625	(3.668)	(3.543)	(3.393)					
Government Price Adjustments				USDA/GRH Price Adjustments				Max Note Rate: 4.500%				
VA Loans				0.250				Loan Amount 60,000 - 75,000				1.000
								Loan Amount 75,001 - 100,000				0.250
								Loan Amount 150,001 - 200,000				0.000
								Loan Amount > 200,000				0.000
FHA Streamline All LTV ranges (Includes High Balance)				0.250				No FICO/Non-Traditional Credit				3.000
Fico 580 - 599	FHA/VA			2.750			Fico 620 to 639			1.500		
Fico 600 - 619	FHA/VA			2.250			Fico 640 to 659			0.750		
Fico 620 - 639	FHA/VA			1.250			Fico 660 to 679			0.250		
Fico 640 - 659	FHA/VA			0.250			Fico 680 to 699			0.000		
Fico 660 - 679	FHA/VA			0.000			Fico 700 to 719			(0.125)		
Fico 680 - 699	FHA/VA			0.000			Fico 720 +			(0.250)		
Fico >= 700	FHA/VA			(0.125)			Manufactured Home (new units only)			3.000		
Manufactured Homes (See program guidelines for state eligibility)				1.750								
2.4 Units				FHA/VA								0.000
Loan Amounts \$60,001 - \$75,000				FHA/VA								0.500
Loan Amounts \$75,001 - \$100,000				FHA/VA								0.250
Loan Amounts \$100,001 - \$125,000				FHA/VA								0.125
Loan Amounts \$125,001 - \$299,999				FHA/VA								0.000
Loan Amounts \$300,000 - \$424,100				FHA/VA								(0.125)
Loan Amounts > \$636,150				FHA/VA								0.250
WesLend FHA Lender ID				2323400005								
WesLend VA Lender ID				9026880000								
Lock Ext per diem 0.025				Relock Fee 0.125								
Lock Ext				Fixed				Arms				
7 day				0.150				7 day				0.250
10 day				0.250				15 day				0.450
15 day				0.375								
				Lock Term to 30 Day Price								
				60 Day				0.300				
								FHA/VA First Advantage Price Adjustments				
								Loan Amounts \$60,001 - \$75,000				FHA/VA First Adv 0.500
								Loan Amounts \$75,001 - \$100,000				FHA/VA First Adv 0.250
								Loan Amounts \$100,001 - \$125,000				FHA/VA First Adv 0.125
								Loan Amounts \$125,001 - \$299,999				FHA/VA First Adv 0.000
								Loan Amounts \$300,000 - \$424,100				FHA/VA First Adv (0.125)
								Loan Amounts > \$636,150				FHA/VA First Adv 0.250
								Fico 550 - 599				FHA/VA First Adv 2.750
								Fico 600 - 619				FHA/VA First Adv 2.250
								Fico 620 - 639				FHA/VA First Adv 1.250
								Fico 640 - 659				FHA/VA First Adv 0.250
								Fico 660 - 679				FHA/VA First Adv 0.000
								Fico 680 - 699				FHA/VA First Adv 0.000
								Fico >= 700				FHA/VA First Adv (0.125)
								FHA/VA High Bal FICO <= 679 *in addition to above FICO Adj				0.625
								Manual Underwrite w/FICO >=640				FHA/VA First Adv 0.375
								Manual Underwrite w/FICO <640				FHA/VA First Adv 0.750



**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!**

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	780+	<=60	60.01-70	70.01-75	75.01-80						
4.125 (0.889) (0.792)			3.875 (0.512) (0.415)			760-779	-0.375	-0.250	-0.250	-0.125						
4.250 (1.389) (1.292)			4.000 (0.887) (0.790)			740-759	-0.250	0.000	0.125	0.375						
4.375 (1.889) (1.792)			4.125 (1.263) (1.165)			720-739	0.000	0.125	0.250	0.750						
4.500 (2.264) (2.167)			4.250 (1.638) (1.540)			700-719	0.125	0.375	0.500	1.000						
4.625 (2.639) (2.542)			4.375 (2.013) (1.915)			Loan Amount <= \$424,100					N/A					
4.750 (3.014) (2.917)			4.500 (2.325) (2.227)			Loan Amount > \$424,100 and <= \$625,000					0.000					
4.875 (3.389) (3.292)						Loan Amount >=\$1,000,000					-0.125					
5.000 (3.764) (3.667)						Cash-out Refinance LTV <=50%					0.125					
						Cash-out Refinance LTV > 50% <=60%					0.250					
						Cash-out Refinance LTV > 60%					0.375					
3719-05 NC 5-1 Reduced Rate			3819-05 NC 7-1 Reduced Rate			Refinance Fixed 30 & 20					0.375					
3700-05 Add 0.250 to the rate			3800-05 Add 0.250 to the rate			Refinance Arms					0.250					
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Refinance Fixed 15					0.250					
3.125 (0.360) 0.457			3.500 (0.640) (0.543)			20 Yr Term (3219/3200)					add to 30 Yr price! -0.500					
3.250 (0.015) 0.082			3.625 (1.016) (0.918)			2 units					0.000					
3.375 (0.390) (0.293)			3.750 (1.391) (1.293)			3 units					0.375					
3.500 (0.765) (0.668)			3.875 (1.766) (1.668)			4 units					1.000					
3.625 (1.141) (1.043)			4.000 (2.078) (1.981)			Second Home					0.250					
3.750 (1.516) (1.418)			4.125 (2.391) (2.293)			Investment					1.750					
3.875 (1.891) (1.793)			4.250 (2.703) (2.606)			> Cannot be locked until Weslend approval is obtained.										
4.000 (2.203) (2.106)						15 Day Lock Term					add to 45 day price -0.200					
Margin: 2.25 Caps: 2/2/5			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						Lock Extension Fees:					15 DAY 0.375					
3900-05 Add 0.250 to the rate						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!										
Rate	30 Day	45 Day				Max Lender Credit after adjustments:					(2.150)					
3.625 (0.145) (0.048)																
3.750 (0.520) (0.423)																
3.875 (0.895) (0.798)																
4.000 (1.270) (1.173)																
4.125 (1.645) (1.548)																
4.250 (1.959) (1.861)																
4.375 (2.270) (2.173)																
4.500 (2.584) (2.486)																
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					
4.125 (0.976) (0.920) (0.863)				3.500 0.375 0.423 0.470				3.375 (0.216) (0.060) 0.096								
4.250 (1.475) (1.417) (1.359)				3.625 (0.067) (0.018) 0.031				3.500 (0.469) (0.313) (0.157)								
4.375 (1.935) (1.875) (1.815)				3.750 (0.485) (0.434) (0.383)				3.625 (0.697) (0.541) (0.385)								
4.500 (2.359) (2.297) (2.235)				3.875 (0.824) (0.771) (0.718)				3.750 (0.914) (0.758) (0.602)								
4.625 (2.758) (2.694) (2.631)				4.000 (1.007) (0.952) (0.897)				3.875 (1.157) (1.001) (0.845)								
4.750 (3.072) (3.006) (2.941)				4.125 (1.007) (0.952) (0.897)				4.000 (1.372) (1.216) (1.059)								
4.875 (3.290) (3.222) (3.155)				4.250 (1.007) (0.952) (0.897)				4.125 (1.484) (1.328) (1.172)								
				4.375 (1.007) (0.952) (0.897)				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 (0.253) (0.097) 0.060				3.750 (0.177) (0.021) 0.135												
3.500 (0.547) (0.391) (0.235)				3.875 (0.444) (0.288) (0.132)												
3.625 (0.785) (0.629) (0.472)				4.000 (0.766) (0.610) (0.453)												
3.750 (0.983) (0.827) (0.671)				4.125 (0.993) (0.837) (0.681)												
3.875 (1.215) (1.059) (0.903)				4.250 (1.251) (1.095) (0.939)												
4.000 (1.475) (1.319) (1.163)				4.375 (1.545) (1.389) (1.233)												
4.125 (1.627) (1.471) (1.314)				4.500 (1.545) (1.389) (1.233)												
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	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)																
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		101.600												
		3300-21		100.600												
		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 DURefPlus			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	(0.850)	(0.767)	3.000	(0.799)	(0.737)	Rate	15 Day	30 Day	Rate	25 Day	55 Day
3.875	(1.512)	(1.422)	3.125	(1.263)	(1.198)	3.250	(0.767)	(0.701)	2.750	0.217	0.517
4.000	(2.215)	(2.123)	3.250	(1.820)	(1.755)	3.375	(1.323)	(1.254)	2.875	(0.129)	0.171
4.125	(2.875)	(2.782)	3.375	(2.266)	(2.197)	3.500	(1.868)	(1.796)	3.000	(0.475)	(0.175)
4.250	(3.484)	(3.389)	3.500	(2.704)	(2.631)	3.625	(2.354)	(2.278)	3.125	(0.824)	(0.524)
4.375	(4.049)	(3.952)	3.625	(3.131)	(3.055)	3.750	(2.812)	(2.733)	3.250	(1.134)	(0.834)
4.500	(4.448)	(4.360)	3.750	(3.548)	(3.468)	3.875	(3.222)	(3.139)	3.375	(1.441)	(1.141)
4.625	(5.047)	(4.958)	3.875	(3.921)	(3.838)	4.000	(3.571)	(3.490)	3.500	(1.748)	(1.448)
4.750	(5.590)	(5.498)							3.625	(2.056)	(1.756)
4.875	(6.088)	(5.995)							3.750	(2.291)	(1.991)
5.000	(6.397)	(6.313)							3.875	(2.518)	(2.218)
1045-00 30 Yr Fixed DURefPlus			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	(1.500)	(1.408)	4.000	(0.750)	(0.658)	3.375	(0.682)	(0.613)	3.000	(0.173)	0.127
4.125	(2.345)	(2.251)	4.125	(1.641)	(1.547)	3.500	(1.240)	(1.168)	3.125	(0.597)	(0.297)
4.250	(3.056)	(2.960)	4.250	(2.368)	(2.273)	3.625	(1.729)	(1.653)	3.250	(0.985)	(0.685)
4.375	(3.693)	(3.606)	4.375	(2.988)	(2.891)	3.750	(2.187)	(2.108)	3.375	(1.369)	(1.069)
4.500	(4.693)	(4.605)	4.500	(3.887)	(3.799)	3.875	(2.597)	(2.514)	3.500	(1.755)	(1.455)
4.625	(5.460)	(5.370)	4.625	(4.695)	(4.605)	4.000	(3.006)	(2.925)	3.625	(2.140)	(1.840)
4.750	(6.094)	(6.003)	4.750	(5.344)	(5.253)	4.125	(3.423)	(3.339)	3.750	(2.437)	(2.137)
									3.875	(2.724)	(2.424)
									4.000	(2.945)	(2.645)
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	2.500
640 - 659	0.500	1.250	2.000	2.250	2.250	2.250	2.000	1.750	1.750	1.750	1.750
660 - 679	0.000	1.000	1.500	1.750	1.750	1.750	1.500	1.250	1.250	1.250	1.250
680 - 699	0.000	0.500	0.750	0.750	0.750	0.750	0.500	0.500	0.500	0.500	0.500
700 - 719	0.000	0.500	0.750	0.750	0.750	0.500	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	0.000	0.000
>= 740	0.000	0.250	0.250	0.250	0.000	0.000	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)					All					
Loan Amount 60,000 - 100,000	All					0.500					
Loan Amount 100,001 - 125,000	All					0.150					
High LTV	LTV 95.01-97					All					
High LTV	LTV > 97					All					
Arm	LTV 90.01-105					All					
Loans with MI Transfer*	(Genworth, MGIC, Radian, PMI, RMC, US, Trad)					All					
Investment	LTV <=75					All					
Investment	LTV 75.01-80					All					
Investment	LTV >80.00					All					
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 85.01-95 CLTV/HCLTV 90.01-95 FICO < 720					0.500					
Sub Fin.	LTV 75.01-80 CLTV/HCLTV 76.01-80 FICO < 720					0.250					
Sub Fin.	CLTV/HCLTV > 95					1.500					
Relock Fee	0.125					Extensions Fixed Arms					
Lock Term Adjustments	Per diem 0.025 per day					7 Days 0.150 0.250					
40-45 Day (add to 30 day)	0.150					10 Days 0.250					
55-60 Day (add to 30 day)	0.300					15 Days 0.375 0.375					
20 Year Term Price Improvement by Note Rate						Note Rate DURP <= 105 DURP >105 DURP > 125					
3.250 to 3.625						(1.000) (1.125) (1.250)					
3.750 to 4.125						(0.750) (0.750) (0.750)					
> 4.250						(0.625) (0.250) (0.250)					
Max Lender Credit after adjustments FIXED:						(4.250)					
Max Lender Credit after adjustments ARMS:						(2.750)					
Program Codes for MI Transfer (Genworth, MGIC, Radian)											
1041/1241/1341:						30/20/15 Yr DU Refi+ w/ MI Transfer					
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	(0.607)	(0.482)	(0.332)	3.500	(0.583)	(0.458)	(0.308)	3.125	(0.976)	(0.851)	(0.701)
3.875	(1.296)	(1.171)	(1.021)	3.625	(1.305)	(1.180)	(1.030)	3.250	(1.537)	(1.412)	(1.262)
4.000	(1.899)	(1.774)	(1.624)	3.750	(1.973)	(1.848)	(1.698)	3.375	(2.077)	(1.952)	(1.802)
4.125	(2.514)	(2.389)	(2.239)	3.875	(2.593)	(2.468)	(2.318)	3.500	(2.439)	(2.314)	(2.164)
4.250	(3.147)	(3.022)	(2.872)	4.000	(3.236)	(3.111)	(2.961)	3.625	(2.951)	(2.826)	(2.676)
4.375	(3.748)	(3.623)	(3.473)	4.125	(3.297)	(3.172)	(3.022)	3.750	(3.484)	(3.359)	(3.209)
4.500	(4.283)	(4.158)	(4.008)	4.250	(3.903)	(3.778)	(3.628)	3.875	(4.005)	(3.880)	(3.730)
4.625	(4.671)	(4.546)	(4.396)	4.375	(4.461)	(4.336)	(4.186)	4.000	(3.811)	(3.686)	(3.536)

  

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	90 Day
4.000	(1.104)	(0.979)	(0.829)	3.125	(0.062)	0.243	0.393		0.300
4.125	(1.719)	(1.594)	(1.444)	3.250	(0.342)	(0.037)	0.113		
4.250	(2.352)	(2.227)	(2.077)	3.375	(0.882)	(0.577)	(0.427)		
4.375	(2.953)	(2.828)	(2.678)	3.500	(1.244)	(0.939)	(0.789)		
4.500	(2.988)	(2.863)	(2.713)	3.625	(1.756)	(1.451)	(1.301)		
4.625	(3.376)	(3.251)	(3.101)	3.750	(2.289)	(1.984)	(1.834)		
4.750	(3.924)	(3.799)	(3.649)	3.875	(2.810)	(2.505)	(2.355)		
4.875	(4.424)	(4.299)	(4.149)	4.000	(2.741)	(2.436)	(2.286)		

  

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	<b>High LTV Adjustors</b>		
attach Condo*	0.000	0.000	0.000	0.750	0.750	0.750	<b>Product</b>	<b>LTV</b>	
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	<b>30 Year</b>	0.750	0.625
3-4 Units	1.000	1.000	1.000	1.000	1.500	2.000	<b>20 Year</b>	-0.500	-0.625
MFH	0.500	0.500	0.500	0.500	0.500	0.500	<b>15 Year</b>	-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	<b>LLPA Caps for LP Open Access</b> (excludes Loan Amount, Escrow Waiver, State Adjustors, MFH** Adj and High LTV Adjustors)
>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	

  

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	(7.512)	(7.387)	9.125	(6.762)	(6.637)	9.125	(6.012)	(5.887)	
9.000	(7.262)	(7.137)	9.000	(6.512)	(6.387)	9.000	(5.762)	(5.637)	
8.875	(7.012)	(6.887)	8.875	(6.262)	(6.137)	8.875	(5.512)	(5.387)	
8.750	(6.762)	(6.637)	8.750	(6.012)	(5.887)	8.750	(5.262)	(5.137)	
8.625	(6.512)	(6.387)	8.625	(5.762)	(5.637)	8.625	(5.012)	(4.887)	
8.500	(6.262)	(6.137)	8.500	(5.512)	(5.387)	8.500	(4.762)	(4.637)	
8.375	(6.012)	(5.887)	8.375	(5.262)	(5.137)	8.375	(4.512)	(4.387)	
8.250	(5.762)	(5.637)	8.250	(5.012)	(4.887)	8.250	(4.262)	(4.137)	
8.125	(5.512)	(5.387)	8.125	(4.762)	(4.637)	8.125	(4.012)	(3.887)	
8.000	(5.262)	(5.137)	8.000	(4.512)	(4.387)	8.000	(3.762)	(3.637)	
7.875	(5.012)	(4.887)	7.875	(4.262)	(4.137)	7.875	(3.512)	(3.387)	
7.750	(4.762)	(4.637)	7.750	(4.012)	(3.887)	7.750	(3.262)	(3.137)	
7.625	(4.512)	(4.387)	7.625	(3.762)	(3.637)	7.625	(3.012)	(2.887)	
7.500	(4.262)	(4.137)	7.500	(3.512)	(3.387)	7.500	(2.762)	(2.637)	
7.375	(4.012)	(3.887)	7.375	(3.262)	(3.137)	7.375	(2.512)	(2.387)	
7.250	(3.762)	(3.637)	7.250	(3.012)	(2.887)	7.250	(2.262)	(2.137)	
7.125	(3.512)	(3.387)	7.125	(2.762)	(2.637)	7.125	(2.012)	(1.887)	
7.000	(3.262)	(3.137)	7.000	(2.512)	(2.387)	7.000	(1.762)	(1.637)	
6.875	(3.012)	(2.887)	6.875	(2.262)	(2.137)	6.875	(1.512)	(1.387)	
6.750	(2.762)	(2.637)	6.750	(2.012)	(1.887)	6.750	(1.262)	(1.137)	
6.625	(2.512)	(2.387)	6.625	(1.762)	(1.637)	6.625	(1.012)	(0.887)	
6.500	(2.262)	(2.137)	6.500	(1.512)	(1.387)	6.500	(0.762)	(0.637)	
6.375	(2.012)	(1.887)	6.375	(1.262)	(1.137)	6.375	(0.512)	(0.387)	
6.250	(1.762)	(1.637)	6.250	(1.012)	(0.887)	6.250	(0.262)	(0.137)	
6.125	(1.512)	(1.387)	6.125	(0.762)	(0.637)	6.125	(0.012)	0.113	
6.000	(1.262)	(1.137)	6.000	(0.512)	(0.387)	6.000	0.238	0.363	
5.875	(1.012)	(0.887)	5.875	(0.262)	(0.137)	5.875	0.488	0.613	
5.750	(0.762)	(0.637)	5.750	(0.012)	0.113	5.750	0.738	0.863	
5.625	(0.512)	(0.387)	5.625	0.238	0.363	5.625	0.988	1.113	
5.500	(0.262)	(0.137)	5.500	0.488	0.613	5.500	1.363	1.488	
5.375	(0.012)	0.113	5.375	0.738	0.863	5.375	1.738	1.863	
5.250	0.238	0.363	5.250	0.988	1.113	5.250	2.113	2.238	
5.125	0.488	0.613	5.125	1.363	1.488	5.125	2.488	2.613	
5.000	0.738	0.863	5.000	1.738	1.863	5.000	2.863	2.988	
4.875	0.988	1.113	4.875	2.113	2.238	4.875	3.238	3.363	
4.750	1.363	1.488	4.750	2.488	2.613	4.750	3.613	3.738	
4.625	1.738	1.863	4.625	2.863	2.988	4.625	3.988	4.113	
4.500	2.113	2.238	4.500	3.238	3.363	4.500	4.363	4.488	
4.375	2.488	2.613	4.375	3.613	3.738	4.375	4.738	4.863	
4.250	2.863	2.988	4.250	3.988	4.113	4.250	5.113	5.238	
4.125	3.238	3.363	4.125	4.363	4.488	4.125	5.488	5.613	
4.000	3.613	3.738	4.000	4.738	4.863	4.000	5.863	5.988	
3.875	3.988	4.113	3.875	5.113	5.238	3.875	6.238	6.363	
3.750	4.363	4.488	3.750	5.488	5.613	3.750	6.613	6.738	
3.625	4.738	4.863	3.625	5.863	5.988	3.625	6.988	7.113	
3.500	5.113	5.238	3.500	6.238	6.363	3.500	7.363	7.488	
Max Price			Min Rate						
	Standard	Min Price	Margins	5/1 ARM	7/1 ARM	10/1 ARM	15yr FRM	30yr FRM	
Agency Plus	100.375	97.750	3.500	4.625	4.750	5.000	4.750	5.000	
Alternative Doc	100.375	97.750	4.125	5.000	5.125	5.375	5.125	5.375	
Alt Investor	100.375	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 Rate)	0.250	0.250	0.250	0.250	0.250	0.250	0.250		
10/1 ARM (Add to 5/1 Rate)	0.625	0.625	0.625	0.625	0.625	0.625	0.625		
15yr FRM (Add to 5/1 Rate)	0.125	0.125	0.125	0.125	0.125	0.125	0.125		
30yr FRM (Add to 5/1 Rate)	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		
Multiple Financed Properties (5-10)	0.125	0.125	0.125	0.125	0.250	0.250	0.250		
Foreign National	1.000	1.000	1.000	n/a	n/a	n/a	n/a		
Loan Amt >=100k and <200k	4.000	4.000	4.000	4.000	4.000	4.000	4.000		
Loan Amt >=200k and <300k	1.875	1.875	1.875	1.875	1.875	1.875	1.875		
Loan Amt >=300k and <400k	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
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)		
Full Doc (1X30)	0.125	0.125	0.125	0.250	0.500	0.750	1.000		
Alt Doc (1X30)	0.125	0.125	0.125	0.250	0.750	1.250	1.750		
Non-Warrantable Condo	0.750	0.750	0.750	1.000	1.250	1.500	1.750		
Additional Codes						Notes			
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		
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		