



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

Table of Contents		Lender Fees Are Not Included In Pricing																
Page	Product	<p><a href="http://www.weslendwholesale.com">www.weslendwholesale.com</a></p> <p>CLICK ON *ONLINE FORMS*</p> <p><b>New Locks</b></p> <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 <a href="http://www.weslendwholesale.com">www.weslendwholesale.com</a>.</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> <li>Rates and prices are subject to change without notice.</li> </ul> <p><b>Extension Policies</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>See specific Program for extension cost and terms available. Extension requests should be emailed to <a href="mailto:Lockdesk@weslend.com">Lockdesk@weslend.com</a></li> <li>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)</li> </ul> <p><b>FHA/VA HB with FICO down to 580 Now Available.</b></p>																
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<b>Lock Expiration Dates</b>																		
15 day	5/5/2018																	
30 day	5/20/2018																	
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60 day	6/19/2018																	
<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									
<b>Loan Amounts Greater than \$636,150 require fees to be charged on the back end.</b>																		
<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>															
<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><a href="mailto:info@weslend.com">info@weslend.com</a></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><a href="mailto:support@weslend.com">support@weslend.com</a></td> </tr> <tr> <td>Lock Desk</td> <td>Ph: (877) 945-4105 X 3 Ex: (949) 313-1741</td> <td><a href="mailto:lockdesk@weslend.com">lockdesk@weslend.com</a></td> </tr> </tbody> </table>				Contact Numbers	Phone #	Email Address	Main	(877) 945-4105	<a href="mailto:info@weslend.com">info@weslend.com</a>	Submissions	(877) 945-4105 X 1		Broker Support	(877) 945-4105 X 8	<a href="mailto:support@weslend.com">support@weslend.com</a>	Lock Desk	Ph: (877) 945-4105 X 3 Ex: (949) 313-1741	<a href="mailto:lockdesk@weslend.com">lockdesk@weslend.com</a>
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<p><b>Lender fees are not applicable if you select the Lender Fee Buyout.</b></p> <p>Conv. FHA, VA &amp; USDA Fee Sheet: <a href="http://www.weslendwholesale.com">www.weslendwholesale.com</a> 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	5.986	6.111	6.261	3.250	1.724	1.849	1.999	3.250	1.073	1.198	1.348	
3.500	4.881	5.006	5.156	3.375	1.117	1.242	1.392	3.375	0.716	0.841	0.991	
3.625	3.812	3.937	4.087	3.500	0.705	0.830	0.980	3.500	0.360	0.485	0.635	
3.750	2.791	2.916	3.066	3.625	0.152	0.277	0.427	3.625	0.077	0.202	0.352	
3.875	2.008	2.133	2.283	3.750	(0.398)	(0.273)	(0.123)	3.750	(0.711)	(0.586)	(0.436)	
4.000	1.155	1.280	1.430	3.875	(0.989)	(0.864)	(0.714)	3.875	(1.053)	(0.928)	(0.778)	
4.125	0.361	0.486	0.636	4.000	(1.412)	(1.287)	(1.137)	4.000	(1.391)	(1.266)	(1.116)	
4.250	(0.297)	(0.172)	(0.022)	4.125	(2.074)	(1.949)	(1.799)	4.125	(1.672)	(1.547)	(1.397)	
4.375	(1.012)	(0.887)	(0.737)	4.250	(2.299)	(2.174)	(2.024)	4.250	(2.141)	(2.016)	(1.866)	
4.500	(1.687)	(1.562)	(1.412)	4.375	(2.645)	(2.520)	(2.370)	4.375	(2.480)	(2.355)	(2.205)	
4.625	(2.392)	(2.267)	(2.117)	4.500	(2.891)	(2.766)	(2.616)					
4.750	(2.886)	(2.761)	(2.611)									
4.875	(3.562)	(3.437)	(3.287)									
5.000	(3.962)	(3.837)	(3.687)									
5.125	(4.571)	(4.446)	(4.296)									
5.250	(5.121)	(4.996)	(4.846)									
5.375	(5.508)	(5.383)	(5.233)									

  

1200-00 CF Fixed 20 Year			
Rate	15 Day	30 Day	45 day
3.750	2.095	2.220	2.370
3.875	1.332	1.457	1.607
4.000	0.673	0.798	0.948
4.125	0.172	0.297	0.447
4.250	(0.311)	(0.186)	(0.036)
4.375	(0.773)	(0.648)	(0.498)
4.500	(1.606)	(1.481)	(1.331)
4.625	(2.102)	(1.977)	(1.827)
4.750	(2.911)	(2.786)	(2.636)
4.875	(3.333)	(3.208)	(3.058)

  

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			
<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			
<b>Loan Feature Adjustments</b>	<=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			
<b>LTV Range</b>	<b>CLTV Range</b>	<b>Fico &lt;720</b>	<b>Fico &gt;=720</b>								
≤ 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%								
<b>LPMI Self-Insured Pricing Adjustments: 30, 20, 15 Yr Fixed, 5/1, 7/1, &amp; 10/1 ARMs only</b>											
<b>LTV</b>	<b>Term</b>	<b>620-639</b>	<b>640-659</b>	<b>660-679</b>	<b>680-699</b>	<b>700-719</b>	<b>720-739</b>	<b>740 - 759</b>	<b>&gt;= 760</b>		
95.01 to 97%	30 Yr	8.530	7.830	7.220	5.480	4.420	3.730	2.980	2.160		
	<=20 Yr	4.830	4.530	4.260	3.290	2.700	2.280	1.840	1.370		
90.01 to 95%	30 Yr	5.830	5.480	5.160	3.940	3.210	2.750	2.220	1.600		
	<=20 Yr	3.410	3.250	3.120	2.420	2.010	1.730	1.420	1.060		
85.01 to 90%	30 Yr	4.420	4.220	4.060	3.010	2.490	2.080	1.680	1.200		
	<=20 Yr	2.650	2.570	2.490	1.880	1.590	1.340	1.110	0.830		
≤ 85%	30 Yr	1.620	1.570	1.520	1.130	0.970	0.830	0.720	0.590		
	<=20 Yr	1.060	1.050	1.020	0.790	0.690	0.620	0.560	0.480		
Rate & Term Refi *		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Cashout Refi*		1.800	1.650	1.500	1.050	0.850	0.700	0.600	0.540		
Second Home*		1.350	1.270	1.230	0.700	0.600	0.490	0.390	0.360		
3-4 Units Property*		2.630	2.000	1.900	1.750	1.500	1.330	1.190	1.020		
Ln Amt > \$650,000*		2.100	1.800	1.500	1.200	0.900	0.750	0.660	0.600		
Manufactured Homes*		1.800	1.650	1.500	1.050	0.850	0.700	0.600	0.540		
Max Lender Credit after adjustments:		(4.250)							Min. Loan Amount (for all products)		\$60,000

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

LP/LPMI Product Codes	Rate	30 Day
1001-00 LP 30 Yr Fixed	3.990	1.380
1201-00 LP 20 yr Fixed	2.990	#N/A
1301-00 LP 15 yr Fixed	3.990	2.639
1011-00 30 Yr Fixed LPMI	2.990	3.370
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**

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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	1.333	1.458	1.833	3.375	1.332	1.457	1.832	3.375	2.278	2.403	2.778
3.375	0.990	1.115	1.490	3.500	0.947	1.072	1.447	3.500	1.880	2.005	2.380
3.500	0.647	0.772	1.147	3.625	0.562	0.687	1.062	3.625	1.467	1.592	1.967
3.625	0.302	0.427	0.802	3.750	0.182	0.307	0.682	3.750	0.876	1.001	1.376
3.750	(0.038)	0.087	0.462	3.875	(0.199)	(0.074)	0.301	3.875	0.407	0.532	0.907
3.875	(0.380)	(0.255)	0.120	4.000	(0.582)	(0.457)	(0.082)	4.000	0.021	0.146	0.521
4.000	(0.723)	(0.598)	(0.223)	4.125	(0.965)	(0.840)	(0.465)	4.125	(0.461)	(0.336)	0.039
4.125	(1.067)	(0.942)	(0.567)	4.250	(1.243)	(1.118)	(0.743)	4.250	(0.844)	(0.719)	(0.344)
4.250	(1.328)	(1.203)	(0.828)	4.375	(1.507)	(1.382)	(1.007)	4.375	(1.211)	(1.086)	(0.711)
4.375	(1.578)	(1.453)	(1.078)	4.500	(1.771)	(1.646)	(1.271)	4.500	(1.990)	(1.865)	(1.490)
4.500	(1.828)	(1.703)	(1.328)	4.625	(2.035)	(1.910)	(1.535)				
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	
3.875	2.008	2.133	2.283	Caps: does not include escrow waiver, unpermitted addition, LPMI & State adj's, or Loan amt adj's			1028-00	Home Possible 30 LPMI	
4.000	1.155	1.280	1.430	LTV>80% and Fico >=680			1029-00	Home Possible Adv 30 LPMI	
4.125	0.361	0.486	0.636	All other LTV and fico combinations					
4.250	(0.297)	(0.172)	(0.022)						
4.375	(1.012)	(0.887)	(0.737)						
4.500	(1.687)	(1.562)	(1.412)						
4.625	(2.392)	(2.267)	(2.117)						
4.750	(2.886)	(2.761)	(2.611)						
4.875	(3.562)	(3.437)	(3.287)						
5.000	(3.962)	(3.837)	(3.687)						
5.125	(4.571)	(4.446)	(4.296)						
Home Possible 30/Home Possible Advantage 30									
1022-00/1023-00									
Rate	15 Day	30 Day	45 Day						
4.000	1.757	1.882	2.032						
4.125	1.133	1.258	1.408						
4.250	0.542	0.667	0.817						
4.375	(0.112)	0.013	0.163						
4.500	(0.787)	(0.662)	(0.512)						
4.625	(1.367)	(1.242)	(1.092)						
4.750	(1.986)	(1.861)	(1.711)						
4.875	(2.319)	(2.194)	(2.044)						
5.000	(2.887)	(2.762)	(2.612)						
5.125	(3.358)	(3.233)	(3.083)						
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
4.250	1.228	1.353	1.503	3.500	1.605	1.730	1.880	3.625	0.877	1.091	1.252
4.375	0.513	0.638	0.788	3.625	1.052	1.177	1.327	3.750	0.499	0.718	0.874
4.500	(0.162)	(0.037)	0.113	3.750	0.502	0.627	0.777	3.875	0.120	0.345	0.495
4.625	(0.867)	(0.742)	(0.592)	3.875	(0.089)	0.036	0.186	4.000	(0.260)	(0.030)	0.115
4.750	(1.361)	(1.236)	(1.086)	4.000	(0.512)	(0.387)	(0.237)	4.125	(0.640)	(0.406)	(0.265)
4.875	(2.037)	(1.912)	(1.762)	4.125	(1.174)	(1.049)	(0.899)	4.250	(0.917)	(0.675)	(0.542)
5.000	(2.062)	(1.937)	(1.787)	4.250	(1.399)	(1.274)	(1.124)	4.375	(1.179)	(0.931)	(0.804)
5.125	(2.671)	(2.546)	(2.396)	4.375	(1.745)	(1.620)	(1.470)	4.500	(1.443)	(1.187)	(1.068)
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
3.500	0.822	0.972	1.197	4.125	2.128	2.253	2.403	3.625	1.744	2.049	2.199
3.625	0.480	0.630	0.855	4.250	1.503	1.628	1.778	3.750	1.193	1.498	1.648
3.750	0.143	0.293	0.518	4.375	0.788	0.913	1.063	3.875	0.602	0.907	1.057
3.875	(0.195)	(0.043)	0.180	4.500	0.613	0.738	0.888	4.000	0.072	0.377	0.527
4.000	(0.535)	(0.383)	(0.160)	4.625	0.033	0.158	0.308	4.125	(0.465)	(0.160)	(0.010)
4.125	(0.876)	(0.723)	(0.501)	4.750	(0.586)	(0.461)	(0.311)	4.250	(0.815)	(0.510)	(0.360)
4.250	(1.134)	(0.979)	(0.759)	4.875	(1.137)	(1.012)	(0.862)	4.375	(1.036)	(0.731)	(0.581)
4.375	(1.382)	(1.225)	(1.007)	5.000	(1.287)	(1.162)	(1.012)	4.500	(1.263)	(0.958)	(0.808)
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	
4.250	1.478	1.603	1.753	3.500	1.855	1.980	2.130	5/7 DAY	0.150	0.250	
4.375	0.763	0.888	1.038	3.625	1.302	1.427	1.577	10 DAY	0.250	---	
4.500	0.088	0.213	0.363	3.750	0.752	0.877	1.027	15 DAY	0.375	0.350	
4.625	(0.617)	(0.492)	(0.342)	3.875	0.161	0.286	0.436	Relock Fee	0.125		
4.750	(1.111)	(0.986)	(0.836)	4.000	(0.262)	(0.137)	0.013	5/1 Arm	Margin	2.250	
4.875	(1.787)	(1.662)	(1.512)	4.125	(0.924)	(0.799)	(0.649)		Caps	2/2/5	
5.000	(1.812)	(1.687)	(1.537)	4.250	(1.149)	(1.024)	(0.874)	7/1 Arm	Margin	2.250	
									Caps	5/2/5	
Lock Term Adjustments											
60 Day	Fixed	(add to 30 day price)		0.300	10 Day	Arm	(add to 25 day price)		(0.125)		
Risk Based Adjustments*											
		<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01-95.00			
620 - 639		0.500	1.500	3.000	3.000	3.250	3.250	3.250			
640 - 659		0.500	1.250	2.750	3.000	3.250	2.750	2.750			
660 - 679		0.000	1.000	2.250	2.750	2.750	2.250	2.250			
680 - 699		0.000	0.500	1.250	1.750	1.500	1.250	1.250			
700 - 719		0.000	0.500	1.000	1.250	1.000	1.000	1.000			
720 - 739		0.000	0.250	0.500	0.750	0.500	0.500	0.500			
> 740		0.000	0.250	0.250	0.500	0.250	0.250	0.250			
Cashout Adjustments											
		620-659	660-679	680-699	700-719	720-739	>=740	LPMI Product Codes			
75.01% - 80.00%		3.125	1.875	1.750	1.125	1.125	0.875	DU LP			
70.01% - 75.00%		1.625	1.125	1.125	1.000	1.000	0.625	30 Year	1012-00	1054-00	
60.01% - 70.00%		1.625	1.125	1.125	1.000	1.000	0.625	15 Year	1312-00	1354-00	
<=60%		0.625	0.625	0.375	0.375	0.375	0.375				
Loan Level Price Adjustments**											
2 UNITS					DU AJ	LP SC					
					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.				
NOO	LTV<=75.00				2.250	2.250	Max Rebate after adjustments FIXED: (3.500)				
NOO	LTV 75.01-85.00	Purchase only			3.500	3.500	MaxRebate after adjustments ARMS: (2.750)				
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	AJ 30	3.990	#N/A		
Agency Jumbo ARM LTV/CLTV/HCLTV>75					1.500	n/a	AJ 15	3.490	1.830		
Subordinate Financing											
FICO < 720		<=65	65.01-75	75.01-90			AJ RP 30	3.990	#N/A		
	CLTV 76.01 - 95	0.500	0.750	1.000			AJ RP 15	3.490	2.080		
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	#N/A
AJ 15	3.490	1.830
AJ RP 30	3.990	#N/A
AJ RP 15	3.490	2.080



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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	3.395	3.520	3.670	3.625	1.305	1.430	1.580	3.250	0.570	0.695	0.845
3.375	2.341	2.466	2.616	3.750	0.190	0.315	0.465	3.375	0.182	0.307	0.457
3.500	1.810	1.935	2.085	3.875	(0.344)	(0.219)	(0.069)	3.500	(0.240)	(0.115)	0.035
3.625	1.150	1.275	1.425	4.000	(0.858)	(0.733)	(0.583)	3.625	(0.665)	(0.540)	(0.390)
3.750	(0.211)	(0.086)	0.064	4.125	(1.358)	(1.233)	(1.083)	3.750	(1.435)	(1.310)	(1.160)
3.875	(0.650)	(0.525)	(0.375)	4.250	(1.954)	(1.829)	(1.679)	3.875	(1.857)	(1.732)	(1.582)
4.000	(1.268)	(1.143)	(0.993)	4.375	(2.454)	(2.329)	(2.179)	4.000	(2.260)	(2.135)	(1.985)
4.125	(1.758)	(1.633)	(1.483)	4.500	(2.939)	(2.814)	(2.664)	4.125	(2.671)	(2.546)	(2.396)
4.250	(2.539)	(2.414)	(2.264)	<b>FHA/VA High Balance 30 Year Fixed</b>				<b>FHA / VA 5-1 ARM</b>			
4.375	(2.925)	(2.800)	(2.650)	Program Codes: 8033 / 6033				Program Codes: 8700 / 6700			
4.500	(3.586)	(3.461)	(3.311)	Rate	15 Day	30 Day	45 Day	Rate	25 Day	40 Day	55 Day
4.625	(4.048)	(3.923)	(3.773)	3.875	0.600	0.725	0.875	2.875	1.815	2.095	2.220
4.750	(4.250)	(4.125)	(3.975)	4.000	(0.018)	0.107	0.257	3.000	1.737	2.017	2.142
4.875	(4.249)	(4.124)	(3.974)	4.125	(0.508)	(0.383)	(0.233)	3.125	1.565	1.845	1.970
5.000	(4.619)	(4.494)	(4.344)	4.250	(1.289)	(1.164)	(1.014)	3.250	0.594	0.874	0.999
5.125	(4.937)	(4.812)	(4.662)	4.375	(1.675)	(1.550)	(1.400)	3.375	0.282	0.562	0.687
5.250	(5.322)	(5.197)	(5.047)	4.500	(2.336)	(2.211)	(2.061)	3.500	0.079	0.359	0.484
5.375	(5.193)	(5.068)	(4.918)	4.625	(2.798)	(2.673)	(2.523)	3.625	0.063	0.343	0.468
5.500	(5.353)	(5.228)	(5.078)	4.750	(3.000)	(2.875)	(2.725)	Margin: 2.00		Caps: 1/5	
5.625	(5.512)	(5.387)	(5.237)	<b>FHA/VA High Balance 15 Year Fixed</b>				<b>FHA / VA First Advantage High Bal 30</b>			
				Program Codes: 8333 / 6333				Program Codes: 8052/6052			
				Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
				3.250	1.070	1.195	1.345	4.250	0.281	0.406	0.556
				3.375	0.682	0.807	0.957	4.375	(0.105)	0.020	0.170
				3.500	0.260	0.385	0.535	4.500	(1.020)	(0.895)	(0.745)
				3.625	(0.165)	(0.040)	0.110	4.625	(1.283)	(1.158)	(1.008)
				3.750	(0.435)	(0.310)	(0.160)	4.750	(1.240)	(1.115)	(0.965)
				3.875	(0.857)	(0.732)	(0.582)	4.875	(1.402)	(1.277)	(1.127)
				4.000	(1.260)	(1.135)	(0.985)	5.000	(1.594)	(1.469)	(1.319)
				4.125	(1.671)	(1.546)	(1.396)	5.125	(1.633)	(1.508)	(1.358)
				<b>USDA/GRH Price Adjustments</b>				<b>Max Note Rate: 4.500%</b>			
				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			
				No FICO/Non-Traditional Credit				3.000			
				Fico 620 to 639				1.500			
				Fico 640 to 659				0.750			
				Fico 660 to 679				0.250			
				Fico 680 to 699				0.000			
				Fico 700 to 719				(0.125)			
				Fico 720 +				(0.250)			
				Manufactured Home (new units only!)				3.000			
				<b>Government Price Adjustments</b>							
				VA Loans	0.250						
				<b>FHA/VA HB with FICO down to 580 Now Available.</b>				<b>\$495 FHA/VA Streamline fee is available for Lender buyout but will be adjusted manually at lock based on loan amount</b>			
				FHA Streamline All LTV ranges (includes High Balance)	0.250						
				Fico 580 - 599	FHA/VA	2.500		<b>Max Lender Credit after adjustments FIXED: (4.750)</b>			
				Fico 600 - 619	FHA/VA	2.000		<b>Max Lender Credit after adjustments FIXED HB: (3.750)</b>			
				Fico 620 - 639	FHA/VA	1.250		<b>Max Lender Credit after adjustments ARMS: (2.750)</b>			
				Fico 640- 659	FHA/VA	0.250		<b>Loan Amount adjustments are based on:</b>			
				Fico 660- 679	FHA/VA	0.000		<b>FHA Loans</b> Total Loan Amount		<b>Max VA Loan Amount \$700,000</b>	
				Fico 680 - 699	FHA/VA	0.000		<b>VA Loans</b> Total Loan Amount		<b>* Contact your AE for exceptions: loan amt &gt;700K</b>	
				Fico >= 700	FHA/VA	(0.125)		<b>*20 year terms available now (pricing based off 30 year products), please refer to program guidelines or PML.</b>			
				Manufactured Homes (See program guidelines for state eligibility)	1.750						
				2-4 Units	FHA/VA	0.000		<b>FHA/VA First Advantage Price Adjustments</b>			
				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				Fico 620 - 639	FHA/VA First Adv	1.250	
				Lock Ext	Fixed	Arms		Fico 640- 659	FHA/VA First Adv	0.250	
				7 day	0.150	7 day	0.250	Fico 660- 679	FHA/VA First Adv	0.000	
				10 day	0.250	15 day	0.450	Fico 680 - 699	FHA/VA First Adv	0.000	
				15 day	0.375			Fico >= 700	FHA/VA First Adv	(0.125)	
								FHA/VA High Bal FICO ≤ 679 *in addition to above FICO Adj	FHA/VA First Adv	0.625	
								Manual Underwrite w/FICO >=640	FHA/VA First Adv	0.375	
								Manual Underwrite w/FICO <640	FHA/VA First Adv	0.750	



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NON CONFORMING PROGRAMS																					
3019-05 NC 30 Yr Reduced Rate						3319-05 NC 15 Yr Reduced Rate						Loan Level Price Adjustments									
3000-05 Add 0.250 to the rate						3300-05 Add 0.250 to the rate						780+	<=60	60.01-70	70.01-75	75.01-80					
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	760-779	740-759	720-739	700-719	Loan Amount <= \$453,100	Loan Amount > \$453,100 and <= \$679,650	Loan Amount > \$679,650	Cash-out Refinance LTV <= 50%	Cash-out Refinance LTV > 50% <=60%	Cash-out Refinance LTV > 60%
4.250	1.217	1.314	4.000	1.041	1.139	4.000	1.041	1.139	0.000	0.000	0.000	-0.375	-0.250	0.000	0.125	N/A	0.000	0.000	0.125	0.250	0.375
4.375	0.717	0.814	4.125	0.604	0.702	4.125	0.604	0.702	0.000	0.125	0.250	-0.250	0.000	0.125	0.250	0.000	0.125	0.250	0.125	0.250	0.375
4.500	0.217	0.314	4.250	0.166	0.264	4.250	0.166	0.264	0.000	0.125	0.250	0.000	0.125	0.250	0.375	0.125	0.250	0.375	0.125	0.250	0.375
4.625	(0.283)	(0.186)	4.375	(0.271)	(0.173)	4.375	(0.271)	(0.173)	0.000	0.125	0.250	0.000	0.125	0.250	0.375	0.125	0.250	0.375	0.125	0.250	0.375
4.750	(0.783)	(0.686)	4.500	(0.709)	(0.611)	4.500	(0.709)	(0.611)	0.000	0.125	0.250	0.000	0.125	0.250	0.375	0.125	0.250	0.375	0.125	0.250	0.375
4.875	(1.284)	(1.186)	4.625	(1.141)	(1.043)	4.625	(1.141)	(1.043)	0.000	0.125	0.250	0.000	0.125	0.250	0.375	0.125	0.250	0.375	0.125	0.250	0.375
5.000	(1.784)	(1.686)	4.750	(1.581)	(1.483)	4.750	(1.581)	(1.483)	0.000	0.125	0.250	0.000	0.125	0.250	0.375	0.125	0.250	0.375	0.125	0.250	0.375
5.125	(2.284)	(2.186)	4.875	(2.021)	(1.923)	4.875	(2.021)	(1.923)	0.000	0.125	0.250	0.000	0.125	0.250	0.375	0.125	0.250	0.375	0.125	0.250	0.375
3719-05 NC 5-1 Reduced Rate						3819-05 NC 7-1 Reduced Rate						Refinance Fixed 15									
3700-05 Add 0.250 to the rate						3800-05 Add 0.250 to the rate						20 Yr Term (3219/3200) <b>add to 30 Yr price!</b>									
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	2 units	3 units	4 units	Second Home	Investment	> Cannot be locked until Weslend approval is obtained.				
3.625	1.550	1.648	3.750	1.016	1.113	3.750	1.016	1.113	0.000	0.125	0.250	0.000	0.375	1.000	0.250	1.750	15 Day Lock Term <b>add to 45 day price</b> -0.200				
3.750	1.050	1.148	3.875	0.681	0.788	3.875	0.681	0.788	0.000	0.125	0.250	0.000	0.375	1.000	0.250	1.750	60 Day Lock Term <b>add to 45 day price</b> 0.125				
3.875	0.675	0.773	4.000	0.306	0.403	4.000	0.306	0.403	0.000	0.125	0.250	0.000	0.375	1.000	0.250	1.750	<b>Lock Extension Fees:</b> 15 DAY 0.375				
4.000	0.300	0.398	4.125	(0.069)	0.028	4.125	(0.069)	0.028	0.000	0.125	0.250	0.000	0.375	1.000	0.250	1.750	<b>Reduced Rate Program</b> -Borrowers are eligible for the Reduced Rate Program if they have an Automatic Payment Plan Account setup. Please contact your Account Executive for details!				
4.125	(0.075)	0.023	4.250	(0.445)	(0.347)	4.250	(0.445)	(0.347)	0.000	0.125	0.250	0.000	0.375	1.000	0.250	1.750	<b>Max Lender Credit after adjustments:</b> (2.150)				
4.250	(0.450)	(0.352)	4.375	(0.820)	(0.722)	4.375	(0.820)	(0.722)	0.000	0.125	0.250	0.000	0.375	1.000	0.250	1.750					
4.375	(0.825)	(0.727)	4.500	(1.195)	(1.097)	4.500	(1.195)	(1.097)	0.000	0.125	0.250	0.000	0.375	1.000	0.250	1.750					
4.500	(1.200)	(1.102)	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	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day										
3.875	1.082	1.179	3.875	1.082	1.179	3.875	1.082	1.179	3.875	1.082	1.179										
4.000	0.707	0.804	4.000	0.707	0.804	4.000	0.707	0.804	4.000	0.707	0.804										
4.125	0.332	0.429	4.125	0.332	0.429	4.125	0.332	0.429	4.125	0.332	0.429										
4.250	(0.043)	0.054	4.250	(0.043)	0.054	4.250	(0.043)	0.054	4.250	(0.043)	0.054										
4.375	(0.418)	(0.321)	4.375	(0.418)	(0.321)	4.375	(0.418)	(0.321)	4.375	(0.418)	(0.321)										
4.500	(0.793)	(0.696)	4.500	(0.793)	(0.696)	4.500	(0.793)	(0.696)	4.500	(0.793)	(0.696)										
4.625	(1.168)	(1.071)	4.625	(1.168)	(1.071)	4.625	(1.168)	(1.071)	4.625	(1.168)	(1.071)										
4.750	(1.543)	(1.446)	4.750	(1.543)	(1.446)	4.750	(1.543)	(1.446)	4.750	(1.543)	(1.446)										
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	1.566	1.691	1.816	3.625	2.773	2.898	3.023	3.500	1.658	1.783	1.908										
4.375	0.766	0.891	1.016	3.750	2.355	2.480	2.605	3.625	1.325	1.450	1.575										
4.500	0.198	0.323	0.448	3.875	1.753	1.878	2.003	3.750	1.014	1.139	1.264										
4.625	(0.291)	(0.166)	(0.041)	4.000	1.414	1.539	1.664	3.875	0.722	0.847	0.972										
4.750	(0.804)	(0.679)	(0.554)	4.125	1.158	1.283	1.408	4.000	0.450	0.575	0.700										
4.875	(1.174)	(1.049)	(0.924)	4.250	0.886	1.011	1.136	4.125	0.184	0.309	0.434										
5.000	(1.674)	(1.549)	(1.424)	4.375	0.619	0.744	0.869	4.250	(0.064)	0.061	0.186										
Margin: 2.250 Caps: 2/2/5				Margin: 2.250 Caps: 2/2/5				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	1.805	1.930	2.055	3.750	2.232	2.357	2.482														
3.625	1.388	1.513	1.638	3.875	1.785	1.910	2.035														
3.750	1.005	1.130	1.255	4.000	1.384	1.509	1.634														
3.875	0.650	0.775	0.900	4.125	1.010	1.135	1.260														
4.000	0.331	0.456	0.581	4.250	0.672	0.797	0.922														
4.125	(0.024)	0.101	0.226	4.375	0.368	0.493	0.618														
4.250	(0.353)	(0.228)	(0.103)	4.500	0.093	0.218	0.343														
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			
												<b>Max Lender Credit after Adjustments</b>									
												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 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	3.880	3.935	3.000	3.229	3.270	Rate	15 Day	30 Day	Rate	25 Day	55 Day
3.875	3.222	3.277	3.125	2.673	2.715	3.250	3.742	3.785	2.750	3.163	3.463
4.000	2.469	2.539	3.250	2.319	2.368	3.375	3.252	3.302	2.875	2.815	3.115
4.125	1.694	1.765	3.375	1.778	1.828	3.500	2.573	2.624	3.000	2.468	2.768
4.250	0.940	1.010	3.500	1.235	1.285	3.625	1.939	1.990	3.125	2.122	2.422
4.375	0.342	0.412	3.625	0.707	0.758	3.750	1.370	1.435	3.250	1.780	2.080
4.500	(0.280)	(0.202)	3.750	0.166	0.231	3.875	0.728	0.793	3.375	1.435	1.735
4.625	(1.014)	(0.936)	3.875	(0.347)	(0.281)	4.000	0.088	0.154	3.500	1.090	1.390
4.750	(1.711)	(1.633)							3.625	0.744	1.044
4.875	(2.276)	(2.198)							3.750	0.403	0.703
5.000	(2.762)	(2.684)							3.875	0.058	0.358

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	3.674	3.745	4.000	4.388	4.459	3.375	3.873	3.923	3.000	3.006	3.306
4.125	2.685	2.755	4.125	3.344	3.414	3.500	3.177	3.228	3.125	2.571	2.871
4.250	1.721	1.791	4.250	2.327	2.397	3.625	2.532	2.584	3.250	2.179	2.479
4.375	1.032	1.102	4.375	1.626	1.696	3.750	2.005	2.069	3.375	1.792	2.092
4.500	0.228	0.306	4.500	0.843	0.921	3.875	1.347	1.413	3.500	1.405	1.705
4.625	(0.711)	(0.633)	4.625	(0.150)	(0.072)	4.000	0.693	0.759	3.625	1.018	1.318
4.750	(1.601)	(1.523)	4.750	(1.088)	(1.010)	4.125	0.050	0.117	3.750	0.638	0.938
									3.875	0.254	0.554
									4.000	(0.131)	0.169

**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, MGIC, Radian, PMI, 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	2.007	2.132	2.282	3.750	2.240	2.365	2.515	3.500	1.477	1.602	1.752	
4.125	1.383	1.508	1.658	3.875	1.531	1.656	1.806	3.625	0.924	1.049	1.199	
4.250	0.792	0.917	1.067	4.000	0.852	0.977	1.127	3.750	0.373	0.498	0.648	
4.375	0.118	0.243	0.393	4.125	0.191	0.316	0.466	3.875	(0.218)	(0.093)	0.057	
4.500	(0.557)	(0.432)	(0.282)	4.250	(0.427)	(0.302)	(0.152)	4.000	(0.623)	(0.498)	(0.348)	
4.625	(1.137)	(1.012)	(0.862)	4.375	(1.068)	(0.943)	(0.793)	4.125	(1.160)	(1.035)	(0.885)	
4.750	(1.756)	(1.631)	(1.481)	4.500	(1.675)	(1.550)	(1.400)	4.250	(1.510)	(1.385)	(1.235)	
4.875	(2.307)	(2.182)	(2.032)	4.625	(2.138)	(2.013)	(1.863)	4.375	(1.856)	(1.731)	(1.581)	

  

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	1.753	1.878	2.028	3.750	1.443	1.748	1.898	<b>Lock Extensions (per diem 0.025 per day)</b>	
4.375	1.038	1.163	1.313	3.875	0.852	1.157	1.307	7 day	0.150
4.500	0.863	0.988	1.138	4.000	0.322	0.627	0.777	10 day	0.250
4.625	0.283	0.408	0.558	4.125	(0.215)	0.090	0.240	15 day	0.375
4.750	(0.336)	(0.211)	(0.061)	4.250	(0.565)	(0.260)	(0.110)	<b>Relock Fee</b>	<b>0.125</b>
4.875	(0.887)	(0.762)	(0.612)	4.375	(0.786)	(0.481)	(0.331)		
5.000	(1.037)	(0.912)	(0.762)	4.500	(1.013)	(0.708)	(0.558)		
5.125	(1.646)	(1.521)	(1.371)	4.625	(1.445)	(1.140)	(0.990)		

  

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	<b>High LTV Adjustors</b>		
NOO	2.125	2.125	2.125	3.375	4.125	4.125	<b>Product</b>	<b>LTV</b>	
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	<b>30 Year</b>	0.750	0.625
MFH	0.500	0.500	0.500	0.500	0.500	0.500	<b>20 Year</b>	-0.500	-0.625
MFH**	1.000	1.000	1.000	1.000	1.000	1.000	<b>15 Year</b>	-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	<b>Max Lender Credit after adjustments:</b>	<b>(4.250)</b>





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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	80.01-85	85.01-90
7/1 ARM (Add to 5/1 Price)	0.250	0.250	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	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	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	0.750	0.750
Amort Type IO (ARM Only)	0.000	0.000	0.000	0.250	0.500	0.500	0.875	1.250	2.000
Credit Score	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
>=740	0.000	0.000	0.000	0.000	0.000	0.375	0.750	1.500	2.500
720-739	0.000	0.000	0.000	0.000	0.250	0.500	0.750	1.500	2.500
700-719	0.000	0.000	0.000	0.000	0.250	0.500	1.000	1.750	2.750
680-699	0.250	0.250	0.250	0.375	0.625	1.000	1.500	2.250	4.250
660-679	0.750	0.750	0.750	0.875	1.125	1.625	n/a	n/a	n/a
640-659	1.625	1.625	1.625	2.125	2.625	3.625	n/a	n/a	n/a
620-639	2.500	2.500	2.500	2.750	3.500	5.125	n/a	n/a	n/a
600-619	3.375	3.375	3.375	3.750	4.500	5.500	n/a	n/a	n/a
DTI 43.01-50	0.500	0.500	0.500	0.500	0.500	0.500	0.500	0.875	1.375
DTI 50.01-55	0.750	0.750	0.750	1.000	1.000	1.000	n/a	n/a	n/a
Non Owner (n/a to ALT Investor)	0.500	0.500	0.500	0.625	0.750	0.875	1.000	n/a	n/a
Second Home	0.000	0.000	0.000	0.000	0.250	0.250	0.250	n/a	n/a
Prop Type 2-4 Units	0.000	0.000	0.000	0.000	0.250	0.250	0.250	n/a	n/a
Purpose Cashout Refi	0.000	0.000	0.000	0.125	0.250	0.375	0.625	1.250	3.000
Loan Amt >=100k and <150k	3.000	3.000	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	1.500	1.500
Loan Amt >=200k and <400k	0.000	0.000	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	0.000	0.000
Loan Amt >=800k and <1.5m	(0.500)	(0.500)	(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)	(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	0.250	n/a
(1X30)	0.125	0.125	0.125	0.250	0.500	0.750	1.000	n/a	n/a
Non-Warrantable Condo	0.750	0.750	0.750	1.000	1.250	1.500	1.750	n/a	n/a

  

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. Investor approval with completed appraisal required to lock.
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	