

**NATIONAL 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	<b>New Locks</b> <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> <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 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. Relock fee on expired locks are .125% (Fees may vary for Non Agency Programs/All Arm programs)</li> </ul>								
<a href="#">2</a>	Conforming Fixed/LPFI									
<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 Portfolio Programs									
<b>Lock Expiration Dates</b> 15 day 12/26/2017 30 day 1/10/2018 45 day 1/25/2018 60 day 2/9/2018		<b>Purchase Special of .25% available on:</b> - Conventional and Government Fixed and ARM programs - Includes High Balance Programs - No Non-Conforming, DPA, or WesLend Portfolio - Offer subject to change without notice								
<p align="center"><b>Minimum Loan amount in NY and TX now \$75,000</b></p>										
Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-636,150k
Non TX	1.300	1.000	0.776	0.647	0.554	0.485	0.388	0.323	0.277	0.194
TX Only	1.133	0.850	0.680	0.567	0.486	0.425	0.340	0.283	0.243	0.170
Loan Amounts Greater than \$636,150 require fees to be charged on the back end.										
Sales Managers										
Name	Region	Phone	Email Address							
Thomas Michel	EVP. Director of Wholesale	(949) 681-5254	<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 Tofslly	California Area Sales Manager	(858) 774-0272	<a href="mailto:Brian.Tofslly@weslend.com">Brian.Tofslly@weslend.com</a>							
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	<a href="mailto:lockdesk@weslend.com">lockdesk@weslend.com</a>						
			Fx: (949) 313-1741							
<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>										



**NATIONAL BORROWER PAID\*\* RATE SHEET**

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

LP CONFORMING ARMS											
1700-00 Cf 5/1 Libor Arm				1800-00 Cf 7/1 Libor Arm				1900-00 Cf 10/1 Libor Arm			
Margin: 2.25 Caps: 2/2/5				Margin: 2.25 Caps: 5/2/5				Margin: 2.25 Caps: 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.875	0.646	0.771	1.146	3.000	0.727	0.852	1.227	3.000	1.242	1.367	1.742
3.000	0.303	0.428	0.803	3.125	0.311	0.436	0.811	3.125	0.938	1.063	1.438
3.125	(0.041)	0.084	0.459	3.250	(0.104)	0.021	0.396	3.250	0.443	0.568	0.943
3.250	(0.382)	(0.257)	0.118	3.375	(0.520)	(0.395)	(0.020)	3.375	(0.031)	0.094	0.469
3.375	(0.723)	(0.598)	(0.223)	3.500	(0.939)	(0.814)	(0.439)	3.500	(0.508)	(0.383)	(0.008)
3.500	(1.067)	(0.942)	(0.567)	3.625	(1.359)	(1.234)	(0.859)	3.625	(0.982)	(0.857)	(0.482)
3.625	(1.411)	(1.286)	(0.911)	3.750	(1.673)	(1.548)	(1.173)	3.750	(1.360)	(1.235)	(0.860)
3.750	(1.662)	(1.537)	(1.162)	3.875	(1.973)	(1.848)	(1.473)	3.875	(1.725)	(1.600)	(1.225)
3.875	(1.899)	(1.774)	(1.399)	4.000	(2.274)	(2.149)	(1.774)				
4.000	(2.137)	(2.012)	(1.637)	4.125	(2.575)	(2.450)	(2.075)				
4.125	(2.375)	(2.250)	(1.875)								
<b>Risk Based Adjustments**</b>											
<=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			
<b>Cashout Adjustments</b>											
<=60			60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 100		
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			
<b>Loan Feature Adjustments</b>											
Escrow Waiver	0.250		0.250	0.250	0.250	n/a	n/a	n/a			
NOO	2.250		2.250	2.250	3.500	n/a	n/a	n/a			
Condo (incl. site condos) term > 180	0.000		0.000	0.000	0.750	0.750	0.750	0.750			
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			
<b>Subordinate Financing</b>											
LTV	CLTV/HCLTV	<720	>=720	<b>LP Approval Required!!</b>				State Adjustments			
<=65	80.01-95	0.875	0.625					Zone 1: RI	0.150		
65.01-75	80.01-95	1.125	1.000					Zone 2: AZ, CO, ME, NM, UT, WY, NY (except NY Co-Ops)	0.100		
75.01-80	76.01-90	1.375	1.125					Zone 3: AR, CT, DC, DE, GA, HI, ID, MN, NH, NV, WA, WI	0.050		
75.01-80	90.01-95	1.375	1.125					Zone 4: AL, CA, IN, KS, MA, MD, NC, OR, TN, VA	0.000		
80.01-90	81.01-95	1.375	1.125					Zone 5: LA, MI, ND, NE, NJ, SC	(0.050)		
								Zone 6: AK, FL, IL, MO, MT, OH, OK, PA	(0.100)		
				Zone 7: TX	(0.200)						
<b>** Risk based adjustments do not apply to loan terms 15 year or less.</b>											
<b>Max Lender Credit after adjustments:</b> (2.750)						<b>Lock Term Adjusters (to 30 day)</b>					
<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.						60 Day 0.500					
						<b>Lock Extensions</b>					
						7 day 0.250 15 day 0.375					
<b>Home Ready &amp; Home Possible</b>											
<b>1021-00 HomeReady 30 Year Fixed</b>				<b>HomeReady LLPAs/Caps</b>			<b>LPMI Product Codes:</b>				
Rate	15 Day	30 Day	45 day	LLPAs: *Please refer to page 2 for Risk Based Adjusters*			1024-00 Home Ready 30 LPMI 1028-00 Home Possible 30 LPMI 1029-00 Home Possible Adv 30 LPMI				
3.625	0.803	0.928	1.078								
3.750	(0.634)	(0.509)	(0.359)	Caps: does not include escrow waiver, unpermitted addition, LPMI & State adj's, or Loan amt adj's							
3.875	(1.901)	(1.776)	(1.626)								
4.000	(2.040)	(1.915)	(1.765)	LTV>80% and Fico >=680 0.000 All other LTV and fico combinations 1.500							
4.125	(3.105)	(2.980)	(2.830)								
4.250	(3.259)	(3.134)	(2.984)								
4.375	(3.751)	(3.626)	(3.476)								
4.500	(4.284)	(4.159)	(4.009)								
4.625	(4.781)	(4.656)	(4.506)								
4.750	(5.308)	(5.183)	(5.033)								
4.875	(5.834)	(5.709)	(5.559)								
4.875	(5.834)	(5.709)	(5.559)								
<b>Home Possible 30/Home Possible Advantage 30</b>											
<b>1022-00/1023-00</b>											
Rate	15 Day	30 Day	45 day								
3.750	(0.419)	(0.294)	(0.144)								
3.875	(0.995)	(0.870)	(0.720)								
4.000	(1.544)	(1.419)	(1.269)								
4.125	(2.105)	(1.980)	(1.830)								
4.250	(2.767)	(2.642)	(2.492)								
4.375	(3.363)	(3.238)	(3.088)								
4.500	(3.914)	(3.789)	(3.639)								
4.625	(4.142)	(4.017)	(3.867)								
4.750	(4.707)	(4.582)	(4.432)								
4.875	(4.845)	(4.720)	(4.570)								
<b>All Home Possible Programs</b>											
> 80 LTV and >= 680 FICO = 0.000			<b>HPA LLPA :(not subject to the cap)</b>								
> 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	1.680		
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	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
<b>Cashout Refi*</b>											
		1.800	1.650	1.500	1.050	0.850	0.700	0.600	0.540		
<b>Second Home*</b>											
		1.350	1.270	1.230	0.700	0.600	0.490	0.390	0.360		
<b>3-4 Units Property*</b>											
		2.630	2.000	1.900	1.750	1.500	1.330	1.190	1.020		
<b>Ln Amt &gt; \$650,000*</b>											
		2.100	1.800	1.500	1.200	0.900	0.750	0.660	0.600		
<b>Manufactured Homes*</b>											
		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.



**NATIONAL 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				1333-00 AJ 15 Year Fixed				1833-02 AJ 7/1 Libor ARM				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	25 Day	40 Day	55 Day	
3.750	0.516	0.641	0.791	3.000	1.132	1.257	1.407	3.000	1.367	1.561	1.742	
3.875	(0.750)	(0.625)	(0.475)	3.125	0.648	0.773	0.923	3.125	0.942	1.140	1.317	
4.000	(1.265)	(1.140)	(0.990)	3.250	(0.047)	0.078	0.228	3.250	0.519	0.720	0.894	
4.125	(2.205)	(2.080)	(1.930)	3.375	(0.729)	(0.604)	(0.454)	3.375	0.095	0.299	0.470	
4.250	(2.359)	(2.234)	(2.084)	3.500	(0.635)	(0.510)	(0.360)	3.500	(0.330)	(0.122)	0.045	
4.375	(2.101)	(1.976)	(1.826)	3.625	(1.325)	(1.200)	(1.050)	3.625	(0.757)	(0.545)	(0.382)	
4.500	(2.634)	(2.509)	(2.359)	3.750	(1.742)	(1.617)	(1.467)	3.750	(1.078)	(0.860)	(0.703)	
4.625	(3.131)	(3.006)	(2.856)	3.875	(2.270)	(2.145)	(1.995)	3.875	(1.385)	(1.162)	(1.010)	

  

1733-02 AJ 5/1 Libor ARM				1053-00 30 LP SuperConf.				1353-00 15 LP Super Conf.			
Rate	25 Day	40 Day	55 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.875	1.122	1.238	1.497	3.875	0.014	0.139	0.289	3.250	0.482	0.787	0.937
3.000	0.773	0.889	1.148	4.000	(0.522)	(0.397)	(0.247)	3.375	(0.028)	0.277	0.427
3.125	0.423	0.538	0.798	4.125	(1.155)	(1.030)	(0.880)	3.500	(0.324)	(0.019)	0.131
3.250	0.077	0.192	0.452	4.250	(1.817)	(1.692)	(1.542)	3.625	(0.850)	(0.545)	(0.395)
3.375	(0.269)	(0.154)	0.106	4.375	(2.413)	(2.288)	(2.138)	3.750	(1.391)	(1.086)	(0.936)
3.500	(0.617)	(0.502)	(0.242)	4.500	(2.464)	(2.339)	(2.189)	3.875	(1.918)	(1.613)	(1.463)
3.625	(0.964)	(0.850)	(0.589)	4.625	(2.692)	(2.567)	(2.417)	4.000	(1.936)	(1.631)	(1.481)
3.750	(1.218)	(1.102)	(0.843)	4.750	(3.257)	(3.132)	(2.982)				

  

1042-00 RefiPlus AJ 30 Yr				1342-00 RefiPlus AJ 15 Yr			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	(0.125)	(0.000)	0.150	3.125	1.273	1.398	1.548
4.000	(0.640)	(0.515)	(0.365)	3.250	0.578	0.703	0.853
4.125	(1.580)	(1.455)	(1.305)	3.375	(0.104)	0.021	0.171
4.250	(1.734)	(1.609)	(1.459)	3.500	(0.010)	0.115	0.265
4.375	(1.476)	(1.351)	(1.201)	3.625	(0.700)	(0.575)	(0.425)
4.500	(2.009)	(1.884)	(1.734)	3.750	(1.117)	(0.992)	(0.842)
4.625	(2.506)	(2.381)	(2.231)	3.875	(1.645)	(1.520)	(1.370)

  

Lock Term Adjustments		
60 Day	Fixed	0.300
10 Day	Arm	(0.125)
Add to 30 day price for Fixed and 25 day price for Arm programs.		
5/1 Arm	Margin	2.250
	Caps	2/2/5
7/1 Arm	Margin	2.250
	Caps	5/2/5
Max Rebate after adjustments FIXED:		(3.500)
Max Rebate after adjustments ARMS:		(2.750)

  

Please refer to page 1 for all LPMI adjustments.

Loan Level Price Adjustments**	DU AJ	LP SC	State Adjustments
2-4 UNITS	1.000	1.000	Zone 1: NY (except NY Co-Ops) 0.100
NOO LTV<=75.00	2.250	2.250	Zone 2: CO, MA, ND 0.050
NOO LTV 75.01-80.00 Purchase only	3.500	3.500	Zone 3: AZ, IA, IL, ME, MO, MT, NV, VA, WI, WY, TX 0.000
NOO LTV 80.01-85.00 Purchase only	n/a	n/a	Zone 4: AL, AT, CT, DC, HI, ID, IN, KS, MD, MI, MN, NE, NH, NJ, NM, OR, RI, UT, WA (0.050)
CONDO Attach & LTV >75% (term > 180 months)	0.750	0.750	Zone 5: AK, DE, FL, GA, LA, NC, OH, OK, PA, SC, TN (0.100)
NO ESCROW (except New York)	0.125	0.125	
CASHOUT (in addition to cash out adjustments below)	1.000	1.000	
COOP (Available on AJ 30yr and 15yr Fix Only)	0.500	NA	
CEMA's (Available on AJ 30yr and 15yr Fix Only)	0.000	0.000	
Agency Jumbo ARM LTV/CLTV/HCLTV<=75	0.750	n/a	
Agency Jumbo ARM LTV/CLTV/HCLTV>75	1.500	n/a	
Unpermitted Addition	0.000	0.000	
Fico 620-679	0.250	0.250	
Fico 680-700	0.125	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	620-659	660-679	680-699	700-719	720-739	>=740	Subordinate Financing	<=65	65.01-75	75.01-90	
75.01-80.00	3.125	1.875	1.750	1.125	1.125	0.875	FICO < 720	CLTV 76.01 - 95	0.500	0.750	1.000
70.01-75.00	1.625	1.125	1.125	1.000	1.000	0.625	FICO >= 720	CLTV 76.01 - 95	0.250	0.500	0.750
60.01-70.00	1.625	1.125	1.125	1.000	1.000	0.625					
<=60%	0.625	0.625	0.375	0.375	0.375	0.375					

  

\* Risk Based Adjustments only applies to loan terms > 15 years

\*\* Credit Policy Guidelines vary between FNMA Agency Jumbo and FHLMC Super Conforming programs. Please refer to guidelines for limitations.

All mortgages with Subordinate Financing (All other LLPA's above apply as well) 0.375

  

## Featured Rate!!!!

	Rate	30 Day
AJ 30	3.990	(1.040)
AJ 15	3.490	(0.410)
AJ RP 30	3.990	(0.415)
AJ RP 15	3.490	0.215



**NATIONAL 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
3.250	(0.574)	(0.449)	(0.299)	3.625	(1.845)	(1.720)	(1.570)	3.000	(0.882)	(0.757)	(0.607)
3.375	(1.090)	(0.965)	(0.815)	3.750	(2.964)	(2.839)	(2.689)	3.125	(1.290)	(1.165)	(1.015)
3.500	(1.596)	(1.471)	(1.321)	3.875	(3.460)	(3.335)	(3.185)	3.250	(2.049)	(1.924)	(1.774)
3.625	(2.102)	(1.977)	(1.827)	4.000	(3.940)	(3.815)	(3.665)	3.375	(2.454)	(2.329)	(2.179)
3.750	(4.095)	(3.970)	(3.820)	4.125	(4.406)	(4.281)	(4.131)	3.500	(2.861)	(2.736)	(2.586)
3.875	(4.089)	(3.964)	(3.814)	4.250	(4.816)	(4.691)	(4.541)	3.625	(3.251)	(3.126)	(2.976)
4.000	(5.069)	(4.944)	(4.794)	4.375	(4.259)	(4.134)	(3.984)	3.750	(3.638)	(3.513)	(3.363)
4.125	(5.033)	(4.908)	(4.758)	4.500	(4.575)	(4.450)	(4.300)	3.875	(3.837)	(3.712)	(3.562)
4.250	(5.443)	(5.318)	(5.168)								
4.375	(4.784)	(4.659)	(4.509)								
4.500	(5.300)	(5.175)	(5.025)								
4.625	(5.622)	(5.497)	(5.347)								
4.750	(5.974)	(5.849)	(5.699)								
4.875	(5.706)	(5.581)	(5.431)								
5.000	(6.016)	(5.891)	(5.741)								
5.125	(6.210)	(6.085)	(5.935)								
5.250	(6.482)	(6.357)	(6.207)								
FHA/VA High Balance 30 Year Fixed				FHA / VA 5-1 ARM							
Program Codes: 8033 / 6033				Program Codes: 8700 / 6700							
Rate	15 Day	30 Day	45 Day	Rate	25 Day	40 Day	55 Day				
3.875	(2.869)	(2.744)	(2.594)	2.875	(0.417)	(0.137)	0.013				
4.000	(3.599)	(3.474)	(3.324)	3.000	(0.495)	(0.215)	(0.065)				
4.125	(3.563)	(3.438)	(3.288)	3.125	(0.667)	(0.387)	(0.237)				
4.250	(3.598)	(3.473)	(3.323)	3.250	(1.136)	(0.856)	(0.706)				
4.375	(2.939)	(2.814)	(2.664)	3.375	(1.449)	(1.169)	(1.019)				
4.500	(3.455)	(3.330)	(3.180)	3.500	(1.651)	(1.371)	(1.221)				
4.625	(3.777)	(3.652)	(3.502)	3.625	(1.668)	(1.388)	(1.238)				
4.750	(4.129)	(4.004)	(3.854)	Margin: 2.00 Caps: 1/5							
FHA / VA First Advantage 30				FHA/VA High Balance 15 Year Fixed				FHA / VA First Advantage High Bal 30			
Program Codes: 8059/6059				Program Codes: 8333 / 6333				Program Codes: 8052/6052			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.625	(0.051)	0.074	0.224	3.000	0.588	0.713	0.863	3.750	(0.752)	(0.627)	(0.477)
3.750	(1.427)	(1.302)	(1.152)	3.125	0.180	0.305	0.455	3.875	(1.777)	(1.652)	(1.502)
3.875	(2.969)	(2.844)	(2.694)	3.250	(0.579)	(0.454)	(0.304)	4.000	(2.228)	(2.103)	(1.953)
4.000	(3.420)	(3.295)	(3.145)	3.375	(0.984)	(0.859)	(0.709)	4.125	(2.615)	(2.490)	(2.340)
4.125	(3.808)	(3.683)	(3.533)	3.500	(1.391)	(1.266)	(1.116)	4.250	(2.717)	(2.592)	(2.442)
4.250	(3.929)	(3.804)	(3.654)	3.625	(1.781)	(1.656)	(1.506)	4.375	(3.012)	(2.887)	(2.737)
4.375	(4.225)	(4.100)	(3.950)	3.750	(1.918)	(1.793)	(1.643)	4.500	(3.399)	(3.274)	(3.124)
4.500	(4.612)	(4.487)	(4.337)	3.875	(2.117)	(1.992)	(1.842)	4.625	(3.568)	(3.443)	(3.293)
4.625	(4.781)	(4.656)	(4.506)								
4.750	(4.710)	(4.585)	(4.435)								
4.875	(4.731)	(4.606)	(4.456)								
5.000	(4.892)	(4.767)	(4.617)								
5.125	(5.087)	(4.962)	(4.812)								
5.250	(5.567)	(5.442)	(5.292)								
FHA/VA Price Adjustments				USDA/GRH Price Adjustments							
VA Loans	0.250							Max Note Rate: 4.500%			
				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			
FHA Streamline All LTV's (includes High Balace)				0.250							
2-4 Units				FHA/VA				0.000			
Manufactured Homes (refer to program guidelines for state eligibility)				1.750				State Adjustments (USDA Only!)			
Fico 580 - 599				FHA/VA				2.750			
Fico 600 - 619				FHA/VA				2.250			
Fico 620 - 639				FHA/VA				1.250			
Fico 640 - 659				FHA/VA				0.250			
Fico 660 - 679				FHA/VA				0.000			
Fico 680 - 699				FHA/VA				0.000			
Fico >= 700				FHA/VA				(0.125)			
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 - \$453,100				FHA/VA				(0.125)			
Loan Amounts > \$679,650				FHA/VA				0.250			
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 Balance FICO ≤ 679				FHA/VA HB 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			
								*20 year terms available now (pricing based off 30 year products), please refer to program guidelines or PML.			
								Lock Ext per diem 0.025			
								Relock Fee 0.125			
								60 Day 0.300			
								Lock Ext			
								Fixed			
								Arms			
								7 day 0.150			
								7 day 0.250			
								10 day 0.250			
								15 day 0.450			
								15 day 0.375			
								Relock Fee 0.125			
								Zone 1: NY			
								0.100			
								Zone 2: NV, UT			
								0.050			
								Zone 3: CO, GA, ID, MA, MD, NC, WI			
								0.000			
								Zone 4: AL, AZ, CT, DC, DE, HI, IN, ME, MI, MN, MO, NE, NJ			
								(0.050)			
								Zone 5: AK, IA, IL, KS, LA, ND, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA			
								(0.100)			
								Zone 6: AR, FL, MT, PA			
								(0.150)			
								Zone 7: TX			
								(0.300)			
								WesLend FHA Lender ID			
								2323400005			
								WesLend VA Lender ID			
								9026880000			



**NATIONAL 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															
						Loan Level Price Adjustments									
3019-05 NC 30 Yr Reduced Rate			3319-05 NC 15 Yr Reduced Rate			<=60		60.01-70	70.01-75	75.01-80					
3000-05 Add 0.250 to the rate			3300-05 Add 0.250 to the rate			780+		-0.750	-0.500	-0.250					
Rate	30 Day	45 Day	Rate	30 Day	45 Day	760-779		-0.375	-0.250	0.000					
4.000	0.152	0.250	3.750	0.137	0.235	740-759		-0.250	0.000	0.125					
4.125	(0.348)	(0.250)	3.875	(0.238)	(0.140)	720-739		0.000	0.125	0.250					
4.250	(0.848)	(0.750)	4.000	(0.613)	(0.515)	700-719		0.125	0.375	0.500					
4.375	(1.348)	(1.250)	4.125	(0.988)	(0.890)	Loan Amount <= \$453,100				N/A					
4.500	(1.848)	(1.750)	4.250	(1.363)	(1.265)	Loan Amount > \$453,100 and <= \$679,650				0.000					
4.625	(2.348)	(2.250)	4.375	(1.738)	(1.640)	Loan Amount >=\$1,000,000				-0.125					
4.750	(2.723)	(2.625)					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					0.250				
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	1.565	1.662	3.500	0.320	0.417	20 Yr Term (3219/3200)					add to 30 Yr price!				
3.250	1.065	1.162	3.625	(0.055)	0.042	2 units					0.000				
3.375	0.690	0.787	3.750	(0.430)	(0.333)	3 units					0.375				
3.500	0.315	0.412	3.875	(0.805)	(0.708)	4 units					1.000				
3.625	(0.060)	0.037	4.000	(1.180)	(1.083)	Second Home					0.250				
3.750	(0.436)	(0.338)	4.125	(1.555)	(1.458)	Investment					1.750				
3.875	(0.811)	(0.713)	4.250	(1.930)	(1.833)	Max Lender Credit after adjustments:					(2.150)				
4.000	(1.186)	(1.088)					15 Day Lock Term					add to 45 day price			
Margin: 2.25 Caps: 2/2/5						60 Day Lock Term					add to 45 day price				
						Lock Extension Fees:					15 DAY				
						Reduced Rate Program -Borrowers are eligible for the Reduced Rate Program if they have an Automatic Payment Plan Account setup. Please contact your Account Executive for details!									
						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	(0.508)	(0.452)	(0.395)	3.500	1.509	1.557	1.604	3.375	0.817	0.862	0.908				
4.250	(0.947)	(0.889)	(0.831)	3.625	1.114	1.163	1.213	3.500	0.526	0.574	0.621				
4.375	(1.337)	(1.277)	(1.217)	3.750	0.739	0.790	0.841	3.625	0.260	0.309	0.359				
4.500	(1.761)	(1.699)	(1.637)	3.875	0.402	0.455	0.508	3.750	0.004	0.055	0.106				
4.625	(2.168)	(2.104)	(2.040)	4.000	0.123	0.178	0.232	3.875	(0.257)	(0.205)	(0.152)				
4.750	(2.491)	(2.426)	(2.360)	4.125	(0.090)	(0.034)	0.023	4.000	(0.526)	(0.472)	(0.417)				
4.875	(2.718)	(2.650)	(2.583)					4.125	(0.667)	(0.610)	(0.554)				
				Margin: 2.250				Caps: 5/2/5							
Jumbo 7/1 ARM				Jumbo 10/1 ARM				Jumbo 30 Yr Fixed TX 50(a)(6)							
3800-21				3900-21				3067-21							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
3.500	0.507	0.555	0.602	3.625	1.102	1.151	1.200	4.125	(0.258)	(0.202)	(0.145)				
3.625	0.222	0.272	0.321	3.750	0.746	0.797	0.848	4.250	(0.697)	(0.639)	(0.581)				
3.750	(0.022)	0.029	0.080	3.875	0.445	0.498	0.551	4.375	(1.087)	(1.027)	(0.967)				
3.875	(0.299)	(0.246)	(0.193)	4.000	0.082	0.137	0.191	4.500	(1.511)	(1.449)	(1.387)				
4.000	(0.601)	(0.547)	(0.492)	4.125	(0.188)	(0.132)	(0.075)	4.625	(1.918)	(1.854)	(1.790)				
4.125	(0.783)	(0.726)	(0.670)	4.250	(0.487)	(0.429)	(0.371)	4.750	(2.241)	(2.176)	(2.110)				
				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)		n/a		n/a	
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		101.100			
										3300-21		101.100			
										3700-21		101.100			
										3800-21		101.100			
										3900-21		101.100			



**NATIONAL 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											
1040-00 30 Yr Fixed DU Refi 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	
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	25 Day	55 Day
3.750	(0.291)	(0.214)	3.000	0.462	0.502	3.250	0.453	0.501	2.875	1.196	1.496
3.875	(1.061)	(0.981)	3.125	(0.021)	0.018	3.375	(0.096)	(0.048)	3.000	0.849	1.149
4.000	(1.703)	(1.620)	3.250	(0.724)	(0.677)	3.500	(0.593)	(0.545)	3.125	0.502	0.802
4.125	(2.271)	(2.185)	3.375	(1.165)	(1.117)	3.625	(1.065)	(1.018)	3.250	0.160	0.460
4.250	(2.921)	(2.839)	3.500	(1.562)	(1.515)	3.750	(1.479)	(1.431)	3.375	(0.183)	0.117
4.375	(3.415)	(3.331)	3.625	(1.980)	(1.932)	3.875	(1.863)	(1.820)	3.500	(0.530)	(0.230)
4.500	(3.938)	(3.850)	3.750	(2.358)	(2.311)	4.000	(2.439)	(2.399)	3.625	(0.878)	(0.578)
4.625	(4.451)	(4.361)	3.875	(2.703)	(2.655)	4.125	(2.869)	(2.829)	3.750	(1.133)	(0.833)
4.750	(4.981)	(4.888)	4.000	(3.034)	(2.994)				3.875	(1.374)	(1.074)
1045-00 30 Yr Fixed DURefiPlus			1046-00 30 Yr Fixed DURefiPlus			1346-00 15 Yr Fixed DU Refi Plus			1840-00 7-1 DURefiPlus		
LTV 105-125			LTV > 125			LTV > 125			Margin: 2.25	Caps: 5/2/5	
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	25 Day	55 Day
4.000	(0.931)	(0.848)	4.000	(0.283)	(0.200)	3.375	0.469	0.517	3.000	1.189	1.489
4.125	(1.656)	(1.570)	4.125	(1.049)	(0.963)	3.500	(0.040)	0.007	3.125	0.770	1.070
4.250	(2.761)	(2.679)	4.250	(2.112)	(2.030)	3.625	(0.515)	(0.468)	3.250	0.353	0.653
4.375	(3.391)	(3.306)	4.375	(2.777)	(2.693)	3.750	(0.929)	(0.881)	3.375	(0.065)	0.235
4.500	(4.060)	(3.973)	4.500	(3.481)	(3.394)	3.875	(1.324)	(1.284)	3.500	(0.488)	(0.188)
4.625	(4.716)	(4.626)	4.625	(4.172)	(4.082)	4.000	(1.918)	(1.877)	3.625	(0.911)	(0.611)
4.750	(5.330)	(5.237)	4.750	(4.799)	(4.706)	4.125	(2.350)	(2.310)	3.750	(1.229)	(0.929)
									3.875	(1.533)	(1.233)
									4.000	(1.837)	(1.537)
DU REFI PLUS RISK BASED ADJUSTMENTS - (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		
LLPA Caps for DU Refi Plus (excludes Loan Amount, Escrow Waiver, MI Transfer, & State Adjusters)											
DU REFI PLUS Loan Level Price Adjustments					Primary Residences						
No Escrow			All	0.250	LTV > 80.00% <= 105%						
Altch Condo	LTV > 75% (term > 180)			All	0.750	> 20 Years					
Loan Amount 60,000 - 100,000				All	0.500	≤ 20 Years					
Loan Amount 100,001 - 125,000				All	0.150	All Other Refi Plus					
High LTV	LTV 95.01-97			All	0.500	LLPA Caps are applicable to all DURP and DURP 2.0 Programs					
High LTV	LTV > 97			All	1.000	Amort. Term LTV ≤ 105.00% LTV > 105.00%					
Arm	LTV 90.01-105			All	0.250	> 25 years ≤ 30 Years					
Loans with MI Transfer*	(Genworth, MGIC, Radian, PMI, RMIC, UGI, Trid)			All	0.250	≤ 25 Years					
Investment	LTV <= 75			All	2.125	2.000					
Investment	LTV 75.01-80			All	3.375	1.500					
Investment	LTV > 80.00			All	4.125						
2-4 Units				All	1.000						
20 Year Term Price Improvement by Note Rate											
Subordinate Financing	All mortgages with Subordinate Financing (All other LLPA's below apply as well)			0.375	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)						
State Adjustments					Max Lender Credit after adjustments ARMS: (2.750)						
Zone 1: NY (except NY Co-Ops)					Program Codes for MI Transfer (Genworth, MGIC, Radian)						
Zone 2: CO, MA, ND					1041/1241/1341: 30/20/15 Yr DU Refi+ w/ MI Transfer						
Zone 3: AZ, ME, WY, WI, VA, IA, IL, MO, NV, TX					1047-00: DURefiPlus 105-125 with MI Transfer						
Zone 4: AR, KS, HI, NE, UT, MD, DC, CT, MI, MN, NH, WA, NC, RI, NM, ID, IN, OR, NJ, AL					1048-00: DURefiPlus > 125 with MI Transfer						
Zone 5: AK, DE, GA, TN, LA, SC, FL, OK, OH, PA					Extensions Fixed Arms Relock Fee 0.125						
					Lock Term Adjustments						
					7 Days 0.150 0.250 40-45 Day (add to 30 day) 0.150						
					10 Days 0.250 0.375 55-60 Day (add to 30 day) 0.300						
					15 Days 0.375 0.375						



**NATIONAL 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 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	0.123	0.248	0.398	3.500	0.620	0.745	0.895	3.125	0.565	0.690	0.840		
3.875	(0.451)	(0.326)	(0.176)	3.625	(0.058)	0.067	(0.326)	3.250	(0.088)	0.037	0.187		
4.000	(0.987)	(0.862)	(0.712)	3.750	(0.761)	(0.636)	(0.862)	3.375	(0.598)	(0.473)	(0.323)		
4.125	(1.575)	(1.450)	(1.300)	3.875	(1.432)	(1.307)	(1.450)	3.500	(0.894)	(0.769)	(0.619)		
4.250	(2.237)	(2.112)	(1.962)	4.000	(2.091)	(1.966)	(2.112)	3.625	(1.420)	(1.295)	(1.145)		
4.375	(2.833)	(2.708)	(2.558)	4.125	(2.328)	(2.203)	(2.708)	3.750	(1.961)	(1.836)	(1.686)		
4.500	(3.384)	(3.259)	(3.109)	4.250	(2.964)	(2.839)	(3.259)	3.875	(2.488)	(2.363)	(2.213)		
4.625	(3.612)	(3.487)	(3.337)	4.375	(3.569)	(3.444)	(3.487)	4.000	(2.381)	(2.256)	(2.106)		

  

1051-00 LP SC Open Access 30				1351-00 LP SC Open Access 15				Lock Term to 30 Day Price	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	60 Day	0.300
4.000	0.103	0.228	0.378	3.250	1.107	1.412	1.562	<b>Lock Extensions (per diem 0.025 per day)</b>	
4.125	(0.530)	(0.405)	(0.255)	3.375	0.597	0.902	1.052	7 day	0.150
4.250	(1.192)	(1.067)	(0.917)	3.500	0.301	0.606	0.756	10 day	0.250
4.375	(1.788)	(1.663)	(1.513)	3.625	(0.225)	0.080	0.230	15 day	0.375
4.500	(1.839)	(1.714)	(1.564)	3.750	(0.766)	(0.461)	(0.311)	<b>Relock Fee</b>	<b>0.125</b>
4.625	(2.067)	(1.942)	(1.792)	3.875	(1.293)	(0.988)	(0.838)		
4.750	(2.632)	(2.507)	(2.357)	4.000	(1.311)	(1.006)	(0.856)		
4.875	(3.152)	(3.027)	(2.877)	4.125	(1.843)	(1.538)	(1.388)		
5.000	(3.248)	(3.123)	(2.973)						

  

LP Open Access Price Adjustments							Additional Loan Feature Adjustments			
Risk Based Adjustments*							Subordinate Financing			
	<=60	>60-70	>70-75	>75-80	>80-85	> 85	LTV	CLTV	<720	>=720
>= 740	0.000	0.250	0.250	0.500	0.250	0.250	<=65	>80 & <=95	0.875	0.625
720-739	0.000	0.250	0.500	0.750	0.500	0.500	>65 & <=75	>80 & <=95	1.125	1.000
700-719	0.000	0.500	1.000	1.250	1.000	1.000	>75 & <=80	>76 & <=90	1.250	1.000
680-699	0.000	0.500	1.125	1.750	1.500	1.250	>75 & <=80	>90 & <=95	1.375	1.125
660-679	0.000	1.000	2.250	2.750	2.750	2.250	>80 & <=90	>81 & <=95	1.375	0.875
640-659	0.500	1.250	2.750	3.000	3.250	2.750	>90 & <=95	>90 & <=95	0.875	0.625
620-639	0.500	1.500	3.000	3.000	3.250	3.250	ALL	> 95	1.875	1.875
Condo*	0.000	0.000	0.000	0.750	0.750	0.750				
NOO	2.125	2.125	2.125	3.375	4.125	4.125				
2 Units	1.000	1.000	1.000	1.000	1.000	1.000				
3-4 Units	1.000	1.000	1.000	1.000	1.500	2.000				
MFH	0.500	0.500	0.500	0.500	0.500	0.500				
MFH**	1.000	1.000	1.000	1.000	1.000	1.000				

  

High LTV Adjustors		
Product	LTV	
	>105 <=125	> 125
30 Year	0.750	0.625
20 Year	-0.500	-0.625
15 Year	-0.125	-0.125

  

State Adjustments	
Zone 1: NY (except NY Co-Ops)	0.100
Zone 2: CO, HI, MA, ND	0.050
Zone 3: AZ, IL, ME, MO, NV, VA, WI, WY, TX	0.000
Zone 4: AL, AR, CT, DC, ID, IN, KS, MD, MI, MN, NC, NE, NH, NJ, NM, OR, RI, UT, WA	(0.050)
Zone 5: AK, DE, FL, GA, LA, OH, OK, PA, SC, TN	(0.100)
<b>Max Lender Credit after adjustments:</b>	<b>4.250</b>

  

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





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

  

Max Price (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	100.125	97.750	3.500	4.625	4.750	5.000	4.750	5.000
Alternative Doc	100.125	97.750	4.125	5.000	5.125	5.375	5.125	5.375
Alt Investor	100.125	97.750	4.750	5.375	5.500	5.750	5.500	5.750

  

Loan Level PRICE Adjustments							
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
7/1 ARM (Add to 5/1 Price)	0.250	0.250	0.250	0.250	0.250	0.250	0.250
10/1 ARM (Add to 5/1 Price)	0.625	0.625	0.625	0.625	0.625	0.625	0.625
15yr FRM (Add to 5/1 Price)	0.125	0.125	0.125	0.125	0.125	0.125	0.125
30yr FRM (Add to 5/1 Price)	0.750	0.750	0.750	0.750	0.750	0.750	0.750
Amort Type IO (ARM Only)	0.000	0.000	0.000	0.250	0.500	0.500	0.875

  

Credit Score	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
>=740	0.000	0.000	0.000	0.000	0.000	0.375	0.750
720-739	0.000	0.000	0.000	0.000	0.250	0.500	0.750
700-719	0.000	0.000	0.000	0.000	0.250	0.500	1.000
680-699	0.250	0.250	0.250	0.375	0.625	1.000	1.500
660-679	0.750	0.750	0.750	0.875	1.125	1.625	2.125
640-659	1.625	1.625	1.625	2.125	2.625	3.625	4.625
620-639	2.500	2.500	2.500	2.750	3.500	5.125	n/a
AgencyPlus DTI 43.01-50	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Alt Doc DTI 43.01-50	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Non Owner (n/a to ALT Investor)	0.500	0.500	0.500	0.625	0.750	0.875	1.000
Second Home	0.000	0.000	0.000	0.000	0.250	0.250	0.250
Prop Type 2-4 Units	0.000	0.000	0.000	0.000	0.250	0.250	0.250
Purpose Cashout Refi	0.000	0.000	0.000	0.125	0.250	0.375	0.625
Loan Amt >=100k and <200k	3.000	3.000	3.000	3.000	3.000	3.000	3.000
Loan Amt >=200k and <300k	1.500	1.500	1.500	1.500	1.500	1.500	1.500
Loan Amt >=300k and <400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >=400k and <800k	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >=800k and <1.5m	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Loan Amt >=1.5m and Max (1X30)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
Non-Warrantable Condo	0.750	0.750	0.750	1.000	1.250	1.500	1.750

  

WesLend Portfolio Fee Buyout Option Price Adjustor										
	100-150k	>\$150-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-750k	>\$750-1M	>\$1M-1.5M	>\$1.5M
	2.565	1.710	1.283	1.026	0.855	0.733	0.513	0.342	0.257	0.171

  

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. 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			