

NATIONAL BORROWER PAID RATE SHEET**

Table of Contents		Lender Fees Are Not Included In Pricing www.weslendwholesale.com CLICK ON "ONLINE FORMS"								
Page	Product	New Locks <ul style="list-style-type: none"> New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.weslendwholesale.com. Loans can be locked in Broker Connection 2.0 until 4:30 pm PST. Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately. Locks expiring on weekends or Holidays will roll to next business day unless the loan has been extended. Rates and prices are subject to change without notice. Extension Policies <ul style="list-style-type: none"> Locks must be extended on or before the lock expiration date by the lock cut-off time. Per diem, 7, 10, or 15 day extensions are available. See specific Program for extension cost and terms available. Extension requests should be emailed to Lockdesk@weslend.com Expired locks are subject to worst case pricing within 30 days of lock expiration. Relock fee on expired locks are .125% (Fees may vary for Non Agency Programs/All Arm programs) 								
2	Conforming Fixed/LPFI									
3	LP Conforming Arms/Home Possible/Home Ready									
4	Agency Jumbo Fixed/Arms									
5	Government									
6	Jumbo									
7	DU Refi Plus									
8	LP Open Access									
9	WesLend Portfolio Programs									
Lock Expiration Dates 15 day 5/4/2018 30 day 5/19/2018 45 day 6/3/2018 60 day 6/18/2018		<p align="center">Minimum Loan amount in NY and TX now \$75,000</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	1.000	0.750	0.650	0.525	0.475	0.485	0.388	0.323	0.277	0.194
TX Only	1.000	0.750	0.650	0.525	0.475	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	Thomas.Michel@weslend.com							
Bryan Levy	Northeast Area Sales Manager	(631) 255-6644	Bryan.Levy@weslend.com							
Brian Tofsly	California Area Sales Manager	(858) 774-0272	Brian.Tofsly@weslend.com							
Contact Numbers			Phone #	Email Address						
Main			(877) 945-4105	info@weslend.com						
Submissions			(877) 945-4105 X 1							
Broker Support			(877) 945-4105 X 8	support@weslend.com						
Lock Desk			Ph: (877) 945-4105 X 3	lockdesk@weslend.com						
			Fx: (949) 313-1741							
<p>Lender fees are not applicable if you select the Lender Fee Buyout.</p> <p>Conv. FHA, VA & USDA Fee Sheet: www.weslendwholesale.com and click Online Forms - Resources</p>										



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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	1.306	1.431	1.806	3.375	1.305	1.430	1.805	3.375	2.278	2.403	2.778
3.375	0.961	1.086	1.461	3.500	0.914	1.039	1.414	3.500	1.849	1.974	2.349
3.500	0.616	0.741	1.116	3.625	0.523	0.648	1.023	3.625	1.404	1.529	1.904
3.625	0.270	0.395	0.770	3.750	0.146	0.271	0.646	3.750	0.899	1.024	1.399
3.750	(0.068)	0.057	0.432	3.875	(0.233)	(0.108)	0.267	3.875	0.437	0.562	0.937
3.875	(0.408)	(0.283)	0.092	4.000	(0.613)	(0.488)	(0.113)	4.000	(0.031)	0.094	0.469
4.000	(0.749)	(0.624)	(0.249)	4.125	(0.993)	(0.868)	(0.493)	4.125	(0.510)	(0.385)	(0.010)
4.125	(1.090)	(0.965)	(0.590)	4.250	(1.272)	(1.147)	(0.772)	4.250	(0.893)	(0.768)	(0.393)
4.250	(1.352)	(1.227)	(0.852)	4.375	(1.537)	(1.412)	(1.037)	4.375	(1.262)	(1.137)	(0.762)
4.375	(1.604)	(1.479)	(1.104)	4.500	(1.803)	(1.678)	(1.303)	4.500	(2.011)	(1.886)	(1.511)
4.500	(1.856)	(1.731)	(1.356)								
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	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				
Loan Feature Adjustments											
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				
Subordinate Financing											
LTV	CLTV/HCLTV	<720	>=720	LP Approval Required!!				Zone 1: RI	0.150		
<=65	80.01-95	0.875	0.625					Zone 2: AZ, CO, ME, NM, UT, WY, NY (except NY Co-Ops)	0.100		
65.01-75	80.01-95	1.125	1.000					Zone 3: AR, CT, DC, DE, GA, HI, ID, MN, NH, NV, WA, WI	0.050		
75.01-80	76.01-90	1.375	1.125					Zone 4: AL, CA, IN, KS, MA, MD, NC, OR, TN, VA	0.000		
75.01-80	90.01-95	1.375	1.125					Zone 5: LA, MI, ND, NE, NJ, SC	(0.050)		
80.01-90	81.01-95	1.375	1.125					Zone 6: AK, FL, IL, MO, MT, OH, OK, PA	(0.100)		
								Zone 7: TX	(0.200)		
State Adjustments											
** Risk based adjustments do not apply to loan terms 15 year or less.											
Max Lender Credit after adjustments: (2.750)											
LPMI Product Codes: Please refer to page 2 for LPMI self insured pricing adjustments for arms.											
1720-00	5/1 Arm LPMI										
1820-00	7/1 Arm LPMI										
1920-00	10/1 Arm LPMI										
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	1.856	1.981	2.131	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	0.999	1.124	1.274					1029-00 Home Possible Adv 30 LPMI			
4.125	0.227	0.352	0.502	LTV>=80% and Fico >=680 0.000							
4.250	(0.427)	(0.302)	(0.152)								
4.375	(1.138)	(1.013)	(0.863)	All other LTV and fico combinations 1.500							
4.500	(1.807)	(1.682)	(1.532)								
4.625	(2.514)	(2.389)	(2.239)								
4.750	(3.004)	(2.879)	(2.729)								
4.875	(3.675)	(3.550)	(3.400)								
5.000	(4.071)	(3.946)	(3.796)								
5.125	(4.677)	(4.552)	(4.402)								
Home Possible 30/Home Possible Advantage 30											
1022-00/1023-00											
Rate	15 Day	30 Day	45 day								
4.000	1.679	1.804	1.954								
4.125	1.064	1.189	1.339								
4.250	0.471	0.596	0.746								
4.375	(0.238)	(0.113)	0.037								
4.500	(0.907)	(0.782)	(0.632)								
4.625	(1.489)	(1.364)	(1.214)								
4.750	(2.104)	(1.979)	(1.829)								
4.875	(2.355)	(2.230)	(2.080)								
5.000	(2.935)	(2.810)	(2.660)								
5.125	(3.396)	(3.271)	(3.121)								
All Home Possible Programs											
> 80 LTV and >= 680 FICO = 0.000				HPA LLPA :(not subject to the cap)							
> 80 LTV and < 680 FICO = 1.500				All LTVs & FICOs 1023-00 only 0.500							
<= 80 LTV = 1.500				Purchase Special not subject to cap							
Purchase Special not subject to cap											
LPMI Self-Insured Pricing Adjustments: Home Ready, Home Possible, & Home Possible Advantage ONLY											
LTV	Term	620-639	640-659	660-679	680-699	700-719	720-739	740 - 759	>= 760		
95.01 to 97%	30 Yr	6.350	5.820	5.360	4.090	3.320	2.820	2.270	1.680		
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		
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.



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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
4.000	2.149	2.274	2.424	3.500	1.310	1.435	1.585	3.625	0.838	1.052	1.213
4.125	1.377	1.502	1.652	3.625	0.752	0.877	1.027	3.750	0.462	0.681	0.837
4.250	0.723	0.848	0.998	3.750	0.203	0.328	0.478	3.875	0.087	0.311	0.462
4.375	0.137	0.262	0.412	3.875	(0.376)	(0.251)	(0.101)	4.000	(0.290)	(0.061)	0.085
4.500	(0.532)	(0.407)	(0.257)	4.000	(0.821)	(0.696)	(0.546)	4.125	(0.668)	(0.434)	(0.293)
4.625	(1.239)	(1.114)	(0.964)	4.125	(1.481)	(1.356)	(1.206)	4.250	(0.946)	(0.705)	(0.571)
4.750	(1.729)	(1.604)	(1.454)	4.250	(1.703)	(1.578)	(1.428)	4.375	(1.210)	(0.962)	(0.835)
4.875	(2.400)	(2.275)	(2.125)	4.375	(2.048)	(1.923)	(1.773)	4.500	(1.476)	(1.221)	(1.101)
5.000	(2.421)	(2.296)	(2.146)	4.500	(2.249)	(2.124)	(1.974)	4.625	(1.742)	(1.480)	(1.367)
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	0.792	0.939	1.167	4.250	1.373	1.498	1.648	3.750	1.145	1.450	1.600
3.625	0.449	0.596	0.824	4.375	0.662	0.787	0.937	3.875	0.566	0.871	1.021
3.750	0.113	0.261	0.488	4.500	0.493	0.618	0.768	4.000	0.013	0.318	0.468
3.875	(0.222)	(0.073)	0.153	4.625	(0.089)	0.036	0.186	4.125	(0.522)	(0.217)	(0.067)
4.000	(0.560)	(0.410)	(0.185)	4.750	(0.704)	(0.579)	(0.429)	4.250	(0.869)	(0.564)	(0.414)
4.125	(0.899)	(0.748)	(0.524)	4.875	(1.250)	(1.125)	(0.975)	4.375	(1.088)	(0.783)	(0.633)
4.250	(1.159)	(1.006)	(0.784)	5.000	(1.396)	(1.271)	(1.121)	4.500	(1.198)	(0.893)	(0.743)
4.375	(1.408)	(1.253)	(1.033)	5.125	(2.002)	(1.877)	(1.727)				
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.											
For DU RefiPlus AJ price adjustments, refer to page 3 DU Refi Plus adjustments.											
Loan Level Price Adjustments**											
										DU AJ	LP SC
2-4 UNITS										1.000	1.000
NOO LTV<=75.00										2.250	2.250
NOO LTV 75.01-80.00 Purchase only										3.500	3.500
NOO LTV 80.01-85.00 Purchase only										n/a	n/a
CONDO Attach & LTV >75% (term > 180 months)										0.750	0.750
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		
Subordinate Financing											
Cashout			620-659	660-679	680-699	700-719	720-739	>=740			
75.01-80.00			3.125	1.875	1.750	1.125	1.125	0.875			
70.01-75.00			1.625	1.125	1.125	1.000	1.000	0.625			
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										All mortgages with Subordinate Financing (All other LLPA's above apply as well)	
** Credit Policy Guidelines vary between FNMA Agency Jumbo and FHLMC Super Conforming programs. Please refer to guidelines for limitations.										0.375	
Featured Rate!!!!											
		Rate	30 Day								
AJ 30		3.990	2.374								
AJ 15		3.490	1.535								
AJ RP 30		3.990	#N/A								
AJ RP 15		3.490	#N/A								



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GOVERNMENT PROGRAMS

FHA / VA 30 Year Fixed				USDA / GRH 30 Year Fixed				FHA / VA 15 Year Fixed			
Program Codes: 8000 / 6000				Program Code: 7000				Program Codes: 8300 / 6300			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.250	2.782	2.907	3.057	3.625	1.196	1.321	1.471	3.250	0.538	0.663	0.813
3.375	2.234	2.359	2.509	3.750	0.112	0.237	0.387	3.375	0.173	0.298	0.448
3.500	1.701	1.826	1.976	3.875	(0.421)	(0.296)	(0.146)	3.500	(0.239)	(0.114)	0.036
3.625	1.042	1.167	1.317	4.000	(0.933)	(0.808)	(0.658)	3.625	(0.659)	(0.534)	(0.384)
3.750	(0.336)	(0.211)	(0.061)	4.125	(1.436)	(1.311)	(1.161)	3.750	(1.450)	(1.325)	(1.175)
3.875	(0.775)	(0.650)	(0.500)	4.250	(2.049)	(1.924)	(1.774)	3.875	(1.871)	(1.746)	(1.596)
4.000	(1.393)	(1.268)	(1.118)	4.375	(2.548)	(2.423)	(2.273)	4.000	(2.276)	(2.151)	(2.001)
4.125	(1.836)	(1.711)	(1.561)	4.500	(3.030)	(2.905)	(2.755)	4.125	(2.683)	(2.558)	(2.408)
4.250	(2.570)	(2.445)	(2.295)	FHA/VA High Balance 30 Year Fixed				FHA / VA 5-1 ARM			
4.375	(2.946)	(2.821)	(2.671)	Program Codes: 8033 / 6033				Program Codes: 8700 / 6700			
4.500	(3.677)	(3.552)	(3.402)	Rate	15 Day	30 Day	45 Day	Rate	25 Day	40 Day	55 Day
4.625	(4.136)	(4.011)	(3.861)	3.875	0.225	0.350	0.500	2.875	1.792	2.072	2.222
4.750	(4.345)	(4.220)	(4.070)	4.000	(0.393)	(0.268)	(0.118)	3.000	1.714	1.994	2.144
4.875	(4.352)	(4.227)	(4.077)	4.125	(0.836)	(0.711)	(0.561)	3.125	1.542	1.822	1.972
5.000	(4.694)	(4.569)	(4.419)	4.250	(1.320)	(1.195)	(1.045)	3.250	0.571	0.851	1.001
5.125	(4.964)	(4.839)	(4.689)	4.375	(1.696)	(1.571)	(1.421)	3.375	0.258	0.538	0.688
5.250	(5.352)	(5.227)	(5.077)	4.500	(2.427)	(2.302)	(2.152)	3.500	0.056	0.336	0.486
5.375	(5.162)	(5.037)	(4.887)	4.625	(2.886)	(2.761)	(2.611)	3.625	0.039	0.319	0.469
5.500	(5.522)	(5.397)	(5.247)	4.750	(3.095)	(2.970)	(2.820)	Margin: 2.00 Caps: 1/5			
5.625	(5.681)	(5.556)	(5.406)	FHA/VA High Balance 15 Year Fixed				FHA / VA First Advantage High Bal 30			
				Program Codes: 8333 / 6333				Program Codes: 8052/6052			
				Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
				3.000	3.089	3.214	3.364	3.750	1.884	2.009	2.159
				3.125	2.651	2.776	2.926	3.875	1.445	1.570	1.720
				3.250	1.538	1.663	1.813	4.000	1.077	1.202	1.352
				3.375	1.173	1.298	1.448	4.125	0.678	0.803	0.953
				3.500	0.761	0.886	1.036	4.250	0.250	0.375	0.525
				3.625	0.341	0.466	0.616	4.375	(0.106)	0.019	0.169
				3.750	(0.200)	(0.075)	0.075	4.500	(1.117)	(0.992)	(0.842)
				3.875	(0.621)	(0.496)	(0.346)	4.625	(1.381)	(1.256)	(1.106)
				FHA/VA Price Adjustments				USDA/GRH Price Adjustments			
				VA Loans	0.250			Max Note Rate: 4.500%			
				FHA Streamline All LTV's (includes High Balance)	0.250			Loan Amount 60,000 - 75,000	1.000		
				2-4 Units	FHA/VA 0.000			Loan Amount 75,001 - 100,000	0.250		
				Manufactured Homes (refer to program guidelines for state eligibility)	1.750			Loan Amount 150,001 - 200,000	0.000		
				Fico 580 - 599	FHA/VA 2.500			Loan Amount > 200,000	0.000		
				Fico 600 - 619	FHA/VA 2.000			No FICO/Non-Traditional Credit	3.000		
				Fico 620 - 639	FHA/VA 1.250			Fico 620 to 639	1.500		
				Fico 640 - 659	FHA/VA 0.250			Fico 640 to 659	0.750		
				Fico 660 - 679	FHA/VA 0.000			Fico 660 to 679	0.250		
				Fico 680 - 699	FHA/VA 0.000			Fico 680 to 699	0.000		
				Fico >= 700	FHA/VA (0.125)			Fico 700 to 719	(0.125)		
								Fico 720 +	(0.250)		
								Manufactured Home (new units only)	3.000		
								State Adjustments (USDA Only)			
								Zone 1: AK TX WI	-0.100		
								Zone 2: HI IL MI NH	-0.050		
								Zone 3: FL GA IA IN KS KY MN MO NC NE NJ NY OH OK OR PA TN	0.000		
								Zone 4: AL AR AZ LA MD ME MS ND RI SC WA	0.050		
								Zone 5: CA CO CT DE ID MA MT NM NV UT VA WY	0.100		
								Max Lender Credit after adjustments FIXED: (4.750)			
								Max Lender Credit after adjustments FIXED HB: (3.750)			
								Max Lender Credit after adjustments ARMS: (2.750)			
				Loan Amounts \$60,001 - \$75,000	FHA/VA 0.500			*20 year terms available now (pricing based off 30 year products), please refer to program guidelines or PML.			
				Loan Amounts \$75,001 - \$100,000	FHA/VA 0.250			Lock Ext per diem 0.025 Relock Fee 0.125			
				Loan Amounts \$100,001 - \$125,000	FHA/VA 0.125			Lock Ext Fixed Arms 60 Day 0.300			
				Loan Amounts \$125,001 - \$299,999	FHA/VA 0.000			7 day 0.150 7 day 0.250 Lock Ext per diem 0.025 per day			
				Loan Amounts \$300,000 - \$453,100	FHA/VA (0.125)			10 day 0.250 15 day 0.450			
				Loan Amounts > \$679,650	FHA/VA 0.250			15 day 0.375 Relock Fee 0.125			
				FHA/VA First Advantage Price Adjustments				Zone 1: NY 0.100			
				Loan Amounts \$60,001 - \$75,000	FHA/VA First Adv 0.500			Zone 2: NV, UT 0.050			
				Loan Amounts \$75,001 - \$100,000	FHA/VA First Adv 0.250			Zone 3: CO, GA, ID, MA, MD, NC, WI 0.000			
				Loan Amounts \$100,001 - \$125,000	FHA/VA First Adv 0.125			Zone 4: AL, AZ, CT, DC, DE, HI, IN, ME, MI, MN, MO, NE, NJ (0.050)			
				Loan Amounts \$125,001 - \$299,999	FHA/VA First Adv 0.000			Zone 5: AK, IA, IL, KS, LA, ND, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA (0.100)			
				Loan Amounts \$300,000 - \$453,100	FHA/VA First Adv (0.125)			Zone 6: AR, FL, MT, PA (0.150)			
				Loan Amounts > \$679,650	FHA/VA First Adv 0.250			Zone 7: TX (0.300)			
				Fico 550 - 599	FHA/VA First Adv 2.750			WesLend FHA Lender ID 2323400005			
				Fico 600 - 619	FHA/VA First Adv 2.250			WesLend VA Lender ID 9026880000			
				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						

NATIONAL BORROWER PAID RATE SHEET**

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NON CONFORMING PROGRAMS																																												
3019-05 NC 30 Yr Reduced Rate					3319-05 NC 15 Yr Reduced Rate					Loan Level Price Adjustments																																		
3000-05 Add 0.250 to the rate					3300-05 Add 0.250 to the rate																																							
Rate	30 Day	45 Day	Rate	30 Day	45 Day	780+	<=60	60.01-70	70.01-75	75.01-80																																		
4.250	1.169	1.266	4.125	0.619	0.716		-0.750	-0.500	-0.250	-0.125																																		
4.375	0.669	0.766	4.250	0.181	0.278	760-779	-0.375	-0.250	0.000	0.125																																		
4.500	0.169	0.266	4.375	(0.256)	(0.159)	740-759	-0.250	0.000	0.125	0.375																																		
4.625	(0.332)	(0.234)	4.500	(0.695)	(0.597)	720-739	0.000	0.125	0.250	0.750																																		
4.750	(0.832)	(0.734)	4.625	(1.132)	(1.034)	700-719	0.125	0.375	0.500	1.000																																		
4.875	(1.332)	(1.234)	4.750	(1.570)	(1.472)	Loan Amount <= \$453,100					N/A																																	
5.000	(1.832)	(1.734)	4.875	(2.007)	(1.909)	Loan Amount > \$453,100 and <= \$679,650					0.000																																	
5.125	(2.332)	(2.234)	5.000	(2.444)	(2.347)	Loan Amount >= \$1,000,000					-0.125																																	
3719-05 NC 5-1 Reduced Rate					3819-05 NC 7-1 Reduced Rate					Cash-out Refinance LTV <=50%																																		
3700-05 Add 0.250 to the rate					3800-05 Add 0.250 to the rate					Cash-out Refinance LTV > 50%																																		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Refinance Fixed 30 & 20					0.250																																	
3.750	1.047	1.145	3.875	0.678	0.775	Refinance Arms					0.250																																	
3.875	0.672	0.770	4.000	0.313	0.410	2 units					0.000																																	
4.000	0.297	0.395	4.125	(0.113)	(0.210)	3 units					0.375																																	
4.125	(0.078)	0.020	4.250	(0.448)	(0.545)	4 units					1.000																																	
4.250	(0.453)	(0.355)	4.375	(0.823)	(0.725)	Second Home					0.250																																	
4.375	(0.828)	(0.730)	4.500	(1.198)	(1.100)	Investment					1.750																																	
4.500	(1.203)	(1.105)	4.625	(1.573)	(1.475)	> Cannot be locked until Weslend approval is obtained.																																						
4.625	(1.578)	(1.480)	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					3900-05 Add 0.250 to the rate					Lock Extension Fees: 15 DAY 0.375																																		
Rate	30 Day	45 Day	Rate	30 Day	45 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!																																						
4.000	0.722	0.819	4.125	0.347	0.444	Max Lender Credit after adjustments: (2.150)																																						
4.250	0.028	0.069	4.375	(0.403)	(0.306)	Published pricing reflects 0.250 rate reduction under the Pre-Authorized Payment Prog.																																						
4.500	(0.778)	(0.681)	4.625	(1.153)	(1.056)																																							
4.750	(1.528)	(1.431)	4.875	(1.903)	(1.806)																																							
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	2.044	2.169	2.294	3.625	2.763	2.888	3.013	3.500	1.660	1.785	1.910																																	
4.250	1.428	1.553	1.678	3.750	2.349	2.474	2.599	3.625	1.329	1.454	1.579																																	
4.375	0.644	0.769	0.894	3.875	1.750	1.875	2.000	3.750	1.019	1.144	1.269																																	
4.500	0.092	0.217	0.342	4.000	1.414	1.539	1.664	3.875	0.729	0.854	0.979																																	
4.625	(0.384)	(0.259)	(0.134)	4.125	1.161	1.286	1.411	4.000	0.458	0.583	0.708																																	
4.750	(0.884)	(0.759)	(0.634)	4.250	0.891	1.016	1.141	4.125	0.192	0.317	0.442																																	
4.875	(1.243)	(1.118)	(0.993)	4.375	0.627	0.752	0.877	4.250	(0.055)	0.070	0.195	Margin: 2.250 Caps: 5/2/5																																
5.000	(1.737)	(1.612)	(1.487)	4.500	0.395	0.520	0.645																																					
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	1.817	1.942	2.067	3.750	2.218	2.343	2.468																																					
3.625	1.402	1.527	1.652	3.875	1.776	1.901	2.026																																					
3.750	1.021	1.146	1.271	4.000	1.377	1.502	1.627																																					
3.875	0.668	0.793	0.918	4.125	1.007	1.132	1.257																																					
4.000	0.348	0.473	0.598	4.250	0.672	0.797	0.922																																					
4.125	(0.003)	0.122	0.247	4.375	0.370	0.495	0.620																																					
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)					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					0.250					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																								

Program Temporarily Suspended



NATIONAL BORROWER PAID RATE SHEET**

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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	
4.000	2.313	2.383	3.375	1.725	1.774	Rate	15 Day	30 Day	Rate	25 Day	55 Day
4.125	1.544	1.615	3.500	1.183	1.233	3.500	2.521	2.571	3.000	2.442	2.742
4.250	0.794	0.864	3.625	0.657	0.709	3.625	1.889	1.941	3.125	2.095	2.395
4.375	0.200	0.270	3.750	0.109	0.173	3.750	1.309	1.373	3.250	1.751	2.051
4.500	(0.416)	(0.338)	3.875	(0.402)	(0.337)	3.875	0.672	0.737	3.375	1.405	1.705
4.625	(1.147)	(1.069)	4.000	(0.913)	(0.846)	4.000	0.035	0.101	3.500	1.058	1.358
4.750	(1.842)	(1.763)	4.125	(1.436)	(1.369)	4.125	(0.595)	(0.528)	3.625	0.710	1.010
4.875	(2.404)	(2.326)	4.250	(1.713)	(1.645)	4.250	(0.900)	(0.831)	3.750	0.371	0.671
5.000	(2.888)	(2.810)	4.375	(2.025)	(1.956)	4.375	(1.277)	(1.194)	3.875	0.029	0.329
									4.000	(0.314)	(0.014)
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	3.518	3.588	4.000	4.229	4.299	3.375	3.819	3.869	3.000	2.990	3.290
4.125	2.533	2.604	4.125	3.192	3.263	3.500	3.126	3.176	3.125	2.554	2.854
4.250	1.574	1.645	4.250	2.180	2.250	3.625	2.483	2.534	3.250	2.157	2.457
4.375	0.890	0.960	4.375	1.483	1.554	3.750	1.947	2.011	3.375	1.764	2.064
4.500	0.092	0.170	4.500	0.701	0.779	3.875	1.292	1.357	3.500	1.371	1.671
4.625	(0.846)	(0.767)	4.625	(0.285)	(0.207)	4.000	0.640	0.706	3.625	0.978	1.278
4.750	(1.732)	(1.654)	4.750	(1.219)	(1.141)	4.125	(0.001)	0.066	3.750	0.600	0.900
									3.875	0.219	0.519
									4.000	(0.163)	0.137
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	Amort. Term LTV > 80.00% <= 105%						
Altch Condo	LTV > 75% (term > 180)		All	0.750	> 20 Years 0.750						
Loan Amount 60,000 - 100,000			All	0.500	≤ 20 Years 0.000						
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 ≤ 2.000 2.000						
Loans with MI Transfer*	(Genworth, MGIC, Radian, PMI, RMIC, UGI, Trid)		All	0.250	≤ 25 Years 2.000 1.500						
Investment	LTV <= 75		All	2.125							
Investment	LTV 75.01-80		All	3.375							
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								
State Adjustments				Max Lender Credit after adjustments FIXED: (4.250)							
Zone 1: NY (except NY Co-Ops)				Max Lender Credit after adjustments ARMS: (2.750)							
Zone 2: CO, MA, ND				Program Codes for MI Transfer (Genworth, MGIC, Radian)							
Zone 3: AZ, ME, WY, WI, VA, IA, IL, MO, NV, TX				1041/1241/1341: 30/20/15 Yr DU Refi+ w/ MI Transfer							
Zone 4: AR, KS, HI, NE, UT, MD, DC, CT, MI, MN, NH, WA, NC, RI, NM, ID, IN, OR, NJ, AL				1047-00: DURefiPlus 105-125 with MI Transfer							
Zone 5: AK, DE, GA, TN, LA, SC, FL, OK, OH, PA				1048-00: DURefiPlus > 125 with MI Transfer							
				Extensions			Fixed	Arms	Relock Fee	0.125	
				7 Days			0.150	0.250	Lock Term Adjustments		
				10 Days			0.250	40-45 Day (add to 30 day) 0.150			
				15 Days			0.375	55-60 Day (add to 30 day) 0.300			



NATIONAL 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	2.304	2.429	2.579	4.000	1.110	1.235	1.385	3.625	1.249	1.374	1.524
4.125	1.689	1.814	1.964	4.125	0.441	0.566	1.814	3.750	0.700	0.825	0.975
4.250	1.078	1.203	1.353	4.250	(0.175)	(0.050)	1.203	3.875	0.121	0.246	0.396
4.375	0.367	0.492	0.642	4.375	(0.812)	(0.687)	0.492	4.000	(0.307)	(0.182)	(0.032)
4.500	(0.302)	(0.177)	(0.027)	4.500	(1.416)	(1.291)	(0.177)	4.125	(0.842)	(0.717)	(0.567)
4.625	(0.884)	(0.759)	(0.609)	4.625	(1.870)	(1.745)	(0.759)	4.250	(1.189)	(1.064)	(0.914)
4.750	(1.499)	(1.374)	(1.224)	4.750	(2.474)	(2.349)	(1.374)	4.375	(1.533)	(1.408)	(1.258)
4.875	(2.045)	(1.920)	(1.770)	4.875	(2.959)	(2.834)	(1.920)	4.500	(1.643)	(1.518)	(1.368)

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
4.500	1.118	1.243	1.393	3.750	1.770	2.075	2.225	Lock Extensions (per diem 0.025 per day)	
4.625	0.536	0.661	0.811	3.875	1.191	1.496	1.646	7 day	0.150
4.750	(0.079)	0.046	0.196	4.000	0.638	0.943	1.093	10 day	0.250
4.875	(0.625)	(0.500)	(0.350)	4.125	0.103	0.408	0.558	15 day	0.375
5.000	(0.771)	(0.646)	(0.496)	4.250	(0.244)	0.061	0.211	Relock Fee	0.125
5.125	(1.377)	(1.252)	(1.102)	4.375	(0.463)	(0.158)	(0.008)		
5.250	(1.922)	(1.797)	(1.647)	4.500	(0.573)	(0.268)	(0.118)		
5.375	(2.432)	(2.307)	(2.157)	4.625	(1.002)	(0.697)	(0.547)		
5.500	(2.925)	(2.800)	(2.650)						

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				

* Risk Based & Condo Adjustments apply to loan terms > 15 Year only! **MFH not subject to LLPA CAP

High LTV Adjustors			LLPA Caps for LP Open Accesss (excludes Loan Amount, Escrow Waiver, State Adjusters, MFH** Adj and High LTV Adjusters)	
Product	LTV		Primary Residence with Term <= 20 and LTV >80%	0.000
	>105 <=125	> 125	Primary Residence with Term > 20 and LTV >80%	0.500
30 Year	0.750	0.625	Investment & Second Home, all Terms and LTVs**	1.750
20 Year	-0.500	-0.625	Primary Residence, all Terms, LTV <= 80%	1.750
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)
Max Lender Credit after adjustments:	4.250



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	(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

	<=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
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	n/a
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	1.000	1.250	1.500	1.750	n/a	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

Additional Codes						Notes
Agency Plus	Alt Doc AQ	Alt Doc SE	Alt Investor			Interest Rate Floor = Note Rate. Indexed to 1yr Libor + margin after fixed period. Investor approval with completed appraisal required to lock.
9871-30 7/1 Arm	9872-30 7/1 Arm	9873-30 7/1 Arm	9874-30 7/1 Arm			
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			