

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 3/10/2018 30 day 3/25/2018 45 day 4/9/2018 60 day 4/24/2018		<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 Tofslly	California Area Sales Manager	(858) 774-0272	Brian.Tofslly@weslend.com							
Contact Numbers										
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								
	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>										

NATIONAL 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				1300-00				1400-00			
CF Fixed 30 Year				CF Fixed 15 Year				CF Fixed 10 Year			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.625	3.423	3.548	3.698	3.250	1.320	1.445	1.595	3.125	1.713	1.838	1.988
3.750	2.367	2.492	2.642	3.375	0.827	0.952	1.102	3.250	0.775	0.900	1.050
3.875	1.525	1.650	1.800	3.500	0.389	0.514	0.664	3.375	0.450	0.575	0.725
4.000	0.704	0.829	0.979	3.625	(0.084)	0.041	0.191	3.500	0.128	0.253	0.403
4.125	(0.069)	0.056	0.206	3.750	(0.685)	(0.560)	(0.410)	3.625	(0.183)	(0.058)	0.092
4.250	(0.960)	(0.835)	(0.685)	3.875	(1.218)	(1.093)	(0.943)	3.750	(0.877)	(0.752)	(0.602)
4.375	(1.572)	(1.447)	(1.297)	4.000	(1.765)	(1.640)	(1.490)	3.875	(1.231)	(1.106)	(0.956)
4.500	(2.215)	(2.090)	(1.940)	4.125	(2.283)	(2.158)	(2.008)	4.000	(1.765)	(1.640)	(1.490)
4.625	(2.843)	(2.718)	(2.568)	4.250	(2.740)	(2.615)	(2.465)	4.125	(2.283)	(2.158)	(2.008)
4.750	(3.430)	(3.305)	(3.155)	4.375	(2.824)	(2.699)	(2.549)	4.250	(2.740)	(2.615)	(2.465)
4.875	(3.981)	(3.856)	(3.706)	4.500	(3.484)	(3.359)	(3.209)				
5.000	(4.504)	(4.379)	(4.229)								
5.125	(5.206)	(5.081)	(4.931)								
5.250	(5.834)	(5.709)	(5.559)								
5.375	(6.047)	(5.922)	(5.772)								

1200-00			
CF Fixed 20 Year			
Rate	15 Day	30 Day	45 Day
3.625	1.802	1.927	2.077
3.750	1.005	1.130	1.280
3.875	0.342	0.467	0.617
4.000	(0.267)	(0.142)	0.008
4.125	(0.694)	(0.569)	(0.419)
4.250	(1.393)	(1.268)	(1.118)
4.375	(1.835)	(1.710)	(1.560)
4.500	(2.586)	(2.461)	(2.311)
4.625	(2.981)	(2.856)	(2.706)

Loan Amount Adjustors	
60,000-100,000	0.50
100,001-125,000	0.15
125,001 +	0

Max Lender Credit after adjustments: (4.250)

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
* Risk Based adjustments DO NOT apply to loan terms 15 year or less								
No Score (Non-Traditional Credit)	0.500	1.500	3.000	3.000	3.250	3.250	n/a	n/a
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
> 740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
Loan Feature Adjustments	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
Cashout Refi & Fico 620 - 639	0.625	1.625	1.625	3.125	n/a	n/a	n/a	
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	0.250	0.250	0.250	0.250	n/a	n/a	n/a	
Escrow Waiver (New York Co-ops)	0.000	0.000	0.000	0.000	n/a	n/a	n/a	
Escrow Waiver (New York Loans Only)	0.000	0.000	0.000	0.000	n/a	n/a	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)	2.250	2.250	2.250	3.625	n/a	n/a	n/a	
Unpermitted Additions	0.000	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
Co-op	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125
2 Units	1.000	1.000	1.000	1.000	1.000	n/a	n/a	n/a
3-4 Units	1.000	1.000	1.000	1.000	n/a	n/a	n/a	n/a
Subordinate Financing All LTV/CLTV	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.375

LTV Range	CLTV Range	Fico <720	Fico >=720
≤ 65.00%	80.01% - 95.00%	0.500%	0.250%
65.01% - 75.00%	80.01% - 95.00%	0.750%	0.500%
75.01% - 95.00%	90.01% - 95.00%	1.000%	0.750%
75.01% - 90.00%	76.01% - 90.00%	1.000%	0.750%
≤ 95.00%	95.01% - 97.00%	1.500%	1.500%

LPMI Self-Insured Pricing Adjustments: 30, 20, 15 Yr Fixed, 5/1, 7/1, & 10/1 ARMs only

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

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

Investor Specific Adjuster (Loans that are underwritten to a specific investor will receive this adjustment):	Contact Secondary!!!
LPL/LPMI Product Codes	Featured Rate!!!
1001-00 LP 30 Yr Fixed	Rate 30 Day
1201-00 LP 20 yr Fixed	CF 30 3.990 0.929
1301-00 LP 15 yr Fixed	CF 15 2.990 #N/A
1011-00 30 Yr Fixed LPMI	DURP 30 3.990 1.616
1211-00 20 Yr Fixed LPMI	DURP 15 2.990 #N/A
1311-00 15 Yr Fixed LPMI	
1220-00 20 Yr Fixed LP LPMI	Lock Term to 30 Day Price
1020-00 30 Yr Fixed LP LPMI	60 Day 0.300
1320-00 15 Yr Fixed LP LPMI	Lock Extensions (per diem 0.025 per day)
	7 day 0.150
	10 day 0.250
	15 day 0.375
	Relock Fee 0.125
	State Adjustments
	Zone 1: NY (except NY Co-Ops) 0.100
	Zone 2: MA, ND 0.050
	Zone 3: AZ, CO, IA, IL, ME, MO, NV, VA, WI, WY 0.000
	Zone 4: AL, AR, CT, DC, ID, HI, IN, KS, KY, MD, MI, MN, NE, NH, NJ, NM, OR, RI, UT, WA (0.050)
	Zone 5: AK, DE, GA, TN, MT, LA, NC, SC, OH, OK, PA (0.100)
	Zone 6: FL (0.150)
	Zone 7a: TX (w/o Impounds) (0.125)
	Zone 7b: TX (with Impounds) (0.225)
	Min. Loan Amount (except TX & NY) \$60,000
	Min. Loan Amount TX & NY only \$75,000



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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	0.962	1.087	1.462	3.375	1.081	1.206	1.581	3.375	1.159	1.284	1.659
3.375	0.614	0.739	1.114	3.500	0.681	0.806	1.181	3.500	0.805	0.930	1.305
3.500	0.266	0.391	0.766	3.625	0.278	0.403	0.778	3.625	0.450	0.575	0.950
3.625	(0.085)	0.040	0.415	3.750	(0.263)	(0.138)	0.237	3.750	(0.263)	(0.138)	0.237
3.750	(0.487)	(0.362)	0.013	3.875	(0.739)	(0.614)	(0.239)	3.875	(0.739)	(0.614)	(0.239)
3.875	(0.868)	(0.743)	(0.368)	4.000	(0.859)	(0.734)	(0.359)	4.000	(0.859)	(0.734)	(0.359)
4.000	(1.006)	(0.881)	(0.506)	4.125	(1.225)	(1.100)	(0.725)	4.125	(0.978)	(0.853)	(0.478)
4.125	(1.274)	(1.149)	(0.774)	4.250	(1.458)	(1.333)	(0.958)	4.250	(1.208)	(1.083)	(0.708)
4.250	(1.470)	(1.345)	(0.970)	4.375	(1.673)	(1.548)	(1.173)	4.375	(1.547)	(1.422)	(1.047)
4.375	(1.653)	(1.528)	(1.153)	4.500	(1.885)	(1.760)	(1.385)	4.500	(2.394)	(2.269)	(1.894)
4.500	(1.835)	(1.710)	(1.335)								
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					
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750					
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250					
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250					
700 - 719	0.000	0.250	1.000	1.250	1.000	1.000					
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500					
>= 740	0.000	0.250	0.250	0.500	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					
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	0.250					
Loan Amount 60,000 - 99,999	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					
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)		
80.01-90	81.01-95	1.375	1.125					Zone 7: TX	(0.200)		
** Risk based adjustments do not apply to loan terms 15 year or less.											
Max Lender Credit after adjustments: (2.750)				Lock Term Adjusters (to 30 day)				60 Day	0.500		
LPMI Product Codes: Please refer to page 2 for LPMI self insured pricing adjustments for arms.				Lock Extensions				7 day	0.250		
1720-00 5/1 Arm LPMI				15 day				15 day	0.375		
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	1.500	1.625	1.775	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	0.679	0.804	0.954	LTV>=80% and Fico >=680 0.000				1029-00 Home Possible Adv 30 LPMI			
4.125	(0.094)	0.031	0.181	All other LTV and fico combinations 1.500							
4.250	(0.985)	(0.860)	(0.710)								
4.375	(1.597)	(1.472)	(1.322)								
4.500	(2.240)	(2.115)	(1.965)								
4.625	(2.868)	(2.743)	(2.593)								
4.750	(3.455)	(3.330)	(3.180)								
4.875	(4.006)	(3.881)	(3.731)								
5.000	(4.529)	(4.404)	(4.254)								
5.125	(5.231)	(5.106)	(4.956)								
Home Possible 30/Home Possible Advantage 30											
1022-00/1023-00											
Rate	15 Day	30 Day	45 day								
4.000	1.449	1.574	1.724								
4.125	0.798	0.923	1.073								
4.250	0.004	0.129	0.279								
4.375	(0.668)	(0.543)	(0.393)								
4.500	(1.269)	(1.144)	(0.994)								
4.625	(1.787)	(1.662)	(1.512)								
4.750	(2.392)	(2.267)	(2.117)								
4.875	(2.610)	(2.485)	(2.335)								
5.000	(3.136)	(3.011)	(2.861)								
5.125	(3.699)	(3.574)	(3.424)								
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		
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	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	1.229	1.354	1.504	3.500	1.014	1.139	1.289	3.625	0.946	1.101	1.321
4.125	0.556	0.681	0.831	3.625	0.541	0.666	0.816	3.750	0.563	0.729	0.938
4.250	(0.335)	(0.210)	(0.059)	3.750	(0.060)	0.065	0.215	3.875	0.183	0.359	0.558
4.375	(0.697)	(0.572)	(0.422)	3.875	(0.593)	(0.468)	(0.318)	4.000	(0.196)	(0.010)	0.179
4.500	(1.340)	(1.215)	(1.065)	4.000	(1.140)	(1.015)	(0.865)	4.125	(0.576)	(0.380)	(0.201)
4.625	(1.968)	(1.843)	(1.693)	4.125	(1.658)	(1.533)	(1.383)	4.250	(0.814)	(0.607)	(0.439)
4.750	(2.555)	(2.430)	(2.280)	4.250	(2.115)	(1.990)	(1.840)	4.375	(1.034)	(0.817)	(0.659)
4.875	(3.106)	(2.981)	(2.831)	4.375	(2.199)	(2.074)	(1.924)	4.500	(1.254)	(1.026)	(0.879)
5.000	(3.379)	(3.254)	(3.104)	4.500	(2.859)	(2.734)	(2.584)	4.625	(1.474)	(1.236)	(1.099)
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	0.777	0.857	1.152	4.250	0.954	1.079	1.229	3.750	0.985	1.290	1.440
3.625	0.425	0.509	0.800	4.375	0.282	0.407	0.557	3.875	0.408	0.713	0.863
3.750	0.121	0.211	0.496	4.500	0.181	0.306	0.456	4.000	(0.236)	0.069	0.219
3.875	(0.177)	(0.082)	0.198	4.625	(0.337)	(0.212)	(0.062)	4.125	(0.796)	(0.491)	(0.341)
4.000	(0.474)	(0.374)	(0.099)	4.750	(0.942)	(0.817)	(0.667)	4.250	(1.253)	(0.948)	(0.798)
4.125	(0.772)	(0.667)	(0.397)	4.875	(1.539)	(1.414)	(1.264)	4.375	(1.613)	(1.308)	(1.158)
4.250	(0.971)	(0.860)	(0.596)	5.000	(1.707)	(1.582)	(1.432)	4.500	(2.273)	(1.968)	(1.818)
4.375	(1.157)	(1.041)	(0.782)	5.125	(2.284)	(2.159)	(2.009)				
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	
620 - 639						0.500		1.500		3.000	
640 - 659						0.500		1.250		3.000	
660 - 679						0.000		1.000		2.750	
680 - 699						0.000		0.500		1.750	
700 - 719						0.000		0.500		1.000	
720 - 739						0.000		0.250		0.500	
> 740						0.000		0.250		0.500	
Cashout						620-659		660-679		680-699	
75.01-80.00						3.125		1.875		1.750	
70.01-75.00						1.625		1.125		1.000	
60.01-70.00						1.625		1.125		1.000	
<=60%						0.625		0.625		0.375	
Subordinate Financing						<=65		65.01-75		75.01-90	
FICO < 720						CLTV 76.01 - 95		0.500		0.750	
FICO >= 720						CLTV 76.01 - 95		0.250		0.500	
* 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	1.454
AJ 15	3.490	1.239
AJ RP 30	3.990	#N/A
AJ RP 15	3.490	#N/A



NATIONAL BORROWER PAID RATE SHEET**

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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	2.471	2.596	2.746	3.625	1.188	1.313	1.463	3.000	1.344	1.469	1.619
3.375	1.935	2.060	2.210	3.750	(0.014)	0.111	0.261	3.125	0.903	1.028	1.178
3.500	1.392	1.517	1.667	3.875	(0.537)	(0.412)	(0.262)	3.250	(0.069)	0.056	0.206
3.625	0.733	0.858	1.008	4.000	(1.063)	(0.938)	(0.788)	3.375	(0.497)	(0.372)	(0.222)
3.750	(0.468)	(0.343)	(0.193)	4.125	(1.564)	(1.439)	(1.289)	3.500	(0.931)	(0.806)	(0.656)
3.875	(1.240)	(1.115)	(0.965)	4.250	(2.134)	(2.009)	(1.859)	3.625	(1.360)	(1.235)	(1.085)
4.000	(1.765)	(1.640)	(1.490)	4.375	(2.636)	(2.511)	(2.361)	3.750	(2.133)	(2.008)	(1.858)
4.125	(2.265)	(2.140)	(1.990)	4.500	(3.136)	(3.011)	(2.861)	3.875	(2.558)	(2.433)	(2.283)
4.250	(2.834)	(2.709)	(2.559)	FHA/VA High Balance 30 Year Fixed				FHA / VA 5-1 ARM			
4.375	(3.335)	(3.210)	(3.060)	Program Codes: 8033 / 6033				Program Codes: 8700 / 6700			
4.500	(3.834)	(3.709)	(3.559)	Rate	15 Day	30 Day	45 Day	Rate	25 Day	40 Day	55 Day
4.625	(4.306)	(4.181)	(4.031)	3.875	(0.290)	(0.165)	(0.015)	2.875	1.453	1.733	1.883
4.750	(4.748)	(4.623)	(4.473)	4.000	(0.815)	(0.690)	(0.540)	3.000	1.375	1.655	1.805
4.875	(4.627)	(4.502)	(4.352)	4.125	(1.315)	(1.190)	(1.040)	3.125	1.203	1.483	1.633
5.000	(4.831)	(4.706)	(4.556)	4.250	(1.634)	(1.509)	(1.359)	3.250	0.289	0.569	0.719
5.125	(5.167)	(5.042)	(4.892)	4.375	(2.135)	(2.010)	(1.860)	3.375	(0.024)	0.256	0.406
5.250	(5.523)	(5.398)	(5.248)	4.500	(2.634)	(2.509)	(2.359)	3.500	(0.226)	0.054	0.204
				4.625	(3.106)	(2.981)	(2.831)	3.625	(0.243)	0.037	0.187
				4.750	(3.548)	(3.423)	(3.273)	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
3.750	1.573	1.698	1.848	3.000	2.544	2.669	2.819	3.750	2.123	2.248	2.398
3.875	1.285	1.410	1.560	3.125	2.103	2.228	2.378	3.875	1.685	1.810	1.960
4.000	0.978	1.103	1.253	3.250	1.131	1.256	1.406	4.000	1.378	1.503	1.653
4.125	0.650	0.775	0.925	3.375	0.703	0.828	0.978	4.125	1.050	1.175	1.325
4.250	(0.435)	(0.310)	(0.160)	3.500	0.269	0.394	0.544	4.250	0.715	0.840	0.990
4.375	(0.801)	(0.676)	(0.526)	3.625	(0.160)	(0.035)	0.115	4.375	0.349	0.474	0.624
4.500	(1.492)	(1.367)	(1.217)	3.750	(0.683)	(0.558)	(0.408)	4.500	(1.154)	(1.029)	(0.879)
4.625	(1.536)	(1.411)	(1.261)	3.875	(1.108)	(0.983)	(0.833)	4.625	(1.199)	(1.074)	(0.924)
4.750	(2.450)	(2.325)	(2.175)					USDA/GRH Price Adjustments			
4.875	(2.580)	(2.455)	(2.305)					Max Note Rate: 4.500%			
5.000	(2.585)	(2.460)	(2.310)					Loan Amount 60,000 - 75,000 1.000			
5.125	(2.592)	(2.467)	(2.317)					Loan Amount 75,001 - 100,000 0.250			
5.250	(3.017)	(2.892)	(2.742)					Loan Amount 150,001 - 200,000 0.000			
5.375	(2.978)	(2.853)	(2.703)					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/VA Price Adjustments				FHA/VA				State Adjustments (USDA Only!)			
VA Loans				0.250							
FHA/VA HB with FICO down to 580 Now Available.											
FHA Streamline All LTV's (includes High Balance)				0.250							
2-4 Units				FHA/VA							
Manufactured Homes (refer to program guidelines for state eligibility)				1.750							
Fico 580 - 599				FHA/VA							
Fico 600 - 619				FHA/VA							
Fico 620 - 639				FHA/VA							
Fico 640 - 659				FHA/VA							
Fico 660 - 679				FHA/VA							
Fico 680 - 699				FHA/VA							
Fico >= 700				FHA/VA							
Loan Amounts \$60,001 - \$75,000				FHA/VA							
Loan Amounts \$75,001 - \$100,000				FHA/VA							
Loan Amounts \$100,001 - \$125,000				FHA/VA							
Loan Amounts \$125,001 - \$299,999				FHA/VA							
Loan Amounts \$300,000 - \$453,100				FHA/VA							
Loan Amounts > \$679,650				FHA/VA							
FHA/VA First Advantage Price Adjustments											
Loan Amounts \$60,001 - \$75,000				FHA/VA First Adv							
Loan Amounts \$75,001 - \$100,000				FHA/VA First Adv							
Loan Amounts \$100,001 - \$125,000				FHA/VA First Adv							
Loan Amounts \$125,001 - \$299,999				FHA/VA First Adv							
Loan Amounts \$300,000 - \$453,100				FHA/VA First Adv							
Loan Amounts > \$679,650				FHA/VA First Adv							
Fico 550 - 599				FHA/VA First Adv							
Fico 600 - 619				FHA/VA First Adv							
Fico 620 - 639				FHA/VA First Adv							
Fico 640 - 659				FHA/VA First Adv							
Fico 660 - 679				FHA/VA First Adv							
Fico 680 - 699				FHA/VA First Adv							
Fico >= 700				FHA/VA First Adv							
FHA/VA High Balance FICO ≤ 679				FHA/VA HB First Adv							
Manual Underwrite w/FICO ≥ 640				FHA/VA First Adv							
Manual Underwrite w/FICO < 640				FHA/VA First Adv							
				USDA/GRH Price Adjustments							
								Lock Ext per diem 0.025			
								Relock Fee 0.125			
								60 Day 0.300			
								Lock Ext			
								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**

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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						<=60	60.01-70	70.01-75	75.01-80		
4.250	0.888	0.986	4.125	0.366	0.464						780+	-0.750	-0.500	-0.250	-0.125	
4.375	0.388	0.486	4.250	(0.072)	0.026						760-779	-0.375	-0.250	0.000	0.125	
4.500	(0.112)	(0.014)	4.375	(0.509)	(0.411)						740-759	-0.250	0.000	0.125	0.375	
4.625	(0.612)	(0.514)	4.500	(0.917)	(0.819)						720-739	0.000	0.125	0.250	0.750	
4.750	(1.112)	(1.014)	4.625	(1.384)	(1.286)						700-719	0.125	0.375	0.500	1.000	
4.875	(1.612)	(1.514)	4.750	(1.822)	(1.724)						Loan Amount <= \$453,100	N/A				
5.000	(2.112)	(2.014)	4.875	(2.259)	(2.161)						Loan Amount > \$453,100 and <= \$679,650	0.000				
5.125	(2.612)	(2.514)	5.000	(2.733)	(2.635)						Loan Amount >= \$1,000,000	-0.125				
												Cash-out Refinance LTV <=50%				
												Cash-out Refinance LTV > 50%				
												Cash-out Refinance LTV > 0				
												Cash-out Refinance LTV > 0				
3719-05 NC 5-1 Reduced Rate						3819-05 NC 7-1 Reduced Rate						Refinance Fixed 30 & 20				
3700-05 Add 0.250 to the rate						3800-05 Add 0.250 to the rate						Refinance Arms				
Rate	30 Day	45 Day	Rate	30 Day	45 Day											
3.750	0.800	0.897	3.875	0.430	0.527						2 units					
3.875	0.425	0.522	4.000	0.075	0.172						3 units					
4.000	0.049	0.147	4.125	(0.310)	(0.213)						4 units					
4.125	(0.326)	(0.228)	4.250	(0.699)	(0.602)						Second Home					
4.250	(0.701)	(0.603)	4.375	(1.070)	(0.973)						Investment					
4.375	(1.076)	(0.978)	4.500	(1.445)	(1.348)											
4.500	(1.451)	(1.353)	4.625	(1.820)	(1.723)											
4.625	(1.826)	(1.728)														
Margin: 2.25 Caps: 2/2/5						Margin: 2.25 Caps: 2/2/5						- Cannot be locked until Weslend approval is obtained.				
3919-05 NC 10-1 Reduced Rate												15 Day Lock Term				
3900-05 Add 0.250 to the rate												60 Day Lock Term				
Rate	30 Day	45 Day							Lock Extension Fees: 15 DAY							
4.000	0.551	0.648														
4.125	0.176	0.273							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!							
4.250	(0.199)	(0.102)							Max Lender Credit after adjustments: (2.150)							
4.375	(0.574)	(0.477)														
4.500	(0.949)	(0.852)														
4.625	(1.325)	(1.227)														
4.750	(1.700)	(1.602)														
4.875	(2.075)	(1.977)														
Margin: 2.25 Caps: 2/2/5																
Published pricing reflects 0.250 rate reduction under the Pre-Authorized Payment Prog.																
Jumbo 30 Year Fixed				Jumbo 15 Year Fixed				Jumbo 5/1 ARM								
3000-21				3300-21				3700-21								
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day					
4.125	1.589	1.646	1.702	3.625	2.907	2.956	3.005	3.500	1.883	1.930	1.978					
4.250	0.889	0.948	1.006	3.750	2.464	2.515	2.566	3.625	1.534	1.583	1.633					
4.375	0.253	0.313	0.373	3.875	1.852	1.905	1.958	3.750	1.208	1.259	1.310					
4.500	(0.255)	(0.193)	(0.131)	4.000	1.492	1.547	1.602	3.875	0.902	0.955	1.008					
4.625	(0.662)	(0.598)	(0.534)	4.125	1.225	1.282	1.338	4.000	0.615	0.670	0.724					
4.750	(1.221)	(1.155)	(1.090)	4.250	0.928	0.987	1.045	4.125	0.334	0.390	0.447					
4.875	(1.685)	(1.617)	(1.550)	4.375	0.660	0.721	0.781	4.250	0.072	0.130	0.189					
5.000	(2.013)	(1.944)	(1.874)	4.500	0.399	0.461	0.523	Margin: 2.250 Caps: 5/2/5								
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	2.134	2.182	2.229	3.750	2.279	2.330	2.381									
3.625	1.690	1.740	1.789	3.875	1.818	1.871	1.924									
3.750	1.283	1.334	1.385	4.000	1.394	1.449	1.504									
3.875	0.908	0.961	1.014	4.125	1.002	1.059	1.115									
4.000	0.564	0.619	0.674	4.250	0.650	0.708	0.767									
4.125	0.197	0.253	0.310	4.375	0.333	0.393	0.453									
Margin: 2.250 Caps: 5/2/5				Margin: 2.250 Caps: 5/2/5												
Loan Level Price Adjustments																
<=60																
Purchase Special (0.375) (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) (0.250) 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	1.438	1.516	3.375	1.312	1.369	Rate	15 Day	30 Day	Rate	25 Day	55 Day
4.125	0.748	0.826	3.500	0.827	0.884	3.500	2.195	2.252	3.000	2.188	2.488
4.250	(0.150)	(0.065)	3.625	0.354	0.411	3.625	1.647	1.704	3.125	1.841	2.141
4.375	(0.763)	(0.677)	3.750	(0.261)	(0.190)	3.750	1.129	1.200	3.250	1.494	1.794
4.500	(1.406)	(1.320)	3.875	(0.794)	(0.723)	3.875	0.462	0.533	3.375	1.146	1.446
4.625	(2.034)	(1.948)	4.000	(1.341)	(1.270)	4.000	(0.221)	(0.150)	3.500	0.797	1.097
4.750	(2.621)	(2.535)	4.125	(1.791)	(1.720)	4.125	(0.743)	(0.672)	3.625	0.445	0.745
4.875	(3.172)	(3.086)	4.250	(2.143)	(2.072)	4.250	(1.131)	(1.060)	3.750	0.141	0.441
5.000	(3.695)	(3.609)	4.375	(2.484)	(2.413)	4.375	(1.507)	(1.436)	3.875	(0.158)	0.142
									4.000	(0.456)	(0.156)
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	2.851	2.929	4.000	3.517	3.595	3.375	3.339	3.395	3.000	2.728	3.028
4.125	1.969	2.047	4.125	2.587	2.665	3.500	2.719	2.775	3.125	2.329	2.629
4.250	0.740	0.826	4.250	1.452	1.538	3.625	2.166	2.223	3.250	1.929	2.229
4.375	(0.043)	0.043	4.375	0.630	0.716	3.750	1.653	1.724	3.375	1.528	1.828
4.500	(0.863)	(0.777)	4.500	(0.236)	(0.150)	3.875	0.971	1.042	3.500	1.127	1.427
4.625	(1.668)	(1.582)	4.625	(1.083)	(0.997)	4.000	0.273	0.344	3.625	0.722	1.022
4.750	(2.369)	(2.283)	4.750	(1.806)	(1.720)	4.125	(0.256)	(0.185)	3.750	0.342	0.642
									3.875	(0.036)	0.264
									4.000	(0.414)	(0.114)
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 ≤ 30 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											
Zone 1: NY (except NY Co-Ops)				0.100	Program Codes for MI Transfer (Genworth, MGIC, Radian)						
Zone 2: CO, MA, ND				0.050	1041/1241/1341: 30/20/15 Yr DU Refi+ w/ MI Transfer						
Zone 3: AZ, ME, WY, WI, VA, IA, IL, MO, NV, TX				0.000	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				(0.050)	1048-00: DURefi Plus > 125 with MI Transfer						
Zone 5: AK, DE, GA, TN, LA, SC, FL, OK, OH, PA				(0.100)	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	0.375	55-60 Day (add to 30 day)		0.300	



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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	1.979	2.104	2.254	4.000	0.564	0.689	0.839	3.625	0.989	1.114	1.264
4.125	1.328	1.453	1.603	4.125	(0.056)	0.069	1.453	3.750	0.415	0.540	0.690
4.250	0.534	0.659	0.809	4.250	(0.734)	(0.609)	0.659	3.875	(0.162)	(0.037)	0.113
4.375	(0.138)	(0.013)	0.137	4.375	(1.385)	(1.260)	(0.013)	4.000	(0.681)	(0.556)	(0.406)
4.500	(0.739)	(0.614)	(0.464)	4.500	(2.023)	(1.898)	(0.614)	4.125	(1.241)	(1.116)	(0.966)
4.625	(1.257)	(1.132)	(0.982)	4.625	(2.304)	(2.179)	(1.132)	4.250	(1.698)	(1.573)	(1.423)
4.750	(1.862)	(1.737)	(1.587)	4.750	(2.940)	(2.815)	(1.737)	4.375	(2.183)	(2.058)	(1.908)
4.875	(2.459)	(2.334)	(2.184)	4.875	(3.550)	(3.425)	(2.334)	4.500	(2.843)	(2.718)	(2.568)
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	0.806	0.931	1.081	3.750	1.610	1.915	2.065	Lock Extensions (per diem 0.025 per day)			
4.625	0.288	0.413	0.563	3.875	1.033	1.338	1.488	7 day	0.150		
4.750	(0.317)	(0.192)	(0.042)	4.000	0.389	0.694	0.844	10 day	0.250		
4.875	(0.914)	(0.789)	(0.639)	4.125	(0.171)	0.134	0.284	15 day	0.375		
5.000	(1.082)	(0.957)	(0.807)	4.250	(0.628)	(0.323)	(0.173)	Relock Fee	0.125		
5.125	(1.659)	(1.534)	(1.384)	4.375	(0.988)	(0.683)	(0.533)				
5.250	(2.227)	(2.102)	(1.952)	4.500	(1.648)	(1.343)	(1.193)				
5.375	(2.708)	(2.583)	(2.433)	4.625	(2.165)	(1.860)	(1.710)				
5.500	(3.131)	(3.006)	(2.856)								
LP Open Access Price Adjustments											
Risk Based Adjustments*								Additional Loan Feature Adjustments			
	<=60	>60-70	>70-75	>75-80	>80-85	> 85		LTV >95 & <=97	0.500		
>= 740	0.000	0.250	0.250	0.500	0.250	0.250		LTV >97 & <=105	1.000		
720-739	0.000	0.250	0.500	0.750	0.500	0.500		LTV > 105%	2.000		
700-719	0.000	0.500	1.000	1.250	1.000	1.000		No escrow	0.250		
680-699	0.000	0.500	1.125	1.750	1.500	1.250		Loan Amount \$60,000 - \$100,000	0.500		
660-679	0.000	1.000	2.250	2.750	2.750	2.250		Loan Amount \$100,001 - \$125,000	0.150		
640-659	0.500	1.250	2.750	3.000	3.250	2.750		Loan Amount > \$125,000	0.000		
620-639	0.500	1.500	3.000	3.000	3.250	3.250		Subordinate Financing			
Condo*	0.000	0.000	0.000	0.750	0.750	0.750		LTV	CLTV	<720	>=720
NOO	2.125	2.125	2.125	3.375	4.125	4.125		<=65	>80 & <=95	0.875	0.625
2 Units	1.000	1.000	1.000	1.000	1.000	1.000		>65 & <=75	>80 & <=95	1.125	1.000
3-4 Units	1.000	1.000	1.000	1.000	1.500	2.000		>75 & <=80	>76 & <=90	1.250	1.000
MFH	0.500	0.500	0.500	0.500	0.500	0.500		>75 & <=80	>90 & <=95	1.375	1.125
MFH**	1.000	1.000	1.000	1.000	1.000	1.000		>80 & <=90	>81 & <=95	1.375	0.875
* Risk Based & Condo Adjustments apply to loan terms > 15 Year only! **MFH not subject to LLPA CAP								>90 & <=95	>90 & <=95	0.875	0.625
High LTV Adjustors								ALL	> 95	1.875	1.875
Product	LTV						LLPA Caps for LP Open Accesss (excludes Loan Amount, Escrow Waiver, State Adjusters, MFH** Adj and High LTV Adjusters)				
	>105 & <=125		> 125				Primary Residence with Term <= 20 and LTV >80%	0.000			
30 Year	0.750		0.625				Primary Residence with Term > 20 and LTV >80%	0.500			
20 Year	-0.500		-0.625				Investment & Second Home, all Terms and LTVs**	1.750			
15 Year	-0.125		-0.125				Primary Residence, all Terms, LTV <= 80%	1.750			
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							



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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
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 <150k	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
Loan Amt >=200k 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	(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
(1X30)	0.125	0.125	0.125	0.250	0.500	0.750	1.000
Non-Warrantable Condo	0.750	0.750	1.000	1.250	1.500	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. 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			