

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. Rollover fee on expired locks are .125% (Fees may vary for Non Agency Programs/All Arm programs) 																					
2	Conforming Fixed/LPMI																						
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 Select Programs																						
Lock Expiration Dates 15 day 9/5/2017 30 day 9/20/2017 45 day 10/5/2017 60 day 10/20/2017				Purchase Special of .25% available on: - Conventional and Government Fixed and ARM programs - Includes High Balance Programs - No Non-Conforming, DPA, or Home Possible Adv Plus - Offer subject to change without notice																			
Minimum Loan amount in NY and TX now \$75,000																							
Fee Buyout Option Price Adjustor																							
<table border="1" style="width: 100%; text-align: center;"> <tr> <td><\$60-100k</td> <td>>100-125k</td> <td>>\$125-150k</td> <td>>\$150-175k</td> <td>>\$175-200k</td> <td>>\$200-250k</td> <td>>\$250-300k</td> <td>>\$300-350k</td> <td>>\$350-500k</td> <td>>\$500-636,150k</td> </tr> <tr> <td>1.625</td> <td>1.000</td> <td>0.776</td> <td>0.647</td> <td>0.554</td> <td>0.485</td> <td>0.388</td> <td>0.323</td> <td>0.277</td> <td>0.194</td> </tr> </table> <p style="text-align: center;">Loan Amounts Greater than \$636,150 require fees to be charged on the back end.</p>				<\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-636,150k	1.625	1.000	0.776	0.647	0.554	0.485	0.388	0.323	0.277	0.194
<\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-636,150k														
1.625	1.000	0.776	0.647	0.554	0.485	0.388	0.323	0.277	0.194														
Sales Managers																							
Name	Region	Phone	Email Address																				
Thomas Michel	EVP, Director of Wholesale	(949) 681-5254	Thomas.Michel@weslend.com																				
Nick Pantelli	Southeast Regional Manager	(208) 871-0850	Nick.Pantelli@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																				
<table border="1" style="width: 100%; text-align: center;"> <tr> <td>Contact Numbers</td> <td>Phone #</td> <td>Email Address</td> </tr> <tr> <td>Main</td> <td>(877) 945-4105</td> <td>info@weslend.com</td> </tr> <tr> <td>Submissions</td> <td>(877) 945-4105 X 1</td> <td></td> </tr> <tr> <td>Broker Support</td> <td>(877) 945-4105 X 8</td> <td>support@weslend.com</td> </tr> <tr> <td>Lock Desk</td> <td>Ph: (877) 945-4105 X 3 F: (949) 313-1741</td> <td>lockdesk@weslend.com</td> </tr> </table>				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 F: (949) 313-1741	lockdesk@weslend.com					
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Lender fees are not applicable if you select the Lender Fee Buyout. Conv. FHA, VA & USDA Fee Sheet: www.weslendwholesale.com and click Online Forms - Resources																							



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 CF Fixed 30 Year				1300-00 CF Fixed 15 Year				1400-00 CF Fixed 10 Year			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.625	(0.652)	(0.527)	(0.377)	2.750	0.114	0.239	0.389	2.625	0.780	0.905	1.055
3.750	(1.337)	(1.212)	(1.062)	2.875	(0.416)	(0.291)	(0.141)	2.750	(0.395)	(0.270)	(0.120)
3.875	(2.296)	(2.171)	(2.021)	3.000	(0.957)	(0.832)	(0.682)	2.875	(0.744)	(0.619)	(0.469)
4.000	(2.743)	(2.618)	(2.468)	3.125	(1.468)	(1.343)	(1.193)	3.000	(1.102)	(0.976)	(0.826)
4.125	(3.640)	(3.515)	(3.365)	3.250	(2.075)	(1.950)	(1.800)	3.125	(1.403)	(1.278)	(1.128)
4.250	(4.059)	(3.934)	(3.784)	3.375	(2.519)	(2.394)	(2.244)	3.250	(2.286)	(2.161)	(2.011)
4.375	(4.472)	(4.347)	(4.197)	3.500	(2.901)	(2.776)	(2.626)	3.375	(2.580)	(2.455)	(2.305)
4.500	(4.883)	(4.758)	(4.608)	3.625	(3.413)	(3.288)	(3.138)	3.500	(2.901)	(2.776)	(2.626)
4.625	(5.428)	(5.303)	(5.153)	3.750	(3.896)	(3.771)	(3.621)	3.625	(3.413)	(3.288)	(3.138)
4.750	(5.968)	(5.843)	(5.693)	3.875	(4.417)	(4.292)	(4.142)	3.750	(3.896)	(3.771)	(3.621)
4.875	(6.315)	(6.190)	(6.040)								

1200-00 CF Fixed 20 Year			
Rate	15 Day	30 Day	45 Day
3.500	(1.278)	(1.153)	(1.003)
3.625	(1.864)	(1.739)	(1.589)
3.750	(2.349)	(2.224)	(2.074)
3.875	(2.821)	(2.696)	(2.546)
4.000	(3.376)	(3.251)	(3.101)
4.125	(3.776)	(3.651)	(3.501)
4.250	(4.332)	(4.207)	(4.057)
4.375	(4.747)	(4.622)	(4.472)
4.500	(5.354)	(5.229)	(5.079)

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	n/a
Cashout Refi & Fico 640 - 659	0.625	1.625	1.625	2.625	n/a	n/a	n/a	n/a
Cashout Refi & Fico 660 - 679	0.625	1.125	1.125	1.675	n/a	n/a	n/a	n/a
Cashout Refi & Fico 680 - 699	0.375	1.125	1.125	1.750	n/a	n/a	n/a	n/a
Cashout Refi & Fico 700 - 739	0.375	1.000	1.000	1.125	n/a	n/a	n/a	n/a
Cashout Refi & Fico >=740	0.375	0.625	0.625	0.875	n/a	n/a	n/a	n/a

Escrow Waiver	0.250	0.250	0.250	0.250	n/a	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	n/a
Escrow Waiver (New York Loans Only)	0.000	0.000	0.000	0.000	n/a	n/a	n/a	n/a
Manufactured Homes	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500
NOC <= 6 financed properties	2.125	2.125	2.125	3.375	n/a	n/a	n/a	n/a
NOC > 6 financed properties (min 720 fico)	2.250	2.250	2.250	3.625	n/a	n/a	n/a	n/a
Unpermitted Additions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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% - 85.00%	90.01% - 95.00%	1.000%	0.750%
85.01% - 90.00%	76.01% - 90.00%	1.000%	0.750%
<= 95.00%	95.01% - 97.00%	1.500%	1.500%

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

LTV	Term	620-639	640-659	660-679	680-699	700-719	720-739	740-759	>= 760
95.01 to 97%	30 Yr	8.530	7.830	7.220	5.480	4.420	3.730	2.980	2.160
	<=20 Yr	4.830	4.530	4.260	3.290	2.700	2.280	1.840	1.370
90.01 to 95%	30 Yr	5.830	5.480	5.160	3.940	3.210	2.750	2.220	1.600
	<=20 Yr	3.410	3.250	3.120	2.420	2.010	1.730	1.420	1.060
85.01 to 90%	30 Yr	4.420	4.220	4.060	3.010	2.490	2.080	1.680	1.200
	<=20 Yr	2.650	2.570	2.490	1.880	1.590	1.340	1.110	0.830
<= 85%	30 Yr	1.620	1.570	1.520	1.130	0.970	0.830	0.720	0.590
	<=20 Yr	1.060	1.050	1.020	0.790	0.690	0.620	0.560	0.480

Rate & Term Refi *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Cashout Refi*	1.800	1.650	1.500	1.050	0.850	0.700	0.600	0.540
Second Home*	1.350	1.270	1.230	0.700	0.600	0.490	0.390	0.360
3-4 Units Property*	2.630	2.000	1.900	1.750	1.500	1.330	1.190	1.020
Ln Amt > \$650,000*	2.100	1.800	1.500	1.200	0.900	0.750	0.660	0.600
Manufactured Homes*	1.800	1.650	1.500	1.050	0.850	0.700	0.600	0.540

Max Lender Credit after adjustments: (4.250) Min. Loan Amount (for all products) \$60,000

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

Investor Specific Adjuster (Loans that are underwritten to a specific investor will receive this adjustment): **Contact Secondary!!!**

LP/LPMI Product Codes	Featured Rate!!!	Rate	30 Day
1001-00 LP 30 Yr Fixed	CF 30	3.990	(2.518)
1201-00 LP 20 yr Fixed	CF 15	2.990	(0.732)
1301-00 LP 15 yr Fixed	DURP 30	3.990	(1.998)
1011-00 30 Yr Fixed LPMI	DURP 15	2.990	(0.612)
1211-00 20 Yr Fixed LPMI	Lock Term to 30 Day Price		
1311-00 15 Yr Fixed LPMI	60 Day 0.300		
1220-00 20 Yr Fixed LP LPMI	Lock Extensions (per diem 0.025 per day)		
1020-00 30 Yr Fixed LP LPMI	7 day	0.150	
1320-00 15 Yr Fixed LP LPMI	10 day	0.250	
	15 day	0.375	
	Relock Fee	0.125	

Slate Adjustments	
Zone 1: NY (except NY Co-Ops)	0.250
Zone 2: MA, ND	0.050
Zone 3: AZ, CO, 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			1800-00			1900-00						
Cf 5/1 Libor Arm			Cf 7/1 Libor Arm			Cf 10/1 Libor Arm						
Margin: 2.25	Caps: 2/2/5		Margin: 2.25	Caps: 5/2/5		Margin: 2.25	Caps: 5/2/5					
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day				
2.875	(0.568)	(0.443)	3.000	(0.627)	(0.502)	3.000	0.223	0.348				
3.000	(0.913)	(0.788)	3.125	(1.050)	(0.925)	3.125	(0.179)	(0.054)				
3.125	(1.262)	(1.137)	3.250	(1.438)	(1.313)	3.250	(0.671)	(0.546)				
3.250	(1.672)	(1.447)	3.375	(1.822)	(1.697)	3.375	(1.116)	(0.991)				
3.375	(1.879)	(1.754)	3.500	(2.207)	(2.082)	3.500	(1.562)	(1.437)				
3.500	(2.186)	(2.061)	3.625	(2.592)	(2.467)	3.625	(2.005)	(1.880)				
3.625	(2.493)	(2.368)	3.750	(2.888)	(2.763)	3.750	(2.353)	(2.228)				
3.750	(2.727)	(2.602)	3.875	(3.174)	(3.049)	3.875	(2.690)	(2.565)				
3.875	(2.953)	(2.828)	4.000	(3.195)	(3.070)							
4.000	(3.181)	(3.056)	4.125	(3.147)	(3.022)							
4.125	(3.195)	(3.070)										
Risk Based Adjustments**												
620 - 639												
640 - 659												
660 - 679												
680 - 699												
700 - 719												
720 - 739												
≥ 740												
Cashout Adjustments												
Cashout Refi & Fico 620 - 639												
Cashout Refi & Fico 640 - 659												
Cashout Refi & Fico 660 - 679												
Cashout Refi & Fico 680 - 699												
Cashout Refi & Fico 700 - 739												
Cashout Refi & Fico ≥740												
Loan Feature Adjustments												
Escrow Waiver												
NOO												
Condo (incl. site condos) term > 180												
2 Units												
3-4 Units**												
LTV > 90%												
Loan Amount 60,000 - 99,999												
Loan Amount 100,000 - 124,999												
State Adjustments												
Zone 1: NY (except NY Co-Ops)												
Zone 2: RI												
Zone 3: AZ, CO, ME, NM, UT, WY												
Zone 4: AR, CT, DC, DE, GA, HI, ID, MN, NH, NV, WA, WI												
Zone 5: AL, CA, IN, KS, NA, MD, NC, OR, TN, VA												
Zone 6: LA, MI, ND, NE, NJ, SC												
Zone 7: AK, FL, IL, MO, MT, OH, OK, PA												
Zone 8: TX												
** Risk based adjustments do not apply to loan terms 15 year or less.												
Max Lender Credit after adjustments: (2.750)												
LPMI Product Codes:												
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												
Rate	15 Day	30 Day	45 Day									
3.625	(0.677)	(0.552)	(0.402)									
3.750	(1.362)	(1.237)	(1.087)									
3.875	(2.321)	(2.196)	(2.046)									
4.000	(2.768)	(2.643)	(2.493)									
4.125	(3.665)	(3.540)	(3.390)									
4.250	(4.084)	(3.959)	(3.809)									
4.375	(4.497)	(4.372)	(4.222)									
4.500	(4.908)	(4.783)	(4.633)									
4.625	(5.453)	(5.328)	(5.178)									
4.750	(5.993)	(5.868)	(5.718)									
4.875	(6.340)	(6.215)	(6.065)									
Home Possible 30/1023-00/1023-00												
Rate	15 Day	30 Day	45 Day									
3.750	(0.762)	(0.637)	(0.487)									
3.875	(1.451)	(1.326)	(1.176)									
4.000	(2.054)	(1.929)	(1.779)									
4.125	(2.669)	(2.544)	(2.394)									
4.250	(3.302)	(3.177)	(3.027)									
4.375	(3.903)	(3.778)	(3.628)									
4.500	(4.438)	(4.313)	(4.163)									
4.625	(4.826)	(4.701)	(4.551)									
4.750	(5.374)	(5.249)	(5.099)									
4.875	(5.495)	(5.370)	(5.220)									
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												
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*												
Cashout Refi*												
Second Home*												
3-4 Units Property*												
Ln Amt > \$650,000*												
Manufactured Homes*												

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
3.750	(0.462)	(0.337)	(0.187)	3.000	(0.082)	0.043	0.193	3.000	(0.033)	0.159	0.342
3.875	(1.421)	(1.296)	(1.146)	3.125	(0.493)	(0.368)	(0.218)	3.125	(0.459)	(0.264)	(0.084)
4.000	(1.768)	(1.643)	(1.493)	3.250	(1.450)	(1.325)	(1.175)	3.250	(0.849)	(0.649)	(0.474)
4.125	(2.665)	(2.540)	(2.390)	3.375	(1.844)	(1.719)	(1.569)	3.375	(1.235)	(1.030)	(0.860)
4.250	(3.084)	(2.959)	(2.809)	3.500	(2.276)	(2.151)	(2.001)	3.500	(1.621)	(1.412)	(1.246)
4.375	(3.597)	(3.472)	(3.322)	3.625	(2.788)	(2.663)	(2.513)	3.625	(2.009)	(1.794)	(1.634)
4.500	(4.008)	(3.883)	(3.733)	3.750	(3.396)	(3.271)	(3.121)	3.750	(2.308)	(2.087)	(1.933)
4.625	(4.553)	(4.428)	(4.278)	3.875	(3.917)	(3.792)	(3.642)	3.875	(2.596)	(2.369)	(2.221)
1733-02 AJ 5/1 Libor ARM				1053-00 30 LP SuperConf.				1353-00 15 LP Super Conf.			
Rate	25 Day	40 Day	55 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.875	(0.156)	(0.040)	0.219	3.875	(0.751)	(0.626)	(0.476)	3.250	(0.592)	(0.287)	(0.137)
3.000	(0.503)	(0.387)	(0.128)	4.000	(1.354)	(1.229)	(1.079)	3.375	(1.132)	(0.827)	(0.677)
3.125	(0.850)	(0.734)	(0.475)	4.125	(1.969)	(1.844)	(1.694)	3.500	(1.494)	(1.189)	(1.039)
3.250	(1.158)	(1.042)	(0.783)	4.250	(2.602)	(2.477)	(2.327)	3.625	(2.006)	(1.701)	(1.551)
3.375	(1.464)	(1.347)	(1.089)	4.375	(3.203)	(3.078)	(2.928)	3.750	(2.539)	(2.234)	(2.084)
3.500	(1.769)	(1.652)	(1.394)	4.500	(3.238)	(3.113)	(2.963)	3.875	(3.060)	(2.755)	(2.605)
3.625	(2.076)	(1.958)	(1.701)	4.625	(3.626)	(3.501)	(3.351)	4.000	(2.991)	(2.686)	(2.536)
3.750	(2.312)	(2.191)	(1.937)	4.750	(4.174)	(4.049)	(3.899)				
Lock Term Adjustments											
1042-00 RefiPlus AJ 30 Yr											
Rate	15 Day	30 Day	45 Day	1342-00 RefiPlus AJ 15 Yr				60 Day Fixed			
3.875	(0.796)	(0.671)	(0.521)	3.125	0.132	0.257	0.407	0.300			
4.000	(1.143)	(1.018)	(0.868)	3.250	(0.825)	(0.700)	(0.550)	10 Day Arm (0.125)			
4.125	(2.040)	(1.915)	(1.765)	3.375	(1.219)	(1.094)	(0.944)	Add to 30 day price for Fixed and 25 day price for Arm programs.			
4.250	(2.459)	(2.334)	(2.184)	3.500	(1.651)	(1.526)	(1.376)	5/1 Arm Margin 2.250			
4.375	(2.972)	(2.847)	(2.697)	3.625	(2.163)	(2.038)	(1.888)	Caps 2/2/5			
4.500	(3.383)	(3.258)	(3.108)	3.750	(2.771)	(2.646)	(2.496)	7/1 Arm Margin 2.250			
4.625	(3.928)	(3.803)	(3.653)	3.875	(3.292)	(3.167)	(3.017)	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) 0.250					
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	LPMI Product Codes					
CASHOUT (in addition to cash out adjustments below)				1.000	1.000	DU LP					
COOP (Available on AJ 30yr and 15yr Fix Only)				0.500	NA	30 Year 1012-00 1054-00					
CEMA's (Available on AJ 30yr and 15yr Fix Only)				0.000	0.000	15 Year 1312-00 1354-00					
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					
60.01-70.00	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%	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	(1.543)								
AJ 15		3.490	(2.051)								
AJ RP 30		3.990	(0.918)								
AJ RP 15		3.490	(1.426)								



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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								
3.750	(3.897)	(3.772)	(3.622)	3.625	(2.257)	(2.132)	(1.982)	3.000	(1.600)	(1.475)	(1.325)								
3.875	(4.009)	(3.884)	(3.734)	3.750	(2.959)	(2.834)	(2.684)	3.125	(1.813)	(1.688)	(1.538)								
4.000	(4.874)	(4.749)	(4.599)	3.875	(3.457)	(3.332)	(3.182)	3.250	(2.525)	(2.400)	(2.250)								
4.125	(4.872)	(4.747)	(4.597)	4.000	(3.938)	(3.813)	(3.663)	3.375	(2.890)	(2.765)	(2.615)								
4.250	(5.106)	(4.981)	(4.831)	4.125	(4.372)	(4.247)	(4.097)	3.500	(3.056)	(2.931)	(2.781)								
4.375	(4.891)	(4.766)	(4.616)	4.250	(4.657)	(4.532)	(4.382)	3.625	(3.221)	(3.096)	(2.946)								
4.500	(5.227)	(5.102)	(4.952)	4.375	(4.543)	(4.418)	(4.268)	3.750	(3.654)	(3.529)	(3.379)								
4.625	(5.465)	(5.340)	(5.190)	4.500	(4.880)	(4.755)	(4.605)	3.875	(3.988)	(3.863)	(3.713)								
FHA/VA High Balance 30 Year Fixed				FHA/VA High Balance 15 Year Fixed				FHA / VA 5-1 ARM											
Program Codes: 8033 / 6033				Program Codes: 8333 / 6333				Program Codes: 8700 / 6700											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	25 Day	40 Day	55 Day								
3.875	(2.789)	(2.664)	(2.514)	3.000	(0.380)	(0.255)	(0.105)	2.875	(0.167)	0.113	0.263								
4.000	(3.654)	(3.529)	(3.379)	3.125	(0.593)	(0.468)	(0.318)	3.000	(0.245)	0.035	0.185								
4.125	(3.652)	(3.527)	(3.377)	3.250	(1.055)	(0.930)	(0.780)	3.125	(0.417)	(0.137)	0.013								
4.250	(3.636)	(3.511)	(3.361)	3.375	(1.420)	(1.295)	(1.145)	3.250	(0.886)	(0.606)	(0.456)								
4.375	(3.421)	(3.296)	(3.146)	3.500	(1.586)	(1.461)	(1.311)	3.375	(1.199)	(0.919)	(0.769)								
4.500	(3.757)	(3.632)	(3.482)	3.625	(1.751)	(1.626)	(1.476)	3.500	(1.401)	(1.121)	(0.971)								
4.625	(3.995)	(3.870)	(3.720)	3.750	(1.809)	(1.684)	(1.534)	3.625	(1.418)	(1.138)	(0.988)								
4.750	(4.359)	(4.234)	(4.084)	3.875	(2.143)	(2.018)	(1.868)	Margin: 2.00				Caps: 1/5							
FHA / VA First Advantage 30				FHA / VA First Advantage High Bal 30															
Program Codes: 8059/6059				Program Codes: 8052/6052															
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day												
3.750	(1.822)	(1.697)	(1.547)	3.750	(0.972)	(0.847)	(0.697)												
3.875	(2.919)	(2.794)	(2.644)	3.875	(1.577)	(1.452)	(1.302)												
4.000	(3.520)	(3.395)	(3.245)	4.000	(2.028)	(1.903)	(1.753)												
4.125	(3.858)	(3.733)	(3.583)	4.125	(2.415)	(2.290)	(2.140)												
4.250	(3.879)	(3.754)	(3.604)	4.250	(2.517)	(2.392)	(2.242)												
4.375	(3.675)	(3.550)	(3.400)	4.375	(2.812)	(2.687)	(2.537)												
4.500	(3.962)	(3.837)	(3.687)	4.500	(3.199)	(3.074)	(2.924)												
4.625	(4.231)	(4.106)	(3.956)	4.625	(3.368)	(3.243)	(3.093)												
FHA/VA Price Adjustments				USDA/GRH Price Adjustments				Max Note Rate: 4.500%											
VA Loans				0.250				Loan Amount 60,000 - 75,000				1.000							
								Loan Amount 75,001 - 100,000				0.250							
								Loan Amount 150,001 - 200,000				0.000							
								Loan Amount > 200,000				0.000							
								No FICO/Non-Traditional Credit				3.000							
FHA Streamline All LTV's (includes High Balace)				0.250				Fico 620 to 639				1.500							
2-4 Units				FHA/VA				Fico 640 to 659				0.750							
Manufactured Homes (refer to program guidelines for state eligibility)				1.750				Fico 660 to 679				0.250							
Fico 580 - 599				FHA/VA				Fico 680 to 699				0.000							
Fico 600 - 619				FHA/VA				Fico 700 to 719				(0.125)							
Fico 620 - 639				FHA/VA				Fico 720 +				(0.250)							
Fico 640 - 659				FHA/VA				Manufactured Home (new units only)				3.000							
Fico 660 - 679				FHA/VA				State Adjustments (USDA Only)											
Fico 680 - 699				FHA/VA				Zone 1: AK TX WI				-0.100							
Fico >= 700				FHA/VA				Zone 2: HI IL MI NH				-0.050							
Loan Amounts \$60,001 - \$75,000				FHA/VA				Zone 3: FL GA IA IN KS KY MN MO NC NE NJ NY OH OK OR PA TN				0.000							
Loan Amounts \$75,001 - \$100,000				FHA/VA				Zone 4: AL AR AZ LA MD ME MS ND RI SC WA				0.050							
Loan Amounts \$100,001 - \$125,000				FHA/VA				Zone 5: CA CO CT DE ID MA MT NM NV UT VA WY				0.100							
Loan Amounts \$125,001 - \$299,999				FHA/VA				Max Lender Credit after adjustments FIXED:				(4.750)							
Loan Amounts \$300,000 - \$424,100				FHA/VA				Max Lender Credit after adjustments FIXED HB:				(3.750)							
Loan Amounts > \$636,150				FHA/VA				Max Lender Credit after adjustments ARMS:				(2.750)							
FHA/VA First Advantage Price Adjustments																			
Loan Amounts \$60,001 - \$75,000				FHA/VA First Adv				*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 First Adv				Lock Ext per diem 0.025				Relock Fee 0.125							
Loan Amounts \$100,001 - \$125,000				FHA/VA First Adv				Lock Ext				Fixed							
Loan Amounts \$125,001 - \$299,999				FHA/VA First Adv				7 day				0.150							
Loan Amounts \$300,000 - \$424,100				FHA/VA First Adv				10 day				0.250							
Loan Amounts > \$636,150				FHA/VA First Adv				15 day				0.375							
Fico 550 - 599				FHA/VA First Adv				Relock Fee				0.125							
Fico 600 - 619				FHA/VA First Adv				Zone 1: NY				0.300							
Fico 620 - 639				FHA/VA First Adv				Zone 2:				0.250							
Fico 640 - 659				FHA/VA First Adv				Zone 3: NV, UT				0.050							
Fico 660 - 679				FHA/VA First Adv				Zone 4: CO, GA, ID, MA, MD, NC, WI				0.000							
Fico 680 - 699				FHA/VA First Adv				Zone 5: AL, AZ, CT, DC, DE, HI, IN, ME, MI, MN, MO, NE, NJ				(0.050)							
Fico >= 700				FHA/VA First Adv				Zone 6: AK, IA, IL, KS, LA, ND, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA				(0.100)							
FHA/VA High Balance FICO ≤ 679				FHA/VA HB First Adv				Zone 7: AR, FL, MT, PA				(0.150)							
Manual Underwrite w/FICO >= 640				FHA/VA First Adv				Zone 8: TX				(0.300)							
Manual Underwrite w/FICO < 640				FHA/VA First Adv				WesLend FHA Lender ID				2323400005							
								WesLend VA Lender ID				9026880000							



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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	75.01-90		
4.000	(0.389)	(0.292)			3.750	(0.137)	(0.040)			780+	-0.750	-0.500	-0.250	-0.125	
4.125	(0.889)	(0.792)			3.875	(0.512)	(0.415)			760-779	-0.375	-0.250	0.000	0.125	
4.250	(1.389)	(1.292)			4.000	(0.887)	(0.790)			740-759	-0.250	0.000	0.125	0.375	
4.375	(1.889)	(1.792)			4.125	(1.263)	(1.165)			720-739	0.000	0.125	0.250	0.750	
4.500	(2.264)	(2.167)			4.250	(1.638)	(1.540)			700-719	0.125	0.375	0.500	1.000	
4.625	(2.639)	(2.542)			4.375	(2.013)	(1.915)			Loan Amount <= \$424,100					N/A
4.750	(3.014)	(2.917)								Loan Amount > \$424,100 and <= \$625,000					0.000
										Loan Amount >=\$1,000,000					-0.125
										Cash-out Refinance LTV <=60%					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					
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			Refinance Fixed 15					
3.125	0.360	0.457			3.500	(0.640)	(0.543)			20 Yr Term (3219/3200) add to 30 Yr price!					
3.250	(0.015)	0.082			3.625	(1.016)	(0.918)			2 units					
3.375	(0.390)	(0.293)			3.750	(1.391)	(1.293)			3 units					
3.500	(0.765)	(0.668)			3.875	(1.766)	(1.668)			4 units					
3.625	(1.141)	(1.043)			4.000	(2.078)	(1.981)			Second Home					
3.750	(1.516)	(1.418)			4.125	(2.391)	(2.293)			Investment					
3.875	(1.891)	(1.793)			4.250	(2.703)	(2.606)			* Cannot be locked until Weslend approval is obtained.					
4.000	(2.203)	(2.106)								15 Day Lock Term add to 45 day price					
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!					
										Max Lender Credit after adjustments: (2.150)					
Published pricing reflects 0.250 rate reduction under the Pre-Authorized Payment Prog.															
Jumbo 30 Year Fixed					Jumbo 15 Year Fixed					Jumbo 5/1 ARM					
3000-21					3300-21					3700-21					
Rate	15 Day	30 Day	45 Day			Rate	15 Day	30 Day	45 Day			Rate	15 Day	30 Day	45 Day
4.125	(0.976)	(0.920)	(0.863)			3.500	0.375	0.423	0.470			3.375	(0.216)	(0.060)	0.096
4.250	(1.475)	(1.417)	(1.359)			3.625	(0.067)	(0.018)	0.031			3.500	(0.469)	(0.313)	(0.157)
4.375	(1.935)	(1.875)	(1.815)			3.750	(0.485)	(0.434)	(0.383)			3.625	(0.697)	(0.541)	(0.385)
4.500	(2.359)	(2.297)	(2.235)			3.875	(0.824)	(0.771)	(0.718)			3.750	(0.914)	(0.758)	(0.602)
4.625	(2.758)	(2.694)	(2.631)			4.000	(1.007)	(0.952)	(0.897)			3.875	(1.157)	(1.001)	(0.845)
4.750	(3.072)	(3.006)	(2.941)			4.125	(1.007)	(0.952)	(0.897)			4.000	(1.372)	(1.216)	(1.059)
4.875	(3.290)	(3.222)	(3.155)			4.250	(1.007)	(0.952)	(0.897)			4.125	(1.484)	(1.328)	(1.172)
										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	(0.547)	(0.391)	(0.235)			3.750	(0.177)	(0.021)	0.135			4.125	(0.726)	(0.670)	(0.613)
3.625	(0.785)	(0.629)	(0.472)			3.875	(0.444)	(0.288)	(0.132)			4.250	(1.225)	(1.167)	(1.109)
3.750	(0.983)	(0.827)	(0.671)			4.000	(0.766)	(0.610)	(0.453)			4.375	(1.685)	(1.625)	(1.565)
3.875	(1.215)	(1.059)	(0.903)			4.125	(0.993)	(0.837)	(0.681)			4.500	(2.109)	(2.047)	(1.985)
4.000	(1.475)	(1.319)	(1.163)			4.250	(1.251)	(1.095)	(0.939)			4.625	(2.508)	(2.444)	(2.381)
4.125	(1.627)	(1.471)	(1.314)			4.375	(1.545)	(1.389)	(1.233)			4.750	(2.822)	(2.756)	(2.691)
										4.875 (3.040) (2.972) (2.905)					
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) (0.250) 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															
3000-21 101.600															
3300-21 100.600															
3700-21 101.100															
3800-21 101.100															
3900-21 101.100															



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	
3.750	(0.825)	(0.742)	3.000	(0.774)	(0.712)	Rate	15 Day	30 Day	Rate	25 Day	55 Day
3.875	(1.487)	(1.397)	3.125	(1.238)	(1.173)	3.250	(0.667)	(0.601)	2.875	(0.104)	0.196
4.000	(2.190)	(2.098)	3.250	(1.795)	(1.730)	3.375	(1.223)	(1.154)	3.000	(0.450)	(0.150)
4.125	(2.850)	(2.757)	3.375	(2.241)	(2.172)	3.500	(1.768)	(1.696)	3.125	(0.799)	(0.499)
4.250	(3.459)	(3.364)	3.500	(2.679)	(2.606)	3.625	(2.254)	(2.178)	3.250	(1.109)	(0.809)
4.375	(4.024)	(3.927)	3.625	(3.106)	(3.030)	3.750	(2.712)	(2.633)	3.375	(1.416)	(1.116)
4.500	(4.423)	(4.335)	3.750	(3.523)	(3.443)	3.875	(3.122)	(3.039)	3.500	(1.723)	(1.423)
4.625	(5.022)	(4.933)	3.875	(3.896)	(3.813)	4.000	(3.471)	(3.390)	3.625	(2.031)	(1.731)
4.750	(5.565)	(5.473)	4.000	(4.069)	(3.983)	4.125	(3.886)	(3.802)	3.750	(2.266)	(1.966)
									3.875	(2.493)	(2.193)
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	(1.475)	(1.383)	4.000	(0.725)	(0.633)	3.375	(0.657)	(0.588)	3.000	(0.248)	0.052
4.125	(2.320)	(2.226)	4.125	(1.616)	(1.522)	3.500	(1.215)	(1.143)	3.125	(0.672)	(0.372)
4.250	(3.031)	(2.935)	4.250	(2.343)	(2.248)	3.625	(1.704)	(1.628)	3.250	(1.060)	(0.760)
4.375	(3.668)	(3.581)	4.375	(2.963)	(2.866)	3.750	(2.162)	(2.083)	3.375	(1.444)	(1.144)
4.500	(4.668)	(4.580)	4.500	(3.862)	(3.774)	3.875	(2.572)	(2.489)	3.500	(1.830)	(1.530)
4.625	(5.435)	(5.345)	4.625	(4.670)	(4.581)	4.000	(2.981)	(2.900)	3.625	(2.215)	(1.915)
4.750	(6.069)	(5.978)	4.750	(5.319)	(5.228)	4.125	(3.398)	(3.314)	3.750	(2.512)	(2.212)
									3.875	(2.799)	(2.499)
									4.000	(3.020)	(2.720)
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		
DU REFI PLUS Loan Level Price Adjustments					LLPA Caps for DU Refi Plus (excludes Loan Amount, Escrow Waiver, MI Transfer, & State Adjusters)						
No Escrow			All	0.250	Primary Residences						
Attach Condo	LTV > 75% (term > 180)		All	0.750	Amort. Term LTV > 80.00% <= 105%						
Loan Amount 60,000 - 100,000			All	0.500	> 20 Years 0.750						
Loan Amount 100,001 - 125,000			All	0.150	<= 20 Years 0.000						
High LTV	LTV 95.01-97		All	0.500	All Other Refi Plus						
High LTV	LTV > 97		All	1.000	LLPA Caps are applicable to all DURP and DURP 2.0 Programs						
Arm	LTV 90.01-105		All	0.250	Amort. Term LTV <= 105.00% LTV > 105.00%						
Loans with MI Transfer*	(Genworth, MDC, Redox, PM, RMC, US, Trust)		All	0.250	> 25 years <= 30 Years 2.000 2.000						
Investment	LTV <= 75		All	2.125	<= 25 Years 2.000 1.500						
Investment	LTV 75.01-80		All	3.375							
Investment	LTV > 80.00		All	4.125							
2-4 Units			All	1.000							
Subordinate Financing					20 Year Term Price Improvement by Note Rate						
	All mortgages with Subordinate Financing (All other LLPAs 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: DURefi Plus > 125 with MI Transfer						
Zone 5: AK, DE, GA, TN, LA, SC, FL, OK, OH, PA					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
3.750	(0.232)	(0.107)	0.043	3.500	(0.208)	(0.083)	0.067	3.125	(0.601)	(0.476)	(0.326)
3.875	(0.921)	(0.796)	(0.646)	3.625	(0.930)	(0.805)	(0.796)	3.250	(1.162)	(1.037)	(0.887)
4.000	(1.524)	(1.399)	(1.249)	3.750	(1.598)	(1.473)	(1.399)	3.375	(1.702)	(1.577)	(1.427)
4.125	(2.139)	(2.014)	(1.864)	3.875	(2.218)	(2.093)	(2.014)	3.500	(2.064)	(1.939)	(1.789)
4.250	(2.772)	(2.647)	(2.497)	4.000	(2.861)	(2.736)	(2.647)	3.625	(2.576)	(2.451)	(2.301)
4.375	(3.373)	(3.248)	(3.098)	4.125	(2.922)	(2.797)	(3.248)	3.750	(3.109)	(2.984)	(2.834)
4.500	(3.908)	(3.783)	(3.633)	4.250	(3.528)	(3.403)	(3.783)	3.875	(3.630)	(3.505)	(3.355)
4.625	(4.296)	(4.171)	(4.021)	4.375	(4.086)	(3.961)	(4.171)	4.000	(3.436)	(3.311)	(3.161)
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	(0.729)	(0.604)	(0.454)	3.250	0.033	0.338	0.488	Lock Extensions (per diem 0.025 per day)			
4.125	(1.344)	(1.219)	(1.069)	3.375	(0.507)	(0.202)	(0.052)	7 day	0.150		
4.250	(1.977)	(1.852)	(1.702)	3.500	(0.869)	(0.564)	(0.414)	10 day	0.250		
4.375	(2.578)	(2.453)	(2.303)	3.625	(1.381)	(1.076)	(0.926)	15 day	0.375		
4.500	(2.613)	(2.488)	(2.338)	3.750	(1.914)	(1.609)	(1.459)	Relock Fee	0.125		
4.625	(3.001)	(2.876)	(2.726)	3.875	(2.435)	(2.130)	(1.980)				
4.750	(3.549)	(3.424)	(3.274)	4.000	(2.366)	(2.061)	(1.911)				
4.875	(4.049)	(3.924)	(3.774)	4.125	(2.884)	(2.579)	(2.429)				
5.000	(4.237)	(4.112)	(3.962)								
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	>65 & <=75	>75 & <=80	>80 & <=95	>95 & <=99
2 Units	1.000	1.000	1.000	1.000	1.000	1.000	>80 & <=95	>95 & <=99	>99 & <=100	>100	>100
3-4 Units	1.000	1.000	1.000	1.000	1.500	2.000	>75 & <=80	>80 & <=95	>95 & <=99	>99 & <=100	>100
MFH	0.500	0.500	0.500	0.500	0.500	0.500	>80 & <=90	>90 & <=95	>95 & <=99	>99 & <=100	>100
MFH**	1.000	1.000	1.000	1.000	1.000	1.000	>80 & <=90	>90 & <=95	>95 & <=99	>99 & <=100	>100
*Risk Based & Condo Adjustments apply to loan terms > 15 Year only! **MFH not subject to LLPA CAP							ALL	> 95	1.875	1.875	1.875
High LTV Adjustors							LLPA Caps for LP Open Access (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			
30 Year	>105 <=125	0.750	> 125	0.625			Primary Residence with Term > 20 and LTV >80%	0.500			
20 Year	>105 <=125	-0.500	> 125	-0.625			Investment & Second Home, all Terms and LTVs**	1.750			
15 Year	>105 <=125	-0.125	> 125	-0.125			Primary Residence, all Terms, LTV <= 80%	1.750			
State Adjustments											
Zone 1: NY (except NY Co-Ops)			0.250								
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			9771-30 Alt Doc 5/1 ARM			9774-30 Alt Investor 5/1 ARM			
Rate	45 day	60 day	Rate	45 day	60 day	Rate	45 day	60 day	
9.125	(7.512)	(7.387)	9.125	(6.762)	(6.637)	9.125	(6.012)	(5.887)	
9.000	(7.262)	(7.137)	9.000	(6.512)	(6.387)	9.000	(5.762)	(5.637)	
8.875	(7.012)	(6.887)	8.875	(6.262)	(6.137)	8.875	(5.512)	(5.387)	
8.750	(6.762)	(6.637)	8.750	(6.012)	(5.887)	8.750	(5.262)	(5.137)	
8.625	(6.512)	(6.387)	8.625	(5.762)	(5.637)	8.625	(5.012)	(4.887)	
8.500	(6.262)	(6.137)	8.500	(5.512)	(5.387)	8.500	(4.762)	(4.637)	
8.375	(6.012)	(5.887)	8.375	(5.262)	(5.137)	8.375	(4.512)	(4.387)	
8.250	(5.762)	(5.637)	8.250	(5.012)	(4.887)	8.250	(4.262)	(4.137)	
8.125	(5.512)	(5.387)	8.125	(4.762)	(4.637)	8.125	(4.012)	(3.887)	
8.000	(5.262)	(5.137)	8.000	(4.512)	(4.387)	8.000	(3.762)	(3.637)	
7.875	(5.012)	(4.887)	7.875	(4.262)	(4.137)	7.875	(3.512)	(3.387)	
7.750	(4.762)	(4.637)	7.750	(4.012)	(3.887)	7.750	(3.262)	(3.137)	
7.625	(4.512)	(4.387)	7.625	(3.762)	(3.637)	7.625	(3.012)	(2.887)	
7.500	(4.262)	(4.137)	7.500	(3.512)	(3.387)	7.500	(2.762)	(2.637)	
7.375	(4.012)	(3.887)	7.375	(3.262)	(3.137)	7.375	(2.512)	(2.387)	
7.250	(3.762)	(3.637)	7.250	(3.012)	(2.887)	7.250	(2.262)	(2.137)	
7.125	(3.512)	(3.387)	7.125	(2.762)	(2.637)	7.125	(2.012)	(1.887)	
7.000	(3.262)	(3.137)	7.000	(2.512)	(2.387)	7.000	(1.762)	(1.637)	
6.875	(3.012)	(2.887)	6.875	(2.262)	(2.137)	6.875	(1.512)	(1.387)	
6.750	(2.762)	(2.637)	6.750	(2.012)	(1.887)	6.750	(1.262)	(1.137)	
6.625	(2.512)	(2.387)	6.625	(1.762)	(1.637)	6.625	(1.012)	(0.887)	
6.500	(2.262)	(2.137)	6.500	(1.512)	(1.387)	6.500	(0.762)	(0.637)	
6.375	(2.012)	(1.887)	6.375	(1.262)	(1.137)	6.375	(0.512)	(0.387)	
6.250	(1.762)	(1.637)	6.250	(1.012)	(0.887)	6.250	(0.262)	(0.137)	
6.125	(1.512)	(1.387)	6.125	(0.762)	(0.637)	6.125	(0.012)	0.113	
6.000	(1.262)	(1.137)	6.000	(0.512)	(0.387)	6.000		0.238	0.363
5.875	(1.012)	(0.887)	5.875	(0.262)	(0.137)	5.875		0.488	0.613
5.750	(0.762)	(0.637)	5.750	(0.012)	0.113	5.750		0.738	0.863
5.625	(0.512)	(0.387)	5.625	0.238	0.363	5.625		0.988	1.113
5.500	(0.262)	(0.137)	5.500	0.488	0.613	5.500		1.363	1.488
5.375	(0.012)	0.113	5.375	0.738	0.863	5.375		1.738	1.863
5.250	0.238	0.363	5.250	0.988	1.113	5.250		2.113	2.238
5.125	0.488	0.613	5.125	1.363	1.488	5.125		2.488	2.613
5.000	0.738	0.863	5.000	1.738	1.863	5.000		2.863	2.988
4.875	0.988	1.113	4.875	2.113	2.238	4.875		3.238	3.363
4.750	1.363	1.488	4.750	2.488	2.613	4.750		3.613	3.738
4.625	1.738	1.863	4.625	2.863	2.988	4.625		3.988	4.113
4.500	2.113	2.238	4.500	3.238	3.363	4.500		4.363	4.488
4.375	2.488	2.613	4.375	3.613	3.738	4.375		4.738	4.863
4.250	2.863	2.988	4.250	3.988	4.113	4.250		5.113	5.238
4.125	3.238	3.363	4.125	4.363	4.488	4.125		5.488	5.613
4.000	3.613	3.738	4.000	4.738	4.863	4.000		5.863	5.988
3.875	3.988	4.113	3.875	5.113	5.238	3.875		6.238	6.363
3.750	4.363	4.488	3.750	5.488	5.613	3.750		6.613	6.738
3.625	4.738	4.863	3.625	5.863	5.988	3.625		6.988	7.113
3.500	5.113	5.238	3.500	6.238	6.363	3.500		7.363	7.488

Max Price				Min Rate				
	Standard	Min Price	Margins	5/1 ARM	7/1 ARM	10/1 ARM	15yr FRM	30yr FRM
Agency Plus	100.375	97.750	3.500	4.625	4.750	5.000	4.750	5.000
Alternative Doc	100.375	97.750	4.125	5.000	5.125	5.375	5.125	5.375
Alt Investor	100.375	97.750	4.750	5.375	5.500	5.750	5.500	5.750

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

	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Credit Score							
>=740	0.000	0.000	0.000	0.000	0.000	0.375	0.750
720-739	0.000	0.000	0.000	0.000	0.250	0.500	0.750
700-719	0.000	0.000	0.000	0.000	0.250	0.500	1.000
680-699	0.250	0.250	0.250	0.375	0.625	1.000	1.500
660-679	0.750	0.750	0.750	0.875	1.125	1.625	2.125
640-659	1.625	1.625	1.625	2.125	2.625	3.625	4.625
620-639	2.500	2.500	2.500	2.750	3.500	5.125	n/a
Agency Plus DTI 43.01-50	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Alt Doc DTI 43.01-50	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Non Owner (n/a to ALT Investor)	0.500	0.500	0.500	0.625	0.750	0.875	1.000
Second Home	0.000	0.000	0.000	0.000	0.250	0.250	0.250
Prop Type 2-4 Units	0.000	0.000	0.000	0.000	0.250	0.250	0.250
Purpose Cashout Refi	0.000	0.000	0.000	0.125	0.250	0.375	0.625
Multiple Financed Properties (5-10)	0.125	0.125	0.125	0.125	0.250	0.250	0.250
Foreign National	1.000	1.000	1.000	n/a	n/a	n/a	n/a
Loan Amt >=100k and <200k	4.000	4.000	4.000	4.000	4.000	4.000	4.000
Loan Amt >=200k and <300k	1.875	1.875	1.875	1.875	1.875	1.875	1.875
Loan Amt >=300k and <400k	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Loan Amt >=400k and <500k	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Amt >=500k and <1.5m	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Loan Amt >=1.5m and Max	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
Full Doc (1X30)	0.125	0.125	0.125	0.250	0.500	0.750	1.000
Alt Doc (1X30)	0.125	0.125	0.125	0.250	0.750	1.250	1.750
Non-Warrantable Condo	0.750	0.750	0.750	1.000	1.250	1.500	1.750

Additional Codes				Notes			
Agency Plus	Alt Doc AQ	Alt Doc SE	Alt Investor	Interest Rate Floor = Note Rate			
9871-30 7/1 Arm	9872-30 7/1 Arm	9873-30 7/1 Arm	9874-30 7/1 Arm	Indexed to 1yr Libor + margin after fixed period			
9971-30 10/1 Arm	9972-30 10/1 Arm	9973-30 10/1 Arm	9974-30 10/1 Arm				
9471-30 5/1 ARM IO	9472-30 5/1 ARM IO	9473-30 5/1 ARM IO	9474-30 5/1 ARM IO				
9571-30 7/1 ARM IO	9572-30 7/1 ARM IO	9573-30 7/1 ARM IO	9574-30 7/1 ARM IO				
9671-30 10/1 ARM IO	9672-30 10/1 ARM IO	9673-30 10/1 ARM IO	9674-30 10/1 ARM IO				
9731-30 15yr Fixed	9732-30 15yr Fixed	9733-30 15yr Fixed	9734-30 15yr Fixed				
9271-30 30yr Fixed	9272-30 30yr Fixed	9273-30 30yr Fixed	9274-30 30yr Fixed				