



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 Portfolio Programs																						
Lock Expiration Dates 15 day 11/7/2017 30 day 11/22/2017 45 day 12/7/2017 60 day 12/22/2017				Purchase Special of .25% available on: - Conventional and Government Fixed and ARM programs - Includes High Balance Programs - No Non-Conforming, DPA, or WesLend Portfolio - 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																				
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;"> <thead> <tr> <th>Contact Numbers</th> <th>Phone #</th> <th>Email Address</th> </tr> </thead> <tbody> <tr> <td>Main</td> <td>(877) 945-4105</td> <td>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> </tbody> </table> <p style="text-align: center;">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</p>				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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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	0.182	0.307	0.457	2.750	0.862	0.987	1.137	2.625	1.386	1.511	1.661
3.750	(0.682)	(0.557)	(0.407)	2.875	0.318	0.443	0.593	2.750	0.296	0.421	0.571
3.875	(1.501)	(1.376)	(1.226)	3.000	(0.216)	(0.091)	0.059	2.875	(0.063)	0.062	0.212
4.000	(2.534)	(2.409)	(2.259)	3.125	(1.101)	(0.976)	(0.826)	3.000	(0.416)	(0.291)	(0.141)
4.125	(2.805)	(2.680)	(2.530)	3.250	(1.872)	(1.747)	(1.597)	3.125	(0.741)	(0.616)	(0.466)
4.250	(3.810)	(3.685)	(3.535)	3.375	(1.851)	(1.726)	(1.576)	3.250	(1.690)	(1.565)	(1.415)
4.375	(4.013)	(3.888)	(3.738)	3.500	(2.282)	(2.157)	(2.007)	3.375	(1.973)	(1.848)	(1.698)
4.500	(4.486)	(4.361)	(4.211)	3.625	(2.756)	(2.631)	(2.481)	3.500	(2.282)	(2.157)	(2.007)
4.625	(5.012)	(4.887)	(4.737)	3.750	(3.306)	(3.181)	(3.031)	3.625	(2.756)	(2.631)	(2.481)
4.750	(5.563)	(5.438)	(5.288)	3.875	(3.843)	(3.718)	(3.568)	3.750	(3.306)	(3.181)	(3.031)
4.875	(5.957)	(5.832)	(5.682)								

1200-00 CF Fixed 20 Year			
Rate	15 Day	30 Day	45 Day
3.500	(0.559)	(0.434)	(0.284)
3.625	(1.123)	(0.998)	(0.848)
3.750	(1.736)	(1.611)	(1.461)
3.875	(2.307)	(2.182)	(2.032)
4.000	(2.850)	(2.725)	(2.575)
4.125	(3.219)	(3.094)	(2.944)
4.250	(3.995)	(3.870)	(3.720)
4.375	(4.399)	(4.274)	(4.124)
4.500	(5.067)	(4.942)	(4.792)

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

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	
No 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% - 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	
LP/LPMI Product Codes	Featured Rate!!!	Rate	30 Day						
1001-00 LP 30 Yr Fixed									
1201-00 LP 20 yr Fixed									
1301-00 LP 15 yr Fixed									
1011-00 30 Yr Fixed LPMI	CF 30	3.990	(2.309)						
1211-00 20 Yr Fixed LPMI	CF 15	2.990	0.009						
1311-00 15 Yr Fixed LPMI	DURP 30	3.990	(1.489)						
1220-00 20 Yr Fixed LP LPMI	DURP 15	2.990	0.229						
1020-00 30 Yr Fixed LP LPMI	Lock Term to 30 Day Price								
1320-00 15 Yr Fixed LP LPMI	60 Day		0.300						
	Lock Extensions (per diem 0.025 per day)								
	7 day		0.150						
	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								



NATIONAL BORROWER PAID RATE SHEET**

** To view your contracted Lender-Paid Compensation rates and pricing, please visit Pricer feature @ www.WeslendWholesale.com

Rates are subject to change without notice!

LP CONFORMING ARMS													
1700-00 Cf 5/1 Libor Arm				1800-00 Cf 7/1 Libor Arm				1900-00 Cf 10/1 Libor Arm					
Margin: 2.25	Caps: 2/2/5			Margin: 2.25	Caps: 5/2/5			Margin: 2.25	Caps: 5/2/5				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
2.875	0.177	0.302	0.677	3.000	0.221	0.346	0.721	3.000	0.475	0.600	0.975		
3.000	(0.164)	(0.039)	0.336	3.125	(0.176)	(0.051)	0.324	3.125	0.211	0.336	0.711		
3.125	(0.507)	(0.382)	(0.007)	3.250	(0.587)	(0.462)	(0.087)	3.250	(0.125)	0.000	0.375		
3.250	(0.835)	(0.710)	(0.335)	3.375	(1.001)	(0.876)	(0.501)	3.375	(0.414)	(0.289)	0.086		
3.375	(1.160)	(1.035)	(0.660)	3.500	(1.417)	(1.292)	(0.917)	3.500	(0.808)	(0.683)	(0.308)		
3.500	(1.488)	(1.363)	(0.988)	3.625	(1.831)	(1.706)	(1.331)	3.625	(1.286)	(1.161)	(0.786)		
3.625	(1.814)	(1.689)	(1.314)	3.750	(2.129)	(2.004)	(1.629)	3.750	(1.650)	(1.525)	(1.150)		
3.750	(2.062)	(1.937)	(1.562)	3.875	(2.412)	(2.287)	(1.912)	3.875	(2.000)	(1.875)	(1.500)		
3.875	(2.301)	(2.176)	(1.801)	4.000	(2.697)	(2.572)	(2.197)						
4.000	(2.541)	(2.416)	(2.041)	4.125	(2.982)	(2.857)	(2.482)						
4.125	(2.782)	(2.657)	(2.282)										
Risk Based Adjustments**													
620 - 639	0.500			60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95				
640 - 659	0.500			1.500	3.000	3.000	3.250	3.250	3.250				
660 - 679	0.000			1.250	2.750	3.000	3.250	2.750	2.750				
680 - 699	0.000			1.000	2.250	2.750	2.750	2.250	2.250				
700 - 719	0.000			0.500	1.250	1.750	1.500	1.250	1.250				
720 - 739	0.000			0.250	1.000	1.250	1.000	1.000	1.000				
>= 740	0.000			0.250	0.500	0.750	0.500	0.500	0.500				
Cashout Adjustments													
Cashout Refi & Fico 620 - 639	0.625			1.625	1.625	1.625	3.125	n/a	n/a	n/a			
Cashout Refi & Fico 640 - 659	0.625			1.625	1.625	1.625	2.625	n/a	n/a	n/a			
Cashout Refi & Fico 660 - 679	0.625			1.125	1.125	1.125	1.875	n/a	n/a	n/a			
Cashout Refi & Fico 680 - 699	0.375			1.125	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	n/a			
Cashout Refi & Fico >=740	0.375			0.625	0.625	0.875	n/a	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	0.000	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	0.000	0.250				
Loan Amount 60,000 - 99,999	0.750			0.750	0.750	0.750	0.750	0.750	0.750				
Loan Amount 100,000 - 124,999	0.375			0.375	0.375	0.375	0.375	0.375	0.375				
State Adjustments													
Subordinate Financing										Zone 1: NY (except NY Co-Ops)		0.250	
LTV	CLTV/VHCLTV			<720	>=720						Zone 2: RI	0.150	
<=65	80.01-95			0.875	0.625						Zone 3: AZ, CO, ME, NM, UT, WY	0.100	
65.01-75	80.01-95			1.125	1.000						Zone 4: 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 5: AL, CA, IN, KS, NA, MD, NC, OR, TN, VA	0.000	
75.01-80	80.01-95			1.375	1.125						Zone 6: LA, MI, ND, NE, NJ, SC	(0.050)	
80.01-90	81.01-95			1.375	1.125						Zone 7: AK, FL, IL, MO, MT, OH, OK, PA	(0.100)	
** 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)													
LPMI Product Codes:													
1720-00	5/1 Arm LPMI			Please refer to page 2 for LPMI self insured pricing adjustments for arms.								60 Day	0.500
1820-00	7/1 Arm LPMI											Lock Extensions	
1920-00	10/1 Arm LPMI											7 day	0.250
15 day												0.375	
Home Ready & Home Possible													
1021-00 HomeReady 30 Year Fixed													
Rate	15 Day	30 Day	45 day	HomeReady LLPAs/Caps									
3.625	0.157	0.282	0.432	LLPAs: *Please refer to page 2 for Risk Based Adjusters*									
3.750	(0.707)	(0.582)	(0.432)	Caps: does not include escrow waiver, unpermitted addition, LPMI & State adj's, or Loan amt adj's)									
3.875	(1.526)	(1.401)	(1.251)	LTV>90% and Fico >=680 0.000									
4.000	(2.559)	(2.434)	(2.284)	All other LTV and fico combinations 1.500									
4.125	(2.830)	(2.705)	(2.555)										
4.250	(3.835)	(3.710)	(3.560)										
4.375	(4.038)	(3.913)	(3.763)										
4.500	(4.511)	(4.386)	(4.236)										
4.625	(5.037)	(4.912)	(4.762)										
4.750	(5.588)	(5.463)	(5.313)										
4.875	(5.982)	(5.857)	(5.707)										
Home Possible 30/10 Home Possible Advantage 30													
1022-00/1023-00													
Rate	15 Day	30 Day	45 day										
3.750	(0.283)	(0.158)	(0.008)										
3.875	(0.928)	(0.803)	(0.653)										
4.000	(1.456)	(1.331)	(1.181)										
4.125	(2.153)	(2.028)	(1.878)										
4.250	(2.818)	(2.693)	(2.543)										
4.375	(3.448)	(3.323)	(3.173)										
4.500	(4.041)	(3.916)	(3.766)										
4.625	(4.423)	(4.298)	(4.148)										
4.750	(5.014)	(4.889)	(4.739)										
4.875	(5.037)	(4.912)	(4.762)										
All Home Possible Programs													
> 80 LTV and >= 680 FICO = 0.000				HPA LLPA: (not subject to the cap)									
> 80 LTV and < 680 FICO = 1.500				All LTVs & FICOs 1023-00 only 0.500									
<= 80 LTV = 1.500				Purchase Special not subject to cap									
Purchase Special not subject to cap													
LPMI Self-Insured Pricing Adjustments: Home Ready, Home Possible, & Home Possible Advantage ONLY													
LTV	Term	620-639	640-659	660-679	680-699	700-719	720-739	740-759	>= 760				
95.01 to 97%	30 Yr	6.350	5.820	5.360	4.090	3.320	2.820	2.270	1.680				
90.01 to 95%	30 Yr	4.930	4.630	4.370	3.350	2.740	2.360	1.910	1.410				
85.01 to 90%	30 Yr	4.420	4.220	4.060	3.010	2.490	2.080	1.680	1.200				
<= 85%	30 Yr	1.620	1.570	1.520	1.130	0.970	0.830	0.720	0.590				
Rate & Term Refi *													
0.000													
Cashout Refi*													
1.800													
Second Home*													
1.350													
3-4 Units Property*													
2.630													
Ln Amt > \$650,000*													
2.100													
Manufactured Homes*													
1.800													

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



NATIONAL BORROWER PAID RATE SHEET**

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AGENCY JUMBO PROGRAMS											
1033-00 AJ 30 Year Fixed				1333-00 AJ 15 Year Fixed				1833-02 AJ 7/1 Libor ARM			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	25 Day	40 Day	55 Day
3.750	0.443	0.568	0.718	3.000	0.910	1.035	1.185	3.000	0.819	1.037	1.194
3.875	(0.626)	(0.501)	(0.351)	3.125	0.024	0.149	0.299	3.125	0.418	0.642	0.793
4.000	(1.409)	(1.284)	(1.134)	3.250	(0.547)	(0.422)	(0.272)	3.250	0.005	0.234	0.380
4.125	(1.930)	(1.805)	(1.655)	3.375	(0.726)	(0.601)	(0.451)	3.375	(0.411)	(0.176)	(0.036)
4.250	(2.685)	(2.560)	(2.410)	3.500	(1.157)	(1.032)	(0.882)	3.500	(0.827)	(0.587)	(0.452)
4.375	(2.638)	(2.513)	(2.363)	3.625	(1.631)	(1.506)	(1.356)	3.625	(1.244)	(0.998)	(0.869)
4.500	(2.861)	(2.736)	(2.586)	3.750	(2.306)	(2.181)	(2.031)	3.750	(1.543)	(1.290)	(1.168)
4.625	(3.387)	(3.262)	(3.112)	3.875	(2.843)	(2.718)	(2.568)	3.875	(1.828)	(1.566)	(1.453)
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	0.609	0.752	0.984	3.875	0.147	0.272	0.422	3.250	0.153	0.458	0.608
3.000	0.265	0.409	0.840	4.000	(0.381)	(0.256)	(0.106)	3.375	(0.392)	(0.087)	0.063
3.125	(0.079)	0.067	0.296	4.125	(1.078)	(0.953)	(0.803)	3.500	(0.765)	(0.460)	(0.310)
3.250	(0.405)	(0.258)	(0.030)	4.250	(1.743)	(1.618)	(1.468)	3.625	(1.300)	(0.995)	(0.845)
3.375	(0.731)	(0.582)	(0.356)	4.375	(2.373)	(2.248)	(2.098)	3.750	(1.849)	(1.544)	(1.394)
3.500	(1.057)	(0.906)	(0.682)	4.500	(2.591)	(2.466)	(2.316)	3.875	(2.387)	(2.082)	(1.932)
3.625	(1.384)	(1.231)	(1.009)	4.625	(2.973)	(2.848)	(2.698)	4.000	(2.555)	(2.250)	(2.100)
3.750	(1.633)	(1.477)	(1.258)	4.750	(3.564)	(3.439)	(3.289)				
1042-00 RefiPlus AJ 30 Yr				1342-00 RefiPlus AJ 15 Yr				Lock Term Adjustments			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	60 Day	Fixed	0.300	
3.875	(0.001)	0.124	0.274	3.125	0.649	0.774	0.924	10 Day	Arm	(0.125)	
4.000	(0.784)	(0.659)	(0.509)	3.250	0.078	0.203	0.353	Add to 30 day price for Fixed and 25 day price for Arm programs.			
4.125	(1.305)	(1.180)	(1.030)	3.375	(0.101)	0.024	0.174	5/1 Arm Margin 2.250			
4.250	(2.060)	(1.935)	(1.785)	3.500	(0.532)	(0.407)	(0.257)	Caps 2/2/5			
4.375	(2.013)	(1.888)	(1.738)	3.625	(1.006)	(0.881)	(0.731)	7/1 Arm Margin 2.250			
4.500	(2.236)	(2.111)	(1.961)	3.750	(1.681)	(1.556)	(1.406)	Caps 5/2/5			
4.625	(2.762)	(2.637)	(2.487)	3.875	(2.218)	(2.093)	(1.943)	Max Rebate after adjustments FIXED: (3.500)			
								Max Rebate after adjustments ARMS: (2.750)			
Please refer to page 1 for all LPMI adjustments.				For DU RefiPlus AJ price adjustments, refer to page 3 DU Refi Plus adjustments.							
Loan Level Price Adjustments**				DU AJ	LP SC	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	2.250	2.750	2.250	2.250	
680 - 699				0.000	0.500	1.250	1.750	1.500	1.250	1.250	
700 - 719				0.000	0.500	1.000	1.250	1.000	1.000	1.000	
720 - 739				0.000	0.250	0.500	0.750	0.500	0.500	0.500	
> 740				0.000	0.250	0.250	0.500	0.250	0.250	0.250	
Cashout	620-659	660-679	680-699	700-719	720-739	>=740	Subordinate Financing	<=65	65.01-75	75.01-90	
75.01-80.00	3.125	1.875	1.750	1.125	1.125	0.875	FICO < 720	CLTV 76.01 - 95	0.500	0.750	1.000
70.01-75.00	1.625	1.125	1.125	1.000	1.000	0.625	FICO >= 720	CLTV 76.01 - 95	0.250	0.500	0.750
60.01-70.00	1.625	1.125	1.125	1.000	1.000	0.625					
<=60%	0.625	0.625	0.375	0.375	0.375	0.375					
* Risk Based Adjustments only applies to loan terms > 15 years				All mortgages with Subordinate Financing (All other LPA's above apply as well)							
** Credit Policy Guidelines vary between FNMA Agency Jumbo and FHLMC Super Conforming programs. Please refer to guidelines for limitations.				0.375							

Featured Rate!!!

	Rate	30 Day
AJ 30	3.990	(1.184)
AJ 15	3.490	(0.932)
AJ RP 30	3.990	(0.559)
AJ RP 15	3.490	(0.307)



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								
3.750	(3.697)	(3.572)	(3.422)	3.625	(1.597)	(1.472)	(1.322)	3.000	(0.747)	(0.622)	(0.472)								
3.875	(3.749)	(3.624)	(3.474)	3.750	(2.630)	(2.505)	(2.355)	3.125	(0.960)	(0.835)	(0.685)								
4.000	(4.689)	(4.564)	(4.414)	3.875	(3.173)	(3.048)	(2.898)	3.250	(2.074)	(1.949)	(1.799)								
4.125	(4.664)	(4.539)	(4.389)	4.000	(3.625)	(3.500)	(3.350)	3.375	(2.440)	(2.315)	(2.165)								
4.250	(5.083)	(4.958)	(4.808)	4.125	(4.100)	(3.975)	(3.825)	3.500	(2.605)	(2.480)	(2.330)								
4.375	(4.921)	(4.796)	(4.646)	4.250	(4.520)	(4.395)	(4.245)	3.625	(2.794)	(2.669)	(2.519)								
4.500	(5.263)	(5.138)	(4.988)	4.375	(4.459)	(4.334)	(4.184)	3.750	(3.485)	(3.360)	(3.210)								
4.625	(5.485)	(5.360)	(5.210)	4.500	(4.802)	(4.677)	(4.527)	3.875	(3.819)	(3.694)	(3.544)								
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	(1.879)	(1.754)	(1.604)	3.000	0.723	0.848	0.998	2.875	(0.417)	(0.137)	0.013								
4.000	(2.719)	(2.594)	(2.444)	3.125	0.510	0.635	0.785	3.000	(0.495)	(0.215)	(0.065)								
4.125	(2.694)	(2.569)	(2.419)	3.250	(0.979)	(0.854)	(0.704)	3.125	(0.667)	(0.387)	(0.237)								
4.250	(2.863)	(2.738)	(2.588)	3.375	(1.345)	(1.220)	(1.070)	3.250	(1.136)	(0.856)	(0.706)								
4.375	(2.701)	(2.576)	(2.426)	3.500	(1.510)	(1.385)	(1.235)	3.375	(1.449)	(1.169)	(1.019)								
4.500	(3.043)	(2.918)	(2.768)	3.625	(1.699)	(1.574)	(1.424)	3.500	(1.651)	(1.371)	(1.221)								
4.625	(3.265)	(3.140)	(2.990)	3.750	(2.390)	(2.265)	(2.115)	3.625	(1.703)	(1.423)	(1.273)								
4.750	(3.621)	(3.496)	(3.346)	3.875	(2.724)	(2.599)	(2.449)	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												
4.250	(3.879)	(3.754)	(3.604)	3.750	(0.903)	(0.778)	(0.628)												
4.375	(3.675)	(3.550)	(3.400)	3.875	(1.577)	(1.452)	(1.302)												
4.500	(3.962)	(3.837)	(3.687)	4.000	(2.028)	(1.903)	(1.753)												
4.625	(4.231)	(4.106)	(3.956)	4.125	(2.415)	(2.290)	(2.140)												
4.750	(4.160)	(4.035)	(3.885)	4.250	(2.517)	(2.392)	(2.242)												
4.875	(4.181)	(4.056)	(3.906)	4.375	(2.812)	(2.687)	(2.537)												
5.000	(4.342)	(4.217)	(4.067)	4.500	(3.199)	(3.074)	(2.924)												
5.125	(4.537)	(4.412)	(4.262)	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								*20 year terms available now (pricing based off 30 year products), please refer to program guidelines or PML.											
Loan Amounts \$60,001 - \$75,000				FHA/VA First Adv				Lock Ext per diem 0.025				Relock Fee 0.125							
Loan Amounts \$75,001 - \$100,000				FHA/VA First Adv				Lock Ext				Fixed							
Loan Amounts \$100,001 - \$125,000				FHA/VA First Adv				7 day				0.150							
Loan Amounts \$125,001 - \$299,999				FHA/VA First Adv				10 day				0.250							
Loan Amounts \$300,000 - \$424,100				FHA/VA First Adv				15 day				0.375							
Loan Amounts > \$636,150				FHA/VA First Adv				Relock Fee				0.125							
Fico 550 - 599				FHA/VA First Adv				Zone 1: NY				0.300							
Fico 600 - 619				FHA/VA First Adv				Zone 2:				0.250							
Fico 620 - 639				FHA/VA First Adv				Zone 3: NV, UT				0.050							
Fico 640 - 659				FHA/VA First Adv				Zone 4: CO, GA, ID, MA, MD, NC, WI				0.000							
Fico 660 - 679				FHA/VA First Adv				Zone 5: AL, AZ, CT, DC, DE, HI, IN, ME, MI, MN, MO, NE, NJ				(0.050)							
Fico 680 - 699				FHA/VA First Adv				Zone 6: AK, IA, IL, KS, LA, ND, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA				(0.100)							
Fico >= 700				FHA/VA First Adv				Zone 7: AR, FL, MT, PA				(0.150)							
FHA/VA High Balance FICO <= 679				FHA/VA HB First Adv				Zone 8: TX				(0.300)							
Manual Underwrite w/FICO >= 640				FHA/VA First Adv				WesLend FHA Lender ID				2323400005							
Manual Underwrite w/FICO < 640				FHA/VA First Adv				WesLend VA Lender ID				9026880000							



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NON CONFORMING PROGRAMS													
Loan Level Price Adjustments													
3019-05	NC 30 Yr Reduced Rate			3319-05	NC 15 Yr Reduced Rate			<=60	60.01-70	70.01-75	75.01-80		
3000-05	Add 0.250 to the rate			3300-05	Add 0.250 to the rate								
Rate	30 Day	45 Day		Rate	30 Day	45 Day		780+	-0.750	-0.500	-0.250	-0.125	
4.000	0.137	0.234		3.750	0.104	0.202		760-779	-0.375	-0.250	0.000	0.125	
4.125	(0.363)	(0.266)		3.875	(0.271)	(0.173)		740-759	-0.250	0.000	0.125	0.375	
4.250	(0.863)	(0.766)		4.000	(0.646)	(0.548)		720-739	0.000	0.125	0.250	0.750	
4.375	(1.364)	(1.266)		4.125	(1.021)	(0.923)		700-719	0.125	0.375	0.500	1.000	
4.500	(1.864)	(1.766)		4.250	(1.396)	(1.298)		Loan Amount <= \$424,100				N/A	
4.625	(2.364)	(2.266)		4.375	(1.771)	(1.673)		Loan Amount > \$424,100 and <= \$625,000				0.000	
4.750	(2.739)	(2.641)						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								
3700-05	Add 0.250 to the rate			3800-05	Add 0.250 to the rate								
Rate	30 Day	45 Day		Rate	30 Day	45 Day		Refinance Fixed 30 & 20				0.250	
3.125	1.068	1.165		3.500	(0.052)	0.045		Refinance Arms				0.250	
3.250	0.693	0.790		3.625	(0.427)	(0.330)		Refinance Fixed 15				0.250	
3.375	0.318	0.415		3.750	(0.802)	(0.705)		20 Yr Term (3219/3200)				add to 30 Yr price!	
3.500	(0.057)	0.040		3.875	(1.177)	(1.080)		2 units				0.000	
3.625	(0.432)	(0.335)		4.000	(1.552)	(1.455)		3 units				0.375	
3.750	(0.807)	(0.710)		4.125	(1.927)	(1.830)		4 units				1.000	
3.875	(1.183)	(1.085)		4.250	(2.302)	(2.205)		Second Home				0.250	
4.000	(1.558)	(1.460)						Investment				1.750	
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												
3900-05	Add 0.250 to the rate												
Rate	30 Day	45 Day		15 Day Lock Term								add to 45 day price	-0.200
3.750	(0.195)	(0.098)		60 Day Lock Term								add to 45 day price	0.125
3.875	(0.570)	(0.473)		Lock Extension Fees:								15 DAY	0.375
4.000	(0.945)	(0.848)		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!	
4.125	(1.320)	(1.223)		Max Lender Credit after adjustments:								(2.150)	
4.250	(1.695)	(1.598)											
4.375	(2.070)	(1.973)											
4.500	(2.382)	(2.285)											
4.625	(2.695)	(2.598)											
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	(0.506)	(0.450)	(0.393)	3.500	1.054	1.101	1.149	3.375	0.456	0.612	0.768		
4.250	(0.993)	(0.935)	(0.876)	3.625	0.665	0.715	0.764	3.500	0.172	0.328	0.485		
4.375	(1.464)	(1.404)	(1.344)	3.750	0.298	0.349	0.400	3.625	(0.084)	0.072	0.229		
4.500	(1.900)	(1.838)	(1.776)	3.875	0.003	0.056	0.109	3.750	(0.334)	(0.178)	(0.022)		
4.625	(2.315)	(2.251)	(2.187)	4.000	(0.258)	(0.203)	(0.149)	3.875	(0.586)	(0.430)	(0.274)		
4.750	(2.644)	(2.578)	(2.512)	4.125	(0.258)	(0.203)	(0.149)	4.000	(0.846)	(0.690)	(0.534)		
4.875	(2.872)	(2.804)	(2.737)	4.250	(0.258)	(0.203)	(0.149)	4.125	(0.979)	(0.823)	(0.667)		
				4.375	(0.258)	(0.203)	(0.149)	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	0.230	0.386	0.542	3.750	0.570	0.726	0.882	4.125	(0.256)	(0.200)	(0.143)		
3.625	(0.052)	0.104	0.261	3.875	0.262	0.418	0.574	4.250	(0.743)	(0.685)	(0.626)		
3.750	(0.290)	(0.134)	0.022	4.000	(0.105)	0.051	0.207	4.375	(1.214)	(1.154)	(1.094)		
3.875	(0.561)	(0.405)	(0.249)	4.125	(0.376)	(0.220)	(0.064)	4.500	(1.650)	(1.588)	(1.526)		
4.000	(0.856)	(0.700)	(0.543)	4.250	(0.673)	(0.517)	(0.361)	4.625	(2.065)	(2.001)	(1.937)		
4.125	(1.034)	(0.878)	(0.722)	4.375	(0.989)	(0.833)	(0.677)	4.750	(2.394)	(2.328)	(2.262)		
				4.500	(0.989)	(0.833)	(0.677)	4.875	(2.622)	(2.554)	(2.487)		
Margin: 2.250	Caps: 5/2/5			Margin: 2.250	Caps: 5/2/5								
Loan Level Price Adjustments													
	<=60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90						
Purchase Special	(0.375)	(0.375)	(0.375)	(0.375)	(0.250)	n/a	n/a						
Loan amount >1.5mm-\$2.0mm	0.000	0.000	0.000	0.000	0.500	0.500	0.500						
Loan amount >2.0mm-\$2.5mm	0.000	0.000	0.000	0.250	0.500	0.500	0.500						
760+ Fico	(0.500)	(0.375)	(0.250)	0.000	0.250	0.375	0.625						
740-759 Fico	(0.375)	(0.250)	(0.125)	0.125	0.375	0.750	0.750						
720-739 Fico	(0.250)	(0.125)	0.000	0.500	1.000	1.000	1.250						
700-719 Fico	(0.250)	0.000	0.250	0.750	1.250	1.500	1.750						
680-699 Fico	(0.125)	0.125	0.375	0.750	1.250	2.250	2.500						
Second Home	0.000	0.000	0.500	0.500	n/a	n/a	n/a						
Investment Property	1.000	1.500	n/a	n/a	n/a	n/a	n/a						
Condo	0.000	0.000	0.250	0.250	0.250	0.250	0.250						
Cash Out Refi	0.500	0.500	0.500	1.500	n/a	n/a	n/a						
2-4 Units	0.500	0.500	0.500	0.500	0.500	n/a	n/a						
DTI >40	0.000	0.000	0.000	0.125	0.250	0.375	0.500						
LTV > 80% w/No MI (in addition to above adjustments)													
No MI w/760+ Fico	n/a	n/a	n/a	n/a	n/a	0.375	1.000						
No MI w/740-759 Fico	n/a	n/a	n/a	n/a	n/a	0.375	1.125						
No MI w/720-739 Fico	n/a	n/a	n/a	n/a	n/a	0.375	n/a						
60 Day Lock Term, add to 45 day price	0.200	0.200	0.200	0.200	0.200	0.200	0.200						
								Max Lender Credit after Adjustments					
								3000-21				101.100	
								3300-21				101.100	
								3700-21				101.100	
								3800-21				101.100	
								3900-21				101.100	



NATIONAL BORROWER PAID RATE SHEET**

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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	(0.280)	(0.187)	3.000	0.071	0.129	Rate	15 Day	30 Day	Rate	25 Day	55 Day
3.875	(1.000)	(0.906)	3.125	(0.426)	(0.368)	3.250	0.106	0.171	2.875	0.666	0.966
4.000	(1.683)	(1.589)	3.250	(1.142)	(1.077)	3.375	(0.432)	(0.366)	3.000	0.323	0.623
4.125	(2.304)	(2.210)	3.375	(1.572)	(1.506)	3.500	(0.969)	(0.903)	3.125	(0.022)	0.278
4.250	(2.943)	(2.865)	3.500	(2.004)	(1.937)	3.625	(1.474)	(1.407)	3.250	(0.351)	(0.051)
4.375	(3.496)	(3.418)	3.625	(2.449)	(2.382)	3.750	(1.937)	(1.870)	3.375	(0.678)	(0.378)
4.500	(4.060)	(3.982)	3.750	(2.873)	(2.805)	3.875	(2.331)	(2.264)	3.500	(1.006)	(0.706)
4.625	(4.595)	(4.517)	3.875	(3.231)	(3.163)	4.000	(2.908)	(2.847)	3.625	(1.335)	(1.035)
4.750	(5.146)	(5.068)	4.000	(3.535)	(3.474)	4.125	(3.359)	(3.297)	3.750	(1.585)	(1.285)
									3.875	(1.825)	(1.525)
1045-00 30 Yr Fixed DURefiPlus			1046-00 30 Yr Fixed DURefiPlus			1346-00 15 Yr Fixed DU Refi Plus			1840-00 7-1 DURefiPlus		
LTV 105-125			LTV > 125			LTV > 125			Margin: 2.25	Caps: 5/2/5	
Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	15 Day	30 Day	Rate	25 Day	55 Day
4.000	(0.628)	(0.734)	4.000	(0.176)	(0.083)	3.375	0.135	0.201	3.000	0.624	0.924
4.125	(1.621)	(1.527)	4.125	(1.012)	(0.918)	3.500	(0.416)	(0.350)	3.125	0.225	0.525
4.250	(2.745)	(2.667)	4.250	(2.026)	(1.947)	3.625	(0.924)	(0.857)	3.250	(0.188)	0.112
4.375	(3.451)	(3.373)	4.375	(2.769)	(2.691)	3.750	(1.387)	(1.320)	3.375	(0.603)	(0.303)
4.500	(4.175)	(4.097)	4.500	(3.530)	(3.452)	3.875	(1.781)	(1.714)	3.500	(1.020)	(0.720)
4.625	(4.858)	(4.780)	4.625	(4.251)	(4.173)	4.000	(2.355)	(2.294)	3.625	(1.437)	(1.137)
4.750	(5.497)	(5.419)	4.750	(4.903)	(4.825)	4.125	(2.809)	(2.747)	3.750	(1.736)	(1.436)
									3.875	(2.021)	(1.721)
									4.000	(2.307)	(2.007)
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, Redden, 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)		All	0.375	Note Rate	DURP <= 105	DURP > 105	DURP > 125			
Sub Fin.	LTV 65.01-95 CLTV/HCLTV 90.01-95 FICO >= 720		All	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		All	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		All	0.250	> 4.250	(0.625)	(0.250)	(0.250)			
Sub Fin.	CLTV/HCLTV > 95		All	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	0.262	0.367	0.537	3.500	0.406	0.531	0.681	3.125	0.165	0.290	0.440
3.875	(0.398)	(0.273)	(0.123)	3.625	(0.309)	(0.184)	(0.273)	3.250	(0.417)	(0.292)	(0.142)
4.000	(0.926)	(0.801)	(0.651)	3.750	(1.007)	(0.882)	(0.801)	3.375	(0.962)	(0.837)	(0.687)
4.125	(1.623)	(1.498)	(1.348)	3.875	(1.679)	(1.554)	(1.498)	3.500	(1.335)	(1.210)	(1.060)
4.250	(2.288)	(2.163)	(2.013)	4.000	(2.316)	(2.191)	(2.163)	3.625	(1.870)	(1.745)	(1.595)
4.375	(2.918)	(2.793)	(2.643)	4.125	(2.527)	(2.402)	(2.793)	3.750	(2.419)	(2.294)	(2.144)
4.500	(3.511)	(3.386)	(3.236)	4.250	(3.161)	(3.036)	(3.386)	3.875	(2.957)	(2.832)	(2.682)
4.625	(3.893)	(3.768)	(3.618)	4.375	(3.751)	(3.626)	(3.768)	4.000	(3.008)	(2.883)	(2.733)

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	90 Day
4.000	0.244	0.369	0.519	3.250	0.778	1.083	1.233		0.300
4.125	(0.453)	(0.328)	(0.178)	3.375	0.233	0.538	0.888	Lock Extensions (per diem 0.025 per day)	
4.250	(1.118)	(0.993)	(0.843)	3.500	(0.140)	0.165	0.315	7 day	0.150
4.375	(1.748)	(1.623)	(1.473)	3.625	(0.675)	(0.370)	(0.220)	10 day	0.250
4.500	(1.966)	(1.841)	(1.691)	3.750	(1.224)	(0.919)	(0.769)	15 day	0.375
4.625	(2.348)	(2.223)	(2.073)	3.875	(1.762)	(1.457)	(1.307)	Relock Fee	0.125
4.750	(2.939)	(2.814)	(2.664)	4.000	(1.930)	(1.625)	(1.475)		
4.875	(3.475)	(3.350)	(3.200)	4.125	(2.469)	(2.164)	(2.014)		
5.000	(3.703)	(3.578)	(3.428)						

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

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

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

State Adjustments	
Zone 1: NY (except NY Co-Ops)	0.250
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)

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

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	30 day	45 day	Rate	30 day	45 day	Rate	30 day	45 day		
9.125	(6.762)	(6.637)	9.125	(6.262)	(6.137)	9.125	(5.512)	(5.387)		
9.000	(6.512)	(6.387)	9.000	(6.012)	(5.887)	9.000	(5.262)	(5.137)		
8.875	(6.262)	(6.137)	8.875	(5.762)	(5.637)	8.875	(5.012)	(4.887)		
8.750	(6.012)	(5.887)	8.750	(5.512)	(5.387)	8.750	(4.762)	(4.637)		
8.625	(5.762)	(5.637)	8.625	(5.262)	(5.137)	8.625	(4.512)	(4.387)		
8.500	(5.512)	(5.387)	8.500	(5.012)	(4.887)	8.500	(4.262)	(4.137)		
8.375	(5.262)	(5.137)	8.375	(4.762)	(4.637)	8.375	(4.012)	(3.887)		
8.250	(5.012)	(4.887)	8.250	(4.512)	(4.387)	8.250	(3.762)	(3.637)		
8.125	(4.762)	(4.637)	8.125	(4.262)	(4.137)	8.125	(3.512)	(3.387)		
8.000	(4.512)	(4.387)	8.000	(4.012)	(3.887)	8.000	(3.262)	(3.137)		
7.875	(4.262)	(4.137)	7.875	(3.762)	(3.637)	7.875	(3.012)	(2.887)		
7.750	(4.012)	(3.887)	7.750	(3.512)	(3.387)	7.750	(2.762)	(2.637)		
7.625	(3.762)	(3.637)	7.625	(3.262)	(3.137)	7.625	(2.512)	(2.387)		
7.500	(3.512)	(3.387)	7.500	(3.012)	(2.887)	7.500	(2.262)	(2.137)		
7.375	(3.262)	(3.137)	7.375	(2.762)	(2.637)	7.375	(2.012)	(1.887)		
7.250	(3.012)	(2.887)	7.250	(2.512)	(2.387)	7.250	(1.762)	(1.637)		
7.125	(2.762)	(2.637)	7.125	(2.262)	(2.137)	7.125	(1.512)	(1.387)		
7.000	(2.512)	(2.387)	7.000	(2.012)	(1.887)	7.000	(1.262)	(1.137)		
6.875	(2.262)	(2.137)	6.875	(1.762)	(1.637)	6.875	(1.012)	(0.887)		
6.750	(2.012)	(1.887)	6.750	(1.512)	(1.387)	6.750	(0.762)	(0.637)		
6.625	(1.762)	(1.637)	6.625	(1.262)	(1.137)	6.625	(0.512)	(0.387)		
6.500	(1.512)	(1.387)	6.500	(1.012)	(0.887)	6.500	(0.262)	(0.137)		
6.375	(1.262)	(1.137)	6.375	(0.762)	(0.637)	6.375	(0.012)	0.113		
6.250	(1.012)	(0.887)	6.250	(0.512)	(0.387)	6.250	0.238	0.363		
6.125	(0.762)	(0.637)	6.125	(0.262)	(0.137)	6.125	0.488	0.613		
6.000	(0.512)	(0.387)	6.000	(0.012)	0.113	6.000	0.738	0.863		
5.875	(0.262)	(0.137)	5.875	0.238	0.363	5.875	0.988	1.113		
5.750	(0.012)	0.113	5.750	0.488	0.613	5.750	1.238	1.363		
5.625	0.238	0.363	5.625	0.738	0.863	5.625	1.613	1.738		
5.500	0.488	0.613	5.500	0.988	1.113	5.500	1.988	2.113		
5.375	0.738	0.863	5.375	1.238	1.363	5.375	2.363	2.488		
5.250	0.988	1.113	5.250	1.613	1.738	5.250	2.738	2.863		
5.125	1.238	1.363	5.125	1.988	2.113	5.125	3.113	3.238		
5.000	1.613	1.738	5.000	2.363	2.488	5.000	3.488	3.613		
4.875	1.988	2.113	4.875	2.738	2.863	4.875	3.863	3.988		
4.750	2.363	2.488	4.750	3.113	3.238	4.750	4.238	4.363		
4.625	2.738	2.863	4.625	3.488	3.613	4.625	4.613	4.738		
4.500	3.113	3.238	4.500	3.863	3.988	4.500	4.988	5.113		
4.375	3.488	3.613	4.375	4.238	4.363	4.375	5.363	5.488		
4.250	3.863	3.988	4.250	4.613	4.738	4.250	5.738	5.863		
4.125	4.238	4.363	4.125	4.988	5.113	4.125	6.113	6.238		
4.000	4.613	4.738	4.000	5.363	5.488	4.000	6.488	6.613		
3.875	4.988	5.113	3.875	5.738	5.863	3.875	6.863	6.988		
3.750	5.363	5.488	3.750	6.113	6.238	3.750	7.238	7.363		
3.625	5.738	5.863	3.625	6.488	6.613	3.625	7.613	7.738		
Max Price				Min Rate						
Standard		Min Price	Margins	5/1 ARM	7/1 ARM	10/1 ARM	15yr FRM	30yr FRM		
Agency Plus	100.125	97.750	3.500	4.625	4.750	5.000	4.750	5.000		
Alternative Doc	100.125	97.750	4.125	5.000	5.125	5.375	5.125	5.375		
Alt Investor	100.125	97.750	4.750	5.375	5.500	5.750	5.500	5.750		
Loan Level PRICE Adjustments										
	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80			
7/1 ARM (Add to 5/1 Price)	0.250	0.250	0.250	0.250	0.250	0.250	0.250			
10/1 ARM (Add to 5/1 Price)	0.625	0.625	0.625	0.625	0.625	0.625	0.625			
15yr FRM (Add to 5/1 Price)	0.125	0.125	0.125	0.125	0.125	0.125	0.125			
30yr FRM (Add to 5/1 Price)	0.750	0.750	0.750	0.750	0.750	0.750	0.750			
Amort Type IO (ARM Only)	0.000	0.000	0.000	0.250	0.500	0.500	0.875			
Credit Score		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80		
>=740	0.000	0.000	0.000	0.000	0.000	0.000	0.375	0.750		
720-739	0.000	0.000	0.000	0.000	0.250	0.500	0.500	0.750		
700-719	0.000	0.000	0.000	0.000	0.250	0.500	1.000	1.000		
680-699	0.250	0.250	0.250	0.375	0.625	1.000	1.500	1.500		
660-679	0.750	0.750	0.750	0.875	1.125	1.625	2.125	2.125		
640-659	1.625	1.625	1.625	2.125	2.625	3.625	4.625	4.625		
620-639	2.500	2.500	2.500	2.750	3.500	5.125	n/a	n/a		
Agency Plus DTI 43.01-50	0.500	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	0.500		
Non Owner (n/a to ALT Investor)	0.500	0.500	0.500	0.625	0.750	0.875	1.000	1.000		
Second Home	0.000	0.000	0.000	0.000	0.250	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	0.250		
Purpose Cashout Refi	0.000	0.000	0.000	0.125	0.250	0.375	0.625	0.625		
Loan Amt >=100k and <200k	3.000	3.000	3.000	3.000	3.000	3.000	3.000	3.000		
Loan Amt >=200k and <300k	1.500	1.500	1.500	1.500	1.500	1.500	1.500	1.500		
Loan Amt >=300k and <400k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Loan Amt >=400k and <800k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
Loan Amt >=800k and <1.5m	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)		
Loan Amt >=1.5m and Max	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)		
(HX30)	0.125	0.125	0.125	0.250	0.500	0.750	1.000	1.000		
Non-Warrantable Condo	0.750	0.750	0.750	1.000	1.250	1.500	1.750	1.750		
Weslend Portfolio Fee Buyout Option Price Adjustor										
	100-150k	>\$150-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-750k	>\$750-1M	>\$1M-1.5M	>\$1.5M
	2.565	1.710	1.283	1.026	0.855	0.733	0.513	0.342	0.257	0.171
Additional Codes					Notes					
Agency Plus	Alt Doc AQ	Alt Doc SE	Alt Investor	Interest Rate Floor = Note Rate						
9871-30 7/1 Arm	9872-30 7/1 Arm	9873-30 7/1 Arm	9874-30 7/1 Arm	Indexed to 1yr Libor + margin after fixed period						
9971-30 10/1 Arm	9972-30 10/1 Arm	9973-30 10/1 Arm	9974-30 10/1 Arm	30 Day Locks on approved loans with appraisals only						
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							