

Jumbo Products

JUMBO 1 (Pricing Special) - Broker Only

ONLY AVAILABLE in San Francisco, San Mateo, Contra Costa, Alameda, Sacramento, and Santa Clara Counties!

JUMBO 1 - 5/1 ARM SPECIAL				Minimal Adjustments! Guideline Restrictions Apply! (posted on Loan Search)				JUMBO 1 - 7/1 ARM SPECIAL			
Rate	15 day	30 day	45 day					Rate	15 day	30 day	45 day
3.000	0.540	0.540	0.680	<i>USE LOAN SEARCH FOR EXACT PRICING!! Limited Time ONLY! May Vary by County.</i>				3.250	2.360	2.360	2.500
3.125	0.248	0.248	0.388					3.375	2.068	2.068	2.208
3.250	(0.174)	(0.174)	(0.034)					3.500	1.776	1.776	1.916
3.375	(0.595)	(0.595)	(0.455)					3.625	1.455	1.455	1.595
3.500	(1.030)	(1.030)	(0.890)	Price Adj	<65	65.01-70	75.01-80	3.750	1.130	1.130	1.270
3.625	(1.355)	(1.355)	(1.215)	720+	(0.125)	0.000	0.125	3.875	0.805	0.805	0.945
3.750	(1.355)	(1.355)	(1.215)	>\$1mm	(0.125)			4.000	0.805	0.805	0.945
3.875	(1.355)	(1.355)	(1.215)	Cash Out	0.250			4.125	0.805	0.805	0.945
				MAX PRICE -1.750							
2.50 Margin		2/2/5 Caps						2.50 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin						1Yr Libor Index		Floor = Margin	

JUMBO 1 - Broker Only

30 Year Fixed 26730				15 Year Fixed 26715			
Rate	30 day	45 day	60 day	Rate	30 day	45 day	60 day
3.750	0.294	0.345	0.522	2.875	2.259	2.298	2.438
3.875	(0.262)	(0.209)	(0.027)	3.000	1.623	1.663	1.809
4.000	(0.795)	(0.740)	(0.553)	3.125	1.136	1.178	1.329
4.125	(1.242)	(1.185)	(0.992)	3.250	0.637	0.681	0.837
4.250	(1.720)	(1.661)	(1.464)	3.375	0.295	0.341	0.502
4.375	(2.164)	(2.104)	(1.901)	3.500	(0.092)	(0.044)	0.122
4.500	(2.578)	(2.516)	(2.308)	3.625	(0.464)	(0.415)	(0.243)
4.625	(2.975)	(2.911)	(2.698)	3.750	(0.817)	(0.766)	(0.589)
4.750	(3.288)	(3.222)	(3.003)	3.875	(1.097)	(1.044)	(0.862)
4.875	(3.505)	(3.438)	(3.214)	4.000	(1.357)	(1.302)	(1.114)
5.000	(3.724)	(3.655)	(3.425)	4.125			
5.125				4.250			

5/1 ARM 26705/1			
Rate	30 day	45 day	60 day
2.875	1.479	1.517	1.658
3.000	1.092	1.132	1.278
3.125	0.668	0.710	0.861
3.250	0.306	0.349	0.506
3.375	(0.030)	0.015	0.177
3.500	(0.306)	(0.258)	(0.092)
3.625	(0.556)	(0.506)	(0.334)
3.750	(0.799)	(0.748)	(0.571)
3.875	(1.047)	(0.994)	(0.812)
4.000	(1.303)	(1.248)	(1.061)
4.125			
4.250			
2.25 Margin		2/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qual Rate = > of fully indexed rate or Note +2			

7/1 ARM 26707/1			
Rate	30 day	45 day	60 day
2.875	1.952	1.991	2.131
3.000	1.456	1.496	1.642
3.125	0.939	0.981	1.132
3.250	0.512	0.556	0.712
3.375	0.148	0.193	0.355
3.500	(0.179)	(0.132)	0.035
3.625	(0.449)	(0.399)	(0.228)
3.750	(0.677)	(0.626)	(0.449)
3.875	(0.939)	(0.886)	(0.704)
4.000	(1.226)	(1.172)	(0.984)
4.125			
4.250			
2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate = Note Rate			

10/1 ARM 26710/1			
Rate	30 day	45 day	60 day
3.125	2.038	2.080	2.231
3.250	1.443	1.487	1.643
3.375	1.015	1.060	1.222
3.500	0.672	0.719	0.886
3.625	0.317	0.367	0.538
3.750	(0.032)	0.019	0.196
3.875	(0.326)	(0.273)	(0.091)
4.000	(0.677)	(0.622)	(0.435)
4.125	(0.933)	(0.877)	(0.684)
4.250	(1.219)	(1.160)	(0.962)
4.375			
4.500			
2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate = Note Rate			

MAX PRICE -1.750

JUMBO 1 - Broker Only - Loan Level Adjustments

	LTV/CLTV Bucket					
	<=55%	55.01-60.00%	60.01-65%	65.01%-70.00%	70.01-75.00%	75.01-80.00%
FICO						
780-850	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	(0.125)
760-779	(0.500)	(0.375)	(0.375)	(0.375)	0.000	0.000
740-759	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.000
720-739	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.750
Other						
Purchase	(0.500)	(0.500)	(0.375)	(0.375)	(0.250)	0.000
Cashout Refinance	0.000	0.000	0.250	N/A	N/A	N/A

Rate Sheet Does Not Include Broker Compensation

Rates are subject to change without notice

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Jumbo Products

JUMBO 2 - Corr & Broker

30 Year Fixed 20230			
Rate	30 day	45 day	60 day
3.500	1.639	1.687	1.853
3.625	0.792	0.842	1.013
3.750	(0.006)	0.045	0.222
3.875	(0.562)	(0.509)	(0.327)
4.000	(1.095)	(1.040)	(0.853)
4.125	(1.542)	(1.485)	(1.292)
4.250	(2.020)	(1.961)	(1.764)
4.375	(2.464)	(2.404)	(2.201)
4.500	(2.878)	(2.816)	(2.608)
4.625	(3.275)	(3.211)	(2.998)
4.750	(3.588)	(3.522)	(3.303)
4.875	(3.805)	(3.738)	(3.514)

15 Year Fixed 20215			
Rate	30 day	45 day	60 day
2.875	2.009	2.048	2.188
3.000	1.373	1.413	1.559
3.125	0.886	0.928	1.079
3.250	0.387	0.431	0.587
3.375	0.045	0.091	0.252
3.500	(0.342)	(0.294)	(0.128)
3.625	(0.714)	(0.665)	(0.493)
3.750	(1.067)	(1.016)	(0.839)
3.875	(1.347)	(1.294)	(1.112)
4.000	(1.607)	(1.552)	(1.364)
4.125	(1.829)	(1.772)	(1.580)
4.250			

5/1 ARM 20205/1			
Rate	30 day	45 day	60 day
2.875	1.079	1.117	1.258
3.000	0.692	0.732	0.878
3.125	0.268	0.310	0.461
3.250	(0.094)	(0.051)	0.106
3.375	(0.430)	(0.385)	(0.223)
3.500	(0.706)	(0.658)	(0.492)
3.625	(0.956)	(0.906)	(0.734)
3.750	(1.199)	(1.148)	(0.971)
3.875	(1.447)	(1.394)	(1.212)
4.000	(1.703)	(1.648)	(1.461)
4.125	(1.833)	(1.777)	(1.584)
4.250			
2.25 Margin		2/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qual Rate = > of fully indexed rate or Note +2			

7/1 ARM 20207/1			
Rate	30 day	45 day	60 day
2.875	1.652	1.691	1.831
3.000	1.156	1.196	1.342
3.125	0.639	0.681	0.832
3.250	0.212	0.256	0.412
3.375	(0.152)	(0.107)	0.055
3.500	(0.479)	(0.432)	(0.265)
3.625	(0.749)	(0.699)	(0.528)
3.750	(0.977)	(0.926)	(0.749)
3.875	(1.239)	(1.186)	(1.004)
4.000	(1.526)	(1.472)	(1.284)
4.125	(1.700)	(1.643)	(1.451)
4.250			
2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate = Note Rate			

10/1 ARM 20210/1			
Rate	30 day	45 day	60 day
3.125	1.738	1.780	1.931
3.250	1.143	1.187	1.343
3.375	0.715	0.760	0.922
3.500	0.372	0.419	0.586
3.625	0.017	0.067	0.238
3.750	(0.332)	(0.281)	(0.104)
3.875	(0.626)	(0.573)	(0.391)
4.000	(0.977)	(0.922)	(0.735)
4.125	(1.233)	(1.177)	(0.984)
4.250	(1.519)	(1.460)	(1.262)
4.375	(1.829)	(1.769)	(1.565)
4.500			
2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate = Note Rate			

MAX PRICE -1.750

JUMBO 2 - Corr & Broker - Loan Level Adjustments

	LTV/CLTV Bucket							
	<=55%	55.01-60.00%	60.01-65%	65.01%-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90%
FICO								
780-850	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	(0.125)	0.250	0.500
760-779	(0.500)	(0.375)	(0.375)	(0.375)	0.000	0.000	0.375	0.625
740-759	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.000	0.750	0.750
720-739	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.750	1.000	1.250
700-719	(0.375)	(0.250)	(0.125)	0.000	0.500	1.000	1.500	1.750
Other								
Purchase	(0.500)	(0.500)	(0.375)	(0.375)	(0.250)	N/A	N/A	N/A
Cashout Refinance	0.000	0.000	0.250	0.750	2.000	N/A	N/A	N/A
No MI (30yr Fixed Only)	N/A	N/A	N/A	N/A	N/A	N/A	0.500	1.000

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Jumbo Products

JUMBO 3 - Broker Only

5/1 ARM 20005/1			
Rate	30 day	45 day	60 day
2.375	11.834	12.073	12.373
2.500	11.447	11.691	11.991
2.625	11.060	11.309	11.609
2.750	10.673	10.927	11.227
2.875	10.286	10.545	10.845
3.000	9.899	10.163	10.463
3.125	9.512	9.781	10.081
3.250	9.124	9.399	9.699
3.375	8.737	9.017	9.317
3.500	8.350	8.635	8.935
3.625	7.963	8.253	8.553
3.750	7.576	7.871	8.171
3.875			
Maximum Rebate			-1.475
2.25 Margin		2/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate = Note Rate + Initial Cap			

7/1 ARM 20007/1			
Rate	30 day	45 day	60 day
2.500	11.612	11.857	12.157
2.625	11.225	11.475	11.775
2.750	10.838	11.093	11.393
2.875	10.451	10.711	11.011
3.000	10.063	10.329	10.629
3.125	9.676	9.947	10.247
3.250	9.289	9.565	9.865
3.375	8.902	9.183	9.483
3.500	8.515	8.801	9.101
3.625	8.128	8.419	8.719
3.750	7.741	8.037	8.337
3.875	7.353	7.655	7.955
4.000			
Maximum Rebate			-1.475
2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate = Note Rate			

10/1 ARM 20010/1			
Rate	30 day	45 day	60 day
2.500	11.928	12.174	12.474
2.625	11.541	11.792	12.092
2.750	11.154	11.410	11.710
2.875	10.767	11.028	11.328
3.000	10.380	10.646	10.946
3.125	9.993	10.264	10.564
3.250	9.605	9.882	10.182
3.375	9.218	9.500	9.800
3.500	8.831	9.118	9.418
3.625	8.444	8.736	9.036
3.750	8.057	8.355	8.655
3.875	7.670	7.973	8.273
4.000	7.283	7.591	7.891
Maximum Rebate			-1.475
2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate = Note Rate			

30 Year Fixed 20030			
Rate	30 day	45 day	60 day
3.500	10.166	10.461	10.761
3.625	9.716	10.016	10.316
3.750	9.266	9.572	9.872
3.875	8.817	9.127	9.427
4.000	8.367	8.683	8.983
4.125	7.917	8.239	8.539
4.250	7.468	7.794	8.094
4.375	7.018	7.350	7.650
4.500	6.568	6.905	7.205
4.625	6.118	6.460	6.760
4.750	5.668	6.015	6.315
4.875			
Maximum Rebate			-2.000

ANY changes to a rate lock could result in worse case pricing.

****PRICING IS INDICATION ONLY AND RATES AND ADJUSTMENTS MAY VARY ONLINE**

15 Year Fixed 20015			
Rate	30 day	45 day	60 day
2.875	10.388	10.650	10.950
3.000	10.000	10.268	10.568
3.125	9.613	9.886	10.186
3.250	9.226	9.504	9.804
3.375	8.839	9.122	9.422
3.500	8.452	8.740	9.040
3.625	8.065	8.358	8.658
3.750	7.678	7.976	8.276
3.875	7.290	7.594	7.894
4.000	6.903	7.212	7.512
4.125	6.516	6.830	7.130
4.250	6.129	6.448	6.748
Maximum Rebate			-2.000

JUMBO 3 Loan Level Adjustments

ADJUSTMENT	LTV/CLTV Bucket					
	<=55%	55.01-60%	60.01-65%	65.01-70.00%	70.01-75.00%	75.01-80.00%
LTV/CLTV/FICO						
≥760	(0.500)	(0.500)	(0.375)	(0.250)	0.000	0.250
740-759	(0.375)	(0.375)	(0.125)	0.000	0.375	0.625
720-739	(0.250)	(0.250)	0.125	0.375	0.625	1.000
Loan Amount						
≤ \$1mm	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.000
> \$1mm-\$1.5mm	(0.250)	(0.250)	0.000	0.125	0.250	0.375
> \$1.5mm - \$2mm	(0.125)	(0.125)	0.000	0.250	0.375	1.500
Other						
2 Unit	0.250	0.250	0.250	0.375	0.500	0.875
Second Home	0.125	0.125	0.250	0.375	0.750	N/A
Purchase	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)	(0.375)
Cash Out	0.875	0.875	1.125	1.125	1.125	1.375
DTI >40%	0.625	0.625	0.625	0.625	0.625	0.625

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JUMBO 4 - Broker Only

5/1 ARM 26605/1			
Rate	30 day	45 day	60 day
3.000	3.165	3.165	3.305
3.125	2.873	2.873	3.013
3.250	2.581	2.581	2.721
3.375	2.260	2.260	2.400
3.500	1.935	1.935	2.075
3.625	1.610	1.610	1.750
3.750	1.342	1.342	1.482
3.875	1.088	1.088	1.228
4.000	0.835	0.835	0.975
4.125	0.582	0.582	0.722
4.250	0.315	0.315	0.455
4.375	0.045	0.045	0.185
4.500	(0.225)	(0.225)	(0.085)
Maximum Rebate		-1.750	
2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate = Note Rate + Initial Cap			

7/1 ARM 26607/1			
Rate	30 day	45 day	60 day
2.875	1.851	1.851	1.991
3.000	1.488	1.488	1.628
3.125	1.125	1.125	1.265
3.250	0.768	0.768	0.908
3.375	0.442	0.442	0.582
3.500	0.116	0.116	0.256
3.625	(0.209)	(0.209)	(0.069)
3.750	(0.522)	(0.522)	(0.382)
3.875	(0.835)	(0.835)	(0.695)
4.000	(1.148)	(1.148)	(1.008)
4.125	(1.463)	(1.463)	(1.323)
4.250	(1.778)	(1.778)	(1.638)
4.375	(2.093)	(2.093)	(1.953)
Maximum Rebate		-1.750	
2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate: > of fully indexed or note rate			

10/1 ARM 26610/1			
Rate	30 day	45 day	60 day
3.250	2.369	2.369	2.509
3.375	1.924	1.924	2.064
3.500	1.479	1.479	1.619
3.625	1.034	1.034	1.174
3.750	0.605	0.605	0.745
3.875	0.195	0.195	0.335
4.000	(0.213)	(0.213)	(0.073)
4.125	(0.577)	(0.577)	(0.437)
4.250	(0.941)	(0.941)	(0.801)
4.375	(1.298)	(1.298)	(1.158)
4.500	(1.639)	(1.639)	(1.499)
4.625	(1.981)	(1.981)	(1.841)
4.750	(2.303)	(2.303)	(2.163)
Maximum Rebate		-1.750	
2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate: > of fully indexed or note rate			

30 Year Fixed 26630			
Rate	30 day	45 day	60 day
3.500	2.599	2.599	2.734
3.625	2.092	2.092	2.227
3.750	1.602	1.602	1.737
3.875	1.133	1.133	1.268
4.000	0.681	0.681	0.816
4.125	0.243	0.243	0.378
4.250	(0.182)	(0.182)	(0.047)
4.375	(0.595)	(0.595)	(0.460)
4.500	(0.998)	(0.998)	(0.863)
4.625	(1.398)	(1.398)	(1.263)
4.750	(1.798)	(1.798)	(1.663)
4.875	(2.196)	(2.196)	(2.061)
Maximum Rebate		-2.000	

ANY changes to a rate lock could result in worse case pricing.

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15 Year Fixed 26615			
Rate	30 day	45 day	60 day
3.500	0.437	0.437	0.572
3.625	0.162	0.162	0.297
3.750	(0.109)	(0.109)	0.026
3.875	(0.375)	(0.375)	(0.240)
4.000	(0.636)	(0.636)	(0.501)
4.125	(0.893)	(0.893)	(0.758)
4.250	(1.145)	(1.145)	(1.010)
4.375	(1.391)	(1.391)	(1.256)
4.500	(1.632)	(1.632)	(1.497)
4.625	(1.867)	(1.867)	(1.732)
4.750	(2.095)	(2.095)	(1.960)
4.875			
Maximum Rebate		-2.000	

JUMBO 4 - Broker Only Loan Level Adjustments

ADJUSTMENT	LTV/CLTV Bucket					
	<=55%	55.01-60%	60.01-65%	65.01-70.00%	70.01-75.00%	75.01-80.00%
FICO/ LTV - FIXED						
>= 790	(1.000)	(1.000)	(1.000)	(0.750)	(0.500)	(0.125)
740-789	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	0.125
730-739	(0.375)	(0.375)	(0.375)	(0.250)	N/A	N/A
720-729	0.125	0.125	0.125	0.250	N/A	N/A
700-719	0.125	0.125	N/A	N/A	N/A	N/A
FICO/ LTV - ARMS						
>= 790	(1.000)	(1.000)	(1.000)	(0.750)	(0.500)	(0.125)
740-789	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	0.125
730-739	(0.375)	(0.375)	(0.375)	(0.250)	N/A	N/A
720-729	0.125	0.125	0.125	0.250	N/A	N/A
700-719	0.125	0.125	N/A	N/A	N/A	N/A
LOAN AMOUNT						
\$417,001 to \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
\$1,000,001 to \$1,500,000	0.000	0.000	0.000	0.000	0.250	0.375
\$1,500,001 to \$2,000,000	0.000	0.000	0.000	0.000	N/A	N/A
Other						
Purchase	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	0.000
2nd Home	0.125	0.125	0.250	0.250	0.250	N/A
Cashout Refinance	0.250	0.500	0.500	N/A	N/A	N/A
2 Units	0.000	0.000	0.000	0.000	0.000	0.000
Condo	0.000	0.000	0.000	0.000	0.625	0.625
**Escrow Waiver						
DTI >40% FIXED	0.000	0.000	0.000	0.000	0.000	0.000
DTI >40% ARMS	0.000	0.000	0.000	0.000	0.000	0.000

Rate Sheet Does Not Include Broker Compensation

Rates are subject to change without notice

The information provided is intended for the use of Real Estate Professionals and Western Bancorp Employees ONLY. Distribution to the general public is prohibited. APR's are not disclosed on this Rate Sheet.



Programs, Rates, and Pricing also available at westernbancorp.com

Fixed - DU - Corr & Broker

30 Year Conforming Fixed 10030					20 Year Conforming Fixed 10020					15 Year Conforming Fixed 10015				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
3.500	(0.270)	(0.192)	(0.114)	(0.030)	3.250	0.173	0.433	0.331	0.510	2.750	0.330	0.434	0.496	0.559
3.625	(1.088)	(1.010)	(0.932)	(0.849)	3.375	(0.494)	(0.277)	(0.338)	(0.165)	2.875	(0.201)	(0.096)	(0.034)	0.029
3.750	(1.883)	(1.826)	(1.722)	(1.625)	3.500	(1.361)	(1.268)	(1.180)	(1.090)	3.000	(0.722)	(0.618)	(0.555)	(0.493)
3.875	(2.614)	(2.523)	(2.426)	(2.326)	3.625	(1.880)	(1.777)	(1.689)	(1.599)	3.125	(1.389)	(1.285)	(1.223)	(1.160)
4.000	(3.236)	(3.143)	(3.049)	(2.949)	3.750	(2.517)	(2.410)	(2.313)	(2.215)	3.250	(2.187)	(2.076)	(2.005)	(1.937)
4.125	(3.803)	(3.709)	(3.615)	(3.515)	3.875	(2.981)	(2.873)	(2.776)	(2.679)	3.375	(2.675)	(2.564)	(2.494)	(2.423)
4.250	(4.368)	(4.291)	(4.165)	(4.059)	4.000	(3.593)	(3.473)	(3.313)	(3.207)	3.500	(3.102)	(2.991)	(2.920)	(2.850)
4.375	(4.894)	(4.817)	(4.691)	(4.607)	4.125	(3.873)	(3.729)	(3.635)	(3.535)	3.625	(3.505)	(3.394)	(3.324)	(3.254)
4.500	(5.370)	(5.293)	(5.166)	(5.059)	4.250	(4.721)	(4.631)	(4.550)	(4.468)	3.750	(3.901)	(3.790)	(3.719)	(3.649)
4.625	(5.787)	(5.698)	(5.586)	(5.502)	4.375	(5.128)	(5.008)	(4.982)	(4.855)	3.875	(4.303)	(4.192)	(4.122)	(4.051)
4.750	(6.086)	(6.036)	(5.900)	(5.829)	4.500	(5.541)	(5.415)	(5.397)	(5.276)	4.000	(4.699)	(4.588)	(4.518)	(4.448)
4.875	(6.137)	(6.087)	(5.937)	(5.861)	4.625	(5.939)	(5.811)	(5.746)	(5.649)	4.125	(5.108)	(4.997)	(4.926)	(4.856)
5.000	(6.687)	(6.637)	(6.487)	(6.407)	4.750	(6.385)	(6.257)	(6.179)	(6.095)	4.250	(5.575)	(5.464)	(5.393)	(5.323)
5.125					4.875	(6.656)	(6.566)	(6.485)	(6.403)	4.375	(5.946)	(5.835)	(5.764)	(5.694)
5.250					5.000					4.500				

Please see LMS Xpress! Loan Search for scenario specific pricing.

30/25 Year High Balance Fixed 10030H					20 Year High Balance Fixed 10020H					15 Year High Balance Fixed 10015H				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
3.625	(0.084)	0.016	0.166	0.599	3.500	(0.570)	(0.470)	(0.320)	0.265	3.000	(0.019)	0.081	0.231	0.311
3.750	(0.800)	(0.700)	(0.550)	(0.013)	3.625	(1.028)	(0.928)	(0.778)	(0.698)	3.125	(0.506)	(0.406)	(0.256)	(0.176)
3.875	(1.449)	(1.349)	(1.199)	(0.656)	3.750	(1.596)	(1.496)	(1.346)	(1.266)	3.250	(1.115)	(1.015)	(0.865)	(0.785)
4.000	(2.004)	(1.904)	(1.754)	(1.398)	3.875	(2.095)	(1.995)	(1.845)	(1.765)	3.375	(1.654)	(1.554)	(1.404)	(1.324)
4.125	(2.521)	(2.421)	(2.271)	(1.971)	4.000	(2.519)	(2.419)	(2.269)	(2.189)	3.500	(2.005)	(1.905)	(1.755)	(1.675)
4.250	(3.081)	(2.981)	(2.831)	(2.433)	4.125	(2.912)	(2.812)	(2.662)	(2.582)	3.625	(2.427)	(2.327)	(2.177)	(2.097)
4.375	(3.445)	(3.345)	(3.195)	(2.820)	4.250	(3.804)	(3.704)	(3.554)	(3.474)	3.750	(2.642)	(2.542)	(2.392)	(2.312)
4.500	(3.544)	(3.444)	(3.294)	(2.919)	4.375	(4.035)	(3.935)	(3.785)	(3.705)	3.875	(3.095)	(2.995)	(2.845)	(2.765)
4.625	(3.647)	(3.522)	(3.372)	(3.272)	4.500	(4.022)	(3.922)	(3.834)	(3.713)	4.000	(3.074)	(2.964)	(2.893)	(2.823)
4.750	(4.084)	(3.959)	(3.809)	(3.709)	4.625	(4.326)	(4.141)	(4.184)	(4.068)	4.125	(3.256)	(3.107)	(3.038)	(2.980)
4.875	(4.335)	(4.248)	(4.174)	(4.101)	4.750	(4.701)	(4.523)	(4.560)	(4.450)	4.250	(3.547)	(3.406)	(3.331)	(3.279)
5.000	(4.560)	(4.473)	(4.400)	(4.326)	4.875	(5.060)	(4.889)	(4.920)	(4.816)	4.375	(3.805)	(3.671)	(3.591)	(3.545)
5.125	(4.620)	(4.520)	(4.370)	(3.937)	5.000	(5.420)	(5.256)	(5.282)	(5.184)	4.500	(3.878)	(3.752)	(3.667)	(3.627)
5.250	(4.425)	(4.325)	(4.175)	(3.021)	5.125	(5.767)	(5.610)	(5.630)	(5.538)	4.625	(3.549)	(3.430)	(3.339)	(3.306)
										4.750	(2.991)	(2.888)	(2.782)	(2.669)

10 Year Conforming Fixed 10010					10 Year High Balance Fixed 10010H				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
3.250	(0.735)	(0.610)	(0.460)	(0.360)	3.500	0.675	0.800	0.950	1.050
3.375	(1.066)	(0.941)	(0.791)	(0.691)	3.625	0.343	0.468	0.618	0.718
3.500	(1.379)	(1.254)	(1.104)	(1.004)	3.750	0.054	0.179	0.329	0.429
3.625	(1.733)	(1.608)	(1.458)	(1.358)	3.875	(0.172)	(0.047)	0.103	0.203
3.750	(2.169)	(2.044)	(1.894)	(1.794)	4.000	0.609	0.734	0.884	0.984
3.875	(2.556)	(2.431)	(2.281)	(2.181)	4.125	0.292	0.417	0.567	0.667
4.000	(2.528)	(2.403)	(2.253)	(2.153)	4.250				
4.125	(2.882)	(2.757)	(2.607)	(2.507)	4.375				
4.250	(3.058)	(2.933)	(2.783)	(2.683)	4.500				
4.375	(3.614)	(3.489)	(3.339)	(3.239)	4.625				
4.500					4.750				
4.625					4.875				
4.750					5.000				
4.875					5.125				

Any exceptions granted in Underwriting may be subject to a price adjustment and will be priced by the Lock Desk

Fixed - DU - Corr & Broker Loan Level Price Adjustments

All Eligible Mortgages - LLPA by FICO/LTV								
Applicable for all mortgages with terms greater than 15 years								
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 97%
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500
Property Type								
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 97%
2-Unit	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
3-4 Unit	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
Condo (>15yr)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
**Non-Owner	2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A
Cash Out Adjustments				Subordinate Financing				
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	LTV Range	CLTV	<720	>=720
740+	0.375	0.625	0.625	0.875	< 65.01	80.01-95	0.500	0.250
720-739	0.375	1.000	1.000	1.125	65.01-75	80.01-95	0.750	0.500
700-719	0.375	1.000	1.000	1.125	> 75.00-90	76.01-95	1.000	0.750
680-699	0.375	1.125	1.125	1.750				
660-679	0.625	1.125	1.125	1.875				
640-659	0.625	1.625	1.625	2.625				
620-639	0.625	1.625	1.625	3.125				
High Bal Cash Out	1.000	1.000	1.000	1.000	Loan Amount	100k - 149,999	1.000	
Escrow Waiver	0.000	CLTV .375				150k - 199,999	0.500	
High Bal R/T and Purchase	0.250				Maximum Rebate of 3.250			
PURCHASE SPECIAL		-0.100						

**ALL PRICING IS INDICATIVE ONLY. PRICE AND ADJUSTMENTS MAY VARY BASED ON YOUR PARTICULAR LOAN SCENARIO.

FINAL PRICING IS AVAILABLE THROUGH OUR LOAN SEARCH PRICING ENGINE

Rate Sheet Does Not Include Broker Compensation


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FNMA DIRECT - Corr & Broker

30 Year Conf. Fixed 18030/18030M/18030LPMI/18030MFP					Program Highlights!	15 Year Conf. Fixed 18015/18015M/18015LPMI/18015MFP				
Rate	15 day	30 day	45 day	60 day		Rate	15 day	30 day	45 day	60 day
3.375	1.952	2.060	2.137	2.210	* Manual Underwriting	2.500	2.322	2.440	2.528	2.648
3.500	0.885	0.993	1.070	1.143		2.625	1.770	1.888	1.976	2.096
3.625	0.182	0.291	0.368	0.440	* Out of Scope and Refer DU responses eligible when erroneous eligible extenuating circumstance.	2.750	0.848	0.937	0.995	1.050
3.750	(0.585)	(0.461)	(0.370)	(0.289)		2.875	0.306	0.394	0.453	0.508
3.875	(1.295)	(1.171)	(1.080)	(0.999)		3.000	(0.221)	(0.132)	(0.073)	(0.018)
4.000	(1.973)	(1.849)	(1.758)	(1.677)		3.125	(0.714)	(0.625)	(0.566)	(0.511)
4.125	(2.581)	(2.457)	(2.366)	(2.285)	* Multiple Financed Properties (5-10)	3.250	(1.488)	(1.392)	(1.326)	(1.270)
4.250	(3.136)	(3.028)	(2.953)	(2.888)		3.375	(1.911)	(1.815)	(1.749)	(1.693)
4.375	(3.715)	(3.607)	(3.531)	(3.467)	* DTI Follows DU (unless noted)	3.500	(2.332)	(2.236)	(2.171)	(2.114)
4.500	(4.270)	(4.162)	(4.087)	(4.022)		3.625	(2.770)	(2.674)	(2.608)	(2.552)
4.625	(4.796)	(4.688)	(4.613)	(4.548)	* Lender Paid MI	3.750	(3.181)	(3.085)	(3.019)	(2.963)
4.750	(5.333)	(5.224)	(5.149)	(5.084)		3.875	(3.527)	(3.432)	(3.366)	(3.309)
4.875	(5.871)	(5.762)	(5.687)	(5.622)	* Projected Income	4.000	(3.794)	(3.706)	(3.647)	(3.599)
5.000			(5.920)	(5.855)		4.125	(4.184)	(4.096)	(4.037)	(3.988)
5.125						4.250	(4.572)	(4.484)	(4.425)	(4.377)

Please see LMS Xpress' Loan Search for scenario specific pricing.

30 Year HB Fixed 18030H/18030MH/18030LPMI/18030MFP					Program Highlights!	15 Year HB Fixed 18015H/18015MH/18015LPMI/18015MFP				
Rate	15 day	30 day	45 day	60 day		Rate	15 day	30 day	45 day	60 day
3.625	1.060	1.168	1.249	1.338	* Appraisal Transfers	2.500	2.995	3.113	99.000	99.000
3.750	0.481	0.589	0.670	0.759		2.625	2.594	2.712	2.800	2.920
3.875	(0.061)	0.063	0.157	0.254	* Recently converted 2-4 TIC Project	2.750	1.384	1.472	1.531	1.586
4.000	(0.745)	(0.622)	(0.527)	(0.430)		2.875	0.894	0.983	1.041	1.097
4.125	(1.359)	(1.236)	(1.141)	(1.044)	* Co-Borrowers that do not have a FICO are acceptable	3.000	0.402	0.491	0.549	0.605
4.250	(1.855)	(1.731)	(1.637)	(1.540)		3.125	0.036	0.125	0.184	0.239
4.375	(2.253)	(2.130)	(2.035)	(1.938)	PLEASE REFER TO THE PRODUCT MATRIX FOR COMPLETE ELIGIBILITY INFORMATION.	3.250	(0.404)	(0.308)	(0.242)	(0.186)
4.500	(2.520)	(2.396)	(2.302)	(2.205)		3.375	(0.841)	(0.745)	(0.679)	(0.623)
4.625	(2.825)	(2.717)	(2.638)	(2.557)		3.500	(1.268)	(1.172)	(1.106)	(1.050)
4.750	(3.324)	(3.216)	(3.137)	(3.056)		3.625	(1.596)	(1.500)	(1.435)	(1.378)
4.875	(3.791)	(3.682)	(3.604)	(3.523)		3.750	(1.884)	(1.788)	(1.722)	(1.666)
5.000	(3.929)	(3.821)	(3.743)	(3.662)	LOAN TERMS OFFERED OF 30 AND 15 YEARS	3.875	(2.127)	(2.031)	(1.966)	(1.909)
5.125	(4.119)	(4.011)	(3.932)	(3.851)		4.000	(2.172)	(2.076)	(2.010)	(1.954)
5.250	(3.839)	(3.747)	(3.680)	(3.600)		4.125	(2.399)	(2.310)	(2.252)	(2.203)
5.375	(4.219)	(4.126)	(4.060)	(3.979)		4.250				

Any exceptions granted in Underwriting may be subject to a price adjustment and will be priced by the Lock Desk

FNMA DIRECT - Corr & Broker Loan Level Price Adjustments

All Eligible Mortgages - LLPA by FICO/LTV								
Applicable for all mortgages with terms greater than 15 years								
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 97%
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500
Property Type								
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 97%
2-Unit	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A
3-4 Unit	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
Condo (>15yr)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
**Non-Owner	2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A
Cash Out Adjustments					Subordinate Financing			
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	LTV Range	CLTV	<70	>=720
740+	0.375	0.625	0.625	0.875	Subordinate Financing - All			0.375
720-739	0.375	1.000	1.000	1.125	< 65.01	80.01-95	0.500	0.250
700-719	0.375	1.000	1.000	1.125	65.01-75	80.01-95	0.750	0.500
680-699	0.375	1.125	1.125	1.750	> 75.00-90	76.01-95	1.000	0.750
660-679	0.625	1.125	1.125	1.875				
640-659	0.625	1.625	1.625	2.625	Additional Adjustments			
620-639	0.625	1.625	1.625	3.125	Loan Amount	100k - 149,999		1.000
High Bal Cash Out	1.000	1.000	1.000	N/A	150k - 199,999		0.500	
Additional Adjustments								
5-10 Financed Properties	0.000			High Bal R/T and Purchase		0.250		
Manual Underwrite	0.000			PURCHASE SPECIAL		-0.100		
LPMI - LLPA by FICO/LTV								
LPMI ADJUSTMENTS	760+	740 - 759	720 - 739	700 - 719	680 - 699	LPMI ADJUSTMENTS MAY NOT EXCEED 3PTS		
95.001 - 97%	2.200	3.000	N/A	N/A	N/A			
90.001 - 95%	1.700	2.350	2.950	N/A	N/A			
85.001 - 90%	1.300	1.800	2.300	2.700	3.300			
</=85%	0.700	0.850	1.000	1.150	1.350			
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000			
Cash Out Refinance	0.500	0.500	0.700	1.000	1.000			
Second Home	0.250	0.250	0.490	0.700	0.700			
Investment Property	1.190	1.190	1.330	1.750	N/A			
15 Year Term	-0.250	-0.380	-0.500	-0.600	-0.750			
Loan Amount >400k	-0.100	-0.100	-0.100	-0.100	-0.100			

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FINAL PRICING IS AVAILABLE THROUGH OUR LOAN SEARCH PRICING ENGINE

Rate Sheet Does Not Include Broker Compensation

HB 1 - Corr & Broker (Manual UW)

30 Year Fixed 16730H			
Rate	30 day	45 day	60 day
3.750	0.044	0.095	0.272
3.875	(0.512)	(0.459)	(0.277)
4.000	(1.045)	(0.990)	(0.803)
4.125	(1.492)	(1.435)	(1.242)
4.250	(1.970)	(1.911)	(1.714)
4.375	(2.414)	(2.354)	(2.151)
4.500	(2.828)	(2.766)	(2.558)
4.625	(3.225)	(3.161)	(2.948)
4.750	(3.538)	(3.472)	(3.253)
4.875	(3.755)	(3.688)	(3.464)
5.000			
5.125			

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15 Year Fixed 16715H			
Rate	30 day	45 day	60 day
3.000	1.373	1.413	1.559
3.125	0.886	0.928	1.079
3.250	0.387	0.431	0.587
3.375	0.045	0.091	0.252
3.500	(0.342)	(0.294)	(0.128)
3.625	(0.714)	(0.665)	(0.493)
3.750	(1.067)	(1.016)	(0.839)
3.875	(1.347)	(1.294)	(1.112)
4.000	(1.607)	(1.552)	(1.364)
4.125			
4.250			
4.375			

5/1 ARM 16705/1H			
Rate	30 day	45 day	60 day
3.000	0.817	0.857	1.003
3.125	0.393	0.435	0.586
3.250	0.031	0.074	0.231
3.375	(0.305)	(0.260)	(0.098)
3.500	(0.581)	(0.533)	(0.367)
3.625	(0.831)	(0.781)	(0.609)
3.750	(1.074)	(1.023)	(0.846)
3.875	(1.322)	(1.269)	(1.087)
4.000	(1.578)	(1.523)	(1.336)
4.125	(1.708)	(1.652)	(1.459)
4.250			
4.375			
2.25 Margin		2/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qual Rate = > of fully indexed rate or Note +2			

7/1 ARM 16707/1H			
Rate	30 day	45 day	60 day
3.000	1.181	1.221	1.367
3.125	0.664	0.706	0.857
3.250	0.237	0.281	0.437
3.375	(0.127)	(0.082)	0.080
3.500	(0.454)	(0.407)	(0.240)
3.625	(0.724)	(0.674)	(0.503)
3.750	(0.952)	(0.901)	(0.724)
3.875	(1.214)	(1.161)	(0.979)
4.000	(1.501)	(1.447)	(1.259)
4.125	(1.675)	(1.618)	(1.426)
4.250			
4.375			
2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate = Note Rate			

10/1 ARM 16710/1H			
Rate	30 day	45 day	60 day
3.375	0.740	0.785	0.947
3.500	0.397	0.444	0.611
3.625	0.042	0.092	0.263
3.750	(0.307)	(0.256)	(0.079)
3.875	(0.601)	(0.548)	(0.366)
4.000	(0.952)	(0.897)	(0.710)
4.125	(1.208)	(1.152)	(0.959)
4.250	(1.494)	(1.435)	(1.237)
4.375	(1.804)	(1.744)	(1.540)
4.500			
4.625			
4.750			
2.25 Margin		5/2/5 Caps	
1Yr Libor Index		Floor = Margin	
Qualifying Rate = Note Rate			

MAX PRICE -1.500

HB 1 - Corr & Broker (Manual UW) - Loan Level Adjustments

	LTV/CLTV Bucket					
	<=55%	55.01-60.00%	60.01-65%	65.01%-70.00%	70.01-75.00%	75.01-80.00%
FICO						
780-850	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	(0.125)
760-779	(0.500)	(0.375)	(0.375)	(0.375)	0.000	0.000
740-759	(0.500)	(0.375)	(0.250)	(0.250)	0.000	0.000
720-739	(0.500)	(0.375)	(0.375)	(0.250)	0.000	0.750
700-719	(0.375)	(0.250)	(0.125)	0.000	0.500	1.000
Other						
Purchase	(0.500)	(0.500)	(0.375)	(0.375)	(0.250)	0.000
Cashout Refinance	0.000	0.000	0.250	0.750	2.000	N/A

Rate Sheet Does Not Include Broker Compensation

Rates are subject to change without notice

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Fixed - DU LPMI - Corr & Broker

30 Year Conforming Fixed 10030LPMI					15 Year Conforming Fixed 10015LPMI				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
3.500	(0.270)	(0.192)	(0.114)	(0.030)	2.750	0.030	0.134	0.196	0.259
3.625	(1.088)	(1.010)	(0.932)	(0.849)	2.875	(0.501)	(0.396)	(0.334)	(0.271)
3.750	(1.883)	(1.826)	(1.722)	(1.625)	3.000	(1.022)	(0.918)	(0.855)	(0.793)
3.875	(2.614)	(2.523)	(2.426)	(2.326)	3.125	(1.689)	(1.585)	(1.523)	(1.460)
4.000	(3.236)	(3.143)	(3.049)	(2.949)	3.250	(2.487)	(2.376)	(2.305)	(2.237)
4.125	(3.803)	(3.709)	(3.615)	(3.515)	3.375	(2.975)	(2.864)	(2.794)	(2.723)
4.250	(4.368)	(4.291)	(4.165)	(4.059)	3.500	(3.402)	(3.291)	(3.220)	(3.150)
4.375	(4.894)	(4.817)	(4.691)	(4.607)	3.625	(3.805)	(3.694)	(3.624)	(3.554)
4.500	(5.370)	(5.293)	(5.166)	(5.059)	3.750	(4.201)	(4.090)	(4.019)	(3.949)
4.625	(5.787)	(5.698)	(5.586)	(5.502)	3.875	(4.603)	(4.492)	(4.422)	(4.351)
4.750	(6.086)	(6.036)	(5.900)	(5.829)	4.000	(4.999)	(4.888)	(4.818)	(4.748)
4.875	(6.137)	(6.087)	(5.937)	(5.861)	4.125	(5.408)	(5.297)	(5.226)	(5.156)
5.000	(6.687)	(6.637)	(6.487)	(6.407)	4.250	(5.875)	(5.764)	(5.693)	(5.623)
5.125	(7.278)	(7.178)	(7.028)	(6.948)	4.375	(6.246)	(6.135)	(6.064)	(5.994)
5.250	(7.583)	(7.483)	(7.333)	(7.253)	4.500				

Please see LMS Xpress' Loan Search for scenario specific pricing.

30 Year Conforming Fixed 10030LPMIH					15 Year Conforming Fixed 10015LPMIH				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
3.500	0.597	0.697	0.847	1.265	2.750	0.533	0.633	0.783	0.863
3.625	(0.084)	0.016	0.166	0.599	2.875	(0.132)	(0.032)	0.118	0.198
3.750	(0.800)	(0.700)	(0.550)	(0.013)	3.000	(0.619)	(0.519)	(0.369)	(0.289)
3.875	(1.449)	(1.349)	(1.199)	(0.656)	3.125	(1.106)	(1.006)	(0.856)	(0.776)
4.000	(2.004)	(1.904)	(1.754)	(1.398)	3.250	(1.715)	(1.615)	(1.465)	(1.385)
4.125	(2.521)	(2.421)	(2.271)	(1.971)	3.375	(2.254)	(2.154)	(2.004)	(1.924)
4.250	(3.081)	(2.981)	(2.831)	(2.433)	3.500	(2.605)	(2.505)	(2.355)	(2.275)
4.375	(3.445)	(3.345)	(3.195)	(2.820)	3.625	(3.027)	(2.927)	(2.777)	(2.697)
4.500	(3.544)	(3.444)	(3.294)	(2.919)	3.750	(3.242)	(3.142)	(2.992)	(2.912)
4.625	(3.647)	(3.522)	(3.372)	(3.272)	3.875	(3.695)	(3.595)	(3.445)	(3.365)
4.750	(4.084)	(3.959)	(3.809)	(3.709)	4.000	(3.674)	(3.564)	(3.493)	(3.423)
4.875	(4.335)	(4.248)	(4.174)	(4.101)	4.125	(3.856)	(3.707)	(3.638)	(3.580)
5.000					4.250	(4.147)	(4.006)	(3.931)	(3.879)
5.125					4.375				
5.250					4.500				

Any exceptions granted in Underwriting may be subject to a price adjustment and will be priced by the Lock Desk

Fixed - DU LPMI - Corr & Broker Loan Level Price Adjustments

All Eligible Mortgages - LLPA by FICO/LTV								
Applicable for all mortgages with terms greater than 15 years								
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 97%
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500
Property Type								
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 97%
2-Unit	1.000	1.000	1.000	1.000	N/A	N/A	N/A	N/A
3-4 Unit	1.000	1.000	1.000	N/A	N/A	N/A	N/A	N/A
Condo (>15yr)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	0.750
**Non-Owner	2.125	2.125	2.125	3.375	4.125	N/A	N/A	N/A
Cash Out Adjustments					Subordinate Financing			
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	LTV Range	CLTV	<720	>=720
740+	0.375	0.625	0.625	0.875	< 65.01	80.01-95	0.500	0.250
720-739	0.375	1.000	1.000	1.125	65.01-75	80.01-95	0.750	0.500
700-719	0.375	1.000	1.000	1.125	> 75.00-90	76.01-95	1.000	0.750
680-699	0.375	1.125	1.125	1.750	Additional Adjustments			
660-679	0.625	1.125	1.125	1.875				
640-659	0.625	1.625	1.625	2.625	Loan Amount	100k - 149,999	1.000	
620-639	0.625	1.625	1.625	3.125		150k - 199,999	0.500	
High Bal Cash Out	1.000	1.000	1.000	N/A	Maximum Rebate of 2.500			
Escrow Waiver	0.000							
High Bal R/T and Purchase	0.250			CLTV .375				
LPMI ADJUSTMENTS								
	760+	740 - 759	720 - 739	700 - 719	680 - 699	LPMI ADJUSTMENTS MAY NOT EXCEED 3PTS		
95.001 - 97%	2.200	3.000	N/A	N/A	N/A			
90.001 - 95%	1.700	2.350	2.950	N/A	N/A			
85.001 - 90%	1.300	1.800	2.300	2.700	3.300			
</=85%	0.700	0.850	1.000	1.150	1.350			
Rate/Term Refinance	0.000	0.000	0.000	0.000	0.000			
Cash Out Refinance	0.500	0.500	0.700	1.000	1.000			
Second Home	0.250	0.250	0.490	0.700	0.700			
Investment Property	1.190	1.190	1.330	1.750	N/A			
15 Year Term	-0.250	-0.380	-0.500	-0.600	-0.750			
Loan Amount >400k		-0.100	-0.100	-0.100	-0.100			
PURCHASE SPECIAL		-0.100						

**ALL PRICING IS INDICATIVE ONLY. PRICE AND ADJUSTMENTS MAY VARY BASED ON YOUR PARTICULAR LOAN SCENARIO.

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Rate Sheet Does Not Include Broker Compensation



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LP - Broker Only Conventional Fixed

FHLMC 30 Year Conv. Fixed 10030LP				FHLMC 20 Year Conv. Fixed 10020LP				FHLMC 15 Yr Conv. Fixed 10015LP			
Rate	15 Day	30 day	45 day	Rate	15 Day	30 day	45 day	Rate	15 Day	30 day	45 day
3.500	0.030	0.108	0.186	3.750	(2.442)	(2.335)	(2.238)	2.750	0.530	0.634	0.696
3.625	(0.788)	(0.710)	(0.632)	3.875	(2.906)	(2.798)	(2.701)	2.875	(0.201)	(0.096)	(0.034)
3.750	(1.547)	(1.457)	(1.368)	4.000	(3.518)	(3.398)	(3.238)	3.000	(0.722)	(0.618)	(0.555)
3.875	(2.314)	(2.220)	(2.126)	4.125	(3.798)	(3.654)	(3.560)	3.125	(1.389)	(1.285)	(1.223)
4.000	(2.936)	(2.843)	(2.749)	4.250	(4.646)	(4.556)	(4.475)	3.250	(2.187)	(2.076)	(2.005)
4.125	(3.503)	(3.409)	(3.315)	4.375	(5.053)	(4.933)	(4.907)	3.375	(2.675)	(2.564)	(2.494)
4.250	(3.992)	(3.914)	(3.836)	4.500	(5.466)	(5.340)	(5.322)	3.500	(3.102)	(2.991)	(2.920)
4.375	(4.547)	(4.469)	(4.391)	4.625	(5.864)	(5.736)	(5.671)	3.625	(3.505)	(3.394)	(3.324)
4.500	(4.989)	(4.911)	(4.833)	4.750	(6.310)	(6.182)	(6.104)	3.750	(3.901)	(3.790)	(3.719)
4.625	(5.442)	(5.364)	(5.286)	4.875	(6.581)	(6.491)	(6.410)	3.875	(4.303)	(4.192)	(4.122)
4.750	(5.848)	(5.799)	(5.717)	5.000	(6.887)	(6.787)	(6.637)	4.000	(4.699)	(4.588)	(4.518)
4.875	(6.380)	(6.331)	(6.249)	5.125				4.125	(5.108)	(4.997)	(4.926)
5.000	(6.648)	(6.572)	(6.490)	5.250				4.250	(5.575)	(5.464)	(5.393)
5.125	(6.325)	(6.375)	(6.375)	5.375				4.375			

FHLMC 10 Year Conv. Fixed 10010LP				FHLMC 30 Year High Bal Fixed 10030LPH				FHLMC 15 Year High Bal Fixed 10015LPH			
Rate	15 day	30 day	45 day	Rate	15 Day	30 day	45 day	Rate	15 Day	30 day	45 day
3.250	(0.135)	(0.010)	0.140	3.625	1.263	1.503	1.517	2.750	1.495	1.742	1.751
3.375	(0.466)	(0.341)	(0.191)	3.750	(0.443)	(0.315)	(0.237)	2.875	1.124	1.364	1.378
3.500	(0.779)	(0.654)	(0.504)	3.875	(1.017)	(0.889)	(0.811)	3.000	0.553	0.785	0.805
3.625	(1.133)	(1.008)	(0.858)	4.000	(1.515)	(1.383)	(1.305)	3.125	0.145	0.369	0.394
3.750	(1.569)	(1.444)	(1.294)	4.125	(2.151)	(2.007)	(1.907)	3.250	(0.755)	(0.534)	(0.503)
3.875	(1.956)	(1.831)	(1.681)	4.250	(2.654)	(2.511)	(2.417)	3.375	(1.189)	(1.031)	(0.961)
4.000	(1.928)	(1.803)	(1.653)	4.375	(3.209)	(3.065)	(2.965)	3.500	(1.587)	(1.438)	(1.367)
4.125				4.500	(3.487)	(3.343)	(3.250)	3.625	(1.986)	(1.875)	(1.805)
4.250				4.625	(3.837)	(3.709)	(3.626)	3.750	(2.382)	(2.271)	(2.201)
4.375				4.750	(4.301)	(4.173)	(4.095)	3.875	(2.740)	(2.629)	(2.559)
4.500				4.875	(4.758)	(4.630)	(4.546)	4.000	(3.074)	(2.964)	(2.893)
4.625				5.000	(5.059)	(4.931)	(4.847)	4.125	(3.281)	(3.132)	(3.063)
4.750				5.125				4.250	(3.572)	(3.431)	(3.356)
4.875				5.250				4.375			

Rate Sheet Does Not Include Broker Compensation

Fixed - LP - Broker Only Loan Level Price Adjustments

FICO/LTV (Excludes 10/15yr Term)							Non-Owner		
FICO	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-95			
740+	0.000	0.250	0.250	0.500	0.250	0.250	≤ 75%		2.125
720-739	0.000	0.250	0.500	0.750	0.500	0.500	>75-80%		3.375
700-719	0.000	0.500	1.000	1.250	1.000	1.000	>80%		4.125
680-699	0.000	0.500	1.250	1.750	1.500	1.250	Loan Amt	100k - 149,999	1.000
660-679	0.000	1.000	2.250	2.750	2.750	2.250		150k - 199,999	0.500
640-659	0.500	1.250	2.750	3.000	3.250	2.750	High Bal R/T and Purchase		0.250
620-639	0.500	1.500	3.000	3.000	3.250	3.250			

Property Type			
	≤80%	80.01-85%	> 85%
2 Unit	1.000	1.000	1.000
3-4 Unit	1.000	1.500	2.000
Condo LTV >75% (>15yr)			0.750
Escrow Waiver			
California			0.000

Secondary Financing			
LTV	CLTV	<720	≥720
≤65	80.01-95	0.500	0.250
65.01-75	80.01-90	0.750	0.500
>75	76.01-95	1.000	0.750
All CLTV		0.375	

Cash Out					
FICO	≤60	60.01-70	70.01-75	75.001-80	80.001-85
≥740	0.375	0.625	0.625	0.875	N/A
720-739	0.375	1.000	1.000	1.125	N/A
700-719	0.375	1.000	1.000	1.125	N/A
680-699	0.375	1.125	1.125	1.750	N/A
660-679	0.625	1.125	1.125	1.875	N/A
640-659	0.625	1.625	1.625	2.625	N/A
620-639	0.625	1.625	1.625	3.125	N/A
High Bal Cash Out					1.000
PURCHASE SPECIAL					-0.100
Maximum Rebate of -3.25					

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ARM - DU/LP - Corr & Broker

3/1 FNMA/FHLMC ARM 10003/1			
Rate	15 day	30 day	45 day
2.500	1.733	1.889	2.046
2.625	1.507	1.663	1.819
2.750	1.179	1.335	1.491
2.875	0.854	1.010	1.167
3.000	0.641	0.797	0.954
3.125	0.428	0.584	0.741
3.250	0.215	0.371	0.527
3.375	0.003	0.159	0.315
3.500	(0.266)	(0.109)	0.047
3.625	(0.533)	(0.377)	(0.221)
3.750	(0.743)	(0.587)	(0.431)
3.875			
1yr Libor Index			
2/2/6 Caps		2.25% Margin	

5/1 FNMA/FHLMC ARM 10005/1			
Rate	15 day	30 day	45 day
2.750	0.478	0.649	0.735
2.875	(0.069)	0.041	0.171
3.000	(0.450)	(0.340)	(0.210)
3.125	(0.830)	(0.720)	(0.590)
3.250	(1.170)	(1.060)	(0.930)
3.375	(1.509)	(1.399)	(1.269)
3.500	(1.848)	(1.738)	(1.608)
3.625	(2.136)	(2.026)	(1.896)
3.750	(2.424)	(2.314)	(2.184)
3.875	(2.711)	(2.601)	(2.471)
4.000	(2.986)	(2.876)	(2.746)
4.125			
1yr Libor Index			
2/2/5 Caps		2.25% Margin	

7/1 FNMA/FHLMC ARM 10007/1			
Rate	15 day	30 day	45 day
2.875	0.328	0.438	0.568
3.000	(0.121)	(0.011)	0.119
3.125	(0.549)	(0.439)	(0.309)
3.250	(0.976)	(0.866)	(0.736)
3.375	(1.407)	(1.297)	(1.167)
3.500	(1.839)	(1.729)	(1.599)
3.625	(2.232)	(2.122)	(1.992)
3.750	(2.591)	(2.481)	(2.351)
3.875	(2.950)	(2.840)	(2.710)
4.000	(3.257)	(3.147)	(3.017)
4.125	(3.544)	(3.434)	(3.304)
4.250	(3.831)	(3.721)	(3.591)
1yr Libor Index			
5/2/5 Caps		2.25% Margin	

10/1 FNMA/FHLMC ARM 10010/1			
Rate	15 day	30 day	45 day
3.125	0.524	0.681	0.837
3.250	0.084	0.194	0.416
3.375	(0.477)	(0.367)	(0.003)
3.500	(1.025)	(0.915)	(0.505)
3.625	(1.529)	(1.419)	(1.009)
3.750	(2.018)	(1.908)	(1.498)
3.875	(2.413)	(2.303)	(1.893)
4.000	(2.808)	(2.698)	(2.288)
4.125	(3.131)	(3.021)	(2.611)
4.250	(3.403)	(3.293)	(2.883)
4.375	(3.674)	(3.564)	(3.303)
4.500	(3.946)	(3.836)	(3.621)
1yr Libor Index			
5/2/5 Caps		2.25% Margin	

5/1 High Balance FNMA/FHLMC ARM 10005/1H			
Rate	15 day	30 day	45 day
2.750	0.473	0.583	0.713
2.875	0.045	0.155	0.285
3.000	(0.336)	(0.226)	(0.096)
3.125	(0.716)	(0.606)	(0.476)
3.250	(1.056)	(0.946)	(0.816)
3.375	(1.395)	(1.285)	(1.155)
3.500	(1.734)	(1.624)	(1.494)
3.625	(2.022)	(1.912)	(1.782)
3.750	(2.310)	(2.200)	(2.070)
3.875	(2.597)	(2.487)	(2.357)
4.000	(2.872)	(2.762)	(2.632)
4.125			
1yr Libor Index			
2/2/5 Caps		2.25% Margin	

7/1 High Balance FNMA/FHLMC ARM 10007/1H			
Rate	15 day	30 day	45 day
2.875	0.464	0.574	0.704
3.000	0.015	0.125	0.255
3.125	(0.413)	(0.303)	(0.173)
3.250	(0.840)	(0.730)	(0.600)
3.375	(1.271)	(1.161)	(1.031)
3.500	(1.703)	(1.593)	(1.463)
3.625	(2.096)	(1.986)	(1.856)
3.750	(2.455)	(2.345)	(2.215)
3.875	(2.814)	(2.704)	(2.574)
4.000	(3.121)	(3.011)	(2.881)
4.125	(3.408)	(3.298)	(3.168)
4.250	(3.695)	(3.585)	(3.455)
1yr Libor Index			
5/2/5 Caps		2.25% Margin	

High Balance 10/1 available in LMS Xpress

Max Rebate - 3.250

ARM - DU/LP - Corr & Broker Loan Level Price Adjustments

Miscellaneous Adjusters	
LTV > 95	0.500
Purchase or Rate Term Refi - LTV > 90% (Excludes IO)	0.250
2 - 4 units	1.000
Attached Condo - LTV > 75%, Term > 180	0.750
Escrow Waiver (Excludes CA)	0.000
Escrow Waiver (CA)	0.000
2nd Home Non-DU - Cash-Out LTV/HCLTV/CLTV >75	0.125
Sub Financing - Fico<720, LTV<= 65, CLTV>80-95	0.500
Sub Financing - Fico<720, LTV>65-75, CLTV>80-95	0.750
Sub Financing - Fico<720, LTV>75-90, CLTV>76-95	1.000
Sub Financing - Fico<720, LTV>90-95, CLTV>90-95	1.000
Sub Financing - Fico>=720, LTV<= 65, CLTV>80-95	0.250
Sub Financing - Fico>=720, LTV>65-75, CLTV>80-95	0.500
Sub Financing - Fico>=720, LTV>75-90, CLTV>76-95	0.750
Sub Financing - Fico>=720, LTV>90-95, CLTV>90-95	0.750
Sub Financing - LTV<= 95 CLTV>95	1.500
Loan Amount \$100,000 - \$149,999	1.000
Loan Amount \$150,000 - \$199,999	0.500
High Balance R/T and Purchase	0.250
** ANY CLTV	0.375

Occupancy	
Investment - LTV <= 75	2.125
Investment - LTV > 75 - 80	3.375
Investment - LTV > 80	4.125
Investment - Non-DU, Refi, LTV/HCLTV/CLTV >75	0.125

Cash Out				
	<=60	>60-75	>75-80	>80-85
>= 740	0.375	0.625	0.875	0.625
720 - 739	0.375	1.000	1.125	1.500
700 - 719	0.375	1.000	1.125	1.500
680 - 699	0.375	1.125	1.750	2.500
660 - 679	0.625	1.125	1.875	2.500
640 - 659	0.625	1.625	2.625	3.000
620 - 639	0.625	1.625	3.125	3.000
High Balance Cash Out (Cumulative to above)				1.000
High Balance - LTV				
≤ 75% LTV				0.750
> 75% LTV				1.500
PURCHASE SPECIAL				-0.100

FICO/LTV								
LTV/FICO	<=60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
>= 740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750
720 - 739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
700 - 719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
680 - 699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
660 - 679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
640 - 659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
620 - 639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500

ALL PRICING IS INDICATIVE ONLY. ADDITIONAL ADJUSTMENTS MAY APPLY. FINAL PRICING IS AVAILABLE THROUGH OUR LOAN SEARCH PRICING ENGINE

Rate Sheet Does Not Include Broker Compensation



Programs, Rates, and Pricing also available at westernbancorp.com

Agency Premium Combo - Broker Only

30 Year Conforming Fixed 17130C					20 Year Conforming Fixed 17120C					15 Year Conforming Fixed 17115C				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
3.500	0.439	0.686	0.694	0.862	3.375	(0.469)	(0.216)	(0.313)	(0.140)	2.750	0.740	0.987	0.996	1.137
3.625	(0.231)	0.009	0.023	0.185	3.500	(1.064)	(0.817)	(0.909)	(0.741)	2.875	0.264	0.503	0.517	0.653
3.750	(1.108)	(0.844)	(0.824)	(0.637)	3.625	(1.595)	(1.355)	(1.441)	(1.279)	3.000	(0.156)	0.076	0.096	0.226
3.875	(1.778)	(1.520)	(1.496)	(1.314)	3.750	(2.241)	(1.977)	(2.058)	(1.870)	3.125	(0.514)	(0.289)	(0.264)	(0.141)
4.000	(2.383)	(2.132)	(2.102)	(1.926)	3.875	(2.752)	(2.495)	(2.570)	(2.388)	3.250	(1.558)	(1.341)	(1.310)	(1.178)
4.125	(2.927)	(2.684)	(2.648)	(2.478)	4.000	(3.229)	(2.979)	(3.049)	(2.873)	3.375	(1.944)	(1.734)	(1.698)	(1.572)
4.250	(3.493)	(3.288)	(3.246)	(3.114)	4.125	(3.661)	(3.417)	(3.482)	(3.312)	3.500	(2.277)	(2.075)	(2.033)	(1.913)
4.375	(4.039)	(3.840)	(3.794)	(3.667)	4.250	(4.671)	(4.465)	(4.524)	(4.391)	3.625	(2.566)	(2.372)	(2.325)	(2.211)
4.500	(4.529)	(4.337)	(4.285)	(4.164)	4.375	(5.103)	(4.904)	(4.957)	(4.830)	3.750	(3.082)	(2.911)	(2.859)	(2.782)
4.625	(4.942)	(4.757)	(4.699)	(4.584)	4.500	(5.516)	(5.324)	(5.372)	(5.251)	3.875	(3.397)	(3.233)	(3.175)	(3.104)
4.750	(5.415)	(5.236)	(5.173)	(5.064)	4.625	(5.864)	(5.679)	(5.721)	(5.606)	4.000	(3.681)	(3.525)	(3.461)	(3.397)
4.875	(5.843)	(5.672)	(5.603)	(5.500)	4.750	(6.239)	(6.060)	(6.097)	(5.988)	4.125	(3.942)	(3.794)	(3.724)	(3.666)
5.000	(6.273)	(6.109)	(6.035)	(5.937)	4.875					4.250	(4.186)	(4.045)	(3.970)	(3.918)
5.125					5.000					4.375	(4.451)	(4.317)	(4.237)	(4.191)
5.250					5.125					4.500	(4.711)	(4.585)	(4.499)	(4.459)

Please see LMS Xpress' Loan Search for scenario specific pricing.

30/25 Year High Balance Fixed 17130HC					20 Year High Balance Fixed 17120HC					15 Year High Balance Fixed 17115HC				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
3.875	0.503	0.737	0.762	0.912	3.500	(0.007)	0.239	0.148	0.315	3.000	0.641	0.873	0.893	1.022
4.000	(0.101)	0.149	0.179	0.355	3.625	(0.539)	(0.299)	(0.385)	(0.223)	3.125	0.270	0.494	0.519	0.643
4.125	(0.646)	(0.402)	(0.367)	(0.197)	3.750	(1.185)	(0.921)	(1.001)	(0.814)	3.250	(0.630)	(0.413)	(0.382)	(0.250)
4.250	(1.092)	(0.855)	(0.814)	(0.650)	3.875	(1.696)	(1.438)	(1.514)	(1.332)	3.375	(1.064)	(0.854)	(0.818)	(0.692)
4.375	(1.459)	(1.229)	(1.183)	(1.025)	4.000	(2.173)	(1.923)	(1.993)	(1.817)	3.500	(1.468)	(1.267)	(1.225)	(1.104)
4.500	(1.779)	(1.555)	(1.503)	(1.351)	4.125	(2.605)	(2.361)	(2.426)	(2.256)	3.625	(1.814)	(1.620)	(1.572)	(1.458)
4.625	(2.145)	(1.929)	(1.871)	(1.725)	4.250	(3.083)	(2.878)	(2.937)	(2.804)	3.750	(2.135)	(1.948)	(1.895)	(1.787)
4.750	(2.389)	(2.211)	(2.148)	(2.039)	4.375	(3.515)	(3.316)	(3.370)	(3.243)	3.875	(2.447)	(2.268)	(2.209)	(2.107)
4.875	(2.762)	(2.590)	(2.522)	(2.418)	4.500	(3.928)	(3.736)	(3.784)	(3.663)	4.000	(2.857)	(2.701)	(2.637)	(2.573)
5.000	(3.161)	(2.996)	(2.922)	(2.824)	4.625	(4.276)	(4.091)	(4.134)	(4.018)	4.125	(3.156)	(3.007)	(2.938)	(2.880)
5.125	(3.531)	(3.374)	(3.294)	(3.202)	4.750	(4.651)	(4.473)	(4.510)	(4.400)	4.250	(3.447)	(3.306)	(3.231)	(3.179)
5.250	(2.448)	(2.344)	(2.260)	(2.111)	4.875	(5.010)	(4.839)	(4.870)	(4.766)	4.375	(3.705)	(3.571)	(3.491)	(3.445)
5.375	(2.809)	(2.712)	(2.622)	(2.479)	5.000	(5.370)	(5.206)	(5.232)	(5.134)	4.500	(3.778)	(3.652)	(3.567)	(3.527)
5.500	(3.154)	(3.064)	(2.968)	(2.831)	5.125	(5.717)	(5.560)	(5.580)	(5.488)	4.625				
										4.750				

10 Year Conforming Fixed 17110C					10/15/20/25/30 YR FIXED RATE SECOND LIEN					10 Year High Balance Fixed 17110HC				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
2.750	99.000	99.000	99.000	99.000	5.875	1.000	1.000	1.125	1.125	2.875	0.499	0.739	0.753	0.889
2.875	0.050	0.290	0.304	0.440	6.000	0.440	0.440	0.540	0.540	3.000	0.134	0.366	0.386	0.515
3.000	(0.315)	(0.083)	(0.063)	0.066	6.125	(0.060)	(0.060)	0.040	0.040	3.125	(0.161)	0.064	0.089	0.212
3.125	(0.610)	(0.385)	(0.360)	(0.237)	6.250	(0.560)	(0.560)	(0.460)	(0.460)	3.250	(1.092)	(0.875)	(0.844)	(0.711)
3.250	(1.542)	(1.325)	(1.294)	(1.161)	6.375	(1.060)	(1.060)	(0.960)	(0.960)	3.375	(1.420)	(1.211)	(1.174)	(1.048)
3.375	(1.870)	(1.661)	(1.624)	(1.498)	6.500	(1.400)	(1.400)	(1.400)	(1.400)	3.500	(1.711)	(1.509)	(1.467)	(1.347)
3.500	(2.161)	(1.959)	(1.917)	(1.797)	SECOND LIEN RATE ADJUSTMENTS					3.625	(1.948)	(1.754)	(1.706)	(1.592)
3.625	(2.398)	(2.204)	(2.156)	(2.042)	FICO	80.01-85%	85.01-90%	90.01-95%		3.750	(2.733)	(2.562)	(2.509)	(2.432)
3.750	(3.183)	(3.012)	(2.959)	(2.882)	760+	0.625	1.125	1.750		3.875	(2.999)	(2.836)	(2.778)	(2.707)
3.875	(3.449)	(3.286)	(3.228)	(3.157)	740-759	1.500	2.000	2.750		4.000	(3.248)	(3.092)	(3.028)	(2.964)
4.000	(3.698)	(3.542)	(3.478)	(3.414)	720-739	1.500	2.000	2.750		4.125	(3.461)	(3.312)	(3.243)	(3.185)
4.125	(3.911)	(3.762)	(3.693)	(3.635)	700-719	2.375	N/A	N/A		4.250	(3.664)	(3.523)	(3.449)	(3.397)
4.250	(4.113)	(3.972)	(3.898)	(3.846)	680-699	2.375	N/A	N/A		4.375	(3.875)	(3.741)	(3.661)	(3.615)
4.375	(4.324)	(4.190)	(4.110)	(4.064)	Condo	0.250	0.250	0.250		4.500	(4.092)	(3.966)	(3.881)	(3.841)
4.500	(4.541)	(4.415)	(4.330)	(4.290)	Term <=15yr	(0.125)	(0.125)	(0.125)		4.625	(4.288)	(4.170)	(4.079)	(4.045)
4.625					Term 25/30yr	0.375	0.375	0.375		4.750				

Any exceptions granted in Underwriting may be subject to a price adjustment and will be priced by the Lock Desk

Agency Premium Combo - Broker Only Loan Level Price Adjustments

All Eligible Mortgages - LLPA by FICO/LTV								
Applicable for all mortgages with terms greater than 15 years								
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 97%
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	N/A
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	N/A
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	N/A
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	N/A
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	N/A
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	N/A
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	N/A
Property Type								
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 97%
Condo (>15yr)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	N/A
Cash Out Adjustments					Subordinate Financing			
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	LTV Range	CLTV	<720	>=720
740+	0.500	0.750	0.750	1.000	< 65.01	80.01-95	0.500	0.250
720-739	0.500	1.125	1.125	1.250	65.01-75	80.01-95	0.750	0.500
700-719	0.500	1.125	1.125	1.250	> 75.00-90	76.01-95	1.000	0.750
680-699	0.500	1.250	1.250	1.875	Additional Adjustments			
660-679	0.750	1.250	1.250	2.000	Loan Amount	100k - 149,999		1.000
640-659	0.750	1.750	1.750	2.750		150k - 199,999		0.500
620-639	0.750	1.750	1.750	3.250				
High Bal Cash Out	1.000	1.000	1.000	1.000				
Escrow Waiver	0.125		ANY CLTV .375		Maximum Rebate of 3.250			
High Bal R/T and Purchase	0.250							

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Agency Premium Combo - Broker Only

5 Year Conforming ARM 17105/1C					10/15/20/25/30 YR FIXED RATE SECOND LIEN					5 Year High Balance ARM 17105/1HC				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
2.500	1.160	1.349	1.424	1.404	5.875	1.000	1.000	1.125	1.125	2.500	2.166	2.355	2.430	2.411
2.625	0.831	1.012	1.092	1.077	6.000	0.440	0.440	0.540	0.540	2.625	1.838	2.018	2.099	2.083
2.750	0.503	0.674	0.760	0.749	6.125	(0.060)	(0.060)	0.040	0.040	2.750	1.509	1.680	1.767	1.755
2.875	0.152	0.315	0.407	0.400	6.250	(0.560)	(0.560)	(0.460)	(0.460)	2.875	1.158	1.321	1.413	1.406
3.000	(0.178)	(0.023)	0.074	0.071	6.375	(1.060)	(1.060)	(0.960)	(0.960)	3.000	0.829	0.983	1.080	1.077
3.125	(0.539)	(0.393)	(0.290)	(0.290)	6.500	(1.400)	(1.400)	(1.400)	(1.400)	3.125	0.467	0.613	0.716	0.717
3.250	(0.818)	(0.681)	(0.573)	(0.568)	SECOND LIEN RATE ADJUSTMENTS					3.250	0.188	0.326	0.434	0.439
3.375	(1.139)	(1.010)	(0.896)	(0.887)	FICO	80.01-85%	85.01-90%	90.01-95%		3.375	(0.132)	(0.004)	0.110	0.119
3.500	(1.418)	(1.298)	(1.179)	(1.166)	760+	0.625	1.125	1.750		3.500	(0.412)	(0.292)	(0.172)	(0.159)
3.625	(1.698)	(1.586)	(1.461)	(1.444)	740-759	1.500	2.000	2.750		3.625	(0.691)	(0.580)	(0.455)	(0.438)
3.750	(2.009)	(1.906)	(1.776)	(1.754)	720-739	1.500	2.000	2.750		3.750	(1.003)	(0.900)	(0.770)	(0.748)
3.875	(2.289)	(2.194)	(2.059)	(2.033)	700-719	2.375	N/A	N/A		3.875	(1.282)	(1.188)	(1.052)	(1.027)
4.000	(2.569)	(2.483)	(2.342)	(2.312)	680-699	2.375	N/A	N/A		4.000	(1.562)	(1.476)	(1.335)	(1.306)
4.125					Condo	0.250	0.250	0.250		4.125	(1.842)	(1.765)	(1.618)	(1.585)
1yr Libor Index					Term <=15yr	(0.125)	(0.125)	(0.125)		1yr Libor Index				
2/2/5 Caps					Term 25/30yr	0.375	0.375	0.375		2/2/5 Caps				
2.25% Margin										2.25% Margin				

Please see LMS Xpress' Loan Search for scenario specific pricing.

7 Year Conforming ARM 17107/1C					7 Year High Balance ARM 17107/1HC				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
2.875	0.540	0.703	0.795	0.788	2.875	1.440	1.603	1.695	1.688
3.000	0.114	0.269	0.366	0.363	3.000	1.014	1.169	1.266	1.263
3.125	(0.276)	(0.130)	(0.027)	(0.026)	3.125	0.624	0.770	0.873	0.874
3.250	(0.666)	(0.529)	(0.421)	(0.416)	3.250	0.234	0.371	0.479	0.484
3.375	(0.962)	(0.833)	(0.720)	(0.711)	3.375	(0.062)	0.067	0.180	0.189
3.500	(1.269)	(1.149)	(1.030)	(1.016)	3.500	(0.369)	(0.249)	(0.130)	(0.116)
3.625	(1.642)	(1.530)	(1.405)	(1.388)	3.625	(0.742)	(0.630)	(0.505)	(0.488)
3.750	(2.013)	(1.910)	(1.780)	(1.759)	3.750	(1.113)	(1.010)	(0.880)	(0.859)
3.875	(2.348)	(2.254)	(2.118)	(2.092)	3.875	(1.448)	(1.354)	(1.218)	(1.192)
4.000	(2.683)	(2.597)	(2.456)	(2.426)	4.000	(1.783)	(1.697)	(1.556)	(1.526)
4.125	(3.018)	(2.941)	(2.794)	(2.761)	4.125	(2.118)	(2.041)	(1.894)	(1.861)
1yr Libor Index					1yr Libor Index				
5/2/5 Caps					5/2/5 Caps				
2.25% Margin					2.25% Margin				

10 Year Conforming ARM 17110/1C					10 Year High Balance ARM 17110/1HC				
Rate	15 day	30 day	45 day	60 day	Rate	15 day	30 day	45 day	60 day
3.000	1.404	1.558	1.655	1.652	3.000	2.304	2.458	2.555	2.552
3.125	0.883	1.029	1.132	1.133	3.125	1.783	1.929	2.032	2.033
3.250	0.371	0.508	0.616	0.621	3.250	1.271	1.408	1.516	1.521
3.375	(0.070)	0.059	0.173	0.182	3.375	0.830	0.959	1.073	1.082
3.500	(0.501)	(0.381)	(0.262)	(0.249)	3.500	0.399	0.519	0.638	0.651
3.625	(0.934)	(0.822)	(0.697)	(0.680)	3.625	(0.034)	0.078	0.203	0.220
3.750	(1.367)	(1.264)	(1.134)	(1.113)	3.750	(0.467)	(0.364)	(0.234)	(0.213)
3.875	(1.758)	(1.664)	(1.528)	(1.503)	3.875	(0.858)	(0.764)	(0.628)	(0.603)
4.000	(2.192)	(2.106)	(1.965)	(1.935)	4.000	(1.292)	(1.206)	(1.065)	(1.035)
4.125	(2.627)	(2.549)	(2.403)	(2.369)	4.125	(1.727)	(1.649)	(1.503)	(1.469)
4.250	(3.060)	(2.992)	(2.840)	(2.802)	4.250	(2.160)	(2.092)	(1.940)	(1.902)
4.375	(3.450)	(3.436)	(3.278)	(3.236)	4.375	(2.596)	(2.536)	(2.378)	(2.336)
1yr Libor Index					1yr Libor Index				
5/2/5 Caps					5/2/5 Caps				
2.25% Margin					2.25% Margin				

Any exceptions granted in Underwriting may be subject to a price adjustment and will be priced by the Lock Desk

Agency Premium Combo - Broker Only Loan Level Price Adjustments

All Eligible Mortgages - LLPA by FICO/LTV										
Applicable for all mortgages with terms greater than 15 years										
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 97%		
740+	0.000	0.250	0.250	0.500	0.250	0.250	0.250	N/A		
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	N/A		
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	N/A		
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	N/A		
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	N/A		
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	N/A		
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	N/A		
Property Type										
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%	95.001 - 97%		
Condo (>15yr)	0.000	0.000	0.000	0.750	0.750	0.750	0.750	N/A		
Cash Out Adjustments				Subordinate Financing						
FICO/LTV	<=60.00%	60.01-70%	70.01-75%	75.01-80%	LTV Range	CLTV	<720	>=720		
740+	0.500	0.750	0.750	1.000	< 65.01	80.01-95	0.500	0.250		
720-739	0.500	1.125	1.125	1.250	65.01-75	80.01-95	0.750	0.500		
700-719	0.500	1.125	1.125	1.250	> 75.00-90	76.01-95	1.000	0.750		
680-699	0.500	1.250	1.250	1.875	Additional Adjustments					
660-679	0.750	1.250	1.250	2.000						
640-659	0.750	1.750	1.750	2.750						
620-639	0.750	1.750	1.750	3.250						
High Bal Cash Out	1.000	1.000	1.000	1.000	Loan Amount	100k - 149,999	1.000			
						150k - 199,999	0.500			
Escrow Waiver	0.125			ANY CLTV .375					Maximum Rebate of 3.250	
High Bal R/T and Purchase	0.250									
HIGH BALANCE ARM <= 75%	0.750									
HIGH BALANCE ARM > 75%	1.500									

**ALL PRICING IS INDICATIVE ONLY. PRICE AND ADJUSTMENTS MAY VARY BASED ON YOUR PARTICULAR LOAN SCENARIO.

FINAL PRICING IS AVAILABLE THROUGH OUR LOAN SEARCH PRICING ENGINE

Rate Sheet Does Not Include Broker Compensation



Programs, Rates, and Pricing also available at westernbancorp.com

FHA Premium - Broker Only Fixed

30 Year FHA Fixed Conf Balance 10030FHA			
Rate	15 day	30 day	45 day
3.250	(1.786)	(1.585)	(1.585)
3.375	(2.244)	(2.043)	(2.043)
3.500	(2.620)	(2.419)	(2.419)
3.625	(3.026)	(2.852)	(2.825)
3.750	(4.320)	(4.187)	(4.109)
3.875	(4.726)	(4.592)	(4.514)
4.000	(5.140)	(5.007)	(4.929)
4.125	(5.396)	(5.262)	(5.184)
4.250	(5.648)	(5.515)	(5.374)
4.375	(5.717)	(5.617)	(5.570)
4.500	(6.055)	(5.955)	(5.908)
4.625	(6.217)	(6.117)	(6.070)
4.750	(6.514)	(6.487)	(6.324)
4.875			

20 Year FHA Fixed Conf Balance 10020FHA			
Rate	15 day	30 day	45 day
3.250	(1.786)	(1.585)	(1.585)
3.375	(2.244)	(2.043)	(2.043)
3.500	(2.620)	(2.419)	(2.419)
3.625	(3.026)	(2.902)	(2.825)
3.750	(4.320)	(4.187)	(4.109)
3.875	(4.726)	(4.592)	(4.514)
4.000	(5.140)	(5.007)	(4.929)
4.125	(5.396)	(5.262)	(5.184)
4.250	(5.698)	(5.565)	(5.424)
4.375	(5.717)	(5.617)	(5.570)
4.500	(6.055)	(5.955)	(5.908)
4.625	(6.217)	(6.158)	(6.070)
4.750	(6.564)	(6.537)	(6.374)
4.875			

15 Year FHA Fixed Conf Balance 10015FHA			
Rate	15 day	30 day	45 day
2.750	(0.742)	(0.638)	(0.575)
2.875	(1.152)	(1.048)	(0.986)
3.000	(1.562)	(1.457)	(1.395)
3.125	(1.970)	(1.866)	(1.804)
3.250	(2.827)	(2.716)	(2.645)
3.375	(3.224)	(3.113)	(3.043)
3.500	(3.613)	(3.502)	(3.432)
3.625	(3.992)	(3.881)	(3.810)
3.750	(4.194)	(4.104)	(4.057)
3.875	(4.575)	(4.485)	(4.438)
4.000	(4.937)	(4.846)	(4.799)
4.125	(5.262)	(5.172)	(5.125)
4.250	(5.435)	(5.301)	(5.273)
4.375			

10 Year FHA Fixed Conf Balance 10010FHA			
Rate	15 day	30 day	45 day
2.750	(0.742)	(0.638)	(0.575)
2.875	(1.152)	(1.048)	(0.986)
3.000	(1.562)	(1.457)	(1.395)
3.125	(1.970)	(1.866)	(1.804)
3.250	(2.827)	(2.716)	(2.645)
3.375	(3.224)	(3.113)	(3.043)
3.500	(3.613)	(3.502)	(3.432)
3.625	(3.992)	(3.881)	(3.810)
3.750	(4.194)	(4.104)	(4.057)
3.875	(4.575)	(4.485)	(4.438)
4.000	(4.937)	(4.846)	(4.799)
4.125	(5.262)	(5.172)	(5.125)

15 Year FHA Fixed High Balance 10015FHH			
Rate	15 day	30 day	45 day
2.750	1.913	2.153	2.014
2.875	1.485	1.717	1.584
3.000	1.072	1.297	1.169
3.125	0.658	0.875	0.753
3.250	(0.162)	0.048	(0.069)
3.375	(0.575)	(0.373)	(0.484)
3.500	(0.970)	(0.775)	(0.881)
3.625	(1.368)	(1.181)	(1.281)
3.750	(1.749)	(1.569)	(1.664)
3.875	(1.667)	(1.510)	(1.600)
4.000	(2.064)	(1.915)	(1.998)
4.125	(2.441)	(2.299)	(2.377)

30 Year FHA Fixed High Balance 10030FHH			
Rate	15 day	30 day	45 day
3.375	(0.543)	(0.342)	(0.342)
3.500	(0.944)	(0.743)	(0.743)
3.625	(1.369)	(1.168)	(1.168)
3.750	(2.164)	(2.031)	(1.953)
3.875	(2.595)	(2.461)	(2.383)
4.000	(2.937)	(2.803)	(2.725)
4.125	(3.303)	(3.170)	(3.092)
4.250	(3.148)	(3.015)	(2.903)
4.375	(3.426)	(3.326)	(3.279)
4.500	(3.689)	(3.589)	(3.542)
4.625	(3.958)	(3.858)	(3.812)
4.750	(3.233)	(3.205)	(3.043)

All Adjustments to Fee

Max rebate (5.000)

FHA Premium - Broker Only Loan Level Price Adjustments

FICO Adjustments					
<620	2.000			740+	(0.250)
620-639	1.250	680-699	(0.125)	***DTI > 50%	0.500
640-659	0.250	700-719	(0.150)	High Bal Cash Out	0.250
660-679	0.000	720 - 739	(0.200)	***BY UW EXCEPTION ONLY	

Loan Amount Adjustments	
\$100,000 - \$149,999	1.000
\$150,000 - \$199,999	0.500

STREAMLINE PRICING AVAILABLE IN LMS

ALL PRICING IS INDICATIVE ONLY. ADDITIONAL ADJUSTMENTS MAY APPLY. FINAL PRICING IS AVAILABLE THROUGH OUR LOAN SEARCH PRICING ENGINE

Rate Sheet Does Not Include Broker Compensation

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