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**WELLS FARGO WHOLESALE ANNOUNCEMENTS:**

**What's HOT**

Contact your Account Executive for more information

FHA and VA are great programs to use for refinance and purchase customers at high LTV's. Look at GNMA I prices compared to Conforming when pricing out a high LTV purchase or refinance.

Non-credit qualified FHA streamline and VA IRRL no longer requires a minimum FICO of 580, all other Wells Fargo credit criteria apply.

Try structuring a SIMO deal at 60% LTV Conforming 1<sup>st</sup> and up to 20% 2<sup>nd</sup> depending on Credit Market Class, to get the best price, lowest payment, and highest financing for your customer

Check out our 15 year Conforming pricing. You can price a 15 year .125% - .375% in note rate better than a 30 year with a similar rebate

**Additional Programs:**

Contact your Account Executive for more information

Reverse Mortgage programs available to FHA approved brokers, we provide all the tools and processing!

Home Equity available behind Wells Fargo 1st as a Piggyback or Stand Alone, see rates on page 6

Commercial purchase, refinance, equity loans and lines of credit from \$50,000 to \$500,000 for additional details, please copy and paste the following information into an open web browser:

[www.wellsfargo.com/biz/commerciallending](http://www.wellsfargo.com/biz/commerciallending)

**Important Notices:**

Contact your Account Executive for more information

You may have noticed additional changes to Priceline's menus and services consistent with your **PerformanceWorks<sup>SM</sup>** plan tier. We are committed to providing priority services and features to our higher tier brokers. To learn more about this, please contact your account executive.

The **PerformanceWorks<sup>SM</sup>** plan is designed to give you more control over your pipeline – **and your bottom line** – and directly reward you for managing it well. By delivering complete files the first time, you'll benefit from faster review times and higher quality service to your borrowers.

**High Balance Government Loan Program** loans processed as a 2008 temporary loan limit should not be locked with lock expiration dates later than Dec. 31, 2008. Although all lock periods will be allowed up to Dec. 31, 2008, **High Balance Government Loan Program** loans processed as a 2008 temporary loan limit **MUST close and fund/record on or before Dec. 31, 2008.**

**2009 High Balance Conforming and Government** are now available (effective 11/17/08). Please see page 5 for pricing.

To determine New Loan Limits in your market, please copy and paste the following information into an open web browser:

<https://entp.hud.gov/idapp/html/hicostlook.cfm>

Delivery Expiration Dates	
Days	Expiration
15	12/30/08
30	1/14/09
45	1/29/09
60	2/13/09
90	3/16/09
120	4/14/09
150	5/14/09
180	6/15/09
210	7/13/09
240	8/12/09
270	9/11/09
300	10/13/09
330	11/10/09
360	12/10/09

Extended Locks and Up-Front Fees (Non-Refundable)			
Conv & Govt Fixed Products			
Days	Up-Front	Days	Up-Front
90	0.375	240	1.125
120	0.500	270	1.250
150	0.625	300	1.375
180	0.750	330	1.500
210	1.000	360	1.625
Conv & Govt ARM Products			
Days	Up-Front	Days	Up-Front
90	0.375	240	1.125
120	0.500	270	1.250
150	0.625	300	1.500
180	0.750	330	1.625
210	1.000	360	1.750
Extensions			
3 bps for each 1 day increment			

ARM INDICES	
1-Year LIBOR	2.430%
1-Year Treasury	0.690%

Appraisal Alternative Options	
LP - PIA	\$50
DU - PIW	\$50



**California**

**Prime Wholesale**

Fax on Demand: (888) 793-2963

USE CODE: 205

Priceline: (866) 350-5698

Broker's First Web Site: [www.brokersfirst.com](http://www.brokersfirst.com)

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Effective Date: 12/15/08  
 Effective Time: 10:30 AM CT  
 Price Code: 5685



**CONVENTIONAL CONFORMING**

30 YR FIXED			20 YR FIXED			15 YR FIXED			40/40 YR FIXED		
RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY
4.500	0.916	0.937	4.375	1.214	1.235	4.375	1.021	1.042	6.375	0.244	0.265
4.625	0.476	0.497	4.500	0.762	0.783	4.500	0.617	0.638	6.500	0.422	0.443
4.750	0.078	0.099	4.625	0.324	0.345	4.625	0.230	0.251	6.625	0.047	0.068
4.875	(0.269)	(0.248)	4.750	(0.075)	(0.054)	4.750	(0.114)	(0.093)	6.750	(0.232)	(0.211)
5.000	(0.660)	(0.639)	4.875	(0.484)	(0.463)	4.875	(0.512)	(0.491)	6.875	(0.105)	(0.084)
5.125	(0.984)	(0.963)	5.000	(0.834)	(0.813)	5.000	(0.863)	(0.842)	7.000	0.033	0.054
5.250	(1.231)	(1.210)	5.125	(1.121)	(1.100)	5.125	(1.177)	(1.156)	7.125	(0.237)	(0.216)
5.375	(1.108)	(1.087)	5.250	(1.297)	(1.276)	5.250	(1.380)	(1.359)	7.250	(0.437)	(0.416)
5.500	(1.096)	(1.075)	5.375	(1.176)	(1.155)	5.375	(1.337)	(1.316)			
5.625	(1.281)	(1.260)	5.500	(1.242)	(1.221)	5.500	(1.384)	(1.363)			
5.750	(1.438)	(1.417)	5.625	(1.474)	(1.453)	5.625	(1.650)	(1.629)			
5.875	(1.436)	(1.415)	5.750	(1.682)	(1.661)	5.750	(1.833)	(1.812)			
6.000	(1.278)	(1.257)	5.875	(1.669)	(1.648)	5.875	(1.808)	(1.787)			
6.125	(1.471)	(1.450)	6.000	(1.584)	(1.563)	6.000	(1.455)	(1.434)			
6.250	(1.655)	(1.634)	6.125	(1.801)	(1.780)	6.125	(1.703)	(1.682)			
45 day add to 30		0.258	45 day add to 30		0.258	45 day add to 30		0.257	45 day add to 30		0.258
60 day add to 30		0.489	60 day add to 30		0.489	60 day add to 30		0.515	60 day add to 30		0.489

10/1 LIBOR ARM			7/1 LIBOR ARM			5/1 LIBOR ARM			3/1 LIBOR ARM			40/40 5/1 LIBOR ARM		
2.250 Mgn; 5/2/5 Caps			2.250 Mgn; 5/2/5 Caps			2.250 Mgn; 5/2/5 Caps			2.250 Mgn; 2/2/6 Caps			2.250 Mgn; 5/2/5 Caps		
RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY
4.500	8.143	8.147	4.375	7.771	7.776	5.500	1.352	1.367	4.625	6.961	6.965	4.250	6.072	6.291
4.625	7.694	7.698	4.500	7.345	7.350	5.625	1.235	1.250	4.750	6.528	6.532	4.375	5.679	5.898
4.750	7.248	7.252	4.625	6.924	6.929	5.750	1.155	1.170	4.875	6.101	6.105	4.500	5.321	5.540
4.875	6.803	6.807	4.750	6.538	6.543	5.875	1.145	1.160	5.000	5.740	5.744	4.625	4.967	5.186
5.000	6.391	6.395	4.875	6.153	6.158	6.000	1.136	1.151	5.125	5.422	5.426	4.750	4.617	4.836
5.125	5.980	5.984	5.000	5.802	5.807	6.125	1.125	1.140	5.250	5.170	5.174	4.875	4.298	4.517
5.250	5.570	5.574	5.125	5.450	5.455	6.250	1.105	1.120	5.375	4.888	4.892	5.000	3.982	4.201
5.375	5.222	5.226	5.250	5.130	5.135	6.375	1.075	1.090	5.500	4.659	4.663	5.125	3.729	3.948
5.500	4.776	4.780	5.375	4.729	4.734	6.500	1.027	1.042	5.625	4.414	4.418	5.250	3.389	3.608
5.625	4.329	4.333	5.500	4.330	4.335	6.625	0.972	0.987	5.750	4.169	4.173	5.375	3.052	3.271
5.750	4.138	4.142	5.625	4.137	4.142	6.750	0.912	0.927	5.875	3.988	3.992	5.500	2.873	3.092
5.875	4.007	4.011	5.750	4.008	4.013	6.875	0.849	0.864	6.000	3.857	3.861	5.625	2.756	2.975
6.000	3.906	3.910	5.875	3.911	3.916	7.000	0.785	0.800	6.125	3.784	3.788	5.750	2.676	2.895
6.125	3.868	3.872	6.000	3.883	3.888	7.125	0.720	0.735	6.250	3.773	3.777	5.875	2.666	2.885
6.250	3.831	3.835	6.125	3.857	3.862	7.250	0.653	0.668	6.375	3.746	3.750	6.000	2.657	2.876
45 day add to 30		0.22	45 day add to 30		0.210	45 day add to 30		0.206	45 day add to 30		0.212	45 day add to 30		0.178
60 day add to 30		0.44	60 day add to 30		0.42	60 day add to 30		0.419	60 day add to 30		0.418	60 day add to 30		0.349

Please Access [brokersfirst.com](http://brokersfirst.com) For Additional Product Pricing: Relo Pricing

**Conventional Conforming Adjusters** Multiple adjusters can apply. Only loans complying with Section 100 of the Broker Guide are permitted

LTV%	<=60%	60.01- <=70%	70.01- 75%	75.01- 80%	80.01- 85%	85.01- 90%	90.01- 95%	95.01- 97%	LTV%	<=60%	60.01- <=70%	70.01- 75%	75.01- 80%	80.01- 85%	85.01- 90%	90.01- 95%	95.01- 97%	
<b>LTV / FICO Adjusters: All Products w/terms &gt; 15 Yrs</b>									<b>LTV / FICO Adjusters: Cash-out Refinance</b>									
>=740	FIXED/ARM	(0.250)	0.000	0.000	0.000	0.000	(0.250)	n/a	n/a	>=740	FIXED/ARM	0.000	0.000	0.000	0.250	n/a	n/a	n/a
720 - 739	FIXED/ARM	(0.250)	0.000	0.000	0.250	0.000	(0.250)	n/a	n/a	720 - 739	FIXED/ARM	0.000	0.125	0.125	0.500	n/a	n/a	n/a
700 - 719	FIXED/ARM	(0.250)	0.500	0.500	0.750	n/a	n/a	n/a	n/a	700 - 719	FIXED/ARM	0.000	0.125	0.125	0.500	n/a	n/a	n/a
680 - 699	FIXED/ARM	0.000	0.500	0.500	1.000	n/a	n/a	n/a	n/a	680 - 699	FIXED/ARM	0.000	0.250	0.250	0.875	n/a	n/a	n/a
660 - 679	FIXED/ARM	0.000	0.500	1.250	1.750	n/a	n/a	n/a	n/a	660 - 679	FIXED/ARM	0.000	0.250	0.250	1.000	n/a	n/a	n/a
640 - 659	FIXED/ARM	0.000	0.500	1.750	2.250	n/a	n/a	n/a	n/a	640 - 659	FIXED/ARM	0.000	0.750	0.750	1.750	n/a	n/a	n/a
620 - 639	FIXED/ARM	0.000	0.750	2.500	2.750	n/a	n/a	n/a	n/a	620 - 639	FIXED/ARM	0.000	0.750	0.750	2.250	n/a	n/a	n/a
<=620	FIXED/ARM	0.000	0.750	2.750	2.750	n/a	n/a	n/a	n/a	<=620	FIXED/ARM	1.000	1.750	1.750	2.750	n/a	n/a	n/a

**Additional FICO Add-On's**  
 FICO <620 LTV >70% <=80% 15 Yr FIXED 1.000  
 (Must have DU or LP approval)

**ADDITIONAL CONVENTIONAL CONFORMING ADJUSTERS**

15 -year FRM w/ 120-month term	FIXED	0.250
LTV > 90% <= 95%	ARM	n/a
Investment Property LTV <= 75%	FIXED/ARM	1.750
Investment Property LTV >75% <= 80%	FIXED/ARM	3.000
Investment Property LTV >80% <= 90%	FIXED/ARM	n/a
2 Unit Property	FIXED/ARM	1.000
2 Unit Second Home (*) Cash-Out refi <= 80%	FIXED/ARM	0.500
3 & 4 Unit Property	FIXED/ARM	1.000
Secondary Financing		
75/20/5 LTV>65%/CLTV>90<=95% & FICO>=720	FIXED/ARM	0.250
75/20/5 LTV>65%/CLTV>90<=95% & FICO<720	FIXED/ARM	0.500
80/10/10	FIXED/ARM	0.250
All Other LTV>75% & FICO>=720	FIXED/ARM	0.250
All Other LTV>75% & FICO<720	FIXED/ARM	0.500
Non-escrowed (except CA, IA, IL, MN, NJ, NY, OR)	FIXED/ARM	0.250
Temporary buydowns >80% LTV w/no MI		1.000

**CONFORMING LPMI/NO MI/SELF-INSUR ADJUSTERS**  
 \*\*\*\* ALL ADJUSTMENTS TO RATE \*\*\*\*

**Primary Res "A" LPMI Adjusters**

LTV	>80<=85	>85<=90	>90<=95
40, 30 Yr FIXED	0.375	0.625	n/a
20, 15 Yr FIXED	0.250	0.500	n/a
3/1 ARM	0.500	0.875	n/a
10/1, 7/1, 5/1, 40/40 5/1 ARMs	0.375	0.625	n/a

**Second Home "A" LPMI Adjusters**

LTV	>80<=85	>85<=90	>90<=95
40, 30 Yr FIXED	0.500	0.750	n/a
20, 15 Yr FIXED	0.375	0.625	n/a
3/1 ARM	0.625	1.000	n/a
10/1, 7/1, 5/1, 40/40 5/1 ARMs	0.500	0.750	n/a

**Investment Property "A" LPMI Adjusters**

LTV	>80<=85	>85<=90	>90<=95
40, 30 Yr FIXED	n/a	n/a	n/a
20, 15 Yr FIXED	n/a	n/a	n/a
3/1 ARM	n/a	n/a	n/a
5/1, 7/1, 10/1, 40/40 5/1 ARMs	n/a	n/a	n/a

**LP A-MINUS PRICING ADJUSTMENTS**

FICO/LTV	<=60	>60 <=75	>75 <=80	>80 <=95	>95 <=97
>=700	1.250	1.250	1.750	n/a	n/a
660-699	1.250	1.250	2.750	n/a	n/a
620-659	1.250	2.750	4.000	n/a	n/a
580-619	1.250	4.000	4.000	n/a	n/a
<580	2.750	4.000	4.000	n/a	n/a

**Non-Direct Express<sup>SM</sup> adjuster 0.125**  
 This price adjuster is applicable to all loans except: Government loans, contract underwritten loans, loans with > 4 borrowers, MyCommunityMortgage<sup>SM</sup>, present foreign address & non-arms length transactions.

**California CRA Purchase Incentive (0.500)**

Flex 97 (FICO >= 680), 18% MI	FIXED	n/a
Flex 97 (FICO < 680), 18% MI	FIXED	n/a
Flex 97 35% MI	FIXED	n/a

**INTEREST ONLY ADJUSTERS\* (I/O Term=120 Mo. Only)**

3/1, 5/1, 7/1 & 10/1 LIBOR		0.375
LTV >90% <= 95%	All 3/1, 5/1, 7/1, & 10/1 ARMs	n/a
30 Yr FIXED		n/a

**OTHER STATES**  
 Please see rate sheet specific to Property State

(\*) NA for 40 Yr mortgage option.  
 Please call your local office for a list of fee's for all loan products

ALL PRICES SHALL BE SUBJECT TO WELLS FARGO HOME MORTGAGE'S PRICE CAP POLICY. WHOLESALER GUIDELINE LOAN EXCEPTIONS MAY BE SUBJECT TO ADDITIONAL PRICING ADJUSTMENTS. Pricing quoted is as an indication only and is subject to change. This information is for use by mortgage professionals only and should not be distributed to consumers or other third-parties. Information is accurate as of date of printing and is subject to change without notice. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. Home equity loans and lines of credit are available through Wells Fargo Consumer Credit Group, a division of Wells Fargo Bank, N.A. Member FDIC. © 2005 Wells Fargo Bank, N.A. All Rights Reserved.





**GOVERNMENT**

To determine New Loan Limit in your market, go to: <https://entp.hud.gov/idapp/html/hicostlook.cfm>

30 YR FHA/VA GNMA I			30 YR FHA/VA GNMA II			15 YR FHA/VA			Guaranteed Rural Housing GNMA I			Guaranteed Rural Housing GNMA II			<b>GOVERNMENT ADJUSTERS</b>	
RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	NOTE: If multiple adj. apply, ALL adj. must be used.	
4.500	1.426	1.525	4.875	0.843	0.942	4.000	3.613	3.712	4.500	1.314	1.413	4.250	3.594	3.693	<b>California CRA Purchase Incentive (0.500)</b>	
5.000	(0.538)	(0.439)	5.000	0.440	0.539	4.500	1.024	1.123	5.000	(0.650)	(0.551)	4.375	3.083	3.182	VA Loans 0.250	
5.500	(1.368)	(1.269)	5.125	0.074	0.173	5.000	(0.494)	(0.395)	5.500	(1.481)	(1.382)	4.500	2.600	2.699	FHASecure (Apply to GN II 30 Yr) 2.500	
6.000	(1.809)	(1.710)	5.250	(0.297)	(0.198)	5.500	(1.060)	(0.961)				4.625	2.153	2.252	Lender-paid buydowns Please Call	
6.500	(1.814)	(1.715)	5.375	(0.673)	(0.574)	6.000	(1.065)	(0.966)				4.750	1.180	1.279	FICO Score* > 660 (0.250)	
			5.500	(0.993)	(0.894)	6.500	(1.144)	(1.045)				4.875	0.731	0.830	FICO Score* 600 - 619 0.375	
			5.625	(1.270)	(1.171)							5.000	0.327	0.426	FICO Score* 580 - 599 1.000	
			5.750	(0.694)	(0.595)							5.125	(0.038)	0.061	Extended Locks See up-front fees on Page 1	
			5.875	(0.975)	(0.876)							5.250	(0.409)	(0.310)		
			6.000	(1.229)	(1.130)							5.375	(0.785)	(0.686)		
			6.125	(1.431)	(1.332)							5.500	(1.105)	(1.006)		
			6.250	(0.739)	(0.640)											
45 day add to 30	0.218		45 day add to 30	0.218		45 day add to 30	0.206		45 day add to 30	0.218		45 day add to 30	0.218			
60 day add to 30	0.397		60 day add to 30	0.397		60 day add to 30	0.372		60 day add to 30	0.397		60 day add to 30	0.397			
<b>FHA 5 Yr. ARM 1.750 Margin</b>			<b>FHA 3 Yr. ARM 1.750 Margin</b>													
RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY											
5.750	1.434	1.479	5.250	2.270	2.315											
5.875	1.224	1.269	5.375	2.092	2.137											
6.000	1.157	1.202	5.500	2.069	2.114											
6.125	0.957	1.002	5.625	1.888	1.933											
6.250	0.920	0.965	5.750	1.824	1.869											
6.375	0.688	0.733	5.875	1.652	1.697											
6.500	0.972	1.017	6.000	1.868	1.913											
6.625	0.722	0.767	6.125	1.664	1.709											
6.750	0.714	0.759	6.250	1.795	1.840											
6.875	0.453	0.498	6.375	1.574	1.619											
45 day add to 30	0.118		45 day add to 30	0.118												
60 day add to 30	0.228		60 day add to 30	0.228												

(\* FICO adjusters do not apply to non-credit qualified FHA Streamline and VA IRRRL

Broker Compensation for government is capped at 3.00 YSP.

Please Access [brokersfirst.com](http://brokersfirst.com) for quotes on:  
 VA 3 Yr. ARM - 1.75 margin  
 VA 5 Yr. ARM - 1.75 margin

**Home Opportunities<sup>SM</sup>, Fannie Mae's MyCommunityMortgage<sup>TM</sup> & Freddie Mac's Home Possible<sup>®</sup>**

30 YR FIXED			5/1 LIBOR ARM						
RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	2.250 Mgn; 5/2/5 Caps			
5.250	0.266	0.287	4.500	6.683	6.698				
5.375	0.350	0.371	4.625	6.290	6.305				
5.500	0.210	0.231	4.750	5.932	5.947				
5.625	0.158	0.179	4.875	5.578	5.593				
5.750	(0.084)	(0.063)	5.000	5.228	5.243				
5.875	0.028	0.049	5.125	4.909	4.924				
6.000	(0.046)	(0.025)	5.250	4.592	4.607				
6.125	0.151	0.172	5.375	4.340	4.355				
6.250	(0.095)	(0.074)	5.500	4.000	4.015				
6.375	(0.053)	(0.032)	5.625	3.663	3.678				
6.500	(0.195)	(0.174)	5.750	3.483	3.498				
6.625	(0.071)	(0.050)	5.875	3.367	3.382				
6.750	(0.351)	(0.330)	6.000	3.287	3.302				
6.875	(0.350)	(0.329)	6.125	3.276	3.291				
7.000	(0.497)	(0.476)	6.250	3.268	3.283				
45 day add to 30	0.258		45 day add to 30	0.206					
60 day add to 30	0.489		60 day add to 30	0.419					

<b>Adjusters for FIXED and ARM Products</b>	
LTV>90% <=97% 2 unit	n/a
LTV>90% <=95% 3-4 Unit	n/a
Secondary Financing	0.500
Non-escrowed (except CA, IA, MN, NJ, NY, OR)	0.250
<b>CA CRA Incentive (Purchase only)</b>	<b>(0.500)</b>
Extended Locks	See up-front fees on Page 1

LPMI is only allowed for Home Opportunities<sup>SM</sup>

<b>"A" LPMI/No MI/Self-Insurance Adj. (Applied to rate. Exceptions are noted)</b>					
Primary Purchase and Rate/Term Refi, 1 and 2 Unit, No Temp Buy Down					
	LTV	>80<=85	>85<=90	>90<=95	>95<=97
30yr FIXED		0.500	0.500	n/a	n/a



California

Prime Wholesale

Fax on Demand: (888) 793-2963

USE CODE: 205

Priceline: (866) 350-5698

Broker's First Web Site:

[www.brokersfirst.com](http://www.brokersfirst.com)

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Effective Date

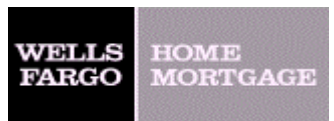
12/15/08

Effective Time

10:30 AM CT

Price Code

5685



**CONVENTIONAL NON-CONFORMING**

30/20 YR FIXED			15 YR FIXED			10/1 LIBOR ARM 2.250 Mgn; 5/2/5 Caps			7/1 LIBOR ARM 2.250 Mgn; 5/2/5 Caps			5/1 LIBOR ARM 2.250 Mgn; 5/2/5 Caps			Please access <a href="http://brokersfirst.com">brokersfirst.com</a> for pricing on Relo pricing
RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	RATE	15 DAY	30 DAY	
5.875	7.470	7.487	5.250	7.735	7.779	5.500	7.932	7.959	5.000	7.233	7.260	4.875	7.542	7.543	
6.000	6.690	6.707	5.375	7.010	7.054	5.625	7.495	7.522	5.125	6.817	6.844	5.000	7.124	7.125	
6.125	5.848	5.865	5.500	6.294	6.338	5.750	7.056	7.083	5.250	6.400	6.427	5.125	6.768	6.769	
6.250	5.117	5.134	5.625	5.601	5.645	5.875	6.617	6.644	5.375	5.982	6.009	5.250	6.410	6.411	
6.375	4.494	4.511	5.750	4.920	4.964	6.000	6.206	6.233	5.500	5.625	5.652	5.375	6.083	6.084	
6.500	3.871	3.888	5.875	4.260	4.304	6.125	5.793	5.820	5.625	5.267	5.294	5.500	5.752	5.753	
6.625	3.706	3.723	6.000	3.606	3.650	6.250	5.376	5.403	5.750	4.907	4.934	5.625	5.452	5.453	
6.750	3.570	3.587	6.125	3.395	3.439	6.375	4.988	5.015	5.875	4.577	4.604	5.750	5.154	5.155	
6.875	3.422	3.439	6.250	3.224	3.268	6.500	4.667	4.694	6.000	4.265	4.292	5.875	4.881	4.882	
7.000	3.259	3.276	6.375	3.046	3.090	6.625	4.346	4.373	6.125	3.952	3.979	6.000	4.609	4.610	
7.125	3.091	3.108	6.500	2.867	2.911	6.750	4.141	4.168	6.250	3.744	3.771	6.125	4.403	4.404	
			6.625	2.689	2.733	6.875	3.999	4.026	6.375	3.598	3.625	6.250	4.259	4.260	
			6.750	2.513	2.557	7.000	3.887	3.914	6.500	3.483	3.510	6.375	4.145	4.146	
			6.875	2.340	2.384	7.125	3.835	3.862	6.625	3.429	3.456	6.500	4.091	4.092	
						7.250	3.781	3.808	6.750	3.375	3.402	6.625	4.037	4.038	
45 day add to 30	0.169		45 day add to 30	0.173		45 day add to 30	0.242		45 day add to 30	0.242		45 day add to 30	0.213		
60 day add to 30	0.313		60 day add to 30	0.331		60 day add to 30	0.474		60 day add to 30	0.474		60 day add to 30	0.418		

**Non-Conforming Adjusters**

NOTE: If multiple adj. apply, ALL adj. must be used.

Consult guidelines to determine if the combination of loan characteristics is allowable. The matrix pricing is not meant to imply guideline approval.

LTV %		<=65	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00	LTV %		<=65	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00	90.01-95.00
<b>Occupancy, Purpose, Property Type, Borrower</b>									<b>CLTV</b>								
2nd Home	FIXED	0.000	0.000	0.125	0.125	n/a	n/a	n/a	80.01% - 90.00%	FIXED/ARM	1.500	1.500	1.500	1.500	1.500	1.500	n/a
Cashout	FIXED	0.000	0.250	0.375	n/a	n/a	n/a	n/a	75.01% - 90.00%	I/O ARM	0.250	0.250	0.250	0.250	0.250	0.250	n/a
2 Units	FIXED	0.250	0.250	0.250	0.250	0.500	0.500	n/a	FICO >= 780	FIXED	0.000	0.000	0.000	0.000	0.250	0.750	n/a
3-4 Units	FIXED	0.375	0.375	0.500	0.500	n/a	n/a	n/a	FICO >= 780	ARM	0.000	0.000	0.000	0.000	1.000	1.000	n/a
Condo<=4story	FIXED	0.000	0.000	0.000	0.000	0.000	0.500	n/a	FICO 720 - 779	FIXED	0.000	0.000	0.000	0.250	1.125	1.125	n/a
Condo>4 story	FIXED	0.000	0.250	0.375	0.375	0.750	1.000	n/a	FICO 720 - 779	ARM	0.000	0.000	0.000	0.000	1.125	1.125	n/a
									FICO 700 - 719	FIXED	0.000	0.000	0.000	0.750	n/a	n/a	n/a
I/O w/120 Mo. Term	30 YR	n/a	n/a	n/a	n/a	n/a	n/a	n/a	FICO 700 - 719	ARM	0.000	0.000	0.000	0.750	n/a	n/a	n/a
LTV	FIXED	0.000	0.000	0.000	0.000	1.500	1.500	n/a									
2nd Home	ARM	0.000	0.000	0.125	0.125	n/a	n/a	n/a									
Cashout	ARM	0.000	0.250	0.375	n/a	n/a	n/a	n/a	<= \$400,000	FIXED/ARM	0.000	0.000	0.000	0.000	0.000	0.125	n/a
2 Units	ARM	0.250	0.250	0.250	0.250	0.500	0.750	n/a	\$400,001-\$650,000	FIXED/ARM	0.000	0.000	0.000	0.000	0.125	0.125	n/a
3-4 Units	ARM	0.375	0.375	0.500	0.500	n/a	n/a	n/a	\$650,001-\$999,999	FIXED/ARM	0.000	0.000	0.000	0.000	n/a	n/a	n/a
Condo<=4story	ARM	0.000	0.000	0.000	0.000	0.250	0.750	n/a	\$1M - \$1.5M	FIXED/ARM	0.000	0.000	0.000***	n/a	n/a	n/a	n/a
Condo>4 story	ARM	0.000	0.250	0.375	0.375	0.750	1.000	n/a	>\$1.5M - \$2M	FIXED/ARM	0.500	0.500	n/a	n/a	n/a	n/a	n/a
									(***) \$1M MAX LTV = 80%, >\$1M MAX LTV = 75%								
I/O w/120 Mo. Term	ARM	0.125	0.125	0.125	0.250	0.250	0.250	n/a	<b>MISC. Adjustments</b>								
LTV	ARM	0.000	0.000	0.000	0.000	1.500	1.500	n/a	Non-escrowed (except CA, IA, IL, MN, MO, NJ, NY, OR)	0.250							
									California CRA Purchase Incentive	(0.500)							
LPMI / NO-MI / SELF-INSURANCE ADJUSTERS									Other States - Please see rate sheet specific to property state								
FOR PRIMARY RESIDENCES ONLY ***ALL ADJUSTMENTS TO RATE ***									<b>Non-Direct Express<sup>SM</sup> adjuster</b>								
Please Call Priceline for Additional Adjustments including 2nd home & investments									0.125								
									This price adjuster is applicable to <u>all loans except:</u>								
									Government loans, contract underwritten loans, loans with > 4 borrowers, MyCommunityMortgage <sup>TM</sup> , present foreign address & non-arms length transactions.								
30 Yr FIXED																	
15 Yr FIXED																	
5/1, 7/1, 10/1 ARMs																	





**NATIONAL WHOLESALE HOME EQUITY RATE SHEET**

**HOW TO READ RATE SHEET: 1. Find Loan Amount 2. Find FICO Range for Primary Wage Earner (low of 2 or mid of 3) 3. Find CLTV Range 4. Find Rate (Margin to Prime for HELOCs) 5. Apply Applicable Rate Adjusters**

Effective Date: 12/16/2008

Prime Rate: **4.00%**

FICO/CLTV	HELOC		HOME EQUITY LOAN	
	<=70.00	>70<=80.00	<=70.00	>70<=80.00
740 +	1.125%	1.375%	9.625%	9.875%
700 - 739	1.250%	1.500%	9.750%	10.000%
680 - 699	1.625%	2.125%	10.125%	10.625%
660 - 679	2.625%	3.125%	11.125%	11.625%

FICO/CLTV	\$100,000 - \$249,999		\$100,000 - \$249,999	
	<=70.00	>70<=80.00	<=70.00	>70<=80.00
740 +	1.250%	1.500%	9.750%	10.000%
700 - 739	1.375%	1.625%	9.875%	10.125%
680 - 699	1.750%	2.250%	10.250%	10.750%
660 - 679	2.750%	3.250%	11.250%	11.750%

FICO/CLTV	\$50,000 - \$99,999		\$50,000 - \$99,999	
	<=70.00	>70<=80.00	<=70.00	>70<=80.00
740 +	1.500%	1.750%	9.875%	10.125%
700 - 739	1.625%	1.875%	10.000%	10.250%
680 - 699	2.000%	2.500%	10.375%	10.875%
660 - 679	3.000%	3.500%	11.375%	11.875%

FICO/CLTV	\$25,000 - \$49,999		\$25,000 - \$49,999	
	<=70.00	>70<=80.00	<=70.00	>70<=80.00
740 +	2.500%	2.750%	10.625%	10.875%
700 - 739	2.625%	2.875%	10.750%	11.000%
680 - 699	3.000%	3.500%	11.125%	11.625%
660 - 679	4.000%	4.500%	12.125%	12.000%

FICO/CLTV	\$10,000 - \$24,999		\$20,000 - \$24,999	
	<=70.00	>70<=80.00	<=70.00	>70<=80.00
740 +	3.625%	3.875%	11.125%	11.375%
700 - 739	3.750%	4.000%	11.250%	11.500%
680 - 699	4.125%	4.625%	11.625%	11.625%
660 - 679	5.125%	5.625%	11.625%	11.875%

Rate Adjusters	
<b>Adjusters</b>	
Purchase Discount (SIMO only; \$1000 minimum draw required to qualify)	Subtract 0.250%
Autopay Discount (ACH)	Subtract 0.250%
2nd Home (all CLTV's)	Add 0.250%
Prepayment - Early Closure Fee Buyout (Not available for No Cost)	Add 0.250%
Interest Only Fixed Rate Advance Option 1 - 3 years	Add 0.125%
Interest Only Fixed Rate Advance Option > 3 - 5 years	0.000%
Interest Only Fixed Rate Advance Option > 5 years	Add 0.500%
HELOAN or Fixed Rate Advance Terms <= 15 years (Non IO)	0.000%
HELOAN or Fixed Rate Advance Terms > 15 years (Non IO)	Add 0.375%

Market Based Rate Adjusters:	
HELOC / HELOC portion of HELOC with FRAO	
AK CO CT ID MT NE NJ NY OH OR UT VA WA WY	-0.125%
FL	0.125%
NC NV TX	0.250%
HELOAN / FRA / IOFRA	
TX	-0.750%
IN MI MN ND OH SD WI	-0.500%
IA IL NE	-0.375%
CA CO CT NJ NY OR UT VA WA WY	-0.250%
AK ID	-0.125%
NC	0.250%

No Cost (Standalone Only): (HELOC and HELOAN)

Includes adjustment for Mtg Tax

Loan Amount	NYC 5 Boroughs	AL DC FL GA HI KS LA MD MN NY(non NYC) OK TN VA	All other states
\$10,000-\$24,999	1.125%	0.875%	0.625%
\$25,000-\$39,999	1.000%	0.750%	0.500%
> \$39,999	0.750%	0.500%	0.250%

Waive Mtg Tax: (HELOC and HELOAN)

For utilized amounts >= \$35,000

AL DC FL GA HI KS LA MD MN OK TN VA NY(non NYC)	NYC (5 Boroughs)
	0.250%
	0.500%

**Special Announcements**  
**IMPORTANT UPDATES**

*Rely on Wells Fargo Home Equity for piggyback and stand alones behind a WFHM 1st*

Purchase business slowing down? Holiday and year-end needs create home equity sales opportunities!

- Home Equity can be a sensible resource when making home improvements or winterizing a home
- January is a popular time for debt consolidation. Help your clients get financing in place now
- Help clients get their home Relative-Ready for the holidays with a HELOC with FRAO
- HELOC rates continue to be very attractive on stand alone and piggyback transactions
- Use Home Equity to structure piggybacks with an attractive conforming blended rate

**Important Reminders**

- Signed 4506-T form required on all home equity transactions prior to doc draw

E-mail Your Appraisals! Clients and appraisers can e-mail appraisals directly to WFHE at: [dsm.electronic.appraisals@wellsfargo.com](mailto:dsm.electronic.appraisals@wellsfargo.com)

\* HELOC with Fixed-Rate Advance options not available in TX

Effective with applications taken on or after October 10, 2008, the adjuster added to variable-rate lines of credit for qualifying purposes is 2.15%. This economic adjuster is used to ensure payment affordability in the event of subsequent increases in rates.

**Broker Compensation (HELOC, HELOC with FRAO, HELOAN and FRAO)**

Product	Rate	Notes
Simultaneous second	0.50% (paid on funded amount)	No Rate Adjustment required for Broker compensation.
Standalone second	1.00% (paid on funded amount)	

Maximum Broker Compensation is \$3,000 (Yield spread premium is not available)  
Total overall Broker Compensation may not exceed 4.5% of the line or loan amount

**HELOC with Fixed Rate Advance Option (FRAO)**

Standard pricing applies for HELOC portion (including any applicable adjusters)

Fixed Rate Advances and Interest Only Fixed Rate Advances are available at origination

You must select HELOC with Fixed Rate Advance Option on faxed Loan Submission Form or on [www.brokersfirst.com](http://www.brokersfirst.com)

Maximum rebate on HELOC with Fixed Rate Advance Option is 1% at initial disbursement

**How to Price a Fixed Rate Advance or Interest Only Fixed Rate Advance**

1. Refer to standard HELOAN Rate Matrix  
(For Advances between \$10,000 and \$19,999, use the \$20,000 to \$24,999 pricing)
2. Find CLTV Range for entire transaction
3. Find FICO Range for primary wage earner
4. Apply all applicable adjusters (including Market, No Cost and Waive Mtg Tax Adjusters)

**Available Loan Terms for Fixed Rate Advances**

Loan Amount	Fully Amortized Terms	Interest-Only Terms
\$50,000 - \$500,000	7 to 30 Years	1 to 10 years
\$20,000 - \$49,999	5 to 30 Years	
\$10,000 - \$19,999	5 to 15 Years	

(Terms are available in 1 year increments. No Balloon Terms)

**HELOAN / HELOC Notes**

- All rates and/or margins shown at PAR pricing (loans based on 15 yr & 30/15 terms)
- Available Terms for Fixed Rate LOANS (no Texas HST):  
 \$50,000 - \$500,000 5, 7, 10, 15, 20, 25, 30/5, 30/10, 30/15  
 \$25,000 - \$49,999 5, 7, 10, 15, 20, 30/5, 30/10, 30/15  
 \$20,000 - \$24,999 5, 7, 10, 15, 30/5, 30/10, 30/15
- HELOC Floor Rate = 4.24%; HELOC Ceiling Rate = 18%
- \$75.00 Annual HELOC Fee (waived 1st year). Texas HST: no Annual Fee
- Prime Index based on WSJ Prime Rate
- LOC Terms: Interest Only 10 year draw with 20 year repay or Interest Only 10 year draw with balloon (no Texas HST)
- Balloons not permitted on Texas Homestead transactions
- 1st Lien Helocs and Heloans not available

**Wells Fargo Home Equity Notes**

- See Program Overview and/or Broker Guide for Total Lien Limit Policy, Loan Amount Maximums, CLTV Maximums, County Specific CLTV Reductions and General Program Requirements
- Broker must be approved prior to application being submitted
- No Cost not available on Simo transactions. Program requires a Prepayment fee (except Texas Homesteads)
- Purchase Money Second transactions are not available for Homestead Lines of Credit in Texas
- Prepayment - Early Closure Fee of \$500 added to the total payoff amount if account pays off (and closes for lines) within 36 months of the Note Date
- No Prepayment penalty for North Carolina, Maryland, Kentucky and Illinois transactions. No prepayment penalty for HELOCs in Texas
- Collateral located in Maine is ineligible for financing
- Massachusetts HELOAN transactions are prohibited
- HELOCs with FRAO are not available in Texas

**(\*) Please note: HELOCs with FRAO are not available in Texas**

