



Effective Date	8/17/2018
Expiration Date	8/27/2018
1-year LIBOR this week	2.816%
1-month LIBOR this week	2.067%
10-year swap rate this week	3.000%

Prices below are only available for loans with Case numbers pulled on or after 10/02/2017

WESLEND REVERSE MORTGAGE RATESHEET

HECM Lock Requirements:	Pricing Adjustments																		
<ul style="list-style-type: none"> * All loans locked at clear to close * Pricing is subject to change at anytime * Fixed Rate HECM's - not available * Pricing is paid on UPB * Loans must fund within the lock period to receive lock price 	<ul style="list-style-type: none"> * If lock expires before loan is funded, lock price will default to lower of original lock or price at time of funding * Max Compensation may not exceed 15% of the UPB * Minimum Draw amount \$40,000 																		
	<table border="1" style="width: 100%;"> <tr> <th colspan="2" rowspan="2">Principal Limit between</th> <th colspan="2">Utilization Tier</th> </tr> <tr> <th>0.01%-10%</th> <th>10.01%-20%</th> </tr> <tr> <td>50,000 to 100,000</td> <td></td> <td>\$750</td> <td>\$300</td> </tr> <tr> <td>100,001 to 200,000</td> <td></td> <td>\$1,500</td> <td>\$600</td> </tr> <tr> <td>> 200,000</td> <td></td> <td>\$3,500</td> <td>\$1,500</td> </tr> </table>	Principal Limit between		Utilization Tier		0.01%-10%	10.01%-20%	50,000 to 100,000		\$750	\$300	100,001 to 200,000		\$1,500	\$600	> 200,000		\$3,500	\$1,500
Principal Limit between				Utilization Tier															
		0.01%-10%	10.01%-20%																
50,000 to 100,000		\$750	\$300																
100,001 to 200,000		\$1,500	\$600																
> 200,000		\$3,500	\$1,500																

REVERSE MORTGAGE PROGRAMS

Utilization Tier (Price Paid on UPB)												
9200 HECM Annual Labor ARM			0.01%-10%	10.01%-20%	20.01%-30%	30.01%-40%	40.01%-50%	50.01%-60%	60.01%-70%	70.01%-80%	80.01%-90%	90.01%-100%
Expected			10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day
Margin	Rate	Note Rate	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day
3.000%	6.000%	5.816%	113.369	112.464	111.934	111.746	111.044	109.979	109.280	108.360	108.051	107.844
2.875%	5.875%	5.691%	113.674	112.374	111.924	111.656	110.872	109.912	109.138	108.167	107.808	107.716
2.750%	5.750%	5.566%	113.129	112.029	111.774	111.537	110.815	109.768	109.074	108.123	107.758	107.681
2.625%	5.625%	5.441%	112.404	111.479	111.054	110.765	110.062	109.025	108.363	107.369	107.127	106.915
2.500%	5.500%	5.316%	111.634	110.709	110.224	110.082	109.282	108.299	107.548	106.629	106.339	106.167
2.375%	5.375%	5.191%	110.905	109.807	109.532	109.291	108.560	107.558	106.859	105.920	105.584	105.401
2.250%	5.250%	5.066%	110.135	109.072	108.872	108.648	107.849	106.851	106.154	105.216	104.914	104.720
2.125%	5.125%	4.941%	109.385	108.285	108.082	107.883	107.094	106.154	105.406	104.443	104.138	103.958
2.000%	5.000%	4.816%	108.635	107.547	107.397	107.112	106.311	105.368	104.623	103.678	103.381	103.176
1.875%	4.875%	4.691%	107.905	106.785	106.550	106.400	105.600	104.603	103.928	102.949	102.863	102.460
1.750%	4.750%	4.566%	107.093	105.973	105.688	105.588	104.838	103.841	103.166	102.187	101.901	101.823
1.625%	4.625%	4.441%	106.280	105.160	104.906	104.535	103.875	102.928	102.453	101.374	101.238	101.085
1.500%	4.500%	4.316%	105.468	104.348	104.147	103.763	103.013	102.116	101.541	100.562	100.426	100.273

Utilization Tier (Price Paid on UPB)												
9300 HECM Monthly Labor ARM			0.01%-10%	10.01%-20%	20.01%-30%	30.01%-40%	40.01%-50%	50.01%-60%	60.01%-70%	70.01%-80%	80.01%-90%	90.01%-100%
Expected			10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day
Margin	Rate	Note Rate	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day
3.000%	6.000%	5.067%	110.982	109.482	108.932	107.540	106.808	106.685	106.447	106.395	105.938	105.536
2.875%	5.875%	4.942%	109.807	108.707	108.132	106.704	105.959	105.895	105.765	105.618	105.007	104.796
2.750%	5.750%	4.817%	109.457	108.007	107.507	106.197	105.632	105.123	104.994	104.938	104.501	104.028
2.625%	5.625%	4.692%	108.670	107.282	106.807	105.450	104.907	104.456	104.228	104.174	103.685	103.303
2.500%	5.500%	4.567%	107.932	106.507	105.957	104.660	104.106	103.806	103.579	103.386	103.043	102.499
2.375%	5.375%	4.442%	107.220	105.657	105.257	103.820	103.315	103.068	102.738	102.565	102.149	101.744
2.250%	5.250%	4.317%	106.507	105.045	104.507	103.077	102.540	102.087	101.905	101.872	101.420	101.004
2.125%	5.125%	4.192%	105.795	104.332	103.795	102.297	101.674	101.406	101.170	101.090	100.697	100.254
2.000%	5.000%	4.067%	104.982	103.500	102.982	101.250	100.752	100.694	100.400	100.260	99.926	99.504

Please contact the Lock Desk for pricing/locking questions at lockdesk@weslend.com