



Effective Date	11/9/2018
Expiration Date	11/19/2018
1-year LIBOR this week	3.105%
1-month LIBOR this week	2.318%
10-year swap rate this week	3.210%

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									
* 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						* 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						<b>Principal Limit between</b>		<b>Utilization Tier</b>	
						50,000 to 100,000		100,001 to 200,000		> 200,000		<b>0.01%-10%</b>	<b>10.01%-20%</b>		
												\$750	\$300		
												\$1,500	\$600		
												\$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%			
<b>Expected</b>															
<b>Margin</b>	<b>Rate</b>	<b>Note Rate</b>	<b>10 Day</b>	<b>10 Day</b>	<b>10 Day</b>	<b>10 Day</b>	<b>10 Day</b>	<b>10 Day</b>	<b>10 Day</b>	<b>10 Day</b>	<b>10 Day</b>	<b>10 Day</b>			
3.000%	6.210%	6.105%	113.369	112.464	111.934	111.746	111.044	109.979	109.280	108.360	108.051	107.844			
2.875%	6.085%	5.980%	113.674	112.374	111.924	111.656	110.872	109.912	109.138	108.347	108.008	107.846			
2.750%	5.960%	5.855%	113.129	112.029	111.774	111.537	110.815	109.768	109.074	108.123	107.958	107.741			
2.625%	5.835%	5.730%	112.404	111.479	111.054	110.765	110.062	109.025	108.363	107.369	107.127	106.995			
2.500%	5.710%	5.605%	111.634	110.709	110.224	110.082	109.282	108.299	107.548	106.629	106.339	106.247			
2.375%	5.585%	5.480%	110.905	109.807	109.532	109.291	108.560	107.558	106.859	105.920	105.584	105.500			
2.250%	5.460%	5.355%	110.135	109.072	108.782	108.648	107.849	106.851	106.154	105.216	104.914	104.720			
2.125%	5.335%	5.230%	109.385	108.285	108.032	107.883	107.094	106.154	105.406	104.443	104.138	103.958			
2.000%	5.210%	5.105%	108.635	107.547	107.297	107.112	106.311	105.368	104.623	103.678	103.381	103.176			
1.875%	5.085%	4.980%	107.905	106.785	106.550	106.400	105.600	104.603	103.928	102.949	102.693	102.460			
1.750%	4.960%	4.855%	107.093	105.973	105.688	105.588	104.838	103.841	103.166	102.187	101.901	101.733			
1.625%	4.835%	4.730%	106.280	105.160	104.906	104.535	103.875	102.928	102.373	101.374	101.138	100.935			
1.500%	4.710%	4.605%	105.468	104.348	104.147	103.763	103.013	102.116	101.541	100.562	100.325	100.113			
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%			
<b>Expected</b>															
<b>Margin</b>	<b>Rate</b>	<b>Note Rate</b>	<b>10 Day</b>	<b>10 Day</b>	<b>10 Day</b>	<b>10 Day</b>	<b>10 Day</b>	<b>10 Day</b>	<b>10 Day</b>	<b>10 Day</b>	<b>10 Day</b>	<b>10 Day</b>			
3.000%	6.210%	5.318%	110.232	108.732	108.182	106.790	106.058	105.935	105.697	105.645	105.188	104.786			
2.875%	6.085%	5.193%	109.057	107.957	107.382	105.954	105.209	105.145	105.015	104.868	104.257	104.046			
2.750%	5.960%	5.068%	108.707	107.257	106.757	105.447	104.882	104.373	104.244	104.188	103.751	103.278			
2.625%	5.835%	4.943%	107.920	106.532	106.057	104.700	104.157	103.706	103.478	103.424	102.935	102.553			
2.500%	5.710%	4.818%	107.182	105.757	105.207	103.910	103.356	103.056	102.829	102.636	102.293	101.749			

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