Effective Date	11/19/2018
Expiration Date	11/29/2018
1-year LIBOR this week	3.144%
1-month LIBOR this week	2.314%
10-year swap rate this week	3.260%

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

WESLEND REVERSE MORTGAGE RATESHEET

HECM Lock Requirements:

* 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

Pricing Adjustments

Principal Limit between	Utilization Tier 0.01%-10%	Utilization Tier 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

9200 HECM Annual Libor ARM

			Utilization Tier (Price Paid on UPB)									
			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%
Margin	Expected 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%	6.260%	6.144%	113.369	112.464	111.934	111.746	111.044	109.979	109.280	108.360	108.051	107.844
2.875%	6.135%	6.019%	113.674	112.374	111.924	111.656	110.872	109.912	109.138	108.347	108.008	107.846
2.750%	6.010%	5.894%	113.129	112.029	111.774	111.537	110.815	109.768	109.074	108.123	107.958	107.741
2.625%	5.885%	5.769%	112.404	111.479	111.054	110.765	110.062	109.025	108.363	107.369	107.127	106.995
2.500%	5.760%	5.644%	111.634	110.709	110.224	110.082	109.282	108.299	107.548	106.629	106.339	106.247
2.375%	5.635%	5.519%	110.905	109.807	109.532	109.291	108.560	107.558	106.859	105.920	105.584	105.500
2.250%	5.510%	5.394%	110.135	109.072	108.782	108.648	107.849	106.851	106.154	105.216	104.914	104.720
2.125%	5.385%	5.269%	109.385	108.285	108.032	107.883	107.094	106.154	105.406	104.443	104.138	103.958
2.000%	5.260%	5.144%	108.635	107.547	107.297	107.112	106.311	105.368	104.623	103.678	103.381	103.176
1.875%	5.135%	5.019%	107.905	106.785	106.550	106.400	105.600	104.603	103.928	102.949	102.693	102.460
1.750%	5.010%	4.894%	107.093	105.973	105.688	105.588	104.838	103.841	103.166	102.187	101.901	101.733
1.625%	4.885%	4.769%	106.280	105.160	104.906	104.535	103.875	102.928	102.373	101.374	101.138	100.935
1.500%	4.760%	4.644%	105.468	104.348	104.147	103.763	103.013	102.116	101.541	100.562	100.325	100.113

9300 HECM Monthly Libor ARM

			Utilization Tier (Price Paid on UPB)									
			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%
Margin	Expected 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%	6.260%	5.314%	110.232	108.732	108.182	106.790	106.058	105.935	105.697	105.645	105.188	104.786
2.875%	6.135%	5.189%	109.057	107.957	107.382	105.954	105.209	105.145	105.015	104.868	104.257	104.046
2.750%	6.010%	5.064%	108.707	107.257	106.757	105.447	104.882	104.373	104.244	104.188	103.751	103.278
2.625%	5.885%	4.939%	107.920	106.532	106.057	104.700	104.157	103.706	103.478	103.424	102.935	102.553
2.500%	5.760%	4.814%	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