



Effective Date	2/15/2019
Expiration Date	2/25/2019
1-year LIBOR this week	2.936%
1-month LIBOR this week	2.504%
10-year swap rate this week	2.710%

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	* If lock expires before loan is funded, lock price will default to lower of original lock or price at time of funding	Utilization Tier	
* Pricing is subject to change at anytime		Principal Limit between	
* Fixed Rate HECM's - not available		50,000 to 100,000	\$750
* Pricing is paid on UPB	* Max Compensation may not exceed 15% of the UPB	100,001 to 200,000	\$1,500
* Loans must fund within the lock period to receive lock price	* Minimum Draw amount \$40,000	> 200,000	\$3,500
			\$1,500

**REVERSE MORTGAGE PROGRAMS**

Utilization Tier (Price Paid on UPB)													
9200 HECM Annual Libor 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	Margin	Rate	Note Rate	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	
	3.000%	5.710%	5.936%	113.471	113.466	113.461	113.346	112.944	111.979	111.455	109.960	108.051	107.844
	2.875%	5.585%	5.811%	112.726	112.721	112.716	112.656	112.272	111.312	110.413	109.247	108.008	107.846
	2.750%	5.460%	5.686%	115.609	115.604	115.599	112.637	112.215	111.238	110.239	109.033	107.928	107.721
	2.625%	5.335%	5.561%	114.839	114.834	114.829	111.865	111.482	110.515	109.488	108.289	107.131	106.975
	2.500%	5.210%	5.436%	114.109	114.104	114.099	111.092	110.702	109.739	108.733	107.539	106.385	106.227
	2.375%	5.085%	5.311%	113.367	113.362	113.357	110.341	109.960	108.988	107.974	106.800	105.644	105.470
	2.250%	4.960%	5.186%	112.617	112.612	112.607	109.638	109.249	108.251	107.259	106.046	104.914	104.690
	2.125%	4.835%	5.061%	111.707	111.702	111.697	108.763	108.344	107.254	106.351	105.303	104.138	103.948
	2.000%	4.710%	4.936%	111.122	111.117	111.112	108.112	107.711	106.648	105.748	104.678	103.381	103.181
	1.875%	4.585%	4.811%	110.230	110.225	110.220	107.240	106.870	105.753	104.853	103.759	102.673	102.460
	1.750%	4.460%	4.686%	109.363	109.358	109.353	106.308	105.988	104.991	104.011	102.917	101.901	101.723
	1.625%	4.335%	4.561%	108.615	108.610	108.605	105.555	105.235	104.228	103.238	102.164	101.138	100.905
	1.500%	4.210%	4.436%	107.840	107.835	107.830	104.803	104.463	103.496	102.486	101.381	100.325	100.103

Utilization Tier (Price Paid on UPB)													
9300 HECM Monthly Libor 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	Margin	Rate	Note Rate	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	
	3.000%	5.710%	5.504%	110.232	108.732	108.182	106.790	106.058	105.935	105.697	105.645	105.188	104.786
	2.875%	5.585%	5.379%	109.057	107.957	107.382	105.954	105.209	105.145	105.015	104.868	104.257	104.046
	2.750%	5.460%	5.254%	108.707	107.257	106.757	105.447	104.882	104.373	104.244	104.188	103.751	103.278
	2.625%	5.335%	5.129%	107.920	106.532	106.057	104.700	104.157	103.706	103.478	103.424	102.935	102.553
	2.500%	5.210%	5.004%	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