



Effective Date	8/18/2017
Expiration Date	8/28/2017
Index Libor 1M	1.227
Index Libor 1Yr	1.725
10 Year Swap	2.2

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
 - 10 Day Lock term
 - * Minimum Draw amount \$40,000**

LTPAs

Loan Amount:	
* \$50,000 - \$100,000	(1.500)
* \$100,001 - \$150,000	(1.000)
Manufactured Home	(1.000)

REVERSE MORTGAGE PROGRAMS

9200 HECM Annual Libor ARM

Utilization Tier -->		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%
Rate	Margin	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day
5.475%	3.750%	118.479	117.800	117.929	117.650	117.400	117.200	117.500	115.850	114.900	114.100
5.350%	3.625%	117.754	117.104	117.304	117.004	116.754	116.459	116.750	115.100	114.150	113.350
5.225%	3.500%	117.029	116.379	116.679	116.379	116.129	115.734	116.000	114.350	113.400	112.600
5.100%	3.375%	116.254	115.604	116.054	115.754	115.504	115.009	115.250	113.600	112.650	111.850
4.975%	3.250%	115.529	114.929	115.429	115.129	114.879	114.284	114.500	112.939	111.954	111.179
4.850%	3.125%	114.787	114.187	114.687	114.387	114.137	113.542	113.750	112.197	111.212	110.437
4.725%	3.000%	113.894	113.444	113.944	113.644	113.394	112.799	112.944	111.454	110.469	109.694
4.600%	2.875%	113.279	112.629	112.679	112.629	112.379	112.034	112.250	110.689	109.704	108.929
4.475%	2.750%	112.529	111.879	111.929	111.879	111.629	111.284	111.500	109.939	108.954	108.179
4.350%	2.625%	111.700	111.050	111.054	111.004	110.754	110.534	110.750	109.189	108.204	107.429
4.225%	2.500%	110.950	110.300	110.250	110.184	109.979	109.784	110.000	108.439	107.454	106.679
4.100%	2.375%	110.200	109.550	109.527	109.457	109.252	109.057	109.250	107.600	106.727	105.952
3.975%	2.250%	109.575	108.925	108.875	108.812	108.607	108.412	108.625	106.975	106.082	105.307

9300 HECM Monthly Libor ARM

Utilization Tier -->		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%
Rate	Margin	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day	10 Day
4.977%	3.750%	116.132	116.532	114.832	114.650	114.400	114.150	114.057	114.307	112.075	111.457
4.852%	3.625%	115.507	115.907	114.207	113.957	113.650	113.400	113.432	113.682	111.325	110.832
4.727%	3.500%	114.882	115.282	113.582	113.332	112.900	112.682	112.807	113.057	110.682	110.207
4.602%	3.375%	114.132	114.532	112.832	112.582	112.150	111.932	112.057	112.307	109.932	109.457
4.477%	3.250%	113.382	113.782	112.082	111.832	111.400	111.182	111.307	111.557	109.182	108.707
4.352%	3.125%	112.632	113.032	111.332	111.082	110.650	110.432	110.557	110.807	108.432	107.957
4.227%	3.000%	111.882	112.282	110.582	110.332	109.975	109.682	109.807	110.057	107.682	107.207
4.102%	2.875%	110.707	111.107	109.782	109.532	109.182	109.132	109.257	109.507	107.132	106.657
3.977%	2.750%	109.757	110.157	109.207	108.957	108.457	108.207	108.307	108.557	106.182	105.707
3.852%	2.625%	108.950	109.350	108.307	108.057	107.707	107.457	107.557	107.807	105.432	104.957
3.727%	2.500%	108.200	108.600	107.357	107.150	106.900	106.700	106.807	107.057	104.682	104.207
3.602%	2.375%	107.450	107.850	106.550	106.400	106.150	105.900	106.107	106.357	103.982	103.507
3.477%	2.250%	106.825	107.225	105.925	105.775	105.525	105.275	105.507	105.757	103.382	102.907

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