



Effective Date	10/20/2017
Expiration Date	10/30/2017
Index Libor 1M	1.237
Index Libor 1Yr	1.813
10 Year Swap	2.28

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

#### LLPAs

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
4.813	3.000	112.500	111.600	111.600	110.150	109.750	109.450	109.850	109.450	109.300	109.000
4.783	2.970	112.200	111.300	111.300	109.850	109.450	109.150	109.550	109.150	109.000	108.700
4.688	2.875	111.750	110.850	110.850	109.400	109.000	108.700	109.100	108.700	108.550	108.250
4.658	2.845	111.450	110.550	110.550	109.100	108.700	108.400	108.800	108.400	108.250	107.950
4.563	2.750	111.000	110.100	110.100	108.650	108.250	107.950	108.350	107.950	107.800	107.500
4.533	2.720	110.700	109.800	109.800	108.350	107.950	107.650	108.050	107.650	107.500	107.200
4.438	2.625	114.119	113.944	114.044	113.876	112.744	111.379	111.180	110.310	109.851	109.469
4.408	2.595	112.574	112.424	112.474	112.306	111.372	110.162	110.088	109.317	108.908	108.566
4.313	2.500	111.029	110.879	110.929	110.762	110.015	108.968	108.999	108.323	107.983	107.681
4.283	2.470	109.954	109.529	109.554	109.215	108.662	107.775	107.913	107.344	107.077	106.815
4.188	2.375	108.750	108.459	108.724	107.697	107.332	106.599	106.848	106.379	106.164	105.942
4.158	2.345	108.450	107.757	108.027	106.191	106.010	105.433	105.800	105.420	105.259	105.076
4.063	2.250	108.000	107.100	107.100	105.650	105.250	104.950	105.350	104.950	104.800	104.500

##### 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
4.237	3.000	109.800	108.900	108.800	107.400	106.500	106.500	107.375	107.550	107.375	106.950
4.207	2.970	109.500	108.600	108.500	107.100	106.200	106.200	107.075	107.250	107.075	106.650
4.112	2.875	109.050	108.150	108.050	106.650	105.750	105.750	106.625	106.800	106.625	106.200
4.082	2.845	108.750	107.850	107.750	106.350	105.450	105.450	106.325	106.500	106.325	105.900
3.987	2.750	108.300	107.400	107.300	105.900	105.000	105.000	105.875	106.050	105.875	105.450
3.957	2.720	108.000	107.100	107.000	105.600	104.700	104.700	105.575	105.750	105.575	105.150
3.862	2.625	110.632	111.132	109.832	109.690	109.458	108.635	108.797	109.047	107.088	106.836
3.832	2.595	109.457	109.957	109.032	108.354	108.109	107.445	107.715	107.965	106.157	105.946
3.737	2.500	108.507	109.007	108.457	106.847	106.782	106.273	106.644	106.894	105.651	105.178
3.707	2.470	106.500	105.600	107.557	105.850	105.457	105.106	105.578	105.828	104.835	104.453
3.612	2.375	106.050	105.150	106.607	104.560	104.156	103.956	104.529	104.779	104.193	103.649
3.582	2.345	105.750	104.850	105.607	103.470	102.865	102.818	103.488	103.738	103.325	102.900
3.487	2.250	105.300	104.400	105.007	102.900	102.000	102.000	102.875	103.050	102.875	102.450

Please contact the Lock Desk for pricing/locking questions at [lockdesk@weslend.com](mailto:lockdesk@weslend.com)