



Week Of: 6/16/2020  
 Index Libor 1 Month 0.195  
 Index Libor 1 Year 0.593  
 10 Year Swap 0.750  
 Underwriting Submitted 6/11/2020  
 Conditions Turn Time: 24 /48 hours

\*All Rates subject to change

Lock Desk Closes at 4:00 pm PST

## BRANCH

| HECM ANNUAL LIBOR                   |                   |               |                             |            |            |            |            |            |            |            |            |             |
|-------------------------------------|-------------------|---------------|-----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|-------------|
| 5% Lifetime Cap and 2% Periodic Cap |                   |               |                             |            |            |            |            |            |            |            |            |             |
| Libor Margin                        | Initial Note Rate | Expected Rate | Principal Limit Utilization |            |            |            |            |            |            |            |            |             |
|                                     |                   |               | 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% |
| 3.000                               | 3.593             | 3.750         | 116.000                     | 115.506    | 113.257    | 112.145    | 111.350    | 110.625    | 110.600    | 109.300    | 108.800    | 108.450     |
| 2.875                               | 3.468             | 3.625         | 116.000                     | 115.359    | 113.106    | 112.015    | 111.300    | 110.550    | 110.550    | 109.300    | 108.800    | 108.100     |
| 2.750                               | 3.343             | 3.500         | 116.000                     | 114.825    | 113.615    | 112.000    | 111.375    | 110.500    | 110.500    | 109.300    | 108.800    | 107.950     |
| 2.625                               | 3.218             | 3.375         | 116.000                     | 114.700    | 113.375    | 111.875    | 111.250    | 110.000    | 109.500    | 108.800    | 108.150    | 107.725     |
| 2.500                               | 3.093             | 3.250         | 115.801                     | 114.450    | 113.250    | 111.750    | 111.125    | 109.875    | 109.375    | 108.750    | 107.754    | 106.923     |
| 2.375                               | 2.968             | 3.125         | 114.953                     | 113.950    | 112.875    | 111.625    | 111.000    | 109.750    | 109.177    | 108.111    | 106.988    | 106.199     |
| 2.250                               | 2.843             | 3.000         | 114.450                     | 113.450    | 112.375    | 111.375    | 110.734    | 109.592    | 107.988    | 107.002    | 105.972    | 105.242     |
| 2.125                               | 2.718             | 2.875         | 113.625                     | 112.375    | 111.375    | 110.625    | 109.347    | 108.300    | 106.825    | 105.942    | 105.021    | 104.357     |
| 2.000                               | 2.593             | 2.750         | 113.202                     | 111.125    | 110.550    | 109.625    | 107.970    | 107.017    | 106.431    | 105.638    | 104.811    | 104.207     |
| 1.960                               | 2.553             | 2.710         | 111.875                     | 110.375    | 109.625    | 108.625    | 107.534    | 106.610    | 106.067    | 105.297    | 104.508    | 103.916     |
| 1.875                               | 2.468             | 2.625         | 110.375                     | 109.450    | 108.875    | 107.625    | 106.610    | 105.749    | 105.287    | 104.582    | 103.857    | 103.305     |
| 1.840                               | 2.433             | 2.590         | 109.495                     | 108.125    | 107.875    | 107.250    | 106.234    | 105.391    | 104.972    | 104.289    | 103.592    | 103.056     |
| 1.750                               | 2.343             | 2.500         | 107.952                     | 106.503    | 106.375    | 105.975    | 105.125    | 104.489    | 104.156    | 103.531    | 102.897    | 102.406     |

| HECM Fixed Rate |                  |         |
|-----------------|------------------|---------|
| Rate            | Origination Fee* | Price   |
| 3.680           | HUD Max          | 108.000 |
| 3.990           | \$3,500          | 108.000 |
| 4.560           | \$1,500          | 108.000 |
| 4.810           | \$0              | 108.000 |

\*Origination Fee paid by borrower / branch

### Notes

\*HTL ADMIN FEE \$495 FOR ALL LOAN AMOUNTS

Processing Fee \$595

ALL LOCKS ARE 10 DAYYS FOR CTC / READY FOR DOCS

25bps price reduction for all manufactured (manu in flood zone not allowed)

Please contact joan@hightechlending.com for Monthly Libor pricing and off-sheet pricing

REVERSE JUMBO - Please contact Joan Imelio, joan@hightechlending.com for program guidelines at 916-676-8941.

Rate sheet intended for use by HighTechLending Branches only.

COMPENSATION FOR ALL BROKERED JUMBO REVERSE LOANS ~

Branch to receive 250 bps on Jumbo Reverse Fixed loans based on new investor pricing/80% on Jumbo Arm (\$595 charge if corporate processed). Additional pricing incentives from investors will be split 50/50 with HTL corporate.

**PRICING SUBJECT TO CHANGE WITHOUT NOTICE**

