

\*All Rates subject to change

Lock Desk Closes at 4:00 pm PST

## Wholesale

### Monthly CMT - 10% Adjustment Cap

Interest rate is indexed to 1-year CMT

Interest rate resets monthly

Interest rate capped at 10% above initial rate

ARM 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%
3.250	3.320	4.550	116.000	116.000	114.390	112.175	111.240	110.350	108.840	108.670	108.410	107.775
3.125	3.195	4.425	116.000	116.000	114.165	112.000	111.065	110.185	108.675	108.495	108.210	107.575
3.000	3.070	4.300	116.000	116.000	115.117	112.895	112.000	111.700	111.040	110.945	110.435	110.120
2.875	2.945	4.175	116.000	116.000	114.617	112.520	111.750	111.200	110.540	110.445	109.935	109.820
2.750	2.820	4.050	116.000	116.000	114.242	112.160	111.425	110.825	110.165	110.070	109.860	109.545
2.625	2.695	3.925	116.000	115.750	113.698	111.645	110.670	110.450	109.790	109.695	109.485	109.070
2.500	2.570	3.800	115.575	114.613	112.517	110.998	110.175	109.705	108.785	108.260	108.035	107.725
2.375	2.445	3.675	114.125	113.462	111.303	110.200	109.225	108.925	107.900	107.375	107.150	106.850
2.250	2.320	3.550	112.450	112.075	110.075	109.150	108.350	107.950	107.390	106.825	106.560	106.225
2.125	2.195	3.425	111.258	110.450	108.625	108.458	107.483	106.925	106.353	106.208	106.123	105.783
2.000	2.070	3.300	109.570	108.940	106.940	106.770	106.150	106.070	105.540	105.415	105.090	104.850
1.875	1.945	3.175	108.233	106.895	105.270	104.983	104.750	104.760	104.445	104.270	104.173	103.863
1.750	1.820	3.050	106.145	105.665	104.450	104.245	104.245	104.120	103.890	103.715	103.515	103.350
1.625	1.695	2.925	104.100	104.050	104.000	103.950	103.900	103.850	103.750	103.333	103.173	103.058
1.500	1.570	2.800	102.600	102.550	102.500	102.450	102.400	102.375	102.300	102.250	102.175	102.125
1.375	1.445	2.675	101.450	101.450	101.450	101.450	101.450	101.450	101.450	101.450	101.450	101.450

### Monthly CMT - 5% Adjustment Cap

Interest rate is indexed to 1-year CMT

Interest rate resets monthly

Interest rate capped at 5% above initial rate

ARM 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%
3.250	3.320	4.550	116.000	116.000	113.960	111.870	110.965	110.100	108.570	108.460	108.250	107.625
3.125	3.195	4.425	116.000	116.000	113.810	111.725	110.825	110.025	108.430	108.365	108.160	107.535
3.000	3.070	4.300	116.000	116.000	114.867	112.645	111.670	111.450	110.790	110.695	110.185	109.870
2.875	2.945	4.175	116.000	116.000	114.367	112.145	111.250	110.950	110.290	110.195	109.685	109.570
2.750	2.820	4.050	116.000	116.000	113.992	111.770	110.925	110.575	109.915	109.820	109.610	109.295
2.625	2.695	3.925	116.000	115.500	113.448	111.395	110.420	110.200	109.540	109.445	109.235	108.820
2.500	2.570	3.800	115.275	114.363	112.267	110.520	109.675	109.330	108.515	108.010	107.785	107.475
2.375	2.445	3.675	113.875	113.212	111.053	109.700	108.725	108.550	107.640	107.125	106.900	106.600
2.250	2.320	3.550	112.125	111.713	109.554	108.895	107.920	107.575	107.140	106.575	106.310	105.975
2.125	2.195	3.425	111.008	109.700	108.375	108.208	107.233	106.563	106.103	105.958	105.873	105.533
2.000	2.070	3.300	109.320	108.190	106.625	106.520	105.650	105.695	105.215	105.165	104.840	104.600
1.875	1.945	3.175	107.983	106.483	104.983	104.733	104.483	104.385	104.153	104.020	103.923	103.613
1.750	1.820	3.050	105.895	104.915	103.895	103.845	103.795	103.745	103.515	103.465	103.265	103.100
1.625	1.695	2.925	103.850	103.800	103.750	103.700	103.650	103.600	103.500	103.083	102.950	102.825
1.500	1.570	2.800	102.350	102.300	102.325	102.325	102.325	102.325	102.200	102.200	102.125	102.075
1.375	1.445	2.675	100.450	100.950	101.400	101.400	101.400	101.400	101.400	101.400	101.400	101.400

HECM Fixed Rate		
Rate	Origination Fee*	Price
3.68	HUD Max Orig	107.000
3.99	\$3,500	107.000
4.56	\$1,500	107.000
4.81	\$0	107.000

#### Notes

ALL LOCKS ARE 10 DAYS FOR CTC/READY FOR DOCS

**(MANUFACTURED IN A FLOOD ZONE NOT ALLOWED)**

Prices paid on UPB

Please contact your AE for CMT off-sheet pricing

Processing Fee \$595 charged only if loan funds

\*Borrower must pay Origination Fee

Submit a Reverse Mortgage Deal  
 or use our reverse calculator  
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