



Week of: **04/23/2024**  
 Index CMT: 5.170%  
 10 Year CMT: 4.630%  
 Underwriting Submitted: 48 Hours  
 Conditions Turn Time: 48 Hours

\*All Rates subject to change  
 Lock Desk Closes at 4:00 pm PST

## Wholesale

### 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%
3.000%	8.170%	7.630%	117.150	112.450	109.550	107.300	106.600	106.750	105.900	105.450	105.150	105.050
2.875%	8.045%	7.505%	116.650	112.100	109.550	107.950	107.100	107.250	105.950	105.500	105.200	105.100
2.750%	7.920%	7.380%	116.150	111.700	109.550	108.000	107.150	107.300	106.350	106.000	105.750	105.650
2.625%	7.795%	7.255%	115.150	111.100	108.700	107.650	106.750	106.900	106.000	105.650	105.400	105.400
2.500%	7.670%	7.130%	114.350	110.350	108.000	106.900	106.300	106.200	105.500	105.000	104.850	104.600
2.375%	7.545%	7.005%	112.500	108.950	107.400	106.000	105.400	105.350	104.750	104.250	104.200	104.000
2.250%	7.420%	6.880%	110.900	107.400	106.050	104.900	104.550	104.500	104.000	103.500	103.550	103.500
2.125%	7.295%	6.755%	108.500	105.450	104.800	104.000	103.450	103.500	103.150	102.850	102.900	102.750
2.000%	7.170%	6.630%	105.200	102.700	103.350	102.400	102.500	102.600	102.450	102.150	102.150	102.150
1.875%	7.045%	6.505%	103.150	101.250	101.150	101.150	101.200	101.550	101.400	101.250	101.250	101.400
1.750%	6.920%	6.380%	100.900	100.600	100.750	100.500	100.500	100.750	100.750	100.750	100.800	100.900

### Annual CMT - 5% Adjustment Cap

Interest rate is indexed to 1-year CMT  
 Interest rate resets Annually  
 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%
3.500%	8.670%	8.130%	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000

HECM Fixed Rate		
Rate	Origination Fee*	Price
7.930%	\$1,500.00	103.000
7.810%	\$2,750.00	103.000
7.680%	\$3,500.00	103.000
7.560%	MAX	103.000

\*Origination Fee payable to HTL

Submit a Reverse Mortgage Deal  
 or use our reverse calculator  
[Click Here](#)

#### Notes

\*If PL Factor is >=55%, and PL Utilization is <=80%, then deduct -3.00 from Pricing  
 \*If PL Factor is >=55%, and PL Utilization is <=100%, then deduct -2.00 from

**ALL LOCKS ARE 10 DAYS FOR CTC/READY FOR DOCS**  
 (MANUFACTURED IN A FLOOD ZONE NOT ALLOWED)

Pricing paid on UPB  
 Annual not available (no offsheet pricing for HECM Arms and Fixed)  
 Processing Fee \$595 charged only if loan funds

WHOLESALE HOTLINE: (888) 369-1573

VISIT OUR WHOLESALE WEBSITE, <https://htlwholesale.com> for licensing details

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HighTechLending  
Wholesale Rate Sheet

\* Pricing Reflects complete pricing to you

\*\* Origination on ARMs belongs to Broker

**Orig Fee on Fixed Rate belongs to HTL**

**Minimum Home Value Must be =>1,089,300**

**Platinum 4.0 LOC Program (PAA)**

Utilization %	25% to 80%	80.01% to 100%
Margin - 6.875%	102.500	101.500
Margin - 6.75%	101.750	101.000

*Premium will be reduced by \$5,000 on loans with home values under \$970,800*

**Platinum 4.0 Fixed Program**

*Values 1,089,300+*

PA-Platinum A		
Rate	Origination	YSP
9.625%	1.50	101.750

PA-Platinum Max LTV		
Rate	Origination	YSP
10.490%	1.00	102.250
10.375%	1.25	102.250
10.250%	2.00	102.250

Origination based on Principal limit, Minimum of 5,000

*Values 500,000 to 1,089,299*

PA-Platinum A		
Rate	Origination*	YSP
9.625%	2.50	101.750

PA-Platinum Max LTV		
Rate	Origination*	YSP
10.490%	2.00	102.250

**To qualify for option where the value is 500,000 to 1,089,299 one of the two criteria below must exist**

**Borrower younger than 62**

**Property is a non-FHA approved condo, or project and/or borrower ineligible for single unit approval**

*\*origination fee based on Max claim*

*Loans with TISAs will have rate increased by 25bps*

*Origination on Fixed Rate program belongs to HTL*

Rate is finalized when closing docs are drawn

Lender Premium is paid on UPB

See LBF Partner Portal for List of Approved States