



Week of: 2/21/2024  
 Index CMT 4.94%  
 10 Year CMT 4.26%  
 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 - 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%
3.000%	7.760%	7.010%	115.950	111.300	108.550	106.300	105.700	105.600	105.000	104.350	104.050	103.950
2.875%	7.635%	6.885%	115.500	111.000	108.550	106.950	106.200	106.100	105.050	104.400	104.100	104.000
2.750%	7.510%	6.760%	115.000	110.600	108.550	107.000	106.250	106.150	105.450	105.000	104.600	104.550
2.625%	7.385%	6.635%	114.000	110.000	107.800	106.900	105.850	105.750	105.100	104.650	104.250	104.150
2.500%	7.260%	6.510%	113.150	109.250	107.100	106.150	105.300	105.000	104.500	104.000	103.650	103.450
2.375%	7.135%	6.385%	111.350	107.850	106.400	105.100	104.400	104.200	103.750	103.250	103.000	102.800
2.250%	7.010%	6.260%	109.700	106.300	105.050	103.800	103.350	103.250	103.000	102.500	102.350	102.200
2.125%	6.885%	6.135%	107.400	104.350	103.800	102.950	102.450	102.350	102.100	101.850	101.750	101.600
2.000%	6.760%	6.010%	104.200	101.600	102.350	101.600	101.500	101.450	101.400	101.200	101.100	101.000
1.875%	6.635%	5.885%	102.150	100.150	100.150	100.400	100.400	100.300	100.400	100.500	100.300	100.350

### 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%	7.760%	7.010%	115.950	111.300	108.550	106.300	105.700	105.600	105.000	104.350	104.050	103.950
2.875%	7.635%	6.885%	115.500	111.000	108.550	106.950	106.200	106.100	105.050	104.400	104.100	104.000
2.750%	7.510%	6.760%	115.000	110.600	108.550	107.000	106.250	106.150	105.450	105.000	104.600	104.550
2.625%	7.385%	6.635%	114.000	110.000	107.800	106.900	105.850	105.750	105.100	104.650	104.250	104.150
2.500%	7.260%	6.510%	113.150	109.250	107.100	106.150	105.300	105.000	104.500	104.000	103.650	103.450
2.375%	7.135%	6.385%	111.350	107.850	106.400	105.100	104.400	104.200	103.750	103.250	103.000	102.800
2.250%	7.010%	6.260%	109.700	106.300	105.050	103.800	103.350	103.250	103.000	102.500	102.350	102.200
2.125%	6.885%	6.135%	107.400	104.350	103.800	102.950	102.450	102.350	102.100	101.850	101.750	101.600
2.000%	6.760%	6.010%	104.200	101.600	102.350	101.600	101.500	101.450	101.400	101.200	101.100	101.000
1.875%	6.635%	5.885%	102.150	100.150	100.150	100.400	100.400	100.300	100.400	100.500	100.300	100.350

HECM Fixed Rate		
Rate	Origination Fee*	Price
7.930%	1500	102.000
7.810%	2750	102.000
7.680%	3500	102.000
7.560%	MAX	102.000

\*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 -2.00 from Pricing

**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**

Utilization %	25% to 30%	30.01% to 40%	40.01% to 50%	50.01% to 60%	60.01% to 70%	70.01% to 80%	80.01% to 100%
Margin - 6.875%	103.000	102.250	101.750	101.375	101.125	100.875	100.750
Margin - 6.75%	102.250	101.500	101.000	100.625	100.375	100.125	100.000

**Platinum 4.0 Fixed Program**

*Values 1,089,300+*

PA-Platinum A		
Rate	Origination	YSP
9.500%	1.50	102.000

PA-Platinum Max LTV		
Rate	Origination	YSP
10.125%	1.00	102.250
9.990%	1.25	102.250
9.875%	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
9.500%	2.00	102.000

PA-Platinum Max LTV		
Rate	Origination*	YSP
10.125%	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