

Home Equity Conversion Mortgage (HECM) Program Selected Principal Limit Factors

Age	Effective	Expected Interest Rate					
		3%	4%	5%	6%	7%	8%
		Principal Limit Factor					
62	10/2/2017	0.524	0.470	0.410	0.357	0.312	0.272
	Current	0.524	0.524	0.524	0.395	0.312	0.236
72	10/2/2017	0.588	0.524	0.467	0.416	0.372	0.332
	Current	0.591	0.591	0.591	0.467	0.383	0.310
82	10/2/2017	0.658	0.605	0.556	0.511	0.471	0.434
	Current	0.674	0.674	0.674	0.559	0.479	0.411
92	10/2/2017	0.750	0.715	0.682	0.650	0.620	0.592
	Current	0.750	0.750	0.750	0.648	0.578	0.515



Home Equity Conversion (HECM Program) Premiums

Effective 10/2/2017	Upfront	2.00% of MCA for all loans
	Annual	0.50% of loan balance for all loans
Current	Upfront	0.50% or 2.50% of MCA depending on draws during the first 12 months
	Annual	1.25% of loan balance for all loans