



Date: 2/22/2012

Ratesheet No. HTL022212

E-Mail lock Requests to : joan@hightechlending.com or rwalker@hightechlending.com

REVERSE FIXED PROGRAM

Lock Desk Closes at 1:00 pm PST

Rate Lock Expires: 3/5/2012

LOAN PROGRAM	% of UPB		Price
	HTL Fee	Rate	
HECM - Standard Fixed Rate 475	1.000%	4.75%	106.000
HECM - Standard Fixed Rate 499	0.000%	4.99%	106.000
HECM - Standard Fixed Rate 506	0.000%	5.06%	106.000
HECM - Saver Fixed Rate 499*	0.000%	4.99%	106.000
HECM - Saver Fixed Rate 506*	0.000%	5.06%	106.000

PLEASE SUBMIT LOCK AND DRAW REQUEST AT THE SAME TIME

ALL LOCKS ARE 10 DAYS FOR CTC LOANS ONLY

Fees: HTL ADMIN FEE \$495.00 | Processing Fee \$595.00 | No service fee

*Tier 1 pricing – Tier 2 pricing is at 102.00 w/no HTL Admin Fee or Processing Fee

REVERSE ARM PROGRAM - Monthly Libor

LOAN PROGRAM	Margin	Rate	% of UPB
			Price
HECM - Standard ARM 250	2.500	2.761	102.250
HECM - Standard ARM 275	2.750	3.046	102.875
HECM - Standard ARM 300	3.000	3.296	103.750
HECM - Saver 2.50	2.500	2.761	101.000
HECM - Saver 2.75	2.750	3.011	101.750
HECM - Saver 3.00	3.000	3.261	102.250
Current Index	0.261		

ALL LOCKS ARE 10 DAYS FOR CTC LOANS ONLY

HTL Admin Fee \$1,000 if UPB is <= \$100,000 or \$495 if UPB is > \$100,000

Processing Fee \$595.00 | No Service Fee

Please contact Joan Imelio, Joan@HighTechLending.com for processing, program questions and jumbo programs > 530-852-3342

COMPENSATION FOR ALL BROKERED REVERSE LOANS - Branch to receive 80% of gross compensation from Reverse loan after HTL Admin fee of \$995 (\$495 if branch is processing) is deducted.
(Gross compensation to include all Origination Fees, YSP less any 3rd party fees.

This rate sheet is intended for use by HighTechLending and it's employees only and is not for consumer use.
All programs and pricing are subject to change without notice.