

Percentage of Home Value Initially Available in HECM Reverse Mortgage: The Principal Limit Factor (PLF)
Expected Rate and Age of Youngest Borrower
For Loans starting August 4, 2014

Expected Rate	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90+	Expected Rate	
5.000%	52.4	53.0	53.6	54.2	54.9	55.6	56.2	56.9	57.6	58.3	59.1	59.9	60.6	61.4	62.2	63.1	64.0	64.8	65.7	66.5	67.4	68.2	69.0	69.9	70.9	71.9	72.9	73.9	75.0	5.000%	
5.125%	50.8	51.4	52.0	52.6	53.3	54.0	54.7	55.3	56.0	56.8	57.5	58.3	59.1	59.8	60.7	61.6	62.5	63.3	64.2	65.1	65.9	66.8	67.6	68.5	69.5	70.6	71.6	72.6	73.7	5.125%	
5.250%	49.1	49.8	50.4	51.0	51.7	52.4	53.1	53.8	54.4	55.2	56.0	56.8	57.5	58.3	59.2	60.1	61.0	61.8	62.7	63.6	64.5	65.4	66.3	67.1	68.2	69.2	70.3	71.4	72.4	5.250%	
5.375%	47.5	48.2	48.8	49.4	50.1	50.8	51.5	52.2	52.9	53.7	54.5	55.2	56.0	56.8	57.7	58.6	59.5	60.4	61.2	62.1	63.1	64.0	64.9	65.8	66.7	67.9	68.9	70.1	71.1	5.375%	
5.500%	45.9	46.6	47.2	47.8	48.5	49.2	49.9	50.6	51.3	52.1	52.9	53.7	54.5	55.3	56.2	57.1	58.0	58.9	59.8	60.7	61.6	62.5	63.5	64.4	65.5	66.6	67.7	68.8	69.9	5.500%	
5.625%	44.3	44.9	45.6	46.2	46.9	47.6	48.3	49.1	49.8	50.6	51.4	52.2	53.0	53.7	54.7	55.6	56.5	57.4	58.3	59.2	60.2	61.1	62.1	63.0	64.1	65.3	66.4	67.5	68.6	5.625%	
5.750%	42.7	43.3	44.0	44.6	45.3	46.0	46.8	47.5	48.2	49.0	49.8	50.6	51.4	52.2	53.1	54.1	55.0	55.9	56.8	57.8	58.8	59.7	60.7	61.7	62.8	63.9	65.1	66.2	67.3	5.750%	
5.875%	41.1	41.7	42.3	43.0	43.7	44.4	45.2	45.9	46.7	47.5	48.3	49.1	49.9	50.7	51.6	52.6	53.5	54.4	55.3	56.3	57.3	58.3	59.3	60.3	61.5	62.6	63.8	64.9	66.1	5.875%	
6.000%	39.5	40.1	40.7	41.4	42.1	42.9	43.6	44.3	45.1	45.9	46.7	47.5	48.4	49.2	50.1	51.0	52.0	52.9	53.9	54.9	55.9	56.9	57.9	58.9	60.1	61.3	62.5	63.6	64.8	6.000%	
6.125%	38.4	39.1	39.7	40.3	41.1	41.8	42.5	43.3	44.0	44.8	45.7	46.5	47.3	48.1	49.1	50.0	51.0	51.9	52.8	53.9	54.9	55.9	57.0	58.0	59.2	60.4	61.5	62.7	63.9	6.125%	
6.250%	37.4	38.0	38.7	39.3	40.0	40.8	41.5	42.2	42.9	43.8	44.6	45.4	46.3	47.1	48.1	49.0	49.9	51.8	52.9	53.9	54.9	56.0	57.0	58.2	59.4	60.6	61.8	63.0	6.250%		
6.375%	36.4	37.0	37.6	38.3	39.0	39.7	40.4	41.1	41.9	42.7	43.6	44.4	45.2	46.1	47.0	48.0	48.9	49.8	50.8	51.8	52.9	54.0	55.0	56.1	57.3	58.5	59.7	60.9	62.2	6.375%	
6.500%	35.3	36.0	36.6	37.3	38.0	38.7	39.4	40.1	40.8	41.6	42.5	43.4	44.2	45.1	46.0	46.9	47.9	48.8	49.8	50.8	51.9	53.0	54.1	55.1	56.4	57.6	58.8	60.0	61.3	6.500%	
6.625%	34.3	34.9	35.6	36.2	36.9	37.6	38.3	39.0	39.7	40.6	41.4	42.3	43.2	44.0	45.0	45.9	46.9	47.8	48.7	49.8	50.9	52.0	53.1	54.2	55.4	56.7	57.9	59.2	60.4	6.625%	
6.750%	33.2	33.9	34.5	35.2	35.9	36.6	37.3	37.9	38.6	39.5	40.4	41.3	42.1	43.0	44.0	44.9	45.8	46.8	47.7	48.8	49.9	51.0	52.1	53.2	54.5	55.7	57.0	58.3	59.5	6.750%	
6.875%	32.2	32.9	33.5	34.2	34.9	35.5	36.2	36.9	37.6	38.4	39.3	40.2	41.1	42.0	42.9	43.9	44.8	45.7	46.7	47.8	48.9	50.0	51.2	52.3	53.5	54.8	56.1	57.4	58.6	6.875%	
7.000%	31.2	31.8	32.5	33.2	33.8	34.5	35.1	35.8	36.5	37.4	38.3	39.2	40.1	41.0	41.9	42.8	43.8	44.7	45.7	46.8	47.9	49.1	50.2	51.3	52.6	53.9	55.2	56.5	57.8	7.000%	
7.125%	30.2	30.9	31.6	32.2	32.9	33.6	34.2	34.9	35.6	36.5	37.4	38.3	39.1	40.0	41.0	41.9	42.9	43.8	44.8	45.9	47.1	48.2	49.3	50.5	51.8	53.1	54.4	55.7	57.0	7.125%	
7.250%	29.3	30.0	30.6	31.3	32.0	32.6	33.3	34.0	34.7	35.6	36.4	37.3	38.2	39.1	40.1	41.0	42.0	43.0	43.9	45.1	46.2	47.3	48.5	49.6	50.9	52.2	53.6	54.9	56.2	7.250%	
7.375%	28.3	29.0	29.7	30.4	31.0	31.7	32.4	33.1	33.8	34.6	35.5	36.4	37.3	38.2	39.2	40.1	41.1	42.1	43.1	44.2	45.4	46.5	47.6	48.8	50.1	51.4	52.8	54.1	55.4	7.375%	
7.500%	27.4	28.1	28.8	29.4	30.1	30.8	31.5	32.2	32.9	33.7	34.6	35.5	36.4	37.3	38.3	39.2	40.2	41.2	42.2	43.4	44.5	45.6	46.8	47.9	49.2	50.6	51.9	53.3	54.6	7.500%	
7.625%	26.4	27.1	27.8	28.5	29.2	29.9	30.6	31.3	32.0	32.8	33.7	34.6	35.5	36.3	37.3	38.3	39.4	40.4	41.4	42.5	43.6	44.8	45.9	47.0	48.4	49.8	51.1	52.5	53.9	7.625%	
7.750%	25.5	26.2	26.9	27.6	28.3	29.0	29.7	30.4	31.1	31.9	32.8	33.7	34.5	35.4	36.4	37.5	38.5	39.5	40.5	41.7	42.8	43.9	45.1	46.2	47.6	48.9	50.3	51.7	53.1	7.750%	
7.875%	24.6	25.3	26.0	26.7	27.4	28.1	28.8	29.5	30.2	31.0	31.9	32.7	33.6	34.5	35.5	36.6	37.6	38.6	39.7	40.8	41.9	43.1	44.2	45.3	46.7	48.1	49.5	50.9	52.3	7.875%	
8.000%	23.6	24.3	25.0	25.7	26.4	27.1	27.8	28.5	29.2	30.1	31.0	31.8	32.7	33.5	34.6	35.7	36.7	37.8	38.8	40.0	41.1	42.2	43.3	44.5	45.9	47.3	48.7	50.1	51.5	8.000%	
8.125%	22.9	23.6	24.3	25.0	25.7	26.4	27.1	27.8	28.5	29.3	30.2	31.0	31.9	32.8	33.8	34.9	35.9	37.0	38.0	39.1	40.3	41.4	42.6	43.7	45.1	46.5	47.9	49.3	50.7	8.125%	
8.250%	22.2	22.9	23.5	24.2	24.9	25.6	26.3	27.0	27.7	28.5	29.4	30.3	31.1	32.0	33.0	34.1	35.1	36.2	37.2	38.3	39.5	40.6	41.8	42.9	44.3	45.7	47.1	48.5	50.0	8.250%	
8.375%	21.5	22.1	22.8	23.4	24.1	24.8	25.5	26.2	26.9	27.8	28.6	29.5	30.3	31.2	32.2	33.3	34.3	35.4	36.4	37.5	38.7	39.8	41.0	42.1	43.5	45.0	46.4	47.8	49.2	8.375%	
8.500%	20.8	21.4	22.0	22.7	23.3	24.0	24.7	25.4	26.1	27.0	27.8	28.7	29.6	30.4	31.5	32.5	33.5	34.6	35.6	36.7	37.9	39.1	40.2	41.4	42.8	44.2	45.6	47.0	48.4	8.500%	
8.625%	20.0	20.7	21.3	21.9	22.6	23.3	24.0	24.6	25.3	26.2	27.1	27.9	28.8	29.6	30.7	31.7	32.7	33.8	34.8	35.9	37.1	38.3	39.4	40.6	42.0	43.4	44.8	46.2	47.6	8.625%	
8.750%	19.3	19.9	20.5	21.1	21.8	22.5	23.3	23.9	24.6	25.4	26.3	27.1	28.0	28.9	29.9	30.9	31.1	32.2	33.2	34.3	35.5	36.7	37.8	39.0	40.4	41.8	43.2	44.6	46.0	8.750%	
8.875%	18.6	19.2	19.8	20.3	21.0	21.7	22.4	23.1	23.8	24.6	25.5	26.4	27.2	28.1	29.1	30.1	31.1	32.2	33.2	34.3	35.4	36.7	37.9	39.1	40.6	42.0	43.4	44.8	46.2	8.875%	
9.000%	17.9	18.4	19.0	19.6	20.3	20.9	21.6	22.3	23.0	23.9	24.7	25.6	26.4	27.3	28.3	29.3	30.3	31.4	32.4	33.5	34.7	35.9	37.1	38.2	39.6	41.0	42.5	43.9	45.3	9.000%	
9.125%	17.3	17.8	18.4	19.0	19.7	20.3	21.0	21.7	22.4	23.2	24.1	24.9	25.8	26.6	27.6	28.6	29.7	30.7	31.7	32.9	34.0	35.2	36.4	37.5	39.0	40.4	41.8	43.2	44.6	9.125%	
9.250%	16.7	17.2	17.8	18.4	19.1	19.7	20.4	21.1	21.7	22.6	23.4	24.2	25.1	25.9	26.9	28.0	29.0	30.0	31.0	32.2	33.3	34.5	35.7	36.9	38.3	39.7	41.1	42.5	43.9	9.250%	
9.375%	16.1	16.6	17.2	17.8	18.4	19.1	19.8	20.4	21.1	21.9	22.8	23.6	24.4	25.2	26.3	27.3	28.3	29.3	30.3	31.3	32.3	33.3	34.3	35.3	36.4	37.6	39.0	40.4	41.8	43.2	9.375%
9.500%	15.5	16.0	16.6	17.2	17.8	18.5	19.1	19.8	20.5	21.3	22.1	22.9	23.7	24.6	25.6	26.6	27.6	28.6	29.6	30.6	31.6	32.6	33.6	34.6	35.5	36.9	38.3	39.7	41.1	42.5	9.500%
9.625%	14.9	15.4	16.0	16.6	17.2	17.9	18.5	19.2	19.8	20.6	21.4	22.3	23.1	23.9	24.9	25.9	26.9</														