

## HECM PRINCIPAL LIMIT FACTOR TABLE - MAX PRINCIPAL EFFECTIVE ON AND AFTER OCTOBER 2, 2017

AGE	EFFECTIVE INTEREST RATE					
	3%	4%	5%	6%	7%	8%
	PRINCIPAL LIMIT FACTOR					
62	0.524	0.470	0.410	0.357	0.312	0.272
72	0.588	0.524	0.467	0.416	0.372	0.332
82	0.658	0.605	0.556	0.511	0.471	0.434
92	0.750	0.715	0.682	0.650	0.620	0.592
	<b>UPFRONT</b>	<b>2.00% OF MCA FOR ALL LOANS</b>				
	<b>ANNUAL</b>	<b>0.50% OF LOAN BALANCE FOR ALL LOANS</b>				

Please note: The table above is a simplified table for comparison purposes.

The full Principal Limit Factor Table containing detailed rates and ages can be found on our site: <https://wholesale.lhfs.com/reverse-mortgages> ([Principal Limit Factor Table](#))

