

HECM Annual Cap 5

Index: 1-Year LIBOR (2% Annual Cap/5% Lifetime)

Margin	Note Rate	Expected Rate	15-Day Lock			
			Utilization .01%-25%	Utilization 25.01%-50%	Utilization 50.01%-75%	Utilization 75.01%-100%
3.750	4.974	5.420	117.173%	117.148%	116.503%	113.718%
3.625	4.849	5.295	116.548%	116.523%	115.878%	113.093%
3.500	4.724	5.170	115.923%	115.898%	115.253%	112.468%
3.375	4.599	5.045	115.298%	115.273%	114.628%	111.843%
3.250	4.474	4.920	114.610%	114.585%	113.940%	111.155%
3.125	4.349	4.795	113.860%	113.835%	113.190%	110.405%
3.000	4.224	4.670	113.110%	113.085%	112.440%	109.655%
2.875	4.099	4.545	112.360%	112.335%	111.690%	108.905%
2.750	3.974	4.420	111.610%	111.585%	110.940%	108.155%
2.625	3.849	4.295	110.860%	110.835%	110.190%	107.405%
2.500	3.724	4.170	110.360%	110.335%	109.690%	106.905%
2.375	3.599	4.045	109.610%	109.585%	108.940%	106.155%
2.250	3.474	3.920	108.860%	108.835%	108.190%	105.405%
2.125	3.349	3.795	108.235%	108.210%	107.565%	104.780%
2.000	3.224	3.670	107.610%	107.585%	106.940%	104.155%

HECM Monthly Cap 10

Index: 1-Month LIBOR (10% Lifetime Cap)

Margin	Note Rate	Expected Rate	15-Day Lock			
			Utilization .01%-25%	Utilization 25.01%-50%	Utilization 50.01%-75%	Utilization 75.01%-100%
3.750	4.188	5.420	115.670%	115.296%	114.804%	112.453%
3.625	4.063	5.295	115.045%	114.671%	114.179%	111.828%
3.500	3.938	5.170	114.420%	114.046%	113.554%	111.203%
3.375	3.813	5.045	113.795%	113.421%	112.929%	110.578%
3.250	3.688	4.920	113.108%	112.733%	112.242%	109.890%
3.125	3.563	4.795	112.358%	111.983%	111.492%	109.140%
3.000	3.438	4.670	111.608%	111.233%	110.742%	108.390%
2.875	3.313	4.545	110.858%	110.483%	109.992%	107.640%
2.750	3.188	4.420	110.108%	109.733%	109.242%	106.890%
2.625	3.063	4.295	109.358%	108.983%	108.492%	106.140%
2.500	2.938	4.170	108.608%	108.483%	107.992%	105.640%
2.375	2.813	4.045	107.858%	107.733%	107.242%	104.890%
2.250	2.688	3.920	107.108%	106.983%	106.492%	104.140%
2.125	2.563	3.795	106.358%	106.358%	105.867%	103.515%
2.000	2.438	3.670	105.608%	105.608%	105.242%	102.890%

Fixed Rate Product

15-Day Lock

Rate	Price	Orig. to AAG
5.060	110.250%	\$0
4.990	110.250%	\$1,000
4.750	110.250%	\$2,500

- Fixed rate loans: PLU < 60% priced at Par.
- Fixed rate premium calculated on UPB.
- No broker credits on fixed rate loans.
- Lender Credit = 0%

Important Notes

- No additional charge for Loan Processing.
- No credits on HECM for purchase loans.
- Rates are subject to change at any time.
- Lifetime cap = % increase above initial rate.
- Lender credit calculated based on principal limit.
- Industry rate sheet, not for consumers or borrowers.
- AAG reserves the right to reduce broker compensation to comply with any applicable legal limits.
- Visit www.AAGWholesale.com for licensing details.
- American Advisors Group NMLS# 9392.

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