

## Wholesale Standard+

### HECM Monthly Adj. 1Y CMT 5 CAP - (US Treasury)

			Principal Limit Utilization * All files are over-disclosed to max premium for given margin at application *									
Margin	Initial Rate	Exp. Rate	0 -10%	10.01 -20%	20.01 -30%	30.01 -40%	40.01 -50%	50.01 -60%	60.01 -70%	70.01 - 80%	80.01 - 90%	90.01 - 100%
3.000%	8.180%	6.660%	112.875	110.000	108.625	106.250	105.875	105.500	105.000	104.125	104.125	104.250
2.875%	8.055%	6.535%	112.875	109.625	108.250	106.250	105.875	105.625	105.000	104.625	104.125	104.250
2.750%	7.930%	6.410%	112.375	109.250	108.125	107.125	106.375	106.000	105.375	104.875	104.375	104.500
2.625%	7.805%	6.285%	111.500	108.750	107.625	106.875	106.000	105.750	105.000	104.625	104.625	104.000
2.500%	7.680%	6.160%	110.875	108.500	107.000	106.250	105.250	105.250	104.500	104.125	104.000	103.625
2.375%	7.555%	6.035%	109.500	107.000	106.125	105.125	104.375	104.125	103.750	103.500	103.250	103.000
2.250%	7.430%	5.910%	108.000	105.500	104.875	104.125	103.625	103.500	103.000	102.750	102.750	102.375
2.125%	7.305%	5.785%	106.500	104.250	104.000	103.000	102.500	102.500	102.125	101.875	102.000	101.625
2.000%	7.180%	5.660%	104.625	102.625	102.750	101.750	101.750	101.500	101.375	101.125	101.000	101.000
1.875%	7.055%	5.535%	102.625	101.000	100.750	100.500	100.500	100.375	100.375	100.375	100.375	100.375
1.750%	6.930%	5.410%	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000
1.625%	6.805%	5.285%	Please contact your AE for pricing.									
1.500%	6.680%	5.160%										

HECM Annual Adj. 1Y CMT - (US Treasury) - Pricing available upon request, please contact your Account Executive

### HECM Monthly Adj. 1Y CMT 10 CAP - (US Treasury)

			Principal Limit Utilization * All files are over-disclosed to max premium for given margin at application *									
Margin	Initial Rate	Exp. Rate	0 -10%	10.01 -20%	20.01 -30%	30.01 -40%	40.01 -50%	50.01 -60%	60.01 -70%	70.01 - 80%	80.01 - 90%	90.01 - 100%
3.000%	8.180%	6.660%	112.875	110.000	108.625	106.250	105.875	105.500	105.000	104.125	104.125	104.250
2.875%	8.055%	6.535%	112.875	109.625	108.250	106.250	105.875	105.625	105.000	104.625	104.125	104.250
2.750%	7.930%	6.410%	112.375	109.250	108.125	107.125	106.375	106.000	105.375	104.875	104.375	104.500
2.625%	7.805%	6.285%	111.500	108.750	107.625	106.875	106.000	105.750	105.000	104.625	104.625	104.000
2.500%	7.680%	6.160%	110.875	108.500	107.000	106.250	105.250	105.250	104.500	104.125	104.000	103.625
2.375%	7.555%	6.035%	109.500	107.000	106.125	105.125	104.375	104.125	103.750	103.500	103.250	103.000
2.250%	7.430%	5.910%	108.000	105.500	104.875	104.125	103.625	103.500	103.000	102.750	102.750	102.375
2.125%	7.305%	5.785%	106.500	104.250	104.000	103.000	102.500	102.500	102.125	101.875	102.000	101.625
2.000%	7.180%	5.660%	104.625	102.625	102.750	101.750	101.750	101.500	101.375	101.125	101.000	101.000
1.875%	7.055%	5.535%	102.625	101.000	100.750	100.500	100.500	100.375	100.375	100.375	100.375	100.375
1.750%	6.930%	5.410%	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000
1.625%	6.805%	5.285%	Please contact your AE for pricing.									
1.500%	6.680%	5.160%										

#### General Notes & Comments

- If processing services are provided by the lender, the processing fee of \$495 will be deducted directly from the broker premium.
- All pricing is for 10 Day Locks
- Price Adjustor: Manufactured Homes: -25 basis points
- Rates subject to change at any time. Premium is based on UPB

#### Current Rates

10 Year CMT	3.66%
1 Year CMT	5.180%

Mutual of Omaha Mortgage, Inc.

3131 Camino Del Rio N., Suite 1100, San Diego, CA 92108

<https://mutualmortgagewholesale.com/>

NMLS #: 1025894

Accepting HECM applications in the following states:

AL, AK, AZ, AR, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WY





Effective Date:	Tuesday, June 6, 2023
Contact Information:	<a href="mailto:reversews@mutualmortgage.com">reversews@mutualmortgage.com</a>
General questions/scenarios:	<a href="mailto:BrokerSupport@MutualMortgage.com">BrokerSupport@MutualMortgage.com</a>

## Wholesale Fixed Standard+

HECM Fixed Rate			
Rate	Orig. Fee	Credit	10 Day
6.56%	HUD Calc.	0.00%	102.000
6.68%	\$5,000.00	0.00%	102.000
6.81%	\$4,500.00	0.00%	102.000

*Loans with < 100% utilization require PE*

Mutual HomeSafe Select (min PL Util. 25%, max 90%)										
Tier	Index	Margin	25.00-30%	30.01-40%	40.01-50%	50.01-60%	60.01-70%	70.01-80%	80.01-90%	
1	1 Yr. CMT	6.875%	103.50	102.75	102.125	101.75	101.50	101.25	101.125	
1	1 Yr. CMT	6.750%	102.75	102.00	101.375	101.00	100.75	100.50	100.375	
1	1 Yr. CMT	6.625%	101.50	100.75	100.25	100.00	100.00	100.00	100.00	

All HomeSafe loans must have Principal Limit of > \$300k  
 Add .25% to any displayed HomeSafe margin if LESA is required  
 HomeSafe to HomeSafe refinances require minimum 18 mo. seasoning (LC's not available)  
 HomeSafe Select Approved States: CA, CO, CT, DC, FL, GA, HI, ID, IL, LA, MN, NC, NJ, NV, OR, RI, SC, TX, UT, VA

General Notes & Comments	Current Rates
- If processing services are provided by the lender, the processing fee of \$495 will be deducted directly from the broker premium. - All pricing is for 10 Day Locks	10 Year CMT 3.66% 1 Year CMT 5.180%
- Price Adjustor: Manufactured Homes: -25 basis points - Rates subject to change at any time. Premium is based on UPB	

\*3M Libor indicative only, see RV for live rates



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### Lock Request Form

Lock Date:	<input type="text"/>
Company:	<input type="text"/>
Loan Officer Name:	<input type="text"/>
Email for confirmation:	<input type="text"/>
Loan Number:	<input type="text"/>
Borrower First Name:	<input type="text"/>
Borrower Last Name:	<input type="text"/>
Product Type:	<input type="text" value="2017 PLF"/>
UPB:	<input type="text"/>
Product:	<input type="text"/>
% of Prinipal Limit:	<input type="text"/>
Rate/Margin:	<input type="text"/>
Borrower Age:	<input type="text"/>
Property Type:	<input type="text"/>
Requested Lock Price:	<input type="text"/>
(to be completed by Mutual Mortgage)	
Approved Price:	<input type="text"/>
Expiration Date:	<input type="text"/>
Approved By:	<input type="text"/>

\*Lock and Doc is available after clear to close has been issued by underwriting \*\*

#### Important Notes

Loans are eligible for locking via form above once they are clear to close.

If loan is not locked via form above, it will automatically be locked as of the date closing documents are drawn.

Loans must fund within the lock period in order to receive the locked price.

If lock expires before the loan is funded, the lock price will default to the lower of the original locked price or the price at the time the loan funds.



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