

# Reverse Mortgage Comparison

From: James T. Cory, Legacy Reverse Mortgage  
 11526 Sorrento Valley Road, Suite B3, San Diego, CA 92121  
 Phone: 888-678-0818

Estimates For: John Doe Date Of Birth: 4/1/1935  
 Jane Doe Date Of Birth: 3/1/1935  
 123 Main Street  
 SAN DIEGO, CA 92121  
 Closing Date: 6/30/2011 (estimate)



Rates and Fees	HECM Fixed	ARM Lowest Rate	HECM Saver ARM
Index	N/A	1MoLibor	1MoLibor
Margin	N/A	1.750%	1.750%
Initial Interest Rate	4.990%	1.964%	1.964%
Expected Interest Rate	4.990%	5.330%	5.330%
Mortgage Insurance Rate	1.25%	1.25%	1.25%
Cap on Interest Rate	4.990%	11.964%	11.964%
Monthly Servicing Fee	\$0.00	\$0.00	\$0.00
Initial Credit Line Growth Rate	N/A	3.214%	3.214%

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**1-800-991-4613**

Calculation			
Home Value	\$375,000.00	\$375,000.00	\$375,000.00
Maximum Claim Amount	\$375,000.00	\$375,000.00	\$375,000.00
<b>Principal Limit</b>	<b>\$261,750.00</b>	<b>\$244,875.00</b>	<b>\$196,500.00</b>
- Servicing Set-Aside	\$0.00	\$0.00	\$0.00
<b>Available Principal Limit</b>	<b>\$261,750.00</b>	<b>\$244,875.00</b>	<b>\$196,500.00</b>
- Mortgage Insurance Premium	\$7,500.00	\$7,500.00	\$37.50
- Origination Fee	\$0.00	\$2,500.00	\$2,500.00
- Other Costs	\$1,965.00	\$1,965.00	\$1,965.00
<b>Max. Cash Available</b>	<b>\$252,285.00</b>	<b>\$232,910.00</b>	<b>\$191,997.50</b>
- Tax & Insurance Set-Aside	\$0.00	\$0.00	\$0.00
Available Funds			
<b>Available Funds</b>	<b>\$252,285.00</b>	<b>\$232,910.00</b>	<b>\$191,997.50</b>
Or Available Monthly Tenure	\$0.00	\$1,601.78	\$1,320.41
Requested Payments			
Cash Request	\$252,285.00	\$232,910.00	\$191,997.50
Monthly Income Request	\$0.00	\$0.00	\$0.00
LOC Request	\$0.00	\$0.00	\$0.00

The above numbers are calculated based upon the specified interest rates and the estimated closing date noted above. Changes in interest rates and/or changes in actual closing dates may cause the amounts available to be higher or lower than stated.

This quote is a sample of a quote you could receive from Legacy Reverse Mortgage. Select our Request Quote tab or call toll free at 1-800-991-4613 to get your own free, no obligation quote from Legacy Reverse Mortgage