



Principal Limit Factor Changes

*Based on 5.06% Expected Rate or Less

The revised HECM Loan limits are effective for case numbers assigned or after January 1, 2017 **Max FHA Home Value for Reverse Mortgage is \$636,150**

Non Borrowing Spouse PLF	
Age	2016
18	31.7%
19	31.7%
20	32.6%
21	32.6%
22	32.6%
23	32.6%
24	32.6%
25	35.0%
26	35.0%
27	35.0%
28	35.0%
29	35.0%
30	37.3%
31	37.3%
32	37.3%
33	37.3%
34	37.3%
35	39.6%
36	39.6%
37	39.6%
38	39.6%
39	39.6%
40	42.0%
41	42.0%
42	42.0%
43	42.0%
44	42.0%
45	44.3%
46	44.3%
47	44.3%
48	44.3%
49	44.3%
50	46.0%
51	46.0%
52	46.0%
53	46.0%
54	46.0%
55	48.4%
56	48.9%
57	49.5%
58	50.0%
59	50.6%
60	51.1%
61	51.7%

*Based on 5.06% Expected Rate

PLF Tables			
Age	2016	2013	Difference
62	52.4%	52.6%	-0.2%
63	53.0%	53.1%	-0.1%
64	53.6%	53.5%	0.1%
65	54.2%	54.1%	0.1%
66	54.9%	54.6%	0.3%
67	55.6%	55.1%	0.5%
68	56.2%	55.4%	0.8%
69	56.9%	56.0%	0.9%
70	57.6%	56.4%	1.2%
71	58.3%	57.0%	1.3%
72	59.1%	57.5%	1.6%
73	59.9%	57.9%	2.0%
74	60.6%	58.6%	2.0%
75	61.4%	58.9%	2.5%
76	62.2%	59.3%	2.9%
77	63.1%	59.7%	3.4%
78	64.0%	60.0%	4.0%
79	64.8%	60.7%	4.1%
80	65.7%	61.0%	4.7%
81	66.5%	61.5%	5.0%
82	67.4%	62.1%	5.3%
83	68.2%	62.5%	5.7%
84	69.0%	63.0%	6.0%
85	69.9%	63.5%	6.4%
86	70.9%	64.1%	6.8%
87	71.9%	64.6%	7.3%
88	72.9%	65.0%	7.9%
89	73.9%	65.4%	8.5%
90	75.0%	66.0%	9.0%
91	75.0%	66.0%	9.0%
92	75.0%	66.0%	9.0%
93	75.0%	66.0%	9.0%
94	75.0%	66.0%	9.0%
95	75.0%	66.0%	9.0%
96	75.0%	66.0%	9.0%
97	75.0%	66.0%	9.0%
98	75.0%	66.0%	9.0%
99	75.0%	66.0%	9.0%

*Based on 5.06% Expected Rate

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