

REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

EFFECTIVE FOR LOANS CLOSED THE WEEK OF: March 20 2007 - March 26 2007

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.93	3.10	8.03
EXPECTED 10-YEAR (T-bill)	4.54	3.10	7.64
MONTHLY FACTOR		0.6692	
DAILY FACTOR		0.022	

HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.93	1.02	5.95
EXPECTED 10-YEAR (T-bill)	4.54	1.02	5.56
MONTHLY FACTOR		0.4958	
DAILY FACTOR		0.0163	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.93	1.50	6.43
EXPECTED 10-YEAR (T-bill)	4.54	1.50	6.04
MONTHLY FACTOR		0.5358	
DAILY FACTOR		0.0176	

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.93	1.00	5.93
EXPECTED 10-YEAR (T-bill)	4.54	1.00	5.54
MONTHLY FACTOR		0.4942	
DAILY FACTOR		0.0162	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.28	3.40	8.625
MONTHLY FACTOR		0.7188	
DAILY FACTOR		0.0236	

JUMBO - Cash Account

SIX MONTH ARM	INDEX	MARGIN	RATE
LIBOR	5.32		
ADVANTAGE (LOC)		3.50	8.82
ADVANTAGE (COMBO)		3.50	8.82
ADVANTAGE (CASH OUT)		3.50	8.82