

REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: September 18 2007 - September 24 2007

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.15	3.10	7.25
EXPECTED 10-YEAR (CMT)	4.42	3.10	7.52
MONTHLY FACTOR		0.6042	
DAILY FACTOR		0.0199	

HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.15	1.00	5.15
EXPECTED 10-YEAR (CMT)	4.42	1.00	5.42
MONTHLY FACTOR		0.4292	
DAILY FACTOR		0.0141	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.15	1.50	5.65
EXPECTED 10-YEAR (CMT)	4.42	1.50	5.92
MONTHLY FACTOR		0.4708	
DAILY FACTOR		0.0155	

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.15	1.00	5.15
EXPECTED 10-YEAR (CMT)	4.42	1.00	5.42
MONTHLY FACTOR		0.4292	
DAILY FACTOR		0.0141	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.72	3.40	9.125
MONTHLY FACTOR		0.7604	
DAILY FACTOR		0.025	

CASH ACCOUNT ADVANTAGE	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	5.46	3.50	8.96