

REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

VARIABLE-RATE PRODUCTS

EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: February 12 2008 - February 19 2008

HECM Monthly LIBOR	INDEX	MARGIN	RATE
INITIAL-1-MONTH LIBOR	3.154	0.65	3.804
		0.75	3.904
		0.85	4.004
EXPECTED 10-YEAR SWAP	4.260	0.65	4.91
		0.75	5.01
		0.85	5.11
MONTHLY FACTOR		0.65	0.317
		0.75	0.3253
		0.85	0.3337
DAILY FACTOR		0.65	0.0104
		0.75	0.0107
		0.85	0.011

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	2.08	1.00	3.08
EXPECTED 10-YEAR (CMT)	3.66	1.00	4.66
MONTHLY FACTOR		0.2567	
DAILY FACTOR		0.0084	

HECM MONTHLY 125 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	2.08	1.25	3.33
EXPECTED 10-YEAR (CMT)	3.66	1.25	4.91
MONTHLY FACTOR		0.2775	
DAILY FACTOR		0.0091	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	2.08	1.50	3.58
EXPECTED 10-YEAR (CMT)	3.66	1.50	5.16
MONTHLY FACTOR		0.2983	
DAILY FACTOR		0.0098	

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	2.08	3.10	5.18
EXPECTED 10-YEAR (CMT)	3.66	3.10	6.76
MONTHLY FACTOR		0.4317	
DAILY FACTOR		0.0142	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	3.12	3.40	6.500
MONTHLY FACTOR		0.5417	
DAILY FACTOR		0.0178	

CASH ACCOUNT ADVANTAGE	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	2.99	3.50	6.49