

# REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

**EFFECTIVE FOR LOANS CLOSED THE WEEK OF: May 15 2007 - May 21 2007**

<b>HECM ANNUAL ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.89	3.10	7.99
EXPECTED 10-YEAR (T-bill)	4.65	3.10	7.75
MONTHLY FACTOR		0.6658	
DAILY FACTOR		0.0219	

<b>HECM MONTHLY Advantage ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.89	1.03	5.92
EXPECTED 10-YEAR (T-bill)	4.65	1.03	5.68
MONTHLY FACTOR		0.4933	
DAILY FACTOR		0.0162	

<b>HECM MONTHLY 150 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.89	1.50	6.39
EXPECTED 10-YEAR (T-bill)	4.65	1.50	6.15
MONTHLY FACTOR		0.5325	
DAILY FACTOR		0.0175	

<b>HECM MONTHLY 100 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.89	1.00	5.89
EXPECTED 10-YEAR (T-bill)	4.65	1.00	5.65
MONTHLY FACTOR		0.4908	
DAILY FACTOR		0.0161	

## 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	5.36		
ADVANTAGE (LOC)		3.50	8.86
ADVANTAGE (COMBO)		3.50	8.86
ADVANTAGE (CASH OUT)		3.50	8.86