

REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

EFFECTIVE FOR LOANS CLOSED THE WEEK OF: June 5 2007 - June 11 2007

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.96	3.10	8.06
EXPECTED 10-YEAR (CMT)	4.90	3.10	8.00
MONTHLY FACTOR		0.6717	
DAILY FACTOR		0.0221	

HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.96	1.03	5.99
EXPECTED 10-YEAR (CMT)	4.90	1.03	5.93
MONTHLY FACTOR		0.4992	
DAILY FACTOR		0.0164	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.96	1.50	6.46
EXPECTED 10-YEAR (CMT)	4.90	1.50	6.40
MONTHLY FACTOR		0.5383	
DAILY FACTOR		0.0177	

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.96	1.00	5.96
EXPECTED 10-YEAR (CMT)	4.90	1.00	5.90
MONTHLY FACTOR		0.4967	
DAILY FACTOR		0.0163	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.30	3.40	8.750
MONTHLY FACTOR		0.7292	
DAILY FACTOR		0.024	

JUMBO - Cash Account

SIX MONTH ARM	INDEX	MARGIN	RATE
LIBOR	5.39		
ADVANTAGE (LOC)		3.50	8.89
ADVANTAGE (COMBO)		3.50	8.89
ADVANTAGE (CASH OUT)		3.50	8.89