

REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

VARIABLE-RATE PRODUCTS

EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: October 16 2007 - October 22 2007

HECM Monthly LIBOR	INDEX	MARGIN	RATE
INITIAL-1-MONTH LIBOR	5.05	0.65	5.70
EXPECTED 10-YEAR SWAP	5.27	0.65	5.92
MONTHLY FACTOR		0.475	
DAILY FACTOR		0.0156	

HECM MONTHLY 100 ARM			
HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.24	1.00	5.24
EXPECTED 10-YEAR (CMT)	4.67	1.00	5.67
MONTHLY FACTOR		0.4367	
DAILY FACTOR		0.0144	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.24	1.50	5.74
EXPECTED 10-YEAR (CMT)	4.67	1.50	6.17
MONTHLY FACTOR		0.4783	
DAILY FACTOR		0.0157	

HECM ANNUAL ARM			
	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.24	1.50	5.74
EXPECTED 10-YEAR (CMT)	4.67	1.50	6.17
MONTHLY FACTOR		0.4783	
DAILY FACTOR		0.0157	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.08	3.40	8.500
MONTHLY FACTOR		0.7083	
DAILY FACTOR		0.0233	

CASH ACCOUNT ADVANTAGE			
	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	5.14	3.50	8.64