

# REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

## VARIABLE-RATE PRODUCTS

EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: January 1 2008 - January 7 2008

HECM Monthly LIBOR	INDEX	MARGIN	RATE
INITIAL-1-MONTH LIBOR	4.631	0.65	5.281
EXPECTED 10-YEAR SWAP	4.830	0.65	5.48
MONTHLY FACTOR		0.4401	
DAILY FACTOR		0.0145	

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
HECM MONTHLY Advantage ARM			
INITIAL-1-YEAR (CMT)	3.42	1.00	4.42
EXPECTED 10-YEAR (CMT)	4.21	1.00	5.21
MONTHLY FACTOR		0.3683	
DAILY FACTOR		0.0121	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.42	1.50	4.92
EXPECTED 10-YEAR (CMT)	4.21	1.50	5.71
MONTHLY FACTOR		0.41	
DAILY FACTOR		0.0135	

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.42	3.10	6.52
EXPECTED 10-YEAR (CMT)	4.21	3.10	7.31
MONTHLY FACTOR		0.5433	
DAILY FACTOR		0.0179	

## HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	4.88	3.40	8.250
MONTHLY FACTOR		0.6875	
DAILY FACTOR		0.0226	

CASH ACCOUNT ADVANTAGE	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	4.65	3.50	8.15