

REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

VARIABLE-RATE PRODUCTS

EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: September 25 2007 - October 1 2007

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.11	3.10	7.21
EXPECTED 10-YEAR (CMT)	4.57	3.10	7.67
MONTHLY FACTOR		0.6008	
DAILY FACTOR		0.0198	

HECM MONTHLY 100 ARM			
HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.11	1.00	5.11
EXPECTED 10-YEAR (CMT)	4.57	1.00	5.57
MONTHLY FACTOR		0.4258	
DAILY FACTOR		0.014	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.11	1.50	5.61
EXPECTED 10-YEAR (CMT)	4.57	1.50	6.07
MONTHLY FACTOR		0.4675	
DAILY FACTOR		0.0154	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.24	3.40	8.625
MONTHLY FACTOR		0.7188	
DAILY FACTOR		0.0236	

CASH ACCOUNT ADVANTAGE	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	5.10	3.50	8.60