

# REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

## VARIABLE-RATE PRODUCTS

**EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: November 20 2007 - November 26 2007**

<b>HECM Monthly LIBOR</b>	INDEX	MARGIN	RATE
INITIAL-1-MONTH LIBOR	4.740	0.65	5.39
EXPECTED 10-YEAR SWAP	4.950	0.65	5.6
MONTHLY FACTOR		0.4492	
DAILY FACTOR		0.0148	

<b>HECM MONTHLY 100 ARM</b>			
<b>HECM MONTHLY Advantage ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.58	1.00	4.58
EXPECTED 10-YEAR (CMT)	4.22	1.00	5.22
MONTHLY FACTOR		0.3817	
DAILY FACTOR		0.0125	

<b>HECM MONTHLY 150 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.58	1.50	5.08
EXPECTED 10-YEAR (CMT)	4.22	1.50	5.72
MONTHLY FACTOR		0.4233	
DAILY FACTOR		0.0139	

<b>HECM ANNUAL ARM</b>			
	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.58	3.10	6.68
EXPECTED 10-YEAR (CMT)	4.22	3.10	7.32
MONTHLY FACTOR		0.5567	
DAILY FACTOR		0.0183	

### HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	4.68	3.40	8.125
MONTHLY FACTOR		0.6771	
DAILY FACTOR		0.0223	

<b>CASH ACCOUNT ADVANTAGE</b>			
	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	4.81	3.50	8.31