

# REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

## VARIABLE-RATE PRODUCTS

**EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: November 6 2007 - November 13 2007**

<b>HECM Monthly LIBOR</b>	INDEX	MARGIN	RATE
INITIAL-1-MONTH LIBOR	4.680	0.65	5.33
EXPECTED 10-YEAR SWAP	5.020	0.65	5.67
MONTHLY FACTOR		0.4442	
DAILY FACTOR		0.0146	

<b>HECM MONTHLY 100 ARM</b>			
<b>HECM MONTHLY Advantage ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.93	1.00	4.93
EXPECTED 10-YEAR (CMT)	4.39	1.00	5.39
MONTHLY FACTOR		0.4108	
DAILY FACTOR		0.0135	

<b>HECM MONTHLY 150 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.93	1.50	5.43
EXPECTED 10-YEAR (CMT)	4.39	1.50	5.89
MONTHLY FACTOR		0.4525	
DAILY FACTOR		0.0149	

<b>HECM ANNUAL ARM</b>			
	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.93	3.10	7.03
EXPECTED 10-YEAR (CMT)	4.39	3.10	7.49
MONTHLY FACTOR		0.5858	
DAILY FACTOR		0.0193	

### HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	4.67	3.40	8.125
MONTHLY FACTOR		0.6771	
DAILY FACTOR		0.0223	

<b>CASH ACCOUNT ADVANTAGE</b>			
	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	4.79	3.50	8.29