

# REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

## VARIABLE-RATE PRODUCTS

**EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: January 22 2008 - January 28 2008**

<b>HECM Monthly LIBOR</b>	<b>INDEX</b>	<b>MARGIN</b>	<b>RATE</b>
INITIAL-1-MONTH LIBOR	3.903	0.65	4.553
		0.75	4.653
		0.85	4.753
EXPECTED 10-YEAR SWAP	4.290	0.65	4.94
		0.75	5.04
		0.85	5.14
MONTHLY FACTOR		0.65	0.3794
		0.75	0.3878
		0.85	0.3961
DAILY FACTOR		0.65	0.0125
		0.75	0.0127
		0.85	0.013

<b>HECM MONTHLY 100 ARM</b>	<b>INDEX</b>	<b>MARGIN</b>	<b>RATE</b>
HECM MONTHLY Advantage ARM			
INITIAL-1-YEAR (CMT)	2.83	1.00	3.83
EXPECTED 10-YEAR (CMT)	3.72	1.00	4.72
MONTHLY FACTOR		0.3192	
DAILY FACTOR		0.0105	

<b>HECM MONTHLY 150 ARM</b>	<b>INDEX</b>	<b>MARGIN</b>	<b>RATE</b>
INITIAL-1-YEAR (CMT)	2.83	1.50	4.33
EXPECTED 10-YEAR (CMT)	3.72	1.50	5.22
MONTHLY FACTOR		0.3608	
DAILY FACTOR		0.0119	

<b>HECM ANNUAL ARM</b>	<b>INDEX</b>	<b>MARGIN</b>	<b>RATE</b>
INITIAL-1-YEAR (CMT)	2.83	3.10	5.93
EXPECTED 10-YEAR (CMT)	3.72	3.10	6.82
MONTHLY FACTOR		0.4942	
DAILY FACTOR		0.0162	

### HOME KEEPER

<b>MONTHLY ARM</b>	<b>INDEX</b>	<b>MARGIN</b>	<b>RATE</b>
1month CD	3.93	3.40	7.375

<b>CASH ACCOUNT ADVANTAGE</b>	<b>INDEX</b>	<b>MARGIN</b>	<b>RATE</b>
SIX MONTH LIBOR ARM	3.75	3.50	7.25

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MONTHLY FACTOR		0.6146	
DAILY FACTOR		0.0202	