

REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

EFFECTIVE FOR LOANS CLOSED THE WEEK OF: July 10 2007 - July 16 2007

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.99	3.10	8.09
EXPECTED 10-YEAR (CMT)	5.10	3.10	8.20
MONTHLY FACTOR		0.6742	
DAILY FACTOR		0.0222	

HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.99	1.08	6.07
EXPECTED 10-YEAR (CMT)	5.10	1.08	6.18
MONTHLY FACTOR		0.5058	
DAILY FACTOR		0.0166	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.99	1.50	6.49
EXPECTED 10-YEAR (CMT)	5.10	1.50	6.60
MONTHLY FACTOR		0.5408	
DAILY FACTOR		0.0178	

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.99	1.00	5.99
EXPECTED 10-YEAR (CMT)	5.10	1.00	6.10
MONTHLY FACTOR		0.4992	
DAILY FACTOR		0.0164	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.30	3.40	8.750
MONTHLY FACTOR		0.7292	
DAILY FACTOR		0.024	

CASH ACCOUNT ADVANTAGE	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	5.39	3.50	8.89