

REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: August 28 2007 - September 4 2007

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.16	3.10	7.26
EXPECTED 10-YEAR (CMT)	4.62	3.10	7.72
MONTHLY FACTOR		0.605	
DAILY FACTOR		0.0199	

HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.16	1.06	5.22
EXPECTED 10-YEAR (CMT)	4.62	1.06	5.68
MONTHLY FACTOR		0.435	
DAILY FACTOR		0.0143	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.16	1.50	5.66
EXPECTED 10-YEAR (CMT)	4.62	1.50	6.12
MONTHLY FACTOR		0.4717	
DAILY FACTOR		0.0155	

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.16	1.00	5.16
EXPECTED 10-YEAR (CMT)	4.62	1.00	5.62
MONTHLY FACTOR		0.43	
DAILY FACTOR		0.0141	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.51	3.40	8.875
MONTHLY FACTOR		0.7396	
DAILY FACTOR		0.0243	

CASH ACCOUNT ADVANTAGE	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	5.41	3.50	8.91