

REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

VARIABLE-RATE PRODUCTS

EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: November 13 2007 - November 19 2007

HECM Monthly LIBOR	INDEX	MARGIN	RATE
INITIAL-1-MONTH LIBOR	4.653	0.65	5.303
EXPECTED 10-YEAR SWAP	5.030	0.65	5.68
MONTHLY FACTOR		0.4419	
DAILY FACTOR		0.0145	

HECM MONTHLY 100 ARM			
HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.72	1.00	4.72
EXPECTED 10-YEAR (CMT)	4.32	1.00	5.32
MONTHLY FACTOR		0.3933	
DAILY FACTOR		0.0129	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.72	1.50	5.22
EXPECTED 10-YEAR (CMT)	4.32	1.50	5.82
MONTHLY FACTOR		0.435	
DAILY FACTOR		0.0143	

HECM ANNUAL ARM			
	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.72	3.10	6.82
EXPECTED 10-YEAR (CMT)	4.32	3.10	7.42
MONTHLY FACTOR		0.5683	
DAILY FACTOR		0.0187	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	4.65	3.40	8.000
MONTHLY FACTOR		0.6667	
DAILY FACTOR		0.0219	

CASH ACCOUNT ADVANTAGE			
	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	4.76	3.50	8.26