

REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

VARIABLE-RATE PRODUCTS

EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: December 18 2007 - December 24 2007

HECM Monthly LIBOR	INDEX	MARGIN	RATE
INITIAL-1-MONTH LIBOR	4.996	0.65	5.646
EXPECTED 10-YEAR SWAP	4.840	0.65	5.49
MONTHLY FACTOR		0.4705	
DAILY FACTOR		0.0155	

HECM MONTHLY 100 ARM			
HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.20	1.00	4.20
EXPECTED 10-YEAR (CMT)	4.12	1.00	5.12
MONTHLY FACTOR		0.35	
DAILY FACTOR		0.0115	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.20	1.50	4.70
EXPECTED 10-YEAR (CMT)	4.12	1.50	5.62
MONTHLY FACTOR		0.3917	
DAILY FACTOR		0.0129	

HECM ANNUAL ARM			
	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.20	3.10	6.30
EXPECTED 10-YEAR (CMT)	4.12	3.10	7.22
MONTHLY FACTOR		0.525	
DAILY FACTOR		0.0173	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.13	3.40	8.500
MONTHLY FACTOR		0.7083	
DAILY FACTOR		0.0233	

CASH ACCOUNT ADVANTAGE			
	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	4.85	3.50	8.35