

# REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

**EFFECTIVE FOR LOANS CLOSED THE WEEK OF: June 12 2007 - June 18 2007**

<b>HECM ANNUAL ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.98	3.10	8.08
EXPECTED 10-YEAR (CMT)	5.02	3.10	8.12
MONTHLY FACTOR		0.6733	
DAILY FACTOR		0.0221	

<b>HECM MONTHLY Advantage ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.98	1.04	6.02
EXPECTED 10-YEAR (CMT)	5.02	1.04	6.06
MONTHLY FACTOR		0.5017	
DAILY FACTOR		0.0165	

<b>HECM MONTHLY 150 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.98	1.50	6.48
EXPECTED 10-YEAR (CMT)	5.02	1.50	6.52
MONTHLY FACTOR		0.54	
DAILY FACTOR		0.0178	

<b>HECM MONTHLY 100 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.98	1.00	5.98
EXPECTED 10-YEAR (CMT)	5.02	1.00	6.02
MONTHLY FACTOR		0.4983	
DAILY FACTOR		0.0164	

## HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.29	3.40	8.750
MONTHLY FACTOR		0.7292	
DAILY FACTOR		0.024	

## JUMBO - Cash Account

SIX MONTH ARM	INDEX	MARGIN	RATE
LIBOR	5.40		
ADVANTAGE (LOC)		3.50	8.90
ADVANTAGE (COMBO)		3.50	8.90
ADVANTAGE (CASH OUT)		3.50	8.90