

REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

EFFECTIVE FOR LOANS CLOSED THE WEEK OF: April 3 2007 - April 9 2007

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.90	3.10	8.00
EXPECTED 10-YEAR (T-bill)	4.63	3.10	7.73
MONTHLY FACTOR		0.6667	
DAILY FACTOR		0.0219	

HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.90	1.05	5.95
EXPECTED 10-YEAR (T-bill)	4.63	1.05	5.68
MONTHLY FACTOR		0.4958	
DAILY FACTOR		0.0163	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.90	1.50	6.40
EXPECTED 10-YEAR (T-bill)	4.63	1.50	6.13
MONTHLY FACTOR		0.5333	
DAILY FACTOR		0.0175	

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.90	1.00	5.90
EXPECTED 10-YEAR (T-bill)	4.63	1.00	5.63
MONTHLY FACTOR		0.4917	
DAILY FACTOR		0.0162	

HOME KEEPER

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

JUMBO - Cash Account

SIX MONTH ARM	INDEX	MARGIN	RATE
LIBOR	5.33		
ADVANTAGE (LOC)		3.50	8.83
ADVANTAGE (COMBO)		3.50	8.83
ADVANTAGE (CASH OUT)		3.50	8.83