

REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: August 7 2007 - August 13 2007

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.83	3.10	7.93
EXPECTED 10-YEAR (CMT)	4.77	3.10	7.87
MONTHLY FACTOR		0.6608	
DAILY FACTOR		0.0217	

HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.83	1.04	5.87
EXPECTED 10-YEAR (CMT)	4.77	1.04	5.81
MONTHLY FACTOR		0.4892	
DAILY FACTOR		0.0161	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.83	1.50	6.33
EXPECTED 10-YEAR (CMT)	4.77	1.50	6.27
MONTHLY FACTOR		0.5275	
DAILY FACTOR		0.0173	

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.83	1.00	5.83
EXPECTED 10-YEAR (CMT)	4.77	1.00	5.77
MONTHLY FACTOR		0.4858	
DAILY FACTOR		0.016	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.32	3.40	8.750
MONTHLY FACTOR		0.7292	
DAILY FACTOR		0.024	

CASH ACCOUNT ADVANTAGE	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	5.31	3.50	8.81