

REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

VARIABLE-RATE PRODUCTS

EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: December 25 2007 - December 31 2007

HECM Monthly LIBOR	INDEX	MARGIN	RATE
INITIAL-1-MONTH LIBOR	4.855	0.65	5.505
EXPECTED 10-YEAR SWAP	4.760	0.65	5.41
MONTHLY FACTOR		0.4588	
DAILY FACTOR		0.0151	

HECM MONTHLY 100 ARM			
HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.28	1.00	4.28
EXPECTED 10-YEAR (CMT)	4.12	1.00	5.12
MONTHLY FACTOR		0.3567	
DAILY FACTOR		0.0117	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.28	1.50	4.78
EXPECTED 10-YEAR (CMT)	4.12	1.50	5.62
MONTHLY FACTOR		0.3983	
DAILY FACTOR		0.0131	

HECM ANNUAL ARM			
	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.28	3.10	6.38
EXPECTED 10-YEAR (CMT)	4.12	3.10	7.22
MONTHLY FACTOR		0.5317	
DAILY FACTOR		0.0175	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.00	3.40	8.375
MONTHLY FACTOR		0.6979	
DAILY FACTOR		0.0229	

CASH ACCOUNT ADVANTAGE			
	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	4.73	3.50	8.23