

# REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

**EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: July 17 2007 - July 23 2007**

<b>HECM ANNUAL ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	5.00	3.10	8.10
EXPECTED 10-YEAR (CMT)	5.10	3.10	8.20
MONTHLY FACTOR		0.675	
DAILY FACTOR		0.0222	

<b>HECM MONTHLY Advantage ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	5.00	1.08	6.08
EXPECTED 10-YEAR (CMT)	5.10	1.08	6.18
MONTHLY FACTOR		0.5067	
DAILY FACTOR		0.0167	

<b>HECM MONTHLY 150 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	5.00	1.50	6.50
EXPECTED 10-YEAR (CMT)	5.10	1.50	6.60
MONTHLY FACTOR		0.5417	
DAILY FACTOR		0.0178	

<b>HECM MONTHLY 100 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	5.00	1.00	6.00
EXPECTED 10-YEAR (CMT)	5.10	1.00	6.10
MONTHLY FACTOR		0.5	
DAILY FACTOR		0.0164	

## HOME KEEPER

<b>MONTHLY ARM</b>	INDEX	MARGIN	RATE
1month CD	5.29	3.40	8.750
MONTHLY FACTOR		0.7292	
DAILY FACTOR		0.024	

<b>CASH ACCOUNT ADVANTAGE</b>	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	5.39	3.50	8.89