

# REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

## VARIABLE-RATE PRODUCTS

**EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: February 19 2008 - February 25 2008**

HECM Monthly LIBOR	INDEX	MARGIN	RATE
INITIAL-1-MONTH LIBOR	3.114	0.65	3.764
		0.75	3.864
		0.85	3.964
EXPECTED 10-YEAR SWAP	4.410	0.65	5.06
		0.75	5.16
		0.85	5.26
MONTHLY FACTOR		0.65	0.3137
		0.75	0.322
		0.85	0.3303
DAILY FACTOR		0.65	0.0103
		0.75	0.0106
		0.85	0.0109

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	2.04	1.00	3.04
EXPECTED 10-YEAR (CMT)	3.72	1.00	4.72
MONTHLY FACTOR		0.2533	
DAILY FACTOR		0.0083	

HECM MONTHLY 125 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	2.04	1.25	3.29
EXPECTED 10-YEAR (CMT)	3.72	1.25	4.97
MONTHLY FACTOR		0.2742	
DAILY FACTOR		0.009	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	2.04	1.50	3.54
EXPECTED 10-YEAR (CMT)	3.72	1.50	5.22
MONTHLY FACTOR		0.295	
DAILY FACTOR		0.0097	

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	2.04	3.10	5.14
EXPECTED 10-YEAR (CMT)	3.72	3.10	6.82
MONTHLY FACTOR		0.4283	
DAILY FACTOR		0.0141	

## HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	3.11	3.40	6.500
MONTHLY FACTOR		0.5417	
DAILY FACTOR		0.0178	

CASH ACCOUNT ADVANTAGE	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	2.97	3.50	6.47