

# REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

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

<b>HECM ANNUAL ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.94	3.10	8.04
EXPECTED 10-YEAR (CMT)	5.09	3.10	8.19
MONTHLY FACTOR		0.67	
DAILY FACTOR		0.022	

<b>HECM MONTHLY Advantage ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.94	1.09	6.03
EXPECTED 10-YEAR (CMT)	5.09	1.09	6.18
MONTHLY FACTOR		0.5025	
DAILY FACTOR		0.0165	

<b>HECM MONTHLY 150 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.94	1.50	6.44
EXPECTED 10-YEAR (CMT)	5.09	1.50	6.59
MONTHLY FACTOR		0.5367	
DAILY FACTOR		0.0176	

<b>HECM MONTHLY 100 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.94	1.00	5.94
EXPECTED 10-YEAR (CMT)	5.09	1.00	6.09
MONTHLY FACTOR		0.495	
DAILY FACTOR		0.0163	

## HOME KEEPER

<b>MONTHLY ARM</b>	INDEX	MARGIN	RATE
1month CD	5.32	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