

# REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

**EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: August 21 2007 - August 27 2007**

<b>HECM ANNUAL ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.44	3.10	7.54
EXPECTED 10-YEAR (CMT)	4.70	3.10	7.80
MONTHLY FACTOR		0.6283	
DAILY FACTOR		0.0207	

<b>HECM MONTHLY Advantage ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.44	1.11	5.55
EXPECTED 10-YEAR (CMT)	4.70	1.11	5.81
MONTHLY FACTOR		0.4625	
DAILY FACTOR		0.0152	

<b>HECM MONTHLY 150 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.44	1.50	5.94
EXPECTED 10-YEAR (CMT)	4.70	1.50	6.20
MONTHLY FACTOR		0.495	
DAILY FACTOR		0.0163	

<b>HECM MONTHLY 100 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.44	1.00	5.44
EXPECTED 10-YEAR (CMT)	4.70	1.00	5.70
MONTHLY FACTOR		0.4533	
DAILY FACTOR		0.0149	

## HOME KEEPER

<b>MONTHLY ARM</b>	INDEX	MARGIN	RATE
1month CD	5.56	3.40	9.000
MONTHLY FACTOR		0.75	
DAILY FACTOR		0.0247	

<b>CASH ACCOUNT ADVANTAGE</b>	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	5.36	3.50	8.86