

REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

EFFECTIVE FOR LOANS CLOSED THE WEEK OF: May 22 2007 - May 29 2007

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.86	3.10	7.96
EXPECTED 10-YEAR (CMT)	4.74	3.10	7.84
MONTHLY FACTOR		0.6633	
DAILY FACTOR		0.0218	

HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.86	1.07	5.93
EXPECTED 10-YEAR (CMT)	4.74	1.07	5.81
MONTHLY FACTOR		0.4942	
DAILY FACTOR		0.0162	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.86	1.50	6.36
EXPECTED 10-YEAR (CMT)	4.74	1.50	6.24
MONTHLY FACTOR		0.53	
DAILY FACTOR		0.0174	

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.86	1.00	5.86
EXPECTED 10-YEAR (CMT)	4.74	1.00	5.74
MONTHLY FACTOR		0.4883	
DAILY FACTOR		0.0161	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.29	3.40	8.750
MONTHLY FACTOR		0.7292	
DAILY FACTOR		0.024	

JUMBO - Cash Account

SIX MONTH ARM	INDEX	MARGIN	RATE
LIBOR	5.37		
ADVANTAGE (LOC)		3.50	8.87
ADVANTAGE (COMBO)		3.50	8.87
ADVANTAGE (CASH OUT)		3.50	8.87