

## REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

**EFFECTIVE FOR LOANS CLOSED THE WEEK OF: February 27 2007 - March 5 2007**

<b>HECM ANNUAL ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	5.05	3.10	8.15
EXPECTED 10-YEAR (T-bill)	4.70	3.10	7.80
MONTHLY FACTOR		0.6792	
DAILY FACTOR		0.0223	

<b>HECM MONTHLY Advantage ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	5.05	1.11	6.16
EXPECTED 10-YEAR (T-bill)	4.70	1.11	5.81
MONTHLY FACTOR		0.5133	
DAILY FACTOR		0.0169	

<b>HECM MONTHLY 150 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	5.05	1.50	6.55
EXPECTED 10-YEAR (T-bill)	4.70	1.50	6.20
MONTHLY FACTOR		0.5458	
DAILY FACTOR		0.0179	

<b>HECM MONTHLY 100 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	5.05	1.00	6.05
EXPECTED 10-YEAR (T-bill)	4.70	1.00	5.70
MONTHLY FACTOR		0.5042	
DAILY FACTOR		0.0166	

### HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.28	3.40	8.625

### JUMBO - Cash Account

SIX MONTH ARM	INDEX	MARGIN	RATE
LIBOR	5.39		

PREPARED BY: FINANCIAL FREEDOM

# REVERSE MORTGAGE RATES

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MONTHLY FACTOR		0.7188	
DAILY FACTOR		0.0236	

ADVANTAGE (LOC)		3.50	8.89
ADVANTAGE (COMBO)		3.50	8.89
ADVANTAGE (CASH OUT)		3.50	8.89