

REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

EFFECTIVE FOR LOANS CLOSED THE WEEK OF: May 29 2007 - June 4 2007

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.95	3.10	8.05
EXPECTED 10-YEAR (CMT)	4.84	3.10	7.94
MONTHLY FACTOR		0.6708	
DAILY FACTOR		0.0221	

HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.95	1.09	6.04
EXPECTED 10-YEAR (CMT)	4.84	1.09	5.93
MONTHLY FACTOR		0.5033	
DAILY FACTOR		0.0165	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.95	1.50	6.45
EXPECTED 10-YEAR (CMT)	4.84	1.50	6.34
MONTHLY FACTOR		0.5375	
DAILY FACTOR		0.0177	

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.95	1.00	5.95
EXPECTED 10-YEAR (CMT)	4.84	1.00	5.84
MONTHLY FACTOR		0.4958	
DAILY FACTOR		0.0163	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.28	3.40	8.625
MONTHLY FACTOR		0.7188	
DAILY FACTOR		0.0236	

JUMBO - Cash Account

SIX MONTH ARM	INDEX	MARGIN	RATE
LIBOR	5.38		
ADVANTAGE (LOC)		3.50	8.88
ADVANTAGE (COMBO)		3.50	8.88
ADVANTAGE (CASH OUT)		3.50	8.88