

# REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

## VARIABLE-RATE PRODUCTS

**EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: January 29 2008 - February 4 2008**

<b>HECM Monthly LIBOR</b>	INDEX	MARGIN	RATE
INITIAL-1-MONTH LIBOR	3.313	0.65	3.963
		0.75	4.063
		0.85	4.163
EXPECTED 10-YEAR SWAP	4.160	0.65	4.81
		0.75	4.91
		0.85	5.01
MONTHLY FACTOR		0.65	0.3303
		0.75	0.3386
		0.85	0.3469
DAILY FACTOR		0.65	0.0109
		0.75	0.0111
		0.85	0.0114

<b>HECM MONTHLY 100 ARM</b>	INDEX	MARGIN	RATE
<b>HECM MONTHLY Advantage ARM</b>			
INITIAL-1-YEAR (CMT)	2.31	1.00	3.31
EXPECTED 10-YEAR (CMT)	3.58	1.00	4.58
MONTHLY FACTOR		0.2758	
DAILY FACTOR		0.0091	

<b>HECM MONTHLY 150 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	2.31	1.50	3.81
EXPECTED 10-YEAR (CMT)	3.58	1.50	5.08
MONTHLY FACTOR		0.3175	
DAILY FACTOR		0.0104	

<b>HECM ANNUAL ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	2.31	3.10	5.41
EXPECTED 10-YEAR (CMT)	3.58	3.10	6.68
MONTHLY FACTOR		0.4508	
DAILY FACTOR		0.0148	

### HOME KEEPER

<b>MONTHLY ARM</b>	INDEX	MARGIN	RATE
1month CD	3.36	3.40	6.750
MONTHLY FACTOR		0.5625	
DAILY FACTOR		0.0185	

<b>CASH ACCOUNT ADVANTAGE</b>	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	3.30	3.50	6.80