

# REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

## VARIABLE-RATE PRODUCTS

**EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: October 30 2007 - November 5 2007**

<b>HECM Monthly LIBOR</b>	INDEX	MARGIN	RATE
INITIAL-1-MONTH LIBOR	4.790	0.65	5.44
EXPECTED 10-YEAR SWAP	5.010	0.65	5.66
MONTHLY FACTOR		0.4533	
DAILY FACTOR		0.0149	

<b>HECM MONTHLY 100 ARM</b>			
<b>HECM MONTHLY Advantage ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.97	1.00	4.97
EXPECTED 10-YEAR (CMT)	4.39	1.00	5.39
MONTHLY FACTOR		0.4142	
DAILY FACTOR		0.0136	

<b>HECM MONTHLY 150 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.97	1.50	5.47
EXPECTED 10-YEAR (CMT)	4.39	1.50	5.89
MONTHLY FACTOR		0.4558	
DAILY FACTOR		0.015	

<b>HECM ANNUAL ARM</b>			
	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.97	3.10	7.07
EXPECTED 10-YEAR (CMT)	4.39	3.10	7.49
MONTHLY FACTOR		0.5892	
DAILY FACTOR		0.0194	

### HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	4.80	3.40	8.250
MONTHLY FACTOR		0.6875	
DAILY FACTOR		0.0226	

<b>CASH ACCOUNT ADVANTAGE</b>			
	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	4.83	3.50	8.33