

REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

VARIABLE-RATE PRODUCTS

EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: October 2 2007 - October 9 2007

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.05	3.10	7.15
EXPECTED 10-YEAR (CMT)	4.61	3.10	7.71
MONTHLY FACTOR		0.5958	
DAILY FACTOR		0.0196	

HECM MONTHLY 100 ARM			
HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.05	1.00	5.05
EXPECTED 10-YEAR (CMT)	4.61	1.00	5.61
MONTHLY FACTOR		0.4208	
DAILY FACTOR		0.0138	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.05	1.50	5.55
EXPECTED 10-YEAR (CMT)	4.61	1.50	6.11
MONTHLY FACTOR		0.4625	
DAILY FACTOR		0.0152	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.12	3.40	8.500
MONTHLY FACTOR		0.7083	
DAILY FACTOR		0.0233	

CASH ACCOUNT ADVANTAGE	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	5.13	3.50	8.63