

# REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

**EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: September 4 2007 - September 10 2007**

<b>HECM ANNUAL ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.30	3.10	7.40
EXPECTED 10-YEAR (CMT)	4.55	3.10	7.65
MONTHLY FACTOR		0.6167	
DAILY FACTOR		0.0203	

<b>HECM MONTHLY Advantage ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.30	1.01	5.31
EXPECTED 10-YEAR (CMT)	4.55	1.01	5.56
MONTHLY FACTOR		0.4425	
DAILY FACTOR		0.0145	

<b>HECM MONTHLY 150 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.30	1.50	5.80
EXPECTED 10-YEAR (CMT)	4.55	1.50	6.05
MONTHLY FACTOR		0.4833	
DAILY FACTOR		0.0159	

<b>HECM MONTHLY 100 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.30	1.00	5.30
EXPECTED 10-YEAR (CMT)	4.55	1.00	5.55
MONTHLY FACTOR		0.4417	
DAILY FACTOR		0.0145	

## HOME KEEPER

<b>MONTHLY ARM</b>	INDEX	MARGIN	RATE
1month CD	5.62	3.40	9.000
MONTHLY FACTOR		0.75	
DAILY FACTOR		0.0247	

<b>CASH ACCOUNT ADVANTAGE</b>	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	5.54	3.50	9.04