

REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

VARIABLE-RATE PRODUCTS

EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: December 11 2007 - December 17 2007

HECM Monthly LIBOR	INDEX	MARGIN	RATE
INITIAL-1-MONTH LIBOR	5.238	0.65	5.888
EXPECTED 10-YEAR SWAP	4.630	0.65	5.28
MONTHLY FACTOR		0.4907	
DAILY FACTOR		0.0161	

HECM MONTHLY 100 ARM			
HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.17	1.00	4.17
EXPECTED 10-YEAR (CMT)	3.97	1.00	4.97
MONTHLY FACTOR		0.3475	
DAILY FACTOR		0.0114	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.17	1.50	4.67
EXPECTED 10-YEAR (CMT)	3.97	1.50	5.47
MONTHLY FACTOR		0.3892	
DAILY FACTOR		0.0128	

HECM ANNUAL ARM			
	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.17	3.10	6.27
EXPECTED 10-YEAR (CMT)	3.97	3.10	7.07
MONTHLY FACTOR		0.5225	
DAILY FACTOR		0.0172	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.29	3.40	8.750
MONTHLY FACTOR		0.7292	
DAILY FACTOR		0.024	

CASH ACCOUNT ADVANTAGE			
	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	4.93	3.50	8.43