

REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

EFFECTIVE FOR LOANS CLOSED THE WEEK OF: March 6 2007 - March 12 2007

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.96	3.10	8.06
EXPECTED 10-YEAR (T-bill)	4.55	3.10	7.65
MONTHLY FACTOR		0.6717	
DAILY FACTOR		0.0221	

HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.96	1.01	5.97
EXPECTED 10-YEAR (T-bill)	4.55	1.01	5.56
MONTHLY FACTOR		0.4975	
DAILY FACTOR		0.0164	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.96	1.50	6.46
EXPECTED 10-YEAR (T-bill)	4.55	1.50	6.05
MONTHLY FACTOR		0.5383	
DAILY FACTOR		0.0177	

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.96	1.00	5.96
EXPECTED 10-YEAR (T-bill)	4.55	1.00	5.55
MONTHLY FACTOR		0.4967	
DAILY FACTOR		0.0163	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.28	3.40	8.625
MONTHLY FACTOR		0.7188	
DAILY FACTOR		0.0236	

JUMBO - Cash Account

SIX MONTH ARM	INDEX	MARGIN	RATE
LIBOR	5.32		
ADVANTAGE (LOC)		3.50	8.82
ADVANTAGE (COMBO)		3.50	8.82
ADVANTAGE (CASH OUT)		3.50	8.82