

# REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

## VARIABLE-RATE PRODUCTS

**EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: January 15 2008 - January 22 2008**

<b>HECM Monthly LIBOR</b>	INDEX	MARGIN	RATE
INITIAL-1-MONTH LIBOR	4.236	0.65	4.886
		0.75	4.986
		0.85	5.086
EXPECTED 10-YEAR SWAP	4.450	0.65	5.1
		0.75	5.2
		0.85	5.3
MONTHLY FACTOR		0.65	0.4072
		0.75	0.4155
		0.85	0.4238
DAILY FACTOR		0.65	0.0134
		0.75	0.0137
		0.85	0.0139

<b>HECM MONTHLY 100 ARM</b>	INDEX	MARGIN	RATE
<b>HECM MONTHLY Advantage ARM</b>			
INITIAL-1-YEAR (CMT)	3.04	1.00	4.04
EXPECTED 10-YEAR (CMT)	3.85	1.00	4.85
MONTHLY FACTOR		0.3367	
DAILY FACTOR		0.0111	

<b>HECM MONTHLY 150 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.04	1.50	4.54
EXPECTED 10-YEAR (CMT)	3.85	1.50	5.35
MONTHLY FACTOR		0.3783	
DAILY FACTOR		0.0124	

<b>HECM ANNUAL ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.04	3.10	6.14
EXPECTED 10-YEAR (CMT)	3.85	3.10	6.95
MONTHLY FACTOR		0.5117	
DAILY FACTOR		0.0168	

### HOME KEEPER

<b>MONTHLY ARM</b>	INDEX	MARGIN	RATE
1month CD	4.29	3.40	7.750

<b>CASH ACCOUNT ADVANTAGE</b>	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	4.08	3.50	7.58

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MONTHLY FACTOR		0.6458	
DAILY FACTOR		0.0212	