

REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

VARIABLE-RATE PRODUCTS

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

HECM Monthly LIBOR	INDEX	MARGIN	RATE
INITIAL-1-MONTH LIBOR	5.236	0.65	5.886
EXPECTED 10-YEAR SWAP	4.670	0.65	5.32
MONTHLY FACTOR		0.4905	
DAILY FACTOR		0.0161	

HECM MONTHLY 100 ARM			
HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.25	1.00	4.25
EXPECTED 10-YEAR (CMT)	3.94	1.00	4.94
MONTHLY FACTOR		0.3542	
DAILY FACTOR		0.0116	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.25	1.50	4.75
EXPECTED 10-YEAR (CMT)	3.94	1.50	5.44
MONTHLY FACTOR		0.3958	
DAILY FACTOR		0.013	

HECM ANNUAL ARM			
	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.25	3.10	6.35
EXPECTED 10-YEAR (CMT)	3.94	3.10	7.04
MONTHLY FACTOR		0.5292	
DAILY FACTOR		0.0174	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.01	3.40	8.375
MONTHLY FACTOR		0.6979	
DAILY FACTOR		0.0229	

CASH ACCOUNT ADVANTAGE			
	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	4.91	3.50	8.41