

REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

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

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.27	3.10	7.37
EXPECTED 10-YEAR (CMT)	4.48	3.10	7.58
MONTHLY FACTOR		0.6142	
DAILY FACTOR		0.0202	

HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.27	1.00	5.27
EXPECTED 10-YEAR (CMT)	4.48	1.00	5.48
MONTHLY FACTOR		0.4392	
DAILY FACTOR		0.0144	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.27	1.50	5.77
EXPECTED 10-YEAR (CMT)	4.48	1.50	5.98
MONTHLY FACTOR		0.4808	
DAILY FACTOR		0.0158	

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.27	1.00	5.27
EXPECTED 10-YEAR (CMT)	4.48	1.00	5.48
MONTHLY FACTOR		0.4392	
DAILY FACTOR		0.0144	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.82	3.40	9.250
MONTHLY FACTOR		0.7708	
DAILY FACTOR		0.0253	

CASH ACCOUNT ADVANTAGE	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	5.57	3.50	9.07