

REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

VARIABLE-RATE PRODUCTS

EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: February 26 2008 - March 3 2008

HECM Monthly LIBOR	INDEX	MARGIN	RATE
INITIAL-1-MONTH LIBOR	3.120	0.75	3.87
		0.85	3.97
EXPECTED 10-YEAR SWAP	4.530	0.75	5.28
		0.85	5.38
MONTHLY FACTOR		0.75	0.3225
		0.85	0.3308
DAILY FACTOR		0.75	0.0106
		0.85	0.0109

HECM MONTHLY 125 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	2.10	1.25	3.35
EXPECTED 10-YEAR (CMT)	3.85	1.25	5.10
MONTHLY FACTOR		0.2792	
DAILY FACTOR		0.0092	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	2.10	1.50	3.60
EXPECTED 10-YEAR (CMT)	3.85	1.50	5.35
MONTHLY FACTOR		0.3	
DAILY FACTOR		0.0099	

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	2.10	3.10	5.20
EXPECTED 10-YEAR (CMT)	3.85	3.10	6.95
MONTHLY FACTOR		0.4333	
DAILY FACTOR		0.0142	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	3.12	3.40	6.500
MONTHLY FACTOR		0.5417	
DAILY FACTOR		0.0178	

CASH ACCOUNT ADVANTAGE	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	3.00	3.50	6.50