

REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

EFFECTIVE FOR LOANS CLOSED THE WEEK OF: June 19 2007 - June 25 2007

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.98	3.10	8.08
EXPECTED 10-YEAR (CMT)	5.20	3.10	8.30
MONTHLY FACTOR		0.6733	
DAILY FACTOR		0.0221	

HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.98	1.11	6.09
EXPECTED 10-YEAR (CMT)	5.20	1.11	6.31
MONTHLY FACTOR		0.5075	
DAILY FACTOR		0.0167	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.98	1.50	6.48
EXPECTED 10-YEAR (CMT)	5.20	1.50	6.70
MONTHLY FACTOR		0.54	
DAILY FACTOR		0.0178	

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.98	1.00	5.98
EXPECTED 10-YEAR (CMT)	5.20	1.00	6.20
MONTHLY FACTOR		0.4983	
DAILY FACTOR		0.0164	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.30	3.40	8.750
MONTHLY FACTOR		0.7292	
DAILY FACTOR		0.024	

JUMBO - Cash Account

SIX MONTH ARM	INDEX	MARGIN	RATE
LIBOR	5.41		
ADVANTAGE (LOC)		3.50	8.91
ADVANTAGE (COMBO)		3.50	8.91
ADVANTAGE (CASH OUT)		3.50	8.91