

REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

EFFECTIVE FOR LOANS CLOSED THE WEEK OF: June 26 2007 - July 2 2007

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.95	3.10	8.05
EXPECTED 10-YEAR (CMT)	5.14	3.10	8.24
MONTHLY FACTOR		0.6708	
DAILY FACTOR		0.0221	

HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.95	1.04	5.99
EXPECTED 10-YEAR (CMT)	5.14	1.04	6.18
MONTHLY FACTOR		0.4992	
DAILY FACTOR		0.0164	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.95	1.50	6.45
EXPECTED 10-YEAR (CMT)	5.14	1.50	6.64
MONTHLY FACTOR		0.5375	
DAILY FACTOR		0.0177	

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.95	1.00	5.95
EXPECTED 10-YEAR (CMT)	5.14	1.00	6.14
MONTHLY FACTOR		0.4958	
DAILY FACTOR		0.0163	

HOME KEEPER

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

CASH ACCOUNT ADVANTAGE	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	5.39	3.50	8.89