

REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

EFFECTIVE FOR LOANS CLOSED THE WEEK OF: March 13 2007 - March 19 2007

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.92	3.10	8.02
EXPECTED 10-YEAR (T-bill)	4.53	3.10	7.63
MONTHLY FACTOR		0.6683	
DAILY FACTOR		0.022	

HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.92	1.03	5.95
EXPECTED 10-YEAR (T-bill)	4.53	1.03	5.56
MONTHLY FACTOR		0.4958	
DAILY FACTOR		0.0163	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.92	1.50	6.42
EXPECTED 10-YEAR (T-bill)	4.53	1.50	6.03
MONTHLY FACTOR		0.535	
DAILY FACTOR		0.0176	

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.92	1.00	5.92
EXPECTED 10-YEAR (T-bill)	4.53	1.00	5.53
MONTHLY FACTOR		0.4933	
DAILY FACTOR		0.0162	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.28	3.40	8.625
MONTHLY FACTOR		0.7188	
DAILY FACTOR		0.0236	

JUMBO - Cash Account

SIX MONTH ARM	INDEX	MARGIN	RATE
LIBOR	5.30		
ADVANTAGE (LOC)		3.50	8.80
ADVANTAGE (COMBO)		3.50	8.80
ADVANTAGE (CASH OUT)		3.50	8.80