

# REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

## VARIABLE-RATE PRODUCTS

**EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: February 5 2008 - February 11 2008**

<b>HECM Monthly LIBOR</b>	INDEX	MARGIN	RATE
INITIAL-1-MONTH LIBOR	3.141	0.65	3.791
		0.75	3.891
		0.85	3.991
EXPECTED 10-YEAR SWAP	4.230	0.65	4.88
		0.75	4.98
		0.85	5.08
MONTHLY FACTOR		0.65	0.3159
		0.75	0.3243
		0.85	0.3326
DAILY FACTOR		0.65	0.0104
		0.75	0.0107
		0.85	0.0109

<b>HECM MONTHLY 100 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	2.23	1.00	3.23
EXPECTED 10-YEAR (CMT)	3.67	1.00	4.67
MONTHLY FACTOR		0.2692	
DAILY FACTOR		0.0088	

<b>HECM MONTHLY 125 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	2.23	1.25	3.48
EXPECTED 10-YEAR (CMT)	3.67	1.25	4.92
MONTHLY FACTOR		0.29	
DAILY FACTOR		0.0095	

<b>HECM MONTHLY 150 ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	2.23	1.50	3.73
EXPECTED 10-YEAR (CMT)	3.67	1.50	5.17
MONTHLY FACTOR		0.3108	
DAILY FACTOR		0.0102	

<b>HECM ANNUAL ARM</b>	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	2.23	3.10	5.33
EXPECTED 10-YEAR (CMT)	3.67	3.10	6.77
MONTHLY FACTOR		0.4442	
DAILY FACTOR		0.0146	

### HOME KEEPER

<b>MONTHLY ARM</b>	INDEX	MARGIN	RATE
1month CD	3.18	3.40	6.625
MONTHLY FACTOR		0.5521	
DAILY FACTOR		0.0182	

<b>CASH ACCOUNT ADVANTAGE</b>	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	3.02	3.50	6.52