

REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

EFFECTIVE FOR LOANS CLOSED THE WEEK OF: March 27 2007 - April 2 2007

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.93	3.10	8.03
EXPECTED 10-YEAR (T-bill)	4.58	3.10	7.68
MONTHLY FACTOR		0.6692	
DAILY FACTOR		0.022	

HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.93	1.10	6.03
EXPECTED 10-YEAR (T-bill)	4.58	1.10	5.68
MONTHLY FACTOR		0.5025	
DAILY FACTOR		0.0165	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.93	1.50	6.43
EXPECTED 10-YEAR (T-bill)	4.58	1.50	6.08
MONTHLY FACTOR		0.5358	
DAILY FACTOR		0.0176	

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (T-bill)	4.93	1.00	5.93
EXPECTED 10-YEAR (T-bill)	4.58	1.00	5.58
MONTHLY FACTOR		0.4942	
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	5.32		
ADVANTAGE (LOC)		3.50	8.82
ADVANTAGE (COMBO)		3.50	8.82
ADVANTAGE (CASH OUT)		3.50	8.82