

REVERSE MORTGAGE RATES

TO: REGIONAL MANAGERS & CORRESPONDENTS

EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: August 14 2007 - August 20 2007

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.78	3.10	7.88
EXPECTED 10-YEAR (CMT)	4.79	3.10	7.89
MONTHLY FACTOR		0.6567	
DAILY FACTOR		0.0216	

HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.78	1.02	5.80
EXPECTED 10-YEAR (CMT)	4.79	1.02	5.81
MONTHLY FACTOR		0.4833	
DAILY FACTOR		0.0159	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.78	1.50	6.28
EXPECTED 10-YEAR (CMT)	4.79	1.50	6.29
MONTHLY FACTOR		0.5233	
DAILY FACTOR		0.0172	

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.78	1.00	5.78
EXPECTED 10-YEAR (CMT)	4.79	1.00	5.79
MONTHLY FACTOR		0.4817	
DAILY FACTOR		0.0158	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	5.45	3.40	8.875
MONTHLY FACTOR		0.7396	
DAILY FACTOR		0.0243	

CASH ACCOUNT ADVANTAGE	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	5.40	3.50	8.90