

REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

VARIABLE-RATE PRODUCTS

EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: October 23 2007 - October 29 2007

HECM Monthly LIBOR	INDEX	MARGIN	RATE
INITIAL-1-MONTH LIBOR	4.89	0.65	5.54
EXPECTED 10-YEAR SWAP	5.20	0.65	5.85
MONTHLY FACTOR		0.4617	
DAILY FACTOR		0.0152	

HECM MONTHLY 100 ARM	INDEX	MARGIN	RATE
HECM MONTHLY Advantage ARM			
INITIAL-1-YEAR (CMT)	4.14	1.00	5.14
EXPECTED 10-YEAR (CMT)	4.57	1.00	5.57
MONTHLY FACTOR		0.4283	
DAILY FACTOR		0.0141	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.14	1.50	5.64
EXPECTED 10-YEAR (CMT)	4.57	1.50	6.07
MONTHLY FACTOR		0.47	
DAILY FACTOR		0.0155	

HECM ANNUAL ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	4.14	3.10	7.24
EXPECTED 10-YEAR (CMT)	4.57	3.10	7.67
MONTHLY FACTOR		0.6033	
DAILY FACTOR		0.0198	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	4.98	3.40	8.375
MONTHLY FACTOR		0.6979	
DAILY FACTOR		0.0229	

CASH ACCOUNT ADVANTAGE	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	5.01	3.50	8.51