

REVERSE MORTGAGE RATES

TO:

REGIONAL MANAGERS & CORRESPONDENTS

VARIABLE-RATE PRODUCTS

EFFECTIVE FOR LOANS CLOSED (Docs Signed) THE WEEK OF: November 27 2007 - December 3 2007

HECM Monthly LIBOR	INDEX	MARGIN	RATE
INITIAL-1-MONTH LIBOR	4.793	0.65	5.443
EXPECTED 10-YEAR SWAP	4.860	0.65	5.51
MONTHLY FACTOR		0.4536	
DAILY FACTOR		0.0149	

HECM MONTHLY 100 ARM			
HECM MONTHLY Advantage ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.30	1.00	4.30
EXPECTED 10-YEAR (CMT)	4.04	1.00	5.04
MONTHLY FACTOR		0.3583	
DAILY FACTOR		0.0118	

HECM MONTHLY 150 ARM	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.30	1.50	4.80
EXPECTED 10-YEAR (CMT)	4.04	1.50	5.54
MONTHLY FACTOR		0.4	
DAILY FACTOR		0.0132	

HECM ANNUAL ARM			
	INDEX	MARGIN	RATE
INITIAL-1-YEAR (CMT)	3.30	3.10	6.40
EXPECTED 10-YEAR (CMT)	4.04	3.10	7.14
MONTHLY FACTOR		0.5333	
DAILY FACTOR		0.0175	

HOME KEEPER

MONTHLY ARM	INDEX	MARGIN	RATE
1month CD	4.79	3.40	8.250
MONTHLY FACTOR		0.6875	
DAILY FACTOR		0.0226	

CASH ACCOUNT ADVANTAGE			
	INDEX	MARGIN	RATE
SIX MONTH LIBOR ARM	4.86	3.50	8.36