

Reverse Mortgage Comparison

Estimates For: Mr. Smith Date Of Birth: 1/1/1935

From: Michael Branson, All Reverse Mortgage Company
12397 Lewis street, Suite 102, Garden Grove, CA 92840

Closing Date: 8/29/2011 (estimate)

Rates and Fees	Fixed-Secure II	Fixed-Saver I	Fixed-Saver II	Flex Saver 1	Flex I
Index	N/A	N/A	N/A	1MoLibor	1MoLibor
Margin	N/A	N/A	N/A	2.500%	2.250%
Initial Interest Rate	4.250%	4.750%	4.500%	2.686%	2.436%
Expected Interest Rate	4.250%	4.750%	4.500%	5.580%	5.330%
Mortgage Insurance Rate	1.25%	1.25%	1.25%	1.25%	1.25%
Cap on Interest Rate	4.250%	4.750%	4.500%	12.686%	12.436%
Monthly Servicing Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Initial Credit Line Growth Rate	N/A	N/A	N/A	3.936%	3.686%
Calculation					
Home Value	\$500,000.00	\$500,000.00	\$500,000.00	\$500,000.00	\$500,000.00
Maximum Claim Amount	\$500,000.00	\$500,000.00	\$500,000.00	\$500,000.00	\$500,000.00
Principal Limit	\$351,000.00	\$284,500.00	\$284,500.00	\$252,500.00	\$329,000.00
- Servicing Set-Aside	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Available Principal Limit	\$351,000.00	\$284,500.00	\$284,500.00	\$252,500.00	\$329,000.00
- Mortgage Insurance Premium	\$10,000.00	\$0.00	\$0.00	\$0.00	\$10,000.00
- Origination Fee	\$0.00	\$0.00	\$1,000.00	\$2,500.00	\$2,500.00
- Other Costs	\$1,763.33	\$1,763.33	\$1,763.33	\$1,763.33	\$1,763.33
Max. Cash Available	\$339,236.67	\$282,736.67	\$281,736.67	\$248,236.67	\$314,736.67
- Tax & Insurance Set-Aside	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Available Funds					
Available Funds	\$339,236.67	\$282,736.67	\$281,736.67	\$248,236.67	\$314,736.67
Or Available Monthly Tenure	\$0.00	\$0.00	\$0.00	\$1,775.61	\$2,203.53
Requested Payments					
Cash Request	\$339,236.67	\$282,736.67	\$281,736.67	\$248,236.67	\$314,736.67
Monthly Income Request	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
LOC Request	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

The above numbers are calculated based upon the specified interest rates and the estimated closing date noted above. Changes in interest rates and/or changes in actual closing dates may cause the amounts available to be higher or lower than stated.

Mr. Smith

Date