

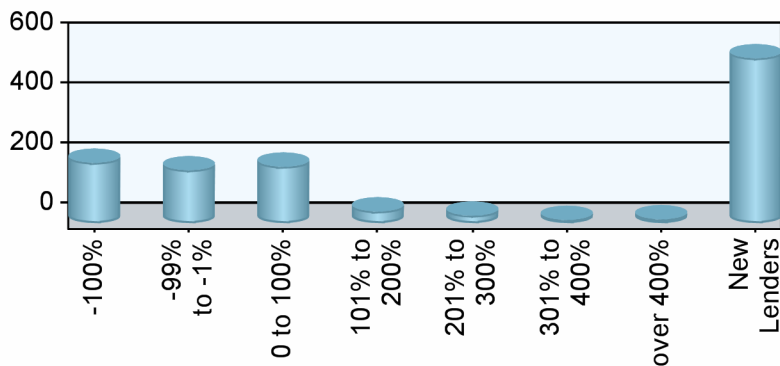
# HECM MIC Endorsement Report

As Of January 2008

## National Top 10

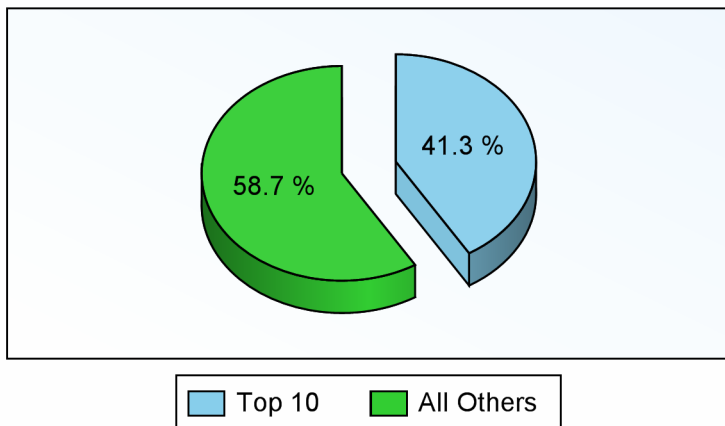
Rank	Chg	Lender Name	2008YTD	Chg%	YTD Share	Chg%
1	-	WELLS FARGO BANK NA	1,959	-5.1 %	19.67 %	-15.9 %
2	-	FINANCIAL FREEDOM SENIOR FUNDI	703	-25.8 %	7.06 %	-34.2 %
3	3	WORLD ALLIANCE FINANCIAL CORP.	298	70.3 %	2.99 %	50.9 %
4	202	COUNTRYWIDE BANK FSB	243	4,760.0 %	2.44 %	4,207.0 %
5	-2	LIBERTY REVERSE MORTGAGE INC	203	-34.5 %	2.04 %	-42.0 %
6	7	OMNI HOME FINANCING INC	172	109.8 %	1.73 %	85.9 %
7	-3	BANK OF AMERICA NA CHARLOTTE	147	-52.4 %	1.48 %	-57.8 %
8	1	EVERBANK REVERSE MORTGAGE LLC	142	46.4 %	1.43 %	29.7 %
9	-2	GENERATION MORTGAGE COMPANY	124	-9.5 %	1.25 %	-19.8 %
10	2	URBAN FINANCIAL GROUP	117	33.0 %	1.18 %	17.8 %
<b>Top 10 Subtotal</b>			<b>4,108</b>	<b>-2.5 %</b>	<b>41.26 %</b>	<b>-13.6 %</b>
1	-	WELLS FARGO BANK NA	1,959	-5.1 %	19.67 %	-15.9 %
<b>1001</b>	<b>348</b>	<b>Industry Totals</b>	<b>9,957</b>	<b>12.8 %</b>		

Lender Distribution by YTD Growth Rate

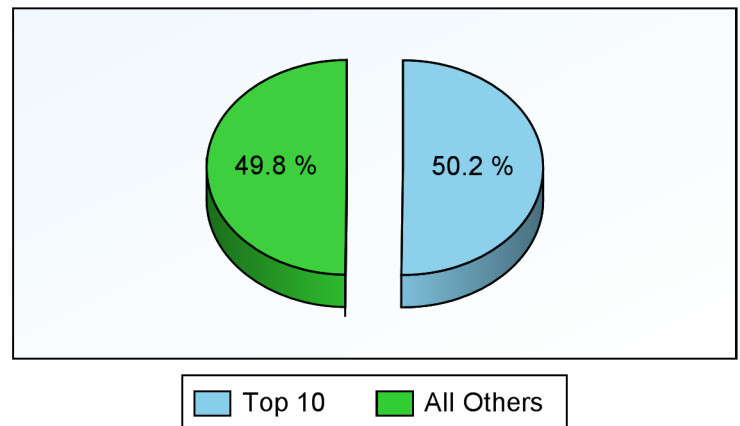


Growth Rate	Lenders	YTD MIC	Last YTD
-100%	201		557
-99% to -1%	176	4,424	6,424
0 to 100%	188	1,845	1,350
101% to 200%	39	640	278
201% to 300%	25	424	123
301% to 400%	11	271	58
over 400%	13	571	34
New Lenders	549	1,782	0

Current YTD Top 10 Lenders' Market Share



Prior YTD Top 10 Lenders' Market Share





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## Appendix

- 1) All statistics based on retail originations from HUD's Monthly HECM MIC reports
- 2) Loans are in unit volume, based on HUD reported mortgage insurance certificate issuance
- 3) Lenders are aggregated using HUD's lender identification numbers and unique lender names, along with feedback from reporting lenders

### HUD Regions and Corresponding States/Territories

Region 1 - New England	Region 4 - Southeast/Caribbean	Region 6 - Southwest	Region 9 - Pacific/Hawaii
Connecticut	Alabama	Arkansas	Arizona
Maine	Florida	Louisiana	California
Massachusetts	Georgia	New Mexico	Federated States of
New Hampshire	Kentucky	Oklahoma	Micronesia
Rhode Island	Mississippi	Texas	Hawaii
Vermont	North Carolina	Region 7 - Great Plains	Nevada
Region 2 - New York/New Jersey	Puerto Rico	Iowa	Region 10 - Northwest/Alaska
New York	South Carolina	Kansas	Alaska
New Jersey	Tennessee	Missouri	Idaho
Region 3 - Mid-Atlantic	U.S. Virgin Islands	Nebraska	Oregon
Delaware	Region 5 - Midwest	Region 8 - Rocky Mountain	Washington
District of Columbia	Illinois	Colorado	
Maryland	Indiana	Montana	
Pennsylvania	Michigan	North Dakota	
Virginia	Minnesota	South Dakota	
West Virginia	Ohio	Utah	
	Wisconsin	Wyoming	

## Client Notices

- 1) Help improve data quality in the Reverse Mortgage industry. If you believe your company's numbers on this report are inaccurate, please email us ([support@rminight.net](mailto:support@rminight.net)) and we will review your feedback promptly. Please include your name, company and contact information along with a thorough description of the suspected inaccuracy. Thanks!
- 2) If you received this report as a trial or sample and would like to purchase this report or future reports for your company, please visit: [www.rminight.net/MICreports.php](http://www.rminight.net/MICreports.php)
- 3) If you've been looking for a source for Reverse Mortgage intelligence beyond MIC endorsement numbers, we've got just what you need. Find out more at [www.rminight.net/rmarket.php](http://www.rminight.net/rmarket.php)