

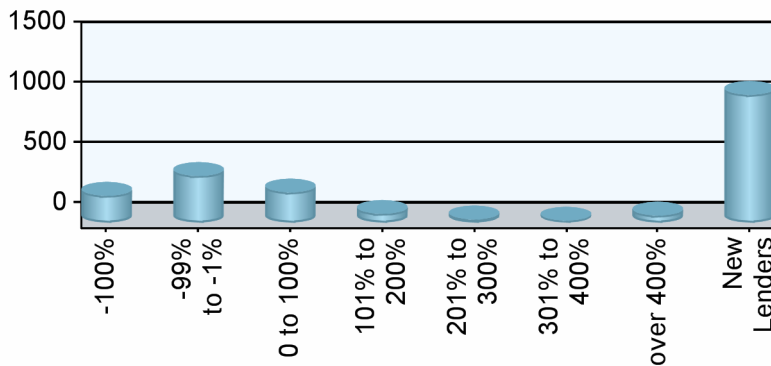
HECM MIC Endorsement Report

As Of April 2008

National Top 10

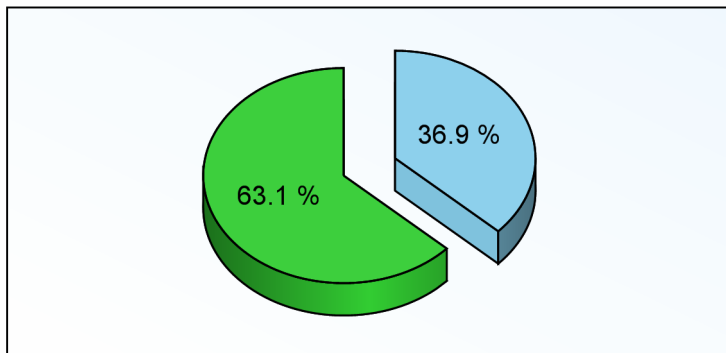
Rank	Chg	Lender Name	2008YTD	Chg%	YTD Share	Chg%
1	-	WELLS FARGO BANK NA	5,954	-17.4 %	14.85 %	-23.6 %
2	-	FINANCIAL FREEDOM SENIOR FUNDI	2,484	-44.3 %	6.19 %	-48.5 %
3	122	COUNTRYWIDE BANK FSB	1,748	3,965.1 %	4.36 %	3,661.5 %
4	2	WORLD ALLIANCE FINANCIAL CORP.	1,094	79.9 %	2.73 %	66.5 %
5	3	OMNI HOME FINANCING INC	689	49.1 %	1.72 %	38.0 %
6	7	FIRST MARINER BANK	676	90.4 %	1.69 %	76.2 %
7	-3	LIBERTY REVERSE MORTGAGE INC	662	-24.3 %	1.65 %	-29.9 %
8	-5	BANK OF AMERICA NA CHARLOTTE	578	-49.0 %	1.44 %	-52.8 %
9	-2	GENERATION MORTGAGE COMPANY	454	-18.3 %	1.13 %	-24.4 %
10	2	EVERBANK REVERSE MORTGAGE LLC	443	5.5 %	1.10 %	-2.4 %
Top 10 Subtotal			14,782	-8.3 %	36.87 %	-15.2 %
1	-	WELLS FARGO BANK NA	5,954	-17.4 %	14.85 %	-23.6 %
1868	839	Industry Totals	40,097	8.1 %		

Lender Distribution by YTD Growth Rate



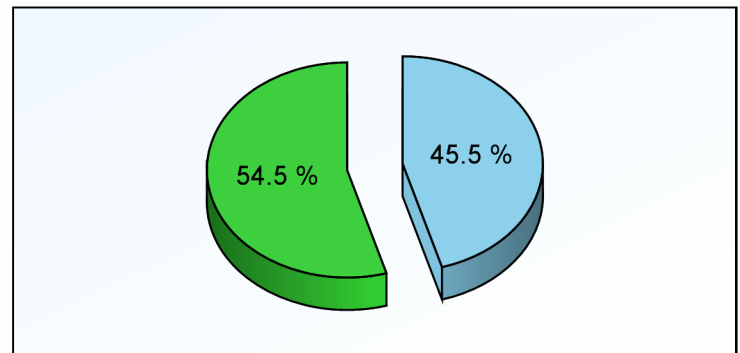
Growth Rate	Lenders	YTD MIC	Last YTD
-100%	222		1,462
-99% to -1%	387	17,856	28,043
0 to 100%	250	8,385	5,929
101% to 200%	72	3,061	1,227
201% to 300%	26	434	121
301% to 400%	14	302	65
over 400%	58	4,170	255
New Lenders	1,061	5,889	

Current YTD Top 10 Lenders' Market Share



Top 10 All Others

Prior YTD Top 10 Lenders' Market Share



Top 10 All Others



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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) 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
- 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