

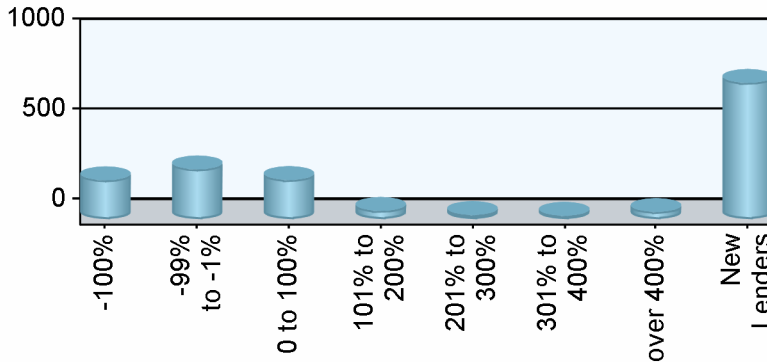
HECM MIC Endorsement Report

As Of February 2008

National Top 10

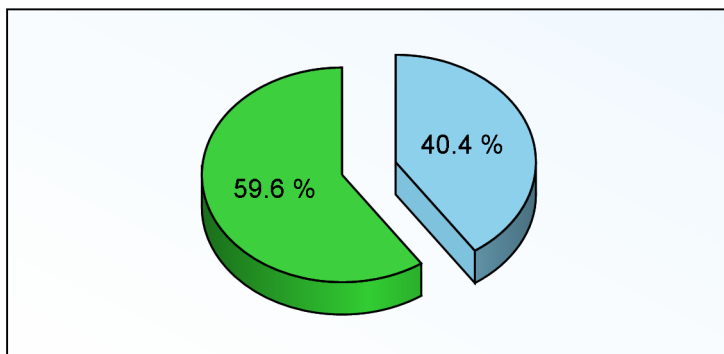
Rank	Chg	Lender Name	2008YTD	Chg%	YTD Share	Chg%
1	-	WELLS FARGO BANK NA	3,906	4.1 %	18.72 %	-9.3 %
2	-	FINANCIAL FREEDOM SENIOR FUNDI	1,359	-36.2 %	6.51 %	-44.5 %
3	122	COUNTRYWIDE BANK FSB	660	3,042.9 %	3.16 %	2,636.7 %
4	2	WORLD ALLIANCE FINANCIAL CORP.	581	93.0 %	2.78 %	68.1 %
5	8	OMNI HOME FINANCING INC	423	153.3 %	2.03 %	120.6 %
6	-2	LIBERTY REVERSE MORTGAGE INC	413	-20.1 %	1.98 %	-30.4 %
7	5	FIRST MARINER BANK	318	88.2 %	1.52 %	63.8 %
8	2	EVERBANK REVERSE MORTGAGE LLC	273	39.3 %	1.31 %	21.3 %
9	-6	BANK OF AMERICA NA CHARLOTTE	267	-56.4 %	1.28 %	-62.0 %
10	-1	URBAN FINANCIAL GROUP	241	21.1 %	1.15 %	5.5 %
Top 10 Subtotal			8,441	4.7 %	40.45 %	-8.9 %
1370	540	Industry Totals	20,870	14.8 %		

Lender Distribution by YTD Growth Rate



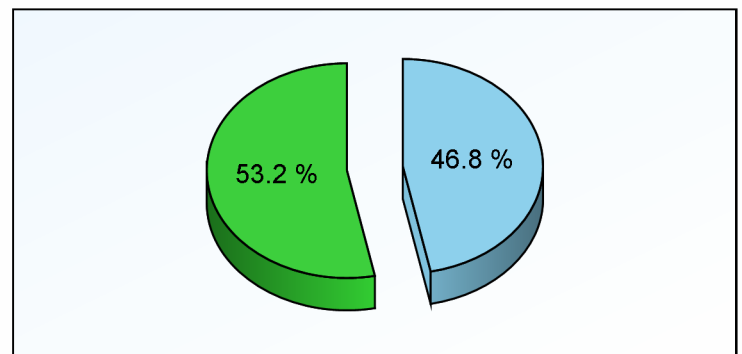
Growth Rate	Lenders	YTD MIC	Last YTD
-100%	215		867
-99% to -1%	275	5,436	9,747
0 to 100%	216	8,105	6,596
101% to 200%	45	1,431	596
201% to 300%	22	611	183
301% to 400%	18	363	79
over 400%	39	1,632	105
New Lenders	755	3,292	

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