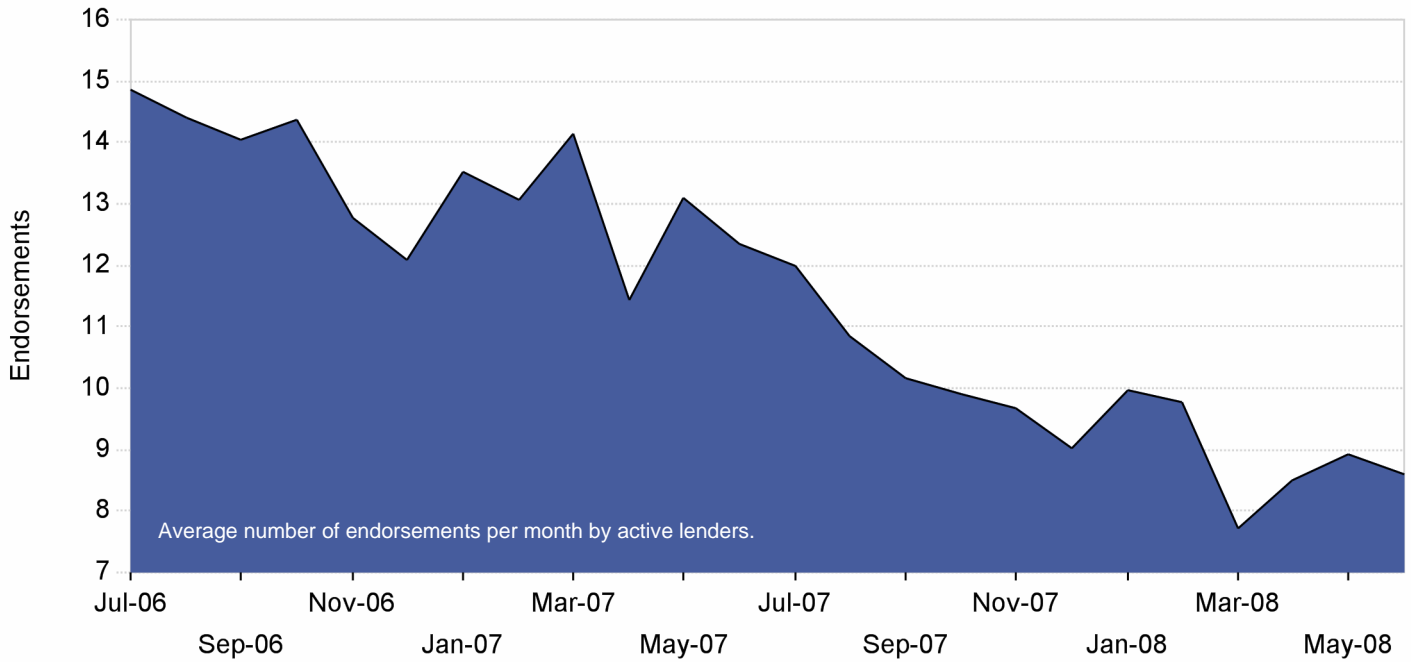


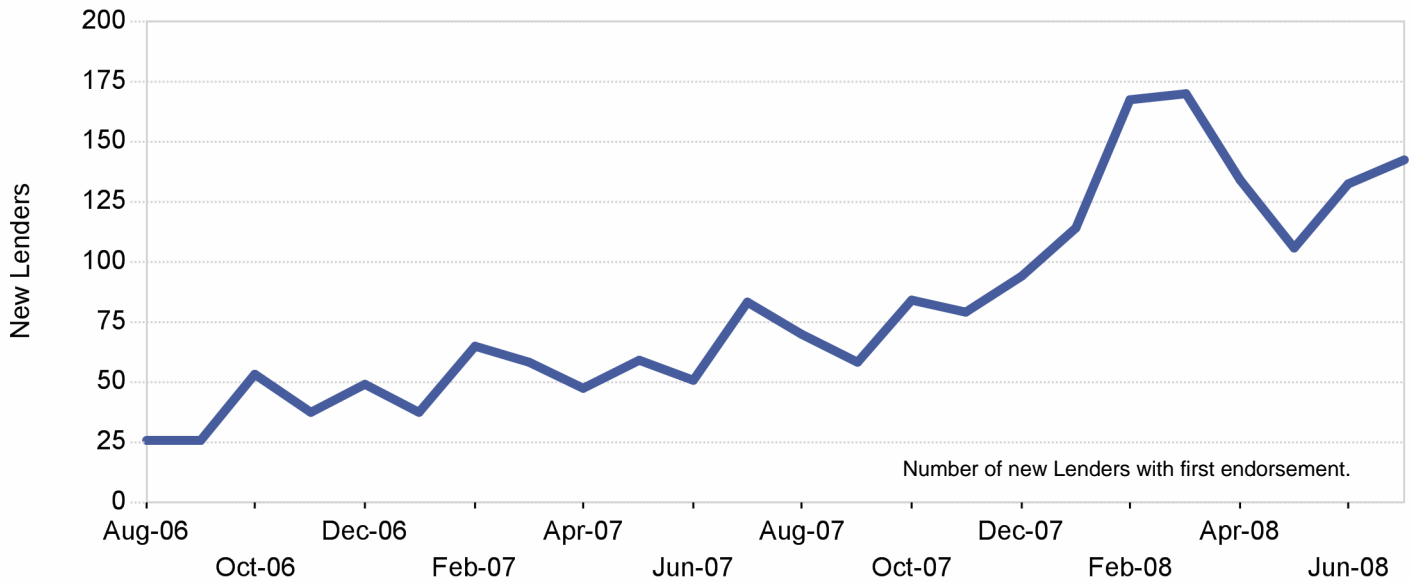
# HECM MIC Endorsement Report

As Of July 2008

### Endorsements per Lender



### New Lenders by Month



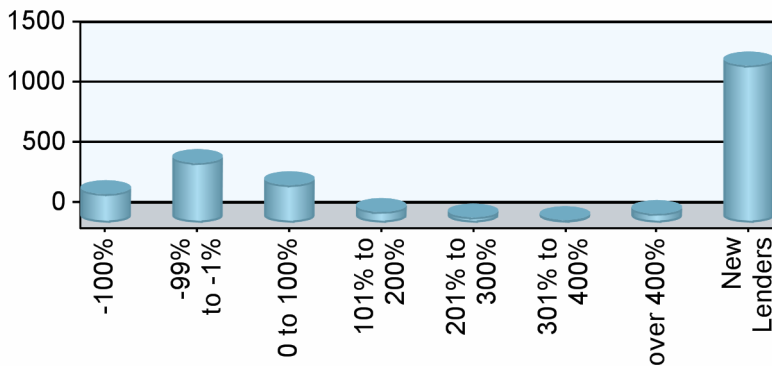
# HECM MIC Endorsement Report

As Of July 2008

## National Top 10

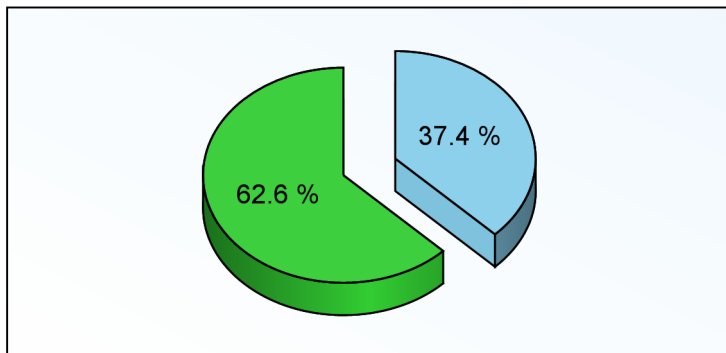
Rank	Chg	Lender Name	2008YTD	Chg%	YTD Share	Chg%
1	-	WELLS FARGO BANK NA	11,320	-15.7 %	16.47 %	-17.9 %
2	-	FINANCIAL FREEDOM SENIOR FUNDI	3,782	-50.3 %	5.50 %	-51.6 %
3	20	COUNTRYWIDE BANK FSB	2,562	568.9 %	3.73 %	551.1 %
4	1	WORLD ALLIANCE FINANCIAL CORP.	2,085	72.3 %	3.03 %	67.7 %
5	n/a	BANK OF AMERICA NA CHARLOTTE	1,604	n/a	2.33 %	n/a
6	-2	LIBERTY REVERSE MORTGAGE INC	956	-36.1 %	1.39 %	-37.8 %
7	1	OMNI HOME FINANCING INC	948	8.5 %	1.38 %	5.6 %
8	3	URBAN FINANCIAL GROUP	840	16.3 %	1.22 %	13.3 %
9	5	FIRST MARINER BANK	820	34.9 %	1.19 %	31.3 %
10	-1	METLIFE BANK	803	-5.4 %	1.17 %	-7.9 %
<b>Top 10 Subtotal</b>			<b>25,720</b>	<b>-5.3 %</b>	<b>37.43 %</b>	<b>-7.9 %</b>
1	-	WELLS FARGO BANK NA	11,320	-15.7 %	16.47 %	-17.9 %
<b>2335</b>	<b>1068</b>	<b>Industry Totals</b>	<b>68,719</b>	<b>2.7 %</b>		

Lender Distribution by YTD Growth Rate



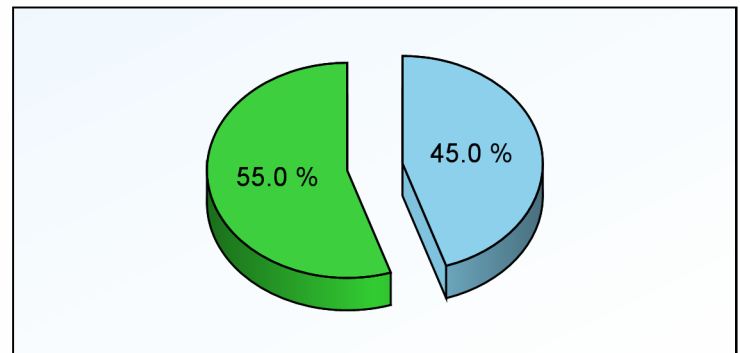
Growth Rate	Lenders	YTD MIC	Last YTD
-100%	237		2,035
-99% to -1%	495	31,124	50,661
0 to 100%	311	15,738	11,551
101% to 200%	88	3,592	1,487
201% to 300%	43	1,176	338
301% to 400%	21	979	209
over 400%	72	5,724	611
New Lenders	1,305	10,386	

Current YTD Top 10 Lenders' Market Share



Top 10 All Others

Prior YTD Top 10 Lenders' Market Share



Top 10 All Others



# HECM MIC Endorsement Report

As Of July 2008

## 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@rminsight.net](mailto:support@rminsight.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.rminsight.net/MICreports.php](http://www.rminsight.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.rminsight.net/rmarket.php](http://www.rminsight.net/rmarket.php)