

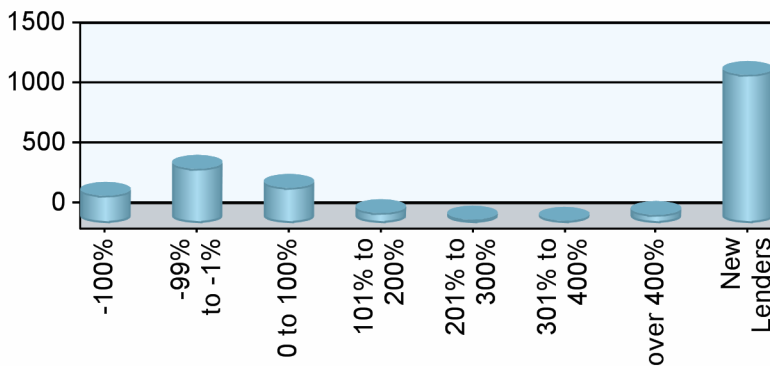
HECM MIC Endorsement Report

As Of June 2008

National Top 10

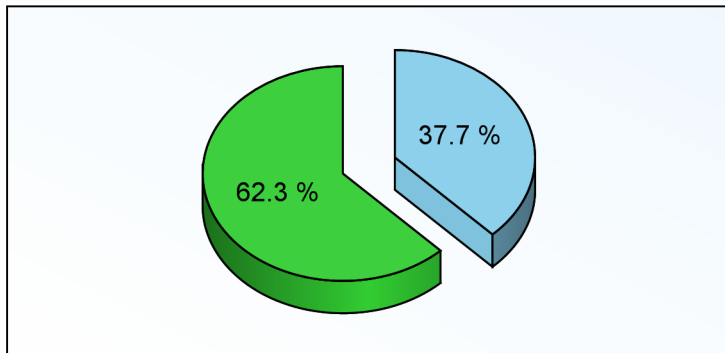
Rank	Chg	Lender Name	2008YTD	Chg%	YTD Share	Chg%
1	-	WELLS FARGO BANK NA	10,035	-12.8 %	16.94 %	-17.0 %
2	-	FINANCIAL FREEDOM SENIOR FUNDI	3,195	-50.0 %	5.39 %	-52.4 %
3	31	COUNTRYWIDE BANK FSB	2,289	1,067.9 %	3.86 %	1,012.6 %
4	1	WORLD ALLIANCE FINANCIAL CORP.	1,785	75.7 %	3.01 %	67.4 %
5	n/a	BANK OF AMERICA NA CHARLOTTE	1,130	n/a	1.91 %	n/a
6	-2	LIBERTY REVERSE MORTGAGE INC	912	-29.1 %	1.54 %	-32.4 %
7	1	OMNI HOME FINANCING INC	842	14.4 %	1.42 %	9.0 %
8	5	FIRST MARINER BANK	799	49.3 %	1.35 %	42.3 %
9	3	URBAN FINANCIAL GROUP	693	12.7 %	1.17 %	7.3 %
10	-	ACADEMY MORTGAGE LLC	676	2.9 %	1.14 %	-2.0 %
Top 10 Subtotal			22,356	-2.6 %	37.74 %	-7.2 %
1	-	WELLS FARGO BANK NA	10,035	-12.8 %	16.94 %	-17.0 %
2175	1006	Industry Totals	59,235	5.0 %		

Lender Distribution by YTD Growth Rate



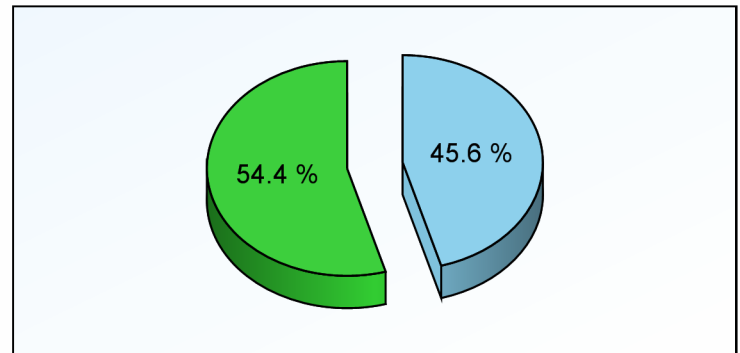
Growth Rate	Lenders	YTD MIC	Last YTD
-100%	227		1,793
-99% to -1%	451	26,638	42,773
0 to 100%	293	12,447	9,260
101% to 200%	83	4,276	1,808
201% to 300%	29	738	209
301% to 400%	19	538	116
over 400%	67	5,625	471
New Lenders	1,233	8,973	

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@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
- 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