

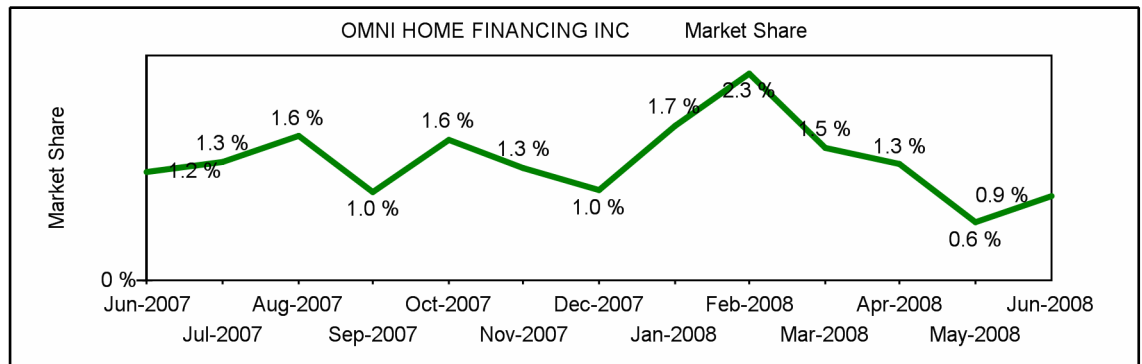


HECM MIC Endorsement Report

As Of June 2008

Top 10 Lenders - Trailing 12 Months

Lender	7/2007	8/2007	9/2007	10/2007	11/2007	12/2007	1/2008	2/2008	3/2008	4/2008	5/2008	6/2008	Total
WELLS FARGO BANK NA	1,908	1,840	1,625	1,725	1,729	1,553	1,959	1,947	575	1,473	2,337	1,744	20,415
FINANCIAL FREEDOM SENIOR FUNDI	1,221	827	594	686	608	595	703	656	648	477	228	483	7,726
COUNTRYWIDE BANK FSB	187	103	136	106	173	214	243	417	699	389	263	278	3,208
WORLD ALLIANCE FINANCIAL CORP.	194	189	116	244	347	272	298	283	279	234	403	288	3,147
LIBERTY REVERSE MORTGAGE INC	211	295	236	247	176	108	203	210	36	213	149	101	2,185
BANK OF AMERICA NA CHARLOTTE		34	119	87	139	104	123	98	107	166	285	351	1,613
OMNI HOME FINANCING INC	138	144	76	132	104	80	172	251	143	123	59	94	1,516
GENERATION MORTGAGE COMPANY	61	62	114	177	122	100	124	121	97	112	74	90	1,254
EVERBANK REVERSE MORTGAGE LLC	94	100	76	111	117	104	142	131	86	85	99	87	1,232
ACADEMY MORTGAGE LLC	110	96	106	65	89	71	79	61	86	138	159	153	1,213
Top 10 SubTotal	4,124	3,690	3,198	3,580	3,604	3,201	4,046	4,175	2,756	3,410	4,056	3,669	43,509
Industry Total	10,462	9,006	7,695	8,417	8,270	8,007	9,957	10,913	9,663	9,564	9,112	10,026	111,092
OMNI HOME FINANCING INC	138	144	76	132	104	80	172	251	143	123	59	94	1,516



Regional Overview

Rank	Chg	Region	Endorsements			Active Lenders		Region Share		Market Share	
			2008YTD	YTDChg%	2007TOT	2008	Chg%	2008YTD	Chg%	2008YTD	Chg%
1	1	Southeast/Caribbean	14,769	19.9 %	24,014	631	123.0 %	24.93 %	14.2 %	1.12 %	-59.9 %
2	-1	Pacific/Hawaii	11,830	-11.9 %	25,612	588	56.8 %	19.97 %	-16.1 %	2.38 %	13.5 %
3	-	Mid-Atlantic	7,227	14.2 %	11,956	287	102.1 %	12.20 %	8.8 %	0.79 %	-5.8 %
4	-	Midwest	5,937	-0.4 %	11,434	373	59.4 %	10.02 %	-5.2 %	1.20 %	2,277.0 %
5	2	Southwest	4,975	27.8 %	8,073	229	89.3 %	8.40 %	21.7 %	1.27 %	2,364.9 %
6	-1	New York/New Jersey	4,310	-6.8 %	8,322	235	95.8 %	7.28 %	-11.2 %	0.00 %	NaN
7	1	Northwest/Alaska	3,421	18.5 %	5,790	220	91.3 %	5.78 %	12.9 %	3.07 %	139.4 %
8	-2	New England	3,223	-18.6 %	6,963	238	54.5 %	5.44 %	-22.5 %	0.71 %	1,313.3 %
9	-	Rocky Mountain	2,049	26.1 %	3,296	141	62.1 %	3.46 %	20.1 %	2.64 %	229.4 %
10	-	Great Plains	1,494	6.5 %	2,827	129	98.5 %	2.52 %	1.4 %	1.47 %	Infinity
Industry Totals			59,235	5.0 %	108,287	2,175	86.1 %			1.42 %	9.0 %



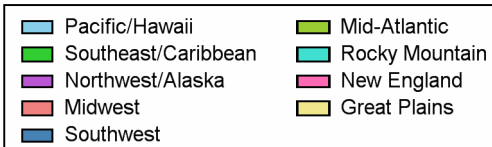
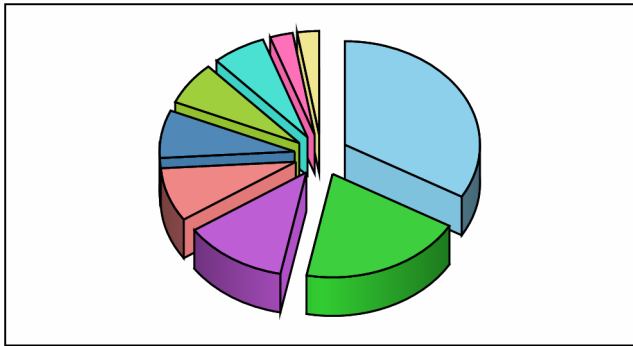
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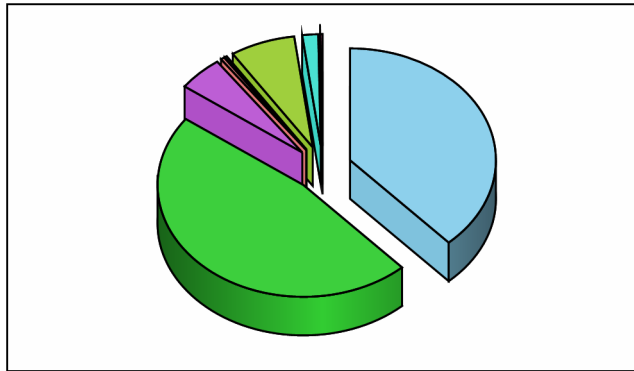
Company Summary for OMNI HOME FINANCING INC

Rank	Chg	Region	Endorsements		Market Share		Lender Share	
			2008YTD	YTDChg%	YTD Share	Chg%	YTD	Chg%
7	1	Pacific/Hawaii	281	0.0 %	2.38 %	13.5 %	33.37 %	-12.6 %
14	-8	Southeast/Caribbean	166	-51.9 %	1.12 %	-59.9 %	19.71 %	-57.9 %
7	8	Northwest/Alaska	105	183.8 %	3.07 %	139.4 %	12.47 %	148.1 %
16	129	Midwest	71	2,266.7 %	1.20 %	2,277.0 %	8.43 %	1,968.7 %
16	71	Southwest	63	3,050.0 %	1.27 %	2,364.9 %	7.48 %	2,653.4 %
26	-7	Mid-Atlantic	57	7.5 %	0.79 %	-5.8 %	6.77 %	-6.0 %
7	18	Rocky Mountain	54	315.4 %	2.64 %	229.4 %	6.41 %	263.1 %
35	82	New England	23	1,050.0 %	0.71 %	1,313.3 %	2.73 %	905.2 %
10	n/a	Great Plains	22	Infinity	1.47 %	n/a	2.61 %	Infinity
Company Totals			842	14.4 %	1.53 %	7.9 %		

Current Year to Date Lender Share by Market



Prior Year to Date Lender Share by Market



Lender Share = percentage of lenders total volume produced in a specific market.



HECM MIC Endorsement Report

As Of June 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		Nevada
Region 2 - New York/New Jersey	Puerto Rico	Region 7 - Great Plains	
New York	South Carolina	Iowa	Region 10 - Northwest/Alaska
New Jersey	Tennessee	Kansas	Alaska
	U.S. Virgin Islands	Missouri	Idaho
		Nebraska	Oregon
Region 3 - Mid-Atlantic	Region 5 - Midwest	Region 8 - Rocky Mountain	Washington
Delaware	Illinois	Colorado	
District of Columbia	Indiana	Montana	
Maryland	Michigan	North Dakota	
Pennsylvania	Minnesota	South Dakota	
Virginia	Ohio	Utah	
West Virginia	Wisconsin	Wyoming	

Client Notices

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- 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