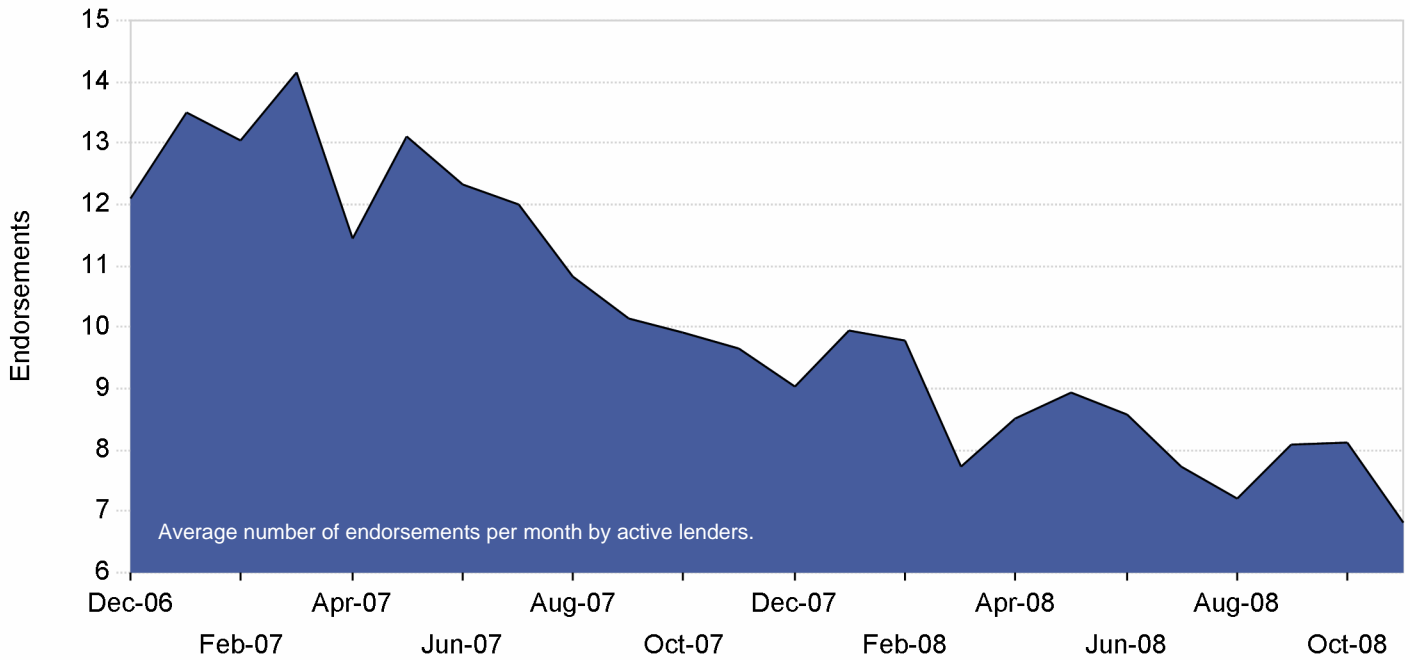


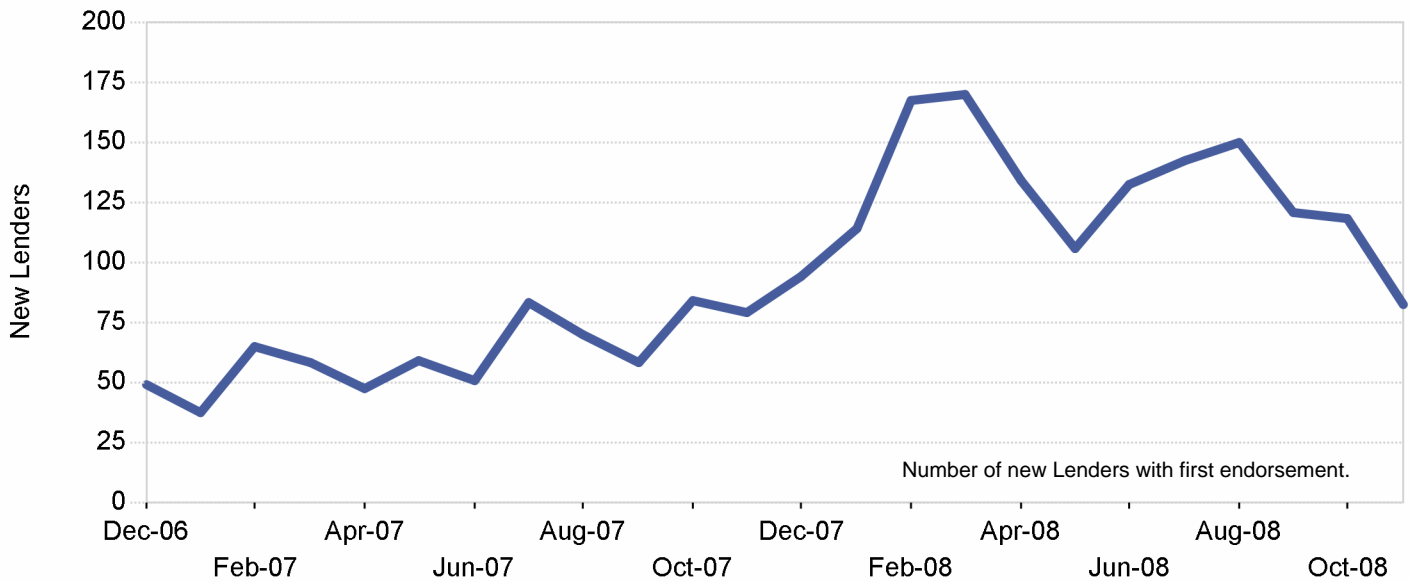
HECM MIC Endorsement Report

As Of November 2008

Endorsements per Lender



New Lenders by Month



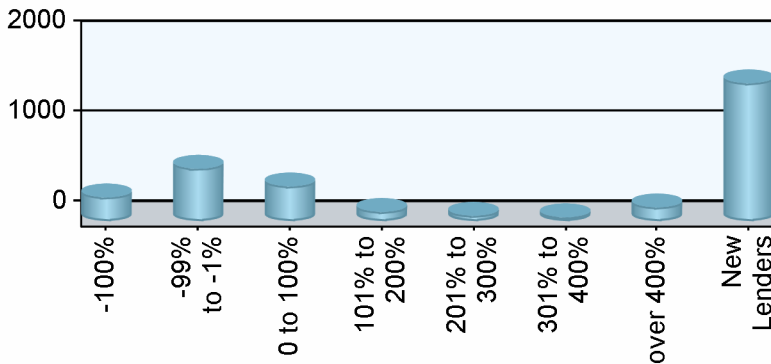
HECM MIC Endorsement Report

As Of November 2008

National Top 10

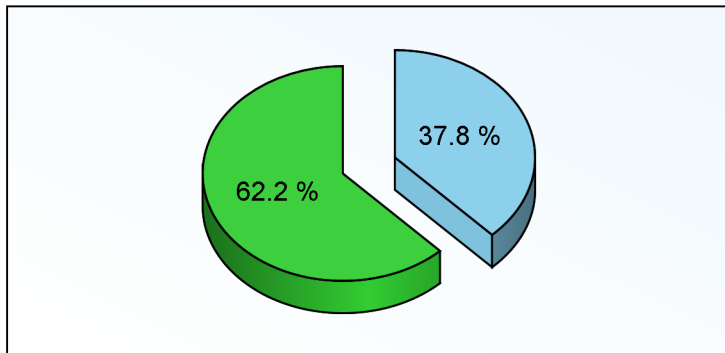
Rank	Chg	Lender Name	2008YTD	Chg%	YTD Share	Chg%
1	-	WELLS FARGO BANK NA	17,388	-14.5 %	16.49 %	-18.7 %
2	-	FINANCIAL FREEDOM SENIOR FUNDI	5,375	-47.9 %	5.10 %	-50.5 %
3	29	BANK OF AMERICA NA CHARLOTTE	4,231	1,016.4 %	4.01 %	962.0 %
4	10	COUNTRYWIDE BANK FSB	3,663	306.5 %	3.47 %	286.7 %
5	-	WORLD ALLIANCE FINANCIAL CORP.	3,286	56.0 %	3.12 %	48.4 %
6	5	URBAN FINANCIAL GROUP	1,308	26.3 %	1.24 %	20.1 %
7	-4	LIBERTY REVERSE MORTGAGE INC	1,257	-48.7 %	1.19 %	-51.2 %
8	-	OMNI HOME FINANCING INC	1,199	-9.8 %	1.14 %	-14.2 %
9	-	METLIFE BANK	1,163	-7.3 %	1.10 %	-11.8 %
10	-3	GENERATION MORTGAGE COMPANY	991	-28.9 %	0.94 %	-32.4 %
Top 10 Subtotal			39,861	-4.0 %	37.81 %	-8.7 %
1	-	WELLS FARGO BANK NA	17,388	-14.5 %	16.49 %	-18.7 %
2843	1266	Industry Totals	105,415	5.1 %		

Lender Distribution by YTD Growth Rate



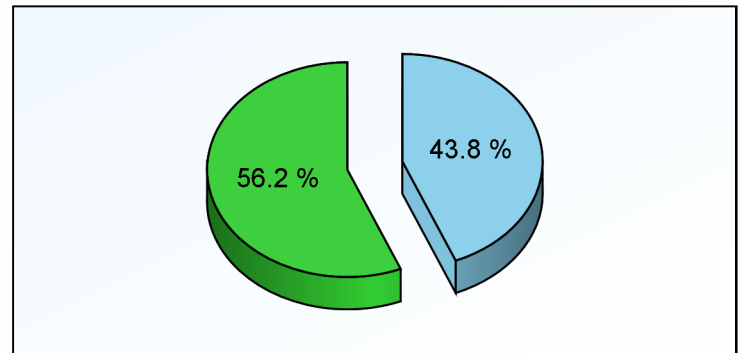
Growth Rate	Lenders	YTD MIC	Last YTD
-100%	262		2,314
-99% to -1%	580	49,790	77,336
0 to 100%	384	20,508	15,509
101% to 200%	101	5,476	2,344
201% to 300%	58	2,123	588
301% to 400%	41	4,759	1,145
over 400%	151	12,223	1,044
New Lenders	1,528	10,536	

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 November 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@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