

HECM MIC Endorsement Report

WELLS FARGO BANK NA

As of August 2010

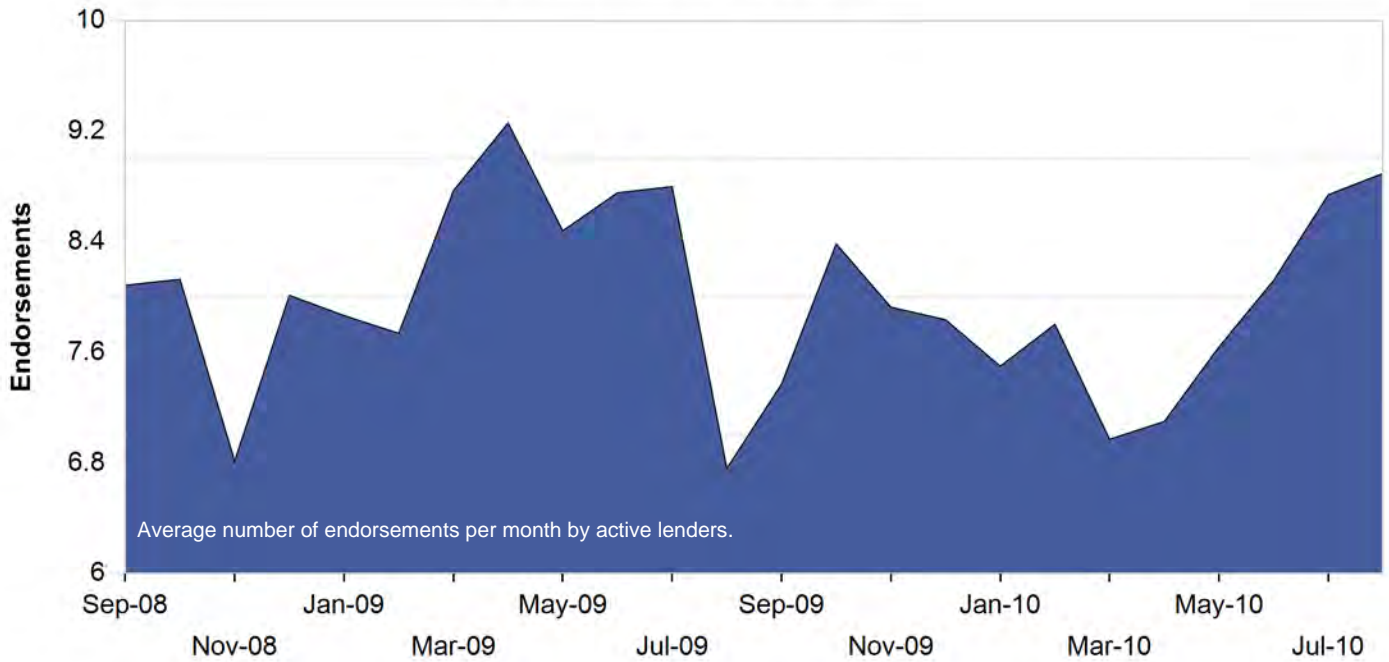


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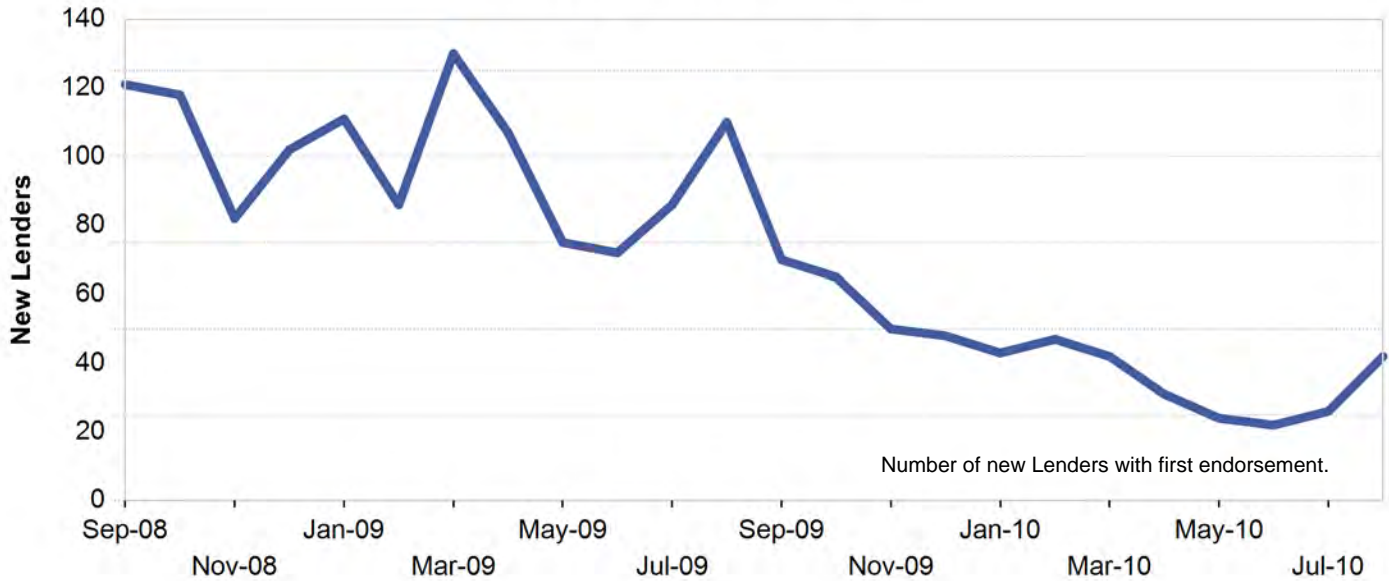
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Endorsements per Lender



New Lenders by Month



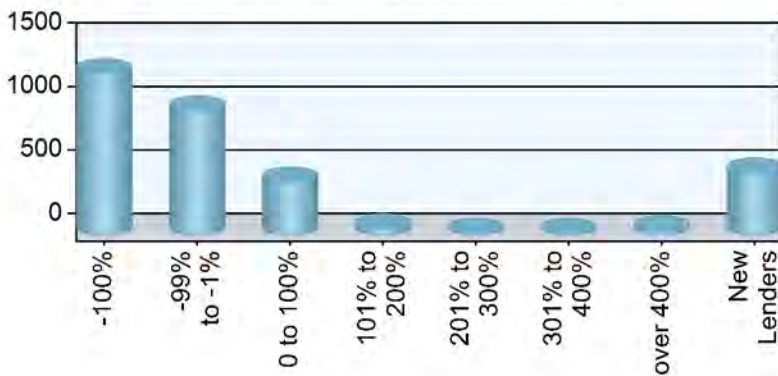
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As Of August 2010

National Top 10

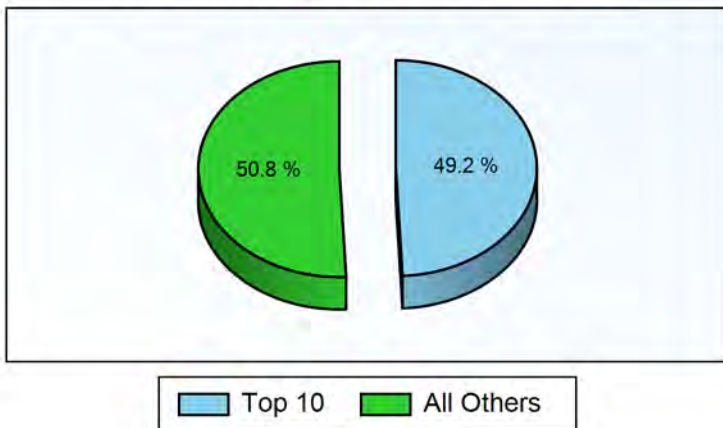
Rank	Chg	Lender Name	2010YTD	Chg%	YTD Share	Chg%
1	-	WELLS FARGO BANK NA	10,160	-25.6 %	21.00 %	19.4 %
2	-	BANK OF AMERICA NA CHARLOTTE	4,769	-32.0 %	9.86 %	9.2 %
3	3	METLIFE BANK	2,005	4.0 %	4.14 %	67.0 %
4	1	ONE REVERSE MORTGAGE LLC	1,930	-5.3 %	3.99 %	52.0 %
5	3	URBAN FINANCIAL GROUP	1,014	13.4 %	2.10 %	82.0 %
6	13	GENWORTH FINANCIAL HM EQUITY A	948	118.4 %	1.96 %	250.5 %
7	-	GENERATION MORTGAGE COMPANY	862	-34.8 %	1.78 %	4.6 %
8	-5	FINANCIAL FREEDOM ACQUISITION	826	-69.8 %	1.71 %	-51.5 %
9	2	1st AAA Reverse Mortgage	751	4.2 %	1.55 %	67.2 %
10	2	GUARDIAN FIRST FUNDING GROUP L	558	-9.9 %	1.15 %	44.7 %
Top 10 Subtotal			23,823	-24.0 %	49.23 %	22.0 %
1	-	WELLS FARGO BANK NA	10,160	-25.6 %	21.00 %	19.4 %
2001	-782	Industry Totals	48,390	-37.7 %		

Lender Distribution by YTD Growth Rate

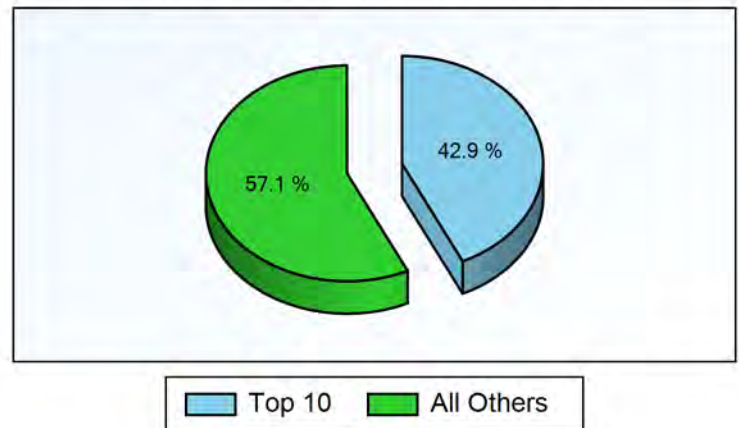


Growth Rate	Lenders	YTD MIC	Last YTD
-100%	1,272		5,248
-99% to -1%	980	33,866	63,908
0 to 100%	419	8,795	7,479
101% to 200%	48	1,607	693
201% to 300%	16	256	79
301% to 400%	14	523	112
over 400%	34	1,532	138
New Lenders	490	1,811	

Current YTD Top 10 Lenders' Market Share



Prior YTD Top 10 Lenders' Market Share



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

<p>Region 1 - New England Connecticut Maine Massachusetts New Hampshire Rhode Island Vermont</p> <p>Region 2 - New York/New Jersey New York New Jersey</p> <p>Region 3 - Mid-Atlantic Delaware District of Columbia Maryland Pennsylvania Virginia West Virginia</p>	<p>Region 4 - Southeast/Caribbean Alabama Florida Georgia Kentucky Mississippi North Carolina Puerto Rico South Carolina Tennessee U.S. Virgin Islands</p> <p>Region 5 - Midwest Illinois Indiana Michigan Minnesota Ohio Wisconsin</p>	<p>Region 6 - Southwest Arkansas Louisiana New Mexico Oklahoma Texas</p> <p>Region 7 - Great Plains Iowa Kansas Missouri Nebraska</p> <p>Region 8 - Rocky Mountain Colorado Montana North Dakota South Dakota Utah Wyoming</p>	<p>Region 9 - Pacific/Hawaii Arizona California Federated States of Micronesia Hawaii Nevada</p> <p>Region 10 - Northwest/Alaska Alaska Idaho Oregon Washington</p>
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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.
- 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