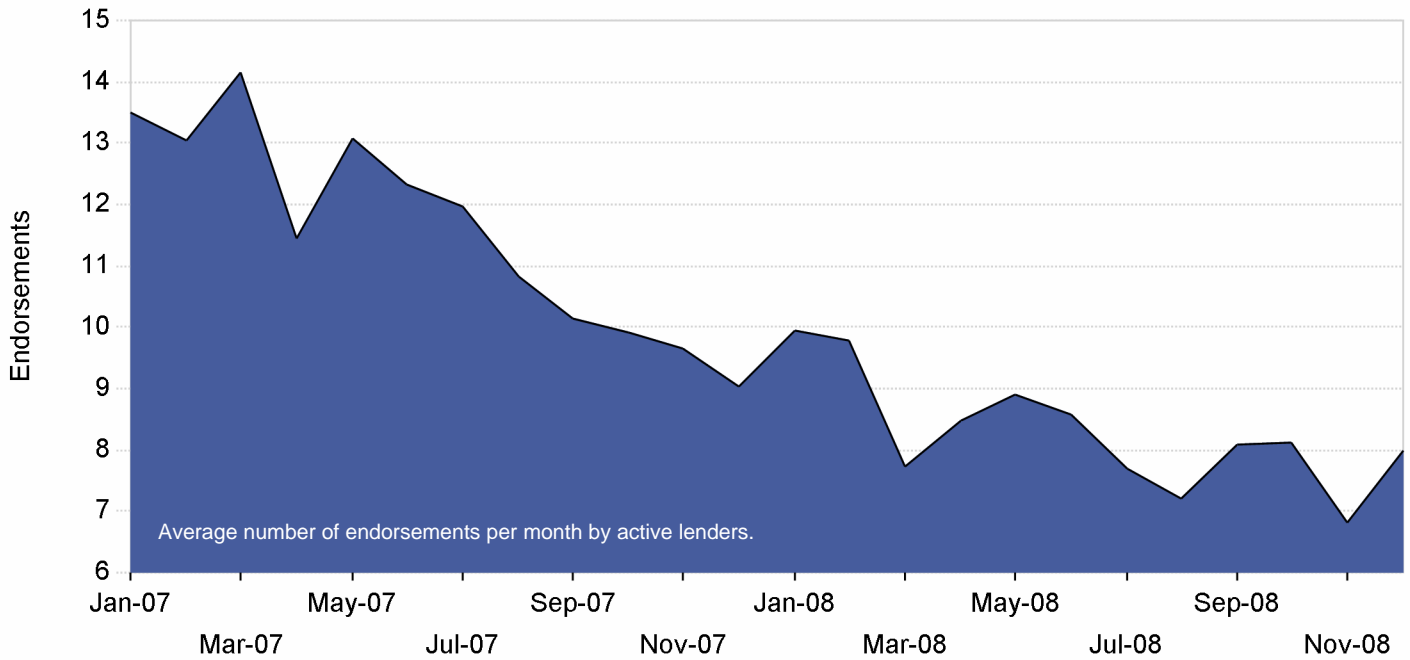


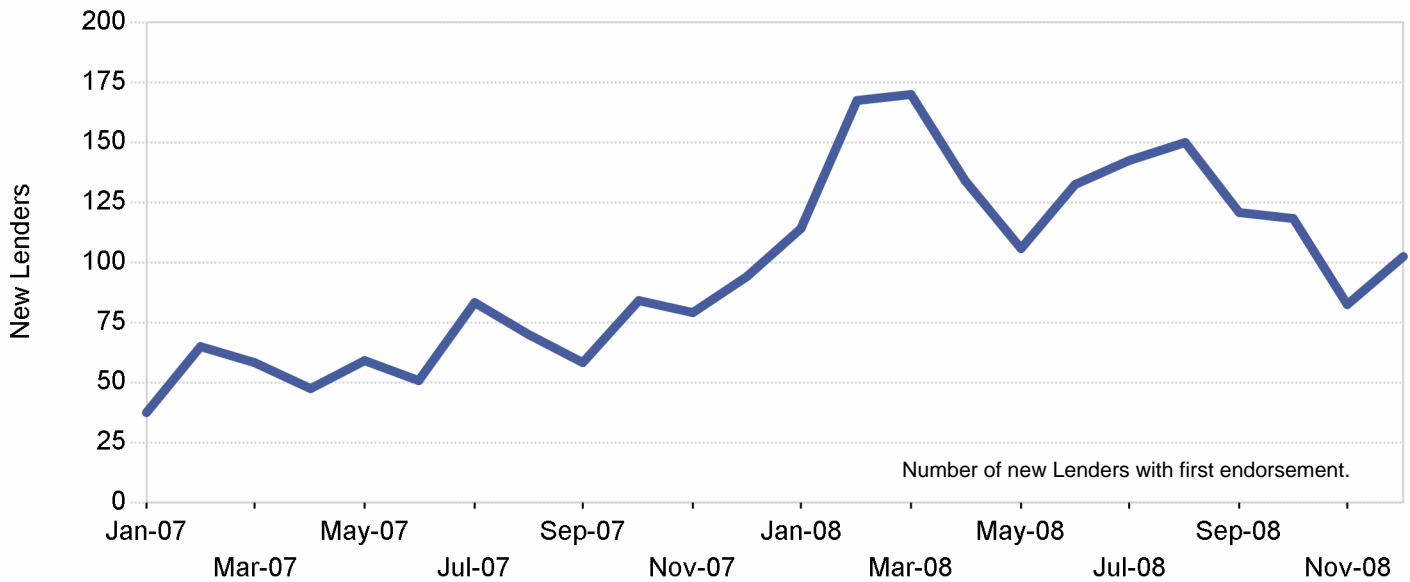
# HECM MIC Endorsement Report

As Of December 2008

## Endorsements per Lender



## New Lenders by Month



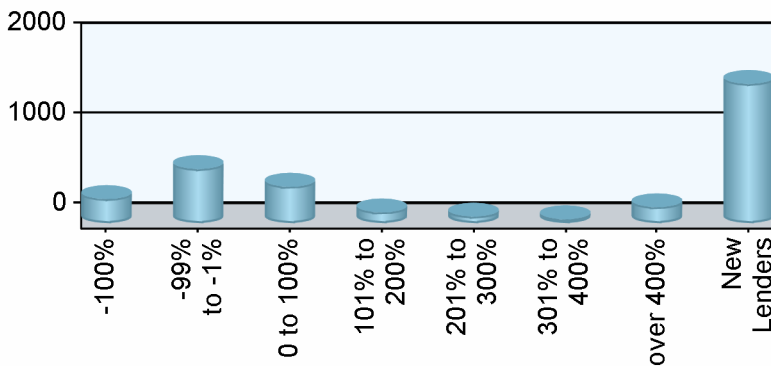
# HECM MIC Endorsement Report

As Of December 2008

## National Top 10

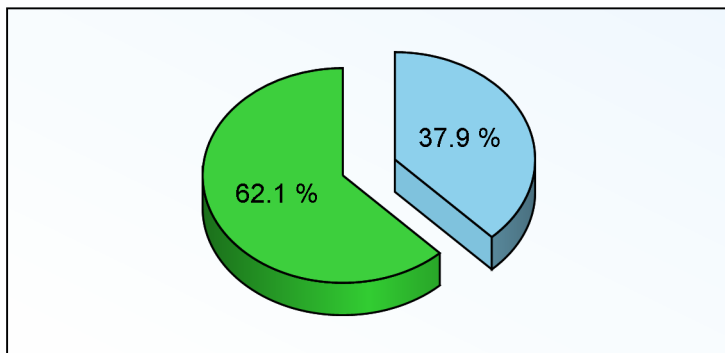
Rank	Chg	Lender Name	2008YTD	Chg%	YTD Share	Chg%
1	-	WELLS FARGO BANK NA	18,769	-14.3 %	16.30 %	-19.4 %
2	-	FINANCIAL FREEDOM SENIOR FUNDI	5,817	-46.7 %	5.05 %	-49.9 %
3	26	BANK OF AMERICA NA CHARLOTTE	4,768	887.2 %	4.14 %	828.1 %
4	7	COUNTRYWIDE BANK FSB	3,911	250.8 %	3.40 %	229.8 %
5	-1	WORLD ALLIANCE FINANCIAL CORP.	3,813	60.3 %	3.31 %	50.8 %
6	7	URBAN FINANCIAL GROUP	1,480	38.8 %	1.28 %	30.5 %
7	-4	GENWORTH FINANCIAL HM EQUITY A	1,358	-46.9 %	1.18 %	-50.1 %
8	1	METLIFE BANK	1,329	-2.8 %	1.15 %	-8.6 %
9	-1	OMNI HOME FINANCING INC	1,255	-11.0 %	1.09 %	-16.3 %
10	-3	GENERATION MORTGAGE COMPANY	1,099	-26.4 %	0.95 %	-30.8 %
<b>Top 10 Subtotal</b>			<b>43,599</b>	<b>-2.4 %</b>	<b>37.85 %</b>	<b>-8.3 %</b>
1	-	WELLS FARGO BANK NA	18,769	-14.3 %	16.30 %	-19.4 %
<b>2949</b>	<b>1278</b>	<b>Industry Totals</b>	<b>115,176</b>	<b>6.4 %</b>		

Lender Distribution by YTD Growth Rate



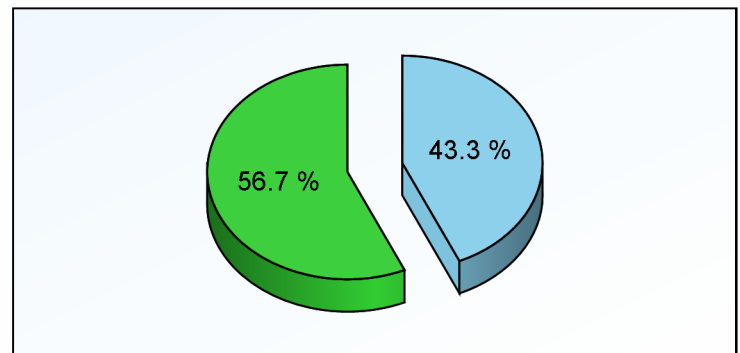
Growth Rate	Lenders	YTD MIC	Last YTD
-100%	266		2,341
-99% to -1%	599	53,547	82,345
0 to 100%	402	23,789	17,726
101% to 200%	117	5,486	2,277
201% to 300%	71	7,053	2,029
301% to 400%	41	1,556	341
over 400%	175	13,536	1,228
New Lenders	1,544	10,209	

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 December 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](mailto: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](http://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](http://www.rminight.net/rmarket.php)