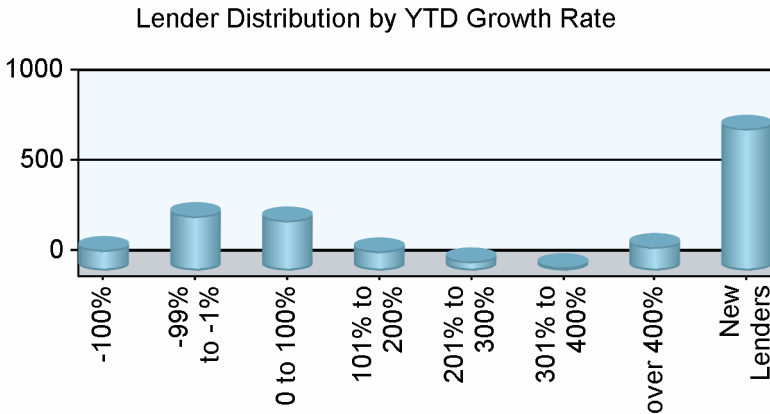


HECM MIC Endorsement Report

As Of December 2007

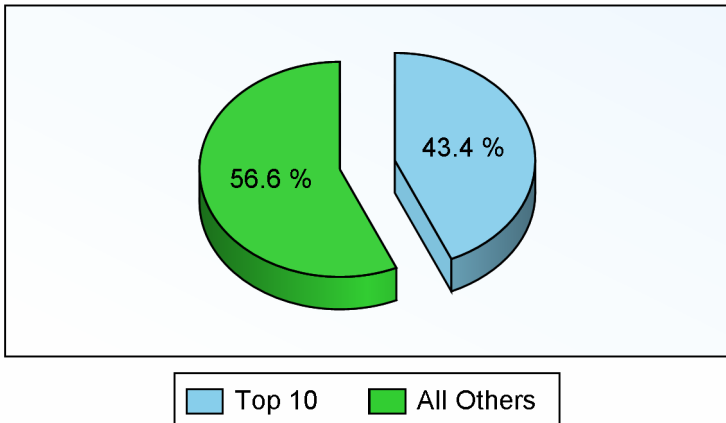
National Top 10

Rank	Chg	Lender Name	2007YTD	Chg%	YTD Share	Chg%
1	-	WELLS FARGO BANK NA	21,893	-13.8 %	20.22 %	-31.8 %
2	-	FINANCIAL FREEDOM SENIOR FUNDI	10,919	30.6 %	10.08 %	3.3 %
3	-	BANK OF AMERICA NA CHARLOTTE	2,614	-17.8 %	2.41 %	-35.0 %
4	-	LIBERTY REVERSE MORTGAGE INC	2,559	15.6 %	2.36 %	-8.6 %
5	7	VERTICAL LEND INC	2,378	240.7 %	2.20 %	169.3 %
6	-	AMERICAN REVERSE MORTGAGE CORP	1,566	2.8 %	1.45 %	-18.8 %
7	8	OMNI HOME FINANCING INC	1,410	133.1 %	1.30 %	84.2 %
8	-3	EVERBANK REVERSE MORTGAGE LLC	1,357	-30.8 %	1.25 %	-45.3 %
9	-2	ACADEMY MORTGAGE LLC	1,194	23.7 %	1.10 %	-2.2 %
10	n/a	COUNTRYWIDE BANK FSB	1,115	n/a	1.03 %	n/a
Top 10 Subtotal			47,005	4.7 %	43.41 %	-17.2 %
2	-	FINANCIAL FREEDOM SENIOR FUNDI	10,919	30.6 %	10.08 %	3.3 %
1674	672	Industry Totals	108,287	26.5 %		

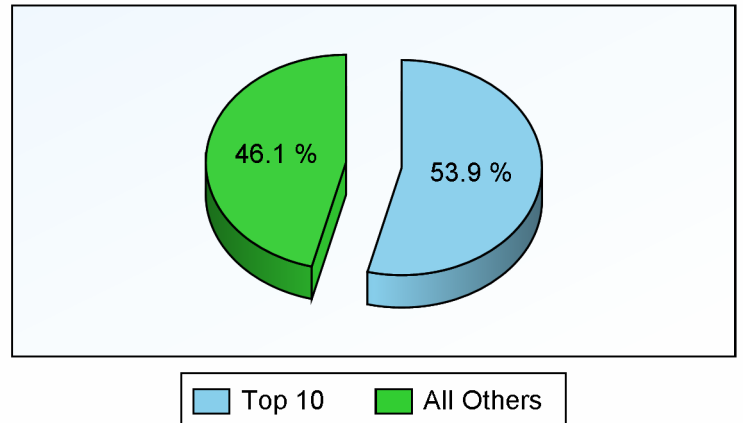


Growth Rate	Lenders	YTD MIC	Last YTD
-100%	114		676
-99% to -1%	302	38,549	49,882
0 to 100%	278	37,206	28,381
101% to 200%	107	9,154	3,848
201% to 300%	51	5,075	1,477
301% to 400%	19	1,588	347
over 400%	131	9,041	997
New Lenders	786	7,674	0

Current YTD Top 10 Lenders' Market Share



Prior YTD Top 10 Lenders' Market Share





HECM MIC Endorsement Report

As Of December 2007

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