

HECM MIC Endorsement Report

WELLS FARGO BANK NA

As of December 2009



www.rminight.net



HECM MIC Endorsement Report

As Of December 2009

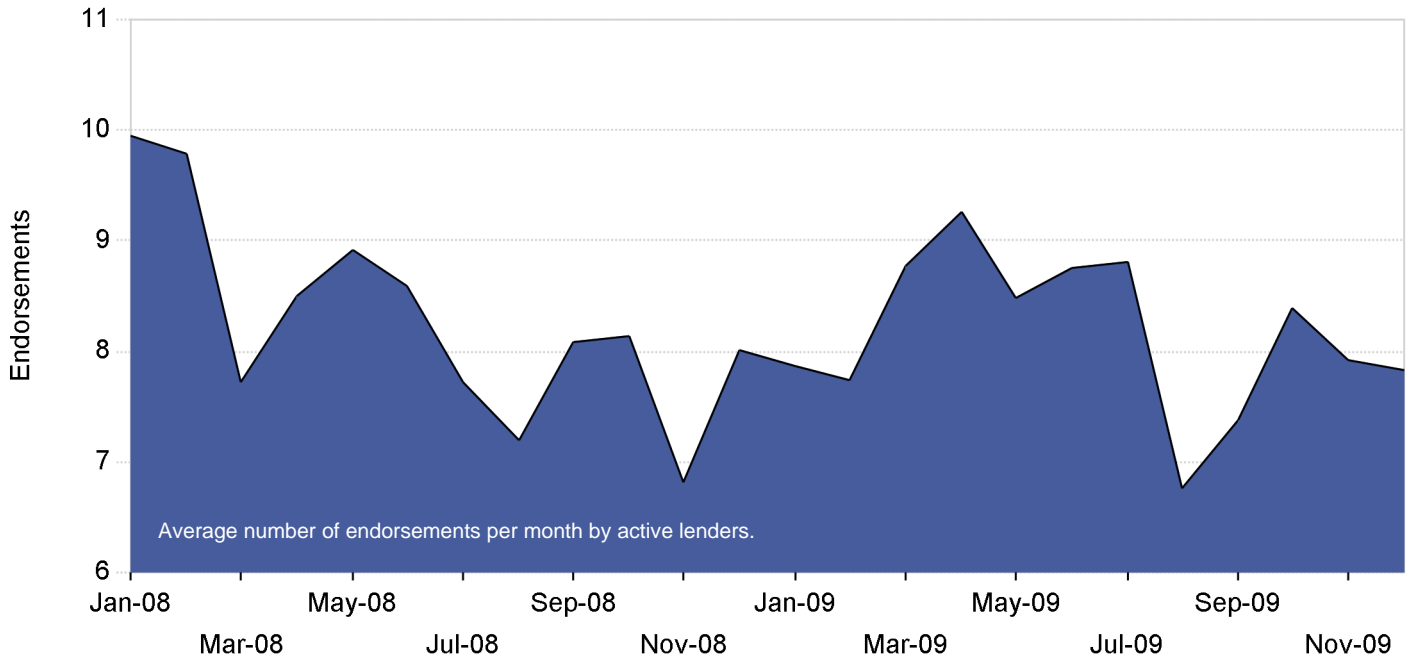
Table of Contents

Industry Overview.....	pg. 3
Top 10 Lenders.....	pg. 3
Regional Overview.....	pg. 3
National Lender Stats.....	pg. 4
National Top 10.....	pg. 5
Regional Top 10.....	pgs. 6-15
Region 01 - New England.....	pg. 6
Region 02 - New York/New Jersey.....	pg. 7
Region 03 - Mid-Atlantic.....	pg. 8
Region 04 - Southeast/Caribbean.....	pg. 9
Region 05 - Midwest.....	pg. 10
Region 06 - Southwest.....	pg. 11
Region 07 - Great Plains.....	pg. 12
Region 08 - Rocky Mountain.....	pg. 13
Region 09 - Pacific/Hawaii.....	pg. 14
Region 10 - Northwest/Alaska.....	pg. 15
Regional Details.....	pgs. 16-25
Region 01 - New England.....	pg. 16
Region 02 - New York/New Jersey.....	pg. 17
Region 03 - Mid-Atlantic.....	pg. 18
Region 04 - Southeast/Caribbean.....	pg. 19
Region 05 - Midwest.....	pg. 20
Region 06 - Southwest.....	pg. 21
Region 07 - Great Plains.....	pg. 22
Region 08 - Rocky Mountain.....	pg. 23
Region 09 - Pacific/Hawaii.....	pg. 24
Region 10 - Northwest/Alaska.....	pg. 25
Company Summary.....	pg. 26
Appendix.....	pg. 27

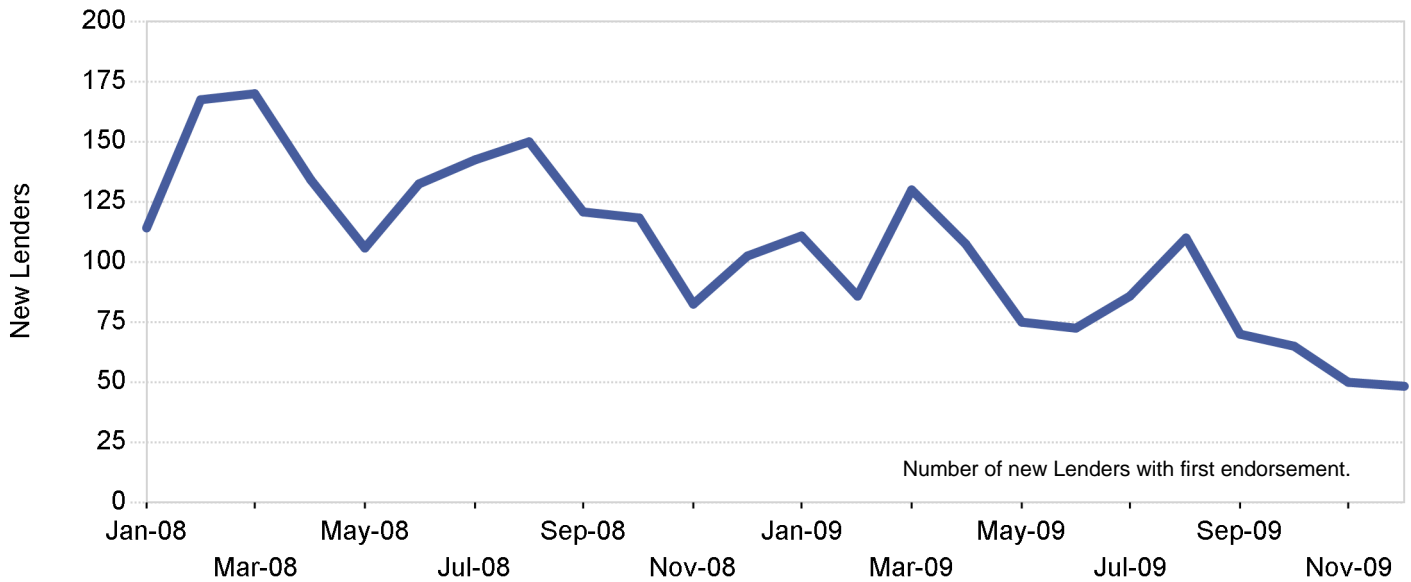
HECM MIC Endorsement Report

As Of December 2009

Endorsements per Lender



New Lenders by Month



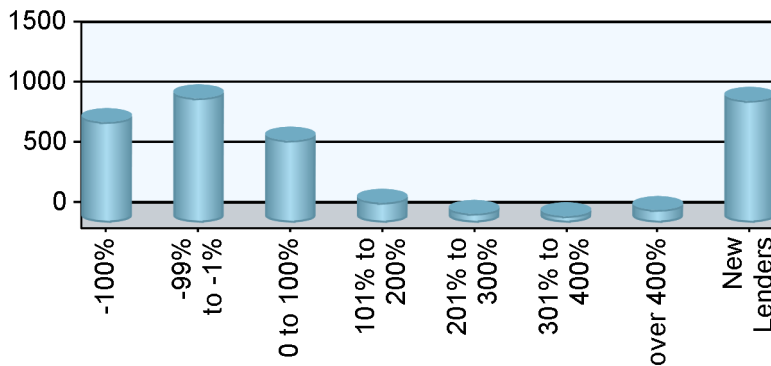
HECM MIC Endorsement Report

As Of December 2009

National Top 10

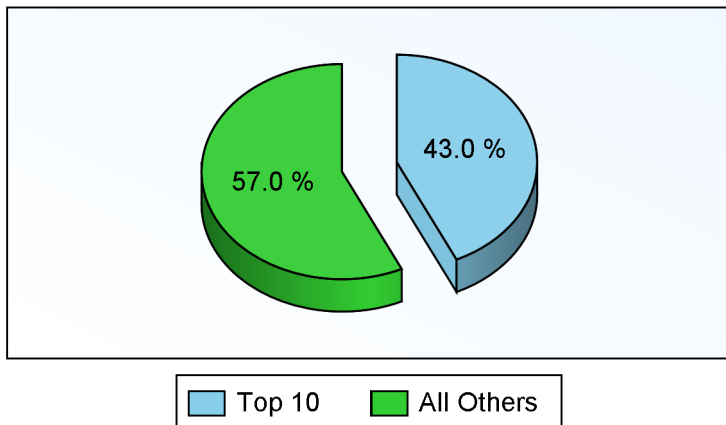
Rank	Chg	Lender Name	2009YTD	Chg%	YTD Share	Chg%
1	-	WELLS FARGO BANK NA	19,569	4.3 %	17.48 %	7.3 %
2	-	BANK OF AMERICA NA CHARLOTTE	10,580	21.9 %	9.45 %	25.4 %
3	-	FINANCIAL FREEDOM ACQUISITION	4,010	-31.1 %	3.58 %	-29.1 %
4	4	METLIFE BANK	3,225	142.7 %	2.88 %	149.7 %
5	9	ONE REVERSE MORTGAGE LLC	3,129	258.4 %	2.80 %	268.8 %
6	-2	WORLD ALLIANCE FINANCIAL CORP	2,252	-40.9 %	2.01 %	-39.2 %
7	2	GENERATION MORTGAGE COMPANY	1,705	55.1 %	1.52 %	59.6 %
8	-3	SECURITY ONE LENDING	1,249	-20.6 %	1.12 %	-18.3 %
9	1	1ST AAA REVERSE MORTGAGE INC	1,236	20.4 %	1.10 %	23.8 %
10	-4	URBAN FINANCIAL GROUP	1,179	-20.3 %	1.05 %	-18.0 %
Top 10 Subtotal			48,134	8.3 %	43.01 %	11.4 %
1	-	WELLS FARGO BANK NA	19,569	4.3 %	17.48 %	7.3 %
3123	177	Industry Totals	111,924	-2.8 %		

Lender Distribution by YTD Growth Rate

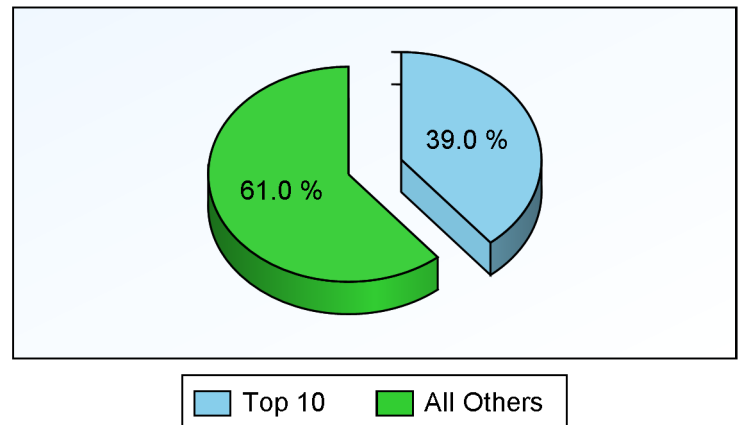


Growth Rate	Lenders	YTD MIC	Last YTD
-100%	835		3,860
-99% to -1%	1,033	34,921	61,776
0 to 100%	681	50,066	42,517
101% to 200%	165	11,484	4,687
201% to 300%	73	5,480	1,556
301% to 400%	54	1,987	445
over 400%	105	3,452	335
New Lenders	1,012	4,534	

Current YTD Top 10 Lenders' Market Share



Prior YTD Top 10 Lenders' Market Share





HECM MIC Endorsement Report

As Of December 2009

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