

HECM MIC Endorsement Report

**WELLS FARGO BANK NA**

As of September 2009



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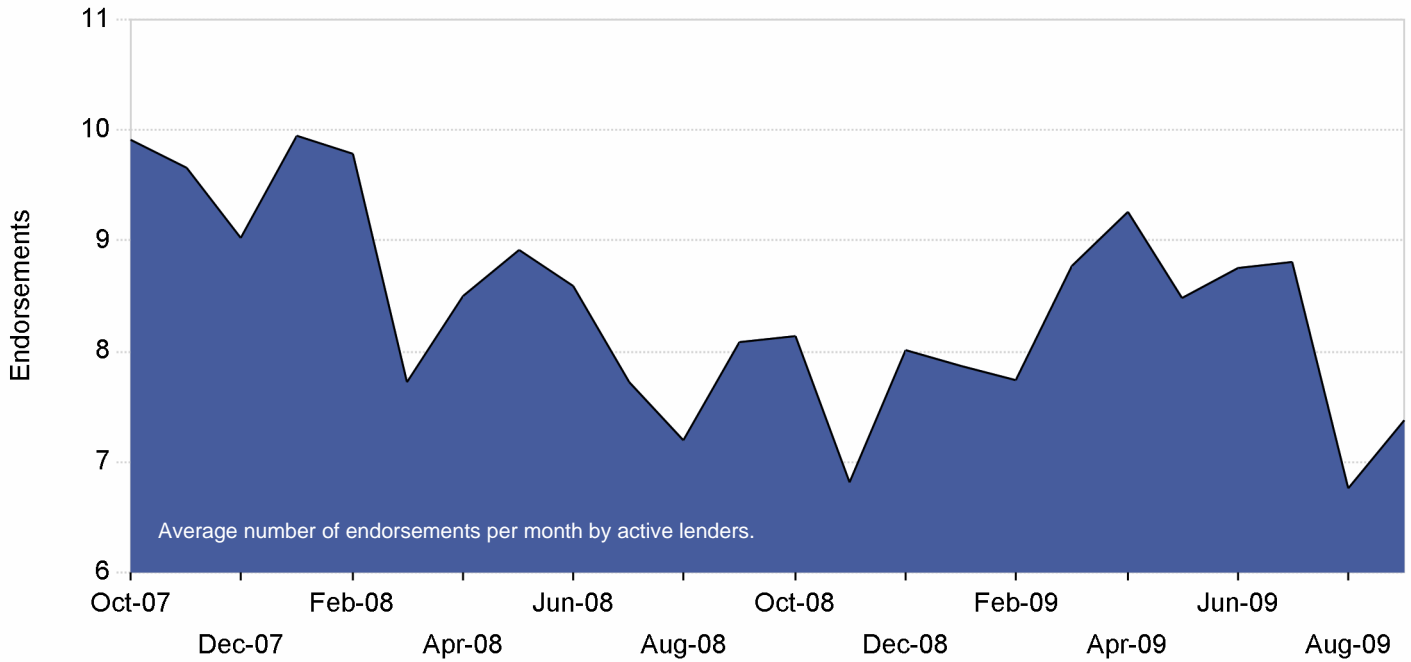
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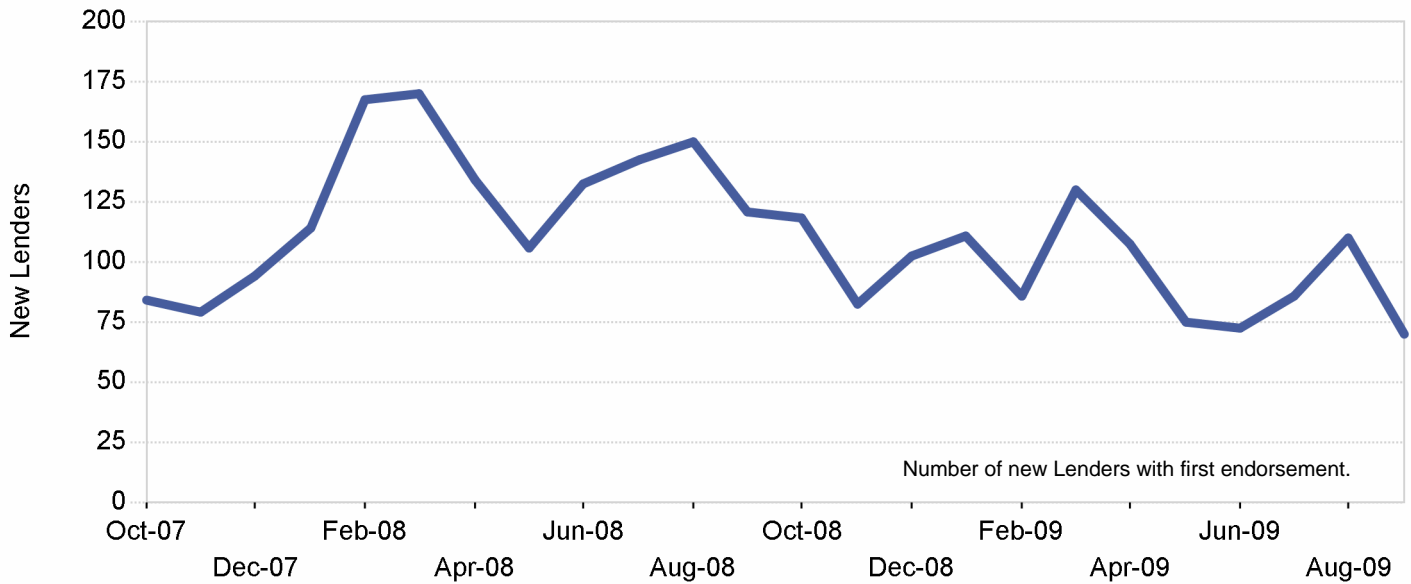
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### Endorsements per Lender



### New Lenders by Month



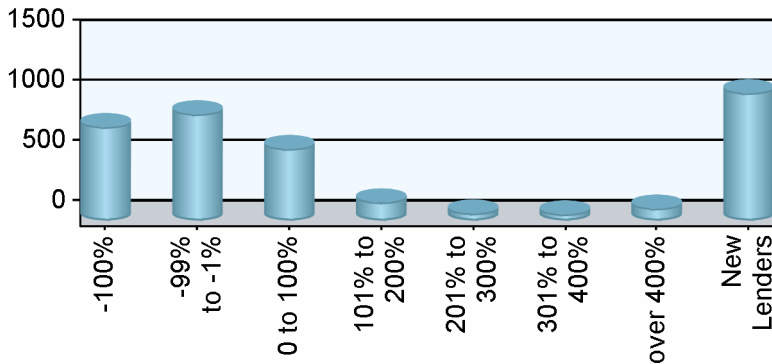
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## National Top 10

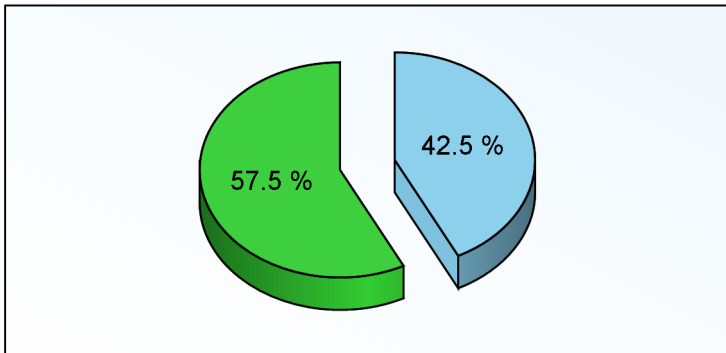
Rank	Chg	Lender Name	2009YTD	Chg%	YTD Share	Chg%
1	-	WELLS FARGO BANK NA	14,932	1.6 %	17.14 %	2.0 %
2	-	BANK OF AMERICA NA CHARLOTTE	8,056	37.1 %	9.25 %	37.7 %
3	-	FINANCIAL FREEDOM ACQUISITION	3,213	-33.2 %	3.69 %	-32.9 %
4	16	ONE REVERSE MORTGAGE LLC	2,282	399.3 %	2.62 %	401.6 %
5	-1	WORLD ALLIANCE FINANCIAL CORP	2,225	-15.4 %	2.55 %	-15.0 %
6	2	METLIFE BANK	2,142	124.8 %	2.46 %	125.8 %
7	4	GENERATION MORTGAGE COMPANY	1,373	58.5 %	1.58 %	59.3 %
8	-3	SECURITY ONE LENDING	998	-23.7 %	1.15 %	-23.4 %
9	-2	URBAN FINANCIAL GROUP	961	-6.4 %	1.10 %	-6.0 %
10	2	1ST AAA REVERSE MORTGAGE INC	873	26.0 %	1.00 %	26.5 %
<b>Top 10 Subtotal</b>			<b>37,055</b>	<b>11.2 %</b>	<b>42.53 %</b>	<b>11.7 %</b>
1	-	WELLS FARGO BANK NA	14,932	1.6 %	17.14 %	2.0 %
<b>2905</b>	<b>281</b>	<b>Industry Totals</b>	<b>87,130</b>	<b>-0.4 %</b>		

Lender Distribution by YTD Growth Rate



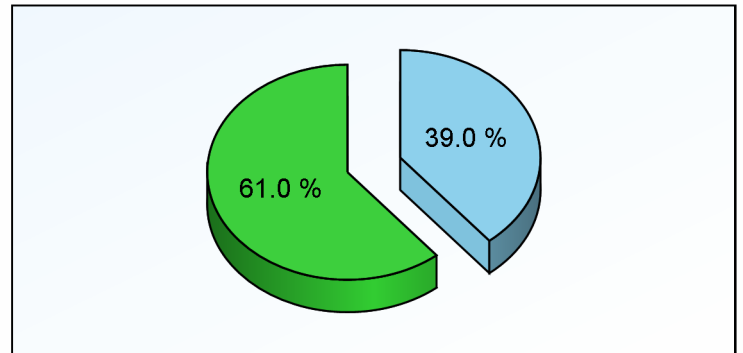
Growth Rate	Lenders	YTD MIC	Last YTD
-100%	778		3,650
-99% to -1%	884	27,129	47,521
0 to 100%	596	38,392	31,805
101% to 200%	152	5,506	2,289
201% to 300%	60	3,574	1,043
301% to 400%	53	3,488	725
over 400%	101	4,649	490
New Lenders	1,059	4,392	

Current YTD Top 10 Lenders' Market Share



Top 10 All Others

Prior YTD Top 10 Lenders' Market Share



Top 10 All Others



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## 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)