

HECM MIC Endorsement Report

**WELLS FARGO BANK NA**

As of January 2009



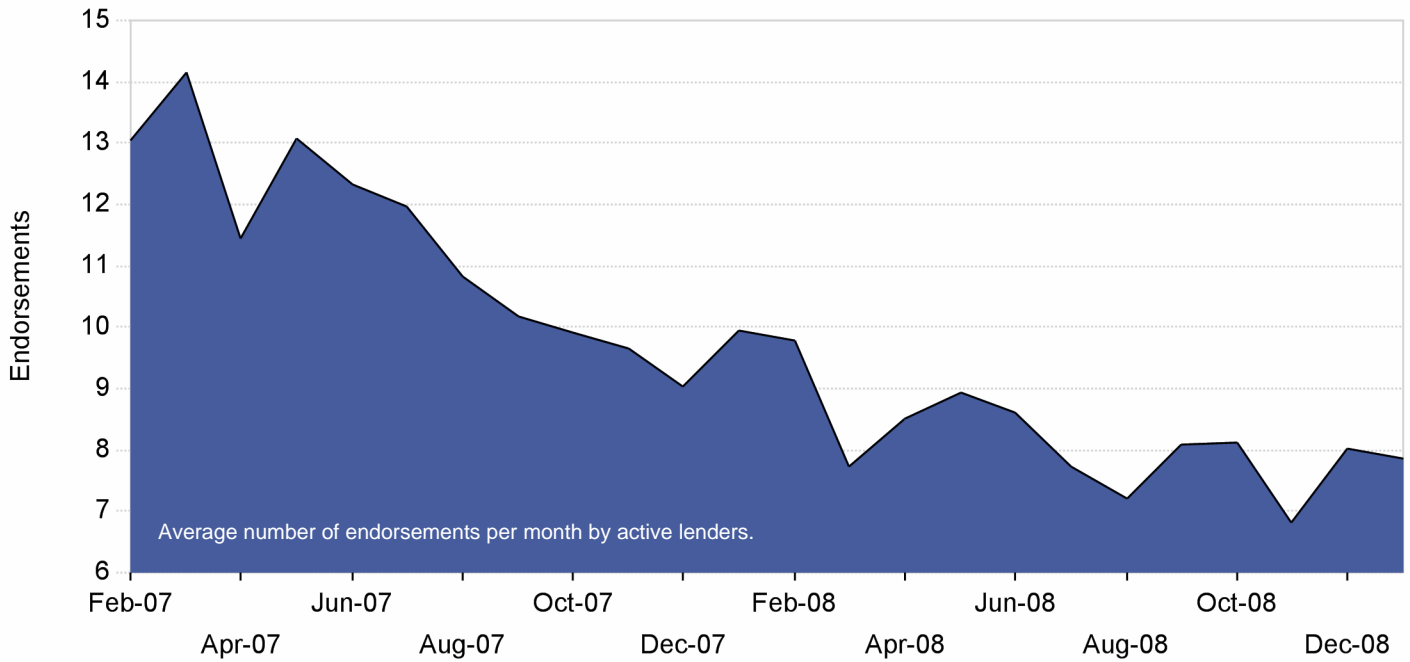
REVERSE MARKET INSIGHT, INC.

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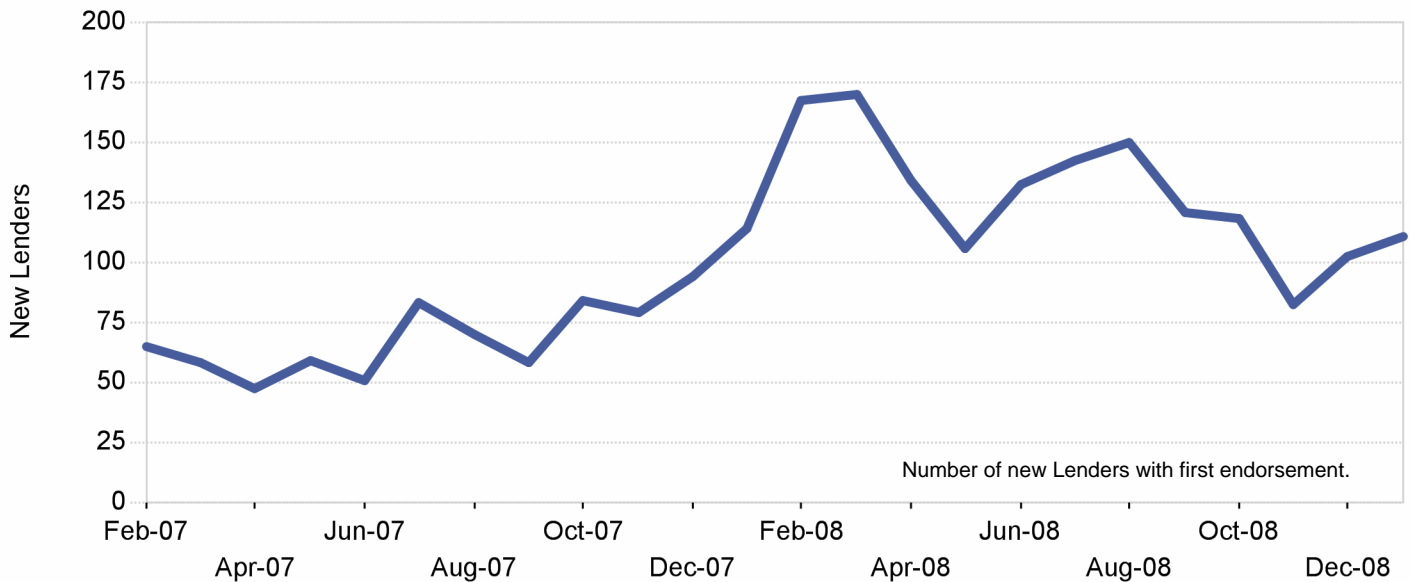
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### Endorsements per Lender



### New Lenders by Month



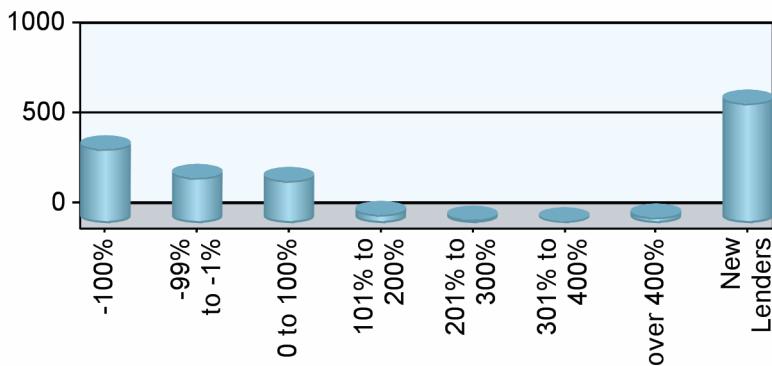
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## National Top 10

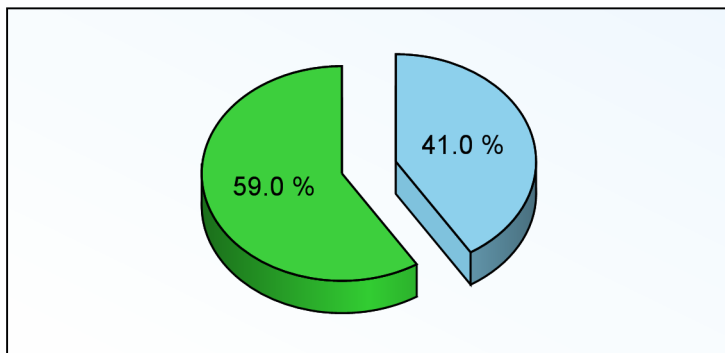
Rank	Chg	Lender Name	2009YTD	Chg%	YTD Share	Chg%
1	-	WELLS FARGO BANK NA	1,809	-7.7 %	18.35 %	-6.7 %
2	1	BANK OF AMERICA NA CHARLOTTE	626	71.0 %	6.35 %	72.8 %
3	-1	FINANCIAL FREEDOM SENIOR FUNDI	593	-15.6 %	6.02 %	-14.8 %
4	-	WORLD ALLIANCE FINANCIAL CORP.	203	-31.9 %	2.06 %	-31.2 %
5	3	GENERATION MORTGAGE COMPANY	169	36.3 %	1.71 %	37.7 %
6	1	METLIFE BANK	166	5.1 %	1.68 %	6.1 %
7	71	ONE REVERSE MORTGAGE LLC	163	805.6 %	1.65 %	814.6 %
8	60	MONEY HOUSE INC	145	559.1 %	1.47 %	565.7 %
9	-	URBAN FINANCIAL GROUP	100	-14.5 %	1.01 %	-13.7 %
10	5	M AND T BANK	72	5.9 %	0.73 %	6.9 %
<b>Top 10 Subtotal</b>			<b>4,046</b>	<b>5.6 %</b>	<b>41.04 %</b>	<b>6.6 %</b>
1	-	WELLS FARGO BANK NA	1,809	-7.7 %	18.35 %	-6.7 %
<b>1254</b>	<b>254</b>	<b>Industry Totals</b>	<b>9,858</b>	<b>-1.0 %</b>		

Lender Distribution by YTD Growth Rate



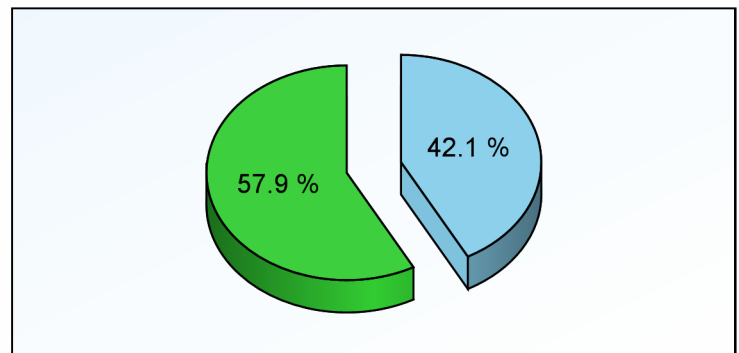
Growth Rate	Lenders	YTD MIC	Last YTD
-100%	410		1,250
-99% to -1%	251	4,404	6,616
0 to 100%	234	2,443	1,782
101% to 200%	46	378	145
201% to 300%	19	189	51
301% to 400%	9	93	19
over 400%	31	750	94
New Lenders	664	1,601	

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)