

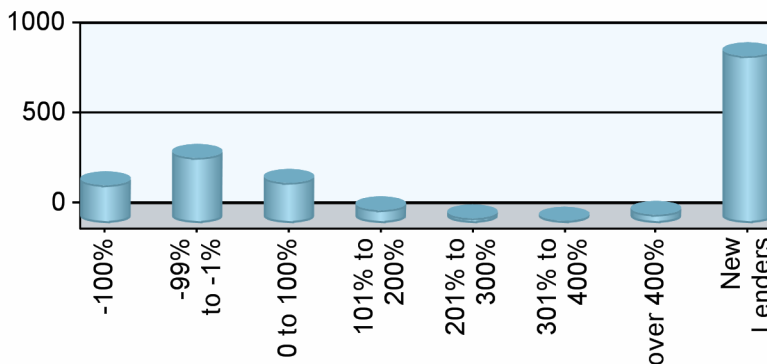
HECM MIC Endorsement Report

As Of March 2008

National Top 10

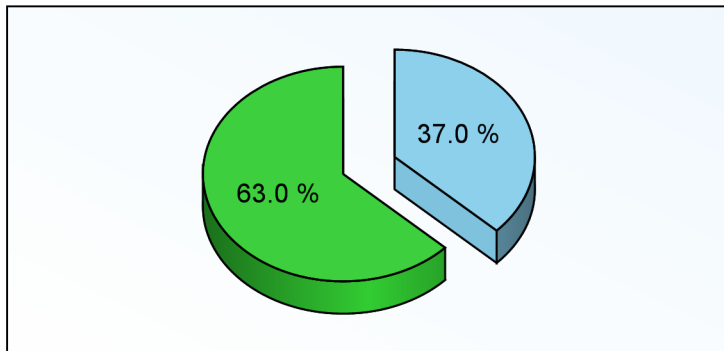
Rank	Chg	Lender Name	2008YTD	Chg%	YTD Share	Chg%
1	-	WELLS FARGO BANK NA	4,481	-19.0 %	14.68 %	-22.9 %
2	-	FINANCIAL FREEDOM SENIOR FUNDI	2,007	-43.6 %	6.57 %	-46.3 %
3	124	COUNTRYWIDE BANK FSB	1,359	4,018.2 %	4.45 %	3,819.6 %
4	3	WORLD ALLIANCE FINANCIAL CORP.	860	111.3 %	2.82 %	101.1 %
5	5	OMNI HOME FINANCING INC	566	72.0 %	1.85 %	63.7 %
6	7	FIRST MARINER BANK	496	75.9 %	1.62 %	67.4 %
7	-3	LIBERTY REVERSE MORTGAGE INC	449	-38.3 %	1.47 %	-41.3 %
8	-5	BANK OF AMERICA NA CHARLOTTE	385	-59.3 %	1.26 %	-61.3 %
9	3	EVERBANK REVERSE MORTGAGE LLC	358	20.5 %	1.17 %	14.7 %
10	-1	URBAN FINANCIAL GROUP	346	1.5 %	1.13 %	-3.4 %
Top 10 Subtotal			11,307	-9.2 %	37.03 %	-13.6 %
1	-	WELLS FARGO BANK NA	4,481	-19.0 %	14.68 %	-22.9 %
1667	716	Industry Totals	30,533	5.1 %		

Lender Distribution by YTD Growth Rate



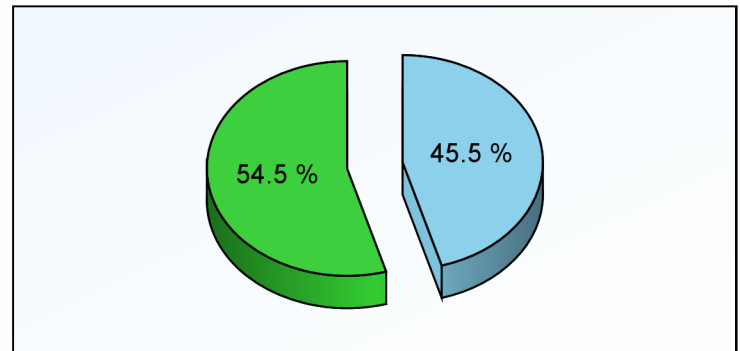
Growth Rate	Lenders	YTD MIC	Last YTD
-100%	210		1,250
-99% to -1%	362	13,410	22,002
0 to 100%	223	5,850	4,247
101% to 200%	71	2,827	1,194
201% to 300%	26	549	161
301% to 400%	13	192	42
over 400%	46	2,876	165
New Lenders	926	4,829	

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) 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