

HECM MIC Endorsement Report

WELLS FARGO BANK NA

As of November 2009



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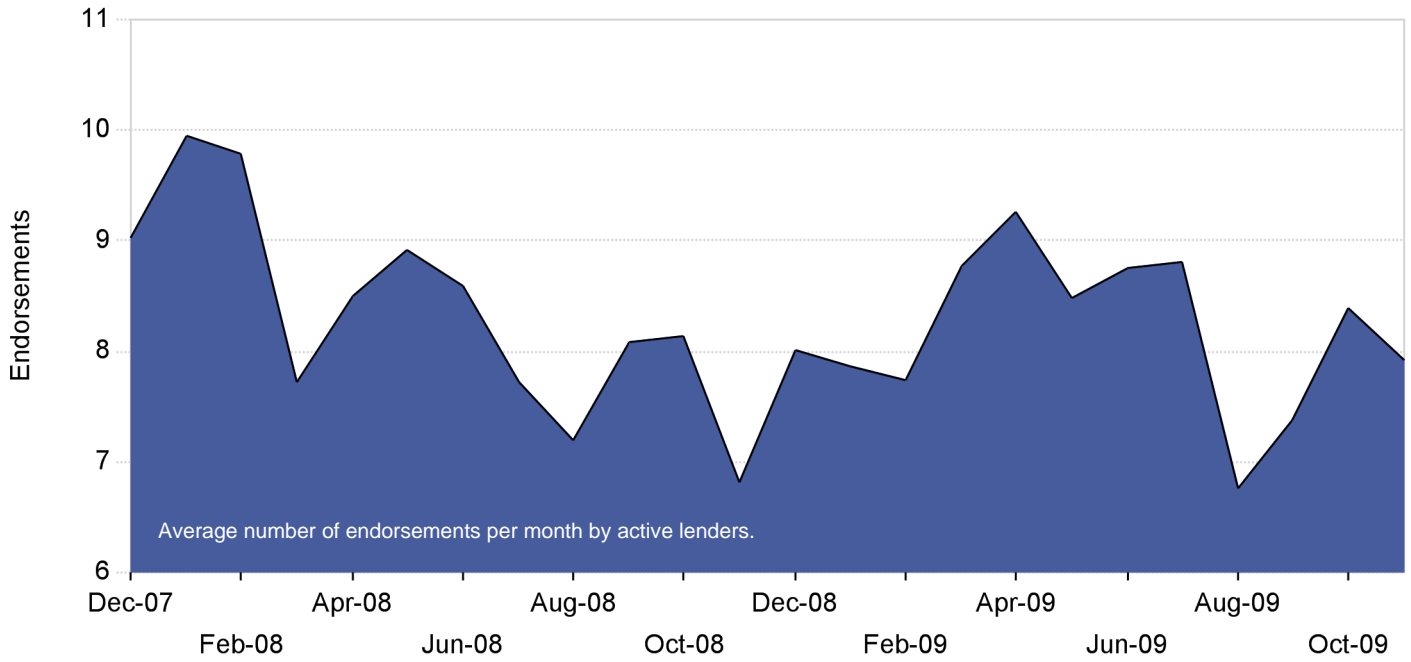
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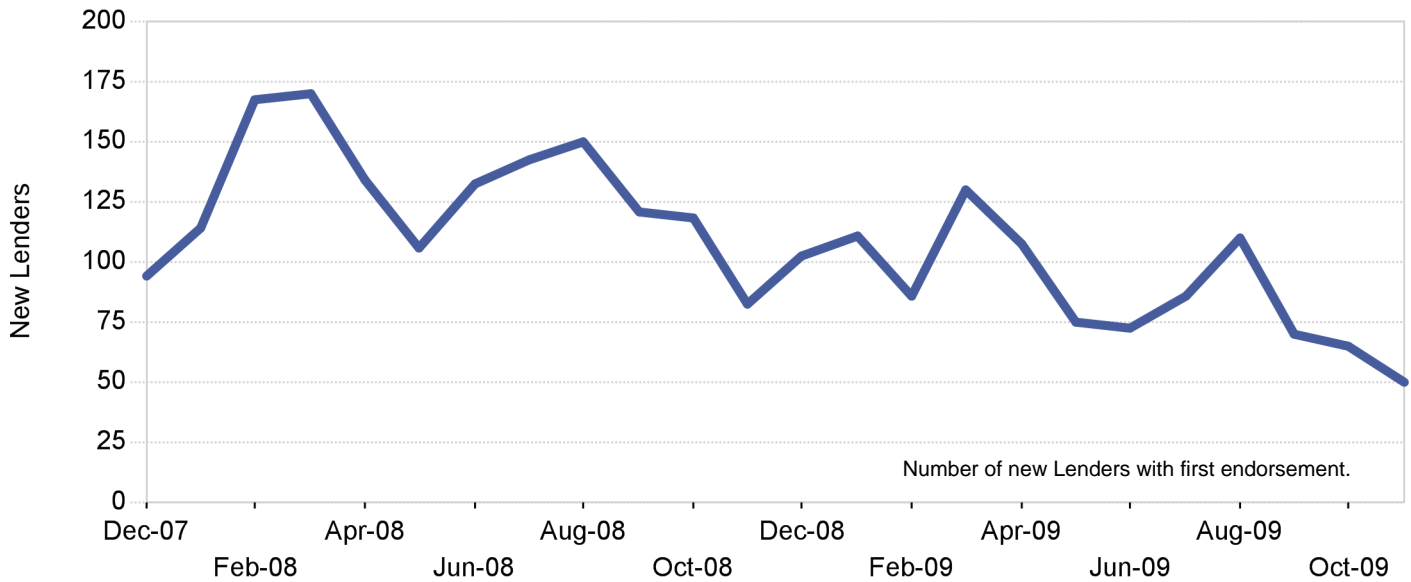
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Endorsements per Lender



New Lenders by Month



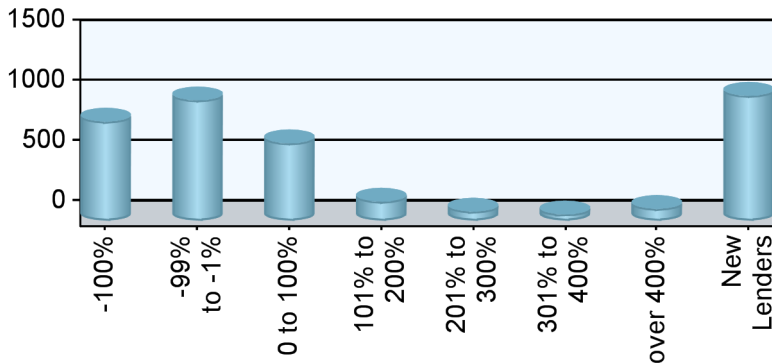
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National Top 10

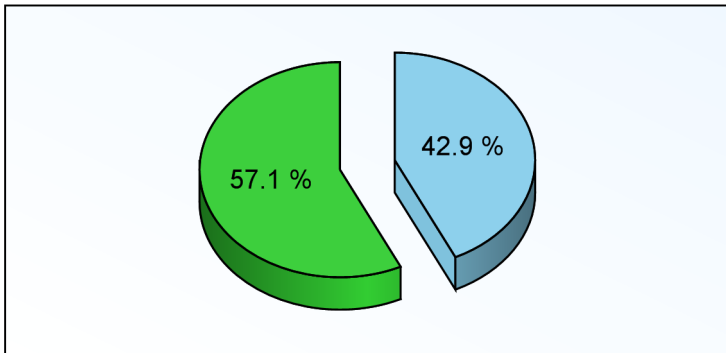
Rank	Chg	Lender Name	2009YTD	Chg%	YTD Share	Chg%
1	-	WELLS FARGO BANK NA	18,017	3.6 %	17.38 %	5.4 %
2	-	BANK OF AMERICA NA CHARLOTTE	9,656	22.3 %	9.32 %	24.4 %
3	-	FINANCIAL FREEDOM ACQUISITION	3,771	-29.8 %	3.64 %	-28.6 %
4	4	METLIFE BANK	2,904	149.7 %	2.80 %	154.0 %
5	9	ONE REVERSE MORTGAGE LLC	2,892	277.5 %	2.79 %	284.0 %
6	-2	WORLD ALLIANCE FINANCIAL CORP	2,249	-31.6 %	2.17 %	-30.4 %
7	2	GENERATION MORTGAGE COMPANY	1,564	57.8 %	1.51 %	60.5 %
8	-3	SECURITY ONE LENDING	1,156	-20.2 %	1.12 %	-18.8 %
9	2	1ST AAA REVERSE MORTGAGE INC	1,124	17.1 %	1.08 %	19.1 %
10	-4	URBAN FINANCIAL GROUP	1,118	-14.5 %	1.08 %	-13.1 %
Top 10 Subtotal			44,451	9.5 %	42.89 %	11.4 %
1	-	WELLS FARGO BANK NA	18,017	3.6 %	17.38 %	5.4 %
3055	214	Industry Totals	103,640	-1.7 %		

Lender Distribution by YTD Growth Rate



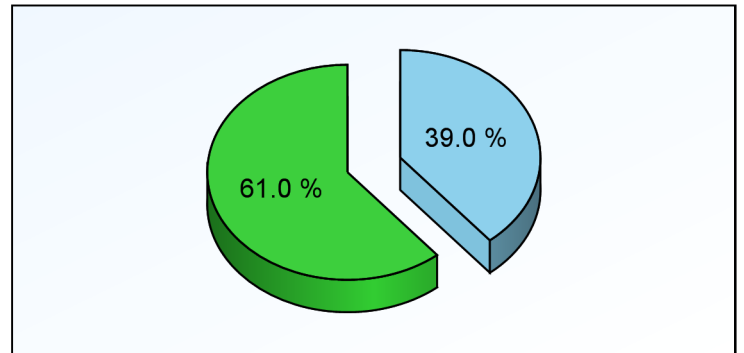
Growth Rate	Lenders	YTD MIC	Last YTD
-100%	822		3,806
-99% to -1%	998	32,204	56,482
0 to 100%	642	46,052	39,055
101% to 200%	157	8,457	3,409
201% to 300%	74	5,776	1,624
301% to 400%	51	2,757	640
over 400%	97	3,698	399
New Lenders	1,036	4,696	

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