

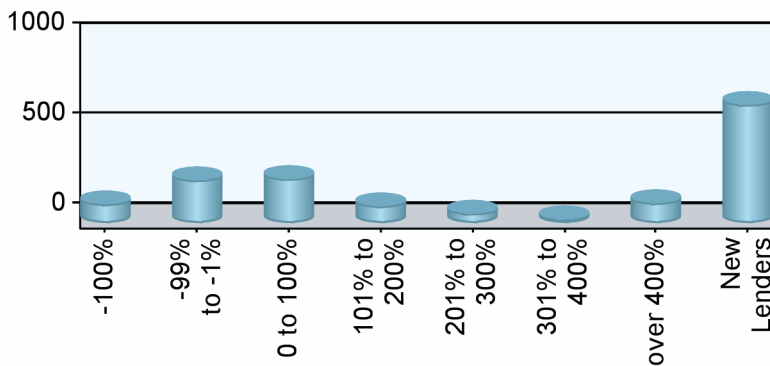
# HECM MIC Endorsement Report

As Of September 2007

## National Top 10

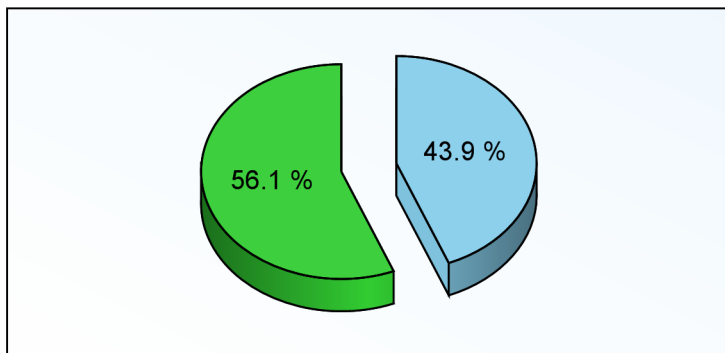
Rank	Chg	Lender Name	2007YTD	Chg%	YTD Share	Chg%
1	-	WELLS FARGO BANK NA	16,886	-11.5 %	20.20 %	-34.8 %
2	-	FINANCIAL FREEDOM SENIOR FUNDI	9,030	57.5 %	10.80 %	16.0 %
3	-	SEATTLE MORTGAGE COMPANY	2,032	-16.4 %	2.43 %	-38.4 %
4	-	LIBERTY REVERSE MORTGAGE INC	2,028	31.8 %	2.43 %	-2.9 %
5	10	VERTICAL LEND INC	1,515	252.3 %	1.81 %	159.6 %
6	-	AMERICAN REVERSE MORTGAGE CORP	1,291	11.2 %	1.54 %	-18.1 %
7	30	OMNI HOME FINANCING INC	1,094	397.3 %	1.31 %	266.3 %
8	-3	BNY MORTGAGE COMPANY LLC	975	-26.5 %	1.17 %	-45.9 %
9	-1	ACADEMY MORTGAGE LLC	969	32.6 %	1.16 %	-2.3 %
10	15	M AND T BANK	885	184.6 %	1.06 %	109.6 %
<b>Top 10 Subtotal</b>			<b>36,705</b>	<b>11.3 %</b>	<b>43.91 %</b>	<b>-18.0 %</b>
1	-	WELLS FARGO BANK NA	16,886	-11.5 %	20.20 %	-34.8 %
<b>1411</b>	<b>551</b>	<b>Industry Totals</b>	<b>83,593</b>	<b>35.7 %</b>		

Lender Distribution by YTD Growth Rate



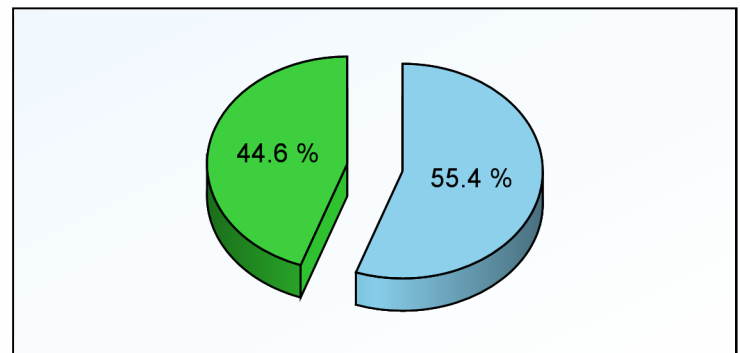
Growth Rate	Lenders	YTD MIC	Last YTD
-100%	104		785
-99% to -1%	237	29,189	36,851
0 to 100%	244	26,580	18,573
101% to 200%	93	7,559	3,081
201% to 300%	52	4,158	1,189
301% to 400%	20	2,112	456
over 400%	110	7,774	647
New Lenders	655	6,221	0

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.com/MICreports.php](http://www.rminight.com/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)