

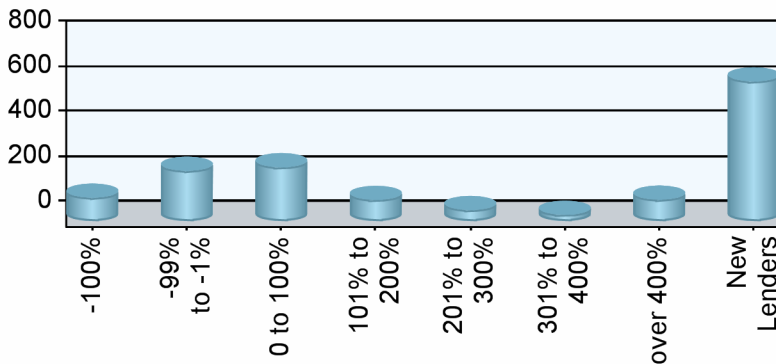
HECM MIC Endorsement Report

As Of August 2007

National Top 10

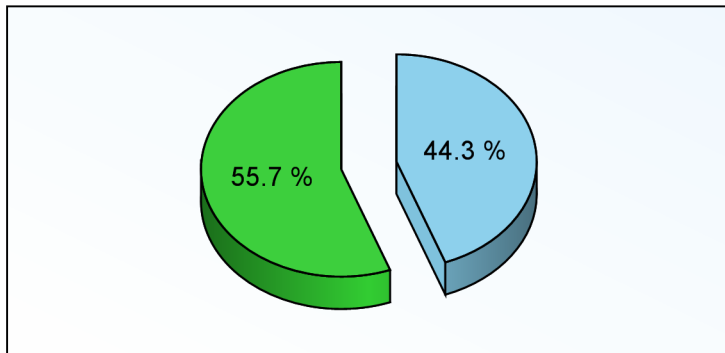
Rank	Chg	Lender Name	2007YTD	Chg%	YTD Share	Chg%
1	-	WELLS FARGO BANK NA	15,261	-9.1 %	20.11 %	-34.8 %
2	-	FINANCIAL FREEDOM SENIOR FUNDI	8,436	63.0 %	11.11 %	17.0 %
3	-	SEATTLE MORTGAGE COMPANY	1,997	-8.8 %	2.63 %	-34.5 %
4	-	LIBERTY REVERSE MORTGAGE INC	1,792	28.9 %	2.36 %	-7.5 %
5	14	VERTICAL LEND INC	1,399	347.0 %	1.84 %	220.8 %
6	-	AMERICAN REVERSE MORTGAGE CORP	1,176	18.4 %	1.55 %	-15.0 %
7	42	OMNI HOME FINANCING INC	1,018	606.9 %	1.34 %	407.5 %
8	-3	BNY MORTGAGE COMPANY LLC	899	-25.3 %	1.18 %	-46.4 %
9	-1	ACADEMY MORTGAGE LLC	863	39.6 %	1.14 %	0.2 %
10	15	M AND T BANK	808	200.4 %	1.06 %	115.6 %
Top 10 Subtotal			33,649	15.7 %	44.33 %	-17.0 %
1	-	WELLS FARGO BANK NA	15,261	-9.1 %	20.11 %	-34.8 %
1348	516	Industry Totals	75,898	39.3 %		

Lender Distribution by YTD Growth Rate



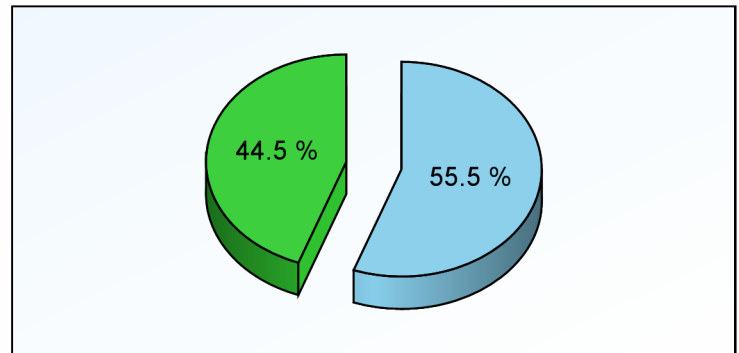
Growth Rate	Lenders	YTD MIC	Last YTD
-100%	104		776
-99% to -1%	223	25,515	31,596
0 to 100%	239	24,616	17,237
101% to 200%	94	7,380	2,997
201% to 300%	49	1,965	552
301% to 400%	28	3,086	688
over 400%	95	7,012	636
New Lenders	620	6,324	0

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 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

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@rminsight.net) and we will review your feedback promptly. Please include your name, company, a thorough description of the suspected inaccuracy and your contact information in case we need to reach you for clarification. Thanks!
- 2) If you received this report as a trial or sample and would like to purchase this report for your company or future reports, please visit:
www.rminsight.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.rminsight.net/rmarket.php