

HECM MIC Endorsement Report

WELLS FARGO BANK NA

As of February 2009



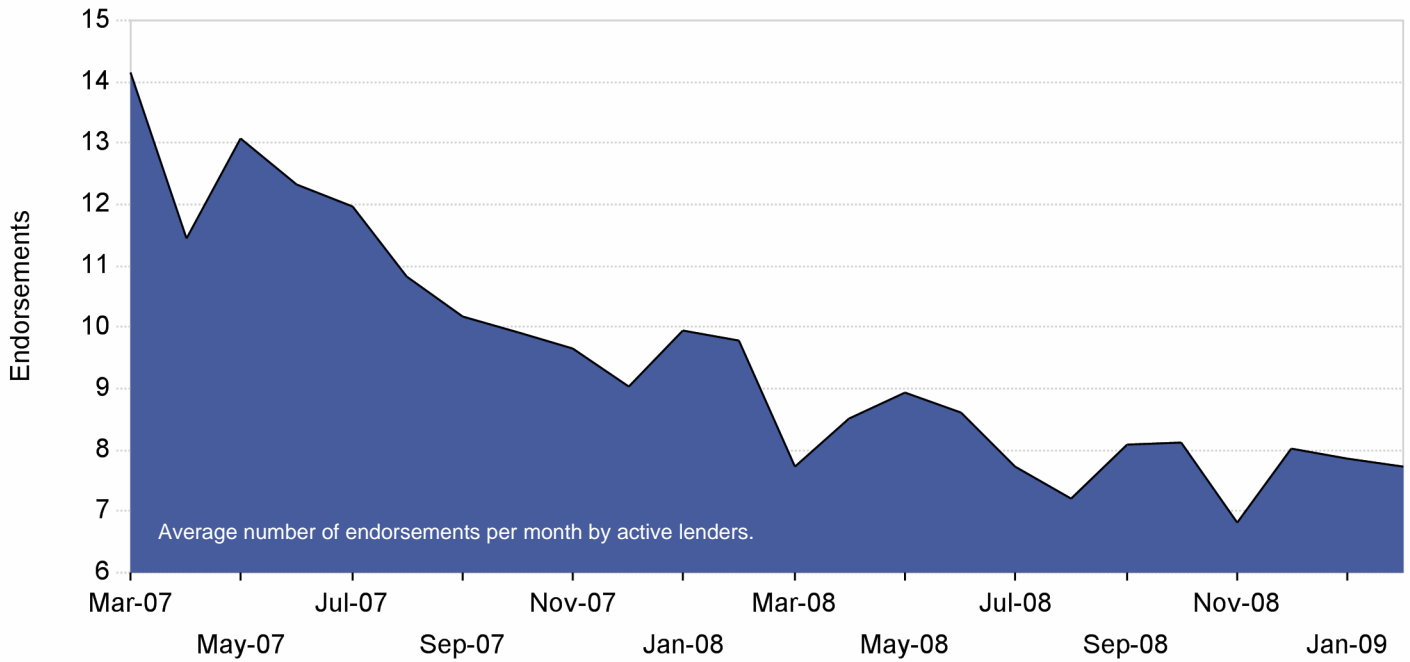
REVERSE MARKET INSIGHT, INC.

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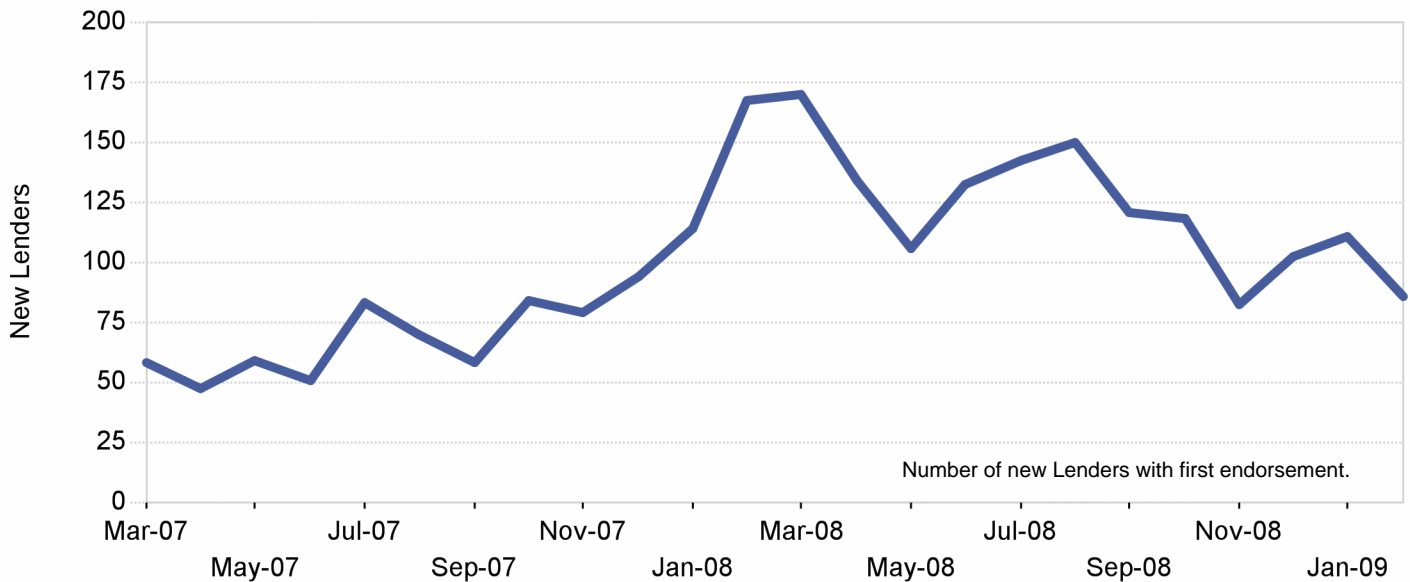
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Endorsements per Lender



New Lenders by Month



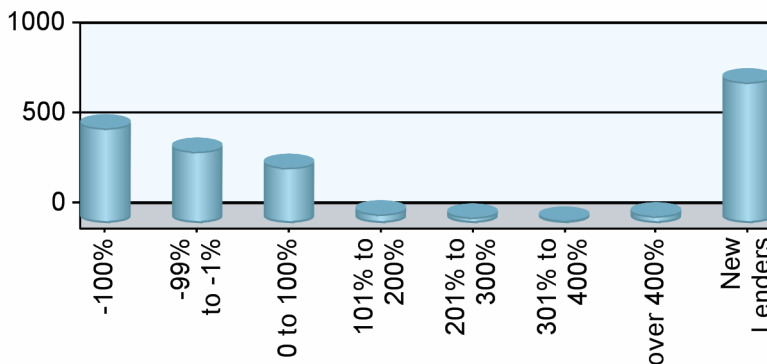
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National Top 10

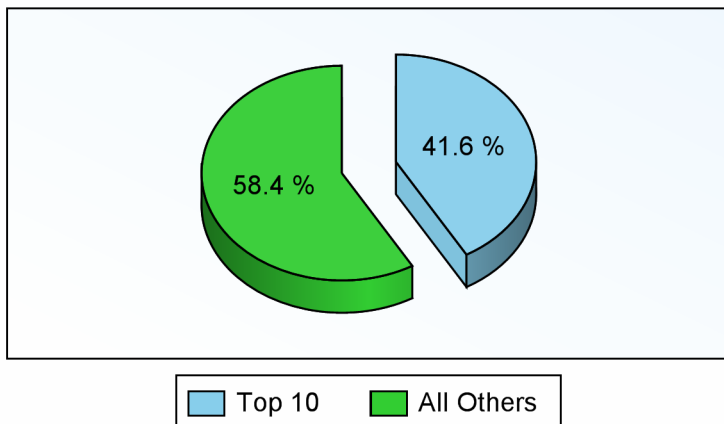
Rank	Chg	Lender Name	2009YTD	Chg%	YTD Share	Chg%
1	-	WELLS FARGO BANK NA	3,331	-14.7 %	17.58 %	-6.1 %
2	1	BANK OF AMERICA NA CHARLOTTE	1,610	82.7 %	8.50 %	101.3 %
3	-1	FINANCIAL FREEDOM SENIOR FUNDI	1,051	-22.7 %	5.55 %	-14.8 %
4	4	METLIFE BANK	385	27.5 %	2.03 %	40.4 %
5	25	ONE REVERSE MORTGAGE LLC	340	314.6 %	1.79 %	356.8 %
6	3	GENERATION MORTGAGE COMPANY	318	29.8 %	1.68 %	43.0 %
7	-3	WORLD ALLIANCE FINANCIAL CORP.	275	-52.7 %	1.45 %	-47.9 %
8	2	URBAN FINANCIAL GROUP	240	-0.4 %	1.27 %	9.7 %
9	89	MONEY HOUSE INC	187	544.8 %	0.99 %	610.4 %
10	2	M AND T BANK	146	-14.1 %	0.77 %	-5.4 %
Top 10 Subtotal			7,883	1.1 %	41.61 %	11.4 %
1	-	WELLS FARGO BANK NA	3,331	-14.7 %	17.58 %	-6.1 %
1623	255	Industry Totals	18,944	-9.2 %		

Lender Distribution by YTD Growth Rate

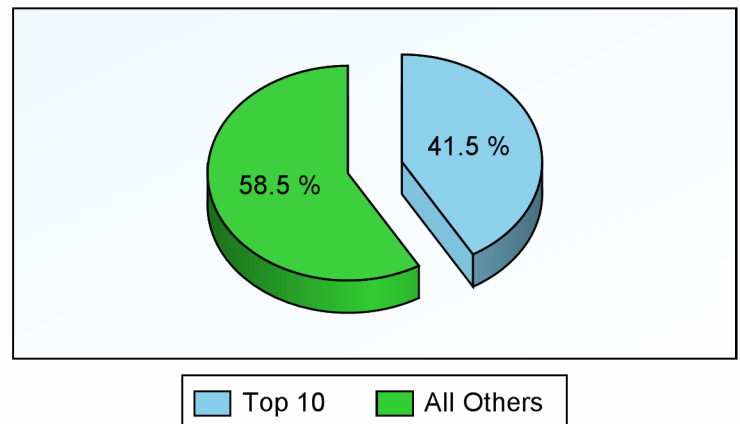


Growth Rate	Lenders	YTD MIC	Last YTD
-100%	527		1,878
-99% to -1%	397	9,001	14,899
0 to 100%	308	5,058	3,465
101% to 200%	50	593	239
201% to 300%	32	492	133
301% to 400%	15	575	131
over 400%	39	1,025	125
New Lenders	782	2,200	

Current YTD Top 10 Lenders' Market Share



Prior YTD Top 10 Lenders' Market Share





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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