

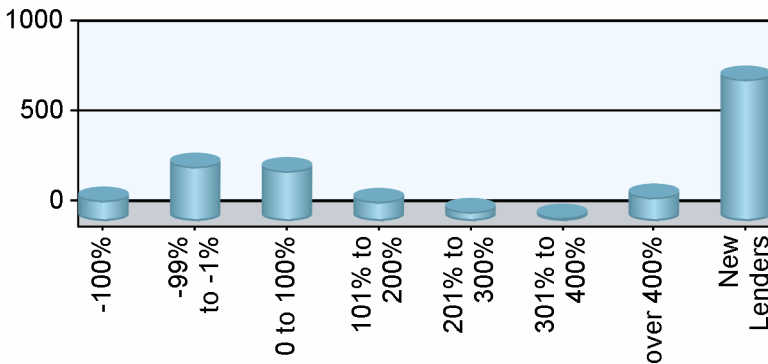
# HECM MIC Endorsement Report

As Of December 2007

## National Top 10

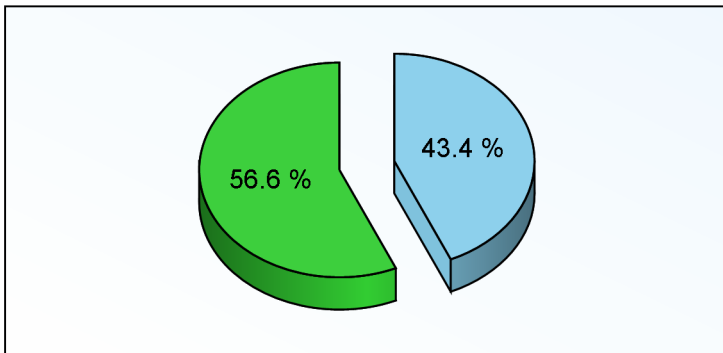
Rank	Chg	Lender Name	2007YTD	Chg%	YTD Share	Chg%
1	-	WELLS FARGO BANK NA	21,893	-13.8 %	20.22 %	-31.8 %
2	-	FINANCIAL FREEDOM SENIOR FUNDI	10,919	30.6 %	10.08 %	3.3 %
3	-	BANK OF AMERICA NA CHARLOTTE	2,614	-17.8 %	2.41 %	-35.0 %
4	-	LIBERTY REVERSE MORTGAGE INC	2,559	15.6 %	2.36 %	-8.6 %
5	7	VERTICAL LEND INC	2,378	240.7 %	2.20 %	169.3 %
6	-	AMERICAN REVERSE MORTGAGE CORP	1,566	2.8 %	1.45 %	-18.8 %
7	8	OMNI HOME FINANCING INC	1,410	133.1 %	1.30 %	84.2 %
8	-3	EVERBANK REVERSE MORTGAGE LLC	1,357	-30.8 %	1.25 %	-45.3 %
9	-2	ACADEMY MORTGAGE LLC	1,194	23.7 %	1.10 %	-2.2 %
10	n/a	COUNTRYWIDE BANK FSB	1,115	n/a	1.03 %	n/a
<b>Top 10 Subtotal</b>			<b>47,005</b>	<b>4.7 %</b>	<b>43.41 %</b>	<b>-17.2 %</b>
2	-	FINANCIAL FREEDOM SENIOR FUNDI	10,919	30.6 %	10.08 %	3.3 %
<b>1674</b>	<b>672</b>	<b>Industry Totals</b>	<b>108,287</b>	<b>26.5 %</b>		

Lender Distribution by YTD Growth Rate



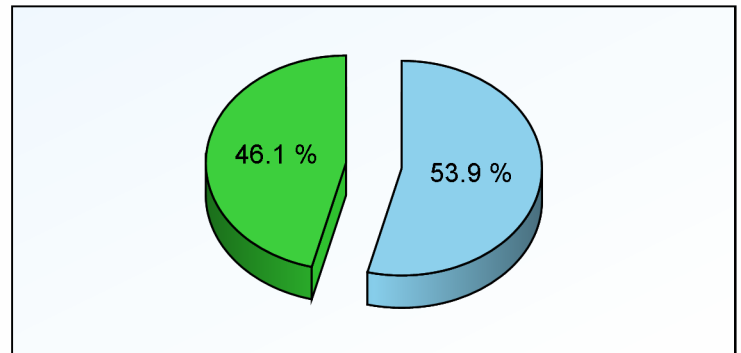
Growth Rate	Lenders	YTD MIC	Last YTD
-100%	114		676
-99% to -1%	302	38,549	49,882
0 to 100%	278	37,206	28,381
101% to 200%	107	9,154	3,848
201% to 300%	51	5,075	1,477
301% to 400%	19	1,588	347
over 400%	131	9,041	997
New Lenders	786	7,674	0

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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As Of December 2007

## 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 Connecticut Maine Massachusetts New Hampshire Rhode Island Vermont	Region 4 - Southeast/Caribbean Alabama Florida Georgia Kentucky Mississippi North Carolina Puerto Rico South Carolina Tennessee U.S. Virgin Islands	Region 6 - Southwest Arkansas Louisiana New Mexico Oklahoma Texas	Region 9 - Pacific/Hawaii Arizona California Federated States of Micronesia Hawaii Nevada
Region 2 - New York/New Jersey New York New Jersey	Region 5 - Midwest Illinois Indiana Michigan Minnesota Ohio Wisconsin	Region 7 - Great Plains Iowa Kansas Missouri Nebraska	Region 10 - Northwest/Alaska Alaska Idaho Oregon Washington
Region 3 - Mid-Atlantic Delaware District of Columbia Maryland Pennsylvania Virginia West Virginia	Region 8 - Rocky Mountain Colorado Montana North Dakota South Dakota Utah 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.net/MICreports.php](http://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](http://www.rminight.net/rmarket.php)