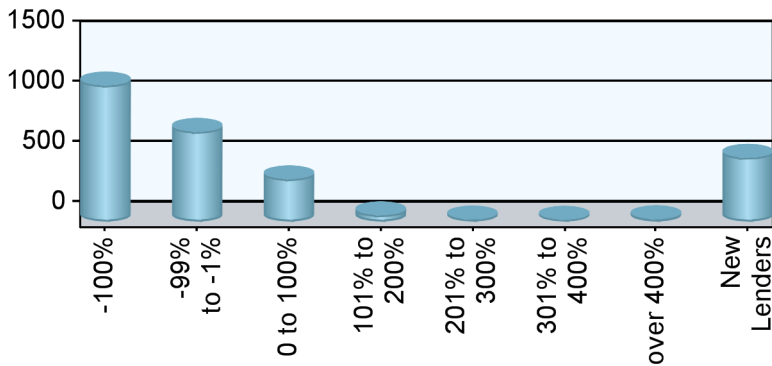


Industry Overview

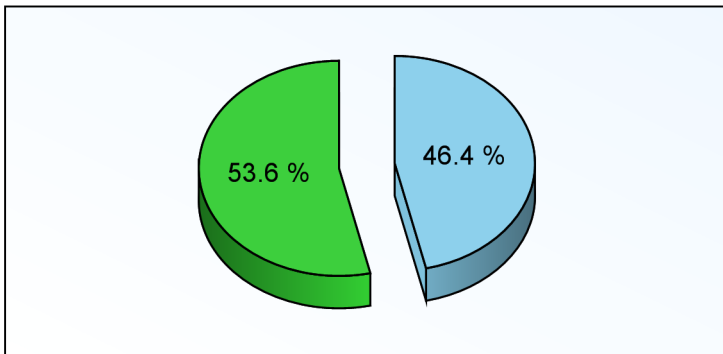
Rank	Chg	Region	Endorsements			Active Lenders		Region Share	
			2010YTD	YTDChg%	2009TOT	2010	Chg%	2010YTD	Chg%
1	-	Southeast/Caribbean	6,582	-44.0 %	24,889	478	-33.2 %	21.55 %	-7.9 %
2	-	Pacific/Hawaii	5,138	-42.9 %	20,995	406	-23.8 %	16.82 %	-6.0 %
3	-	Mid-Atlantic	4,132	-31.8 %	13,571	249	-27.6 %	13.53 %	12.2 %
4	1	Southwest	3,656	-25.8 %	11,288	200	-20.6 %	11.97 %	22.1 %
5	-1	Midwest	2,946	-41.6 %	10,518	310	-20.3 %	9.65 %	-3.9 %
6	-	New York/New Jersey	2,884	-34.1 %	10,515	219	-15.4 %	9.44 %	8.5 %
7	-	Northwest/Alaska	1,789	-45.8 %	7,483	167	-28.0 %	5.86 %	-10.7 %
8	-	New England	1,594	-38.4 %	5,744	166	-29.4 %	5.22 %	1.4 %
9	-	Rocky Mountain	1,116	-44.7 %	4,445	125	-26.0 %	3.65 %	-9.0 %
10	-	Great Plains	703	-41.0 %	2,476	83	-38.5 %	2.30 %	-2.9 %
Industry Totals			30,540	-39.2 %	111,924	1,733	-25.7 %		

Lender Distribution by YTD Growth Rate



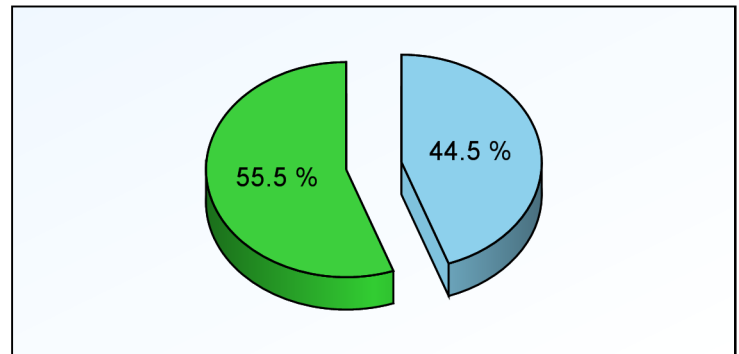
Growth Rate	Lenders	YTD MIC	Last YTD
-100%	1,131		4,308
-99% to -1%	746	20,988	41,280
0 to 100%	352	5,524	4,221
101% to 200%	53	546	226
201% to 300%	18	369	103
301% to 400%	14	268	55
over 400%	20	806	68
New Lenders	530	2,039	

Current YTD Top 10 Lenders' Market Share



Top 10 All Others

Prior YTD Top 10 Lenders' Market Share



Top 10 All Others

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) 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