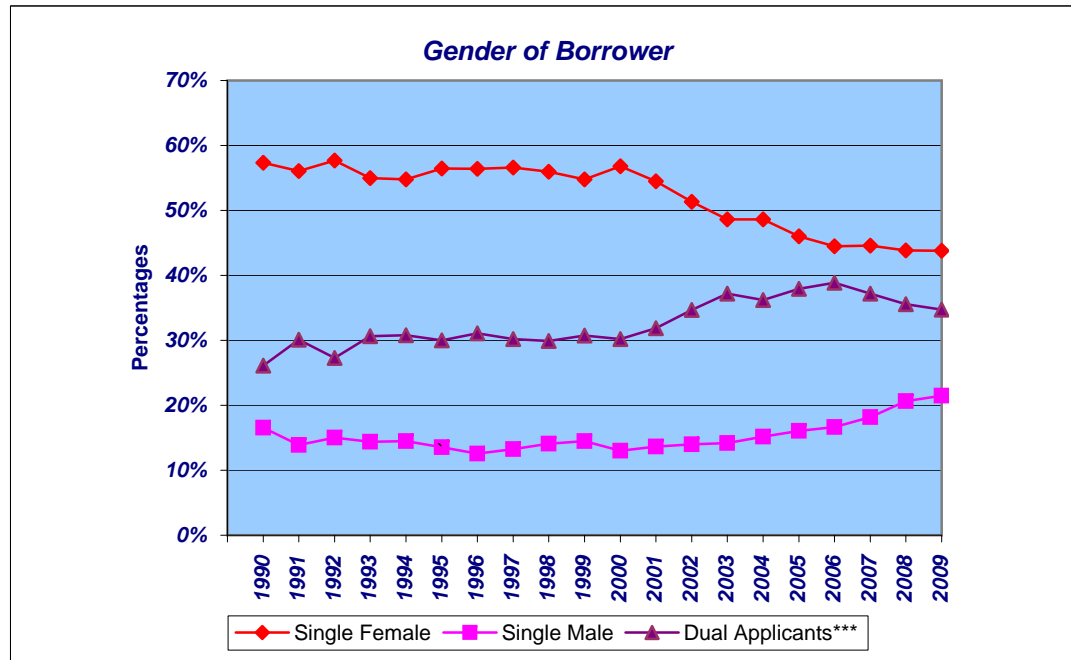


FHA Single Family Mortgage Insurance

HECM Cases Gender of Borrowers by Fiscal Years



Data ending 12/2008

HECM Endorsements By Fiscal Year and State
Data through 12/31/2008

| State | Endorsement Fiscal Year | | | | | | | | | | | | | | | | | | | | Total | |
|--------------|-------------------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|----------------|----------------|---------------|----------------|-----|
| | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | | |
| AK | - | - | - | - | - | - | 2 | 2 | 8 | 30 | 11 | 4 | 9 | 10 | 46 | 23 | 29 | 59 | 74 | 16 | 323 | |
| AL | - | - | 4 | 7 | 21 | 21 | 23 | 20 | 30 | 27 | 30 | 39 | 73 | 84 | 216 | 180 | 298 | 622 | 914 | 336 | 2,945 | |
| AR | - | - | - | - | 6 | 46 | 26 | 27 | 49 | 38 | 33 | 27 | 61 | 90 | 115 | 103 | 177 | 387 | 669 | 218 | 2,072 | |
| AZ | - | - | 36 | 100 | 86 | 76 | 126 | 173 | 181 | 197 | 124 | 176 | 230 | 340 | 597 | 821 | 2,725 | 4,286 | 4,405 | 827 | 15,506 | |
| CA | - | 20 | 226 | 309 | 465 | 513 | 443 | 614 | 1,206 | 1,324 | 1,031 | 1,256 | 2,168 | 3,459 | 10,230 | 13,114 | 22,767 | 20,206 | 15,713 | 3,119 | 98,193 | |
| CO | 34 | 16 | 77 | 110 | 236 | 179 | 287 | 302 | 324 | 363 | 397 | 413 | 703 | 866 | 1,359 | 1,513 | 1,944 | 1,734 | 1,649 | 513 | 12,929 | |
| CT | - | - | - | 7 | 68 | 129 | 78 | 119 | 300 | 226 | 230 | 227 | 334 | 367 | 682 | 906 | 1,563 | 2,085 | 1,773 | 402 | 9,496 | |
| DC | - | - | 7 | 30 | 43 | 73 | 31 | 38 | 62 | 40 | 36 | 46 | 64 | 78 | 186 | 255 | 497 | 685 | 677 | 145 | 2,993 | |
| DE | - | - | 4 | 1 | 11 | 11 | 11 | 14 | 52 | 33 | 26 | 15 | 26 | 35 | 69 | 87 | 173 | 374 | 550 | 151 | 1,643 | |
| FL | - | 10 | 34 | 45 | 146 | 85 | 87 | 203 | 338 | 500 | 376 | 302 | 669 | 1,341 | 3,042 | 3,111 | 7,963 | 17,185 | 19,430 | 4,346 | 59,213 | |
| GA | 9 | 17 | 47 | 37 | 40 | 85 | 51 | 50 | 84 | 66 | 101 | 115 | 248 | 347 | 537 | 512 | 865 | 1,409 | 1,897 | 590 | 7,107 | |
| HI | - | - | 3 | 23 | 23 | 40 | 6 | 14 | 36 | 44 | 29 | 50 | 37 | 46 | 71 | 126 | 498 | 752 | 751 | 130 | 2,679 | |
| IA | - | 2 | 3 | - | 4 | 15 | 10 | 22 | 32 | 28 | 29 | 33 | 67 | 131 | 196 | 150 | 188 | 324 | 367 | 99 | 1,700 | |
| ID | - | - | 16 | 21 | 44 | 30 | 30 | 65 | 48 | 56 | 60 | 94 | 141 | 111 | 278 | 219 | 457 | 684 | 778 | 168 | 3,300 | |
| IL | - | - | 27 | 99 | 254 | 261 | 189 | 257 | 510 | 439 | 268 | 212 | 465 | 644 | 1,089 | 1,236 | 1,940 | 3,059 | 3,347 | 1,060 | 15,356 | |
| IN | - | 7 | 14 | 16 | 19 | 51 | 61 | 84 | 230 | 154 | 134 | 119 | 233 | 320 | 446 | 427 | 665 | 930 | 1,060 | 289 | 5,259 | |
| KS | 11 | 6 | 7 | 13 | 11 | 17 | 9 | 33 | 48 | 44 | 27 | 18 | 56 | 94 | 149 | 145 | 228 | 428 | 438 | 104 | 1,886 | |
| KY | - | - | - | 4 | 5 | 14 | 9 | 23 | 45 | 40 | 31 | 22 | 49 | 99 | 128 | 131 | 197 | 391 | 484 | 142 | 1,814 | |
| LA | - | - | - | - | 42 | 47 | 60 | 38 | 181 | 185 | 140 | 150 | 212 | 136 | 452 | 380 | 236 | 533 | 771 | 335 | 3,898 | |
| MA | - | - | - | 4 | 6 | 21 | 7 | 43 | 40 | 46 | 83 | 172 | 253 | 439 | 907 | 1,147 | 2,263 | 3,401 | 2,771 | 574 | 12,177 | |
| MD | - | - | 44 | 79 | 85 | 135 | 106 | 137 | 177 | 159 | 125 | 118 | 207 | 255 | 653 | 1,034 | 2,203 | 3,676 | 4,397 | 1,195 | 14,765 | |
| ME | - | 18 | 15 | 17 | 25 | 8 | 25 | 22 | 30 | 27 | 22 | 34 | 72 | 140 | 176 | 305 | 415 | 468 | 468 | 119 | 1,970 | |
| MI | 6 | 1 | - | 76 | 75 | 57 | 49 | 71 | 100 | 227 | 316 | 403 | 657 | 859 | 1,496 | 1,767 | 2,053 | 2,937 | 3,169 | 594 | 14,913 | |
| MN | 15 | 26 | 24 | 63 | 86 | 54 | 82 | 63 | 68 | 78 | 84 | 134 | 245 | 418 | 817 | 693 | 1,027 | 1,277 | 1,140 | 299 | 6,693 | |
| MO | 12 | 12 | 6 | 25 | 33 | 26 | 26 | 51 | 97 | 65 | 60 | 46 | 121 | 185 | 427 | 378 | 754 | 1,678 | 1,722 | 454 | 6,178 | |
| MS | - | - | - | - | 9 | 6 | 13 | 7 | 23 | 26 | 19 | 24 | 38 | 35 | 85 | 74 | 72 | 283 | 428 | 141 | 1,283 | |
| MT | - | - | 4 | 6 | 7 | 18 | 25 | 46 | 53 | 55 | 35 | 41 | 70 | 97 | 98 | 94 | 160 | 210 | 250 | 96 | 1,365 | |
| NC | 8 | 10 | 33 | 78 | 97 | 74 | 73 | 163 | 174 | 134 | 114 | 147 | 203 | 398 | 438 | 449 | 756 | 1,060 | 1,554 | 462 | 6,425 | |
| ND | - | - | - | - | - | 1 | - | 7 | 5 | 3 | 2 | 8 | 8 | 19 | 25 | 26 | 40 | 50 | 64 | 6 | 264 | |
| NE | 3 | 1 | 5 | 4 | 1 | 8 | 7 | 5 | 21 | 22 | 32 | 22 | 60 | 7 | 147 | 197 | 239 | 260 | 295 | 75 | 1,501 | |
| NH | 3 | 9 | - | - | 64 | 47 | 20 | 15 | 32 | 12 | 26 | 21 | 42 | 55 | 182 | 158 | 382 | 571 | 497 | 145 | 2,281 | |
| NJ | - | 35 | 50 | 88 | 135 | 283 | 151 | 281 | 396 | 375 | 343 | 363 | 488 | 648 | 1,412 | 1,450 | 2,480 | 3,876 | 3,702 | 844 | 17,400 | |
| NM | 18 | 16 | 20 | 13 | 26 | 8 | 21 | 36 | 59 | 54 | 63 | 54 | 117 | 105 | 201 | 199 | 314 | 554 | 614 | 264 | 2,756 | |
| NV | - | - | 7 | 10 | 20 | 19 | 28 | 41 | 57 | 72 | 41 | 60 | 152 | 250 | 605 | 904 | 1,559 | 1,897 | 1,826 | 290 | 7,838 | |
| NY | 18 | 53 | 106 | 134 | 367 | 443 | 319 | 494 | 717 | 570 | 507 | 700 | 913 | 1,149 | 1,812 | 1,925 | 3,328 | 4,602 | 4,341 | 1,187 | 23,685 | |
| OH | 1 | 1 | 4 | 31 | 61 | 122 | 107 | 163 | 272 | 236 | 186 | 214 | 438 | 506 | 790 | 836 | 1,117 | 1,778 | 1,788 | 414 | 9,065 | |
| OK | - | - | - | 7 | 83 | 67 | 48 | 56 | 130 | 124 | 79 | 73 | 108 | 124 | 189 | 288 | 480 | 705 | 857 | 256 | 3,674 | |
| OR | - | - | 6 | 17 | 14 | 70 | 81 | 108 | 217 | 229 | 146 | 156 | 296 | 355 | 642 | 747 | 1,492 | 2,378 | 2,537 | 665 | 10,146 | |
| PA | - | 28 | 45 | 109 | 146 | 245 | 252 | 433 | 319 | 307 | 297 | 262 | 473 | 527 | 906 | 1,064 | 1,923 | 3,604 | 3,936 | 916 | 15,791 | |
| PR | - | - | - | - | - | 46 | 13 | 9 | 5 | 78 | 12 | 6 | 2 | 4 | 34 | 45 | 19 | 1 | 613 | 371 | 1,288 | |
| RI | 5 | 62 | 37 | 110 | 85 | 64 | 77 | 64 | 38 | 40 | 33 | 58 | 62 | 63 | 144 | 198 | 338 | 536 | 483 | 115 | 2,612 | |
| SC | - | 1 | 19 | 22 | 21 | 46 | 11 | 12 | 21 | 24 | 37 | 44 | 87 | 124 | 249 | 214 | 381 | 761 | 1,070 | 325 | 3,469 | |
| SD | - | - | - | - | - | - | - | - | 12 | 9 | 7 | 8 | 8 | 23 | 73 | 45 | 73 | 98 | 73 | 98 | 20 | 449 |
| TN | 2 | 3 | - | - | - | 50 | 28 | 56 | 70 | 82 | 83 | 63 | 125 | 182 | 256 | 206 | 411 | 911 | 1,195 | 388 | 4,111 | |
| TX | - | - | - | - | - | - | - | - | - | - | - | 332 | 692 | 943 | 2,471 | 2,654 | 4,122 | 5,554 | 6,573 | 1,978 | 25,319 | |
| UT | 6 | - | 5 | 62 | 130 | 142 | 171 | 178 | 166 | 178 | 111 | 122 | 242 | 390 | 540 | 481 | 536 | 982 | 1,608 | 475 | 6,525 | |
| VA | - | - | 31 | 134 | 127 | 87 | 99 | 114 | 197 | 314 | 365 | 337 | 415 | 422 | 766 | 797 | 1,528 | 2,969 | 3,566 | 937 | 13,205 | |
| VT | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 6 | 1 | 7 | |
| VI | 6 | 9 | 4 | 21 | 5 | 33 | 3 | 13 | 22 | 6 | 6 | 16 | 30 | 27 | 48 | 55 | 81 | 134 | 141 | 42 | 702 | |
| WA | - | 26 | 49 | 24 | 125 | 210 | 100 | 340 | 413 | 366 | 253 | 342 | 477 | 525 | 885 | 961 | 1,727 | 2,776 | 3,091 | 665 | 13,355 | |
| WI | - | - | - | - | 2 | 56 | 86 | 62 | 163 | 131 | 98 | 55 | 96 | 132 | 340 | 295 | 473 | 934 | 1,091 | 254 | 4,268 | |
| WV | - | - | - | - | 3 | 15 | 22 | 9 | 27 | 24 | 20 | 14 | 25 | 24 | 63 | 49 | 96 | 255 | 256 | 58 | 960 | |
| WY | - | - | - | 8 | 3 | 13 | 7 | 11 | 11 | 16 | 9 | 12 | 30 | 34 | 61 | 37 | 140 | 137 | 121 | 31 | 681 | |
| N/A | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | |
| Total | 157 | 389 | 1,019 | 1,964 | 3,365 | 4,166 | 3,596 | 5,208 | 7,895 | 7,923 | 6,637 | 7,789 | 13,049 | 18,084 | 37,790 | 43,082 | 76,282 | 107,368 | 112,015 | 27,646 | 485,424 | |

Currently Active HECM Endorsements By Fiscal Year and State
Data through 12/31/2008

| State | Endorsement Fiscal Year | | | | | | | | | | | | | | | | | | | | Total | | | |
|--------------|-------------------------|----------|-----------|-----------|-----------|------------|------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|----------------|----------------|---------------|----------------|---------------|----------------|--------|
| | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | | | | |
| AK | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 15 | 254 | | |
| AL | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| AR | - | - | - | - | - | 1 | 1 | 4 | 8 | 8 | 10 | 13 | 26 | 50 | 77 | 73 | 158 | 363 | 661 | 218 | 1,671 | 334 | 2,498 | |
| AZ | - | - | - | - | - | 1 | 5 | 13 | 14 | 28 | 25 | 28 | 57 | 100 | 220 | 501 | 2,448 | 4,134 | 4,364 | 823 | 12,761 | 218 | 16,771 | |
| CA | - | 1 | 2 | 3 | 10 | 17 | 20 | 38 | 100 | 122 | 175 | 233 | 554 | 1,247 | 4,676 | 9,065 | 19,741 | 19,213 | 15,500 | 3,107 | 73,824 | 3,107 | 73,824 | |
| CO | - | - | 3 | 2 | 3 | 5 | 13 | 25 | 39 | 80 | 69 | 166 | 406 | 596 | 1,050 | 1,286 | 1,745 | 1,645 | 1,625 | 513 | 9,271 | 513 | 9,271 | |
| CT | - | - | - | - | 1 | 2 | 1 | 8 | 21 | 25 | 40 | 56 | 115 | 184 | 408 | 701 | 1,344 | 1,946 | 1,753 | 402 | 7,007 | 402 | 7,007 | |
| DC | - | - | - | - | - | 5 | - | 1 | 7 | 3 | 6 | 8 | 10 | 31 | 84 | 176 | 428 | 632 | 663 | 144 | 2,198 | 144 | 2,198 | |
| DE | - | - | - | - | - | - | - | - | 7 | 9 | 6 | 7 | 6 | 17 | 44 | 63 | 152 | 344 | 537 | 150 | 1,342 | 150 | 1,342 | |
| FL | - | - | - | 1 | 2 | - | 1 | 6 | 27 | 37 | 61 | 52 | 149 | 525 | 1,373 | 2,180 | 7,199 | 16,727 | 19,328 | 4,344 | 52,012 | 4,344 | 52,012 | |
| GA | - | 1 | - | 1 | - | 3 | 2 | 2 | 10 | 19 | 42 | 129 | 215 | 392 | 436 | 787 | 1,366 | 1,884 | 590 | 5,889 | 590 | 5,889 | | |
| HI | - | - | - | 1 | - | 3 | 1 | - | 5 | 2 | 2 | 12 | 9 | 16 | 31 | 85 | 422 | 711 | 742 | 130 | 2,172 | 130 | 2,172 | |
| IA | - | - | - | - | - | - | - | 2 | 9 | 14 | 13 | 15 | 32 | 81 | 137 | 116 | 171 | 306 | 362 | 99 | 1,357 | 99 | 1,357 | |
| ID | - | - | - | - | - | - | 4 | 5 | 7 | 7 | 18 | 34 | 61 | 54 | 177 | 155 | 379 | 645 | 775 | 168 | 2,489 | 168 | 2,489 | |
| IL | - | - | 1 | 3 | 6 | 9 | 6 | 29 | 93 | 84 | 64 | 52 | 185 | 355 | 736 | 938 | 1,702 | 2,847 | 3,294 | 1,060 | 11,464 | 1,060 | 11,464 | |
| IN | - | - | - | - | - | - | 4 | 8 | 55 | 40 | 62 | 59 | 138 | 207 | 317 | 352 | 600 | 895 | 1,047 | 289 | 4,073 | 289 | 4,073 | |
| KS | - | - | - | - | - | 1 | - | 2 | 5 | 7 | 6 | 10 | 29 | 63 | 106 | 117 | 203 | 402 | 432 | 104 | 1,487 | 104 | 1,487 | |
| KY | - | - | - | - | 1 | 1 | 1 | 1 | 6 | 7 | 10 | 8 | 25 | 66 | 93 | 101 | 170 | 366 | 476 | 142 | 1,474 | 142 | 1,474 | |
| LA | - | - | - | - | 1 | 3 | 5 | 3 | 36 | 52 | 43 | 52 | 99 | 80 | 288 | 278 | 193 | 505 | 767 | 335 | 2,740 | 335 | 2,740 | |
| MA | - | - | - | - | - | - | - | 5 | 4 | 5 | 20 | 54 | 104 | 270 | 653 | 969 | 2,075 | 3,255 | 2,751 | 572 | 10,737 | 572 | 10,737 | |
| MD | - | - | - | 2 | - | 5 | 4 | 10 | 16 | 36 | 22 | 32 | 57 | 102 | 348 | 701 | 1,895 | 3,390 | 4,300 | 1,192 | 12,114 | 1,192 | 12,114 | |
| ME | - | - | - | 1 | - | 1 | 2 | - | 4 | 8 | 3 | 9 | 11 | 38 | 99 | 146 | 272 | 382 | 464 | 117 | 1,557 | 117 | 1,557 | |
| MI | - | - | - | - | 2 | - | - | 8 | 15 | 61 | 122 | 219 | 416 | 599 | 1,207 | 1,551 | 1,904 | 2,865 | 3,147 | 594 | 12,710 | 594 | 12,710 | |
| MN | 2 | - | - | - | 1 | 2 | 7 | 6 | 14 | 18 | 26 | 49 | 93 | 276 | 613 | 587 | 950 | 1,221 | 1,130 | 298 | 5,293 | 298 | 5,293 | |
| MO | - | - | - | 1 | 1 | - | 1 | 5 | 13 | 12 | 12 | 17 | 62 | 109 | 335 | 310 | 676 | 1,603 | 1,697 | 452 | 5,306 | 452 | 5,306 | |
| MS | - | - | - | - | - | - | - | - | 2 | 6 | 8 | 8 | 19 | 17 | 44 | 53 | 64 | 271 | 425 | 141 | 1,058 | 141 | 1,058 | |
| MT | - | - | - | - | 1 | 1 | 1 | 5 | 8 | 13 | 10 | 19 | 40 | 60 | 64 | 79 | 134 | 201 | 243 | 96 | 975 | 96 | 975 | |
| NC | 1 | - | - | 1 | - | 1 | 6 | 17 | 26 | 39 | 42 | 67 | 101 | 236 | 309 | 359 | 683 | 1,005 | 1,540 | 462 | 4,895 | 462 | 4,895 | |
| ND | - | - | - | - | - | - | - | - | - | 3 | 1 | - | 4 | 9 | 16 | 22 | 36 | 49 | 64 | 6 | 210 | 6 | 210 | |
| NE | - | - | - | - | - | - | - | 2 | 5 | 3 | 15 | 10 | 32 | 72 | 109 | 161 | 209 | 251 | 295 | 75 | 1,239 | 75 | 1,239 | |
| NH | - | - | - | - | 2 | 1 | 1 | 2 | 2 | 1 | 3 | 11 | 23 | 37 | 131 | 135 | 344 | 554 | 491 | 145 | 1,883 | 145 | 1,883 | |
| NJ | - | - | - | 2 | - | 1 | 6 | 20 | 57 | 62 | 61 | 83 | 160 | 288 | 849 | 1,113 | 2,145 | 3,640 | 3,637 | 843 | 12,967 | 843 | 12,967 | |
| NM | - | - | - | - | - | 1 | - | 4 | 11 | 12 | 18 | 23 | 47 | 54 | 130 | 151 | 268 | 519 | 605 | 264 | 2,107 | 264 | 2,107 | |
| NV | - | - | - | - | - | - | - | 2 | 3 | 10 | 11 | 11 | 45 | 76 | 238 | 670 | 1,416 | 1,831 | 1,819 | 290 | 6,422 | 290 | 6,422 | |
| NY | - | - | 2 | 5 | 7 | 19 | 21 | 34 | 102 | 116 | 143 | 183 | 318 | 627 | 1,156 | 1,490 | 2,888 | 4,299 | 4,290 | 1,186 | 16,886 | 1,186 | 16,886 | |
| OH | - | - | - | 3 | - | 4 | 5 | 21 | 67 | 66 | 74 | 108 | 277 | 349 | 605 | 710 | 1,034 | 1,711 | 1,771 | 414 | 7,219 | 414 | 7,219 | |
| OK | - | - | - | - | - | 1 | 2 | 4 | 21 | 35 | 32 | 30 | 58 | 73 | 133 | 254 | 440 | 672 | 850 | 255 | 2,860 | 255 | 2,860 | |
| OR | - | - | 1 | - | - | 3 | 3 | 9 | 24 | 36 | 29 | 37 | 90 | 153 | 294 | 449 | 1,168 | 2,222 | 2,489 | 663 | 7,670 | 663 | 7,670 | |
| PA | - | - | - | 2 | 6 | 10 | 14 | 54 | 55 | 59 | 83 | 86 | 201 | 292 | 622 | 842 | 1,696 | 3,404 | 3,883 | 916 | 12,225 | 916 | 12,225 | |
| PR | - | - | - | - | - | 25 | 6 | 4 | 4 | 43 | 8 | 5 | - | 4 | 31 | 44 | 19 | 1 | 613 | 371 | 1,178 | 371 | 1,178 | |
| RJ | - | 1 | 1 | 1 | - | 3 | 4 | 6 | 13 | 5 | 10 | 19 | 24 | 28 | 99 | 162 | 310 | 514 | 477 | 115 | 1,792 | 115 | 1,792 | |
| SC | - | - | - | - | - | 2 | - | 3 | 5 | 16 | 18 | 47 | 61 | 170 | 162 | 337 | 730 | 1,061 | 325 | 2,940 | 325 | 2,940 | | |
| SD | - | - | - | - | - | - | - | - | 2 | 3 | 3 | 4 | 2 | 18 | 50 | 36 | 63 | 71 | 98 | 20 | 370 | 20 | 370 | |
| TN | - | - | - | - | - | - | 1 | 4 | 9 | 13 | 30 | 26 | 72 | 112 | 179 | 162 | 352 | 850 | 1,181 | 388 | 3,379 | 388 | 3,379 | |
| TX | - | - | - | - | - | - | - | - | - | - | - | - | 155 | 406 | 574 | 1,869 | 2,288 | 3,711 | 5,310 | 6,480 | 1,975 | 22,768 | 1,975 | 22,768 |
| UT | - | - | - | 2 | 7 | 12 | 24 | 36 | 38 | 42 | 43 | 93 | 184 | 263 | 302 | 392 | 845 | 1,583 | 475 | 4,343 | 475 | 4,343 | | |
| VA | - | - | 1 | 2 | 5 | 7 | 5 | 5 | 26 | 61 | 115 | 98 | 143 | 170 | 428 | 591 | 1,299 | 2,798 | 3,531 | 937 | 10,222 | 937 | 10,222 | |
| VI | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 6 | 1 | 7 | 1 | 7 | |
| VT | - | - | - | - | - | - | - | 1 | 6 | - | 1 | 4 | 14 | 13 | 29 | 41 | 75 | 126 | 139 | 42 | 491 | 42 | 491 | |
| WA | - | - | - | - | 4 | 6 | 7 | 25 | 58 | 50 | 57 | 92 | 143 | 228 | 432 | 607 | 1,377 | 2,552 | 3,051 | 665 | 9,354 | 665 | 9,354 | |
| WI | - | - | - | - | 1 | 2 | 4 | 4 | 26 | 19 | 24 | 15 | 46 | 62 | 257 | 247 | 428 | 900 | 1,081 | 254 | 3,390 | 254 | 3,390 | |
| WV | - | - | - | - | - | - | - | 1 | 2 | 8 | 4 | 8 | 9 | 17 | 43 | 35 | 83 | 241 | 255 | 58 | 766 | 58 | 766 | |
| WY | - | - | - | - | - | 1 | - | 2 | - | 4 | 2 | 4 | 13 | 17 | 39 | 28 | 125 | 131 | 118 | 31 | 515 | 31 | 515 | |
| N/A | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Total | 3 | 3 | 11 | 32 | 59 | 154 | 178 | 435 | 1,085 | 1,403 | 1,691 | 2,409 | 5,234 | 9,184 | 22,235 | 32,248 | 67,001 | 102,103 | 110,757 | 27,606 | 383,831 | 27,606 | 383,831 | |

Total HECM Cases Endorsed For Insurance by Fiscal Year of Endorsement Plus Selected Loan and Borrower Characteristics

Data As of 12/31/2008

| Fiscal Year (Oct 1 to Sep 30) | Count of Cases Endorsed | Average Expected Interest Rate * | Average Property Value (000) | Average Maximum Claim** (000) | Average Initial Prin Limit (000) | Average Borrower Age | Gender of Borrower(s) | | | Active Insured Cases | |
|-------------------------------------|-------------------------------|--|------------------------------------|-------------------------------------|--|-------------------------|-----------------------|--------------|-----------------------|----------------------|---------------------------------|
| | | | | | | | Single Female | Single Male | Dual Applicants*** | Count | Average Unpaid Balance (000) |
| 1990 | 157 | 9.8 | \$ 108.7 | \$ 84.2 | \$ 39.0 | 76.7 | 57.3% | 16.6% | 26.1% | 3 | \$ 111.3 |
| 1991 | 389 | 9.3 | 126.4 | 97.5 | 43.5 | 76.5 | 56.0% | 13.9% | 30.1% | 3 | 104.9 |
| 1992 | 1,019 | 8.9 | 124.7 | 97.4 | 48.6 | 76.6 | 57.7% | 15.0% | 27.3% | 11 | 131.6 |
| 1993 | 1,964 | 7.6 | 119.7 | 97.9 | 52.6 | 75.7 | 55.0% | 14.4% | 30.7% | 32 | 108.0 |
| 1994 | 3,365 | 7.6 | 124.9 | 103.8 | 58.0 | 75.2 | 54.8% | 14.5% | 30.8% | 59 | 106.3 |
| 1995 | 4,166 | 8.6 | 124.8 | 105.4 | 54.3 | 76.0 | 56.5% | 13.5% | 30.0% | 154 | 109.0 |
| 1996 | 3,596 | 6.8 | 117.2 | 103.3 | 57.3 | 75.9 | 56.4% | 12.5% | 31.1% | 178 | 96.5 |
| 1997 | 5,208 | 8.1 | 117.5 | 105.2 | 58.0 | 75.9 | 56.6% | 13.2% | 30.2% | 435 | 94.7 |
| 1998 | 7,895 | 7.4 | 118.7 | 107.0 | 64.3 | 75.7 | 56.0% | 14.1% | 29.9% | 1,085 | 86.9 |
| 1999 | 7,923 | 6.5 | 131.9 | 117.8 | 81.6 | 75.3 | 54.8% | 14.5% | 30.7% | 1,403 | 95.3 |
| 2000 | 6,637 | 7.3 | 141.7 | 124.6 | 78.6 | 76.0 | 56.8% | 13.0% | 30.2% | 1,691 | 88.2 |
| 2001 | 7,789 | 6.7 | 167.1 | 140.6 | 97.4 | 75.5 | 54.5% | 13.7% | 31.9% | 2,409 | 97.6 |
| 2002 | 13,049 | 6.4 | 178.0 | 151.3 | 110.0 | 75.1 | 51.4% | 14.0% | 34.7% | 5,234 | 103.8 |
| 2003 | 18,084 | 5.4 | 197.6 | 165.9 | 131.3 | 74.3 | 48.6% | 14.2% | 37.2% | 9,184 | 121.2 |
| 2004 | 37,790 | 5.8 | 219.4 | 182.2 | 133.9 | 74.3 | 48.6% | 15.2% | 36.2% | 22,235 | 122.8 |
| 2005 | 43,082 | 5.7 | 254.9 | 206.0 | 144.4 | 73.8 | 46.0% | 16.1% | 37.9% | 32,248 | 134.8 |
| 2006 | 76,282 | 6.0 | 289.7 | 235.6 | 158.9 | 73.8 | 44.5% | 16.7% | 38.8% | 67,001 | 140.0 |
| 2007 | 107,368 | 6.0 | 261.9 | 229.3 | 155.7 | 73.5 | 44.6% | 18.2% | 37.2% | 102,103 | 125.8 |
| 2008 | 112,015 | 5.4 | 239.4 | 216.4 | 153.8 | 73.1 | 43.8% | 20.6% | 35.6% | 110,757 | 114.1 |
| 2009 | 27,646 | 5.5 | \$ 234.2 | \$ 215.5 | \$ 152.1 | 72.9 | 43.8% | 21.5% | 34.7% | 27,606 | 96.8 |
| Total | 485,424 | | | | | | 46.3% | 17.6% | 36.2% | 383,831 | \$ 122.4 |

Prepared by OE

Dollar amounts in thousands

* Expected Interest Rate for HECM Is the 10-Yr Constant Maturity Treasury Rate at Closing Plus Lender Margin

** "Maximum Claim" on a HECM loan = lesser of Property Value or FHA loan limit for locality

*** Includes all cases with more than one borrower irrespective of gender

Active cases are endorsed for insurance and neither terminated (paid in full or claim termination) nor assigned to HUD