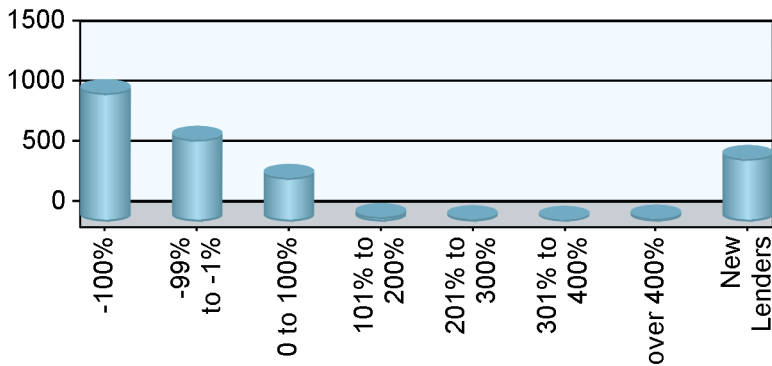


Industry Overview

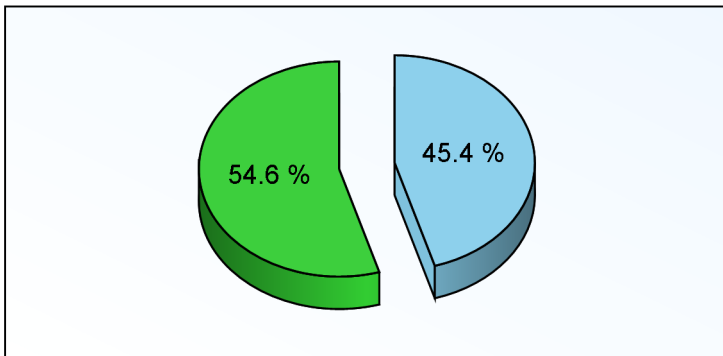
Rank	Chg	Region	Endorsements			Active Lenders		Region Share	
			2010YTD	YTDChg%	2009TOT	2010	Chg%	2010YTD	Chg%
1	-	Southeast/Caribbean	5,543	-44.1 %	24,889	450	-32.6 %	21.33 %	-9.9 %
2	-	Pacific/Hawaii	4,389	-41.2 %	20,995	378	-24.9 %	16.89 %	-5.3 %
3	-	Mid-Atlantic	3,507	-29.1 %	13,571	237	-28.0 %	13.50 %	14.3 %
4	1	Southwest	3,139	-23.9 %	11,288	192	-16.2 %	12.08 %	22.6 %
5	-1	Midwest	2,527	-40.0 %	10,518	296	-19.8 %	9.72 %	-3.4 %
6	-	New York/New Jersey	2,415	-31.1 %	10,515	211	-14.9 %	9.29 %	11.0 %
7	-	Northwest/Alaska	1,512	-44.8 %	7,483	162	-26.7 %	5.82 %	-11.1 %
8	-	New England	1,374	-39.0 %	5,744	160	-27.9 %	5.29 %	-1.8 %
9	-	Rocky Mountain	972	-42.9 %	4,445	122	-24.2 %	3.74 %	-8.0 %
10	-	Great Plains	608	-39.2 %	2,476	79	-34.7 %	2.34 %	-2.0 %
Industry Totals			25,986	-37.9 %	111,924	1,658	-24.8 %		

Lender Distribution by YTD Growth Rate



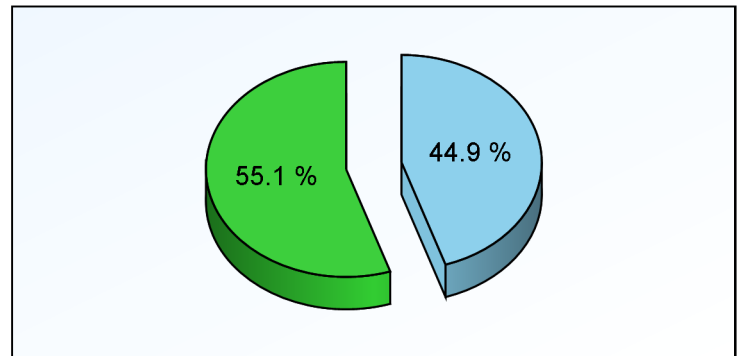
Growth Rate	Lenders	YTD MIC	Last YTD
-100%	1,067		3,835
-99% to -1%	680	17,573	34,094
0 to 100%	364	4,455	3,409
101% to 200%	38	754	308
201% to 300%	21	274	79
301% to 400%	8	150	33
over 400%	26	918	107
New Lenders	521	1,862	

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