



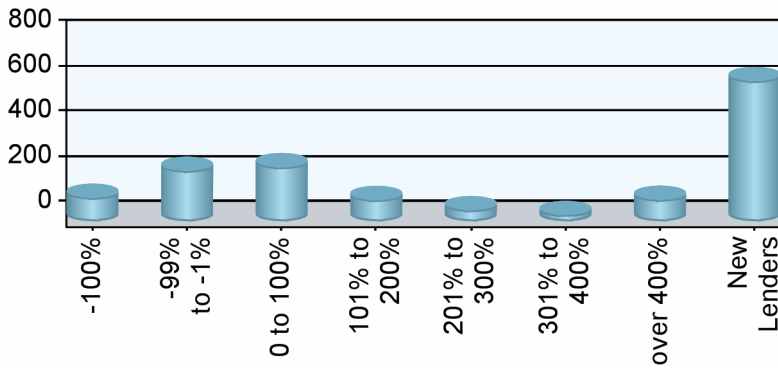
HECM MIC Endorsement Statistics

As Of August 2007

Industry Overview

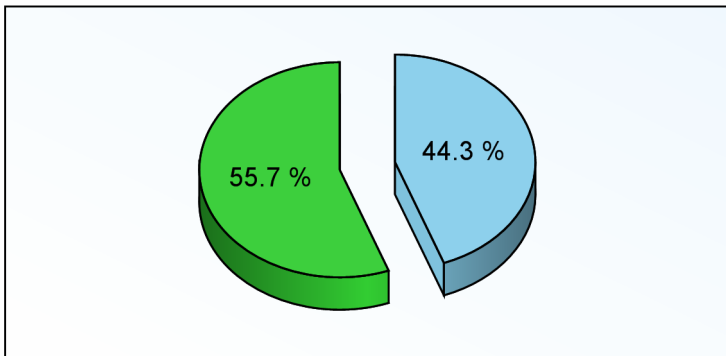
Rank	Chg	Region	Endorsements			Active Lenders		Region Share	
			2007YTD	YTDChg%	2006TOT	2007	Chg%	2007YTD	Chg%
1	1	Southeast/Caribbean	17,671	127.4 %	13,318	557	278.9 %	23.28 %	63.3 %
2	-1	Pacific/Hawaii	16,211	-19.4 %	29,569	409	50.9 %	21.36 %	-42.2 %
3	3	Southwest	8,427	116.1 %	6,079	516	437.5 %	11.10 %	55.1 %
4	-	Mid-Atlantic	7,597	72.0 %	7,449	153	75.9 %	10.01 %	23.5 %
5	-2	Midwest	6,995	40.1 %	7,938	256	60.0 %	9.22 %	0.5 %
6	-1	New York/New Jersey	5,601	39.1 %	6,513	167	156.9 %	7.38 %	-0.2 %
7	1	Northwest/Alaska	5,205	92.3 %	4,542	342	362.2 %	6.86 %	38.0 %
8	-1	New England	4,556	32.4 %	5,451	164	76.3 %	6.00 %	-5.0 %
9	-	Rocky Mountain	1,938	-7.0 %	3,026	93	16.3 %	2.55 %	-33.2 %
10	-	Great Plains	1,697	66.0 %	1,723	71	36.5 %	2.24 %	19.2 %
Industry Totals			75,898	39.3 %	85,608	1,348	62.0 %		

Lender Distribution by YTD Growth Rate



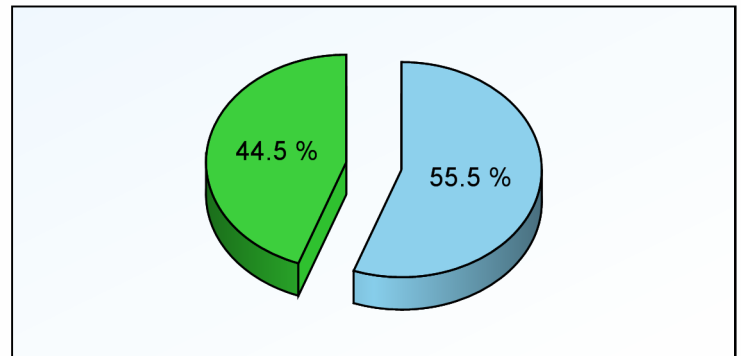
Growth Rate	Lenders	YTD MIC	Last YTD
-100%	104		776
-99% to -1%	223	25,515	31,596
0 to 100%	239	24,616	17,237
101% to 200%	94	7,380	2,997
201% to 300%	49	1,965	552
301% to 400%	28	3,086	688
over 400%	95	7,012	636
New Lenders	620	6,324	0

Current YTD Top 10 Lenders' Market Share



Top 10 All Others

Prior YTD Top 10 Lenders' Market Share



Top 10 All Others



HECM MIC Endorsement Statistics

As Of August 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	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		Nevada
Region 2 - New York/New Jersey	Puerto Rico	Region 7 - Great Plains	
New York	South Carolina	Iowa	Region 10 - Northwest/Alaska
New Jersey	Tennessee	Kansas	Alaska
	U.S. Virgin Islands	Missouri	Idaho
		Nebraska	Oregon
Region 3 - Mid-Atlantic	Region 5 - Midwest	Region 8 - Rocky Mountain	Washington
Delaware	Illinois	Colorado	
District of Columbia	Indiana	Montana	
Maryland	Michigan	North Dakota	
Pennsylvania	Minnesota	South Dakota	
Virginia	Ohio	Utah	
West Virginia	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 for your company or future reports, please visit: www.rminight.com/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