

Industry Data and Trends

Data as of May 2011

Next Release Date: Week 3 of July



REVERSE MARKET
INSIGHT

Endorsement Growth Rate

Year	Units	% Chg.
2008	115,157	6.4 %
2009	111,864	-2.9 %
2010	72,683	-35.0 %

YTD	Units	% Chg.
May 10	30,512	-39.2 %
May 11	31,948	4.7 %

Reverse Market Insight is the trusted source for reverse mortgage research and analysis.

As a provider of market intelligence, analysis and customized business solutions to the reverse mortgage industry, we help our clients analyze and interpret key trends impacting their business.

Solutions Include:

Retail Trilogy

- Sales Performance Analysis
- Competitive Analysis
- Market Opportunity

Wholesale Analytics

Business Consulting

- Servicing Rights Valuation
- Market Intelligence
- Business Intelligence (BI)

Product/Solution Inquiries:
Looking for a tailored business solution? Call us for a free sample report on your business.

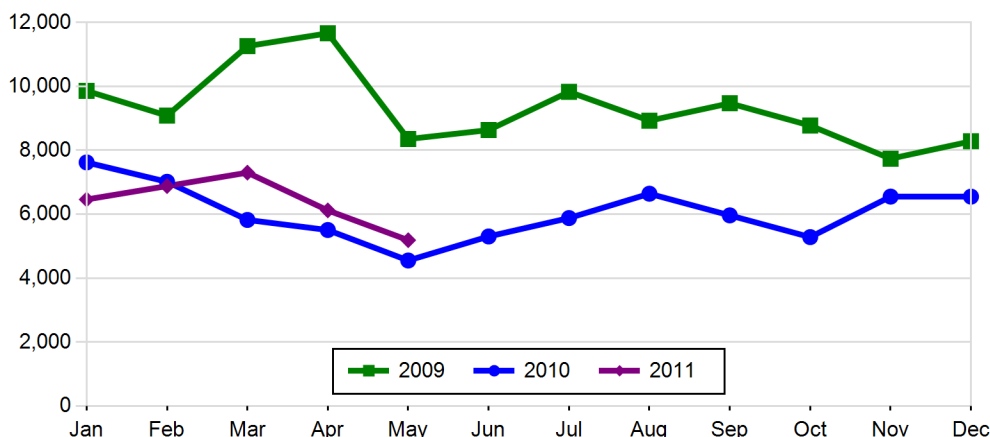
Media Inquiries:
We are happy to assist members of the media with commentary or special data requests

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Sales Performance

Year Over Year Endorsement Trend



Endorsement Rank by Geographic Area (YTD) Units and Growth %

Rank	State	Units	Growth	Rank	City	St	Units	Growth	
1	California	4,471	6.8 %	1	PHILADELPHIA	PA	416	27.2 %	
2	Texas	2,753	13.5 %	2	BALTIMORE	MD	300	-48.1 %	
3	Florida	2,208	-23.1 %	3	HOUSTON	TX	280	10.7 %	
4	New York	1,901	10.5 %	4	WASHINGTON	DC	247	-2.8 %	
5	Pennsylvania	1,422	34.5 %	5	CHICAGO	IL	238	-54.5 %	
6	New Jersey	1,376	18.4 %	5	BROOKLYN	NY	238	3.0 %	
7	Virginia	1,289	14.7 %	7	LOS ANGELES	CA	233	5.0 %	
8	Maryland	1,072	-23.2 %	8	MIAMI	FL	219	-44.1 %	
9	North Carolina	847	44.8 %	9	SAN ANTONIO	TX	209	31.4 %	
9	Illinois	847	-25.0 %	10	SAN DIEGO	CA	178	27.1 %	
18,186				3.0 %				2,558	
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	1,241	6.2 %	1	20011	DC	76	38.2 %
2	ORANGE	CA	505	12.5 %	2	32162	FL	52	23.8 %
3	SAN DIEGO	CA	478	28.5 %	3	21215	MD	43	-50.6 %
4	COOK	IL	447	-41.3 %	4	19143	PA	42	40.0 %
5	PHILADELPHIA	PA	416	27.2 %	5	00926	PR	37	-5.1 %
6	HARRIS	TX	377	0.0 %	6	00725	PR	36	44.0 %
7	MIAMI-DADE	FL	347	-44.4 %	7	60628	IL	33	-38.9 %
8	MARICOPA	AZ	318	-2.5 %	8	21229	MD	32	-46.7 %
9	SUFFOLK	NY	305	0.3 %	8	84790	UT	32	146.2 %
10	NASSAU	NY	273	12.3 %	10	20002	DC	29	-19.4 %
4,707				-5.0 %				412	

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Lender Growth Rate
(unique active lender in period)

Year	Active Lenders	% Chg.
2009	3,152	6.8 %
2010	2,287	-27.4 %

Month	Active Lenders	% Chg.
May 10	629	-36.7 %
May 11	389	-38.2 %

Refinance Transactions
(% of endorsements)

Year	% Refi	% Chg.
2009	9 %	128 %
2010	6 %	-58 %

Mth	% Refi	% Chg.
May 10	5 %	-64 %
May 11	3 %	-41 %

The competitive landscape is changing.

- What is your company doing to keep up with this dynamic environment?
- Do you know how your competitors are performing?

Our [Retail Trilogy Solution](#) will help you answer these tough questions and give you a competitive advantage. Contact us at (949) 429-0452 for a FREE sample today!

Looking for a Wholesale Reporting Solution?

Our [Wholesale Analytics Report](#) analyzes your customers' volume and identifies and quantifies new/existing wholesale relationships.

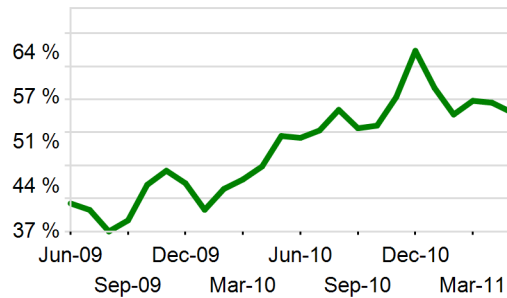
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Competitive Landscape -YTD

Endorsement and Lender Trends

Top Ten Market Share Two Year Trend



Rank	Chg	Lender	Units
1	0	WELLS FARGO BANK NA	7,479
2	0	BANK OF AMERICA NA CHAR	3,456
3	1	METLIFE BANK	2,475
4	-1	ONE REVERSE MORTGAGE LL	1,868
5	2	GENERATION MORTGAGE COM	625
6	6	AMERICAN ADVISORS GROUP	539
7	1	GUARDIAN FIRST FUNDING	437
8	-3	URBAN FINANCIAL GROUP	392
9	0	REVERSE MORTGAGE USA IN	369
10	17	GENWORTH FINANCIAL HM E	340
Total:			17,980

Active Lender Rank by Geographic Area

Rank	City	St	Act Lndrs	Avg. Unit/Mo	Rank	Zip	St	Act Lndrs	Avg. Unit/Mo
1	LOS ANGELES	CA	62	2.0	1	20011	DC	23	1.6
2	BROOKLYN	NY	59	1.9	2	32162	FL	17	1.8
3	MIAMI	FL	52	2.0	2	60628	IL	17	1.3
4	PHILADELPHIA	PA	51	3.8	2	11203	NY	17	1.2
4	BALTIMORE	MD	51	3.0	5	11413	NY	15	1.1
6	SAN DIEGO	CA	50	1.9	5	21122	MD	15	1.1
7	CHICAGO	IL	49	2.2	7	19143	PA	14	1.5
8	WASHINGTON	DC	37	2.5	7	60620	IL	14	1.3
9	HOUSTON	TX	33	3.3	7	08753	NJ	14	1.2
10	FORT WORTH	TX	32	1.9	10	20002	DC	13	1.2

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.5 %	1	Opa Locka	FL	17.9 %
2	MD	4.5 %	2	Compton	CA	14.2 %
3	UT	4.4 %	3	Hialeah	FL	13.0 %
4	CA	4.2 %	4	Portsmouth	VA	9.8 %
5	NV	4.0 %	5	Apple Valley	CA	8.9 %
6	OR	3.9 %	6	Miami	FL	8.8 %
7	CO	3.6 %	7	Sun City	CA	8.6 %
8	FL	3.6 %	8	Hesperia	CA	8.6 %
9	CT	3.3 %	9	Norfolk	VA	8.6 %
10	ID	3.2 %	10	Washington	DC	8.5 %

Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	RALEIGH	NC	\$289	\$95	1	20002	DC	\$412	\$38
2	SAINT GEORGE	UT	\$303	\$55	2	84790	UT	\$317	\$29
3	NAPLES	FL	\$388	\$40	3	20011	DC	\$409	\$22
4	MESA	AZ	\$204	\$39	4	19138	PA	\$133	\$10
5	LOUISVILLE	KY	\$184	\$37	5	08757	NJ	\$129	\$7
6	ANAHEIM	CA	\$446	\$35	6	19143	PA	\$109	\$5
7	INDIANAPOLIS	IN	\$146	\$30	7	19150	PA	\$152	\$5
8	LAS VEGAS	NV	\$245	\$30	8	32162	FL	\$240	(\$3)
9	WASHINGTON	DC	\$404	\$30	9	23701	VA	\$167	(\$3)
10	FULLERTON	CA	\$467	\$28	10	60628	IL	\$111	(\$26)

Geography Rank by Total MCA Growth

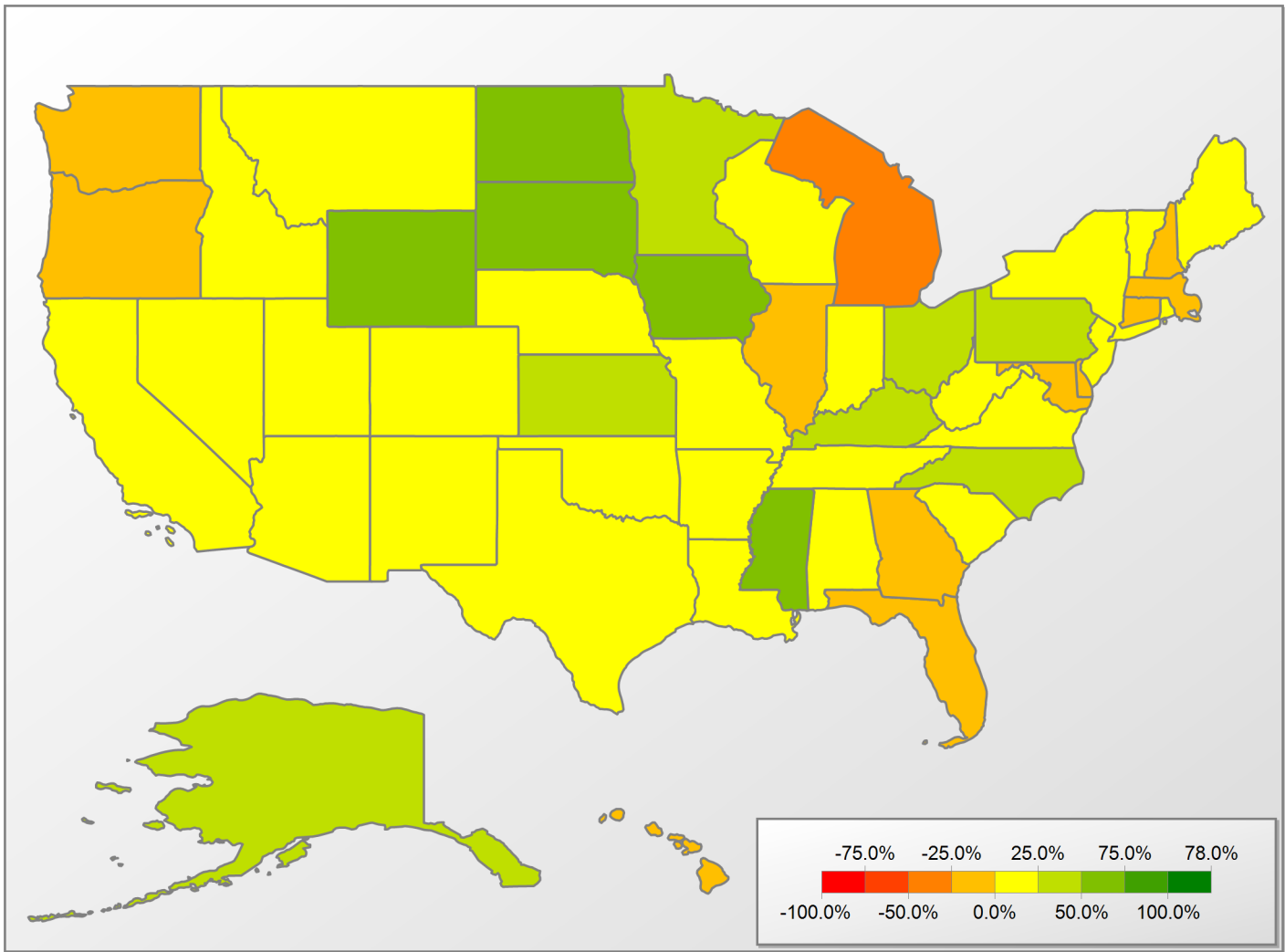
Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	SAN DIEGO	CA	\$78,114	\$13,721	1	20011	DC	\$31,069	\$9,774
2	PHILADELPHIA	PA	\$59,053	\$9,831	2	84790	UT	\$10,158	\$6,410
3	SAINT GEORGE	UT	\$14,542	\$8,598	3	32162	FL	\$12,469	\$2,281
4	CHARLOTTE	NC	\$13,995	\$6,853	4	08757	NJ	\$3,601	\$1,904
5	SAN ANTONIO	TX	\$30,518	\$6,747	5	19143	PA	\$4,568	\$1,463
6	ANAHEIM	CA	\$15,623	\$6,577	6	19150	PA	\$3,794	\$1,442
7	ESCONDIDO	CA	\$11,577	\$6,484	7	19138	PA	\$3,314	\$854
8	TOMS RIVER	NJ	\$10,974	\$6,337	8	23701	VA	\$4,519	\$261
9	CARLSBAD	CA	\$17,669	\$6,024	9	11203	NY	\$10,866	(\$1,037)
10	DENVER	CO	\$20,765	\$5,923	10	20002	DC	\$11,953	(\$1,511)

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YTD Endorsement Growth Heatmap



Definitions

Active Lenders:

Count - Number of lenders with at least one endorsement in the given time period.
 Percent Change - The percentage change in the count of active lenders period over period.

Average Loans per Lender:

A metric calculated by taking the number of endorsements in a given month divided by the number of active lenders in the same month. An overall average per lender is then calculated for all months in the same period.

Market Share:

A measure of all-inclusive success in a market relative to other lenders.
 Percent of total endorsements originated by a given lender.

Penetration:

Percent of Target Market with an active Reverse Mortgage in service as of report date.

Rank by Lender:

Lender rank by total endorsements in the time period.

Rank by Total Volume:

Rank of geographic area by total endorsements in the time period.

Target Market:

Number of Senior (62+) Homeowner Households.

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