

Industry Data and Trends

Data as of June 2011

Next Release Date: Week 3 of August



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.
Jun 10	35,816	-39.1 %
Jun 11	37,803	5.5 %

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:

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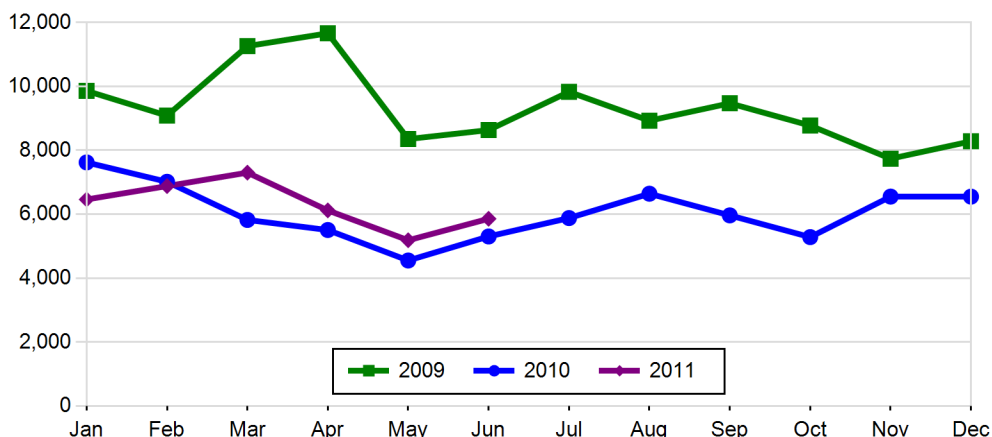
We are happy to assist members of the media with commentary or special data requests

John K. Lunde, President
john@rminsight.net

Ph.: (949) 429-0452

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	5,211	6.4 %	1	PHILADELPHIA	PA	470	17.2 %	
2	Texas	3,289	14.3 %	2	BALTIMORE	MD	350	-48.1 %	
3	Florida	2,547	-22.3 %	3	HOUSTON	TX	334	11.7 %	
4	New York	2,255	12.5 %	4	WASHINGTON	DC	297	3.5 %	
5	Pennsylvania	1,676	30.9 %	5	BROOKLYN	NY	278	4.5 %	
6	New Jersey	1,634	20.6 %	6	CHICAGO	IL	272	-53.8 %	
7	Virginia	1,512	12.1 %	7	LOS ANGELES	CA	263	-0.8 %	
8	Maryland	1,286	-22.0 %	8	SAN ANTONIO	TX	251	30.7 %	
9	North Carolina	1,015	46.3 %	9	MIAMI	FL	248	-42.9 %	
10	Washington	998	-2.3 %	10	SAN DIEGO	CA	211	27.1 %	
21,423				5.0 %	2,974				-16.8 %
Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	1,461	7.0 %	1	20011	DC	85	34.9 %
2	ORANGE	CA	578	9.9 %	2	32162	FL	63	28.6 %
3	SAN DIEGO	CA	565	25.6 %	3	84790	UT	46	187.5 %
4	COOK	IL	517	-40.3 %	3	19143	PA	46	4.5 %
5	PHILADELPHIA	PA	470	17.2 %	5	21215	MD	45	-54.5 %
6	HARRIS	TX	457	1.1 %	6	00926	PR	44	-8.3 %
7	MIAMI-DADE	FL	393	-43.6 %	7	20002	DC	43	-2.3 %
8	MARICOPA	AZ	378	-0.3 %	8	00725	PR	42	40.0 %
9	SUFFOLK	NY	371	7.2 %	9	60628	IL	37	-37.3 %
10	NASSAU	NY	320	12.3 %	10	21229	MD	35	-52.1 %
5,510				-4.5 %	486				-7.4 %

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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.
Jun 10	706	-29.1 %
Jun 11	780	10.5 %

Refinance Transactions
(% of endorsements)

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

Mth	% Refi	% Chg.
Jun 10	5 %	-63 %
Jun 11	2 %	-50 %

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.

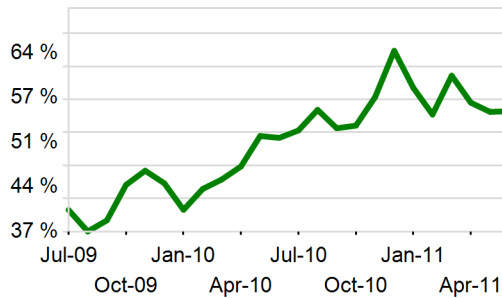
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Competitive Landscape -YTD

Endorsement and Lender Trends

Top Ten Market Share Two Year Trend



Rank	Chg	Lender	Units
1	0	WELLS FARGO BANK NA	9,024
2	0	BANK OF AMERICA NA CHAR	3,462
3	1	METLIFE BANK	3,160
4	-1	ONE REVERSE MORTGAGE LL	2,195
5	1	GENERATION MORTGAGE COM	732
6	5	AMERICAN ADVISORS GROUP	695
7	1	GUARDIAN FIRST FUNDING	498
8	-3	URBAN FINANCIAL GROUP	481
9	0	REVERSE MORTGAGE USA IN	474
10		1875 UNKNOWN	409
Total:			21,130

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	75	2.0	1	20011	DC	25	1.7
1	BROOKLYN	NY	75	1.9	2	32162	FL	22	1.6
3	MIAMI	FL	64	1.9	3	20002	DC	21	1.2
4	PHILADELPHIA	PA	61	4.0	4	11203	NY	19	1.2
4	SAN DIEGO	CA	61	1.8	5	60628	IL	18	1.4
6	BALTIMORE	MD	59	2.8	5	11413	NY	18	1.1
7	CHICAGO	IL	58	2.2	7	19143	PA	16	1.5
8	WASHINGTON	DC	48	2.5	7	60620	IL	16	1.3
9	HOUSTON	TX	41	3.2	7	21207	MD	16	1.1
9	DALLAS	TX	41	2.1	7	21122	MD	16	1.0

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.6 %	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	9.9 %
5	NV	4.1 %	5	Apple Valley	CA	8.8 %
6	OR	3.9 %	6	Miami	FL	8.8 %
7	CO	3.6 %	7	Norfolk	VA	8.6 %
8	FL	3.6 %	8	Sun City	CA	8.6 %
9	CT	3.4 %	9	Washington	DC	8.6 %
10	ID	3.2 %	10	Hesperia	CA	8.5 %

Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	SAINT GEORGE	UT	\$315	\$70	1	84790	UT	\$325	\$39
2	ANAHEIM	CA	\$442	\$39	2	20011	DC	\$415	\$25
3	CHARLOTTE	NC	\$209	\$34	3	20002	DC	\$404	\$22
4	MESA	AZ	\$200	\$34	4	08757	NJ	\$130	\$7
5	NAPLES	FL	\$381	\$33	5	19143	PA	\$112	(\$5)
6	LOUISVILLE	KY	\$178	\$33	6	32162	FL	\$231	(\$5)
7	FULLERTON	CA	\$466	\$32	7	60628	IL	\$111	(\$26)
8	WASHINGTON	DC	\$407	\$31	8	21229	MD	\$132	(\$27)
9	SHREVEPORT	LA	\$141	\$27	9	21215	MD	\$142	(\$29)
10	HONOLULU	HI	\$575	\$25	10	60620	IL	\$129	(\$43)

Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	SAN DIEGO	CA	\$93,700	\$16,578	1	20011	DC	\$35,233	\$10,696
2	SAINT GEORGE	UT	\$20,165	\$13,049	2	84790	UT	\$14,930	\$10,361
3	WASHINGTON	DC	\$120,738	\$12,853	3	32162	FL	\$14,568	\$2,976
4	IRVINE	CA	\$16,899	\$8,436	4	08757	NJ	\$4,170	\$1,823
5	CHARLOTTE	NC	\$16,108	\$7,878	5	95648	CA	\$12,381	\$704
6	SAN ANTONIO	TX	\$36,164	\$7,847	6	20002	DC	\$17,385	\$543
7	PHILADELPHIA	PA	\$67,257	\$7,263	7	19143	PA	\$5,143	\$4
8	ANAHEIM	CA	\$18,139	\$6,838	8	11203	NY	\$11,601	(\$1,612)
9	TOMS RIVER	NJ	\$12,149	\$6,537	9	60628	IL	\$4,104	(\$3,994)
10	EL CAJON	CA	\$15,234	\$6,182	10	60620	IL	\$4,000	(\$5,992)

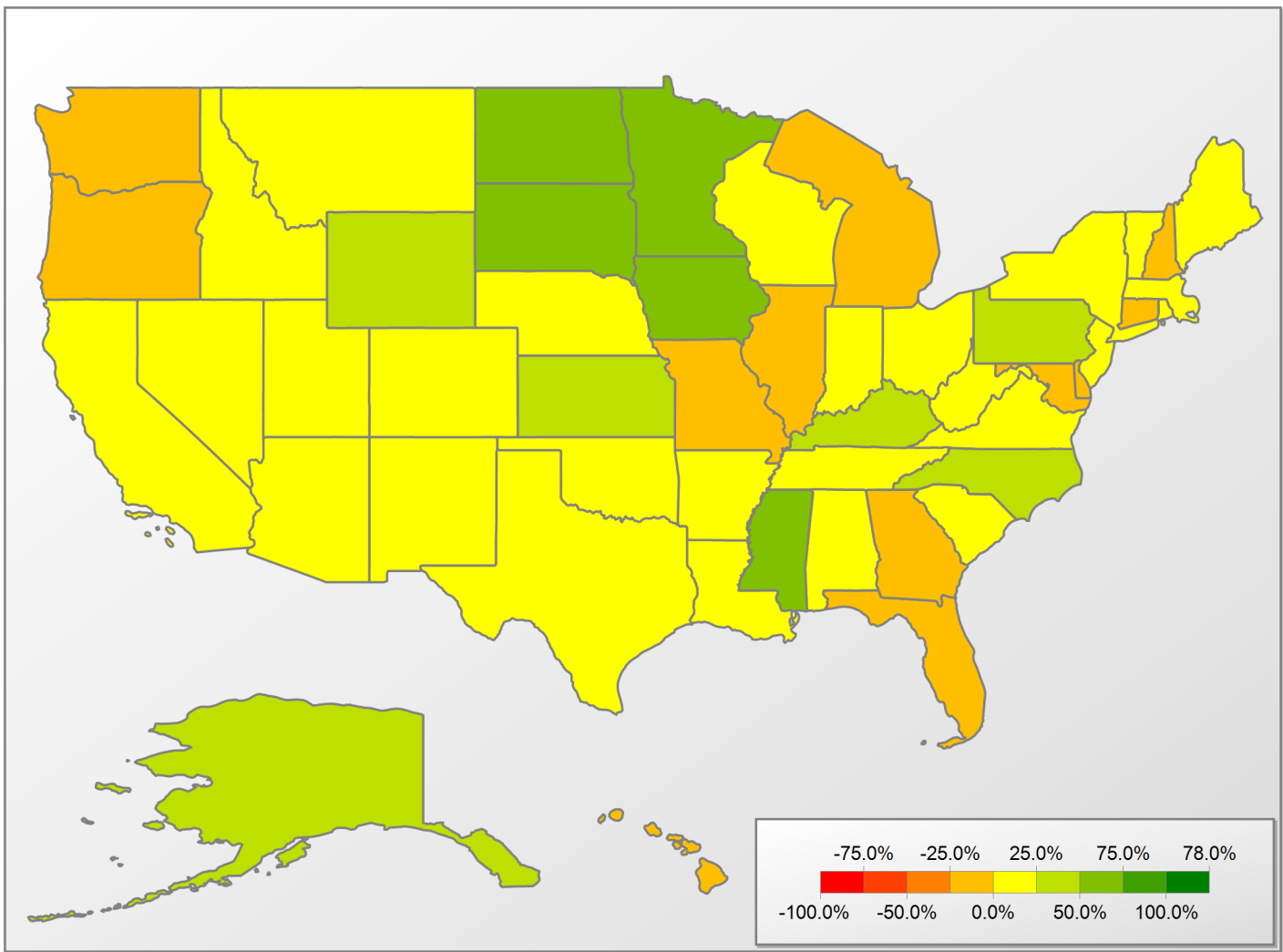
RMS
Reverse Mortgage Solutions, Inc.

RMSNAV.com

Marc Helm
281-404-7824
mhelm@rmsnav.com

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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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