

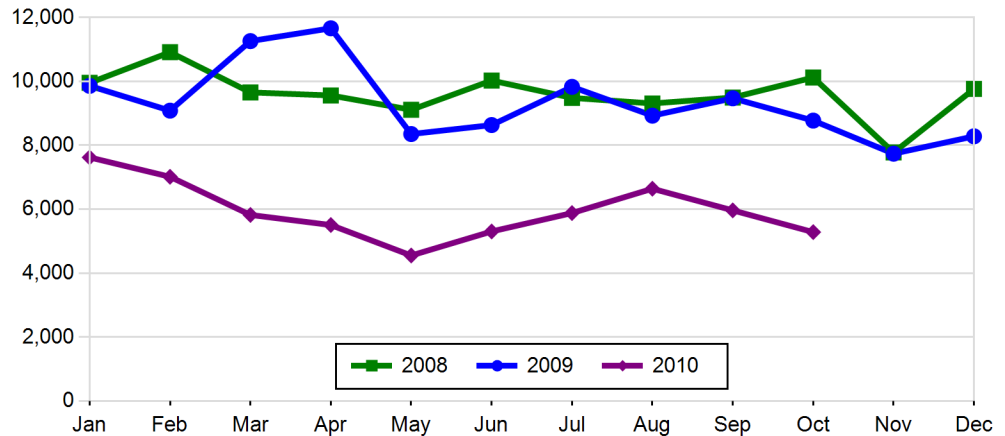
# Industry Data and Trends

Data as of October 2010

Next Release Date: Week 3 of December

## Sales Performance

### Year Over Year Endorsement Trend



### Endorsement Growth Rate

Year	Units	% Chg.
2007	108,230	26.6 %
2008	115,157	6.4 %
2009	111,864	-2.9 %

YTD	Units	% Chg.
Oct 09	95,847	-1.8 %
Oct 10	59,582	-37.8 %

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)

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

Rank	State	Units	Growth	Rank	City	St	Units	Growth
1	California	8,105	-41.5 %	1	BALTIMORE	MD	935	-16.4 %
2	Texas	5,095	-18.1 %	2	CHICAGO	IL	835	-44.6 %
3	Florida	5,086	-56.1 %	3	PHILADELPHIA	PA	703	8.8 %
4	New York	3,347	-39.1 %	4	MIAMI	FL	633	-61.5 %
5	Maryland	2,508	-31.9 %	5	HOUSTON	TX	533	-13.1 %
6	Virginia	2,317	-34.0 %	6	WASHINGTON	DC	496	-24.8 %
7	New Jersey	2,306	-33.1 %	7	BROOKLYN	NY	423	-42.1 %
8	Pennsylvania	2,276	-25.0 %	8	LOS ANGELES	CA	405	-51.8 %
9	Illinois	1,946	-44.9 %	9	SAN ANTONIO	TX	348	-15.7 %
10	Washington	1,622	-42.7 %	10	SAN DIEGO	CA	296	-38.1 %
34,608 -39.5 %				5,607 -35.2 %				

Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	2,232	-40.3 %	1	21215	MD	137	-21.3 %
2	COOK	IL	1,274	-45.0 %	2	20011	DC	110	-23.1 %
3	MIAMI-DADE	FL	1,014	-63.4 %	3	21216	MD	95	11.8 %
4	ORANGE	CA	876	-42.7 %	4	21218	MD	92	13.6 %
5	BALTIMORE CITY	MD	814	-10.6 %	5	21229	MD	89	-27.0 %
6	HARRIS	TX	794	-3.5 %	6	32162	FL	87	-45.6 %
7	SAN DIEGO	CA	792	-29.5 %	7	00926	PR	85	-22.7 %
8	PHILADELPHIA	PA	703	8.8 %	7	60620	IL	85	-43.7 %
9	MARICOPA	AZ	611	-60.9 %	9	60628	IL	82	-52.6 %
10	SUFFOLK	NY	575	-38.6 %	10	20002	DC	77	-26.0 %
9,685 -40.8 %				939 -27.9 %					

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### 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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## Lender Growth Rate (unique active lender in period)

Year	Active Lenders	% Chg.
2008	2,948	76.3 %
2009	3,134	6.3 %

Month	Active Lenders	% Chg.
Oct 09	1,058	-15.2 %
Oct 10	647	-38.8 %

## Refinance Transactions (% of endorsements)

Year	% Refi	% Chg.
2008	4 %	-37 %
2009	9 %	128 %

Mth	% Refi	% Chg.
Oct 09	7 %	233 %
Oct 10	4 %	-65 %

### 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!

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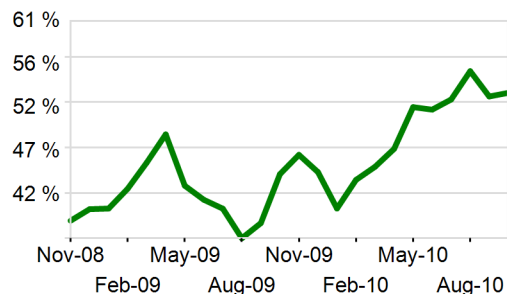
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# Competitive Landscape -YTD

## Endorsement and Lender Trends

### Top Ten Market Share Two Year Trend



Rank	Chg	Lender	Units
1	0	WELLS FARGO BANK NA	12,610
2	0	BANK OF AMERICA NA CHAR	5,626
3	2	METLIFE BANK	2,617
4	0	ONE REVERSE MORTGAGE LL	2,536
5	4	URBAN FINANCIAL GROUP	1,080
6	1	GENERATION MORTGAGE COM	1,066
7	3	1ST AAA REVERSE MORTGAG	944
8	-5	FINANCIAL FREEDOM ACQUI	887
9	3	GUARDIAN FIRST FUNDING	863
10	10	NET EQUITY FINANCIAL IN	636
Total:			28,865

## Active Lender Rank by Geographic Area

Rank	City	St	Act Lndrs	Avg. Unit/Mo	Rank	Zip	St	Act Lndrs	Avg. Unit/Mo
1	MIAMI	FL	119	2.1	1	33165	FL	43	1.1
2	CHICAGO	IL	103	2.7	2	20011	DC	34	1.4
3	LOS ANGELES	CA	102	1.7	3	60620	IL	33	1.2
4	SAN DIEGO	CA	75	1.7	4	60628	IL	32	1.2
5	BROOKLYN	NY	74	1.9	5	11203	NY	29	1.1
6	BALTIMORE	MD	72	4.0	6	20019	DC	28	1.1
6	PHILADELPHIA	PA	72	3.1	7	20002	DC	27	1.4
8	WASHINGTON	DC	61	2.4	8	32162	FL	26	1.5
9	SAN JOSE	CA	55	2.1	9	23434	VA	25	1.2
10	JACKSONVILLE	FL	54	1.4	9	11434	NY	25	1.0

## Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.1 %	1	Opa Locka	FL	17.6 %
2	MD	4.2 %	2	Compton	CA	14.1 %
3	UT	4.1 %	3	Hialeah	FL	12.8 %
4	CA	4.0 %	4	Portsmouth	VA	9.1 %
5	NV	4.0 %	5	Apple Valley	CA	8.9 %
6	OR	3.7 %	6	Hesperia	CA	8.7 %
7	CO	3.5 %	7	Sun City	CA	8.7 %
8	FL	3.4 %	8	Miami	FL	8.5 %
9	CT	3.2 %	9	Moreno Valley	CA	8.4 %
10	HI	3.1 %	10	Norfolk	VA	8.2 %

## Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	TORRANCE	CA	\$551	\$69	1	60621	IL	\$228	\$17
2	BOYNTON BEACH	FL	\$265	\$35	2	60636	IL	\$201	\$12
3	SANTA BARBARA	CA	\$606	\$35	3	21229	MD	\$157	\$6
4	HUNTINGTON BEACH	CA	\$554	\$34	4	20002	DC	\$403	\$5
5	PASADENA	CA	\$536	\$32	5	19143	PA	\$117	\$0
6	STATEN ISLAND	NY	\$462	\$30	6	21207	MD	\$208	(\$1)
7	SAN FRANCISCO	CA	\$584	\$27	7	21216	MD	\$142	(\$1)
8	SAN DIEGO	CA	\$467	\$25	8	21215	MD	\$164	(\$5)
9	SAN JOSE	CA	\$530	\$25	9	21218	MD	\$169	(\$6)
10	MISSION VIEJO	CA	\$482	\$23	10	60617	IL	\$167	(\$9)

## Geography Rank by Total MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	NEW ORLEANS	LA	\$36,673	\$9,039	1	19143	PA	\$8,672	\$2,807
2	SANTA BARBARA	CA	\$35,149	\$3,178	2	21218	MD	\$15,521	\$1,346
3	LUBBOCK	TX	\$12,679	\$1,499	3	21216	MD	\$13,499	\$1,311
4	TULSA	OK	\$13,462	(\$201)	4	21213	MD	\$8,237	(\$561)
5	CLEVELAND	OH	\$4,012	(\$498)	5	20019	DC	\$12,158	(\$813)
6	PHILADELPHIA	PA	\$105,856	(\$791)	6	60621	IL	\$12,092	(\$1,617)
7	GARLAND	TX	\$6,539	(\$1,039)	7	21229	MD	\$13,931	(\$4,481)
8	ROANOKE	VA	\$8,420	(\$1,254)	8	60636	IL	\$12,682	(\$5,120)
9	GAINESVILLE	FL	\$8,925	(\$1,459)	9	21207	MD	\$10,597	(\$5,651)
10	CORPUS CHRISTI	TX	\$11,041	(\$1,700)	10	95648	CA	\$19,345	(\$6,678)

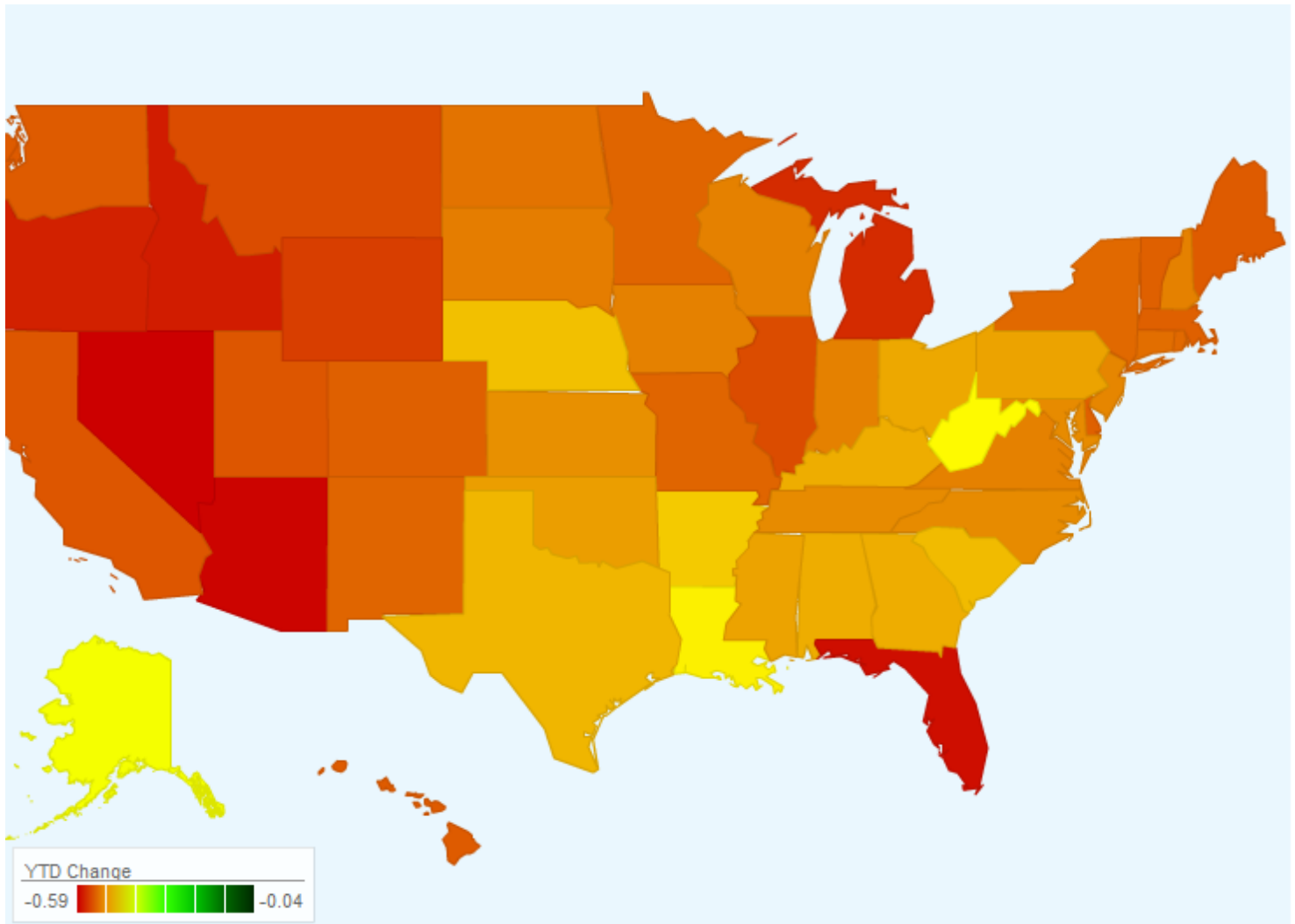


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# YTD Endorsement Growth Heatmap



## 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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