

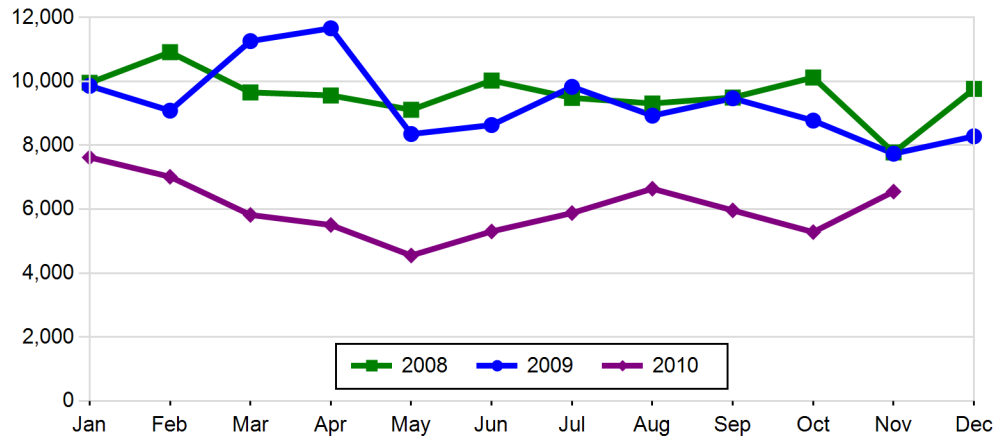
Industry Data and Trends

Data as of November 2010

Next Release Date: Week 3 of January

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	8,999	-40.0 %	1	BALTIMORE	MD	996	-16.5 %
2	Texas	5,738	-16.6 %	2	CHICAGO	IL	889	-43.8 %
3	Florida	5,602	-54.4 %	3	PHILADELPHIA	PA	763	8.4 %
4	New York	3,714	-37.7 %	4	MIAMI	FL	688	-60.0 %
5	Maryland	2,731	-30.7 %	5	HOUSTON	TX	594	-15.0 %
6	New Jersey	2,584	-30.9 %	6	WASHINGTON	DC	544	-23.8 %
7	Virginia	2,557	-33.1 %	7	BROOKLYN	NY	470	-41.0 %
8	Pennsylvania	2,505	-24.2 %	8	LOS ANGELES	CA	459	-49.2 %
9	Illinois	2,129	-43.1 %	9	SAN ANTONIO	TX	385	-15.9 %
10	Washington	1,775	-42.6 %	10	SAN DIEGO	CA	325	-37.7 %
		38,334	-37.9 %				6,113	-34.2 %

Rank	County	St	Units	Growth	Rank	Zip	St	Units	Growth
1	LOS ANGELES	CA	2,484	-38.5 %	1	21215	MD	151	-17.9 %
2	COOK	IL	1,370	-43.9 %	2	20011	DC	117	-24.5 %
3	MIAMI-DADE	FL	1,096	-62.4 %	3	32162	FL	100	-41.5 %
4	ORANGE	CA	996	-40.5 %	4	21216	MD	98	6.5 %
5	HARRIS	TX	884	-4.9 %	5	00926	PR	95	-22.8 %
6	SAN DIEGO	CA	868	-29.5 %	5	21218	MD	95	8.0 %
7	BALTIMORE CITY	MD	864	-11.4 %	7	21229	MD	94	-27.1 %
8	PHILADELPHIA	PA	763	8.4 %	8	60620	IL	91	-43.8 %
9	MARICOPA	AZ	679	-58.5 %	9	60628	IL	85	-53.6 %
10	SUFFOLK	NY	648	-36.5 %	9	20002	DC	85	-24.1 %
			10,652	-39.4 %				1,011	-27.7 %

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Endorsement Growth Rate

Year	Units	% Chg.
2007	108,230	26.6 %
2008	115,157	6.4 %
2009	111,864	-2.9 %
YTD	Units	% Chg.
Nov 09	103,584	-1.7 %
Nov 10	66,133	-36.2 %

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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.
Nov 09	1,006	-12.0 %
Nov 10	660	-34.4 %

Refinance Transactions (% of endorsements)

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

Mth	% Refi	% Chg.
Nov 09	7 %	212 %
Nov 10	4 %	-49 %

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?

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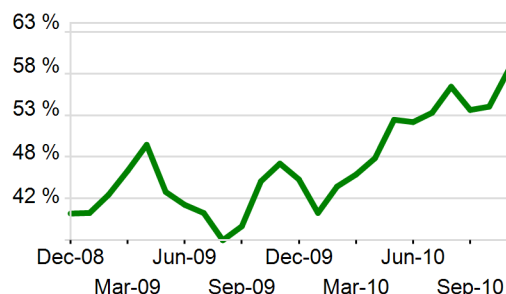
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Competitive Landscape -YTD

Endorsement and Lender Trends

Top Ten Market Share Two Year Trend



Rank	Chg	Lender	Units
1	0	WELLS FARGO BANK NA	14,393
2	0	BANK OF AMERICA NA CHAR	6,170
3	2	METLIFE BANK	3,194
4	0	ONE REVERSE MORTGAGE LL	2,874
5	2	GENERATION MORTGAGE COM	1,197
6	3	URBAN FINANCIAL GROUP	1,158
7	1	1ST AAA REVERSE MORTGAG	1,043
8	-5	FINANCIAL FREEDOM ACQUI	942
9	3	GUARDIAN FIRST FUNDING	939
10	10	NET EQUITY FINANCIAL IN	685
Total:			32,595

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	121	2.1	1	33165	FL	44	1.0
2	CHICAGO	IL	108	2.7	2	20011	DC	36	1.4
3	LOS ANGELES	CA	106	1.7	3	60620	IL	35	1.2
4	SAN DIEGO	CA	79	1.7	4	60628	IL	33	1.2
5	BROOKLYN	NY	78	1.9	5	11203	NY	32	1.1
6	PHILADELPHIA	PA	77	3.0	6	20002	DC	30	1.4
7	BALTIMORE	MD	73	3.8	7	21215	MD	29	1.9
8	WASHINGTON	DC	62	2.3	8	20019	DC	28	1.1
9	SAN JOSE	CA	58	2.1	9	32162	FL	27	1.6
10	JACKSONVILLE	FL	55	1.4	9	60617	IL	27	1.4

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	8.1 %	1	Opa Locka	FL	17.7 %
2	MD	4.2 %	2	Compton	CA	14.2 %
3	UT	4.1 %	3	Hialeah	FL	12.8 %
4	CA	4.1 %	4	Portsmouth	VA	9.2 %
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	3.5 %	8	Miami	FL	8.6 %
9	CT	3.2 %	9	Moreno Valley	CA	8.4 %
10	HI	3.1 %	10	Norfolk	VA	8.3 %

Geography Rank by Avg MCA Growth

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	TORRANCE	CA	\$550	\$63	1	60636	IL	\$197	\$8
2	BOYNTON BEACH	FL	\$270	\$43	2	21229	MD	\$156	\$6
3	SANTA BARBARA	CA	\$608	\$38	3	20002	DC	\$405	\$4
4	BURBANK	CA	\$522	\$35	4	19143	PA	\$118	\$3
5	SAN DIEGO	CA	\$470	\$28	5	21216	MD	\$141	\$0
6	PASADENA	CA	\$532	\$27	6	21215	MD	\$160	(\$7)
7	STATEN ISLAND	NY	\$462	\$27	7	21218	MD	\$167	(\$9)
8	HUNTINGTON BEACH	CA	\$549	\$27	8	32162	FL	\$233	(\$12)
9	SAN FRANCISCO	CA	\$581	\$24	9	20011	DC	\$390	(\$13)
10	SAN JOSE	CA	\$528	\$23	10	60617	IL	\$161	(\$14)

Geography Rank by Total MCA Growth

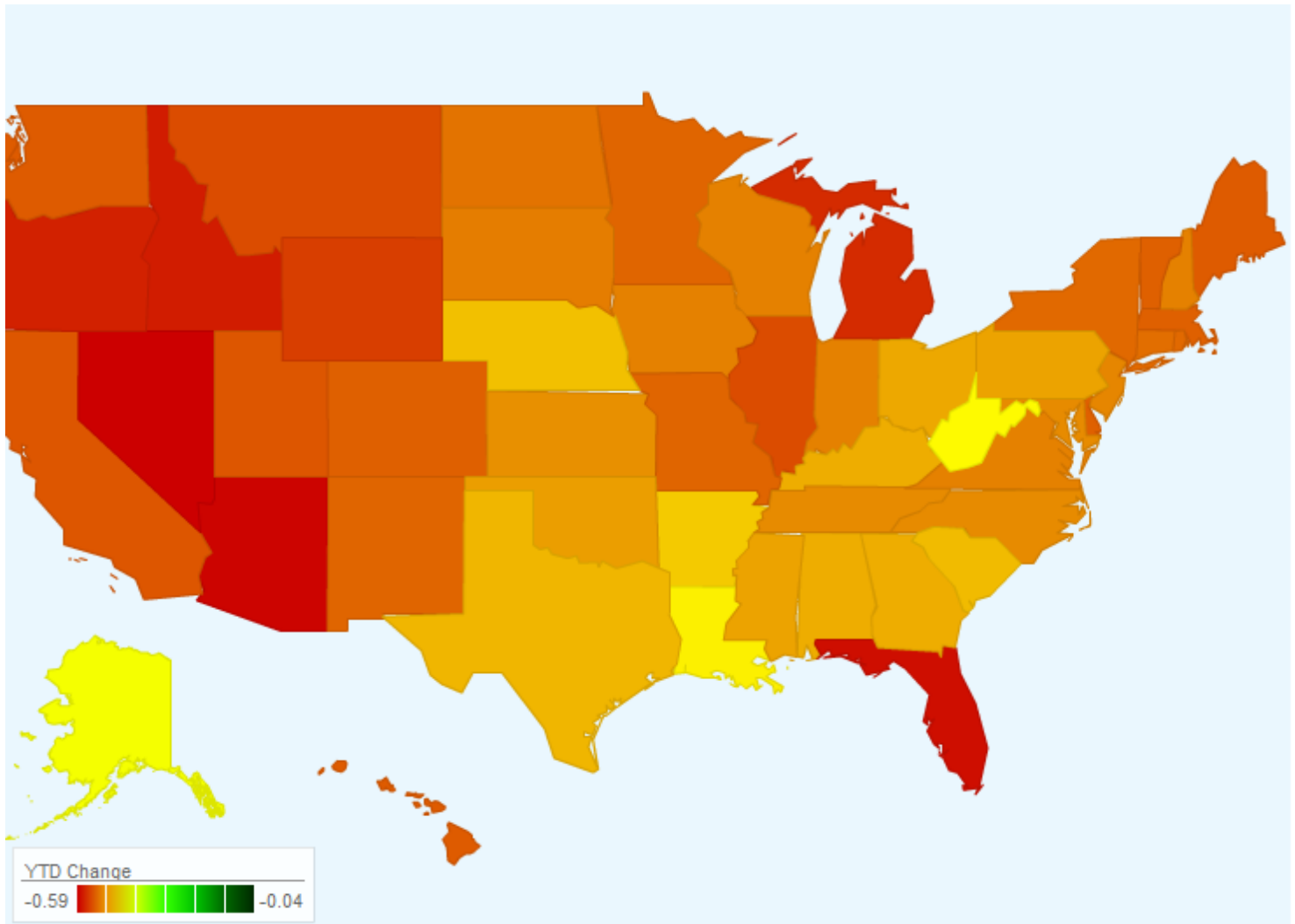
Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	NEW ORLEANS	LA	\$40,138	\$8,008	1	19143	PA	\$9,340	\$3,091
2	SANTA BARBARA	CA	\$39,502	\$5,318	2	21216	MD	\$13,844	\$802
3	LUBBOCK	TX	\$14,105	\$1,958	3	21218	MD	\$15,886	\$405
4	CLEVELAND	OH	\$4,459	(\$418)	4	21213	MD	\$8,479	(\$745)
5	TULSA	OK	\$14,568	(\$435)	5	20019	DC	\$13,392	(\$874)
6	GAINESVILLE	FL	\$10,098	(\$992)	6	21229	MD	\$14,628	(\$4,682)
7	CORPUS CHRISTI	TX	\$12,349	(\$1,048)	7	60636	IL	\$12,982	(\$4,935)
8	GARLAND	TX	\$6,886	(\$1,094)	8	60617	IL	\$11,769	(\$6,267)
9	ROANOKE	VA	\$9,044	(\$1,288)	9	21215	MD	\$24,215	(\$6,576)
10	PHILADELPHIA	PA	\$113,907	(\$1,627)	10	95648	CA	\$21,756	(\$7,190)

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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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