

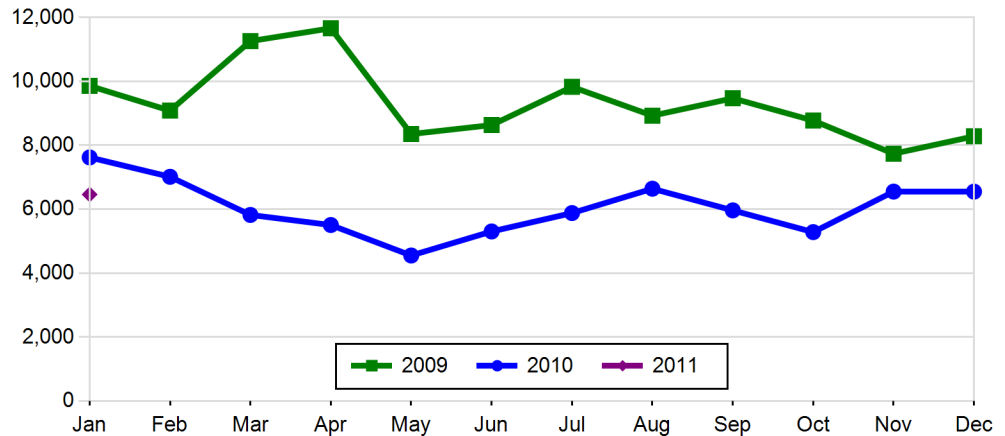
Industry Data and Trends

Data as of January 2011

Next Release Date: Week 3 of March

Sales Performance

Year Over Year Endorsement Trend



Endorsement Growth Rate

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

| YTD | Units | % Chg. |
|--------|-------|---------|
| Jan 10 | 7,621 | -22.7 % |
| Jan 11 | 6,462 | -15.2 % |

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 | 937 | -14.4 % | 1 | PHILADELPHIA | PA | 73 | -3.9 % |
| 2 | Texas | 594 | 8.6 % | 2 | HOUSTON | TX | 67 | 21.8 % |
| 3 | Florida | 454 | -41.0 % | 3 | BALTIMORE | MD | 60 | -61.3 % |
| 4 | New York | 374 | -17.6 % | 4 | WASHINGTON | DC | 49 | -35.5 % |
| 5 | Pennsylvania | 278 | 5.3 % | 5 | SAN ANTONIO | TX | 48 | 14.3 % |
| 6 | Virginia | 274 | -2.1 % | 6 | LOS ANGELES | CA | 47 | -25.4 % |
| 7 | New Jersey | 268 | -3.6 % | 7 | BROOKLYN | NY | 45 | -41.6 % |
| 8 | Maryland | 202 | -48.3 % | 8 | MIAMI | FL | 42 | -60.0 % |
| 9 | Washington | 188 | -23.9 % | 9 | CHICAGO | IL | 40 | -68.0 % |
| 10 | North Carolina | 186 | 45.3 % | 10 | VIRGINIA BEACH | VA | 37 | 37.0 % |
| | | 3,755 | -15.7 % | | | | 508 | -36.6 % |

| Rank | County | St | Units | Growth | Rank | Zip | St | Units | Growth |
|------|--------------|----|-------|---------|------|-------|----|-------|---------|
| 1 | LOS ANGELES | CA | 264 | -11.1 % | 1 | 20011 | DC | 13 | 0.0 % |
| 2 | ORANGE | CA | 106 | -16.5 % | 2 | 00926 | PR | 11 | 22.2 % |
| 3 | HARRIS | TX | 84 | 6.3 % | 3 | 23464 | VA | 8 | 33.3 % |
| 4 | SAN DIEGO | CA | 83 | -10.8 % | 3 | 92646 | CA | 8 | 33.3 % |
| 5 | COOK | IL | 77 | -61.1 % | 3 | 08757 | NJ | 8 | 60.0 % |
| 6 | PHILADELPHIA | PA | 73 | -3.9 % | 6 | 92111 | CA | 7 | 133.3 % |
| 7 | MARICOPA | AZ | 66 | -17.5 % | 6 | 23455 | VA | 7 | 250.0 % |
| 8 | DALLAS | TX | 62 | 14.8 % | 6 | 21218 | MD | 7 | -46.2 % |
| 8 | MIAMI-DADE | FL | 62 | -65.2 % | 6 | 92253 | CA | 7 | 600.0 % |
| 8 | NASSAU | NY | 62 | 12.7 % | 6 | 11203 | NY | 7 | -53.3 % |
| | | | 939 | -24.1 % | | | | 83 | 13.7 % |

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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. |
|------|----------------|---------|
| 2009 | 3,134 | 6.3 % |
| 2010 | 2,265 | -27.7 % |

| Month | Active Lenders | % Chg. |
|--------|----------------|---------|
| Jan 10 | 1,041 | -17.7 % |
| Jan 11 | 673 | -35.4 % |

Refinance Transactions (% of endorsements)

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

| Mth | % Refi | % Chg. |
|--------|--------|--------|
| Jan 10 | 8 % | -44 % |
| Jan 11 | 4 % | -56 % |

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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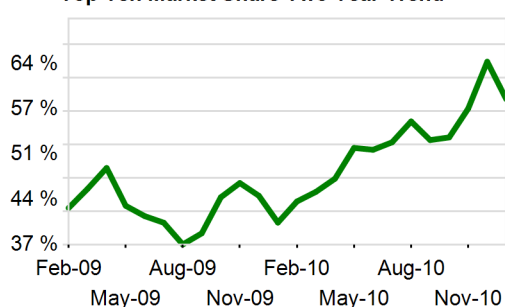
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Competitive Landscape -YTD

Endorsement and Lender Trends

Top Ten Market Share Two Year Trend



| Rank | Chg | Lender | Units |
|--------|-----|-------------------------|-------|
| 1 | 0 | WELLS FARGO BANK NA | 1,682 |
| 2 | 0 | BANK OF AMERICA NA CHAR | 836 |
| 3 | 0 | METLIFE BANK | 465 |
| 4 | 0 | ONE REVERSE MORTGAGE LL | 322 |
| 5 | 4 | GENERATION MORTGAGE COM | 122 |
| 6 | 1 | 1ST AAA REVERSE MORTGAG | 102 |
| 7 | 38 | GENWORTH FINANCIAL HM E | 84 |
| 8 | -1 | GUARDIAN FIRST FUNDING | 70 |
| 9 | 10 | AMERICAN ADVISORS GROUP | 63 |
| 10 | 5 | URBAN FINANCIAL GROUP | 60 |
| Total: | | | 3,806 |

Active Lender Rank by Geographic Area

| Rank | City | St | Act Lndrs | Avg. Unit/Mo | Rank | Zip | St | Act Lndrs | Avg. Unit/Mo |
|------|---------------|----|-----------|--------------|------|-------|----|-----------|--------------|
| 1 | BALTIMORE | MD | 29 | 2.1 | 1 | 20011 | DC | 9 | 1.4 |
| 2 | MIAMI | FL | 27 | 1.6 | 2 | 92646 | CA | 6 | 1.3 |
| 3 | BROOKLYN | NY | 26 | 1.7 | 2 | 21218 | MD | 6 | 1.2 |
| 4 | CHICAGO | IL | 21 | 1.9 | 2 | 11203 | NY | 6 | 1.2 |
| 5 | HOUSTON | TX | 20 | 3.4 | 2 | 11234 | NY | 6 | 1.0 |
| 5 | LOS ANGELES | CA | 20 | 2.4 | 2 | 94122 | CA | 6 | 1.0 |
| 7 | PHILADELPHIA | PA | 19 | 3.8 | 2 | 20010 | DC | 6 | 1.0 |
| 8 | WASHINGTON | DC | 18 | 2.7 | 2 | 33165 | FL | 6 | 1.0 |
| 8 | SAN DIEGO | CA | 18 | 1.9 | 9 | 08753 | NJ | 5 | 1.2 |
| 10 | SAN FRANCISCO | CA | 14 | 1.6 | 9 | 10314 | NY | 5 | 1.0 |

Penetration Rank by Geographic Area

| Rank | State | Penetration | Rank | City | State | Penetration |
|------|-------|-------------|------|---------------|-------|-------------|
| 1 | DC | 8.3 % | 1 | Opa Locka | FL | 17.7 % |
| 2 | MD | 4.3 % | 2 | Compton | CA | 14.2 % |
| 3 | UT | 4.2 % | 3 | Hialeah | FL | 12.9 % |
| 4 | CA | 4.1 % | 4 | Portsmouth | VA | 9.4 % |
| 5 | NV | 4.0 % | 5 | Apple Valley | CA | 8.9 % |
| 6 | OR | 3.8 % | 6 | Hesperia | CA | 8.7 % |
| 7 | CO | 3.5 % | 7 | Sun City | CA | 8.6 % |
| 8 | FL | 3.5 % | 8 | Miami | FL | 8.6 % |
| 9 | CT | 3.3 % | 9 | Norfolk | VA | 8.4 % |
| 10 | HI | 3.1 % | 10 | Moreno Valley | CA | 8.4 % |

Geography Rank by Avg MCA Growth

| Rank | City | St | MCA \$(000) | Growth \$(000) | Rank | Zip | St | MCA \$(000) | Growth \$(000) |
|------|--------------|----|-------------|----------------|------|-------|----|-------------|----------------|
| 1 | LA QUINTA | CA | \$415 | \$165 | 1 | 92253 | CA | \$415 | \$165 |
| 2 | MODESTO | CA | \$264 | \$125 | 2 | 23323 | VA | \$271 | \$118 |
| 3 | NAMPA | ID | \$196 | \$103 | 3 | 20010 | DC | \$479 | \$67 |
| 4 | DOWNEY | CA | \$484 | \$97 | 4 | 21208 | MD | \$256 | \$66 |
| 5 | ATLANTA | GA | \$283 | \$93 | 5 | 23703 | VA | \$172 | \$44 |
| 6 | CHARLOTTE | NC | \$236 | \$92 | 6 | 20020 | DC | \$286 | \$43 |
| 7 | LAS VEGAS | NV | \$295 | \$89 | 7 | 20011 | DC | \$417 | \$36 |
| 8 | FORT COLLINS | CO | \$300 | \$88 | 8 | 23320 | VA | \$285 | \$34 |
| 9 | METAIRIE | LA | \$247 | \$83 | 9 | 23462 | VA | \$223 | \$34 |
| 10 | OCALA | FL | \$211 | \$81 | 10 | 91745 | CA | \$468 | \$25 |

Geography Rank by Total MCA Growth

| Rank | City | St | MCA \$(000) | Growth \$(000) | Rank | Zip | St | MCA \$(000) | Growth \$(000) |
|------|----------------|----|-------------|----------------|------|-------|----|-------------|----------------|
| 1 | HOUSTON | TX | \$11,692 | \$3,429 | 1 | 92253 | CA | \$2,905 | \$2,655 |
| 2 | SAN JOSE | CA | \$17,758 | \$2,659 | 2 | 95014 | CA | \$3,128 | \$2,502 |
| 3 | LA QUINTA | CA | \$2,905 | \$2,655 | 3 | 94122 | CA | \$3,753 | \$1,877 |
| 4 | CHARLOTTE | NC | \$3,541 | \$2,534 | 4 | 92111 | CA | \$2,983 | \$1,743 |
| 5 | CUPERTINO | CA | \$3,128 | \$2,502 | 5 | 23323 | VA | \$1,625 | \$1,472 |
| 6 | BAKERSFIELD | CA | \$2,777 | \$2,467 | 6 | 91745 | CA | \$2,339 | \$1,454 |
| 7 | SAN DIEGO | CA | \$15,895 | \$2,130 | 7 | 92780 | CA | \$2,155 | \$1,319 |
| 8 | VIRGINIA BEACH | VA | \$9,924 | \$2,076 | 8 | 20010 | DC | \$2,872 | \$1,225 |
| 9 | CLIFTON | NJ | \$2,345 | \$2,020 | 9 | 90638 | CA | \$1,928 | \$1,218 |
| 10 | TUSTIN | CA | \$2,781 | \$1,945 | 10 | 10314 | NY | \$2,244 | \$1,189 |

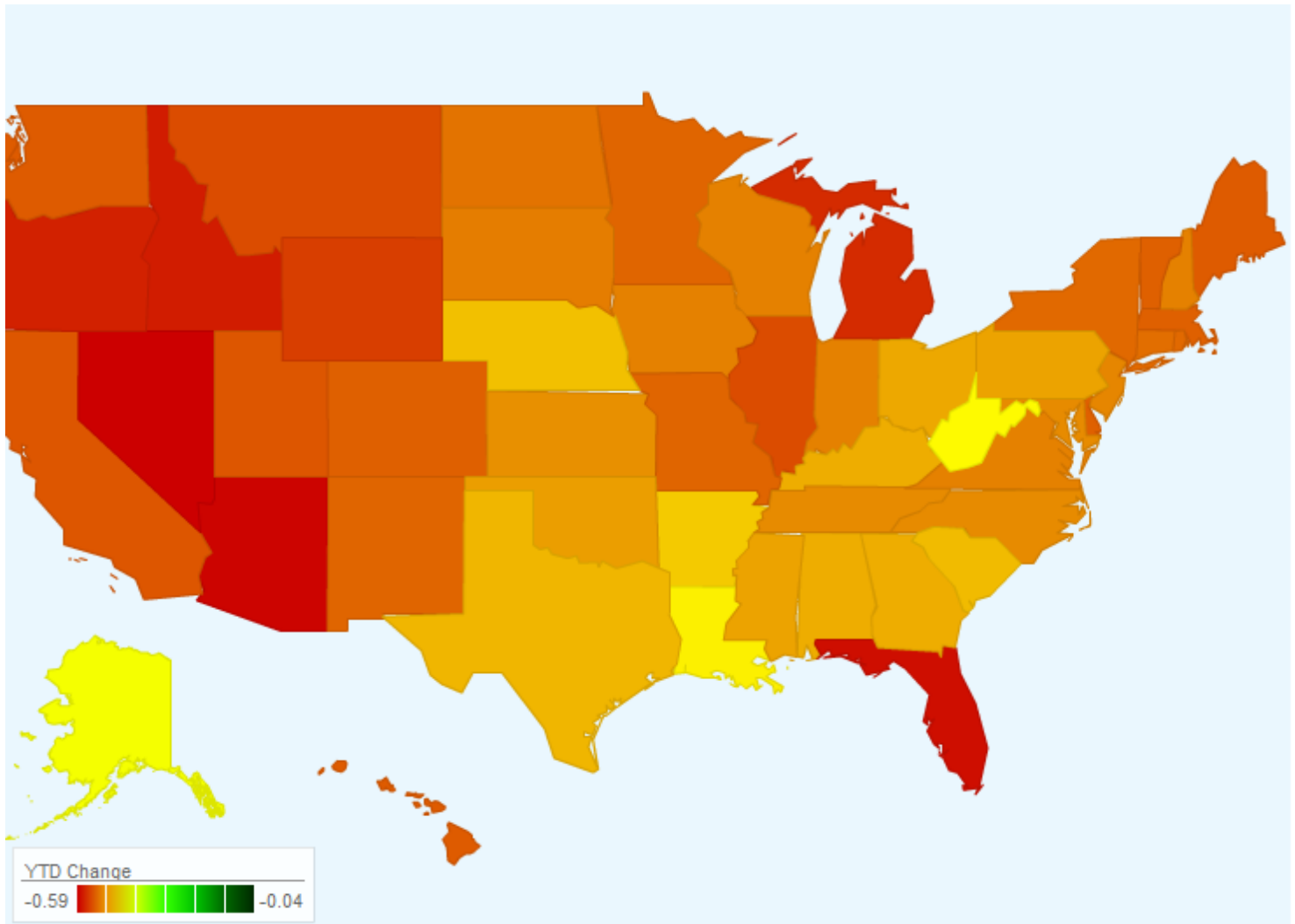


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YTD Endorsement Growth Heatmap



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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