

Reverse Mortgage Retail Leaders

Industry Overview

Data as of April 2009

Next Release Date: Week 1 of June

Endorsement Growth Change

3.5 %

Competition Growth

-1.9 %

Active Lender Change

-25

Figures above reflect change from prior month

PERFORMANCE

Rank/Region	05/08	06/08	07/08	08/08	09/08	10/08	11/08	12/08	01/09	02/09	03/09	04/09	Trend
1 Southeast/Caribbean	2,317	2,620	2,545	2,354	2,368	2,643	1,972	2,488	2,230	1,977	2,866	2,839	q
2 Pacific/Hawaii	1,958	1,842	1,767	1,867	1,809	1,593	1,119	1,655	1,759	1,661	2,111	1,937	q
3 Mid-Atlantic	1,129	1,264	1,062	1,193	1,201	1,197	1,055	1,152	1,255	1,196	1,131	1,361	p
4 Midwest	855	970	923	939	991	1,104	843	964	994	874	1,208	1,139	q
5 Southwest	736	772	896	769	787	1,269	793	989	925	814	1,116	1,269	p
6 New York/New Jersey	639	772	636	673	691	633	620	779	828	807	844	1,027	p
7 Northwest/Alaska	538	617	562	564	602	483	435	596	651	630	743	716	q
8 New England	424	566	494	503	517	469	423	506	589	579	521	565	p
9 Rocky Mountain	328	345	358	277	305	435	301	405	387	327	451	538	p
10 Great Plains	188	258	241	171	223	295	210	227	240	221	270	269	q
Total	9,112	10,026	9,484	9,310	9,494	10,121	7,771	9,761	9,858	9,086	11,261	11,660	p

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REVERSE MARKET INSIGHT

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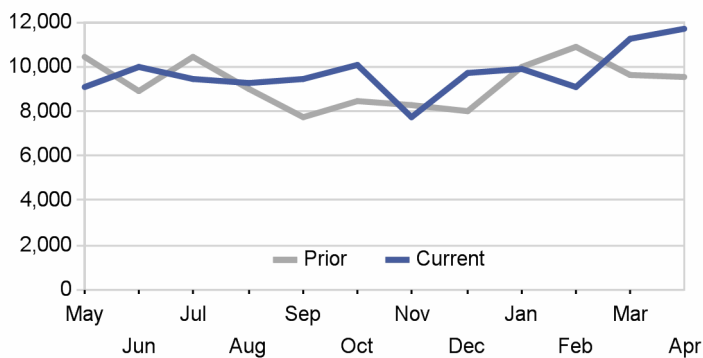
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Competition

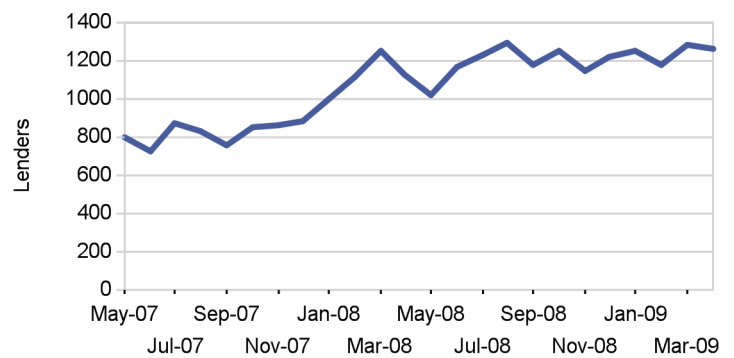
Top 10 Lenders

Rank / Lender	5/2008	6/2008	7/2008	8/2008	9/2008	10/2008	11/2008	12/2008	1/2009	2/2009	3/2009	4/2009	Total	Trend
1 WELLS FARGO BANK NA	2,337	1,744	1,285	1,525	1,858	1,515	1,170	1,381	1,809	1,522	2,189	2,194	20,529	p
2 BANK OF AMERICA NA CHARLOTTE	548	629	747	679	1,032	1,255	762	785	626	984	1,121	1,321	10,489	p
3 FINANCIAL FREEDOM SENIOR FUNDI	228	483	587	583	442	293	275	442	593	458	376	335	5,095	q
4 WORLD ALLIANCE FINANCIAL CORP.	403	288	300	258	286	405	252	527	203	72	239	674	3,907	p
5 ONE REVERSE MORTGAGE LLC	41	31	62	64	90	190	119	107	163	177	494	302	1,840	q
6 METLIFE BANK	119	105	77	84	66	85	125	166	166	219	200	254	1,666	p
7 URBAN FINANCIAL GROUP	126	126	147	82	105	170	111	172	100	140	131	156	1,566	p
8 GENERATION MORTGAGE COMPANY	74	90	70	105	73	61	64	108	169	149	193	215	1,371	p
9 1ST AAA REVERSE MORTGAGE INC	93	88	132	95	85	190	77	67	71	66	84	127	1,175	p
10 GENWORTH FINANCIAL HM EQUITY A	149	101	44	88	58	64	91	101	41	5	90	112	944	p
Top 10 Sub Total	4,118	3,685	3,451	3,563	4,095	4,228	3,046	3,856	3,941	3,792	5,117	5,690	48,582	p
Industry Total	9,112	10,026	9,484	9,310	9,494	10,121	7,771	9,761	9,858	9,086	11,261	11,660	116,944	p

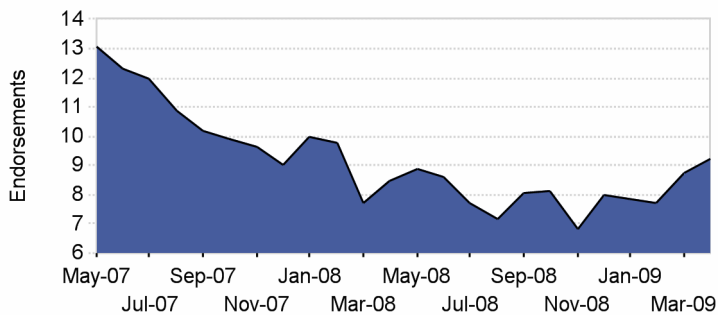
Endorsement Volume



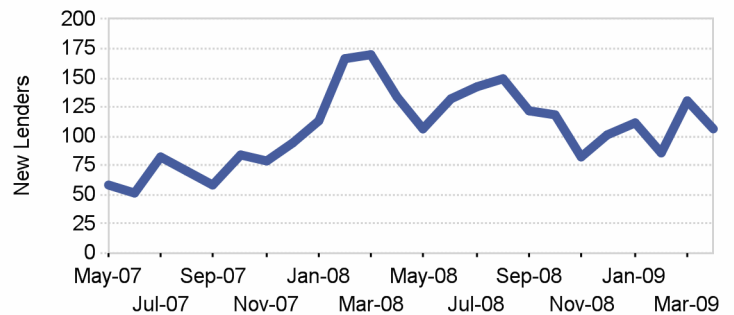
Active Lenders



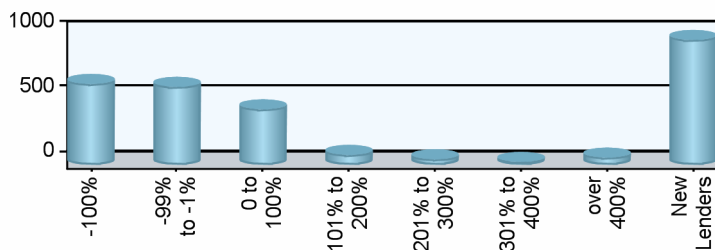
Endorsements per Lender



New Lenders by Month



Lender Distribution by YTD Growth Rate



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Market Performance

Market	YTD Volume 2009	YTD Volume 2008	Chg %	Active Lenders 2009	Active Lenders 2008	Chg %	Volume / Lender 2009	Volume / Lender 2008	Chg %
Great Plains									
ST. LOUIS	359	345	4.1 %	67	58	15.5 %	2.8	3.3	-15.7 %
KANSAS CITY	305	387	-21.2 %	55	58	-5.2 %	3.0	3.9	-24.7 %
DES MOINES	166	118	40.7 %	18	19	-5.3 %	4.9	3.1	61.0 %
OMAHA	97	100	-3.0 %	18	15	20.0 %	3.2	3.6	-10.2 %
TOPEKA	73	98	-25.5 %	24	19	26.3 %	1.6	2.8	-44.9 %
Region Total	1,000	1,048	-4.6 %	122	108	13.0 %	4.2	5.1	-16.7 %
Mid-Atlantic									
RICHMOND	1,413	1,082	30.6 %	128	101	26.7 %	5.1	4.6	10.6 %
BALTIMORE	1,138	1,282	-11.2 %	138	116	19.0 %	3.8	4.7	-18.7 %
PHILADELPHIA	1,130	1,197	-5.6 %	134	93	44.1 %	4.1	5.5	-26.1 %
WASH. D.C.	682	768	-11.2 %	116	93	24.7 %	2.9	3.9	-25.7 %
WILMINGTON	290	167	73.7 %	44	28	57.1 %	3.4	3.1	10.5 %
PITTSBURGH	213	230	-7.4 %	50	38	31.6 %	2.1	2.7	-22.2 %
CHARLESTON	77	108	-28.7 %	18	22	-18.2 %	2.2	2.8	-21.7 %
Region Total	4,943	4,834	2.3 %	329	236	39.4 %	6.7	8.2	-18.7 %
Midwest									
CHICAGO	1,414	973	45.3 %	162	106	52.8 %	3.7	3.9	-3.3 %
MINN. ST. PAUL	457	393	16.3 %	44	45	-2.2 %	4.5	4.0	11.7 %
DETROIT	447	680	-34.3 %	78	76	2.6 %	2.7	4.3	-37.2 %
INDIANAPOLIS	421	367	14.7 %	54	58	-6.9 %	3.4	3.1	11.3 %
MILWAUKEE	419	405	3.5 %	39	40	-2.5 %	4.7	4.6	2.8 %
GRAND RAPIDS	293	329	-10.9 %	56	63	-11.1 %	2.5	2.4	2.8 %
CLEVELAND	289	415	-30.4 %	59	53	11.3 %	2.5	3.0	-19.1 %
SPRINGFIELD	152	136	11.8 %	38	40	-5.0 %	2.0	1.9	5.8 %
CINCINNATI	119	124	-4.0 %	32	33	-3.0 %	2.0	2.0	-0.8 %
COLUMBUS	109	140	-22.1 %	38	33	15.2 %	1.9	2.4	-22.3 %
FLINT	95	150	-36.7 %	28	36	-22.2 %	1.8	2.4	-22.5 %
Region Total	4,215	4,112	2.5 %	370	313	18.2 %	5.2	5.7	-9.4 %
New England									
BOSTON	986	1,014	-2.8 %	111	133	-16.5 %	3.9	3.3	19.9 %
HARTFORD	619	648	-4.5 %	98	74	32.4 %	3.3	4.0	-17.6 %
BANGOR	217	163	33.1 %	26	29	-10.3 %	4.1	2.5	63.2 %
MANCHESTER	209	179	16.8 %	44	40	10.0 %	2.4	2.3	4.4 %
PROVIDENCE	146	177	-17.5 %	33	39	-15.4 %	2.3	2.1	7.0 %
BURLINGTON	77	52	48.1 %	13	10	30.0 %	3.3	2.4	38.3 %
Region Total	2,254	2,233	0.9 %	222	205	8.3 %	4.7	4.5	6.2 %
New York/New Jersey									
NEW YORK	1,522	976	55.9 %	125	90	38.9 %	5.5	4.9	11.7 %
NEWARK	803	713	12.6 %	117	103	13.6 %	3.6	3.4	5.2 %
CAMDEN	624	638	-2.2 %	105	92	14.1 %	2.9	3.5	-17.5 %
ALBANY	365	344	6.1 %	55	38	44.7 %	3.8	4.0	-4.5 %
BUFFALO	192	228	-15.8 %	23	20	15.0 %	4.9	5.8	-14.9 %
Region Total	3,506	2,899	20.9 %	248	194	27.8 %	6.2	6.7	-7.8 %
Northwest/Alaska									
PORTLAND	1,190	881	35.1 %	134	100	34.0 %	3.8	3.9	-1.6 %
SEATTLE	992	940	5.5 %	102	119	-14.3 %	4.2	3.7	12.7 %
BOISE	384	279	37.6 %	60	41	46.3 %	3.2	3.3	-0.6 %
SPOKANE	146	147	-0.7 %	41	30	36.7 %	2.3	2.5	-7.4 %
ANCHORAGE	28	19	47.4 %	7	7	0.0 %	1.8	1.4	33.4 %
Region Total	2,740	2,266	20.9 %	222	187	18.7 %	5.2	5.3	-2.4 %
Pacific/Hawaii									
LOS ANGELES	1,731	1,364	26.9 %	204	205	-0.5 %	4.5	3.4	31.8 %

Market	YTD Volume 2009	YTD Volume 2008	Chg %	Active Lenders 2009	Active Lenders 2008	Chg %	Volume / Lender 2009	Volume / Lender 2008	Chg %
PHOENIX	1,196	1,311	-8.8 %	118	113	4.4 %	4.8	5.4	-10.2 %
SAN FRANCISCO	1,138	688	65.4 %	123	123	0.0 %	4.7	2.6	80.5 %
SANTA ANA	1,099	1,413	-22.2 %	177	235	-24.7 %	3.4	3.2	6.3 %
SACRAMENTO	744	906	-17.9 %	111	133	-16.5 %	3.7	3.3	13.5 %
SAN DIEGO	441	437	0.9 %	96	105	-8.6 %	2.5	2.4	7.2 %
FRESNO	313	653	-52.1 %	66	106	-37.7 %	2.7	3.2	-16.9 %
LAS VEGAS	247	568	-56.5 %	39	68	-42.6 %	3.0	4.1	-27.6 %
TUCSON	235	262	-10.3 %	53	52	1.9 %	2.4	2.6	-7.4 %
HONOLULU	191	285	-33.0 %	33	27	22.2 %	2.8	3.8	-25.6 %
RENO	133	143	-7.0 %	26	29	-10.3 %	2.6	2.7	-3.6 %
Region Total	7,468	8,030	-7.0 %	505	511	-1.2 %	6.9	6.8	1.1 %
Rocky Mountain									
DENVER	752	603	24.7 %	87	67	29.9 %	4.1	4.3	-3.8 %
SALT LAKE CITY	601	585	2.7 %	81	58	39.7 %	3.8	4.2	-9.3 %
HELENA	207	79	162.0 %	18	12	50.0 %	4.4	3.3	36.4 %
CASPER	72	46	56.5 %	11	13	-15.4 %	3.3	2.3	45.6 %
SIOUX FALLS	45	37	21.6 %	6	10	-40.0 %	4.9	2.0	142.6 %
FARGO	26	26	0.0 %	5	4	25.0 %	3.0	2.8	9.1 %
Region Total	1,703	1,376	23.8 %	161	121	33.1 %	5.1	5.0	1.3 %
Southeast/Caribbean									
MIAMI	2,429	3,312	-26.7 %	305	286	6.6 %	3.7	4.9	-24.4 %
TAMPA	1,202	1,422	-15.5 %	196	175	12.0 %	3.2	3.6	-11.9 %
ORLANDO	962	1,331	-27.7 %	169	181	-6.6 %	2.9	3.5	-17.4 %
ATLANTA	933	655	42.4 %	120	78	53.8 %	3.9	3.9	2.0 %
JACKSONVILLE	877	950	-7.7 %	142	139	2.2 %	3.1	3.1	-0.9 %
GREENSBORO	817	489	67.1 %	32	21	52.4 %	9.6	7.5	28.7 %
CARIBBEAN	624	293	113.0 %	8	6	33.3 %	27.9	20.1	38.4 %
COLUMBIA	577	374	54.3 %	70	37	89.2 %	3.9	4.2	-7.2 %
BIRMINGHAM	481	284	69.4 %	61	45	35.6 %	3.7	3.0	22.9 %
KNOXVILLE	302	201	50.2 %	58	36	61.1 %	2.5	2.8	-9.8 %
LOUISVILLE	218	177	23.2 %	49	33	48.5 %	2.7	2.5	7.5 %
NASHVILLE	175	97	80.4 %	44	37	18.9 %	2.1	1.7	21.7 %
JACKSON	171	117	46.2 %	30	24	25.0 %	2.8	2.6	9.1 %
MEMPHIS	144	130	10.8 %	32	26	23.1 %	2.2	2.4	-9.0 %
Region Total	9,912	9,832	0.8 %	669	529	26.5 %	6.7	7.6	-12.6 %
Southwest									
SAN ANTONIO	732	492	48.8 %	73	53	37.7 %	4.8	4.2	14.5 %
DALLAS	657	538	22.1 %	70	58	20.7 %	4.3	3.9	7.9 %
HOUSTON	578	675	-14.4 %	53	64	-17.2 %	4.8	4.7	3.5 %
FT. WORTH	530	487	8.8 %	62	60	3.3 %	4.1	3.9	4.8 %
ALBUQUERQUE	358	215	66.5 %	62	45	37.8 %	2.9	2.5	18.1 %
NEW ORLEANS	313	208	50.5 %	48	31	54.8 %	3.0	3.1	-2.0 %
LUBBOCK	290	255	13.7 %	39	35	11.4 %	3.5	3.3	6.7 %
LITTLE ROCK	284	264	7.6 %	38	29	31.0 %	3.4	3.8	-8.7 %
OKLAHOMA CITY	172	163	5.5 %	27	29	-6.9 %	2.5	2.6	-6.7 %
TULSA	148	110	34.5 %	27	20	35.0 %	2.5	2.9	-11.6 %
SHREVEPORT	62	60	3.3 %	16	15	6.7 %	2.3	1.9	18.6 %
Region Total	4,124	3,467	19.0 %	230	197	16.8 %	7.9	7.6	4.0 %
Grand Total	41,865	40,097	4.4 %	2,207	1,866	18.3 %	8.4	9.0	-6.5 %

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