

Industry Data and Trends

Data as of December 2009

Next Release Date: Week 3 of February

Sales Performance



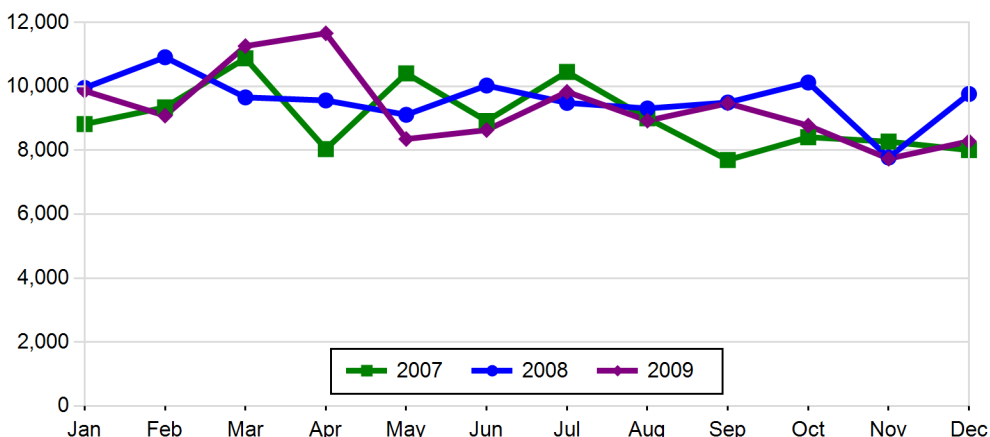
REVERSE MARKET
INSIGHT

Endorsement Growth Rate

Year	Units	% Chg.
2006	85,511	76.9 %
2007	108,230	26.6 %
2008	115,157	6.4 %

YTD	Units	% Chg.
Dec 08	115,157	6.4 %
Dec 09	111,864	-2.9 %

Year Over Year Endorsement Trend



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

Rank	State	Units	Growth
1	California	16,208	7.7 %
2	Florida	13,184	-33.3 %
3	Texas	7,495	5.8 %
4	New York	6,468	41.3 %
5	Maryland	4,236	-10.8 %
6	Virginia	4,134	8.8 %
7	New Jersey	4,041	7.3 %
8	Illinois	4,032	11.7 %
9	Pennsylvania	3,577	-10.3 %
10	Washington	3,377	8.6 %
		66,752	-4.0 %

Rank	City	St	Units	Growth
1	MIAMI	FL	1,845	-39.6 %
2	CHICAGO	IL	1,681	10.9 %
3	BALTIMORE	MD	1,273	-15.3 %
4	LOS ANGELES	CA	972	8.1 %
5	BROOKLYN	NY	878	180.5 %
6	PHILADELPHIA	PA	770	-20.5 %
7	WASHINGTON	DC	761	12.2 %
8	HOUSTON	TX	758	-15.2 %
9	SAN DIEGO	CA	556	18.3 %
10	DALLAS	TX	516	13.9 %
			10,010	-6.9 %

Rank	County	St	Units	Growth
1	LOS ANGELES	CA	4,384	22.1 %
2	MIAMI-DADE	FL	3,133	-39.7 %
3	COOK	IL	2,610	10.3 %
4	ORANGE	CA	1,821	134.7 %
5	MARICOPA	AZ	1,738	-27.2 %
6	SAN DIEGO	CA	1,324	18.5 %
7	SUFFOLK	NY	1,103	42.3 %
8	BALTIMORE CITY	MD	1,030	-6.0 %
9	BROWARD	FL	1,020	-47.2 %
10	HARRIS	TX	1,013	-10.4 %
			19,176	-5.9 %

Rank	Zip	St	Units	Growth
1	21215	MD	196	-5.3 %
2	60628	IL	194	18.3 %
3	32162	FL	176	37.5 %
4	60620	IL	174	-13.0 %
5	20011	DC	163	10.9 %
6	33012	FL	155	-44.0 %
7	33175	FL	141	-5.4 %
8	21229	MD	138	-6.8 %
9	00926	PR	137	93.0 %
10	33165	FL	127	-32.4 %
			1,601	-4.6 %

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Lender Growth Rate
(unique active lender in period)

Year	Active Lenders	% Chg.
2007	1,672	67.4 %
2008	2,948	76.3 %

Month	Active Lenders	% Chg.
Dec 08	1,226	37.8 %
Dec 09	1,088	-11.3 %

Refinance Transactions
(% of endorsements)

Year	% Refi	% Chg.
2007	6 %	17 %
2008	4 %	-37 %

Mth	% Refi	% Chg.
Dec 08	7 %	63 %
Dec 09	6 %	-25 %

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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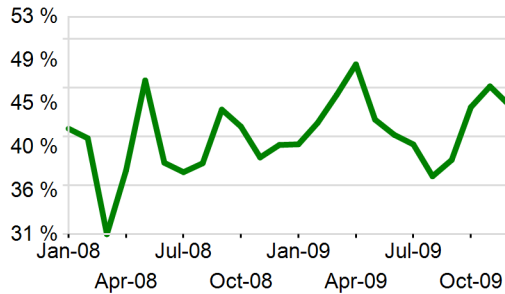
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Competitive Landscape -YTD

Endorsement and Lender Trends

Top Ten Market Share Two Year Trend



Rank	Chg	Lender	Units
1	0	WELLS FARGO BANK NA	19,567
2	0	BANK OF AMERICA NA CHAR	10,035
3	0	FINANCIAL FREEDOM ACQUI	3,616
4	4	METLIFE BANK	3,165
5	9	ONE REVERSE MORTGAGE LL	3,150
6	-2	WORLD ALLIANCE FINANCIA	2,230
7	2	GENERATION MORTGAGE COM	1,663
8	2	1ST AAA REVERSE MORTGAG	1,236
9	-3	URBAN FINANCIAL GROUP	1,170
10	-5	SECURITY ONE LENDING	1,136
Total:			46,968

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	227	2.4	1	33155	FL	62	1.2
2	LOS ANGELES	CA	152	2.2	2	33012	FL	60	1.2
3	CHICAGO	IL	146	2.9	3	33147	FL	57	1.2
4	ORLANDO	FL	114	1.5	4	33175	FL	55	1.3
5	HIALEAH	FL	113	1.7	5	33165	FL	52	1.3
6	BALTIMORE	MD	110	3.2	5	60619	IL	52	1.2
7	PHILADELPHIA	PA	108	2.2	7	20011	DC	51	1.5
8	SAN DIEGO	CA	105	1.9	8	33013	FL	49	1.1
9	TAMPA	FL	99	1.5	8	33055	FL	49	1.1
10	BROOKLYN	NY	96	2.6	10	60620	IL	48	1.5

Penetration Rank by Geographic Area

Rank	State	Penetration	Rank	City	State	Penetration
1	DC	7.3 %	1	Opa Locka	FL	17.0 %
2	NV	3.9 %	2	Compton	CA	14.1 %
3	CA	3.8 %	3	Hialeah	FL	12.0 %
4	MD	3.7 %	4	Apple Valley	CA	8.9 %
5	UT	3.7 %	5	Hesperia	CA	8.9 %
6	OR	3.4 %	6	Sun City	CA	8.7 %
7	CO	3.3 %	7	Moreno Valley	CA	8.4 %
8	FL	3.2 %	8	Portsmouth	VA	8.1 %
9	CT	3.0 %	9	Detroit	MI	8.0 %
10	AZ	2.9 %	10	Miami	FL	7.9 %

Volume Rank by Avg MCA Growth and Geographic Area

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	CLEARLAKE	CA	\$434	\$240	1	90019	CA	\$548	\$178
2	REDONDO BEACH	CA	\$577	\$213	2	95125	CA	\$555	\$177
3	SANTA BARBARA	CA	\$573	\$210	3	90703	CA	\$533	\$170
4	SAN MATEO	CA	\$564	\$201	4	92708	CA	\$535	\$163
5	BOULDER	CO	\$524	\$192	5	94112	CA	\$535	\$162
6	REDWOOD CITY	CA	\$563	\$190	6	92677	CA	\$523	\$161
7	SAN FRANCISCO	CA	\$558	\$189	7	11221	NY	\$526	\$160
8	SUNNYVALE	CA	\$561	\$189	8	92647	CA	\$521	\$155
9	ALAMEDA	CA	\$537	\$187	9	92646	CA	\$512	\$142
10	BERKELEY	CA	\$551	\$182	10	91001	CA	\$478	\$115

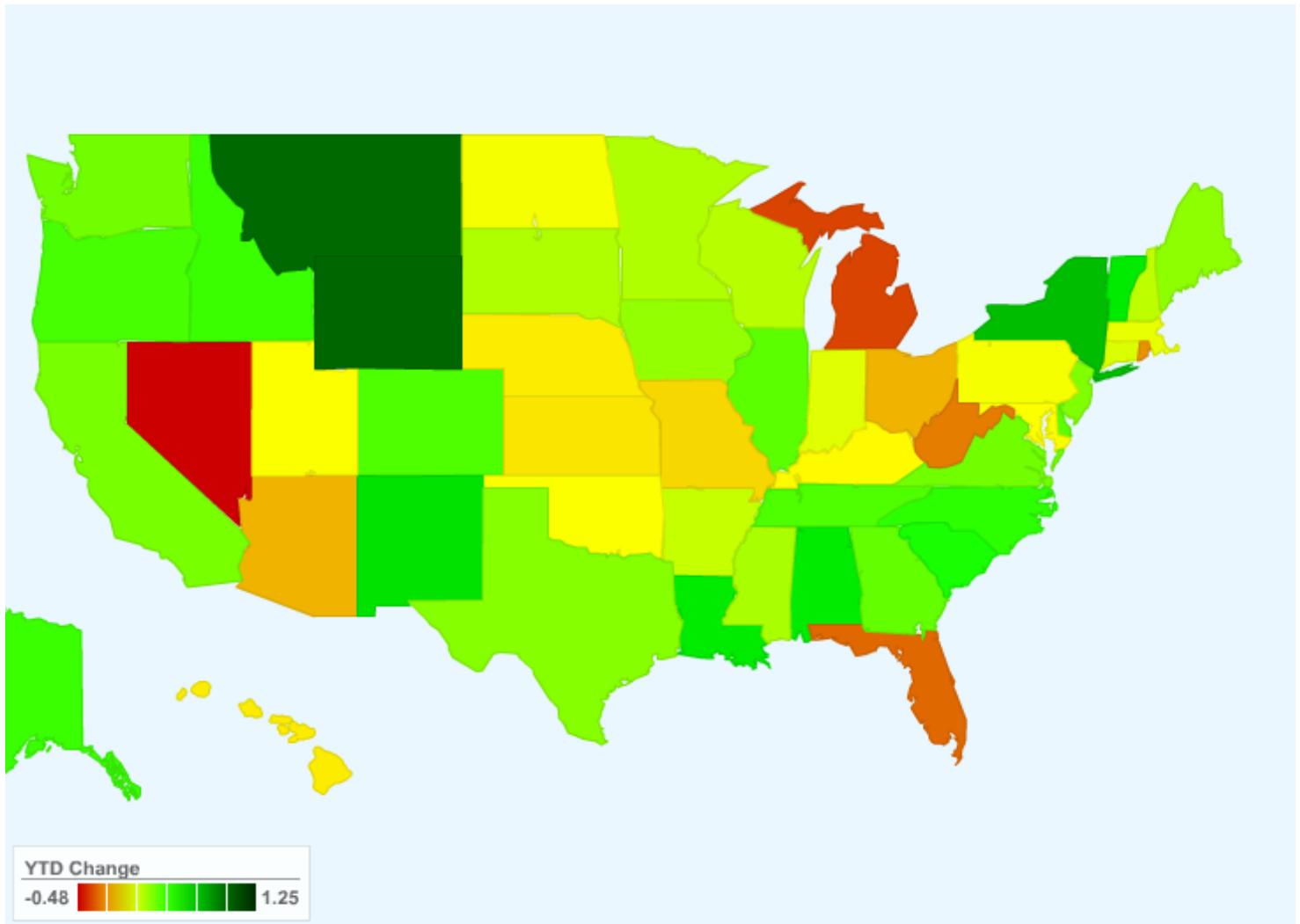
Volume Rank by Total MCA Growth and Geographic Area

Rank	City	St	MCA \$(000)	Growth \$(000)	Rank	Zip	St	MCA \$(000)	Growth \$(000)
1	BROOKLYN	NY	\$451,429	\$336,967	1	90019	CA	\$42,194	\$33,675
2	SAN JOSE	CA	\$208,960	\$154,308	2	95125	CA	\$36,077	\$33,429
3	SAN FRANCISCO	CA	\$181,442	\$148,950	3	90703	CA	\$36,776	\$30,608
4	LOS ANGELES	CA	\$441,913	\$121,428	4	92708	CA	\$39,027	\$30,473
5	SAN DIEGO	CA	\$246,187	\$83,526	5	92646	CA	\$40,954	\$30,232
6	HUNTINGTON BEACH	CA	\$104,311	\$82,689	6	11221	NY	\$32,642	\$27,146
7	WASHINGTON	DC	\$296,076	\$81,320	7	92647	CA	\$32,300	\$26,079
8	CHICAGO	IL	\$384,529	\$76,126	8	92677	CA	\$31,365	\$25,584
9	SEATTLE	WA	\$155,722	\$72,371	9	94112	CA	\$32,645	\$22,578
10	SCOTTSDALE	AZ	\$103,789	\$61,741	10	11203	NY	\$38,075	\$21,861

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YTD 08 vs. 09 Endorsement 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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