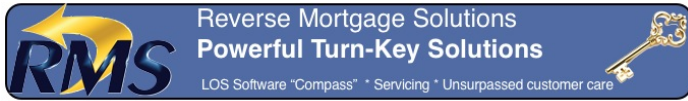


# February 2011

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**Credit Underwriting Coming for HECMS (video)**

| Rank | Lender                         | Loans | Percent |
|------|--------------------------------|-------|---------|
| 1    | WELLS FARGO BANK NA            | 1,662 | 24.07%  |
| 2    | BANK OF AMERICA NA CHARLOTTE   | 777   | 11.25%  |
| 3    | METLIFE BANK, NATIONAL ASSOCIA | 444   | 6.43%   |
| 4    | ONE REVERSE MORTGAGE LLC       | 295   | 4.27%   |
| 5    | AMERICAN ADVISORS GROUP        | 155   | 2.25%   |
| 6    | URBAN FINANCIAL GROUP          | 140   | 2.03%   |
| 7    | GENERATION MORTGAGE COMPANY    | 140   | 2.03%   |
| 8    | SECURITY ONE LENDING           | 91    | 1.32%   |
| 9    | GENWORTH FINANCIAL HM EQUITY A | 90    | 1.30%   |
| 10   | PNC REVERSE MORTGAGE LLC       | 83    | 1.20%   |
| 11   | 1ST AA REVERSE MORTGAGE INC    | 70    | 1.01%   |
| 12   | FINANCIAL FREEDOM ACQUISITION  | 66    | 0.96%   |
| 13   | SENIOR MORTGAGE BANKERS INC    | 65    | 0.94%   |
| 14   | NET EQUITY FINANCIAL INC       | 63    | 0.91%   |
| 15   | M AND T BANK                   | 57    | 0.83%   |
| 16   | 1ST MARYLAND MORTGAGE CORPORAT | 54    | 0.78%   |
| 17   | NEW DAY FINANCIAL LLC          | 50    | 0.72%   |
| 18   | GUARDIAN FIRST FUNDING GROUP L | 45    | 0.65%   |
| 19   | MIDCONTINENT FINANCIAL CENTER  | 43    | 0.62%   |

## February 2011

| Rank | Lender                         | Loans | Percent |
|------|--------------------------------|-------|---------|
| 20   | FIRST NATIONAL BANK            | 36    | 0.52%   |
| 21   | IREVERSE HOME LOANS LLC        | 35    | 0.51%   |
| 22   | MONEY HOUSE INC                | 34    | 0.49%   |
| 23   | ALL FINANCIAL SERVICES INC     | 34    | 0.49%   |
| 24   | CHERRY CREEK MORTGAGE CO INC   | 29    | 0.42%   |
| 25   | SUNTRUST MORTGAGE INC          | 28    | 0.41%   |
| 26   | STAY IN HOME MORTGAGE INC      | 25    | 0.36%   |
| 27   | EQUIPOINT FINANCIAL NETWORK IN | 24    | 0.35%   |
| 28   | NATIONWIDE EQUITIES CORPORATIO | 23    | 0.33%   |
| 29   | MORTGAGE.SHOP LLC              | 23    | 0.33%   |
| 30   | PRIMELENDING A PLAINSCAPITAL C | 22    | 0.32%   |
| 31   | MAS ASSOCIATES                 | 22    | 0.32%   |
| 32   | ROYAL UNITED MORTGAGE LLC      | 21    | 0.30%   |
| 33   | TRIPPOINT MORTGAGE GROUP INC   | 20    | 0.29%   |
| 34   | SENIOR AMERICAN FUNDING INC    | 20    | 0.29%   |
| 35   | FULTON BANK NATIONAL ASSOCIATI | 19    | 0.28%   |
| 36   | APPROVAL FIRST HOME LOANS INC  | 19    | 0.28%   |
| 37   | REVERSE MORTGAGE SOLUTIONS INC | 18    | 0.26%   |
| 38   | TRINITY REVERSE MORTGAGE INC   | 16    | 0.23%   |
| 39   | UPSTATE CAPITAL INC            | 16    | 0.23%   |
| 40   | CHRISTENSEN FINANCIAL INC      | 16    | 0.23%   |
| 41   | SENIORS REVERSE MORTGAGE       | 16    | 0.23%   |
| 42   | AXIS FINANCIAL GROUP INC       | 15    | 0.22%   |
| 43   | UNITED SOUTHWEST MORTGAGE CORP | 15    | 0.22%   |
| 44   | ALLIED HOME MORTGAGE CAPITAL C | 14    | 0.20%   |
| 45   | OPEN MORTGAGE LLC              | 14    | 0.20%   |

## February 2011

| Rank | Lender                         | Loans | Percent |
|------|--------------------------------|-------|---------|
| 46   | FIRST MARINER BANK             | 14    | 0.20%   |
| 47   | AA MORTGAGE GROUP LLC          | 14    | 0.20%   |
| 48   | ASPIRE FINANCIAL INC           | 14    | 0.20%   |
| 49   | ACADEMY MORTGAGE LLC           | 14    | 0.20%   |
| 50   | SUN WEST MORTGAGE CO INC       | 14    | 0.20%   |
| 51   | ARAMCO MORTGAGE INC            | 14    | 0.20%   |
| 52   | GUILD MORTGAGE COMPANY         | 13    | 0.19%   |
| 53   | RESIDENTIAL EQUITY FUNDING COR | 13    | 0.19%   |
| 54   | METAMERICA MORTGAGE BANKERS IN | 13    | 0.19%   |
| 55   | INTEGRITY 1ST MORTGAGE INC     | 13    | 0.19%   |
| 56   | HEALTH ONE CREDIT UNION        | 13    | 0.19%   |
| 57   | AUGUSTA MORTGAGE INC           | 13    | 0.19%   |
| 58   | WEBSTER BANK                   | 13    | 0.19%   |
| 59   | AMERICAN PACIFIC MORTGAGE      | 12    | 0.17%   |
| 60   | MASTER MORTGAGE CORPORATION    | 12    | 0.17%   |
| 61   | VIG MORTGAGE CORP              | 12    | 0.17%   |
| 62   | FRANKLIN ADVANTAGE INC         | 12    | 0.17%   |
| 63   | GATEWAY REVERSE MORTGAGE GROUP | 12    | 0.17%   |
| 64   | THE MORTGAGE GROUP LTD         | 11    | 0.16%   |
| 65   | JAMES B NUTTER AND COMPANY     | 11    | 0.16%   |
| 66   | URBAN HOUSING MORTGAGE AND REA | 11    | 0.16%   |
| 67   | UNIVERSAL LENDING CORPORATION  | 11    | 0.16%   |
| 68   | LHN FINANCIAL SERVICES INC     | 11    | 0.16%   |
| 69   | MONTGOMERY MORTGAGE INC        | 11    | 0.16%   |
| 70   | NETWORK FUNDING LP             | 11    | 0.16%   |
| 71   | OCEANFIRST BANK                | 10    | 0.14%   |

## February 2011

| Rank | Lender                         | Loans | Percent |
|------|--------------------------------|-------|---------|
| 72   | SUN AMERICAN MORTGAGE CO       | 10    | 0.14%   |
| 73   | METRO ISLAND MORTGAGE INC      | 10    | 0.14%   |
| 74   | PRIORITY MORTGAGE CORPORATION  | 10    | 0.14%   |
| 75   | ROCKLAND TRUST CO              | 10    | 0.14%   |
| 76   | HOME SAVINGS OF AMERICA        | 10    | 0.14%   |
| 77   | STERLING SAVINGS BANK          | 9     | 0.13%   |
| 78   | PRIMARY RESIDENTIAL MORTGAGE I | 9     | 0.13%   |
| 79   | GUARANTEED HOME MTG CO INC     | 9     | 0.13%   |
| 80   | AAA REVERSE MORTGAGE SPECIALIS | 9     | 0.13%   |
| 81   | PLAZA HOME MORTGAGE INC        | 9     | 0.13%   |
| 82   | AMERICAN SENIOR LENDING INC    | 9     | 0.13%   |
| 83   | RETIREMENT LIFE FUNDING LLC    | 9     | 0.13%   |
| 84   | SENIOR FUNDING ASSOCIATES      | 9     | 0.13%   |
| 85   | WATERMARK CAPITAL INC          | 9     | 0.13%   |
| 86   | HAWAII MORTGAGE RESOURCES LLC  | 9     | 0.13%   |
| 87   | ACCEPTANCE CAPITAL MORTGAGE CO | 9     | 0.13%   |
| 88   | AMTEC FUNDING GROUP LLC        | 9     | 0.13%   |
| 89   | TRADITIONAL HOME MORTGAGE INC  | 8     | 0.12%   |
| 90   | ATLANTIC BAY MORTGAGE GROUP LL | 8     | 0.12%   |
| 91   | FLAGSHIP MORTGAGE CORPORATION  | 8     | 0.12%   |
| 92   | MCM HOLDINGS INC               | 8     | 0.12%   |
| 93   | THE SENIOR EQUITY GROUP INC    | 8     | 0.12%   |
| 94   | ENVOY MORTGAGE LTD             | 8     | 0.12%   |
| 95   | PROSPERITY MORTGAGE COMPANY    | 8     | 0.12%   |
| 96   | PINNACLE CAPITAL MORTGAGE CORP | 8     | 0.12%   |
| 97   | BRIAN A COLE & ASSOCIATES LTD  | 8     | 0.12%   |

## February 2011

| Rank | Lender                             | Loans  | Percent |
|------|------------------------------------|--------|---------|
| 98   | SECURITYNATIONAL MORTGAGE COMP     | 8      | 0.12%   |
| 99   | SENIORS FIRST MORTGAGE COMPANY     | 8      | 0.12%   |
| 100  | HOMESERVICES LENDING LLC           | 7      | 0.10%   |
|      |                                    |        |         |
|      | Total for Top 100 HECM Lenders     | 5,539  | 80.23%  |
|      | Total OUTSIDE Top 100 HECM Lenders | 1,365  | 19.77%  |
|      |                                    |        |         |
|      | Total Endorsements - Feb 2011      | 6,904  | 100.00% |
|      |                                    |        |         |
|      | Total Endorsements - Feb 2010      | 7,024  |         |
|      | Total Endorsements - Feb 2009      | 9,086  |         |
|      | Total Endorsements - Feb 2008      | 10,913 |         |