



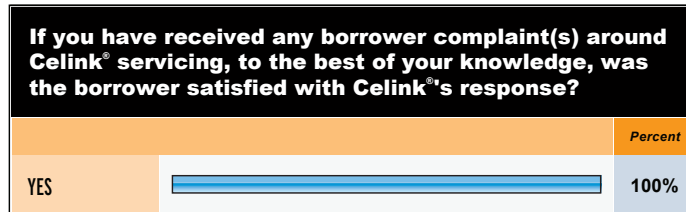
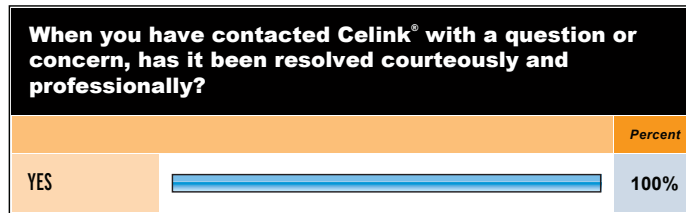
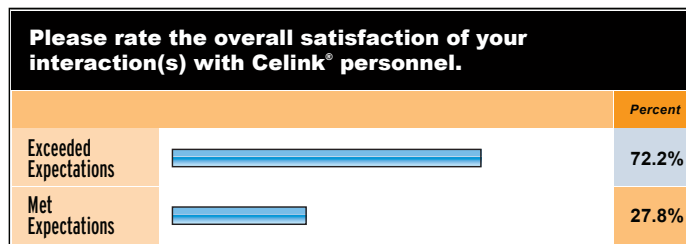
2011
Client & Borrower
Survey Summary



Celink[®] 2011 Client Survey Results

The past three years have been among the most turbulent in the history of the reverse mortgage product. It would be arrogant and unwise to assume that client expectations continue to be met or exceeded in such changeable market conditions. Celink[®] annually contracts with a third-party to survey its clients and now, more than ever, their candid input and feedback is essential to ensuring mutual and continued success.

Given the volatility within and surrounding the reverse mortgage industry, Celink[®] is committed to keeping its organizational eyes squarely fixed on its servicing mission.



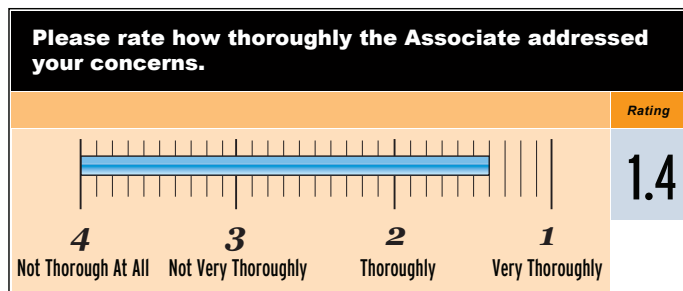
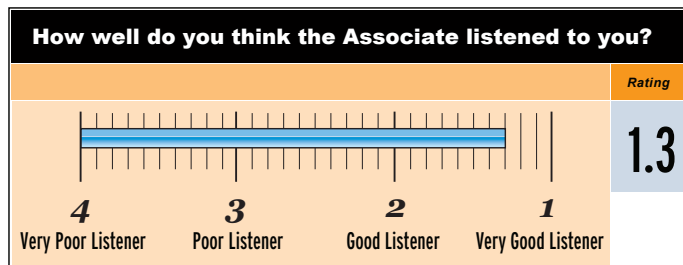
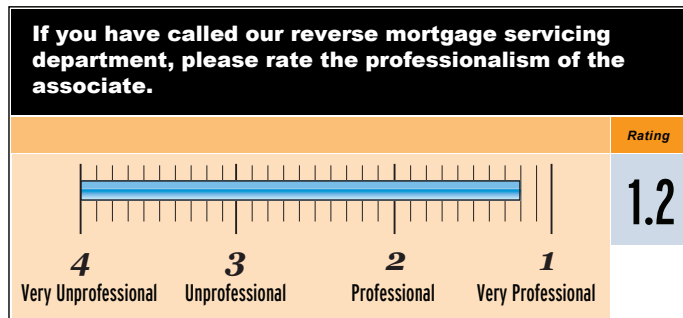
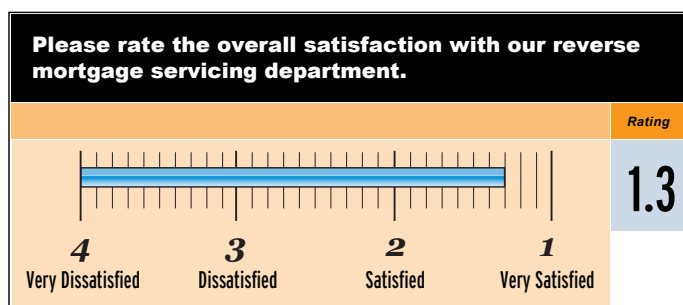
Celink[®] has One Focus: Servicing Excellence.



Celink® 2011 Borrower Survey Results

Celink® meets your borrowers every day at the most amazing and the most vulnerable places in their lives. We know it takes years to build your reputation and it can be compromised in a single transaction. Your servicer should never be your competitor. The competition for market share is tough enough. Celink® has One Focus: Servicing Excellence.

The borrower response rate was an astonishing 45.9%. The results of our 2011 Borrower Survey are straightforward and gratifying:



Your reputation and your borrowers are safe with Celink®.



Client Comments:

- *Ryan and John LaRose are really good people to work with and it trickles down through their company.*
- *(I'm) very satisfied with our current level of service.*
- *My interaction with Beverly Reck, Ryan LaRose, Amy Morrill and Stacey Henderson has always been extremely professional, (and I receive) prompt responses and follow-up from each of them. It is a pleasure to work with Celink.*
- *I generally interact with Ryan LaRose and Amy Morrill - and they always respond quickly.*
- *Interactions are pleasant without being chatty, responses are accurate and concise.*

Borrower Comments:

- *All of you are doing a good job and are always very nice to me on the phone. Thank you all.*
- *I was very pleased with the service. Like the good old days where customers were respected and appreciated. Good job!*
- *You make my life beautiful!*
- *My experience has been outstanding.*
- *I am very happy with the Reverse Mortgage Servicing Department.*
- *This program has helped me a great deal financially. I have only had to call once for information but was very pleased with the person who helped me.*
- *I am very satisfied with your service. It has made daily life free and easy and without problems.*