

HECM Lenders (FHA Approved Only)

Industry Overview

HECMs Endorsed through February 2012

Next Release Date: Week 1 of April

Endorsement Growth Change

4.9 %

Competition Growth

13.7 %

Active Lender Change

37

Figures above reflect change from prior month

PERFORMANCE

| Rank/Region | 03/11 | 04/11 | 05/11 | 06/11 | 07/11 | 08/11 | 09/11 | 10/11 | 11/11 | 12/11 | 01/12 | 02/12 | Trend |
|-----------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------|
| 1 Southeast/Caribbean | 1,455 | 1,265 | 1,184 | 1,199 | 1,198 | 1,175 | 1,075 | 1,032 | 948 | 1,021 | 1,155 | 1,043 | ▼ |
| 2 Pacific/Hawaii | 1,283 | 1,021 | 834 | 918 | 894 | 930 | 935 | 703 | 601 | 619 | 773 | 832 | ▲ |
| 3 Southwest | 914 | 854 | 641 | 813 | 731 | 813 | 688 | 614 | 731 | 632 | 721 | 732 | ▲ |
| 4 Mid-Atlantic | 1,023 | 808 | 635 | 794 | 738 | 837 | 722 | 601 | 655 | 588 | 610 | 691 | ▲ |
| 5 New York/New Jersey | 772 | 614 | 541 | 612 | 569 | 603 | 625 | 476 | 526 | 524 | 550 | 723 | ▲ |
| 6 Midwest | 638 | 517 | 512 | 553 | 511 | 520 | 532 | 459 | 402 | 452 | 488 | 455 | ▼ |
| 7 New England | 348 | 302 | 226 | 285 | 256 | 290 | 301 | 239 | 240 | 283 | 258 | 297 | ▲ |
| 8 Northwest/Alaska | 361 | 339 | 266 | 307 | 262 | 274 | 307 | 220 | 167 | 188 | 213 | 261 | ▲ |
| 9 Rocky Mountain | 318 | 244 | 211 | 236 | 222 | 230 | 259 | 166 | 249 | 195 | 250 | 244 | ▼ |
| 10 Great Plains | 194 | 160 | 138 | 140 | 130 | 135 | 146 | 143 | 135 | 134 | 157 | 148 | ▼ |
| Total | 7,306 | 6,124 | 5,188 | 5,857 | 5,511 | 5,807 | 5,590 | 4,653 | 4,654 | 4,636 | 5,175 | 5,426 | ▲ |

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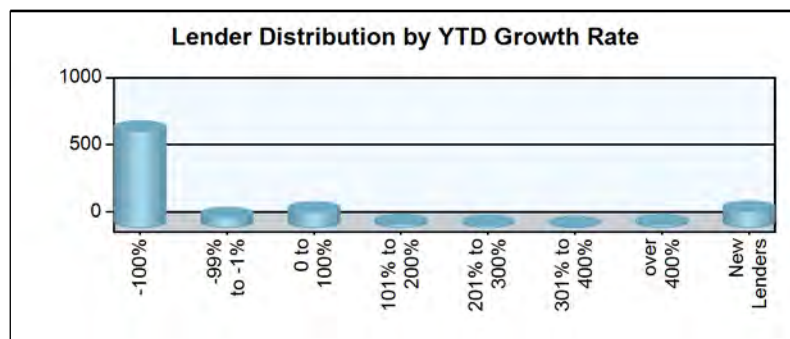
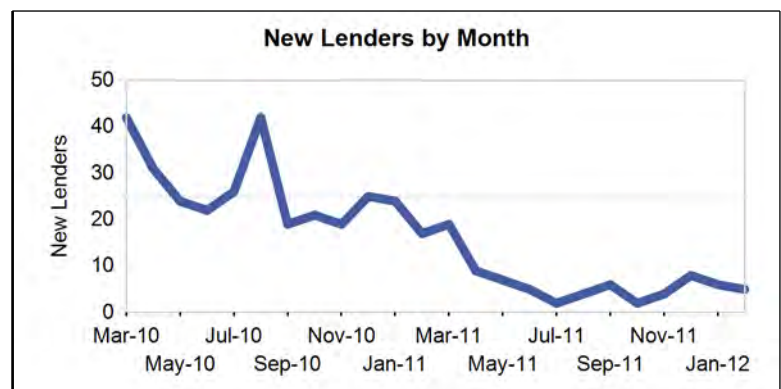
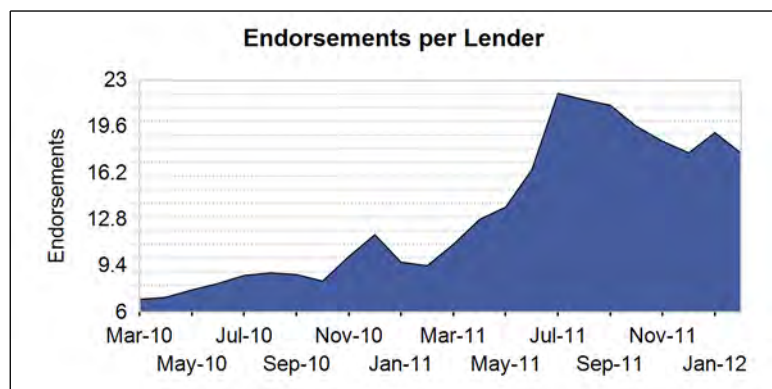
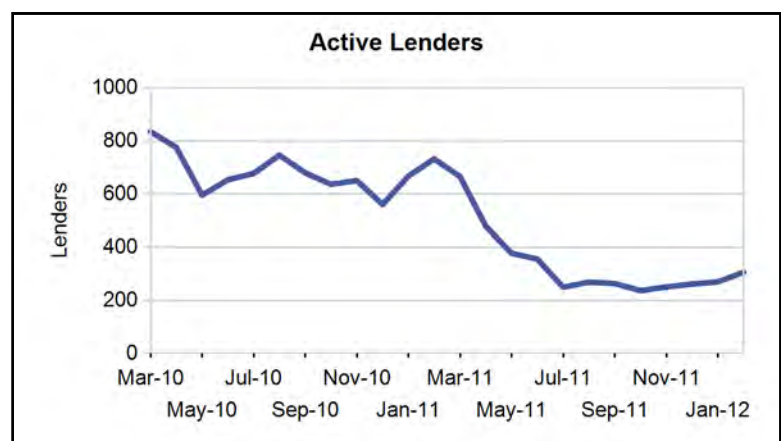
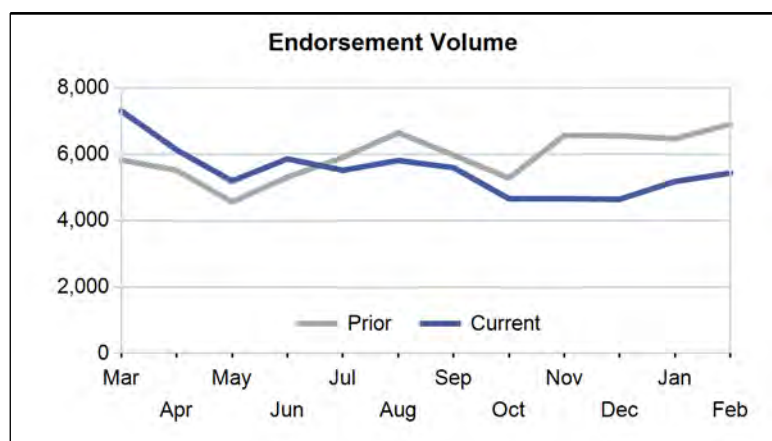
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Competition

Top 10 Lenders

| Rank / Lender | 03/11 | 04/11 | 05/11 | 06/11 | 07/11 | 08/11 | 09/11 | 10/11 | 11/11 | 12/11 | 01/12 | 02/12 | Total | Trend |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|----------|
| 1 METLIFE BANK | 682 | 616 | 932 | 1,079 | 716 | 936 | 1,134 | 913 | 1,273 | 1,321 | 1,379 | 1,132 | 12,113 | ▼ |
| 2 WELLS FARGO BANK NA | 1,960 | 1,253 | 1,092 | 1,639 | 1,719 | 1,665 | 1,447 | 787 | 24 | 70 | 14 | 3 | 11,673 | ▼ |
| 3 ONE REVERSE MORTGAGE LLC | 398 | 423 | 430 | 327 | 328 | 420 | 413 | 446 | 398 | 419 | 439 | 417 | 4,858 | ▼ |
| 4 URBAN FINANCIAL GROUP | 180 | 327 | 362 | 489 | 460 | 301 | 344 | 301 | 284 | 357 | 354 | 350 | 4,109 | ▼ |
| 5 GENERATION MORTGAGE COMPANY | 186 | 243 | 155 | 220 | 491 | 405 | 299 | 288 | 253 | 209 | 245 | 267 | 3,261 | ▲ |
| 6 GENWORTH FINANCIAL HM EQUITY A | 114 | 140 | 199 | 228 | 129 | 165 | 225 | 266 | 362 | 306 | 386 | 643 | 3,163 | ▲ |
| 7 AMERICAN ADVISORS GROUP | 115 | 82 | 124 | 156 | 161 | 198 | 134 | 199 | 244 | 184 | 227 | 186 | 2,010 | ▼ |
| 8 BANK OF AMERICA NA CHARLOTTE | 738 | 896 | 332 | 7 | 3 | 1 | 5 | 5 | | 2 | | | 1,989 | ▲ |
| 9 SECURITY ONE LENDING | 66 | 123 | 95 | 123 | 105 | 164 | 185 | 168 | 121 | 172 | 220 | 241 | 1,783 | ▲ |
| 10 THE FIRST NATIONAL BANK LAYTO | 67 | 59 | 22 | 35 | 72 | 84 | 74 | 85 | 89 | 124 | 132 | 147 | 990 | ▲ |
| Top 10 SubTotal | 4,506 | 4,162 | 3,743 | 4,303 | 4,184 | 4,339 | 4,260 | 3,458 | 3,048 | 3,164 | 3,396 | 3,386 | 45,949 | ▼ |
| Industry Total | 7,306 | 6,124 | 5,188 | 5,857 | 5,511 | 5,807 | 5,590 | 4,653 | 4,654 | 4,636 | 5,175 | 5,426 | 65,927 | ▲ |



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Market Performance

| Market | YTD Volume 2012 | YTD Volume 2011 | Chg % | Active Lenders 2012 | Active Lenders 2011 | Chg % | Volume / Lender 2012 | Volume / Lender 2011 | Chg % |
|----------------------------|-----------------|-----------------|----------------|---------------------|---------------------|----------------|----------------------|----------------------|---------------|
| Great Plains | | | | | | | | | |
| KANSAS CITY | 93 | 110 | -15.5 % | 19 | 21 | -9.5 % | 3.2 | 3.6 | -9.2 % |
| DES MOINES | 70 | 65 | 7.7 % | 13 | 13 | 0.0 % | 3.7 | 4.1 | -8.6 % |
| ST. LOUIS | 64 | 71 | -9.9 % | 14 | 20 | -30.0 % | 2.9 | 2.6 | 9.8 % |
| TOPEKA | 44 | 44 | 0.0 % | 15 | 12 | 25.0 % | 2.2 | 2.6 | -15.4 % |
| OMAHA | 34 | 39 | -12.8 % | 11 | 9 | 22.2 % | 2.2 | 3.6 | -39.5 % |
| Region Total | 305 | 329 | -7.3 % | 34 | 44 | -22.7 % | 5.5 | 5.4 | 2.8 % |
| Mid-Atlantic | | | | | | | | | |
| PHILADELPHIA | 444 | 513 | -13.5 % | 40 | 64 | -37.5 % | 6.9 | 5.2 | 32.2 % |
| RICHMOND | 336 | 496 | -32.3 % | 43 | 54 | -20.4 % | 5.2 | 5.8 | -10.1 % |
| BALTIMORE | 236 | 367 | -35.7 % | 41 | 72 | -43.1 % | 3.8 | 3.5 | 7.9 % |
| WASH. D.C. | 148 | 246 | -39.8 % | 34 | 50 | -32.0 % | 3.2 | 3.3 | -1.8 % |
| PITTSBURGH | 64 | 90 | -28.9 % | 19 | 26 | -26.9 % | 2.6 | 2.6 | 0.4 % |
| WILMINGTON | 43 | 72 | -40.3 % | 16 | 22 | -27.3 % | 2.2 | 2.4 | -7.0 % |
| CHARLESTON | 30 | 28 | 7.1 % | 8 | 11 | -27.3 % | 2.5 | 1.9 | 26.4 % |
| Region Total | 1,301 | 1,812 | -28.2 % | 89 | 149 | -40.3 % | 9.4 | 7.9 | 20.1 % |
| Midwest | | | | | | | | | |
| CHICAGO | 241 | 299 | -19.4 % | 26 | 66 | -60.6 % | 5.9 | 3.1 | 87.0 % |
| INDIANAPOLIS | 118 | 147 | -19.7 % | 20 | 31 | -35.5 % | 4.1 | 3.6 | 12.4 % |
| MILWAUKEE | 116 | 156 | -25.6 % | 14 | 25 | -44.0 % | 4.6 | 4.5 | 3.4 % |
| MINN. ST. PAUL | 112 | 187 | -40.1 % | 20 | 22 | -9.1 % | 4.0 | 5.7 | -29.2 % |
| CLEVELAND | 103 | 114 | -9.6 % | 23 | 21 | 9.5 % | 3.2 | 3.7 | -13.3 % |
| COLUMBUS | 48 | 51 | -5.9 % | 9 | 14 | -35.7 % | 3.0 | 2.7 | 11.3 % |
| GRAND RAPIDS | 48 | 77 | -37.7 % | 12 | 22 | -45.5 % | 2.8 | 3.0 | -7.5 % |
| SPRINGFIELD | 48 | 48 | 0.0 % | 15 | 17 | -11.8 % | 2.1 | 2.3 | -7.3 % |
| CINCINNATI | 42 | 44 | -4.5 % | 9 | 17 | -47.1 % | 3.0 | 2.1 | 42.2 % |
| DETROIT | 42 | 41 | 2.4 % | 11 | 14 | -21.4 % | 2.3 | 2.2 | 6.6 % |
| FLINT | 25 | 19 | 31.6 % | 9 | 15 | -40.0 % | 2.0 | 1.2 | 69.0 % |
| Region Total | 943 | 1,183 | -20.3 % | 66 | 141 | -53.2 % | 9.3 | 5.9 | 56.8 % |
| New England | | | | | | | | | |
| BOSTON | 221 | 293 | -24.6 % | 12 | 53 | -77.4 % | 10.1 | 3.9 | 157.6 % |
| HARTFORD | 158 | 205 | -22.9 % | 30 | 43 | -30.2 % | 4.2 | 3.3 | 28.2 % |
| PROVIDENCE | 54 | 50 | 8.0 % | 7 | 16 | -56.3 % | 4.7 | 2.3 | 104.8 % |
| BANGOR | 53 | 72 | -26.4 % | 12 | 13 | -7.7 % | 3.4 | 3.9 | -12.7 % |
| MANCHESTER | 50 | 53 | -5.7 % | 12 | 15 | -20.0 % | 2.6 | 2.7 | -3.9 % |
| BURLINGTON | 19 | 23 | -17.4 % | 4 | 7 | -42.9 % | 2.8 | 2.8 | -1.5 % |
| Region Total | 555 | 696 | -20.3 % | 45 | 95 | -52.6 % | 8.7 | 5.3 | 66.3 % |
| New York/New Jersey | | | | | | | | | |
| NEW YORK | 594 | 560 | 6.1 % | 45 | 86 | -47.7 % | 8.6 | 4.4 | 94.3 % |
| NEWARK | 232 | 309 | -24.9 % | 44 | 45 | -2.2 % | 3.5 | 5.0 | -30.9 % |
| CAMDEN | 222 | 245 | -9.4 % | 42 | 45 | -6.7 % | 3.6 | 3.8 | -6.8 % |
| ALBANY | 153 | 165 | -7.3 % | 19 | 30 | -36.7 % | 4.8 | 3.6 | 32.8 % |
| BUFFALO | 72 | 72 | 0.0 % | 11 | 11 | 0.0 % | 4.5 | 3.8 | 18.8 % |
| Region Total | 1,273 | 1,351 | -5.8 % | 80 | 137 | -41.6 % | 10.6 | 6.6 | 60.6 % |
| Northwest/Alaska | | | | | | | | | |
| PORTLAND | 187 | 255 | -26.7 % | 27 | 62 | -56.5 % | 4.1 | 2.9 | 40.7 % |
| SEATTLE | 185 | 315 | -41.3 % | 31 | 51 | -39.2 % | 3.5 | 4.0 | -12.8 % |
| BOISE | 54 | 90 | -40.0 % | 19 | 30 | -36.7 % | 2.1 | 2.4 | -12.8 % |
| SPOKANE | 41 | 48 | -14.6 % | 13 | 20 | -35.0 % | 1.9 | 1.8 | 4.2 % |
| ANCHORAGE | 7 | 18 | -61.1 % | 5 | 3 | 66.7 % | 1.1 | 6.3 | -82.2 % |
| Region Total | 474 | 726 | -34.7 % | 49 | 99 | -50.5 % | 5.8 | 4.9 | 18.8 % |
| Pacific/Hawaii | | | | | | | | | |
| LOS ANGELES | 472 | 631 | -25.2 % | 51 | 95 | -46.3 % | 6.6 | 4.9 | 35.3 % |

| Market | YTD Volume 2012 | YTD Volume 2011 | Chg % | Active Lenders 2012 | Active Lenders 2011 | Chg % | Volume / Lender 2012 | Volume / Lender 2011 | Chg % |
|----------------------------|-----------------|-----------------|----------------|---------------------|---------------------|----------------|----------------------|----------------------|---------------|
| SANTA ANA | 279 | 401 | -30.4 % | 39 | 74 | -47.3 % | 5.2 | 3.9 | 34.1 % |
| SAN FRANCISCO | 259 | 437 | -40.7 % | 28 | 70 | -60.0 % | 6.0 | 4.4 | 36.7 % |
| SAN DIEGO | 144 | 186 | -22.6 % | 26 | 51 | -49.0 % | 4.0 | 2.9 | 39.4 % |
| PHOENIX | 136 | 203 | -33.0 % | 17 | 32 | -46.9 % | 5.0 | 4.1 | 21.9 % |
| SACRAMENTO | 134 | 205 | -34.6 % | 24 | 45 | -46.7 % | 3.8 | 3.5 | 6.4 % |
| FRESNO | 50 | 71 | -29.6 % | 13 | 22 | -40.9 % | 2.4 | 2.5 | -4.1 % |
| HONOLULU | 45 | 63 | -28.6 % | 10 | 22 | -54.5 % | 3.2 | 2.1 | 49.2 % |
| TUCSON | 34 | 57 | -40.4 % | 13 | 14 | -7.1 % | 1.7 | 2.8 | -40.2 % |
| LAS VEGAS | 33 | 59 | -44.1 % | 13 | 13 | 0.0 % | 1.9 | 3.7 | -49.9 % |
| RENO | 19 | 21 | -9.5 % | 8 | 9 | -11.1 % | 1.8 | 2.2 | -17.7 % |
| Region Total | 1,605 | 2,334 | -31.2 % | 91 | 217 | -58.1 % | 11.6 | 7.6 | 54.1 % |
| Rocky Mountain | | | | | | | | | |
| SALT LAKE CITY | 230 | 175 | 31.4 % | 25 | 47 | -46.8 % | 5.8 | 2.6 | 126.1 % |
| DENVER | 182 | 248 | -26.6 % | 27 | 47 | -42.6 % | 4.5 | 3.7 | 22.6 % |
| HELENA | 43 | 63 | -31.7 % | 12 | 16 | -25.0 % | 2.4 | 2.3 | 1.8 % |
| CASPER | 29 | 15 | 93.3 % | 11 | 5 | 120.0 % | 1.9 | 2.2 | -11.0 % |
| SIOUX FALLS | 8 | 14 | -42.9 % | 2 | 3 | -33.3 % | 3.3 | 3.5 | -7.1 % |
| FARGO | 2 | 5 | -60.0 % | 2 | 1 | 100.0 % | 1.0 | 2.5 | -60.0 % |
| Region Total | 494 | 520 | -5.0 % | 49 | 89 | -44.9 % | 6.7 | 4.0 | 68.2 % |
| Southeast/Caribbean | | | | | | | | | |
| GREENSBORO | 303 | 352 | -13.9 % | 21 | 18 | 16.7 % | 8.7 | 11.7 | -25.5 % |
| MIAMI | 283 | 337 | -16.0 % | 35 | 77 | -54.5 % | 5.4 | 3.1 | 74.6 % |
| CARIBBEAN | 276 | 274 | 0.7 % | 17 | 12 | 41.7 % | 9.5 | 13.1 | -27.3 % |
| ATLANTA | 194 | 351 | -44.7 % | 23 | 49 | -53.1 % | 5.5 | 4.6 | 19.5 % |
| COLUMBIA | 167 | 226 | -26.1 % | 28 | 28 | 0.0 % | 3.9 | 5.8 | -32.6 % |
| BIRMINGHAM | 162 | 200 | -19.0 % | 21 | 28 | -25.0 % | 4.5 | 4.9 | -7.9 % |
| JACKSONVILLE | 160 | 198 | -19.2 % | 24 | 60 | -60.0 % | 4.4 | 2.3 | 93.6 % |
| TAMPA | 154 | 252 | -38.9 % | 29 | 68 | -57.4 % | 3.7 | 3.0 | 21.3 % |
| KNOXVILLE | 118 | 109 | 8.3 % | 21 | 27 | -22.2 % | 3.9 | 2.8 | 41.1 % |
| ORLANDO | 101 | 159 | -36.5 % | 25 | 55 | -54.5 % | 2.9 | 2.3 | 27.0 % |
| NASHVILLE | 87 | 78 | 11.5 % | 17 | 22 | -22.7 % | 3.5 | 2.5 | 40.6 % |
| JACKSON | 79 | 81 | -2.5 % | 12 | 12 | 0.0 % | 4.2 | 4.2 | -0.5 % |
| LOUISVILLE | 79 | 68 | 16.2 % | 12 | 23 | -47.8 % | 4.7 | 2.3 | 99.9 % |
| MEMPHIS | 35 | 45 | -22.2 % | 13 | 14 | -7.1 % | 2.0 | 2.3 | -13.1 % |
| Region Total | 2,198 | 2,730 | -19.5 % | 109 | 261 | -58.2 % | 13.3 | 7.2 | 84.5 % |
| Southwest | | | | | | | | | |
| HOUSTON | 267 | 295 | -9.5 % | 28 | 32 | -12.5 % | 5.8 | 6.5 | -10.7 % |
| SAN ANTONIO | 212 | 293 | -27.6 % | 29 | 40 | -27.5 % | 4.8 | 5.2 | -7.3 % |
| DALLAS | 201 | 222 | -9.5 % | 29 | 38 | -23.7 % | 4.4 | 4.1 | 7.4 % |
| FT. WORTH | 171 | 227 | -24.7 % | 32 | 42 | -23.8 % | 3.4 | 4.0 | -14.4 % |
| NEW ORLEANS | 162 | 156 | 3.8 % | 20 | 29 | -31.0 % | 5.4 | 3.3 | 61.4 % |
| LUBBOCK | 103 | 106 | -2.8 % | 23 | 23 | 0.0 % | 2.8 | 3.2 | -12.1 % |
| LITTLE ROCK | 90 | 124 | -27.4 % | 17 | 24 | -29.2 % | 3.7 | 3.7 | 0.0 % |
| ALBUQUERQUE | 88 | 114 | -22.8 % | 23 | 25 | -8.0 % | 2.6 | 3.0 | -13.5 % |
| OKLAHOMA CITY | 70 | 55 | 27.3 % | 15 | 12 | 25.0 % | 3.7 | 3.1 | 19.6 % |
| TULSA | 61 | 53 | 15.1 % | 8 | 13 | -38.5 % | 4.9 | 2.5 | 92.1 % |
| SHREVEPORT | 28 | 42 | -33.3 % | 12 | 14 | -14.3 % | 1.8 | 2.1 | -15.3 % |
| Region Total | 1,453 | 1,687 | -13.9 % | 71 | 117 | -39.3 % | 12.9 | 9.8 | 30.8 % |
| Grand Total | 10,601 | 13,368 | -20.7 % | 365 | 960 | -62.0 % | 18.4 | 9.6 | 92.7 % |

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Top 100 Lenders - Year to Date

| Rank | Lender | Vol 2012 | Vol 2011 | Chg % | Mkt Share 2012 | Mkt Share 2011 | Chg % | Top State |
|------|--------------------------|----------|----------|---------|----------------|----------------|---------|-----------|
| 1 | METLIFE BANK | 2511 | 910 | 176 % | 23.7 % | 6.8 % | 248 % | CA |
| 2 | GENWORTH FINANCIAL HM EQ | 1029 | 176 | 485 % | 9.7 % | 1.3 % | 637 % | CA |
| 3 | ONE REVERSE MORTGAGE LLC | 856 | 617 | 39 % | 8.1 % | 4.6 % | 75 % | TX |
| 4 | URBAN FINANCIAL GROUP | 704 | 325 | 117 % | 6.6 % | 2.4 % | 173 % | CA |
| 5 | GENERATION MORTGAGE COMP | 512 | 262 | 95 % | 4.8 % | 2.0 % | 146 % | NY |
| 6 | SECURITY ONE LENDING | 461 | 171 | 170 % | 4.3 % | 1.3 % | 240 % | CA |
| 7 | AMERICAN ADVISORS GROUP | 413 | 218 | 89 % | 3.9 % | 1.6 % | 139 % | TX |
| 8 | THE FIRST NATIONAL BANK | 279 | 52 | 437 % | 2.6 % | 0.4 % | 577 % | CA |
| 9 | SUN WEST MORTGAGE CO INC | 237 | 19 | 1,147 % | 2.2 % | 0.1 % | 1,473 % | CA |
| 10 | REVERSE MORTGAGE USA INC | 192 | 172 | 12 % | 1.8 % | 1.3 % | 41 % | TX |
| 11 | CHERRY CREEK MORTGAGE CO | 150 | 49 | 206 % | 1.4 % | 0.4 % | 286 % | UT |
| 12 | NEW DAY FINANCIAL LLC | 136 | 84 | 62 % | 1.3 % | 0.6 % | 104 % | NJ |
| 13 | M & T BANK | 122 | 116 | 5 % | 1.2 % | 0.9 % | 33 % | NY |
| 14 | SENIOR MORTGAGE BANKERS | 93 | 102 | -9 % | 0.9 % | 0.8 % | 15 % | ZZ |
| 15 | MONEY HOUSE INC | 89 | 90 | -1 % | 0.8 % | 0.7 % | 25 % | ZZ |
| 16 | ROYAL UNITED MORTGAGE LL | 78 | 35 | 123 % | 0.7 % | 0.3 % | 181 % | TX |
| 17 | MCM HOLDINGS INC | 77 | 14 | 450 % | 0.7 % | 0.1 % | 594 % | FL |
| 18 | NATIONWIDE EQUITIES CORP | 63 | 30 | 110 % | 0.6 % | 0.2 % | 165 % | NY |
| 19 | PLAZA HOME MORTGAGE INC | 58 | 15 | 287 % | 0.5 % | 0.1 % | 388 % | CA |
| 20 | ASPIRE FINANCIAL INC | 58 | 32 | 81 % | 0.5 % | 0.2 % | 129 % | TX |
| 21 | NET EQUITY FINANCIAL INC | 55 | 105 | -48 % | 0.5 % | 0.8 % | -34 % | PA |
| 22 | PRIMELENDING A PLAINSCAP | 48 | 37 | 30 % | 0.5 % | 0.3 % | 64 % | VA |
| 23 | ASSOCIATED MORTGAGE BANK | 48 | 1 | 4,700 % | 0.5 % | 0.0 % | 5,953 % | NY |
| 24 | ATLANTIC BAY MORTGAGE GR | 48 | 16 | 200 % | 0.5 % | 0.1 % | 278 % | VA |
| 25 | GMFS LLC | 47 | 16 | 194 % | 0.4 % | 0.1 % | 270 % | LA |
| 26 | OPEN MORTGAGE LLC | 45 | 32 | 41 % | 0.4 % | 0.2 % | 77 % | TX |
| 27 | EQUIPOINT FINANCIAL NETW | 41 | 50 | -18 % | 0.4 % | 0.4 % | 3 % | TX |
| 28 | FIRSTBANK | 41 | 0 | | 0.4 % | 0.0 % | | AL |
| 29 | GREENLIGHT FINANCIAL SER | 40 | 0 | | 0.4 % | 0.0 % | | CA |
| 30 | MAS ASSOCIATES LLC | 40 | 37 | 8 % | 0.4 % | 0.3 % | 36 % | MD |
| 31 | MAVERICK FUNDING CORP | 40 | 0 | | 0.4 % | 0.0 % | | NJ |
| 32 | CONTOUR MORTGAGE CORPORA | 38 | 4 | 850 % | 0.4 % | 0.0 % | 1,098 % | NY |
| 33 | REVERSE MORTGAGE SOLUTIO | 37 | 27 | 37 % | 0.3 % | 0.2 % | 73 % | NC |
| 34 | UNITED NORTHERN MORTGAGE | 37 | 17 | 118 % | 0.3 % | 0.1 % | 174 % | NY |
| 35 | SIDUS FINANCIAL LLC | 37 | 14 | 164 % | 0.3 % | 0.1 % | 233 % | NC |
| 36 | NETWORK FUNDING LP | 36 | 21 | 71 % | 0.3 % | 0.2 % | 116 % | TX |
| 37 | SUN AMERICAN MORTGAGE CO | 35 | 24 | 46 % | 0.3 % | 0.2 % | 84 % | AZ |
| 38 | STERLING SAVINGS BANK | 35 | 11 | 218 % | 0.3 % | 0.1 % | 301 % | OR |
| 39 | GREAT OAK LENDING | 34 | 64 | -47 % | 0.3 % | 0.5 % | -33 % | MD |
| 40 | GATEWAY FUNDING DIVERSIF | 32 | 20 | 60 % | 0.3 % | 0.1 % | 102 % | PA |
| 41 | HARVARD HOME MORTGAGE IN | 32 | 18 | 78 % | 0.3 % | 0.1 % | 124 % | NC |
| 42 | WEST TOWN SAVINGS BANK | 31 | 8 | 288 % | 0.3 % | 0.1 % | 389 % | NC |
| 43 | CHRISTENSEN FINANCIAL IN | 31 | 30 | 3 % | 0.3 % | 0.2 % | 30 % | FL |
| 44 | UNIVERSAL LENDING CORPOR | 31 | 21 | 48 % | 0.3 % | 0.2 % | 86 % | CO |
| 45 | NEW AMERICAN MORTGAGE LL | 28 | 12 | 133 % | 0.3 % | 0.1 % | 194 % | VA |
| 46 | FULTON BANK NATIONAL ASS | 26 | 22 | 18 % | 0.2 % | 0.2 % | 49 % | PA |
| 47 | TOWNEBANK | 25 | 8 | 213 % | 0.2 % | 0.1 % | 294 % | VA |
| 48 | OCEANFIRST BANK | 24 | 16 | 50 % | 0.2 % | 0.1 % | 89 % | NJ |
| 49 | VALUE FINANCIAL MORTGAGE | 23 | 12 | 92 % | 0.2 % | 0.1 % | 142 % | TX |
| 50 | VANGUARD FUNDING LLC | 22 | 7 | 214 % | 0.2 % | 0.1 % | 296 % | NY |

| Rank | Lender | Vol 2012 | Vol 2011 | Chg % | Mkt Share 2012 | Mkt Share 2011 | Chg % | Top State |
|------|--------------------------|----------|----------|---------|----------------|----------------|---------|-----------|
| 51 | AXIA FINANCIAL LLC | 22 | 4 | 450 % | 0.2 % | 0.0 % | 594 % | WA |
| 52 | MORTGAGE SERVICES III LL | 21 | 11 | 91 % | 0.2 % | 0.1 % | 141 % | IL |
| 53 | TOP FLITE FINANCIAL INC | 20 | 7 | 186 % | 0.2 % | 0.1 % | 260 % | FL |
| 54 | PRIMARY RESIDENTIAL MORT | 20 | 17 | 18 % | 0.2 % | 0.1 % | 48 % | TN |
| 55 | ADVISORS MORTGAGE GROUP | 20 | 0 | | 0.2 % | 0.0 % | | NY |
| 56 | HIGH TECH LENDING INC | 20 | 10 | 100 % | 0.2 % | 0.1 % | 152 % | WA |
| 57 | ENVOY MORTGAGE LTD | 19 | 17 | 12 % | 0.2 % | 0.1 % | 41 % | WI |
| 58 | AMERICAN PACIFIC MORTGAG | 18 | 21 | -14 % | 0.2 % | 0.2 % | 8 % | CA |
| 59 | WELLS FARGO BANK NA | 17 | 3349 | -99 % | 0.2 % | 25.1 % | -99 % | UT |
| 60 | RESIDENTIAL HOME FUNDING | 17 | 6 | 183 % | 0.2 % | 0.0 % | 257 % | NY |
| 61 | CONTINENTAL HOME LOANS I | 17 | 5 | 240 % | 0.2 % | 0.0 % | 329 % | NY |
| 62 | VIG MORTGAGE CORP | 17 | 18 | -6 % | 0.2 % | 0.1 % | 19 % | ZZ |
| 63 | COMMUNITY FIRST BANK | 17 | 5 | 240 % | 0.2 % | 0.0 % | 329 % | MD |
| 64 | LIVE WELL FINANCIAL INC | 16 | 1 | 1,500 % | 0.2 % | 0.0 % | 1,918 % | HI |
| 65 | FIRST CENTURY BANK NA | 16 | 7 | 129 % | 0.2 % | 0.1 % | 188 % | FL |
| 66 | JAMES B NUTTER AND COMPA | 16 | 14 | 14 % | 0.2 % | 0.1 % | 44 % | KS |
| 67 | AMERICAN PORTFOLIO MORTG | 15 | 0 | | 0.1 % | 0.0 % | | IL |
| 68 | CBC NATIONAL BANK | 15 | 0 | | 0.1 % | 0.0 % | | TX |
| 69 | VAN DYK MORTGAGE CORPORA | 14 | 9 | 56 % | 0.1 % | 0.1 % | 96 % | TX |
| 70 | HAMILTON GROUP FUNDING I | 14 | 0 | | 0.1 % | 0.0 % | | FL |
| 71 | DAS ACQUISITION CO LLC | 14 | 1 | 1,300 % | 0.1 % | 0.0 % | 1,665 % | MO |
| 72 | METRO ISLAND MORTGAGE IN | 14 | 13 | 8 % | 0.1 % | 0.1 % | 36 % | ZZ |
| 73 | SUCCESS MORTGAGE PARTNER | 13 | 14 | -7 % | 0.1 % | 0.1 % | 17 % | MI |
| 74 | MORTGAGE INVESTORS GROUP | 13 | 3 | 333 % | 0.1 % | 0.0 % | 446 % | TN |
| 75 | EASTERN BANK | 13 | 7 | 86 % | 0.1 % | 0.1 % | 134 % | MA |
| 76 | INFINITY HOME MORTGAGE C | 13 | 0 | | 0.1 % | 0.0 % | | NJ |
| 77 | CLIFFCO INC | 13 | 2 | 550 % | 0.1 % | 0.0 % | 720 % | NY |
| 78 | PEOPLES BANK | 12 | 1 | 1,100 % | 0.1 % | 0.0 % | 1,413 % | NM |
| 79 | HOMESTREET BANK | 12 | 1 | 1,100 % | 0.1 % | 0.0 % | 1,413 % | WA |
| 80 | UNIVERSAL MORTGAGE AND F | 12 | 1 | 1,100 % | 0.1 % | 0.0 % | 1,413 % | FL |
| 81 | DOLLAR BANK FSB | 12 | 1 | 1,100 % | 0.1 % | 0.0 % | 1,413 % | OH |
| 82 | WILMINGTON SAVINGS FD SO | 11 | 15 | -27 % | 0.1 % | 0.1 % | -8 % | DE |
| 83 | INTERSTATE HOME LOAN CEN | 11 | 0 | | 0.1 % | 0.0 % | | NY |
| 84 | GERSHMAN INVESTMENT CORP | 11 | 11 | 0 % | 0.1 % | 0.1 % | 26 % | MO |
| 85 | GUARANTEED HOME MTG CO I | 11 | 16 | -31 % | 0.1 % | 0.1 % | -13 % | NY |
| 86 | GULF COAST BANK AND TRUS | 11 | 5 | 120 % | 0.1 % | 0.0 % | 177 % | LA |
| 87 | GUILD MORTGAGE COMPANY | 11 | 19 | -42 % | 0.1 % | 0.1 % | -27 % | MT |
| 88 | SOUTHERN TRUST MORTGAGE | 11 | 4 | 175 % | 0.1 % | 0.0 % | 247 % | MD |
| 89 | PINNACLE CAPITAL MORTGAG | 11 | 16 | -31 % | 0.1 % | 0.1 % | -13 % | WA |
| 90 | NAUGATUCK VALLEY SAVINGS | 10 | 1 | 900 % | 0.1 % | 0.0 % | 1,161 % | CT |
| 91 | PEOPLES HOME EQUITY INC | 10 | 5 | 100 % | 0.1 % | 0.0 % | 152 % | TN |
| 92 | COLONIAL SAVINGS FA | 9 | 7 | 29 % | 0.1 % | 0.1 % | 62 % | TX |
| 93 | DIRECTORS FINANCIAL GROU | 9 | 1 | 800 % | 0.1 % | 0.0 % | 1,035 % | CA |
| 94 | MAIN STREET HOME LOANS L | 9 | 0 | | 0.1 % | 0.0 % | | GA |
| 95 | WHOLESALE CAPITAL CORP | 9 | 13 | -31 % | 0.1 % | 0.1 % | -13 % | CA |
| 96 | INFINITE MORTGAGE SERVIC | 9 | 0 | | 0.1 % | 0.0 % | | PA |
| 97 | CITYWIDE HOME LOANS | 9 | 2 | 350 % | 0.1 % | 0.0 % | 467 % | UT |
| 98 | NFM INC | 9 | 4 | 125 % | 0.1 % | 0.0 % | 184 % | MD |
| 99 | FIRST LIBERTY FINANCIAL | 8 | 0 | | 0.1 % | 0.0 % | | TN |
| 100 | CENDERA FUNDING INC | 8 | 4 | 100 % | 0.1 % | 0.0 % | 152 % | TX |

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