

# HECM Lenders (FHA Approved Only)

## Industry Overview

HECMs Endorsed through March 2012

Next Release Date: Week 1 of May

Endorsement Growth Change

# -19.3 %

Competition Growth

# -6.2 %

Active Lender Change

# -19

Figures above reflect change from prior month

## PERFORMANCE

Rank/Region	04/11	05/11	06/11	07/11	08/11	09/11	10/11	11/11	12/11	01/12	02/12	03/12	Trend
1 Southeast/Caribbean	1,265	1,184	1,199	1,198	1,175	1,075	1,032	948	1,021	1,155	1,043	851	▼
2 Pacific/Hawaii	1,021	834	918	894	930	935	703	601	619	773	832	703	▼
3 Southwest	854	641	813	731	813	688	614	731	632	721	732	593	▼
4 Mid-Atlantic	808	635	794	738	837	722	601	655	588	610	691	611	▼
5 New York/New Jersey	614	541	612	569	603	625	476	526	524	550	723	546	▼
6 Midwest	517	512	553	511	520	532	459	402	452	488	455	380	▼
7 New England	302	226	285	256	290	301	239	240	283	258	297	210	▼
8 Northwest/Alaska	339	266	307	262	274	307	220	167	188	213	261	186	▼
9 Rocky Mountain	244	211	236	222	230	259	166	249	195	250	244	195	▼
10 Great Plains	160	138	140	130	135	146	143	135	134	157	148	106	▼
<b>Total</b>	6,124	5,188	5,857	5,511	5,807	5,590	4,653	4,654	4,636	5,175	5,426	4,381	▼

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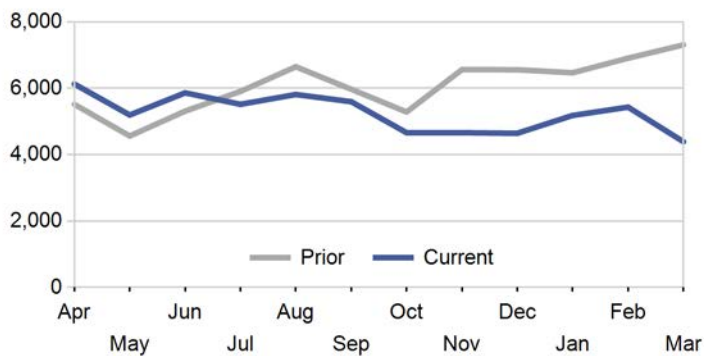
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# Competition

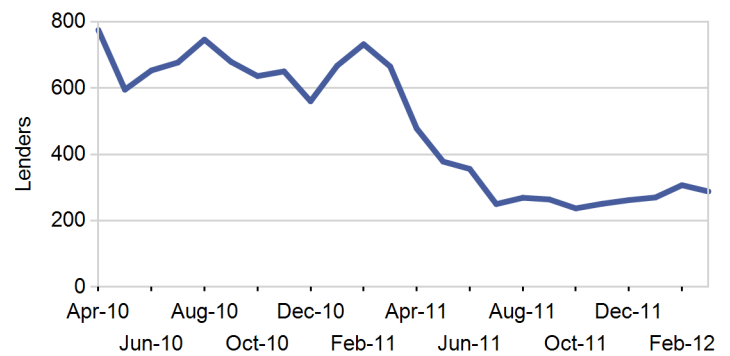
## Top 10 Lenders

Rank / Lender	04/11	05/11	06/11	07/11	08/11	09/11	10/11	11/11	12/11	01/12	02/12	03/12	Total	Trend
1 METLIFE BANK	616	932	1,079	716	936	1,134	913	1,273	1,321	1,379	1,132	929	12,360	▼
2 WELLS FARGO BANK NA	1,253	1,092	1,639	1,719	1,665	1,447	787	24	70	14	3	1	9,714	▼
3 ONE REVERSE MORTGAGE LLC	423	430	327	328	420	413	446	398	419	439	417	384	4,844	▼
4 URBAN FINANCIAL GROUP	327	362	489	460	301	344	301	284	357	354	350	224	4,153	▼
5 GENWORTH FINANCIAL HM EQUITY A	140	199	228	129	165	225	266	362	306	386	643	345	3,394	▼
6 GENERATION MORTGAGE COMPANY	243	155	220	491	405	299	288	253	209	245	267	241	3,316	▼
7 AMERICAN ADVISORS GROUP	82	124	156	161	198	134	199	244	184	227	186	238	2,133	▲
8 SECURITY ONE LENDING	123	95	123	105	164	185	168	121	172	220	241	234	1,951	▼
9 BANK OF AMERICA NA CHARLOTTE	896	332	7	3	1	5	5		2				1,251	▲
10 THE FIRST NATIONAL BANK LAYTON	59	22	35	72	84	74	85	89	124	132	147	126	1,049	▼
<b>Top 10 SubTotal</b>	<b>4,162</b>	<b>3,743</b>	<b>4,303</b>	<b>4,184</b>	<b>4,339</b>	<b>4,260</b>	<b>3,458</b>	<b>3,048</b>	<b>3,164</b>	<b>3,396</b>	<b>3,386</b>	<b>2,722</b>	<b>44,165</b>	<b>▼</b>
<b>Industry Total</b>	<b>6,124</b>	<b>5,188</b>	<b>5,857</b>	<b>5,511</b>	<b>5,807</b>	<b>5,590</b>	<b>4,653</b>	<b>4,654</b>	<b>4,636</b>	<b>5,175</b>	<b>5,426</b>	<b>4,381</b>	<b>63,002</b>	<b>▼</b>

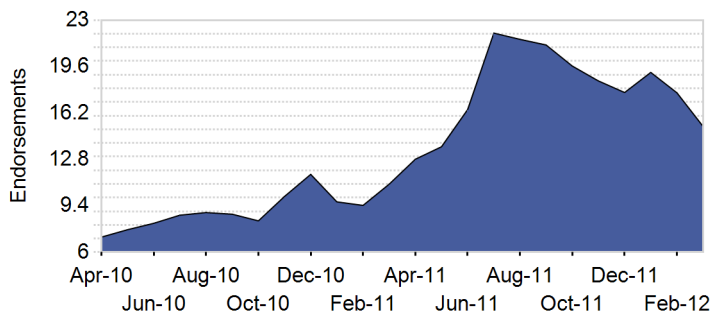
### Endorsement Volume



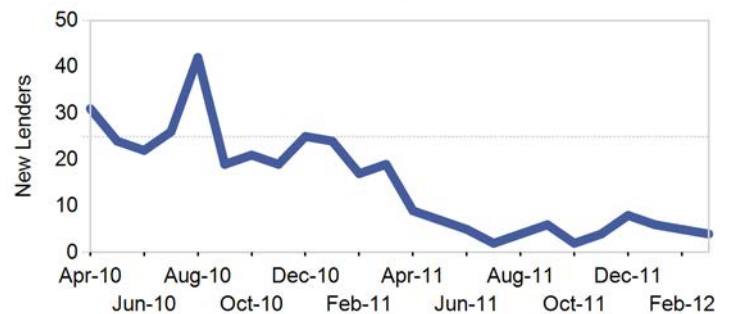
### Active Lenders



### Endorsements per Lender

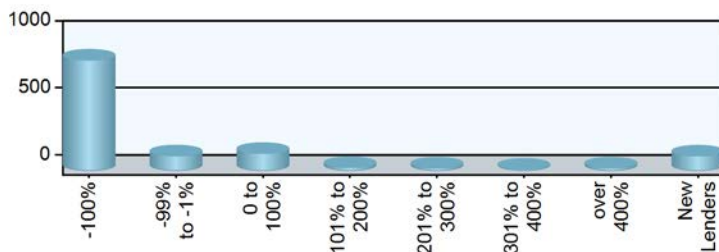


### New Lenders by Month



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### Lender Distribution by YTD Growth Rate



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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 %
<b>Great Plains</b>									
KANSAS CITY	123	161	-23.6 %	22	24	-8.3 %	3.1	3.8	-19.2 %
DES MOINES	100	105	-4.8 %	15	18	-16.7 %	3.7	4.0	-7.9 %
ST. LOUIS	86	135	-36.3 %	15	30	-50.0 %	2.9	2.8	0.8 %
TOPEKA	60	63	-4.8 %	15	12	25.0 %	2.4	2.8	-15.5 %
OMAHA	42	59	-28.8 %	11	11	0.0 %	2.1	3.3	-36.8 %
<b>Region Total</b>	<b>411</b>	<b>523</b>	<b>-21.4 %</b>	<b>36</b>	<b>56</b>	<b>-35.7 %</b>	<b>5.6</b>	<b>5.6</b>	<b>0.0 %</b>
<b>Mid-Atlantic</b>									
PHILADELPHIA	632	807	-21.7 %	47	80	-41.3 %	6.6	5.3	24.7 %
RICHMOND	486	759	-36.0 %	51	69	-26.1 %	5.0	5.7	-12.3 %
BALTIMORE	350	592	-40.9 %	45	82	-45.1 %	3.8	4.1	-5.1 %
WASH. D.C.	245	383	-36.0 %	41	56	-26.8 %	3.4	3.6	-6.2 %
PITTSBURGH	88	138	-36.2 %	20	30	-33.3 %	2.4	2.5	-5.0 %
WILMINGTON	72	112	-35.7 %	20	28	-28.6 %	2.2	2.2	1.3 %
CHARLESTON	39	44	-11.4 %	9	12	-25.0 %	2.1	1.9	13.2 %
<b>Region Total</b>	<b>1,912</b>	<b>2,835</b>	<b>-32.6 %</b>	<b>106</b>	<b>177</b>	<b>-40.1 %</b>	<b>9.0</b>	<b>8.0</b>	<b>12.7 %</b>
<b>Midwest</b>									
CHICAGO	337	455	-25.9 %	32	81	-60.5 %	5.3	3.2	64.6 %
INDIANAPOLIS	164	217	-24.4 %	25	35	-28.6 %	3.8	3.6	4.4 %
MILWAUKEE	162	229	-29.3 %	16	30	-46.7 %	4.5	4.2	6.7 %
MINN. ST. PAUL	156	282	-44.7 %	21	30	-30.0 %	4.0	5.3	-24.2 %
CLEVELAND	148	182	-18.7 %	26	24	8.3 %	3.2	4.1	-21.4 %
GRAND RAPIDS	78	119	-34.5 %	14	29	-51.7 %	2.9	2.9	0.8 %
COLUMBUS	70	81	-13.6 %	12	20	-40.0 %	2.9	2.6	13.7 %
DETROIT	61	69	-11.6 %	13	18	-27.8 %	2.2	2.2	-2.2 %
SPRINGFIELD	58	81	-28.4 %	17	22	-22.7 %	1.9	2.4	-20.4 %
CINCINNATI	54	74	-27.0 %	11	24	-54.2 %	2.6	2.0	26.6 %
FLINT	35	32	9.4 %	11	18	-38.9 %	1.8	1.3	36.0 %
<b>Region Total</b>	<b>1,323</b>	<b>1,821</b>	<b>-27.3 %</b>	<b>77</b>	<b>174</b>	<b>-55.7 %</b>	<b>8.8</b>	<b>6.0</b>	<b>47.3 %</b>
<b>New England</b>									
BOSTON	311	451	-31.0 %	17	61	-72.1 %	8.7	4.0	118.3 %
HARTFORD	216	293	-26.3 %	35	51	-31.4 %	3.8	3.3	15.2 %
BANGOR	75	108	-30.6 %	15	17	-11.8 %	3.1	3.8	-18.8 %
MANCHESTER	67	80	-16.3 %	15	20	-25.0 %	2.4	2.6	-6.9 %
PROVIDENCE	65	74	-12.2 %	8	20	-60.0 %	3.7	2.2	70.7 %
BURLINGTON	31	38	-18.4 %	5	8	-37.5 %	2.7	3.6	-25.2 %
<b>Region Total</b>	<b>765</b>	<b>1,044</b>	<b>-26.7 %</b>	<b>52</b>	<b>108</b>	<b>-51.9 %</b>	<b>7.8</b>	<b>5.3</b>	<b>47.2 %</b>
<b>New York/New Jersey</b>									
NEW YORK	857	879	-2.5 %	54	104	-48.1 %	8.0	4.6	74.9 %
NEWARK	346	506	-31.6 %	51	60	-15.0 %	3.5	4.8	-27.6 %
CAMDEN	300	384	-21.9 %	47	58	-19.0 %	3.3	3.8	-11.6 %
ALBANY	214	239	-10.5 %	23	35	-34.3 %	4.4	3.3	33.1 %
BUFFALO	102	115	-11.3 %	12	16	-25.0 %	4.1	3.8	7.5 %
<b>Region Total</b>	<b>1,819</b>	<b>2,123</b>	<b>-14.3 %</b>	<b>91</b>	<b>165</b>	<b>-44.8 %</b>	<b>9.9</b>	<b>6.7</b>	<b>48.7 %</b>
<b>Northwest/Alaska</b>									
SEATTLE	269	484	-44.4 %	38	64	-40.6 %	3.5	3.9	-10.9 %
PORTLAND	252	377	-33.2 %	29	68	-57.4 %	3.8	3.1	21.2 %
BOISE	80	132	-39.4 %	20	33	-39.4 %	2.4	2.9	-17.9 %
SPOKANE	47	68	-30.9 %	16	24	-33.3 %	1.6	1.7	-9.9 %
ANCHORAGE	12	26	-53.8 %	6	4	50.0 %	1.2	5.1	-77.2 %
<b>Region Total</b>	<b>660</b>	<b>1,087</b>	<b>-39.3 %</b>	<b>56</b>	<b>110</b>	<b>-49.1 %</b>	<b>5.7</b>	<b>5.1</b>	<b>11.0 %</b>
<b>Pacific/Hawaii</b>									
LOS ANGELES	654	973	-32.8 %	56	123	-54.5 %	6.5	4.9	33.0 %

Market	YTD Volume 2012	YTD Volume 2011	Chg %	Active Lenders 2012	Active Lenders 2011	Chg %	Volume / Lender 2012	Volume / Lender 2011	Chg %
SANTA ANA	409	638	-35.9 %	45	96	-53.1 %	5.0	3.9	30.7 %
SAN FRANCISCO	379	650	-41.7 %	37	76	-51.3 %	5.6	4.9	15.7 %
SAN DIEGO	211	318	-33.6 %	31	66	-53.0 %	4.0	3.1	29.6 %
PHOENIX	196	320	-38.8 %	26	42	-38.1 %	4.3	4.5	-3.1 %
SACRAMENTO	189	297	-36.4 %	30	55	-45.5 %	3.5	3.6	-3.0 %
HONOLULU	74	102	-27.5 %	11	28	-60.7 %	3.3	2.1	55.3 %
FRESNO	71	113	-37.2 %	17	33	-48.5 %	2.1	2.3	-8.5 %
LAS VEGAS	55	88	-37.5 %	14	16	-12.5 %	2.2	3.5	-37.4 %
TUCSON	46	83	-44.6 %	15	15	0.0 %	1.5	2.9	-47.2 %
RENO	24	35	-31.4 %	10	11	-9.1 %	1.5	2.4	-36.0 %
<b>Region Total</b>	<b>2,308</b>	<b>3,617</b>	<b>-36.2 %</b>	<b>104</b>	<b>265</b>	<b>-60.8 %</b>	<b>11.1</b>	<b>7.8</b>	<b>41.8 %</b>
<b>Rocky Mountain</b>									
SALT LAKE CITY	315	285	10.5 %	27	54	-50.0 %	5.2	2.8	87.1 %
DENVER	258	376	-31.4 %	30	54	-44.4 %	4.5	3.9	16.1 %
HELENA	62	101	-38.6 %	13	18	-27.8 %	2.3	2.8	-18.9 %
CASPER	36	38	-5.3 %	11	11	0.0 %	1.8	2.1	-18.2 %
SIOUX FALLS	13	25	-48.0 %	2	6	-66.7 %	3.0	3.3	-7.7 %
FARGO	5	13	-61.5 %	3	1	200.0 %	1.3	4.3	-71.2 %
<b>Region Total</b>	<b>689</b>	<b>838</b>	<b>-17.8 %</b>	<b>54</b>	<b>104</b>	<b>-48.1 %</b>	<b>6.4</b>	<b>4.2</b>	<b>52.1 %</b>
<b>Southeast/Caribbean</b>									
GREENSBORO	412	542	-24.0 %	24	20	20.0 %	8.0	12.0	-33.9 %
MIAMI	390	526	-25.9 %	44	99	-55.6 %	4.8	3.3	44.3 %
CARIBBEAN	381	411	-7.3 %	17	15	13.3 %	9.2	12.0	-22.8 %
ATLANTA	268	506	-47.0 %	28	57	-50.9 %	5.0	4.6	8.2 %
BIRMINGHAM	236	315	-25.1 %	27	37	-27.0 %	4.3	4.8	-10.3 %
COLUMBIA	224	344	-34.9 %	30	33	-9.1 %	3.8	5.8	-35.0 %
JACKSONVILLE	213	317	-32.8 %	31	75	-58.7 %	3.8	2.5	55.1 %
TAMPA	206	374	-44.9 %	33	78	-57.7 %	3.4	3.2	4.9 %
KNOXVILLE	166	172	-3.5 %	24	32	-25.0 %	3.8	3.1	21.7 %
ORLANDO	141	231	-39.0 %	28	64	-56.3 %	2.7	2.6	2.2 %
JACKSON	125	142	-12.0 %	14	21	-33.3 %	4.2	4.2	0.6 %
NASHVILLE	120	112	7.1 %	20	26	-23.1 %	3.1	2.3	36.3 %
LOUISVILLE	117	118	-0.8 %	16	27	-40.7 %	4.2	2.6	60.5 %
MEMPHIS	50	75	-33.3 %	16	19	-15.8 %	1.8	2.3	-22.7 %
<b>Region Total</b>	<b>3,049</b>	<b>4,185</b>	<b>-27.1 %</b>	<b>123</b>	<b>300</b>	<b>-59.0 %</b>	<b>12.2</b>	<b>7.8</b>	<b>55.8 %</b>
<b>Southwest</b>									
HOUSTON	379	464	-18.3 %	32	35	-8.6 %	5.4	6.9	-21.3 %
SAN ANTONIO	290	447	-35.1 %	38	52	-26.9 %	4.2	5.1	-17.8 %
DALLAS	280	341	-17.9 %	33	46	-28.3 %	4.1	4.2	-1.7 %
FT. WORTH	243	346	-29.8 %	38	48	-20.8 %	3.4	4.1	-17.4 %
NEW ORLEANS	227	258	-12.0 %	22	38	-42.1 %	4.8	3.3	45.8 %
LUBBOCK	146	149	-2.0 %	27	26	3.8 %	2.9	3.1	-6.2 %
LITTLE ROCK	140	192	-27.1 %	19	27	-29.6 %	3.7	3.6	4.1 %
ALBUQUERQUE	125	177	-29.4 %	25	31	-19.4 %	2.5	3.0	-16.6 %
OKLAHOMA CITY	91	87	4.6 %	18	16	12.5 %	3.1	2.8	9.8 %
TULSA	81	79	2.5 %	12	15	-20.0 %	4.0	2.7	50.2 %
SHREVEPORT	44	61	-27.9 %	14	17	-17.6 %	1.7	2.1	-18.3 %
<b>Region Total</b>	<b>2,046</b>	<b>2,601</b>	<b>-21.3 %</b>	<b>82</b>	<b>134</b>	<b>-38.8 %</b>	<b>11.9</b>	<b>10.1</b>	<b>18.1 %</b>
<b>Grand Total</b>	<b>14,982</b>	<b>20,674</b>	<b>-27.5 %</b>	<b>412</b>	<b>1,125</b>	<b>-63.4 %</b>	<b>17.4</b>	<b>10.0</b>	<b>72.9 %</b>

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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	3440	1592	116 %	23.0 %	7.7 %	198 %	CA
2	GENWORTH FINANCIAL HM EQ	1374	290	374 %	9.2 %	1.4 %	554 %	CA
3	ONE REVERSE MORTGAGE LLC	1240	1015	22 %	8.3 %	4.9 %	69 %	TX
4	URBAN FINANCIAL GROUP	928	505	84 %	6.2 %	2.4 %	154 %	CA
5	GENERATION MORTGAGE COMP	753	448	68 %	5.0 %	2.2 %	132 %	PA
6	SECURITY ONE LENDING	695	237	193 %	4.6 %	1.1 %	305 %	CA
7	AMERICAN ADVISORS GROUP	651	333	95 %	4.3 %	1.6 %	170 %	TX
8	THE FIRST NATIONAL BANK	405	119	240 %	2.7 %	0.6 %	370 %	CA
9	SUN WEST MORTGAGE CO INC	376	63	497 %	2.5 %	0.3 %	724 %	CA
10	REVERSE MORTGAGE USA INC	293	237	24 %	2.0 %	1.1 %	71 %	TX
11	NEW DAY FINANCIAL LLC	194	167	16 %	1.3 %	0.8 %	60 %	NJ
12	CHERRY CREEK MORTGAGE CO	179	64	180 %	1.2 %	0.3 %	286 %	UT
13	M & T BANK	167	172	-3 %	1.1 %	0.8 %	34 %	NY
14	SENIOR MORTGAGE BANKERS	127	137	-7 %	0.8 %	0.7 %	28 %	ZZ
15	MONEY HOUSE INC	119	143	-17 %	0.8 %	0.7 %	15 %	ZZ
16	ROYAL UNITED MORTGAGE LL	95	61	56 %	0.6 %	0.3 %	115 %	TX
17	PLAZA HOME MORTGAGE INC	93	32	191 %	0.6 %	0.2 %	301 %	CA
18	NATIONWIDE EQUITIES CORP	91	50	82 %	0.6 %	0.2 %	151 %	NY
19	MCM HOLDINGS INC	90	17	429 %	0.6 %	0.1 %	631 %	FL
20	NET EQUITY FINANCIAL INC	88	164	-46 %	0.6 %	0.8 %	-26 %	DC
21	GREAT OAK LENDING	78	147	-47 %	0.5 %	0.7 %	-27 %	MD
22	ASSOCIATED MORTGAGE BANK	76	1	7,500 %	0.5 %	0.0 %	10,387 %	NY
23	ASPIRE FINANCIAL INC	76	61	25 %	0.5 %	0.3 %	72 %	TX
24	ATLANTIC BAY MORTGAGE GR	75	21	257 %	0.5 %	0.1 %	393 %	VA
25	OPEN MORTGAGE LLC	72	42	71 %	0.5 %	0.2 %	137 %	CA
26	GMFS LLC	69	29	138 %	0.5 %	0.1 %	228 %	LA
27	REVERSE MORTGAGE SOLUTIO	64	44	45 %	0.4 %	0.2 %	101 %	TX
28	MAS ASSOCIATES LLC	63	55	15 %	0.4 %	0.3 %	58 %	MD
29	MAVERICK FUNDING CORP	62	0		0.4 %	0.0 %		NJ
30	FIRSTBANK	58	0		0.4 %	0.0 %		AL
31	SIDUS FINANCIAL LLC	57	21	171 %	0.4 %	0.1 %	275 %	NC
32	UNITED NORTHERN MORTGAGE	55	22	150 %	0.4 %	0.1 %	245 %	NY
33	PRIMELENDING A PLAINSCAP	53	73	-27 %	0.4 %	0.4 %	0 %	VA
34	GREENLIGHT FINANCIAL SER	52	1	5,100 %	0.3 %	0.0 %	7,076 %	CA
35	CONTOUR MORTGAGE CORPORA	51	7	629 %	0.3 %	0.0 %	905 %	NY
36	STERLING SAVINGS BANK	47	15	213 %	0.3 %	0.1 %	332 %	OR
37	NETWORK FUNDING LP	46	36	28 %	0.3 %	0.2 %	76 %	TX
38	TOWNEBANK	45	13	246 %	0.3 %	0.1 %	378 %	VA
39	SUN AMERICAN MORTGAGE CO	44	38	16 %	0.3 %	0.2 %	60 %	AZ
40	COMMUNITY FIRST BANK	42	8	425 %	0.3 %	0.0 %	624 %	MD
41	WEST TOWN SAVINGS BANK	41	18	128 %	0.3 %	0.1 %	214 %	NC
42	EQUIPOINT FINANCIAL NETW	41	85	-52 %	0.3 %	0.4 %	-33 %	TX
43	HARVARD HOME MORTGAGE IN	40	29	38 %	0.3 %	0.1 %	90 %	NC
44	CHRISTENSEN FINANCIAL IN	40	45	-11 %	0.3 %	0.2 %	23 %	FL
45	GATEWAY FUNDING DIVERSIF	40	28	43 %	0.3 %	0.1 %	97 %	PA
46	UNIVERSAL LENDING CORPOR	37	33	12 %	0.2 %	0.2 %	55 %	CO
47	AXIA FINANCIAL LLC	34	7	386 %	0.2 %	0.0 %	570 %	WA
48	HIGH TECH LENDING INC	34	14	143 %	0.2 %	0.1 %	235 %	CA
49	NEW AMERICAN MORTGAGE LL	34	21	62 %	0.2 %	0.1 %	123 %	VA
50	FULTON BANK NATIONAL ASS	33	28	18 %	0.2 %	0.1 %	63 %	PA

Rank	Lender	Vol 2012	Vol 2011	Chg %	Mkt Share 2012	Mkt Share 2011	Chg %	Top State
51	AMERICAN PACIFIC MORTGAG	33	35	-6 %	0.2 %	0.2 %	30 %	CA
52	VALUE FINANCIAL MORTGAGE	32	20	60 %	0.2 %	0.1 %	121 %	FL
53	VANGUARD FUNDING LLC	32	13	146 %	0.2 %	0.1 %	240 %	NY
54	OCEANFIRST BANK	31	24	29 %	0.2 %	0.1 %	78 %	NJ
55	VIG MORTGAGE CORP	30	26	15 %	0.2 %	0.1 %	59 %	ZZ
56	TOP FLITE FINANCIAL INC	30	12	150 %	0.2 %	0.1 %	245 %	FL
57	PRIMARY RESIDENTIAL MORT	30	26	15 %	0.2 %	0.1 %	59 %	TN
58	VAN DYK MORTGAGE CORPORA	29	16	81 %	0.2 %	0.1 %	150 %	TX
59	ADVISORS MORTGAGE GROUP	28	2	1,300 %	0.2 %	0.0 %	1,832 %	NY
60	JAMES B NUTTER AND COMPA	28	23	22 %	0.2 %	0.1 %	68 %	KS
61	CONTINENTAL HOME LOANS I	27	8	238 %	0.2 %	0.0 %	366 %	NY
62	MORTGAGE SERVICES III LL	24	15	60 %	0.2 %	0.1 %	121 %	IL
63	LIVE WELL FINANCIAL INC	23	9	156 %	0.2 %	0.0 %	253 %	NY
64	DAS ACQUISITION CO LLC	22	1	2,100 %	0.1 %	0.0 %	2,936 %	MO
65	PEOPLES BANK	21	2	950 %	0.1 %	0.0 %	1,349 %	NM
66	SOUTHERN TRUST MORTGAGE	20	11	82 %	0.1 %	0.1 %	151 %	MD
67	FIRST LIBERTY FINANCIAL	20	2	900 %	0.1 %	0.0 %	1,280 %	OH
68	FIRST CENTURY BANK NA	20	10	100 %	0.1 %	0.0 %	176 %	FL
69	DOLLAR BANK FSB	20	2	900 %	0.1 %	0.0 %	1,280 %	OH
70	ENVOY MORTGAGE LTD	20	35	-43 %	0.1 %	0.2 %	-21 %	WI
71	RESIDENTIAL HOME FUNDING	20	7	186 %	0.1 %	0.0 %	294 %	NY
72	METRO ISLAND MORTGAGE IN	19	19	0 %	0.1 %	0.1 %	38 %	ZZ
73	SUCCESS MORTGAGE PARTNER	19	22	-14 %	0.1 %	0.1 %	19 %	MI
74	CLIFFCO INC	19	5	280 %	0.1 %	0.0 %	424 %	NY
75	CBC NATIONAL BANK	18	0		0.1 %	0.0 %		TX
76	WELLS FARGO BANK NA	18	5309	-100 %	0.1 %	25.7 %	-100 %	UT
77	HAMILTON GROUP FUNDING I	18	5	260 %	0.1 %	0.0 %	397 %	FL
78	GUARANTEED HOME MTG CO I	17	25	-32 %	0.1 %	0.1 %	-6 %	NY
79	EASTERN BANK	17	13	31 %	0.1 %	0.1 %	80 %	MA
80	AMERICAN PORTFOLIO MORTG	16	0		0.1 %	0.0 %		IL
81	UNIVERSAL MORTGAGE AND F	15	1	1,400 %	0.1 %	0.0 %	1,970 %	FL
82	INFINITY HOME MORTGAGE C	15	2	650 %	0.1 %	0.0 %	935 %	NJ
83	MAIN STREET FINANCIAL IN	15	2	650 %	0.1 %	0.0 %	935 %	MS
84	PINNACLE CAPITAL MORTGAG	15	22	-32 %	0.1 %	0.1 %	-6 %	WA
85	HOMESTREET BANK	15	3	400 %	0.1 %	0.0 %	590 %	WA
86	GUILD MORTGAGE COMPANY	14	21	-33 %	0.1 %	0.1 %	-8 %	MT
87	MAIN STREET HOME LOANS L	14	0		0.1 %	0.0 %		GA
88	GERSHMAN INVESTMENT CORP	14	18	-22 %	0.1 %	0.1 %	7 %	MO
89	WILMINGTON SAVINGS FD SO	14	20	-30 %	0.1 %	0.1 %	-3 %	DE
90	PEOPLES HOME EQUITY INC	14	9	56 %	0.1 %	0.0 %	115 %	TN
91	SIERRA PACIFIC MORTGAGE	14	12	17 %	0.1 %	0.1 %	61 %	CA
92	MORTGAGE INVESTORS GROUP	14	4	250 %	0.1 %	0.0 %	383 %	TN
93	DIRECTORS FINANCIAL GROU	14	1	1,300 %	0.1 %	0.0 %	1,832 %	CA
94	FAIRWAY INDEPENDENT MORT	13	8	63 %	0.1 %	0.0 %	124 %	AZ
95	GULF COAST BANK AND TRUS	13	9	44 %	0.1 %	0.0 %	99 %	LA
96	COLONIAL SAVINGS FA	13	16	-19 %	0.1 %	0.1 %	12 %	TX
97	INTERSTATE HOME LOAN CEN	13	0		0.1 %	0.0 %		NY
98	CENDERA FUNDING INC	13	5	160 %	0.1 %	0.0 %	259 %	TX
99	FRANKLIN FIRST FINANCIAL	12	17	-29 %	0.1 %	0.1 %	-3 %	NY
100	REAL ESTATE MORTGAGE NET	12	6	100 %	0.1 %	0.0 %	176 %	NJ

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