

# HECM Originators (FHA & Non-FHA)

## Industry Summary

HECMs endorsed through January 2014

Next Release Date: Week 4 of April

Retail  
Endorsement Growth

**7.5 %**

Wholesale  
Endorsement Growth

**39.0 %**

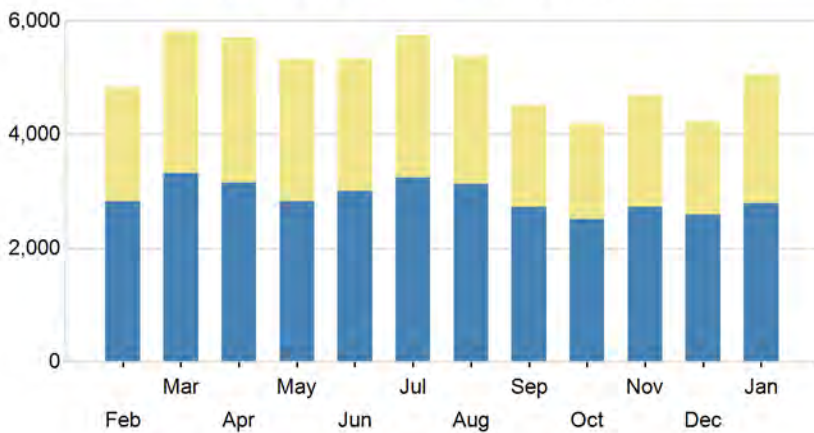
Total  
Endorsement Growth

**19.7 %**

Figures above reflect change from prior month

## PERFORMANCE

Trailing Twelve Month Endorsements



|       | Retail |         | Wholesale |         | Total  |         |
|-------|--------|---------|-----------|---------|--------|---------|
|       | Units  | Chg %   | Units     | Chg %   | Units  | Chg %   |
| Feb   | 2,818  | -7.1 %  | 2,017     | -6.2 %  | 4,835  | -6.7 %  |
| Mar   | 3,318  | 17.7 %  | 2,494     | 23.6 %  | 5,812  | 20.2 %  |
| Apr   | 3,145  | -5.2 %  | 2,568     | 3.0 %   | 5,713  | -1.7 %  |
| May   | 2,823  | -10.2 % | 2,498     | -2.7 %  | 5,321  | -6.9 %  |
| Jun   | 3,002  | 6.3 %   | 2,335     | -6.5 %  | 5,337  | 0.3 %   |
| Jul   | 3,232  | 7.7 %   | 2,511     | 7.5 %   | 5,743  | 7.6 %   |
| Aug   | 3,125  | -3.3 %  | 2,248     | -10.5 % | 5,373  | -6.4 %  |
| Sep   | 2,735  | -12.5 % | 1,782     | -20.7 % | 4,517  | -15.9 % |
| Oct   | 2,510  | -8.2 %  | 1,676     | -5.9 %  | 4,186  | -7.3 %  |
| Nov   | 2,734  | 8.9 %   | 1,951     | 16.4 %  | 4,685  | 11.9 %  |
| Dec   | 2,594  | -5.1 %  | 1,629     | -16.5 % | 4,223  | -9.9 %  |
| Jan   | 2,789  | 7.5 %   | 2,265     | 39.0 %  | 5,054  | 19.7 %  |
| Total | 34,825 |         | 25,974    |         | 60,799 |         |

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| Top 10 by Retail and Wholesale Volume |              |              |              |              |              |              |              |              |              |              |              |              |               |              |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|
| Rank / Company                        | Feb          | Mar          | Apr          | May          | Jun          | Jul          | Aug          | Sep          | Oct          | Nov          | Dec          | Jan          | Total         | Mkt Shr      |
| SECURITY ONE LENDING/RMS              | 854          | 817          | 886          | 696          | 621          | 682          | 682          | 683          | 510          | 647          | 797          | 1,145        | 9,020         | 14.8%        |
| LIBERTY HOME EQUITY SOLU              | 973          | 1,264        | 925          | 814          | 902          | 926          | 1,015        | 580          | 369          | 702          | 240          | 293          | 9,003         | 14.8%        |
| URBAN FINANCIAL OF AMERI              | 419          | 714          | 1,024        | 1,020        | 847          | 803          | 607          | 609          | 635          | 573          | 421          | 716          | 8,388         | 13.8%        |
| AMERICAN ADVISORS GROUP               | 408          | 531          | 480          | 306          | 555          | 981          | 981          | 832          | 847          | 736          | 668          | 798          | 8,123         | 13.4%        |
| ONE REVERSE MORTGAGE LLC              | 421          | 468          | 517          | 478          | 459          | 429          | 465          | 452          | 407          | 475          | 376          | 470          | 5,417         | 8.9%         |
| GENERATION MORTGAGE COMP              | 515          | 475          | 406          | 441          | 475          | 521          | 380          | 278          | 302          | 172          | 193          | 381          | 4,539         | 7.5%         |
| PROFICIO MORTGAGE VENTUR              | 147          | 206          | 296          | 319          | 283          | 254          | 199          | 162          | 210          | 158          | 143          | 209          | 2,586         | 4.3%         |
| SUN WEST MORTGAGE CO INC              | 108          | 173          | 221          | 227          | 134          | 158          | 100          | 85           | 110          | 120          | 115          | 115          | 1,666         | 2.7%         |
| REVERSE MORTGAGE USA INC              | 74           | 175          | 137          | 123          | 238          | 127          | 107          | 127          | 100          | 101          | 138          | 110          | 1,557         | 2.6%         |
| CHERRY CREEK MORTGAGE CO              | 129          | 99           | 113          | 167          | 120          | 112          | 95           | 70           | 21           | 154          | 179          | 86           | 1,345         | 2.2%         |
| <b>Total</b>                          | <b>4,048</b> | <b>4,922</b> | <b>5,005</b> | <b>4,591</b> | <b>4,634</b> | <b>4,993</b> | <b>4,631</b> | <b>3,878</b> | <b>3,511</b> | <b>3,838</b> | <b>3,270</b> | <b>4,323</b> | <b>51,644</b> | <b>84.9%</b> |

| Top 10 Wholesale and Retail Performance Stats |          |      |       |                |               |               |               |               |               |             |             |               |               |               |
|---|----------|------|-------|----------------|---------------|---------------|---------------|---------------|---------------|-------------|-------------|---------------|---------------|---------------|
| Company                                       | Rankings |      |       | Current Volume |               |               | Growth %      |               |               | Mix         |             | Market Share  |               |               |
|   | Ret      | Whls | Total | Ret            | Whls          | Total         | Ret           | Whls          | Total         | Ret         | Whls        | Ret           | Whls          | Total         |
| SECURITY ONE LENDING/RMS                      | 3        | 3    | 1     | 5,041          | 3,979         | 9,020         | 67.4 %        | 93.2 %        | 77.9 %        | 56 %        | 44 %        | 8.3 %         | 15.3 %        | 14.8 %        |
| LIBERTY HOME EQUITY SOLUT                     | 4        | 2    | 2     | 3,536          | 5,467         | 9,003         | 26.2 %        | 15.1 %        | 19.3 %        | 39 %        | 61 %        | 5.8 %         | 21.0 %        | 14.8 %        |
| URBAN FINANCIAL OF AMERIC                     | 7        | 1    | 3     | 1,409          | 6,979         | 8,388         | 10.7 %        | 25.8 %        | 23.0 %        | 17 %        | 83 %        | 2.3 %         | 26.9 %        | 13.8 %        |
| AMERICAN ADVISORS GROUP                       | 1        | 5    | 4     | 6,699          | 1,424         | 8,123         | 69.9 %        | 538.6 %       | 94.9 %        | 82 %        | 18 %        | 11.0 %        | 5.5 %         | 13.4 %        |
| ONE REVERSE MORTGAGE LLC                      | 2        |      | 5     | 5,417          | 0             | 5,417         | 12.3 %        | NaN           | 12.3 %        | 100 %       | 0 %         | 8.9 %         |               | 8.9 %         |
| GENERATION MORTGAGE COMPA                     | 9        | 4    | 6     | 800            | 3,739         | 4,539         | -30.5 %       | -15.6 %       | -18.7 %       | 18 %        | 82 %        | 1.3 %         | 14.4 %        | 7.5 %         |
| PROFICIO MORTGAGE VENTURE                     | 5        |      | 7     | 2,586          | 0             | 2,586         | 315.8 %       | NaN           | 315.8 %       | 100 %       | 0 %         | 4.3 %         |               | 4.3 %         |
| SUN WEST MORTGAGE CO INC                      | 28       | 6    | 8     | 263            | 1,403         | 1,666         | -9.9 %        | -4.5 %        | -5.4 %        | 16 %        | 84 %        | 0.4 %         | 5.4 %         | 2.7 %         |
| REVERSE MORTGAGE USA INC                      | 6        | 16   | 9     | 1,497          | 60            | 1,557         | 19.5 %        | >1,000%       | 24.3 %        | 96 %        | 4 %         | 2.5 %         | 0.2 %         | 2.6 %         |
| CHERRY CREEK MORTGAGE CO                      | 12       | 7    | 10    | 695            | 650           | 1,345         | 2.5 %         | 15.9 %        | 8.6 %         | 52 %        | 48 %        | 1.1 %         | 2.5 %         | 2.2 %         |
| <b>Total</b>                                  |          |      |       | <b>27,943</b>  | <b>23,701</b> | <b>51,644</b> | <b>40.8 %</b> | <b>24.5 %</b> | <b>32.8 %</b> | <b>54 %</b> | <b>46 %</b> | <b>46.0 %</b> | <b>91.2 %</b> | <b>84.9 %</b> |

| Top 5 Retail by Unit Growth |          |      |       |                |               |               |              |              |               |             |             |               |               |               |
|-----------------------------|----------|------|-------|----------------|---------------|---------------|--------------|--------------|---------------|-------------|-------------|---------------|---------------|---------------|
| Company                     | Rankings |      |       | Current Volume |               |               | Unit Growth  |              |               | Mix         |             | Market Share  |               |               |
|                             | Ret      | Whls | Total | Ret            | Whls          | Total         | Ret          | Whls         | Total         | Ret         | Whls        | Ret           | Whls          | Total         |
| AMERICAN ADVISORS GROUP     | 1        | 5    | 4     | 6,699          | 1,424         | 8,123         | 2,755        | 1,201        | 3,956         | 82 %        | 18 %        | 11.0 %        | 5.5 %         | 13.4 %        |
| SECURITY ONE LENDING/RMS    | 3        | 3    | 1     | 5,041          | 3,979         | 9,020         | 2,029        | 1,920        | 3,949         | 56 %        | 44 %        | 8.3 %         | 15.3 %        | 14.8 %        |
| PROFICIO MORTGAGE VENTURE   | 5        |      | 7     | 2,586          | 0             | 2,586         | 1,964        | 0            | 1,964         | 100 %       | 0 %         | 4.3 %         |               | 4.3 %         |
| LIBERTY HOME EQUITY SOLUT   | 4        | 2    | 2     | 3,536          | 5,467         | 9,003         | 735          | 719          | 1,454         | 39 %        | 61 %        | 5.8 %         | 21.0 %        | 14.8 %        |
| ONE REVERSE MORTGAGE LLC    | 2        |      | 5     | 5,417          | 0             | 5,417         | 595          | 0            | 595           | 100 %       | 0 %         | 8.9 %         |               | 8.9 %         |
| <b>Total</b>                |          |      |       | <b>23,279</b>  | <b>10,870</b> | <b>34,149</b> | <b>8,078</b> | <b>3,840</b> | <b>11,918</b> | <b>68 %</b> | <b>32 %</b> | <b>38.3 %</b> | <b>41.8 %</b> | <b>56.2 %</b> |

| Top 5 Wholesale by Unit Growth |          |      |       |                |               |               |              |              |               |             |             |               |               |               |
|--------------------------------|----------|------|-------|----------------|---------------|---------------|--------------|--------------|---------------|-------------|-------------|---------------|---------------|---------------|
| Company                        | Rankings |      |       | Current Volume |               |               | Unit Growth  |              |               | Mix         |             | Market Share  |               |               |
|                                | Ret      | Whls | Total | Ret            | Whls          | Total         | Ret          | Whls         | Total         | Ret         | Whls        | Ret           | Whls          | Total         |
| SECURITY ONE LENDING/RMS       | 3        | 3    | 1     | 5,041          | 3,979         | 9,020         | 2,029        | 1,920        | 3,949         | 56 %        | 44 %        | 8.3 %         | 15.3 %        | 14.8 %        |
| URBAN FINANCIAL OF AMERIC      | 7        | 1    | 3     | 1,409          | 6,979         | 8,388         | 136          | 1,433        | 1,569         | 17 %        | 83 %        | 2.3 %         | 26.9 %        | 13.8 %        |
| AMERICAN ADVISORS GROUP        | 1        | 5    | 4     | 6,699          | 1,424         | 8,123         | 2,755        | 1,201        | 3,956         | 82 %        | 18 %        | 11.0 %        | 5.5 %         | 13.4 %        |
| LIBERTY HOME EQUITY SOLUT      | 4        | 2    | 2     | 3,536          | 5,467         | 9,003         | 735          | 719          | 1,454         | 39 %        | 61 %        | 5.8 %         | 21.0 %        | 14.8 %        |
| NATIONWIDE EQUITIES CORPO      | 30       | 9    | 16    | 261            | 416           | 677           | 14           | 292          | 306           | 39 %        | 61 %        | 0.4 %         | 1.6 %         | 1.1 %         |
| <b>Total</b>                   |          |      |       | <b>16,946</b>  | <b>18,265</b> | <b>35,211</b> | <b>5,669</b> | <b>5,565</b> | <b>11,234</b> | <b>48 %</b> | <b>52 %</b> | <b>27.9 %</b> | <b>70.3 %</b> | <b>57.9 %</b> |

| Top 10 Wholesale                  | Active Brokers | % Capture |
|-----------------------------------|----------------|-----------|
| URBAN FINANCIAL OF AMERICA LLC    | 321            | 50 %      |
| LIBERTY HOME EQUITY SOLUTIONS INC | 767            | 37 %      |
| SECURITY ONE LENDING/RMS          | 268            | 33 %      |
| GENERATION MORTGAGE COMPANY       | 343            | 26 %      |
| AMERICAN ADVISORS GROUP           | 130            | 21 %      |
| SUN WEST MORTGAGE CO INC          | 348            | 21 %      |
| CHERRY CREEK MORTGAGE CO INC      | 70             | 41 %      |
| MONEY HOUSE INC                   | 13             | 75 %      |
| NATIONWIDE EQUITIES CORPORATION   | 74             | 8 %       |
| PLAZA HOME MORTGAGE INC           | 238            | 11 %      |

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**Top 100 Ranking HECM Volume by Channel - Endorsements Last 12 Months through January 2014**

| Rank |    |    | Loans                |       |       | Market Share |       |       | Rank     |     |    | Loans                |                      |     | Market Share |      |      |      |       |
|------|----|----|----------------------|-------|-------|--------------|-------|-------|----------|-----|----|----------------------|----------------------|-----|--------------|------|------|------|-------|
| R    | W  | T  | Company              | R     | W     | Total        | Ret   | Whls  | Total    | R   | W  | T                    | Company              | R   | W            | T    | Ret  | Whls | Total |
| 3    | 3  | 1  | SECURITY ONE LENDING | 5,041 | 3,979 | 9,020        | 8.3%  | 15.3% | 14.8%    | 48  | 51 | SOUTHERN TRUST MORTG | 146                  | 0   | 146          | 0.2% | 0.0% | 0.2% |       |
| 4    | 2  | 2  | LIBERTY HOME EQUITY  | 3,536 | 5,467 | 9,003        | 5.8%  | 21.0% | 14.8%    | 49  | 52 | AXIA FINANCIAL LLC   | 139                  | 0   | 139          | 0.2% | 0.0% | 0.2% |       |
| 7    | 1  | 3  | URBAN FINANCIAL OF A | 1,409 | 6,979 | 8,388        | 2.3%  | 26.9% | 13.8%    | 50  | 53 | DOLLAR BANK FSB      | 138                  | 0   | 138          | 0.2% | 0.0% | 0.2% |       |
| 1    | 5  | 4  | AMERICAN ADVISORS GR | 6,699 | 1,424 | 8,123        | 11.0% | 5.5%  | 13.4%    | 51  | 54 | ROYAL UNITED MORTGAG | 133                  | 0   | 133          | 0.2% | 0.0% | 0.2% |       |
| 2    |    | 5  | ONE REVERSE MORTGAGE | 5,417 | 0     | 5,417        | 8.9%  | 0.0%  | 8.9%     | 51  | 54 | PRIMARY RESIDENTIAL  | 133                  | 0   | 133          | 0.2% | 0.0% | 0.2% |       |
| 9    | 4  | 6  | GENERATION MORTGAGE  | 800   | 3,739 | 4,539        | 1.3%  | 14.4% | 7.5%     | 51  | 54 | HOMESTREET BANK      | 133                  | 0   | 133          | 0.2% | 0.0% | 0.2% |       |
| 5    |    | 7  | PROFICIO MORTGAGE VE | 2,586 | 0     | 2,586        | 4.3%  | 0.0%  | 4.3%     | 54  | 57 | VANGUARD FUNDING LLC | 132                  | 0   | 132          | 0.2% | 0.0% | 0.2% |       |
| 28   | 6  | 8  | SUN WEST MORTGAGE CO | 263   | 1,403 | 1,666        | 0.4%  | 5.4%  | 2.7%     | 54  | 57 | APPROVAL FIRST HOME  | 132                  | 0   | 132          | 0.2% | 0.0% | 0.2% |       |
| 6    | 16 | 9  | REVERSE MORTGAGE USA | 1,497 | 60    | 1,557        | 2.5%  | 0.2%  | 2.6%     | 56  | 59 | CHRISTENSEN FINANCIA | 130                  | 0   | 130          | 0.2% | 0.0% | 0.2% |       |
| 12   | 7  | 10 | CHERRY CREEK MORTGAG | 695   | 650   | 1,345        | 1.1%  | 2.5%  | 2.2%     | 57  | 60 | STERLING SAVINGS BAN | 129                  | 0   | 129          | 0.2% | 0.0% | 0.2% |       |
| 8    | 12 | 11 | ASSOCIATED MORTGAGE  | 914   | 214   | 1,128        | 1.5%  | 0.8%  | 1.9%     | 118 | 15 | 61                   | JAMES B NUTTER AND C | 62  | 63           | 125  | 0.1% | 0.2% | 0.2%  |
| 19   | 8  | 12 | MONEY HOUSE INC      | 515   | 507   | 1,022        | 0.8%  | 2.0%  | 1.7%     | 58  | 62 | ARAMCO MORTGAGE INC  | 124                  | 0   | 124          | 0.2% | 0.0% | 0.2% |       |
| 11   | 14 | 13 | MAVERICK FUNDING COR | 696   | 111   | 807          | 1.1%  | 0.4%  | 1.3%     | 59  | 63 | INTEGRITY 1ST MORTGA | 123                  | 0   | 123          | 0.2% | 0.0% | 0.2% |       |
| 10   |    | 14 | OPEN MORTGAGE LLC    | 731   | 0     | 731          | 1.2%  | 0.0%  | 1.2%     | 60  | 64 | ALL FINANCIAL SERVIC | 122                  | 0   | 122          | 0.2% | 0.0% | 0.2% |       |
| 13   | 26 | 15 | NATIONSTAR MORTGAGE  | 694   | 0     | 694          | 1.1%  | 0.0%  | 1.1%     | 61  | 65 | CONTOUR MORTGAGE COR | 121                  | 0   | 121          | 0.2% | 0.0% | 0.2% |       |
| 30   | 9  | 16 | NATIONWIDE EQUITIES  | 261   | 416   | 677          | 0.4%  | 1.6%  | 1.1%     | 62  | 66 | PERRI FUNDING CORP   | 115                  | 0   | 115          | 0.2% | 0.0% | 0.2% |       |
| 14   |    | 17 | IREVERSE HOME LOANS  | 650   | 0     | 650          | 1.1%  | 0.0%  | 1.1%     | 63  | 26 | 67                   | HOMEOWNERS MORTGAGE  | 111 | 0            | 111  | 0.2% | 0.0% | 0.2%  |
| 16   | 17 | 18 | HIGH TECH LENDING IN | 579   | 51    | 630          | 1.0%  | 0.2%  | 1.0%     | 63  | 67 | AEGEAN FINANCIAL INC | 111                  | 0   | 111          | 0.2% | 0.0% | 0.2% |       |
| 18   | 18 | 19 | GMFS LLC             | 574   | 28    | 602          | 0.9%  | 0.1%  | 1.0%     | 65  | 69 | SENIOR FUNDING ASSOC | 109                  | 0   | 109          | 0.2% | 0.0% | 0.2% |       |
| 15   |    | 20 | M & T BANK           | 587   | 0     | 587          | 1.0%  | 0.0%  | 1.0%     | 66  | 70 | GATEWAY FUNDING DIVE | 104                  | 0   | 104          | 0.2% | 0.0% | 0.2% |       |
| 17   |    | 21 | NEW DAY FINANCIAL LL | 575   | 0     | 575          | 0.9%  | 0.0%  | 0.9%     | 66  | 70 | BANK OF ENGLAND      | 104                  | 0   | 104          | 0.2% | 0.0% | 0.2% |       |
| 20   |    | 22 | NET EQUITY FINANCIAL | 490   | 0     | 490          | 0.8%  | 0.0%  | 0.8%     | 68  | 72 | FULTON BANK NA       | 102                  | 0   | 102          | 0.2% | 0.0% | 0.2% |       |
| 849  | 10 | 23 | PLAZA HOME MORTGAGE  | 3     | 376   | 379          | 0.0%  | 1.4%  | 0.6%     | 69  | 26 | 73                   | GREAT OAK LENDING    | 101 | 0            | 101  | 0.2% | 0.0% | 0.2%  |
| 25   | 19 | 24 | UNITED NORTHERN MORT | 324   | 27    | 351          | 0.5%  | 0.1%  | 0.6%     | 70  | 74 | PRIORITY FINANCIAL S | 100                  | 0   | 100          | 0.2% | 0.0% | 0.2% |       |
| 21   |    | 25 | FIRSTAR BANK NA      | 350   | 0     | 350          | 0.6%  | 0.0%  | 0.6%     | 71  | 75 | MONTGOMERY MORTGAGE  | 99                   | 0   | 99           | 0.2% | 0.0% | 0.2% |       |
| 22   |    | 26 | TOWNEBANK            | 345   | 0     | 345          | 0.6%  | 0.0%  | 0.6%     | 71  | 75 | OCEANFIRST BANK      | 99                   | 0   | 99           | 0.2% | 0.0% | 0.2% |       |
| 23   |    | 27 | SENIOR MORTGAGE BANK | 337   | 0     | 337          | 0.6%  | 0.0%  | 0.6%     | 73  | 77 | LEGACY HOME FINANCIN | 98                   | 0   | 98           | 0.2% | 0.0% | 0.2% |       |
| 24   | 24 | 28 | FIRSTBANK            | 326   | 1     | 327          | 0.5%  | 0.0%  | 0.5%     | 74  | 78 | SENTRIX FINANCIAL SE | 96                   | 0   | 96           | 0.2% | 0.0% | 0.2% |       |
| 26   |    | 29 | UNITED SOUTHWEST MOR | 278   | 0     | 278          | 0.5%  | 0.0%  | 0.5%     | 74  | 78 | EVOLVE BANK & TRUST  | 96                   | 0   | 96           | 0.2% | 0.0% | 0.2% |       |
| 27   |    | 30 | EMERY FEDERAL CREDIT | 264   | 0     | 264          | 0.4%  | 0.0%  | 0.4%     | 76  | 80 | NETWORK FUNDING LP   | 95                   | 0   | 95           | 0.2% | 0.0% | 0.2% |       |
| 28   |    | 31 | PEOPLES BANK         | 263   | 0     | 263          | 0.4%  | 0.0%  | 0.4%     | 76  | 80 | PINNACLE CAPITAL MOR | 95                   | 0   | 95           | 0.2% | 0.0% | 0.2% |       |
| 31   |    | 32 | AMERICAN PACIFIC MOR | 259   | 0     | 259          | 0.4%  | 0.0%  | 0.4%     | 78  | 82 | OMNI-FUND INC        | 94                   | 0   | 94           | 0.2% | 0.0% | 0.2% |       |
| 32   |    | 33 | ASPIRE FINANCIAL INC | 237   | 0     | 237          | 0.4%  | 0.0%  | 0.4%     | 79  | 83 | MFS/TA               | 93                   | 0   | 93           | 0.2% | 0.0% | 0.2% |       |
|      | 11 | 34 | LIVE WELL FINANCIAL  |       | 234   | 234          | 0.0%  | 0.9%  | Infinity | 79  | 83 | VALUE FINANCIAL MORT | 93                   | 0   | 93           | 0.2% | 0.0% | 0.2% |       |
| 229  | 13 | 34 | MCM HOLDINGS INC     | 31    | 203   | 234          | 0.1%  | 0.8%  | 0.4%     | 79  | 83 | DAS ACQUISITION CO L | 93                   | 0   | 93           | 0.2% | 0.0% | 0.2% |       |
| 33   |    | 36 | TOP FLITE FINANCIAL  | 205   | 0     | 205          | 0.3%  | 0.0%  | 0.3%     | 79  | 83 | FRANKLIN FIRST FINAN | 93                   | 0   | 93           | 0.2% | 0.0% | 0.2% |       |
| 34   |    | 37 | ATLANTIC BAY MORTGAG | 194   | 0     | 194          | 0.3%  | 0.0%  | 0.3%     | 79  | 83 | SUCCESS MORTGAGE PAR | 93                   | 0   | 93           | 0.2% | 0.0% | 0.2% |       |
| 34   |    | 37 | AMERICAN NATIONWIDE  | 194   | 0     | 194          | 0.3%  | 0.0%  | 0.3%     | 84  | 88 | MANN MORTGAGE LLC    | 91                   | 0   | 91           | 0.1% | 0.0% | 0.1% |       |
| 36   |    | 39 | MORTGAGESHOP LLC     | 181   | 0     | 181          | 0.3%  | 0.0%  | 0.3%     | 84  | 88 | NORTH AMERICAN SAVIN | 91                   | 0   | 91           | 0.1% | 0.0% | 0.1% |       |
| 37   |    | 40 | TRINITY REVERSE MORT | 180   | 0     | 180          | 0.3%  | 0.0%  | 0.3%     | 84  | 88 | SIMONICH CORPORATION | 91                   | 0   | 91           | 0.1% | 0.0% | 0.1% |       |
| 38   |    | 41 | ADVISORS MORTGAGE GR | 178   | 0     | 178          | 0.3%  | 0.0%  | 0.3%     | 87  | 91 | DIRECT FINANCE CORPO | 90                   | 0   | 90           | 0.1% | 0.0% | 0.1% |       |
| 39   |    | 42 | SUN AMERICAN MORTGAG | 177   | 0     | 177          | 0.3%  | 0.0%  | 0.3%     | 88  | 92 | GUARANTEED RATE INC  | 88                   | 0   | 88           | 0.1% | 0.0% | 0.1% |       |
| 40   |    | 43 | CONTINENTAL HOME LOA | 175   | 0     | 175          | 0.3%  | 0.0%  | 0.3%     | 89  | 93 | NOVA FINANCIAL & INV | 87                   | 0   | 87           | 0.1% | 0.0% | 0.1% |       |
| 41   |    | 44 | MORTGAGE SERVICES II | 171   | 0     | 171          | 0.3%  | 0.0%  | 0.3%     | 89  | 93 | REVERSE MORTGAGE ANS | 87                   | 0   | 87           | 0.1% | 0.0% | 0.1% |       |
| 42   |    | 45 | VAN DYK MORTGAGE COR | 170   | 0     | 170          | 0.3%  | 0.0%  | 0.3%     | 91  | 95 | NEW AMERICAN MORTGAG | 86                   | 0   | 86           | 0.1% | 0.0% | 0.1% |       |
| 42   |    | 45 | NEW CASTLE MORTGAGE  | 170   | 0     | 170          | 0.3%  | 0.0%  | 0.3%     | 91  | 95 | EAST COAST CAPITAL C | 86                   | 0   | 86           | 0.1% | 0.0% | 0.1% |       |
| 44   |    | 47 | LEADER ONE FINANCIAL | 169   | 0     | 169          | 0.3%  | 0.0%  | 0.3%     | 93  | 97 | MCGOWIN-KING MORTGAG | 79                   | 0   | 79           | 0.1% | 0.0% | 0.1% |       |
| 45   |    | 48 | VIG MORTGAGE CORP    | 166   | 0     | 166          | 0.3%  | 0.0%  | 0.3%     | 94  | 98 | GREEN TREE LENDING I | 78                   | 0   | 78           | 0.1% | 0.0% | 0.1% |       |
| 46   |    | 49 | UNIVERSAL LENDING CO | 164   | 0     | 164          | 0.3%  | 0.0%  | 0.3%     | 95  | 99 | PACIFIC RESIDENTIAL  | 77                   | 0   | 77           | 0.1% | 0.0% | 0.1% |       |
| 47   |    | 50 | MAS ASSOCIATES LLC   | 150   | 0     | 150          | 0.2%  | 0.0%  | 0.2%     | 95  | 99 | AMERICA FIRST FEDERA | 77                   | 0   | 77           | 0.1% | 0.0% | 0.1% |       |

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## Top 100 HECM Originators - January 2014 Rankings (Single Month)

| Rank |    | Company              | Loans |     |       | Growth |         | Rank |    | Company              | Loans |     |      | Growth |         |
|------|----|----------------------|-------|-----|-------|--------|---------|------|----|----------------------|-------|-----|------|--------|---------|
| M    | Y  |                      | Mth   | YTD | Avg   | Mth    | YTD     | M    | Y  |                      | Mth   | YTD | Avg  | Mth    | YTD     |
| 1    | 1  | SECURITY ONE LENDING | 624   | 624 | 624.0 |        | 37.1 %  | 49   | 49 | REVERSE MORTGAGE DIR | 13    | 13  | 13.0 |        | 550.0 % |
| 2    | 2  | AMERICAN ADVISORS GR | 567   | 567 | 567.0 |        | 7.6 %   | 52   | 52 | SUN WEST MORTGAGE CO | 12    | 12  | 12.0 |        | -62.5 % |
| 3    | 3  | ONE REVERSE MORTGAGE | 470   | 470 | 470.0 |        | 2.6 %   | 52   | 52 | MAS ASSOCIATES LLC   | 12    | 12  | 12.0 |        | -36.8 % |
| 4    | 4  | PROFICIO MORTGAGE VE | 209   | 209 | 209.0 |        | 20.8 %  | 52   | 52 | VANGUARD FUNDING LLC | 12    | 12  | 12.0 |        | 33.3 %  |
| 5    | 5  | ASSOCIATED MORTGAGE  | 121   | 121 | 121.0 |        | 77.9 %  | 52   | 52 | OMNI-FUND INC        | 12    | 12  | 12.0 |        | 50.0 %  |
| 6    | 6  | LIBERTY HOME EQUITY  | 115   | 115 | 115.0 |        | -74.8 % | 52   | 52 | EVOLVE BANK & TRUST  | 12    | 12  | 12.0 |        | 100.0 % |
| 7    | 7  | URBAN FINANCIAL OF A | 99    | 99  | 99.0  |        | 32.0 %  | 57   | 57 | AMERICAN NATIONWIDE  | 11    | 11  | 11.0 |        | -50.0 % |
| 8    | 8  | REVERSE MORTGAGE USA | 89    | 89  | 89.0  |        | -43.3 % | 57   | 57 | FRANKLIN FIRST FINAN | 11    | 11  | 11.0 |        | 37.5 %  |
| 9    | 9  | HIGH TECH LENDING IN | 79    | 79  | 79.0  |        | 113.5 % | 57   | 57 | GUARANTEED RATE INC  | 11    | 11  | 11.0 |        | 57.1 %  |
| 10   | 10 | GENERATION MORTGAGE  | 69    | 69  | 69.0  |        | -1.4 %  | 57   | 57 | VALUE FINANCIAL MORT | 11    | 11  | 11.0 |        | 57.1 %  |
| 11   | 11 | OPEN MORTGAGE LLC    | 59    | 59  | 59.0  |        | 293.3 % | 57   | 57 | PRIMARY RESIDENTIAL  | 11    | 11  | 11.0 |        | 83.3 %  |
| 12   | 12 | IREVERSE HOME LOANS  | 51    | 51  | 51.0  |        | -21.5 % | 57   | 57 | MCGOWIN-KING MORTGAG | 11    | 11  | 11.0 |        | 83.3 %  |
| 13   | 13 | M & T BANK           | 50    | 50  | 50.0  |        | -36.7 % | 57   | 57 | DAS ACQUISITION CO L | 11    | 11  | 11.0 |        | 266.7 % |
| 14   | 14 | NATIONSTAR MORTGAGE  | 43    | 43  | 43.0  |        | 59.3 %  | 64   | 64 | VAN DYK MORTGAGE COR | 10    | 10  | 10.0 |        | -41.2 % |
| 15   | 15 | TOWNEBANK            | 39    | 39  | 39.0  |        | 30.0 %  | 64   | 64 | PERRI FUNDING CORP   | 10    | 10  | 10.0 |        | 25.0 %  |
| 16   | 16 | CHERRY CREEK MORTGAG | 37    | 37  | 37.0  |        | -59.3 % | 64   | 64 | BANK OF ENGLAND      | 10    | 10  | 10.0 |        | 66.7 %  |
| 17   | 17 | AMERICAN PACIFIC MOR | 36    | 36  | 36.0  |        | 227.3 % | 64   | 64 | GREEN TREE LENDING I | 10    | 10  | 10.0 |        | 100.0 % |
| 18   | 18 | NET EQUITY FINANCIAL | 33    | 33  | 33.0  |        | -10.8 % | 64   | 64 | FRANK J WEAVER INC   | 10    | 10  | 10.0 |        | 150.0 % |
| 18   | 18 | GMFS LLC             | 33    | 33  | 33.0  |        | 17.9 %  | 64   | 64 | SIMONICH CORPORATION | 10    | 10  | 10.0 |        | 233.3 % |
| 18   | 18 | EMERY FEDERAL CREDIT | 33    | 33  | 33.0  |        | 94.1 %  | 64   | 64 | ACCESS REVERSE MORTG | 10    | 10  | 10.0 |        | 900.0 % |
| 21   | 21 | FIRSTAR BANK NA      | 28    | 28  | 28.0  |        | -9.7 %  | 71   | 71 | TOP FLITE FINANCIAL  | 9     | 9   | 9.0  |        | -52.6 % |
| 22   | 22 | PEOPLES BANK         | 27    | 27  | 27.0  |        | 125.0 % | 71   | 71 | INTEGRITY 1ST MORTGA | 9     | 9   | 9.0  |        | -25.0 % |
| 23   | 23 | MONEY HOUSE INC      | 26    | 26  | 26.0  |        | -21.2 % | 71   | 71 | VIP MORTGAGE INC     | 9     | 9   | 9.0  |        | 80.0 %  |
| 24   | 24 | SENIOR FUNDING ASSOC | 25    | 25  | 25.0  |        | 400.0 % | 71   | 71 | REVERSE MORTGAGE ASS | 9     | 9   | 9.0  |        | 125.0 % |
| 25   | 25 | MAVERICK FUNDING COR | 24    | 24  | 24.0  |        | -45.5 % | 71   | 71 | CHRISTENSEN FINANCIA | 9     | 9   | 9.0  |        | 200.0 % |
| 25   | 25 | UNITED NORTHERN MORT | 24    | 24  | 24.0  |        | -27.3 % | 71   | 71 | THE SENIOR EQUITY GR | 9     | 9   | 9.0  |        | 350.0 % |
| 25   | 25 | NATIONWIDE EQUITIES  | 24    | 24  | 24.0  |        | -7.7 %  | 71   | 71 | BROOKSTONE MORTGAGE  | 9     | 9   | 9.0  |        | 800.0 % |
| 28   | 28 | MORTGAGESHOP LLC     | 23    | 23  | 23.0  |        | -17.9 % | 71   | 71 | FIRST AMERICAN HOME  | 9     | 9   | 9.0  |        |         |
| 29   | 29 | LEGACY HOME FINANCIN | 21    | 21  | 21.0  |        | 250.0 % | 79   | 79 | SENIOR MORTGAGE BANK | 8     | 8   | 8.0  |        | -79.5 % |
| 30   | 30 | UNITED SOUTHWEST MOR | 20    | 20  | 20.0  |        | -31.0 % | 79   | 79 | HOMEOWNERS MORTGAGE  | 8     | 8   | 8.0  |        | -42.9 % |
| 31   | 31 | FIRSTBANK            | 19    | 19  | 19.0  |        | -42.4 % | 79   | 79 | ALL FINANCIAL SERVIC | 8     | 8   | 8.0  |        | -42.9 % |
| 31   | 31 | ATLANTIC BAY MORTGAG | 19    | 19  | 19.0  |        | -32.1 % | 79   | 79 | AMERICAN FIDELITY FI | 8     | 8   | 8.0  |        | -20.0 % |
| 31   | 31 | TRINITY REVERSE MORT | 19    | 19  | 19.0  |        | 26.7 %  | 79   | 79 | C2 FINANCIAL CORPORA | 8     | 8   | 8.0  |        | 166.7 % |
| 31   | 31 | MORTGAGE SERVICES II | 19    | 19  | 19.0  |        | 46.2 %  | 79   | 79 | FAIRWAY INDEPENDENT  | 8     | 8   | 8.0  |        | 300.0 % |
| 31   | 31 | LEADER ONE FINANCIAL | 19    | 19  | 19.0  |        | 72.7 %  | 79   | 79 | PS FINANCIAL SERVICE | 8     | 8   | 8.0  |        | 300.0 % |
| 31   | 31 | SUCCESS MORTGAGE PAR | 19    | 19  | 19.0  |        | 137.5 % | 79   | 79 | OPES ADVISORS INC    | 8     | 8   | 8.0  |        | 700.0 % |
| 37   | 37 | NEW CASTLE MORTGAGE  | 17    | 17  | 17.0  |        | 70.0 %  | 79   | 79 | KEVIN G ELMORE       | 8     | 8   | 8.0  |        |         |
| 37   | 37 | APPROVAL FIRST HOME  | 17    | 17  | 17.0  |        | 142.9 % | 79   | 79 | CIRCLE MORTGAGE CORP | 8     | 8   | 8.0  |        |         |
| 39   | 39 | ADVISORS MORTGAGE GR | 16    | 16  | 16.0  |        | 33.3 %  | 89   | 89 | NORTH AMERICAN SAVIN | 7     | 7   | 7.0  |        | -41.7 % |
| 39   | 39 | NOVA FINANCIAL & INV | 16    | 16  | 16.0  |        | 60.0 %  | 89   | 89 | DIRECT FINANCE CORPO | 7     | 7   | 7.0  |        | -36.4 % |
| 39   | 39 | SOUTHERN TRUST MORTG | 16    | 16  | 16.0  |        | 60.0 %  | 89   | 89 | WHOLESALE CAPITAL CO | 7     | 7   | 7.0  |        | 0.0 %   |
| 42   | 42 | ASPIRE FINANCIAL INC | 15    | 15  | 15.0  |        | 50.0 %  | 89   | 89 | VIG MORTGAGE CORP    | 7     | 7   | 7.0  |        | 0.0 %   |
| 42   | 42 | ARAMCO MORTGAGE INC  | 15    | 15  | 15.0  |        | 200.0 % | 89   | 89 | HANCOCK MORTGAGE PAR | 7     | 7   | 7.0  |        | 16.7 %  |
| 44   | 44 | SUN AMERICAN MORTGAG | 14    | 14  | 14.0  |        | -51.7 % | 89   | 89 | REVERSE MORTGAGE ANS | 7     | 7   | 7.0  |        | 16.7 %  |
| 44   | 44 | OCEANFIRST BANK      | 14    | 14  | 14.0  |        | 16.7 %  | 89   | 89 | SKYLINE FINANCIAL CO | 7     | 7   | 7.0  |        | 75.0 %  |
| 44   | 44 | SENTRIX FINANCIAL SE | 14    | 14  | 14.0  |        | 100.0 % | 89   | 89 | SOUTHPOINT FINANCIAL | 7     | 7   | 7.0  |        | 75.0 %  |
| 44   | 44 | EAST COAST CAPITAL C | 14    | 14  | 14.0  |        | 133.3 % | 89   | 89 | JTS AND CO           | 7     | 7   | 7.0  |        | 75.0 %  |
| 44   | 44 | DOLLAR BANK FSB      | 14    | 14  | 14.0  |        | 600.0 % | 89   | 89 | HAWAII MORTGAGE RESO | 7     | 7   | 7.0  |        | 133.3 % |
| 49   | 49 | PINNACLE CAPITAL MOR | 13    | 13  | 13.0  |        | -13.3 % | 89   | 89 | BCI FINANCIAL MORTGA | 7     | 7   | 7.0  |        | 133.3 % |
| 49   | 49 | AEGEAN FINANCIAL INC | 13    | 13  | 13.0  |        | 333.3 % | 89   | 89 | EXCEL MORTGAGE SERVI | 7     | 7   | 7.0  |        | 250.0 % |

### Column Definitions

M = Company ranking for current month endorsement volume  
Y = Company ranking for year to date endorsement volume  
Mth = Current month endorsement volume & growth from prior month  
YTD = Year to date endorsement volume & growth from prior year to date  
Avg = Average year to date monthly volume

\*Year to date volume is tiebreaker for rankings shown

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