

# HECM Originators (FHA & Non-FHA)

## Industry Summary

HECMs endorsed through August 2014

Next Release Date: Week 4 of November

Retail  
Endorsement Growth

**-16.2 %**

Wholesale  
Endorsement Growth

**-26.3 %**

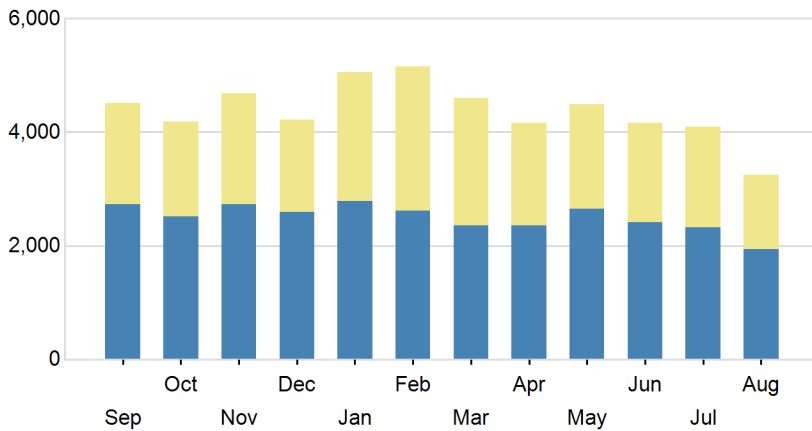
Total  
Endorsement Growth

**-20.6 %**

Figures above reflect change from prior month

## PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
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 %
Feb	2,614	-6.3 %	2,545	12.4 %	5,159	2.1 %
Mar	2,358	-9.8 %	2,256	-11.4 %	4,614	-10.6 %
Apr	2,362	0.2 %	1,806	-19.9 %	4,168	-9.7 %
May	2,651	12.2 %	1,842	2.0 %	4,493	7.8 %
Jun	2,413	-9.0 %	1,747	-5.2 %	4,160	-7.4 %
Jul	2,319	-3.9 %	1,772	1.4 %	4,091	-1.7 %
Aug	1,944	-16.2 %	1,306	-26.3 %	3,250	-20.6 %
Total	30,023		22,577		52,600	

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**Top 10 by Retail and Wholesale Volume**

Rank / Company	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Total	Mkt Shr
AMERICAN ADVISORS GROUP	832	847	736	668	798	788	860	1,258	1,481	1,248	1,180	847	11,543	21.9%
LIBERTY HOME EQUITY SOLU	580	369	702	240	293	1,246	1,437	534	371	496	443	238	6,949	13.2%
RMS/SECURITY ONE LENDING	683	510	647	797	1,145	826	291	314	392	482	435	390	6,912	13.1%
URBAN FINANCIAL OF AMERI	609	635	573	421	716	695	739	534	441	365	393	342	6,463	12.3%
ONE REVERSE MORTGAGE LLC	452	407	475	376	470	357	406	409	395	425	372	392	4,936	9.4%
GENERATION MORTGAGE COMP	278	302	172	193	381	489	183	200	189	173	191	122	2,873	5.5%
PROFICIO MORTGAGE VENTUR	162	210	158	143	209	195	155	120	148	121	117	134	1,872	3.6%
CHERRY CREEK MORTGAGE CO	70	21	154	179	86	90	76	93	92	57	64	91	1,073	2.0%
ASSOCIATED MORTGAGE BANK	80	57	61	111	147	107	59	61	79	73	57	21	913	1.7%
SUN WEST MORTGAGE CO INC	85	110	120	115	115	50	44	63	57	26	63	45	893	1.7%
<b>Total</b>	<b>3,831</b>	<b>3,468</b>	<b>3,798</b>	<b>3,243</b>	<b>4,360</b>	<b>4,843</b>	<b>4,250</b>	<b>3,586</b>	<b>3,645</b>	<b>3,466</b>	<b>3,315</b>	<b>2,622</b>	<b>44,427</b>	<b>84.5%</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
AMERICAN ADVISORS GROUP	1	4	1	8,690	2,853	11,543	50.9 %	346.5 %	80.4 %	75 %	25 %	16.5 %	12.6 %	21.9 %
LIBERTY HOME EQUITY SOLUT	4	2	2	2,682	4,267	6,949	-35.9 %	-31.3 %	-33.2 %	39 %	61 %	5.1 %	18.9 %	13.2 %
RMS/SECURITY ONE LENDING	3	3	3	3,906	3,006	6,912	-17.2 %	-10.8 %	-14.5 %	57 %	43 %	7.4 %	13.3 %	13.1 %
URBAN FINANCIAL OF AMERIC	6	1	4	1,247	5,216	6,463	-3.5 %	-18.0 %	-15.5 %	19 %	81 %	2.4 %	23.1 %	12.3 %
ONE REVERSE MORTGAGE LLC	2		5	4,936	0	4,936	-5.4 %	NaN	-5.4 %	100 %	0 %	9.4 %		9.4 %
GENERATION MORTGAGE COMPA	8	5	6	653	2,220	2,873	-32.0 %	-53.5 %	-49.9 %	23 %	77 %	1.2 %	9.8 %	5.5 %
PROFICIO MORTGAGE VENTURE	5		7	1,872	0	1,872	-18.7 %	NaN	-18.7 %	100 %	0 %	3.6 %		3.6 %
CHERRY CREEK MORTGAGE CO	12	8	8	494	579	1,073	-32.2 %	-16.7 %	-24.6 %	46 %	54 %	0.9 %	2.6 %	2.0 %
ASSOCIATED MORTGAGE BANKE	7	14	9	666	247	913	-19.1 %	29.3 %	-10.0 %	73 %	27 %	1.3 %	1.1 %	1.7 %
SUN WEST MORTGAGE CO INC	45	6	10	125	768	893	-55.0 %	-39.7 %	-42.4 %	14 %	86 %	0.2 %	3.4 %	1.7 %
<b>Total</b>				<b>25,271</b>	<b>19,156</b>	<b>44,427</b>	<b>-3.8 %</b>	<b>-18.5 %</b>	<b>-10.7 %</b>	<b>57 %</b>	<b>43 %</b>	<b>48.0 %</b>	<b>84.8 %</b>	<b>84.5 %</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	4	1	8,690	2,853	11,543	2,932	2,214	5,146	75 %	25 %	16.5 %	12.6 %	21.9 %
FIRST AMERICAN HOME LOANS	34		39	165	0	165	155	0	155	100 %	0 %	0.3 %		0.3 %
MFS/TA INC DBA FUTURE SEC	40		45	141	0	141	126	0	126	100 %	0 %	0.3 %		0.3 %
LIVE WELL FINANCIAL INC	46	7	11	123	717	840	123	519	642	15 %	85 %	0.2 %	3.2 %	1.6 %
ADVISORS MORTGAGE GROUP L	24		30	266	0	266	101	0	101	100 %	0 %	0.5 %		0.5 %
<b>Total</b>				<b>9,385</b>	<b>3,570</b>	<b>12,955</b>	<b>3,437</b>	<b>2,733</b>	<b>6,170</b>	<b>72 %</b>	<b>28 %</b>	<b>17.8 %</b>	<b>15.8 %</b>	<b>24.6 %</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
AMERICAN ADVISORS GROUP	1	4	1	8,690	2,853	11,543	2,932	2,214	5,146	75 %	25 %	16.5 %	12.6 %	21.9 %
REVERSE MORTGAGE FUNDING	176	9	15	36	562	598	36	562	598	6 %	94 %	0.1 %	2.5 %	1.1 %
LIVE WELL FINANCIAL INC	46	7	11	123	717	840	123	519	642	15 %	85 %	0.2 %	3.2 %	1.6 %
NATIONWIDE EQUITIES CORPO	30	10	13	195	467	662	-76	253	177	29 %	71 %	0.4 %	2.1 %	1.3 %
MAVERICK FUNDING CORP	16	15	14	399	220	619	-340	163	-177	64 %	36 %	0.8 %	1.0 %	1.2 %
<b>Total</b>				<b>9,443</b>	<b>4,819</b>	<b>14,262</b>	<b>2,675</b>	<b>3,711</b>	<b>6,386</b>	<b>66 %</b>	<b>34 %</b>	<b>18.0 %</b>	<b>21.3 %</b>	<b>27.1 %</b>

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Top 10 Wholesale	Active Brokers	% Capture
URBAN FINANCIAL OF AMERICA LLC	308	46 %
LIBERTY HOME EQUITY SOLUTIONS INC	623	40 %
RMS/SECURITY ONE LENDING	263	30 %
AMERICAN ADVISORS GROUP	247	34 %
GENERATION MORTGAGE COMPANY	321	21 %
SUN WEST MORTGAGE CO INC	253	19 %
LIVE WELL FINANCIAL INC	101	15 %
CHERRY CREEK MORTGAGE CO INC	53	55 %
REVERSE MORTGAGE FUNDING LLC	72	10 %
NATIONWIDE EQUITIES CORPORATION	69	12 %



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# Top 100 Ranking HECM Volume by Channel - Endorsements Last 12 Months through August 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
1	4	1	AMERICAN ADVISORS GR	8,690	2,853	11,543	16.5%	12.6%	21.9%	48	51	ASPIRE FINANCIAL INC	122	0	122	0.2%	0.0%	0.2%	
4	2	2	LIBERTY HOME EQUITY	2,682	4,267	6,949	5.1%	18.9%	13.2%	48	51	ATLANTIC BAY MORTGAG	122	0	122	0.2%	0.0%	0.2%	
3	3	3	RMS/SECURITY ONE LEN	3,906	3,006	6,912	7.4%	13.3%	13.1%	48	51	SENIOR FUNDING ASSOC	122	0	122	0.2%	0.0%	0.2%	
6	1	4	URBAN FINANCIAL OF A	1,247	5,216	6,463	2.4%	23.1%	12.3%	51	54	AEGEAN FINANCIAL INC	119	0	119	0.2%	0.0%	0.2%	
2	5	5	ONE REVERSE MORTGAGE	4,936	0	4,936	9.4%	0.0%	9.4%	52	55	ARAMCO MORTGAGE INC	116	0	116	0.2%	0.0%	0.2%	
8	5	6	GENERATION MORTGAGE	653	2,220	2,873	1.2%	9.8%	5.5%	53	56	DOLLAR BANK FSB	113	0	113	0.2%	0.0%	0.2%	
5	7	7	PROFICIO MORTGAGE VE	1,872	0	1,872	3.6%	0.0%	3.6%	73	20	7	HOMEOWNERS MORTGAGE	84	24	108	0.2%	0.1%	0.2%
12	8	8	CHERRY CREEK MORTGAG	494	579	1,073	0.9%	2.6%	2.0%	54	57	CHRISTENSEN FINANCIA	108	0	108	0.2%	0.0%	0.2%	
7	14	9	ASSOCIATED MORTGAGE	666	247	913	1.3%	1.1%	1.7%	55	59	ALL FINANCIAL SERVIC	105	0	105	0.2%	0.0%	0.2%	
45	6	10	SUN WEST MORTGAGE CO	125	768	893	0.2%	3.4%	1.7%	55	59	NOVA FINANCIAL & INV	105	0	105	0.2%	0.0%	0.2%	
46	7	11	LIVE WELL FINANCIAL	123	717	840	0.2%	3.2%	1.6%	57	61	PRIMARY RESIDENTIAL	104	0	104	0.2%	0.0%	0.2%	
18	12	12	MONEY HOUSE INC	380	334	714	0.7%	1.5%	1.4%	58	62	VANGUARD FUNDING LLC	98	0	98	0.2%	0.0%	0.2%	
30	10	13	NATIONWIDE EQUITIES	195	467	662	0.4%	2.1%	1.3%	59	63	VAN DYK MORTGAGE COR	96	0	96	0.2%	0.0%	0.2%	
16	15	14	MAVERICK FUNDING COR	399	220	619	0.8%	1.0%	1.2%	60	64	SIMONICH CORPORATION	95	0	95	0.2%	0.0%	0.2%	
176	9	15	REVERSE MORTGAGE FUN	36	562	598	0.1%	2.5%	1.1%	61	65	PERRI FUNDING CORP	94	0	94	0.2%	0.0%	0.2%	
11	17	16	REVERSE MORTGAGE USA	518	59	577	1.0%	0.3%	1.1%	62	66	PRIORITY FINANCIAL S	92	0	92	0.2%	0.0%	0.2%	
9	17	17	NET EQUITY FINANCIAL	558	0	558	1.1%	0.0%	1.1%	62	66	BROOKSTONE MORTGAGE	92	0	92	0.2%	0.0%	0.2%	
10	18	18	OPEN MORTGAGE LLC	521	0	521	1.0%	0.0%	1.0%	64	68	BANK OF ENGLAND	90	0	90	0.2%	0.0%	0.2%	
14	18	19	HIGH TECH LENDING IN	458	57	515	0.9%	0.3%	1.0%	65	69	LEADER ONE FINANCIAL	89	0	89	0.2%	0.0%	0.2%	
13	20	20	IREVERSE HOME LOANS	492	0	492	0.9%	0.0%	0.9%	65	69	OCEANFIRST BANK	89	0	89	0.2%	0.0%	0.2%	
21	16	21	UNITED NORTHERN MORT	320	146	466	0.6%	0.6%	0.9%	65	69	SENTRIX FINANCIAL SE	89	0	89	0.2%	0.0%	0.2%	
637	11	22	PLAZA HOME MORTGAGE	5	450	455	0.0%	2.0%	0.9%	65	69	PINNACLE CAPITAL MOR	89	0	89	0.2%	0.0%	0.2%	
15	23	23	M & T BANK	424	0	424	0.8%	0.0%	0.8%	69	73	HOMESTREET BANK	87	0	87	0.2%	0.0%	0.2%	
17	26	24	FIRSTBANK	382	1	383	0.7%	0.0%	0.7%	69	73	FULTON BANK NA	87	0	87	0.2%	0.0%	0.2%	
19	20	25	GMFS LLC	348	24	372	0.7%	0.1%	0.7%	71	75	AMERICAN FIDELITY FI	86	0	86	0.2%	0.0%	0.2%	
19	31	26	NATIONSTAR MORTGAGE	348	0	348	0.7%	0.0%	0.7%	72	76	GATEWAY FUNDING DIVE	85	0	85	0.2%	0.0%	0.2%	
22	27	27	TOWNEBANK	291	0	291	0.6%	0.0%	0.6%	73	77	SUCCESS MORTGAGE PAR	84	0	84	0.2%	0.0%	0.2%	
270	13	28	MCM HOLDINGS INC	21	267	288	0.0%	1.2%	0.5%	75	78	EVOLVE BANK & TRUST	83	0	83	0.2%	0.0%	0.2%	
23	29	29	FIRSTAR BANK NA	274	0	274	0.5%	0.0%	0.5%	218	19	79	JAMES B NUTTER AND C	29	53	82	0.1%	0.2%	0.2%
24	30	30	ADVISORS MORTGAGE GR	266	0	266	0.5%	0.0%	0.5%	76	79	VIG MORTGAGE CORP	82	0	82	0.2%	0.0%	0.2%	
25	31	31	TRINITY REVERSE MORT	236	0	236	0.4%	0.0%	0.4%	76	79	REVERSE MORTGAGE ANS	82	0	82	0.2%	0.0%	0.2%	
26	32	32	UNITED SOUTHWEST MOR	227	0	227	0.4%	0.0%	0.4%	76	79	THE PRIVATE BANK & T	82	0	82	0.2%	0.0%	0.2%	
27	33	33	EMERY FEDERAL CREDIT	224	0	224	0.4%	0.0%	0.4%	79	83	NEW DAY FINANCIAL LL	81	0	81	0.2%	0.0%	0.2%	
28	34	34	AMERICAN PACIFIC MOR	212	0	212	0.4%	0.0%	0.4%	80	84	RESIDENTIAL HOME FUN	80	0	80	0.2%	0.0%	0.2%	
29	35	35	PEOPLES BANK	204	0	204	0.4%	0.0%	0.4%	81	85	THE FEDERAL SAVINGS	77	0	77	0.1%	0.0%	0.1%	
31	36	36	SENIOR MORTGAGE BANK	193	0	193	0.4%	0.0%	0.4%	82	86	EAST COAST CAPITAL C	75	0	75	0.1%	0.0%	0.1%	
32	37	37	SUN AMERICAN MORTGAG	175	0	175	0.3%	0.0%	0.3%	82	86	THE SENIOR EQUITY GR	75	0	75	0.1%	0.0%	0.1%	
33	38	38	MORTGAGE SERVICES II	172	0	172	0.3%	0.0%	0.3%	82	86	GEORGETOWN MORTGAGE	75	0	75	0.1%	0.0%	0.1%	
34	39	39	FIRST AMERICAN HOME	165	0	165	0.3%	0.0%	0.3%	85	89	MANN MORTGAGE LLC	74	0	74	0.1%	0.0%	0.1%	
35	40	40	MORTGAGESHOP LLC	162	0	162	0.3%	0.0%	0.3%	86	90	GREEN TREE LENDING I	73	0	73	0.1%	0.0%	0.1%	
36	41	41	TOP FLITE FINANCIAL	159	0	159	0.3%	0.0%	0.3%	86	90	VIP MORTGAGE INC	73	0	73	0.1%	0.0%	0.1%	
37	42	42	INTEGRITY 1ST MORTGA	156	0	156	0.3%	0.0%	0.3%	86	90	CS FINANCIAL INC	73	0	73	0.1%	0.0%	0.1%	
38	43	43	AMERICAN NATIONWIDE	144	0	144	0.3%	0.0%	0.3%	86	90	NEW CENTURY REALTY &	73	0	73	0.1%	0.0%	0.1%	
39	44	44	NORTH AMERICAN SAVIN	142	0	142	0.3%	0.0%	0.3%	90	94	OMNI-FUND INC	71	0	71	0.1%	0.0%	0.1%	
40	45	45	MFS/TA INC DBA FUTUR	141	0	141	0.3%	0.0%	0.3%	90	94	EASTERN BANK	71	0	71	0.1%	0.0%	0.1%	
41	46	46	SOUTHERN TRUST MORTG	136	0	136	0.3%	0.0%	0.3%	90	94	FRANK J WEAVER INC	71	0	71	0.1%	0.0%	0.1%	
41	46	46	APPROVAL FIRST HOME	136	0	136	0.3%	0.0%	0.3%	93	97	DIRECT FINANCE CORPO	70	0	70	0.1%	0.0%	0.1%	
43	48	48	NEW CASTLE MORTGAGE	134	0	134	0.3%	0.0%	0.3%	93	97	ACCESS REVERSE MORTG	70	0	70	0.1%	0.0%	0.1%	
44	49	49	UNIVERSAL LENDING CO	127	0	127	0.2%	0.0%	0.2%	93	97	REVERSE MORTGAGE DIR	70	0	70	0.1%	0.0%	0.1%	
46	50	50	MAS ASSOCIATES LLC	123	0	123	0.2%	0.0%	0.2%	93	97	MLD MORTGAGE	70	0	70	0.1%	0.0%	0.1%	

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**Top 100 HECM Originators - August 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	AMERICAN ADVISORS GR	652	6,321	790.1	-22.6 %	47.3 %	44	101	FRANK J WEAVER INC	7	44	5.5	-22.2 %	2.3 %
2	2	ONE REVERSE MORTGAGE	392	3,226	403.3	5.4 %	-12.7 %	44	121	REVERSE MORTGAGE FUN	7	36	4.5	-63.2 %	
3	3	RMS/SECURITY ONE LEN	242	2,411	301.4	-16.8 %	-28.6 %	44	185	FLAHERTY FUNDING COR	7	23	2.9	133.3 %	109.1 %
4	5	PROFICIO MORTGAGE VE	134	1,199	149.9	14.5 %	-36.1 %	54	31	NATIONWIDE EQUITIES	6	117	14.6	-40.0 %	-36.8 %
5	6	URBAN FINANCIAL OF A	99	831	103.9	10.0 %	-14.2 %	54	54	ALL FINANCIAL SERVIC	6	68	8.5	-14.3 %	-25.3 %
6	4	LIBERTY HOME EQUITY	90	1,964	245.5	-46.7 %	-37.8 %	54	67	SUCCESS MORTGAGE PAR	6	63	7.9	-50.0 %	3.3 %
7	8	NET EQUITY FINANCIAL	56	416	52.0	-13.8 %	18.2 %	54	71	SUN WEST MORTGAGE CO	6	61	7.6	-50.0 %	-72.1 %
8	12	HIGH TECH LENDING IN	37	261	32.6	-17.8 %	-23.2 %	54	71	SIMONICH CORPORATION	6	61	7.6	20.0 %	22.0 %
9	14	CHERRY CREEK MORTGAG	33	252	31.5	73.7 %	-50.3 %	54	81	GEORGETOWN MORTGAGE	6	56	7.0	0.0 %	40.0 %
10	7	GENERATION MORTGAGE	32	463	57.9	-45.8 %	-24.2 %	54	81	THE SENIOR EQUITY GR	6	56	7.0	200.0 %	14.3 %
10	11	FIRSTBANK	32	276	34.5	45.5 %	17.9 %	54	89	REVERSE MORTGAGE ANS	6	51	6.4	-14.3 %	-7.3 %
10	13	MAVERICK FUNDING COR	32	259	32.4	-15.8 %	-55.0 %	54	111	FOUNTAIN CITY FUNDIN	6	40	5.0	20.0 %	-23.1 %
13	29	LIVE WELL FINANCIAL	28	123	15.4	27.3 %		54	194	NEW AMERICAN MORTGAG	6	22	2.8	100.0 %	-70.3 %
14	15	OPEN MORTGAGE LLC	22	245	30.6	-8.3 %	-40.4 %	54	256	REVERSE MORTGAGE COR	6	16	2.0	20.0 %	
14	26	UNITED SOUTHWEST MOR	22	137	17.1	15.8 %	-30.5 %	65	47	ARAMCO MORTGAGE INC	5	82	10.3	0.0 %	2.5 %
16	10	IREVERSE HOME LOANS	20	315	39.4	-33.3 %	-35.3 %	65	53	BANK OF ENGLAND	5	69	8.6	-50.0 %	-12.7 %
17	21	MONEY HOUSE INC	19	181	22.6	18.8 %	-44.0 %	65	54	WILLIAMS FINANCIAL S	5	68	8.5	-73.7 %	
18	17	ADVISORS MORTGAGE GR	17	217	27.1	-34.6 %	73.6 %	65	63	AMERICAN FIDELITY FI	5	65	8.1	-68.8 %	66.7 %
18	19	UNITED NORTHERN MORT	17	182	22.8	-39.3 %	-6.7 %	65	65	PINNACLE CAPITAL MOR	5	64	8.0	-37.5 %	-11.1 %
18	23	GMFS LLC	17	164	20.5	88.9 %	-57.4 %	65	67	BROOKSTONE MORTGAGE	5	63	7.9	-54.5 %	270.6 %
21	37	PEOPLES BANK	16	104	13.0	23.1 %	-29.7 %	65	69	OCEANFIRST BANK	5	62	7.8	-16.7 %	-11.4 %
22	15	M & T BANK	15	245	30.6	-62.5 %	-43.9 %	65	86	VAN DYK MORTGAGE COR	5	54	6.8	-16.7 %	-60.0 %
22	22	FIRSTAR BANK NA	15	171	21.4	-28.6 %	-31.6 %	65	93	GREEN TREE LENDING I	5	50	6.3	-16.7 %	0.0 %
22	35	INTEGRITY 1ST MORTGA	15	113	14.1	-21.1 %	36.1 %	65	98	DIRECT FINANCE CORPO	5	47	5.9	25.0 %	-33.8 %
22	45	SENIOR MORTGAGE BANK	15	84	10.5	66.7 %	-67.6 %	65	101	AAA SOUTHERN NEW ENG	5	44	5.5	66.7 %	109.5 %
26	32	SUN AMERICAN MORTGAG	14	116	14.5	27.3 %	-12.8 %	65	105	BROKER SOLUTIONS INC	5	43	5.4	-37.5 %	126.3 %
26	41	AEGEAN FINANCIAL INC	14	90	11.3	16.7 %	25.0 %	65	111	PEOPLES HOME EQUITY	5	40	5.0	25.0 %	14.3 %
26	51	CHRISTENSEN FINANCIA	14	71	8.9	100.0 %	-18.4 %	65	131	CAMPBELL FINANCIAL S	5	33	4.1	66.7 %	65.0 %
29	54	MLD MORTGAGE	12	68	8.5	-7.7 %	2,166.7 %	65	163	MEADOWBROOK FINANCIA	5	26	3.3	150.0 %	-36.6 %
30	18	TOWNEBANK	11	193	24.1	-38.9 %	-18.9 %	65	167	GLOBAL EQUITY FINANC	5	25	3.1	-28.6 %	1,150.0 %
30	25	AMERICAN PACIFIC MOR	11	143	17.9	-21.4 %	-13.3 %	65	167	CBC NATIONAL BANK	5	25	3.1	-16.7 %	2,400.0 %
30	29	MORTGAGE SERVICES II	11	123	15.4	-8.3 %	6.0 %	65	194	JET DIRECT FUNDING C	5	22	2.8	400.0 %	29.4 %
30	38	AMERICAN NATIONWIDE	11	97	12.1	22.2 %	-38.6 %	65	210	CONTINENTAL HOME LOA	5	20	2.5	400.0 %	-89.0 %
30	44	MFS/TA INC DBA FUTUR	11	87	10.9	-42.1 %	480.0 %	65	232	JAMES EDWARD CARLSON	5	18	2.3		-10.0 %
30	58	SENTRIX FINANCIAL SE	11	67	8.4	175.0 %	0.0 %	65	344	PINNACLE CAPITAL MOR	5	10	1.3		
30	63	UNIVERSAL LENDING CO	11	65	8.1	22.2 %	-42.0 %	65	408	COMMUNITY FIRST NATI	5	8	1.0	66.7 %	
37	19	TRINITY REVERSE MORT	10	182	22.8	-61.5 %	49.2 %	87	40	SENIOR FUNDING ASSOC	4	92	11.5	-42.9 %	55.9 %
37	48	NEW CASTLE MORTGAGE	10	81	10.1	0.0 %	-26.4 %	87	43	ATLANTIC BAY MORTGAG	4	88	11.0	-66.7 %	-47.9 %
39	76	VANGUARD FUNDING LLC	9	58	7.3	50.0 %	-34.8 %	87	49	MAS ASSOCIATES LLC	4	76	9.5	-42.9 %	-30.9 %
40	24	FIRST AMERICAN HOME	8	153	19.1	-33.3 %	1,430.0 %	87	54	THE PRIVATE BANK & T	4	68	8.5	-63.6 %	78.9 %
40	32	TOP FLITE FINANCIAL	8	116	14.5	-27.3 %	-32.6 %	87	65	GATEWAY FUNDING DIVE	4	64	8.0	-55.6 %	-28.9 %
40	111	YADKIN VALLEY BANK A	8	40	5.0	60.0 %	-13.0 %	87	78	MANN MORTGAGE LLC	4	57	7.1	33.3 %	-28.8 %
40	265	PEOPLES BANK AND TRU	8	15	1.9	166.7 %	650.0 %	87	81	RESIDENTIAL HOME FUN	4	56	7.0	-33.3 %	3.7 %
44	28	NORTH AMERICAN SAVIN	7	124	15.5	-30.0 %	59.0 %	87	86	EAST COAST CAPITAL C	4	54	6.8	0.0 %	-5.3 %
44	34	MORTGAGESHOP LLC	7	114	14.3	-50.0 %	-17.4 %	87	89	REVERSE MORTGAGE DIR	4	51	6.4	-55.6 %	54.5 %
44	58	NEW CENTURY REALTY &	7	67	8.4	-36.4 %		87	93	REPUBLIC MORTGAGE HO	4	50	6.3	-42.9 %	127.3 %
44	58	PRIMARY RESIDENTIAL	7	67	8.4	40.0 %	-26.4 %	87	101	K & B CAPITAL CORPOR	4	44	5.5	-50.0 %	175.0 %
44	61	THE FEDERAL SAVINGS	7	66	8.3	-50.0 %	37.5 %	87	107	C2 FINANCIAL CORPORA	4	42	5.3	-42.9 %	200.0 %
44	76	EVOLVE BANK & TRUST	7	58	7.3	75.0 %	-10.8 %	87	127	WHOLESALE CAPITAL CO	4	34	4.3	0.0 %	-26.1 %
44	99	GUARANTEED RATE INC	7	45	5.6	133.3 %	-25.0 %	87	127	BANK OF NORTH CAROLI	4	34	4.3	0.0 %	47.8 %

**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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