

HECM Originators (FHA & Non-FHA)

Industry Summary

HECMs endorsed through September 2017

Next Release Date: Week 4 of December

Retail
Endorsement Growth

-4.6 %

Wholesale
Endorsement Growth

-9.1 %

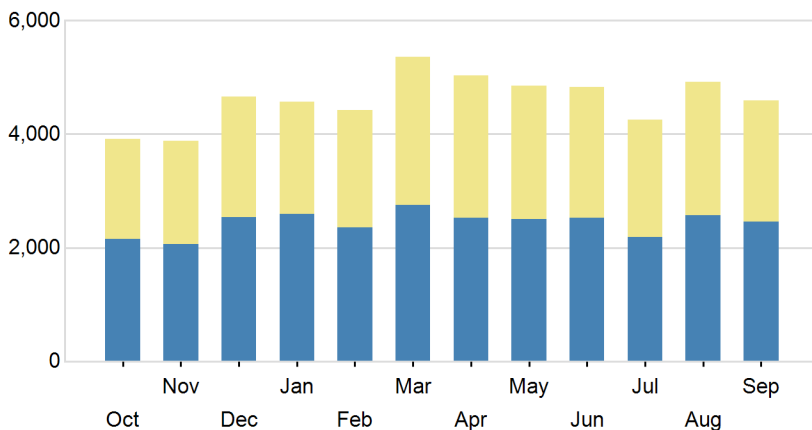
Total
Endorsement Growth

-6.7 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
Oct	2,159	-2.7 %	1,753	15.4 %	3,912	4.7 %
Nov	2,067	-4.3 %	1,817	3.7 %	3,884	-0.7 %
Dec	2,532	22.5 %	2,124	16.9 %	4,656	19.9 %
Jan	2,594	2.4 %	1,984	-6.6 %	4,578	-1.7 %
Feb	2,356	-9.2 %	2,063	4.0 %	4,419	-3.5 %
Mar	2,749	16.7 %	2,606	26.3 %	5,355	21.2 %
Apr	2,523	-8.2 %	2,511	-3.6 %	5,034	-6.0 %
May	2,509	-0.6 %	2,342	-6.7 %	4,851	-3.6 %
Jun	2,530	0.8 %	2,305	-1.6 %	4,835	-0.3 %
Jul	2,187	-13.6 %	2,066	-10.4 %	4,253	-12.0 %
Aug	2,577	17.8 %	2,346	13.6 %	4,923	15.8 %
Sep	2,458	-4.6 %	2,133	-9.1 %	4,591	-6.7 %
Total	29,241		26,050		55,291	



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Top 10 by Retail and Wholesale Volume

Rank / Company	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Total	Mkt Shr
AMERICAN ADVISORS GROUP	908	899	1,094	1,033	1,154	1,262	1,053	1,128	1,212	1,059	1,194	1,172	13,168	23.8%
FINANCE OF AMERICA REVER	677	807	604	572	452	857	746	657	906	942	1,092	933	9,245	16.7%
REVERSE MORTGAGE FUNDING	503	309	748	650	536	546	574	591	626	506	573	530	6,692	12.1%
LIBERTY HOME EQUITY SOLU	299	241	314	319	573	812	742	476	344	336	394	297	5,147	9.3%
ONE REVERSE MORTGAGE LLC	242	270	294	287	222	253	261	266	207	196	313	282	3,093	5.6%
SYNERGY ONE LENDING INC	185	187	225	237	223	269	231	250	343	264	306	289	3,009	5.4%
LIVE WELL FINANCIAL INC	152	161	152	172	152	179	162	197	164	135	181	247	2,054	3.7%
HIGHTECHLENDING INC	105	85	118	109	189	144	122	112	109	89	119	86	1,387	2.5%
NATIONWIDE EQUITIES CORP	120	96	104	108	81	156	96	115	141	99	109	99	1,324	2.4%
RMS/SECURITY ONE LENDING	108	113	192	183	12	84	276	277	28		3		1,276	2.3%
Total	3,299	3,168	3,845	3,670	3,594	4,562	4,263	4,069	4,080	3,626	4,284	3,935	46,395	83.9%

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	10,104	3,064	13,168	13.2 %	-5.8 %	8.1 %	77 %	23 %	18.3 %	11.8 %	23.8 %
FINANCE OF AMERICA REVERS	4	1	2	1,836	7,409	9,245	27.9 %	46.1 %	42.1 %	20 %	80 %	3.3 %	28.4 %	16.7 %
REVERSE MORTGAGE FUNDING	3	2	3	2,550	4,142	6,692	33.5 %	89.5 %	63.4 %	38 %	62 %	4.6 %	15.9 %	12.1 %
LIBERTY HOME EQUITY SOLUT	5	3	4	1,768	3,379	5,147	2.9 %	10.6 %	7.8 %	34 %	66 %	3.2 %	13.0 %	9.3 %
ONE REVERSE MORTGAGE LLC	2		5	3,093	0	3,093	-16.3 %	NaN	-16.3 %	100 %	0 %	5.6 %		5.6 %
SYNERGY ONE LENDING INC	6	5	6	1,578	1,431	3,009	20.6 %	103.6 %	49.6 %	52 %	48 %	2.9 %	5.5 %	5.4 %
LIVE WELL FINANCIAL INC	8	6	7	1,115	939	2,054	7.3 %	-36.1 %	-18.1 %	54 %	46 %	2.0 %	3.6 %	3.7 %
HIGHTECHLENDING INC	9	11	8	1,025	362	1,387	10.3 %	66.1 %	20.9 %	74 %	26 %	1.9 %	1.4 %	2.5 %
NATIONWIDE EQUITIES CORPO	7	21	9	1,245	79	1,324	18.5 %	-17.7 %	15.4 %	94 %	6 %	2.3 %	0.3 %	2.4 %
RMS/SECURITY ONE LENDING	16	8	10	497	779	1,276	-73.8 %	-36.1 %	-59.1 %	39 %	61 %	0.9 %	3.0 %	2.3 %
Total				24,811	21,584	46,395	3.8 %	25.0 %	12.7 %	53 %	47 %	44.9 %	82.9 %	83.9 %

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	10,104	3,064	13,168	1,175	-189	986	77 %	23 %	18.3 %	11.8 %	23.8 %
REVERSE MORTGAGE FUNDING	3	2	3	2,550	4,142	6,692	640	1,956	2,596	38 %	62 %	4.6 %	15.9 %	12.1 %
REVERSE MORTGAGESCOM INC	10		12	1,023	0	1,023	541	0	541	100 %	0 %	1.9 %		1.9 %
FINANCE OF AMERICA REVERS	4	1	2	1,836	7,409	9,245	400	2,339	2,739	20 %	80 %	3.3 %	28.4 %	16.7 %
FAIRWAY INDEPENDENT MORTG	11		15	715	0	715	340	0	340	100 %	0 %	1.3 %		1.3 %
Total				16,228	14,615	30,843	3,096	4,106	7,202	53 %	47 %	29.4 %	56.1 %	55.8 %

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
FINANCE OF AMERICA REVERS	4	1	2	1,836	7,409	9,245	400	2,339	2,739	20 %	80 %	3.3 %	28.4 %	16.7 %
REVERSE MORTGAGE FUNDING	3	2	3	2,550	4,142	6,692	640	1,956	2,596	38 %	62 %	4.6 %	15.9 %	12.1 %
THE MONEY SOURCE INC	161	7	13	40	923	963	40	904	944	4 %	96 %	0.1 %	3.5 %	1.7 %
SYNERGY ONE LENDING INC	6	5	6	1,578	1,431	3,009	269	728	997	52 %	48 %	2.9 %	5.5 %	5.4 %
LONGBRIDGE FINANCIAL LLC	17	9	11	453	697	1,150	240	428	668	39 %	61 %	0.8 %	2.7 %	2.1 %
Total				6,457	14,602	21,059	1,589	6,355	7,944	31 %	69 %	11.7 %	56.1 %	38.1 %

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Top 10 Wholesale	Active Brokers	% Capture
FINANCE OF AMERICA REVERSE LLC	517	43 %
REVERSE MORTGAGE FUNDING LLC	237	35 %
LIBERTY HOME EQUITY SOLUTIONS INC	516	29 %
AMERICAN ADVISORS GROUP	538	22 %
SYNERGY ONE LENDING INC	140	26 %
LIVE WELL FINANCIAL INC	94	16 %
THE MONEY SOURCE INC	9	61 %
RMS/SECURITY ONE LENDING	208	10 %
LONGBRIDGE FINANCIAL LLC	10	38 %
PLAZA HOME MORTGAGE INC	298	42 %

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Top 100 HECM Originators - September 2017 Rankings (Single Month)

Rank		Loans			Growth		Rank		Loans			Growth			
M	Y	Company	Mth	YTD	Avg	Mth	YTD	M	Y	Company	Mth	YTD	Avg	Mth	YTD
1	1	AMERICAN ADVISORS GR	895	7,919	879.9	-3.2%	23.2%	49	85	MAC5 MORTGAGE INC	11	58	6.4	83.3%	61.1%
2	2	ONE REVERSE MORTGAGE	282	2,287	254.1	-9.9%	-14.3%	49	99	GEORGETOWN MORTGAGE	11	52	5.8	57.1%	-17.5%
3	3	REVERSE MORTGAGE FUN	193	1,923	213.7	-8.5%	25.1%	49	145	CONTOUR MORTGAGE COR	11	34	3.8	37.5%	142.9%
4	5	FINANCE OF AMERICA R	158	1,421	157.9	-24.0%	33.6%	49	170	AMRES CORPORATION	11	29	3.2	0.0%	2,800.0%
5	6	SYNERGY ONE LENDING	152	1,246	138.4	1.3%	30.1%	55	31	BANC OF CALIFORNIA N	10	180	20.0	-44.4%	21.6%
6	8	LIVE WELL FINANCIAL	147	870	96.7	69.0%	10.7%	55	43	TOWNEBANK	10	116	12.9	42.9%	5.5%
7	4	LIBERTY HOME EQUITY	119	1,438	159.8	-24.2%	1.0%	55	44	AEGEAN FINANCIAL INC	10	113	12.6	-28.6%	-2.6%
8	11	FAIRWAY INDEPENDENT	95	580	64.4	8.0%	87.1%	55	58	GOLDWATER BANK NA	10	85	9.4	66.7%	157.6%
9	7	NATIONWIDE EQUITIES	80	933	103.7	-18.4%	12.8%	55	60	MORTGAGE BROKERS SER	10	83	9.2	42.9%	80.4%
10	9	REVERSE MORTGAGESCOM	66	781	86.8	-29.0%	69.4%	55	105	EAST COAST CAPITAL C	10	50	5.6	25.0%	31.6%
11	12	ADVISORS MORTGAGE GR	60	527	58.6	17.6%	126.2%	61	60	BAY EQUITY LLC	9	83	9.2	-10.0%	45.6%
12	10	HIGHTECHLENDING INC	58	775	86.1	-30.1%	0.0%	61	70	SILVER LEAF MORTGAGE	9	71	7.9	0.0%	184.0%
13	16	QUONTIC BANK FSB	51	346	38.4	-16.4%	260.4%	61	71	ASSENT INC	9	69	7.7	-30.8%	360.0%
14	22	CHERRY CREEK MORTGAG	45	282	31.3	60.7%	7.6%	61	79	FULTON BANK NA	9	61	6.8	12.5%	56.4%
15	13	FIRSTBANK	41	433	48.1	-2.4%	23.4%	61	102	PERRI FUNDING CORP	9	51	5.7	12.5%	34.2%
16	19	DYJERO CORPORATION	39	325	36.1	21.9%	60.1%	61	165	PAPERSTACK INC	9	30	3.3	200.0%	50.0%
16	20	LONGBRIDGE FINANCIAL	39	323	35.9	39.3%	61.5%	61	320	PINNACLE NATIONAL BA	9	13	1.4	125.0%	
18	23	FINANCE OF AMERICA M	37	272	30.2	-2.6%	140.7%	68	36	COMMUNITY FIRST NATI	8	147	16.3	-60.0%	101.4%
19	63	1ST NATIONS REVERSE	34	81	9.0	126.7%	8,000.0%	68	45	PRIMARY RESIDENTIAL	8	111	12.3	-20.0%	-4.3%
20	15	RESOLUTE BANK	33	396	44.0	-5.7%	66.4%	68	54	C2 FINANCIAL CORPORA	8	90	10.0	-20.0%	8.4%
20	25	M & T BANK	33	243	27.0	50.0%	31.4%	68	59	PACIFIC RESIDENTIAL	8	84	9.3	14.3%	61.5%
22	24	AMERICAN FINANCIAL N	31	247	27.4	24.0%	1,272.2%	68	66	UNITED MORTGAGE CORP	8	77	8.6	0.0%	120.0%
22	26	AMERICAN PACIFIC MOR	31	228	25.3	34.8%	14.0%	68	67	ARAMCO MORTGAGE INC	8	75	8.3	33.3%	27.1%
24	14	OPEN MORTGAGE LLC	29	405	45.0	-45.3%	-5.6%	68	76	REVERSE FREEDOM LLC	8	65	7.2	-27.3%	47.7%
25	17	THE FEDERAL SAVINGS	28	333	37.0	-20.0%	7.4%	68	94	GENEVA FINANCIAL LLC	8	53	5.9	700.0%	35.9%
26	17	ALL REVERSE MORTGAGE	27	333	37.0	3.8%	69.9%	68	110	MEADOWBROOK FINANCIA	8	49	5.4	-20.0%	69.0%
27	33	BROKER SOLUTIONS INC	26	170	18.9	4.0%	142.9%	68	123	ON Q FINANCIAL INC	8	43	4.8	60.0%	65.4%
28	57	NOVA FINANCIAL & INV	20	87	9.7	122.2%	14.5%	68	123	THE SENIOR EQUITY GR	8	43	4.8	700.0%	34.4%
28	174	IREVERSE HOME LOANS	20	28	3.1	150.0%		68	174	CALIVER BEACH MORTGA	8	28	3.1	14.3%	
30	35	INTERCONTINENTAL CAP	19	153	17.0	-26.9%	427.6%	80	48	PS FINANCIAL SERVICE	7	109	12.1	-36.4%	19.8%
30	41	INTEGRITY 1ST MORTGA	19	119	13.2	11.8%	-7.8%	80	64	UNITED PACIFIC MORTG	7	80	8.9	0.0%	33.3%
32	34	EVOLVE BANK & TRUST	18	164	18.2	-10.0%	187.7%	80	71	TRINITY REVERSE MORT	7	69	7.7	-22.2%	-32.4%
33	27	GOLDEN YEARS MORTGAG	17	208	23.1	0.0%	90.8%	80	73	SPECTRUM ONE INVESTM	7	67	7.4	-36.4%	11.7%
33	32	APPROVAL FIRST HOME	17	179	19.9	-32.0%	59.8%	80	73	AMERICAS MORTGAGE RE	7	67	7.4	-22.2%	109.4%
33	36	PEOPLES BANK	17	147	16.3	13.3%	-26.5%	80	81	C & E FINANCIAL GROU	7	60	6.7	75.0%	114.3%
33	69	JET DIRECT FUNDING C	17	72	8.0	0.0%	323.5%	80	83	NORTHERN OHIO INVEST	7	59	6.6	-22.2%	247.1%
37	50	SECURE LENDING INCOR	16	103	11.4	6.7%	35.5%	80	83	ALPHA MORTGAGE CORPO	7	59	6.6	250.0%	227.8%
38	42	UNIVERSAL LENDING CO	15	118	13.1	-16.7%	24.2%	80	87	KRS CAPITAL PARTNERS	7	57	6.3	40.0%	78.1%
38	56	SENIOR ADVANTAGE ASS	15	89	9.9	7.1%	535.7%	80	93	THE REVERSE MORTGAGE	7	54	6.0	16.7%	1.9%
40	28	BANK OF ENGLAND	14	203	22.6	-36.4%	57.4%	80	102	DIRECTORS MORTGAGE I	7	51	5.7	-41.7%	64.5%
41	39	FIRST AMERICAN HOME	13	131	14.6	-13.3%	104.7%	80	105	KELLY MORTGAGE AND R	7	50	5.6	16.7%	-5.7%
41	45	GUARANTEED RATE INC	13	111	12.3	-23.5%	70.8%	80	105	REVERSE MORTGAGE ANS	7	50	5.6	16.7%	31.6%
41	53	SENIOR FUNDING ASSOC	13	93	10.3	8.3%	5.7%	80	105	PATHWAYS FINANCIAL G	7	50	5.6	40.0%	117.4%
44	40	REVERSE MORTGAGE COR	12	124	13.8	-29.4%	3.3%	80	114	FIRST MIDWEST BANK	7	47	5.2	0.0%	14.6%
44	47	HOMEBRIDGE FINANCIAL	12	110	12.2	-7.7%	150.0%	95	38	SUN AMERICAN MORTGAG	6	145	16.1	-64.7%	-0.7%
44	49	FRANKLIN FIRST FINAN	12	104	11.6	-29.4%	20.9%	95	54	MONEY HOUSE INC	6	90	10.0	0.0%	-44.4%
44	50	TOTAL MEDIA MANAGEME	12	103	11.4	50.0%	87.3%	95	62	SENIOR LENDING CORPO	6	82	9.1	-14.3%	39.0%
44	52	VIP MORTGAGE INC	12	101	11.2	33.3%	-2.9%	95	75	VERITAS FUNDING LLC	6	66	7.3	-14.3%	73.7%
49	76	GSF MORTGAGE CORPORA	11	65	7.2	57.1%	150.0%	95	78	GREEN MONARCH MORTGA	6	63	7.0	-40.0%	65.8%
49	81	NEW AMERICAN MORTGAG	11	60	6.7	-8.3%	36.4%	95	79	A NEW MEXICO REVERSE	6	61	6.8	20.0%	60.5%

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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