

# HECM Lenders (FHA Approved Only)

## Industry Overview

HECMs Endorsed through November 2019

Next Release Date: Week 1 of January

Endorsement Growth Change

**-13.8 %**

Competition Growth

**-5.9 %**

Active Lender Change

**-8**

Figures above reflect change from prior month

## PERFORMANCE

Rank/Region	12/18	01/19	02/19	03/19	04/19	05/19	06/19	07/19	08/19	09/19	10/19	11/19	Trend
1 Pacific/Hawaii	487	581	962	783	845	738	791	763	711	791	967	849	▼
2 Southeast/Caribbean	333	332	697	464	546	545	501	463	413	393	570	550	▼
3 Rocky Mountain	137	69	530	240	296	244	208	287	234	213	313	297	▼
4 Southwest	165	74	516	277	290	237	197	299	205	204	314	268	▼
5 Northwest/Alaska	141	158	259	187	224	182	212	244	198	223	288	229	▼
6 Midwest	148	112	299	167	173	213	162	213	174	183	235	197	▼
7 Mid-Atlantic	128	148	262	167	186	214	158	170	144	169	211	160	▼
8 New York/New Jersey	121	97	259	171	198	176	166	161	131	125	215	153	▼
9 New England	66	70	120	78	91	88	109	102	81	78	124	83	▼
10 Great Plains	25	8	98	39	52	60	42	52	50	41	59	56	▼
<b>Total</b>	<b>1,751</b>	<b>1,649</b>	<b>4,002</b>	<b>2,573</b>	<b>2,901</b>	<b>2,697</b>	<b>2,546</b>	<b>2,754</b>	<b>2,341</b>	<b>2,420</b>	<b>3,296</b>	<b>2,842</b>	▼

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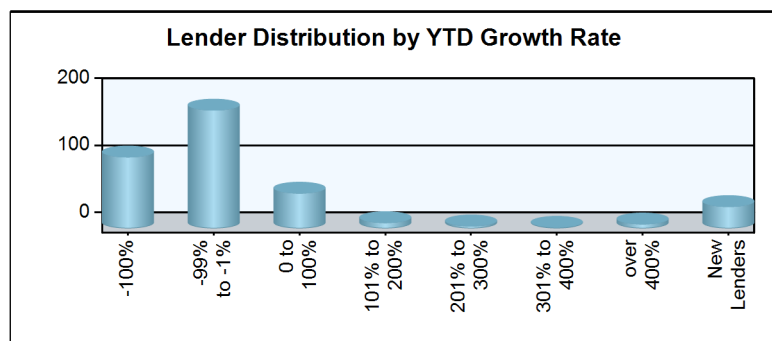
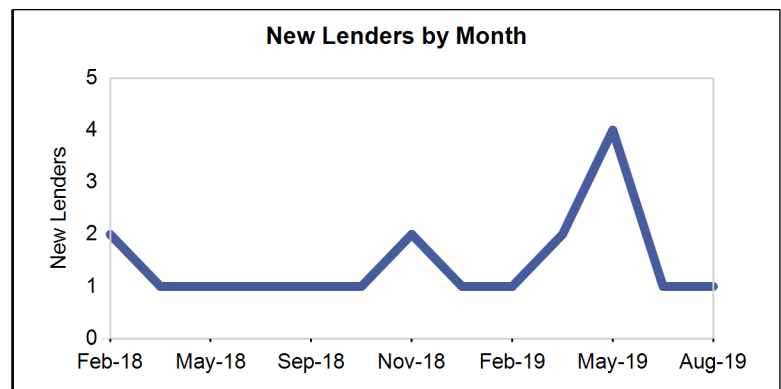
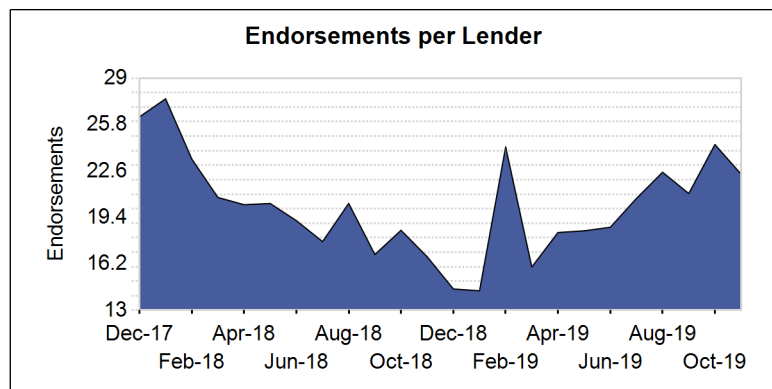
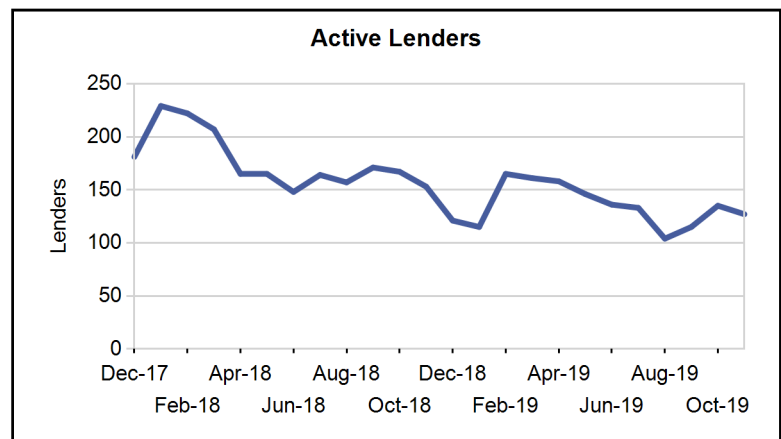
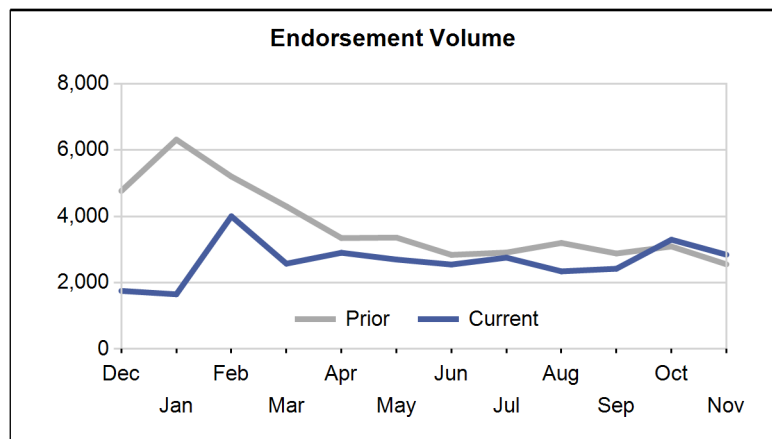
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# Competition

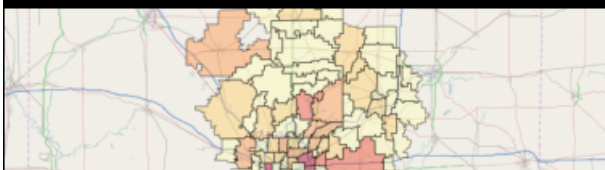
## Top 10 Lenders


Rank / Lender	12/18	01/19	02/19	03/19	04/19	05/19	06/19	07/19	08/19	09/19	10/19	11/19	Total	Trend
1 AMERICAN ADVISORS GROUP	529	593	1,126	747	827	853	806	944	668	791	1,277	1,086	10,247	▼
2 ONE REVERSE MORTGAGE LLC	127	74	352	213	247	238	216	240	249	185	284	204	2,629	▼
3 FINANCE OF AMERICA REVERSE LLC	146	48	455	193	209	176	214	236	181	196	195	227	2,476	▲
4 REVERSE MORTGAGE FUNDING LLC	136	141	234	174	208	191	177	219	222	221	226	188	2,337	▼
5 SYNERGY ONE LENDING INC	116	108	209	135	162	178	145	177	180	164	217	197	1,988	▼
6 LIBERTY HOME EQUITY SOLUTIONS INC	72	101	146	145	222	178	127	139	48	101	131	103	1,513	▼
7 FAIRWAY INDEPENDENT MORTGAGE CORPORATION	52	36	122	79	89	70	98	112	98	99	103	76	1,034	▼
8 LONGBRIDGE FINANCIAL LLC	32	28	65	43	56	68	62	50	68	79	54	46	651	▼
9 OPEN MORTGAGE LLC	31	27	73	47	40	27	30	45	66	52	108	78	624	▼
10 HIGHTECHLENDING INC	8	49	98	57	52	35	59	28	76	39	65	49	615	▼
<b>Top 10 SubTotal</b>	<b>1,249</b>	<b>1,205</b>	<b>2,880</b>	<b>1,833</b>	<b>2,112</b>	<b>2,014</b>	<b>1,934</b>	<b>2,190</b>	<b>1,856</b>	<b>1,927</b>	<b>2,660</b>	<b>2,254</b>	<b>24,114</b>	<b>▼</b>
<b>Industry Total</b>	<b>1,751</b>	<b>1,649</b>	<b>4,002</b>	<b>2,573</b>	<b>2,901</b>	<b>2,697</b>	<b>2,546</b>	<b>2,754</b>	<b>2,341</b>	<b>2,420</b>	<b>3,296</b>	<b>2,842</b>	<b>31,772</b>	<b>▼</b>



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# Market Performance

Market	YTD Volume 2019	YTD Volume 2018	Chg %	Active Lenders 2019	Active Lenders 2018	Chg %	Volume / Lender 2019	Volume / Lender 2018	Chg %
<b>Great Plains</b>									
KANSAS CITY	196	268	-26.9 %	22	28	-21.4 %	2.4	2.6	-9.0 %
ST. LOUIS	135	207	-34.8 %	19	21	-9.5 %	2.0	2.5	-18.3 %
DES MOINES	103	133	-22.6 %	10	16	-37.5 %	3.0	2.1	39.8 %
OMAHA	65	107	-39.3 %	10	16	-37.5 %	1.8	1.9	-5.6 %
TOPEKA	58	108	-46.3 %	11	18	-38.9 %	1.9	2.1	-12.7 %
<b>Region Total</b>	<b>557</b>	<b>823</b>	<b>-32.3 %</b>	<b>33</b>	<b>48</b>	<b>-31.3 %</b>	<b>4.0</b>	<b>4.0</b>	<b>0.4 %</b>
<b>Mid-Atlantic</b>									
PHILADELPHIA	545	784	-30.5 %	46	56	-17.9 %	3.5	3.5	1.3 %
RICHMOND	525	648	-19.0 %	37	45	-17.8 %	3.3	3.1	6.9 %
BALTIMORE	291	389	-25.2 %	39	42	-7.1 %	2.5	2.6	-4.2 %
WASH. D.C.	263	397	-33.8 %	31	41	-24.4 %	2.1	2.3	-9.3 %
PITTSBURGH	208	249	-16.5 %	23	26	-11.5 %	2.8	2.7	5.2 %
WILMINGTON	88	125	-29.6 %	16	19	-15.8 %	1.8	2.1	-15.7 %
CHARLESTON	69	118	-41.5 %	11	18	-38.9 %	2.6	2.6	1.7 %
<b>Region Total</b>	<b>1,989</b>	<b>2,710</b>	<b>-26.6 %</b>	<b>80</b>	<b>98</b>	<b>-18.4 %</b>	<b>6.4</b>	<b>6.2</b>	<b>3.6 %</b>
<b>Midwest</b>									
CHICAGO	394	569	-30.8 %	38	45	-15.6 %	3.1	3.2	-3.1 %
MINN. ST. PAUL	275	365	-24.7 %	24	28	-14.3 %	2.9	2.7	6.1 %
INDIANAPOLIS	272	375	-27.5 %	19	22	-13.6 %	3.2	3.3	-2.7 %
COLUMBUS	218	250	-12.8 %	22	22	0.0 %	3.5	3.4	2.0 %
DETROIT	216	291	-25.8 %	21	26	-19.2 %	3.4	3.0	12.9 %
CLEVELAND	188	275	-31.6 %	21	31	-32.3 %	2.5	2.5	1.9 %
MILWAUKEE	184	292	-37.0 %	25	34	-26.5 %	2.5	2.5	-0.3 %
GRAND RAPIDS	165	236	-30.1 %	15	21	-28.6 %	3.0	3.0	-0.1 %
CINCINNATI	97	109	-11.0 %	12	19	-36.8 %	2.4	1.8	35.1 %
SPRINGFIELD	75	129	-41.9 %	15	14	7.1 %	2.2	2.5	-12.3 %
FLINT	44	52	-15.4 %	8	9	-11.1 %	1.9	1.7	10.7 %
<b>Region Total</b>	<b>2,128</b>	<b>2,943</b>	<b>-27.7 %</b>	<b>70</b>	<b>89</b>	<b>-21.3 %</b>	<b>8.1</b>	<b>7.9</b>	<b>3.0 %</b>
<b>New England</b>									
BOSTON	471	620	-24.0 %	28	31	-9.7 %	3.7	4.2	-10.2 %
HARTFORD	257	321	-19.9 %	28	31	-9.7 %	2.7	2.5	6.2 %
BANGOR	108	153	-29.4 %	13	19	-31.6 %	2.1	1.8	17.6 %
MANCHESTER	95	102	-6.9 %	12	16	-25.0 %	2.1	1.5	39.1 %
PROVIDENCE	62	95	-34.7 %	10	19	-47.4 %	2.0	1.7	17.2 %
BURLINGTON	31	53	-41.5 %	10	10	0.0 %	1.3	1.4	-4.4 %
<b>Region Total</b>	<b>1,024</b>	<b>1,344</b>	<b>-23.8 %</b>	<b>48</b>	<b>56</b>	<b>-14.3 %</b>	<b>5.5</b>	<b>5.2</b>	<b>5.3 %</b>
<b>New York/New Jersey</b>									
NEW YORK	929	1,142	-18.7 %	45	48	-6.3 %	4.4	4.3	3.5 %
NEWARK	396	482	-17.8 %	46	50	-8.0 %	2.5	2.4	5.8 %
CAMDEN	265	372	-28.8 %	38	57	-33.3 %	2.3	2.2	4.2 %
ALBANY	147	243	-39.5 %	19	25	-24.0 %	2.5	2.7	-9.3 %
BUFFALO	115	164	-29.9 %	11	14	-21.4 %	2.4	3.3	-26.1 %
<b>Region Total</b>	<b>1,852</b>	<b>2,403</b>	<b>-22.9 %</b>	<b>74</b>	<b>84</b>	<b>-11.9 %</b>	<b>5.4</b>	<b>5.6</b>	<b>-3.4 %</b>
<b>Northwest/Alaska</b>									
SEATTLE	1,083	1,572	-31.1 %	53	59	-10.2 %	4.1	5.0	-18.1 %
PORTLAND	737	1,015	-27.4 %	50	56	-10.7 %	3.4	3.6	-5.3 %
BOISE	432	402	7.5 %	35	37	-5.4 %	2.9	2.5	17.3 %
SPOKANE	138	172	-19.8 %	30	32	-6.3 %	1.6	1.8	-12.7 %
ANCHORAGE	14	52	-73.1 %	7	9	-22.2 %	1.1	1.9	-41.1 %
<b>Region Total</b>	<b>2,404</b>	<b>3,213</b>	<b>-25.2 %</b>	<b>77</b>	<b>84</b>	<b>-8.3 %</b>	<b>6.2</b>	<b>6.7</b>	<b>-8.4 %</b>
<b>Pacific/Hawaii</b>									
LOS ANGELES	1,895	2,505	-24.4 %	81	89	-9.0 %	5.7	6.2	-7.9 %

Market	YTD Volume 2019	YTD Volume 2018	Chg %	Active Lenders 2019	Active Lenders 2018	Chg %	Volume / Lender 2019	Volume / Lender 2018	Chg %
SANTA ANA	1,467	2,062	-28.9 %	69	92	-25.0 %	4.7	5.1	-7.5 %
PHOENIX	1,355	1,350	0.4 %	60	67	-10.4 %	4.7	4.4	7.0 %
SAN FRANCISCO	1,214	1,799	-32.5 %	57	65	-12.3 %	5.0	5.7	-12.6 %
SACRAMENTO	876	1,234	-29.0 %	47	63	-25.4 %	3.8	4.5	-16.7 %
SAN DIEGO	667	983	-32.1 %	46	64	-28.1 %	3.7	3.8	-2.5 %
LAS VEGAS	469	499	-6.0 %	42	45	-6.7 %	3.0	2.8	6.6 %
FRESNO	324	444	-27.0 %	37	43	-14.0 %	2.5	2.7	-4.6 %
RENO	232	241	-3.7 %	28	30	-6.7 %	2.3	2.0	15.2 %
TUCSON	161	223	-27.8 %	26	28	-7.1 %	1.8	1.9	-6.4 %
HONOLULU	121	160	-24.4 %	14	16	-12.5 %	1.8	1.9	-4.2 %
<b>Region Total</b>	<b>8,781</b>	<b>11,500</b>	<b>-23.6 %</b>	<b>130</b>	<b>164</b>	<b>-20.7 %</b>	<b>13.1</b>	<b>13.5</b>	<b>-3.2 %</b>
<b>Rocky Mountain</b>									
DENVER	1,837	2,243	-18.1 %	67	76	-11.8 %	5.5	5.5	-0.7 %
SALT LAKE CITY	861	946	-9.0 %	40	45	-11.1 %	4.1	3.8	8.4 %
HELENA	118	179	-34.1 %	18	16	12.5 %	2.0	2.4	-17.9 %
CASPER	50	87	-42.5 %	15	15	0.0 %	1.4	1.9	-25.3 %
SIOUX FALLS	47	51	-7.8 %	6	12	-50.0 %	2.3	1.7	30.8 %
FARGO	18	34	-47.1 %	3	11	-72.7 %	1.3	1.3	-3.3 %
<b>Region Total</b>	<b>2,931</b>	<b>3,540</b>	<b>-17.2 %</b>	<b>84</b>	<b>98</b>	<b>-14.3 %</b>	<b>6.8</b>	<b>6.6</b>	<b>2.2 %</b>
<b>Southeast/Caribbean</b>									
MIAMI	924	1,346	-31.4 %	62	69	-10.1 %	3.8	4.2	-7.7 %
GREENSBORO	785	972	-19.2 %	43	46	-6.5 %	4.4	4.2	4.0 %
TAMPA	709	869	-18.4 %	52	59	-11.9 %	3.9	3.5	11.7 %
ATLANTA	618	753	-17.9 %	43	42	2.4 %	3.6	4.0	-10.3 %
ORLANDO	574	782	-26.6 %	45	51	-11.8 %	3.5	3.5	-1.4 %
COLUMBIA	430	582	-26.1 %	42	45	-6.7 %	2.7	2.8	-4.1 %
JACKSONVILLE	383	502	-23.7 %	40	51	-21.6 %	3.1	3.0	5.8 %
BIRMINGHAM	255	410	-37.8 %	24	29	-17.2 %	2.7	3.2	-15.5 %
NASHVILLE	224	313	-28.4 %	23	25	-8.0 %	2.9	2.7	7.1 %
KNOXVILLE	201	293	-31.4 %	25	24	4.2 %	2.3	2.8	-17.0 %
LOUISVILLE	156	218	-28.4 %	16	21	-23.8 %	3.0	3.3	-8.2 %
JACKSON	132	168	-21.4 %	17	18	-5.6 %	2.2	2.4	-5.5 %
MEMPHIS	56	82	-31.7 %	12	12	0.0 %	1.7	1.9	-6.3 %
CARIBBEAN	27	54	-50.0 %	2	10	-80.0 %	2.1	1.8	12.8 %
<b>Region Total</b>	<b>5,474</b>	<b>7,344</b>	<b>-25.5 %</b>	<b>103</b>	<b>130</b>	<b>-20.8 %</b>	<b>10.7</b>	<b>11.0</b>	<b>-3.0 %</b>
<b>Southwest</b>									
DALLAS	564	751	-24.9 %	51	54	-5.6 %	3.0	3.2	-8.2 %
FT. WORTH	512	653	-21.6 %	43	46	-6.5 %	3.1	3.1	0.4 %
HOUSTON	496	694	-28.5 %	38	46	-17.4 %	3.4	3.7	-9.0 %
SAN ANTONIO	455	690	-34.1 %	45	55	-18.2 %	2.8	2.9	-5.0 %
NEW ORLEANS	225	371	-39.4 %	25	31	-19.4 %	2.3	2.8	-16.1 %
ALBUQUERQUE	168	255	-34.1 %	22	30	-26.7 %	2.2	2.4	-9.1 %
LITTLE ROCK	141	224	-37.1 %	19	23	-17.4 %	2.4	2.4	1.8 %
LUBBOCK	112	152	-26.3 %	24	29	-17.2 %	1.8	1.8	-2.1 %
TULSA	86	141	-39.0 %	14	19	-26.3 %	2.2	1.9	11.7 %
OKLAHOMA CITY	73	150	-51.3 %	13	14	-7.1 %	2.2	3.0	-26.3 %
SHREVEPORT	49	84	-41.7 %	11	18	-38.9 %	1.9	1.9	-1.4 %
<b>Region Total</b>	<b>2,881</b>	<b>4,165</b>	<b>-30.8 %</b>	<b>84</b>	<b>102</b>	<b>-17.6 %</b>	<b>7.2</b>	<b>8.3</b>	<b>-12.5 %</b>
<b>Grand Total</b>	<b>30,021</b>	<b>39,985</b>	<b>-24.9 %</b>	<b>278</b>	<b>352</b>	<b>-21.0 %</b>	<b>20.1</b>	<b>20.2</b>	<b>-0.2 %</b>

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# Top 100 Lenders - Year to Date

Rank	Lender	Vol 2019	Vol 2018	Chg %	Mkt Share 2019	Mkt Share 2018	Chg %	Top State
1	AMERICAN ADVISORS GROUP	9718	10347	-6 %	32.4 %	25.9 %	25 %	CA
2	ONE REVERSE MORTGAGE LLC	2502	2672	-6 %	8.3 %	6.7 %	25 %	CA
3	FINANCE OF AMERICA REVER	2330	3786	-38 %	7.8 %	9.5 %	-18 %	CA
4	REVERSE MORTGAGE FUNDING	2201	2852	-23 %	7.3 %	7.1 %	3 %	CA
5	SYNERGY ONE LENDING INC	1872	1992	-6 %	6.2 %	5.0 %	25 %	CA
6	LIBERTY HOME EQUITY SOLU	1441	2472	-42 %	4.8 %	6.2 %	-22 %	CA
7	FAIRWAY INDEPENDENT MORT	982	893	10 %	3.3 %	2.2 %	46 %	CO
8	LONGBRIDGE FINANCIAL LLC	619	769	-20 %	2.1 %	1.9 %	7 %	CA
9	HIGHTECHLENDING INC	607	894	-32 %	2.0 %	2.2 %	-10 %	CA
10	OPEN MORTGAGE LLC	593	791	-25 %	2.0 %	2.0 %	0 %	CA
11	LIVE WELL FINANCIAL INC	449	1558	-71 %	1.5 %	3.9 %	-62 %	CA
12	CHERRY CREEK MORTGAGE CO	415	481	-14 %	1.4 %	1.2 %	15 %	CO
13	ALL REVERSE MORTGAGE INC	321	494	-35 %	1.1 %	1.2 %	-13 %	CA
14	PLAZA HOME MORTGAGE INC	256	288	-11 %	0.9 %	0.7 %	18 %	CA
15	ADVISORS MORTGAGE GROUP	253	341	-26 %	0.8 %	0.9 %	-1 %	CA
16	REVERSE MORTGAGESCOM INC	244	601	-59 %	0.8 %	1.5 %	-46 %	TX
17	FINANCE OF AMERICA MORTG	230	38	505 %	0.8 %	0.1 %	706 %	CA
18	MONEY HOUSE INC	202	219	-8 %	0.7 %	0.5 %	23 %	CA
19	NATIONWIDE EQUITIES CORP	183	480	-62 %	0.6 %	1.2 %	-49 %	CA
20	AMERICAN PACIFIC MORTGAG	178	264	-33 %	0.6 %	0.7 %	-10 %	CA
21	BROKER SOLUTIONS INC	149	168	-11 %	0.5 %	0.4 %	18 %	CA
22	VIP MORTGAGE INC	131	95	38 %	0.4 %	0.2 %	84 %	AZ
23	MCM HOLDINGS INC	129	217	-41 %	0.4 %	0.5 %	-21 %	CA
24	SUN WEST MORTGAGE CO INC	128	152	-16 %	0.4 %	0.4 %	12 %	CA
25	M & T BANK	124	224	-45 %	0.4 %	0.6 %	-26 %	NY
26	QUONTIC BANK FSB	120	370	-68 %	0.4 %	0.9 %	-57 %	NY
27	THE FEDERAL SAVINGS BANK	112	212	-47 %	0.4 %	0.5 %	-30 %	NV
28	GOODLIFE HOME LOANS	106	6	1,667 %	0.4 %	0.0 %	2,253 %	CA
29	ACADEMY MORTGAGE CORPORA	99	75	32 %	0.3 %	0.2 %	76 %	UT
30	SUN AMERICAN MORTGAGE CO	96	147	-35 %	0.3 %	0.4 %	-13 %	AZ
31	HOMEBRIDGE FINANCIAL SER	92	148	-38 %	0.3 %	0.4 %	-17 %	CA
32	RESOLUTE BANK	92	283	-67 %	0.3 %	0.7 %	-57 %	CA
33	LAND-HOME FINANCIAL SERV	78	143	-45 %	0.3 %	0.4 %	-27 %	CA
34	TOTAL MEDIA MANAGEMENT L	77	94	-18 %	0.3 %	0.2 %	9 %	AL
35	FIRSTBANK	74	602	-88 %	0.2 %	1.5 %	-84 %	TN
36	UNIVERSAL LENDING CORPOR	70	80	-13 %	0.2 %	0.2 %	17 %	CO
37	MAGNOLIA BANK INC	69	36	92 %	0.2 %	0.1 %	155 %	CA
38	NATIONWIDE MORTGAGE BANK	65	1	6,400 %	0.2 %	0.0 %	8,557 %	NY
39	JET DIRECT FUNDING CORP	63	42	50 %	0.2 %	0.1 %	100 %	NY
40	TOWNEBANK	62	135	-54 %	0.2 %	0.3 %	-39 %	VA
41	ALPHA MORTGAGE CORPORATI	60	63	-5 %	0.2 %	0.2 %	27 %	NC
42	PARAMOUNT RESIDENTIAL MO	59	53	11 %	0.2 %	0.1 %	48 %	FL
43	1ST NATIONS REVERSE MORT	56	236	-76 %	0.2 %	0.6 %	-68 %	SC
44	AMERICAN FINANCIAL NETWO	56	89	-37 %	0.2 %	0.2 %	-16 %	CA
45	PREMIER MORTGAGE RESOURC	52	43	21 %	0.2 %	0.1 %	61 %	ID
46	BANK OF ENGLAND	51	39	31 %	0.2 %	0.1 %	74 %	CA
47	INTERCONTINENTAL CAPITAL	47	138	-66 %	0.2 %	0.3 %	-55 %	NY
48	MEADOWBROOK FINANCIAL MO	43	31	39 %	0.1 %	0.1 %	85 %	NY
49	UNITED NORTHERN MORTGAGE	43	74	-42 %	0.1 %	0.2 %	-23 %	NY
50	MORTGAGE MASTER SERVICE	42	19	121 %	0.1 %	0.0 %	194 %	WA

Rank	Lender	Vol 2019	Vol 2018	Chg %	Mkt Share 2019	Mkt Share 2018	Chg %	Top State
51	NOVA FINANCIAL & INVESTM	42	75	-44 %	0.1 %	0.2 %	-25 %	CO
52	AMERICA FIRST FEDERAL CR	41	59	-31 %	0.1 %	0.1 %	-7 %	UT
53	SIMONICH CORPORATION	41	25	64 %	0.1 %	0.1 %	118 %	CA
54	COMMUNITY FIRST NATIONAL	41	86	-52 %	0.1 %	0.2 %	-37 %	NC
55	FAMILY FIRST FUNDING LLC	40	16	150 %	0.1 %	0.0 %	233 %	NJ
56	SUCCESS MORTGAGE PARTNER	38	53	-28 %	0.1 %	0.1 %	-5 %	MI
57	CROSSCOUNTRY MORTGAGE	37	42	-12 %	0.1 %	0.1 %	17 %	FL
58	MOHAVE STATE BANK	36	41	-12 %	0.1 %	0.1 %	17 %	AZ
59	ATLANTIC COAST MORTGAGE	35	39	-10 %	0.1 %	0.1 %	20 %	VA
60	AMERICAN LIBERTY MORTGAG	31	36	-14 %	0.1 %	0.1 %	15 %	CO
61	MOVEMENT MORTGAGE LLC	31	67	-54 %	0.1 %	0.2 %	-38 %	SC
62	AMERICAS MORTGAGE RESOUR	30	42	-29 %	0.1 %	0.1 %	-5 %	LA
63	ROYAL PACIFIC FUNDING CO	30	1	2,900 %	0.1 %	0.0 %	3,896 %	CA
64	DIRECTORS MORTGAGE INC	29	20	45 %	0.1 %	0.1 %	93 %	OR
65	GATEWAY MORTGAGE GROUP	29	13	123 %	0.1 %	0.0 %	197 %	TX
66	SIERRA PACIFIC MORTGAGE	29	36	-19 %	0.1 %	0.1 %	7 %	CA
67	GOLDWATER BANK NA	29	61	-52 %	0.1 %	0.2 %	-37 %	CO
68	BAY EQUITY LLC	28	1	2,700 %	0.1 %	0.0 %	3,629 %	AZ
69	PRIMARY RESIDENTIAL MORT	27	53	-49 %	0.1 %	0.1 %	-32 %	CA
70	LOANDEPOTCOM	26	43	-40 %	0.1 %	0.1 %	-19 %	OR
71	PACIFIC RESIDENTIAL MORT	26	80	-68 %	0.1 %	0.2 %	-57 %	OR
72	MIDWEST LOAN SOLUTIONS I	26	0		0.1 %	0.0 %		FL
73	CMG MORTGAGE INC	24	30	-20 %	0.1 %	0.1 %	7 %	CA
74	NORWICH COMMERCIAL GROUP	24	28	-14 %	0.1 %	0.1 %	14 %	CT
75	MID AMERICA MORTGAGE INC	24	0		0.1 %	0.0 %		TN
76	US MORTGAGE CORPORATION	23	44	-48 %	0.1 %	0.1 %	-30 %	NY
77	BLUE RIDGE BANK NATIONAL	20	0		0.1 %	0.0 %		GA
78	GEORGETOWN MORTGAGE	20	43	-53 %	0.1 %	0.1 %	-38 %	TX
79	CITYWIDE HOME LOANS	20	38	-47 %	0.1 %	0.1 %	-30 %	UT
80	CENTRAL PACIFIC BANK	19	20	-5 %	0.1 %	0.1 %	27 %	HI
81	BANK OF UTAH	19	36	-47 %	0.1 %	0.1 %	-30 %	UT
82	CORNERSTONE MORTGAGE COM	19	9	111 %	0.1 %	0.0 %	181 %	CO
83	CALIBER HOME LOANS INC	19	64	-70 %	0.1 %	0.2 %	-60 %	CA
84	SUMMIT FUNDING INC	19	25	-24 %	0.1 %	0.1 %	1 %	CA
85	LEADER ONE FINANCIAL COR	18	15	20 %	0.1 %	0.0 %	60 %	AZ
86	MORIA DEVELOPMENT INC	18	16	13 %	0.1 %	0.0 %	50 %	AZ
87	SFMC LP	18	0		0.1 %	0.0 %		TX
88	CARROLLTON MORTGAGE CO	17	47	-64 %	0.1 %	0.1 %	-52 %	CA
89	MANN MORTGAGE LLC	17	35	-51 %	0.1 %	0.1 %	-35 %	OR
90	GERSHMAN INVESTMENT CORP	17	39	-56 %	0.1 %	0.1 %	-42 %	MO
91	AMERICAN FINANCING CORP	16	5	220 %	0.1 %	0.0 %	326 %	CO
92	JAMES B NUTTER AND COMPA	16	18	-11 %	0.1 %	0.0 %	18 %	KS
93	FIRST ALLIANCE HOME MORT	16	20	-20 %	0.1 %	0.1 %	7 %	PA
94	RESIDENTIAL HOME FUNDING	15	35	-57 %	0.0 %	0.1 %	-43 %	NY
95	ASPIRE FINANCIAL INC	15	17	-12 %	0.0 %	0.0 %	18 %	TX
96	MORTGAGESHOP LLC	15	48	-69 %	0.0 %	0.1 %	-58 %	VA
97	HOME MORTGAGE ALLIANCE C	15	5	200 %	0.0 %	0.0 %	300 %	DC
98	FIRST NATIONAL BANK OF P	14	23	-39 %	0.0 %	0.1 %	-19 %	NC
99	COLONIAL SAVINGS FA	14	21	-33 %	0.0 %	0.1 %	-11 %	TX
100	EAST COAST CAPITAL CORP	14	33	-58 %	0.0 %	0.1 %	-43 %	MA

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