

# HECM Originators (FHA & Non-FHA)

## Industry Summary

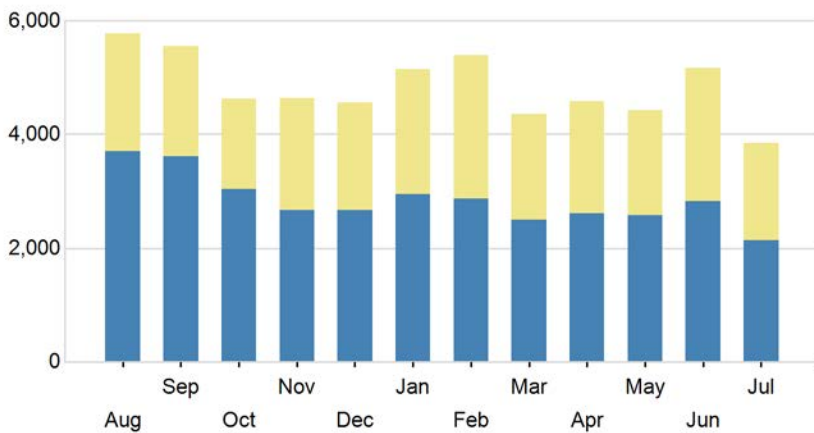
HECMs endorsed through July 2012

Next Release Date: Week 4 of October

**Retail  
Endorsement Growth**
**-24.0 %**
**Wholesale  
Endorsement Growth**
**-27.8 %**
**Total  
Endorsement Growth**
**-25.8 %**

Figures above reflect change from prior month

## PERFORMANCE

**Trailing Twelve Month Endorsements**


	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
Aug	3,705	10.5 %	2,099	-2.8 %	5,804	5.3 %
Sep	3,612	-2.5 %	1,972	-6.1 %	5,584	-3.8 %
Oct	3,032	-16.1 %	1,612	-18.3 %	4,644	-16.8 %
Nov	2,675	-11.8 %	1,978	22.7 %	4,653	0.2 %
Dec	2,676	0.0 %	1,891	-4.4 %	4,567	-1.8 %
Jan	2,949	10.2 %	2,212	17.0 %	5,161	13.0 %
Feb	2,870	-2.7 %	2,547	15.1 %	5,417	5.0 %
Mar	2,504	-12.8 %	1,870	-26.6 %	4,374	-19.3 %
Apr	2,614	4.4 %	1,979	5.8 %	4,593	5.0 %
May	2,587	-1.0 %	1,840	-7.0 %	4,427	-3.6 %
Jun	2,821	9.0 %	2,361	28.3 %	5,182	17.1 %
Jul	2,143	-24.0 %	1,704	-27.8 %	3,847	-25.8 %
Total	34,188		24,065		58,253	

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Top 10 by Retail and Wholesale Volume														
Rank / Company	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Total	Mkt Shr
METLIFE BANK	1,130	1,326	1,011	1,421	1,435	1,514	1,289	1,047	1,070	1,116	1,451	257	14,067	24.1%
URBAN FINANCIAL GROUP	551	612	565	597	720	713	680	531	641	637	754	702	7,703	13.2%
GENWORTH FINANCIAL HM EQ	248	351	360	500	448	531	992	526	528	357	583	425	5,849	10.0%
GENERATION MORTGAGE COMP	843	522	501	504	409	463	496	435	336	385	424	499	5,817	10.0%
ONE REVERSE MORTGAGE LLC	420	413	446	398	419	439	417	384	407	410	403	401	4,957	8.5%
WELLS FARGO BANK NA	1,683	1,454	789	24	6	1	2						3,959	6.8%
SECURITY ONE LENDING	179	196	180	135	177	236	253	250	260	292	289	261	2,708	4.6%
AMERICAN ADVISORS GROUP	198	134	200	244	183	228	184	237	298	211	253	268	2,638	4.5%
THE FIRST NATIONAL BANK	87	83	88	90	125	132	147	126	147	172	245	219	1,661	2.9%
SUN WEST MORTGAGE CO INC	76	79	17	6	26	143	288	240	260	139	155	146	1,575	2.7%
<b>Total</b>	<b>5,415</b>	<b>5,170</b>	<b>4,157</b>	<b>3,919</b>	<b>3,948</b>	<b>4,400</b>	<b>4,748</b>	<b>3,776</b>	<b>3,947</b>	<b>3,719</b>	<b>4,557</b>	<b>3,178</b>	<b>50,934</b>	<b>87.4%</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
METLIFE BANK	1	2	1	8,976	5,091	14,067	52.5 %	-20.8 %	14.2 %	64 %	36 %	15.4 %	21.2 %	24.1 %
URBAN FINANCIAL GROUP	7	1	2	1,592	6,111	7,703	10.5 %	2.1 %	3.7 %	21 %	79 %	2.7 %	25.4 %	13.2 %
GENWORTH FINANCIAL HM EQU	5	4	3	1,826	4,023	5,849	96.3 %	10.3 %	27.8 %	31 %	69 %	3.1 %	16.7 %	10.0 %
GENERATION MORTGAGE COMPA	9	3	4	1,328	4,489	5,817	-11.8 %	10.6 %	4.6 %	23 %	77 %	2.3 %	18.7 %	10.0 %
ONE REVERSE MORTGAGE LLC	2		5	4,957	0	4,957	19.9 %	NaN	19.9 %	100 %	0 %	8.5 %		8.5 %
WELLS FARGO BANK NA	3	18	6	3,931	28	3,959	-79.0 %	-98.2 %	-80.4 %	99 %	1 %	6.7 %	0.1 %	6.8 %
SECURITY ONE LENDING	8	6	7	1,502	1,206	2,708	129.3 %	28.2 %	69.7 %	55 %	45 %	2.6 %	5.0 %	4.6 %
AMERICAN ADVISORS GROUP	4	15	8	2,589	49	2,638	124.2 %	>1,000%	128.4 %	98 %	2 %	4.4 %	0.2 %	4.5 %
THE FIRST NATIONAL BANK L	6		9	1,661	0	1,661	211.6 %	NaN	211.6 %	100 %	0 %	2.9 %		2.9 %
SUN WEST MORTGAGE CO INC	30	5	10	208	1,367	1,575	184.9 %	45.3 %	55.3 %	13 %	87 %	0.4 %	5.7 %	2.7 %
<b>Total</b>				<b>28,570</b>	<b>22,364</b>	<b>50,934</b>	<b>-18.4 %</b>	<b>-5.0 %</b>	<b>-13.0 %</b>	<b>56 %</b>	<b>44 %</b>	<b>49.0 %</b>	<b>92.9 %</b>	<b>87.4 %</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
METLIFE BANK	1	2	1	8,976	5,091	14,067	3,089	-1,341	1,748	64 %	36 %	15.4 %	21.2 %	24.1 %
AMERICAN ADVISORS GROUP	4	15	8	2,589	49	2,638	1,434	49	1,483	98 %	2 %	4.4 %	0.2 %	4.5 %
THE FIRST NATIONAL BANK L	6		9	1,661	0	1,661	1,128	0	1,128	100 %	0 %	2.9 %		2.9 %
GENWORTH FINANCIAL HM EQU	5	4	3	1,826	4,023	5,849	896	377	1,273	31 %	69 %	3.1 %	16.7 %	10.0 %
SECURITY ONE LENDING	8	6	7	1,502	1,206	2,708	847	265	1,112	55 %	45 %	2.6 %	5.0 %	4.6 %
<b>Total</b>				<b>16,554</b>	<b>10,369</b>	<b>26,923</b>	<b>7,394</b>	<b>-650</b>	<b>6,744</b>	<b>61 %</b>	<b>39 %</b>	<b>28.4 %</b>	<b>43.1 %</b>	<b>46.2 %</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
GENERATION MORTGAGE COMPA	9	3	4	1,328	4,489	5,817	-178	432	254	23 %	77 %	2.3 %	18.7 %	10.0 %
SUN WEST MORTGAGE CO INC	30	5	10	208	1,367	1,575	135	426	561	13 %	87 %	0.4 %	5.7 %	2.7 %
GENWORTH FINANCIAL HM EQU	5	4	3	1,826	4,023	5,849	896	377	1,273	31 %	69 %	3.1 %	16.7 %	10.0 %
SECURITY ONE LENDING	8	6	7	1,502	1,206	2,708	847	265	1,112	55 %	45 %	2.6 %	5.0 %	4.6 %
CHERRY CREEK MORTGAGE CO	14	8	12	507	369	876	362	205	567	58 %	42 %	0.9 %	1.5 %	1.5 %
<b>Total</b>				<b>5,371</b>	<b>11,454</b>	<b>16,825</b>	<b>2,062</b>	<b>1,705</b>	<b>3,767</b>	<b>32 %</b>	<b>68 %</b>	<b>9.2 %</b>	<b>47.6 %</b>	<b>28.9 %</b>

Top 10 Wholesale	Active Brokers	% Capture
URBAN FINANCIAL GROUP	298	53 %
METLIFE BANK	387	46 %
GENERATION MORTGAGE COMPANY	279	42 %
GENWORTH FINANCIAL HM EQUITY A	724	45 %
SUN WEST MORTGAGE CO INC	337	21 %
SECURITY ONE LENDING	119	27 %
PLAZA HOME MORTGAGE INC	251	34 %
CHERRY CREEK MORTGAGE CO INC	65	48 %
LIVE WELL FINANCIAL INC	66	29 %
REVERSE MORTGAGE SOLUTIONS INC	11	6 %

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**Top 100 Ranking HECM Volume by Channel - Endorsements Last 12 Months through July 2012**

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	2	1	METLIFE BANK	8,976	5,091	14,067	15.4%	21.2%	24.1%	47		51	SUN AMERICAN MORTGAG	137	0	137	0.2%	0.0%	0.2%
7	1	2	URBAN FINANCIAL GROU	1,592	6,111	7,703	2.7%	25.4%	13.2%	48		52	SENIOR AMERICAN FUND	135	0	135	0.2%	0.0%	0.2%
5	4	3	GENWORTH FINANCIAL H	1,826	4,023	5,849	3.1%	16.7%	10.0%	48		52	TOWNEBANK	135	0	135	0.2%	0.0%	0.2%
9	3	4	GENERATION MORTGAGE	1,328	4,489	5,817	2.3%	18.7%	10.0%	50		54	MONTGOMERY MORTGAGE	130	0	130	0.2%	0.0%	0.2%
2		5	ONE REVERSE MORTGAGE	4,957	0	4,957	8.5%	0.0%	8.5%	51		55	AXIA FINANCIAL LLC	126	0	126	0.2%	0.0%	0.2%
3	18	6	WELLS FARGO BANK NA	3,931	28	3,959	6.7%	0.1%	6.8%	52		56	STERLING SAVINGS BAN	124	0	124	0.2%	0.0%	0.2%
8	6	7	SECURITY ONE LENDING	1,502	1,206	2,708	2.6%	5.0%	4.6%	53		57	NEW CASTLE MORTGAGE	123	0	123	0.2%	0.0%	0.2%
4	15	8	AMERICAN ADVISORS GR	2,589	49	2,638	4.4%	0.2%	4.5%	53		57	TOP FLITE FINANCIAL	123	0	123	0.2%	0.0%	0.2%
6		9	THE FIRST NATIONAL B	1,661	0	1,661	2.9%	0.0%	2.9%	55		59	VIG MORTGAGE CORP	122	0	122	0.2%	0.0%	0.2%
30	5	10	SUN WEST MORTGAGE CO	208	1,367	1,575	0.4%	5.7%	2.7%	55		59	FULTON BANK NATIONAL	122	0	122	0.2%	0.0%	0.2%
10		11	REVERSE MORTGAGE USA	1,058	0	1,058	1.8%	0.0%	1.8%	57		61	UNIVERSAL LENDING CO	118	0	118	0.2%	0.0%	0.2%
14	8	12	CHERRY CREEK MORTGAG	507	369	876	0.9%	1.5%	1.5%	58		62	ENVOY MORTGAGE LTD	117	0	117	0.2%	0.0%	0.2%
11		13	NEW DAY FINANCIAL LL	770	0	770	1.3%	0.0%	1.3%	59		63	URBAN HOUSING MORTGA	116	0	116	0.2%	0.0%	0.2%
12		14	M & T BANK	594	0	594	1.0%	0.0%	1.0%	60		64	NEW AMERICAN MORTGAG	114	0	114	0.2%	0.0%	0.2%
13		15	SENIOR MORTGAGE BANK	526	0	526	0.9%	0.0%	0.9%	61		65	CHRISTENSEN FINANCIA	110	0	110	0.2%	0.0%	0.2%
15		16	IREVERSE HOME LOANS	475	0	475	0.8%	0.0%	0.8%	61		65	CONTOUR MORTGAGE COR	110	0	110	0.2%	0.0%	0.2%
16		17	NET EQUITY FINANCIAL	453	0	453	0.8%	0.0%	0.8%	63	34	67	VALUE FINANCIAL MORT	109	0	109	0.2%	0.0%	0.2%
17		18	ROYAL UNITED MORTGAG	422	0	422	0.7%	0.0%	0.7%	64		68	PRIMARY RESIDENTIAL	107	0	107	0.2%	0.0%	0.2%
756	7	19	PLAZA HOME MORTGAGE	4	409	413	0.0%	1.7%	0.7%	64		68	METRO ISLAND MORTGAG	107	0	107	0.2%	0.0%	0.2%
23	13	20	ASSOCIATED MORTGAGE	289	107	396	0.5%	0.4%	0.7%	66		70	VANGUARD FUNDING LLC	104	0	104	0.2%	0.0%	0.2%
18		21	MONEY HOUSE INC	395	0	395	0.7%	0.0%	0.7%	67		71	APPROVAL FIRST HOME	102	0	102	0.2%	0.0%	0.2%
19		22	UNITED SOUTHWEST MOR	351	0	351	0.6%	0.0%	0.6%	68		72	AMERICAN NATIONWIDE	100	0	100	0.2%	0.0%	0.2%
20		23	ASPIRE FINANCIAL INC	346	0	346	0.6%	0.0%	0.6%	69		73	EAST COAST CAPITAL C	98	0	98	0.2%	0.0%	0.2%
32	10	24	REVERSE MORTGAGE SOL	205	140	345	0.4%	0.6%	0.6%	69		73	GATEWAY FUNDING DIVE	98	0	98	0.2%	0.0%	0.2%
22	22	25	GREAT OAK LENDING	313	7	320	0.5%	0.0%	0.5%	71		75	COMMUNITY FIRST BANK	95	0	95	0.2%	0.0%	0.2%
21		26	ALL FINANCIAL SERVIC	319	0	319	0.5%	0.0%	0.5%	71		75	MFS/TA INC DBA FUTUR	95	0	95	0.2%	0.0%	0.2%
31	13	27	NATIONWIDE EQUITIES	207	107	314	0.4%	0.4%	0.5%	73		77	TRIPPOINT MORTGAGE GR	94	0	94	0.2%	0.0%	0.2%
27	16	28	GMFS LLC	264	30	294	0.5%	0.1%	0.5%	73		77	CONTINENTAL HOME LOA	94	0	94	0.2%	0.0%	0.2%
24		29	MAS ASSOCIATES LLC	274	0	274	0.5%	0.0%	0.5%	75		79	OCEANFIRST BANK	93	0	93	0.2%	0.0%	0.2%
25		30	GREENLIGHT FINANCIAL	268	0	268	0.5%	0.0%	0.5%	76		80	THE SENIOR EQUITY GR	91	0	91	0.2%	0.0%	0.2%
26		31	OPEN MORTGAGE LLC	265	0	265	0.5%	0.0%	0.5%	77		81	DAS ACQUISITION CO L	90	0	90	0.2%	0.0%	0.2%
28		32	MORTGAGESHOP LLC	239	0	239	0.4%	0.0%	0.4%	79		82	ARAMCO MORTGAGE INC	87	0	87	0.1%	0.0%	0.1%
78	11	33	JAMES B NUTTER AND C	88	134	222	0.2%	0.6%	0.4%	79		82	SOUTHERN TRUST MORTG	87	0	87	0.1%	0.0%	0.1%
29		34	MAVERICK FUNDING COR	213	0	213	0.4%	0.0%	0.4%	79		82	LEGACY HOME FINANCIN	87	0	87	0.1%	0.0%	0.1%
33	19	35	SIDUS FINANCIAL LLC	184	9	193	0.3%	0.0%	0.3%	82	34	85	ADVISORS MORTGAGE GR	84	0	84	0.1%	0.0%	0.1%
1906	9	36	LIVE WELL FINANCIAL	0	187	187	0.0%	0.8%	0.3%	83		86	MORTGAGE SERVICES II	77	0	77	0.1%	0.0%	0.1%
34		37	UNITED NORTHERN MORT	183	0	183	0.3%	0.0%	0.3%	83		86	BANK OF ENGLAND	77	0	77	0.1%	0.0%	0.1%
35		38	EQUIPOINT FINANCIAL	181	0	181	0.3%	0.0%	0.3%	85		88	PRIORITY MORTGAGE CO	73	0	73	0.1%	0.0%	0.1%
167	11	39	MCM HOLDINGS INC	38	134	172	0.1%	0.6%	0.3%	85		88	SUCCESS MORTGAGE PAR	73	0	73	0.1%	0.0%	0.1%
36		40	ATLANTIC BAY MORTGAG	171	0	171	0.3%	0.0%	0.3%	87		90	GERSHMAN INVESTMENT	72	0	72	0.1%	0.0%	0.1%
37	23	40	HIGH TECH LENDING IN	165	6	171	0.3%	0.0%	0.3%	87		90	AMERICA FIRST FEDERA	72	0	72	0.1%	0.0%	0.1%
38		42	NETWORK FUNDING LP	159	0	159	0.3%	0.0%	0.3%	87		90	ACCESS REVERSE MORTG	72	0	72	0.1%	0.0%	0.1%
39		43	SUNTRUST MORTGAGE IN	157	0	157	0.3%	0.0%	0.3%	87		90	FIRST CENTURY BANK N	72	0	72	0.1%	0.0%	0.1%
40		44	TRINITY REVERSE MORT	156	0	156	0.3%	0.0%	0.3%	91		94	VAN DYK MORTGAGE COR	71	0	71	0.1%	0.0%	0.1%
41		45	PRIMELENDING A PLAIN	155	0	155	0.3%	0.0%	0.3%	91		94	WHOLESALE CAPITAL CO	71	0	71	0.1%	0.0%	0.1%
41		45	INTEGRITY 1ST MORTGA	155	0	155	0.3%	0.0%	0.3%	93		96	HOMESTREET BANK	70	0	70	0.1%	0.0%	0.1%
43		47	HARVARD HOME MORTGAG	151	0	151	0.3%	0.0%	0.3%	94		97	EMERY FEDERAL CREDIT	69	0	69	0.1%	0.0%	0.1%
44		48	AMERICAN PACIFIC MOR	149	0	149	0.3%	0.0%	0.3%	95		98	MCGOWIN-KING MORTGAG	68	0	68	0.1%	0.0%	0.1%
45		49	FIRSTBANK	142	0	142	0.2%	0.0%	0.2%	95		98	DOLLAR BANK FSB	68	0	68	0.1%	0.0%	0.1%
46		50	WEST TOWN SAVINGS BA	141	0	141	0.2%	0.0%	0.2%	95		98	THE MONEY SOURCE INC	68	0	68	0.1%	0.0%	0.1%

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Reverse Market Insight (RMI) is the premier provider of market intelligence and strategic advisory solutions in the reverse mortgage marketplace.

RMI is proud to serve 8 of the top 10 reverse mortgage lenders as clients and is the exclusive strategic partner of the National Reverse Mortgage Lenders Association (NRMLA) for market intelligence.

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\*According to RMI measuring number of endorsed wholesale units January - December 2011

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## Top 100 HECM Originators - July 2012 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	2	ONE REVERSE MORTGAGE	401	2,861	408.7	-0.5 %	13.4 %	48	71	METRO ISLAND MORTGAG	10	58	8.3	-23.1 %	-3.3 %
2	3	AMERICAN ADVISORS GR	252	1,630	232.9	9.1 %	90.4 %	48	71	EMERY FEDERAL CREDIT	10	58	8.3	0.0 %	
3	1	METLIFE BANK	232	5,070	724.3	-72.8 %	40.1 %	48	74	SUCCESS MORTGAGE PAR	10	57	8.1	100.0 %	78.1 %
4	5	THE FIRST NATIONAL B	219	1,188	169.7	-10.6 %	208.6 %	48	85	FIRST CENTURY BANK N	10	49	7.0	-9.1 %	250.0 %
5	4	GENWORTH FINANCIAL H	160	1,295	185.0	-20.4 %	130.8 %	48	90	SENTRIX FINANCIAL SE	10	42	6.0	233.3 %	100.0 %
6	6	SECURITY ONE LENDING	144	1,018	145.4	-14.8 %	135.1 %	48	96	TERRAVISTA MORTGAGE	10	37	5.3	150.0 %	23.3 %
7	8	GENERATION MORTGAGE	108	743	106.1	9.1 %	-17.4 %	57	41	CONTOUR MORTGAGE COR	9	93	13.3	-40.0 %	322.7 %
8	7	URBAN FINANCIAL GROU	104	927	132.4	-24.1 %	-8.3 %	57	44	CONTINENTAL HOME LOA	9	87	12.4	-43.8 %	295.5 %
9	9	REVERSE MORTGAGE USA	82	656	93.7	-5.7 %	16.3 %	57	52	HARVARD HOME MORTGAG	9	75	10.7	80.0 %	21.0 %
10	11	CHERRY CREEK MORTGAG	63	378	54.0	-23.2 %	344.7 %	57	64	SOUTHERN TRUST MORTG	9	64	9.1	0.0 %	146.2 %
11	10	NEW DAY FINANCIAL LL	55	419	59.9	-6.8 %	1.7 %	57	68	DAS ACQUISITION CO L	9	61	8.7	-25.0 %	408.3 %
11	15	GREENLIGHT FINANCIAL	55	254	36.3	22.2 %	25,300.0 %	57	68	PRIMARY RESIDENTIAL	9	61	8.7	50.0 %	-15.3 %
13	13	SENIOR MORTGAGE BANK	47	307	43.9	4.4 %	-18.4 %	57	82	EAST COAST CAPITAL C	9	50	7.1	200.0 %	-5.7 %
14	12	M & T BANK	43	349	49.9	-2.3 %	2.9 %	57	88	GERSHMAN INVESTMENT	9	46	6.6	28.6 %	17.9 %
14	17	NET EQUITY FINANCIAL	43	243	34.7	-23.2 %	-23.8 %	65	51	MONTGOMERY MORTGAGE	8	76	10.9	-52.9 %	5.6 %
16	18	ROYAL UNITED MORTGAG	42	229	32.7	35.5 %	16.8 %	65	55	VALUE FINANCIAL MORT	8	73	10.4	-11.1 %	46.0 %
17	19	ASSOCIATED MORTGAGE	41	207	29.6	28.1 %	228.6 %	65	60	WEST TOWN SAVINGS BA	8	71	10.1	60.0 %	36.5 %
18	25	GMFS LLC	37	156	22.3	19.4 %	102.6 %	65	70	ADVISORS MORTGAGE GR	8	59	8.4	-38.5 %	156.5 %
19	14	IREVERSE HOME LOANS	35	276	39.4	-22.2 %	-5.8 %	65	90	PEOPLES BANK	8	42	6.0	14.3 %	740.0 %
20	23	MAVERICK FUNDING COR	33	191	27.3	3.1 %		65	94	PEERRI FUNDING CORP	8	38	5.4	-27.3 %	3,700.0 %
20	28	REVERSE MORTGAGE SOL	33	140	20.0	120.0 %	50.5 %	65	107	MAIN STREET HOME LOA	8	34	4.9	60.0 %	
22	26	MAS ASSOCIATES LLC	32	153	21.9	88.2 %	10.9 %	65	142	FIRST EQUITY MORTGAG	8	26	3.7	700.0 %	-10.3 %
23	15	MONEY HOUSE INC	31	254	36.3	0.0 %	-14.8 %	73	30	UNITED NORTHERN MORT	7	132	18.9	-75.0 %	169.4 %
24	20	ASPIRE FINANCIAL INC	28	198	28.3	-6.7 %	13.8 %	73	46	INTEGRITY 1ST MORTGA	7	86	12.3	-70.8 %	-17.3 %
25	24	OPEN MORTGAGE LLC	23	175	25.0	4.5 %	108.3 %	73	55	FULTON BANK NATIONAL	7	73	10.4	-12.5 %	37.7 %
25	49	AXIA FINANCIAL LLC	23	78	11.1	283.3 %	136.4 %	73	61	APPROVAL FIRST HOME	7	69	9.9	-22.2 %	3.0 %
27	21	SUN WEST MORTGAGE CO	20	195	27.9	-16.7 %	353.5 %	73	75	LEGACY HOME FINANCI	7	54	7.7	16.7 %	42.1 %
27	36	HIGH TECH LENDING IN	20	112	16.0	-44.4 %	239.4 %	73	81	BANK OF ENGLAND	7	51	7.3	-41.7 %	240.0 %
29	26	GREAT OAK LENDING	18	153	21.9	0.0 %	-47.1 %	73	87	MORTGAGE SERVICES II	7	48	6.9	16.7 %	65.5 %
30	38	AMERICAN PACIFIC MOR	17	100	14.3	-26.1 %	8.7 %	73	96	COLONIAL SAVINGS FA	7	37	5.3	-36.4 %	5.7 %
31	34	TOWNEBANK	16	124	17.7	-27.3 %	342.9 %	73	138	GUARANTEED RATE INC	7	27	3.9	16.7 %	200.0 %
31	50	VIG MORTGAGE CORP	16	77	11.0	45.5 %	11.6 %	82	64	ENVOY MORTGAGE LTD	6	64	9.1	0.0 %	-11.1 %
31	52	UNIVERSAL LENDING CO	16	75	10.7	128.6 %	31.6 %	82	71	OCEANFIRST BANK	6	58	8.3	-14.3 %	28.9 %
31	85	FIRSTSTAR BANK NA	16	49	7.0	-27.3 %		82	89	DOLLAR BANK FSB	6	45	6.4	-25.0 %	275.0 %
35	42	CHRISTENSEN FINANCIA	15	89	12.7	0.0 %	14.1 %	82	92	GATEWAY MORTGAGE GRO	6	41	5.9	-33.3 %	127.8 %
36	40	TRINITY REVERSE MORT	14	96	13.7	27.3 %	-1.0 %	82	96	MCGOWIN-KING MORTGAG	6	37	5.3	-33.3 %	-22.9 %
37	29	ATLANTIC BAY MORTGAG	13	138	19.7	44.4 %	263.2 %	82	101	HOMESTREET BANK	6	36	5.1	-33.3 %	227.3 %
37	31	MORTGAGESHOP LLC	13	131	18.7	-38.1 %	-1.5 %	82	107	AEGEAN FINANCIAL INC	6	34	4.9	20.0 %	-5.6 %
37	32	ALL FINANCIAL SERVIC	13	127	18.1	-27.8 %	-26.2 %	82	117	GUARANTEED HOME MTG	6	32	4.6	500.0 %	-31.9 %
37	33	NATIONWIDE EQUITIES	13	126	18.0	-40.9 %	63.6 %	82	123	BANK OF NEW ORLEANS	6	31	4.4	200.0 %	-16.2 %
41	39	NETWORK FUNDING LP	12	97	13.9	-20.0 %	12.8 %	82	126	AMERICAN PORTFOLIO M	6	30	4.3		
41	48	MFS/TA INC DBA FUTUR	12	82	11.7	-25.0 %	355.6 %	82	135	SENIOR FUNDING ASSOC	6	28	4.0	-25.0 %	-37.8 %
43	21	UNITED SOUTHWEST MOR	11	195	27.9	-71.1 %	34.5 %	82	135	UNIVERSAL MORTGAGE A	6	28	4.0	200.0 %	2,700.0 %
43	35	FIRSTBANK	11	120	17.1	-35.3 %		82	341	AMERICAN FINANCIAL N	6	10	1.4		0.0 %
43	44	SUN AMERICAN MORTGAG	11	87	12.4	-21.4 %	6.1 %	82	455	GREEN TREE LENDING I	6	6	0.9		
43	55	URBAN HOUSING MORTGA	11	73	10.4	0.0 %	128.1 %	96	43	STERLING SAVINGS BAN	5	88	12.6	-61.5 %	72.5 %
43	66	VAN DYK MORTGAGE COR	11	63	9.0	57.1 %	110.0 %	96	62	NEW AMERICAN MORTGAG	5	68	9.7	-58.3 %	126.7 %
48	47	TOP FLITE FINANCIAL	10	85	12.1	-16.7 %	183.3 %	96	78	ARAMCO MORTGAGE INC	5	53	7.6	-16.7 %	-1.9 %
48	52	NEW CASTLE MORTGAGE	10	75	10.7	-23.1 %	29.3 %	96	82	THE SENIOR EQUITY GR	5	50	7.1	-61.5 %	-2.0 %
48	62	VANGUARD FUNDING LLC	10	68	9.7	100.0 %	183.3 %	96	101	FRANKLIN FIRST FINAN	5	36	5.1	0.0 %	0.0 %

### 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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