HECM Originators (FHA & Non-FHA)

Industry Summary

HECMs endorsed through December 2014		Next Release Date: Week 4 of March

Retail Endorsement Growth	Wholesale Endorsement Growth	Total Endorsement Growth
14.7 %	8.7 %	12.1 %

Figures above reflect change from prior month

PERFORMANCE

	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
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 %
Sep	2,248	15.6 %	1,514	15.9 %	3,762	15.8 %
Oct	2,773	23.4 %	2,078	37.3 %	4,851	28.9 %
Nov	2,500	-9.8 %	1,907	-8.2 %	4,407	-9.2 %
Dec	2,867	14.7 %	2,073	8.7 %	4,940	12.1 %
Total	29,838		23,111		52,949	

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Top 10 by Retail and Wholesale Volume

Rank / Company	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	Mkt Shr
AMERICAN ADVISORS GROUP	798	788	860	1,258	1,481	1,248	1,180	847	1,148	1,303	1,119	1,257	13,287	25.1%
LIBERTY HOME EQUITY SOLU	293	1,246	1,437	534	371	496	443	238	552	473	468	399	6,950	13.1%
RMS/SECURITY ONE LENDING	1,145	826	291	314	392	482	435	390	275	520	503	596	6,169	11.7%
URBAN FINANCIAL OF AMERI	716	695	739	534	441	365	393	342	327	484	481	561	6,078	11.5%
ONE REVERSE MORTGAGE LLC	470	357	406	409	395	425	372	392	395	443	370	540	4,974	9.4%
GENERATION MORTGAGE COMP	381	489	183	200	189	173	191	122	154	183	137	109	2,511	4.7%
PROFICIO MORTGAGE VENTUR	209	195	155	120	148	121	117	134	111	143	132	159	1,744	3.3%
REVERSE MORTGAGE FUNDING					138	99	164	140	197	342	244	327	1,651	3.1%
LIVE WELL FINANCIAL INC		28	36	117	199	117	135	103	109	139	168	205	1,356	2.6%
CHERRY CREEK MORTGAGE CO	86	90	76	93	92	57	64	91	60	176	90	113	1,088	2.1%
Total	4,098	4,714	4,183	3,579	3,846	3,583	3,494	2,799	3,328	4,206	3,712	4,266	45,808	86.5%

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	3	1	9,916	3,371	13,287	48.9 %	172.7 %	68.3 %	75 %	25 %	18.7 %	14.6 %	25.1 %
LIBERTY HOME EQUITY SOLUT	4	2	2	2,698	4,252	6,950	-30.4 %	-28.3 %	-29.2 %	39 %	61 %	5.1 %	18.4 %	13.1 %
RMS/SECURITY ONE LENDING	3	4	3	3,590	2,579	6,169	-26.3 %	-31.5 %	-28.6 %	58 %	42 %	6.8 %	11.2 %	11.7 %
URBAN FINANCIAL OF AMERIC	6	1	4	1,285	4,793	6,078	-7.2 %	-29.0 %	-25.3 %	21 %	79 %	2.4 %	20.7 %	11.5 %
ONE REVERSE MORTGAGE LLC	2		5	4,974	0	4,974	-8.0 %	NaN	-8.0 %	100 %	0 %	9.4 %		9.4 %
GENERATION MORTGAGE COMPA	7	5	6	663	1,848	2,511	-17.2 %	-52.2 %	-46.2 %	26 %	74 %	1.3 %	8.0 %	4.7 %
PROFICIO MORTGAGE VENTURE	5		7	1,744	0	1,744	-31.6 %	NaN	-31.6 %	100 %	0 %	3.3 %		3.3 %
REVERSE MORTGAGE FUNDING	23	6	8	267	1,441	1,708	>1,000%	>1,000%	>1,000%	16 %	84 %	0.5 %	6.2 %	3.2 %
LIVE WELL FINANCIAL INC	21	7	9	273	1,123	1,396	>1,000%	437.3 %	567.9 %	20 %	80 %	0.5 %	4.9 %	2.6 %
CHERRY CREEK MORTGAGE CO	10	8	10	443	645	1,088	-40.9 %	-2.7 %	-22.9 %	41 %	59 %	0.8 %	2.8 %	2.1 %
Total				**25,853**	**20,052**	**45,905**	**-1.7 %**	**-10.6 %**	**-5.8 %**	**56 %**	**44 %**	**48.8 %**	**86.8 %**	**86.7 %**

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	3	1	9,916	3,371	13,287	3,257	2,135	5,392	75 %	25 %	18.7 %	14.6 %	25.1 %
LIVE WELL FINANCIAL INC	21	7	9	273	1,123	1,396	273	914	1,187	20 %	80 %	0.5 %	4.9 %	2.6 %
REVERSE MORTGAGE FUNDING	23	6	8	267	1,441	1,708	267	1,441	1,708	16 %	84 %	0.5 %	6.2 %	3.2 %
FIRST AMERICAN HOME LOANS	28		32	205	0	205	183	0	183	100 %	0 %	0.4 %		0.4 %
WILLIAMS FINANCIAL SERVIC	33		36	173	0	173	173	0	173	100 %	0 %	0.3 %		0.3 %
Total				**10,834**	**5,935**	**16,769**	**4,153**	**4,490**	**8,643**	**65 %**	**35 %**	**20.5 %**	**25.7 %**	**31.7 %**

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	3	1	9,916	3,371	13,287	3,257	2,135	5,392	75 %	25 %	18.7 %	14.6 %	25.1 %
REVERSE MORTGAGE FUNDING	23	6	8	267	1,441	1,708	267	1,441	1,708	16 %	84 %	0.5 %	6.2 %	3.2 %
LIVE WELL FINANCIAL INC	21	7	9	273	1,123	1,396	273	914	1,187	20 %	80 %	0.5 %	4.9 %	2.6 %
UNITED NORTHERN MORTGAGE	20	14	15	275	279	554	-58	264	206	50 %	50 %	0.5 %	1.2 %	1.0 %
MAVERICK FUNDING CORP	11	11	11	440	364	804	-276	263	-13	55 %	45 %	0.8 %	1.6 %	1.5 %
Total				**11,171**	**6,578**	**17,749**	**3,463**	**5,017**	**8,480**	**63 %**	**37 %**	**21.1 %**	**28.5 %**	**33.5 %**

Top 10 Wholesale	Active Brokers	% Capture
URBAN FINANCIAL OF AMERICA LLC	340	41 %
LIBERTY HOME EQUITY SOLUTIONS INC	620	40 %
AMERICAN ADVISORS GROUP	295	37 %
RMS/SECURITY ONE LENDING	259	27 %
GENERATION MORTGAGE COMPANY	291	20 %
REVERSE MORTGAGE FUNDING LLC	98	22 %
LIVE WELL FINANCIAL INC	115	22 %
CHERRY CREEK MORTGAGE CO INC	65	44 %
SUN WEST MORTGAGE CO INC	230	22 %
PLAZA HOME MORTGAGE INC	307	37 %

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

Rank				Loans			Market Share		
R	W	T	Company	R	W	Total	Ret	Whls	Total
1	3	1	AMERICAN ADVISORS GR	9,916	3,371	13,287	18.7 %	14.6 %	25.1 %
4	2	2	LIBERTY HOME EQUITY	2,698	4,252	6,950	5.1 %	18.4 %	13.1 %
3	4	3	RMS/SECURITY ONE LEN	3,590	2,579	6,169	6.8 %	11.2 %	11.7 %
6	1	4	URBAN FINANCIAL OF A	1,285	4,793	6,078	2.4 %	20.7 %	11.5 %
2		5	ONE REVERSE MORTGAGE	4,974	0	4,974	9.4 %	0.0 %	9.4 %
7	5	6	GENERATION MORTGAGE	663	1,848	2,511	1.3 %	8.0 %	4.7 %
5		7	PROFICIO MORTGAGE VE	1,744	0	1,744	3.3 %	0.0 %	3.3 %
23	6	8	REVERSE MORTGAGE FUN	267	1,441	1,708	0.5 %	6.2 %	3.2 %
21	7	9	LIVE WELL FINANCIAL	273	1,123	1,396	0.5 %	4.9 %	2.6 %
10	8	10	CHERRY CREEK MORTGAG	443	645	1,088	0.8 %	2.8 %	2.1 %
11	11	11	MAVERICK FUNDING COR	440	364	804	0.8 %	1.6 %	1.5 %
74	9	12	SUN WEST MORTGAGE CO	87	590	677	0.2 %	2.6 %	1.3 %
14	15	13	ASSOCIATED MORTGAGE	415	261	676	0.8 %	1.1 %	1.3 %
8		14	NET EQUITY FINANCIAL	620	0	620	1.2 %	0.0 %	1.2 %
20	14	15	UNITED NORTHERN MORT	275	279	554	0.5 %	1.2 %	1.0 %
9	17	16	HIGH TECH LENDING IN	448	67	515	0.8 %	0.3 %	1.0 %
18	16	17	MONEY HOUSE INC	290	212	502	0.5 %	0.9 %	0.9 %
30	12	18	NATIONWIDE EQUITIES	176	323	499	0.3 %	1.4 %	0.9 %
720	10	19	PLAZA HOME MORTGAGE	4	489	493	0.0 %	2.1 %	0.9 %
12		20	IREVERSE HOME LOANS	421	0	421	0.8 %	0.0 %	0.8 %
15	22	21	OPEN MORTGAGE LLC	406	12	418	0.8 %	0.1 %	0.8 %
13	32	22	FIRSTBANK	416	0	416	0.8 %	0.0 %	0.8 %
16		23	M & T BANK	387	0	387	0.7 %	0.0 %	0.7 %
17		24	ADVISORS MORTGAGE GR	347	0	347	0.7 %	0.0 %	0.7 %
375	13	25	MCM HOLDINGS INC	14	294	308	0.0 %	1.3 %	0.6 %
24	21	26	GMFS LLC	262	20	282	0.5 %	0.1 %	0.5 %
19		27	TRINITY REVERSE MORT	276	0	276	0.5 %	0.0 %	0.5 %
22		28	TOWNEBANK	271	0	271	0.5 %	0.0 %	0.5 %
25		29	FIRSTAR BANK NA	259	0	259	0.5 %	0.0 %	0.5 %
26		30	UNITED SOUTHWEST MOR	220	0	220	0.4 %	0.0 %	0.4 %
27		31	AMERICAN PACIFIC MOR	216	0	216	0.4 %	0.0 %	0.4 %
28		32	FIRST AMERICAN HOME	205	0	205	0.4 %	0.0 %	0.4 %
29		33	INTEGRITY 1ST MORTGA	190	0	190	0.4 %	0.0 %	0.4 %
30		34	PEOPLES BANK	176	0	176	0.3 %	0.0 %	0.3 %
32		35	SUN AMERICAN MORTGAG	175	0	175	0.3 %	0.0 %	0.3 %
33		36	WILLIAMS FINANCIAL S	173	0	173	0.3 %	0.0 %	0.3 %
34		37	TOP FLITE FINANCIAL	170	0	170	0.3 %	0.0 %	0.3 %
34		37	NORTH AMERICAN SAVIN	170	0	170	0.3 %	0.0 %	0.3 %
36		39	AMERICAN NATIONWIDE	167	0	167	0.3 %	0.0 %	0.3 %
37		40	AEGEAN FINANCIAL INC	158	0	158	0.3 %	0.0 %	0.3 %
38		41	AMERICAN FIDELITY FI	151	0	151	0.3 %	0.0 %	0.3 %
38		41	THE FEDERAL SAVINGS	151	0	151	0.3 %	0.0 %	0.3 %
40		43	MORTGAGE SERVICES II	147	0	147	0.3 %	0.0 %	0.3 %
41		44	MORTGAGESHOP LLC	145	0	145	0.3 %	0.0 %	0.3 %
42		45	SENIOR FUNDING ASSOC	136	0	136	0.3 %	0.0 %	0.3 %
43		46	NEW CASTLE MORTGAGE	132	0	132	0.2 %	0.0 %	0.2 %
44		47	SENIOR MORTGAGE BANK	130	0	130	0.2 %	0.0 %	0.2 %
45		48	EMERY FEDERAL CREDIT	128	0	128	0.2 %	0.0 %	0.2 %
46		49	SOUTHERN TRUST MORTG	124	0	124	0.2 %	0.0 %	0.2 %
47		50	APPROVAL FIRST HOME	122	0	122	0.2 %	0.0 %	0.2 %
48		51	THE MONEY STORE	119	0	119	0.2 %	0.0 %	0.2 %
49		52	NATIONSTAR MORTGAGE	117	0	117	0.2 %	0.0 %	0.2 %
50		53	UNIVERSAL LENDING CO	114	0	114	0.2 %	0.0 %	0.2 %
50		53	MFS/TA INC DBA FUTUR	114	0	114	0.2 %	0.0 %	0.2 %
52		55	ARAMCO MORTGAGE INC	113	0	113	0.2 %	0.0 %	0.2 %
70	20	56	REVERSE MORTGAGE USA	89	22	111	0.2 %	0.1 %	0.2 %
53		57	ATLANTIC BAY MORTGAG	108	0	108	0.2 %	0.0 %	0.2 %
54		58	SUCCESS MORTGAGE PAR	106	0	106	0.2 %	0.0 %	0.2 %
55		59	PRIMARY RESIDENTIAL	103	0	103	0.2 %	0.0 %	0.2 %
115	18	59	HOMEOWNERS MORTGAGE	58	45	103	0.1 %	0.2 %	0.2 %
56		61	SENTRIX FINANCIAL SE	102	0	102	0.2 %	0.0 %	0.2 %
57		62	ACCESS REVERSE MORTG	101	0	101	0.2 %	0.0 %	0.2 %
58		63	NOVA FINANCIAL & INV	100	0	100	0.2 %	0.0 %	0.2 %
59		64	NEW CENTURY REALTY &	99	0	99	0.2 %	0.0 %	0.2 %
60		65	MAS ASSOCIATES LLC	98	0	98	0.2 %	0.0 %	0.2 %
60		65	THE PRIVATE BANK & T	98	0	98	0.2 %	0.0 %	0.2 %
62		67	BROOKSTONE MORTGAGE	97	0	97	0.2 %	0.0 %	0.2 %
63		68	CHRISTENSEN FINANCIA	96	0	96	0.2 %	0.0 %	0.2 %
63		68	GEORGETOWN MORTGAGE	96	0	96	0.2 %	0.0 %	0.2 %
65		70	ALL FINANCIAL SERVIC	95	0	95	0.2 %	0.0 %	0.2 %
65		70	DOLLAR BANK FSB	95	0	95	0.2 %	0.0 %	0.2 %
67		72	MCGOWIN-KING MORTGAG	94	0	94	0.2 %	0.0 %	0.2 %
68		73	VIP MORTGAGE INC	91	0	91	0.2 %	0.0 %	0.2 %
69		74	GATEWAY FUNDING DIVE	90	0	90	0.2 %	0.0 %	0.2 %
70		75	PERRI FUNDING CORP	89	0	89	0.2 %	0.0 %	0.2 %
72		76	VAN DYK MORTGAGE COR	88	0	88	0.2 %	0.0 %	0.2 %
72		76	FULTON BANK NA	88	0	88	0.2 %	0.0 %	0.2 %
74		78	SIMONICH CORPORATION	87	0	87	0.2 %	0.0 %	0.2 %
76		79	BANK OF ENGLAND	86	0	86	0.2 %	0.0 %	0.2 %
77		80	VANGUARD FUNDING LLC	85	0	85	0.2 %	0.0 %	0.2 %
78		81	ASPIRE FINANCIAL INC	84	0	84	0.2 %	0.0 %	0.2 %
78		81	THE SENIOR EQUITY GR	84	0	84	0.2 %	0.0 %	0.2 %
80		83	MANN MORTGAGE LLC	83	0	83	0.2 %	0.0 %	0.2 %
80		83	GUARANTEED RATE INC	83	0	83	0.2 %	0.0 %	0.2 %
80		83	GREEN TREE LENDING I	83	0	83	0.2 %	0.0 %	0.2 %
83		86	REVERSE MORTGAGE ANS	82	0	82	0.2 %	0.0 %	0.2 %
84		87	EVOLVE BANK & TRUST	81	0	81	0.2 %	0.0 %	0.2 %
85		88	EASTERN BANK	76	0	76	0.1 %	0.0 %	0.1 %
195	19	89	JAMES B NUTTER AND C	32	43	75	0.1 %	0.2 %	0.1 %
86		89	RESIDENTIAL HOME FUN	75	0	75	0.1 %	0.0 %	0.1 %
87		91	PINNACLE CAPITAL MOR	74	0	74	0.1 %	0.0 %	0.1 %
87		91	YADKIN VALLEY BANK A	74	0	74	0.1 %	0.0 %	0.1 %
89		93	OCEANFIRST BANK	73	0	73	0.1 %	0.0 %	0.1 %
89		93	FRANK J WEAVER INC	73	0	73	0.1 %	0.0 %	0.1 %
89		93	GATEWAY BANK MORTGAG	73	0	73	0.1 %	0.0 %	0.1 %
89		93	LAND-HOME FINANCIAL	73	0	73	0.1 %	0.0 %	0.1 %
89		93	C2 FINANCIAL CORPORA	73	0	73	0.1 %	0.0 %	0.1 %
94		98	LEADER ONE FINANCIAL	71	0	71	0.1 %	0.0 %	0.1 %
95		99	K & B CAPITAL CORPOR	70	0	70	0.1 %	0.0 %	0.1 %
96		100	OMNI-FUND INC	69	0	69	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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Top 100 HECM Originators - December 2014 Rankings (Single Month)

Rank			Loans			Growth	
M	Y	Company	Mth	YTD	Avg	Mth	YTD
1	1	AMERICAN ADVISORS GR	935	9,916	826.3	13.2 %	48.9 %
2	2	ONE REVERSE MORTGAGE	540	4,974	414.5	45.9 %	-8.0 %
3	3	RMS/SECURITY ONE LEN	364	3,590	299.2	21.7 %	-26.3 %
4	5	PROFICIO MORTGAGE VE	159	1,744	145.3	20.5 %	-31.6 %
5	4	LIBERTY HOME EQUITY	157	2,698	224.8	-16.9 %	-30.4 %
6	6	URBAN FINANCIAL OF A	118	1,285	107.1	4.4 %	-7.2 %
7	23	REVERSE MORTGAGE FUN	81	267	22.3	72.3 %	
8	7	GENERATION MORTGAGE	52	663	55.3	40.5 %	-17.2 %
9	13	FIRSTBANK	51	416	34.7	50.0 %	22.4 %
10	9	HIGH TECH LENDING IN	49	448	37.3	-37.2 %	-16.6 %
10	21	LIVE WELL FINANCIAL	49	273	22.8	8.9 %	
12	18	MONEY HOUSE INC	46	290	24.2	53.3 %	-44.4 %
13	11	MAVERICK FUNDING COR	42	440	36.7	-14.3 %	-38.5 %
13	15	OPEN MORTGAGE LLC	42	406	33.8	-26.3 %	-40.9 %
15	10	CHERRY CREEK MORTGAG	41	443	36.9	-6.8 %	-40.9 %
16	8	NET EQUITY FINANCIAL	36	620	51.7	-21.7 %	25.5 %
17	17	ADVISORS MORTGAGE GR	35	347	28.9	16.7 %	99.4 %
18	16	M & T BANK	32	387	32.3	-11.1 %	-37.2 %
19	24	GMFS LLC	31	262	21.8	72.2 %	-54.0 %
20	19	TRINITY REVERSE MORT	30	276	23.0	20.0 %	56.8 %
21	38	THE FEDERAL SAVINGS	29	151	12.6	-14.7 %	155.9 %
22	33	WILLIAMS FINANCIAL S	28	173	14.4	-12.5 %	
23	25	FIRSTAR BANK NA	27	259	21.6	35.0 %	-26.6 %
24	12	IREVERSE HOME LOANS	26	421	35.1	-7.1 %	-36.6 %
24	26	UNITED SOUTHWEST MOR	26	220	18.3	52.9 %	-23.3 %
24	27	AMERICAN PACIFIC MOR	26	216	18.0	0.0 %	-7.7 %
27	37	AEGEAN FINANCIAL INC	25	158	13.2	66.7 %	56.4 %
28	30	PEOPLES BANK	24	176	14.7	84.6 %	-29.0 %
28	38	AMERICAN FIDELITY FI	24	151	12.6	0.0 %	151.7 %
30	22	TOWNEBANK	21	271	22.6	110.0 %	-19.3 %
30	48	THE MONEY STORE	21	119	9.9	320.0 %	2,280.0 %
32	29	INTEGRITY 1ST MORTGA	20	190	15.8	11.1 %	50.8 %
33	20	UNITED NORTHERN MORT	19	275	22.9	-32.1 %	-17.4 %
33	57	ACCESS REVERSE MORTG	19	101	8.4	35.7 %	68.3 %
35	44	SENIOR MORTGAGE BANK	18	130	10.8	38.5 %	-64.7 %
35	54	SUCCESS MORTGAGE PAR	18	106	8.8	157.1 %	29.3 %
37	43	NEW CASTLE MORTGAGE	17	132	11.0	13.3 %	-19.0 %
38	80	GUARANTEED RATE INC	16	83	6.9	33.3 %	-1.2 %
39	34	TOP FLITE FINANCIAL	14	170	14.2	-22.2 %	-20.9 %
39	87	YADKIN VALLEY BANK A	14	74	6.2	16.7 %	7.2 %
41	36	AMERICAN NATIONWIDE	13	167	13.9	-38.1 %	-18.5 %
41	101	REVERSE MORTGAGE COR	13	66	5.5	-27.8 %	
41	134	360 MORTGAGE GROUP	13	47	3.9	-13.3 %	
44	32	SUN AMERICAN MORTGAG	12	175	14.6	-40.0 %	-8.9 %
44	146	SHORE CAPITAL CORPOR	12	42	3.5	-29.4 %	
46	34	NORTH AMERICAN SAVIN	11	170	14.2	22.2 %	77.1 %
46	46	SOUTHERN TRUST MORTG	11	124	10.3	266.7 %	-11.4 %
46	63	GEORGETOWN MORTGAGE	11	96	8.0	-15.4 %	62.7 %
46	72	FULTON BANK NA	11	88	7.3	120.0 %	-22.1 %
46	78	THE SENIOR EQUITY GR	11	84	7.0	22.2 %	23.5 %

Rank			Loans			Growth	
M	Y	Company	Mth	YTD	Avg	Mth	YTD
46	232	CF CAPITAL GROUP	11	27	2.3	22.2 %	
46	243	BANC OF CALIFORNIA N	11	25	2.1	22.2 %	
53	28	FIRST AMERICAN HOME	10	205	17.1	-28.6 %	831.8 %
53	47	APPROVAL FIRST HOME	10	122	10.2	11.1 %	0.0 %
53	50	UNIVERSAL LENDING CO	10	114	9.5	42.9 %	-34.5 %
53	67	MCGOWIN-KING MORTGAG	10	94	7.8	-33.3 %	27.0 %
53	89	LAND-HOME FINANCIAL	10	73	6.1	66.7 %	92.1 %
53	106	PACIFIC RESIDENTIAL	10	63	5.3	11.1 %	-17.1 %
53	115	HOMEOWNERS MORTGAGE	10	58	4.8	900.0 %	-50.4 %
53	119	CIRCLE MORTGAGE CORP	10	56	4.7	900.0 %	-8.2 %
61	55	PRIMARY RESIDENTIAL	9	103	8.6	-10.0 %	-19.5 %
61	56	SENTRIX FINANCIAL SE	9	102	8.5	12.5 %	14.6 %
61	59	NEW CENTURY REALTY &	9	99	8.3	0.0 %	1,550.0 %
61	62	BROOKSTONE MORTGAGE	9	97	8.1	28.6 %	110.9 %
61	65	DOLLAR BANK FSB	9	95	7.9	-10.0 %	-24.6 %
61	83	REVERSE MORTGAGE ANS	9	82	6.8	28.6 %	-4.7 %
61	89	C2 FINANCIAL CORPORA	9	73	6.1	12.5 %	247.6 %
61	89	FRANK J WEAVER INC	9	73	6.1	28.6 %	4.3 %
61	98	REVERSE MORTGAGE ASS	9	67	5.6	350.0 %	24.1 %
70	30	NATIONWIDE EQUITIES	8	176	14.7	-11.1 %	-33.1 %
70	42	SENIOR FUNDING ASSOC	8	136	11.3	-42.9 %	52.8 %
70	58	NOVA FINANCIAL & INV	8	100	8.3	166.7 %	23.5 %
70	60	MAS ASSOCIATES LLC	8	98	8.2	14.3 %	-37.6 %
70	65	ALL FINANCIAL SERVIC	8	95	7.9	-20.0 %	-25.8 %
70	80	MANN MORTGAGE LLC	8	83	6.9	0.0 %	-14.4 %
70	86	RESIDENTIAL HOME FUN	8	75	6.3	300.0 %	-3.8 %
70	95	K & B CAPITAL CORPOR	8	70	5.8	33.3 %	118.8 %
70	123	FAIRWAY INDEPENDENT	8	53	4.4	100.0 %	35.9 %
70	123	JTS AND CO	8	53	4.4	166.7 %	17.8 %
70	134	CITIZENS FIRST BANK	8	47	3.9	60.0 %	-30.9 %
70	149	AFC REVERSE MORTGAGE	8	41	3.4	700.0 %	20.6 %
70	181	PINNACLE CAPITAL MOR	8	34	2.8	0.0 %	1,033.3 %
70	181	JAMES EDWARD CARLSON	8	34	2.8	300.0 %	-2.9 %
84	72	VAN DYK MORTGAGE COR	7	88	7.3	75.0 %	-50.3 %
84	80	GREEN TREE LENDING I	7	83	6.9	-50.0 %	13.7 %
84	89	GATEWAY BANK MORTGAG	7	73	6.1	75.0 %	40.4 %
84	109	PEOPLES HOME EQUITY	7	62	5.2	75.0 %	26.5 %
84	111	BERKSHIRE BANK	7	59	4.9		55.3 %
84	121	VIG MORTGAGE CORP	7	54	4.5	600.0 %	-67.5 %
84	123	GLOBAL EQUITY FINANC	7	53	4.4	-30.0 %	657.1 %
84	126	PS FINANCIAL SERVICE	7	52	4.3	40.0 %	18.2 %
84	168	BANK OF NEW ORLEANS	7	37	3.1	16.7 %	-17.8 %
84	253	GATEWAY MORTGAGE GRO	7	24	2.0	250.0 %	-29.4 %
84	392	LONE STAR REVERSE MO	7	13	1.1	133.3 %	
95	40	MORTGAGE SERVICES II	6	147	12.3	20.0 %	-10.9 %
95	52	ARAMCO MORTGAGE INC	6	113	9.4	-33.3 %	-0.9 %
95	60	THE PRIVATE BANK & T	6	98	8.2	20.0 %	88.5 %
95	74	SIMONICH CORPORATION	6	87	7.3	0.0 %	3.6 %
95	96	OMNI-FUND INC	6	69	5.8	0.0 %	-23.3 %
95	152	TEXAS REVERSE MORTGA	6	40	3.3	20.0 %	1,900.0 %

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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