

# HECM Lenders (FHA Approved Only)

## Industry Overview

HECMs Endorsed through October 2011

Next Release Date: Week 1 of December

Endorsement Growth Change

# -16.8 %

Competition Growth

# -10.2 %

Active Lender Change

# -27

Figures above reflect change from prior month

## PERFORMANCE

Rank/Region	11/10	12/10	01/11	02/11	03/11	04/11	05/11	06/11	07/11	08/11	09/11	10/11	Trend
1 Southeast/Caribbean	1,404	1,387	1,305	1,425	1,455	1,265	1,184	1,199	1,198	1,175	1,075	1,032	▼
2 Pacific/Hawaii	1,092	988	1,130	1,204	1,283	1,021	834	918	894	930	935	703	▼
3 Mid-Atlantic	792	913	850	962	1,023	808	635	794	738	837	722	601	▼
4 Southwest	906	888	864	823	914	854	641	813	731	813	688	614	▼
5 New York/New Jersey	646	622	642	709	772	614	541	612	569	603	625	476	▼
6 Midwest	585	586	540	643	638	517	512	553	511	520	532	459	▼
7 Northwest/Alaska	314	344	365	361	361	339	266	307	262	274	307	220	▼
8 New England	342	373	359	337	348	302	226	285	256	290	301	239	▼
9 Rocky Mountain	294	289	246	274	318	244	211	236	222	230	259	166	▼
10 Great Plains	184	164	163	166	194	160	138	140	130	135	146	143	▼
<b>Total</b>	<b>6,559</b>	<b>6,554</b>	<b>6,464</b>	<b>6,904</b>	<b>7,306</b>	<b>6,124</b>	<b>5,188</b>	<b>5,857</b>	<b>5,511</b>	<b>5,807</b>	<b>5,590</b>	<b>4,653</b>	<b>▼</b>

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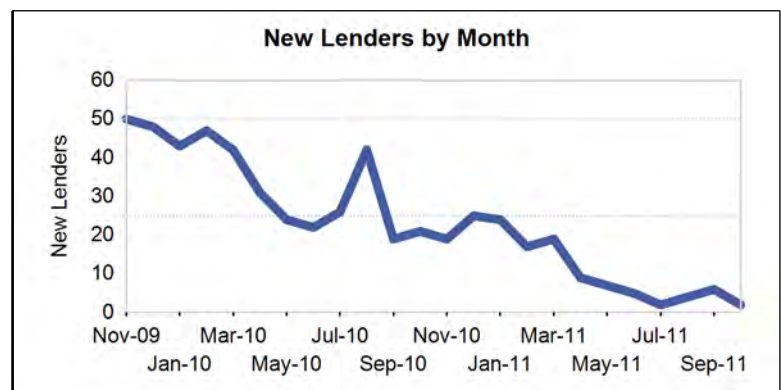
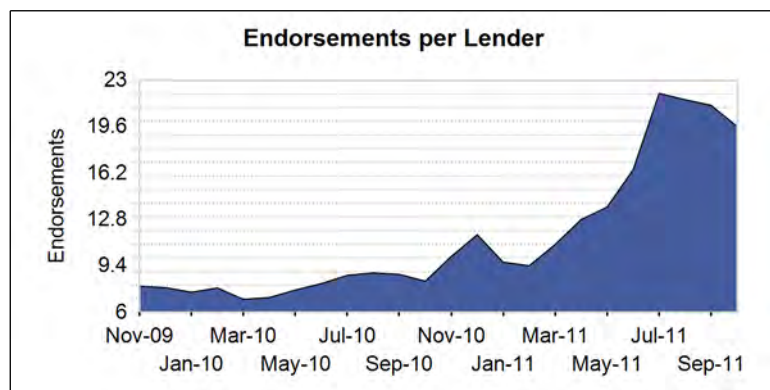
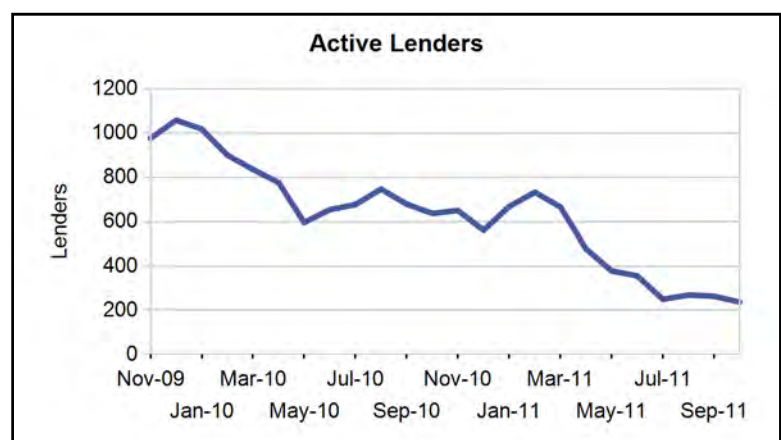
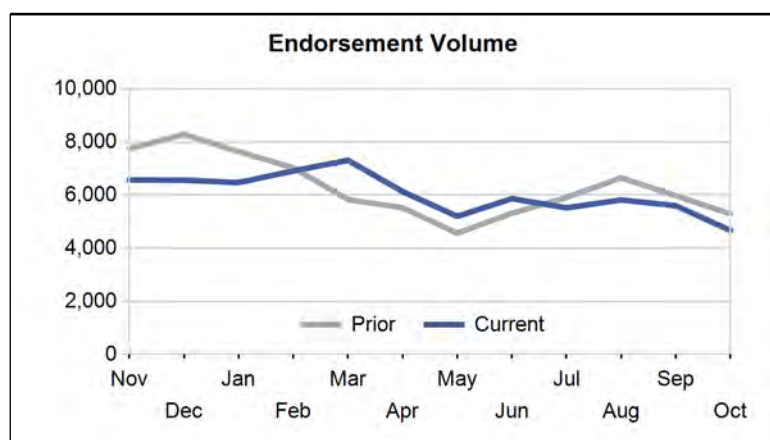
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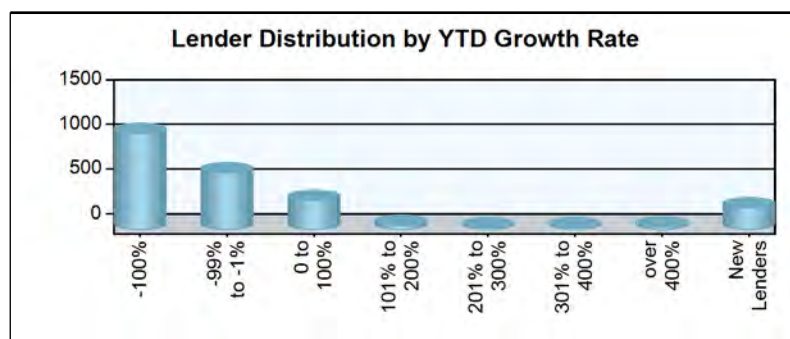
# Competition

## Top 10 Lenders

Rank / Lender	11/10	12/10	01/11	02/11	03/11	04/11	05/11	06/11	07/11	08/11	09/11	10/11	Total	Trend
1 WELLS FARGO BANK NA	1,783	1,820	1,687	1,662	1,960	1,253	1,092	1,639	1,719	1,665	1,447	787	18,514	▼
2 METLIFE BANK	579	638	466	444	682	616	932	1,079	716	936	1,134	913	9,135	▼
3 BANK OF AMERICA NA CHARLOTTE	550	864	843	777	738	896	332	7	3	1	5	5	5,021	
4 ONE REVERSE MORTGAGE LLC	338	368	322	295	398	423	430	327	328	420	413	446	4,508	▲
5 URBAN FINANCIAL GROUP	163	39	134	191	180	327	362	489	460	301	344	301	3,291	▼
6 GENERATION MORTGAGE COMPANY	131	114	122	140	186	243	155	220	491	405	299	288	2,794	▼
7 GENWORTH FINANCIAL HM EQUITY A	65	14	86	90	114	140	199	228	129	165	225	266	1,721	▲
8 AMERICAN ADVISORS GROUP	55	52	63	155	115	82	124	156	161	198	134	199	1,494	▲
9 SECURITY ONE LENDING	87	48	80	91	66	123	95	123	105	164	185	168	1,335	▼
10 REVERSE MORTGAGE USA INC	99	129	102	70	65	82	50	105	90	56	67	73	988	▲
<b>Top 10 SubTotal</b>	<b>3,850</b>	<b>4,086</b>	<b>3,905</b>	<b>3,915</b>	<b>4,504</b>	<b>4,185</b>	<b>3,771</b>	<b>4,373</b>	<b>4,202</b>	<b>4,311</b>	<b>4,253</b>	<b>3,446</b>	<b>48,801</b>	<b>▼</b>
<b>Industry Total</b>	<b>6,559</b>	<b>6,554</b>	<b>6,464</b>	<b>6,904</b>	<b>7,306</b>	<b>6,124</b>	<b>5,188</b>	<b>5,857</b>	<b>5,511</b>	<b>5,807</b>	<b>5,590</b>	<b>4,653</b>	<b>72,517</b>	<b>▼</b>



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# Market Performance

Market	YTD Volume 2011	YTD Volume 2010	Chg %	Active Lenders 2011	Active Lenders 2010	Chg %	Volume / Lender 2011	Volume / Lender 2010	Chg %
<b>Great Plains</b>									
KANSAS CITY	490	440	11.4 %	37	57	-35.1 %	3.9	2.8	41.4 %
ST. LOUIS	383	462	-17.1 %	40	58	-31.0 %	3.2	2.5	27.9 %
DES MOINES	271	229	18.3 %	24	26	-7.7 %	3.8	3.3	14.0 %
OMAHA	194	175	10.9 %	16	16	0.0 %	3.4	3.7	-7.0 %
TOPEKA	177	138	28.3 %	21	29	-27.6 %	2.4	2.0	19.1 %
<b>Region Total</b>	<b>1,515</b>	<b>1,444</b>	<b>4.9 %</b>	<b>75</b>	<b>112</b>	<b>-33.0 %</b>	<b>6.3</b>	<b>4.5</b>	<b>41.8 %</b>
<b>Mid-Atlantic</b>									
PHILADELPHIA	2,384	1,967	21.2 %	111	124	-10.5 %	6.7	4.2	58.2 %
RICHMOND	2,027	2,109	-3.9 %	90	124	-27.4 %	5.7	4.2	36.3 %
BALTIMORE	1,619	2,110	-23.3 %	93	132	-29.5 %	4.8	4.3	10.9 %
WASH. D.C.	1,077	1,115	-3.4 %	74	111	-33.3 %	4.1	3.0	38.0 %
PITTSBURGH	394	309	27.5 %	48	54	-11.1 %	2.7	1.9	46.7 %
WILMINGTON	321	355	-9.6 %	41	37	10.8 %	2.4	2.6	-7.5 %
CHARLESTON	148	147	0.7 %	18	24	-25.0 %	2.1	2.1	1.8 %
<b>Region Total</b>	<b>7,970</b>	<b>8,112</b>	<b>-1.8 %</b>	<b>219</b>	<b>305</b>	<b>-28.2 %</b>	<b>10.2</b>	<b>6.8</b>	<b>50.5 %</b>
<b>Midwest</b>									
CHICAGO	1,304	1,734	-24.8 %	104	161	-35.4 %	4.5	3.2	37.6 %
MINN. ST. PAUL	855	630	35.7 %	43	60	-28.3 %	6.7	3.5	89.5 %
MILWAUKEE	716	627	14.2 %	43	54	-20.4 %	4.8	3.8	24.6 %
INDIANAPOLIS	631	601	5.0 %	49	50	-2.0 %	4.4	3.4	29.9 %
CLEVELAND	504	455	10.8 %	45	56	-19.6 %	3.6	2.7	32.0 %
GRAND RAPIDS	345	377	-8.5 %	33	48	-31.3 %	3.1	2.3	32.8 %
COLUMBUS	252	217	16.1 %	30	35	-14.3 %	2.8	2.4	13.4 %
CINCINNATI	249	213	16.9 %	35	41	-14.6 %	2.4	1.9	22.2 %
SPRINGFIELD	239	212	12.7 %	32	40	-20.0 %	2.4	1.7	37.2 %
DETROIT	229	339	-32.4 %	32	61	-47.5 %	2.3	2.0	17.8 %
FLINT	101	84	20.2 %	26	22	18.2 %	1.5	1.3	12.7 %
<b>Region Total</b>	<b>5,425</b>	<b>5,489</b>	<b>-1.2 %</b>	<b>228</b>	<b>369</b>	<b>-38.2 %</b>	<b>8.4</b>	<b>4.7</b>	<b>77.6 %</b>
<b>New England</b>									
BOSTON	1,216	1,306	-6.9 %	80	114	-29.8 %	5.4	3.3	62.1 %
HARTFORD	847	889	-4.7 %	72	107	-32.7 %	4.0	2.8	39.7 %
BANGOR	297	264	12.5 %	28	24	16.7 %	3.7	3.0	24.9 %
MANCHESTER	273	302	-9.6 %	30	48	-37.5 %	3.1	2.1	44.6 %
PROVIDENCE	196	181	8.3 %	26	28	-7.1 %	2.8	1.9	44.8 %
BURLINGTON	114	100	14.0 %	12	18	-33.3 %	3.6	2.4	47.8 %
<b>Region Total</b>	<b>2,943</b>	<b>3,042</b>	<b>-3.3 %</b>	<b>150</b>	<b>206</b>	<b>-27.2 %</b>	<b>7.2</b>	<b>4.2</b>	<b>72.2 %</b>
<b>New York/New Jersey</b>									
NEW YORK	2,670	2,553	4.6 %	127	149	-14.8 %	6.2	4.3	45.2 %
NEWARK	1,450	1,343	8.0 %	95	125	-24.0 %	5.4	3.8	42.0 %
CAMDEN	1,060	968	9.5 %	85	99	-14.1 %	3.8	3.1	22.4 %
ALBANY	662	533	24.2 %	49	52	-5.8 %	3.7	3.4	9.6 %
BUFFALO	321	264	21.6 %	25	21	19.0 %	3.6	3.6	-1.6 %
<b>Region Total</b>	<b>6,163</b>	<b>5,661</b>	<b>8.9 %</b>	<b>200</b>	<b>269</b>	<b>-25.7 %</b>	<b>8.4</b>	<b>5.5</b>	<b>52.2 %</b>
<b>Northwest/Alaska</b>									
SEATTLE	1,287	1,415	-9.0 %	79	105	-24.8 %	4.6	3.3	39.2 %
PORTLAND	1,090	1,263	-13.7 %	90	127	-29.1 %	3.9	3.0	30.1 %
BOISE	404	382	5.8 %	47	53	-11.3 %	3.2	2.4	32.1 %
SPOKANE	203	208	-2.4 %	33	44	-25.0 %	2.0	1.7	17.4 %
ANCHORAGE	78	68	14.7 %	8	8	0.0 %	3.7	2.7	38.1 %
<b>Region Total</b>	<b>3,062</b>	<b>3,336</b>	<b>-8.2 %</b>	<b>138</b>	<b>207</b>	<b>-33.3 %</b>	<b>6.9</b>	<b>4.3</b>	<b>61.0 %</b>
<b>Pacific/Hawaii</b>									
LOS ANGELES	2,632	2,735	-3.8 %	159	234	-32.1 %	6.8	3.9	71.3 %

Market	YTD Volume 2011	YTD Volume 2010	Chg %	Active Lenders 2011	Active Lenders 2010	Chg %	Volume / Lender 2011	Volume / Lender 2010	Chg %
SAN FRANCISCO	1,828	1,973	-7.3 %	100	144	-30.6 %	6.1	4.0	50.9 %
SANTA ANA	1,657	1,545	7.2 %	128	194	-34.0 %	5.0	3.1	63.0 %
PHOENIX	943	994	-5.1 %	56	81	-30.9 %	5.7	3.8	50.6 %
SAN DIEGO	851	796	6.9 %	85	112	-24.1 %	4.2	2.5	66.6 %
SACRAMENTO	803	755	6.4 %	69	104	-33.7 %	4.1	3.0	35.7 %
FRESNO	292	308	-5.2 %	38	59	-35.6 %	2.5	2.3	12.6 %
HONOLULU	273	293	-6.8 %	38	43	-11.6 %	2.4	2.1	18.2 %
TUCSON	242	235	3.0 %	31	39	-20.5 %	2.4	2.2	8.5 %
LAS VEGAS	220	210	4.8 %	22	32	-31.3 %	2.9	2.6	10.5 %
RENO	111	120	-7.5 %	17	18	-5.6 %	2.0	1.9	5.9 %
<b>Region Total</b>	<b>9,852</b>	<b>9,964</b>	<b>-1.1 %</b>	<b>322</b>	<b>495</b>	<b>-34.9 %</b>	<b>11.6</b>	<b>6.2</b>	<b>87.7 %</b>
<b>Rocky Mountain</b>									
DENVER	1,078	1,055	2.2 %	72	91	-20.9 %	5.1	3.5	45.6 %
SALT LAKE CITY	801	802	-0.1 %	64	79	-19.0 %	3.7	2.8	32.4 %
HELENA	267	221	20.8 %	23	20	15.0 %	2.7	2.3	19.1 %
CASPER	144	91	58.2 %	18	17	5.9 %	2.5	1.7	43.4 %
SIOUX FALLS	74	63	17.5 %	9	5	80.0 %	3.1	3.0	2.5 %
FARGO	42	35	20.0 %	4	3	33.3 %	3.6	2.9	24.1 %
<b>Region Total</b>	<b>2,406</b>	<b>2,267</b>	<b>6.1 %</b>	<b>124</b>	<b>162</b>	<b>-23.5 %</b>	<b>6.0</b>	<b>3.9</b>	<b>53.9 %</b>
<b>Southeast/Caribbean</b>									
GREENSBORO	1,563	1,235	26.6 %	30	24	25.0 %	11.8	9.2	28.6 %
MIAMI	1,449	2,107	-31.2 %	128	247	-48.2 %	4.5	2.9	54.8 %
ATLANTA	1,395	1,533	-9.0 %	79	103	-23.3 %	5.4	4.0	35.9 %
CARIBBEAN	1,377	1,467	-6.1 %	21	17	23.5 %	11.5	14.2	-19.1 %
COLUMBIA	1,050	967	8.6 %	47	65	-27.7 %	6.0	4.0	50.9 %
BIRMINGHAM	1,003	857	17.0 %	54	76	-28.9 %	5.0	3.2	56.9 %
TAMPA	948	1,201	-21.1 %	90	156	-42.3 %	3.9	2.9	35.5 %
JACKSONVILLE	912	1,048	-13.0 %	100	128	-21.9 %	3.9	2.4	62.7 %
ORLANDO	621	735	-15.5 %	81	115	-29.6 %	3.7	2.4	56.9 %
KNOXVILLE	549	409	34.2 %	45	56	-19.6 %	3.7	2.4	56.9 %
JACKSON	459	303	51.5 %	29	41	-29.3 %	4.2	2.2	89.6 %
NASHVILLE	399	345	15.7 %	43	50	-14.0 %	3.1	2.5	24.6 %
LOUISVILLE	385	314	22.6 %	36	47	-23.4 %	3.1	2.5	26.3 %
MEMPHIS	203	196	3.6 %	32	38	-15.8 %	2.1	1.8	16.0 %
<b>Region Total</b>	<b>12,313</b>	<b>12,717</b>	<b>-3.2 %</b>	<b>353</b>	<b>584</b>	<b>-39.6 %</b>	<b>12.1</b>	<b>6.2</b>	<b>94.1 %</b>
<b>Southwest</b>									
HOUSTON	1,397	1,433	-2.5 %	55	77	-28.6 %	6.4	4.9	30.3 %
SAN ANTONIO	1,317	1,264	4.2 %	66	77	-14.3 %	5.1	4.4	15.7 %
DALLAS	988	994	-0.6 %	73	86	-15.1 %	4.0	3.2	27.9 %
FT. WORTH	980	881	11.2 %	63	72	-12.5 %	3.8	3.3	15.9 %
NEW ORLEANS	837	761	10.0 %	50	59	-15.3 %	4.1	3.0	35.7 %
LITTLE ROCK	572	536	6.7 %	38	45	-15.6 %	3.8	3.1	20.9 %
ALBUQUERQUE	502	529	-5.1 %	42	64	-34.4 %	2.8	2.3	21.0 %
LUBBOCK	453	526	-13.9 %	43	53	-18.9 %	3.0	2.8	4.3 %
OKLAHOMA CITY	269	258	4.3 %	25	30	-16.7 %	2.8	2.3	21.6 %
TULSA	256	270	-5.2 %	26	27	-3.7 %	2.9	2.6	9.2 %
SHREVEPORT	184	151	21.9 %	26	27	-3.7 %	2.2	1.6	41.0 %
<b>Region Total</b>	<b>7,755</b>	<b>7,603</b>	<b>2.0 %</b>	<b>174</b>	<b>246</b>	<b>-29.3 %</b>	<b>11.5</b>	<b>7.9</b>	<b>45.3 %</b>
<b>Grand Total</b>	<b>59,404</b>	<b>59,635</b>	<b>-0.4 %</b>	<b>1,293</b>	<b>2,120</b>	<b>-39.0 %</b>	<b>15.8</b>	<b>8.0</b>	<b>97.2 %</b>

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# Top 100 Lenders - Year to Date

Rank	Lender	Vol 2011	Vol 2010	Chg %	Mkt Share 2011	Mkt Share 2010	Chg %	Top State
1	WELLS FARGO BANK NA	14911	12647	18 %	25.1 %	21.2 %	18 %	CA
2	METLIFE BANK	7918	2658	198 %	13.3 %	4.5 %	199 %	CA
3	BANK OF AMERICA NA CHARL	3607	5953	-39 %	6.1 %	10.0 %	-39 %	CA
4	ONE REVERSE MORTGAGE	3356	2535	32 %	5.6 %	4.3 %	33 %	TX
5	URBAN FINANCIAL GROUP	3089	1871	65 %	5.2 %	3.1 %	66 %	CA
6	GENERATION MORTGAGE COMP	2549	1140	124 %	4.3 %	1.9 %	124 %	PA
7	GENWORTH FINANCIAL HM EQ	1642	1099	49 %	2.8 %	1.8 %	50 %	CA
8	AMERICAN ADVISORS GROUP	1387	551	152 %	2.3 %	0.9 %	153 %	TX
9	SECURITY ONE LENDING	1200	629	91 %	2.0 %	1.1 %	92 %	CA
10	REVERSE MORTGAGE USA	687	944	-27 %	1.2 %	1.6 %	-27 %	TX
11	NEW DAY FINANCIAL	532	491	8 %	0.9 %	0.8 %	9 %	TX
12	THE FIRST NATIONAL BANK	498	0		0.8 %	0.0 %		CA
13	SENIOR MORTGAGE BANKERS	464	498	-7 %	0.8 %	0.8 %	-6 %	ZZ
14	ONE REVERSE MORTGAGE LLC	446	0		0.8 %	0.0 %		TX
15	PNC REVERSE MORTGAGE	435	278	56 %	0.7 %	0.5 %	57 %	PA
16	GREAT OAK LENDING	390	495	-21 %	0.7 %	0.8 %	-21 %	MD
17	MONEY HOUSE	358	480	-25 %	0.6 %	0.8 %	-25 %	ZZ
18	FINANCIAL FREEDOM ACQUIS	353	956	-63 %	0.6 %	1.6 %	-63 %	CA
19	M & T BANK	337	467	-28 %	0.6 %	0.8 %	-28 %	NY
20	SUNTRUST MORTGAGE	328	272	21 %	0.6 %	0.5 %	21 %	FL
21	EQUIPOINT FINANCIAL NETW	279	361	-23 %	0.5 %	0.6 %	-22 %	CA
22	NET EQUITY FINANCIAL	258	636	-59 %	0.4 %	1.1 %	-59 %	PA
23	SUN WEST MORTGAGE CO	242	46	426 %	0.4 %	0.1 %	428 %	CA
24	ROYAL UNITED MORTGAGE	239	164	46 %	0.4 %	0.3 %	46 %	TX
25	PRIMELENDING A PLAINSCAP	215	113	90 %	0.4 %	0.2 %	91 %	TX
26	PLAZA HOME MORTGAGE	206	27	663 %	0.3 %	0.0 %	666 %	CA
27	ASPIRE FINANCIAL	202	258	-22 %	0.3 %	0.4 %	-21 %	TX
28	MAS ASSOCIATES	198	225	-12 %	0.3 %	0.4 %	-12 %	MD
29	CHERRY CREEK MORTGAGE CO	196	198	-1 %	0.3 %	0.3 %	-1 %	UT
30	IREVERSE HOME LOANS	150	254	-41 %	0.3 %	0.4 %	-41 %	GA
31	NATIONWIDE EQUITIES CORP	149	93	60 %	0.3 %	0.2 %	61 %	NY
32	MIDCONTINENT FINANCIAL C	136	124	10 %	0.2 %	0.2 %	10 %	NY
33	LIVE WELL FINANCIAL	135	35	286 %	0.2 %	0.1 %	287 %	NY
34	AMERICAN PACIFIC MORTGAG	125	107	17 %	0.2 %	0.2 %	17 %	CA
35	M AND T BANK	123	0		0.2 %	0.0 %		NY
36	SUN AMERICAN MORTGAGE CO	118	97	22 %	0.2 %	0.2 %	22 %	AZ
37	OPEN MORTGAGE	117	106	10 %	0.2 %	0.2 %	11 %	CA
38	REVERSE MORTGAGE SOLUTIO	116	1	11,500 %	0.2 %	0.0 %	11,545 %	TX
39	ENVOY MORTGAGE LTD	112	125	-10 %	0.2 %	0.2 %	-10 %	WI
40	NETWORK FUNDING LP	111	94	18 %	0.2 %	0.2 %	19 %	TX
41	SIDUS FINANCIAL	109	109	0 %	0.2 %	0.2 %	0 %	NC
42	WEBSTER BANK	107	142	-25 %	0.2 %	0.2 %	-24 %	CT
43	WEST TOWN SAVINGS BANK	99	9	1,000 %	0.2 %	0.0 %	1,004 %	MD
44	GMFS	99	129	-23 %	0.2 %	0.2 %	-23 %	LA
45	VIG MORTGAGE CORP	96	7	1,271 %	0.2 %	0.0 %	1,277 %	ZZ
46	BRIAN A COLE & ASSOCIATE	87	228	-62 %	0.1 %	0.4 %	-62 %	OH
47	HARVARD HOME MORTGAGE	85	174	-51 %	0.1 %	0.3 %	-51 %	NC
48	CHRISTENSEN FINANCIAL	85	75	13 %	0.1 %	0.1 %	14 %	FL
49	UNIVERSAL LENDING CORPOR	83	94	-12 %	0.1 %	0.2 %	-11 %	CO
50	FULTON BANK NATIONAL ASS	81	70	16 %	0.1 %	0.1 %	16 %	PA

Rank	Lender	Vol 2011	Vol 2010	Chg %	Mkt Share 2011	Mkt Share 2010	Chg %	Top State
51	HOME SAVINGS OF AMERICA	80	65	23 %	0.1 %	0.1 %	24 %	NJ
52	FIRST MARINER BANK	80	334	-76 %	0.1 %	0.6 %	-76 %	MD
53	GATEWAY FUNDING DIVERSIF	79	80	-1 %	0.1 %	0.1 %	-1 %	NJ
54	PRIMARY RESIDENTIAL MORT	79	100	-21 %	0.1 %	0.2 %	-21 %	MD
55	METRO ISLAND MORTGAGE	79	70	13 %	0.1 %	0.1 %	13 %	ZZ
56	AMTEC FUNDING GROUP	76	69	10 %	0.1 %	0.1 %	11 %	WA
57	UNITED NORTHERN MORTGAGE	75	52	44 %	0.1 %	0.1 %	45 %	NY
58	JAMES B NUTTER AND COMPA	73	54	35 %	0.1 %	0.1 %	36 %	KS
59	REVERSE MORTGAGE USA INC	73	0		0.1 %	0.0 %		TX
60	VALUE FINANCIAL MORTGAGE	71	102	-30 %	0.1 %	0.2 %	-30 %	FL
61	STAY IN HOME MORTGAGE	70	233	-70 %	0.1 %	0.4 %	-70 %	WA
62	STERLING SAVINGS BANK	69	1	6,800 %	0.1 %	0.0 %	6,827 %	OR
63	ALLIED HOME MORTGAGE COR	66	0		0.1 %	0.0 %		PA
64	ASSOCIATED MORTGAGE BANK	66	2	3,200 %	0.1 %	0.0 %	3,213 %	NY
65	SENIOR AMERICAN FUNDING	66	268	-75 %	0.1 %	0.4 %	-75 %	CA
66	UNITED SOUTHWEST MORTGAG	65	168	-61 %	0.1 %	0.3 %	-61 %	CA
67	NEW DAY FINANCIAL LLC	63	0		0.1 %	0.0 %		CA
68	MORTGAGESHOP	63	202	-69 %	0.1 %	0.3 %	-69 %	VA
69	ALL FINANCIAL SERVICES	63	90	-30 %	0.1 %	0.2 %	-30 %	PA
70	OCEANFIRST BANK	62	48	29 %	0.1 %	0.1 %	30 %	NJ
71	ATLANTIC BAY MORTGAGE GR	61	45	36 %	0.1 %	0.1 %	36 %	VA
72	FIRST NATIONAL BANK	61	74	-18 %	0.1 %	0.1 %	-17 %	NY
73	TRIPONT MORTGAGE GROUP	60	86	-30 %	0.1 %	0.1 %	-30 %	CA
74	TRINITY REVERSE MORTGAGE	59	81	-27 %	0.1 %	0.1 %	-27 %	CA
75	HIGH TECH LENDING	57	30	90 %	0.1 %	0.1 %	91 %	CA
76	THE MONEY SOURCE	56	0		0.1 %	0.0 %		NY
77	PINNACLE CAPITAL MORTGAG	55	17	224 %	0.1 %	0.0 %	225 %	WA
78	SENIORS REVERSE MORTGAGE	54	272	-80 %	0.1 %	0.5 %	-80 %	VA
79	WILMINGTON SAVINGS FD SO	54	105	-49 %	0.1 %	0.2 %	-48 %	DE
80	ROYAL UNITED MORTGAGE LL	54	0		0.1 %	0.0 %		TX
81	AXIA FINANCIAL	53	10	430 %	0.1 %	0.0 %	432 %	WA
82	GUARANTEED HOME MTG CO	52	30	73 %	0.1 %	0.1 %	74 %	NY
83	CITIZENS FIRST WHOLESALE	51	39	31 %	0.1 %	0.1 %	31 %	FL
84	FRANKLIN FIRST FINANCIAL	51	74	-31 %	0.1 %	0.1 %	-31 %	NY
85	GUILD MORTGAGE COMPANY	51	62	-18 %	0.1 %	0.1 %	-17 %	CA
86	LIBERTY BANK	50	27	85 %	0.1 %	0.0 %	86 %	CT
87	ALLIED HOME MORTGAGE CAP	49	120	-59 %	0.1 %	0.2 %	-59 %	PA
88	MCM HOLDINGS	49	129	-62 %	0.1 %	0.2 %	-62 %	FL
89	PROSPERITY MORTGAGE COMP	49	76	-36 %	0.1 %	0.1 %	-35 %	DC
90	COLONIAL SAVINGS FA	47	43	9 %	0.1 %	0.1 %	10 %	TX
91	GERSHMAN INVESTMENT CORP	47	52	-10 %	0.1 %	0.1 %	-9 %	MO
92	UPSTATE CAPITAL	46	172	-73 %	0.1 %	0.3 %	-73 %	FL
93	BANK OF NEW ORLEANS	45	19	137 %	0.1 %	0.0 %	138 %	LA
94	ACADEMY MORTGAGE	44	164	-73 %	0.1 %	0.3 %	-73 %	DC
95	HOMESERVICES LENDING	44	12	267 %	0.1 %	0.0 %	268 %	CA
96	HEALTH ONE CREDIT UNION	43	55	-22 %	0.1 %	0.1 %	-22 %	NY
97	INTEGRITY 1ST MORTGAGE	43	246	-83 %	0.1 %	0.4 %	-82 %	IL
98	GULF COAST BANK AND TRUS	42	18	133 %	0.1 %	0.0 %	134 %	LA
99	FIRST MIDWEST BANK	42	43	-2 %	0.1 %	0.1 %	-2 %	IL
100	SUCCESS MORTGAGE PARTNER	41	47	-13 %	0.1 %	0.1 %	-12 %	MI

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