

HECM Lenders (FHA Approved Only)

Industry Overview

HECMs Endorsed through November 2011

Next Release Date: Week 1 of January

Endorsement Growth Change

0.0 %

Competition Growth

5.9 %

Active Lender Change

14

Figures above reflect change from prior month

PERFORMANCE

Rank/Region	12/10	01/11	02/11	03/11	04/11	05/11	06/11	07/11	08/11	09/11	10/11	11/11	Trend
1 Southeast/Caribbean	1,387	1,305	1,425	1,455	1,265	1,184	1,199	1,198	1,175	1,075	1,032	948	▼
2 Pacific/Hawaii	988	1,130	1,204	1,283	1,021	834	918	894	930	935	703	601	▼
3 Mid-Atlantic	913	850	962	1,023	808	635	794	738	837	722	601	655	▲
4 Southwest	888	864	823	914	854	641	813	731	813	688	614	731	▲
5 New York/New Jersey	622	642	709	772	614	541	612	569	603	625	476	526	▲
6 Midwest	586	540	643	638	517	512	553	511	520	532	459	402	▼
7 Northwest/Alaska	344	365	361	361	339	266	307	262	274	307	220	167	▼
8 New England	373	359	337	348	302	226	285	256	290	301	239	240	▲
9 Rocky Mountain	289	246	274	318	244	211	236	222	230	259	166	249	▲
10 Great Plains	164	163	166	194	160	138	140	130	135	146	143	135	▼
Total	6,554	6,464	6,904	7,306	6,124	5,188	5,857	5,511	5,807	5,590	4,653	4,654	▲

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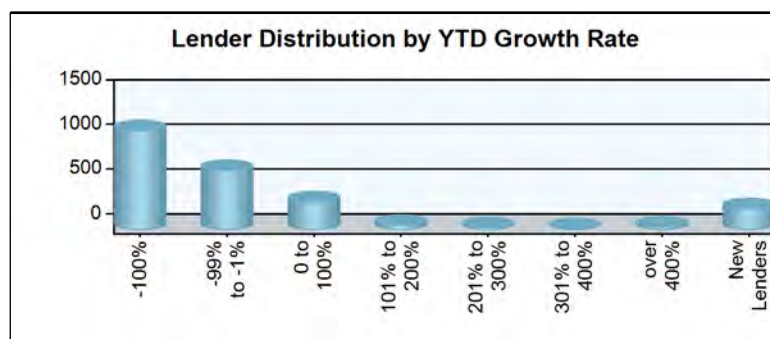
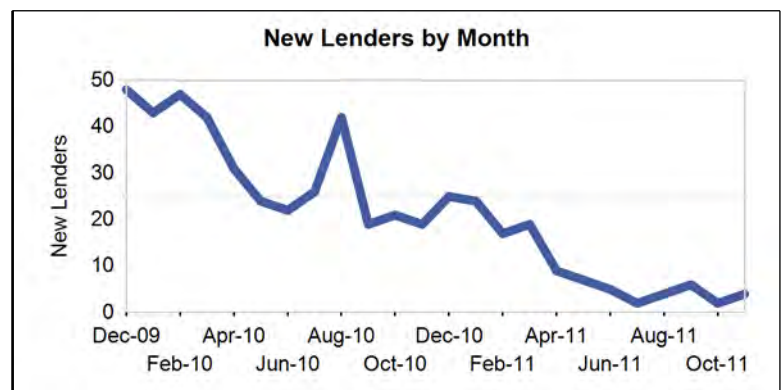
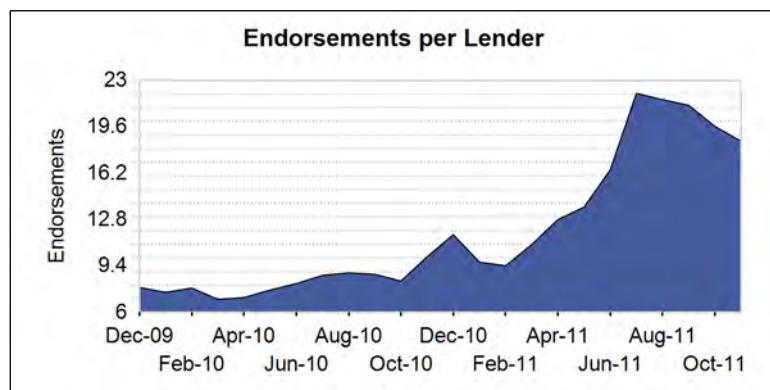
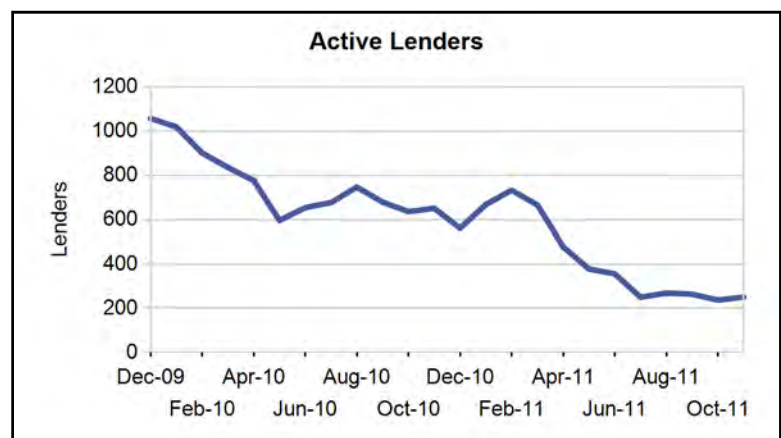
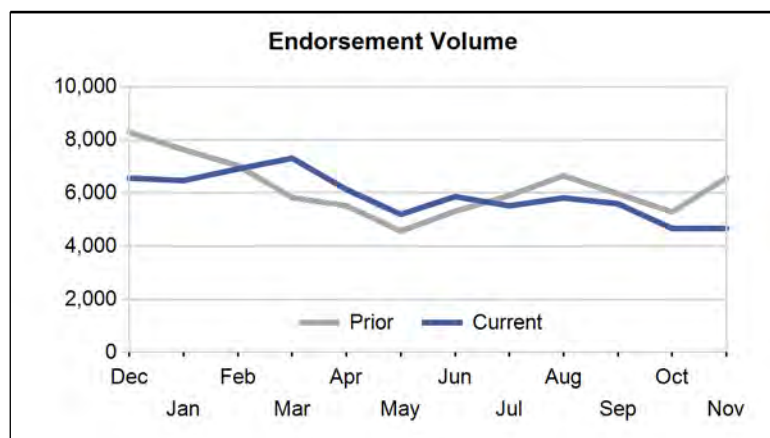
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Competition

Top 10 Lenders

Rank / Lender	12/10	01/11	02/11	03/11	04/11	05/11	06/11	07/11	08/11	09/11	10/11	11/11	Total	Trend
1 WELLS FARGO BANK NA	1,820	1,687	1,662	1,960	1,253	1,092	1,639	1,719	1,665	1,447	787	24	16,755	▼
2 METLIFE BANK	638	466	444	682	616	932	1,079	716	936	1,134	913	1,273	9,829	▲
3 ONE REVERSE MORTGAGE LLC	368	322	295	398	423	430	327	328	420	413	446	398	4,568	▼
4 BANK OF AMERICA NA CHARLOTTE	864	843	777	738	896	332	7	3	1	5	5		4,471	
5 URBAN FINANCIAL GROUP	39	134	191	180	327	362	489	460	301	344	301	284	3,412	▼
6 GENERATION MORTGAGE COMPANY	114	122	140	186	243	155	220	491	405	299	288	253	2,916	▼
7 GENWORTH FINANCIAL HM EQUITY A	14	86	90	114	140	199	228	129	165	225	266	362	2,018	▲
8 AMERICAN ADVISORS GROUP	52	63	155	115	82	124	156	161	198	134	199	244	1,683	▲
9 SECURITY ONE LENDING	48	80	91	66	123	95	123	105	164	185	168	121	1,369	▼
10 REVERSE MORTGAGE USA INC	129	102	70	65	82	50	105	90	56	67	73	107	996	▲
Top 10 SubTotal	4,086	3,905	3,915	4,504	4,185	3,771	4,373	4,202	4,311	4,253	3,446	3,066	48,017	▲
Industry Total	6,554	6,464	6,904	7,306	6,124	5,188	5,857	5,511	5,807	5,590	4,653	4,654	70,612	▲



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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 %
Great Plains									
KANSAS CITY	543	491	10.6 %	37	60	-38.3 %	3.9	2.8	40.0 %
ST. LOUIS	416	508	-18.1 %	42	61	-31.1 %	3.3	2.5	29.9 %
DES MOINES	295	275	7.3 %	26	26	0.0 %	3.7	3.6	1.9 %
OMAHA	205	198	3.5 %	16	16	0.0 %	3.3	4.0	-18.1 %
TOPEKA	191	156	22.4 %	21	31	-32.3 %	2.3	2.0	15.3 %
Region Total	1,650	1,628	1.4 %	76	116	-34.5 %	6.3	4.6	37.8 %
Mid-Atlantic									
PHILADELPHIA	2,583	2,154	19.9 %	114	131	-13.0 %	6.6	4.2	56.7 %
RICHMOND	2,179	2,323	-6.2 %	92	129	-28.7 %	5.7	4.2	34.6 %
BALTIMORE	1,747	2,293	-23.8 %	97	136	-28.7 %	4.8	4.3	12.6 %
WASH. D.C.	1,174	1,231	-4.6 %	77	114	-32.5 %	4.1	3.0	37.1 %
PITTSBURGH	439	352	24.7 %	48	57	-15.8 %	3.0	1.9	56.8 %
WILMINGTON	340	395	-13.9 %	42	38	10.5 %	2.4	2.6	-8.8 %
CHARLESTON	163	156	4.5 %	18	24	-25.0 %	2.1	2.0	4.5 %
Region Total	8,625	8,904	-3.1 %	222	313	-29.1 %	10.2	6.8	50.2 %
Midwest									
CHICAGO	1,425	1,894	-24.8 %	106	164	-35.4 %	4.6	3.2	41.7 %
MINN. ST. PAUL	899	709	26.8 %	43	60	-28.3 %	6.5	3.7	74.8 %
MILWAUKEE	763	716	6.6 %	46	57	-19.3 %	4.7	3.9	20.1 %
INDIANAPOLIS	680	670	1.5 %	52	54	-3.7 %	4.3	3.4	26.7 %
CLEVELAND	540	498	8.4 %	46	59	-22.0 %	3.6	2.7	32.2 %
GRAND RAPIDS	377	412	-8.5 %	34	49	-30.6 %	3.0	2.4	27.8 %
COLUMBUS	272	249	9.2 %	30	37	-18.9 %	2.7	2.5	7.0 %
CINCINNATI	265	235	12.8 %	35	41	-14.6 %	2.4	1.9	22.1 %
SPRINGFIELD	256	235	8.9 %	33	44	-25.0 %	2.3	1.7	35.1 %
DETROIT	245	361	-32.1 %	33	62	-46.8 %	2.4	1.9	20.9 %
FLINT	105	95	10.5 %	26	23	13.0 %	1.4	1.3	9.0 %
Region Total	5,827	6,074	-4.1 %	232	377	-38.5 %	8.4	4.8	75.5 %
New England									
BOSTON	1,334	1,444	-7.6 %	81	120	-32.5 %	5.6	3.3	69.4 %
HARTFORD	900	1,003	-10.3 %	72	112	-35.7 %	4.0	2.9	38.4 %
BANGOR	320	295	8.5 %	28	26	7.7 %	3.7	3.2	17.4 %
MANCHESTER	302	327	-7.6 %	30	49	-38.8 %	3.2	2.2	45.2 %
PROVIDENCE	203	204	-0.5 %	28	30	-6.7 %	2.6	2.0	34.1 %
BURLINGTON	124	111	11.7 %	13	18	-27.8 %	3.5	2.4	45.0 %
Region Total	3,183	3,384	-5.9 %	152	210	-27.6 %	7.3	4.2	73.8 %
New York/New Jersey									
NEW YORK	2,904	2,845	2.1 %	128	156	-17.9 %	6.2	4.3	44.7 %
NEWARK	1,558	1,497	4.1 %	97	128	-24.2 %	5.3	4.0	31.1 %
CAMDEN	1,133	1,092	3.8 %	89	102	-12.7 %	3.7	3.2	16.1 %
ALBANY	722	580	24.5 %	49	56	-12.5 %	3.7	3.3	12.1 %
BUFFALO	372	293	27.0 %	27	23	17.4 %	3.8	3.5	8.2 %
Region Total	6,689	6,307	6.1 %	203	276	-26.4 %	8.4	5.6	49.8 %
Northwest/Alaska									
SEATTLE	1,355	1,535	-11.7 %	79	107	-26.2 %	4.5	3.3	37.5 %
PORTLAND	1,149	1,382	-16.9 %	92	128	-28.1 %	3.8	3.1	24.9 %
BOISE	429	414	3.6 %	49	56	-12.5 %	3.1	2.4	31.2 %
SPOKANE	215	241	-10.8 %	35	48	-27.1 %	2.0	1.8	10.2 %
ANCHORAGE	81	78	3.8 %	8	9	-11.1 %	3.4	2.7	26.0 %
Region Total	3,229	3,650	-11.5 %	140	210	-33.3 %	6.7	4.4	54.3 %
Pacific/Hawaii									
LOS ANGELES	2,790	3,042	-8.3 %	160	243	-34.2 %	6.7	4.1	65.5 %

Market	YTD Volume 2011	YTD Volume 2010	Chg %	Active Lenders 2011	Active Lenders 2010	Chg %	Volume / Lender 2011	Volume / Lender 2010	Chg %
SAN FRANCISCO	1,928	2,166	-11.0 %	100	146	-31.5 %	6.0	4.1	44.5 %
SANTA ANA	1,764	1,739	1.4 %	130	197	-34.0 %	5.0	3.2	55.0 %
PHOENIX	1,010	1,103	-8.4 %	56	82	-31.7 %	5.5	3.8	45.0 %
SAN DIEGO	906	872	3.9 %	88	119	-26.1 %	4.3	2.6	68.1 %
SACRAMENTO	846	851	-0.6 %	70	105	-33.3 %	4.0	3.1	28.1 %
FRESNO	315	338	-6.8 %	39	60	-35.0 %	2.5	2.4	5.3 %
HONOLULU	286	321	-10.9 %	38	44	-13.6 %	2.4	2.1	15.6 %
TUCSON	254	264	-3.8 %	31	41	-24.4 %	2.4	2.4	1.1 %
LAS VEGAS	234	231	1.3 %	24	34	-29.4 %	2.8	2.7	7.1 %
RENO	120	129	-7.0 %	17	18	-5.6 %	2.0	1.9	3.1 %
Region Total	10,453	11,056	-5.5 %	325	512	-36.5 %	11.6	6.4	81.1 %
Rocky Mountain									
DENVER	1,181	1,195	-1.2 %	75	92	-18.5 %	5.0	3.6	39.1 %
SALT LAKE CITY	901	885	1.8 %	65	80	-18.8 %	4.0	2.8	41.2 %
HELENA	288	263	9.5 %	24	20	20.0 %	2.6	2.4	8.3 %
CASPER	163	111	46.8 %	19	18	5.6 %	2.5	1.8	37.4 %
SIOUX FALLS	80	69	15.9 %	9	5	80.0 %	2.9	2.9	0.8 %
FARGO	42	38	10.5 %	4	3	33.3 %	3.6	2.8	29.8 %
Region Total	2,655	2,561	3.7 %	126	164	-23.2 %	6.1	4.0	51.5 %
Southeast/Caribbean									
GREENSBORO	1,682	1,382	21.7 %	32	26	23.1 %	11.3	9.4	20.6 %
MIAMI	1,535	2,304	-33.4 %	130	257	-49.4 %	4.5	2.9	54.2 %
CARIBBEAN	1,528	1,617	-5.5 %	21	17	23.5 %	11.5	14.0	-18.1 %
ATLANTA	1,501	1,710	-12.2 %	79	105	-24.8 %	5.6	4.1	37.0 %
COLUMBIA	1,125	1,068	5.3 %	48	67	-28.4 %	6.0	4.1	45.1 %
BIRMINGHAM	1,074	976	10.0 %	54	76	-28.9 %	5.0	3.3	50.1 %
TAMPA	1,009	1,337	-24.5 %	91	163	-44.2 %	3.9	2.9	31.9 %
JACKSONVILLE	969	1,157	-16.2 %	100	130	-23.1 %	3.9	2.4	61.3 %
ORLANDO	675	810	-16.7 %	85	119	-28.6 %	3.7	2.4	51.2 %
KNOXVILLE	601	457	31.5 %	46	56	-17.9 %	3.8	2.4	56.5 %
JACKSON	497	349	42.4 %	30	43	-30.2 %	4.2	2.2	85.9 %
NASHVILLE	424	378	12.2 %	43	51	-15.7 %	3.1	2.5	21.2 %
LOUISVILLE	417	354	17.8 %	36	47	-23.4 %	3.1	2.5	23.8 %
MEMPHIS	224	222	0.9 %	33	39	-15.4 %	2.2	1.9	14.0 %
Region Total	13,261	14,121	-6.1 %	354	595	-40.5 %	12.1	6.3	91.3 %
Southwest									
HOUSTON	1,534	1,606	-4.5 %	55	80	-31.3 %	6.3	5.0	25.9 %
SAN ANTONIO	1,427	1,425	0.1 %	67	79	-15.2 %	5.1	4.5	12.9 %
DALLAS	1,091	1,116	-2.2 %	73	86	-15.1 %	4.1	3.3	26.0 %
FT. WORTH	1,070	1,015	5.4 %	64	77	-16.9 %	3.9	3.4	13.9 %
NEW ORLEANS	936	852	9.9 %	52	61	-14.8 %	4.2	3.1	33.8 %
LITTLE ROCK	615	599	2.7 %	38	45	-15.6 %	3.7	3.1	18.8 %
ALBUQUERQUE	542	575	-5.7 %	43	68	-36.8 %	2.8	2.4	18.7 %
LUBBOCK	502	579	-13.3 %	45	54	-16.7 %	3.0	2.8	4.8 %
OKLAHOMA CITY	289	272	6.3 %	27	30	-10.0 %	2.7	2.3	19.1 %
TULSA	273	302	-9.6 %	28	28	0.0 %	2.8	2.7	1.0 %
SHREVEPORT	207	168	23.2 %	28	27	3.7 %	2.3	1.6	42.2 %
Region Total	8,486	8,509	-0.3 %	179	251	-28.7 %	11.6	8.2	42.1 %
Grand Total	64,058	66,194	-3.2 %	1,299	2,167	-40.1 %	16.0	8.2	95.7 %

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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	14935	14430	3%	23.3%	21.8%	7%	CA
2	METLIFE BANK	9191	3237	184%	14.3%	4.9%	193%	CA
3	ONE REVERSE MORTGAGE	3802	2873	32%	5.9%	4.3%	37%	TX
4	BANK OF AMERICA NA CHARL	3607	6503	-45%	5.6%	9.8%	-43%	CA
5	URBAN FINANCIAL GROUP	3373	2034	66%	5.3%	3.1%	71%	CA
6	GENERATION MORTGAGE COMP	2802	1271	120%	4.4%	1.9%	128%	PA
7	GENWORTH FINANCIAL HM EQ	2004	1164	72%	3.1%	1.8%	78%	CA
8	AMERICAN ADVISORS GROUP	1631	606	169%	2.5%	0.9%	178%	TX
9	SECURITY ONE LENDING	1321	716	84%	2.1%	1.1%	91%	CA
10	REVERSE MORTGAGE USA	760	1043	-27%	1.2%	1.6%	-25%	TX
11	NEW DAY FINANCIAL	595	528	13%	0.9%	0.8%	16%	TX
12	THE FIRST NATIONAL BANK	587	0		0.9%	0.0%		CA
13	SENIOR MORTGAGE BANKERS	500	529	-5%	0.8%	0.8%	-2%	ZZ
14	PNC REVERSE MORTGAGE	437	332	32%	0.7%	0.5%	36%	PA
15	GREAT OAK LENDING	434	524	-17%	0.7%	0.8%	-14%	MD
16	ONE REVERSE MORTGAGE LLC	398	0		0.6%	0.0%		TX
17	MONEY HOUSE	369	560	-34%	0.6%	0.8%	-32%	ZZ
18	SUNTRUST MORTGAGE	355	318	12%	0.6%	0.5%	15%	FL
19	FINANCIAL FREEDOM ACQUIS	353	1016	-65%	0.6%	1.5%	-64%	CA
20	M & T BANK	337	497	-32%	0.5%	0.8%	-30%	NY
21	EQUIPOINT FINANCIAL NETW	314	401	-22%	0.5%	0.6%	-19%	TX
22	ROYAL UNITED MORTGAGE	293	192	53%	0.5%	0.3%	58%	TX
23	NET EQUITY FINANCIAL	274	685	-60%	0.4%	1.0%	-59%	PA
24	SUN WEST MORTGAGE CO	252	53	375%	0.4%	0.1%	391%	CA
25	PRIMELENDING A PLAINSCAP	239	128	87%	0.4%	0.2%	93%	TX
26	PLAZA HOME MORTGAGE	237	30	690%	0.4%	0.0%	716%	CA
27	ASPIRE FINANCIAL	231	282	-18%	0.4%	0.4%	-15%	TX
28	MAS ASSOCIATES	227	251	-10%	0.4%	0.4%	-7%	MD
29	CHERRY CREEK MORTGAGE CO	209	213	-2%	0.3%	0.3%	1%	UT
30	NATIONWIDE EQUITIES CORP	180	100	80%	0.3%	0.2%	86%	NY
31	M AND T BANK	172	0		0.3%	0.0%		NY
32	IREVERSE HOME LOANS	150	295	-49%	0.2%	0.4%	-47%	GA
33	LIVE WELL FINANCIAL	145	35	314%	0.2%	0.1%	328%	NY
34	OPEN MORTGAGE	137	121	13%	0.2%	0.2%	17%	CA
35	MIDCONTINENT FINANCIAL C	136	157	-13%	0.2%	0.2%	-10%	NY
36	REVERSE MORTGAGE SOLUTIO	130	3	4,233%	0.2%	0.0%	4,378%	TX
37	AMERICAN PACIFIC MORTGAG	129	118	9%	0.2%	0.2%	13%	CA
38	NETWORK FUNDING LP	127	103	23%	0.2%	0.2%	27%	TX
39	SUN AMERICAN MORTGAGE CO	126	106	19%	0.2%	0.2%	23%	AZ
40	SIDUS FINANCIAL	125	117	7%	0.2%	0.2%	10%	NC
41	WEST TOWN SAVINGS BANK	116	12	867%	0.2%	0.0%	899%	MD
42	ENVOY MORTGAGE LTD	115	145	-21%	0.2%	0.2%	-18%	WI
43	GMFS	112	140	-20%	0.2%	0.2%	-17%	LA
44	REVERSE MORTGAGE USA INC	107	0		0.2%	0.0%		TX
45	WEBSTER BANK	107	162	-34%	0.2%	0.2%	-32%	CT
46	VIG MORTGAGE CORP	104	11	845%	0.2%	0.0%	877%	ZZ
47	HARVARD HOME MORTGAGE	102	187	-45%	0.2%	0.3%	-44%	NC
48	FULTON BANK NATIONAL ASS	95	78	22%	0.1%	0.1%	26%	PA
49	NEW DAY FINANCIAL LLC	94	0		0.1%	0.0%		TX
50	ASSOCIATED MORTGAGE BANK	93	2	4,550%	0.1%	0.0%	4,705%	NY

Rank	Lender	Vol 2011	Vol 2010	Chg %	Mkt Share 2011	Mkt Share 2010	Chg %	Top State
51	JAMES B NUTTER AND COMPA	93	60	55%	0.1%	0.1%	60%	KS
52	UNIVERSAL LENDING CORPOR	92	108	-15%	0.1%	0.2%	-12%	CO
53	PRIMARY RESIDENTIAL MORT	91	110	-17%	0.1%	0.2%	-15%	MD
54	CHRISTENSEN FINANCIAL	88	85	4%	0.1%	0.1%	7%	FL
55	UNITED NORTHERN MORTGAGE	88	65	35%	0.1%	0.1%	40%	NY
56	BRIAN A COLE & ASSOCIATE	87	236	-63%	0.1%	0.4%	-62%	OH
57	GATEWAY FUNDING DIVERSIF	86	88	-2%	0.1%	0.1%	1%	NJ
58	HOME SAVINGS OF AMERICA	85	80	6%	0.1%	0.1%	10%	NJ
59	METRO ISLAND MORTGAGE	85	78	9%	0.1%	0.1%	13%	ZZ
60	ALLIED HOME MORTGAGE COR	83	0		0.1%	0.0%		PA
61	FIRST MARINER BANK	81	355	-77%	0.1%	0.5%	-76%	MD
62	STERLING SAVINGS BANK	78	1	7,700%	0.1%	0.0%	7,960%	OR
63	VALUE FINANCIAL MORTGAGE	78	113	-31%	0.1%	0.2%	-29%	FL
64	HIGH TECH LENDING	76	37	105%	0.1%	0.1%	112%	CA
65	AMTEC FUNDING GROUP	76	77	-1%	0.1%	0.1%	2%	WA
66	STAY IN HOME MORTGAGE	70	252	-72%	0.1%	0.4%	-71%	WA
67	OCEANFIRST BANK	68	52	31%	0.1%	0.1%	35%	NJ
68	ATLANTIC BAY MORTGAGE GR	67	52	29%	0.1%	0.1%	33%	VA
69	SENIOR AMERICAN FUNDING	66	279	-76%	0.1%	0.4%	-76%	CA
70	UNITED SOUTHWEST MORTGAG	65	216	-70%	0.1%	0.3%	-69%	CA
71	PINNACLE CAPITAL MORTGAG	63	18	250%	0.1%	0.0%	262%	WA
72	THE MONEY SOURCE	63	0		0.1%	0.0%		NY
73	MORTGAGESHOP	63	228	-72%	0.1%	0.3%	-71%	VA
74	ROYAL UNITED MORTGAGE LL	63	0		0.1%	0.0%		TX
75	ALL FINANCIAL SERVICES	63	92	-32%	0.1%	0.1%	-29%	PA
76	MCM HOLDINGS	62	139	-55%	0.1%	0.2%	-54%	FL
77	FIRST NATIONAL BANK	61	104	-41%	0.1%	0.2%	-39%	NY
78	TRIPPOINT MORTGAGE GROUP	60	94	-36%	0.1%	0.1%	-34%	CA
79	FRANKLIN FIRST FINANCIAL	59	81	-27%	0.1%	0.1%	-25%	NY
80	TRINITY REVERSE MORTGAGE	59	90	-34%	0.1%	0.1%	-32%	CA
81	AXIA FINANCIAL	59	11	436%	0.1%	0.0%	454%	WA
82	GUILD MORTGAGE COMPANY	58	69	-16%	0.1%	0.1%	-13%	CA
83	WHOLESALE CAPITAL CORP	57	9	533%	0.1%	0.0%	554%	CA
84	WILMINGTON SAVINGS FD SO	56	123	-54%	0.1%	0.2%	-53%	DE
85	CITIZENS FIRST WHOLESALE	56	47	19%	0.1%	0.1%	23%	FL
86	GUARANTEED HOME MTG CO	55	36	53%	0.1%	0.1%	58%	NY
87	SENIORS REVERSE MORTGAGE	54	293	-82%	0.1%	0.4%	-81%	VA
88	CHERRY CREEK MORTGAGE CO	53	0		0.1%	0.0%		UT
89	COLONIAL SAVINGS FA	52	49	6%	0.1%	0.1%	10%	TX
90	GERSHMAN INVESTMENT CORP	51	59	-14%	0.1%	0.1%	-11%	MO
91	LIBERTY BANK	51	32	59%	0.1%	0.0%	65%	CT
92	MONEY HOUSE INC	50	0		0.1%	0.0%		ZZ
93	ALLIED HOME MORTGAGE CAP	49	124	-60%	0.1%	0.2%	-59%	PA
94	COMMUNITY FIRST BANK	49	28	75%	0.1%	0.0%	81%	MD
95	PROSPERITY MORTGAGE COMP	49	81	-40%	0.1%	0.1%	-37%	DC
96	MORTGAGE SERVICES III	47	53	-11%	0.1%	0.1%	-8%	IL
97	BANK OF NEW ORLEANS	46	19	142%	0.1%	0.0%	150%	LA
98	UPSTATE CAPITAL	46	186	-75%	0.1%	0.3%	-74%	FL
99	GULF COAST BANK AND TRUS	46	21	119%	0.1%	0.0%	126%	LA
100	SUNTRUST MORTGAGE INC	46	0		0.1%	0.0%		FL

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