

HECM Lenders (FHA Approved Only)

Industry Overview

HECMs Endorsed through December 2011

Next Release Date: Week 1 of February

Endorsement Growth Change

-0.4 %

Competition Growth

4.4 %

Active Lender Change

11

Figures above reflect change from prior month

PERFORMANCE

| Rank/Region | 01/11 | 02/11 | 03/11 | 04/11 | 05/11 | 06/11 | 07/11 | 08/11 | 09/11 | 10/11 | 11/11 | 12/11 | Trend |
|-----------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------|
| 1 Southeast/Caribbean | 1,305 | 1,425 | 1,455 | 1,265 | 1,184 | 1,199 | 1,198 | 1,175 | 1,075 | 1,032 | 948 | 1,021 | ▲ |
| 2 Pacific/Hawaii | 1,130 | 1,204 | 1,283 | 1,021 | 834 | 918 | 894 | 930 | 935 | 703 | 601 | 619 | ▲ |
| 3 Mid-Atlantic | 850 | 962 | 1,023 | 808 | 635 | 794 | 738 | 837 | 722 | 601 | 655 | 588 | ▼ |
| 4 Southwest | 864 | 823 | 914 | 854 | 641 | 813 | 731 | 813 | 688 | 614 | 731 | 632 | ▼ |
| 5 New York/New Jersey | 642 | 709 | 772 | 614 | 541 | 612 | 569 | 603 | 625 | 476 | 526 | 524 | ▼ |
| 6 Midwest | 540 | 643 | 638 | 517 | 512 | 553 | 511 | 520 | 532 | 459 | 402 | 452 | ▲ |
| 7 New England | 359 | 337 | 348 | 302 | 226 | 285 | 256 | 290 | 301 | 239 | 240 | 283 | ▲ |
| 8 Northwest/Alaska | 365 | 361 | 361 | 339 | 266 | 307 | 262 | 274 | 307 | 220 | 167 | 188 | ▲ |
| 9 Rocky Mountain | 246 | 274 | 318 | 244 | 211 | 236 | 222 | 230 | 259 | 166 | 249 | 195 | ▼ |
| 10 Great Plains | 163 | 166 | 194 | 160 | 138 | 140 | 130 | 135 | 146 | 143 | 135 | 134 | ▼ |
| Total | 6,464 | 6,904 | 7,306 | 6,124 | 5,188 | 5,857 | 5,511 | 5,807 | 5,590 | 4,653 | 4,654 | 4,636 | ▼ |

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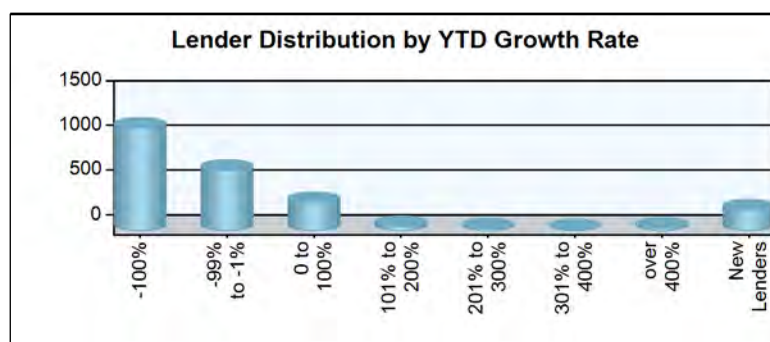
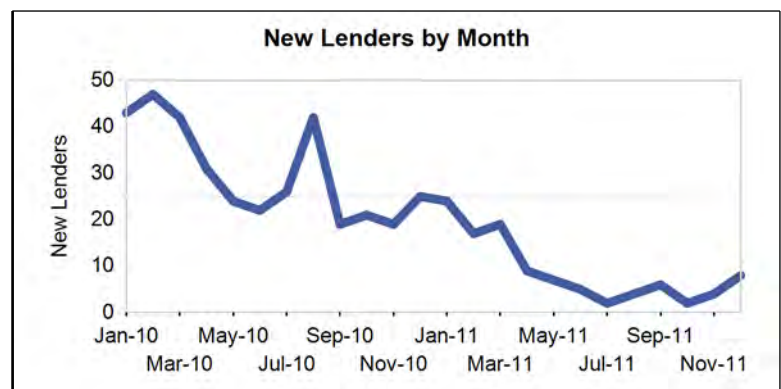
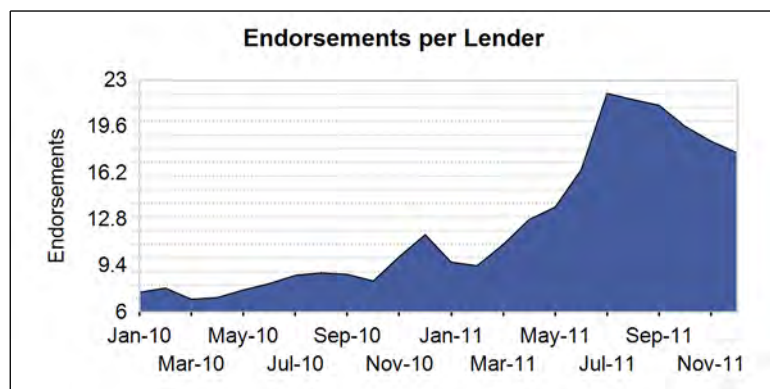
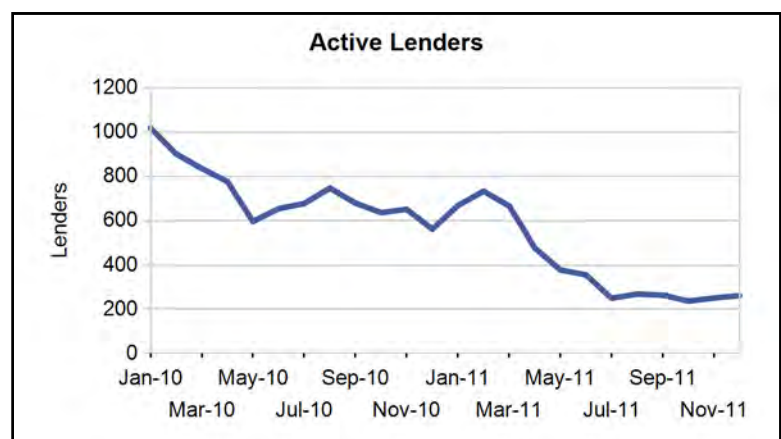
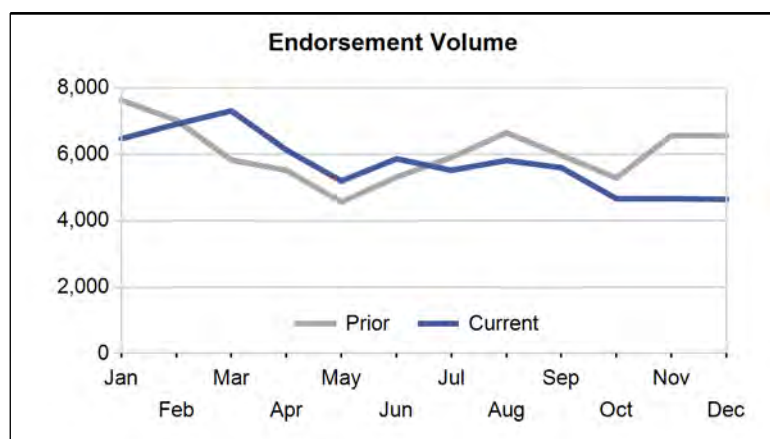
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Competition

Top 10 Lenders

| Rank / Lender | 01/11 | 02/11 | 03/11 | 04/11 | 05/11 | 06/11 | 07/11 | 08/11 | 09/11 | 10/11 | 11/11 | 12/11 | Total | Trend |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|----------|
| 1 WELLS FARGO BANK NA | 1,687 | 1,662 | 1,960 | 1,253 | 1,092 | 1,639 | 1,719 | 1,665 | 1,447 | 787 | 24 | 70 | 15,005 | ▲ |
| 2 METLIFE BANK | 466 | 444 | 682 | 616 | 932 | 1,079 | 716 | 936 | 1,134 | 913 | 1,273 | 1,321 | 10,512 | ▲ |
| 3 ONE REVERSE MORTGAGE LLC | 322 | 295 | 398 | 423 | 430 | 327 | 328 | 420 | 413 | 446 | 398 | 419 | 4,619 | ▲ |
| 4 URBAN FINANCIAL GROUP | 134 | 191 | 180 | 327 | 362 | 489 | 460 | 301 | 344 | 301 | 284 | 357 | 3,730 | ▲ |
| 5 BANK OF AMERICA NA CHARLOTTE | 843 | 777 | 738 | 896 | 332 | 7 | 3 | 1 | 5 | 5 | | 2 | 3,609 | ▲ |
| 6 GENERATION MORTGAGE COMPANY | 122 | 140 | 186 | 243 | 155 | 220 | 491 | 405 | 299 | 288 | 253 | 209 | 3,011 | ▼ |
| 7 GENWORTH FINANCIAL HM EQUITY A | 86 | 90 | 114 | 140 | 199 | 228 | 129 | 165 | 225 | 266 | 362 | 306 | 2,310 | ▼ |
| 8 AMERICAN ADVISORS GROUP | 63 | 155 | 115 | 82 | 124 | 156 | 161 | 198 | 134 | 199 | 244 | 184 | 1,815 | ▼ |
| 9 SECURITY ONE LENDING | 80 | 91 | 66 | 123 | 95 | 123 | 105 | 164 | 185 | 168 | 121 | 172 | 1,493 | ▲ |
| 10 REVERSE MORTGAGE USA INC | 102 | 70 | 65 | 82 | 50 | 105 | 90 | 56 | 67 | 73 | 107 | 100 | 967 | ▼ |
| Top 10 SubTotal | 3,905 | 3,915 | 4,504 | 4,185 | 3,771 | 4,373 | 4,202 | 4,311 | 4,253 | 3,446 | 3,066 | 3,140 | 47,071 | ▲ |
| Industry Total | 6,464 | 6,904 | 7,306 | 6,124 | 5,188 | 5,857 | 5,511 | 5,807 | 5,590 | 4,653 | 4,654 | 4,636 | 68,694 | ▼ |



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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 | 592 | 540 | 9.6 % | 39 | 60 | -35.0 % | 3.9 | 2.8 | 37.7 % |
| ST. LOUIS | 454 | 553 | -17.9 % | 43 | 61 | -29.5 % | 3.3 | 2.6 | 26.6 % |
| DES MOINES | 312 | 312 | 0.0 % | 27 | 27 | 0.0 % | 3.6 | 3.7 | -3.2 % |
| OMAHA | 217 | 220 | -1.4 % | 17 | 16 | 6.3 % | 3.2 | 4.2 | -23.7 % |
| TOPEKA | 209 | 167 | 25.1 % | 22 | 32 | -31.3 % | 2.3 | 2.0 | 20.4 % |
| Region Total | 1,784 | 1,792 | -0.4 % | 78 | 118 | -33.9 % | 6.3 | 4.7 | 33.3 % |
| Mid-Atlantic | | | | | | | | | |
| PHILADELPHIA | 2,777 | 2,406 | 15.4 % | 116 | 137 | -15.3 % | 6.6 | 4.3 | 53.8 % |
| RICHMOND | 2,307 | 2,568 | -10.2 % | 94 | 132 | -28.8 % | 5.6 | 4.3 | 30.7 % |
| BALTIMORE | 1,870 | 2,487 | -24.8 % | 101 | 140 | -27.9 % | 4.9 | 4.3 | 12.9 % |
| WASH. D.C. | 1,248 | 1,352 | -7.7 % | 78 | 117 | -33.3 % | 4.1 | 3.1 | 34.2 % |
| PITTSBURGH | 475 | 396 | 19.9 % | 49 | 59 | -16.9 % | 2.9 | 2.0 | 48.8 % |
| WILMINGTON | 364 | 433 | -15.9 % | 43 | 39 | 10.3 % | 2.3 | 2.6 | -11.3 % |
| CHARLESTON | 172 | 175 | -1.7 % | 18 | 26 | -30.8 % | 2.1 | 2.1 | 0.4 % |
| Region Total | 9,213 | 9,817 | -6.2 % | 226 | 324 | -30.2 % | 10.2 | 6.9 | 47.5 % |
| Midwest | | | | | | | | | |
| CHICAGO | 1,525 | 2,025 | -24.7 % | 106 | 169 | -37.3 % | 4.7 | 3.3 | 43.4 % |
| MINN. ST. PAUL | 950 | 811 | 17.1 % | 43 | 60 | -28.3 % | 6.3 | 3.8 | 65.5 % |
| MILWAUKEE | 803 | 788 | 1.9 % | 47 | 61 | -23.0 % | 4.5 | 3.9 | 15.2 % |
| INDIANAPOLIS | 753 | 752 | 0.1 % | 54 | 55 | -1.8 % | 4.4 | 3.6 | 20.8 % |
| CLEVELAND | 592 | 558 | 6.1 % | 48 | 59 | -18.6 % | 3.6 | 2.8 | 26.2 % |
| GRAND RAPIDS | 407 | 435 | -6.4 % | 36 | 50 | -28.0 % | 3.0 | 2.4 | 28.0 % |
| COLUMBUS | 308 | 273 | 12.8 % | 32 | 37 | -13.5 % | 2.8 | 2.6 | 6.7 % |
| CINCINNATI | 286 | 264 | 8.3 % | 36 | 41 | -12.2 % | 2.4 | 2.3 | 5.7 % |
| SPRINGFIELD | 282 | 267 | 5.6 % | 34 | 44 | -22.7 % | 2.3 | 1.9 | 25.3 % |
| DETROIT | 262 | 384 | -31.8 % | 34 | 63 | -46.0 % | 2.3 | 2.0 | 18.1 % |
| FLINT | 111 | 103 | 7.8 % | 26 | 26 | 0.0 % | 1.5 | 1.3 | 10.6 % |
| Region Total | 6,279 | 6,660 | -5.7 % | 236 | 387 | -39.0 % | 8.5 | 5.0 | 70.3 % |
| New England | | | | | | | | | |
| BOSTON | 1,461 | 1,589 | -8.1 % | 83 | 122 | -32.0 % | 5.9 | 3.5 | 70.1 % |
| HARTFORD | 975 | 1,110 | -12.2 % | 77 | 114 | -32.5 % | 4.0 | 2.9 | 35.4 % |
| BANGOR | 353 | 347 | 1.7 % | 28 | 27 | 3.7 % | 4.1 | 3.3 | 22.8 % |
| MANCHESTER | 324 | 357 | -9.2 % | 30 | 49 | -38.8 % | 3.2 | 2.2 | 40.7 % |
| PROVIDENCE | 221 | 227 | -2.6 % | 30 | 31 | -3.2 % | 2.7 | 2.0 | 33.8 % |
| BURLINGTON | 132 | 127 | 3.9 % | 13 | 18 | -27.8 % | 3.6 | 2.7 | 33.3 % |
| Region Total | 3,466 | 3,757 | -7.7 % | 158 | 215 | -26.5 % | 7.5 | 4.4 | 70.3 % |
| New York/New Jersey | | | | | | | | | |
| NEW YORK | 3,133 | 3,096 | 1.2 % | 132 | 156 | -15.4 % | 6.2 | 4.4 | 40.2 % |
| NEWARK | 1,675 | 1,651 | 1.5 % | 102 | 130 | -21.5 % | 5.2 | 4.2 | 23.6 % |
| CAMDEN | 1,224 | 1,189 | 2.9 % | 92 | 104 | -11.5 % | 3.6 | 3.3 | 10.5 % |
| ALBANY | 777 | 663 | 17.2 % | 49 | 59 | -16.9 % | 3.9 | 3.4 | 13.6 % |
| BUFFALO | 404 | 330 | 22.4 % | 27 | 25 | 8.0 % | 4.0 | 3.7 | 7.3 % |
| Region Total | 7,213 | 6,929 | 4.1 % | 205 | 278 | -26.3 % | 8.4 | 5.9 | 43.8 % |
| Northwest/Alaska | | | | | | | | | |
| SEATTLE | 1,438 | 1,672 | -14.0 % | 80 | 110 | -27.3 % | 4.4 | 3.4 | 29.8 % |
| PORTLAND | 1,207 | 1,502 | -19.6 % | 93 | 135 | -31.1 % | 3.7 | 3.1 | 20.9 % |
| BOISE | 452 | 459 | -1.5 % | 49 | 58 | -15.5 % | 3.1 | 2.5 | 22.9 % |
| SPOKANE | 237 | 271 | -12.5 % | 38 | 50 | -24.0 % | 2.0 | 1.8 | 8.4 % |
| ANCHORAGE | 83 | 90 | -7.8 % | 8 | 9 | -11.1 % | 3.3 | 3.0 | 10.5 % |
| Region Total | 3,417 | 3,994 | -14.4 % | 142 | 216 | -34.3 % | 6.6 | 4.5 | 47.0 % |
| Pacific/Hawaii | | | | | | | | | |
| LOS ANGELES | 2,960 | 3,315 | -10.7 % | 161 | 247 | -34.8 % | 6.6 | 4.1 | 60.8 % |

| Market | YTD Volume 2011 | YTD Volume 2010 | Chg % | Active Lenders 2011 | Active Lenders 2010 | Chg % | Volume / Lender 2011 | Volume / Lender 2010 | Chg % |
|----------------------------|-----------------|-----------------|---------------|---------------------|---------------------|----------------|----------------------|----------------------|---------------|
| SAN FRANCISCO | 2,029 | 2,387 | -15.0 % | 102 | 148 | -31.1 % | 5.9 | 4.3 | 36.7 % |
| SANTA ANA | 1,880 | 1,889 | -0.5 % | 133 | 201 | -33.8 % | 5.0 | 3.3 | 51.9 % |
| PHOENIX | 1,074 | 1,201 | -10.6 % | 58 | 86 | -32.6 % | 5.3 | 3.9 | 35.9 % |
| SAN DIEGO | 956 | 956 | 0.0 % | 89 | 124 | -28.2 % | 4.4 | 2.7 | 65.4 % |
| SACRAMENTO | 885 | 920 | -3.8 % | 71 | 108 | -34.3 % | 3.9 | 3.1 | 24.9 % |
| FRESNO | 339 | 361 | -6.1 % | 40 | 60 | -33.3 % | 2.5 | 2.4 | 1.2 % |
| HONOLULU | 303 | 342 | -11.4 % | 39 | 45 | -13.3 % | 2.4 | 2.1 | 17.3 % |
| TUCSON | 267 | 284 | -6.0 % | 31 | 42 | -26.2 % | 2.3 | 2.4 | -1.3 % |
| LAS VEGAS | 250 | 247 | 1.2 % | 26 | 34 | -23.5 % | 2.8 | 2.7 | 4.4 % |
| RENO | 129 | 142 | -9.2 % | 17 | 19 | -10.5 % | 1.9 | 2.0 | -4.5 % |
| Region Total | 11,072 | 12,044 | -8.1 % | 331 | 522 | -36.6 % | 11.5 | 6.6 | 74.1 % |
| Rocky Mountain | | | | | | | | | |
| DENVER | 1,268 | 1,317 | -3.7 % | 76 | 98 | -22.4 % | 5.1 | 3.6 | 40.1 % |
| SALT LAKE CITY | 965 | 990 | -2.5 % | 65 | 83 | -21.7 % | 4.0 | 2.9 | 38.7 % |
| HELENA | 311 | 294 | 5.8 % | 24 | 20 | 20.0 % | 2.7 | 2.5 | 9.1 % |
| CASPER | 177 | 127 | 39.4 % | 19 | 19 | 0.0 % | 2.5 | 1.8 | 34.0 % |
| SIOUX FALLS | 84 | 80 | 5.0 % | 10 | 5 | 100.0 % | 2.8 | 3.1 | -11.3 % |
| FARGO | 45 | 42 | 7.1 % | 4 | 3 | 33.3 % | 3.4 | 2.7 | 25.9 % |
| Region Total | 2,850 | 2,850 | 0.0 % | 127 | 172 | -26.2 % | 6.1 | 4.0 | 51.7 % |
| Southeast/Caribbean | | | | | | | | | |
| GREENSBORO | 1,825 | 1,564 | 16.7 % | 33 | 26 | 26.9 % | 11.1 | 9.8 | 13.8 % |
| CARIBBEAN | 1,657 | 1,744 | -5.0 % | 21 | 17 | 23.5 % | 11.3 | 13.8 | -18.3 % |
| MIAMI | 1,613 | 2,456 | -34.3 % | 132 | 261 | -49.4 % | 4.4 | 3.0 | 46.0 % |
| ATLANTA | 1,607 | 1,865 | -13.8 % | 80 | 105 | -23.8 % | 5.6 | 4.2 | 33.4 % |
| COLUMBIA | 1,218 | 1,201 | 1.4 % | 51 | 69 | -26.1 % | 5.8 | 4.3 | 33.7 % |
| BIRMINGHAM | 1,152 | 1,083 | 6.4 % | 54 | 78 | -30.8 % | 4.9 | 3.6 | 38.1 % |
| TAMPA | 1,081 | 1,473 | -26.6 % | 93 | 172 | -45.9 % | 3.9 | 3.0 | 27.8 % |
| JACKSONVILLE | 1,029 | 1,274 | -19.2 % | 101 | 133 | -24.1 % | 3.9 | 2.5 | 55.1 % |
| ORLANDO | 734 | 902 | -18.6 % | 87 | 123 | -29.3 % | 3.6 | 2.5 | 42.1 % |
| KNOXVILLE | 647 | 511 | 26.6 % | 47 | 56 | -16.1 % | 3.8 | 2.5 | 50.5 % |
| JACKSON | 547 | 387 | 41.3 % | 30 | 44 | -31.8 % | 4.2 | 2.3 | 80.8 % |
| NASHVILLE | 471 | 416 | 13.2 % | 43 | 52 | -17.3 % | 3.2 | 2.6 | 21.5 % |
| LOUISVILLE | 455 | 391 | 16.4 % | 36 | 48 | -25.0 % | 3.2 | 2.6 | 24.7 % |
| MEMPHIS | 246 | 241 | 2.1 % | 34 | 39 | -12.8 % | 2.2 | 2.0 | 11.3 % |
| Region Total | 14,282 | 15,508 | -7.9 % | 357 | 610 | -41.5 % | 12.3 | 6.6 | 84.5 % |
| Southwest | | | | | | | | | |
| HOUSTON | 1,663 | 1,760 | -5.5 % | 59 | 82 | -28.0 % | 6.3 | 5.1 | 21.9 % |
| SAN ANTONIO | 1,506 | 1,582 | -4.8 % | 67 | 81 | -17.3 % | 5.0 | 4.6 | 10.0 % |
| DALLAS | 1,177 | 1,226 | -4.0 % | 75 | 88 | -14.8 % | 4.1 | 3.3 | 24.4 % |
| FT. WORTH | 1,127 | 1,147 | -1.7 % | 65 | 78 | -16.7 % | 3.8 | 3.6 | 4.4 % |
| NEW ORLEANS | 1,015 | 926 | 9.6 % | 53 | 62 | -14.5 % | 4.2 | 3.2 | 33.0 % |
| LITTLE ROCK | 677 | 673 | 0.6 % | 38 | 46 | -17.4 % | 3.8 | 3.3 | 17.0 % |
| ALBUQUERQUE | 576 | 637 | -9.6 % | 44 | 70 | -37.1 % | 2.8 | 2.4 | 13.1 % |
| LUBBOCK | 537 | 651 | -17.5 % | 46 | 57 | -19.3 % | 2.9 | 2.9 | -0.9 % |
| OKLAHOMA CITY | 312 | 297 | 5.1 % | 27 | 30 | -10.0 % | 2.7 | 2.4 | 12.3 % |
| TULSA | 297 | 320 | -7.2 % | 28 | 29 | -3.4 % | 2.8 | 2.7 | 4.5 % |
| SHREVEPORT | 231 | 178 | 29.8 % | 28 | 28 | 0.0 % | 2.3 | 1.6 | 47.9 % |
| Region Total | 9,118 | 9,397 | -3.0 % | 181 | 259 | -30.1 % | 11.7 | 8.3 | 40.9 % |
| Grand Total | 68,694 | 72,748 | -5.6 % | 1,311 | 2,221 | -41.0 % | 16.1 | 8.5 | 90.6 % |

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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 | 15005 | 16250 | -8 % | 21.8 % | 22.3 % | -2 % | CA |
| 2 | METLIFE BANK | 10512 | 3875 | 171 % | 15.3 % | 5.3 % | 187 % | CA |
| 3 | ONE REVERSE MORTGAGE LLC | 4619 | 3241 | 43 % | 6.7 % | 4.5 % | 51 % | TX |
| 4 | URBAN FINANCIAL GROUP | 3730 | 2073 | 80 % | 5.4 % | 2.8 % | 91 % | CA |
| 5 | BANK OF AMERICA NA CHARL | 3609 | 7367 | -51 % | 5.3 % | 10.1 % | -48 % | CA |
| 6 | GENERATION MORTGAGE COMP | 3011 | 1385 | 117 % | 4.4 % | 1.9 % | 130 % | PA |
| 7 | GENWORTH FINANCIAL HM EQ | 2310 | 1178 | 96 % | 3.4 % | 1.6 % | 108 % | CA |
| 8 | AMERICAN ADVISORS GROUP | 1815 | 658 | 176 % | 2.6 % | 0.9 % | 192 % | TX |
| 9 | SECURITY ONE LENDING | 1493 | 764 | 95 % | 2.2 % | 1.1 % | 107 % | CA |
| 10 | REVERSE MORTGAGE USA INC | 967 | 1172 | -17 % | 1.4 % | 1.6 % | -13 % | TX |
| 11 | THE FIRST NATIONAL BANK | 711 | 0 | | 1.0 % | 0.0 % | | CA |
| 12 | NEW DAY FINANCIAL | 595 | 553 | 8 % | 0.9 % | 0.8 % | 14 % | TX |
| 13 | M AND T BANK | 582 | 587 | -1 % | 0.8 % | 0.8 % | 5 % | NY |
| 14 | SENIOR MORTGAGE BANKERS | 500 | 561 | -11 % | 0.7 % | 0.8 % | -6 % | ZZ |
| 15 | GREAT OAK LENDING | 455 | 573 | -21 % | 0.7 % | 0.8 % | -16 % | MD |
| 16 | PNC REVERSE MORTGAGE | 437 | 400 | 9 % | 0.6 % | 0.5 % | 16 % | NJ |
| 17 | MONEY HOUSE | 369 | 587 | -37 % | 0.5 % | 0.8 % | -33 % | ZZ |
| 18 | SUNTRUST MORTGAGE | 355 | 374 | -5 % | 0.5 % | 0.5 % | 1 % | FL |
| 19 | FINANCIAL FREEDOM ACQUIS | 353 | 1111 | -68 % | 0.5 % | 1.5 % | -66 % | CA |
| 20 | EQUIPOINT FINANCIAL NETW | 341 | 416 | -18 % | 0.5 % | 0.6 % | -13 % | TX |
| 21 | PLAZA HOME MORTGAGE | 295 | 37 | 697 % | 0.4 % | 0.1 % | 744 % | CA |
| 22 | ROYAL UNITED MORTGAGE | 293 | 200 | 47 % | 0.4 % | 0.3 % | 55 % | TX |
| 23 | CHERRY CREEK MORTGAGE CO | 290 | 251 | 16 % | 0.4 % | 0.3 % | 22 % | UT |
| 24 | NET EQUITY FINANCIAL | 274 | 718 | -62 % | 0.4 % | 1.0 % | -60 % | PA |
| 25 | PRIMELENDING A PLAINSCAP | 259 | 143 | 81 % | 0.4 % | 0.2 % | 92 % | TX |
| 26 | SUN WEST MORTGAGE CO | 252 | 59 | 327 % | 0.4 % | 0.1 % | 352 % | CA |
| 27 | MAS ASSOCIATES | 246 | 266 | -8 % | 0.4 % | 0.4 % | -2 % | MD |
| 28 | ASPIRE FINANCIAL | 231 | 296 | -22 % | 0.3 % | 0.4 % | -17 % | TX |
| 29 | NATIONWIDE EQUITIES CORP | 213 | 108 | 97 % | 0.3 % | 0.1 % | 109 % | NY |
| 30 | GMFS LLC | 188 | 144 | 31 % | 0.3 % | 0.2 % | 38 % | LA |
| 31 | NEW DAY FINANCIAL LLC | 168 | 0 | | 0.2 % | 0.0 % | | TX |
| 32 | IREVERSE HOME LOANS | 150 | 321 | -53 % | 0.2 % | 0.4 % | -51 % | GA |
| 33 | LIVE WELL FINANCIAL | 145 | 36 | 303 % | 0.2 % | 0.0 % | 327 % | NY |
| 34 | NETWORK FUNDING LP | 143 | 114 | 25 % | 0.2 % | 0.2 % | 33 % | TX |
| 35 | AMERICAN PACIFIC MORTGAG | 141 | 124 | 14 % | 0.2 % | 0.2 % | 20 % | CA |
| 36 | MIDCONTINENT FINANCIAL C | 137 | 204 | -33 % | 0.2 % | 0.3 % | -29 % | NY |
| 37 | OPEN MORTGAGE | 137 | 137 | 0 % | 0.2 % | 0.2 % | 6 % | CA |
| 38 | SUN AMERICAN MORTGAGE CO | 132 | 112 | 18 % | 0.2 % | 0.2 % | 25 % | AZ |
| 39 | REVERSE MORTGAGE SOLUTIO | 130 | 8 | 1,525 % | 0.2 % | 0.0 % | 1,621 % | TX |
| 40 | SIDUS FINANCIAL | 125 | 129 | -3 % | 0.2 % | 0.2 % | 3 % | NC |
| 41 | WEST TOWN SAVINGS BANK | 122 | 15 | 713 % | 0.2 % | 0.0 % | 761 % | MD |
| 42 | ENVOY MORTGAGE LTD | 120 | 155 | -23 % | 0.2 % | 0.2 % | -18 % | WI |
| 43 | VIG MORTGAGE CORP | 114 | 16 | 613 % | 0.2 % | 0.0 % | 655 % | ZZ |
| 44 | WEBSTER BANK | 107 | 173 | -38 % | 0.2 % | 0.2 % | -35 % | CT |
| 45 | FULTON BANK NATIONAL ASS | 102 | 78 | 31 % | 0.1 % | 0.1 % | 38 % | PA |
| 46 | HARVARD HOME MORTGAGE | 102 | 202 | -50 % | 0.1 % | 0.3 % | -47 % | NC |
| 47 | UNITED NORTHERN MORTGAGE | 100 | 77 | 30 % | 0.1 % | 0.1 % | 38 % | NY |
| 48 | PRIMARY RESIDENTIAL MORT | 99 | 114 | -13 % | 0.1 % | 0.2 % | -8 % | MD |
| 49 | UNIVERSAL LENDING CORPOR | 99 | 113 | -12 % | 0.1 % | 0.2 % | -7 % | CO |
| 50 | ASSOCIATED MORTGAGE BANK | 97 | 2 | 4,750 % | 0.1 % | 0.0 % | 5,036 % | NY |

| Rank | Lender | Vol 2011 | Vol 2010 | Chg % | Mkt Share 2011 | Mkt Share 2010 | Chg % | Top State |
|------|--------------------------|----------|----------|---------|----------------|----------------|---------|-----------|
| 51 | JAMES B NUTTER AND COMPA | 96 | 65 | 48 % | 0.1 % | 0.1 % | 56 % | KS |
| 52 | ROYAL UNITED MORTGAGE LL | 96 | 0 | | 0.1 % | 0.0 % | | TX |
| 53 | SENIOR MORTGAGE BANKERS | 95 | 0 | | 0.1 % | 0.0 % | | ZZ |
| 54 | GATEWAY FUNDING DIVERSIF | 92 | 95 | -3 % | 0.1 % | 0.1 % | 3 % | NJ |
| 55 | CHRISTENSEN FINANCIAL | 88 | 97 | -9 % | 0.1 % | 0.1 % | -4 % | FL |
| 56 | HOME SAVINGS OF AMERICA | 88 | 84 | 5 % | 0.1 % | 0.1 % | 11 % | NJ |
| 57 | ALLIED HOME MORTGAGE COR | 88 | 0 | | 0.1 % | 0.0 % | | PA |
| 58 | STERLING SAVINGS BANK | 87 | 4 | 2,075 % | 0.1 % | 0.0 % | 2,203 % | OR |
| 59 | BRIAN A COLE & ASSOCIATE | 87 | 251 | -65 % | 0.1 % | 0.3 % | -63 % | OH |
| 60 | VALUE FINANCIAL MORTGAGE | 86 | 122 | -30 % | 0.1 % | 0.2 % | -25 % | FL |
| 61 | METRO ISLAND MORTGAGE | 85 | 82 | 4 % | 0.1 % | 0.1 % | 10 % | ZZ |
| 62 | FIRST MARINER BANK | 81 | 386 | -79 % | 0.1 % | 0.5 % | -78 % | MD |
| 63 | OCEANFIRST BANK | 80 | 58 | 38 % | 0.1 % | 0.1 % | 46 % | NJ |
| 64 | HIGH TECH LENDING | 76 | 38 | 100 % | 0.1 % | 0.1 % | 112 % | CA |
| 65 | AMTEC FUNDING GROUP | 76 | 92 | -17 % | 0.1 % | 0.1 % | -13 % | WA |
| 66 | ATLANTIC BAY MORTGAGE GR | 71 | 54 | 31 % | 0.1 % | 0.1 % | 39 % | VA |
| 67 | STAY IN HOME MORTGAGE | 70 | 277 | -75 % | 0.1 % | 0.4 % | -73 % | WA |
| 68 | MONEY HOUSE INC | 70 | 0 | | 0.1 % | 0.0 % | | ZZ |
| 69 | PINNACLE CAPITAL MORTGAG | 68 | 25 | 172 % | 0.1 % | 0.0 % | 188 % | WA |
| 70 | WHOLESALE CAPITAL CORP | 67 | 13 | 415 % | 0.1 % | 0.0 % | 446 % | CA |
| 71 | SENIOR AMERICAN FUNDING | 66 | 305 | -78 % | 0.1 % | 0.4 % | -77 % | CA |
| 72 | UNITED SOUTHWEST MORTGAG | 65 | 236 | -72 % | 0.1 % | 0.3 % | -71 % | CA |
| 73 | GUILD MORTGAGE COMPANY | 63 | 75 | -16 % | 0.1 % | 0.1 % | -11 % | CA |
| 74 | FRANKLIN FIRST FINANCIAL | 63 | 86 | -27 % | 0.1 % | 0.1 % | -22 % | NY |
| 75 | THE MONEY SOURCE | 63 | 0 | | 0.1 % | 0.0 % | | NY |
| 76 | ALL FINANCIAL SERVICES | 63 | 97 | -35 % | 0.1 % | 0.1 % | -31 % | PA |
| 77 | MORTGAGESHOP | 63 | 267 | -76 % | 0.1 % | 0.4 % | -75 % | VA |
| 78 | FIRST NATIONAL BANK | 62 | 123 | -50 % | 0.1 % | 0.2 % | -47 % | NY |
| 79 | MCM HOLDINGS | 62 | 150 | -59 % | 0.1 % | 0.2 % | -56 % | FL |
| 80 | TRIPPOINT MORTGAGE GROUP | 60 | 106 | -43 % | 0.1 % | 0.1 % | -40 % | CA |
| 81 | GERSHMAN INVESTMENT CORP | 59 | 72 | -18 % | 0.1 % | 0.1 % | -13 % | MO |
| 82 | AXIA FINANCIAL | 59 | 15 | 293 % | 0.1 % | 0.0 % | 317 % | WA |
| 83 | ASPIRE FINANCIAL INC | 59 | 0 | | 0.1 % | 0.0 % | | TX |
| 84 | TRINITY REVERSE MORTGAGE | 59 | 98 | -40 % | 0.1 % | 0.1 % | -36 % | CA |
| 85 | CITIZENS FIRST WHOLESALE | 58 | 48 | 21 % | 0.1 % | 0.1 % | 28 % | FL |
| 86 | WILMINGTON SAVINGS FD SO | 58 | 137 | -58 % | 0.1 % | 0.2 % | -55 % | DE |
| 87 | GUARANTEED HOME MTG CO | 55 | 36 | 53 % | 0.1 % | 0.0 % | 62 % | NY |
| 88 | COLONIAL SAVINGS FA | 54 | 52 | 4 % | 0.1 % | 0.1 % | 10 % | TX |
| 89 | COMMUNITY FIRST BANK | 54 | 33 | 64 % | 0.1 % | 0.0 % | 73 % | MD |
| 90 | SENIORS REVERSE MORTGAGE | 54 | 314 | -83 % | 0.1 % | 0.4 % | -82 % | VA |
| 91 | NET EQUITY FINANCIAL INC | 52 | 0 | | 0.1 % | 0.0 % | | PA |
| 92 | SUNTRUST MORTGAGE INC | 51 | 0 | | 0.1 % | 0.0 % | | FL |
| 93 | LIBERTY BANK | 51 | 43 | 19 % | 0.1 % | 0.1 % | 26 % | CT |
| 94 | ALLIED HOME MORTGAGE CAP | 49 | 133 | -63 % | 0.1 % | 0.2 % | -61 % | PA |
| 95 | REPUBLIC MORTGAGE HOME L | 49 | 34 | 44 % | 0.1 % | 0.0 % | 53 % | UT |
| 96 | PROSPERITY MORTGAGE COMP | 49 | 95 | -48 % | 0.1 % | 0.1 % | -45 % | DC |
| 97 | FIRST EQUITY MORTGAGE BA | 48 | 46 | 4 % | 0.1 % | 0.1 % | 11 % | ZZ |
| 98 | MORTGAGE SERVICES III | 47 | 60 | -22 % | 0.1 % | 0.1 % | -17 % | IL |
| 99 | GULF COAST BANK AND TRUS | 47 | 24 | 96 % | 0.1 % | 0.0 % | 107 % | LA |
| 100 | BANK OF NEW ORLEANS | 46 | 20 | 130 % | 0.1 % | 0.0 % | 144 % | LA |

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