

# HECM Originators (FHA & Non-FHA)

## Industry Summary

HECMs endorsed through November 2011

Next Release Date: Week 4 of February

Retail  
Endorsement Growth

**-11.8 %**

Wholesale  
Endorsement Growth

**22.7 %**

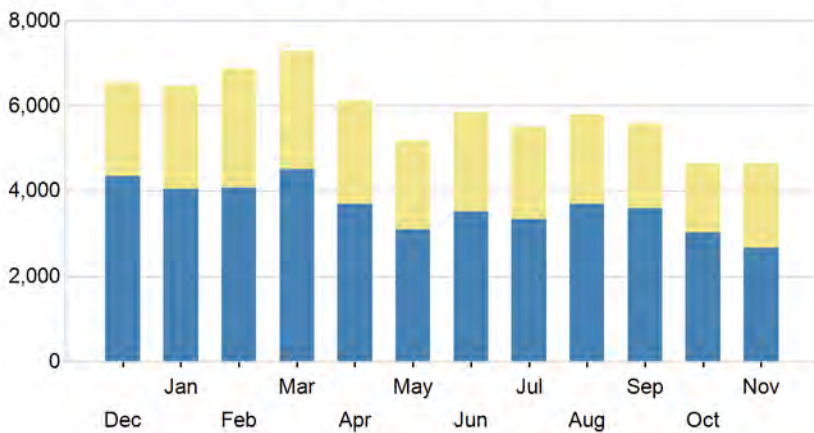
Total  
Endorsement Growth

**0.2 %**

Figures above reflect change from prior month

## PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
Dec	4,343	8.5 %	2,207	-13.3 %	6,550	0.0 %
Jan	4,049	-6.8 %	2,413	9.3 %	6,462	-1.3 %
Feb	4,075	0.6 %	2,805	16.2 %	6,880	6.5 %
Mar	4,515	10.8 %	2,785	-0.7 %	7,300	6.1 %
Apr	3,704	-18.0 %	2,415	-13.3 %	6,119	-16.2 %
May	3,106	-16.1 %	2,079	-13.9 %	5,185	-15.3 %
Jun	3,535	13.8 %	2,322	11.7 %	5,857	13.0 %
Jul	3,352	-5.2 %	2,159	-7.0 %	5,511	-5.9 %
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 %
Total	43,703		26,846		70,549	

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**Top 10 by Retail and Wholesale Volume**

Rank / Company	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Total	Mkt Shr
WELLS FARGO BANK NA	1,972	1,841	1,787	2,126	1,317	1,141	1,723	1,782	1,683	1,454	789	24	17,639	25.0%
METLIFE BANK	1,345	999	903	1,071	843	1,242	1,344	868	1,130	1,326	1,011	1,421	13,503	19.1%
URBAN FINANCIAL GROUP	288	492	648	605	786	686	803	819	551	612	565	597	7,452	10.6%
BANK OF AMERICA NA CHARL	1,314	1,288	1,132	1,040	1,164	390	10	6		2	2		6,348	9.0%
GENERATION MORTGAGE COMP	354	397	537	646	468	256	341	827	843	522	501	504	6,196	8.8%
ONE REVERSE MORTGAGE LLC	368	322	295	398	423	430	327	328	420	413	446	398	4,568	6.5%
GENWORTH FINANCIAL HM EQ	50	445	637	408	374	360	404	196	248	351	360	500	4,333	6.1%
SECURITY ONE LENDING	99	152	162	114	171	102	130	118	179	196	180	135	1,738	2.5%
AMERICAN ADVISORS GROUP	52	63	155	115	82	124	156	161	198	134	200	244	1,684	2.4%
REVERSE MORTGAGE USA INC	129	102	70	65	82	50	105	90	56	67	72	107	995	1.4%
<b>Total</b>	<b>5,971</b>	<b>6,101</b>	<b>6,326</b>	<b>6,588</b>	<b>5,710</b>	<b>4,781</b>	<b>5,343</b>	<b>5,195</b>	<b>5,308</b>	<b>5,077</b>	<b>4,126</b>	<b>3,930</b>	<b>64,456</b>	<b>91.4%</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
WELLS FARGO BANK NA	1	6	1	16,481	1,158	17,639	3.4 %	-5.1 %	2.8 %	93 %	7 %	23.4 %	4.3 %	25.0 %
METLIFE BANK	2	1	2	7,208	6,295	13,503	106.6 %	-13.1 %	25.8 %	53 %	47 %	10.2 %	23.4 %	19.1 %
URBAN FINANCIAL GROUP	6	2	3	1,557	5,895	7,452	-15.8 %	-5.6 %	-8.0 %	21 %	79 %	2.2 %	22.0 %	10.6 %
BANK OF AMERICA NA CHARLO	4	5	4	4,322	2,027	6,349	-38.5 %	-68.8 %	-53.1 %	68 %	32 %	6.1 %	7.6 %	9.0 %
GENERATION MORTGAGE COMPA	7	3	5	1,506	4,690	6,196	13.6 %	2.8 %	5.2 %	24 %	76 %	2.1 %	17.5 %	8.8 %
ONE REVERSE MORTGAGE LLC	3		6	4,568	0	4,568	46.8 %	NaN	46.8 %	100 %	0 %	6.5 %		6.5 %
GENWORTH FINANCIAL HM EQU	9	4	7	983	3,350	4,333	31.1 %	0.3 %	5.9 %	23 %	77 %	1.4 %	12.5 %	6.1 %
SECURITY ONE LENDING	10	7	8	841	897	1,738	38.6 %	27.6 %	32.7 %	48 %	52 %	1.2 %	3.3 %	2.5 %
AMERICAN ADVISORS GROUP	5		9	1,684	0	1,684	142.3 %	NaN	142.3 %	100 %	0 %	2.4 %		2.4 %
REVERSE MORTGAGE USA INC	8		10	995	0	995	-13.9 %	NaN	-13.9 %	100 %	0 %	1.4 %		1.4 %
<b>Total</b>				<b>40,145</b>	<b>24,312</b>	<b>64,457</b>	<b>11.7 %</b>	<b>-18.5 %</b>	<b>-2.0 %</b>	<b>62 %</b>	<b>38 %</b>	<b>56.9 %</b>	<b>90.6 %</b>	<b>91.4 %</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	2	1	2	7,208	6,295	13,503	3,719	-952	2,767	53 %	47 %	10.2 %	23.4 %	19.1 %
ONE REVERSE MORTGAGE LLC	3		6	4,568	0	4,568	1,457	0	1,457	100 %	0 %	6.5 %		6.5 %
AMERICAN ADVISORS GROUP	5		9	1,684	0	1,684	989	0	989	100 %	0 %	2.4 %		2.4 %
THE FIRST NATIONAL BANK	11		13	716	0	716	559	0	559	100 %	0 %	1.0 %		1.0 %
WELLS FARGO BANK NA	1	6	1	16,481	1,158	17,639	537	-62	475	93 %	7 %	23.4 %	4.3 %	25.0 %
<b>Total</b>				<b>30,657</b>	<b>7,453</b>	<b>38,110</b>	<b>7,261</b>	<b>-1,014</b>	<b>6,247</b>	<b>80 %</b>	<b>20 %</b>	<b>43.5 %</b>	<b>27.8 %</b>	<b>54.0 %</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
SECURITY ONE LENDING	10	7	8	841	897	1,738	234	194	428	48 %	52 %	1.2 %	3.3 %	2.5 %
GENERATION MORTGAGE COMPA	7	3	5	1,506	4,690	6,196	180	128	308	24 %	76 %	2.1 %	17.5 %	8.8 %
PLAZA HOME MORTGAGE	301	11	28	19	324	343	7	106	113	6 %	94 %	0.0 %	1.2 %	0.5 %
NATIONWIDE EQUITIES CORPO	39	14	37	144	46	190	14	46	60	76 %	24 %	0.2 %	0.2 %	0.3 %
MCM HOLDINGS INC	154	15	76	45	45	90	-124	44	-80	50 %	50 %	0.1 %	0.2 %	0.1 %
<b>Total</b>				<b>2,555</b>	<b>6,002</b>	<b>8,557</b>	<b>311</b>	<b>518</b>	<b>829</b>	<b>30 %</b>	<b>70 %</b>	<b>3.6 %</b>	<b>22.4 %</b>	<b>12.1 %</b>

Top 10 Wholesale	Active Brokers	% Capture
METLIFE BANK	440	48 %
URBAN FINANCIAL GROUP	307	51 %
GENERATION MORTGAGE COMPANY	235	47 %
GENWORTH FINANCIAL HM EQUITY A	700	29 %
BANK OF AMERICA NA CHARLOTTE	143	23 %
WELLS FARGO BANK NA	245	30 %
SECURITY ONE LENDING	107	23 %
SUN WEST MORTGAGE CO INC	262	15 %
FINANCIAL FREEDOM ACQUISITION	171	20 %
LIVE WELL FINANCIAL INC	85	17 %

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## Top 100 HECM Originators - November 2011 Rankings (Single Month)

Rank		Company	Loans			Growth		Rank		Company	Loans			Growth	
M	Y		Mth	YTD	Avg	Mth	YTD	M	Y		Mth	YTD	Avg	Mth	YTD
1	2	METLIFE BANK	895	6,570	597.3	30.1 %	105.7 %	51	50	HOME SAVINGS OF AMER	12	119	10.8	200.0 %	46.9 %
2	3	ONE REVERSE MORTGAGE	398	4,200	381.8	-10.8 %	46.1 %	51	55	PRIMARY RESIDENTIAL	12	104	9.5	71.4 %	-5.5 %
3	5	AMERICAN ADVISORS GR	244	1,632	148.4	22.0 %	149.9 %	53	53	ACADEMY MORTGAGE	11	108	9.8	175.0 %	-37.9 %
4	8	GENWORTH FINANCIAL H	166	964	87.6	84.4 %	39.1 %	53	59	METRO ISLAND MORTGAG	11	96	8.7	83.3 %	23.1 %
5	6	URBAN FINANCIAL GROU	127	1,530	139.1	2.4 %	-10.4 %	53	70	THE SENIOR EQUITY GR	11	83	7.5	83.3 %	40.7 %
6	7	GENERATION MORTGAGE	108	1,392	126.5	-11.5 %	16.3 %	56	57	PRIORITY MORTGAGE CO	10	102	9.3	-16.7 %	-54.1 %
7	9	REVERSE MORTGAGE USA	107	866	78.7	48.6 %	-17.0 %	56	94	URBAN HOUSING MORTGA	10	65	5.9	42.9 %	
8	11	NEW DAY FINANCIAL LL	94	689	62.6	49.2 %	30.5 %	56	126	STANDARD BANK & TRUS	10	50	4.5		900.0 %
9	12	THE FIRST NATIONAL B	89	686	62.4	4.7 %	336.9 %	56	360	HANCOCK BANK OF LOUI	10	13	1.2	400.0 %	
10	22	Royal United Mortgage	63	386	35.1	14.5 %	101.0 %	60	61	EAST COAST CAPITAL C	9	95	8.6	-10.0 %	-6.9 %
11	20	Money House	50	419	38.1	354.5 %	-25.2 %	60	63	UNIVERSAL LENDING CO	9	93	8.5	-18.2 %	-17.7 %
12	10	SECURITY ONE LENDING	49	815	74.1	-53.3 %	52.3 %	60	65	APPROVAL FIRST HOME	9	88	8.0	200.0 %	3.5 %
12	14	M AND T BANK	49	511	46.5	28.9 %	1.6 %	60	77	STERLING SAVINGS BAN	9	78	7.1	200.0 %	7,700.0 %
14	16	IREVERSE HOME LOANS	46	444	40.4	109.1 %	51.0 %	60	100	RETIREMENT LIFE FUND	9	60	5.5	125.0 %	5.3 %
14	21	SUNTRUST MORTGAGE IN	46	400	36.4	70.4 %	25.8 %	60	151	SECURITY MORTGAGE CO	9	41	3.7	125.0 %	-10.9 %
16	13	SENIOR MORTGAGE BANK	44	544	49.5	22.2 %	2.8 %	60	162	GATEWAY MORTGAGE GRO	9	40	3.6	125.0 %	53.8 %
17	19	GREAT OAK LENDING	43	428	38.9	38.7 %	-17.9 %	60	470	MAVERICK FUNDING COR	9	9	0.8		
18	33	CHERRY CREEK MORTGAG	39	192	17.5	290.0 %	54.8 %	68	44	SUN AMERICAN MORTGAG	8	126	11.5	-33.3 %	20.0 %
19	27	UNITED SOUTHWEST MOR	38	261	23.7	90.0 %	20.8 %	68	55	VIG MORTGAGE CORP	8	104	9.5	-11.1 %	845.5 %
20	23	ALL FINANCIAL SERVIC	37	340	30.9	5.7 %	269.6 %	68	86	LEGACY HOME FINANCIN	8	69	6.3	-11.1 %	97.1 %
21	24	EQUIPOINT FINANCIAL	35	328	29.8	40.0 %	-19.8 %	68	95	PINNACLE CAPITAL MOR	8	63	5.7	60.0 %	34.0 %
22	26	Aspire Financial	32	295	26.8	10.3 %	4.6 %	68	95	GUARANTEED HOME MTG	8	63	5.7	166.7 %	57.5 %
23	28	MAS ASSOCIATES	29	240	21.8	61.1 %	-4.4 %	68	97	ACCURUST MORTGAGE	8	62	5.6	700.0 %	37.8 %
24	15	Net Equity Financial	26	499	45.4	-21.2 %	-27.2 %	68	104	FRANKLIN FIRST FINAN	8	58	5.3	33.3 %	-42.0 %
24	30	MORTGAGESHOP	26	215	19.5	73.3 %	-5.7 %	68	230	JTS AND CO	8	25	2.3	100.0 %	316.7 %
26	1	WELLS FARGO BANK NA	24	14,661	1,332.8	-97.0 %	1.9 %	76	47	ASSOCIATED MORTGAGE	7	121	11.0	-50.0 %	3,933.3 %
26	29	PRIMELENDING A PLAIN	24	239	21.7	33.3 %	86.7 %	76	68	GATEWAY FUNDING DIVE	7	86	7.8	75.0 %	-11.3 %
26	39	NATIONWIDE EQUITIES	24	136	12.4	41.2 %	28.3 %	76	74	LIBERTYSTREET FINANC	7	80	7.3	-12.5 %	-9.1 %
29	40	GMFS LLC	20	135	12.3	53.8 %	-4.3 %	76	77	VALUE FINANCIAL MORT	7	78	7.1	-12.5 %	-31.0 %
29	45	HARVARD HOME MORTGAG	20	122	11.1	17.6 %	-34.8 %	76	104	GUILD MORTGAGE COMPA	7	58	5.3	133.3 %	-15.9 %
31	106	WHOLESALE CAPITAL CO	19	57	5.2	216.7 %	62.9 %	76	126	TERRAVISTA MORTGAGE	7	50	4.5	133.3 %	-19.4 %
32	34	INTEGRITY 1ST MORTGA	17	160	14.5	54.5 %	-37.7 %	76	141	SOUTHERN TRUST MORTG	7	44	4.0	75.0 %	-17.0 %
32	38	Allied Home Mortgage	17	137	12.5	112.5 %	10.5 %	76	151	AFC REVERSE MORTGAGE	7	41	3.7	75.0 %	7.9 %
32	51	WEST TOWN SAVINGS BA	17	116	10.5	54.5 %	866.7 %	76	151	ACRE MORTGAGE & FINA	7	41	3.7		-33.9 %
32	80	JAMES B NUTTER AND C	17	75	6.8	54.5 %	25.0 %	76	276	CROSSMARK FINANCIAL	7	20	1.8	250.0 %	
36	35	OPEN MORTGAGE LLC	16	159	14.5	-20.0 %	8.2 %	76	276	LOANWELL AMERICA	7	20	1.8	600.0 %	-41.2 %
36	41	NETWORK FUNDING LP	16	132	12.0	166.7 %	28.2 %	87	42	SIDUS FINANCIAL LLC	6	130	11.8	-62.5 %	11.1 %
36	126	COMMUNITY FIRST BANK	16	50	4.5	77.8 %	78.6 %	87	69	ARAMCO MORTGAGE	6	85	7.7	100.0 %	70.0 %
39	89	AMERICA FIRST FEDERA	15	67	6.1	200.0 %	-1.5 %	87	72	AMERICAN SENIOR LEND	6	81	7.4	100.0 %	2.5 %
39	116	TOP FLITE FINANCIAL	15	53	4.8	650.0 %	103.8 %	87	81	AMERICAN NATIONWIDE	6	74	6.7	0.0 %	-14.0 %
39	145	TOWNE BANK MORTGAGE	15	43	3.9	114.3 %		87	87	OCEANFIRST BANK	6	68	6.2	200.0 %	30.8 %
42	32	SENIOR AMERICAN FUND	14	200	18.2	40.0 %	-28.3 %	87	89	ATLANTIC BAY MORTGAG	6	67	6.1	-25.0 %	28.8 %
42	61	FULTON BANK NATIONAL	14	95	8.6	133.3 %	21.8 %	87	116	MORTGAGE SERVICES II	6	53	4.8	0.0 %	-17.2 %
42	71	ROCKLAND TRUST CO	14	82	7.5		-5.7 %	87	116	FIRST MIDWEST BANK	6	53	4.8	100.0 %	8.2 %
42	83	AXIA FINANCIAL LLC	14	73	6.6	133.3 %	563.6 %	87	135	FIRST EQUITY MORTGAG	6	46	4.2	50.0 %	12.2 %
42	106	NEW AMERICAN MORTGAG	14	57	5.2	27.3 %	96.6 %	87	138	REPUBLIC MORTGAGE HO	6	45	4.1	50.0 %	50.0 %
47	36	TRINITY REVERSE MORT	13	143	13.0	-7.1 %	58.9 %	87	141	FIRST SECURITY MORTG	6	44	4.0	100.0 %	-13.7 %
47	36	REVERSE MORTGAGE SOL	13	143	13.0	-7.1 %	4,666.7 %	87	145	ADVISORS MORTGAGE GR	6	43	3.9	0.0 %	95.5 %
47	51	MONTGOMERY MORTGAGE	13	116	10.5	-7.1 %	-33.3 %	87	151	HOMESTREET BANK	6	41	3.7	0.0 %	78.3 %
47	65	UNITED NORTHERN MORT	13	88	8.0	225.0 %	35.4 %	87	187	CENDERA FUNDING INC	6	32	2.9	20.0 %	190.9 %

### 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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