

# HECM Originators (FHA & Non-FHA)

## Industry Summary

HECMs endorsed through May 2012

Next Release Date: Week 4 of August

Retail  
Endorsement Growth

**-1.0 %**

Wholesale  
Endorsement Growth

**-7.0 %**

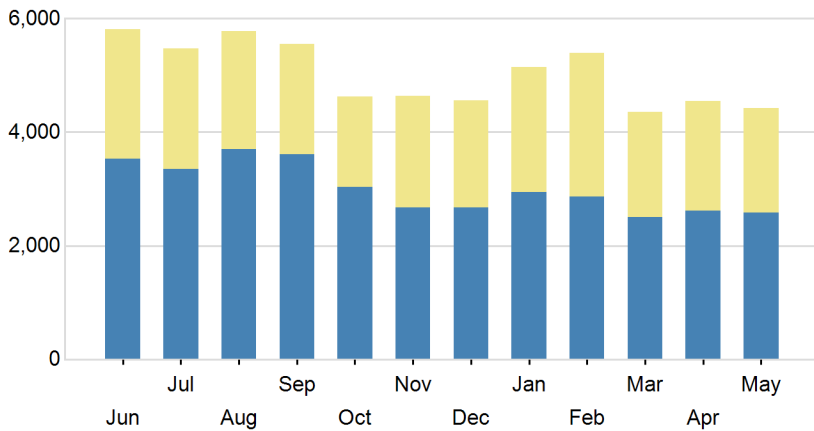
Total  
Endorsement Growth

**-3.6 %**

Figures above reflect change from prior month

## PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
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 %
Dec	2,676	0.0 %	1,891	-4.4 %	4,567	-1.8 %
Jan	2,949	10.2 %	2,212	17.0 %	5,161	13.0 %
Feb	2,870	-2.7 %	2,547	15.1 %	5,417	5.0 %
Mar	2,504	-12.8 %	1,870	-26.6 %	4,374	-19.3 %
Apr	2,614	4.4 %	1,979	5.8 %	4,593	5.0 %
May	2,587	-1.0 %	1,840	-7.0 %	4,427	-3.6 %
Total	36,111		24,481		60,592	

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**Top 10 by Retail and Wholesale Volume**

Rank / Company	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Total	Mkt Shr
METLIFE BANK	1,344	868	1,130	1,326	1,011	1,421	1,435	1,514	1,289	1,047	1,070	1,116	14,571	24.0%
URBAN FINANCIAL GROUP	803	819	551	612	565	597	720	713	680	531	641	637	7,869	13.0%
WELLS FARGO BANK NA	1,723	1,782	1,683	1,454	789	24	6	1	2				7,464	12.3%
GENERATION MORTGAGE COMP	341	827	843	522	501	504	409	463	496	435	336	385	6,062	10.0%
GENWORTH FINANCIAL HM EQ	404	196	248	351	360	500	448	531	992	526	528	357	5,441	9.0%
ONE REVERSE MORTGAGE LLC	327	328	420	413	446	398	419	439	417	384	407	410	4,808	7.9%
AMERICAN ADVISORS GROUP	156	161	198	134	200	244	183	228	184	237	298	211	2,434	4.0%
SECURITY ONE LENDING	130	118	179	196	180	135	177	236	253	250	260	292	2,406	4.0%
SUN WEST MORTGAGE CO INC	35	52	76	79	17	6	26	143	288	240	260	139	1,361	2.2%
THE FIRST NATIONAL BANK	55	82	87	83	88	90	125	132	147	126	147	172	1,334	2.2%
<b>Total</b>	<b>5,318</b>	<b>5,233</b>	<b>5,415</b>	<b>5,170</b>	<b>4,157</b>	<b>3,919</b>	<b>3,948</b>	<b>4,400</b>	<b>4,748</b>	<b>3,776</b>	<b>3,947</b>	<b>3,719</b>	<b>53,750</b>	<b>88.7%</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
METLIFE BANK	1	2	1	9,036	5,535	14,571	67.1 %	-15.0 %	22.2 %	62 %	38 %	14.9 %	22.6 %	24.0 %
URBAN FINANCIAL GROUP	5	1	2	1,688	6,181	7,869	23.6 %	12.2 %	14.5 %	21 %	79 %	2.8 %	25.2 %	13.0 %
WELLS FARGO BANK NA	2	8	3	7,192	272	7,464	-59.8 %	-81.1 %	-61.4 %	96 %	4 %	11.9 %	1.1 %	12.3 %
GENERATION MORTGAGE COMPA	7	3	4	1,394	4,668	6,062	-0.4 %	23.1 %	16.8 %	23 %	77 %	2.3 %	19.1 %	10.0 %
GENWORTH FINANCIAL HM EQU	6	4	5	1,574	3,867	5,441	57.9 %	-0.3 %	11.6 %	29 %	71 %	2.6 %	15.8 %	9.0 %
ONE REVERSE MORTGAGE LLC	3		6	4,808	0	4,808	20.4 %	NaN	20.4 %	100 %	0 %	7.9 %		7.9 %
AMERICAN ADVISORS GROUP	4	20	7	2,423	11	2,434	163.1 %	>1,000%	164.3 %	100 %	0 %	4.0 %	0.0 %	4.0 %
SECURITY ONE LENDING	9	6	8	1,320	1,086	2,406	117.5 %	17.5 %	57.2 %	55 %	45 %	2.2 %	4.4 %	4.0 %
SUN WEST MORTGAGE CO INC	34	5	9	168	1,193	1,361	104.9 %	17.8 %	24.3 %	12 %	88 %	0.3 %	4.9 %	2.2 %
THE FIRST NATIONAL BANK L	8		10	1,334	0	1,334	213.9 %	NaN	213.9 %	100 %	0 %	2.2 %		2.2 %
<b>Total</b>				<b>30,937</b>	<b>22,813</b>	<b>53,750</b>	<b>-6.5 %</b>	<b>-1.1 %</b>	<b>-4.3 %</b>	<b>58 %</b>	<b>42 %</b>	<b>51.1 %</b>	<b>93.2 %</b>	<b>88.7 %</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	1	2	1	9,036	5,535	14,571	3,627	-980	2,647	62 %	38 %	14.9 %	22.6 %	24.0 %
AMERICAN ADVISORS GROUP	4	20	7	2,423	11	2,434	1,502	11	1,513	100 %	0 %	4.0 %	0.0 %	4.0 %
THE FIRST NATIONAL BANK L	8		10	1,334	0	1,334	909	0	909	100 %	0 %	2.2 %		2.2 %
ONE REVERSE MORTGAGE LLC	3		6	4,808	0	4,808	816	0	816	100 %	0 %	7.9 %		7.9 %
SECURITY ONE LENDING	9	6	8	1,320	1,086	2,406	713	162	875	55 %	45 %	2.2 %	4.4 %	4.0 %
<b>Total</b>				<b>18,921</b>	<b>6,632</b>	<b>25,553</b>	<b>7,567</b>	<b>-807</b>	<b>6,760</b>	<b>74 %</b>	<b>26 %</b>	<b>31.2 %</b>	<b>27.1 %</b>	<b>42.2 %</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
GENERATION MORTGAGE COMPA	7	3	4	1,394	4,668	6,062	-5	876	871	23 %	77 %	2.3 %	19.1 %	10.0 %
URBAN FINANCIAL GROUP	5	1	2	1,688	6,181	7,869	322	673	995	21 %	79 %	2.8 %	25.2 %	13.0 %
PLAZA HOME MORTGAGE INC	683	7	18	5	425	430	-13	253	240	1 %	99 %	0.0 %	1.7 %	0.7 %
SUN WEST MORTGAGE CO INC	34	5	9	168	1,193	1,361	86	180	266	12 %	88 %	0.3 %	4.9 %	2.2 %
SECURITY ONE LENDING	9	6	8	1,320	1,086	2,406	713	162	875	55 %	45 %	2.2 %	4.4 %	4.0 %
<b>Total</b>				<b>4,575</b>	<b>13,553</b>	<b>18,128</b>	<b>1,103</b>	<b>2,144</b>	<b>3,247</b>	<b>25 %</b>	<b>75 %</b>	<b>7.6 %</b>	<b>55.4 %</b>	<b>29.9 %</b>

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Top 10 Wholesale	Active Brokers	% Capture
URBAN FINANCIAL GROUP	301	56 %
METLIFE BANK	416	49 %
GENERATION MORTGAGE COMPANY	261	47 %
GENWORTH FINANCIAL HM EQUITY A	729	42 %
SUN WEST MORTGAGE CO INC	308	22 %
SECURITY ONE LENDING	117	25 %
PLAZA HOME MORTGAGE INC	253	32 %
WELLS FARGO BANK NA	83	26 %
CHERRY CREEK MORTGAGE CO INC	61	42 %
LIVE WELL FINANCIAL INC	77	30 %

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**Top 100 HECM Originators - May 2012 Rankings (Single Month)**

Rank		Loans			Growth		Rank		Loans			Growth			
M	Y	Company	Mth	YTD	Avg	Mth	YTD	M	Y	Company	Mth	YTD	Avg	Mth	YTD
1	1	METLIFE BANK	702	3,985	797.0	0.4 %	61.0 %	50	54	MFS/TA INC DBA FUTUR	11	54	10.8	10.0 %	671.4 %
2	2	ONE REVERSE MORTGAGE	410	2,057	411.4	0.7 %	10.1 %	50	59	NEW CASTLE MORTGAGE	11	52	10.4	-31.3 %	40.5 %
3	3	AMERICAN ADVISORS GR	205	1,147	229.4	-30.0 %	112.8 %	50	62	URBAN HOUSING MORTGA	11	51	10.2	57.1 %	2,450.0 %
4	5	THE FIRST NATIONAL B	172	724	144.8	17.0 %	191.9 %	50	65	VIG MORTGAGE CORP	11	50	10.0	22.2 %	0.0 %
5	6	SECURITY ONE LENDING	164	706	141.2	19.7 %	133.0 %	50	74	LEGACY HOME FINANCIN	11	41	8.2	120.0 %	95.2 %
6	7	URBAN FINANCIAL GROU	151	691	138.2	20.8 %	1.8 %	50	89	GERSHMAN INVESTMENT	11	30	6.0	120.0 %	11.1 %
7	4	GENWORTH FINANCIAL H	112	934	186.8	-34.9 %	106.6 %	57	31	FIRSTBANK	10	92	18.4	-58.3 %	
8	9	REVERSE MORTGAGE USA	109	487	97.4	28.2 %	32.0 %	57	62	MONTGOMERY MORTGAGE	10	51	10.2	11.1 %	2.0 %
9	8	GENERATION MORTGAGE	92	536	107.2	-9.8 %	-14.4 %	57	79	EAST COAST CAPITAL C	10	38	7.6	66.7 %	2.7 %
10	11	M & T BANK	62	262	52.4	93.8 %	6.9 %	57	116	AMERICAN NEIGHBORHOOD	10	23	4.6	42.9 %	
11	10	NEW DAY FINANCIAL LL	54	305	61.0	-5.3 %	-0.7 %	61	40	CONTOUR MORTGAGE COR	9	69	13.8	12.5 %	475.0 %
12	13	SENIOR MORTGAGE BANK	46	215	43.0	9.5 %	-15.0 %	61	54	GATEWAY FUNDING DIVE	9	54	10.8	80.0 %	5.9 %
13	12	CHERRY CREEK MORTGAG	45	233	46.6	18.4 %	339.6 %	61	67	JAMES B NUTTER AND C	9	46	9.2	-43.8 %	35.3 %
14	22	ASSOCIATED MORTGAGE	44	134	26.8	193.3 %	197.8 %	61	70	VAN DYK MORTGAGE COR	9	45	9.0	28.6 %	80.0 %
15	17	GREENLIGHT FINANCIAL	40	154	30.8	-35.5 %	15,300.0 %	61	72	AMERICAN NATIONWIDE	9	43	8.6	125.0 %	59.3 %
16	15	MONEY HOUSE INC	38	192	38.4	8.6 %	-15.0 %	61	102	GATEWAY MORTGAGE GRO	9	26	5.2	80.0 %	136.4 %
17	24	MAVERICK FUNDING COR	35	126	25.2	20.7 %		61	116	BANK OF NEW ORLEANS	9	23	4.6	125.0 %	-8.0 %
18	21	ASPIRE FINANCIAL INC	32	140	28.0	0.0 %	16.7 %	61	171	SOUTHPOINT FINANCIAL	9	16	3.2	800.0 %	33.3 %
19	28	MORTGAGESHOP LLC	28	97	19.4	133.3 %	4.3 %	69	46	FULTON BANK NATIONAL	8	58	11.6	-52.9 %	28.9 %
20	14	IREVERSE HOME LOANS	27	196	39.2	-15.6 %	-10.5 %	69	53	INTEGRITY 1ST MORTGA	8	55	11.0	-33.3 %	-16.7 %
20	20	NET EQUITY FINANCIAL	27	144	28.8	0.0 %	-36.0 %	69	77	DAS ACQUISITION CO L	8	40	8.0	-20.0 %	3,900.0 %
22	19	UNITED SOUTHWEST MOR	26	146	29.2	-7.1 %	67.8 %	69	91	GUILD MORTGAGE COMPA	8	28	5.6	33.3 %	-9.7 %
23	18	SUN WEST MORTGAGE CO	24	151	30.2	-38.5 %	287.2 %	69	158	ACRE MORTGAGE & FINA	8	18	3.6	166.7 %	-5.3 %
24	16	ROYAL UNITED MORTGAG	22	156	31.2	-43.6 %	30.0 %	74	62	NEW AMERICAN MORTGAG	7	51	10.2	-30.0 %	82.1 %
24	23	OPEN MORTGAGE LLC	22	130	26.0	-31.3 %	140.7 %	74	66	AXIA FINANCIAL LLC	7	49	9.8	-12.5 %	250.0 %
24	35	GMFS LLC	22	88	17.6	214.3 %	69.2 %	74	70	OCEANFIRST BANK	7	45	9.0	0.0 %	32.4 %
24	36	TOWNEBANK	22	86	17.2	15.8 %	244.0 %	74	85	THE SENIOR EQUITY GR	7	32	6.4	40.0 %	-13.5 %
28	28	UNITED NORTHERN MORT	21	97	19.4	0.0 %	155.3 %	74	91	STEARNS LENDING INC	7	28	5.6	-22.2 %	86.7 %
28	34	NATIONWIDE EQUITIES	21	91	18.2	61.5 %	54.2 %	74	91	RESIDENTIAL HOME FUN	7	28	5.6	600.0 %	115.4 %
28	59	ENVOY MORTGAGE LTD	21	52	10.4	90.9 %	-11.9 %	74	126	SPECTRA FUNDING	7	22	4.4	-22.2 %	214.3 %
31	31	SIDUS FINANCIAL LLC	19	92	18.4	18.8 %	76.9 %	74	141	DEEPWELL FUNDING INC	7	20	4.0	75.0 %	
32	26	ATLANTIC BAY MORTGAG	17	116	23.2	-29.2 %	262.5 %	74	187	AMERICAN SENIOR LEND	7	15	3.0	133.3 %	-55.9 %
32	38	NETWORK FUNDING LP	17	70	14.0	142.9 %	20.7 %	74	198	AMERICAN BANCSHARES	7	14	2.8	600.0 %	
32	46	SENIOR AMERICAN FUND	17	58	11.6	466.7 %	-44.8 %	84	59	UNIVERSAL LENDING CO	6	52	10.4	-33.3 %	18.2 %
32	50	HIGH TECH LENDING IN	17	56	11.2	112.5 %	166.7 %	84	79	ADVISORS MORTGAGE GR	6	38	7.6	50.0 %	245.5 %
36	27	MAS ASSOCIATES LLC	16	104	20.8	-33.3 %	14.3 %	84	83	MORTGAGE SERVICES II	6	35	7.0	20.0 %	52.2 %
36	44	AMERICAN PACIFIC MOR	16	60	12.0	45.5 %	-13.0 %	84	85	BANK OF ENGLAND	6	32	6.4	-25.0 %	357.1 %
38	31	REVERSE MORTGAGE SOL	15	92	18.4	-11.8 %	31.4 %	84	87	DOLLAR BANK FSB	6	31	6.2	20.0 %	520.0 %
38	56	APPROVAL FIRST HOME	15	53	10.6	25.0 %	1.9 %	84	90	SENTRIX FINANCIAL SE	6	29	5.8	100.0 %	81.3 %
40	25	GREAT OAK LENDING	14	117	23.4	-50.0 %	-49.6 %	84	91	AMERICA FIRST FEDERA	6	28	5.6	20.0 %	33.3 %
40	30	ALL FINANCIAL SERVIC	14	96	19.2	0.0 %	1.1 %	84	102	FRANKLIN FIRST FINAN	6	26	5.2	-25.0 %	-3.7 %
40	37	TRINITY REVERSE MORT	14	71	14.2	27.3 %	6.0 %	84	116	AEGEAN FINANCIAL INC	6	23	4.6	0.0 %	-8.0 %
40	41	TOP FLITE FINANCIAL	14	63	12.6	-12.5 %	215.0 %	84	158	CIRCLE MORTGAGE CORP	6	18	3.6	100.0 %	100.0 %
40	49	CONTINENTAL HOME LOA	14	57	11.4	-12.5 %	280.0 %	84	158	CITYWIDE HOME LOANS	6	18	3.6	200.0 %	350.0 %
45	56	VANGUARD FUNDING LLC	13	53	10.6	62.5 %	140.9 %	84	165	FIRST EQUITY MORTGAG	6	17	3.4	500.0 %	-41.4 %
46	46	WEST TOWN SAVINGS BA	12	58	11.6	140.0 %	132.0 %	84	171	AXIOM FINANCIAL LLC	6	16	3.2	500.0 %	300.0 %
46	50	VALUE FINANCIAL MORT	12	56	11.2	0.0 %	80.6 %	84	216	THE GUILFORD SAVINGS	6	13	2.6	200.0 %	160.0 %
46	67	SOUTHERN TRUST MORTG	12	46	9.2	-14.3 %	130.0 %	84	242	FIRST NATIONAL BANK	6	11	2.2	20.0 %	
46	74	SUCCESS MORTGAGE PAR	12	41	8.2	20.0 %	64.0 %	84	242	SENIOR EQUITY FINANC	6	11	2.2	500.0 %	-63.3 %
50	45	CHRISTENSEN FINANCIA	11	59	11.8	37.5 %	-11.9 %	84	242	SALEM FIVE MORTGAGE	6	11	2.2	500.0 %	1,000.0 %

**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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