

HECM Originators (FHA & Non-FHA)

Industry Summary

HECMs endorsed through April 2013

Next Release Date: Week 4 of July

Retail
Endorsement Growth

-5.2 %

Wholesale
Endorsement Growth

3.0 %

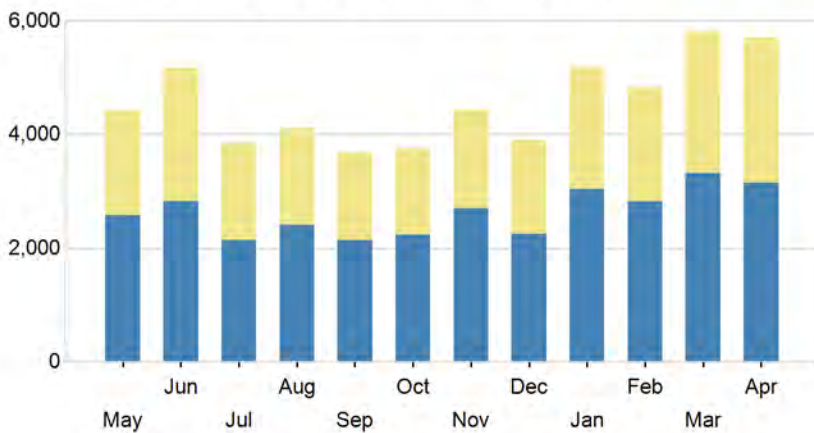
Total
Endorsement Growth

-1.7 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
May	2,587	-1.0 %	1,840	-7.0 %	4,427	-3.6 %
Jun	2,821	9.0 %	2,361	28.3 %	5,182	17.1 %
Jul	2,143	-24.0 %	1,704	-27.8 %	3,847	-25.8 %
Aug	2,415	12.7 %	1,705	0.1 %	4,120	7.1 %
Sep	2,147	-11.1 %	1,536	-9.9 %	3,683	-10.6 %
Oct	2,246	4.6 %	1,498	-2.5 %	3,744	1.7 %
Nov	2,705	20.4 %	1,724	15.1 %	4,429	18.3 %
Dec	2,250	-16.8 %	1,656	-3.9 %	3,906	-11.8 %
Jan	3,033	34.8 %	2,151	29.9 %	5,184	32.7 %
Feb	2,818	-7.1 %	2,017	-6.2 %	4,835	-6.7 %
Mar	3,318	17.7 %	2,494	23.6 %	5,812	20.2 %
Apr	3,145	-5.2 %	2,568	3.0 %	5,713	-1.7 %
Total	31,628		23,254		54,882	

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Top 10 by Retail and Wholesale Volume

Rank / Company	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Total	Mkt Shr
LIBERTY HOME EQUITY SOLU	357	583	425	562	688	386	583	819	1,100	973	1,264	925	8,665	15.8%
URBAN FINANCIAL GROUP	637	754	702	655	491	337	551	374	466	419	714	1,024	7,124	13.0%
SECURITY ONE LENDING/RMS	315	308	305	409	309	752	534	491	764	854	817	886	6,744	12.3%
GENERATION MORTGAGE COMP	385	424	499	490	367	548	570	523	510	515	475	406	5,712	10.4%
ONE REVERSE MORTGAGE LLC	410	403	401	418	365	261	486	412	458	421	468	517	5,020	9.1%
AMERICAN ADVISORS GROUP	211	253	268	561	411	504	366	304	570	408	531	480	4,867	8.9%
METLIFE BANK	1,116	1,451	257	10	3		2						2,839	5.2%
SUN WEST MORTGAGE CO INC	139	155	146	103	93	96	62	47	132	108	173	221	1,475	2.7%
CHERRY CREEK MORTGAGE CO	84	157	119	105	110	110	130	86	153	129	99	113	1,395	2.5%
REVERSE MORTGAGE USA INC	109	87	82	113	107	76	133	92	157	74	175	137	1,342	2.4%
Total	3,763	4,575	3,204	3,426	2,944	3,070	3,417	3,148	4,310	3,901	4,716	4,709	45,183	82.3%

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
LIBERTY HOME EQUITY SOLUT	4	2	1	3,470	5,195	8,665	130.6 %	31.9 %	59.2 %	40 %	60 %	6.3 %	22.3 %	15.8 %
URBAN FINANCIAL GROUP	7	1	2	1,259	5,865	7,124	-25.4 %	-5.9 %	-10.0 %	18 %	82 %	2.3 %	25.2 %	13.0 %
SECURITY ONE LENDING/RMS	3	4	3	4,015	2,729	6,744	188.8 %	143.7 %	168.7 %	60 %	40 %	7.3 %	11.7 %	12.3 %
GENERATION MORTGAGE COMPA	9	3	4	1,024	4,688	5,712	-24.6 %	2.5 %	-3.7 %	18 %	82 %	1.9 %	20.2 %	10.4 %
ONE REVERSE MORTGAGE LLC	1		5	5,020	0	5,020	4.0 %	NaN	4.0 %	100 %	0 %	9.1 %		9.1 %
AMERICAN ADVISORS GROUP	2	9	6	4,559	308	4,867	94.7 %	>1,000%	107.4 %	94 %	6 %	8.3 %	1.3 %	8.9 %
METLIFE BANK	5	6	7	1,799	1,041	2,840	-79.9 %	-81.9 %	-80.7 %	63 %	37 %	3.3 %	4.5 %	5.2 %
SUN WEST MORTGAGE CO INC	31	5	8	253	1,222	1,475	74.5 %	7.5 %	15.1 %	17 %	83 %	0.5 %	5.3 %	2.7 %
CHERRY CREEK MORTGAGE CO	12	7	9	735	660	1,395	105.3 %	193.3 %	139.3 %	53 %	47 %	1.3 %	2.8 %	2.5 %
REVERSE MORTGAGE USA INC	6		10	1,342	0	1,342	30.9 %	NaN	30.9 %	100 %	0 %	2.4 %		2.4 %
Total				23,476	21,708	45,184	-0.5 %	-5.5 %	-3.0 %	52 %	48 %	42.8 %	93.4 %	82.3 %

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
SECURITY ONE LENDING/RMS	3	4	3	4,015	2,729	6,744	2,625	1,609	4,234	60 %	40 %	7.3 %	11.7 %	12.3 %
AMERICAN ADVISORS GROUP	2	9	6	4,559	308	4,867	2,217	303	2,520	94 %	6 %	8.3 %	1.3 %	8.9 %
LIBERTY HOME EQUITY SOLUT	4	2	1	3,470	5,195	8,665	1,965	1,256	3,221	40 %	60 %	6.3 %	22.3 %	15.8 %
PROFICIO MORTGAGE VENTURE	7		11	1,259	0	1,259	1,230	0	1,230	100 %	0 %	2.3 %		2.3 %
MAVERICK FUNDING CORP	16	17	17	634	25	659	521	25	546	96 %	4 %	1.2 %	0.1 %	1.2 %
Total				13,937	8,257	22,194	8,558	3,193	11,751	63 %	37 %	25.4 %	35.5 %	40.4 %

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/RMS	3	4	3	4,015	2,729	6,744	2,625	1,609	4,234	60 %	40 %	7.3 %	11.7 %	12.3 %
LIBERTY HOME EQUITY SOLUT	4	2	1	3,470	5,195	8,665	1,965	1,256	3,221	40 %	60 %	6.3 %	22.3 %	15.8 %
CHERRY CREEK MORTGAGE CO	12	7	9	735	660	1,395	377	435	812	53 %	47 %	1.3 %	2.8 %	2.5 %
MONEY HOUSE INC	20	8	13	463	386	849	47	386	433	55 %	45 %	0.8 %	1.7 %	1.5 %
AMERICAN ADVISORS GROUP	2	9	6	4,559	308	4,867	2,217	303	2,520	94 %	6 %	8.3 %	1.3 %	8.9 %
Total				13,242	9,278	22,520	7,231	3,989	11,220	59 %	41 %	24.1 %	39.9 %	41.0 %

Top 10 Wholesale	Active Brokers	% Capture
URBAN FINANCIAL GROUP	313	45 %
LIBERTY HOME EQUITY SOLUTIONS INC	775	41 %
GENERATION MORTGAGE COMPANY	299	38 %
SECURITY ONE LENDING/RMS	223	27 %
SUN WEST MORTGAGE CO INC	299	18 %
METLIFE BANK	208	14 %
CHERRY CREEK MORTGAGE CO INC	60	45 %
MONEY HOUSE INC	10	57 %
AMERICAN ADVISORS GROUP	25	22 %
PLAZA HOME MORTGAGE INC	195	15 %

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Top 100 Ranking HECM Volume by Channel - Endorsements Last 12 Months through April 2013

Rank			Loans			Market Share			Rank			Loans			Market Share				
R	W	T	Company	R	W	Total	Ret	Whls	Total	R	W	T	Company	R	W	T	Ret	Whls	Total
4	2	1	LIBERTY HOME EQUITY	3,470	5,195	8,665	6.3%	22.3%	15.8%	47	51	EMERY FEDERAL CREDIT	142	0	142	0.3%	0.0%	0.3%	
7	1	2	URBAN FINANCIAL GROU	1,259	5,865	7,124	2.3%	25.2%	13.0%	48	52	CONTOUR MORTGAGE COR	140	0	140	0.3%	0.0%	0.3%	
3	4	3	SECURITY ONE LENDING	4,015	2,729	6,744	7.3%	11.7%	12.3%	49	53	INTEGRITY 1ST MORTGA	136	0	136	0.2%	0.0%	0.2%	
9	3	4	GENERATION MORTGAGE	1,024	4,688	5,712	1.9%	20.2%	10.4%	50	54	SUN AMERICAN MORTGAG	135	0	135	0.2%	0.0%	0.2%	
1	5	5	ONE REVERSE MORTGAGE	5,020	0	5,020	9.1%	0.0%	9.1%	51	55	LEADER ONE FINANCIAL	134	0	134	0.2%	0.0%	0.2%	
2	9	6	AMERICAN ADVISORS GR	4,559	308	4,867	8.3%	1.3%	8.9%	52	56	ADVISORS MORTGAGE GR	132	0	132	0.2%	0.0%	0.2%	
5	6	7	METLIFE BANK	1,799	1,041	2,840	3.3%	4.5%	5.2%	53	57	TRINITY REVERSE MORT	127	0	127	0.2%	0.0%	0.2%	
31	5	8	SUN WEST MORTGAGE CO	253	1,222	1,475	0.5%	5.3%	2.7%	53	57	SUCCESS MORTGAGE PAR	127	0	127	0.2%	0.0%	0.2%	
12	7	9	CHERRY CREEK MORTGAG	735	660	1,395	1.3%	2.8%	2.5%	55	59	VANGUARD FUNDING LLC	124	0	124	0.2%	0.0%	0.2%	
6	10	10	REVERSE MORTGAGE USA	1,342	0	1,342	2.4%	0.0%	2.4%	56	60	SENIOR AMERICAN FUND	120	0	120	0.2%	0.0%	0.2%	
7	11	11	PROFICIO MORTGAGE VE	1,259	0	1,259	2.3%	0.0%	2.3%	56	60	MORTGAGE SERVICES II	120	0	120	0.2%	0.0%	0.2%	
10	12	12	THE FIRST NATIONAL B	920	0	920	1.7%	0.0%	1.7%	58	62	GATEWAY FUNDING DIVE	119	0	119	0.2%	0.0%	0.2%	
20	8	13	MONEY HOUSE INC	463	386	849	0.8%	1.7%	1.5%	59	63	NETWORK FUNDING LP	117	0	117	0.2%	0.0%	0.2%	
13	13	14	ASSOCIATED MORTGAGE	693	150	843	1.3%	0.6%	1.5%	60	64	VIG MORTGAGE CORP	115	0	115	0.2%	0.0%	0.2%	
11	15	15	NEW DAY FINANCIAL LL	815	0	815	1.5%	0.0%	1.5%	60	64	MFS/TA INC DBA FUTUR	115	0	115	0.2%	0.0%	0.2%	
14	16	16	M & T BANK	688	0	688	1.3%	0.0%	1.3%	62	66	STERLING SAVINGS BAN	113	0	113	0.2%	0.0%	0.2%	
16	17	17	MAVERICK FUNDING COR	634	25	659	1.2%	0.1%	1.2%	63	67	CHRISTENSEN FINANCIA	110	0	110	0.2%	0.0%	0.2%	
15	18	18	IREVERSE HOME LOANS	644	0	644	1.2%	0.0%	1.2%	63	67	HOMESTREET BANK	110	0	110	0.2%	0.0%	0.2%	
17	24	19	GREENLIGHT FINANCIAL	586	1	587	1.1%	0.0%	1.1%	65	69	MONTGOMERY MORTGAGE	107	0	107	0.2%	0.0%	0.2%	
18	16	20	GMFS LLC	521	40	561	0.9%	0.2%	1.0%	65	69	DOLLAR BANK FSB	107	0	107	0.2%	0.0%	0.2%	
19	21	21	NET EQUITY FINANCIAL	495	0	495	0.9%	0.0%	0.9%	67	71	BANK OF ENGLAND	105	0	105	0.2%	0.0%	0.2%	
27	11	22	NATIONWIDE EQUITIES	277	178	455	0.5%	0.8%	0.8%	68	72	FULTON BANK NA	101	0	101	0.2%	0.0%	0.2%	
21	23	23	SENIOR MORTGAGE BANK	422	0	422	0.8%	0.0%	0.8%	69	73	NEW AMERICAN MORTGAG	100	0	100	0.2%	0.0%	0.2%	
23	18	24	HIGH TECH LENDING IN	329	17	346	0.6%	0.1%	0.6%	69	73	PEOPLES BANK	100	0	100	0.2%	0.0%	0.2%	
22	25	25	TOWNEBANK	333	0	333	0.6%	0.0%	0.6%	71	75	VALUE FINANCIAL MORT	97	0	97	0.2%	0.0%	0.2%	
787	10	26	PLAZA HOME MORTGAGE	3	307	310	0.0%	1.3%	0.6%	72	76	APPROVAL FIRST HOME	96	0	96	0.2%	0.0%	0.2%	
24	27	27	UNITED SOUTHWEST MOR	303	0	303	0.6%	0.0%	0.6%	73	77	DAS ACQUISITION CO L	95	0	95	0.2%	0.0%	0.2%	
25	28	28	FIRSTBANK	296	0	296	0.5%	0.0%	0.5%	74	78	OCEANFIRST BANK	94	0	94	0.2%	0.0%	0.2%	
26	29	29	ASPIRE FINANCIAL INC	280	0	280	0.5%	0.0%	0.5%	75	79	PRIMARY RESIDENTIAL	89	0	89	0.2%	0.0%	0.2%	
28	30	30	ROYAL UNITED MORTGAG	272	0	272	0.5%	0.0%	0.5%	76	23	79 HOMEOWNERS MORTGAGE	87	2	89	0.2%	0.0%	0.2%	
29	31	31	OPEN MORTGAGE LLC	264	0	264	0.5%	0.0%	0.5%	77	81	PERRI FUNDING CORP	86	0	86	0.2%	0.0%	0.2%	
30	32	32	UNITED NORTHERN MORT	255	0	255	0.5%	0.0%	0.5%	78	82	INTEGRATED FINANCIAL	85	0	85	0.2%	0.0%	0.2%	
32	33	33	FIRSTAR BANK NA	249	0	249	0.5%	0.0%	0.5%	79	83	GERSHMAN INVESTMENT	84	0	84	0.2%	0.0%	0.2%	
33	34	34	MAS ASSOCIATES LLC	226	0	226	0.4%	0.0%	0.4%	80	27	84 SIDUS FINANCIAL LLC	83	0	83	0.2%	0.0%	0.2%	
34	35	35	ATLANTIC BAY MORTGAG	219	0	219	0.4%	0.0%	0.4%	81	85	FRANKLIN FIRST FINAN	82	0	82	0.1%	0.0%	0.1%	
35	36	36	MORTGAGESHOP LLC	210	0	210	0.4%	0.0%	0.4%	81	85	OMNI-FUND INC	82	0	82	0.1%	0.0%	0.1%	
36	37	37	CONTINENTAL HOME LOA	198	0	198	0.4%	0.0%	0.4%	83	87	SENTRIX FINANCIAL SE	81	0	81	0.1%	0.0%	0.1%	
37	38	38	TOP FLITE FINANCIAL	192	0	192	0.3%	0.0%	0.3%	84	88	HARVARD HOME MORTGAG	78	0	78	0.1%	0.0%	0.1%	
38	39	39	AMERICAN PACIFIC MOR	190	0	190	0.3%	0.0%	0.3%	85	89	MCGOWIN-KING MORTGAG	76	0	76	0.1%	0.0%	0.1%	
39	40	40	AMERICAN NATIONWIDE	188	0	188	0.3%	0.0%	0.3%	86	90	REVERSE MORTGAGE OF	74	0	74	0.1%	0.0%	0.1%	
40	41	41	VAN DYK MORTGAGE COR	182	0	182	0.3%	0.0%	0.3%	88	91	EAST COAST CAPITAL C	73	0	73	0.1%	0.0%	0.1%	
41	27	42	GREAT OAK LENDING	180	0	180	0.3%	0.0%	0.3%	88	91	PACIFIC RESIDENTIAL	73	0	73	0.1%	0.0%	0.1%	
1777	12	43	LIVE WELL FINANCIAL	0	177	177	0.0%	0.8%	0.3%	90	93	FIRST CENTURY BANK N	71	0	71	0.1%	0.0%	0.1%	
86	15	44	JAMES B NUTTER AND C	74	98	172	0.1%	0.4%	0.3%	90	93	MAIN STREET HOME LOA	71	0	71	0.1%	0.0%	0.1%	
42	45	45	AXIA FINANCIAL LLC	165	0	165	0.3%	0.0%	0.3%	92	95	COLONIAL SAVINGS FA	70	0	70	0.1%	0.0%	0.1%	
192	14	46	MCM HOLDINGS INC	32	131	163	0.1%	0.6%	0.3%	93	96	SENIOR FUNDING ASSOC	69	0	69	0.1%	0.0%	0.1%	
43	47	47	UNIVERSAL LENDING CO	160	0	160	0.3%	0.0%	0.3%	93	96	MANN MORTGAGE LLC	69	0	69	0.1%	0.0%	0.1%	
44	48	48	ALL FINANCIAL SERVIC	155	0	155	0.3%	0.0%	0.3%	95	98	NORTH AMERICAN SAVIN	68	0	68	0.1%	0.0%	0.1%	
45	49	49	NEW CASTLE MORTGAGE	152	0	152	0.3%	0.0%	0.3%	96	99	WEST TOWN SAVINGS BA	67	0	67	0.1%	0.0%	0.1%	
46	50	50	SOUTHERN TRUST MORTG	147	0	147	0.3%	0.0%	0.3%	96	99	LEGACY HOME FINANCI	67	0	67	0.1%	0.0%	0.1%	

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*According to RMI measuring number of endorsed wholesale units January - December 2011

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Top 100 HECM Originators - April 2013 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	ONE REVERSE MORTGAGE	517	1,864	466.0	10.5 %	13.2 %	50	59	VIG MORTGAGE CORP	14	44	11.0	-6.7 %	12.8 %
2	1	SECURITY ONE LENDING	483	1,916	479.0	2.1 %	209.5 %	50	68	PRIMARY RESIDENTIAL	14	39	9.8	27.3 %	-4.9 %
3	3	AMERICAN ADVISORS GR	440	1,856	464.0	-13.2 %	97.0 %	50	78	GERSHMAN INVESTMENT	14	31	7.8	133.3 %	63.2 %
4	4	LIBERTY HOME EQUITY	358	1,757	439.3	-29.2 %	113.7 %	54	22	SENIOR MORTGAGE BANK	13	125	31.3	-62.9 %	-26.0 %
5	5	PROFICIO MORTGAGE VE	296	822	205.5	43.7 %	5,771.4 %	54	35	VAN DYK MORTGAGE COR	13	77	19.3	-45.8 %	113.9 %
6	7	URBAN FINANCIAL GROU	168	451	112.8	27.3 %	-16.5 %	54	38	MORTGAGE SERVICES II	13	65	16.3	-43.5 %	124.1 %
7	8	MAVERICK FUNDING COR	150	320	80.0	127.3 %	251.6 %	54	72	MONTGOMERY MORTGAGE	13	36	9.0	62.5 %	-12.2 %
8	6	REVERSE MORTGAGE USA	137	543	135.8	-21.7 %	43.7 %	54	89	PACIFIC RESIDENTIAL	13	29	7.3	30.0 %	70.6 %
9	12	IREVERSE HOME LOANS	91	267	66.8	49.2 %	58.0 %	59	42	SUN AMERICAN MORTGAG	12	62	15.5	20.0 %	8.8 %
10	9	ASSOCIATED MORTGAGE	79	309	77.3	-17.7 %	243.3 %	59	53	ALL FINANCIAL SERVIC	12	50	12.5	-7.7 %	-39.0 %
11	15	GREENLIGHT FINANCIAL	71	217	54.3	1.4 %	90.4 %	59	61	FULTON BANK NA	12	42	10.5	50.0 %	-16.0 %
12	10	NEW DAY FINANCIAL LL	62	287	71.8	-20.5 %	14.3 %	59	74	NETWORK FUNDING LP	12	35	8.8	33.3 %	-34.0 %
12	14	M & T BANK	62	254	63.5	10.7 %	27.0 %	59	77	DIRECT FINANCE CORPO	12	33	8.3	100.0 %	57.1 %
14	11	GENERATION MORTGAGE	60	276	69.0	-20.0 %	-37.8 %	59	78	ARAMCO MORTGAGE INC	12	31	7.8	33.3 %	-22.5 %
14	13	CHERRY CREEK MORTGAG	60	265	66.3	27.7 %	41.0 %	59	78	EAST COAST CAPITAL C	12	31	7.8	50.0 %	10.7 %
16	16	GMFS LLC	50	202	50.5	-20.6 %	206.1 %	59	99	CIRCLE MORTGAGE CORP	12	26	6.5	50.0 %	116.7 %
17	18	NET EQUITY FINANCIAL	44	162	40.5	10.0 %	38.5 %	59	148	YADKIN VALLEY BANK A	12	18	4.5	140.0 %	
18	26	SUN WEST MORTGAGE CO	41	108	27.0	115.8 %	-15.0 %	68	51	NEW CASTLE MORTGAGE	11	53	13.3	-31.3 %	29.3 %
19	20	TOWNEBANK	39	130	32.5	34.5 %	103.1 %	68	53	INTEGRITY 1ST MORTGA	11	50	12.5	0.0 %	6.4 %
19	29	OPEN MORTGAGE LLC	39	96	24.0	116.7 %	-11.1 %	68	76	REVERSE MORTGAGE OF	11	34	8.5	120.0 %	61.9 %
21	25	FIRSTAR BANK NA	36	110	27.5	80.0 %	2,100.0 %	68	78	BANK OF ENGLAND	11	31	7.8	37.5 %	19.2 %
22	17	HIGH TECH LENDING IN	35	164	41.0	-23.9 %	320.5 %	68	78	OMNI-FUND INC	11	31	7.8	83.3 %	158.3 %
22	24	NATIONWIDE EQUITIES	35	119	29.8	-7.9 %	70.0 %	73	70	GREAT OAK LENDING	10	37	9.3	-9.1 %	-64.1 %
24	32	ASPIRE FINANCIAL INC	33	85	21.3	17.9 %	-21.3 %	73	85	APPROVAL FIRST HOME	10	30	7.5	42.9 %	-21.1 %
25	19	MONEY HOUSE INC	27	156	39.0	-46.0 %	1.3 %	73	95	DAS ACQUISITION CO L	10	27	6.8	25.0 %	-15.6 %
25	23	UNITED SOUTHWEST MOR	27	122	30.5	-25.0 %	1.7 %	73	99	GREEN TREE LENDING I	10	26	6.5	42.9 %	
27	47	SOUTHERN TRUST MORTG	25	56	14.0	56.3 %	64.7 %	73	99	OPTION FUNDING INC	10	26	6.5	150.0 %	44.4 %
28	31	TOP FLITE FINANCIAL	23	87	21.8	-4.2 %	77.6 %	73	105	BCI FINANCIAL MORTGA	10	25	6.3	25.0 %	38.9 %
29	26	UNITED NORTHERN MORT	22	108	27.0	-15.4 %	42.1 %	73	105	CITIZENS FIRST BANK	10	25	6.3	150.0 %	150.0 %
29	28	ATLANTIC BAY MORTGAG	22	105	26.3	-15.4 %	6.1 %	73	125	JTS AND CO	10	21	5.3	150.0 %	31.3 %
29	37	LEADER ONE FINANCIAL	22	72	18.0	83.3 %	620.0 %	73	144	ACCESS REVERSE MORTG	10	19	4.8	233.3 %	-45.7 %
29	38	ROYAL UNITED MORTGAG	22	65	16.3	29.4 %	-51.5 %	82	38	MAS ASSOCIATES LLC	9	65	16.3	-50.0 %	-26.1 %
33	43	UNIVERSAL LENDING CO	21	61	15.3	40.0 %	32.6 %	82	56	DOLLAR BANK FSB	9	48	12.0	-60.9 %	92.0 %
33	45	PEOPLES BANK	21	60	15.0	23.5 %	140.0 %	82	60	NORTH AMERICAN SAVIN	9	43	10.8	-30.8 %	760.0 %
35	21	FIRSTBANK	19	127	31.8	-45.7 %	54.9 %	82	61	VANGUARD FUNDING LLC	9	42	10.5	0.0 %	5.0 %
35	34	EMERY FEDERAL CREDIT	19	79	19.8	5.6 %	125.7 %	82	78	VALUE FINANCIAL MORT	9	31	7.8	80.0 %	-29.5 %
35	61	CHRISTENSEN FINANCIA	19	42	10.5	18.8 %	-12.5 %	82	78	FRANKLIN FIRST FINAN	9	31	7.8	80.0 %	55.0 %
35	66	MFS/TA INC DBA FUTUR	19	41	10.3	111.1 %	-4.7 %	82	85	URBAN HOUSING MORTGA	9	30	7.5	-10.0 %	
39	47	ADVISORS MORTGAGE GR	18	56	14.0	0.0 %	75.0 %	82	89	SENIOR FUNDING ASSOC	9	29	7.3	12.5 %	107.1 %
39	55	HOMESTREET BANK	18	49	12.3	63.6 %	172.2 %	82	117	DIRECTORS FINANCIAL	9	23	5.8	50.0 %	35.3 %
41	29	CONTINENTAL HOME LOA	17	96	24.0	-39.3 %	123.3 %	91	66	INTEGRATED FINANCIAL	8	41	10.3	0.0 %	355.6 %
41	61	PERRI FUNDING CORP	17	42	10.5	41.7 %	147.1 %	91	68	OCEANFIRST BANK	8	39	9.8	60.0 %	2.6 %
43	32	MORTGAGESHOP LLC	16	85	21.3	-5.9 %	23.2 %	91	70	SENIOR AMERICAN FUND	8	37	9.3	60.0 %	-9.8 %
43	47	TRINITY REVERSE MORT	16	56	14.0	33.3 %	-1.8 %	91	74	MANN MORTGAGE LLC	8	35	8.8	-11.1 %	337.5 %
43	50	GATEWAY FUNDING DIVE	16	54	13.5	0.0 %	20.0 %	91	95	GUARANTEED RATE INC	8	27	6.8	33.3 %	200.0 %
43	61	NEW AMERICAN MORTGAG	16	42	10.5	60.0 %	-4.5 %	91	99	SENIOR SAVINGS REVER	8	26	6.5	-11.1 %	
47	36	AMERICAN NATIONWIDE	15	75	18.8	-28.6 %	120.6 %	91	105	MEADOWBROOK FINANCIA	8	25	6.3	-11.1 %	733.3 %
47	41	AMERICAN PACIFIC MOR	15	63	15.8	-11.8 %	43.2 %	91	117	REVERSE MORTGAGE ASS	8	23	5.8	0.0 %	64.3 %
47	46	STERLING SAVINGS BAN	15	58	14.5	-21.1 %	-10.8 %	91	122	AMERICAN BANCSHARES	8	22	5.5	0.0 %	214.3 %
50	43	CONTOUR MORTGAGE COR	14	61	15.3	-53.3 %	1.7 %	91	125	INTEGRITY HOME LOAN	8	21	5.3	33.3 %	2,000.0 %

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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