

# HECM Lenders (FHA Approved Only)

## Industry Overview

HECMs Endorsed through August 2013

Next Release Date: Week 1 of October

Endorsement Growth Change

**-6.5 %**

Competition Growth

**-6.1 %**

Active Lender Change

**-18**

Figures above reflect change from prior month

## PERFORMANCE

Rank/Region	09/12	10/12	11/12	12/12	01/13	02/13	03/13	04/13	05/13	06/13	07/13	08/13	Trend
1 Southeast/Caribbean	785	908	1,002	879	1,192	1,063	1,227	1,233	1,180	1,090	1,124	1,161	▲
2 Pacific/Hawaii	569	585	658	573	770	851	953	1,016	1,049	940	1,216	1,021	▼
3 Southwest	559	567	647	531	669	576	725	715	735	869	779	675	▼
4 Mid-Atlantic	447	441	623	474	686	587	733	675	582	601	629	624	▼
5 New York/New Jersey	395	291	449	408	523	459	670	637	516	528	567	547	▼
6 Midwest	317	366	390	373	453	504	590	489	406	459	505	518	▲
7 Rocky Mountain	194	187	198	200	263	201	253	317	264	280	285	235	▼
8 New England	142	134	172	187	255	226	289	302	231	236	250	254	▲
9 Northwest/Alaska	206	167	175	170	232	208	260	248	251	202	258	200	▼
10 Great Plains	92	99	122	117	146	158	140	138	138	167	143	147	▲
<b>Total</b>	<b>3,706</b>	<b>3,745</b>	<b>4,436</b>	<b>3,912</b>	<b>5,189</b>	<b>4,833</b>	<b>5,840</b>	<b>5,770</b>	<b>5,352</b>	<b>5,372</b>	<b>5,756</b>	<b>5,382</b>	▼

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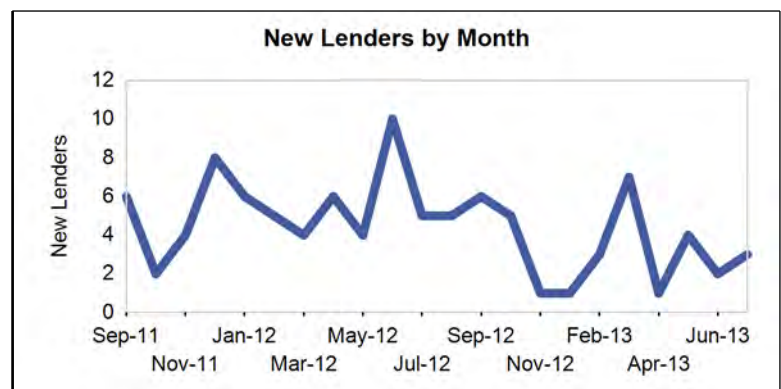
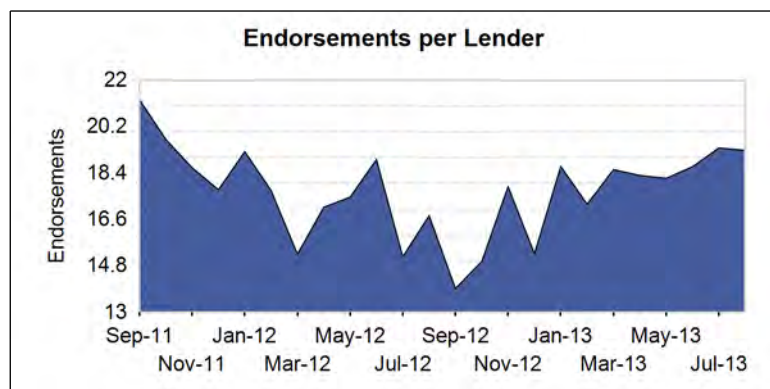
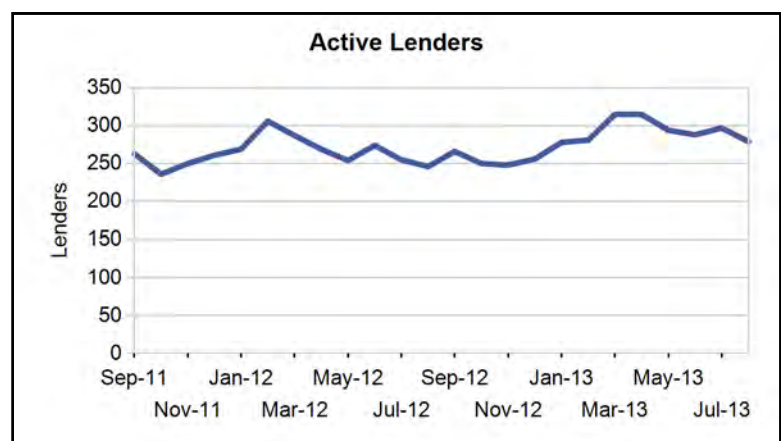
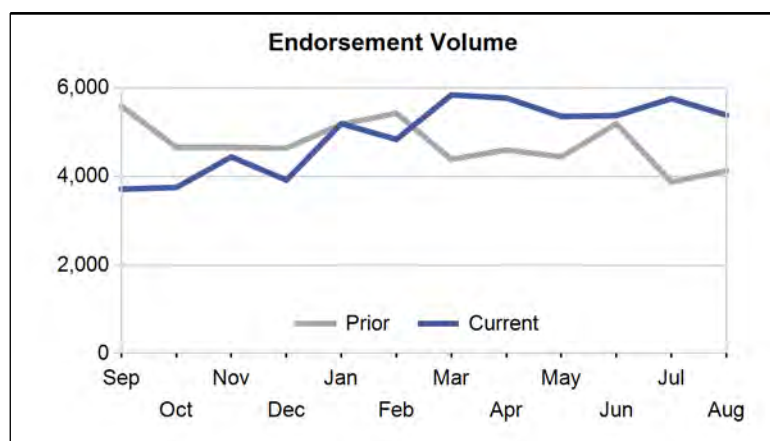
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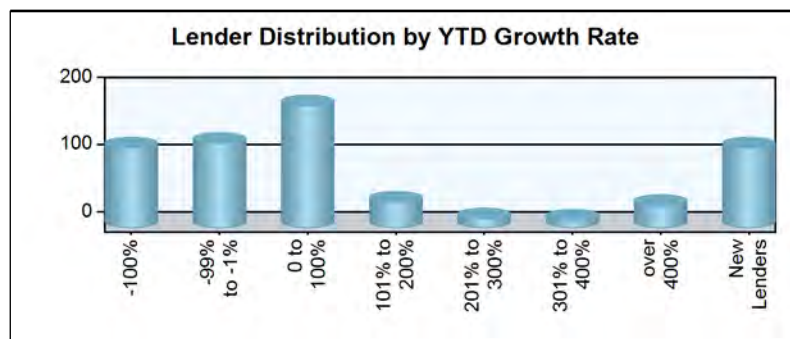
# Competition

## Top 10 Lenders

Rank / Lender	09/12	10/12	11/12	12/12	01/13	02/13	03/13	04/13	05/13	06/13	07/13	08/13	Total	Trend
1 SECURITY ONE LENDING/RMS	286	715	509	451	690	755	713	779	615	536	592	570	7,211	▼
2 LIBERTY HOME EQUITY SOLUTIONS INC	443	270	396	573	764	681	857	621	510	618	645	658	7,036	▲
3 AMERICAN ADVISORS GROUP	410	470	349	282	540	387	514	444	294	517	914	925	6,046	▲
4 ONE REVERSE MORTGAGE LLC	365	261	486	412	458	421	468	517	478	459	429	465	5,219	▲
5 URBAN FINANCIAL GROUP	282	160	298	195	226	223	334	486	499	365	389	277	3,734	▼
6 GENERATION MORTGAGE COMPANY	197	263	271	246	244	239	237	211	250	284	282	196	2,920	▼
7 PROFICIO MORTGAGE VENTURES LLC	53	86	164	123	172	146	204	296	319	283	254	199	2,299	▼
8 REVERSE MORTGAGE USA INC	108	75	134	92	157	74	175	137	123	238	127	107	1,547	▼
9 NEW DAY FINANCIAL LLC	36	93	69	93	85	62	78	62	56	78	87	71	870	▼
10 CHERRY CREEK MORTGAGE CO INC	60	72	69	43	111	74	56	67	100	73	63	48	836	▼
<b>Top 10 SubTotal</b>	<b>2,240</b>	<b>2,465</b>	<b>2,745</b>	<b>2,510</b>	<b>3,447</b>	<b>3,062</b>	<b>3,636</b>	<b>3,620</b>	<b>3,244</b>	<b>3,451</b>	<b>3,782</b>	<b>3,516</b>	<b>37,718</b>	<b>▼</b>
<b>Industry Total</b>	<b>3,706</b>	<b>3,745</b>	<b>4,436</b>	<b>3,912</b>	<b>5,189</b>	<b>4,833</b>	<b>5,840</b>	<b>5,770</b>	<b>5,352</b>	<b>5,372</b>	<b>5,756</b>	<b>5,382</b>	<b>59,293</b>	<b>▼</b>



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# Market Performance

Market	YTD Volume 2013	YTD Volume 2012	Chg %	Active Lenders 2013	Active Lenders 2012	Chg %	Volume / Lender 2013	Volume / Lender 2012	Chg %
<b>Great Plains</b>									
KANSAS CITY	362	304	19.1 %	28	27	3.7 %	3.2	2.9	10.7 %
ST. LOUIS	276	234	17.9 %	22	19	15.8 %	2.9	3.1	-3.6 %
DES MOINES	232	191	21.5 %	17	17	0.0 %	3.3	2.9	15.4 %
TOPEKA	159	129	23.3 %	20	21	-4.8 %	2.1	2.0	2.6 %
OMAHA	148	91	62.6 %	15	13	15.4 %	2.4	2.0	21.9 %
<b>Region Total</b>	<b>1,177</b>	<b>949</b>	<b>24.0 %</b>	<b>42</b>	<b>45</b>	<b>-6.7 %</b>	<b>6.1</b>	<b>5.3</b>	<b>15.8 %</b>
<b>Mid-Atlantic</b>									
PHILADELPHIA	1,638	1,484	10.4 %	79	78	1.3 %	5.3	5.4	-1.6 %
RICHMOND	1,187	1,138	4.3 %	65	65	0.0 %	4.6	4.5	3.6 %
BALTIMORE	858	822	4.4 %	54	57	-5.3 %	4.3	3.8	11.3 %
WASH. D.C.	684	631	8.4 %	54	57	-5.3 %	3.6	3.2	13.1 %
PITTSBURGH	417	276	51.1 %	37	30	23.3 %	3.0	2.7	12.4 %
CHARLESTON	172	123	39.8 %	19	16	18.8 %	2.6	2.7	-5.2 %
WILMINGTON	161	188	-14.4 %	31	32	-3.1 %	1.7	1.9	-8.5 %
<b>Region Total</b>	<b>5,117</b>	<b>4,662</b>	<b>9.8 %</b>	<b>133</b>	<b>141</b>	<b>-5.7 %</b>	<b>9.1</b>	<b>8.4</b>	<b>8.0 %</b>
<b>Midwest</b>									
CHICAGO	852	786	8.4 %	48	45	6.7 %	5.0	4.9	2.3 %
INDIANAPOLIS	556	445	24.9 %	39	35	11.4 %	3.6	4.1	-10.4 %
MINN. ST. PAUL	417	348	19.8 %	28	31	-9.7 %	3.4	3.4	0.0 %
MILWAUKEE	416	389	6.9 %	34	26	30.8 %	2.9	3.7	-21.7 %
CLEVELAND	402	321	25.2 %	31	32	-3.1 %	3.2	3.0	6.8 %
COLUMBUS	313	188	66.5 %	29	23	26.1 %	3.2	3.0	6.9 %
GRAND RAPIDS	264	218	21.1 %	29	20	45.0 %	2.7	2.9	-6.7 %
DETROIT	222	150	48.0 %	23	18	27.8 %	2.5	2.2	15.0 %
SPRINGFIELD	207	163	27.0 %	27	18	50.0 %	2.4	2.2	12.4 %
CINCINNATI	195	137	42.3 %	25	19	31.6 %	2.3	2.4	-3.1 %
FLINT	80	68	17.6 %	16	17	-5.9 %	1.6	1.5	9.6 %
<b>Region Total</b>	<b>3,924</b>	<b>3,213</b>	<b>22.1 %</b>	<b>114</b>	<b>105</b>	<b>8.6 %</b>	<b>8.6</b>	<b>8.5</b>	<b>1.7 %</b>
<b>New England</b>									
BOSTON	919	731	25.7 %	43	25	72.0 %	6.9	7.5	-8.1 %
HARTFORD	549	521	5.4 %	48	45	6.7 %	3.5	3.8	-7.9 %
BANGOR	199	206	-3.4 %	18	23	-21.7 %	2.3	3.1	-24.9 %
MANCHESTER	164	170	-3.5 %	25	24	4.2 %	2.1	2.5	-16.0 %
PROVIDENCE	127	135	-5.9 %	19	13	46.2 %	2.6	2.8	-10.0 %
BURLINGTON	85	69	23.2 %	12	7	71.4 %	2.3	2.6	-13.4 %
<b>Region Total</b>	<b>2,043</b>	<b>1,832</b>	<b>11.5 %</b>	<b>86</b>	<b>71</b>	<b>21.1 %</b>	<b>6.6</b>	<b>7.6</b>	<b>-13.1 %</b>
<b>New York/New Jersey</b>									
NEW YORK	2,070	2,006	3.2 %	70	61	14.8 %	7.3	7.7	-6.0 %
NEWARK	917	816	12.4 %	79	70	12.9 %	3.7	3.4	6.9 %
CAMDEN	712	708	0.6 %	74	70	5.7 %	3.2	3.2	0.0 %
ALBANY	502	473	6.1 %	31	31	0.0 %	4.0	4.1	-2.4 %
BUFFALO	246	244	0.8 %	16	18	-11.1 %	3.9	3.7	6.6 %
<b>Region Total</b>	<b>4,447</b>	<b>4,247</b>	<b>4.7 %</b>	<b>132</b>	<b>110</b>	<b>20.0 %</b>	<b>8.4</b>	<b>9.2</b>	<b>-9.3 %</b>
<b>Northwest/Alaska</b>									
SEATTLE	857	752	14.0 %	52	53	-1.9 %	4.0	3.6	10.0 %
PORTLAND	593	626	-5.3 %	48	48	0.0 %	3.3	3.4	-4.0 %
BOISE	235	210	11.9 %	26	29	-10.3 %	2.2	2.4	-7.2 %
SPOKANE	131	132	-0.8 %	36	27	33.3 %	1.7	1.5	14.6 %
ANCHORAGE	43	38	13.2 %	11	9	22.2 %	1.6	1.4	10.9 %
<b>Region Total</b>	<b>1,859</b>	<b>1,758</b>	<b>5.7 %</b>	<b>79</b>	<b>81</b>	<b>-2.5 %</b>	<b>5.6</b>	<b>5.7</b>	<b>-1.0 %</b>
<b>Pacific/Hawaii</b>									
LOS ANGELES	1,987	1,658	19.8 %	82	79	3.8 %	6.5	6.8	-4.2 %

Market	YTD Volume 2013	YTD Volume 2012	Chg %	Active Lenders 2013	Active Lenders 2012	Chg %	Volume / Lender 2013	Volume / Lender 2012	Chg %
SANTA ANA	1,481	1,133	30.7 %	79	67	17.9 %	5.4	5.6	-3.5 %
SAN FRANCISCO	1,241	936	32.6 %	60	53	13.2 %	5.7	5.2	10.0 %
PHOENIX	873	535	63.2 %	43	41	4.9 %	5.0	4.2	18.8 %
SAN DIEGO	695	545	27.5 %	52	43	20.9 %	4.2	4.1	2.6 %
SACRAMENTO	616	436	41.3 %	52	40	30.0 %	4.0	3.5	12.9 %
FRESNO	263	204	28.9 %	33	30	10.0 %	2.5	2.1	18.2 %
LAS VEGAS	211	140	50.7 %	23	19	21.1 %	2.3	2.0	15.9 %
TUCSON	193	123	56.9 %	25	21	19.0 %	2.1	1.7	25.3 %
HONOLULU	170	173	-1.7 %	19	16	18.8 %	2.5	2.9	-12.3 %
RENO	86	70	22.9 %	13	14	-7.1 %	1.9	1.6	18.6 %
<b>Region Total</b>	<b>7,816</b>	<b>5,953</b>	<b>31.3 %</b>	<b>148</b>	<b>143</b>	<b>3.5 %</b>	<b>12.3</b>	<b>11.7</b>	<b>5.8 %</b>
<b>Rocky Mountain</b>									
SALT LAKE CITY	894	694	28.8 %	34	33	3.0 %	5.6	4.9	13.1 %
DENVER	880	730	20.5 %	48	43	11.6 %	5.4	5.1	5.3 %
HELENA	180	138	30.4 %	14	18	-22.2 %	2.7	2.1	27.0 %
CASPER	79	88	-10.2 %	16	20	-20.0 %	1.5	1.7	-8.3 %
SIOUX FALLS	44	31	41.9 %	9	7	28.6 %	1.9	2.1	-10.1 %
FARGO	21	16	31.3 %	6	7	-14.3 %	1.3	1.4	-5.1 %
<b>Region Total</b>	<b>2,098</b>	<b>1,697</b>	<b>23.6 %</b>	<b>72</b>	<b>79</b>	<b>-8.9 %</b>	<b>7.0</b>	<b>6.5</b>	<b>7.8 %</b>
<b>Southeast/Caribbean</b>									
GREENSBORO	1,302	1,045	24.6 %	37	34	8.8 %	7.0	6.8	2.8 %
MIAMI	1,151	907	26.9 %	78	62	25.8 %	4.2	4.1	2.9 %
CARIBBEAN	935	1,023	-8.6 %	22	23	-4.3 %	9.2	8.2	11.8 %
ATLANTA	844	716	17.9 %	45	44	2.3 %	5.0	4.7	7.9 %
COLUMBIA	803	581	38.2 %	51	40	27.5 %	4.2	3.9	9.2 %
BIRMINGHAM	750	637	17.7 %	31	36	-13.9 %	5.5	4.6	18.9 %
TAMPA	650	518	25.5 %	56	47	19.1 %	3.9	3.7	5.6 %
JACKSONVILLE	610	526	16.0 %	46	40	15.0 %	3.5	3.6	-5.0 %
KNOXVILLE	497	418	18.9 %	33	35	-5.7 %	3.9	3.5	9.6 %
ORLANDO	435	375	16.0 %	47	43	9.3 %	3.0	2.8	6.7 %
JACKSON	389	327	19.0 %	22	21	4.8 %	4.1	4.1	1.4 %
NASHVILLE	372	334	11.4 %	30	31	-3.2 %	3.5	2.8	24.4 %
LOUISVILLE	363	276	31.5 %	27	24	12.5 %	3.9	3.5	11.5 %
MEMPHIS	169	142	19.0 %	19	25	-24.0 %	2.2	1.8	21.3 %
<b>Region Total</b>	<b>9,270</b>	<b>7,825</b>	<b>18.5 %</b>	<b>170</b>	<b>165</b>	<b>3.0 %</b>	<b>12.8</b>	<b>11.9</b>	<b>7.6 %</b>
<b>Southwest</b>									
HOUSTON	917	898	2.1 %	57	48	18.8 %	4.3	5.1	-16.0 %
SAN ANTONIO	871	728	19.6 %	54	45	20.0 %	3.9	4.1	-5.8 %
DALLAS	823	697	18.1 %	59	51	15.7 %	3.8	3.9	-2.6 %
FT. WORTH	715	620	15.3 %	55	50	10.0 %	3.4	3.5	-3.3 %
NEW ORLEANS	599	591	1.4 %	34	26	30.8 %	3.9	4.7	-16.6 %
LITTLE ROCK	471	338	39.3 %	30	27	11.1 %	3.9	3.2	22.1 %
ALBUQUERQUE	345	285	21.1 %	34	32	6.3 %	2.5	2.4	1.7 %
LUBBOCK	331	332	-0.3 %	37	34	8.8 %	2.6	2.6	-1.3 %
TULSA	247	215	14.9 %	25	20	25.0 %	2.6	3.0	-13.6 %
OKLAHOMA CITY	238	229	3.9 %	23	22	4.5 %	2.5	3.0	-15.3 %
SHREVEPORT	186	124	50.0 %	22	17	29.4 %	2.1	1.8	18.6 %
<b>Region Total</b>	<b>5,743</b>	<b>5,057</b>	<b>13.6 %</b>	<b>109</b>	<b>109</b>	<b>0.0 %</b>	<b>11.3</b>	<b>11.8</b>	<b>-4.4 %</b>
<b>Grand Total</b>	<b>43,494</b>	<b>37,193</b>	<b>16.9 %</b>	<b>519</b>	<b>519</b>	<b>0.0 %</b>	<b>18.5</b>	<b>17.2</b>	<b>7.7 %</b>

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# Top 100 Lenders - Year to Date

Rank	Lender	Vol 2013	Vol 2012	Chg %	Mkt Share 2013	Mkt Share 2012	Chg %	Top State
1	LIBERTY HOME EQUITY SOLU	5354	3030	77 %	12.3 %	8.1 %	51 %	CA
2	SECURITY ONE LENDING/RMS	5250	2201	139 %	12.1 %	5.9 %	104 %	CA
3	AMERICAN ADVISORS GROUP	4535	2179	108 %	10.4 %	5.9 %	78 %	CA
4	ONE REVERSE MORTGAGE LLC	3695	3279	13 %	8.5 %	8.8 %	-4 %	TX
5	URBAN FINANCIAL GROUP	2799	2482	13 %	6.4 %	6.7 %	-4 %	CA
6	GENERATION MORTGAGE COMP	1943	1923	1 %	4.5 %	5.2 %	-14 %	NY
7	PROFICIO MORTGAGE VENTUR	1873	24	7,704 %	4.3 %	0.1 %	6,574 %	CA
8	REVERSE MORTGAGE USA INC	1138	769	48 %	2.6 %	2.1 %	27 %	TX
9	SUN WEST MORTGAGE CO INC	646	793	-19 %	1.5 %	2.1 %	-30 %	CA
10	MAVERICK FUNDING CORP	627	243	158 %	1.4 %	0.7 %	121 %	NJ
11	ASSOCIATED MORTGAGE BANK	608	259	135 %	1.4 %	0.7 %	101 %	NY
12	CHERRY CREEK MORTGAGE CO	592	525	13 %	1.4 %	1.4 %	-4 %	TX
13	NEW DAY FINANCIAL LLC	579	488	19 %	1.3 %	1.3 %	1 %	TX
14	M & T BANK	438	411	7 %	1.0 %	1.1 %	-9 %	NY
15	OPEN MORTGAGE LLC	409	192	113 %	0.9 %	0.5 %	82 %	CA
16	GMFS LLC	403	236	71 %	0.9 %	0.6 %	46 %	CA
17	HIGH TECH LENDING INC	367	147	150 %	0.8 %	0.4 %	113 %	CA
18	GREENLIGHT FINANCIAL SER	359	304	18 %	0.8 %	0.8 %	1 %	CA
19	NET EQUITY FINANCIAL INC	344	283	22 %	0.8 %	0.8 %	4 %	PA
20	MONEY HOUSE INC	327	290	13 %	0.8 %	0.8 %	-4 %	ZZ
21	NATIONWIDE EQUITIES CORP	296	219	35 %	0.7 %	0.6 %	16 %	NY
22	SENIOR MORTGAGE BANKERS	259	311	-17 %	0.6 %	0.8 %	-29 %	ZZ
23	FIRSTAR BANK NA	250	63	297 %	0.6 %	0.2 %	239 %	OK
24	TOWNEBANK	238	153	56 %	0.5 %	0.4 %	33 %	VA
25	FIRSTBANK	234	162	44 %	0.5 %	0.4 %	24 %	FL
26	PLAZA HOME MORTGAGE INC	202	232	-13 %	0.5 %	0.6 %	-26 %	CA
27	UNITED NORTHERN MORTGAGE	195	145	34 %	0.4 %	0.4 %	15 %	NY
28	CONTINENTAL HOME LOANS I	181	94	93 %	0.4 %	0.3 %	65 %	NY
29	ASPIRE FINANCIAL INC	181	231	-22 %	0.4 %	0.6 %	-33 %	TX
30	TOP FLITE FINANCIAL INC	173	88	97 %	0.4 %	0.2 %	68 %	WI
31	ATLANTIC BAY MORTGAGE GR	169	146	16 %	0.4 %	0.4 %	-1 %	VA
32	MCM HOLDINGS INC	164	134	22 %	0.4 %	0.4 %	5 %	FL
33	UNITED SOUTHWEST MORTGAG	153	1	15,200 %	0.4 %	0.0 %	12,983 %	CA
34	AMERICAN PACIFIC MORTGAG	148	112	32 %	0.3 %	0.3 %	13 %	CA
35	PEOPLES BANK	147	48	206 %	0.3 %	0.1 %	162 %	CA
36	MORTGAGESHOP LLC	139	87	60 %	0.3 %	0.2 %	37 %	VA
37	VAN DYK MORTGAGE CORPORA	135	75	80 %	0.3 %	0.2 %	54 %	TX
38	SUN AMERICAN MORTGAGE CO	133	94	41 %	0.3 %	0.3 %	21 %	AZ
39	LEADER ONE FINANCIAL COR	132	24	450 %	0.3 %	0.1 %	370 %	SD
40	AMERICAN NATIONWIDE MORT	126	18	600 %	0.3 %	0.0 %	499 %	TX
41	VIG MORTGAGE CORP	126	80	58 %	0.3 %	0.2 %	35 %	ZZ
42	ADVISORS MORTGAGE GROUP	125	68	84 %	0.3 %	0.2 %	57 %	NY
43	MORTGAGE SERVICES III LL	116	54	115 %	0.3 %	0.1 %	84 %	IL
44	ROYAL UNITED MORTGAGE LL	112	265	-58 %	0.3 %	0.7 %	-64 %	TX
45	UNIVERSAL LENDING CORPOR	112	81	38 %	0.3 %	0.2 %	18 %	CO
46	MAS ASSOCIATES LLC	110	165	-33 %	0.3 %	0.4 %	-43 %	MD
47	SUCCESS MORTGAGE PARTNER	106	64	66 %	0.2 %	0.2 %	42 %	SC
48	HOMESTREET BANK	106	43	147 %	0.2 %	0.1 %	111 %	WA
49	STERLING SAVINGS BANK	101	91	11 %	0.2 %	0.2 %	-5 %	OR
50	CONTOUR MORTGAGE CORPORA	98	101	-3 %	0.2 %	0.3 %	-17 %	NY

Rank	Lender	Vol 2013	Vol 2012	Chg %	Mkt Share 2013	Mkt Share 2012	Chg %	Top State
51	AXIA FINANCIAL LLC	96	106	-9 %	0.2 %	0.3 %	-23 %	WA
52	SOUTHERN TRUST MORTGAGE	93	78	19 %	0.2 %	0.2 %	2 %	VA
53	VANGUARD FUNDING LLC	89	80	11 %	0.2 %	0.2 %	-5 %	NY
54	GATEWAY FUNDING DIVERSIF	89	77	16 %	0.2 %	0.2 %	-1 %	PA
55	CHRISTENSEN FINANCIAL IN	87	96	-9 %	0.2 %	0.3 %	-23 %	FL
56	FULTON BANK NA	84	80	5 %	0.2 %	0.2 %	-10 %	PA
57	NATIONSTAR MORTGAGE LLC	84	0		0.2 %	0.0 %		CA
58	NORTH AMERICAN SAVINGS B	78	7	1,014 %	0.2 %	0.0 %	853 %	KS
59	DOLLAR BANK FSB	75	52	44 %	0.2 %	0.1 %	23 %	PA
60	NEW AMERICAN MORTGAGE LL	74	75	-1 %	0.2 %	0.2 %	-16 %	VA
61	HOMEOWNERS MORTGAGE ENTE	73	3	2,333 %	0.2 %	0.0 %	1,981 %	NC
62	MANN MORTGAGE LLC	73	20	265 %	0.2 %	0.1 %	212 %	MT
63	BANK OF ENGLAND	72	41	76 %	0.2 %	0.1 %	50 %	NC
64	FINANCIAL FREEDOM ACQUIS	72	2	3,500 %	0.2 %	0.0 %	2,978 %	NJ
65	FRANKLIN FIRST FINANCIAL	71	47	51 %	0.2 %	0.1 %	29 %	NY
66	INTEGRATED FINANCIAL GRO	70	26	169 %	0.2 %	0.1 %	130 %	PA
67	PRIMARY RESIDENTIAL MORT	69	60	15 %	0.2 %	0.2 %	-2 %	NM
68	NETWORK FUNDING LP	69	102	-32 %	0.2 %	0.3 %	-42 %	TX
69	GREAT OAK LENDING	68	160	-58 %	0.2 %	0.4 %	-64 %	MD
70	VALUE FINANCIAL MORTGAGE	68	78	-13 %	0.2 %	0.2 %	-25 %	FL
71	JAMES B NUTTER AND COMPA	67	74	-9 %	0.2 %	0.2 %	-23 %	KS
72	DAS ACQUISITION CO LLC	65	75	-13 %	0.1 %	0.2 %	-26 %	MO
73	EVOLVE BANK & TRUST	65	11	491 %	0.1 %	0.0 %	405 %	NY
74	FIRST PRIORITY FINANCIAL	60	28	114 %	0.1 %	0.1 %	83 %	WA
75	GUARANTEED RATE INC	59	29	103 %	0.1 %	0.1 %	74 %	MN
76	AMERICA FIRST FEDERAL CR	56	6	833 %	0.1 %	0.0 %	698 %	UT
77	RESIDENTIAL HOME FUNDING	55	34	62 %	0.1 %	0.1 %	38 %	NJ
78	EASTERN BANK	54	36	50 %	0.1 %	0.1 %	28 %	MA
79	RESIDENTIAL FINANCE CORP	52	10	420 %	0.1 %	0.0 %	345 %	NJ
80	GUARANTEED HOME MTG CO I	50	33	52 %	0.1 %	0.1 %	30 %	NY
81	DIRECTORS FINANCIAL GROU	49	28	75 %	0.1 %	0.1 %	50 %	CA
82	THE FEDERAL SAVINGS BANK	48	0		0.1 %	0.0 %		CO
83	PACIFIC RESIDENTIAL MORT	47	33	42 %	0.1 %	0.1 %	22 %	OR
84	HOMESTEAD FUNDING CORP	47	25	88 %	0.1 %	0.1 %	61 %	NY
85	HIGHLANDS RESIDENTIAL MO	47	21	124 %	0.1 %	0.1 %	91 %	TX
86	VIP MORTGAGE INC	47	21	124 %	0.1 %	0.1 %	91 %	AZ
87	WHOLESALE CAPITAL CORP	46	39	18 %	0.1 %	0.1 %	1 %	CA
88	YADKIN VALLEY BANK AND T	46	0		0.1 %	0.0 %		NC
89	WOLFE FINANCIAL INC	46	10	360 %	0.1 %	0.0 %	293 %	SC
90	AMERIPRO FUNDING INC	46	3	1,433 %	0.1 %	0.0 %	1,211 %	TX
91	INTEGRITY HOME LOAN OF C	46	1	4,500 %	0.1 %	0.0 %	3,834 %	FL
92	SIMONICH CORPORATION	43	12	258 %	0.1 %	0.0 %	206 %	CA
93	LIVE WELL FINANCIAL INC	43	61	-30 %	0.1 %	0.2 %	-40 %	NY
94	CS FINANCIAL INC	42	0		0.1 %	0.0 %		CA
95	CIRCLE MORTGAGE CORPORAT	42	27	56 %	0.1 %	0.1 %	33 %	FL
96	CLIFFCO INC	42	39	8 %	0.1 %	0.1 %	-8 %	NY
97	GERSHMAN INVESTMENT CORP	41	51	-20 %	0.1 %	0.1 %	-31 %	MO
98	MEADOWBROOK FINANCIAL MO	41	11	273 %	0.1 %	0.0 %	219 %	NY
99	SENTE MORTGAGE INC	41	7	486 %	0.1 %	0.0 %	401 %	TX
100	GEORGETOWN MORTGAGE	40	7	471 %	0.1 %	0.0 %	389 %	CO

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