

# HECM Lenders (FHA Approved Only)

## Industry Overview

HECMs Endorsed through February 2014

Next Release Date: Week 1 of April

Endorsement Growth Change

2.1 %

Competition Growth

19.3 %

Active Lender Change

47

Figures above reflect change from prior month

## PERFORMANCE

| Rank/Region           | 03/13 | 04/13 | 05/13 | 06/13 | 07/13 | 08/13 | 09/13 | 10/13 | 11/13 | 12/13 | 01/14 | 02/14 | Trend |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1 Southeast/Caribbean | 1,227 | 1,233 | 1,180 | 1,090 | 1,124 | 1,161 | 986   | 958   | 947   | 820   | 919   | 893   | ▼     |
| 2 Pacific/Hawaii      | 953   | 1,016 | 1,049 | 940   | 1,216 | 1,021 | 861   | 873   | 1,079 | 980   | 1,249 | 1,126 | ▼     |
| 3 Southwest           | 725   | 715   | 735   | 869   | 779   | 675   | 595   | 567   | 543   | 511   | 561   | 549   | ▼     |
| 4 Mid-Atlantic        | 733   | 675   | 582   | 601   | 629   | 624   | 531   | 412   | 545   | 473   | 557   | 585   | ▲     |
| 5 New York/New Jersey | 670   | 637   | 516   | 528   | 567   | 547   | 422   | 343   | 435   | 406   | 466   | 548   | ▲     |
| 6 Midwest             | 590   | 489   | 406   | 459   | 505   | 518   | 418   | 398   | 391   | 346   | 455   | 541   | ▲     |
| 7 Rocky Mountain      | 253   | 317   | 264   | 280   | 285   | 235   | 204   | 192   | 243   | 251   | 237   | 247   | ▲     |
| 8 New England         | 289   | 302   | 231   | 236   | 250   | 254   | 205   | 177   | 208   | 168   | 267   | 326   | ▲     |
| 9 Northwest/Alaska    | 260   | 248   | 251   | 202   | 258   | 200   | 203   | 176   | 185   | 157   | 217   | 222   | ▲     |
| 10 Great Plains       | 140   | 138   | 138   | 167   | 143   | 147   | 102   | 92    | 114   | 111   | 133   | 129   | ▼     |
| <b>Total</b>          | 5,840 | 5,770 | 5,352 | 5,372 | 5,756 | 5,382 | 4,527 | 4,188 | 4,690 | 4,223 | 5,061 | 5,166 | ▲     |

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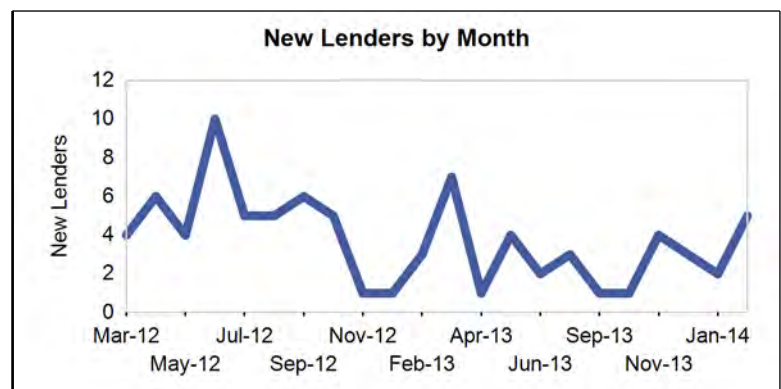
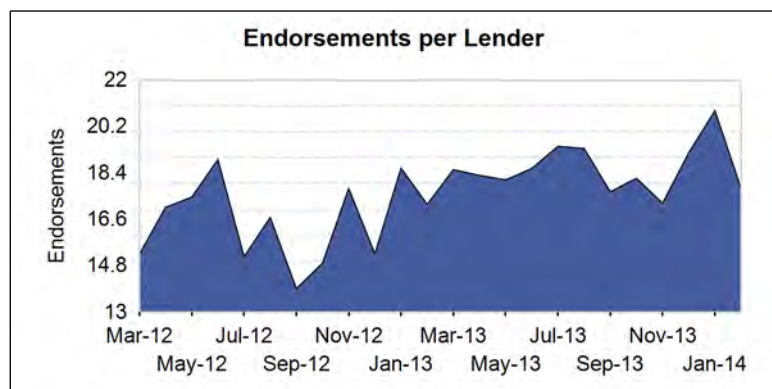
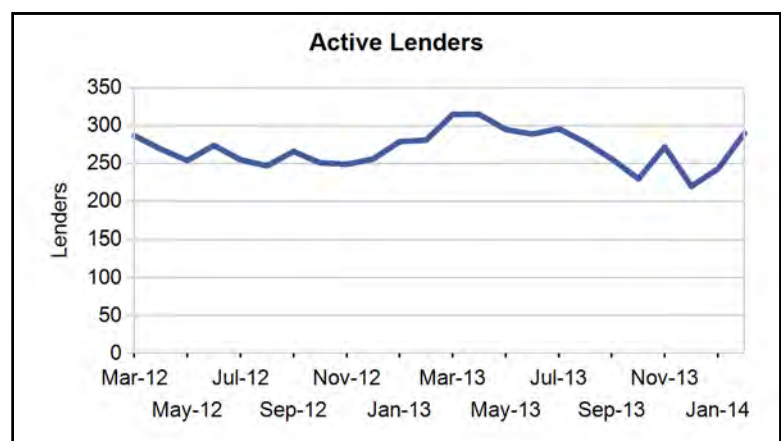
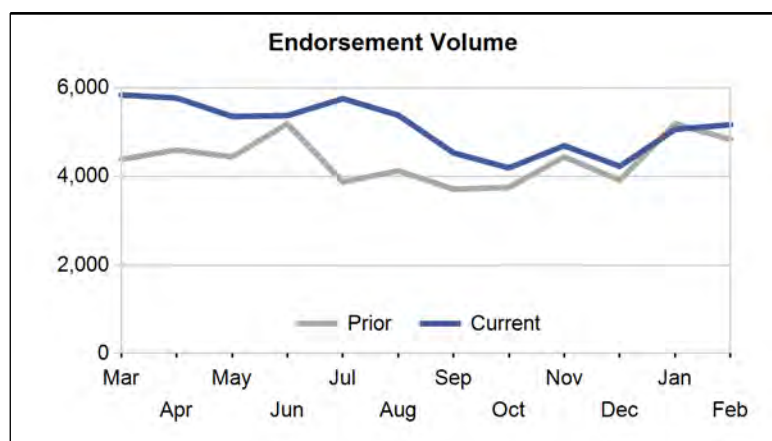
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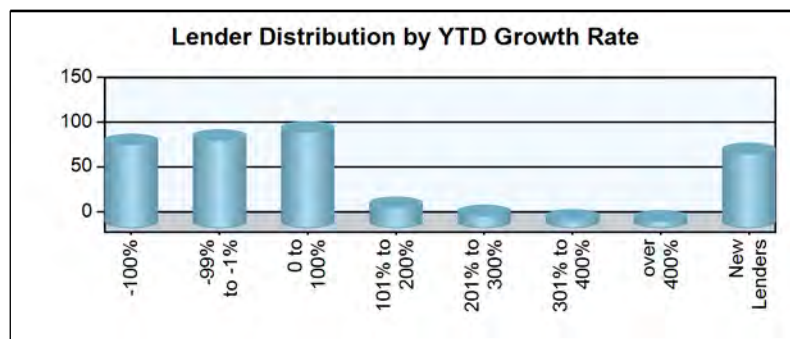
# Competition

## Top 10 Lenders

| Rank / Lender                       | 03/13        | 04/13        | 05/13        | 06/13        | 07/13        | 08/13        | 09/13        | 10/13        | 11/13        | 12/13        | 01/14        | 02/14        | Total         | Trend    |
|-------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|----------|
| 1 AMERICAN ADVISORS GROUP           | 514          | 444          | 294          | 517          | 914          | 925          | 773          | 801          | 683          | 621          | 734          | 754          | 7,974         | ▲        |
| 2 SECURITY ONE LENDING/RMS          | 713          | 779          | 615          | 536          | 592          | 570          | 604          | 442          | 564          | 676          | 954          | 660          | 7,705         | ▼        |
| 3 LIBERTY HOME EQUITY SOLUTIONS INC | 857          | 621          | 510          | 618          | 645          | 658          | 407          | 257          | 471          | 175          | 201          | 838          | 6,258         | ▲        |
| 4 ONE REVERSE MORTGAGE LLC          | 468          | 517          | 478          | 459          | 429          | 465          | 452          | 407          | 475          | 376          | 470          | 357          | 5,353         | ▼        |
| 5 URBAN FINANCIAL OF AMERICA LLC    | 334          | 486          | 499          | 365          | 389          | 277          | 301          | 308          | 334          | 211          | 351          | 332          | 4,187         | ▼        |
| 6 PROFICIO MORTGAGE VENTURES LLC    | 204          | 296          | 319          | 283          | 254          | 199          | 162          | 210          | 158          | 143          | 209          | 195          | 2,632         | ▼        |
| 7 GENERATION MORTGAGE COMPANY       | 237          | 211          | 250          | 284          | 282          | 196          | 167          | 184          | 95           | 116          | 226          | 295          | 2,543         | ▲        |
| 8 REVERSE MORTGAGE USA INC          | 175          | 137          | 123          | 238          | 127          | 107          | 127          | 100          | 100          | 137          | 107          |              | 1,478         | ▼        |
| 9 ASSOCIATED MORTGAGE BANKERS INC   | 96           | 79           | 78           | 74           | 78           | 69           | 69           | 45           | 49           | 91           | 121          | 82           | 931           | ▼        |
| 10 SUN WEST MORTGAGE CO INC         | 77           | 118          | 129          | 67           | 82           | 43           | 33           | 57           | 77           | 64           | 78           | 30           | 855           | ▼        |
| <b>Top 10 SubTotal</b>              | <b>3,675</b> | <b>3,688</b> | <b>3,295</b> | <b>3,441</b> | <b>3,792</b> | <b>3,509</b> | <b>3,095</b> | <b>2,811</b> | <b>3,006</b> | <b>2,610</b> | <b>3,451</b> | <b>3,543</b> | <b>39,916</b> | <b>▲</b> |
| <b>Industry Total</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>4,527</b> | <b>4,188</b> | <b>4,690</b> | <b>4,223</b> | <b>5,061</b> | <b>5,166</b> | <b>61,327</b> | <b>▲</b> |



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# Market Performance

| Market                     | YTD Volume 2014 | YTD Volume 2013 | Chg %          | Active Lenders 2014 | Active Lenders 2013 | Chg %         | Volume / Lender 2014 | Volume / Lender 2013 | Chg %          |
|----------------------------|-----------------|-----------------|----------------|---------------------|---------------------|---------------|----------------------|----------------------|----------------|
| <b>Great Plains</b>        |                 |                 |                |                     |                     |               |                      |                      |                |
| DES MOINES                 | 75              | 61              | 23.0 %         | 12                  | 9                   | 33.3 %        | 5.0                  | 3.8                  | 30.9 %         |
| KANSAS CITY                | 70              | 94              | -25.5 %        | 15                  | 19                  | -21.1 %       | 3.3                  | 3.6                  | -7.2 %         |
| ST. LOUIS                  | 50              | 68              | -26.5 %        | 10                  | 13                  | -23.1 %       | 2.9                  | 3.1                  | -6.4 %         |
| TOPEKA                     | 35              | 50              | -30.0 %        | 14                  | 13                  | 7.7 %         | 1.8                  | 2.4                  | -22.5 %        |
| OMAHA                      | 32              | 31              | 3.2 %          | 12                  | 10                  | 20.0 %        | 1.8                  | 2.4                  | -26.2 %        |
| <b>Region Total</b>        | <b>262</b>      | <b>304</b>      | <b>-13.8 %</b> | <b>32</b>           | <b>33</b>           | <b>-3.0 %</b> | <b>5.4</b>           | <b>6.1</b>           | <b>-11.0 %</b> |
| <b>Mid-Atlantic</b>        |                 |                 |                |                     |                     |               |                      |                      |                |
| PHILADELPHIA               | 327             | 417             | -21.6 %        | 48                  | 48                  | 0.0 %         | 4.8                  | 5.7                  | -15.9 %        |
| RICHMOND                   | 276             | 316             | -12.7 %        | 34                  | 41                  | -17.1 %       | 5.2                  | 5.0                  | 3.4 %          |
| WASH. D.C.                 | 188             | 178             | 5.6 %          | 33                  | 30                  | 10.0 %        | 4.0                  | 3.8                  | 4.9 %          |
| BALTIMORE                  | 181             | 189             | -4.2 %         | 30                  | 26                  | 15.4 %        | 4.0                  | 4.4                  | -9.3 %         |
| PITTSBURGH                 | 103             | 89              | 15.7 %         | 22                  | 19                  | 15.8 %        | 3.3                  | 2.9                  | 15.5 %         |
| CHARLESTON                 | 41              | 46              | -10.9 %        | 10                  | 13                  | -23.1 %       | 2.8                  | 2.6                  | 10.8 %         |
| WILMINGTON                 | 26              | 38              | -31.6 %        | 12                  | 15                  | -20.0 %       | 1.7                  | 1.7                  | 0.7 %          |
| <b>Region Total</b>        | <b>1,142</b>    | <b>1,273</b>    | <b>-10.3 %</b> | <b>83</b>           | <b>89</b>           | <b>-6.7 %</b> | <b>9.1</b>           | <b>9.6</b>           | <b>-5.1 %</b>  |
| <b>Midwest</b>             |                 |                 |                |                     |                     |               |                      |                      |                |
| CHICAGO                    | 204             | 220             | -7.3 %         | 26                  | 29                  | -10.3 %       | 5.1                  | 5.8                  | -12.2 %        |
| MINN. ST. PAUL             | 136             | 97              | 40.2 %         | 17                  | 19                  | -10.5 %       | 4.8                  | 3.2                  | 49.6 %         |
| INDIANAPOLIS               | 124             | 133             | -6.8 %         | 25                  | 24                  | 4.2 %         | 3.3                  | 3.7                  | -12.5 %        |
| CLEVELAND                  | 102             | 110             | -7.3 %         | 19                  | 20                  | -5.0 %        | 4.2                  | 3.6                  | 17.8 %         |
| MILWAUKEE                  | 98              | 97              | 1.0 %          | 20                  | 23                  | -13.0 %       | 3.2                  | 2.8                  | 15.8 %         |
| GRAND RAPIDS               | 79              | 77              | 2.6 %          | 16                  | 17                  | -5.9 %        | 3.4                  | 3.0                  | 15.1 %         |
| DETROIT                    | 76              | 48              | 58.3 %         | 19                  | 12                  | 58.3 %        | 2.8                  | 2.4                  | 18.1 %         |
| COLUMBUS                   | 75              | 65              | 15.4 %         | 16                  | 12                  | 33.3 %        | 3.4                  | 3.6                  | -4.7 %         |
| SPRINGFIELD                | 49              | 53              | -7.5 %         | 15                  | 13                  | 15.4 %        | 2.5                  | 2.9                  | -16.4 %        |
| CINCINNATI                 | 38              | 45              | -15.6 %        | 10                  | 16                  | -37.5 %       | 2.9                  | 2.1                  | 38.2 %         |
| FLINT                      | 15              | 12              | 25.0 %         | 8                   | 8                   | 0.0 %         | 1.7                  | 1.2                  | 44.8 %         |
| <b>Region Total</b>        | <b>996</b>      | <b>957</b>      | <b>4.1 %</b>   | <b>67</b>           | <b>70</b>           | <b>-4.3 %</b> | <b>9.7</b>           | <b>8.9</b>           | <b>9.4 %</b>   |
| <b>New England</b>         |                 |                 |                |                     |                     |               |                      |                      |                |
| BOSTON                     | 216             | 229             | -5.7 %         | 23                  | 21                  | 9.5 %         | 6.5                  | 7.2                  | -9.8 %         |
| HARTFORD                   | 186             | 116             | 60.3 %         | 29                  | 27                  | 7.4 %         | 4.8                  | 3.0                  | 60.3 %         |
| BANGOR                     | 81              | 34              | 138.2 %        | 12                  | 10                  | 20.0 %        | 4.2                  | 2.0                  | 112.9 %        |
| MANCHESTER                 | 39              | 45              | -13.3 %        | 11                  | 14                  | -21.4 %       | 2.3                  | 2.4                  | -4.0 %         |
| PROVIDENCE                 | 39              | 34              | 14.7 %         | 9                   | 9                   | 0.0 %         | 2.4                  | 2.8                  | -13.8 %        |
| BURLINGTON                 | 32              | 23              | 39.1 %         | 7                   | 7                   | 0.0 %         | 3.3                  | 2.4                  | 36.2 %         |
| <b>Region Total</b>        | <b>593</b>      | <b>481</b>      | <b>23.3 %</b>  | <b>50</b>           | <b>50</b>           | <b>0.0 %</b>  | <b>8.3</b>           | <b>6.4</b>           | <b>30.2 %</b>  |
| <b>New York/New Jersey</b> |                 |                 |                |                     |                     |               |                      |                      |                |
| NEW YORK                   | 466             | 463             | 0.6 %          | 42                  | 36                  | 16.7 %        | 7.1                  | 7.6                  | -7.6 %         |
| NEWARK                     | 207             | 178             | 16.3 %         | 40                  | 37                  | 8.1 %         | 3.4                  | 3.4                  | -0.1 %         |
| CAMDEN                     | 164             | 162             | 1.2 %          | 35                  | 37                  | -5.4 %        | 3.4                  | 3.1                  | 9.1 %          |
| ALBANY                     | 112             | 114             | -1.8 %         | 19                  | 18                  | 5.6 %         | 3.6                  | 3.8                  | -4.5 %         |
| BUFFALO                    | 65              | 65              | 0.0 %          | 11                  | 8                   | 37.5 %        | 4.5                  | 5.0                  | -11.2 %        |
| <b>Region Total</b>        | <b>1,014</b>    | <b>982</b>      | <b>3.3 %</b>   | <b>77</b>           | <b>71</b>           | <b>8.5 %</b>  | <b>8.4</b>           | <b>8.5</b>           | <b>-1.0 %</b>  |
| <b>Northwest/Alaska</b>    |                 |                 |                |                     |                     |               |                      |                      |                |
| SEATTLE                    | 183             | 198             | -7.6 %         | 33                  | 34                  | -2.9 %        | 3.7                  | 3.8                  | -2.5 %         |
| PORTLAND                   | 151             | 139             | 8.6 %          | 32                  | 32                  | 0.0 %         | 3.4                  | 2.9                  | 15.6 %         |
| BOISE                      | 50              | 62              | -19.4 %        | 17                  | 18                  | -5.6 %        | 2.2                  | 2.1                  | 2.6 %          |
| SPOKANE                    | 41              | 31              | 32.3 %         | 15                  | 15                  | 0.0 %         | 1.9                  | 1.6                  | 18.7 %         |
| ANCHORAGE                  | 14              | 10              | 40.0 %         | 5                   | 6                   | -16.7 %       | 2.3                  | 1.3                  | 84.2 %         |
| <b>Region Total</b>        | <b>439</b>      | <b>440</b>      | <b>-0.2 %</b>  | <b>53</b>           | <b>49</b>           | <b>8.2 %</b>  | <b>6.0</b>           | <b>5.4</b>           | <b>10.7 %</b>  |
| <b>Pacific/Hawaii</b>      |                 |                 |                |                     |                     |               |                      |                      |                |
| LOS ANGELES                | 557             | 398             | 39.9 %         | 55                  | 43                  | 27.9 %        | 6.8                  | 6.2                  | 9.0 %          |

| Market                     | YTD Volume 2014 | YTD Volume 2013 | Chg %          | Active Lenders 2014 | Active Lenders 2013 | Chg %         | Volume / Lender 2014 | Volume / Lender 2013 | Chg %         |
|----------------------------|-----------------|-----------------|----------------|---------------------|---------------------|---------------|----------------------|----------------------|---------------|
| SANTA ANA                  | 425             | 312             | 36.2 %         | 48                  | 42                  | 14.3 %        | 6.2                  | 4.7                  | 30.6 %        |
| SAN FRANCISCO              | 402             | 269             | 49.4 %         | 46                  | 30                  | 53.3 %        | 6.7                  | 6.2                  | 7.4 %         |
| PHOENIX                    | 255             | 176             | 44.9 %         | 27                  | 25                  | 8.0 %         | 5.7                  | 4.3                  | 31.5 %        |
| SAN DIEGO                  | 229             | 143             | 60.1 %         | 32                  | 27                  | 18.5 %        | 5.0                  | 3.7                  | 32.6 %        |
| SACRAMENTO                 | 226             | 143             | 58.0 %         | 34                  | 20                  | 70.0 %        | 4.5                  | 5.3                  | -14.6 %       |
| FRESNO                     | 73              | 56              | 30.4 %         | 22                  | 16                  | 37.5 %        | 2.3                  | 2.3                  | -2.0 %        |
| HONOLULU                   | 64              | 35              | 82.9 %         | 13                  | 13                  | 0.0 %         | 3.1                  | 2.3                  | 38.0 %        |
| LAS VEGAS                  | 61              | 29              | 110.3 %        | 15                  | 11                  | 36.4 %        | 2.6                  | 1.5                  | 74.1 %        |
| TUCSON                     | 52              | 39              | 33.3 %         | 12                  | 16                  | -25.0 %       | 3.1                  | 1.9                  | 66.0 %        |
| RENO                       | 31              | 21              | 47.6 %         | 11                  | 8                   | 37.5 %        | 2.1                  | 1.8                  | 18.5 %        |
| <b>Region Total</b>        | <b>2,375</b>    | <b>1,621</b>    | <b>46.5 %</b>  | <b>104</b>          | <b>90</b>           | <b>15.6 %</b> | <b>14.5</b>          | <b>11.5</b>          | <b>25.9 %</b> |
| <b>Rocky Mountain</b>      |                 |                 |                |                     |                     |               |                      |                      |               |
| DENVER                     | 218             | 191             | 14.1 %         | 33                  | 27                  | 22.2 %        | 4.5                  | 5.2                  | -13.3 %       |
| SALT LAKE CITY             | 168             | 188             | -10.6 %        | 27                  | 21                  | 28.6 %        | 4.2                  | 5.2                  | -19.6 %       |
| HELENA                     | 54              | 45              | 20.0 %         | 11                  | 11                  | 0.0 %         | 3.0                  | 2.3                  | 28.5 %        |
| CASPER                     | 20              | 23              | -13.0 %        | 10                  | 10                  | 0.0 %         | 1.7                  | 1.8                  | -5.6 %        |
| SIOUX FALLS                | 13              | 11              | 18.2 %         | 5                   | 4                   | 25.0 %        | 1.9                  | 2.1                  | -10.0 %       |
| FARGO                      | 11              | 6               | 83.3 %         | 4                   | 3                   | 33.3 %        | 1.6                  | 2.0                  | -18.8 %       |
| <b>Region Total</b>        | <b>484</b>      | <b>464</b>      | <b>4.3 %</b>   | <b>50</b>           | <b>46</b>           | <b>8.7 %</b>  | <b>6.3</b>           | <b>6.5</b>           | <b>-3.6 %</b> |
| <b>Southeast/Caribbean</b> |                 |                 |                |                     |                     |               |                      |                      |               |
| GREENSBORO                 | 270             | 330             | -18.2 %        | 24                  | 26                  | -7.7 %        | 6.9                  | 7.2                  | -3.5 %        |
| MIAMI                      | 261             | 247             | 5.7 %          | 48                  | 43                  | 11.6 %        | 4.0                  | 4.1                  | -3.6 %        |
| ATLANTA                    | 185             | 200             | -7.5 %         | 28                  | 25                  | 12.0 %        | 4.8                  | 5.3                  | -9.4 %        |
| COLUMBIA                   | 156             | 186             | -16.1 %        | 26                  | 28                  | -7.1 %        | 3.6                  | 4.4                  | -17.2 %       |
| TAMPA                      | 154             | 139             | 10.8 %         | 30                  | 24                  | 25.0 %        | 3.8                  | 4.3                  | -12.1 %       |
| CARIBBEAN                  | 126             | 224             | -43.8 %        | 16                  | 16                  | 0.0 %         | 5.3                  | 8.7                  | -39.1 %       |
| BIRMINGHAM                 | 119             | 188             | -36.7 %        | 14                  | 23                  | -39.1 %       | 5.4                  | 5.3                  | 1.1 %         |
| ORLANDO                    | 103             | 95              | 8.4 %          | 29                  | 23                  | 26.1 %        | 2.8                  | 2.9                  | -3.6 %        |
| JACKSONVILLE               | 102             | 152             | -32.9 %        | 25                  | 29                  | -13.8 %       | 3.2                  | 3.7                  | -13.2 %       |
| KNOXVILLE                  | 100             | 139             | -28.1 %        | 19                  | 26                  | -26.9 %       | 3.8                  | 3.8                  | 1.5 %         |
| JACKSON                    | 78              | 117             | -33.3 %        | 10                  | 17                  | -41.2 %       | 5.3                  | 4.0                  | 31.0 %        |
| LOUISVILLE                 | 65              | 95              | -31.6 %        | 13                  | 15                  | -13.3 %       | 3.6                  | 4.4                  | -17.4 %       |
| NASHVILLE                  | 61              | 98              | -37.8 %        | 13                  | 16                  | -18.8 %       | 3.2                  | 4.3                  | -25.6 %       |
| MEMPHIS                    | 32              | 45              | -28.9 %        | 8                   | 14                  | -42.9 %       | 2.9                  | 2.1                  | 35.6 %        |
| <b>Region Total</b>        | <b>1,812</b>    | <b>2,255</b>    | <b>-19.6 %</b> | <b>102</b>          | <b>109</b>          | <b>-6.4 %</b> | <b>11.7</b>          | <b>12.9</b>          | <b>-9.2 %</b> |
| <b>Southwest</b>           |                 |                 |                |                     |                     |               |                      |                      |               |
| HOUSTON                    | 181             | 208             | -13.0 %        | 30                  | 34                  | -11.8 %       | 4.2                  | 4.0                  | 4.3 %         |
| DALLAS                     | 177             | 161             | 9.9 %          | 36                  | 33                  | 9.1 %         | 3.4                  | 3.4                  | -0.4 %        |
| SAN ANTONIO                | 170             | 199             | -14.6 %        | 35                  | 38                  | -7.9 %        | 3.5                  | 3.5                  | -0.5 %        |
| FT. WORTH                  | 133             | 161             | -17.4 %        | 27                  | 33                  | -18.2 %       | 3.6                  | 3.2                  | 14.1 %        |
| NEW ORLEANS                | 118             | 114             | 3.5 %          | 20                  | 19                  | 5.3 %         | 4.1                  | 3.8                  | 8.4 %         |
| ALBUQUERQUE                | 69              | 61              | 13.1 %         | 18                  | 20                  | -10.0 %       | 2.6                  | 2.0                  | 31.3 %        |
| LITTLE ROCK                | 68              | 125             | -45.6 %        | 14                  | 20                  | -30.0 %       | 3.2                  | 3.9                  | -17.3 %       |
| LUBBOCK                    | 62              | 77              | -19.5 %        | 18                  | 21                  | -14.3 %       | 2.3                  | 2.7                  | -13.8 %       |
| OKLAHOMA CITY              | 54              | 53              | 1.9 %          | 12                  | 15                  | -20.0 %       | 2.8                  | 2.1                  | 32.4 %        |
| TULSA                      | 52              | 48              | 8.3 %          | 12                  | 14                  | -14.3 %       | 2.7                  | 2.3                  | 19.5 %        |
| SHREVEPORT                 | 26              | 38              | -31.6 %        | 10                  | 12                  | -16.7 %       | 2.0                  | 2.1                  | -7.0 %        |
| <b>Region Total</b>        | <b>1,110</b>    | <b>1,245</b>    | <b>-10.8 %</b> | <b>70</b>           | <b>75</b>           | <b>-6.7 %</b> | <b>9.7</b>           | <b>10.2</b>          | <b>-4.8 %</b> |
| <b>Grand Total</b>         | <b>10,227</b>   | <b>10,022</b>   | <b>2.0 %</b>   | <b>335</b>          | <b>345</b>          | <b>-2.9 %</b> | <b>19.3</b>          | <b>17.9</b>          | <b>7.9 %</b>  |

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# Top 100 Lenders - Year to Date

| Rank | Lender                   | Vol 2014 | Vol 2013 | Chg % | Mkt Share 2014 | Mkt Share 2013 | Chg % | Top State |
|------|--------------------------|----------|----------|-------|----------------|----------------|-------|-----------|
| 1    | SECURITY ONE LENDING/RMS | 1614     | 1445     | 12 %  | 15.8 %         | 14.4 %         | 9 %   | CA        |
| 2    | AMERICAN ADVISORS GROUP  | 1488     | 927      | 61 %  | 14.5 %         | 9.2 %          | 57 %  | CA        |
| 3    | LIBERTY HOME EQUITY SOLU | 1039     | 1445     | -28 % | 10.2 %         | 14.4 %         | -30 % | CA        |
| 4    | ONE REVERSE MORTGAGE LLC | 827      | 879      | -6 %  | 8.1 %          | 8.8 %          | -8 %  | TX        |
| 5    | URBAN FINANCIAL OF AMERI | 683      | 449      | 52 %  | 6.7 %          | 4.5 %          | 49 %  | CA        |
| 6    | GENERATION MORTGAGE COMP | 521      | 483      | 8 %   | 5.1 %          | 4.8 %          | 6 %   | NY        |
| 7    | PROFICIO MORTGAGE VENTUR | 404      | 318      | 27 %  | 4.0 %          | 3.2 %          | 24 %  | CA        |
| 8    | ASSOCIATED MORTGAGE BANK | 203      | 134      | 51 %  | 2.0 %          | 1.3 %          | 48 %  | CA        |
| 9    | SUN WEST MORTGAGE CO INC | 108      | 130      | -17 % | 1.1 %          | 1.3 %          | -19 % | CA        |
| 10   | HIGH TECH LENDING INC    | 108      | 89       | 21 %  | 1.1 %          | 0.9 %          | 19 %  | CA        |
| 11   | REVERSE MORTGAGE USA INC | 107      | 231      | -54 % | 1.0 %          | 2.3 %          | -55 % | TX        |
| 12   | CHERRY CREEK MORTGAGE CO | 92       | 185      | -50 % | 0.9 %          | 1.8 %          | -51 % | UT        |
| 13   | OPEN MORTGAGE LLC        | 85       | 39       | 118 % | 0.8 %          | 0.4 %          | 114 % | CA        |
| 14   | M & T BANK               | 84       | 136      | -38 % | 0.8 %          | 1.4 %          | -39 % | NY        |
| 15   | UNITED NORTHERN MORTGAGE | 81       | 60       | 35 %  | 0.8 %          | 0.6 %          | 32 %  | NY        |
| 16   | PLAZA HOME MORTGAGE INC  | 76       | 60       | 27 %  | 0.7 %          | 0.6 %          | 24 %  | CA        |
| 17   | MAVERICK FUNDING CORP    | 73       | 114      | -36 % | 0.7 %          | 1.1 %          | -37 % | NJ        |
| 18   | GMFS LLC                 | 72       | 95       | -24 % | 0.7 %          | 0.9 %          | -26 % | CA        |
| 19   | TOWNEBANK                | 68       | 62       | 10 %  | 0.7 %          | 0.6 %          | 7 %   | VA        |
| 20   | NET EQUITY FINANCIAL INC | 66       | 76       | -13 % | 0.6 %          | 0.8 %          | -15 % | DC        |
| 21   | NATIONSTAR MORTGAGE LLC  | 61       | 76       | -20 % | 0.6 %          | 0.8 %          | -21 % | CA        |
| 22   | NATIONWIDE EQUITIES CORP | 61       | 68       | -10 % | 0.6 %          | 0.7 %          | -12 % | NY        |
| 23   | MONEY HOUSE INC          | 61       | 81       | -25 % | 0.6 %          | 0.8 %          | -26 % | ZZ        |
| 24   | AMERICAN PACIFIC MORTGAG | 59       | 31       | 90 %  | 0.6 %          | 0.3 %          | 87 %  | CA        |
| 25   | MORTGAGE SERVICES III LL | 46       | 29       | 59 %  | 0.4 %          | 0.3 %          | 55 %  | IL        |
| 26   | LIVE WELL FINANCIAL INC  | 45       | 12       | 275 % | 0.4 %          | 0.1 %          | 267 % | CA        |
| 27   | FIRSTBANK                | 43       | 73       | -41 % | 0.4 %          | 0.7 %          | -42 % | TN        |
| 28   | MORTGAGESHOP LLC         | 42       | 52       | -19 % | 0.4 %          | 0.5 %          | -21 % | VA        |
| 29   | ADVISORS MORTGAGE GROUP  | 41       | 20       | 105 % | 0.4 %          | 0.2 %          | 101 % | NY        |
| 30   | FIRSTAR BANK NA          | 40       | 54       | -26 % | 0.4 %          | 0.5 %          | -27 % | OK        |
| 31   | PEOPLES BANK             | 40       | 21       | 90 %  | 0.4 %          | 0.2 %          | 87 %  | CA        |
| 32   | SOUTHERN TRUST MORTGAGE  | 39       | 14       | 179 % | 0.4 %          | 0.1 %          | 173 % | VA        |
| 33   | UNITED SOUTHWEST MORTGAG | 33       | 27       | 22 %  | 0.3 %          | 0.3 %          | 20 %  | CA        |
| 34   | ATLANTIC BAY MORTGAGE GR | 32       | 57       | -44 % | 0.3 %          | 0.6 %          | -45 % | VA        |
| 35   | SUCCESS MORTGAGE PARTNER | 32       | 27       | 19 %  | 0.3 %          | 0.3 %          | 16 %  | MI        |
| 36   | LEADER ONE FINANCIAL COR | 31       | 38       | -18 % | 0.3 %          | 0.4 %          | -20 % | SD        |
| 37   | TOP FLITE FINANCIAL INC  | 28       | 40       | -30 % | 0.3 %          | 0.4 %          | -31 % | WI        |
| 38   | MAS ASSOCIATES LLC       | 27       | 38       | -29 % | 0.3 %          | 0.4 %          | -30 % | MD        |
| 39   | ASPIRE FINANCIAL INC     | 26       | 24       | 8 %   | 0.3 %          | 0.2 %          | 6 %   | TX        |
| 40   | MCM HOLDINGS INC         | 26       | 24       | 8 %   | 0.3 %          | 0.2 %          | 6 %   | FL        |
| 41   | NORTH AMERICAN SAVINGS B | 25       | 21       | 19 %  | 0.2 %          | 0.2 %          | 17 %  | TX        |
| 42   | EVOLVE BANK & TRUST      | 24       | 12       | 100 % | 0.2 %          | 0.1 %          | 96 %  | NY        |
| 43   | VANGUARD FUNDING LLC     | 24       | 24       | 0 %   | 0.2 %          | 0.2 %          | -2 %  | NY        |
| 44   | MANN MORTGAGE LLC        | 22       | 18       | 22 %  | 0.2 %          | 0.2 %          | 20 %  | MT        |
| 45   | DOLLAR BANK FSB          | 21       | 16       | 31 %  | 0.2 %          | 0.2 %          | 29 %  | PA        |
| 46   | SENIOR MORTGAGE BANKERS  | 21       | 77       | -73 % | 0.2 %          | 0.8 %          | -73 % | ZZ        |
| 47   | CHRISTENSEN FINANCIAL IN | 21       | 7        | 200 % | 0.2 %          | 0.1 %          | 194 % | FL        |
| 48   | DAS ACQUISITION CO LLC   | 21       | 9        | 133 % | 0.2 %          | 0.1 %          | 129 % | MO        |
| 49   | BANK OF ENGLAND          | 21       | 9        | 133 % | 0.2 %          | 0.1 %          | 129 % | CT        |
| 50   | HOMESTREET BANK          | 21       | 20       | 5 %   | 0.2 %          | 0.2 %          | 3 %   | WA        |

| Rank | Lender                   | Vol 2014 | Vol 2013 | Chg %   | Mkt Share 2014 | Mkt Share 2013 | Chg %   | Top State |
|------|--------------------------|----------|----------|---------|----------------|----------------|---------|-----------|
| 51   | GATEWAY FUNDING DIVERSIF | 19       | 22       | -14 %   | 0.2 %          | 0.2 %          | -15 %   | PA        |
| 52   | SUN AMERICAN MORTGAGE CO | 19       | 40       | -53 %   | 0.2 %          | 0.4 %          | -53 %   | AZ        |
| 53   | GUARANTEED RATE INC      | 18       | 13       | 38 %    | 0.2 %          | 0.1 %          | 36 %    | MN        |
| 54   | CS FINANCIAL INC         | 18       | 8        | 125 %   | 0.2 %          | 0.1 %          | 120 %   | CA        |
| 55   | FIRST PRIORITY FINANCIAL | 17       | 14       | 21 %    | 0.2 %          | 0.1 %          | 19 %    | WA        |
| 56   | EASTERN BANK             | 16       | 22       | -27 %   | 0.2 %          | 0.2 %          | -29 %   | MA        |
| 57   | AMERICA FIRST FEDERAL CR | 16       | 11       | 45 %    | 0.2 %          | 0.1 %          | 43 %    | UT        |
| 58   | GATEWAY BANK MORTGAGE    | 16       | 5        | 220 %   | 0.2 %          | 0.0 %          | 214 %   | NC        |
| 59   | STERLING SAVINGS BANK    | 15       | 23       | -35 %   | 0.1 %          | 0.2 %          | -36 %   | OR        |
| 60   | SKYLINE FINANCIAL CORPOR | 15       | 8        | 88 %    | 0.1 %          | 0.1 %          | 84 %    | CA        |
| 61   | FAIRWAY INDEPENDENT MORT | 15       | 6        | 150 %   | 0.1 %          | 0.1 %          | 145 %   | IN        |
| 62   | HOMEOWNERS MORTGAGE ENTE | 15       | 29       | -48 %   | 0.1 %          | 0.3 %          | -49 %   | NC        |
| 63   | CROSSCOUNTRY MORTGAGE    | 15       | 4        | 275 %   | 0.1 %          | 0.0 %          | 267 %   | TX        |
| 64   | SIMONICH CORPORATION     | 15       | 4        | 275 %   | 0.1 %          | 0.0 %          | 267 %   | CA        |
| 65   | VAN DYK MORTGAGE CORPORA | 14       | 40       | -65 %   | 0.1 %          | 0.4 %          | -66 %   | IN        |
| 66   | FULTON BANK NA           | 14       | 22       | -36 %   | 0.1 %          | 0.2 %          | -38 %   | PA        |
| 67   | VIP MORTGAGE INC         | 14       | 8        | 75 %    | 0.1 %          | 0.1 %          | 71 %    | AZ        |
| 68   | AMERICAN NATIONWIDE MORT | 14       | 35       | -60 %   | 0.1 %          | 0.3 %          | -61 %   | VA        |
| 69   | MCS MORTGAGE BANKERS INC | 14       | 1        | 1,300 % | 0.1 %          | 0.0 %          | 1,272 % | NY        |
| 70   | UNIVERSAL LENDING CORPOR | 13       | 25       | -48 %   | 0.1 %          | 0.2 %          | -49 %   | CO        |
| 71   | RESIDENTIAL HOME FUNDING | 13       | 7        | 86 %    | 0.1 %          | 0.1 %          | 82 %    | NJ        |
| 72   | VIG MORTGAGE CORP        | 13       | 15       | -13 %   | 0.1 %          | 0.1 %          | -15 %   | ZZ        |
| 73   | PRIMARY RESIDENTIAL MORT | 13       | 11       | 18 %    | 0.1 %          | 0.1 %          | 16 %    | NM        |
| 74   | ALCOVA MORTGAGE LLC      | 13       | 2        | 550 %   | 0.1 %          | 0.0 %          | 537 %   | VA        |
| 75   | CONTOUR MORTGAGE CORPORA | 13       | 17       | -24 %   | 0.1 %          | 0.2 %          | -25 %   | NY        |
| 76   | CENTRAL PACIFIC BANK     | 13       | 2        | 550 %   | 0.1 %          | 0.0 %          | 537 %   | HI        |
| 77   | PACIFIC RESIDENTIAL MORT | 12       | 4        | 200 %   | 0.1 %          | 0.0 %          | 194 %   | WA        |
| 78   | CARROLLTON MORTGAGE CO   | 12       | 6        | 100 %   | 0.1 %          | 0.1 %          | 96 %    | CA        |
| 79   | FRANKLIN FIRST FINANCIAL | 12       | 17       | -29 %   | 0.1 %          | 0.2 %          | -31 %   | NY        |
| 80   | COBALT MORTGAGE INC      | 12       | 2        | 500 %   | 0.1 %          | 0.0 %          | 488 %   | WA        |
| 81   | BARRINGTON BANK AND TRUS | 12       | 8        | 50 %    | 0.1 %          | 0.1 %          | 47 %    | IL        |
| 82   | JAMES B NUTTER AND COMPA | 11       | 20       | -45 %   | 0.1 %          | 0.2 %          | -46 %   | KS        |
| 83   | MARKETPLACE HOME MORTGAG | 11       | 6        | 83 %    | 0.1 %          | 0.1 %          | 80 %    | MN        |
| 84   | AMERIPRO FUNDING INC     | 11       | 10       | 10 %    | 0.1 %          | 0.1 %          | 8 %     | TX        |
| 85   | SECURITYNATIONAL MORTGAG | 11       | 5        | 120 %   | 0.1 %          | 0.0 %          | 116 %   | UT        |
| 86   | CIRCLE MORTGAGE CORPORAT | 11       | 6        | 83 %    | 0.1 %          | 0.1 %          | 80 %    | FL        |
| 87   | BROKER SOLUTIONS INC     | 11       | 3        | 267 %   | 0.1 %          | 0.0 %          | 259 %   | CA        |
| 88   | BERKSHIRE BANK           | 11       | 5        | 120 %   | 0.1 %          | 0.0 %          | 116 %   | MA        |
| 89   | VALUE FINANCIAL MORTGAGE | 11       | 17       | -35 %   | 0.1 %          | 0.2 %          | -37 %   | FL        |
| 90   | PINNACLE CAPITAL MORTGAG | 10       | 13       | -23 %   | 0.1 %          | 0.1 %          | -25 %   | OR        |
| 91   | THE FEDERAL SAVINGS BANK | 10       | 2        | 400 %   | 0.1 %          | 0.0 %          | 390 %   | CO        |
| 92   | LAND-HOME FINANCIAL SERV | 10       | 4        | 150 %   | 0.1 %          | 0.0 %          | 145 %   | CA        |
| 93   | INTEGRITY HOME LOAN OF C | 10       | 7        | 43 %    | 0.1 %          | 0.1 %          | 40 %    | FL        |
| 94   | WEST TOWN SAVINGS BANK   | 10       | 12       | -17 %   | 0.1 %          | 0.1 %          | -18 %   | AZ        |
| 95   | SACRAMENTO FIRST MORTGAG | 10       | 2        | 400 %   | 0.1 %          | 0.0 %          | 390 %   | CA        |
| 96   | VITEK REAL ESTATE INDUST | 10       | 2        | 400 %   | 0.1 %          | 0.0 %          | 390 %   | CA        |
| 97   | SOUTHPOINT FINANCIAL SER | 9        | 7        | 29 %    | 0.1 %          | 0.1 %          | 26 %    | GA        |
| 98   | MORIA DEVELOPMENT INC    | 9        | 7        | 29 %    | 0.1 %          | 0.1 %          | 26 %    | AZ        |
| 99   | EXCEL MORTGAGE SERVICING | 9        | 6        | 50 %    | 0.1 %          | 0.1 %          | 47 %    | CA        |
| 100  | DELTA TRUST MORTGAGE INC | 9        | 9        | 0 %     | 0.1 %          | 0.1 %          | -2 %    | AR        |

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