

HECM Originators (FHA & Non-FHA)

Industry Summary

HECMs endorsed through February 2014

Next Release Date: Week 4 of May

Retail
Endorsement Growth

-6.3 %

Wholesale
Endorsement Growth

12.4 %

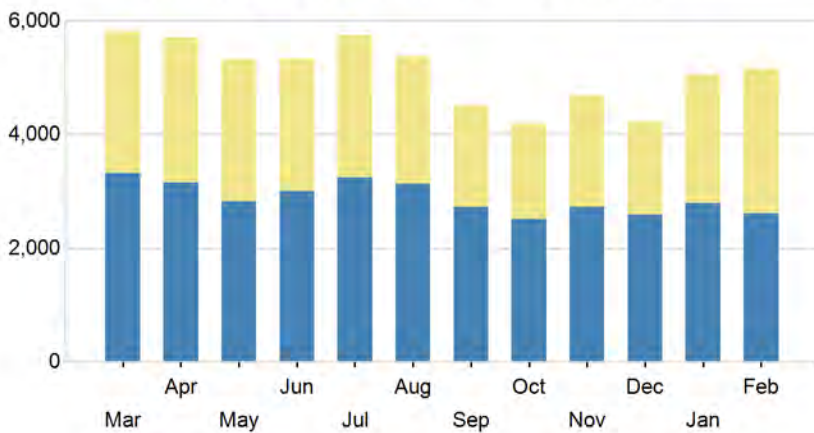
Total
Endorsement Growth

2.1 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
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 %
May	2,823	-10.2 %	2,498	-2.7 %	5,321	-6.9 %
Jun	3,002	6.3 %	2,335	-6.5 %	5,337	0.3 %
Jul	3,232	7.7 %	2,511	7.5 %	5,743	7.6 %
Aug	3,125	-3.3 %	2,248	-10.5 %	5,373	-6.4 %
Sep	2,735	-12.5 %	1,782	-20.7 %	4,517	-15.9 %
Oct	2,510	-8.2 %	1,676	-5.9 %	4,186	-7.3 %
Nov	2,734	8.9 %	1,951	16.4 %	4,685	11.9 %
Dec	2,594	-5.1 %	1,629	-16.5 %	4,223	-9.9 %
Jan	2,789	7.5 %	2,265	39.0 %	5,054	19.7 %
Feb	2,614	-6.3 %	2,545	12.4 %	5,159	2.1 %
Total	34,621		26,502		61,123	

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Top 10 by Retail and Wholesale Volume														
Rank / Company	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Total	Mkt Shr
LIBERTY HOME EQUITY SOLU	1,264	925	814	902	926	1,015	580	369	702	240	293	1,246	9,276	15.2%
SECURITY ONE LENDING/RMS	817	886	696	621	682	682	683	510	647	797	1,145	826	8,992	14.7%
URBAN FINANCIAL OF AMERI	714	1,024	1,020	847	803	607	609	635	573	421	716	695	8,664	14.2%
AMERICAN ADVISORS GROUP	531	480	306	555	981	981	832	847	736	668	798	788	8,503	13.9%
ONE REVERSE MORTGAGE LLC	468	517	478	459	429	465	452	407	475	376	470	357	5,353	8.8%
GENERATION MORTGAGE COMP	475	406	441	475	521	380	278	302	172	193	381	489	4,513	7.4%
PROFICIO MORTGAGE VENTUR	206	296	319	283	254	199	162	210	158	143	209	195	2,634	4.3%
SUN WEST MORTGAGE CO INC	173	221	227	134	158	100	85	110	120	115	115	50	1,608	2.6%
REVERSE MORTGAGE USA INC	175	137	123	238	127	107	127	100	101	138	110		1,483	2.4%
CHERRY CREEK MORTGAGE CO	99	113	167	120	112	95	70	21	154	179	86	90	1,306	2.1%
Total	4,922	5,005	4,591	4,634	4,993	4,631	3,878	3,511	3,838	3,270	4,323	4,736	52,332	85.6%

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	3,581	5,695	9,276	21.6 %	24.2 %	23.2 %	39 %	61 %	5.9 %	21.5 %	15.2 %
SECURITY ONE LENDING/RMS	3	3	2	4,961	4,031	8,992	47.3 %	78.9 %	60.0 %	55 %	45 %	8.1 %	15.2 %	14.7 %
URBAN FINANCIAL OF AMERIC	6	1	3	1,435	7,229	8,664	22.0 %	34.3 %	32.1 %	17 %	83 %	2.3 %	27.3 %	14.2 %
AMERICAN ADVISORS GROUP	1	5	4	6,964	1,539	8,503	68.1 %	518.1 %	93.6 %	82 %	18 %	11.4 %	5.8 %	13.9 %
ONE REVERSE MORTGAGE LLC	2		5	5,353	0	5,353	10.9 %	NaN	10.9 %	100 %	0 %	8.8 %		8.8 %
GENERATION MORTGAGE COMPA	9	4	6	832	3,681	4,513	-25.0 %	-18.1 %	-19.4 %	18 %	82 %	1.4 %	13.9 %	7.4 %
PROFICIO MORTGAGE VENTURE	5		7	2,634	0	2,634	244.8 %	NaN	244.8 %	100 %	0 %	4.3 %		4.3 %
SUN WEST MORTGAGE CO INC	30	6	8	252	1,356	1,608	-5.3 %	3.1 %	1.7 %	16 %	84 %	0.4 %	5.1 %	2.6 %
REVERSE MORTGAGE USA INC	7	16	9	1,423	60	1,483	17.0 %	>1,000%	22.0 %	96 %	4 %	2.3 %	0.2 %	2.4 %
CHERRY CREEK MORTGAGE CO	11	7	10	675	631	1,306	-2.5 %	5.5 %	1.2 %	52 %	48 %	1.1 %	2.4 %	2.1 %
Total				28,110	24,222	52,332	37.1 %	28.3 %	32.9 %	54 %	46 %	46.0 %	91.4 %	85.6 %

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
AMERICAN ADVISORS GROUP	1	5	4	6,964	1,539	8,503	2,822	1,290	4,112	82 %	18 %	11.4 %	5.8 %	13.9 %
PROFICIO MORTGAGE VENTURE	5		7	2,634	0	2,634	1,870	0	1,870	100 %	0 %	4.3 %		4.3 %
SECURITY ONE LENDING/RMS	3	3	2	4,961	4,031	8,992	1,593	1,778	3,371	55 %	45 %	8.1 %	15.2 %	14.7 %
LIBERTY HOME EQUITY SOLUT	4	2	1	3,581	5,695	9,276	635	1,111	1,746	39 %	61 %	5.9 %	21.5 %	15.2 %
ONE REVERSE MORTGAGE LLC	2		5	5,353	0	5,353	527	0	527	100 %	0 %	8.8 %		8.8 %
Total				23,493	11,265	34,758	7,447	4,179	11,626	68 %	32 %	38.4 %	42.5 %	56.9 %

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
URBAN FINANCIAL OF AMERIC	6	1	3	1,435	7,229	8,664	259	1,847	2,106	17 %	83 %	2.3 %	27.3 %	14.2 %
SECURITY ONE LENDING/RMS	3	3	2	4,961	4,031	8,992	1,593	1,778	3,371	55 %	45 %	8.1 %	15.2 %	14.7 %
AMERICAN ADVISORS GROUP	1	5	4	6,964	1,539	8,503	2,822	1,290	4,112	82 %	18 %	11.4 %	5.8 %	13.9 %
LIBERTY HOME EQUITY SOLUT	4	2	1	3,581	5,695	9,276	635	1,111	1,746	39 %	61 %	5.9 %	21.5 %	15.2 %
NATIONWIDE EQUITIES CORPO	31	9	15	250	425	675	18	302	320	37 %	63 %	0.4 %	1.6 %	1.1 %
Total				17,191	18,919	36,110	5,327	6,328	11,655	48 %	52 %	28.1 %	71.4 %	59.1 %

Top 10 Wholesale	Active Brokers	% Capture
URBAN FINANCIAL OF AMERICA LLC	318	51 %
LIBERTY HOME EQUITY SOLUTIONS INC	758	38 %
SECURITY ONE LENDING/RMS	268	33 %
GENERATION MORTGAGE COMPANY	355	25 %
AMERICAN ADVISORS GROUP	145	22 %
SUN WEST MORTGAGE CO INC	341	20 %
CHERRY CREEK MORTGAGE CO INC	69	41 %
MONEY HOUSE INC	14	74 %
NATIONWIDE EQUITIES CORPORATION	73	8 %
PLAZA HOME MORTGAGE INC	237	10 %

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Top 100 Ranking HECM Volume by Channel - Endorsements Last 12 Months through February 2014

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	3,581	5,695	9,276	5.9%	21.5%	15.2%	48	51		MAS ASSOCIATES LLC	146	0	146	0.2%	0.0%	0.2%
3	3	2	SECURITY ONE LENDING	4,961	4,031	8,992	8.1%	15.2%	14.7%	49	52		PRIMARY RESIDENTIAL	143	0	143	0.2%	0.0%	0.2%
6	1	3	URBAN FINANCIAL OF A	1,435	7,229	8,664	2.3%	27.3%	14.2%	50	53		HOMESTREET BANK	139	0	139	0.2%	0.0%	0.2%
1	5	4	AMERICAN ADVISORS GR	6,964	1,539	8,503	11.4%	5.8%	13.9%	51	54		CHRISTENSEN FINANCIA	138	0	138	0.2%	0.0%	0.2%
2		5	ONE REVERSE MORTGAGE	5,353	0	5,353	8.8%	0.0%	8.8%	52	55		AXIA FINANCIAL LLC	136	0	136	0.2%	0.0%	0.2%
9	4	6	GENERATION MORTGAGE	832	3,681	4,513	1.4%	13.9%	7.4%	53	56		ARAMCO MORTGAGE INC	134	0	134	0.2%	0.0%	0.2%
5		7	PROFICIO MORTGAGE VE	2,634	0	2,634	4.3%	0.0%	4.3%	54	57		STERLING SAVINGS BAN	133	0	133	0.2%	0.0%	0.2%
30	6	8	SUN WEST MORTGAGE CO	252	1,356	1,608	0.4%	5.1%	2.6%	55	58		DOLLAR BANK FSB	130	0	130	0.2%	0.0%	0.2%
7	16	9	REVERSE MORTGAGE USA	1,423	60	1,483	2.3%	0.2%	2.4%	56	59		VANGUARD FUNDING LLC	129	0	129	0.2%	0.0%	0.2%
11	7	10	CHERRY CREEK MORTGAG	675	631	1,306	1.1%	2.4%	2.1%	56	59		APPROVAL FIRST HOME	129	0	129	0.2%	0.0%	0.2%
8	12	11	ASSOCIATED MORTGAGE	930	223	1,153	1.5%	0.8%	1.9%	58	61		ALL FINANCIAL SERVIC	125	0	125	0.2%	0.0%	0.2%
19	8	12	MONEY HOUSE INC	503	478	981	0.8%	1.8%	1.6%	59	62		PERRI FUNDING CORP	124	0	124	0.2%	0.0%	0.2%
14	14	13	MAVERICK FUNDING COR	660	116	776	1.1%	0.4%	1.3%	60	63		CONTOUR MORTGAGE COR	122	0	122	0.2%	0.0%	0.2%
10		14	OPEN MORTGAGE LLC	733	0	733	1.2%	0.0%	1.2%	61	64		ROYAL UNITED MORTGAG	121	0	121	0.2%	0.0%	0.2%
31	9	15	NATIONWIDE EQUITIES	250	425	675	0.4%	1.6%	1.1%	61	64		SENIOR FUNDING ASSOC	121	0	121	0.2%	0.0%	0.2%
12		16	IREVERSE HOME LOANS	668	0	668	1.1%	0.0%	1.1%	134	15	66	JAMES B NUTTER AND C	55	62	117	0.1%	0.2%	0.2%
13	27	17	NATIONSTAR MORTGAGE	663	0	663	1.1%	0.0%	1.1%	63	67		INTEGRITY 1ST MORTGA	113	0	113	0.2%	0.0%	0.2%
17	17	18	HIGH TECH LENDING IN	546	52	598	0.9%	0.2%	1.0%	64	68		BANK OF ENGLAND	112	0	112	0.2%	0.0%	0.2%
16	19	19	GMFS LLC	549	25	574	0.9%	0.1%	0.9%	65	69		AEGEAN FINANCIAL INC	110	0	110	0.2%	0.0%	0.2%
15		20	M & T BANK	564	0	564	0.9%	0.0%	0.9%	66	70		GATEWAY FUNDING DIVE	108	0	108	0.2%	0.0%	0.2%
18		21	NEW DAY FINANCIAL LL	513	0	513	0.8%	0.0%	0.8%	67	71		FULTON BANK NA	105	0	105	0.2%	0.0%	0.2%
20		22	NET EQUITY FINANCIAL	484	0	484	0.8%	0.0%	0.8%	68	72		PINNACLE CAPITAL MOR	104	0	104	0.2%	0.0%	0.2%
867	10	23	PLAZA HOME MORTGAGE	3	369	372	0.0%	1.4%	0.6%	68	72		PRIORITY FINANCIAL S	104	0	104	0.2%	0.0%	0.2%
23	18	24	UNITED NORTHERN MORT	329	40	369	0.5%	0.2%	0.6%	70	27	74	HOMEOWNERS MORTGAGE	103	0	103	0.2%	0.0%	0.2%
21		25	TOWNEBANK	342	0	342	0.6%	0.0%	0.6%	71	75		EVOLVE BANK & TRUST	102	0	102	0.2%	0.0%	0.2%
22		26	FIRSTAR BANK NA	339	0	339	0.6%	0.0%	0.6%	72	76		MANN MORTGAGE LLC	101	0	101	0.2%	0.0%	0.2%
24		27	SENIOR MORTGAGE BANK	312	0	312	0.5%	0.0%	0.5%	73	77		OCEANFIRST BANK	100	0	100	0.2%	0.0%	0.2%
25	24	28	FIRSTBANK	310	1	311	0.5%	0.0%	0.5%	73	77		LEGACY HOME FINANCIN	100	0	100	0.2%	0.0%	0.2%
26		29	PEOPLES BANK	266	0	266	0.4%	0.0%	0.4%	73	77		NORTH AMERICAN SAVIN	100	0	100	0.2%	0.0%	0.2%
27		30	EMERY FEDERAL CREDIT	265	0	265	0.4%	0.0%	0.4%	76	80		SENTRIX FINANCIAL SE	99	0	99	0.2%	0.0%	0.2%
28		31	AMERICAN PACIFIC MOR	263	0	263	0.4%	0.0%	0.4%	76	80		NOVA FINANCIAL & INV	99	0	99	0.2%	0.0%	0.2%
29		32	UNITED SOUTHWEST MOR	261	0	261	0.4%	0.0%	0.4%	78	82		SIMONICH CORPORATION	98	0	98	0.2%	0.0%	0.2%
625	11	33	LIVE WELL FINANCIAL	6	239	245	0.0%	0.9%	0.4%	79	83		DAS ACQUISITION CO L	97	0	97	0.2%	0.0%	0.2%
243	13	34	MCM HOLDINGS INC	30	208	238	0.0%	0.8%	0.4%	80	84		OMNI-FUND INC	96	0	96	0.2%	0.0%	0.2%
32		35	ASPIRE FINANCIAL INC	234	0	234	0.4%	0.0%	0.4%	81	85		NETWORK FUNDING LP	94	0	94	0.2%	0.0%	0.2%
33		36	TOP FLITE FINANCIAL	203	0	203	0.3%	0.0%	0.3%	81	85		MONTGOMERY MORTGAGE	94	0	94	0.2%	0.0%	0.2%
34		37	ADVISORS MORTGAGE GR	196	0	196	0.3%	0.0%	0.3%	81	85		DIRECT FINANCE CORPO	94	0	94	0.2%	0.0%	0.2%
35		38	TRINITY REVERSE MORT	185	0	185	0.3%	0.0%	0.3%	84	88		EAST COAST CAPITAL C	90	0	90	0.1%	0.0%	0.1%
36		39	AMERICAN NATIONWIDE	183	0	183	0.3%	0.0%	0.3%	84	88		SUCCESS MORTGAGE PAR	90	0	90	0.1%	0.0%	0.1%
37		40	MORTGAGE SERVICES II	182	0	182	0.3%	0.0%	0.3%	86	90		MFS/TA	89	0	89	0.1%	0.0%	0.1%
38		41	ATLANTIC BAY MORTGAG	178	0	178	0.3%	0.0%	0.3%	86	90		GUARANTEED RATE INC	89	0	89	0.1%	0.0%	0.1%
39		42	MORTGAGESHOP LLC	176	0	176	0.3%	0.0%	0.3%	88	27	92	GREAT OAK LENDING	88	0	88	0.1%	0.0%	0.1%
40		43	SUN AMERICAN MORTGAG	171	0	171	0.3%	0.0%	0.3%	90	24	93	FRANKLIN FIRST FINAN	85	1	86	0.1%	0.0%	0.1%
41		44	SOUTHERN TRUST MORTG	164	0	164	0.3%	0.0%	0.3%	89	93		REVERSE MORTGAGE ANS	86	0	86	0.1%	0.0%	0.1%
41		44	VIG MORTGAGE CORP	164	0	164	0.3%	0.0%	0.3%	91	95		FIRST PRIORITY FINAN	84	0	84	0.1%	0.0%	0.1%
43		46	UNIVERSAL LENDING CO	162	0	162	0.3%	0.0%	0.3%	91	95		RESIDENTIAL HOME FUN	84	0	84	0.1%	0.0%	0.1%
44		47	NEW CASTLE MORTGAGE	161	0	161	0.3%	0.0%	0.3%	93	97		VALUE FINANCIAL MORT	83	0	83	0.1%	0.0%	0.1%
45		48	CONTINENTAL HOME LOA	160	0	160	0.3%	0.0%	0.3%	93	97		AMERICA FIRST FEDERA	83	0	83	0.1%	0.0%	0.1%
46		49	LEADER ONE FINANCIAL	154	0	154	0.3%	0.0%	0.3%	95	99		NEW AMERICAN MORTGAG	82	0	82	0.1%	0.0%	0.1%
47		50	VAN DYK MORTGAGE COR	151	0	151	0.2%	0.0%	0.2%	95	99		MCGOWIN-KING MORTGAG	82	0	82	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 - February 2014 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	AMERICAN ADVISORS GR	647	1,214	607.0	14.1 %	33.6 %	48	45	PINNACLE CAPITAL MOR	13	26	13.0	0.0 %	36.8 %
2	4	LIBERTY HOME EQUITY	481	596	298.0	318.3 %	-33.3 %	48	60	SENIOR MORTGAGE BANK	13	21	10.5	62.5 %	-72.7 %
3	2	SECURITY ONE LENDING	425	1,049	524.5	-31.9 %	9.3 %	48	81	EASTERN BANK	13	16	8.0	333.3 %	-27.3 %
4	3	ONE REVERSE MORTGAGE	357	827	413.5	-24.0 %	-5.9 %	54	30	FIRSTAR BANK NA	12	40	20.0	-57.1 %	-25.9 %
5	5	PROFICIO MORTGAGE VE	195	404	202.0	-6.7 %	26.3 %	54	38	LEADER ONE FINANCIAL	12	31	15.5	-36.8 %	-18.4 %
6	8	GENERATION MORTGAGE	103	172	86.0	49.3 %	22.0 %	54	45	SENTRIX FINANCIAL SE	12	26	13.0	-14.3 %	62.5 %
7	7	URBAN FINANCIAL OF A	102	201	100.5	3.0 %	33.1 %	54	49	VANGUARD FUNDING LLC	12	24	12.0	0.0 %	0.0 %
8	6	ASSOCIATED MORTGAGE	82	203	101.5	-32.2 %	51.5 %	54	49	EVOLVE BANK & TRUST	12	24	12.0	0.0 %	100.0 %
9	9	IREVERSE HOME LOANS	68	119	59.5	33.3 %	3.5 %	54	56	SUCCESS MORTGAGE PAR	12	22	11.0	20.0 %	57.1 %
10	13	CHERRY CREEK MORTGAG	47	84	42.0	27.0 %	-46.8 %	54	60	CHRISTENSEN FINANCIA	12	21	10.5	33.3 %	200.0 %
11	23	FIRST AMERICAN HOME	42	51	25.5	366.7 %	2,450.0 %	54	69	NORTH AMERICAN REVER	12	19	9.5	71.4 %	
12	15	GMFS LLC	36	69	34.5	9.1 %	-22.5 %	62	45	ASPIRE FINANCIAL INC	11	26	13.0	-26.7 %	8.3 %
13	16	NET EQUITY FINANCIAL	35	68	34.0	6.1 %	-12.8 %	62	76	URBAN HOUSING MORTGA	11	17	8.5	83.3 %	
14	13	M & T BANK	34	84	42.0	-32.0 %	-38.2 %	62	81	AMERICA FIRST FEDERA	11	16	8.0	120.0 %	45.5 %
14	20	MONEY HOUSE INC	34	60	30.0	30.8 %	-24.1 %	62	85	STERLING SAVINGS BAN	11	15	7.5	175.0 %	-37.5 %
16	22	UNITED NORTHERN MORT	32	56	28.0	33.3 %	-6.7 %	62	97	FULTON BANK NA	11	14	7.0	266.7 %	-36.4 %
17	16	TOWNEBANK	29	68	34.0	-25.6 %	9.7 %	67	60	DAS ACQUISITION CO L	10	21	10.5	-9.1 %	133.3 %
18	25	MORTGAGE SERVICES II	27	46	23.0	42.1 %	58.6 %	67	81	GATEWAY BANK MORTGAG	10	16	8.0	66.7 %	220.0 %
19	12	OPEN MORTGAGE LLC	26	85	42.5	-55.9 %	117.9 %	67	85	GUADALUPE NATIONAL B	10	15	7.5	100.0 %	87.5 %
19	18	AMERICAN PACIFIC MOR	26	62	31.0	-27.8 %	87.9 %	67	85	CROSSCOUNTRY MORTGAG	10	15	7.5	100.0 %	275.0 %
19	21	EMERY FEDERAL CREDIT	26	59	29.5	-21.2 %	40.5 %	67	85	AAA SOUTHERN NEW ENG	10	15	7.5	100.0 %	
19	28	ADVISORS MORTGAGE GR	26	42	21.0	62.5 %	110.0 %	67	105	RESIDENTIAL HOME FUN	10	13	6.5	233.3 %	85.7 %
23	24	MAVERICK FUNDING COR	24	48	24.0	0.0 %	-53.8 %	67	116	BARRINGTON BANK AND	10	12	6.0	400.0 %	33.3 %
23	27	FIRSTBANK	24	43	21.5	26.3 %	-41.1 %	74	34	NATIONWIDE EQUITIES	9	33	16.5	-62.5 %	-28.3 %
25	32	SOUTHERN TRUST MORTG	23	39	19.5	43.8 %	160.0 %	74	54	EAST COAST CAPITAL C	9	23	11.5	-35.7 %	109.1 %
26	26	SENIOR FUNDING ASSOC	19	44	22.0	-24.0 %	266.7 %	74	56	REVERSE MORTGAGE DIR	9	22	11.0	-30.8 %	450.0 %
26	28	MORTGAGESHOP LLC	19	42	21.0	-17.4 %	-19.2 %	74	64	MCGOWIN-KING MORTGAG	9	20	10.0	-18.2 %	66.7 %
26	42	TOP FLITE FINANCIAL	19	28	14.0	111.1 %	-30.0 %	74	76	FAIRWAY INDEPENDENT	9	17	8.5	12.5 %	183.3 %
29	19	NATIONSTAR MORTGAGE	18	61	30.5	-58.1 %	-19.7 %	74	81	SKYLINE FINANCIAL CO	9	16	8.0	28.6 %	77.8 %
29	33	TRINITY REVERSE MORT	18	37	18.5	-5.3 %	32.1 %	74	97	REVERSE MORTGAGE OF	9	14	7.0	80.0 %	-22.2 %
29	40	PRIMARY RESIDENTIAL	18	29	14.5	63.6 %	107.1 %	74	97	VITEK REAL ESTATE IN	9	14	7.0	80.0 %	40.0 %
29	48	NORTH AMERICAN SAVIN	18	25	12.5	157.1 %	19.0 %	74	97	MCS MORTGAGE BANKERS	9	14	7.0	80.0 %	1,300.0 %
33	56	MANN MORTGAGE LLC	17	22	11.0	240.0 %	22.2 %	74	105	UNIVERSAL LENDING CO	9	13	6.5	125.0 %	-48.0 %
34	36	NOVA FINANCIAL & INV	16	32	16.0	0.0 %	128.6 %	74	116	CARROLLTON MORTGAGE	9	12	6.0	200.0 %	100.0 %
34	60	HOMESTREET BANK	16	21	10.5	220.0 %	5.0 %	74	116	COBALT MORTGAGE INC	9	12	6.0	200.0 %	500.0 %
34	72	FIRST PRIORITY FINAN	16	18	9.0	700.0 %	28.6 %	74	133	THE PRIVATE BANK & T	9	10	5.0	800.0 %	-16.7 %
34	72	CS FINANCIAL INC	16	18	9.0	700.0 %	125.0 %	87	64	OMNI-FUND INC	8	20	10.0	-33.3 %	42.9 %
38	10	HIGH TECH LENDING IN	15	94	47.0	-81.0 %	10.6 %	87	72	SIMONICH CORPORATION	8	18	9.0	-20.0 %	350.0 %
38	39	ARAMCO MORTGAGE INC	15	30	15.0	0.0 %	200.0 %	87	85	DIRECT FINANCE CORPO	8	15	7.5	14.3 %	0.0 %
38	40	OCEANFIRST BANK	15	29	14.5	7.1 %	11.5 %	87	85	REVERSE MORTGAGE ANS	8	15	7.5	14.3 %	0.0 %
38	43	MAS ASSOCIATES LLC	15	27	13.5	25.0 %	-28.9 %	87	85	STANDARD BANK & TRUS	8	15	7.5	14.3 %	200.0 %
38	69	GATEWAY FUNDING DIVE	15	19	9.5	275.0 %	-13.6 %	87	97	CAMPBELL FINANCIAL S	8	14	7.0	33.3 %	100.0 %
43	49	PERRI FUNDING CORP	14	24	12.0	40.0 %	84.6 %	87	105	CONTOUR MORTGAGE COR	8	13	6.5	60.0 %	-23.5 %
43	49	BANK OF ENGLAND	14	24	12.0	40.0 %	100.0 %	87	105	ALCOVA MORTGAGE LLC	8	13	6.5	60.0 %	550.0 %
43	54	BROOKSTONE MORTGAGE	14	23	11.5	55.6 %	1,050.0 %	87	105	FIRST MIDWEST BANK	8	13	6.5	60.0 %	
43	56	ALL FINANCIAL SERVIC	14	22	11.0	75.0 %	-12.0 %	87	116	PACIFIC RESIDENTIAL	8	12	6.0	100.0 %	100.0 %
43	85	FOUNTAIN CITY FUNDIN	14	15	7.5	1,300.0 %	-11.8 %	87	133	K & B CAPITAL CORPOR	8	10	5.0	300.0 %	233.3 %
48	30	PEOPLES BANK	13	40	20.0	-51.9 %	81.8 %	87	133	SACRAMENTO FIRST MOR	8	10	5.0	300.0 %	400.0 %
48	34	UNITED SOUTHWEST MOR	13	33	16.5	-35.0 %	-44.1 %	87	150	REAL ESTATE MORTGAGE	8	9	4.5	700.0 %	50.0 %
48	36	ATLANTIC BAY MORTGAG	13	32	16.0	-31.6 %	-43.9 %	87	150	CAPITAL FUNDING	8	9	4.5	700.0 %	125.0 %

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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