

# HECM Originators (FHA & Non-FHA)

## Industry Summary

HECMs endorsed through June 2015

Next Release Date: Week 4 of September

Retail  
Endorsement Growth

**19.9 %**

Wholesale  
Endorsement Growth

**29.6 %**

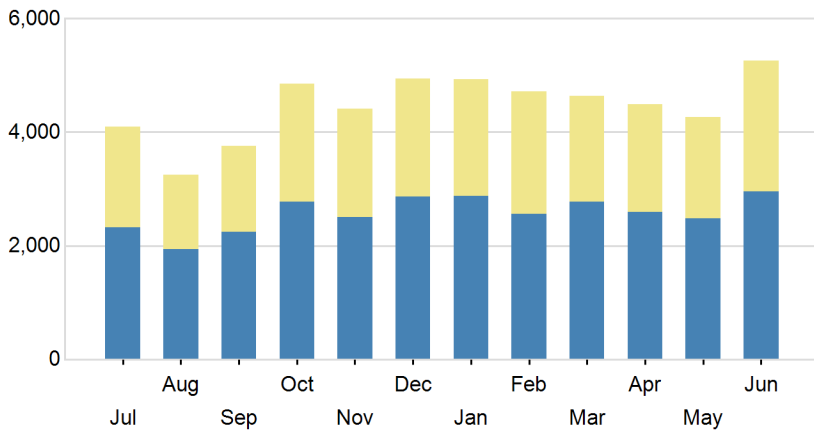
Total  
Endorsement Growth

**24.0 %**

Figures above reflect change from prior month

## PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
Jul	2,319	-3.9 %	1,772	1.4 %	4,091	-1.7 %
Aug	1,944	-16.2 %	1,306	-26.3 %	3,250	-20.6 %
Sep	2,248	15.6 %	1,514	15.9 %	3,762	15.8 %
Oct	2,773	23.4 %	2,078	37.3 %	4,851	28.9 %
Nov	2,500	-9.8 %	1,907	-8.2 %	4,407	-9.2 %
Dec	2,867	14.7 %	2,073	8.7 %	4,940	12.1 %
Jan	2,874	0.2 %	2,062	-0.5 %	4,936	-0.1 %
Feb	2,557	-11.0 %	2,159	4.7 %	4,716	-4.5 %
Mar	2,772	8.4 %	1,862	-13.8 %	4,634	-1.7 %
Apr	2,597	-6.3 %	1,895	1.8 %	4,492	-3.1 %
May	2,477	-4.6 %	1,793	-5.4 %	4,270	-4.9 %
Jun	2,971	19.9 %	2,324	29.6 %	5,295	24.0 %
Total	30,899		22,745		53,644	

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**Top 10 by Retail and Wholesale Volume**

Rank / Company	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total	Mkt Shr
AMERICAN ADVISORS GROUP	1,180	847	1,148	1,303	1,119	1,257	1,288	1,198	1,209	1,135	1,111	1,280	14,075	26.2%
URBAN FINANCIAL OF AMERI	393	342	327	484	481	561	646	690	586	591	459	621	6,181	11.5%
LIBERTY HOME EQUITY SOLU	443	238	552	473	468	399	419	449	620	471	461	625	5,618	10.5%
RMS/SECURITY ONE LENDING	435	390	275	520	503	596	753	470	446	480	268	387	5,523	10.3%
ONE REVERSE MORTGAGE LLC	372	392	395	443	370	540	460	500	487	439	518	534	5,450	10.2%
REVERSE MORTGAGE FUNDING	164	140	197	342	244	327	257	275	199	377	257	292	3,071	5.7%
LIVE WELL FINANCIAL INC	135	103	109	139	168	205	169	238	200	230	299	340	2,335	4.4%
PROFICIO MORTGAGE VENTUR	117	134	111	143	132	159	128	103	119	106	110	113	1,475	2.7%
CHERRY CREEK MORTGAGE CO	64	91	60	176	90	113	124	108	72	89	95	110	1,192	2.2%
HOME POINT FINANCIAL COR	59	53	64	92	115	104	67	115	138	90	96	149	1,142	2.1%
<b>Total</b>	<b>3,362</b>	<b>2,730</b>	<b>3,238</b>	<b>4,115</b>	<b>3,690</b>	<b>4,261</b>	<b>4,311</b>	<b>4,146</b>	<b>4,076</b>	<b>4,008</b>	<b>3,674</b>	<b>4,451</b>	<b>46,062</b>	<b>85.9%</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
AMERICAN ADVISORS GROUP	1	3	1	10,561	3,514	14,075	19.5 %	33.2 %	22.6 %	75 %	25 %	19.7 %	15.4 %	26.2 %
URBAN FINANCIAL OF AMERIC	6	1	2	1,387	4,794	6,181	8.6 %	-18.2 %	-13.4 %	22 %	78 %	2.6 %	21.1 %	11.5 %
LIBERTY HOME EQUITY SOLUT	4	2	3	2,101	3,517	5,618	-34.0 %	-30.0 %	-31.6 %	37 %	63 %	3.9 %	15.5 %	10.5 %
RMS/SECURITY ONE LENDING	3	5	4	3,537	1,986	5,523	-14.0 %	-40.5 %	-25.9 %	64 %	36 %	6.6 %	8.7 %	10.3 %
ONE REVERSE MORTGAGE LLC	2		5	5,450	0	5,450	7.6 %	NaN	7.6 %	100 %	0 %	10.2 %		10.2 %
REVERSE MORTGAGE FUNDING	7	4	6	749	2,322	3,071	>1,000%	717.6 %	944.6 %	24 %	76 %	1.4 %	10.2 %	5.7 %
LIVE WELL FINANCIAL INC	9	6	7	654	1,681	2,335	795.9 %	192.3 %	260.3 %	28 %	72 %	1.2 %	7.4 %	4.4 %
PROFICIO MORTGAGE VENTURE	5		8	1,475	0	1,475	-28.9 %	NaN	-28.9 %	100 %	0 %	2.7 %		2.7 %
CHERRY CREEK MORTGAGE CO	13	7	9	432	760	1,192	-20.3 %	30.4 %	6.0 %	36 %	64 %	0.8 %	3.3 %	2.2 %
HOME POINT FINANCIAL CORP	12	9	10	542	600	1,142	31.9 %	206.1 %	88.1 %	47 %	53 %	1.0 %	2.6 %	2.1 %
<b>Total</b>				<b>26,888</b>	<b>19,174</b>	<b>46,062</b>	<b>5.1 %</b>	<b>3.6 %</b>	<b>4.5 %</b>	<b>58 %</b>	<b>42 %</b>	<b>50.1 %</b>	<b>84.3 %</b>	<b>85.9 %</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
AMERICAN ADVISORS GROUP	1	3	1	10,561	3,514	14,075	1,722	875	2,597	75 %	25 %	19.7 %	15.4 %	26.2 %
REVERSE MORTGAGE FUNDING	7	4	6	749	2,322	3,071	739	2,038	2,777	24 %	76 %	1.4 %	10.2 %	5.7 %
LIVE WELL FINANCIAL INC	9	6	7	654	1,681	2,335	581	1,106	1,687	28 %	72 %	1.2 %	7.4 %	4.4 %
ONE REVERSE MORTGAGE LLC	2		5	5,450	0	5,450	384	0	384	100 %	0 %	10.2 %		10.2 %
THE MONEY STORE	23		29	275	0	275	229	0	229	100 %	0 %	0.5 %		0.5 %
<b>Total</b>				<b>17,689</b>	<b>7,517</b>	<b>25,206</b>	<b>3,655</b>	<b>4,019</b>	<b>7,674</b>	<b>70 %</b>	<b>30 %</b>	<b>33.0 %</b>	<b>33.0 %</b>	<b>47.0 %</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
REVERSE MORTGAGE FUNDING	7	4	6	749	2,322	3,071	739	2,038	2,777	24 %	76 %	1.4 %	10.2 %	5.7 %
LIVE WELL FINANCIAL INC	9	6	7	654	1,681	2,335	581	1,106	1,687	28 %	72 %	1.2 %	7.4 %	4.4 %
AMERICAN ADVISORS GROUP	1	3	1	10,561	3,514	14,075	1,722	875	2,597	75 %	25 %	19.7 %	15.4 %	26.2 %
UNITED NORTHERN MORTGAGE	27	12	12	223	523	746	-102	406	304	30 %	70 %	0.4 %	2.3 %	1.4 %
HOME POINT FINANCIAL CORP	12	9	10	542	600	1,142	131	404	535	47 %	53 %	1.0 %	2.6 %	2.1 %
<b>Total</b>				<b>12,729</b>	<b>8,640</b>	<b>21,369</b>	<b>3,071</b>	<b>4,829</b>	<b>7,900</b>	<b>60 %</b>	<b>40 %</b>	<b>23.7 %</b>	<b>38.0 %</b>	<b>39.8 %</b>

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Top 10 Wholesale	Active Brokers	% Capture
URBAN FINANCIAL OF AMERICA LLC	400	38 %
LIBERTY HOME EQUITY SOLUTIONS INC	541	38 %
AMERICAN ADVISORS GROUP	334	38 %
REVERSE MORTGAGE FUNDING LLC	126	32 %
RMS/SECURITY ONE LENDING	252	22 %
LIVE WELL FINANCIAL INC	117	31 %
CHERRY CREEK MORTGAGE CO INC	77	44 %
GENERATION MORTGAGE COMPANY	167	11 %
HOME POINT FINANCIAL CORPORATION	159	33 %
SUN WEST MORTGAGE CO INC	228	28 %

**Top 100 Ranking HECM Volume by Channel - Endorsements Last 12 Months through June 2015**

Rank			Company	Loans			Market Share			Rank			Company	Loans			Market Share		
R	W	T		R	W	Total	Ret	Whls	Total	R	W	T		R	W	T	Ret	Whls	Total
1	3	1	AMERICAN ADVISORS GR	10,561	3,514	14,075	19.7 %	15.4 %	26.2 %	125	18	51	HOMEOWNERS MORTGAGE	51	74	125	0.1 %	0.3 %	0.2 %
6	1	2	URBAN FINANCIAL OF A	1,387	4,794	6,181	2.6 %	21.1 %	11.5 %	47		52	MORTGAGESHOP LLC	118	0	118	0.2 %	0.0 %	0.2 %
4	2	3	LIBERTY HOME EQUITY	2,101	3,517	5,618	3.9 %	15.5 %	10.5 %	48		53	GUARANTEED RATE INC	112	0	112	0.2 %	0.0 %	0.2 %
3	5	4	RMS/SECURITY ONE LEN	3,537	1,986	5,523	6.6 %	8.7 %	10.3 %	49		54	SENIOR FUNDING ASSOC	111	0	111	0.2 %	0.0 %	0.2 %
2		5	ONE REVERSE MORTGAGE	5,450	0	5,450	10.2 %	0.0 %	10.2 %	50		55	KELLY MORTGAGE AND R	104	0	104	0.2 %	0.0 %	0.2 %
7	4	6	REVERSE MORTGAGE FUN	749	2,322	3,071	1.4 %	10.2 %	5.7 %	51		56	SOUTHERN TRUST MORTG	103	0	103	0.2 %	0.0 %	0.2 %
9	6	7	LIVE WELL FINANCIAL	654	1,681	2,335	1.2 %	7.4 %	4.4 %	51		56	PRIMARY RESIDENTIAL	103	0	103	0.2 %	0.0 %	0.2 %
5		8	PROFICIO MORTGAGE VE	1,475	0	1,475	2.7 %	0.0 %	2.7 %	51		56	GLOBAL EQUITY FINANC	103	0	103	0.2 %	0.0 %	0.2 %
13	7	9	CHERRY CREEK MORTGAG	432	760	1,192	0.8 %	3.3 %	2.2 %	54		59	BROKER SOLUTIONS INC	98	0	98	0.2 %	0.0 %	0.2 %
12	9	10	HOME POINT FINANCIAL	542	600	1,142	1.0 %	2.6 %	2.1 %	55		60	ARAMCO MORTGAGE INC	97	0	97	0.2 %	0.0 %	0.2 %
19	8	11	GENERATION MORTGAGE	295	609	904	0.5 %	2.7 %	1.7 %	55		60	SENTRIX FINANCIAL SE	97	0	97	0.2 %	0.0 %	0.2 %
27	12	12	UNITED NORTHERN MORT	223	523	746	0.4 %	2.3 %	1.4 %	55		60	VIP MORTGAGE INC	97	0	97	0.2 %	0.0 %	0.2 %
10	16	13	HIGH TECH LENDING IN	571	133	704	1.1 %	0.6 %	1.3 %	55		60	PS FINANCIAL SERVICE	97	0	97	0.2 %	0.0 %	0.2 %
8		14	NET EQUITY FINANCIAL	688	0	688	1.3 %	0.0 %	1.3 %	59		64	BROOKSTONE MORTGAGE	96	0	96	0.2 %	0.0 %	0.2 %
60	10	15	SUN WEST MORTGAGE CO	94	567	661	0.2 %	2.5 %	1.2 %	60		65	REVERSE MORTGAGE ANS	94	0	94	0.2 %	0.0 %	0.2 %
11	20	16	OPEN MORTGAGE LLC	558	41	599	1.0 %	0.2 %	1.1 %	62		66	ACCESS REVERSE MORTG	93	0	93	0.2 %	0.0 %	0.2 %
26	13	17	NATIONWIDE EQUITIES	225	342	567	0.4 %	1.5 %	1.1 %	62		66	C2 FINANCIAL CORPORA	93	0	93	0.2 %	0.0 %	0.2 %
816	11	18	PLAZA HOME MORTGAGE	3	558	561	0.0 %	2.5 %	1.0 %	64		68	MFS/TA INC DBA FUTUR	91	0	91	0.2 %	0.0 %	0.2 %
24	15	19	MONEY HOUSE INC	269	182	451	0.5 %	0.8 %	0.8 %	65		69	VANGUARD FUNDING LLC	88	0	88	0.2 %	0.0 %	0.2 %
14	29	20	FIRSTBANK	430	0	430	0.8 %	0.0 %	0.8 %	84	22	69	LAND-HOME FINANCIAL	71	17	88	0.1 %	0.1 %	0.2 %
15		21	M & T BANK	393	0	393	0.7 %	0.0 %	0.7 %	66		71	SHORE CAPITAL CORPOR	87	0	87	0.2 %	0.0 %	0.2 %
16		22	ADVISORS MORTGAGE GR	371	0	371	0.7 %	0.0 %	0.7 %	67		72	VAN DYK MORTGAGE COR	86	0	86	0.2 %	0.0 %	0.2 %
17		23	IREVERSE HOME LOANS	335	0	335	0.6 %	0.0 %	0.6 %	68		73	NOVA FINANCIAL & INV	85	0	85	0.2 %	0.0 %	0.2 %
335	14	24	MCM HOLDINGS INC	15	300	315	0.0 %	1.3 %	0.6 %	69		74	K & B CAPITAL CORPOR	84	0	84	0.2 %	0.0 %	0.2 %
18	24	25	GMFS LLC	299	9	308	0.6 %	0.0 %	0.6 %	70		75	NEW CENTURY REALTY &	83	0	83	0.2 %	0.0 %	0.2 %
20		26	TRINITY REVERSE MORT	283	0	283	0.5 %	0.0 %	0.5 %	71		76	ALL FINANCIAL SERVIC	82	0	82	0.2 %	0.0 %	0.2 %
21		27	UNITED SOUTHWEST MOR	280	0	280	0.5 %	0.0 %	0.5 %	72		77	FULTON BANK NA	80	0	80	0.1 %	0.0 %	0.1 %
22		28	THE FEDERAL SAVINGS	278	0	278	0.5 %	0.0 %	0.5 %	72		77	BANK OF ENGLAND	80	0	80	0.1 %	0.0 %	0.1 %
23		29	THE MONEY STORE	275	0	275	0.5 %	0.0 %	0.5 %	72		77	YADKIN VALLEY BANK A	80	0	80	0.1 %	0.0 %	0.1 %
25		30	AMERICAN FIDELITY FI	226	0	226	0.4 %	0.0 %	0.4 %	89	23	77	360 MORTGAGE GROUP	69	11	80	0.1 %	0.0 %	0.1 %
27		31	AEGEAN FINANCIAL INC	223	0	223	0.4 %	0.0 %	0.4 %	75		81	GREEN TREE LENDING I	79	0	79	0.1 %	0.0 %	0.1 %
29		32	TOWNEBANK	209	0	209	0.4 %	0.0 %	0.4 %	75		81	PACIFIC RESIDENTIAL	79	0	79	0.1 %	0.0 %	0.1 %
29		32	AMERICAN PACIFIC MOR	209	0	209	0.4 %	0.0 %	0.4 %	77	29	83	FRANKLIN FIRST FINAN	78	0	78	0.1 %	0.0 %	0.1 %
29		32	WILLIAMS FINANCIAL S	209	0	209	0.4 %	0.0 %	0.4 %	77		83	COMMUNITY FIRST NATI	78	0	78	0.1 %	0.0 %	0.1 %
32		35	PEOPLES BANK	205	0	205	0.4 %	0.0 %	0.4 %	79		85	GATEWAY FUNDING DIVE	76	0	76	0.1 %	0.0 %	0.1 %
33		36	FIRSTAR BANK NA	202	0	202	0.4 %	0.0 %	0.4 %	80		86	MORTGAGE SERVICES II	75	0	75	0.1 %	0.0 %	0.1 %
34		37	AMERICAN NATIONWIDE	195	0	195	0.4 %	0.0 %	0.4 %	81		87	MCGOWIN-KING MORTGAG	74	0	74	0.1 %	0.0 %	0.1 %
35		38	SUN AMERICAN MORTGAG	193	0	193	0.4 %	0.0 %	0.4 %	82		88	RESIDENTIAL HOME FUN	73	0	73	0.1 %	0.0 %	0.1 %
36		39	INTEGRITY 1ST MORTGA	191	0	191	0.4 %	0.0 %	0.4 %	83		89	DOLLAR BANK FSB	72	0	72	0.1 %	0.0 %	0.1 %
191	17	40	ASSOCIATED MORTGAGE	33	117	150	0.1 %	0.5 %	0.3 %	84		90	THE PRIVATE BANK & T	71	0	71	0.1 %	0.0 %	0.1 %
37		41	NORTH AMERICAN SAVIN	146	0	146	0.3 %	0.0 %	0.3 %	84		90	FRANK J WEAVER INC	71	0	71	0.1 %	0.0 %	0.1 %
38		42	UNIVERSAL LENDING CO	141	0	141	0.3 %	0.0 %	0.3 %	84		90	LONGBRIDGE FINANCIAL	71	0	71	0.1 %	0.0 %	0.1 %
38		42	REVERSE MORTGAGE COR	141	0	141	0.3 %	0.0 %	0.3 %	88		93	THE SENIOR EQUITY GR	70	0	70	0.1 %	0.0 %	0.1 %
40		44	NEW CASTLE MORTGAGE	139	0	139	0.3 %	0.0 %	0.3 %	89		94	CHRISTENSEN FINANCIA	69	0	69	0.1 %	0.0 %	0.1 %
41		45	SUCCESS MORTGAGE PAR	136	0	136	0.3 %	0.0 %	0.3 %	164	21	94	JAMES B NUTTER AND C	39	30	69	0.1 %	0.1 %	0.1 %
42		46	APPROVAL FIRST HOME	135	0	135	0.3 %	0.0 %	0.3 %	89		94	MANN MORTGAGE LLC	69	0	69	0.1 %	0.0 %	0.1 %
43		47	SENIOR MORTGAGE BANK	130	0	130	0.2 %	0.0 %	0.2 %	89		94	AMERICA FIRST FEDERA	69	0	69	0.1 %	0.0 %	0.1 %
43		47	GEORGETOWN MORTGAGE	130	0	130	0.2 %	0.0 %	0.2 %	93		98	EVOLVE BANK & TRUST	68	0	68	0.1 %	0.0 %	0.1 %
45		49	FIRST AMERICAN HOME	127	0	127	0.2 %	0.0 %	0.2 %	93		98	CITIZENS FIRST BANK	68	0	68	0.1 %	0.0 %	0.1 %
46		50	TOP FLITE FINANCIAL	126	0	126	0.2 %	0.0 %	0.2 %	95		100	PERRI FUNDING CORP	67	0	67	0.1 %	0.0 %	0.1 %

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**Top 100 HECM Originators - June 2015 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	939	5,472	912.0	14.9 %	13.4 %	49	74	LONGBRIDGE FINANCIAL	13	42	7.0	30.0 %	40.0 %
2	2	ONE REVERSE MORTGAGE	534	2,938	489.7	3.1 %	19.3 %	52	28	SUN AMERICAN MORTGAG	12	109	18.2	-42.9 %	19.8 %
3	4	LIBERTY HOME EQUITY	252	1,108	184.7	44.8 %	-35.0 %	52	36	INTEGRITY 1ST MORTGA	12	80	13.3	0.0 %	1.3 %
4	3	RMS/SECURITY ONE LEN	251	1,825	304.2	37.9 %	-2.8 %	52	72	DYJERO CORPORATION	12	43	7.2	9.1 %	2,050.0 %
5	6	PROFICIO MORTGAGE VE	113	679	113.2	2.7 %	-28.4 %	52	119	UNITED PACIFIC MORTG	12	29	4.8	200.0 %	
6	7	REVERSE MORTGAGE FUN	105	492	82.0	19.3 %	4,820.0 %	52	221	SYNERGY ONE LENDING	12	14	2.3		
7	5	URBAN FINANCIAL OF A	104	744	124.0	-1.9 %	15.9 %	57	62	SUN WEST MORTGAGE CO	11	50	8.3	10.0 %	16.3 %
8	8	LIVE WELL FINANCIAL	89	454	75.7	-6.3 %	521.9 %	57	74	ALL FINANCIAL SERVIC	11	42	7.0	10.0 %	-23.6 %
9	10	OPEN MORTGAGE LLC	83	351	58.5	43.1 %	76.4 %	57	77	VAN DYK MORTGAGE COR	11	41	6.8	266.7 %	-4.7 %
10	11	HIGH TECH LENDING IN	81	302	50.3	68.8 %	68.7 %	57	82	ASPIRE FINANCIAL INC	11	38	6.3	450.0 %	-35.6 %
11	9	NET EQUITY FINANCIAL	61	363	60.5	0.0 %	23.1 %	57	91	PEOPLES HOME EQUITY	11	36	6.0	120.0 %	16.1 %
12	19	GMFS LLC	55	175	29.2	83.3 %	26.8 %	57	115	CONTOUR MORTGAGE COR	11	30	5.0	57.1 %	36.4 %
13	21	UNITED SOUTHWEST MOR	51	156	26.0	59.4 %	62.5 %	63	50	SOUTHERN TRUST MORTG	10	58	9.7	-16.7 %	-26.6 %
14	12	HOME POINT FINANCIAL	49	291	48.5	14.0 %	54.0 %	63	58	COMMUNITY FIRST NATI	10	51	8.5	25.0 %	
15	14	THE MONEY STORE	48	199	33.2	380.0 %	362.8 %	63	58	C2 FINANCIAL CORPORA	10	51	8.5	150.0 %	64.5 %
16	13	FIRSTBANK	47	236	39.3	-13.0 %	6.3 %	63	66	SHORE CAPITAL CORPOR	10	46	7.7	25.0 %	4,500.0 %
17	18	IREVERSE HOME LOANS	41	179	29.8	51.9 %	-32.5 %	63	79	BAY EQUITY LLC	10	40	6.7	233.3 %	81.8 %
18	15	ADVISORS MORTGAGE GR	35	198	33.0	-5.4 %	13.8 %	63	94	PERRI FUNDING CORP	10	35	5.8	100.0 %	-38.6 %
18	17	CHERRY CREEK MORTGAG	35	189	31.5	34.6 %	-5.5 %	69	44	NEW CASTLE MORTGAGE	9	68	11.3	0.0 %	11.5 %
20	23	NATIONWIDE EQUITIES	33	150	25.0	10.0 %	48.5 %	69	64	BANK OF ENGLAND	9	48	8.0	80.0 %	-11.1 %
20	25	MONEY HOUSE INC	33	125	20.8	120.0 %	-14.4 %	69	84	GUILD MORTGAGE COMPA	9	37	6.2	28.6 %	76.2 %
22	22	TRINITY REVERSE MORT	32	153	25.5	10.3 %	4.8 %	69	84	GATEWAY FUNDING DIVE	9	37	6.2		-27.5 %
23	16	M & T BANK	31	196	32.7	24.0 %	3.2 %	69	101	CIRCLE MORTGAGE CORP	9	33	5.5	350.0 %	6.5 %
23	29	AMERICAN NATIONWIDE	31	105	17.5	82.4 %	36.4 %	69	131	INVESTORS HOME MORTG	9	26	4.3	350.0 %	188.9 %
25	32	APPROVAL FIRST HOME	30	87	14.5	172.7 %	17.6 %	69	158	BAYSHORE MORTGAGE FU	9	21	3.5	200.0 %	950.0 %
26	20	THE FEDERAL SAVINGS	29	172	28.7	70.6 %	282.2 %	69	169	HOMEBRIDGE FINANCIAL	9	20	3.3	800.0 %	-25.9 %
27	35	NORTH AMERICAN SAVIN	27	83	13.8	170.0 %	-22.4 %	77	48	BROKER SOLUTIONS INC	8	60	10.0	-38.5 %	100.0 %
28	31	TOWNEBANK	25	102	17.0	127.3 %	-37.8 %	77	51	ARAMCO MORTGAGE INC	8	56	9.3	-11.1 %	-22.2 %
29	24	AEGEAN FINANCIAL INC	23	129	21.5	155.6 %	101.6 %	77	58	NOVA FINANCIAL & INV	8	51	8.5	-20.0 %	-22.7 %
30	43	UNIVERSAL LENDING CO	19	72	12.0	375.0 %	60.0 %	77	62	REVERSE MORTGAGE ANS	8	50	8.3	-20.0 %	31.6 %
30	47	GLOBAL EQUITY FINANC	19	63	10.5	35.7 %	384.6 %	77	66	VANGUARD FUNDING LLC	8	46	7.7	33.3 %	7.0 %
32	34	KELLY MORTGAGE AND R	18	84	14.0	5.9 %	394.1 %	77	74	FULTON BANK NA	8	42	7.0	100.0 %	-16.0 %
33	45	MORTGAGESHOP LLC	17	66	11.0	30.8 %	-29.0 %	77	91	MANN MORTGAGE LLC	8	36	6.0	-11.1 %	-28.0 %
33	46	GUARANTEED RATE INC	17	64	10.7	88.9 %	82.9 %	77	91	GATEWAY BANK MORTGAG	8	36	6.0	60.0 %	-14.3 %
33	48	SENIOR MORTGAGE BANK	17	60	10.0	88.9 %	0.0 %	77	108	AAA SOUTHERN NEW ENG	8	32	5.3	60.0 %	-11.1 %
33	53	FIRST AMERICAN HOME	17	55	9.2	112.5 %	-58.6 %	77	112	RED WAGON MORTGAGE L	8	31	5.2	100.0 %	47.6 %
33	56	VIP MORTGAGE INC	17	53	8.8	54.5 %	12.8 %	77	112	GERSHMAN INVESTMENT	8	31	5.2	700.0 %	3.3 %
33	66	FAIRWAY INDEPENDENT	17	46	7.7	6.3 %	43.8 %	77	130	FOUNTAIN CITY FUNDIN	8	27	4.5	100.0 %	-6.9 %
33	194	AMERICAN FINANCIAL M	17	17	2.8			77	135	PROFESSIONAL MORTGAG	8	25	4.2		66.7 %
40	36	REVERSE MORTGAGE COR	16	80	13.3	0.0 %	1,500.0 %	77	143	A NEW MEXICO REVERSE	8	23	3.8	166.7 %	43.8 %
40	39	GEORGETOWN MORTGAGE	16	78	13.0	0.0 %	77.3 %	91	58	FRANKLIN FIRST FINAN	7	51	8.5	0.0 %	27.5 %
40	51	SENIOR FUNDING ASSOC	16	56	9.3	100.0 %	-30.9 %	91	84	LENEX FINANCIAL MORT	7	37	6.2	75.0 %	48.0 %
43	39	FIRSTAR BANK NA	15	78	13.0	-6.3 %	-42.2 %	91	97	MFS/TA INC DBA FUTUR	7	34	5.7	40.0 %	-40.4 %
43	41	SUCCESS MORTGAGE PAR	15	75	12.5	-21.1 %	66.7 %	91	101	YADKIN VALLEY BANK A	7	33	5.5	250.0 %	22.2 %
43	53	PRIMARY RESIDENTIAL	15	55	9.2	66.7 %	0.0 %	91	108	BANC OF CALIFORNIA N	7	32	5.3	16.7 %	
43	55	GOLDEN YEARS MORTGAG	15	54	9.0	-21.1 %		91	112	REVERSE MORTGAGE EDU	7	31	5.2	250.0 %	55.0 %
47	42	PS FINANCIAL SERVICE	14	73	12.2	0.0 %	160.7 %	91	123	MORTGAGE SERVICES II	7	28	4.7	75.0 %	-72.0 %
47	82	CITIZENS FIRST BANK	14	38	6.3	-6.7 %	123.5 %	91	131	THE PRIVATE BANK & T	7	26	4.3	75.0 %	-50.9 %
49	27	AMERICAN PACIFIC MOR	13	111	18.5	-27.8 %	-5.9 %	91	135	SENIOR LENDING CORPO	7	25	4.2	75.0 %	
49	66	K & B CAPITAL CORPOR	13	46	7.7	333.3 %	43.8 %	91	143	FLAHERTY FUNDING COR	7	23	3.8	133.3 %	76.9 %

**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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