

HECM Originators (FHA & Non-FHA)

Industry Summary

HECMs endorsed through July 2015

Next Release Date: Week 4 of October

Retail
Endorsement Growth

-9.3 %

Wholesale
Endorsement Growth

0.3 %

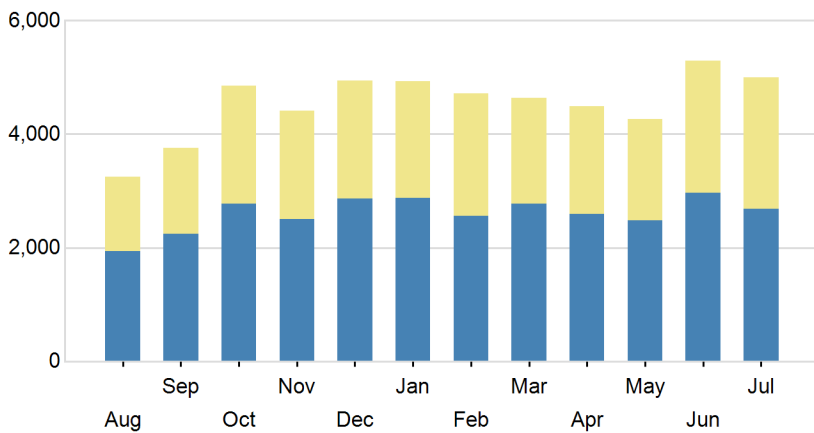
Total
Endorsement Growth

-5.1 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
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 %
Jul	2,694	-9.3 %	2,331	0.3 %	5,025	-5.1 %
Total	31,274		23,304		54,578	

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Top 10 by Retail and Wholesale Volume

Rank / Company	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Total	Mkt Shr
AMERICAN ADVISORS GROUP	847	1,148	1,303	1,119	1,257	1,288	1,198	1,209	1,135	1,111	1,280	1,322	14,217	26.0%
URBAN FINANCIAL OF AMERI	342	327	484	481	561	646	690	586	591	459	621	764	6,552	12.0%
LIBERTY HOME EQUITY SOLU	238	552	473	468	399	419	449	620	471	461	625	583	5,758	10.6%
RMS/SECURITY ONE LENDING	390	275	520	503	596	753	470	446	480	268	387	436	5,524	10.1%
ONE REVERSE MORTGAGE LLC	392	395	443	370	540	460	500	487	439	518	534	333	5,411	9.9%
REVERSE MORTGAGE FUNDING	140	197	342	244	327	257	275	199	377	257	292	393	3,300	6.0%
LIVE WELL FINANCIAL INC	103	109	139	168	205	169	238	200	230	299	340	284	2,484	4.6%
PROFICIO MORTGAGE VENTUR	134	111	143	132	159	128	103	119	106	110	113	111	1,469	2.7%
CHERRY CREEK MORTGAGE CO	91	60	176	90	113	124	108	72	89	95	110	146	1,274	2.3%
HOME POINT FINANCIAL COR	53	64	92	115	104	67	115	138	90	96	149	88	1,171	2.1%
Total	2,730	3,238	4,115	3,690	4,261	4,311	4,146	4,076	4,008	3,674	4,451	4,460	47,160	86.4%

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	10,739	3,478	14,217	21.3 %	23.2 %	21.8 %	76 %	24 %	19.7 %	14.9 %	26.0 %
URBAN FINANCIAL OF AMERIC	6	1	2	1,464	5,088	6,552	17.4 %	-7.2 %	-2.6 %	22 %	78 %	2.7 %	21.8 %	12.0 %
LIBERTY HOME EQUITY SOLUT	4	2	3	2,115	3,643	5,758	-28.7 %	-23.5 %	-25.5 %	37 %	63 %	3.9 %	15.6 %	10.6 %
RMS/SECURITY ONE LENDING	3	5	4	3,534	1,990	5,524	-12.7 %	-36.9 %	-23.3 %	64 %	36 %	6.5 %	8.5 %	10.1 %
ONE REVERSE MORTGAGE LLC	2		5	5,411	0	5,411	8.0 %	NaN	8.0 %	100 %	0 %	9.9 %		9.9 %
REVERSE MORTGAGE FUNDING	7	4	6	877	2,423	3,300	>1,000%	464.8 %	620.5 %	27 %	73 %	1.6 %	10.4 %	6.0 %
LIVE WELL FINANCIAL INC	8	6	7	726	1,758	2,484	664.2 %	164.4 %	226.8 %	29 %	71 %	1.3 %	7.5 %	4.6 %
PROFICIO MORTGAGE VENTURE	5		8	1,469	0	1,469	-24.2 %	NaN	-24.2 %	100 %	0 %	2.7 %		2.7 %
CHERRY CREEK MORTGAGE CO	13	7	9	457	817	1,274	-9.5 %	42.8 %	18.3 %	36 %	64 %	0.8 %	3.5 %	2.3 %
HOME POINT FINANCIAL CORP	12	8	10	526	645	1,171	23.5 %	207.1 %	84.1 %	45 %	55 %	1.0 %	2.8 %	2.1 %
Total				27,318	19,842	47,160	8.8 %	9.6 %	9.1 %	58 %	42 %	50.1 %	85.1 %	86.4 %

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	10,739	3,478	14,217	1,886	654	2,540	76 %	24 %	19.7 %	14.9 %	26.0 %
REVERSE MORTGAGE FUNDING	7	4	6	877	2,423	3,300	848	1,994	2,842	27 %	73 %	1.6 %	10.4 %	6.0 %
LIVE WELL FINANCIAL INC	8	6	7	726	1,758	2,484	631	1,093	1,724	29 %	71 %	1.3 %	7.5 %	4.6 %
ONE REVERSE MORTGAGE LLC	2		5	5,411	0	5,411	402	0	402	100 %	0 %	9.9 %		9.9 %
THE MONEY STORE	20		27	294	0	294	236	0	236	100 %	0 %	0.5 %		0.5 %
Total				18,047	7,659	25,706	4,003	3,741	7,744	70 %	30 %	33.1 %	32.9 %	47.1 %

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	877	2,423	3,300	848	1,994	2,842	27 %	73 %	1.6 %	10.4 %	6.0 %
LIVE WELL FINANCIAL INC	8	6	7	726	1,758	2,484	631	1,093	1,724	29 %	71 %	1.3 %	7.5 %	4.6 %
AMERICAN ADVISORS GROUP	1	3	1	10,739	3,478	14,217	1,886	654	2,540	76 %	24 %	19.7 %	14.9 %	26.0 %
HOME POINT FINANCIAL CORP	12	8	10	526	645	1,171	100	435	535	45 %	55 %	1.0 %	2.8 %	2.1 %
UNITED NORTHERN MORTGAGE	32	10	11	199	553	752	-135	420	285	26 %	74 %	0.4 %	2.4 %	1.4 %
Total				13,067	8,857	21,924	3,330	4,596	7,926	60 %	40 %	23.9 %	38.0 %	40.2 %

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Top 10 Wholesale	Active Brokers	% Capture
URBAN FINANCIAL OF AMERICA LLC	420	38 %
LIBERTY HOME EQUITY SOLUTIONS INC	542	38 %
AMERICAN ADVISORS GROUP	335	32 %
REVERSE MORTGAGE FUNDING LLC	128	32 %
RMS/SECURITY ONE LENDING	252	21 %
LIVE WELL FINANCIAL INC	116	31 %
CHERRY CREEK MORTGAGE CO INC	77	45 %
HOME POINT FINANCIAL CORPORATION	162	35 %
PLAZA HOME MORTGAGE INC	329	43 %
UNITED NORTHERN MORTGAGE BANKERS LTD	57	36 %

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Top 100 Ranking HECM Volume by Channel - Endorsements Last 12 Months through July 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	10,739	3,478	14,217	19.7%	14.9%	26.0%	48	51	PS FINANCIAL SERVICE	120	0	120	0.2%	0.0%	0.2%	
6	1	2	URBAN FINANCIAL OF A	1,464	5,088	6,552	2.7%	21.8%	12.0%	49	52	TOP FLITE FINANCIAL	118	0	118	0.2%	0.0%	0.2%	
4	2	3	LIBERTY HOME EQUITY	2,115	3,643	5,758	3.9%	15.6%	10.6%	50	53	GUARANTEED RATE INC	116	0	116	0.2%	0.0%	0.2%	
3	5	4	RMS/SECURITY ONE LEN	3,534	1,990	5,524	6.5%	8.5%	10.1%	137	18	54 HOMEOWNERS MORTGAGE	48	66	114	0.1%	0.3%	0.2%	
2	5	5	ONE REVERSE MORTGAGE	5,411	0	5,411	9.9%	0.0%	9.9%	51	55	55 PRIMARY RESIDENTIAL	113	0	113	0.2%	0.0%	0.2%	
7	4	6	REVERSE MORTGAGE FUN	877	2,423	3,300	1.6%	10.4%	6.0%	52	56	56 SENIOR FUNDING ASSOC	112	0	112	0.2%	0.0%	0.2%	
8	6	7	LIVE WELL FINANCIAL	726	1,758	2,484	1.3%	7.5%	4.6%	53	57	57 SOUTHERN TRUST MORTG	104	0	104	0.2%	0.0%	0.2%	
5	8	8	PROFICIO MORTGAGE VE	1,469	0	1,469	2.7%	0.0%	2.7%	54	58	58 GLOBAL EQUITY FINANC	102	0	102	0.2%	0.0%	0.2%	
13	7	9	CHERRY CREEK MORTGAG	457	817	1,274	0.8%	3.5%	2.3%	55	59	59 REVERSE MORTGAGE ANS	101	0	101	0.2%	0.0%	0.2%	
12	8	10	HOME POINT FINANCIAL	526	645	1,171	1.0%	2.8%	2.1%	56	60	60 ARAMCO MORTGAGE INC	100	0	100	0.2%	0.0%	0.2%	
32	10	11	UNITED NORTHERN MORT	199	553	752	0.4%	2.4%	1.4%	56	60	60 SENTRIX FINANCIAL SE	100	0	100	0.2%	0.0%	0.2%	
9	12	12	NET EQUITY FINANCIAL	722	0	722	1.3%	0.0%	1.3%	56	60	60 ACCESS REVERSE MORTG	100	0	100	0.2%	0.0%	0.2%	
11	16	13	HIGH TECH LENDING IN	577	144	721	1.1%	0.6%	1.3%	206	18	63 SYNERGY ONE LENDING	31	66	97	0.1%	0.3%	0.2%	
24	12	14	GENERATION MORTGAGE	236	477	713	0.4%	2.0%	1.3%	59	64	64 BROKER SOLUTIONS INC	96	0	96	0.2%	0.0%	0.2%	
65	11	15	SUN WEST MORTGAGE CO	89	542	631	0.2%	2.3%	1.2%	60	65	65 BROOKSTONE MORTGAGE	94	0	94	0.2%	0.0%	0.2%	
10	20	16	OPEN MORTGAGE LLC	585	42	627	1.1%	0.2%	1.1%	60	65	65 VIP MORTGAGE INC	94	0	94	0.2%	0.0%	0.2%	
24	13	17	NATIONWIDE EQUITIES	236	342	578	0.4%	1.5%	1.1%	656	17	67 ASSOCIATED MORTGAGE	5	88	93	0.0%	0.4%	0.2%	
810	9	18	PLAZA HOME MORTGAGE	3	564	567	0.0%	2.4%	1.0%	94	22	67 LAND-HOME FINANCIAL	68	25	93	0.1%	0.1%	0.2%	
14	28	19	FIRSTBANK	448	0	448	0.8%	0.0%	0.8%	62	69	69 C2 FINANCIAL CORPORA	91	0	91	0.2%	0.0%	0.2%	
23	15	20	MONEY HOUSE INC	268	174	442	0.5%	0.7%	0.8%	62	69	69 COMMUNITY FIRST NATI	91	0	91	0.2%	0.0%	0.2%	
15	21	21	ADVISORS MORTGAGE GR	377	0	377	0.7%	0.0%	0.7%	62	69	69 SHORE CAPITAL CORPOR	91	0	91	0.2%	0.0%	0.2%	
16	22	22	M & T BANK	374	0	374	0.7%	0.0%	0.7%	65	28	72 FRANKLIN FIRST FINAN	89	0	89	0.2%	0.0%	0.2%	
17	23	23	IREVERSE HOME LOANS	352	0	352	0.6%	0.0%	0.6%	67	73	73 VANGUARD FUNDING LLC	88	0	88	0.2%	0.0%	0.2%	
312	14	24	MCM HOLDINGS INC	17	315	332	0.0%	1.4%	0.6%	68	74	74 FAIRWAY INDEPENDENT	86	0	86	0.2%	0.0%	0.2%	
18	25	25	GMFS LLC	309	7	316	0.6%	0.0%	0.6%	69	75	75 NOVA FINANCIAL & INV	84	0	84	0.2%	0.0%	0.2%	
19	26	26	THE FEDERAL SAVINGS	307	0	307	0.6%	0.0%	0.6%	70	76	76 MFS/TA INC DBA FUTUR	83	0	83	0.2%	0.0%	0.2%	
20	27	27	THE MONEY STORE	294	0	294	0.5%	0.0%	0.5%	70	76	76 BANK OF ENGLAND	83	0	83	0.2%	0.0%	0.2%	
21	28	28	UNITED SOUTHWEST MOR	291	0	291	0.5%	0.0%	0.5%	72	78	78 VAN DYK MORTGAGE COR	82	0	82	0.2%	0.0%	0.2%	
22	29	29	TRINITY REVERSE MORT	286	0	286	0.5%	0.0%	0.5%	73	79	79 YADKIN VALLEY BANK A	81	0	81	0.1%	0.0%	0.1%	
26	30	30	AEGEAN FINANCIAL INC	235	0	235	0.4%	0.0%	0.4%	74	80	80 ALL FINANCIAL SERVIC	80	0	80	0.1%	0.0%	0.1%	
27	31	31	TOWNEBANK	218	0	218	0.4%	0.0%	0.4%	75	81	81 K & B CAPITAL CORPOR	79	0	79	0.1%	0.0%	0.1%	
28	32	32	AMERICAN PACIFIC MOR	212	0	212	0.4%	0.0%	0.4%	75	81	81 PACIFIC RESIDENTIAL	79	0	79	0.1%	0.0%	0.1%	
29	33	33	AMERICAN FIDELITY FI	210	0	210	0.4%	0.0%	0.4%	94	23	81 360 MORTGAGE GROUP	68	11	79	0.1%	0.0%	0.1%	
30	34	34	PEOPLES BANK	205	0	205	0.4%	0.0%	0.4%	77	84	84 FULTON BANK NA	78	0	78	0.1%	0.0%	0.1%	
31	35	35	AMERICAN NATIONWIDE	204	0	204	0.4%	0.0%	0.4%	77	84	84 GATEWAY FUNDING DIVE	78	0	78	0.1%	0.0%	0.1%	
33	36	36	SUN AMERICAN MORTGAG	193	0	193	0.4%	0.0%	0.4%	79	86	86 MANN MORTGAGE LLC	76	0	76	0.1%	0.0%	0.1%	
34	37	37	WILLIAMS FINANCIAL S	192	0	192	0.4%	0.0%	0.4%	79	86	86 MCGOWIN-KING MORTGAG	76	0	76	0.1%	0.0%	0.1%	
35	38	38	FIRSTAR BANK NA	189	0	189	0.3%	0.0%	0.3%	81	88	88 RESIDENTIAL HOME FUN	75	0	75	0.1%	0.0%	0.1%	
36	39	39	INTEGRITY 1ST MORTGA	188	0	188	0.3%	0.0%	0.3%	82	89	89 GREEN TREE LENDING I	74	0	74	0.1%	0.0%	0.1%	
37	40	40	NORTH AMERICAN SAVIN	156	0	156	0.3%	0.0%	0.3%	82	89	89 EVOLVE BANK & TRUST	74	0	74	0.1%	0.0%	0.1%	
38	41	41	REVERSE MORTGAGE COR	151	0	151	0.3%	0.0%	0.3%	84	91	91 NEW CENTURY REALTY &	72	0	72	0.1%	0.0%	0.1%	
39	42	42	UNIVERSAL LENDING CO	147	0	147	0.3%	0.0%	0.3%	84	91	91 GOLDEN YEARS MORTGAG	72	0	72	0.1%	0.0%	0.1%	
40	43	43	NEW CASTLE MORTGAGE	141	0	141	0.3%	0.0%	0.3%	86	93	93 DOLLAR BANK FSB	71	0	71	0.1%	0.0%	0.1%	
41	44	44	APPROVAL FIRST HOME	133	0	133	0.2%	0.0%	0.2%	86	93	93 AMERICA FIRST FEDERA	71	0	71	0.1%	0.0%	0.1%	
42	45	45	GEORGETOWN MORTGAGE	131	0	131	0.2%	0.0%	0.2%	86	93	93 LONGBRIDGE FINANCIAL	71	0	71	0.1%	0.0%	0.1%	
43	46	46	SUCCESS MORTGAGE PAR	129	0	129	0.2%	0.0%	0.2%	86	93	93 CITIZENS FIRST BANK	71	0	71	0.1%	0.0%	0.1%	
44	47	47	SENIOR MORTGAGE BANK	124	0	124	0.2%	0.0%	0.2%	90	97	97 THE SENIOR EQUITY GR	70	0	70	0.1%	0.0%	0.1%	
44	47	47	MORTGAGESHOP LLC	124	0	124	0.2%	0.0%	0.2%	90	97	97 BANC OF CALIFORNIA N	70	0	70	0.1%	0.0%	0.1%	
46	49	49	KELLY MORTGAGE AND R	123	0	123	0.2%	0.0%	0.2%	92	99	99 CHRISTENSEN FINANCIA	69	0	69	0.1%	0.0%	0.1%	
47	50	50	FIRST AMERICAN HOME	122	0	122	0.2%	0.0%	0.2%	92	99	99 TEXAS REVERSE MORTGA	69	0	69	0.1%	0.0%	0.1%	

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Top 100 HECM Originators - July 2015 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	1	AMERICAN ADVISORS GR	1,020	6,492	927.4	8.6 %	14.5 %	49	191	GREAT FLORIDA LENDIN	12	21	3.0	1,100.0 %	0.0 %
2	2	ONE REVERSE MORTGAGE	333	3,271	467.3	-37.6 %	15.4 %	52	29	SUN AMERICAN MORTGAG	11	120	17.1	-8.3 %	17.6 %
3	3	RMS/SECURITY ONE LEN	288	2,113	301.9	14.7 %	-2.6 %	52	75	GATEWAY FUNDING DIVE	11	48	6.9	22.2 %	-20.0 %
4	4	LIBERTY HOME EQUITY	183	1,291	184.4	-27.4 %	-31.1 %	52	75	LENOX FINANCIAL MORT	11	48	6.9	57.1 %	84.6 %
5	5	URBAN FINANCIAL OF A	167	911	130.1	60.6 %	24.5 %	52	85	MFS/TA INC DBA FUTUR	11	45	6.4	57.1 %	-40.8 %
6	7	REVERSE MORTGAGE FUN	147	639	91.3	40.0 %	2,103.4 %	52	90	US MORTGAGE CORPORAT	11	44	6.3	120.0 %	450.0 %
7	6	PROFICIO MORTGAGE VE	111	790	112.9	-1.8 %	-25.8 %	52	94	REVERSE MORTGAGE EDU	11	42	6.0	57.1 %	90.9 %
8	9	NET EQUITY FINANCIAL	99	462	66.0	62.3 %	28.3 %	52	100	FIRST PRIORITY FINAN	11	39	5.6	120.0 %	-18.8 %
9	8	LIVE WELL FINANCIAL	94	548	78.3	5.6 %	476.8 %	52	118	BANNER BANK	11	35	5.0	120.0 %	1,066.7 %
10	10	OPEN MORTGAGE LLC	51	402	57.4	-38.6 %	80.3 %	52	139	UNITED MORTGAGE CORP	11	30	4.3	175.0 %	328.6 %
10	11	HIGH TECH LENDING IN	51	353	50.4	-37.0 %	57.6 %	52	144	CBC NATIONAL BANK	11	29	4.1	266.7 %	45.0 %
12	17	IREVERSE HOME LOANS	47	226	32.3	14.6 %	-23.4 %	52	161	GREEN MONARCH MORTGA	11	25	3.6	83.3 %	316.7 %
13	14	CHERRY CREEK MORTGAG	44	233	33.3	25.7 %	6.4 %	63	81	MANN MORTGAGE LLC	10	46	6.6	25.0 %	-13.2 %
14	19	THE FEDERAL SAVINGS	43	215	30.7	48.3 %	264.4 %	63	90	EVOLVE BANK & TRUST	10	44	6.3	100.0 %	-13.7 %
15	13	FIRSTBANK	40	276	39.4	-14.9 %	13.1 %	63	113	INVESTORS HOME MORTG	10	36	5.1	11.1 %	200.0 %
16	15	THE MONEY STORE	32	231	33.0	-33.3 %	312.5 %	63	118	SENIOR LENDING CORPO	10	35	5.0	42.9 %	
16	16	ADVISORS MORTGAGE GR	32	230	32.9	-8.6 %	15.0 %	67	67	BROOKSTONE MORTGAGE	9	55	7.9	125.0 %	-5.2 %
18	21	UNITED SOUTHWEST MOR	30	186	26.6	-41.2 %	61.7 %	67	69	ACCESS REVERSE MORTG	9	52	7.4	50.0 %	-1.9 %
19	22	TRINITY REVERSE MORT	29	182	26.0	-9.4 %	5.8 %	67	79	CITIZENS FIRST BANK	9	47	6.7	-35.7 %	104.3 %
20	34	PS FINANCIAL SERVICE	28	101	14.4	100.0 %	206.1 %	67	81	GUILD MORTGAGE COMPA	9	46	6.6	0.0 %	100.0 %
21	26	TOWNEBANK	27	129	18.4	8.0 %	-29.1 %	67	81	TEXAS REVERSE MORTGA	9	46	6.6	50.0 %	170.6 %
22	24	AEGEAN FINANCIAL INC	24	153	21.9	4.3 %	101.3 %	67	100	DIRECT FINANCE CORPO	9	39	5.6	80.0 %	-7.1 %
23	12	HOME POINT FINANCIAL	22	313	44.7	-55.1 %	37.9 %	67	109	DOLLAR BANK FSB	9	37	5.3	125.0 %	-39.3 %
23	32	KELLY MORTGAGE AND R	22	106	15.1	22.2 %	430.0 %	67	125	PROFESSIONAL MORTGAG	9	34	4.9	12.5 %	88.9 %
25	18	M & T BANK	21	217	31.0	-32.3 %	-5.7 %	75	40	FIRSTAR BANK NA	8	86	12.3	-46.7 %	-44.9 %
25	23	NATIONWIDE EQUITIES	21	171	24.4	-36.4 %	54.1 %	75	55	SENIOR FUNDING ASSOC	8	64	9.1	-50.0 %	-27.3 %
25	51	FAIRWAY INDEPENDENT	21	67	9.6	23.5 %	97.1 %	75	55	ARAMCO MORTGAGE INC	8	64	9.1	0.0 %	-16.9 %
28	33	NORTH AMERICAN SAVIN	20	103	14.7	-25.9 %	-12.0 %	75	69	RESIDENTIAL HOME FUN	8	52	7.4	33.3 %	0.0 %
28	40	MORTGAGESHOP LLC	20	86	12.3	17.6 %	-19.6 %	75	85	OMNI-FUND INC	8	45	6.4	33.3 %	-6.3 %
30	20	GMFS LLC	19	194	27.7	-65.5 %	32.0 %	75	106	LAND-HOME FINANCIAL	8	38	5.4	300.0 %	-11.6 %
30	59	DYJERO CORPORATION	19	62	8.9	58.3 %	1,966.7 %	75	128	PINNACLE CAPITAL MOR	8	33	4.7	166.7 %	560.0 %
32	28	AMERICAN NATIONWIDE	18	123	17.6	-41.9 %	43.0 %	75	139	ATLANTIC FINANCIAL I	8	30	4.3	60.0 %	275.0 %
32	46	GOLDEN YEARS MORTGAG	18	72	10.3	20.0 %		83	42	GEORGETOWN MORTGAGE	7	85	12.1	-56.3 %	70.0 %
34	27	AMERICAN PACIFIC MOR	17	128	18.3	30.8 %	-3.0 %	83	47	GUARANTEED RATE INC	7	71	10.1	-58.8 %	86.8 %
35	35	INTEGRITY 1ST MORTGA	16	96	13.7	33.3 %	-2.0 %	83	59	FIRST AMERICAN HOME	7	62	8.9	-58.8 %	-57.2 %
35	51	COMMUNITY FIRST NATI	16	67	9.6	60.0 %	2,133.3 %	83	62	SUN WEST MORTGAGE CO	7	57	8.1	-36.4 %	3.6 %
35	51	FRANKLIN FIRST FINAN	16	67	9.6	128.6 %	48.9 %	83	68	SENTRIX FINANCIAL SE	7	54	7.7	75.0 %	-3.6 %
35	139	SYNERGY ONE LENDING	16	30	4.3	33.3 %	2,900.0 %	83	75	AMERICA FIRST FEDERA	7	48	6.9	40.0 %	33.3 %
39	25	MONEY HOUSE INC	15	140	20.0	-54.5 %	-13.6 %	83	109	CONTOUR MORTGAGE COR	7	37	5.3	-36.4 %	60.9 %
39	36	REVERSE MORTGAGE COR	15	95	13.6	-6.3 %	850.0 %	83	139	CHRISTENSEN FINANCIA	7	30	4.3	133.3 %	-47.4 %
39	39	UNIVERSAL LENDING CO	15	87	12.4	-21.1 %	61.1 %	83	149	ACADEMY MORTGAGE COR	7	28	4.0	40.0 %	86.7 %
39	49	PRIMARY RESIDENTIAL	15	70	10.0	0.0 %	16.7 %	83	154	REVERSE MORTGAGE OF	7	27	3.9	133.3 %	-32.5 %
39	131	AMERICAN FINANCIAL M	15	32	4.6	-11.8 %		83	191	OCEANFIRST BANK	7	21	3.0	40.0 %	-63.2 %
44	55	REVERSE MORTGAGE ANS	14	64	9.1	75.0 %	42.2 %	83	205	UNIFIRST MORTGAGE CO	7	20	2.9	250.0 %	
45	31	PEOPLES BANK	13	117	16.7	160.0 %	33.0 %	83	217	CITYWIDE HOME LOANS	7	18	2.6	600.0 %	-35.7 %
45	47	SOUTHERN TRUST MORTG	13	71	10.1	30.0 %	-22.0 %	96	50	GLOBAL EQUITY FINAN	6	69	9.9	-68.4 %	245.0 %
45	61	BANK OF ENGLAND	13	61	8.7	44.4 %	-4.7 %	96	54	BROKER SOLUTIONS INC	6	66	9.4	-25.0 %	73.7 %
45	85	BANC OF CALIFORNIA N	13	45	6.4	85.7 %		96	62	NOVA FINANCIAL & INV	6	57	8.1	-25.0 %	-21.9 %
49	44	NEW CASTLE MORTGAGE	12	80	11.4	33.3 %	12.7 %	96	69	VANGUARD FUNDING LLC	6	52	7.4	-25.0 %	6.1 %
49	118	A NEW MEXICO REVERSE	12	35	5.0	50.0 %	66.7 %	96	75	FULTON BANK NA	6	48	6.9	-25.0 %	-17.2 %

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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