

# HECM Originators (FHA & Non-FHA)

## Industry Summary

HECMs endorsed through October 2015

Next Release Date: Week 4 of January

Retail  
Endorsement Growth

**-6.3 %**

Wholesale  
Endorsement Growth

**-8.6 %**

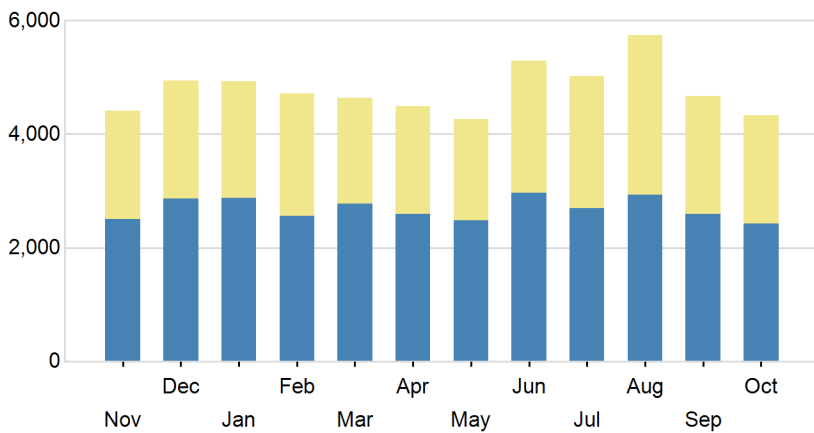
Total  
Endorsement Growth

**-7.3 %**

Figures above reflect change from prior month

## PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
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 %
Aug	2,929	8.7 %	2,820	21.0 %	5,749	14.4 %
Sep	2,589	-11.6 %	2,080	-26.2 %	4,669	-18.8 %
Oct	2,427	-6.3 %	1,901	-8.6 %	4,328	-7.3 %
Total	32,254		25,207		57,461	

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Top 10 by Retail and Wholesale Volume														
Rank / Company	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Total	Mkt Shr
AMERICAN ADVISORS GROUP	1,119	1,257	1,288	1,198	1,209	1,135	1,111	1,280	1,322	1,314	1,320	1,179	14,732	25.6%
URBAN FINANCIAL OF AMERI	481	561	646	690	586	591	459	621	764	858	585	507	7,349	12.8%
LIBERTY HOME EQUITY SOLU	468	399	419	449	620	471	461	625	583	851	623	542	6,511	11.3%
RMS/SECURITY ONE LENDING	503	596	753	470	446	480	268	387	436	527	341	355	5,562	9.7%
ONE REVERSE MORTGAGE LLC	370	540	460	500	487	439	518	534	333	393	353	317	5,244	9.1%
REVERSE MORTGAGE FUNDING	244	327	257	275	199	377	257	292	393	338	246	271	3,476	6.0%
LIVE WELL FINANCIAL INC	168	205	169	238	200	230	299	340	284	326	173	190	2,822	4.9%
PROFICIO MORTGAGE VENTUR	132	159	128	103	119	106	110	113	111	131	71	65	1,348	2.3%
HOME POINT FINANCIAL COR	115	104	67	115	138	90	96	149	88	94	136	125	1,317	2.3%
CHERRY CREEK MORTGAGE CO	90	113	124	108	72	89	95	110	146	126	46	62	1,181	2.1%
<b>Total</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>4,460</b>	<b>4,958</b>	<b>3,894</b>	<b>3,613</b>	<b>49,542</b>	<b>86.2%</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	11,045	3,687	14,732	20.2 %	17.9 %	19.6 %	75 %	25 %	19.2 %	14.6 %	25.6 %
URBAN FINANCIAL OF AMERIC	5	1	2	1,501	5,848	7,349	20.9 %	22.1 %	21.9 %	20 %	80 %	2.6 %	23.2 %	12.8 %
LIBERTY HOME EQUITY SOLUT	4	2	3	2,294	4,217	6,511	-14.8 %	-2.7 %	-7.3 %	35 %	65 %	4.0 %	16.7 %	11.3 %
RMS/SECURITY ONE LENDING	3	5	4	3,426	2,136	5,562	-8.4 %	-23.0 %	-14.6 %	62 %	38 %	6.0 %	8.5 %	9.7 %
ONE REVERSE MORTGAGE LLC	2	28	5	5,243	1	5,244	6.7 %	>1,000%	6.7 %	100 %	0 %	9.1 %	0.0 %	9.1 %
REVERSE MORTGAGE FUNDING	7	4	6	1,141	2,335	3,476	720.9 %	134.0 %	205.7 %	33 %	67 %	2.0 %	9.3 %	6.0 %
LIVE WELL FINANCIAL INC	8	6	7	862	1,960	2,822	381.6 %	123.0 %	166.7 %	31 %	69 %	1.5 %	7.8 %	4.9 %
PROFICIO MORTGAGE VENTURE	6		8	1,348	0	1,348	-23.1 %	NaN	-23.1 %	100 %	0 %	2.3 %		2.3 %
HOME POINT FINANCIAL CORP	13	7	9	541	776	1,317	22.1 %	181.2 %	83.2 %	41 %	59 %	0.9 %	3.1 %	2.3 %
CHERRY CREEK MORTGAGE CO	15	8	10	411	770	1,181	-25.0 %	14.9 %	-3.0 %	35 %	65 %	0.7 %	3.1 %	2.1 %
<b>Total</b>				<b>27,812</b>	<b>21,730</b>	<b>49,542</b>	<b>12.0 %</b>	<b>21.8 %</b>	<b>16.1 %</b>	<b>56 %</b>	<b>44 %</b>	<b>48.4 %</b>	<b>86.2 %</b>	<b>86.2 %</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	11,045	3,687	14,732	1,856	561	2,417	75 %	25 %	19.2 %	14.6 %	25.6 %
REVERSE MORTGAGE FUNDING	7	4	6	1,141	2,335	3,476	1,002	1,337	2,339	33 %	67 %	2.0 %	9.3 %	6.0 %
LIVE WELL FINANCIAL INC	8	6	7	862	1,960	2,822	683	1,081	1,764	31 %	69 %	1.5 %	7.8 %	4.9 %
ONE REVERSE MORTGAGE LLC	2	28	5	5,243	1	5,244	328	1	329	100 %	0 %	9.1 %	0.0 %	9.1 %
THE FEDERAL SAVINGS BANK	17		23	387	0	387	291	0	291	100 %	0 %	0.7 %		0.7 %
<b>Total</b>				<b>18,678</b>	<b>7,983</b>	<b>26,661</b>	<b>4,160</b>	<b>2,980</b>	<b>7,140</b>	<b>70 %</b>	<b>30 %</b>	<b>32.5 %</b>	<b>31.7 %</b>	<b>46.4 %</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	1,141	2,335	3,476	1,002	1,337	2,339	33 %	67 %	2.0 %	9.3 %	6.0 %
LIVE WELL FINANCIAL INC	8	6	7	862	1,960	2,822	683	1,081	1,764	31 %	69 %	1.5 %	7.8 %	4.9 %
URBAN FINANCIAL OF AMERIC	5	1	2	1,501	5,848	7,349	259	1,060	1,319	20 %	80 %	2.6 %	23.2 %	12.8 %
AMERICAN ADVISORS GROUP	1	3	1	11,045	3,687	14,732	1,856	561	2,417	75 %	25 %	19.2 %	14.6 %	25.6 %
HOME POINT FINANCIAL CORP	13	7	9	541	776	1,317	98	500	598	41 %	59 %	0.9 %	3.1 %	2.3 %
<b>Total</b>				<b>15,090</b>	<b>14,606</b>	<b>29,696</b>	<b>3,898</b>	<b>4,539</b>	<b>8,437</b>	<b>51 %</b>	<b>49 %</b>	<b>26.3 %</b>	<b>57.9 %</b>	<b>51.7 %</b>

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Top 10 Wholesale	Active Brokers	% Capture
URBAN FINANCIAL OF AMERICA LLC	439	39 %
LIBERTY HOME EQUITY SOLUTIONS INC	580	39 %
AMERICAN ADVISORS GROUP	357	31 %
REVERSE MORTGAGE FUNDING LLC	130	29 %
RMS/SECURITY ONE LENDING	256	21 %
LIVE WELL FINANCIAL INC	113	32 %
HOME POINT FINANCIAL CORPORATION	166	40 %
CHERRY CREEK MORTGAGE CO INC	79	40 %
UNITED NORTHERN MORTGAGE BANKERS LTD	58	36 %
PLAZA HOME MORTGAGE INC	347	45 %

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**Top 100 Ranking HECM Volume by Channel - Endorsements Last 12 Months through October 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	11,045	3,687	14,732	19.2%	14.6%	25.6%	46	50	NORTH AMERICAN SAVIN	139	0	139	0.2%	0.0%	0.2%	
5	1	2	URBAN FINANCIAL OF A	1,501	5,848	7,349	2.6%	23.2%	12.8%	46	50	UNIVERSAL LENDING CO	139	0	139	0.2%	0.0%	0.2%	
4	2	3	LIBERTY HOME EQUITY	2,294	4,217	6,511	4.0%	16.7%	11.3%	49	53	RESOLUTE BANK	138	0	138	0.2%	0.0%	0.2%	
3	5	4	RMS/SECURITY ONE LEN	3,426	2,136	5,562	6.0%	8.5%	9.7%	50	54	GEORGETOWN MORTGAGE	133	0	133	0.2%	0.0%	0.2%	
2	28	5	ONE REVERSE MORTGAGE	5,243	1	5,244	9.1%	0.0%	9.1%	51	55	SENIOR FUNDING ASSOC	129	0	129	0.2%	0.0%	0.2%	
7	4	6	REVERSE MORTGAGE FUN	1,141	2,335	3,476	2.0%	9.3%	6.0%	51	55	GUARANTEED RATE INC	129	0	129	0.2%	0.0%	0.2%	
8	6	7	LIVE WELL FINANCIAL	862	1,960	2,822	1.5%	7.8%	4.9%	95	20	57 LAND-HOME FINANCIAL	72	48	120	0.1%	0.2%	0.2%	
6		8	PROFICIO MORTGAGE VE	1,348	0	1,348	2.3%	0.0%	2.3%	53		58 PRIMARY RESIDENTIAL	119	0	119	0.2%	0.0%	0.2%	
13	7	9	HOME POINT FINANCIAL	541	776	1,317	0.9%	3.1%	2.3%	53	58	C2 FINANCIAL CORPORA	119	0	119	0.2%	0.0%	0.2%	
15	8	10	CHERRY CREEK MORTGAG	411	770	1,181	0.7%	3.1%	2.1%	55	60	COMMUNITY FIRST NATI	117	0	117	0.2%	0.0%	0.2%	
9	14	11	HIGH TECH LENDING IN	691	184	875	1.2%	0.7%	1.5%	56	61	MORTGAGESHOP LLC	116	0	116	0.2%	0.0%	0.2%	
40	9	12	UNITED NORTHERN MORT	148	612	760	0.3%	2.4%	1.3%	57	62	SENIOR MORTGAGE BANK	115	0	115	0.2%	0.0%	0.2%	
11	18	13	OPEN MORTGAGE LLC	645	75	720	1.1%	0.3%	1.3%	58	63	GLOBAL EQUITY FINANC	114	0	114	0.2%	0.0%	0.2%	
10		14	NET EQUITY FINANCIAL	664	0	664	1.2%	0.0%	1.2%	59	64	BROKER SOLUTIONS INC	112	0	112	0.2%	0.0%	0.2%	
22	12	14	NATIONWIDE EQUITIES	286	378	664	0.5%	1.5%	1.2%	60	65	BANC OF CALIFORNIA N	111	0	111	0.2%	0.0%	0.2%	
80	11	16	SUN WEST MORTGAGE CO	80	578	658	0.1%	2.3%	1.1%	61	66	ARAMCO MORTGAGE INC	109	0	109	0.2%	0.0%	0.2%	
1073	10	17	PLAZA HOME MORTGAGE	2	599	601	0.0%	2.4%	1.0%	61	31	66 FRANKLIN FIRST FINAN	109	0	109	0.2%	0.0%	0.2%	
12		18	FIRSTBANK	559	0	559	1.0%	0.0%	1.0%	63	68	SOUTHERN TRUST MORTG	104	0	104	0.2%	0.0%	0.2%	
23	15	19	SYNERGY ONE LENDING	278	181	459	0.5%	0.7%	0.8%	165	19	68 HOMEOWNERS MORTGAGE	44	60	104	0.1%	0.2%	0.2%	
14		20	ADVISORS MORTGAGE GR	418	0	418	0.7%	0.0%	0.7%	64	70	BROOKSTONE MORTGAGE	99	0	99	0.2%	0.0%	0.2%	
27	16	21	MONEY HOUSE INC	252	161	413	0.4%	0.6%	0.7%	65	71	BANK OF ENGLAND	98	0	98	0.2%	0.0%	0.2%	
16		22	IREVERSE HOME LOANS	407	0	407	0.7%	0.0%	0.7%	65	71	ACCESS REVERSE MORTG	98	0	98	0.2%	0.0%	0.2%	
17		23	THE FEDERAL SAVINGS	387	0	387	0.7%	0.0%	0.7%	67	73	MFS/TA INC DBA FUTUR	96	0	96	0.2%	0.0%	0.2%	
311	13	24	MCM HOLDINGS INC	19	350	369	0.0%	1.4%	0.6%	68	74	VIP MORTGAGE INC	94	0	94	0.2%	0.0%	0.2%	
18		25	M & T BANK	345	0	345	0.6%	0.0%	0.6%	69	75	TOP FLITE FINANCIAL	93	0	93	0.2%	0.0%	0.2%	
19		26	THE MONEY STORE	331	0	331	0.6%	0.0%	0.6%	69	75	NOVA FINANCIAL & INV	93	0	93	0.2%	0.0%	0.2%	
20	28	27	GMFS LLC	327	1	328	0.6%	0.0%	0.6%	69	75	REVERSE MORTGAGE ANS	93	0	93	0.2%	0.0%	0.2%	
21		28	TRINITY REVERSE MORT	292	0	292	0.5%	0.0%	0.5%	69	75	MANN MORTGAGE LLC	93	0	93	0.2%	0.0%	0.2%	
24		29	UNITED SOUTHWEST MOR	277	0	277	0.5%	0.0%	0.5%	74	79	RESIDENTIAL HOME FUN	91	0	91	0.2%	0.0%	0.2%	
25		30	AMERICAN PACIFIC MOR	274	0	274	0.5%	0.0%	0.5%	75	80	SENTRIX FINANCIAL SE	90	0	90	0.2%	0.0%	0.2%	
26		31	AEGEAN FINANCIAL INC	265	0	265	0.5%	0.0%	0.5%	75	80	OMNI-FUND INC	90	0	90	0.2%	0.0%	0.2%	
69	16	32	GENERATION MORTGAGE	93	161	254	0.2%	0.6%	0.4%	77	82	SHORE CAPITAL CORPOR	87	0	87	0.2%	0.0%	0.2%	
28		33	PEOPLES BANK	236	0	236	0.4%	0.0%	0.4%	200	20	83 JAMES B NUTTER AND C	36	48	84	0.1%	0.2%	0.1%	
29		34	SUN AMERICAN MORTGAG	216	0	216	0.4%	0.0%	0.4%	78	83	GUILD MORTGAGE COMPA	84	0	84	0.1%	0.0%	0.1%	
30		35	TOWNEBANK	214	0	214	0.4%	0.0%	0.4%	79	85	PACIFIC RESIDENTIAL	82	0	82	0.1%	0.0%	0.1%	
31		36	AMERICAN NATIONWIDE	203	0	203	0.4%	0.0%	0.4%	80	86	FULTON BANK NA	80	0	80	0.1%	0.0%	0.1%	
32		37	KELLY MORTGAGE AND R	177	0	177	0.3%	0.0%	0.3%	80	86	EVOLVE BANK & TRUST	80	0	80	0.1%	0.0%	0.1%	
33		38	FIRSTAR BANK NA	175	0	175	0.3%	0.0%	0.3%	80	86	MCGOWIN-KING MORTGAG	80	0	80	0.1%	0.0%	0.1%	
34		39	DYJERO CORPORATION	173	0	173	0.3%	0.0%	0.3%	84	89	ALL FINANCIAL SERVIC	79	0	79	0.1%	0.0%	0.1%	
35		40	INTEGRITY 1ST MORTGA	170	0	170	0.3%	0.0%	0.3%	84	89	BAY EQUITY LLC	79	0	79	0.1%	0.0%	0.1%	
36		41	AMERICAN FIDELITY FI	167	0	167	0.3%	0.0%	0.3%	86	91	VANGUARD FUNDING LLC	78	0	78	0.1%	0.0%	0.1%	
37		42	REVERSE MORTGAGE COR	164	0	164	0.3%	0.0%	0.3%	86	91	K & B CAPITAL CORPOR	78	0	78	0.1%	0.0%	0.1%	
38		43	APPROVAL FIRST HOME	155	0	155	0.3%	0.0%	0.3%	109	22	91 LONGBRIDGE FINANCIAL	64	14	78	0.1%	0.1%	0.1%	
39		44	FAIRWAY INDEPENDENT	150	0	150	0.3%	0.0%	0.3%	86	91	YADKIN VALLEY BANK A	78	0	78	0.1%	0.0%	0.1%	
40		45	PS FINANCIAL SERVICE	148	0	148	0.3%	0.0%	0.3%	89	95	AMERICA FIRST FEDERA	77	0	77	0.1%	0.0%	0.1%	
42		46	NEW CASTLE MORTGAGE	146	0	146	0.3%	0.0%	0.3%	89	95	REVERSE MORTGAGE EDU	77	0	77	0.1%	0.0%	0.1%	
43		47	WILLIAMS FINANCIAL S	145	0	145	0.3%	0.0%	0.3%	92	27	97 LENOX FINANCIAL MORT	74	2	76	0.1%	0.0%	0.1%	
44		48	FIRST AMERICAN HOME	140	0	140	0.2%	0.0%	0.2%	91	98	DOLLAR BANK FSB	75	0	75	0.1%	0.0%	0.1%	
44		48	GOLDEN YEARS MORTGAG	140	0	140	0.2%	0.0%	0.2%	92	99	GATEWAY FUNDING DIVE	74	0	74	0.1%	0.0%	0.1%	
46		50	SUCCESS MORTGAGE PAR	139	0	139	0.2%	0.0%	0.2%	94	100	CITIZENS FIRST BANK	73	0	73	0.1%	0.0%	0.1%	

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**Top 100 HECM Originators - October 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	880	9,284	928.4	-10.8 %	13.8 %	48	122	NEW AMERICAN MORTGAG	10	49	4.9	25.0 %	28.9 %
2	2	ONE REVERSE MORTGAGE	317	4,333	433.3	-10.2 %	6.6 %	48	138	VERITAS FUNDING LLC	10	43	4.3	42.9 %	126.3 %
3	4	LIBERTY HOME EQUITY	170	1,948	194.8	-20.2 %	-17.2 %	53	24	UNITED SOUTHWEST MOR	9	234	23.4	-57.1 %	32.2 %
4	3	RMS/SECURITY ONE LEN	150	2,763	276.3	-7.4 %	-5.6 %	53	42	UNIVERSAL LENDING CO	9	122	12.2	-10.0 %	25.8 %
5	5	URBAN FINANCIAL OF A	133	1,270	127.0	44.6 %	20.5 %	53	75	BAY EQUITY LLC	9	70	7.0	80.0 %	125.8 %
6	7	REVERSE MORTGAGE FUN	120	1,013	101.3	-3.2 %	628.8 %	53	77	VANGUARD FUNDING LLC	9	67	6.7	350.0 %	-9.5 %
7	19	SYNERGY ONE LENDING	104	278	27.8	-1.0 %	13,800.0 %	53	117	HOMESTEAD FUNDING CO	9	50	5.0	800.0 %	31.6 %
8	8	LIVE WELL FINANCIAL	70	768	76.8	6.1 %	329.1 %	53	164	GSF MORTGAGE CORPORA	9	36	3.6	200.0 %	300.0 %
9	6	PROFICIO MORTGAGE VE	65	1,057	105.7	-8.5 %	-27.3 %	53	259	NATIONWIDE MORTGAGE	9	20	2.0	800.0 %	
10	10	HIGH TECH LENDING IN	60	564	56.4	-14.3 %	75.7 %	60	25	AEGEAN FINANCIAL INC	8	225	22.5	-66.7 %	90.7 %
11	13	HOME POINT FINANCIAL	54	450	45.0	10.2 %	28.9 %	60	37	PS FINANCIAL SERVICE	8	136	13.6	14.3 %	240.0 %
12	12	FIRSTBANK	50	474	47.4	-29.6 %	43.2 %	60	40	INTEGRITY 1ST MORTGA	8	132	13.2	-11.1 %	-13.2 %
13	22	NATIONWIDE EQUITIES	45	269	26.9	21.6 %	69.2 %	60	45	FIRST AMERICAN HOME	8	116	11.6	-63.6 %	-35.9 %
14	11	OPEN MORTGAGE LLC	43	546	54.6	-10.4 %	77.9 %	60	46	NEW CASTLE MORTGAGE	8	114	11.4	-33.3 %	14.0 %
15	27	PEOPLES BANK	37	199	19.9	42.3 %	43.2 %	60	68	RESIDENTIAL HOME FUN	8	81	8.1	-27.3 %	24.6 %
16	31	DYJERO CORPORATION	35	172	17.2	-12.5 %	4,200.0 %	60	69	VIP MORTGAGE INC	8	80	8.0	-11.1 %	3.9 %
17	14	IREVERSE HOME LOANS	30	353	35.3	-11.8 %	-3.8 %	60	92	ALL FINANCIAL SERVIC	8	61	6.1	166.7 %	-20.8 %
18	16	CHERRY CREEK MORTGAG	28	326	32.6	27.3 %	-8.9 %	60	97	DIRECT FINANCE CORPO	8	59	5.9	60.0 %	7.3 %
19	14	ADVISORS MORTGAGE GR	27	353	35.3	-28.9 %	25.2 %	60	109	CONTOUR MORTGAGE COR	8	53	5.3	100.0 %	82.8 %
20	35	FAIRWAY INDEPENDENT	25	138	13.8	-3.8 %	236.6 %	60	117	INVESTORS HOME MORTG	8	50	5.0	700.0 %	117.4 %
21	17	THE FEDERAL SAVINGS	22	324	32.4	-38.9 %	268.2 %	60	128	RESPONSIBLE REVERSE	8	48	4.8	100.0 %	
22	34	GOLDEN YEARS MORTGAG	21	140	14.0	16.7 %		60	155	FIRST MIDWEST BANK	8	38	3.8	300.0 %	-15.6 %
23	28	SUN AMERICAN MORTGAG	19	184	18.4	5.6 %	28.7 %	60	160	FSI MORTGAGE LLC	8	37	3.7	166.7 %	15.6 %
24	18	THE MONEY STORE	18	305	30.5	28.6 %	228.0 %	60	251	GRAND AVENUE REALTY	8	21	2.1	166.7 %	
24	21	M & T BANK	18	277	27.7	12.5 %	-13.2 %	60	277	FIRST CHOICE LOAN SE	8	19	1.9	700.0 %	-24.0 %
24	23	TRINITY REVERSE MORT	18	237	23.7	5.9 %	7.2 %	76	50	MORTGAGESHOP LLC	7	106	10.6	16.7 %	-21.5 %
27	26	AMERICAN PACIFIC MOR	17	222	22.2	-46.9 %	35.4 %	76	52	C2 FINANCIAL CORPORA	7	102	10.2	-56.3 %	82.1 %
27	29	TOWNEBANK	17	183	18.3	21.4 %	-23.8 %	76	72	MANN MORTGAGE LLC	7	77	7.7	-46.2 %	14.9 %
27	33	AMERICAN NATIONWIDE	17	169	16.9	112.5 %	27.1 %	76	72	REVERSE MORTGAGE ANS	7	77	7.7	600.0 %	16.7 %
30	37	APPROVAL FIRST HOME	16	136	13.6	14.3 %	32.0 %	76	77	FIRST PRIORITY FINAN	7	67	6.7	-30.0 %	8.1 %
30	103	DOLLAR BANK FSB	16	56	5.6	433.3 %	-26.3 %	76	88	PACIFIC RESIDENTIAL	7	63	6.3	133.3 %	43.2 %
32	35	RESOLUTE BANK	15	138	13.8	66.7 %		76	95	CITIZENS FIRST BANK	7	60	6.0	16.7 %	76.5 %
32	55	FRANKLIN FIRST FINAN	15	100	10.0	50.0 %	72.4 %	76	106	MCGOWIN-KING MORTGAG	7	55	5.5	75.0 %	-20.3 %
34	9	NET EQUITY FINANCIAL	14	582	58.2	-76.7 %	8.2 %	76	135	MOUNTAIN AMERICA CRE	7	45	4.5		21.6 %
34	19	GMFS LLC	14	278	27.8	-56.3 %	30.5 %	76	150	PINNACLE CAPITAL MOR	7	39	3.9	16.7 %	-44.3 %
34	39	REVERSE MORTGAGE COR	14	133	13.3	55.6 %	280.0 %	76	197	PRUDENTIAL BORROWING	7	30	3.0	40.0 %	114.3 %
34	41	FIRSTAR BANK NA	14	128	12.8	7.7 %	-39.6 %	76	197	UNIVERSAL AMERICAN M	7	30	3.0	250.0 %	100.0 %
34	61	MFS/TA INC DBA FUTUR	14	90	9.0	0.0 %	-16.7 %	76	206	QUONTIC BANK FSB	7	28	2.8	40.0 %	833.3 %
34	71	OMNI-FUND INC	14	78	7.8	100.0 %	36.8 %	76	228	AMERICAN PREFERRED L	7	25	2.5	-30.0 %	-7.4 %
40	32	KELLY MORTGAGE AND R	13	170	17.0	-7.1 %	466.7 %	90	53	UNITED NORTHERN MORT	6	101	10.1	100.0 %	-55.7 %
40	50	COMMUNITY FIRST NATI	13	106	10.6	30.0 %	562.5 %	90	55	PRIMARY RESIDENTIAL	6	100	10.0	-25.0 %	19.0 %
42	30	MONEY HOUSE INC	12	176	17.6	-20.0 %	-17.8 %	90	60	BANC OF CALIFORNIA N	6	91	9.1	-70.0 %	1,720.0 %
42	48	GEORGETOWN MORTGAGE	12	109	10.9	50.0 %	51.4 %	90	63	BANK OF ENGLAND	6	87	8.7	-45.5 %	16.0 %
42	75	EVOLVE BANK & TRUST	12	70	7.0	300.0 %	-1.4 %	90	85	K & B CAPITAL CORPOR	6	64	6.4	-14.3 %	14.3 %
45	53	GUARANTEED RATE INC	11	101	10.1	57.1 %	83.6 %	90	85	GATEWAY FUNDING DIVE	6	64	6.4	0.0 %	-20.0 %
45	90	SENIOR LENDING CORPO	11	62	6.2	37.5 %		90	113	BANNER BANK	6	51	5.1		1,175.0 %
45	110	YADKIN VALLEY BANK A	11	52	5.2	1,000.0 %	8.3 %	90	117	EASTERN BANK	6	50	5.0	100.0 %	-25.4 %
48	67	NOVA FINANCIAL & INV	10	82	8.2	42.9 %	-7.9 %	90	128	FOUNTAIN CITY FUNDIN	6	48	4.8	100.0 %	2.1 %
48	88	UNITED PACIFIC MORTG	10	63	6.3	-9.1 %	1,160.0 %	90	138	BERKSHIRE BANK	6	43	4.3	500.0 %	-17.3 %
48	110	AMERICAN FINANCIAL M	10	52	5.2	400.0 %		90	143	FLAHERTY FUNDING COR	6	41	4.1	200.0 %	32.3 %

**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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