

HECM Originators (FHA & Non-FHA)

Industry Summary

HECMs endorsed through January 2016

Next Release Date: Week 4 of April

Retail
Endorsement Growth

-12.9 %

Wholesale
Endorsement Growth

-0.9 %

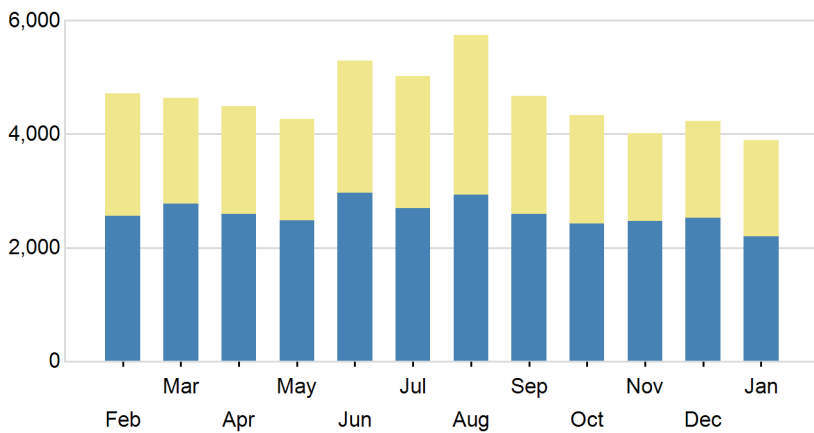
Total
Endorsement Growth

-8.0 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
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 %
Nov	2,467	1.6 %	1,553	-18.3 %	4,020	-7.1 %
Dec	2,524	2.3 %	1,705	9.8 %	4,229	5.2 %
Jan	2,199	-12.9 %	1,690	-0.9 %	3,889	-8.0 %
Total	31,203		24,113		55,316	

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Top 10 by Retail and Wholesale Volume														
Rank / Company	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Total	Mkt Shr
AMERICAN ADVISORS GROUP	1,198	1,209	1,135	1,111	1,280	1,322	1,314	1,320	1,179	1,100	1,113	931	14,212	25.7%
FINANCE OF AMERICA REVER	690	586	591	459	621	764	858	585	507	484	553	510	7,208	13.0%
LIBERTY HOME EQUITY SOLU	449	620	471	461	625	583	851	623	542	214	111	427	5,977	10.8%
RMS/SECURITY ONE LENDING	470	446	480	268	387	436	527	341	355	369	501	428	5,008	9.1%
ONE REVERSE MORTGAGE LLC	500	487	439	518	534	333	393	353	317	357	351	287	4,869	8.8%
REVERSE MORTGAGE FUNDING	275	199	377	257	292	393	338	246	271	272	273	218	3,411	6.2%
LIVE WELL FINANCIAL INC	238	200	230	299	340	284	326	173	190	293	242	202	3,017	5.5%
HOME POINT FINANCIAL COR	115	138	90	96	149	88	94	136	125	75	105	114	1,325	2.4%
CHERRY CREEK MORTGAGE CO	108	72	89	95	110	146	126	46	62	59	74	66	1,053	1.9%
PROFICIO MORTGAGE VENTUR	103	119	106	110	113	111	131	71	65	41	40	26	1,036	1.9%
Total	4,146	4,076	4,008	3,674	4,451	4,460	4,958	3,894	3,613	3,264	3,363	3,209	47,116	85.2%

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	10,557	3,655	14,212	2.1 %	6.2 %	3.2 %	74 %	26 %	19.1 %	15.2 %	25.7 %
FINANCE OF AMERICA REVERS	5	1	2	1,484	5,724	7,208	12.1 %	22.2 %	20.0 %	21 %	79 %	2.7 %	23.7 %	13.0 %
LIBERTY HOME EQUITY SOLUT	4	2	3	2,078	3,899	5,977	-23.8 %	-10.4 %	-15.5 %	35 %	65 %	3.8 %	16.2 %	10.8 %
RMS/SECURITY ONE LENDING	3	6	4	3,132	1,876	5,008	-9.3 %	-19.2 %	-13.3 %	63 %	37 %	5.7 %	7.8 %	9.1 %
ONE REVERSE MORTGAGE LLC	2	25	5	4,868	1	4,869	-1.9 %	>1,000%	-1.9 %	100 %	0 %	8.8 %	0.0 %	8.8 %
REVERSE MORTGAGE FUNDING	6	4	6	1,315	2,096	3,411	296.1 %	28.4 %	73.6 %	39 %	61 %	2.4 %	8.7 %	6.2 %
LIVE WELL FINANCIAL INC	8	5	7	993	2,024	3,017	222.4 %	66.3 %	97.8 %	33 %	67 %	1.8 %	8.4 %	5.5 %
HOME POINT FINANCIAL CORP	13	7	8	540	785	1,325	21.1 %	101.8 %	58.7 %	41 %	59 %	1.0 %	3.3 %	2.4 %
CHERRY CREEK MORTGAGE CO	19	8	9	358	695	1,053	-21.0 %	3.3 %	-6.5 %	34 %	66 %	0.6 %	2.9 %	1.9 %
PROFICIO MORTGAGE VENTURE	7		10	1,036	0	1,036	-37.7 %	NaN	-37.7 %	100 %	0 %	1.9 %		1.9 %
Total				26,361	20,755	47,116	1.4 %	10.9 %	5.4 %	56 %	44 %	47.7 %	86.1 %	85.2 %

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
REVERSE MORTGAGE FUNDING	6	4	6	1,315	2,096	3,411	983	463	1,446	39 %	61 %	2.4 %	8.7 %	6.2 %
LIVE WELL FINANCIAL INC	8	5	7	993	2,024	3,017	685	807	1,492	33 %	67 %	1.8 %	8.4 %	5.5 %
SYNERGY ONE LENDING INC	11	14	11	627	344	971	624	344	968	65 %	35 %	1.1 %	1.4 %	1.8 %
NATIONWIDE EQUITIES CORPO	15	12	12	501	362	863	347	58	405	58 %	42 %	0.9 %	1.5 %	1.6 %
HIGH TECH LENDING INC	9	15	13	673	186	859	271	121	392	78 %	22 %	1.2 %	0.8 %	1.6 %
Total				4,109	5,012	9,121	2,910	1,793	4,703	45 %	55 %	7.4 %	20.8 %	16.5 %

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
FINANCE OF AMERICA REVERS	5	1	2	1,484	5,724	7,208	160	1,040	1,200	21 %	79 %	2.7 %	23.7 %	13.0 %
LIVE WELL FINANCIAL INC	8	5	7	993	2,024	3,017	685	807	1,492	33 %	67 %	1.8 %	8.4 %	5.5 %
REVERSE MORTGAGE FUNDING	6	4	6	1,315	2,096	3,411	983	463	1,446	39 %	61 %	2.4 %	8.7 %	6.2 %
HOME POINT FINANCIAL CORP	13	7	8	540	785	1,325	94	396	490	41 %	59 %	1.0 %	3.3 %	2.4 %
SYNERGY ONE LENDING INC	11	14	11	627	344	971	624	344	968	65 %	35 %	1.1 %	1.4 %	1.8 %
Total				4,959	10,973	15,932	2,546	3,050	5,596	31 %	69 %	9.0 %	45.5 %	28.8 %

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Top 10 Wholesale	Active Brokers	% Capture
FINANCE OF AMERICA REVERSE LLC	456	40 %
LIBERTY HOME EQUITY SOLUTIONS INC	568	40 %
AMERICAN ADVISORS GROUP	390	31 %
REVERSE MORTGAGE FUNDING LLC	132	27 %
LIVE WELL FINANCIAL INC	105	34 %
RMS/SECURITY ONE LENDING	257	20 %
HOME POINT FINANCIAL CORPORATION	169	37 %
CHERRY CREEK MORTGAGE CO INC	73	40 %
UNITED NORTHERN MORTGAGE BANKERS LTD	54	37 %
SUN WEST MORTGAGE CO INC	218	34 %

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Top 100 HECM Originators - January 2016 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	636	636	636.0		-35.5 %	48	48	C2 FINANCIAL CORPORA	9	9	9.0		-10.0 %
2	2	ONE REVERSE MORTGAGE	287	287	287.0		-37.6 %	48	48	COMMUNITY FIRST NATI	9	9	9.0		80.0 %
3	3	RMS/SECURITY ONE LEN	275	275	275.0		-43.6 %	48	48	CITIZENS LENDING GRO	9	9	9.0		80.0 %
4	4	LIBERTY HOME EQUITY	148	148	148.0		3.5 %	48	48	FIRST PRIORITY FINAN	9	9	9.0		125.0 %
5	5	REVERSE MORTGAGE FUN	114	114	114.0		75.4 %	48	48	URBAN HOUSING MORTGA	9	9	9.0		350.0 %
6	6	FINANCE OF AMERICA R	113	113	113.0		-18.1 %	56	56	SENIOR FUNDING ASSOC	8	8	8.0		-38.5 %
7	7	SYNERGY ONE LENDING	103	103	103.0		10,200.0 %	56	56	BROOKSTONE MORTGAGE	8	8	8.0		-27.3 %
8	8	LIVE WELL FINANCIAL	77	77	77.0		120.0 %	56	56	VANGUARD FUNDING LLC	8	8	8.0		-20.0 %
9	9	NATIONWIDE EQUITIES	55	55	55.0		2,650.0 %	56	56	REVERSE MORTGAGE COR	8	8	8.0		0.0 %
10	10	HOME POINT FINANCIAL	50	50	50.0		66.7 %	56	56	PROFESSIONAL MORTGAG	8	8	8.0		14.3 %
11	11	HIGH TECH LENDING IN	49	49	49.0		48.5 %	56	56	NOVA FINANCIAL & INV	8	8	8.0		33.3 %
12	12	PEOPLES BANK	42	42	42.0		35.5 %	56	56	AAA SOUTHERN NEW ENG	8	8	8.0		33.3 %
13	13	OPEN MORTGAGE LLC	40	40	40.0		-4.8 %	56	56	GATEWAY BANK MORTGAG	8	8	8.0		166.7 %
14	14	ADVISORS MORTGAGE GR	37	37	37.0		12.1 %	64	64	NEW CASTLE MORTGAGE	7	7	7.0		-61.1 %
15	15	THE FEDERAL SAVINGS	36	36	36.0		12.5 %	64	64	PS FINANCIAL SERVICE	7	7	7.0		-30.0 %
16	16	DYJERO CORPORATION	34	34	34.0			64	64	VIP MORTGAGE INC	7	7	7.0		-22.2 %
17	17	FIRSTBANK	32	32	32.0		3.2 %	64	64	RESIDENTIAL HOME FUN	7	7	7.0		-22.2 %
17	17	IREVERSE HOME LOANS	32	32	32.0		60.0 %	64	64	GEORGETOWN MORTGAGE	7	7	7.0		-22.2 %
19	19	RESOLUTE BANK	27	27	27.0			64	64	SIMONICH CORPORATION	7	7	7.0		16.7 %
20	20	PROFICIO MORTGAGE VE	26	26	26.0		-79.7 %	64	64	EVOLVE BANK & TRUST	7	7	7.0		75.0 %
20	20	UNITED SOUTHWEST MOR	26	26	26.0		73.3 %	64	64	MANN MORTGAGE LLC	7	7	7.0		133.3 %
22	22	REVERSE MORTGAGESCOM	25	25	25.0			64	64	SENIOR LENDING CORPO	7	7	7.0		
23	23	M & T BANK	21	21	21.0		-55.3 %	64	64	WILLOW BEND MORTGAGE	7	7	7.0		
23	23	GOLDEN YEARS MORTGAG	21	21	21.0			74	74	GMFS LLC	6	6	6.0		-70.0 %
25	25	SUN AMERICAN MORTGAG	20	20	20.0		-16.7 %	74	74	KELLY MORTGAGE AND R	6	6	6.0		-25.0 %
26	26	LENOX FINANCIAL MORT	19	19	19.0		171.4 %	74	74	CIRCLE MORTGAGE CORP	6	6	6.0		-25.0 %
26	26	PRIMARY RESIDENTIAL	19	19	19.0		216.7 %	74	74	SECURITYNATIONAL MOR	6	6	6.0		50.0 %
28	28	LONGBRIDGE FINANCIAL	18	18	18.0		157.1 %	74	74	FIRST AMERICAN HOME	6	6	6.0		50.0 %
28	28	FAIRWAY INDEPENDENT	18	18	18.0		800.0 %	74	74	PRUDENTIAL BORROWING	6	6	6.0		50.0 %
30	30	CHERRY CREEK MORTGAG	17	17	17.0		-63.8 %	74	74	VERITAS FUNDING LLC	6	6	6.0		100.0 %
30	30	TRINITY REVERSE MORT	17	17	17.0		-26.1 %	74	74	THE GREAT AMERICAN M	6	6	6.0		100.0 %
30	30	AEGEAN FINANCIAL INC	17	17	17.0		-22.7 %	74	74	UNIVERSAL AMERICAN M	6	6	6.0		200.0 %
33	33	AMERICAN PACIFIC MOR	14	14	14.0		-17.6 %	74	74	SILVER LEAF MORTGAGE	6	6	6.0		
33	33	MONEY HOUSE INC	14	14	14.0		75.0 %	84	84	UNITED NORTHERN MORT	5	5	5.0		-83.3 %
35	35	BANK OF ENGLAND	12	12	12.0		50.0 %	84	84	MCGOWIN-KING MORTGAG	5	5	5.0		-44.4 %
36	36	INTEGRITY 1ST MORTGA	11	11	11.0		-8.3 %	84	84	SPENCER HOME EQUITIE	5	5	5.0		-28.6 %
36	36	OMNI-FUND INC	11	11	11.0		37.5 %	84	84	TOTAL MEDIA MANAGEME	5	5	5.0		-16.7 %
36	36	APPROVAL FIRST HOME	11	11	11.0		83.3 %	84	84	VIG MORTGAGE CORP	5	5	5.0		0.0 %
36	36	MFS/TA INC DBA FUTUR	11	11	11.0		120.0 %	84	84	SENIOR MORTGAGE BANK	5	5	5.0		0.0 %
40	40	TOWNEBANK	10	10	10.0		-54.5 %	84	84	YADKIN VALLEY BANK A	5	5	5.0		25.0 %
40	40	UNIVERSAL LENDING CO	10	10	10.0		-52.4 %	84	84	PINNACLE CAPITAL MOR	5	5	5.0		25.0 %
40	40	AMERICAN NATIONWIDE	10	10	10.0		-50.0 %	84	84	SUCCESS MORTGAGE PAR	5	5	5.0		25.0 %
40	40	FIRSTAR BANK NA	10	10	10.0		-23.1 %	84	84	OPTION FUNDING INC	5	5	5.0		66.7 %
40	40	THE PRIVATE BANK & T	10	10	10.0		150.0 %	84	84	FIRST HOME EQUITY LO	5	5	5.0		66.7 %
40	40	BANC OF CALIFORNIA N	10	10	10.0		150.0 %	84	84	PERRI FUNDING CORP	5	5	5.0		150.0 %
40	40	PEOPLES BANK AND TRU	10	10	10.0		233.3 %	84	84	ON Q FINANCIAL INC	5	5	5.0		150.0 %
40	40	AMERICAN FINANCIAL M	10	10	10.0			84	84	CENTRAL PACIFIC BANK	5	5	5.0		150.0 %
48	48	THE MONEY STORE	9	9	9.0		-88.0 %	84	84	ADVANTAGE HOME MORTG	5	5	5.0		150.0 %
48	48	SOUTHERN TRUST MORTG	9	9	9.0		-10.0 %	84	84	TFS MORTGAGE CORPORA	5	5	5.0		150.0 %
48	48	FRANKLIN FIRST FINAN	9	9	9.0		-10.0 %	84	84	REVERSE MORTGAGE DIR	5	5	5.0		150.0 %

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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