

HECM Lenders (FHA Approved Only)

Industry Overview

HECMs Endorsed through February 2013

Next Release Date: Week 1 of April

Endorsement Growth Change

-6.9 %

Competition Growth

1.1 %

Active Lender Change

3

Figures above reflect change from prior month

PERFORMANCE

| Rank/Region | 03/12 | 04/12 | 05/12 | 06/12 | 07/12 | 08/12 | 09/12 | 10/12 | 11/12 | 12/12 | 01/13 | 02/13 | Trend |
|-----------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------|
| 1 Southeast/Caribbean | 851 | 1,000 | 949 | 1,025 | 856 | 946 | 785 | 908 | 1,002 | 879 | 1,192 | 1,063 | ▼ |
| 2 Pacific/Hawaii | 703 | 842 | 686 | 835 | 631 | 651 | 569 | 585 | 658 | 573 | 770 | 851 | ▲ |
| 3 Southwest | 593 | 556 | 573 | 685 | 593 | 604 | 559 | 567 | 647 | 531 | 669 | 576 | ▼ |
| 4 Mid-Atlantic | 611 | 575 | 528 | 658 | 467 | 522 | 447 | 441 | 623 | 474 | 686 | 587 | ▼ |
| 5 New York/New Jersey | 546 | 491 | 544 | 594 | 387 | 412 | 395 | 291 | 449 | 408 | 523 | 459 | ▼ |
| 6 Midwest | 380 | 361 | 405 | 471 | 318 | 335 | 317 | 366 | 390 | 373 | 453 | 504 | ▲ |
| 7 Rocky Mountain | 195 | 198 | 221 | 229 | 181 | 179 | 194 | 187 | 198 | 200 | 263 | 201 | ▼ |
| 8 Northwest/Alaska | 186 | 258 | 187 | 252 | 191 | 210 | 206 | 167 | 175 | 170 | 232 | 208 | ▼ |
| 9 New England | 210 | 199 | 247 | 316 | 149 | 156 | 142 | 134 | 172 | 187 | 255 | 226 | ▼ |
| 10 Great Plains | 106 | 115 | 99 | 122 | 95 | 107 | 92 | 99 | 122 | 117 | 146 | 158 | ▲ |
| Total | 4,381 | 4,595 | 4,439 | 5,187 | 3,868 | 4,122 | 3,706 | 3,745 | 4,436 | 3,912 | 5,189 | 4,833 | ▼ |

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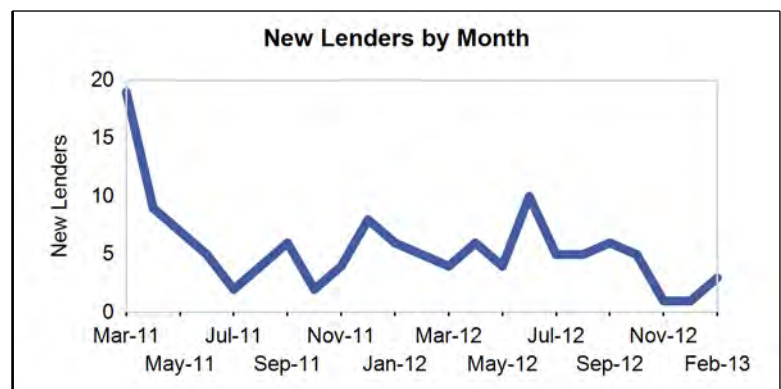
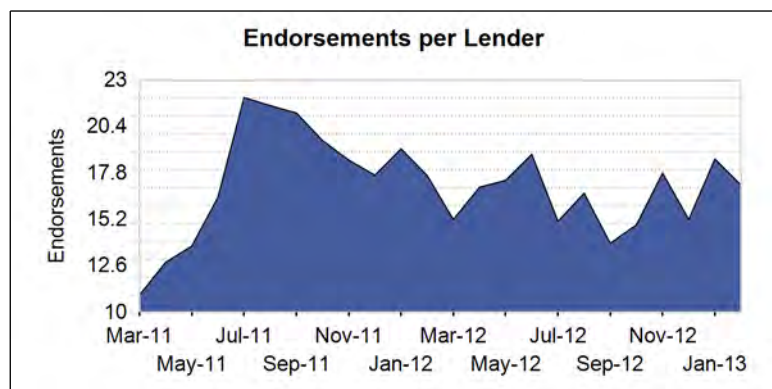
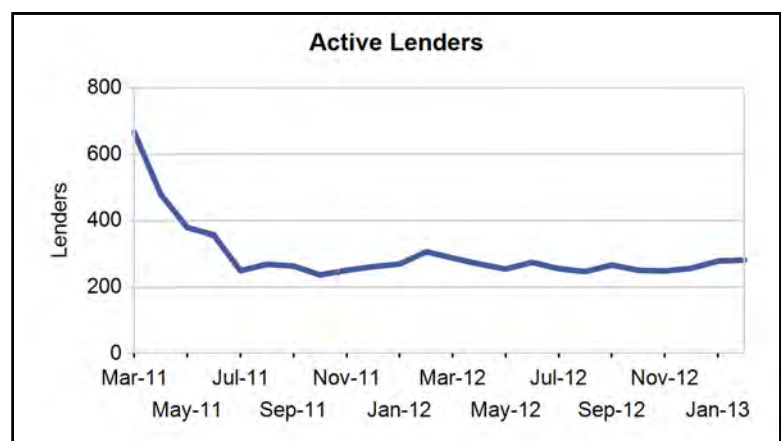
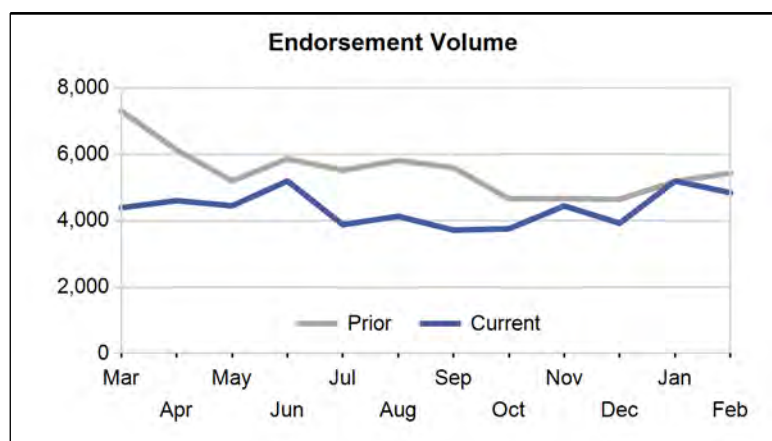
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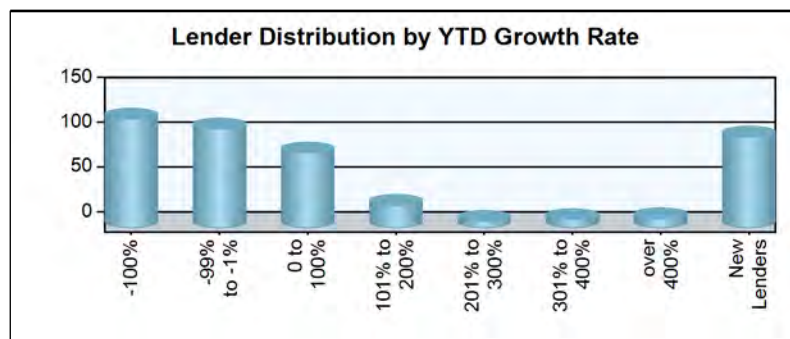
Competition

Top 10 Lenders

| Rank / Lender | 03/12 | 04/12 | 05/12 | 06/12 | 07/12 | 08/12 | 09/12 | 10/12 | 11/12 | 12/12 | 01/13 | 02/13 | Total | Trend |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|----------|
| 1 LIBERTY HOME EQUITY SOLUTIONS | 345 | 346 | 227 | 399 | 296 | 388 | 443 | 270 | 396 | 573 | 764 | 681 | 5,128 | ▼ |
| 2 ONE REVERSE MORTGAGE LLC | 384 | 407 | 410 | 403 | 401 | 418 | 365 | 261 | 486 | 412 | 458 | 421 | 4,826 | ▼ |
| 3 SECURITY ONE LENDING | 234 | 244 | 274 | 262 | 231 | 338 | 264 | 636 | 477 | 421 | 646 | 723 | 4,750 | ▲ |
| 4 METLIFE BANK | 929 | 911 | 928 | 1,246 | 250 | 10 | 3 | | 2 | | | | 4,279 | ▲ |
| 5 AMERICAN ADVISORS GROUP | 238 | 293 | 205 | 231 | 252 | 547 | 410 | 470 | 349 | 282 | 540 | 387 | 4,204 | ▼ |
| 6 URBAN FINANCIAL GROUP | 224 | 281 | 309 | 357 | 298 | 309 | 282 | 160 | 298 | 195 | 226 | 223 | 3,162 | ▼ |
| 7 GENERATION MORTGAGE COMPANY | 241 | 207 | 227 | 221 | 260 | 255 | 197 | 263 | 271 | 246 | 244 | 239 | 2,871 | ▼ |
| 8 REVERSE MORTGAGE USA INC | 101 | 85 | 109 | 87 | 82 | 113 | 108 | 75 | 134 | 92 | 157 | 74 | 1,217 | ▼ |
| 9 THE FIRST NATIONAL BANK LAYTON | 126 | 147 | 172 | 245 | 219 | 220 | 50 | 8 | 2 | 3 | 3 | 1 | 1,196 | ▼ |
| 10 SUN WEST MORTGAGE CO INC | 139 | 152 | 84 | 74 | 64 | 43 | 43 | 56 | 35 | 21 | 76 | 54 | 841 | ▼ |
| Top 10 SubTotal | 2,961 | 3,073 | 2,945 | 3,525 | 2,353 | 2,641 | 2,165 | 2,199 | 2,450 | 2,245 | 3,114 | 2,803 | 32,474 | ▼ |
| Industry Total | 4,381 | 4,595 | 4,439 | 5,187 | 3,868 | 4,122 | 3,706 | 3,745 | 4,436 | 3,912 | 5,189 | 4,833 | 52,413 | ▼ |



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Market Performance

| Market | YTD Volume 2013 | YTD Volume 2012 | Chg % | Active Lenders 2013 | Active Lenders 2012 | Chg % | Volume / Lender 2013 | Volume / Lender 2012 | Chg % |
|----------------------------|-----------------|-----------------|----------------|---------------------|---------------------|----------------|----------------------|----------------------|----------------|
| Great Plains | | | | | | | | | |
| KANSAS CITY | 94 | 93 | 1.1 % | 19 | 19 | 0.0 % | 3.6 | 3.2 | 11.4 % |
| ST. LOUIS | 68 | 64 | 6.3 % | 13 | 14 | -7.1 % | 3.1 | 2.9 | 8.5 % |
| DES MOINES | 61 | 70 | -12.9 % | 9 | 13 | -30.8 % | 3.8 | 3.7 | 2.7 % |
| TOPEKA | 50 | 44 | 13.6 % | 13 | 15 | -13.3 % | 2.4 | 2.2 | 8.7 % |
| OMAHA | 31 | 34 | -8.8 % | 10 | 11 | -9.1 % | 2.4 | 2.2 | 11.0 % |
| Region Total | 304 | 305 | -0.3 % | 34 | 34 | 0.0 % | 5.8 | 5.5 | 5.4 % |
| Mid-Atlantic | | | | | | | | | |
| PHILADELPHIA | 417 | 444 | -6.1 % | 48 | 40 | 20.0 % | 5.7 | 6.9 | -17.4 % |
| RICHMOND | 316 | 336 | -6.0 % | 41 | 43 | -4.7 % | 5.0 | 5.2 | -2.7 % |
| BALTIMORE | 189 | 236 | -19.9 % | 26 | 41 | -36.6 % | 4.4 | 3.8 | 16.7 % |
| WASH. D.C. | 178 | 148 | 20.3 % | 31 | 34 | -8.8 % | 3.8 | 3.2 | 16.7 % |
| PITTSBURGH | 89 | 64 | 39.1 % | 19 | 19 | 0.0 % | 2.9 | 2.6 | 9.7 % |
| CHARLESTON | 46 | 30 | 53.3 % | 13 | 8 | 62.5 % | 2.6 | 2.5 | 4.0 % |
| WILMINGTON | 38 | 43 | -11.6 % | 15 | 16 | -6.3 % | 1.7 | 2.2 | -22.2 % |
| Region Total | 1,273 | 1,301 | -2.2 % | 90 | 89 | 1.1 % | 9.5 | 9.4 | 0.7 % |
| Midwest | | | | | | | | | |
| CHICAGO | 220 | 241 | -8.7 % | 30 | 26 | 15.4 % | 5.7 | 5.9 | -3.3 % |
| INDIANAPOLIS | 133 | 118 | 12.7 % | 24 | 20 | 20.0 % | 3.7 | 4.1 | -9.2 % |
| CLEVELAND | 110 | 103 | 6.8 % | 21 | 23 | -8.7 % | 3.3 | 3.2 | 3.4 % |
| MILWAUKEE | 97 | 116 | -16.4 % | 23 | 14 | 64.3 % | 2.8 | 4.6 | -40.6 % |
| MINN. ST. PAUL | 97 | 112 | -13.4 % | 19 | 20 | -5.0 % | 3.2 | 4.0 | -19.6 % |
| GRAND RAPIDS | 77 | 48 | 60.4 % | 17 | 12 | 41.7 % | 3.0 | 2.8 | 5.3 % |
| COLUMBUS | 65 | 48 | 35.4 % | 13 | 9 | 44.4 % | 3.4 | 3.0 | 13.7 % |
| SPRINGFIELD | 53 | 48 | 10.4 % | 14 | 15 | -6.7 % | 2.7 | 2.1 | 26.3 % |
| DETROIT | 48 | 42 | 14.3 % | 12 | 11 | 9.1 % | 2.4 | 2.3 | 2.9 % |
| CINCINNATI | 45 | 42 | 7.1 % | 17 | 9 | 88.9 % | 2.0 | 3.0 | -32.2 % |
| FLINT | 12 | 25 | -52.0 % | 8 | 9 | -11.1 % | 1.2 | 2.0 | -40.0 % |
| Region Total | 957 | 943 | 1.5 % | 71 | 66 | 7.6 % | 8.7 | 9.3 | -6.0 % |
| New England | | | | | | | | | |
| BOSTON | 229 | 221 | 3.6 % | 21 | 12 | 75.0 % | 7.2 | 10.1 | -29.1 % |
| HARTFORD | 116 | 158 | -26.6 % | 27 | 30 | -10.0 % | 3.0 | 4.2 | -29.8 % |
| MANCHESTER | 45 | 50 | -10.0 % | 14 | 12 | 16.7 % | 2.4 | 2.6 | -8.1 % |
| BANGOR | 34 | 53 | -35.8 % | 10 | 12 | -16.7 % | 2.0 | 3.4 | -42.2 % |
| PROVIDENCE | 34 | 54 | -37.0 % | 9 | 7 | 28.6 % | 2.8 | 4.7 | -40.4 % |
| BURLINGTON | 23 | 19 | 21.1 % | 7 | 4 | 75.0 % | 2.4 | 2.8 | -13.4 % |
| Region Total | 481 | 555 | -13.3 % | 50 | 45 | 11.1 % | 6.4 | 8.7 | -27.2 % |
| New York/New Jersey | | | | | | | | | |
| NEW YORK | 463 | 594 | -22.1 % | 36 | 45 | -20.0 % | 7.6 | 8.6 | -10.8 % |
| NEWARK | 178 | 232 | -23.3 % | 37 | 44 | -15.9 % | 3.4 | 3.5 | -0.8 % |
| CAMDEN | 162 | 222 | -27.0 % | 37 | 42 | -11.9 % | 3.1 | 3.6 | -13.3 % |
| ALBANY | 114 | 153 | -25.5 % | 18 | 19 | -5.3 % | 3.8 | 4.8 | -20.2 % |
| BUFFALO | 65 | 72 | -9.7 % | 8 | 11 | -27.3 % | 5.0 | 4.5 | 11.3 % |
| Region Total | 982 | 1,273 | -22.9 % | 71 | 80 | -11.3 % | 8.5 | 10.6 | -20.5 % |
| Northwest/Alaska | | | | | | | | | |
| SEATTLE | 198 | 185 | 7.0 % | 34 | 31 | 9.7 % | 3.8 | 3.5 | 8.7 % |
| PORTLAND | 139 | 187 | -25.7 % | 33 | 27 | 22.2 % | 2.8 | 4.1 | -30.5 % |
| BOISE | 62 | 54 | 14.8 % | 18 | 19 | -5.3 % | 2.1 | 2.1 | 2.4 % |
| SPOKANE | 31 | 41 | -24.4 % | 15 | 13 | 15.4 % | 1.6 | 1.9 | -14.2 % |
| ANCHORAGE | 10 | 7 | 42.9 % | 6 | 5 | 20.0 % | 1.3 | 1.1 | 12.6 % |
| Region Total | 440 | 474 | -7.2 % | 50 | 49 | 2.0 % | 5.4 | 5.8 | -8.0 % |
| Pacific/Hawaii | | | | | | | | | |
| LOS ANGELES | 398 | 472 | -15.7 % | 44 | 51 | -13.7 % | 6.0 | 6.6 | -8.4 % |

| Market | YTD Volume 2013 | YTD Volume 2012 | Chg % | Active Lenders 2013 | Active Lenders 2012 | Chg % | Volume / Lender 2013 | Volume / Lender 2012 | Chg % |
|----------------------------|-----------------|-----------------|----------------|---------------------|---------------------|---------------|----------------------|----------------------|----------------|
| SANTA ANA | 312 | 279 | 11.8 % | 43 | 39 | 10.3 % | 4.6 | 5.2 | -11.2 % |
| SAN FRANCISCO | 269 | 259 | 3.9 % | 31 | 28 | 10.7 % | 5.9 | 6.0 | -2.0 % |
| PHOENIX | 176 | 136 | 29.4 % | 25 | 17 | 47.1 % | 4.3 | 5.0 | -14.6 % |
| SACRAMENTO | 143 | 134 | 6.7 % | 21 | 24 | -12.5 % | 5.1 | 3.8 | 35.4 % |
| SAN DIEGO | 143 | 144 | -0.7 % | 28 | 26 | 7.7 % | 3.7 | 4.0 | -8.4 % |
| FRESNO | 56 | 50 | 12.0 % | 16 | 13 | 23.1 % | 2.3 | 2.4 | -3.1 % |
| TUCSON | 39 | 34 | 14.7 % | 16 | 13 | 23.1 % | 1.9 | 1.7 | 12.8 % |
| HONOLULU | 35 | 45 | -22.2 % | 13 | 10 | 30.0 % | 2.3 | 3.2 | -28.2 % |
| LAS VEGAS | 29 | 33 | -12.1 % | 11 | 13 | -15.4 % | 1.5 | 1.9 | -19.1 % |
| RENO | 21 | 19 | 10.5 % | 8 | 8 | 0.0 % | 1.8 | 1.8 | 0.1 % |
| Region Total | 1,621 | 1,605 | 1.0 % | 91 | 91 | 0.0 % | 11.3 | 11.6 | -2.7 % |
| Rocky Mountain | | | | | | | | | |
| DENVER | 191 | 182 | 4.9 % | 27 | 27 | 0.0 % | 5.2 | 4.5 | 14.0 % |
| SALT LAKE CITY | 188 | 230 | -18.3 % | 21 | 25 | -16.0 % | 5.2 | 5.8 | -10.0 % |
| HELENA | 45 | 43 | 4.7 % | 11 | 12 | -8.3 % | 2.3 | 2.4 | -1.7 % |
| CASPER | 23 | 29 | -20.7 % | 10 | 11 | -9.1 % | 1.8 | 1.9 | -7.4 % |
| SIOUX FALLS | 11 | 8 | 37.5 % | 4 | 2 | 100.0 % | 2.1 | 3.3 | -35.9 % |
| FARGO | 6 | 2 | 200.0 % | 3 | 2 | 50.0 % | 2.0 | 1.0 | 100.0 % |
| Region Total | 464 | 494 | -6.1 % | 46 | 49 | -6.1 % | 6.5 | 6.7 | -2.3 % |
| Southeast/Caribbean | | | | | | | | | |
| GREENSBORO | 330 | 303 | 8.9 % | 26 | 21 | 23.8 % | 7.2 | 8.7 | -17.9 % |
| MIAMI | 247 | 283 | -12.7 % | 44 | 35 | 25.7 % | 4.0 | 5.4 | -25.8 % |
| CARIBBEAN | 224 | 276 | -18.8 % | 16 | 17 | -5.9 % | 8.7 | 9.5 | -8.3 % |
| ATLANTA | 200 | 194 | 3.1 % | 25 | 23 | 8.7 % | 5.3 | 5.5 | -4.7 % |
| BIRMINGHAM | 188 | 162 | 16.0 % | 24 | 21 | 14.3 % | 5.0 | 4.5 | 12.5 % |
| COLUMBIA | 186 | 167 | 11.4 % | 29 | 28 | 3.6 % | 4.2 | 3.9 | 8.8 % |
| JACKSONVILLE | 152 | 160 | -5.0 % | 30 | 24 | 25.0 % | 3.6 | 4.4 | -18.2 % |
| KNOXVILLE | 139 | 118 | 17.8 % | 26 | 21 | 23.8 % | 3.8 | 3.9 | -4.6 % |
| TAMPA | 139 | 154 | -9.7 % | 25 | 29 | -13.8 % | 4.2 | 3.7 | 14.4 % |
| JACKSON | 117 | 79 | 48.1 % | 18 | 12 | 50.0 % | 3.9 | 4.2 | -6.9 % |
| NASHVILLE | 98 | 87 | 12.6 % | 16 | 17 | -5.9 % | 4.3 | 3.5 | 22.3 % |
| LOUISVILLE | 95 | 79 | 20.3 % | 15 | 12 | 25.0 % | 4.4 | 4.7 | -6.5 % |
| ORLANDO | 95 | 101 | -5.9 % | 24 | 25 | -4.0 % | 2.8 | 2.9 | -3.0 % |
| MEMPHIS | 45 | 35 | 28.6 % | 14 | 13 | 7.7 % | 2.1 | 2.0 | 9.0 % |
| Region Total | 2,255 | 2,198 | 2.6 % | 110 | 109 | 0.9 % | 12.8 | 13.3 | -4.1 % |
| Southwest | | | | | | | | | |
| HOUSTON | 208 | 267 | -22.1 % | 35 | 28 | 25.0 % | 3.8 | 5.8 | -34.0 % |
| SAN ANTONIO | 199 | 212 | -6.1 % | 39 | 29 | 34.5 % | 3.4 | 4.8 | -28.9 % |
| DALLAS | 161 | 201 | -19.9 % | 34 | 29 | 17.2 % | 3.3 | 4.4 | -23.9 % |
| FT. WORTH | 161 | 171 | -5.8 % | 33 | 32 | 3.1 % | 3.2 | 3.4 | -7.0 % |
| LITTLE ROCK | 125 | 90 | 38.9 % | 21 | 17 | 23.5 % | 3.8 | 3.7 | 2.7 % |
| NEW ORLEANS | 114 | 162 | -29.6 % | 20 | 20 | 0.0 % | 3.6 | 5.4 | -33.0 % |
| LUBBOCK | 77 | 103 | -25.2 % | 22 | 23 | -4.3 % | 2.6 | 2.8 | -9.9 % |
| ALBUQUERQUE | 61 | 88 | -30.7 % | 20 | 23 | -13.0 % | 2.0 | 2.6 | -22.6 % |
| OKLAHOMA CITY | 53 | 70 | -24.3 % | 15 | 15 | 0.0 % | 2.1 | 3.7 | -42.2 % |
| TULSA | 48 | 61 | -21.3 % | 15 | 8 | 87.5 % | 2.2 | 4.9 | -55.0 % |
| SHREVEPORT | 38 | 28 | 35.7 % | 12 | 12 | 0.0 % | 2.1 | 1.8 | 19.5 % |
| Region Total | 1,245 | 1,453 | -14.3 % | 76 | 71 | 7.0 % | 10.0 | 12.9 | -22.0 % |
| Grand Total | 10,022 | 10,601 | -5.5 % | 345 | 365 | -5.5 % | 17.9 | 18.4 | -3.0 % |

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Top 100 Lenders - Year to Date

| Rank | Lender | Vol 2013 | Vol 2012 | Chg % | Mkt Share 2013 | Mkt Share 2012 | Chg % | Top State |
|------|--------------------------|----------|----------|---------|----------------|----------------|---------|-----------|
| 1 | LIBERTY HOME EQUITY SOLU | 1445 | 1029 | 40 % | 14.4 % | 9.7 % | 49 % | CA |
| 2 | SECURITY ONE LENDING | 1369 | 461 | 197 % | 13.7 % | 4.3 % | 214 % | CA |
| 3 | AMERICAN ADVISORS GROUP | 927 | 413 | 124 % | 9.2 % | 3.9 % | 137 % | CA |
| 4 | ONE REVERSE MORTGAGE LLC | 879 | 856 | 3 % | 8.8 % | 8.1 % | 9 % | TX |
| 5 | GENERATION MORTGAGE COMP | 483 | 512 | -6 % | 4.8 % | 4.8 % | 0 % | NY |
| 6 | URBAN FINANCIAL GROUP | 449 | 704 | -36 % | 4.5 % | 6.6 % | -33 % | CA |
| 7 | PROFICIO MORTGAGE VENTUR | 318 | 7 | 4,443 % | 3.2 % | 0.1 % | 4,705 % | TX |
| 8 | REVERSE MORTGAGE USA INC | 231 | 192 | 20 % | 2.3 % | 1.8 % | 27 % | TX |
| 9 | CHERRY CREEK MORTGAGE CO | 185 | 150 | 23 % | 1.8 % | 1.4 % | 30 % | TX |
| 10 | NEW DAY FINANCIAL LLC | 147 | 136 | 8 % | 1.5 % | 1.3 % | 14 % | TX |
| 11 | M & T BANK | 136 | 122 | 11 % | 1.4 % | 1.2 % | 18 % | NY |
| 12 | ASSOCIATED MORTGAGE BANK | 134 | 48 | 179 % | 1.3 % | 0.5 % | 195 % | CA |
| 13 | SUN WEST MORTGAGE CO INC | 130 | 237 | -45 % | 1.3 % | 2.2 % | -42 % | CA |
| 14 | MAVERICK FUNDING CORP | 114 | 40 | 185 % | 1.1 % | 0.4 % | 201 % | NC |
| 15 | GMFS LLC | 95 | 47 | 102 % | 0.9 % | 0.4 % | 114 % | CA |
| 16 | HIGH TECH LENDING INC | 89 | 20 | 345 % | 0.9 % | 0.2 % | 371 % | CA |
| 17 | MONEY HOUSE INC | 81 | 89 | -9 % | 0.8 % | 0.8 % | -4 % | ZZ |
| 18 | SENIOR MORTGAGE BANKERS | 77 | 93 | -17 % | 0.8 % | 0.9 % | -12 % | ZZ |
| 19 | GREENLIGHT FINANCIAL SER | 76 | 40 | 90 % | 0.8 % | 0.4 % | 101 % | CA |
| 20 | NET EQUITY FINANCIAL INC | 76 | 55 | 38 % | 0.8 % | 0.5 % | 46 % | PA |
| 21 | REVERSE MORTGAGE SOLUTIO | 76 | 37 | 105 % | 0.8 % | 0.3 % | 117 % | CA |
| 22 | FIRSTBANK | 73 | 41 | 78 % | 0.7 % | 0.4 % | 88 % | FL |
| 23 | NATIONWIDE EQUITIES CORP | 68 | 63 | 8 % | 0.7 % | 0.6 % | 14 % | NY |
| 24 | TOWNEBANK | 62 | 25 | 148 % | 0.6 % | 0.2 % | 162 % | VA |
| 25 | PLAZA HOME MORTGAGE INC | 60 | 58 | 3 % | 0.6 % | 0.5 % | 9 % | CA |
| 26 | UNITED NORTHERN MORTGAGE | 60 | 37 | 62 % | 0.6 % | 0.3 % | 72 % | NY |
| 27 | ATLANTIC BAY MORTGAGE GR | 57 | 48 | 19 % | 0.6 % | 0.5 % | 26 % | VA |
| 28 | FIRSTAR BANK NA | 54 | 0 | | 0.5 % | 0.0 % | | AR |
| 29 | MORTGAGESHOP LLC | 52 | 0 | | 0.5 % | 0.0 % | | VA |
| 30 | CONTINENTAL HOME LOANS I | 51 | 17 | 200 % | 0.5 % | 0.2 % | 217 % | NY |
| 31 | TOP FLITE FINANCIAL INC | 40 | 20 | 100 % | 0.4 % | 0.2 % | 112 % | WI |
| 32 | VAN DYK MORTGAGE CORPORA | 40 | 14 | 186 % | 0.4 % | 0.1 % | 202 % | KY |
| 33 | SUN AMERICAN MORTGAGE CO | 40 | 35 | 14 % | 0.4 % | 0.3 % | 21 % | AZ |
| 34 | OPEN MORTGAGE LLC | 39 | 45 | -13 % | 0.4 % | 0.4 % | -8 % | CA |
| 35 | MAS ASSOCIATES LLC | 38 | 40 | -5 % | 0.4 % | 0.4 % | 0 % | MD |
| 36 | LEADER ONE FINANCIAL COR | 38 | 7 | 443 % | 0.4 % | 0.1 % | 474 % | SD |
| 37 | AMERICAN NATIONWIDE MORT | 35 | 0 | | 0.3 % | 0.0 % | | TX |
| 38 | AMERICAN PACIFIC MORTGAG | 31 | 18 | 72 % | 0.3 % | 0.2 % | 82 % | CA |
| 39 | MORTGAGE SERVICES III LL | 29 | 21 | 38 % | 0.3 % | 0.2 % | 46 % | IL |
| 40 | HOMEOWNERS MORTGAGE ENTE | 29 | 0 | | 0.3 % | 0.0 % | | NC |
| 41 | SUCCESS MORTGAGE PARTNER | 27 | 13 | 108 % | 0.3 % | 0.1 % | 120 % | SC |
| 42 | UNITED SOUTHWEST MORTGAG | 27 | 0 | | 0.3 % | 0.0 % | | CA |
| 43 | ROYAL UNITED MORTGAGE LL | 26 | 78 | -67 % | 0.3 % | 0.7 % | -65 % | GA |
| 44 | INTEGRATED FINANCIAL GRO | 25 | 6 | 317 % | 0.2 % | 0.1 % | 341 % | PA |
| 45 | UNIVERSAL LENDING CORPOR | 25 | 31 | -19 % | 0.2 % | 0.3 % | -15 % | CO |
| 46 | VANGUARD FUNDING LLC | 24 | 22 | 9 % | 0.2 % | 0.2 % | 15 % | NY |
| 47 | ASPIRE FINANCIAL INC | 24 | 58 | -59 % | 0.2 % | 0.5 % | -56 % | TX |
| 48 | MCM HOLDINGS INC | 24 | 77 | -69 % | 0.2 % | 0.7 % | -67 % | FL |
| 49 | STERLING SAVINGS BANK | 23 | 35 | -34 % | 0.2 % | 0.3 % | -30 % | WA |
| 50 | EASTERN BANK | 22 | 13 | 69 % | 0.2 % | 0.1 % | 79 % | MA |

| Rank | Lender | Vol 2013 | Vol 2012 | Chg % | Mkt Share 2013 | Mkt Share 2012 | Chg % | Top State |
|------|--------------------------|----------|----------|-------|----------------|----------------|-------|-----------|
| 51 | GATEWAY FUNDING DIVERSIF | 22 | 32 | -31 % | 0.2 % | 0.3 % | -27 % | PA |
| 52 | FULTON BANK NATIONAL ASS | 22 | 26 | -15 % | 0.2 % | 0.2 % | -10 % | PA |
| 53 | PEOPLES BANK | 21 | 12 | 75 % | 0.2 % | 0.1 % | 85 % | CA |
| 54 | NORTH AMERICAN SAVINGS B | 21 | 0 | | 0.2 % | 0.0 % | | KS |
| 55 | HOMESTREET BANK | 20 | 12 | 67 % | 0.2 % | 0.1 % | 76 % | WA |
| 56 | JAMES B NUTTER AND COMPA | 20 | 16 | 25 % | 0.2 % | 0.2 % | 32 % | KS |
| 57 | ADVISORS MORTGAGE GROUP | 20 | 20 | 0 % | 0.2 % | 0.2 % | 6 % | NY |
| 58 | MANN MORTGAGE LLC | 18 | 4 | 350 % | 0.2 % | 0.0 % | 376 % | MT |
| 59 | RESIDENTIAL FINANCE CORP | 17 | 2 | 750 % | 0.2 % | 0.0 % | 799 % | NJ |
| 60 | FRANKLIN FIRST FINANCIAL | 17 | 7 | 143 % | 0.2 % | 0.1 % | 157 % | NY |
| 61 | VALUE FINANCIAL MORTGAGE | 17 | 23 | -26 % | 0.2 % | 0.2 % | -22 % | FL |
| 62 | CONTOUR MORTGAGE CORPORA | 17 | 38 | -55 % | 0.2 % | 0.4 % | -53 % | NY |
| 63 | GREAT OAK LENDING | 16 | 34 | -53 % | 0.2 % | 0.3 % | -50 % | MD |
| 64 | NEW AMERICAN MORTGAGE LL | 16 | 28 | -43 % | 0.2 % | 0.3 % | -40 % | SC |
| 65 | DOLLAR BANK FSB | 16 | 12 | 33 % | 0.2 % | 0.1 % | 41 % | PA |
| 66 | WOLFE FINANCIAL INC | 16 | 2 | 700 % | 0.2 % | 0.0 % | 746 % | SC |
| 67 | VIG MORTGAGE CORP | 15 | 17 | -12 % | 0.1 % | 0.2 % | -7 % | ZZ |
| 68 | FIRST PRIORITY FINANCIAL | 14 | 7 | 100 % | 0.1 % | 0.1 % | 112 % | CA |
| 69 | SIDUS FINANCIAL LLC | 14 | 37 | -62 % | 0.1 % | 0.3 % | -60 % | NC |
| 70 | MAIN STREET HOME LOANS L | 14 | 9 | 56 % | 0.1 % | 0.1 % | 65 % | GA |
| 71 | SOUTHERN TRUST MORTGAGE | 14 | 11 | 27 % | 0.1 % | 0.1 % | 35 % | VA |
| 72 | NETWORK FUNDING LP | 14 | 36 | -61 % | 0.1 % | 0.3 % | -59 % | TX |
| 73 | GUARANTEED RATE INC | 13 | 4 | 225 % | 0.1 % | 0.0 % | 244 % | MN |
| 74 | PINNACLE CAPITAL MORTGAG | 13 | 11 | 18 % | 0.1 % | 0.1 % | 25 % | OR |
| 75 | EVOLVE BANK & TRUST | 12 | 2 | 500 % | 0.1 % | 0.0 % | 535 % | NY |
| 76 | LIVE WELL FINANCIAL INC | 12 | 16 | -25 % | 0.1 % | 0.2 % | -21 % | HI |
| 77 | WEST TOWN SAVINGS BANK | 12 | 31 | -61 % | 0.1 % | 0.3 % | -59 % | NY |
| 78 | COLONIAL SAVINGS FA | 12 | 9 | 33 % | 0.1 % | 0.1 % | 41 % | TX |
| 79 | AXIA FINANCIAL LLC | 12 | 22 | -45 % | 0.1 % | 0.2 % | -42 % | WA |
| 80 | AMERICA FIRST FEDERAL CR | 11 | 0 | | 0.1 % | 0.0 % | | UT |
| 81 | GUARANTEED HOME MTG CO I | 11 | 11 | 0 % | 0.1 % | 0.1 % | 6 % | NJ |
| 82 | PRIMARY RESIDENTIAL MORT | 11 | 20 | -45 % | 0.1 % | 0.2 % | -42 % | MA |
| 83 | WHOLESALE CAPITAL CORP | 10 | 9 | 11 % | 0.1 % | 0.1 % | 18 % | CA |
| 84 | HARVARD HOME MORTGAGE IN | 10 | 32 | -69 % | 0.1 % | 0.3 % | -67 % | MD |
| 85 | HOMESTEAD FUNDING CORP | 10 | 8 | 25 % | 0.1 % | 0.1 % | 32 % | NY |
| 86 | AMERIPRO FUNDING INC | 10 | 0 | | 0.1 % | 0.0 % | | TX |
| 87 | AFFILIATED BANK | 10 | 2 | 400 % | 0.1 % | 0.0 % | 429 % | TX |
| 88 | BANK OF ENGLAND | 9 | 7 | 29 % | 0.1 % | 0.1 % | 36 % | NC |
| 89 | SENTE MORTGAGE INC | 9 | 2 | 350 % | 0.1 % | 0.0 % | 376 % | TX |
| 90 | PEOPLES HOME EQUITY INC | 9 | 10 | -10 % | 0.1 % | 0.1 % | -5 % | TN |
| 91 | HIGHLANDS RESIDENTIAL MO | 9 | 6 | 50 % | 0.1 % | 0.1 % | 59 % | TX |
| 92 | DELTA TRUST MORTGAGE INC | 9 | 3 | 200 % | 0.1 % | 0.0 % | 217 % | AR |
| 93 | DAS ACQUISITION CO LLC | 9 | 14 | -36 % | 0.1 % | 0.1 % | -32 % | MO |
| 94 | CS FINANCIAL INC | 8 | 0 | | 0.1 % | 0.0 % | | CA |
| 95 | FIRST CENTURY BANK NA | 8 | 16 | -50 % | 0.1 % | 0.2 % | -47 % | GA |
| 96 | GENDERA FUNDING INC | 8 | 8 | 0 % | 0.1 % | 0.1 % | 6 % | TX |
| 97 | METRO ISLAND MORTGAGE IN | 8 | 14 | -43 % | 0.1 % | 0.1 % | -40 % | ZZ |
| 98 | VIP MORTGAGE INC | 8 | 3 | 167 % | 0.1 % | 0.0 % | 182 % | AZ |
| 99 | MEADOWBROOK FINANCIAL MO | 8 | 2 | 300 % | 0.1 % | 0.0 % | 323 % | NY |
| 100 | MORTGAGE NETWORK INC | 8 | 4 | 100 % | 0.1 % | 0.0 % | 112 % | MA |

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