

# HECM Lenders (FHA Approved Only)

## Industry Overview

HECMs Endorsed through March 2013

Next Release Date: Week 1 of May

Endorsement Growth Change

# 20.8 %

Competition Growth

# 12.1 %

Active Lender Change

# 34

Figures above reflect change from prior month

## PERFORMANCE

Rank/Region	04/12	05/12	06/12	07/12	08/12	09/12	10/12	11/12	12/12	01/13	02/13	03/13	Trend
1 Southeast/Caribbean	1,000	949	1,025	856	946	785	908	1,002	879	1,192	1,063	1,227	▲
2 Pacific/Hawaii	842	686	835	631	651	569	585	658	573	770	851	953	▲
3 Southwest	556	573	685	593	604	559	567	647	531	669	576	725	▲
4 Mid-Atlantic	575	528	658	467	522	447	441	623	474	686	587	733	▲
5 New York/New Jersey	491	544	594	387	412	395	291	449	408	523	459	670	▲
6 Midwest	361	405	471	318	335	317	366	390	373	453	504	590	▲
7 Northwest/Alaska	258	187	252	191	210	206	167	175	170	232	208	260	▲
8 Rocky Mountain	198	221	229	181	179	194	187	198	200	263	201	253	▲
9 New England	199	247	316	149	156	142	134	172	187	255	226	289	▲
10 Great Plains	115	99	122	95	107	92	99	122	117	146	158	140	▼
<b>Total</b>	<b>4,595</b>	<b>4,439</b>	<b>5,187</b>	<b>3,868</b>	<b>4,122</b>	<b>3,706</b>	<b>3,745</b>	<b>4,436</b>	<b>3,912</b>	<b>5,189</b>	<b>4,833</b>	<b>5,840</b>	<b>▲</b>

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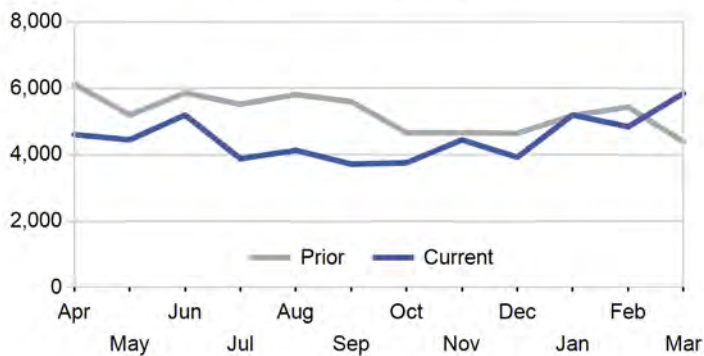
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# Competition

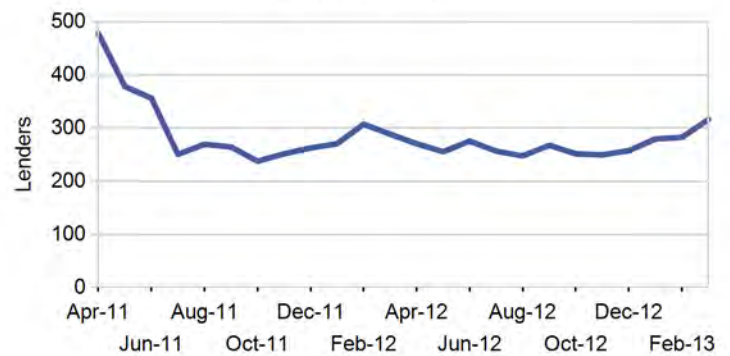
## Top 10 Lenders

Rank / Lender	04/12	05/12	06/12	07/12	08/12	09/12	10/12	11/12	12/12	01/13	02/13	03/13	Total	Trend
1 LIBERTY HOME EQUITY SOLUTIONS	346	227	399	296	388	443	270	396	573	764	681	857	5,640	▲
2 SECURITY ONE LENDING	244	274	262	231	338	264	636	477	421	646	723	676	5,192	▼
3 ONE REVERSE MORTGAGE LLC	407	410	403	401	418	365	261	486	412	458	421	468	4,910	▲
4 AMERICAN ADVISORS GROUP	293	205	231	252	547	410	470	349	282	540	387	514	4,480	▲
5 METLIFE BANK	911	928	1,246	250	10	3		2					3,350	▲
6 URBAN FINANCIAL GROUP	281	309	357	298	309	282	160	298	195	226	223	334	3,272	▲
7 GENERATION MORTGAGE COMPANY	207	227	221	260	255	197	263	271	246	244	239	237	2,867	▼
8 REVERSE MORTGAGE USA INC	85	109	87	82	113	108	75	134	92	157	74	175	1,291	▲
9 THE FIRST NATIONAL BANK LAYTON	147	172	245	219	220	50	8	2	3	3	1		1,070	▼
10 PROFICIO MORTGAGE VENTURES LLC	3		8	1	1	53	86	164	123	172	146	204	961	▲
<b>Top 10 SubTotal</b>	<b>2,924</b>	<b>2,861</b>	<b>3,459</b>	<b>2,290</b>	<b>2,599</b>	<b>2,175</b>	<b>2,229</b>	<b>2,579</b>	<b>2,347</b>	<b>3,210</b>	<b>2,895</b>	<b>3,465</b>	<b>33,033</b>	<b>▲</b>
<b>Industry Total</b>	<b>4,595</b>	<b>4,439</b>	<b>5,187</b>	<b>3,868</b>	<b>4,122</b>	<b>3,706</b>	<b>3,745</b>	<b>4,436</b>	<b>3,912</b>	<b>5,189</b>	<b>4,833</b>	<b>5,840</b>	<b>53,872</b>	<b>▲</b>

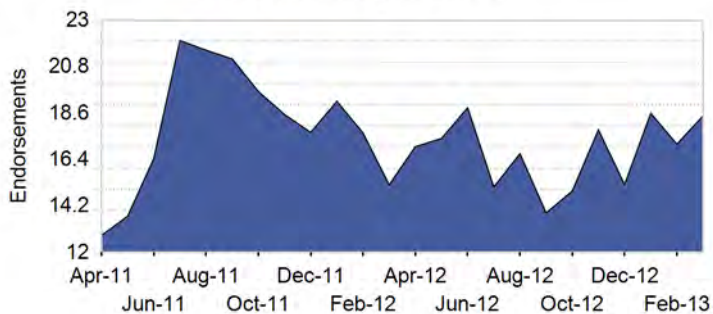
### Endorsement Volume



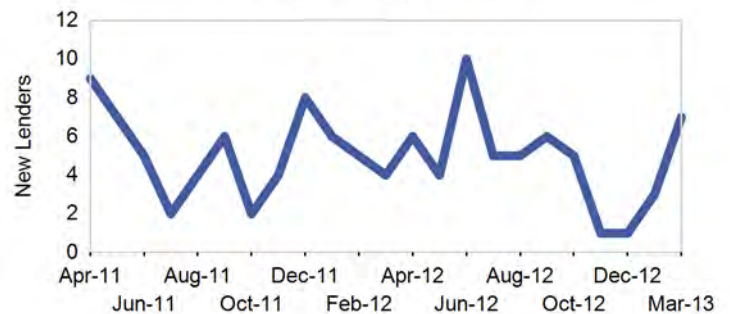
### Active Lenders



### Endorsements per Lender

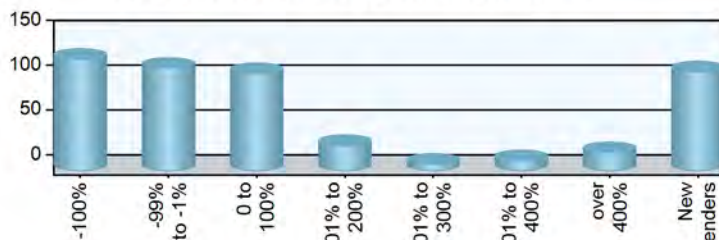


### New Lenders by Month



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### Lender Distribution by YTD Growth Rate



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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 %
<b>Great Plains</b>									
KANSAS CITY	139	123	13.0 %	22	22	0.0 %	3.5	3.1	13.3 %
ST. LOUIS	98	86	14.0 %	15	15	0.0 %	2.9	2.9	2.8 %
DES MOINES	89	100	-11.0 %	11	15	-26.7 %	3.7	3.7	-0.4 %
TOPEKA	66	60	10.0 %	17	15	13.3 %	2.1	2.4	-11.8 %
OMAHA	52	42	23.8 %	12	11	9.1 %	2.3	2.1	9.1 %
<b>Region Total</b>	<b>444</b>	<b>411</b>	<b>8.0 %</b>	<b>37</b>	<b>36</b>	<b>2.8 %</b>	<b>5.8</b>	<b>5.6</b>	<b>3.7 %</b>
<b>Mid-Atlantic</b>									
PHILADELPHIA	643	632	1.7 %	53	47	12.8 %	5.7	6.6	-12.6 %
RICHMOND	480	486	-1.2 %	48	51	-5.9 %	5.0	5.0	1.0 %
BALTIMORE	322	350	-8.0 %	35	45	-22.2 %	4.4	3.8	15.4 %
WASH. D.C.	269	245	9.8 %	37	41	-9.8 %	3.8	3.4	11.2 %
PITTSBURGH	159	88	80.7 %	27	20	35.0 %	3.1	2.4	30.3 %
CHARLESTON	72	39	84.6 %	16	9	77.8 %	2.5	2.1	16.5 %
WILMINGTON	61	72	-15.3 %	21	20	5.0 %	1.7	2.2	-21.7 %
<b>Region Total</b>	<b>2,006</b>	<b>1,912</b>	<b>4.9 %</b>	<b>103</b>	<b>106</b>	<b>-2.8 %</b>	<b>9.5</b>	<b>9.0</b>	<b>5.6 %</b>
<b>Midwest</b>									
CHICAGO	359	337	6.5 %	34	32	6.3 %	5.6	5.3	4.9 %
INDIANAPOLIS	214	164	30.5 %	27	25	8.0 %	4.1	3.8	8.4 %
CLEVELAND	168	148	13.5 %	24	26	-7.7 %	3.4	3.2	4.3 %
MILWAUKEE	166	162	2.5 %	24	16	50.0 %	3.1	4.5	-30.6 %
MINN. ST. PAUL	160	156	2.6 %	23	21	9.5 %	3.3	4.0	-17.2 %
COLUMBUS	108	70	54.3 %	19	12	58.3 %	3.2	2.9	10.7 %
GRAND RAPIDS	106	78	35.9 %	18	14	28.6 %	2.9	2.9	2.3 %
DETROIT	84	61	37.7 %	17	13	30.8 %	2.5	2.2	15.3 %
SPRINGFIELD	81	58	39.7 %	18	17	5.9 %	2.5	1.9	35.7 %
CINCINNATI	74	54	37.0 %	20	11	81.8 %	2.0	2.6	-20.4 %
FLINT	27	35	-22.9 %	12	11	9.1 %	1.4	1.8	-25.1 %
<b>Region Total</b>	<b>1,547</b>	<b>1,323</b>	<b>16.9 %</b>	<b>81</b>	<b>77</b>	<b>5.2 %</b>	<b>9.1</b>	<b>8.8</b>	<b>3.7 %</b>
<b>New England</b>									
BOSTON	362	311	16.4 %	29	17	70.6 %	6.9	8.7	-21.2 %
HARTFORD	202	216	-6.5 %	31	35	-11.4 %	3.4	3.8	-8.8 %
BANGOR	69	75	-8.0 %	15	15	0.0 %	2.2	3.1	-30.5 %
MANCHESTER	61	67	-9.0 %	16	15	6.7 %	2.2	2.4	-10.5 %
PROVIDENCE	46	65	-29.2 %	10	8	25.0 %	3.2	3.7	-12.7 %
BURLINGTON	30	31	-3.2 %	7	5	40.0 %	2.4	2.7	-10.2 %
<b>Region Total</b>	<b>770</b>	<b>765</b>	<b>0.7 %</b>	<b>60</b>	<b>52</b>	<b>15.4 %</b>	<b>6.6</b>	<b>7.8</b>	<b>-15.0 %</b>
<b>New York/New Jersey</b>									
NEW YORK	801	857	-6.5 %	51	54	-5.6 %	7.5	8.0	-5.2 %
NEWARK	309	346	-10.7 %	54	51	5.9 %	3.4	3.5	-2.4 %
CAMDEN	263	300	-12.3 %	46	47	-2.1 %	3.2	3.3	-4.8 %
ALBANY	189	214	-11.7 %	23	23	0.0 %	3.9	4.4	-11.8 %
BUFFALO	90	102	-11.8 %	12	12	0.0 %	4.2	4.1	1.6 %
<b>Region Total</b>	<b>1,652</b>	<b>1,819</b>	<b>-9.2 %</b>	<b>93</b>	<b>91</b>	<b>2.2 %</b>	<b>8.4</b>	<b>9.9</b>	<b>-15.1 %</b>
<b>Northwest/Alaska</b>									
SEATTLE	320	269	19.0 %	38	38	0.0 %	4.2	3.5	22.4 %
PORTLAND	229	252	-9.1 %	35	29	20.7 %	3.3	3.8	-13.3 %
BOISE	84	80	5.0 %	22	20	10.0 %	2.0	2.4	-15.5 %
SPOKANE	48	47	2.1 %	20	16	25.0 %	1.6	1.6	0.5 %
ANCHORAGE	19	12	58.3 %	7	6	16.7 %	1.4	1.2	23.8 %
<b>Region Total</b>	<b>700</b>	<b>660</b>	<b>6.1 %</b>	<b>59</b>	<b>56</b>	<b>5.4 %</b>	<b>5.6</b>	<b>5.7</b>	<b>-1.2 %</b>
<b>Pacific/Hawaii</b>									
LOS ANGELES	637	654	-2.6 %	50	56	-10.7 %	6.2	6.5	-4.7 %

Market	YTD Volume 2013	YTD Volume 2012	Chg %	Active Lenders 2013	Active Lenders 2012	Chg %	Volume / Lender 2013	Volume / Lender 2012	Chg %
SANTA ANA	497	409	21.5 %	50	45	11.1 %	5.0	5.0	-1.2 %
SAN FRANCISCO	415	379	9.5 %	34	37	-8.1 %	5.8	5.6	3.4 %
PHOENIX	265	196	35.2 %	27	26	3.8 %	4.5	4.3	4.7 %
SAN DIEGO	243	211	15.2 %	35	31	12.9 %	4.0	4.0	1.3 %
SACRAMENTO	220	189	16.4 %	33	30	10.0 %	4.3	3.5	23.2 %
FRESNO	88	71	23.9 %	21	17	23.5 %	2.4	2.1	14.2 %
TUCSON	65	46	41.3 %	19	15	26.7 %	1.9	1.5	20.4 %
LAS VEGAS	57	55	3.6 %	14	14	0.0 %	1.9	2.2	-14.2 %
HONOLULU	55	74	-25.7 %	13	11	18.2 %	2.2	3.3	-32.0 %
RENO	32	24	33.3 %	9	10	-10.0 %	1.9	1.5	26.4 %
<b>Region Total</b>	<b>2,574</b>	<b>2,308</b>	<b>11.5 %</b>	<b>101</b>	<b>104</b>	<b>-2.9 %</b>	<b>11.8</b>	<b>11.1</b>	<b>6.1 %</b>
<b>Rocky Mountain</b>									
DENVER	306	258	18.6 %	32	30	6.7 %	5.2	4.5	15.0 %
SALT LAKE CITY	289	315	-8.3 %	24	27	-11.1 %	5.1	5.2	-2.6 %
HELENA	68	62	9.7 %	14	13	7.7 %	2.5	2.3	10.0 %
CASPER	33	36	-8.3 %	12	11	9.1 %	1.6	1.8	-8.3 %
SIOUX FALLS	14	13	7.7 %	5	2	150.0 %	1.7	3.0	-42.6 %
FARGO	7	5	40.0 %	3	3	0.0 %	1.5	1.3	20.0 %
<b>Region Total</b>	<b>717</b>	<b>689</b>	<b>4.1 %</b>	<b>52</b>	<b>54</b>	<b>-3.7 %</b>	<b>6.6</b>	<b>6.4</b>	<b>4.2 %</b>
<b>Southeast/Caribbean</b>									
GREENSBORO	501	412	21.6 %	27	24	12.5 %	7.3	8.0	-8.8 %
MIAMI	380	390	-2.6 %	53	44	20.5 %	3.9	4.8	-18.6 %
CARIBBEAN	352	381	-7.6 %	18	17	5.9 %	9.1	9.2	-1.7 %
ATLANTA	326	268	21.6 %	32	28	14.3 %	5.5	5.0	10.6 %
BIRMINGHAM	295	236	25.0 %	28	27	3.7 %	5.1	4.3	20.0 %
COLUMBIA	284	224	26.8 %	34	30	13.3 %	4.2	3.8	10.6 %
JACKSONVILLE	240	213	12.7 %	36	31	16.1 %	3.5	3.8	-8.6 %
TAMPA	231	206	12.1 %	39	33	18.2 %	3.9	3.4	15.4 %
KNOXVILLE	210	166	26.5 %	27	24	12.5 %	3.9	3.8	3.4 %
NASHVILLE	162	120	35.0 %	22	20	10.0 %	4.2	3.1	34.1 %
JACKSON	157	125	25.6 %	19	14	35.7 %	3.6	4.2	-13.4 %
ORLANDO	146	141	3.5 %	31	28	10.7 %	2.8	2.7	5.5 %
LOUISVILLE	135	117	15.4 %	20	16	25.0 %	4.1	4.2	-1.1 %
MEMPHIS	63	50	26.0 %	16	16	0.0 %	2.2	1.8	20.3 %
<b>Region Total</b>	<b>3,482</b>	<b>3,049</b>	<b>14.2 %</b>	<b>129</b>	<b>123</b>	<b>4.9 %</b>	<b>12.7</b>	<b>12.2</b>	<b>4.2 %</b>
<b>Southwest</b>									
SAN ANTONIO	314	290	8.3 %	42	38	10.5 %	3.7	4.2	-12.0 %
HOUSTON	310	379	-18.2 %	42	32	31.3 %	3.6	5.4	-33.3 %
DALLAS	279	280	-0.4 %	38	33	15.2 %	3.7	4.1	-10.6 %
FT. WORTH	247	243	1.6 %	38	38	0.0 %	3.2	3.4	-4.4 %
NEW ORLEANS	189	227	-16.7 %	24	22	9.1 %	3.5	4.8	-27.2 %
LITTLE ROCK	182	140	30.0 %	22	19	15.8 %	3.7	3.7	-2.6 %
LUBBOCK	112	146	-23.3 %	26	27	-3.7 %	2.4	2.9	-19.3 %
ALBUQUERQUE	104	125	-16.8 %	23	25	-8.0 %	2.1	2.5	-16.3 %
OKLAHOMA CITY	98	91	7.7 %	20	18	11.1 %	2.4	3.1	-21.8 %
TULSA	78	81	-3.7 %	18	12	50.0 %	2.2	4.0	-44.1 %
SHREVEPORT	57	44	29.5 %	16	14	14.3 %	2.1	1.7	19.3 %
<b>Region Total</b>	<b>1,970</b>	<b>2,046</b>	<b>-3.7 %</b>	<b>87</b>	<b>82</b>	<b>6.1 %</b>	<b>10.1</b>	<b>11.9</b>	<b>-15.4 %</b>
<b>Grand Total</b>	<b>15,862</b>	<b>14,982</b>	<b>5.9 %</b>	<b>398</b>	<b>412</b>	<b>-3.4 %</b>	<b>18.1</b>	<b>17.4</b>	<b>4.2 %</b>

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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	2302	1374	68 %	14.5 %	9.2 %	58 %	CA
2	SECURITY ONE LENDING	2045	695	194 %	12.9 %	4.6 %	178 %	CA
3	AMERICAN ADVISORS GROUP	1441	651	121 %	9.1 %	4.3 %	109 %	CA
4	ONE REVERSE MORTGAGE LLC	1347	1240	9 %	8.5 %	8.3 %	3 %	TX
5	URBAN FINANCIAL GROUP	783	928	-16 %	4.9 %	6.2 %	-20 %	CA
6	GENERATION MORTGAGE COMP	720	753	-4 %	4.5 %	5.0 %	-10 %	NY
7	PROFICIO MORTGAGE VENTUR	522	11	4,645 %	3.3 %	0.1 %	4,382 %	TX
8	REVERSE MORTGAGE USA INC	406	293	39 %	2.6 %	2.0 %	31 %	TX
9	CHERRY CREEK MORTGAGE CO	241	179	35 %	1.5 %	1.2 %	27 %	TX
10	ASSOCIATED MORTGAGE BANK	230	76	203 %	1.5 %	0.5 %	186 %	CA
11	NEW DAY FINANCIAL LLC	225	194	16 %	1.4 %	1.3 %	10 %	TX
12	SUN WEST MORTGAGE CO INC	207	376	-45 %	1.3 %	2.5 %	-48 %	CA
13	M & T BANK	192	167	15 %	1.2 %	1.1 %	9 %	NY
14	MAVERICK FUNDING CORP	180	62	190 %	1.1 %	0.4 %	174 %	NJ
15	GMFS LLC	159	69	130 %	1.0 %	0.5 %	118 %	CA
16	GREENLIGHT FINANCIAL SER	146	52	181 %	0.9 %	0.3 %	165 %	CA
17	HIGH TECH LENDING INC	137	34	303 %	0.9 %	0.2 %	281 %	CA
18	MONEY HOUSE INC	132	119	11 %	0.8 %	0.8 %	5 %	ZZ
19	NATIONWIDE EQUITIES CORP	129	91	42 %	0.8 %	0.6 %	34 %	NY
20	NET EQUITY FINANCIAL INC	114	88	30 %	0.7 %	0.6 %	22 %	PA
21	REVERSE MORTGAGE SOLUTIO	113	64	77 %	0.7 %	0.4 %	67 %	CA
22	SENIOR MORTGAGE BANKERS	112	127	-12 %	0.7 %	0.8 %	-17 %	ZZ
23	FIRSTBANK	108	58	86 %	0.7 %	0.4 %	76 %	FL
24	PLAZA HOME MORTGAGE INC	91	93	-2 %	0.6 %	0.6 %	-8 %	CA
25	TOWNEBANK	91	45	102 %	0.6 %	0.3 %	91 %	VA
26	UNITED NORTHERN MORTGAGE	86	55	56 %	0.5 %	0.4 %	48 %	NY
27	ATLANTIC BAY MORTGAGE GR	83	75	11 %	0.5 %	0.5 %	5 %	VA
28	CONTINENTAL HOME LOANS I	79	27	193 %	0.5 %	0.2 %	176 %	NY
29	FIRSTAR BANK NA	74	0		0.5 %	0.0 %		MI
30	MORTGAGESHOP LLC	69	4	1,625 %	0.4 %	0.0 %	1,529 %	VA
31	TOP FLITE FINANCIAL INC	64	30	113 %	0.4 %	0.2 %	101 %	WI
32	VAN DYK MORTGAGE CORPORA	64	29	121 %	0.4 %	0.2 %	108 %	KY
33	OPEN MORTGAGE LLC	57	72	-21 %	0.4 %	0.5 %	-25 %	CA
34	UNITED SOUTHWEST MORTGAG	56	1	5,500 %	0.4 %	0.0 %	5,189 %	CA
35	MAS ASSOCIATES LLC	56	63	-11 %	0.4 %	0.4 %	-16 %	MD
36	AMERICAN NATIONWIDE MORT	53	2	2,550 %	0.3 %	0.0 %	2,403 %	TX
37	MORTGAGE SERVICES III LL	52	24	117 %	0.3 %	0.2 %	105 %	IL
38	ASPIRE FINANCIAL INC	52	76	-32 %	0.3 %	0.5 %	-35 %	TX
39	LEADER ONE FINANCIAL COR	50	9	456 %	0.3 %	0.1 %	425 %	MN
40	SUN AMERICAN MORTGAGE CO	50	44	14 %	0.3 %	0.3 %	7 %	AZ
41	AMERICAN PACIFIC MORTGAG	48	33	45 %	0.3 %	0.2 %	37 %	CA
42	CONTOUR MORTGAGE CORPORA	47	51	-8 %	0.3 %	0.3 %	-13 %	NY
43	AXIA FINANCIAL LLC	47	34	38 %	0.3 %	0.2 %	31 %	WA
44	ROYAL UNITED MORTGAGE LL	43	95	-55 %	0.3 %	0.6 %	-57 %	TX
45	HOMEOWNERS MORTGAGE ENTE	41	0		0.3 %	0.0 %		NC
46	SUCCESS MORTGAGE PARTNER	40	19	111 %	0.3 %	0.1 %	99 %	MI
47	UNIVERSAL LENDING CORPOR	40	37	8 %	0.3 %	0.2 %	2 %	CO
48	STERLING SAVINGS BANK	39	47	-17 %	0.2 %	0.3 %	-22 %	OR
49	DOLLAR BANK FSB	39	20	95 %	0.2 %	0.1 %	84 %	PA
50	ADVISORS MORTGAGE GROUP	38	28	36 %	0.2 %	0.2 %	28 %	NY

Rank	Lender	Vol 2013	Vol 2012	Chg %	Mkt Share 2013	Mkt Share 2012	Chg %	Top State
51	GATEWAY FUNDING DIVERSIF	38	40	-5 %	0.2 %	0.3 %	-10 %	PA
52	PEOPLES BANK	38	21	81 %	0.2 %	0.1 %	71 %	SC
53	NORTH AMERICAN SAVINGS B	34	0		0.2 %	0.0 %		KS
54	VANGUARD FUNDING LLC	33	32	3 %	0.2 %	0.2 %	-3 %	NY
55	MCM HOLDINGS INC	33	90	-63 %	0.2 %	0.6 %	-65 %	FL
56	INTEGRATED FINANCIAL GRO	33	8	313 %	0.2 %	0.1 %	290 %	PA
57	EASTERN BANK	32	17	88 %	0.2 %	0.1 %	78 %	MA
58	HOMESTREET BANK	31	15	107 %	0.2 %	0.1 %	95 %	WA
59	SOUTHERN TRUST MORTGAGE	30	20	50 %	0.2 %	0.1 %	42 %	VA
60	FULTON BANK NATIONAL ASS	30	33	-9 %	0.2 %	0.2 %	-14 %	PA
61	VIG MORTGAGE CORP	30	30	0 %	0.2 %	0.2 %	-6 %	ZZ
62	JAMES B NUTTER AND COMPA	27	28	-4 %	0.2 %	0.2 %	-9 %	KS
63	GREAT OAK LENDING	27	78	-65 %	0.2 %	0.5 %	-67 %	MD
64	NEW AMERICAN MORTGAGE LL	26	34	-24 %	0.2 %	0.2 %	-28 %	NC
65	MANN MORTGAGE LLC	26	6	333 %	0.2 %	0.0 %	309 %	MT
66	CHRISTENSEN FINANCIAL IN	23	40	-43 %	0.1 %	0.3 %	-46 %	FL
67	NETWORK FUNDING LP	23	46	-50 %	0.1 %	0.3 %	-53 %	TX
68	VALUE FINANCIAL MORTGAGE	22	32	-31 %	0.1 %	0.2 %	-35 %	FL
69	FRANKLIN FIRST FINANCIAL	22	12	83 %	0.1 %	0.1 %	73 %	NY
70	PRIMARY RESIDENTIAL MORT	21	30	-30 %	0.1 %	0.2 %	-34 %	NM
71	FIRST PRIORITY FINANCIAL	21	11	91 %	0.1 %	0.1 %	80 %	WA
72	RESIDENTIAL FINANCE CORP	21	3	600 %	0.1 %	0.0 %	561 %	NJ
73	GUARANTEED HOME MTG CO I	21	17	24 %	0.1 %	0.1 %	17 %	NY
74	WOLFE FINANCIAL INC	21	4	425 %	0.1 %	0.0 %	396 %	SC
75	AMERIPRO FUNDING INC	20	2	900 %	0.1 %	0.0 %	845 %	TX
76	MAIN STREET HOME LOANS L	19	14	36 %	0.1 %	0.1 %	28 %	GA
77	GUARANTEED RATE INC	19	4	375 %	0.1 %	0.0 %	349 %	MN
78	EVOLVE BANK & TRUST	18	3	500 %	0.1 %	0.0 %	467 %	NY
79	PINNACLE CAPITAL MORTGAG	18	15	20 %	0.1 %	0.1 %	13 %	CA
80	LIVE WELL FINANCIAL INC	18	23	-22 %	0.1 %	0.2 %	-26 %	NY
81	SENTE MORTGAGE INC	18	3	500 %	0.1 %	0.0 %	467 %	TX
82	MOUNTAIN AMERICA CREDIT	17	1	1,600 %	0.1 %	0.0 %	1,506 %	UT
83	AMERICA FIRST FEDERAL CR	17	0		0.1 %	0.0 %		UT
84	VIP MORTGAGE INC	17	5	240 %	0.1 %	0.0 %	221 %	AZ
85	MEADOWBROOK FINANCIAL MO	17	3	467 %	0.1 %	0.0 %	435 %	NY
86	DAS ACQUISITION CO LLC	17	22	-23 %	0.1 %	0.1 %	-27 %	MO
87	HIGHLANDS RESIDENTIAL MO	16	10	60 %	0.1 %	0.1 %	51 %	TX
88	COLONIAL SAVINGS FA	16	13	23 %	0.1 %	0.1 %	16 %	TX
89	RESIDENTIAL HOME FUNDING	16	20	-20 %	0.1 %	0.1 %	-24 %	NJ
90	ULSTER SAVINGS BANK	15	0		0.1 %	0.0 %		NY
91	PEOPLES HOME EQUITY INC	15	14	7 %	0.1 %	0.1 %	1 %	TN
92	HOMESTEAD FUNDING CORP	15	9	67 %	0.1 %	0.1 %	57 %	NY
93	HARVARD HOME MORTGAGE IN	15	40	-63 %	0.1 %	0.3 %	-65 %	MD
94	METRO ISLAND MORTGAGE IN	15	19	-21 %	0.1 %	0.1 %	-25 %	ZZ
95	BANK OF ENGLAND	15	12	25 %	0.1 %	0.1 %	18 %	NC
96	CLIFFCO INC	14	19	-26 %	0.1 %	0.1 %	-30 %	NY
97	PACIFIC RESIDENTIAL MORT	14	7	100 %	0.1 %	0.0 %	89 %	WA
98	WHOLESALE CAPITAL CORP	14	9	56 %	0.1 %	0.1 %	47 %	CA
99	CIRCLE MORTGAGE CORPORAT	14	9	56 %	0.1 %	0.1 %	47 %	FL
100	SIDUS FINANCIAL LLC	14	57	-75 %	0.1 %	0.4 %	-77 %	NC

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