

HECM Lenders (FHA Approved Only)

Industry Overview

HECMs Endorsed through June 2014

Next Release Date: Week 1 of August

Endorsement Growth Change

-12.7 %

Competition Growth

-6.9 %

Active Lender Change

-17

Figures above reflect change from prior month

PERFORMANCE

| Rank/Region | 07/13 | 08/13 | 09/13 | 10/13 | 11/13 | 12/13 | 01/14 | 02/14 | 03/14 | 04/14 | 05/14 | 06/14 | Trend |
|-----------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------|
| 1 Pacific/Hawaii | 1,216 | 1,021 | 861 | 873 | 1,079 | 980 | 1,249 | 1,126 | 888 | 926 | 849 | 901 | ▲ |
| 2 Southeast/Caribbean | 1,124 | 1,161 | 986 | 958 | 947 | 820 | 919 | 893 | 921 | 882 | 976 | 770 | ▼ |
| 3 Southwest | 779 | 675 | 595 | 567 | 543 | 511 | 561 | 549 | 534 | 513 | 548 | 451 | ▼ |
| 4 Mid-Atlantic | 629 | 624 | 531 | 412 | 545 | 473 | 557 | 585 | 486 | 465 | 540 | 435 | ▼ |
| 5 New York/New Jersey | 567 | 547 | 422 | 343 | 435 | 406 | 466 | 548 | 539 | 346 | 400 | 355 | ▼ |
| 6 Midwest | 505 | 518 | 418 | 398 | 391 | 346 | 455 | 541 | 448 | 374 | 436 | 395 | ▼ |
| 7 Rocky Mountain | 285 | 235 | 204 | 192 | 243 | 251 | 237 | 247 | 200 | 216 | 214 | 175 | ▼ |
| 8 New England | 250 | 254 | 205 | 177 | 208 | 168 | 267 | 326 | 259 | 168 | 227 | 180 | ▼ |
| 9 Northwest/Alaska | 258 | 200 | 203 | 176 | 185 | 157 | 217 | 222 | 219 | 179 | 188 | 158 | ▼ |
| 10 Great Plains | 143 | 147 | 102 | 92 | 114 | 111 | 133 | 129 | 124 | 101 | 120 | 107 | ▼ |
| Total | 5,756 | 5,382 | 4,527 | 4,188 | 4,690 | 4,223 | 5,061 | 5,166 | 4,618 | 4,170 | 4,498 | 3,927 | ▼ |

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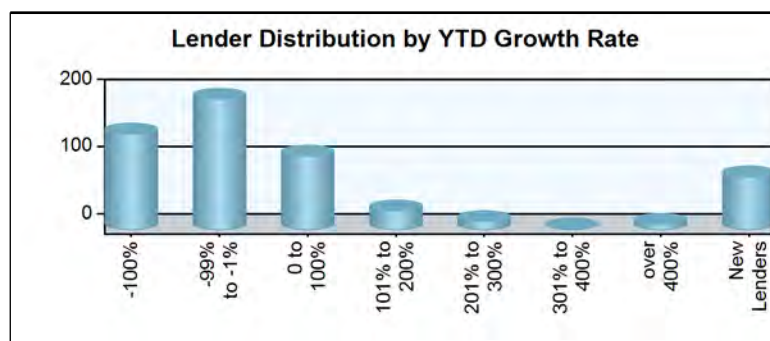
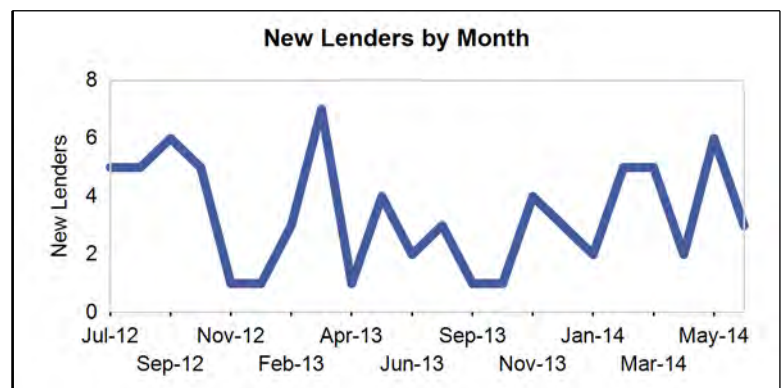
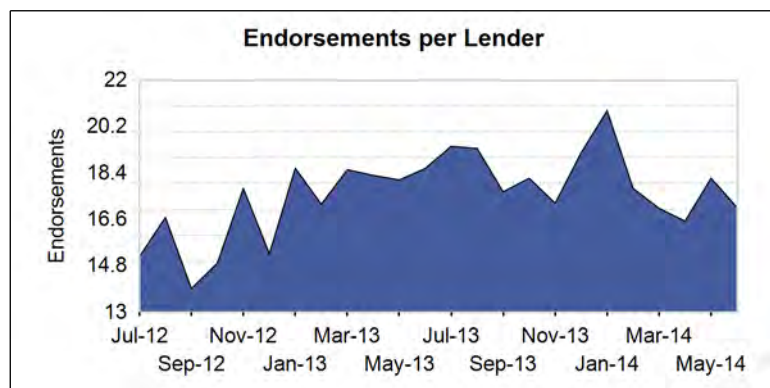
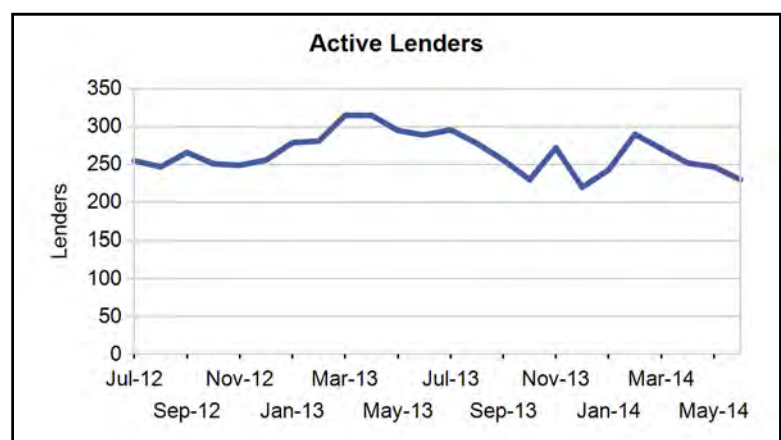
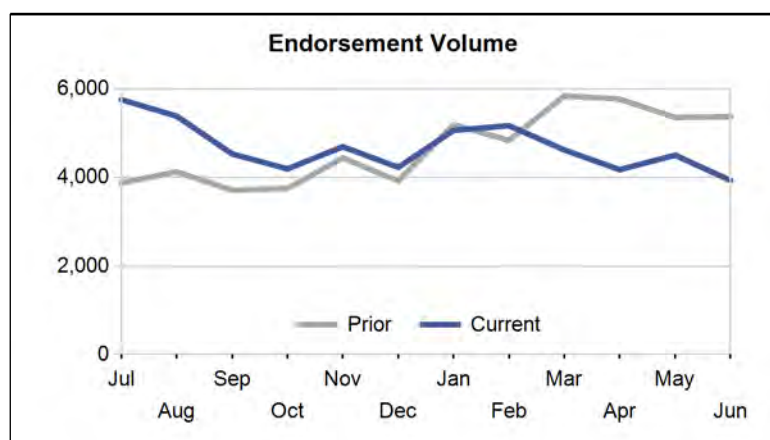
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Competition

Top 10 Lenders

| Rank / Lender | 07/13 | 08/13 | 09/13 | 10/13 | 11/13 | 12/13 | 01/14 | 02/14 | 03/14 | 04/14 | 05/14 | 06/14 | Total | Trend |
|-------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|----------|
| 1 AMERICAN ADVISORS GROUP | 914 | 925 | 773 | 801 | 683 | 621 | 734 | 754 | 789 | 1,194 | 1,382 | 1,008 | 10,578 | ▼ |
| 2 RMS/SECURITY ONE LENDING | 592 | 570 | 604 | 442 | 564 | 676 | 954 | 660 | 243 | 236 | 316 | 403 | 6,260 | ▲ |
| 3 LIBERTY HOME EQUITY SOLUTIONS INC | 645 | 658 | 407 | 257 | 471 | 175 | 201 | 838 | 968 | 337 | 248 | 335 | 5,540 | ▲ |
| 4 ONE REVERSE MORTGAGE LLC | 429 | 465 | 452 | 407 | 475 | 376 | 470 | 357 | 406 | 409 | 396 | 402 | 5,044 | ▲ |
| 5 URBAN FINANCIAL OF AMERICA LLC | 389 | 277 | 301 | 308 | 334 | 211 | 351 | 332 | 346 | 295 | 265 | 180 | 3,589 | ▼ |
| 6 PROFICIO MORTGAGE VENTURES LLC | 254 | 199 | 162 | 210 | 158 | 143 | 209 | 195 | 155 | 120 | 148 | 112 | 2,065 | ▼ |
| 7 GENERATION MORTGAGE COMPANY | 282 | 196 | 167 | 184 | 95 | 116 | 226 | 295 | 104 | 96 | 108 | 96 | 1,965 | ▼ |
| 8 REVERSE MORTGAGE USA INC | 127 | 107 | 127 | 100 | 100 | 137 | 107 | | | | | 1 | 806 | ▲ |
| 9 ASSOCIATED MORTGAGE BANKERS INC | 78 | 69 | 69 | 45 | 49 | 91 | 121 | 82 | 37 | 46 | 48 | 48 | 783 | ▲ |
| 10 OPEN MORTGAGE LLC | 124 | 77 | 53 | 69 | 71 | 84 | 59 | 26 | 24 | 27 | 27 | 30 | 671 | ▲ |
| Top 10 SubTotal | 3,834 | 3,543 | 3,115 | 2,823 | 3,000 | 2,630 | 3,432 | 3,539 | 3,072 | 2,760 | 2,938 | 2,615 | 37,301 | ▼ |
| Industry Total | 5,756 | 5,382 | 4,527 | 4,188 | 4,690 | 4,223 | 5,061 | 5,166 | 4,618 | 4,170 | 4,498 | 3,927 | 56,206 | ▼ |



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Living Forward in Reverse

- Wholesale Lending
- Correspondent Lending

RMS
Reverse Mortgage Solutions, Inc.

Market Performance

| Market | YTD Volume 2014 | YTD Volume 2013 | Chg % | Active Lenders 2014 | Active Lenders 2013 | Chg % | Volume / Lender 2014 | Volume / Lender 2013 | Chg % |
|----------------------------|-----------------|-----------------|----------------|---------------------|---------------------|----------------|----------------------|----------------------|---------------|
| Great Plains | | | | | | | | | |
| KANSAS CITY | 188 | 269 | -30.1 % | 21 | 26 | -19.2 % | 2.9 | 3.2 | -8.9 % |
| ST. LOUIS | 177 | 195 | -9.2 % | 23 | 20 | 15.0 % | 3.0 | 2.8 | 6.1 % |
| DES MOINES | 166 | 177 | -6.2 % | 18 | 17 | 5.9 % | 3.9 | 3.4 | 15.9 % |
| TOPEKA | 111 | 126 | -11.9 % | 19 | 20 | -5.0 % | 2.5 | 2.0 | 26.9 % |
| OMAHA | 72 | 120 | -40.0 % | 13 | 15 | -13.3 % | 2.1 | 2.4 | -14.2 % |
| Region Total | 714 | 887 | -19.5 % | 42 | 40 | 5.0 % | 5.4 | 6.0 | -9.2 % |
| Mid-Atlantic | | | | | | | | | |
| PHILADELPHIA | 957 | 1,212 | -21.0 % | 63 | 72 | -12.5 % | 5.3 | 5.4 | -1.3 % |
| RICHMOND | 702 | 923 | -23.9 % | 48 | 58 | -17.2 % | 4.6 | 4.8 | -3.1 % |
| BALTIMORE | 477 | 660 | -27.7 % | 48 | 47 | 2.1 % | 3.9 | 4.4 | -11.9 % |
| WASH. D.C. | 471 | 512 | -8.0 % | 48 | 47 | 2.1 % | 3.6 | 3.6 | -0.9 % |
| PITTSBURGH | 266 | 311 | -14.5 % | 31 | 35 | -11.4 % | 3.3 | 3.0 | 7.6 % |
| CHARLESTON | 106 | 125 | -15.2 % | 14 | 18 | -22.2 % | 2.6 | 2.3 | 14.5 % |
| WILMINGTON | 89 | 121 | -26.4 % | 21 | 29 | -27.6 % | 1.7 | 1.7 | 0.6 % |
| Region Total | 3,068 | 3,864 | -20.6 % | 108 | 123 | -12.2 % | 8.7 | 9.1 | -5.0 % |
| Midwest | | | | | | | | | |
| CHICAGO | 590 | 608 | -3.0 % | 43 | 41 | 4.9 % | 4.8 | 5.1 | -4.5 % |
| INDIANAPOLIS | 344 | 404 | -14.9 % | 33 | 33 | 0.0 % | 3.6 | 3.6 | -1.9 % |
| MILWAUKEE | 301 | 326 | -7.7 % | 24 | 28 | -14.3 % | 3.8 | 3.0 | 25.7 % |
| MINN. ST. PAUL | 283 | 309 | -8.4 % | 23 | 27 | -14.8 % | 3.8 | 3.3 | 15.0 % |
| CLEVELAND | 250 | 300 | -16.7 % | 27 | 29 | -6.9 % | 3.3 | 3.3 | 2.5 % |
| GRAND RAPIDS | 214 | 201 | 6.5 % | 22 | 25 | -12.0 % | 3.6 | 2.7 | 33.4 % |
| DETROIT | 180 | 165 | 9.1 % | 25 | 21 | 19.0 % | 2.8 | 2.4 | 13.2 % |
| COLUMBUS | 179 | 222 | -19.4 % | 24 | 24 | 0.0 % | 3.3 | 3.2 | 3.8 % |
| SPRINGFIELD | 136 | 160 | -15.0 % | 22 | 23 | -4.3 % | 2.5 | 2.5 | 2.0 % |
| CINCINNATI | 108 | 146 | -26.0 % | 13 | 22 | -40.9 % | 2.7 | 2.3 | 18.3 % |
| FLINT | 64 | 60 | 6.7 % | 15 | 15 | 0.0 % | 2.0 | 1.5 | 31.4 % |
| Region Total | 2,649 | 2,901 | -8.7 % | 93 | 104 | -10.6 % | 8.9 | 8.6 | 3.2 % |
| New England | | | | | | | | | |
| BOSTON | 600 | 696 | -13.8 % | 35 | 37 | -5.4 % | 5.9 | 7.3 | -18.3 % |
| HARTFORD | 382 | 430 | -11.2 % | 39 | 44 | -11.4 % | 3.7 | 3.6 | 1.7 % |
| BANGOR | 187 | 144 | 29.9 % | 21 | 18 | 16.7 % | 3.1 | 2.2 | 40.6 % |
| MANCHESTER | 96 | 126 | -23.8 % | 16 | 23 | -30.4 % | 2.2 | 2.1 | 5.8 % |
| PROVIDENCE | 93 | 84 | 10.7 % | 13 | 16 | -18.8 % | 2.1 | 2.5 | -16.9 % |
| BURLINGTON | 69 | 59 | 16.9 % | 14 | 9 | 55.6 % | 2.2 | 2.3 | -1.6 % |
| Region Total | 1,427 | 1,539 | -7.3 % | 67 | 78 | -14.1 % | 6.8 | 6.9 | -0.3 % |
| New York/New Jersey | | | | | | | | | |
| NEW YORK | 1,219 | 1,564 | -22.1 % | 59 | 68 | -13.2 % | 6.3 | 7.2 | -13.0 % |
| NEWARK | 551 | 688 | -19.9 % | 59 | 71 | -16.9 % | 3.3 | 3.7 | -10.8 % |
| CAMDEN | 410 | 521 | -21.3 % | 55 | 66 | -16.7 % | 2.9 | 3.2 | -9.7 % |
| ALBANY | 309 | 372 | -16.9 % | 27 | 29 | -6.9 % | 3.5 | 4.0 | -11.5 % |
| BUFFALO | 165 | 188 | -12.2 % | 16 | 14 | 14.3 % | 3.7 | 4.1 | -10.6 % |
| Region Total | 2,654 | 3,333 | -20.4 % | 99 | 129 | -23.3 % | 7.9 | 8.2 | -4.4 % |
| Northwest/Alaska | | | | | | | | | |
| SEATTLE | 513 | 636 | -19.3 % | 50 | 50 | 0.0 % | 3.4 | 3.9 | -12.4 % |
| PORTLAND | 390 | 459 | -15.0 % | 43 | 46 | -6.5 % | 3.2 | 3.4 | -5.8 % |
| BOISE | 160 | 175 | -8.6 % | 28 | 24 | 16.7 % | 2.2 | 2.2 | -1.3 % |
| SPOKANE | 88 | 100 | -12.0 % | 24 | 32 | -25.0 % | 1.7 | 1.6 | 5.4 % |
| ANCHORAGE | 32 | 31 | 3.2 % | 6 | 9 | -33.3 % | 2.3 | 1.5 | 54.1 % |
| Region Total | 1,183 | 1,401 | -15.6 % | 74 | 76 | -2.6 % | 5.1 | 5.5 | -8.3 % |
| Pacific/Hawaii | | | | | | | | | |
| LOS ANGELES | 1,431 | 1,440 | -0.6 % | 81 | 74 | 9.5 % | 6.0 | 6.4 | -5.2 % |

| Market | YTD Volume 2014 | YTD Volume 2013 | Chg % | Active Lenders 2014 | Active Lenders 2013 | Chg % | Volume / Lender 2014 | Volume / Lender 2013 | Chg % |
|----------------------------|-----------------|-----------------|----------------|---------------------|---------------------|----------------|----------------------|----------------------|----------------|
| SANTA ANA | 1,056 | 1,077 | -1.9 % | 67 | 72 | -6.9 % | 5.5 | 5.3 | 3.9 % |
| SAN FRANCISCO | 951 | 883 | 7.7 % | 63 | 51 | 23.5 % | 5.4 | 5.7 | -5.5 % |
| PHOENIX | 707 | 605 | 16.9 % | 44 | 36 | 22.2 % | 5.2 | 4.8 | 8.6 % |
| SACRAMENTO | 543 | 431 | 26.0 % | 53 | 42 | 26.2 % | 3.6 | 3.8 | -4.8 % |
| SAN DIEGO | 536 | 491 | 9.2 % | 51 | 45 | 13.3 % | 4.0 | 4.1 | -1.7 % |
| LAS VEGAS | 203 | 144 | 41.0 % | 24 | 21 | 14.3 % | 3.0 | 2.2 | 34.3 % |
| FRESNO | 191 | 183 | 4.4 % | 37 | 30 | 23.3 % | 2.4 | 2.4 | -2.7 % |
| TUCSON | 130 | 134 | -3.0 % | 21 | 23 | -8.7 % | 2.5 | 1.9 | 32.6 % |
| HONOLULU | 108 | 122 | -11.5 % | 14 | 17 | -17.6 % | 2.2 | 2.6 | -13.0 % |
| RENO | 83 | 69 | 20.3 % | 16 | 13 | 23.1 % | 2.2 | 2.0 | 12.4 % |
| Region Total | 5,939 | 5,579 | 6.5 % | 145 | 138 | 5.1 % | 12.3 | 12.2 | 0.5 % |
| Rocky Mountain | | | | | | | | | |
| DENVER | 581 | 648 | -10.3 % | 49 | 41 | 19.5 % | 4.3 | 5.2 | -17.0 % |
| SALT LAKE CITY | 479 | 694 | -31.0 % | 34 | 33 | 3.0 % | 4.4 | 5.8 | -24.4 % |
| HELENA | 112 | 126 | -11.1 % | 15 | 14 | 7.1 % | 2.6 | 2.6 | 1.3 % |
| CASPER | 62 | 62 | 0.0 % | 17 | 16 | 6.3 % | 1.9 | 1.6 | 22.2 % |
| SIOUX FALLS | 33 | 35 | -5.7 % | 6 | 9 | -33.3 % | 2.0 | 1.7 | 15.3 % |
| FARGO | 22 | 13 | 69.2 % | 4 | 5 | -20.0 % | 1.7 | 1.4 | 24.2 % |
| Region Total | 1,289 | 1,578 | -18.3 % | 72 | 64 | 12.5 % | 6.0 | 7.2 | -16.0 % |
| Southeast/Caribbean | | | | | | | | | |
| MIAMI | 835 | 821 | 1.7 % | 69 | 69 | 0.0 % | 4.5 | 4.0 | 10.9 % |
| GREENSBORO | 710 | 1,003 | -29.2 % | 30 | 34 | -11.8 % | 6.2 | 7.1 | -12.2 % |
| ATLANTA | 530 | 634 | -16.4 % | 39 | 40 | -2.5 % | 5.4 | 5.1 | 5.6 % |
| TAMPA | 475 | 479 | -0.8 % | 49 | 45 | 8.9 % | 3.5 | 3.9 | -11.8 % |
| COLUMBIA | 449 | 603 | -25.5 % | 37 | 41 | -9.8 % | 4.0 | 4.3 | -8.0 % |
| BIRMINGHAM | 368 | 577 | -36.2 % | 23 | 30 | -23.3 % | 5.0 | 5.6 | -10.0 % |
| ORLANDO | 341 | 318 | 7.2 % | 46 | 42 | 9.5 % | 2.9 | 3.0 | -3.1 % |
| JACKSONVILLE | 308 | 448 | -31.3 % | 38 | 42 | -9.5 % | 3.3 | 3.4 | -3.5 % |
| KNOXVILLE | 298 | 382 | -22.0 % | 27 | 32 | -15.6 % | 3.9 | 3.9 | -0.5 % |
| CARIBBEAN | 297 | 730 | -59.3 % | 19 | 21 | -9.5 % | 5.9 | 9.0 | -34.8 % |
| JACKSON | 227 | 295 | -23.1 % | 17 | 20 | -15.0 % | 4.5 | 3.9 | 15.0 % |
| NASHVILLE | 217 | 281 | -22.8 % | 23 | 29 | -20.7 % | 3.4 | 3.5 | -2.1 % |
| LOUISVILLE | 208 | 283 | -26.5 % | 19 | 26 | -26.9 % | 5.0 | 3.9 | 28.6 % |
| MEMPHIS | 98 | 131 | -25.2 % | 12 | 18 | -33.3 % | 2.8 | 2.2 | 26.9 % |
| Region Total | 5,361 | 6,985 | -23.2 % | 140 | 155 | -9.7 % | 11.7 | 12.9 | -9.0 % |
| Southwest | | | | | | | | | |
| HOUSTON | 503 | 699 | -28.0 % | 42 | 52 | -19.2 % | 4.0 | 4.2 | -5.0 % |
| DALLAS | 468 | 622 | -24.8 % | 47 | 54 | -13.0 % | 3.4 | 3.8 | -10.9 % |
| SAN ANTONIO | 455 | 656 | -30.6 % | 50 | 51 | -2.0 % | 3.4 | 3.8 | -9.0 % |
| FT. WORTH | 383 | 551 | -30.5 % | 43 | 51 | -15.7 % | 3.6 | 3.4 | 5.3 % |
| NEW ORLEANS | 380 | 424 | -10.4 % | 28 | 31 | -9.7 % | 4.3 | 3.8 | 12.6 % |
| LITTLE ROCK | 221 | 356 | -37.9 % | 16 | 28 | -42.9 % | 3.9 | 3.9 | -1.5 % |
| ALBUQUERQUE | 198 | 260 | -23.8 % | 28 | 31 | -9.7 % | 2.5 | 2.5 | 3.0 % |
| LUBBOCK | 155 | 241 | -35.7 % | 32 | 33 | -3.0 % | 2.1 | 2.5 | -15.1 % |
| OKLAHOMA CITY | 155 | 183 | -15.3 % | 16 | 22 | -27.3 % | 3.1 | 2.6 | 22.0 % |
| TULSA | 148 | 166 | -10.8 % | 15 | 22 | -31.8 % | 3.0 | 2.2 | 35.5 % |
| SHREVEPORT | 90 | 131 | -31.3 % | 20 | 20 | 0.0 % | 1.9 | 2.1 | -11.8 % |
| Region Total | 3,156 | 4,289 | -26.4 % | 88 | 106 | -17.0 % | 10.0 | 11.0 | -9.1 % |
| Grand Total | 27,440 | 32,356 | -15.2 % | 430 | 494 | -13.0 % | 17.9 | 18.2 | -1.7 % |

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Top 100 Lenders - Year to Date

| Rank | Lender | Vol 2014 | Vol 2013 | Chg % | Mkt Share 2014 | Mkt Share 2013 | Chg % | Top State |
|------|--------------------------|----------|----------|---------|----------------|----------------|---------|-----------|
| 1 | AMERICAN ADVISORS GROUP | 5861 | 2696 | 117 % | 21.4 % | 8.3 % | 156 % | CA |
| 2 | LIBERTY HOME EQUITY SOLU | 2927 | 4051 | -28 % | 10.7 % | 12.5 % | -15 % | CA |
| 3 | RMS/SECURITY ONE LENDING | 2812 | 4088 | -31 % | 10.2 % | 12.6 % | -19 % | CA |
| 4 | ONE REVERSE MORTGAGE LLC | 2440 | 2801 | -13 % | 8.9 % | 8.7 % | 3 % | TX |
| 5 | URBAN FINANCIAL OF AMERI | 1769 | 2133 | -17 % | 6.4 % | 6.6 % | -2 % | CA |
| 6 | PROFICIO MORTGAGE VENTUR | 939 | 1420 | -34 % | 3.4 % | 4.4 % | -22 % | CA |
| 7 | GENERATION MORTGAGE COMP | 925 | 1465 | -37 % | 3.4 % | 4.5 % | -26 % | NY |
| 8 | ASSOCIATED MORTGAGE BANK | 382 | 461 | -17 % | 1.4 % | 1.4 % | -2 % | CA |
| 9 | LIVE WELL FINANCIAL INC | 333 | 30 | 1,010 % | 1.2 % | 0.1 % | 1,209 % | CA |
| 10 | MAVERICK FUNDING CORP | 315 | 527 | -40 % | 1.1 % | 1.6 % | -30 % | NJ |
| 11 | NET EQUITY FINANCIAL INC | 292 | 248 | 18 % | 1.1 % | 0.8 % | 39 % | PA |
| 12 | UNITED NORTHERN MORTGAGE | 239 | 145 | 65 % | 0.9 % | 0.4 % | 94 % | NY |
| 13 | SUN WEST MORTGAGE CO INC | 227 | 521 | -56 % | 0.8 % | 1.6 % | -49 % | CA |
| 14 | CHERRY CREEK MORTGAGE CO | 214 | 481 | -56 % | 0.8 % | 1.5 % | -48 % | UT |
| 15 | FIRSTBANK | 212 | 176 | 20 % | 0.8 % | 0.5 % | 42 % | TN |
| 16 | PLAZA HOME MORTGAGE INC | 206 | 151 | 36 % | 0.8 % | 0.5 % | 61 % | CA |
| 17 | HIGH TECH LENDING INC | 199 | 237 | -16 % | 0.7 % | 0.7 % | -1 % | CA |
| 18 | OPEN MORTGAGE LLC | 193 | 208 | -7 % | 0.7 % | 0.6 % | 9 % | CA |
| 19 | M & T BANK | 190 | 336 | -43 % | 0.7 % | 1.0 % | -33 % | NY |
| 20 | NATIONWIDE EQUITIES CORP | 186 | 236 | -21 % | 0.7 % | 0.7 % | -7 % | NY |
| 21 | ADVISORS MORTGAGE GROUP | 173 | 80 | 116 % | 0.6 % | 0.2 % | 155 % | NY |
| 22 | REVERSE MORTGAGE FUNDING | 171 | 0 | | 0.6 % | 0.0 % | | CA |
| 23 | TOWNEBANK | 164 | 194 | -15 % | 0.6 % | 0.6 % | 0 % | VA |
| 24 | MCM HOLDINGS INC | 155 | 94 | 65 % | 0.6 % | 0.3 % | 94 % | FL |
| 25 | GMFS LLC | 150 | 328 | -54 % | 0.5 % | 1.0 % | -46 % | CA |
| 26 | MONEY HOUSE INC | 147 | 258 | -43 % | 0.5 % | 0.8 % | -33 % | ZZ |
| 27 | FIRSTAR BANK NA | 134 | 158 | -15 % | 0.5 % | 0.5 % | 0 % | OK |
| 28 | AMERICAN PACIFIC MORTGAG | 115 | 106 | 8 % | 0.4 % | 0.3 % | 28 % | CA |
| 29 | REVERSE MORTGAGE USA INC | 108 | 904 | -88 % | 0.4 % | 2.8 % | -86 % | TX |
| 30 | NORTH AMERICAN SAVINGS B | 106 | 60 | 77 % | 0.4 % | 0.2 % | 108 % | TX |
| 31 | NATIONSTAR MORTGAGE LLC | 103 | 355 | -71 % | 0.4 % | 1.1 % | -66 % | CA |
| 32 | MORTGAGE SERVICES III LL | 98 | 96 | 2 % | 0.4 % | 0.3 % | 20 % | IL |
| 33 | TOP FLITE FINANCIAL INC | 97 | 144 | -33 % | 0.4 % | 0.4 % | -21 % | WI |
| 34 | UNITED SOUTHWEST MORTGAG | 96 | 119 | -19 % | 0.3 % | 0.4 % | -5 % | CA |
| 35 | MORTGAGESHOP LLC | 93 | 114 | -18 % | 0.3 % | 0.4 % | -4 % | VA |
| 36 | SOUTHERN TRUST MORTGAGE | 78 | 65 | 20 % | 0.3 % | 0.2 % | 41 % | VA |
| 37 | SUN AMERICAN MORTGAGE CO | 75 | 96 | -22 % | 0.3 % | 0.3 % | -8 % | AZ |
| 38 | PEOPLES BANK | 74 | 97 | -24 % | 0.3 % | 0.3 % | -10 % | CA |
| 39 | ATLANTIC BAY MORTGAGE GR | 72 | 141 | -49 % | 0.3 % | 0.4 % | -40 % | VA |
| 40 | MAS ASSOCIATES LLC | 65 | 82 | -21 % | 0.2 % | 0.3 % | -7 % | MD |
| 41 | SUCCESS MORTGAGE PARTNER | 60 | 76 | -21 % | 0.2 % | 0.2 % | -7 % | MI |
| 42 | SENIOR MORTGAGE BANKERS | 60 | 207 | -71 % | 0.2 % | 0.6 % | -66 % | ZZ |
| 43 | ASPIRE FINANCIAL INC | 59 | 148 | -60 % | 0.2 % | 0.5 % | -53 % | TX |
| 44 | LEADER ONE FINANCIAL COR | 55 | 110 | -50 % | 0.2 % | 0.3 % | -41 % | KS |
| 45 | CS FINANCIAL INC | 55 | 26 | 112 % | 0.2 % | 0.1 % | 149 % | CA |
| 46 | DOLLAR BANK FSB | 52 | 56 | -7 % | 0.2 % | 0.2 % | 9 % | PA |
| 47 | EASTERN BANK | 52 | 48 | 8 % | 0.2 % | 0.1 % | 28 % | MA |
| 48 | AMERICAN NATIONWIDE MORT | 51 | 97 | -47 % | 0.2 % | 0.3 % | -38 % | TX |
| 49 | MANN MORTGAGE LLC | 50 | 55 | -9 % | 0.2 % | 0.2 % | 7 % | MT |
| 50 | FULTON BANK NA | 50 | 64 | -22 % | 0.2 % | 0.2 % | -8 % | PA |

| Rank | Lender | Vol 2014 | Vol 2013 | Chg % | Mkt Share 2014 | Mkt Share 2013 | Chg % | Top State |
|------|--------------------------|----------|----------|---------|----------------|----------------|---------|-----------|
| 51 | CHRISTENSEN FINANCIAL IN | 50 | 61 | -18 % | 0.2 % | 0.2 % | -3 % | FL |
| 52 | GATEWAY FUNDING DIVERSIF | 50 | 66 | -24 % | 0.2 % | 0.2 % | -11 % | PA |
| 53 | EVOLVE BANK & TRUST | 47 | 44 | 7 % | 0.2 % | 0.1 % | 26 % | NY |
| 54 | HOMESTREET BANK | 46 | 83 | -45 % | 0.2 % | 0.3 % | -35 % | WA |
| 55 | RESIDENTIAL HOME FUNDING | 46 | 42 | 10 % | 0.2 % | 0.1 % | 29 % | NJ |
| 56 | UNIVERSAL LENDING CORPOR | 45 | 90 | -50 % | 0.2 % | 0.3 % | -41 % | CO |
| 57 | MCS MORTGAGE BANKERS INC | 45 | 9 | 400 % | 0.2 % | 0.0 % | 490 % | NY |
| 58 | HOMEOWNERS MORTGAGE ENTE | 45 | 61 | -26 % | 0.2 % | 0.2 % | -13 % | NC |
| 59 | BANK OF ENGLAND | 45 | 49 | -8 % | 0.2 % | 0.2 % | 8 % | CT |
| 60 | THE FEDERAL SAVINGS BANK | 45 | 38 | 18 % | 0.2 % | 0.1 % | 40 % | CA |
| 61 | VAN DYK MORTGAGE CORPORA | 43 | 107 | -60 % | 0.2 % | 0.3 % | -53 % | IN |
| 62 | VANGUARD FUNDING LLC | 43 | 70 | -39 % | 0.2 % | 0.2 % | -28 % | NY |
| 63 | GATEWAY BANK MORTGAGE | 42 | 26 | 62 % | 0.2 % | 0.1 % | 90 % | NC |
| 64 | MLD MORTGAGE | 42 | 2 | 2,000 % | 0.2 % | 0.0 % | 2,376 % | NY |
| 65 | GEORGETOWN MORTGAGE | 42 | 25 | 68 % | 0.2 % | 0.1 % | 98 % | TX |
| 66 | FIRST PRIORITY FINANCIAL | 40 | 40 | 0 % | 0.1 % | 0.1 % | 18 % | CA |
| 67 | BERKSHIRE BANK | 40 | 27 | 48 % | 0.1 % | 0.1 % | 75 % | MA |
| 68 | FRANKLIN FIRST FINANCIAL | 40 | 50 | -20 % | 0.1 % | 0.2 % | -6 % | NY |
| 69 | SIMONICH CORPORATION | 38 | 25 | 52 % | 0.1 % | 0.1 % | 79 % | CA |
| 70 | VIP MORTGAGE INC | 37 | 37 | 0 % | 0.1 % | 0.1 % | 18 % | AZ |
| 71 | GUARANTEED RATE INC | 35 | 38 | -8 % | 0.1 % | 0.1 % | 9 % | MN |
| 72 | STERLING SAVINGS BANK | 34 | 78 | -56 % | 0.1 % | 0.2 % | -49 % | OR |
| 73 | CITY FIRST MTG SERVICES | 34 | 0 | | 0.1 % | 0.0 % | | CA |
| 74 | DAS ACQUISITION CO LLC | 33 | 47 | -30 % | 0.1 % | 0.1 % | -17 % | MO |
| 75 | VIG MORTGAGE CORP | 32 | 85 | -62 % | 0.1 % | 0.3 % | -56 % | ZZ |
| 76 | LAND-HOME FINANCIAL SERV | 32 | 16 | 100 % | 0.1 % | 0.0 % | 136 % | CA |
| 77 | EQUITY LOANS LLC | 31 | 11 | 182 % | 0.1 % | 0.0 % | 232 % | PA |
| 78 | CIRCLE MORTGAGE CORPORAT | 31 | 32 | -3 % | 0.1 % | 0.1 % | 14 % | FL |
| 79 | AMERICA FIRST FEDERAL CR | 31 | 42 | -26 % | 0.1 % | 0.1 % | -13 % | UT |
| 80 | BROKER SOLUTIONS INC | 30 | 13 | 131 % | 0.1 % | 0.0 % | 172 % | CA |
| 81 | SECURITYNATIONAL MORTGAG | 28 | 26 | 8 % | 0.1 % | 0.1 % | 27 % | UT |
| 82 | GERSHMAN INVESTMENT CORP | 28 | 31 | -10 % | 0.1 % | 0.1 % | 7 % | MO |
| 83 | DIRECTORS FINANCIAL GROU | 28 | 38 | -26 % | 0.1 % | 0.1 % | -13 % | CA |
| 84 | SKYLINE FINANCIAL CORPOR | 27 | 25 | 8 % | 0.1 % | 0.1 % | 27 % | CA |
| 85 | PEOPLES HOME EQUITY INC | 27 | 23 | 17 % | 0.1 % | 0.1 % | 38 % | TN |
| 86 | YADKIN VALLEY BANK AND T | 27 | 37 | -27 % | 0.1 % | 0.1 % | -14 % | NC |
| 87 | FAIRWAY INDEPENDENT MORT | 26 | 21 | 24 % | 0.1 % | 0.1 % | 46 % | PA |
| 88 | SACRAMENTO FIRST MORTGAG | 26 | 10 | 160 % | 0.1 % | 0.0 % | 207 % | CA |
| 89 | WHOLESALE CAPITAL CORP | 26 | 38 | -32 % | 0.1 % | 0.1 % | -19 % | CA |
| 90 | BANK OF NORTH CAROLINA | 26 | 13 | 100 % | 0.1 % | 0.0 % | 136 % | NC |
| 91 | CARROLLTON MORTGAGE CO | 26 | 17 | 53 % | 0.1 % | 0.1 % | 80 % | CA |
| 92 | REAL ESTATE MORTGAGE NET | 25 | 23 | 9 % | 0.1 % | 0.1 % | 28 % | NJ |
| 93 | INTEGRITY HOME LOAN OF C | 25 | 35 | -29 % | 0.1 % | 0.1 % | -16 % | FL |
| 94 | PRIMARY RESIDENTIAL MORT | 25 | 53 | -53 % | 0.1 % | 0.2 % | -44 % | NM |
| 95 | LENEX FINANCIAL MORTGAGE | 25 | 11 | 127 % | 0.1 % | 0.0 % | 168 % | CA |
| 96 | COBALT MORTGAGE INC | 25 | 12 | 108 % | 0.1 % | 0.0 % | 146 % | WA |
| 97 | MARKETPLACE HOME MORTGAG | 25 | 19 | 32 % | 0.1 % | 0.1 % | 55 % | MN |
| 98 | PACIFIC RESIDENTIAL MORT | 24 | 40 | -40 % | 0.1 % | 0.1 % | -29 % | OR |
| 99 | CENTRAL PACIFIC BANK | 23 | 16 | 44 % | 0.1 % | 0.0 % | 70 % | HI |
| 100 | CITYWIDE HOME LOANS | 23 | 20 | 15 % | 0.1 % | 0.1 % | 36 % | UT |

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