

HECM Lenders (FHA Approved Only)

Industry Overview

HECMs Endorsed through May 2015

Next Release Date: Week 1 of July

Endorsement Growth Change

-5.0 %

Competition Growth

-2.6 %

Active Lender Change

-6

Figures above reflect change from prior month

PERFORMANCE

Rank/Region	06/14	07/14	08/14	09/14	10/14	11/14	12/14	01/15	02/15	03/15	04/15	05/15	Trend
1 Pacific/Hawaii	901	936	728	780	1,014	1,186	1,121	1,269	1,181	1,045	1,003	996	▼
2 Southeast/Caribbean	770	869	654	722	945	884	1,147	971	853	1,033	997	1,007	▲
3 Southwest	451	411	368	487	556	437	563	554	587	506	536	441	▼
4 Mid-Atlantic	435	423	409	422	582	466	498	486	475	466	463	422	▼
5 Midwest	395	417	324	375	504	406	535	461	459	440	388	406	▲
6 New York/New Jersey	355	374	291	332	470	376	369	454	436	446	420	429	▲
7 Rocky Mountain	175	176	129	210	235	177	228	234	226	222	217	177	▼
8 New England	180	171	151	167	232	161	191	215	173	159	193	155	▼
9 Northwest/Alaska	158	178	126	147	178	207	186	191	224	217	174	154	▼
10 Great Plains	107	137	76	120	136	110	104	111	133	106	106	86	▼
Total	3,927	4,092	3,256	3,762	4,852	4,410	4,942	4,946	4,747	4,640	4,497	4,273	▼

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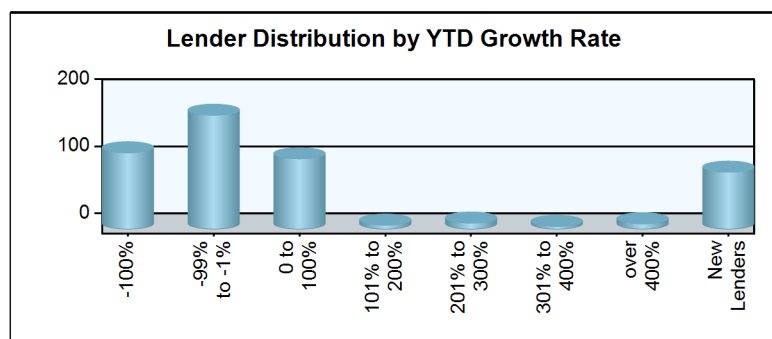
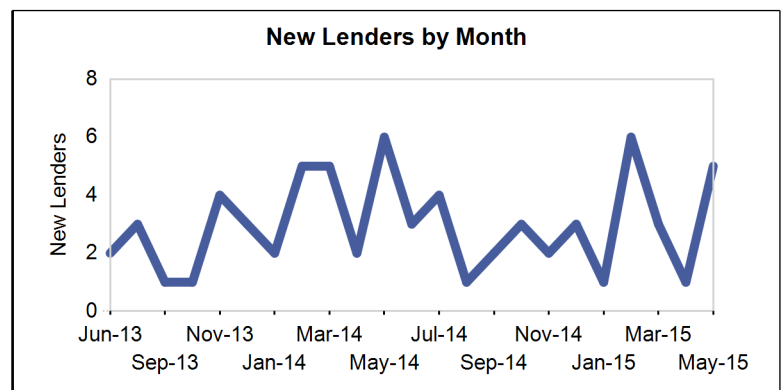
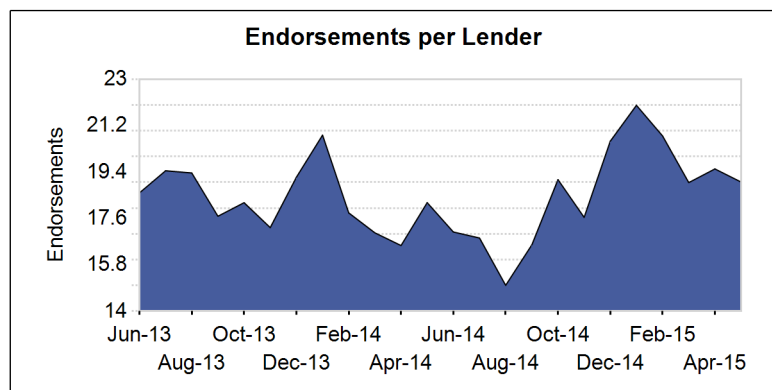
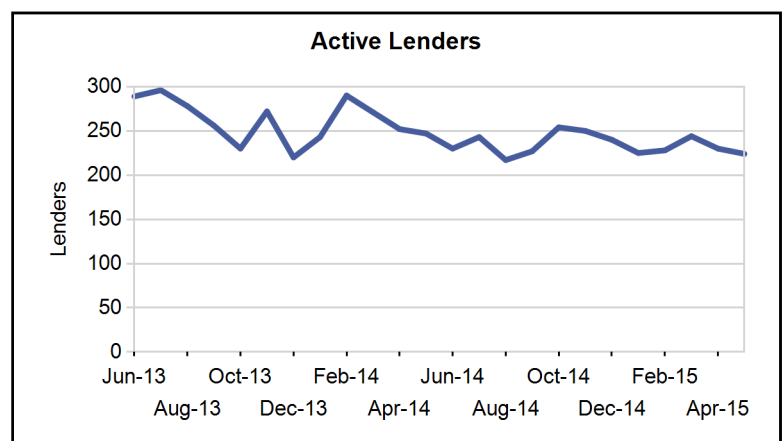
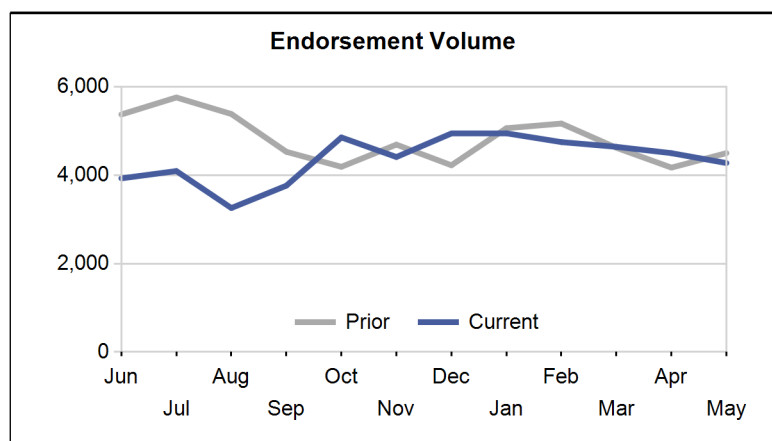
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Competition

Top 10 Lenders

Rank / Lender	06/14	07/14	08/14	09/14	10/14	11/14	12/14	01/15	02/15	03/15	04/15	05/15	Total	Trend
1 AMERICAN ADVISORS GROUP	1,008	1,069	779	1,050	1,208	1,040	1,162	1,219	1,132	1,155	1,078	1,010	12,910	▼
2 ONE REVERSE MORTGAGE LLC	402	372	392	395	443	370	540	461	501	487	439	518	5,320	▲
3 RMS/SECURITY ONE LENDING	403	381	326	219	454	418	497	645	392	362	423	244	4,764	▼
4 LIBERTY HOME EQUITY SOLUTIONS INC	335	296	166	372	314	314	271	258	264	390	307	321	3,608	▲
5 URBAN FINANCIAL OF AMERICA LLC	180	222	220	209	297	288	344	381	396	339	338	270	3,484	▼
6 REVERSE MORTGAGE FUNDING LLC	58	114	72	122	220	163	215	179	177	142	259	165	1,886	▼
7 PROFICIO MORTGAGE VENTURES LLC	112	117	135	111	143	133	159	128	103	119	106	110	1,476	▲
8 LIVE WELL FINANCIAL INC	76	97	74	88	107	119	133	106	150	139	161	173	1,423	▲
9 HOME POINT FINANCIAL CORPORATION	76	59	53	64	92	115	104	67	115	139	90	96	1,070	▲
10 UNITED NORTHERN MORTGAGE BANKERS LTD	37	44	30	35	67	78	61	107	80	58	60	74	731	▲
Top 10 SubTotal	2,687	2,771	2,247	2,665	3,345	3,038	3,486	3,551	3,310	3,330	3,261	2,981	36,672	▼
Industry Total	3,927	4,092	3,256	3,762	4,852	4,410	4,942	4,946	4,747	4,640	4,497	4,273	52,344	▼



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Market Performance

Market	YTD Volume 2015	YTD Volume 2014	Chg %	Active Lenders 2015	Active Lenders 2014	Chg %	Volume / Lender 2015	Volume / Lender 2014	Chg %
Great Plains									
KANSAS CITY	148	154	-3.9 %	22	20	10.0 %	2.9	2.8	4.0 %
DES MOINES	118	149	-20.8 %	13	17	-23.5 %	3.3	4.1	-19.8 %
ST. LOUIS	108	148	-27.0 %	15	19	-21.1 %	2.7	3.1	-12.0 %
TOPEKA	87	98	-11.2 %	17	18	-5.6 %	2.0	2.6	-24.2 %
OMAHA	81	58	39.7 %	14	13	7.7 %	2.3	2.0	15.5 %
Region Total	542	607	-10.7 %	35	41	-14.6 %	5.2	5.4	-3.9 %
Mid-Atlantic									
PHILADELPHIA	647	809	-20.0 %	47	62	-24.2 %	4.9	5.3	-7.0 %
RICHMOND	561	603	-7.0 %	39	44	-11.4 %	4.7	4.8	-1.2 %
WASH. D.C.	371	406	-8.6 %	36	45	-20.0 %	4.6	3.8	22.1 %
BALTIMORE	362	416	-13.0 %	37	47	-21.3 %	3.8	3.9	-2.4 %
PITTSBURGH	196	229	-14.4 %	22	28	-21.4 %	3.1	3.4	-8.1 %
WILMINGTON	89	78	14.1 %	21	19	10.5 %	1.8	1.8	0.5 %
CHARLESTON	86	92	-6.5 %	12	13	-7.7 %	3.4	2.8	24.2 %
Region Total	2,312	2,633	-12.2 %	86	104	-17.3 %	9.3	8.8	6.2 %
Midwest									
CHICAGO	487	501	-2.8 %	45	41	9.8 %	4.4	4.7	-6.2 %
INDIANAPOLIS	298	281	6.0 %	27	33	-18.2 %	4.1	3.3	25.5 %
CLEVELAND	246	216	13.9 %	25	27	-7.4 %	4.4	3.3	32.2 %
MILWAUKEE	216	256	-15.6 %	29	24	20.8 %	3.2	3.8	-17.1 %
GRAND RAPIDS	179	185	-3.2 %	17	21	-19.0 %	3.8	3.6	5.2 %
MINN. ST. PAUL	179	248	-27.8 %	24	22	9.1 %	3.1	4.1	-22.6 %
DETROIT	159	163	-2.5 %	17	24	-29.2 %	3.1	2.8	8.5 %
COLUMBUS	151	151	0.0 %	21	20	5.0 %	2.9	3.3	-13.0 %
SPRINGFIELD	111	116	-4.3 %	16	21	-23.8 %	2.8	2.6	9.8 %
CINCINNATI	79	88	-10.2 %	10	13	-23.1 %	2.5	2.7	-5.1 %
FLINT	49	49	0.0 %	12	15	-20.0 %	1.8	1.8	-3.7 %
Region Total	2,154	2,254	-4.4 %	87	92	-5.4 %	9.0	8.9	1.2 %
New England									
BOSTON	358	519	-31.0 %	30	32	-6.3 %	4.9	6.3	-22.6 %
HARTFORD	263	332	-20.8 %	30	39	-23.1 %	3.6	3.6	-0.1 %
MANCHESTER	90	85	5.9 %	16	15	6.7 %	2.1	2.3	-9.3 %
BANGOR	81	170	-52.4 %	15	20	-25.0 %	2.4	3.3	-26.8 %
PROVIDENCE	56	82	-31.7 %	15	12	25.0 %	1.6	2.1	-23.4 %
BURLINGTON	47	59	-20.3 %	8	13	-38.5 %	2.4	2.4	0.0 %
Region Total	895	1,247	-28.2 %	50	65	-23.1 %	6.2	7.1	-11.9 %
New York/New Jersey									
NEW YORK	1,040	1,057	-1.6 %	55	56	-1.8 %	6.5	6.5	-0.3 %
NEWARK	424	472	-10.2 %	54	53	1.9 %	3.5	3.4	2.3 %
CAMDEN	319	360	-11.4 %	44	53	-17.0 %	3.0	3.0	-1.3 %
ALBANY	251	268	-6.3 %	32	25	28.0 %	2.9	3.6	-19.2 %
BUFFALO	151	142	6.3 %	17	14	21.4 %	3.5	3.9	-10.0 %
Region Total	2,185	2,299	-5.0 %	99	95	4.2 %	8.0	8.1	-1.1 %
Northwest/Alaska									
SEATTLE	390	430	-9.3 %	45	47	-4.3 %	3.3	3.4	-3.2 %
PORTLAND	319	345	-7.5 %	41	42	-2.4 %	3.1	3.3	-5.3 %
BOISE	147	140	5.0 %	22	28	-21.4 %	2.8	2.3	23.8 %
SPOKANE	80	82	-2.4 %	22	24	-8.3 %	1.8	1.8	4.3 %
ANCHORAGE	24	28	-14.3 %	6	6	0.0 %	1.6	2.4	-32.9 %
Region Total	960	1,025	-6.3 %	67	72	-6.9 %	5.2	5.2	-0.3 %
Pacific/Hawaii									
LOS ANGELES	1,289	1,219	5.7 %	70	75	-6.7 %	6.9	6.2	11.9 %

Market	YTD Volume 2015	YTD Volume 2014	Chg %	Active Lenders 2015	Active Lenders 2014	Chg %	Volume / Lender 2015	Volume / Lender 2014	Chg %
SANTA ANA	1,058	904	17.0 %	68	63	7.9 %	6.2	5.7	9.1 %
SAN FRANCISCO	954	809	17.9 %	54	61	-11.5 %	6.3	5.4	17.2 %
PHOENIX	621	587	5.8 %	45	41	9.8 %	5.2	5.2	-0.4 %
SACRAMENTO	423	452	-6.4 %	40	50	-20.0 %	3.8	3.7	1.8 %
SAN DIEGO	416	452	-8.0 %	47	51	-7.8 %	3.9	4.0	-3.1 %
LAS VEGAS	239	172	39.0 %	22	24	-8.3 %	4.3	2.9	47.6 %
FRESNO	217	166	30.7 %	35	35	0.0 %	2.7	2.4	11.4 %
TUCSON	115	110	4.5 %	15	20	-25.0 %	2.7	2.6	3.2 %
RENO	87	68	27.9 %	16	16	0.0 %	2.3	2.2	6.1 %
HONOLULU	75	99	-24.2 %	16	13	23.1 %	1.8	2.3	-22.7 %
Region Total	5,494	5,038	9.1 %	136	139	-2.2 %	14.5	12.3	17.8 %
Rocky Mountain									
DENVER	526	502	4.8 %	46	48	-4.2 %	4.4	4.3	1.1 %
SALT LAKE CITY	379	420	-9.8 %	30	33	-9.1 %	4.0	4.5	-11.7 %
HELENA	90	100	-10.0 %	15	14	7.1 %	2.6	2.7	-6.9 %
CASPER	41	48	-14.6 %	12	14	-14.3 %	1.5	1.8	-14.6 %
SIOUX FALLS	24	26	-7.7 %	5	6	-16.7 %	1.7	1.7	-1.0 %
FARGO	16	18	-11.1 %	4	4	0.0 %	1.4	1.7	-15.2 %
Region Total	1,076	1,114	-3.4 %	72	71	1.4 %	5.8	6.2	-5.7 %
Southeast/Caribbean									
MIAMI	804	732	9.8 %	68	69	-1.4 %	4.7	4.4	8.0 %
GREENSBORO	602	620	-2.9 %	32	30	6.7 %	6.5	6.5	-0.6 %
ATLANTA	505	449	12.5 %	32	35	-8.6 %	6.0	5.7	5.5 %
TAMPA	481	388	24.0 %	45	46	-2.2 %	4.4	3.4	29.0 %
COLUMBIA	421	379	11.1 %	28	35	-20.0 %	4.2	4.0	7.0 %
ORLANDO	384	282	36.2 %	44	44	0.0 %	3.6	2.9	23.8 %
JACKSONVILLE	330	266	24.1 %	28	36	-22.2 %	4.1	3.3	23.8 %
BIRMINGHAM	310	314	-1.3 %	25	21	19.0 %	4.3	5.2	-18.7 %
KNOXVILLE	241	254	-5.1 %	23	27	-14.8 %	3.6	3.9	-7.9 %
LOUISVILLE	193	180	7.2 %	19	19	0.0 %	3.8	5.2	-27.3 %
CARIBBEAN	179	261	-31.4 %	13	19	-31.6 %	4.8	6.2	-22.4 %
JACKSON	167	197	-15.2 %	11	16	-31.3 %	4.5	4.6	-1.0 %
NASHVILLE	165	186	-11.3 %	22	21	4.8 %	3.2	3.5	-9.2 %
MEMPHIS	79	83	-4.8 %	14	12	16.7 %	2.4	3.0	-17.8 %
Region Total	4,861	4,591	5.9 %	134	137	-2.2 %	13.1	11.7	12.5 %
Southwest									
HOUSTON	477	427	11.7 %	44	39	12.8 %	4.6	4.1	13.4 %
SAN ANTONIO	402	389	3.3 %	37	50	-26.0 %	4.0	3.4	15.5 %
DALLAS	332	411	-19.2 %	37	43	-14.0 %	3.6	3.4	3.9 %
FT. WORTH	315	335	-6.0 %	35	41	-14.6 %	3.3	3.6	-9.5 %
NEW ORLEANS	291	318	-8.5 %	24	27	-11.1 %	4.3	4.4	-0.4 %
ALBUQUERQUE	161	164	-1.8 %	27	28	-3.6 %	3.0	2.4	24.7 %
LUBBOCK	155	134	15.7 %	20	29	-31.0 %	2.9	2.2	33.3 %
LITTLE ROCK	150	192	-21.9 %	15	16	-6.3 %	3.7	3.9	-6.6 %
OKLAHOMA CITY	141	133	6.0 %	18	15	20.0 %	3.1	3.1	-1.9 %
TULSA	126	123	2.4 %	14	15	-6.7 %	3.1	3.0	3.1 %
SHREVEPORT	74	79	-6.3 %	10	19	-47.4 %	2.2	1.9	15.1 %
Region Total	2,624	2,705	-3.0 %	84	88	-4.5 %	11.0	9.9	10.5 %
Grand Total	23,103	23,513	-1.7 %	387	416	-7.0 %	20.1	18.1	11.1 %

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Top 100 Lenders - Year to Date

Rank	Lender	Vol 2015	Vol 2014	Chg %	Mkt Share 2015	Mkt Share 2014	Chg %	Top State
1	AMERICAN ADVISORS GROUP	5594	4853	15 %	24.2 %	20.6 %	17 %	CA
2	ONE REVERSE MORTGAGE LLC	2406	2038	18 %	10.4 %	8.7 %	20 %	TX
3	RMS/SECURITY ONE LENDING	2066	2409	-14 %	8.9 %	10.2 %	-13 %	CA
4	URBAN FINANCIAL OF AMERI	1724	1589	8 %	7.5 %	6.8 %	10 %	CA
5	LIBERTY HOME EQUITY SOLU	1540	2592	-41 %	6.7 %	11.0 %	-40 %	CA
6	REVERSE MORTGAGE FUNDING	922	113	716 %	4.0 %	0.5 %	730 %	CA
7	LIVE WELL FINANCIAL INC	729	257	184 %	3.2 %	1.1 %	189 %	CA
8	PROFICIO MORTGAGE VENTUR	566	827	-32 %	2.4 %	3.5 %	-30 %	CA
9	HOME POINT FINANCIAL COR	507	239	112 %	2.2 %	1.0 %	116 %	CA
10	UNITED NORTHERN MORTGAGE	379	202	88 %	1.6 %	0.9 %	91 %	NY
11	NET EQUITY FINANCIAL INC	302	236	28 %	1.3 %	1.0 %	30 %	CA
12	OPEN MORTGAGE LLC	297	163	82 %	1.3 %	0.7 %	85 %	CA
13	HIGH TECH LENDING INC	285	180	58 %	1.2 %	0.8 %	61 %	CA
14	CHERRY CREEK MORTGAGE CO	234	189	24 %	1.0 %	0.8 %	26 %	UT
15	PLAZA HOME MORTGAGE INC	227	170	34 %	1.0 %	0.7 %	36 %	CA
16	SUN WEST MORTGAGE CO INC	223	214	4 %	1.0 %	0.9 %	6 %	CA
17	FIRSTBANK	189	172	10 %	0.8 %	0.7 %	12 %	FL
18	NATIONWIDE EQUITIES CORP	185	148	25 %	0.8 %	0.6 %	27 %	NY
19	M & T BANK	165	164	1 %	0.7 %	0.7 %	2 %	NY
20	ADVISORS MORTGAGE GROUP	164	133	23 %	0.7 %	0.6 %	25 %	CA
21	THE MONEY STORE	148	28	429 %	0.6 %	0.1 %	438 %	NY
22	THE FEDERAL SAVINGS BANK	143	34	321 %	0.6 %	0.1 %	328 %	CA
23	MCM HOLDINGS INC	122	128	-5 %	0.5 %	0.5 %	-3 %	FL
24	GMFS LLC	121	146	-17 %	0.5 %	0.6 %	-16 %	TX
25	UNITED SOUTHWEST MORTGAG	105	77	36 %	0.5 %	0.3 %	39 %	CA
26	AMERICAN PACIFIC MORTGAG	99	98	1 %	0.4 %	0.4 %	3 %	CA
27	SUN AMERICAN MORTGAGE CO	97	59	64 %	0.4 %	0.3 %	67 %	AZ
28	PEOPLES BANK	96	65	48 %	0.4 %	0.3 %	50 %	CA
29	MONEY HOUSE INC	94	128	-27 %	0.4 %	0.5 %	-25 %	ZZ
30	TOWNEBANK	80	143	-44 %	0.3 %	0.6 %	-43 %	VA
31	AMERICAN NATIONWIDE MORT	69	44	57 %	0.3 %	0.2 %	60 %	VA
32	FIRSTAR BANK NA	63	105	-40 %	0.3 %	0.4 %	-39 %	OK
33	GEORGETOWN MORTGAGE	62	36	72 %	0.3 %	0.2 %	75 %	TX
34	HOMEOWNERS MORTGAGE ENTE	61	37	65 %	0.3 %	0.2 %	68 %	NC
35	SUCCESS MORTGAGE PARTNER	60	50	20 %	0.3 %	0.2 %	22 %	MI
36	NORTH AMERICAN SAVINGS B	56	96	-42 %	0.2 %	0.4 %	-41 %	KS
37	BROKER SOLUTIONS INC	52	25	108 %	0.2 %	0.1 %	112 %	CA
38	UNIVERSAL LENDING CORPOR	52	38	37 %	0.2 %	0.2 %	39 %	CO
39	MORTGAGESHOP LLC	49	89	-45 %	0.2 %	0.4 %	-44 %	VA
40	SOUTHERN TRUST MORTGAGE	48	69	-30 %	0.2 %	0.3 %	-29 %	VA
41	TOP FLITE FINANCIAL INC	47	79	-41 %	0.2 %	0.3 %	-39 %	WI
42	FRANKLIN FIRST FINANCIAL	44	34	29 %	0.2 %	0.1 %	32 %	NY
43	SENIOR MORTGAGE BANKERS	43	54	-20 %	0.2 %	0.2 %	-19 %	ZZ
44	VANGUARD FUNDING LLC	38	39	-3 %	0.2 %	0.2 %	-1 %	NY
45	RESIDENTIAL HOME FUNDING	38	39	-3 %	0.2 %	0.2 %	-1 %	NJ
46	BANK OF ENGLAND	38	41	-7 %	0.2 %	0.2 %	-6 %	FL
47	LAND-HOME FINANCIAL SERV	38	28	36 %	0.2 %	0.1 %	38 %	CA
48	GENERATION MORTGAGE COMP	36	829	-96 %	0.2 %	3.5 %	-96 %	IN
49	AMERICA FIRST FEDERAL CR	36	30	20 %	0.2 %	0.1 %	22 %	UT
50	BANK OF MAUMEE	36	0		0.2 %	0.0 %		CA

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Rank	Lender	Vol 2015	Vol 2014	Chg %	Mkt Share 2015	Mkt Share 2014	Chg %	Top State
51	VIP MORTGAGE INC	35	27	30 %	0.2 %	0.1 %	32 %	AZ
52	FULTON BANK NA	34	45	-24 %	0.1 %	0.2 %	-23 %	PA
53	MEADOWBROOK FINANCIAL MO	33	18	83 %	0.1 %	0.1 %	87 %	NY
54	ODYSSEY FUNDING LLC	32	1	3,100 %	0.1 %	0.0 %	3,157 %	MD
55	HOMESTEAD FUNDING CORP	31	20	55 %	0.1 %	0.1 %	58 %	NY
56	EVOLVE BANK & TRUST	31	42	-26 %	0.1 %	0.2 %	-25 %	NY
57	PACIFIC RESIDENTIAL MORT	31	21	48 %	0.1 %	0.1 %	50 %	OR
58	VAN DYK MORTGAGE CORPORA	30	33	-9 %	0.1 %	0.1 %	-7 %	OH
59	LENOX FINANCIAL MORTGAGE	30	23	30 %	0.1 %	0.1 %	33 %	CA
60	US MORTGAGE CORPORATION	28	6	367 %	0.1 %	0.0 %	375 %	NY
61	GATEWAY BANK MORTGAGE	28	40	-30 %	0.1 %	0.2 %	-29 %	NC
62	MANN MORTGAGE LLC	28	45	-38 %	0.1 %	0.2 %	-37 %	ID
63	MOUNTAIN AMERICA CREDIT	27	17	59 %	0.1 %	0.1 %	62 %	UT
64	ASPIRE FINANCIAL INC	27	50	-46 %	0.1 %	0.2 %	-45 %	TX
65	GUARANTEED RATE INC	27	32	-16 %	0.1 %	0.1 %	-14 %	CA
66	GATEWAY FUNDING DIVERSIF	26	44	-41 %	0.1 %	0.2 %	-40 %	PA
67	EASTERN BANK	26	46	-43 %	0.1 %	0.2 %	-42 %	MA
68	YADKIN VALLEY BANK AND T	26	17	53 %	0.1 %	0.1 %	56 %	NC
69	SOUTHPOINT FINANCIAL SER	25	18	39 %	0.1 %	0.1 %	41 %	FL
70	DOLLAR BANK FSB	24	48	-50 %	0.1 %	0.2 %	-49 %	PA
71	BANC OF CALIFORNIA NA	24	0		0.1 %	0.0 %		CA
72	CIRCLE MORTGAGE CORPORAT	24	27	-11 %	0.1 %	0.1 %	-10 %	FL
73	SECURITYNATIONAL MORTGAG	23	25	-8 %	0.1 %	0.1 %	-6 %	UT
74	GERSHMAN INVESTMENT CORP	23	26	-12 %	0.1 %	0.1 %	-10 %	MO
75	FIRST PRIORITY FINANCIAL	23	32	-28 %	0.1 %	0.1 %	-27 %	CA
76	PEOPLES HOME EQUITY INC	23	25	-8 %	0.1 %	0.1 %	-6 %	TN
77	SIMONICH CORPORATION	23	34	-32 %	0.1 %	0.1 %	-31 %	CA
78	BANK OF NORTH CAROLINA	23	23	0 %	0.1 %	0.1 %	2 %	NC
79	360 MORTGAGE GROUP	22	0		0.1 %	0.0 %		CA
80	BERKSHIRE BANK	22	36	-39 %	0.1 %	0.2 %	-38 %	MA
81	MORTGAGE SERVICES III LL	21	79	-73 %	0.1 %	0.3 %	-73 %	WI
82	PRIMARY RESIDENTIAL MORT	21	21	0 %	0.1 %	0.1 %	2 %	NM
83	WHOLESALE CAPITAL CORP	21	23	-9 %	0.1 %	0.1 %	-7 %	CA
84	CHRISTENSEN FINANCIAL IN	20	41	-51 %	0.1 %	0.2 %	-50 %	FL
85	NEW AMERICAN MORTGAGE LL	20	12	67 %	0.1 %	0.1 %	70 %	VA
86	MAS ASSOCIATES LLC	19	52	-63 %	0.1 %	0.2 %	-63 %	MD
87	BANNER BANK	19	3	533 %	0.1 %	0.0 %	545 %	WA
88	JAMES B NUTTER AND COMPA	19	19	0 %	0.1 %	0.1 %	2 %	KS
89	CONTOUR MORTGAGE CORPORA	19	21	-10 %	0.1 %	0.1 %	-8 %	NY
90	AMERICAN FIDELITY MTG SE	18	13	38 %	0.1 %	0.1 %	41 %	IL
91	FAIRWAY INDEPENDENT MORT	18	23	-22 %	0.1 %	0.1 %	-20 %	WI
92	HAMILTON GROUP FUNDING I	18	18	0 %	0.1 %	0.1 %	2 %	FL
93	ROYAL UNITED MORTGAGE LL	17	18	-6 %	0.1 %	0.1 %	-4 %	FL
94	ACADEMY MORTGAGE CORPORA	16	12	33 %	0.1 %	0.1 %	36 %	UT
95	SIERRA PACIFIC MORTGAGE	16	15	7 %	0.1 %	0.1 %	9 %	CA
96	FLAHERTY FUNDING CORP	16	11	45 %	0.1 %	0.0 %	48 %	VA
97	CALIBER HOME LOANS INC	16	0		0.1 %	0.0 %		WA
98	PINNACLE CAPITAL MORTGAG	16	18	-11 %	0.1 %	0.1 %	-10 %	OR
99	CBC NATIONAL BANK	15	11	36 %	0.1 %	0.0 %	39 %	ME
100	SALEM FIVE MORTGAGE CO L	15	14	7 %	0.1 %	0.1 %	9 %	MA

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