

HECM Lenders (FHA Approved Only)

Industry Overview

HECMs Endorsed through April 2016

Next Release Date: Week 1 of June

Endorsement Growth Change

-6.4 %

Competition Growth

1.3 %

Active Lender Change

3

Figures above reflect change from prior month

PERFORMANCE

Rank/Region	05/15	06/15	07/15	08/15	09/15	10/15	11/15	12/15	01/16	02/16	03/16	04/16	Trend
1 Pacific/Hawaii	996	1,195	1,083	2,090	1,427	1,045	911	1,135	1,090	1,321	1,292	1,118	▼
2 Southeast/Caribbean	1,007	1,056	1,081	932	902	864	897	898	758	841	899	822	▼
3 Southwest	441	684	540	473	410	456	539	483	420	567	460	501	▲
4 Mid-Atlantic	422	508	601	457	400	432	343	336	321	290	370	327	▼
5 Midwest	406	466	455	440	401	355	332	351	326	363	411	339	▼
6 New York/New Jersey	429	487	484	440	391	424	306	311	290	306	336	321	▼
7 Rocky Mountain	177	329	263	231	231	285	278	226	241	315	246	321	▲
8 Northwest/Alaska	154	215	206	395	243	182	174	230	190	279	275	223	▼
9 New England	155	205	232	194	175	190	128	164	163	182	157	158	▲
10 Great Plains	86	151	84	98	91	99	115	99	91	115	89	113	▲
Total	4,273	5,296	5,029	5,750	4,671	4,332	4,023	4,233	3,890	4,579	4,535	4,243	▼

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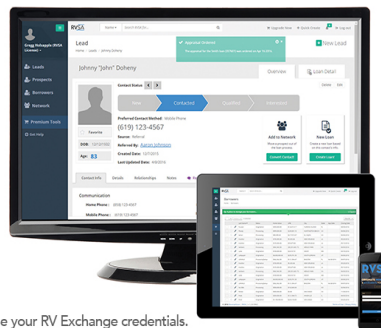
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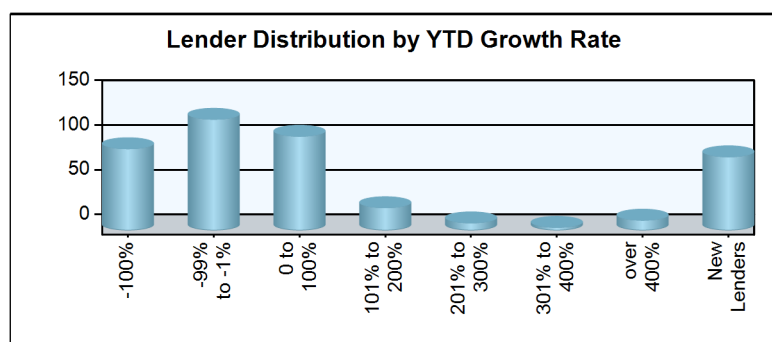
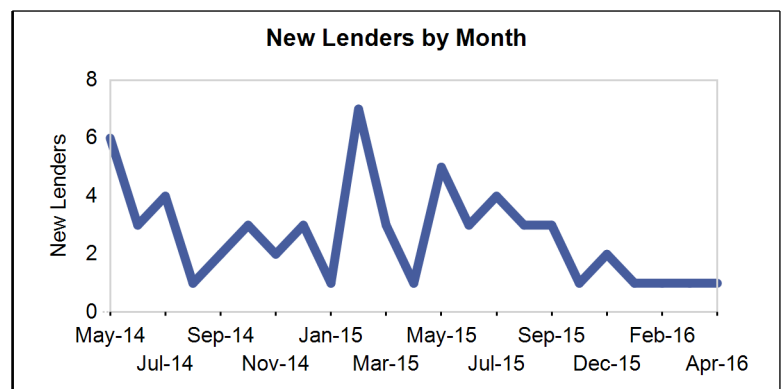
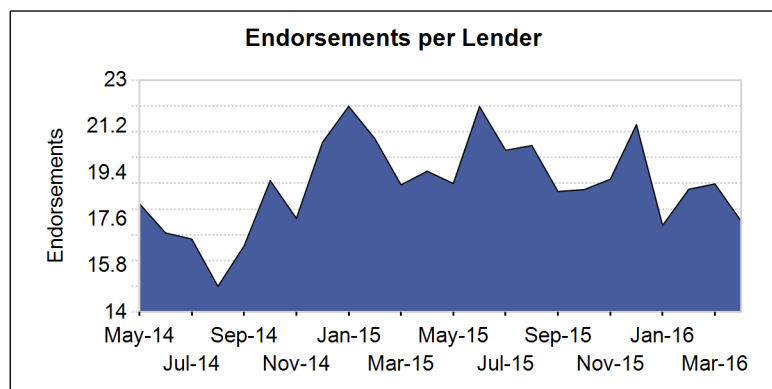
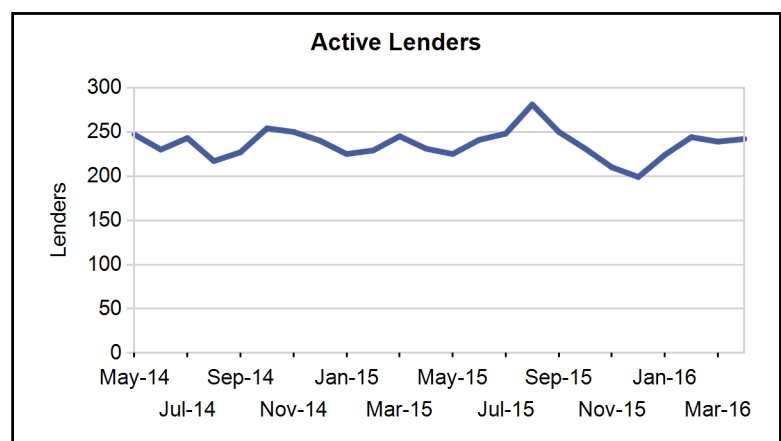
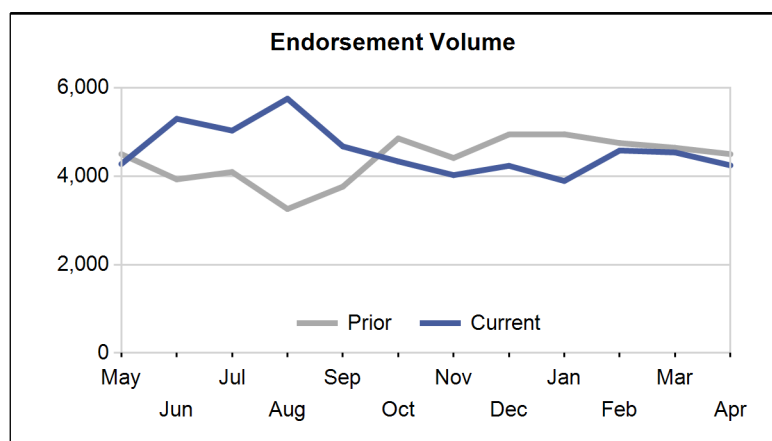
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Competition

Top 10 Lenders

Rank / Lender	05/15	06/15	07/15	08/15	09/15	10/15	11/15	12/15	01/16	02/16	03/16	04/16	Total	Trend
1 AMERICAN ADVISORS GROUP	1,010	1,201	1,256	1,220	1,239	1,092	1,022	1,028	826	917	999	966	12,776	▼
2 ONE REVERSE MORTGAGE LLC	518	534	333	393	353	317	358	351	287	330	322	316	4,412	▼
3 LIBERTY HOME EQUITY SOLUTIONS INC	321	433	370	570	401	340	143	78	291	490	338	446	4,221	▲
4 FINANCE OF AMERICA REVERSE LLC	270	326	478	495	315	322	302	326	323	368	286	270	4,081	▼
5 RMS/SECURITY ONE LENDING	244	343	389	474	265	282	320	413	356	406	351	162	4,005	▼
6 REVERSE MORTGAGE FUNDING LLC	165	200	251	236	175	197	192	207	163	190	227	262	2,465	▲
7 LIVE WELL FINANCIAL INC	173	218	177	208	131	132	203	172	150	130	270	184	2,148	▼
8 SYNERGY ONE LENDING INC	1	55	38	87	148	128	171	200	141	154	166	147	1,436	▼
9 HOME POINT FINANCIAL CORPORATION	96	149	88	88	122	115	71	99	110	88	87	89	1,202	▲
10 HIGH TECH LENDING INC	66	107	77	100	86	74	58	60	55	96	114	90	983	▼
Top 10 SubTotal	2,864	3,566	3,457	3,871	3,235	2,999	2,840	2,934	2,702	3,169	3,160	2,932	37,729	▼
Industry Total	4,273	5,296	5,029	5,750	4,671	4,332	4,023	4,233	3,890	4,579	4,535	4,243	54,854	▼



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Market Performance

Market	YTD Volume 2016	YTD Volume 2015	Chg %	Active Lenders 2016	Active Lenders 2015	Chg %	Volume / Lender 2016	Volume / Lender 2015	Chg %
Great Plains									
KANSAS CITY	111	125	-11.2 %	20	21	-4.8 %	2.3	2.7	-13.5 %
ST. LOUIS	94	94	0.0 %	19	15	26.7 %	2.3	2.9	-23.0 %
DES MOINES	81	104	-22.1 %	13	12	8.3 %	2.9	3.6	-19.2 %
TOPEKA	66	69	-4.3 %	10	15	-33.3 %	2.7	1.9	39.1 %
OMAHA	56	64	-12.5 %	14	13	7.7 %	1.7	2.4	-30.1 %
Region Total	408	456	-10.5 %	38	33	15.2 %	4.2	5.4	-22.3 %
Mid-Atlantic									
PHILADELPHIA	343	526	-34.8 %	40	42	-4.8 %	3.7	5.0	-26.1 %
RICHMOND	291	471	-38.2 %	40	38	5.3 %	3.2	4.9	-34.8 %
WASH. D.C.	239	294	-18.7 %	31	34	-8.8 %	3.3	4.4	-25.5 %
BALTIMORE	194	296	-34.5 %	34	36	-5.6 %	2.8	3.8	-25.7 %
PITTSBURGH	112	158	-29.1 %	21	18	16.7 %	2.5	3.3	-24.4 %
CHARLESTON	66	71	-7.0 %	12	12	0.0 %	2.3	3.4	-31.9 %
WILMINGTON	63	74	-14.9 %	20	21	-4.8 %	1.8	1.8	-0.2 %
Region Total	1,308	1,890	-30.8 %	78	80	-2.5 %	6.7	9.5	-29.1 %
Midwest									
CHICAGO	334	398	-16.1 %	31	38	-18.4 %	4.5	4.7	-4.3 %
INDIANAPOLIS	210	229	-8.3 %	23	25	-8.0 %	3.5	4.0	-13.9 %
MINN. ST. PAUL	157	148	6.1 %	23	23	0.0 %	2.9	3.1	-4.1 %
MILWAUKEE	139	176	-21.0 %	26	29	-10.3 %	2.7	2.9	-4.4 %
CLEVELAND	131	200	-34.5 %	26	23	13.0 %	2.5	4.5	-43.2 %
DETROIT	111	124	-10.5 %	20	18	11.1 %	3.0	2.8	6.8 %
COLUMBUS	104	131	-20.6 %	21	20	5.0 %	2.7	3.1	-13.0 %
GRAND RAPIDS	104	146	-28.8 %	18	15	20.0 %	2.9	3.8	-25.5 %
SPRINGFIELD	64	87	-26.4 %	13	15	-13.3 %	2.4	2.8	-11.8 %
CINCINNATI	60	66	-9.1 %	17	10	70.0 %	1.9	2.6	-29.5 %
FLINT	25	43	-41.9 %	9	12	-25.0 %	1.6	1.9	-14.5 %
Region Total	1,439	1,748	-17.7 %	76	83	-8.4 %	7.9	8.8	-10.8 %
New England									
BOSTON	291	299	-2.7 %	27	28	-3.6 %	4.8	5.0	-4.2 %
HARTFORD	158	214	-26.2 %	29	27	7.4 %	2.7	3.6	-23.7 %
BANGOR	89	68	30.9 %	18	13	38.5 %	2.3	2.5	-7.1 %
MANCHESTER	60	70	-14.3 %	17	16	6.3 %	1.8	2.1	-10.8 %
PROVIDENCE	33	48	-31.3 %	7	14	-50.0 %	2.2	1.8	24.8 %
BURLINGTON	29	41	-29.3 %	9	7	28.6 %	1.7	2.6	-32.5 %
Region Total	660	740	-10.8 %	56	46	21.7 %	5.5	6.3	-13.9 %
New York/New Jersey									
NEW YORK	607	839	-27.7 %	50	51	-2.0 %	5.1	6.6	-22.5 %
NEWARK	257	329	-21.9 %	46	48	-4.2 %	2.7	3.5	-20.8 %
CAMDEN	195	258	-24.4 %	45	36	25.0 %	2.5	3.1	-21.2 %
ALBANY	116	208	-44.2 %	23	31	-25.8 %	2.4	2.8	-15.4 %
BUFFALO	78	122	-36.1 %	11	17	-35.3 %	3.1	3.4	-9.5 %
Region Total	1,253	1,756	-28.6 %	87	93	-6.5 %	6.0	8.1	-25.7 %
Northwest/Alaska									
SEATTLE	430	327	31.5 %	48	43	11.6 %	3.7	3.4	7.2 %
PORTLAND	332	264	25.8 %	51	38	34.2 %	2.9	3.2	-9.5 %
BOISE	134	128	4.7 %	29	21	38.1 %	2.3	2.9	-21.1 %
SPOKANE	58	64	-9.4 %	18	21	-14.3 %	1.7	1.9	-10.0 %
ANCHORAGE	13	23	-43.5 %	5	6	-16.7 %	1.7	1.8	-4.8 %
Region Total	967	806	20.0 %	72	65	10.8 %	5.0	5.3	-5.6 %
Pacific/Hawaii									
LOS ANGELES	1,106	1,076	2.8 %	78	64	21.9 %	6.5	7.2	-9.9 %

Market	YTD Volume 2016	YTD Volume 2015	Chg %	Active Lenders 2016	Active Lenders 2015	Chg %	Volume / Lender 2016	Volume / Lender 2015	Chg %
SANTA ANA	900	873	3.1 %	69	62	11.3 %	5.6	6.2	-10.4 %
SAN FRANCISCO	804	771	4.3 %	55	55	0.0 %	6.0	6.0	0.1 %
PHOENIX	516	496	4.0 %	51	39	30.8 %	4.3	5.2	-18.2 %
SACRAMENTO	475	339	40.1 %	47	37	27.0 %	4.4	3.8	16.5 %
SAN DIEGO	372	353	5.4 %	46	41	12.2 %	3.7	4.1	-8.1 %
FRESNO	222	178	24.7 %	31	33	-6.1 %	3.2	2.8	17.1 %
LAS VEGAS	171	194	-11.9 %	26	20	30.0 %	3.4	4.5	-26.0 %
RENO	108	71	52.1 %	18	15	20.0 %	2.5	2.4	4.2 %
TUCSON	82	87	-5.7 %	17	14	21.4 %	2.2	2.6	-12.7 %
HONOLULU	65	60	8.3 %	14	16	-12.5 %	1.9	1.8	8.1 %
Region Total	4,821	4,498	7.2 %	140	124	12.9 %	13.7	14.8	-7.7 %
Rocky Mountain									
DENVER	634	433	46.4 %	50	41	22.0 %	5.0	4.5	11.0 %
SALT LAKE CITY	332	328	1.2 %	29	27	7.4 %	4.2	4.2	1.6 %
HELENA	87	72	20.8 %	15	14	7.1 %	2.6	2.6	-1.2 %
CASPER	33	34	-2.9 %	11	12	-8.3 %	1.7	1.6	9.5 %
FARGO	22	14	57.1 %	6	4	50.0 %	2.1	1.5	43.1 %
SIOUX FALLS	15	18	-16.7 %	8	5	60.0 %	1.1	1.6	-28.4 %
Region Total	1,123	899	24.9 %	68	64	6.3 %	6.2	5.9	5.1 %
Southeast/Caribbean									
MIAMI	570	657	-13.2 %	60	65	-7.7 %	4.3	4.5	-6.0 %
GREENSBORO	423	477	-11.3 %	41	32	28.1 %	4.4	6.0	-26.4 %
ATLANTA	342	400	-14.5 %	36	30	20.0 %	4.3	6.0	-28.8 %
TAMPA	321	372	-13.7 %	42	43	-2.3 %	3.8	4.2	-9.6 %
COLUMBIA	303	329	-7.9 %	37	27	37.0 %	3.5	4.2	-16.8 %
ORLANDO	280	299	-6.4 %	40	41	-2.4 %	3.1	3.4	-7.4 %
JACKSONVILLE	234	254	-7.9 %	25	28	-10.7 %	3.9	3.9	-0.6 %
BIRMINGHAM	209	241	-13.3 %	21	25	-16.0 %	3.9	4.2	-7.6 %
KNOXVILLE	161	180	-10.6 %	21	21	0.0 %	3.2	3.6	-9.7 %
LOUISVILLE	120	157	-23.6 %	18	18	0.0 %	3.0	3.6	-16.8 %
NASHVILLE	108	133	-18.8 %	22	18	22.2 %	2.4	3.3	-28.1 %
CARIBBEAN	106	146	-27.4 %	14	13	7.7 %	3.4	5.0	-32.0 %
JACKSON	95	141	-32.6 %	15	11	36.4 %	3.0	4.8	-37.1 %
MEMPHIS	48	68	-29.4 %	10	14	-28.6 %	2.0	2.5	-19.9 %
Region Total	3,320	3,854	-13.9 %	115	126	-8.7 %	11.3	12.8	-11.8 %
Southwest									
HOUSTON	387	393	-1.5 %	43	40	7.5 %	4.1	4.8	-15.0 %
SAN ANTONIO	308	334	-7.8 %	35	33	6.1 %	3.8	4.1	-6.0 %
DALLAS	266	280	-5.0 %	35	34	2.9 %	3.3	3.8	-12.7 %
FT. WORTH	249	257	-3.1 %	35	31	12.9 %	3.2	3.4	-6.1 %
NEW ORLEANS	211	239	-11.7 %	21	23	-8.7 %	4.2	4.3	-3.5 %
LITTLE ROCK	116	125	-7.2 %	18	15	20.0 %	3.0	3.7	-18.7 %
ALBUQUERQUE	115	140	-17.9 %	18	24	-25.0 %	2.8	3.2	-15.3 %
LUBBOCK	93	127	-26.8 %	20	19	5.3 %	2.3	3.0	-23.5 %
TULSA	85	111	-23.4 %	17	14	21.4 %	2.2	3.3	-33.5 %
OKLAHOMA CITY	84	114	-26.3 %	18	16	12.5 %	2.4	3.1	-22.6 %
SHREVEPORT	34	63	-46.0 %	10	10	0.0 %	1.6	2.2	-27.0 %
Region Total	1,948	2,183	-10.8 %	76	83	-8.4 %	9.9	11.1	-10.8 %
Grand Total	17,247	18,830	-8.4 %	358	367	-2.5 %	18.2	20.3	-10.5 %

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Top 100 Lenders - Year to Date

Rank	Lender	Vol 2016	Vol 2015	Chg %	Mkt Share 2016	Mkt Share 2015	Chg %	Top State
1	AMERICAN ADVISORS GROUP	3708	4584	-19%	21.5%	24.3%	-12%	CA
2	LIBERTY HOME EQUITY SOLU	1565	1219	28%	9.1%	6.5%	40%	CA
3	RMS/SECURITY ONE LENDING	1275	1822	-30%	7.4%	9.7%	-24%	CA
4	ONE REVERSE MORTGAGE LLC	1255	1888	-34%	7.3%	10.0%	-27%	CA
5	FINANCE OF AMERICA REVER	1247	1454	-14%	7.2%	7.7%	-6%	CA
6	REVERSE MORTGAGE FUNDING	842	757	11%	4.9%	4.0%	21%	CA
7	LIVE WELL FINANCIAL INC	734	556	32%	4.3%	3.0%	44%	CA
8	SYNERGY ONE LENDING INC	608	0		3.5%	0.0%		CA
9	HOME POINT FINANCIAL COR	374	411	-9%	2.2%	2.2%	-1%	CA
10	NATIONWIDE EQUITIES CORP	373	142	163%	2.2%	0.8%	187%	NY
11	HIGH TECH LENDING INC	355	219	62%	2.1%	1.2%	77%	CA
12	OPEN MORTGAGE LLC	204	236	-14%	1.2%	1.3%	-6%	CA
13	FIRSTBANK	198	135	47%	1.1%	0.7%	60%	FL
14	THE FEDERAL SAVINGS BANK	153	126	21%	0.9%	0.7%	33%	CA
15	ADVISORS MORTGAGE GROUP	150	127	18%	0.9%	0.7%	29%	CA
16	UNITED NORTHERN MORTGAGE	144	305	-53%	0.8%	1.6%	-48%	NY
17	REVERSE MORTGAGESCOM INC	137	0		0.8%	0.0%		FL
18	CHERRY CREEK MORTGAGE CO	136	193	-30%	0.8%	1.0%	-23%	UT
19	PLAZA HOME MORTGAGE INC	122	178	-31%	0.7%	0.9%	-25%	CA
20	SUN WEST MORTGAGE CO INC	121	160	-24%	0.7%	0.8%	-17%	CA
21	FAIRWAY INDEPENDENT MORT	119	3	3,867%	0.7%	0.0%	4,231%	WI
22	RESOLUTE BANK	112	0		0.6%	0.0%		CA
23	PEOPLES BANK	110	92	20%	0.6%	0.5%	31%	CA
24	PROFICIO MORTGAGE VENTUR	104	456	-77%	0.6%	2.4%	-75%	NV
25	MCM HOLDINGS INC	90	105	-14%	0.5%	0.6%	-6%	FL
26	AMERICAN PACIFIC MORTGAG	82	81	1%	0.5%	0.4%	11%	CA
27	UNITED SOUTHWEST MORTGAG	82	73	12%	0.5%	0.4%	23%	CA
28	BANC OF CALIFORNIA NA	75	18	317%	0.4%	0.1%	355%	CA
29	M & T BANK	73	140	-48%	0.4%	0.7%	-43%	NY
30	LONGBRIDGE FINANCIAL LLC	72	3	2,300%	0.4%	0.0%	2,520%	PA
31	SUN AMERICAN MORTGAGE CO	58	76	-24%	0.3%	0.4%	-17%	AZ
32	MONEY HOUSE INC	58	78	-26%	0.3%	0.4%	-19%	ZZ
33	BANK OF ENGLAND	47	33	42%	0.3%	0.2%	55%	FL
34	TOWNEBANK	46	69	-33%	0.3%	0.4%	-27%	VA
35	LAND-HOME FINANCIAL SERV	43	30	43%	0.2%	0.2%	56%	CA
36	FRANKLIN FIRST FINANCIAL	42	37	14%	0.2%	0.2%	24%	NY
37	AMERICAN NATIONWIDE MORT	41	52	-21%	0.2%	0.3%	-14%	VA
38	MANN MORTGAGE LLC	41	19	116%	0.2%	0.1%	136%	ID
39	VIP MORTGAGE INC	38	24	58%	0.2%	0.1%	73%	AZ
40	WHOLESALE CAPITAL CORP	38	21	81%	0.2%	0.1%	98%	CA
41	FIRST PRIORITY FINANCIAL	36	19	89%	0.2%	0.1%	107%	CA
42	SUCCESS MORTGAGE PARTNER	35	41	-15%	0.2%	0.2%	-7%	MI
43	LENOX FINANCIAL MORTGAGE	35	26	35%	0.2%	0.1%	47%	CA
44	UNIVERSAL LENDING CORPOR	35	48	-27%	0.2%	0.3%	-20%	CO
45	VANGUARD FUNDING LLC	31	32	-3%	0.2%	0.2%	6%	NY
46	COMMUNITY FIRST NATIONAL	30	0		0.2%	0.0%		FL
47	EVOLVE BANK & TRUST	30	23	30%	0.2%	0.1%	42%	NY
48	FIRSTAR BANK NA	28	47	-40%	0.2%	0.2%	-35%	OK
49	GMFS LLC	27	91	-70%	0.2%	0.5%	-68%	LA
50	GATEWAY BANK MORTGAGE	27	23	17%	0.2%	0.1%	28%	NC

Rank	Lender	Vol 2016	Vol 2015	Chg %	Mkt Share 2016	Mkt Share 2015	Chg %	Top State
51	WILLOW BEND MORTGAGE CO	27	2	1,250%	0.2%	0.0%	1,374%	TX
52	GEORGETOWN MORTGAGE	27	46	-41%	0.2%	0.2%	-36%	TX
53	BROKER SOLUTIONS INC	26	39	-33%	0.2%	0.2%	-27%	CA
54	ACADEMY MORTGAGE CORPORA	25	11	127%	0.1%	0.1%	148%	UT
55	MORTGAGE BROKERS SERVICE	25	0		0.1%	0.0%		WA
56	SOUTHERN TRUST MORTGAGE	25	36	-31%	0.1%	0.2%	-24%	DC
57	VAN DYK MORTGAGE CORPORA	25	27	-7%	0.1%	0.1%	1%	KY
58	RESIDENTIAL HOME FUNDING	24	28	-14%	0.1%	0.1%	-6%	NY
59	YADKIN VALLEY BANK AND T	23	24	-4%	0.1%	0.1%	5%	NC
60	HOMEOWNERS MORTGAGE ENTE	23	48	-52%	0.1%	0.3%	-48%	SC
61	HOMEBRIDGE FINANCIAL SER	23	10	130%	0.1%	0.1%	151%	NJ
62	NEW AMERICAN MORTGAGE LL	21	18	17%	0.1%	0.1%	27%	NC
63	AMERICA'S MORTGAGE RESOU	21	4	425%	0.1%	0.0%	473%	LA
64	BANK OF NORTH CAROLINA	20	19	5%	0.1%	0.1%	15%	NC
65	THE MONEY STORE	20	138	-86%	0.1%	0.7%	-84%	NY
66	CITYWIDE HOME LOANS	19	9	111%	0.1%	0.0%	130%	UT
67	AKT AMERICAN CAPITAL INC	19	12	58%	0.1%	0.1%	73%	CA
68	PEOPLES HOME EQUITY INC	18	18	0%	0.1%	0.1%	9%	TN
69	MORTGAGESHOP LLC	18	36	-50%	0.1%	0.2%	-45%	VA
70	UNIVERSAL AMERICAN MORTG	18	5	260%	0.1%	0.0%	293%	WA
71	QUONTIC BANK FSB	18	7	157%	0.1%	0.0%	181%	NY
72	CARROLLTON MORTGAGE CO	18	10	80%	0.1%	0.1%	97%	CA
73	PACIFIC RESIDENTIAL MORT	17	23	-26%	0.1%	0.1%	-19%	OR
74	GUILD MORTGAGE COMPANY	17	1	1,600%	0.1%	0.0%	1,756%	CA
75	TOTAL MEDIA MANAGEMENT L	17	4	325%	0.1%	0.0%	364%	AL
76	NOVA FINANCIAL & INVESTM	17	1	1,600%	0.1%	0.0%	1,756%	CO
77	FLAHERTY FUNDING CORP	16	13	23%	0.1%	0.1%	34%	VA
78	MOUNTAIN AMERICA CREDIT	16	25	-36%	0.1%	0.1%	-30%	UT
79	SECURITYNATIONAL MORTGAG	16	20	-20%	0.1%	0.1%	-13%	UT
80	CMG MORTGAGE INC	16	11	45%	0.1%	0.1%	59%	CA
81	AMCAP MORTGAGE LTD	15	10	50%	0.1%	0.1%	64%	TX
82	AMERICA FIRST FEDERAL CR	15	34	-56%	0.1%	0.2%	-52%	UT
83	BANNER BANK	14	15	-7%	0.1%	0.1%	2%	WA
84	FULTON BANK NA	14	30	-53%	0.1%	0.2%	-49%	PA
85	GATEWAY FUNDING DIVERSIF	14	26	-46%	0.1%	0.1%	-41%	ME
86	SIMONICH CORPORATION	14	20	-30%	0.1%	0.1%	-24%	CA
87	SALEM FIVE MORTGAGE CO L	13	13	0%	0.1%	0.1%	9%	MA
88	ADVANTAGE HOME MORTGAGE	13	7	86%	0.1%	0.0%	103%	GA
89	BERKSHIRE BANK	13	18	-28%	0.1%	0.1%	-21%	MA
90	SENIOR MORTGAGE BANKERS	13	34	-62%	0.1%	0.2%	-58%	ZZ
91	SUMMIT FUNDING INC	13	7	86%	0.1%	0.0%	103%	CA
92	EASTERN BANK	13	22	-41%	0.1%	0.1%	-35%	MA
93	US MORTGAGE CORPORATION	13	25	-48%	0.1%	0.1%	-43%	NY
94	FBC MORTGAGE LLC	12	2	500%	0.1%	0.0%	555%	FL
95	COMMONFUND MORTGAGE CORP	12	8	50%	0.1%	0.0%	64%	NY
96	SIERRA PACIFIC MORTGAGE	12	13	-8%	0.1%	0.1%	1%	CA
97	UNIVEST BANK AND TRUST C	12	4	200%	0.1%	0.0%	228%	PA
98	AMERICAN LIBERTY MORTGAG	12	8	50%	0.1%	0.0%	64%	CO
99	NORTHERN OHIO INVESTMENT	12	3	300%	0.1%	0.0%	337%	OH
100	JAMES B NUTTER AND COMPA	12	13	-8%	0.1%	0.1%	1%	KS

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