

# HECM Originators (FHA & Non-FHA)

## Industry Summary

HECMs endorsed through November 2013

Next Release Date: Week 4 of February

Retail  
Endorsement Growth

**8.9 %**

Wholesale  
Endorsement Growth

**16.4 %**

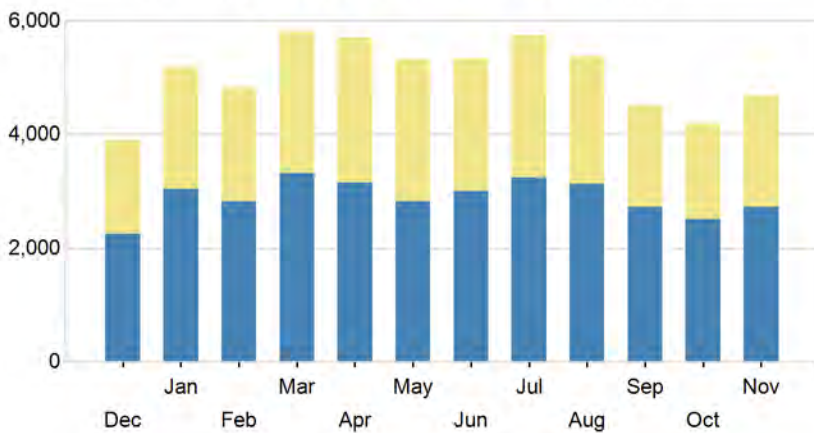
Total  
Endorsement Growth

**11.9 %**

Figures above reflect change from prior month

## PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
Dec	2,250	-16.8 %	1,656	-3.9 %	3,906	-11.8 %
Jan	3,033	34.8 %	2,151	29.9 %	5,184	32.7 %
Feb	2,818	-7.1 %	2,017	-6.2 %	4,835	-6.7 %
Mar	3,318	17.7 %	2,494	23.6 %	5,812	20.2 %
Apr	3,145	-5.2 %	2,568	3.0 %	5,713	-1.7 %
May	2,823	-10.2 %	2,498	-2.7 %	5,321	-6.9 %
Jun	3,002	6.3 %	2,335	-6.5 %	5,337	0.3 %
Jul	3,232	7.7 %	2,511	7.5 %	5,743	7.6 %
Aug	3,125	-3.3 %	2,248	-10.5 %	5,373	-6.4 %
Sep	2,735	-12.5 %	1,782	-20.7 %	4,517	-15.9 %
Oct	2,510	-8.2 %	1,676	-5.9 %	4,186	-7.3 %
Nov	2,734	8.9 %	1,951	16.4 %	4,685	11.9 %
Total	34,725		25,887		60,612	

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**Top 10 by Retail and Wholesale Volume**

Rank / Company	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Total	Mkt Shr
LIBERTY HOME EQUITY SOLU	819	1,100	973	1,264	925	814	902	926	1,015	580	369	702	10,389	17.1%
SECURITY ONE LENDING/RMS	491	764	854	817	886	696	621	682	682	683	510	647	8,333	13.7%
URBAN FINANCIAL GROUP	374	466	419	714	1,024	1,020	847	803	607	609	635	573	8,091	13.3%
AMERICAN ADVISORS GROUP	304	570	408	531	480	306	555	981	981	832	847	736	7,531	12.4%
ONE REVERSE MORTGAGE LLC	412	458	421	468	517	478	459	429	465	452	407	475	5,441	9.0%
GENERATION MORTGAGE COMP	523	510	515	475	406	441	475	521	380	278	302	172	4,998	8.2%
PROFICIO MORTGAGE VENTUR	123	173	147	206	296	319	283	254	199	162	210	158	2,530	4.2%
SUN WEST MORTGAGE CO INC	47	132	108	173	221	227	134	158	100	85	110	120	1,615	2.7%
REVERSE MORTGAGE USA INC	92	157	74	175	137	123	238	127	107	127	100	101	1,558	2.6%
CHERRY CREEK MORTGAGE CO	86	153	129	99	113	167	120	112	95	70	21	154	1,319	2.2%
<b>Total</b>	<b>3,271</b>	<b>4,483</b>	<b>4,048</b>	<b>4,922</b>	<b>5,005</b>	<b>4,591</b>	<b>4,634</b>	<b>4,993</b>	<b>4,631</b>	<b>3,878</b>	<b>3,511</b>	<b>3,838</b>	<b>51,805</b>	<b>85.5%</b>

**Top 10 Wholesale and Retail Performance Stats**

Company	Rankings			Current Volume			Growth %			Mix		Market Share		
	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Ret	Whls	Total
LIBERTY HOME EQUITY SOLUT	4	2	1	4,151	6,238	10,389	80.8 %	44.6 %	57.2 %	40 %	60 %	6.8 %	24.1 %	17.1 %
SECURITY ONE LENDING/RMS	3	4	2	4,738	3,595	8,333	87.9 %	103.2 %	94.2 %	57 %	43 %	7.8 %	13.9 %	13.7 %
URBAN FINANCIAL GROUP	7	1	3	1,368	6,723	8,091	-6.2 %	12.9 %	9.2 %	17 %	83 %	2.3 %	26.0 %	13.3 %
AMERICAN ADVISORS GROUP	1	6	4	6,433	1,098	7,531	80.7 %	662.5 %	103.3 %	85 %	15 %	10.6 %	4.2 %	12.4 %
ONE REVERSE MORTGAGE LLC	2		5	5,441	0	5,441	13.1 %	NaN	13.1 %	100 %	0 %	9.0 %		9.0 %
GENERATION MORTGAGE COMPA	9	3	6	824	4,174	4,998	-31.9 %	-0.9 %	-7.8 %	16 %	84 %	1.4 %	16.1 %	8.2 %
PROFICIO MORTGAGE VENTURE	5		7	2,530	0	2,530	669.0 %	NaN	669.0 %	100 %	0 %	4.2 %		4.2 %
SUN WEST MORTGAGE CO INC	27	5	8	281	1,334	1,615	6.4 %	-10.3 %	-7.8 %	17 %	83 %	0.5 %	5.2 %	2.7 %
REVERSE MORTGAGE USA INC	6	19	9	1,545	13	1,558	30.4 %	>1,000%	31.5 %	99 %	1 %	2.5 %	0.1 %	2.6 %
CHERRY CREEK MORTGAGE CO	12	7	10	674	645	1,319	5.5 %	26.2 %	14.7 %	51 %	49 %	1.1 %	2.5 %	2.2 %
<b>Total</b>				<b>27,985</b>	<b>23,820</b>	<b>51,805</b>	<b>53.1 %</b>	<b>29.5 %</b>	<b>41.3 %</b>	<b>54 %</b>	<b>46 %</b>	<b>46.2 %</b>	<b>92.0 %</b>	<b>85.5 %</b>

**Top 5 Retail by Unit Growth**

Company	Rankings			Current Volume			Unit Growth			Mix		Market Share		
	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Ret	Whls	Total
AMERICAN ADVISORS GROUP	1	6	4	6,433	1,098	7,531	2,873	954	3,827	85 %	15 %	10.6 %	4.2 %	12.4 %
SECURITY ONE LENDING/RMS	3	4	2	4,738	3,595	8,333	2,216	1,826	4,042	57 %	43 %	7.8 %	13.9 %	13.7 %
PROFICIO MORTGAGE VENTURE	5		7	2,530	0	2,530	2,201	0	2,201	100 %	0 %	4.2 %		4.2 %
LIBERTY HOME EQUITY SOLUT	4	2	1	4,151	6,238	10,389	1,855	1,925	3,780	40 %	60 %	6.8 %	24.1 %	17.1 %
ONE REVERSE MORTGAGE LLC	2		5	5,441	0	5,441	631	0	631	100 %	0 %	9.0 %		9.0 %
<b>Total</b>				<b>23,293</b>	<b>10,931</b>	<b>34,224</b>	<b>9,776</b>	<b>4,705</b>	<b>14,481</b>	<b>68 %</b>	<b>32 %</b>	<b>38.4 %</b>	<b>42.2 %</b>	<b>56.5 %</b>

**Top 5 Wholesale by Unit Growth**

Company	Rankings			Current Volume			Unit Growth			Mix		Market Share		
	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Ret	Whls	Total
LIBERTY HOME EQUITY SOLUT	4	2	1	4,151	6,238	10,389	1,855	1,925	3,780	40 %	60 %	6.8 %	24.1 %	17.1 %
SECURITY ONE LENDING/RMS	3	4	2	4,738	3,595	8,333	2,216	1,826	4,042	57 %	43 %	7.8 %	13.9 %	13.7 %
AMERICAN ADVISORS GROUP	1	6	4	6,433	1,098	7,531	2,873	954	3,827	85 %	15 %	10.6 %	4.2 %	12.4 %
URBAN FINANCIAL GROUP	7	1	3	1,368	6,723	8,091	-91	770	679	17 %	83 %	2.3 %	26.0 %	13.3 %
MONEY HOUSE INC	18	8	11	514	543	1,057	74	381	455	49 %	51 %	0.8 %	2.1 %	1.7 %
<b>Total</b>				<b>17,204</b>	<b>18,197</b>	<b>35,401</b>	<b>6,927</b>	<b>5,856</b>	<b>12,783</b>	<b>49 %</b>	<b>51 %</b>	<b>28.4 %</b>	<b>70.3 %</b>	<b>58.4 %</b>

Top 10 Wholesale	Active Brokers	% Capture
URBAN FINANCIAL GROUP	315	49 %
LIBERTY HOME EQUITY SOLUTIONS INC	812	40 %
GENERATION MORTGAGE COMPANY	344	28 %
SECURITY ONE LENDING/RMS	256	31 %
SUN WEST MORTGAGE CO INC	314	20 %
AMERICAN ADVISORS GROUP	111	18 %
CHERRY CREEK MORTGAGE CO INC	63	40 %
MONEY HOUSE INC	13	77 %
PLAZA HOME MORTGAGE INC	213	10 %
NATIONWIDE EQUITIES CORPORATION	66	7 %

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## Top 100 Ranking HECM Volume by Channel - Endorsements Last 12 Months through November 2013

Rank			Company	Loans			Market Share		
R	W	T		R	W	Total	Ret	Whls	Total
4	2	1	LIBERTY HOME EQUITY	4,151	6,238	10,389	6.8 %	24.1 %	17.1 %
3	4	2	SECURITY ONE LENDING	4,738	3,595	8,333	7.8 %	13.9 %	13.7 %
7	1	3	URBAN FINANCIAL GROU	1,368	6,723	8,091	2.3 %	26.0 %	13.3 %
1	6	4	AMERICAN ADVISORS GR	6,433	1,098	7,531	10.6 %	4.2 %	12.4 %
2	5	5	ONE REVERSE MORTGAGE	5,441	0	5,441	9.0 %	0.0 %	9.0 %
9	3	6	GENERATION MORTGAGE	824	4,174	4,998	1.4 %	16.1 %	8.2 %
5	7	7	PROFICIO MORTGAGE VE	2,530	0	2,530	4.2 %	0.0 %	4.2 %
27	5	8	SUN WEST MORTGAGE CO	281	1,334	1,615	0.5 %	5.2 %	2.7 %
6	19	9	REVERSE MORTGAGE USA	1,545	13	1,558	2.5 %	0.1 %	2.6 %
12	7	10	CHERRY CREEK MORTGAG	674	645	1,319	1.1 %	2.5 %	2.2 %
18	8	11	MONEY HOUSE INC	514	543	1,057	0.8 %	2.1 %	1.7 %
8	13	12	ASSOCIATED MORTGAGE	841	205	1,046	1.4 %	0.8 %	1.7 %
10	13	13	NEW DAY FINANCIAL LL	748	0	748	1.2 %	0.0 %	1.2 %
13	15	14	MAVERICK FUNDING COR	672	68	740	1.1 %	0.3 %	1.2 %
11	15	15	I REVERSE HOME LOANS	684	0	684	1.1 %	0.0 %	1.1 %
14	27	16	NATIONSTAR MORTGAGE	660	0	660	1.1 %	0.0 %	1.1 %
15	17	17	OPEN MORTGAGE LLC	630	0	630	1.0 %	0.0 %	1.0 %
16	18	18	M & T BANK	622	0	622	1.0 %	0.0 %	1.0 %
17	17	19	GMFS LLC	583	29	612	1.0 %	0.1 %	1.0 %
28	10	20	NATIONWIDE EQUITIES	247	321	568	0.4 %	1.2 %	0.9 %
19	21	21	NET EQUITY FINANCIAL	487	0	487	0.8 %	0.0 %	0.8 %
20	16	21	HIGH TECH LENDING IN	450	37	487	0.7 %	0.1 %	0.8 %
21	23	23	SENIOR MORTGAGE BANK	370	0	370	0.6 %	0.0 %	0.6 %
22	24	24	FIRSTAR BANK NA	359	0	359	0.6 %	0.0 %	0.6 %
23	25	25	TOWNEBANK	350	0	350	0.6 %	0.0 %	0.6 %
851	9	26	PLAZA HOME MORTGAGE	3	336	339	0.0 %	1.3 %	0.6 %
24	23	27	FIRSTBANK	336	1	337	0.6 %	0.0 %	0.6 %
25	20	27	UNITED NORTHERN MORT	332	5	337	0.5 %	0.0 %	0.6 %
26	29	29	UNITED SOUTHWEST MOR	290	0	290	0.5 %	0.0 %	0.5 %
226	11	30	MCM HOLDINGS INC	31	210	241	0.1 %	0.8 %	0.4 %
29	30	30	EMERY FEDERAL CREDIT	241	0	241	0.4 %	0.0 %	0.4 %
30	32	32	ASPIRE FINANCIAL INC	237	0	237	0.4 %	0.0 %	0.4 %
31	33	33	AMERICAN PACIFIC MOR	222	0	222	0.4 %	0.0 %	0.4 %
32	34	34	TOP FLITE FINANCIAL	220	0	220	0.4 %	0.0 %	0.4 %
33	35	35	PEOPLES BANK	217	0	217	0.4 %	0.0 %	0.4 %
34	36	36	CONTINENTAL HOME LOA	214	0	214	0.4 %	0.0 %	0.4 %
35	37	37	ATLANTIC BAY MORTGAG	212	0	212	0.3 %	0.0 %	0.3 %
12	38	38	LIVE WELL FINANCIAL	206	0	206	0.0 %	0.8 %	Infinity
36	39	39	AMERICAN NATIONWIDE	205	0	205	0.3 %	0.0 %	0.3 %
37	40	40	VAN DYK MORTGAGE COR	196	0	196	0.3 %	0.0 %	0.3 %
38	41	41	SUN AMERICAN MORTGAG	188	0	188	0.3 %	0.0 %	0.3 %
39	42	42	MORTGAGESHOP LLC	186	0	186	0.3 %	0.0 %	0.3 %
40	43	43	ADVISORS MORTGAGE GR	175	0	175	0.3 %	0.0 %	0.3 %
41	44	44	UNIVERSAL LENDING CO	174	0	174	0.3 %	0.0 %	0.3 %
41	44	44	LEADER ONE FINANCIAL	174	0	174	0.3 %	0.0 %	0.3 %
43	46	46	TRINITY REVERSE MORT	171	0	171	0.3 %	0.0 %	0.3 %
44	47	47	MAS ASSOCIATES LLC	169	0	169	0.3 %	0.0 %	0.3 %
45	48	48	VIG MORTGAGE CORP	162	0	162	0.3 %	0.0 %	0.3 %
46	49	49	NEW CASTLE MORTGAGE	159	0	159	0.3 %	0.0 %	0.3 %
47	50	50	MORTGAGE SERVICES II	156	0	156	0.3 %	0.0 %	0.3 %

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<small>*According to RMI measuring number of endorsed wholesale units January - December 2011</small>			

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## Top 100 HECM Originators - November 2013 Rankings (Single Month)

Rank		Company	Loans			Growth		Rank		Company	Loans			Growth	
M	Y		Mth	YTD	Avg	Mth	YTD	M	Y		Mth	YTD	Avg	Mth	YTD
1	1	AMERICAN ADVISORS GR	540	6,165	560.5	-19.5 %	82.6 %	47	60	FULTON BANK NA	12	110	10.0	140.0 %	11.1 %
2	2	ONE REVERSE MORTGAGE	475	5,029	457.2	16.7 %	14.5 %	47	103	CITIZENS FIRST BANK	12	64	5.8	500.0 %	156.0 %
3	3	SECURITY ONE LENDING	366	4,425	402.3	23.6 %	84.0 %	53	68	MONTGOMERY MORTGAGE	11	97	8.8	83.3 %	-10.2 %
4	4	LIBERTY HOME EQUITY	244	3,783	343.9	69.4 %	74.5 %	54	41	ADVISORS MORTGAGE GR	10	162	14.7	-23.1 %	70.5 %
5	5	PROFICIO MORTGAGE VE	158	2,407	218.8	-24.8 %	633.8 %	54	53	PRIMARY RESIDENTIAL	10	122	11.1	-23.1 %	48.8 %
6	7	URBAN FINANCIAL GROU	117	1,314	119.5	-2.5 %	1.6 %	56	30	ASPIRE FINANCIAL INC	9	219	19.9	-50.0 %	-23.2 %
7	6	REVERSE MORTGAGE USA	96	1,453	132.1	2.1 %	33.9 %	56	33	TOP FLITE FINANCIAL	9	204	18.5	-10.0 %	47.8 %
8	18	MONEY HOUSE INC	81	473	43.0	62.0 %	12.6 %	56	35	ATLANTIC BAY MORTGAG	9	196	17.8	28.6 %	-0.5 %
9	12	CHERRY CREEK MORTGAG	74	633	57.5	469.2 %	2.6 %	56	39	VAN DYK MORTGAGE COR	9	172	15.6	-40.0 %	47.0 %
10	15	OPEN MORTGAGE LLC	71	603	54.8	2.9 %	142.2 %	56	43	VIG MORTGAGE CORP	9	157	14.3	12.5 %	49.5 %
11	14	NATIONSTAR MORTGAGE	69	624	56.7	11.3 %	39.6 %	56	54	CONTOUR MORTGAGE COR	9	121	11.0	50.0 %	-5.5 %
12	19	NET EQUITY FINANCIAL	58	445	40.5	1,833.3 %	9.1 %	56	72	AEGEAN FINANCIAL INC	9	94	8.5	12.5 %	95.8 %
13	16	M & T BANK	51	570	51.8	34.2 %	-2.1 %	56	74	NORTH AMERICAN SAVIN	9	93	8.5	200.0 %	365.0 %
14	13	IREVERSE HOME LOANS	50	632	57.5	-3.8 %	27.9 %	56	82	REVERSE MORTGAGE ANS	9	82	7.5	0.0 %	412.5 %
15	8	ASSOCIATED MORTGAGE	49	770	70.0	8.9 %	91.1 %	56	98	WHOLESALE CAPITAL CO	9	70	6.4	125.0 %	16.7 %
16	17	GMFS LLC	37	532	48.4	-21.3 %	59.3 %	56	100	GREEN TREE LENDING I	9	69	6.3	125.0 %	263.2 %
17	21	SENIOR MORTGAGE BANK	36	335	30.5	38.5 %	-22.3 %	56	102	FRANK J WEAVER INC	9	65	5.9	50.0 %	80.6 %
17	25	UNITED NORTHERN MORT	36	301	27.4	33.3 %	56.8 %	56	268	NORTH AMERICAN REVER	9	23	2.1	12.5 %	
19	26	UNITED SOUTHWEST MOR	34	273	24.8	21.4 %	-3.9 %	69	44	LEADER ONE FINANCIAL	8	156	14.2	33.3 %	188.9 %
20	20	HIGH TECH LENDING IN	33	440	40.0	-32.7 %	126.8 %	69	67	SUCCESS MORTGAGE PAR	8	99	9.0	-27.3 %	120.0 %
21	23	FIRSTBANK	32	321	29.2	3.2 %	36.0 %	69	77	VALUE FINANCIAL MORT	8	88	8.0	33.3 %	-13.7 %
22	9	GENERATION MORTGAGE	29	750	68.2	-48.2 %	-32.9 %	69	82	FRANKLIN FIRST FINAN	8	82	7.5	700.0 %	22.4 %
23	24	TOWNEBANK	25	319	29.0	-3.8 %	35.2 %	69	91	RESIDENTIAL HOME FUN	8	75	6.8	-11.1 %	87.5 %
23	32	AMERICAN PACIFIC MOR	25	209	19.0	177.8 %	32.3 %	69	114	DIRECTORS FINANCIAL	8	60	5.5	700.0 %	66.7 %
25	29	EMERY FEDERAL CREDIT	23	227	20.6	-11.5 %	170.2 %	69	122	GEORGETOWN MORTGAGE	8	56	5.1	60.0 %	522.2 %
26	28	NATIONWIDE EQUITIES	22	235	21.4	83.3 %	8.8 %	69	133	GATEWAY BANK MORTGAG	8	51	4.6	300.0 %	410.0 %
26	42	UNIVERSAL LENDING CO	22	159	14.5	29.4 %	22.3 %	69	133	SENIOR EQUITY FINANC	8	51	4.6	700.0 %	88.9 %
28	11	MAVERICK FUNDING COR	21	643	58.5	-27.6 %	71.0 %	69	148	FIRST CHOICE LOAN SE	8	46	4.2	166.7 %	187.5 %
29	21	FIRSTAR BANK NA	20	335	30.5	-25.9 %	179.2 %	69	170	BROOKSTONE MORTGAGE	8	39	3.5	-27.3 %	1,850.0 %
30	86	PRIORITY FINANCIAL S	18	81	7.4	157.1 %	285.7 %	80	38	MORTGAGESHOP LLC	7	174	15.8	-56.3 %	-4.4 %
31	10	NEW DAY FINANCIAL LL	17	655	59.5	-26.1 %	-4.5 %	80	51	SOUTHERN TRUST MORTG	7	127	11.5	-41.7 %	10.4 %
31	62	DOLLAR BANK FSB	17	106	9.6	325.0 %	47.2 %	80	68	NETWORK FUNDING LP	7	97	8.8	-12.5 %	-21.8 %
31	111	MFS/TA INC DBA FUTUR	17	61	5.5	-5.6 %		80	71	GREAT OAK LENDING	7	95	8.6	133.3 %	-59.2 %
34	31	PEOPLES BANK	16	213	19.4	-44.8 %	249.2 %	80	75	DIRECT FINANCE CORPO	7	90	8.2	600.0 %	87.5 %
34	40	TRINITY REVERSE MORT	16	166	15.1	-5.9 %	35.0 %	80	96	LEGACY HOME FINANCIN	7	71	6.5	-12.5 %	-5.3 %
36	27	SUN WEST MORTGAGE CO	15	270	24.5	-28.6 %	3.4 %	80	103	MOUNTAIN AMERICA CRE	7	64	5.8	250.0 %	106.5 %
36	62	HOMEOWNERS MORTGAGE	15	106	9.6	50.0 %	265.5 %	80	111	VIP MORTGAGE INC	7	61	5.5	250.0 %	110.3 %
38	36	AMERICAN NATIONWIDE	14	191	17.4	-6.7 %	43.6 %	80	119	GUADALUPE NATIONAL B	7	58	5.3	40.0 %	866.7 %
38	37	SUN AMERICAN MORTGAG	14	183	16.6	-48.1 %	46.4 %	80	136	PINNACLE CAPITAL MOR	7	50	4.5	133.3 %	138.1 %
38	48	AXIA FINANCIAL LLC	14	138	12.5	180.0 %	-8.6 %	80	165	GUILD MORTGAGE COMPA	7	41	3.7	600.0 %	-25.5 %
38	62	APPROVAL FIRST HOME	14	106	9.6	27.3 %	10.4 %	80	204	JAMES EDWARD CARLSON	7	32	2.9	250.0 %	255.6 %
38	62	ARAMCO MORTGAGE INC	14	106	9.6	180.0 %	63.1 %	80	204	HOME FINANCING INC	7	32	2.9	600.0 %	128.6 %
43	45	NEW CASTLE MORTGAGE	13	154	14.0	0.0 %	14.1 %	80	229	BROKER SOLUTIONS INC	7	29	2.6	250.0 %	93.3 %
43	46	MORTGAGE SERVICES II	13	148	13.5	116.7 %	94.7 %	94	50	ROYAL UNITED MORTGAG	6	131	11.9	-40.0 %	-60.2 %
43	47	MAS ASSOCIATES LLC	13	147	13.4	18.2 %	-35.2 %	94	52	HOMESTREET BANK	6	125	11.4	-14.3 %	68.9 %
43	177	PAPERSTACK INC	13	37	3.4	225.0 %	208.3 %	94	55	ALL FINANCIAL SERVIC	6	120	10.9	-45.5 %	-33.3 %
47	49	STERLING SAVINGS BAN	12	135	12.3	500.0 %	21.6 %	94	57	CHRISTENSEN FINANCIA	6	119	10.8	-45.5 %	6.3 %
47	55	VANGUARD FUNDING LLC	12	120	10.9	100.0 %	7.1 %	94	61	GATEWAY FUNDING DIVE	6	107	9.7	-14.3 %	1.9 %
47	58	INTEGRITY 1ST MORTGA	12	115	10.5	71.4 %	-8.7 %	94	72	MANN MORTGAGE LLC	6	94	8.5	100.0 %	161.1 %
47	59	PERRI FUNDING CORP	12	111	10.1	140.0 %	98.2 %	94	79	OMNI-FUND INC	6	85	7.7	0.0 %	46.6 %

### Column Definitions

M = Company ranking for current month endorsement volume  
 Y = Company ranking for year to date endorsement volume  
 Mth = Current month endorsement volume & growth from prior month  
 YTD = Year to date endorsement volume & growth from prior year to date  
 Avg = Average year to date monthly volume

\*Year to date volume is tiebreaker for rankings shown

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