

HECM Originators (FHA & Non-FHA)

Industry Summary

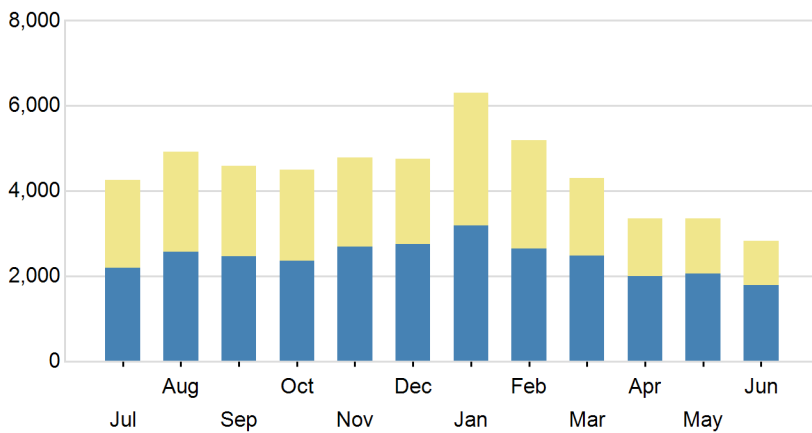
HECMs endorsed through June 2018

Next Release Date: Week 4 of September

**Retail
Endorsement Growth**
-13.2 %
**Wholesale
Endorsement Growth**
-19.1 %
**Total
Endorsement Growth**
-15.5 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements


	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
Jul	2,187	-13.6 %	2,066	-10.4 %	4,253	-12.0 %
Aug	2,577	17.8 %	2,346	13.6 %	4,923	15.8 %
Sep	2,458	-4.6 %	2,133	-9.1 %	4,591	-6.7 %
Oct	2,367	-3.7 %	2,130	-0.1 %	4,497	-2.0 %
Nov	2,692	13.7 %	2,089	-1.9 %	4,781	6.3 %
Dec	2,748	2.1 %	1,999	-4.3 %	4,747	-0.7 %
Jan	3,187	16.0 %	3,121	56.1 %	6,308	32.9 %
Feb	2,649	-16.9 %	2,546	-18.4 %	5,195	-17.6 %
Mar	2,483	-6.3 %	1,815	-28.7 %	4,298	-17.3 %
Apr	1,996	-19.6 %	1,350	-25.6 %	3,346	-22.1 %
May	2,062	3.3 %	1,289	-4.5 %	3,351	0.1 %
Jun	1,790	-13.2 %	1,043	-19.1 %	2,833	-15.5 %
Total	29,196		23,927		53,123	



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Top 10 by Retail and Wholesale Volume														
Rank / Company	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total	Mkt Shr
AMERICAN ADVISORS GROUP	1,059	1,194	1,172	1,052	1,215	1,217	1,320	1,250	1,216	934	1,050	906	13,585	25.6%
FINANCE OF AMERICA REVER	942	1,092	933	863	730	703	1,028	932	610	524	489	412	9,258	17.4%
REVERSE MORTGAGE FUNDING	506	573	530	546	587	672	884	496	428	383	334	283	6,222	11.7%
LIBERTY HOME EQUITY SOLU	336	394	297	430	370	270	840	791	589	237	188	117	4,859	9.1%
SYNERGY ONE LENDING INC	264	306	289	306	357	346	368	206	175	164	180	168	3,129	5.9%
ONE REVERSE MORTGAGE LLC	196	313	282	251	277	265	296	253	261	271	216	214	3,095	5.8%
LIVE WELL FINANCIAL INC	135	181	247	197	212	211	214	136	185	126	176	152	2,172	4.1%
LONGBRIDGE FINANCIAL LLC	84	70	93	77	149	188	355	224	117	119	146	123	1,745	3.3%
HIGHTECHLENDING INC	89	119	86	109	115	81	105	192	129	81	67	58	1,231	2.3%
FAIRWAY INDEPENDENT MORT	77	88	95	95	57	59	157	99	72	95	61	50	1,005	1.9%
Total	3,688	4,330	4,024	3,926	4,069	4,012	5,567	4,579	3,782	2,934	2,907	2,483	46,301	87.2%

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
AMERICAN ADVISORS GROUP	1	4	1	10,951	2,634	13,585	14.4 %	-11.2 %	8.3 %	81 %	19 %	20.6 %	11.0 %	25.6 %
FINANCE OF AMERICA REVERS	4	1	2	1,910	7,348	9,258	12.3 %	13.0 %	12.8 %	21 %	79 %	3.6 %	30.7 %	17.4 %
REVERSE MORTGAGE FUNDING	3	2	3	2,205	4,017	6,222	-16.7 %	4.7 %	-4.1 %	35 %	65 %	4.2 %	16.8 %	11.7 %
LIBERTY HOME EQUITY SOLUT	6	3	4	1,448	3,411	4,859	-12.8 %	4.9 %	-1.1 %	30 %	70 %	2.7 %	14.3 %	9.1 %
SYNERGY ONE LENDING INC	5	5	5	1,741	1,388	3,129	17.4 %	12.2 %	15.0 %	56 %	44 %	3.3 %	5.8 %	5.9 %
ONE REVERSE MORTGAGE LLC	2	24	6	3,085	10	3,095	-1.1 %	>1,000%	-0.7 %	100 %	0 %	5.8 %	0.0 %	5.8 %
LIVE WELL FINANCIAL INC	7	7	7	1,332	840	2,172	29.3 %	-8.2 %	11.7 %	61 %	39 %	2.5 %	3.5 %	4.1 %
LONGBRIDGE FINANCIAL LLC	12	6	8	670	1,075	1,745	62.6 %	70.9 %	67.6 %	38 %	62 %	1.3 %	4.5 %	3.3 %
HIGHTECHLENDING INC	10	10	9	865	366	1,231	-20.1 %	5.5 %	-13.9 %	70 %	30 %	1.6 %	1.5 %	2.3 %
FAIRWAY INDEPENDENT MORTG	8		10	1,005	0	1,005	77.2 %	NaN	77.2 %	100 %	0 %	1.9 %		1.9 %
Total				25,212	21,089	46,301	8.3 %	7.1 %	7.8 %	54 %	46 %	47.5 %	88.1 %	87.2 %

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	4	1	10,951	2,634	13,585	1,377	-333	1,044	81 %	19 %	20.6 %	11.0 %	25.6 %
FAIRWAY INDEPENDENT MORTG	8		10	1,005	0	1,005	438	0	438	100 %	0 %	1.9 %		1.9 %
LIVE WELL FINANCIAL INC	7	7	7	1,332	840	2,172	302	-75	227	61 %	39 %	2.5 %	3.5 %	4.1 %
SYNERGY ONE LENDING INC	5	5	5	1,741	1,388	3,129	258	151	409	56 %	44 %	3.3 %	5.8 %	5.9 %
LONGBRIDGE FINANCIAL LLC	12	6	8	670	1,075	1,745	258	446	704	38 %	62 %	1.3 %	4.5 %	3.3 %
Total				15,699	5,937	21,636	2,633	189	2,822	73 %	27 %	29.6 %	24.8 %	40.7 %

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
FINANCE OF AMERICA REVERS	4	1	2	1,910	7,348	9,258	209	843	1,052	21 %	79 %	3.6 %	30.7 %	17.4 %
LONGBRIDGE FINANCIAL LLC	12	6	8	670	1,075	1,745	258	446	704	38 %	62 %	1.3 %	4.5 %	3.3 %
OPEN MORTGAGE LLC	14	9	12	509	376	885	-71	308	237	58 %	42 %	1.0 %	1.6 %	1.7 %
1ST NATIONS REVERSE MORTG	26	14	19	241	222	463	208	222	430	52 %	48 %	0.5 %	0.9 %	0.9 %
REVERSE MORTGAGE FUNDING	3	2	3	2,205	4,017	6,222	-443	180	-263	35 %	65 %	4.2 %	16.8 %	11.7 %
Total				5,535	13,038	18,573	161	1,999	2,160	30 %	70 %	10.4 %	54.5 %	35.0 %

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Top 10 Wholesale	Active Brokers	% Capture
FINANCE OF AMERICA REVERSE LLC	577	47 %
REVERSE MORTGAGE FUNDING LLC	302	38 %
LIBERTY HOME EQUITY SOLUTIONS INC	517	32 %
AMERICAN ADVISORS GROUP	500	23 %
SYNERGY ONE LENDING INC	149	26 %
LONGBRIDGE FINANCIAL LLC	37	23 %
LIVE WELL FINANCIAL INC	100	15 %
PLAZA HOME MORTGAGE INC	279	55 %
OPEN MORTGAGE LLC	59	22 %
HIGHTECHLENDING INC	151	42 %

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Top 100 HECM Originators - June 2018 Rankings (Single Month)

Rank		Loans			Growth		Rank	Loans			Growth				
M	Y	Company	Mth	YTD	Avg	Mth	YTD	M	Y	Company	Mth	YTD	Avg	Mth	YTD
1	1	AMERICAN ADVISORS GR	793	5,581	930.2	-13.1 %	5.7 %	50	44	COMMUNITY FIRST NATI	5	60	10.0	-16.7 %	-39.4 %
2	2	ONE REVERSE MORTGAGE	211	1,502	250.3	-1.4 %	0.4 %	50	48	BANK OF ENGLAND	5	55	9.2	0.0 %	-64.1 %
3	4	FINANCE OF AMERICA R	130	827	137.8	6.6 %	-6.8 %	50	78	TREBOR REVERSE LLC	5	33	5.5	-28.6 %	371.4 %
4	6	SYNERGY ONE LENDING	114	754	125.7	0.0 %	-7.7 %	50	87	EAGLE HOME MORTGAGE	5	31	5.2	25.0 %	10.7 %
5	7	LIVE WELL FINANCIAL	89	631	105.2	-16.0 %	11.5 %	50	104	CF CAPITAL GROUP	5	27	4.5	150.0 %	-3.6 %
6	3	REVERSE MORTGAGE FUN	82	905	150.8	-21.9 %	-31.7 %	50	104	HARBOR MORTGAGE SOLU	5	27	4.5	400.0 %	80.0 %
7	8	FAIRWAY INDEPENDENT	50	534	89.0	-18.0 %	66.9 %	50	120	FIRST MIDWEST BANK	5	24	4.0	150.0 %	-25.0 %
8	15	FIRSTBANK	45	238	39.7	45.2 %	-24.2 %	50	136	DOLLAR BANK FSB	5	21	3.5	66.7 %	-53.3 %
9	5	LIBERTY HOME EQUITY	36	781	130.2	-29.4 %	-25.9 %	50	149	SIMONICH CORPORATION	5	19	3.2	400.0 %	18.8 %
9	9	HIGHTECHLENDING INC	36	428	71.3	-21.7 %	-24.2 %	50	178	HERITAGE HOME LOANS	5	15	2.5	400.0 %	25.0 %
9	12	ALL REVERSE MORTGAGE	36	326	54.3	-23.4 %	35.3 %	50	202	JAMES B NUTTER AND C	5	13	2.2		-35.0 %
12	19	CHERRY CREEK MORTGAG	35	204	34.0	52.2 %	14.0 %	62	35	MORTGAGE BROKERS SER	4	72	12.0	0.0 %	18.0 %
13	10	LONGBRIDGE FINANCIAL	30	391	65.2	-34.8 %	70.0 %	62	54	AMERICAN FINANCIAL M	4	49	8.2	33.3 %	28.9 %
14	11	REVERSE MORTGAGESCOM	28	389	64.8	-66.3 %	-28.6 %	62	55	UNION PACIFIC MORTG	4	44	7.3	-42.9 %	-18.5 %
15	13	NATIONWIDE EQUITIES	24	308	51.3	-44.2 %	-53.6 %	62	60	NOVA FINANCIAL & INV	4	42	7.0	-50.0 %	-20.8 %
15	14	OPEN MORTGAGE LLC	24	307	51.2	-29.4 %	7.7 %	62	63	GOLDWATER BANK NA	4	39	6.5	100.0 %	-30.4 %
17	17	ADVISORS MORTGAGE GR	22	224	37.3	-43.6 %	-42.9 %	62	70	PARAMOUNT RESIDENTIA	4	36	6.0	-55.6 %	414.3 %
18	18	FINANCE OF AMERICA M	20	212	35.3	-16.7 %	31.7 %	62	78	REVERSE MORTGAGE COR	4	33	5.5	-63.6 %	-61.2 %
18	19	QUONTIC BANK FSB	20	204	34.0	-33.3 %	12.1 %	62	91	EAST COAST CAPITAL C	4	30	5.0	33.3 %	15.4 %
18	25	M & T BANK	20	130	21.7	0.0 %	-22.6 %	62	94	SENIOR LENDING CORPO	4	29	4.8	-42.9 %	-53.2 %
21	16	RESOLUTE BANK	18	225	37.5	-18.2 %	-20.2 %	62	98	AMERICAS MORTGAGE RE	4	28	4.7	0.0 %	-39.1 %
22	23	AMERICAN PACIFIC MOR	17	168	28.0	-5.6 %	7.7 %	62	98	FULTON BANK NA	4	28	4.7	300.0 %	-28.2 %
23	22	AMERICAN FINANCIAL N	16	179	29.8	0.0 %	5.3 %	62	111	RESIDENTIAL HOME FUN	4	25	4.2	-20.0 %	-30.6 %
24	21	ENNKAR INC	14	184	30.7	-44.0 %	-17.1 %	62	120	ATLANTIC COAST MORTG	4	24	4.0	-33.3 %	1,100.0 %
24	29	TOWNEBANK	14	91	15.2	0.0 %	3.4 %	62	126	C & E FINANCIAL GROU	4	23	3.8	-20.0 %	-46.5 %
26	24	THE FEDERAL SAVINGS	13	156	26.0	-31.6 %	-30.7 %	62	143	AMERICAN LIBERTY MOR	4	20	3.3	-20.0 %	-33.3 %
27	42	INTEGRITY 1ST MORTGA	11	61	10.2	83.3 %	-14.1 %	62	149	AFFINITY HOME EQUITY	4	19	3.2	-33.3 %	-5.0 %
27	49	VIP MORTGAGE INC	11	53	8.8	22.2 %	-18.5 %	62	267	LONE STAR REVERSE MO	4	9	1.5		28.6 %
29	27	HOMEBRIDGE FINANCIAL	10	97	16.2	-33.3 %	34.7 %	62	316	CAPITAL FUNDING	4	7	1.2		-22.2 %
29	30	BROKER SOLUTIONS INC	10	88	14.7	0.0 %	-17.0 %	62	316	MORTGAGES UNLIMITED	4	7	1.2		133.3 %
29	33	APPROVAL FIRST HOME	10	76	12.7	-16.7 %	-37.2 %	81	36	GUILD MORTGAGE COMPA	3	70	11.7	-50.0 %	40.0 %
29	49	TOTAL MEDIA MANAGEME	10	53	8.8	25.0 %	-20.9 %	81	39	GUARANTEED RATE INC	3	68	11.3	-78.6 %	-11.7 %
29	51	PACIFIC RESIDENTIAL	10	52	8.7	233.3 %	-21.2 %	81	65	MOVEMENT MORTGAGE LL	3	38	6.3	-70.0 %	31.0 %
34	27	INTERCONTINENTAL CAP	9	97	16.2	-40.0 %	9.0 %	81	65	AEGEAN FINANCIAL INC	3	38	6.3	-40.0 %	-48.6 %
34	32	SUN AMERICAN MORTGAG	9	87	14.5	-50.0 %	-15.5 %	81	70	MORTGAGESHOP LLC	3	36	6.0	0.0 %	-12.2 %
34	34	C2 FINANCIAL CORPORA	9	75	12.5	0.0 %	17.2 %	81	70	OMNI-FUND INC	3	36	6.0	50.0 %	-28.0 %
34	37	JET DIRECT FUNDING C	9	69	11.5	28.6 %	155.6 %	81	74	ACCESS REVERSE MORTG	3	34	5.7	-40.0 %	21.4 %
34	41	GOLDEN YEARS MORTGAG	9	62	10.3	50.0 %	-62.0 %	81	78	MAC5 MORTGAGE INC	3	33	5.5	-25.0 %	0.0 %
34	55	UNIVERSAL LENDING CO	9	44	7.3	28.6 %	-42.1 %	81	98	SILVER LEAF MORTGAGE	3	28	4.7	-25.0 %	-42.9 %
40	26	1ST NATIONS REVERSE	8	103	17.2	-38.5 %	221.9 %	81	98	DALE ERNEST TILLMAN	3	28	4.7	50.0 %	86.7 %
41	47	PRIMARY RESIDENTIAL	7	56	9.3	-30.0 %	-28.2 %	81	104	NORTHERN OHIO INVEST	3	27	4.5	-57.1 %	-32.5 %
42	40	FRANKLIN FIRST FINAN	6	64	10.7	500.0 %	8.5 %	81	111	VERITAS FUNDING LLC	3	25	4.2	0.0 %	-43.2 %
42	44	ARAMCO MORTGAGE INC	6	60	10.0	0.0 %	9.1 %	81	111	ON Q FINANCIAL INC	3	25	4.2	50.0 %	-10.7 %
42	46	FIRST AMERICAN HOME	6	59	9.8	0.0 %	-36.6 %	81	120	MAGNOLIA BANK INC	3	24	4.0	0.0 %	2,300.0 %
42	58	ALPHA MORTGAGE CORPO	6	43	7.2	500.0 %	0.0 %	81	126	HOMEOWNERS FINANCIAL	3	23	3.8	50.0 %	15.0 %
42	63	PEOPLES HOME EQUITY	6	39	6.5	20.0 %	25.8 %	81	136	LENOX FINANCIAL MORT	3	21	3.5	0.0 %	-36.4 %
42	69	ACADEMY MORTGAGE COR	6	37	6.2	0.0 %	117.6 %	81	136	MCGOWIN-KING MORTGAG	3	21	3.5	50.0 %	-4.5 %
42	94	REVERSE FREEDOM LLC	6	29	4.8	200.0 %	-27.5 %	81	143	AAA NORTHEAST BANK	3	20	3.3		-41.2 %
42	126	CALIVER BEACH MORTGA	6	23	3.8	50.0 %	228.6 %	81	149	BORBA INVESTMENTS IN	3	19	3.2	0.0 %	-9.5 %
50	30	IREVERSE HOME LOANS	5	88	14.7	-16.7 %	-50.6 %	81	149	FLAGSTAR BANK FSB	3	19	3.2	0.0 %	

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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