

HECM Originators (FHA & Non-FHA)

Industry Summary

HECMs endorsed through January 2012

Next Release Date: Week 4 of April

Retail
Endorsement Growth

10.2 %

Wholesale
Endorsement Growth

17.0 %

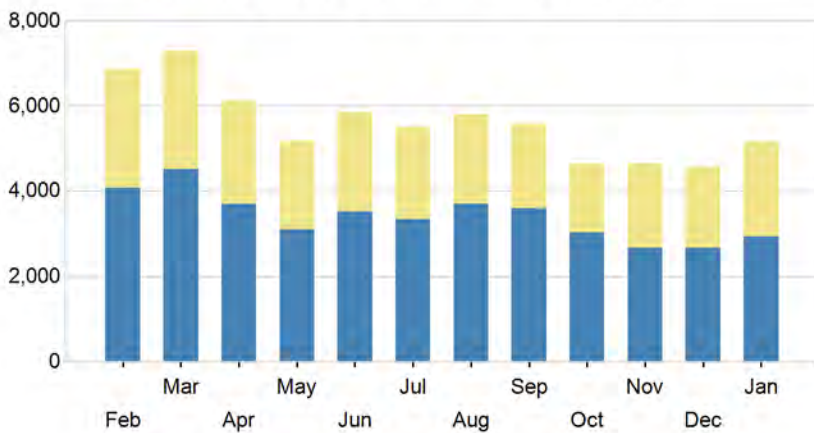
Total
Endorsement Growth

13.0 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
Feb	4,075	0.6 %	2,805	16.2 %	6,880	6.5 %
Mar	4,515	10.8 %	2,785	-0.7 %	7,300	6.1 %
Apr	3,704	-18.0 %	2,415	-13.3 %	6,119	-16.2 %
May	3,106	-16.1 %	2,079	-13.9 %	5,185	-15.3 %
Jun	3,535	13.8 %	2,322	11.7 %	5,857	13.0 %
Jul	3,352	-5.2 %	2,159	-7.0 %	5,511	-5.9 %
Aug	3,705	10.5 %	2,099	-2.8 %	5,804	5.3 %
Sep	3,612	-2.5 %	1,972	-6.1 %	5,584	-3.8 %
Oct	3,032	-16.1 %	1,612	-18.3 %	4,644	-16.8 %
Nov	2,675	-11.8 %	1,978	22.7 %	4,653	0.2 %
Dec	2,676	0.0 %	1,891	-4.4 %	4,567	-1.8 %
Jan	2,949	10.2 %	2,212	17.0 %	5,161	13.0 %
Total	40,936		26,329		67,265	

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Top 10 by Retail and Wholesale Volume

Rank / Company	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Total	Mkt Shr
METLIFE BANK	903	1,071	843	1,242	1,344	868	1,130	1,326	1,011	1,421	1,435	1,514	14,108	21.0%
WELLS FARGO BANK NA	1,787	2,126	1,317	1,141	1,723	1,782	1,683	1,454	789	24	6	1	13,833	20.6%
URBAN FINANCIAL GROUP	648	605	786	686	803	819	551	612	565	597	720	713	8,105	12.0%
GENERATION MORTGAGE COMP	537	646	468	256	341	827	843	522	501	504	409	463	6,317	9.4%
GENWORTH FINANCIAL HM EQ	637	408	374	360	404	196	248	351	360	500	448	531	4,817	7.2%
ONE REVERSE MORTGAGE LLC	295	398	423	430	327	328	420	413	446	398	419	439	4,736	7.0%
BANK OF AMERICA NA CHARL	1,132	1,040	1,164	390	10	6		2	2		2		3,748	5.6%
AMERICAN ADVISORS GROUP	155	115	82	124	156	161	198	134	200	244	183	228	1,980	2.9%
SECURITY ONE LENDING	162	114	171	102	130	118	179	196	180	135	177	236	1,900	2.8%
SUN WEST MORTGAGE CO INC	143	246	87	60	35	52	76	79	17	6	26	143	970	1.4%
Total	6,399	6,769	5,715	4,791	5,273	5,157	5,328	5,089	4,071	3,829	3,825	4,268	60,514	90.0%

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
METLIFE BANK	2	2	1	8,034	6,074	14,108	99.0 %	-5.9 %	34.4 %	57 %	43 %	11.9 %	23.1 %	21.0 %
WELLS FARGO BANK NA	1	8	2	12,986	847	13,833	-22.2 %	-31.9 %	-22.9 %	94 %	6 %	19.3 %	3.2 %	20.6 %
URBAN FINANCIAL GROUP	6	1	3	1,726	6,379	8,105	2.3 %	9.6 %	8.0 %	21 %	79 %	2.6 %	24.2 %	12.0 %
GENERATION MORTGAGE COMPA	7	3	4	1,473	4,844	6,317	11.4 %	14.6 %	13.8 %	23 %	77 %	2.2 %	18.4 %	9.4 %
GENWORTH FINANCIAL HM EQU	8	4	5	1,175	3,642	4,817	46.7 %	10.2 %	17.3 %	24 %	76 %	1.7 %	13.8 %	7.2 %
ONE REVERSE MORTGAGE LLC	3		6	4,736	0	4,736	40.9 %	NaN	40.9 %	100 %	0 %	7.0 %		7.0 %
BANK OF AMERICA NA CHARLO	4	5	7	2,634	1,115	3,749	-63.5 %	-79.8 %	-70.6 %	70 %	30 %	3.9 %	4.2 %	5.6 %
AMERICAN ADVISORS GROUP	5		8	1,980	0	1,980	173.1 %	NaN	173.1 %	100 %	0 %	2.9 %		2.9 %
SECURITY ONE LENDING	9	7	9	1,000	900	1,900	91.9 %	15.4 %	46.0 %	53 %	47 %	1.5 %	3.4 %	2.8 %
SUN WEST MORTGAGE CO INC	96	6	10	64	906	970	8.5 %	-1.8 %	-1.2 %	7 %	93 %	0.1 %	3.4 %	1.4 %
Total				35,808	24,707	60,515	-1.7 %	-12.6 %	-6.5 %	59 %	41 %	53.2 %	93.8 %	90.0 %

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
METLIFE BANK	2	2	1	8,034	6,074	14,108	3,996	-384	3,612	57 %	43 %	11.9 %	23.1 %	21.0 %
ONE REVERSE MORTGAGE LLC	3		6	4,736	0	4,736	1,375	0	1,375	100 %	0 %	7.0 %		7.0 %
AMERICAN ADVISORS GROUP	5		8	1,980	0	1,980	1,255	0	1,255	100 %	0 %	2.9 %		2.9 %
THE FIRST NATIONAL BANK	11		12	912	0	912	697	0	697	100 %	0 %	1.4 %		1.4 %
SECURITY ONE LENDING	9	7	9	1,000	900	1,900	479	120	599	53 %	47 %	1.5 %	3.4 %	2.8 %
Total				16,662	6,974	23,636	7,802	-264	7,538	70 %	30 %	24.8 %	26.5 %	35.1 %

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
GENERATION MORTGAGE COMPA	7	3	4	1,473	4,844	6,317	151	617	768	23 %	77 %	2.2 %	18.4 %	9.4 %
URBAN FINANCIAL GROUP	6	1	3	1,726	6,379	8,105	39	559	598	21 %	79 %	2.6 %	24.2 %	12.0 %
GENWORTH FINANCIAL HM EQU	8	4	5	1,175	3,642	4,817	374	337	711	24 %	76 %	1.7 %	13.8 %	7.2 %
PLAZA HOME MORTGAGE INC	452	9	27	11	359	370	-3	185	182	3 %	97 %	0.0 %	1.4 %	0.6 %
SECURITY ONE LENDING	9	7	9	1,000	900	1,900	479	120	599	53 %	47 %	1.5 %	3.4 %	2.8 %
Total				5,385	16,124	21,509	1,040	1,818	2,858	25 %	75 %	8.0 %	61.2 %	32.0 %

Top 10 Wholesale	Active Brokers	% Capture
URBAN FINANCIAL GROUP	317	54 %
METLIFE BANK	443	49 %
GENERATION MORTGAGE COMPANY	237	48 %
GENWORTH FINANCIAL HM EQUITY A	742	33 %
BANK OF AMERICA NA CHARLOTTE	121	17 %
SUN WEST MORTGAGE CO INC	274	21 %
SECURITY ONE LENDING	109	23 %
WELLS FARGO BANK NA	201	27 %
PLAZA HOME MORTGAGE INC	227	23 %
LIVE WELL FINANCIAL INC	81	20 %

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Top 100 HECM Originators - January 2012 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	METLIFE BANK	973	973	973.0		109.2 %	50	50	MORTGAGE SERVICES II	12	12	12.0		100.0 %
2	2	ONE REVERSE MORTGAGE	439	439	439.0		36.3 %	50	50	OCEANFIRST BANK	12	12	12.0		100.0 %
3	3	AMERICAN ADVISORS GR	228	228	228.0		261.9 %	50	50	SUN WEST MORTGAGE CO	12	12	12.0		200.0 %
4	4	GENWORTH FINANCIAL H	192	192	192.0		76.1 %	50	50	VANGUARD FUNDING LLC	12	12	12.0		1,100.0 %
5	5	URBAN FINANCIAL GROU	153	153	153.0		48.5 %	55	55	ENVOY MORTGAGE LTD	11	11	11.0		22.2 %
6	6	SECURITY ONE LENDING	139	139	139.0		148.2 %	55	55	AXIA FINANCIAL LLC	11	11	11.0		450.0 %
7	7	THE FIRST NATIONAL B	132	132	132.0		340.0 %	55	55	ADVISORS MORTGAGE GR	11	11	11.0		
8	8	GENERATION MORTGAGE	111	111	111.0		-9.0 %	58	58	ACCESS REVERSE MORTG	10	10	10.0		900.0 %
9	9	REVERSE MORTGAGE USA	81	81	81.0		-20.6 %	58	58	TOP FLITE FINANCIAL	10	10	10.0		900.0 %
10	10	NEW DAY FINANCIAL LL	71	71	71.0		108.8 %	58	58	WASHINGTON TRUST COM	10	10	10.0		900.0 %
10	10	CHERRY CREEK MORTGAG	71	71	71.0		545.5 %	58	58	ASSOCIATED MORTGAGE	10	10	10.0		
12	12	M & T BANK	67	67	67.0		13.6 %	62	62	NEW CASTLE MORTGAGE	9	9	9.0		-30.8 %
13	13	IREVERSE HOME LOANS	55	55	55.0		27.9 %	62	62	PRIMARY RESIDENTIAL	9	9	9.0		12.5 %
14	14	MONEY HOUSE INC	53	53	53.0		-5.4 %	62	62	LEGACY HOME FINANCI	9	9	9.0		12.5 %
15	15	SENIOR MORTGAGE BANK	52	52	52.0		40.5 %	62	62	SUCCESS MORTGAGE PAR	9	9	9.0		28.6 %
16	16	UNITED SOUTHWEST MOR	40	40	40.0		37.9 %	62	62	ACCUTRUST MORTGAGE I	9	9	9.0		28.6 %
17	17	EQUIPOINT FINANCIAL	38	38	38.0		46.2 %	62	62	HOME SAVINGS OF AMER	9	9	9.0		50.0 %
18	18	MORTGAGESHOP LLC	34	34	34.0		17.2 %	62	62	GERSHMAN INVESTMENT	9	9	9.0		80.0 %
18	18	PRIMELENDING A PLAIN	34	34	34.0		126.7 %	62	62	HIGH TECH LENDING IN	9	9	9.0		200.0 %
20	20	ROYAL UNITED MORTGAG	31	31	31.0		121.4 %	62	62	CENTERSTATE BANK OF	9	9	9.0		
21	21	ASPIRE FINANCIAL INC	29	29	29.0		61.1 %	62	62	CBC NATIONAL BANK	9	9	9.0		
22	22	SIDUS FINANCIAL LLC	28	28	28.0		154.5 %	72	72	GATEWAY FUNDING DIVE	8	8	8.0		-46.7 %
23	23	OPEN MORTGAGE LLC	26	26	26.0		44.4 %	72	72	TRIPOINT MORTGAGE GR	8	8	8.0		-42.9 %
23	23	FIRSTBANK	26	26	26.0			72	72	ACADEMY MORTGAGE LLC	8	8	8.0		-20.0 %
25	25	ALL FINANCIAL SERVIC	25	25	25.0		177.8 %	72	72	THE SENIOR EQUITY GR	8	8	8.0		-20.0 %
26	26	MAS ASSOCIATES LLC	24	24	24.0		60.0 %	72	72	FIRST PRIORITY FINAN	8	8	8.0		-11.1 %
27	27	MAVERICK FUNDING COR	23	23	23.0			72	72	TOWNEBANK	8	8	8.0		33.3 %
28	28	NET EQUITY FINANCIAL	22	22	22.0		-47.6 %	72	72	VIG MORTGAGE CORP	8	8	8.0		33.3 %
28	28	SUN AMERICAN MORTGAG	22	22	22.0		57.1 %	72	72	MORTGAGE CREDIT OF A	8	8	8.0		60.0 %
28	28	REVERSE MORTGAGE SOL	22	22	22.0		144.4 %	72	72	COMMUNITY FIRST BANK	8	8	8.0		300.0 %
31	31	NETWORK FUNDING LP	21	21	21.0		110.0 %	72	72	AMERICAN PORTFOLIO M	8	8	8.0		
31	31	GMFS LLC	21	21	21.0		110.0 %	72	72	HAMILTON GROUP FUNDI	8	8	8.0		
33	33	UNITED NORTHERN MORT	18	18	18.0		80.0 %	72	72	E-MORTGAGE BANKERS I	8	8	8.0		
33	33	PRIORITY MORTGAGE CO	18	18	18.0		125.0 %	72	72	TOWNE BANK MORTGAGE	8	8	8.0		
35	35	NEW AMERICAN MORTGAG	17	17	17.0		112.5 %	85	85	CHRISTENSEN FINANCIA	7	7	7.0		-50.0 %
35	35	URBAN HOUSING MORTGA	17	17	17.0			85	85	INTEGRITY 1ST MORTGA	7	7	7.0		-46.2 %
37	37	STERLING SAVINGS BAN	16	16	16.0		700.0 %	85	85	AMERICAN PACIFIC MOR	7	7	7.0		-22.2 %
38	38	SENIOR AMERICAN FUND	15	15	15.0		-46.4 %	85	85	WHOLESALE CAPITAL CO	7	7	7.0		-12.5 %
38	38	TRINITY REVERSE MORT	15	15	15.0		0.0 %	85	85	NATIONWIDE EQUITIES	7	7	7.0		0.0 %
38	38	CONTOUR MORTGAGE COR	15	15	15.0			85	85	MOUNTAIN AMERICA CRE	7	7	7.0		0.0 %
41	41	UNIVERSAL LENDING CO	14	14	14.0		16.7 %	85	85	COLONIAL SAVINGS FA	7	7	7.0		16.7 %
41	41	MCM HOLDINGS INC	14	14	14.0		133.3 %	85	85	TERRAVISTA MORTGAGE	7	7	7.0		40.0 %
43	43	HARVARD HOME MORTGAG	13	13	13.0		-7.1 %	85	85	EAST COAST CAPITAL C	7	7	7.0		40.0 %
43	43	APPROVAL FIRST HOME	13	13	13.0		18.2 %	85	85	FIRST CENTURY BANK N	7	7	7.0		75.0 %
43	43	VALUE FINANCIAL MORT	13	13	13.0		62.5 %	85	85	METRO ISLAND MORTGAG	7	7	7.0		133.3 %
43	43	AMERICAN NATIONWIDE	13	13	13.0		85.7 %	85	85	JAMES B NUTTER AND C	7	7	7.0		133.3 %
43	43	MONTGOMERY MORTGAGE	13	13	13.0		116.7 %	85	85	SUSQUEHANNA BANK	7	7	7.0		600.0 %
43	43	WEST TOWN SAVINGS BA	13	13	13.0		225.0 %	85	85	AFC REVERSE MORTGAGE	7	7	7.0		600.0 %
43	43	FULTON BANK NATIONAL	13	13	13.0		333.3 %	85	85	DAS ACQUISITION CO L	7	7	7.0		600.0 %
50	50	GREAT OAK LENDING	12	12	12.0		33.3 %	85	85	GREENLIGHT FINANCIAL	7	7	7.0		

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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