

HECM Originators (FHA & Non-FHA)

Industry Summary

HECMs endorsed through April 2012

Next Release Date: Week 4 of July

**Retail
Endorsement Growth**

4.4 %

**Wholesale
Endorsement Growth**

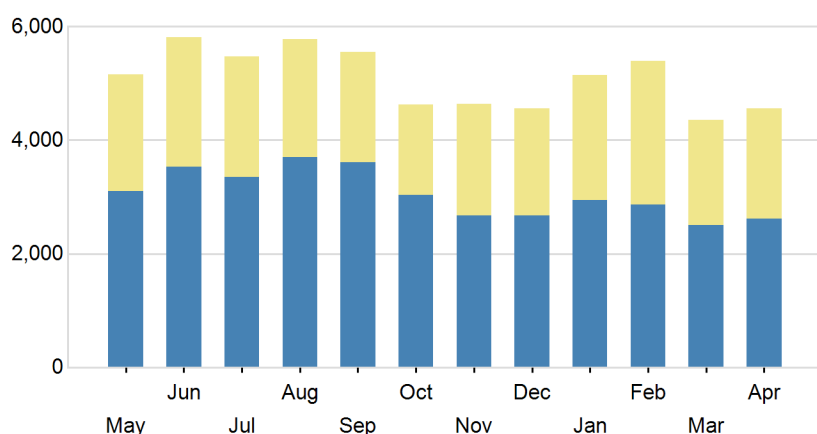
5.8 %

**Total
Endorsement Growth**

5.0 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements


	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
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 %
Feb	2,870	-2.7 %	2,547	15.1 %	5,417	5.0 %
Mar	2,504	-12.8 %	1,870	-26.6 %	4,374	-19.3 %
Apr	2,614	4.4 %	1,979	5.8 %	4,593	5.0 %
Total	36,630		24,720		61,350	

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Top 10 by Retail and Wholesale Volume														
Rank / Company	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Total	Mkt Shr
METLIFE BANK	1,242	1,344	868	1,130	1,326	1,011	1,421	1,435	1,514	1,289	1,047	1,070	14,697	24.0%
WELLS FARGO BANK NA	1,141	1,723	1,782	1,683	1,454	789	24	6	1	2			8,605	14.0%
URBAN FINANCIAL GROUP	686	803	819	551	612	565	597	720	713	680	531	641	7,918	12.9%
GENERATION MORTGAGE COMP	256	341	827	843	522	501	504	409	463	496	435	336	5,933	9.7%
GENWORTH FINANCIAL HM EQ	360	404	196	248	351	360	500	448	531	992	526	528	5,444	8.9%
ONE REVERSE MORTGAGE LLC	430	327	328	420	413	446	398	419	439	417	384	407	4,828	7.9%
AMERICAN ADVISORS GROUP	124	156	161	198	134	200	244	183	228	184	237	298	2,347	3.8%
SECURITY ONE LENDING	102	130	118	179	196	180	135	177	236	253	250	260	2,216	3.6%
SUN WEST MORTGAGE CO INC	60	35	52	76	79	17	6	26	143	288	240	260	1,282	2.1%
THE FIRST NATIONAL BANK	26	55	82	87	83	88	90	125	132	147	126	147	1,188	1.9%
Total	4,427	5,318	5,233	5,415	5,170	4,157	3,919	3,948	4,400	4,748	3,776	3,947	54,458	88.8%

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	1	2	1	8,948	5,749	14,697	79.1 %	-8.2 %	30.6 %	61 %	39 %	14.6 %	23.3 %	24.0 %
WELLS FARGO BANK NA	2	8	2	8,234	371	8,605	-53.8 %	-73.9 %	-55.3 %	96 %	4 %	13.4 %	1.5 %	14.0 %
URBAN FINANCIAL GROUP	5	1	3	1,696	6,222	7,918	26.6 %	15.5 %	17.7 %	21 %	79 %	2.8 %	25.2 %	12.9 %
GENERATION MORTGAGE COMPA	7	3	4	1,358	4,575	5,933	-4.0 %	17.0 %	11.5 %	23 %	77 %	2.2 %	18.5 %	9.7 %
GENWORTH FINANCIAL HM EQU	6	4	5	1,505	3,939	5,444	54.5 %	6.0 %	16.1 %	28 %	72 %	2.5 %	15.9 %	8.9 %
ONE REVERSE MORTGAGE LLC	3		6	4,828	0	4,828	27.8 %	NaN	27.8 %	100 %	0 %	7.9 %		7.9 %
AMERICAN ADVISORS GROUP	4	24	7	2,342	5	2,347	172.0 %	>1,000%	172.6 %	100 %	0 %	3.8 %	0.0 %	3.8 %
SECURITY ONE LENDING	8	6	8	1,213	1,003	2,216	111.3 %	8.5 %	47.9 %	55 %	45 %	2.0 %	4.1 %	3.6 %
SUN WEST MORTGAGE CO INC	43	5	9	145	1,137	1,282	70.6 %	9.1 %	13.8 %	11 %	89 %	0.2 %	4.6 %	2.1 %
THE FIRST NATIONAL BANK L	9		10	1,188	0	1,188	195.5 %	NaN	195.5 %	100 %	0 %	1.9 %		1.9 %
Total				31,457	23,001	54,458	-2.5 %	1.5 %	-0.8 %	58 %	42 %	51.3 %	93.0 %	88.8 %

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	1	2	1	8,948	5,749	14,697	3,953	-512	3,441	61 %	39 %	14.6 %	23.3 %	24.0 %
AMERICAN ADVISORS GROUP	4	24	7	2,342	5	2,347	1,481	5	1,486	100 %	0 %	3.8 %	0.0 %	3.8 %
ONE REVERSE MORTGAGE LLC	3		6	4,828	0	4,828	1,051	0	1,051	100 %	0 %	7.9 %		7.9 %
THE FIRST NATIONAL BANK L	9		10	1,188	0	1,188	786	0	786	100 %	0 %	1.9 %		1.9 %
SECURITY ONE LENDING	8	6	8	1,213	1,003	2,216	639	79	718	55 %	45 %	2.0 %	4.1 %	3.6 %
Total				18,519	6,757	25,276	7,910	-428	7,482	73 %	27 %	30.2 %	27.3 %	41.2 %

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
URBAN FINANCIAL GROUP	5	1	3	1,696	6,222	7,918	356	834	1,190	21 %	79 %	2.8 %	25.2 %	12.9 %
GENERATION MORTGAGE COMPA	7	3	4	1,358	4,575	5,933	-56	666	610	23 %	77 %	2.2 %	18.5 %	9.7 %
PLAZA HOME MORTGAGE INC	871	7	19	3	414	417	-15	249	234	1 %	99 %	0.0 %	1.7 %	0.7 %
GENWORTH FINANCIAL HM EQU	6	4	5	1,505	3,939	5,444	531	222	753	28 %	72 %	2.5 %	15.9 %	8.9 %
REVERSE MORTGAGE SOLUTION	34	11	26	177	117	294	111	117	228	60 %	40 %	0.3 %	0.5 %	0.5 %
Total				4,739	15,267	20,006	927	2,088	3,015	24 %	76 %	7.7 %	61.8 %	32.6 %

Top 10 Wholesale	Active Brokers	% Capture
URBAN FINANCIAL GROUP	303	57 %
METLIFE BANK	418	51 %
GENERATION MORTGAGE COMPANY	249	48 %
GENWORTH FINANCIAL HM EQUITY A	742	38 %
SUN WEST MORTGAGE CO INC	298	25 %
SECURITY ONE LENDING	115	26 %
PLAZA HOME MORTGAGE INC	248	31 %
WELLS FARGO BANK NA	118	24 %
LIVE WELL FINANCIAL INC	78	30 %
CHERRY CREEK MORTGAGE CO INC	59	41 %

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Top 100 Ranking HECM Volume by Channel - Endorsements Last 12 Months through April 2012

Rank							Loans			Market Share			Rank							Loans			Market Share		
R	W	T	Company				R	W	Total	Ret	Whls	Total	R	W	T	Company				R	W	T	Ret	Whls	Total
1	2	1	METLIFE BANK				8,948	5,749	14,697	14.6 %	23.3 %	24.0 %	46	51		AMERICAN PACIFIC MOR				133	0	133	0.2 %	0.0 %	0.2 %
2	8	2	WELLS FARGO BANK NA				8,234	371	8,605	13.4 %	1.5 %	14.0 %	47	52		STERLING SAVINGS BAN				129	0	129	0.2 %	0.0 %	0.2 %
5	1	3	URBAN FINANCIAL GROU				1,696	6,222	7,918	2.8 %	25.2 %	12.9 %	48	53		GREENLIGHT FINANCIAL				128	0	128	0.2 %	0.0 %	0.2 %
7	3	4	GENERATION MORTGAGE				1,358	4,575	5,933	2.2 %	18.5 %	9.7 %	49	54		MONTGOMERY MORTGAGE				127	0	127	0.2 %	0.0 %	0.2 %
6	4	5	GENWORTH FINANCIAL H				1,505	3,939	5,444	2.5 %	15.9 %	8.9 %	50	55		NEW CASTLE MORTGAGE				120	0	120	0.2 %	0.0 %	0.2 %
3		6	ONE REVERSE MORTGAGE				4,828	0	4,828	7.9 %	0.0 %	7.9 %	51	56		PRIMARY RESIDENTIAL				117	0	117	0.2 %	0.0 %	0.2 %
4	24	7	AMERICAN ADVISORS GR				2,342	5	2,347	3.8 %	0.0 %	3.8 %	51	56		VIG MORTGAGE CORP				117	0	117	0.2 %	0.0 %	0.2 %
8	6	8	SECURITY ONE LENDING				1,213	1,003	2,216	2.0 %	4.1 %	3.6 %	53	58		URBAN HOUSING MORTGA				115	0	115	0.2 %	0.0 %	0.2 %
43	5	9	SUN WEST MORTGAGE CO				145	1,137	1,282	0.2 %	4.6 %	2.1 %	54	59		FULTON BANK NATIONAL				113	0	113	0.2 %	0.0 %	0.2 %
9		10	THE FIRST NATIONAL B				1,188	0	1,188	1.9 %	0.0 %	1.9 %	54	59		AXIA FINANCIAL LLC				113	0	113	0.2 %	0.0 %	0.2 %
10		11	REVERSE MORTGAGE USA				1,025	0	1,025	1.7 %	0.0 %	1.7 %	54	59		MAVERICK FUNDING COR				113	0	113	0.2 %	0.0 %	0.2 %
11		12	NEW DAY FINANCIAL LL				770	0	770	1.3 %	0.0 %	1.3 %	60	26		HIGH TECH LENDING IN				105	4	109	0.2 %	0.0 %	0.2 %
19	10	13	CHERRY CREEK MORTGAG				358	225	583	0.6 %	0.9 %	1.0 %	58	63		ENVOY MORTGAGE LTD				108	0	108	0.2 %	0.0 %	0.2 %
12		14	M & T BANK				570	0	570	0.9 %	0.0 %	0.9 %	58	63		METRO ISLAND MORTGAG				108	0	108	0.2 %	0.0 %	0.2 %
13		15	SENIOR MORTGAGE BANK				566	0	566	0.9 %	0.0 %	0.9 %	60	65		PRIORITY MORTGAGE CO				105	0	105	0.2 %	0.0 %	0.2 %
14		16	IREVERSE HOME LOANS				492	0	492	0.8 %	0.0 %	0.8 %	62	66		UNIVERSAL LENDING CO				104	0	104	0.2 %	0.0 %	0.2 %
15		17	NET EQUITY FINANCIAL				448	0	448	0.7 %	0.0 %	0.7 %	62	33		VALUE FINANCIAL MORT				104	0	104	0.2 %	0.0 %	0.2 %
16		18	ROYAL UNITED MORTGAG				424	0	424	0.7 %	0.0 %	0.7 %	62	66		FIRSTBANK				104	0	104	0.2 %	0.0 %	0.2 %
871	7	19	PLAZA HOME MORTGAGE				3	414	417	0.0 %	1.7 %	0.7 %	65	69		TRIPOINT MORTGAGE GR				103	0	103	0.2 %	0.0 %	0.2 %
17		20	MONEY HOUSE INC				416	0	416	0.7 %	0.0 %	0.7 %	66	70		GATEWAY FUNDING DIVE				101	0	101	0.2 %	0.0 %	0.2 %
22	16	21	BANK OF AMERICA NA C				336	78	414	0.5 %	0.3 %	0.7 %	66	70		COMMUNITY FIRST BANK				101	0	101	0.2 %	0.0 %	0.2 %
18		22	ALL FINANCIAL SERVIC				372	0	372	0.6 %	0.0 %	0.6 %	66	70		TOP FLITE FINANCIAL				101	0	101	0.2 %	0.0 %	0.2 %
20	22	23	GREAT OAK LENDING				352	9	361	0.6 %	0.0 %	0.6 %	69	73		EAST COAST CAPITAL C				98	0	98	0.2 %	0.0 %	0.2 %
21		24	UNITED SOUTHWEST MOR				350	0	350	0.6 %	0.0 %	0.6 %	70	74		HOME SAVINGS OF AMER				97	0	97	0.2 %	0.0 %	0.2 %
22		25	ASPIRE FINANCIAL INC				336	0	336	0.5 %	0.0 %	0.5 %	71	75		APPROVAL FIRST HOME				95	0	95	0.2 %	0.0 %	0.2 %
34	11	26	REVERSE MORTGAGE SOL				177	117	294	0.3 %	0.5 %	0.5 %	71	75		AMERICAN NATIONWIDE				95	0	95	0.2 %	0.0 %	0.2 %
31	17	27	ASSOCIATED MORTGAGE				208	74	282	0.3 %	0.3 %	0.5 %	73	77		NEW AMERICAN MORTGAG				93	0	93	0.2 %	0.0 %	0.2 %
24		28	SUNTRUST MORTGAGE IN				275	0	275	0.4 %	0.0 %	0.4 %	74	78		ARAMCO MORTGAGE INC				91	0	91	0.1 %	0.0 %	0.1 %
25		29	MAS ASSOCIATES LLC				272	0	272	0.4 %	0.0 %	0.4 %	74	78		THE SENIOR EQUITY GR				91	0	91	0.1 %	0.0 %	0.1 %
1032	9	30	LIVE WELL FINANCIAL				2	265	267	0.0 %	1.1 %	0.4 %	74	78		CONTOUR MORTGAGE COR				91	0	91	0.1 %	0.0 %	0.1 %
35	15	31	NATIONWIDE EQUITIES				176	85	261	0.3 %	0.3 %	0.4 %	77	81		CHRISTENSEN FINANCIA				90	0	90	0.1 %	0.0 %	0.1 %
26	33	32	EQUIPOINT FINANCIAL				258	0	258	0.4 %	0.0 %	0.4 %	78	82		OCEANFIRST BANK				88	0	88	0.1 %	0.0 %	0.1 %
27		33	MORTGAGESHOP LLC				235	0	235	0.4 %	0.0 %	0.4 %	79	33		ALLIED HOME MORTGAGE				86	0	86	0.1 %	0.0 %	0.1 %
28		34	OPEN MORTGAGE LLC				229	0	229	0.4 %	0.0 %	0.4 %	80	84		M AND I MARSHALL AND				84	0	84	0.1 %	0.0 %	0.1 %
30	20	35	GMFS LLC				209	19	228	0.3 %	0.1 %	0.4 %	82	85		LEGACY HOME FINANCIN				82	0	82	0.1 %	0.0 %	0.1 %
57	12	36	FINANCIAL FREEDOM AC				109	116	225	0.2 %	0.5 %	0.4 %	83	86		VANGUARD FUNDING LLC				80	0	80	0.1 %	0.0 %	0.1 %
29		37	PRIMELENDING A PLAIN				216	0	216	0.4 %	0.0 %	0.4 %	84	87		TOWNEBANK				79	0	79	0.1 %	0.0 %	0.1 %
32	19	38	SIDUS FINANCIAL LLC				192	22	214	0.3 %	0.1 %	0.3 %	85	88		ACADEMY MORTGAGE LLC				77	0	77	0.1 %	0.0 %	0.1 %
81	14	39	JAMES B NUTTER AND C				83	114	197	0.1 %	0.5 %	0.3 %	85	88		THE MONEY SOURCE INC				77	0	77	0.1 %	0.0 %	0.1 %
33		40	PNC REVERSE MORTGAGE				180	0	180	0.3 %	0.0 %	0.3 %	87	90		AMERICA FIRST FEDERA				74	0	74	0.1 %	0.0 %	0.1 %
36		41	INTEGRITY 1ST MORTGA				163	0	163	0.3 %	0.0 %	0.3 %	88	91		ROCKLAND TRUST CO				72	0	72	0.1 %	0.0 %	0.1 %
37		42	SENIOR AMERICAN FUND				157	0	157	0.3 %	0.0 %	0.3 %	88	33		ADVISORS MORTGAGE GR				72	0	72	0.1 %	0.0 %	0.1 %
38		43	HARVARD HOME MORTGAG				156	0	156	0.3 %	0.0 %	0.3 %	88	91		DAS ACQUISITION CO L				72	0	72	0.1 %	0.0 %	0.1 %
39		44	TRINITY REVERSE MORT				153	0	153	0.2 %	0.0 %	0.2 %	88	91		MFS/TA INC DBA FUTUR				72	0	72	0.1 %	0.0 %	0.1 %
174	13	44	MCM HOLDINGS INC				38	115	153	0.1 %	0.5 %	0.2 %	92	95		MCGOWIN-KING MORTGAG				69	0	69	0.1 %	0.0 %	0.1 %
40		46	NETWORK FUNDING LP				151	0	151	0.2 %	0.0 %	0.2 %	93	96		ACCESS REVERSE MORTG				67	0	67	0.1 %	0.0 %	0.1 %
41		47	UNITED NORTHERN MORT				149	0	149	0.2 %	0.0 %	0.2 %	93	96		STANDARD BANK & TRUS				67	0	67	0.1 %	0.0 %	0.1 %
42		48	WEST TOWN SAVINGS BA				146	0	146	0.2 %	0.0 %	0.2 %	95	98		MIDCONTINENT FINANCI				66	0	66	0.1 %	0.0 %	0.1 %
44		49	ATLANTIC BAY MORTGAG				144	0	144	0.2 %	0.0 %	0.2 %	95	98		AMERICAN SENIOR LEND				66	0	66	0.1 %	0.0 %	0.1 %
45		50	SUN AMERICAN MORTGAG				143	0	143	0.2 %	0.0 %	0.2 %	95	98		MORTGAGE SERVICES II				66	0	66	0.1 %	0.0 %	0.1 %

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Reverse Market Insight (RMI) is the premier provider of market intelligence and strategic advisory solutions in the reverse mortgage marketplace.

RMI is proud to serve 8 of the top 10 reverse mortgage lenders as clients and is the exclusive strategic partner of the National Reverse Mortgage Lenders Association (NRMLA) for market intelligence.

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*According to RMI measuring number of endorsed wholesale units January - December 2011

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Top 100 HECM Originators - April 2012 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	METLIFE BANK	699	3,283	820.8	-8.0 %	76.4 %	50	52	AMERICAN PACIFIC MOR	11	44	11.0	-26.7 %	-15.4 %
2	2	ONE REVERSE MORTGAGE	407	1,647	411.8	6.0 %	14.5 %	50	72	EMERY FEDERAL CREDIT	11	35	8.8	37.5 %	
3	3	AMERICAN ADVISORS GR	293	942	235.5	23.6 %	127.0 %	50	72	ACCESS REVERSE MORTG	11	35	8.8	57.1 %	150.0 %
4	4	GENWORTH FINANCIAL H	172	822	205.5	3.0 %	101.0 %	50	80	ENVOY MORTGAGE LTD	11	31	7.8	1,000.0 %	-35.4 %
5	5	THE FIRST NATIONAL B	147	552	138.0	16.7 %	148.6 %	50	103	EQUITY LOANS LLC	11	21	5.3	83.3 %	200.0 %
6	7	SECURITY ONE LENDING	137	542	135.5	6.2 %	120.3 %	56	42	COMMUNITY FIRST BANK	10	54	13.5	-60.0 %	575.0 %
7	6	URBAN FINANCIAL GROU	134	549	137.3	44.1 %	3.8 %	56	52	NEW AMERICAN MORTGAG	10	44	11.0	66.7 %	63.0 %
8	8	GENERATION MORTGAGE	102	444	111.0	-13.6 %	-22.1 %	56	55	MFS/TA INC DBA FUTUR	10	43	10.8	-44.4 %	2,050.0 %
9	9	REVERSE MORTGAGE USA	85	378	94.5	-15.8 %	18.5 %	56	70	TRIPPOINT MORTGAGE GR	10	36	9.0	11.1 %	-41.0 %
10	20	GREENLIGHT FINANCIAL	62	114	28.5	416.7 %	11,300.0 %	56	77	DAS ACQUISITION CO L	10	32	8.0	25.0 %	3,100.0 %
11	10	NEW DAY FINANCIAL LL	57	251	62.8	-1.7 %	2.9 %	56	82	SUCCESS MORTGAGE PAR	10	29	7.3	66.7 %	26.1 %
12	13	SENIOR MORTGAGE BANK	42	169	42.3	23.5 %	-14.6 %	62	49	UNIVERSAL LENDING CO	9	46	11.5	50.0 %	9.5 %
13	16	ROYAL UNITED MORTGAG	39	134	33.5	129.4 %	35.4 %	62	57	MONTGOMERY MORTGAGE	9	41	10.3	12.5 %	2.5 %
13	17	SUN WEST MORTGAGE CO	39	127	31.8	14.7 %	234.2 %	62	65	VIG MORTGAGE CORP	9	39	9.8	-30.8 %	8.3 %
15	12	CHERRY CREEK MORTGAG	38	188	47.0	46.2 %	327.3 %	62	103	STEARNS LENDING INC	9	21	5.3	80.0 %	90.9 %
16	15	MONEY HOUSE INC	35	154	38.5	16.7 %	-13.0 %	62	137	PACIFIC RESIDENTIAL	9	17	4.3	800.0 %	750.0 %
17	11	M & T BANK	32	200	50.0	-28.9 %	-6.5 %	62	148	POPULAR MORTGAGE INC	9	16	4.0	800.0 %	700.0 %
17	13	IREVERSE HOME LOANS	32	169	42.3	-3.0 %	0.0 %	62	157	SPECTRA FUNDING	9	15	3.8	80.0 %	114.3 %
17	21	OPEN MORTGAGE LLC	32	108	27.0	14.3 %	103.8 %	69	38	CONTOUR MORTGAGE COR	8	60	15.0	-38.5 %	650.0 %
17	21	ASPIRE FINANCIAL INC	32	108	27.0	77.8 %	14.9 %	69	47	CHRISTENSEN FINANCIA	8	48	12.0	-11.1 %	-15.8 %
21	25	MAVERICK FUNDING COR	29	91	22.8	31.8 %		69	56	AXIA FINANCIAL LLC	8	42	10.5	-33.3 %	320.0 %
22	18	UNITED SOUTHWEST MOR	28	120	30.0	3.7 %	69.0 %	69	62	VANGUARD FUNDING LLC	8	40	10.0	-20.0 %	100.0 %
22	23	GREAT OAK LENDING	28	103	25.8	-34.9 %	-48.5 %	69	65	HIGH TECH LENDING IN	8	39	9.8	-33.3 %	95.0 %
24	19	NET EQUITY FINANCIAL	27	117	29.3	-18.2 %	-40.9 %	69	86	BANK OF ENGLAND	8	26	6.5	14.3 %	333.3 %
25	24	ATLANTIC BAY MORTGAG	24	99	24.8	-11.1 %	280.8 %	69	110	FRANKLIN FIRST FINAN	8	20	5.0	60.0 %	-13.0 %
25	27	MAS ASSOCIATES LLC	24	88	22.0	4.3 %	17.3 %	69	110	SECURITY MORTGAGE CO	8	20	5.0	300.0 %	81.8 %
25	28	FIRSTBANK	24	82	20.5	41.2 %		69	128	OPTION FUNDING INC	8	18	4.5	60.0 %	800.0 %
28	31	UNITED NORTHERN MORT	21	76	19.0	16.7 %	181.5 %	78	35	GMFS LLC	7	66	16.5	-66.7 %	57.1 %
29	37	TOWNEBANK	19	64	16.0	-5.0 %	166.7 %	78	43	NETWORK FUNDING LP	7	53	13.3	-30.0 %	6.0 %
30	36	STERLING SAVINGS BAN	18	65	16.3	50.0 %	182.6 %	78	62	URBAN HOUSING MORTGA	7	40	10.0	16.7 %	
30	39	HARVARD HOME MORTGAG	18	58	14.5	125.0 %	45.0 %	78	67	OCEANFIRST BANK	7	38	9.5	0.0 %	26.7 %
32	30	REVERSE MORTGAGE SOL	17	77	19.3	-34.6 %	32.8 %	78	70	VAN DYK MORTGAGE COR	7	36	9.0	-53.3 %	89.5 %
32	45	FULTON BANK NATIONAL	17	50	12.5	142.9 %	28.2 %	78	74	CONTINENTAL HOME LOA	7	34	8.5	-30.0 %	209.1 %
34	32	SIDUS FINANCIAL LLC	16	73	18.3	-20.0 %	82.5 %	78	82	WASHINGTON TRUST COM	7	29	7.3	75.0 %	480.0 %
34	46	TOP FLITE FINANCIAL	16	49	12.3	45.5 %	206.3 %	78	110	CITY VIEW LENDING LL	7	20	5.0		
34	57	NEW CASTLE MORTGAGE	16	41	10.3	128.6 %	51.9 %	78	137	FSI MORTGAGE LLC	7	17	4.3	40.0 %	750.0 %
34	69	JAMES B NUTTER AND C	16	37	9.3	100.0 %	19.4 %	78	148	CALIFORNIA REVERSE M	7	16	4.0	600.0 %	700.0 %
38	26	ASSOCIATED MORTGAGE	15	90	22.5	-46.4 %	233.3 %	78	157	DIRECTORS MORTGAGE I	7	15	3.8	600.0 %	7.1 %
38	95	WHOLESALE CAPITAL CO	15	24	6.0		-4.0 %	78	178	AMERICAN NEIGHBORHOOD	7	13	3.3	250.0 %	
40	28	ALL FINANCIAL SERVIC	14	82	20.5	-22.2 %	10.8 %	90	85	EAST COAST CAPITAL C	6	28	7.0	0.0 %	-9.7 %
40	74	SOUTHERN TRUST MORTG	14	34	8.5	55.6 %	78.9 %	90	86	CLIFFCO INC	6	26	6.5	0.0 %	333.3 %
42	33	NATIONWIDE EQUITIES	13	70	17.5	-13.3 %	34.6 %	90	103	ONLY GLO INC	6	21	5.3	-25.0 %	
42	40	SUN AMERICAN MORTGAG	13	57	14.3	44.4 %	23.9 %	90	110	GUILD MORTGAGE COMPA	6	20	5.0	100.0 %	-16.7 %
42	62	ARAMCO MORTGAGE INC	13	40	10.0	85.7 %	8.1 %	90	128	BCI FINANCIAL MORTGA	6	18	4.5	500.0 %	125.0 %
42	77	METRO ISLAND MORTGAG	13	32	8.0	160.0 %	-3.0 %	90	137	AEGEAN FINANCIAL INC	6	17	4.3	50.0 %	-15.0 %
46	34	MORTGAGESHOP LLC	12	69	17.3	71.4 %	-8.0 %	90	148	FIRST CHOICE BANK	6	16	4.0	200.0 %	77.8 %
46	48	INTEGRITY 1ST MORTGA	12	47	11.8	20.0 %	-17.5 %	90	157	VOYAGE FINANCIAL GRO	6	15	3.8	200.0 %	400.0 %
46	52	VALUE FINANCIAL MORT	12	44	11.0	33.3 %	69.2 %	90	187	INTERLINC MORTGAGE S	6	12	3.0	200.0 %	
46	67	APPROVAL FIRST HOME	12	38	9.5	33.3 %	-11.6 %	90	268	HISPANIA FINANCIAL S	6	8	2.0	500.0 %	300.0 %
50	40	TRINITY REVERSE MORT	11	57	14.3	37.5 %	-6.6 %	100	49	WEST TOWN SAVINGS BA	5	46	11.5	-50.0 %	109.1 %

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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