

# HECM Lenders (FHA Approved Only)

## Industry Overview

HECMs Endorsed through September 2015

Next Release Date: Week 1 of November

### Endorsement Growth Change

# -18.8 %

### Competition Growth

# -11.0 %

### Active Lender Change

# -31

Figures above reflect change from prior month

## PERFORMANCE

Rank/Region	10/14	11/14	12/14	01/15	02/15	03/15	04/15	05/15	06/15	07/15	08/15	09/15	Trend
1 Pacific/Hawaii	1,014	1,186	1,121	1,269	1,181	1,045	1,003	996	1,195	1,083	2,090	1,427	▼
2 Southeast/Caribbean	945	884	1,147	971	853	1,033	997	1,007	1,056	1,081	932	902	▼
3 Southwest	556	437	563	554	587	506	536	441	684	540	473	410	▼
4 Mid-Atlantic	582	466	498	486	475	466	463	422	508	601	457	400	▼
5 Midwest	504	406	535	461	459	440	388	406	466	455	440	401	▼
6 New York/New Jersey	470	376	369	454	436	446	420	429	487	484	440	391	▼
7 Rocky Mountain	235	177	228	234	226	222	217	177	329	263	231	231	↔
8 Northwest/Alaska	178	207	186	191	224	217	174	154	215	206	395	243	▼
9 New England	232	161	191	215	173	159	193	155	205	232	194	175	▼
10 Great Plains	136	110	104	111	133	106	106	86	151	84	98	91	▼
<b>Total</b>	<b>4,852</b>	<b>4,410</b>	<b>4,942</b>	<b>4,946</b>	<b>4,747</b>	<b>4,640</b>	<b>4,497</b>	<b>4,273</b>	<b>5,296</b>	<b>5,029</b>	<b>5,750</b>	<b>4,671</b>	<b>▼</b>

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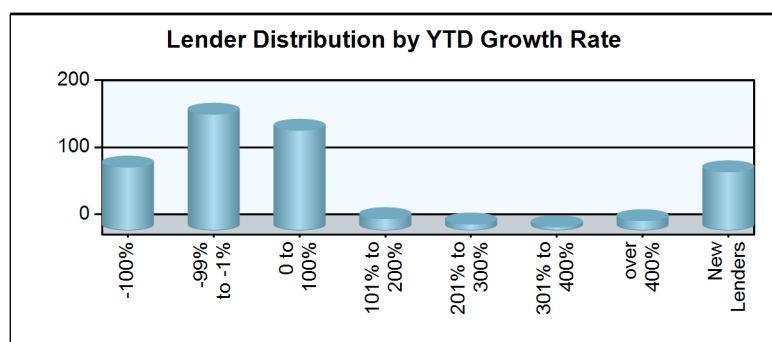
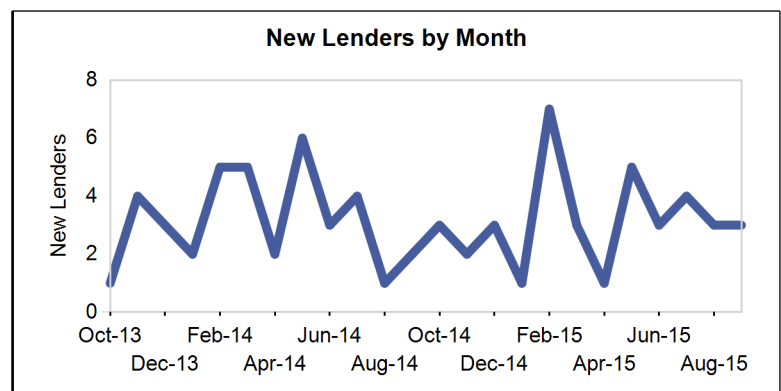
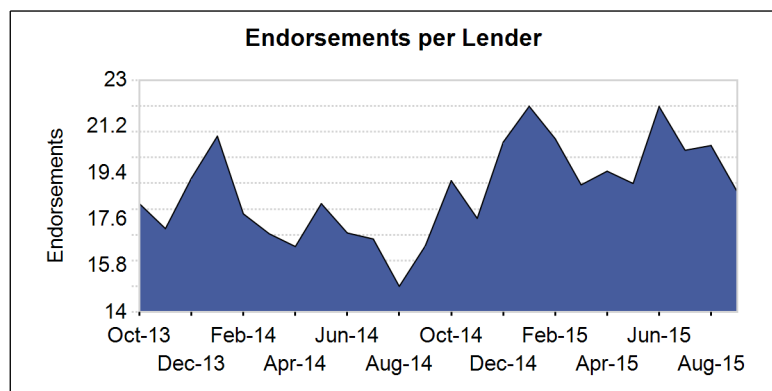
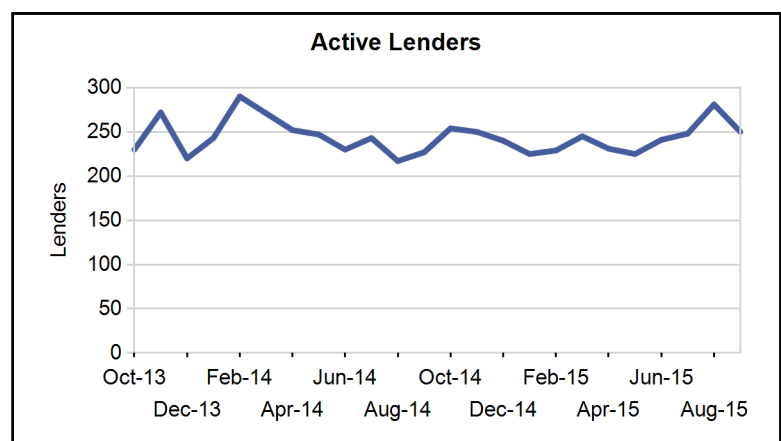
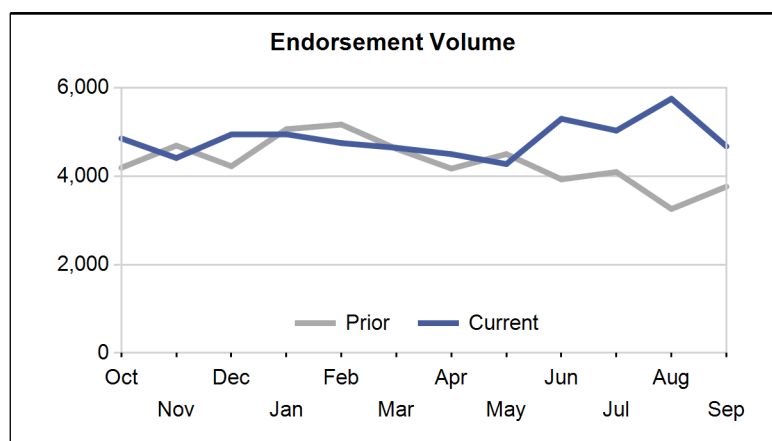
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# Competition

## Top 10 Lenders

Rank / Lender	10/14	11/14	12/14	01/15	02/15	03/15	04/15	05/15	06/15	07/15	08/15	09/15	Total	Trend
1 AMERICAN ADVISORS GROUP	1,208	1,040	1,162	1,219	1,132	1,155	1,078	1,010	1,201	1,256	1,220	1,239	13,920	▲
2 ONE REVERSE MORTGAGE LLC	443	370	540	461	501	487	439	518	534	333	393	353	5,372	▼
3 RMS/SECURITY ONE LENDING	454	418	497	645	392	362	423	244	343	389	474	265	4,906	▼
4 URBAN FINANCIAL OF AMERICA LLC	297	288	344	381	396	339	338	270	326	478	495	315	4,267	▼
5 LIBERTY HOME EQUITY SOLUTIONS INC	314	314	271	258	264	390	307	321	433	370	570	401	4,213	▼
6 REVERSE MORTGAGE FUNDING LLC	220	163	215	179	177	142	259	165	200	251	236	175	2,382	▼
7 LIVE WELL FINANCIAL INC	107	119	133	106	150	139	161	173	218	177	208	131	1,822	▼
8 PROFICIO MORTGAGE VENTURES LLC	143	133	159	128	103	119	106	110	113	111	131	71	1,427	▼
9 HOME POINT FINANCIAL CORPORATION	92	115	104	67	115	139	90	96	149	88	88	122	1,265	▲
10 HIGH TECH LENDING INC	39	91	55	43	63	68	45	66	107	77	100	86	840	▼
<b>Top 10 SubTotal</b>	<b>3,317</b>	<b>3,051</b>	<b>3,480</b>	<b>3,487</b>	<b>3,293</b>	<b>3,340</b>	<b>3,246</b>	<b>2,973</b>	<b>3,624</b>	<b>3,530</b>	<b>3,915</b>	<b>3,158</b>	<b>40,414</b>	<b>▼</b>
<b>Industry Total</b>	<b>4,852</b>	<b>4,410</b>	<b>4,942</b>	<b>4,946</b>	<b>4,747</b>	<b>4,640</b>	<b>4,497</b>	<b>4,273</b>	<b>5,296</b>	<b>5,029</b>	<b>5,750</b>	<b>4,671</b>	<b>58,053</b>	<b>▼</b>



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# Market Performance

Market	YTD Volume 2015	YTD Volume 2014	Chg %	Active Lenders 2015	Active Lenders 2014	Chg %	Volume / Lender 2015	Volume / Lender 2014	Chg %
<b>Great Plains</b>									
KANSAS CITY	270	284	-4.9 %	29	26	11.5 %	2.7	2.8	-5.6 %
ST. LOUIS	209	259	-19.3 %	19	25	-24.0 %	2.9	2.8	0.3 %
DES MOINES	202	234	-13.7 %	20	21	-4.8 %	3.3	3.8	-15.4 %
TOPEKA	152	153	-0.7 %	21	21	0.0 %	2.2	2.5	-12.3 %
OMAHA	133	117	13.7 %	19	15	26.7 %	2.2	2.1	4.8 %
<b>Region Total</b>	<b>966</b>	<b>1,047</b>	<b>-7.7 %</b>	<b>45</b>	<b>47</b>	<b>-4.3 %</b>	<b>5.0</b>	<b>5.4</b>	<b>-6.2 %</b>
<b>Mid-Atlantic</b>									
PHILADELPHIA	1,208	1,355	-10.8 %	62	69	-10.1 %	5.0	5.4	-8.8 %
RICHMOND	1,021	980	4.2 %	48	51	-5.9 %	4.6	4.3	7.3 %
WASH. D.C.	698	647	7.9 %	49	56	-12.5 %	4.5	3.5	29.3 %
BALTIMORE	653	671	-2.7 %	49	54	-9.3 %	3.6	3.7	-4.0 %
PITTSBURGH	381	388	-1.8 %	30	34	-11.8 %	3.3	3.6	-9.4 %
CHARLESTON	171	155	10.3 %	18	14	28.6 %	3.4	2.9	19.0 %
WILMINGTON	146	126	15.9 %	25	23	8.7 %	1.8	1.7	7.7 %
<b>Region Total</b>	<b>4,278</b>	<b>4,322</b>	<b>-1.0 %</b>	<b>108</b>	<b>118</b>	<b>-8.5 %</b>	<b>9.0</b>	<b>8.6</b>	<b>4.2 %</b>
<b>Midwest</b>									
CHICAGO	906	881	2.8 %	53	55	-3.6 %	4.5	4.6	-3.3 %
INDIANAPOLIS	537	490	9.6 %	33	39	-15.4 %	4.3	3.5	22.2 %
CLEVELAND	400	371	7.8 %	36	32	12.5 %	3.8	3.5	9.4 %
MILWAUKEE	381	423	-9.9 %	39	30	30.0 %	3.1	3.6	-13.8 %
MINN. ST. PAUL	365	396	-7.8 %	31	28	10.7 %	3.3	3.6	-7.8 %
GRAND RAPIDS	305	276	10.5 %	23	24	-4.2 %	3.5	3.4	1.7 %
COLUMBUS	296	245	20.8 %	27	28	-3.6 %	3.4	3.2	6.0 %
DETROIT	291	255	14.1 %	23	26	-11.5 %	2.9	2.9	0.9 %
SPRINGFIELD	202	188	7.4 %	22	26	-15.4 %	2.9	2.5	14.0 %
CINCINNATI	151	154	-1.9 %	14	17	-17.6 %	2.6	2.7	-5.0 %
FLINT	82	86	-4.7 %	14	16	-12.5 %	1.8	2.2	-15.9 %
<b>Region Total</b>	<b>3,916</b>	<b>3,765</b>	<b>4.0 %</b>	<b>107</b>	<b>108</b>	<b>-0.9 %</b>	<b>8.9</b>	<b>8.6</b>	<b>3.1 %</b>
<b>New England</b>									
BOSTON	680	804	-15.4 %	38	39	-2.6 %	4.6	5.5	-17.8 %
HARTFORD	470	522	-10.0 %	45	42	7.1 %	3.4	3.7	-6.2 %
BANGOR	176	236	-25.4 %	19	23	-17.4 %	2.7	2.9	-6.1 %
MANCHESTER	175	135	29.6 %	20	19	5.3 %	2.2	2.1	3.5 %
PROVIDENCE	108	119	-9.2 %	18	16	12.5 %	1.9	1.9	1.1 %
BURLINGTON	92	100	-8.0 %	13	16	-18.8 %	2.7	2.1	24.1 %
<b>Region Total</b>	<b>1,701</b>	<b>1,916</b>	<b>-11.2 %</b>	<b>69</b>	<b>74</b>	<b>-6.8 %</b>	<b>6.1</b>	<b>6.5</b>	<b>-5.8 %</b>
<b>New York/New Jersey</b>									
NEW YORK	1,883	1,640	14.8 %	67	62	8.1 %	6.3	5.6	11.3 %
NEWARK	817	785	4.1 %	68	70	-2.9 %	3.6	3.3	10.1 %
CAMDEN	593	571	3.9 %	58	60	-3.3 %	3.1	2.8	8.5 %
ALBANY	450	419	7.4 %	34	29	17.2 %	3.1	3.3	-4.4 %
BUFFALO	244	236	3.4 %	21	17	23.5 %	3.1	3.7	-15.3 %
<b>Region Total</b>	<b>3,987</b>	<b>3,651</b>	<b>9.2 %</b>	<b>116</b>	<b>109</b>	<b>6.4 %</b>	<b>7.9</b>	<b>7.3</b>	<b>7.9 %</b>
<b>Northwest/Alaska</b>									
SEATTLE	876	685	27.9 %	61	51	19.6 %	3.5	3.3	7.2 %
PORTLAND	658	553	19.0 %	54	53	1.9 %	3.1	2.9	5.4 %
BOISE	282	226	24.8 %	30	31	-3.2 %	2.6	2.2	18.4 %
SPOKANE	149	127	17.3 %	30	25	20.0 %	1.7	1.7	1.3 %
ANCHORAGE	54	43	25.6 %	7	7	0.0 %	2.3	2.1	9.8 %
<b>Region Total</b>	<b>2,019</b>	<b>1,634</b>	<b>23.6 %</b>	<b>85</b>	<b>78</b>	<b>9.0 %</b>	<b>5.4</b>	<b>4.9</b>	<b>10.6 %</b>
<b>Pacific/Hawaii</b>									
LOS ANGELES	2,752	1,979	39.1 %	94	91	3.3 %	7.6	5.7	31.8 %

Market	YTD Volume 2015	YTD Volume 2014	Chg %	Active Lenders 2015	Active Lenders 2014	Chg %	Volume / Lender 2015	Volume / Lender 2014	Chg %
SANTA ANA	2,148	1,546	38.9 %	92	82	12.2 %	6.5	5.4	19.4 %
SAN FRANCISCO	1,888	1,384	36.4 %	71	70	1.4 %	6.4	5.3	22.0 %
PHOENIX	1,224	960	27.5 %	59	51	15.7 %	5.2	4.8	8.6 %
SACRAMENTO	938	761	23.3 %	59	62	-4.8 %	3.9	3.5	11.4 %
SAN DIEGO	925	730	26.7 %	69	57	21.1 %	4.2	3.8	11.0 %
LAS VEGAS	436	298	46.3 %	31	27	14.8 %	4.0	2.9	35.2 %
FRESNO	432	289	49.5 %	47	43	9.3 %	2.6	2.5	4.7 %
TUCSON	229	169	35.5 %	23	23	0.0 %	2.7	2.3	17.8 %
RENO	169	113	49.6 %	21	20	5.0 %	2.3	2.0	18.2 %
HONOLULU	148	154	-3.9 %	19	16	18.8 %	1.8	2.0	-9.8 %
<b>Region Total</b>	<b>11,289</b>	<b>8,383</b>	<b>34.7 %</b>	<b>172</b>	<b>164</b>	<b>4.9 %</b>	<b>15.2</b>	<b>11.7</b>	<b>29.6 %</b>
<b>Rocky Mountain</b>									
DENVER	1,068	819	30.4 %	60	53	13.2 %	4.5	4.5	0.7 %
SALT LAKE CITY	739	665	11.1 %	39	36	8.3 %	4.1	4.2	-1.3 %
HELENA	184	157	17.2 %	19	18	5.6 %	2.7	2.4	13.4 %
CASPER	64	79	-19.0 %	14	20	-30.0 %	1.4	1.7	-13.6 %
SIOUX FALLS	42	51	-17.6 %	7	7	0.0 %	1.7	2.0	-15.4 %
FARGO	33	33	0.0 %	9	5	80.0 %	1.5	2.0	-28.3 %
<b>Region Total</b>	<b>2,130</b>	<b>1,804</b>	<b>18.1 %</b>	<b>89</b>	<b>77</b>	<b>15.6 %</b>	<b>6.0</b>	<b>5.9</b>	<b>0.2 %</b>
<b>Southeast/Caribbean</b>									
MIAMI	1,541	1,165	32.3 %	86	78	10.3 %	4.8	4.3	11.3 %
GREENSBORO	1,031	1,006	2.5 %	40	35	14.3 %	5.9	6.0	-1.2 %
TAMPA	921	663	38.9 %	59	60	-1.7 %	4.7	3.3	42.5 %
ATLANTA	919	772	19.0 %	35	44	-20.5 %	5.9	5.2	12.4 %
COLUMBIA	736	637	15.5 %	36	40	-10.0 %	4.2	3.8	8.8 %
ORLANDO	686	478	43.5 %	56	53	5.7 %	3.5	2.8	25.3 %
JACKSONVILLE	605	455	33.0 %	45	44	2.3 %	3.8	3.2	19.2 %
BIRMINGHAM	587	549	6.9 %	29	27	7.4 %	4.6	4.7	-1.5 %
KNOXVILLE	460	422	9.0 %	31	31	0.0 %	3.7	4.0	-7.4 %
CARIBBEAN	338	420	-19.5 %	19	21	-9.5 %	4.6	5.2	-12.7 %
LOUISVILLE	311	290	7.2 %	19	23	-17.4 %	3.6	4.4	-18.2 %
JACKSON	289	325	-11.1 %	12	17	-29.4 %	4.5	4.5	-1.5 %
NASHVILLE	279	280	-0.4 %	25	23	8.7 %	3.2	3.2	-1.9 %
MEMPHIS	129	144	-10.4 %	17	15	13.3 %	2.3	2.7	-13.6 %
<b>Region Total</b>	<b>8,832</b>	<b>7,606</b>	<b>16.1 %</b>	<b>168</b>	<b>156</b>	<b>7.7 %</b>	<b>12.9</b>	<b>11.4</b>	<b>13.3 %</b>
<b>Southwest</b>									
HOUSTON	856	710	20.6 %	54	47	14.9 %	4.3	4.0	6.7 %
SAN ANTONIO	746	640	16.6 %	47	55	-14.5 %	3.8	3.5	9.6 %
DALLAS	636	636	0.0 %	49	50	-2.0 %	3.6	3.4	6.4 %
FT. WORTH	557	562	-0.9 %	45	48	-6.3 %	3.1	3.7	-16.7 %
NEW ORLEANS	514	515	-0.2 %	30	30	0.0 %	4.2	4.1	3.4 %
ALBUQUERQUE	302	278	8.6 %	29	32	-9.4 %	3.2	2.6	25.3 %
LUBBOCK	279	224	24.6 %	32	37	-13.5 %	2.7	2.3	15.5 %
LITTLE ROCK	252	305	-17.4 %	21	17	23.5 %	3.4	3.6	-5.1 %
OKLAHOMA CITY	238	212	12.3 %	25	17	47.1 %	3.0	3.3	-10.6 %
TULSA	208	200	4.0 %	19	15	26.7 %	3.2	2.8	12.1 %
SHREVEPORT	143	140	2.1 %	14	22	-36.4 %	2.3	2.0	17.0 %
<b>Region Total</b>	<b>4,731</b>	<b>4,422</b>	<b>7.0 %</b>	<b>98</b>	<b>95</b>	<b>3.2 %</b>	<b>10.6</b>	<b>9.9</b>	<b>7.7 %</b>
<b>Grand Total</b>	<b>43,849</b>	<b>38,550</b>	<b>13.7 %</b>	<b>454</b>	<b>461</b>	<b>-1.5 %</b>	<b>20.2</b>	<b>17.3</b>	<b>16.4 %</b>

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# Top 100 Lenders - Year to Date

Rank	Lender	Vol 2015	Vol 2014	Chg %	Mkt Share 2015	Mkt Share 2014	Chg %	Top State
1	AMERICAN ADVISORS GROUP	10510	8759	20 %	24.0 %	22.7 %	5 %	CA
2	ONE REVERSE MORTGAGE LLC	4019	3599	12 %	9.2 %	9.3 %	-2 %	CA
3	RMS/SECURITY ONE LENDING	3537	3738	-5 %	8.1 %	9.7 %	-17 %	CA
4	URBAN FINANCIAL OF AMERI	3338	2420	38 %	7.6 %	6.3 %	21 %	CA
5	LIBERTY HOME EQUITY SOLU	3314	3761	-12 %	7.6 %	9.8 %	-23 %	CA
6	REVERSE MORTGAGE FUNDING	1784	479	272 %	4.1 %	1.2 %	227 %	CA
7	LIVE WELL FINANCIAL INC	1463	592	147 %	3.3 %	1.5 %	117 %	CA
8	PROFICIO MORTGAGE VENTUR	992	1302	-24 %	2.3 %	3.4 %	-33 %	CA
9	HOME POINT FINANCIAL COR	954	491	94 %	2.2 %	1.3 %	71 %	CA
10	HIGH TECH LENDING INC	655	326	101 %	1.5 %	0.8 %	77 %	CA
11	NET EQUITY FINANCIAL INC	568	457	24 %	1.3 %	1.2 %	9 %	CA
12	UNITED NORTHERN MORTGAGE	564	348	62 %	1.3 %	0.9 %	42 %	NY
13	OPEN MORTGAGE LLC	551	270	104 %	1.3 %	0.7 %	79 %	CA
14	SUN WEST MORTGAGE CO INC	432	336	29 %	1.0 %	0.9 %	13 %	CA
15	CHERRY CREEK MORTGAGE CO	429	287	49 %	1.0 %	0.7 %	31 %	UT
16	FIRSTBANK	425	289	47 %	1.0 %	0.7 %	29 %	FL
17	PLAZA HOME MORTGAGE INC	415	314	32 %	0.9 %	0.8 %	16 %	CA
18	SYNERGY ONE LENDING INC	329	0		0.8 %	0.0 %		CA
19	ADVISORS MORTGAGE GROUP	327	245	33 %	0.7 %	0.6 %	17 %	CA
20	NATIONWIDE EQUITIES CORP	312	240	30 %	0.7 %	0.6 %	14 %	NY
21	THE FEDERAL SAVINGS BANK	302	75	303 %	0.7 %	0.2 %	254 %	CA
22	THE MONEY STORE	284	85	234 %	0.6 %	0.2 %	194 %	NY
23	GMFS LLC	265	198	34 %	0.6 %	0.5 %	18 %	LA
24	M & T BANK	259	267	-3 %	0.6 %	0.7 %	-15 %	NY
25	MCM HOLDINGS INC	254	215	18 %	0.6 %	0.6 %	4 %	FL
26	UNITED SOUTHWEST MORTGAG	225	158	42 %	0.5 %	0.4 %	25 %	CA
27	AMERICAN PACIFIC MORTGAG	206	152	36 %	0.5 %	0.4 %	19 %	CA
28	MONEY HOUSE INC	170	201	-15 %	0.4 %	0.5 %	-26 %	ZZ
29	TOWNEBANK	169	212	-20 %	0.4 %	0.5 %	-30 %	VA
30	SUN AMERICAN MORTGAGE CO	165	111	49 %	0.4 %	0.3 %	31 %	AZ
31	PEOPLES BANK	158	115	37 %	0.4 %	0.3 %	21 %	CA
32	AMERICAN NATIONWIDE MORT	138	88	57 %	0.3 %	0.2 %	38 %	TX
33	NORTH AMERICAN SAVINGS B	119	145	-18 %	0.3 %	0.4 %	-28 %	TX
34	FIRSTAR BANK NA	114	189	-40 %	0.3 %	0.5 %	-47 %	OK
35	UNIVERSAL LENDING CORPOR	112	79	42 %	0.3 %	0.2 %	25 %	CO
36	SUCCESS MORTGAGE PARTNER	112	80	40 %	0.3 %	0.2 %	23 %	MI
37	RESOLUTE BANK	108	0		0.2 %	0.0 %		CA
38	MORTGAGESHOP LLC	99	125	-21 %	0.2 %	0.3 %	-30 %	VA
39	FAIRWAY INDEPENDENT MORT	97	31	213 %	0.2 %	0.1 %	175 %	WI
40	GEORGETOWN MORTGAGE	97	63	54 %	0.2 %	0.2 %	35 %	TX
41	LAND-HOME FINANCIAL SERV	94	50	88 %	0.2 %	0.1 %	65 %	CA
42	BROKER SOLUTIONS INC	94	49	92 %	0.2 %	0.1 %	69 %	CA
43	SOUTHERN TRUST MORTGAGE	86	97	-11 %	0.2 %	0.3 %	-22 %	VA
44	FRANKLIN FIRST FINANCIAL	85	51	67 %	0.2 %	0.1 %	47 %	NY
45	BANC OF CALIFORNIA NA	82	1	8,100 %	0.2 %	0.0 %	7,109 %	CA
46	SENIOR MORTGAGE BANKERS	81	87	-7 %	0.2 %	0.2 %	-18 %	ZZ
47	BANK OF ENGLAND	80	62	29 %	0.2 %	0.2 %	13 %	FL
48	HOMEOWNERS MORTGAGE ENTE	79	69	14 %	0.2 %	0.2 %	1 %	NC
49	RESIDENTIAL HOME FUNDING	73	60	22 %	0.2 %	0.2 %	7 %	NY
50	VIP MORTGAGE INC	70	59	19 %	0.2 %	0.2 %	4 %	AZ

Rank	Lender	Vol 2015	Vol 2014	Chg %	Mkt Share 2015	Mkt Share 2014	Chg %	Top State
51	MANN MORTGAGE LLC	70	59	19 %	0.2 %	0.2 %	4 %	ID
52	LENOX FINANCIAL MORTGAGE	65	31	110 %	0.1 %	0.1 %	84 %	CA
53	US MORTGAGE CORPORATION	63	8	688 %	0.1 %	0.0 %	592 %	NY
54	AMERICA FIRST FEDERAL CR	62	43	44 %	0.1 %	0.1 %	27 %	UT
55	TOP FLITE FINANCIAL INC	61	130	-53 %	0.1 %	0.3 %	-59 %	WI
56	FULTON BANK NA	60	63	-5 %	0.1 %	0.2 %	-16 %	PA
57	FIRST PRIORITY FINANCIAL	60	55	9 %	0.1 %	0.1 %	-4 %	CA
58	EVOLVE BANK & TRUST	60	62	-3 %	0.1 %	0.2 %	-15 %	NY
59	VANGUARD FUNDING LLC	58	63	-8 %	0.1 %	0.2 %	-19 %	NY
60	ASPIRE FINANCIAL INC	55	76	-28 %	0.1 %	0.2 %	-36 %	TX
61	GATEWAY FUNDING DIVERSIF	55	68	-19 %	0.1 %	0.2 %	-29 %	PA
62	PACIFIC RESIDENTIAL MORT	53	37	43 %	0.1 %	0.1 %	26 %	OR
63	VAN DYK MORTGAGE CORPORA	51	63	-19 %	0.1 %	0.2 %	-29 %	OH
64	WHOLESALE CAPITAL CORP	50	37	35 %	0.1 %	0.1 %	19 %	CA
65	CIRCLE MORTGAGE CORPORAT	46	35	31 %	0.1 %	0.1 %	16 %	FL
66	BANNER BANK	45	3	1,400 %	0.1 %	0.0 %	1,219 %	WA
67	GATEWAY BANK MORTGAGE	45	53	-15 %	0.1 %	0.1 %	-25 %	NC
68	CONTOUR MORTGAGE CORPORA	45	25	80 %	0.1 %	0.1 %	58 %	NY
69	CBC NATIONAL BANK	44	27	63 %	0.1 %	0.1 %	43 %	NH
70	EASTERN BANK	44	63	-30 %	0.1 %	0.2 %	-39 %	MA
71	GERSHMAN INVESTMENT CORP	44	41	7 %	0.1 %	0.1 %	-6 %	MO
72	MEADOWBROOK FINANCIAL MO	43	30	43 %	0.1 %	0.1 %	26 %	NY
73	ACADEMY MORTGAGE CORPORA	42	18	133 %	0.1 %	0.0 %	105 %	UT
74	SECURITYNATIONAL MORTGAG	42	36	17 %	0.1 %	0.1 %	3 %	UT
75	SIMONICH CORPORATION	42	52	-19 %	0.1 %	0.1 %	-29 %	CA
76	UNITED MORTGAGE CORP	42	11	282 %	0.1 %	0.0 %	236 %	NY
77	HOMESTEAD FUNDING CORP	41	35	17 %	0.1 %	0.1 %	3 %	NY
78	YADKIN VALLEY BANK AND T	41	40	2 %	0.1 %	0.1 %	-10 %	NC
79	PEOPLES HOME EQUITY INC	40	39	3 %	0.1 %	0.1 %	-10 %	TN
80	SOUTHPOINT FINANCIAL SER	40	30	33 %	0.1 %	0.1 %	17 %	FL
81	DOLLAR BANK FSB	40	71	-44 %	0.1 %	0.2 %	-50 %	PA
82	GUARANTEED RATE INC	40	47	-15 %	0.1 %	0.1 %	-25 %	CA
83	NEW AMERICAN MORTGAGE LL	39	24	63 %	0.1 %	0.1 %	43 %	NC
84	PRIMARY RESIDENTIAL MORT	39	33	18 %	0.1 %	0.1 %	4 %	CA
85	MOUNTAIN AMERICA CREDIT	38	35	9 %	0.1 %	0.1 %	-5 %	UT
86	ODYSSEY FUNDING LLC	38	2	1,800 %	0.1 %	0.0 %	1,570 %	PA
87	LONGBRIDGE FINANCIAL LLC	37	0		0.1 %	0.0 %		PA
88	BANK OF NORTH CAROLINA	36	34	6 %	0.1 %	0.1 %	-7 %	NC
89	GENERATION MORTGAGE COMP	36	1196	-97 %	0.1 %	3.1 %	-97 %	IN
90	BANK OF MAUMEE	36	0		0.1 %	0.0 %		CA
91	FLAHERTY FUNDING CORP	35	28	25 %	0.1 %	0.1 %	10 %	VA
92	CHRISTENSEN FINANCIAL IN	35	80	-56 %	0.1 %	0.2 %	-62 %	FL
93	MORTGAGE SERVICES III LL	35	129	-73 %	0.1 %	0.3 %	-76 %	WI
94	HOMEBRIDGE FINANCIAL SER	35	34	3 %	0.1 %	0.1 %	-9 %	NJ
95	BERKSHIRE BANK	34	44	-23 %	0.1 %	0.1 %	-32 %	MA
96	AKT AMERICAN CAPITAL INC	34	26	31 %	0.1 %	0.1 %	15 %	CA
97	COLONIAL SAVINGS FA	34	20	70 %	0.1 %	0.1 %	49 %	TX
98	AMERICAN FIDELITY MTG SE	34	18	89 %	0.1 %	0.0 %	66 %	IL
99	AMERICAN FINANCIAL NETWO	33	24	38 %	0.1 %	0.1 %	21 %	CA
100	ON Q FINANCIAL INC	30	7	329 %	0.1 %	0.0 %	277 %	AZ

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