

# HECM Originators (FHA & Non-FHA)

## Industry Summary

HECMs endorsed through March 2016

Next Release Date: Week 4 of June

Retail  
Endorsement Growth

**0.9 %**

Wholesale  
Endorsement Growth

**-3.9 %**

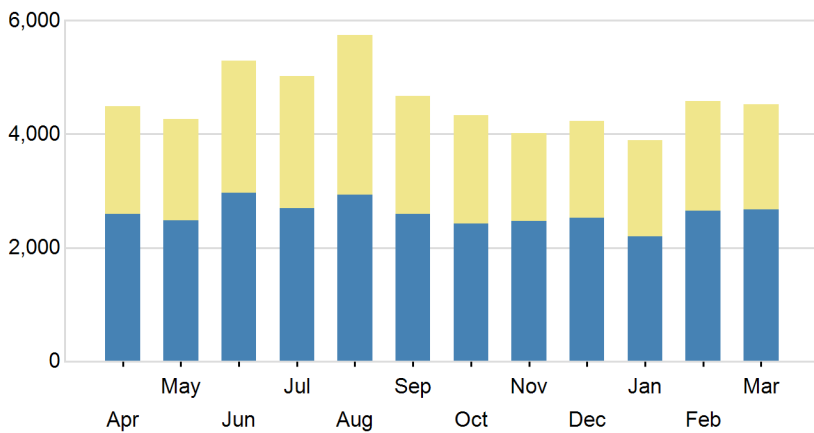
Total  
Endorsement Growth

**-1.1 %**

Figures above reflect change from prior month

## PERFORMANCE

Trailing Twelve Month Endorsements



|       | Retail |         | Wholesale |         | Total  |         |
|-------|--------|---------|-----------|---------|--------|---------|
|       | Units  | Chg %   | Units     | Chg %   | Units  | Chg %   |
| Apr   | 2,597  | -6.3 %  | 1,895     | 1.8 %   | 4,492  | -3.1 %  |
| May   | 2,477  | -4.6 %  | 1,793     | -5.4 %  | 4,270  | -4.9 %  |
| Jun   | 2,971  | 19.9 %  | 2,324     | 29.6 %  | 5,295  | 24.0 %  |
| Jul   | 2,694  | -9.3 %  | 2,331     | 0.3 %   | 5,025  | -5.1 %  |
| Aug   | 2,929  | 8.7 %   | 2,820     | 21.0 %  | 5,749  | 14.4 %  |
| Sep   | 2,589  | -11.6 % | 2,080     | -26.2 % | 4,669  | -18.8 % |
| Oct   | 2,427  | -6.3 %  | 1,901     | -8.6 %  | 4,328  | -7.3 %  |
| Nov   | 2,467  | 1.6 %   | 1,553     | -18.3 % | 4,020  | -7.1 %  |
| Dec   | 2,524  | 2.3 %   | 1,705     | 9.8 %   | 4,229  | 5.2 %   |
| Jan   | 2,199  | -12.9 % | 1,690     | -0.9 %  | 3,889  | -8.0 %  |
| Feb   | 2,645  | 20.3 %  | 1,932     | 14.3 %  | 4,577  | 17.7 %  |
| Mar   | 2,669  | 0.9 %   | 1,857     | -3.9 %  | 4,526  | -1.1 %  |
| Total | 31,188 |         | 23,881    |         | 55,069 |         |

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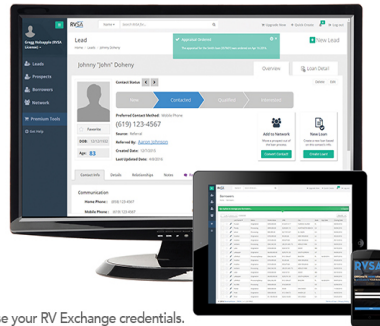
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| Top 10 by Retail and Wholesale Volume |              |              |              |              |              |              |              |              |              |              |              |              |               |              |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|
| Rank / Company                        | Apr          | May          | Jun          | Jul          | Aug          | Sep          | Oct          | Nov          | Dec          | Jan          | Feb          | Mar          | Total         | Mkt Shr      |
| AMERICAN ADVISORS GROUP               | 1,135        | 1,111        | 1,280        | 1,322        | 1,314        | 1,320        | 1,179        | 1,100        | 1,113        | 931          | 1,032        | 1,091        | 13,928        | 25.3%        |
| FINANCE OF AMERICA REVER              | 591          | 459          | 621          | 764          | 858          | 585          | 507          | 484          | 553          | 510          | 567          | 481          | 6,980         | 12.7%        |
| LIBERTY HOME EQUITY SOLU              | 471          | 461          | 625          | 583          | 851          | 623          | 542          | 214          | 111          | 427          | 717          | 557          | 6,182         | 11.2%        |
| RMS/SECURITY ONE LENDING              | 480          | 268          | 387          | 436          | 527          | 341          | 355          | 369          | 501          | 428          | 462          | 382          | 4,936         | 9.0%         |
| ONE REVERSE MORTGAGE LLC              | 439          | 518          | 534          | 333          | 393          | 353          | 317          | 357          | 351          | 287          | 330          | 322          | 4,534         | 8.2%         |
| REVERSE MORTGAGE FUNDING              | 377          | 257          | 292          | 393          | 338          | 246          | 271          | 272          | 273          | 218          | 266          | 340          | 3,543         | 6.4%         |
| LIVE WELL FINANCIAL INC               | 230          | 299          | 340          | 284          | 326          | 173          | 190          | 293          | 242          | 202          | 183          | 343          | 3,105         | 5.6%         |
| SYNERGY ONE LENDING INC               |              |              | 55           | 38           | 87           | 148          | 128          | 172          | 200          | 141          | 154          | 166          | 1,289         | 2.3%         |
| HOME POINT FINANCIAL COR              | 90           | 96           | 149          | 88           | 94           | 136          | 125          | 75           | 105          | 114          | 91           | 95           | 1,258         | 2.3%         |
| CHERRY CREEK MORTGAGE CO              | 89           | 95           | 110          | 146          | 126          | 46           | 62           | 59           | 74           | 66           | 74           | 40           | 987           | 1.8%         |
| <b>Total</b>                          | <b>3,902</b> | <b>3,564</b> | <b>4,393</b> | <b>4,387</b> | <b>4,914</b> | <b>3,971</b> | <b>3,676</b> | <b>3,395</b> | <b>3,523</b> | <b>3,324</b> | <b>3,876</b> | <b>3,817</b> | <b>46,742</b> | <b>84.9%</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         |
| AMERICAN ADVISORS GROUP                       | 1        | 3    | 1     | 10,241         | 3,687         | 13,928        | -5.9 %       | 1.0 %         | -4.2 %       | 74 %        | 26 %        | 18.6 %        | 15.4 %        | 25.3 %        |
| FINANCE OF AMERICA REVERS                     | 5        | 1    | 2     | 1,482          | 5,498         | 6,980         | 10.3 %       | 22.0 %        | 19.3 %       | 21 %        | 79 %        | 2.7 %         | 23.0 %        | 12.7 %        |
| LIBERTY HOME EQUITY SOLUT                     | 4        | 2    | 3     | 2,154          | 4,028         | 6,182         | 5.5 %        | 17.8 %        | 13.2 %       | 35 %        | 65 %        | 3.9 %         | 16.9 %        | 11.2 %        |
| RMS/SECURITY ONE LENDING                      | 3        | 6    | 4     | 3,177          | 1,759         | 4,936         | -7.7 %       | -17.5 %       | -11.5 %      | 64 %        | 36 %        | 5.8 %         | 7.4 %         | 9.0 %         |
| ONE REVERSE MORTGAGE LLC                      | 2        | 25   | 5     | 4,533          | 1             | 4,534         | -12.6 %      | >1,000%       | -12.6 %      | 100 %       | 0 %         | 8.2 %         | 0.0 %         | 8.2 %         |
| REVERSE MORTGAGE FUNDING                      | 6        | 4    | 6     | 1,466          | 2,077         | 3,543         | 231.7 %      | 4.5 %         | 45.9 %       | 41 %        | 59 %        | 2.7 %         | 8.7 %         | 6.4 %         |
| LIVE WELL FINANCIAL INC                       | 7        | 5    | 7     | 1,060          | 2,045         | 3,105         | 138.2 %      | 40.6 %        | 63.5 %       | 34 %        | 66 %        | 1.9 %         | 8.6 %         | 5.6 %         |
| SYNERGY ONE LENDING INC                       | 9        | 12   | 8     | 853            | 437           | 1,290         | >1,000%      | >1,000%       | >1,000%      | 66 %        | 34 %        | 1.5 %         | 1.8 %         | 2.3 %         |
| HOME POINT FINANCIAL CORP                     | 14       | 7    | 9     | 486            | 772           | 1,258         | -6.0 %       | 63.6 %        | 27.2 %       | 39 %        | 61 %        | 0.9 %         | 3.2 %         | 2.3 %         |
| CHERRY CREEK MORTGAGE CO                      | 19       | 8    | 10    | 349            | 638           | 987           | -22.3 %      | -7.7 %        | -13.4 %      | 35 %        | 65 %        | 0.6 %         | 2.7 %         | 1.8 %         |
| <b>Total</b>                                  |          |      |       | <b>25,801</b>  | <b>20,942</b> | <b>46,743</b> | <b>4.2 %</b> | <b>14.4 %</b> | <b>8.5 %</b> | <b>55 %</b> | <b>45 %</b> | <b>46.9 %</b> | <b>87.7 %</b> | <b>84.9 %</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         |
| REVERSE MORTGAGE FUNDING    | 6        | 4    | 6     | 1,466          | 2,077        | 3,543        | 1,024        | 90           | 1,114        | 41 %        | 59 %        | 2.7 %        | 8.7 %         | 6.4 %         |
| SYNERGY ONE LENDING INC     | 9        | 12   | 8     | 853            | 437          | 1,290        | 849          | 437          | 1,286        | 66 %        | 34 %        | 1.5 %        | 1.8 %         | 2.3 %         |
| LIVE WELL FINANCIAL INC     | 7        | 5    | 7     | 1,060          | 2,045        | 3,105        | 615          | 591          | 1,206        | 34 %        | 66 %        | 1.9 %        | 8.6 %         | 5.6 %         |
| NATIONWIDE EQUITIES CORPO   | 11       | 14   | 12    | 641            | 279          | 920          | 452          | -51          | 401          | 70 %        | 30 %        | 1.2 %        | 1.2 %         | 1.7 %         |
| DYJERO CORPORATION          | 20       |      | 25    | 302            | 0            | 302          | 288          | 0            | 288          | 100 %       | 0 %         | 0.5 %        |               | 0.5 %         |
| <b>Total</b>                |          |      |       | <b>4,322</b>   | <b>4,838</b> | <b>9,160</b> | <b>3,228</b> | <b>1,067</b> | <b>4,295</b> | <b>47 %</b> | <b>53 %</b> | <b>7.8 %</b> | <b>20.3 %</b> | <b>16.6 %</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         |
| FINANCE OF AMERICA REVERS      | 5        | 1    | 2     | 1,482          | 5,498         | 6,980         | 138          | 992          | 1,130        | 21 %        | 79 %        | 2.7 %         | 23.0 %        | 12.7 %        |
| LIBERTY HOME EQUITY SOLUT      | 4        | 2    | 3     | 2,154          | 4,028         | 6,182         | 112          | 608          | 720          | 35 %        | 65 %        | 3.9 %         | 16.9 %        | 11.2 %        |
| LIVE WELL FINANCIAL INC        | 7        | 5    | 7     | 1,060          | 2,045         | 3,105         | 615          | 591          | 1,206        | 34 %        | 66 %        | 1.9 %         | 8.6 %         | 5.6 %         |
| SYNERGY ONE LENDING INC        | 9        | 12   | 8     | 853            | 437           | 1,290         | 849          | 437          | 1,286        | 66 %        | 34 %        | 1.5 %         | 1.8 %         | 2.3 %         |
| HOME POINT FINANCIAL CORP      | 14       | 7    | 9     | 486            | 772           | 1,258         | -31          | 300          | 269          | 39 %        | 61 %        | 0.9 %         | 3.2 %         | 2.3 %         |
| <b>Total</b>                   |          |      |       | <b>6,035</b>   | <b>12,780</b> | <b>18,815</b> | <b>1,683</b> | <b>2,928</b> | <b>4,611</b> | <b>32 %</b> | <b>68 %</b> | <b>11.0 %</b> | <b>53.5 %</b> | <b>34.2 %</b> |

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| Top 10 Wholesale                  | Active Brokers | % Capture |
|-----------------------------------|----------------|-----------|
| FINANCE OF AMERICA REVERSE LLC    | 458            | 38 %      |
| LIBERTY HOME EQUITY SOLUTIONS INC | 592            | 41 %      |
| AMERICAN ADVISORS GROUP           | 404            | 32 %      |
| REVERSE MORTGAGE FUNDING LLC      | 141            | 25 %      |
| LIVE WELL FINANCIAL INC           | 102            | 38 %      |
| RMS/SECURITY ONE LENDING          | 255            | 18 %      |
| HOME POINT FINANCIAL CORPORATION  | 161            | 39 %      |
| CHERRY CREEK MORTGAGE CO INC      | 68             | 39 %      |
| SUN WEST MORTGAGE CO INC          | 223            | 31 %      |
| PLAZA HOME MORTGAGE INC           | 302            | 49 %      |

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**Top 100 Ranking HECM Volume by Channel - Endorsements Last 12 Months through March 2016**

| Rank |    |    | Company              | Loans  |       |        | Market Share |       |       | Rank |    |                         | Company | Loans |     |      | Market Share |      |       |
|------|----|----|----------------------|--------|-------|--------|--------------|-------|-------|------|----|-------------------------|---------|-------|-----|------|--------------|------|-------|
| R    | W  | T  |                      | R      | W     | Total  | Ret          | Whls  | Total | R    | W  | T                       |         | R     | W   | T    | Ret          | Whls | Total |
| 1    | 3  | 1  | AMERICAN ADVISORS GR | 10,241 | 3,687 | 13,928 | 18.6%        | 15.4% | 25.3% | 46   | 51 | FIRSTAR BANK NA         | 131     | 0     | 131 | 0.2% | 0.0%         | 0.2% |       |
| 5    | 1  | 2  | FINANCE OF AMERICA R | 1,482  | 5,498 | 6,980  | 2.7%         | 23.0% | 12.7% | 46   | 51 | UNIVERSAL LENDING CO    | 131     | 0     | 131 | 0.2% | 0.0%         | 0.2% |       |
| 4    | 2  | 3  | LIBERTY HOME EQUITY  | 2,154  | 4,028 | 6,182  | 3.9%         | 16.9% | 11.2% | 48   | 53 | NEW CASTLE MORTGAGE     | 129     | 0     | 129 | 0.2% | 0.0%         | 0.2% |       |
| 3    | 6  | 4  | RMS/SECURITY ONE LEN | 3,177  | 1,759 | 4,936  | 5.8%         | 7.4%  | 9.0%  | 49   | 54 | FIRST AMERICAN HOME     | 128     | 0     | 128 | 0.2% | 0.0%         | 0.2% |       |
| 2    | 25 | 5  | ONE REVERSE MORTGAGE | 4,533  | 1     | 4,534  | 8.2%         | 0.0%  | 8.2%  | 50   | 55 | COMMUNITY FIRST NATI    | 125     | 0     | 125 | 0.2% | 0.0%         | 0.2% |       |
| 6    | 4  | 6  | REVERSE MORTGAGE FUN | 1,466  | 2,077 | 3,543  | 2.7%         | 8.7%  | 6.4%  | 109  | 20 | 56 LAND-HOME FINANCIAL  | 58      | 66    | 124 | 0.1% | 0.3%         | 0.2% |       |
| 7    | 5  | 7  | LIVE WELL FINANCIAL  | 1,060  | 2,045 | 3,105  | 1.9%         | 8.6%  | 5.6%  | 51   | 57 | BANK OF ENGLAND         | 120     | 0     | 120 | 0.2% | 0.0%         | 0.2% |       |
| 9    | 12 | 8  | SYNERGY ONE LENDING  | 853    | 437   | 1,290  | 1.5%         | 1.8%  | 2.3%  | 52   | 58 | MFS/TA INC DBA FUTUR    | 119     | 0     | 119 | 0.2% | 0.0%         | 0.2% |       |
| 14   | 7  | 9  | HOME POINT FINANCIAL | 486    | 772   | 1,258  | 0.9%         | 3.2%  | 2.3%  | 53   | 59 | REVERSE MORTGAGESCOM    | 117     | 0     | 117 | 0.2% | 0.0%         | 0.2% |       |
| 19   | 8  | 10 | CHERRY CREEK MORTGAG | 349    | 638   | 987    | 0.6%         | 2.7%  | 1.8%  | 55   | 60 | GUARANTEED RATE INC     | 114     | 0     | 114 | 0.2% | 0.0%         | 0.2% |       |
| 10   | 15 | 11 | HIGH TECH LENDING IN | 732    | 206   | 938    | 1.3%         | 0.9%  | 1.7%  | 56   | 61 | C2 FINANCIAL CORPORA    | 111     | 0     | 111 | 0.2% | 0.0%         | 0.2% |       |
| 11   | 14 | 12 | NATIONWIDE EQUITIES  | 641    | 279   | 920    | 1.2%         | 1.2%  | 1.7%  | 57   | 62 | GEORGETOWN MORTGAGE     | 105     | 0     | 105 | 0.2% | 0.0%         | 0.2% |       |
| 8    |    | 13 | PROFICIO MORTGAGE VE | 871    | 0     | 871    | 1.6%         | 0.0%  | 1.6%  | 57   | 62 | MORTGAGESHOP LLC        | 105     | 0     | 105 | 0.2% | 0.0%         | 0.2% |       |
| 12   | 18 | 14 | OPEN MORTGAGE LLC    | 626    | 82    | 708    | 1.1%         | 0.3%  | 1.3%  | 59   | 64 | ARAMCO MORTGAGE INC     | 103     | 0     | 103 | 0.2% | 0.0%         | 0.2% |       |
| 13   | 23 | 15 | FIRSTBANK            | 609    | 21    | 630    | 1.1%         | 0.1%  | 1.1%  | 62   | 24 | 64 LENOX FINANCIAL MORT | 97      | 6     | 103 | 0.2% | 0.0%         | 0.2% |       |
| 122  | 9  | 16 | SUN WEST MORTGAGE CO | 54     | 545   | 599    | 0.1%         | 2.3%  | 1.1%  | 60   | 66 | MANN MORTGAGE LLC       | 99      | 0     | 99  | 0.2% | 0.0%         | 0.2% |       |
| 90   | 11 | 17 | UNITED NORTHERN MORT | 67     | 509   | 576    | 0.1%         | 2.1%  | 1.0%  | 60   | 66 | AMERICAN FINANCIAL M    | 99      | 0     | 99  | 0.2% | 0.0%         | 0.2% |       |
| 1418 | 10 | 18 | PLAZA HOME MORTGAGE  | 1      | 514   | 515    | 0.0%         | 2.2%  | 0.9%  | 212  | 19 | 68 JAMES B NUTTER AND C | 31      | 67    | 98  | 0.1% | 0.3%         | 0.2% |       |
| 15   |    | 19 | ADVISORS MORTGAGE GR | 462    | 0     | 462    | 0.8%         | 0.0%  | 0.8%  | 63   | 69 | BROKER SOLUTIONS INC    | 96      | 0     | 96  | 0.2% | 0.0%         | 0.2% |       |
| 16   |    | 20 | IREVERSE HOME LOANS  | 438    | 0     | 438    | 0.8%         | 0.0%  | 0.8%  | 64   | 70 | NOVA FINANCIAL & INV    | 95      | 0     | 95  | 0.2% | 0.0%         | 0.2% |       |
| 17   |    | 21 | THE FEDERAL SAVINGS  | 437    | 0     | 437    | 0.8%         | 0.0%  | 0.8%  | 65   | 71 | SENIOR LENDING CORPO    | 94      | 0     | 94  | 0.2% | 0.0%         | 0.2% |       |
| 18   |    | 22 | NET EQUITY FINANCIAL | 407    | 0     | 407    | 0.7%         | 0.0%  | 0.7%  | 66   | 72 | RESIDENTIAL HOME FUN    | 92      | 0     | 92  | 0.2% | 0.0%         | 0.2% |       |
| 300  | 13 | 23 | MCM HOLDINGS INC     | 19     | 351   | 370    | 0.0%         | 1.5%  | 0.7%  | 66   | 72 | UNITED PACIFIC MORTG    | 92      | 0     | 92  | 0.2% | 0.0%         | 0.2% |       |
| 33   | 16 | 24 | MONEY HOUSE INC      | 195    | 118   | 313    | 0.4%         | 0.5%  | 0.6%  | 68   | 74 | VIP MORTGAGE INC        | 91      | 0     | 91  | 0.2% | 0.0%         | 0.2% |       |
| 20   |    | 25 | DYJERO CORPORATION   | 302    | 0     | 302    | 0.5%         | 0.0%  | 0.5%  | 69   | 75 | OMNI-FUND INC           | 90      | 0     | 90  | 0.2% | 0.0%         | 0.2% |       |
| 21   |    | 26 | UNITED SOUTHWEST MOR | 285    | 0     | 285    | 0.5%         | 0.0%  | 0.5%  | 70   | 76 | SOUTHERN TRUST MORTG    | 89      | 0     | 89  | 0.2% | 0.0%         | 0.2% |       |
| 22   | 27 | 27 | GMFS LLC             | 280    | 0     | 280    | 0.5%         | 0.0%  | 0.5%  | 71   | 77 | SENIOR MORTGAGE BANK    | 88      | 0     | 88  | 0.2% | 0.0%         | 0.2% |       |
| 23   |    | 28 | TRINITY REVERSE MORT | 273    | 0     | 273    | 0.5%         | 0.0%  | 0.5%  | 72   | 78 | EVOLVE BANK & TRUST     | 86      | 0     | 86  | 0.2% | 0.0%         | 0.2% |       |
| 23   |    | 28 | PEOPLES BANK         | 273    | 0     | 273    | 0.5%         | 0.0%  | 0.5%  | 73   | 79 | BROOKSTONE MORTGAGE     | 85      | 0     | 85  | 0.2% | 0.0%         | 0.2% |       |
| 25   |    | 30 | M & T BANK           | 271    | 0     | 271    | 0.5%         | 0.0%  | 0.5%  | 73   | 79 | FIRST PRIORITY FINAN    | 85      | 0     | 85  | 0.2% | 0.0%         | 0.2% |       |
| 26   |    | 31 | RESOLUTE BANK        | 258    | 0     | 258    | 0.5%         | 0.0%  | 0.5%  | 73   | 79 | GUILD MORTGAGE COMPA    | 85      | 0     | 85  | 0.2% | 0.0%         | 0.2% |       |
| 27   |    | 32 | AMERICAN PACIFIC MOR | 255    | 0     | 255    | 0.5%         | 0.0%  | 0.5%  | 76   | 82 | WHOLESALE CAPITAL CO    | 84      | 0     | 84  | 0.2% | 0.0%         | 0.2% |       |
| 28   |    | 33 | FAIRWAY INDEPENDENT  | 251    | 0     | 251    | 0.5%         | 0.0%  | 0.5%  | 77   | 83 | NORTH AMERICAN SAVIN    | 82      | 0     | 82  | 0.1% | 0.0%         | 0.1% |       |
| 29   |    | 34 | AEGEAN FINANCIAL INC | 232    | 0     | 232    | 0.4%         | 0.0%  | 0.4%  | 78   | 84 | GLOBAL EQUITY FINANC    | 79      | 0     | 79  | 0.1% | 0.0%         | 0.1% |       |
| 54   | 17 | 35 | LONGBRIDGE FINANCIAL | 116    | 112   | 228    | 0.2%         | 0.5%  | 0.4%  | 157  | 21 | 85 HOMEOWNERS MORTGAGE  | 42      | 36    | 78  | 0.1% | 0.2%         | 0.1% |       |
| 30   |    | 36 | GOLDEN YEARS MORTGAG | 227    | 0     | 227    | 0.4%         | 0.0%  | 0.4%  | 79   | 85 | CITIZENS FIRST BANK     | 78      | 0     | 78  | 0.1% | 0.0%         | 0.1% |       |
| 31   |    | 37 | THE MONEY STORE      | 225    | 0     | 225    | 0.4%         | 0.0%  | 0.4%  | 80   | 87 | CITIZENS LENDING GRO    | 77      | 0     | 77  | 0.1% | 0.0%         | 0.1% |       |
| 32   |    | 38 | SUN AMERICAN MORTGAG | 198    | 0     | 198    | 0.4%         | 0.0%  | 0.4%  | 81   | 88 | YADKIN VALLEY BANK A    | 76      | 0     | 76  | 0.1% | 0.0%         | 0.1% |       |
| 34   |    | 39 | AMERICAN NATIONWIDE  | 193    | 0     | 193    | 0.4%         | 0.0%  | 0.4%  | 81   | 88 | REVERSE MORTGAGE EDU    | 76      | 0     | 76  | 0.1% | 0.0%         | 0.1% |       |
| 35   |    | 40 | TOWNEBANK            | 185    | 0     | 185    | 0.3%         | 0.0%  | 0.3%  | 83   | 90 | REVERSE MORTGAGE ANS    | 75      | 0     | 75  | 0.1% | 0.0%         | 0.1% |       |
| 36   |    | 41 | INTEGRITY 1ST MORTGA | 178    | 0     | 178    | 0.3%         | 0.0%  | 0.3%  | 83   | 90 | BAY EQUITY LLC          | 75      | 0     | 75  | 0.1% | 0.0%         | 0.1% |       |
| 37   |    | 42 | KELLY MORTGAGE AND R | 162    | 0     | 162    | 0.3%         | 0.0%  | 0.3%  | 85   | 92 | VANGUARD FUNDING LLC    | 72      | 0     | 72  | 0.1% | 0.0%         | 0.1% |       |
| 38   |    | 43 | APPROVAL FIRST HOME  | 156    | 0     | 156    | 0.3%         | 0.0%  | 0.3%  | 85   | 92 | ACADEMY MORTGAGE COR    | 72      | 0     | 72  | 0.1% | 0.0%         | 0.1% |       |
| 39   |    | 44 | REVERSE MORTGAGE COR | 155    | 0     | 155    | 0.3%         | 0.0%  | 0.3%  | 85   | 92 | GREEN MONARCH MORTGA    | 72      | 0     | 72  | 0.1% | 0.0%         | 0.1% |       |
| 40   |    | 45 | PS FINANCIAL SERVICE | 149    | 0     | 149    | 0.3%         | 0.0%  | 0.3%  | 88   | 95 | PACIFIC RESIDENTIAL     | 71      | 0     | 71  | 0.1% | 0.0%         | 0.1% |       |
| 41   |    | 46 | BANC OF CALIFORNIA N | 143    | 0     | 143    | 0.3%         | 0.0%  | 0.3%  | 89   | 96 | GATEWAY FUNDING DIVE    | 70      | 0     | 70  | 0.1% | 0.0%         | 0.1% |       |
| 42   |    | 47 | SUCCESS MORTGAGE PAR | 138    | 0     | 138    | 0.3%         | 0.0%  | 0.3%  | 90   | 97 | US MORTGAGE CORPORAT    | 67      | 0     | 67  | 0.1% | 0.0%         | 0.1% |       |
| 43   |    | 48 | PRIMARY RESIDENTIAL  | 137    | 0     | 137    | 0.2%         | 0.0%  | 0.2%  | 90   | 97 | CONTOUR MORTGAGE COR    | 67      | 0     | 67  | 0.1% | 0.0%         | 0.1% |       |
| 44   |    | 49 | SENIOR FUNDING ASSOC | 133    | 0     | 133    | 0.2%         | 0.0%  | 0.2%  | 93   | 99 | PERRI FUNDING CORP      | 65      | 0     | 65  | 0.1% | 0.0%         | 0.1% |       |
| 44   |    | 49 | FRANKLIN FIRST FINAN | 133    | 0     | 133    | 0.2%         | 0.0%  | 0.2%  | 93   | 99 | GATEWAY BANK MORTGAG    | 65      | 0     | 65  | 0.1% | 0.0%         | 0.1% |       |

About Reverse Market Insight, Inc. 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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## Top 100 HECM Originators - March 2016 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 | 813 | 2,175 | 725.0  | 12.0 %  | -23.4 %    | 45 | 94    | HOMEOWNERS MORTGAGE  | 10  | 15     | 5.0  | 400.0 % | 25.0 %  |
| 2    | 2  | ONE REVERSE MORTGAGE | 322 | 939   | 313.0  | -2.4 %  | -35.1 %    | 45 | 124   | PACIFIC RESIDENTIAL  | 10  | 12     | 4.0  | 900.0 % | -25.0 % |
| 3    | 3  | RMS/SECURITY ONE LEN | 280 | 884   | 294.7  | -14.9 % | -16.0 %    | 53 | 35    | WHOLESALE CAPITAL CO | 9   | 37     | 12.3 | -64.0 % | 105.6 % |
| 4    | 4  | LIBERTY HOME EQUITY  | 184 | 604   | 201.3  | -32.4 % | 15.5 %     | 53 | 41    | PS FINANCIAL SERVICE | 9   | 31     | 10.3 | -40.0 % | -8.8 %  |
| 5    | 8  | LIVE WELL FINANCIAL  | 158 | 294   | 98.0   | 167.8 % | 58.9 %     | 53 | 53    | VIP MORTGAGE INC     | 9   | 26     | 8.7  | -10.0 % | 18.2 %  |
| 6    | 5  | REVERSE MORTGAGE FUN | 130 | 375   | 125.0  | -0.8 %  | 114.3 %    | 53 | 64    | FIRST AMERICAN HOME  | 9   | 22     | 7.3  | 28.6 %  | 22.2 %  |
| 7    | 7  | SYNERGY ONE LENDING  | 121 | 330   | 110.0  | 14.2 %  | 16,400.0 % | 53 | 65    | MORTGAGE BROKERS SER | 9   | 21     | 7.0  | 12.5 %  |         |
| 8    | 6  | FINANCE OF AMERICA R | 115 | 360   | 120.0  | -12.9 % | -7.0 %     | 53 | 77    | UNITED PACIFIC MORTG | 9   | 19     | 6.3  | 80.0 %  | 111.1 % |
| 9    | 9  | NATIONWIDE EQUITIES  | 110 | 257   | 85.7   | 19.6 %  | 301.6 %    | 59 | 35    | PRIMARY RESIDENTIAL  | 8   | 37     | 12.3 | -20.0 % | 54.2 %  |
| 10   | 10 | HIGH TECH LENDING IN | 88  | 211   | 70.3   | 18.9 %  | 55.1 %     | 59 | 42    | FIRST PRIORITY FINAN | 8   | 30     | 10.0 | -38.5 % | 100.0 % |
| 11   | 11 | OPEN MORTGAGE LLC    | 49  | 135   | 45.0   | 6.5 %   | -7.5 %     | 59 | 53    | FIRSTAR BANK NA      | 8   | 26     | 8.7  | 0.0 %   | -31.6 % |
| 12   | 15 | ADVISORS MORTGAGE GR | 46  | 116   | 38.7   | 39.4 %  | 14.9 %     | 59 | 61    | NOVA FINANCIAL & INV | 8   | 23     | 7.7  | 14.3 %  | 9.5 %   |
| 13   | 12 | HOME POINT FINANCIAL | 45  | 124   | 41.3   | 55.2 %  | -21.5 %    | 59 | 65    | CITIZENS LENDING GRO | 8   | 21     | 7.0  | 100.0 % | 10.5 %  |
| 14   | 13 | FIRSTBANK            | 42  | 121   | 40.3   | -10.6 % | 33.0 %     | 59 | 85    | ACADEMY MORTGAGE COR | 8   | 17     | 5.7  | 60.0 %  | 142.9 % |
| 15   | 17 | REVERSE MORTGAGESCOM | 41  | 96    | 32.0   | 36.7 %  |            | 59 | 94    | REVERSE MORTGAGE ANS | 8   | 15     | 5.0  | 100.0 % | -25.0 % |
| 16   | 14 | THE FEDERAL SAVINGS  | 39  | 120   | 40.0   | -13.3 % | 26.3 %     | 59 | 94    | RESPONSIBLE REVERSE  | 8   | 15     | 5.0  | 166.7 % | 66.7 %  |
| 17   | 22 | FAIRWAY INDEPENDENT  | 34  | 82    | 27.3   | 13.3 %  | 811.1 %    | 67 | 38    | BANK OF ENGLAND      | 7   | 34     | 11.3 | -53.3 % | 21.4 %  |
| 18   | 19 | IREVERSE HOME LOANS  | 32  | 91    | 30.3   | 18.5 %  | 9.6 %      | 67 | 42    | AMERICAN NATIONWIDE  | 7   | 30     | 10.0 | -46.2 % | -34.8 % |
| 18   | 20 | RESOLUTE BANK        | 32  | 84    | 28.0   | 28.0 %  |            | 67 | 42    | APPROVAL FIRST HOME  | 7   | 30     | 10.0 | -41.7 % | -11.8 % |
| 20   | 21 | PROFICIO MORTGAGE VE | 31  | 83    | 27.7   | 19.2 %  | -76.3 %    | 67 | 55    | EVOLVE BANK & TRUST  | 7   | 25     | 8.3  | -36.4 % | 56.3 %  |
| 21   | 26 | AMERICAN PACIFIC MOR | 26  | 66    | 22.0   | 0.0 %   | 1.5 %      | 67 | 55    | VANGUARD FUNDING LLC | 7   | 25     | 8.3  | -30.0 % | -10.7 % |
| 22   | 24 | LONGBRIDGE FINANCIAL | 24  | 68    | 22.7   | -7.7 %  | 277.8 %    | 67 | 55    | COMMUNITY FIRST NATI | 7   | 25     | 8.3  | -22.2 % | 4.2 %   |
| 23   | 31 | INTEGRITY 1ST MORTGA | 23  | 48    | 16.0   | 64.3 %  | 23.1 %     | 67 | 59    | AMERICAN FINANCIAL M | 7   | 24     | 8.0  | 0.0 %   |         |
| 24   | 29 | BANC OF CALIFORNIA N | 21  | 50    | 16.7   | 10.5 %  | 257.1 %    | 67 | 88    | TEXAS REVERSE MORTGA | 7   | 16     | 5.3  | 16.7 %  | -20.0 % |
| 25   | 16 | PEOPLES BANK         | 19  | 97    | 32.3   | -47.2 % | 3.2 %      | 67 | 94    | NEW AMERICAN MORTGAG | 7   | 15     | 5.0  | 16.7 %  | 15.4 %  |
| 25   | 18 | DYJERO CORPORATION   | 19  | 93    | 31.0   | -52.5 % | 745.5 %    | 67 | 94    | AMERICAN PREFERRED L | 7   | 15     | 5.0  | 40.0 %  | 650.0 % |
| 25   | 28 | M & T BANK           | 19  | 53    | 17.7   | 46.2 %  | -49.5 %    | 67 | 109   | GREEN TREE LENDING I | 7   | 14     | 4.7  | 16.7 %  | -33.3 % |
| 25   | 37 | FRANKLIN FIRST FINAN | 19  | 35    | 11.7   | 171.4 % | 25.0 %     | 67 | 109   | AKT AMERICAN CAPITAL | 7   | 14     | 4.7  | 133.3 % | 27.3 %  |
| 29   | 27 | TRINITY REVERSE MORT | 18  | 54    | 18.0   | -5.3 %  | -19.4 %    | 67 | 116   | VAN DYK MORTGAGE COR | 7   | 13     | 4.3  | 40.0 %  | -23.5 % |
| 30   | 29 | GOLDEN YEARS MORTGAG | 17  | 50    | 16.7   | 41.7 %  | 733.3 %    | 67 | 124   | A NEW MEXICO REVERSE | 7   | 12     | 4.0  | 75.0 %  | 71.4 %  |
| 31   | 23 | CHERRY CREEK MORTGAG | 15  | 70    | 23.3   | -60.5 % | -35.8 %    | 81 | 52    | UNIVERSAL LENDING CO | 6   | 28     | 9.3  | -50.0 % | -26.3 % |
| 31   | 25 | UNITED SOUTHWEST MOR | 15  | 67    | 22.3   | -42.3 % | 31.4 %     | 81 | 65    | GEORGETOWN MORTGAGE  | 6   | 21     | 7.0  | -25.0 % | -38.2 % |
| 33   | 42 | NEW CASTLE MORTGAGE  | 14  | 30    | 10.0   | 55.6 %  | -18.9 %    | 81 | 94    | HOMEBRIDGE FINANCIAL | 6   | 15     | 5.0  | 0.0 %   | 114.3 % |
| 33   | 42 | REVERSE MORTGAGE COR | 14  | 30    | 10.0   | 75.0 %  | -25.0 %    | 81 | 94    | AMERICA'S MORTGAGE R | 6   | 15     | 5.0  | 0.0 %   | 650.0 % |
| 35   | 65 | SENIOR MORTGAGE BANK | 13  | 21    | 7.0    | 333.3 % | -32.3 %    | 81 | 116   | FOUNTAIN CITY FUNDIN | 6   | 13     | 4.3  | 100.0 % | 8.3 %   |
| 36   | 34 | MONEY HOUSE INC      | 12  | 43    | 14.3   | -29.4 % | -42.7 %    | 81 | 116   | QUONTIC BANK FSB     | 6   | 13     | 4.3  | 100.0 % | 550.0 % |
| 36   | 42 | SENIOR FUNDING ASSOC | 12  | 30    | 10.0   | 20.0 %  | 11.1 %     | 81 | 124   | CHURCHILL MORTGAGE C | 6   | 12     | 4.0  | 100.0 % | 9.1 %   |
| 36   | 42 | C2 FINANCIAL CORPORA | 12  | 30    | 10.0   | 33.3 %  | 3.4 %      | 81 | 124   | EAST COAST CAPITAL C | 6   | 12     | 4.0  | 200.0 % | -42.9 % |
| 36   | 73 | LOANLEADERS OF AMERI | 12  | 20    | 6.7    | 50.0 %  | 900.0 %    | 81 | 190   | COPIAGUE FUNDING COR | 6   | 8      | 2.7  | 200.0 % | 166.7 % |
| 36   | 73 | ARAMCO MORTGAGE INC  | 12  | 20    | 6.7    | 100.0 % | -33.3 %    | 90 | 61    | URBAN HOUSING MORTGA | 5   | 23     | 7.7  | -44.4 % | 109.1 % |
| 41   | 31 | AEGEAN FINANCIAL INC | 11  | 48    | 16.0   | -45.0 % | -36.0 %    | 90 | 65    | GATEWAY FUNDING DIVE | 5   | 21     | 7.0  | -58.3 % | -4.5 %  |
| 41   | 31 | SUN AMERICAN MORTGAG | 11  | 48    | 16.0   | -35.3 % | -11.1 %    | 90 | 77    | THE MONEY STORE      | 5   | 19     | 6.3  | 0.0 %   | -84.8 % |
| 41   | 55 | SUCCESS MORTGAGE PAR | 11  | 25    | 8.3    | 22.2 %  | -24.2 %    | 90 | 79    | BROKER SOLUTIONS INC | 5   | 18     | 6.0  | -44.4 % | -43.8 % |
| 41   | 73 | GUARANTEED RATE INC  | 11  | 20    | 6.7    | 83.3 %  | -31.0 %    | 90 | 79    | PINNACLE CAPITAL MOR | 5   | 18     | 6.0  | -37.5 % | 50.0 %  |
| 45   | 39 | TOWNEBANK            | 10  | 32    | 10.7   | -16.7 % | -36.0 %    | 90 | 79    | THE REVERSE MORTGAGE | 5   | 18     | 6.0  | -37.5 % |         |
| 45   | 39 | MFS/TA INC DBA FUTUR | 10  | 32    | 10.7   | -9.1 %  | 68.4 %     | 90 | 79    | SENIOR LENDING CORPO | 5   | 18     | 6.0  | -16.7 % | 200.0 % |
| 45   | 49 | MANN MORTGAGE LLC    | 10  | 29    | 9.7    | -16.7 % | 123.1 %    | 90 | 79    | PROFESSIONAL MORTGAG | 5   | 18     | 6.0  | 0.0 %   | 20.0 %  |
| 45   | 61 | GMFS LLC             | 10  | 23    | 7.7    | 42.9 %  | -61.0 %    | 90 | 85    | FIRST MIDWEST BANK   | 5   | 17     | 5.7  | -28.6 % | 750.0 % |
| 45   | 88 | SECURE LENDING INCOR | 10  | 16    | 5.3    | 233.3 % |            | 90 | 88    | GUILD MORTGAGE COMPA | 5   | 16     | 5.3  | -28.6 % | -5.9 %  |
| 45   | 94 | PEOPLES HOME EQUITY  | 10  | 15    | 5.0    | 150.0 % | 0.0 %      | 90 | 94    | PERRI FUNDING CORP   | 5   | 15     | 5.0  | 0.0 %   | 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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