

HECM Lenders (FHA Approved Only)

Industry Overview

HECMs Endorsed through September 2019

Next Release Date: Week 1 of November

Endorsement Growth Change

3.4 %

Competition Growth

10.6 %

Active Lender Change

11

Figures above reflect change from prior month

PERFORMANCE

Rank/Region	10/18	11/18	12/18	01/19	02/19	03/19	04/19	05/19	06/19	07/19	08/19	09/19	Trend
1 Pacific/Hawaii	824	651	487	581	962	783	845	738	791	763	711	791	▲
2 Southeast/Caribbean	527	463	333	332	697	464	546	545	501	463	413	393	▼
3 Southwest	360	301	165	74	516	277	290	237	197	299	205	204	▼
4 Rocky Mountain	282	264	137	69	530	240	296	244	208	287	234	213	▼
5 Northwest/Alaska	224	183	141	158	259	187	224	182	212	244	198	223	▲
6 Midwest	228	189	148	112	299	167	173	213	162	213	174	183	▲
7 Mid-Atlantic	243	189	128	148	262	167	186	214	158	170	144	169	▲
8 New York/New Jersey	214	153	121	97	259	171	198	176	166	161	131	125	▼
9 New England	126	95	66	70	120	78	91	88	109	102	81	78	▼
10 Great Plains	63	65	25	8	98	39	52	60	42	52	50	41	▼
Total	3,091	2,553	1,751	1,649	4,002	2,573	2,901	2,697	2,546	2,754	2,341	2,420	▲

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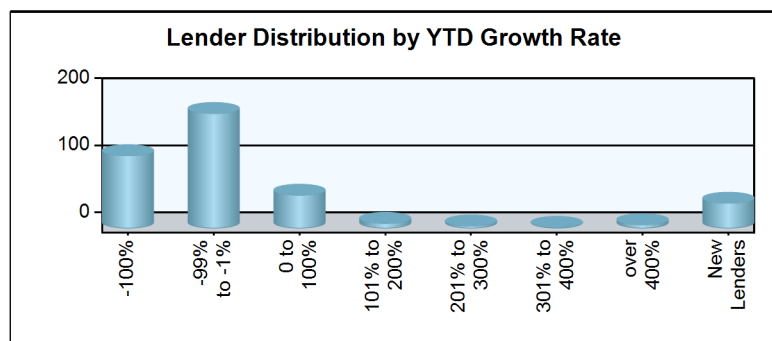
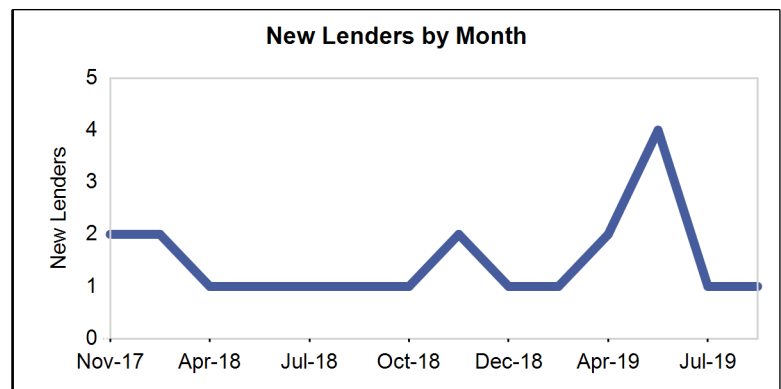
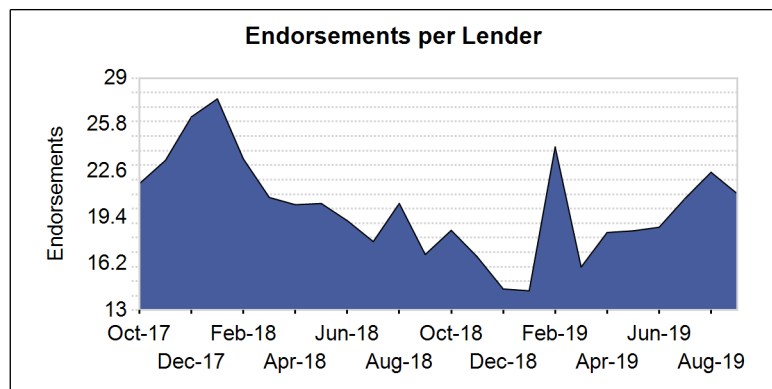
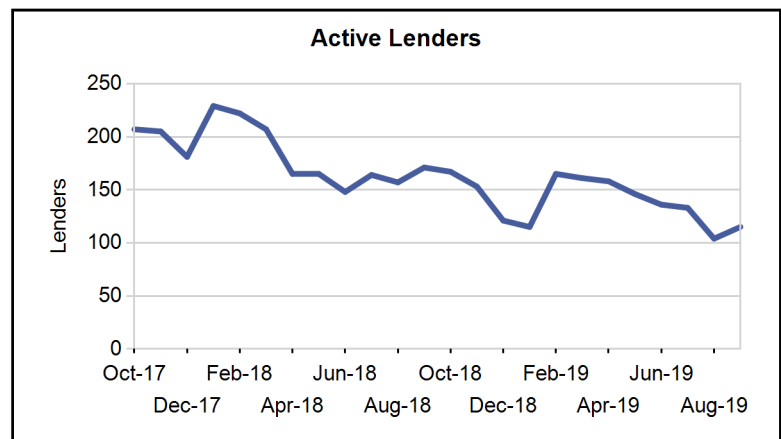
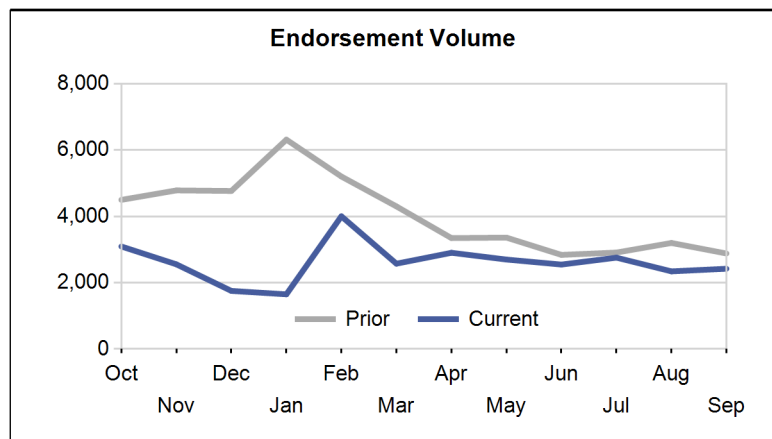
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Competition

Top 10 Lenders

Rank / Lender	10/18	11/18	12/18	01/19	02/19	03/19	04/19	05/19	06/19	07/19	08/19	09/19	Total	Trend
1 AMERICAN ADVISORS GROUP	870	734	529	593	1,126	747	827	853	806	944	668	791	9,488	▲
2 ONE REVERSE MORTGAGE LLC	247	216	127	74	352	213	247	238	216	240	249	185	2,604	▼
3 FINANCE OF AMERICA REVERSE LLC	262	206	146	48	455	193	209	176	214	236	181	196	2,522	▲
4 REVERSE MORTGAGE FUNDING LLC	218	153	136	141	234	174	208	191	177	219	222	221	2,294	▼
5 SYNERGY ONE LENDING INC	174	133	116	108	209	135	162	178	145	177	180	164	1,881	▼
6 LIBERTY HOME EQUITY SOLUTIONS INC	148	99	72	101	146	145	222	178	127	139	48	101	1,526	▲
7 FAIRWAY INDEPENDENT MORTGAGE CORPORATION	77	76	52	36	122	79	89	70	98	112	98	99	1,008	▲
8 LIVE WELL FINANCIAL INC	141	103	65	69	122	85	74	97	1	1			758	■
9 LONGBRIDGE FINANCIAL LLC	55	40	32	28	65	43	56	68	62	50	68	79	646	▲
10 HIGHTECHLENDING INC	61	35	8	49	98	57	52	35	59	28	76	39	597	▼
Top 10 SubTotal	2,253	1,795	1,283	1,247	2,929	1,871	2,146	2,084	1,905	2,146	1,790	1,875	23,324	▼
Industry Total	3,091	2,553	1,751	1,649	4,002	2,573	2,901	2,697	2,546	2,754	2,341	2,420	31,278	▲



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Market Performance

Market	YTD Volume 2019	YTD Volume 2018	Chg %	Active Lenders 2019	Active Lenders 2018	Chg %	Volume / Lender 2019	Volume / Lender 2018	Chg %
Great Plains									
KANSAS CITY	154	220	-30.0 %	21	26	-19.2 %	2.3	2.6	-11.8 %
ST. LOUIS	109	177	-38.4 %	19	21	-9.5 %	1.9	2.5	-23.7 %
DES MOINES	75	113	-33.6 %	10	15	-33.3 %	2.1	2.2	-6.1 %
OMAHA	59	89	-33.7 %	10	13	-23.1 %	2.0	2.0	-2.8 %
TOPEKA	45	96	-53.1 %	10	18	-44.4 %	1.7	2.3	-29.2 %
Region Total	442	695	-36.4 %	33	45	-26.7 %	3.7	4.1	-8.5 %
Mid-Atlantic									
PHILADELPHIA	434	655	-33.7 %	44	53	-17.0 %	3.3	3.5	-4.5 %
RICHMOND	427	543	-21.4 %	35	43	-18.6 %	3.1	3.1	-1.1 %
BALTIMORE	242	337	-28.2 %	33	39	-15.4 %	2.6	2.7	-3.7 %
WASH. D.C.	220	341	-35.5 %	26	36	-27.8 %	2.2	2.5	-12.2 %
PITTSBURGH	170	215	-20.9 %	22	26	-15.4 %	2.7	2.7	1.4 %
WILMINGTON	66	99	-33.3 %	15	17	-11.8 %	1.6	2.1	-23.9 %
CHARLESTON	59	88	-33.0 %	11	17	-35.3 %	2.4	2.4	-1.6 %
Region Total	1,618	2,278	-29.0 %	75	95	-21.1 %	6.1	6.2	-2.4 %
Midwest									
CHICAGO	324	496	-34.7 %	36	45	-20.0 %	3.0	3.2	-7.5 %
INDIANAPOLIS	218	322	-32.3 %	19	20	-5.0 %	3.1	3.5	-11.8 %
MINN. ST. PAUL	214	307	-30.3 %	23	28	-17.9 %	2.8	2.7	2.3 %
DETROIT	176	257	-31.5 %	19	23	-17.4 %	3.4	3.1	7.0 %
COLUMBUS	170	211	-19.4 %	20	20	0.0 %	3.5	3.5	-1.7 %
MILWAUKEE	159	251	-36.7 %	22	32	-31.3 %	2.6	2.6	-0.6 %
CLEVELAND	148	234	-36.8 %	19	30	-36.7 %	2.5	2.5	-1.0 %
GRAND RAPIDS	124	199	-37.7 %	15	20	-25.0 %	3.0	2.9	2.0 %
CINCINNATI	72	89	-19.1 %	12	19	-36.8 %	2.1	1.8	12.0 %
SPRINGFIELD	59	109	-45.9 %	14	13	7.7 %	2.1	2.6	-20.5 %
FLINT	32	51	-37.3 %	7	9	-22.2 %	1.9	1.8	7.7 %
Region Total	1,696	2,526	-32.9 %	66	87	-24.1 %	7.9	8.0	-2.0 %
New England									
BOSTON	396	522	-24.1 %	27	31	-12.9 %	3.9	4.1	-5.7 %
HARTFORD	197	268	-26.5 %	25	29	-13.8 %	2.6	2.5	3.9 %
BANGOR	85	126	-32.5 %	11	17	-35.3 %	1.9	1.9	-0.7 %
MANCHESTER	70	82	-14.6 %	11	16	-31.3 %	2.1	1.4	43.4 %
PROVIDENCE	48	84	-42.9 %	9	18	-50.0 %	2.0	1.8	12.7 %
BURLINGTON	21	41	-48.8 %	8	9	-11.1 %	1.3	1.3	-3.4 %
Region Total	817	1,123	-27.2 %	45	53	-15.1 %	5.5	5.2	4.6 %
New York/New Jersey									
NEW YORK	735	979	-24.9 %	44	44	0.0 %	4.3	4.5	-4.5 %
NEWARK	321	400	-19.8 %	43	47	-8.5 %	2.5	2.5	2.3 %
CAMDEN	213	317	-32.8 %	32	54	-40.7 %	2.4	2.3	4.4 %
ALBANY	120	205	-41.5 %	18	24	-25.0 %	2.4	2.8	-14.5 %
BUFFALO	95	135	-29.6 %	10	12	-16.7 %	2.6	3.3	-22.4 %
Region Total	1,484	2,036	-27.1 %	72	81	-11.1 %	5.2	5.7	-8.6 %
Northwest/Alaska									
SEATTLE	840	1,381	-39.2 %	49	56	-12.5 %	3.9	5.3	-26.8 %
PORTLAND	595	892	-33.3 %	47	53	-11.3 %	3.4	3.7	-8.0 %
BOISE	331	338	-2.1 %	30	36	-16.7 %	2.8	2.4	16.2 %
SPOKANE	108	151	-28.5 %	26	31	-16.1 %	1.6	1.9	-18.0 %
ANCHORAGE	13	44	-70.5 %	7	9	-22.2 %	1.2	1.8	-35.3 %
Region Total	1,887	2,806	-32.8 %	71	80	-11.3 %	6.0	7.0	-14.4 %
Pacific/Hawaii									
LOS ANGELES	1,519	2,199	-30.9 %	74	85	-12.9 %	5.5	6.5	-14.7 %

Market	YTD Volume 2019	YTD Volume 2018	Chg %	Active Lenders 2019	Active Lenders 2018	Chg %	Volume / Lender 2019	Volume / Lender 2018	Chg %
SANTA ANA	1,138	1,792	-36.5 %	63	89	-29.2 %	4.6	5.3	-13.6 %
PHOENIX	1,079	1,160	-7.0 %	56	67	-16.4 %	4.5	4.4	2.1 %
SAN FRANCISCO	960	1,580	-39.2 %	52	63	-17.5 %	4.8	5.9	-18.9 %
SACRAMENTO	697	1,064	-34.5 %	44	58	-24.1 %	3.7	4.7	-21.3 %
SAN DIEGO	534	875	-39.0 %	44	57	-22.8 %	3.6	4.0	-10.0 %
LAS VEGAS	375	426	-12.0 %	41	43	-4.7 %	2.9	2.8	2.8 %
FRESNO	257	385	-33.2 %	36	43	-16.3 %	2.5	2.7	-8.7 %
RENO	191	213	-10.3 %	26	26	0.0 %	2.3	2.2	8.3 %
TUCSON	121	191	-36.6 %	24	26	-7.7 %	1.6	2.0	-16.1 %
HONOLULU	94	140	-32.9 %	13	15	-13.3 %	1.8	2.0	-8.0 %
Region Total	6,965	10,025	-30.5 %	121	161	-24.8 %	12.5	14.0	-10.3 %
Rocky Mountain									
DENVER	1,460	1,905	-23.4 %	63	76	-17.1 %	5.3	5.7	-6.2 %
SALT LAKE CITY	676	785	-13.9 %	38	44	-13.6 %	3.9	3.8	2.8 %
HELENA	93	150	-38.0 %	17	16	6.3 %	1.9	2.4	-22.6 %
CASPER	42	78	-46.2 %	14	15	-6.7 %	1.5	2.0	-25.3 %
SIOUX FALLS	36	46	-21.7 %	6	12	-50.0 %	2.1	1.7	24.1 %
FARGO	14	30	-53.3 %	3	11	-72.7 %	1.2	1.3	-5.2 %
Region Total	2,321	2,994	-22.5 %	81	98	-17.3 %	6.5	6.8	-4.2 %
Southeast/Caribbean									
MIAMI	729	1,171	-37.7 %	58	67	-13.4 %	3.6	4.3	-16.3 %
GREENSBORO	617	852	-27.6 %	38	45	-15.6 %	4.2	4.2	-0.7 %
TAMPA	562	755	-25.6 %	47	56	-16.1 %	3.8	3.6	3.8 %
ATLANTA	500	646	-22.6 %	41	39	5.1 %	3.5	4.2	-18.0 %
ORLANDO	481	687	-30.0 %	43	49	-12.2 %	3.4	3.6	-5.6 %
COLUMBIA	333	505	-34.1 %	38	43	-11.6 %	2.6	2.9	-10.4 %
JACKSONVILLE	304	426	-28.6 %	34	50	-32.0 %	3.2	3.0	5.6 %
BIRMINGHAM	208	350	-40.6 %	23	27	-14.8 %	2.6	3.3	-21.2 %
NASHVILLE	170	263	-35.4 %	22	24	-8.3 %	2.7	2.7	-2.8 %
KNOXVILLE	169	266	-36.5 %	22	22	0.0 %	2.3	2.9	-20.5 %
LOUISVILLE	112	177	-36.7 %	15	19	-21.1 %	2.7	3.2	-16.3 %
JACKSON	105	141	-25.5 %	15	18	-16.7 %	2.2	2.3	-6.6 %
MEMPHIS	40	68	-41.2 %	11	11	0.0 %	1.6	1.8	-9.6 %
CARIBBEAN	24	47	-48.9 %	2	9	-77.8 %	2.2	1.9	12.5 %
Region Total	4,354	6,354	-31.5 %	101	124	-18.5 %	10.5	11.3	-7.6 %
Southwest									
DALLAS	448	637	-29.7 %	49	52	-5.8 %	2.6	3.3	-19.4 %
HOUSTON	420	581	-27.7 %	35	42	-16.7 %	3.3	3.6	-7.8 %
FT. WORTH	411	538	-23.6 %	41	43	-4.7 %	2.9	3.0	-2.0 %
SAN ANTONIO	353	575	-38.6 %	41	53	-22.6 %	2.7	2.9	-7.4 %
NEW ORLEANS	165	310	-46.8 %	23	28	-17.9 %	2.2	2.9	-23.8 %
ALBUQUERQUE	137	223	-38.6 %	22	27	-18.5 %	2.1	2.6	-19.5 %
LITTLE ROCK	115	187	-38.5 %	18	22	-18.2 %	2.1	2.4	-11.8 %
LUBBOCK	80	126	-36.5 %	18	27	-33.3 %	1.8	1.9	-6.0 %
TULSA	66	122	-45.9 %	11	17	-35.3 %	2.2	2.1	6.2 %
OKLAHOMA CITY	63	129	-51.2 %	13	12	8.3 %	1.9	3.3	-43.1 %
SHREVEPORT	41	76	-46.1 %	11	17	-35.3 %	1.8	1.9	-8.4 %
Region Total	2,299	3,504	-34.4 %	82	95	-13.7 %	6.9	8.4	-17.5 %
Grand Total	23,883	34,341	-30.5 %	273	344	-20.6 %	19.4	20.7	-6.5 %

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Top 100 Lenders - Year to Date

Rank	Lender	Vol 2019	Vol 2018	Chg %	Mkt Share 2019	Mkt Share 2018	Chg %	Top State
1	AMERICAN ADVISORS GROUP	7355	8743	-16%	30.8%	25.5%	21%	CA
2	ONE REVERSE MORTGAGE LLC	2014	2209	-9%	8.4%	6.4%	31%	CA
3	FINANCE OF AMERICA REVER	1908	3318	-42%	8.0%	9.7%	-17%	CA
4	REVERSE MORTGAGE FUNDING	1787	2481	-28%	7.5%	7.2%	4%	CA
5	SYNERGY ONE LENDING INC	1458	1685	-13%	6.1%	4.9%	24%	CA
6	LIBERTY HOME EQUITY SOLU	1207	2225	-46%	5.1%	6.5%	-22%	CA
7	FAIRWAY INDEPENDENT MORT	803	740	9%	3.4%	2.2%	56%	CO
8	LONGBRIDGE FINANCIAL LLC	519	674	-23%	2.2%	2.0%	11%	CA
9	HIGHTECHLENDING INC	493	798	-38%	2.1%	2.3%	-11%	CA
10	LIVE WELL FINANCIAL INC	449	1314	-66%	1.9%	3.8%	-51%	CA
11	OPEN MORTGAGE LLC	407	687	-41%	1.7%	2.0%	-15%	CA
12	CHERRY CREEK MORTGAGE CO	347	389	-11%	1.5%	1.1%	28%	CO
13	ALL REVERSE MORTGAGE INC	272	427	-36%	1.1%	1.2%	-8%	CA
14	REVERSE MORTGAGESCOM INC	235	514	-54%	1.0%	1.5%	-34%	TX
15	PLAZA HOME MORTGAGE INC	215	229	-6%	0.9%	0.7%	35%	CA
16	ADVISORS MORTGAGE GROUP	202	295	-32%	0.8%	0.9%	-2%	CA
17	FINANCE OF AMERICA MORTG	180	26	592%	0.8%	0.1%	895%	CA
18	AMERICAN PACIFIC MORTGAG	158	228	-31%	0.7%	0.7%	0%	CA
19	MONEY HOUSE INC	151	190	-21%	0.6%	0.6%	14%	CA
20	NATIONWIDE EQUITIES CORP	141	436	-68%	0.6%	1.3%	-53%	CA
21	M & T BANK	111	184	-40%	0.5%	0.5%	-13%	NY
22	QUONIC BANK FSB	107	318	-66%	0.4%	0.9%	-52%	NY
23	BROKER SOLUTIONS INC	106	135	-21%	0.4%	0.4%	13%	CA
24	VIP MORTGAGE INC	99	79	25%	0.4%	0.2%	80%	AZ
25	SUN WEST MORTGAGE CO INC	96	127	-24%	0.4%	0.4%	9%	CA
26	MCM HOLDINGS INC	91	194	-53%	0.4%	0.6%	-33%	CA
27	RESOLUTE BANK	90	261	-66%	0.4%	0.8%	-50%	CA
28	THE FEDERAL SAVINGS BANK	84	198	-58%	0.4%	0.6%	-39%	NV
29	ACADEMY MORTGAGE CORPORA	81	63	29%	0.3%	0.2%	85%	UT
30	SUN AMERICAN MORTGAGE CO	76	124	-39%	0.3%	0.4%	-12%	AZ
31	FIRSTBANK	74	516	-86%	0.3%	1.5%	-79%	TN
32	HOMEBRIDGE FINANCIAL SER	71	126	-44%	0.3%	0.4%	-19%	CA
33	TOTAL MEDIA MANAGEMENT L	68	81	-16%	0.3%	0.2%	21%	AL
34	TRADITIONAL MORTGAGE ACC	68	5	1,260%	0.3%	0.0%	1,856%	CA
35	LAND-HOME FINANCIAL SERV	64	130	-51%	0.3%	0.4%	-29%	CA
36	1ST NATIONS REVERSE MORT	56	211	-73%	0.2%	0.6%	-62%	SC
37	TOWNEBANK	54	115	-53%	0.2%	0.3%	-32%	VA
38	PARAMOUNT RESIDENTIAL MO	51	47	9%	0.2%	0.1%	56%	FL
39	NATIONWIDE MORTGAGE BANK	51	0		0.2%	0.0%		NY
40	UNIVERSAL LENDING CORPOR	50	68	-26%	0.2%	0.2%	6%	CO
41	ALPHA MORTGAGE CORPORATI	48	57	-16%	0.2%	0.2%	21%	NC
42	MAGNOLIA BANK INC	47	29	62%	0.2%	0.1%	133%	CA
43	INTERCONTINENTAL CAPITAL	45	118	-62%	0.2%	0.3%	-45%	NY
44	JET DIRECT FUNDING CORP	44	40	10%	0.2%	0.1%	58%	FL
45	COMMUNITY FIRST NATIONAL	41	76	-46%	0.2%	0.2%	-22%	NC
46	NOVA FINANCIAL & INVESTM	41	63	-35%	0.2%	0.2%	-6%	CO
47	PREMIER MORTGAGE RESOURC	39	30	30%	0.2%	0.1%	87%	ID
48	SIMONICH CORPORATION	39	23	70%	0.2%	0.1%	144%	CA
49	BANK OF ENGLAND	38	30	27%	0.2%	0.1%	82%	CA
50	MEADOWBROOK FINANCIAL MO	36	26	38%	0.2%	0.1%	99%	NY

Rank	Lender	Vol 2019	Vol 2018	Chg %	Mkt Share 2019	Mkt Share 2018	Chg %	Top State
51	AMERICAN FINANCIAL NETWO	35	83	-58%	0.1%	0.2%	-39%	CA
52	AMERICA FIRST FEDERAL CR	33	52	-37%	0.1%	0.2%	-9%	UT
53	UNITED NORTHERN MORTGAGE	33	62	-47%	0.1%	0.2%	-23%	NY
54	FAMILY FIRST FUNDING LLC	32	11	191%	0.1%	0.0%	318%	NJ
55	CROSSCOUNTRY MORTGAGE	31	37	-16%	0.1%	0.1%	20%	FL
56	MORTGAGE MASTER SERVICE	31	15	107%	0.1%	0.0%	197%	WA
57	SUCCESS MORTGAGE PARTNER	29	47	-38%	0.1%	0.1%	-11%	MI
58	GATEWAY MORTGAGE GROUP	29	10	190%	0.1%	0.0%	317%	TX
59	ATLANTIC COAST MORTGAGE	29	33	-12%	0.1%	0.1%	26%	VA
60	MOHAVE STATE BANK	29	30	-3%	0.1%	0.1%	39%	AZ
61	GOLDWATER BANK NA	27	56	-52%	0.1%	0.2%	-31%	CO
62	SIERRA PACIFIC MORTGAGE	26	29	-10%	0.1%	0.1%	29%	CA
63	AMERICAS MORTGAGE RESOUR	25	37	-32%	0.1%	0.1%	-3%	LA
64	ROYAL PACIFIC FUNDING CO	25	1	2,400%	0.1%	0.0%	3,495%	CA
65	MOVEMENT MORTGAGE LLC	25	62	-60%	0.1%	0.2%	-42%	SC
66	PACIFIC RESIDENTIAL MORT	24	71	-66%	0.1%	0.2%	-51%	OR
67	CMG MORTGAGE INC	23	25	-8%	0.1%	0.1%	32%	CA
68	PRIMARY RESIDENTIAL MORT	23	44	-48%	0.1%	0.1%	-25%	CA
69	BAY EQUITY LLC	22	1	2,100%	0.1%	0.0%	3,063%	AZ
70	DIRECTORS MORTGAGE INC	21	19	11%	0.1%	0.1%	59%	OR
71	LOANDEPOTCOM	20	38	-47%	0.1%	0.1%	-24%	OR
72	AMERICAN LIBERTY MORTGAG	20	25	-20%	0.1%	0.1%	15%	CO
73	US MORTGAGE CORPORATION	19	40	-53%	0.1%	0.1%	-32%	NY
74	BLUE RIDGE BANK NATIONAL	19	0		0.1%	0.0%		GA
75	CALIBER HOME LOANS INC	18	57	-68%	0.1%	0.2%	-55%	WA
76	SUMMIT FUNDING INC	18	20	-10%	0.1%	0.1%	29%	CA
77	LEADER ONE FINANCIAL COR	17	13	31%	0.1%	0.0%	88%	AZ
78	CORNERSTONE MORTGAGE COM	17	6	183%	0.1%	0.0%	307%	CO
79	BANK OF UTAH	17	29	-41%	0.1%	0.1%	-16%	UT
80	NORWICH COMMERCIAL GROUP	17	20	-15%	0.1%	0.1%	22%	CT
81	SFMC LP	17	0		0.1%	0.0%		TX
82	CITYWIDE HOME LOANS	17	29	-41%	0.1%	0.1%	-16%	UT
83	MANN MORTGAGE LLC	16	31	-48%	0.1%	0.1%	-26%	OR
84	MORTGAGESHOP LLC	15	39	-62%	0.1%	0.1%	-45%	VA
85	GERSHMAN INVESTMENT CORP	15	34	-56%	0.1%	0.1%	-37%	MO
86	GEORGETOWN MORTGAGE	15	34	-56%	0.1%	0.1%	-37%	TX
87	RESIDENTIAL HOME FUNDING	14	31	-55%	0.1%	0.1%	-35%	NY
88	MORIA DEVELOPMENT INC	14	15	-7%	0.1%	0.0%	34%	AZ
89	AMERICAN FINANCING CORP	13	2	550%	0.1%	0.0%	835%	CO
90	ASPIRE FINANCIAL INC	13	15	-13%	0.1%	0.0%	25%	TX
91	HOME MORTGAGE ALLIANCE C	13	4	225%	0.1%	0.0%	367%	DC
92	DOLLAR BANK FSB	13	26	-50%	0.1%	0.1%	-28%	PA
93	CENTRAL PACIFIC BANK	13	19	-32%	0.1%	0.1%	-2%	HI
94	FIRST ALLIANCE HOME MORT	13	17	-24%	0.1%	0.0%	10%	PA
95	CARROLLTON MORTGAGE CO	12	40	-70%	0.1%	0.1%	-57%	CA
96	ON Q FINANCIAL INC	11	45	-76%	0.0%	0.1%	-65%	CA
97	BERKSHIRE BANK	11	12	-8%	0.0%	0.0%	32%	MA
98	MID AMERICA MORTGAGE INC	11	0		0.0%	0.0%		TX
99	LAKELAND BANK	11	5	120%	0.0%	0.0%	216%	NJ
100	AKT AMERICAN CAPITAL INC	10	16	-38%	0.0%	0.0%	-10%	CA

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