

# HECM Lenders (FHA Approved Only)

## Industry Overview

HECMs Endorsed through May 2013

Next Release Date: Week 1 of July

### Endorsement Growth Change

**-7.2 %**

### Competition Growth

**-6.6 %**

### Active Lender Change

**-21**

Figures above reflect change from prior month

## PERFORMANCE

Rank/Region	06/12	07/12	08/12	09/12	10/12	11/12	12/12	01/13	02/13	03/13	04/13	05/13	Trend
1 Southeast/Caribbean	1,025	856	946	785	908	1,002	879	1,192	1,063	1,227	1,233	1,180	▼
2 Pacific/Hawaii	835	631	651	569	585	658	573	770	851	953	1,016	1,049	▲
3 Southwest	685	593	604	559	567	647	531	669	576	725	715	735	▲
4 Mid-Atlantic	658	467	522	447	441	623	474	686	587	733	675	582	▼
5 New York/New Jersey	594	387	412	395	291	449	408	523	459	670	637	516	▼
6 Midwest	471	318	335	317	366	390	373	453	504	590	489	406	▼
7 Rocky Mountain	229	181	179	194	187	198	200	263	201	253	317	264	▼
8 Northwest/Alaska	252	191	210	206	167	175	170	232	208	260	248	251	▲
9 New England	316	149	156	142	134	172	187	255	226	289	302	231	▼
10 Great Plains	122	95	107	92	99	122	117	146	158	140	138	138	↔
<b>Total</b>	<b>5,187</b>	<b>3,868</b>	<b>4,122</b>	<b>3,706</b>	<b>3,745</b>	<b>4,436</b>	<b>3,912</b>	<b>5,189</b>	<b>4,833</b>	<b>5,840</b>	<b>5,770</b>	<b>5,352</b>	<b>▼</b>

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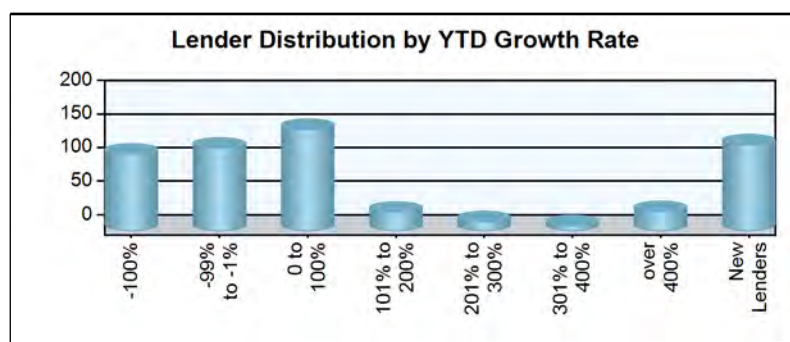
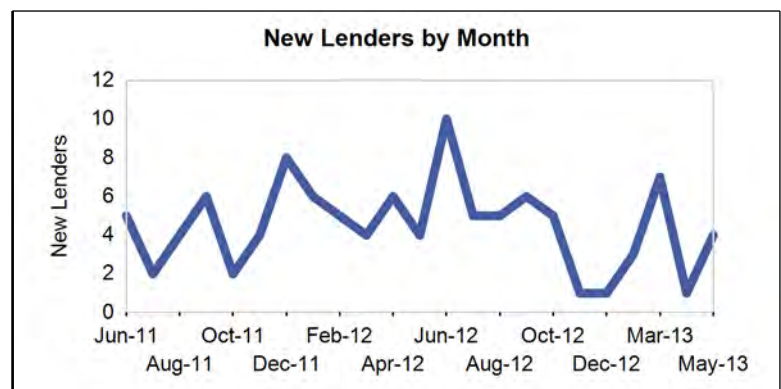
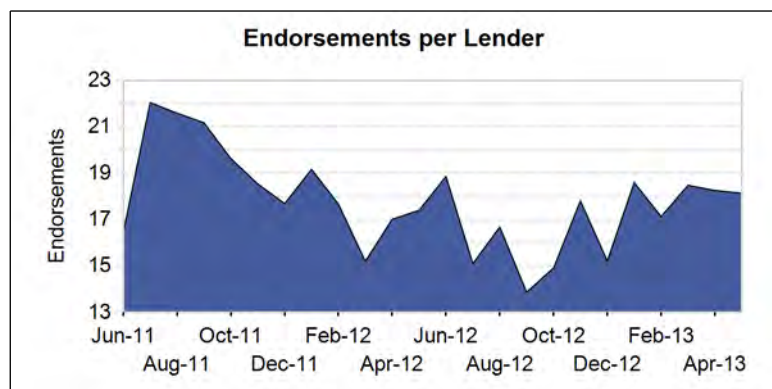
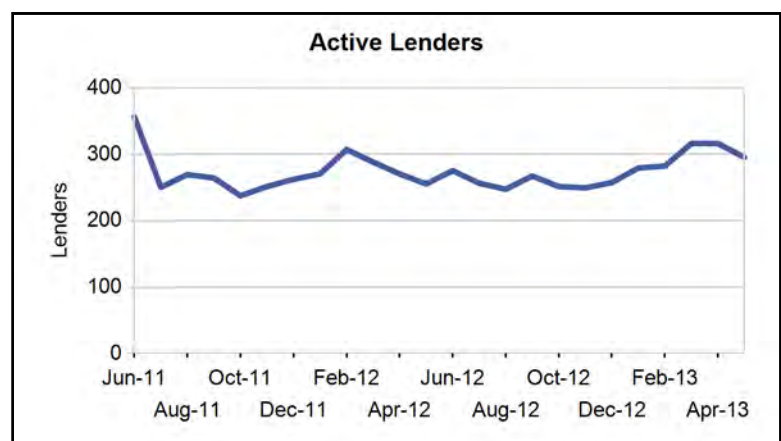
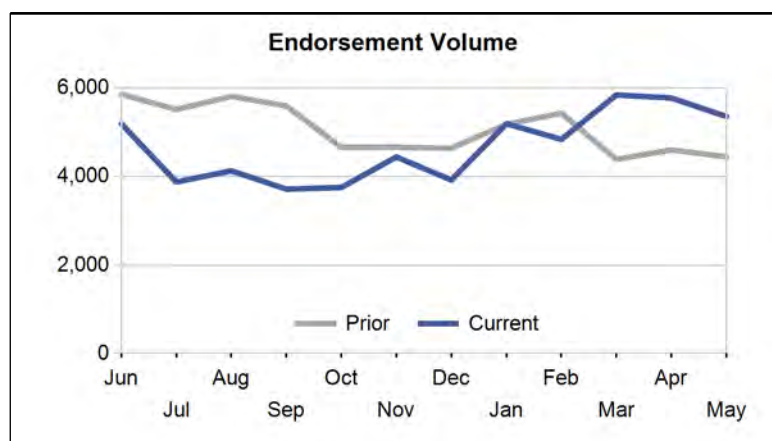
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# Competition

## Top 10 Lenders

Rank / Lender	06/12	07/12	08/12	09/12	10/12	11/12	12/12	01/13	02/13	03/13	04/13	05/13	Total	Trend
1 LIBERTY HOME EQUITY SOLUTIONS	399	296	388	443	270	396	573	764	681	857	621	510	6,198	▼
2 SECURITY ONE LENDING	262	231	338	264	636	477	421	646	723	676	754	575	6,003	▼
3 ONE REVERSE MORTGAGE LLC	403	401	418	365	261	486	412	458	421	468	517	478	5,088	▼
4 AMERICAN ADVISORS GROUP	231	252	547	410	470	349	282	540	387	514	444	294	4,720	▼
5 URBAN FINANCIAL GROUP	357	298	309	282	160	298	195	226	223	334	486	499	3,667	▲
6 GENERATION MORTGAGE COMPANY	221	260	255	197	263	271	246	244	239	237	211	250	2,894	▲
7 PROFICIO MORTGAGE VENTURES LLC	8	1	1	53	86	164	123	172	146	204	296	319	1,573	▲
8 METLIFE BANK	1,246	250	10	3		2							1,511	▲
9 REVERSE MORTGAGE USA INC	87	82	113	108	75	134	92	157	74	175	137	123	1,357	▼
10 CHERRY CREEK MORTGAGE CO INC	96	75	67	60	72	69	43	111	74	56	67	100	890	▲
<b>Top 10 SubTotal</b>	<b>3,310</b>	<b>2,146</b>	<b>2,446</b>	<b>2,185</b>	<b>2,293</b>	<b>2,646</b>	<b>2,387</b>	<b>3,318</b>	<b>2,968</b>	<b>3,521</b>	<b>3,533</b>	<b>3,148</b>	<b>33,901</b>	<b>▼</b>
<b>Industry Total</b>	<b>5,187</b>	<b>3,868</b>	<b>4,122</b>	<b>3,706</b>	<b>3,745</b>	<b>4,436</b>	<b>3,912</b>	<b>5,189</b>	<b>4,833</b>	<b>5,840</b>	<b>5,770</b>	<b>5,352</b>	<b>55,960</b>	<b>▼</b>



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# Market Performance

Market	YTD Volume 2013	YTD Volume 2012	Chg %	Active Lenders 2013	Active Lenders 2012	Chg %	Volume / Lender 2013	Volume / Lender 2012	Chg %
<b>Great Plains</b>									
KANSAS CITY	228	206	10.7 %	26	24	8.3 %	3.3	3.2	3.2 %
ST. LOUIS	162	143	13.3 %	20	15	33.3 %	2.8	3.1	-8.9 %
DES MOINES	139	138	0.7 %	15	15	0.0 %	3.4	3.2	6.7 %
TOPEKA	103	84	22.6 %	19	19	0.0 %	1.9	2.1	-8.3 %
OMAHA	88	54	63.0 %	15	13	15.4 %	2.2	1.9	17.7 %
<b>Region Total</b>	<b>720</b>	<b>625</b>	<b>15.2 %</b>	<b>39</b>	<b>39</b>	<b>0.0 %</b>	<b>5.6</b>	<b>5.5</b>	<b>2.9 %</b>
<b>Mid-Atlantic</b>									
PHILADELPHIA	1,031	965	6.8 %	68	69	-1.4 %	5.4	5.6	-2.5 %
RICHMOND	780	773	0.9 %	56	58	-3.4 %	4.8	4.9	-1.0 %
BALTIMORE	549	531	3.4 %	44	52	-15.4 %	4.4	3.7	18.2 %
WASH. D.C.	432	406	6.4 %	43	48	-10.4 %	3.7	3.3	12.6 %
PITTSBURGH	268	155	72.9 %	33	24	37.5 %	3.0	2.4	26.2 %
CHARLESTON	104	66	57.6 %	19	9	111.1 %	2.3	2.8	-20.6 %
WILMINGTON	99	119	-16.8 %	27	29	-6.9 %	1.7	2.0	-13.1 %
<b>Region Total</b>	<b>3,263</b>	<b>3,015</b>	<b>8.2 %</b>	<b>120</b>	<b>127</b>	<b>-5.5 %</b>	<b>9.2</b>	<b>8.5</b>	<b>8.2 %</b>
<b>Midwest</b>									
CHICAGO	529	524	1.0 %	39	38	2.6 %	5.1	5.0	2.2 %
INDIANAPOLIS	338	262	29.0 %	29	30	-3.3 %	3.7	3.8	-2.0 %
MILWAUKEE	266	264	0.8 %	28	19	47.4 %	2.9	4.3	-32.7 %
CLEVELAND	254	220	15.5 %	29	29	0.0 %	3.3	3.2	2.9 %
MINN. ST. PAUL	254	238	6.7 %	26	25	4.0 %	3.2	3.7	-14.6 %
COLUMBUS	191	114	67.5 %	24	15	60.0 %	3.2	3.0	5.8 %
GRAND RAPIDS	161	130	23.8 %	23	15	53.3 %	2.6	2.8	-6.3 %
DETROIT	136	96	41.7 %	20	14	42.9 %	2.5	2.2	14.3 %
SPRINGFIELD	132	109	21.1 %	21	19	10.5 %	2.4	2.1	15.4 %
CINCINNATI	127	83	53.0 %	23	15	53.3 %	2.2	2.5	-13.8 %
FLINT	54	49	10.2 %	15	13	15.4 %	1.6	1.6	-1.6 %
<b>Region Total</b>	<b>2,442</b>	<b>2,089</b>	<b>16.9 %</b>	<b>98</b>	<b>88</b>	<b>11.4 %</b>	<b>8.7</b>	<b>8.8</b>	<b>-1.8 %</b>
<b>New England</b>									
BOSTON	590	488	20.9 %	34	20	70.0 %	7.5	8.0	-6.7 %
HARTFORD	354	340	4.1 %	41	38	7.9 %	3.6	3.9	-8.2 %
BANGOR	122	134	-9.0 %	18	20	-10.0 %	2.2	3.4	-36.7 %
MANCHESTER	106	110	-3.6 %	22	18	22.2 %	2.1	2.7	-20.9 %
PROVIDENCE	77	91	-15.4 %	14	11	27.3 %	2.7	3.0	-8.5 %
BURLINGTON	54	48	12.5 %	8	7	14.3 %	2.4	2.6	-9.0 %
<b>Region Total</b>	<b>1,303</b>	<b>1,211</b>	<b>7.6 %</b>	<b>74</b>	<b>61</b>	<b>21.3 %</b>	<b>6.9</b>	<b>7.8</b>	<b>-11.6 %</b>
<b>New York/New Jersey</b>									
NEW YORK	1,333	1,326	0.5 %	62	59	5.1 %	7.3	7.6	-4.0 %
NEWARK	570	548	4.0 %	68	59	15.3 %	3.6	3.5	0.9 %
CAMDEN	438	484	-9.5 %	65	58	12.1 %	3.2	3.3	-2.6 %
ALBANY	311	336	-7.4 %	27	26	3.8 %	3.9	4.4	-11.1 %
BUFFALO	153	160	-4.4 %	13	17	-23.5 %	4.1	3.7	12.0 %
<b>Region Total</b>	<b>2,805</b>	<b>2,854</b>	<b>-1.7 %</b>	<b>125</b>	<b>102</b>	<b>22.5 %</b>	<b>8.2</b>	<b>9.5</b>	<b>-13.5 %</b>
<b>Northwest/Alaska</b>									
SEATTLE	545	473	15.2 %	47	43	9.3 %	4.1	3.6	12.2 %
PORTLAND	395	420	-6.0 %	45	39	15.4 %	3.4	3.7	-7.6 %
BOISE	144	124	16.1 %	23	22	4.5 %	2.1	2.4	-11.6 %
SPOKANE	90	69	30.4 %	30	21	42.9 %	1.6	1.4	19.1 %
ANCHORAGE	25	19	31.6 %	7	6	16.7 %	1.6	1.4	11.9 %
<b>Region Total</b>	<b>1,199</b>	<b>1,105</b>	<b>8.5 %</b>	<b>73</b>	<b>65</b>	<b>12.3 %</b>	<b>5.6</b>	<b>5.8</b>	<b>-2.8 %</b>
<b>Pacific/Hawaii</b>									
LOS ANGELES	1,166	1,081	7.9 %	65	66	-1.5 %	6.3	7.0	-10.4 %

Market	YTD Volume 2013	YTD Volume 2012	Chg %	Active Lenders 2013	Active Lenders 2012	Chg %	Volume / Lender 2013	Volume / Lender 2012	Chg %
SANTA ANA	907	708	28.1 %	65	55	18.2 %	5.2	5.5	-7.0 %
SAN FRANCISCO	732	631	16.0 %	43	44	-2.3 %	5.7	5.4	4.5 %
PHOENIX	494	347	42.4 %	35	35	0.0 %	4.7	4.2	11.7 %
SAN DIEGO	417	342	21.9 %	42	37	13.5 %	4.1	4.3	-4.7 %
SACRAMENTO	374	285	31.2 %	42	35	20.0 %	3.9	3.3	15.9 %
FRESNO	155	131	18.3 %	28	24	16.7 %	2.5	2.1	16.1 %
LAS VEGAS	120	91	31.9 %	19	18	5.6 %	2.2	2.2	2.8 %
TUCSON	117	76	53.9 %	22	20	10.0 %	2.0	1.5	28.7 %
HONOLULU	97	107	-9.3 %	15	14	7.1 %	2.6	2.9	-9.4 %
RENO	60	37	62.2 %	13	12	8.3 %	2.1	1.6	32.9 %
<b>Region Total</b>	<b>4,639</b>	<b>3,836</b>	<b>20.9 %</b>	<b>127</b>	<b>123</b>	<b>3.3 %</b>	<b>12.2</b>	<b>11.6</b>	<b>6.0 %</b>
<b>Rocky Mountain</b>									
SALT LAKE CITY	571	485	17.7 %	31	30	3.3 %	5.7	5.2	10.6 %
DENVER	529	448	18.1 %	38	33	15.2 %	5.2	4.8	7.6 %
HELENA	107	90	18.9 %	15	16	-6.3 %	2.6	2.1	23.7 %
CASPER	56	53	5.7 %	16	14	14.3 %	1.6	1.7	-2.2 %
SIOUX FALLS	25	23	8.7 %	7	4	75.0 %	1.7	2.6	-36.7 %
FARGO	10	9	11.1 %	3	3	0.0 %	1.5	1.6	-7.7 %
<b>Region Total</b>	<b>1,298</b>	<b>1,108</b>	<b>17.1 %</b>	<b>62</b>	<b>62</b>	<b>0.0 %</b>	<b>7.0</b>	<b>6.4</b>	<b>9.2 %</b>
<b>Southeast/Caribbean</b>									
GREENSBORO	831	701	18.5 %	32	30	6.7 %	7.1	7.5	-5.1 %
MIAMI	689	611	12.8 %	62	53	17.0 %	4.0	4.4	-8.8 %
CARIBBEAN	613	655	-6.4 %	20	21	-4.8 %	9.3	8.8	5.7 %
ATLANTA	537	442	21.5 %	38	33	15.2 %	5.1	4.8	5.7 %
COLUMBIA	505	372	35.8 %	37	33	12.1 %	4.4	4.0	9.5 %
BIRMINGHAM	477	386	23.6 %	31	30	3.3 %	5.1	4.3	17.8 %
TAMPA	422	315	34.0 %	45	39	15.4 %	4.0	3.5	14.7 %
JACKSONVILLE	392	349	12.3 %	42	36	16.7 %	3.5	3.7	-5.8 %
KNOXVILLE	325	272	19.5 %	32	29	10.3 %	3.6	3.7	-2.5 %
ORLANDO	265	236	12.3 %	39	34	14.7 %	2.9	2.8	3.1 %
JACKSON	252	196	28.6 %	20	17	17.6 %	3.7	4.0	-7.9 %
NASHVILLE	245	201	21.9 %	29	26	11.5 %	3.7	2.9	24.6 %
LOUISVILLE	231	174	32.8 %	25	19	31.6 %	3.7	3.7	-0.7 %
MEMPHIS	111	88	26.1 %	17	21	-19.0 %	2.3	1.8	25.5 %
<b>Region Total</b>	<b>5,895</b>	<b>4,998</b>	<b>17.9 %</b>	<b>146</b>	<b>142</b>	<b>2.8 %</b>	<b>12.9</b>	<b>12.1</b>	<b>6.0 %</b>
<b>Southwest</b>									
HOUSTON	548	586	-6.5 %	52	40	30.0 %	3.8	5.0	-23.9 %
SAN ANTONIO	528	452	16.8 %	50	40	25.0 %	3.6	4.2	-14.7 %
DALLAS	493	428	15.2 %	51	42	21.4 %	3.6	3.8	-5.5 %
FT. WORTH	437	382	14.4 %	51	44	15.9 %	3.2	3.4	-7.1 %
NEW ORLEANS	344	354	-2.8 %	29	23	26.1 %	3.7	4.6	-20.3 %
LITTLE ROCK	292	233	25.3 %	28	22	27.3 %	3.7	3.7	-0.3 %
LUBBOCK	195	213	-8.5 %	28	32	-12.5 %	2.5	2.8	-11.4 %
ALBUQUERQUE	193	188	2.7 %	25	28	-10.7 %	2.3	2.4	-2.7 %
OKLAHOMA CITY	157	136	15.4 %	22	19	15.8 %	2.5	2.9	-12.9 %
TULSA	129	127	1.6 %	20	16	25.0 %	2.1	3.3	-35.0 %
SHREVEPORT	104	76	36.8 %	19	15	26.7 %	2.0	1.8	16.3 %
<b>Region Total</b>	<b>3,420</b>	<b>3,175</b>	<b>7.7 %</b>	<b>103</b>	<b>90</b>	<b>14.4 %</b>	<b>10.4</b>	<b>11.5</b>	<b>-10.0 %</b>
<b>Grand Total</b>	<b>26,984</b>	<b>24,016</b>	<b>12.4 %</b>	<b>474</b>	<b>460</b>	<b>3.0 %</b>	<b>18.1</b>	<b>17.3</b>	<b>4.8 %</b>

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# Top 100 Lenders - Year to Date

Rank	Lender	Vol 2013	Vol 2012	Chg %	Mkt Share 2013	Mkt Share 2012	Chg %	Top State
1	LIBERTY HOME EQUITY SOLU	3433	1947	76 %	12.7 %	8.1 %	57 %	CA
2	SECURITY ONE LENDING	3374	1213	178 %	12.5 %	5.1 %	148 %	CA
3	ONE REVERSE MORTGAGE LLC	2342	2057	14 %	8.7 %	8.6 %	1 %	TX
4	AMERICAN ADVISORS GROUP	2179	1149	90 %	8.1 %	4.8 %	69 %	CA
5	URBAN FINANCIAL GROUP	1768	1518	16 %	6.6 %	6.3 %	4 %	CA
6	GENERATION MORTGAGE COMP	1181	1187	-1 %	4.4 %	4.9 %	-11 %	NY
7	PROFICIO MORTGAGE VENTUR	1137	14	8,021 %	4.2 %	0.1 %	7,128 %	TX
8	REVERSE MORTGAGE USA INC	666	487	37 %	2.5 %	2.0 %	22 %	TX
9	SUN WEST MORTGAGE CO INC	454	612	-26 %	1.7 %	2.5 %	-34 %	CA
10	CHERRY CREEK MORTGAGE CO	408	287	42 %	1.5 %	1.2 %	27 %	TX
11	MAVERICK FUNDING CORP	400	126	217 %	1.5 %	0.5 %	183 %	NJ
12	ASSOCIATED MORTGAGE BANK	387	135	187 %	1.4 %	0.6 %	155 %	NY
13	NEW DAY FINANCIAL LLC	343	305	12 %	1.3 %	1.3 %	0 %	CA
14	M & T BANK	296	261	13 %	1.1 %	1.1 %	1 %	NY
15	GREENLIGHT FINANCIAL SER	296	154	92 %	1.1 %	0.6 %	71 %	CA
16	GMFS LLC	279	103	171 %	1.0 %	0.4 %	141 %	CA
17	MONEY HOUSE INC	218	192	14 %	0.8 %	0.8 %	1 %	ZZ
18	NATIONWIDE EQUITIES CORP	208	143	45 %	0.8 %	0.6 %	29 %	NY
19	NET EQUITY FINANCIAL INC	204	142	44 %	0.8 %	0.6 %	28 %	PA
20	HIGH TECH LENDING INC	203	62	227 %	0.8 %	0.3 %	191 %	CA
21	REVERSE MORTGAGE SOLUTIO	178	98	82 %	0.7 %	0.4 %	62 %	CA
22	SENIOR MORTGAGE BANKERS	176	215	-18 %	0.7 %	0.9 %	-27 %	ZZ
23	TOWNEBANK	161	86	87 %	0.6 %	0.4 %	67 %	VA
24	OPEN MORTGAGE LLC	149	125	19 %	0.6 %	0.5 %	6 %	CA
25	FIRSTBANK	147	92	60 %	0.5 %	0.4 %	42 %	FL
26	PLAZA HOME MORTGAGE INC	134	158	-15 %	0.5 %	0.7 %	-25 %	CA
27	UNITED NORTHERN MORTGAGE	127	97	31 %	0.5 %	0.4 %	17 %	NY
28	FIRSTAR BANK NA	124	11	1,027 %	0.5 %	0.0 %	903 %	MI
29	ATLANTIC BAY MORTGAGE GR	121	116	4 %	0.4 %	0.5 %	-7 %	VA
30	TOP FLITE FINANCIAL INC	119	58	105 %	0.4 %	0.2 %	83 %	WI
31	ASPIRE FINANCIAL INC	115	140	-18 %	0.4 %	0.6 %	-27 %	TX
32	CONTINENTAL HOME LOANS I	114	62	84 %	0.4 %	0.3 %	64 %	NY
33	MORTGAGESHOP LLC	101	42	140 %	0.4 %	0.2 %	114 %	VA
34	UNITED SOUTHWEST MORTGAG	100	1	9,900 %	0.4 %	0.0 %	8,800 %	CA
35	VAN DYK MORTGAGE CORPORA	91	45	102 %	0.3 %	0.2 %	80 %	KY
36	AMERICAN PACIFIC MORTGAG	90	60	50 %	0.3 %	0.2 %	34 %	CA
37	LEADER ONE FINANCIAL COR	88	11	700 %	0.3 %	0.0 %	612 %	MN
38	MCM HOLDINGS INC	86	110	-22 %	0.3 %	0.5 %	-30 %	FL
39	AMERICAN NATIONWIDE MORT	84	2	4,100 %	0.3 %	0.0 %	3,638 %	TX
40	PEOPLES BANK	81	27	200 %	0.3 %	0.1 %	167 %	CA
41	SUN AMERICAN MORTGAGE CO	80	62	29 %	0.3 %	0.3 %	15 %	AZ
42	ROYAL UNITED MORTGAGE LL	79	156	-49 %	0.3 %	0.6 %	-55 %	TX
43	MORTGAGE SERVICES III LL	78	35	123 %	0.3 %	0.1 %	98 %	IL
44	MAS ASSOCIATES LLC	76	103	-26 %	0.3 %	0.4 %	-34 %	MD
45	UNIVERSAL LENDING CORPOR	76	52	46 %	0.3 %	0.2 %	30 %	CO
46	CONTOUR MORTGAGE CORPORA	76	68	12 %	0.3 %	0.3 %	-1 %	NY
47	ADVISORS MORTGAGE GROUP	71	38	87 %	0.3 %	0.2 %	66 %	NY
48	STERLING SAVINGS BANK	69	70	-1 %	0.3 %	0.3 %	-12 %	OR
49	AXIA FINANCIAL LLC	69	49	41 %	0.3 %	0.2 %	25 %	WA
50	HOMESTREET BANK	69	21	229 %	0.3 %	0.1 %	192 %	WA

Rank	Lender	Vol 2013	Vol 2012	Chg %	Mkt Share 2013	Mkt Share 2012	Chg %	Top State
51	VIG MORTGAGE CORP	66	50	32 %	0.2 %	0.2 %	17 %	ZZ
52	SOUTHERN TRUST MORTGAGE	61	46	33 %	0.2 %	0.2 %	18 %	VA
53	VANGUARD FUNDING LLC	59	53	11 %	0.2 %	0.2 %	-1 %	NY
54	SUCCESS MORTGAGE PARTNER	58	42	38 %	0.2 %	0.2 %	23 %	SC
55	FINANCIAL FREEDOM ACQUIS	58	2	2,800 %	0.2 %	0.0 %	2,481 %	NJ
56	GATEWAY FUNDING DIVERSIF	57	54	6 %	0.2 %	0.2 %	-6 %	PA
57	CHRISTENSEN FINANCIAL IN	55	59	-7 %	0.2 %	0.2 %	-17 %	FL
58	HOMEOWNERS MORTGAGE ENTE	55	0		0.2 %	0.0 %		NC
59	NEW AMERICAN MORTGAGE LL	54	51	6 %	0.2 %	0.2 %	-6 %	VA
60	NORTH AMERICAN SAVINGS B	52	0		0.2 %	0.0 %		KS
61	DOLLAR BANK FSB	50	31	61 %	0.2 %	0.1 %	44 %	PA
62	FULTON BANK NATIONAL ASS	49	58	-16 %	0.2 %	0.2 %	-25 %	PA
63	GREAT OAK LENDING	49	120	-59 %	0.2 %	0.5 %	-64 %	MD
64	NETWORK FUNDING LP	48	70	-31 %	0.2 %	0.3 %	-39 %	TX
65	INTEGRATED FINANCIAL GRO	47	10	370 %	0.2 %	0.0 %	318 %	PA
66	FRANKLIN FIRST FINANCIAL	43	26	65 %	0.2 %	0.1 %	47 %	NY
67	JAMES B NUTTER AND COMPA	43	61	-30 %	0.2 %	0.3 %	-37 %	KS
68	EASTERN BANK	42	24	75 %	0.2 %	0.1 %	56 %	MA
69	PRIMARY RESIDENTIAL MORT	42	39	8 %	0.2 %	0.2 %	-4 %	NM
70	MANN MORTGAGE LLC	42	9	367 %	0.2 %	0.0 %	315 %	MT
71	BANK OF ENGLAND	40	18	122 %	0.1 %	0.1 %	98 %	NC
72	VALUE FINANCIAL MORTGAGE	40	56	-29 %	0.1 %	0.2 %	-36 %	FL
73	DAS ACQUISITION CO LLC	36	40	-10 %	0.1 %	0.2 %	-20 %	MO
74	GUARANTEED HOME MTG CO I	35	25	40 %	0.1 %	0.1 %	25 %	NY
75	PACIFIC RESIDENTIAL MORT	35	19	84 %	0.1 %	0.1 %	64 %	OR
76	FIRST PRIORITY FINANCIAL	34	17	100 %	0.1 %	0.1 %	78 %	WA
77	RESIDENTIAL HOME FUNDING	33	28	18 %	0.1 %	0.1 %	5 %	NJ
78	EVOLVE BANK & TRUST	33	8	313 %	0.1 %	0.0 %	267 %	NY
79	INTEGRITY HOME LOAN OF C	31	1	3,000 %	0.1 %	0.0 %	2,659 %	FL
80	GUARANTEED RATE INC	31	13	138 %	0.1 %	0.1 %	112 %	MN
81	WOLFE FINANCIAL INC	31	6	417 %	0.1 %	0.0 %	360 %	SC
82	AMERICA FIRST FEDERAL CR	31	0		0.1 %	0.0 %		UT
83	VIP MORTGAGE INC	31	10	210 %	0.1 %	0.0 %	176 %	AZ
84	RESIDENTIAL FINANCE CORP	30	4	650 %	0.1 %	0.0 %	568 %	NJ
85	DIRECTORS FINANCIAL GROU	29	22	32 %	0.1 %	0.1 %	17 %	CA
86	AMERIPRO FUNDING INC	29	3	867 %	0.1 %	0.0 %	760 %	TX
87	CLIFFCO INC	29	25	16 %	0.1 %	0.1 %	3 %	NY
88	PINNACLE CAPITAL MORTGAG	28	24	17 %	0.1 %	0.1 %	4 %	CA
89	HOMESTEAD FUNDING CORP	28	15	87 %	0.1 %	0.1 %	66 %	NY
90	EXCEL MORTGAGE SERVICING	28	0		0.1 %	0.0 %		CA
91	CIRCLE MORTGAGE CORPORAT	28	18	56 %	0.1 %	0.1 %	38 %	FL
92	MAIN STREET HOME LOANS L	27	21	29 %	0.1 %	0.1 %	14 %	GA
93	HIGHLANDS RESIDENTIAL MO	27	11	145 %	0.1 %	0.0 %	118 %	TX
94	LIVE WELL FINANCIAL INC	27	37	-27 %	0.1 %	0.2 %	-35 %	NY
95	AMERICAN BANCSHARES MORT	27	14	93 %	0.1 %	0.1 %	72 %	FL
96	COLONIAL SAVINGS FA	27	19	42 %	0.1 %	0.1 %	26 %	TX
97	THE FEDERAL SAVINGS BANK	27	0		0.1 %	0.0 %		CO
98	WCS FUNDING GROUP	26	15	73 %	0.1 %	0.1 %	54 %	DC
99	MOUNTAIN AMERICA CREDIT	26	1	2,500 %	0.1 %	0.0 %	2,214 %	UT
100	MEADOWBROOK FINANCIAL MO	26	4	550 %	0.1 %	0.0 %	479 %	NY

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