

Wholesale Leaders Report

Industry Summary

Data as of February 2009

Next Release Date: week 4 of April

Retail Endorsement Growth

-5.6 %

Wholesale Endorsement Growth

-9.8 %

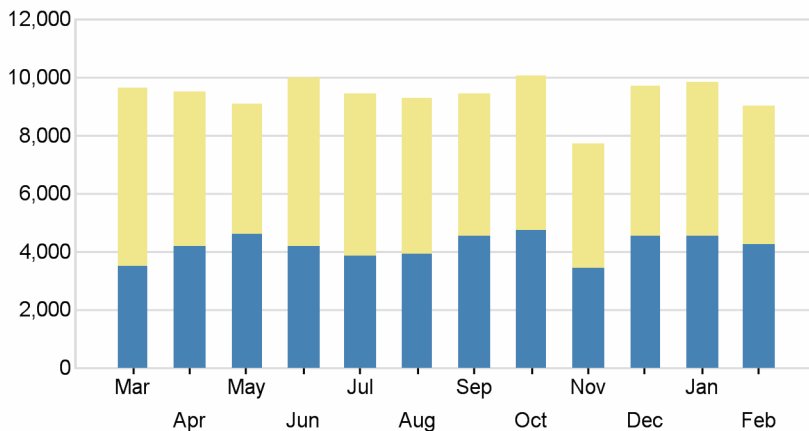
Total Endorsement Growth

-7.9 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
Mar	3,537	-29.2 %	6,118	3.5 %	9,655	-11.5 %
Apr	4,191	18.5 %	5,369	-12.2 %	9,560	-1.0 %
May	4,636	10.6 %	4,474	-16.7 %	9,110	-4.7 %
Jun	4,234	-8.7 %	5,792	29.5 %	10,026	10.1 %
Jul	3,889	-8.1 %	5,594	-3.4 %	9,483	-5.4 %
Aug	3,953	1.6 %	5,356	-4.3 %	9,309	-1.8 %
Sep	4,590	16.1 %	4,904	-8.4 %	9,494	2.0 %
Oct	4,780	4.1 %	5,341	8.9 %	10,121	6.6 %
Nov	3,493	-26.9 %	4,280	-19.9 %	7,773	-23.2 %
Dec	4,601	31.7 %	5,161	20.6 %	9,762	25.6 %
Jan	4,569	-0.7 %	5,290	2.5 %	9,859	1.0 %
Feb	4,311	-5.6 %	4,773	-9.8 %	9,084	-7.9 %
Total	50,784		62,452		113,236	

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Top 10 Lenders by Retail and Wholesale Performance														
Rank / Lender Name	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Total	Mkt Shr
FINANCIAL FREEDOM SENIOR	2,919	1,893	1,037	2,273	2,537	2,439	1,782	1,384	1,133	1,684	2,029	1,609	22,719	20.1 %
BANK OF AMERICA NA CHARL	2,144	1,972	1,876	1,801	1,817	1,439	1,829	2,011	1,177	1,201	1,056	1,634	19,957	17.6 %
WELLS FARGO BANK NA	579	1,473	2,386	1,780	1,319	1,569	1,953	1,617	1,272	1,476	1,960	1,654	19,038	16.8 %
JAMES B NUTTER AND COMPA	1,355	1,369	990	1,540	1,488	1,317	1,413	1,832	1,268	1,538	1,511	1,477	17,098	15.1 %
WORLD ALLIANCE FINANCIAL	725	606	907	693	678	755	683	909	887	1,294	654	268	9,059	8.0 %
METLIFE BANK	381	417	487	520	375	427	421	456	536	482	796	770	6,068	5.4 %
GENERATION MORTGAGE COMP	151	181	166	237	164	283	230	213	208	242	419	325	2,819	2.5 %
URBAN FINANCIAL GROUP	216	156	183	200	213	171	204	307	216	323	193	282	2,664	2.4 %
GENWORTH FINANCIAL HM EQ	60	376	285	203	101	206	130	175	292	353	110	19	2,310	2.0 %
SUN WEST MORTGAGE CO INC	155	153	107	95	134	128	130	204	86	173	187	176	1,728	1.5 %
Total	8,685	8,596	8,424	9,342	8,826	8,734	8,775	9,108	7,075	8,766	8,915	8,214	103,460	91.4 %

Top 10 Wholesale and Retail Lenders														
Lenders	Rankings			Current Volume			Growth %			Mix		Market Share		
	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Ret	Whls	Total
FINANCIAL FREEDOM SENIOR	3	1	1	5,509	17,210	22,719	-45.6 %	-41.6 %	-42.6 %	24 %	76 %	4.9 %	27.6 %	20.1 %
BANK OF AMERICA NA CHARLO	2	3	2	9,406	10,551	19,957	283.0 %	73.9 %	134.2 %	47 %	53 %	8.3 %	16.9 %	17.6 %
WELLS FARGO BANK NA	1	10	3	18,191	847	19,038	-17.5 %	773.2 %	-14.0 %	96 %	4 %	16.1 %	1.4 %	16.8 %
JAMES B NUTTER AND COMPAN	32	2	4	410	16,688	17,098	-30.9 %	92.0 %	84.2 %	2 %	98 %	0.4 %	26.7 %	15.1 %
WORLD ALLIANCE FINANCIAL	4	4	5	3,508	5,551	9,059	32.0 %	142.4 %	83.1 %	39 %	61 %	3.1 %	8.9 %	8.0 %
METLIFE BANK	6	5	6	1,409	4,659	6,068	-4.1 %	165.0 %	88.0 %	23 %	77 %	1.2 %	7.5 %	5.4 %
GENERATION MORTGAGE COMPA	7	6	7	1,172	1,647	2,819	-19.1 %	233.4 %	45.2 %	42 %	58 %	1.0 %	2.6 %	2.5 %
URBAN FINANCIAL GROUP	5	9	8	1,479	1,185	2,664	33.5 %	784.3 %	114.5 %	56 %	44 %	1.3 %	1.9 %	2.4 %
GENWORTH FINANCIAL HM EQU	10	8	9	991	1,319	2,310	-59.6 %	440.6 %	-14.3 %	43 %	57 %	0.9 %	2.1 %	2.0 %
SUN WEST MORTGAGE CO INC	103	7	10	159	1,569	1,728	5.3 %	-21.9 %	-20.0 %	9 %	91 %	0.1 %	2.5 %	1.5 %
Total				42,234	61,226	103,460	-5.1 %	19.5 %	8.0 %	41 %	59 %	37.3 %	98.0 %	91.4 %

Top 5 Retail Lenders by Unit Growth														
Lenders	Rankings			Current Volume			Unit Growth			Mix		Market Share		
	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Ret	Whls	Total
BANK OF AMERICA NA CHARLO	2	3	2	9,406	10,551	19,957	6,950	4,484	11,434	47 %	53 %	8.3 %	16.9 %	17.6 %
WORLD ALLIANCE FINANCIAL	4	4	5	3,508	5,551	9,059	850	3,261	4,111	39 %	61 %	3.1 %	8.9 %	8.0 %
ONE REVERSE MORTGAGE LLC	8	18	11	1,131	55	1,186	813	-434	379	95 %	5 %	1.0 %	0.1 %	1.0 %
MONEY HOUSE INC	23		25	556	0	556	497	0	497	100 %	0 %	0.5 %		0.5 %
GUARDIAN FIRST FUNDING GR	22		24	562	0	562	485	0	485	100 %	0 %	0.5 %		0.5 %
Total				15,163	16,157	31,320	9,595	7,311	16,906	48 %	52 %	13.4 %	25.9 %	27.7 %

Top 5 Wholesale Lenders by Unit Growth														
Lenders	Rankings			Current Volume			Unit Growth			Mix		Market Share		
	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Ret	Whls	Total
JAMES B NUTTER AND COMPAN	32	2	4	410	16,688	17,098	-183	7,998	7,815	2 %	98 %	0.4 %	26.7 %	15.1 %
BANK OF AMERICA NA CHARLO	2	3	2	9,406	10,551	19,957	6,950	4,484	11,434	47 %	53 %	8.3 %	16.9 %	17.6 %
WORLD ALLIANCE FINANCIAL	4	4	5	3,508	5,551	9,059	850	3,261	4,111	39 %	61 %	3.1 %	8.9 %	8.0 %
METLIFE BANK	6	5	6	1,409	4,659	6,068	-61	2,901	2,840	23 %	77 %	1.2 %	7.5 %	5.4 %
GENERATION MORTGAGE COMPA	7	6	7	1,172	1,647	2,819	-276	1,153	877	42 %	58 %	1.0 %	2.6 %	2.5 %
Total				15,905	39,096	55,001	7,280	19,797	27,077	29 %	71 %	14.0 %	62.6 %	48.6 %

Top 10 Wholesale Lenders	Active Brokers	% Capture
FINANCIAL FREEDOM SENIOR FUNDI	1599	39 %
JAMES B NUTTER AND COMPANY	680	51 %
BANK OF AMERICA NA CHARLOTTE	778	37 %
WORLD ALLIANCE FINANCIAL CORP.	496	19 %
METLIFE BANK	169	25 %
GENERATION MORTGAGE COMPANY	89	26 %
SUN WEST MORTGAGE CO INC	157	20 %
GENWORTH FINANCIAL HM EQUITY A	212	16 %
URBAN FINANCIAL GROUP	51	28 %
WELLS FARGO BANK NA	319	27 %

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Top 100 Wholesale and Retail Lenders

Rank			Endorsements			Market Share			Rank			Endorsements			Market Share		
R	W	Lender	Ret	Whls	Total	Ret	Whls	Total	R	W	Lender	Ret	Whls	Total	Ret	Whls	Total
3	1	FINANCIAL FREEDOM SE	5,509	17,210	22,719	4.9 %	27.6 %	20.1 %	50		NATIONAL CITY BANK	271	0	271	0.2 %	0.0 %	0.2 %
2	3	BANK OF AMERICA NA C	9,406	10,551	19,957	8.3 %	16.9 %	17.6 %	51		ENVISION LENDING GRO	269	0	269	0.2 %	0.0 %	0.2 %
1	10	WELLS FARGO BANK NA	18,191	847	19,038	16.1 %	1.4 %	16.8 %	53	31	CHERRY CREEK MORTGAG	254	12	266	0.2 %	0.0 %	0.2 %
32	2	JAMES B NUTTER AND C	410	16,688	17,098	0.4 %	26.7 %	15.1 %	52		OASIS LENDING INC	260	0	260	0.2 %	0.0 %	0.2 %
4	4	WORLD ALLIANCE FINAN	3,508	5,551	9,059	3.1 %	8.9 %	8.0 %	53		JUDITH O SMITH MORTG	254	0	254	0.2 %	0.0 %	0.2 %
6	5	METLIFE BANK	1,409	4,659	6,068	1.2 %	7.5 %	5.4 %	53		WSB MORTGAGE SERVICE	254	0	254	0.2 %	0.0 %	0.2 %
7	6	GENERATION MORTGAGE	1,172	1,647	2,819	1.0 %	2.6 %	2.5 %	56		COLONIAL MORTGAGE CO	248	0	248	0.2 %	0.0 %	0.2 %
5	9	URBAN FINANCIAL GROU	1,479	1,185	2,664	1.3 %	1.9 %	2.4 %	57		NFM INC	247	0	247	0.2 %	0.0 %	0.2 %
10	8	GENWORTH FINANCIAL H	991	1,319	2,310	0.9 %	2.1 %	2.0 %	57		WEBSTER BANK	247	0	247	0.2 %	0.0 %	0.2 %
103	7	SUN WEST MORTGAGE CO	159	1,569	1,728	0.1 %	2.5 %	1.5 %	59		LOANWELL FINANCIAL C	245	0	245	0.2 %	0.0 %	0.2 %
8	18	ONE REVERSE MORTGAGE	1,131	55	1,186	1.0 %	0.1 %	1.0 %	60		SENIOR FUNDING ASSOC	244	0	244	0.2 %	0.0 %	0.2 %
9		1ST AAA REVERSE MORT	1,094	0	1,094	1.0 %	0.0 %	1.0 %	61		MORTGAGE CREDIT OF A	242	0	242	0.2 %	0.0 %	0.2 %
11		OMNI HOME FINANCING	964	0	964	0.9 %	0.0 %	0.9 %	62		PNC MORTGAGE LLC	240	0	240	0.2 %	0.0 %	0.2 %
12		ACADEMY MORTGAGE LLC	922	0	922	0.8 %	0.0 %	0.8 %	107	13	SIDUS FINANCIAL LLC	149	89	238	0.1 %	0.1 %	0.2 %
13		M AND T BANK	872	0	872	0.8 %	0.0 %	0.8 %	63		ACCESS REVERSE MORTG	237	0	237	0.2 %	0.0 %	0.2 %
16	21	FIRST MARINER BANK	723	48	771	0.6 %	0.1 %	0.7 %	64		FIFTH THIRD BANK	236	0	236	0.2 %	0.0 %	0.2 %
21	11	PACIFIC REVERSE MORT	567	197	764	0.5 %	0.3 %	0.7 %	65		AMERICAN HOME LOAN I	233	0	233	0.2 %	0.0 %	0.2 %
14		UPSTATE CAPITAL INC	737	0	737	0.7 %	0.0 %	0.7 %	66		FRONTIER FINANCIAL I	232	0	232	0.2 %	0.0 %	0.2 %
15		STAY IN HOME MORTGAG	730	0	730	0.6 %	0.0 %	0.6 %	67		PRIORITY MORTGAGE CO	229	0	229	0.2 %	0.0 %	0.2 %
17		EQUIPOINT FINANCIAL	640	0	640	0.6 %	0.0 %	0.6 %	68		HOMEOWNERS FRIEND MO	228	0	228	0.2 %	0.0 %	0.2 %
18		AMERICAN REVERSE MOR	631	0	631	0.6 %	0.0 %	0.6 %	69		FRANK J WEAVER INC	227	0	227	0.2 %	0.0 %	0.2 %
19		SENIOR AMERICAN FUND	581	0	581	0.5 %	0.0 %	0.5 %	70		SENIORS FIRST MORTGA	226	0	226	0.2 %	0.0 %	0.2 %
20		AMERICAN ADVISORS GR	578	0	578	0.5 %	0.0 %	0.5 %	71		RESIDENTIAL EQUITY F	213	0	213	0.2 %	0.0 %	0.2 %
22		GUARDIAN FIRST FUNDI	562	0	562	0.5 %	0.0 %	0.5 %	72		AMWEST CAPITAL MORTG	212	0	212	0.2 %	0.0 %	0.2 %
23		MONEY HOUSE INC	556	0	556	0.5 %	0.0 %	0.5 %	252	12	STANDARD MORTGAGE CO	66	146	212	0.1 %	0.2 %	0.2 %
29	14	SECURITY ONE LENDING	437	76	513	0.4 %	0.1 %	0.5 %	79	27	UNITY MORTGAGE CORP	194	14	208	0.2 %	0.0 %	0.2 %
24	51	1ST CONTINENTAL MORT	492	1	493	0.4 %	0.0 %	0.4 %	73		NETWORK FUNDING LP	207	0	207	0.2 %	0.0 %	0.2 %
25		ALLIED HOME MORTGAGE	490	0	490	0.4 %	0.0 %	0.4 %	74		AMERICAN MORTGAGE GR	204	0	204	0.2 %	0.0 %	0.2 %
26		HARVARD HOME MORTGAG	489	0	489	0.4 %	0.0 %	0.4 %	75		AMERICAN PACIFIC MOR	202	0	202	0.2 %	0.0 %	0.2 %
27	51	CITIZENS MORTGAGE CO	479	1	480	0.4 %	0.0 %	0.4 %	76		HIGHLAND CAPITAL LEN	201	0	201	0.2 %	0.0 %	0.2 %
28		1ST SOURCE FUNDING I	443	0	443	0.4 %	0.0 %	0.4 %	76		GATEWAY FUNDING DIVE	201	0	201	0.2 %	0.0 %	0.2 %
30	65	LIVE WELL FINANCIAL	423	0	423	0.4 %	0.0 %	0.4 %	78		STOCKTON TURNER LLC	195	0	195	0.2 %	0.0 %	0.2 %
31	65	M AND I MARSHALL AND	412	0	412	0.4 %	0.0 %	0.4 %	79		FIDELITY FIRST MORTG	194	0	194	0.2 %	0.0 %	0.2 %
33		CITYONE MORTGAGE BAN	376	0	376	0.3 %	0.0 %	0.3 %	81		SOVEREIGN BANK FSB	193	0	193	0.2 %	0.0 %	0.2 %
34	38	VALUE FINANCIAL MORT	366	4	370	0.3 %	0.0 %	0.3 %	82		SUN VALLEY FINANCIAL	192	0	192	0.2 %	0.0 %	0.2 %
35		GRIFFIN FINANCIAL MO	365	0	365	0.3 %	0.0 %	0.3 %	83		FIRST MIDWEST BANK	191	0	191	0.2 %	0.0 %	0.2 %
36		SENIORS EQUITY INCOM	353	0	353	0.3 %	0.0 %	0.3 %	84		AMTEC FUNDING GROUP	190	0	190	0.2 %	0.0 %	0.2 %
46	19	VAN DYK MORTGAGE COR	293	54	347	0.3 %	0.1 %	0.3 %	85		REMINGTON MORTGAGE I	186	0	186	0.2 %	0.0 %	0.2 %
37		FUTURESAFE FINANCIAL	338	0	338	0.3 %	0.0 %	0.3 %	85		GREENLIGHT FINANCIAL	186	0	186	0.2 %	0.0 %	0.2 %
37		SENIORS REVERSE MORT	338	0	338	0.3 %	0.0 %	0.3 %	89	47	SEATTLE MORTGAGE COM	182	2	184	0.2 %	0.0 %	0.2 %
39		MORTGAGE.SHOP LLC	327	0	327	0.3 %	0.0 %	0.3 %	87		ACTION MORTGAGE	183	0	183	0.2 %	0.0 %	0.2 %
43	25	FIRST REVERSE FINAN	311	16	327	0.3 %	0.0 %	0.3 %	87		MONTGOMERY MORTGAGE	183	0	183	0.2 %	0.0 %	0.2 %
40		SAVINGS FIRST MORTGA	325	0	325	0.3 %	0.0 %	0.3 %	90		POPULAR MORTGAGE INC	180	0	180	0.2 %	0.0 %	0.2 %
41		EVOFI ONE	320	0	320	0.3 %	0.0 %	0.3 %	90		RETIREMENT LIFE FUND	180	0	180	0.2 %	0.0 %	0.2 %
42		NEW HORIZONS REVERSE	315	0	315	0.3 %	0.0 %	0.3 %	92		FIRST FINANCIAL MORT	179	0	179	0.2 %	0.0 %	0.2 %
44		REVERSE MORTGAGES OF	299	0	299	0.3 %	0.0 %	0.3 %	93		LAKES MORTGAGE COMPA	177	0	177	0.2 %	0.0 %	0.2 %
45		SUN AMERICAN MORTGAG	298	0	298	0.3 %	0.0 %	0.3 %	94		TOWNE AND COUNTRY MO	176	0	176	0.2 %	0.0 %	0.2 %
46		CIRCLE MORTGAGE CORP	293	0	293	0.3 %	0.0 %	0.3 %	94	65	PARK PLACE REVERSE M	176	0	176	0.2 %	0.0 %	0.2 %
48		NET EQUITY FINANCIAL	292	0	292	0.3 %	0.0 %	0.3 %	96		LIBERTYSTREET FINAN	175	0	175	0.2 %	0.0 %	0.2 %
49		METAMERICA MORTGAGE	277	0	277	0.2 %	0.0 %	0.2 %	97		REVERSE MORTGAGE GRP	173	0	173	0.2 %	0.0 %	0.2 %

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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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