

Wholesale Leaders Report

Industry Summary

Data as of June 2009

Next Release Date: Week 4 of August

Retail Endorsement Growth

-1.6 %

Wholesale Endorsement Growth

8.1 %

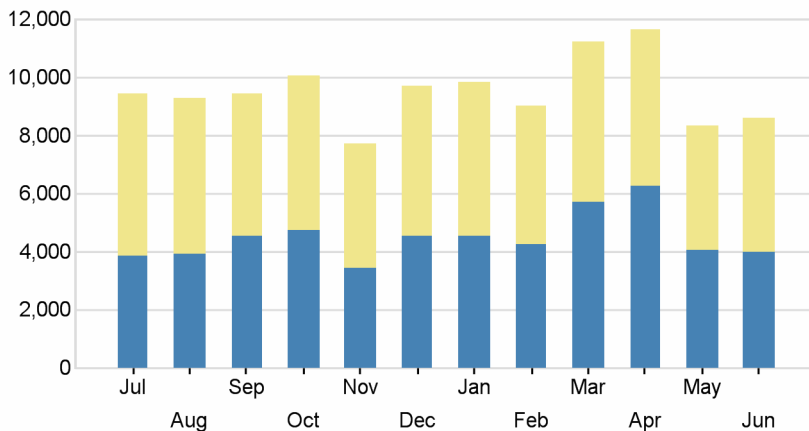
Total Endorsement Growth

3.4 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
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 %
Mar	5,750	33.4 %	5,510	15.4 %	11,260	24.0 %
Apr	6,320	9.9 %	5,341	-3.1 %	11,661	3.6 %
May	4,077	-35.5 %	4,275	-20.0 %	8,352	-28.4 %
Jun	4,010	-1.6 %	4,623	8.1 %	8,633	3.4 %
Total	54,343		60,448		114,791	

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Top 10 Lenders by Retail and Wholesale Performance														
Rank / Lender Name	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total	Mkt Shr
WELLS FARGO BANK NA	1,319	1,569	1,953	1,617	1,272	1,476	1,960	1,654	2,371	2,375	1,583	1,531	20,680	18.0 %
BANK OF AMERICA NA CHARL	1,817	1,439	1,829	2,011	1,177	1,201	1,056	1,634	1,846	2,159	1,509	1,454	19,132	16.7 %
FINANCIAL FREEDOM ACQUIS	2,537	2,439	1,782	1,384	1,133	1,684	2,029	1,609	1,600	1,735	782	369	19,083	16.6 %
JAMES B NUTTER AND COMPA	1,488	1,317	1,413	1,832	1,268	1,538	1,511	1,477	1,380	255	433	263	14,175	12.3 %
WORLD ALLIANCE FINANCIAL	678	755	683	909	887	1,294	654	268	364	966	884	1,000	9,342	8.1 %
METLIFE BANK	375	427	421	456	536	482	796	770	741	880	699	1,238	7,821	6.8 %
GENERATION MORTGAGE COMP	164	283	230	213	208	242	419	325	483	698	525	646	4,436	3.9 %
URBAN FINANCIAL GROUP	213	171	204	307	216	323	193	282	457	545	482	398	3,791	3.3 %
GENWORTH FINANCIAL HM EQ	101	206	130	175	292	353	110	19	339	517	225	215	2,682	2.3 %
ONE REVERSE MORTGAGE LLC	62	64	90	190	120	107	163	176	494	302	184	272	2,224	1.9 %
Total	8,754	8,670	8,735	9,094	7,109	8,700	8,891	8,214	10,075	10,432	7,306	7,386	103,366	90.0 %

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
WELLS FARGO BANK NA	1	10	1	19,284	1,396	20,680	-5.5 %	638.6 %	0.4 %	93 %	7 %	16.8 %	2.3 %	18.0 %
BANK OF AMERICA NA CHARLO	2	3	2	10,789	8,343	19,132	124.0 %	-25.0 %	20.1 %	56 %	44 %	9.4 %	13.8 %	16.7 %
FINANCIAL FREEDOM ACQUISI	3	1	3	4,792	14,291	19,083	-37.9 %	-38.2 %	-38.2 %	25 %	75 %	4.2 %	23.6 %	16.6 %
JAMES B NUTTER AND COMPAN	37	2	4	356	13,819	14,175	-45.3 %	18.9 %	15.5 %	3 %	97 %	0.3 %	22.9 %	12.3 %
WORLD ALLIANCE FINANCIAL	4	5	5	3,739	5,603	9,342	18.8 %	50.6 %	36.0 %	40 %	60 %	3.3 %	9.3 %	8.1 %
METLIFE BANK	6	4	6	1,957	5,864	7,821	46.7 %	105.3 %	86.7 %	25 %	75 %	1.7 %	9.7 %	6.8 %
GENERATION MORTGAGE COMPA	7	6	7	1,528	2,908	4,436	22.3 %	270.0 %	118.0 %	34 %	66 %	1.3 %	4.8 %	3.9 %
URBAN FINANCIAL GROUP	8	7	8	1,522	2,269	3,791	33.0 %	419.2 %	139.8 %	40 %	60 %	1.3 %	3.8 %	3.3 %
GENWORTH FINANCIAL HM EQU	13	8	9	760	1,922	2,682	-65.2 %	190.3 %	-5.7 %	28 %	72 %	0.7 %	3.2 %	2.3 %
ONE REVERSE MORTGAGE LLC	5	45	10	2,217	7	2,224	452.9 %	-98.6 %	150.2 %	100 %	0 %	1.9 %	0.0 %	1.9 %
Total				46,944	56,422	103,366	9.0 %	2.5 %	5.4 %	45 %	55 %	40.9 %	93.3 %	90.0 %

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	10,789	8,343	19,132	5,972	-2,776	3,196	56 %	44 %	9.4 %	13.8 %	16.7 %
ONE REVERSE MORTGAGE LLC	5	45	10	2,217	7	2,224	1,816	-481	1,335	100 %	0 %	1.9 %	0.0 %	1.9 %
MONEY HOUSE INC	10		14	858	0	858	733	0	733	100 %	0 %	0.7 %		0.7 %
METLIFE BANK	6	4	6	1,957	5,864	7,821	623	3,008	3,631	25 %	75 %	1.7 %	9.7 %	6.8 %
WORLD ALLIANCE FINANCIAL	4	5	5	3,739	5,603	9,342	592	1,883	2,475	40 %	60 %	3.3 %	9.3 %	8.1 %
Total				19,560	19,817	39,377	9,736	1,634	11,370	50 %	50 %	17.0 %	32.8 %	34.3 %

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
METLIFE BANK	6	4	6	1,957	5,864	7,821	623	3,008	3,631	25 %	75 %	1.7 %	9.7 %	6.8 %
JAMES B NUTTER AND COMPAN	37	2	4	356	13,819	14,175	-295	2,196	1,901	3 %	97 %	0.3 %	22.9 %	12.3 %
GENERATION MORTGAGE COMPA	7	6	7	1,528	2,908	4,436	279	2,122	2,401	34 %	66 %	1.3 %	4.8 %	3.9 %
WORLD ALLIANCE FINANCIAL	4	5	5	3,739	5,603	9,342	592	1,883	2,475	40 %	60 %	3.3 %	9.3 %	8.1 %
URBAN FINANCIAL GROUP	8	7	8	1,522	2,269	3,791	378	1,832	2,210	40 %	60 %	1.3 %	3.8 %	3.3 %
Total				9,102	30,463	39,565	1,577	11,041	12,618	23 %	77 %	7.9 %	50.4 %	34.5 %

Top 10 Wholesale Lenders	Active Brokers	% Capture
FINANCIAL FREEDOM ACQUISITION	1454	38 %
JAMES B NUTTER AND COMPANY	684	44 %
BANK OF AMERICA NA CHARLOTTE	574	35 %
METLIFE BANK	272	28 %
WORLD ALLIANCE FINANCIAL CORP	509	20 %
GENERATION MORTGAGE COMPANY	142	25 %
URBAN FINANCIAL GROUP	149	23 %
GENWORTH FINANCIAL HM EQUITY A	340	15 %
SUN WEST MORTGAGE CO INC	203	19 %
WELLS FARGO BANK NA	422	35 %

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Reverse Mortgage Solutions, Inc.
www.RMSNAV.com

Marc Helm
281-404-7824
mhelm@rmsnav.com

Ken Austin
281-404-7825
kaustin@rmsnav.com





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
1	10	WELLS FARGO BANK NA	19,284	1,396	20,680	16.8 %	2.3 %	18.0 %	48		PRIORITY MORTGAGE CO	272	0	272	0.2 %	0.0 %	0.2 %
2	3	BANK OF AMERICA NA C	10,789	8,343	19,132	9.4 %	13.8 %	16.7 %	49		REVERSE MORTGAGES OF	271	0	271	0.2 %	0.0 %	0.2 %
3	1	FINANCIAL FREEDOM AC	4,792	14,291	19,083	4.2 %	23.6 %	16.6 %	86	18	SIDUS FINANCIAL LLC	170	101	271	0.1 %	0.2 %	0.2 %
37	2	JAMES B NUTTER AND C	356	13,819	14,175	0.3 %	22.9 %	12.3 %	50		ENVISION LENDING GRO	265	0	265	0.2 %	0.0 %	0.2 %
4	5	WORLD ALLIANCE FINAN	3,739	5,603	9,342	3.3 %	9.3 %	8.1 %	52		AMERICAN HOME LOAN I	256	0	256	0.2 %	0.0 %	0.2 %
6	4	METLIFE BANK	1,957	5,864	7,821	1.7 %	9.7 %	6.8 %	53		CIRCLE MORTGAGE CORP	255	0	255	0.2 %	0.0 %	0.2 %
7	6	GENERATION MORTGAGE	1,528	2,908	4,436	1.3 %	4.8 %	3.9 %	55		TWIN CAPITAL MORTGAG	245	0	245	0.2 %	0.0 %	0.2 %
8	7	URBAN FINANCIAL GROU	1,522	2,269	3,791	1.3 %	3.8 %	3.3 %	55		LIBERTYSTREET FINAN	245	0	245	0.2 %	0.0 %	0.2 %
13	8	GENWORTH FINANCIAL H	760	1,922	2,682	0.7 %	3.2 %	2.3 %	57		REVERSE MORTGAGE GRP	240	0	240	0.2 %	0.0 %	0.2 %
5	45	ONE REVERSE MORTGAGE	2,217	7	2,224	1.9 %	0.0 %	1.9 %	58		NEW HORIZONS REVERSE	239	0	239	0.2 %	0.0 %	0.2 %
116	9	SUN WEST MORTGAGE CO	138	1,789	1,927	0.1 %	3.0 %	1.7 %	59		COLONIAL MORTGAGE CO	235	0	235	0.2 %	0.0 %	0.2 %
9		1ST AAA REVERSE MORT	1,171	0	1,171	1.0 %	0.0 %	1.0 %	59		WEBSTER BANK	235	0	235	0.2 %	0.0 %	0.2 %
17	11	FIRST MARINER BANK	673	305	978	0.6 %	0.5 %	0.9 %	61		JUDITH O SMITH MORTG	232	0	232	0.2 %	0.0 %	0.2 %
10		MONEY HOUSE INC	858	0	858	0.7 %	0.0 %	0.7 %	62		GATEWAY REVERSE MORT	225	0	225	0.2 %	0.0 %	0.2 %
11	75	M AND T BANK	825	1	826	0.7 %	0.0 %	0.7 %	62		INTEGRITY 1ST MORTGA	225	0	225	0.2 %	0.0 %	0.2 %
12		OMNI HOME FINANCING	802	0	802	0.7 %	0.0 %	0.7 %	64		UNIVERSAL LENDING CO	224	0	224	0.2 %	0.0 %	0.2 %
14		GUARDIAN FIRST FUNDI	739	0	739	0.6 %	0.0 %	0.6 %	65		SENIOR FUNDING ASSOC	222	0	222	0.2 %	0.0 %	0.2 %
15		UPSTATE CAPITAL INC	686	0	686	0.6 %	0.0 %	0.6 %	66		GATEWAY FUNDING DIVE	220	0	220	0.2 %	0.0 %	0.2 %
16		STAY IN HOME MORTGAG	676	0	676	0.6 %	0.0 %	0.6 %	67		MORTGAGE CREDIT OF A	215	0	215	0.2 %	0.0 %	0.2 %
22	13	SECURITY ONE LENDING	495	159	654	0.4 %	0.3 %	0.6 %	265	14	STANDARD MORTGAGE CO	59	155	214	0.1 %	0.3 %	0.2 %
18		AMERICAN ADVISORS GR	635	0	635	0.6 %	0.0 %	0.6 %	68		IDEAL MORTGAGE BANKE	211	0	211	0.2 %	0.0 %	0.2 %
19		EQUIPOINT FINANCIAL	583	0	583	0.5 %	0.0 %	0.5 %	69		WSB MORTGAGE SERVICE	209	0	209	0.2 %	0.0 %	0.2 %
32	15	PACIFIC REVERSE MORT	391	151	542	0.3 %	0.2 %	0.5 %	70		NETWORK FUNDING LP	207	0	207	0.2 %	0.0 %	0.2 %
21	27	1ST CONTINENTAL MORT	499	36	535	0.4 %	0.1 %	0.5 %	71		RESIDENTIAL EQUITY F	202	0	202	0.2 %	0.0 %	0.2 %
20		ACADEMY MORTGAGE LLC	531	0	531	0.5 %	0.0 %	0.5 %	72		AMERICAN PACIFIC MOR	201	0	201	0.2 %	0.0 %	0.2 %
40	12	LIVE WELL FINANCIAL	323	198	521	0.3 %	0.3 %	0.5 %	72		FIRST MIDWEST BANK	201	0	201	0.2 %	0.0 %	0.2 %
23		SENIORS REVERSE MORT	484	0	484	0.4 %	0.0 %	0.4 %	72		REMINGTON MORTGAGE I	201	0	201	0.2 %	0.0 %	0.2 %
24		EVOFI ONE	470	0	470	0.4 %	0.0 %	0.4 %	93	25	AMTEC FUNDING GROUP	162	38	200	0.1 %	0.1 %	0.2 %
25		PNC MORTGAGE LLC	469	0	469	0.4 %	0.0 %	0.4 %	77	50	UNITY MORTGAGE CORP	193	6	199	0.2 %	0.0 %	0.2 %
26		HARVARD HOME MORTGAG	461	0	461	0.4 %	0.0 %	0.4 %	75		DIRECT FINANCE CORP	198	0	198	0.2 %	0.0 %	0.2 %
27	87	M AND I MARSHALL AND	458	0	458	0.4 %	0.0 %	0.4 %	76		FRANK J WEAVER INC	196	0	196	0.2 %	0.0 %	0.2 %
41	17	FIRST REVERSE FINAN	309	111	420	0.3 %	0.2 %	0.4 %	78		NFM INC	187	0	187	0.2 %	0.0 %	0.2 %
28		AMERICAN REVERSE MOR	419	0	419	0.4 %	0.0 %	0.4 %	78		RETIREMENT LIFE FUND	187	0	187	0.2 %	0.0 %	0.2 %
29		SENIOR AMERICAN FUND	416	0	416	0.4 %	0.0 %	0.4 %	80		MONTGOMERY MORTGAGE	185	0	185	0.2 %	0.0 %	0.2 %
30		ALLIED HOME MORTGAGE	413	0	413	0.4 %	0.0 %	0.4 %	81		SENIORS FIRST MORTGA	182	0	182	0.2 %	0.0 %	0.2 %
31		CITYONE MORTGAGE BAN	400	0	400	0.3 %	0.0 %	0.3 %	81		OASIS LENDING INC	182	0	182	0.2 %	0.0 %	0.2 %
34	45	VALUE FINANCIAL MORT	384	7	391	0.3 %	0.0 %	0.3 %	83		SUN VALLEY FINANCIAL	180	0	180	0.2 %	0.0 %	0.2 %
33		NET EQUITY FINANCIAL	386	0	386	0.3 %	0.0 %	0.3 %	84		STOCKTON TURNER LLC	176	0	176	0.2 %	0.0 %	0.2 %
35	87	CITIZENS MORTGAGE CO	381	0	381	0.3 %	0.0 %	0.3 %	85		ACCESS REVERSE MORTG	171	0	171	0.1 %	0.0 %	0.1 %
36		MORTGAGESHOP LLC	375	0	375	0.3 %	0.0 %	0.3 %	86		HOMEOWNERS FRIEND MO	170	0	170	0.1 %	0.0 %	0.1 %
38		GRIFFIN FINANCIAL MO	354	0	354	0.3 %	0.0 %	0.3 %	88		FIRST FINANCIAL MORT	169	0	169	0.1 %	0.0 %	0.1 %
54	18	VAN DYK MORTGAGE COR	252	101	353	0.2 %	0.2 %	0.3 %	88		EAGLE NATIONWIDE MOR	169	0	169	0.1 %	0.0 %	0.1 %
39		SAVINGS FIRST MORTGA	337	0	337	0.3 %	0.0 %	0.3 %	90		AAA CONCORDIA MORTGA	167	0	167	0.1 %	0.0 %	0.1 %
42		METAMERICA MORTGAGE	308	0	308	0.3 %	0.0 %	0.3 %	91		WILMINGTON SAVINGS F	164	0	164	0.1 %	0.0 %	0.1 %
43		SUN AMERICAN MORTGAG	305	0	305	0.3 %	0.0 %	0.3 %	92		NATIONS FUNDING SOUR	163	0	163	0.1 %	0.0 %	0.1 %
51	28	CHERRY CREEK MORTGAG	262	28	290	0.2 %	0.0 %	0.3 %	94		HIGHLAND CAPITAL LEN	161	0	161	0.1 %	0.0 %	0.1 %
44		NATIONAL CITY BANK	280	0	280	0.2 %	0.0 %	0.2 %	95		POPULAR MORTGAGE INC	160	0	160	0.1 %	0.0 %	0.1 %
45		SENIORS EQUITY INCOM	279	0	279	0.2 %	0.0 %	0.2 %	95		FRONTIER FINANCIAL I	160	0	160	0.1 %	0.0 %	0.1 %
46		FUTURESAFE FINANCIAL	275	0	275	0.2 %	0.0 %	0.2 %	98	56	PARK PLACE REVERSE M	155	4	159	0.1 %	0.0 %	0.1 %
47		1ST SOURCE FUNDING I	274	0	274	0.2 %	0.0 %	0.2 %	97		SOVEREIGN BANK FSB	157	0	157	0.1 %	0.0 %	0.1 %

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