

# HECM Lenders (FHA Approved Only)

## Industry Overview

HECMs Endorsed through May 2022

Next Release Date: Week 1 of July

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### Endorsement Growth Change

**-7.7 %**

### Competition Growth

**-6.3 %**

### Active Lender Change

**-8**

Figures above reflect change from prior month

## PERFORMANCE

|       | Rank/Region         | 06/21 | 07/21 | 08/21 | 09/21 | 10/21 | 11/21 | 12/21 | 01/22 | 02/22 | 03/22 | 04/22 | 05/22 | Trend |
|-------|---------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1     | Pacific/Hawaii      | 1,477 | 1,643 | 1,407 | 1,684 | 1,877 | 1,821 | 1,831 | 1,937 | 1,848 | 2,390 | 2,253 | 2,040 | ▼     |
| 2     | Southeast/Caribbean | 649   | 645   | 521   | 646   | 813   | 782   | 850   | 872   | 777   | 1,075 | 1,067 | 1,033 | ▼     |
| 3     | Rocky Mountain      | 495   | 537   | 500   | 563   | 666   | 694   | 782   | 806   | 694   | 851   | 850   | 763   | ▼     |
| 4     | Northwest/Alaska    | 495   | 470   | 383   | 454   | 536   | 537   | 580   | 750   | 653   | 684   | 656   | 625   | ▼     |
| 5     | Southwest           | 309   | 319   | 270   | 279   | 379   | 384   | 406   | 451   | 425   | 500   | 545   | 462   | ▼     |
| 6     | Midwest             | 209   | 189   | 161   | 242   | 231   | 222   | 257   | 303   | 262   | 312   | 294   | 268   | ▼     |
| 7     | Mid-Atlantic        | 215   | 205   | 166   | 200   | 210   | 226   | 192   | 265   | 194   | 272   | 213   | 208   | ▼     |
| 8     | New York/New Jersey | 160   | 148   | 133   | 105   | 145   | 157   | 148   | 188   | 137   | 206   | 189   | 188   | ▼     |
| 9     | New England         | 97    | 93    | 85    | 99    | 114   | 84    | 87    | 126   | 103   | 145   | 128   | 130   | ▲     |
| 10    | Great Plains        | 54    | 44    | 53    | 54    | 58    | 46    | 85    | 73    | 60    | 75    | 70    | 66    | ▼     |
| Total |                     | 4,160 | 4,293 | 3,679 | 4,326 | 5,029 | 4,953 | 5,218 | 5,771 | 5,153 | 6,510 | 6,265 | 5,783 | ▼     |

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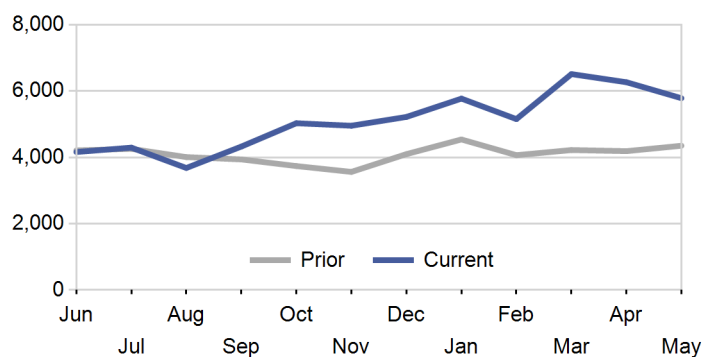
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# Competition

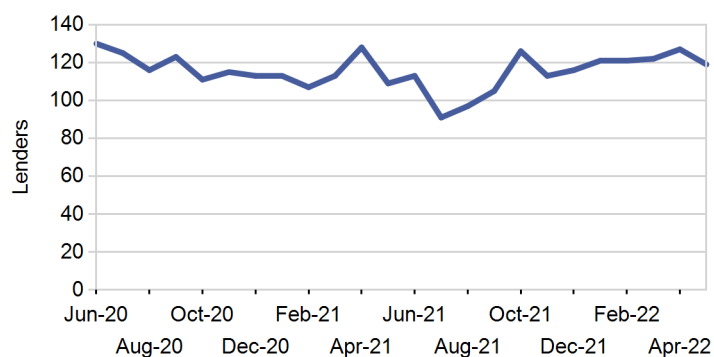
## Top 10 Lenders

| Rank / Lender                              | 06/21        | 07/21        | 08/21        | 09/21        | 10/21        | 11/21        | 12/21        | 01/22        | 02/22        | 03/22        | 04/22        | 05/22        | Total         | Trend |
|--------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|-------|
| 1 AMERICAN ADVISORS GROUP                  | 1,463        | 1,547        | 1,194        | 1,445        | 1,566        | 1,532        | 1,530        | 1,605        | 1,495        | 1,944        | 1,758        | 1,567        | 18,646        | ▼     |
| 2 REVERSE MORTGAGE FUNDING LLC             | 359          | 582          | 427          | 399          | 476          | 485          | 387          | 480          | 475          | 531          | 484          | 578          | 5,663         | ▲     |
| 3 FINANCE OF AMERICA REVERSE LLC           | 366          | 292          | 271          | 283          | 401          | 376          | 560          | 440          | 347          | 562          | 611          | 647          | 5,156         | ▲     |
| 4 MUTUAL OF OMAHA MORTGAGE INC             | 332          | 217          | 316          | 361          | 391          | 351          | 483          | 465          | 440          | 540          | 470          | 513          | 4,879         | ▲     |
| 5 LIBERTY REVERSE MORTGAGE                 | 278          | 302          | 144          | 303          | 615          | 454          | 366          | 434          | 387          | 503          | 497          | 358          | 4,641         | ▼     |
| 6 LONGBRIDGE FINANCIAL LLC                 | 163          | 117          | 157          | 265          | 291          | 364          | 372          | 550          | 424          | 404          | 378          | 313          | 3,798         | ▼     |
| 7 OPEN MORTGAGE LLC                        | 163          | 205          | 154          | 174          | 169          | 222          | 191          | 208          | 201          | 214          | 241          | 182          | 2,324         | ▼     |
| 8 FAIRWAY INDEPENDENT MORTGAGE CORPORATION | 117          | 102          | 118          | 79           | 108          | 166          | 214          | 230          | 191          | 265          | 305          | 271          | 2,166         | ▼     |
| 9 HIGHTECHLENDING INC                      | 95           | 82           | 73           | 125          | 122          | 98           | 79           | 95           | 115          | 113          | 121          | 87           | 1,205         | ▼     |
| 10 PREMIUM SECURITY INC                    | 36           | 45           | 49           | 32           | 58           | 56           | 33           | 123          | 51           | 102          | 188          | 126          | 899           | ▼     |
| <b>Top 10 SubTotal</b>                     | <b>3,372</b> | <b>3,491</b> | <b>2,903</b> | <b>3,466</b> | <b>4,197</b> | <b>4,104</b> | <b>4,215</b> | <b>4,630</b> | <b>4,126</b> | <b>5,178</b> | <b>5,053</b> | <b>4,642</b> | <b>49,377</b> | ▲     |
| <b>Industry Total</b>                      | <b>4,160</b> | <b>4,293</b> | <b>3,679</b> | <b>4,326</b> | <b>5,029</b> | <b>4,953</b> | <b>5,218</b> | <b>5,771</b> | <b>5,153</b> | <b>6,510</b> | <b>6,265</b> | <b>5,783</b> | <b>61,140</b> | ▼     |

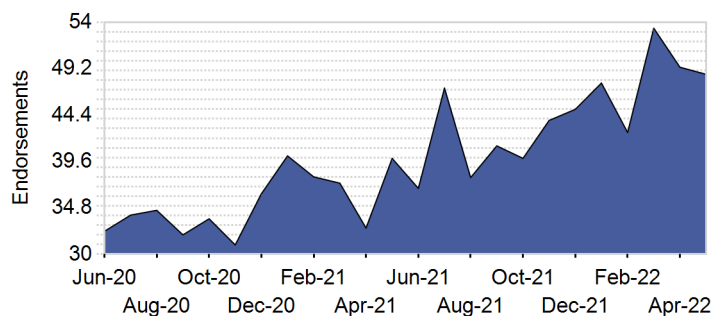
### Endorsement Volume



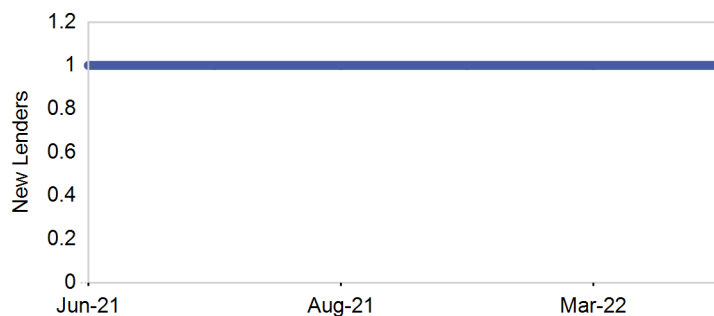
### Active Lenders



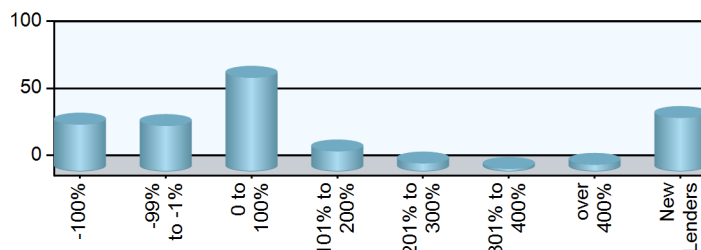
### Endorsements per Lender



### New Lenders by Month



### Lender Distribution by YTD Growth Rate



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# Market Performance

| Market              | YTD Volume<br>2022 | YTD Volume<br>2021 | Chg %   | Active<br>Lenders<br>2022 | Active<br>Lenders<br>2021 | Chg %   | Volume /<br>Lender<br>2022 | Volume /<br>Lender<br>2021 | Chg %   |
|---------------------|--------------------|--------------------|---------|---------------------------|---------------------------|---------|----------------------------|----------------------------|---------|
| Great Plains        |                    |                    |         |                           |                           |         |                            |                            |         |
| KANSAS CITY         | 133                | 90                 | 47.8 %  | 16                        | 11                        | 45.5 %  | 3.4                        | 3.2                        | 7.9 %   |
| ST. LOUIS           | 77                 | 70                 | 10.0 %  | 15                        | 13                        | 15.4 %  | 2.3                        | 2.9                        | -18.6 % |
| OMAHA               | 60                 | 54                 | 11.1 %  | 9                         | 8                         | 12.5 %  | 2.7                        | 3.0                        | -8.3 %  |
| TOPEKA              | 42                 | 41                 | 2.4 %   | 9                         | 9                         | 0.0 %   | 1.4                        | 2.6                        | -44.7 % |
| DES MOINES          | 32                 | 56                 | -42.9 % | 7                         | 10                        | -30.0 % | 2.0                        | 2.8                        | -31.0 % |
| Region Total        | 344                | 311                | 10.6 %  | 25                        | 21                        | 19.0 %  | 5.2                        | 5.4                        | -4.2 %  |
| Mid-Atlantic        |                    |                    |         |                           |                           |         |                            |                            |         |
| RICHMOND            | 330                | 291                | 13.4 %  | 29                        | 28                        | 3.6 %   | 4.0                        | 3.9                        | 3.6 %   |
| PHILADELPHIA        | 297                | 326                | -8.9 %  | 32                        | 25                        | 28.0 %  | 3.9                        | 4.9                        | -19.6 % |
| WASH. D.C.          | 205                | 199                | 3.0 %   | 25                        | 26                        | -3.8 %  | 3.6                        | 2.8                        | 26.6 %  |
| BALTIMORE           | 158                | 162                | -2.5 %  | 24                        | 20                        | 20.0 %  | 3.0                        | 3.7                        | -19.5 % |
| PITTSBURGH          | 78                 | 86                 | -9.3 %  | 14                        | 12                        | 16.7 %  | 3.1                        | 3.6                        | -13.1 % |
| WILMINGTON          | 58                 | 36                 | 61.1 %  | 11                        | 8                         | 37.5 %  | 2.1                        | 2.9                        | -28.3 % |
| CHARLESTON          | 26                 | 34                 | -23.5 % | 6                         | 8                         | -25.0 % | 1.9                        | 3.3                        | -43.1 % |
| Region Total        | 1,152              | 1,134              | 1.6 %   | 53                        | 52                        | 1.9 %   | 7.9                        | 7.8                        | 1.0 %   |
| Midwest             |                    |                    |         |                           |                           |         |                            |                            |         |
| INDIANAPOLIS        | 238                | 161                | 47.8 %  | 18                        | 19                        | -5.3 %  | 4.5                        | 3.8                        | 19.3 %  |
| CHICAGO             | 213                | 206                | 3.4 %   | 25                        | 24                        | 4.2 %   | 2.9                        | 3.3                        | -13.9 % |
| MINN. ST. PAUL      | 203                | 179                | 13.4 %  | 20                        | 19                        | 5.3 %   | 3.6                        | 3.5                        | 2.9 %   |
| GRAND RAPIDS        | 157                | 90                 | 74.4 %  | 16                        | 18                        | -11.1 % | 4.1                        | 2.9                        | 41.4 %  |
| MILWAUKEE           | 149                | 100                | 49.0 %  | 13                        | 14                        | -7.1 %  | 4.0                        | 3.2                        | 25.8 %  |
| CLEVELAND           | 127                | 124                | 2.4 %   | 20                        | 18                        | 11.1 %  | 2.9                        | 3.2                        | -8.2 %  |
| DETROIT             | 127                | 114                | 11.4 %  | 16                        | 21                        | -23.8 % | 3.5                        | 3.5                        | 0.3 %   |
| COLUMBUS            | 123                | 126                | -2.4 %  | 16                        | 10                        | 60.0 %  | 3.4                        | 4.4                        | -22.4 % |
| CINCINNATI          | 56                 | 56                 | 0.0 %   | 14                        | 11                        | 27.3 %  | 2.2                        | 2.3                        | -5.2 %  |
| FLINT               | 23                 | 20                 | 15.0 %  | 6                         | 7                         | -14.3 % | 2.0                        | 1.8                        | 11.6 %  |
| SPRINGFIELD         | 23                 | 42                 | -45.2 % | 5                         | 11                        | -54.5 % | 2.4                        | 2.6                        | -8.4 %  |
| Region Total        | 1,439              | 1,218              | 18.1 %  | 46                        | 49                        | -6.1 %  | 10.8                       | 9.0                        | 20.0 %  |
| New England         |                    |                    |         |                           |                           |         |                            |                            |         |
| BOSTON              | 287                | 228                | 25.9 %  | 21                        | 18                        | 16.7 %  | 5.2                        | 4.9                        | 4.9 %   |
| HARTFORD            | 123                | 105                | 17.1 %  | 15                        | 17                        | -11.8 % | 2.9                        | 2.3                        | 23.2 %  |
| BANGOR              | 84                 | 39                 | 115.4 % | 12                        | 8                         | 50.0 %  | 2.6                        | 1.8                        | 42.5 %  |
| MANCHESTER          | 76                 | 46                 | 65.2 %  | 8                         | 10                        | -20.0 % | 3.3                        | 1.9                        | 70.4 %  |
| PROVIDENCE          | 42                 | 48                 | -12.5 % | 9                         | 12                        | -25.0 % | 1.8                        | 2.0                        | -8.4 %  |
| BURLINGTON          | 20                 | 9                  | 122.2 % | 7                         | 4                         | 75.0 %  | 1.7                        | 1.4                        | 22.6 %  |
| Region Total        | 632                | 475                | 33.1 %  | 28                        | 33                        | -15.2 % | 8.2                        | 6.3                        | 29.7 %  |
| New York/New Jersey |                    |                    |         |                           |                           |         |                            |                            |         |
| NEW YORK            | 375                | 459                | -18.3 % | 27                        | 24                        | 12.5 %  | 3.9                        | 5.6                        | -30.8 % |
| NEWARK              | 239                | 206                | 16.0 %  | 29                        | 31                        | -6.5 %  | 3.2                        | 2.7                        | 16.5 %  |
| CAMDEN              | 207                | 124                | 66.9 %  | 35                        | 23                        | 52.2 %  | 2.5                        | 2.6                        | -4.5 %  |
| ALBANY              | 53                 | 59                 | -10.2 % | 11                        | 10                        | 10.0 %  | 2.3                        | 3.4                        | -31.3 % |
| BUFFALO             | 34                 | 52                 | -34.6 % | 7                         | 8                         | -12.5 % | 2.3                        | 2.8                        | -18.9 % |
| Region Total        | 908                | 900                | 0.9 %   | 46                        | 45                        | 2.2 %   | 5.9                        | 6.9                        | -13.6 % |
| Northwest/Alaska    |                    |                    |         |                           |                           |         |                            |                            |         |
| SEATTLE             | 1,323              | 1,155              | 14.5 %  | 49                        | 42                        | 16.7 %  | 8.0                        | 8.3                        | -4.0 %  |
| PORTLAND            | 1,037              | 656                | 58.1 %  | 44                        | 36                        | 22.2 %  | 7.8                        | 6.0                        | 28.9 %  |
| BOISE               | 755                | 425                | 77.6 %  | 32                        | 27                        | 18.5 %  | 8.7                        | 6.1                        | 43.9 %  |
| SPOKANE             | 245                | 139                | 76.3 %  | 27                        | 25                        | 8.0 %   | 3.4                        | 2.4                        | 40.2 %  |
| ANCHORAGE           | 8                  | 17                 | -52.9 % | 3                         | 4                         | -25.0 % | 1.5                        | 2.1                        | -28.6 % |
| Region Total        | 3,368              | 2,392              | 40.8 %  | 64                        | 56                        | 14.3 %  | 15.1                       | 12.8                       | 17.6 %  |
| Pacific/Hawaii      |                    |                    |         |                           |                           |         |                            |                            |         |
| PHOENIX             | 2,241              | 1,350              | 66.0 %  | 48                        | 39                        | 23.1 %  | 13.1                       | 9.7                        | 34.9 %  |

| Market              | YTD Volume<br>2022 | YTD Volume<br>2021 | Chg %   | Active<br>Lenders<br>2022 | Active<br>Lenders<br>2021 | Chg %   | Volume /<br>Lender<br>2022 | Volume /<br>Lender<br>2021 | Chg %   |
|---------------------|--------------------|--------------------|---------|---------------------------|---------------------------|---------|----------------------------|----------------------------|---------|
| SANTA ANA           | 2,021              | 1,310              | 54.3 %  | 57                        | 46                        | 23.9 %  | 11.5                       | 9.5                        | 21.5 %  |
| LOS ANGELES         | 1,889              | 1,647              | 14.7 %  | 51                        | 48                        | 6.3 %   | 11.3                       | 11.9                       | -4.3 %  |
| SAN FRANCISCO       | 1,063              | 1,026              | 3.6 %   | 42                        | 36                        | 16.7 %  | 8.8                        | 8.6                        | 2.5 %   |
| SACRAMENTO          | 953                | 665                | 43.3 %  | 36                        | 42                        | -14.3 % | 8.0                        | 6.3                        | 27.2 %  |
| SAN DIEGO           | 771                | 612                | 26.0 %  | 42                        | 35                        | 20.0 %  | 6.7                        | 6.5                        | 2.8 %   |
| LAS VEGAS           | 646                | 345                | 87.2 %  | 31                        | 24                        | 29.2 %  | 6.5                        | 4.4                        | 47.4 %  |
| FRESNO              | 316                | 223                | 41.7 %  | 32                        | 25                        | 28.0 %  | 3.5                        | 3.6                        | -4.4 %  |
| RENO                | 277                | 156                | 77.6 %  | 26                        | 21                        | 23.8 %  | 3.6                        | 2.6                        | 39.0 %  |
| TUCSON              | 212                | 123                | 72.4 %  | 23                        | 16                        | 43.8 %  | 2.9                        | 2.5                        | 15.4 %  |
| HONOLULU            | 79                 | 65                 | 21.5 %  | 10                        | 12                        | -16.7 % | 2.7                        | 2.2                        | 23.5 %  |
| Region Total        | 10,468             | 7,522              | 39.2 %  | 90                        | 82                        | 9.8 %   | 33.7                       | 27.1                       | 24.3 %  |
| Rocky Mountain      |                    |                    |         |                           |                           |         |                            |                            |         |
| DENVER              | 2,057              | 1,389              | 48.1 %  | 54                        | 52                        | 3.8 %   | 11.1                       | 8.6                        | 30.2 %  |
| SALT LAKE CITY      | 1,683              | 827                | 103.5 % | 43                        | 34                        | 26.5 %  | 11.0                       | 7.0                        | 58.4 %  |
| HELENA              | 159                | 77                 | 106.5 % | 16                        | 11                        | 45.5 %  | 3.6                        | 3.0                        | 20.6 %  |
| CASPER              | 32                 | 29                 | 10.3 %  | 8                         | 6                         | 33.3 %  | 1.8                        | 2.3                        | -25.0 % |
| SIOUX FALLS         | 25                 | 19                 | 31.6 %  | 4                         | 4                         | 0.0 %   | 2.1                        | 2.0                        | 5.1 %   |
| FARGO               | 8                  | 8                  | 0.0 %   | 5                         | 2                         | 150.0 % | 1.0                        | 1.4                        | -28.6 % |
| Region Total        | 3,964              | 2,349              | 68.8 %  | 71                        | 65                        | 9.2 %   | 15.9                       | 10.9                       | 45.6 %  |
| Southeast/Caribbean |                    |                    |         |                           |                           |         |                            |                            |         |
| MIAMI               | 848                | 618                | 37.2 %  | 51                        | 40                        | 27.5 %  | 6.2                        | 5.8                        | 6.8 %   |
| TAMPA               | 717                | 477                | 50.3 %  | 42                        | 36                        | 16.7 %  | 6.6                        | 5.2                        | 28.3 %  |
| GREENSBORO          | 679                | 443                | 53.3 %  | 32                        | 26                        | 23.1 %  | 7.5                        | 6.3                        | 17.8 %  |
| ORLANDO             | 562                | 383                | 46.7 %  | 43                        | 31                        | 38.7 %  | 4.9                        | 4.3                        | 12.8 %  |
| ATLANTA             | 549                | 408                | 34.6 %  | 35                        | 30                        | 16.7 %  | 5.9                        | 4.8                        | 22.7 %  |
| JACKSONVILLE        | 404                | 295                | 36.9 %  | 36                        | 28                        | 28.6 %  | 3.9                        | 4.0                        | -1.6 %  |
| COLUMBIA            | 320                | 226                | 41.6 %  | 26                        | 27                        | -3.7 %  | 4.3                        | 3.3                        | 30.5 %  |
| KNOXVILLE           | 222                | 132                | 68.2 %  | 19                        | 18                        | 5.6 %   | 4.1                        | 3.2                        | 27.6 %  |
| NASHVILLE           | 209                | 153                | 36.6 %  | 27                        | 18                        | 50.0 %  | 3.3                        | 3.1                        | 6.3 %   |
| BIRMINGHAM          | 149                | 132                | 12.9 %  | 15                        | 20                        | -25.0 % | 3.4                        | 2.8                        | 21.8 %  |
| LOUISVILLE          | 79                 | 74                 | 6.8 %   | 9                         | 8                         | 12.5 %  | 3.4                        | 3.4                        | 2.2 %   |
| MEMPHIS             | 46                 | 35                 | 31.4 %  | 9                         | 11                        | -18.2 % | 2.5                        | 2.8                        | -13.1 % |
| JACKSON             | 37                 | 40                 | -7.5 %  | 8                         | 11                        | -27.3 % | 1.8                        | 2.1                        | -13.9 % |
| CARIBBEAN           | 3                  | 3                  | 0.0 %   | 1                         | 2                         | -50.0 % | 1.5                        | 1.5                        | 0.0 %   |
| Region Total        | 4,824              | 3,419              | 41.1 %  | 82                        | 71                        | 15.5 %  | 18.4                       | 15.4                       | 19.6 %  |
| Southwest           |                    |                    |         |                           |                           |         |                            |                            |         |
| SAN ANTONIO         | 555                | 291                | 90.7 %  | 32                        | 32                        | 0.0 %   | 5.4                        | 3.3                        | 66.1 %  |
| DALLAS              | 494                | 361                | 36.8 %  | 30                        | 32                        | -6.3 %  | 5.0                        | 4.3                        | 18.0 %  |
| FT. WORTH           | 491                | 318                | 54.4 %  | 33                        | 33                        | 0.0 %   | 5.0                        | 3.9                        | 29.9 %  |
| HOUSTON             | 376                | 288                | 30.6 %  | 28                        | 34                        | -17.6 % | 4.5                        | 3.5                        | 30.6 %  |
| ALBUQUERQUE         | 135                | 82                 | 64.6 %  | 18                        | 13                        | 38.5 %  | 3.1                        | 2.6                        | 17.6 %  |
| LITTLE ROCK         | 80                 | 71                 | 12.7 %  | 13                        | 10                        | 30.0 %  | 2.4                        | 3.7                        | -36.1 % |
| NEW ORLEANS         | 77                 | 92                 | -16.3 % | 12                        | 13                        | -7.7 %  | 2.4                        | 2.6                        | -7.0 %  |
| LUBBOCK             | 65                 | 44                 | 47.7 %  | 13                        | 12                        | 8.3 %   | 2.2                        | 2.2                        | -0.4 %  |
| OKLAHOMA CITY       | 51                 | 45                 | 13.3 %  | 9                         | 7                         | 28.6 %  | 3.1                        | 3.0                        | 2.8 %   |
| TULSA               | 44                 | 35                 | 25.7 %  | 7                         | 7                         | 0.0 %   | 2.6                        | 2.4                        | 10.6 %  |
| SHREVEPORT          | 15                 | 15                 | 0.0 %   | 4                         | 4                         | 0.0 %   | 2.2                        | 2.0                        | 8.2 %   |
| Region Total        | 2,383              | 1,642              | 45.1 %  | 55                        | 54                        | 1.9 %   | 13.7                       | 9.7                        | 41.0 %  |
| Grand Total         | 29,482             | 21,362             | 38.0 %  | 172                       | 167                       | 3.0 %   | 48.3                       | 37.6                       | 28.4 %  |

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Top 100 Lenders - Year to Date

| Rank | Lender                   | Vol 2022 | Vol 2021 | Chg %   | Mkt Share 2022 | Mkt Share 2021 | Chg %   | Top State |
|------|--------------------------|----------|----------|---------|----------------|----------------|---------|-----------|
| 1    | AMERICAN ADVISORS GROUP  | 8369     | 6819     | 23 %    | 28.4 %         | 31.9 %         | -11 %   | CA        |
| 2    | FINANCE OF AMERICA REVER | 2607     | 2087     | 25 %    | 8.8 %          | 9.8 %          | -9 %    | CA        |
| 3    | REVERSE MORTGAGE FUNDING | 2548     | 2240     | 14 %    | 8.6 %          | 10.5 %         | -18 %   | CA        |
| 4    | MUTUAL OF OMAHA MORTGAGE | 2428     | 1216     | 100 %   | 8.2 %          | 5.7 %          | 45 %    | CA        |
| 5    | LIBERTY REVERSE MORTGAGE | 2179     | 1379     | 58 %    | 7.4 %          | 6.5 %          | 14 %    | CA        |
| 6    | LONGBRIDGE FINANCIAL LLC | 2069     | 1042     | 99 %    | 7.0 %          | 4.9 %          | 44 %    | CA        |
| 7    | FAIRWAY INDEPENDENT MORT | 1262     | 784      | 61 %    | 4.3 %          | 3.7 %          | 17 %    | AZ        |
| 8    | OPEN MORTGAGE LLC        | 1046     | 1038     | 1 %     | 3.5 %          | 4.9 %          | -27 %   | CA        |
| 9    | PREMIUM SECURITY INC     | 590      | 163      | 262 %   | 2.0 %          | 0.8 %          | 162 %   | CA        |
| 10   | HIGHTECHLENDING INC      | 531      | 394      | 35 %    | 1.8 %          | 1.8 %          | -2 %    | CA        |
| 11   | CHERRY CREEK MORTGAGE CO | 468      | 229      | 104 %   | 1.6 %          | 1.1 %          | 48 %    | UT        |
| 12   | FINANCE OF AMERICA MORTG | 457      | 273      | 67 %    | 1.6 %          | 1.3 %          | 21 %    | CA        |
| 13   | ADVISORS MORTGAGE GROUP  | 437      | 304      | 44 %    | 1.5 %          | 1.4 %          | 4 %     | CA        |
| 14   | MID AMERICA MORTGAGE INC | 355      | 158      | 125 %   | 1.2 %          | 0.7 %          | 63 %    | TX        |
| 15   | ALL REVERSE MORTGAGE INC | 286      | 233      | 23 %    | 1.0 %          | 1.1 %          | -11 %   | CA        |
| 16   | MONEY HOUSE INC          | 276      | 184      | 50 %    | 0.9 %          | 0.9 %          | 9 %     | CA        |
| 17   | GOODLIFE HOME LOANS      | 237      | 188      | 26 %    | 0.8 %          | 0.9 %          | -9 %    | CA        |
| 18   | SUN AMERICAN MORTGAGE CO | 178      | 114      | 56 %    | 0.6 %          | 0.5 %          | 13 %    | AZ        |
| 19   | PLAZA HOME MORTGAGE INC  | 175      | 51       | 243 %   | 0.6 %          | 0.2 %          | 149 %   | CA        |
| 20   | AMERICAN PACIFIC MORTGAG | 161      | 130      | 24 %    | 0.5 %          | 0.6 %          | -10 %   | CA        |
| 21   | PRIMARY RESIDENTIAL MORT | 138      | 4        | 3,350 % | 0.5 %          | 0.0 %          | 2,400 % | CA        |
| 22   | PARAMOUNT RESIDENTIAL MO | 128      | 31       | 313 %   | 0.4 %          | 0.1 %          | 199 %   | CA        |
| 23   | HOMEBRIDGE FINANCIAL SER | 122      | 87       | 40 %    | 0.4 %          | 0.4 %          | 2 %     | CA        |
| 24   | VIP MORTGAGE INC         | 101      | 70       | 44 %    | 0.3 %          | 0.3 %          | 5 %     | AZ        |
| 25   | NATIONWIDE EQUITIES CORP | 96       | 138      | -30 %   | 0.3 %          | 0.6 %          | -50 %   | CA        |
| 26   | JET DIRECT FUNDING CORP  | 90       | 96       | -6 %    | 0.3 %          | 0.4 %          | -32 %   | NY        |
| 27   | MIDWEST LOAN SOLUTIONS I | 83       | 74       | 12 %    | 0.3 %          | 0.3 %          | -19 %   | CA        |
| 28   | MAGNOLIA BANK INC        | 83       | 117      | -29 %   | 0.3 %          | 0.5 %          | -49 %   | NV        |
| 29   | BROKER SOLUTIONS INC     | 74       | 69       | 7 %     | 0.3 %          | 0.3 %          | -22 %   | CA        |
| 30   | ACADEMY MORTGAGE CORPORA | 70       | 47       | 49 %    | 0.2 %          | 0.2 %          | 8 %     | UT        |
| 31   | THE FEDERAL SAVINGS BANK | 69       | 63       | 10 %    | 0.2 %          | 0.3 %          | -21 %   | NV        |
| 32   | PREMIER MORTGAGE RESOURC | 67       | 49       | 37 %    | 0.2 %          | 0.2 %          | -1 %    | ID        |
| 33   | MCM HOLDINGS INC         | 66       | 148      | -55 %   | 0.2 %          | 0.7 %          | -68 %   | FL        |
| 34   | BAY EQUITY LLC           | 58       | 35       | 66 %    | 0.2 %          | 0.2 %          | 20 %    | AZ        |
| 35   | RESIDENTIAL HOME FUNDING | 55       | 49       | 12 %    | 0.2 %          | 0.2 %          | -19 %   | TX        |
| 36   | SUN WEST MORTGAGE CO INC | 55       | 45       | 22 %    | 0.2 %          | 0.2 %          | -11 %   | CA        |
| 37   | LAND-HOME FINANCIAL SERV | 49       | 19       | 158 %   | 0.2 %          | 0.1 %          | 87 %    | CA        |
| 38   | BANK OF ENGLAND          | 48       | 42       | 14 %    | 0.2 %          | 0.2 %          | -17 %   | FL        |
| 39   | UNIVERSAL LENDING CORPOR | 48       | 59       | -19 %   | 0.2 %          | 0.3 %          | -41 %   | CO        |
| 40   | ALPHA MORTGAGE CORPORATI | 48       | 50       | -4 %    | 0.2 %          | 0.2 %          | -30 %   | NC        |
| 41   | LEADER ONE FINANCIAL COR | 45       | 48       | -6 %    | 0.2 %          | 0.2 %          | -32 %   | CA        |
| 42   | CROSSCOUNTRY MORTGAGE    | 40       | 19       | 111 %   | 0.1 %          | 0.1 %          | 53 %    | CA        |
| 43   | DIRECTORS MORTGAGE INC   | 37       | 29       | 28 %    | 0.1 %          | 0.1 %          | -8 %    | OR        |
| 44   | MIDWEST EQUITY MORTGAGE  | 35       | 4        | 775 %   | 0.1 %          | 0.0 %          | 534 %   | CO        |
| 45   | TRUST MORTGAGE LENDING C | 35       | 14       | 150 %   | 0.1 %          | 0.1 %          | 81 %    | FL        |
| 46   | AMERICAN LIBERTY MORTGAG | 34       | 28       | 21 %    | 0.1 %          | 0.1 %          | -12 %   | CO        |
| 47   | AMERICAN FINANCIAL NETWO | 34       | 60       | -43 %   | 0.1 %          | 0.3 %          | -59 %   | CA        |
| 48   | HOMETOWN LENDERS LLC     | 32       | 37       | -14 %   | 0.1 %          | 0.2 %          | -37 %   | WA        |
| 49   | SIMONICH CORPORATION     | 32       | 23       | 39 %    | 0.1 %          | 0.1 %          | 1 %     | CA        |
| 50   | INTERCONTINENTAL CAPITAL | 30       | 29       | 3 %     | 0.1 %          | 0.1 %          | -25 %   | NY        |

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| Rank | Lender                   | Vol 2022 | Vol 2021 | Chg %   | Mkt Share 2022 | Mkt Share 2021 | Chg % | Top State |
|------|--------------------------|----------|----------|---------|----------------|----------------|-------|-----------|
| 51   | ATLANTIC COAST MORTGAGE  | 29       | 28       | 4 %     | 0.1 %          | 0.1 %          | -25 % | DC        |
| 52   | MORIA DEVELOPMENT INC    | 29       | 20       | 45 %    | 0.1 %          | 0.1 %          | 5 %   | AZ        |
| 53   | AMERIFIRST FINANCIAL INC | 27       | 12       | 125 %   | 0.1 %          | 0.1 %          | 63 %  | AZ        |
| 54   | SECURITYNATIONAL MORTGAG | 27       | 15       | 80 %    | 0.1 %          | 0.1 %          | 30 %  | UT        |
| 55   | TJC MORTGAGE INC         | 27       | 0        |         | 0.1 %          | 0.0 %          |       | CA        |
| 56   | TOTAL MEDIA MANAGEMENT L | 26       | 30       | -13 %   | 0.1 %          | 0.1 %          | -37 % | FL        |
| 57   | THRIVE MORTGAGE LLC      | 24       | 28       | -14 %   | 0.1 %          | 0.1 %          | -38 % | TX        |
| 58   | EAST COAST CAPITAL CORP  | 21       | 17       | 24 %    | 0.1 %          | 0.1 %          | -10 % | NY        |
| 59   | QUONTIC BANK FSB         | 21       | 29       | -28 %   | 0.1 %          | 0.1 %          | -48 % | NY        |
| 60   | BANK OF UTAH             | 21       | 13       | 62 %    | 0.1 %          | 0.1 %          | 17 %  | UT        |
| 61   | AMERICA FIRST FEDERAL CR | 21       | 18       | 17 %    | 0.1 %          | 0.1 %          | -15 % | UT        |
| 62   | NATIONWIDE MORTGAGE BANK | 20       | 16       | 25 %    | 0.1 %          | 0.1 %          | -9 %  | NY        |
| 63   | NORWICH COMMERCIAL GROUP | 20       | 18       | 11 %    | 0.1 %          | 0.1 %          | -19 % | CT        |
| 64   | FAMILY FIRST FUNDING LLC | 19       | 25       | -24 %   | 0.1 %          | 0.1 %          | -45 % | FL        |
| 65   | DIGNIFIED HOME LOANS LLC | 18       | 7        | 157 %   | 0.1 %          | 0.0 %          | 86 %  | CA        |
| 66   | MILEND INC               | 18       | 3        | 500 %   | 0.1 %          | 0.0 %          | 335 % | GA        |
| 67   | MORTGAGE MASTER SERVICE  | 18       | 31       | -42 %   | 0.1 %          | 0.1 %          | -58 % | WA        |
| 68   | FIRST FEDERAL SAVINGS BA | 18       | 6        | 200 %   | 0.1 %          | 0.0 %          | 117 % | ID        |
| 69   | CORNERSTONE MORTGAGE COM | 16       | 4        | 300 %   | 0.1 %          | 0.0 %          | 190 % | WA        |
| 70   | TOP FLITE FINANCIAL INC  | 16       | 16       | 0 %     | 0.1 %          | 0.1 %          | -28 % | CO        |
| 71   | MOVEMENT MORTGAGE LLC    | 16       | 9        | 78 %    | 0.1 %          | 0.0 %          | 29 %  | ID        |
| 72   | SECURITY HOME MORTGAGE L | 15       | 11       | 36 %    | 0.1 %          | 0.1 %          | -1 %  | UT        |
| 73   | SUCCESS MORTGAGE PARTNER | 15       | 22       | -32 %   | 0.1 %          | 0.1 %          | -51 % | TX        |
| 74   | US MORTGAGE CORPORATION  | 15       | 16       | -6 %    | 0.1 %          | 0.1 %          | -32 % | NY        |
| 75   | ABSOLUTE HOME MORTGAGE C | 14       | 5        | 180 %   | 0.0 %          | 0.0 %          | 103 % | FL        |
| 76   | AMERICAS MORTGAGE RESOUR | 14       | 14       | 0 %     | 0.0 %          | 0.1 %          | -28 % | LA        |
| 77   | MEADOWBROOK FINANCIAL MO | 14       | 10       | 40 %    | 0.0 %          | 0.0 %          | 1 %   | NY        |
| 78   | TOWNEBANK                | 13       | 23       | -43 %   | 0.0 %          | 0.1 %          | -59 % | VA        |
| 79   | CHOICE LENDING CORPORATI | 13       | 4        | 225 %   | 0.0 %          | 0.0 %          | 135 % | CA        |
| 80   | EVERETT FINANCIAL        | 12       | 1        | 1,100 % | 0.0 %          | 0.0 %          | 769 % | FL        |
| 81   | MANN MORTGAGE LLC        | 11       | 6        | 83 %    | 0.0 %          | 0.0 %          | 33 %  | OR        |
| 82   | HOME MORTGAGE ALLIANCE C | 11       | 15       | -27 %   | 0.0 %          | 0.1 %          | -47 % | FL        |
| 83   | SIERRA PACIFIC MORTGAGE  | 11       | 4        | 175 %   | 0.0 %          | 0.0 %          | 99 %  | CA        |
| 84   | MORTGAGE INVESTORS GROUP | 11       | 1        | 1,000 % | 0.0 %          | 0.0 %          | 697 % | TN        |
| 85   | ENNKAR INC               | 11       | 0        |         | 0.0 %          | 0.0 %          |       | CA        |
| 86   | AMCAP MORTGAGE LTD       | 10       | 7        | 43 %    | 0.0 %          | 0.0 %          | 4 %   | TX        |
| 87   | CARROLLTON MORTGAGE CO   | 10       | 10       | 0 %     | 0.0 %          | 0.0 %          | -28 % | CA        |
| 88   | CENTRAL PACIFIC BANK     | 9        | 10       | -10 %   | 0.0 %          | 0.0 %          | -35 % | HI        |
| 89   | UNIVERSAL MORTGAGE AND F | 9        | 2        | 350 %   | 0.0 %          | 0.0 %          | 226 % | VA        |
| 90   | HARTFORD FUNDING LTD     | 8        | 2        | 300 %   | 0.0 %          | 0.0 %          | 190 % | NY        |
| 91   | EVERGREEN MONEYSOURCE MT | 8        | 8        | 0 %     | 0.0 %          | 0.0 %          | -28 % | WA        |
| 92   | FIRST ALLIANCE HOME MORT | 8        | 9        | -11 %   | 0.0 %          | 0.0 %          | -36 % | NJ        |
| 93   | GOLDWATER BANK NA        | 7        | 13       | -46 %   | 0.0 %          | 0.1 %          | -61 % | CO        |
| 94   | GOLDEN EMPIRE MORTGAGE I | 7        | 0        |         | 0.0 %          | 0.0 %          |       | CA        |
| 95   | WALLICK & VOLK INC       | 7        | 8        | -13 %   | 0.0 %          | 0.0 %          | -37 % | AZ        |
| 96   | CONTOUR MORTGAGE CORPORA | 6        | 2        | 200 %   | 0.0 %          | 0.0 %          | 117 % | NY        |
| 97   | PACIFIC RESIDENTIAL MORT | 6        | 6        | 0 %     | 0.0 %          | 0.0 %          | -28 % | OR        |
| 98   | MORTGAGE NETWORK INC     | 6        | 2        | 200 %   | 0.0 %          | 0.0 %          | 117 % | MA        |
| 99   | LOANDEPOTCOM             | 6        | 11       | -45 %   | 0.0 %          | 0.1 %          | -60 % | UT        |
| 100  | NOVA FINANCIAL & INVESTM | 6        | 6        | 0 %     | 0.0 %          | 0.0 %          | -28 % | AZ        |

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