

HECM Lenders (FHA Approved Only)

Industry Overview

HECMs Endorsed through January 2024

Next Release Date: Week 1 of March

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Endorsement Growth Change

-1.7 %

Competition Growth

2.1 %

Active Lender Change

2

Figures above reflect change from prior month

PERFORMANCE

	Rank/Region	02/23	03/23	04/23	05/23	06/23	07/23	08/23	09/23	10/23	11/23	12/23	01/24	Trend
1	Pacific/Hawaii	605	893	567	587	700	738	693	678	631	586	529	504	▼
2	Southeast/Caribbean	488	914	439	475	575	645	773	560	655	494	526	501	▼
3	Southwest	225	473	210	189	275	322	340	319	293	238	230	214	▼
4	Rocky Mountain	205	301	187	198	230	220	287	250	228	224	192	178	▼
5	Northwest/Alaska	192	296	168	174	217	221	262	205	247	176	170	184	▲
6	Midwest	133	282	118	128	173	221	224	197	199	178	181	169	▼
7	Mid-Atlantic	124	252	96	110	132	161	164	148	151	127	122	137	▲
8	New York/New Jersey	84	183	86	69	122	112	92	93	135	96	95	105	▲
9	New England	91	121	67	92	86	105	89	100	85	98	103	117	▲
10	Great Plains	38	74	25	31	51	57	56	64	43	40	42	44	▲
Total		2,185	3,789	1,963	2,053	2,561	2,802	2,980	2,614	2,667	2,257	2,190	2,153	▼

Find out where the top five markets are in your area by state, county or even zip code to help improve sales performance, market share and maximize opportunities.

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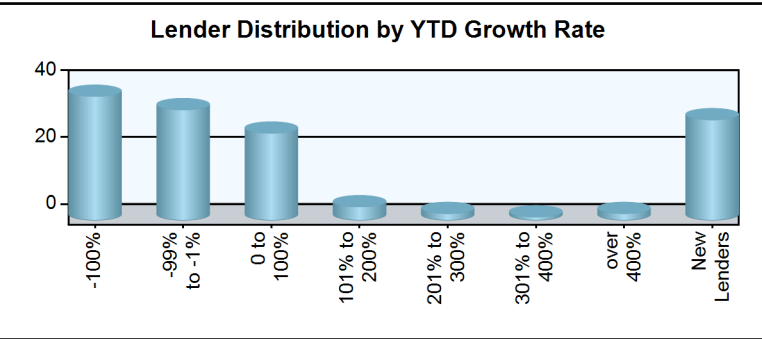
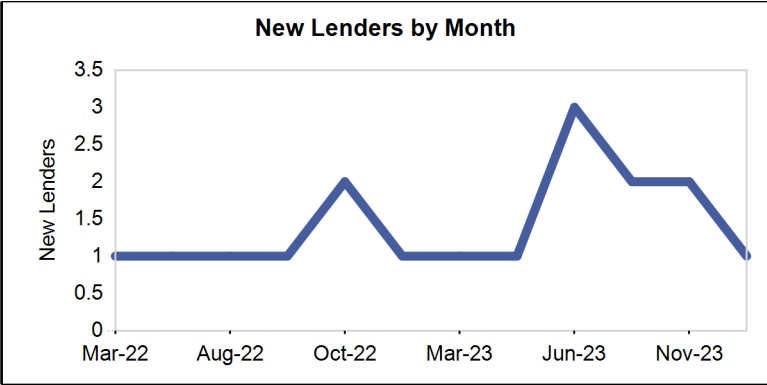
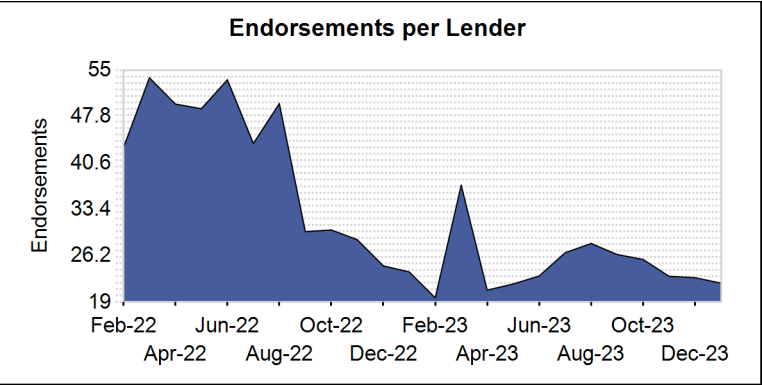
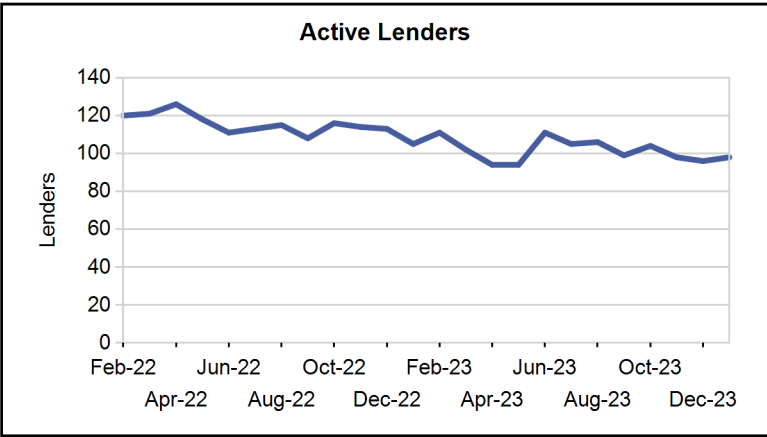
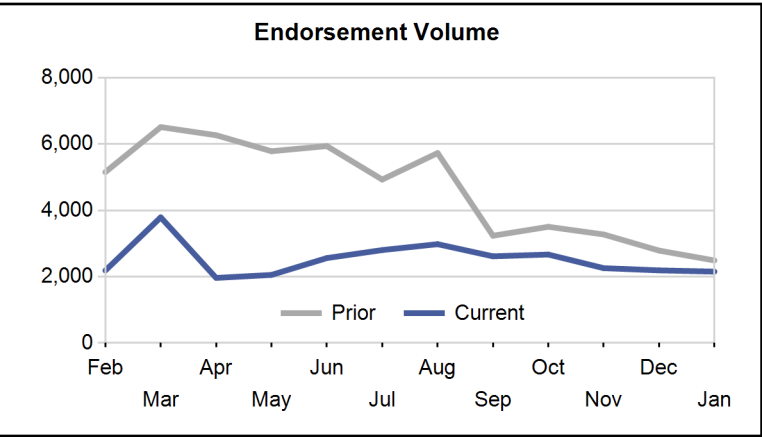
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Competition

Top 10 Lenders

Rank / Lender	02/23	03/23	04/23	05/23	06/23	07/23	08/23	09/23	10/23	11/23	12/23	01/24	Total	Trend
1 FINANCE OF AMERICA REVERSE LLC	595	2,114	218	166	752	1,012	857	789	729	617	503	592	8,944	▲
2 MUTUAL OF OMAHA MORTGAGE INC	418	472	488	567	499	599	590	515	591	536	537	497	6,309	▼
3 LONGBRIDGE FINANCIAL LLC	300	241	225	238	245	285	244	241	237	242	242	258	2,998	▲
4 LIBERTY REVERSE MORTGAGE	117	140	125	132	137	134	169	97	117	120	107	81	1,476	▼
5 FAIRWAY INDEPENDENT MORTGAGE CORPORATION	93	78	133	133	114	110	148	108	83	111	89	106	1,306	▲
6 OPEN MORTGAGE LLC	60	90	112	119	76	55	43	44	57	24	30	15	725	▼
7 GUILD MORTGAGE COMPANY					13	7	245	136	53	58	73	39	624	▼
8 GOODLIFE HOME LOANS	59	27	31	47	3	9	54	75	123	81	37	47	593	▲
9 CHERRY CREEK MORTGAGE CO INC	36	79	126	94	127	23					2		487	▲
10 HIGHTECHLENDING INC	29	19	15	43	69	46	52	46	35	28	36	22	440	▼
Top 10 SubTotal	1,707	3,260	1,473	1,539	2,035	2,280	2,402	2,051	2,025	1,817	1,656	1,657	23,902	▼
Industry Total	2,185	3,789	1,963	2,053	2,561	2,802	2,980	2,614	2,667	2,257	2,190	2,153	30,214	▼



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Market Performance

Market	YTD Volume 2024	YTD Volume 2023	Chg %	Active Lenders 2024	Active Lenders 2023	Chg %	Volume / Lender 2024	Volume / Lender 2023	Chg %
Great Plains									
KANSAS CITY	13	15	-13.3 %	5	5	0.0 %	2.6	3.0	-13.3 %
DES MOINES	9	11	-18.2 %	4	5	-20.0 %	2.3	2.2	2.3 %
ST. LOUIS	9	5	80.0 %	7	4	75.0 %	1.3	1.3	2.9 %
TOPEKA	7	10	-30.0 %	6	4	50.0 %	1.2	2.5	-53.3 %
OMAHA	6	7	-14.3 %	4	5	-20.0 %	1.5	1.4	7.1 %
Region Total	44	48	-8.3 %	12	11	9.1 %	3.7	4.4	-16.0 %
Mid-Atlantic									
RICHMOND	37	36	2.8 %	9	12	-25.0 %	4.1	3.0	37.0 %
PHILADELPHIA	36	43	-16.3 %	13	17	-23.5 %	2.8	2.5	9.5 %
WASH. D.C.	23	9	155.6 %	8	4	100.0 %	2.9	2.3	27.8 %
PITTSBURGH	15	10	50.0 %	5	4	25.0 %	3.0	2.5	20.0 %
BALTIMORE	14	23	-39.1 %	6	11	-45.5 %	2.3	2.1	11.6 %
WILMINGTON	9	7	28.6 %	5	4	25.0 %	1.8	1.8	2.9 %
CHARLESTON	3	4	-25.0 %	3	1	200.0 %	1.0	4.0	-75.0 %
Region Total	137	132	3.8 %	25	26	-3.8 %	5.5	5.1	7.9 %
Midwest									
CHICAGO	30	26	15.4 %	8	10	-20.0 %	3.8	2.6	44.2 %
INDIANAPOLIS	30	25	20.0 %	5	6	-16.7 %	6.0	4.2	44.0 %
COLUMBUS	20	17	17.6 %	4	3	33.3 %	5.0	5.7	-11.8 %
CLEVELAND	18	19	-5.3 %	5	8	-37.5 %	3.6	2.4	51.6 %
CINCINNATI	15	11	36.4 %	4	5	-20.0 %	3.8	2.2	70.5 %
DETROIT	13	14	-7.1 %	7	8	-12.5 %	1.9	1.8	6.1 %
MINN. ST. PAUL	13	20	-35.0 %	6	7	-14.3 %	2.2	2.9	-24.2 %
MILWAUKEE	11	16	-31.3 %	7	6	16.7 %	1.6	2.7	-41.1 %
GRAND RAPIDS	9	12	-25.0 %	4	8	-50.0 %	2.3	1.5	50.0 %
FLINT	6	4	50.0 %	5	4	25.0 %	1.2	1.0	20.0 %
SPRINGFIELD	4	4	0.0 %	3	2	50.0 %	1.3	2.0	-33.3 %
Region Total	169	168	0.6 %	21	21	0.0 %	8.0	8.0	0.6 %
New England									
BOSTON	52	35	48.6 %	10	9	11.1 %	5.2	3.9	33.7 %
HARTFORD	23	19	21.1 %	6	7	-14.3 %	3.8	2.7	41.2 %
PROVIDENCE	13	7	85.7 %	4	3	33.3 %	3.3	2.3	39.3 %
BANGOR	12	10	20.0 %	2	5	-60.0 %	6.0	2.0	200.0 %
MANCHESTER	12	7	71.4 %	4	6	-33.3 %	3.0	1.2	157.1 %
BURLINGTON	5	3	66.7 %	3	3	0.0 %	1.7	1.0	66.7 %
Region Total	117	81	44.4 %	12	15	-20.0 %	9.8	5.4	80.6 %
New York/New Jersey									
NEW YORK	41	49	-16.3 %	8	14	-42.9 %	5.1	3.5	46.4 %
CAMDEN	30	25	20.0 %	10	10	0.0 %	3.0	2.5	20.0 %
NEWARK	14	30	-53.3 %	5	13	-61.5 %	2.8	2.3	21.3 %
ALBANY	12	6	100.0 %	5	5	0.0 %	2.4	1.2	100.0 %
BUFFALO	8	4	100.0 %	3	3	0.0 %	2.7	1.3	100.0 %
Region Total	105	114	-7.9 %	20	27	-25.9 %	5.3	4.2	24.3 %
Northwest/Alaska									
SEATTLE	80	84	-4.8 %	16	25	-36.0 %	5.0	3.4	48.8 %
PORTLAND	57	60	-5.0 %	17	16	6.3 %	3.4	3.8	-10.6 %
BOISE	33	63	-47.6 %	11	21	-47.6 %	3.0	3.0	0.0 %
SPOKANE	13	18	-27.8 %	8	12	-33.3 %	1.6	1.5	8.3 %
ANCHORAGE	1	1	0.0 %	1	1	0.0 %	1.0	1.0	0.0 %
Region Total	184	226	-18.6 %	30	36	-16.7 %	6.1	6.3	-2.3 %
Pacific/Hawaii									
PHOENIX	103	142	-27.5 %	24	27	-11.1 %	4.3	5.3	-18.4 %

Market	YTD Volume 2024	YTD Volume 2023	Chg %	Active Lenders 2024	Active Lenders 2023	Chg %	Volume / Lender 2024	Volume / Lender 2023	Chg %
SANTA ANA	87	124	-29.8 %	27	26	3.8 %	3.2	4.8	-32.4 %
LOS ANGELES	85	98	-13.3 %	22	26	-15.4 %	3.9	3.8	2.5 %
SAN FRANCISCO	73	70	4.3 %	16	18	-11.1 %	4.6	3.9	17.3 %
SACRAMENTO	43	57	-24.6 %	18	16	12.5 %	2.4	3.6	-32.9 %
SAN DIEGO	39	51	-23.5 %	10	16	-37.5 %	3.9	3.2	22.4 %
LAS VEGAS	22	32	-31.3 %	10	10	0.0 %	2.2	3.2	-31.3 %
FRESNO	21	33	-36.4 %	8	15	-46.7 %	2.6	2.2	19.3 %
RENO	13	17	-23.5 %	8	8	0.0 %	1.6	2.1	-23.5 %
TUCSON	12	15	-20.0 %	7	10	-30.0 %	1.7	1.5	14.3 %
HONOLULU	6	7	-14.3 %	3	7	-57.1 %	2.0	1.0	100.0 %
Region Total	504	646	-22.0 %	52	52	0.0 %	9.7	12.4	-22.0 %
Rocky Mountain									
DENVER	88	134	-34.3 %	22	27	-18.5 %	4.0	5.0	-19.4 %
SALT LAKE CITY	64	101	-36.6 %	22	18	22.2 %	2.9	5.6	-48.2 %
HELENA	12	15	-20.0 %	7	7	0.0 %	1.7	2.1	-20.0 %
SIOUX FALLS	8	4	100.0 %	3	3	0.0 %	2.7	1.3	100.0 %
CASPER	5	3	66.7 %	3	2	50.0 %	1.7	1.5	11.1 %
FARGO	1	0		1	0	Infinity	1.0		Infinity
Region Total	178	257	-30.7 %	35	35	0.0 %	5.1	7.3	-30.7 %
Southeast/Caribbean									
MIAMI	88	90	-2.2 %	22	23	-4.3 %	4.0	3.9	2.2 %
GREENSBORO	62	81	-23.5 %	19	15	26.7 %	3.3	5.4	-39.6 %
ATLANTA	60	69	-13.0 %	17	12	41.7 %	3.5	5.8	-38.6 %
TAMPA	56	76	-26.3 %	14	20	-30.0 %	4.0	3.8	5.3 %
COLUMBIA	48	41	17.1 %	11	12	-8.3 %	4.4	3.4	27.7 %
ORLANDO	47	78	-39.7 %	19	20	-5.0 %	2.5	3.9	-36.6 %
JACKSONVILLE	43	38	13.2 %	14	12	16.7 %	3.1	3.2	-3.0 %
NASHVILLE	30	25	20.0 %	10	10	0.0 %	3.0	2.5	20.0 %
KNOXVILLE	23	29	-20.7 %	11	12	-8.3 %	2.1	2.4	-13.5 %
BIRMINGHAM	18	18	0.0 %	8	5	60.0 %	2.3	3.6	-37.5 %
LOUISVILLE	15	7	114.3 %	6	4	50.0 %	2.5	1.8	42.9 %
JACKSON	7	9	-22.2 %	4	6	-33.3 %	1.8	1.5	16.7 %
MEMPHIS	3	5	-40.0 %	3	3	0.0 %	1.0	1.7	-40.0 %
CARIBBEAN	1	0		1	0	Infinity	1.0		Infinity
Region Total	501	566	-11.5 %	50	48	4.2 %	10.0	11.8	-15.0 %
Southwest									
DALLAS	54	59	-8.5 %	15	18	-16.7 %	3.6	3.3	9.8 %
FT. WORTH	42	51	-17.6 %	14	17	-17.6 %	3.0	3.0	0.0 %
HOUSTON	37	43	-14.0 %	7	16	-56.3 %	5.3	2.7	96.7 %
SAN ANTONIO	24	41	-41.5 %	9	15	-40.0 %	2.7	2.7	-2.4 %
LITTLE ROCK	15	7	114.3 %	6	4	50.0 %	2.5	1.8	42.9 %
NEW ORLEANS	14	9	55.6 %	4	6	-33.3 %	3.5	1.5	133.3 %
ALBUQUERQUE	11	14	-21.4 %	9	9	0.0 %	1.2	1.6	-21.4 %
TULSA	8	10	-20.0 %	4	6	-33.3 %	2.0	1.7	20.0 %
OKLAHOMA CITY	6	8	-25.0 %	4	5	-20.0 %	1.5	1.6	-6.3 %
LUBBOCK	3	6	-50.0 %	2	5	-60.0 %	1.5	1.2	25.0 %
SHREVEPORT	0	3	-100.0 %	0	2	-100.0 %		1.5	-100.0 %
Region Total	214	251	-14.7 %	31	35	-11.4 %	6.9	7.2	-3.7 %
Grand Total	2,153	2,489	-13.5 %	98	105	-6.7 %	22.0	23.7	-7.3 %

Analyze your top competitors and leverage the competitive strategies that work for them. Call us for a free, no obligation, Competitive Landscape Report at (682) 651-5632.

Top 100 Lenders - Year to Date

Rank	Lender	Vol 2024	Vol 2023	Chg %	Mkt Share 2024	Mkt Share 2023	Chg %	Top State
1	FINANCE OF AMERICA REVER	592	629	-6 %	27.5 %	25.3 %	9 %	CA
2	MUTUAL OF OMAHA MORTGAGE	497	428	16 %	23.1 %	17.2 %	34 %	CA
3	LONGBRIDGE FINANCIAL LLC	258	244	6 %	12.0 %	9.8 %	22 %	CA
4	FAIRWAY INDEPENDENT MORT	106	234	-55 %	4.9 %	9.4 %	-48 %	AZ
5	LIBERTY REVERSE MORTGAGE	81	157	-48 %	3.8 %	6.3 %	-40 %	CA
6	GOODLIFE HOME LOANS	47	41	15 %	2.2 %	1.6 %	33 %	CA
7	PLAZA HOME MORTGAGE INC	42	62	-32 %	2.0 %	2.5 %	-22 %	CA
8	GUILD MORTGAGE COMPANY	39	0		1.8 %	0.0 %		NV
9	MOVEMENT MORTGAGE LLC	32	5	540 %	1.5 %	0.2 %	640 %	NC
10	GMFS LLC	24	0		1.1 %	0.0 %		CO
11	MONEY HOUSE INC	23	19	21 %	1.1 %	0.8 %	40 %	CA
12	HIGHTECHLENDING INC	22	55	-60 %	1.0 %	2.2 %	-54 %	CA
13	CROSSCOUNTRY MORTGAGE	20	17	18 %	0.9 %	0.7 %	36 %	CA
14	SMARTFI HOME LOANS LLC	20	5	300 %	0.9 %	0.2 %	362 %	CA
15	CALCON MUTUAL MORTGAGE L	20	20	0 %	0.9 %	0.8 %	16 %	FL
16	ALL WESTERN MORTGAGE INC	18	0		0.8 %	0.0 %		TN
17	AMERICAN PACIFIC MORTGAG	18	24	-25 %	0.8 %	1.0 %	-13 %	CA
18	TRUST MORTGAGE LENDING C	16	6	167 %	0.7 %	0.2 %	208 %	FL
19	OPEN MORTGAGE LLC	15	57	-74 %	0.7 %	2.3 %	-70 %	FL
20	ADVISORS MORTGAGE GROUP	14	22	-36 %	0.7 %	0.9 %	-26 %	CA
21	ENNKAR INC	12	8	50 %	0.6 %	0.3 %	73 %	CA
22	GUARANTEED RATE INC	11	0		0.5 %	0.0 %		TX
23	VIP MORTGAGE INC	11	9	22 %	0.5 %	0.4 %	41 %	AZ
24	WATERMARK CAPITAL INC	10	1	900 %	0.5 %	0.0 %	1,056 %	CA
25	BAY EQUITY LLC	9	2	350 %	0.4 %	0.1 %	420 %	CA
26	TOTAL MEDIA MANAGEMENT L	9	7	29 %	0.4 %	0.3 %	49 %	TN
27	ALL REVERSE MORTGAGE INC	9	19	-53 %	0.4 %	0.8 %	-45 %	CA
28	ACADEMY MORTGAGE CORPORA	8	5	60 %	0.4 %	0.2 %	85 %	UT
29	PARAMOUNT RESIDENTIAL MO	8	3	167 %	0.4 %	0.1 %	208 %	CA
30	INTERCAP LENDING INC	7	0		0.3 %	0.0 %		UT
31	BROKER SOLUTIONS INC	6	10	-40 %	0.3 %	0.4 %	-31 %	MA
32	EAST COAST CAPITAL CORP	6	5	20 %	0.3 %	0.2 %	39 %	FL
33	CMG MORTGAGE INC	6	0		0.3 %	0.0 %		CA
34	UNIVERSITY BANK	5	10	-50 %	0.2 %	0.4 %	-42 %	MI
35	PRIMARY RESIDENTIAL MORT	5	5	0 %	0.2 %	0.2 %	16 %	UT
36	ARK-LA-TEX FINANCIAL SER	5	0		0.2 %	0.0 %		GA
37	MCM HOLDINGS INC	4	15	-73 %	0.2 %	0.6 %	-69 %	CA
38	PREMIER MORTGAGE RESOURC	4	8	-50 %	0.2 %	0.3 %	-42 %	ID
39	T2 FINANCIAL LLC	4	0		0.2 %	0.0 %		NC
40	ATLANTIC COAST MORTGAGE	4	5	-20 %	0.2 %	0.2 %	-8 %	NC
41	SOUTH RIVER MORTGAGE LLC	4	1	300 %	0.2 %	0.0 %	362 %	AZ
42	SUCCESS MORTGAGE PARTNER	4	5	-20 %	0.2 %	0.2 %	-8 %	GA
43	AMERICAN FINANCIAL NETWO	4	10	-60 %	0.2 %	0.4 %	-54 %	FL
44	DIRECTORS MORTGAGE INC	4	3	33 %	0.2 %	0.1 %	54 %	OR
45	THRIVE MORTGAGE LLC	4	6	-33 %	0.2 %	0.2 %	-23 %	TN
46	SUN WEST MORTGAGE CO INC	4	8	-50 %	0.2 %	0.3 %	-42 %	AZ
47	JET DIRECT FUNDING CORP	4	11	-64 %	0.2 %	0.4 %	-58 %	NY
48	UTAH MORTGAGE LOAN CORP	4	0		0.2 %	0.0 %		UT
49	THE FEDERAL SAVINGS BANK	4	7	-43 %	0.2 %	0.3 %	-34 %	MA
50	COMMUNITY FIRST NATIONAL	3	0		0.1 %	0.0 %		UT

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Rank	Lender	Vol 2024	Vol 2023	Chg %	Mkt Share 2024	Mkt Share 2023	Chg %	Top State
51	MANN MORTGAGE LLC	3	4	-25 %	0.1 %	0.2 %	-13 %	AZ
52	LOANDEPOTCOM	3	1	200 %	0.1 %	0.0 %	247 %	NV
53	CARDINAL FINANCIAL COMPA	3	0		0.1 %	0.0 %		NJ
54	AMERICAS MORTGAGE RESOUR	3	1	200 %	0.1 %	0.0 %	247 %	LA
55	CORNERSTONE MORTGAGE COM	2	1	100 %	0.1 %	0.0 %	131 %	WA
56	AMERICAN LIBERTY MORTGAG	2	2	0 %	0.1 %	0.1 %	16 %	CO
57	TIDEWATER MORTGAGE SERVI	2	1	100 %	0.1 %	0.0 %	131 %	VA
58	FIRST FEDERAL SAVINGS BA	2	2	0 %	0.1 %	0.1 %	16 %	ID
59	NORWICH COMMERCIAL GROUP	2	0		0.1 %	0.0 %		MA
60	SECURITYNATIONAL MORTGAG	2	4	-50 %	0.1 %	0.2 %	-42 %	UT
61	NATIONWIDE MORTGAGE BANK	2	3	-33 %	0.1 %	0.1 %	-23 %	NM
62	SUN AMERICAN MORTGAGE CO	2	6	-67 %	0.1 %	0.2 %	-61 %	AZ
63	LAND-HOME FINANCIAL SERV	2	2	0 %	0.1 %	0.1 %	16 %	CA
64	SIMONICH CORPORATION	2	2	0 %	0.1 %	0.1 %	16 %	CA
65	CENTRAL COAST LENDING IN	2	0		0.1 %	0.0 %		CA
66	BANK OF ENGLAND	1	4	-75 %	0.0 %	0.2 %	-71 %	AR
67	TJC MORTGAGE INC	1	0		0.0 %	0.0 %		AL
68	WALLICK & VOLK INC	1	0		0.0 %	0.0 %		AZ
69	GOLDEN EMPIRE MORTGAGE I	1	0		0.0 %	0.0 %		CA
70	SALEM FIVE MORTGAGE CO L	1	1	0 %	0.0 %	0.0 %	16 %	MA
71	CONTOUR MORTGAGE CORPORA	1	5	-80 %	0.0 %	0.2 %	-77 %	NY
72	CHOICE LENDING CORPORATI	1	0		0.0 %	0.0 %		CA
73	VAN DYK MORTGAGE CORPORA	1	0		0.0 %	0.0 %		FL
74	DIGNIFIED HOME LOANS LLC	1	0		0.0 %	0.0 %		CA
75	AMERICAN SECURITY MORTGA	1	0		0.0 %	0.0 %		NC
76	INTELLILOAN INC	1	0		0.0 %	0.0 %		CA
77	MAGNOLIA BANK INC	1	7	-86 %	0.0 %	0.3 %	-83 %	CA
78	ALCOVA MORTGAGE LLC	1	0		0.0 %	0.0 %		VA
79	AUGUSTA FINANCIAL INC	1	0		0.0 %	0.0 %		CA
80	VICTORIAN FINANCE LLC	1	0		0.0 %	0.0 %		WV
81	MEADOWBROOK FINANCIAL MO	1	2	-50 %	0.0 %	0.1 %	-42 %	NY
82	FLAT BRANCH MORTGAGE INC	1	0		0.0 %	0.0 %		MO
83	SHAMROCK FINANCIAL CORPO	1	1	0 %	0.0 %	0.0 %	16 %	MA
84	EVERGREEN MONEYSOURCE MT	1	1	0 %	0.0 %	0.0 %	16 %	WA
85	TOWNEBANK	1	2	-50 %	0.0 %	0.1 %	-42 %	VA
86	MASON MCDUFFIE MORTGAGE	1	1	0 %	0.0 %	0.0 %	16 %	CA
87	RADIUS FINANCIAL GROUP	1	0		0.0 %	0.0 %		MD
88	DATA MORTGAGE DBA ESSEX	1	0		0.0 %	0.0 %		NV
89	MOUNTAIN AMERICA CREDIT	1	1	0 %	0.0 %	0.0 %	16 %	UT
90	GOLDENWEST FEDERAL CREDI	1	0		0.0 %	0.0 %		UT
91	WATERSTONE MORTGAGE CORP	1	0		0.0 %	0.0 %		FL
92	LEADER ONE FINANCIAL COR	1	8	-88 %	0.0 %	0.3 %	-86 %	CO
93	FIRST COLONY MORTGAGE CO	1	0		0.0 %	0.0 %		UT
94	US MORTGAGE CORPORATION	1	1	0 %	0.0 %	0.0 %	16 %	NY
95	COMPASS MORTGAGE INC	1	1	0 %	0.0 %	0.0 %	16 %	TN
96	HARTFORD FUNDING LTD	1	2	-50 %	0.0 %	0.1 %	-42 %	NY
97	MID AMERICA MORTGAGE INC	1	56	-98 %	0.0 %	2.2 %	-98 %	TX
98	AMERICAN FINANCING CORP	1	9	-89 %	0.0 %	0.4 %	-87 %	UT
99	SOUTH LAKE MORTGAGE BANK	0	0	NaN	0.0 %	0.0 %	NaN	
100	AKT AMERICAN CAPITAL INC	0	0	NaN	0.0 %	0.0 %	NaN	

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