

# HECM Originators (FHA & Non-FHA)

## Industry Summary

HECMs endorsed through December 2023

Next Release Date: Week 4 of March

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**Retail Endorsement Growth**

**-1.3 %**

**Wholesale Endorsement Growth**

**-5.9 %**

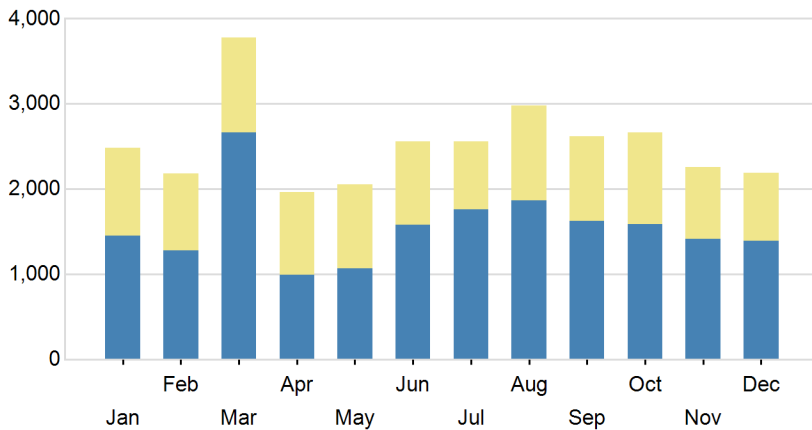
**Total Endorsement Growth**

**-3.0 %**

Figures above reflect change from prior month

## PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
Jan	1,454	-9.4 %	1,030	-12.8 %	2,484	-10.8 %
Feb	1,276	-12.2 %	905	-12.1 %	2,181	-12.2 %
Mar	2,665	108.9 %	1,115	23.2 %	3,780	73.3 %
Apr	991	-62.8 %	969	-13.1 %	1,960	-48.1 %
May	1,064	7.4 %	987	1.9 %	2,051	4.6 %
Jun	1,581	48.6 %	980	-0.7 %	2,561	24.9 %
Jul	1,756	11.1 %	805	-17.9 %	2,561	0.0 %
Aug	1,866	6.3 %	1,115	38.5 %	2,981	16.4 %
Sep	1,621	-13.1 %	993	-10.9 %	2,614	-12.3 %
Oct	1,588	-2.0 %	1,071	7.9 %	2,659	1.7 %
Nov	1,411	-11.1 %	845	-21.1 %	2,256	-15.2 %
Dec	1,393	-1.3 %	795	-5.9 %	2,188	-3.0 %
Total	18,666		11,610		30,276	

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Top 10 by Retail and Wholesale Volume														
Rank / Company	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	Mkt Shr
FINANCE OF AMERICA REVER	761	678	2,245	306	216	835	998	942	880	825	692	581	9,959	32.9%
MUTUAL OF OMAHA MORTGAGE	430	421	481	498	589	516	558	612	560	614	555	559	6,393	21.1%
LONGBRIDGE FINANCIAL LLC	367	410	344	305	316	331	337	332	348	367	328	342	4,127	13.6%
LIBERTY REVERSE MORTGAGE	213	159	176	160	181	194	166	223	133	155	160	137	2,057	6.8%
FAIRWAY INDEPENDENT MORT	234	93	78	133	133	114	95	148	108	83	111	88	1,418	4.7%
SOUTH RIVER MORTGAGE LLC	41	53	128	153	120	100	73	219	80	71	12	69	1,119	3.7%
OPEN MORTGAGE LLC	57	60	91	113	123	79	56	47	49	57	25	30	787	2.6%
GOODLIFE HOME LOANS	59	82	35	35	54			62	83	139	87	40	676	2.2%
GUILD MORTGAGE COMPANY	5	4	10	4	5	20	12	248	136	53	58	73	628	2.1%
CHERRY CREEK MORTGAGE CO	65	36	79	126	94	127	17					2	546	1.8%
<b>Total</b>	<b>2,232</b>	<b>1,996</b>	<b>3,667</b>	<b>1,833</b>	<b>1,831</b>	<b>2,316</b>	<b>2,312</b>	<b>2,833</b>	<b>2,377</b>	<b>2,364</b>	<b>2,028</b>	<b>1,921</b>	<b>27,710</b>	<b>91.5%</b>

Top 10 Wholesale and Retail Performance Stats														
Company	Rankings			Current Volume			Growth %			Mix		Market Share		
	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Ret	Whls	Total
FINANCE OF AMERICA REVERS	1	1	1	7,143	2,816	9,959	-53.5 %	-69.4 %	-59.4 %	72 %	28 %	23.6 %	24.3 %	32.9 %
MUTUAL OF OMAHA MORTGAGE	2	4	2	5,420	973	6,393	7.4 %	26.4 %	9.9 %	85 %	15 %	17.9 %	8.4 %	21.1 %
LONGBRIDGE FINANCIAL LLC	4	2	3	1,387	2,740	4,127	-32.9 %	-56.7 %	-50.8 %	34 %	66 %	4.6 %	23.6 %	13.6 %
LIBERTY REVERSE MORTGAGE	6	3	4	742	1,315	2,057	-67.7 %	-42.8 %	-55.2 %	36 %	64 %	2.5 %	11.3 %	6.8 %
FAIRWAY INDEPENDENT MORTG	3		5	1,418	0	1,418	-48.3 %	NaN	-48.3 %	100 %	0 %	4.7 %		4.7 %
SOUTH RIVER MORTGAGE LLC	5		6	1,119	0	1,119	-28.1 %	NaN	-28.1 %	100 %	0 %	3.7 %		3.7 %
OPEN MORTGAGE LLC	18	6	7	186	601	787	-50.9 %	-63.0 %	-60.7 %	24 %	76 %	0.6 %	5.2 %	2.6 %
GOODLIFE HOME LOANS	49	5	8	60	631	691	-89.2 %	54.3 %	-28.2 %	9 %	91 %	0.2 %	5.4 %	2.3 %
GUILD MORTGAGE COMPANY	7	11	9	369	259	628	200.0 %	>1,000%	410.6 %	59 %	41 %	1.2 %	2.2 %	2.1 %
CHERRY CREEK MORTGAGE CO	10	9	10	231	315	546	-72.0 %	112.8 %	-43.8 %	42 %	58 %	0.8 %	2.7 %	1.8 %
<b>Total</b>				<b>18,075</b>	<b>9,650</b>	<b>27,725</b>	<b>-41.6 %</b>	<b>-53.6 %</b>	<b>-46.4 %</b>	<b>65 %</b>	<b>35 %</b>	<b>59.7 %</b>	<b>83.1 %</b>	<b>91.6 %</b>

Top 5 Retail by Unit Growth														
Company	Rankings			Current Volume			Unit Growth			Mix		Market Share		
	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Ret	Whls	Total
MUTUAL OF OMAHA MORTGAGE	2	4	2	5,420	973	6,393	372	203	575	85 %	15 %	17.9 %	8.4 %	21.1 %
GUILD MORTGAGE COMPANY	7	11	9	369	259	628	246	259	505	59 %	41 %	1.2 %	2.2 %	2.1 %
CALCON MUTUAL MORTGAGE LL	15	24	21	203	1	204	172	1	173	100 %	0 %	0.7 %	0.0 %	0.7 %
ATLANTIC AVENUE MORTGAGE	19		24	167	0	167	167	0	167	100 %	0 %	0.6 %		0.6 %
MOVEMENT MORTGAGE LLC	13		19	210	0	210	162	0	162	100 %	0 %	0.7 %		0.7 %
<b>Total</b>				<b>6,369</b>	<b>1,233</b>	<b>7,602</b>	<b>1,119</b>	<b>463</b>	<b>1,582</b>	<b>84 %</b>	<b>16 %</b>	<b>21.0 %</b>	<b>10.6 %</b>	<b>25.1 %</b>

Top 5 Wholesale by Unit Growth														
Company	Rankings			Current Volume			Unit Growth			Mix		Market Share		
	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Ret	Whls	Total
GUILD MORTGAGE COMPANY	7	11	9	369	259	628	246	259	505	59 %	41 %	1.2 %	2.2 %	2.1 %
GOODLIFE HOME LOANS	49	5	8	60	631	691	-494	222	-272	9 %	91 %	0.2 %	5.4 %	2.3 %
SMARTFI HOME LOANS LLC	1030	13	17	1	224	225	-32	213	181	0 %	100 %	0.0 %	1.9 %	0.7 %
MUTUAL OF OMAHA MORTGAGE	2	4	2	5,420	973	6,393	372	203	575	85 %	15 %	17.9 %	8.4 %	21.1 %
CHERRY CREEK MORTGAGE CO	10	9	10	231	315	546	-593	167	-426	42 %	58 %	0.8 %	2.7 %	1.8 %
<b>Total</b>				<b>6,081</b>	<b>2,402</b>	<b>8,483</b>	<b>-501</b>	<b>1,064</b>	<b>563</b>	<b>72 %</b>	<b>28 %</b>	<b>20.1 %</b>	<b>20.7 %</b>	<b>28.0 %</b>

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Top 10 Wholesale	Active Brokers	% Capture
FINANCE OF AMERICA REVERSE LLC	737	37 %
LONGBRIDGE FINANCIAL LLC	382	40 %
LIBERTY REVERSE MORTGAGE	288	31 %
MUTUAL OF OMAHA MORTGAGE INC	264	20 %
GOODLIFE HOME LOANS	58	36 %
OPEN MORTGAGE LLC	101	27 %
PLAZA HOME MORTGAGE INC	294	55 %
MID AMERICA MORTGAGE INC	96	28 %
CHERRY CREEK MORTGAGE CO INC	21	26 %
MONEY HOUSE INC	87	16 %

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**Top 100 Ranking HECM Volume by Channel - Endorsements Last 12 Months through December 2023**

Rank			Loans			Market Share			Rank			Loans			Market Share				
R	W	T	Company	R	W	Total	Ret	Whls	Total	R	W	T	Company	R	W	T	Ret	Whls	Total
1	1	1	FINANCE OF AMERICA R	7,143	2,816	9,959	23.6 %	24.3 %	32.9 %	42	51	51	SUN AMERICAN MORTGAG	71	0	71	0.2 %	0.0 %	0.2 %
2	4	2	MUTUAL OF OMAHA MORT	5,420	973	6,393	17.9 %	8.4 %	21.1 %	43	52	63	PRIMARY RESIDENTIAL	63	0	63	0.2 %	0.0 %	0.2 %
4	2	3	LONGBRIDGE FINANCIAL	1,387	2,740	4,127	4.6 %	23.6 %	13.6 %	43	52	63	AMERICAN FINANCIAL N	63	0	63	0.2 %	0.0 %	0.2 %
6	3	4	LIBERTY REVERSE MORT	742	1,315	2,057	2.5 %	11.3 %	6.8 %	46	54	62	THE REVERSE MORTGAGE	62	0	62	0.2 %	0.0 %	0.2 %
3	5	5	FAIRWAY INDEPENDENT	1,418	0	1,418	4.7 %	0.0 %	4.7 %	47	55	61	PREMIER MORTGAGE RES	61	0	61	0.2 %	0.0 %	0.2 %
5	6	6	SOUTH RIVER MORTGAGE	1,119	0	1,119	3.7 %	0.0 %	3.7 %	49	56	60	ACADEMY MORTGAGE COR	60	0	60	0.2 %	0.0 %	0.2 %
18	6	7	OPEN MORTGAGE LLC	186	601	787	0.6 %	5.2 %	2.6 %	51	57	57	BARRETT FINANCIAL GR	57	0	57	0.2 %	0.0 %	0.2 %
49	5	8	GOODLIFE HOME LOANS	60	631	691	0.2 %	5.4 %	2.3 %	52	58	56	HOMEBRIDGE FINANCIAL	56	0	56	0.2 %	0.0 %	0.2 %
7	11	9	GUILD MORTGAGE COMPA	369	259	628	1.2 %	2.2 %	2.1 %	52	58	56	PARAMOUNT RESIDENTIA	56	0	56	0.2 %	0.0 %	0.2 %
10	9	10	CHERRY CREEK MORTGAG	231	315	546	0.8 %	2.7 %	1.8 %	54	60	54	LEADER ONE FINANCIAL	54	0	54	0.2 %	0.0 %	0.2 %
9	12	11	HIGHTECHLENDING INC	233	240	473	0.8 %	2.1 %	1.6 %	55	61	52	LAKEVIEW LOAN SERVIC	52	0	52	0.2 %	0.0 %	0.2 %
357	7	12	PLAZA HOME MORTGAGE	5	445	450	0.0 %	3.8 %	1.5 %	56	62	50	OPULENCE FUNDING LLC	50	0	50	0.2 %	0.0 %	0.2 %
31	8	13	MID AMERICA MORTGAGE	92	355	447	0.3 %	3.1 %	1.5 %	57	63	47	LOANDEPOTCOM	47	0	47	0.2 %	0.0 %	0.2 %
409	10	14	MONEY HOUSE INC	4	307	311	0.0 %	2.6 %	1.0 %	58	64	45	ATLANTIC COAST MORTG	45	0	45	0.1 %	0.0 %	0.1 %
8	15	15	AMERICAN PACIFIC MOR	236	0	236	0.8 %	0.0 %	0.8 %	58	64	45	NATIONWIDE MORTGAGE	45	0	45	0.1 %	0.0 %	0.1 %
11	16	16	ADVISORS MORTGAGE GR	228	0	228	0.8 %	0.0 %	0.8 %	60	66	44	MORTGAGE SOUTH OF TE	44	0	44	0.1 %	0.0 %	0.1 %
1030	13	17	SMARTFI HOME LOANS L	1	224	225	0.0 %	1.9 %	0.7 %	60	66	44	TREBOR REVERSE LLC	44	0	44	0.1 %	0.0 %	0.1 %
12	18	18	ALL REVERSE MORTGAGE	212	0	212	0.7 %	0.0 %	0.7 %	62	68	42	NORTHWEST REVERSE MO	42	0	42	0.1 %	0.0 %	0.1 %
13	19	19	MOVEMENT MORTGAGE LL	210	0	210	0.7 %	0.0 %	0.7 %	63	69	41	THRIVE MORTGAGE LLC	41	0	41	0.1 %	0.0 %	0.1 %
14	20	20	C2 FINANCIAL CORPORA	208	0	208	0.7 %	0.0 %	0.7 %	63	69	41	CORNERSTONE MORTGAGE	41	0	41	0.1 %	0.0 %	0.1 %
15	24	21	CALCON MUTUAL MORTGA	203	1	204	0.7 %	0.0 %	0.7 %	65	71	40	SENIOR FUNDING ASSOC	40	0	40	0.1 %	0.0 %	0.1 %
15	22	22	CROSSCOUNTRY MORTGAG	203	0	203	0.7 %	0.0 %	0.7 %	66	72	39	MAGNOLIA BANK INC	39	0	39	0.1 %	0.0 %	0.1 %
17	23	23	ENNKAR INC	188	0	188	0.6 %	0.0 %	0.6 %	66	72	39	PACIFIC RESIDENTIAL	39	0	39	0.1 %	0.0 %	0.1 %
19	24	24	ATLANTIC AVENUE MORT	167	0	167	0.6 %	0.0 %	0.6 %	68	74	38	BAY EQUITY LLC	38	0	38	0.1 %	0.0 %	0.1 %
20	25	25	CALIVER BEACH MORTGA	165	0	165	0.5 %	0.0 %	0.5 %	69	75	36	MASON MCDUFFIE MORTG	36	0	36	0.1 %	0.0 %	0.1 %
21	26	26	SENIOR LENDING CORPO	154	0	154	0.5 %	0.0 %	0.5 %	70	76	35	INTERCAP LENDING INC	35	0	35	0.1 %	0.0 %	0.1 %
77	14	27	MCM HOLDINGS INC	30	110	140	0.1 %	0.9 %	0.5 %	70	76	35	AMERICA FIRST FEDERA	35	0	35	0.1 %	0.0 %	0.1 %
22	28	28	ALL WESTERN MORTGAGE	129	0	129	0.4 %	0.0 %	0.4 %	70	76	35	NORWICH COMMERCIAL G	35	0	35	0.1 %	0.0 %	0.1 %
23	29	29	GUARANTEED RATE INC	112	0	112	0.4 %	0.0 %	0.4 %	73	79	34	E MORTGAGE CAPITAL I	34	0	34	0.1 %	0.0 %	0.1 %
25	22	30	VIP MORTGAGE INC	99	6	105	0.3 %	0.1 %	0.3 %	74	80	33	CONTOUR MORTGAGE COR	33	0	33	0.1 %	0.0 %	0.1 %
24	31	31	PREMIER REVERSE MORT	103	0	103	0.3 %	0.0 %	0.3 %	250	19	81	LAND-HOME FINANCIAL	8	24	32	0.0 %	0.2 %	0.1 %
43	17	32	TOTAL MEDIA MANAGEME	63	39	102	0.2 %	0.3 %	0.3 %	75	82	31	EVERETT FINANCIAL	31	0	31	0.1 %	0.0 %	0.1 %
25	33	33	HERITAGE HOME LOANS	99	0	99	0.3 %	0.0 %	0.3 %	75	82	31	UNITED AMERICAN MORT	31	0	31	0.1 %	0.0 %	0.1 %
27	34	34	INTEGRITY 1ST MORTGA	97	0	97	0.3 %	0.0 %	0.3 %	77	84	30	C & E FINANCIAL GROU	30	0	30	0.1 %	0.0 %	0.1 %
28	35	35	BROKER SOLUTIONS INC	96	0	96	0.3 %	0.0 %	0.3 %	79	85	29	ALLIED FIRST BANK SB	29	0	29	0.1 %	0.0 %	0.1 %
28	35	35	THE FEDERAL SAVINGS	96	0	96	0.3 %	0.0 %	0.3 %	79	85	29	DIRECTORS MORTGAGE I	29	0	29	0.1 %	0.0 %	0.1 %
30	37	37	JET DIRECT FUNDING C	94	0	94	0.3 %	0.0 %	0.3 %	79	85	29	SECURITYNATIONAL MOR	29	0	29	0.1 %	0.0 %	0.1 %
40	21	38	NATIONWIDE EQUITIES	72	19	91	0.2 %	0.2 %	0.3 %	79	85	29	ARK-LA-TEX FINANCIAL	29	0	29	0.1 %	0.0 %	0.1 %
32	39	39	WATERMARK CAPITAL IN	90	0	90	0.3 %	0.0 %	0.3 %	83	89	28	US MORTGAGE CORPORAT	28	0	28	0.1 %	0.0 %	0.1 %
33	40	40	AMERICAN FINANCIAL M	88	0	88	0.3 %	0.0 %	0.3 %	83	89	28	MORTGAGE & INSURANCE	28	0	28	0.1 %	0.0 %	0.1 %
33	40	40	NEXA MORTGAGE LLC	88	0	88	0.3 %	0.0 %	0.3 %	85	91	27	MIDWEST EQUITY MORTG	27	0	27	0.1 %	0.0 %	0.1 %
47	18	40	UNIVERSITY BANK	61	27	88	0.2 %	0.2 %	0.3 %	85	91	27	FRONTIER LOAN GROUP	27	0	27	0.1 %	0.0 %	0.1 %
35	43	43	REVERSE FREEDOM LLC	80	0	80	0.3 %	0.0 %	0.3 %	85	91	27	AMERICAS MORTGAGE RE	27	0	27	0.1 %	0.0 %	0.1 %
206	15	43	SUN WEST MORTGAGE CO	10	70	80	0.0 %	0.6 %	0.3 %	85	91	27	CARDINAL FINANCIAL C	27	0	27	0.1 %	0.0 %	0.1 %
36	45	45	AMERICAN MORTGAGE &	79	0	79	0.3 %	0.0 %	0.3 %	278	20	91	GMFS LLC	7	20	27	0.0 %	0.2 %	0.1 %
37	46	46	FIRST AMERICAN HOME	78	0	78	0.3 %	0.0 %	0.3 %	89	96	26	ABSOLUTE HOME MORTGA	26	0	26	0.1 %	0.0 %	0.1 %
151	16	47	TRUST MORTGAGE LENDI	15	62	77	0.0 %	0.5 %	0.3 %	89	96	26	WEST CAPITAL LENDING	26	0	26	0.1 %	0.0 %	0.1 %
38	48	48	UNITED PACIFIC MORTG	75	0	75	0.2 %	0.0 %	0.2 %	89	96	26	THE OCONNELL MARKETI	26	0	26	0.1 %	0.0 %	0.1 %
39	49	49	EAST COAST CAPITAL C	73	0	73	0.2 %	0.0 %	0.2 %	92	99	25	GENEVA FINANCIAL LLC	25	0	25	0.1 %	0.0 %	0.1 %
40	50	50	CMG MORTGAGE INC	72	0	72	0.2 %	0.0 %	0.2 %	92	99	25	NOVA FINANCIAL & INV	25	0	25	0.1 %	0.0 %	0.1 %

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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.

34232 Pacific Coast Hwy | Suite A | Dana Point, CA 92691  
(682) 651-5632  
<http://www.rmainsight.net>

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## Top 100 HECM Originators - December 2023 Rankings (Single Month)

Rank		Loans			Growth		Rank		Loans			Growth			
M	Y	Company	Mth	YTD	Avg	Mth	YTD	M	Y	Company	Mth	YTD	Avg	Mth	YTD
1	2	MUTUAL OF OMAHA MORT	468	5,420	451.7	2.2 %	7.4 %	50	33	AMERICAN FINANCIAL M	4	88	7.3	-60.0 %	-62.1 %
2	1	FINANCE OF AMERICA R	416	7,143	595.3	-14.2 %	-53.5 %	50	43	AMERICAN FINANCIAL N	4	63	5.3	100.0 %	-69.1 %
3	4	LONGBRIDGE FINANCIAL	120	1,387	115.6	10.1 %	-32.9 %	50	47	UNIVERSITY BANK	4	61	5.1	33.3 %	154.2 %
4	3	FAIRWAY INDEPENDENT	88	1,418	118.2	-20.7 %	-48.3 %	50	51	BARRETT FINANCIAL GR	4	57	4.8	-20.0 %	-19.7 %
5	5	SOUTH RIVER MORTGAGE	69	1,119	93.3	475.0 %	-28.1 %	50	54	LEADER ONE FINANCIAL	4	54	4.5	-20.0 %	-47.1 %
6	7	GUILD MORTGAGE COMPA	68	369	30.8	33.3 %	200.0 %	50	57	LOANDEPOTCOM	4	47	3.9	-42.9 %	-17.5 %
7	6	LIBERTY REVERSE MORT	55	742	61.8	-16.7 %	-67.7 %	50	66	PACIFIC RESIDENTIAL	4	39	3.3	100.0 %	69.6 %
8	15	CROSSCOUNTRY MORTGAG	23	203	16.9	-4.2 %	66.4 %	50	70	NORWICH COMMERCIAL G	4	35	2.9	100.0 %	9.4 %
9	13	MOVEMENT MORTGAGE LL	20	210	17.5	-33.3 %	337.5 %	50	74	CONTOUR MORTGAGE COR	4	33	2.8		-13.2 %
10	17	ENNKAR INC	19	188	15.7	216.7 %	-80.4 %	50	100	MANN MORTGAGE LLC	4	23	1.9	300.0 %	-25.8 %
11	8	AMERICAN PACIFIC MOR	18	236	19.7	63.6 %	-36.6 %	50	106	FSI MORTGAGE LLC	4	22	1.8	300.0 %	-73.5 %
12	19	ATLANTIC AVENUE MORT	16	167	13.9	-48.4 %		50	129	GREAT FLORIDA LENDIN	4	18	1.5	300.0 %	-69.5 %
13	9	HIGHTECHLENDING INC	15	233	19.4	-21.1 %	-54.0 %	50	151	ADVANTAGEFIRST LENDI	4	15	1.3	0.0 %	
13	12	ALL REVERSE MORTGAGE	15	212	17.7	0.0 %	-66.0 %	50	180	GUARANTEED RATE AFFI	4	12	1.0		200.0 %
13	20	CALIVER BEACH MORTGA	15	165	13.8	7.1 %	47.3 %	50	278	NETT CORP	4	7	0.6		133.3 %
13	21	SENIOR LENDING CORPO	15	154	12.8	-28.6 %	-14.4 %	66	28	THE FEDERAL SAVINGS	3	96	8.0	-50.0 %	-36.4 %
17	23	GUARANTEED RATE INC	11	112	9.3	0.0 %	21.7 %	66	47	PREMIER MORTGAGE RES	3	61	5.1	-25.0 %	-61.1 %
18	11	ADVISORS MORTGAGE GR	10	228	19.0	-23.1 %	-66.1 %	66	52	PARAMOUNT RESIDENTIA	3	56	4.7	-62.5 %	-72.9 %
18	40	CMG MORTGAGE INC	10	72	6.0	66.7 %	125.0 %	66	58	ATLANTIC COAST MORTG	3	45	3.8	-25.0 %	-39.2 %
20	14	C2 FINANCIAL CORPORA	9	208	17.3	-57.1 %	-5.5 %	66	63	THRIVE MORTGAGE LLC	3	41	3.4		-50.6 %
20	15	CALCON MUTUAL MORTGA	9	203	16.9	-43.8 %	554.8 %	66	70	INTERCAP LENDING INC	3	35	2.9	200.0 %	-50.7 %
20	18	OPEN MORTGAGE LLC	9	186	15.5	80.0 %	-50.9 %	66	75	EVERETT FINANCIAL	3	31	2.6	200.0 %	-58.7 %
20	24	PREMIER REVERSE MORT	9	103	8.6	-18.2 %	-16.9 %	66	77	C & E FINANCIAL GROU	3	30	2.5	50.0 %	-63.0 %
20	25	HERITAGE HOME LOANS	9	99	8.3	200.0 %	-76.8 %	66	77	MCM HOLDINGS INC	3	30	2.5		-61.0 %
20	129	CARRINGTON MORTGAGE	9	18	1.5			66	79	DIRECTORS MORTGAGE I	3	29	2.4	200.0 %	-64.2 %
26	28	BROKER SOLUTIONS INC	8	96	8.0	-20.0 %	-46.7 %	66	83	MORTGAGE & INSURANCE	3	28	2.3	200.0 %	33.3 %
26	30	JET DIRECT FUNDING C	8	94	7.8	100.0 %	-45.0 %	66	85	FRONTIER LOAN GROUP	3	27	2.3	50.0 %	-43.8 %
28	32	WATERMARK CAPITAL IN	7	90	7.5	-41.7 %		66	89	ABSOLUTE HOME MORTGA	3	26	2.2	50.0 %	-21.2 %
28	85	CARDINAL FINANCIAL C	7	27	2.3	16.7 %	2,600.0 %	66	92	EDGE HOME FINANCE CO	3	25	2.1	200.0 %	127.3 %
28	278	GMFS LLC	7	7	0.6			66	95	SIERRA PACIFIC MORTG	3	24	2.0	50.0 %	-35.1 %
31	33	NEXA MORTGAGE LLC	6	88	7.3	0.0 %	-32.8 %	66	100	PULTE MORTGAGE LLC	3	23	1.9		-25.8 %
31	36	AMERICAN MORTGAGE &	6	79	6.6	200.0 %	54.9 %	66	106	ACCESS REVERSE MORTG	3	22	1.8	0.0 %	-74.7 %
31	37	FIRST AMERICAN HOME	6	78	6.5	0.0 %	-61.2 %	66	106	KRS CAPITAL PARTNERS	3	22	1.8	200.0 %	-66.7 %
31	129	WATERSTONE MORTGAGE	6	18	1.5	500.0 %	80.0 %	66	106	NEW FED MORTGAGE COR	3	22	1.8	200.0 %	214.3 %
31	147	AMERIFUND HOME LOANS	6	16	1.3	50.0 %	128.6 %	66	121	HOMESTEAD MORTGAGE L	3	19	1.6	50.0 %	-29.6 %
36	25	VIP MORTGAGE INC	5	99	8.3	-28.6 %	-57.0 %	66	121	NFM INC	3	19	1.6	50.0 %	137.5 %
36	31	MID AMERICA MORTGAGE	5	92	7.7	400.0 %	-59.1 %	66	121	HOMESIDE FINANCIAL L	3	19	1.6	200.0 %	35.7 %
36	35	REVERSE FREEDOM LLC	5	80	6.7	-16.7 %	-71.6 %	66	151	CAPITAL FUNDING	3	15	1.3		-48.3 %
36	38	UNITED PACIFIC MORTG	5	75	6.3	-28.6 %	-13.8 %	66	164	DATA MORTGAGE DBA ES	3	14	1.2		-85.4 %
36	39	EAST COAST CAPITAL C	5	73	6.1	0.0 %	-17.0 %	66	180	GOLDEN YEARS MORTGAG	3	12	1.0	200.0 %	-92.2 %
36	42	SUN AMERICAN MORTGAG	5	71	5.9	-16.7 %	-76.8 %	66	180	BANK OF THE JAMES	3	12	1.0		0.0 %
36	43	TOTAL MEDIA MANAGEME	5	63	5.3	150.0 %	-20.3 %	66	206	SUN WEST MORTGAGE CO	3	10	0.8	50.0 %	-76.7 %
36	46	THE REVERSE MORTGAGE	5	62	5.2	400.0 %	29.2 %	66	206	ALL AMERICAN MORTGAG	3	10	0.8		0.0 %
36	49	ACADEMY MORTGAGE COR	5	60	5.0	0.0 %	-58.9 %	66	409	HOME LOAN INVESTMENT	3	4	0.3		33.3 %
36	58	NATIONWIDE MORTGAGE	5	45	3.8	25.0 %	0.0 %	95	60	TREBOR REVERSE LLC	2	44	3.7	100.0 %	-38.0 %
36	60	MORTGAGE SOUTH OF TE	5	44	3.7	66.7 %	-47.0 %	95	63	CORNERSTONE MORTGAGE	2	41	3.4	-66.7 %	-6.8 %
36	69	MASON MCDUFFIE MORTG	5	36	3.0		350.0 %	95	68	BAY EQUITY LLC	2	38	3.2	-60.0 %	-68.3 %
36	75	UNITED AMERICAN MORT	5	31	2.6	66.7 %	-11.4 %	95	79	ARK-LA-TEX FINANCIAL	2	29	2.4	-33.3 %	70.6 %
36	106	COMMUNITY FIRST NATI	5	22	1.8	66.7 %		95	83	US MORTGAGE CORPORAT	2	28	2.3	-50.0 %	-3.4 %
50	27	INTEGRITY 1ST MORTGA	4	97	8.1	-20.0 %	-46.1 %	95	89	WEST CAPITAL LENDING	2	26	2.2	0.0 %	420.0 %

### Column Definitions

M = Company ranking for current month endorsement volume  
Y = Company ranking for year to date endorsement volume  
Mth = Current month endorsement volume & growth from prior month  
YTD = Year to date endorsement volume & growth from prior year to date  
Avg = Average year to date monthly volume

\*Year to date volume is tiebreaker for rankings shown



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