

HECM Lenders (FHA Approved Only)

Industry Overview

HECMs Endorsed through February 2024

Next Release Date: Week 1 of April

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Endorsement Growth Change

-11.8 %

Competition Growth

2.0 %

Active Lender Change

2

Figures above reflect change from prior month

PERFORMANCE

	Rank/Region	03/23	04/23	05/23	06/23	07/23	08/23	09/23	10/23	11/23	12/23	01/24	02/24	Trend
1	Pacific/Hawaii	893	567	587	700	738	693	678	631	586	529	504	473	▼
2	Southeast/Caribbean	914	439	475	575	645	773	560	655	494	526	501	439	▼
3	Southwest	473	210	189	275	322	340	319	293	238	230	214	200	▼
4	Rocky Mountain	301	187	198	230	220	287	250	228	224	192	178	158	▼
5	Northwest/Alaska	296	168	174	217	221	262	205	247	176	170	184	135	▼
6	Midwest	282	118	128	173	221	224	197	199	178	181	169	145	▼
7	Mid-Atlantic	252	96	110	132	161	164	148	151	127	122	137	125	▼
8	New York/New Jersey	183	86	69	122	112	92	93	135	96	95	105	98	▼
9	New England	121	67	92	86	105	89	100	85	98	103	117	95	▼
10	Great Plains	74	25	31	51	57	56	64	43	40	42	44	32	▼
Total		3,789	1,963	2,053	2,561	2,802	2,980	2,614	2,667	2,257	2,190	2,153	1,900	▼

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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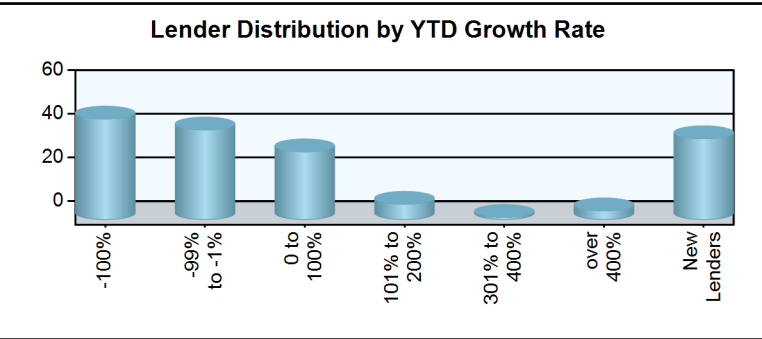
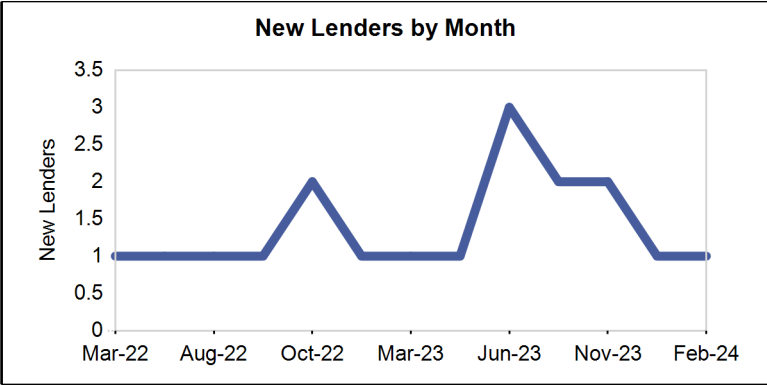
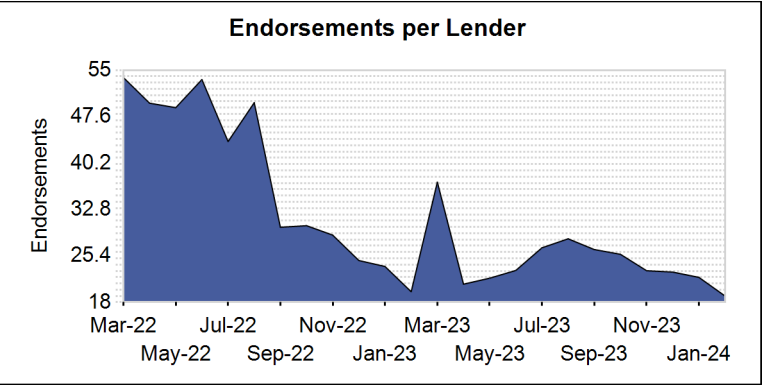
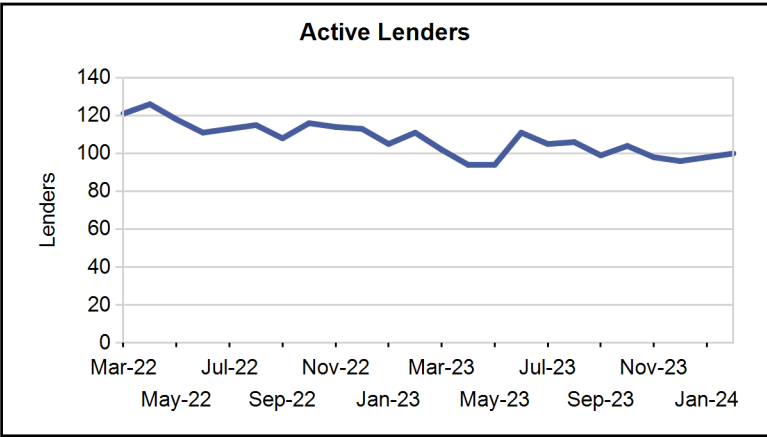
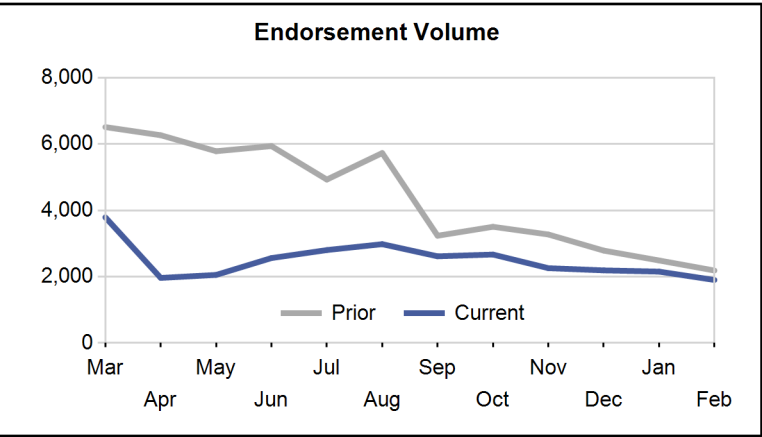
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Competition

Top 10 Lenders

Rank / Lender		03/23	04/23	05/23	06/23	07/23	08/23	09/23	10/23	11/23	12/23	01/24	02/24	Total	Trend
1	FINANCE OF AMERICA REVERSE LLC	2,114	218	166	752	1,012	857	789	729	617	503	592	491	8,840	▼
2	MUTUAL OF OMAHA MORTGAGE INC	472	488	567	499	599	590	515	591	536	537	497	402	6,293	▼
3	Longbridge Financial LLC	241	225	238	245	285	244	241	237	242	242	258	261	2,959	▲
4	LIBERTY REVERSE MORTGAGE	140	125	132	137	134	169	97	117	120	107	81	67	1,426	▼
5	FAIRWAY INDEPENDENT MORTGAGE CORPORATION	78	133	133	114	110	148	108	83	111	89	106	78	1,291	▼
6	OPEN MORTGAGE LLC	90	112	119	76	55	43	44	57	24	30	15		665	▼
7	GUILD MORTGAGE COMPANY				13	7	245	136	53	58	73	39	29	653	▼
8	GOODLIFE HOME LOANS	27	31	47	3	9	54	75	123	81	37	47	65	599	▲
9	CHERRY CREEK MORTGAGE CO INC	79	126	94	127	23					2			451	▲
10	PLAZA HOME MORTGAGE INC	23	30	28	32	41	36	41	43	35	53	42	37	441	▼
Top 10 SubTotal		3,264	1,488	1,524	1,998	2,275	2,386	2,046	2,033	1,824	1,673	1,677	1,430	23,618	▼
Industry Total		3,789	1,963	2,053	2,561	2,802	2,980	2,614	2,667	2,257	2,190	2,153	1,900	29,929	▼



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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	26	29	-10.3 %	8	6	33.3 %	2.4	2.9	-17.8 %
ST. LOUIS	14	13	7.7 %	8	8	0.0 %	1.5	1.4	3.6 %
TOPEKA	13	19	-31.6 %	7	6	16.7 %	1.6	2.4	-33.3 %
DES MOINES	12	15	-20.0 %	5	7	-28.6 %	1.9	1.8	6.1 %
OMAHA	11	10	10.0 %	5	5	0.0 %	1.4	1.5	-5.2 %
Region Total	76	86	-11.6 %	13	15	-13.3 %	4.5	4.3	4.8 %
Mid-Atlantic									
RICHMOND	78	76	2.6 %	16	14	14.3 %	3.8	3.3	13.4 %
PHILADELPHIA	72	74	-2.7 %	18	18	0.0 %	2.9	3.2	-9.9 %
BALTIMORE	33	37	-10.8 %	10	13	-23.1 %	2.5	2.0	23.4 %
WASH. D.C.	33	29	13.8 %	10	9	11.1 %	2.4	2.4	2.6 %
PITTSBURGH	20	21	-4.8 %	7	5	40.0 %	2.0	2.6	-23.8 %
WILMINGTON	17	12	41.7 %	5	5	0.0 %	2.2	1.5	48.9 %
CHARLESTON	9	7	28.6 %	6	1	500.0 %	1.3	3.5	-64.3 %
Region Total	262	256	2.3 %	35	30	16.7 %	5.5	5.8	-5.9 %
Midwest									
INDIANAPOLIS	55	47	17.0 %	8	8	0.0 %	4.8	4.3	11.7 %
CHICAGO	53	48	10.4 %	11	17	-35.3 %	3.5	2.1	63.9 %
COLUMBUS	31	35	-11.4 %	6	8	-25.0 %	3.6	4.0	-9.1 %
MINN. ST. PAUL	31	37	-16.2 %	9	10	-10.0 %	2.2	2.6	-16.4 %
CLEVELAND	27	28	-3.6 %	9	10	-10.0 %	2.4	2.3	5.6 %
CINCINNATI	26	20	30.0 %	8	8	0.0 %	2.8	2.0	39.6 %
GRAND RAPIDS	26	18	44.4 %	8	9	-11.1 %	2.3	1.8	33.7 %
MILWAUKEE	24	30	-20.0 %	8	9	-11.1 %	1.9	2.3	-19.9 %
DETROIT	23	24	-4.2 %	9	9	0.0 %	1.9	2.5	-24.1 %
FLINT	12	6	100.0 %	6	4	50.0 %	1.6	1.5	6.7 %
SPRINGFIELD	6	8	-25.0 %	3	3	0.0 %	1.2	2.0	-41.7 %
Region Total	314	301	4.3 %	30	32	-6.3 %	7.3	6.9	6.2 %
New England									
BOSTON	89	78	14.1 %	13	12	8.3 %	4.1	4.1	1.2 %
HARTFORD	50	37	35.1 %	11	10	10.0 %	3.4	2.9	19.6 %
MANCHESTER	26	18	44.4 %	7	10	-30.0 %	2.7	1.4	94.8 %
BANGOR	21	22	-4.5 %	5	7	-28.6 %	3.9	2.0	95.0 %
PROVIDENCE	19	13	46.2 %	4	5	-20.0 %	3.1	1.9	63.0 %
BURLINGTON	7	4	75.0 %	3	3	0.0 %	1.3	1.0	33.3 %
Region Total	212	172	23.3 %	17	23	-26.1 %	8.0	5.4	49.6 %
New York/New Jersey									
NEW YORK	93	84	10.7 %	12	16	-25.0 %	4.9	3.5	40.7 %
CAMDEN	44	42	4.8 %	14	14	0.0 %	2.4	2.2	8.2 %
NEWARK	31	53	-41.5 %	11	17	-35.3 %	2.3	2.4	-3.6 %
ALBANY	23	11	109.1 %	7	6	16.7 %	2.3	1.4	60.5 %
BUFFALO	12	8	50.0 %	5	5	0.0 %	2.0	1.3	50.0 %
Region Total	203	198	2.5 %	28	31	-9.7 %	4.8	4.4	7.0 %
Northwest/Alaska									
SEATTLE	139	162	-14.2 %	27	30	-10.0 %	3.9	3.5	13.1 %
PORTLAND	95	112	-15.2 %	25	21	19.0 %	2.7	3.9	-30.9 %
BOISE	63	116	-45.7 %	17	23	-26.1 %	2.6	3.3	-21.3 %
SPOKANE	19	26	-26.9 %	9	14	-35.7 %	1.8	1.4	27.9 %
ANCHORAGE	3	2	50.0 %	3	2	50.0 %	1.0	1.0	0.0 %
Region Total	319	418	-23.7 %	43	44	-2.3 %	4.9	6.0	-17.1 %
Pacific/Hawaii									
SANTA ANA	192	234	-17.9 %	35	35	0.0 %	4.2	4.6	-7.6 %

Market	YTD Volume 2024	YTD Volume 2023	Chg %	Active Lenders 2024	Active Lenders 2023	Chg %	Volume / Lender 2024	Volume / Lender 2023	Chg %
PHOENIX	189	248	-23.8 %	31	35	-11.4 %	4.4	4.6	-4.0 %
LOS ANGELES	174	226	-23.0 %	37	35	5.7 %	3.6	4.7	-21.9 %
SAN FRANCISCO	130	155	-16.1 %	22	26	-15.4 %	4.3	4.0	8.8 %
SACRAMENTO	88	101	-12.9 %	24	19	26.3 %	2.4	3.8	-35.4 %
SAN DIEGO	70	95	-26.3 %	14	21	-33.3 %	3.4	3.3	2.2 %
FRESNO	41	60	-31.7 %	15	18	-16.7 %	2.2	2.3	-4.5 %
LAS VEGAS	39	51	-23.5 %	12	12	0.0 %	2.3	3.0	-21.7 %
TUCSON	23	30	-23.3 %	9	13	-30.8 %	1.8	1.6	12.0 %
RENO	21	30	-30.0 %	9	11	-18.2 %	1.5	2.0	-25.7 %
HONOLULU	10	21	-52.4 %	4	12	-66.7 %	1.7	1.3	30.4 %
Region Total	977	1,251	-21.9 %	66	67	-1.5 %	9.4	11.8	-20.5 %
Rocky Mountain									
DENVER	164	250	-34.4 %	30	35	-14.3 %	3.8	4.7	-19.2 %
SALT LAKE CITY	117	171	-31.6 %	27	20	35.0 %	2.8	5.0	-42.9 %
HELENA	27	23	17.4 %	12	8	50.0 %	1.7	2.1	-18.4 %
SIOUX FALLS	15	10	50.0 %	3	3	0.0 %	2.5	2.2	15.4 %
CASPER	10	8	25.0 %	5	3	66.7 %	1.7	1.6	5.3 %
FARGO	3	0		2	0	Infinity	1.0		Infinity
Region Total	336	462	-27.3 %	44	44	0.0 %	5.1	6.7	-23.9 %
Southeast/Caribbean									
MIAMI	161	175	-8.0 %	30	28	7.1 %	3.8	4.5	-14.2 %
ATLANTA	125	122	2.5 %	30	19	57.9 %	3.1	4.6	-32.8 %
GREENSBORO	117	147	-20.4 %	25	23	8.7 %	3.4	4.8	-29.7 %
TAMPA	117	142	-17.6 %	22	27	-18.5 %	4.0	3.6	13.6 %
ORLANDO	97	131	-26.0 %	25	27	-7.4 %	2.7	3.4	-20.9 %
COLUMBIA	80	68	17.6 %	15	16	-6.3 %	3.5	3.4	3.5 %
JACKSONVILLE	76	97	-21.6 %	19	19	0.0 %	3.0	3.3	-8.5 %
NASHVILLE	49	41	19.5 %	11	11	0.0 %	2.9	2.4	19.4 %
KNOXVILLE	44	50	-12.0 %	13	13	0.0 %	2.5	2.5	1.0 %
BIRMINGHAM	33	37	-10.8 %	10	10	0.0 %	2.4	2.9	-16.8 %
LOUISVILLE	22	22	0.0 %	7	10	-30.0 %	2.4	1.8	33.3 %
JACKSON	11	12	-8.3 %	7	7	0.0 %	1.4	1.5	-8.3 %
MEMPHIS	7	10	-30.0 %	4	5	-20.0 %	1.2	1.7	-30.0 %
CARIBBEAN	1	0		1	0	Infinity	1.0		Infinity
Region Total	940	1,054	-10.8 %	63	62	1.6 %	9.8	10.8	-9.2 %
Southwest									
DALLAS	90	100	-10.0 %	20	24	-16.7 %	3.2	3.0	6.0 %
FT. WORTH	75	89	-15.7 %	17	19	-10.5 %	3.0	3.1	-2.7 %
HOUSTON	68	94	-27.7 %	15	24	-37.5 %	3.9	2.9	33.9 %
SAN ANTONIO	67	80	-16.3 %	17	23	-26.1 %	3.0	3.0	-0.1 %
NEW ORLEANS	31	22	40.9 %	10	8	25.0 %	2.8	2.4	18.4 %
ALBUQUERQUE	23	24	-4.2 %	14	10	40.0 %	1.5	1.8	-17.4 %
LITTLE ROCK	23	22	4.5 %	6	7	-14.3 %	2.6	2.1	21.6 %
TULSA	14	13	7.7 %	5	7	-28.6 %	2.0	1.3	50.0 %
OKLAHOMA CITY	13	18	-27.8 %	8	7	14.3 %	1.3	1.8	-25.9 %
LUBBOCK	7	11	-36.4 %	3	6	-50.0 %	1.4	1.4	-1.2 %
SHREVEPORT	3	3	0.0 %	2	2	0.0 %	1.5	1.5	0.0 %
Region Total	414	476	-13.0 %	43	46	-6.5 %	6.8	7.1	-4.5 %
Grand Total	4,053	4,674	-13.3 %	121	130	-6.9 %	20.5	21.7	-5.6 %

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	1083	1224	-12 %	26.7 %	26.2 %	2 %	CA
2	MUTUAL OF OMAHA MORTGAGE	899	846	6 %	22.2 %	18.1 %	23 %	CA
3	LONGBRIDGE FINANCIAL LLC	519	544	-5 %	12.8 %	11.6 %	10 %	CA
4	FAIRWAY INDEPENDENT MORT	184	327	-44 %	4.5 %	7.0 %	-35 %	AZ
5	LIBERTY REVERSE MORTGAGE	148	274	-46 %	3.7 %	5.9 %	-38 %	CA
6	GOODLIFE HOME LOANS	112	100	12 %	2.8 %	2.1 %	29 %	CA
7	PLAZA HOME MORTGAGE INC	79	87	-9 %	1.9 %	1.9 %	5 %	CA
8	GUILD MORTGAGE COMPANY	68	0		1.7 %	0.0 %		NV
9	MOVEMENT MORTGAGE LLC	62	8	675 %	1.5 %	0.2 %	794 %	FL
10	GMFS LLC	52	0		1.3 %	0.0 %		CO
11	HIGHTECHLENDING INC	45	84	-46 %	1.1 %	1.8 %	-38 %	CA
12	CROSSCOUNTRY MORTGAGE	42	28	50 %	1.0 %	0.6 %	73 %	CA
13	SMARTFI HOME LOANS LLC	42	16	163 %	1.0 %	0.3 %	203 %	CA
14	MONEY HOUSE INC	39	37	5 %	1.0 %	0.8 %	22 %	CA
15	AMERICAN PACIFIC MORTGAG	36	46	-22 %	0.9 %	1.0 %	-10 %	CA
16	CALCON MUTUAL MORTGAGE L	33	36	-8 %	0.8 %	0.8 %	6 %	CO
17	TRUST MORTGAGE LENDING C	29	13	123 %	0.7 %	0.3 %	157 %	FL
18	ALL WESTERN MORTGAGE INC	29	0		0.7 %	0.0 %		NV
19	GUARANTEED RATE INC	26	0		0.6 %	0.0 %		FL
20	ENNKAR INC	24	16	50 %	0.6 %	0.3 %	73 %	CA
21	ALL REVERSE MORTGAGE INC	22	35	-37 %	0.5 %	0.7 %	-28 %	CA
22	BROKER SOLUTIONS INC	21	28	-25 %	0.5 %	0.6 %	-14 %	CA
23	ADVISORS MORTGAGE GROUP	20	40	-50 %	0.5 %	0.9 %	-42 %	CA
24	EAST COAST CAPITAL CORP	17	13	31 %	0.4 %	0.3 %	51 %	NY
25	CMG MORTGAGE INC	16	1	1,500 %	0.4 %	0.0 %	1,745 %	CA
26	OPEN MORTGAGE LLC	15	117	-87 %	0.4 %	2.5 %	-85 %	CA
27	TOTAL MEDIA MANAGEMENT L	15	20	-25 %	0.4 %	0.4 %	-14 %	TN
28	VIP MORTGAGE INC	15	15	0 %	0.4 %	0.3 %	15 %	AZ
29	WATERMARK CAPITAL INC	13	5	160 %	0.3 %	0.1 %	200 %	CA
30	SOUTH RIVER MORTGAGE LLC	12	5	140 %	0.3 %	0.1 %	177 %	FL
31	JET DIRECT FUNDING CORP	12	15	-20 %	0.3 %	0.3 %	-8 %	NY
32	ACADEMY MORTGAGE CORPORA	11	9	22 %	0.3 %	0.2 %	41 %	UT
33	T2 FINANCIAL LLC	11	0		0.3 %	0.0 %		OH
34	BAY EQUITY LLC	11	4	175 %	0.3 %	0.1 %	217 %	WA
35	MCM HOLDINGS INC	10	35	-71 %	0.2 %	0.7 %	-67 %	FL
36	INTERCAP LENDING INC	10	0		0.2 %	0.0 %		UT
37	PARAMOUNT RESIDENTIAL MO	10	5	100 %	0.2 %	0.1 %	131 %	CA
38	NORWICH COMMERCIAL GROUP	10	5	100 %	0.2 %	0.1 %	131 %	CT
39	PRIMARY RESIDENTIAL MORT	9	11	-18 %	0.2 %	0.2 %	-6 %	UT
40	PREMIER MORTGAGE RESOURC	9	11	-18 %	0.2 %	0.2 %	-6 %	ID
41	ATLANTIC COAST MORTGAGE	9	7	29 %	0.2 %	0.1 %	48 %	NC
42	UNIVERSITY BANK	9	22	-59 %	0.2 %	0.5 %	-53 %	MI
43	SUN WEST MORTGAGE CO INC	8	14	-43 %	0.2 %	0.3 %	-34 %	CA
44	AMERICAN FINANCIAL NETWO	8	16	-50 %	0.2 %	0.3 %	-42 %	FL
45	NATIONWIDE MORTGAGE BANK	7	4	75 %	0.2 %	0.1 %	102 %	NY
46	NATIONWIDE EQUITIES CORP	7	6	17 %	0.2 %	0.1 %	35 %	FL
47	UTAH MORTGAGE LOAN CORP	7	0		0.2 %	0.0 %		UT
48	THE FEDERAL SAVINGS BANK	7	15	-53 %	0.2 %	0.3 %	-46 %	MA
49	THRIVE MORTGAGE LLC	7	9	-22 %	0.2 %	0.2 %	-10 %	TX
50	SUN AMERICAN MORTGAGE CO	6	11	-45 %	0.1 %	0.2 %	-37 %	AZ

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Rank	Lender	Vol 2024	Vol 2023	Chg %	Mkt Share 2024	Mkt Share 2023	Chg %	Top State
51	LOANDEPOTCOM	6	2	200 %	0.1 %	0.0 %	246 %	AZ
52	AMERICAS MORTGAGE RESOUR	6	1	500 %	0.1 %	0.0 %	592 %	LA
53	MOUNTAIN AMERICA CREDIT	6	1	500 %	0.1 %	0.0 %	592 %	UT
54	ARK-LA-TEX FINANCIAL SER	5	0		0.1 %	0.0 %		GA
55	SUCCESS MORTGAGE PARTNER	5	6	-17 %	0.1 %	0.1 %	-4 %	GA
56	CARDINAL FINANCIAL COMPA	5	0		0.1 %	0.0 %		FL
57	SECURITYNATIONAL MORTGAG	5	5	0 %	0.1 %	0.1 %	15 %	UT
58	MANN MORTGAGE LLC	5	5	0 %	0.1 %	0.1 %	15 %	ID
59	DIRECTORS MORTGAGE INC	5	7	-29 %	0.1 %	0.1 %	-18 %	OR
60	COMMUNITY FIRST NATIONAL	5	0		0.1 %	0.0 %		UT
61	TJC MORTGAGE INC	5	1	400 %	0.1 %	0.0 %	477 %	CA
62	CONTOUR MORTGAGE CORPORA	5	9	-44 %	0.1 %	0.2 %	-36 %	NY
63	LEADER ONE FINANCIAL COR	4	12	-67 %	0.1 %	0.3 %	-62 %	CA
64	US MORTGAGE CORPORATION	4	3	33 %	0.1 %	0.1 %	54 %	NY
65	NOVA FINANCIAL & INVESTM	3	5	-40 %	0.1 %	0.1 %	-31 %	AZ
66	CORNERSTONE MORTGAGE COM	3	1	200 %	0.1 %	0.0 %	246 %	WA
67	AMERICAN LIBERTY MORTGAG	3	6	-50 %	0.1 %	0.1 %	-42 %	CO
68	FIRST FEDERAL SAVINGS BA	3	5	-40 %	0.1 %	0.1 %	-31 %	ID
69	SIMONICH CORPORATION	3	2	50 %	0.1 %	0.0 %	73 %	CA
70	LAND-HOME FINANCIAL SERV	3	5	-40 %	0.1 %	0.1 %	-31 %	CA
71	MAGNOLIA BANK INC	3	13	-77 %	0.1 %	0.3 %	-73 %	NV
72	ALCOVA MORTGAGE LLC	3	0		0.1 %	0.0 %		VA
73	PACIFIC RESIDENTIAL MORT	2	2	0 %	0.0 %	0.0 %	15 %	OR
74	UNITED MORTGAGE CORP	2	0		0.0 %	0.0 %		FL
75	AMERICAN SECURITY MORTGA	2	1	100 %	0.0 %	0.0 %	131 %	VA
76	CENTRAL COAST LENDING IN	2	0		0.0 %	0.0 %		CA
77	GOLDEN EMPIRE MORTGAGE I	2	1	100 %	0.0 %	0.0 %	131 %	OR
78	SALEM FIVE MORTGAGE CO L	2	2	0 %	0.0 %	0.0 %	15 %	MA
79	TIDEWATER MORTGAGE SERVI	2	1	100 %	0.0 %	0.0 %	131 %	VA
80	AMERICA FIRST FEDERAL CR	2	3	-33 %	0.0 %	0.1 %	-23 %	UT
81	MID AMERICA MORTGAGE INC	2	99	-98 %	0.0 %	2.1 %	-98 %	TX
82	COMPASS MORTGAGE INC	2	1	100 %	0.0 %	0.0 %	131 %	MI
83	EVERGREEN MONEYSOURCE MT	2	2	0 %	0.0 %	0.0 %	15 %	WA
84	AUGUSTA FINANCIAL INC	2	0		0.0 %	0.0 %		CA
85	MEADOWBROOK FINANCIAL MO	2	2	0 %	0.0 %	0.0 %	15 %	NY
86	MASON MCDUFFIE MORTGAGE	2	4	-50 %	0.0 %	0.1 %	-42 %	CA
87	HOME FUNDING CORPORATION	1	0		0.0 %	0.0 %		CA
88	RADIUS FINANCIAL GROUP	1	0		0.0 %	0.0 %		MD
89	AMRES CORPORATION	1	0		0.0 %	0.0 %		CA
90	SECURITY HOME MORTGAGE L	1	1	0 %	0.0 %	0.0 %	15 %	UT
91	GOTMORTGAGECOM	1	0		0.0 %	0.0 %		CA
92	TOWNEBANK	1	4	-75 %	0.0 %	0.1 %	-71 %	VA
93	VICTORIAN FINANCE LLC	1	0		0.0 %	0.0 %		WV
94	GLENDENNING MORTGAGE COR	1	1	0 %	0.0 %	0.0 %	15 %	NJ
95	EVERETT FINANCIAL	1	1	0 %	0.0 %	0.0 %	15 %	FL
96	AMERICAN BANCSHARES MORT	1	0		0.0 %	0.0 %		FL
97	FLAT BRANCH MORTGAGE INC	1	0		0.0 %	0.0 %		MO
98	SHAMROCK FINANCIAL CORPO	1	3	-67 %	0.0 %	0.1 %	-62 %	MA
99	RESOURCE FINANCIAL SERVI	1	0		0.0 %	0.0 %		NC
100	AMERICAN FINANCING CORP	1	10	-90 %	0.0 %	0.2 %	-88 %	UT

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