

# Top 100 HECM Lenders

January 2009 Endorsements

Rank	Lender	Loans	Percent
1	WELLS FARGO BANK NA	1,809	18.35%
2	FINANCIAL FREEDOM SENIOR FUNDI	593	6.02%
3	BANK OF AMERICA NA CHARLOTTE	387	3.93%
4	COUNTRYWIDE BANK FSB	239	2.42%
5	WORLD ALLIANCE FINANCIAL CORP.	203	2.06%
6	GENERATION MORTGAGE COMPANY	168	1.70%
7	METLIFE BANK, NATIONAL ASSOCIA	165	1.67%
8	ONE REVERSE MORTGAGE LLC	163	1.65%
9	MONEY HOUSE INC	145	1.47%
10	URBAN FINANCIAL GROUP	100	1.01%
11	M AND T BANK	72	0.73%
12	1ST AAA REVERSE MORTGAGE INC	71	0.72%
13	OMNI HOME FINANCING INC	65	0.66%
14	STAY IN HOME MORTGAGE INC	59	0.60%
15	FIRST MARINER BANK	56	0.57%
16	PNC MORTGAGE LLC	54	0.55%
17	AMERICAN ADVISORS GROUP	54	0.55%
18	UPSTATE CAPITAL INC	50	0.51%
19	CITIZENS MORTGAGE CORPORATION	50	0.51%
20	GUARDIAN FIRST FUNDING GROUP L	46	0.47%
21	SENIORS REVERSE MORTGAGE	46	0.47%
22	MORTGAGE.SHOP LLC	46	0.47%
23	EQUIPOINT FINANCIAL NETWORK IN	43	0.44%
24	CITYONE MORTGAGE BANKERS INC	42	0.43%
25	EVOFI ONE	41	0.42%
26	GENWORTH FINANCIAL HM EQUITY A	41	0.42%
27	ACADEMY MORTGAGE LLC	39	0.40%
28	SUN AMERICAN MORTGAGE CO	38	0.39%
29	HARVARD HOME MORTGAGE INC	37	0.38%
30	ALLIED HOME MORTGAGE CAPITAL C	37	0.38%
31	LIBERTYSTREET FINANCIAL GROUP	37	0.38%
32	NET EQUITY FINANCIAL INC	37	0.38%
33	PRIORITY MORTGAGE CORPORATION	34	0.34%
34	FIRST REVERSE FINANCIAL SERVIC	34	0.34%
35	GRIFFIN FINANCIAL MORTGAGE LLC	34	0.34%
36	VALUE FINANCIAL MORTGAGE SERVI	32	0.32%
37	WASHINGTON CAPITAL ADVISORS IN	32	0.32%
38	FUTURESAFE FINANCIAL CORPORATI	31	0.31%
39	NATIONAL CITY BANK	31	0.31%
40	SENIOR AMERICAN FUNDING INC	30	0.30%
41	1ST CONTINENTAL MORTGAGE INC	30	0.30%
42	AMERICAN HOME LOAN INC	30	0.30%
43	METAMERICA MORTGAGE BANKERS IN	30	0.30%
44	M AND I MARSHALL AND ILSLEY BA	29	0.29%
45	SUN WEST MORTGAGE CO INC	29	0.29%
46	ENVISION LENDING GROUP INC	28	0.28%
47	JAMES B NUTTER AND COMPANY	28	0.28%

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48	REVERSE MORTGAGE GRP INC	27	0.27%
49	JUDITH O SMITH MORTGAGE GROUP	26	0.26%
50	COLONIAL MORTGAGE CORP	26	0.26%
51	UNIVERSAL LENDING CORPORATION	26	0.26%
52	GATEWAY FUNDING DIVERSIFIED MT	25	0.25%
53	FIRST CHOICE MORTGAGE INC	25	0.25%
54	FRANK J WEAVER INC	25	0.25%
55	SAVINGS FIRST MORTGAGE LLC	25	0.25%
56	LIVE WELL FINANCIAL INC	25	0.25%
57	SOVEREIGN BANK FSB	24	0.24%
58	NETWORK FUNDING LP	23	0.23%
59	DIRECT FINANCE CORP	23	0.23%
60	SUN VALLEY FINANCIAL OF UTAH I	23	0.23%
61	CIRCLE MORTGAGE CORPORATION	23	0.23%
62	STOCKTON TURNER LLC	22	0.22%
63	PACIFIC REVERSE MORTGAGE INC	22	0.22%
64	MORTGAGE CREDIT OF AMERICA INC	21	0.21%
65	SENIOR FUNDING ASSOCIATES	21	0.21%
66	INTEGRITY 1ST MORTGAGE INC	21	0.21%
67	SENIORS FIRST MORTGAGE COMPANY	20	0.20%
68	WILMINGTON SAVINGS FD SOCIETY	20	0.20%
69	W J BRADLEY MORTGAGE CAPITAL C	20	0.20%
70	IDEAL MORTGAGE BANKERS	20	0.20%
71	WEBSTER BANK	20	0.20%
72	REMINGTON MORTGAGE INC	19	0.19%
73	MONTGOMERY MORTGAGE INC	19	0.19%
74	UNITY MORTGAGE CORP	18	0.18%
75	AMERICA FIRST FEDERAL CREDIT U	18	0.18%
76	GATEWAY REVERSE MORTGAGE GROUP	18	0.18%
77	AGENCY FOR CONSUMER EQUITY MOR	18	0.18%
78	ALL FINANCIAL SERVICES INC	18	0.18%
79	BEACH FIRST NATIONAL BANK	17	0.17%
80	BEEWEE MORTGAGE BANKER CORPORA	17	0.17%
81	HARTLAND MORTGAGE CENTERS	17	0.17%
82	SOUTHPORT BANK	17	0.17%
83	WSB MORTGAGE SERVICES INC	17	0.17%
84	SUNTRUST MORTGAGE INC	17	0.17%
85	SENIOR FINANCIAL CORP.	16	0.16%
86	SIDUS FINANCIAL LLC	16	0.16%
87	SENIORS EQUITY INCOME INC	16	0.16%
88	FIRST FINANCIAL MORTGAGE CORP	16	0.16%
89	WATERMARK CAPITAL INC	16	0.16%
90	GERSHMAN INVESTMENT CORP	16	0.16%
91	AMERICAN HOME BANK NA	16	0.16%
92	LOANWELL FINANCIAL CORPORATION	15	0.15%
93	FIRST SECURITY MORTGAGE INC	15	0.15%
94	FAIRWAY MORTGAGE INC	15	0.15%

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95	RESIDENTIAL EQUITY FUNDING COR	14	0.14%
96	FLAGSHIP MORTGAGE CORPORATION	14	0.14%
97	OASIS LENDING INC	14	0.14%
98	ACTION MORTGAGE	14	0.14%
99	HIGHLAND CAPITAL LENDING INC	14	0.14%
100	SENIORS HOME REVERSE MORTGAGE	14	0.14%

Total Loans Endorsed in January 2009      9,858      100.00%

Total Loans by Top 100 Lenders      6,519      66.13%

Total Loans by Lenders OUTSIDE Top 100      3,339      33.87%

Total Number of Originating Lenders      1,257