

Top 100 HECM Lenders

(February 2009)

RANK	LENDER	LOANS	PERCENT
1	WELLS FARGO BANK NA	1,522	16.75%
2	BANK OF AMERICA NA CHARLOTTE	689	7.58%
3	FINANCIAL FREEDOM SENIOR FUNDI	458	5.04%
4	COUNTRYWIDE BANK FSB	295	3.25%
5	METLIFE BANK, NATIONAL ASSOCIA	219	2.41%
6	ONE REVERSE MORTGAGE LLC	177	1.95%
7	GENERATION MORTGAGE COMPANY	145	1.60%
8	URBAN FINANCIAL GROUP	140	1.54%
9	M AND T BANK	74	0.81%
10	WORLD ALLIANCE FINANCIAL CORP.	72	0.79%
11	OMNI HOME FINANCING INC	67	0.74%
12	GUARDIAN FIRST FUNDING GROUP L	66	0.73%
13	1ST AAA REVERSE MORTGAGE INC	66	0.73%
14	AMERICAN ADVISORS GROUP	62	0.68%
15	PACIFIC REVERSE MORTGAGE INC	60	0.66%
16	EVOFI ONE	59	0.65%
17	SECURITY ONE LENDING	55	0.61%
18	STAY IN HOME MORTGAGE INC	50	0.55%
19	MORTGAGE.SHOP LLC	47	0.52%
20	FIRST REVERSE FINANCIAL SERVIC	47	0.52%
21	UPSTATE CAPITAL INC	47	0.52%
22	EQUIPOINT FINANCIAL NETWORK IN	44	0.48%
23	PNC MORTGAGE LLC	43	0.47%
24	SENIORS REVERSE MORTGAGE	42	0.46%
25	SAVINGS FIRST MORTGAGE LLC	42	0.46%
26	MONEY HOUSE INC	42	0.46%
27	ALLIED HOME MORTGAGE CAPITAL C	41	0.45%
28	ACADEMY MORTGAGE LLC	40	0.44%
29	LIBERTYSTREET FINANCIAL GROUP	37	0.41%
30	CITYONE MORTGAGE BANKERS INC	36	0.40%
31	VALUE FINANCIAL MORTGAGE SERVI	35	0.39%
32	CITIZENS MORTGAGE CORPORATION	35	0.39%
33	CHERRY CREEK MORTGAGE CO INC	34	0.37%
34	SUN AMERICAN MORTGAGE CO	34	0.37%
35	1ST CONTINENTAL MORTGAGE INC	32	0.35%
36	GATEWAY FUNDING DIVERSIFIED MT	30	0.33%
37	NATIONAL CITY BANK	28	0.31%
38	WASHINGTON CAPITAL ADVISORS IN	26	0.29%
39	M AND I MARSHALL AND ILSLEY BA	26	0.29%
40	JAMES B NUTTER AND COMPANY	26	0.29%
41	WEBSTER BANK	26	0.29%
42	DIRECT FINANCE CORP	25	0.28%

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43	TOWNE AND COUNTRY MORTGAGE SVC	24	0.26%
44	LIVE WELL FINANCIAL INC	24	0.26%
45	GRIFFIN FINANCIAL MORTGAGE LLC	24	0.26%
46	REVERSE MORTGAGES OF CA IN	24	0.26%
47	SENIOR FUNDING ASSOCIATES	24	0.26%
48	AAA CONCORDIA MORTGAGE CORP	24	0.26%
49	METAMERICA MORTGAGE BANKERS IN	24	0.26%
50	VAN DYK MORTGAGE CORPORATION	24	0.26%
51	WILMINGTON SAVINGS FD SOCIETY	23	0.25%
52	FIRST FINANCIAL MORTGAGE CORP	23	0.25%
53	TWIN CAPITAL MORTGAGE	23	0.25%
54	IDEAL MORTGAGE BANKERS	23	0.25%
55	NET EQUITY FINANCIAL INC	23	0.25%
56	ENVISION LENDING GROUP INC	21	0.23%
57	SENIORS EQUITY INCOME INC	21	0.23%
58	FRANK J WEAVER INC	21	0.23%
59	RETIREMENT LIFE FUNDING LLC	21	0.23%
60	1ST SOURCE FUNDING INC	20	0.22%
61	MONTGOMERY MORTGAGE INC	20	0.22%
62	NETWORK FUNDING LP	19	0.21%
63	COMMUNITY HOME EQU CONV CORP	18	0.20%
64	AMERICAN HOME LOAN INC	18	0.20%
65	SENIORS FIRST MORTGAGE COMPANY	18	0.20%
66	CITIZENS FIRST WHOLESALE MORTG	18	0.20%
67	AMERITRUST MORTGAGE BANKERS IN	18	0.20%
68	OASIS LENDING INC	18	0.20%
69	AMERICAN REVERSE MORTGAGE CORP	18	0.20%
70	FUTURESAFE FINANCIAL CORPORATI	17	0.19%
71	AMERICAN PACIFIC MORTGAGE	17	0.19%
72	RESIDENTIAL EQUITY FUNDING COR	17	0.19%
73	NEW HORIZONS REVERSE MORTGAGE	17	0.19%
74	TRINITY REVERSE MORTGAGE INC	17	0.19%
75	OCEANFIRST BANK	17	0.19%
76	PRIMARY RESIDENTIAL MORTGAGE I	17	0.19%
77	GATEWAY REVERSE MORTGAGE GROUP	17	0.19%
78	UNITY MORTGAGE CORP	16	0.18%
79	AMTEC FUNDING GROUP LLC	16	0.18%
80	FRANKLIN FIRST FINANCIAL LTD	16	0.18%
81	GMFS LLC	16	0.18%
82	COLONIAL MORTGAGE CORP	16	0.18%
83	GOLF SAVINGS BANK	16	0.18%
84	SUNTRUST MORTGAGE INC	15	0.17%

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85	FIRST MIDWEST BANK	15	0.17%
86	GUILD MORTGAGE COMPANY	15	0.17%
87	ACCESS REVERSE MORTGAGE CORPOR	15	0.17%
88	INLANTA MORTGAGE, INC.	15	0.17%
89	SUN WEST MORTGAGE CO INC	15	0.17%
90	METROCITIES MORTGAGE LLC	15	0.17%
91	SOVEREIGN BANK FSB	15	0.17%
92	HIGHLAND CAPITAL LENDING INC	14	0.15%
93	PRIORITY MORTGAGE CORPORATION	14	0.15%
94	CIRCLE MORTGAGE CORPORATION	14	0.15%
95	SENIOR AMERICAN FUNDING INC	14	0.15%
96	INTEGRITY 1ST MORTGAGE INC	14	0.15%
97	JUDITH O SMITH MORTGAGE GROUP	14	0.15%
98	HARTLAND MORTGAGE CENTERS	13	0.14%
99	ATLANTIC BAY MORTGAGE GROUP LL	13	0.14%
100	MORTGAGE CREDIT OF AMERICA INC	13	0.14%

Nationwide Loan Total - February 2009 9,086 100.00%

Total Loans by Top 100 HECM Lenders 6,192 68.15%

Total Loans OUTSIDE Top 100 Lenders 2,894 31.85%

Total Number of Originating Lenders = 1,178