

## Top 100 HECM Lenders (June 2009)

| Rank | Lender                         | Loans | Percent |
|------|--------------------------------|-------|---------|
| 1    | WELLS FARGO BANK NA            | 1,393 | 16.14%  |
| 2    | BANK OF AMERICA NA CHARLOTTE   | 699   | 8.10%   |
| 3    | METLIFE BANK, NATIONAL ASSOCIA | 319   | 3.70%   |
| 4    | ONE REVERSE MORTGAGE LLC       | 269   | 3.12%   |
| 5    | WORLD ALLIANCE FINANCIAL CORP. | 255   | 2.95%   |
| 6    | GENERATION MORTGAGE COMPANY    | 182   | 2.11%   |
| 7    | GUARDIAN FIRST FUNDING GROUP L | 173   | 2.00%   |
| 8    | URBAN FINANCIAL GROUP          | 97    | 1.12%   |
| 9    | MONEY HOUSE INC                | 87    | 1.01%   |
| 10   | 1ST AAA REVERSE MORTGAGE INC   | 86    | 1.00%   |
| 11   | FIRST MARINER BANK             | 68    | 0.79%   |
| 12   | OMNI HOME FINANCING INC        | 64    | 0.74%   |
| 13   | UPSTATE CAPITAL INC            | 63    | 0.73%   |
| 14   | EVOFI ONE                      | 61    | 0.71%   |
| 15   | STAY IN HOME MORTGAGE INC      | 58    | 0.67%   |
| 16   | COUNTRYWIDE BANK FSB           | 58    | 0.67%   |
| 17   | M AND T BANK                   | 58    | 0.67%   |
| 18   | FINANCIAL FREEDOM ACQUISITION  | 53    | 0.61%   |
| 19   | CHERRY CREEK MORTGAGE CO INC   | 51    | 0.59%   |
| 20   | EQUIPOINT FINANCIAL NETWORK IN | 51    | 0.59%   |
| 21   | NET EQUITY FINANCIAL INC       | 51    | 0.59%   |
| 22   | SENIORS REVERSE MORTGAGE       | 48    | 0.56%   |
| 23   | REVERSE MORTGAGE GRP INC       | 47    | 0.54%   |
| 24   | GRIFFIN FINANCIAL MORTGAGE LLC | 43    | 0.50%   |
| 25   | ACADEMY MORTGAGE LLC           | 43    | 0.50%   |
| 26   | CITYONE MORTGAGE BANKERS INC   | 43    | 0.50%   |
| 27   | HARVARD HOME MORTGAGE INC      | 40    | 0.46%   |
| 28   | PNC MORTGAGE LLC               | 40    | 0.46%   |
| 29   | FINANCIAL FREEDOM SENIOR FUNDI | 39    | 0.45%   |
| 30   | FIRST REVERSE FINANCIAL SERVIC | 39    | 0.45%   |
| 31   | SECURITY ONE LENDING           | 38    | 0.44%   |
| 32   | AMERICAN ADVISORS GROUP        | 36    | 0.42%   |
| 33   | MORTGAGE.SHOP LLC              | 36    | 0.42%   |
| 34   | REVERSE MORTGAGES OF CA IN     | 35    | 0.41%   |
| 35   | EAGLE NATIONWIDE MORTGAGE COMP | 34    | 0.39%   |
| 36   | RESIDENTIAL EQUITY FUNDING COR | 34    | 0.39%   |
| 37   | M AND I MARSHALL AND ILSLEY BA | 32    | 0.37%   |
| 38   | LIBERTYSTREET FINANCIAL GROUP  | 32    | 0.37%   |
| 39   | IDEAL MORTGAGE BANKERS         | 32    | 0.37%   |
| 40   | 1ST CONTINENTAL MORTGAGE INC   | 31    | 0.36%   |
| 41   | AMERICAN HOME LOAN INC         | 31    | 0.36%   |
| 42   | ALLIED HOME MORTGAGE CAPITAL C | 30    | 0.35%   |

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| 43   | PRIORITY MORTGAGE CORPORATION  | 29    | 0.34%   |
| 44   | UNITED SOUTHWEST MORTGAGE CORP | 29    | 0.34%   |
| 45   | VAN DYK MORTGAGE CORPORATION   | 28    | 0.32%   |
| 46   | VALUE FINANCIAL MORTGAGE SERVI | 27    | 0.31%   |
| 47   | EQUITY SOURCE HOME LOANS LLC   | 25    | 0.29%   |
| 48   | GENWORTH FINANCIAL HM EQUITY A | 24    | 0.28%   |
| 49   | LIVE WELL FINANCIAL INC        | 24    | 0.28%   |
| 50   | MASTER MORTGAGE CORPORATION    | 24    | 0.28%   |
| 51   | SAVINGS FIRST MORTGAGE LLC     | 23    | 0.27%   |
| 52   | INTEGRITY 1ST MORTGAGE INC     | 22    | 0.25%   |
| 53   | UNIVERSAL LENDING CORPORATION  | 22    | 0.25%   |
| 54   | OCEANFIRST BANK                | 22    | 0.25%   |
| 55   | DIRECT FINANCE CORP            | 22    | 0.25%   |
| 56   | METRO ISLAND MORTGAGE INC      | 21    | 0.24%   |
| 57   | R B I ASSOCIATES LTD           | 21    | 0.24%   |
| 58   | SENIOR AMERICAN FUNDING INC    | 21    | 0.24%   |
| 59   | NEW HORIZONS REVERSE MORTGAGE  | 21    | 0.24%   |
| 60   | SUN AMERICAN MORTGAGE CO       | 21    | 0.24%   |
| 61   | NATIONAL CITY BANK             | 20    | 0.23%   |
| 62   | SIDUS FINANCIAL LLC            | 20    | 0.23%   |
| 63   | CITIZENS MORTGAGE CORPORATION  | 20    | 0.23%   |
| 64   | AMERICAN PACIFIC MORTGAGE      | 20    | 0.23%   |
| 65   | GATEWAY REVERSE MORTGAGE GROUP | 19    | 0.22%   |
| 66   | OPEN MORTGAGE LLC              | 19    | 0.22%   |
| 67   | JUDITH O SMITH MORTGAGE GROUP  | 19    | 0.22%   |
| 68   | TWIN CAPITAL MORTGAGE          | 19    | 0.22%   |
| 69   | FRANK J WEAVER INC             | 19    | 0.22%   |
| 70   | COLONIAL MORTGAGE CORP         | 18    | 0.21%   |
| 71   | SUN VALLEY FINANCIAL OF UTAH I | 18    | 0.21%   |
| 72   | SENIORS FIRST MORTGAGE COMPANY | 18    | 0.21%   |
| 73   | GATEWAY FUNDING DIVERSIFIED MT | 18    | 0.21%   |
| 74   | FRANKLIN FIRST FINANCIAL LTD   | 17    | 0.20%   |
| 75   | WATERMARK CAPITAL INC          | 17    | 0.20%   |
| 76   | SUCCESS MORTGAGE PARTNERS INC  | 17    | 0.20%   |
| 77   | REMINGTON MORTGAGE INC         | 17    | 0.20%   |
| 78   | WEBSTER BANK                   | 17    | 0.20%   |
| 79   | THE LOAN CENTER INC            | 16    | 0.19%   |
| 80   | GOLF SAVINGS BANK              | 16    | 0.19%   |
| 81   | BEST INTEREST MORTGAGE CORP    | 16    | 0.19%   |
| 82   | FUTURESAFE FINANCIAL CORPORATI | 16    | 0.19%   |
| 83   | FIRST FINANCIAL MORTGAGE CORP  | 15    | 0.17%   |
| 84   | AMERICAN REVERSE MORTGAGE CORP | 15    | 0.17%   |

