

## Top 100 HECM Lenders

May 2009 Endorsements

Rank	Lender	Loans	Percent
1	WELLS FARGO BANK NA	1,442	17.2%
2	BANK OF AMERICA NA CHARLOTTE	465	5.5%
3	FINANCIAL FREEDOM SENIOR FUNDI	316	3.8%
4	WORLD ALLIANCE FINANCIAL CORP.	266	3.2%
5	COUNTRYWIDE BANK FSB	261	3.1%
6	METLIFE BANK, NATIONAL ASSOCIA	199	2.4%
7	ONE REVERSE MORTGAGE LLC	187	2.2%
8	FIRST MARINER BANK	159	1.9%
9	GENERATION MORTGAGE COMPANY	140	1.7%
10	URBAN FINANCIAL GROUP	111	1.3%
11	GUARDIAN FIRST FUNDING GROUP L	110	1.3%
12	1ST AAA REVERSE MORTGAGE INC	91	1.1%
13	MONEY HOUSE INC	77	0.9%
14	M AND I MARSHALL AND ILSLEY BA	64	0.8%
15	OMNI HOME FINANCING INC	62	0.7%
16	HARVARD HOME MORTGAGE INC	59	0.7%
17	SECURITY ONE LENDING	56	0.7%
18	M AND T BANK	55	0.7%
19	SENIORS REVERSE MORTGAGE	54	0.6%
20	PNC MORTGAGE LLC	53	0.6%
21	NET EQUITY FINANCIAL INC	51	0.6%
22	UPSTATE CAPITAL INC	50	0.6%
23	EVOFI ONE	49	0.6%
24	AMERICAN ADVISORS GROUP	49	0.6%
25	STAY IN HOME MORTGAGE INC	48	0.6%
26	EQUIPOINT FINANCIAL NETWORK IN	43	0.5%
27	GENWORTH FINANCIAL HM EQUITY A	42	0.5%
28	SENIOR AMERICAN FUNDING INC	38	0.5%
29	INTEGRITY 1ST MORTGAGE INC	37	0.4%
30	TWIN CAPITAL MORTGAGE	37	0.4%
31	VALUE FINANCIAL MORTGAGE SERVI	35	0.4%
32	ACADEMY MORTGAGE LLC	32	0.4%
33	UNIVERSAL LENDING CORPORATION	30	0.4%
34	UNITY MORTGAGE CORP	30	0.4%
35	ALLIED HOME MORTGAGE CAPITAL C	30	0.4%
36	GRIFFIN FINANCIAL MORTGAGE LLC	29	0.3%
37	MORTGAGE.SHOP LLC	26	0.3%
38	LIBERTYSTREET FINANCIAL GROUP	26	0.3%
39	1ST CONTINENTAL MORTGAGE INC	25	0.3%
40	PROVIDENCE ONE INC	25	0.3%
41	AMERICAN HOME LOAN INC	24	0.3%
42	BEST INTEREST MORTGAGE CORP	24	0.3%

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43	SAVINGS FIRST MORTGAGE LLC	24	0.3%
44	JAMES B NUTTER AND COMPANY	24	0.3%
45	NATIONAL CITY BANK	23	0.3%
46	REVERSE MORTGAGE GRP INC	23	0.3%
47	EQUITY SOURCE HOME LOANS LLC	23	0.3%
48	SUN AMERICAN MORTGAGE CO	23	0.3%
49	EAGLE NATIONWIDE MORTGAGE COMP	22	0.3%
50	PREMIUM CAPITAL FUNDING LLC	22	0.3%
51	FIRST NATIONAL BANK OF CHESTER	21	0.3%
52	AAA CONCORDIA MORTGAGE CORP	21	0.3%
53	MASTER MORTGAGE CORPORATION	21	0.3%
54	FRANKLIN FIRST FINANCIAL LTD	21	0.3%
55	WATERMARK CAPITAL INC	21	0.3%
56	FUTURESAFE FINANCIAL CORPORATI	21	0.3%
57	AMERICAN REVERSE MORTGAGE CORP	21	0.3%
58	WILMINGTON SAVINGS FD SOCIETY	20	0.2%
59	SUCCESS MORTGAGE PARTNERS INC	20	0.2%
60	METAMERICA MORTGAGE BANKERS IN	20	0.2%
61	PRIORITY MORTGAGE CORPORATION	19	0.2%
62	POPULAR MORTGAGE INC	19	0.2%
63	REVERSE MORTGAGES OF CA IN	19	0.2%
64	FIRST REVERSE FINANCIAL SERVIC	19	0.2%
65	FIRST MIDWEST BANK	19	0.2%
66	REVERSE MORTGAGES OF PA & NJ,	18	0.2%
67	AMERICAN PACIFIC MORTGAGE	18	0.2%
68	SOUTHCOAST GUARANTEED MORTGAGE	18	0.2%
69	BARCLAY FUNDING CORP	18	0.2%
70	GOLDEN GATEWAY FINANCIAL INC	18	0.2%
71	BERNARD MORTGAGE CORPORATION	17	0.2%
72	CITIZENS MORTGAGE CORPORATION	17	0.2%
73	NEW HORIZONS REVERSE MORTGAGE	17	0.2%
74	FRANK J WEAVER INC	16	0.2%
75	VAN DYK MORTGAGE CORPORATION	16	0.2%
76	SUN VALLEY FINANCIAL OF UTAH I	16	0.2%
77	METRO FUNDING CORP	16	0.2%
78	EMPIRE EQUITY GROUP INC	16	0.2%
79	GATEWAY REVERSE MORTGAGE GROUP	16	0.2%
80	GOLF SAVINGS BANK	15	0.2%
81	FIRST SECURITY MORTGAGE INC	15	0.2%
82	ENVISION LENDING GROUP INC	15	0.2%
83	LONG ISLAND HOME MORTGAGE CORP	15	0.2%
84	TOP FLITE FINANCIAL INC	15	0.2%

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85	SENIORS EQUITY INCOME INC	15	0.2%
86	ABSOLUTE LENDING GROUP INC	15	0.2%
87	1ST SOURCE FUNDING INC	14	0.2%
88	ACCESS REVERSE MORTGAGE CORPOR	14	0.2%
89	WESTSTAR MORTGAGE INC.	14	0.2%
90	NFM INC	14	0.2%
91	CIRCLE MORTGAGE CORPORATION	14	0.2%
92	IDEAL MORTGAGE BANKERS	14	0.2%
93	NATIONS FUNDING SOURCE INC	13	0.2%
94	PROSPERITY MORTGAGE COMPANY	13	0.2%
95	AEGEAN FINANCIAL INC	13	0.2%
96	FRONTIER FINANCIAL INC	13	0.2%
97	WEBSTER BANK	13	0.2%
98	MCM HOLDINGS INC	12	0.1%
99	GREENTREE MORTGAGE COMPANY LP	12	0.1%
100	URBAN HOUSING MORTGAGE AND REA	12	0.1%

Total HECM Endorsed Nationwide (May 2008 = 9,112)	8,396	100.0%
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Total Loans from Top 100 HECM Lenders (May 2008 = 72.06%)	6,020	71.7%
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Total Loans from OUTSIDE Top 100 (May 2008 = 27.94%)	2,376	28.3%
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Total Lenders Originating Loans (May 2008 = 1,025)	992	
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