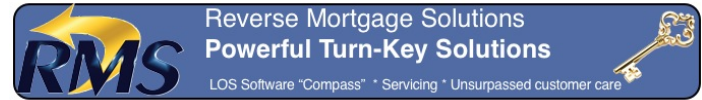


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May 2011 Top 100 HECM Lenders

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Endorsements

Rank	Lender	Loans	Percent
1	WELLS FARGO BANK NA	1,092	21.05%
2	METLIFE BANK, NATIONAL ASSOCIA	932	17.96%
3	ONE REVERSE MORTGAGE LLC	430	8.29%
4	BANK OF AMERICA NA CHARLOTTE	332	6.40%
5	URBAN FINANCIAL GROUP	280	5.40%
6	GENWORTH FINANCIAL HM EQUITY A	199	3.84%
7	GENERATION MORTGAGE COMPANY	155	2.99%
8	AMERICAN ADVISORS GROUP	124	2.39%
9	SECURITY ONE LENDING	95	1.83%
10	GUARDIAN FIRST FUNDING GROUP L	82	1.58%
11	NEW DAY FINANCIAL LLC	63	1.21%
12	SENIOR MORTGAGE BANKERS INC	55	1.06%
13	SUNTRUST MORTGAGE INC	50	0.96%
14	REVERSE MORTGAGE USA, INC	50	0.96%
15	MONEY HOUSE INC	49	0.94%
16	FINANCIAL FREEDOM ACQUISITION	48	0.93%
17	PNC REVERSE MORTGAGE LLC	39	0.75%
18	1ST MARYLAND MORTGAGE CORPORAT	32	0.62%

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Rank	Lender	Loans	Percent
19	M AND T BANK	31	0.60%
20	EQUIPOINT FINANCIAL NETWORK IN	29	0.56%
21	SUN WEST MORTGAGE CO INC	25	0.48%
22	ASPIRE FINANCIAL INC	23	0.44%
23	LIVE WELL FINANCIAL INC	22	0.42%
24	THE FIRST NATIONAL BANK LAYTO	22	0.42%
25	ROYAL UNITED MORTGAGE LLC	21	0.40%
26	AMERICAN PACIFIC MORTGAGE	17	0.33%
27	NATIONWIDE EQUITIES CORPORATIO	16	0.31%
28	SUN AMERICAN MORTGAGE CO	16	0.31%
29	GATEWAY FUNDING DIVERSIFIED MT	15	0.29%
30	PRIMELENDING A PLAINSCAPITAL C	15	0.29%
31	PLAZA HOME MORTGAGE INC	15	0.29%
32	VIG MORTGAGE CORP	14	0.27%
33	CHERRY CREEK MORTGAGE CO INC	13	0.25%
34	MAS ASSOCIATES	13	0.25%
35	REVERSE MORTGAGE SOLUTIONS INC	12	0.23%
36	WEBSTER BANK	12	0.23%
37	SIDUS FINANCIAL LLC	12	0.23%
38	HARVARD HOME MORTGAGE INC	12	0.23%
39	HOME SAVINGS OF AMERICA	11	0.21%
40	ENVOY MORTGAGE LTD	11	0.21%
41	UNITED NORTHERN MORTGAGE BANKE	11	0.21%
42	CHRISTENSEN FINANCIAL INC	10	0.19%
43	IREVERSE HOME LOANS LLC	9	0.17%

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Rank	Lender	Loans	Percent
44	FIRST EQUITY MORTGAGE BANKERS	9	0.17%
45	FIRST SECURITY MORTGAGE INC	9	0.17%
46	AMTEC FUNDING GROUP LLC	9	0.17%
47	LIBERTY BANK	8	0.15%
48	PINNACLE CAPITAL MORTGAGE CORP	8	0.15%
49	REPUBLIC MORTGAGE HOME LOANS L	8	0.15%
50	GMFS LLC	8	0.15%
51	GUILD MORTGAGE COMPANY	7	0.13%
52	CITIZENS FIRST WHOLESALE MORTG	7	0.13%
53	METRO ISLAND MORTGAGE INC	7	0.13%
54	STERLING SAVINGS BANK	7	0.13%
55	R F MORTGAGE AND INVESTMENT CO	7	0.13%
56	NETWORK FUNDING LP	7	0.13%
57	FIRST MARINER BANK	7	0.13%
58	FULTON BANK NATIONAL ASSOCIATI	6	0.12%
59	RBC BANK USA	6	0.12%
60	VAN DYK MORTGAGE CORPORATION	6	0.12%
61	MOORE MORTGAGE INC	6	0.12%
62	ATLANTIC BAY MORTGAGE GROUP LL	6	0.12%
63	SWBC MORTGAGE CORP	6	0.12%
64	RELIABLE FINANCIAL SERVICES IN	6	0.12%
65	BRIAN A COLE & ASSOCIATES LTD	5	0.10%
66	JAMES B NUTTER AND COMPANY	5	0.10%
67	COLONIAL SAVINGS FA	5	0.10%
68	ACRE MORTGAGE & FINANCIAL INC	5	0.10%

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Rank	Lender	Loans	Percent
69	MAIN BANK	5	0.10%
70	FIRST MIDWEST BANK	5	0.10%
71	VALUE FINANCIAL MORTGAGE SERVI	5	0.10%
72	COMMUNITY HOME EQU CONV CORP	5	0.10%
73	WHOLESALE CAPITAL CORP	5	0.10%
74	OCEANFIRST BANK	4	0.08%
75	TOP FLITE FINANCIAL INC	4	0.08%
76	FIRST CHOICE BANK	4	0.08%
77	HOMESERVICES LENDING LLC	4	0.08%
78	PROSPECT MORTGAGE LLC	4	0.08%
79	EQUITY LOANS LLC	4	0.08%
80	TRI-EMERALD FINANCIAL GROUP IN	4	0.08%
81	GUARANTEED HOME MTG CO INC	4	0.08%
82	MIDCONTINENT FINANCIAL CENTER	4	0.08%
83	PRIMARY RESIDENTIAL MORTGAGE I	4	0.08%
84	M AND I MARSHALL AND ILSLEY BA	4	0.08%
85	SOVEREIGN BANK FSB	4	0.08%
86	AXIA FINANCIAL LLC	4	0.08%
87	CONTINENTAL HOME LOANS INC	4	0.08%
88	STOCK YARDS BANK MORTGAGE COMP	4	0.08%
89	SOUTHPOINT FINANCIAL SERVICES	4	0.08%
90	AMERICASH	4	0.08%
91	FRANKLIN FIRST FINANCIAL LTD	4	0.08%
92	RHODE ISLAND HSG MTGE FIN CORP	4	0.08%
93	CONTOUR MORTGAGE CORPORATION	4	0.08%

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Rank	Lender	Loans	Percent
94	LHN FINANCIAL SERVICES INC	4	0.08%
95	WEST TOWN SAVINGS BANK	3	0.06%
96	FIRST PRIORITY FINANCIAL INC	3	0.06%
97	AIR ACADEMY FEDERAL CREDIT UNI	3	0.06%
98	PROSPERITY MORTGAGE COMPANY	3	0.06%
99	FAIRWAY INDEPENDENT MORTGAGE C	3	0.06%
100	ULSTER SAVINGS BANK	3	0.06%
	Top 100 HECM Lenders	3,719	71.68%
	Outside Top 100 HECM Lenders	1,469	28.32%
	Total Loans - May 2011	5,188	100.00%
	Total Loans - May 2010	4,554	
	Total Loans - May 2009	8,396	
	Total Loans - May 2008	9,112	
	Total Loans - May 2007	10,409	