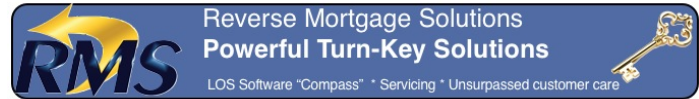


August 2011 Top 100 HECM Lenders

Note: Some Lenders Ranks are the same / tied for production



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Rank	Lender	Loans Month	Loans YTD	% Market Share	% change Month	% change YTD
1	WELLS FARGO BANK NA	1,665	12,677	28.67%	-3.14%	24.77%
2	METLIFE BANK	936	5,871	16.12%	30.73%	192.82%
3	ONE REVERSE MORTGAGE LLC	420	2,943	7.23%	28.05%	52.49%
4	GENERATION MORTGAGE COMPANY	405	1,962	6.97%	-17.52%	127.61%
5	URBAN FINANCIAL GROUP	291	1,920	5.01%	-31.69%	89.35%
6	AMERICAN ADVISORS GROUP	198	1,054	3.41%	22.98%	152.76%
7	GENWORTH FINANCIAL HM EQUITY A	165	1,151	2.84%	27.91%	21.41%
8	SECURITY ONE LENDING	164	847	2.82%	56.19%	69.4%
9	THE FIRST NATIONAL BANK LAYTO	84	391	1.45%	16.67%	928.95%
10	NEW DAY FINANCIAL LLC	73	485	1.26%	10.61%	15.48%
11	NET EQUITY FINANCIAL INC	63	251	1.08%	384.62%	-51.17%
12	REVERSE MORTGAGE USA INC	56	620	0.96%	-37.78%	-17.44%
13	M AND T BANK	51	388	0.88%	13.33%	1.31%

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Rank	Lender	Loans Month	Loans YTD	% Market Share	% change Month	% change YTD
14	MAS ASSOCIATES	43	172	0.74%	53.57%	-2.27%
14	GREAT OAK LENDING	43	334	0.74%	72.0%	-19.32%
16	SENIOR MORTGAGE BANKERS INC	42	418	0.72%	-38.24%	9.42%
17	SUNTRUST MORTGAGE INC	41	292	0.71%	70.83%	41.06%
18	PLAZA HOME MORTGAGE INC	36	159	0.62%	16.13%	591.3%
19	MONEY HOUSE INC	34	332	0.59%	78.95%	-7.78%
20	SUN WEST MORTGAGE CO INC	33	202	0.57%	3.13%	445.95%
21	WEST TOWN SAVINGS BANK	28	80	0.48%	75.0%	2,566.67%
22	CHERRY CREEK MORTGAGE CO INC	27	149	0.46%	200.0%	-0.67%
23	ROYAL UNITED MORTGAGE LLC	26	222	0.45%	-46.94%	89.74%
24	ASPIRE FINANCIAL INC	24	174	0.41%	41.18%	-10.31%
25	THE MONEY SOURCE INC	23	45	0.4%	53.33%	
25	PRIMELENDING A PLAINSCAPITAL C	23	181	0.4%	-30.3%	135.06%
27	OPEN MORTGAGE LLC	22	102	0.38%	29.41%	15.91%
28	ENVOY MORTGAGE LTD	20	88	0.34%	566.67%	-9.28%
28	EQUIPOINT FINANCIAL NETWORK IN	20	221	0.34%	33.33%	-25.84%
30	LIVE WELL FINANCIAL INC	19	122	0.33%	-17.39%	248.57%
31	ALLIED HOME MORTGAGE CORPORATI	16	44	0.28%	60.0%	
32	SIDUS FINANCIAL LLC	15	95	0.26%	0.0%	7.95%
32	AMERICAN PACIFIC MORTGAGE	15	107	0.26%	25.0%	35.44%
34	REVERSE MORTGAGE SOLUTIONS INC	14	107	0.24%	-39.13%	10,600.0%

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35	GULF COAST BANK AND TRUST COMP	13	27	0.22%	225.0%	68.75%
35	METRO ISLAND MORTGAGE INC	13	73	0.22%	44.44%	46.0%
37	ASSOCIATED MORTGAGE BANKERS I	12	28	0.21%	50.0%	2,700.0%
37	HARVARD HOME MORTGAGE INC	12	74	0.21%	300.0%	-50.0%
39	FIRST MARINER BANK	11	79	0.19%	10.0%	-72.85%
40	FLAGSHIP MORTGAGE CORPORATION	10	28	0.17%	900.0%	-56.25%
40	UNITED NORTHERN MORTGAGE BANKE	10	59	0.17%	100.0%	37.21%
40	GMFS LLC	10	83	0.17%	150.0%	-20.19%
40	GUARDIAN FIRST FUNDING GROUP L	10	524	0.17%	-70.59%	-6.09%
44	HOMESTREET BANK	9	20	0.15%	200.0%	11.11%
44	VALUE FINANCIAL MORTGAGE SERVI	9	59	0.15%	-18.18%	-29.76%
44	AMTEC FUNDING GROUP LLC	9	76	0.15%	200.0%	85.37%
44	VIG MORTGAGE CORP	9	78	0.15%	-18.18%	7,700.0%
48	CIRCLE MORTGAGE CORPORATION	8	22	0.14%		-43.59%
48	MCM HOLDINGS INC	8	44	0.14%	60.0%	-62.39%
48	FULTON BANK NATIONAL ASSOCIATI	8	61	0.14%	300.0%	-1.61%
48	GATEWAY FUNDING DIVERSIFIED MT	8	74	0.14%	700.0%	7.25%
48	SUN AMERICAN MORTGAGE CO	8	90	0.14%	33.33%	26.76%
48	NETWORK FUNDING LP	8	91	0.14%	-50.0%	40.0%

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Rank	Lender	Loans Month	Loans YTD	% Market Share	% change Month	% change YTD
48	PNC REVERSE MORTGAGE LLC	8	429	0.14%	-85.19%	53.76%
55	SOUTHWEST FUNDING LP	7	32	0.12%	16.67%	-8.57%
55	SUCCESS MORTGAGE PARTNERS INC	7	39	0.12%	40.0%	5.41%
55	HIGH TECH LENDING INC	7	40	0.12%	-22.22%	122.22%
55	AXIA FINANCIAL LLC	7	40	0.12%	0.0%	400.0%
55	ATLANTIC BAY MORTGAGE GROUP LL	7	45	0.12%	40.0%	40.63%
55	STERLING SAVINGS BANK	7	58	0.12%	-22.22%	5,700.0%
55	WEBSTER BANK	7	104	0.12%	0.0%	-9.57%
55	NATIONWIDE EQUITIES CORPORATIO	7	113	0.12%	-30.0%	43.04%
63	GARDNER FINANCIAL SERVICES LTD	6	22	0.1%	200.0%	22.22%
63	PEOPLES HOME EQUITY INC	6	26	0.1%		160.0%
63	VANGUARD FUNDING LLC	6	30	0.1%	500.0%	1,400.0%
63	FIRST EQUITY MORTGAGE BANKERS	6	35	0.1%		40.0%
63	MORTGAGE SERVICES III LLC	6	35	0.1%		-7.89%
63	GERSHMAN INVESTMENT CORP	6	40	0.1%	50.0%	8.11%
63	BANK OF NEW ORLEANS	6	43	0.1%	-33.33%	207.14%
63	OCEANFIRST BANK	6	51	0.1%	200.0%	41.67%
71	AFFILIATED BANK	5	12	0.09%		200.0%
71	SUPERIOR MORTGAGE CORP	5	18	0.09%	-16.67%	260.0%
71	GRAYSTONE TOWER BANK	5	26	0.09%	66.67%	

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71	SOUTHERN TRUST MORTGAGE LLC	5	31	0.09%	25.0%	29.17%
71	R F MORTGAGE AND INVESTMENT CO	5	35	0.09%	66.67%	45.83%
71	LIBERTY BANK	5	37	0.09%	-28.57%	60.87%
71	SECURITYNATIONAL MORTGAGE COMP	5	39	0.09%	0.0%	-2.5%
71	GUILD MORTGAGE COMPANY	5	42	0.09%	25.0%	-22.22%
71	WILMINGTON SAVINGS FD SOCIETY	5	45	0.09%	66.67%	-52.63%
71	JAMES B NUTTER AND COMPANY	5	55	0.09%	25.0%	17.02%
71	UNIVERSAL LENDING CORPORATION	5	60	0.09%	-28.57%	-7.69%
71	BRIAN A COLE & ASSOCIATES LTD	5	86	0.09%	-78.26%	-57.43%
83	SECURE ONE CAPITAL CORPORATION	4	8	0.07%		
83	FRONTIER FINANCIAL INC	4	10	0.07%		-41.18%
83	CENDERA FUNDING INC	4	12	0.07%	100.0%	
83	RESIDENTIAL MORTGAGE SVCS INC	4	12	0.07%	300.0%	20.0%
83	NFM INC	4	15	0.07%	300.0%	-34.78%
83	SKYLINE FINANCIAL CORPORATION	4	18	0.07%	100.0%	500.0%
83	MORTGAGE HOUSE INC	4	20	0.07%	33.33%	-20.0%
83	FAIRWAY INDEPENDENT MORTGAGE C	4	23	0.07%	-42.86%	228.57%
83	MAIN BANK	4	26	0.07%	33.33%	550.0%
83	EASTERN BANK	4	27	0.07%	33.33%	-51.79%

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83	ACRE MORTGAGE & FINANCIAL INC	4	29	0.07%	0.0%	-44.23%
83	CITIZENS FIRST WHOLESALE MORTG	4	40	0.07%	0.0%	33.33%
83	FRANKLIN FIRST FINANCIAL LTD	4	41	0.07%	33.33%	-33.87%
83	PROSPERITY MORTGAGE COMPANY	4	49	0.07%	-20.0%	-16.95%
83	PRIMARY RESIDENTIAL MORTGAGE I	4	66	0.07%	-42.86%	-12.0%
83	HOME SAVINGS OF AMERICA	4	73	0.07%	-20.0%	52.08%
99	CBC NATIONAL BANK	3	3	0.05%		
99	MORTGAGE MASTER INC	3	4	0.05%		
99	FIRST CITIZENS BANK AND TR CO	3	4	0.05%		-63.64%
99	EAST BOSTON SAVINGS BANK	3	5	0.05%	200.0%	-50.0%
99	HILLTOP NATIONAL BANK	3	6	0.05%		
99	NJ LENDERS CORPORATION	3	7	0.05%		-50.0%
99	FIRST CHOICE MORTGAGE-EQUITY C	3	10	0.05%	200.0%	-23.08%
99	GREENTREE MORTGAGE COMPANY LP	3	12	0.05%	50.0%	500.0%
99	WELLS FARGO HOME MORTGAGE HI L	3	15	0.05%	50.0%	50.0%
99	DOLLAR BANK FSB	3	15	0.05%	50.0%	-28.57%
99	SOUTHPOINT FINANCIAL SERVICES	3	16	0.05%		100.0%
99	FIRST CENTURY BANK NA	3	17	0.05%	200.0%	-19.05%
99	CENTRAL PACIFIC HOMELOANS	3	17	0.05%	200.0%	-26.09%

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Rank	Lender	Loans Month	Loans YTD	% Market Share	% change Month	% change YTD
99	PROFICIO MORTGAGE VENTURES LLC	3	19	0.05%	0.0%	216.67%
99	ULSTER SAVINGS BANK	3	23	0.05%	50.0%	64.29%
99	FIRST PRIORITY FINANCIAL INC	3	23	0.05%		-46.51%
99	CONTINENTAL HOME LOANS INC	3	25	0.05%	-25.0%	-46.81%
99	ADVISORS MORTGAGE GROUP LLC	3	26	0.05%	200.0%	85.71%
99	SWBC MORTGAGE CORP	3	27	0.05%	-40.0%	-27.03%
99	FIRST SECURITY MORTGAGE INC	3	33	0.05%	-40.0%	-19.51%
99	STOCK YARDS BANK MORTGAGE COMP	3	36	0.05%	200.0%	38.46%
	Subtotal Top 100	5619	38276	96.76%	6.8%	42.77%
	Subtotal Non Top 100	188	10885	3.24%	-24.8%	-49.56%
	Total	5807	49161		5.37%	1.59%
	8/1/2007	9006				
	8/1/2008	9310				
	8/1/2009	8933				
	8/1/2010	6645				
	8/1/2011	5807				