

Released July 2, 2012

Data Courtesy of Reverse Market Insight

June 2012 Top 100 HECM Lenders (Retail)

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

Shaded Lenders Sponsors of Reverse Fortunes or HECMWorld.com

| Rank | Lender | Loans Month | Loans YTD | % Market Share | % change Month | % change YTD |
|------|--------------------------------|-------------|-----------|----------------|----------------|--------------|
| 1 | METLIFE BANK | 1,246 | 6,525 | 24.02% | 34.27% | 54.66% |
| 2 | ONE REVERSE MORTGAGE LLC | 403 | 2,460 | 7.77% | -1.71% | 12.07% |
| 3 | GENWORTH FINANCIAL HM EQUITY A | 399 | 2,346 | 7.69% | 75.77% | 173.75% |
| 4 | URBAN FINANCIAL GROUP | 357 | 1,875 | 6.88% | 15.53% | 11.41% |
| 5 | SECURITY ONE LENDING | 262 | 1,475 | 5.05% | -4.38% | 155.19% |
| 6 | THE FIRST NATIONAL BANK LAYTON | 245 | 969 | 4.72% | 42.44% | 312.34% |
| 7 | AMERICAN ADVISORS GROUP | 231 | 1,380 | 4.45% | 12.68% | 98.56% |
| 8 | GENERATION MORTGAGE COMPANY | 221 | 1,408 | 4.26% | -2.64% | 32.08% |
| 9 | CHERRY CREEK MORTGAGE CO INC | 96 | 383 | 1.85% | 60.0% | 238.94% |
| 10 | REVERSE MORTGAGE USA INC | 87 | 574 | 1.68% | -20.18% | 21.1% |

| | | | | | | |
|----|--------------------------------|----|-----|-------|---------|-----------|
| 11 | SUN WEST MORTGAGE CO INC | 74 | 686 | 1.43% | -11.9% | 400.73% |
| 12 | NEW DAY FINANCIAL LLC | 59 | 364 | 1.14% | 9.26% | 5.2% |
| 13 | NET EQUITY FINANCIAL INC | 56 | 198 | 1.08% | 107.41% | 13.14% |
| 14 | GREENLIGHT FINANCIAL SERVICES | 45 | 199 | 0.87% | 12.5% | 19,800.0% |
| 14 | SENIOR MORTGAGE BANKERS INC | 45 | 260 | 0.87% | -2.17% | -15.58% |
| 16 | M & T BANK | 44 | 305 | 0.85% | -29.03% | 4.45% |
| 17 | NATIONWIDE EQUITIES CORPORATIO | 37 | 180 | 0.71% | 15.63% | 87.5% |
| 18 | HIGH TECH LENDING INC | 36 | 98 | 0.69% | 89.47% | 308.33% |
| 19 | GMFS LLC | 34 | 137 | 0.66% | 36.0% | 98.55% |
| 20 | MAVERICK FUNDING CORP | 32 | 158 | 0.62% | -8.57% | |
| 20 | ASSOCIATED MORTGAGE BANKERS I | 32 | 167 | 0.62% | -27.27% | 1,987.5% |
| 22 | ASPIRE FINANCIAL INC | 31 | 171 | 0.6% | -3.13% | 28.57% |
| 22 | ROYAL UNITED MORTGAGE LLC | 31 | 187 | 0.6% | 40.91% | 27.21% |
| 22 | MONEY HOUSE INC | 31 | 223 | 0.6% | -18.42% | -20.07% |

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| 25 | UNITED NORTHERN MORTGAGE BANKE | 28 | 125 | 0.54% | 33.33% | 184.09% |
| 26 | AMERICAN PACIFIC MORTGAGE | 23 | 83 | 0.44% | 43.75% | 3.75% |
| 27 | FIRST NATIONAL BANK OF MUSKOGEE | 22 | 33 | 0.42% | 266.67% | |
| 27 | TOWNEBANK | 22 | 108 | 0.42% | 0.0% | 332.0% |
| 29 | OPEN MORTGAGE LLC | 21 | 146 | 0.4% | 0.0% | 131.75% |
| 29 | PLAZA HOME MORTGAGE INC | 21 | 179 | 0.4% | -34.38% | 94.57% |
| 31 | MORTGAGESHOP LLC | 19 | 61 | 0.37% | -34.48% | -3.17% |
| 32 | GREAT OAK LENDING | 18 | 138 | 0.35% | 28.57% | -48.12% |
| 33 | FIRSTBANK | 17 | 109 | 0.33% | 70.0% | |
| 33 | MAS ASSOCIATES LLC | 17 | 120 | 0.33% | 6.25% | 18.81% |
| 35 | CONTINENTAL HOME LOANS INC | 16 | 78 | 0.31% | -15.79% | 333.33% |
| 36 | SPECTRA FUNDING | 15 | 37 | 0.29% | 114.29% | 362.5% |
| 36 | GATEWAY FUNDING DIVERSIFIED MT | 15 | 69 | 0.29% | 66.67% | 6.15% |
| 36 | CHRISTENSEN FINANCIAL INC | 15 | 74 | 0.29% | 36.36% | 1.37% |
| 36 | CONTOUR MORTGAGE CORPORATION | 15 | 83 | 0.29% | 66.67% | 361.11% |
| 36 | NETWORK FUNDING LP | 15 | 85 | 0.29% | -11.76% | 26.87% |
| 36 | REVERSE MORTGAGE SOLUTIONS INC | 15 | 113 | 0.29% | -6.25% | 61.43% |
| 42 | SUN AMERICAN MORTGAGE CO | 14 | 76 | 0.27% | 180.0% | 0.0% |
| 43 | METRO ISLAND MORTGAGE INC | 13 | 48 | 0.25% | 333.33% | -5.88% |
| 43 | ADVISORS MORTGAGE GROUP LLC | 13 | 51 | 0.25% | 116.67% | 131.82% |
| 43 | STERLING SAVINGS BANK | 13 | 83 | 0.25% | 160.0% | 97.62% |
| 46 | DAS ACQUISITION CO LLC | 12 | 52 | 0.23% | 50.0% | 1,633.33% |
| 46 | NEW AMERICAN MORTGAGE LLC | 12 | 63 | 0.23% | 71.43% | 152.0% |
| 46 | TOP FLITE FINANCIAL INC | 12 | 70 | 0.23% | -7.69% | 250.0% |
| 46 | MCM HOLDINGS INC | 12 | 122 | 0.23% | -14.29% | 293.55% |
| 50 | COLONIAL SAVINGS FA | 11 | 30 | 0.21% | 120.0% | 3.45% |
| 50 | EASTERN BANK | 11 | 35 | 0.21% | 450.0% | 75.0% |



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You think all national
AMCs are the same?



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|------|----------------------------------|----------------|--------------|-------------------|-------------------|-----------------|
| 50 | FIRST CENTURY BANK NA | 11 | 39 | 0.21% | 266.67% | 200.0% |
| 50 | VIG MORTGAGE CORP | 11 | 61 | 0.21% | 0.0% | 5.17% |
| 54 | JAMES B NUTTER AND COMPANY | 10 | 71 | 0.19% | 0.0% | 54.35% |
| 54 | SIDUS FINANCIAL LLC | 10 | 102 | 0.19% | -47.37% | 56.92% |
| 56 | BANK OF ENGLAND | 9 | 27 | 0.17% | 350.0% | 350.0% |
| 56 | HOMESTREET BANK | 9 | 30 | 0.17% | 200.0% | 275.0% |
| 56 | SOUTHERN TRUST MORTGAGE LLC | 9 | 55 | 0.17% | -25.0% | 150.0% |
| 56 | VALUE FINANCIAL MORTGAGE SERVI | 9 | 65 | 0.17% | -25.0% | 66.67% |
| 56 | ATLANTIC BAY MORTGAGE GROUP LL | 9 | 125 | 0.17% | -47.06% | 278.79% |
| 61 | PROFICIO MORTGAGE VENTURES LLC | 8 | 22 | 0.15% | | 69.23% |
| 61 | PACIFIC RESIDENTIAL MORTGAGE LLC | 8 | 27 | 0.15% | 166.67% | 800.0% |
| 61 | DOLLAR BANK FSB | 8 | 39 | 0.15% | 33.33% | 290.0% |
| 61 | FULTON BANK NATIONAL ASSOCIATI | 8 | 66 | 0.15% | 0.0% | 29.41% |
| 65 | FIRST CITIZENS BANK AND TR CO | 7 | 12 | 0.13% | 600.0% | 1,100.0% |
| 65 | PEOPLES BANK | 7 | 34 | 0.13% | 250.0% | 580.0% |
| 65 | WHOLESALE CAPITAL CORP | 7 | 35 | 0.13% | 75.0% | 12.9% |
| 65 | GERSHMAN INVESTMENT CORP | 7 | 37 | 0.13% | -36.36% | 23.33% |
| 65 | OCEANFIRST BANK | 7 | 52 | 0.13% | 0.0% | 20.93% |
| 65 | VAN DYK MORTGAGE CORPORATION | 7 | 52 | 0.13% | -22.22% | 85.71% |
| 65 | UNIVERSAL LENDING CORPORATION | 7 | 59 | 0.13% | 16.67% | 22.92% |
| 72 | UNIVERSAL AMERICAN MORTGAGE CO | 6 | 16 | 0.12% | 200.0% | |
| 72 | GUARANTEED RATE INC | 6 | 19 | 0.12% | 20.0% | 216.67% |
| 72 | AXIOM FINANCIAL LLC | 6 | 22 | 0.12% | 0.0% | 450.0% |
| 72 | POPULAR MORTGAGE INC | 6 | 22 | 0.12% | | 1,000.0% |
| 72 | ACRE MORTGAGE & FINANCIAL INC | 6 | 24 | 0.12% | -25.0% | 14.29% |
| 72 | MORTGAGE SERVICES III LLC | 6 | 41 | 0.12% | 0.0% | 41.38% |
| 72 | PRIMARY RESIDENTIAL MORTGAGE INC | 6 | 45 | 0.12% | 50.0% | -18.18% |
| 72 | AXIA FINANCIAL LLC | 6 | 55 | 0.12% | -14.29% | 111.54% |
| 72 | ENVOY MORTGAGE LTD | 6 | 58 | 0.12% | -71.43% | -10.77% |
| 81 | CREDIT UNION MORTGAGE ASSN | 5 | 11 | 0.1% | 150.0% | 37.5% |
| 81 | MANN MORTGAGE LLC | 5 | 14 | 0.1% | 400.0% | 1,300.0% |
| 81 | HIGHLANDS RESIDENTIAL MORTGAGE | 5 | 16 | 0.1% | | 166.67% |
| 81 | REPUBLIC MORTGAGE HOME LOANS L | 5 | 19 | 0.1% | 0.0% | -34.48% |

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| 81 | IBERIABANK MORTGAGE COMPANY | 5 | 19 | 0.1% | 150.0% | 137.5% |
| 81 | PEOPLES HOME EQUITY INC | 5 | 24 | 0.1% | 400.0% | 20.0% |
| 81 | MAIN STREET HOME LOANS LLC | 5 | 26 | 0.1% | 25.0% | |
| 81 | HAMILTON GROUP FUNDING INC | 5 | 27 | 0.1% | | 285.71% |
| 81 | PINNACLE CAPITAL MORTGAGE CORP | 5 | 29 | 0.1% | 25.0% | -27.5% |
| 81 | FRANKLIN FIRST FINANCIAL LTD | 5 | 31 | 0.1% | -16.67% | -8.82% |
| 81 | LIVE WELL FINANCIAL INC | 5 | 42 | 0.1% | -16.67% | -47.5% |
| 81 | SUCCESS MORTGAGE PARTNERS INC | 5 | 47 | 0.1% | -61.54% | 74.07% |
| 81 | VANGUARD FUNDING LLC | 5 | 58 | 0.1% | -61.54% | 152.17% |
| 81 | WEST TOWN SAVINGS BANK | 5 | 63 | 0.1% | -58.33% | 75.0% |
| 81 | HARVARD HOME MORTGAGE INC | 5 | 66 | 0.1% | 66.67% | 11.86% |
| 96 | MERRIMACK MORTGAGE COMPANY INC | 4 | 5 | 0.08% | | -50.0% |
| 96 | RESIDENTIAL FINANCE CORPORATIO | 4 | 8 | 0.08% | 300.0% | 60.0% |
| 96 | MORTGAGES UNLIMITED INC | 4 | 15 | 0.08% | 0.0% | 7.14% |
| 96 | TALMER BANK & TRUST | 4 | 16 | 0.08% | -20.0% | 300.0% |
| 96 | HILLTOP NATIONAL BANK | 4 | 17 | 0.08% | 100.0% | 466.67% |
| 96 | WCS FUNDING GROUP | 4 | 19 | 0.08% | 33.33% | 46.15% |
| 96 | REAL ESTATE MORTGAGE NETWORK I | 4 | 21 | 0.08% | 300.0% | 75.0% |
| 96 | INFINITY HOME MORTGAGE CO INC | 4 | 23 | 0.08% | 0.0% | 666.67% |
| 96 | FAIRWAY INDEPENDENT MORTGAGE C | 4 | 26 | 0.08% | 0.0% | 116.67% |
| 96 | WELLS FARGO BANK NA | 4 | 28 | 0.08% | 300.0% | -99.7% |
| 96 | CLIFFCO INC | 4 | 29 | 0.08% | | 262.5% |
| 96 | RESIDENTIAL HOME FUNDING CORPO | 4 | 32 | 0.08% | -42.86% | 113.33% |
| | Subtotal Top 100 | 4916 | 27042 | 94.78% | 18.95% | 3.88% |
| | Subtotal Top 100 | 4916 | 27042 | 94.78% | 18.95% | 3.88% |
| | Subtotal Non Top 100 | 271 | 2161 | 5.22% | -11.44% | -81.7% |
| | Total | 5187 | 29203 | | 16.85% | -22.83% |
| | | | | | | |
| | | | | | | |
| | 6/1/2008 | 10026 | | | | |
| | 6/1/2009 | 8633 | | | | |
| | 6/1/2010 | 5304 | | | | |