

Released April 1st, 2013

Data Courtesy of Reverse Market Insight

March 2013 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 | LIBERTY HOME EQUITY SOLUTIONS | 857 | 2,302 | 14.67% | 25.84% | 67.54% |
| 2 | SECURITY ONE LENDING | 676 | 2,045 | 11.58% | -6.5% | 194.24% |
| 3 | AMERICAN ADVISORS GROUP | 514 | 1,441 | 8.8% | 32.82% | 121.35% |
| 4 | ONE REVERSE MORTGAGE LLC | 468 | 1,347 | 8.01% | 11.16% | 8.63% |
| 5 | URBAN FINANCIAL GROUP | 334 | 783 | 5.72% | 49.78% | -15.63% |
| 6 | GENERATION MORTGAGE COMPANY | 237 | 720 | 4.06% | -0.84% | -4.38% |
| 7 | PROFICIO MORTGAGE VENTURES LLC | 204 | 522 | 3.49% | 39.73% | 4,645.45% |
| 8 | REVERSE MORTGAGE USA INC | 175 | 406 | 3.0% | 136.49% | 38.57% |
| 9 | ASSOCIATED MORTGAGE BANKERS I | 96 | 230 | 1.64% | 45.45% | 202.63% |
| 10 | NEW DAY FINANCIAL LLC | 78 | 225 | 1.34% | 25.81% | 15.98% |

| | | | | | | |
|----|---------------------------------|----|-----|-------|-----------|---------|
| 11 | SUN WEST MORTGAGE CO INC | 77 | 207 | 1.32% | 42.59% | -44.95% |
| 12 | GREENLIGHT FINANCIAL SERVICES | 70 | 146 | 1.2% | 42.86% | 180.77% |
| 13 | MAVERICK FUNDING CORP | 66 | 180 | 1.13% | -2.94% | 190.32% |
| 14 | GMFS LLC | 64 | 159 | 1.1% | 0.0% | 130.43% |
| 15 | NATIONWIDE EQUITIES CORPORATION | 61 | 129 | 1.04% | 90.63% | 41.76% |
| 16 | M & T BANK | 56 | 192 | 0.96% | -1.75% | 14.97% |
| 16 | CHERRY CREEK MORTGAGE CO INC | 56 | 241 | 0.96% | -24.32% | 34.64% |
| 18 | MONEY HOUSE INC | 51 | 132 | 0.87% | 6.25% | 10.92% |
| 19 | HIGH TECH LENDING INC | 48 | 137 | 0.82% | 2.13% | 302.94% |
| 20 | NET EQUITY FINANCIAL INC | 38 | 114 | 0.65% | -2.56% | 29.55% |
| 21 | REVERSE MORTGAGE SOLUTIONS INC | 37 | 113 | 0.63% | 15.63% | 76.56% |
| 22 | AXIA FINANCIAL LLC | 35 | 47 | 0.6% | 1,066.67% | 38.24% |
| 22 | FIRSTBANK | 35 | 108 | 0.6% | -12.5% | 86.21% |
| 22 | SENIOR MORTGAGE BANKERS INC | 35 | 112 | 0.6% | -7.89% | -11.81% |

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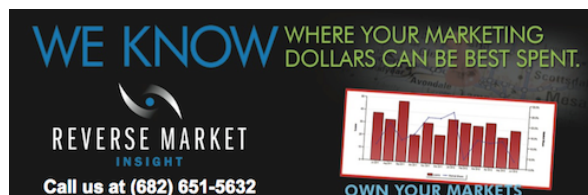
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In life it's not where you go...
It's who you travel with.
Now Hiring Experienced Loan Officers



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|------|---------------------------------------|-------------|-----------|----------------|----------------|--------------|
| 25 | PLAZA HOME MORTGAGE INC | 31 | 91 | 0.53% | 34.78% | -2.15% |
| 26 | CONTOUR MORTGAGE CORPORATION | 30 | 47 | 0.51% | 328.57% | -7.84% |
| 27 | UNITED SOUTHWEST MORTGAGE CORPORATION | 29 | 56 | 0.5% | 61.11% | 5,500.0% |
| 27 | TOWNEBANK | 29 | 91 | 0.5% | -9.38% | 102.22% |
| 29 | ASPIRE FINANCIAL INC | 28 | 52 | 0.48% | 100.0% | -31.58% |
| 29 | CONTINENTAL HOME LOANS INC | 28 | 79 | 0.48% | 64.71% | 192.59% |
| 31 | ATLANTIC BAY MORTGAGE GROUP LL | 26 | 83 | 0.45% | -10.34% | 10.67% |
| 31 | UNITED NORTHERN MORTGAGE BANKE | 26 | 86 | 0.45% | -3.7% | 56.36% |
| 33 | VAN DYK MORTGAGE CORPORATION | 24 | 64 | 0.41% | 4.35% | 120.69% |
| 33 | TOP FLITE FINANCIAL INC | 24 | 64 | 0.41% | 14.29% | 113.33% |
| 35 | DOLLAR BANK FSB | 23 | 39 | 0.39% | 64.29% | 95.0% |
| 35 | MORTGAGE SERVICES III LLC | 23 | 52 | 0.39% | 43.75% | 116.67% |
| 37 | FIRSTAR BANK NA | 20 | 74 | 0.34% | -13.04% | ### |
| 38 | ADVISORS MORTGAGE GROUP LLC | 18 | 38 | 0.31% | 125.0% | 35.71% |
| 38 | AMERICAN NATIONWIDE MORTGAGE COMPANY | 18 | 53 | 0.31% | 12.5% | 2,550.0% |
| 38 | MAS ASSOCIATES LLC | 18 | 56 | 0.31% | -5.26% | -11.11% |
| 38 | OPEN MORTGAGE LLC | 18 | 57 | 0.31% | -25.0% | -20.83% |
| 42 | PEOPLES BANK | 17 | 38 | 0.29% | 70.0% | 80.95% |
| 42 | ROYAL UNITED MORTGAGE LLC | 17 | 43 | 0.29% | 13.33% | -54.74% |
| 42 | AMERICAN PACIFIC MORTGAGE | 17 | 48 | 0.29% | -15.0% | 45.45% |
| 42 | MORTGAGESHOP LLC | 17 | 69 | 0.29% | -29.17% | 1,625.0% |
| 46 | CHRISTENSEN FINANCIAL INC | 16 | 23 | 0.27% | 300.0% | -42.5% |
| 46 | SOUTHERN TRUST MORTGAGE LLC | 16 | 30 | 0.27% | 300.0% | 50.0% |
| 46 | GATEWAY FUNDING DIVERSIFIED MT | 16 | 38 | 0.27% | 45.45% | -5.0% |
| 46 | STERLING SAVINGS BANK | 16 | 39 | 0.27% | 166.67% | -17.02% |



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You think all national
AMCs are the same?



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|------|-----------------------------------|----------------|--------------|-------------------|-------------------|-----------------|
| 50 | VIG MORTGAGE CORP | 15 | 30 | 0.26% | 87.5% | 0.0% |
| 50 | UNIVERSAL LENDING CORPORATION | 15 | 40 | 0.26% | 36.36% | 8.11% |
| 52 | NORTH AMERICAN SAVINGS BANK | 13 | 34 | 0.22% | 44.44% | ### |
| 52 | SUCCESS MORTGAGE PARTNERS INC | 13 | 40 | 0.22% | 8.33% | 110.53% |
| 54 | ULSTER SAVINGS BANK | 12 | 15 | 0.21% | 500.0% | ### |
| 54 | HOMEOWNERS MORTGAGE ENTERPRISE | 12 | 41 | 0.21% | -20.0% | ### |
| 54 | LEADER ONE FINANCIAL CORPORATI | 12 | 50 | 0.21% | -55.56% | 455.56% |
| 57 | GREAT OAK LENDING | 11 | 27 | 0.19% | -15.38% | -65.38% |
| 57 | HOMESTREET BANK | 11 | 31 | 0.19% | 10.0% | 106.67% |
| 59 | AMERICAN PORTFOLIO MORTGAGE CO | 10 | 10 | 0.17% | ### | -37.5% |
| 59 | THE FEDERAL SAVINGS BANK | 10 | 12 | 0.17% | 400.0% | ### |
| 59 | PACIFIC RESIDENTIAL MORTGAGE LLC | 10 | 14 | 0.17% | 400.0% | 100.0% |
| 59 | AMERIPRO FUNDING INC | 10 | 20 | 0.17% | 66.67% | 900.0% |
| 59 | GUARANTEED HOME MTG CO INC | 10 | 21 | 0.17% | 150.0% | 23.53% |
| 59 | PRIMARY RESIDENTIAL MORTGAGE INC | 10 | 21 | 0.17% | 66.67% | -30.0% |
| 59 | NEW AMERICAN MORTGAGE LLC | 10 | 26 | 0.17% | 42.86% | -23.53% |
| 59 | EASTERN BANK | 10 | 32 | 0.17% | -37.5% | 88.24% |
| 59 | SUN AMERICAN MORTGAGE CO | 10 | 50 | 0.17% | -9.09% | 13.64% |
| 68 | FINANCIAL FREEDOM ACQUISITION | 9 | 9 | 0.15% | ### | ### |
| 68 | RESIDENTIAL HOME FUNDING CORPO | 9 | 16 | 0.15% | 350.0% | -20.0% |
| 68 | MOUNTAIN AMERICA CREDIT UNION | 9 | 17 | 0.15% | 800.0% | 1,600.0% |
| 68 | MEADOWBROOK FINANCIAL MORTGAGE | 9 | 17 | 0.15% | 12.5% | 466.67% |
| 68 | VIP MORTGAGE INC | 9 | 17 | 0.15% | 200.0% | 240.0% |
| 68 | SENTE MORTGAGE INC | 9 | 18 | 0.15% | 50.0% | 500.0% |
| 68 | NETWORK FUNDING LP | 9 | 23 | 0.15% | 80.0% | -50.0% |
| 68 | MCM HOLDINGS INC | 9 | 33 | 0.15% | -10.0% | -63.33% |
| 68 | VANGUARD FUNDING LLC | 9 | 33 | 0.15% | -40.0% | 3.13% |
| 77 | SIMONICH CORPORATION | 8 | 12 | 0.14% | 700.0% | 500.0% |
| 77 | AMERICAN BANCSHARES MORTGAGE L | 8 | 14 | 0.14% | ### | 133.33% |
| 77 | CIRCLE MORTGAGE CORPORATION | 8 | 14 | 0.14% | 33.33% | 55.56% |
| 77 | DAS ACQUISITION CO LLC | 8 | 17 | 0.14% | 33.33% | -22.73% |
| 77 | MANN MORTGAGE LLC | 8 | 26 | 0.14% | 14.29% | 333.33% |

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| | Subtotal Top 100 | 5406 | 14629 | 92.57% | 21.87% | 52.88% |
| | Subtotal Non Top 100 | 434 | 1233 | 7.43% | 9.32% | -77.22% |
| | Total | 5840 | 15862 | | 20.84% | 5.87% |
| | | | | | | |
| | March Historical Volume | | | | | |
| | 3/1/2009 | 11261 | | | | |
| | 3/1/2010 | 5822 | | | | |
| | 3/1/2011 | 7306 | | | | |
| | 3/1/2012 | 4381 | | | | |
| | 3/1/2013 | 5840 | | | | |
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Report Data provided by Reverse Market Insight

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REVERSE MARKET INSIGHT

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OWN YOUR MARKETS

The banner features a bar chart with red bars and a blue line graph overlaid. The chart is set against a background of city names including Avondale, Scottsdale, and Mesa. The text 'WE KNOW' is in large blue letters, and 'WHERE YOUR MARKETING DOLLARS CAN BE BEST SPENT.' is in green. The company name 'REVERSE MARKET INSIGHT' is in white, and the phone number '(682) 651-5632' is in white. The slogan 'OWN YOUR MARKETS' is in blue at the bottom right.