

Released May 1st, 2013

Data Courtesy of Reverse Market Insight

# April 2013 Top 100 HECM Lenders (Retail)

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

## 5 out of 10 Top Lenders Use Reverse Focus. Why Aren't You?

Rank	Lender	Loans Month	Loans YTD	% Market Share	% change Month	% change YTD
1	SECURITY ONE LENDING	754	2,799	13.07%	11.54%	198.08%
2	LIBERTY HOME EQUITY SOLUTIONS	621	2,923	10.76%	-27.54%	69.94%
3	ONE REVERSE MORTGAGE LLC	517	1,864	8.96%	10.47%	13.18%
4	URBAN FINANCIAL GROUP	486	1,269	8.42%	45.51%	4.96%
5	AMERICAN ADVISORS GROUP	444	1,885	7.69%	-13.62%	99.68%
6	PROFICIO MORTGAGE VENTURES LLC	296	818	5.13%	45.1%	5,742.86%
7	GENERATION MORTGAGE COMPANY	211	931	3.66%	-10.97%	-3.02%
8	MAVERICK FUNDING CORP	156	336	2.7%	136.36%	269.23%
9	REVERSE MORTGAGE USA INC	137	543	2.37%	-21.71%	43.65%
10	SUN WEST MORTGAGE CO INC	118	325	2.05%	53.25%	-38.45%

11	ASSOCIATED MORTGAGE BANKERS I	79	309	1.37%	-17.71%	239.56%
12	GREENLIGHT FINANCIAL SERVICES	71	217	1.23%	1.43%	90.35%
13	CHERRY CREEK MORTGAGE CO INC	67	308	1.16%	19.64%	35.68%
14	M & T BANK	62	254	1.07%	10.71%	27.64%
14	NEW DAY FINANCIAL LLC	62	287	1.07%	-20.51%	14.34%
16	GMFS LLC	53	212	0.92%	-17.19%	171.79%
17	NATIONWIDE EQUITIES CORPORATION	50	179	0.87%	-18.03%	61.26%
18	NET EQUITY FINANCIAL INC	40	154	0.69%	5.26%	33.91%
19	OPEN MORTGAGE LLC	39	96	0.68%	116.67%	-7.69%
19	TOWNEBANK	39	130	0.68%	34.48%	103.13%
21	HIGH TECH LENDING INC	37	174	0.64%	-22.92%	304.65%

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22	FIRSTAR BANK NA	36	110	0.62%	80.0%	2,100.0%
23	FINANCIAL FREEDOM ACQUISITION	34	43	0.59%	277.78%	
24	ASPIRE FINANCIAL INC	33	85	0.57%	17.86%	-21.3%
25	MONEY HOUSE INC	27	159	0.47%	-47.06%	3.25%
26	REVERSE MORTGAGE SOLUTIONS INC	25	138	0.43%	-32.43%	68.29%
27	SOUTHERN TRUST MORTGAGE LLC	24	54	0.42%	50.0%	58.82%
28	TOP FLITE FINANCIAL INC	23	87	0.4%	-4.17%	93.33%
29	ROYAL UNITED MORTGAGE LLC	22	65	0.38%	29.41%	-51.49%
29	LEADER ONE FINANCIAL CORPORATI	22	72	0.38%	83.33%	620.0%
29	UNITED SOUTHWEST MORTGAGE CORPORATION	22	78	0.38%	-24.14%	7,700.0%
29	ATLANTIC BAY MORTGAGE GROUP LL	22	105	0.38%	-15.38%	6.06%

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29	UNITED NORTHERN MORTGAGE BANKE	22	108	0.38%	-15.38%	42.11%
34	PEOPLES BANK	21	59	0.36%	23.53%	136.0%
34	UNIVERSAL LENDING CORPORATION	21	61	0.36%	40.0%	32.61%
36	CHRISTENSEN FINANCIAL INC	19	42	0.33%	18.75%	-12.5%
36	FIRSTBANK	19	127	0.33%	-45.71%	54.88%
38	HOMESTREET BANK	18	49	0.31%	63.64%	172.22%
38	MCM HOLDINGS INC	18	51	0.31%	100.0%	-46.88%
38	ADVISORS MORTGAGE GROUP LLC	18	56	0.31%	0.0%	75.0%
41	CONTINENTAL HOME LOANS INC	17	96	0.29%	-39.29%	123.26%
42	NEW AMERICAN MORTGAGE LLC	16	42	0.28%	60.0%	-4.55%
42	GATEWAY FUNDING DIVERSIFIED MT	16	54	0.28%	0.0%	20.0%

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John LaRose - CEO Ryan LaRose - COO

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You think all national  
AMCs are the same?



Rank	Lender	Loans Month	Loans YTD	% Market Share	% change Month	% change YTD
42	MORTGAGESHOP LLC	16	85	0.28%	-5.88%	553.85%
45	AMERICAN PACIFIC MORTGAGE	15	63	0.26%	-11.76%	43.18%
46	VIG MORTGAGE CORP	14	44	0.24%	-6.67%	12.82%
46	STERLING SAVINGS BANK	14	53	0.24%	-12.5%	-18.46%
46	CONTOUR MORTGAGE CORPORATION	14	61	0.24%	-53.33%	3.39%
49	GERSHMAN INVESTMENT CORP	13	20	0.23%	225.0%	5.26%
49	PRIMARY RESIDENTIAL MORTGAGE INC	13	34	0.23%	30.0%	-2.86%
49	MORTGAGE SERVICES III LLC	13	65	0.23%	-43.48%	124.14%
49	VAN DYK MORTGAGE CORPORATION	13	77	0.23%	-45.83%	113.89%
49	SENIOR MORTGAGE BANKERS INC	13	125	0.23%	-62.86%	-26.04%
54	YADKIN VALLEY BANK AND TRUST	12	18	0.21%	140.0%	
54	CIRCLE MORTGAGE CORPORATION	12	26	0.21%	50.0%	116.67%
54	PACIFIC RESIDENTIAL MORTGAGE LLC	12	26	0.21%	20.0%	62.5%
54	NETWORK FUNDING LP	12	35	0	0	-0
54	SUN AMERICAN MORTGAGE CO	12	62	0.21%	20.0%	8.77%
54	PLAZA HOME MORTGAGE INC	12	103	0.21%	-61.29%	-18.25%
60	BANK OF ENGLAND	11	26	0.19%	83.33%	62.5%
60	FULTON BANK NATIONAL ASSOCIATI	11	41	0.19%	37.5%	-18.0%
62	DAS ACQUISITION CO LLC	10	27	0.17%	25.0%	-15.63%
62	GREAT OAK LENDING	10	37	0.17%	-9.09%	-65.09%
62	AMERICAN NATIONWIDE MORTGAGE COMPANY	10	63	0.17%	-44.44%	3,050.0%
65	DIRECTORS FINANCIAL GROUP	9	23	0.16%	50.0%	35.29%
65	FRANKLIN FIRST FINANCIAL LTD	9	31	0.16%	80.0%	55.0%
65	VALUE FINANCIAL MORTGAGE SERVI	9	31	0.16%	80.0%	-29.55%
65	VANGUARD FUNDING LLC	9	42	0.16%	0.0%	5.0%
65	NORTH AMERICAN SAVINGS BANK	9	43	0.16%	-30.77%	
65	DOLLAR BANK FSB	9	48	0.16%	-60.87%	92.0%
65	MAS ASSOCIATES LLC	9	65	0.16%	-50.0%	-25.29%
72	EXCEL MORTGAGE SERVICING INC	8	16	0.14%	300.0%	
72	THE FEDERAL SAVINGS BANK	8	20	0.14%	-20.0%	
72	INTEGRITY HOME LOAN OF CENTRAL	8	21	0.14%	33.33%	2,000.0%
72	AMERICAN BANCSHARES MORTGAGE L	8	22	0.14%	0.0%	214.29%

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72	MEADOWBROOK FINANCIAL MORTGAGE	8	25	0.14%	-11.11%	733.33%
72	GUARANTEED RATE INC	8	27	0.14%	33.33%	237.5%
72	MANN MORTGAGE LLC	8	34	0.14%	0.0%	325.0%
72	INTEGRATED FINANCIAL GROUP INC	8	41	0.14%	0.0%	355.56%
80	FIRST CENTURY BANK NA	7	19	0.12%	75.0%	-24.0%
80	CLIFFCO INC	7	21	0.12%	0.0%	-16.0%
80	RESIDENTIAL HOME FUNDING CORPO	7	23	0.12%	-22.22%	9.52%
80	AMERICA FIRST FEDERAL CREDIT UNION	7	24	0.12%	16.67%	
80	VIP MORTGAGE INC	7	24	0.12%	-22.22%	242.86%
80	EVOLVE BANK & TRUST	7	25	0.12%	16.67%	733.33%
80	GUARANTEED HOME MTG CO INC	7	28	0.12%	-30.0%	40.0%
80	RESIDENTIAL FINANCE CORPORATIO	7	28	0.12%	75.0%	833.33%
80	HOMEOWNERS MORTGAGE ENTERPRISE	7	48	0.12%	-41.67%	
89	MOHAVE STATE BANK	6	9	0.1%	200.0%	800.0%
89	MARKETPLACE HOME MORTGAGE	6	13	0.1%	500.0%	
89	CITYWIDE HOME LOANS	6	13	0.1%	100.0%	8.33%
89	HIGHLANDS RESIDENTIAL MORTGAGE	6	22	0.1%	-14.29%	100.0%
89	SENTE MORTGAGE INC	6	24	0.1%	-33.33%	700.0%
89	JAMES B NUTTER AND COMPANY	6	33	0.1%	-14.29%	-35.29%
89	EASTERN BANK	6	38	0.1%	-40.0%	72.73%
89	SUCCESS MORTGAGE PARTNERS INC	6	46	0.1%	-53.85%	58.62%
97	LAND-HOME FINANCIAL SERVICES	5	9	0.09%		125.0%
97	SACRAMENTO FIRST MORTGAGE INC	5	9	0.09%	150.0%	50.0%
97	GATEWAY BANK MORTGAGE	5	10	0.09%		233.33%
97	GULF COAST BANK AND TRUST COMP	5	12	0.09%	400.0%	-20.0%
97	HISPANIA FINANCIAL SERVICES CO	5	13	0.09%	150.0%	62.5%
97	REAL ESTATE MORTGAGE NETWORK INC	5	13	0.09%	150.0%	-18.75%
97	STEARNS LENDING INC	5	14	0.09%	-16.67%	-17.65%
97	HOMESTEAD FUNDING CORP	5	20	0.09%	0.0%	66.67%
97	COLONIAL SAVINGS FA	5	21	0.09%	25.0%	50.0%
97	MAIN STREET HOME LOANS LLC	5	24	0.09%	0.0%	41.18%
97	FIRST PRIORITY FINANCIAL INC	5	26	0.09%	-28.57%	100.0%

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Rank	Lender	Loans Month	Loans YTD	% Market Share	% change Month	% change YTD
	<b>Subtotal Top 100</b>	<b>5389</b>	19943	93.4%	1.76%	57.54%
	<b>Subtotal Non Top 100</b>	<b>381</b>	1689	6.6%	-29.96%	-75.59%
	<b>Total</b>	<b>5770</b>	21632		-1.2%	10.5%
	<b>April Volume by Year</b>					
	4/1/2009	11660				
	4/1/2010	5511				
	4/1/2011	6124				
	4/1/2012	4595				
	4/1/2013	5770				

Report Data provided by Reverse Market Insight



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The banner features a bar chart with a line graph overlay, showing data points for various locations including Avondale, Scottsdale, and Mesa. The chart has a red border and is set against a dark background with city names.