Data Courtesy of Reverse Market Insight

June 2013 Top 100 HECM Lenders (Retail)

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



The **TOP 100**

HECM LENDERS REPORT



CHOOSE THE RIGHT PATH.
CLIENT FOCUS





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

<u>Rank</u>	<u>Lender</u>	<u>Loans</u> <u>Month</u>	<u>Loans</u> <u>YTD</u>	<u>% Market</u> <u>Share</u>	% change Month	<u>% change</u> <u>YTD</u>
1	LIBERTY HOME EQUITY SOLUTIONS INC	618	4,051	11.5%	21.18%	72.68%
2	SECURITY ONE LENDING/RMS	536	4,088	9.98%	-12.85%	157.43%
3	AMERICAN ADVISORS GROUP	517	2,696	9.62%	75.85%	95.36%
4	ONE REVERSE MORTGAGE LLC	459	2,801	8.54%	-3.97%	13.86%
5	URBAN FINANCIAL GROUP	365	2,133	6.79%	-26.85%	13.76%
6	GENERATION MORTGAGE COMPANY	284	1,465	5.29%	13.6%	4.05%
7	PROFICIO MORTGAGE VENTURES LLC	283	1,420	5.27%	-11.29%	6,354.55%
8	REVERSE MORTGAGE USA INC	238	904	4.43%	93.5%	57.49%
9	MAVERICK FUNDING CORP	127	527	2.36%	98.44%	233.54%
10	NEW DAY FINANCIAL LLC	78	421	1.45%	39.29%	15.66%







11	ASSOCIATED MORTGAGE BANKERS I	74	461	1.38%	-5.13%	176.05%
12	CHERRY CREEK MORTGAGE CO INC	73	481	1.36%	-27.0%	25.59%
13	SUN WEST MORTGAGE CO INC	67	521	1.25%	-48.06%	-24.05%
14	OPEN MORTGAGE LLC	59	208	1.1%	11.32%	42.47%
14	GREENLIGHT FINANCIAL SERVICES	59	355	1.1%	-25.32%	78.39%
16	GMFS LLC	49	328	0.91%	-26.87%	139.42%
17	NET EQUITY FINANCIAL INC	44	248	0.82%	-12.0%	25.25%
18	MONEY HOUSE INC	40	258	0.74%	-32.2%	15.7%
18	M & T BANK	40	336	0.74%	-4.76%	10.16%
20	FIRSTAR BANK NA	34	158	0.63%	142.86%	378.79%
20	HIGH TECH LENDING INC	34	237	0.63%	17.24%	141.84%

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







22	ASPIRE FINANCIAL INC	33	148	0.61%	10.0%	-13.45%
22	TOWNEBANK	33	194	0.61%	6.45%	79.63%
24	SENIOR MORTGAGE BANKERS INC	31	207	0.58%	-39.22%	-20.38%
25	CONTINENTAL HOME LOANS INC	30	144	0.56%	66.67%	84.62%
26	FIRSTBANK	29	176	0.54%	45.0%	61.47%
27	NATIONWIDE EQUITIES CORPORATION	28	236	0.52%	-3.45%	31.11%
28	TOP FLITE FINANCIAL INC	25	144	0.47%	-21.88%	105.71%
29	LEADER ONE FINANCIAL CORPORATI	22	110	0.41%	37.5%	900.0%
30	ATLANTIC BAY MORTGAGE GROUP LL	20	141	0.37%	25.0%	12.8%
31	VIG MORTGAGE CORP	19	85	0.35%	-13.64%	39.34%
31	UNITED SOUTHWEST MORTGAGE CORPORATION	19	119	0.35%	-13.64%	11,800.0%

FIRE UP YOUR SALES! COMPLETELY NEW INTERFACE! ENHANCED TOOLSET!



31	UNITED SOUTHWEST MORTGAGE CORPORATION	19	119	0.35%	-13.64%	11,800.0%
33	YADKIN VALLEY BANK AND TRUST	18	37	0.34%	1,700.0%	
33	SUCCESS MORTGAGE PARTNERS INC	18	76	0.34%	50.0%	61.7%
33	MORTGAGE SERVICES III LLC	18	96	0.34%	38.46%	134.15%
33	UNITED NORTHERN MORTGAGE BANKE	18	145	0.34%	-5.26%	16.0%
37	PLAZA HOME MORTGAGE INC	17	151	0.32%	-45.16%	-15.64%
38	WHOLESALE CAPITAL CORP	16	38	0.3%	220.0%	8.57%
38	SUN AMERICAN MORTGAGE CO	16	96	0.3%	-11.11%	26.32%
38	PEOPLES BANK	16	97	0.3%	-27.27%	185.29%
38	AMERICAN PACIFIC MORTGAGE	16	106	0.3%	-40.74%	27.71%







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You think all national AMCs are the same?



<u>Rank</u>	<u>Lender</u>	<u>Loans</u>	<u>Loans</u>	% Market	% change	% change
38	VAN DYK MORTGAGE CORPORATION	Month 16	<u>YTD</u> 107	<u>Share</u> 0.3%	Month 14.29%	<u>YTD</u> 105.77%
	FULTON BANK NA	15	64	0.28%	87.5%	-3.03%
	HOMESTREET BANK	14	83	0.26%	-30.0%	176.67%
	UNIVERSAL LENDING CORPORATION	14	90	0.26%	-6.67%	52.54%
	MANN MORTGAGE LLC	13	55	0.24%	62.5%	292.86%
	ROYAL UNITED MORTGAGE LLC	13	92	0.24%	-7.14%	-50.8%
	AMERICAN NATIONWIDE MORTGAGE	13	97	0.24%	-38.1%	4,750.0%
	COMPANY					·
46	MORTGAGESHOP LLC	13	114	0.24%	-18.75%	86.89%
50	THE FEDERAL SAVINGS BANK	11	38	0.2%	57.14%	
50	AMERICA FIRST FEDERAL CREDIT UNION	11	42	0.2%	57.14%	
50	EVOLVE BANK & TRUST	11	44	0.2%	37.5%	388.89%
50	DAS ACQUISITION CO LLC	11	47	0.2%	22.22%	-9.62%
50	PRIMARY RESIDENTIAL MORTGAGE INC	11	53	0.2%	37.5%	17.78%
50	VANGUARD FUNDING LLC	11	70	0.2%	-35.29%	20.69%
56	VALUE FINANCIAL MORTGAGE SERVI	10	50	0.19%	11.11%	-23.08%
56	FINANCIAL FREEDOM ACQUISITION	10	68	0.19%	-33.33%	3,300.0%
58	GATEWAY BANK MORTGAGE	9	26	0.17%	28.57%	550.0%
58	STEARNS LENDING INC	9	26	0.17%	200.0%	44.44%
58	HOMESTEAD FUNDING CORP	9	37	0.17%	12.5%	105.56%
58	DIRECTORS FINANCIAL GROUP	9	38	0.17%	50.0%	72.73%
58	RESIDENTIAL FINANCE CORPORATIO	9	39	0.17%	350.0%	387.5%
58	RESIDENTIAL HOME FUNDING CORPO	9	42	0.17%	-10.0%	31.25%
58	BANK OF ENGLAND	9	49	0.17%	-35.71%	81.48%
58	NETWORK FUNDING LP	9	57	0.17%	-30.77%	-32.94%
58	GATEWAY FUNDING DIVERSIFIED MT	9	66	0.17%	200.0%	-4.35%
58	STERLING SAVINGS BANK	9	78	0.17%	-43.75%	-6.02%
58	ADVISORS MORTGAGE GROUP LLC	9	80	0.17%	-40.0%	56.86%
69	METRO ISLAND MORTGAGE INC	8	28	0.15%	300.0%	-41.67%
69	WOLFE FINANCIAL INC	8	39	0.15%	33.33%	457.14%
69	GREAT OAK LENDING	8	57	0.15%	-33.33%	-58.7%
69	NORTH AMERICAN SAVINGS BANK	8	60	0.15%	-11.11%	5,900.0%
69	MCM HOLDINGS INC	8	94	0.15%	-77.14%	-22.95%

Released July 1st, 2013 Data Courtesy of Reverse Market Insight

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74	CENTRAL PACIFIC BANK	7	16	0.13%	133.33%	1,500.0%
74	SECURITYNATIONAL MORTGAGE COMPANY	7	26	0.13%	16.67%	160.0%
74	BERKSHIRE BANK	7	27	0.13%	16.67%	
74	CLIFFCO INC	7	36	0.13%	-12.5%	24.14%
74	GUARANTEED RATE INC	7	38	0.13%	75.0%	100.0%
74	FRANKLIN FIRST FINANCIAL LTD	7	50	0.13%	-41.67%	61.29%
74	CONTOUR MORTGAGE CORPORATION	7	83	0.13%	-53.33%	0.0%
81	AMERICAN FINANCIAL NETWORK INC	6	16	0.11%		433.33%
81	WALLICK AND VOLK INC	6	17	0.11%	100.0%	1,600.0%
81	UNIVERSAL AMERICAN MORTGAGE CO	6	20	0.11%	50.0%	25.0%
81	BARRINGTON BANK AND TRUST CO N	6	20	0.11%	100.0%	900.0%
81	CITYWIDE HOME LOANS	6	20	0.11%	500.0%	5.26%
81	CS FINANCIAL INC	6	26	0.11%	-14.29%	
81	GERSHMAN INVESTMENT CORP	6	31	0.11%	20.0%	-16.22%
81	VIP MORTGAGE INC	6	37	0.11%	-14.29%	208.33%
81	FIRST PRIORITY FINANCIAL INC	6	40	0.11%	-25.0%	100.0%
81	GUARANTEED HOME MTG CO INC	6	41	0.11%	-14.29%	57.69%
81	EASTERN BANK	6	48	0.11%	50.0%	37.14%
81	DOLLAR BANK FSB	6	56	0.11%	200.0%	43.59%
81	CHRISTENSEN FINANCIAL INC	6	61	0.11%	-53.85%	-17.57%
81	HOMEOWNERS MORTGAGE ENTERPRISE	6	61	0.11%	-14.29%	
81	MAS ASSOCIATES LLC	6	82	0.11%	-45.45%	-31.67%
96	FRANKLIN ADVANTAGE INC	5	5	0.09%		
96	LENOX FINANCIAL MORTGAGE CORPO	5	11	0.09%	150.0%	
96	VILLAGE BANK MORTGAGE CORPORAT	5	12	0.09%	400.0%	71.43%
96	US MORTGAGE CORPORATION	5	18	0.09%	0.0%	0.0%
96	FAIRWAY INDEPENDENT MORTGAGE C	5	21	0.09%	25.0%	-19.23%
96	FIRST CHOICE LOAN SERVICES	5	22	0.09%	66.67%	
96	REAL ESTATE MORTGAGE NETWORK INC	5	23	0.09%	0.0%	9.52%
96	GEORGETOWN MORTGAGE	5	25	0.09%	-37.5%	257.14%
96	HIGHLANDS RESIDENTIAL MORTGAGE	5	32	0.09%	0.0%	100.0%
96	AMERIPRO FUNDING INC	5	34	0.09%	-16.67%	1,033.33%

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96	PACIFIC RESIDENTIAL MORTGAGE LLC	5	40	0.09%	-44.44%	48.15%
96	JAMES B NUTTER AND COMPANY	5	48	0.09%	-50.0%	-32.39%
96	NEW AMERICAN MORTGAGE LLC	5	59	0.09%	-58.33%	-6.35%
	Subtotal Top 100	5060	29775	94.19%	3.14%	58.25%
	Subtotal Non Top 100	312	2581	5.81%	-30.04%	-75.15%
	Total	5372	32356		0.37%	10.8%
	6/1/2009	8633				
	6/1/2010	5304				
	6/1/2011	5857				
	6/1/2012	5187				
	6/1/2013	5372				

Report Data provided by Reverse Market Insight

