#### **Data Courtesy of Reverse Market Insight**

#### July 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	AMERICAN ADVISORS GROUP	914	3,610	15.88%	76.79%	121.2%
2	LIBERTY HOME EQUITY SOLUTIONS INC	645	4,696	11.21%	4.37%	77.74%
3	SECURITY ONE LENDING/RMS	592	4,680	10.28%	10.45%	152.7%
4	ONE REVERSE MORTGAGE LLC	429	3,230	7.45%	-6.54%	12.9%
5	URBAN FINANCIAL GROUP	389	2,522	6.76%	6.58%	16.06%
6	GENERATION MORTGAGE COMPANY	282	1,747	4.9%	-0.7%	4.74%
7	PROFICIO MORTGAGE VENTURES LLC	254	1,674	4.41%	-10.25%	7,178.26%
8	REVERSE MORTGAGE USA INC	127	1,031	2.21%	-46.64%	57.16%
9	OPEN MORTGAGE LLC	124	332	2.15%	110.17%	96.45%
10	HIGH TECH LENDING INC	95	332	1.65%	179.41%	181.36%







11	NEW DAY FINANCIAL LLC	87	508	1.51%	11.54%	21.24%
12	SUN WEST MORTGAGE CO INC	82	603	1.42%	22.39%	-19.6%
13	ASSOCIATED MORTGAGE BANKERS I	78	539	1.36%	5.41%	157.89%
14	CHERRY CREEK MORTGAGE CO INC	63	544	1.09%	-13.7%	18.78%
15	FIRSTAR BANK NA	53	211	0.92%	55.88%	330.61%
16	NET EQUITY FINANCIAL INC	47	295	0.82%	6.82%	22.41%
16	M & T BANK	47	383	0.82%	17.5%	10.06%
18	GMFS LLC	44	372	0.76%	-10.2%	107.82%
19	NATIONWIDE EQUITIES CORPORATION	42	278	0.73%	50.0%	38.31%
20	MCM HOLDINGS INC	31	125	0.54%	287.5%	-4.58%
20	HIGH TECH LENDING INC	34	237	0.63%	17.24%	141.84%

#### **Data Courtesy of Reverse Market Insight**

#### July 2013 Top 100 HECM Lenders (Retail)

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



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







21	MONEY HOUSE INC	30	288	0.52%	-25.0%	13.39%
21	MAVERICK FUNDING CORP	30	557	0.52%	-76.38%	191.62%
23	PLAZA HOME MORTGAGE INC	28	179	0.49%	64.71%	-15.96%
24	PEOPLES BANK	26	123	0.45%	62.5%	192.86%
24	FIRSTBANK	26	202	0.45%	-10.34%	68.33%
26	CONTINENTAL HOME LOANS INC	24	168	0.42%	-20.0%	93.1%
26	SENIOR MORTGAGE BANKERS INC	24	231	0.42%	-22.58%	-24.76%
28	VIG MORTGAGE CORP	23	108	0.4%	21.05%	40.26%
29	SUN AMERICAN MORTGAGE CO	22	118	0.38%	37.5%	35.63%
29	AMERICAN PACIFIC MORTGAGE	22	128	0.38%	37.5%	28.0%
29	TOWNEBANK	22	216	0.38%	-33.33%	74.19%
32	ADVISORS MORTGAGE GROUP LLC	20	100	0.35%	122.22%	69.49%

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



Request Demo: Demo@ReverseFocus.com
SALES ENGINE

**CRM for the Reverse Mortgage Professional** 

33	UNITED NORTHERN MORTGAGE BANKE	19	164	0.33%	5.56%	24.24%
33	ASPIRE FINANCIAL INC	19	167	0.33%	-42.42%	-16.08%
35	EVOLVE BANK & TRUST	18	62	0.31%	63.64%	520.0%
35	TOP FLITE FINANCIAL INC	18	162	0.31%	-28.0%	102.5%
37	AMERICAN NATIONWIDE MORTGAGE COMPANY	17	114	0.3%	30.77%	2,180.0%
38	SUCCESS MORTGAGE PARTNERS INC	16	92	0.28%	-11.11%	61.4%
39	AXIA FINANCIAL LLC	15	85	0.26%	1,400.0%	8.97%
39	HOMESTREET BANK	15	98	0.26%	7.14%	172.22%
39	UNITED SOUTHWEST MORTGAGE CORPORATION	15	134	0.26%	-21.05%	13,300.0%







#### **Data Courtesy of Reverse Market Insight**

### July 2013 Top 100 HECM Lenders (Retail)

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



You think all national AMCs are the same?



<u>Rank</u>	<u>Lender</u>	<u>Loans</u> <u>Month</u>	<u>Loans</u> <u>YTD</u>	% Market Share	% change Month	% change YTD
42	MORTGAGESHOP LLC	14	128	0.24%	7.69%	72.97%
43	NORTH AMERICAN SAVINGS BANK	13	73	0.23%	62.5%	2,333.33%
43	LEADER ONE FINANCIAL CORPORATI	13	123	0.23%	-40.91%	720.0%
45	FRANKLIN FIRST FINANCIAL LTD	12	62	0.21%	71.43%	72.22%
45	DOLLAR BANK FSB	12	68	0.21%	100.0%	51.11%
45	CHRISTENSEN FINANCIAL INC	12	73	0.21%	100.0%	-17.98%
45	MAS ASSOCIATES LLC	12	94	0.21%	100.0%	-38.16%
45	ROYAL UNITED MORTGAGE LLC	12	104	0.21%	-7.69%	-54.59%
50	VALUE FINANCIAL MORTGAGE SERVI	11	61	0.19%	10.0%	-16.44%
50	FULTON BANK NA	11	75	0.19%	-26.67%	2.74%
50	UNIVERSAL LENDING CORPORATION	11	101	0.19%	-21.43%	34.67%
50	MORTGAGE SERVICES III LLC	11	107	0.19%	-38.89%	122.92%
50	ATLANTIC BAY MORTGAGE GROUP LL	11	152	0.19%	-45.0%	10.14%
55	DAS ACQUISITION CO LLC	10	57	0.17%	-9.09%	-6.56%
55	BANK OF ENGLAND	10	59	0.17%	11.11%	78.79%
55	MANN MORTGAGE LLC	10	65	0.17%	-23.08%	282.35%
55	SOUTHERN TRUST MORTGAGE LLC	10	75	0.17%	150.0%	17.19%
55	GATEWAY FUNDING DIVERSIFIED MT	10	76	0.17%	11.11%	5.56%
55	VANGUARD FUNDING LLC	10	80	0.17%	-9.09%	17.65%
55	STERLING SAVINGS BANK	10	88	0.17%	11.11%	0.0%
62	VIP MORTGAGE INC	9	46	0.16%	50.0%	187.5%
62	YADKIN VALLEY BANK AND TRUST	9	46	0.16%	-50.0%	
62	INTEGRATED FINANCIAL GROUP INC	9	59	0.16%	200.0%	268.75%
62	PRIMARY RESIDENTIAL MORTGAGE INC	9	62	0.16%	-18.18%	14.81%
62	NETWORK FUNDING LP	9	66	0.16%	0.0%	-31.96%
62	NEW AMERICAN MORTGAGE LLC	9	68	0.16%	80.0%	0.0%
62	VAN DYK MORTGAGE CORPORATION	9	116	0.16%	-43.75%	84.13%
69	NATIONSTAR MORTGAGE LLC	8	8	0.14%		
69	GUILD MORTGAGE COMPANY	8	26	0.14%	300.0%	-21.21%
69	HIGHLANDS RESIDENTIAL MORTGAGE	8	40	0.14%	60.0%	122.22%
69	AMERIPRO FUNDING INC	8	42	0.14%	60.0%	1,300.0%
69	GREAT OAK LENDING	8	65	0.14%	0.0%	-58.33%

## Released August 1st, 2013 Data Courtesy of Reverse Market Insight

## July 2013 Top 100 HECM Lenders (Retail) Note: Some Lenders Ranks are the same / tied for production

<u>Rank</u>	<u>Lender</u>	<u>Loans</u> <u>Month</u>	<u>Loans</u> <u>YTD</u>	<u>% Market</u> Share	<u>% change</u> <u>Month</u>	<u>% change</u> YTD
74	SIMONICH CORPORATION	7	32	0.12%	133.33%	220.0%
74	SOUTHWEST FUNDING LP	7	32	0.12%	75.0%	113.33%
74	THE FEDERAL SAVINGS BANK	7	45	0.12%	-36.36%	
74	AMERICA FIRST FEDERAL CREDIT UNION	7	49	0.12%	-36.36%	
74	RESIDENTIAL HOME FUNDING CORPO	7	49	0.12%	-22.22%	44.12%
74	JAMES B NUTTER AND COMPANY	7	55	0.12%	40.0%	-24.66%
74	CONTOUR MORTGAGE CORPORATION	7	90	0.12%	0.0%	-2.17%
81	R F MORTGAGE AND INVESTMENT CO	6	6	0.1%		-25.0%
81	BANCO POPULAR DE PUERTO RICO	6	12	0.1%	200.0%	
81	AMERICA'S MORTGAGE RESOURCE IN	6	12	0.1%	500.0%	300.0%
81	LENOX FINANCIAL MORTGAGE CORPO	6	17	0.1%	20.0%	
81	BANK OF NORTH CAROLINA	6	19	0.1%	100.0%	
81	INTERLINC MORTGAGE SERVICES LLC	6	20	0.1%	50.0%	17.65%
81	ALL WESTERN MORTGAGE INC	6	21	0.1%	100.0%	110.0%
81	AKT AMERICAN CAPITAL INC	6	23	0.1%	100.0%	91.67%
81	BARRINGTON BANK AND TRUST CO N	6	26	0.1%	0.0%	1,200.0%
81	FIRST CHOICE LOAN SERVICES	6	28	0.1%	20.0%	2,700.0%
81	PEOPLES HOME EQUITY INC	6	29	0.1%	500.0%	7.41%
81	SENTE MORTGAGE INC	6	32	0.1%	200.0%	700.0%
81	CS FINANCIAL INC	6	32	0.1%	0.0%	
81	MEADOWBROOK FINANCIAL MORTGAGE	6	35	0.1%	100.0%	250.0%
81	LIVE WELL FINANCIAL INC	6	36	0.1%	100.0%	-26.53%
81	GUARANTEED RATE INC	6	44	0.1%	-14.29%	69.23%
81	RESIDENTIAL FINANCE CORPORATIO	6	45	0.1%	-33.33%	400.0%
81	WOLFE FINANCIAL INC	6	45	0.1%	-25.0%	462.5%
81	FIRST PRIORITY FINANCIAL INC	6	46	0.1%	0.0%	91.67%
81	GUARANTEED HOME MTG CO INC	6	47	0.1%	0.0%	46.88%
81	HOMEOWNERS MORTGAGE ENTERPRISE	6	67	0.1%	0.0%	

#### **Data Courtesy of Reverse Market Insight**

#### July 2013 Top 100 HECM Lenders (Retail)

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

Rank	Lender	<u>Loans</u> <u>Month</u>	<u>Loans</u> <u>YTD</u>	<u>% Market</u> <u>Share</u>	<u>% change</u> <u>Month</u>	<u>% change</u> <u>YTD</u>
	Subtotal Top 100	5377	34567	93.42%	10.32%	60.92%
	Subtotal Non Top 100	379	3545	6.58%	-23.9%	-69.41%
	Total	5756	38112		7.15%	15.24%
	July Historical by Year					
	7/1/2009	9830				
	7/1/2010	5901				
	7/1/2011	5511				
	7/1/2012	3868				
	7/1/2013	5756				

#### **Report Data provided by Reverse Market Insight**

