

Released December 2nd, 2013

Data Courtesy of Reverse Market Insight

November 2013 Top 100 HECM Lenders (Retail)

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

4 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	AMERICAN ADVISORS GROUP	683	6792	11.9%	-14.7%	99.3%
2	SECURITY ONE LENDING/RMS	564	6860	12.1%	27.6%	84.9%
3	ONE REVERSE MORTGAGE LLC	475	5029	8.8%	16.7%	14.5%
4	LIBERTY HOME EQUITY SOLUTIONS INC	471	6489	11.4%	83.3%	56.8%
5	URBAN FINANCIAL GROUP	334	3742	6.6%	8.4%	16.1%
6	PROFICIO MORTGAGE VENTURES LLC	158	2403	4.2%	-24.8%	634.9%
7	REVERSE MORTGAGE USA INC	100	1465	2.6%	0.0%	34.9%
8	GENERATION MORTGAGE COMPANY	95	2389	4.2%	-48.4%	-10.0%
9	CHERRY CREEK MORTGAGE CO INC	85	737	1.3%	400.0%	1.5%
10	MONEY HOUSE INC	83	483	0.8%	59.6%	14.7%

11	SUN WEST MORTGAGE CO INC	77	813	1.4%	35.1%	-12.3%
12	OPEN MORTGAGE LLC	71	602	1.1%	2.9%	147.7%
13	NATIONSTAR MORTGAGE LLC	69	265	0.5%	11.3%	
14	NET EQUITY FINANCIAL INC	58	436	0.8%	1833.3%	8.5%
15	M & T BANK	51	571	1.0%	34.2%	-1.7%
16	ASSOCIATED MORTGAGE BANKERS INC	49	771	1.4%	8.9%	90.4%
17	UNITED NORTHERN MORTGAGE BANKE	41	306	0.5%	51.9%	59.4%
18	GMFS LLC	40	559	1.0%	-21.6%	49.5%
19	HIGH TECH LENDING INC	37	475	0.8%	-28.8%	131.7%
20	SENIOR MORTGAGE BANKERS INC	36	335	0.6%	38.5%	-22.3%

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20	PLAZA HOME MORTGAGE INC	36	306	0.5%	-23.4%	2.7%
22	UNITED SOUTHWEST MORTGAGE CORPORATION	34	229	0.4%	21.4%	22800.0%
23	FIRSTBANK	32	323	0.6%	3.2%	36.9%
24	NATIONWIDE EQUITIES CORPORATION	31	380	0.7%	63.2%	21.0%
25	MAVERICK FUNDING CORP	26	710	1.2%	-27.8%	85.9%
26	TOWNEBANK	25	319	0.6%	-3.8%	35.2%
27	AMERICAN PACIFIC MORTGAGE	24	191	0.3%	166.7%	20.9%
28	MCM HOLDINGS INC	23	224	0.4%	-11.5%	17.3%
29	UNIVERSAL LENDING CORPORATION	22	159	0.3%	29.4%	22.3%
30	FIRSTAR BANK NA	20	335	0.6%	-25.9%	179.2%
31	NEW DAY FINANCIAL LLC	17	655	1.2%	-26.1%	-4.5%

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SALES ENGINE

CRM for the Reverse Mortgage Professional

31	DOLLAR BANK FSB	17	106	0.2%	325.0%	45.2%
33	PEOPLES BANK	16	212	0.4%	-44.8%	247.5%
34	HOMEOWNERS MORTGAGE ENTERPRISE	15	106	0.2%	50.0%	253.3%
35	SUN AMERICAN MORTGAGE CO	14	183	0.3%	-48.1%	46.4%
35	AXIA FINANCIAL LLC	14	137	0.2%	180.0%	-9.3%
37	MORTGAGE SERVICES III LLC	13	148	0.3%	116.7%	94.7%
37	MAS ASSOCIATES LLC	13	147	0.3%	18.2%	-35.0%
39	AMERICAN NATIONWIDE MORTGAGE COMPANY	12	155	0.3%	-14.3%	124.6%
39	STERLING SAVINGS BANK	12	125	0.2%	500.0%	12.6%

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 <p>National Title & Settlement Services <i>Where The Senior Always Comes First!</i> Trust Reviews Opinion Letters Complex Estate Plans Owned & managed by Attorneys specializing in Reverse</p>	 <p>Learn More!</p>	 <p>Your First Source for Reverse Mortgage Counseling BE OUR PREFERRED LENDER</p> <p>TAKE CHARGE AMERICA <small>REVERSE MORTGAGE CREDIT COUNSELING</small> Toll Free: 1-866-750-9618</p> <ul style="list-style-type: none"> ✓ Fast Turnaround ✓ Competitive Fees <p>LEARN MORE NOW! <small>CLICK HERE</small></p>
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Rank	Lender	Loans Month	Loans YTD	% Market Share	% change Month	% change YTD
39	VANGUARD FUNDING LLC	12	120	0.2%	100.0%	7.1%
39	FULTON BANK NA	12	108	0.2%	140.0%	9.1%
43	ADVISORS MORTGAGE GROUP LLC	10	162	0.3%	-23.1%	70.5%
44	ASPIRE FINANCIAL INC	9	219	0.4%	-50.0%	-24.0%
44	TOP FLITE FINANCIAL INC	9	205	0.4%	-10.0%	54.1%
44	ATLANTIC BAY MORTGAGE GROUP LLC	9	196	0.3%	28.6%	-0.5%
44	VAN DYK MORTGAGE CORPORATION	9	172	0.3%	-40.0%	47.0%
44	VIG MORTGAGE CORP	9	157	0.3%	12.5%	49.5%
44	LEADER ONE FINANCIAL CORPORATI	9	157	0.3%	50.0%	190.7%
44	CONTOUR MORTGAGE CORPORATION	9	121	0.2%	50.0%	-4.7%
44	NORTH AMERICAN SAVINGS BANK	9	93	0.2%	200.0%	564.3%
44	WHOLESALE CAPITAL CORP	9	70	0.1%	125.0%	16.7%
53	SUCCESS MORTGAGE PARTNERS INC	8	141	0.2%	-27.3%	39.6%
53	PRIMARY RESIDENTIAL MORTGAGE INC	8	90	0.2%	-11.1%	21.6%
53	VALUE FINANCIAL MORTGAGE SERVI	8	88	0.2%	33.3%	-13.7%
53	FRANKLIN FIRST FINANCIAL LTD	8	82	0.1%	700.0%	22.4%
53	RESIDENTIAL HOME FUNDING CORPO	8	76	0.1%	-11.1%	90.0%
53	DIRECTORS FINANCIAL GROUP	8	60	0.1%	700.0%	66.7%
53	GEORGETOWN MORTGAGE	8	56	0.1%	60.0%	522.2%
53	GATEWAY BANK MORTGAGE	8	51	0.1%	300.0%	410.0%
53	FIRST CHOICE LOAN SERVICES	8	46	0.1%	166.7%	187.5%
62	MORTGAGESHOP LLC	7	175	0.3%	-56.3%	40.0%
62	NETWORK FUNDING LP	7	98	0.2%	-12.5%	-21.6%
62	GREAT OAK LENDING	7	87	0.2%	133.3%	-63.1%
62	VIP MORTGAGE INC	7	61	0.1%	250.0%	110.3%
62	WCS FUNDING GROUP	7	53	0.1%	133.3%	60.6%
62	MOUNTAIN AMERICA CREDIT UNION	7	50	0.1%	250.0%	284.6%
62	BROKER SOLUTIONS INC	7	25	0.0%	250.0%	92.3%
69	ROYAL UNITED MORTGAGE LLC	6	131	0.2%	-40.0%	-60.2%
69	HOMESTREET BANK	6	125	0.2%	-14.3%	68.9%
69	SOUTHERN TRUST MORTGAGE LLC	6	122	0.2%	-50.0%	6.1%
69	CHRISTENSEN FINANCIAL INC	6	119	0.2%	-45.5%	6.3%

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69	MANN MORTGAGE LLC	6	86	0.2%	100.0%	145.7%
69	AMERICA FIRST FEDERAL CREDIT UNION	6	71	0.1%	100.0%	238.1%
69	SIMONICH CORPORATION	6	66	0.1%	-40.0%	230.0%
69	EXCEL MORTGAGE SERVICING INC	6	54	0.1%	20.0%	575.0%
69	METRO ISLAND MORTGAGE INC	6	46	0.1%	50.0%	-36.1%
69	PEOPLES HOME EQUITY INC	6	45	0.1%	100.0%	25.0%
69	GUILD MORTGAGE COMPANY	6	39	0.1%	500.0%	-22.0%
69	AMERICAN NEIGHBORHOOD MTG ACCE	6	30	0.1%		-23.1%
69	MORTGAGE HOUSE INC	6	20	0.0%	500.0%	53.8%
83	CONTINENTAL HOME LOANS INC	5	201	0.4%	25.0%	52.3%
83	BANK OF ENGLAND	5	90	0.2%	-16.7%	47.5%
83	NEW AMERICAN MORTGAGE LLC	5	87	0.2%	66.7%	-6.5%
83	JAMES B NUTTER AND COMPANY	5	76	0.1%		-24.0%
83	EASTERN BANK	5	67	0.1%	66.7%	52.3%
83	LIVE WELL FINANCIAL INC	5	62	0.1%	-44.4%	-13.9%
83	GUARANTEED HOME MTG CO INC	5	61	0.1%	66.7%	64.9%
83	CIRCLE MORTGAGE CORPORATION	5	54	0.1%	150.0%	35.0%
83	GERSHMAN INVESTMENT CORP	5	53	0.1%	66.7%	-18.5%
83	CS FINANCIAL INC	5	53	0.1%	66.7%	
83	LENOX FINANCIAL MORTGAGE CORPO	5	34	0.1%	25.0%	3300.0%
83	SOUTHPOINT FINANCIAL SERVICES	5	33	0.1%		-13.2%
83	MOHAVE STATE BANK	5	33	0.1%	400.0%	3200.0%
83	FIRST EQUITY MORTGAGE BANKERS INC	5	30	0.1%	150.0%	-9.1%
97	GUARANTEED RATE INC	4	81	0.1%	-60.0%	92.9%
97	FIRST PRIORITY FINANCIAL INC	4	73	0.1%	33.3%	82.5%
97	HIGHLANDS RESIDENTIAL MORTGAGE	4	62	0.1%	-20.0%	77.1%
97	THE FEDERAL SAVINGS BANK	4	55	0.1%		5400.0%
97	PINNACLE CAPITAL MORTGAGE CORP	4	45	0.1%		-6.3%
97	REAL ESTATE MORTGAGE NETWORK INC	4	42	0.1%	100.0%	10.5%
97	HISPANIA FINANCIAL SERVICES CO	4	35	0.1%	0.0%	59.1%
97	CENTRAL PACIFIC BANK	4	32	0.1%	-33.3%	166.7%
97	LAND-HOME FINANCIAL SERVICES	4	32	0.1%		700.0%

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97	ALL WESTERN MORTGAGE INC	4	31	0.1%		138.5%
97	CARROLLTON MORTGAGE CO	4	31	0.1%		210.0%
97	BANNER BANK	4	8	0.0%		166.7%
97	MASTER MORTGAGE CORPORATION	4	4	0.0%		
110	EVOLVE BANK & TRUST	3	83	0.1%	-57.1%	361.1%
110	DAS ACQUISITION CO LLC	3	82	0.1%	-40.0%	-14.6%
110	YADKIN VALLEY BANK AND TRUST	3	63	0.1%	200.0%	
110	PACIFIC RESIDENTIAL MORTGAGE LLC	3	62	0.1%	-50.0%	12.7%
110	INTEGRITY HOME LOAN OF CENTRAL FL INC	3	58	0.1%	-57.1%	728.6%
	Subtotal Top 100	4435	52215	91.8%	12.6%	45.2%
	Subtotal Non Top 100	255	4684	8.2%	2.4%	-64.3%
	Total	4690	56899		12.0%	15.9%
		Period	Loans			
		11/1/2009	7738			
		11/1/2010	6559			
		11/1/2011	4654			
		11/1/2012	4436			
		11/1/2013	4690			

Report Data provided by Reverse Market Insight

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The advertisement features a bar chart showing marketing spend across various markets. The chart has a red border and a white background. The y-axis is labeled 'Marketing Spend' and ranges from 0 to 100. The x-axis lists several markets: Avondale, Scottsdale, Mesa, and others. The bars are red, and a blue line graph is overlaid on the bars, showing an upward trend in marketing spend across the markets.