


Released August 1st 2014

Data Courtesy of Reverse Market Insight

July 2014 Top 100 HECM Lenders

Note: The Report now includes TPO production through sponsoring lenders



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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	1,069	6,930	26.12%	6.05%	91.97%
2	RMS/SECURITY ONE LENDING	381	3,193	9.31%	-5.46%	-31.77%
3	ONE REVERSE MORTGAGE LLC	372	2,812	9.09%	-7.46%	-12.94%
4	LIBERTY HOME EQUITY SOLUTIONS INC	296	3,223	7.23%	-11.64%	-31.37%
5	URBAN FINANCIAL OF AMERICA LLC	222	1,991	5.43%	23.33%	-21.05%
6	PROFICIO MORTGAGE VENTURES LLC	117	1,056	2.86%	4.46%	-36.92%
7	GENERATION MORTGAGE COMPANY	115	1,040	2.81%	19.79%	-40.47%
8	REVERSE MORTGAGE FUNDING LLC	114	285	2.79%	96.55%	
9	LIVE WELL FINANCIAL INC	97	430	2.37%	27.63%	1,094.44%
10	NET EQUITY FINANCIAL INC	65	357	1.59%	16.07%	21.02%

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11	HIGH TECH LENDING INC	60	259	1.47%	215.79%	-21.99%
12	MAVERICK FUNDING CORP	59	374	1.44%	-22.37%	-32.85%
13	SUN WEST MORTGAGE CO INC	46	273	1.12%	253.85%	-54.73%
14	UNITED NORTHERN MORTGAGE BANKERS LTD	44	283	1.08%	18.92%	72.56%
15	M & T BANK	40	230	0.98%	53.85%	-39.95%
15	PLAZA HOME MORTGAGE INC	40	246	0.98%	11.11%	37.43%
17	ASSOCIATED MORTGAGE BANKERS INC	28	410	0.68%	-41.67%	-23.93%
18	ADVISORS MORTGAGE GROUP LLC	26	199	0.64%	-35.0%	99.0%
19	OPEN MORTGAGE LLC	25	218	0.61%	-16.67%	-34.34%
20	MCM HOLDINGS INC	23	178	0.56%	-14.81%	42.4%

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21	FIRSTBANK	22	234	0.54%	-45.0%	15.84%
22	FIRSTAR BANK NA	21	155	0.51%	-27.59%	-26.54%
22	CHERRY CREEK MORTGAGE CO INC	21	235	0.51%	-16.0%	-56.8%
24	UNITED SOUTHWEST MORTGAGE CORPORATION	19	115	0.46%	0.0%	-14.18%
24	NATIONWIDE EQUITIES CORPORATION	19	205	0.46%	-50.0%	-26.26%
26	TOWNEBANK	18	182	0.44%	-14.29%	-15.74%
27	MONEY HOUSE INC	16	163	0.39%	-15.79%	-43.4%
28	HOMEOWNERS MORTGAGE ENTERPRISE	14	59	0.34%	75.0%	-11.94%
28	THE FEDERAL SAVINGS BANK	14	59	0.34%	27.27%	31.11%
28	MORTGAGESHOP LLC	14	107	0.34%	250.0%	-16.41%

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28	AMERICAN PACIFIC MORTGAGE	14	129	0.34%	-17.65%	0.78%
32	MLD MORTGAGE	13	55	0.32%	-7.14%	1,733.33%
33	SUCCESS MORTGAGE PARTNERS INC	12	72	0.29%	20.0%	-21.74%
33	ATLANTIC BAY MORTGAGE GROUP LLC	12	84	0.29%	50.0%	-44.74%
33	SOUTHERN TRUST MORTGAGE LLC	12	90	0.29%	33.33%	20.0%
33	MORTGAGE SERVICES III LLC	12	110	0.29%	-36.84%	2.8%
37	LAND-HOME FINANCIAL SERVICES	11	43	0.27%	175.0%	115.0%
37	PEOPLES BANK	11	85	0.27%	22.22%	-30.89%
37	SUN AMERICAN MORTGAGE CO	11	86	0.27%	-31.25%	-27.12%
37	NATIONSTAR MORTGAGE LLC	11	114	0.27%	22.22%	-68.77%
41	BANK OF ENGLAND	10	55	0.24%	150.0%	-6.78%

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41	DOLLAR BANK FSB	10	62	0.24%	150.0%	-8.82%
41	TOP FLITE FINANCIAL INC	10	107	0.24%	-44.44%	-33.95%
41	NORTH AMERICAN SAVINGS BANK	10	116	0.24%	0.0%	58.9%
41	GMFS LLC	10	160	0.24%	150.0%	-56.99%
46	VIG MORTGAGE CORP	9	41	0.22%	50.0%	-62.04%
46	UNIVERSAL LENDING CORPORATION	9	54	0.22%	28.57%	-46.53%
46	GATEWAY FUNDING DIVERSIFIED MORTGAGE SERVICES	9	59	0.22%	50.0%	-22.37%
46	ASPIRE FINANCIAL INC	9	68	0.22%	0.0%	-59.28%
46	SENIOR MORTGAGE BANKERS INC	9	69	0.22%	50.0%	-70.13%
51	GERSHMAN INVESTMENT CORP	8	36	0.2%	300.0%	5.88%
51	BROKER SOLUTIONS INC	8	38	0.2%	60.0%	171.43%
51	FULTON BANK NA	8	58	0.2%	60.0%	-22.67%
51	AMERICAN NATIONWIDE MORTGAGE COMPANY	8	59	0.2%	14.29%	-48.25%
55	REPUBLIC MORTGAGE HOME LOANS LLC	7	28	0.17%	-22.22%	
55	HOMESTREET BANK	7	53	0.17%	-12.5%	-45.92%
55	CHRISTENSEN FINANCIAL INC	7	57	0.17%	-22.22%	-21.92%
55	MAS ASSOCIATES LLC	7	72	0.17%	-46.15%	-23.4%
59	CBC NATIONAL BANK	6	20	0.15%	100.0%	1,900.0%
59	PINNACLE CAPITAL MORTGAGE CORP	6	27	0.15%	100.0%	-15.63%
59	VIP MORTGAGE INC	6	43	0.15%	-40.0%	-6.52%
59	FIRST PRIORITY FINANCIAL INC	6	46	0.15%	-25.0%	0.0%
59	GEORGETOWN MORTGAGE	6	48	0.15%	0.0%	65.52%
59	VAN DYK MORTGAGE CORPORATION	6	49	0.15%	-40.0%	-57.76%
59	VANGUARD FUNDING LLC	6	49	0.15%	50.0%	-38.75%
59	RESIDENTIAL HOME FUNDING CORPO	6	52	0.15%	-14.29%	6.12%
67	BEST CAPITAL FUNDING	5	7	0.12%		600.0%
67	OPES ADVISORS INC	5	17	0.12%		142.86%
67	AKT AMERICAN CAPITAL INC	5	19	0.12%	150.0%	-17.39%
67	SALEM FIVE MORTGAGE CO LLC	5	21	0.12%	150.0%	-12.5%
67	MOUNTAIN AMERICA CREDIT UNION	5	27	0.12%	0.0%	-15.63%
67	CITYWIDE HOME LOANS	5	28	0.12%	25.0%	16.67%

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67	PACIFIC RESIDENTIAL MORTGAGE LLC	5	29	0.12%	66.67%	-35.56%
67	COBALT MORTGAGE INC	5	30	0.12%	66.67%	130.77%
67	YADKIN VALLEY BANK AND TRUST	5	32	0.12%	-50.0%	-30.43%
67	AMERICA FIRST FEDERAL CREDIT UNION	5	36	0.12%	400.0%	-26.53%
67	FRANKLIN FIRST FINANCIAL LTD	5	45	0.12%	-16.67%	-27.42%
67	GATEWAY BANK MORTGAGE	5	47	0.12%	150.0%	51.61%
80	MOUNT OLYMPUS MORTGAGE COMPANY	4	5	0.1%	300.0%	
80	COLONIAL SAVINGS FA	4	18	0.1%	0.0%	-43.75%
80	ROYAL UNITED MORTGAGE LLC	4	22	0.1%		-78.85%
80	JAMES B NUTTER AND COMPANY	4	24	0.1%	300.0%	-56.36%
80	MORIA DEVELOPMENT INC	4	24	0.1%	0.0%	-14.29%
80	EXCEL MORTGAGE SERVICING INC	4	25	0.1%	33.33%	-28.57%
80	WHOLESALE CAPITAL CORP	4	30	0.1%	33.33%	-26.83%
80	BANK OF NORTH CAROLINA	4	30	0.1%	33.33%	57.89%
80	PEOPLES HOME EQUITY INC	4	31	0.1%	100.0%	6.9%
80	SECURITYNATIONAL MORTGAGE COMPANY	4	32	0.1%	33.33%	14.29%
80	EVOLVE BANK & TRUST	4	51	0.1%	-20.0%	-17.74%
80	LEADER ONE FINANCIAL CORPORATI	4	59	0.1%	-20.0%	-52.03%
80	CS FINANCIAL INC	4	59	0.1%	-55.56%	84.38%
93	OAK MORTGAGE COMPANY	3	5	0.07%		-58.33%
93	SILVERGATE FUNDING INC	3	5	0.07%		
93	BANK OF RUSTON	3	6	0.07%		100.0%
93	AMCAP MORTGAGE LTD	3	8	0.07%	50.0%	
93	BANK OF THE PACIFIC	3	9	0.07%		-43.75%
93	GREGG & VALBY MORTGAGE SERVICE	3	11	0.07%	200.0%	-31.25%
93	UNIVERSAL AMERICAN MORTGAGE CO	3	13	0.07%	50.0%	-18.75%
93	ACADEMY MORTGAGE CORPORATION	3	15	0.07%		66.67%
93	LOANDEPOTCOM	3	16	0.07%	0.0%	
93	FLAHERTY FUNDING CORP	3	16	0.07%	50.0%	77.78%
93	ULSTER SAVINGS BANK	3	16	0.07%		-33.33%
93	NEW AMERICAN MORTGAGE LLC	3	16	0.07%	200.0%	-76.47%
93	MERRIMACK MORTGAGE COMPANY INC	3	17	0.07%	200.0%	41.67%

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93	AMERICAN LIBERTY MORTGAGE INC	3	18	0.07%		1,700.0%
93	NATIONS LENDING CORP	3	18	0.07%	200.0%	
93	CROSSCOUNTRY MORTGAGE	3	22	0.07%	200.0%	29.41%
93	CENTRAL PACIFIC BANK	3	26	0.07%	50.0%	44.44%
93	SOUTHPOINT FINANCIAL SERVICES	3	26	0.07%	-40.0%	44.44%
93	REAL ESTATE MORTGAGE NETWORK INC	3	28	0.07%	50.0%	3.7%
93	CARROLLTON MORTGAGE CO	3	29	0.07%	-40.0%	61.11%
93	EQUITY LOANS LLC	3	34	0.07%	-50.0%	161.54%
93	CITY FIRST MTG SERVICES	3	37	0.07%	-25.0%	
93	GUARANTEED RATE INC	3	38	0.07%	0.0%	-13.64%
93	BERKSHIRE BANK	3	43	0.07%	-25.0%	53.57%
93	EASTERN BANK	3	55	0.07%	-50.0%	5.77%
	Subtotal Top 100	3,931	29,195	96.07%	5.62%	-11.06%
	Subtotal Non Top 100	161	2,337	3.93%	-21.46%	-55.81%
	Total	4,092	31,532		4.2%	-17.26%
	July by year					
	7/1/2010	5,901				
	7/1/2011	5,511				
	7/1/2012	3,868				
	7/1/2013	5,756				

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