

# October 2014 - Top 100 HECM Lenders

This report includes TPO production through sponsoring Lenders



Released November 3, 2014

Rank	Lender	Loans Month	Loans YTD	% Market Share	% Change Month	% Change YTD
1	AMERICAN ADVISORS GROUP	1,208	9,967	24.90%	15.05%	63.15%
2	RMS/SECURITY ONE LENDING	454	4,192	9.36%	107.31%	-33.42%
3	ONE REVERSE MORTGAGE LLC	443	4,042	9.13%	12.15%	-11.24%
4	LIBERTY HOME EQUITY SOLUTIONS INC	314	4,075	6.47%	-15.59%	-32.29%
5	URBAN FINANCIAL OF AMERICA LLC	297	2,717	6.12%	42.11%	-20.28%
6	REVERSE MORTGAGE FUNDING LLC	220	699	4.53%	80.33%	
7	PROFICIO MORTGAGE VENTURES LLC	143	1,445	2.95%	28.83%	-35.63%
8	LIVE WELL FINANCIAL INC	107	699	2.21%	21.59%	1126.32%
9	CHERRY CREEK MORTGAGE CO INC	100	387	2.06%	488.24%	-40.64%
9	GENERATION MORTGAGE COMPANY	100	1,296	2.06%	8.70%	-43.50%
11	MAVERICK FUNDING CORP	92	583	1.90%	43.75%	-14.77%
12	NET EQUITY FINANCIAL INC	72	529	1.48%	56.52%	39.95%
13	UNITED NORTHERN MORTGAGE BANKERS LTD	67	415	1.38%	91.43%	56.60%
14	M & T BANK	52	319	1.07%	136.36%	-38.65%
15	SUN WEST MORTGAGE CO INC	45	381	0.93%	40.63%	-48.23%
16	NATIONWIDE EQUITIES CORPORATION	41	281	0.85%	115.79%	-19.48%
17	HIGH TECH LENDING INC	39	365	0.80%	44.44%	-16.67%
18	OPEN MORTGAGE LLC	35	305	0.72%	16.67%	-42.56%
19	GMFS LLC	34	232	0.70%	61.90%	-55.30%
19	ADVISORS MORTGAGE GROUP LLC	34	279	0.70%	9.68%	83.55%
21	FIRSTBANK	32	321	0.66%	39.13%	10.31%
22	MCM HOLDINGS INC	31	246	0.64%	93.75%	22.39%
23	TOWNEBANK	28	240	0.58%	47.37%	-18.37%
24	PLAZA HOME MORTGAGE INC	27	341	0.56%	12.50%	26.30%
25	FIRSTAR BANK NA	21	210	0.43%	10.53%	-33.33%
26	PEOPLES BANK	20	135	0.41%	53.85%	-31.12%
27	UNIVERSAL LENDING CORPORATION	18	97	0.37%	28.57%	-29.20%
27	UNITED SOUTHWEST MORTGAGE CORPORATION	18	176	0.37%	-18.18%	-9.74%
29	SUCCESS MORTGAGE PARTNERS INC	16	96	0.33%	700.00%	-27.82%
29	SUN AMERICAN MORTGAGE CO	16	127	0.33%	45.45%	-24.85%
31	NEW AMERICAN MORTGAGE LLC	14	38	0.29%	600.00%	-53.66%
31	VAN DYK MORTGAGE CORPORATION	14	77	0.29%	55.56%	-52.76%
31	HOMEOWNERS MORTGAGE ENTERPRISE	14	83	0.29%	180.00%	-8.79%
31	AMERICAN NATIONWIDE MORTGAGE COMPANY	14	102	0.29%	-22.22%	-28.67%
31	MONEY HOUSE INC	14	215	0.29%	-26.32%	-46.25%
36	THE FEDERAL SAVINGS BANK	13	88	0.27%	44.44%	72.55%

October 2014 Top 100 HECM Lenders

36	SENIOR MORTGAGE BANKERS INC	13	100	0.27%	550.00%	-66.56%
38	SOUTHERN TRUST MORTGAGE LLC	12	109	0.25%	140.00%	-6.03%
39	CIRCLE MORTGAGE CORPORATION	10	45	0.21%	400.00%	-8.16%
39	VANGUARD FUNDING LLC	10	73	0.21%	66.67%	-32.41%
39	ATLANTIC BAY MORTGAGE GROUP LLC	10	102	0.21%	150.00%	-45.45%
39	MORTGAGESHOP LLC	10	135	0.21%	-9.09%	-19.64%
43	360 MORTGAGE GROUP	9	26	0.19%	-40.00%	
43	GATEWAY BANK MORTGAGE	9	62	0.19%	200.00%	44.19%
43	EVOLVE BANK & TRUST	9	71	0.19%	125.00%	-11.25%
43	FULTON BANK NA	9	72	0.19%	200.00%	-25.00%
43	GATEWAY FUNDING DIVERSIFIED MORTGAGE SERVICES	9	77	0.19%	50.00%	-22.22%
43	AMERICAN PACIFIC MORTGAGE	9	161	0.19%	-25.00%	-3.59%
49	YADKIN VALLEY BANK AND TRUST	8	48	0.16%		-20.00%
50	COBALT MORTGAGE INC	7	40	0.14%	250.00%	110.53%
50	PACIFIC RESIDENTIAL MORTGAGE LLC	7	44	0.14%	75.00%	-25.42%
50	EQUITY LOANS LLC	7	48	0.14%	16.67%	128.57%
50	LAND-HOME FINANCIAL SERVICES	7	57	0.14%	0.00%	103.57%
50	FRANKLIN FIRST FINANCIAL LTD	7	58	0.14%	133.33%	-21.62%
50	SIMONICH CORPORATION	7	59	0.14%	16.67%	-1.67%
50	VIP MORTGAGE INC	7	66	0.14%	-46.15%	22.22%
50	MANN MORTGAGE LLC	7	66	0.14%	133.33%	-17.50%
50	GEORGETOWN MORTGAGE	7	70	0.14%	-22.22%	45.83%
50	CHRISTENSEN FINANCIAL INC	7	87	0.14%	-22.22%	-23.01%
50	MLD MORTGAGE	7	92	0.14%	-61.11%	2200.00%
61	MORTGAGES UNLIMITED INC	6	13	0.12%		
61	AMCAP MORTGAGE LTD	6	15	0.12%		
61	CHARTER WEST NATIONAL BANK	6	16	0.12%	200.00%	220.00%
61	BANK OF THE PACIFIC	6	16	0.12%		-15.79%
61	NATIONS LENDING CORP	6	25	0.12%	500.00%	
61	JAMES B NUTTER AND COMPANY	6	31	0.12%		-56.34%
61	WHOLESALE CAPITAL CORP	6	43	0.12%	100.00%	-29.51%
61	PEOPLES HOME EQUITY INC	6	45	0.12%	50.00%	15.38%
61	GERSHMAN INVESTMENT CORP	6	47	0.12%	50.00%	-2.08%
61	AMERICA FIRST FEDERAL CREDIT UNION	6	49	0.12%	-14.29%	-24.62%
61	BERKSHIRE BANK	6	50	0.12%	500.00%	47.06%
61	GUARANTEED RATE INC	6	53	0.12%	100.00%	-31.17%
61	DOLLAR BANK FSB	6	77	0.12%	-25.00%	-13.48%
61	TOP FLITE FINANCIAL INC	6	136	0.12%	-60.00%	-30.61%
75	COMMONFUND MORTGAGE CORP	5	7	0.10%	400.00%	
75	COLONIAL SAVINGS FA	5	25	0.10%		-37.50%
75	TALMER BANK & TRUST	5	26	0.10%	400.00%	-18.75%
75	AKT AMERICAN CAPITAL INC	5	31	0.10%	25.00%	-6.06%
75	CITYWIDE HOME LOANS	5	37	0.10%	66.67%	19.35%
75	SECURITYNATIONAL MORTGAGE COMPANY	5	41	0.10%	400.00%	13.89%
75	BROKER SOLUTIONS INC	5	54	0.10%	-16.67%	200.00%
75	FIRST PRIORITY FINANCIAL INC	5	60	0.10%	-16.67%	-13.04%
75	RESIDENTIAL HOME FUNDING CORPO	5	65	0.10%	25.00%	-4.41%

Data courtesy of Reverse Market Insight.

October 2014 Top 100 HECM Lenders

75	MORTGAGE SERVICES III LLC	5	134	0.10%	-37.50%	-0.74%
85	ALLIED MORTGAGE GROUP INC	4	5	0.08%		66.67%
85	BANC OF CALIFORNIA NA	4	5	0.08%	300.00%	
85	CLIFFCO INC	4	24	0.08%	300.00%	-47.83%
85	CONTOUR MORTGAGE CORPORATION	4	29	0.08%		-74.11%
85	AMERICA'S MORTGAGE RESOURCE IN	4	29	0.08%	300.00%	52.63%
85	SACRAMENTO FIRST MORTGAGE INC	4	32	0.08%	300.00%	146.15%
85	SOUTHPOINT FINANCIAL SERVICES	4	34	0.08%	300.00%	21.43%
85	BANK OF NORTH CAROLINA	4	38	0.08%		46.15%
85	REPUBLIC MORTGAGE HOME LOANS LLC	4	39	0.08%	33.33%	
85	VIG MORTGAGE CORP	4	46	0.08%		-68.92%
85	BANK OF ENGLAND	4	66	0.08%	100.00%	-22.35%
85	EASTERN BANK	4	67	0.08%	-33.33%	8.06%
85	NATIONSTAR MORTGAGE LLC	4	118	0.08%		-78.74%
85	NORTH AMERICAN SAVINGS BANK	4	149	0.08%	-81.82%	77.38%
99	FIRST MIDWEST BANK	3	3	0.06%		
99	MONARCH BANK	3	4	0.06%		33.33%
99	EAST BOSTON SAVINGS BANK	3	5	0.06%	50.00%	
99	GSF MORTGAGE CORPORATION	3	5	0.06%		66.67%
99	LIBERTY FIRST CREDIT UNION	3	8	0.06%		0.00%
99	BANK OF UTAH	3	9	0.06%	50.00%	350.00%
99	HILLTOP NATIONAL BANK	3	9	0.06%		-43.75%
99	NAUGATUCK VALLEY SAVINGS AND LOAN	3	10	0.06%		11.11%
99	ALL IN ONE MORTGAGE LENDERS LLC	3	12	0.06%	200.00%	140.00%
99	FIRST FEDERAL SAVINGS BANK TWIN FALLS	3	12	0.06%	200.00%	-14.29%
99	NJ LENDERS CORP	3	14	0.06%	200.00%	366.67%
99	CENDERA FUNDING INC	3	16	0.06%	200.00%	-5.88%
99	HISPANIA FINANCIAL SERVICES CO	3	16	0.06%	200.00%	-48.39%
99	PEOPLES NATIONAL BANK	3	17	0.06%	200.00%	466.67%
99	AMERICAN FIDELITY MTG SERVICES	3	21	0.06%	200.00%	200.00%
99	LOANDEPOTCOM	3	21	0.06%		
99	UNIVEST BANK AND TRUST CO	3	22	0.06%		-4.35%
99	WCS FUNDING GROUP	3	25	0.06%	50.00%	-45.65%
99	SIERRA PACIFIC MORTGAGE CO INC	3	25	0.06%	50.00%	8.70%
99	CBC NATIONAL BANK	3	30	0.06%	50.00%	2900.00%
99	FLAHERTY FUNDING CORP	3	31	0.06%	-40.00%	138.46%
99	SALEM FIVE MORTGAGE CO LLC	3	33	0.06%	-50.00%	0.00%
99	MEADOWBROOK FINANCIAL MORTGAGE	3	33	0.06%	-25.00%	-34.00%
99	MARKETPLACE HOME MORTGAGE	3	35	0.06%	0.00%	16.67%
99	HOMESTEAD FUNDING CORP	3	38	0.06%	-70.00%	-33.33%
99	CITY FIRST MTG SERVICES	3	43	0.06%	200.00%	4200.00%
99	MCS MORTGAGE BANKERS INC	3	54	0.06%	50.00%	350.00%
99	HOMESTREET BANK	3	62	0.06%	-25.00%	-47.90%

October 2014 Top 100 HECM Lenders

**Top 100 Subtotals**

<b>Subtotal Top 100</b>	4,685	39,958	96.56%	31.90%	-9.69%
<b>Subtotal Non Top 100</b>	167	3444	3.44%	-20.48%	-56.76%
<b>Total</b>	4852	43402		28.97%	-16.87%

**Historical by year (October)**

10/1/2010	5,279
10/1/2011	4,653
10/1/2012	3,745
10/1/2013	4,188
10/1/2014	4,852