

# November 2014 - Top 100 HECM Lenders

This report includes TPO production through sponsoring Lenders



Rank	Lender	Loans Month	Loans YTD	Market Share	Change Month	Change YTD
1	AMERICAN ADVISORS GROUP	1,040	11,007	23.58%	-13.91%	62.06%
2	RMS/SECURITY ONE LENDING	418	4,610	9.48%	-7.93%	-32.80%
3	ONE REVERSE MORTGAGE LLC	370	4,412	8.39%	-16.48%	-12.27%
4	LIBERTY HOME EQUITY SOLUTIONS INC	314	4,389	7.12%	0.00%	-32.36%
5	URBAN FINANCIAL OF AMERICA LLC	288	3,005	6.53%	-3.03%	-19.70%
6	REVERSE MORTGAGE FUNDING LLC	163	862	3.70%	-25.91%	
7	PROFICIO MORTGAGE VENTURES LLC	133	1,578	3.02%	-6.99%	-34.33%
8	LIVE WELL FINANCIAL INC	119	818	2.70%	11.21%	1219.35%
9	MAVERICK FUNDING CORP	115	698	2.61%	25.00%	-1.69%
10	HIGH TECH LENDING INC	91	456	2.06%	133.33%	-4.00%
11	UNITED NORTHERN MORTGAGE BANKERS LTI	78	493	1.77%	16.42%	61.11%
12	GENERATION MORTGAGE COMPANY	73	1,369	1.66%	-27.00%	-42.70%
13	OPEN MORTGAGE LLC	64	369	1.45%	82.86%	-38.70%
14	SUN WEST MORTGAGE CO INC	51	432	1.16%	13.33%	-46.86%
15	CHERRY CREEK MORTGAGE CO INC	50	437	1.13%	-50.00%	-40.71%
16	PLAZA HOME MORTGAGE INC	48	389	1.09%	77.78%	27.12%
17	NET EQUITY FINANCIAL INC	45	574	1.02%	-37.50%	31.65%
18	M & T BANK	36	355	0.82%	-30.77%	-37.83%
19	FIRSTBANK	35	356	0.79%	9.38%	10.22%
20	THE FEDERAL SAVINGS BANK	34	122	0.77%	161.54%	121.82%
21	ADVISORS MORTGAGE GROUP LLC	30	309	0.68%	-11.76%	90.74%
23	AMERICAN PACIFIC MORTGAGE	26	187	0.59%	188.89%	-2.09%
24	AMERICAN NATIONWIDE MORTGAGE COMP/	20	122	0.45%	42.86%	-21.29%
24	SUN AMERICAN MORTGAGE CO	20	147	0.45%	25.00%	-19.67%
24	FIRSTAR BANK NA	20	230	0.45%	-4.76%	-31.34%
27	TOP FLITE FINANCIAL INC	18	154	0.41%	200.00%	-24.88%
27	GMFS LLC	18	250	0.41%	-47.06%	-55.28%
29	UNITED SOUTHWEST MORTGAGE CORPORAT	17	193	0.39%	-5.56%	-15.72%
29	NATIONWIDE EQUITIES CORPORATION	17	298	0.39%	-58.54%	-21.58%
31	360 MORTGAGE GROUP	15	41	0.34%	66.67%	
32	GEORGETOWN MORTGAGE	13	83	0.29%	85.71%	48.21%
32	SENIOR MORTGAGE BANKERS INC	13	113	0.29%	0.00%	-66.27%
34	YADKIN VALLEY BANK AND TRUST	12	60	0.27%	50.00%	-4.76%
34	GUARANTEED RATE INC	12	65	0.27%	100.00%	-19.75%
34	PEOPLES BANK	12	147	0.27%	-40.00%	-30.66%

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37	BROKER SOLUTIONS INC	11	65	0.25%	120.00%	160.00%
37	MCM HOLDINGS INC	11	257	0.25%	-64.52%	14.73%
39	DOLLAR BANK FSB	10	87	0.23%	66.67%	-17.92%
39	TOWNEBANK	10	250	0.23%	-64.29%	-21.63%
41	BANC OF CALIFORNIA NA	9	14	0.20%	125.00%	
41	PACIFIC RESIDENTIAL MORTGAGE LLC	9	53	0.20%	28.57%	-14.52%
41	NORTH AMERICAN SAVINGS BANK	9	158	0.20%	125.00%	69.89%
44	MANN MORTGAGE LLC	8	74	0.18%	14.29%	-13.95%
44	VIP MORTGAGE INC	8	74	0.18%	14.29%	21.31%
46	HOMESTEAD FUNDING CORP	7	45	0.16%	133.33%	-21.05%
46	BANK OF NORTH CAROLINA	7	45	0.16%	75.00%	73.08%
46	VANGUARD FUNDING LLC	7	80	0.16%	-30.00%	-33.33%
46	CHRISTENSEN FINANCIAL INC	7	94	0.16%	0.00%	-21.01%
46	SUCCESS MORTGAGE PARTNERS INC	7	103	0.16%	-56.25%	-26.95%
46	UNIVERSAL LENDING CORPORATION	7	104	0.16%	-61.11%	-34.59%
52	CROSSCOUNTRY MORTGAGE	6	33	0.14%	500.00%	26.92%
52	JAMES B NUTTER AND COMPANY	6	37	0.14%	0.00%	-51.32%
52	ATLANTIC PACIFIC MORTGAGE CORPORATION	6	43	0.14%	200.00%	104.76%
52	MOUNTAIN AMERICA CREDIT UNION	6	43	0.14%	200.00%	-14.00%
52	NEW AMERICAN MORTGAGE LLC	6	44	0.14%	-57.14%	-49.43%
52	AMERICA FIRST FEDERAL CREDIT UNION	6	55	0.14%	0.00%	-22.54%
52	LAND-HOME FINANCIAL SERVICES	6	63	0.14%	-14.29%	96.88%
52	FRANKLIN FIRST FINANCIAL LTD	6	64	0.14%	-14.29%	-21.95%
52	SIMONICH CORPORATION	6	65	0.14%	-14.29%	-1.52%
52	BANK OF ENGLAND	6	72	0.14%	50.00%	-20.00%
52	MAS ASSOCIATES LLC	6	85	0.14%	500.00%	-42.18%
52	MORTGAGESHOP LLC	6	141	0.14%	-40.00%	-19.43%
64	ROYAL UNITED MORTGAGE LLC	5	30	0.11%	400.00%	-77.10%
64	SUMMIT FUNDING INC	5	33	0.11%	150.00%	450.00%
64	MORIA DEVELOPMENT INC	5	33	0.11%	150.00%	10.00%
64	SOUTHPOINT FINANCIAL SERVICES	5	39	0.11%	25.00%	18.18%
64	SECURITYNATIONAL MORTGAGE COMPANY	5	46	0.11%	0.00%	21.05%
64	EASTERN BANK	5	72	0.11%	25.00%	7.46%
64	EVOLVE BANK & TRUST	5	76	0.11%	-44.44%	-8.43%
64	FULTON BANK NA	5	77	0.11%	-44.44%	-28.70%

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Rank	Lender	Loans Month	Loans YTD	Market Share	Change Month	Change YTD
64	GATEWAY FUNDING DIVERSIFIED MORTGAGE	5	82	0.11%	-44.44%	-21.90%
64	HOMEOWNERS MORTGAGE ENTERPRISE	5	88	0.11%	-64.29%	-16.98%
64	MORTGAGE SERVICES III LLC	5	139	0.11%	0.00%	-6.08%
75	KLEINBANK	4	6	0.09%	300.00%	
75	ACRE MORTGAGE & FINANCIAL INC	4	15	0.09%	300.00%	-25.00%
75	METRO ISLAND MORTGAGE INC	4	15	0.09%	300.00%	-67.39%
75	GOLDEN EMPIRE MORTGAGE INC	4	22	0.09%	100.00%	29.41%
75	CONTINENTAL HOME LOANS INC	4	25	0.09%	300.00%	-87.56%
75	CBC NATIONAL BANK	4	34	0.09%	33.33%	3300.00%
75	CARROLLTON MORTGAGE CO	4	36	0.09%	100.00%	16.13%
75	MEADOWBROOK FINANCIAL MORTGAGE	4	37	0.09%	33.33%	-28.85%
75	REPUBLIC MORTGAGE HOME LOANS LLC	4	43	0.09%	0.00%	
75	PEOPLES HOME EQUITY INC	4	49	0.09%	-33.33%	8.89%
75	GERSHMAN INVESTMENT CORP	4	51	0.09%	-33.33%	-3.77%
75	EQUITY LOANS LLC	4	52	0.09%	-42.86%	136.36%
75	GATEWAY BANK MORTGAGE	4	66	0.09%	-55.56%	29.41%
75	LEADER ONE FINANCIAL CORPORATI	4	67	0.09%	300.00%	-57.32%
75	VAN DYK MORTGAGE CORPORATION	4	81	0.09%	-71.43%	-52.91%
75	MLD MORTGAGE	4	96	0.09%	-42.86%	1820.00%
91	MORTGAGE SUPPLIERS INC	3	9	0.07%	50.00%	
91	NATIONS RELIABLE LENDING LLC	3	10	0.07%		
91	OAKSTAR BANK NA	3	11	0.07%	200.00%	-8.33%
91	PMAC LENDING SERVICES	3	14	0.07%		
91	PIKE CREEK MORTGAGE SVCS INC	3	14	0.07%	50.00%	16.67%
91	BCB COMMUNITY BANK	3	18	0.07%	50.00%	
91	BANK OF THE PACIFIC	3	19	0.07%	-50.00%	0.00%
91	SCBT	3	22	0.07%		
91	LENOX FINANCIAL MORTGAGE CORPO	3	34	0.07%		0.00%
91	FLAHERTY FUNDING CORP	3	34	0.07%	0.00%	126.67%
91	AKT AMERICAN CAPITAL INC	3	34	0.07%	-40.00%	3.03%
91	CENTRAL PACIFIC BANK	3	35	0.07%	200.00%	9.38%
91	SALEM FIVE MORTGAGE CO LLC	3	36	0.07%	0.00%	2.86%
91	FAIRWAY INDEPENDENT MORTGAGE CORPOF	3	36	0.07%	50.00%	2.86%
91	PRIMARY RESIDENTIAL MORTGAGE INC	3	38	0.07%	50.00%	-57.78%
91	MARKETPLACE HOME MORTGAGE	3	38	0.07%	0.00%	15.15%

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Rank	Lender	Loans Month	Loans YTD	Market Share	Change Month	Change YTD
91	COBALT MORTGAGE INC	3	43	0.07%	-57.14%	95.45%
91	FIRST PRIORITY FINANCIAL INC	3	63	0.07%	-40.00%	-13.70%
91	SOUTHERN TRUST MORTGAGE LLC	3	112	0.07%	-75.00%	-8.20%

<b>Subtotal Top 100</b>	4,233	43,653	95.99%	-6.80%	-8.19%
<b>Subtotal Non Top 100</b>	177	4,159	4.01%	-42.90%	-55.54%
<b>Total</b>	4,410	47,812		-9.11%	-15.97%

## Historical Volume for November

11/1/2014	4,410
11/1/2013	4,690
11/1/2012	4,436
11/1/2011	4,654
11/1/2010	6,559