

# January 2015 - 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	1,219	1,219	24.65%	4.91%	66.08%
2	RMS/SECURITY ONE LENDING	645	645	13.04%	29.78%	-32.39%
3	ONE REVERSE MORTGAGE LLC	461	461	9.32%	-14.63%	-1.91%
4	URBAN FINANCIAL OF AMERICA LLC	381	381	7.70%	10.76%	8.55%
5	LIBERTY HOME EQUITY SOLUTIONS INC	258	258	5.22%	-4.80%	28.36%
6	REVERSE MORTGAGE FUNDING LLC	179	179	3.62%	-16.74%	
7	PROFICIO MORTGAGE VENTURES LLC	128	128	2.59%	-19.50%	-38.76%
8	UNITED NORTHERN MORTGAGE BANKERS LTD	107	107	2.16%	75.41%	197.22%
9	LIVE WELL FINANCIAL INC	106	106	2.14%	-20.30%	360.87%
10	THE MONEY STORE	72	72	1.46%	227.27%	3500.00%
11	CHERRY CREEK MORTGAGE CO INC	71	71	1.44%	5.97%	61.36%
12	MAVERICK FUNDING CORP	67	67	1.35%	-35.58%	86.11%
13	SUN WEST MORTGAGE CO INC	59	59	1.19%	40.48%	-24.36%
14	NET EQUITY FINANCIAL INC	57	57	1.15%	62.86%	83.87%
15	OPEN MORTGAGE LLC	49	49	0.99%	11.36%	-16.95%
16	PLAZA HOME MORTGAGE INC	48	48	0.97%	-12.73%	-18.64%
17	M & T BANK	47	47	0.95%	46.88%	-6.00%
18	HIGH TECH LENDING INC	43	43	0.87%	-21.82%	-52.75%
19	ADVISORS MORTGAGE GROUP LLC	33	33	0.67%	-5.71%	106.25%
20	THE FEDERAL SAVINGS BANK	32	32	0.65%	10.34%	966.67%
21	PEOPLES BANK	31	31	0.63%	34.78%	14.81%
21	FIRSTBANK	31	31	0.63%	-39.22%	63.16%
23	MCM HOLDINGS INC	30	30	0.61%	76.47%	150.00%
24	SUN AMERICAN MORTGAGE CO	24	24	0.49%	100.00%	71.43%
25	TOWNEBANK	23	23	0.47%	9.52%	-41.03%
26	UNIVERSAL LENDING CORPORATION	21	21	0.42%	110.00%	425.00%
27	GMFS LLC	20	20	0.40%	-35.48%	-44.44%
27	360 MORTGAGE GROUP	20	20	0.40%	17.65%	
29	AMERICAN NATIONWIDE MORTGAGE COMPAI	19	19	0.38%	58.33%	72.73%
30	AMERICAN PACIFIC MORTGAGE	18	18	0.36%	-30.77%	-48.57%
31	UNITED SOUTHWEST MORTGAGE CORPORATI	15	15	0.30%	-42.31%	-25.00%
32	TOP FLITE FINANCIAL INC	13	13	0.26%	-7.14%	44.44%
32	FIRSTAR BANK NA	13	13	0.26%	-51.85%	-53.57%
34	EASTERN BANK	11	11	0.22%	175.00%	266.67%
35	FRANKLIN FIRST FINANCIAL LTD	10	10	0.20%	233.33%	-9.09%
35	HOMEOWNERS MORTGAGE ENTERPRISE	10	10	0.20%	-33.33%	25.00%

35 NORTH AMERICAN SAVINGS BANK	10	10	0.20%	-9.09%	42.86%
35 SOUTHERN TRUST MORTGAGE LLC	10	10	0.20%	-9.09%	-37.50%
35 SOUTHPOINT FINANCIAL SERVICES	10	10	0.20%	150.00%	42.86%
35 VANGUARD FUNDING LLC	10	10	0.20%	150.00%	-16.67%
41 RESIDENTIAL HOME FUNDING CORPO	9	9	0.18%	12.50%	200.00%
41 NATIONWIDE EQUITIES CORPORATION	9	9	0.18%	-43.75%	-78.05%
41 LAND-HOME FINANCIAL SERVICES	9	9	0.18%	-10.00%	50.00%
41 GENERATION MORTGAGE COMPANY	9	9	0.18%	-86.96%	-96.02%
41 GEORGETOWN MORTGAGE	9	9	0.18%	-18.18%	200.00%
41 DOLLAR BANK FSB	9	9	0.18%	0.00%	-35.71%
47 CIRCLE MORTGAGE CORPORATION	8	8	0.16%	-20.00%	0.00%
47 AMERICA FIRST FEDERAL CREDIT UNION	8	8	0.16%	100.00%	60.00%
47 ASPIRE FINANCIAL INC	8	8	0.16%	60.00%	-46.67%
47 BANK OF ENGLAND	8	8	0.16%	60.00%	-11.11%
47 HOMESTEAD FUNDING CORP	8	8	0.16%	100.00%	33.33%
47 MONEY HOUSE INC	8	8	0.16%	-82.98%	-69.23%
47 VIP MORTGAGE INC	8	8	0.16%	60.00%	-11.11%
54 VAN DYK MORTGAGE CORPORATION	7	7	0.14%	0.00%	-30.00%
54 MAS ASSOCIATES LLC	7	7	0.14%	-12.50%	-41.67%
54 LENOX FINANCIAL MORTGAGE CORPO	7	7	0.14%	16.67%	600.00%
54 GATEWAY FUNDING DIVERSIFIED MORTGAGE	7	7	0.14%	40.00%	75.00%
54 BROKER SOLUTIONS INC	7	7	0.14%	250.00%	16.67%
59 FULTON BANK NA	6	6	0.12%	-45.45%	100.00%
59 JAMES B NUTTER AND COMPANY	6	6	0.12%	200.00%	200.00%
59 MORTGAGESHOP LLC	6	6	0.12%	50.00%	-73.91%
59 MOUNTAIN AMERICA CREDIT UNION	6	6	0.12%	500.00%	
59 SIERRA PACIFIC MORTGAGE CO INC	6	6	0.12%	500.00%	200.00%
59 SIMONICH CORPORATION	6	6	0.12%	0.00%	-14.29%
59 ROYAL UNITED MORTGAGE LLC	6	6	0.12%	50.00%	0.00%
59 PACIFIC RESIDENTIAL MORTGAGE LLC	6	6	0.12%	-33.33%	50.00%
59 NEW AMERICAN MORTGAGE LLC	6	6	0.12%	200.00%	100.00%
68 PEOPLES HOME EQUITY INC	5	5	0.10%	-28.57%	400.00%
68 REPUBLIC MORTGAGE HOME LOANS LLC	5	5	0.10%	25.00%	
68 SENIOR MORTGAGE BANKERS INC	5	5	0.10%	-72.22%	-37.50%
68 VIG MORTGAGE CORP	5	5	0.10%	-28.57%	-28.57%
68 UNITED MORTGAGE CORP	5	5	0.10%	0.00%	400.00%
68 NATIONS LENDING CORP	5	5	0.10%	66.67%	
68 MEADOWBROOK FINANCIAL MORTGAGE	5	5	0.10%	66.67%	150.00%
68 GERSHMAN INVESTMENT CORP	5	5	0.10%	0.00%	25.00%
68 GREAT PLAINS NATIONAL BANK	5	5	0.10%	400.00%	
68 AMERICAN FINANCIAL NETWORK INC	5	5	0.10%	400.00%	66.67%
68 CHRISTENSEN FINANCIAL INC	5	5	0.10%	150.00%	-44.44%
68 COLONIAL SAVINGS FA	5	5	0.10%	25.00%	400.00%
80 COBALT MORTGAGE INC	4	4	0.08%	-20.00%	33.33%
80 EQUITY LOANS LLC	4	4	0.08%	33.33%	-42.86%
80 EVOLVE BANK & TRUST	4	4	0.08%	-20.00%	-66.67%
80 FIRST PRIORITY FINANCIAL INC	4	4	0.08%	100.00%	100.00%

80 CBC NATIONAL BANK	4	4	0.08%	33.33%	300.00%
80 CENDERA FUNDING INC	4	4	0.08%	-20.00%	100.00%
80 CITY FIRST MTG SERVICES	4	4	0.08%		
80 AMERICAN FIDELITY MTG SERVICES	4	4	0.08%	-20.00%	
80 ACADEMY MORTGAGE CORPORATION	4	4	0.08%	33.33%	100.00%
80 BERKSHIRE BANK	4	4	0.08%	-42.86%	0.00%
80 BANK OF NORTH CAROLINA	4	4	0.08%	-20.00%	0.00%
80 FLAHERTY FUNDING CORP	4	4	0.08%	300.00%	100.00%
80 LEADER ONE FINANCIAL CORPORATI	4	4	0.08%	0.00%	-78.95%
80 HAMILTON GROUP FUNDING INC	4	4	0.08%	33.33%	0.00%
80 MCS MORTGAGE BANKERS INC	4	4	0.08%	100.00%	-20.00%
80 MORTGAGE SERVICES III LLC	4	4	0.08%	-33.33%	-78.95%
80 WALLICK AND VOLK INC	4	4	0.08%		300.00%
80 YADKIN VALLEY BANK AND TRUST	4	4	0.08%	-71.43%	
80 SUCCESS MORTGAGE PARTNERS INC	4	4	0.08%	-77.78%	-78.95%
80 SALEM FIVE MORTGAGE CO LLC	4	4	0.08%	300.00%	
80 SECURITYNATIONAL MORTGAGE COMPANY	4	4	0.08%	300.00%	-33.33%
80 ODYSSEY FUNDING LLC	4	4	0.08%	300.00%	
<b>Subtotal Top 100</b>	<b>4,758</b>	<b>4,758</b>	<b>96.20%</b>	<b>1.97%</b>	<b>8.95%</b>
<b>Subtotal Non Top 100</b>	<b>188</b>	<b>188</b>	<b>3.80%</b>	<b>-31.88%</b>	<b>-72.91%</b>
<b>Total</b>	<b>4,946</b>	<b>4,946</b>		<b>0.08%</b>	<b>-2.27%</b>

#### January Historical Volume

1/1/2011	6,464
1/1/2012	5,175
1/1/2013	5,189
1/1/2014	5,061
1/1/2015	4,946

**Trend**