

February 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 | 1,132 | 2,351 | 23.85% | -7.14% | 58.00% |
| 2 | ONE REVERSE MORTGAGE LLC | 501 | 962 | 10.55% | 8.68% | 16.32% |
| 3 | URBAN FINANCIAL OF AMERICA LLC | 396 | 777 | 8.34% | 3.94% | 13.76% |
| 4 | RMS/SECURITY ONE LENDING | 392 | 1,037 | 8.26% | -39.22% | -35.75% |
| 5 | LIBERTY HOME EQUITY SOLUTIONS INC | 264 | 522 | 5.56% | 2.33% | -49.76% |
| 6 | REVERSE MORTGAGE FUNDING LLC | 177 | 356 | 3.73% | -1.12% | |
| 7 | LIVE WELL FINANCIAL INC | 150 | 256 | 3.16% | 41.51% | 468.89% |
| 8 | MAVERICK FUNDING CORP | 115 | 182 | 2.42% | 71.64% | 149.32% |
| 9 | PROFICIO MORTGAGE VENTURES LLC | 103 | 231 | 2.17% | -19.53% | -42.82% |
| 10 | UNITED NORTHERN MORTGAGE BANKERS LTD | 80 | 187 | 1.69% | -25.23% | 130.86% |
| 11 | NET EQUITY FINANCIAL INC | 78 | 135 | 1.64% | 36.84% | 104.55% |
| 12 | NATIONWIDE EQUITIES CORPORATION | 74 | 83 | 1.56% | 722.22% | 36.07% |
| 13 | HIGH TECH LENDING INC | 63 | 106 | 1.33% | 46.51% | -1.85% |
| 14 | CHERRY CREEK MORTGAGE CO INC | 54 | 125 | 1.14% | -23.94% | 35.87% |
| 15 | OPEN MORTGAGE LLC | 52 | 101 | 1.10% | 6.12% | 18.82% |
| 16 | SUN WEST MORTGAGE CO INC | 46 | 105 | 0.97% | -22.03% | -2.78% |
| 17 | THE FEDERAL SAVINGS BANK | 39 | 71 | 0.82% | 21.88% | 610.00% |
| 18 | PLAZA HOME MORTGAGE INC | 37 | 85 | 0.78% | -22.92% | 11.84% |
| 19 | ADVISORS MORTGAGE GROUP LLC | 33 | 66 | 0.70% | 0.00% | 60.98% |
| 20 | AMERICAN PACIFIC MORTGAGE | 30 | 48 | 0.63% | 66.67% | -18.64% |
| 20 | FIRSTBANK | 30 | 61 | 0.63% | -3.23% | 41.86% |
| 20 | PEOPLES BANK | 30 | 61 | 0.63% | -3.23% | 52.50% |
| 23 | UNITED SOUTHWEST MORTGAGE CORPORATI | 29 | 44 | 0.61% | 93.33% | 33.33% |
| 24 | GMFS LLC | 28 | 48 | 0.59% | 40.00% | -33.33% |
| 25 | THE MONEY STORE | 27 | 99 | 0.57% | -62.50% | 4850.00% |
| 26 | M & T BANK | 25 | 72 | 0.53% | -46.81% | -14.29% |
| 27 | MCM HOLDINGS INC | 23 | 53 | 0.48% | -23.33% | 103.85% |
| 28 | TOP FLITE FINANCIAL INC | 21 | 34 | 0.44% | 61.54% | 21.43% |
| 29 | GENERATION MORTGAGE COMPANY | 19 | 28 | 0.40% | 111.11% | -94.63% |
| 30 | AMERICAN NATIONWIDE MORTGAGE COMPAN | 17 | 36 | 0.36% | -10.53% | 157.14% |
| 31 | SUCCESS MORTGAGE PARTNERS INC | 15 | 19 | 0.32% | 275.00% | -40.63% |
| 31 | BROKER SOLUTIONS INC | 15 | 22 | 0.32% | 114.29% | 100.00% |
| 33 | FRANKLIN FIRST FINANCIAL LTD | 14 | 24 | 0.29% | 40.00% | 100.00% |
| 34 | MONEY HOUSE INC | 13 | 21 | 0.27% | 62.50% | -65.57% |
| 34 | GEORGETOWN MORTGAGE | 13 | 22 | 0.27% | 44.44% | 175.00% |
| 34 | TOWNEBANK | 13 | 36 | 0.27% | -43.48% | -47.06% |

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|----|--------------------------------------|----|----|-------|---------|---------|
| 37 | SOUTHERN TRUST MORTGAGE LLC | 12 | 22 | 0.25% | 20.00% | -43.59% |
| 37 | SUN AMERICAN MORTGAGE CO | 12 | 36 | 0.25% | -50.00% | 89.47% |
| 39 | VIP MORTGAGE INC | 11 | 19 | 0.23% | 37.50% | 35.71% |
| 39 | NORTH AMERICAN SAVINGS BANK | 11 | 21 | 0.23% | 10.00% | -16.00% |
| 39 | FIRSTAR BANK NA | 11 | 24 | 0.23% | -15.38% | -40.00% |
| 42 | BANK OF ENGLAND | 10 | 18 | 0.21% | 25.00% | -14.29% |
| 43 | US MORTGAGE CORPORATION | 9 | 10 | 0.19% | 800.00% | 900.00% |
| 43 | GERSHMAN INVESTMENT CORP | 9 | 14 | 0.19% | 80.00% | 75.00% |
| 43 | MOUNTAIN AMERICA CREDIT UNION | 9 | 15 | 0.19% | 50.00% | 275.00% |
| 43 | DOLLAR BANK FSB | 9 | 18 | 0.19% | 0.00% | -14.29% |
| 43 | HOMEOWNERS MORTGAGE ENTERPRISE | 9 | 19 | 0.19% | -10.00% | 26.67% |
| 48 | GUARANTEED RATE INC | 8 | 11 | 0.17% | 166.67% | -38.89% |
| 48 | EVOLVE BANK & TRUST | 8 | 12 | 0.17% | 100.00% | -50.00% |
| 48 | MORTGAGESHOP LLC | 8 | 14 | 0.17% | 33.33% | -66.67% |
| 48 | FULTON BANK NA | 8 | 14 | 0.17% | 33.33% | 0.00% |
| 48 | ASPIRE FINANCIAL INC | 8 | 16 | 0.17% | 0.00% | -38.46% |
| 53 | GATEWAY BANK MORTGAGE | 7 | 10 | 0.15% | 133.33% | -37.50% |
| 53 | LENOX FINANCIAL MORTGAGE CORPO | 7 | 14 | 0.15% | 0.00% | 100.00% |
| 53 | RESIDENTIAL HOME FUNDING CORPO | 7 | 16 | 0.15% | -22.22% | 23.08% |
| 56 | WHOLESALE CAPITAL CORP | 6 | 6 | 0.13% | | -25.00% |
| 56 | BANK OF MAUMEE | 6 | 6 | 0.13% | | |
| 56 | AKT AMERICAN CAPITAL INC | 6 | 6 | 0.13% | | 20.00% |
| 56 | PINNACLE CAPITAL MORTGAGE CORP | 6 | 7 | 0.13% | 500.00% | -30.00% |
| 56 | PRIMARY RESIDENTIAL MORTGAGE INC | 6 | 9 | 0.13% | 100.00% | -30.77% |
| 56 | SECURITYNATIONAL MORTGAGE COMPANY | 6 | 10 | 0.13% | 50.00% | -9.09% |
| 56 | YADKIN VALLEY BANK AND TRUST | 6 | 10 | 0.13% | 50.00% | 233.33% |
| 56 | BERKSHIRE BANK | 6 | 10 | 0.13% | 50.00% | -9.09% |
| 56 | PEOPLES HOME EQUITY INC | 6 | 11 | 0.13% | 20.00% | 83.33% |
| 56 | MEADOWBROOK FINANCIAL MORTGAGE | 6 | 11 | 0.13% | 20.00% | 57.14% |
| 56 | SIMONICH CORPORATION | 6 | 12 | 0.13% | 0.00% | -20.00% |
| 56 | GATEWAY FUNDING DIVERSIFIED MORTGAGE | 6 | 13 | 0.13% | -14.29% | -31.58% |
| 56 | LAND-HOME FINANCIAL SERVICES | 6 | 15 | 0.13% | -33.33% | 50.00% |
| 69 | AMCAP MORTGAGE LTD | 5 | 5 | 0.11% | | |
| 69 | MOHAVE STATE BANK | 5 | 6 | 0.11% | 400.00% | 0.00% |
| 69 | AMERIFIRST FINANCIAL INC | 5 | 7 | 0.11% | 150.00% | 133.33% |
| 69 | BANNER BANK | 5 | 8 | 0.11% | 66.67% | 700.00% |
| 69 | BANC OF CALIFORNIA NA | 5 | 8 | 0.11% | 66.67% | |
| 69 | MANN MORTGAGE LLC | 5 | 8 | 0.11% | 66.67% | -63.64% |
| 69 | AMERICAN FIDELITY MTG SERVICES | 5 | 9 | 0.11% | 25.00% | 200.00% |
| 69 | BANK OF NORTH CAROLINA | 5 | 9 | 0.11% | 25.00% | 0.00% |
| 69 | AMERICAN FINANCIAL NETWORK INC | 5 | 10 | 0.11% | 0.00% | 100.00% |
| 69 | NEW AMERICAN MORTGAGE LLC | 5 | 11 | 0.11% | -16.67% | 83.33% |
| 69 | ROYAL UNITED MORTGAGE LLC | 5 | 11 | 0.11% | -16.67% | 22.22% |
| 69 | AMERICA FIRST FEDERAL CREDIT UNION | 5 | 13 | 0.11% | -37.50% | -18.75% |
| 69 | EASTERN BANK | 5 | 16 | 0.11% | -54.55% | 0.00% |
| 69 | UNIVERSAL LENDING CORPORATION | 5 | 26 | 0.11% | -76.19% | 100.00% |
| 83 | CHARTER WEST NATIONAL BANK | 4 | 4 | 0.08% | | 0.00% |

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|----|----------------------------------|---|----|-------|---------|---------|
| 83 | CALCON MUTUAL MORTGAGE LLC | 4 | 5 | 0.08% | 300.00% | 150.00% |
| 83 | REAL ESTATE MORTGAGE NETWORK INC | 4 | 6 | 0.08% | 100.00% | -33.33% |
| 83 | NETWORK FUNDING LP | 4 | 7 | 0 | 0 | 0 |
| 83 | AMERICAN LIBERTY MORTGAGE INC | 4 | 7 | 0.08% | 33.33% | 250.00% |
| 83 | BEST CAPITAL FUNDING | 4 | 7 | 0.08% | 33.33% | |
| 83 | MORTGAGE SERVICES III LLC | 4 | 8 | 0.08% | 0.00% | -82.61% |
| 83 | HAMILTON GROUP FUNDING INC | 4 | 8 | 0.08% | 0.00% | 14.29% |
| 83 | FIRST PRIORITY FINANCIAL INC | 4 | 8 | 0.08% | 0.00% | -52.94% |
| 83 | COBALT MORTGAGE INC | 4 | 8 | 0.08% | 0.00% | -33.33% |
| 83 | UNITED MORTGAGE CORP | 4 | 9 | 0.08% | -20.00% | 350.00% |
| 83 | VIG MORTGAGE CORP | 4 | 9 | 0.08% | -20.00% | -30.77% |
| 83 | COLONIAL SAVINGS FA | 4 | 9 | 0.08% | -20.00% | 350.00% |
| 83 | CHRISTENSEN FINANCIAL INC | 4 | 9 | 0.08% | -20.00% | -57.14% |
| 83 | PACIFIC RESIDENTIAL MORTGAGE LLC | 4 | 10 | 0.08% | -33.33% | -16.67% |
| 83 | VAN DYK MORTGAGE CORPORATION | 4 | 11 | 0.08% | -42.86% | -21.43% |
| 83 | MAS ASSOCIATES LLC | 4 | 11 | 0.08% | -42.86% | -59.26% |
| 83 | HOMESTEAD FUNDING CORP | 4 | 12 | 0.08% | -50.00% | 33.33% |
| 83 | SOUTHPOINT FINANCIAL SERVICES | 4 | 14 | 0.08% | -60.00% | 55.56% |

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|-----------------------------|-------|-------|--------|---------|---------|
| Subtotal Top 100 | 4,545 | 9,224 | 95.74% | -2.86% | 4.54% |
| Subtotal Non Top 100 | 202 | 469 | 4.26% | -24.34% | -66.60% |
| Total | 4,747 | 9,693 | | -4.02% | -5.22% |

February Historical Volume

| | |
|----------|-------|
| 2/1/2011 | 6,904 |
| 2/1/2012 | 5,426 |
| 2/1/2013 | 4,833 |
| 2/1/2014 | 5,166 |
| 2/1/2015 | 4,747 |