October 2015 - Top 100 HECM Lenders

This report includes TPO production through sponsoring Lenders

Reverse Mortgage Voice The Voice of the Reverse Mortgage Industry

		Loans	Loans	Market	% Change	Change
Rank	Lender	Month	YTD	Share	Month	YTD
1	AMERICAN ADVISORS GROUP	1,092	11,602	25.21%	-11.86%	16.40%
2	LIBERTY HOME EQUITY SOLUTIONS INC	340	3,654	7.85%	-15.21%	-10.33%
3	URBAN FINANCIAL OF AMERICA LLC	322	3,660	7.43%	2.22%	34.71%
4	ONE REVERSE MORTGAGE LLC	317	4,336	7.32%	-10.20%	7.27%
5	RMS/SECURITY ONE LENDING	282	3,819	6.51%	6.42%	-8.90%
6	REVERSE MORTGAGE FUNDING LLC	197	1,981	4.55%	12.57%	183.40%
7	LIVE WELL FINANCIAL INC	132	1,595	3.05%	0.76%	128.18%
8	SYNERGY 1 / RETIREMENT FUNDINGSOLUTIONS (R	128	457	2.95%	-13.51%	
9	HOME POINT FINANCIAL CORPORATION	115	1,069	2.65%	-5.74%	83.36%
10	HIGH TECH LENDING INC	74	729	1.71%	-13.95%	99.73%
11	PROFICIO MORTGAGE VENTURES LLC	65	1,057	1.50%	-8.45%	-26.85%
12	OPEN MORTGAGE LLC	61	612	1.41%	7.02%	100.66%
13	UNITED NORTHERN MORTGAGE BANKERS LTD	58	622	1.34%	41.46%	49.88%
14	NATIONWIDE EQUITIES CORPORATION	54	366	1.25%	22.73%	30.25%
15	SUN WEST MORTGAGE CO INC	51	483	1.18%	4.08%	26.77%
16	FIRSTBANK	50	475	1.15%	-30.56%	47.98%
17	CHERRY CREEK MORTGAGE CO INC	42	471	0.97%	31.25%	21.71%
18	PEOPLES BANK	36	194	0.83%	38.46%	43.70%
19	ADVISORS MORTGAGE GROUP LLC	27	354	0.62%	-28.95%	26.88%
19	PLAZA HOME MORTGAGE INC	27	442	0.62%	-34.15%	29.62%
21	FAIRWAY INDEPENDENT MORTGAGE CORPORATION	25	122	0.58%	4.17%	269.70%
22	MCM HOLDINGS INC	22	276	0.51%	15.79%	12.20%
22	THE FEDERAL SAVINGS BANK	22	324	0.51%	-38.89%	268.18%
24	SUN AMERICAN MORTGAGE CO	19	184	0.44%	5.56%	44.88%
25	M & T BANK	18	277	0.42%	12.50%	-13.17%
25	THE MONEY STORE	18	302	0.42%	28.57%	228.26%
27	TOWNEBANK	17	186	0.39%	21.43%	-22.50%
27	AMERICAN PACIFIC MORTGAGE	17	223	0.39%	-46.88%	38.51%
29	DOLLAR BANK FSB	16	56	0.37%	433.33%	-27.27%
30	RESOLUTE BANK	15	123	0.35%	66.67%	
30	AMERICAN NATIONWIDE MORTGAGE COMPANY	15	153	0.35%	87.50%	50.00%
32	FIRSTAR BANK NA	14	128	0.32%	7.69%	-39.05%
32	GMFS LLC	14	279	0.32%	-56.25%	20.26%
32	NET EQUITY FINANCIAL INC	14	582	0.32%	-76.67%	10.02%
35	FRANKLIN FIRST FINANCIAL LTD	13	98	0.30%	30.00%	68.97%
35	MONEY HOUSE INC	13	183	0.30%	-27.78%	-14.88%

27	EVOLVE BANK & TRUST	12	72	0.28%	300.00%	1.41%
	GEORGETOWN MORTGAGE	12	109	0.28%	50.00%	55.71%
	YADKIN VALLEY BANK AND TRUST	11	52	0.25%	1000.00%	8.33%
	NEW AMERICAN MORTGAGE LLC	10	49	0.23%	25.00%	28.95%
_	LAND-HOME FINANCIAL SERVICES	10	104	0.23%	-28.57%	82.46%
	GSF MORTGAGE CORPORATION	9	34	0.23%	200.00%	580.00%
<u> </u>	HOMESTEAD FUNDING CORP	9	50	0.21%	800.00%	31.58%
	VANGUARD FUNDING LLC	9	67	0.21%	350.00%	-8.22%
	UNIVERSAL LENDING CORPORATION	9	121	0.21%	-10.00%	24.74%
<u> </u>	UNITED SOUTHWEST MORTGAGE CORPORATION	9	234	0.21%	-57.14%	32.95%
	FIRST CHOICE LOAN SERVICES	8	19	0.21%	700.00%	-24.00%
	CONTOUR MORTGAGE CORPORATION	8	53	0.18%	100.00%	82.76%
	VIP MORTGAGE INC	8	78	0.18%	-11.11%	18.18%
	RESIDENTIAL HOME FUNDING CORPO	8	81	0.18%	-27.27%	24.62%
	SIWELL INC	7	17	0.16%	250.00%	24.02/0
	QUONTIC BANK FSB	7	28	0.16%	40.00%	833.33%
	MOUNTAIN AMERICA CREDIT UNION	7	45	0.16%	40.0070	21.62%
	PACIFIC RESIDENTIAL MORTGAGE LLC	7	60	0.16%	133.33%	36.36%
<u> </u>	FIRST PRIORITY FINANCIAL INC	7	67	0.16%	-30.00%	11.67%
	MANN MORTGAGE LLC	7	77	0.16%	-46.15%	16.67%
<u> </u>	MORTGAGESHOP LLC	7	106	0.16%	16.67%	-21.48%
	THE BANK OF CANTON	6	11	0.14%	500.00%	-26.67%
	COMMONFUND MORTGAGE CORP	6	21	0.14%	200.00%	200.00%
<u> </u>	MORIA DEVELOPMENT INC	6	22	0.14%	200.00%	-21.43%
58	CITYWIDE HOME LOANS	6	36	0.14%	-14.29%	-2.70%
58	BERKSHIRE BANK	6	40	0.14%	500.00%	-20.00%
58	EASTERN BANK	6	50	0.14%	100.00%	-25.37%
58	BANNER BANK	6	51	0.14%		1175.00%
58	GATEWAY FUNDING DIVERSIFIED MORTGAGE SER	6	61	0.14%	0.00%	-20.78%
58	BANK OF ENGLAND	6	86	0.14%	-45.45%	30.30%
58	BANC OF CALIFORNIA NA	6	88	0.14%	-70.00%	1660.00%
68	COMMUNITY FIRST NATIONAL BANK	5	7	0.12%	150.00%	
68	BANK OF UTAH	5	20	0.12%	150.00%	122.22%
68	AMERICA'S MORTGAGE RESOURCE IN	5	22	0.12%	150.00%	-24.14%
68	SKYLINE FINANCIAL CORPORATION	5	23	0.12%	25.00%	-23.33%
68	WILLOW BEND MORTGAGE CO	5	23	0.12%	150.00%	2200.00%
68	CLIFFCO INC	5	24	0.12%	150.00%	0.00%
68	ATLANTIC BAY MORTGAGE GROUP LLC	5	26	0.12%	25.00%	-74.51%
68	VIG MORTGAGE CORP	5	31	0.12%	400.00%	-32.61%
68	SUMMIT FUNDING INC	5	32	0.12%	25.00%	14.29%
68	FLAHERTY FUNDING CORP	5	40	0.12%	150.00%	29.03%
	BANK OF NORTH CAROLINA	5	41	0.12%	150.00%	7.89%
	ACADEMY MORTGAGE CORPORATION	5	47	0.12%	-44.44%	161.11%
	WHOLESALE CAPITAL CORP	5	55	0.12%	-28.57%	27.91%
	VAN DYK MORTGAGE CORPORATION	5	56	0.12%	0.00%	-27.27%
	ASPIRE FINANCIAL INC	5	60	0.12%	-44.44%	
68	AMERICA FIRST FEDERAL CREDIT UNION	5	67	0.12%	-16.67%	36.73%

68 HOMEOWNERS MORTGAGE ENTERPRISE 5 84 0.12% -37.50% 8.23.50% 68 BROKER SOLUTIONS INC 5 99 0.12% -37.50% 83.33% 86 VBS MORTGAGE LIC 4 15 0.09% 300.00% -31.82% 86 INLANTA MORTGAGE INC 4 20 0.09% 33.33% 53.85% 86 CALIBER HOME LOANS INC 4 38 0.09% 100.00% 86 AKT AMERICAN FIDELITY MTG SERVICES 4 38 0.09% 33.33% 22.58% 86 LONGBRIDGE FINANCIAL LLC 4 41 0.09% 33.33% 80.95% 86 GERSHMAN INVESTMENT CORP 4 48 0.09% 100.00% 2.13% 86 GERSHMAN INVESTMENT CORP 4 48 0.09% -55.56% 11.11% 86 FULTON BANK NA 4 64 0.09% -55.56% 644.44% 86 SOUTHERN TRUST MORTGAGE LLC 4 90 0.09% -55.56% 644.44% 86 SOUTHERN TRUST MORTGAGE SVCS 3 8 0.07% -50.00%							
86 VBS MORTGAGE LLC 4 1.5 0.09% 300.00% -31.82% 86 INLANTA MORTGAGE INC 4 20 0.09% 33.33% 53.85% 86 CALIBER HOME LOANS INC 4 33 0.09% 100.00% 86 AKT AMERICAN CAPITAL INC 4 38 0.09% 33.33% 22.58% 86 AMERICAN FIDELITY MTG SERVICES 4 38 0.09% 33.33% 22.58% 86 LONGBRIDGE FINANCIAL LLC 4 41 0.09% 33.33% 80.95% 86 GERSHMAN INVESTMENT CORP 4 48 0.09% 100.00% -20.97% 86 FULTON BANK NA 4 64 0.09% 155.56% 11.11% 86 SUS MORTGAGE CORPORATION 4 67 0.09% -55.56% 644.44% 86 SOUTHERN TRUST MORTGAGE LLC 4 90 0.09% -55.56% 644.44% 86 SOUTHERN TRUST MORTGAGE LLC 4 90 0.09% -50.56%	68	HOMEOWNERS MORTGAGE ENTERPRISE	5	84	0.12%	0.00%	1.20%
86 INLANTA MORTGAGE INC 4 20 0.09% 33.33% 53.85% 86 CALIBER HOME LOANS INC 4 33 0.09% 100.00% 86 AKT AMERICAN CAPITAL INC 4 38 0.09% 33.33% 22.58% 86 AMERICAN FIDELITY MTG SERVICES 4 38 0.09% 33.33% 80.95% 86 LONGBRIDGE FINANCIAL LLC 4 41 0.09% 33.33% 80.95% 86 GERSHMAN INVESTMENT CORP 4 48 0.09% 100.00% 2.037% 86 GERSHMAN INVESTMENT CORP 4 48 0.09% 100.00% 2.037% 86 FULTON BANK NA 4 64 0.09% 150.00% -20.97% 86 FULTON BANK NA 4 67 0.09% -55.56% 644.44% 86 SOUTHERN TRUST MORTGAGE LLC 4 90 0.09% -55.56% 644.44% 86 SOUTHERN TRUST MORTGAGE LLC 4 90 0.09% -22.86%	68	BROKER SOLUTIONS INC	5	99	0.12%	-37.50%	83.33%
86 CALIBER HOME LOANS INC 4 33 0.09% 100.00% 86 AKT AMERICAN CAPITAL INC 4 38 0.09% -33.33% 22.58% 86 AMERICAN FIDELITY MTG SERVICES 4 38 0.09% -33.33% 80.95% 86 LONGBRIDGE FINANCIAL LLC 4 41 1 0.09% 130.33% 80.95% 86 GAFEWAY BANK MORTGAGE 4 49 0.09% 100.00% -20.97% 86 FULTON BANK NA 4 64 0.09% -55.56% 614.11% 86 US MORTGAGE CORPORATION 4 67 0.09% -55.56% 644.44% 87 RESIDENTIAL MORTGAGE LLC 4 90 0.09% -55.56% 644.44% 89 RESIDENTIAL MORTGAGE SCCS 3 8 0.07% -20.00% 97 EAST BOSTON SAVINGS BANK 3 9 0.07% 80.00% 97 WATERSTONE MORTGAGE CORP 3 11 0.07% 50.00% 120.00% 97 INTERCONTINENTAL CAPITAL CORP 3 12 0.07% -0.00% 97 E	86	VBS MORTGAGE LLC	4	15	0.09%	300.00%	-31.82%
86 AKT AMERICAN CAPITAL INC 4 38 0.09% -33.33% 22.58% 86 AMERICAN FIDELITY MTG SERVICES 4 38 0.09% 33.33% 80.95% 86 LONGBRIDGE FINANCIAL LLC 4 41 0.09% 33.33% 80.95% 86 GERSHMAN INVESTMENT CORP 4 48 0.09% 100.00% 22.13% 86 GERSHMAN INVESTMENT CORP 4 48 0.09% 100.00% -20.97% 86 FULTON BANK NA 4 64 0.09% 100.00% -20.97% 86 FULTON BANK NA 4 64 0.09% -55.56% -11.11% 86 US MORTGAGE CORPORATION 4 67 0.09% -55.56% 644.44% 86 SOUTHERN TRUST MORTGAGE LLC 4 90 0.09% -42.86% -17.43% 97 RESIDENTIAL MORTGAGE SVCS 3 8 0.07% -25.56% 644.44% 86 SOUTHERN TRUST MORTGAGE SVCS 3 8 0.07% -25.00% 120.00% 97 RESIDENTIAL MORTGAGE SVCS 3 8 0.07%	86	INLANTA MORTGAGE INC	4	20	0.09%	33.33%	53.85%
86 AMERICAN FIDELITY MTG SERVICES 4 38 0.09% 33.33% 80.95% 86 LONGBRIDGE FINANCIAL LLC 4 41 0.09% 33.33% 80.95% 86 GERSHMAN INVESTMENT CORP 4 48 0.09% 100.00% 2.13% 86 GATEWAY BANK MORTGAGE 4 49 0.09% 150.56% 11.11% 86 FULTON BANK NA 4 64 0.09% -55.56% 611.11% 86 US MORTGAGE CORPORATION 4 67 0.09% -55.56% 644.44% 86 SOUTHERN TRUST MORTGAGE LLC 4 90 0.09% -42.86% -17.43% 97 RESIDENTIAL MORTGAGE SVCS 3 8 0.07% -20.00% 97 EAST SOSTON SAVINGS BANK 3 9 0.07% 80.00% 97 INTERCONTINENTAL CAPITAL GROUP 3 12 0.07% -40.00% 97 EAST COAST CAPITAL CORP 3 13 0.07% -40.00% 97 BANK OF THE PACIFIC 3 16 0.07% 240.00% 97 ALCOVA MORTGAGE LLC 3	86	CALIBER HOME LOANS INC	4	33	0.09%	100.00%	
86 LONGBRIDGE FINANCIAL LLC 4 41 0.09% 33.33% 86 GERSHMAN INVESTMENT CORP 4 48 0.09% 100.00% 2.13% 86 GATEWAY BANK MORTGAGE 4 49 0.09% 100.00% -20.97% 86 FULTON BANK NA 4 64 0.09% -55.56% -611.11% 86 US MORTGAGE CORPORATION 4 67 0.09% -55.56% -614.11% 86 SOUTHERN TRUST MORTGAGE LLC 4 90 0.09% -42.86% -17.43% 97 RESIDENTIAL MORTGAGE SVCS 3 8 0.07% -20.00% 97 EAST BOSTON SAVINGS BANK 3 9 0.07% 80.00% 97 WATERSTONE MORTGAGE CORP 3 11 0.07% 50.00% 120.00% 97 INTERCONTINENTAL CAPITAL GROUP 3 12 0.07% -40.00% 97 EAST COAST CAPITAL CORP 3 13 0.07% -0.00% 97 BANK OF THE PACIFIC 3 16 0.07% 0.00% 97 TOTAL MEDIA MANAGEMENT LLC 3 17	86	AKT AMERICAN CAPITAL INC	4	38	0.09%	-33.33%	22.58%
86 GERSHMAN INVESTMENT CORP 4 48 0.09% 100.00% 2.13% 86 GATEWAY BANK MORTGAGE 4 49 0.09% 100.00% -20.97% 86 FULTON BANK NA 4 64 0.09% -55.56% -11.11% 86 US MORTGAGE CORPORATION 4 67 0.09% -55.56% -11.11% 86 SOUTHERN TRUST MORTGAGE LLC 4 90 0.09% -55.56% 644.44% 97 RESIDENTIAL MORTGAGE SVCS 3 8 0.07% -20.00% 97 EAST BOSTON SAVINGS BANK 3 9 0.07% 80.00% 97 WATERSTONE MORTGAGE CORP 3 11 0.07% 50.00% 120.00% 97 INTERCONTINENTAL CAPITAL GROUP 3 12 0.07% -40.00% 97 INTERCONTINENTAL CAPITAL GROUP 3 12 0.07% -40.00% 97 LISTER SAVINGS BANK 3 12 0.07% -40.00% 97 EAST COAST CAP	86	AMERICAN FIDELITY MTG SERVICES	4	38	0.09%	33.33%	80.95%
86 GATEWAY BANK MORTGAGE 4 49 0.09% 100.00% -20.97% 86 FULTON BANK NA 4 64 0.09% -55.56% -11.11% 86 US MORTGAGE CORPORATION 4 67 0.09% -55.56% 644.44% 86 SOUTHERN TRUST MORTGAGE LLC 4 90 0.09% -42.86% -17.43% 97 RESIDENTIAL MORTGAGE SVCS 3 8 0.07% -20.00% 97 EAST BOSTON SAVINGS BANK 3 9 0.07% 80.00% 97 WATERSTONE MORTGAGE CORP 3 11 0.07% 50.00% 120.00% 97 INTERCONTINENTAL CAPITAL GROUP 3 12 0.07% -40.00% 97 LESTER SAVINGS BANK 3 12 0.07% -40.00% 97 EAST COAST CAPITAL CORP 3 13 0.07% -40.00% 97 BANK OF THE PACIFIC 3 16 0.07% 240.00% 97 TOTAL MEDIA MANAGEMENT LLC 3 19 0.07% -25.00% -13.64% 97 ROSS MORTGAGE LC 3 19 0.	86	LONGBRIDGE FINANCIAL LLC	4	41	0.09%	33.33%	
86 FULTON BANK NA 4 64 0.09% -55.56% -11.11% 86 US MORTGAGE CORPORATION 4 67 0.09% -55.56% 644.44% 86 SOUTHERN TRUST MORTGAGE LLC 4 90 0.09% -42.86% -17.43% 97 RESIDENTIAL MORTGAGE SVCS 3 8 0.07% -20.00% 97 EAST BOSTON SAVINGS BANK 3 9 0.07% 80.00% 97 WATERSTONE MORTGAGE CORP 3 11 0.07% 50.00% 120.00% 97 INTERCONTINIENTAL CAPITAL GROUP 3 12 0.07% -40.00% 97 EAST COAST CAPITAL CORP 3 13 0.07% -40.00% 97 EAST COAST CAPITAL CORP 3 13 0.07% -40.00% 97 BANK OF THE PACIFIC 3 16 0.07% 0.00% 97 TOTAL MEDIA MANAGEMENT LLC 3 17 0.07% 2240.00% 97 ALCOVA MORTGAGE LLC 3 19 0.07% -25.00% -13.64% 97 ROSS MORTGAGE CORPORATION 3 19 0.07%	86	GERSHMAN INVESTMENT CORP	4	48	0.09%	100.00%	2.13%
86 US MORTGAGE CORPORATION 4 67 0.09% -55.56% 644.44% 86 SOUTHERN TRUST MORTGAGE LLC 4 90 0.09% -42.86% -17.43% 97 RESIDENTIAL MORTGAGE SVCS 3 8 0.07% -20.00% 97 EAST BOSTON SAVINGS BANK 3 9 0.07% 80.00% 97 WATERSTONE MORTGAGE CORP 3 11 0.07% 50.00% 120.00% 97 INTERCONTINENTAL CAPITAL GROUP 3 12 0.07% -40.00% 97 ULSTER SAVINGS BANK 3 12 0.07% -40.00% 97 EAST COAST CAPITAL CORP 3 13 0.07% -40.00% 97 BANK OF THE PACIFIC 3 16 0.07% -0.00% 97 TOTAL MEDIA MANAGEMENT LLC 3 17 0.07% 240.00% 97 ALCOVA MORTGAGE LLC 3 19 0.07% -25.00% -13.64% 97 ROSS MORTGAGE CORPORATION 3 19 0.07% -25.00% 46.15% 97 AMERIFIRST FINANCIAL INC 3 24 0.07%	86	GATEWAY BANK MORTGAGE	4	49	0.09%	100.00%	-20.97%
86 SOUTHERN TRUST MORTGAGE LLC 4 90 0.09% -42.86% -17.43% 97 RESIDENTIAL MORTGAGE SVCS 3 8 0.07% -20.00% 97 EAST BOSTON SAVINGS BANK 3 9 0.07% 80.00% 97 WATERSTONE MORTGAGE CORP 3 11 0.07% 50.00% 120.00% 97 INTERCONTINENTAL CAPITAL GROUP 3 12 0.07% -40.00% 97 ULSTER SAVINGS BANK 3 12 0.07% -40.00% 97 EAST COAST CAPITAL CORP 3 13 0.07% -40.00% 97 BANK OF THE PACIFIC 3 16 0.07% 0.00% 97 TOTAL MEDIA MANAGEMENT LLC 3 17 0.07% 240.00% 97 ALCOVA MORTGAGE LLC 3 19 0.07% -25.00% +13.64% 97 ROSS MORTGAGE CORPORATION 3 19 0.07% -25.00% 46.15% 97 BARRINGTON BANK AND TRUST COMPANY NA 3	86	FULTON BANK NA	4	64	0.09%	-55.56%	-11.11%
97 RESIDENTIAL MORTGAGE SVCS 3 8 0.07% 97 EAST BOSTON SAVINGS BANK 3 9 0.07% 80.00% 97 WATERSTONE MORTGAGE CORP 3 11 0.07% 50.00% 120.00% 97 INTERCONTINENTAL CAPITAL GROUP 3 12 0.07% 97 ULSTER SAVINGS BANK 3 12 0.07% 97 EAST COAST CAPITAL CORP 3 13 0.07% 97 BANK OF THE PACIFIC 3 16 0.07% 97 TOTAL MEDIA MANAGEMENT LLC 3 17 0.07% 97 ROSS MORTGAGE CURD ANK AND TRUST COMPANY NA 97 BARRINGTON BANK AND TRUST COMPANY NA 3 23 0.07% 97 AMERICAN LIBERTY MORTGAGE INC 3 19 0.07% 97 UNIVERSAL AMERICAN MORTGAGE CO 97 VINIVERSAL AMERICAN MORTGAGE CO 97 NATIONS LENDING CORP 98 NATIONS LENDING CORP 99 JAMES B NUTTER AND COMPANY 90 SECURITYNATIONAL MORTGAGE COMPANY 91 SECURITYNATIONAL MORTGAGE COMPANY 92 MEADOWBROOK FINANCIAL MORTGAGE 93 MEADOWBROOK FINANCIAL MORTGAGE 94 O.07% 50.00% 50.00% 16.00% 95 JAMES B NUTTER AND COMPANY 3 30 0.07% 50.00% 16.00% 96 O.07% 16.00% 97 MATIONS LENDING CORP 3 29 0.07% 16.00% 97 CENTRAL PACIFIC BANK 3 32 0.07% 50.00% 30.00% 97 MEADOWBROOK FINANCIAL MORTGAGE 3 46 0.07% 50.00% 39.39% 97 CBC NATIONAL BANK 3 47 0.07% 50.00% 50.00% 50.00% 30.00% 30.00% 50	86	US MORTGAGE CORPORATION	4	67	0.09%	-55.56%	644.44%
97 EAST BOSTON SAVINGS BANK 9 0.07% 97 WATERSTONE MORTGAGE CORP 3 11 0.07% 50.00% 120.00% 97 INTERCONTINENTAL CAPITAL GROUP 3 12 0.07% 97 ULSTER SAVINGS BANK 3 12 0.07% 97 EAST COAST CAPITAL CORP 3 13 0.07% -40.00% 97 BANK OF THE PACIFIC 3 16 0.07% 0.00% 97 TOTAL MEDIA MANAGEMENT LLC 3 17 0.07% 2240.00% 97 ALCOVA MORTGAGE LLC 3 19 0.07% -25.00% -13.64% 97 ROSS MORTGAGE CORPORATION 3 19 0.07% -25.00% 46.15% 97 BARRINGTON BANK AND TRUST COMPANY NA 3 23 0.07% 50.00% 300.00% 97 AMERIFIRST FINANCIAL INC 3 24 0.07% 50.00% 300.00% 97 AMERICAN LIBERTY MORTGAGE INC 3 25 0.07% 0.00% 25.00% 97 UNIVERSAL AMERICAN MORTGAGE CO 3 25 0.07% -40.00% 66.67% 97 CARROLLTON MORTGAGE CO 3 28 0.07% -40.00% 66.67% 97 NATIONS LENDING CORP 3 29 0.07% 16.00% 97 JAMES B NUTTER AND COMPANY 3 30 0.07% -40.00% 40.91% 97 CENTRAL PACIFIC BANK 3 32 0.07% 50.00% 39.39% 97 CENTRAL PACIFIC BANK 3 32 0.07% 50.00% 39.39% 97 CBC NATIONAL BANK	86	SOUTHERN TRUST MORTGAGE LLC	4	90	0.09%	-42.86%	-17.43%
97 WATERSTONE MORTGAGE CORP 97 INTERCONTINENTAL CAPITAL GROUP 97 ULSTER SAVINGS BANK 97 EAST COAST CAPITAL CORP 97 BANK OF THE PACIFIC 97 TOTAL MEDIA MANAGEMENT LLC 97 ROSS MORTGAGE LLC 97 ROSS MORTGAGE CORPORATION 97 BARRINGTON BANK AND TRUST COMPANY NA 97 AMERICAN LIBERTY MORTGAGE INC 97 UNIVERSAL AMERICAN MORTGAGE CO 97 CARROLLTON MORTGAGE CORPORATY 97 NATIONS LENDING CORP 97 LAMILTON GROUP FUNDING INC 97 BARBINGTON BANK 98 AMERICAN LIBERTY MORTGAGE COMPANY 99 AMERICAN LIBERTY MORTGAGE CO 90 AMERICAN LIBERTY MORTGAGE CO 91 AMERICAN LIBERTY MORTGAGE CO 92 AMERICAN MORTGAGE CO 93 LOO7% 94 LOO7% 95 LOO7% 96 LOO7% 96 LOO7% 97 LOO7% 97 LOO7% 98 LOO7% 99 LOO7% 99 LOO7% 90 LOO7% 90 LOO7% 90 LOO7% 91 LOO7% 91 LOO7% 92 LOO7% 93 LOO7% 94 LOO7% 95 LOO7% 96 LOO7% 97	97	RESIDENTIAL MORTGAGE SVCS	3	8	0.07%		-20.00%
97 INTERCONTINENTAL CAPITAL GROUP 97 ULSTER SAVINGS BANK 3 12 0.07% -40.00% 97 EAST COAST CAPITAL CORP 3 13 0.07% -40.00% 97 BANK OF THE PACIFIC 3 16 0.07% 240.00% 97 TOTAL MEDIA MANAGEMENT LLC 3 17 0.07% 240.00% 97 ALCOVA MORTGAGE LLC 3 19 0.07% -25.00% -13.64% 97 ROSS MORTGAGE CORPORATION 3 19 0.07% -25.00% 46.15% 97 BARRINGTON BANK AND TRUST COMPANY NA 3 23 0.07% 50.00% -8.00% 97 AMERIFIRST FINANCIAL INC 3 24 0.07% 50.00% 300.00% 97 AMERICAN LIBERTY MORTGAGE INC 3 25 0.07% 0.00% 25.00% 97 UNIVERSAL AMERICAN MORTGAGE CO 3 25 0.07% -40.00% 66.67% 97 CARROLLTON MORTGAGE CO 3 28 0.07% -40.00% 66.67% 97 NATIONS LENDING CORP 3 29 0.07% 16.00% 97 JAMES B NUTTER AND COMPANY 3 30 0.07% -3.23% 97 HAMILTON GROUP FUNDING INC 3 31 0.07% -40.00% 40.91% 97 CENTRAL PACIFIC BANK 3 32 0.07% 50.00% 39.39% 97 CEC NATIONAL BANK	97	EAST BOSTON SAVINGS BANK	3	9	0.07%		80.00%
97 ULSTER SAVINGS BANK 97 EAST COAST CAPITAL CORP 97 BANK OF THE PACIFIC 97 TOTAL MEDIA MANAGEMENT LLC 97 ALCOVA MORTGAGE LLC 97 ROSS MORTGAGE CORPORATION 97 BARRINGTON BANK AND TRUST COMPANY NA 97 AMERICAN LIBERTY MORTGAGE INC 97 UNIVERSAL AMERICAN MORTGAGE CO 97 LARROLLTON MORTGAGE CO 98 AMERICAN LIBERTY MORTGAGE CO 99 AMERICAN LIBERTY MORTGAGE CO 90 AMERICAN LIBERTY MORTGAGE CO 91 CARROLLTON MORTGAGE CO 92 DO.07% 93 LO.07% 94 LO.07% 95 LO.07% 96 LO.07% 97 LO.07% 98 LO.07% 99 LO.07% 99 LO.07% 90 LO.07% 90 LO.07% 91 LO.07% 92 LO.07% 93 LO.07% 94 LO.07% 95 LO.07% 96 LO.07% 97 LO.07% 98 LO.07% 99 LO.07% 99 LO.07% 90 LO.07% 90 LO.07% 90 LO.07% 91 LO.00% 92 LO.07% 93 LO.07% 94 LO.00% 95 LO.07% 96 LO.07% 97 LO.00% 98 LO.07% 99 LO.07% 99 LO.07% 90 LO.00% 90 LO.00% 90 LO.00% 91 LO.00% 92 SECURITYNATIONAL MORTGAGE COMPANY 91 LO.07% 92 LO.07% 93 LO.07% 94 LO.00% 95 LO.07% 96 LO.00% 97 LO.00% 98 LO.07% 99 LO.00% 99 LO.00% 90 LO.00% 90 LO.00% 90 LO.00% 91 LO.00% 91 LO.00% 92 LO.07% 93 LO.07% 94 LO.00% 95 LO.00% 96 LO.00% 97 LO.00% 98 LO.00% 99 LO.00%	97	WATERSTONE MORTGAGE CORP	3	11	0.07%	50.00%	120.00%
97 EAST COAST CAPITAL CORP 97 BANK OF THE PACIFIC 3 16 0.07% 97 TOTAL MEDIA MANAGEMENT LLC 3 17 0.07% 97 ALCOVA MORTGAGE LLC 3 19 0.07% 97 ROSS MORTGAGE CORPORATION 97 AMERIFIRST FINANCIAL INC 97 AMERIFIRST FINANCIAL INC 97 AMERICAN LIBERTY MORTGAGE INC 97 UNIVERSAL AMERICAN MORTGAGE CO 97 CARROLLTON MORTGAGE CO 97 ANTIONS LENDING CORP 97 INATIONS LENDING CORP 98 ANTIONS LENDING CORP 99 JAMES B NUTTER AND COMPANY 90 AMERICAN LIBERTY MORTGAGE CO 91 JAMES B NUTTER AND COMPANY 92 CENTRAL PACIFIC BANK 93 SECURITYNATIONAL MORTGAGE COMPANY 94 COMPANY 95 SECURITYNATIONAL MORTGAGE COMPANY 96 MEADOWBROOK FINANCIAL MORTGAGE 10 0.07% 10 0.00% 10 0.00% 10 0.00% 11 0.00% 12 0.00% 13 0.07% 14 0.00% 15 0.00% 16 0.00% 17 0.00% 18 0.00% 19 0.00% 19 0.00% 10	97	INTERCONTINENTAL CAPITAL GROUP	3	12	0.07%		
97 BANK OF THE PACIFIC 3 16 0.07% 0.00% 97 TOTAL MEDIA MANAGEMENT LLC 3 17 0.07% 240.00% 97 ALCOVA MORTGAGE LLC 3 19 0.07% -25.00% -13.64% 97 ROSS MORTGAGE CORPORATION 3 19 0.07% -25.00% 46.15% 97 BARRINGTON BANK AND TRUST COMPANY NA 3 23 0.07% 50.00% -8.00% 97 AMERIFIRST FINANCIAL INC 3 24 0.07% 50.00% 300.00% 97 AMERICAN LIBERTY MORTGAGE INC 3 25 0.07% 0.00% 25.00% 97 UNIVERSAL AMERICAN MORTGAGE CO 3 25 0.07% -40.00% 66.67% 97 CARROLLTON MORTGAGE CO 3 28 0.07% -40.00% -12.50% 97 NATIONS LENDING CORP 3 29 0.07% -3.23% 97 HAMILTON GROUP FUNDING INC 3 31 0.07% -40.00% 40.91% </td <th>97</th> <td>ULSTER SAVINGS BANK</td> <th>3</th> <th>12</th> <td>0.07%</td> <td></td> <td>-40.00%</td>	97	ULSTER SAVINGS BANK	3	12	0.07%		-40.00%
97 TOTAL MEDIA MANAGEMENT LLC 3 17 0.07% 240.00% 97 ALCOVA MORTGAGE LLC 3 19 0.07% -25.00% -13.64% 97 ROSS MORTGAGE CORPORATION 3 19 0.07% -25.00% 46.15% 97 BARRINGTON BANK AND TRUST COMPANY NA 3 23 0.07% 50.00% -8.00% 97 AMERIFIRST FINANCIAL INC 3 24 0.07% 50.00% 300.00% 97 AMERICAN LIBERTY MORTGAGE INC 3 25 0.07% 0.00% 25.00% 97 UNIVERSAL AMERICAN MORTGAGE CO 3 25 0.07% -40.00% 66.67% 97 CARROLLTON MORTGAGE CO 3 28 0.07% -40.00% -12.50% 97 NATIONS LENDING CORP 3 29 0.07% 16.00% 97 JAMES B NUTTER AND COMPANY 3 30 0.07% -3.23% 97 HAMILTON GROUP FUNDING INC 3 31 0.07% -40.00% 40.91% 97 SECURITYNATIONAL MORTGAGE COMPANY 3 45 0.07% -57.14% 9.76% 97 MEADOWBROOK FINANCIAL MORTGAGE 3 46 0.07%	97	EAST COAST CAPITAL CORP	3	13	0.07%	-40.00%	
97 ALCOVA MORTGAGE LLC 3 19 0.07% -25.00% -13.64% 97 ROSS MORTGAGE CORPORATION 3 19 0.07% -25.00% 46.15% 97 BARRINGTON BANK AND TRUST COMPANY NA 3 23 0.07% 50.00% -8.00% 97 AMERIFIRST FINANCIAL INC 3 24 0.07% 50.00% 300.00% 97 AMERICAN LIBERTY MORTGAGE INC 3 25 0.07% 0.00% 25.00% 97 UNIVERSAL AMERICAN MORTGAGE CO 3 25 0.07% -40.00% 66.67% 97 CARROLLTON MORTGAGE CO 3 28 0.07% -40.00% -12.50% 97 NATIONS LENDING CORP 3 29 0.07% 16.00% 97 JAMES B NUTTER AND COMPANY 3 30 0.07% -3.23% 97 HAMILTON GROUP FUNDING INC 3 31 0.07% -40.00% 40.91% 97 CENTRAL PACIFIC BANK 3 32 0.07% 200.00% 0.00% 97 MEADOWBROOK FINANCIAL MORTGAGE 3 46 0.07% 50.00% 39.39% 97 CBC NATIONAL BANK 3 47 0.07% <	97	BANK OF THE PACIFIC	3	16	0.07%		0.00%
97 ROSS MORTGAGE CORPORATION 3 19 0.07% -25.00% 46.15% 97 BARRINGTON BANK AND TRUST COMPANY NA 3 23 0.07% 50.00% -8.00% 97 AMERIFIRST FINANCIAL INC 3 24 0.07% 50.00% 300.00% 97 AMERICAN LIBERTY MORTGAGE INC 3 25 0.07% 0.00% 25.00% 97 UNIVERSAL AMERICAN MORTGAGE CO 3 25 0.07% -40.00% 66.67% 97 CARROLLTON MORTGAGE CO 3 28 0.07% -40.00% -12.50% 97 NATIONS LENDING CORP 3 29 0.07% 16.00% 97 JAMES B NUTTER AND COMPANY 3 30 0.07% -3.23% 97 HAMILTON GROUP FUNDING INC 3 31 0.07% -40.00% 40.91% 97 CENTRAL PACIFIC BANK 3 32 0.07% 200.00% 0.00% 97 MEADOWBROOK FINANCIAL MORTGAGE 3 45 0.07% -57.14% 9.76% 97 CBC NATIONAL BANK 3 47 0.07% -62.50% 56.	97	TOTAL MEDIA MANAGEMENT LLC	3	17	0.07%		240.00%
97 BARRINGTON BANK AND TRUST COMPANY NA 3 23 0.07% 50.00% -8.00% 97 AMERIFIRST FINANCIAL INC 3 24 0.07% 50.00% 300.00% 97 AMERICAN LIBERTY MORTGAGE INC 3 25 0.07% 0.00% 25.00% 97 UNIVERSAL AMERICAN MORTGAGE CO 3 25 0.07% -40.00% 66.67% 97 CARROLLTON MORTGAGE CO 3 28 0.07% -40.00% -12.50% 97 NATIONS LENDING CORP 3 29 0.07% 16.00% 97 JAMES B NUTTER AND COMPANY 3 30 0.07% -3.23% 97 HAMILTON GROUP FUNDING INC 3 31 0.07% -40.00% 40.91% 97 CENTRAL PACIFIC BANK 3 32 0.07% 200.00% 0.00% 97 MEADOWBROOK FINANCIAL MORTGAGE 3 45 0.07% -57.14% 9.76% 97 CBC NATIONAL BANK 3 47 0.07% -62.50% 56.67%	97	ALCOVA MORTGAGE LLC	3	19	0.07%	-25.00%	-13.64%
97 AMERIFIRST FINANCIAL INC 3 24 0.07% 50.00% 300.00% 97 AMERICAN LIBERTY MORTGAGE INC 3 25 0.07% 0.00% 25.00% 97 UNIVERSAL AMERICAN MORTGAGE CO 3 25 0.07% -40.00% 66.67% 97 CARROLLTON MORTGAGE CO 3 28 0.07% -40.00% -12.50% 97 NATIONS LENDING CORP 3 29 0.07% 16.00% 97 JAMES B NUTTER AND COMPANY 3 30 0.07% -3.23% 97 HAMILTON GROUP FUNDING INC 3 31 0.07% -40.00% 40.91% 97 CENTRAL PACIFIC BANK 3 32 0.07% 200.00% 0.00% 97 SECURITYNATIONAL MORTGAGE COMPANY 3 45 0.07% -57.14% 9.76% 97 MEADOWBROOK FINANCIAL MORTGAGE 3 46 0.07% 50.00% 39.39% 97 CBC NATIONAL BANK 3 47 0.07% -62.50% 56.67%	97	ROSS MORTGAGE CORPORATION	3	19	0.07%	-25.00%	46.15%
97 AMERICAN LIBERTY MORTGAGE INC 3 25 0.07% 0.00% 25.00% 97 UNIVERSAL AMERICAN MORTGAGE CO 3 25 0.07% -40.00% 66.67% 97 CARROLLTON MORTGAGE CO 3 28 0.07% -40.00% -12.50% 97 NATIONS LENDING CORP 3 29 0.07% 16.00% 97 JAMES B NUTTER AND COMPANY 3 30 0.07% -3.23% 97 HAMILTON GROUP FUNDING INC 3 31 0.07% -40.00% 40.91% 97 CENTRAL PACIFIC BANK 3 32 0.07% 200.00% 0.00% 97 SECURITYNATIONAL MORTGAGE COMPANY 3 45 0.07% -57.14% 9.76% 97 MEADOWBROOK FINANCIAL MORTGAGE 3 46 0.07% 50.00% 39.39% 97 CBC NATIONAL BANK 3 47 0.07% -62.50% 56.67%	97	BARRINGTON BANK AND TRUST COMPANY NA	3	23	0.07%	50.00%	-8.00%
97 UNIVERSAL AMERICAN MORTGAGE CO 3 25 0.07% -40.00% 66.67% 97 CARROLLTON MORTGAGE CO 3 28 0.07% -40.00% -12.50% 97 NATIONS LENDING CORP 3 29 0.07% 16.00% 97 JAMES B NUTTER AND COMPANY 3 30 0.07% -3.23% 97 HAMILTON GROUP FUNDING INC 3 31 0.07% -40.00% 40.91% 97 CENTRAL PACIFIC BANK 3 32 0.07% 200.00% 0.00% 97 SECURITYNATIONAL MORTGAGE COMPANY 3 45 0.07% -57.14% 9.76% 97 MEADOWBROOK FINANCIAL MORTGAGE 3 46 0.07% 50.00% 39.39% 97 CBC NATIONAL BANK 3 47 0.07% -62.50% 56.67%	97	AMERIFIRST FINANCIAL INC	3	24	0.07%	50.00%	300.00%
97 CARROLLTON MORTGAGE CO 3 28 0.07% -40.00% -12.50% 97 NATIONS LENDING CORP 3 29 0.07% 16.00% 97 JAMES B NUTTER AND COMPANY 3 30 0.07% -3.23% 97 HAMILTON GROUP FUNDING INC 3 31 0.07% -40.00% 40.91% 97 CENTRAL PACIFIC BANK 3 32 0.07% 200.00% 0.00% 97 SECURITYNATIONAL MORTGAGE COMPANY 3 45 0.07% -57.14% 9.76% 97 MEADOWBROOK FINANCIAL MORTGAGE 3 46 0.07% 50.00% 39.39% 97 CBC NATIONAL BANK 3 47 0.07% -62.50% 56.67%	97	AMERICAN LIBERTY MORTGAGE INC	3	25	0.07%	0.00%	25.00%
97 NATIONS LENDING CORP 3 29 0.07% 16.00% 97 JAMES B NUTTER AND COMPANY 3 30 0.07% -3.23% 97 HAMILTON GROUP FUNDING INC 3 31 0.07% -40.00% 40.91% 97 CENTRAL PACIFIC BANK 3 32 0.07% 200.00% 0.00% 97 SECURITYNATIONAL MORTGAGE COMPANY 3 45 0.07% -57.14% 9.76% 97 MEADOWBROOK FINANCIAL MORTGAGE 3 46 0.07% 50.00% 39.39% 97 CBC NATIONAL BANK 3 47 0.07% -62.50% 56.67%	97	UNIVERSAL AMERICAN MORTGAGE CO	3	25	0.07%	-40.00%	66.67%
97 JAMES B NUTTER AND COMPANY 3 30 0.07% -3.23% 97 HAMILTON GROUP FUNDING INC 3 31 0.07% -40.00% 40.91% 97 CENTRAL PACIFIC BANK 3 32 0.07% 200.00% 0.00% 97 SECURITYNATIONAL MORTGAGE COMPANY 3 45 0.07% -57.14% 9.76% 97 MEADOWBROOK FINANCIAL MORTGAGE 3 46 0.07% 50.00% 39.39% 97 CBC NATIONAL BANK 3 47 0.07% -62.50% 56.67%	97	CARROLLTON MORTGAGE CO	3	28	0.07%	-40.00%	-12.50%
97 HAMILTON GROUP FUNDING INC 3 31 0.07% -40.00% 40.91% 97 CENTRAL PACIFIC BANK 3 32 0.07% 200.00% 0.00% 97 SECURITYNATIONAL MORTGAGE COMPANY 3 45 0.07% -57.14% 9.76% 97 MEADOWBROOK FINANCIAL MORTGAGE 3 46 0.07% 50.00% 39.39% 97 CBC NATIONAL BANK 3 47 0.07% -62.50% 56.67%	97	NATIONS LENDING CORP	3	29	0.07%		16.00%
97 CENTRAL PACIFIC BANK 3 32 0.07% 200.00% 0.00% 97 SECURITYNATIONAL MORTGAGE COMPANY 3 45 0.07% -57.14% 9.76% 97 MEADOWBROOK FINANCIAL MORTGAGE 3 46 0.07% 50.00% 39.39% 97 CBC NATIONAL BANK 3 47 0.07% -62.50% 56.67%	97	JAMES B NUTTER AND COMPANY	3	30	0.07%		-3.23%
97 SECURITYNATIONAL MORTGAGE COMPANY 3 45 0.07% -57.14% 9.76% 97 MEADOWBROOK FINANCIAL MORTGAGE 3 46 0.07% 50.00% 39.39% 97 CBC NATIONAL BANK 3 47 0.07% -62.50% 56.67%	97	HAMILTON GROUP FUNDING INC	3	31	0.07%	-40.00%	40.91%
97 MEADOWBROOK FINANCIAL MORTGAGE 3 46 0.07% 50.00% 39.39% 97 CBC NATIONAL BANK 3 47 0.07% -62.50% 56.67%	97	CENTRAL PACIFIC BANK	3	32	0.07%	200.00%	0.00%
97 CBC NATIONAL BANK 3 47 0.07% -62.50% 56.67%	97	SECURITYNATIONAL MORTGAGE COMPANY	3	45	0.07%	-57.14%	9.76%
	97	MEADOWBROOK FINANCIAL MORTGAGE	3	46	0.07%	50.00%	39.39%
97 SENIOR MORTGAGE BANKERS INC 3 84 0.07% -62.50% -16.00%	97	CBC NATIONAL BANK	3	47	0.07%	-62.50%	56.67%
<u> </u>	97	SENIOR MORTGAGE BANKERS INC	3	84	0.07%	-62.50%	-16.00%

Subtotal Top 100	4,186	45,328	96.63%	-4.99%	20.71%
Subtotal Non Top 100	146	2,853	3.37%	-44.91%	-51.25%
Total	4,332	48,181		-7.26%	11.01%

Historical October Endorsements	
10/1/2015	4332
10/1/2014	4,852
10/1/2013	4,188
10/1/2012	3,745
10/1/2011	4,653