

January 2016 - 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 | 826 | 826 | 21.23% | -19.65% | -32.24% |
| 2 | RMS/SECURITY ONE LENDING | 356 | 356 | 9.15% | -13.80% | -44.81% |
| 3 | FINANCE OF AMERICA REVERSE LLC | 323 | 323 | 8.30% | -0.92% | -15.22% |
| 4 | LIBERTY HOME EQUITY SOLUTIONS INC | 291 | 291 | 7.48% | 273.08% | 12.79% |
| 5 | ONE REVERSE MORTGAGE LLC | 287 | 287 | 7.38% | -18.23% | -37.74% |
| 6 | REVERSE MORTGAGE FUNDING LLC | 163 | 163 | 4.19% | -21.26% | -8.94% |
| 7 | LIVE WELL FINANCIAL INC | 150 | 150 | 3.86% | -12.79% | 41.51% |
| 8 | SYNERGY 1 LENDING / RETIREMENTFUNDING SOLI | 141 | 141 | 3.62% | -29.50% | |
| 9 | HOME POINT FINANCIAL CORPORATION | 110 | 110 | 2.83% | 11.11% | 64.18% |
| 10 | NATIONWIDE EQUITIES CORPORATION | 64 | 64 | 1.65% | -36.00% | 611.11% |
| 11 | HIGH TECH LENDING INC | 55 | 55 | 1.41% | -8.33% | 27.91% |
| 12 | OPEN MORTGAGE LLC | 44 | 44 | 1.13% | -34.33% | -10.20% |
| 13 | PEOPLES BANK | 41 | 41 | 1.05% | 51.85% | 32.26% |
| 14 | SUN WEST MORTGAGE CO INC | 37 | 37 | 0.95% | 15.63% | -37.29% |
| 14 | ADVISORS MORTGAGE GROUP LLC | 37 | 37 | 0.95% | -15.91% | 12.12% |
| 16 | UNITED NORTHERN MORTGAGE BANKERS LTD | 36 | 36 | 0.93% | -29.41% | -66.36% |
| 17 | THE FEDERAL SAVINGS BANK | 35 | 35 | 0.90% | -16.67% | 9.38% |
| 17 | FIRSTBANK | 35 | 35 | 0.90% | -50.00% | 12.90% |
| 19 | PLAZA HOME MORTGAGE INC | 30 | 30 | 0.77% | -3.23% | -37.50% |
| 20 | RESOLUTE BANK | 26 | 26 | 0.67% | 8.33% | |
| 20 | UNITED SOUTHWEST MORTGAGE CORPORATION | 26 | 26 | 0.67% | -3.70% | 73.33% |
| 20 | CHERRY CREEK MORTGAGE CO INC | 26 | 26 | 0.67% | -33.33% | -63.38% |
| 23 | REVERSE MORTGAGESCOM INC | 25 | 25 | 0.64% | 38.89% | |
| 23 | PROFICIO MORTGAGE VENTURES LLC | 25 | 25 | 0.64% | -37.50% | -80.47% |
| 25 | M & T BANK | 21 | 21 | 0.54% | -25.00% | -55.32% |
| 26 | SUN AMERICAN MORTGAGE CO | 20 | 20 | 0.51% | 53.85% | -16.67% |
| 27 | MCM HOLDINGS INC | 19 | 19 | 0.49% | -34.48% | -36.67% |
| 27 | LENOX FINANCIAL MORTGAGE CORPO | 19 | 19 | 0.49% | 26.67% | 171.43% |
| 29 | LONGBRIDGE FINANCIAL LLC | 18 | 18 | 0.46% | 260.00% | |
| 29 | FAIRWAY INDEPENDENT MORTGAGE CORPORATIC | 18 | 18 | 0.46% | 12.50% | |
| 31 | AMERICAN PACIFIC MORTGAGE | 14 | 14 | 0.36% | -17.65% | -22.22% |
| 31 | MONEY HOUSE INC | 14 | 14 | 0.36% | -30.00% | 75.00% |
| 33 | BANK OF ENGLAND | 12 | 12 | 0.31% | -14.29% | 50.00% |
| 34 | BANC OF CALIFORNIA NA | 10 | 10 | 0.26% | 0.00% | 233.33% |
| 34 | AMERICAN NATIONWIDE MORTGAGE COMPANY | 10 | 10 | 0.26% | -37.50% | -47.37% |
| 34 | FIRSTAR BANK NA | 10 | 10 | 0.26% | 42.86% | -23.08% |

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|----|-----------------------------------|----|----|-------|---------|---------|
| 34 | UNIVERSAL LENDING CORPORATION | 10 | 10 | 0.26% | 11.11% | -52.38% |
| 34 | TOWNEBANK | 10 | 10 | 0.26% | -16.67% | -56.52% |
| 39 | THE MONEY STORE | 9 | 9 | 0.23% | -64.00% | -87.50% |
| 39 | FRANKLIN FIRST FINANCIAL LTD | 9 | 9 | 0.23% | -18.18% | -10.00% |
| 39 | LAND-HOME FINANCIAL SERVICES | 9 | 9 | 0.23% | 80.00% | 0.00% |
| 39 | FIRST PRIORITY FINANCIAL INC | 9 | 9 | 0.23% | 350.00% | 125.00% |
| 43 | COMMUNITY FIRST NATIONAL BANK | 8 | 8 | 0.21% | -46.67% | |
| 43 | GATEWAY BANK MORTGAGE | 8 | 8 | 0.21% | 100.00% | 166.67% |
| 43 | SOUTHERN TRUST MORTGAGE LLC | 8 | 8 | 0.21% | 33.33% | -20.00% |
| 43 | VANGUARD FUNDING LLC | 8 | 8 | 0.21% | 60.00% | -20.00% |
| 47 | VIP MORTGAGE INC | 7 | 7 | 0.18% | 600.00% | -12.50% |
| 47 | SIMONICH CORPORATION | 7 | 7 | 0.18% | 250.00% | 16.67% |
| 47 | RESIDENTIAL HOME FUNDING CORPO | 7 | 7 | 0.18% | -22.22% | -22.22% |
| 47 | WILLOW BEND MORTGAGE CO | 7 | 7 | 0.18% | 0.00% | |
| 47 | GEORGETOWN MORTGAGE | 7 | 7 | 0.18% | 40.00% | -22.22% |
| 47 | MANN MORTGAGE LLC | 7 | 7 | 0.18% | 250.00% | 133.33% |
| 47 | EVOLVE BANK & TRUST | 7 | 7 | 0.18% | 75.00% | 75.00% |
| 54 | CIRCLE MORTGAGE CORPORATION | 6 | 6 | 0.15% | 200.00% | -25.00% |
| 54 | GMFS LLC | 6 | 6 | 0.15% | -60.00% | -70.00% |
| 54 | SECURITYNATIONAL MORTGAGE COMPANY | 6 | 6 | 0.15% | 200.00% | 50.00% |
| 54 | PRIMARY RESIDENTIAL MORTGAGE INC | 6 | 6 | 0.15% | 0.00% | 100.00% |
| 58 | ON Q FINANCIAL INC | 5 | 5 | 0.13% | 66.67% | 150.00% |
| 58 | SUCCESS MORTGAGE PARTNERS INC | 5 | 5 | 0.13% | -70.59% | 25.00% |
| 58 | TOTAL MEDIA MANAGEMENT LLC | 5 | 5 | 0.13% | -50.00% | 400.00% |
| 58 | VIG MORTGAGE CORP | 5 | 5 | 0.13% | 150.00% | 0.00% |
| 58 | YADKIN VALLEY BANK AND TRUST | 5 | 5 | 0.13% | -37.50% | 25.00% |
| 58 | HOMEOWNERS MORTGAGE ENTERPRISE | 5 | 5 | 0.13% | 25.00% | -50.00% |
| 58 | CITYWIDE HOME LOANS | 5 | 5 | 0.13% | | |
| 58 | CENTRAL PACIFIC BANK | 5 | 5 | 0.13% | 400.00% | 150.00% |
| 58 | FBC MORTGAGE LLC | 5 | 5 | 0.13% | 66.67% | |
| 58 | BCB COMMUNITY BANK | 5 | 5 | 0.13% | 400.00% | |
| 58 | ADVANTAGE HOME MORTGAGE | 5 | 5 | 0.13% | 400.00% | 150.00% |
| 69 | ACADEMY MORTGAGE CORPORATION | 4 | 4 | 0.10% | -55.56% | 0.00% |
| 69 | AKT AMERICAN CAPITAL INC | 4 | 4 | 0.10% | 100.00% | |
| 69 | ALCOVA MORTGAGE LLC | 4 | 4 | 0.10% | | 100.00% |
| 69 | ALL HOME LENDNG | 4 | 4 | 0.10% | 33.33% | |
| 69 | AMCAP MORTGAGE LTD | 4 | 4 | 0.10% | 0.00% | |
| 69 | AMERICAN LIBERTY MORTGAGE INC | 4 | 4 | 0.10% | 0.00% | 33.33% |
| 69 | AMERICAN FINANCIAL NETWORK INC | 4 | 4 | 0.10% | -20.00% | -20.00% |
| 69 | BROKER SOLUTIONS INC | 4 | 4 | 0.10% | -50.00% | -42.86% |
| 69 | ATLANTIC BAY MORTGAGE GROUP LLC | 4 | 4 | 0.10% | 100.00% | |
| 69 | DOLLAR BANK FSB | 4 | 4 | 0.10% | | -55.56% |
| 69 | COMMONFUND MORTGAGE CORP | 4 | 4 | 0.10% | 300.00% | 300.00% |
| 69 | GSF MORTGAGE CORPORATION | 4 | 4 | 0.10% | 100.00% | |
| 69 | LAKE AREA BANK | 4 | 4 | 0.10% | | |
| 69 | MORTGAGE BROKERS SERVICES | 4 | 4 | 0.10% | 33.33% | |
| 69 | US MORTGAGE CORPORATION | 4 | 4 | 0.10% | 33.33% | 300.00% |

| | | | | | | |
|----|--|---|---|-------|---------|---------|
| 69 | UNIVERSAL AMERICAN MORTGAGE CO | 4 | 4 | 0.10% | 33.33% | 300.00% |
| 69 | SIWELL INC | 4 | 4 | 0.10% | -33.33% | |
| 69 | SKYLINE FINANCIAL CORPORATION | 4 | 4 | 0.10% | | |
| 69 | PINNACLE CAPITAL MORTGAGE CORP | 4 | 4 | 0.10% | 100.00% | 300.00% |
| 69 | NORTHERN OHIO INVESTMENT CO | 4 | 4 | 0.10% | | 300.00% |
| 69 | NOVA FINANCIAL & INVESTMENTS CORPORATION | 4 | 4 | 0.10% | -20.00% | 300.00% |
| 69 | QUONTIC BANK FSB | 4 | 4 | 0.10% | -20.00% | |
| 91 | PREMIER MORTGAGE RESOURCES | 3 | 3 | 0.08% | -40.00% | |
| 91 | SENIOR MORTGAGE BANKERS INC | 3 | 3 | 0.08% | -50.00% | -40.00% |
| 91 | TOP FLITE FINANCIAL INC | 3 | 3 | 0.08% | 50.00% | -76.92% |
| 91 | UNIVEST BANK AND TRUST CO | 3 | 3 | 0.08% | 200.00% | 200.00% |
| 91 | WHOLESALE CAPITAL CORP | 3 | 3 | 0.08% | -57.14% | |
| 91 | MORTGAGESHOP LLC | 3 | 3 | 0.08% | 0.00% | -50.00% |
| 91 | LOANSTAR HOME LOANS LLC | 3 | 3 | 0.08% | | |
| 91 | GUARANTEED RATE INC | 3 | 3 | 0.08% | 50.00% | 0.00% |
| 91 | HOMESTEAD FUNDING CORP | 3 | 3 | 0.08% | 200.00% | -62.50% |
| 91 | HOMEBRIDGE FINANCIAL SERVICES INC | 3 | 3 | 0.08% | -50.00% | 50.00% |
| 91 | GOLDEN EMPIRE MORTGAGE INC | 3 | 3 | 0.08% | 50.00% | 200.00% |
| 91 | GATEWAY MORTGAGE GROUP | 3 | 3 | 0.08% | 50.00% | |
| 91 | CENDERA FUNDING INC | 3 | 3 | 0.08% | 0.00% | -25.00% |
| 91 | CONTOUR MORTGAGE CORPORATION | 3 | 3 | 0.08% | 50.00% | |
| 91 | CARROLLTON MORTGAGE CO | 3 | 3 | 0.08% | | 0.00% |
| 91 | EASTERN BANK | 3 | 3 | 0.08% | 200.00% | -72.73% |
| 91 | EVERGREEN MONEYSOURCE MTG CO | 3 | 3 | 0.08% | | |
| 91 | ASPIRE FINANCIAL INC | 3 | 3 | 0.08% | 0.00% | -62.50% |
| 91 | BANK OF THE PACIFIC | 3 | 3 | 0.08% | 0.00% | 200.00% |
| 91 | BARRONS MORTGAGE GROUP LTD | 3 | 3 | 0.08% | 200.00% | |
| 91 | AMERICA'S MORTGAGE RESOURCE IN | 3 | 3 | 0.08% | 200.00% | |
| 91 | AMERICA FIRST FEDERAL CREDIT UNION | 3 | 3 | 0.08% | | -62.50% |

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|----------------------|-------|-------|--------|---------|---------|
| Subtotal Top 100 | 3,744 | 3,744 | 96.25% | -7.62% | -17.26% |
| Subtotal Non Top 100 | 146 | 146 | 3.75% | -18.89% | -65.32% |
| Total | 3,890 | 3,890 | | -8.10% | -21.35% |

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|---------------------------------|-------|
| Historical January Endorsements | |
| 1/1/2016 | 3,890 |
| 1/1/2015 | 4,946 |
| 1/1/2014 | 5,061 |
| 1/1/2013 | 5,189 |
| 1/1/2012 | 5,175 |



Trend

Neutral
Neutral
Up
Up
Down
Down
Neutral
Down
Neutral
Down

