February 2016 - Top 100 HECM Lenders

This report includes TPO production through sponsoring Lenders



		Loans	Loans	Market	% Change	Change
Rank	Lender	Month	YTD	Share	Month	YTD
1	AMERICAN ADVISORS GROUP	917	1,743	20.03%	11.02%	-25.86%
2	LIBERTY HOME EQUITY SOLUTIONS INC	490	781	10.70%	68.38%	49.62%
3	RMS/SECURITY ONE LENDING	406	762	8.87%	14.04%	-26.52%
4	FINANCE OF AMERICA REVERSE LLC	368	691	8.04%	13.93%	-11.07%
5	ONE REVERSE MORTGAGE LLC	330	617	7.21%	14.98%	-35.86%
6	REVERSE MORTGAGE FUNDING LLC	190	353	4.15%	16.56%	-0.84%
7	SYNERGY ONE / RETIREMENT FUNDING SOLUTION	154	295	3.36%	9.22%	
8	LIVE WELL FINANCIAL INC	130	280	2.84%	-13.33%	9.38%
9	HIGH TECH LENDING INC	96	151	2.10%	74.55%	42.45%
10	NATIONWIDE EQUITIES CORPORATION	95	159	2.07%	48.44%	91.57%
11	HOME POINT FINANCIAL CORPORATION	88	198	1.92%	-20.00%	8.79%
12	FIRSTBANK	51	86	1.11%	45.71%	40.98%
13	OPEN MORTGAGE LLC	50	94	1.09%	13.64%	-6.93%
14	CHERRY CREEK MORTGAGE CO INC	49	75	1.07%	88.46%	-40.00%
15	THE FEDERAL SAVINGS BANK	45	80	0.98%	28.57%	12.68%
16	PEOPLES BANK	36	77	0.79%	-12.20%	26.23%
17	ADVISORS MORTGAGE GROUP LLC	33	70	0.72%	-10.81%	6.06%
18	PLAZA HOME MORTGAGE INC	31	61	0.68%	3.33%	-28.24%
19	REVERSE MORTGAGESCOM INC	30	55	0.66%	20.00%	
20	FAIRWAY INDEPENDENT MORTGAGE CORPORATION	29	47	0.63%	61.11%	
21	MCM HOLDINGS INC	27	46	0.59%	42.11%	-13.21%
21	UNITED NORTHERN MORTGAGE BANKERS LTD	27	63	0.59%	-25.00%	-66.31%
23	AMERICAN PACIFIC MORTGAGE	26	40	0.57%	85.71%	-16.67%
23	LONGBRIDGE FINANCIAL LLC	26	44	0.57%	44.44%	4300.00%
23	PROFICIO MORTGAGE VENTURES LLC	26	51	0.57%	4.00%	-77.92%
23	UNITED SOUTHWEST MORTGAGE CORPORATION	26	52	0.57%	0.00%	18.18%
27	WHOLESALE CAPITAL CORP	25	28	0.55%	733.33%	366.67%
27	RESOLUTE BANK	25	51	0.55%	-3.85%	
27	SUN WEST MORTGAGE CO INC	25	62	0.55%	-32.43%	-40.95%
30	BANC OF CALIFORNIA NA	19	29	0.41%	90.00%	262.50%
31	MONEY HOUSE INC	17	31	0.37%	21.43%	47.62%
31	SUN AMERICAN MORTGAGE CO	17	37	0.37%	-15.00%	2.78%
33	LAND-HOME FINANCIAL SERVICES	16	25	0.35%	77.78%	66.67%
34	BANK OF ENGLAND	14	26	0.31%	16.67%	44.44%
35	GATEWAY BANK MORTGAGE	13	21	0.28%	62.50%	110.00%
35	FIRST PRIORITY FINANCIAL INC	13	22	0.28%	44.44%	175.00%

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	AMERICAN NATIONWIDE MORTGAGE COMPANY	13	23	0.28%	30.00%	-36.11%
	M & T BANK	13 12	34	0.28%	-38.10%	-52.78%
	MANN MORTGAGE LLC	12	19	0.26%	71.43%	137.50%
	TOWNEBANK		22 22	0.26%	20.00% 20.00%	-38.89%
-	UNIVERSAL LENDING CORPORATION	12		0.26%		-15.38%
—	EVOLVE BANK & TRUST	11	18	0.24%	57.14%	50.00%
	VIP MORTGAGE INC	10	17	0.22%	42.86%	-10.53%
	VANGUARD FUNDING LLC	10	18	0.22%	25.00%	38.46%
-	BROKER SOLUTIONS INC	9	13	0.20%	125.00%	-40.91%
-	YADKIN VALLEY BANK AND TRUST	9	14	0.20%	80.00%	40.00%
	SUCCESS MORTGAGE PARTNERS INC	9	14	0.20%	80.00%	-26.32%
	SOUTHERN TRUST MORTGAGE LLC	9	17	0.20%	12.50%	-22.73%
-	COMMUNITY FIRST NATIONAL BANK	9	17	0.20%	12.50%	
-	MORTGAGE BROKERS SERVICES	8	12	0.17%	100.00%	
	UNIVERSAL AMERICAN MORTGAGE CO	8	12	0.17%	100.00%	500.00%
\vdash	GEORGETOWN MORTGAGE	8	15	0.17%	14.29%	-31.82%
	WILLOW BEND MORTGAGE CO	8	15	0.17%	14.29%	
	SIERRA PACIFIC MORTGAGE CO INC	7	8	0.15%	600.00%	-11.11%
54	GMFS LLC	7	13	0.15%	16.67%	-72.92%
54	FRANKLIN FIRST FINANCIAL LTD	7	16	0.15%	-22.22%	-33.33%
54	FIRSTAR BANK NA	7	17	0.15%	-30.00%	-29.17%
54	LENOX FINANCIAL MORTGAGE CORPO	7	26	0.15%	-63.16%	85.71%
59	BEST CAPITAL FUNDING	6	6	0.13%		-14.29%
59	CBC NATIONAL BANK	6	7	0.13%	500.00%	40.00%
59	BANK OF UTAH	6	7	0.13%	500.00%	133.33%
59	BANK OF NORTH CAROLINA	6	8	0.13%	200.00%	-11.11%
59	NEW AMERICAN MORTGAGE LLC	6	8	0.13%	200.00%	-27.27%
59	UNITED MORTGAGE CORP	6	8	0.13%	200.00%	-11.11%
59	HOMEBRIDGE FINANCIAL SERVICES INC	6	9	0.13%	100.00%	50.00%
59	CARROLLTON MORTGAGE CO	6	9	0.13%	100.00%	50.00%
59	AMERICA'S MORTGAGE RESOURCE IN	6	9	0.13%	100.00%	800.00%
59	CITYWIDE HOME LOANS	6	11	0.13%	20.00%	450.00%
69	WILLAMETTE VALLEY BANK	5	5	0.11%		66.67%
69	CMG MORTGAGE INC	5	5	0.11%		0.00%
69	VAN DYK MORTGAGE CORPORATION	5	6	0.11%	400.00%	-45.45%
69	JAMES B NUTTER AND COMPANY	5	6	0.11%	400.00%	-25.00%
69	FLAHERTY FUNDING CORP	5	6	0.11%	400.00%	-14.29%
69	GATEWAY FUNDING DIVERSIFIED MORTGAGE SER	5	7	0.11%	150.00%	-46.15%
69	MORTGAGESHOP LLC	5	8	0.11%	66.67%	-42.86%
69	ASPIRE FINANCIAL INC	5	8	0.11%	66.67%	-50.00%
69	ACADEMY MORTGAGE CORPORATION	5	9	0.11%	25.00%	80.00%
69	TOTAL MEDIA MANAGEMENT LLC	5	10	0.11%	0.00%	900.00%
69	SECURITYNATIONAL MORTGAGE COMPANY	5	11	0.11%	-16.67%	10.00%
69	RESIDENTIAL HOME FUNDING CORPO	5	12	0.11%	-28.57%	-25.00%
69	THE MONEY STORE	5	14	0.11%	-44.44%	-85.86%
82	GUILD MORTGAGE COMPANY	4	5	0.09%	300.00%	400.00%
82	MOUNTAIN AMERICA CREDIT UNION	4	5	0.09%	300.00%	-66.67%

REPOPLES HOME EQUITY INC							
82 BERKSHIRE BANK 4 6 0.09% 100.00% -40.00% 82 BANNER BANK 4 6 0.09% 100.00% -25.00% 82 SALEM FIVE MORTGAGE CO LLC 4 6 0.09% 100.00% -25.00% 82 NATIONS LENDING CORP 4 6 0.09% 100.00% -25.00% 82 AMERICA FIRST FEDERAL CREDIT UNION 4 7 0.09% 33.33% -46.15% 82 PINNACLE CAPITAL MORTGAGE CORP 4 8 0.09% 0.00% 700.00% 82 NORTHERN OHIO INVESTMENTS CORPORATION 4 8 0.09% 0.00% 700.00% 82 NOVA FINANCIAL & INVESTMENTS CORPORATION 4 8 0.09% 0.00% 700.00% 94 CALCON MUTUAL MORTGAGE CORPORAT 3 3 0.07% -40.00% 94 FIRST CHOICE LOAN SERVICES 3 3 0.07% -40.00% 94 INTERNATIONAL CITY MORTGAGE 3 3 0.07% -62.5	82	MORIA DEVELOPMENT INC	4	5	0.09%	300.00%	25.00%
BANNER BANK 4 6 0.09% 100.00% -25.00% 82 SALEM FIVE MORTGAGE CO LLC 4 6 0.09% 100.00% 0.00% 82 NATIONS LENDING CORP 4 6 0.09% 100.00% -25.00% 82 AMERICA FIRST FEDERAL CREDIT UNION 4 7 0.09% 33.33% -46.15% 82 PINNACLE CAPITAL MORTGAGE CORP 4 8 0.09% 0.00% 700.00% 82 NORTHERN OHIO INVESTMENT CO 4 8 0.09% 0.00% 700.00% 82 NOVA FINANCIAL & INVESTMENTS CORPORATION 4 8 0.09% 0.00% 700.00% 94 WESTERN OHIO MORTGAGE CORPORAT 3 3 0.07% -40.00% 94 FIRST CHOICE LOAN SERVICES 3 3 0.07% -40.00% 94 FIRST CHOICE LOAN SERVICES 3 3 0.07% -40.00% 94 HAMILTON GROUP FUNDING INC 3 3 0.07% -62.50% 94 TIDEWATER MORTGAGE SERVICES 3 4 0.07% 200.00% 300.00% 94 AMERICAN FIDELITY MTG SERVICES 3 4 0.07% 200.00% 300.00% 94 CREDIT UNION MORTGAGE ASSOCIATION INC 3 4 0.07% 200.00% 300.00% 94 CREDIT UNION MORTGAGE ASSOCIATION INC 3 4 0.07% 200.00% 330.00% 94 FULTON BANK NA 3 4 0.07% 200.00% 300.00% 94 FULTON BANK NA 3 4 0.07% 200.00% 300.00% 94 FULTON BANK NA 3 4 0.07% 200.00% 300.00% 94 FULTON BANK NA 3 4 0.07% 200.00% 100.00% 94 FULTON BANK NA 3 4 0.07% 200.00% 100.00% 94 FULTON BANK NA 3 5 0.07% 50.00% 66.67% 94 UINSTER SAVINGS BANK 3 5 0.07% 50.00% 150.00% 94 EQUITABLE MORTGAGE CORP 3 5 0.07% 50.00% 150.00% 94 EQUITABLE MORTGAGE CORP 3 5 0.07% 50.00% 150.00% 94 EQUITABLE MORTGAGE CORP 3 5 0.07% 50.00% 150.00% 94 EQUITABLE MORTGAGE CORP 3 5 0.07% 50.00% 150.00% 94 EQUITABLE MORTGAGE CORP 3 5 0.07% 50.00% 150.00% 94 EQUITABLE MORTGAGE CORP 3 5 0.07% 50.00% 150.00% 94 EQUITABLE MORTGAGE CORPORATION 3 6 0.07% 0.00% 100.00% 94 EQUITABLE MORTGAGE CORPORATION 3 6 0.07% 0.00% 100.00% 94 EQUITABLE MORTGAGE CORPORATION 3 6 0.07% 0.00% 100.00% 94 EQUITABLE MORTGAGE CORPORATION 3 6 0.07% 0.00% 100.00% 94 EQUITABLE MORTGAGE CORPORATION 3 7 0.07% -25.00% 250.00% 94 EVERGREEN MONEYSOURCE MTG CO 3 6 0.07% 0.00% 250.00% 94 EVERGREEN MONEYSOURCE MTG CO 3 6 0.07% 0.00% 250.00% 94 EVERGREEN MONEYSOURCE MTG CO 3	82	PEOPLES HOME EQUITY INC	4	5	0.09%	300.00%	-54.55%
82 SALEM FIVE MORTGAGE CO LLC 4 6 0.09% 100.00% 0.00% 82 NATIONS LENDING CORP 4 6 0.09% 100.00% -25.00% 82 AMERICA FIRST FEDERAL CREDIT UNION 4 7 0.09% 33.33% -46.15% 82 PINNACLE CAPITAL MORTGAGE CORP 4 8 0.09% 0.00% 700.00% 82 NORTHERN OHIO INVESTMENT CO 4 8 0.09% 0.00% 700.00% 82 NOVA FINANCIAL & INVESTMENTS CORPORATION 4 8 0.09% 0.00% 700.00% 94 WESTERN OHIO MORTGAGE CORPORAT 3 3 0.07% -40.00% 94 FIRST CHOICE LOAN SERVICES 3 3 0.07% -40.00% 94 FIRST CHOICE LOAN SERVICES 3 3 0.07% -40.00% 94 HAMILTON GROUP FUNDING INC 3 3 0.07% -62.50% 94 TIDEWATER MORTGAGE SERVICES INC 3 4 0.07% 200.00% 30.00%	82	BERKSHIRE BANK	4	6	0.09%	100.00%	-40.00%
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82 AMERICA FIRST FEDERAL CREDIT UNION	82	SALEM FIVE MORTGAGE CO LLC	4	6	0.09%	100.00%	0.00%
82 PINNACLE CAPITAL MORTGAGE CORP 4 8 0.09% 0.00% 14.29% 82 NORTHERN OHIO INVESTMENT CO 4 8 0.09% 0.00% 700.00% 82 NOVA FINANCIAL & INVESTMENTS CORPORATION 4 8 0.09% 0.00% 700.00% 94 WESTERN OHIO MORTGAGE CORPORAT 3 3 0.07% -40.00% 94 FIRST CHOICE LOAN SERVICES 3 3 0.07% -40.00% 94 INTERNATIONAL CITY MORTGAGE 3 3 0.07% -40.00% 94 HAMILTON GROUP FUNDING INC 3 3 0.07% 200.00% 300.00% 94 AMERICAN FIDELITY MTG SERVICES INC 3 4 0.07% 200.00% 300.00% 94 CLIFFCO INC 3 4 0.07% 200.00% 300.00% 94 CREDIT UNION MORTGAGE ASSOCIATION INC 3 4 0.07% 200.00% 33.33% 94 VBS MORTGAGE LLC 3 5 0.07% 50.00% 77.143% 94 VBS MORTGAGE LLC 3 5 0.07% 50.00% 75.00% <td>82</td> <td>NATIONS LENDING CORP</td> <td>4</td> <td>6</td> <td>0.09%</td> <td>100.00%</td> <td>-25.00%</td>	82	NATIONS LENDING CORP	4	6	0.09%	100.00%	-25.00%
82 NORTHERN OHIO INVESTMENT CO 4 8 0.09% 0.00% 700.00% 82 NOVA FINANCIAL & INVESTMENTS CORPORATION 4 8 0.09% 0.00% 700.00% 94 WESTERN OHIO MORTGAGE CORPORAT 3 3 0.07% -40.00% 94 CALCON MUTUAL MORTGAGE LLC 3 3 0.07% -40.00% 94 FIRST CHOICE LOAN SERVICES 3 3 0.07% -40.00% 94 INTERNATIONAL CITY MORTGAGE 3 3 0.07% -62.50% 94 HAMILTON GROUP FUNDING INC 3 3 0.07% -62.50% 94 TIDEWATER MORTGAGE SERVICES INC 3 4 0.07% 200.00% 300.00% 94 AMERICAN FIDELITY MTG SERVICES 3 4 0.07% 200.00% 300.00% 94 COASTWAY COMMUNITY BANK 3 4 0.07% 200.00% 300.00% 94 CLIFFCO INC 3 4 0.07% 200.00% 300.00% 94	82	AMERICA FIRST FEDERAL CREDIT UNION	4	7	0.09%	33.33%	-46.15%
82 NOVA FINANCIAL & INVESTMENTS CORPORATION 4 8 0.09% 0.00% 700.00% 94 WESTERN OHIO MORTGAGE CORPORAT 3 3 0.07% -40.00% 94 CALCON MUTUAL MORTGAGE LLC 3 3 0.07% -40.00% 94 FIRST CHOICE LOAN SERVICES 3 3 0.07% -40.00% 94 INTERNATIONAL CITY MORTGAGE 3 3 0.07% -62.50% 94 HAMILTON GROUP FUNDING INC 3 3 0.07% 200.00% 300.00% 94 TIDEWATER MORTGAGE SERVICES INC 3 4 0.07% 200.00% 300.00% 94 CASTWAY COMMUNITY BANK 3 4 0.07% 200.00% -55.56% 94 CIJFFCO INC 3 3 4 0.07% 200.00% 300.00% 94 CREDIT UNION MORTGAGE ASSOCIATION INC 3 4 0.07% 200.00% 100.00% 94 FULTON BANK NA 3 4 0.07% 200.00% -71.43% 94 VBS MORTGAGE LLC 3 5 0.07% 50.00% 50.00%	82	PINNACLE CAPITAL MORTGAGE CORP	4	8	0.09%	0.00%	14.29%
94 WESTERN OHIO MORTGAGE CORPORAT 94 CALCON MUTUAL MORTGAGE LLC 3 3 0.07% 94 FIRST CHOICE LOAN SERVICES 3 3 0.07% 94 INTERNATIONAL CITY MORTGAGE 3 3 0.07% 94 HAMILTON GROUP FUNDING INC 3 4 0.07% 94 TIDEWATER MORTGAGE SERVICES INC 3 4 0.07% 92 COU.00% 94 AMERICAN FIDELITY MTG SERVICES 3 4 0.07% 95 COU.00% 96 CASTWAY COMMUNITY BANK 3 4 0.07% 97 COU.00% 98 CREDIT UNION MORTGAGE ASSOCIATION INC 3 4 0.07% 99 VBS MORTGAGE LLC 3 5 0.07% 90 UISTER SAVINGS BANK 3 5 0.07% 90 ATLANTIC PACIFIC MORTGAGE CORPORATION 91 EQUITABLE MORTGAGE CORPORATION 92 CONTOUR MORTGAGE CORPORATION 93 EVERGREEN MONTGAGE CORPORATION 94 LUNIVEST BANK AND TRUST CO 95 CONTOUR MORTGAGE CORPORATION 96 CONTOUR MORTGAGE CORPORATION 97 EVERGREEN MONTGAGE CORPORATION 98 EVERGREEN MONTGAGE CORPORATION 99 A CONTOUR MORTGAGE CORPORATION 90 CONTOUR MORTGAGE CORPORATION 91 CONTOUR MORTGAGE CORPORATION 92 CONTOUR MORTGAGE CORPORATION 93 CONTOUR MORTGAGE CORPORATION 94 EVERGREEN MONEYSOURCE MTG CO 95 A SUWELL INC 96 AMCAP MORTGAGE LTD 97 O.07% 98 AMCAP MORTGAGE LTD 99 AMCAP MORTGAGE LTD 3 7 0.07% 3 7 0.07% 3 7 0.07% 3 6 0.07% 3 7 0.07% 3 7 0.07% 3 7 0.07% 3 7 0.07% 3 7 0.07% 3 7 0.07% 3 7 0.07% 3 7 0.07% 3 7 0.07% 3 7 0.07% 3 7 0.07% 3 7 0.07% 3 7 0.07% 4 CONDOWN 4 AMCAP MORTGAGE LTD 3 7 0.07% 4 AMCAP MORTGAGE LTD 3 7 0.07% 3 7 0.07% 4 AMCAP MORTGAGE LTD 3 7 0.07% 4 COLONS 4 AMCAP MORTGAGE LTD 3 7 0.07% 4 COLONS 4 AMCAP MORTGAGE LTD 3 7 0.07% 4 COLONS 4 AMCAP MORTGAGE LTD 3 7 0.07% 4 COLONS 4 AMCAP MORTGAGE LTD 3 7 0.07% 4 COLONS 4 AMCAP MORTGAGE LTD 3 7 0.07% 4 COLONS 4 AMCAP MORTGAGE LTD 3 7 0.07% 4 COLONS 4 AMCAP MORTGAGE LTD 3 7 0.07% 4 COLONS 4 AMCAP MORTGAGE LTD 4 AMCAP M	82	NORTHERN OHIO INVESTMENT CO	4	8	0.09%	0.00%	700.00%
94 CALCON MUTUAL MORTGAGE LLC 3 3 0.07% -40.00% 94 FIRST CHOICE LOAN SERVICES 3 3 0.07% -40.00% 94 INTERNATIONAL CITY MORTGAGE 3 3 0.07% -62.50% 94 HAMILTON GROUP FUNDING INC 3 3 0.07% 200.00% 300.00% 94 TIDEWATER MORTGAGE SERVICES INC 3 4 0.07% 200.00% 300.00% 94 AMERICAN FIDELITY MTG SERVICES 3 4 0.07% 200.00% -55.56% 94 COASTWAY COMMUNITY BANK 3 4 0.07% 200.00% 300.00% 94 CIFFCO INC 3 4 0.07% 200.00% 33.33% 94 CREDIT UNION MORTGAGE ASSOCIATION INC 3 4 0.07% 200.00% 100.00% 94 FULTON BANK NA 3 4 0.07% 200.00% -71.43% 94 VBS MORTGAGE LLC 3 5 0.07% 50.00% 66.67% 94 ULSTER SAVINGS BANK 3 5 0.07% 50.00% 25.00% 94 EQU	82	NOVA FINANCIAL & INVESTMENTS CORPORATION	4	8	0.09%	0.00%	700.00%
94 FIRST CHOICE LOAN SERVICES 94 INTERNATIONAL CITY MORTGAGE 94 HAMILTON GROUP FUNDING INC 95 TIDEWATER MORTGAGE SERVICES INC 96 TIDEWATER MORTGAGE SERVICES INC 97 TIDEWATER MORTGAGE SERVICES INC 98 AMERICAN FIDELITY MTG SERVICES 99 COASTWAY COMMUNITY BANK 90 TO	94	WESTERN OHIO MORTGAGE CORPORAT	3		0.07%		
94 INTERNATIONAL CITY MORTGAGE 3 3 0.07% -62.50% 94 HAMILTON GROUP FUNDING INC 3 3 0.07% -62.50% 94 TIDEWATER MORTGAGE SERVICES INC 3 4 0.07% 200.00% 300.00% 94 AMERICAN FIDELITY MTG SERVICES 3 4 0.07% 200.00% 300.00% 94 COASTWAY COMMUNITY BANK 3 4 0.07% 200.00% 300.00% 94 CLIFFCO INC 3 4 0.07% 200.00% 33.33% 94 CREDIT UNION MORTGAGE ASSOCIATION INC 3 4 0.07% 200.00% 100.00% 94 FULTON BANK NA 3 4 0.07% 200.00% -71.43% 94 VBS MORTGAGE LLC 3 5 0.07% 50.00% 50.00% 94 VILSTER SAVINGS BANK 3 5 0.07% 50.00% 66.67% 94 ATLANTIC PACIFIC MORTGAGE CORPORATION 3 5 0.07% 50.00% 150	94	CALCON MUTUAL MORTGAGE LLC	3	3	0.07%		-40.00%
94 HAMILTON GROUP FUNDING INC 3 3 0.07% -62.50% 94 TIDEWATER MORTGAGE SERVICES INC 3 4 0.07% 200.00% 300.00% 94 AMERICAN FIDELITY MTG SERVICES 3 4 0.07% 200.00% -55.56% 94 COASTWAY COMMUNITY BANK 3 4 0.07% 200.00% 300.00% 94 CLIFFCO INC 3 4 0.07% 200.00% 33.33% 94 CREDIT UNION MORTGAGE ASSOCIATION INC 3 4 0.07% 200.00% 100.00% 94 FULTON BANK NA 3 4 0.07% 200.00% -71.43% 94 VBS MORTGAGE LLC 3 5 0.07% 50.00% -71.43% 94 VLSTER SAVINGS BANK 3 5 0.07% 50.00% 66.67% 94 ATLANTIC PACIFIC MORTGAGE CORPORATION 3 5 0.07% 50.00% 25.00% 94 UNIVEST BANK AND TRUST CO 3 6 0.07% 0.00%<	94	FIRST CHOICE LOAN SERVICES	3		0.07%		-40.00%
94 TIDEWATER MORTGAGE SERVICES INC 3 4 0.07% 200.00% 300.00% 94 AMERICAN FIDELITY MTG SERVICES 3 4 0.07% 200.00% -55.56% 94 COASTWAY COMMUNITY BANK 3 4 0.07% 200.00% 300.00% 94 CLIFFCO INC 3 4 0.07% 200.00% 33.33% 94 CREDIT UNION MORTGAGE ASSOCIATION INC 3 4 0.07% 200.00% 100.00% 94 FULTON BANK NA 3 4 0.07% 200.00% -71.43% 94 VBS MORTGAGE LLC 3 5 0.07% 50.00% 66.67% 94 ULSTER SAVINGS BANK 3 5 0.07% 50.00% 66.67% 94 ATLANTIC PACIFIC MORTGAGE CORPORATION 3 5 0.07% 50.00% 25.00% 94 UNIVEST BANK AND TRUST CO 3 6 0.07% 0.00% 150.00% 94 CONTOUR MORTGAGE CORPORATION 3 6 0.07% 0.00% 500.00% 94 QUONTIC BANK FSB 3 7 0.07% -25.	94	INTERNATIONAL CITY MORTGAGE	3	3	0.07%		
94 AMERICAN FIDELITY MTG SERVICES 3 4 0.07% 200.00% -55.56% 94 COASTWAY COMMUNITY BANK 3 4 0.07% 200.00% 300.00% 94 CLIFFCO INC 3 4 0.07% 200.00% 33.33% 94 CREDIT UNION MORTGAGE ASSOCIATION INC 3 4 0.07% 200.00% 100.00% 94 FULTON BANK NA 3 4 0.07% 200.00% -71.43% 94 VBS MORTGAGE LLC 3 5 0.07% 50.00% 66.67% 94 ULSTER SAVINGS BANK 3 5 0.07% 50.00% 66.67% 94 ATLANTIC PACIFIC MORTGAGE CORPORATION 3 5 0.07% 50.00% 25.00% 94 EQUITABLE MORTGAGE CORP 3 5 0.07% 50.00% 150.00% 94 UNIVEST BANK AND TRUST CO 3 6 0.07% 0.00% 100.00% 94 EVERGREEN MORTGAGE CORPORATION 3 6 0.07% 0.00% 500.00% 94 QUONTIC BANK FSB 3 7 0.07% -25.00% -30.00% 94 SIWELL INC 3 7 0.07%	94	HAMILTON GROUP FUNDING INC	3	3	0.07%		-62.50%
94 COASTWAY COMMUNITY BANK 94 CLIFFCO INC 94 CLIFFCO INC 3	94	TIDEWATER MORTGAGE SERVICES INC	3	4	0.07%	200.00%	300.00%
94 CLIFFCO INC 3 4 0.07% 200.00% 33.33% 94 CREDIT UNION MORTGAGE ASSOCIATION INC 3 4 0.07% 200.00% 100.00% 94 FULTON BANK NA 3 4 0.07% 200.00% -71.43% 94 VBS MORTGAGE LLC 3 5 0.07% 50.00% 94 ULSTER SAVINGS BANK 3 5 0.07% 50.00% 66.67% 94 ATLANTIC PACIFIC MORTGAGE CORPORATION 3 5 0.07% 50.00% 25.00% 94 EQUITABLE MORTGAGE CORP 3 5 0.07% 50.00% 150.00% 94 UNIVEST BANK AND TRUST CO 3 6 0.07% 0.00% 100.00% 94 CONTOUR MORTGAGE CORPORATION 3 6 0.07% 0.00% 200.00% 94 EVERGREEN MONEYSOURCE MTG CO 3 6 0.07% 0.00% 250.00% 94 SIWELL INC 3 7 0.07% -25.00% 250.00% 94 AMCAP MORTGAGE LTD 3 7 0.07% -25.00% -30.00%	94	AMERICAN FIDELITY MTG SERVICES	3	4	0.07%	200.00%	-55.56%
94 CREDIT UNION MORTGAGE ASSOCIATION INC 3 4 0.07% 200.00% 100.00% 94 FULTON BANK NA 3 4 0.07% 200.00% -71.43% 94 VBS MORTGAGE LLC 3 5 0.07% 50.00% 94 ULSTER SAVINGS BANK 3 5 0.07% 50.00% 66.67% 94 ATLANTIC PACIFIC MORTGAGE CORPORATION 3 5 0.07% 50.00% 25.00% 94 EQUITABLE MORTGAGE CORP 3 5 0.07% 50.00% 150.00% 94 UNIVEST BANK AND TRUST CO 3 6 0.07% 0.00% 100.00% 94 CONTOUR MORTGAGE CORPORATION 3 6 0.07% 0.00% 200.00% 94 EVERGREEN MONEYSOURCE MTG CO 3 6 0.07% 0.00% 500.00% 94 SIWELL INC 3 7 0.07% -25.00% 250.00% 94 AMCAP MORTGAGE CORPORATION 3 7 0.07% -25.00% -30.00% 94 AMCAP MORTGAGE LTD 3 7 0.07% -25.00% -30.00% <td>94</td> <td>COASTWAY COMMUNITY BANK</td> <td>3</td> <td>4</td> <td>0.07%</td> <td>200.00%</td> <td>300.00%</td>	94	COASTWAY COMMUNITY BANK	3	4	0.07%	200.00%	300.00%
94 FULTON BANK NA 3 4 0.07% 200.00% -71.43% 94 VBS MORTGAGE LLC 3 5 0.07% 50.00% 94 ULSTER SAVINGS BANK 3 5 0.07% 50.00% 66.67% 94 ATLANTIC PACIFIC MORTGAGE CORPORATION 3 5 0.07% 50.00% 25.00% 94 EQUITABLE MORTGAGE CORP 3 5 0.07% 50.00% 150.00% 94 UNIVEST BANK AND TRUST CO 3 6 0.07% 0.00% 100.00% 94 CONTOUR MORTGAGE CORPORATION 3 6 0.07% 0.00% 200.00% 94 EVERGREEN MONEYSOURCE MTG CO 3 6 0.07% 0.00% 500.00% 94 QUONTIC BANK FSB 3 7 0.07% -25.00% 250.00% 94 SIWELL INC 3 7 0.07% -25.00% -30.00% 94 AMCAP MORTGAGE CORPORATION 3 7 0.07% -25.00% -30.00% 94 AMERICAN LIBERTY MORTGAGE INC 3 7 0.07% -25.00% 0.00% 94 AKT AMERICAN CAPITAL INC 3 7 0.07% -25.00%	94	CLIFFCO INC	3	4	0.07%	200.00%	33.33%
94 VBS MORTGAGE LLC 3 5 0.07% 50.00% 94 ULSTER SAVINGS BANK 3 5 0.07% 50.00% 66.67% 94 ATLANTIC PACIFIC MORTGAGE CORPORATION 3 5 0.07% 50.00% 25.00% 94 EQUITABLE MORTGAGE CORP 3 5 0.07% 50.00% 150.00% 94 UNIVEST BANK AND TRUST CO 3 6 0.07% 0.00% 100.00% 94 CONTOUR MORTGAGE CORPORATION 3 6 0.07% 0.00% 200.00% 94 EVERGREEN MONEYSOURCE MTG CO 3 6 0.07% 0.00% 500.00% 94 QUONTIC BANK FSB 3 7 0.07% -25.00% 250.00% 94 SIWELL INC 3 7 0.07% -25.00% -30.00% 94 AMCAP MORTGAGE LTD 3 7 0.07% -25.00% 40.00% 94 AMERICAN LIBERTY MORTGAGE INC 3 7 0.07% -25.00% 0.00% 94 AKT AMERICAN CAPITAL INC 3 7 0.07% -25.00% 16.67%	94	CREDIT UNION MORTGAGE ASSOCIATION INC	3	4	0.07%	200.00%	100.00%
94 ULSTER SAVINGS BANK 3 5 0.07% 50.00% 66.67% 94 ATLANTIC PACIFIC MORTGAGE CORPORATION 3 5 0.07% 50.00% 25.00% 94 EQUITABLE MORTGAGE CORP 3 5 0.07% 50.00% 150.00% 94 UNIVEST BANK AND TRUST CO 3 6 0.07% 0.00% 100.00% 94 CONTOUR MORTGAGE CORPORATION 3 6 0.07% 0.00% 200.00% 94 EVERGREEN MONEYSOURCE MTG CO 3 6 0.07% 0.00% 500.00% 94 QUONTIC BANK FSB 3 7 0.07% -25.00% 250.00% 94 SIWELL INC 3 7 0.07% -25.00% -30.00% 94 US MORTGAGE CORPORATION 3 7 0.07% -25.00% -30.00% 94 AMCAP MORTGAGE LTD 3 7 0.07% -25.00% 40.00% 94 AKT AMERICAN LIBERTY MORTGAGE INC 3 7 0.07% -25.00% 16.67%	94	FULTON BANK NA	3	4	0.07%	200.00%	-71.43%
94 ATLANTIC PACIFIC MORTGAGE CORPORATION 3 5 0.07% 50.00% 25.00% 94 EQUITABLE MORTGAGE CORP 3 5 0.07% 50.00% 150.00% 94 UNIVEST BANK AND TRUST CO 3 6 0.07% 0.00% 100.00% 94 CONTOUR MORTGAGE CORPORATION 3 6 0.07% 0.00% 200.00% 94 EVERGREEN MONEYSOURCE MTG CO 3 6 0.07% 0.00% 500.00% 94 QUONTIC BANK FSB 3 7 0.07% -25.00% 250.00% 94 SIWELL INC 3 7 0.07% -25.00% -30.00% 94 US MORTGAGE CORPORATION 3 7 0.07% -25.00% -30.00% 94 AMCAP MORTGAGE LTD 3 7 0.07% -25.00% 40.00% 94 AMERICAN LIBERTY MORTGAGE INC 3 7 0.07% -25.00% 0.00% 94 AKT AMERICAN CAPITAL INC 3 7 0.07% -25.00% 16.67%	94	VBS MORTGAGE LLC	3	5	0.07%	50.00%	
94 EQUITABLE MORTGAGE CORP 3 5 0.07% 50.00% 150.00% 94 UNIVEST BANK AND TRUST CO 3 6 0.07% 0.00% 100.00% 94 CONTOUR MORTGAGE CORPORATION 3 6 0.07% 0.00% 200.00% 94 EVERGREEN MONEYSOURCE MTG CO 3 6 0.07% 0.00% 500.00% 94 QUONTIC BANK FSB 3 7 0.07% -25.00% 250.00% 94 SIWELL INC 3 7 0.07% -25.00% -30.00% 94 US MORTGAGE CORPORATION 3 7 0.07% -25.00% -30.00% 94 AMCAP MORTGAGE LTD 3 7 0.07% -25.00% 40.00% 94 AMERICAN LIBERTY MORTGAGE INC 3 7 0.07% -25.00% 16.67%	94	ULSTER SAVINGS BANK	3	5	0.07%	50.00%	66.67%
94 UNIVEST BANK AND TRUST CO 3 6 0.07% 0.00% 100.00% 94 CONTOUR MORTGAGE CORPORATION 3 6 0.07% 0.00% 200.00% 94 EVERGREEN MONEYSOURCE MTG CO 3 6 0.07% 0.00% 500.00% 94 QUONTIC BANK FSB 3 7 0.07% -25.00% 250.00% 94 SIWELL INC 3 7 0.07% -25.00% -30.00% 94 US MORTGAGE CORPORATION 3 7 0.07% -25.00% -30.00% 94 AMCAP MORTGAGE LTD 3 7 0.07% -25.00% 40.00% 94 AMERICAN LIBERTY MORTGAGE INC 3 7 0.07% -25.00% 16.67%	94	ATLANTIC PACIFIC MORTGAGE CORPORATION	3	5	0.07%	50.00%	25.00%
94 CONTOUR MORTGAGE CORPORATION 3 6 0.07% 0.00% 200.00% 94 EVERGREEN MONEYSOURCE MTG CO 3 6 0.07% 0.00% 500.00% 94 QUONTIC BANK FSB 3 7 0.07% -25.00% 250.00% 94 SIWELL INC 3 7 0.07% -25.00% 94 US MORTGAGE CORPORATION 3 7 0.07% -25.00% -30.00% 94 AMCAP MORTGAGE LTD 3 7 0.07% -25.00% 40.00% 94 AMERICAN LIBERTY MORTGAGE INC 3 7 0.07% -25.00% 16.67% 94 AKT AMERICAN CAPITAL INC 3 7 0.07% -25.00% 16.67%	94	EQUITABLE MORTGAGE CORP	3	5	0.07%	50.00%	150.00%
94 EVERGREEN MONEYSOURCE MTG CO 3 6 0.07% 0.00% 500.00% 94 QUONTIC BANK FSB 3 7 0.07% -25.00% 250.00% 94 SIWELL INC 3 7 0.07% -25.00% 94 US MORTGAGE CORPORATION 3 7 0.07% -25.00% -30.00% 94 AMCAP MORTGAGE LTD 3 7 0.07% -25.00% 40.00% 94 AMERICAN LIBERTY MORTGAGE INC 3 7 0.07% -25.00% 0.00% 94 AKT AMERICAN CAPITAL INC 3 7 0.07% -25.00% 16.67%	94	UNIVEST BANK AND TRUST CO	3	6	0.07%	0.00%	100.00%
94 QUONTIC BANK FSB 3 7 0.07% -25.00% 250.00% 94 SIWELL INC 3 7 0.07% -25.00% 94 US MORTGAGE CORPORATION 3 7 0.07% -25.00% -30.00% 94 AMCAP MORTGAGE LTD 3 7 0.07% -25.00% 40.00% 94 AMERICAN LIBERTY MORTGAGE INC 3 7 0.07% -25.00% 16.67% 94 AKT AMERICAN CAPITAL INC 3 7 0.07% -25.00% 16.67%	94	CONTOUR MORTGAGE CORPORATION	3	6	0.07%	0.00%	200.00%
94 SIWELL INC 3 7 0.07% -25.00% 94 US MORTGAGE CORPORATION 3 7 0.07% -25.00% -30.00% 94 AMCAP MORTGAGE LTD 3 7 0.07% -25.00% 40.00% 94 AMERICAN LIBERTY MORTGAGE INC 3 7 0.07% -25.00% 0.00% 94 AKT AMERICAN CAPITAL INC 3 7 0.07% -25.00% 16.67%	94	EVERGREEN MONEYSOURCE MTG CO	3	6	0.07%	0.00%	500.00%
94 US MORTGAGE CORPORATION 3 7 0.07% -25.00% -30.00% 94 AMCAP MORTGAGE LTD 3 7 0.07% -25.00% 40.00% 94 AMERICAN LIBERTY MORTGAGE INC 3 7 0.07% -25.00% 0.00% 94 AKT AMERICAN CAPITAL INC 3 7 0.07% -25.00% 16.67%	94	QUONTIC BANK FSB	3	7	0.07%	-25.00%	250.00%
94 AMCAP MORTGAGE LTD 3 7 0.07% -25.00% 40.00% 94 AMERICAN LIBERTY MORTGAGE INC 3 7 0.07% -25.00% 0.00% 94 AKT AMERICAN CAPITAL INC 3 7 0.07% -25.00% 16.67%	94	SIWELL INC	3	7	0.07%	-25.00%	
94 AMERICAN LIBERTY MORTGAGE INC 3 7 0.07% -25.00% 0.00% 94 AKT AMERICAN CAPITAL INC 3 7 0.07% -25.00% 16.67%	94	US MORTGAGE CORPORATION	3	7	0.07%	-25.00%	-30.00%
94 AKT AMERICAN CAPITAL INC 3 7 0.07% -25.00% 16.67%	94	AMCAP MORTGAGE LTD	3		0.07%	-25.00%	40.00%
	94	AMERICAN LIBERTY MORTGAGE INC	3	7	0.07%	-25.00%	0.00%
94 HOMEOWNERS MORTGAGE ENTERPRISE 3 8 0.07% -40.00% -57.89%	94	AKT AMERICAN CAPITAL INC	3	7	0.07%	-25.00%	16.67%
	94	HOMEOWNERS MORTGAGE ENTERPRISE	3	8	0.07%	-40.00%	-57.89%

Subtotal Top 100	4,413	8,076	96.37%	20.48%	-9.21%
Subtotal Non Top 100	166	393	3.63%	-26.87%	-50.75%
Total	4,579	8,469		17.71%	-12.63%

Historical February Endorsements		
	2/1/2016	4,579
	2/1/2015	4,747