

Reverse Mortgage Retail Leaders

Industry Overview

Data as of October 2009

Next Release Date: Week 1 of December

Endorsement Growth Change

-7.4 %

Competition Growth

-18.6 %

Active Lender Change

-239

Figures above reflect change from prior month

PERFORMANCE

| Rank/Region | 11/08 | 12/08 | 01/09 | 02/09 | 03/09 | 04/09 | 05/09 | 06/09 | 07/09 | 08/09 | 09/09 | 10/09 | Trend |
|-----------------------|--------------|--------------|--------------|--------------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|----------|
| 1 Southeast/Caribbean | 1,972 | 2,488 | 2,230 | 1,977 | 2,866 | 2,839 | 1,845 | 1,888 | 2,397 | 1,984 | 1,790 | 1,700 | ▼ |
| 2 Pacific/Hawaii | 1,119 | 1,655 | 1,759 | 1,661 | 2,111 | 1,937 | 1,530 | 1,641 | 2,062 | 1,821 | 2,018 | 1,577 | ▼ |
| 3 Mid-Atlantic | 1,055 | 1,152 | 1,255 | 1,196 | 1,131 | 1,361 | 1,119 | 1,056 | 1,142 | 1,031 | 1,205 | 1,153 | ▼ |
| 4 Southwest | 793 | 989 | 925 | 814 | 1,116 | 1,269 | 802 | 835 | 868 | 839 | 970 | 901 | ▼ |
| 5 Midwest | 843 | 964 | 994 | 874 | 1,208 | 1,139 | 831 | 813 | 851 | 794 | 756 | 853 | ▲ |
| 6 New York/New Jersey | 620 | 779 | 828 | 807 | 844 | 1,027 | 870 | 977 | 983 | 803 | 903 | 904 | ▲ |
| 7 Northwest/Alaska | 435 | 596 | 651 | 630 | 743 | 716 | 558 | 490 | 615 | 637 | 702 | 666 | ▼ |
| 8 New England | 423 | 506 | 589 | 579 | 521 | 565 | 334 | 368 | 379 | 510 | 583 | 511 | ▼ |
| 9 Rocky Mountain | 301 | 405 | 387 | 327 | 451 | 538 | 315 | 373 | 340 | 348 | 366 | 327 | ▼ |
| 10 Great Plains | 210 | 227 | 240 | 221 | 270 | 269 | 192 | 192 | 193 | 166 | 180 | 180 | ↔ |
| Total | 7,771 | 9,761 | 9,858 | 9,086 | 11,261 | 11,660 | 8,396 | 8,633 | 9,830 | 8,933 | 9,473 | 8,772 | ▼ |

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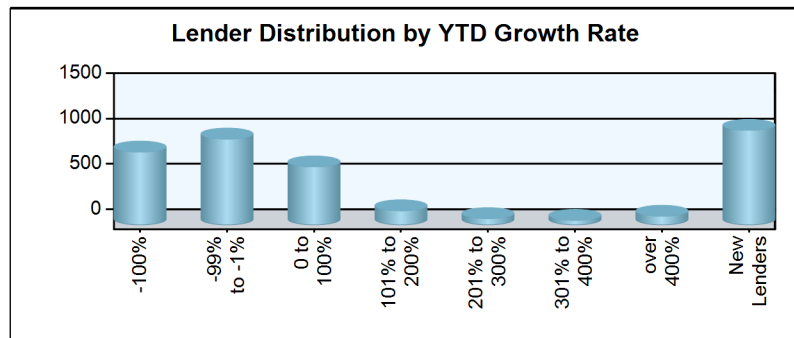
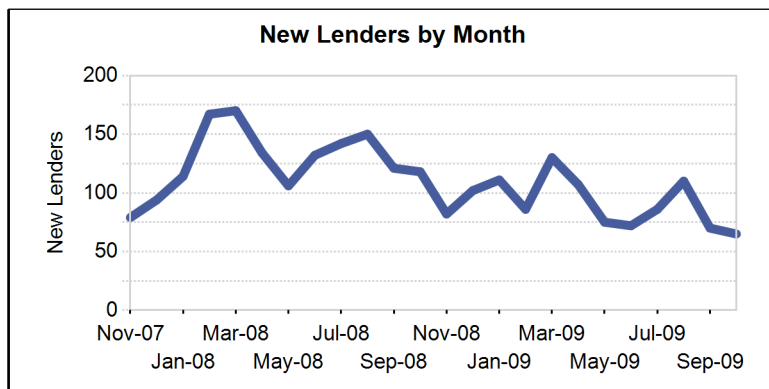
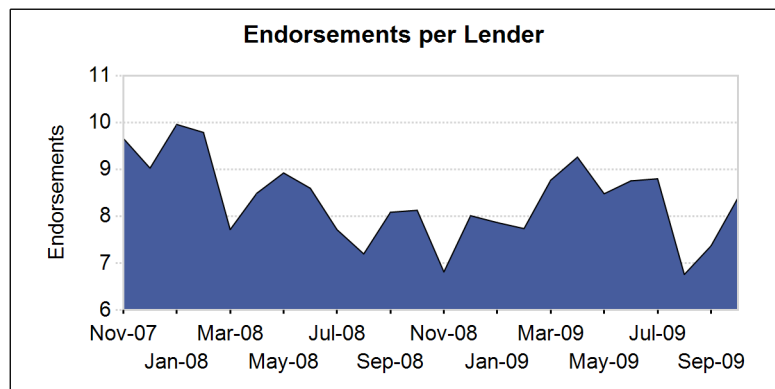
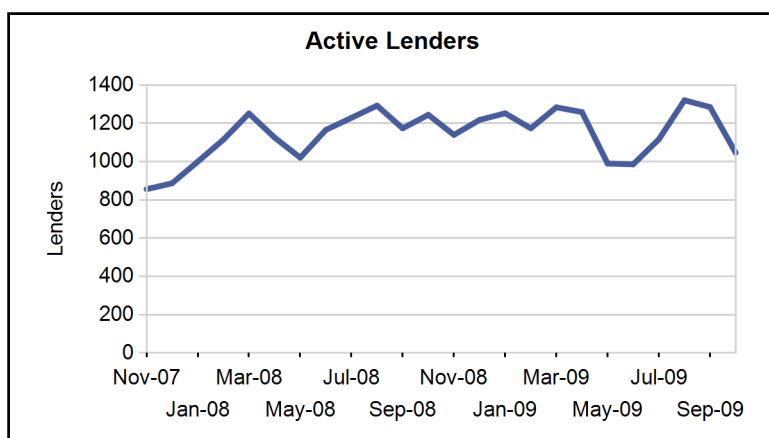
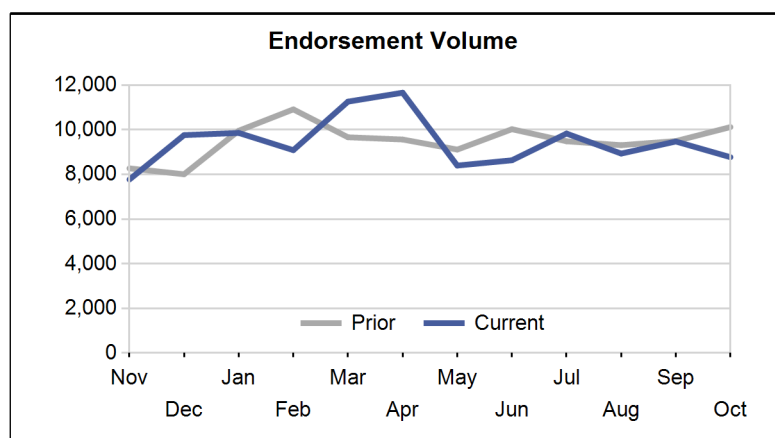
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Competition

Top 10 Lenders

| Rank / Lender | 11/08 | 12/08 | 01/09 | 02/09 | 03/09 | 04/09 | 05/09 | 06/09 | 07/09 | 08/09 | 09/09 | 10/09 | Total | Trend |
|---------------------------------|--------------|--------------|--------------|--------------|---------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|----------|
| 1 WELLS FARGO BANK NA | 1,170 | 1,381 | 1,809 | 1,522 | 2,189 | 2,194 | 1,442 | 1,393 | 1,715 | 1,386 | 1,282 | 1,594 | 19,077 | ▲ |
| 2 BANK OF AMERICA NA CHARLOTTE | 762 | 785 | 626 | 984 | 1,121 | 1,321 | 726 | 757 | 757 | 718 | 1,046 | 872 | 10,475 | ▼ |
| 3 FINANCIAL FREEDOM ACQUISITION | 275 | 442 | 593 | 458 | 376 | 335 | 316 | 92 | 223 | 342 | 478 | 348 | 4,278 | ▼ |
| 4 WORLD ALLIANCE FINANCIAL CORP | 252 | 527 | 203 | 72 | 239 | 674 | 266 | 255 | 293 | 187 | 36 | 16 | 3,020 | ▼ |
| 5 METLIFE BANK | 125 | 166 | 166 | 219 | 200 | 254 | 199 | 319 | 304 | 266 | 215 | 416 | 2,849 | ▲ |
| 6 ONE REVERSE MORTGAGE LLC | 119 | 107 | 163 | 177 | 494 | 302 | 187 | 269 | 266 | 180 | 244 | 307 | 2,815 | ▲ |
| 7 GENERATION MORTGAGE COMPANY | 64 | 108 | 169 | 149 | 193 | 215 | 140 | 182 | 201 | 73 | 51 | 36 | 1,581 | ▼ |
| 8 URBAN FINANCIAL GROUP | 111 | 172 | 100 | 140 | 131 | 156 | 111 | 97 | 93 | 66 | 67 | 40 | 1,284 | ▼ |
| 9 SECURITY ONE LENDING | 42 | 125 | 65 | 122 | 158 | 124 | 118 | 102 | 83 | 52 | 174 | 91 | 1,256 | ▼ |
| 10 1ST AAA REVERSE MORTGAGE INC | 77 | 67 | 71 | 66 | 84 | 127 | 91 | 86 | 101 | 95 | 152 | 125 | 1,142 | ▼ |
| Top 10 SubTotal | 2,997 | 3,880 | 3,965 | 3,909 | 5,185 | 5,702 | 3,596 | 3,552 | 4,036 | 3,365 | 3,745 | 3,845 | 47,777 | ▲ |
| Industry Total | 7,771 | 9,761 | 9,858 | 9,086 | 11,261 | 11,660 | 8,396 | 8,633 | 9,830 | 8,933 | 9,473 | 8,772 | 113,434 | ▼ |



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Market Performance

| Market | YTD Volume 2009 | YTD Volume 2008 | Chg % | Active Lenders 2009 | Active Lenders 2008 | Chg % | Volume / Lender 2009 | Volume / Lender 2008 | Chg % |
|----------------------------|-----------------|-----------------|----------------|---------------------|---------------------|---------------|----------------------|----------------------|----------------|
| Great Plains | | | | | | | | | |
| ST. LOUIS | 759 | 859 | -11.6 % | 97 | 93 | 4.3 % | 2.6 | 3.1 | -16.6 % |
| KANSAS CITY | 642 | 812 | -20.9 % | 90 | 86 | 4.7 % | 2.6 | 3.4 | -23.1 % |
| DES MOINES | 311 | 305 | 2.0 % | 31 | 29 | 6.9 % | 3.9 | 3.9 | -1.2 % |
| OMAHA | 218 | 248 | -12.1 % | 26 | 24 | 8.3 % | 3.2 | 3.5 | -6.2 % |
| TOPEKA | 173 | 200 | -13.5 % | 32 | 29 | 10.3 % | 1.8 | 2.4 | -25.5 % |
| Region Total | 2,103 | 2,424 | -13.2 % | 174 | 166 | 4.8 % | 3.9 | 4.6 | -16.1 % |
| Mid-Atlantic | | | | | | | | | |
| RICHMOND | 3,161 | 2,935 | 7.7 % | 174 | 162 | 7.4 % | 4.7 | 4.6 | 1.4 % |
| BALTIMORE | 2,968 | 2,998 | -1.0 % | 189 | 180 | 5.0 % | 4.2 | 4.4 | -4.2 % |
| PHILADELPHIA | 2,514 | 2,824 | -11.0 % | 180 | 148 | 21.6 % | 3.9 | 4.8 | -19.4 % |
| WASH. D.C. | 1,727 | 1,823 | -5.3 % | 158 | 164 | -3.7 % | 3.2 | 3.4 | -4.9 % |
| WILMINGTON | 598 | 506 | 18.2 % | 66 | 52 | 26.9 % | 2.9 | 3.2 | -11.3 % |
| PITTSBURGH | 522 | 566 | -7.8 % | 69 | 64 | 7.8 % | 2.1 | 2.6 | -18.4 % |
| CHARLESTON | 159 | 228 | -30.3 % | 28 | 33 | -15.2 % | 2.0 | 2.6 | -23.3 % |
| Region Total | 11,649 | 11,880 | -1.9 % | 426 | 378 | 12.7 % | 6.6 | 7.4 | -10.7 % |
| Midwest | | | | | | | | | |
| CHICAGO | 3,177 | 2,576 | 23.3 % | 221 | 169 | 30.8 % | 3.6 | 3.9 | -5.5 % |
| MINN. ST. PAUL | 995 | 982 | 1.3 % | 73 | 65 | 12.3 % | 4.2 | 4.3 | -3.7 % |
| INDIANAPOLIS | 893 | 964 | -7.4 % | 86 | 95 | -9.5 % | 3.1 | 3.0 | 4.2 % |
| MILWAUKEE | 891 | 923 | -3.5 % | 58 | 62 | -6.5 % | 4.2 | 4.2 | 0.1 % |
| DETROIT | 875 | 1,497 | -41.5 % | 103 | 110 | -6.4 % | 2.4 | 3.8 | -35.5 % |
| CLEVELAND | 652 | 902 | -27.7 % | 80 | 77 | 3.9 % | 2.4 | 2.9 | -16.0 % |
| GRAND RAPIDS | 565 | 738 | -23.4 % | 75 | 91 | -17.6 % | 2.3 | 2.3 | 1.8 % |
| SPRINGFIELD | 353 | 349 | 1.1 % | 57 | 54 | 5.6 % | 1.9 | 1.9 | 1.0 % |
| CINCINNATI | 273 | 335 | -18.5 % | 46 | 59 | -22.0 % | 2.1 | 2.0 | 5.0 % |
| COLUMBUS | 253 | 304 | -16.8 % | 60 | 47 | 27.7 % | 1.9 | 2.3 | -17.7 % |
| FLINT | 186 | 324 | -42.6 % | 46 | 59 | -22.0 % | 1.6 | 2.1 | -23.8 % |
| Region Total | 9,113 | 9,894 | -7.9 % | 511 | 491 | 4.1 % | 4.9 | 5.4 | -9.3 % |
| New England | | | | | | | | | |
| BOSTON | 2,158 | 2,327 | -7.3 % | 150 | 179 | -16.2 % | 3.8 | 3.2 | 18.3 % |
| HARTFORD | 1,422 | 1,511 | -5.9 % | 143 | 123 | 16.3 % | 3.2 | 3.4 | -6.0 % |
| BANGOR | 453 | 411 | 10.2 % | 39 | 43 | -9.3 % | 3.5 | 2.8 | 26.7 % |
| MANCHESTER | 437 | 431 | 1.4 % | 66 | 61 | 8.2 % | 2.2 | 2.3 | -3.2 % |
| PROVIDENCE | 304 | 409 | -25.7 % | 42 | 57 | -26.3 % | 2.2 | 2.1 | 5.0 % |
| BURLINGTON | 165 | 117 | 41.0 % | 17 | 13 | 30.8 % | 3.1 | 2.5 | 21.7 % |
| Region Total | 4,939 | 5,206 | -5.1 % | 292 | 295 | -1.0 % | 4.6 | 4.1 | 9.7 % |
| New York/New Jersey | | | | | | | | | |
| NEW YORK | 4,257 | 2,396 | 77.7 % | 171 | 137 | 24.8 % | 5.8 | 4.8 | 22.9 % |
| NEWARK | 1,997 | 1,727 | 15.6 % | 178 | 161 | 10.6 % | 3.6 | 3.3 | 9.5 % |
| CAMDEN | 1,450 | 1,464 | -1.0 % | 149 | 148 | 0.7 % | 2.9 | 3.1 | -5.5 % |
| ALBANY | 845 | 880 | -4.0 % | 74 | 58 | 27.6 % | 3.7 | 4.3 | -14.0 % |
| BUFFALO | 397 | 476 | -16.6 % | 32 | 34 | -5.9 % | 4.2 | 4.8 | -13.9 % |
| Region Total | 8,946 | 6,943 | 28.8 % | 337 | 292 | 15.4 % | 6.4 | 6.0 | 5.2 % |
| Northwest/Alaska | | | | | | | | | |
| PORTLAND | 2,688 | 2,241 | 19.9 % | 189 | 157 | 20.4 % | 3.6 | 3.6 | -1.0 % |
| SEATTLE | 2,534 | 2,315 | 9.5 % | 158 | 166 | -4.8 % | 4.3 | 3.7 | 14.8 % |
| BOISE | 805 | 673 | 19.6 % | 89 | 69 | 29.0 % | 3.0 | 3.1 | -2.3 % |
| SPOKANE | 302 | 333 | -9.3 % | 57 | 60 | -5.0 % | 2.1 | 2.2 | -4.2 % |
| ANCHORAGE | 79 | 70 | 12.9 % | 12 | 15 | -20.0 % | 2.9 | 2.2 | 30.6 % |
| Region Total | 6,408 | 5,632 | 13.8 % | 305 | 277 | 10.1 % | 5.1 | 5.1 | 0.4 % |

| Market | YTD Volume 2009 | YTD Volume 2008 | Chg % | Active Lenders 2009 | Active Lenders 2008 | Chg % | Volume / Lender 2009 | Volume / Lender 2008 | Chg % |
|----------------------------|-----------------|-----------------|----------------|---------------------|---------------------|---------------|----------------------|----------------------|----------------|
| Pacific/Hawaii | | | | | | | | | |
| LOS ANGELES | 4,403 | 3,490 | 26.2 % | 323 | 337 | -4.2 % | 4.4 | 3.5 | 28.5 % |
| SAN FRANCISCO | 3,292 | 1,756 | 87.5 % | 201 | 198 | 1.5 % | 5.0 | 2.9 | 72.0 % |
| SANTA ANA | 2,756 | 3,252 | -15.3 % | 285 | 321 | -11.2 % | 3.4 | 3.2 | 5.5 % |
| PHOENIX | 2,461 | 3,140 | -21.6 % | 159 | 168 | -5.4 % | 4.3 | 5.1 | -16.1 % |
| SACRAMENTO | 1,648 | 2,066 | -20.2 % | 164 | 194 | -15.5 % | 3.5 | 3.3 | 4.6 % |
| SAN DIEGO | 1,139 | 1,015 | 12.2 % | 153 | 167 | -8.4 % | 2.6 | 2.3 | 11.6 % |
| FRESNO | 650 | 1,476 | -56.0 % | 95 | 167 | -43.1 % | 2.7 | 3.2 | -15.4 % |
| HONOLULU | 516 | 623 | -17.2 % | 59 | 45 | 31.1 % | 2.8 | 3.2 | -14.9 % |
| TUCSON | 476 | 570 | -16.5 % | 75 | 80 | -6.3 % | 2.2 | 2.5 | -11.6 % |
| LAS VEGAS | 473 | 1,115 | -57.6 % | 47 | 90 | -47.8 % | 2.8 | 3.7 | -25.0 % |
| RENO | 303 | 363 | -16.5 % | 33 | 39 | -15.4 % | 2.9 | 2.9 | 0.4 % |
| Region Total | 18,117 | 18,866 | -4.0 % | 694 | 734 | -5.4 % | 7.0 | 6.3 | 10.5 % |
| Rocky Mountain | | | | | | | | | |
| DENVER | 1,692 | 1,464 | 15.6 % | 129 | 97 | 33.0 % | 4.0 | 4.3 | -8.4 % |
| SALT LAKE CITY | 1,360 | 1,469 | -7.4 % | 107 | 94 | 13.8 % | 3.5 | 4.1 | -12.8 % |
| HELENA | 408 | 241 | 69.3 % | 27 | 18 | 50.0 % | 3.7 | 3.1 | 16.8 % |
| CASPER | 173 | 110 | 57.3 % | 17 | 20 | -15.0 % | 3.0 | 2.4 | 22.4 % |
| SIOUX FALLS | 91 | 83 | 9.6 % | 8 | 10 | -20.0 % | 4.5 | 2.8 | 59.7 % |
| FARGO | 48 | 57 | -15.8 % | 6 | 5 | 20.0 % | 2.4 | 2.9 | -17.3 % |
| Region Total | 3,772 | 3,424 | 10.2 % | 222 | 175 | 26.9 % | 4.7 | 5.0 | -6.4 % |
| Southeast/Caribbean | | | | | | | | | |
| MIAMI | 5,138 | 8,216 | -37.5 % | 417 | 458 | -9.0 % | 3.5 | 4.6 | -24.1 % |
| TAMPA | 2,545 | 3,450 | -26.2 % | 281 | 286 | -1.7 % | 3.0 | 3.4 | -12.4 % |
| ATLANTA | 2,033 | 1,780 | 14.2 % | 174 | 127 | 37.0 % | 3.6 | 4.0 | -10.2 % |
| ORLANDO | 1,961 | 3,062 | -36.0 % | 243 | 279 | -12.9 % | 2.6 | 3.3 | -20.7 % |
| JACKSONVILLE | 1,941 | 2,342 | -17.1 % | 203 | 213 | -4.7 % | 2.9 | 3.1 | -4.6 % |
| GREENSBORO | 1,726 | 1,409 | 22.5 % | 37 | 35 | 5.7 % | 9.0 | 7.8 | 15.4 % |
| CARIBBEAN | 1,650 | 602 | 174.1 % | 12 | 7 | 71.4 % | 22.0 | 16.1 | 37.4 % |
| COLUMBIA | 1,206 | 1,015 | 18.8 % | 94 | 69 | 36.2 % | 3.6 | 4.1 | -11.8 % |
| BIRMINGHAM | 1,126 | 829 | 35.8 % | 93 | 68 | 36.8 % | 3.3 | 3.1 | 6.0 % |
| KNOXVILLE | 673 | 523 | 28.7 % | 81 | 64 | 26.6 % | 2.3 | 2.7 | -12.2 % |
| JACKSON | 415 | 404 | 2.7 % | 49 | 37 | 32.4 % | 2.7 | 3.2 | -16.1 % |
| LOUISVILLE | 408 | 425 | -4.0 % | 64 | 60 | 6.7 % | 2.4 | 2.5 | -1.3 % |
| NASHVILLE | 406 | 279 | 45.5 % | 63 | 55 | 14.5 % | 2.2 | 1.8 | 20.7 % |
| MEMPHIS | 288 | 343 | -16.0 % | 49 | 46 | 6.5 % | 1.9 | 2.4 | -22.3 % |
| Region Total | 21,516 | 24,679 | -12.8 % | 924 | 819 | 12.8 % | 6.3 | 7.2 | -13.0 % |
| Southwest | | | | | | | | | |
| SAN ANTONIO | 1,596 | 1,367 | 16.8 % | 98 | 87 | 12.6 % | 4.4 | 4.4 | -0.2 % |
| HOUSTON | 1,420 | 1,554 | -8.6 % | 94 | 88 | 6.8 % | 4.5 | 4.8 | -6.5 % |
| DALLAS | 1,360 | 1,251 | 8.7 % | 112 | 87 | 28.7 % | 3.6 | 3.7 | -1.9 % |
| FT. WORTH | 1,185 | 1,105 | 7.2 % | 94 | 91 | 3.3 % | 3.7 | 3.6 | 3.1 % |
| NEW ORLEANS | 831 | 610 | 36.2 % | 74 | 47 | 57.4 % | 3.0 | 3.5 | -14.7 % |
| ALBUQUERQUE | 830 | 591 | 40.4 % | 96 | 73 | 31.5 % | 2.8 | 2.7 | 4.5 % |
| LUBBOCK | 660 | 666 | -0.9 % | 54 | 59 | -8.5 % | 3.5 | 3.4 | 0.8 % |
| LITTLE ROCK | 626 | 639 | -2.0 % | 53 | 40 | 32.5 % | 3.0 | 3.6 | -16.8 % |
| OKLAHOMA CITY | 340 | 458 | -25.8 % | 43 | 43 | 0.0 % | 2.2 | 2.8 | -21.8 % |
| TULSA | 333 | 302 | 10.3 % | 46 | 35 | 31.4 % | 2.3 | 2.8 | -17.5 % |
| SHREVEPORT | 158 | 153 | 3.3 % | 30 | 25 | 20.0 % | 2.1 | 1.9 | 12.9 % |
| Region Total | 9,339 | 8,696 | 7.4 % | 328 | 292 | 12.3 % | 7.2 | 7.5 | -3.8 % |
| Grand Total | 95,902 | 97,644 | -1.8 % | 2,993 | 2,754 | 8.7 % | 8.2 | 8.5 | -2.9 % |

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Top 100 Lenders - Year to Date

| Rank | Lender | Vol 2009 | Vol 2008 | Chg % | Mkt Share 2009 | Mkt Share 2008 | Chg % | Top State |
|------|----------------------------|----------|----------|-------|----------------|----------------|-------|-----------|
| 1 | WELLS FARGO BANK NA | 16526 | 16218 | 2 % | 17.2 % | 16.6 % | 4 % | CA |
| 2 | BANK OF AMERICA NA CHARL | 8928 | 7132 | 25 % | 9.3 % | 7.3 % | 27 % | CA |
| 3 | FINANCIAL FREEDOM ACQUIS | 3561 | 5100 | -30 % | 3.7 % | 5.2 % | -29 % | CA |
| 4 | ONE REVERSE MORTGAGE LLC | 2589 | 478 | 442 % | 2.7 % | 0.5 % | 451 % | TX |
| 5 | METLIFE BANK | 2558 | 1038 | 146 % | 2.7 % | 1.1 % | 151 % | NY |
| 6 | WORLD ALLIANCE FINANCIAL | 2241 | 3034 | -26 % | 2.3 % | 3.1 % | -25 % | NY |
| 7 | GENERATION MORTGAGE COMP | 1409 | 927 | 52 % | 1.5 % | 0.9 % | 55 % | CA |
| 8 | SECURITY ONE LENDING | 1089 | 1544 | -29 % | 1.1 % | 1.6 % | -28 % | CA |
| 9 | URBAN FINANCIAL GROUP | 1001 | 1197 | -16 % | 1.0 % | 1.2 % | -15 % | TX |
| 10 | 1ST AAA REVERSE MORTGAGE | 998 | 883 | 13 % | 1.0 % | 0.9 % | 15 % | TX |
| 11 | MONEY HOUSE INC | 866 | 191 | 353 % | 0.9 % | 0.2 % | 362 % | ZZ |
| 12 | FIRST MARINER BANK | 698 | 902 | -23 % | 0.7 % | 0.9 % | -21 % | MD |
| 13 | GUARDIAN FIRST FUNDING G | 694 | 362 | 92 % | 0.7 % | 0.4 % | 95 % | FL |
| 14 | M AND T BANK | 639 | 745 | -14 % | 0.7 % | 0.8 % | -13 % | NY |
| 15 | EVOFO ONE | 617 | 187 | 230 % | 0.6 % | 0.2 % | 236 % | CA |
| 16 | STAY IN HOME MORTGAGE IN | 601 | 640 | -6 % | 0.6 % | 0.7 % | -4 % | WA |
| 17 | SENIORS REVERSE MORTGAGE | 586 | 200 | 193 % | 0.6 % | 0.2 % | 198 % | CA |
| 18 | GENWORTH FINANCIAL HM EQ | 555 | 1166 | -52 % | 0.6 % | 1.2 % | -52 % | CA |
| 19 | PNC MORTGAGE LLC | 527 | 61 | 764 % | 0.5 % | 0.1 % | 780 % | NJ |
| 20 | NET EQUITY FINANCIAL INC | 506 | 186 | 172 % | 0.5 % | 0.2 % | 177 % | MD |
| 21 | AMERICAN ADVISORS GROUP | 457 | 420 | 9 % | 0.5 % | 0.4 % | 11 % | FL |
| 22 | EQUIPOINT FINANCIAL NETW | 451 | 580 | -22 % | 0.5 % | 0.6 % | -21 % | TN |
| 23 | UPSTATE CAPITAL INC | 396 | 597 | -34 % | 0.4 % | 0.6 % | -32 % | NY |
| 24 | M AND I MARSHALL AND ILS | 380 | 377 | 1 % | 0.4 % | 0.4 % | 3 % | WI |
| 25 | CITYONE MORTGAGE BANKERS | 373 | 267 | 40 % | 0.4 % | 0.3 % | 42 % | FL |
| 26 | HARVARD HOME MORTGAGE IN | 358 | 405 | -12 % | 0.4 % | 0.4 % | -10 % | NC |
| 27 | ACADEMY MORTGAGE LLC | 356 | 918 | -61 % | 0.4 % | 0.9 % | -61 % | MD |
| 28 | MORTGAGESHOP LLC | 350 | 191 | 83 % | 0.4 % | 0.2 % | 87 % | VA |
| 29 | SENIOR AMERICAN FUNDING | 345 | 567 | -39 % | 0.4 % | 0.6 % | -38 % | CA |
| 30 | ALLIED HOME MORTGAGE CAP | 323 | 458 | -29 % | 0.3 % | 0.5 % | -28 % | MA |
| 31 | SAVINGS FIRST MORTGAGE L | 313 | 239 | 31 % | 0.3 % | 0.2 % | 33 % | MD |
| 32 | PRIORITY MORTGAGE CORPOR | 310 | 150 | 107 % | 0.3 % | 0.2 % | 110 % | FL |
| 33 | 1ST CONTINENTAL MORTGAGE | 295 | 356 | -17 % | 0.3 % | 0.4 % | -16 % | FL |
| 34 | CHERRY CREEK MORTGAGE CO | 291 | 186 | 56 % | 0.3 % | 0.2 % | 59 % | CO |
| 35 | REVERSE MORTGAGE GRP INC | 290 | 107 | 171 % | 0.3 % | 0.1 % | 176 % | FL |
| 36 | GRIFFIN FINANCIAL MORTGA | 287 | 366 | -22 % | 0.3 % | 0.4 % | -20 % | TX |
| 37 | LIBERTYSTREET FINANCIAL | 286 | 80 | 258 % | 0.3 % | 0.1 % | 264 % | CA |
| 38 | VALUE FINANCIAL MORTGAGE | 264 | 290 | -9 % | 0.3 % | 0.3 % | -7 % | FL |
| 39 | TWIN CAPITAL MORTGAGE | 258 | 80 | 223 % | 0.3 % | 0.1 % | 228 % | CA |
| 40 | FIRST REVERSE FINANCIAL | 249 | 267 | -7 % | 0.3 % | 0.3 % | -5 % | IL |
| 41 | REVERSE MORTGAGES OF CA | 243 | 301 | -19 % | 0.3 % | 0.3 % | -18 % | CA |
| 42 | DIRECT FINANCE CORP | 239 | 81 | 195 % | 0.2 % | 0.1 % | 200 % | MA |
| 43 | INTEGRITY 1ST MORTGAGE I | 237 | 25 | 848 % | 0.2 % | 0.0 % | 865 % | IL |
| 44 | IDEAL MORTGAGE BANKERS | 234 | 104 | 125 % | 0.2 % | 0.1 % | 129 % | NY |
| 45 | FUTURES SAFE FINANCIAL COR | 234 | 294 | -20 % | 0.2 % | 0.3 % | -19 % | CA |
| 46 | SUNTRUST MORTGAGE INC | 231 | 89 | 160 % | 0.2 % | 0.1 % | 164 % | VA |
| 47 | SUN AMERICAN MORTGAGE CO | 230 | 239 | -4 % | 0.2 % | 0.2 % | -2 % | AZ |
| 48 | AMERICAN REVERSE MORTGAG | 230 | 684 | -66 % | 0.2 % | 0.7 % | -66 % | FL |
| 49 | METAMERICA MORTGAGE BANK | 222 | 163 | 36 % | 0.2 % | 0.2 % | 39 % | VA |
| 50 | PACIFIC REVERSE MORTGAGE | 216 | 584 | -63 % | 0.2 % | 0.6 % | -62 % | FL |

| Rank | Lender | Vol 2009 | Vol 2008 | Chg % | Mkt Share 2009 | Mkt Share 2008 | Chg % | Top State |
|------|--------------------------|----------|----------|---------|----------------|----------------|---------|-----------|
| 51 | GATEWAY FUNDING DIVERSIF | 211 | 137 | 54 % | 0.2 % | 0.1 % | 57 % | PA |
| 52 | VAN DYK MORTGAGE CORPORA | 210 | 286 | -27 % | 0.2 % | 0.3 % | -25 % | FL |
| 53 | JAMES B NUTTER AND COMPA | 209 | 427 | -51 % | 0.2 % | 0.4 % | -50 % | KS |
| 54 | AMERICAN PACIFIC MORTGAG | 208 | 179 | 16 % | 0.2 % | 0.2 % | 18 % | CA |
| 55 | AMERICAN HOME LOAN INC | 207 | 215 | -4 % | 0.2 % | 0.2 % | -2 % | MD |
| 56 | NATIONAL CITY BANK | 197 | 164 | 20 % | 0.2 % | 0.2 % | 22 % | MI |
| 57 | LIVE WELL FINANCIAL INC | 194 | 401 | -52 % | 0.2 % | 0.4 % | -51 % | VA |
| 58 | CITIZENS MORTGAGE CORPOR | 191 | 478 | -60 % | 0.2 % | 0.5 % | -59 % | TX |
| 59 | UNITY MORTGAGE CORP | 187 | 154 | 21 % | 0.2 % | 0.2 % | 24 % | FL |
| 60 | MASTER MORTGAGE CORPORAT | 186 | 0 | | 0.2 % | 0.0 % | | ZZ |
| 61 | WEBSTER BANK | 183 | 238 | -23 % | 0.2 % | 0.2 % | -22 % | CT |
| 62 | UNIVERSAL LENDING CORPOR | 182 | 132 | 38 % | 0.2 % | 0.1 % | 40 % | CO |
| 63 | EAGLE NATIONWIDE MORTGAG | 180 | 72 | 150 % | 0.2 % | 0.1 % | 155 % | NJ |
| 64 | SENIOR FUNDING ASSOCIATE | 180 | 206 | -13 % | 0.2 % | 0.2 % | -11 % | CA |
| 65 | ENVISION LENDING GROUP I | 179 | 202 | -11 % | 0.2 % | 0.2 % | -10 % | UT |
| 66 | NEW HORIZONS REVERSE MOR | 176 | 295 | -40 % | 0.2 % | 0.3 % | -39 % | CA |
| 67 | GATEWAY REVERSE MORTGAGE | 176 | 61 | 189 % | 0.2 % | 0.1 % | 194 % | MO |
| 68 | COOPER AND SHEIN LLC | 175 | 6 | 2,817 % | 0.2 % | 0.0 % | 2,870 % | MD |
| 69 | 1ST SOURCE FUNDING INC | 173 | 450 | -62 % | 0.2 % | 0.5 % | -61 % | CA |
| 70 | RESIDENTIAL EQUITY FUNDI | 168 | 191 | -12 % | 0.2 % | 0.2 % | -10 % | NY |
| 71 | REMINGTON MORTGAGE INC | 166 | 172 | -3 % | 0.2 % | 0.2 % | -2 % | IL |
| 72 | WATERMARK CAPITAL INC | 165 | 41 | 302 % | 0.2 % | 0.0 % | 310 % | CA |
| 73 | WILMINGTON SAVINGS FD SO | 165 | 140 | 18 % | 0.2 % | 0.1 % | 20 % | DE |
| 74 | GOLDEN GATEWAY FINANCIAL | 161 | 15 | 973 % | 0.2 % | 0.0 % | 993 % | TX |
| 75 | HARTLAND MORTGAGE CENTER | 160 | 62 | 158 % | 0.2 % | 0.1 % | 163 % | IL |
| 76 | FIRST FINANCIAL MORTGAGE | 159 | 167 | -5 % | 0.2 % | 0.2 % | -3 % | MI |
| 77 | MONTGOMERY MORTGAGE INC | 159 | 148 | 7 % | 0.2 % | 0.2 % | 9 % | TX |
| 78 | SIDUS FINANCIAL LLC | 157 | 122 | 29 % | 0.2 % | 0.1 % | 31 % | NC |
| 79 | JUDITH O SMITH MORTGAGE | 155 | 270 | -43 % | 0.2 % | 0.3 % | -42 % | TX |
| 80 | SENIORS EQUITY INCOME IN | 152 | 357 | -57 % | 0.2 % | 0.4 % | -57 % | MI |
| 81 | UNITED SOUTHWEST MORTGAG | 148 | 54 | 174 % | 0.2 % | 0.1 % | 179 % | CA |
| 82 | SECURITYNATIONAL MORTGAG | 147 | 100 | 47 % | 0.2 % | 0.1 % | 50 % | UT |
| 83 | NETWORK FUNDING LP | 147 | 157 | -6 % | 0.2 % | 0.2 % | -5 % | TX |
| 84 | CIRCLE MORTGAGE CORPORAT | 147 | 289 | -49 % | 0.2 % | 0.3 % | -48 % | FL |
| 85 | FIRST MIDWEST BANK | 144 | 161 | -11 % | 0.2 % | 0.2 % | -9 % | IL |
| 86 | CASTLE FINANCIAL INC | 144 | 37 | 289 % | 0.2 % | 0.0 % | 296 % | CA |
| 87 | BERNARD MORTGAGE CORPORA | 141 | 20 | 605 % | 0.1 % | 0.0 % | 618 % | IL |
| 88 | SUN VALLEY FINANCIAL OF | 141 | 237 | -41 % | 0.1 % | 0.2 % | -39 % | AZ |
| 89 | SENIORS FIRST MORTGAGE C | 140 | 237 | -41 % | 0.1 % | 0.2 % | -40 % | VA |
| 90 | W J BRADLEY MORTGAGE CAP | 139 | 0 | | 0.1 % | 0.0 % | | CO |
| 91 | COLONIAL MORTGAGE CORP | 135 | 211 | -36 % | 0.1 % | 0.2 % | -35 % | MI |
| 92 | AAA CONCORDIA MORTGAGE C | 134 | 32 | 319 % | 0.1 % | 0.0 % | 326 % | ZZ |
| 93 | AEGEAN FINANCIAL INC | 134 | 95 | 41 % | 0.1 % | 0.1 % | 44 % | CA |
| 94 | AGENCY FOR CONSUMER EQUI | 134 | 89 | 51 % | 0.1 % | 0.1 % | 53 % | NY |
| 95 | BEEWEE MORTGAGE BANKER C | 133 | 7 | 1,800 % | 0.1 % | 0.0 % | 1,835 % | ZZ |
| 96 | GOLF SAVINGS BANK | 131 | 89 | 47 % | 0.1 % | 0.1 % | 50 % | OR |
| 97 | FRANK J WEAVER INC | 131 | 184 | -29 % | 0.1 % | 0.2 % | -28 % | DC |
| 98 | FRANKLIN FIRST FINANCIAL | 131 | 23 | 470 % | 0.1 % | 0.0 % | 480 % | NY |
| 99 | RETIREMENT LIFE FUNDING | 129 | 124 | 4 % | 0.1 % | 0.1 % | 6 % | DC |
| 100 | STOCKTON TURNER LLC | 129 | 163 | -21 % | 0.1 % | 0.2 % | -19 % | FL |

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