

HECM Lenders (FHA Approved Only)

Industry Overview

HECMs Endorsed through January 2016

Next Release Date: Week 1 of March

Endorsement Growth Change

-8.1 %

Competition Growth

12.6 %

Active Lender Change

25

Figures above reflect change from prior month

PERFORMANCE

Rank/Region	02/15	03/15	04/15	05/15	06/15	07/15	08/15	09/15	10/15	11/15	12/15	01/16	Trend
1 Pacific/Hawaii	1,181	1,045	1,003	996	1,195	1,083	2,090	1,427	1,045	911	1,135	1,090	▼
2 Southeast/Caribbean	853	1,033	997	1,007	1,056	1,081	932	902	864	897	898	758	▼
3 Southwest	587	506	536	441	684	540	473	410	456	539	483	420	▼
4 Mid-Atlantic	475	466	463	422	508	601	457	400	432	343	336	321	▼
5 New York/New Jersey	436	446	420	429	487	484	440	391	424	306	311	290	▼
6 Midwest	459	440	388	406	466	455	440	401	355	332	351	326	▼
7 Rocky Mountain	226	222	217	177	329	263	231	231	285	278	226	241	▲
8 Northwest/Alaska	224	217	174	154	215	206	395	243	182	174	230	190	▼
9 New England	173	159	193	155	205	232	194	175	190	128	164	163	▼
10 Great Plains	133	106	106	86	151	84	98	91	99	115	99	91	▼
Total	4,747	4,640	4,497	4,273	5,296	5,029	5,750	4,671	4,332	4,023	4,233	3,890	▼

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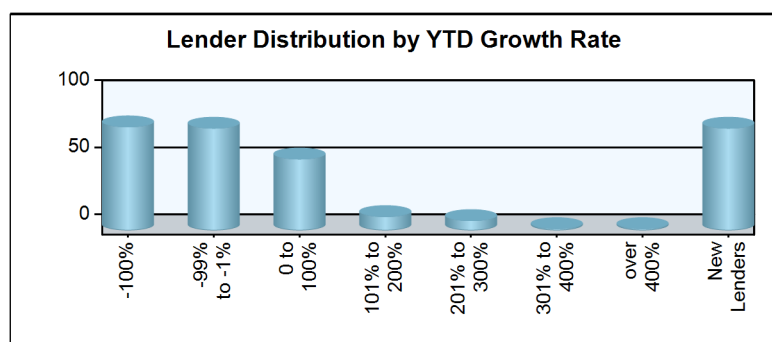
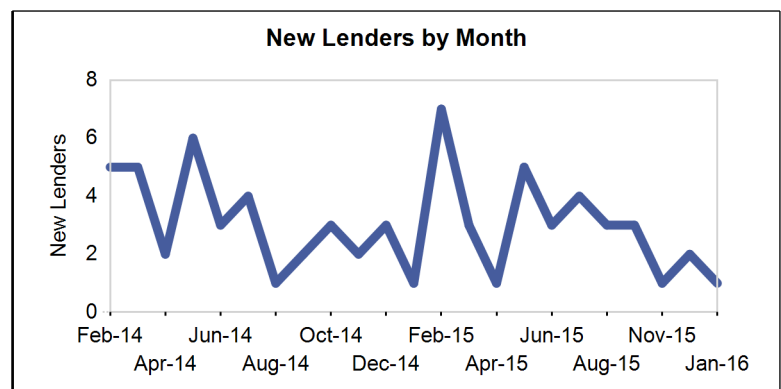
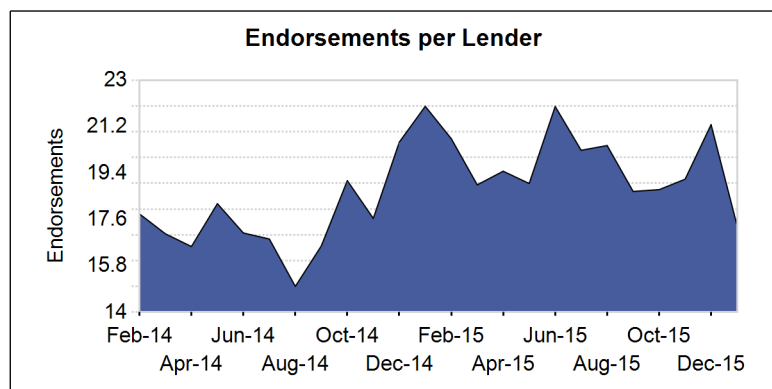
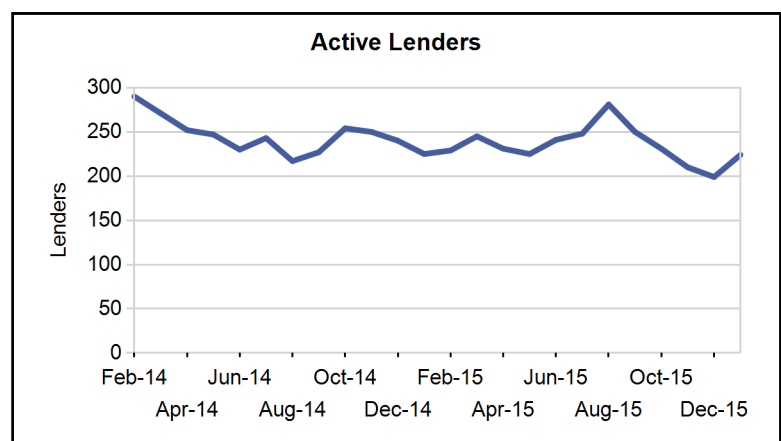
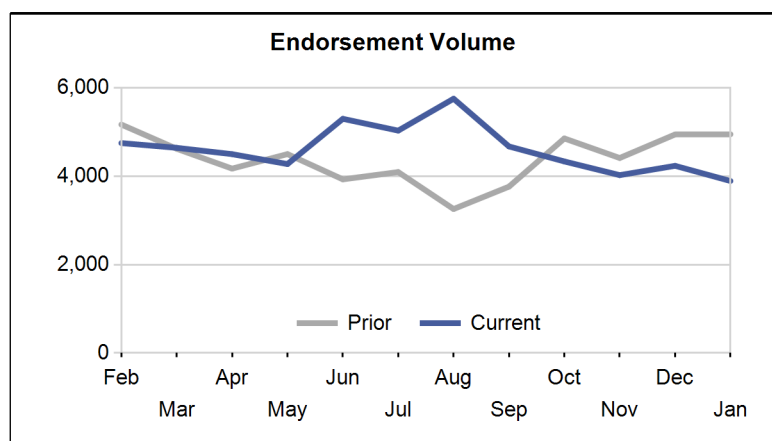
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Competition

Top 10 Lenders

Rank / Lender	02/15	03/15	04/15	05/15	06/15	07/15	08/15	09/15	10/15	11/15	12/15	01/16	Total	Trend
1 AMERICAN ADVISORS GROUP	1,132	1,155	1,078	1,010	1,201	1,256	1,220	1,239	1,092	1,022	1,028	826	13,259	▼
2 ONE REVERSE MORTGAGE LLC	501	487	439	518	534	333	393	353	317	358	351	287	4,871	▼
3 RMS/SECURITY ONE LENDING	392	362	423	244	343	389	474	265	282	320	413	356	4,263	▼
4 FINANCE OF AMERICA REVERSE LLC	396	339	338	270	326	478	495	315	322	302	326	323	4,230	▼
5 LIBERTY HOME EQUITY SOLUTIONS INC	264	390	307	321	433	370	570	401	340	143	78	291	3,908	▲
6 REVERSE MORTGAGE FUNDING LLC	177	142	259	165	200	251	236	175	197	192	207	163	2,364	▼
7 LIVE WELL FINANCIAL INC	150	139	161	173	218	177	208	131	132	203	172	150	2,014	▼
8 HOME POINT FINANCIAL CORPORATION	115	139	90	96	149	88	88	122	115	71	99	110	1,282	▲
9 PROFICIO MORTGAGE VENTURES LLC	103	119	106	110	113	111	131	71	65	41	40	25	1,035	▼
10 SYNERGY ONE LENDING INC				1	55	38	87	148	128	171	200	141	969	▼
Top 10 SubTotal	3,230	3,272	3,201	2,908	3,572	3,491	3,902	3,220	2,990	2,823	2,914	2,672	38,195	▼
Industry Total	4,747	4,640	4,497	4,273	5,296	5,029	5,750	4,671	4,332	4,023	4,233	3,890	55,381	▼



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Market Performance

Market	YTD Volume 2016	YTD Volume 2015	Chg %	Active Lenders 2016	Active Lenders 2015	Chg %	Volume / Lender 2016	Volume / Lender 2015	Chg %
Great Plains									
KANSAS CITY	30	31	-3.2 %	12	11	9.1 %	2.5	2.8	-11.3 %
DES MOINES	19	25	-24.0 %	6	9	-33.3 %	3.2	2.8	14.0 %
ST. LOUIS	18	25	-28.0 %	9	9	0.0 %	2.0	2.8	-28.0 %
OMAHA	12	16	-25.0 %	7	5	40.0 %	1.7	3.2	-46.4 %
TOPEKA	12	14	-14.3 %	5	8	-37.5 %	2.4	1.8	37.1 %
Region Total	91	111	-18.0 %	24	20	20.0 %	3.8	5.6	-31.7 %
Mid-Atlantic									
PHILADELPHIA	86	137	-37.2 %	22	30	-26.7 %	3.9	4.6	-14.4 %
RICHMOND	61	108	-43.5 %	19	24	-20.8 %	3.2	4.5	-28.7 %
WASH. D.C.	61	68	-10.3 %	19	14	35.7 %	3.2	4.9	-33.9 %
BALTIMORE	42	87	-51.7 %	19	22	-13.6 %	2.2	4.0	-44.1 %
PITTSBURGH	39	46	-15.2 %	14	13	7.7 %	2.8	3.5	-21.3 %
CHARLESTON	19	18	5.6 %	7	5	40.0 %	2.7	3.6	-24.6 %
WILMINGTON	13	22	-40.9 %	9	11	-18.2 %	1.4	2.0	-27.8 %
Region Total	321	486	-34.0 %	48	53	-9.4 %	6.7	9.2	-27.1 %
Midwest									
CHICAGO	71	97	-26.8 %	16	19	-15.8 %	4.4	5.1	-13.1 %
INDIANAPOLIS	63	69	-8.7 %	16	17	-5.9 %	3.9	4.1	-3.0 %
MINN. ST. PAUL	34	40	-15.0 %	15	16	-6.3 %	2.3	2.5	-9.3 %
MILWAUKEE	31	58	-46.6 %	16	15	6.7 %	1.9	3.9	-49.9 %
DETROIT	27	25	8.0 %	11	9	22.2 %	2.5	2.8	-11.6 %
CLEVELAND	24	55	-56.4 %	10	12	-16.7 %	2.4	4.6	-47.6 %
COLUMBUS	23	43	-46.5 %	7	11	-36.4 %	3.3	3.9	-15.9 %
GRAND RAPIDS	17	32	-46.9 %	7	9	-22.2 %	2.4	3.6	-31.7 %
CINCINNATI	15	13	15.4 %	9	5	80.0 %	1.7	2.6	-35.9 %
SPRINGFIELD	15	18	-16.7 %	9	7	28.6 %	1.7	2.6	-35.2 %
FLINT	6	11	-45.5 %	3	5	-40.0 %	2.0	2.2	-9.1 %
Region Total	326	461	-29.3 %	43	53	-18.9 %	7.6	8.7	-12.8 %
New England									
BOSTON	74	77	-3.9 %	17	13	30.8 %	4.4	5.9	-26.5 %
HARTFORD	34	61	-44.3 %	11	15	-26.7 %	3.1	4.1	-24.0 %
BANGOR	25	23	8.7 %	8	8	0.0 %	3.1	2.9	8.7 %
MANCHESTER	13	20	-35.0 %	9	9	0.0 %	1.4	2.2	-35.0 %
PROVIDENCE	9	17	-47.1 %	4	8	-50.0 %	2.3	2.1	5.9 %
BURLINGTON	8	17	-52.9 %	4	4	0.0 %	2.0	4.3	-52.9 %
Region Total	163	215	-24.2 %	27	28	-3.6 %	6.0	7.7	-21.4 %
New York/New Jersey									
NEW YORK	129	214	-39.7 %	29	31	-6.5 %	4.4	6.9	-35.6 %
NEWARK	59	94	-37.2 %	20	23	-13.0 %	3.0	4.1	-27.8 %
CAMDEN	54	56	-3.6 %	18	21	-14.3 %	3.0	2.7	12.5 %
ALBANY	29	56	-48.2 %	12	17	-29.4 %	2.4	3.3	-26.6 %
BUFFALO	19	34	-44.1 %	4	7	-42.9 %	4.8	4.9	-2.2 %
Region Total	290	454	-36.1 %	48	52	-7.7 %	6.0	8.7	-30.8 %
Northwest/Alaska									
SEATTLE	85	73	16.4 %	26	21	23.8 %	3.3	3.5	-6.0 %
PORTLAND	60	59	1.7 %	29	17	70.6 %	2.1	3.5	-40.4 %
BOISE	25	35	-28.6 %	11	16	-31.3 %	2.3	2.2	3.9 %
SPOKANE	17	18	-5.6 %	11	7	57.1 %	1.5	2.6	-39.9 %
ANCHORAGE	3	6	-50.0 %	2	3	-33.3 %	1.5	2.0	-25.0 %
Region Total	190	191	-0.5 %	44	35	25.7 %	4.3	5.5	-20.9 %
Pacific/Hawaii									
LOS ANGELES	276	289	-4.5 %	46	38	21.1 %	6.0	7.6	-21.1 %

Market	YTD Volume 2016	YTD Volume 2015	Chg %	Active Lenders 2016	Active Lenders 2015	Chg %	Volume / Lender 2016	Volume / Lender 2015	Chg %
SANTA ANA	205	254	-19.3 %	42	36	16.7 %	4.9	7.1	-30.8 %
SAN FRANCISCO	190	220	-13.6 %	33	36	-8.3 %	5.8	6.1	-5.8 %
PHOENIX	120	148	-18.9 %	29	23	26.1 %	4.1	6.4	-35.7 %
SACRAMENTO	91	100	-9.0 %	26	27	-3.7 %	3.5	3.7	-5.5 %
SAN DIEGO	76	95	-20.0 %	22	23	-4.3 %	3.5	4.1	-16.4 %
FRESNO	52	50	4.0 %	20	12	66.7 %	2.6	4.2	-37.6 %
LAS VEGAS	25	48	-47.9 %	8	7	14.3 %	3.1	6.9	-54.4 %
RENO	23	29	-20.7 %	11	10	10.0 %	2.1	2.9	-27.9 %
TUCSON	21	17	23.5 %	13	7	85.7 %	1.6	2.4	-33.5 %
HONOLULU	11	19	-42.1 %	6	9	-33.3 %	1.8	2.1	-13.2 %
Region Total	1,090	1,269	-14.1 %	81	78	3.8 %	13.5	16.3	-17.3 %
Rocky Mountain									
DENVER	138	103	34.0 %	32	23	39.1 %	4.3	4.5	-3.7 %
SALT LAKE CITY	70	96	-27.1 %	17	20	-15.0 %	4.1	4.8	-14.2 %
HELENA	19	20	-5.0 %	10	7	42.9 %	1.9	2.9	-33.5 %
FARGO	7	4	75.0 %	4	4	0.0 %	1.8	1.0	75.0 %
CASPER	6	9	-33.3 %	4	7	-42.9 %	1.5	1.3	16.7 %
SIOUX FALLS	1	2	-50.0 %	1	2	-50.0 %	1.0	1.0	0.0 %
Region Total	241	234	3.0 %	43	38	13.2 %	5.6	6.2	-9.0 %
Southeast/Caribbean									
MIAMI	113	173	-34.7 %	31	41	-24.4 %	3.6	4.2	-13.6 %
GREENSBORO	109	127	-14.2 %	31	24	29.2 %	3.5	5.3	-33.6 %
TAMPA	85	74	14.9 %	18	20	-10.0 %	4.7	3.7	27.6 %
ATLANTA	74	103	-28.2 %	15	19	-21.1 %	4.9	5.4	-9.0 %
COLUMBIA	67	94	-28.7 %	23	21	9.5 %	2.9	4.5	-34.9 %
ORLANDO	52	53	-1.9 %	20	21	-4.8 %	2.6	2.5	3.0 %
BIRMINGHAM	51	59	-13.6 %	10	15	-33.3 %	5.1	3.9	29.7 %
JACKSONVILLE	46	65	-29.2 %	16	18	-11.1 %	2.9	3.6	-20.4 %
KNOXVILLE	37	54	-31.5 %	12	16	-25.0 %	3.1	3.4	-8.6 %
LOUISVILLE	32	44	-27.3 %	11	11	0.0 %	2.9	4.0	-27.3 %
JACKSON	30	41	-26.8 %	10	9	11.1 %	3.0	4.6	-34.1 %
NASHVILLE	28	38	-26.3 %	13	10	30.0 %	2.2	3.8	-43.3 %
CARIBBEAN	25	24	4.2 %	6	8	-25.0 %	4.2	3.0	38.9 %
MEMPHIS	9	22	-59.1 %	6	11	-45.5 %	1.5	2.0	-25.0 %
Region Total	758	971	-21.9 %	71	83	-14.5 %	10.7	11.7	-8.7 %
Southwest									
HOUSTON	78	87	-10.3 %	23	17	35.3 %	3.4	5.1	-33.7 %
DALLAS	60	66	-9.1 %	19	19	0.0 %	3.2	3.5	-9.1 %
FT. WORTH	53	75	-29.3 %	18	19	-5.3 %	2.9	3.9	-25.4 %
SAN ANTONIO	53	86	-38.4 %	18	18	0.0 %	2.9	4.8	-38.4 %
NEW ORLEANS	51	56	-8.9 %	11	13	-15.4 %	4.6	4.3	7.6 %
TULSA	31	31	0.0 %	13	8	62.5 %	2.4	3.9	-38.5 %
ALBUQUERQUE	28	43	-34.9 %	11	11	0.0 %	2.5	3.9	-34.9 %
LUBBOCK	24	28	-14.3 %	13	7	85.7 %	1.8	4.0	-53.8 %
OKLAHOMA CITY	18	30	-40.0 %	9	10	-10.0 %	2.0	3.0	-33.3 %
LITTLE ROCK	16	33	-51.5 %	6	7	-14.3 %	2.7	4.7	-43.4 %
SHREVEPORT	8	19	-57.9 %	6	7	-14.3 %	1.3	2.7	-50.9 %
Region Total	420	554	-24.2 %	47	47	0.0 %	8.9	11.8	-24.2 %
Grand Total	3,890	4,946	-21.4 %	224	225	-0.4 %	17.4	22.0	-21.0 %

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Top 100 Lenders - Year to Date

Rank	Lender	Vol 2016	Vol 2015	Chg %	Mkt Share 2016	Mkt Share 2015	Chg %	Top State
1	AMERICAN ADVISORS GROUP	826	1219	-32%	21.2%	24.6%	-14%	CA
2	RMS/SECURITY ONE LENDING	356	645	-45%	9.2%	13.0%	-30%	CA
3	FINANCE OF AMERICA REVER	323	381	-15%	8.3%	7.7%	8%	CA
4	LIBERTY HOME EQUITY SOLU	291	258	13%	7.5%	5.2%	43%	CA
5	ONE REVERSE MORTGAGE LLC	287	461	-38%	7.4%	9.3%	-21%	CA
6	REVERSE MORTGAGE FUNDING	163	179	-9%	4.2%	3.6%	16%	CA
7	LIVE WELL FINANCIAL INC	150	106	42%	3.9%	2.1%	80%	CA
8	SYNERGY ONE LENDING INC	141	0		3.6%	0.0%		CA
9	HOME POINT FINANCIAL COR	110	67	64%	2.8%	1.4%	109%	CA
10	NATIONWIDE EQUITIES CORP	64	9	611%	1.6%	0.2%	804%	CA
11	HIGH TECH LENDING INC	55	43	28%	1.4%	0.9%	63%	CA
12	OPEN MORTGAGE LLC	44	49	-10%	1.1%	1.0%	14%	CA
13	PEOPLES BANK	41	31	32%	1.1%	0.6%	68%	FL
14	SUN WEST MORTGAGE CO INC	37	59	-37%	1.0%	1.2%	-20%	CA
15	ADVISORS MORTGAGE GROUP	37	33	12%	1.0%	0.7%	43%	CA
16	UNITED NORTHERN MORTGAGE	36	107	-66%	0.9%	2.2%	-57%	NY
17	THE FEDERAL SAVINGS BANK	35	32	9%	0.9%	0.6%	39%	TX
18	FIRSTBANK	35	31	13%	0.9%	0.6%	44%	FL
19	PLAZA HOME MORTGAGE INC	30	48	-38%	0.8%	1.0%	-21%	CA
20	CHERRY CREEK MORTGAGE CO	26	71	-63%	0.7%	1.4%	-53%	UT
21	RESOLUTE BANK	26	0		0.7%	0.0%		CA
22	UNITED SOUTHWEST MORTGAG	26	15	73%	0.7%	0.3%	120%	CA
23	REVERSE MORTGAGESCOM INC	25	0		0.6%	0.0%		FL
24	PROFICIO MORTGAGE VENTUR	25	128	-80%	0.6%	2.6%	-75%	NV
25	M & T BANK	21	47	-55%	0.5%	1.0%	-43%	NY
26	SUN AMERICAN MORTGAGE CO	20	24	-17%	0.5%	0.5%	6%	AZ
27	MCM HOLDINGS INC	19	30	-37%	0.5%	0.6%	-19%	FL
28	LENOX FINANCIAL MORTGAGE	19	7	171%	0.5%	0.1%	245%	CA
29	FAIRWAY INDEPENDENT MORT	18	0		0.5%	0.0%		CO
30	LONGBRIDGE FINANCIAL LLC	18	0		0.5%	0.0%		FL
31	AMERICAN PACIFIC MORTGAG	14	18	-22%	0.4%	0.4%	-1%	CA
32	MONEY HOUSE INC	14	8	75%	0.4%	0.2%	123%	ZZ
33	BANK OF ENGLAND	12	8	50%	0.3%	0.2%	91%	CA
34	TOWNEBANK	10	23	-57%	0.3%	0.5%	-45%	VA
35	BANC OF CALIFORNIA NA	10	3	233%	0.3%	0.1%	324%	CA
36	AMERICAN NATIONWIDE MORT	10	19	-47%	0.3%	0.4%	-33%	VA
37	FIRSTAR BANK NA	10	13	-23%	0.3%	0.3%	-2%	OK
38	UNIVERSAL LENDING CORPOR	10	21	-52%	0.3%	0.4%	-39%	CO
39	FIRST PRIORITY FINANCIAL	9	4	125%	0.2%	0.1%	186%	CA
40	FRANKLIN FIRST FINANCIAL	9	10	-10%	0.2%	0.2%	14%	NY
41	LAND-HOME FINANCIAL SERV	9	9	0%	0.2%	0.2%	27%	CA
42	THE MONEY STORE	9	72	-88%	0.2%	1.5%	-84%	WA
43	COMMUNITY FIRST NATIONAL	8	0		0.2%	0.0%		KS
44	SOUTHERN TRUST MORTGAGE	8	10	-20%	0.2%	0.2%	2%	NC
45	GATEWAY BANK MORTGAGE	8	3	167%	0.2%	0.1%	239%	NC
46	VANGUARD FUNDING LLC	8	10	-20%	0.2%	0.2%	2%	NY
47	RESIDENTIAL HOME FUNDING	7	9	-22%	0.2%	0.2%	-1%	NY
48	WILLOW BEND MORTGAGE CO	7	0		0.2%	0.0%		TX
49	MANN MORTGAGE LLC	7	3	133%	0.2%	0.1%	197%	ID
50	VIP MORTGAGE INC	7	8	-13%	0.2%	0.2%	11%	AZ

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Rank	Lender	Vol 2016	Vol 2015	Chg %	Mkt Share 2016	Mkt Share 2015	Chg %	Top State
51	EVOLVE BANK & TRUST	7	4	75%	0.2%	0.1%	123%	NY
52	GEORGETOWN MORTGAGE	7	9	-22%	0.2%	0.2%	-1%	TX
53	SIMONICH CORPORATION	7	6	17%	0.2%	0.1%	48%	CA
54	SECURITYNATIONAL MORTGAG	6	4	50%	0.2%	0.1%	91%	CA
55	PRIMARY RESIDENTIAL MORT	6	3	100%	0.2%	0.1%	154%	CA
56	CIRCLE MORTGAGE CORPORAT	6	8	-25%	0.2%	0.2%	-5%	FL
57	GMFS LLC	6	20	-70%	0.2%	0.4%	-62%	FL
58	YADKIN VALLEY BANK AND T	5	4	25%	0.1%	0.1%	59%	NC
59	FBC MORTGAGE LLC	5	0		0.1%	0.0%		FL
60	SUCCESS MORTGAGE PARTNER	5	4	25%	0.1%	0.1%	59%	MI
61	HOMEOWNERS MORTGAGE ENTE	5	10	-50%	0.1%	0.2%	-36%	NC
62	TOTAL MEDIA MANAGEMENT L	5	1	400%	0.1%	0.0%	536%	AL
63	VIG MORTGAGE CORP	5	5	0%	0.1%	0.1%	27%	ZZ
64	CITYWIDE HOME LOANS	5	0		0.1%	0.0%		UT
65	ON Q FINANCIAL INC	5	2	150%	0.1%	0.0%	218%	NC
66	CENTRAL PACIFIC BANK	5	2	150%	0.1%	0.0%	218%	HI
67	BCB COMMUNITY BANK	5	0		0.1%	0.0%		NJ
68	ADVANTAGE HOME MORTGAGE	5	2	150%	0.1%	0.0%	218%	GA
69	ALCOVA MORTGAGE LLC	4	2	100%	0.1%	0.0%	154%	VA
70	SIWELL INC	4	0		0.1%	0.0%		CA
71	AMCAP MORTGAGE LTD	4	0		0.1%	0.0%		TX
72	LAKE AREA BANK	4	0		0.1%	0.0%		MN
73	QUONTIC BANK FSB	4	0		0.1%	0.0%		NY
74	ATLANTIC BAY MORTGAGE GR	4	0		0.1%	0.0%		VA
75	PINNACLE CAPITAL MORTGAG	4	1	300%	0.1%	0.0%	409%	WA
76	MORTGAGE BROKERS SERVICE	4	0		0.1%	0.0%		WA
77	UNIVERSAL AMERICAN MORTG	4	1	300%	0.1%	0.0%	409%	WA
78	ACADEMY MORTGAGE CORPORA	4	4	0%	0.1%	0.1%	27%	UT
79	DOLLAR BANK FSB	4	9	-56%	0.1%	0.2%	-43%	PA
80	AMERICAN FINANCIAL NETWO	4	5	-20%	0.1%	0.1%	2%	CA
81	BROKER SOLUTIONS INC	4	7	-43%	0.1%	0.1%	-27%	CA
82	AKT AMERICAN CAPITAL INC	4	0		0.1%	0.0%		CA
83	US MORTGAGE CORPORATION	4	1	300%	0.1%	0.0%	409%	NJ
84	COMMONFUND MORTGAGE CORP	4	1	300%	0.1%	0.0%	409%	NY
85	NOVA FINANCIAL & INVESTM	4	1	300%	0.1%	0.0%	409%	AZ
86	ALL HOME LENDNG	4	0		0.1%	0.0%		OR
87	SKYLINE FINANCIAL CORPOR	4	0		0.1%	0.0%		CA
88	GSF MORTGAGE CORPORATION	4	0		0.1%	0.0%		MD
89	AMERICAN LIBERTY MORTGAG	4	3	33%	0.1%	0.1%	70%	CO
90	NORTHERN OHIO INVESTMENT	4	1	300%	0.1%	0.0%	409%	OH
91	BANK OF THE PACIFIC	3	1	200%	0.1%	0.0%	281%	WA
92	AMERICA FIRST FEDERAL CR	3	8	-63%	0.1%	0.2%	-52%	UT
93	EASTERN BANK	3	11	-73%	0.1%	0.2%	-65%	MA
94	ASPIRE FINANCIAL INC	3	8	-63%	0.1%	0.2%	-52%	TX
95	PREMIER MORTGAGE RESOURC	3	0		0.1%	0.0%		ID
96	UNIVEST BANK AND TRUST C	3	1	200%	0.1%	0.0%	281%	PA
97	AMERICA'S MORTGAGE RESOU	3	0		0.1%	0.0%		LA
98	WHOLESALE CAPITAL CORP	3	0		0.1%	0.0%		CA
99	CENDERA FUNDING INC	3	4	-25%	0.1%	0.1%	-5%	TX
100	BARRONS MORTGAGE GROUP L	3	0		0.1%	0.0%		NC

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