

# HECM Lenders (FHA Approved Only)

## Industry Overview

HECMs Endorsed through March 2019

Next Release Date: Week 1 of May

Endorsement Growth Change

**-35.7 %**

Competition Growth

**-2.4 %**

Active Lender Change

**-4**

Figures above reflect change from prior month

## PERFORMANCE

Rank/Region	04/18	05/18	06/18	07/18	08/18	09/18	10/18	11/18	12/18	01/19	02/19	03/19	Trend
1 Pacific/Hawaii	964	911	759	824	866	793	824	651	487	581	962	783	▼
2 Southeast/Caribbean	616	702	547	584	600	585	527	463	333	332	697	464	▼
3 Southwest	335	385	315	309	353	279	360	301	165	74	516	277	▼
4 Rocky Mountain	283	284	234	244	288	253	282	264	137	69	530	240	▼
5 Northwest/Alaska	264	233	200	237	262	227	224	183	141	158	259	187	▼
6 Midwest	249	254	238	222	242	207	228	189	148	112	299	167	▼
7 Mid-Atlantic	240	230	215	174	223	192	243	189	128	148	262	167	▼
8 New York/New Jersey	229	204	168	154	181	193	214	153	121	97	259	171	▼
9 New England	87	98	102	98	109	94	126	95	66	70	120	78	▼
10 Great Plains	78	58	60	62	73	57	63	65	25	8	98	39	▼
<b>Total</b>	<b>3,345</b>	<b>3,359</b>	<b>2,838</b>	<b>2,908</b>	<b>3,197</b>	<b>2,880</b>	<b>3,091</b>	<b>2,553</b>	<b>1,751</b>	<b>1,649</b>	<b>4,002</b>	<b>2,573</b>	▼

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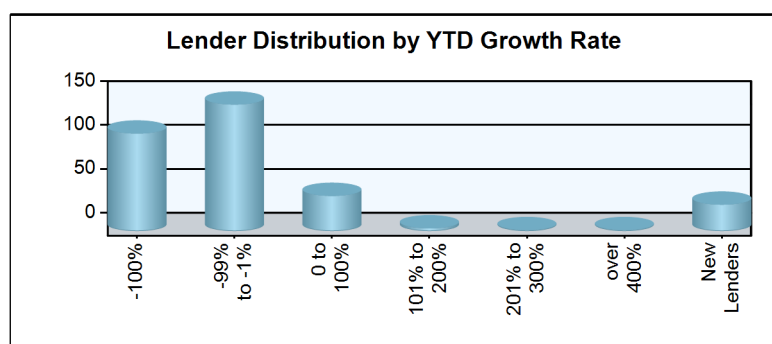
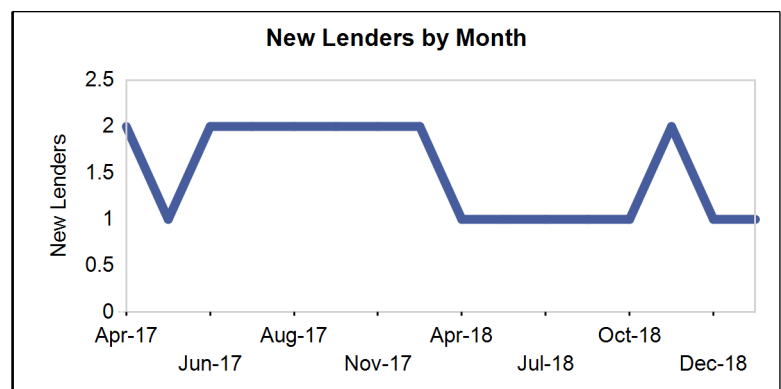
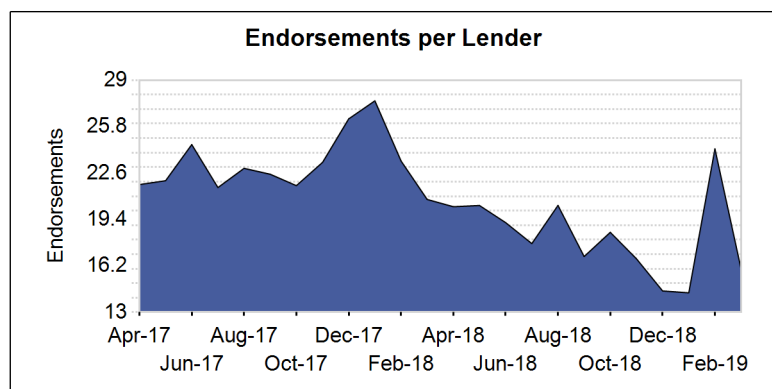
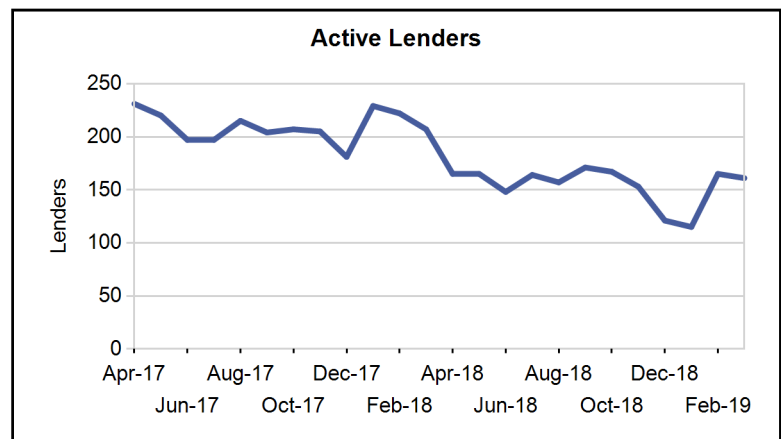
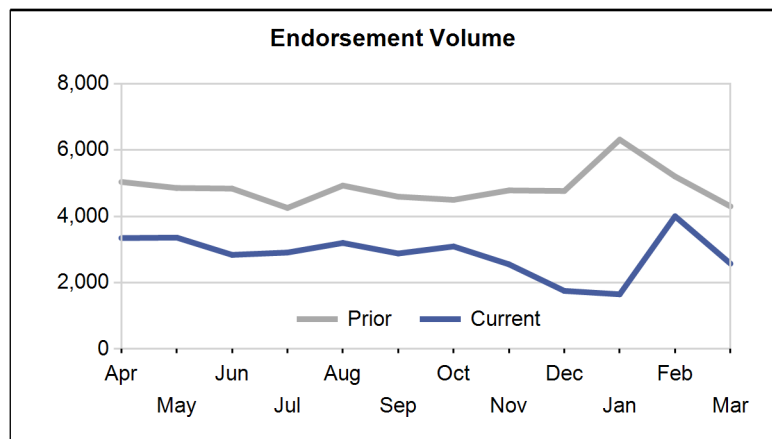
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# Competition

## Top 10 Lenders

Rank / Lender	04/18	05/18	06/18	07/18	08/18	09/18	10/18	11/18	12/18	01/19	02/19	03/19	Total	Trend
1 AMERICAN ADVISORS GROUP	890	1,006	874	797	839	778	870	734	529	593	1,126	747	9,783	▼
2 FINANCE OF AMERICA REVERSE LLC	314	302	275	262	324	256	262	206	146	48	455	193	3,043	▼
3 ONE REVERSE MORTGAGE LLC	271	216	214	225	275	198	247	216	127	74	352	213	2,628	▼
4 REVERSE MORTGAGE FUNDING LLC	241	255	191	227	203	178	218	153	136	141	234	174	2,351	▼
5 SYNERGY ONE LENDING INC	159	177	167	143	163	150	174	133	116	108	209	135	1,834	▼
6 LIBERTY HOME EQUITY SOLUTIONS INC	156	114	71	131	124	202	148	99	72	101	146	145	1,509	▼
7 LIVE WELL FINANCIAL INC	114	144	130	131	170	134	141	103	65	69	122	85	1,408	▼
8 FAIRWAY INDEPENDENT MORTGAGE CORPORATION	95	60	50	72	72	68	77	76	52	36	122	79	859	▼
9 HIGHTECHLENDING INC	81	67	58	64	51	55	61	35	8	49	98	57	684	▼
10 LONGBRIDGE FINANCIAL LLC	59	64	49	45	54	58	55	40	32	28	65	43	592	▼
<b>Top 10 SubTotal</b>	<b>2,380</b>	<b>2,405</b>	<b>2,079</b>	<b>2,097</b>	<b>2,275</b>	<b>2,077</b>	<b>2,253</b>	<b>1,795</b>	<b>1,283</b>	<b>1,247</b>	<b>2,929</b>	<b>1,871</b>	<b>24,691</b>	<b>▼</b>
<b>Industry Total</b>	<b>3,345</b>	<b>3,359</b>	<b>2,838</b>	<b>2,908</b>	<b>3,197</b>	<b>2,880</b>	<b>3,091</b>	<b>2,553</b>	<b>1,751</b>	<b>1,649</b>	<b>4,002</b>	<b>2,573</b>	<b>34,146</b>	<b>▼</b>



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# Market Performance

Market	YTD Volume 2019	YTD Volume 2018	Chg %	Active Lenders 2019	Active Lenders 2018	Chg %	Volume / Lender 2019	Volume / Lender 2018	Chg %
<b>Great Plains</b>									
KANSAS CITY	50	102	-51.0 %	15	22	-31.8 %	1.9	2.5	-22.9 %
ST. LOUIS	40	80	-50.0 %	13	17	-23.5 %	1.8	2.9	-38.4 %
DES MOINES	22	49	-55.1 %	5	13	-61.5 %	1.8	1.9	-2.4 %
OMAHA	19	33	-42.4 %	7	6	16.7 %	1.8	2.8	-33.3 %
TOPEKA	14	43	-67.4 %	6	14	-57.1 %	1.8	2.4	-28.6 %
<b>Region Total</b>	<b>145</b>	<b>307</b>	<b>-52.8 %</b>	<b>23</b>	<b>34</b>	<b>-32.4 %</b>	<b>3.1</b>	<b>4.0</b>	<b>-22.8 %</b>
<b>Mid-Atlantic</b>									
PHILADELPHIA	166	305	-45.6 %	26	40	-35.0 %	3.6	4.0	-8.1 %
RICHMOND	142	237	-40.1 %	23	33	-30.3 %	3.1	3.5	-11.3 %
BALTIMORE	82	139	-41.0 %	21	23	-8.7 %	2.5	3.1	-17.0 %
WASH. D.C.	79	149	-47.0 %	21	24	-12.5 %	2.3	3.0	-22.7 %
PITTSBURGH	61	98	-37.8 %	16	24	-33.3 %	2.7	2.6	3.1 %
CHARLESTON	25	30	-16.7 %	7	10	-30.0 %	2.2	2.2	1.0 %
WILMINGTON	22	46	-52.2 %	10	15	-33.3 %	1.6	2.5	-37.5 %
<b>Region Total</b>	<b>577</b>	<b>1,004</b>	<b>-42.5 %</b>	<b>50</b>	<b>74</b>	<b>-32.4 %</b>	<b>6.2</b>	<b>6.8</b>	<b>-9.7 %</b>
<b>Midwest</b>									
CHICAGO	106	232	-54.3 %	24	32	-25.0 %	2.5	4.1	-37.4 %
MINN. ST. PAUL	79	139	-43.2 %	19	24	-20.8 %	2.4	3.0	-19.1 %
DETROIT	70	106	-34.0 %	14	21	-33.3 %	3.3	2.9	15.7 %
MILWAUKEE	65	123	-47.2 %	12	24	-50.0 %	2.7	3.0	-9.8 %
INDIANAPOLIS	62	134	-53.7 %	13	19	-31.6 %	2.7	3.4	-18.9 %
COLUMBUS	59	89	-33.7 %	17	15	13.3 %	2.4	3.3	-27.4 %
CLEVELAND	47	98	-52.0 %	14	21	-33.3 %	2.0	2.8	-28.6 %
GRAND RAPIDS	39	85	-54.1 %	8	14	-42.9 %	4.0	3.3	19.7 %
CINCINNATI	22	39	-43.6 %	8	15	-46.7 %	2.0	1.9	6.5 %
SPRINGFIELD	21	46	-54.3 %	6	11	-45.5 %	2.0	2.7	-25.6 %
FLINT	8	23	-65.2 %	3	6	-50.0 %	1.8	2.4	-23.3 %
<b>Region Total</b>	<b>578</b>	<b>1,114</b>	<b>-48.1 %</b>	<b>48</b>	<b>72</b>	<b>-33.3 %</b>	<b>6.5</b>	<b>8.2</b>	<b>-20.7 %</b>
<b>New England</b>									
BOSTON	118	254	-53.5 %	18	25	-28.0 %	3.5	5.1	-31.7 %
HARTFORD	76	134	-43.3 %	18	22	-18.2 %	2.6	3.3	-22.4 %
BANGOR	29	64	-54.7 %	9	15	-40.0 %	1.7	2.4	-29.9 %
MANCHESTER	21	34	-38.2 %	4	13	-69.2 %	2.0	1.7	16.9 %
PROVIDENCE	18	30	-40.0 %	7	10	-30.0 %	1.8	1.9	-7.4 %
BURLINGTON	6	19	-68.4 %	5	6	-16.7 %	1.0	1.6	-38.8 %
<b>Region Total</b>	<b>268</b>	<b>535</b>	<b>-49.9 %</b>	<b>33</b>	<b>42</b>	<b>-21.4 %</b>	<b>4.8</b>	<b>6.6</b>	<b>-27.2 %</b>
<b>New York/New Jersey</b>									
NEW YORK	272	424	-35.8 %	37	33	12.1 %	4.0	5.1	-21.0 %
NEWARK	108	180	-40.0 %	28	34	-17.6 %	2.3	2.7	-16.0 %
CAMDEN	67	149	-55.0 %	20	37	-45.9 %	2.3	2.6	-12.5 %
ALBANY	41	97	-57.7 %	10	17	-41.2 %	2.7	3.1	-11.5 %
BUFFALO	39	57	-31.6 %	7	9	-22.2 %	3.1	3.1	0.3 %
<b>Region Total</b>	<b>527</b>	<b>907</b>	<b>-41.9 %</b>	<b>58</b>	<b>66</b>	<b>-12.1 %</b>	<b>5.0</b>	<b>6.3</b>	<b>-20.8 %</b>
<b>Northwest/Alaska</b>									
SEATTLE	253	685	-63.1 %	33	51	-35.3 %	3.6	6.3	-41.9 %
PORTLAND	213	462	-53.9 %	36	47	-23.4 %	3.2	4.7	-32.7 %
BOISE	93	143	-35.0 %	21	31	-32.3 %	2.4	2.5	-2.8 %
SPOKANE	41	75	-45.3 %	16	21	-23.8 %	1.8	2.1	-13.9 %
ANCHORAGE	4	18	-77.8 %	2	6	-66.7 %	1.3	1.8	-29.7 %
<b>Region Total</b>	<b>604</b>	<b>1,383</b>	<b>-56.3 %</b>	<b>49</b>	<b>74</b>	<b>-33.8 %</b>	<b>5.9</b>	<b>8.4</b>	<b>-29.9 %</b>
<b>Pacific/Hawaii</b>									
LOS ANGELES	511	1,078	-52.6 %	53	67	-20.9 %	5.4	8.5	-36.4 %

Market	YTD Volume 2019	YTD Volume 2018	Chg %	Active Lenders 2019	Active Lenders 2018	Chg %	Volume / Lender 2019	Volume / Lender 2018	Chg %
PHOENIX	399	540	-26.1 %	46	56	-17.9 %	4.6	4.9	-6.3 %
SANTA ANA	377	894	-57.8 %	48	72	-33.3 %	4.2	6.7	-36.2 %
SAN FRANCISCO	304	733	-58.5 %	41	52	-21.2 %	4.2	7.0	-39.6 %
SACRAMENTO	221	568	-61.1 %	34	45	-24.4 %	3.4	6.6	-47.9 %
SAN DIEGO	180	467	-61.5 %	34	45	-24.4 %	2.9	5.3	-45.4 %
LAS VEGAS	116	170	-31.8 %	25	33	-24.2 %	2.7	2.9	-6.1 %
FRESNO	89	194	-54.1 %	20	33	-39.4 %	2.5	3.3	-23.8 %
RENO	49	105	-53.3 %	18	23	-21.7 %	1.9	2.6	-25.5 %
HONOLULU	42	79	-46.8 %	10	14	-28.6 %	1.9	2.6	-25.0 %
TUCSON	38	80	-52.5 %	16	19	-15.8 %	1.5	2.3	-32.1 %
<b>Region Total</b>	<b>2,326</b>	<b>4,908</b>	<b>-52.6 %</b>	<b>106</b>	<b>129</b>	<b>-17.8 %</b>	<b>11.1</b>	<b>17.9</b>	<b>-38.2 %</b>
<b>Rocky Mountain</b>									
DENVER	535	896	-40.3 %	45	62	-27.4 %	5.5	6.6	-17.8 %
SALT LAKE CITY	230	369	-37.7 %	24	41	-41.5 %	4.4	4.4	-0.1 %
HELENA	37	75	-50.7 %	12	14	-14.3 %	1.9	2.5	-26.9 %
CASPER	19	37	-48.6 %	6	12	-50.0 %	2.2	2.0	10.6 %
SIOUX FALLS	12	17	-29.4 %	4	8	-50.0 %	2.4	1.7	45.7 %
FARGO	6	14	-57.1 %	3	9	-66.7 %	1.3	1.1	25.0 %
<b>Region Total</b>	<b>839</b>	<b>1,408</b>	<b>-40.4 %</b>	<b>57</b>	<b>82</b>	<b>-30.5 %</b>	<b>6.9</b>	<b>8.0</b>	<b>-13.6 %</b>
<b>Southeast/Caribbean</b>									
MIAMI	243	507	-52.1 %	35	53	-34.0 %	3.9	5.1	-23.7 %
GREENSBORO	204	346	-41.0 %	24	40	-40.0 %	3.8	4.1	-6.9 %
ATLANTA	182	264	-31.1 %	27	27	0.0 %	3.7	4.8	-22.2 %
TAMPA	179	340	-47.4 %	26	40	-35.0 %	3.7	4.1	-8.8 %
ORLANDO	159	309	-48.5 %	29	42	-31.0 %	3.1	4.0	-22.6 %
COLUMBIA	125	214	-41.6 %	29	36	-19.4 %	2.4	3.2	-25.8 %
JACKSONVILLE	103	178	-42.1 %	25	31	-19.4 %	2.6	3.4	-24.6 %
BIRMINGHAM	70	143	-51.0 %	18	20	-10.0 %	2.2	3.5	-36.8 %
KNOXVILLE	70	128	-45.3 %	14	19	-26.3 %	2.7	3.6	-24.5 %
NASHVILLE	67	111	-39.6 %	17	20	-15.0 %	2.4	2.8	-13.7 %
LOUISVILLE	39	71	-45.1 %	9	15	-40.0 %	2.4	3.2	-24.2 %
JACKSON	31	56	-44.6 %	9	13	-30.8 %	1.8	1.9	-6.2 %
CARIBBEAN	12	27	-55.6 %	2	7	-71.4 %	2.7	2.8	-5.9 %
MEMPHIS	9	26	-65.4 %	4	7	-42.9 %	1.2	2.2	-46.4 %
<b>Region Total</b>	<b>1,493</b>	<b>2,720</b>	<b>-45.1 %</b>	<b>70</b>	<b>96</b>	<b>-27.1 %</b>	<b>10.6</b>	<b>12.9</b>	<b>-17.6 %</b>
<b>Southwest</b>									
DALLAS	166	294	-43.5 %	30	42	-28.6 %	2.7	3.7	-26.0 %
HOUSTON	158	242	-34.7 %	24	33	-27.3 %	3.8	3.8	-2.4 %
FT. WORTH	149	217	-31.3 %	25	38	-34.2 %	2.9	2.9	0.3 %
SAN ANTONIO	128	266	-51.9 %	24	42	-42.9 %	2.7	3.3	-17.0 %
NEW ORLEANS	76	125	-39.2 %	16	21	-23.8 %	2.6	3.3	-21.0 %
ALBUQUERQUE	46	105	-56.2 %	14	20	-30.0 %	1.9	3.1	-39.8 %
LITTLE ROCK	45	78	-42.3 %	14	17	-17.6 %	1.9	2.5	-24.9 %
OKLAHOMA CITY	32	54	-40.7 %	7	10	-30.0 %	2.0	3.1	-35.6 %
LUBBOCK	28	54	-48.1 %	10	20	-50.0 %	1.9	1.8	2.6 %
TULSA	24	53	-54.7 %	6	14	-57.1 %	2.8	2.1	29.0 %
SHREVEPORT	15	40	-62.5 %	7	15	-53.3 %	2.2	1.5	41.3 %
<b>Region Total</b>	<b>867</b>	<b>1,528</b>	<b>-43.3 %</b>	<b>56</b>	<b>83</b>	<b>-32.5 %</b>	<b>7.2</b>	<b>8.9</b>	<b>-19.1 %</b>
<b>Grand Total</b>	<b>8,224</b>	<b>15,814</b>	<b>-48.0 %</b>	<b>219</b>	<b>300</b>	<b>-27.0 %</b>	<b>18.2</b>	<b>23.9</b>	<b>-24.0 %</b>

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# Top 100 Lenders - Year to Date

Rank	Lender	Vol 2019	Vol 2018	Chg %	Mkt Share 2019	Mkt Share 2018	Chg %	Top State
1	AMERICAN ADVISORS GROUP	2466	3559	-31 %	30.0 %	22.5 %	33 %	CA
2	FINANCE OF AMERICA REVER	696	1585	-56 %	8.5 %	10.0 %	-16 %	CA
3	ONE REVERSE MORTGAGE LLC	639	810	-21 %	7.8 %	5.1 %	52 %	CA
4	REVERSE MORTGAGE FUNDING	549	1186	-54 %	6.7 %	7.5 %	-11 %	CA
5	SYNERGY ONE LENDING INC	452	726	-38 %	5.5 %	4.6 %	20 %	CA
6	LIBERTY HOME EQUITY SOLU	392	1427	-73 %	4.8 %	9.0 %	-47 %	CA
7	LIVE WELL FINANCIAL INC	276	491	-44 %	3.4 %	3.1 %	8 %	CA
8	FAIRWAY INDEPENDENT MORT	237	323	-27 %	2.9 %	2.0 %	41 %	CO
9	HIGHTECHLENDING INC	204	422	-52 %	2.5 %	2.7 %	-7 %	CA
10	OPEN MORTGAGE LLC	147	387	-62 %	1.8 %	2.4 %	-27 %	CA
11	LONGBRIDGE FINANCIAL LLC	136	345	-61 %	1.7 %	2.2 %	-24 %	CA
12	REVERSE MORTGAGESCOM INC	128	213	-40 %	1.6 %	1.3 %	16 %	TX
13	CHERRY CREEK MORTGAGE CO	127	160	-21 %	1.5 %	1.0 %	53 %	CO
14	ALL REVERSE MORTGAGE INC	90	213	-58 %	1.1 %	1.3 %	-19 %	CA
15	PLAZA HOME MORTGAGE INC	84	92	-9 %	1.0 %	0.6 %	76 %	CA
16	ADVISORS MORTGAGE GROUP	82	130	-37 %	1.0 %	0.8 %	21 %	CA
17	FIRSTBANK	61	204	-70 %	0.7 %	1.3 %	-43 %	TN
18	NATIONWIDE EQUITIES CORP	57	242	-76 %	0.7 %	1.5 %	-55 %	NY
19	AMERICAN PACIFIC MORTGAG	53	109	-51 %	0.6 %	0.7 %	-7 %	CA
20	MCM HOLDINGS INC	51	60	-15 %	0.6 %	0.4 %	63 %	FL
21	QUONTIC BANK FSB	49	127	-61 %	0.6 %	0.8 %	-26 %	TX
22	M & T BANK	44	70	-37 %	0.5 %	0.4 %	21 %	NY
23	MONEY HOUSE INC	43	100	-57 %	0.5 %	0.6 %	-17 %	CA
24	VIP MORTGAGE INC	41	31	32 %	0.5 %	0.2 %	154 %	AZ
25	FINANCE OF AMERICA MORTG	38	4	850 %	0.5 %	0.0 %	1,727 %	CA
26	SUN AMERICAN MORTGAGE CO	34	51	-33 %	0.4 %	0.3 %	28 %	AZ
27	SUN WEST MORTGAGE CO INC	31	56	-45 %	0.4 %	0.4 %	6 %	CA
28	RESOLUTE BANK	31	147	-79 %	0.4 %	0.9 %	-59 %	WA
29	BROKER SOLUTIONS INC	28	56	-50 %	0.3 %	0.4 %	-4 %	CA
30	1ST NATIONS REVERSE MORT	25	112	-78 %	0.3 %	0.7 %	-57 %	CO
31	ACADEMY MORTGAGE CORPORA	24	16	50 %	0.3 %	0.1 %	188 %	OR
32	LAND-HOME FINANCIAL SERV	24	65	-63 %	0.3 %	0.4 %	-29 %	CA
33	UNIVERSAL LENDING CORPOR	22	23	-4 %	0.3 %	0.1 %	84 %	CO
34	HOMEBRIDGE FINANCIAL SER	21	59	-64 %	0.3 %	0.4 %	-32 %	CA
35	JET DIRECT FUNDING CORP	21	27	-22 %	0.3 %	0.2 %	50 %	NY
36	NOVA FINANCIAL & INVESTM	20	26	-23 %	0.2 %	0.2 %	48 %	CO
37	THE FEDERAL SAVINGS BANK	19	105	-82 %	0.2 %	0.7 %	-65 %	NV
38	MAGNOLIA BANK INC	18	13	38 %	0.2 %	0.1 %	166 %	CA
39	AMERICA FIRST FEDERAL CR	18	32	-44 %	0.2 %	0.2 %	8 %	UT
40	TOTAL MEDIA MANAGEMENT L	18	32	-44 %	0.2 %	0.2 %	8 %	TN
41	MEADOWBROOK FINANCIAL MO	18	9	100 %	0.2 %	0.1 %	285 %	NY
42	TOWNEBANK	18	49	-63 %	0.2 %	0.3 %	-29 %	VA
43	COMMUNITY FIRST NATIONAL	17	42	-60 %	0.2 %	0.3 %	-22 %	AZ
44	UNITED NORTHERN MORTGAGE	16	22	-27 %	0.2 %	0.1 %	40 %	CA
45	PACIFIC RESIDENTIAL MORT	16	29	-45 %	0.2 %	0.2 %	6 %	OR
46	PRIMARY RESIDENTIAL MORT	16	22	-27 %	0.2 %	0.1 %	40 %	NM
47	PARAMOUNT RESIDENTIAL MO	14	17	-18 %	0.2 %	0.1 %	58 %	CO
48	ALPHA MORTGAGE CORPORATI	14	31	-55 %	0.2 %	0.2 %	-13 %	NC
49	BANK OF ENGLAND	14	20	-30 %	0.2 %	0.1 %	35 %	CA
50	INTERCONTINENTAL CAPITAL	13	55	-76 %	0.2 %	0.3 %	-55 %	NY

Rank	Lender	Vol 2019	Vol 2018	Chg %	Mkt Share 2019	Mkt Share 2018	Chg %	Top State
51	SIMONICH CORPORATION	12	12	0 %	0.1 %	0.1 %	92 %	CA
52	MOHAVE STATE BANK	12	13	-8 %	0.1 %	0.1 %	77 %	AZ
53	NATIONWIDE MORTGAGE BANK	11	0		0.1 %	0.0 %		NY
54	SUCCESS MORTGAGE PARTNER	11	16	-31 %	0.1 %	0.1 %	32 %	MI
55	MORTGAGESHOP LLC	11	22	-50 %	0.1 %	0.1 %	-4 %	VA
56	AMERICAS MORTGAGE RESOUR	10	19	-47 %	0.1 %	0.1 %	1 %	LA
57	CALIBER HOME LOANS INC	10	38	-74 %	0.1 %	0.2 %	-49 %	CA
58	MOVEMENT MORTGAGE LLC	10	22	-55 %	0.1 %	0.1 %	-13 %	SC
59	FAMILY FIRST FUNDING LLC	10	0		0.1 %	0.0 %		NJ
60	GOLDWATER BANK NA	9	30	-70 %	0.1 %	0.2 %	-42 %	CO
61	PREMIER MORTGAGE RESOURC	9	17	-47 %	0.1 %	0.1 %	2 %	ID
62	DOLLAR BANK FSB	9	10	-10 %	0.1 %	0.1 %	73 %	PA
63	AMERICAN FINANCIAL NETWO	9	46	-80 %	0.1 %	0.3 %	-62 %	NV
64	MORTGAGE MASTER SERVICE	9	3	200 %	0.1 %	0.0 %	477 %	WA
65	AKT AMERICAN CAPITAL INC	8	9	-11 %	0.1 %	0.1 %	71 %	CA
66	ATLANTIC COAST MORTGAGE	8	13	-38 %	0.1 %	0.1 %	18 %	VA
67	ASPIRE FINANCIAL INC	8	11	-27 %	0.1 %	0.1 %	40 %	TX
68	AMERICAN LIBERTY MORTGAG	7	5	40 %	0.1 %	0.0 %	169 %	CO
69	US MORTGAGE CORPORATION	7	23	-70 %	0.1 %	0.1 %	-41 %	SC
70	SIERRA PACIFIC MORTGAGE	7	16	-56 %	0.1 %	0.1 %	-16 %	CA
71	NORWICH COMMERCIAL GROUP	7	9	-22 %	0.1 %	0.1 %	50 %	CT
72	UNION NATIONAL MORTGAGE	7	0		0.1 %	0.0 %		OH
73	CARROLLTON MORTGAGE CO	7	27	-74 %	0.1 %	0.2 %	-50 %	CA
74	CMG MORTGAGE INC	7	13	-46 %	0.1 %	0.1 %	4 %	CA
75	PROVIDENT SAVINGS BANK	7	0		0.1 %	0.0 %		CA
76	RESIDENTIAL HOME FUNDING	6	12	-50 %	0.1 %	0.1 %	-4 %	NJ
77	CONTOUR MORTGAGE CORPORA	6	13	-54 %	0.1 %	0.1 %	-11 %	NY
78	DIRECTORS MORTGAGE INC	6	16	-63 %	0.1 %	0.1 %	-28 %	WA
79	AMERICAN FINANCING CORP	6	0		0.1 %	0.0 %		CO
80	LAKELAND BANK	5	4	25 %	0.1 %	0.0 %	140 %	NJ
81	ABSOLUTE HOME MORTGAGE C	5	5	0 %	0.1 %	0.0 %	92 %	CA
82	MORIA DEVELOPMENT INC	5	8	-38 %	0.1 %	0.1 %	20 %	AZ
83	LEADER ONE FINANCIAL COR	5	7	-29 %	0.1 %	0.0 %	37 %	MN
84	JAMES B NUTTER AND COMPA	5	5	0 %	0.1 %	0.0 %	92 %	KS
85	BERKSHIRE BANK	5	9	-44 %	0.1 %	0.1 %	7 %	MA
86	MANN MORTGAGE LLC	5	17	-71 %	0.1 %	0.1 %	-43 %	NV
87	KLEINBANK	5	11	-55 %	0.1 %	0.1 %	-13 %	MN
88	BANK OF UTAH	5	12	-58 %	0.1 %	0.1 %	-20 %	UT
89	BRIDGEVIEW BANK GROUP	5	15	-67 %	0.1 %	0.1 %	-36 %	IL
90	LOANDEPOTCOM	5	25	-80 %	0.1 %	0.2 %	-62 %	NY
91	GEORGETOWN MORTGAGE	5	18	-72 %	0.1 %	0.1 %	-47 %	CO
92	CITYWIDE HOME LOANS	5	21	-76 %	0.1 %	0.1 %	-54 %	UT
93	UNITED MORTGAGE CORP	5	26	-81 %	0.1 %	0.2 %	-63 %	NY
94	CROSSCOUNTRY MORTGAGE	5	22	-77 %	0.1 %	0.1 %	-56 %	CA
95	VAN DYK MORTGAGE CORPORA	4	13	-69 %	0.0 %	0.1 %	-41 %	FL
96	EAST COAST CAPITAL CORP	4	20	-80 %	0.0 %	0.1 %	-62 %	MA
97	THE MORTGAGE FIRM INC	4	5	-20 %	0.0 %	0.0 %	54 %	FL
98	ASSOCIATED MORTGAGE BANK	4	0		0.0 %	0.0 %		NY
99	LENEX FINANCIAL MORTGAGE	4	19	-79 %	0.0 %	0.1 %	-60 %	MT
100	ON Q FINANCIAL INC	4	19	-79 %	0.0 %	0.1 %	-60 %	AZ

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**TARGET YOUR MARKETING**

Rank	Vol Chg	Chg	Vol YTD	Chg	Mkt Shr	Mkt Shr Chg
1	3%	0%	4000	0%	30%	-100%
2	2.8%	0%	3000	0%	20%	-100%
3	2.5%	0%	2000	0%	10%	-100%
4	2.3%	0%	1500	0%	8%	-100%
5	2.1%	0%	1200	0%	6%	-100%
6	2.0%	0%	1000	0%	5%	-100%
7	1.9%	0%	900	0%	4%	-100%
8	1.8%	0%	800	0%	3%	-100%
9	1.7%	0%	700	0%	2%	-100%
10	1.6%	0%	600	0%	1%	-100%

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