

HECM Lenders (FHA Approved Only)

Industry Overview

HECMs Endorsed through January 2019

Next Release Date: Week 1 of March

Endorsement Growth Change

-5.8 %

Competition Growth

-5.0 %

Active Lender Change

-6

Figures above reflect change from prior month

PERFORMANCE

Rank/Region	02/18	03/18	04/18	05/18	06/18	07/18	08/18	09/18	10/18	11/18	12/18	01/19	Trend
1 Pacific/Hawaii	1,657	1,204	964	911	759	824	866	793	824	651	487	581	▲
2 Southeast/Caribbean	861	763	616	702	547	584	600	585	527	463	333	332	▼
3 Southwest	475	477	335	385	315	309	353	279	360	301	165	74	▼
4 Rocky Mountain	473	365	283	284	234	244	288	253	282	264	137	69	▼
5 Northwest/Alaska	442	328	264	233	200	237	262	227	224	183	141	158	▲
6 Midwest	387	322	249	254	238	222	242	207	228	189	148	112	▼
7 Mid-Atlantic	320	306	240	230	215	174	223	192	243	189	128	148	▲
8 New York/New Jersey	322	276	229	204	168	154	181	193	214	153	121	97	▼
9 New England	163	157	87	98	102	98	109	94	126	95	66	70	▲
10 Great Plains	101	102	78	58	60	62	73	57	63	65	25	8	▼
Total	5,201	4,300	3,345	3,359	2,838	2,908	3,197	2,880	3,091	2,553	1,751	1,649	▼

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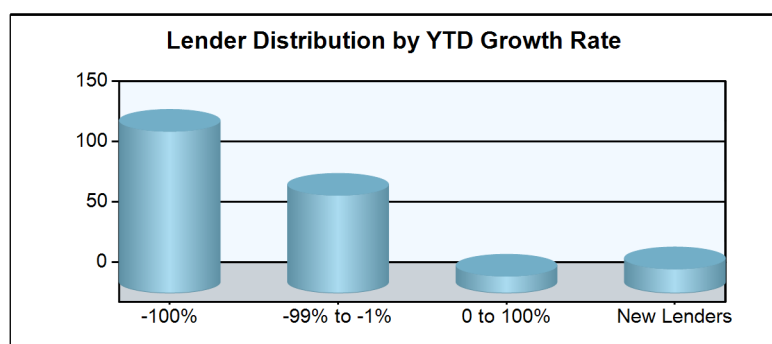
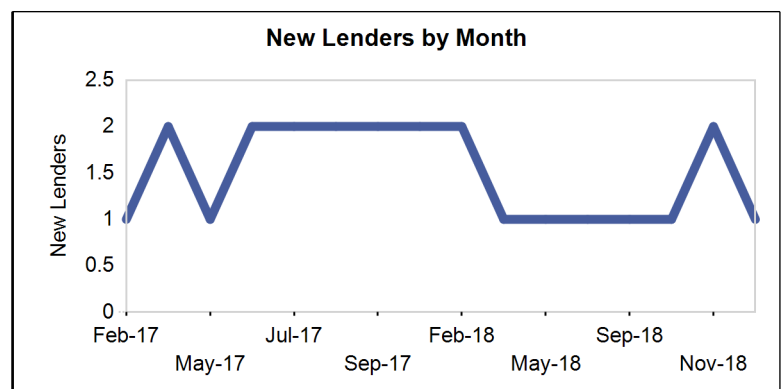
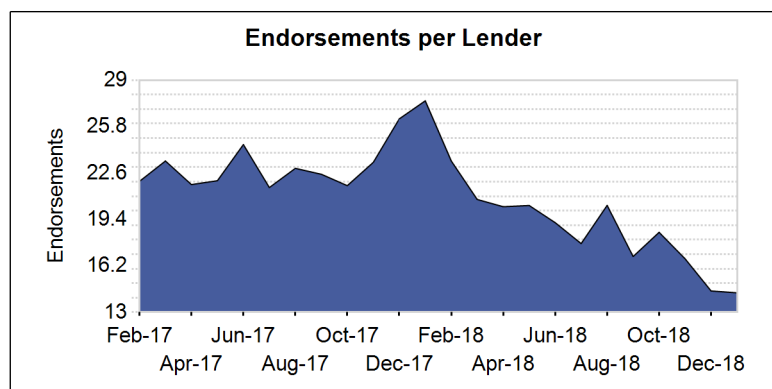
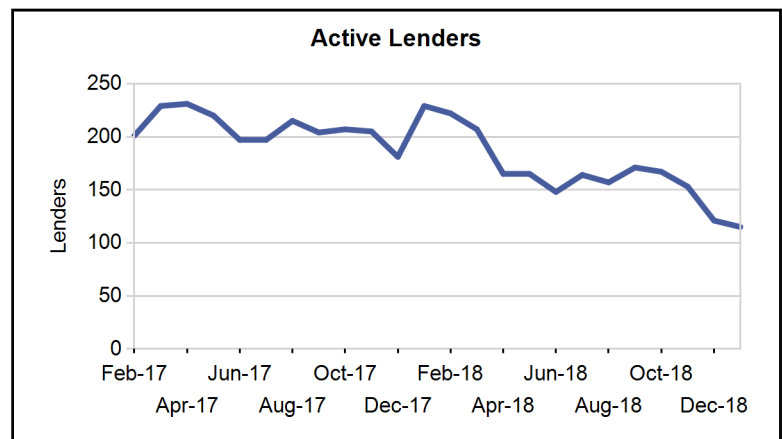
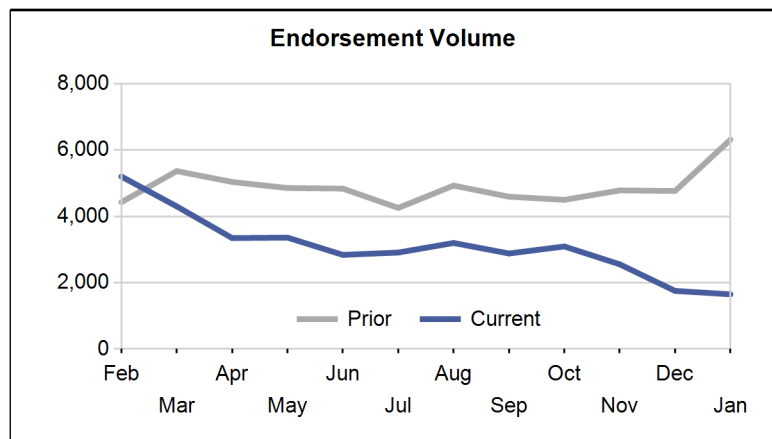
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Competition

Top 10 Lenders

Rank / Lender	02/18	03/18	04/18	05/18	06/18	07/18	08/18	09/18	10/18	11/18	12/18	01/19	Total	Trend
1 AMERICAN ADVISORS GROUP	1,183	1,158	890	1,006	874	797	839	778	870	734	529	593	10,251	▲
2 FINANCE OF AMERICA REVERSE LLC	559	390	314	302	275	262	324	256	262	206	146	48	3,344	▼
3 ONE REVERSE MORTGAGE LLC	253	261	271	216	214	225	275	198	247	216	127	74	2,577	▼
4 REVERSE MORTGAGE FUNDING LLC	310	285	241	255	191	227	203	178	218	153	136	141	2,538	▲
5 LIBERTY HOME EQUITY SOLUTIONS INC	498	353	156	114	71	131	124	202	148	99	72	101	2,069	▲
6 SYNERGY ONE LENDING INC	201	168	159	177	167	143	163	150	174	133	116	108	1,859	▼
7 LIVE WELL FINANCIAL INC	124	167	114	144	130	131	170	134	141	103	65	69	1,492	▲
8 HIGHTECHLENDING INC	190	128	81	67	58	64	51	55	61	35	8	49	847	▲
9 FAIRWAY INDEPENDENT MORTGAGE CORPORATION	99	70	95	60	50	72	72	68	77	76	52	36	827	▼
10 OPEN MORTGAGE LLC	163	65	49	50	49	50	61	41	59	45	31	27	690	▼
Top 10 SubTotal	3,580	3,045	2,370	2,391	2,079	2,102	2,282	2,060	2,257	1,800	1,282	1,246	26,494	▼
Industry Total	5,201	4,300	3,345	3,359	2,838	2,908	3,197	2,880	3,091	2,553	1,751	1,649	37,072	▼



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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 %
Great Plains									
DES MOINES	2	14	-85.7 %	2	9	-77.8 %	1.0	1.6	-35.7 %
KANSAS CITY	2	26	-92.3 %	2	12	-83.3 %	1.0	2.2	-53.8 %
OMAHA	2	15	-86.7 %	1	4	-75.0 %	2.0	3.8	-46.7 %
ST. LOUIS	2	27	-92.6 %	2	11	-81.8 %	1.0	2.5	-59.3 %
TOPEKA	0	22	-100.0 %	0	9	-100.0 %		2.4	-100.0 %
Region Total	8	104	-92.3 %	7	27	-74.1 %	1.1	3.9	-70.3 %
Mid-Atlantic									
RICHMOND	40	76	-47.4 %	12	23	-47.8 %	3.3	3.3	0.9 %
PHILADELPHIA	39	132	-70.5 %	10	31	-67.7 %	3.9	4.3	-8.4 %
BALTIMORE	24	49	-51.0 %	7	18	-61.1 %	3.4	2.7	25.9 %
WASH. D.C.	22	59	-62.7 %	8	17	-52.9 %	2.8	3.5	-20.8 %
PITTSBURGH	10	35	-71.4 %	4	12	-66.7 %	2.5	2.9	-14.3 %
CHARLESTON	8	10	-20.0 %	4	6	-33.3 %	2.0	1.7	20.0 %
WILMINGTON	5	17	-70.6 %	3	8	-62.5 %	1.7	2.1	-21.6 %
Region Total	148	378	-60.8 %	22	53	-58.5 %	6.7	7.1	-5.7 %
Midwest									
CHICAGO	20	91	-78.0 %	9	21	-57.1 %	2.2	4.3	-48.7 %
COLUMBUS	19	30	-36.7 %	7	10	-30.0 %	2.7	3.0	-9.5 %
DETROIT	14	37	-62.2 %	5	12	-58.3 %	2.8	3.1	-9.2 %
INDIANAPOLIS	14	48	-70.8 %	8	14	-42.9 %	1.8	3.4	-49.0 %
CLEVELAND	11	31	-64.5 %	8	14	-42.9 %	1.4	2.2	-37.9 %
CINCINNATI	9	17	-47.1 %	4	9	-55.6 %	2.3	1.9	19.1 %
MINN. ST. PAUL	8	60	-86.7 %	5	20	-75.0 %	1.6	3.0	-46.7 %
GRAND RAPIDS	6	19	-68.4 %	1	10	-90.0 %	6.0	1.9	215.8 %
SPRINGFIELD	6	16	-62.5 %	3	7	-57.1 %	2.0	2.3	-12.5 %
FLINT	3	5	-40.0 %	1	3	-66.7 %	3.0	1.7	80.0 %
MILWAUKEE	2	51	-96.1 %	2	13	-84.6 %	1.0	3.9	-74.5 %
Region Total	112	405	-72.3 %	23	51	-54.9 %	4.9	7.9	-38.7 %
New England									
HARTFORD	29	54	-46.3 %	9	14	-35.7 %	3.2	3.9	-16.5 %
BOSTON	23	105	-78.1 %	7	16	-56.3 %	3.3	6.6	-49.9 %
BANGOR	6	24	-75.0 %	4	9	-55.6 %	1.5	2.7	-43.8 %
PROVIDENCE	5	10	-50.0 %	3	6	-50.0 %	1.7	1.7	0.0 %
BURLINGTON	4	10	-60.0 %	4	4	0.0 %	1.0	2.5	-60.0 %
MANCHESTER	3	12	-75.0 %	2	7	-71.4 %	1.5	1.7	-12.5 %
Region Total	70	215	-67.4 %	15	28	-46.4 %	4.7	7.7	-39.2 %
New York/New Jersey									
NEW YORK	46	145	-68.3 %	15	30	-50.0 %	3.1	4.8	-36.6 %
NEWARK	23	61	-62.3 %	13	20	-35.0 %	1.8	3.1	-42.0 %
CAMDEN	11	48	-77.1 %	5	18	-72.2 %	2.2	2.7	-17.5 %
ALBANY	9	35	-74.3 %	3	10	-70.0 %	3.0	3.5	-14.3 %
BUFFALO	8	20	-60.0 %	5	7	-28.6 %	1.6	2.9	-44.0 %
Region Total	97	309	-68.6 %	24	47	-48.9 %	4.0	6.6	-38.5 %
Northwest/Alaska									
SEATTLE	64	298	-78.5 %	19	40	-52.5 %	3.4	7.5	-54.8 %
PORTLAND	55	222	-75.2 %	17	35	-51.4 %	3.2	6.3	-49.0 %
BOISE	22	58	-62.1 %	13	21	-38.1 %	1.7	2.8	-38.7 %
SPOKANE	14	27	-48.1 %	8	15	-46.7 %	1.8	1.8	-2.8 %
ANCHORAGE	3	8	-62.5 %	2	6	-66.7 %	1.5	1.3	12.5 %
Region Total	158	613	-74.2 %	30	60	-50.0 %	5.3	10.2	-48.5 %
Pacific/Hawaii									
LOS ANGELES	135	452	-70.1 %	26	42	-38.1 %	5.2	10.8	-51.8 %

Market	YTD Volume 2019	YTD Volume 2018	Chg %	Active Lenders 2019	Active Lenders 2018	Chg %	Volume / Lender 2019	Volume / Lender 2018	Chg %
PHOENIX	96	213	-54.9 %	27	36	-25.0 %	3.6	5.9	-39.9 %
SANTA ANA	92	388	-76.3 %	24	48	-50.0 %	3.8	8.1	-52.6 %
SAN FRANCISCO	81	320	-74.7 %	25	39	-35.9 %	3.2	8.2	-60.5 %
SACRAMENTO	50	232	-78.4 %	20	32	-37.5 %	2.5	7.3	-65.5 %
LAS VEGAS	36	70	-48.6 %	14	23	-39.1 %	2.6	3.0	-15.5 %
SAN DIEGO	34	197	-82.7 %	16	30	-46.7 %	2.1	6.6	-67.6 %
FRESNO	27	80	-66.3 %	10	21	-52.4 %	2.7	3.8	-29.1 %
RENO	13	37	-64.9 %	5	15	-66.7 %	2.6	2.5	5.4 %
HONOLULU	12	26	-53.8 %	6	11	-45.5 %	2.0	2.4	-15.4 %
TUCSON	5	32	-84.4 %	5	13	-61.5 %	1.0	2.5	-59.4 %
Region Total	581	2,047	-71.6 %	59	94	-37.2 %	9.8	21.8	-54.8 %
Rocky Mountain									
DENVER	41	374	-89.0 %	14	47	-70.2 %	2.9	8.0	-63.2 %
SALT LAKE CITY	24	139	-82.7 %	9	29	-69.0 %	2.7	4.8	-44.4 %
HELENA	3	30	-90.0 %	3	10	-70.0 %	1.0	3.0	-66.7 %
FARGO	1	4	-75.0 %	1	4	-75.0 %	1.0	1.0	0.0 %
CASPER	0	15	-100.0 %	0	6	-100.0 %		2.5	-100.0 %
SIOUX FALLS	0	8	-100.0 %	0	7	-100.0 %		1.1	-100.0 %
Region Total	69	570	-87.9 %	20	62	-67.7 %	3.5	9.2	-62.5 %
Southeast/Caribbean									
MIAMI	67	201	-66.7 %	20	37	-45.9 %	3.4	5.4	-38.3 %
ATLANTA	42	111	-62.2 %	11	18	-38.9 %	3.8	6.2	-38.1 %
ORLANDO	40	126	-68.3 %	14	30	-53.3 %	2.9	4.2	-32.0 %
GREENSBORO	39	140	-72.1 %	12	28	-57.1 %	3.3	5.0	-35.0 %
TAMPA	34	141	-75.9 %	11	34	-67.6 %	3.1	4.1	-25.5 %
COLUMBIA	25	79	-68.4 %	14	22	-36.4 %	1.8	3.6	-50.3 %
JACKSONVILLE	21	78	-73.1 %	9	23	-60.9 %	2.3	3.4	-31.2 %
BIRMINGHAM	20	49	-59.2 %	10	13	-23.1 %	2.0	3.8	-46.9 %
NASHVILLE	17	51	-66.7 %	6	15	-60.0 %	2.8	3.4	-16.7 %
KNOXVILLE	15	57	-73.7 %	7	14	-50.0 %	2.1	4.1	-47.4 %
JACKSON	5	25	-80.0 %	3	11	-72.7 %	1.7	2.3	-26.7 %
LOUISVILLE	4	21	-81.0 %	3	10	-70.0 %	1.3	2.1	-36.5 %
CARIBBEAN	2	7	-71.4 %	2	2	0.0 %	1.0	3.5	-71.4 %
MEMPHIS	1	10	-90.0 %	1	3	-66.7 %	1.0	3.3	-70.0 %
Region Total	332	1,096	-69.7 %	37	72	-48.6 %	9.0	15.2	-41.1 %
Southwest									
HOUSTON	17	78	-78.2 %	8	22	-63.6 %	2.1	3.5	-40.1 %
FT. WORTH	15	92	-83.7 %	8	29	-72.4 %	1.9	3.2	-40.9 %
DALLAS	13	124	-89.5 %	10	31	-67.7 %	1.3	4.0	-67.5 %
SAN ANTONIO	12	102	-88.2 %	7	27	-74.1 %	1.7	3.8	-54.6 %
ALBUQUERQUE	7	43	-83.7 %	5	14	-64.3 %	1.4	3.1	-54.4 %
LITTLE ROCK	3	23	-87.0 %	3	8	-62.5 %	1.0	2.9	-65.2 %
NEW ORLEANS	3	42	-92.9 %	2	16	-87.5 %	1.5	2.6	-42.9 %
LUBBOCK	2	18	-88.9 %	1	10	-90.0 %	2.0	1.8	11.1 %
OKLAHOMA CITY	2	16	-87.5 %	2	7	-71.4 %	1.0	2.3	-56.3 %
SHREVEPORT	0	19	-100.0 %	0	10	-100.0 %		1.9	-100.0 %
TULSA	0	19	-100.0 %	0	11	-100.0 %		1.7	-100.0 %
Region Total	74	576	-87.2 %	22	62	-64.5 %	3.4	9.3	-63.8 %
Grand Total	1,649	6,313	-73.9 %	115	229	-49.8 %	14.3	27.6	-48.0 %

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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	593	1218	-51 %	36.0 %	19.3 %	86 %	CA
2	REVERSE MORTGAGE FUNDING	141	591	-76 %	8.6 %	9.4 %	-9 %	CA
3	SYNERGY ONE LENDING INC	108	357	-70 %	6.5 %	5.7 %	16 %	CA
4	LIBERTY HOME EQUITY SOLU	101	576	-82 %	6.1 %	9.1 %	-33 %	CA
5	ONE REVERSE MORTGAGE LLC	74	296	-75 %	4.5 %	4.7 %	-4 %	CA
6	LIVE WELL FINANCIAL INC	69	200	-66 %	4.2 %	3.2 %	32 %	CA
7	HIGHTECHLENDING INC	49	104	-53 %	3.0 %	1.6 %	80 %	CA
8	FINANCE OF AMERICA REVER	48	636	-92 %	2.9 %	10.1 %	-71 %	CA
9	FAIRWAY INDEPENDENT MORT	36	154	-77 %	2.2 %	2.4 %	-11 %	AZ
10	REVERSE MORTGAGESCOM INC	30	54	-44 %	1.8 %	0.9 %	113 %	FL
11	LONGBRIDGE FINANCIAL LLC	28	175	-84 %	1.7 %	2.8 %	-39 %	FL
12	OPEN MORTGAGE LLC	27	159	-83 %	1.6 %	2.5 %	-35 %	CA
13	ALL REVERSE MORTGAGE INC	23	118	-81 %	1.4 %	1.9 %	-25 %	CA
14	MCM HOLDINGS INC	20	45	-56 %	1.2 %	0.7 %	70 %	FL
15	NATIONWIDE EQUITIES CORP	15	132	-89 %	0.9 %	2.1 %	-56 %	CA
16	AMERICAN PACIFIC MORTGAG	14	51	-73 %	0.8 %	0.8 %	5 %	CA
17	CHERRY CREEK MORTGAGE CO	13	65	-80 %	0.8 %	1.0 %	-23 %	UT
18	ADVISORS MORTGAGE GROUP	13	52	-75 %	0.8 %	0.8 %	-4 %	CA
19	PLAZA HOME MORTGAGE INC	11	36	-69 %	0.7 %	0.6 %	17 %	CA
20	M & T BANK	11	31	-65 %	0.7 %	0.5 %	36 %	NY
21	UNITED NORTHERN MORTGAGE	10	11	-9 %	0.6 %	0.2 %	248 %	CA
22	QUONTIC BANK FSB	8	48	-83 %	0.5 %	0.8 %	-36 %	CA
23	MONEY HOUSE INC	8	40	-80 %	0.5 %	0.6 %	-23 %	CA
24	SUN WEST MORTGAGE CO INC	7	25	-72 %	0.4 %	0.4 %	7 %	CA
25	UNION NATIONAL MORTGAGE	7	0		0.4 %	0.0 %		OH
26	MORTGAGESHOP LLC	6	3	100 %	0.4 %	0.0 %	666 %	VA
27	BROKER SOLUTIONS INC	6	25	-76 %	0.4 %	0.4 %	-8 %	CA
28	TOTAL MEDIA MANAGEMENT L	6	15	-60 %	0.4 %	0.2 %	53 %	TN
29	NOVA FINANCIAL & INVESTM	6	14	-57 %	0.4 %	0.2 %	64 %	AZ
30	PREMIER MORTGAGE RESOURC	5	6	-17 %	0.3 %	0.1 %	219 %	ID
31	PACIFIC RESIDENTIAL MORT	5	9	-44 %	0.3 %	0.1 %	113 %	OR
32	MAGNOLIA BANK INC	4	0		0.2 %	0.0 %		CA
33	LAND-HOME FINANCIAL SERV	4	17	-76 %	0.2 %	0.3 %	-10 %	CA
34	RESOLUTE BANK	4	53	-92 %	0.2 %	0.8 %	-71 %	WA
35	UNIVERSAL LENDING CORPOR	4	11	-64 %	0.2 %	0.2 %	39 %	CO
36	FIRSTBANK	4	70	-94 %	0.2 %	1.1 %	-78 %	GA
37	HOMEBRIDGE FINANCIAL SER	4	18	-78 %	0.2 %	0.3 %	-15 %	HI
38	VIP MORTGAGE INC	4	4	0 %	0.2 %	0.1 %	283 %	AZ
39	PRIMARY RESIDENTIAL MORT	4	8	-50 %	0.2 %	0.1 %	91 %	OR
40	PARAMOUNT RESIDENTIAL MO	4	3	33 %	0.2 %	0.0 %	410 %	NV
41	TOWNEBANK	4	22	-82 %	0.2 %	0.3 %	-30 %	SC
42	ALPHA MORTGAGE CORPORATI	4	15	-73 %	0.2 %	0.2 %	2 %	NC
43	1ST NATIONS REVERSE MORT	3	50	-94 %	0.2 %	0.8 %	-77 %	FL
44	ACADEMY MORTGAGE CORPORA	3	3	0 %	0.2 %	0.0 %	283 %	DC
45	MORTGAGE MASTER SERVICE	3	0		0.2 %	0.0 %		WA
46	CALIBER HOME LOANS INC	3	10	-70 %	0.2 %	0.2 %	15 %	WA
47	AMERICA FIRST FEDERAL CR	3	9	-67 %	0.2 %	0.1 %	28 %	UT
48	US MORTGAGE CORPORATION	3	8	-63 %	0.2 %	0.1 %	44 %	FL
49	SUN AMERICAN MORTGAGE CO	3	25	-88 %	0.2 %	0.4 %	-54 %	AZ
50	FAMILY FIRST FUNDING LLC	3	0		0.2 %	0.0 %		NJ

Rank	Lender	Vol 2019	Vol 2018	Chg %	Mkt Share 2019	Mkt Share 2018	Chg %	Top State
51	CARROLLTON MORTGAGE CO	3	14	-79 %	0.2 %	0.2 %	-18 %	CA
52	GOLDWATER BANK NA	2	13	-85 %	0.1 %	0.2 %	-41 %	FL
53	ATLANTIC BAY MORTGAGE GR	2	2	0 %	0.1 %	0.0 %	283 %	VA
54	CMG MORTGAGE INC	2	5	-60 %	0.1 %	0.1 %	53 %	ID
55	COMMUNITY FIRST NATIONAL	2	17	-88 %	0.1 %	0.3 %	-55 %	AL
56	MOHAVE STATE BANK	2	5	-60 %	0.1 %	0.1 %	53 %	AZ
57	JET DIRECT FUNDING CORP	2	17	-88 %	0.1 %	0.3 %	-55 %	CA
58	THE FEDERAL SAVINGS BANK	2	36	-94 %	0.1 %	0.6 %	-79 %	NV
59	SIMONICH CORPORATION	2	7	-71 %	0.1 %	0.1 %	9 %	CA
60	AKT AMERICAN CAPITAL INC	2	3	-33 %	0.1 %	0.0 %	155 %	CA
61	MORTGAGE INVESTORS GROUP	2	3	-33 %	0.1 %	0.0 %	155 %	GA
62	MANN MORTGAGE LLC	2	6	-67 %	0.1 %	0.1 %	28 %	WA
63	RUOFF MORTGAGE COMPANY I	2	3	-33 %	0.1 %	0.0 %	155 %	IN
64	BANK OF UTAH	2	5	-60 %	0.1 %	0.1 %	53 %	UT
65	NORWICH COMMERCIAL GROUP	2	5	-60 %	0.1 %	0.1 %	53 %	CT
66	LOANDEPOTCOM	2	8	-75 %	0.1 %	0.1 %	-4 %	AL
67	FINANCE OF AMERICA MORTG	2	3	-33 %	0.1 %	0.0 %	155 %	CA
68	BRIDGEVIEW BANK GROUP	1	7	-86 %	0.1 %	0.1 %	-45 %	NY
69	POINT MORTGAGE CORPORATI	1	0		0.1 %	0.0 %		CA
70	BEST CAPITAL FUNDING	1	0		0.1 %	0.0 %		CA
71	GATEWAY MORTGAGE GROUP	1	1	0 %	0.1 %	0.0 %	283 %	AR
72	RELIANCE FIRST CAPITAL	1	1	0 %	0.1 %	0.0 %	283 %	PA
73	SECURITYNATIONAL MORTGAG	1	2	-50 %	0.1 %	0.0 %	91 %	CA
74	CENDERA FUNDING INC	1	1	0 %	0.1 %	0.0 %	283 %	TX
75	GREENWAY MORTGAGE FUNDIN	1	1	0 %	0.1 %	0.0 %	283 %	NY
76	MORTGAGE SOLUTIONS OF CO	1	0		0.1 %	0.0 %		OR
77	WESTERN OHIO MORTGAGE CO	1	0		0.1 %	0.0 %		OH
78	DOLLAR BANK FSB	1	3	-67 %	0.1 %	0.0 %	28 %	OH
79	AMERICAN FINANCIAL NETWO	1	24	-96 %	0.1 %	0.4 %	-84 %	FL
80	KLEINBANK	1	4	-75 %	0.1 %	0.1 %	-4 %	MN
81	MEADOWBROOK FINANCIAL MO	1	6	-83 %	0.1 %	0.1 %	-36 %	FL
82	J VIRGIL INC	1	0		0.1 %	0.0 %		OH
83	SENIOR MORTGAGE BANKERS	1	3	-67 %	0.1 %	0.0 %	28 %	ZZ
84	EVERGREEN MONEYSOURCE MT	1	5	-80 %	0.1 %	0.1 %	-23 %	WA
85	BERKSHIRE BANK	1	4	-75 %	0.1 %	0.1 %	-4 %	MA
86	FIRST HOPE BANK	1	0		0.1 %	0.0 %		NJ
87	AMERICAN FIDELITY MTG SE	1	3	-67 %	0.1 %	0.0 %	28 %	IL
88	FIRST FEDERAL SAVINGS BA	1	4	-75 %	0.1 %	0.1 %	-4 %	ID
89	RESIDENTIAL WHOLESALE MO	1	3	-67 %	0.1 %	0.0 %	28 %	CA
90	VBS MORTGAGE LLC	1	0		0.1 %	0.0 %		VA
91	INTERCONTINENTAL CAPITAL	1	16	-94 %	0.1 %	0.3 %	-76 %	CA
92	LEGACYTEXAS BANK	1	1	0 %	0.1 %	0.0 %	283 %	TX
93	LAKELAND BANK	1	1	0 %	0.1 %	0.0 %	283 %	NJ
94	ATLANTIC COAST MORTGAGE	1	6	-83 %	0.1 %	0.1 %	-36 %	VA
95	BOND STREET MORTGAGE LLC	1	1	0 %	0.1 %	0.0 %	283 %	NJ
96	MORIA DEVELOPMENT INC	1	0		0.1 %	0.0 %		AZ
97	CORNERSTONE MORTGAGE COM	1	1	0 %	0.1 %	0.0 %	283 %	AZ
98	AMERIFIRST FINANCIAL INC	1	5	-80 %	0.1 %	0.1 %	-23 %	CA
99	SIERRA PACIFIC MORTGAGE	1	5	-80 %	0.1 %	0.1 %	-23 %	CA
100	ACADEMY MORTGAGE CORP	1	0		0.1 %	0.0 %		NY

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