

## TOP 100 HECM LENDERS REPORT



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Rank	Lender	Loans Month	Loans YTD	% Market Share	% change Month	% change YTD	Using Reverse Focus
1	AMERICAN ADVISORS GROUP	529	10,876	30.21%	-27.93%	-14.88%	
2	FINANCE OF AMERICA REVERSE LLC	146	3,932	8.34%	-29.13%	-27.27%	
3	REVERSE MORTGAGE FUNDING LLC	136	2,988	7.8%	-11.11%	-35.27%	
4	ONE REVERSE MORTGAGE LLC	127	2,799	7.3%	-41.20%	-9.12%	
5	RETIREMENT FUNDING SOLUTIONS / SYNERGY ONE LENDING INC	116	2108	6.62%	-12.78%	-37.09%	V
6	LIBERTY HOME EQUITY SOLUTIONS INC	72	2,544	4.11%	-27.27%	-27.40%	
7	LIVE WELL FINANCIAL INC	65	1623	3.71%	-36.89%	-15.73%	√
8	FAIRWAY INDEPENDENT MORTGAGE CORPORATION	52	945	2.97%	-31.58%	20.84%	√
9	REVERSE MORTGAGESCOM INC	39	640	2.23%	-32.76%	-37.50%	
10	LONGBRIDGE FINANCIAL LLC	32	801	1.83%	-20.00%	48.33%	



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11	OPEN MORTGAGE LLC	31	822	1.77%	-31.11%	20.53%	√
12	CHERRY CREEK MORTGAGE CO INC	22	503	1.26%	-55.10%	-0.98%	
13	QUONTIC BANK FSB	19	389	1.09%	-13.64%	-16.70%	
13	ALL REVERSE MORTGAGE INC	19	513	1.09%	-36.67%	10.09%	√
15	FIRSTBANK	17	619	0.97%	-59.52%	-31.30%	
16	AMERICAN PACIFIC MORTGAGE	16	280	0.91%	-23.81%	-17.16%	<b>√</b>
16	RESOLUTE BANK	16	299	0.9%	60.00%	-40.67%	
18	NATIONWIDE EQUITIES CORPORATION	15	495	0.9%	-25.00%	-60.43%	√
19	1ST NATIONS REVERSE MORTGAGE	14	250	0.8%	0.0%	-19.61%	
20	PLAZA HOME MORTGAGE INC	13	301	0.74%	-53.57%	-39.56%	√
21	BROKER SOLUTIONS INC	12	180	0.69%	-20.00%	-24.05%	
21	ADVISORS MORTGAGE GROUP LLC	12	353	0.69%	-45.45%	-47.08%	√



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23	MCM HOLDINGS INC	10	227	0.57%	0.00%	-16.24%
24	TOWNEBANK	9	144	0.5%	-18.2%	-10.56%
25	INTERCONTINENTAL CAPITAL GROUP	8	146	0.5%	14.29%	-24.0%
25	M & T BANK	8	232	0.46%	-42.86%	-29.91%
25	HIGHTECHLENDING INC	8	902	0.46%	-77.14%	-34.50%
28	NOVA FINANCIAL & INVESTMENTS CORP.	7	82	0.40%	16.67%	-28.70%
28	MONEY HOUSE INC	7	226	0.40%	-58.82%	-16.30%
30	UNITED NORTHERN MORTGAGE BANKERS LTD	6	80	0.34%	50.0%	-70.37%
30	LAND-HOME FINANCIAL SERVICES	6	149	0.34%	-14.29%	4.9%
32	MORTGAGE MASTER SERVICE CORP	5	24	0.29%	66.67%	500.0%
32	MEADOWBROOK FINANCIAL MORTGAGE	5	36	0.29%	400.0%	-37.93%
32	SUCCESS MORTGAGE PARTNERS INC	5	58	0.29%	400.0%	-20.55%
32	HOMEBRIDGE FINANCIAL SERVICES INC	5	153	0.3%	-58.33%	-8.4%
36	FAMILY FIRST FUNDING LLC	4	20	0.2%	33.33%	66.67%
36	RESIDENTIAL HOME FUNDING CORP	4	39	0.23%	100.0%	-36.07%
36	MORTGAGESHOP LLC	4	52	0.23%	0.0%	-27.78%
36	PRIMARY RESIDENTIAL MORTGAGE INC	4	57	0.23%	33.3%	-43.0%
36	GOLDWATER BANK NA	4	65	0.23%	0.0%	-44.4%
36	ACADEMY MORTGAGE CORP.	4	79	0.23%	-33.3%	107.89%
42	KLEINBANK	3	22	0.17%	50.0%	22.22%
42	SUMMIT FUNDING INC	3	28	0.17%	0.00%	100.0%
42	FINANCE OF AMERICA MORTGAGE LLC	3	41	0.17%	50.0%	17.1%
42	MOHAVE STATE BANK	3	44	0.17%	-62.50%	-24.14%
42	PACIFIC RESIDENTIAL MORTGAGE LLC	3	83	0.17%	-25.0%	-27.19%
42	COMMUNITY FIRST NATIONAL BANK	3	89	0.17%	-25.0%	-53.4%
42	AMERICAN FINANCIAL NETWORK INC	3	92	0.17%	50.0%	-33.8%
42	TOTAL MEDIA MANAGEMENT LLC	3	97	0.17%	-40.0%	-32.64%
42	VIP MORTGAGE INC	3	98	0.17%	-75.0%	-33.78%
42	SUN AMERICAN MORTGAGE CO	3	150	0.17%	-70.0%	-22.28%
52	ENNKAR INC	2	2	0.11%		
52	UNION NATIONAL MORTGAGE CO	2	4	0.11%		
52	POINT MORTGAGE CORP.	2	9	0.11%	100.0%	12.5%
52	LOANLEADERS OF AMERICA INC	2	9	0.11%		-59.1%
52	BERKSHIRE BANK	2	15	0.11%		-6.3%
52	ASPIRE FINANCIAL INC	2	19	0.11%	0.0%	-36.7%
52	FIRST ALLIANCE HOME MORTGAGE LLC	2	22	0.11%	100.0%	120.0%
52	DIRECTORS MORTGAGE INC	2	22	0.11%		-50.0%
52	SECURITYNATIONAL MORTGAGE CO.	2	30	0.11%	-50.0%	7.1%



#### HECM Vorld TOP 100 HECM LENDERS REPORT

Rank	Lender	Loans Month	Loans YTD	% Market Share	% change Month	% change YTDYTD
52	SIERRA PACIFIC MORTGAGE CO INC	2	38	0.11%	-33.33%	-19.2%
52	AMERICAN LIBERTY MORTGAGE INC	2	38	0.11%	-66.67%	-26.92%
52	BANK OF UTAH	2	38	0.11%	-66.7%	123.53%
52	CROSSCOUNTRY MORTGAGE	2	44	0.11%	-33.33%	83.33%
52	US MORTGAGE CORP.	2	46	0.11%	100.0%	9.52%
52	AMERICA FIRST FEDERAL CREDIT UNION	2	61	0.11%	0.0%	74.29%
52	ALPHA MORTGAGE CORP.	2	65	0.11%	-50.0%	-14.5%
52	MOVEMENT MORTGAGE LLC	2	69	0.11%	-33.33%	-12.66%
52	UNIVERSAL LENDING CORP.	2	82	0.11%	-66.7%	-52.3%
70	DIGNIFIED HOME LOANS LLC	1	1	0.06%		
70	FIRST MARINER BANK	1	1	0.06%		
70	JAC FINANCIAL	1	1	0.06%		0.00%
70	LEND SMART MORTGAGE	1	2	0.06%		100.0%
70	NATIONWIDE MORTGAGE BANKERS I	1	2	0.06%	0.0%	
70	THE MORTGAGE CO.	1	2	0.06%		-75.00%
70	VENTA FINANCIAL GROUP INC	1	2	0.06%		
70	COMMONFUND MORTGAGE CORP	1	3	0.06%		-85.71%
70	VBS MORTGAGE LLC	1	3	0.06%		-66.7%
70	COMMUNITY MORTGAGE FUNDING LLC	1	4	0.06%	-50.0%	100.00%
70	FIRST CHOICE LOAN SERVICES INC	1	4	0.06%		-50.00%
70	NATIONS RELIABLE LENDING LLC	1	4	0.06%	-50.0%	300.0%
70	CHARTER WEST NATIONAL BANK	1	6	0.06%		-14.29%
70	AMERICAN FINANCING CORP	1	6	0.06%	0.0%	500.00%
70	HOME MORTGAGE ALLIANCE CORP.	1	6	0.06%	0.0%	20.00%
70	EAST BOSTON SAVINGS BANK	1	8	0.06%		-20.0%
70	NJ LENDERS CORP	1	8	0.06%		14.3%
70	GLENDENNING MORTGAGE CORP	1	8	0.06%	0.0%	166.7%
70	SOUTH PACIFIC FINANCIAL CORP	1	8	0.06%	0.0%	
70	SHAMROCK FINANCIAL CORP.	1	8	0.06%	0.0%	166.7%
70	MORTGAGE NETWORK INC	1	9	0.06%		-35.71%
70	ATLANTIC HOME LOANS	1	10	0.06%		-23.1%
70	RESIDENTIAL MORTGAGE SERVICES	1	11	0.06%	0.00%	83.33%
70	TIDEWATER MORTGAGE SERVICES INC	1	12	0.06%	-66.67%	-36.8%
70	CHRISTENSEN FINANCIAL INC	1	13	0.06%	0.0%	-48.0%
70	SOUTHERN TRUST MORTGAGE LLC	1	13	0.06%		-73.47%
70	GATEWAY MORTGAGE GROUP	1	14	0.06%	0.0%	-12.5%
70	SENIOR MORTGAGE BANKERS INC	1	16	0.06%	0.00%	-50.00%
70	THE MONEY STORE	1	16	0.06%		45.5%



# HECMWorld NEWS. VIEWS. INSIGHTS DECEMBER 2018 TOP 100 HECM LENDERS REPORT

Rank	Lender	Loans Month	Loans YTD	% Market Share	% change Month	% change YTDYTD
70	JAMES B NUTTER AND CO.	1	19	0.06%		-54.8%
70	SALEM FIVE MORTGAGE CO LLC	1	19	0.06%	0.0%	-38.71%
70	MILEND INC	1	20	0.06%		-20.00%
70	EVERGREEN MONEYSOURCE MTG CO	1	21	0.06%	0.00%	-41.67%
70	RESIDENTIAL WHOLESALE MORTGAGE INC	1	23	0.06%		666.67%
70	CONTOUR MORTGAGE CORP.	1	24	0.06%	-50.0%	-53.85%
70	SIMONICH CORP.	1	26	0.06%	0.0%	-39.5%
70	COLUMBUS CAPITAL LENDING LLC	1	27	0.06%	0.0%	125.00%
70	VAN DYK MORTGAGE CORP.	1	28	0.06%		-31.7%
70	NORWICH COMMERCIAL GROUP	1	29	0.06%	-80.0%	-9.38%
70	CMG MORTGAGE INC	1	31	0.06%	-66.7%	29.2%
70	MANN MORTGAGE LLC	1	36	0.06%	-50.0%	-42.9%
70	ATLANTIC COAST MORTGAGE LLC	1	40	0.06%	-66.7%	122.2%
70	BANK OF ENGLAND	1	40	0.06%	-75.0%	-79.8%
70	UNITED MORTGAGE CORP	1	42	0.06%		-56.3%
70	GEORGETOWN MORTGAGE	1	44	0.06%	-66.7%	-48.2%
70	GULF COAST BANK AND TRUST COMP	1	45	0.06%	0.0%	136.8%
70	ON Q FINANCIAL INC	1	47	0.06%		-16.1%
70	CARROLLTON MORTGAGE CO	1	48	0.06%	-80.0%	37.1%
70	PARAMOUNT RESIDENTIAL MORTGAGE GROUP	1	54	0.06%	-50.0%	440.0%
70	CALIBER HOME LOANS INC	1	65	0.06%	0.0%	-21.7%
70	MORTGAGE BROKERS SERVICES	1	80	0.06%	-50.0%	-31.0%
70	SUN WEST MORTGAGE CO INC	1	153	0.06%	-91.7%	-49.8%
	DECEMBER 2018 ENDORSEMENT METRICS					
	Subtotal Top 100	1,751	39.550	1	-28.41%	-22.63%
	Subtotal Non Top 100	0	2,186	0.00%	-100.0%	
	Total	1,751	41,736	0.00%	-31.41%	-26.67%
	HISTORIC DECEMBER ENDORSEMENT VOLUMES					
		4.040				
	12/1/2014	4,942				
	12/1/2015	4,233				
	12/1/2016	4,658				
	12/1/2017	4,765				
	12/1/2018	1,751				
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