

# Reverse Mortgage Retail Leaders

## Industry Overview

Data as of February 2009

Next Release Date: March

### Endorsement Growth Change

**-7.8 %**

### Competition Growth

**-6.3 %**

### Active Lender Change

**-79**

Figures above reflect change from prior month

## PERFORMANCE

Rank/Region	03/08	04/08	05/08	06/08	07/08	08/08	09/08	10/08	11/08	12/08	01/09	02/09	Trend
1 Southeast/Caribbean	2,366	2,428	2,317	2,620	2,545	2,354	2,368	2,643	1,972	2,488	2,230	1,977	q
2 Pacific/Hawaii	1,749	2,036	1,958	1,842	1,767	1,867	1,809	1,593	1,119	1,655	1,759	1,661	q
3 Mid-Atlantic	1,154	1,142	1,129	1,264	1,062	1,193	1,201	1,197	1,055	1,152	1,255	1,196	q
4 Midwest	973	878	855	970	923	939	991	1,104	843	964	994	874	q
5 Southwest	1,018	814	736	772	896	769	787	1,269	793	989	925	814	q
6 New York/New Jersey	729	670	639	772	636	673	691	633	620	779	828	807	q
7 Northwest/Alaska	504	588	538	617	562	564	602	483	435	596	651	630	q
8 New England	501	464	424	566	494	503	517	469	423	506	589	579	q
9 Rocky Mountain	382	324	328	345	358	277	305	435	301	405	387	327	q
10 Great Plains	287	220	188	258	241	171	223	295	210	227	240	221	q
<b>Total</b>	9,663	9,564	9,112	10,026	9,484	9,310	9,494	10,121	7,771	9,761	9,858	9,086	q

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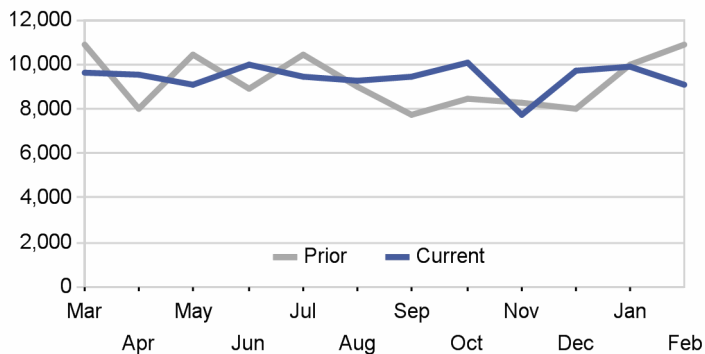
# Competition

## Top 10 Lenders

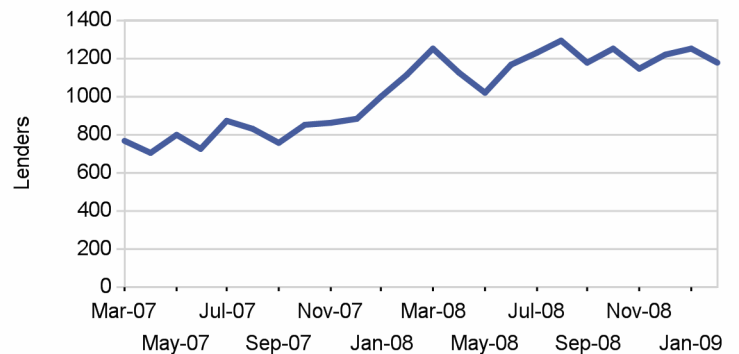
Rank / Lender	3/2008	4/2008	5/2008	6/2008	7/2008	8/2008	9/2008	10/2008	11/2008	12/2008	1/2009	2/2009	Total	Trend
1 WELLS FARGO BANK NA	575	1,473	2,337	1,744	1,285	1,525	1,858	1,515	1,170	1,381	1,809	1,522	18,194	q
2 BANK OF AMERICA NA CHARLOTTE	806	555	548	629	747	679	1,032	1,255	762	785	626	984	9,408	p
3 FINANCIAL FREEDOM SENIOR FUNDI	648	477	228	483	587	583	442	293	275	442	593	458	5,509	q
4 WORLD ALLIANCE FINANCIAL CORP.	279	234	403	288	300	258	286	405	252	527	203	72	3,507	q
5 URBAN FINANCIAL GROUP	105	95	126	126	147	82	105	170	111	172	100	140	1,479	p
6 METLIFE BANK	96	104	119	105	77	84	66	85	125	166	166	219	1,412	p
7 GENERATION MORTGAGE COMPANY	97	112	74	90	70	105	73	61	64	108	169	149	1,172	q
8 1ST AAA REVERSE MORTGAGE INC	50	80	93	88	132	95	85	190	77	67	71	66	1,094	q
9 ONE REVERSE MORTGAGE LLC			41	31	62	64	90	190	119	107	163	177	1,044	p
10 GENWORTH FINANCIAL HM EQUITY A	36	213	149	101	44	88	58	64	91	101	41	5	991	q
<b>Top 10 Sub Total</b>	<b>2,692</b>	<b>3,343</b>	<b>4,118</b>	<b>3,685</b>	<b>3,451</b>	<b>3,563</b>	<b>4,095</b>	<b>4,228</b>	<b>3,046</b>	<b>3,856</b>	<b>3,941</b>	<b>3,792</b>	<b>43,810</b>	<b>q</b>

Industry Total	9,663	9,564	9,112	10,026	9,484	9,310	9,494	10,121	7,771	9,761	9,858	9,086	113,250	q
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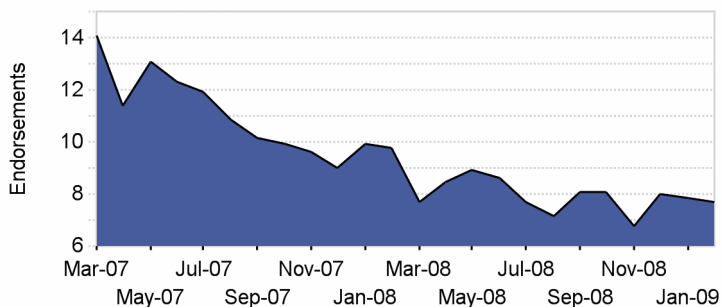
### Endorsement Volume



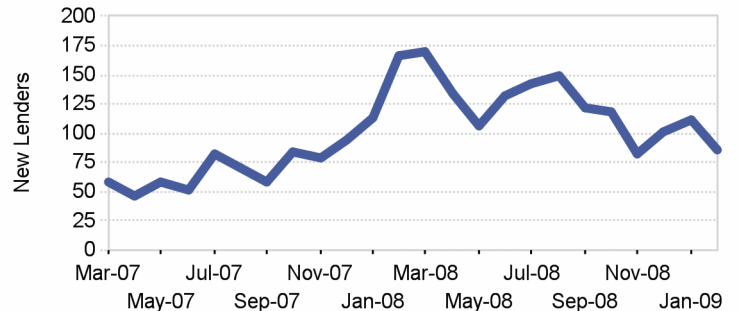
### Active Lenders



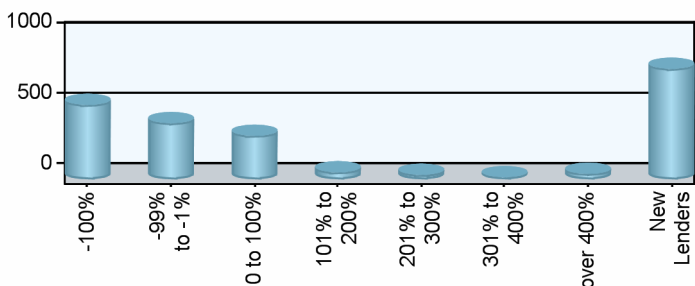
### Endorsements per Lender



### New Lenders by Month



### Lender Distribution by YTD Growth Rate



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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 %
<b>Great Plains</b>									
ST. LOUIS	177	174	1.7 %	46	34	35.3 %	2.8	4.0	-31.3 %
KANSAS CITY	127	192	-33.9 %	38	32	18.8 %	2.4	4.5	-45.5 %
DES MOINES	86	77	11.7 %	16	18	-11.1 %	3.9	3.3	18.0 %
TOPEKA	38	45	-15.6 %	19	9	111.1 %	1.7	3.1	-46.7 %
OMAHA	33	53	-37.7 %	8	11	-27.3 %	3.0	3.5	-12.9 %
<b>Region Total</b>	<b>461</b>	<b>541</b>	<b>-14.8 %</b>	<b>87</b>	<b>71</b>	<b>22.5 %</b>	<b>3.9</b>	<b>5.6</b>	<b>-30.6 %</b>
<b>Mid-Atlantic</b>									
RICHMOND	661	566	16.8 %	94	72	30.6 %	4.8	5.1	-5.1 %
BALTIMORE	579	666	-13.1 %	115	86	33.7 %	3.6	5.1	-28.5 %
PHILADELPHIA	570	629	-9.4 %	94	66	42.4 %	4.1	6.1	-33.3 %
WASH. D.C.	342	404	-15.3 %	82	64	28.1 %	3.0	4.6	-34.8 %
WILMINGTON	146	85	71.8 %	27	19	42.1 %	3.7	2.9	25.6 %
PITTSBURGH	108	131	-17.6 %	38	31	22.6 %	2.1	2.9	-26.9 %
CHARLESTON	45	57	-21.1 %	17	15	13.3 %	2.1	3.4	-37.3 %
<b>Region Total</b>	<b>2,451</b>	<b>2,538</b>	<b>-3.4 %</b>	<b>258</b>	<b>174</b>	<b>48.3 %</b>	<b>6.5</b>	<b>9.2</b>	<b>-29.5 %</b>
<b>Midwest</b>									
CHICAGO	607	521	16.5 %	111	79	40.5 %	3.5	4.1	-15.4 %
DETROIT	227	386	-41.2 %	63	51	23.5 %	2.6	5.3	-51.8 %
MINN. ST. PAUL	206	224	-8.0 %	34	32	6.3 %	4.3	4.5	-5.2 %
MILWAUKEE	187	213	-12.2 %	31	29	6.9 %	4.6	5.1	-11.0 %
INDIANAPOLIS	184	207	-11.1 %	42	40	5.0 %	2.9	3.7	-19.6 %
CLEVELAND	129	227	-43.2 %	34	42	-19.0 %	2.4	3.4	-30.8 %
GRAND RAPIDS	126	183	-31.1 %	40	48	-16.7 %	2.1	2.6	-18.4 %
SPRINGFIELD	66	83	-20.5 %	26	28	-7.1 %	1.9	2.0	-7.4 %
CINCINNATI	48	67	-28.4 %	21	23	-8.7 %	1.6	2.0	-19.7 %
COLUMBUS	45	73	-38.4 %	22	22	0.0 %	1.7	2.6	-35.4 %
FLINT	43	77	-44.2 %	20	26	-23.1 %	1.7	2.5	-29.9 %
<b>Region Total</b>	<b>1,868</b>	<b>2,261</b>	<b>-17.4 %</b>	<b>266</b>	<b>224</b>	<b>18.8 %</b>	<b>4.7</b>	<b>6.5</b>	<b>-27.1 %</b>
<b>New England</b>									
BOSTON	511	557	-8.3 %	90	107	-15.9 %	3.8	3.5	8.3 %
HARTFORD	325	378	-14.0 %	74	55	34.5 %	3.2	4.5	-28.9 %
BANGOR	118	93	26.9 %	21	22	-4.5 %	4.1	2.9	40.0 %
MANCHESTER	107	104	2.9 %	38	31	22.6 %	2.2	2.5	-11.8 %
PROVIDENCE	69	108	-36.1 %	24	31	-22.6 %	2.0	2.4	-15.3 %
BURLINGTON	38	28	35.7 %	7	8	-12.5 %	3.5	2.6	37.3 %
<b>Region Total</b>	<b>1,168</b>	<b>1,268</b>	<b>-7.9 %</b>	<b>175</b>	<b>167</b>	<b>4.8 %</b>	<b>4.6</b>	<b>4.9</b>	<b>-7.3 %</b>
<b>New York/New Jersey</b>									
NEW YORK	707	514	37.5 %	94	61	54.1 %	5.3	5.5	-4.7 %
NEWARK	381	338	12.7 %	86	67	28.4 %	3.3	3.5	-3.8 %
CAMDEN	276	336	-17.9 %	74	63	17.5 %	2.7	3.8	-28.6 %
ALBANY	171	188	-9.0 %	37	28	32.1 %	3.4	4.5	-25.3 %
BUFFALO	100	124	-19.4 %	20	12	66.7 %	4.1	7.2	-43.0 %
<b>Region Total</b>	<b>1,635</b>	<b>1,500</b>	<b>9.0 %</b>	<b>193</b>	<b>132</b>	<b>46.2 %</b>	<b>5.8</b>	<b>7.5</b>	<b>-23.0 %</b>
<b>Northwest/Alaska</b>									
PORTLAND	539	423	27.4 %	103	72	43.1 %	3.6	4.0	-10.9 %
SEATTLE	470	507	-7.3 %	78	84	-7.1 %	4.2	4.1	0.6 %
BOISE	196	152	28.9 %	43	27	59.3 %	3.1	3.7	-15.7 %
SPOKANE	63	80	-21.3 %	27	23	17.4 %	2.0	2.6	-23.7 %
ANCHORAGE	13	12	8.3 %	6	6	0.0 %	1.6	1.6	-2.1 %
<b>Region Total</b>	<b>1,281</b>	<b>1,174</b>	<b>9.1 %</b>	<b>168</b>	<b>134</b>	<b>25.4 %</b>	<b>5.1</b>	<b>5.7</b>	<b>-11.2 %</b>

Market	YTD Volume 2009	YTD Volume 2008	Chg %	Active Lenders 2009	Active Lenders 2008	Chg %	Volume / Lender 2009	Volume / Lender 2008	Chg %
<b>Pacific/Hawaii</b>									
LOS ANGELES	854	702	21.7 %	140	140	0.0 %	4.4	3.6	20.9 %
PHOENIX	559	709	-21.2 %	91	84	8.3 %	4.3	6.1	-28.4 %
SANTA ANA	486	720	-32.5 %	122	148	-17.6 %	3.0	3.4	-13.4 %
SAN FRANCISCO	484	362	33.7 %	79	91	-13.2 %	4.5	2.8	57.4 %
SACRAMENTO	313	478	-34.5 %	71	102	-30.4 %	3.6	3.4	5.4 %
SAN DIEGO	234	231	1.3 %	64	67	-4.5 %	2.7	2.5	7.4 %
FRESNO	138	341	-59.5 %	42	73	-42.5 %	2.5	3.4	-26.6 %
LAS VEGAS	113	314	-64.0 %	26	48	-45.8 %	3.0	4.7	-37.5 %
TUCSON	103	145	-29.0 %	38	33	15.2 %	2.1	3.1	-31.7 %
HONOLULU	79	160	-50.6 %	23	23	0.0 %	2.6	4.2	-37.6 %
RENO	57	83	-31.3 %	18	21	-14.3 %	2.3	3.0	-23.8 %
<b>Region Total</b>	<b>3,420</b>	<b>4,245</b>	<b>-19.4 %</b>	<b>368</b>	<b>369</b>	<b>-0.3 %</b>	<b>6.4</b>	<b>7.6</b>	<b>-15.4 %</b>
<b>Rocky Mountain</b>									
DENVER	329	283	16.3 %	58	44	31.8 %	3.9	4.5	-13.3 %
SALT LAKE CITY	234	294	-20.4 %	50	39	28.2 %	3.5	4.6	-24.5 %
HELENA	87	37	135.1 %	15	8	87.5 %	3.5	3.5	-0.2 %
CASPER	32	23	39.1 %	8	7	14.3 %	2.5	2.3	8.7 %
SIOUX FALLS	19	17	11.8 %	3	7	-57.1 %	5.2	2.3	126.0 %
FARGO	13	16	-18.8 %	3	4	-25.0 %	3.3	3.4	-4.9 %
<b>Region Total</b>	<b>714</b>	<b>670</b>	<b>6.6 %</b>	<b>109</b>	<b>82</b>	<b>32.9 %</b>	<b>4.6</b>	<b>5.4</b>	<b>-14.8 %</b>
<b>Southeast/Caribbean</b>									
MIAMI	1,061	1,609	-34.1 %	205	208	-1.4 %	3.5	5.0	-30.7 %
TAMPA	520	731	-28.9 %	123	127	-3.1 %	3.1	3.9	-20.2 %
ORLANDO	417	711	-41.4 %	121	131	-7.6 %	2.6	3.9	-31.8 %
ATLANTA	399	336	18.8 %	70	51	37.3 %	4.0	4.4	-10.6 %
JACKSONVILLE	383	479	-20.0 %	97	103	-5.8 %	2.8	3.2	-13.2 %
GREENSBORO	321	239	34.3 %	25	18	38.9 %	7.6	7.9	-3.7 %
CARIBBEAN	271	210	29.0 %	5	4	25.0 %	31.9	30.9	3.1 %
COLUMBIA	211	203	3.9 %	46	26	76.9 %	3.3	5.0	-34.0 %
BIRMINGHAM	195	143	36.4 %	41	29	41.4 %	3.3	3.2	0.1 %
KNOXVILLE	111	107	3.7 %	36	27	33.3 %	2.2	2.9	-23.4 %
LOUISVILLE	100	92	8.7 %	36	23	56.5 %	2.4	3.0	-20.8 %
NASHVILLE	83	46	80.4 %	31	23	34.8 %	2.1	1.6	26.6 %
JACKSON	75	67	11.9 %	22	16	37.5 %	2.5	2.9	-13.2 %
MEMPHIS	60	65	-7.7 %	20	18	11.1 %	2.2	2.5	-9.3 %
<b>Region Total</b>	<b>4,207</b>	<b>5,038</b>	<b>-16.5 %</b>	<b>458</b>	<b>383</b>	<b>19.6 %</b>	<b>6.1</b>	<b>8.3</b>	<b>-26.7 %</b>
<b>Southwest</b>									
SAN ANTONIO	305	256	19.1 %	50	34	47.1 %	4.3	4.7	-8.1 %
DALLAS	284	248	14.5 %	51	43	18.6 %	3.7	4.0	-7.4 %
HOUSTON	238	324	-26.5 %	36	44	-18.2 %	4.4	4.9	-10.9 %
FT. WORTH	225	225	0.0 %	45	39	15.4 %	3.5	4.0	-11.9 %
ALBUQUERQUE	167	106	57.5 %	42	29	44.8 %	2.8	2.7	3.7 %
LUBBOCK	122	115	6.1 %	34	27	25.9 %	2.5	2.8	-11.3 %
LITTLE ROCK	120	126	-4.8 %	26	20	30.0 %	3.1	4.2	-27.4 %
NEW ORLEANS	117	96	21.9 %	32	20	60.0 %	2.5	3.3	-22.5 %
OKLAHOMA CITY	78	64	21.9 %	23	20	15.0 %	2.1	2.2	-2.4 %
TULSA	60	53	13.2 %	20	15	33.3 %	2.2	2.6	-14.1 %
SHREVEPORT	23	22	4.5 %	11	11	0.0 %	1.6	1.6	3.5 %
<b>Region Total</b>	<b>1,739</b>	<b>1,635</b>	<b>6.4 %</b>	<b>177</b>	<b>134</b>	<b>32.1 %</b>	<b>6.7</b>	<b>8.2</b>	<b>-18.2 %</b>
<b>Grand Total</b>	<b>18,944</b>	<b>20,870</b>	<b>-9.2 %</b>	<b>1,623</b>	<b>1,368</b>	<b>18.6 %</b>	<b>7.8</b>	<b>9.9</b>	<b>-21.0 %</b>

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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	Rank	Lender	Vol 2009	Vol 2008	Chg %	Mkt Share 2009	Mkt Share 2008	Chg %	Top State
1	WELLS FARGO BANK NA	3331	3906	-15 %	17.6 %	18.7 %	-6 %	CA	51	WEBSTER BANK	46	76	-39 %	0.2 %	0.4 %	-33 %	ME
2	BANK OF AMERICA NA CHARL	1610	881	83 %	8.5 %	4.2 %	101 %	CA	52	SENIOR FUNDING ASSOCIATE	45	48	-6 %	0.2 %	0.2 %	3 %	CA
3	FINANCIAL FREEDOM SENIOR	1051	1359	-23 %	5.5 %	6.5 %	-15 %	CA	53	SENIOR AMERICAN FUNDING	44	80	-45 %	0.2 %	0.4 %	-39 %	CA
4	METLIFE BANK	385	302	27 %	2.0 %	1.4 %	40 %	FL	54	SUN WEST MORTGAGE CO INC	44	27	63 %	0.2 %	0.1 %	80 %	CA
5	ONE REVERSE MORTGAGE LLC	340	0		1.8 %	0.0 %		FL	55	CHERRY CREEK MORTGAGE CO	44	4	1,000 %	0.2 %	0.0 %	1,112 %	CA
6	GENERATION MORTGAGE COMP	318	245	30 %	1.7 %	1.2 %	43 %	CA	56	HARVARD HOME MORTGAGE IN	43	31	39 %	0.2 %	0.1 %	53 %	FL
7	WORLD ALLIANCE FINANCIAL	275	581	-53 %	1.5 %	2.8 %	-48 %	FL	57	WILMINGTON SAVINGS FD SO	43	31	39 %	0.2 %	0.1 %	53 %	PA
8	URBAN FINANCIAL GROUP	240	241	0 %	1.3 %	1.2 %	10 %	TX	58	IDEAL MORTGAGE BANKERS	43	21	105 %	0.2 %	0.1 %	126 %	FL
9	MONEY HOUSE INC	187	29	545 %	1.0 %	0.1 %	610 %	FL	59	NETWORK FUNDING LP	42	35	20 %	0.2 %	0.2 %	32 %	TX
10	M AND T BANK	146	170	-14 %	0.8 %	0.8 %	-5 %	NY	60	COLONIAL MORTGAGE CORP	42	50	-16 %	0.2 %	0.2 %	-7 %	MI
11	1ST AAA REVERSE MORTGAGE	137	70	96 %	0.7 %	0.3 %	116 %	TX	61	JUDITH O SMITH MORTGAGE	40	98	-59 %	0.2 %	0.5 %	-55 %	TX
12	OMNI HOME FINANCING INC	132	423	-69 %	0.7 %	2.0 %	-66 %	CA	62	SOVEREIGN BANK FSB	39	21	86 %	0.2 %	0.1 %	105 %	NY
13	AMERICAN ADVISORS GROUP	116	76	53 %	0.6 %	0.4 %	68 %	FL	63	FIRST FINANCIAL MORTGAGE	39	44	-11 %	0.2 %	0.2 %	-2 %	OH
14	GUARDIAN FIRST FUNDING G	112	58	93 %	0.6 %	0.3 %	113 %	FL	64	MONTGOMERY MORTGAGE INC	39	38	3 %	0.2 %	0.2 %	13 %	TX
15	STAY IN HOME MORTGAGE IN	109	134	-19 %	0.6 %	0.6 %	-10 %	CA	65	AAA CONCORDIA MORTGAGE C	38	5	660 %	0.2 %	0.0 %	737 %	FL
16	EVOFI ONE	100	18	456 %	0.5 %	0.1 %	512 %	TX	66	SENIORS FIRST MORTGAGE C	38	80	-53 %	0.2 %	0.4 %	-48 %	PA
17	UPSTATE CAPITAL INC	97	91	7 %	0.5 %	0.4 %	17 %	FL	67	SENIORS EQUITY INCOME IN	37	78	-53 %	0.2 %	0.4 %	-48 %	MI
18	PNC MORTGAGE LLC	97	0		0.5 %	0.0 %		PA	68	REVERSE MORTGAGE GRP INC	37	1	3,600 %	0.2 %	0.0 %	3,976 %	CA
19	MORTGAGE.SHOP LLC	93	20	365 %	0.5 %	0.1 %	412 %	PA	69	CIRCLE MORTGAGE CORPORAT	37	71	-48 %	0.2 %	0.3 %	-43 %	FL
20	SENIORS REVERSE MORTGAGE	88	12	633 %	0.5 %	0.1 %	708 %	CA	70	SUN VALLEY FINANCIAL OF	36	97	-63 %	0.2 %	0.5 %	-59 %	CA
21	EQUIPOINT FINANCIAL NETW	87	146	-40 %	0.5 %	0.7 %	-34 %	FL	71	TWIN CAPITAL MORTGAGE	36	17	112 %	0.2 %	0.1 %	133 %	CA
22	CITIZENS MORTGAGE CORPOR	85	133	-36 %	0.4 %	0.6 %	-30 %	TX	72	UNIVERSAL LENDING CORPOR	36	29	24 %	0.2 %	0.1 %	37 %	ND
23	PACIFIC REVERSE MORTGAGE	82	185	-56 %	0.4 %	0.9 %	-51 %	CA	73	STOCKTON TURNER LLC	35	29	21 %	0.2 %	0.1 %	33 %	FL
24	FIRST REVERSE FINANCIAL	81	89	-9 %	0.4 %	0.4 %	0 %	FL	74	VAN DYK MORTGAGE CORPORA	35	49	-29 %	0.2 %	0.2 %	-21 %	FL
25	ACADEMY MORTGAGE LLC	79	140	-44 %	0.4 %	0.7 %	-38 %	PA	75	INTEGRITY 1ST MORTGAGE I	35	0		0.2 %	0.0 %		MI
26	ALLIED HOME MORTGAGE CAP	78	118	-34 %	0.4 %	0.6 %	-27 %	FL	76	GATEWAY REVERSE MORTGAGE	35	0		0.2 %	0.0 %		KS
27	CITYONE MORTGAGE BANKERS	78	27	189 %	0.4 %	0.1 %	218 %	FL	77	UNITY MORTGAGE CORP	34	25	36 %	0.2 %	0.1 %	50 %	FL
28	LIBERTYSTREET FINANCIAL	74	19	289 %	0.4 %	0.1 %	329 %	CA	78	REVERSE MORTGAGES OF CA	34	72	-53 %	0.2 %	0.3 %	-48 %	CA
29	SUN AMERICAN MORTGAGE CO	72	60	20 %	0.4 %	0.3 %	32 %	CA	79	MORTGAGE CREDIT OF AMERI	34	0		0.2 %	0.0 %		FL
30	SAVINGS FIRST MORTGAGE L	67	41	63 %	0.4 %	0.2 %	80 %	PA	80	TOWNE AND COUNTRY MORTGA	33	47	-30 %	0.2 %	0.2 %	-23 %	ME
31	VALUE FINANCIAL MORTGAGE	67	70	-4 %	0.4 %	0.3 %	5 %	FL	81	RENGTON MORTGAGE INC	32	47	-32 %	0.2 %	0.2 %	-25 %	MI
32	1ST CONTINENTAL MORTGAGE	62	38	63 %	0.3 %	0.2 %	80 %	FL	82	OASIS LENDING INC	32	55	-42 %	0.2 %	0.3 %	-36 %	FL
33	FIRST MARINER BANK	61	318	-81 %	0.3 %	1.5 %	-79 %	FL	83	1ST SOURCE FUNDING INC	32	64	-50 %	0.2 %	0.3 %	-45 %	CA
34	NET EQUITY FINANCIAL INC	60	5	1,100 %	0.3 %	0.0 %	1,222 %	PA	84	SUNTRUST MORTGAGE INC	32	1	3,100 %	0.2 %	0.0 %	3,425 %	PA
35	NATIONAL CITY BANK	59	21	181 %	0.3 %	0.1 %	210 %	MI	85	COMMUNITY HOME EQU CONV	31	33	-6 %	0.2 %	0.2 %	3 %	NY
36	WASHINGTON CAPITAL ADVIS	58	15	287 %	0.3 %	0.1 %	326 %	CA	86	PRIMARY RESIDENTIAL MORT	31	23	35 %	0.2 %	0.1 %	48 %	TX
37	GRIFFIN FINANCIAL MORTGA	58	117	-50 %	0.3 %	0.6 %	-45 %	TX	87	RESIDENTIAL EQUITY FUNDI	31	33	-6 %	0.2 %	0.2 %	3 %	NY
38	M AND I MARSHALL AND ILS	55	71	-23 %	0.3 %	0.3 %	-15 %	OH	88	AGENCY FOR CONSUMER EQUI	30	23	30 %	0.2 %	0.1 %	44 %	NY
39	SECURITY ONE LENDING	55	74	-26 %	0.3 %	0.4 %	-18 %	CA	89	HARTLAND MORTGAGE CENTER	30	14	114 %	0.2 %	0.1 %	136 %	OH
40	GATEWAY FUNDING DIVERSIF	55	16	244 %	0.3 %	0.1 %	279 %	PA	90	RETIREMENT LIFE FUNDING	30	0		0.2 %	0.0 %		PA
41	JAMES B NUTTER AND COMPA	54	125	-57 %	0.3 %	0.6 %	-52 %	CA	91	NEW HORIZONS REVERSE MOR	29	35	-17 %	0.2 %	0.2 %	-9 %	CA
42	METAMERICA MORTGAGE BANK	54	4	1,250 %	0.3 %	0.0 %	1,387 %	PA	92	SIDUS FINANCIAL LLC	29	31	-6 %	0.2 %	0.1 %	3 %	FL
43	ENVISION LENDING GROUP I	49	30	63 %	0.3 %	0.1 %	80 %	CA	93	W J BRADLEY MORTGAGE CAP	29	0		0.2 %	0.0 %		TX
44	LIVE WELL FINANCIAL INC	49	89	-45 %	0.3 %	0.4 %	-39 %	FL	94	METROCITIES MORTGAGE LLC	28	8	250 %	0.1 %	0.0 %	286 %	CA
45	AMERICAN HOME LOAN INC	48	68	-29 %	0.3 %	0.3 %	-22 %	PA	95	AMERICAN HOME BANK NA	28	40	-30 %	0.1 %	0.2 %	-23 %	PA
46	DIRECT FINANCE CORP	48	13	269 %	0.3 %	0.1 %	307 %	ME	96	AMTEC FUNDING GROUP LLC	28	15	87 %	0.1 %	0.1 %	106 %	WA
47	FUTURESAFE FINANCIAL COR	48	46	4 %	0.3 %	0.2 %	15 %	CA	97	HIGHLAND CAPITAL LENDING	28	20	40 %	0.1 %	0.1 %	54 %	TX
48	PRIORITY MORTGAGE CORPOR	48	8	500 %	0.3 %	0.0 %	561 %	FL	98	ALL FINANCIAL SERVICES I	27	6	350 %	0.1 %	0.0 %	396 %	PA
49	GENWORTH FINANCIAL HM EQ	46	413	-89 %	0.2 %	2.0 %	-88 %	CA	99	OCEANFIRST BANK	27	32	-16 %	0.1 %	0.2 %	-7 %	NY
50	FRANK J WEAVER INC	46	50	-8 %	0.2 %	0.2 %	1 %	PA	100	AMERITRUST MORTGAGE BANK	27	7	286 %	0.1 %	0.0 %	325 %	NY

**About Reverse Market Insight, Inc.**  
Reverse Market Insight (RMI) is the premier provider of market intelligence and strategic advisory solutions in the reverse mortgage marketplace.

RMI is proud to serve 8 of the top 10 reverse mortgage lenders as clients and is the exclusive strategic partner of the National Reverse Mortgage Lenders Association (NRMLA) for market intelligence.

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