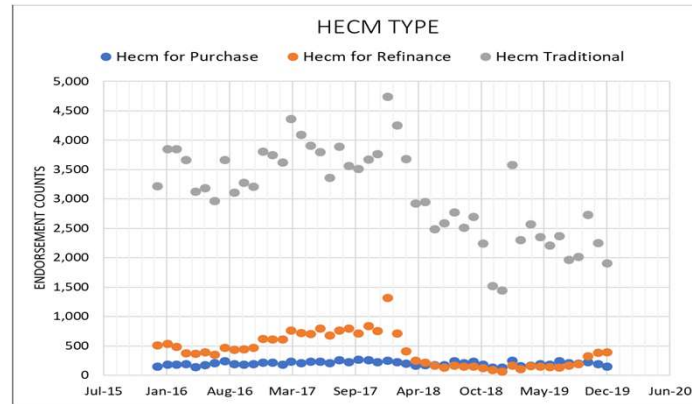
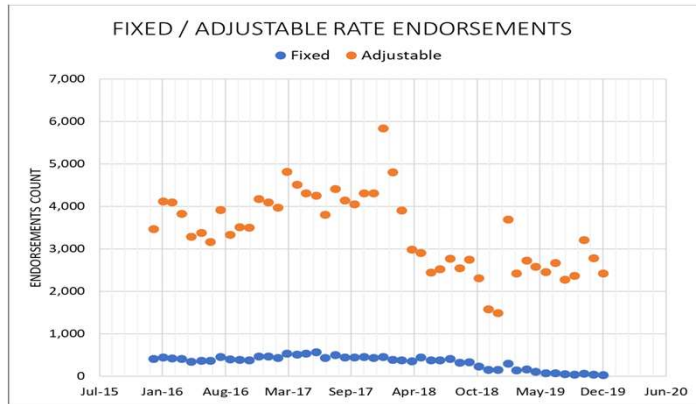
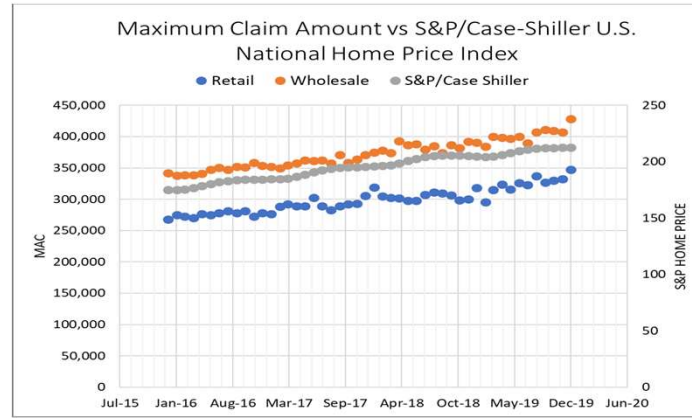
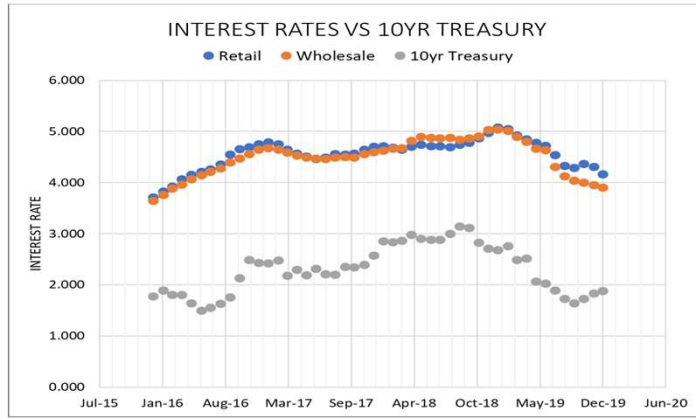


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Data source - HUD FHA HECM Single Family Portfolio Snap Shot and HECM Endorsement Summary Reports. For details please see reports at the following websites:
<https://apps.hud.gov/pub/chums/f17fvc/hecm.cfm>
https://www.hud.gov/program_offices/housing/rmra/oe/rpts/hecmfsnap/hecmfsnap

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Endorsement By Homeownership Centers and Field Offices													
	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20
HOC: ATLANTA	372	792	518	623	619	554	557	463	457	638	622	452	751
ATLANTA	42	93	47	66	67	53	43	45	44	60	58	52	72
BIRMINGHAM	20	29	21	27	21	35	16	26	13	24	23	16	34
CARIBBEAN	2	6	4	1	3	5	1	0	2	2	1	1	2
CHICAGO	20	56	30	45	37	26	42	29	39	33	37	29	55
COLUMBIA	25	56	44	42	35	38	37	26	30	42	55	35	53
GREENSBORO	39	93	72	73	96	61	69	56	58	85	83	64	91
INDIANAPOLIS	14	28	20	27	26	21	44	17	21	28	26	15	38
JACKSON	5	12	14	17	12	13	15	8	9	15	12	7	8
JACKSONVILLE	21	45	37	47	31	33	43	24	23	39	40	30	50
KNOXVILLE	15	34	21	21	20	15	20	14	9	21	11	11	25
LOUISVILLE	4	23	12	9	14	15	12	8	15	22	22	9	15
MEMPHIS	1	6	2	7	5	4	5	5	10	6	4	5	5
MIAMI	67	110	66	92	94	88	76	67	69	99	96	68	120
NASHVILLE	17	34	16	17	21	20	16	15	14	26	28	11	20
ORLANDO	40	70	49	65	64	55	47	45	46	46	47	32	70
SPRINGFIELD	6	11	4	5	11	6	8	4	4	7	9	6	8
TAMPA	34	86	59	62	62	66	63	74	56	79	68	62	84
HOC: DENVER	161	1237	597	677	586	474	682	528	493	724	669	573	801
ALBUQUERQUE	7	27	12	18	8	22	18	12	13	16	15	11	22
CASPER	0	14	5	2	4	1	7	3	6	3	5	1	9
DALLAS	13	103	50	62	48	38	51	43	40	60	56	49	55
DENVER	41	353	141	179	147	139	178	151	131	193	184	176	253
DES MOINES	2	16	4	6	13	6	7	10	11	13	15	16	11
FARGO	1	4	1	2	0	0	2	3	1	2	2	1	3
FT. WORTH	15	89	45	51	48	26	62	40	35	55	46	38	45
HELENA	3	26	8	9	10	9	8	6	14	15	10	4	20
HOUSTON	17	91	50	55	38	42	60	35	32	43	33	55	54
KANSAS CITY	2	35	13	20	21	14	23	10	16	22	20	13	15
LITTLE ROCK	3	26	16	14	11	8	11	12	14	16	10	11	15
LUBBOCK	2	14	12	11	9	4	15	7	6	19	13	7	9
MILWAUKEE	2	46	17	25	19	9	17	16	8	10	15	13	27
MINN. ST. PAUL	8	47	24	14	26	18	27	23	27	28	33	15	27
NEW ORLEANS	3	44	29	16	13	16	18	10	16	28	32	16	21
OKLAHOMA CITY	2	22	8	3	6	4	10	3	5	5	5	8	11
OMAHA	2	14	3	6	6	6	9	8	5	2	4	7	5
SALT LAKE CITY	24	126	80	100	79	53	87	69	58	95	90	67	109
SAN ANTONIO	12	75	41	46	39	33	42	33	32	55	47	40	39
SHREVEPORT	0	10	5	7	5	2	7	3	2	6	2	3	7
SIOUX FALLS	0	7	5	4	4	6	5	2	3	5	6	1	3
ST. LOUIS	2	24	14	17	11	11	7	18	5	15	11	9	14
TOPEKA	0	9	5	3	9	5	6	4	4	7	6	2	10
TULSA	0	15	9	7	12	2	5	7	9	11	9	10	13

Endorsement By Homeownership Centers and Field Offices (Continued)													
	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20
HOC: PHILADELPHIA	377	752	488	532	572	515	508	441	456	679	473	380	718
ALBANY	9	23	9	13	12	15	18	13	8	18	9	9	13
BALTIMORE	24	39	19	23	32	22	31	25	27	29	20	14	26
BANGOR	6	12	11	12	8	10	9	8	9	15	8	8	4
BOSTON	23	55	40	42	48	57	51	40	40	39	36	32	79
BUFFALO	8	18	13	13	11	6	9	6	11	12	8	4	13
BURLINGTON	4	1	1	2	1	5	4	2	1	7	3	2	7
CAMDEN	11	33	23	28	28	22	28	22	18	33	19	22	37
CHARLESTON	8	12	5	7	4	4	11	1	7	4	6	4	4
CINCINNATI	9	5	8	7	10	5	7	11	10	12	13	7	6
CLEVELAND	11	26	10	14	17	19	18	16	17	24	16	10	19
COLUMBUS	19	26	14	13	22	17	20	20	19	32	16	20	31
DETROIT	14	33	23	13	21	21	13	22	16	25	15	11	18
FLINT	3	2	3	2	6	6	4	2	4	10	2	3	3
GRAND RAPIDS	6	19	14	8	18	14	13	14	18	26	15	22	21
HARTFORD	29	32	15	19	17	22	28	18	17	37	23	20	30
MANCHESTER	3	11	7	12	8	10	5	8	6	19	6	9	11
NEW YORK	46	139	87	92	89	92	68	61	61	104	90	57	107
NEWARK	23	46	39	52	36	31	38	29	27	48	27	31	59
PHILADELPHIA	39	76	51	60	55	30	42	37	44	65	46	30	72
PITTSBURGH	10	29	22	17	19	17	16	16	24	17	21	17	12
PROVIDENCE	5	9	4	4	6	5	5	5	5	7	7	3	11
RICHMOND	40	58	44	44	57	57	45	37	45	65	33	27	73
WASH. D. C.	22	37	20	29	39	23	14	24	12	24	19	14	48
WILMINGTON	5	11	6	6	8	5	11	4	10	7	15	4	14
HOC: SANTA ANA	739	1221	970	1069	920	1003	1007	909	1014	1255	1078	1056	1649
ANCHORAGE	3	0	1	3	2	3	0	1	0	1	0	1	5
BOISE	22	38	33	46	32	35	43	38	44	53	48	40	91
FRESNO	27	29	33	35	29	31	29	22	22	31	36	22	44
HONOLULU	12	15	15	13	6	5	8	12	8	16	11	4	8
LAS VEGAS	36	52	28	31	48	52	48	44	36	47	47	49	66
LOS ANGELES	135	218	158	187	158	175	160	154	174	203	173	178	303
PHOENIX	96	155	148	120	97	122	131	87	123	146	130	116	204
PORTLAND	55	101	57	60	62	75	79	48	58	84	58	67	114
RENO	13	16	20	25	30	22	23	18	24	22	19	18	23
SACRAMENTO	50	94	77	73	77	81	68	74	103	96	83	78	118
SAN DIEGO	34	91	55	85	49	62	55	45	58	83	50	75	93
SAN FRANCISCO	81	113	110	121	97	109	111	110	108	134	120	117	165
SANTA ANA	92	163	122	141	130	118	116	134	122	170	159	167	224
SEATTLE	64	106	83	101	83	88	111	103	101	136	107	99	143
SPOKANE	14	14	13	14	3	11	11	8	20	14	16	10	22
TUCSON	5	16	17	14	17	14	14	11	13	19	21	15	26

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Monthly HECM Endorsements Summary

Jan 2020

Top 15 Originators	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	12M Total	Market %
MARKET TOTAL	4,002	2,573	2,901	2,697	2,546	2,754	2,341	2,420	3,296	2,842	2,461	3,919	34,752	
AMERICAN ADVISORS GROUP	1126	747	827	853	806	944	668	791	1277	1086	890	1141	11,156	32.1%
ONE REVERSE MORTGAGE LLC	352	213	247	238	216	240	249	185	284	204	162	164	2,754	7.9%
REVERSE MORTGAGE FUNDING LLC	234	174	208	191	177	219	222	221	226	188	303	361	2,724	7.8%
FINANCE OF AMERICA REVERSE LLC	455	193	209	176	214	236	181	196	195	227	181	220	2,683	7.7%
SYNERGY ONE LENDING, INC.	209	135	162	178	145	177	180	164	217	197	204	197	2,165	6.2%
LIBERTY HOME EQUITY SOLUTIONS	146	145	222	178	127	139	48	101	131	103	2	475	1,817	5.2%
FAIRWAY INDEPENDENT MORTGAGE C	122	79	89	70	98	112	98	99	103	76	48	93	1,087	3.1%
OPEN MORTGAGE LLC	73	47	40	27	30	45	66	52	108	78	88	187	841	2.4%
LONGBRIDGE FINANCIAL LLC	65	43	56	68	62	50	68	79	54	46	36	117	744	2.1%
HIGH TECH LENDING INC	98	57	52	35	59	28	76	39	65	49	71	66	695	2.0%
CHERRY CREEK MORTGAGE CO INC	85	29	37	34	37	37	44	31	30	38	40	45	487	1.4%
LIVE WELL FINANCIAL INC	122	85	74	97	1	1	0	0	0	0	0	0	380	1.1%
ALL REVERSE MORTGAGE, INC.	39	28	27	32	24	25	36	38	32	17	16	45	359	1.0%
ADVISORS MORTGAGE GROUP LLC	34	35	23	15	7	30	26	19	22	29	25	46	311	0.9%
FINANCE OF AMERICA MORTGAGE LL	13	23	18	18	41	22	24	19	27	23	8	58	294	0.8%

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Monthly HECM Endorsements Summary

Jan 2020

Most Active Wholesale Originators (Originated Loans Sponsored by Another Party)													
	1/1/2019	2/1/2019	3/1/2019	4/1/2019	5/1/2019	6/1/2019	7/1/2019	8/1/2019	9/1/2019	10/1/2019	11/1/2019	12/1/2019	Total
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	36	122	79	89	70	98	112	98	99	103	75	48	1029
ALL REVERSE MORTGAGE, INC.	23	39	28	27	32	24	25	36	38	32	17	16	337
ADVISORS MORTGAGE GROUP LLC	13	34	35	23	15	7	30	26	19	22	29	24	277
FINANCE OF AMERICA MORTGAGE LLC	6	41	25	20	18	42	22	24	19	27	23	8	275
ENNKAR, INC.	9	22	20	22	15	14	16	15	23	18	26	9	209
AMERICAN PACIFIC MORTGAGE	14	23	16	19	19	21	12	18	16	8	12	20	198
BROKER SOLUTIONS INC	6	12	10	9	11	17	17	9	15	17	26	19	168
QUONTIC BANK, FSB	8	24	17	25	9	12	6	3	3	6	7	1	121
INTEGRITY 1ST MORTGAGE, INC.	8	11	9	10	12	13	13	8	5	15	9	6	119
PRIMARY RESIDENTIAL MORTGAGE, INC.	0	4	5	8	10	8	8	7	12	12	19	12	105
ACADEMY MORTGAGE CORPORATION	3	12	9	13	7	10	7	9	11	7	11	5	104
SENIOR LENDING CORPORATION	2	16	8	12	7	9	2	7	9	5	12	15	104
JET DIRECT FUNDING CORP.	3	16	5	10	7	8	7	4	15	8	8	7	98
HOMEBRIDGE FINANCIAL SERVICES INC	4	9	8	10	8	8	11	4	9	15	6	1	93
C2 FINANCIAL CORPORATION	5	5	10	9	5	5	5	4	9	13	7	9	86

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Monthly HECM Endorsements Summary

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Most Active Wholesale Sponsors (Sponsored Loans Originated by Another Party)													
	1/1/2019	2/1/2019	3/1/2019	4/1/2019	5/1/2019	6/1/2019	7/1/2019	8/1/2019	9/1/2019	10/1/2019	11/1/2019	12/1/2019	Total
FINANCE OF AMERICA REVERSE LLC	64	538	280	248	233	340	304	240	288	273	322	187	3,317
REVERSE MORTGAGE FUNDING LLC	128	225	147	169	161	150	190	203	178	191	164	243	2,149
LIBERTY HOME EQUITY SOLUTIONS INC	119	196	193	328	236	143	163	64	91	161	104	2	1,800
AMERICAN ADVISORS GROUP	94	155	106	147	114	133	162	119	124	200	216	160	1,730
LONGBRIDGE FINANCIAL LLC	54	109	102	105	87	84	95	116	111	102	71	52	1,088
SYNERGY ONE LENDING, INC.	39	75	40	61	41	43	38	53	41	52	50	62	595
LIVE WELL FINANCIAL INC	42	71	57	64	74	5	3	0	0	0	0	0	316
OPEN MORTGAGE LLC	13	41	27	31	10	15	23	24	25	37	39	31	316
ONE REVERSE MORTGAGE LLC	2	28	21	23	20	27	28	25	22	36	46	27	305
PLAZA HOME MORTGAGE, INC.	11	52	31	31	23	25	20	17	18	20	23	22	293
HIGH TECH LENDING INC	17	31	20	26	8	20	9	36	20	32	13	23	255
MONEY HOUSE INC	8	20	9	13	17	22	11	16	17	17	28	6	184
CHERRY CREEK MORTGAGE CO INC	6	25	8	20	18	11	21	17	12	7	7	13	165
MCM HOLDINGS INC	16	21	6	7	8	6	8	2	5	20	17	25	141
SUN WEST MORTGAGE CO INC	7	17	6	7	8	13	7	11	13	17	14	12	132

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Monthly HECM Endorsements Summary

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The lender ranking report ranks all HECM lenders by the origination volume during the most recently 12 months.				
Lender Ranking				
HECM Loans Originated in November 2018 - October 2019 and Securitized in November 2018 - November 2019				
Rank	Lender	Original HECM Loan Balances	Loans	Market Share
1			
2			
3			
4			
5			
6			
7			
8			
9			
10	Company23	\$ 68,868,788	469	1.72%
11	Company534	\$ 60,631,315	684	1.51%
12	Company655	\$ 52,455,278	351	1.31%
13	Company77	\$ 43,616,322	234	1.09%
14	Company133	\$ 42,065,746	285	1.05%
15	Company565	\$ 39,445,217	250	0.98%
			
			
			
			
			
1518	Company667	\$ 12,147	1	0.00%
1519	Company15	\$ 11,764	1	0.00%
1520	Company554	\$ 10,514	1	0.00%
1521	Company676	\$ 9,843	1	0.00%
1522	Company755	\$ 8,831	1	0.00%
	Grand Total	\$ 4,008,112,129	31,878	100.00%

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