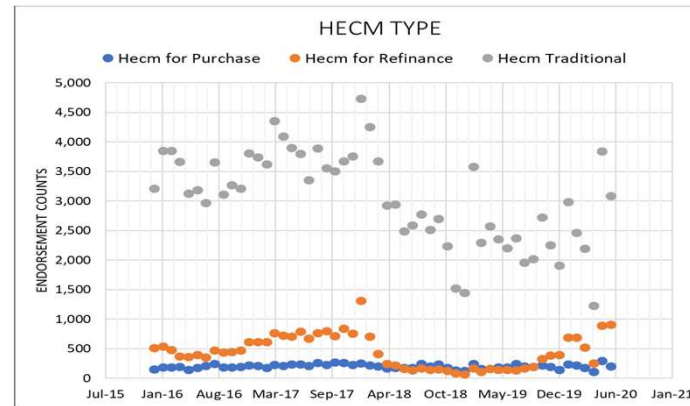
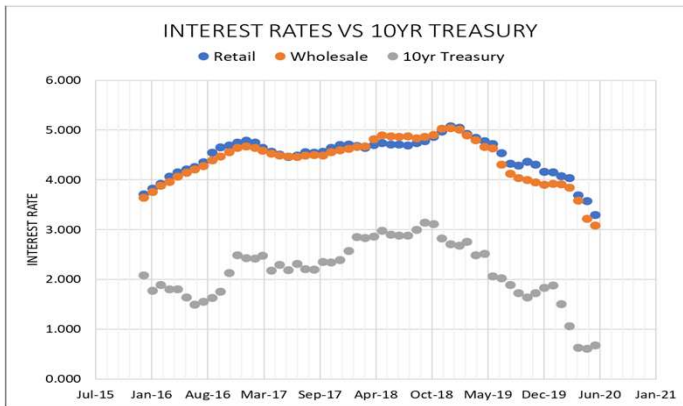
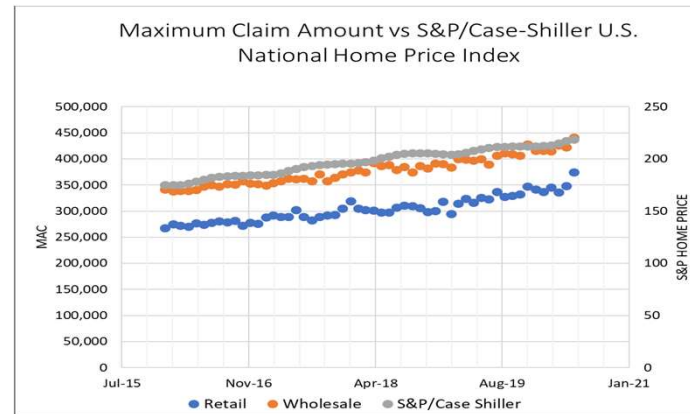
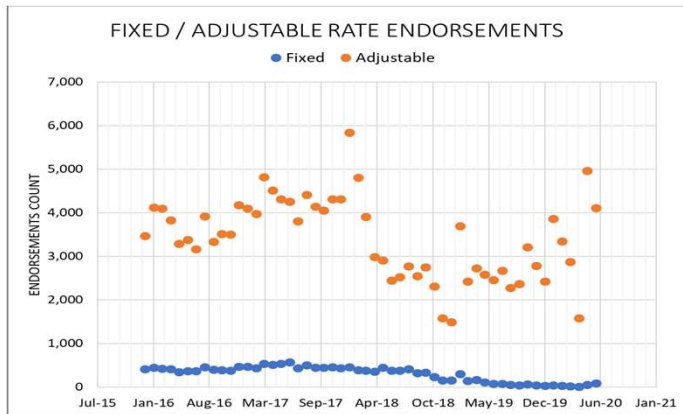


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Data source - HUD FHA HECM Single Family Portfolio Snap Shot and HECM Endorsement Summary Reports. For details please see reports at the following websites:
<https://apps.hud.gov/pub/chums/f17fvc/hecm.cfm>
https://www.hud.gov/program_offices/housing/rmra/oe/rpts/hecmfsnap/hecmfsnap

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Endorsement By Homeownership Centers and Field Offices												
	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20
HOC: ATLANTA	463	457	638	622	452	751	617	559	212	1079	776	818
ATLANTA	45	44	60	58	52	72	57	50	26	117	74	81
BIRMINGHAM	26	13	24	23	16	34	26	22	14	37	29	43
CARIBBEAN	0	2	2	1	1	2	6	1	0	0	1	0
CHICAGO	29	39	33	37	29	55	30	27	10	60	52	36
COLUMBIA	26	30	42	55	35	53	43	39	19	70	48	45
GREENSBORO	56	58	85	83	64	91	83	78	26	124	91	114
INDIANAPOLIS	17	21	28	26	15	38	30	19	5	47	30	25
JACKSON	8	9	15	12	7	8	9	11	6	14	11	13
JACKSONVILLE	24	23	39	40	30	50	38	31	19	83	48	48
KNOXVILLE	14	9	21	11	11	26	30	18	8	32	23	40
LOUISVILLE	8	15	22	22	9	15	10	15	3	34	13	18
MEMPHIS	5	5	10	6	4	5	5	5	0	8	7	6
MIAMI	67	69	99	96	68	120	91	80	29	146	114	149
NASHVILLE	15	14	26	28	11	20	15	20	7	38	38	30
ORLANDO	45	46	46	47	32	70	58	62	17	118	88	68
SPRINGFIELD	4	4	7	9	6	8	10	12	2	14	7	6
TAMPA	74	56	79	68	62	84	76	69	21	137	102	96
HOC: DENVER	528	493	724	669	573	801	846	760	464	1122	905	947
ALBUQUERQUE	12	13	16	15	11	22	15	17	14	32	16	22
CASPER	3	6	3	5	1	9	7	5	3	10	5	7
DALLAS	43	40	60	56	49	56	55	56	35	94	75	77
DENVER	151	131	193	184	176	253	284	247	132	351	276	292
DES MOINES	10	11	13	15	16	11	11	10	5	12	4	13
FARGO	3	1	2	2	1	3	1	5	2	2	1	0
FT. WORTH	40	35	55	46	38	46	45	53	34	77	69	57
HELENA	6	14	15	10	4	20	12	15	4	19	13	17
HOUSTON	35	32	43	33	55	54	57	47	44	67	63	71
KANSAS CITY	10	16	22	20	13	16	24	7	10	16	28	28
LITTLE ROCK	12	14	16	10	11	16	18	9	12	19	16	12
LUBBOCK	7	6	19	13	7	9	8	7	5	14	11	7
MILWAUKEE	16	8	10	15	13	27	20	18	12	37	19	22
MINN. ST. PAUL	23	27	28	33	15	27	28	38	29	46	33	39
NEW ORLEANS	10	16	28	32	16	21	26	30	13	36	29	26
OKLAHOMA CITY	3	5	5	5	8	11	14	10	6	13	15	12
OMAHA	8	5	2	4	7	5	10	4	4	14	8	10
SALT LAKE CITY	69	58	95	90	67	109	114	109	56	169	141	141
SAN ANTONIO	33	32	55	47	40	39	57	35	20	55	39	53
SHREVEPORT	3	2	6	2	3	7	6	7	4	4	7	6
SIOUX FALLS	2	3	5	6	1	3	6	2	1	9	4	3
ST. LOUIS	18	5	15	11	9	14	14	13	11	13	14	10
TOPEKA	4	4	7	6	2	10	7	6	5	9	8	6
TULSA	7	9	11	9	10	13	7	10	3	4	11	16

Endorsement By Homeownership Centers and Field Offices (Continued)												
	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20
HOC: PHILADELPHIA	441	456	679	473	380	718	543	345	303	877	566	562
ALBANY	13	8	18	9	9	13	18	11	5	12	3	14
BALTIMORE	25	27	29	20	14	26	20	26	14	43	34	30
BANGOR	8	9	15	8	8	4	14	5	4	17	11	13
BOSTON	40	40	39	36	32	79	59	36	25	85	43	46
BUFFALO	6	11	12	8	4	13	5	4	3	7	1	6
BURLINGTON	2	1	7	3	2	7	2	1	2	0	4	1
CAMDEN	22	18	33	19	22	37	30	20	20	40	34	23
CHARLESTON	1	7	4	6	4	4	8	7	5	12	8	8
CINCINNATI	11	10	12	13	7	6	9	5	6	14	6	10
CLEVELAND	16	17	24	16	10	19	14	8	5	29	21	18
COLUMBUS	20	19	32	16	20	31	13	12	16	40	31	15
DETROIT	22	16	25	15	11	18	27	13	6	42	19	20
FLINT	2	4	10	2	3	3	0	2	5	8	5	6
GRAND RAPIDS	14	18	26	15	22	21	14	8	8	35	17	16
HARTFORD	18	17	37	23	20	30	24	7	12	53	17	31
MANCHESTER	8	6	19	6	9	11	8	5	4	16	13	12
NEW YORK	61	61	104	90	57	107	84	72	68	91	53	72
NEWARK	29	27	48	27	31	59	36	15	24	55	55	31
PHILADELPHIA	37	44	65	46	30	72	57	28	21	84	56	53
PITTSBURGH	16	24	17	21	17	12	16	5	11	18	11	15
PROVIDENCE	5	5	7	7	3	11	6	7	6	10	10	6
RICHMOND	37	45	65	33	27	73	41	22	15	85	64	57
WASH. D. C.	24	12	24	19	14	48	29	18	15	71	41	51
WILMINGTON	4	10	7	15	4	14	9	8	3	10	9	8
HOC: SANTA ANA	909	1014	1255	1078	1056	1649	1380	1249	622	1960	1962	1929
ANCHORAGE	1	0	1	0	1	5	0	4	0	1	3	6
BOISE	38	44	53	48	40	91	63	59	39	75	66	78
FRESNO	22	22	31	36	22	44	37	28	19	57	46	36
HONOLULU	12	8	16	11	4	8	5	12	6	12	15	11
LAS VEGAS	44	36	47	47	49	66	53	54	25	78	71	68
LOS ANGELES	154	174	203	173	178	303	271	191	105	360	353	357
PHOENIX	87	123	146	130	116	204	156	152	68	217	242	229
PORTLAND	48	58	84	58	67	114	90	100	45	122	137	137
RENO	18	24	22	19	18	23	24	14	9	27	19	19
SACRAMENTO	74	103	96	83	78	118	104	100	47	147	151	150
SAN DIEGO	45	58	83	50	75	93	84	74	42	127	113	128
SAN FRANCISCO	110	108	134	120	117	165	130	137	55	208	215	226
SANTA ANA	134	122	170	159	167	224	199	165	89	287	292	244
SEATTLE	103	101	136	107	99	143	126	126	49	187	190	193
SPOKANE	8	20	14	16	10	22	28	18	14	26	22	23
TUCSON	11	13	19	21	15	26	10	15	10	29	27	24

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Monthly HECM Endorsements Summary

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Top 15 Originators													12M	Market
	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Total	%
MARKET TOTAL	2,341	2,420	3,296	2,842	2,461	3,919	3,386	2,913	1,601	5,038	4,209	4,256	38,682	
AMERICAN ADVISORS GROUP	668	791	1277	1086	890	1141	691	799	537	1726	1610	1578	12,794	33.1%
REVERSE MORTGAGE FUNDING LLC	222	221	226	188	303	361	298	271	25	681	372	406	3,574	9.2%
FINANCE OF AMERICA REVERSE LLC	181	196	195	227	181	220	280	278	240	419	361	393	3,171	8.2%
LIBERTY HOME EQUITY SOLUTIONS INC / PHH MORTGAGE CORPORATION	48	101	131	103	2	475	582	235	118	424	278	248	2,745	7.1%
SYNERGY ONE LENDING, INC. / MUTUAL OF OMAHA MORTGAGE, INC.	180	164	217	197	204	197	177	135	119	246	272	213	2,321	6.0%
ONE REVERSE MORTGAGE LLC	249	185	284	204	162	164	180	164	43	135	1	0	1,771	4.6%
FAIRWAY INDEPENDENT MORTGAGE C	98	99	103	76	48	93	150	197	122	226	179	182	1,573	4.1%
OPEN MORTGAGE LLC	66	52	108	78	88	187	85	76	0	155	100	139	1,134	2.9%
LONGBRIDGE FINANCIAL LLC	68	79	54	46	36	117	107	73	63	104	97	199	1,043	2.7%
HIGH TECH LENDING INC	76	39	65	49	71	66	34	47	0	24	169	95	735	1.9%
CHERRY CREEK MORTGAGE CO INC	44	31	30	38	40	45	51	39	0	89	38	14	459	1.2%
FINANCE OF AMERICA MORTGAGE LL	24	19	27	23	8	58	39	44	37	45	41	43	408	1.1%
ADVISORS MORTGAGE GROUP LLC	26	19	22	29	25	46	31	44	16	54	36	56	404	1.0%
ALL REVERSE MORTGAGE, INC.	36	38	32	17	16	45	34	29	15	50	28	64	404	1.0%
PLAZA HOME MORTGAGE, INC.	16	18	19	22	22	22	24	22	22	20	29	19	255	0.7%

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Monthly HECM Endorsements Summary

Jul 2020

Most Active Wholesale Originators (Originated Loans Sponsored by Another Party)													
	7/1/2019	8/1/2019	9/1/2019	10/1/2019	11/1/2019	12/1/2019	1/1/2020	2/1/2020	3/1/2020	4/1/2020	5/1/2020	6/1/2020	Total
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	112	98	99	103	75	48	93	150	197	122	226	179	1502
ENNKAR, INC.	16	15	23	18	26	9	63	68	36	23	64	48	409
FINANCE OF AMERICA MORTGAGE LLC	22	24	19	27	23	8	58	39	44	37	46	41	388
ADVISORS MORTGAGE GROUP LLC	30	26	19	22	29	24	46	30	44	16	54	36	376
ALL REVERSE MORTGAGE, INC.	25	36	38	32	17	16	45	34	29	15	50	28	365
AMERICAN PACIFIC MORTGAGE	12	18	16	8	12	20	14	27	28	7	33	15	210
BROKER SOLUTIONS INC	17	9	15	17	26	19	24	6	14	11	26	21	205
ELITE FUNDING CORPORATION	3	8	9	13	15	18	19	26	28	3	26	9	177
PRIMARY RESIDENTIAL MORTGAGE, INC.	8	7	12	12	19	12	16	10	11	8	21	24	160
HOMEBRIDGE FINANCIAL SERVICES INC	11	4	9	15	6	1	24	28	12	9	19	16	154
INTEGRITY 1ST MORTGAGE, INC.	13	8	5	15	9	6	25	12	8	2	18	16	137
MAGNOLIA BANK	3	5	11	9	13	7	11	30	8	4	20	16	137
SILVER LEAF MORTGAGE INC	8	5	2	5	12	5	9	20	18	7	26	19	136
AMERICAN FINANCIAL NETWORK INC	4	5	2	14	7	5	13	18	26	11	10	16	131
C2 FINANCIAL CORPORATION	5	4	9	13	7	9	17	13	4	8	20	16	125

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Monthly HECM Endorsements Summary

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Most Active Wholesale Sponsors (Sponsored Loans Originated by Another Party)													
	7/1/2019	8/1/2019	9/1/2019	10/1/2019	11/1/2019	12/1/2019	1/1/2020	2/1/2020	3/1/2020	4/1/2020	5/1/2020	6/1/2020	Total
FINANCE OF AMERICA REVERSE LLC	304	240	288	273	322	187	333	399	495	407	685	534	4,467
LIBERTY HOME EQUITY SOLUTIONS INC / PHH MORTGAGE CORPORATION	163	64	91	161	104	2	501	595	248	97	374	239	2,639
REVERSE MORTGAGE FUNDING LLC	190	203	178	191	164	243	263	236	211	14	414	214	2,521
AMERICAN ADVISORS GROUP	162	119	124	200	216	160	264	137	160	88	311	278	2,219
LONGBRIDGE FINANCIAL LLC	95	116	111	102	71	52	164	161	139	103	203	162	1,479
SYNERGY ONE LENDING, INC. / MUTUAL OF OMAHA MORTGAGE, INC.	38	53	41	52	50	62	58	51	35	29	54	61	584
OPEN MORTGAGE LLC	23	24	25	37	39	31	86	46	43	0	91	46	491
ONE REVERSE MORTGAGE LLC	28	25	22	36	46	27	44	66	80	13	76	1	464
PLAZA HOME MORTGAGE, INC.	20	17	18	20	23	22	22	25	23	23	22	29	264
HIGH TECH LENDING INC	9	36	20	32	13	23	24	15	12	0	9	64	257
MONEY HOUSE INC	11	16	17	17	28	6	18	31	12	0	0	44	200
CHERRY CREEK MORTGAGE CO INC	21	17	12	7	7	13	10	19	13	0	28	10	157
MCM HOLDINGS INC	8	2	5	20	17	25	18	8	11	1	2	3	120
SUN WEST MORTGAGE CO INC	7	11	13	17	14	12	8	6	4	7	4	11	114
MIDWEST LOAN SOLUTIONS INC	0	4	0	11	8	12	11	6	3	0	16	9	80

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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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Monthly HECM Endorsements Summary

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The WBFWF report shows the aggregate volume of loan purchases of all buyers from each seller during the most recent 12 months.

Who Buys What from Whom												
HECM Loans Originated in November 2018 - October 2019 and Securitized in November 2018 - November 2019												
Row Labels	Company77	Company243	Company400	Company790	Company977	Company1122	Company1151	Company887	Company1099	Company1103	Company665	Grand Total
Company1			\$ 2,867,982									\$ 2,867,982
Company2			\$ 518,016									\$ 518,016
Company3			\$ 418,544									\$ 418,544
Company4			\$ 351,250									\$ 351,250
Company5					\$ 926,572							\$ 926,572
Company6			\$ 478,413		\$ 55,842							\$ 534,255
Company7	\$ 3,945,494		\$ 151,542		\$ 189,868		\$ 9,770,583					\$ 14,057,487
Company8							\$ 213,212					\$ 213,212
Company9							\$ 79,728					\$ 79,728
Company10								\$ 43,173				\$ 43,173
Company11					\$ 462,663							\$ 462,663
Company12							\$ 70,175					\$ 70,175
Company13			\$ 93,450									\$ 93,450
Company14	\$ 12,284,838		\$ 1,960,980	\$ 10,137,198	\$ 2,445,719		\$ 16,733,323	\$ 54,264				\$ 43,616,322
Company15			\$ 351,315		\$ 860,625							\$ 1,211,940
Company16					\$ 106,080							\$ 106,080
Company17					\$ 244,464							\$ 244,464
Company18							\$ 103,555					\$ 103,555
Company19					\$ 24,039							\$ 24,039
Company20							\$ 205,140					\$ 205,140
Company21							\$ 115,700					\$ 115,700
Company22					\$ 1,145,728							\$ 1,145,728
Company23				\$ 52,455,278								\$ 52,455,278
Company24							\$ 310,261					\$ 310,261
Company25							\$ 1,103,631					\$ 1,103,631
Company26			\$ 466,837									\$ 466,837
Company27							\$ 172,974					\$ 172,974
Company28			\$ 334,878									\$ 334,878
Company29			\$ 372,878									\$ 372,878
....												
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....												
Grand Total	\$ 1,224,917,188	\$ 50,355,446	\$ 720,580,156	\$ 495,494,941	\$ 609,947,878	\$ 41,090,328	\$ 692,702,081	\$ 52,143,414	\$ 2,987,863	\$ 11,668,618	\$ 106,224,215	\$ 4,008,112,129

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Monthly HECM Endorsements Summary

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The trend report shows the monthly volume of loan purchases of the top 100 buyers from each seller during the most recent 12 months.

HECM Loans Originated in November 2018 - October 2019 and Securitized in November 2018 - November 2019

Origination Date														
Rank	Originator/HMBS Issuers	November-18	December-18	January-19	February-19	March-19	April-19	May-19	June-19	July-19	August-19	September-19	October-19	Grand Total
1	....												
2	....												
3	....												
4	....												
5	....												
6	....												
7	....												
8	....												
9	....												
10	Company839	\$ 1,123,145	\$ 1,030,252	\$ 2,167,678	\$ 204,133	\$ 1,751,154	\$ 2,930,167	\$ 3,609,820	\$ 2,510,679	\$ 3,354,000	\$ 661,904	\$ 1,532,951	\$ 1,169,027	\$ 22,044,912
	Company665	\$ 1,123,145	\$ 1,030,252	\$ 2,167,678	\$ 204,133	\$ 1,507,387	\$ 2,930,167	\$ 3,609,820	\$ 2,510,679	\$ 3,354,000	\$ 661,904	\$ 818,252	\$	\$ 19,917,418
	Company644					\$ 243,767						\$ 714,699	\$ 1,169,027	\$ 2,127,494
11	Company788	\$ 275,785	\$ 765,844	\$ 431,392	\$ 523,013	\$ 3,728,916	\$ 5,041,856	\$ 2,361,969	\$ 1,848,384	\$ 2,410,005	\$ 1,782,991	\$ 1,480,677	\$ 155,630	\$ 20,806,463
	Company322	\$ 275,785	\$ 765,844	\$ 431,392	\$ 523,013	\$ 3,728,916	\$ 5,041,856	\$ 2,361,969	\$ 1,848,384	\$ 2,410,005	\$ 1,782,991	\$ 1,480,677	\$ 155,630	\$ 20,806,463
12	Company65	\$ 4,536,375	\$ 2,365,352	\$ 2,723,868	\$ 1,656,187	\$ 1,473,788	\$ 1,710,325	\$ 1,641,710	\$ 757,913	\$ 957,204	\$ 1,391,390	\$ 173,060		\$ 19,387,171
	Company977	\$ 408,554	\$ 176,314	\$ 25,023	\$ 60,040	\$ 31,248		\$ 598,985	\$ 162,840	\$ 92,084	\$ 319,826			\$ 1,874,913
	Company665	\$ 128,338						\$ 158,735	\$ 100,078					\$ 427,852
	Company45	\$ 335,067				\$ 40,701								\$ 335,067
	Company675	\$ 1,609,133	\$ 708,217	\$ 498,579	\$ 557,522	\$ 537,878	\$ 425,269	\$ 103,212	\$ 192,370	\$ 106,148	\$ 527,855	\$ 118,139		\$ 5,384,322
	Company88	\$ 2,055,282	\$ 1,480,821	\$ 2,200,266	\$ 1,038,625	\$ 863,961	\$ 1,285,056	\$ 780,778	\$ 302,626	\$ 758,972	\$ 543,709	\$ 54,921		\$ 11,365,017
13	Company3	\$ 1,815,649	\$ 2,702,079	\$ 773,104	\$ 1,060,708	\$ 482,087	\$ 1,616,158	\$ 1,818,033	\$ 1,509,704	\$ 1,688,338	\$ 1,838,796	\$ 2,149,884	\$ 698,051	\$ 18,152,589
	Company65	\$ 105,599	\$ 883,233	\$ 204,560	\$ 257,555	\$ 409,725	\$ 511,216							\$ 2,371,889
	Company123	\$ 1,275,499	\$ 859,339	\$ 211,071	\$ 641,528		\$ 816,914	\$ 1,248,807	\$ 791,078	\$ 879,056	\$ 493,840	\$ 1,257,487	\$ 382,915	\$ 8,857,535
	Company87	\$ 434,551	\$ 959,507	\$ 357,473	\$ 161,625	\$ 72,362	\$ 288,028	\$ 569,226	\$ 718,625	\$ 809,282	\$ 1,344,955	\$ 892,397	\$ 315,135	\$ 6,923,166
14	Company45		\$ 60,348	\$ 181,512		\$ 870,222	\$ 1,091,933	\$ 112,400	\$ 297,705	\$ 853,432	\$ 3,506,860	\$ 5,508,756	\$ 4,834,251	\$ 17,317,419
	Company655			\$ 108,384		\$ 152,320						\$ 625,575	\$ 1,086,556	\$ 1,972,834
	Company8					\$ 717,902	\$ 454,659	\$ 112,400	\$ 297,705					\$ 1,582,665
	Company34										\$ 504,736			\$ 504,736
	Company6		\$ 60,348	\$ 73,129			\$ 637,274			\$ 853,432	\$ 3,002,124	\$ 4,883,181	\$ 3,747,695	\$ 13,257,183
15	Company877	\$ 330,310	\$ 1,306,235	\$ 1,194,759	\$ 260,686	\$ 949,802	\$ 1,882,628	\$ 606,794	\$ 591,094	\$ 1,334,444	\$ 3,224,009	\$ 1,268,909	\$ 3,702,615	\$ 16,652,285
	Company3	\$ 330,310	\$ 1,306,235	\$ 1,194,759	\$ 260,686	\$ 949,802	\$ 1,882,628							\$ 5,924,420
	Company83							\$ 606,794	\$ 591,094	\$ 1,334,444	\$ 3,224,009	\$ 1,268,909	\$ 3,702,615	\$ 10,727,865

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