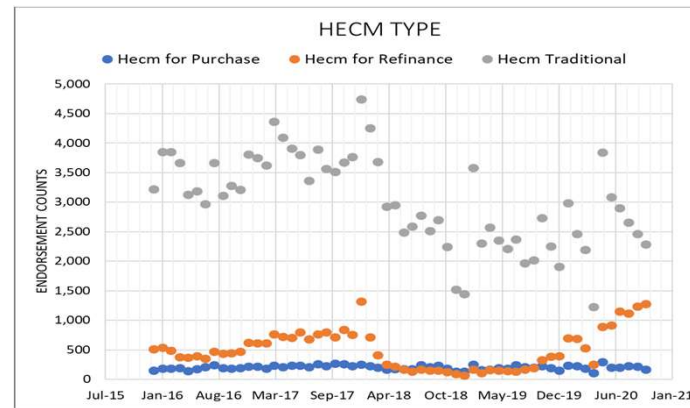
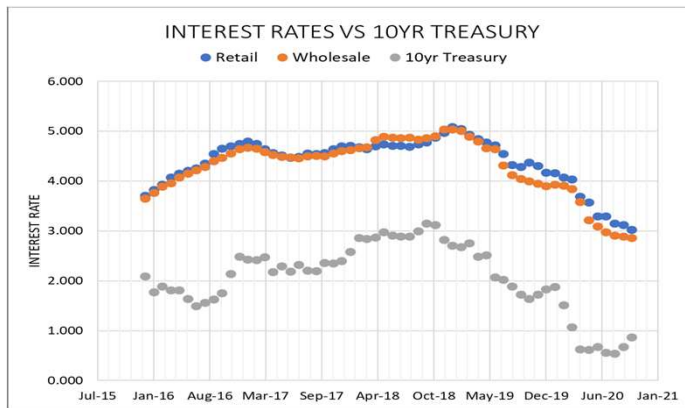
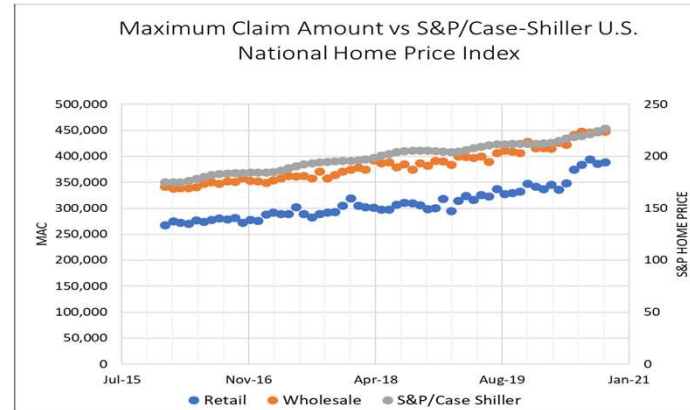
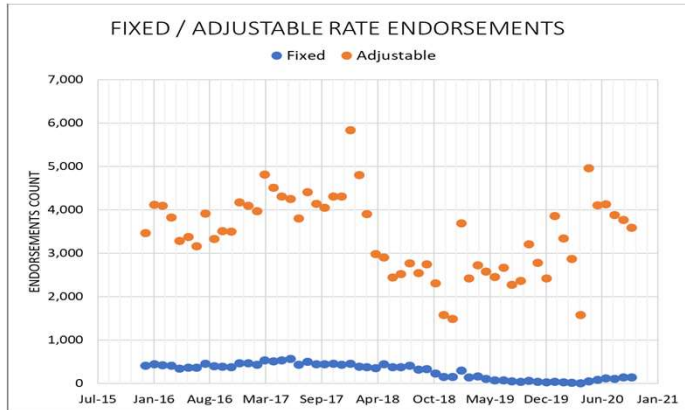


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Data source - HUD FHA HECM Single Family Portfolio Snap Shot and HECM Endorsement Summary Reports. For details please see reports at the following websites:
<https://apps.hud.gov/pub/chums/f17fvc/hecm.cfm>
https://www.hud.gov/program_offices/housing/rmra/oe/rpts/hecmfsnap/hecmfsnap

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Monthly HECM Endorsements Summary

Nov 2020

Endorsement By Homeownership Centers and Field Offices												
	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20
HOC: ATLANTA	452	751	617	559	212	1079	776	818	722	722	671	671
ATLANTA	52	72	57	50	26	117	74	81	63	73	81	67
BIRMINGHAM	16	34	26	22	14	37	29	43	29	22	20	28
CARIBBEAN	1	2	6	1	0	0	1	0	0	0	2	0
CHICAGO	29	55	30	27	10	60	52	36	36	39	31	37
COLUMBIA	35	53	43	39	19	70	48	45	51	39	39	41
GREENSBORO	64	91	83	78	26	124	91	114	92	87	64	75
INDIANAPOLIS	15	38	30	19	5	47	30	25	29	33	29	35
JACKSON	7	8	9	11	6	14	11	13	8	6	7	4
JACKSONVILLE	30	50	38	31	19	83	48	48	60	52	54	40
KNOXVILLE	11	26	30	18	8	32	23	40	23	27	16	25
LOUISVILLE	9	15	10	15	3	34	13	18	20	16	19	7
MEMPHIS	4	5	5	5	0	8	7	6	8	5	2	4
MIAMI	68	120	91	80	29	146	114	149	128	134	114	119
NASHVILLE	11	20	15	20	7	38	38	30	19	23	26	33
ORLANDO	32	70	58	62	17	118	88	68	72	64	84	72
SPRINGFIELD	6	8	10	12	2	14	7	6	8	11	3	4
TAMPA	62	84	76	69	21	137	102	96	76	91	80	80
HOC: DENVER	573	801	846	760	464	1122	905	947	915	892	878	804
ALBUQUERQUE	11	22	15	17	14	32	16	22	25	14	14	13
CASPER	1	9	7	5	3	10	5	7	4	5	6	5
DALLAS	49	56	55	56	35	94	75	77	71	74	57	65
DENVER	176	253	284	247	132	351	276	292	289	315	277	271
DES MOINES	16	11	11	10	5	12	4	13	10	8	8	8
FARGO	1	3	1	5	2	2	1	0	2	2	0	0
FT. WORTH	38	46	45	53	34	77	69	57	66	57	56	65
HELENA	4	20	12	15	4	19	13	17	15	13	14	6
HOUSTON	55	54	57	47	44	67	63	71	58	56	68	40
KANSAS CITY	13	16	24	7	10	16	28	28	25	20	15	23
LITTLE ROCK	11	16	18	9	12	19	16	12	9	14	10	17
LUBBOCK	7	9	8	7	5	14	11	7	4	17	8	11
MILWAUKEE	13	27	20	18	12	37	19	22	28	30	26	19
MINN. ST. PAUL	15	27	28	38	29	46	33	39	47	31	29	35
NEW ORLEANS	16	21	26	30	13	36	29	26	24	15	27	10
OKLAHOMA CITY	8	11	14	10	6	13	15	12	9	12	9	12
OMAHA	7	5	10	4	4	14	8	10	9	3	8	5
SALT LAKE CITY	67	109	114	109	56	169	141	141	142	113	158	122
SAN ANTONIO	40	39	57	35	20	55	39	53	42	45	58	53
SHREVEPORT	3	7	6	7	4	4	7	6	2	4	2	1
SIOUX FALLS	1	3	6	2	1	9	4	3	2	6	6	1
ST. LOUIS	9	14	14	13	11	13	14	10	13	17	10	12
TOPEKA	2	10	7	6	5	9	8	6	11	11	1	5
TULSA	10	13	7	10	3	4	11	16	8	10	11	5

Endorsement By Homeownership Centers and Field Offices (Continued)												
	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20
HOC: PHILADELPHIA	380	718	543	345	303	877	566	562	536	532	553	545
ALBANY	9	13	18	11	5	12	3	14	11	5	9	7
BALTIMORE	14	26	20	26	14	43	34	30	24	29	38	22
BANGOR	8	4	14	5	4	17	11	13	8	7	4	9
BOSTON	32	79	59	36	25	85	43	46	56	52	55	32
BUFFALO	4	13	5	4	3	7	1	6	4	9	1	6
BURLINGTON	2	7	2	1	2	0	4	1	2	4	1	4
CAMDEN	22	37	30	20	20	40	34	23	25	28	27	12
CHARLESTON	4	4	8	7	5	12	8	8	5	5	8	8
CINCINNATI	7	6	9	5	6	14	6	10	9	9	13	6
CLEVELAND	10	19	14	8	5	29	21	18	9	22	22	17
COLUMBUS	20	31	13	12	16	40	31	15	32	22	22	31
DETROIT	11	18	27	13	6	42	19	20	16	18	12	15
FLINT	3	3	0	2	5	8	5	6	4	2	4	4
GRAND RAPIDS	22	21	14	8	8	35	17	16	24	11	14	20
HARTFORD	20	30	24	7	12	53	17	31	31	23	12	15
MANCHESTER	9	11	8	5	4	16	13	12	8	7	6	10
NEW YORK	57	107	84	72	68	91	53	72	90	68	106	106
NEWARK	31	59	36	15	24	55	55	31	18	49	45	41
PHILADELPHIA	30	72	57	28	21	84	56	53	40	58	33	40
PITTSBURGH	17	12	16	5	11	18	11	15	15	12	19	17
PROVIDENCE	3	11	6	7	6	10	10	6	15	13	3	4
RICHMOND	27	73	41	22	15	85	64	57	49	38	47	59
WASH. D. C.	14	48	29	18	15	71	41	51	29	36	42	55
WILMINGTON	4	14	9	8	3	10	9	8	7	13	5	5
HOC: SANTA ANA	1056	1649	1380	1249	622	1960	1962	1929	1834	1791	1635	1541
ANCHORAGE	1	5	0	4	0	1	3	6	6	4	6	4
BOISE	40	91	63	59	39	75	66	78	72	74	80	75
FRESNO	22	44	37	28	19	57	46	36	41	51	27	37
HONOLULU	4	8	5	12	6	12	15	11	19	14	14	10
LAS VEGAS	49	66	53	54	25	78	71	68	73	74	71	51
LOS ANGELES	178	303	271	191	105	360	353	357	323	322	262	231
PHOENIX	116	204	156	152	68	217	242	229	227	225	262	205
PORTLAND	67	114	90	100	45	122	137	137	113	118	79	74
RENO	18	23	24	14	9	27	19	19	26	25	30	30
SACRAMENTO	78	118	104	100	47	147	151	150	102	143	123	123
SAN DIEGO	75	93	84	74	42	127	113	128	121	103	88	95
SAN FRANCISCO	117	165	130	137	55	208	215	226	205	166	183	187
SANTA ANA	167	224	199	165	89	287	292	244	255	226	203	197
SEATTLE	99	143	126	126	49	187	190	193	203	197	167	180
SPOKANE	10	22	28	18	14	26	22	23	23	22	19	25
TUCSON	15	26	10	15	10	29	27	24	25	27	21	17

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Monthly HECM Endorsements Summary

Nov 2020

Top 15 Originators													12M	Market
	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Total	%
MARKET TOTAL	2,461	3,919	3,386	2,913	1,601	5,038	4,209	4,256	4,007	3,937	3,737	3,561	43,025	
AMERICAN ADVISORS GROUP	890	1141	691	799	537	1726	1610	1578	1315	1349	1204	1297	14,137	32.9%
REVERSE MORTGAGE FUNDING LLC	303	361	298	271	25	681	372	406	362	308	331	259	3,977	9.2%
FINANCE OF AMERICA REVERSE LLC	181	220	280	278	240	419	361	393	318	394	378	341	3,803	8.8%
LIBERTY HOME EQUITY SOLUTIONS INC / PHH MORTGAGE CORPORATION	2	475	582	235	118	424	278	248	240	256	233	259	3,350	7.8%
SYNERGY ONE LENDING, INC. / MUTUAL OF OMAHA MORTGAGE, INC.	204	197	177	135	119	246	272	213	246	222	239	276	2,546	5.9%
FAIRWAY INDEPENDENT MORTGAGE C	48	93	150	197	122	226	179	182	160	161	144	136	1,798	4.2%
OPEN MORTGAGE LLC	88	187	85	76	0	155	100	139	178	236	211	125	1,580	3.7%
LONGBRIDGE FINANCIAL LLC	36	117	107	73	63	104	97	199	275	167	157	75	1,470	3.4%
ONE REVERSE MORTGAGE LLC	162	164	180	164	43	135	1	0	0	0	0	0	849	2.0%
HIGH TECH LENDING INC	71	66	34	47	0	24	169	95	98	79	56	107	846	2.0%
ADVISORS MORTGAGE GROUP LLC	25	46	31	44	16	54	36	56	49	52	42	50	501	1.2%
FINANCE OF AMERICA MORTGAGE LL	8	58	39	44	37	45	41	43	43	39	39	41	477	1.1%
ALL REVERSE MORTGAGE, INC.	16	45	34	29	15	50	28	64	72	48	37	21	459	1.1%
CHERRY CREEK MORTGAGE CO INC	40	45	51	39	0	89	38	14	52	25	60	0	453	1.1%
TRADITIONAL MORTGAGE ACCEPTANC	35	19	10	13	8	17	47	37	42	21	52	4	305	0.7%

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Monthly HECM Endorsements Summary

Nov 2020

Most Active Wholesale Originators (Originated Loans Sponsored by Another Party)													
	11/1/2019	12/1/2019	1/1/2020	2/1/2020	3/1/2020	4/1/2020	5/1/2020	6/1/2020	7/1/2020	8/1/2020	9/1/2020	10/1/2020	Total
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	75	48	93	150	197	122	226	179	182	160	160	145	1,737
ENNKAR, INC.	26	9	63	68	36	23	64	48	62	63	55	56	573
ADVISORS MORTGAGE GROUP LLC	29	24	46	30	44	16	54	36	56	49	52	41	477
FINANCE OF AMERICA MORTGAGE LLC	23	8	58	39	44	37	46	41	43	43	39	40	461
ALL REVERSE MORTGAGE, INC.	17	16	45	34	29	15	50	28	64	72	48	37	455
SOUTH RIVER MORTGAGE, LLC	0	0	0	0	0	0	4	22	48	51	106	71	302
AMERICAN PACIFIC MORTGAGE	12	20	14	27	28	7	33	15	22	23	24	17	242
BROKER SOLUTIONS INC	26	19	24	6	14	11	26	21	20	25	12	18	222
PRIMARY RESIDENTIAL MORTGAGE, INC.	19	12	16	10	11	8	21	24	28	22	18	18	207
HOMEBRIDGE FINANCIAL SERVICES INC	6	1	24	28	12	9	19	16	14	17	11	26	183
AMERICAN FINANCIAL NETWORK INC	7	5	13	18	26	11	10	16	15	17	17	26	181
SILVER LEAF MORTGAGE INC	12	5	9	20	18	7	26	19	17	11	15	19	178
INTEGRITY 1ST MORTGAGE, INC.	9	6	25	12	8	2	18	16	22	22	16	19	175
MAGNOLIA BANK	13	7	11	30	8	4	20	16	20	13	12	13	167
FIRST AMERICAN HOME LOANS, INC	8	3	16	17	12	2	14	14	22	13	19	18	158

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Monthly HECM Endorsements Summary

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Most Active Wholesale Sponsors (Sponsored Loans Originated by Another Party)													
	11/1/2019	12/1/2019	1/1/2020	2/1/2020	3/1/2020	4/1/2020	5/1/2020	6/1/2020	7/1/2020	8/1/2020	9/1/2020	10/1/2020	Total
FINANCE OF AMERICA REVERSE LLC	322	187	333	399	495	407	685	534	567	437	535	473	5,374
LIBERTY HOME EQUITY SOLUTIONS INC / PHH MORTGAGE CORPORATION	104	2	501	595	248	97	374	239	227	189	227	208	3,011
REVERSE MORTGAGE FUNDING LLC	164	243	263	236	211	14	414	214	272	260	196	189	2,676
AMERICAN ADVISORS GROUP	216	160	264	137	160	88	311	278	309	223	209	189	2,544
LONGBRIDGE FINANCIAL LLC	71	52	164	161	139	103	203	162	281	361	241	211	2,149
OPEN MORTGAGE LLC	39	31	86	46	43	0	91	46	74	115	166	148	885
SYNERGY ONE LENDING, INC. / MUTUAL OF OMAHA MORTGAGE, INC.	50	62	58	51	35	29	54	61	58	60	53	49	620
ONE REVERSE MORTGAGE LLC	46	27	44	66	80	13	76	1	0	0	0	0	353
HIGH TECH LENDING INC	13	23	24	15	12	0	9	64	24	30	30	17	261
MONEY HOUSE INC	28	6	18	31	12	0	0	44	22	19	47	34	261
PLAZA HOME MORTGAGE, INC.	23	22	22	25	23	23	22	29	19	15	21	14	258
CHERRY CREEK MORTGAGE CO INC	7	13	10	19	13	0	28	10	5	15	11	11	142
MCM HOLDINGS INC	17	25	18	8	11	1	2	3	5	9	7	15	121
MIDWEST LOAN SOLUTIONS INC	8	12	11	6	3	0	16	9	10	7	4	4	90
LAND HOME FINANCIAL SERVICES, INC.	7	5	9	5	8	0	12	2	11	13	7	6	85

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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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