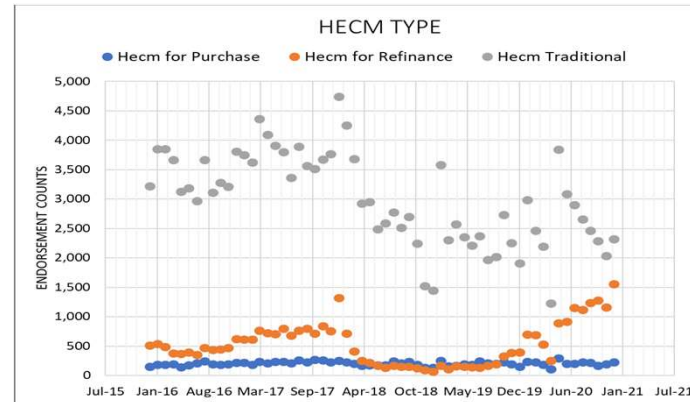
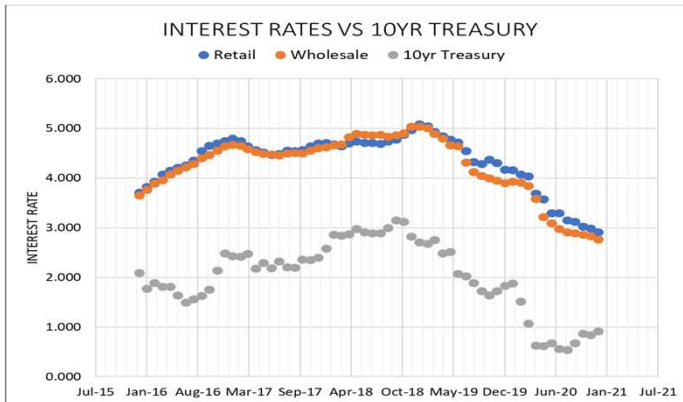
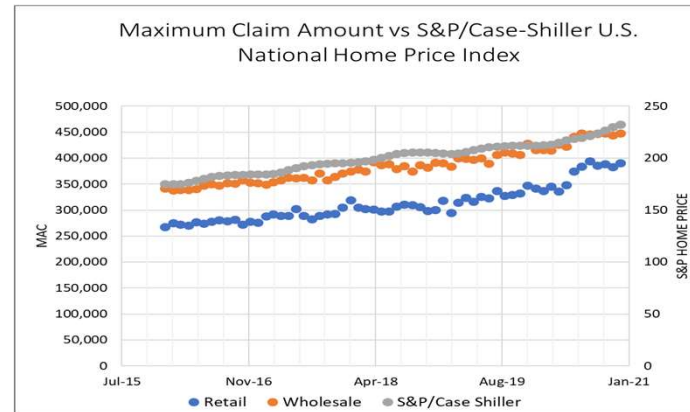
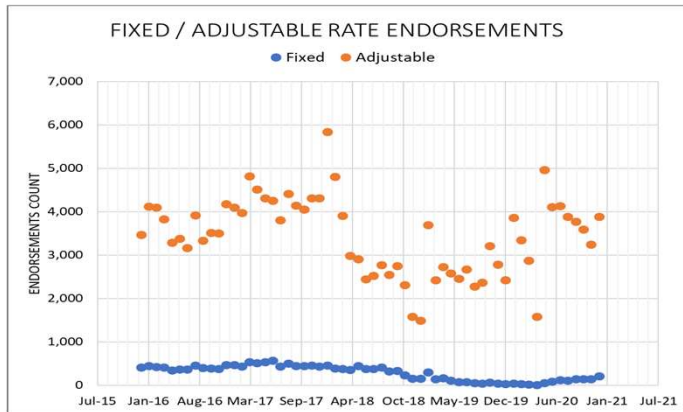


New View Advisors LLC
 999 Vanderbilt Beach Road, Suite 200
 Naples, FL 34108
 By email: info@newviewadvisors.com
 Michael McCully mkm@newviewadvisors.com
 Joe Kelly jjk@newviewadvisors.com
 Kejian Wu kwu@newviewadvisors.com
 By phone: 239-631-6165

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

Disclaimer: Unaudited, subject to revision and updates from time to time. New View Advisors has attempted to ensure that no errors or omissions exist in the New View Advisors Monthly HECM Endorsement Summary, however New View Advisors does not promise, warranty, or guarantee that the index does not contain errors or omissions.



Disclaimer: Unaudited, subject to revision and updates from time to time. New View Advisors has attempted to ensure that no errors or omissions exist in the New View Advisors Monthly HECM Endorsement Summary, however New View Advisors does not promise, warranty, or guarantee that the index does not contain errors or omissions.



Monthly HECM Endorsements Summary

Jan 2021

Endorsement By Homeownership Centers and Field Offices												
	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21
HOC: ATLANTA	617	559	212	1079	776	818	722	722	671	671	786	788
ATLANTA	57	50	26	117	74	81	63	73	81	67	83	76
BIRMINGHAM	26	22	14	37	29	43	29	22	20	28	23	29
CARIBBEAN	6	1	0	0	1	0	0	0	2	0	0	1
CHICAGO	30	27	10	60	52	36	36	39	31	37	49	42
COLUMBIA	43	39	19	70	48	45	51	39	39	41	60	61
GREENSBORO	83	78	26	124	91	114	92	87	64	75	96	94
INDIANAPOLIS	30	19	5	47	30	25	29	33	29	35	29	22
JACKSON	9	11	6	14	11	13	8	6	7	4	6	6
JACKSONVILLE	38	31	19	83	48	48	60	52	54	40	66	56
KNOXVILLE	30	18	8	32	23	40	23	27	16	25	18	29
LOUISVILLE	10	15	3	34	13	18	20	16	19	7	19	17
MEMPHIS	5	5	0	8	7	6	8	5	2	4	1	6
MIAMI	91	80	29	146	114	149	128	134	114	119	124	134
NASHVILLE	15	20	7	38	38	30	19	23	26	33	29	38
ORLANDO	58	62	17	118	88	68	72	64	84	72	80	71
SPRINGFIELD	10	12	2	14	7	6	8	11	3	4	10	7
TAMPA	76	69	21	137	102	96	76	91	80	80	93	99
HOC: DENVER	846	760	464	1122	905	947	915	892	878	804	933	999
ALBUQUERQUE	15	17	14	32	16	22	25	14	14	13	12	19
CASPER	7	5	3	10	5	7	4	5	6	5	8	5
DALLAS	55	56	35	94	75	77	71	74	57	65	64	69
DENVER	284	247	132	351	276	292	289	315	277	271	315	289
DES MOINES	11	10	5	12	4	13	10	8	8	8	13	9
FARGO	1	5	2	2	1	0	2	2	0	0	3	2
FT. WORTH	45	53	34	77	69	57	66	57	56	65	61	73
HELENA	12	15	4	19	13	17	15	13	14	6	12	20
HOUSTON	57	47	44	67	63	71	58	56	68	40	55	76
KANSAS CITY	24	7	10	16	28	28	25	20	15	23	18	20
LITTLE ROCK	18	9	12	19	16	12	9	14	10	17	18	17
LUBBOCK	8	7	5	14	11	7	4	17	8	11	11	9
MILWAUKEE	20	18	12	37	19	22	28	30	26	19	18	26
MINN. ST. PAUL	28	38	29	46	33	39	47	31	29	35	23	42
NEW ORLEANS	26	30	13	36	29	26	24	15	27	10	22	20
OKLAHOMA CITY	14	10	6	13	15	12	9	12	9	12	6	7
OMAHA	10	4	4	14	8	10	9	3	8	5	7	10
SALT LAKE CITY	114	109	56	169	141	141	142	113	158	122	181	189
SAN ANTONIO	57	35	20	55	39	53	42	45	58	53	51	62
SHREVEPORT	6	7	4	4	7	6	2	4	2	1	10	1
SIOUX FALLS	6	2	1	9	4	3	2	6	6	1	3	2
ST. LOUIS	14	13	11	13	14	10	13	17	10	12	9	13
TOPEKA	7	6	5	9	8	6	11	11	1	5	6	10
TULSA	7	10	3	4	11	16	8	10	11	5	7	9

Endorsement By Homeownership Centers and Field Offices (Continued)												
	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21
HOC: PHILADELPHIA	543	345	303	877	566	562	536	532	553	545	595	706
ALBANY	18	11	5	12	3	14	11	5	9	7	10	11
BALTIMORE	20	26	14	43	34	30	24	29	38	22	34	32
BANGOR	14	5	4	17	11	13	8	7	4	9	8	4
BOSTON	59	36	25	85	43	46	56	52	55	32	54	46
BUFFALO	5	4	3	7	1	6	9	1	6	6	4	9
BURLINGTON	2	1	2	0	4	1	2	4	1	4	0	1
CAMDEN	30	20	20	40	34	23	25	28	27	12	24	29
CHARLESTON	8	7	5	12	8	8	5	5	8	8	4	8
CINCINNATI	9	5	6	14	6	10	9	9	13	6	12	14
CLEVELAND	14	8	5	29	21	18	9	22	22	17	10	32
COLUMBUS	13	12	16	40	31	15	32	22	22	31	35	36
DETROIT	27	13	6	42	19	20	16	18	12	15	23	34
FLINT	0	2	5	8	5	6	4	2	4	4	3	0
GRAND RAPIDS	14	8	8	35	17	16	24	11	14	20	19	21
HARTFORD	24	7	12	53	17	31	31	23	12	15	29	25
MANCHESTER	8	5	4	16	13	12	8	7	6	10	20	8
NEW YORK	84	72	68	91	53	72	90	68	106	106	98	106
NEWARK	36	15	24	55	55	31	18	49	45	41	44	51
PHILADELPHIA	57	28	21	84	56	53	40	58	33	40	46	76
PITTSBURGH	16	5	11	18	11	15	15	12	19	17	16	22
PROVIDENCE	6	7	6	10	10	6	15	13	3	4	7	6
RICHMOND	41	22	15	85	64	57	49	38	47	59	51	78
WASH. D. C.	29	18	15	71	41	51	29	36	42	55	35	52
WILMINGTON	9	8	3	10	9	8	7	13	5	5	9	5
HOC: SANTA ANA	1380	1249	622	1960	1962	1929	1834	1791	1635	1541	1783	2046
ANCHORAGE	0	4	0	1	3	6	6	4	6	4	0	3
BOISE	63	59	39	75	66	78	72	74	80	75	79	86
FRESNO	37	28	19	57	46	36	41	51	27	37	51	51
HONOLULU	5	12	6	12	15	11	19	14	14	10	14	22
LAS VEGAS	53	54	25	78	71	68	73	74	71	51	52	81
LOS ANGELES	271	191	105	360	353	357	323	322	262	231	299	298
PHOENIX	156	152	68	217	242	229	227	225	262	205	194	290
PORTLAND	90	100	45	122	137	137	113	118	79	74	112	157
RENO	24	14	9	27	19	19	26	25	30	30	27	25
SACRAMENTO	104	100	47	147	151	150	102	143	123	123	135	134
SAN DIEGO	84	74	42	127	113	128	121	103	88	95	118	121
SAN FRANCISCO	130	137	55	208	215	226	205	166	183	187	188	205
SANTA ANA	199	165	89	287	292	244	255	226	203	197	247	241
SEATTLE	126	126	49	187	190	193	203	197	167	180	199	282
SPOKANE	28	18	14	26	22	23	23	22	19	25	35	25
TUCSON	10	15	10	29	27	24	25	27	21	17	33	25

Disclaimer: Unaudited, subject to revision and updates from time to time. New View Advisors has attempted to ensure that no errors or omissions exist in the New View Advisors Monthly HECM Endorsement Summary, however New View Advisors does not promise, warranty, or guarantee that the index does not contain errors or omissions.



Monthly HECM Endorsements Summary

Jan 2021

Top 15 Originators	12M												Market	
	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Total	%
MARKET TOTAL	3,386	2,913	1,601	5,038	4,209	4,256	4,007	3,937	3,737	3,561	4,097	4,539	45,281	
AMERICAN ADVISORS GROUP	691	799	537	1726	1610	1578	1315	1349	1204	1297	1187	1287	14,580	32.2%
FINANCE OF AMERICA REVERSE LLC	319	322	277	464	402	436	361	433	417	382	520	433	4,766	10.5%
REVERSE MORTGAGE FUNDING LLC	298	271	25	681	372	406	362	308	331	259	434	603	4,350	9.6%
LIBERTY HOME EQUITY SOLUTIONS INC / PHH MORTGAGE CORPORATION	582	235	118	424	278	248	240	256	233	259	238	266	3,377	7.5%
SYNERGY ONE LENDING, INC. / MUTUAL OF OMAHA MORTGAGE, INC.	177	135	119	246	272	213	246	222	239	276	280	264	2,689	5.9%
FAIRWAY INDEPENDENT MORTGAGE C	150	197	122	226	179	182	160	161	144	136	154	197	2,008	4.4%
LONGBRIDGE FINANCIAL LLC	107	73	63	104	97	199	275	167	157	75	191	280	1,788	3.9%
OPEN MORTGAGE LLC	85	76	0	155	100	139	178	236	211	125	232	197	1,734	3.8%
HIGH TECH LENDING INC	34	47	0	24	169	95	98	79	56	107	56	94	859	1.9%
ADVISORS MORTGAGE GROUP LLC	31	44	16	54	36	56	49	52	42	50	58	65	553	1.2%
CHERRY CREEK MORTGAGE, LLC	51	39	0	89	38	14	52	25	60	46	71	42	527	1.2%
ONE REVERSE MORTGAGE LLC	180	164	43	135	1	0	0	0	0	0	0	0	523	1.2%
ALL REVERSE MORTGAGE, INC.	34	29	15	50	28	64	72	48	37	21	37	63	498	1.1%
MONEY HOUSE INC	33	11	0	0	46	23	19	47	36	49	31	35	330	0.7%
NATIONWIDE EQUITIES CORPORATIO	25	24	15	21	28	23	22	30	29	29	37	33	316	0.7%

Disclaimer: Unaudited, subject to revision and updates from time to time. New View Advisors has attempted to ensure that no errors or omissions exist in the New View Advisors Monthly HECM Endorsement Summary, however New View Advisors does not promise, warranty, or guarantee that the index does not contain errors or omissions.

Copyright 2020 © - New View Advisors LLC. All Rights Reserved



Monthly HECM Endorsements Summary

Jan 2021

Most Active Wholesale Originators (Originated Loans Sponsored by Another Party)													
	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	11/1/2020	12/1/2020	Total
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	93	150	197	122	226	179	182	160	160	145	134	154	1,902
ENNKAR, INC.	63	68	36	23	64	48	62	63	55	56	46	56	640
ADVISORS MORTGAGE GROUP LLC	46	30	44	16	54	36	56	49	52	41	48	55	527
FINANCE OF AMERICA MORTGAGE LLC	58	39	44	37	46	41	43	43	39	40	38	33	501
ALL REVERSE MORTGAGE, INC.	45	34	29	15	50	28	64	72	48	37	21	37	480
SOUTH RIVER MORTGAGE, LLC	0	0	0	0	4	22	48	51	106	71	45	96	443
AMERICAN PACIFIC MORTGAGE	14	27	28	7	33	15	22	23	24	17	19	18	247
HOMEBRIDGE FINANCIAL SERVICES INC	24	28	12	9	19	16	14	17	11	26	19	20	215
PRIMARY RESIDENTIAL MORTGAGE, INC.	16	10	11	8	21	24	28	22	18	18	19	19	214
BROKER SOLUTIONS INC	24	6	14	11	26	21	20	25	12	18	13	19	209
AMERICAN FINANCIAL NETWORK INC	13	18	26	11	10	16	15	17	17	26	18	11	198
SILVER LEAF MORTGAGE INC	9	20	18	7	26	19	17	11	15	19	16	11	188
INTEGRITY 1ST MORTGAGE, INC.	25	12	8	2	18	16	22	22	16	19	5	22	187
MAGNOLIA BANK	11	30	8	4	20	16	20	13	12	13	6	18	171
FIRST AMERICAN HOME LOANS, INC	16	17	12	2	14	14	22	13	19	18	15	8	170

Disclaimer: Unaudited, subject to revision and updates from time to time. New View Advisors has attempted to ensure that no errors or omissions exist in the New View Advisors Monthly HECM Endorsement Summary, however New View Advisors does not promise, warranty, or guarantee that the index does not contain errors or omissions.

Copyright 2020 © - New View Advisors LLC. All Rights Reserved



Monthly HECM Endorsements Summary

Jan 2021

Most Active Wholesale Sponsors (Sponsored Loans Originated by Another Party)													
	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	11/1/2020	12/1/2020	Total
FINANCE OF AMERICA REVERSE LLC	333	399	495	407	685	534	567	437	535	473	454	542	5,861
LIBERTY HOME EQUITY SOLUTIONS INC / PHH MORTGAGE CORPORATION	501	595	248	97	374	239	227	189	227	208	209	188	3,302
REVERSE MORTGAGE FUNDING LLC	263	236	211	14	414	214	272	260	196	189	172	290	2,731
AMERICAN ADVISORS GROUP	264	137	160	88	311	278	309	223	209	189	217	237	2,622
LONGBRIDGE FINANCIAL LLC	164	161	139	103	203	162	281	361	241	211	126	235	2,387
OPEN MORTGAGE LLC	86	46	43	0	91	46	74	115	166	148	75	160	1,050
SYNERGY ONE LENDING, INC. / MUTUAL OF OMAHA MORTGAGE, INC.	58	51	35	29	54	61	58	60	53	49	55	61	624
MONEY HOUSE INC	18	31	12	0	0	44	22	19	47	34	46	31	304
ONE REVERSE MORTGAGE LLC	44	66	80	13	76	1	0	0	0	0	0	0	280
HIGH TECH LENDING INC	24	15	12	0	9	64	24	30	30	17	21	19	265
PLAZA HOME MORTGAGE, INC.	22	25	23	23	22	29	19	15	21	14	16	15	244
CHERRY CREEK MORTGAGE, LLC	10	19	13	0	28	10	5	15	11	11	11	19	152
MCM HOLDINGS INC	18	8	11	1	2	3	5	9	7	15	9	18	106
MIDWEST LOAN SOLUTIONS INC	11	6	3	0	16	9	10	7	4	4	12	15	97
LAND HOME FINANCIAL SERVICES, INC.	9	5	8	0	12	2	11	13	7	6	5	9	87

Disclaimer: Unaudited, subject to revision and updates from time to time. New View Advisors has attempted to ensure that no errors or omissions exist in the New View Advisors Monthly HECM Endorsement Summary, however New View Advisors does not promise, warranty, or guarantee that the index does not contain errors or omissions.



Monthly HECM Endorsements Summary

Jan 2021

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%

Disclaimer: Unaudited, subject to revision and updates from time to time. New View Advisors has attempted to ensure that no errors or omissions exist in the New View Advisors Monthly HECM Endorsement Summary, however New View Advisors does not promise, warranty, or guarantee that the index does not contain errors or omissions.



Monthly HECM Endorsements Summary

Jan 2021

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

Table with columns: Rank, Originator/HMBS Issuers, and monthly totals from November-18 to October-19, plus a Grand Total column. The table lists various companies and their respective loan volumes for each month.

Disclaimer: Unaudited, subject to revision and updates from time to time. New View Advisors has attempted to ensure that no errors or omissions exist in the New View Advisors Monthly HECM Endorsement Summary, however New View Advisors does not promise, warranty, or guarantee that the index does not contain errors or omissions.