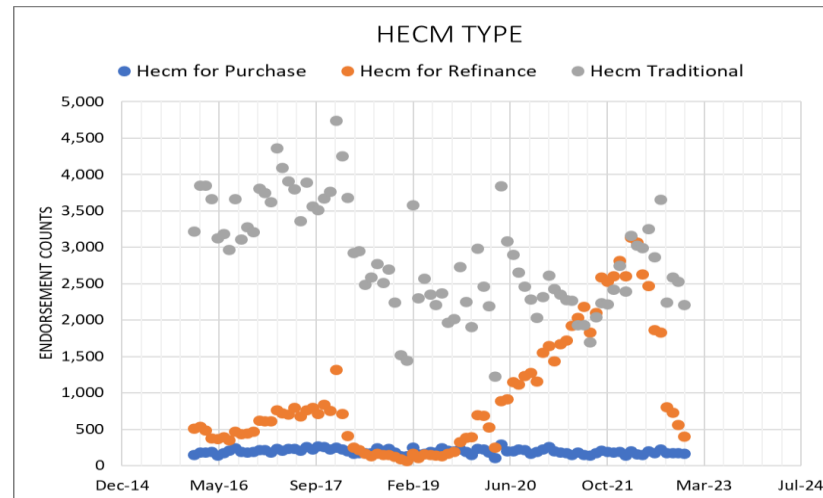
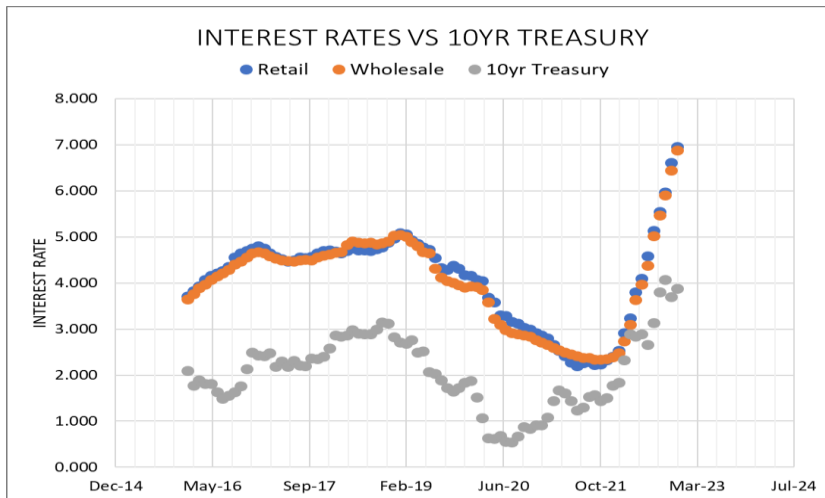
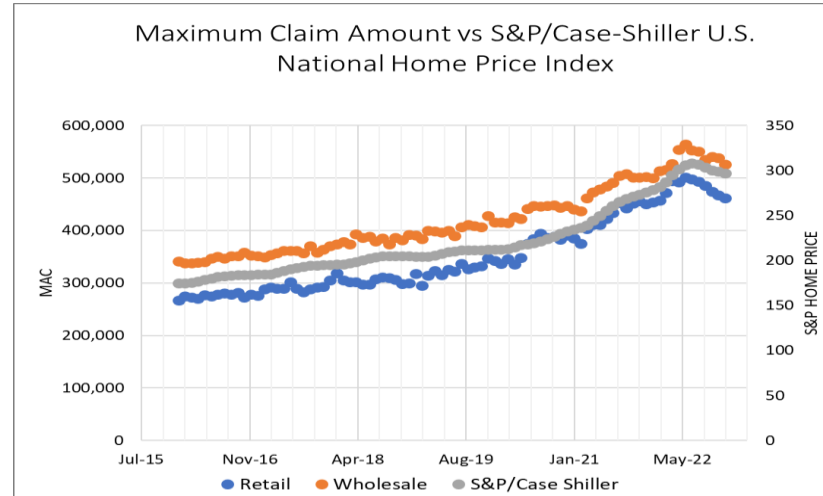
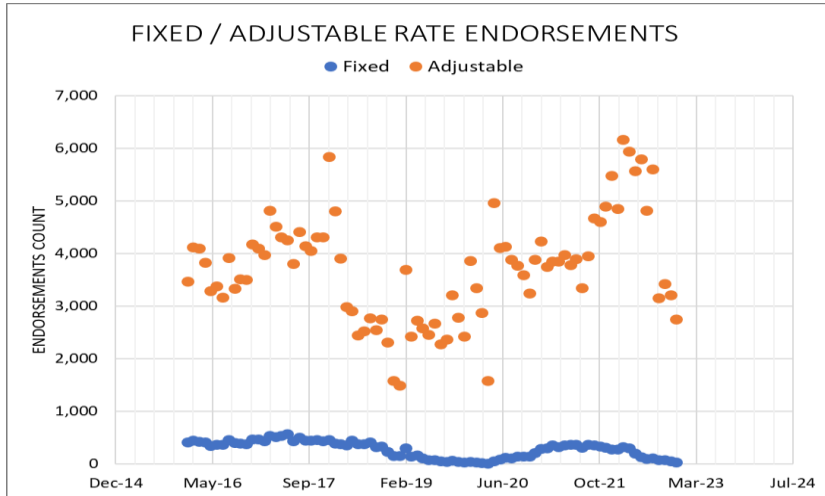


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Data source - HUD FHA HECM Single Family Portfolio Snap Shot and HECM Endorsement Summary Reports. For details please see reports at the following websites:
<https://apps.hud.gov/pub/chums/f17fvc/hecm.cfm>
https://www.hud.gov/program_offices/housing/rmra/oe/rpts/hecmsfsnap/hecmsfsnap

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Endorsement By Homeownership Centers and Field Offices												
	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23
HOC: ATLANTA	864	1189	1169	1116	1212	1070	1132	730	699	681	677	621
ATLANTA	83	116	127	122	116	102	127	93	107	98	69	69
BIRMINGHAM	21	36	23	37	29	36	24	21	23	23	19	18
CARIBBEAN	0	2	1	0	3	0	0	0	0	1	0	0
CHICAGO	35	53	49	37	45	27	39	21	34	26	30	26
COLUMBIA	47	83	55	84	78	64	70	45	54	39	33	41
GREENSBORO	113	138	151	152	162	132	153	84	108	84	96	81
INDIANAPOLIS	49	55	46	42	34	28	42	20	36	28	30	25
JACKSON	6	9	6	4	12	9	14	6	7	8	5	9
JACKSONVILLE	60	83	84	88	103	80	97	65	59	44	43	38
KNOXVILLE	42	46	48	33	44	46	56	35	39	37	35	29
LOUISVILLE	8	22	13	18	21	16	19	14	14	22	12	7
MEMPHIS	8	10	13	8	7	4	6	2	7	8	6	5
MIAMI	151	181	208	173	216	196	182	97	72	85	85	90
NASHVILLE	43	50	48	42	57	52	47	44	39	27	30	25
ORLANDO	91	132	128	119	100	114	114	73	49	50	76	78
SPRINGFIELD	3	6	7	4	9	10	6	6	4	5	3	4
TAMPA	104	167	162	153	176	154	136	104	47	96	105	76
HOC: DENVER	1247	1495	1536	1364	1243	1130	1208	786	852	761	634	592
ALBUQUERQUE	28	25	34	30	23	23	27	20	27	26	14	14
CASPER	3	13	5	7	7	7	7	6	5	5	6	3
DALLAS	75	116	103	96	86	90	109	67	67	54	66	59
DENVER	362	445	442	422	354	318	302	200	225	185	145	134
DES MOINES	8	3	9	4	11	7	19	7	6	9	7	11
FARGO	0	1	4	2	0	3	0	0	0	2	2	0
FT. WORTH	87	99	118	89	76	78	88	50	57	71	66	51
HELENA	23	36	36	35	35	30	18	17	25	21	22	15
HOUSTON	76	82	78	73	78	65	79	52	53	57	40	43
KANSAS CITY	19	30	25	30	22	19	20	12	17	11	14	15
LITTLE ROCK	12	13	16	18	22	16	16	9	14	16	11	7
LUBBOCK	13	13	10	13	11	17	10	14	13	11	5	6
MILWAUKEE	23	30	30	39	15	15	13	16	14	20	7	16
MINN. ST. PAUL	45	39	41	34	41	42	35	21	26	14	23	20
NEW ORLEANS	11	18	17	16	11	18	19	6	19	17	6	9
OKLAHOMA CITY	10	17	9	8	6	16	14	15	19	13	8	8
OMAHA	17	16	12	6	12	9	13	10	13	8	7	7
SALT LAKE CITY	301	350	357	293	300	229	255	165	145	129	100	101
SAN ANTONIO	101	100	148	105	97	84	115	65	75	64	51	41
SHREVEPORT	4	3	4	3	3	2	3	7	1	2	1	3
SIOUX FALLS	5	6	6	4	4	6	6	2	3	4	6	4
ST. LOUIS	9	18	14	18	14	7	10	7	12	6	11	5
TOPEKA	7	8	10	8	7	17	16	9	7	9	12	10
TULSA	8	14	8	11	8	12	14	9	9	7	4	10

Endorsement By Homeownership Centers and Field Offices (Continued)												
	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23
HOC: PHILADELPHIA	541	752	651	638	654	574	708	418	523	459	397	404
ALBANY	5	14	9	11	14	11	14	5	10	13	12	6
BALTIMORE	29	38	26	31	41	29	38	26	38	20	26	23
BANGOR	10	20	19	19	15	13	24	9	18	13	11	10
BOSTON	56	59	53	63	65	52	62	46	48	58	33	35
BUFFALO	1	7	10	7	7	2	4	7	6	4	3	4
BURLINGTON	3	7	3	3	5	5	4	1	5	3	7	3
CAMDEN	44	51	34	40	36	35	39	21	31	23	21	25
CHARLESTON	6	7	4	8	4	3	2	2	3	5	1	4
CINCINNATI	7	15	12	9	13	9	9	7	7	13	8	11
CLEVELAND	27	28	23	19	15	18	26	15	22	18	12	19
COLUMBUS	25	18	29	21	23	30	45	19	33	22	22	17
DETROIT	20	26	18	26	28	26	24	10	21	15	14	14
FLINT	6	8	4	2	1	3	11	2	6	2	3	4
GRAND RAPIDS	22	34	35	35	22	15	39	16	15	16	12	12
HARTFORD	18	34	26	25	15	14	33	19	25	25	16	19
MANCHESTER	9	15	19	12	17	17	18	8	15	13	16	7
NEW YORK	58	84	78	77	78	103	82	61	78	48	34	49
NEWARK	29	50	58	53	48	32	41	26	28	28	22	30
PHILADELPHIA	48	79	59	40	57	47	60	34	44	33	45	43
PITTSBURGH	13	13	14	16	20	11	15	8	14	16	15	10
PROVIDENCE	7	10	8	8	8	13	15	7	12	9	9	7
RICHMOND	55	71	60	66	72	53	55	43	40	39	34	36
WASH. D. C.	35	52	38	35	35	26	36	21	16	18	15	9
WILMINGTON	8	12	12	12	15	7	12	5	9	5	6	7
HOC: SANTA ANA	2501	3074	2909	2665	2828	2154	2679	1301	1430	1371	1078	872
ANCHORAGE	1	4	0	1	2	2	3	0	0	2	2	1
BOISE	147	150	132	162	157	109	138	59	100	99	82	63
FRESNO	53	79	75	51	69	50	88	41	50	45	33	33
HONOLULU	13	17	21	15	27	25	20	12	9	6	7	7
LAS VEGAS	128	143	132	119	105	84	114	58	49	72	45	32
LOS ANGELES	324	455	398	381	373	293	328	145	156	178	134	98
PHOENIX	412	510	438	429	471	370	484	266	270	206	171	142
PORTLAND	205	201	216	190	160	140	187	77	105	91	64	60
RENO	55	43	57	61	57	38	53	23	25	28	20	17
SACRAMENTO	168	211	202	182	173	151	164	80	76	99	74	57
SAN DIEGO	116	164	166	180	193	105	155	76	85	64	51	51
SAN FRANCISCO	185	219	261	194	235	172	192	91	110	104	93	70
SANTA ANA	355	499	458	388	434	326	376	185	196	179	128	124
SEATTLE	249	282	255	232	276	231	279	133	147	143	130	84
SPOKANE	51	47	53	40	39	28	47	25	22	26	20	18
TUCSON	39	50	45	40	57	30	51	30	30	29	24	15

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Top 15 Originators													12M	Market
	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Total	%
MARKET TOTAL	5,153	6,510	6,265	5,783	5,937	4,928	5,727	3,235	3,504	3,272	2,786	2,489	55,589	
AMERICAN ADVISORS GROUP	1495	1944	1758	1567	1497	1257	1222	609	812	688	526	447	13,822	24.9%
MUTUAL OF OMAHA MORTGAGE, INC.	440	540	470	513	575	421	504	467	479	439	463	428	5,739	10.3%
FINANCE OF AMERICA REVERSE LLC	407	649	702	775	819	628	590	326	267	217	154	190	5,724	10.3%
LONGBRIDGE FINANCIAL LLC	424	404	378	313	484	632	931	264	285	294	321	244	4,974	8.9%
REVERSE MORTGAGE FUNDING LLC	475	531	484	578	399	221	297	198	269	263	93	8	3,816	6.9%
PHH MORTGAGE CORPORATION	387	503	496	358	308	215	274	181	205	260	185	157	3,529	6.3%
FAIRWAY INDEPENDENT MORTGAGE C	191	265	305	271	237	177	294	201	196	200	180	234	2,751	4.9%
OPEN MORTGAGE LLC	201	214	241	182	177	164	162	132	112	103	106	57	1,851	3.3%
CHERRY CREEK MORTGAGE, LLC	52	98	113	71	134	41	53	61	70	75	61	64	893	1.6%
HIGH TECH LENDING INC	115	113	121	87	103	64	65	40	56	46	19	55	884	1.6%
TRADITIONAL MORTGAGE ACCEPTANC	46	126	44	7	94	123	136	129	71	31	27	41	875	1.6%
PREMIUM SECURITY INC. D/B/A HO	51	102	188	126	74	59	66	45	61	50	31	15	868	1.6%
FINANCE OF AMERICA MORTGAGE LL	60	87	91	128	121	109	92	49	47	31	36	9	860	1.5%
MONEY HOUSE INC	45	74	58	55	112	70	73	46	29	32	54	19	667	1.2%
ADVISORS MORTGAGE GROUP LLC	100	123	84	75	71	47	46	19	21	15	19	22	642	1.2%

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Most Active Wholesale Originators (Originated Loans Sponsored by Another Party)													
	1/1/2022	2/1/2022	3/1/2022	4/1/2022	5/1/2022	6/1/2022	7/1/2022	8/1/2022	9/1/2022	10/1/2022	11/1/2022	12/1/2022	Total
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	228	188	257	253	205	184	120	210	149	108	80	56	2,038
SOUTH RIVER MORTGAGE, LLC	165	143	180	185	130	153	136	140	97	81	70	77	1,557
FINANCE OF AMERICA MORTGAGE LLC	91	60	87	91	128	122	109	92	49	47	30	36	942
ENNKAR, INC.	121	70	103	125	110	104	77	74	11	9	4	11	819
ALL REVERSE MORTGAGE, INC.	76	66	53	39	52	54	69	96	32	29	31	26	623
HERITAGE HOME LOANS LLC	58	43	39	41	31	44	41	57	17	21	17	17	426
AMERICAN PACIFIC MORTGAGE	35	29	33	36	28	31	36	55	16	21	31	19	370
REVERSE FREEDOM, LLC	26	24	30	35	48	28	19	19	11	19	18	5	282
HOMEBRIDGE FINANCIAL SERVICES INC	25	15	32	25	24	32	29	35	12	18	14	16	277
PRIMARY RESIDENTIAL MORTGAGE INC	18	23	33	28	35	27	21	26	15	14	14	13	267
AMERICAN FINANCIAL MORTGAGE SERVICES, IN	19	16	36	14	17	25	21	44	10	6	10	14	232
ADVISORS MORTGAGE GROUP LLC	16	19	26	32	23	29	23	24	8	10	6	6	222
C2 FINANCIAL CORPORATION	13	13	29	13	18	26	17	32	21	17	15	6	220
PARAMOUNT RESIDENTIAL MORTGAGE GROUP INC	25	17	26	28	32	19	15	18	4	8	8	7	207
FIRST AMERICAN HOME LOANS, INC	13	18	19	12	8	26	22	40	14	11	14	4	201

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Most Active Wholesale Sponsors (Sponsored Loans Originated by Another Party)													
	1/1/2022	2/1/2022	3/1/2022	4/1/2022	5/1/2022	6/1/2022	7/1/2022	8/1/2022	9/1/2022	10/1/2022	11/1/2022	12/1/2022	Total
FINANCE OF AMERICA REVERSE LLC	615	542	799	797	872	849	601	710	449	391	300	206	7,131
LONGBRIDGE FINANCIAL LLC	694	548	512	504	433	540	711	1066	339	313	325	354	6,339
REVERSE MORTGAGE FUNDING LLC	233	259	286	292	317	236	128	182	114	147	135	43	2,372
PHH MORTGAGE CORPORATION	257	196	299	329	185	179	106	174	105	150	165	152	2,297
AMERICAN ADVISORS GROUP	206	178	262	226	237	204	186	171	72	119	127	90	2,078
OPEN MORTGAGE LLC	164	159	184	205	165	141	127	131	102	87	78	78	1,621
MUTUAL OF OMAHA MORTGAGE, INC.	74	74	84	81	85	84	47	53	56	50	40	42	770
MONEY HOUSE INC	41	45	71	57	55	108	70	70	44	28	31	54	674
PLAZA HOME MORTGAGE, INC.	21	24	50	44	34	38	51	45	25	36	27	37	432
HIGH TECH LENDING INC	31	45	51	52	34	46	35	28	23	30	30	11	416
TRADITIONAL MORTGAGE ACCEPTANCE CORPORAT	5	11	44	15	7	36	50	66	67	51	30	27	409
CLICK N' CLOSE, INC.	0	0	0	0	0	44	43	60	36	42	39	32	296
MID AMERICA MORTGAGE INC.	46	34	44	43	57	0	0	0	0	0	0	0	224
MCM HOLDINGS INC	8	12	8	16	3	59	36	14	15	18	20	9	218
CHERRY CREEK MORTGAGE, LLC	18	10	16	9	5	15	8	9	8	11	17	4	130

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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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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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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

Rank	Originator/HMBS Issuers	Origination Date												Grand Total	
		November-18	December-18	January-19	February-19	March-19	April-19	May-19	June-19	July-19	August-19	September-19	October-19		
1														
2														
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	\$ 1,169,027	\$ 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				\$ 40,701		\$ 158,735	\$ 100,078					\$ 427,852	
	Company45	\$ 335,067												\$ 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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