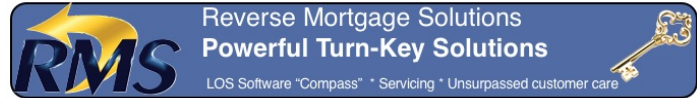


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March 2011 Top 100 HECM Lenders

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Loan Officer Compensation Rule: Delayed but... (video)

| RANK | LENDER | LOANS | PERCENT |
|------|------------------------------------|-------|---------|
| 1 | WELLS FARGO BANK NA | 1,960 | 26.83% |
| 2 | BANK OF AMERICA NA CHARLOTTE | 738 | 10.10% |
| 3 | METLIFE BANK, NATIONAL ASSOCIATION | 682 | 9.33% |
| 4 | ONE REVERSE MORTGAGE LLC | 398 | 5.45% |
| 5 | GENERATION MORTGAGE COMPANY | 186 | 2.55% |
| 6 | URBAN FINANCIAL GROUP | 129 | 1.77% |
| 7 | AMERICAN ADVISORS GROUP | 115 | 1.57% |
| 8 | GENWORTH FINANCIAL HM EQUITY A | 115 | 1.57% |
| 9 | NEW DAY FINANCIAL LLC | 83 | 1.14% |
| 10 | 1ST MARYLAND MORTGAGE CORPORAT | 82 | 1.12% |
| 11 | PNC REVERSE MORTGAGE LLC | 69 | 0.94% |
| 12 | THE FIRST NATIONAL BANK LAYTO | 67 | 0.92% |
| 13 | SECURITY ONE LENDING | 66 | 0.90% |
| 14 | 1ST AA REVERSE MORTGAGE INC | 65 | 0.89% |
| 15 | NET EQUITY FINANCIAL INC | 59 | 0.81% |
| 16 | M AND T BANK | 56 | 0.77% |
| 17 | MONEY HOUSE INC | 53 | 0.73% |
| 18 | GUARDIAN FIRST FUNDING GROUP L | 49 | 0.67% |
| 19 | FINANCIAL FREEDOM ACQUISITION | 47 | 0.64% |

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| RANK | LENDER | LOANS | PERCENT |
|------|--------------------------------|-------|---------|
| 20 | SUN WEST MORTGAGE CO INC | 44 | 0.60% |
| 21 | IREVERSE HOME LOANS LLC | 41 | 0.56% |
| 22 | MIDCONTINENT FINANCIAL CENTER | 40 | 0.55% |
| 23 | SUNTRUST MORTGAGE INC | 38 | 0.52% |
| 24 | PRIMELENDING A PLAINSCAPITAL C | 36 | 0.49% |
| 25 | SENIOR MORTGAGE BANKERS INC | 35 | 0.48% |
| 26 | EQUIPOINT FINANCIAL NETWORK IN | 35 | 0.48% |
| 27 | ASPIRE FINANCIAL INC | 29 | 0.40% |
| 28 | ROYAL UNITED MORTGAGE LLC | 26 | 0.36% |
| 29 | HOME SAVINGS OF AMERICA | 20 | 0.27% |
| 30 | NATIONWIDE EQUITIES CORPORATIO | 20 | 0.27% |
| 31 | TRIPPOINT MORTGAGE GROUP INC | 19 | 0.26% |
| 32 | ALL FINANCIAL SERVICES INC | 18 | 0.25% |
| 33 | AMTEC FUNDING GROUP LLC | 18 | 0.25% |
| 34 | TRINITY REVERSE MORTGAGE INC | 18 | 0.25% |
| 35 | FIRST MARINER BANK | 18 | 0.25% |
| 36 | MAS ASSOCIATES | 18 | 0.25% |
| 37 | ENVOY MORTGAGE LTD | 18 | 0.25% |
| 38 | REVERSE MORTGAGE SOLUTIONS INC | 17 | 0.23% |
| 39 | SOVEREIGN LENDING GROUP, INC. | 17 | 0.23% |
| 40 | BRIAN A COLE & ASSOCIATES LTD | 17 | 0.23% |
| 41 | PLAZA HOME MORTGAGE INC | 17 | 0.23% |
| 42 | CHERRY CREEK MORTGAGE CO INC | 15 | 0.21% |
| 43 | ARAMCO MORTGAGE INC | 15 | 0.21% |
| 44 | CHRISTENSEN FINANCIAL INC | 15 | 0.21% |

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| RANK | LENDER | LOANS | PERCENT |
|------|--------------------------------|-------|---------|
| 45 | NETWORK FUNDING LP | 15 | 0.21% |
| 46 | SUN AMERICAN MORTGAGE CO | 14 | 0.19% |
| 47 | AMERICAN PACIFIC MORTGAGE | 14 | 0.19% |
| 48 | ALLIED HOME MORTGAGE CAPITAL C | 14 | 0.19% |
| 49 | CITIZENS FIRST WHOLESALE MORTG | 14 | 0.19% |
| 50 | ACADEMY MORTGAGE LLC | 13 | 0.18% |
| 51 | GMFS LLC | 13 | 0.18% |
| 52 | MONTGOMERY MORTGAGE INC | 13 | 0.18% |
| 53 | AA MORTGAGE GROUP LLC | 13 | 0.18% |
| 54 | SENIOR EQUITY INCOME, LLC | 12 | 0.16% |
| 55 | LIBERTYSTREET FINANCIAL GROUP | 12 | 0.16% |
| 56 | WEBSTER BANK | 12 | 0.16% |
| 57 | UNITED SOUTHWEST MORTGAGE CORP | 12 | 0.16% |
| 58 | UNIVERSAL LENDING CORPORATION | 12 | 0.16% |
| 59 | SENIOR AMERICAN FUNDING INC | 12 | 0.16% |
| 60 | HARVARD HOME MORTGAGE INC | 11 | 0.15% |
| 61 | INTEGRITY 1ST MORTGAGE INC | 11 | 0.15% |
| 62 | HEALTH ONE CREDIT UNION | 11 | 0.15% |
| 63 | HOMESERVICES LENDING LLC | 10 | 0.14% |
| 64 | WEST TOWN SAVINGS BANK | 10 | 0.14% |
| 65 | AXIS FINANCIAL GROUP INC | 10 | 0.14% |
| 66 | SENIORS REVERSE MORTGAGE | 10 | 0.14% |
| 67 | OPEN MORTGAGE LLC | 10 | 0.14% |
| 68 | JAMES B NUTTER AND COMPANY | 9 | 0.12% |
| 69 | AMERICAN SENIOR LENDING INC | 9 | 0.12% |

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| RANK | LENDER | LOANS | PERCENT |
|------|--------------------------------|-------|---------|
| 70 | SUPERIOR LENDING ASSOCIATES LC | 9 | 0.12% |
| 71 | GUARANTEED HOME MTG CO INC | 9 | 0.12% |
| 72 | FIRST EQUITY MORTGAGE BANKERS | 9 | 0.12% |
| 73 | COLONIAL SAVINGS FA | 9 | 0.12% |
| 74 | NEW AMERICAN MORTGAGE LLC | 9 | 0.12% |
| 75 | LIVE WELL FINANCIAL INC | 9 | 0.12% |
| 76 | PRIMARY RESIDENTIAL MORTGAGE I | 9 | 0.12% |
| 77 | GATEWAY FUNDING DIVERSIFIED MT | 8 | 0.11% |
| 78 | VIG MORTGAGE CORP | 8 | 0.11% |
| 79 | URBAN HOUSING MORTGAGE AND REA | 8 | 0.11% |
| 80 | REPUBLIC MORTGAGE HOME LOANS L | 8 | 0.11% |
| 81 | ADVANCED FUNDING SOLUTIONS INC | 8 | 0.11% |
| 82 | PROSPERITY MORTGAGE COMPANY | 8 | 0.11% |
| 83 | OCEANFIRST BANK | 8 | 0.11% |
| 84 | STAY IN HOME MORTGAGE INC | 8 | 0.11% |
| 85 | VALUE FINANCIAL MORTGAGE SERVI | 8 | 0.11% |
| 86 | WATERMARK CAPITAL INC | 8 | 0.11% |
| 87 | GATEWAY REVERSE MORTGAGE GROUP | 8 | 0.11% |
| 88 | HOMESTAR MORTGAGE INC | 8 | 0.11% |
| 89 | STOCK YARDS BANK MORTGAGE COMP | 8 | 0.11% |
| 90 | FRANKLIN FIRST FINANCIAL LTD | 8 | 0.11% |
| 91 | SUCCESS MORTGAGE PARTNERS INC | 8 | 0.11% |
| 92 | AMERICA FIRST FEDERAL CREDIT U | 8 | 0.11% |
| 93 | WHOLESALE CAPITAL CORP | 7 | 0.10% |
| 94 | VAN DYK MORTGAGE CORPORATION | 7 | 0.10% |

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| RANK | LENDER | LOANS | PERCENT |
|------|--|--------|---------|
| 95 | SOUTHWEST FUNDING LP | 7 | 0.10% |
| 96 | INTERCOUNTY MORTGAGE NETWORK C | 7 | 0.10% |
| 97 | COASTAL FINANCE LLC | 7 | 0.10% |
| 98 | AMERICAN NATIONWIDE MORTGAGE C | 7 | 0.10% |
| 99 | RPM MORTGAGE INC | 7 | 0.10% |
| 100 | TRADITIONAL HOME MORTGAGE INC | 7 | 0.10% |
| | | | |
| | Total Endorsements Top 100 Lenders | 6,166 | 84.40% |
| | Total Endorsements OUTSIDE Top 100 Lenders | 1,140 | 15.60% |
| | | | |
| | TOTAL Endorsements - 3/2011 | 7,306 | 100.00% |
| | | | |
| | Total Endorsements - 3/2010 | 5,822 | |
| | Total Endorsements - 3/2009 | 11,261 | |
| | Total Endorsements - 3/2008 | 9,663 | |
| | Total Endorsements - 3/2007 | 1,088 | |