

Wholesale Leaders Report

Industry Summary

Data as of April 2011

Next Release Date: Week 4 of June

Retail
Endorsement Growth

-18.0 %

Wholesale
Endorsement Growth

-13.3 %

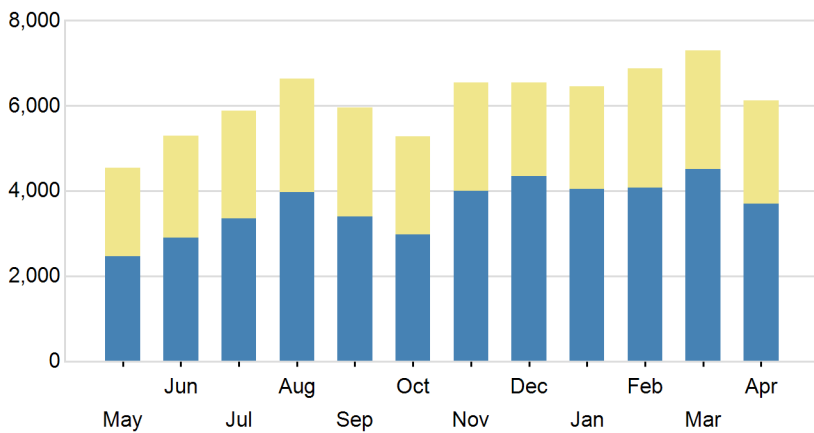
Total
Endorsement Growth

-16.2 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
May	2,465	-8.4 %	2,086	-25.8 %	4,551	-17.3 %
Jun	2,900	17.6 %	2,404	15.2 %	5,304	16.5 %
Jul	3,358	15.8 %	2,521	4.9 %	5,879	10.8 %
Aug	3,969	18.2 %	2,672	6.0 %	6,641	13.0 %
Sep	3,405	-14.2 %	2,558	-4.3 %	5,963	-10.2 %
Oct	2,976	-12.6 %	2,307	-9.8 %	5,283	-11.4 %
Nov	4,004	34.5 %	2,547	10.4 %	6,551	24.0 %
Dec	4,343	8.5 %	2,207	-13.3 %	6,550	0.0 %
Jan	4,049	-6.8 %	2,413	9.3 %	6,462	-1.3 %
Feb	4,075	0.6 %	2,805	16.2 %	6,880	6.5 %
Mar	4,515	10.8 %	2,785	-0.7 %	7,300	6.1 %
Apr	3,704	-18.0 %	2,415	-13.3 %	6,119	-16.2 %
Total	43,763		29,720		73,483	

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Top 10 Lenders by Retail and Wholesale Performance														
Rank / Lender Name	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Total	Mkt Shr
WELLS FARGO BANK NA	1,065	1,136	1,460	2,000	1,501	1,149	1,903	1,972	1,841	1,787	2,126	1,317	19,257	26.2%
BANK OF AMERICA NA CHARL	891	998	864	1,106	995	1,080	929	1,314	1,288	1,132	1,040	1,164	12,801	17.4%
METLIFE BANK	574	755	1,062	964	863	656	1,221	1,345	999	903	1,071	843	11,256	15.3%
URBAN FINANCIAL GROUP	460	484	410	360	509	623	543	267	422	556	523	675	5,832	7.9%
GENERATION MORTGAGE COMP	388	430	366	369	532	413	423	354	397	537	646	468	5,323	7.2%
GENWORTH FINANCIAL HM EQ	177	317	581	621	387	319	375	50	445	637	408	374	4,691	6.4%
ONE REVERSE MORTGAGE LLC	215	251	263	299	306	299	338	368	322	295	398	423	3,777	5.1%
FINANCIAL FREEDOM ACQUIS	157	241	167	177	172	127	132	197	114	135	102	78	1,799	2.4%
SECURITY ONE LENDING	69	114	69	153	106	117	172	99	152	162	114	171	1,498	2.0%
SUN WEST MORTGAGE CO INC	92	83	85	86	70	98	44	52	41	143	246	87	1,127	1.5%
Total	4,088	4,809	5,327	6,135	5,441	4,881	6,080	6,018	6,021	6,287	6,674	5,600	67,361	91.7%

Top 10 Wholesale and Retail Lenders														
Lenders	Rankings			Current Volume			Growth %			Mix		Market Share		
	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Ret	Whls	Total
WELLS FARGO BANK NA	1	6	1	17,838	1,419	19,257	7.0 %	-12.4 %	5.3 %	93 %	7 %	24.3 %	4.8 %	26.2 %
BANK OF AMERICA NA CHARLO	2	3	2	8,033	4,768	12,801	-1.3 %	-48.9 %	-26.7 %	63 %	37 %	10.9 %	16.0 %	17.4 %
METLIFE BANK	3	1	3	4,995	6,261	11,256	65.1 %	-40.6 %	-17.0 %	44 %	56 %	6.8 %	21.1 %	15.3 %
URBAN FINANCIAL GROUP	8	2	4	876	4,956	5,832	-30.3 %	-3.3 %	-8.6 %	15 %	85 %	1.2 %	16.7 %	7.9 %
GENERATION MORTGAGE COMPA	5	5	5	1,414	3,909	5,323	0.7 %	-23.3 %	-18.1 %	27 %	73 %	1.9 %	13.2 %	7.2 %
GENWORTH FINANCIAL HM EQU	11	4	6	702	3,989	4,691	33.2 %	3.0 %	6.6 %	15 %	85 %	1.0 %	13.4 %	6.4 %
ONE REVERSE MORTGAGE LLC	4		7	3,777	0	3,777	29.4 %	NaN	29.4 %	100 %	0 %	5.1 %		5.1 %
FINANCIAL FREEDOM ACQUISI	10	7	8	731	1,068	1,799	-71.2 %	-84.0 %	-80.5 %	41 %	59 %	1.0 %	3.6 %	2.4 %
SECURITY ONE LENDING	17	9	9	574	924	1,498	-36.9 %	81.2 %	5.5 %	38 %	62 %	0.8 %	3.1 %	2.0 %
SUN WEST MORTGAGE CO INC	87	8	10	85	1,042	1,127	2.4 %	-55.8 %	-53.8 %	8 %	92 %	0.1 %	3.5 %	1.5 %
Total				39,025	28,336	67,361	4.2 %	-37.2 %	-18.4 %	58 %	42 %	53.1 %	95.3 %	91.7 %

Top 5 Retail Lenders by Unit Growth														
Lenders	Rankings			Current Volume			Unit Growth			Mix		Market Share		
	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Ret	Whls	Total
METLIFE BANK	3	1	3	4,995	6,261	11,256	1,970	-4,279	-2,309	44 %	56 %	6.8 %	21.1 %	15.3 %
WELLS FARGO BANK NA	1	6	1	17,838	1,419	19,257	1,174	-201	973	93 %	7 %	24.3 %	4.8 %	26.2 %
ONE REVERSE MORTGAGE LLC	4		7	3,777	0	3,777	859	0	859	100 %	0 %	5.1 %		5.1 %
UNKNOWN	21		23	409	0	409	409	0	409	100 %	0 %	0.6 %		0.6 %
THE FIRST NATIONAL BANK	23		25	402	0	402	393	0	393	100 %	0 %	0.5 %		0.5 %
Total				27,421	7,680	35,101	4,805	-4,480	325	78 %	22 %	37.3 %	25.8 %	47.8 %

Top 5 Wholesale Lenders by Unit Growth														
Lenders	Rankings			Current Volume			Unit Growth			Mix		Market Share		
	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Total	Ret	Whls	Ret	Whls	Total
SECURITY ONE LENDING	17	9	9	574	924	1,498	-336	414	78	38 %	62 %	0.8 %	3.1 %	2.0 %
GENWORTH FINANCIAL HM EQU	11	4	6	702	3,989	4,691	175	115	290	15 %	85 %	1.0 %	13.4 %	6.4 %
ASSOCIATED MORTGAGE BANKE	800	16	243	4	25	29	1	25	26	14 %	86 %	0.0 %	0.1 %	0.0 %
NATIONWIDE EQUITIES CORPO	62	18	57	118	15	133	-73	15	-58	89 %	11 %	0.2 %	0.1 %	0.2 %
MCM HOLDINGS INC	84	20	75	89	12	101	-110	12	-98	88 %	12 %	0.1 %	0.0 %	0.1 %
Total				1,487	4,965	6,452	-343	581	238	23 %	77 %	2.0 %	16.7 %	8.8 %

Top 10 Wholesale Lenders	Active Brokers	% Capture
METLIFE BANK	399	40 %
URBAN FINANCIAL GROUP	270	38 %
BANK OF AMERICA NA CHARLOTTE	199	35 %
GENWORTH FINANCIAL HM EQUITY A	681	29 %
GENERATION MORTGAGE COMPANY	175	45 %
WELLS FARGO BANK NA	284	39 %
FINANCIAL FREEDOM ACQUISITION	278	21 %
SUN WEST MORTGAGE CO INC	263	16 %
SECURITY ONE LENDING	80	23 %
LIVE WELL FINANCIAL INC	71	17 %

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Top 100 Wholesale and Retail Lenders

Rank		Lender	Endorsements			Market Share		
R	W		Ret	Whls	Total	Ret	Whls	Total
1	6	WELLS FARGO BANK NA	17,838	1,419	19,257	24.3 %	4.8 %	26.2 %
2	3	BANK OF AMERICA NA C	8,033	4,768	12,801	10.9 %	16.0 %	17.4 %
3	1	METLIFE BANK	4,995	6,261	11,256	6.8 %	21.1 %	15.3 %
8	2	URBAN FINANCIAL GROU	876	4,956	5,832	1.2 %	16.7 %	7.9 %
5	5	GENERATION MORTGAGE	1,414	3,909	5,323	1.9 %	13.2 %	7.2 %
11	4	GENWORTH FINANCIAL H	702	3,989	4,691	1.0 %	13.4 %	6.4 %
4		ONE REVERSE MORTGAGE	3,777	0	3,777	5.1 %	0.0 %	5.1 %
10	7	FINANCIAL FREEDOM AC	731	1,068	1,799	1.0 %	3.6 %	2.4 %
17	9	SECURITY ONE LENDING	574	924	1,498	0.8 %	3.1 %	2.0 %
87	8	SUN WEST MORTGAGE CO	85	1,042	1,127	0.1 %	3.5 %	1.5 %
6		REVERSE MORTGAGE USA	1,104	0	1,104	1.5 %	0.0 %	1.5 %
7		GUARDIAN FIRST FUNDI	896	0	896	1.2 %	0.0 %	1.2 %
9		AMERICAN ADVISORS GR	861	0	861	1.2 %	0.0 %	1.2 %
12		MONEY HOUSE INC	637	0	637	0.9 %	0.0 %	0.9 %
13		NET EQUITY FINANCIAL	626	0	626	0.9 %	0.0 %	0.9 %
14		M AND T BANK	619	0	619	0.8 %	0.0 %	0.8 %
15		PNC REVERSE MORTGAGE	596	0	596	0.8 %	0.0 %	0.8 %
16		SENIOR MORTGAGE BANK	576	0	576	0.8 %	0.0 %	0.8 %
598	10	LIVE WELL FINANCIAL	7	537	544	0.0 %	1.8 %	0.7 %
18		GREAT OAK LENDING	531	0	531	0.7 %	0.0 %	0.7 %
19		NEW DAY FINANCIAL LL	491	0	491	0.7 %	0.0 %	0.7 %
20		IREVERSE HOME LOANS	426	0	426	0.6 %	0.0 %	0.6 %
21		UNKNOWN	409	0	409	0.6 %	0.0 %	0.6 %
22		SUNTRUST MORTGAGE IN	408	0	408	0.6 %	0.0 %	0.6 %
23		THE FIRST NATIONAL B	402	0	402	0.5 %	0.0 %	0.5 %
24	33	EQUIPOINT FINANCIAL	392	1	393	0.5 %	0.0 %	0.5 %
100	11	JAMES B NUTTER AND C	75	288	363	0.1 %	1.0 %	0.5 %
25		MIDCONTINENT FINANCI	326	0	326	0.4 %	0.0 %	0.4 %
49	12	CHERRY CREEK MORTGAG	141	167	308	0.2 %	0.6 %	0.4 %
26		SENIOR AMERICAN FUND	279	0	279	0.4 %	0.0 %	0.4 %
27		MAS ASSOCIATES	274	0	274	0.4 %	0.0 %	0.4 %
28		UNITED SOUTHWEST MOR	268	0	268	0.4 %	0.0 %	0.4 %
29		STAY IN HOME MORTGAG	267	0	267	0.4 %	0.0 %	0.4 %
30		ASPIRE FINANCIAL INC	263	0	263	0.4 %	0.0 %	0.4 %
31		MORTGAGESHOP LLC	260	0	260	0.4 %	0.0 %	0.4 %
32	43	FIRST MARINER BANK	254	0	254	0.3 %	0.0 %	0.3 %
33		ROYAL UNITED MORTGAG	239	0	239	0.3 %	0.0 %	0.3 %
34		SENIORS REVERSE MORT	236	0	236	0.3 %	0.0 %	0.3 %
35		PRIMELENDING A PLAIN	211	0	211	0.3 %	0.0 %	0.3 %
36		INTEGRITY 1ST MORTGA	197	0	197	0.3 %	0.0 %	0.3 %
37		WEBSTER BANK	186	0	186	0.3 %	0.0 %	0.3 %
37		PRIORITY MORTGAGE CO	186	0	186	0.3 %	0.0 %	0.3 %
333	13	PLAZA HOME MORTGAGE	18	165	183	0.0 %	0.6 %	0.2 %
57	14	SIDUS FINANCIAL LLC	126	47	173	0.2 %	0.2 %	0.2 %
39		UPSTATE CAPITAL INC	172	0	172	0.2 %	0.0 %	0.2 %
40		HARVARD HOME MORTGAG	165	0	165	0.2 %	0.0 %	0.2 %
41		AMTEC FUNDING GROUP	161	0	161	0.2 %	0.0 %	0.2 %
42		BRIAN A COLE & ASSOC	157	0	157	0.2 %	0.0 %	0.2 %
43		ACADEMY MORTGAGE LLC	156	0	156	0.2 %	0.0 %	0.2 %
44		TRADITIONAL HOME MOR	152	0	152	0.2 %	0.0 %	0.2 %

Rank		Lender	Endorsements			Market Share		
R	W		Ret	Whls	Total	Ret	Whls	Total
45		MONTGOMERY MORTGAGE	151	0	151	0.2 %	0.0 %	0.2 %
46		OPEN MORTGAGE LLC	149	0	149	0.2 %	0.0 %	0.2 %
47		ENVOY MORTGAGE LTD	147	0	147	0.2 %	0.0 %	0.2 %
47		M AND I MARSHALL AND	147	0	147	0.2 %	0.0 %	0.2 %
50		AMERICAN PACIFIC MOR	140	0	140	0.2 %	0.0 %	0.2 %
51		TRIPPOINT MORTGAGE GR	134	0	134	0.2 %	0.0 %	0.2 %
62	18	NATIONWIDE EQUITIES	118	15	133	0.2 %	0.1 %	0.2 %
52		UNIVERSAL LENDING CO	132	0	132	0.2 %	0.0 %	0.2 %
53		GMFS LLC	128	0	128	0.2 %	0.0 %	0.2 %
54		NETWORK FUNDING LP	127	0	127	0.2 %	0.0 %	0.2 %
54		SUN AMERICAN MORTGAG	127	0	127	0.2 %	0.0 %	0.2 %
54		TRINITY REVERSE MORT	127	0	127	0.2 %	0.0 %	0.2 %
58		CHRISTENSEN FINANCIA	124	0	124	0.2 %	0.0 %	0.2 %
58		URBAN HOUSING MORTGA	124	0	124	0.2 %	0.0 %	0.2 %
60		MASTER MORTGAGE CORP	120	0	120	0.2 %	0.0 %	0.2 %
61		ALLIED HOME MORTGAGE	119	0	119	0.2 %	0.0 %	0.2 %
63		GATEWAY REVERSE MORT	117	0	117	0.2 %	0.0 %	0.2 %
64		WILMINGTON SAVINGS F	115	0	115	0.2 %	0.0 %	0.2 %
65		APPROVAL FIRST HOME	114	0	114	0.2 %	0.0 %	0.2 %
66		ALL FINANCIAL SERVIC	113	0	113	0.2 %	0.0 %	0.2 %
67		EAST COAST CAPITAL C	112	0	112	0.2 %	0.0 %	0.2 %
67		HOME SAVINGS OF AMER	112	0	112	0.2 %	0.0 %	0.2 %
70	24	VALUE FINANCIAL MORT	107	4	111	0.1 %	0.0 %	0.2 %
69		PRIMARY RESIDENTIAL	108	0	108	0.1 %	0.0 %	0.1 %
71		GATEWAY FUNDING DIVE	101	0	101	0.1 %	0.0 %	0.1 %
71		POPULAR MORTGAGE INC	101	0	101	0.1 %	0.0 %	0.1 %
84	20	MCM HOLDINGS INC	89	12	101	0.1 %	0.0 %	0.1 %
71		SENIORS FIRST MORTGA	101	0	101	0.1 %	0.0 %	0.1 %
74		ROCKLAND TRUST CO	100	0	100	0.1 %	0.0 %	0.1 %
75		LIBERTYSTREET FINANC	98	0	98	0.1 %	0.0 %	0.1 %
75		PROSPERITY MORTGAGE	98	0	98	0.1 %	0.0 %	0.1 %
77		HEALTH ONE CREDIT UN	95	0	95	0.1 %	0.0 %	0.1 %
77		SENIOR FUNDING ASSOC	95	0	95	0.1 %	0.0 %	0.1 %
77		METAMERICA MORTGAGE	95	0	95	0.1 %	0.0 %	0.1 %
80		NEW CASTLE MORTGAGE	93	0	93	0.1 %	0.0 %	0.1 %
80		AA MORTGAGE GROUP LL	93	0	93	0.1 %	0.0 %	0.1 %
82		MCGOWIN KING MORTGAG	92	0	92	0.1 %	0.0 %	0.1 %
83		SOUTHWEST FUNDING LP	90	0	90	0.1 %	0.0 %	0.1 %
85		FULTON BANK NATIONAL	88	0	88	0.1 %	0.0 %	0.1 %
85		METRO ISLAND MORTGAG	88	0	88	0.1 %	0.0 %	0.1 %
87		AMERICAN NATIONWIDE	85	0	85	0.1 %	0.0 %	0.1 %
89		AXIS FINANCIAL GROUP	84	0	84	0.1 %	0.0 %	0.1 %
90		UNITED NORTHERN MORT	83	0	83	0.1 %	0.0 %	0.1 %
91		WATERMARK CAPITAL IN	82	0	82	0.1 %	0.0 %	0.1 %
92		AEGEAN FINANCIAL INC	81	0	81	0.1 %	0.0 %	0.1 %
92		REMINGTON MORTGAGE I	81	0	81	0.1 %	0.0 %	0.1 %
94		FRANKLIN FIRST FINAN	80	0	80	0.1 %	0.0 %	0.1 %
95		FIDELIS MORTGAGE LLC	79	0	79	0.1 %	0.0 %	0.1 %
168	15	FIRST NATIONAL BANK	47	32	79	0.1 %	0.1 %	0.1 %
95		EAGLE NATIONWIDE MOR	79	0	79	0.1 %	0.0 %	0.1 %

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