

Wholesale Leaders Report

Industry Summary

Data as of May 2011

Next Release Date: Week 4 of July

Retail
Endorsement Growth

-16.1 %

Wholesale
Endorsement Growth

-13.9 %

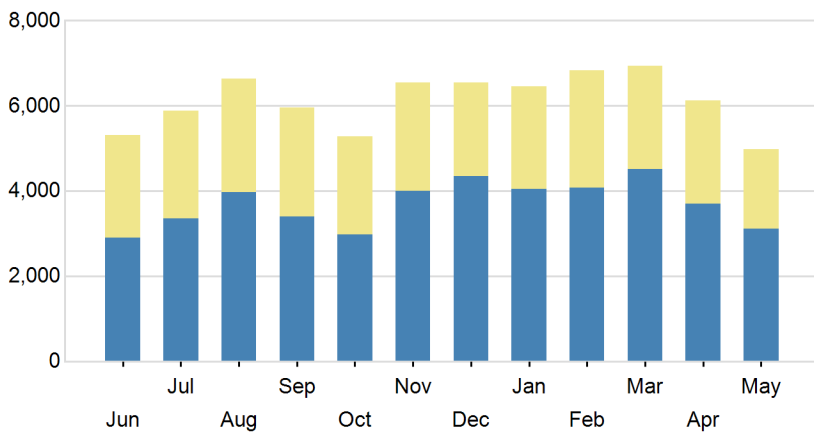
Total
Endorsement Growth

-15.3 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
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 %
May	3,106	-16.1 %	2,079	-13.9 %	5,185	-15.3 %
Total	44,404		29,713		74,117	

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Top 10 Lenders by Retail and Wholesale Performance

Rank / Lender Name	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Total	Mkt Shr
WELLS FARGO BANK NA	1,136	1,460	2,000	1,501	1,149	1,903	1,972	1,841	1,787	2,126	1,317	1,141	19,333	26.1%
BANK OF AMERICA NA CHARL	998	864	1,106	995	1,080	929	1,314	1,288	1,132	1,040	1,164	390	12,300	16.6%
METLIFE BANK	755	1,062	964	863	656	1,221	1,345	999	903	1,071	843	1,242	11,924	16.1%
URBAN FINANCIAL GROUP	484	410	360	509	623	543	267	422	556	523	675	584	5,956	8.0%
GENERATION MORTGAGE COMP	430	366	369	532	413	423	354	397	537	646	468	256	5,191	7.0%
GENWORTH FINANCIAL HM EQ	317	581	621	387	319	375	50	445	637	408	374	360	4,874	6.6%
ONE REVERSE MORTGAGE LLC	251	263	299	306	299	338	368	322	295	398	423	430	3,992	5.4%
FINANCIAL FREEDOM ACQUIS	241	167	177	172	127	132	197	114	135	102	78	79	1,721	2.3%
SECURITY ONE LENDING	114	69	153	106	117	172	99	152	162	114	171	102	1,531	2.1%
SUN WEST MORTGAGE CO INC	83	85	86	70	98	44	52	41	143	246	87	60	1,095	1.5%
Total	4,809	5,327	6,135	5,441	4,881	6,080	6,018	6,021	6,287	6,674	5,600	4,644	67,917	91.6%

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	17,892	1,441	19,333	10.4 %	-7.4 %	8.8 %	93 %	7 %	24.1 %	4.8 %	26.1 %
BANK OF AMERICA NA CHARLO	2	3	2	7,851	4,449	12,300	-1.3 %	-50.0 %	-27.0 %	64 %	36 %	10.6 %	15.0 %	16.6 %
METLIFE BANK	3	1	3	5,409	6,515	11,924	78.6 %	-37.4 %	-11.3 %	45 %	55 %	7.3 %	21.9 %	16.1 %
URBAN FINANCIAL GROUP	9	2	4	868	5,088	5,956	-29.2 %	-0.9 %	-6.3 %	15 %	85 %	1.2 %	17.1 %	8.0 %
GENERATION MORTGAGE COMPA	5	5	5	1,399	3,792	5,191	4.7 %	-24.6 %	-18.4 %	27 %	73 %	1.9 %	12.8 %	7.0 %
GENWORTH FINANCIAL HM EQU	10	4	6	726	4,148	4,874	44.9 %	7.7 %	12.0 %	15 %	85 %	1.0 %	14.0 %	6.6 %
ONE REVERSE MORTGAGE LLC	4		7	3,992	0	3,992	35.4 %	NaN	35.4 %	100 %	0 %	5.4 %		5.4 %
FINANCIAL FREEDOM ACQUISI	11	8	8	720	1,001	1,721	-68.6 %	-84.1 %	-80.0 %	42 %	58 %	1.0 %	3.4 %	2.3 %
SECURITY ONE LENDING	14	9	9	607	924	1,531	-27.0 %	76.0 %	12.9 %	40 %	60 %	0.8 %	3.1 %	2.1 %
SUN WEST MORTGAGE CO INC	92	7	10	82	1,013	1,095	-3.5 %	-57.5 %	-55.7 %	7 %	93 %	0.1 %	3.4 %	1.5 %
Total				39,546	28,371	67,917	8.6 %	-35.6 %	-15.6 %	58 %	42 %	53.4 %	95.5 %	91.6 %

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	5,409	6,515	11,924	2,381	-3,897	-1,516	45 %	55 %	7.3 %	21.9 %	16.1 %
WELLS FARGO BANK NA	1	6	1	17,892	1,441	19,333	1,682	-115	1,567	93 %	7 %	24.1 %	4.8 %	26.1 %
ONE REVERSE MORTGAGE LLC	4		7	3,992	0	3,992	1,043	0	1,043	100 %	0 %	5.4 %		5.4 %
THE FIRST NATIONAL BANK	22		24	422	0	422	410	0	410	100 %	0 %	0.6 %		0.6 %
IREVERSE HOME LOANS LLC	20		22	454	0	454	361	0	361	100 %	0 %	0.6 %		0.6 %
Total				28,169	7,956	36,125	5,877	-4,012	1,865	78 %	22 %	38.0 %	26.8 %	48.7 %

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	14	9	9	607	924	1,531	-224	399	175	40 %	60 %	0.8 %	3.1 %	2.1 %
GENWORTH FINANCIAL HM EQU	10	4	6	726	4,148	4,874	225	296	521	15 %	85 %	1.0 %	14.0 %	6.6 %
ASSOCIATED MORTGAGE BANKE	724	15	172	5	42	47	2	42	44	11 %	89 %	0.0 %	0.1 %	0.1 %
NATIONWIDE EQUITIES CORPO	60	17	55	117	24	141	-70	24	-46	83 %	17 %	0.2 %	0.1 %	0.2 %
MCM HOLDINGS INC	90	20	82	83	12	95	-112	12	-100	87 %	13 %	0.1 %	0.0 %	0.1 %
Total				1,538	5,150	6,688	-179	773	594	23 %	77 %	2.1 %	17.3 %	9.0 %

Top 10 Wholesale Lenders	Active Brokers	% Capture
METLIFE BANK	415	41 %
URBAN FINANCIAL GROUP	287	40 %
BANK OF AMERICA NA CHARLOTTE	192	33 %
GENWORTH FINANCIAL HM EQUITY A	713	29 %
GENERATION MORTGAGE COMPANY	179	44 %
WELLS FARGO BANK NA	304	39 %
SUN WEST MORTGAGE CO INC	263	16 %
FINANCIAL FREEDOM ACQUISITION	261	21 %
SECURITY ONE LENDING	80	23 %
LIVE WELL FINANCIAL INC	79	15 %

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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	17,892	1,441	19,333	24.1 %	4.8 %	26.1 %
2	3	BANK OF AMERICA NA C	7,851	4,449	12,300	10.6 %	15.0 %	16.6 %
3	1	METLIFE BANK	5,409	6,515	11,924	7.3 %	21.9 %	16.1 %
9	2	URBAN FINANCIAL GROU	868	5,088	5,956	1.2 %	17.1 %	8.0 %
5	5	GENERATION MORTGAGE	1,399	3,792	5,191	1.9 %	12.8 %	7.0 %
10	4	GENWORTH FINANCIAL H	726	4,148	4,874	1.0 %	14.0 %	6.6 %
4		ONE REVERSE MORTGAGE	3,992	0	3,992	5.4 %	0.0 %	5.4 %
11	8	FINANCIAL FREEDOM AC	720	1,001	1,721	1.0 %	3.4 %	2.3 %
14	9	SECURITY ONE LENDING	607	924	1,531	0.8 %	3.1 %	2.1 %
92	7	SUN WEST MORTGAGE CO	82	1,013	1,095	0.1 %	3.4 %	1.5 %
6		REVERSE MORTGAGE USA	1,085	0	1,085	1.5 %	0.0 %	1.5 %
7		AMERICAN ADVISORS GR	921	0	921	1.2 %	0.0 %	1.2 %
8		GUARDIAN FIRST FUNDI	902	0	902	1.2 %	0.0 %	1.2 %
12		M AND T BANK	611	0	611	0.8 %	0.0 %	0.8 %
13		MONEY HOUSE INC	608	0	608	0.8 %	0.0 %	0.8 %
15		PNC REVERSE MORTGAGE	604	0	604	0.8 %	0.0 %	0.8 %
16		NET EQUITY FINANCIAL	595	0	595	0.8 %	0.0 %	0.8 %
17		SENIOR MORTGAGE BANK	580	0	580	0.8 %	0.0 %	0.8 %
18		GREAT OAK LENDING	518	0	518	0.7 %	0.0 %	0.7 %
18		NEW DAY FINANCIAL LL	518	0	518	0.7 %	0.0 %	0.7 %
724	10	LIVE WELL FINANCIAL	5	506	511	0.0 %	1.7 %	0.7 %
20		IREVERSE HOME LOANS	454	0	454	0.6 %	0.0 %	0.6 %
21		SUNTRUST MORTGAGE IN	428	0	428	0.6 %	0.0 %	0.6 %
22		THE FIRST NATIONAL B	422	0	422	0.6 %	0.0 %	0.6 %
23	31	EQUIPOINT FINANCIAL	381	1	382	0.5 %	0.0 %	0.5 %
24		MIDCONTINENT FINANCI	322	0	322	0.4 %	0.0 %	0.4 %
103	11	JAMES B NUTTER AND C	71	248	319	0.1 %	0.8 %	0.4 %
49	13	CHERRY CREEK MORTGAG	137	171	308	0.2 %	0.6 %	0.4 %
25		ASPIRE FINANCIAL INC	270	0	270	0.4 %	0.0 %	0.4 %
26		MORTGAGESHOP LLC	268	0	268	0.4 %	0.0 %	0.4 %
27		SENIOR AMERICAN FUND	266	0	266	0.4 %	0.0 %	0.4 %
28	42	FIRST MARINER BANK	260	0	260	0.4 %	0.0 %	0.4 %
29		STAY IN HOME MORTGAG	257	0	257	0.3 %	0.0 %	0.3 %
30		MAS ASSOCIATES	255	0	255	0.3 %	0.0 %	0.3 %
31		UNITED SOUTHWEST MOR	252	0	252	0.3 %	0.0 %	0.3 %
32		ROYAL UNITED MORTGAG	248	0	248	0.3 %	0.0 %	0.3 %
33		SENIORS REVERSE MORT	221	0	221	0.3 %	0.0 %	0.3 %
34		PRIMELENDING A PLAIN	211	0	211	0.3 %	0.0 %	0.3 %
333	12	PLAZA HOME MORTGAGE	18	172	190	0.0 %	0.6 %	0.3 %
35		WEBSTER BANK	188	0	188	0.3 %	0.0 %	0.3 %
36		INTEGRITY 1ST MORTGA	186	0	186	0.3 %	0.0 %	0.3 %
37		PRIORITY MORTGAGE CO	185	0	185	0.2 %	0.0 %	0.2 %
51	14	SIDUS FINANCIAL LLC	129	49	178	0.2 %	0.2 %	0.2 %
38		UPSTATE CAPITAL INC	165	0	165	0.2 %	0.0 %	0.2 %
39		M AND I MARSHALL AND	157	0	157	0.2 %	0.0 %	0.2 %
40		AMTEC FUNDING GROUP	156	0	156	0.2 %	0.0 %	0.2 %
41		ENVOY MORTGAGE LTD	153	0	153	0.2 %	0.0 %	0.2 %
42		MONTGOMERY MORTGAGE	152	0	152	0.2 %	0.0 %	0.2 %
42		AMERICAN PACIFIC MOR	152	0	152	0.2 %	0.0 %	0.2 %
42		HARVARD HOME MORTGAG	152	0	152	0.2 %	0.0 %	0.2 %

Rank		Lender	Endorsements			Market Share		
R	W		Ret	Whls	Total	Ret	Whls	Total
45		ACADEMY MORTGAGE LLC	150	0	150	0.2 %	0.0 %	0.2 %
46		TRADITIONAL HOME MOR	145	0	145	0.2 %	0.0 %	0.2 %
47		BRIAN A COLE & ASSOC	143	0	143	0.2 %	0.0 %	0.2 %
48		SUN AMERICAN MORTGAG	142	0	142	0.2 %	0.0 %	0.2 %
60	17	NATIONWIDE EQUITIES	117	24	141	0.2 %	0.1 %	0.2 %
50		OPEN MORTGAGE LLC	134	0	134	0.2 %	0.0 %	0.2 %
51		ALL FINANCIAL SERVIC	129	0	129	0.2 %	0.0 %	0.2 %
53		TRIPOINT MORTGAGE GR	128	0	128	0.2 %	0.0 %	0.2 %
53		TRINITY REVERSE MORT	128	0	128	0.2 %	0.0 %	0.2 %
53		NETWORK FUNDING LP	128	0	128	0.2 %	0.0 %	0.2 %
53		CHRISTENSEN FINANCI	128	0	128	0.2 %	0.0 %	0.2 %
57		GMFS LLC	127	0	127	0.2 %	0.0 %	0.2 %
58		UNIVERSAL LENDING CO	125	0	125	0.2 %	0.0 %	0.2 %
59		HOME SAVINGS OF AMER	122	0	122	0.2 %	0.0 %	0.2 %
61		MASTER MORTGAGE CORP	116	0	116	0.2 %	0.0 %	0.2 %
61		URBAN HOUSING MORTGA	116	0	116	0.2 %	0.0 %	0.2 %
61		ALLIED HOME MORTGAGE	116	0	116	0.2 %	0.0 %	0.2 %
64		APPROVAL FIRST HOME	115	0	115	0.2 %	0.0 %	0.2 %
65		PRIMARY RESIDENTIAL	110	0	110	0.1 %	0.0 %	0.1 %
65		EAST COAST CAPITAL C	110	0	110	0.1 %	0.0 %	0.1 %
65		GATEWAY REVERSE MORT	110	0	110	0.1 %	0.0 %	0.1 %
68		GATEWAY FUNDING DIVE	109	0	109	0.1 %	0.0 %	0.1 %
70	26	VALUE FINANCIAL MORT	102	2	104	0.1 %	0.0 %	0.1 %
69		WILMINGTON SAVINGS F	103	0	103	0.1 %	0.0 %	0.1 %
70		ROCKLAND TRUST CO	102	0	102	0.1 %	0.0 %	0.1 %
72		POPULAR MORTGAGE INC	101	0	101	0.1 %	0.0 %	0.1 %
73		MCGOWIN KING MORTGAG	100	0	100	0.1 %	0.0 %	0.1 %
74		SENIORS FIRST MORTGA	97	0	97	0.1 %	0.0 %	0.1 %
74		NEW CASTLE MORTGAGE	97	0	97	0.1 %	0.0 %	0.1 %
74		LIBERTYSTREET FINANC	97	0	97	0.1 %	0.0 %	0.1 %
77		PROSPERITY MORTGAGE	96	0	96	0.1 %	0.0 %	0.1 %
78		HEALTH ONE CREDIT UN	95	0	95	0.1 %	0.0 %	0.1 %
90	20	MCM HOLDINGS INC	83	12	95	0.1 %	0.0 %	0.1 %
78		SENIOR FUNDING ASSOC	95	0	95	0.1 %	0.0 %	0.1 %
80		METRO ISLAND MORTGAG	94	0	94	0.1 %	0.0 %	0.1 %
81		METAMERICA MORTGAGE	92	0	92	0.1 %	0.0 %	0.1 %
82		AA MORTGAGE GROUP LL	90	0	90	0.1 %	0.0 %	0.1 %
83		UNITED NORTHERN MORT	89	0	89	0.1 %	0.0 %	0.1 %
84		AXIS FINANCIAL GROUP	88	0	88	0.1 %	0.0 %	0.1 %
85		FULTON BANK NATIONAL	87	0	87	0.1 %	0.0 %	0.1 %
86		SOUTHWEST FUNDING LP	86	0	86	0.1 %	0.0 %	0.1 %
87		AUGUSTA MORTGAGE INC	85	0	85	0.1 %	0.0 %	0.1 %
88		REMINGTON MORTGAGE I	84	0	84	0.1 %	0.0 %	0.1 %
88		SOVEREIGN LENDING GR	84	0	84	0.1 %	0.0 %	0.1 %
90		AEGEAN FINANCIAL INC	83	0	83	0.1 %	0.0 %	0.1 %
93		WATERMARK CAPITAL IN	81	0	81	0.1 %	0.0 %	0.1 %
93		AMERICAN NATIONWIDE	81	0	81	0.1 %	0.0 %	0.1 %
95		FRANKLIN FIRST FINAN	79	0	79	0.1 %	0.0 %	0.1 %
96	42	REVERSE MORTGAGE SOL	78	0	78	0.1 %	0.0 %	0.1 %
97		GERSHMAN INVESTMENT	76	0	76	0.1 %	0.0 %	0.1 %

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