

Wholesale Leaders Report

Industry Summary

Data as of June 2011

Next Release Date: Week 4 of August

Retail
Endorsement Growth

13.8 %

Wholesale
Endorsement Growth

11.7 %

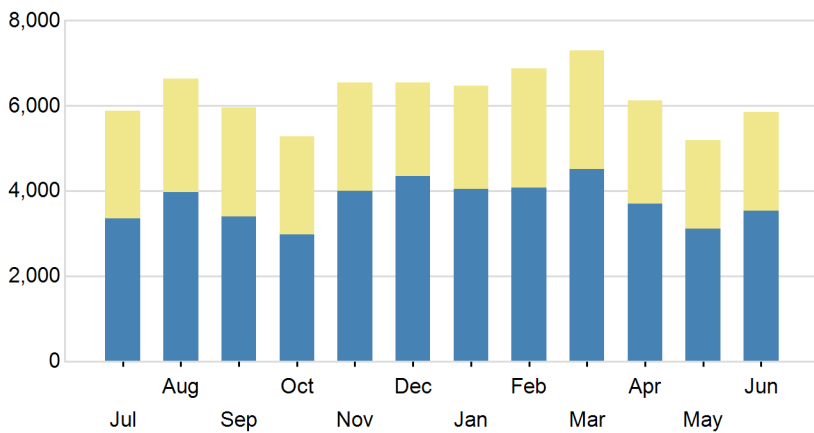
Total
Endorsement Growth

13.0 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
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 %
Jun	3,535	13.8 %	2,322	11.7 %	5,857	13.0 %
Total	45,039		29,631		74,670	

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Top 10 Lenders by Retail and Wholesale Performance

Rank / Lender Name	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total	Mkt Shr
WELLS FARGO BANK NA	1,460	2,000	1,501	1,149	1,903	1,972	1,841	1,787	2,126	1,317	1,141	1,723	19,920	26.7%
METLIFE BANK	1,062	964	863	656	1,221	1,345	999	903	1,071	843	1,242	1,344	12,513	16.8%
BANK OF AMERICA NA CHARL	864	1,106	995	1,080	929	1,314	1,288	1,132	1,040	1,164	390	10	11,312	15.1%
URBAN FINANCIAL GROUP	410	360	509	623	543	267	422	556	523	675	584	711	6,183	8.3%
GENERATION MORTGAGE COMP	366	369	532	413	423	354	397	537	646	468	256	341	5,102	6.8%
GENWORTH FINANCIAL HM EQ	581	621	387	319	375	50	445	637	408	374	360	404	4,961	6.6%
ONE REVERSE MORTGAGE LLC	263	299	306	299	338	368	322	295	398	423	430	327	4,068	5.4%
FINANCIAL FREEDOM ACQUIS	167	177	172	127	132	197	114	135	102	78	79	143	1,623	2.2%
SECURITY ONE LENDING	69	153	106	117	172	99	152	162	114	171	102	130	1,547	2.1%
REVERSE MORTGAGE USA INC	91	96	85	108	99	129	102	70	65	82	50	105	1,082	1.4%
Total	5,333	6,145	5,456	4,891	6,135	6,095	6,082	6,214	6,493	5,595	4,634	5,238	68,311	91.5%

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	18,362	1,558	19,920	15.5 %	5.4 %	14.7 %	92 %	8 %	24.6 %	5.3 %	26.7 %
METLIFE BANK	3	1	2	5,819	6,694	12,513	95.0 %	-32.9 %	-3.4 %	47 %	53 %	7.8 %	22.6 %	16.8 %
BANK OF AMERICA NA CHARLO	2	4	3	7,242	4,070	11,312	-8.0 %	-52.3 %	-31.0 %	64 %	36 %	9.7 %	13.7 %	15.1 %
URBAN FINANCIAL GROUP	8	2	4	877	5,306	6,183	-27.7 %	1.4 %	-4.1 %	14 %	86 %	1.2 %	17.9 %	8.3 %
GENERATION MORTGAGE COMPA	5	5	5	1,422	3,680	5,102	15.0 %	-25.1 %	-17.0 %	28 %	72 %	1.9 %	12.4 %	6.8 %
GENWORTH FINANCIAL HM EQU	10	3	6	743	4,218	4,961	43.2 %	7.2 %	11.4 %	15 %	85 %	1.0 %	14.2 %	6.6 %
ONE REVERSE MORTGAGE LLC	4		7	4,068	0	4,068	38.9 %	NaN	38.9 %	100 %	0 %	5.4 %		5.4 %
FINANCIAL FREEDOM ACQUISI	11	8	8	715	908	1,623	-68.6 %	-85.3 %	-80.8 %	44 %	56 %	1.0 %	3.1 %	2.2 %
SECURITY ONE LENDING	13	9	9	645	902	1,547	-17.5 %	58.5 %	14.5 %	42 %	58 %	0.9 %	3.0 %	2.1 %
REVERSE MORTGAGE USA INC	6		10	1,082	0	1,082	-15.1 %	NaN	-15.1 %	100 %	0 %	1.4 %		1.4 %
Total				40,975	27,336	68,311	10.8 %	-33.0 %	-12.2 %	60 %	40 %	54.9 %	92.3 %	91.5 %

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	2	5,819	6,694	12,513	2,835	-3,279	-444	47 %	53 %	7.8 %	22.6 %	16.8 %
WELLS FARGO BANK NA	1	6	1	18,362	1,558	19,920	2,469	80	2,549	92 %	8 %	24.6 %	5.3 %	26.7 %
ONE REVERSE MORTGAGE LLC	4		7	4,068	0	4,068	1,140	0	1,140	100 %	0 %	5.4 %		5.4 %
AMERICAN ADVISORS GROUP	7		12	1,035	0	1,035	452	0	452	100 %	0 %	1.4 %		1.4 %
THE FIRST NATIONAL BANK	22		24	448	0	448	425	0	425	100 %	0 %	0.6 %		0.6 %
Total				29,732	8,252	37,984	7,321	-3,199	4,122	78 %	22 %	39.8 %	27.8 %	50.9 %

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	13	9	9	645	902	1,547	-137	333	196	42 %	58 %	0.9 %	3.0 %	2.1 %
GENWORTH FINANCIAL HM EQU	10	3	6	743	4,218	4,961	224	282	506	15 %	85 %	1.0 %	14.2 %	6.6 %
WELLS FARGO BANK NA	1	6	1	18,362	1,558	19,920	2,469	80	2,549	92 %	8 %	24.6 %	5.3 %	26.7 %
URBAN FINANCIAL GROUP	8	2	4	877	5,306	6,183	-336	75	-261	14 %	86 %	1.2 %	17.9 %	8.3 %
ASSOCIATED MORTGAGE BANKE	622	14	140	7	48	55	5	48	53	13 %	87 %	0.0 %	0.2 %	0.1 %
Total				20,634	12,032	32,666	2,225	818	3,043	63 %	37 %	27.6 %	40.6 %	43.7 %

Top 10 Wholesale Lenders	Active Brokers	% Capture
METLIFE BANK	435	42 %
URBAN FINANCIAL GROUP	290	42 %
GENWORTH FINANCIAL HM EQUITY A	743	30 %
BANK OF AMERICA NA CHARLOTTE	189	31 %
GENERATION MORTGAGE COMPANY	181	43 %
WELLS FARGO BANK NA	338	36 %
SUN WEST MORTGAGE CO INC	257	17 %
FINANCIAL FREEDOM ACQUISITION	242	22 %
SECURITY ONE LENDING	85	23 %
LIVE WELL FINANCIAL INC	84	15 %

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Top 100 Wholesale and Retail Lenders

Rank	Endorsements			Market Share					
	R	W	Lender	Ret	Whls	Total	Ret	Whls	Total
1	6		WELLS FARGO BANK NA	18,362	1,558	19,920	24.6 %	5.3 %	26.7 %
3	1		METLIFE BANK	5,819	6,694	12,513	7.8 %	22.6 %	16.8 %
2	4		BANK OF AMERICA NA C	7,242	4,070	11,312	9.7 %	13.7 %	15.1 %
8	2		URBAN FINANCIAL GROU	877	5,306	6,183	1.2 %	17.9 %	8.3 %
5	5		GENERATION MORTGAGE	1,422	3,680	5,102	1.9 %	12.4 %	6.8 %
10	3		GENWORTH FINANCIAL H	743	4,218	4,961	1.0 %	14.2 %	6.6 %
4			ONE REVERSE MORTGAGE	4,068	0	4,068	5.4 %	0.0 %	5.4 %
11	8		FINANCIAL FREEDOM AC	715	908	1,623	1.0 %	3.1 %	2.2 %
13	9		SECURITY ONE LENDING	645	902	1,547	0.9 %	3.0 %	2.1 %
6			REVERSE MORTGAGE USA	1,082	0	1,082	1.4 %	0.0 %	1.4 %
95	7		SUN WEST MORTGAGE CO	77	970	1,047	0.1 %	3.3 %	1.4 %
7			AMERICAN ADVISORS GR	1,035	0	1,035	1.4 %	0.0 %	1.4 %
9			GUARDIAN FIRST FUNDI	872	0	872	1.2 %	0.0 %	1.2 %
12			PNC REVERSE MORTGAGE	657	0	657	0.9 %	0.0 %	0.9 %
14			MONEY HOUSE INC	622	0	622	0.8 %	0.0 %	0.8 %
15			M AND T BANK	608	0	608	0.8 %	0.0 %	0.8 %
16			SENIOR MORTGAGE BANK	583	0	583	0.8 %	0.0 %	0.8 %
17			NET EQUITY FINANCIAL	566	0	566	0.8 %	0.0 %	0.8 %
18			NEW DAY FINANCIAL LL	536	0	536	0.7 %	0.0 %	0.7 %
19	31		GREAT OAK LENDING	507	1	508	0.7 %	0.0 %	0.7 %
823	10		LIVE WELL FINANCIAL	4	493	497	0.0 %	1.7 %	0.7 %
20			IREVERSE HOME LOANS	471	0	471	0.6 %	0.0 %	0.6 %
21			SUNTRUST MORTGAGE IN	456	0	456	0.6 %	0.0 %	0.6 %
22			THE FIRST NATIONAL B	448	0	448	0.6 %	0.0 %	0.6 %
23			UNKNOWN	409	0	409	0.5 %	0.0 %	0.5 %
24	41		EQUIPOINT FINANCIAL	376	0	376	0.5 %	0.0 %	0.5 %
25			MIDCONTINENT FINANCI	314	0	314	0.4 %	0.0 %	0.4 %
49	13		CHERRY CREEK MORTGAG	138	170	308	0.2 %	0.6 %	0.4 %
102	11		JAMES B NUTTER AND C	73	219	292	0.1 %	0.7 %	0.4 %
26			ASPIRE FINANCIAL INC	282	0	282	0.4 %	0.0 %	0.4 %
27			MORTGAGESHOP LLC	278	0	278	0.4 %	0.0 %	0.4 %
28			ROYAL UNITED MORTGAG	258	0	258	0.3 %	0.0 %	0.3 %
29			SENIOR AMERICAN FUND	256	0	256	0.3 %	0.0 %	0.3 %
30			MAS ASSOCIATES	241	0	241	0.3 %	0.0 %	0.3 %
31			STAY IN HOME MORTGAG	232	0	232	0.3 %	0.0 %	0.3 %
31			UNITED SOUTHWEST MOR	232	0	232	0.3 %	0.0 %	0.3 %
33	41		FIRST MARINER BANK	224	0	224	0.3 %	0.0 %	0.3 %
327	12		PLAZA HOME MORTGAGE	19	196	215	0.0 %	0.7 %	0.3 %
34			PRIMELENDING A PLAIN	212	0	212	0.3 %	0.0 %	0.3 %
35			SENIORS REVERSE MORT	202	0	202	0.3 %	0.0 %	0.3 %
36			WEBSTER BANK	188	0	188	0.3 %	0.0 %	0.3 %
55	14		SIDUS FINANCIAL LLC	131	48	179	0.2 %	0.2 %	0.2 %
37			PRIORITY MORTGAGE CO	179	0	179	0.2 %	0.0 %	0.2 %
38			INTEGRITY 1ST MORTGA	167	0	167	0.2 %	0.0 %	0.2 %
39			AMERICAN PACIFIC MOR	158	0	158	0.2 %	0.0 %	0.2 %
39			M AND I MARSHALL AND	158	0	158	0.2 %	0.0 %	0.2 %
41			ENVOY MORTGAGE LTD	154	0	154	0.2 %	0.0 %	0.2 %
42			MONTGOMERY MORTGAGE	152	0	152	0.2 %	0.0 %	0.2 %
59	17		NATIONWIDE EQUITIES	119	29	148	0.2 %	0.1 %	0.2 %
43			AMTEC FUNDING GROUP	147	0	147	0.2 %	0.0 %	0.2 %

Rank	Endorsements			Market Share					
	R	W	Lender	Ret	Whls	Total	Ret	Whls	Total
44			UPSTATE CAPITAL INC	146	0	146	0.2 %	0.0 %	0.2 %
45			HARVARD HOME MORTGAG	145	0	145	0.2 %	0.0 %	0.2 %
46			ACADEMY MORTGAGE LLC	144	0	144	0.2 %	0.0 %	0.2 %
47			SUN AMERICAN MORTGAG	142	0	142	0.2 %	0.0 %	0.2 %
48			TRADITIONAL HOME MOR	141	0	141	0.2 %	0.0 %	0.2 %
49			OPEN MORTGAGE LLC	138	0	138	0.2 %	0.0 %	0.2 %
51			TRINITY REVERSE MORT	136	0	136	0.2 %	0.0 %	0.2 %
52			ALL FINANCIAL SERVIC	133	0	133	0.2 %	0.0 %	0.2 %
53			NETWORK FUNDING LP	132	0	132	0.2 %	0.0 %	0.2 %
53			CHRISTENSEN FINANCIA	132	0	132	0.2 %	0.0 %	0.2 %
55			GMFS LLC	131	0	131	0.2 %	0.0 %	0.2 %
57			BRIAN A COLE & ASSOC	127	0	127	0.2 %	0.0 %	0.2 %
58			HOME SAVINGS OF AMER	123	0	123	0.2 %	0.0 %	0.2 %
60			UNIVERSAL LENDING CO	118	0	118	0.2 %	0.0 %	0.2 %
61			TRIPOINT MORTGAGE GR	115	0	115	0.2 %	0.0 %	0.2 %
62			APPROVAL FIRST HOME	112	0	112	0.1 %	0.0 %	0.1 %
62			MASTER MORTGAGE CORP	112	0	112	0.1 %	0.0 %	0.1 %
64			ROCKLAND TRUST CO	111	0	111	0.1 %	0.0 %	0.1 %
64			EAST COAST CAPITAL C	111	0	111	0.1 %	0.0 %	0.1 %
64			GATEWAY FUNDING DIVE	111	0	111	0.1 %	0.0 %	0.1 %
67			PRIMARY RESIDENTIAL	108	0	108	0.1 %	0.0 %	0.1 %
69	26		VALUE FINANCIAL MORT	104	2	106	0.1 %	0.0 %	0.1 %
68			URBAN HOUSING MORTGA	106	0	106	0.1 %	0.0 %	0.1 %
69			ALLIED HOME MORTGAGE	104	0	104	0.1 %	0.0 %	0.1 %
71			GATEWAY REVERSE MORT	101	0	101	0.1 %	0.0 %	0.1 %
72			NEW CASTLE MORTGAGE	100	0	100	0.1 %	0.0 %	0.1 %
73			MCGOWIN KING MORTGAG	99	0	99	0.1 %	0.0 %	0.1 %
74			METRO ISLAND MORTGAG	97	0	97	0.1 %	0.0 %	0.1 %
75			WILMINGTON SAVINGS F	96	0	96	0.1 %	0.0 %	0.1 %
75			PROSPERITY MORTGAGE	96	0	96	0.1 %	0.0 %	0.1 %
77			SENIORS FIRST MORTGA	94	0	94	0.1 %	0.0 %	0.1 %
78			LIBERTYSTREET FINANC	93	0	93	0.1 %	0.0 %	0.1 %
79			SENIOR FUNDING ASSOC	91	0	91	0.1 %	0.0 %	0.1 %
80			AXIS FINANCIAL GROUP	90	0	90	0.1 %	0.0 %	0.1 %
80			HEALTH ONE CREDIT UN	90	0	90	0.1 %	0.0 %	0.1 %
82			SOVEREIGN LENDING GR	88	0	88	0.1 %	0.0 %	0.1 %
82			AA MORTGAGE GROUP LL	88	0	88	0.1 %	0.0 %	0.1 %
84			UNITED NORTHERN MORT	86	0	86	0.1 %	0.0 %	0.1 %
85			FULTON BANK NATIONAL	85	0	85	0.1 %	0.0 %	0.1 %
85			AUGUSTA MORTGAGE INC	85	0	85	0.1 %	0.0 %	0.1 %
87			WATERMARK CAPITAL IN	84	0	84	0.1 %	0.0 %	0.1 %
111	18		MCM HOLDINGS INC	66	18	84	0.1 %	0.1 %	0.1 %
88			SOUTHWEST FUNDING LP	83	0	83	0.1 %	0.0 %	0.1 %
89			FIDELIS MORTGAGE LLC	80	0	80	0.1 %	0.0 %	0.1 %
89			METAMERICA MORTGAGE	80	0	80	0.1 %	0.0 %	0.1 %
91			REMLINGTON MORTGAGE I	79	0	79	0.1 %	0.0 %	0.1 %
91			AEGEAN FINANCIAL INC	79	0	79	0.1 %	0.0 %	0.1 %
91			FRANKLIN FIRST FINAN	79	0	79	0.1 %	0.0 %	0.1 %
94			REVERSE MORTGAGE SOL	78	0	78	0.1 %	0.0 %	0.1 %
95			AMERICAN NATIONWIDE	77	0	77	0.1 %	0.0 %	0.1 %

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