

Wholesale Leaders Report

Industry Summary

Data as of February 2011

Next Release Date: Week 4 of April

Retail
Endorsement Growth

0.6 %

Wholesale
Endorsement Growth

16.2 %

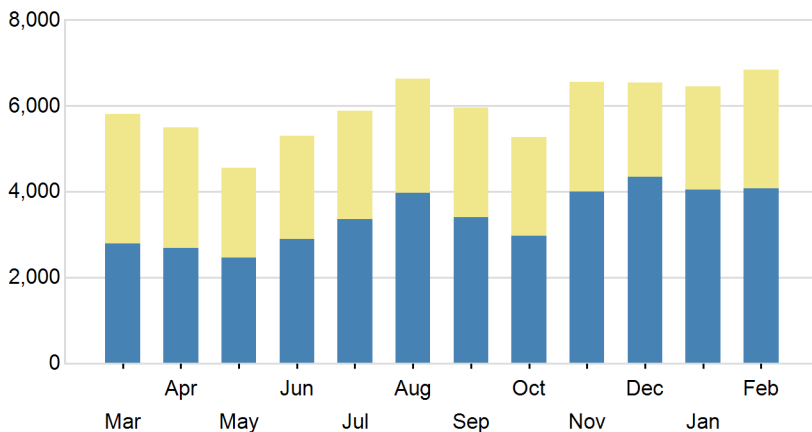
Total
Endorsement Growth

6.5 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
Mar	2,783	-10.9 %	3,038	-21.9 %	5,821	-17.0 %
Apr	2,692	-3.3 %	2,813	-7.4 %	5,505	-5.4 %
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 %
Total	41,019		30,371		71,390	

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Top 10 Lenders by Retail and Wholesale Performance														
Rank / Lender Name	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Total	Mkt Shr
WELLS FARGO BANK NA	1,166	1,279	1,065	1,136	1,460	2,000	1,501	1,149	1,903	1,972	1,841	1,787	18,259	25.6%
BANK OF AMERICA NA CHARL	1,061	883	891	998	864	1,106	995	1,080	929	1,314	1,288	1,132	12,541	17.6%
METLIFE BANK	639	710	574	755	1,062	964	863	656	1,221	1,345	999	903	10,691	15.0%
URBAN FINANCIAL GROUP	827	792	460	484	410	360	509	623	543	267	422	556	6,253	8.8%
GENERATION MORTGAGE COMP	437	397	388	430	366	369	532	413	423	354	397	537	5,043	7.1%
GENWORTH FINANCIAL HM EQ	268	169	177	317	581	621	387	319	375	50	445	637	4,346	6.1%
ONE REVERSE MORTGAGE LLC	318	261	215	251	263	299	306	299	338	368	322	295	3,535	5.0%
FINANCIAL FREEDOM ACQUIS	381	345	157	241	167	177	172	127	132	197	114	135	2,345	3.3%
SECURITY ONE LENDING	123	84	69	114	69	153	106	117	172	99	152	162	1,420	2.0%
1ST AAA REVERSE MORTGAGE	85	73	69	108	91	96	85	108	99	129	102	70	1,115	1.6%
Total	5,305	4,993	4,065	4,834	5,333	6,145	5,456	4,891	6,135	6,095	6,082	6,214	65,548	91.8%

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	7	1	16,973	1,286	18,259	-9.7 %	-28.2 %	-11.3 %	93 %	7 %	23.8 %	4.2 %	25.6 %
BANK OF AMERICA NA CHARLO	2	3	2	7,416	5,125	12,541	-23.1 %	-48.2 %	-35.8 %	59 %	41 %	10.4 %	16.9 %	17.6 %
METLIFE BANK	3	1	3	4,344	6,347	10,691	37.3 %	-40.5 %	-22.7 %	41 %	59 %	6.1 %	20.9 %	15.0 %
URBAN FINANCIAL GROUP	7	2	4	1,024	5,229	6,253	-16.8 %	15.4 %	8.5 %	16 %	84 %	1.4 %	17.2 %	8.8 %
GENERATION MORTGAGE COMPA	5	4	5	1,249	3,794	5,043	-25.1 %	-26.8 %	-26.4 %	25 %	75 %	1.7 %	12.5 %	7.1 %
GENWORTH FINANCIAL HM EQU	13	5	6	626	3,720	4,346	-2.6 %	-10.9 %	-9.8 %	14 %	86 %	0.9 %	12.2 %	6.1 %
ONE REVERSE MORTGAGE LLC	4		7	3,535	0	3,535	12.8 %	NaN	12.8 %	100 %	0 %	5.0 %		5.0 %
FINANCIAL FREEDOM ACQUISI	9	6	8	842	1,503	2,345	-71.6 %	-83.0 %	-80.2 %	36 %	64 %	1.2 %	4.9 %	3.3 %
SECURITY ONE LENDING	16	9	9	543	877	1,420	-49.6 %	75.0 %	-10.1 %	38 %	62 %	0.8 %	2.9 %	2.0 %
1ST AAA REVERSE MORTGAGE	6		10	1,115	0	1,115	-16.0 %	NaN	-16.0 %	100 %	0 %	1.6 %		1.6 %
Total				37,667	27,881	65,548	-13.7 %	-38.9 %	-26.6 %	57 %	43 %	52.8 %	91.8 %	91.8 %

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	4,344	6,347	10,691	1,181	-4,328	-3,147	41 %	59 %	6.1 %	20.9 %	15.0 %
SENIOR MORTGAGE BANKERS I	15		18	580	0	580	478	0	478	100 %	0 %	0.8 %		0.8 %
ONE REVERSE MORTGAGE LLC	4		7	3,535	0	3,535	400	0	400	100 %	0 %	5.0 %		5.0 %
AMERICAN ADVISORS GROUP	10		13	833	0	833	329	0	329	100 %	0 %	1.2 %		1.2 %
IREVERSE HOME LOANS LLC	22		25	364	0	364	322	0	322	100 %	0 %	0.5 %		0.5 %
Total				9,656	6,347	16,003	2,710	-4,328	-1,618	60 %	40 %	13.5 %	20.9 %	22.4 %

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
URBAN FINANCIAL GROUP	7	2	4	1,024	5,229	6,253	-207	697	490	16 %	84 %	1.4 %	17.2 %	8.8 %
SECURITY ONE LENDING	16	9	9	543	877	1,420	-535	376	-159	38 %	62 %	0.8 %	2.9 %	2.0 %
CHERRY CREEK MORTGAGE CO	49	12	26	143	177	320	-100	6	-94	45 %	55 %	0.2 %	0.6 %	0.4 %
MCM HOLDINGS INC	55	20	56	126	5	131	-53	5	-48	96 %	4 %	0.2 %	0.0 %	0.2 %
BROKER SOLUTIONS INC	1091	23	672	2	4	6	-7	4	-3	33 %	67 %	0.0 %	0.0 %	0.0 %
Total				1,838	6,292	8,130	-902	1,088	186	23 %	77 %	2.6 %	20.7 %	11.4 %

Top 10 Wholesale Lenders	Active Brokers	% Capture
METLIFE BANK	425	38 %
URBAN FINANCIAL GROUP	285	42 %
BANK OF AMERICA NA CHARLOTTE	217	37 %
GENERATION MORTGAGE COMPANY	175	39 %
GENWORTH FINANCIAL HM EQUITY A	676	27 %
FINANCIAL FREEDOM ACQUISITION	385	21 %
WELLS FARGO BANK NA	301	42 %
SUN WEST MORTGAGE CO INC	247	15 %
SECURITY ONE LENDING	82	25 %
LIVE WELL FINANCIAL INC	80	17 %

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Top 100 Wholesale and Retail Lenders

Rank		Lender	Endorsements			Market Share			Rank		Lender	Endorsements			Market Share		
R	W		Ret	Whls	Total	Ret	Whls	Total	R	W		Ret	Whls	Total	Ret	Whls	Total
1	7	WELLS FARGO BANK NA	16,973	1,286	18,259	23.8 %	4.2 %	25.6 %	45	ACADEMY MORTGAGE LLC	158	0	158	0.2 %	0.0 %	0.2 %	
2	3	BANK OF AMERICA NA C	7,416	5,125	12,541	10.4 %	16.9 %	17.6 %	46	AMTEC FUNDING GROUP	154	0	154	0.2 %	0.0 %	0.2 %	
3	1	METLIFE BANK	4,344	6,347	10,691	6.1 %	20.9 %	15.0 %	47	OPEN MORTGAGE LLC	151	0	151	0.2 %	0.0 %	0.2 %	
7	2	URBAN FINANCIAL GROU	1,024	5,229	6,253	1.4 %	17.2 %	8.8 %	48	GATEWAY REVERSE MORT	146	0	146	0.2 %	0.0 %	0.2 %	
5	4	GENERATION MORTGAGE	1,249	3,794	5,043	1.7 %	12.5 %	7.1 %	50	URBAN HOUSING MORTGA	133	0	133	0.2 %	0.0 %	0.2 %	
13	5	GENWORTH FINANCIAL H	626	3,720	4,346	0.9 %	12.2 %	6.1 %	51	AMERICAN PACIFIC MOR	131	0	131	0.2 %	0.0 %	0.2 %	
4		ONE REVERSE MORTGAGE	3,535	0	3,535	5.0 %	0.0 %	5.0 %	51	GMFS LLC	131	0	131	0.2 %	0.0 %	0.2 %	
9	6	FINANCIAL FREEDOM AC	842	1,503	2,345	1.2 %	4.9 %	3.3 %	55	20 MCM HOLDINGS INC	126	5	131	0.2 %	0.0 %	0.2 %	
16	9	SECURITY ONE LENDING	543	877	1,420	0.8 %	2.9 %	2.0 %	53	UNIVERSAL LENDING CO	130	0	130	0.2 %	0.0 %	0.2 %	
6		1ST AAA REVERSE MORT	1,115	0	1,115	1.6 %	0.0 %	1.6 %	53	TRIPOINT MORTGAGE GR	130	0	130	0.2 %	0.0 %	0.2 %	
124	8	SUN WEST MORTGAGE CO	64	969	1,033	0.1 %	3.2 %	1.4 %	55	SUN AMERICAN MORTGAG	126	0	126	0.2 %	0.0 %	0.2 %	
8		GUARDIAN FIRST FUNDI	882	0	882	1.2 %	0.0 %	1.2 %	57	ALLIED HOME MORTGAGE	125	0	125	0.2 %	0.0 %	0.2 %	
10		AMERICAN ADVISORS GR	833	0	833	1.2 %	0.0 %	1.2 %	59	WILMINGTON SAVINGS F	122	0	122	0.2 %	0.0 %	0.2 %	
11		NET EQUITY FINANCIAL	650	0	650	0.9 %	0.0 %	0.9 %	65	19 VALUE FINANCIAL MORT	112	9	121	0.2 %	0.0 %	0.2 %	
533	10	LIVE WELL FINANCIAL	9	636	645	0.0 %	2.1 %	0.9 %	60	NATIONWIDE EQUITIES	120	0	120	0.2 %	0.0 %	0.2 %	
12		MONEY HOUSE INC	629	0	629	0.9 %	0.0 %	0.9 %	61	APPROVAL FIRST HOME	116	0	116	0.2 %	0.0 %	0.2 %	
13		M AND T BANK	626	0	626	0.9 %	0.0 %	0.9 %	61	SENIORS FIRST MORTGA	116	0	116	0.2 %	0.0 %	0.2 %	
15		SENIOR MORTGAGE BANK	580	0	580	0.8 %	0.0 %	0.8 %	61	MASTER MORTGAGE CORP	116	0	116	0.2 %	0.0 %	0.2 %	
17		PNC REVERSE MORTGAGE	540	0	540	0.8 %	0.0 %	0.8 %	64	ALL FINANCIAL SERVIC	115	0	115	0.2 %	0.0 %	0.2 %	
18		GREAT OAK LENDING	482	0	482	0.7 %	0.0 %	0.7 %	66	TRINITY REVERSE MORT	111	0	111	0.2 %	0.0 %	0.2 %	
19		NEW DAY FINANCIAL LL	434	0	434	0.6 %	0.0 %	0.6 %	67	NETWORK FUNDING LP	110	0	110	0.2 %	0.0 %	0.2 %	
124	11	JAMES B NUTTER AND C	64	354	418	0.1 %	1.2 %	0.6 %	67	METAMERICA MORTGAGE	110	0	110	0.2 %	0.0 %	0.2 %	
20		SUNTRUST MORTGAGE IN	388	0	388	0.5 %	0.0 %	0.5 %	69	NEW CASTLE MORTGAGE	109	0	109	0.2 %	0.0 %	0.2 %	
21	30	EQUIPOINT FINANCIAL	375	1	376	0.5 %	0.0 %	0.5 %	117	15 FIRST NATIONAL BANK	66	42	108	0.1 %	0.1 %	0.2 %	
22		IREVERSE HOME LOANS	364	0	364	0.5 %	0.0 %	0.5 %	70	CHRISTENSEN FINANCIA	108	0	108	0.2 %	0.0 %	0.2 %	
49	12	CHERRY CREEK MORTGAG	143	177	320	0.2 %	0.6 %	0.4 %	71	EAST COAST CAPITAL C	106	0	106	0.1 %	0.0 %	0.1 %	
23		MIDCONTINENT FINANCI	291	0	291	0.4 %	0.0 %	0.4 %	72	POPULAR MORTGAGE INC	105	0	105	0.1 %	0.0 %	0.1 %	
24		SENIORS REVERSE MORT	282	0	282	0.4 %	0.0 %	0.4 %	73	PRIMARY RESIDENTIAL	103	0	103	0.1 %	0.0 %	0.1 %	
24		MORTGAGESHOP LLC	282	0	282	0.4 %	0.0 %	0.4 %	74	REMINGTON MORTGAGE I	102	0	102	0.1 %	0.0 %	0.1 %	
26		MAS ASSOCIATES	279	0	279	0.4 %	0.0 %	0.4 %	75	PROSPERITY MORTGAGE	100	0	100	0.1 %	0.0 %	0.1 %	
27	39	FIRST MARINER BANK	274	0	274	0.4 %	0.0 %	0.4 %	76	GATEWAY FUNDING DIVE	99	0	99	0.1 %	0.0 %	0.1 %	
28		THE FIRST NATIONAL B	273	0	273	0.4 %	0.0 %	0.4 %	77	MCGOWIN KING MORTGAG	98	0	98	0.1 %	0.0 %	0.1 %	
28		SENIOR AMERICAN FUND	273	0	273	0.4 %	0.0 %	0.4 %	78	EAGLE NATIONWIDE MOR	97	0	97	0.1 %	0.0 %	0.1 %	
30		ASPIRE FINANCIAL INC	269	0	269	0.4 %	0.0 %	0.4 %	79	ROCKLAND TRUST CO	96	0	96	0.1 %	0.0 %	0.1 %	
31		UNITED SOUTHWEST MOR	268	0	268	0.4 %	0.0 %	0.4 %	80	GOLDEN GATEWAY FINAN	93	0	93	0.1 %	0.0 %	0.1 %	
32		STAY IN HOME MORTGAG	267	0	267	0.4 %	0.0 %	0.4 %	81	SOUTHWEST FUNDING LP	91	0	91	0.1 %	0.0 %	0.1 %	
33		INTEGRITY 1ST MORTGA	230	0	230	0.3 %	0.0 %	0.3 %	82	AMERICAN NATIONWIDE	90	0	90	0.1 %	0.0 %	0.1 %	
34		ROYAL UNITED MORTGAG	213	0	213	0.3 %	0.0 %	0.3 %	82	AA MORTGAGE GROUP LL	90	0	90	0.1 %	0.0 %	0.1 %	
35		PRIORITY MORTGAGE CO	212	0	212	0.3 %	0.0 %	0.3 %	82	1ST SOURCE FUNDING I	90	0	90	0.1 %	0.0 %	0.1 %	
36		UPSTATE CAPITAL INC	194	0	194	0.3 %	0.0 %	0.3 %	82	HOME SAVINGS OF AMER	90	0	90	0.1 %	0.0 %	0.1 %	
37		HARVARD HOME MORTGAG	178	0	178	0.2 %	0.0 %	0.2 %	82	LIBERTYSTREET FINANC	90	0	90	0.1 %	0.0 %	0.1 %	
340	13	PLAZA HOME MORTGAGE	18	155	173	0.0 %	0.5 %	0.2 %	87	SENIOR FUNDING ASSOC	89	0	89	0.1 %	0.0 %	0.1 %	
38		WEBSTER BANK	173	0	173	0.2 %	0.0 %	0.2 %	87	METRO ISLAND MORTGAG	89	0	89	0.1 %	0.0 %	0.1 %	
39		BRIAN A COLE & ASSOC	170	0	170	0.2 %	0.0 %	0.2 %	89	FRANKLIN FIRST FINAN	87	0	87	0.1 %	0.0 %	0.1 %	
40		M AND I MARSHALL AND	169	0	169	0.2 %	0.0 %	0.2 %	90	FLAGSHIP MORTGAGE CO	84	0	84	0.1 %	0.0 %	0.1 %	
41		TRADITIONAL HOME MOR	168	0	168	0.2 %	0.0 %	0.2 %	91	HEALTH ONE CREDIT UN	83	0	83	0.1 %	0.0 %	0.1 %	
58	14	SIDUS FINANCIAL LLC	123	44	167	0.2 %	0.1 %	0.2 %	92	WATERMARK CAPITAL IN	81	0	81	0.1 %	0.0 %	0.1 %	
42		PRIMELENDING A PLAIN	166	0	166	0.2 %	0.0 %	0.2 %	92	UNITED NORTHERN MORT	81	0	81	0.1 %	0.0 %	0.1 %	
43		MONTGOMERY MORTGAGE	165	0	165	0.2 %	0.0 %	0.2 %	92	RESIDENTIAL EQUITY F	81	0	81	0.1 %	0.0 %	0.1 %	
44		ENVOY MORTGAGE LTD	162	0	162	0.2 %	0.0 %	0.2 %	92	SENIOR REVERSE MORTG	81	0	81	0.1 %	0.0 %	0.1 %	

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