

# Wholesale Leaders Report

## Industry Summary

Data as of March 2009

Next Release Date: Week 4 of May

Retail  
Endorsement Growth

**33.4 %**

Wholesale  
Endorsement Growth

**15.4 %**

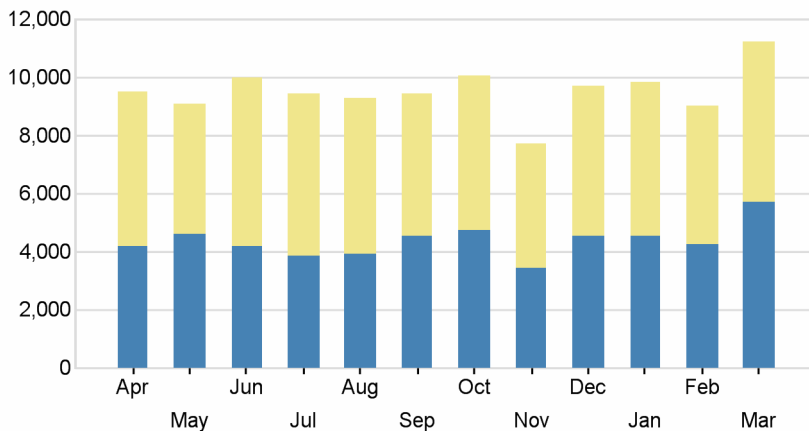
Total  
Endorsement Growth

**24.0 %**

Figures above reflect change from prior month

## PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
Apr	4,191	18.5 %	5,369	-12.2 %	9,560	-1.0 %
May	4,636	10.6 %	4,474	-16.7 %	9,110	-4.7 %
Jun	4,234	-8.7 %	5,792	29.5 %	10,026	10.1 %
Jul	3,889	-8.1 %	5,594	-3.4 %	9,483	-5.4 %
Aug	3,953	1.6 %	5,356	-4.3 %	9,309	-1.8 %
Sep	4,590	16.1 %	4,904	-8.4 %	9,494	2.0 %
Oct	4,780	4.1 %	5,341	8.9 %	10,121	6.6 %
Nov	3,493	-26.9 %	4,280	-19.9 %	7,773	-23.2 %
Dec	4,601	31.7 %	5,161	20.6 %	9,762	25.6 %
Jan	4,569	-0.7 %	5,290	2.5 %	9,859	1.0 %
Feb	4,311	-5.6 %	4,773	-9.8 %	9,084	-7.9 %
Mar	5,750	33.4 %	5,510	15.4 %	11,260	24.0 %
Total	52,997		61,844		114,841	

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### Top 10 Lenders by Retail and Wholesale Performance

Rank / Lender Name	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Total	Mkt Shr
FINANCIAL FREEDOM SENIOR	1,893	1,037	2,273	2,537	2,439	1,782	1,384	1,133	1,684	2,029	1,609	1,600	21,400	18.6 %
WELLS FARGO BANK NA	1,473	2,386	1,780	1,319	1,569	1,953	1,617	1,272	1,476	1,960	1,654	2,371	20,830	18.1 %
BANK OF AMERICA NA CHARL	1,972	1,876	1,801	1,817	1,439	1,829	2,011	1,177	1,201	1,056	1,634	1,846	19,659	17.1 %
JAMES B NUTTER AND COMPA	1,369	990	1,540	1,488	1,317	1,413	1,832	1,268	1,538	1,511	1,477	1,380	17,123	14.9 %
WORLD ALLIANCE FINANCIAL	606	907	693	678	755	683	909	887	1,294	654	268	364	8,698	7.6 %
METLIFE BANK	417	487	520	375	427	421	456	536	482	796	770	741	6,428	5.6 %
GENERATION MORTGAGE COMP	181	166	237	164	283	230	213	208	242	419	325	483	3,151	2.7 %
URBAN FINANCIAL GROUP	156	183	200	213	171	204	307	216	323	193	282	457	2,905	2.5 %
GENWORTH FINANCIAL HM EQ	376	285	203	101	206	130	175	292	353	110	19	339	2,589	2.3 %
SUN WEST MORTGAGE CO INC	153	107	95	134	128	130	204	86	173	187	176	227	1,800	1.6 %
<b>Total</b>	<b>8,596</b>	<b>8,424</b>	<b>9,342</b>	<b>8,826</b>	<b>8,734</b>	<b>8,775</b>	<b>9,108</b>	<b>7,075</b>	<b>8,766</b>	<b>8,915</b>	<b>8,214</b>	<b>9,808</b>	<b>104,583</b>	<b>91.1 %</b>

### 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
FINANCIAL FREEDOM SENIOR	3	2	1	5,237	16,163	21,400	-44.0 %	-41.3 %	-42.0 %	24 %	76 %	4.6 %	26.1 %	18.6 %
WELLS FARGO BANK NA	1	10	2	19,808	1,022	20,830	-5.0 %	882.7 %	-0.5 %	95 %	5 %	17.2 %	1.7 %	18.1 %
BANK OF AMERICA NA CHARLO	2	3	3	9,723	9,936	19,659	199.4 %	34.5 %	84.9 %	49 %	51 %	8.5 %	16.1 %	17.1 %
JAMES B NUTTER AND COMPAN	30	1	4	408	16,715	17,123	-34.5 %	76.8 %	69.9 %	2 %	98 %	0.4 %	27.0 %	14.9 %
WORLD ALLIANCE FINANCIAL	4	4	5	3,468	5,230	8,698	22.5 %	92.1 %	56.6 %	40 %	60 %	3.0 %	8.5 %	7.6 %
METLIFE BANK	6	5	6	1,514	4,914	6,428	5.7 %	147.3 %	88.0 %	24 %	76 %	1.3 %	7.9 %	5.6 %
GENERATION MORTGAGE COMPA	8	6	7	1,268	1,883	3,151	-7.6 %	243.6 %	64.1 %	40 %	60 %	1.1 %	3.0 %	2.7 %
URBAN FINANCIAL GROUP	7	9	8	1,505	1,400	2,905	40.5 %	471.4 %	120.7 %	52 %	48 %	1.3 %	2.3 %	2.5 %
GENWORTH FINANCIAL HM EQU	10	8	9	1,045	1,544	2,589	-54.1 %	476.1 %	1.7 %	40 %	60 %	0.9 %	2.5 %	2.3 %
SUN WEST MORTGAGE CO INC	106	7	10	157	1,643	1,800	1.3 %	-19.7 %	-18.2 %	9 %	91 %	0.1 %	2.7 %	1.6 %
<b>Total</b>				<b>44,133</b>	<b>60,450</b>	<b>104,583</b>	<b>2.1 %</b>	<b>15.6 %</b>	<b>9.5 %</b>	<b>42 %</b>	<b>58 %</b>	<b>38.4 %</b>	<b>97.7 %</b>	<b>91.1 %</b>

### 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
BANK OF AMERICA NA CHARLO	2	3	3	9,723	9,936	19,659	6,475	2,551	9,026	49 %	51 %	8.5 %	16.1 %	17.1 %
ONE REVERSE MORTGAGE LLC	5	36	11	1,573	9	1,582	1,224	-524	700	99 %	1 %	1.4 %	0.0 %	1.4 %
WORLD ALLIANCE FINANCIAL	4	4	5	3,468	5,230	8,698	637	2,508	3,145	40 %	60 %	3.0 %	8.5 %	7.6 %
MONEY HOUSE INC	17		21	620	0	620	542	0	542	100 %	0 %	0.5 %		0.5 %
SECURITY ONE LENDING	26	13	25	450	99	549	450	99	549	82 %	18 %	0.4 %	0.2 %	0.5 %
<b>Total</b>				<b>15,834</b>	<b>15,274</b>	<b>31,108</b>	<b>9,328</b>	<b>4,634</b>	<b>13,962</b>	<b>51 %</b>	<b>49 %</b>	<b>13.8 %</b>	<b>24.7 %</b>	<b>27.1 %</b>

### 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
JAMES B NUTTER AND COMPAN	30	1	4	408	16,715	17,123	-215	7,261	7,046	2 %	98 %	0.4 %	27.0 %	14.9 %
METLIFE BANK	6	5	6	1,514	4,914	6,428	81	2,927	3,008	24 %	76 %	1.3 %	7.9 %	5.6 %
BANK OF AMERICA NA CHARLO	2	3	3	9,723	9,936	19,659	6,475	2,551	9,026	49 %	51 %	8.5 %	16.1 %	17.1 %
WORLD ALLIANCE FINANCIAL	4	4	5	3,468	5,230	8,698	637	2,508	3,145	40 %	60 %	3.0 %	8.5 %	7.6 %
GENERATION MORTGAGE COMPA	8	6	7	1,268	1,883	3,151	-104	1,335	1,231	40 %	60 %	1.1 %	3.0 %	2.7 %
<b>Total</b>				<b>16,381</b>	<b>38,678</b>	<b>55,059</b>	<b>6,874</b>	<b>16,582</b>	<b>23,456</b>	<b>30 %</b>	<b>70 %</b>	<b>14.3 %</b>	<b>62.5 %</b>	<b>47.9 %</b>

Top 10 Wholesale Lenders	Active Brokers	% Capture
JAMES B NUTTER AND COMPANY	714	51 %
FINANCIAL FREEDOM SENIOR FUNDI	1562	39 %
BANK OF AMERICA NA CHARLOTTE	704	38 %
WORLD ALLIANCE FINANCIAL CORP.	501	19 %
METLIFE BANK	195	25 %
GENERATION MORTGAGE COMPANY	97	24 %
SUN WEST MORTGAGE CO INC	175	19 %
GENWORTH FINANCIAL HM EQUITY A	243	15 %
URBAN FINANCIAL GROUP	82	25 %
WELLS FARGO BANK NA	366	30 %

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