

Wholesale Leaders Report

Industry Summary

Data as of April 2009

Next Release Date: Week 4 of June

Retail Endorsement Growth

9.9 %

Wholesale Endorsement Growth

-3.1 %

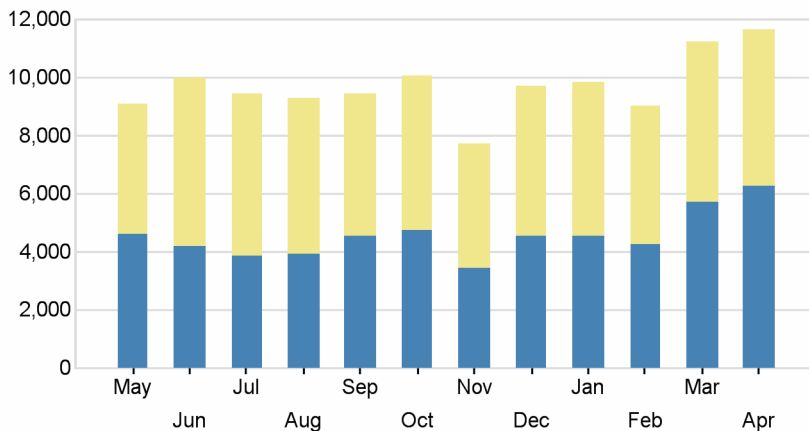
Total Endorsement Growth

3.6 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
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 %
Apr	6,320	9.9 %	5,341	-3.1 %	11,661	3.6 %
Total	55,126		61,816		116,942	

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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	2,386	1,780	1,319	1,569	1,953	1,617	1,272	1,476	1,960	1,654	2,371	2,375	21,732	18.6 %
FINANCIAL FREEDOM SENIOR	1,037	2,273	2,537	2,439	1,782	1,384	1,133	1,684	2,029	1,609	1,600	1,735	21,242	18.2 %
BANK OF AMERICA NA CHARL	1,876	1,801	1,817	1,439	1,829	2,011	1,177	1,201	1,056	1,634	1,846	2,159	19,846	17.0 %
JAMES B NUTTER AND COMPA	990	1,540	1,488	1,317	1,413	1,832	1,268	1,538	1,511	1,477	1,380	255	16,009	13.7 %
WORLD ALLIANCE FINANCIAL	907	693	678	755	683	909	887	1,294	654	268	364	966	9,058	7.7 %
METLIFE BANK	487	520	375	427	421	456	536	482	796	770	741	880	6,891	5.9 %
GENERATION MORTGAGE COMP	166	237	164	283	230	213	208	242	419	325	483	698	3,668	3.1 %
URBAN FINANCIAL GROUP	183	200	213	171	204	307	216	323	193	282	457	545	3,294	2.8 %
GENWORTH FINANCIAL HM EQ	285	203	101	206	130	175	292	353	110	19	339	517	2,730	2.3 %
ONE REVERSE MORTGAGE LLC	43	34	62	64	90	190	120	107	163	176	494	302	1,845	1.6 %
Total	8,360	9,281	8,754	8,670	8,735	9,094	7,109	8,700	8,891	8,214	10,075	10,432	106,315	90.9 %

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	10	1	20,530	1,202	21,732	-0.5 %	>1,000%	4.8 %	94 %	6 %	17.6 %	1.9 %	18.6 %
FINANCIAL FREEDOM SENIOR	3	1	2	5,095	16,147	21,242	-43.0 %	-38.7 %	-39.7 %	24 %	76 %	4.4 %	26.1 %	18.2 %
BANK OF AMERICA NA CHARLO	2	3	3	10,489	9,357	19,846	176.5 %	6.6 %	57.9 %	53 %	47 %	9.0 %	15.1 %	17.0 %
JAMES B NUTTER AND COMPAN	33	2	4	386	15,623	16,009	-40.4 %	53.2 %	47.6 %	2 %	98 %	0.3 %	25.3 %	13.7 %
WORLD ALLIANCE FINANCIAL	4	5	5	3,908	5,150	9,058	36.5 %	70.4 %	53.9 %	43 %	57 %	3.3 %	8.3 %	7.7 %
METLIFE BANK	6	4	6	1,665	5,226	6,891	18.2 %	131.0 %	87.7 %	24 %	76 %	1.4 %	8.5 %	5.9 %
GENERATION MORTGAGE COMPA	8	6	7	1,371	2,297	3,668	-1.2 %	272.3 %	83.0 %	37 %	63 %	1.2 %	3.7 %	3.1 %
URBAN FINANCIAL GROUP	7	8	8	1,566	1,728	3,294	48.4 %	464.7 %	142.0 %	48 %	52 %	1.3 %	2.8 %	2.8 %
GENWORTH FINANCIAL HM EQU	10	7	9	944	1,786	2,730	-59.7 %	315.3 %	-1.6 %	35 %	65 %	0.8 %	2.9 %	2.3 %
ONE REVERSE MORTGAGE LLC	5	47	10	1,840	5	1,845	390.7 %	-99.1 %	102.5 %	100 %	0 %	1.6 %	0.0 %	1.6 %
Total				47,794	58,521	106,315	10.0 %	11.3 %	10.7 %	45 %	55 %	40.9 %	94.7 %	90.9 %

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	10,489	9,357	19,846	6,696	581	7,277	53 %	47 %	9.0 %	15.1 %	17.0 %
ONE REVERSE MORTGAGE LLC	5	47	10	1,840	5	1,845	1,465	-531	934	100 %	0 %	1.6 %	0.0 %	1.6 %
WORLD ALLIANCE FINANCIAL	4	5	5	3,908	5,150	9,058	1,044	2,127	3,171	43 %	57 %	3.3 %	8.3 %	7.7 %
MONEY HOUSE INC	15		17	727	0	727	635	0	635	100 %	0 %	0.6 %		0.6 %
URBAN FINANCIAL GROUP	7	8	8	1,566	1,728	3,294	511	1,422	1,933	48 %	52 %	1.3 %	2.8 %	2.8 %
Total				18,530	16,240	34,770	10,351	3,599	13,950	53 %	47 %	15.8 %	26.3 %	29.7 %

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
JAMES B NUTTER AND COMPAN	33	2	4	386	15,623	16,009	-262	5,426	5,164	2 %	98 %	0.3 %	25.3 %	13.7 %
METLIFE BANK	6	4	6	1,665	5,226	6,891	256	2,964	3,220	24 %	76 %	1.4 %	8.5 %	5.9 %
WORLD ALLIANCE FINANCIAL	4	5	5	3,908	5,150	9,058	1,044	2,127	3,171	43 %	57 %	3.3 %	8.3 %	7.7 %
GENERATION MORTGAGE COMPA	8	6	7	1,371	2,297	3,668	-16	1,680	1,664	37 %	63 %	1.2 %	3.7 %	3.1 %
URBAN FINANCIAL GROUP	7	8	8	1,566	1,728	3,294	511	1,422	1,933	48 %	52 %	1.3 %	2.8 %	2.8 %
Total				8,896	30,024	38,920	1,533	13,619	15,152	23 %	77 %	7.6 %	48.6 %	33.3 %

Top 10 Wholesale Lenders			Active Brokers	% Capture
FINANCIAL FREEDOM SENIOR FUNDI			1555	39 %
JAMES B NUTTER AND COMPANY			708	48 %
BANK OF AMERICA NA CHARLOTTE			660	36 %
METLIFE BANK			214	26 %
WORLD ALLIANCE FINANCIAL CORP			512	19 %
GENERATION MORTGAGE COMPANY			122	22 %
GENWORTH FINANCIAL HM EQUITY A			292	15 %
URBAN FINANCIAL GROUP			111	23 %
SUN WEST MORTGAGE CO INC			180	20 %
WELLS FARGO BANK NA			400	33 %

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Top 100 Wholesale and Retail Lenders

Rank			Endorsements			Market Share			Rank			Endorsements			Market Share		
R	W	Lender	Ret	Whls	Total	Ret	Whls	Total	R	W	Lender	Ret	Whls	Total	Ret	Whls	Total
1	10	WELLS FARGO BANK NA	20,530	1,202	21,732	17.6 %	1.9 %	18.6 %	48		PRIORITY MORTGAGE CO	276	0	276	0.2 %	0.0 %	0.2 %
3	1	FINANCIAL FREEDOM SE	5,095	16,147	21,242	4.4 %	26.1 %	18.2 %	50		ENVISION LENDING GRO	269	0	269	0.2 %	0.0 %	0.2 %
2	3	BANK OF AMERICA NA C	10,489	9,357	19,846	9.0 %	15.1 %	17.0 %	50		NATIONAL CITY BANK	269	0	269	0.2 %	0.0 %	0.2 %
33	2	JAMES B NUTTER AND C	386	15,623	16,009	0.3 %	25.3 %	13.7 %	101	15	SIDUS FINANCIAL LLC	164	103	267	0.1 %	0.2 %	0.2 %
4	5	WORLD ALLIANCE FINAN	3,908	5,150	9,058	3.3 %	8.3 %	7.7 %	52		CIRCLE MORTGAGE CORP	265	0	265	0.2 %	0.0 %	0.2 %
6	4	METLIFE BANK	1,665	5,226	6,891	1.4 %	8.5 %	5.9 %	54		NEW HORIZONS REVERSE	263	0	263	0.2 %	0.0 %	0.2 %
8	6	GENERATION MORTGAGE	1,371	2,297	3,668	1.2 %	3.7 %	3.1 %	55		JUDITH O SMITH MORTG	249	0	249	0.2 %	0.0 %	0.2 %
7	8	URBAN FINANCIAL GROU	1,566	1,728	3,294	1.3 %	2.8 %	2.8 %	55		COLONIAL MORTGAGE CO	249	0	249	0.2 %	0.0 %	0.2 %
10	7	GENWORTH FINANCIAL H	944	1,786	2,730	0.8 %	2.9 %	2.3 %	57		WEBSTER BANK	236	0	236	0.2 %	0.0 %	0.2 %
5	47	ONE REVERSE MORTGAGE	1,840	5	1,845	1.6 %	0.0 %	1.6 %	58		SENIOR FUNDING ASSOC	235	0	235	0.2 %	0.0 %	0.2 %
109	9	SUN WEST MORTGAGE CO	149	1,674	1,823	0.1 %	2.7 %	1.6 %	58		MORTGAGE CREDIT OF A	235	0	235	0.2 %	0.0 %	0.2 %
9		1ST AAA REVERSE MORT	1,175	0	1,175	1.0 %	0.0 %	1.0 %	60		AMERICAN HOME LOAN I	231	0	231	0.2 %	0.0 %	0.2 %
11		OMNI HOME FINANCING	829	0	829	0.7 %	0.0 %	0.7 %	61		WSB MORTGAGE SERVICE	226	0	226	0.2 %	0.0 %	0.2 %
12		M AND T BANK	826	0	826	0.7 %	0.0 %	0.7 %	62		OASIS LENDING INC	222	0	222	0.2 %	0.0 %	0.2 %
13		ACADEMY MORTGAGE LLC	768	0	768	0.7 %	0.0 %	0.7 %	63		FIRST MIDWEST BANK	218	0	218	0.2 %	0.0 %	0.2 %
14		UPSTATE CAPITAL INC	732	0	732	0.6 %	0.0 %	0.6 %	64		GATEWAY FUNDING DIVE	217	0	217	0.2 %	0.0 %	0.2 %
15		MONEY HOUSE INC	727	0	727	0.6 %	0.0 %	0.6 %	267	12	STANDARD MORTGAGE CO	61	152	213	0.1 %	0.2 %	0.2 %
19	13	FIRST MARINER BANK	569	143	712	0.5 %	0.2 %	0.6 %	65		HOMEOWNERS FRIEND MO	211	0	211	0.2 %	0.0 %	0.2 %
16		STAY IN HOME MORTGAG	691	0	691	0.6 %	0.0 %	0.6 %	65		SENIORS FIRST MORTGA	211	0	211	0.2 %	0.0 %	0.2 %
23	14	SECURITY ONE LENDING	512	134	646	0.4 %	0.2 %	0.6 %	67		NFM INC	207	0	207	0.2 %	0.0 %	0.2 %
26	11	PACIFIC REVERSE MORT	453	188	641	0.4 %	0.3 %	0.5 %	68		NETWORK FUNDING LP	206	0	206	0.2 %	0.0 %	0.2 %
17		AMERICAN ADVISORS GR	638	0	638	0.5 %	0.0 %	0.5 %	69		AMERICAN PACIFIC MOR	204	0	204	0.2 %	0.0 %	0.2 %
18		EQUIPOINT FINANCIAL	617	0	617	0.5 %	0.0 %	0.5 %	70		ACCESS REVERSE MORTG	203	0	203	0.2 %	0.0 %	0.2 %
20		AMERICAN REVERSE MOR	548	0	548	0.5 %	0.0 %	0.5 %	75	47	AMTEC FUNDING GROUP	198	5	203	0.2 %	0.0 %	0.2 %
20		GUARDIAN FIRST FUNDI	548	0	548	0.5 %	0.0 %	0.5 %	71		REVERSE MORTGAGE GRP	202	0	202	0.2 %	0.0 %	0.2 %
24	25	1ST CONTINENTAL MORT	496	28	524	0.4 %	0.0 %	0.4 %	80	36	UNITY MORTGAGE CORP	192	9	201	0.2 %	0.0 %	0.2 %
22		SENIOR AMERICAN FUND	522	0	522	0.4 %	0.0 %	0.4 %	72		FRANK J WEAVER INC	199	0	199	0.2 %	0.0 %	0.2 %
25		HARVARD HOME MORTGAG	479	0	479	0.4 %	0.0 %	0.4 %	72		STOCKTON TURNER LLC	199	0	199	0.2 %	0.0 %	0.2 %
27	73	M AND I MARSHALL AND	436	0	436	0.4 %	0.0 %	0.4 %	72		TWIN CAPITAL MORTGAG	199	0	199	0.2 %	0.0 %	0.2 %
28		SENIORS REVERSE MORT	433	0	433	0.4 %	0.0 %	0.4 %	75		LIBERTYSTREET FINANC	198	0	198	0.2 %	0.0 %	0.2 %
29	73	CITIZENS MORTGAGE CO	418	0	418	0.4 %	0.0 %	0.4 %	77		REMINGTON MORTGAGE I	196	0	196	0.2 %	0.0 %	0.2 %
30		ALLIED HOME MORTGAGE	415	0	415	0.4 %	0.0 %	0.4 %	77		RETIREMENT LIFE FUND	196	0	196	0.2 %	0.0 %	0.2 %
31		EVOFI ONE	408	0	408	0.3 %	0.0 %	0.3 %	79		UNIVERSAL LENDING CO	195	0	195	0.2 %	0.0 %	0.2 %
32		CITYONE MORTGAGE BAN	405	0	405	0.3 %	0.0 %	0.3 %	80		LOANWELL FINANCIAL C	192	0	192	0.2 %	0.0 %	0.2 %
35	41	VALUE FINANCIAL MORT	374	6	380	0.3 %	0.0 %	0.3 %	82		AMERICAN MORTGAGE GR	191	0	191	0.2 %	0.0 %	0.2 %
34		PNC MORTGAGE LLC	376	0	376	0.3 %	0.0 %	0.3 %	82		FRONTIER FINANCIAL I	191	0	191	0.2 %	0.0 %	0.2 %
37	29	LIVE WELL FINANCIAL	357	17	374	0.3 %	0.0 %	0.3 %	84		RESIDENTIAL EQUITY F	190	0	190	0.2 %	0.0 %	0.2 %
49	16	VAN DYK MORTGAGE COR	274	90	364	0.2 %	0.1 %	0.3 %	84		HIGHLAND CAPITAL LEN	190	0	190	0.2 %	0.0 %	0.2 %
46	18	FIRST REVERSE FINANC	296	66	362	0.3 %	0.1 %	0.3 %	84		FIFTH THIRD BANK	190	0	190	0.2 %	0.0 %	0.2 %
36		MORTGAGESHOP LLC	361	0	361	0.3 %	0.0 %	0.3 %	84		GATEWAY REVERSE MORT	190	0	190	0.2 %	0.0 %	0.2 %
38		1ST SOURCE FUNDING I	351	0	351	0.3 %	0.0 %	0.3 %	88		SOVEREIGN BANK FSB	181	0	181	0.2 %	0.0 %	0.2 %
39		SAVINGS FIRST MORTGA	342	0	342	0.3 %	0.0 %	0.3 %	88		SUN VALLEY FINANCIAL	181	0	181	0.2 %	0.0 %	0.2 %
40		NET EQUITY FINANCIAL	325	0	325	0.3 %	0.0 %	0.3 %	90		DIRECT FINANCE CORP	179	0	179	0.2 %	0.0 %	0.2 %
41		METAMERICA MORTGAGE	322	0	322	0.3 %	0.0 %	0.3 %	91		FIRST FINANCIAL MORT	178	0	178	0.2 %	0.0 %	0.2 %
41		GRIFFIN FINANCIAL MO	322	0	322	0.3 %	0.0 %	0.3 %	91		IDEAL MORTGAGE BANKE	178	0	178	0.2 %	0.0 %	0.2 %
43		FUTURESAFE FINANCIAL	315	0	315	0.3 %	0.0 %	0.3 %	93		MONTGOMERY MORTGAGE	177	0	177	0.2 %	0.0 %	0.2 %
44		SENIORS EQUITY INCOM	313	0	313	0.3 %	0.0 %	0.3 %	94		LAKES MORTGAGE COMPA	174	0	174	0.1 %	0.0 %	0.1 %
45		SUN AMERICAN MORTGAG	305	0	305	0.3 %	0.0 %	0.3 %	95		SECURITYNATIONAL MOR	173	0	173	0.1 %	0.0 %	0.1 %
47		REVERSE MORTGAGES OF	285	0	285	0.2 %	0.0 %	0.2 %	96	64	PARK PLACE REVERSE M	172	1	173	0.1 %	0.0 %	0.1 %
53	27	CHERRY CREEK MORTGAG	264	20	284	0.2 %	0.0 %	0.2 %	97		ACTION MORTGAGE	167	0	167	0.1 %	0.0 %	0.1 %

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