

Wholesale Leaders Report

Industry Summary

Data as of May 2009

Next Release Date: Week 4 of July

Retail Endorsement Growth

-35.5 %

Wholesale Endorsement Growth

-20.0 %

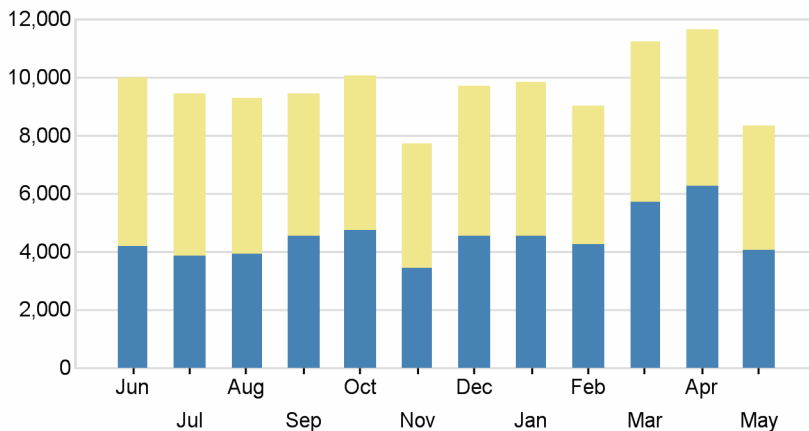
Total Endorsement Growth

-28.4 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
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 %
May	4,077	-35.5 %	4,275	-20.0 %	8,352	-28.4 %
Total	54,567		61,617		116,184	

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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
FINANCIAL FREEDOM ACQUIS	2,273	2,537	2,439	1,782	1,384	1,133	1,684	2,029	1,609	1,600	1,735	782	20,987	18.1 %
WELLS FARGO BANK NA	1,780	1,319	1,569	1,953	1,617	1,272	1,476	1,960	1,654	2,371	2,375	1,583	20,929	18.0 %
BANK OF AMERICA NA CHARL	1,801	1,817	1,439	1,829	2,011	1,177	1,201	1,056	1,634	1,846	2,159	1,509	19,479	16.8 %
JAMES B NUTTER AND COMPA	1,540	1,488	1,317	1,413	1,832	1,268	1,538	1,511	1,477	1,380	255	433	15,452	13.3 %
WORLD ALLIANCE FINANCIAL	693	678	755	683	909	887	1,294	654	268	364	966	884	9,035	7.8 %
METLIFE BANK	520	375	427	421	456	536	482	796	770	741	880	699	7,103	6.1 %
GENERATION MORTGAGE COMP	237	164	283	230	213	208	242	419	325	483	698	525	4,027	3.5 %
URBAN FINANCIAL GROUP	200	213	171	204	307	216	323	193	282	457	545	482	3,593	3.1 %
GENWORTH FINANCIAL HM EQ	203	101	206	130	175	292	353	110	19	339	517	225	2,670	2.3 %
ONE REVERSE MORTGAGE LLC	34	62	64	90	190	120	107	163	176	494	302	184	1,986	1.7 %
Total	9,281	8,754	8,670	8,735	9,094	7,109	8,700	8,891	8,214	10,075	10,432	7,306	105,261	90.6 %

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
FINANCIAL FREEDOM ACQUIS	3	1	1	5,183	15,804	20,987	-35.0 %	-33.1 %	-33.6 %	25 %	75 %	4.5 %	25.6 %	18.1 %
WELLS FARGO BANK NA	1	10	2	19,635	1,294	20,929	-5.6 %	740.3 %	-0.1 %	94 %	6 %	16.9 %	2.1 %	18.0 %
BANK OF AMERICA NA CHARLO	2	3	3	10,661	8,818	19,479	147.6 %	-12.2 %	35.8 %	55 %	45 %	9.2 %	14.3 %	16.8 %
JAMES B NUTTER AND COMPAN	33	2	4	392	15,060	15,452	-38.5 %	42.1 %	37.5 %	3 %	97 %	0.3 %	24.4 %	13.3 %
WORLD ALLIANCE FINANCIAL	4	5	5	3,772	5,263	9,035	23.6 %	53.4 %	39.3 %	42 %	58 %	3.2 %	8.5 %	7.8 %
METLIFE BANK	6	4	6	1,743	5,360	7,103	28.7 %	111.5 %	82.7 %	25 %	75 %	1.5 %	8.7 %	6.1 %
GENERATION MORTGAGE COMPA	8	6	7	1,436	2,591	4,027	12.0 %	275.5 %	104.2 %	36 %	64 %	1.2 %	4.2 %	3.5 %
URBAN FINANCIAL GROUP	7	7	8	1,551	2,042	3,593	43.1 %	462.5 %	148.3 %	43 %	57 %	1.3 %	3.3 %	3.1 %
GENWORTH FINANCIAL HM EQU	10	8	9	837	1,833	2,670	-63.2 %	225.0 %	-5.9 %	31 %	69 %	0.7 %	3.0 %	2.3 %
ONE REVERSE MORTGAGE LLC	5	43	10	1,979	7	1,986	415.4 %	-98.6 %	122.4 %	100 %	0 %	1.7 %	0.0 %	1.7 %
Total				47,189	58,072	105,261	9.4 %	10.6 %	10.0 %	45 %	55 %	40.6 %	94.2 %	90.6 %

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
BANK OF AMERICA NA CHARLO	2	3	3	10,661	8,818	19,479	6,356	-1,223	5,133	55 %	45 %	9.2 %	14.3 %	16.8 %
ONE REVERSE MORTGAGE LLC	5	43	10	1,979	7	1,986	1,595	-502	1,093	100 %	0 %	1.7 %	0.0 %	1.7 %
WORLD ALLIANCE FINANCIAL	4	5	5	3,772	5,263	9,035	720	1,831	2,551	42 %	58 %	3.2 %	8.5 %	7.8 %
MONEY HOUSE INC	13		16	782	0	782	668	0	668	100 %	0 %	0.7 %		0.7 %
URBAN FINANCIAL GROUP	7	7	8	1,551	2,042	3,593	467	1,679	2,146	43 %	57 %	1.3 %	3.3 %	3.1 %
Total				18,745	16,130	34,875	9,806	1,785	11,591	54 %	46 %	16.1 %	26.2 %	30.0 %

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	392	15,060	15,452	-245	4,459	4,214	3 %	97 %	0.3 %	24.4 %	13.3 %
METLIFE BANK	6	4	6	1,743	5,360	7,103	389	2,826	3,215	25 %	75 %	1.5 %	8.7 %	6.1 %
GENERATION MORTGAGE COMPA	8	6	7	1,436	2,591	4,027	154	1,901	2,055	36 %	64 %	1.2 %	4.2 %	3.5 %
WORLD ALLIANCE FINANCIAL	4	5	5	3,772	5,263	9,035	720	1,831	2,551	42 %	58 %	3.2 %	8.5 %	7.8 %
URBAN FINANCIAL GROUP	7	7	8	1,551	2,042	3,593	467	1,679	2,146	43 %	57 %	1.3 %	3.3 %	3.1 %
Total				8,894	30,316	39,210	1,485	12,696	14,181	23 %	77 %	7.7 %	49.2 %	33.7 %

Top 10 Wholesale Lenders	Active Brokers	% Capture
FINANCIAL FREEDOM ACQUISITION	1532	39 %
JAMES B NUTTER AND COMPANY	701	46 %
BANK OF AMERICA NA CHARLOTTE	603	35 %
METLIFE BANK	231	27 %
WORLD ALLIANCE FINANCIAL CORP	512	19 %
GENERATION MORTGAGE COMPANY	131	24 %
URBAN FINANCIAL GROUP	131	21 %
GENWORTH FINANCIAL HM EQUITY A	308	15 %
SUN WEST MORTGAGE CO INC	183	19 %
WELLS FARGO BANK NA	406	33 %

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Top 100 Wholesale and Retail Lenders

Rank		Lender	Endorsements			Market Share		
R	W		Ret	Whls	Total	Ret	Whls	Total
3	1	FINANCIAL FREEDOM AC	5,183	15,804	20,987	4.5 %	25.6 %	18.1 %
1	10	WELLS FARGO BANK NA	19,635	1,294	20,929	16.9 %	2.1 %	18.0 %
2	3	BANK OF AMERICA NA C	10,661	8,818	19,479	9.2 %	14.3 %	16.8 %
33	2	JAMES B NUTTER AND C	392	15,060	15,452	0.3 %	24.4 %	13.3 %
4	5	WORLD ALLIANCE FINAN	3,772	5,263	9,035	3.2 %	8.5 %	7.8 %
6	4	METLIFE BANK	1,743	5,360	7,103	1.5 %	8.7 %	6.1 %
8	6	GENERATION MORTGAGE	1,436	2,591	4,027	1.2 %	4.2 %	3.5 %
7	7	URBAN FINANCIAL GROU	1,551	2,042	3,593	1.3 %	3.3 %	3.1 %
10	8	GENWORTH FINANCIAL H	837	1,833	2,670	0.7 %	3.0 %	2.3 %
5	43	ONE REVERSE MORTGAGE	1,979	7	1,986	1.7 %	0.0 %	1.7 %
116	9	SUN WEST MORTGAGE CO	141	1,639	1,780	0.1 %	2.7 %	1.5 %
9		1ST AAA REVERSE MORT	1,173	0	1,173	1.0 %	0.0 %	1.0 %
16	11	FIRST MARINER BANK	663	245	908	0.6 %	0.4 %	0.8 %
11		OMNI HOME FINANCING	832	0	832	0.7 %	0.0 %	0.7 %
12		M AND T BANK	824	0	824	0.7 %	0.0 %	0.7 %
13		MONEY HOUSE INC	782	0	782	0.7 %	0.0 %	0.7 %
14		UPSTATE CAPITAL INC	710	0	710	0.6 %	0.0 %	0.6 %
15		STAY IN HOME MORTGAG	688	0	688	0.6 %	0.0 %	0.6 %
16		AMERICAN ADVISORS GR	663	0	663	0.6 %	0.0 %	0.6 %
22	13	SECURITY ONE LENDING	507	145	652	0.4 %	0.2 %	0.6 %
18		ACADEMY MORTGAGE LLC	641	0	641	0.6 %	0.0 %	0.6 %
28	12	PACIFIC REVERSE MORT	439	183	622	0.4 %	0.3 %	0.5 %
19		GUARDIAN FIRST FUNDI	616	0	616	0.5 %	0.0 %	0.5 %
20		EQUIPOINT FINANCIAL	601	0	601	0.5 %	0.0 %	0.5 %
23	26	1ST CONTINENTAL MORT	496	32	528	0.4 %	0.1 %	0.5 %
21		HARVARD HOME MORTGAG	513	0	513	0.4 %	0.0 %	0.4 %
24		AMERICAN REVERSE MOR	477	0	477	0.4 %	0.0 %	0.4 %
25		SENIOR AMERICAN FUND	470	0	470	0.4 %	0.0 %	0.4 %
25	80	M AND I MARSHALL AND	470	0	470	0.4 %	0.0 %	0.4 %
27		SENIORS REVERSE MORT	468	0	468	0.4 %	0.0 %	0.4 %
29		EVOFI ONE	435	0	435	0.4 %	0.0 %	0.4 %
30		PNC MORTGAGE LLC	429	0	429	0.4 %	0.0 %	0.4 %
31		ALLIED HOME MORTGAGE	424	0	424	0.4 %	0.0 %	0.4 %
34	43	VALUE FINANCIAL MORT	388	7	395	0.3 %	0.0 %	0.3 %
32		CITYONE MORTGAGE BAN	394	0	394	0.3 %	0.0 %	0.3 %
34	80	CITIZENS MORTGAGE CO	388	0	388	0.3 %	0.0 %	0.3 %
44	18	FIRST REVERSE FINANC	301	86	387	0.3 %	0.1 %	0.3 %
40	21	LIVE WELL FINANCIAL	324	55	379	0.3 %	0.1 %	0.3 %
36		MORTGAGESHOP LLC	369	0	369	0.3 %	0.0 %	0.3 %
37		NET EQUITY FINANCIAL	362	0	362	0.3 %	0.0 %	0.3 %
51	17	VAN DYK MORTGAGE COR	263	97	360	0.2 %	0.2 %	0.3 %
38		SAVINGS FIRST MORTGA	340	0	340	0.3 %	0.0 %	0.3 %
39		GRIFFIN FINANCIAL MO	335	0	335	0.3 %	0.0 %	0.3 %
41		METAMERICA MORTGAGE	320	0	320	0.3 %	0.0 %	0.3 %
42		1ST SOURCE FUNDING I	317	0	317	0.3 %	0.0 %	0.3 %
43		SUN AMERICAN MORTGAG	304	0	304	0.3 %	0.0 %	0.3 %
45		FUTURESAFE FINANCIAL	299	0	299	0.3 %	0.0 %	0.3 %
46		SENIORS EQUITY INCOM	298	0	298	0.3 %	0.0 %	0.3 %
47		NATIONAL CITY BANK	282	0	282	0.2 %	0.0 %	0.2 %
48		PRIORITY MORTGAGE CO	278	0	278	0.2 %	0.0 %	0.2 %
49		ENVISION LENDING GRO	271	0	271	0.2 %	0.0 %	0.2 %
49		REVERSE MORTGAGES OF	271	0	271	0.2 %	0.0 %	0.2 %
99	16	SIDUS FINANCIAL LLC	160	100	260	0.1 %	0.2 %	0.2 %
55	29	CHERRY CREEK MORTGAG	240	20	260	0.2 %	0.0 %	0.2 %
52		CIRCLE MORTGAGE CORP	251	0	251	0.2 %	0.0 %	0.2 %
53		COLONIAL MORTGAGE CO	243	0	243	0.2 %	0.0 %	0.2 %
54		NEW HORIZONS REVERSE	241	0	241	0.2 %	0.0 %	0.2 %
56		AMERICAN HOME LOAN I	238	0	238	0.2 %	0.0 %	0.2 %
57		JUDITH O SMITH MORTG	235	0	235	0.2 %	0.0 %	0.2 %
58		WEBSTER BANK	231	0	231	0.2 %	0.0 %	0.2 %
58		MORTGAGE CREDIT OF A	231	0	231	0.2 %	0.0 %	0.2 %
60		TWIN CAPITAL MORTGAG	228	0	228	0.2 %	0.0 %	0.2 %
61		SENIOR FUNDING ASSOC	225	0	225	0.2 %	0.0 %	0.2 %
62		LIBERTYSTREET FINANC	220	0	220	0.2 %	0.0 %	0.2 %
63		WSB MORTGAGE SERVICE	217	0	217	0.2 %	0.0 %	0.2 %
64		GATEWAY FUNDING DIVE	216	0	216	0.2 %	0.0 %	0.2 %
65		REVERSE MORTGAGE GRP	214	0	214	0.2 %	0.0 %	0.2 %
65		FIRST MIDWEST BANK	214	0	214	0.2 %	0.0 %	0.2 %
67		NETWORK FUNDING LP	210	0	210	0.2 %	0.0 %	0.2 %
68		NFM INC	209	0	209	0.2 %	0.0 %	0.2 %
69		OASIS LENDING INC	207	0	207	0.2 %	0.0 %	0.2 %
70		GATEWAY REVERSE MORT	206	0	206	0.2 %	0.0 %	0.2 %
70		UNIVERSAL LENDING CO	206	0	206	0.2 %	0.0 %	0.2 %
76	40	UNITY MORTGAGE CORP	196	8	204	0.2 %	0.0 %	0.2 %
86	27	AMTEC FUNDING GROUP	182	22	204	0.2 %	0.0 %	0.2 %
72		INTEGRITY 1ST MORTGA	203	0	203	0.2 %	0.0 %	0.2 %
269	14	STANDARD MORTGAGE CO	59	141	200	0.1 %	0.2 %	0.2 %
73		AMERICAN PACIFIC MOR	200	0	200	0.2 %	0.0 %	0.2 %
74		STOCKTON TURNER LLC	198	0	198	0.2 %	0.0 %	0.2 %
75		HOMEOWNERS FRIEND MO	197	0	197	0.2 %	0.0 %	0.2 %
77		SENIORS FIRST MORTGA	195	0	195	0.2 %	0.0 %	0.2 %
78		ACCESS REVERSE MORTG	192	0	192	0.2 %	0.0 %	0.2 %
79		RETIREMENT LIFE FUND	190	0	190	0.2 %	0.0 %	0.2 %
79		FRANK J WEAVER INC	190	0	190	0.2 %	0.0 %	0.2 %
81		REMINGTON MORTGAGE I	188	0	188	0.2 %	0.0 %	0.2 %
82		IDEAL MORTGAGE BANKE	185	0	185	0.2 %	0.0 %	0.2 %
82		FRONTIER FINANCIAL I	185	0	185	0.2 %	0.0 %	0.2 %
82		SUN VALLEY FINANCIAL	185	0	185	0.2 %	0.0 %	0.2 %
85		RESIDENTIAL EQUITY F	183	0	183	0.2 %	0.0 %	0.2 %
86		DIRECT FINANCE CORP	182	0	182	0.2 %	0.0 %	0.2 %
88		MONTGOMERY MORTGAGE	181	0	181	0.2 %	0.0 %	0.2 %
89		HIGHLAND CAPITAL LEN	179	0	179	0.2 %	0.0 %	0.2 %
90		SOVEREIGN BANK FSB	175	0	175	0.2 %	0.0 %	0.2 %
91		AMERICAN MORTGAGE GR	172	0	172	0.1 %	0.0 %	0.1 %
91		FIRST FINANCIAL MORT	172	0	172	0.1 %	0.0 %	0.1 %
93		LAKES MORTGAGE COMPA	170	0	170	0.1 %	0.0 %	0.1 %
94		LOANWELL FINANCIAL C	169	0	169	0.1 %	0.0 %	0.1 %
95		FIFTH THIRD BANK	168	0	168	0.1 %	0.0 %	0.1 %
96		WILMINGTON SAVINGS F	167	0	167	0.1 %	0.0 %	0.1 %
97	63	PARK PLACE REVERSE M	165	2	167	0.1 %	0.0 %	0.1 %

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