

Wholesale Leaders Report

Industry Summary

Data as of July 2009

Next Release Date: Week 4 of September

Retail Endorsement Growth

10.6 %

Wholesale Endorsement Growth

16.6 %

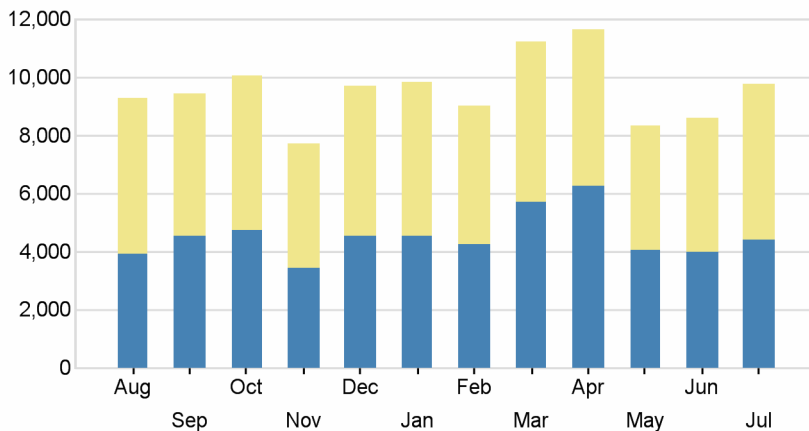
Total Endorsement Growth

13.8 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
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 %
Jun	4,010	-1.6 %	4,623	8.1 %	8,633	3.4 %
Jul	4,436	10.6 %	5,392	16.6 %	9,828	13.8 %
Total	54,890		60,246		115,136	

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Top 10 Lenders by Retail and Wholesale Performance														
Rank / Lender Name	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Total	Mkt Shr
WELLS FARGO BANK NA	1,569	1,953	1,617	1,272	1,476	1,960	1,654	2,371	2,375	1,583	1,531	1,889	21,250	18.5 %
BANK OF AMERICA NA CHARL	1,439	1,829	2,011	1,177	1,201	1,056	1,634	1,846	2,159	1,509	1,454	1,563	18,878	16.4 %
FINANCIAL FREEDOM ACQUIS	2,439	1,782	1,384	1,133	1,684	2,029	1,609	1,600	1,735	782	369	743	17,289	15.0 %
JAMES B NUTTER AND COMPA	1,317	1,413	1,832	1,268	1,538	1,511	1,477	1,380	255	433	263	449	13,136	11.4 %
WORLD ALLIANCE FINANCIAL	755	683	909	887	1,294	654	268	364	966	884	1,000	902	9,566	8.3 %
METLIFE BANK	427	421	456	536	482	796	770	741	880	699	1,238	1,344	8,790	7.6 %
GENERATION MORTGAGE COMP	283	230	213	208	242	419	325	483	698	525	646	776	5,048	4.4 %
URBAN FINANCIAL GROUP	171	204	307	216	323	193	282	457	545	482	398	363	3,941	3.4 %
GENWORTH FINANCIAL HM EQ	206	130	175	292	353	110	19	339	517	225	215	406	2,987	2.6 %
ONE REVERSE MORTGAGE LLC	64	90	190	120	107	163	176	494	302	184	272	270	2,432	2.1 %
Total	8,670	8,735	9,094	7,109	8,700	8,891	8,214	10,075	10,432	7,306	7,386	8,705	103,317	89.7 %

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	19,714	1,536	21,250	-0.4 %	601.4 %	6.2 %	93 %	7 %	17.1 %	2.5 %	18.5 %
BANK OF AMERICA NA CHARLO	2	3	2	10,799	8,079	18,878	100.8 %	-32.7 %	8.6 %	57 %	43 %	9.4 %	13.4 %	16.4 %
FINANCIAL FREEDOM ACQUISI	3	1	3	4,429	12,860	17,289	-37.5 %	-40.9 %	-40.1 %	26 %	74 %	3.8 %	21.3 %	15.0 %
JAMES B NUTTER AND COMPAN	39	2	4	332	12,804	13,136	-49.4 %	1.7 %	-0.8 %	3 %	97 %	0.3 %	21.3 %	11.4 %
WORLD ALLIANCE FINANCIAL	4	5	5	3,731	5,835	9,566	14.7 %	49.4 %	33.6 %	39 %	61 %	3.2 %	9.7 %	8.3 %
METLIFE BANK	6	4	6	2,184	6,606	8,790	65.8 %	115.2 %	100.4 %	25 %	75 %	1.9 %	11.0 %	7.6 %
GENERATION MORTGAGE COMPA	7	6	7	1,659	3,389	5,048	31.9 %	294.5 %	138.5 %	33 %	67 %	1.4 %	5.6 %	4.4 %
URBAN FINANCIAL GROUP	8	7	8	1,468	2,473	3,941	24.0 %	393.6 %	133.9 %	37 %	63 %	1.3 %	4.1 %	3.4 %
GENWORTH FINANCIAL HM EQU	13	8	9	763	2,224	2,987	-62.2 %	211.9 %	9.5 %	26 %	74 %	0.7 %	3.7 %	2.6 %
ONE REVERSE MORTGAGE LLC	5	40	10	2,421	11	2,432	468.3 %	-97.4 %	188.2 %	100 %	0 %	2.1 %	0.0 %	2.1 %
Total				47,500	55,817	103,317	12.1 %	-0.4 %	5.0 %	46 %	54 %	41.3 %	92.6 %	89.7 %

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	2	10,799	8,079	18,878	5,422	-3,921	1,501	57 %	43 %	9.4 %	13.4 %	16.4 %
ONE REVERSE MORTGAGE LLC	5	40	10	2,421	11	2,432	1,995	-407	1,588	100 %	0 %	2.1 %	0.0 %	2.1 %
METLIFE BANK	6	4	6	2,184	6,606	8,790	867	3,537	4,404	25 %	75 %	1.9 %	11.0 %	7.6 %
MONEY HOUSE INC	10		14	963	0	963	820	0	820	100 %	0 %	0.8 %		0.8 %
PNC MORTGAGE LLC	21		25	537	0	537	536	0	536	100 %	0 %	0.5 %		0.5 %
Total				16,904	14,696	31,600	9,640	-791	8,849	53 %	47 %	14.7 %	24.4 %	27.4 %

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
METLIFE BANK	6	4	6	2,184	6,606	8,790	867	3,537	4,404	25 %	75 %	1.9 %	11.0 %	7.6 %
GENERATION MORTGAGE COMPA	7	6	7	1,659	3,389	5,048	401	2,530	2,931	33 %	67 %	1.4 %	5.6 %	4.4 %
URBAN FINANCIAL GROUP	8	7	8	1,468	2,473	3,941	284	1,972	2,256	37 %	63 %	1.3 %	4.1 %	3.4 %
WORLD ALLIANCE FINANCIAL	4	5	5	3,731	5,835	9,566	478	1,930	2,408	39 %	61 %	3.2 %	9.7 %	8.3 %
GENWORTH FINANCIAL HM EQU	13	8	9	763	2,224	2,987	-1,253	1,511	258	26 %	74 %	0.7 %	3.7 %	2.6 %
Total				9,805	20,527	30,332	777	11,480	12,257	32 %	68 %	8.5 %	34.1 %	26.3 %

Top 10 Wholesale Lenders	Active Brokers	% Capture
FINANCIAL FREEDOM ACQUISITION	1372	37 %
JAMES B NUTTER AND COMPANY	684	41 %
BANK OF AMERICA NA CHARLOTTE	526	35 %
METLIFE BANK	307	28 %
WORLD ALLIANCE FINANCIAL CORP	510	21 %
GENERATION MORTGAGE COMPANY	160	28 %
URBAN FINANCIAL GROUP	162	24 %
GENWORTH FINANCIAL HM EQUITY A	398	16 %
SUN WEST MORTGAGE CO INC	211	21 %
WELLS FARGO BANK NA	448	37 %

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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	19,714	1,536	21,250	17.1 %	2.5 %	18.5 %	85	19	SIDUS FINANCIAL LLC	171	107	278	0.1 %	0.2 %	0.2 %
2	3	BANK OF AMERICA NA C	10,799	8,079	18,878	9.4 %	13.4 %	16.4 %	48		LIBERTYSTREET FINANC	272	0	272	0.2 %	0.0 %	0.2 %
3	1	FINANCIAL FREEDOM AC	4,429	12,860	17,289	3.8 %	21.3 %	15.0 %	49		ENVISION LENDING GRO	266	0	266	0.2 %	0.0 %	0.2 %
39	2	JAMES B NUTTER AND C	332	12,804	13,136	0.3 %	21.3 %	11.4 %	50		TWIN CAPITAL MORTGAG	258	0	258	0.2 %	0.0 %	0.2 %
4	5	WORLD ALLIANCE FINAN	3,731	5,835	9,566	3.2 %	9.7 %	8.3 %	52		NATIONAL CITY BANK	256	0	256	0.2 %	0.0 %	0.2 %
6	4	METLIFE BANK	2,184	6,606	8,790	1.9 %	11.0 %	7.6 %	52		SENIORS EQUITY INCOM	256	0	256	0.2 %	0.0 %	0.2 %
7	6	GENERATION MORTGAGE	1,659	3,389	5,048	1.4 %	5.6 %	4.4 %	54		AMERICAN HOME LOAN I	252	0	252	0.2 %	0.0 %	0.2 %
8	7	URBAN FINANCIAL GROU	1,468	2,473	3,941	1.3 %	4.1 %	3.4 %	55		GATEWAY REVERSE MORT	249	0	249	0.2 %	0.0 %	0.2 %
13	8	GENWORTH FINANCIAL H	763	2,224	2,987	0.7 %	3.7 %	2.6 %	56		1ST SOURCE FUNDING I	248	0	248	0.2 %	0.0 %	0.2 %
5	40	ONE REVERSE MORTGAGE	2,421	11	2,432	2.1 %	0.0 %	2.1 %	57		INTEGRITY 1ST MORTGA	245	0	245	0.2 %	0.0 %	0.2 %
118	9	SUN WEST MORTGAGE CO	130	1,868	1,998	0.1 %	3.1 %	1.7 %	59		NEW HORIZONS REVERSE	241	0	241	0.2 %	0.0 %	0.2 %
9		1ST AAA REVERSE MORT	1,140	0	1,140	1.0 %	0.0 %	1.0 %	60		WEBSTER BANK	238	0	238	0.2 %	0.0 %	0.2 %
15	12	FIRST MARINER BANK	687	322	1,009	0.6 %	0.5 %	0.9 %	251	13	STANDARD MORTGAGE CO	65	167	232	0.1 %	0.3 %	0.2 %
10		MONEY HOUSE INC	963	0	963	0.8 %	0.0 %	0.8 %	61		CIRCLE MORTGAGE CORP	231	0	231	0.2 %	0.0 %	0.2 %
11	73	M AND T BANK	860	2	862	0.7 %	0.0 %	0.7 %	62		SENIOR FUNDING ASSOC	224	0	224	0.2 %	0.0 %	0.2 %
12		GUARDIAN FIRST FUNDI	808	0	808	0.7 %	0.0 %	0.7 %	62		IDEAL MORTGAGE BANKE	224	0	224	0.2 %	0.0 %	0.2 %
14		OMNI HOME FINANCING	737	0	737	0.6 %	0.0 %	0.6 %	64		COLONIAL MORTGAGE CO	221	0	221	0.2 %	0.0 %	0.2 %
40	11	LIVE WELL FINANCIAL	331	339	670	0.3 %	0.6 %	0.6 %	65		GATEWAY FUNDING DIVE	219	0	219	0.2 %	0.0 %	0.2 %
16		STAY IN HOME MORTGAG	670	0	670	0.6 %	0.0 %	0.6 %	66		JUDITH O SMITH MORTG	216	0	216	0.2 %	0.0 %	0.2 %
23	14	SECURITY ONE LENDING	503	163	666	0.4 %	0.3 %	0.6 %	67		UNIVERSAL LENDING CO	215	0	215	0.2 %	0.0 %	0.2 %
17		UPSTATE CAPITAL INC	650	0	650	0.6 %	0.0 %	0.6 %	68		REMINGTON MORTGAGE I	214	0	214	0.2 %	0.0 %	0.2 %
18		AMERICAN ADVISORS GR	615	0	615	0.5 %	0.0 %	0.5 %	104	23	AMTEC FUNDING GROUP	146	67	213	0.1 %	0.1 %	0.2 %
19		EQUIPOINT FINANCIAL	567	0	567	0.5 %	0.0 %	0.5 %	69		NETWORK FUNDING LP	204	0	204	0.2 %	0.0 %	0.2 %
20		SENIORS REVERSE MORT	539	0	539	0.5 %	0.0 %	0.5 %	73	57	UNITY MORTGAGE CORP	198	5	203	0.2 %	0.0 %	0.2 %
21		PNC MORTGAGE LLC	537	0	537	0.5 %	0.0 %	0.5 %	70		MORTGAGE CREDIT OF A	203	0	203	0.2 %	0.0 %	0.2 %
22		EVOFI ONE	531	0	531	0.5 %	0.0 %	0.5 %	71		DIRECT FINANCE CORP	202	0	202	0.2 %	0.0 %	0.2 %
25	26	1ST CONTINENTAL MORT	482	40	522	0.4 %	0.1 %	0.5 %	72		AMERICAN PACIFIC MOR	200	0	200	0.2 %	0.0 %	0.2 %
24		ACADEMY MORTGAGE LLC	493	0	493	0.4 %	0.0 %	0.4 %	73		RESIDENTIAL EQUITY F	198	0	198	0.2 %	0.0 %	0.2 %
36	17	PACIFIC REVERSE MORT	351	118	469	0.3 %	0.2 %	0.4 %	75		WSB MORTGAGE SERVICE	197	0	197	0.2 %	0.0 %	0.2 %
26	95	M AND I MARSHALL AND	454	0	454	0.4 %	0.0 %	0.4 %	76		FIRST MIDWEST BANK	191	0	191	0.2 %	0.0 %	0.2 %
27		NET EQUITY FINANCIAL	443	0	443	0.4 %	0.0 %	0.4 %	77		FRANK J WEAVER INC	189	0	189	0.2 %	0.0 %	0.2 %
28		HARVARD HOME MORTGAG	439	0	439	0.4 %	0.0 %	0.4 %	78		AAA CONCORDIA MORTGA	185	0	185	0.2 %	0.0 %	0.2 %
42	16	FIRST REVERSE FINANC	303	125	428	0.3 %	0.2 %	0.4 %	79		SENIORS FIRST MORTGA	180	0	180	0.2 %	0.0 %	0.2 %
29		ALLIED HOME MORTGAGE	407	0	407	0.4 %	0.0 %	0.4 %	79		EAGLE NATIONWIDE MOR	180	0	180	0.2 %	0.0 %	0.2 %
30		CITYONE MORTGAGE BAN	405	0	405	0.4 %	0.0 %	0.4 %	81		SUN VALLEY FINANCIAL	178	0	178	0.2 %	0.0 %	0.2 %
31		SENIOR AMERICAN FUND	392	0	392	0.3 %	0.0 %	0.3 %	81		MONTGOMERY MORTGAGE	178	0	178	0.2 %	0.0 %	0.2 %
32		MORTGAGESHOP LLC	391	0	391	0.3 %	0.0 %	0.3 %	83		WILMINGTON SAVINGS F	176	0	176	0.2 %	0.0 %	0.2 %
34	51	VALUE FINANCIAL MORT	376	7	383	0.3 %	0.0 %	0.3 %	84		RETIREMENT LIFE FUND	172	0	172	0.1 %	0.0 %	0.1 %
33		AMERICAN REVERSE MOR	378	0	378	0.3 %	0.0 %	0.3 %	86		FIRST FINANCIAL MORT	170	0	170	0.1 %	0.0 %	0.1 %
35		SAVINGS FIRST MORTGA	361	0	361	0.3 %	0.0 %	0.3 %	86		WATERMARK CAPITAL IN	170	0	170	0.1 %	0.0 %	0.1 %
58	18	VAN DYK MORTGAGE COR	243	112	355	0.2 %	0.2 %	0.3 %	88		NFM INC	169	0	169	0.1 %	0.0 %	0.1 %
37		GRIFFIN FINANCIAL MO	347	0	347	0.3 %	0.0 %	0.3 %	88		SUNTRUST MORTGAGE IN	169	0	169	0.1 %	0.0 %	0.1 %
38	95	CITIZENS MORTGAGE CO	342	0	342	0.3 %	0.0 %	0.3 %	90		OASIS LENDING INC	166	0	166	0.1 %	0.0 %	0.1 %
41		METAMERICA MORTGAGE	309	0	309	0.3 %	0.0 %	0.3 %	91		SECURITYNATIONAL MOR	165	0	165	0.1 %	0.0 %	0.1 %
43		PRIORITY MORTGAGE CO	301	0	301	0.3 %	0.0 %	0.3 %	91		NATIONS FUNDING SOUR	165	0	165	0.1 %	0.0 %	0.1 %
50	28	CHERRY CREEK MORTGAG	258	36	294	0.2 %	0.1 %	0.3 %	93		HARTLAND MORTGAGE CE	164	0	164	0.1 %	0.0 %	0.1 %
44		REVERSE MORTGAGES OF	289	0	289	0.3 %	0.0 %	0.3 %	94		STOCKTON TURNER LLC	163	0	163	0.1 %	0.0 %	0.1 %
45		SUN AMERICAN MORTGAG	286	0	286	0.2 %	0.0 %	0.2 %	95		POPULAR MORTGAGE INC	162	0	162	0.1 %	0.0 %	0.1 %
46		FUTURESAFE FINANCIAL	285	0	285	0.2 %	0.0 %	0.2 %	96		ACCESS REVERSE MORTG	157	0	157	0.1 %	0.0 %	0.1 %
47		REVERSE MORTGAGE GRP	281	0	281	0.2 %	0.0 %	0.2 %	97		W J BRADLEY MORTGAGE	156	0	156	0.1 %	0.0 %	0.1 %

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