

Wholesale Leaders Report

Industry Summary

Data as of October 2009

Next Release Date: Week 4 of December

Retail
Endorsement Growth

4.6 %

Wholesale
Endorsement Growth

-15.7 %

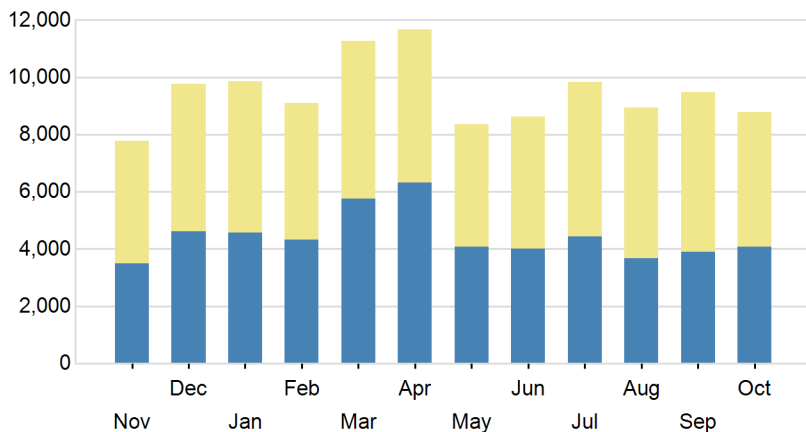
Total
Endorsement Growth

-7.4 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
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 %
Aug	3,681	-17.0 %	5,246	-2.7 %	8,927	-9.2 %
Sep	3,903	6.0 %	5,567	6.1 %	9,470	6.1 %
Oct	4,081	4.6 %	4,692	-15.7 %	8,773	-7.4 %
Total	53,232		60,150		113,382	

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Top 10 Lenders by Retail and Wholesale Performance														
Rank / Lender Name	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Total	Mkt Shr
WELLS FARGO BANK NA	1,272	1,476	1,960	1,654	2,371	2,375	1,583	1,531	1,889	1,540	1,404	1,752	20,807	18.4%
BANK OF AMERICA NA CHARL	1,177	1,201	1,056	1,634	1,846	2,159	1,509	1,454	1,563	1,305	1,853	1,546	18,303	16.1%
FINANCIAL FREEDOM ACQUIS	1,133	1,684	2,029	1,609	1,600	1,735	782	369	743	1,151	1,477	1,266	15,578	13.7%
METLIFE BANK	536	482	796	770	742	880	699	1,238	1,344	1,204	1,136	1,834	11,661	10.3%
JAMES B NUTTER AND COMPA	1,268	1,538	1,511	1,477	1,380	255	433	263	449	320	262	210	9,366	8.3%
WORLD ALLIANCE FINANCIAL	887	1,294	654	268	364	966	884	1,000	902	373	66	23	7,681	6.8%
GENERATION MORTGAGE COMP	208	242	419	325	483	698	525	646	776	533	418	294	5,567	4.9%
GENWORTH FINANCIAL HM EQ	292	353	110	19	339	517	225	215	406	934	845	246	4,501	4.0%
URBAN FINANCIAL GROUP	216	323	193	282	457	545	482	398	363	281	438	350	4,328	3.8%
ONE REVERSE MORTGAGE LLC	120	107	163	176	494	302	184	272	270	188	252	309	2,837	2.5%
Total	7,109	8,700	8,891	8,214	10,076	10,432	7,306	7,386	8,705	7,829	8,151	7,830	100,629	88.8%

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	10	1	19,077	1,730	20,807	-2.2 %	299.5 %	4.4 %	92 %	8 %	16.8 %	2.9 %	18.4 %
BANK OF AMERICA NA CHARLO	2	4	2	10,060	8,243	18,303	30.2 %	-34.5 %	-9.9 %	55 %	45 %	8.9 %	13.7 %	16.1 %
FINANCIAL FREEDOM ACQUIS	3	1	3	3,885	11,693	15,578	-37.9 %	-40.8 %	-40.1 %	25 %	75 %	3.4 %	19.4 %	13.7 %
METLIFE BANK	5	3	4	2,839	8,822	11,661	124.2 %	137.7 %	134.3 %	24 %	76 %	2.5 %	14.7 %	10.3 %
JAMES B NUTTER AND COMPAN	55	2	5	238	9,128	9,366	-44.1 %	-41.2 %	-41.3 %	3 %	97 %	0.2 %	15.2 %	8.3 %
WORLD ALLIANCE FINANCIAL	4	5	6	2,990	4,691	7,681	-18.1 %	-1.4 %	-8.7 %	39 %	61 %	2.6 %	7.8 %	6.8 %
GENERATION MORTGAGE COMPA	7	6	7	1,561	4,006	5,567	35.9 %	255.8 %	144.7 %	28 %	72 %	1.4 %	6.7 %	4.9 %
GENWORTH FINANCIAL HM EQU	16	7	8	701	3,800	4,501	-51.7 %	290.1 %	85.7 %	16 %	84 %	0.6 %	6.3 %	4.0 %
URBAN FINANCIAL GROUP	8	8	9	1,284	3,044	4,328	-0.8 %	273.5 %	105.2 %	30 %	70 %	1.1 %	5.1 %	3.8 %
ONE REVERSE MORTGAGE LLC	6	33	10	2,837	0	2,837	291.9 %	-100.0 %	186.9 %	100 %	0 %	2.5 %		2.5 %
Total				45,472	55,157	100,629	4.7 %	-8.0 %	-2.7 %	45 %	55 %	40.1 %	91.7 %	88.8 %

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
BANK OF AMERICA NA CHARLO	2	4	2	10,060	8,243	18,303	2,333	-4,344	-2,011	55 %	45 %	8.9 %	13.7 %	16.1 %
ONE REVERSE MORTGAGE LLC	6	33	10	2,837	0	2,837	2,113	-265	1,848	100 %	0 %	2.5 %		2.5 %
METLIFE BANK	5	3	4	2,839	8,822	11,661	1,573	5,111	6,684	24 %	76 %	2.5 %	14.7 %	10.3 %
MONEY HOUSE INC	11		15	1,073	0	1,073	852	0	852	100 %	0 %	0.9 %		0.9 %
PNC MORTGAGE LLC	19		22	609	0	609	547	0	547	100 %	0 %	0.5 %		0.5 %
Total				17,418	17,065	34,483	7,418	502	7,920	51 %	49 %	15.4 %	28.4 %	30.4 %

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	5	3	4	2,839	8,822	11,661	1,573	5,111	6,684	24 %	76 %	2.5 %	14.7 %	10.3 %
GENERATION MORTGAGE COMPA	7	6	7	1,561	4,006	5,567	412	2,880	3,292	28 %	72 %	1.4 %	6.7 %	4.9 %
GENWORTH FINANCIAL HM EQU	16	7	8	701	3,800	4,501	-749	2,826	2,077	16 %	84 %	0.6 %	6.3 %	4.0 %
URBAN FINANCIAL GROUP	8	8	9	1,284	3,044	4,328	-10	2,229	2,219	30 %	70 %	1.1 %	5.1 %	3.8 %
WELLS FARGO BANK NA	1	10	1	19,077	1,730	20,807	-420	1,297	877	92 %	8 %	16.8 %	2.9 %	18.4 %
Total				25,462	21,402	46,864	806	14,343	15,149	54 %	46 %	22.5 %	35.6 %	41.3 %

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Top 10 Wholesale Lenders	Active Brokers	% Capture
FINANCIAL FREEDOM ACQUISITION	1205	35 %
JAMES B NUTTER AND COMPANY	648	30 %
METLIFE BANK	367	31 %
BANK OF AMERICA NA CHARLOTTE	431	34 %
WORLD ALLIANCE FINANCIAL CORP	450	19 %
GENERATION MORTGAGE COMPANY	184	29 %
GENWORTH FINANCIAL HM EQUITY A	683	19 %
URBAN FINANCIAL GROUP	210	22 %
SUN WEST MORTGAGE CO INC	278	22 %
WELLS FARGO BANK NA	487	40 %

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Top 100 Wholesale and Retail Lenders

Rank		Lender	Endorsements			Market Share		
R	W		Ret	Whls	Total	Ret	Whls	Total
1	10	WELLS FARGO BANK NA	19,077	1,730	20,807	16.8 %	2.9 %	18.4 %
2	4	BANK OF AMERICA NA C	10,060	8,243	18,303	8.9 %	13.7 %	16.1 %
3	1	FINANCIAL FREEDOM AC	3,885	11,693	15,578	3.4 %	19.4 %	13.7 %
5	3	METLIFE BANK	2,839	8,822	11,661	2.5 %	14.7 %	10.3 %
55	2	JAMES B NUTTER AND C	238	9,128	9,366	0.2 %	15.2 %	8.3 %
4	5	WORLD ALLIANCE FINAN	2,990	4,691	7,681	2.6 %	7.8 %	6.8 %
7	6	GENERATION MORTGAGE	1,561	4,006	5,567	1.4 %	6.7 %	4.9 %
16	7	GENWORTH FINANCIAL H	701	3,800	4,501	0.6 %	6.3 %	4.0 %
8	8	URBAN FINANCIAL GROU	1,284	3,044	4,328	1.1 %	5.1 %	3.8 %
6	33	ONE REVERSE MORTGAGE	2,837	0	2,837	2.5 %	0.0 %	2.5 %
111	9	SUN WEST MORTGAGE CO	133	2,458	2,591	0.1 %	4.1 %	2.3 %
9	12	SECURITY ONE LENDING	1,172	391	1,563	1.0 %	0.7 %	1.4 %
10		1ST AAA REVERSE MORT	1,142	0	1,142	1.0 %	0.0 %	1.0 %
14	13	FIRST MARINER BANK	778	341	1,119	0.7 %	0.6 %	1.0 %
11		MONEY HOUSE INC	1,073	0	1,073	0.9 %	0.0 %	0.9 %
12		GUARDIAN FIRST FUNDI	873	0	873	0.8 %	0.0 %	0.8 %
13		M AND T BANK	793	0	793	0.7 %	0.0 %	0.7 %
52	11	LIVE WELL FINANCIAL	246	538	784	0.2 %	0.9 %	0.7 %
15		STAY IN HOME MORTGAG	714	0	714	0.6 %	0.0 %	0.6 %
17		EVOFI ONE	668	0	668	0.6 %	0.0 %	0.6 %
18		SENIORS REVERSE MORT	647	0	647	0.6 %	0.0 %	0.6 %
19		PNC MORTGAGE LLC	609	0	609	0.5 %	0.0 %	0.5 %
20		AMERICAN ADVISORS GR	575	0	575	0.5 %	0.0 %	0.5 %
21		EQUIPOINT FINANCIAL	570	0	570	0.5 %	0.0 %	0.5 %
22		NET EQUITY FINANCIAL	558	0	558	0.5 %	0.0 %	0.5 %
42	14	FIRST REVERSE FINANC	300	256	556	0.3 %	0.4 %	0.5 %
23		UPSTATE CAPITAL INC	530	0	530	0.5 %	0.0 %	0.5 %
24		1ST CONTINENTAL MORT	451	0	451	0.4 %	0.0 %	0.4 %
25		M AND I MARSHALL AND	446	0	446	0.4 %	0.0 %	0.4 %
26		CITYONE MORTGAGE BAN	431	0	431	0.4 %	0.0 %	0.4 %
27		HARVARD HOME MORTGAG	429	0	429	0.4 %	0.0 %	0.4 %
28		ACADEMY MORTGAGE LLC	421	0	421	0.4 %	0.0 %	0.4 %
29		MORTGAGESHOP LLC	413	0	413	0.4 %	0.0 %	0.4 %
30		ALLIED HOME MORTGAGE	395	0	395	0.3 %	0.0 %	0.3 %
30		SENIOR AMERICAN FUND	395	0	395	0.3 %	0.0 %	0.3 %
39	21	CHERRY CREEK MORTGAG	317	58	375	0.3 %	0.1 %	0.3 %
32		SAVINGS FIRST MORTGA	373	0	373	0.3 %	0.0 %	0.3 %
33		VAN DYK MORTGAGE COR	366	0	366	0.3 %	0.0 %	0.3 %
37	25	VALUE FINANCIAL MORT	343	19	362	0.3 %	0.0 %	0.3 %
34		EQUITABLE REVERSE MO	361	0	361	0.3 %	0.0 %	0.3 %
35		PRIORITY MORTGAGE CO	349	0	349	0.3 %	0.0 %	0.3 %
36		GRIFFIN FINANCIAL MO	345	0	345	0.3 %	0.0 %	0.3 %
40	22	PACIFIC REVERSE MORT	302	37	339	0.3 %	0.1 %	0.3 %
38		LIBERTYSTREET FINANC	325	0	325	0.3 %	0.0 %	0.3 %
41		INTEGRITY 1ST MORTGA	301	0	301	0.3 %	0.0 %	0.3 %
43		TWIN CAPITAL MORTGAG	298	0	298	0.3 %	0.0 %	0.3 %
77	18	SIDUS FINANCIAL LLC	186	101	287	0.2 %	0.2 %	0.3 %
44		METAMERICA MORTGAGE	286	0	286	0.3 %	0.0 %	0.3 %
45		AMERICAN REVERSE MOR	282	0	282	0.2 %	0.0 %	0.2 %
46		REVERSE MORTGAGES OF	279	0	279	0.2 %	0.0 %	0.2 %

Rank		Lender	Endorsements			Market Share		
R	W		Ret	Whls	Total	Ret	Whls	Total
47		SUN AMERICAN MORTGAG	277	0	277	0.2 %	0.0 %	0.2 %
48		FUTURES SAFE FINANCIAL	276	0	276	0.2 %	0.0 %	0.2 %
49		DIRECT FINANCE CORP	272	0	272	0.2 %	0.0 %	0.2 %
50		SUNTRUST MORTGAGE IN	254	0	254	0.2 %	0.0 %	0.2 %
50		IDEAL MORTGAGE BANKE	254	0	254	0.2 %	0.0 %	0.2 %
53		AMERICAN HOME LOAN I	245	0	245	0.2 %	0.0 %	0.2 %
54		CITIZENS MORTGAGE CO	240	0	240	0.2 %	0.0 %	0.2 %
55		AMTEC FUNDING GROUP	238	0	238	0.2 %	0.0 %	0.2 %
57		GATEWAY FUNDING DIVE	236	0	236	0.2 %	0.0 %	0.2 %
58		NATIONAL CITY BANK	234	0	234	0.2 %	0.0 %	0.2 %
59		AMERICAN PACIFIC MOR	227	0	227	0.2 %	0.0 %	0.2 %
59		ENVISION LENDING GRO	227	0	227	0.2 %	0.0 %	0.2 %
431	15	PLAZA HOME MORTGAGE	31	196	227	0.0 %	0.3 %	0.2 %
61		WEBSTER BANK	222	0	222	0.2 %	0.0 %	0.2 %
62		SENIOR FUNDING ASSOC	221	0	221	0.2 %	0.0 %	0.2 %
241	16	STANDARD MORTGAGE CO	67	154	221	0.1 %	0.3 %	0.2 %
63		GATEWAY REVERSE MORT	219	0	219	0.2 %	0.0 %	0.2 %
64	33	UNITY MORTGAGE CORP	218	0	218	0.2 %	0.0 %	0.2 %
65		UNIVERSAL LENDING CO	216	0	216	0.2 %	0.0 %	0.2 %
66		NEW HORIZONS REVERSE	201	0	201	0.2 %	0.0 %	0.2 %
67		EAGLE NATIONWIDE MOR	200	0	200	0.2 %	0.0 %	0.2 %
68		1ST SOURCE FUNDING I	198	0	198	0.2 %	0.0 %	0.2 %
69		JUDITH O SMITH MORTG	197	0	197	0.2 %	0.0 %	0.2 %
70		REMINGTON MORTGAGE I	195	0	195	0.2 %	0.0 %	0.2 %
71		SECURITY NATIONAL MOR	194	0	194	0.2 %	0.0 %	0.2 %
72		MONTGOMERY MORTGAGE	193	0	193	0.2 %	0.0 %	0.2 %
73		RESIDENTIAL EQUITY F	192	0	192	0.2 %	0.0 %	0.2 %
74		NETWORK FUNDING LP	190	0	190	0.2 %	0.0 %	0.2 %
75		SENIORS EQUITY INCOM	189	0	189	0.2 %	0.0 %	0.2 %
76		WATERMARK CAPITAL IN	187	0	187	0.2 %	0.0 %	0.2 %
77		CIRCLE MORTGAGE CORP	186	0	186	0.2 %	0.0 %	0.2 %
77		HARTLAND MORTGAGE CE	186	0	186	0.2 %	0.0 %	0.2 %
77		MASTER MORTGAGE CORP	186	0	186	0.2 %	0.0 %	0.2 %
81		WILMINGTON SAVINGS F	181	0	181	0.2 %	0.0 %	0.2 %
82		COLONIAL MORTGAGE CO	180	0	180	0.2 %	0.0 %	0.2 %
83		COOPER AND SHEIN LLC	178	0	178	0.2 %	0.0 %	0.2 %
84		FRANK J WEAVER INC	177	0	177	0.2 %	0.0 %	0.2 %
84		GOLDEN GATEWAY FINAN	177	0	177	0.2 %	0.0 %	0.2 %
86		FIRST FINANCIAL MORT	176	0	176	0.2 %	0.0 %	0.2 %
87		FIRST MIDWEST BANK	174	0	174	0.2 %	0.0 %	0.2 %
88		AAA CONCORDIA MORTGA	172	0	172	0.2 %	0.0 %	0.2 %
89		SENIORS FIRST MORTGA	171	0	171	0.2 %	0.0 %	0.2 %
90		BERNARD MORTGAGE COR	170	0	170	0.1 %	0.0 %	0.1 %
91		W J BRADLEY MORTGAGE	167	0	167	0.1 %	0.0 %	0.1 %
92		CASTLE FINANCIAL INC	160	0	160	0.1 %	0.0 %	0.1 %
93		WSB MORTGAGE SERVICE	159	0	159	0.1 %	0.0 %	0.1 %
93		UNITED SOUTHWEST MOR	159	0	159	0.1 %	0.0 %	0.1 %
95		SUN VALLEY FINANCIAL	156	0	156	0.1 %	0.0 %	0.1 %
96		PRIMARY RESIDENTIAL	155	0	155	0.1 %	0.0 %	0.1 %
96		RETIREMENT LIFE FUND	155	0	155	0.1 %	0.0 %	0.1 %

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