

Wholesale Leaders Report

Industry Summary

Data as of August 2009

Next Release Date: Week 4 of October

Retail
Endorsement Growth

-17.0 %

Wholesale
Endorsement Growth

-2.7 %

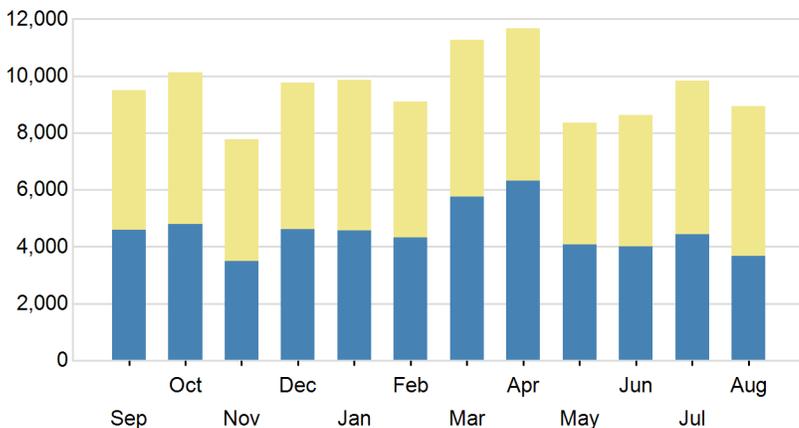
Total
Endorsement Growth

-9.2 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
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 %
Aug	3,681	-17.0 %	5,246	-2.7 %	8,927	-9.2 %
Total	54,618		60,136		114,754	

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Top 10 Lenders by Retail and Wholesale Performance														
Rank / Lender Name	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Total	Mkt Shr
WELLS FARGO BANK NA	1,953	1,617	1,272	1,476	1,960	1,654	2,371	2,375	1,583	1,531	1,889	1,540	21,221	18.5%
BANK OF AMERICA NA CHARL	1,829	2,011	1,177	1,201	1,056	1,634	1,846	2,159	1,509	1,454	1,563	1,305	18,744	16.3%
FINANCIAL FREEDOM ACQUIS	1,782	1,384	1,133	1,684	2,029	1,609	1,600	1,735	782	369	743	1,151	16,001	13.9%
JAMES B NUTTER AND COMPA	1,413	1,832	1,268	1,538	1,511	1,477	1,380	255	433	263	449	320	12,139	10.6%
METLIFE BANK	421	456	536	482	796	770	741	880	699	1,238	1,344	1,204	9,567	8.3%
WORLD ALLIANCE FINANCIAL	683	909	887	1,294	654	268	364	966	884	1,000	902	373	9,184	8.0%
GENERATION MORTGAGE COMP	230	213	208	242	419	325	483	698	525	646	776	533	5,298	4.6%
URBAN FINANCIAL GROUP	204	307	216	323	193	282	457	545	482	398	363	281	4,051	3.5%
GENWORTH FINANCIAL HM EQ	130	175	292	353	110	19	339	517	225	215	406	934	3,715	3.2%
ONE REVERSE MORTGAGE LLC	90	190	120	107	163	176	494	302	184	272	270	188	2,556	2.2%
Total	8,735	9,094	7,109	8,700	8,891	8,214	10,075	10,432	7,306	7,386	8,705	7,829	102,476	89.3%

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	19,575	1,646	21,221	0.5 %	548.0 %	7.6 %	92 %	8 %	17.1 %	2.7 %	18.5 %
BANK OF AMERICA NA CHARLO	2	3	2	10,835	7,909	18,744	83.1 %	-36.1 %	2.4 %	58 %	42 %	9.4 %	13.2 %	16.3 %
FINANCIAL FREEDOM ACQUIS	3	2	3	4,188	11,813	16,001	-38.8 %	-44.3 %	-42.9 %	26 %	74 %	3.6 %	19.6 %	13.9 %
JAMES B NUTTER AND COMPAN	39	1	4	312	11,827	12,139	-50.4 %	-10.6 %	-12.4 %	3 %	97 %	0.3 %	19.7 %	10.6 %
METLIFE BANK	6	4	5	2,366	7,201	9,567	81.7 %	116.8 %	106.9 %	25 %	75 %	2.1 %	12.0 %	8.3 %
WORLD ALLIANCE FINANCIAL	4	5	6	3,659	5,525	9,184	10.1 %	31.4 %	22.0 %	40 %	60 %	3.2 %	9.2 %	8.0 %
GENERATION MORTGAGE COMPA	7	6	7	1,627	3,671	5,298	25.1 %	266.0 %	129.9 %	31 %	69 %	1.4 %	6.1 %	4.6 %
URBAN FINANCIAL GROUP	8	8	8	1,452	2,599	4,051	20.9 %	343.5 %	126.7 %	36 %	64 %	1.3 %	4.3 %	3.5 %
GENWORTH FINANCIAL HM EQU	14	7	9	748	2,967	3,715	-58.7 %	258.3 %	40.9 %	20 %	80 %	0.7 %	4.9 %	3.2 %
ONE REVERSE MORTGAGE LLC	5	35	10	2,537	19	2,556	456.4 %	-94.3 %	223.1 %	99 %	1 %	2.2 %	0.0 %	2.2 %
Total				47,299	55,177	102,476	11.9 %	-3.8 %	2.9 %	46 %	54 %	41.2 %	91.8 %	89.3 %

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	10,835	7,909	18,744	4,916	-4,470	446	58 %	42 %	9.4 %	13.2 %	16.3 %
ONE REVERSE MORTGAGE LLC	5	35	10	2,537	19	2,556	2,081	-316	1,765	99 %	1 %	2.2 %	0.0 %	2.2 %
METLIFE BANK	6	4	5	2,366	7,201	9,567	1,064	3,880	4,944	25 %	75 %	2.1 %	12.0 %	8.3 %
MONEY HOUSE INC	11		15	1,013	0	1,013	848	0	848	100 %	0 %	0.9 %		0.9 %
PNC MORTGAGE LLC	20		23	583	0	583	582	0	582	100 %	0 %	0.5 %		0.5 %
Total				17,334	15,129	32,463	9,491	-906	8,585	53 %	47 %	15.1 %	25.2 %	28.3 %

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	5	2,366	7,201	9,567	1,064	3,880	4,944	25 %	75 %	2.1 %	12.0 %	8.3 %
GENERATION MORTGAGE COMPA	7	6	7	1,627	3,671	5,298	326	2,668	2,994	31 %	69 %	1.4 %	6.1 %	4.6 %
GENWORTH FINANCIAL HM EQU	14	7	9	748	2,967	3,715	-1,061	2,139	1,078	20 %	80 %	0.7 %	4.9 %	3.2 %
URBAN FINANCIAL GROUP	8	8	8	1,452	2,599	4,051	251	2,013	2,264	36 %	64 %	1.3 %	4.3 %	3.5 %
WELLS FARGO BANK NA	1	10	1	19,575	1,646	21,221	101	1,392	1,493	92 %	8 %	17.1 %	2.7 %	18.5 %
Total				25,768	18,084	43,852	681	12,092	12,773	59 %	41 %	22.5 %	30.1 %	38.2 %

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Top 10 Wholesale Lenders	Active Brokers	% Capture
JAMES B NUTTER AND COMPANY	676	38 %
FINANCIAL FREEDOM ACQUISITION	1296	35 %
BANK OF AMERICA NA CHARLOTTE	493	35 %
METLIFE BANK	329	28 %
WORLD ALLIANCE FINANCIAL CORP	491	21 %
GENERATION MORTGAGE COMPANY	172	28 %
GENWORTH FINANCIAL HM EQUITY A	555	17 %
URBAN FINANCIAL GROUP	173	23 %
SUN WEST MORTGAGE CO INC	245	22 %
WELLS FARGO BANK NA	472	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	19,575	1,646	21,221	17.1 %	2.7 %	18.5 %
2	3	BANK OF AMERICA NA C	10,835	7,909	18,744	9.4 %	13.2 %	16.3 %
3	2	FINANCIAL FREEDOM AC	4,188	11,813	16,001	3.6 %	19.6 %	13.9 %
39	1	JAMES B NUTTER AND C	312	11,827	12,139	0.3 %	19.7 %	10.6 %
6	4	METLIFE BANK	2,366	7,201	9,567	2.1 %	12.0 %	8.3 %
4	5	WORLD ALLIANCE FINAN	3,659	5,525	9,184	3.2 %	9.2 %	8.0 %
7	6	GENERATION MORTGAGE	1,627	3,671	5,298	1.4 %	6.1 %	4.6 %
8	8	URBAN FINANCIAL GROU	1,452	2,599	4,051	1.3 %	4.3 %	3.5 %
14	7	GENWORTH FINANCIAL H	748	2,967	3,715	0.7 %	4.9 %	3.2 %
5	35	ONE REVERSE MORTGAGE	2,537	19	2,556	2.2 %	0.0 %	2.2 %
119	9	SUN WEST MORTGAGE CO	128	2,135	2,263	0.1 %	3.6 %	2.0 %
9	14	SECURITY ONE LENDING	1,211	179	1,390	1.1 %	0.3 %	1.2 %
10		1ST AAA REVERSE MORT	1,140	0	1,140	1.0 %	0.0 %	1.0 %
16	12	FIRST MARINER BANK	680	340	1,020	0.6 %	0.6 %	0.9 %
11		MONEY HOUSE INC	1,013	0	1,013	0.9 %	0.0 %	0.9 %
12		GUARDIAN FIRST FUNDI	826	0	826	0.7 %	0.0 %	0.7 %
13	77	M AND T BANK	818	2	820	0.7 %	0.0 %	0.7 %
36	11	LIVE WELL FINANCIAL	326	418	744	0.3 %	0.7 %	0.6 %
15		STAY IN HOME MORTGAG	698	0	698	0.6 %	0.0 %	0.6 %
17		AMERICAN ADVISORS GR	612	0	612	0.5 %	0.0 %	0.5 %
18		UPSTATE CAPITAL INC	607	0	607	0.5 %	0.0 %	0.5 %
19		EVOFI ONE	585	0	585	0.5 %	0.0 %	0.5 %
20		PNC MORTGAGE LLC	583	0	583	0.5 %	0.0 %	0.5 %
21		SENIORS REVERSE MORT	574	0	574	0.5 %	0.0 %	0.5 %
22		EQUIPOINT FINANCIAL	566	0	566	0.5 %	0.0 %	0.5 %
24	26	1ST CONTINENTAL MORT	469	40	509	0.4 %	0.1 %	0.4 %
23		NET EQUITY FINANCIAL	503	0	503	0.4 %	0.0 %	0.4 %
33	20	PACIFIC REVERSE MORT	365	102	467	0.3 %	0.2 %	0.4 %
25	100	M AND I MARSHALL AND	456	0	456	0.4 %	0.0 %	0.4 %
26		ACADEMY MORTGAGE LLC	451	0	451	0.4 %	0.0 %	0.4 %
42	15	FIRST REVERSE FINANC	297	151	448	0.3 %	0.3 %	0.4 %
27		CITYONE MORTGAGE BAN	438	0	438	0.4 %	0.0 %	0.4 %
28		HARVARD HOME MORTGAG	424	0	424	0.4 %	0.0 %	0.4 %
29		ALLIED HOME MORTGAGE	409	0	409	0.4 %	0.0 %	0.4 %
30		SENIOR AMERICAN FUND	396	0	396	0.3 %	0.0 %	0.3 %
31		SAVINGS FIRST MORTGA	382	0	382	0.3 %	0.0 %	0.3 %
32		MORTGAGESHOP LLC	375	0	375	0.3 %	0.0 %	0.3 %
34	52	VALUE FINANCIAL MORT	360	7	367	0.3 %	0.0 %	0.3 %
55	18	VAN DYK MORTGAGE COR	241	121	362	0.2 %	0.2 %	0.3 %
35		GRIFFIN FINANCIAL MO	352	0	352	0.3 %	0.0 %	0.3 %
36		AMERICAN REVERSE MOR	326	0	326	0.3 %	0.0 %	0.3 %
49	25	CHERRY CREEK MORTGAG	279	42	321	0.2 %	0.1 %	0.3 %
38	100	CITIZENS MORTGAGE CO	315	0	315	0.3 %	0.0 %	0.3 %
40		PRIORITY MORTGAGE CO	309	0	309	0.3 %	0.0 %	0.3 %
41		REVERSE MORTGAGE GRP	300	0	300	0.3 %	0.0 %	0.3 %
42		METAMERICA MORTGAGE	297	0	297	0.3 %	0.0 %	0.3 %
44		REVERSE MORTGAGES OF	289	0	289	0.3 %	0.0 %	0.3 %
45		FUTURESAFE FINANCIAL	285	0	285	0.2 %	0.0 %	0.2 %
45		SUN AMERICAN MORTGAG	285	0	285	0.2 %	0.0 %	0.2 %
45		LIBERTYSTREET FINANC	285	0	285	0.2 %	0.0 %	0.2 %

Rank		Lender	Endorsements			Market Share		
R	W		Ret	Whls	Total	Ret	Whls	Total
48		TWIN CAPITAL MORTGAG	282	0	282	0.2 %	0.0 %	0.2 %
83	19	SIDUS FINANCIAL LLC	173	108	281	0.2 %	0.2 %	0.2 %
50		INTEGRITY 1ST MORTGA	264	0	264	0.2 %	0.0 %	0.2 %
218	13	STANDARD MORTGAGE CO	75	182	257	0.1 %	0.3 %	0.2 %
51		AMERICAN HOME LOAN I	252	0	252	0.2 %	0.0 %	0.2 %
52		ENVISION LENDING GRO	248	0	248	0.2 %	0.0 %	0.2 %
53		SENIORS EQUITY INCOM	246	0	246	0.2 %	0.0 %	0.2 %
54		GATEWAY REVERSE MORT	243	0	243	0.2 %	0.0 %	0.2 %
56		NATIONAL CITY BANK	239	0	239	0.2 %	0.0 %	0.2 %
56		WEBSTER BANK	239	0	239	0.2 %	0.0 %	0.2 %
58		IDEAL MORTGAGE BANKE	235	0	235	0.2 %	0.0 %	0.2 %
59		DIRECT FINANCE CORP	227	0	227	0.2 %	0.0 %	0.2 %
59		GATEWAY FUNDING DIVE	227	0	227	0.2 %	0.0 %	0.2 %
61		1ST SOURCE FUNDING I	224	0	224	0.2 %	0.0 %	0.2 %
61		JUDITH O SMITH MORTG	224	0	224	0.2 %	0.0 %	0.2 %
63		NEW HORIZONS REVERSE	223	0	223	0.2 %	0.0 %	0.2 %
64		UNIVERSAL LENDING CO	219	0	219	0.2 %	0.0 %	0.2 %
110	21	AMTEC FUNDING GROUP	136	81	217	0.1 %	0.1 %	0.2 %
65		CIRCLE MORTGAGE CORP	216	0	216	0.2 %	0.0 %	0.2 %
66		REMINGTON MORTGAGE I	209	0	209	0.2 %	0.0 %	0.2 %
66		AMERICAN PACIFIC MOR	209	0	209	0.2 %	0.0 %	0.2 %
68		COLONIAL MORTGAGE CO	208	0	208	0.2 %	0.0 %	0.2 %
69		SENIOR FUNDING ASSOC	207	0	207	0.2 %	0.0 %	0.2 %
70		NETWORK FUNDING LP	200	0	200	0.2 %	0.0 %	0.2 %
71	85	UNITY MORTGAGE CORP	197	1	198	0.2 %	0.0 %	0.2 %
72		SUNTRUST MORTGAGE IN	195	0	195	0.2 %	0.0 %	0.2 %
73		FIRST MIDWEST BANK	189	0	189	0.2 %	0.0 %	0.2 %
74		AAA CONCORDIA MORTGA	188	0	188	0.2 %	0.0 %	0.2 %
74		EAGLE NATIONWIDE MOR	188	0	188	0.2 %	0.0 %	0.2 %
76		RESIDENTIAL EQUITY F	181	0	181	0.2 %	0.0 %	0.2 %
76		WATERMARK CAPITAL IN	181	0	181	0.2 %	0.0 %	0.2 %
76		SECURITYNATIONAL MOR	181	0	181	0.2 %	0.0 %	0.2 %
76		FRANK J WEAVER INC	181	0	181	0.2 %	0.0 %	0.2 %
80		MORTGAGE CREDIT OF A	180	0	180	0.2 %	0.0 %	0.2 %
81		WSB MORTGAGE SERVICE	178	0	178	0.2 %	0.0 %	0.2 %
82		SENIORS FIRST MORTGA	177	0	177	0.2 %	0.0 %	0.2 %
84		WILMINGTON SAVINGS F	171	0	171	0.1 %	0.0 %	0.1 %
85		HARTLAND MORTGAGE CE	169	0	169	0.1 %	0.0 %	0.1 %
373	16	PLAZA HOME MORTGAGE	38	130	168	0.0 %	0.2 %	0.1 %
86		SUN VALLEY FINANCIAL	168	0	168	0.1 %	0.0 %	0.1 %
87		MONTGOMERY MORTGAGE	165	0	165	0.1 %	0.0 %	0.1 %
88		RETIREMENT LIFE FUND	163	0	163	0.1 %	0.0 %	0.1 %
89		BERNARD MORTGAGE COR	162	0	162	0.1 %	0.0 %	0.1 %
90		POPULAR MORTGAGE INC	161	0	161	0.1 %	0.0 %	0.1 %
90		FIRST FINANCIAL MORT	161	0	161	0.1 %	0.0 %	0.1 %
92		NATIONS FUNDING SOUR	159	0	159	0.1 %	0.0 %	0.1 %
92		MASTER MORTGAGE CORP	159	0	159	0.1 %	0.0 %	0.1 %
94		W J BRADLEY MORTGAGE	154	0	154	0.1 %	0.0 %	0.1 %
94		OASIS LENDING INC	154	0	154	0.1 %	0.0 %	0.1 %
96		ACCESS REVERSE MORTG	151	0	151	0.1 %	0.0 %	0.1 %

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