

Wholesale Leaders Report

Industry Summary

Data as of January 2011

Next Release Date: Week 4 of March

Retail Endorsement Growth

-6.8 %

Wholesale Endorsement Growth

9.3 %

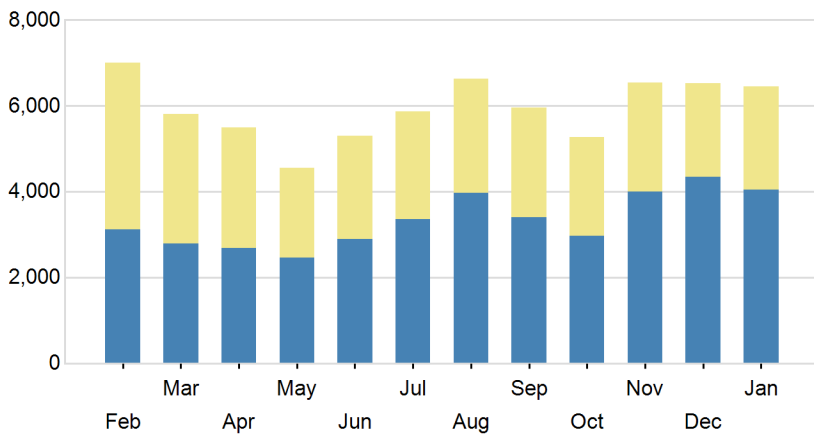
Total Endorsement Growth

-1.3 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
Feb	3,124	-1.5 %	3,890	-12.6 %	7,014	-8.0 %
Mar	2,783	-10.9 %	3,038	-21.9 %	5,821	-17.0 %
Apr	2,692	-3.3 %	2,813	-7.4 %	5,505	-5.4 %
May	2,465	-8.4 %	2,086	-25.8 %	4,551	-17.3 %
Jun	2,900	17.6 %	2,404	15.2 %	5,304	16.5 %
Jul	3,358	15.8 %	2,521	4.9 %	5,879	10.8 %
Aug	3,969	18.2 %	2,672	6.0 %	6,641	13.0 %
Sep	3,405	-14.2 %	2,558	-4.3 %	5,963	-10.2 %
Oct	2,976	-12.6 %	2,307	-9.8 %	5,283	-11.4 %
Nov	4,004	34.5 %	2,547	10.4 %	6,551	24.0 %
Dec	4,343	8.5 %	2,207	-13.3 %	6,550	0.0 %
Jan	4,049	-6.8 %	2,413	9.3 %	6,462	-1.3 %
Total	40,068		31,456		71,524	

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Top 10 Lenders by Retail and Wholesale Performance														
Rank / Lender Name	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Total	Mkt Shr
WELLS FARGO BANK NA	1,466	1,166	1,279	1,065	1,136	1,460	2,000	1,501	1,149	1,903	1,972	1,841	17,938	25.1%
BANK OF AMERICA NA CHARL	1,326	1,061	883	891	998	864	1,106	995	1,080	929	1,314	1,288	12,735	17.8%
METLIFE BANK	708	639	710	574	755	1,062	964	863	656	1,221	1,345	999	10,496	14.7%
URBAN FINANCIAL GROUP	900	827	792	460	484	410	360	509	623	543	267	422	6,597	9.2%
GENERATION MORTGAGE COMP	1,043	437	397	388	430	366	369	532	413	423	354	397	5,549	7.8%
GENWORTH FINANCIAL HM EQ	397	268	169	177	317	581	621	387	319	375	50	445	4,106	5.7%
ONE REVERSE MORTGAGE LLC	121	318	261	215	251	263	299	306	299	338	368	322	3,361	4.7%
FINANCIAL FREEDOM ACQUIS	439	381	345	157	241	167	177	172	127	132	197	114	2,649	3.7%
SECURITY ONE LENDING	43	123	84	69	114	69	153	106	117	172	99	152	1,301	1.8%
1ST AAA REVERSE MORTGAGE	109	85	73	69	108	91	96	85	108	99	129	102	1,154	1.6%
Total	6,552	5,305	4,993	4,065	4,834	5,333	6,145	5,456	4,891	6,135	6,095	6,082	65,886	92.1%

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	7	1	16,695	1,243	17,938	-11.9 %	-31.5 %	-13.6 %	93 %	7 %	23.3 %	4.0 %	25.1 %
BANK OF AMERICA NA CHARLO	2	2	2	7,210	5,525	12,735	-28.3 %	-43.5 %	-35.8 %	57 %	43 %	10.1 %	17.6 %	17.8 %
METLIFE BANK	3	1	3	4,038	6,458	10,496	23.9 %	-39.3 %	-24.5 %	38 %	62 %	5.6 %	20.5 %	14.7 %
URBAN FINANCIAL GROUP	6	3	4	1,180	5,417	6,597	5.0 %	34.7 %	28.2 %	18 %	82 %	1.6 %	17.2 %	9.2 %
GENERATION MORTGAGE COMPA	5	4	5	1,322	4,227	5,549	-17.6 %	-6.6 %	-9.5 %	24 %	76 %	1.8 %	13.4 %	7.8 %
GENWORTH FINANCIAL HM EQU	14	5	6	591	3,515	4,106	-1.5 %	-8.5 %	-7.6 %	14 %	86 %	0.8 %	11.2 %	5.7 %
ONE REVERSE MORTGAGE LLC	4		7	3,361	0	3,361	5.4 %	NaN	5.4 %	100 %	0 %	4.7 %		4.7 %
FINANCIAL FREEDOM ACQUISI	9	6	8	896	1,753	2,649	-72.6 %	-82.0 %	-79.6 %	34 %	66 %	1.3 %	5.6 %	3.7 %
SECURITY ONE LENDING	16	9	9	521	780	1,301	-55.4 %	53.2 %	-22.4 %	40 %	60 %	0.7 %	2.5 %	1.8 %
1ST AAA REVERSE MORTGAGE	7		10	1,154	0	1,154	-10.2 %	NaN	-10.2 %	100 %	0 %	1.6 %		1.6 %
Total				36,968	28,918	65,886	-17.0 %	-35.5 %	-26.3 %	56 %	44 %	51.7 %	91.9 %	92.1 %

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
METLIFE BANK	3	1	3	4,038	6,458	10,496	780	-4,184	-3,404	38 %	62 %	5.6 %	20.5 %	14.7 %
SENIOR MORTGAGE BANKERS I	15		18	570	0	570	523	0	523	100 %	0 %	0.8 %		0.8 %
IREVERSE HOME LOANS LLC	22		25	352	0	352	333	0	333	100 %	0 %	0.5 %		0.5 %
MAS ASSOCIATES	27		31	281	0	281	267	0	267	100 %	0 %	0.4 %		0.4 %
GREAT OAK LENDING	17		19	514	0	514	228	0	228	100 %	0 %	0.7 %		0.7 %
Total				5,755	6,458	12,213	2,131	-4,184	-2,053	47 %	53 %	8.0 %	20.5 %	17.1 %

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
URBAN FINANCIAL GROUP	6	3	4	1,180	5,417	6,597	56	1,396	1,452	18 %	82 %	1.6 %	17.2 %	9.2 %
SECURITY ONE LENDING	16	9	9	521	780	1,301	-646	271	-375	40 %	60 %	0.7 %	2.5 %	1.8 %
BROKER SOLUTIONS INC	1138	22	697	2	4	6	-7	4	-3	33 %	67 %	0.0 %	0.0 %	0.0 %
GOLD REVERSE INC		22	841		4	4	0	4	4	0 %	100 %	NaN	0.0 %	Infinity
GRANDE HOMES INC	1461	25	972	1	2	3	0	2	2	33 %	67 %	0.0 %	0.0 %	0.0 %
Total				1,704	6,207	7,911	-597	1,677	1,080	22 %	78 %	2.4 %	19.7 %	11.1 %

Top 10 Wholesale Lenders	Active Brokers	% Capture
METLIFE BANK	431	37 %
BANK OF AMERICA NA CHARLOTTE	222	39 %
URBAN FINANCIAL GROUP	299	41 %
GENERATION MORTGAGE COMPANY	194	38 %
GENWORTH FINANCIAL HM EQUITY A	688	25 %
FINANCIAL FREEDOM ACQUISITION	441	21 %
WELLS FARGO BANK NA	320	42 %
SUN WEST MORTGAGE CO INC	250	14 %
SECURITY ONE LENDING	83	27 %
LIVE WELL FINANCIAL INC	82	17 %

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Top 100 Wholesale and Retail Lenders

Rank		Lender	Endorsements			Market Share		
R	W		Ret	Whls	Total	Ret	Whls	Total
1	7	WELLS FARGO BANK NA	16,695	1,243	17,938	23.3 %	4.0 %	25.1 %
2	2	BANK OF AMERICA NA C	7,210	5,525	12,735	10.1 %	17.6 %	17.8 %
3	1	METLIFE BANK	4,038	6,458	10,496	5.6 %	20.5 %	14.7 %
6	3	URBAN FINANCIAL GROU	1,180	5,417	6,597	1.6 %	17.2 %	9.2 %
5	4	GENERATION MORTGAGE	1,322	4,227	5,549	1.8 %	13.4 %	7.8 %
14	5	GENWORTH FINANCIAL H	591	3,515	4,106	0.8 %	11.2 %	5.7 %
4		ONE REVERSE MORTGAGE	3,361	0	3,361	4.7 %	0.0 %	4.7 %
9	6	FINANCIAL FREEDOM AC	896	1,753	2,649	1.3 %	5.6 %	3.7 %
16	9	SECURITY ONE LENDING	521	780	1,301	0.7 %	2.5 %	1.8 %
7		1ST AAA REVERSE MORT	1,154	0	1,154	1.6 %	0.0 %	1.6 %
137	8	SUN WEST MORTGAGE CO	59	923	982	0.1 %	2.9 %	1.4 %
8		GUARDIAN FIRST FUNDI	910	0	910	1.3 %	0.0 %	1.3 %
10		AMERICAN ADVISORS GR	725	0	725	1.0 %	0.0 %	1.0 %
428	10	LIVE WELL FINANCIAL	13	663	676	0.0 %	2.1 %	0.9 %
11		NET EQUITY FINANCIAL	672	0	672	0.9 %	0.0 %	0.9 %
12		MONEY HOUSE INC	614	0	614	0.9 %	0.0 %	0.9 %
13		M AND T BANK	605	0	605	0.8 %	0.0 %	0.8 %
15		SENIOR MORTGAGE BANK	570	0	570	0.8 %	0.0 %	0.8 %
17		GREAT OAK LENDING	514	0	514	0.7 %	0.0 %	0.7 %
18		PNC REVERSE MORTGAGE	489	0	489	0.7 %	0.0 %	0.7 %
131	11	JAMES B NUTTER AND C	61	405	466	0.1 %	1.3 %	0.7 %
19		NEW DAY FINANCIAL LL	453	0	453	0.6 %	0.0 %	0.6 %
20	26	EQUIPOINT FINANCIAL	395	1	396	0.6 %	0.0 %	0.6 %
21		SUNTRUST MORTGAGE IN	379	0	379	0.5 %	0.0 %	0.5 %
22		IREVERSE HOME LOANS	352	0	352	0.5 %	0.0 %	0.5 %
23	35	FIRST MARINER BANK	319	0	319	0.4 %	0.0 %	0.4 %
49	13	CHERRY CREEK MORTGAG	143	169	312	0.2 %	0.5 %	0.4 %
24		SENIORS REVERSE MORT	295	0	295	0.4 %	0.0 %	0.4 %
24		ASPIRE FINANCIAL INC	295	0	295	0.4 %	0.0 %	0.4 %
26		SENIOR AMERICAN FUND	290	0	290	0.4 %	0.0 %	0.4 %
27		MAS ASSOCIATES	281	0	281	0.4 %	0.0 %	0.4 %
28		MORTGAGESHOP LLC	278	0	278	0.4 %	0.0 %	0.4 %
29		STAY IN HOME MORTGAG	274	0	274	0.4 %	0.0 %	0.4 %
29		MIDCONTINENT FINANCI	274	0	274	0.4 %	0.0 %	0.4 %
31		UNITED SOUTHWEST MOR	256	0	256	0.4 %	0.0 %	0.4 %
32		INTEGRITY 1ST MORTGA	249	0	249	0.3 %	0.0 %	0.3 %
33		FIRST NATIONAL BANK	236	0	236	0.3 %	0.0 %	0.3 %
34		PRIORITY MORTGAGE CO	226	0	226	0.3 %	0.0 %	0.3 %
35		BRIAN A COLE & ASSOC	217	0	217	0.3 %	0.0 %	0.3 %
36		ROYAL UNITED MORTGAG	201	0	201	0.3 %	0.0 %	0.3 %
37		UPSTATE CAPITAL INC	195	0	195	0.3 %	0.0 %	0.3 %
38		HARVARD HOME MORTGAG	194	0	194	0.3 %	0.0 %	0.3 %
409	12	PLAZA HOME MORTGAGE	14	174	188	0.0 %	0.6 %	0.3 %
39		TRADITIONAL HOME MOR	186	0	186	0.3 %	0.0 %	0.3 %
40		M AND I MARSHALL AND	178	0	178	0.2 %	0.0 %	0.2 %
41		MONTGOMERY MORTGAGE	176	0	176	0.2 %	0.0 %	0.2 %
56	14	SIDUS FINANCIAL LLC	126	46	172	0.2 %	0.1 %	0.2 %
42		WEBSTER BANK	172	0	172	0.2 %	0.0 %	0.2 %
43		ACADEMY MORTGAGE LLC	167	0	167	0.2 %	0.0 %	0.2 %
44		ENVOY MORTGAGE LTD	162	0	162	0.2 %	0.0 %	0.2 %

Rank		Lender	Endorsements			Market Share		
R	W		Ret	Whls	Total	Ret	Whls	Total
45		AMTEC FUNDING GROUP	160	0	160	0.2 %	0.0 %	0.2 %
46		OPEN MORTGAGE LLC	154	0	154	0.2 %	0.0 %	0.2 %
46		GATEWAY REVERSE MORT	154	0	154	0.2 %	0.0 %	0.2 %
48		PRIMELENDING A PLAIN	152	0	152	0.2 %	0.0 %	0.2 %
50		URBAN HOUSING MORTGA	141	0	141	0.2 %	0.0 %	0.2 %
51		GMFS LLC	140	0	140	0.2 %	0.0 %	0.2 %
52	26	MCM HOLDINGS INC	139	1	140	0.2 %	0.0 %	0.2 %
53		AMERICAN PACIFIC MOR	135	0	135	0.2 %	0.0 %	0.2 %
54		UNIVERSAL LENDING CO	129	0	129	0.2 %	0.0 %	0.2 %
55		ALLIED HOME MORTGAGE	128	0	128	0.2 %	0.0 %	0.2 %
60	20	VALUE FINANCIAL MORT	117	10	127	0.2 %	0.0 %	0.2 %
57		WILMINGTON SAVINGS F	124	0	124	0.2 %	0.0 %	0.2 %
58		METAMERICA MORTGAGE	123	0	123	0.2 %	0.0 %	0.2 %
58		SUN AMERICAN MORTGAG	123	0	123	0.2 %	0.0 %	0.2 %
60		POPULAR MORTGAGE INC	117	0	117	0.2 %	0.0 %	0.2 %
62		SENIORS FIRST MORTGA	115	0	115	0.2 %	0.0 %	0.2 %
115	15	FIRST NATIONAL BANK	69	44	113	0.1 %	0.1 %	0.2 %
63		MASTER MORTGAGE CORP	113	0	113	0.2 %	0.0 %	0.2 %
63		TRIPOINT MORTGAGE GR	113	0	113	0.2 %	0.0 %	0.2 %
65		GOLDEN GATEWAY FINAN	112	0	112	0.2 %	0.0 %	0.2 %
66		EAST COAST CAPITAL C	111	0	111	0.2 %	0.0 %	0.2 %
66		EQUITABLE REVERSE MO	111	0	111	0.2 %	0.0 %	0.2 %
68		EAGLE NATIONWIDE MOR	110	0	110	0.2 %	0.0 %	0.2 %
69		NATIONWIDE EQUITIES	109	0	109	0.2 %	0.0 %	0.2 %
69		NEW CASTLE MORTGAGE	109	0	109	0.2 %	0.0 %	0.2 %
71		NETWORK FUNDING LP	108	0	108	0.2 %	0.0 %	0.2 %
72		REMINGTON MORTGAGE I	105	0	105	0.1 %	0.0 %	0.1 %
72		PRIMARY RESIDENTIAL	105	0	105	0.1 %	0.0 %	0.1 %
74		1ST SOURCE FUNDING I	104	0	104	0.1 %	0.0 %	0.1 %
75		APPROVAL FIRST HOME	103	0	103	0.1 %	0.0 %	0.1 %
76		MCGOWIN KING MORTGAG	102	0	102	0.1 %	0.0 %	0.1 %
76		GATEWAY FUNDING DIVE	102	0	102	0.1 %	0.0 %	0.1 %
78		CHRISTENSEN FINANCIA	101	0	101	0.1 %	0.0 %	0.1 %
78		TRINITY REVERSE MORT	101	0	101	0.1 %	0.0 %	0.1 %
80		SOUTHWEST FUNDING LP	100	0	100	0.1 %	0.0 %	0.1 %
81		AA MORTGAGE GROUP LL	98	0	98	0.1 %	0.0 %	0.1 %
81		PROSPERITY MORTGAGE	98	0	98	0.1 %	0.0 %	0.1 %
83		SENIOR FUNDING ASSOC	96	0	96	0.1 %	0.0 %	0.1 %
83		ALL FINANCIAL SERVIC	96	0	96	0.1 %	0.0 %	0.1 %
85		AMERICAN NATIONWIDE	94	0	94	0.1 %	0.0 %	0.1 %
86		LIBERTYSTREET FINANC	93	0	93	0.1 %	0.0 %	0.1 %
86		ROCKLAND TRUST CO	93	0	93	0.1 %	0.0 %	0.1 %
86		SENIOR REVERSE MORTG	93	0	93	0.1 %	0.0 %	0.1 %
86		FRANKLIN FIRST FINAN	93	0	93	0.1 %	0.0 %	0.1 %
90		AEGEAN FINANCIAL INC	89	0	89	0.1 %	0.0 %	0.1 %
91		WATERMARK CAPITAL IN	87	0	87	0.1 %	0.0 %	0.1 %
92		HARTLAND MORTGAGE CE	84	0	84	0.1 %	0.0 %	0.1 %
92		FUTURES SAFE FINANCIAL	84	0	84	0.1 %	0.0 %	0.1 %
94		FIDELIS MORTGAGE LLC	83	0	83	0.1 %	0.0 %	0.1 %
94		HOME SAVINGS OF AMER	83	0	83	0.1 %	0.0 %	0.1 %

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