



Sales Performance Analytics Report

Year to Date - Year over Year - December 2005

SEATTLE MORTGAGE COMPANY - California

REVERSE MARKET INSIGHT

County Rank		California	Lender Rank		Total Endorsements			Subscriber Endorsements			Market Share			Active Lenders			Monthly Loans Per Lender			Subscriber Adj. Performance		
Curr	Prior	County	Curr	Prior	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg
7	7	ALAMEDA	2	2	528	522	1.1 %	61	83	-26.5 %	11.6 %	15.9 %	-27.3 %	36	20	80.0 %	1.2	2.2	-43.8 %	109	83	31.3 %
42	42	AMADOR	4		26	10	160.0 %	2	0		7.7 %	0.0 %		7	5	40.0 %	0.3	0.2	85.7 %	1	0	
19	21	BUTTE	8	7	139	94	47.9 %	5	4	25.0 %	3.6 %	4.3 %	-15.5 %	16	11	45.5 %	0.7	0.7	1.7 %	5	4	25.0 %
40	40	CALAVERAS	6		31	16	93.8 %	1	0		3.2 %	0.0 %		14	5	180.0 %	0.2	0.3	-30.8 %	1	0	
53	54	COLUSA			3	1	200.0 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	2	1	100.0 %	0.1	0.1	50.0 %	0	0	0.0 %
8	9	CONTRA COSTA	3	2	393	266	47.7 %	33	32	3.1 %	8.4 %	12.0 %	-30.2 %	32	21	52.4 %	1.0	1.1	-3.0 %	34	32	6.2 %
54	50	DEL NORTE			2	3	-33.3 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	2	1	100.0 %	0.1	0.3	-66.7 %	0	0	0.0 %
22	25	EL DORADO	8	5	124	65	90.8 %	4	5	-20.0 %	3.2 %	7.7 %	-58.1 %	21	9	133.3 %	0.5	0.6	-18.2 %	5	5	0.0 %
9	13	FRESNO	10		372	166	124.1 %	4	0		1.1 %	0.0 %		22	15	46.7 %	1.4	0.9	52.8 %	3	0	
46	44	GLENN	3		9	8	12.5 %	1	0		11.1 %	0.0 %		7	6	16.7 %	0.1	0.1	-3.6 %	1	0	
31	31	HUMBOLDT		2	59	37	59.5 %	0	3	-100.0 %	0.0 %	8.1 %	-100.0 %	7	3	133.3 %	0.7	1.0	-31.7 %	0	3	-100.0 %
47	48	IMPERIAL			8	4	100.0 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	5	3	66.7 %	0.1	0.1	20.0 %	0	0	0.0 %
51	50	INYO		2	4	3	33.3 %	0	1	-100.0 %	0.0 %	33.3 %	-100.0 %	3	2	50.0 %	0.1	0.1	-11.1 %	0	1	-100.0 %
12	20	KERN	8	5	311	103	201.9 %	5	3	66.7 %	1.6 %	2.9 %	-44.8 %	24	15	60.0 %	1.1	0.6	88.7 %	3	3	0.0 %
43	43	KINGS			20	9	122.2 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	5	4	25.0 %	0.3	0.2	77.8 %	0	0	0.0 %
40	37	LAKE	43	32	31	25	24.0 %	1	2	-50.0 %	3.2 %	8.0 %	-59.7 %	13	8	62.5 %	0.2	0.3	-23.7 %	1	2	-50.0 %
47	45	LASSEN	2		8	7	14.3 %	1	0		12.5 %	0.0 %		6	3	100.0 %	0.1	0.2	-42.9 %	2	0	
1	1	LOS ANGELES	6	2	3471	3241	7.1 %	135	491	-72.5 %	3.9 %	15.1 %	-74.3 %	77	46	67.4 %	3.8	5.9	-36.0 %	211	491	-57.0 %
30	37	MADERA	6	4	78	25	212.0 %	1	1	0.0 %	1.3 %	4.0 %	-67.9 %	10	10	0.0 %	0.7	0.2	212.0 %	0	1	-100.0 %
32	27	MARIN	5	4	57	55	3.6 %	2	1	100.0 %	3.5 %	1.8 %	93.0 %	10	7	42.9 %	0.5	0.7	-27.5 %	3	1	200.0 %
50	52	MARIPOSA			6	2	200.0 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	5	2	150.0 %	0.1	0.1	20.0 %	0	0	0.0 %
38	39	MENDOCINO	4	3	33	18	83.3 %	1	2	-50.0 %	3.0 %	11.1 %	-72.7 %	11	6	83.3 %	0.3	0.3	0.0 %	1	2	-50.0 %
27	28	MERCED	8	9	87	47	85.1 %	2	1	100.0 %	2.3 %	2.1 %	8.0 %	16	13	23.1 %	0.5	0.3	50.4 %	1	1	0.0 %
54	56	MODOC			2	0		0	0	0.0 %	0.0 %	0.0 %	0.0 %	2	0		0.1	0.0		0	0	0.0 %
56	54	MONO			1	1	0.0 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	1	1	0.0 %	0.1	0.1	0.0 %	0	0	0.0 %
23	24	MONTEREY	9	7	117	71	64.8 %	3	2	50.0 %	2.6 %	2.8 %	-9.0 %	15	16	-6.2 %	0.7	0.4	75.8 %	2	2	0.0 %



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REVERSE MARKET INSIGHT

County Rank		California	Lender Rank		Total Endorsements			Subscriber Endorsements			Market Share			Active Lenders			Monthly Loans Per Lender			Subscriber Adj. Performance		
Curr	Prior	County	Curr	Prior	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg
34	32	NAPA	3	2	46	32	43.8 %	4	4	0.0 %	8.7 %	12.5 %	-30.4 %	12	11	9.1 %	0.3	0.2	31.8 %	3	4	-25.0 %
28	29	NEVADA	6	6	86	46	87.0 %	6	1	500.0 %	7.0 %	2.2 %	220.9 %	16	9	77.8 %	0.4	0.4	5.2 %	6	1	500.0 %
6	4	ORANGE	6	2	693	772	-10.2 %	30	174	-82.8 %	4.3 %	22.5 %	-80.8 %	54	39	38.5 %	1.1	1.6	-35.2 %	46	174	-73.6 %
15	16	PLACER	6	4	261	142	83.8 %	11	15	-26.7 %	4.2 %	10.6 %	-60.1 %	30	14	114.3 %	0.7	0.8	-14.2 %	13	15	-13.3 %
47	47	PLUMAS	1		8	5	60.0 %	2	0		25.0 %	0.0 %		6	4	50.0 %	0.1	0.1	6.7 %	2	0	
2	3	RIVERSIDE	8	2	1615	1105	46.2 %	39	174	-77.6 %	2.4 %	15.7 %	-84.7 %	75	43	74.4 %	1.8	2.1	-16.2 %	47	174	-73.0 %
5	5	SACRAMENTO	7	5	1049	696	50.7 %	37	72	-48.6 %	3.5 %	10.3 %	-65.9 %	48	23	108.7 %	1.8	2.5	-27.8 %	51	72	-29.2 %
45	46	SAN BENITO	3	2	11	6	83.3 %	1	1	0.0 %	9.1 %	16.7 %	-45.5 %	8	5	60.0 %	0.1	0.1	14.6 %	1	1	0.0 %
3	6	SAN BERNARDINO	11	2	1200	624	92.3 %	29	51	-43.1 %	2.4 %	8.2 %	-70.4 %	71	37	91.9 %	1.4	1.4	0.2 %	29	51	-43.1 %
4	2	SAN DIEGO	9	2	1082	1291	-16.2 %	32	233	-86.3 %	3.0 %	18.0 %	-83.6 %	52	41	26.8 %	1.7	2.6	-33.9 %	48	233	-79.4 %
26	22	SAN FRANCISCO	4	3	97	87	11.5 %	4	8	-50.0 %	4.1 %	9.2 %	-55.2 %	17	10	70.0 %	0.5	0.7	-34.4 %	6	8	-25.0 %
10	10	SAN JOAQUIN	6	3	363	254	42.9 %	18	29	-37.9 %	5.0 %	11.4 %	-56.6 %	27	16	68.8 %	1.1	1.3	-15.3 %	21	29	-27.6 %
24	17	SAN LUIS OBISPO	4	3	112	131	-14.5 %	8	18	-55.6 %	7.1 %	13.7 %	-48.0 %	14	10	40.0 %	0.7	1.1	-38.9 %	13	18	-27.8 %
18	15	SAN MATEO	3	3	148	148	0.0 %	10	16	-37.5 %	6.8 %	10.8 %	-37.5 %	17	14	21.4 %	0.7	0.9	-17.6 %	12	16	-25.0 %
17	18	SANTA BARBARA	3	2	152	119	27.7 %	16	39	-59.0 %	10.5 %	32.8 %	-67.9 %	15	13	15.4 %	0.8	0.8	10.7 %	14	39	-64.1 %
14	11	SANTA CLARA	3	2	297	200	48.5 %	15	32	-53.1 %	5.1 %	16.0 %	-68.4 %	25	14	78.6 %	1.0	1.2	-16.8 %	18	32	-43.8 %
37	34	SANTA CRUZ	4	3	36	27	33.3 %	2	2	0.0 %	5.6 %	7.4 %	-25.0 %	9	9	0.0 %	0.3	0.3	33.3 %	2	2	0.0 %
20	23	SHASTA	5	4	137	77	77.9 %	14	6	133.3 %	10.2 %	7.8 %	31.1 %	20	13	53.8 %	0.6	0.5	15.6 %	12	6	100.0 %
56	56	SIERRA			1	0		0	0	0.0 %	0.0 %	0.0 %	0.0 %	1	0		0.1	0.0		0	0	0.0 %
44	48	SISKIYOU		2	13	4	225.0 %	0	1	-100.0 %	0.0 %	25.0 %	-100.0 %	6	3	100.0 %	0.2	0.1	62.5 %	0	1	-100.0 %
16	12	SOLANO	7	3	220	196	12.2 %	6	20	-70.0 %	2.7 %	10.2 %	-73.3 %	23	18	27.8 %	0.8	0.9	-12.2 %	7	20	-65.0 %
21	19	SONOMA	5	7	135	117	15.4 %	6	4	50.0 %	4.4 %	3.4 %	30.0 %	23	13	76.9 %	0.5	0.8	-34.8 %	9	4	125.0 %
13	14	STANISLAUS	4	5	306	159	92.5 %	24	14	71.4 %	7.8 %	8.8 %	-10.9 %	32	14	128.6 %	0.8	0.9	-15.8 %	29	14	107.1 %
33	33	SUTTER	4	5	50	29	72.4 %	3	3	0.0 %	6.0 %	10.3 %	-42.0 %	12	7	71.4 %	0.3	0.3	0.6 %	3	3	0.0 %
39	34	TEHAMA	5		32	27	18.5 %	1	0		3.1 %	0.0 %		7	8	-12.5 %	0.4	0.3	35.4 %	1	0	
51	52	TRINITY			4	2	100.0 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	4	2	100.0 %	0.1	0.1	0.0 %	0	0	0.0 %



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SEATTLE MORTGAGE COMPANY - California

REVERSE MARKET INSIGHT

County Rank		California	Lender Rank		Total Endorsements			Subscriber Endorsements			Market Share			Active Lenders			Monthly Loans Per Lender			Subscriber Adj. Performance		
Curr	Prior	County	Curr	Prior	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg
25	30	TULARE	4	4	99	41	141.5 %	8	2	300.0 %	8.1 %	4.9 %	65.7 %	11	9	22.2 %	0.8	0.4	97.6 %	4	2	100.0 %
35	40	TUOLUMNE	6	2	42	16	162.5 %	2	4	-50.0 %	4.8 %	25.0 %	-81.0 %	7	6	16.7 %	0.5	0.2	125.0 %	1	4	-75.0 %
11	8	VENTURA	5	2	338	321	5.3 %	7	45	-84.4 %	2.1 %	14.0 %	-85.2 %	37	25	48.0 %	0.8	1.1	-28.9 %	10	45	-77.8 %
29	26	YOLO	7	5	83	57	45.6 %	3	6	-50.0 %	3.6 %	10.5 %	-65.7 %	14	9	55.6 %	0.5	0.5	-6.4 %	3	6	-50.0 %
36	34	YUBA	7	5	40	27	48.1 %	1	2	-50.0 %	2.5 %	7.4 %	-66.2 %	11	8	37.5 %	0.3	0.3	7.7 %	1	2	-50.0 %
		Total:			14676	11557	27.0 %	601	1607	-62.6 %	4.1 %	13.9 %	-70.5 %	172	101	70.3 %	7.1	9.5	-25.4 %	806	1607	-49.8 %



Sales Performance Analytics Report

Year to Date - Year over Year - December 2005

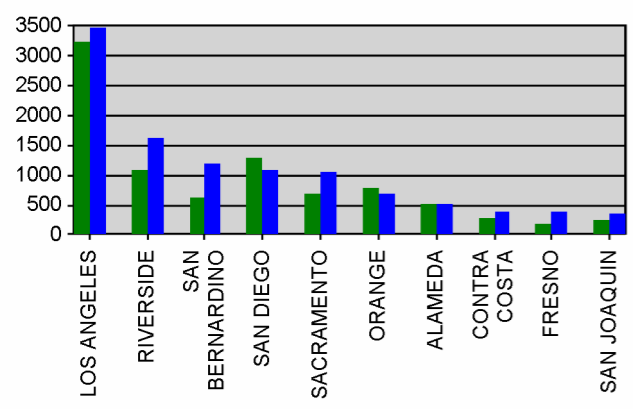
SEATTLE MORTGAGE COMPANY - California

REVERSE MARKET INSIGHT

Total Volume

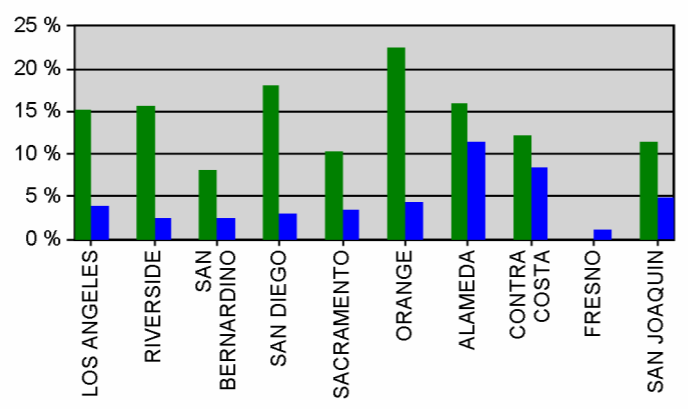
County Rank		California	Lender Rank		Total Endorsements			Subscriber Endorsements			Market Share			Active Lenders			Monthly Loans Per Lender			Subscriber Adj. Performance		
Curr	Prior	County	Curr	Prior	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg
1	1	LOS ANGELES	6	2	3471	3241	7.1 %	135	491	-72.5 %	3.9 %	15.1 %	-74.3 %	77	46	67.4 %	3.8	5.9	-36.0 %	211	491	-57.0 %
2	3	RIVERSIDE	8	2	1615	1105	46.2 %	39	174	-77.6 %	2.4 %	15.7 %	-84.7 %	75	43	74.4 %	1.8	2.1	-16.2 %	47	174	-73.0 %
3	6	SAN BERNARDINO	11	2	1200	624	92.3 %	29	51	-43.1 %	2.4 %	8.2 %	-70.4 %	71	37	91.9 %	1.4	1.4	0.2 %	29	51	-43.1 %
4	2	SAN DIEGO	9	2	1082	1291	-16.2 %	32	233	-86.3 %	3.0 %	18.0 %	-83.6 %	52	41	26.8 %	1.7	2.6	-33.9 %	48	233	-79.4 %
5	5	SACRAMENTO	7	5	1049	696	50.7 %	37	72	-48.6 %	3.5 %	10.3 %	-65.9 %	48	23	108.7 %	1.8	2.5	-27.8 %	51	72	-29.2 %
6	4	ORANGE	6	2	693	772	-10.2 %	30	174	-82.8 %	4.3 %	22.5 %	-80.8 %	54	39	38.5 %	1.1	1.6	-35.2 %	46	174	-73.6 %
7	7	ALAMEDA	2	2	528	522	1.1 %	61	83	-26.5 %	11.6 %	15.9 %	-27.3 %	36	20	80.0 %	1.2	2.2	-43.8 %	109	83	31.3 %
8	9	CONTRA COSTA	3	2	393	266	47.7 %	33	32	3.1 %	8.4 %	12.0 %	-30.2 %	32	21	52.4 %	1.0	1.1	-3.0 %	34	32	6.2 %
9	13	FRESNO	10		372	166	124.1 %	4	0		1.1 %	0.0 %		22	15	46.7 %	1.4	0.9	52.8 %	3	0	
10	10	SAN JOAQUIN	6	3	363	254	42.9 %	18	29	-37.9 %	5.0 %	11.4 %	-56.6 %	27	16	68.8 %	1.1	1.3	-15.3 %	21	29	-27.6 %

Total Endorsements



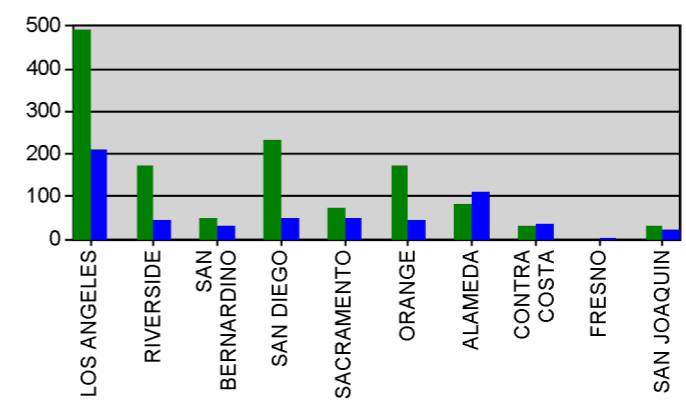
■ Prior ■ Current

Market Share



■ Prior ■ Current

Sub Adjusted Performance



■ Prior ■ Current



Sales Performance Analytics Report

Year to Date - Year over Year - December 2005

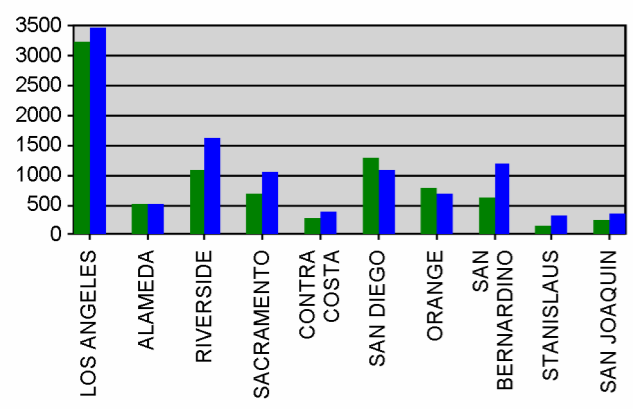
SEATTLE MORTGAGE COMPANY - California

REVERSE MARKET INSIGHT

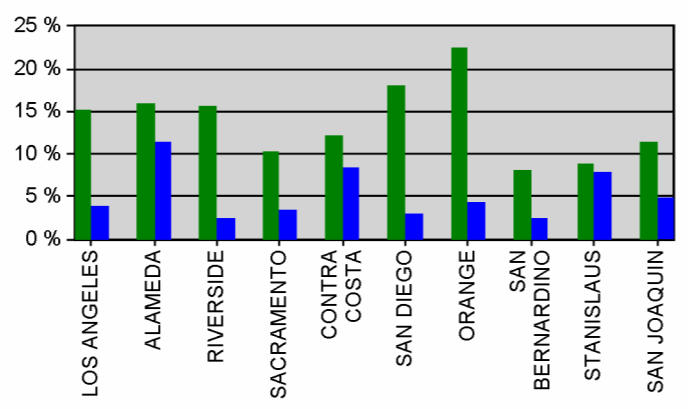
Subscriber Volume

County Rank		California	Lender Rank		Total Endorsements			Subscriber Endorsements			Market Share			Active Lenders			Monthly Loans Per Lender			Subscriber Adj. Performance		
Curr	Prior	County	Curr	Prior	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg
1	1	LOS ANGELES	6	2	3471	3241	7.1 %	135	491	-72.5 %	3.9 %	15.1 %	-74.3 %	77	46	67.4 %	3.8	5.9	-36.0 %	211	491	-57.0 %
7	7	ALAMEDA	2	2	528	522	1.1 %	61	83	-26.5 %	11.6 %	15.9 %	-27.3 %	36	20	80.0 %	1.2	2.2	-43.8 %	109	83	31.3 %
2	3	RIVERSIDE	8	2	1615	1105	46.2 %	39	174	-77.6 %	2.4 %	15.7 %	-84.7 %	75	43	74.4 %	1.8	2.1	-16.2 %	47	174	-73.0 %
5	5	SACRAMENTO	7	5	1049	696	50.7 %	37	72	-48.6 %	3.5 %	10.3 %	-65.9 %	48	23	108.7 %	1.8	2.5	-27.8 %	51	72	-29.2 %
8	9	CONTRA COSTA	3	2	393	266	47.7 %	33	32	3.1 %	8.4 %	12.0 %	-30.2 %	32	21	52.4 %	1.0	1.1	-3.0 %	34	32	6.2 %
4	2	SAN DIEGO	9	2	1082	1291	-16.2 %	32	233	-86.3 %	3.0 %	18.0 %	-83.6 %	52	41	26.8 %	1.7	2.6	-33.9 %	48	233	-79.4 %
6	4	ORANGE	6	2	693	772	-10.2 %	30	174	-82.8 %	4.3 %	22.5 %	-80.8 %	54	39	38.5 %	1.1	1.6	-35.2 %	46	174	-73.6 %
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13	14	STANISLAUS	4	5	306	159	92.5 %	24	14	71.4 %	7.8 %	8.8 %	-10.9 %	32	14	128.6 %	0.8	0.9	-15.8 %	29	14	107.1 %
10	10	SAN JOAQUIN	6	3	363	254	42.9 %	18	29	-37.9 %	5.0 %	11.4 %	-56.6 %	27	16	68.8 %	1.1	1.3	-15.3 %	21	29	-27.6 %

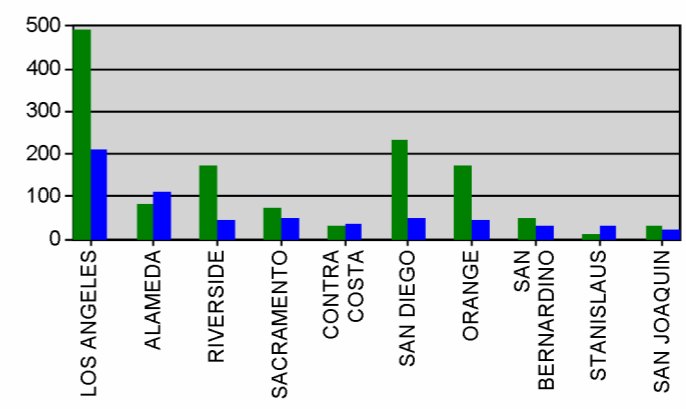
Total Endorsements



Market Share



Sub Adjusted Performance



Legend: Prior (Green), Current (Blue)

Legend: Prior (Green), Current (Blue)

Legend: Prior (Green), Current (Blue)



Sales Performance Analytics Report

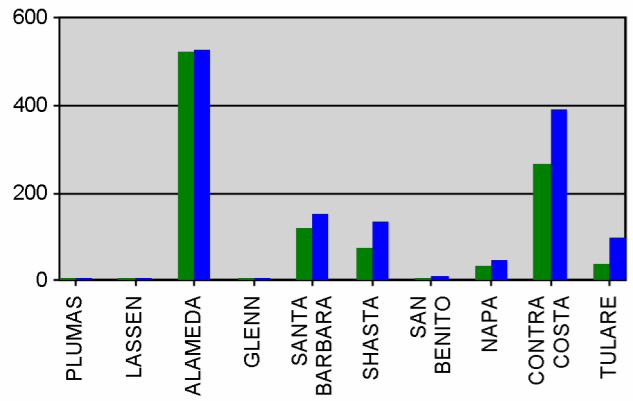
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SEATTLE MORTGAGE COMPANY - California

Market Share

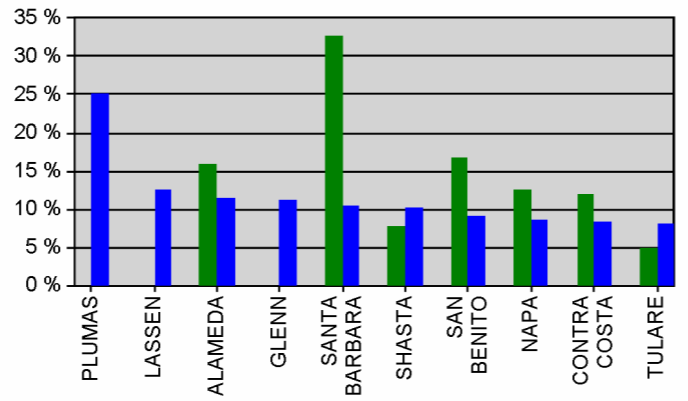
County Rank		California	Lender Rank		Total Endorsements			Subscriber Endorsements			Market Share			Active Lenders			Monthly Loans Per Lender			Subscriber Adj. Performance		
Curr	Prior	County	Curr	Prior	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg
47	47	PLUMAS	1		8	5	60.0 %	2	0		25.0 %	0.0 %		6	4	50.0 %	0.1	0.1	6.7 %	2	0	
47	45	LASSEN	2		8	7	14.3 %	1	0		12.5 %	0.0 %		6	3	100.0 %	0.1	0.2	-42.9 %	2	0	
7	7	ALAMEDA	2	2	528	522	1.1 %	61	83	-26.5 %	11.6 %	15.9 %	-27.3 %	36	20	80.0 %	1.2	2.2	-43.8 %	109	83	31.3 %
46	44	GLENN	3		9	8	12.5 %	1	0		11.1 %	0.0 %		7	6	16.7 %	0.1	0.1	-3.6 %	1	0	
17	18	SANTA BARBARA	3	2	152	119	27.7 %	16	39	-59.0 %	10.5 %	32.8 %	-67.9 %	15	13	15.4 %	0.8	0.8	10.7 %	14	39	-64.1 %
20	23	SHASTA	5	4	137	77	77.9 %	14	6	133.3 %	10.2 %	7.8 %	31.1 %	20	13	53.8 %	0.6	0.5	15.6 %	12	6	100.0 %
45	46	SAN BENITO	3	2	11	6	83.3 %	1	1	0.0 %	9.1 %	16.7 %	-45.5 %	8	5	60.0 %	0.1	0.1	14.6 %	1	1	0.0 %
34	32	NAPA	3	2	46	32	43.8 %	4	4	0.0 %	8.7 %	12.5 %	-30.4 %	12	11	9.1 %	0.3	0.2	31.8 %	3	4	-25.0 %
8	9	CONTRA COSTA	3	2	393	266	47.7 %	33	32	3.1 %	8.4 %	12.0 %	-30.2 %	32	21	52.4 %	1.0	1.1	-3.0 %	34	32	6.2 %
25	30	TULARE	4	4	99	41	141.5 %	8	2	300.0 %	8.1 %	4.9 %	65.7 %	11	9	22.2 %	0.8	0.4	97.6 %	4	2	100.0 %

Total Endorsements



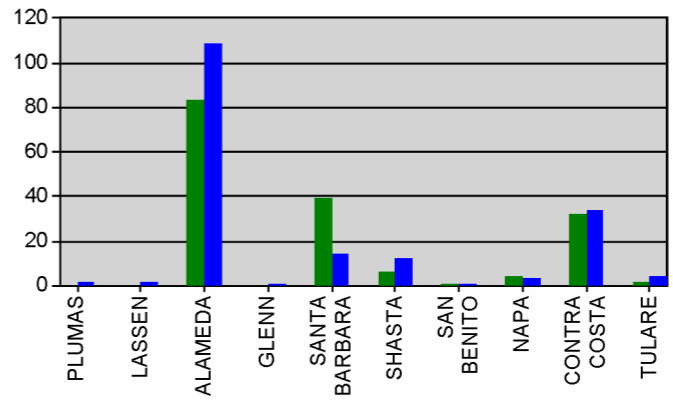
■ Prior ■ Current

Market Share



■ Prior ■ Current

Sub Adjusted Performance



■ Prior ■ Current



Sales Performance Analytics Report

Year to Date - Year over Year - December 2005

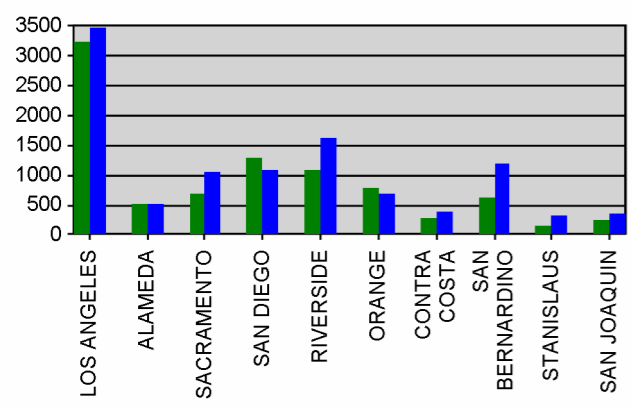
SEATTLE MORTGAGE COMPANY - California

REVERSE MARKET INSIGHT

Adjusted Performance

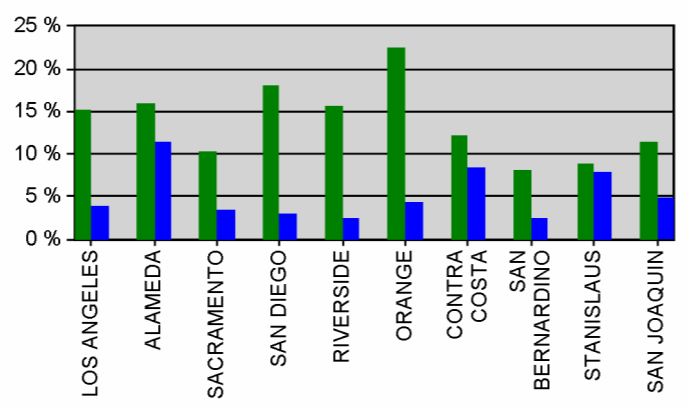
County Rank		California	Lender Rank		Total Endorsements			Subscriber Endorsements			Market Share			Active Lenders			Monthly Loans Per Lender			Subscriber Adj. Performance		
Curr	Prior	County	Curr	Prior	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg
1	1	LOS ANGELES	6	2	3471	3241	7.1 %	135	491	-72.5 %	3.9 %	15.1 %	-74.3 %	77	46	67.4 %	3.8	5.9	-36.0 %	211	491	-57.0 %
7	7	ALAMEDA	2	2	528	522	1.1 %	61	83	-26.5 %	11.6 %	15.9 %	-27.3 %	36	20	80.0 %	1.2	2.2	-43.8 %	109	83	31.3 %
5	5	SACRAMENTO	7	5	1049	696	50.7 %	37	72	-48.6 %	3.5 %	10.3 %	-65.9 %	48	23	108.7 %	1.8	2.5	-27.8 %	51	72	-29.2 %
4	2	SAN DIEGO	9	2	1082	1291	-16.2 %	32	233	-86.3 %	3.0 %	18.0 %	-83.6 %	52	41	26.8 %	1.7	2.6	-33.9 %	48	233	-79.4 %
2	3	RIVERSIDE	8	2	1615	1105	46.2 %	39	174	-77.6 %	2.4 %	15.7 %	-84.7 %	75	43	74.4 %	1.8	2.1	-16.2 %	47	174	-73.0 %
6	4	ORANGE	6	2	693	772	-10.2 %	30	174	-82.8 %	4.3 %	22.5 %	-80.8 %	54	39	38.5 %	1.1	1.6	-35.2 %	46	174	-73.6 %
8	9	CONTRA COSTA	3	2	393	266	47.7 %	33	32	3.1 %	8.4 %	12.0 %	-30.2 %	32	21	52.4 %	1.0	1.1	-3.0 %	34	32	6.2 %
3	6	SAN BERNARDINO	11	2	1200	624	92.3 %	29	51	-43.1 %	2.4 %	8.2 %	-70.4 %	71	37	91.9 %	1.4	1.4	0.2 %	29	51	-43.1 %
13	14	STANISLAUS	4	5	306	159	92.5 %	24	14	71.4 %	7.8 %	8.8 %	-10.9 %	32	14	128.6 %	0.8	0.9	-15.8 %	29	14	107.1 %
10	10	SAN JOAQUIN	6	3	363	254	42.9 %	18	29	-37.9 %	5.0 %	11.4 %	-56.6 %	27	16	68.8 %	1.1	1.3	-15.3 %	21	29	-27.6 %

Total Endorsements



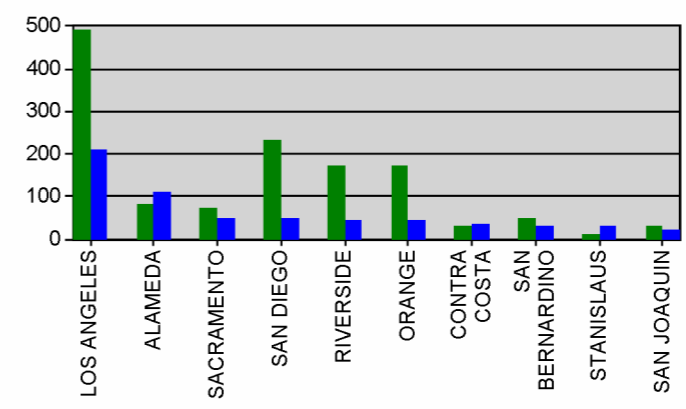
■ Prior ■ Current

Market Share



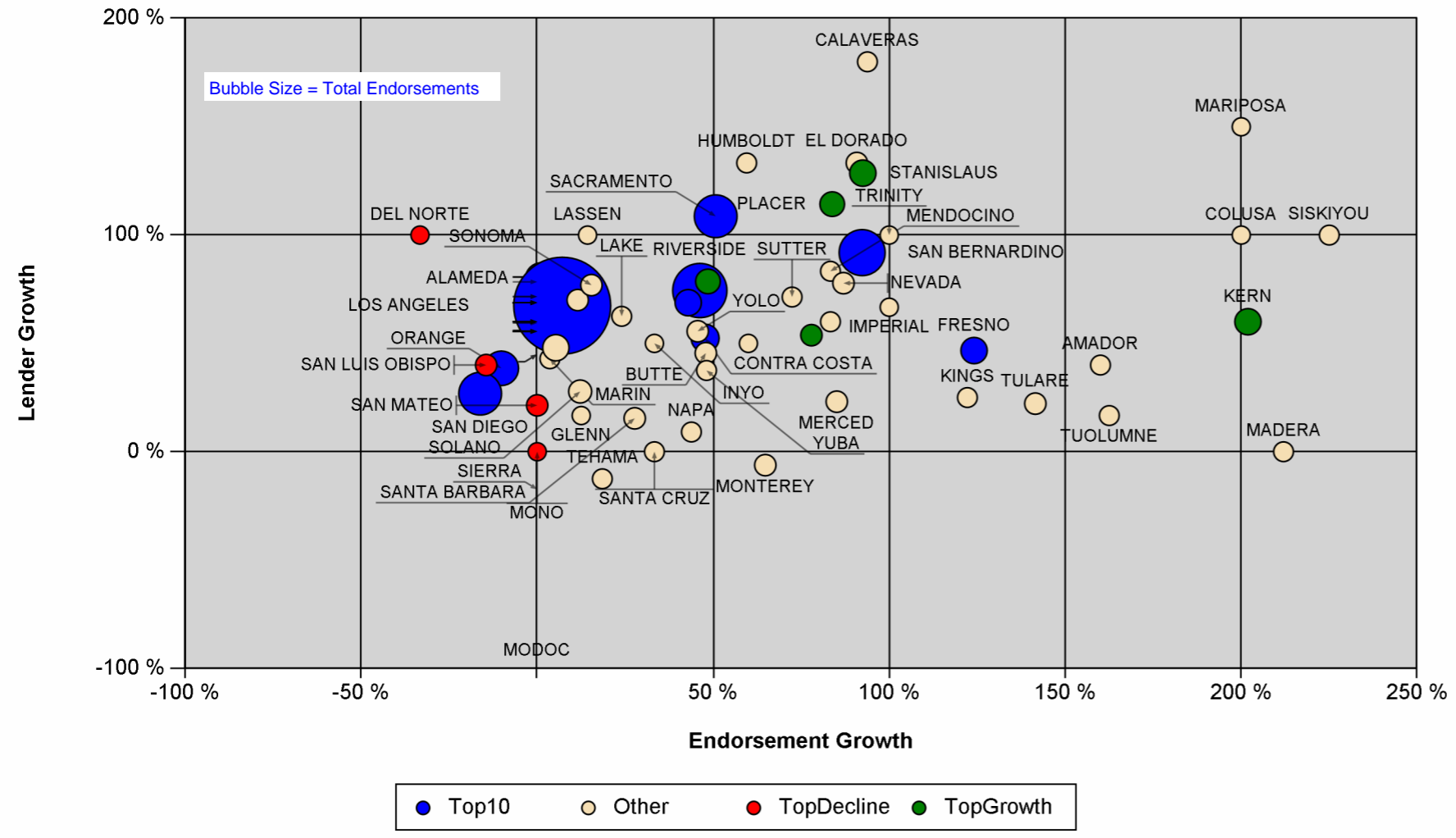
■ Prior ■ Current

Sub Adjusted Performance



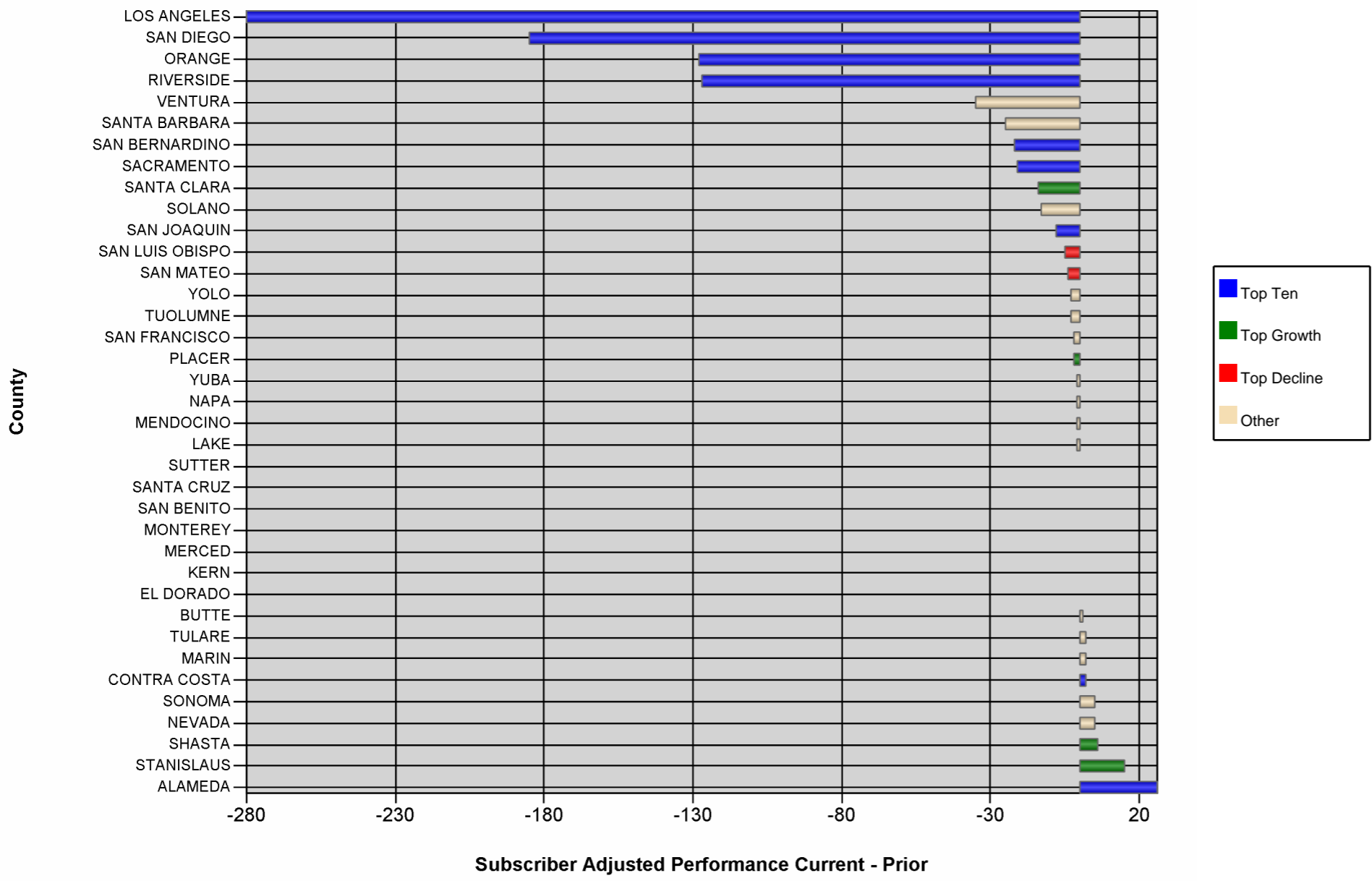
■ Prior ■ Current

Sales Performance by County





Competitive Landscape





Sales Performance Analytics Report

Year to Date - Year over Year - December 2005

SEATTLE MORTGAGE COMPANY - California

Sales Performance Analytics Report Definitions

Report Metrics:

Rank by Total Volume:

Rank of geographic area by total endorsements in the time period.

Total Endorsements:

Sum of endorsements in the time period.

Subscriber Endorsements:

Sum of the lender/subscriber endorsements in the time period.

Market Share:

Subscriber endorsements divided by the total endorsements in the period.

Active Lenders:

Count of lenders in a geographic area with at least one endorsement in the time period.

Monthly Loans per Lender:

Total endorsements divided by the number of active lenders in a geographic area, divided by the total number of months in the time period.

Subscriber Adjusted Performance:

Current - An adjusted current number of endorsements taking into account the change in total loan volume and active lenders from the prior period.

Calculated by taking the current Active Lenders count divided by the prior Active Lenders count, multiplied by the current Subscriber's Endorsements, for the given geographic area.

Prior - Total subscriber endorsements for the prior period.

Sub-Reports:

Top 10 states/counties in each respective category. In the event of a tie there may be more than ten states/counties displayed.

Ranking criteria for each sub report is displayed in red at top left of main table

- Total Endorsements
- Subscriber Endorsements
- Subscriber Market Share
- Subscriber Adjusted Performance