



Sales Performance Analytics Report

Year to Date - Year over Year - December 2005

SEATTLE MORTGAGE COMPANY - National

REVERSE MARKET INSIGHT

State Rank		National	Lender Rank		Total Endorsements			Subscriber Endorsements			Market Share			Active Lenders			Monthly Loans Per Lender			Subscriber Adj. Performance		
Curr	Prior	State	Curr	Prior	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg
50	50	AK	2	2	26	47	-44.7 %	3	2	50.0 %	11.5 %	4.3 %	171.2 %	2	3	-33.3 %	1.1	1.3	-17.0 %	4	2	100.0 %
37	30	AL			182	230	-20.9 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	14	9	55.6 %	1.1	2.1	-49.1 %	0	0	0.0 %
42	41	AR	2	2	111	109	1.8 %	16	18	-11.1 %	14.4 %	16.5 %	-12.7 %	10	6	66.7 %	0.9	1.5	-38.9 %	26	18	44.4 %
14	18	AZ	12		1044	680	53.5 %	10	0		1.0 %	0.0 %		31	19	63.2 %	2.8	3.0	-5.9 %	11	0	
1	1	CA	5	2	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 %
6	7	CO	8	17	1639	1394	17.6 %	50	6	733.3 %	3.1 %	0.4 %	608.8 %	46	28	64.3 %	3.0	4.1	-28.4 %	70	6	1,066.7 %
13	15	CT			1062	731	45.3 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	28	19	47.4 %	3.2	3.2	-1.4 %	0	0	0.0 %
27	31	DC	3	5	306	206	48.5 %	43	14	207.1 %	14.1 %	6.8 %	106.8 %	12	12	0.0 %	2.1	1.4	48.5 %	29	14	107.1 %
43	43	DE			98	86	14.0 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	12	9	33.3 %	0.7	0.8	-14.5 %	0	0	0.0 %
2	2	FL	5	7	3874	2849	36.0 %	180	89	102.2 %	4.6 %	3.1 %	48.7 %	79	54	46.3 %	4.1	4.4	-7.1 %	194	89	118.0 %
20	21	GA			552	537	2.8 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	21	11	90.9 %	2.2	4.1	-46.2 %	0	0	0.0 %
37	45	HI	3	2	182	72	152.8 %	28	21	33.3 %	15.4 %	29.2 %	-47.3 %	9	9	0.0 %	1.7	0.7	152.8 %	11	21	-47.6 %
40	34	IA			152	185	-17.8 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	5	6	-16.7 %	2.5	2.6	-1.4 %	0	0	0.0 %
29	27	ID		11	247	261	-5.4 %	0	1	-100.0 %	0.0 %	0.4 %	-100.0 %	14	12	16.7 %	1.5	1.8	-18.9 %	0	1	-100.0 %
8	8	IL	9	11	1410	1149	22.7 %	46	11	318.2 %	3.3 %	1.0 %	240.8 %	37	30	23.3 %	3.2	3.2	-0.5 %	46	11	318.2 %
23	23	IN			424	482	-12.0 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	27	17	58.8 %	1.3	2.4	-44.6 %	0	0	0.0 %
41	39	KS			145	146	-0.7 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	13	8	62.5 %	0.9	1.5	-38.9 %	0	0	0.0 %
39	40	KY			161	130	23.8 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	10	10	0.0 %	1.3	1.1	23.8 %	0	0	0.0 %
27	22	LA	2	7	306	484	-36.8 %	36	16	125.0 %	11.8 %	3.3 %	255.9 %	16	13	23.1 %	1.6	3.1	-48.6 %	70	16	337.5 %
9	11	MA			1399	922	51.7 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	35	19	84.2 %	3.3	4.0	-17.6 %	0	0	0.0 %
10	16	MD	4	6	1280	728	75.8 %	107	30	256.7 %	8.4 %	4.1 %	102.9 %	28	23	21.7 %	3.8	2.6	44.4 %	74	30	146.7 %
35	38	ME			194	166	16.9 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	10	6	66.7 %	1.6	2.3	-29.9 %	0	0	0.0 %
5	5	MI	12	8	1807	1656	9.1 %	24	34	-29.4 %	1.3 %	2.1 %	-35.3 %	38	25	52.0 %	4.0	5.5	-28.2 %	33	34	-2.9 %
19	14	MN	3	2	733	788	-7.0 %	29	49	-40.8 %	4.0 %	6.2 %	-36.4 %	24	17	41.2 %	2.5	3.9	-34.1 %	44	49	-10.2 %
24	24	MO			421	428	-1.6 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	29	16	81.2 %	1.2	2.2	-45.7 %	0	0	0.0 %
45	44	MS			72	83	-13.3 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	11	9	22.2 %	0.5	0.8	-29.0 %	0	0	0.0 %



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REVERSE MARKET INSIGHT

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Curr	Prior	State	Curr	Prior	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg
44	42	MT			97	97	0.0 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	4	3	33.3 %	2.0	2.7	-25.0 %	0	0	0.0 %
21	25	NC			499	420	18.8 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	14	15	-6.7 %	3.0	2.3	27.3 %	0	0	0.0 %
51	51	ND			25	28	-10.7 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	4	4	0.0 %	0.5	0.6	-10.7 %	0	0	0.0 %
36	37	NE			189	168	12.5 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	9	9	0.0 %	1.8	1.6	12.5 %	0	0	0.0 %
33	35	NH			204	174	17.2 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	14	8	75.0 %	1.2	1.8	-33.0 %	0	0	0.0 %
7	6	NJ			1598	1458	9.6 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	40	34	17.6 %	3.3	3.6	-6.8 %	0	0	0.0 %
34	32	NM			202	205	-1.5 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	11	6	83.3 %	1.5	2.8	-46.3 %	0	0	0.0 %
15	19	NV	4	2	1035	679	52.4 %	69	160	-56.9 %	6.7 %	23.6 %	-71.7 %	31	14	121.4 %	2.8	4.0	-31.2 %	100	160	-37.5 %
4	4	NY			2196	1921	14.3 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	33	24	37.5 %	5.5	6.7	-16.9 %	0	0	0.0 %
17	12	OH			864	834	3.6 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	41	31	32.3 %	1.8	2.2	-21.7 %	0	0	0.0 %
25	33	OK	5	4	353	196	80.1 %	25	14	78.6 %	7.1 %	7.1 %	-0.8 %	17	15	13.3 %	1.7	1.1	58.9 %	16	14	14.3 %
18	17	OR	1	2	823	713	15.4 %	243	145	67.6 %	29.5 %	20.3 %	45.2 %	25	16	56.2 %	2.7	3.7	-26.1 %	329	145	126.9 %
11	9	PA	3	3	1214	930	30.5 %	161	143	12.6 %	13.3 %	15.4 %	-13.8 %	39	24	62.5 %	2.6	3.2	-19.7 %	200	143	39.9 %
31	36	RI			227	171	32.7 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	15	9	66.7 %	1.3	1.6	-20.4 %	0	0	0.0 %
30	28	SC			229	247	-7.3 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	17	12	41.7 %	1.1	1.7	-34.6 %	0	0	0.0 %
49	46	SD			41	69	-40.6 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	2	2	0.0 %	1.7	2.9	-40.6 %	0	0	0.0 %
32	29	TN			221	237	-6.8 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	18	6	200.0 %	1.0	3.3	-68.9 %	0	0	0.0 %
3	3	TX	7	5	2841	2629	8.1 %	86	72	19.4 %	3.0 %	2.7 %	10.5 %	63	49	28.6 %	3.8	4.5	-16.0 %	102	72	41.7 %
22	20	UT	10		461	544	-15.3 %	11	0		2.4 %	0.0 %		27	26	3.8 %	1.4	1.7	-18.4 %	13	0	
16	13	VA	8	7	926	803	15.3 %	16	15	6.7 %	1.7 %	1.9 %	-7.5 %	35	24	45.8 %	2.2	2.8	-20.9 %	20	15	33.3 %
46	49	VT			54	51	5.9 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	3	4	-25.0 %	1.5	1.1	41.2 %	0	0	0.0 %
12	10	WA	2	2	1080	924	16.9 %	269	225	19.6 %	24.9 %	24.4 %	2.3 %	41	29	41.4 %	2.2	2.7	-17.3 %	325	225	44.4 %
26	26	WI	15		317	330	-3.9 %	1	0		0.3 %	0.0 %		22	17	29.4 %	1.2	1.6	-25.8 %	1	0	
47	47	WV			50	64	-21.9 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	8	8	0.0 %	0.5	0.7	-21.9 %	0	0	0.0 %
48	48	WY			48	54	-11.1 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	7	5	40.0 %	0.6	0.9	-36.5 %	0	0	0.0 %
		Total:			48297	40052	20.6 %	2054	2672	-23.1 %	4.3 %	6.7 %	-35.8 %	676	468	44.4 %	6.0	7.1	-16.5 %	2460	2672	-7.9 %



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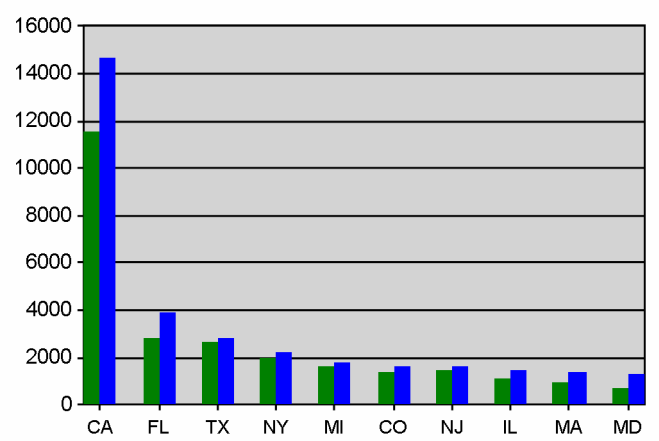
SEATTLE MORTGAGE COMPANY - National

REVERSE MARKET INSIGHT

Total Volume

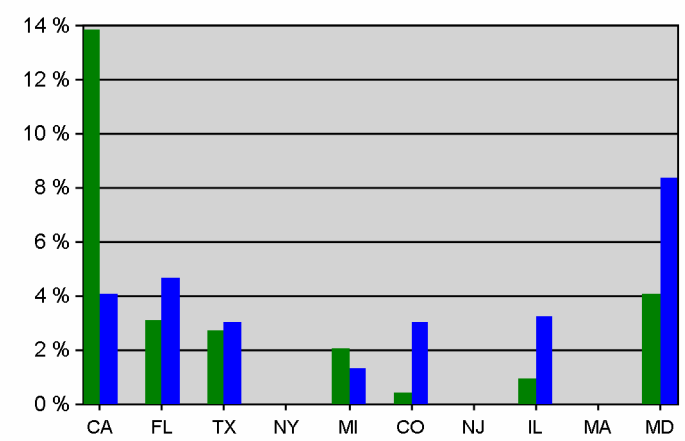
Rank by Total Volume		National	Lender Rank		Total Endorsements			Subscriber Endorsements			Market Share			Active Lenders			Monthly Loans Per Lender			Subscriber Adj. Performance		
Curr	Prior	State	Curr	Prior	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg
1	1	CA	5	2	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 %
2	2	FL	5	7	3874	2849	36.0 %	180	89	102.2 %	4.6 %	3.1 %	48.7 %	79	54	46.3 %	4.1	4.4	-7.1 %	194	89	118.0 %
3	3	TX	7	5	2841	2629	8.1 %	86	72	19.4 %	3.0 %	2.7 %	10.5 %	63	49	28.6 %	3.8	4.5	-16.0 %	102	72	41.7 %
4	4	NY			2196	1921	14.3 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	33	24	37.5 %	5.5	6.7	-16.9 %	0	0	0.0 %
5	5	MI	12	8	1807	1656	9.1 %	24	34	-29.4 %	1.3 %	2.1 %	-35.3 %	38	25	52.0 %	4.0	5.5	-28.2 %	33	34	-2.9 %
6	7	CO	8	17	1639	1394	17.6 %	50	6	733.3 %	3.1 %	0.4 %	608.8 %	46	28	64.3 %	3.0	4.1	-28.4 %	70	6	1,066.7 %
7	6	NJ			1598	1458	9.6 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	40	34	17.6 %	3.3	3.6	-6.8 %	0	0	0.0 %
8	8	IL	9	11	1410	1149	22.7 %	46	11	318.2 %	3.3 %	1.0 %	240.8 %	37	30	23.3 %	3.2	3.2	-0.5 %	46	11	318.2 %
9	11	MA			1399	922	51.7 %	0	0	0.0 %	0.0 %	0.0 %	0.0 %	35	19	84.2 %	3.3	4.0	-17.6 %	0	0	0.0 %
10	16	MD	4	6	1280	728	75.8 %	107	30	256.7 %	8.4 %	4.1 %	102.9 %	28	23	21.7 %	3.8	2.6	44.4 %	74	30	146.7 %

Total Endorsements



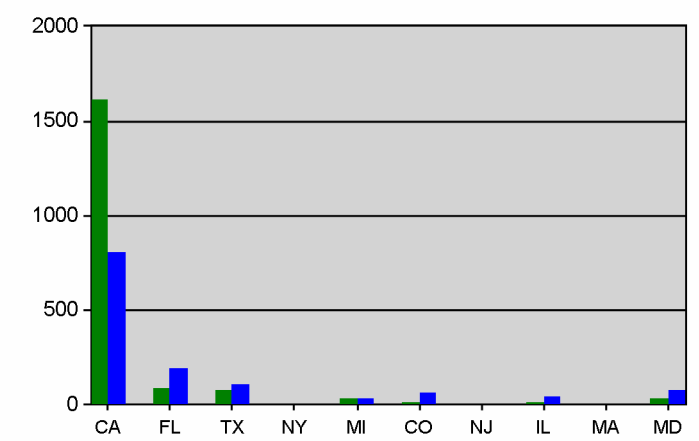
■ Prior ■ Current

Market Share



■ Prior ■ Current

Sub Adjusted Performance



■ Prior ■ Current



Sales Performance Analytics Report

Year to Date - Year over Year - December 2005

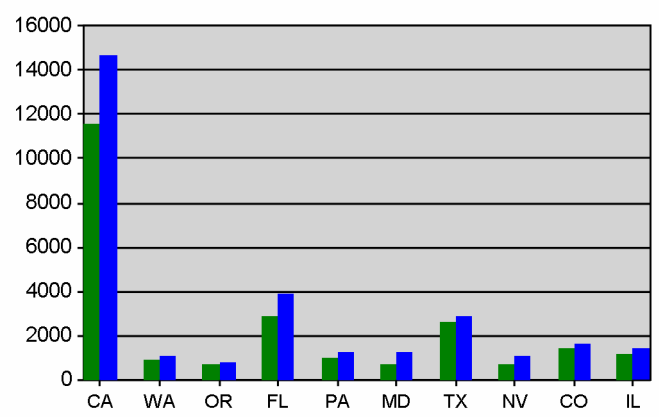
SEATTLE MORTGAGE COMPANY - National

REVERSE MARKET INSIGHT

Subscriber Volume

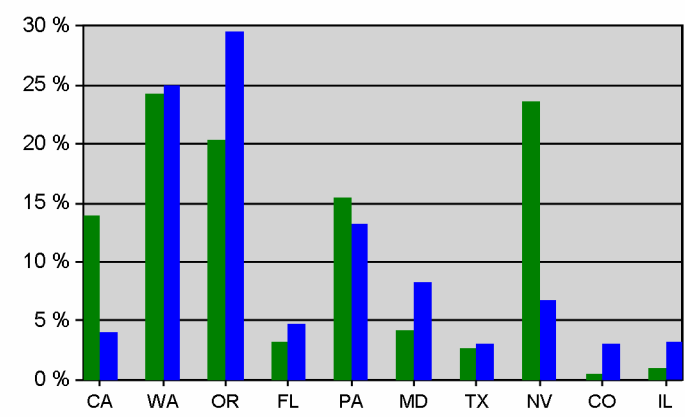
Rank by Total Volume		National	Lender Rank		Total Endorsements			Subscriber Endorsements			Market Share			Active Lenders			Monthly Loans Per Lender			Subscriber Adj. Performance		
Curr	Prior	State	Curr	Prior	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg
1	1	CA	5	2	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 %
12	10	WA	2	2	1080	924	16.9 %	269	225	19.6 %	24.9 %	24.4 %	2.3 %	41	29	41.4 %	2.2	2.7	-17.3 %	325	225	44.4 %
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10	16	MD	4	6	1280	728	75.8 %	107	30	256.7 %	8.4 %	4.1 %	102.9 %	28	23	21.7 %	3.8	2.6	44.4 %	74	30	146.7 %
3	3	TX	7	5	2841	2629	8.1 %	86	72	19.4 %	3.0 %	2.7 %	10.5 %	63	49	28.6 %	3.8	4.5	-16.0 %	102	72	41.7 %
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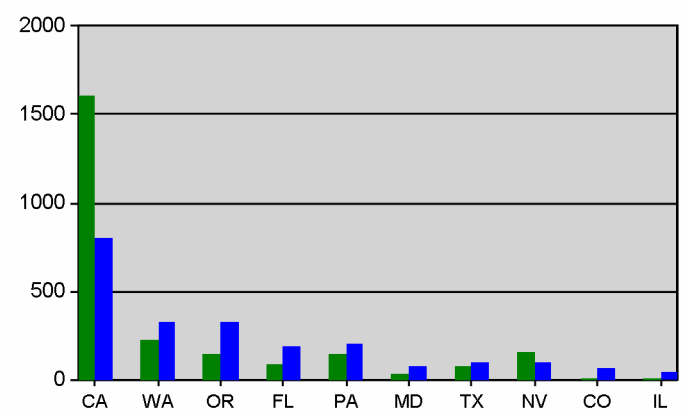
■ Prior ■ Current

Market Share



■ Prior ■ Current

Sub Adjusted Performance



■ Prior ■ Current



Sales Performance Analytics Report

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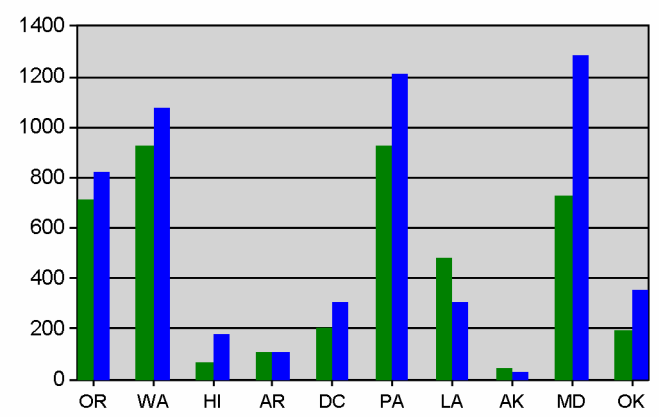
SEATTLE MORTGAGE COMPANY - National

REVERSE MARKET INSIGHT

Market Share

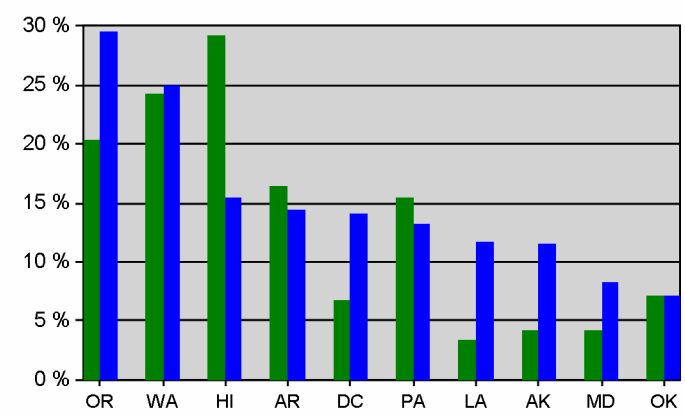
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Total Endorsements



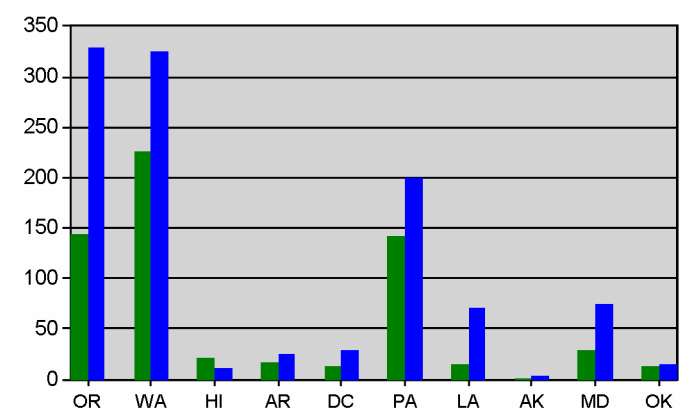
■ Prior ■ Current

Market Share



■ Prior ■ Current

Sub Adjusted Performance



■ Prior ■ Current



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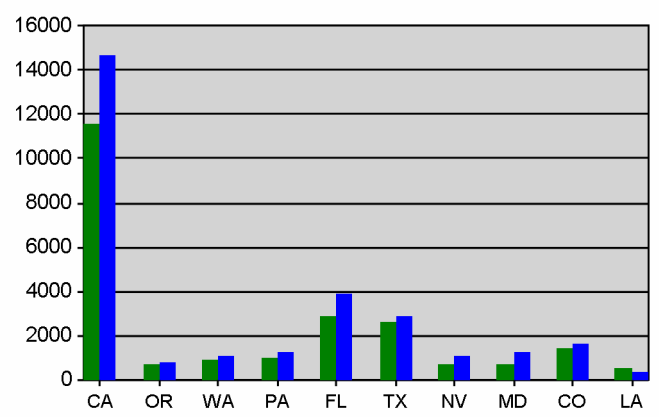
SEATTLE MORTGAGE COMPANY - National

REVERSE MARKET INSIGHT

Adjusted Performance

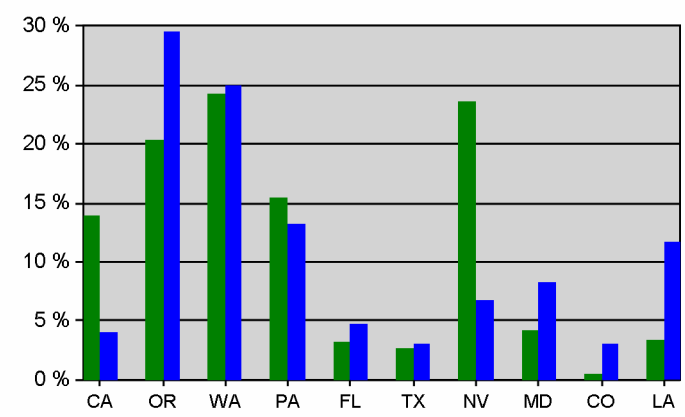
Rank by Total Volume		National	Lender Rank		Total Endorsements			Subscriber Endorsements			Market Share			Active Lenders			Monthly Loans Per Lender			Subscriber Adj. Performance		
Curr	Prior	State	Curr	Prior	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg	Curr	Prior	% Chg
1	1	CA	5	2	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 %
18	17	OR	1	2	823	713	15.4 %	243	145	67.6 %	29.5 %	20.3 %	45.2 %	25	16	56.2 %	2.7	3.7	-26.1 %	329	145	126.9 %
12	10	WA	2	2	1080	924	16.9 %	269	225	19.6 %	24.9 %	24.4 %	2.3 %	41	29	41.4 %	2.2	2.7	-17.3 %	325	225	44.4 %
11	9	PA	3	3	1214	930	30.5 %	161	143	12.6 %	13.3 %	15.4 %	-13.8 %	39	24	62.5 %	2.6	3.2	-19.7 %	200	143	39.9 %
2	2	FL	5	7	3874	2849	36.0 %	180	89	102.2 %	4.6 %	3.1 %	48.7 %	79	54	46.3 %	4.1	4.4	-7.1 %	194	89	118.0 %
3	3	TX	7	5	2841	2629	8.1 %	86	72	19.4 %	3.0 %	2.7 %	10.5 %	63	49	28.6 %	3.8	4.5	-16.0 %	102	72	41.7 %
15	19	NV	4	2	1035	679	52.4 %	69	160	-56.9 %	6.7 %	23.6 %	-71.7 %	31	14	121.4 %	2.8	4.0	-31.2 %	100	160	-37.5 %
10	16	MD	4	6	1280	728	75.8 %	107	30	256.7 %	8.4 %	4.1 %	102.9 %	28	23	21.7 %	3.8	2.6	44.4 %	74	30	146.7 %
6	7	CO	8	17	1639	1394	17.6 %	50	6	733.3 %	3.1 %	0.4 %	608.8 %	46	28	64.3 %	3.0	4.1	-28.4 %	70	6	1,066.7 %
27	22	LA	2	7	306	484	-36.8 %	36	16	125.0 %	11.8 %	3.3 %	255.9 %	16	13	23.1 %	1.6	3.1	-48.6 %	70	16	337.5 %

Total Endorsements



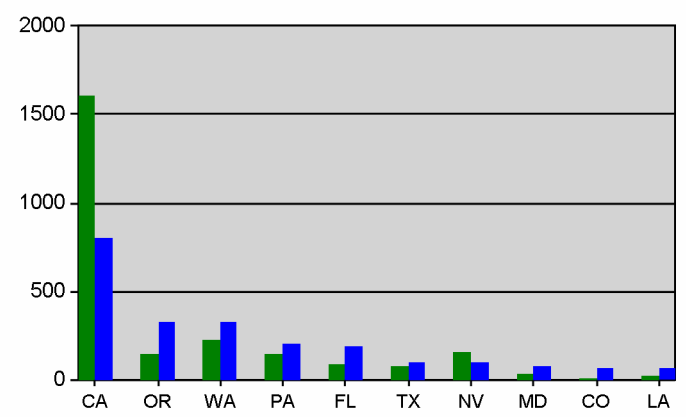
■ Prior ■ Current

Market Share



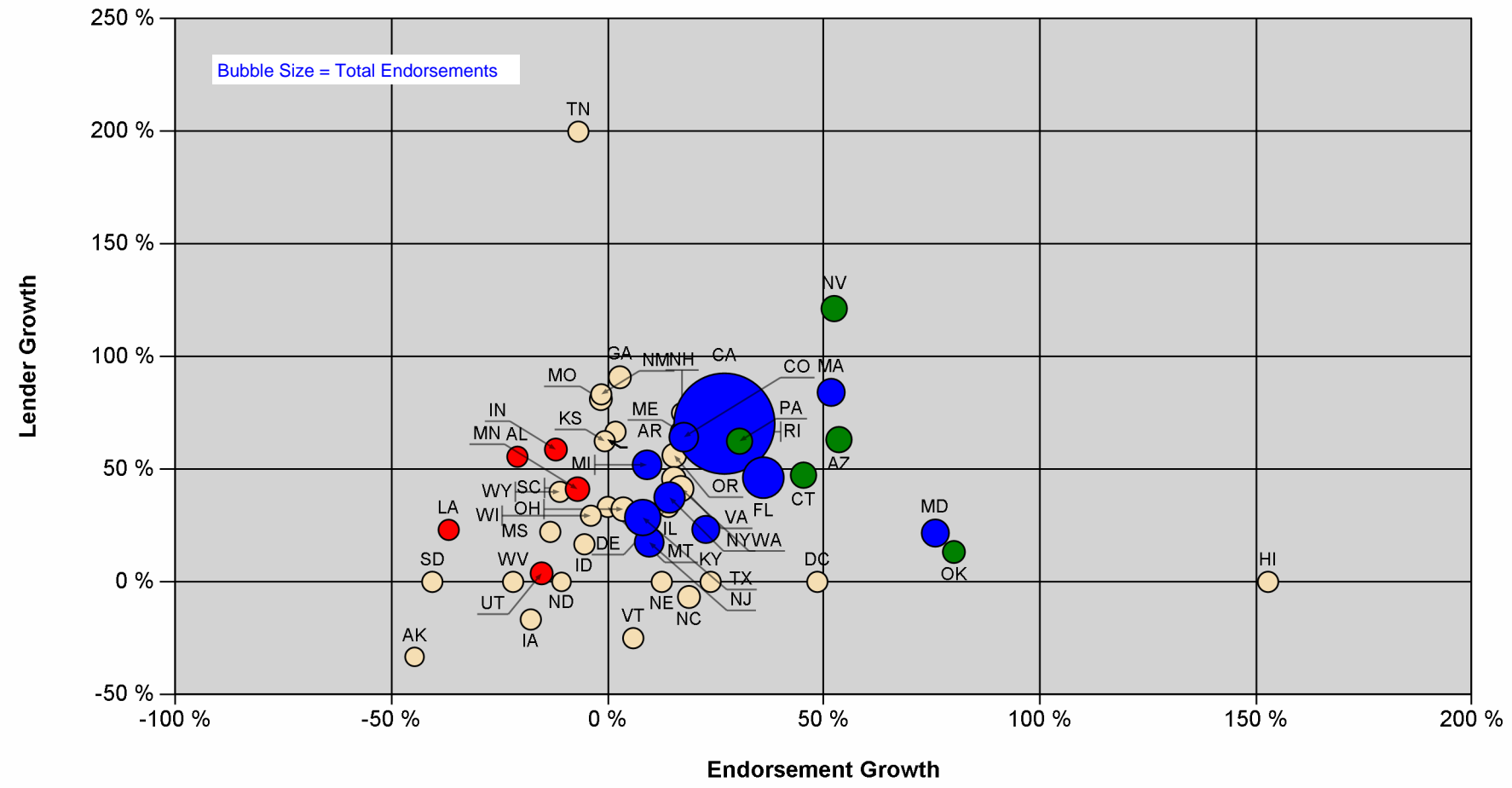
■ Prior ■ Current

Sub Adjusted Performance



■ Prior ■ Current

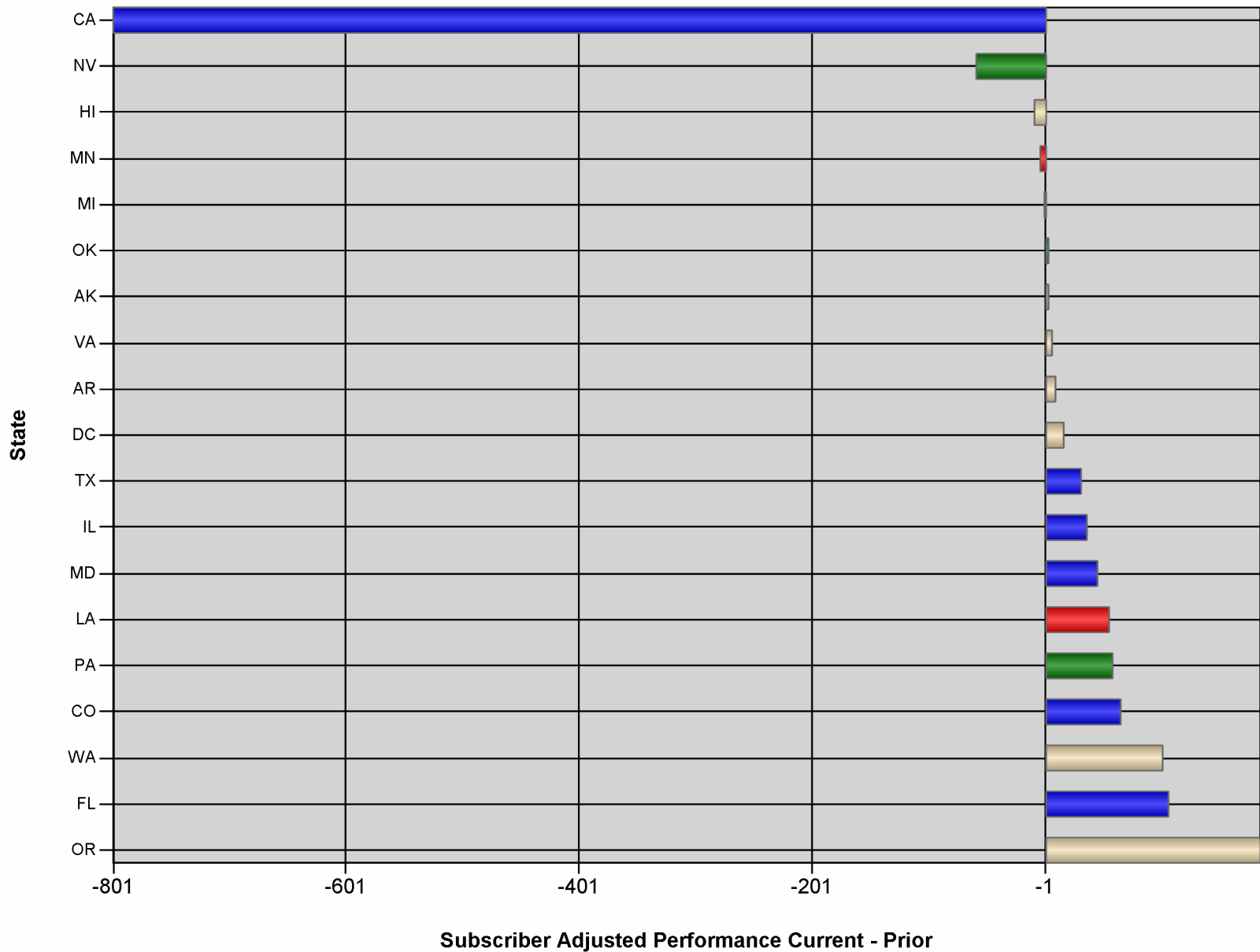
Sales Performance by State



- Other
- Top10
- TopDecline
- TopGrowth



Competitive Landscape





Sales Performance Analytics Report

Year to Date - Year over Year - December 2005

SEATTLE MORTGAGE COMPANY - National

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