

Wholesale Leaders Report

Industry Summary

Data as of March 2011

Next Release Date: Week 4 of May

Retail
Endorsement Growth

10.8 %

Wholesale
Endorsement Growth

-0.7 %

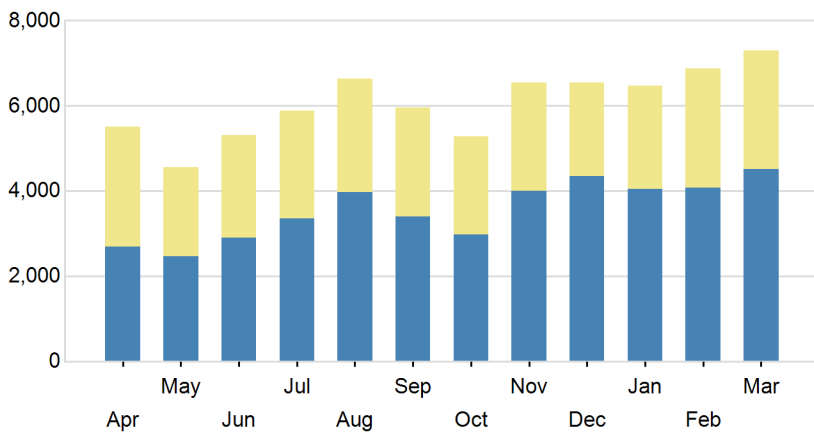
Total
Endorsement Growth

6.1 %

Figures above reflect change from prior month

PERFORMANCE

Trailing Twelve Month Endorsements



	Retail		Wholesale		Total	
	Units	Chg %	Units	Chg %	Units	Chg %
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 %
Feb	4,075	0.6 %	2,805	16.2 %	6,880	6.5 %
Mar	4,515	10.8 %	2,785	-0.7 %	7,300	6.1 %
Total	42,751		30,118		72,869	

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Top 10 Lenders by Retail and Wholesale Performance														
Rank / Lender Name	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Total	Mkt Shr
WELLS FARGO BANK NA	1,279	1,065	1,136	1,460	2,000	1,501	1,149	1,903	1,972	1,841	1,787	2,126	19,219	26.4%
BANK OF AMERICA NA CHARL	883	891	998	864	1,106	995	1,080	929	1,314	1,288	1,132	1,040	12,520	17.2%
METLIFE BANK	710	574	755	1,062	964	863	656	1,221	1,345	999	903	1,071	11,123	15.3%
URBAN FINANCIAL GROUP	792	460	484	410	360	509	623	543	267	422	556	523	5,949	8.2%
GENERATION MORTGAGE COMP	397	388	430	366	369	532	413	423	354	397	537	646	5,252	7.2%
GENWORTH FINANCIAL HM EQ	169	177	317	581	621	387	319	375	50	445	637	408	4,486	6.2%
ONE REVERSE MORTGAGE LLC	261	215	251	263	299	306	299	338	368	322	295	398	3,615	5.0%
FINANCIAL FREEDOM ACQUIS	345	157	241	167	177	172	127	132	197	114	135	102	2,066	2.8%
SECURITY ONE LENDING	84	69	114	69	153	106	117	172	99	152	162	114	1,411	1.9%
SUN WEST MORTGAGE CO INC	118	92	83	85	86	70	98	44	52	41	143	246	1,158	1.6%
Total	5,038	4,088	4,809	5,327	6,135	5,441	4,881	6,080	6,018	6,021	6,287	6,674	66,799	91.7%

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	6	1	17,806	1,413	19,219	0.7 %	-16.6 %	-0.8 %	93 %	7 %	24.4 %	4.7 %	26.4 %
BANK OF AMERICA NA CHARLO	2	3	2	7,636	4,884	12,520	-15.4 %	-49.8 %	-33.2 %	61 %	39 %	10.5 %	16.2 %	17.2 %
METLIFE BANK	3	1	3	4,733	6,390	11,123	52.7 %	-39.9 %	-19.0 %	43 %	57 %	6.5 %	21.2 %	15.3 %
URBAN FINANCIAL GROUP	7	2	4	939	5,010	5,949	-25.8 %	2.9 %	-3.0 %	16 %	84 %	1.3 %	16.6 %	8.2 %
GENERATION MORTGAGE COMPA	5	4	5	1,330	3,922	5,252	-14.6 %	-25.2 %	-22.8 %	25 %	75 %	1.8 %	13.0 %	7.2 %
GENWORTH FINANCIAL HM EQU	11	5	6	673	3,813	4,486	11.1 %	-8.0 %	-5.5 %	15 %	85 %	0.9 %	12.7 %	6.2 %
ONE REVERSE MORTGAGE LLC	4		7	3,615	0	3,615	22.2 %	NaN	22.2 %	100 %	0 %	5.0 %		5.0 %
FINANCIAL FREEDOM ACQUISI	10	7	8	791	1,275	2,066	-71.0 %	-83.8 %	-80.5 %	38 %	62 %	1.1 %	4.2 %	2.8 %
SECURITY ONE LENDING	17	9	9	530	881	1,411	-46.7 %	75.8 %	-5.6 %	38 %	62 %	0.7 %	2.9 %	1.9 %
SUN WEST MORTGAGE CO INC	90	8	10	84	1,074	1,158	-2.3 %	-55.5 %	-53.7 %	7 %	93 %	0.1 %	3.6 %	1.6 %
Total				38,137	28,662	66,799	-4.7 %	-39.1 %	-23.3 %	57 %	43 %	52.3 %	95.2 %	91.7 %

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	4,733	6,390	11,123	1,634	-4,246	-2,612	43 %	57 %	6.5 %	21.2 %	15.3 %
ONE REVERSE MORTGAGE LLC	4		7	3,615	0	3,615	656	0	656	100 %	0 %	5.0 %		5.0 %
SENIOR MORTGAGE BANKERS I	16		19	578	0	578	439	0	439	100 %	0 %	0.8 %		0.8 %
UNKNOWN	20		22	409	0	409	409	0	409	100 %	0 %	0.6 %		0.6 %
AMERICAN ADVISORS GROUP	9		13	866	0	866	349	0	349	100 %	0 %	1.2 %		1.2 %
Total				10,201	6,390	16,591	3,487	-4,246	-759	61 %	39 %	14.0 %	21.2 %	22.8 %

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
SECURITY ONE LENDING	17	9	9	530	881	1,411	-464	380	-84	38 %	62 %	0.7 %	2.9 %	1.9 %
URBAN FINANCIAL GROUP	7	2	4	939	5,010	5,949	-326	142	-184	16 %	84 %	1.3 %	16.6 %	8.2 %
ASSOCIATED MORTGAGE BANKE	921	19	400	3	11	14	0	11	11	21 %	79 %	0.0 %	0.0 %	0.0 %
NATIONWIDE EQUITIES CORPO	60	20	59	119	10	129	-67	10	-57	92 %	8 %	0.2 %	0.0 %	0.2 %
MCM HOLDINGS INC	67	21	65	112	9	121	-74	9	-65	93 %	7 %	0.2 %	0.0 %	0.2 %
Total				1,703	5,921	7,624	-931	552	-379	22 %	78 %	2.3 %	19.7 %	10.5 %

Top 10 Wholesale Lenders	Active Brokers	% Capture
METLIFE BANK	414	39 %
URBAN FINANCIAL GROUP	276	38 %
BANK OF AMERICA NA CHARLOTTE	207	35 %
GENERATION MORTGAGE COMPANY	168	45 %
GENWORTH FINANCIAL HM EQUITY A	661	27 %
WELLS FARGO BANK NA	289	41 %
FINANCIAL FREEDOM ACQUISITION	337	21 %
SUN WEST MORTGAGE CO INC	265	16 %
SECURITY ONE LENDING	79	23 %
LIVE WELL FINANCIAL INC	74	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	6	WELLS FARGO BANK NA	17,806	1,413	19,219	24.4 %	4.7 %	26.4 %
2	3	BANK OF AMERICA NA C	7,636	4,884	12,520	10.5 %	16.2 %	17.2 %
3	1	METLIFE BANK	4,733	6,390	11,123	6.5 %	21.2 %	15.3 %
7	2	URBAN FINANCIAL GROU	939	5,010	5,949	1.3 %	16.6 %	8.2 %
5	4	GENERATION MORTGAGE	1,330	3,922	5,252	1.8 %	13.0 %	7.2 %
11	5	GENWORTH FINANCIAL H	673	3,813	4,486	0.9 %	12.7 %	6.2 %
4		ONE REVERSE MORTGAGE	3,615	0	3,615	5.0 %	0.0 %	5.0 %
10	7	FINANCIAL FREEDOM AC	791	1,275	2,066	1.1 %	4.2 %	2.8 %
17	9	SECURITY ONE LENDING	530	881	1,411	0.7 %	2.9 %	1.9 %
90	8	SUN WEST MORTGAGE CO	84	1,074	1,158	0.1 %	3.6 %	1.6 %
6		REVERSE MORTGAGE USA	1,095	0	1,095	1.5 %	0.0 %	1.5 %
8		GUARDIAN FIRST FUNDI	877	0	877	1.2 %	0.0 %	1.2 %
9		AMERICAN ADVISORS GR	866	0	866	1.2 %	0.0 %	1.2 %
12		MONEY HOUSE INC	653	0	653	0.9 %	0.0 %	0.9 %
13		NET EQUITY FINANCIAL	652	0	652	0.9 %	0.0 %	0.9 %
14		M AND T BANK	620	0	620	0.9 %	0.0 %	0.9 %
554	10	LIVE WELL FINANCIAL	8	576	584	0.0 %	1.9 %	0.8 %
15		PNC REVERSE MORTGAGE	582	0	582	0.8 %	0.0 %	0.8 %
16		SENIOR MORTGAGE BANK	578	0	578	0.8 %	0.0 %	0.8 %
18		GREAT OAK LENDING	520	0	520	0.7 %	0.0 %	0.7 %
19		NEW DAY FINANCIAL LL	456	0	456	0.6 %	0.0 %	0.6 %
20		UNKNOWN	409	0	409	0.6 %	0.0 %	0.6 %
109	11	JAMES B NUTTER AND C	69	332	401	0.1 %	1.1 %	0.6 %
21		SUNTRUST MORTGAGE IN	400	0	400	0.5 %	0.0 %	0.5 %
22		IREVERSE HOME LOANS	391	0	391	0.5 %	0.0 %	0.5 %
23	33	EQUIPOINT FINANCIAL	377	1	378	0.5 %	0.0 %	0.5 %
24		THE FIRST NATIONAL B	343	0	343	0.5 %	0.0 %	0.5 %
49	12	CHERRY CREEK MORTGAG	142	175	317	0.2 %	0.6 %	0.4 %
25		MIDCONTINENT FINANCI	307	0	307	0.4 %	0.0 %	0.4 %
26		MAS ASSOCIATES	283	0	283	0.4 %	0.0 %	0.4 %
27	41	FIRST MARINER BANK	278	0	278	0.4 %	0.0 %	0.4 %
28		UNITED SOUTHWEST MOR	266	0	266	0.4 %	0.0 %	0.4 %
29		MORTGAGESHOP LLC	265	0	265	0.4 %	0.0 %	0.4 %
30		SENIORS REVERSE MORT	264	0	264	0.4 %	0.0 %	0.4 %
31		STAY IN HOME MORTGAG	260	0	260	0.4 %	0.0 %	0.4 %
32		SENIOR AMERICAN FUND	259	0	259	0.4 %	0.0 %	0.4 %
33		ASPIRE FINANCIAL INC	253	0	253	0.3 %	0.0 %	0.3 %
34		ROYAL UNITED MORTGAG	225	0	225	0.3 %	0.0 %	0.3 %
35		INTEGRITY 1ST MORTGA	209	0	209	0.3 %	0.0 %	0.3 %
36		PRIORITY MORTGAGE CO	199	0	199	0.3 %	0.0 %	0.3 %
37		PRIMELENDING A PLAIN	193	0	193	0.3 %	0.0 %	0.3 %
38		WEBSTER BANK	177	0	177	0.2 %	0.0 %	0.2 %
335	13	PLAZA HOME MORTGAGE	18	159	177	0.0 %	0.5 %	0.2 %
39		UPSTATE CAPITAL INC	176	0	176	0.2 %	0.0 %	0.2 %
40		HARVARD HOME MORTGAG	172	0	172	0.2 %	0.0 %	0.2 %
41		MONTGOMERY MORTGAGE	162	0	162	0.2 %	0.0 %	0.2 %
42		AMTEC FUNDING GROUP	161	0	161	0.2 %	0.0 %	0.2 %
43		M AND I MARSHALL AND	160	0	160	0.2 %	0.0 %	0.2 %
43		ENVOY MORTGAGE LTD	160	0	160	0.2 %	0.0 %	0.2 %
43		BRIAN A COLE & ASSOC	160	0	160	0.2 %	0.0 %	0.2 %

Rank		Lender	Endorsements			Market Share		
R	W		Ret	Whls	Total	Ret	Whls	Total
64	14	SIDUS FINANCIAL LLC	115	44	159	0.2 %	0.1 %	0.2 %
46		TRADITIONAL HOME MOR	159	0	159	0.2 %	0.0 %	0.2 %
47		ACADEMY MORTGAGE LLC	157	0	157	0.2 %	0.0 %	0.2 %
48		OPEN MORTGAGE LLC	153	0	153	0.2 %	0.0 %	0.2 %
50		AMERICAN PACIFIC MOR	135	0	135	0.2 %	0.0 %	0.2 %
51		UNIVERSAL LENDING CO	132	0	132	0.2 %	0.0 %	0.2 %
51		SUN AMERICAN MORTGAG	132	0	132	0.2 %	0.0 %	0.2 %
51		TRIPOINT MORTGAGE GR	132	0	132	0.2 %	0.0 %	0.2 %
54		ALLIED HOME MORTGAGE	129	0	129	0.2 %	0.0 %	0.2 %
60	20	NATIONWIDE EQUITIES	119	10	129	0.2 %	0.0 %	0.2 %
55		GMFS LLC	128	0	128	0.2 %	0.0 %	0.2 %
56		URBAN HOUSING MORTGA	125	0	125	0.2 %	0.0 %	0.2 %
56		GATEWAY REVERSE MORT	125	0	125	0.2 %	0.0 %	0.2 %
58		TRINITY REVERSE MORT	122	0	122	0.2 %	0.0 %	0.2 %
67	21	MCM HOLDINGS INC	112	9	121	0.2 %	0.0 %	0.2 %
59		NETWORK FUNDING LP	120	0	120	0.2 %	0.0 %	0.2 %
61		MASTER MORTGAGE CORP	118	0	118	0.2 %	0.0 %	0.2 %
62		CHRISTENSEN FINANCIA	117	0	117	0.2 %	0.0 %	0.2 %
68	23	VALUE FINANCIAL MORT	111	5	116	0.2 %	0.0 %	0.2 %
63		ALL FINANCIAL SERVIC	116	0	116	0.2 %	0.0 %	0.2 %
65		APPROVAL FIRST HOME	113	0	113	0.2 %	0.0 %	0.2 %
65		WILMINGTON SAVINGS F	113	0	113	0.2 %	0.0 %	0.2 %
69		SENIORS FIRST MORTGA	110	0	110	0.2 %	0.0 %	0.2 %
70		EAST COAST CAPITAL C	105	0	105	0.1 %	0.0 %	0.1 %
70		NEW CASTLE MORTGAGE	105	0	105	0.1 %	0.0 %	0.1 %
72		PRIMARY RESIDENTIAL	104	0	104	0.1 %	0.0 %	0.1 %
73		HOME SAVINGS OF AMER	102	0	102	0.1 %	0.0 %	0.1 %
74		PROSPERITY MORTGAGE	101	0	101	0.1 %	0.0 %	0.1 %
75		GATEWAY FUNDING DIVE	100	0	100	0.1 %	0.0 %	0.1 %
75		METAMERICA MORTGAGE	100	0	100	0.1 %	0.0 %	0.1 %
77		POPULAR MORTGAGE INC	99	0	99	0.1 %	0.0 %	0.1 %
78		ROCKLAND TRUST CO	97	0	97	0.1 %	0.0 %	0.1 %
78		MCGOWIN KING MORTGAG	97	0	97	0.1 %	0.0 %	0.1 %
80		AA MORTGAGE GROUP LL	96	0	96	0.1 %	0.0 %	0.1 %
81		LIBERTYSTREET FINANCI	95	0	95	0.1 %	0.0 %	0.1 %
82		SOUTHWEST FUNDING LP	93	0	93	0.1 %	0.0 %	0.1 %
82		REMINGTON MORTGAGE I	93	0	93	0.1 %	0.0 %	0.1 %
84		EAGLE NATIONWIDE MOR	90	0	90	0.1 %	0.0 %	0.1 %
84		HEALTH ONE CREDIT UN	90	0	90	0.1 %	0.0 %	0.1 %
84		AMERICAN NATIONWIDE	90	0	90	0.1 %	0.0 %	0.1 %
84		METRO ISLAND MORTGAG	90	0	90	0.1 %	0.0 %	0.1 %
88		SENIOR FUNDING ASSOC	89	0	89	0.1 %	0.0 %	0.1 %
158	15	FIRST NATIONAL BANK	49	37	86	0.1 %	0.1 %	0.1 %
89		GOLDEN GATEWAY FINAN	85	0	85	0.1 %	0.0 %	0.1 %
91		WATERMARK CAPITAL IN	83	0	83	0.1 %	0.0 %	0.1 %
92		AEGAN FINANCIAL INC	82	0	82	0.1 %	0.0 %	0.1 %
92		FRANKLIN FIRST FINAN	82	0	82	0.1 %	0.0 %	0.1 %
94		UNITED NORTHERN MORT	81	0	81	0.1 %	0.0 %	0.1 %
94		FULTON BANK NATIONAL	81	0	81	0.1 %	0.0 %	0.1 %
96		FIDELIS MORTGAGE LLC	80	0	80	0.1 %	0.0 %	0.1 %

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