

## STATISTICS

Hence, the increase in women homebuyers as well as women entering previously male-dominated industries.”

Currently, the company’s most popular loan types are alt-A and HELOC products. “The next big trend will be reverse mortgages as the baby boomers look to supplement their retirement funds,” she said.

Windsor Capital, one of the first net branch mortgage firms, was started by Fred Thane in 1989. Ron Temko became a partner in 2001. It has 1,800 loan officers across the country. “Our focus is on recruiting experienced loan officers interested in working independently. We are fanatic about providing our loan officers with the best customer service possible. We offer our loan officers the ultimate in customer service, let them run their business the way they want, have a network of over 500 lenders and give every tool they need to run a successful business,” said Ms. Jensen.

At 1st Metropolitan/Empire Equity, Charlotte, N.C., CEO Daniel Jacobs says the strategy is to “focus on the basics. Consultative selling seems to have gone by the wayside in recent years when business was plentiful. We have been focused on building relationships one at a time, giving great customer service and asking for referrals. As a result, our business has shifted from an even blend of referrals and marketing based sources to 80% referral-based business companywide.”

Last year’s loan volume of \$3.3 billion was down 18% from 2005 loan volume of \$4.07 billion. And while Mr. Jacobs says the subprime business did not account for a significant share of the company’s loan volume last year, “it still has had an impact on our company’s origination, volume and revenue on the short term. Thankfully, our lender relations department has aggressively identified alternative programs and lenders and has educated our origination staff well ahead of the curve to mitigate the impact of the industry’s subprime woes.”

Marketing, advertising and outreach decisions are made by each branch across the nation with the help of the company’s marketing department in

developing plans to best serve the communities they do business in, he said.

“We have some branches that focus solely on construction business, some on Spanish-speaking markets, some on A paper realtor referrals, some on Chap-

ter 13 buyouts. Really, we have a very diverse marketing strategy that allows us to be agile and relevant in all markets nationwide.”

Mr. Jacobs says the company is seeing a shift away from option ARMs

### Top Loan Brokerage Firms in 2006 (Preliminary)

(\$ in Millions)

Rk	Organization	Type of Broker	'06 Vol.	'05 Vol.	% Change
1	Residential Mortgage Capital	R; MF	\$4,405	\$5,500	-20%
2	Windsor Capital Mortgage	R; C; MF	\$3,639	\$4,703	-23%
3	1st Metropolitan Mortgage/Empire Equity	R	\$3,334	\$4,077	-18%
4	Clarion Mortgage Capital, Inc.	R	\$3,328	\$3,482	-4%
5	Carteret Mortgage Corporation	R; C;	\$2,821	\$3,374	-16%
6	Fairway Independent Mortgage Corp.	R; C; MF	\$1,596	\$1,606	-1%
7	Bancgroup Mortgage Co.	R	\$1,040	\$990	5%
8	OlympiaWest Mortgage Group	R; C; MF	\$825	\$850	-3%
9	Barrington Capital Corp.	R; C; MF	\$800	\$775	3%
10	RMC Vanguard Mortgage Corp.	R	\$735	\$616	19%
11	Academy Mortgage Corp.	R; C; MF	\$641	\$767	-16%
12	Statewide Bancorp, Inc.	R	\$626	\$356	76%
13	Pavilion Capital Group, LLC	R; C; MF	\$493	\$346	42%
14	Robbins & Lloyd Mortgage Corp.	R; MF	\$450	\$363	24%
15	Continental Mortgage Corp.	R; C	\$420	\$600	-30%
16	Connecticut Home Mortgage	R; C; MF	\$381	\$337	13%
17	Family Choice Mortgage Corp.	R	\$371	\$460	-19%
18	FBC Mortgage LLC	R	\$300	\$210	43%
19	Pacific Bay Financial Corp.	R; C; MF	\$294	\$400	-27%
20	Apex Mortgage Services, LLC	R; C; MF	\$282	\$210	35%
21	PAR East Mortgage Co., Inc.	R	\$278	\$290	-4%
22	California Mortgage Advisors, Inc.	R; C; MF	\$275	\$253	9%
23	Pride Mortgage	R; MF	\$249	\$249	0%
24	Oxford Lending Group, LLC	R; C; MF	\$242	\$24	908%
25	Mortgage Master Service Corp.	R	\$227	\$255	-11%
26	Indigo Financial Group, Inc.	R	\$222	\$243	-9%
27	Mortgage Bancorp Services	R	\$200	\$657	-70%
28	Mortgage Connections, Inc.	R; C; MF	\$198	\$240	-18%
29	Regency Mortgage Corporation	R	\$197	\$173	14%
30	Providers Mortgage	R	\$174	\$154	13%
31	Malcap Mortgage LLC	R	\$142	\$82	73%
32	Advisors Mortgage Group, LLC	R; MF	\$125	\$137	-9%
33	Interlink Fundings, LLC	R; MF	\$117	\$136	-14%
34	Lewallen Mortgage, Inc.	R	\$110	\$113	-3%
35	Home Equity Mortgage Corp.	R; C; MF	\$110	\$105	5%
36	Smart Choice Loan Center	R	\$100	\$78	28%
37	Elite Mortgage	R	\$97	\$135	-28%
38	Presidential Mortgage Corp., Inc.	R; MF	\$97	\$104	-7%
39	USA Lending Group	R; C; MF	\$94	\$305	-69%
40	Community Mortgage Services	R	\$89	\$101	-12%
41	Kennedy American Mortgage	R	\$88	\$128	-31%
42	Home Town Mortgage	R	\$85	\$105	-19%
43	Asset Mortgage Group	R; MF	\$82	\$56	46%
44	Reynolds Mortgage & Investment	C; MF	\$80	\$60	33%
45	Moran Financial Services, LLC	C; MF	\$72	\$75	-4%
46	Meridias Capital	R	\$67	\$108	-38%
47	Stern Mortgage Co.	R; C; MF	\$66	\$74	-11%
48	First Sonoma Funding, Inc.	R; C	\$65	\$30	117%
49	North Star Home Lending	R; C; MF	\$60	\$50	20%
50	American Home Funding, Inc.	R	\$60	\$68	-12%

Notes: Results may be incomplete because some brokerage firms would not disclose volumes. Results are as is and have not been verified. Firms ranked here are both residential and commercial in scope. Broker magazine will publish an updated brokerage ranking later this year. Firms that want to be ranked can still submit surveys. Question? Email: Nequanya.Johnson@SourceMedia.com.