



QUARTERLY MORTGAGE BANKERS PERFORMANCE REPORT | Q1 2021

**REVENUE, COST AND
VOLUME STATISTICS FOR
NON-DEPOSITORY INSTITUTIONS**

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REVENUE, COST AND VOLUME STATISTICS FOR NON-DEPOSITORY INSTITUTIONS

QUARTERLY **MORTGAGE** **PERFORMANCE REPORT** Q1 2021

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MORTGAGE BANKERS ASSOCIATION

QUARTERLY MORTGAGE BANKERS PERFORMANCE REPORT

The Mortgage Bankers Association (MBA) is pleased to present the next report in a quarterly series on the revenues and expenses associated with the origination and servicing of one-to-four-unit residential mortgage loans. This report offers a variety of performance metrics on the mortgage banking industry and is intended as a financial and operational benchmark for independent mortgage companies and subsidiaries of banks, thrifts and non-depository institutions.

In addition to revenue and expense data, the report includes detailed information on production and servicing volume mixes by product type, as well as employee productivity. An overall net income summary and balance sheet profile are also part of the report. Some notes to keep in mind:


- The underlying company data are derived from the *Quarterly Mortgage Bankers Financial Reporting WebMB Form (MBFRF)*, through a joint agreement with MBA, Fannie Mae, Freddie Mac and Ginnie Mae. Independent mortgage companies are required to submit quarterly MBFRF data to the agencies and have the option of releasing their data to MBA for use in aggregate industry statistics.
- MBA produces five MBFRF publications per year: four quarterly reports and one annual summary report. These reports may be purchased as a one-year subscription of all four quarterly publications (*the Quarterly Mortgage Bankers Performance Reports*), which includes the *Annual Mortgage Bankers Performance Report*, free of additional charge. Alternatively, the *Annual Report* may be purchased as a stand-alone product.

- MBA member companies who release MBFRF data to MBA on a quarterly basis are also eligible to receive their individual company benchmarks in the same format as the quarterly reports at no additional charge. This product, called the “Your Firm Analysis” report, is available exclusively to MBA members.
- The reports incorporate both production-only and servicing-only companies, as well as companies in both production and servicing.
- The results (such as cost per loan, servicing revenues in basis points, etc.) are based on simple averages. In other words, companies with more originations or servicing volume are not given more weight in the calculations. All companies in the sample are given the same weight so that the results reflect a typical lender.
- The production results are broken out into peer groups based on originations levels, company type and production channel (retail originations only versus wholesale). This way, retail channel-only companies are able to compare themselves to other retail channel-only companies of similar volume.

MBA follows the general timeline below for the release of the *Quarterly Mortgage Bankers Performance Report and Annual Mortgage Bankers Performance Report*:

1st Quarter: June | **2nd Quarter:** September
3rd Quarter: December | **4th Quarter:** April | **Annual:** June

On behalf of MBA, we wish to thank those mortgage banking companies that released their data to us. Please do not hesitate to contact us at mbaresearch@mba.org or visit mba.org/research for more information.



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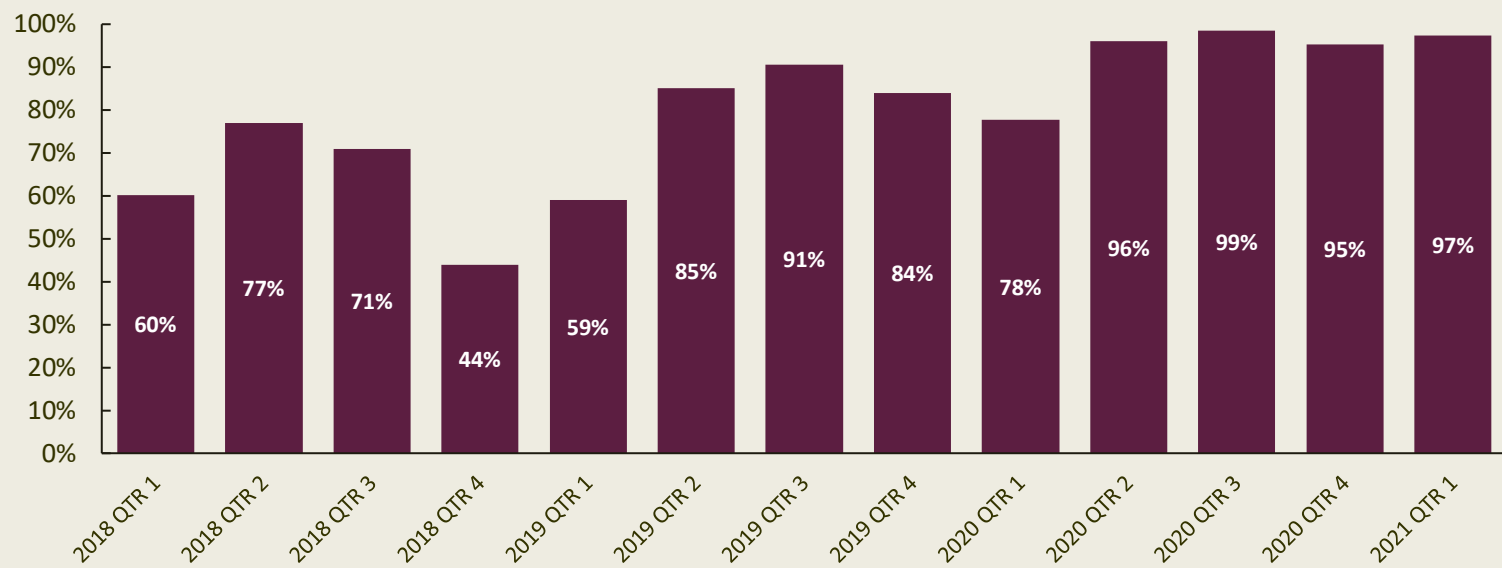
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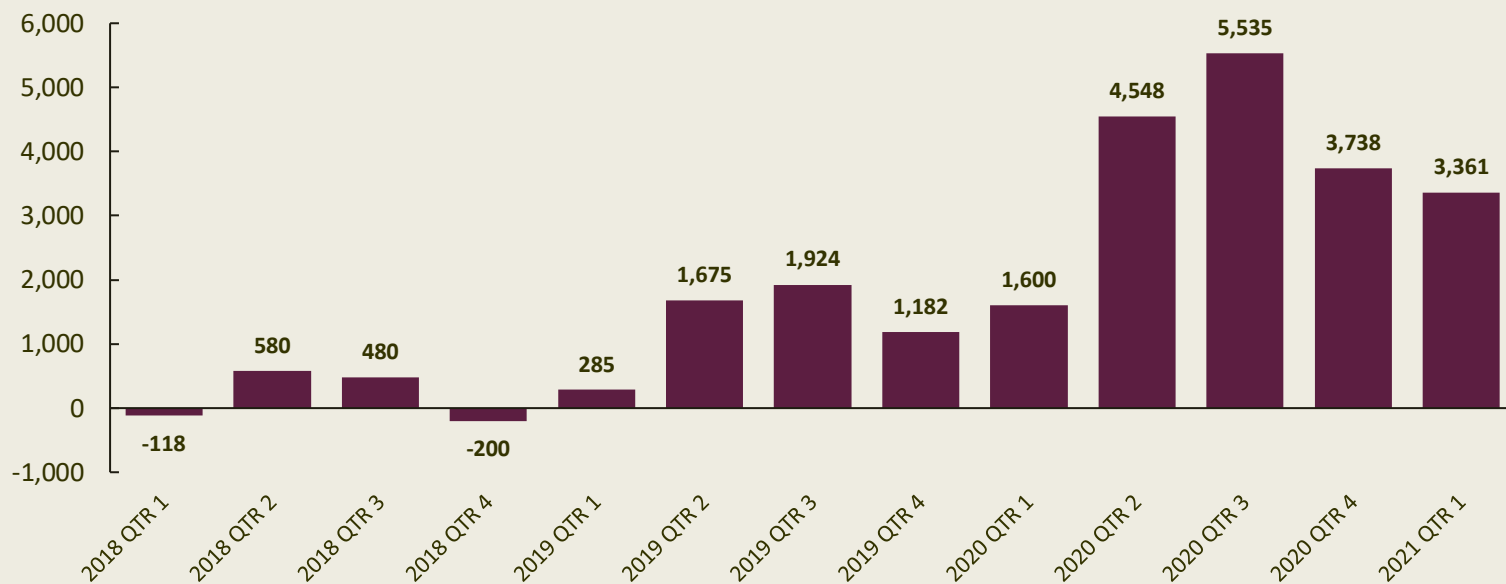
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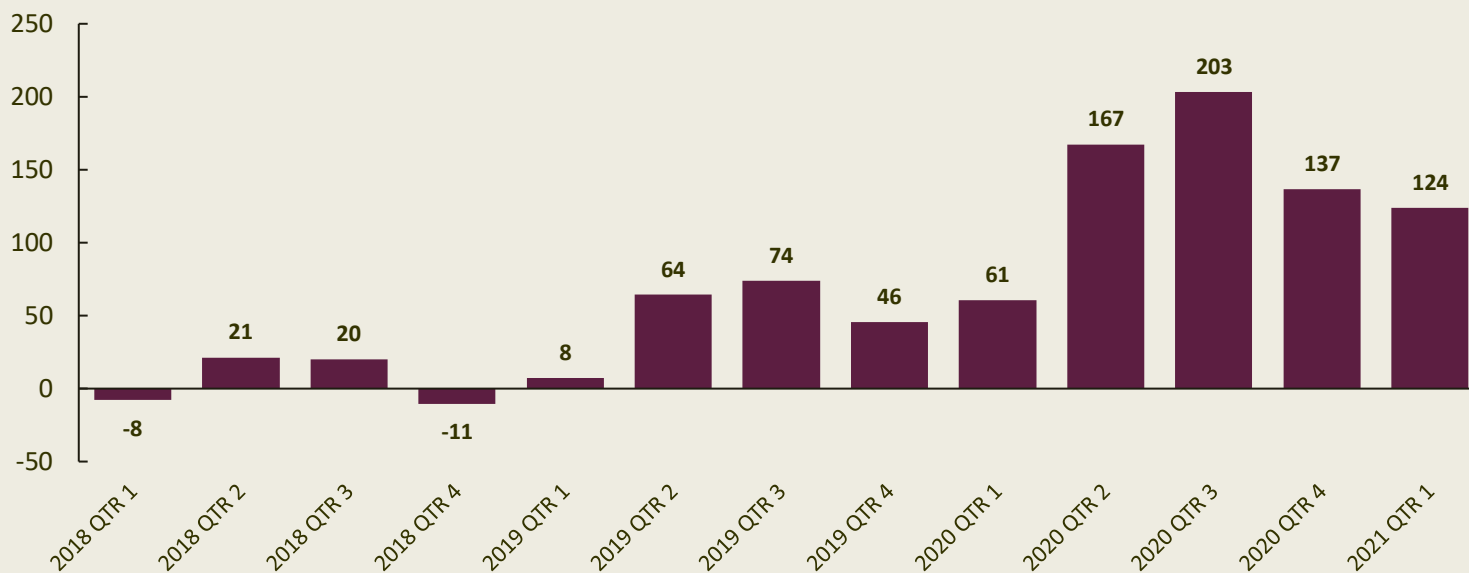
% Institutions with Pre-Tax Net Income > 0



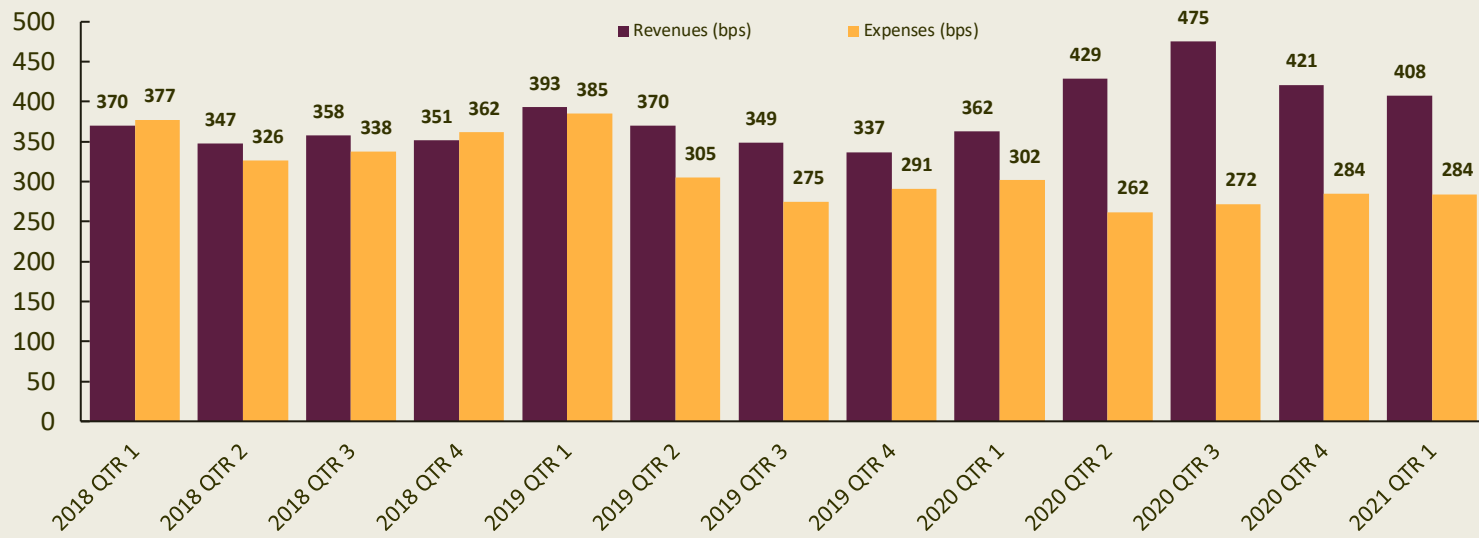
Net Production Income (\$ per loan)



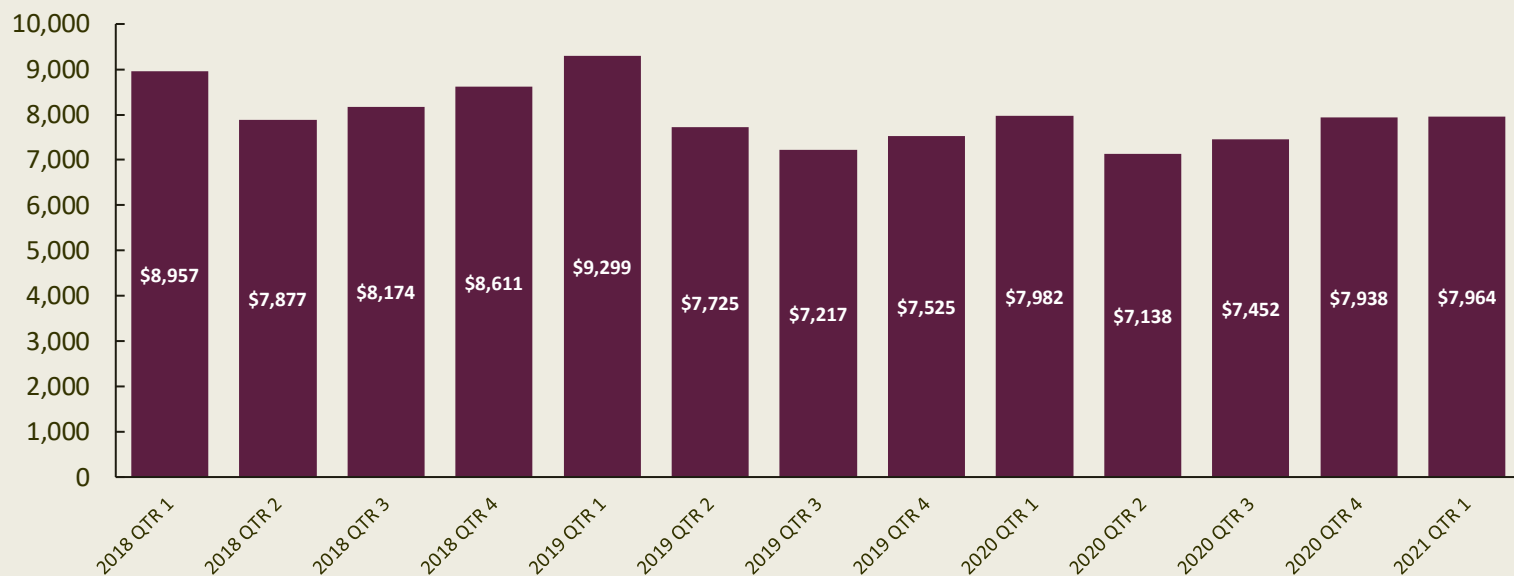
Net Production Income (bps)



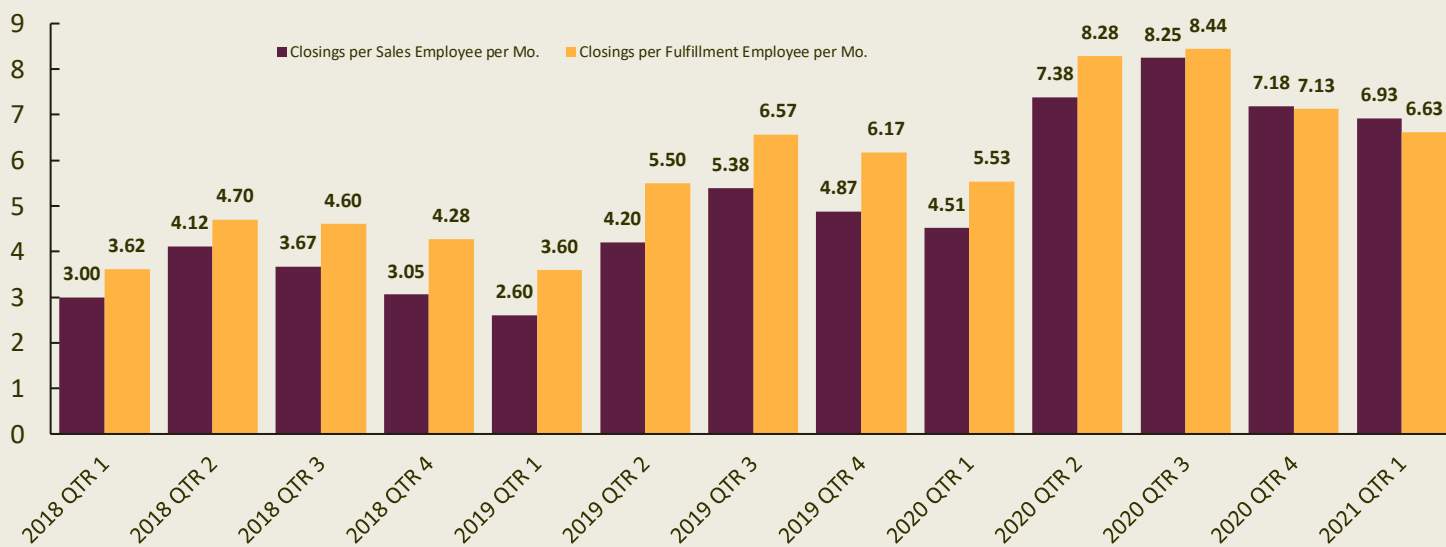
Revenue and Expenses (bps)



Cost per Loan



Median Productivity - Retail Only



Quarterly Mortgage Bankers Performance Report
A - Highlights

	All Firms Q1 2021	Previous Qtr. Q4 2020	Previous Yr. Q1 2020	Repeater Q1 2021	Repeater Q4 2020	YTD 2021
Company Analysis (All Business Channels)						
Number of Companies Reporting	343	348	346	320	320	343
Pre-Tax Net Income/Equity (%)	73.12	89.88	21.88	74.63	89.29	73.12
% Institutions with Pre-tax Net Income>0	97.35	95.35	77.68	97.48	95.25	97.35
% Institutions with Pre-tax Net Income>0 w/o Servicing	91.25	92.82	76.01	91.88	92.50	91.25
Residential Production Business						
Number of Companies Reporting	359	366	336	335	335	359
Quarterly Originations Volume:						
Avg. Total Loans Originated (\$000s)	1,438,085	1,472,190	728,361	1,505,224	1,542,456	1,438,085
Avg. Total Loans Originated (#)	4,879	5,049	2,654	5,088	5,292	4,879
Average Loan Balance (\$)	285,540	284,080	271,793	286,606	282,620	285,540
Net Financial Income (in Basis Points):						
Origination-Related Income	76.50	75.23	77.07	75.55	75.81	76.50
Net Interest Income	(0.01)	(0.18)	1.94	0.21	(0.43)	(0.01)
Net Secondary Marketing Income	331.43	345.86	283.44	328.07	343.55	331.43
Loan Production Expense	284.32	284.39	301.81	280.70	283.54	284.32
Total Net Production Income	123.59	136.52	60.64	123.12	135.39	123.59
Closings per Total Prod. Employee per Mo.	3.59	4.23	2.65	3.22	4.33	3.59
Residential Loan Servicing						
Number of Companies	218	222	185	197	197	218
Average Servicing Volume:						
Average Servicing Portfolio (\$000)	17,319,305	15,868,412	16,883,971	18,138,602	17,333,118	17,319,305
Average Servicing Portfolio (#)	85,446	79,166	94,666	88,392	86,696	85,446
Average Loan Balance (\$)	235,561	231,447	191,573	233,215	231,665	235,561
Net Servicing Income (\$ per loan):*						
Net Servicing Operating Income*	65	50	52	69	51	260
Total Net Servicing Financial Income*	154	5	(171)	154	4	618
Average Loans Serviced per FTE (Simple)	1,429	1,318	1,105	1,437	1,388	1,429

* Note: The YTD 2021 column represents ANNUALIZED data for these line items.

Quarterly Mortgage Bankers Performance Report

Residential Loan Production - Historical

B1 - Net Loan Production Income and Expense, \$ per loan, Simple Average

\$ PER LOAN	All Firms Q1 2021	Previous Qtr. Q4 2020	Previous Yr. Q1 2020	Repeater Q1 2021	Repeater Q4 2020	YTD 2021
ORIGINATION-RELATED INCOME						
Loan Origination Fees	1,446	1,359	1,389	1,432	1,387	1,446
Correspondent and Broker Fee Income (1)	119	123	111	121	129	119
Other Origination-Related Income (2)	486	548	475	500	523	486
Total Origination-Related Income	2,051	2,031	1,976	2,053	2,040	2,051
NET INTEREST INCOME						
Warehousing Income	417	423	505	426	424	417
Warehousing Expense	426	433	446	427	441	426
Net Interest Income	(9)	(10)	59	(2)	(17)	(9)
SECONDARY MARKETING INCOME						
Secondary Mktg Gains (Losses)	7,043	7,513	5,493	7,013	7,391	7,043
Capitalized Servicing/Svg Released Premiums	2,307	2,247	2,120	2,335	2,285	2,307
Repurchase Reserve Provision	(67)	(105)	(65)	(69)	(96)	(67)
Net Secondary Marketing Income	9,283	9,655	7,548	9,279	9,580	9,283
Total Loan Production Revenue	11,325	11,676	9,582	11,330	11,603	11,325
EXPENSES						
Personnel	5,523	5,426	5,345	5,553	5,456	5,523
Sales Personnel	2,727	2,780	2,502	2,770	2,823	2,727
Fulfillment Personnel	1,112	1,116	1,135	1,110	1,095	1,112
Production Support Employees	531	500	585	534	495	531
Management and Directors	521	548	444	521	562	521
Benefits	632	481	678	619	482	632
Occupancy and Equipment	253	243	390	251	242	253
Technology-Related Expenses	193	202	195	189	199	193
Other Direct Expenses	1,529	1,570	1,612	1,498	1,531	1,529
Outsourcing and Professional fees	316	319	287	311	325	316
Other Operating Expenses	1,213	1,251	1,325	1,188	1,206	1,213
Direct Loan Production Expenses	7,498	7,441	7,542	7,492	7,427	7,498
Corporate Allocation	466	497	440	449	479	466
Total Loan Production Expense	7,964	7,938	7,982	7,940	7,907	7,964
TOTAL NET PRODUCTION INCOME	3,361	3,738	1,600	3,390	3,697	3,361
MEMO ITEMS						
Originations Volume:						
Avg. Total Loans Originated (\$000s)	1,438,085	1,472,190	728,361	1,505,224	1,542,456	1,438,085
Avg. Total Loans Originated (#)	4,879	5,049	2,654	5,088	5,292	4,879
Average Loan Balance (\$)	285,540	284,080	271,793	286,606	282,620	285,540
Avg. Pull-Through (Closings/Applications #)	76.37	78.29	66.71	76.44	78.50	76.37
Average Days in Warehouse	17.6	17.6	17.3	17.4	17.7	17.6
Employees:						
Total Production FTEs (excluding 0 reporters)	524	504	378	546	509	524
Productivity						
Simple Avg.						
Closings per Sales Employee per Mo.	8.8	10.3	6.2	9.0	10.4	8.8
Closings per Fulfillment Employee per Mo.	9.3	10.3	7.0	9.4	10.5	9.3
Closings per Prod Support Employee per Mo.	24.8	27.2	18.3	24.4	28.0	24.8
Closings per Total Prod. Employee per Mo.	3.6	4.2	2.7	3.2	4.3	3.6
Weighted Avg.						
Closings per Sales Employee per Mo.	8.2	8.9	5.3	8.3	9.2	8.2
Closings per Fulfillment Employee per Mo.	7.3	7.9	6.0	7.3	8.3	7.3
Closings per Prod Support Employee per Mo.	15.1	16.8	12.5	15.1	17.3	15.1
Closings per Total Prod. Employee per Mo.	3.1	3.4	2.3	3.1	3.5	3.1
Median						
Closings per Sales Employee per Mo.	7.3	8.4	4.7	7.4	8.4	7.3
Closings per Fulfillment Employee per Mo.	6.8	7.9	5.6	6.8	7.9	6.8
Closings per Prod Support Employee per Mo.	16.8	18.5	12.2	16.8	19.2	16.8
Closings per Total Prod. Employee per Mo.	2.6	3.1	1.9	2.6	3.1	2.6
Number of Companies Reporting	359	366	336	335	335	359

(1) Correspondent and Broker Income: Fee income earned on loans acquired from correspondents and brokers

(2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Historical
 B2 - Net Loan Production Income and Expense, Basis Points, Simple Average

BASIS POINTS	All Firms Q1 2021	Previous Qtr. Q4 2020	Previous Yr. Q1 2020	Repeater Q1 2021	Repeater Q4 2020	YTD 2021
ORIGINATION-RELATED INCOME						
Loan Origination Fees	54.00	49.94	53.49	52.74	51.14	54.00
Correspondent and Broker Fee Income (1)	4.88	4.88	5.22	5.05	5.19	4.88
Other Origination-Related Income (2)	17.61	20.42	18.36	17.76	19.48	17.61
Total Origination-Related Income	76.50	75.23	77.07	75.55	75.81	76.50
NET INTEREST INCOME						
Warehousing Income	14.43	14.86	18.14	14.68	14.96	14.43
Warehousing Expense	14.44	15.04	16.19	14.47	15.38	14.44
Net Interest Income	(0.01)	(0.18)	1.94	0.21	(0.43)	(0.01)
SECONDARY MARKETING INCOME						
Secondary Mktg Gains (Losses)	250.93	268.98	207.44	247.19	264.92	250.93
Capitalized Servicing/Svg Released Premiums	82.79	80.49	78.35	83.21	81.93	82.79
Repurchase Reserve Provision	(2.29)	(3.62)	(2.35)	(2.34)	(3.30)	(2.29)
Net Secondary Marketing Income	331.43	345.86	283.44	328.07	343.55	331.43
Total Loan Production Revenue	407.91	420.91	362.45	403.83	418.93	407.91
EXPENSES						
Personnel	196.45	195.32	201.80	195.93	196.17	196.45
Sales Personnel	96.43	99.06	93.46	97.24	100.94	96.43
Fulfillment Personnel	39.80	40.53	43.19	39.41	39.56	39.80
Production Support Employees	18.83	17.94	22.25	18.78	17.54	18.83
Management and Directors	18.69	20.34	16.89	18.41	20.76	18.69
Benefits	22.70	17.45	26.02	22.08	17.37	22.70
Occupancy and Equipment	9.22	8.91	14.81	9.08	8.77	9.22
Technology-Related Expenses	7.13	7.31	7.58	6.91	7.14	7.13
Other Direct Expenses	54.24	54.83	60.52	52.36	53.59	54.24
Outsourcing and Professional fees	11.27	11.16	10.81	10.99	11.41	11.27
Other Operating Expenses	42.97	43.67	49.70	41.37	42.17	42.97
Direct Loan Production Expenses	267.03	266.37	284.70	264.28	265.67	267.03
Corporate Allocation	17.28	18.02	17.10	16.42	17.88	17.28
Total Loan Production Expense	284.32	284.39	301.81	280.70	283.54	284.32
TOTAL NET PRODUCTION INCOME	123.59	136.52	60.64	123.12	135.39	123.59
MEMO ITEMS						
Originations Volume:						
Avg. Total Loans Originated (\$000s)	1,438,085	1,472,190	728,361	1,505,224	1,542,456	1,438,085
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(2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Historical
 B3 - Production Mix (\$), Simple Average

PERCENT BASED ON \$	All Firms Q1 2021	Previous Qtr. Q4 2020	Previous Yr. Q1 2020	Repeater Q1 2021	Repeater Q4 2020	YTD 2021
Avg. Total Loans Originated (\$000s)	1,438,085	1,472,190	728,361	1,505,224	1,542,456	1,438,085
Avg. Total Loans Originated (#)	4,879	5,049	2,654	5,088	5,292	4,879
Average Loan Balance	285,540	284,080	271,793	286,606	282,620	285,540
Production Mix by Product Type						
First Mortgages:	99.02	99.22	99.35	99.43	99.21	99.02
Government (FHA/VA/RHS) - Fixed	21.28	20.50	28.27	20.70	20.86	21.28
Government (FHA/VA/RHS) - ARM	0.22	0.01	0.03	0.23	0.01	0.22
Prime (Conforming) - Fixed	71.02	73.56	63.57	72.02	73.21	71.02
Prime (Conforming) - ARM	0.20	0.23	0.88	0.19	0.23	0.20
Prime (Non-Conforming Jumbo) - Fixed	4.66	3.45	3.79	4.77	3.57	4.66
Prime (Non-Conforming Jumbo) - ARM	0.36	0.46	1.15	0.38	0.43	0.36
Other Fixed	1.12	0.92	1.14	0.99	0.81	1.12
Other ARM	0.17	0.08	0.52	0.13	0.09	0.17
Closed-End Second Mortgages	0.08	0.05	0.23	0.07	0.05	0.08
Funded HELOCs	0.22	0.22	0.07	0.23	0.24	0.22
Reverse	0.44	0.22	0.27	0.19	0.19	0.44
Other	0.24	0.29	0.08	0.08	0.32	0.24
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM						
Fixed Rate	99.05	99.21	97.40	99.05	99.24	99.05
ARM	0.95	0.79	2.60	0.95	0.76	0.95
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo						
Jumbo	6.48	4.90	6.30	6.68	4.88	6.48
Non-Jumbo	93.52	95.10	93.70	93.32	95.12	93.52
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix						
Retail/Consumer Direct	86.07	86.45	85.62	86.42	86.17	86.07
Broker Wholesale and Correspondent	13.93	13.55	14.38	13.58	13.83	13.93
Broker Wholesale	8.26	7.55	6.19	7.63	7.82	8.26
Correspondent	5.67	6.00	8.20	5.95	6.01	5.67
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi						
Purchase	38.99	43.14	51.87	39.46	43.42	38.99
Refinancing	61.01	56.86	48.13	60.54	56.58	61.01
Rate-Term	40.37	38.30	29.88	39.79	38.22	40.37
Cash-Out	18.76	16.66	15.84	18.77	16.53	18.76
Other / Unknown	1.89	1.90	2.41	1.99	1.83	1.89
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution						
Equals 600 or less	1.28	1.01	1.48	1.00	1.10	1.28
Greater than 600, less than or equal to 650	4.98	4.76	8.17	4.96	4.88	4.98
Greater than 650, less than or equal to 700	14.33	13.93	16.94	14.30	14.14	14.33
Greater than 700, less than or equal to 750	24.63	24.29	26.05	24.69	24.22	24.63
Greater than 750	54.78	56.00	47.35	55.05	55.65	54.78
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Simple Average FICO (based on #)	742	744	730	744	744	742
1st Mtg LTV Distribution						
Equals 60% of less	21.26	20.38	11.57	21.30	20.20	21.26
Greater than 60%, less than or equal to 70%	13.80	13.00	10.06	13.76	12.91	13.80
Greater than 70%, less than or equal to 80%	28.24	28.32	29.28	28.37	28.23	28.24
Greater than 80%, less than or equal to 90%	12.19	12.47	13.96	12.19	12.40	12.19
Greater than 90%, less than or equal to 100%	23.26	24.70	33.46	23.30	25.20	23.26
Greater than 100%	1.25	1.13	1.67	1.07	1.06	1.25
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	74.38	75.47	80.53	74.24	75.75	74.38
1st Mtg Production Sold by Investor Type						
Originated for Portfolio	0.09	0.16	0.07	0.10	0.11	0.09
Originated for Sale to Others:	99.91	99.84	99.93	99.90	99.89	99.91
Sale to Fannie/Freddie/Ginnie	48.30	52.95	36.89	49.15	52.32	48.30
All Other Sale to Others	51.61	46.88	63.04	50.75	47.56	51.61
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained						
Servicing Released	65.16	62.30	75.99	63.84	62.88	65.16
Servicing Retained	34.84	37.70	24.01	36.16	37.12	34.84
Total	100.00	100.00	100.00	100.00	100.00	100.00
Number of Companies Reporting	359	366	336	335	335	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Historical
 B4 - Production Mix (#), Simple Average

PERCENT BASED ON #	All Firms Q1 2021	Previous Qtr. Q4 2020	Previous Yr. Q1 2020	Repeater Q1 2021	Repeater Q4 2020	YTD 2021
Avg. Total Loans Originated (\$000s)	1,438,085	1,472,190	728,361	1,505,224	1,542,456	1,438,085
Avg. Total Loans Originated (#)	4,879	5,049	2,654	5,088	5,292	4,879
Average Loan Balance	285,540	284,080	271,793	286,606	282,620	285,540
Production Mix by Product Type						
First Mortgages:	98.17	98.32	97.80	98.61	98.29	98.17
Government (FHA/VA/RHS) - Fixed	21.81	21.21	29.83	21.28	21.56	21.81
Government (FHA/VA/RHS) - ARM	0.22	0.01	0.03	0.23	0.01	0.22
Prime (Conforming) - Fixed	72.77	74.26	63.77	73.83	73.89	72.77
Prime (Conforming) - ARM	0.17	0.20	0.70	0.17	0.20	0.17
Prime (Non-Conforming Jumbo) - Fixed	1.94	1.57	1.66	1.97	1.63	1.94
Prime (Non-Conforming Jumbo) - ARM	0.12	0.18	0.42	0.13	0.17	0.12
Other Fixed	1.03	0.85	1.04	0.90	0.77	1.03
Other ARM	0.12	0.05	0.36	0.09	0.06	0.12
Closed-End Second Mortgages	0.82	0.77	1.51	0.77	0.83	0.82
Funded HELOCs	0.32	0.31	0.24	0.34	0.34	0.32
Reverse	0.48	0.28	0.30	0.22	0.22	0.48
Other	0.21	0.32	0.16	0.06	0.32	0.21
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM						
Fixed Rate	99.37	99.55	98.47	99.37	99.56	99.37
ARM	0.63	0.45	1.53	0.63	0.44	0.63
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo						
Jumbo	3.05	2.46	2.90	3.15	2.49	3.05
Non-Jumbo	96.95	97.54	97.10	96.85	97.51	96.95
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix						
Retail/Consumer Direct	86.39	86.73	85.87	86.71	86.42	86.39
Broker Wholesale and Correspondent	13.61	13.27	14.13	13.29	13.58	13.61
Broker Wholesale	7.97	7.31	6.03	7.36	7.56	7.97
Correspondent	5.64	5.96	8.10	5.93	6.02	5.64
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi						
Purchase	38.23	42.69	53.74	38.72	43.04	38.23
Refinancing	61.77	57.31	46.26	61.28	56.96	61.77
Rate-Term	40.56	38.21	27.94	39.96	38.07	40.56
Cash-Out	19.30	17.17	16.02	19.31	17.02	19.30
Other / Unknown	1.91	1.93	2.30	2.01	1.87	1.91
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution						
Equals 600 or less	1.30	1.04	1.62	1.02	1.13	1.30
Greater than 600, less than or equal to 650	5.56	5.33	9.44	5.52	5.46	5.56
Greater than 650, less than or equal to 700	15.45	15.08	18.44	15.44	15.31	15.45
Greater than 700, less than or equal to 750	24.77	24.34	25.64	24.85	24.29	24.77
Greater than 750	52.92	54.20	44.86	53.17	53.81	52.92
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mortgage Simple Average FICO (based on #)	742	744	730	744	744	742
1st Mtg LTV Distribution						
Equals 60% of less	24.09	22.88	13.37	24.11	22.59	24.09
Greater than 60%, less than or equal to 70%	13.37	12.60	9.56	13.32	12.53	13.37
Greater than 70%, less than or equal to 80%	26.53	26.64	27.58	26.63	26.58	26.53
Greater than 80%, less than or equal to 90%	11.31	11.48	12.86	11.31	11.43	11.31
Greater than 90%, less than or equal to 100%	23.29	25.07	34.72	23.39	25.61	23.29
Greater than 100%	1.41	1.33	1.92	1.24	1.26	1.41
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	74.38	75.47	80.53	74.24	75.75	74.38
1st Mtg Production Sold by Investor Type						
Originated for Portfolio	0.06	0.14	0.05	0.06	0.08	0.06
Originated for Sale to Others:	99.94	99.86	99.95	99.94	99.92	99.94
Sale to Fannie/Freddie/Ginnie	50.14	54.31	37.64	51.09	53.65	50.14
All Other Sale to Others	49.80	45.55	62.31	48.85	46.27	49.80
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained						
Servicing Released	64.98	61.98	75.71	63.68	62.68	64.98
Servicing Retained	35.02	38.02	24.29	36.32	37.32	35.02
Total	100.00	100.00	100.00	100.00	100.00	100.00
Number of Companies Reporting	359	366	336	335	335	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Historical
 B5 - Production Mix (Avg Loan Balances), Simple Average

LOAN BALANCES	All Firms Q1 2021	Previous Qtr. Q4 2020	Previous Yr. Q1 2020	Repeater Q1 2021	Repeater Q4 2020	YTD 2021
Avg. Total Loans Originated (\$000s)	1,438,085	1,472,190	728,361	1,505,224	1,542,456	1,438,085
Avg. Total Loans Originated (#)	4,879	5,049	2,654	5,088	5,292	4,879
Average Loan Balance	285,540	284,080	271,793	286,606	282,620	285,540
Production Mix by Product Type						
First Mortgages:	288,551	287,131	276,291	289,348	285,733	288,551
Government (FHA/VA/RHS) - Fixed	275,503	274,178	253,902	276,170	272,831	275,503
Government (FHA/VA/RHS) - ARM	381,834	285,922	360,776	379,917	294,376	381,834
Prime (Conforming) - Fixed	278,794	281,564	268,723	278,747	279,952	278,794
Prime (Conforming) - ARM	438,744	410,240	376,627	438,559	405,023	438,744
Prime (Non-Conforming Jumbo) - Fixed	822,518	808,399	748,667	824,542	808,309	822,518
Prime (Non-Conforming Jumbo) - ARM	1,069,306	966,798	898,914	1,059,333	974,158	1,069,306
Other Fixed	426,176	371,295	379,264	434,568	381,429	426,176
Other ARM	674,079	577,994	431,453	687,978	566,626	674,079
Closed-End Second Mortgages	38,967	24,711	28,298	37,801	25,112	38,967
Funded HELOCs	131,131	150,842	112,715	129,937	150,842	131,131
Reverse	227,167	220,923	197,885	227,720	221,719	227,167
Other	311,888	167,347	216,073	330,374	183,328	311,888
1st Mtg Fixed Rate vs ARM						
Fixed Rate	287,418	285,916	271,977	288,180	284,580	287,418
ARM	729,011	705,422	569,893	738,449	707,481	729,011
1st Mtg Jumbo vs. Non-Jumbo						
Jumbo	820,727	811,550	765,770	822,572	809,221	820,727
Non-Jumbo	279,765	284,429	265,251	280,432	283,826	279,765
1st Mtg Production Channel Mix						
Retail/Consumer Direct	285,875	285,275	275,637	287,001	284,331	285,875
Broker Wholesale and Correspondent	322,480	287,429	279,626	320,621	285,237	322,480
Broker Wholesale	342,271	311,247	282,637	342,028	309,897	342,271
Correspondent	278,620	264,271	275,114	277,099	261,760	278,620
1st Mtg Purchase vs Refi						
Purchase	302,191	296,707	268,216	301,677	295,358	302,191
Refinancing	284,740	282,974	286,854	285,223	282,726	284,740
Rate-Term	288,942	286,870	296,060	289,665	286,927	288,942
Cash-Out	279,715	277,310	269,967	279,993	276,618	279,715
Other / Unknown	282,378	271,642	290,366	282,668	275,194	282,378
1st Mtg FICO Score Distribution						
Equals 600 or less	258,788	261,014	233,325	260,526	257,088	258,788
Greater than 600, less than or equal to 650	253,311	250,038	233,585	253,844	249,662	253,311
Greater than 650, less than or equal to 700	265,995	263,297	252,432	266,284	261,868	265,995
Greater than 700, less than or equal to 750	288,513	286,904	283,357	288,885	285,102	288,513
Greater than 750	300,536	297,018	292,516	301,176	295,678	300,536
1st Mtg LTV Distribution						
Equals 60% of less	251,451	252,488	239,821	252,352	252,278	251,451
Greater than 60%, less than or equal to 70%	298,044	297,951	291,488	299,627	296,401	298,044
Greater than 70%, less than or equal to 80%	307,272	306,019	292,967	308,568	304,252	307,272
Greater than 80%, less than or equal to 90%	310,777	312,117	298,134	311,406	309,990	310,777
Greater than 90%, less than or equal to 100%	288,322	285,829	264,148	289,131	284,532	288,322
Greater than 100%	247,139	245,370	237,602	244,950	243,776	247,139
1st Mtg Production Sold by Investor Type						
Originated for Portfolio	381,738	302,068	273,412	381,738	316,369	381,738
Originated for Sale to Others:	285,936	283,967	270,675	286,743	283,566	285,936
Sale to Fannie/Freddie/Ginnie	265,232	270,090	251,544	266,375	268,500	265,232
All Other Sale to Others	332,428	311,754	284,854	335,495	309,333	332,428
1st Mtg Servicing Released vs Retained						
Servicing Released	300,361	297,449	280,846	300,997	292,599	300,361
Servicing Retained	302,794	291,018	272,334	302,918	289,995	302,794
Number of Companies Reporting	359	366	336	335	335	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Quarterly Production Volume \$
 C1 - Net Loan Production Income and Expense, \$ per loan, **Simple Average**

\$ PER LOAN	<125M	125-300	300-600	600-1400	>1400	Total
ORIGINATION-RELATED INCOME						
Loan Origination Fees	1,598	1,793	1,814	922	1,120	1,446
Correspondent and Broker Fee Income (1)	144	180	83	79	118	119
Other Origination-Related Income (2)	689	462	572	391	315	486
Total Origination-Related Income	2,430	2,434	2,469	1,391	1,553	2,051
NET INTEREST INCOME						
Warehousing Income	370	366	466	412	477	417
Warehousing Expense	320	430	451	465	457	426
Net Interest Income	50	(64)	14	(53)	20	(9)
SECONDARY MARKETING INCOME						
Secondary Mktg Gains (Losses)	5,565	7,284	6,467	7,821	8,023	7,043
Capitalized Servicing/Svg Released Premiums	2,688	2,027	2,570	2,022	2,281	2,307
Repurchase Reserve Provision	(19)	(52)	(51)	(118)	(89)	(67)
Net Secondary Marketing Income	8,234	9,259	8,986	9,725	10,216	9,283
Total Loan Production Revenue	10,714	11,628	11,469	11,064	11,789	11,325
EXPENSES						
Personnel	4,751	5,411	5,746	5,709	5,970	5,523
Sales Personnel	2,119	2,579	3,234	2,688	2,993	2,727
Fulfillment Personnel	1,014	1,170	1,117	1,128	1,125	1,112
Production Support Employees	566	478	405	624	586	531
Management and Directors	429	607	389	555	633	521
Benefits	623	578	601	715	633	632
Occupancy and Equipment	273	294	246	230	221	253
Technology-Related Expenses	248	216	150	197	153	193
Other Direct Expenses	1,633	1,611	1,456	1,510	1,437	1,529
Outsourcing and Professional fees	421	394	246	256	276	316
Other Operating Expenses	1,212	1,217	1,210	1,254	1,160	1,213
Direct Loan Production Expenses	6,905	7,532	7,599	7,647	7,781	7,498
Corporate Allocation	363	504	491	517	434	466
Total Loan Production Expense	7,267	8,037	8,090	8,163	8,214	7,964
TOTAL NET PRODUCTION INCOME	3,447	3,591	3,380	2,901	3,575	3,361
MEMO ITEMS						
Originations Volume:						
Avg. Total Loans Originated (\$000s)	64,638	209,516	436,420	914,384	6,188,102	1,438,085
Avg. Total Loans Originated (#)	269	781	1,633	3,205	20,550	4,879
Average Loan Balance (\$)	250,941	282,869	286,246	297,047	309,795	285,540
Avg. Pull-Through (Closings/Applications #)	75.29	77.39	76.37	76.70	75.76	76.37
Average Days in Warehouse	17.0	16.2	19.0	17.5	18.1	17.6
Employees:						
Total Production FTEs (excluding 0 reporters)	42	113	208	407	1,996	524
Productivity						
Simple Avg.						
Closings per Sales Employee per Mo.	8.3	8.4	8.3	9.0	10.1	8.8
Closings per Fulfillment Employee per Mo.	7.7	9.0	10.2	8.7	10.8	9.3
Closings per Prod Support Employee per Mo.	16.2	22.4	24.9	29.5	27.9	24.8
Closings per Total Prod. Employee per Mo.	2.7	3.3	3.3	3.3	5.6	3.6
Weighted Avg.						
Closings per Sales Employee per Mo.	5.7	5.4	6.2	7.0	9.1	8.2
Closings per Fulfillment Employee per Mo.	5.8	5.8	6.3	6.5	7.8	7.3
Closings per Prod Support Employee per Mo.	10.0	12.9	13.8	13.6	15.8	15.1
Closings per Total Prod. Employee per Mo.	2.3	2.3	2.6	2.6	3.4	3.1
Median						
Closings per Sales Employee per Mo.	6.5	7.0	6.9	7.4	8.3	7.3
Closings per Fulfillment Employee per Mo.	6.1	6.6	6.5	7.4	7.7	6.8
Closings per Prod Support Employee per Mo.	10.2	16.8	18.6	21.0	18.2	16.8
Closings per Total Prod. Employee per Mo.	2.3	2.7	2.5	2.8	2.9	2.6
Number of Companies Reporting	67	73	75	81	63	359

(1) Correspondent and Broker Income: Fee income earned on loans acquired from correspondents and brokers

(2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Quarterly Production Volume \$
 C2 - Net Loan Production Income and Expense, Basis Points, Simple Average

BASIS POINTS	<125M	125-300	300-600	600-1400	>1400	Total
ORIGINATION-RELATED INCOME						
Loan Origination Fees	65.49	65.47	69.98	32.69	36.89	54.00
Correspondent and Broker Fee Income (1)	6.83	8.30	3.25	2.83	3.41	4.88
Other Origination-Related Income (2)	27.66	15.39	20.05	14.31	10.85	17.61
Total Origination-Related Income	99.99	89.16	93.28	49.82	51.15	76.50
NET INTEREST INCOME						
Warehousing Income	14.18	12.65	15.95	14.07	15.41	14.43
Warehousing Expense	11.99	14.33	15.43	15.47	14.68	14.44
Net Interest Income	2.19	(1.68)	0.52	(1.41)	0.72	(0.01)
SECONDARY MARKETING INCOME						
Secondary Mktg Gains (Losses)	224.68	259.31	230.71	271.75	266.42	250.93
Capitalized Servicing/Svg Released Premiums	111.00	70.21	90.02	71.21	73.61	82.79
Repurchase Reserve Provision	(0.80)	(1.75)	(1.89)	(3.94)	(2.84)	(2.29)
Net Secondary Marketing Income	334.88	327.78	318.84	339.02	337.19	331.43
Total Loan Production Revenue	437.05	415.26	412.64	387.44	389.07	407.91
EXPENSES						
Personnel	191.48	192.09	202.16	199.77	195.69	196.45
Sales Personnel	81.51	92.45	113.30	95.17	98.46	96.43
Fulfillment Personnel	41.86	41.21	39.80	39.58	36.25	39.80
Production Support Employees	22.78	16.56	14.59	21.15	19.29	18.83
Management and Directors	18.41	21.61	13.42	19.68	20.62	18.69
Benefits	26.92	20.27	21.06	24.20	21.07	22.70
Occupancy and Equipment	10.91	10.85	8.71	8.32	7.30	9.22
Technology-Related Expenses	10.19	8.01	5.47	6.86	5.18	7.13
Other Direct Expenses	60.69	56.35	52.86	53.12	48.02	54.24
Outsourcing and Professional fees	17.18	13.12	8.50	8.94	9.14	11.27
Other Operating Expenses	43.51	43.23	44.36	44.18	38.88	42.97
Direct Loan Production Expenses	273.27	267.29	269.19	268.07	256.20	267.03
Corporate Allocation	16.18	17.45	19.04	18.74	14.29	17.28
Total Loan Production Expense	289.45	284.75	288.23	286.81	270.49	284.32
TOTAL NET PRODUCTION INCOME	147.60	130.52	124.42	100.63	118.58	123.59
MEMO ITEMS						
Originations Volume:						
Avg. Total Loans Originated (\$000s)	64,638	209,516	436,420	914,384	6,188,102	1,438,085
Avg. Total Loans Originated (#)	269	781	1,633	3,205	20,550	4,879
Average Loan Balance (\$)	250,941	282,869	286,246	297,047	309,795	285,540
Avg. Pull-Through (Closings/Applications #)	75.29	77.39	76.37	76.70	75.76	76.37
Average Days in Warehouse	17.0	16.2	19.0	17.5	18.1	17.6
Employees:						
Total Production FTEs (excluding 0 reporters)	42	113	208	407	1,996	524
Productivity						
Simple Avg.						
Closings per Sales Employee per Mo.	8.3	8.4	8.3	9.0	10.1	8.8
Closings per Fulfillment Employee per Mo.	7.7	9.0	10.2	8.7	10.8	9.3
Closings per Prod Support Employee per Mo.	16.2	22.4	24.9	29.5	27.9	24.8
Closings per Total Prod. Employee per Mo.	2.7	3.3	3.3	3.3	5.6	3.6
Weighted Avg.						
Closings per Sales Employee per Mo.	5.7	5.4	6.2	7.0	9.1	8.2
Closings per Fulfillment Employee per Mo.	5.8	5.8	6.3	6.5	7.8	7.3
Closings per Prod Support Employee per Mo.	10.0	12.9	13.8	13.6	15.8	15.1
Closings per Total Prod. Employee per Mo.	2.3	2.3	2.6	2.6	3.4	3.1
Median						
Closings per Sales Employee per Mo.	6.5	7.0	6.9	7.4	8.3	7.3
Closings per Fulfillment Employee per Mo.	6.1	6.6	6.5	7.4	7.7	6.8
Closings per Prod Support Employee per Mo.	10.2	16.8	18.6	21.0	18.2	16.8
Closings per Total Prod. Employee per Mo.	2.3	2.7	2.5	2.8	2.9	2.6
Number of Companies Reporting	67	73	75	81	63	359

(1) Correspondent and Broker Income: Fee income earned on loans acquired from correspondents and brokers
 (2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Quarterly Production Volume \$
 C3 - Production Mix (\$), Simple Average

PERCENT BASED ON \$	<125M	125-300	300-600	600-1400	>1400	Total
Avg. Total Loans Originated (\$000s)	64,638	209,516	436,420	914,384	6,188,102	1,438,085
Avg. Total Loans Originated (#)	269	781	1,633	3,205	20,550	4,879
Average Loan Balance	250,941	282,869	286,246	297,047	309,795	285,540
Production Mix by Product Type						
First Mortgages:	98.81	99.63	98.37	98.61	99.83	99.02
Government (FHA/VA/RHS) - Fixed	18.39	21.04	21.11	20.11	26.35	21.28
Government (FHA/VA/RHS) - ARM	1.13	0.01	0.01	0.00	0.02	0.22
Prime (Conforming) - Fixed	71.30	73.50	70.06	72.52	67.03	71.02
Prime (Conforming) - ARM	0.15	0.63	0.09	0.03	0.09	0.20
Prime (Non-Conforming Jumbo) - Fixed	2.78	4.06	6.21	5.09	4.93	4.66
Prime (Non-Conforming Jumbo) - ARM	0.68	0.25	0.40	0.17	0.34	0.36
Other Fixed	4.05	0.09	0.32	0.66	0.74	1.12
Other ARM	0.32	0.04	0.17	0.03	0.34	0.17
Closed-End Second Mortgages	0.14	0.07	0.13	0.03	0.03	0.08
Funded HELOCs	0.01	0.05	0.93	0.03	0.02	0.22
Reverse	0.04	0.24	0.41	1.24	0.11	0.44
Other	1.00	0.01	0.16	0.09	0.00	0.24
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM						
Fixed Rate	97.71	99.07	99.33	99.76	99.22	99.05
ARM	2.29	0.93	0.67	0.24	0.78	0.95
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo						
Jumbo	4.30	5.98	8.25	5.78	8.17	6.48
Non-Jumbo	95.70	94.02	91.75	94.22	91.83	93.52
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix						
Retail/Consumer Direct	88.07	88.80	88.83	80.92	84.14	86.07
Broker Wholesale and Correspondent	11.93	11.20	11.17	19.08	15.86	13.93
Broker Wholesale	7.97	2.38	7.31	12.59	10.96	8.26
Correspondent	3.96	8.83	3.86	6.49	4.90	5.67
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi						
Purchase	38.47	41.20	41.63	38.48	34.49	38.99
Refinancing	61.53	58.80	58.37	61.52	65.51	61.01
Rate-Term	38.44	37.27	36.59	45.13	44.36	40.37
Cash-Out	20.19	20.06	20.19	15.69	17.96	18.76
Other / Unknown	2.91	1.47	1.58	0.70	3.19	1.89
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution						
Equals 600 or less	3.42	0.59	0.23	0.68	1.83	1.28
Greater than 600, less than or equal to 650	4.13	5.12	4.62	5.67	5.27	4.98
Greater than 650, less than or equal to 700	13.90	15.23	14.32	13.86	14.37	14.33
Greater than 700, less than or equal to 750	25.03	25.64	24.32	24.38	23.70	24.63
Greater than 750	53.52	53.42	56.51	55.41	54.83	54.78
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Simple Average FICO (based on #)	740	740	745	745	738	742
1st Mtg LTV Distribution						
Equals 60% of less	23.27	19.12	19.88	22.91	21.15	21.26
Greater than 60%, less than or equal to 70%	14.18	13.46	13.78	13.81	13.81	13.80
Greater than 70%, less than or equal to 80%	27.79	29.97	29.71	26.85	26.72	28.24
Greater than 80%, less than or equal to 90%	13.09	12.04	11.81	12.03	12.04	12.19
Greater than 90%, less than or equal to 100%	20.71	24.12	23.93	23.25	24.19	23.26
Greater than 100%	0.97	1.30	0.89	1.15	2.09	1.25
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	73.99	75.16	72.69	74.71	75.41	74.38
1st Mtg Production Sold by Investor Type						
Originated for Portfolio	0.28	0.08	0.14	0.01	(0.04)	0.09
Originated for Sale to Others:	99.72	99.92	99.86	99.99	100.04	99.91
Sale to Fannie/Freddie/Ginnie	44.68	39.52	36.76	51.70	70.76	48.30
All Other Sale to Others	55.04	60.40	63.10	48.29	29.28	51.61
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained						
Servicing Released	71.14	81.32	74.41	57.17	42.26	65.16
Servicing Retained	28.86	18.68	25.59	42.83	57.74	34.84
Total	100.00	100.00	100.00	100.00	100.00	100.00
Number of Companies Reporting	67	73	75	81	63	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Quarterly Production Volume \$
 C4 - Production Mix (#), Simple Average

PERCENT BASED ON #	<125M	125-300	300-600	600-1400	>1400	Total
Avg. Total Loans Originated (\$000s)	64,638	209,516	436,420	914,384	6,188,102	1,438,085
Avg. Total Loans Originated (#)	269	781	1,633	3,205	20,550	4,879
Average Loan Balance	250,941	282,869	286,246	297,047	309,795	285,540
Production Mix by Product Type						
First Mortgages:	97.70	99.15	97.22	97.88	99.06	98.17
Government (FHA/VA/RHS) - Fixed	18.27	21.43	21.57	21.06	27.28	21.81
Government (FHA/VA/RHS) - ARM	1.11	0.01	0.01	0.01	0.02	0.22
Prime (Conforming) - Fixed	72.37	75.26	72.55	74.01	68.98	72.77
Prime (Conforming) - ARM	0.16	0.57	0.06	0.02	0.05	0.17
Prime (Non-Conforming Jumbo) - Fixed	1.26	1.70	2.60	2.16	1.86	1.94
Prime (Non-Conforming Jumbo) - ARM	0.23	0.08	0.15	0.06	0.11	0.12
Other Fixed	4.02	0.09	0.20	0.54	0.53	1.03
Other ARM	0.28	0.02	0.07	0.02	0.24	0.12
Closed-End Second Mortgages	1.38	0.48	0.82	0.72	0.73	0.82
Funded HELOCs	0.02	0.09	1.32	0.06	0.05	0.32
Reverse	0.04	0.27	0.44	1.30	0.15	0.48
Other	0.86	0.01	0.20	0.04	0.00	0.21
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM						
Fixed Rate	98.20	99.32	99.71	99.89	99.58	99.37
ARM	1.80	0.68	0.29	0.11	0.42	0.63
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo						
Jumbo	1.87	3.30	3.55	2.45	4.20	3.05
Non-Jumbo	98.13	96.70	96.45	97.55	95.80	96.95
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix						
Retail/Consumer Direct	88.04	88.76	89.22	81.57	84.70	86.39
Broker Wholesale and Correspondent	11.96	11.24	10.78	18.43	15.30	13.61
Broker Wholesale	7.88	2.41	7.02	11.96	10.53	7.97
Correspondent	4.08	8.83	3.76	6.47	4.77	5.64
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi						
Purchase	37.26	40.33	40.81	37.95	34.12	38.23
Refinancing	62.74	59.67	59.19	62.05	65.88	61.77
Rate-Term	39.12	37.50	36.87	45.23	44.02	40.56
Cash-Out	20.70	20.66	20.73	16.14	18.60	19.30
Other / Unknown	2.93	1.50	1.59	0.68	3.27	1.91
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution						
Equals 600 or less	3.41	0.64	0.26	0.75	1.79	1.30
Greater than 600, less than or equal to 650	4.48	5.62	5.17	6.36	6.06	5.56
Greater than 650, less than or equal to 700	14.51	16.27	15.45	15.20	15.85	15.45
Greater than 700, less than or equal to 750	25.99	25.35	24.28	24.46	23.75	24.77
Greater than 750	51.60	52.12	54.84	53.24	52.56	52.92
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mortgage Simple Average FICO (based on #)	740	740	745	745	738	742
1st Mtg LTV Distribution						
Equals 60% of less	26.93	21.91	22.87	25.54	23.16	24.09
Greater than 60%, less than or equal to 70%	13.94	13.23	13.36	13.17	13.23	13.37
Greater than 70%, less than or equal to 80%	25.72	28.44	27.83	25.28	25.20	26.53
Greater than 80%, less than or equal to 90%	12.06	11.06	10.96	11.12	11.49	11.31
Greater than 90%, less than or equal to 100%	20.31	23.91	23.94	23.53	24.69	23.29
Greater than 100%	1.04	1.46	1.05	1.36	2.23	1.41
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	73.99	75.16	72.69	74.71	75.41	74.38
1st Mtg Production Sold by Investor Type						
Originated for Portfolio	0.16	0.12	0.07	0.01	(0.06)	0.06
Originated for Sale to Others:	99.84	99.88	99.93	99.99	100.06	99.94
Sale to Fannie/Freddie/Ginnie	46.70	40.87	39.04	53.53	72.43	50.14
All Other Sale to Others	53.14	59.01	60.89	46.46	27.63	49.80
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained						
Servicing Released	72.53	81.03	75.13	55.81	41.21	64.98
Servicing Retained	27.47	18.97	24.87	44.19	58.79	35.02
Total	100.00	100.00	100.00	100.00	100.00	100.00
Number of Companies Reporting	67	73	75	81	63	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Quarterly Production Volume \$
 C5 - Production Mix (Avg Loan Balances), Simple Average

LOAN BALANCES	<125M	125-300	300-600	600-1400	>1400	Total
Avg. Total Loans Originated (\$000s)	64,638	209,516	436,420	914,384	6,188,102	1,438,085
Avg. Total Loans Originated (#)	269	781	1,633	3,205	20,550	4,879
Average Loan Balance	250,941	282,869	286,246	297,047	309,795	285,540
Production Mix by Product Type						
First Mortgages:	253,184	284,288	291,269	300,727	312,211	288,551
Government (FHA/VA/RHS) - Fixed	239,856	271,372	278,396	288,134	293,289	275,503
Government (FHA/VA/RHS) - ARM	233,760	226,300	444,694	346,311	407,728	381,834
Prime (Conforming) - Fixed	249,884	275,762	274,188	291,582	299,143	278,794
Prime (Conforming) - ARM	320,461	360,669	532,497	382,921	489,704	438,744
Prime (Non-Conforming Jumbo) - Fixed	720,525	804,242	796,241	845,753	903,767	822,518
Prime (Non-Conforming Jumbo) - ARM	1,167,017	934,802	942,373	1,230,872	1,057,471	1,069,306
Other Fixed	267,700	298,581	469,041	511,247	474,317	426,176
Other ARM	369,992	880,500	1,091,819	620,277	515,964	674,079
Closed-End Second Mortgages	44,440	56,182	54,197	25,819	24,674	38,967
Funded HELOCs	87,333	178,023	120,496	134,811	113,070	131,131
Reverse	173,167	241,591	252,431	237,226	196,880	227,167
Other	545,242	572,500	251,810	182,730	105,350	311,888
1st Mtg Fixed Rate vs ARM						
Fixed Rate	251,389	283,570	289,722	300,281	310,915	287,418
ARM	594,553	607,877	760,464	805,426	758,337	729,011
1st Mtg Jumbo vs. Non-Jumbo						
Jumbo	789,209	794,295	797,250	845,691	865,375	820,727
Non-Jumbo	245,157	284,797	273,633	289,268	305,824	279,765
1st Mtg Production Channel Mix						
Retail/Consumer Direct	255,102	282,820	288,286	294,764	306,700	285,875
Broker Wholesale and Correspondent	256,532	314,318	345,282	335,398	324,358	322,480
Broker Wholesale	316,430	370,610	352,213	336,259	336,397	342,271
Correspondent	168,805	224,177	294,314	299,037	308,647	278,620
1st Mtg Purchase vs Refi						
Purchase	276,885	296,487	303,135	314,258	318,689	302,191
Refinancing	248,942	278,005	286,545	297,903	311,076	284,740
Rate-Term	253,738	281,492	289,239	301,164	317,002	288,942
Cash-Out	251,717	274,094	280,743	286,891	302,897	279,715
Other / Unknown	231,381	296,761	351,931	231,739	284,431	282,378
1st Mtg FICO Score Distribution						
Equals 600 or less	241,932	253,795	249,284	255,625	276,802	258,788
Greater than 600, less than or equal to 650	234,287	254,450	251,517	261,072	262,860	253,311
Greater than 650, less than or equal to 700	245,255	265,684	266,251	272,031	279,241	265,995
Greater than 700, less than or equal to 750	251,645	287,580	291,715	299,627	309,873	288,513
Greater than 750	270,460	290,694	299,949	314,568	325,060	300,536
1st Mtg LTV Distribution						
Equals 60% of less	215,071	244,673	250,367	265,202	280,919	251,451
Greater than 60%, less than or equal to 70%	257,775	289,766	301,294	314,902	324,051	298,044
Greater than 70%, less than or equal to 80%	275,089	299,435	311,690	319,685	328,677	307,272
Greater than 80%, less than or equal to 90%	279,014	310,526	312,367	324,768	324,934	310,777
Greater than 90%, less than or equal to 100%	268,671	284,175	288,577	297,012	302,297	288,322
Greater than 100%	237,161	231,095	238,035	248,101	273,508	247,139
1st Mtg Production Sold by Investor Type						
Originated for Portfolio	285,942	316,520	565,511	272,694	389,497	381,738
Originated for Sale to Others:	253,594	279,024	288,975	297,350	307,271	285,936
Sale to Fannie/Freddie/Ginnie	232,847	245,704	262,951	275,131	295,762	265,232
All Other Sale to Others	333,091	295,773	324,949	336,849	370,330	332,428
1st Mtg Servicing Released vs Retained						
Servicing Released	240,274	284,827	293,923	330,120	336,299	300,361
Servicing Retained	260,083	288,366	345,231	288,845	306,456	302,794
Number of Companies Reporting	67	73	75	81	63	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Retail/Consumer Direct vs Wholesale Production Mix in Dollar
D1 - Net Loan Production Income and Expense, \$ per loan, Simple Average

\$ PER LOAN	100% Retail/CD	Mixed Retail/ Wholesale	75% or More Wholesale	Total
ORIGINATION-RELATED INCOME				
Loan Origination Fees	1,652	1,310	411	1,446
Correspondent and Broker Fee Income (1)	-	167	820	119
Other Origination-Related Income (2)	532	369	541	486
Total Origination-Related Income	2,184	1,846	1,772	2,051
NET INTEREST INCOME				
Warehousing Income	428	409	365	417
Warehousing Expense	423	429	439	426
Net Interest Income	5	(20)	(74)	(9)
SECONDARY MARKETING INCOME				
Secondary Mktg Gains (Losses)	7,638	6,845	3,410	7,043
Capitalized Servicing/Svg Released Premiums	2,289	2,451	1,961	2,307
Repurchase Reserve Provision	(67)	(71)	(53)	(67)
Net Secondary Marketing Income	9,860	9,225	5,318	9,283
Total Loan Production Revenue	12,049	11,051	7,015	11,325
EXPENSES				
Personnel	5,890	5,675	2,361	5,523
Sales Personnel	2,990	2,739	791	2,727
Fulfillment Personnel	1,138	1,162	758	1,112
Production Support Employees	576	510	274	531
Management and Directors	529	602	188	521
Benefits	657	661	349	632
Occupancy and Equipment	270	239	171	253
Technology-Related Expenses	210	162	175	193
Other Direct Expenses	1,611	1,459	1,177	1,529
Outsourcing and Professional fees	311	339	279	316
Other Operating Expenses	1,300	1,119	899	1,213
Direct Loan Production Expenses	7,981	7,535	3,885	7,498
Corporate Allocation	456	519	352	466
Total Loan Production Expense	8,438	8,054	4,236	7,964
TOTAL NET PRODUCTION INCOME	3,611	2,997	2,779	3,361
MEMO ITEMS				
Originations Volume:				
Avg. Total Loans Originated (\$000s)	685,869	3,311,489	588,481	1,438,085
Avg. Total Loans Originated (#)	2,341	11,241	1,884	4,879
Average Loan Balance (\$)	285,288	283,628	293,774	285,540
Avg. Pull-Through (Closings/Applications #)	77.15	75.50	73.36	76.37
Average Days in Warehouse	18.1	17.2	15.2	17.6
Employees:				
Total Production FTEs (excluding 0 reporters)	324	1,057	126	524
Productivity				
Simple Avg.				
Closings per Sales Employee per Mo.	8.1	8.4	17.8	8.8
Closings per Fulfillment Employee per Mo.	9.2	8.1	13.9	9.3
Closings per Prod Support Employee per Mo.	22.2	25.4	42.1	24.8
Closings per Total Prod. Employee per Mo.	2.9	4.3	6.4	3.6
Weighted Avg.				
Closings per Sales Employee per Mo.	6.5	9.2	15.6	8.2
Closings per Fulfillment Employee per Mo.	6.0	8.2	9.0	7.3
Closings per Prod Support Employee per Mo.	13.2	15.8	27.8	15.1
Closings per Total Prod. Employee per Mo.	2.4	3.5	4.9	3.1
Median				
Closings per Sales Employee per Mo.	6.9	7.2	16.3	7.3
Closings per Fulfillment Employee per Mo.	6.6	7.0	7.9	6.8
Closings per Prod Support Employee per Mo.	15.0	15.6	32.7	16.8
Closings per Total Prod. Employee per Mo.	2.4	2.6	4.3	2.6
Number of Companies Reporting	224	104	31	359

(1) Correspondent and Broker Income: Fee income earned on loans acquired from correspondents and brokers
(2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Retail/Consumer Direct vs Wholesale Production Mix in Dollar
D2 - Net Loan Production Income and Expense, Basis Points, Simple Average

BASIS POINTS	100% Retail/CD	Mixed Retail/ Wholesale	75% or More Wholesale	Total
ORIGINATION-RELATED INCOME				
Loan Origination Fees	61.93	49.12	13.14	54.00
Correspondent and Broker Fee Income (1)	-	5.98	36.46	4.88
Other Origination-Related Income (2)	20.25	11.84	17.93	17.61
Total Origination-Related Income	82.18	66.93	67.54	76.50
NET INTEREST INCOME				
Warehousing Income	14.91	14.32	11.33	14.43
Warehousing Expense	14.53	14.79	12.64	14.44
Net Interest Income	0.38	(0.48)	(1.31)	(0.01)
SECONDARY MARKETING INCOME				
Secondary Mktg Gains (Losses)	271.58	242.83	128.87	250.93
Capitalized Servicing/Svg Released Premiums	82.04	88.83	67.92	82.79
Repurchase Reserve Provision	(2.23)	(2.59)	(1.69)	(2.29)
Net Secondary Marketing Income	351.39	329.07	195.10	331.43
Total Loan Production Revenue	433.94	395.52	261.33	407.91
EXPENSES				
Personnel	209.16	201.17	88.71	196.45
Sales Personnel	105.59	97.32	27.30	96.43
Fulfillment Personnel	40.76	40.96	28.89	39.80
Production Support Employees	20.19	18.19	11.09	18.83
Management and Directors	18.87	21.71	7.24	18.69
Benefits	23.74	23.00	14.18	22.70
Occupancy and Equipment	9.95	8.49	6.39	9.22
Technology-Related Expenses	7.64	6.07	7.00	7.13
Other Direct Expenses	57.97	50.77	38.89	54.24
Outsourcing and Professional fees	11.28	11.89	9.12	11.27
Other Operating Expenses	46.69	38.88	29.77	42.97
Direct Loan Production Expenses	284.72	266.51	141.00	267.03
Corporate Allocation	17.02	19.24	12.60	17.28
Total Loan Production Expense	301.74	285.76	153.59	284.32
TOTAL NET PRODUCTION INCOME	132.21	109.77	107.73	123.59
MEMO ITEMS				
Originations Volume:				
Avg. Total Loans Originated (\$000s)	685,869	3,311,489	588,481	1,438,085
Avg. Total Loans Originated (#)	2,341	11,241	1,884	4,879
Average Loan Balance (\$)	285,288	283,628	293,774	285,540
Avg. Pull-Through (Closings/Applications #)	77.15	75.50	73.36	76.37
Average Days in Warehouse	18.1	17.2	15.2	17.6
Employees:				
Total Production FTEs (excluding 0 reporters)	324	1,057	126	524
Productivity				
Simple Avg.				
Closings per Sales Employee per Mo.	8.1	8.4	17.8	8.8
Closings per Fulfillment Employee per Mo.	9.2	8.1	13.9	9.3
Closings per Prod Support Employee per Mo.	22.2	25.4	42.1	24.8
Closings per Total Prod. Employee per Mo.	2.9	4.3	6.4	3.6
Weighted Avg.				
Closings per Sales Employee per Mo.	6.5	9.2	15.6	8.2
Closings per Fulfillment Employee per Mo.	6.0	8.2	9.0	7.3
Closings per Prod Support Employee per Mo.	13.2	15.8	27.8	15.1
Closings per Total Prod. Employee per Mo.	2.4	3.5	4.9	3.1
Median				
Closings per Sales Employee per Mo.	6.9	7.2	16.3	7.3
Closings per Fulfillment Employee per Mo.	6.6	7.0	7.9	6.8
Closings per Prod Support Employee per Mo.	15.0	15.6	32.7	16.8
Closings per Total Prod. Employee per Mo.	2.4	2.6	4.3	2.6
Number of Companies Reporting	224	104	31	359

(1) Correspondent and Broker Income: Fee income earned on loans acquired from correspondents and brokers
(2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Retail/Consumer Direct vs Wholesale Production Mix in Dollar
D3 - Production Mix (\$), Simple Average

PERCENT BASED ON \$	100% Retail/CD	Mixed Retail/ Wholesale	75% or More Wholesale	Total
Avg. Total Loans Originated (\$000s)	685,869	3,311,489	588,481	1,438,085
Avg. Total Loans Originated (#)	2,341	11,241	1,884	4,879
Average Loan Balance	285,288	283,628	293,774	285,540
Production Mix by Product Type				
First Mortgages:	98.70	99.45	99.86	99.02
Government (FHA/VA/RHS) - Fixed	21.13	23.23	15.85	21.28
Government (FHA/VA/RHS) - ARM	0.34	0.01	0.00	0.22
Prime (Conforming) - Fixed	70.45	70.51	76.77	71.02
Prime (Conforming) - ARM	0.27	0.09	0.05	0.20
Prime (Non-Conforming Jumbo) - Fixed	4.78	4.66	3.76	4.66
Prime (Non-Conforming Jumbo) - ARM	0.38	0.42	0.01	0.36
Other Fixed	1.32	0.28	2.48	1.12
Other ARM	0.02	0.26	0.94	0.17
Closed-End Second Mortgages	0.09	0.05	0.14	0.08
Funded HELOCs	0.33	0.04	0.00	0.22
Reverse	0.55	0.34	0.00	0.44
Other	0.33	0.12	0.00	0.24
Total	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM				
Fixed Rate	98.98	99.22	98.99	99.05
ARM	1.02	0.78	1.01	0.95
Total	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo				
Jumbo	5.94	7.99	5.32	6.48
Non-Jumbo	94.06	92.01	94.68	93.52
Total	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix				
Retail/Consumer Direct	100.00	79.60	7.16	86.07
Broker Wholesale and Correspondent	0.00	20.40	92.84	13.93
Broker Wholesale	0.00	13.50	50.38	8.26
Correspondent	0.00	6.90	42.46	5.67
Total	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi				
Purchase	42.24	35.11	28.47	38.99
Refinancing	57.76	64.89	71.53	61.01
Rate-Term	39.09	41.41	46.06	40.37
Cash-Out	17.05	21.59	21.55	18.76
Other / Unknown	1.61	1.88	3.93	1.89
Total	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution				
Equals 600 or less	1.24	1.71	0.14	1.28
Greater than 600, less than or equal to 650	4.61	5.86	4.66	4.98
Greater than 650, less than or equal to 700	14.02	15.27	13.41	14.33
Greater than 700, less than or equal to 750	24.93	23.96	24.69	24.63
Greater than 750	55.20	53.20	57.09	54.78
Total	100.00	100.00	100.00	100.00
1st Mtg Simple Average FICO (based on #)	744	737	743	742
1st Mtg LTV Distribution				
Equals 60% or less	19.59	22.09	30.56	21.26
Greater than 60%, less than or equal to 70%	13.66	13.69	15.21	13.80
Greater than 70%, less than or equal to 80%	28.45	27.82	28.11	28.24
Greater than 80%, less than or equal to 90%	13.07	11.36	8.61	12.19
Greater than 90%, less than or equal to 100%	24.20	23.24	16.55	23.26
Greater than 100%	1.04	1.80	0.97	1.25
Total	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	74.74	75.06	69.46	74.38
1st Mtg Production Sold by Investor Type				
Originated for Portfolio	0.15	(0.02)	0.05	0.09
Originated for Sale to Others:	99.85	100.02	99.95	99.91
Sale to Fannie/Freddie/Ginnie	40.81	57.57	69.44	48.30
All Other Sale to Others	59.04	42.45	30.52	51.61
Total	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained				
Servicing Released	74.67	49.82	46.06	65.16
Servicing Retained	25.33	50.18	53.94	34.84
Total	100.00	100.00	100.00	100.00
Number of Companies Reporting	224	104	31	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Retail/Consumer Direct vs Wholesale Production Mix in Dollar
D4 - Production Mix (#), Simple Average

PERCENT BASED ON #	100% Retail/CD	Mixed Retail/ Wholesale	75% or More Wholesale	Total
Avg. Total Loans Originated (\$000s)	685,869	3,311,489	588,481	1,438,085
Avg. Total Loans Originated (#)	2,341	11,241	1,884	4,879
Average Loan Balance	285,288	283,628	293,774	285,540
Production Mix by Product Type				
First Mortgages:	97.74	98.61	99.82	98.17
Government (FHA/VA/RHS) - Fixed	21.41	24.38	16.14	21.81
Government (FHA/VA/RHS) - ARM	0.34	0.02	0.00	0.22
Prime (Conforming) - Fixed	72.38	71.78	78.90	72.77
Prime (Conforming) - ARM	0.23	0.08	0.03	0.17
Prime (Non-Conforming Jumbo) - Fixed	1.98	1.87	1.82	1.94
Prime (Non-Conforming Jumbo) - ARM	0.12	0.16	0.01	0.12
Other Fixed	1.26	0.17	2.20	1.03
Other ARM	0.01	0.16	0.71	0.12
Closed-End Second Mortgages	0.92	0.78	0.18	0.82
Funded HELOCs	0.48	0.08	0.00	0.32
Reverse	0.59	0.38	0.00	0.48
Other	0.27	0.15	0.00	0.21
Total	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM				
Fixed Rate	99.29	99.59	99.24	99.37
ARM	0.71	0.41	0.76	0.63
Total	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo				
Jumbo	2.48	4.46	2.48	3.05
Non-Jumbo	97.52	95.54	97.52	96.95
Total	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix				
Retail/Consumer Direct	100.00	80.38	8.21	86.39
Broker Wholesale and Correspondent	0.00	19.62	91.79	13.61
Broker Wholesale	0.00	12.78	49.46	7.97
Correspondent	0.00	6.85	42.33	5.64
Total	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi				
Purchase	41.32	34.75	27.56	38.23
Refinancing	58.68	65.25	72.44	61.77
Rate-Term	39.39	41.41	46.14	40.56
Cash-Out	17.66	21.92	22.39	19.30
Other / Unknown	1.63	1.92	3.92	1.91
Total	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution				
Equals 600 or less	1.28	1.69	0.19	1.30
Greater than 600, less than or equal to 650	5.10	6.62	5.29	5.56
Greater than 650, less than or equal to 700	15.04	16.68	14.30	15.45
Greater than 700, less than or equal to 750	25.26	23.83	24.37	24.77
Greater than 750	53.32	51.19	55.85	52.92
Total	100.00	100.00	100.00	100.00
1st Mortgage Simple Average FICO (based on #)				
	744	737	743	742
1st Mtg LTV Distribution				
Equals 60% of less	22.55	24.52	33.76	24.09
Greater than 60%, less than or equal to 70%	13.31	13.17	14.54	13.37
Greater than 70%, less than or equal to 80%	26.83	26.01	26.07	26.53
Greater than 80%, less than or equal to 90%	12.14	10.56	7.94	11.31
Greater than 90%, less than or equal to 100%	24.04	23.71	16.50	23.29
Greater than 100%	1.14	2.04	1.19	1.41
Total	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)				
	74.74	75.06	69.46	74.38
1st Mtg Production Sold by Investor Type				
Originated for Portfolio	0.10	(0.03)	0.08	0.06
Originated for Sale to Others:	99.90	100.03	99.92	99.94
Sale to Fannie/Freddie/Ginnie	42.70	59.51	70.43	50.14
All Other Sale to Others	57.21	40.51	29.50	49.80
Total	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained				
Servicing Released	74.29	49.77	47.45	64.98
Servicing Retained	25.71	50.23	52.55	35.02
Total	100.00	100.00	100.00	100.00
Number of Companies Reporting	224	104	31	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Retail/Consumer Direct vs Wholesale Production Mix in Dollar
D5 - Production Mix (Avg Loan Balances), Simple Average

LOAN BALANCES	100% Retail/CD	Mixed Retail/ Wholesale	75% or More Wholesale	Total
Avg. Total Loans Originated (\$000s)	685,869	3,311,489	588,481	1,438,085
Avg. Total Loans Originated (#)	2,341	11,241	1,884	4,879
Average Loan Balance	285,288	283,628	293,774	285,540
Production Mix by Product Type				
First Mortgages:	288,940	286,142	293,824	288,551
Government (FHA/VA/RHS) - Fixed	281,905	267,438	254,385	275,503
Government (FHA/VA/RHS) - ARM	454,672	328,420		381,834
Prime (Conforming) - Fixed	279,187	277,682	279,792	278,794
Prime (Conforming) - ARM	434,136	402,633	771,983	438,744
Prime (Non-Conforming Jumbo) - Fixed	803,395	851,700	881,937	822,518
Prime (Non-Conforming Jumbo) - ARM	1,017,957	1,161,095	959,500	1,069,306
Other Fixed	341,904	516,973	464,932	426,176
Other ARM	535,643	753,671	776,208	674,079
Closed-End Second Mortgages	44,365	19,568	313,333	38,967
Funded HELOCs	121,924	143,844		131,131
Reverse	223,401	232,817		227,167
Other	447,483	137,551		311,888
1st Mtg Fixed Rate vs ARM				
Fixed Rate	287,960	284,608	292,937	287,418
ARM	733,941	717,525	752,710	729,011
1st Mtg Jumbo vs. Non-Jumbo				
Jumbo	816,153	824,673	850,337	820,727
Non-Jumbo	277,120	285,103	280,971	279,765
1st Mtg Production Channel Mix				
Retail/Consumer Direct	288,939	281,712	274,846	285,875
Broker Wholesale and Correspondent		329,684	298,313	322,480
Broker Wholesale		345,634	328,971	342,271
Correspondent		286,039	260,411	278,620
1st Mtg Purchase vs Refi				
Purchase	302,082	300,344	309,166	302,191
Refinancing	284,550	284,241	287,773	284,740
Rate-Term	288,971	287,836	292,455	288,942
Cash-Out	277,824	279,898	292,952	279,715
Other / Unknown	307,316	254,435	263,303	282,378
1st Mtg FICO Score Distribution				
Equals 600 or less	247,003	278,156	234,192	258,788
Greater than 600, less than or equal to 650	256,402	251,104	238,701	253,311
Greater than 650, less than or equal to 700	268,008	260,791	269,237	265,995
Greater than 700, less than or equal to 750	287,704	288,292	295,022	288,513
Greater than 750	302,102	297,763	298,770	300,536
1st Mtg LTV Distribution				
Equals 60% of less	247,389	256,972	261,885	251,451
Greater than 60%, less than or equal to 70%	295,829	299,828	307,848	298,044
Greater than 70%, less than or equal to 80%	306,525	307,349	312,337	307,272
Greater than 80%, less than or equal to 90%	312,704	307,326	308,549	310,777
Greater than 90%, less than or equal to 100%	294,551	279,974	270,613	288,322
Greater than 100%	255,606	236,203	228,165	247,139
1st Mtg Production Sold by Investor Type				
Originated for Portfolio	450,880	320,315	81,700	381,738
Originated for Sale to Others:	286,308	283,817	290,404	285,936
Sale to Fannie/Freddie/Ginnie	262,933	267,691	271,014	265,232
All Other Sale to Others	323,804	341,854	369,504	332,428
1st Mtg Servicing Released vs Retained				
Servicing Released	296,945	293,616	365,189	300,361
Servicing Retained	296,217	312,774	292,461	302,794
Number of Companies Reporting	224	104	31	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Historical Retail/Consumer Direct Production Only Companies
 E1 - Net Loan Production Income and Expense, \$ per loan, **Simple Average**

\$ PER LOAN	All Firms Q1 2021	Previous Qtr. Q4 2020	Previous Yr. Q1 2020	Repeater Q1 2021	Repeater Q4 2020	YTD 2021
ORIGINATION-RELATED INCOME						
Loan Origination Fees	1,652	1,517	1,524	1,645	1,575	1,652
Correspondent and Broker Fee Income (1)	-	-	-	-	-	-
Other Origination-Related Income (2)	532	632	573	550	597	532
Total Origination-Related Income	2,184	2,149	2,097	2,194	2,171	2,184
NET INTEREST INCOME						
Warehousing Income	428	435	492	439	438	428
Warehousing Expense	423	426	440	430	433	423
Net Interest Income	5	9	51	10	5	5
SECONDARY MARKETING INCOME						
Secondary Mktg Gains (Losses)	7,638	7,861	5,987	7,624	7,710	7,638
Capitalized Servicing/Svg Released Premiums	2,289	2,344	2,011	2,309	2,302	2,289
Repurchase Reserve Provision	(67)	(116)	(66)	(69)	(98)	(67)
Net Secondary Marketing Income	9,860	10,089	7,932	9,865	9,915	9,860
Total Loan Production Revenue	12,049	12,247	10,080	12,069	12,090	12,049
EXPENSES						
Personnel	5,890	5,804	5,644	5,925	5,850	5,890
Sales Personnel	2,990	3,069	2,693	3,030	3,115	2,990
Fulfillment Personnel	1,138	1,164	1,178	1,134	1,133	1,138
Production Support Employees	576	534	630	574	540	576
Management and Directors	529	540	453	535	557	529
Benefits	657	498	690	652	506	657
Occupancy and Equipment	270	254	409	262	253	270
Technology-Related Expenses	210	202	203	204	199	210
Other Direct Expenses	1,611	1,668	1,684	1,591	1,614	1,611
Outsourcing and Professional fees	311	330	293	307	338	311
Other Operating Expenses	1,300	1,338	1,391	1,284	1,276	1,300
Direct Loan Production Expenses	7,981	7,928	7,939	7,981	7,917	7,981
Corporate Allocation	456	494	427	426	471	456
Total Loan Production Expense	8,438	8,422	8,366	8,407	8,387	8,438
TOTAL NET PRODUCTION INCOME	3,611	3,825	1,714	3,662	3,703	3,611
MEMO ITEMS						
Originations Volume:						
Avg. Total Loans Originated (\$000s)	685,869	805,037	412,284	722,786	797,751	685,869
Avg. Total Loans Originated (#)	2,341	2,751	1,495	2,437	2,737	2,341
Average Loan Balance (\$)	285,288	286,744	275,759	288,374	284,429	285,288
Avg. Pull-Through (Closings/Applications #)	77.15	79.14	67.49	76.84	79.31	77.15
Average Days in Warehouse	18.1	18.2	17.5	17.9	18.4	18.1
Employees:						
Total Production FTEs (excluding 0 reporters)	324	342	279	335	317	324
Productivity						
Simple Avg.						
Closings per Sales Employee per Mo.	8.1	9.3	5.4	8.3	9.4	8.1
Closings per Fulfillment Employee per Mo.	9.2	9.7	6.8	9.3	10.1	9.2
Closings per Prod Support Employee per Mo.	22.2	25.2	16.0	22.1	26.3	22.2
Closings per Total Prod. Employee per Mo.	2.9	4.2	2.1	2.9	4.3	2.9
Weighted Avg.						
Closings per Sales Employee per Mo.	6.5	7.3	4.2	6.6	7.7	6.5
Closings per Fulfillment Employee per Mo.	6.0	6.5	4.8	6.0	7.1	6.0
Closings per Prod Support Employee per Mo.	13.2	15.6	10.4	13.5	16.6	13.2
Closings per Total Prod. Employee per Mo.	2.4	2.8	1.8	2.5	3.0	2.4
Median						
Closings per Sales Employee per Mo.	6.9	8.2	4.5	7.1	8.4	6.9
Closings per Fulfillment Employee per Mo.	6.6	7.7	5.5	6.7	7.7	6.6
Closings per Prod Support Employee per Mo.	15.0	17.8	11.7	15.0	18.9	15.0
Closings per Total Prod. Employee per Mo.	2.4	3.0	1.8	2.5	3.0	2.4
Number of Companies Reporting	224	236	216	203	203	224

(1) Correspondent and Broker Income: Fee income earned on loans acquired from correspondents and brokers

(2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Historical Retail/Consumer Direct Production Only Companies
 E2 - Net Loan Production Income and Expense, Basis Points, Simple Average

BASIS POINTS	All Firms Q1 2021	Previous Qtr. Q4 2020	Previous Yr. Q1 2020	Repeater Q1 2021	Repeater Q4 2020	YTD 2021
ORIGINATION-RELATED INCOME						
Loan Origination Fees	61.93	55.18	57.50	60.50	57.67	61.93
Correspondent and Broker Fee Income (1)	-	-	-	-	-	-
Other Origination-Related Income (2)	20.25	23.53	21.48	20.30	23.05	20.25
Total Origination-Related Income	82.18	78.71	78.97	80.80	80.72	82.18
NET INTEREST INCOME						
Warehousing Income	14.91	15.29	17.54	15.16	15.44	14.91
Warehousing Expense	14.53	14.84	15.94	14.68	15.21	14.53
Net Interest Income	0.38	0.45	1.60	0.48	0.23	0.38
SECONDARY MARKETING INCOME						
Secondary Mktg Gains (Losses)	271.58	279.81	223.18	265.54	274.48	271.58
Capitalized Servicing/Svg Released Premiums	82.04	82.09	73.54	82.12	81.21	82.04
Repurchase Reserve Provision	(2.23)	(3.97)	(2.37)	(2.25)	(3.38)	(2.23)
Net Secondary Marketing Income	351.39	357.94	294.36	345.41	352.31	351.39
Total Loan Production Revenue	433.94	437.09	374.93	426.69	433.26	433.94
EXPENSES						
Personnel	209.16	206.42	209.58	207.53	208.33	209.16
Sales Personnel	105.59	108.23	99.49	105.76	110.59	105.59
Fulfillment Personnel	40.76	41.91	44.01	40.15	40.86	40.76
Production Support Employees	20.19	18.91	23.27	19.95	18.83	20.19
Management and Directors	18.87	19.63	16.95	18.71	20.12	18.87
Benefits	23.74	17.75	25.85	22.96	17.92	23.74
Occupancy and Equipment	9.95	9.41	15.22	9.53	9.27	9.95
Technology-Related Expenses	7.64	7.39	7.70	7.29	7.21	7.64
Other Direct Expenses	57.97	58.03	61.84	55.76	56.46	57.97
Outsourcing and Professional fees	11.28	11.44	10.83	10.90	11.84	11.28
Other Operating Expenses	46.69	46.59	51.00	44.87	44.61	46.69
Direct Loan Production Expenses	284.72	281.25	294.33	280.12	281.27	284.72
Corporate Allocation	17.02	17.54	16.20	15.36	17.41	17.02
Total Loan Production Expense	301.74	298.79	310.53	295.48	298.68	301.74
TOTAL NET PRODUCTION INCOME	132.21	138.30	64.41	131.21	134.58	132.21
MEMO ITEMS						
Originations Volume:						
Avg. Total Loans Originated (\$000s)	685,869	805,037	412,284	722,786	797,751	685,869
Avg. Total Loans Originated (#)	2,341	2,751	1,495	2,437	2,737	2,341
Average Loan Balance (\$)	285,288	286,744	275,759	288,374	284,429	285,288
Avg. Pull-Through (Closings/Applications #)	77.15	79.14	67.49	76.84	79.31	77.15
Average Days in Warehouse	18.1	18.2	17.5	17.9	18.4	18.1
Employees:						
Total Production FTEs (excluding 0 reporters)	324	342	279	335	317	324
Productivity						
Simple Avg.						
Closings per Sales Employee per Mo.	8.1	9.3	5.4	8.3	9.4	8.1
Closings per Fulfillment Employee per Mo.	9.2	9.7	6.8	9.3	10.1	9.2
Closings per Prod Support Employee per Mo.	22.2	25.2	16.0	22.1	26.3	22.2
Closings per Total Prod. Employee per Mo.	2.9	4.2	2.1	2.9	4.3	2.9
Weighted Avg.						
Closings per Sales Employee per Mo.	6.5	7.3	4.2	6.6	7.7	6.5
Closings per Fulfillment Employee per Mo.	6.0	6.5	4.8	6.0	7.1	6.0
Closings per Prod Support Employee per Mo.	13.2	15.6	10.4	13.5	16.6	13.2
Closings per Total Prod. Employee per Mo.	2.4	2.8	1.8	2.5	3.0	2.4
Median						
Closings per Sales Employee per Mo.	6.9	8.2	4.5	7.1	8.4	6.9
Closings per Fulfillment Employee per Mo.	6.6	7.7	5.5	6.7	7.7	6.6
Closings per Prod Support Employee per Mo.	15.0	17.8	11.7	15.0	18.9	15.0
Closings per Total Prod. Employee per Mo.	2.4	3.0	1.8	2.5	3.0	2.4
Number of Companies Reporting	224	236	216	203	203	224

(1) Correspondent and Broker Income: Fee income earned on loans acquired from correspondents and brokers

(2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Historical Retail/Consumer Direct Production Only Companies
 E3 - Production Mix (\$), Simple Average

PERCENT BASED ON \$	All Firms Q1 2021	Previous Qtr. Q4 2020	Previous Yr. Q1 2020	Repeater Q1 2021	Repeater Q4 2020	YTD 2021
Avg. Total Loans Originated (\$000s)	685,869	805,037	412,284	722,786	797,751	685,869
Avg. Total Loans Originated (#)	2,341	2,751	1,495	2,437	2,737	2,341
Average Loan Balance	285,288	286,744	275,759	288,374	284,429	285,288
Production Mix by Product Type						
First Mortgages:	98.70	99.17	99.30	99.36	99.14	98.70
Government (FHA/VA/RHS) - Fixed	21.13	20.21	25.76	20.45	20.59	21.13
Government (FHA/VA/RHS) - ARM	0.34	0.01	0.02	0.38	0.01	0.34
Prime (Conforming) - Fixed	70.45	73.43	66.11	71.47	72.80	70.45
Prime (Conforming) - ARM	0.27	0.30	1.13	0.26	0.31	0.27
Prime (Non-Conforming Jumbo) - Fixed	4.78	3.66	4.00	5.06	3.80	4.78
Prime (Non-Conforming Jumbo) - ARM	0.38	0.51	1.24	0.41	0.46	0.38
Other Fixed	1.32	1.01	0.94	1.30	1.15	1.32
Other ARM	0.02	0.03	0.10	0.03	0.03	0.02
Closed-End Second Mortgages	0.09	0.06	0.33	0.07	0.06	0.09
Funded HELOCs	0.33	0.33	0.09	0.36	0.38	0.33
Reverse	0.55	0.21	0.17	0.14	0.14	0.55
Other	0.33	0.24	0.11	0.07	0.27	0.33
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM						
Fixed Rate	98.98	99.15	97.50	98.92	99.19	98.98
ARM	1.02	0.85	2.50	1.08	0.81	1.02
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo						
Jumbo	5.94	5.00	6.39	6.30	4.99	5.94
Non-Jumbo	94.06	95.00	93.61	93.70	95.01	94.06
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix						
Retail/Consumer Direct	100.00	100.00	100.00	100.00	100.00	100.00
Broker Wholesale and Correspondent	0.00	0.00	0.00	0.00	0.00	0.00
Broker Wholesale	0.00	0.00	0.00	0.00	0.00	0.00
Correspondent	0.00	0.00	0.00	0.00	0.00	0.00
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi						
Purchase	42.24	46.16	54.53	42.85	47.01	42.24
Refinancing	57.76	53.84	45.47	57.15	52.99	57.76
Rate-Term	39.09	36.69	28.84	38.71	36.56	39.09
Cash-Out	17.05	15.75	14.38	17.16	15.21	17.05
Other / Unknown	1.61	1.39	2.25	1.28	1.22	1.61
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution						
Equals 600 or less	1.24	0.73	0.85	0.80	0.84	1.24
Greater than 600, less than or equal to 650	4.61	4.35	7.28	4.60	4.46	4.61
Greater than 650, less than or equal to 700	14.02	13.70	16.09	13.93	13.89	14.02
Greater than 700, less than or equal to 750	24.93	24.68	26.24	24.95	24.66	24.93
Greater than 750	55.20	56.55	49.55	55.71	56.15	55.20
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Simple Average FICO (based on #)	744	746	735	746	746	744
1st Mtg LTV Distribution						
Equals 60% of less	19.59	18.79	11.18	19.78	18.40	19.59
Greater than 60%, less than or equal to 70%	13.66	12.75	9.88	13.58	12.66	13.66
Greater than 70%, less than or equal to 80%	28.45	28.68	29.76	28.51	28.50	28.45
Greater than 80%, less than or equal to 90%	13.07	13.23	14.41	12.96	13.29	13.07
Greater than 90%, less than or equal to 100%	24.20	25.52	33.50	24.34	26.27	24.20
Greater than 100%	1.04	1.03	1.27	0.83	0.88	1.04
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	74.74	75.94	80.29	74.51	76.12	74.74
1st Mtg Production Sold by Investor Type						
Originated for Portfolio	0.15	0.16	0.03	0.16	0.14	0.15
Originated for Sale to Others:	99.85	99.84	99.97	99.84	99.86	99.85
Sale to Fannie/Freddie/Ginnie	40.81	44.60	28.96	41.74	43.06	40.81
All Other Sale to Others	59.04	55.24	71.01	58.09	56.80	59.04
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained						
Servicing Released	74.67	70.33	81.86	73.21	71.30	74.67
Servicing Retained	25.33	29.67	18.14	26.79	28.70	25.33
Total	100.00	100.00	100.00	100.00	100.00	100.00
Number of Companies Reporting	224	236	216	203	203	224

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Historical Retail/Consumer Direct Production Only Companies
 E4 - Production Mix (#), Simple Average

PERCENT BASED ON #	All Firms Q1 2021	Previous Qtr. Q4 2020	Previous Yr. Q1 2020	Repeater Q1 2021	Repeater Q4 2020	YTD 2021
Avg. Total Loans Originated (\$000s)	685,869	805,037	412,284	722,786	797,751	685,869
Avg. Total Loans Originated (#)	2,341	2,751	1,495	2,437	2,737	2,341
Average Loan Balance	285,288	286,744	275,759	288,374	284,429	285,288
Production Mix by Product Type						
First Mortgages:	97.74	98.15	97.67	98.42	98.09	97.74
Government (FHA/VA/RHS) - Fixed	21.41	20.64	27.00	20.77	20.97	21.41
Government (FHA/VA/RHS) - ARM	0.34	0.01	0.02	0.37	0.01	0.34
Prime (Conforming) - Fixed	72.38	74.34	66.66	73.52	73.72	72.38
Prime (Conforming) - ARM	0.23	0.26	0.90	0.23	0.27	0.23
Prime (Non-Conforming Jumbo) - Fixed	1.98	1.71	1.70	2.11	1.81	1.98
Prime (Non-Conforming Jumbo) - ARM	0.12	0.18	0.41	0.13	0.17	0.12
Other Fixed	1.26	0.99	0.89	1.26	1.12	1.26
Other ARM	0.01	0.02	0.09	0.02	0.02	0.01
Closed-End Second Mortgages	0.92	0.86	1.71	0.86	0.93	0.92
Funded HELOCs	0.48	0.46	0.32	0.53	0.53	0.48
Reverse	0.59	0.27	0.20	0.16	0.17	0.59
Other	0.27	0.26	0.09	0.03	0.28	0.27
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM						
Fixed Rate	99.29	99.53	98.55	99.24	99.53	99.29
ARM	0.71	0.47	1.45	0.76	0.47	0.71
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo						
Jumbo	2.48	2.35	2.92	2.64	2.39	2.48
Non-Jumbo	97.52	97.65	97.08	97.36	97.61	97.52
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix						
Retail/Consumer Direct	100.00	100.00	100.00	100.00	100.00	100.00
Broker Wholesale and Correspondent	0.00	0.00	0.00	0.00	0.00	0.00
Broker Wholesale	0.00	0.00	0.00	0.00	0.00	0.00
Correspondent	0.00	0.00	0.00	0.00	0.00	0.00
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi						
Purchase	41.32	45.38	56.14	41.93	46.31	41.32
Refinancing	58.68	54.62	43.86	58.07	53.69	58.68
Rate-Term	39.39	36.85	27.09	39.00	36.67	39.39
Cash-Out	17.66	16.31	14.61	17.78	15.74	17.66
Other / Unknown	1.63	1.45	2.16	1.29	1.28	1.63
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution						
Equals 600 or less	1.28	0.74	0.95	0.84	0.85	1.28
Greater than 600, less than or equal to 650	5.10	4.81	8.40	5.07	4.93	5.10
Greater than 650, less than or equal to 700	15.04	14.76	17.43	14.95	14.97	15.04
Greater than 700, less than or equal to 750	25.26	24.77	25.83	25.33	24.79	25.26
Greater than 750	53.32	54.92	47.40	53.81	54.47	53.32
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mortgage Simple Average FICO (based on #)	744	746	735	746	746	744
1st Mtg LTV Distribution						
Equals 60% of less	22.55	21.51	13.02	22.72	20.99	22.55
Greater than 60%, less than or equal to 70%	13.31	12.42	9.43	13.20	12.36	13.31
Greater than 70%, less than or equal to 80%	26.83	27.05	28.26	26.87	26.94	26.83
Greater than 80%, less than or equal to 90%	12.14	12.17	13.29	12.04	12.22	12.14
Greater than 90%, less than or equal to 100%	24.04	25.68	34.57	24.22	26.48	24.04
Greater than 100%	1.14	1.16	1.43	0.95	1.01	1.14
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	74.74	75.94	80.29	74.51	76.12	74.74
1st Mtg Production Sold by Investor Type						
Originated for Portfolio	0.10	0.11	0.03	0.10	0.07	0.10
Originated for Sale to Others:	99.90	99.89	99.97	99.90	99.93	99.90
Sale to Fannie/Freddie/Ginnie	42.70	46.06	29.80	43.74	44.54	42.70
All Other Sale to Others	57.21	53.83	70.17	56.16	55.39	57.21
Total	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained						
Servicing Released	74.29	69.62	81.85	72.85	70.71	74.29
Servicing Retained	25.71	30.38	18.15	27.15	29.29	25.71
Total	100.00	100.00	100.00	100.00	100.00	100.00
Number of Companies Reporting	224	236	216	203	203	224

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Historical Retail/Consumer Direct Production Only Companies
 E5 - Production Mix (Avg Loan Balances), Simple Average

LOAN BALANCES	All Firms Q1 2021	Previous Qtr. Q4 2020	Previous Yr. Q1 2020	Repeater Q1 2021	Repeater Q4 2020	YTD 2021
Avg. Total Loans Originated (\$000s)	685,869	805,037	412,284	722,786	797,751	685,869
Avg. Total Loans Originated (#)	2,341	2,751	1,495	2,437	2,737	2,341
Average Loan Balance	285,288	286,744	275,759	288,374	284,429	285,288
Production Mix by Product Type						
First Mortgages:	288,940	290,385	280,425	291,651	288,181	288,940
Government (FHA/VA/RHS) - Fixed	281,905	282,066	261,118	284,562	280,229	281,905
Government (FHA/VA/RHS) - ARM	454,672	312,633	339,634	454,672	328,808	454,672
Prime (Conforming) - Fixed	279,187	284,572	272,515	280,571	281,706	279,187
Prime (Conforming) - ARM	434,136	401,537	376,462	436,737	385,228	434,136
Prime (Non-Conforming Jumbo) - Fixed	803,395	805,202	740,240	800,808	801,849	803,395
Prime (Non-Conforming Jumbo) - ARM	1,017,957	942,363	927,383	993,904	918,252	1,017,957
Other Fixed	341,904	347,337	382,435	350,310	341,166	341,904
Other ARM	535,643	449,493	341,349	535,643	388,205	535,643
Closed-End Second Mortgages	44,365	29,235	32,185	42,861	30,587	44,365
Funded HELOCs	121,924	146,754	110,345	119,506	148,966	121,924
Reverse	223,401	228,083	193,048	223,964	230,824	223,401
Other	447,483	181,835	277,310	523,197	232,824	447,483
1st Mtg Fixed Rate vs ARM						
Fixed Rate	287,960	289,198	276,773	290,602	287,127	287,960
ARM	733,941	703,232	580,319	734,962	687,845	733,941
1st Mtg Jumbo vs. Non-Jumbo						
Jumbo	816,153	808,396	765,345	814,639	802,035	816,153
Non-Jumbo	277,120	284,043	271,055	279,101	282,496	277,120
1st Mtg Production Channel Mix						
Retail/Consumer Direct	288,939	290,380	280,414	291,651	288,177	288,939
Broker Wholesale and Correspondent						
Broker Wholesale						
Correspondent						
1st Mtg Purchase vs Refi						
Purchase	302,082	300,442	273,056	304,023	298,237	302,082
Refinancing	284,550	284,003	288,908	286,693	283,254	284,550
Rate-Term	288,971	288,239	296,691	291,454	288,020	288,971
Cash-Out	277,824	277,572	269,098	279,897	276,076	277,824
Other / Unknown	307,316	276,080	307,310	310,819	283,969	307,316
1st Mtg FICO Score Distribution						
Equals 600 or less	247,003	270,978	233,746	248,542	264,902	247,003
Greater than 600, less than or equal to 650	256,402	253,999	238,091	259,071	252,806	256,402
Greater than 650, less than or equal to 700	268,008	267,611	257,082	270,338	265,388	268,008
Greater than 700, less than or equal to 750	287,704	289,589	289,083	289,682	286,669	287,704
Greater than 750	302,102	299,788	293,454	304,856	297,567	302,102
1st Mtg LTV Distribution						
Equals 60% of less	247,389	250,066	240,280	249,619	248,708	247,389
Greater than 60%, less than or equal to 70%	295,829	298,240	293,653	299,716	295,118	295,829
Greater than 70%, less than or equal to 80%	306,525	308,142	294,338	309,800	305,205	306,525
Greater than 80%, less than or equal to 90%	312,704	317,021	302,331	315,130	314,194	312,704
Greater than 90%, less than or equal to 100%	294,551	291,337	270,886	297,119	288,443	294,551
Greater than 100%	255,606	259,775	245,407	255,065	257,111	255,606
1st Mtg Production Sold by Investor Type						
Originated for Portfolio	450,880	319,227	296,488	470,728	351,647	450,880
Originated for Sale to Others:	286,308	285,936	274,586	288,973	285,264	286,308
Sale to Fannie/Freddie/Ginnie	262,933	270,408	251,861	266,466	267,804	262,933
All Other Sale to Others	323,804	307,022	285,412	328,884	302,689	323,804
1st Mtg Servicing Released vs Retained						
Servicing Released	296,945	293,452	283,290	299,473	287,972	296,945
Servicing Retained	296,217	288,669	271,382	296,196	287,659	296,217
Number of Companies Reporting	224	236	216	203	203	224

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Retail/Consumer Direct Production Only Companies by Production \$
 F1 - Net Loan Production Income and Expense, \$ per loan, **Simple Average**

\$ PER LOAN	<100	100-250	250-500	500-1100	>1100	Total	YTD 2021
ORIGINATION-RELATED INCOME							
Loan Origination Fees	1,908	1,666	1,973	1,376	1,255	1,652	1,652
Correspondent and Broker Fee Income (1)	-	-	-	-	-	-	-
Other Origination-Related Income (2)	549	458	538	741	361	532	532
Total Origination-Related Income	2,457	2,124	2,512	2,117	1,615	2,184	2,184
NET INTEREST INCOME							
Warehousing Income	388	373	434	469	490	428	428
Warehousing Expense	329	426	424	480	459	423	423
Net Interest Income	59	(53)	10	(12)	30	5	5
SECONDARY MARKETING INCOME							
Secondary Mktg Gains (Losses)	5,702	7,516	7,674	8,013	9,454	7,638	7,638
Capitalized Servicing/Svg Released Premiums	2,362	2,827	1,974	2,396	1,829	2,289	2,289
Repurchase Reserve Provision	(13)	(73)	(54)	(121)	(77)	(67)	(67)
Net Secondary Marketing Income	8,051	10,270	9,594	10,288	11,206	9,860	9,860
Total Loan Production Revenue	10,567	12,340	12,115	12,394	12,852	12,049	12,049
EXPENSES							
Personnel	4,783	5,653	5,956	6,195	6,975	5,890	5,890
Sales Personnel	2,136	2,705	3,182	3,445	3,521	2,990	2,990
Fulfillment Personnel	953	1,197	1,122	1,256	1,160	1,138	1,138
Production Support Employees	592	534	448	533	822	576	576
Management and Directors	515	617	482	341	709	529	529
Benefits	587	600	722	620	764	657	657
Occupancy and Equipment	256	331	259	249	251	270	270
Technology-Related Expenses	278	178	180	198	226	210	210
Other Direct Expenses	1,594	1,820	1,369	1,856	1,406	1,611	1,611
Outsourcing and Professional fees	420	370	276	255	225	311	311
Other Operating Expenses	1,174	1,450	1,093	1,601	1,180	1,300	1,300
Direct Loan Production Expenses	6,911	7,982	7,764	8,498	8,857	7,981	7,981
Corporate Allocation	276	504	531	441	518	456	456
Total Loan Production Expense	7,187	8,486	8,295	8,939	9,376	8,438	8,438
TOTAL NET PRODUCTION INCOME	3,380	3,854	3,821	3,455	3,476	3,611	3,611
MEMO ITEMS							
Originations Volume:							
Avg. Total Loans Originated (\$000s)	53,812	172,268	355,439	707,406	2,414,205	685,869	685,869
Avg. Total Loans Originated (#)	227	632	1,314	2,526	7,880	2,341	2,341
Average Loan Balance (\$)	247,077	282,822	294,446	289,533	313,923	285,288	285,288
Avg. Pull-Through (Closings/Applications #)	73.94	78.12	76.76	79.63	76.58	77.15	77.15
Average Days in Warehouse	19.1	15.3	19.1	19.8	17.8	18.1	18.1
Employees:							
Total Production FTEs (excluding 0 reporters)	35	92	178	370	1,025	324	324
Productivity							
Simple Avg.							
Closings per Sales Employee per Mo.	8.2	8.2	7.8	7.5	9.1	8.1	8.1
Closings per Fulfillment Employee per Mo.	8.6	7.8	11.1	7.5	11.2	9.2	9.2
Closings per Prod Support Employee per Mo.	12.5	21.5	21.1	27.2	25.7	22.2	22.2
Closings per Total Prod. Employee per Mo.	2.6	2.8	3.2	2.6	3.0	2.9	2.9
Weighted Avg.							
Closings per Sales Employee per Mo.	6.2	5.4	5.8	5.6	7.1	6.5	6.5
Closings per Fulfillment Employee per Mo.	6.7	6.0	6.1	6.1	5.9	6.0	6.0
Closings per Prod Support Employee per Mo.	7.6	13.0	11.9	10.9	14.9	13.2	13.2
Closings per Total Prod. Employee per Mo.	2.3	2.3	2.4	2.2	2.6	2.4	2.4
Median							
Closings per Sales Employee per Mo.	6.9	6.3	6.6	6.5	8.6	6.9	6.9
Closings per Fulfillment Employee per Mo.	7.2	6.2	6.4	6.7	6.9	6.6	6.6
Closings per Prod Support Employee per Mo.	8.9	18.4	14.2	16.7	20.3	15.0	15.0
Closings per Total Prod. Employee per Mo.	2.3	2.4	2.4	2.3	2.9	2.4	2.4
Number of Companies Reporting	43	48	50	44	39	224	224

(1) Correspondent and Broker Income: Fee income earned on loans acquired from correspondents and brokers

(2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Retail/Consumer Direct Production Only Companies by Production \$
F2 - Net Loan Production Income and Expense, Basis Points, Simple Average

BASIS POINTS	<100	100-250	250-500	500-1100	>1100	Total	YTD 2021
ORIGINATION-RELATED INCOME							
Loan Origination Fees	79.65	62.32	71.67	51.78	40.86	61.93	61.93
Correspondent and Broker Fee Income (1)	-	-	-	-	-	-	-
Other Origination-Related Income (2)	24.05	17.90	17.54	29.37	12.13	20.25	20.25
Total Origination-Related Income	103.70	80.22	89.22	81.15	52.99	82.18	82.18
NET INTEREST INCOME							
Warehousing Income	15.15	13.22	14.93	15.99	15.47	14.91	14.91
Warehousing Expense	12.58	14.68	14.52	16.29	14.52	14.53	14.53
Net Interest Income	2.57	(1.46)	0.41	(0.30)	0.96	0.38	0.38
SECONDARY MARKETING INCOME							
Secondary Mktg Gains (Losses)	235.50	259.23	271.25	288.05	308.40	271.58	271.58
Capitalized Servicing/Svg Released Premiums	96.90	106.92	65.09	78.55	60.68	82.04	82.04
Repurchase Reserve Provision	(0.49)	(2.45)	(1.92)	(3.79)	(2.50)	(2.23)	(2.23)
Net Secondary Marketing Income	331.91	363.70	334.43	362.80	366.58	351.39	351.39
Total Loan Production Revenue	438.18	442.46	424.06	443.65	420.52	433.94	433.94
EXPENSES							
Personnel	195.46	200.35	206.70	220.06	225.96	209.16	209.16
Sales Personnel	83.24	96.03	111.79	122.92	114.47	105.59	105.59
Fulfillment Personnel	40.68	42.76	38.45	44.46	37.20	40.76	40.76
Production Support Employees	23.44	18.13	15.74	19.29	25.88	20.19	20.19
Management and Directors	21.63	22.49	16.30	11.55	22.94	18.87	18.87
Benefits	26.47	20.93	24.43	21.85	25.47	23.74	23.74
Occupancy and Equipment	10.65	12.24	9.13	9.11	8.35	9.95	9.95
Technology-Related Expenses	11.56	6.37	6.28	6.91	7.45	7.64	7.64
Other Direct Expenses	60.50	64.86	47.42	69.18	47.58	57.97	57.97
Outsourcing and Professional fees	18.29	13.03	8.62	9.29	7.05	11.28	11.28
Other Operating Expenses	42.22	51.83	38.80	59.89	40.53	46.69	46.69
Direct Loan Production Expenses	278.17	283.82	269.53	305.26	289.35	284.72	284.72
Corporate Allocation	12.56	18.55	19.07	16.66	17.86	17.02	17.02
Total Loan Production Expense	290.73	302.37	288.59	321.91	307.20	301.74	301.74
TOTAL NET PRODUCTION INCOME	147.46	140.09	135.46	121.74	113.32	132.21	132.21
MEMO ITEMS							
Originations Volume:							
Avg. Total Loans Originated (\$000s)	53,812	172,268	355,439	707,406	2,414,205	685,869	685,869
Avg. Total Loans Originated (#)	227	632	1,314	2,526	7,880	2,341	2,341
Average Loan Balance (\$)	247,077	282,822	294,446	289,533	313,923	285,288	285,288
Avg. Pull-Through (Closings/Applications #)	73.94	78.12	76.76	79.63	76.58	77.15	77.15
Average Days in Warehouse	19.1	15.3	19.1	19.8	17.8	18.1	18.1
Employees:							
Total Production FTEs (excluding 0 reporters)	35	92	178	370	1,025	324	324
Productivity							
Simple Avg.							
Closings per Sales Employee per Mo.	8.2	8.2	7.8	7.5	9.1	8.1	8.1
Closings per Fulfillment Employee per Mo.	8.6	7.8	11.1	7.5	11.2	9.2	9.2
Closings per Prod Support Employee per Mo.	12.5	21.5	21.1	27.2	25.7	22.2	22.2
Closings per Total Prod. Employee per Mo.	2.6	2.8	3.2	2.6	3.0	2.9	2.9
Weighted Avg.							
Closings per Sales Employee per Mo.	6.2	5.4	5.8	5.6	7.1	6.5	6.5
Closings per Fulfillment Employee per Mo.	6.7	6.0	6.1	6.1	5.9	6.0	6.0
Closings per Prod Support Employee per Mo.	7.6	13.0	11.9	10.9	14.9	13.2	13.2
Closings per Total Prod. Employee per Mo.	2.3	2.3	2.4	2.2	2.6	2.4	2.4
Median							
Closings per Sales Employee per Mo.	6.9	6.3	6.6	6.5	8.6	6.9	6.9
Closings per Fulfillment Employee per Mo.	7.2	6.2	6.4	6.7	6.9	6.6	6.6
Closings per Prod Support Employee per Mo.	8.9	18.4	14.2	16.7	20.3	15.0	15.0
Closings per Total Prod. Employee per Mo.	2.3	2.4	2.4	2.3	2.9	2.4	2.4
Number of Companies Reporting	43	48	50	44	39	224	224

(1) Correspondent and Broker Income: Fee income earned on loans acquired from correspondents and brokers

(2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Retail/Consumer Direct Production Only Companies by Production \$
 F3 - Production Mix (\$), Simple Average

PERCENT BASED ON \$	<100	100-250	250-500	500-1100	>1100	Total	YTD 2021
Avg. Total Loans Originated (\$000s)	53,812	172,268	355,439	707,406	2,414,205	685,869	685,869
Avg. Total Loans Originated (#)	227	632	1,314	2,526	7,880	2,341	2,341
Average Loan Balance	247,077	282,822	294,446	289,533	313,923	285,288	285,288
Production Mix by Product Type							
First Mortgages:	98.22	99.52	98.51	97.60	99.74	98.70	98.70
Government (FHA/VA/RHS) - Fixed	18.93	23.74	16.81	24.98	21.54	21.13	21.13
Government (FHA/VA/RHS) - ARM	1.75	0.00	0.01	0.02	0.00	0.34	0.34
Prime (Conforming) - Fixed	69.87	71.06	74.06	66.10	70.64	70.45	70.45
Prime (Conforming) - ARM	0.08	0.90	0.17	0.04	0.07	0.27	0.27
Prime (Non-Conforming Jumbo) - Fixed	2.01	3.17	6.89	5.48	6.32	4.78	4.78
Prime (Non-Conforming Jumbo) - ARM	0.32	0.41	0.49	0.14	0.54	0.38	0.38
Other Fixed	5.25	0.17	0.06	0.81	0.62	1.32	1.32
Other ARM	0.00	0.07	0.01	0.03	0.00	0.02	0.02
Closed-End Second Mortgages	0.18	0.12	0.05	0.04	0.05	0.09	0.09
Funded HELOCs	0.00	0.04	1.38	0.03	0.02	0.33	0.33
Reverse	0.05	0.31	0.06	2.17	0.18	0.55	0.55
Other	1.55	0.02	0.00	0.16	0.00	0.33	0.33
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM							
Fixed Rate	97.84	98.62	99.31	99.77	99.39	98.98	98.98
ARM	2.16	1.38	0.69	0.23	0.61	1.02	1.02
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo							
Jumbo	3.29	3.98	8.58	6.20	7.59	5.94	5.94
Non-Jumbo	96.71	96.02	91.42	93.80	92.41	94.06	94.06
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix							
Retail/Consumer Direct	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Broker Wholesale and Correspondent	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Broker Wholesale	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Correspondent	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi							
Purchase	39.44	45.90	43.92	43.04	37.79	42.24	42.24
Refinancing	60.56	54.10	56.08	56.96	62.21	57.76	57.76
Rate-Term	41.77	34.26	35.43	40.96	44.67	39.09	39.09
Cash-Out	17.15	17.63	19.79	14.60	15.50	17.05	17.05
Other / Unknown	1.65	2.21	0.86	1.40	2.04	1.61	1.61
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution							
Equals 600 or less	5.10	0.40	0.33	0.24	0.30	1.24	1.24
Greater than 600, less than or equal to 650	4.21	4.74	4.21	5.99	3.85	4.61	4.61
Greater than 650, less than or equal to 700	13.33	15.46	13.71	14.28	13.08	14.02	14.02
Greater than 700, less than or equal to 750	24.90	26.00	24.82	24.74	23.98	24.93	24.93
Greater than 750	52.46	53.41	56.93	54.75	58.79	55.20	55.20
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Simple Average FICO (based on #)	738	743	747	744	748	744	744
1st Mtg LTV Distribution							
Equals 60% of less	22.65	16.68	19.28	18.95	20.94	19.59	19.59
Greater than 60%, less than or equal to 70%	13.85	13.47	13.29	13.76	14.02	13.66	13.66
Greater than 70%, less than or equal to 80%	26.60	29.56	29.53	28.11	28.10	28.45	28.45
Greater than 80%, less than or equal to 90%	14.44	12.39	13.21	12.72	12.60	13.07	13.07
Greater than 90%, less than or equal to 100%	21.51	27.00	23.53	25.51	23.05	24.20	24.20
Greater than 100%	0.95	0.89	1.15	0.95	1.28	1.04	1.04
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	76.06	76.69	71.02	75.39	75.06	74.74	74.74
1st Mtg Production Sold by Investor Type							
Originated for Portfolio	0.41	0.10	0.21	0.03	0.02	0.15	0.15
Originated for Sale to Others:	99.59	99.90	99.79	99.97	99.98	99.85	99.85
Sale to Fannie/Freddie/Ginnie	44.48	28.95	37.38	39.69	56.84	40.81	40.81
All Other Sale to Others	55.11	70.94	62.42	60.29	43.14	59.04	59.04
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained							
Servicing Released	82.36	81.55	79.00	72.40	57.06	74.67	74.67
Servicing Retained	17.64	18.45	21.00	27.60	42.94	25.33	25.33
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Number of Companies Reporting	43	48	50	44	39	224	224

Quarterly Mortgage Bankers Performance Report

Residential Loan Production - Retail/Consumer Direct Production Only Companies by Production \$

F4 - Production Mix (#), Simple Average

PERCENT BASED ON #	<100	100-250	250-500	500-1100	>1100	Total	YTD 2021
Avg. Total Loans Originated (\$000s)	53,812	172,268	355,439	707,406	2,414,205	685,869	685,869
Avg. Total Loans Originated (#)	227	632	1,314	2,526	7,880	2,341	2,341
Average Loan Balance	247,077	282,822	294,446	289,533	313,923	285,288	285,288
Production Mix by Product Type							
First Mortgages:	97.30	98.61	97.32	96.83	98.74	97.74	97.74
Government (FHA/VA/RHS) - Fixed	18.68	23.67	17.14	25.81	22.14	21.41	21.41
Government (FHA/VA/RHS) - ARM	1.73	0.00	0.01	0.01	0.01	0.34	0.34
Prime (Conforming) - Fixed	70.73	72.64	76.76	67.84	73.40	72.38	72.38
Prime (Conforming) - ARM	0.07	0.82	0.14	0.03	0.05	0.23	0.23
Prime (Non-Conforming Jumbo) - Fixed	0.88	1.18	3.01	2.29	2.53	1.98	1.98
Prime (Non-Conforming Jumbo) - ARM	0.08	0.13	0.17	0.04	0.19	0.12	0.12
Other Fixed	5.13	0.14	0.07	0.79	0.44	1.26	1.26
Other ARM	0.00	0.04	0.01	0.02	0.00	0.01	0.01
Closed-End Second Mortgages	1.32	0.91	0.65	0.81	0.97	0.92	0.92
Funded HELOCs	0.00	0.10	1.95	0.06	0.05	0.48	0.48
Reverse	0.05	0.36	0.08	2.24	0.23	0.59	0.59
Other	1.33	0.01	0.00	0.06	0.00	0.27	0.27
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM							
Fixed Rate	98.11	99.01	99.66	99.90	99.75	99.29	99.29
ARM	1.89	0.99	0.34	0.10	0.25	0.71	0.71
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo							
Jumbo	1.39	1.49	3.82	2.58	3.05	2.48	2.48
Non-Jumbo	98.61	98.51	96.18	97.42	96.95	97.52	97.52
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix							
Retail/Consumer Direct	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Broker Wholesale and Correspondent	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Broker Wholesale	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Correspondent	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi							
Purchase	38.14	44.69	42.91	42.48	37.33	41.32	41.32
Refinancing	61.86	55.31	57.09	57.52	62.67	58.68	58.68
Rate-Term	42.54	34.79	35.81	40.90	44.44	39.39	39.39
Cash-Out	17.56	18.26	20.40	15.21	16.27	17.66	17.66
Other / Unknown	1.76	2.26	0.88	1.40	1.96	1.63	1.63
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution							
Equals 600 or less	5.11	0.45	0.36	0.27	0.34	1.28	1.28
Greater than 600, less than or equal to 650	4.47	5.14	4.73	6.57	4.55	5.10	5.10
Greater than 650, less than or equal to 700	13.91	16.28	14.72	15.59	14.56	15.04	15.04
Greater than 700, less than or equal to 750	26.51	25.65	24.83	25.09	24.11	25.26	25.26
Greater than 750	50.00	52.48	55.35	52.47	56.44	53.32	53.32
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mortgage Simple Average FICO (based on #)	738	743	747	744	748	744	744
1st Mtg LTV Distribution							
Equals 60% or less	26.31	19.76	22.25	21.51	23.38	22.55	22.55
Greater than 60%, less than or equal to 70%	13.51	13.42	13.00	13.27	13.40	13.31	13.31
Greater than 70%, less than or equal to 80%	24.87	27.95	28.00	26.55	26.40	26.83	26.83
Greater than 80%, less than or equal to 90%	13.47	11.41	12.12	11.88	11.87	12.14	12.14
Greater than 90%, less than or equal to 100%	20.88	26.47	23.36	25.66	23.57	24.04	24.04
Greater than 100%	0.96	0.99	1.28	1.12	1.38	1.14	1.14
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	76.06	76.69	71.02	75.39	75.06	74.74	74.74
1st Mtg Production Sold by Investor Type							
Originated for Portfolio	0.19	0.16	0.09	0.02	0.01	0.10	0.10
Originated for Sale to Others:	99.81	99.84	99.91	99.98	99.99	99.90	99.90
Sale to Fannie/Freddie/Ginnie	45.19	30.69	39.75	41.91	58.83	42.70	42.70
All Other Sale to Others	54.62	69.15	60.15	58.07	41.16	57.21	57.21
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained							
Servicing Released	82.69	82.33	79.15	70.59	55.68	74.29	74.29
Servicing Retained	17.31	17.67	20.85	29.41	44.32	25.71	25.71
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Number of Companies Reporting	43	48	50	44	39	224	224

Quarterly Mortgage Bankers Performance Report

Residential Loan Production - Retail/Consumer Direct Production Only Companies by Production \$

F5 - Production Mix (Avg Loan Balances), Simple Average

LOAN BALANCES	<100	100-250	250-500	500-1100	>1100	Total	YTD 2021
Avg. Total Loans Originated (\$000s)	53,812	172,268	355,439	707,406	2,414,205	685,869	685,869
Avg. Total Loans Originated (#)	227	632	1,314	2,526	7,880	2,341	2,341
Average Loan Balance	247,077	282,822	294,446	289,533	313,923	285,288	285,288
Production Mix by Product Type							
First Mortgages:	248,651	285,261	300,327	294,433	317,091	288,940	288,940
Government (FHA/VA/RHS) - Fixed	237,805	283,869	289,651	285,579	307,946	281,905	281,905
Government (FHA/VA/RHS) - ARM	239,520	221,000	442,867	715,389	355,367	454,672	454,672
Prime (Conforming) - Fixed	249,848	278,442	282,961	284,540	297,319	279,187	279,187
Prime (Conforming) - ARM	441,000	302,595	469,414	486,821	453,726	434,136	434,136
Prime (Non-Conforming Jumbo) - Fixed	739,787	792,153	758,394	837,405	862,795	803,395	803,395
Prime (Non-Conforming Jumbo) - ARM	1,241,583	934,411	902,490	1,187,732	992,489	1,017,957	1,017,957
Other Fixed	208,614	359,037	231,947	421,925	401,019	341,904	341,904
Other ARM		682,250	360,000	488,614		535,643	535,643
Closed-End Second Mortgages	25,358	84,693	40,250	30,375	37,910	44,365	44,365
Funded HELOCs		126,270	116,324	122,547	130,121	121,924	121,924
Reverse	238,500	235,138	216,728	193,172	238,780	223,401	223,401
Other	689,656	461,000		317,127	85,000	447,483	447,483
1st Mtg Fixed Rate vs ARM							
Fixed Rate	247,861	284,117	299,095	294,011	315,796	287,960	287,960
ARM	812,669	557,010	685,732	796,028	816,124	733,941	733,941
1st Mtg Jumbo vs. Non-Jumbo							
Jumbo	800,134	816,345	769,580	838,104	860,929	816,153	816,153
Non-Jumbo	243,225	277,729	282,993	282,544	300,095	277,120	277,120
1st Mtg Production Channel Mix							
Retail/Consumer Direct	248,650	285,261	300,327	294,433	317,091	288,939	288,939
Broker Wholesale and Correspondent							
Broker Wholesale							
Correspondent							
1st Mtg Purchase vs Refi							
Purchase	267,315	300,302	312,948	306,124	323,503	302,082	302,082
Refinancing	245,707	276,573	294,478	292,326	314,690	284,550	284,550
Rate-Term	248,840	278,503	298,089	297,968	320,612	288,971	288,971
Cash-Out	248,929	269,908	285,864	280,724	302,429	277,824	277,824
Other / Unknown	223,344	301,272	426,337	253,006	245,847	307,316	307,316
1st Mtg FICO Score Distribution							
Equals 600 or less	227,897	237,878	250,798	251,583	254,111	247,003	247,003
Greater than 600, less than or equal to 650	237,255	256,966	262,203	261,301	261,043	256,402	256,402
Greater than 650, less than or equal to 700	242,626	270,727	276,907	267,015	280,061	268,008	268,008
Greater than 700, less than or equal to 750	243,753	289,643	299,097	291,975	312,743	287,704	287,704
Greater than 750	274,233	289,492	308,505	310,184	328,852	302,102	302,102
1st Mtg LTV Distribution							
Equals 60% of less	210,169	238,381	255,724	256,489	277,425	247,389	247,389
Greater than 60%, less than or equal to 70%	252,096	285,696	307,551	305,212	329,526	295,829	295,829
Greater than 70%, less than or equal to 80%	265,668	301,681	318,286	311,233	335,798	306,525	306,525
Greater than 80%, less than or equal to 90%	271,739	313,801	326,997	317,020	333,165	312,704	312,704
Greater than 90%, less than or equal to 100%	275,338	290,815	303,045	295,998	307,274	294,551	294,551
Greater than 100%	217,850	256,890	263,107	256,525	266,622	255,606	255,606
1st Mtg Production Sold by Investor Type							
Originated for Portfolio	388,063	367,147	570,715	337,833	509,276	450,880	450,880
Originated for Sale to Others:	246,113	283,280	296,571	290,222	313,232	286,308	286,308
Sale to Fannie/Freddie/Ginnie	230,749	247,548	275,359	255,585	293,111	262,933	262,933
All Other Sale to Others	330,735	295,930	323,617	316,604	355,899	323,804	323,804
1st Mtg Servicing Released vs Retained							
Servicing Released	236,116	286,232	294,048	313,734	347,016	296,945	296,945
Servicing Retained	208,688	300,635	320,521	291,733	300,457	296,217	296,217
Number of Companies Reporting	43	48	50	44	39	224	224

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Company Type
 G1 - Net Loan Production Income and Expense, \$ per loan, Simple Average

\$ PER LOAN	Bank/Thrift Subs	Independent Mtg Cos.	Other (3)	Total
ORIGINATION-RELATED INCOME				
Loan Origination Fees	1,102	1,449	1,812	1,446
Correspondent and Broker Fee Income (1)	500	87	29	119
Other Origination-Related Income (2)	415	504	369	486
Total Origination-Related Income	2,017	2,040	2,210	2,051
NET INTEREST INCOME				
Warehousing Income	311	427	439	417
Warehousing Expense	185	460	344	426
Net Interest Income	126	(33)	94	(9)
SECONDARY MARKETING INCOME				
Secondary Mktg Gains (Losses)	4,979	7,186	7,875	7,043
Capitalized Servicing/Svg Released Premiums	2,234	2,317	2,293	2,307
Repurchase Reserve Provision	(18)	(65)	(149)	(67)
Net Secondary Marketing Income	7,195	9,438	10,019	9,283
Total Loan Production Revenue	9,338	11,445	12,324	11,325
EXPENSES				
Personnel	4,309	5,641	5,659	5,523
Sales Personnel	2,041	2,837	2,338	2,727
Fulfillment Personnel	1,066	1,122	1,058	1,112
Production Support Employees	308	550	580	531
Management and Directors	250	521	834	521
Benefits	644	610	848	632
Occupancy and Equipment	226	254	265	253
Technology-Related Expenses	173	194	207	193
Other Direct Expenses	876	1,633	1,171	1,529
Outsourcing and Professional fees	216	325	334	316
Other Operating Expenses	660	1,307	837	1,213
Direct Loan Production Expenses	5,584	7,722	7,301	7,498
Corporate Allocation	335	471	559	466
Total Loan Production Expense	5,919	8,192	7,860	7,964
TOTAL NET PRODUCTION INCOME	3,419	3,252	4,463	3,361
MEMO ITEMS				
Originations Volume:				
Avg. Total Loans Originated (\$000s)	294,841	1,562,925	1,411,538	1,438,085
Avg. Total Loans Originated (#)	1,147	5,272	4,956	4,879
Average Loan Balance (\$)	247,292	290,654	274,644	285,540
Avg. Pull-Through (Closings/Applications #)	73.76	77.12	70.52	76.37
Average Days in Warehouse	18.4	17.5	17.1	17.6
Employees:				
Total Production FTEs (excluding 0 reporters)	125	560	543	524
Productivity				
Simple Avg.				
Closings per Sales Employee per Mo.	9.1	8.7	9.4	8.8
Closings per Fulfillment Employee per Mo.	8.9	9.4	8.7	9.3
Closings per Prod Support Employee per Mo.	23.0	25.6	17.0	24.8
Closings per Total Prod. Employee per Mo.	3.4	3.7	2.8	3.6
Weighted Avg.				
Closings per Sales Employee per Mo.	8.6	8.3	7.7	8.2
Closings per Fulfillment Employee per Mo.	6.5	7.3	7.5	7.3
Closings per Prod Support Employee per Mo.	13.5	14.6	24.7	15.1
Closings per Total Prod. Employee per Mo.	3.0	3.1	3.2	3.1
Median				
Closings per Sales Employee per Mo.	8.6	7.1	8.6	7.3
Closings per Fulfillment Employee per Mo.	8.2	6.6	7.8	6.8
Closings per Prod Support Employee per Mo.	17.2	18.3	12.1	16.8
Closings per Total Prod. Employee per Mo.	3.0	2.5	2.7	2.6
Number of Companies Reporting	32	299	28	359

(1) Correspondent and Broker Income: Fee income earned on loans acquired from correspondents and brokers
 (2) Other Originations Income: Underwriting, processing, administration and other fees
 (3) Other - Subsidiaries of other non-depository institutions; hedge funds or hedge fund subsidiaries; REITs

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Company Type
 G2 - Net Loan Production Income and Expense, Basis Points, **Simple Average**

BASIS POINTS	Bank/Thrift Subs	Independent Mtg Cos.	Other (3)	Total
ORIGINATION-RELATED INCOME				
Loan Origination Fees	43.23	52.62	81.07	54.00
Correspondent and Broker Fee Income (1)	23.86	3.21	0.98	4.88
Other Origination-Related Income (2)	15.31	18.21	13.92	17.61
Total Origination-Related Income	82.40	74.04	95.97	76.50
NET INTEREST INCOME				
Warehousing Income	11.97	14.65	14.91	14.43
Warehousing Expense	7.37	15.50	11.28	14.44
Net Interest Income	4.60	(0.85)	3.64	(0.01)
SECONDARY MARKETING INCOME				
Secondary Mktg Gains (Losses)	205.48	250.22	310.36	250.93
Capitalized Servicing/Svg Released Premiums	87.08	82.29	83.13	82.79
Repurchase Reserve Provision	(0.74)	(2.23)	(4.64)	(2.29)
Net Secondary Marketing Income	291.82	330.29	388.84	331.43
Total Loan Production Revenue	378.82	403.48	488.46	407.91
EXPENSES				
Personnel	170.44	197.09	219.28	196.45
Sales Personnel	77.10	99.75	83.12	96.43
Fulfillment Personnel	43.49	39.10	42.98	39.80
Production Support Employees	13.62	18.96	23.34	18.83
Management and Directors	10.37	18.10	34.49	18.69
Benefits	25.87	21.18	35.35	22.70
Occupancy and Equipment	8.65	9.15	10.55	9.22
Technology-Related Expenses	7.58	6.97	8.29	7.13
Other Direct Expenses	35.74	56.94	46.51	54.24
Outsourcing and Professional fees	9.35	11.25	13.69	11.27
Other Operating Expenses	26.39	45.69	32.82	42.97
Direct Loan Production Expenses	222.42	270.16	284.63	267.03
Corporate Allocation	13.66	17.05	23.96	17.28
Total Loan Production Expense	236.07	287.21	308.59	284.32
TOTAL NET PRODUCTION INCOME	142.74	116.27	179.87	123.59
MEMO ITEMS				
Originations Volume:				
Avg. Total Loans Originated (\$000s)	294,841	1,562,925	1,411,538	1,438,085
Avg. Total Loans Originated (#)	1,147	5,272	4,956	4,879
Average Loan Balance (\$)	247,292	290,654	274,644	285,540
Avg. Pull-Through (Closings/Applications #)	73.76	77.12	70.52	76.37
Average Days in Warehouse	18.4	17.5	17.1	17.6
Employees:				
Total Production FTEs (excluding 0 reporters)	125	560	543	524
Productivity				
Simple Avg.				
Closings per Sales Employee per Mo.	9.1	8.7	9.4	8.8
Closings per Fulfillment Employee per Mo.	8.9	9.4	8.7	9.3
Closings per Prod Support Employee per Mo.	23.0	25.6	17.0	24.8
Closings per Total Prod. Employee per Mo.	3.4	3.7	2.8	3.6
Weighted Avg.				
Closings per Sales Employee per Mo.	8.6	8.3	7.7	8.2
Closings per Fulfillment Employee per Mo.	6.5	7.3	7.5	7.3
Closings per Prod Support Employee per Mo.	13.5	14.6	24.7	15.1
Closings per Total Prod. Employee per Mo.	3.0	3.1	3.2	3.1
Median				
Closings per Sales Employee per Mo.	8.6	7.1	8.6	7.3
Closings per Fulfillment Employee per Mo.	8.2	6.6	7.8	6.8
Closings per Prod Support Employee per Mo.	17.2	18.3	12.1	16.8
Closings per Total Prod. Employee per Mo.	3.0	2.5	2.7	2.6
Number of Companies Reporting	32	299	28	359

(1) Correspondent and Broker Income: Fee income earned on loans acquired from correspondents and brokers
 (2) Other Originations Income: Underwriting, processing, administration and other fees
 (3) Other - Subsidiaries of other non-depository institutions; hedge funds or hedge fund subsidiaries; REITs

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Company Type
 G3 - Production Mix (\$), Simple Average

% BASED ON \$	Bank/Thrift	Independent	Other	Total
	Subs	Mtg Cos.		
Avg. Total Loans Originated (\$000s)	294,841	1,562,925	1,411,538	1,438,085
Avg. Total Loans Originated (#)	1,147	5,272	4,956	4,879
Average Loan Balance	247,292	290,654	274,644	285,540
Production Mix by Product Type				
First Mortgages:	99.88	98.86	99.79	99.02
Government (FHA/VA/RHS) - Fixed	10.40	22.25	23.34	21.28
Government (FHA/VA/RHS) - ARM	0.00	0.26	0.01	0.22
Prime (Conforming) - Fixed	75.86	71.00	65.60	71.02
Prime (Conforming) - ARM	0.29	0.11	1.00	0.20
Prime (Non-Conforming Jumbo) - Fixed	5.68	4.64	3.68	4.66
Prime (Non-Conforming Jumbo) - ARM	1.17	0.26	0.45	0.36
Other Fixed	5.85	0.22	5.29	1.12
Other ARM	0.64	0.10	0.43	0.17
Closed-End Second Mortgages	0.05	0.07	0.20	0.08
Funded HELOCs	0.00	0.26	0.00	0.22
Reverse	0.07	0.52	0.01	0.44
Other	0.00	0.29	0.00	0.24
Total	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM				
Fixed Rate	97.90	99.27	98.12	99.05
ARM	2.10	0.73	1.88	0.95
Total	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo				
Jumbo	8.05	6.42	5.28	6.48
Non-Jumbo	91.95	93.58	94.72	93.52
Total	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix				
Retail/Consumer Direct	75.35	86.28	96.10	86.07
Broker Wholesale and Correspondent	24.65	13.72	3.90	13.93
Broker Wholesale	8.30	8.76	2.84	8.26
Correspondent	16.35	4.95	1.06	5.67
Total	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi				
Purchase	36.61	38.34	48.65	38.99
Refinancing	63.39	61.66	51.35	61.01
Rate-Term	38.03	41.40	31.95	40.37
Cash-Out	21.82	18.47	18.30	18.76
Other / Unknown	3.53	1.79	1.11	1.89
Total	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution				
Equals 600 or less	0.43	0.70	8.46	1.28
Greater than 600, less than or equal to 650	2.64	5.23	4.96	4.98
Greater than 650, less than or equal to 700	12.51	14.56	13.87	14.33
Greater than 700, less than or equal to 750	27.15	24.58	22.33	24.63
Greater than 750	57.27	54.93	50.38	54.78
Total	100.00	100.00	100.00	100.00
1st Mtg Simple Average FICO (based on #)	750	743	721	742
1st Mtg LTV Distribution				
Equals 60% of less	21.93	21.24	20.85	21.26
Greater than 60%, less than or equal to 70%	14.37	13.90	12.11	13.80
Greater than 70%, less than or equal to 80%	31.27	27.96	27.80	28.24
Greater than 80%, less than or equal to 90%	14.47	11.97	11.95	12.19
Greater than 90%, less than or equal to 100%	17.30	23.66	25.51	23.26
Greater than 100%	0.66	1.27	1.78	1.25
Total	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	71.13	74.40	77.93	74.38
1st Mtg Production Sold by Investor Type				
Originated for Portfolio	0.83	0.02	0.05	0.09
Originated for Sale to Others:	99.17	99.98	99.95	99.91
Sale to Fannie/Freddie/Ginnie	60.28	46.61	52.74	48.30
All Other Sale to Others	38.89	53.38	47.21	51.61
Total	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained				
Servicing Released	62.67	65.72	61.74	65.16
Servicing Retained	37.33	34.28	38.26	34.84
Total	100.00	100.00	100.00	100.00
Number of Companies Reporting	32	299	28	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Company Type
 G4 - Production Mix (#), Simple Average

% BASED ON #	Bank/Thrift	Independent	Other	Total
	Subs	Mtg Cos.		
Avg. Total Loans Originated (\$000s)	294,841	1,562,925	1,411,538	1,438,085
Avg. Total Loans Originated (#)	1,147	5,272	4,956	4,879
Average Loan Balance	247,292	290,654	274,644	285,540
Production Mix by Product Type				
First Mortgages:	98.87	98.06	98.60	98.17
Government (FHA/VA/RHS) - Fixed	10.50	22.93	22.81	21.81
Government (FHA/VA/RHS) - ARM	0.00	0.26	0.01	0.22
Prime (Conforming) - Fixed	78.79	72.56	68.15	72.77
Prime (Conforming) - ARM	0.23	0.10	0.89	0.17
Prime (Non-Conforming Jumbo) - Fixed	2.51	1.91	1.56	1.94
Prime (Non-Conforming Jumbo) - ARM	0.42	0.09	0.18	0.12
Other Fixed	5.87	0.15	4.82	1.03
Other ARM	0.55	0.06	0.18	0.12
Closed-End Second Mortgages	1.04	0.74	1.40	0.82
Funded HELOCs	0.01	0.38	0.00	0.32
Reverse	0.06	0.57	0.00	0.48
Other	0.02	0.25	0.00	0.21
Total	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM				
Fixed Rate	98.78	99.49	98.75	99.37
ARM	1.22	0.51	1.25	0.63
Total	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo				
Jumbo	3.46	3.08	2.28	3.05
Non-Jumbo	96.54	96.92	97.72	96.95
Total	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix				
Retail/Consumer Direct	75.28	86.59	96.91	86.39
Broker Wholesale and Correspondent	24.72	13.41	3.09	13.61
Broker Wholesale	8.25	8.48	2.22	7.97
Correspondent	16.46	4.93	0.86	5.64
Total	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi				
Purchase	35.11	37.66	47.90	38.23
Refinancing	64.89	62.34	52.10	61.77
Rate-Term	38.74	41.52	32.28	40.56
Cash-Out	22.63	19.00	18.68	19.30
Other / Unknown	3.52	1.81	1.13	1.91
Total	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution				
Equals 600 or less	0.38	0.74	8.36	1.30
Greater than 600, less than or equal to 650	2.94	5.84	5.39	5.56
Greater than 650, less than or equal to 700	13.12	15.76	14.74	15.45
Greater than 700, less than or equal to 750	27.01	24.76	22.34	24.77
Greater than 750	56.55	52.90	49.16	52.92
Total	100.00	100.00	100.00	100.00
1st Mortgage Simple Average FICO (based on #)	750	743	721	742
1st Mtg LTV Distribution				
Equals 60% of less	25.83	23.90	24.20	24.09
Greater than 60%, less than or equal to 70%	14.04	13.43	12.09	13.37
Greater than 70%, less than or equal to 80%	28.66	26.35	26.05	26.53
Greater than 80%, less than or equal to 90%	13.55	11.12	10.91	11.31
Greater than 90%, less than or equal to 100%	17.06	23.78	25.00	23.29
Greater than 100%	0.85	1.43	1.75	1.41
Total	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	71.13	74.40	77.93	74.38
1st Mtg Production Sold by Investor Type				
Originated for Portfolio	0.40	0.03	0.02	0.06
Originated for Sale to Others:	99.60	99.97	99.98	99.94
Sale to Fannie/Freddie/Ginnie	63.70	48.34	53.98	50.14
All Other Sale to Others	35.90	51.64	45.99	49.80
Total	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained				
Servicing Released	63.95	65.42	61.41	64.98
Servicing Retained	36.05	34.58	38.59	35.02
Total	100.00	100.00	100.00	100.00
Number of Companies Reporting	32	299	28	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Company Type
 G5 - Production Mix (Avg Loan Balances), Simple Average

LOAN BALANCES	Bank/Thrift Subs	Independent Mtg Cos.	Other	Total
Avg. Total Loans Originated (\$000s)	294,841	1,562,925	1,411,538	1,438,085
Avg. Total Loans Originated (#)	1,147	5,272	4,956	4,879
Average Loan Balance	247,292	290,654	274,644	285,540
Production Mix by Product Type				
First Mortgages:	249,644	293,786	277,116	288,551
Government (FHA/VA/RHS) - Fixed	240,287	278,637	274,824	275,503
Government (FHA/VA/RHS) - ARM		395,745	214,900	381,834
Prime (Conforming) - Fixed	235,450	284,264	268,206	278,794
Prime (Conforming) - ARM	518,092	437,703	281,564	438,744
Prime (Non-Conforming Jumbo) - Fixed	748,261	829,230	821,204	822,518
Prime (Non-Conforming Jumbo) - ARM	1,149,630	1,074,207	971,422	1,069,306
Other Fixed	260,463	456,547	372,975	426,176
Other ARM	295,513	696,940	877,378	674,079
Closed-End Second Mortgages	24,335	40,693	36,013	38,967
Funded HELOCs	104,571	132,237		131,131
Reverse	240,417	214,855	1,000,000	227,167
Other	9,000	332,081		311,888
1st Mtg Fixed Rate vs ARM				
Fixed Rate	246,520	293,006	274,493	287,418
ARM	753,903	724,343	757,155	729,011
1st Mtg Jumbo vs. Non-Jumbo				
Jumbo	805,037	823,305	807,580	820,727
Non-Jumbo	233,959	286,032	265,198	279,765
1st Mtg Production Channel Mix				
Retail/Consumer Direct	255,269	290,064	273,579	285,875
Broker Wholesale and Correspondent	235,397	323,413	493,131	322,480
Broker Wholesale	288,138	338,963	518,049	342,271
Correspondent	185,448	275,400	486,261	278,620
1st Mtg Purchase vs Refi				
Purchase	273,434	305,553	299,165	302,191
Refinancing	244,639	290,083	272,167	284,740
Rate-Term	251,527	294,315	273,234	288,942
Cash-Out	240,952	284,090	271,970	279,715
Other / Unknown	232,358	292,475	248,871	282,378
1st Mtg FICO Score Distribution				
Equals 600 or less	257,108	258,934	258,453	258,788
Greater than 600, less than or equal to 650	218,079	257,526	246,299	253,311
Greater than 650, less than or equal to 700	233,541	269,673	261,284	265,995
Greater than 700, less than or equal to 750	249,091	293,380	279,555	288,513
Greater than 750	248,271	307,242	283,979	300,536
1st Mtg LTV Distribution				
Equals 60% of less	207,237	258,174	226,131	251,451
Greater than 60%, less than or equal to 70%	256,229	304,462	273,433	298,044
Greater than 70%, less than or equal to 80%	273,425	311,696	295,888	307,272
Greater than 80%, less than or equal to 90%	268,542	315,974	302,101	310,777
Greater than 90%, less than or equal to 100%	248,916	293,209	278,898	288,322
Greater than 100%	194,631	252,301	232,203	247,139
1st Mtg Production Sold by Investor Type				
Originated for Portfolio	510,288	326,715	595,500	381,738
Originated for Sale to Others:	249,618	291,209	270,997	285,936
Sale to Fannie/Freddie/Ginnie	230,748	268,153	274,564	265,232
All Other Sale to Others	441,262	324,934	304,779	332,428
1st Mtg Servicing Released vs Retained				
Servicing Released	240,407	307,109	285,606	300,361
Servicing Retained	250,351	307,625	293,168	302,794
Number of Companies Reporting	32	299	28	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - By Average Loan Balance
H1 - Net Loan Production Income and Expense, \$ per loan, Simple Average

\$ PER LOAN	<225,000	225,000-260,000	260,000-300,000	>300,000	Total
ORIGINATION-RELATED INCOME					
Loan Origination Fees	1,463	1,485	1,253	1,539	1,446
Correspondent and Broker Fee Income (1)	158	213	66	88	119
Other Origination-Related Income (2)	505	387	402	576	486
Total Origination-Related Income	2,126	2,085	1,720	2,203	2,051
NET INTEREST INCOME					
Warehousing Income	224	377	428	525	417
Warehousing Expense	204	376	403	575	426
Net Interest Income	20	1	25	(49)	(9)
SECONDARY MARKETING INCOME					
Secondary Mktg Gains (Losses)	4,922	6,678	7,609	7,913	7,043
Capitalized Servicing/Svg Released Premiums	1,999	1,869	2,228	2,722	2,307
Repurchase Reserve Provision	(29)	(55)	(62)	(95)	(67)
Net Secondary Marketing Income	6,892	8,492	9,775	10,540	9,283
Total Loan Production Revenue	9,038	10,578	11,521	12,694	11,325
EXPENSES					
Personnel	3,748	5,417	5,882	6,226	5,523
Sales Personnel	1,773	2,732	2,910	3,081	2,727
Fulfillment Personnel	861	1,038	1,135	1,259	1,112
Production Support Employees	360	509	550	614	531
Management and Directors	255	593	648	538	521
Benefits	498	546	639	735	632
Occupancy and Equipment	229	246	261	263	253
Technology-Related Expenses	211	174	172	206	193
Other Direct Expenses	1,113	1,363	1,416	1,886	1,529
Outsourcing and Professional fees	239	341	288	360	316
Other Operating Expenses	874	1,022	1,128	1,526	1,213
Direct Loan Production Expenses	5,301	7,200	7,731	8,581	7,498
Corporate Allocation	428	369	607	443	466
Total Loan Production Expense	5,729	7,569	8,338	9,024	7,964
TOTAL NET PRODUCTION INCOME	3,309	3,009	3,183	3,670	3,361
MEMO ITEMS					
Originations Volume:					
Avg. Total Loans Originated (\$000s)	362,454	548,602	2,934,590	1,467,351	1,438,085
Avg. Total Loans Originated (#)	1,860	2,238	10,446	4,181	4,879
Average Loan Balance (\$)	193,174	243,129	280,728	354,643	285,540
Avg. Pull-Through (Closings/Applications #)	72.53	77.75	77.63	76.57	76.37
Average Days in Warehouse	16.8	20.4	17.0	17.0	17.6
Employees:					
Total Production FTEs (excluding 0 reporters)	214	303	969	487	524
Productivity					
Simple Avg.					
Closings per Sales Employee per Mo.	11.0	6.8	8.6	9.0	8.8
Closings per Fulfillment Employee per Mo.	10.1	8.6	7.6	10.3	9.3
Closings per Prod Support Employee per Mo.	25.4	23.5	23.4	26.0	24.8
Closings per Total Prod. Employee per Mo.	3.7	5.2	2.9	3.3	3.6
Weighted Avg.					
Closings per Sales Employee per Mo.	7.0	5.7	9.5	7.7	8.2
Closings per Fulfillment Employee per Mo.	7.0	6.6	7.9	6.9	7.3
Closings per Prod Support Employee per Mo.	13.4	12.1	15.9	15.1	15.1
Closings per Total Prod. Employee per Mo.	2.8	2.6	3.6	2.8	3.1
Median					
Closings per Sales Employee per Mo.	8.8	6.8	7.0	7.7	7.3
Closings per Fulfillment Employee per Mo.	8.2	6.7	6.4	6.9	6.8
Closings per Prod Support Employee per Mo.	18.0	13.7	18.6	17.7	16.8
Closings per Total Prod. Employee per Mo.	3.2	2.3	2.5	2.6	2.6
Number of Companies Reporting	68	67	86	138	359

(1) Correspondent and Broker Income: Fee income earned on loans acquired from correspondents and brokers

(2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - By Average Loan Balance
H2 - Net Loan Production Income and Expense, Basis Points, **Simple Average**

BASIS POINTS	<225,000	225,000-260,000	260,000-300,000	>300,000	Total
ORIGINATION-RELATED INCOME					
Loan Origination Fees	77.78	61.38	44.96	44.34	54.00
Correspondent and Broker Fee Income (1)	9.01	9.13	2.29	2.40	4.88
Other Origination-Related Income (2)	25.85	15.91	14.39	16.39	17.61
Total Origination-Related Income	112.64	86.41	61.64	63.13	76.50
NET INTEREST INCOME					
Warehousing Income	11.62	15.51	15.22	14.79	14.43
Warehousing Expense	10.59	15.51	14.33	15.89	14.44
Net Interest Income	1.04	(0.00)	0.89	(1.10)	(0.01)
SECONDARY MARKETING INCOME					
Secondary Mktg Gains (Losses)	255.49	273.41	270.06	225.83	250.93
Capitalized Servicing/Svg Released Premiums	101.62	77.26	80.23	77.78	82.79
Repurchase Reserve Provision	(1.46)	(2.25)	(2.19)	(2.77)	(2.29)
Net Secondary Marketing Income	355.64	348.43	348.10	300.85	331.43
Total Loan Production Revenue	469.32	434.84	410.63	362.88	407.91
EXPENSES					
Personnel	191.79	222.27	209.93	177.80	196.45
Sales Personnel	88.48	111.96	103.59	88.35	96.43
Fulfillment Personnel	44.30	42.85	40.48	35.67	39.80
Production Support Employees	18.83	20.78	19.69	17.33	18.83
Management and Directors	13.75	24.27	23.40	15.48	18.69
Benefits	26.44	22.40	22.77	20.97	22.70
Occupancy and Equipment	11.68	10.10	9.29	7.54	9.22
Technology-Related Expenses	10.87	7.21	6.14	5.86	7.13
Other Direct Expenses	58.10	55.71	50.54	53.93	54.24
Outsourcing and Professional fees	12.62	13.89	10.23	9.98	11.27
Other Operating Expenses	45.48	41.82	40.31	43.95	42.97
Direct Loan Production Expenses	272.45	295.28	275.90	245.12	267.03
Corporate Allocation	22.77	15.39	21.60	12.80	17.28
Total Loan Production Expense	295.22	310.68	297.50	257.93	284.32
TOTAL NET PRODUCTION INCOME	174.10	124.16	113.13	104.95	123.59
MEMO ITEMS					
Originations Volume:					
Avg. Total Loans Originated (\$000s)	362,454	548,602	2,934,590	1,467,351	1,438,085
Avg. Total Loans Originated (#)	1,860	2,238	10,446	4,181	4,879
Average Loan Balance (\$)	193,174	243,129	280,728	354,643	285,540
Avg. Pull-Through (Closings/Applications #)	72.53	77.75	77.63	76.57	76.37
Average Days in Warehouse	16.8	20.4	17.0	17.0	17.6
Employees:					
Total Production FTEs (excluding 0 reporters)	214	303	969	487	524
Productivity					
Simple Avg.					
Closings per Sales Employee per Mo.	11.0	6.8	8.6	9.0	8.8
Closings per Fulfillment Employee per Mo.	10.1	8.6	7.6	10.3	9.3
Closings per Prod Support Employee per Mo.	25.4	23.5	23.4	26.0	24.8
Closings per Total Prod. Employee per Mo.	3.7	5.2	2.9	3.3	3.6
Weighted Avg.					
Closings per Sales Employee per Mo.	7.0	5.7	9.5	7.7	8.2
Closings per Fulfillment Employee per Mo.	7.0	6.6	7.9	6.9	7.3
Closings per Prod Support Employee per Mo.	13.4	12.1	15.9	15.1	15.1
Closings per Total Prod. Employee per Mo.	2.8	2.6	3.6	2.8	3.1
Median					
Closings per Sales Employee per Mo.	8.8	6.8	7.0	7.7	7.3
Closings per Fulfillment Employee per Mo.	8.2	6.7	6.4	6.9	6.8
Closings per Prod Support Employee per Mo.	18.0	13.7	18.6	17.7	16.8
Closings per Total Prod. Employee per Mo.	3.2	2.3	2.5	2.6	2.6
Number of Companies Reporting	68	67	86	138	359

(1) Correspondent and Broker Income: Fee income earned on loans acquired from correspondents and brokers

(2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - By Average Loan Balance
H3 - Production Mix (\$), Simple Average

PERCENT BASED ON \$	<225,000	225,000-260,000	260,000-300,000	>300,000	Total
Avg. Total Loans Originated (\$000s)	362,454	548,602	2,934,590	1,467,351	1,438,085
Avg. Total Loans Originated (#)	1,860	2,238	10,446	4,181	4,879
Average Loan Balance	193,174	243,129	280,728	354,643	285,540
Production Mix by Product Type					
First Mortgages:	97.53	98.59	99.63	99.58	99.02
Government (FHA/VA/RHS) - Fixed	25.39	25.18	23.01	16.29	21.28
Government (FHA/VA/RHS) - ARM	0.00	1.14	0.01	0.01	0.22
Prime (Conforming) - Fixed	66.86	68.38	72.20	73.60	71.02
Prime (Conforming) - ARM	0.29	0.09	0.30	0.13	0.20
Prime (Non-Conforming Jumbo) - Fixed	1.82	3.42	3.64	7.29	4.66
Prime (Non-Conforming Jumbo) - ARM	0.08	0.36	0.32	0.52	0.36
Other Fixed	2.86	0.02	0.11	1.43	1.12
Other ARM	0.22	0.00	0.04	0.31	0.17
Closed-End Second Mortgages	0.11	0.05	0.06	0.10	0.08
Funded HELOCs	0.96	0.01	0.04	0.06	0.22
Reverse	1.40	0.46	0.26	0.07	0.44
Other	0.00	0.89	0.01	0.19	0.24
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM					
Fixed Rate	99.40	98.41	99.33	99.02	99.05
ARM	0.60	1.59	0.67	0.98	0.95
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo					
Jumbo	2.94	5.92	4.32	9.84	6.48
Non-Jumbo	97.06	94.08	95.68	90.16	93.52
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix					
Retail/Consumer Direct	81.06	89.47	88.83	85.18	86.07
Broker Wholesale and Correspondent	18.94	10.53	11.17	14.82	13.93
Broker Wholesale	6.12	5.25	6.86	11.65	8.26
Correspondent	12.82	5.28	4.31	3.17	5.67
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi					
Purchase	37.81	44.78	40.76	35.65	38.99
Refinancing	62.19	55.22	59.24	64.35	61.01
Rate-Term	36.58	37.80	39.04	44.30	40.37
Cash-Out	22.15	15.33	18.47	18.92	18.76
Other / Unknown	3.46	2.09	1.73	1.12	1.89
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution					
Equals 600 or less	2.60	0.86	0.55	1.29	1.28
Greater than 600, less than or equal to 650	5.91	6.85	5.26	3.43	4.98
Greater than 650, less than or equal to 700	16.35	16.16	15.40	11.76	14.33
Greater than 700, less than or equal to 750	23.83	26.05	25.53	23.76	24.63
Greater than 750	51.31	50.08	53.26	59.76	54.78
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg Simple Average FICO (based on #)	729	737	740	752	742
1st Mtg LTV Distribution					
Equals 60% of less	16.52	14.68	18.89	28.33	21.26
Greater than 60%, less than or equal to 70%	13.38	11.86	13.55	15.11	13.80
Greater than 70%, less than or equal to 80%	29.92	26.59	29.08	27.68	28.24
Greater than 80%, less than or equal to 90%	12.16	15.71	12.06	10.56	12.19
Greater than 90%, less than or equal to 100%	26.14	29.09	25.26	17.71	23.26
Greater than 100%	1.88	2.06	1.15	0.61	1.25
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	77.96	77.78	75.70	70.06	74.38
1st Mtg Production Sold by Investor Type					
Originated for Portfolio	0.03	0.01	0.22	0.08	0.09
Originated for Sale to Others:	99.97	99.99	99.78	99.92	99.91
Sale to Fannie/Freddie/Ginnie	51.93	43.46	48.84	48.38	48.30
All Other Sale to Others	48.03	56.53	50.94	51.54	51.61
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained					
Servicing Released	54.31	72.64	60.77	69.39	65.16
Servicing Retained	45.69	27.36	39.23	30.61	34.84
Total	100.00	100.00	100.00	100.00	100.00
Number of Companies Reporting	68	67	86	138	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - By Average Loan Balance
H4 - Production Mix (#), Simple Average

PERCENT BASED ON #	<225,000	225,000-260,000	260,000-300,000	>300,000	Total
Avg. Total Loans Originated (\$000s)	362,454	548,602	2,934,590	1,467,351	1,438,085
Avg. Total Loans Originated (#)	1,860	2,238	10,446	4,181	4,879
Average Loan Balance	193,174	243,129	280,728	354,643	285,540
Production Mix by Product Type					
First Mortgages:	96.14	98.06	98.45	99.06	98.17
Government (FHA/VA/RHS) - Fixed	25.74	26.48	23.60	16.50	21.81
Government (FHA/VA/RHS) - ARM	0.00	1.12	0.02	0.01	0.22
Prime (Conforming) - Fixed	66.59	69.03	72.95	77.52	72.77
Prime (Conforming) - ARM	0.23	0.09	0.27	0.12	0.17
Prime (Non-Conforming Jumbo) - Fixed	0.54	1.23	1.38	3.31	1.94
Prime (Non-Conforming Jumbo) - ARM	0.02	0.09	0.11	0.20	0.12
Other Fixed	2.85	0.02	0.09	1.20	1.03
Other ARM	0.17	0.00	0.02	0.21	0.12
Closed-End Second Mortgages	1.07	0.60	1.17	0.57	0.82
Funded HELOCs	1.32	0.03	0.08	0.12	0.32
Reverse	1.45	0.49	0.30	0.10	0.48
Other	0.01	0.82	0.01	0.15	0.21
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM					
Fixed Rate	99.58	98.70	99.57	99.47	99.37
ARM	0.42	1.30	0.43	0.53	0.63
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo					
Jumbo	1.07	3.07	1.66	4.88	3.05
Non-Jumbo	98.93	96.93	98.34	95.12	96.95
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix					
Retail/Consumer Direct	81.13	89.58	89.35	85.58	86.39
Broker Wholesale and Correspondent	18.87	10.42	10.65	14.42	13.61
Broker Wholesale	6.03	4.91	6.47	11.35	7.97
Correspondent	12.83	5.51	4.18	3.06	5.64
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi					
Purchase	37.83	44.59	40.19	34.12	38.23
Refinancing	62.17	55.41	59.81	65.88	61.77
Rate-Term	36.49	37.70	39.06	44.88	40.56
Cash-Out	22.23	15.68	19.01	19.79	19.30
Other / Unknown	3.45	2.04	1.74	1.21	1.91
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution					
Equals 600 or less	2.61	0.95	0.61	1.26	1.30
Greater than 600, less than or equal to 650	6.51	7.50	5.91	3.91	5.56
Greater than 650, less than or equal to 700	17.54	17.57	16.61	12.66	15.45
Greater than 700, less than or equal to 750	24.92	26.03	25.31	23.73	24.77
Greater than 750	48.42	47.95	51.56	58.43	52.92
Total	100.00	100.00	100.00	100.00	100.00
1st Mortgage Simple Average FICO (based on #)	729	737	740	752	742
1st Mtg LTV Distribution					
Equals 60% of less	19.45	17.13	21.34	31.52	24.09
Greater than 60%, less than or equal to 70%	13.32	11.51	13.30	14.36	13.37
Greater than 70%, less than or equal to 80%	28.04	25.23	27.53	25.78	26.53
Greater than 80%, less than or equal to 90%	11.00	14.53	11.25	9.94	11.31
Greater than 90%, less than or equal to 100%	26.08	29.22	25.30	17.74	23.29
Greater than 100%	2.10	2.38	1.28	0.66	1.41
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	77.96	77.78	75.70	70.06	74.38
1st Mtg Production Sold by Investor Type					
Originated for Portfolio	0.04	0.02	0.12	0.05	0.06
Originated for Sale to Others:	99.96	99.98	99.88	99.95	99.94
Sale to Fannie/Freddie/Ginnie	54.30	45.52	49.87	50.42	50.14
All Other Sale to Others	45.66	54.46	50.02	49.53	49.80
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained					
Servicing Released	57.31	71.25	60.89	68.18	64.98
Servicing Retained	42.69	28.75	39.11	31.82	35.02
Total	100.00	100.00	100.00	100.00	100.00
Number of Companies Reporting	68	67	86	138	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - By Average Loan Balance
H5 - Production Mix (Avg Loan Balances), **Simple Average**

LOAN BALANCES	<225,000	225,000-260,000	260,000-300,000	>300,000	Total
Avg. Total Loans Originated (\$000s)	362,454	548,602	2,934,590	1,467,351	1,438,085
Avg. Total Loans Originated (#)	1,860	2,238	10,446	4,181	4,879
Average Loan Balance	193,174	243,129	280,728	354,643	285,540
Production Mix by Product Type					
First Mortgages:	199,766	244,314	284,250	356,458	288,551
Government (FHA/VA/RHS) - Fixed	190,746	228,735	271,452	344,258	275,503
Government (FHA/VA/RHS) - ARM		318,505	243,514	550,652	381,834
Prime (Conforming) - Fixed	197,430	240,927	277,629	335,588	278,794
Prime (Conforming) - ARM	439,637	403,423	388,269	482,509	438,744
Prime (Non-Conforming Jumbo) - Fixed	716,680	770,854	819,435	881,713	822,518
Prime (Non-Conforming Jumbo) - ARM	828,783	1,130,386	1,015,434	1,122,463	1,069,306
Other Fixed	195,249	306,904	395,641	520,496	426,176
Other ARM	294,521	975,000	595,250	743,065	674,079
Closed-End Second Mortgages	16,030	24,578	24,572	62,572	38,967
Funded HELOCs	113,941	90,026	170,405	122,390	131,131
Reverse	147,154	208,230	216,748	266,026	227,167
Other	45,000	252,967	384,333	383,249	311,888
1st Mtg Fixed Rate vs ARM					
Fixed Rate	199,371	243,529	283,511	354,547	287,418
ARM	524,270	721,631	665,478	831,305	729,011
1st Mtg Jumbo vs. Non-Jumbo					
Jumbo	695,170	796,141	828,777	871,330	820,727
Non-Jumbo	195,059	247,466	276,337	339,323	279,765
1st Mtg Production Channel Mix					
Retail/Consumer Direct	201,089	242,493	281,480	350,366	285,875
Broker Wholesale and Correspondent	191,729	230,225	356,529	418,281	322,480
Broker Wholesale	207,597	238,598	375,411	422,105	342,271
Correspondent	189,326	223,273	285,051	399,417	278,620
1st Mtg Purchase vs Refi					
Purchase	204,010	249,926	290,766	381,642	302,191
Refinancing	200,420	244,786	281,450	348,044	284,740
Rate-Term	204,211	246,566	283,685	353,934	288,942
Cash-Out	200,032	238,363	275,793	339,065	279,715
Other / Unknown	182,919	241,871	331,966	348,801	282,378
1st Mtg FICO Score Distribution					
Equals 600 or less	187,870	212,056	269,768	321,628	258,788
Greater than 600, less than or equal to 650	173,511	217,480	251,530	311,573	253,311
Greater than 650, less than or equal to 700	184,464	224,524	262,565	328,151	265,995
Greater than 700, less than or equal to 750	195,663	244,562	286,335	357,286	288,513
Greater than 750	221,437	256,246	293,559	365,889	300,536
1st Mtg LTV Distribution					
Equals 60% of less	169,263	209,741	247,800	314,031	251,451
Greater than 60%, less than or equal to 70%	199,042	250,533	289,486	376,013	298,044
Greater than 70%, less than or equal to 80%	211,837	256,215	300,528	384,031	307,272
Greater than 80%, less than or equal to 90%	222,706	266,847	305,467	379,672	310,777
Greater than 90%, less than or equal to 100%	202,195	246,455	284,053	355,753	288,322
Greater than 100%	179,601	199,218	249,889	316,899	247,139
1st Mtg Production Sold by Investor Type					
Originated for Portfolio	469,240	152,553	405,996	436,194	381,738
Originated for Sale to Others:	202,225	243,898	280,126	351,732	285,936
Sale to Fannie/Freddie/Ginnie	185,873	226,320	260,877	324,321	265,232
All Other Sale to Others	254,815	317,588	302,548	396,184	332,428
1st Mtg Servicing Released vs Retained					
Servicing Released	205,961	258,001	290,229	363,486	300,361
Servicing Retained	218,935	266,325	305,191	355,439	302,794
Number of Companies Reporting	68	67	86	138	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Independent Mortgage Companies by Production \$
 I1 - Net Loan Production Income and Expense, \$ per loan, **Simple Average**

\$ PER LOAN	<125M	125-300	300-600	600-1400	>1400	Total (Indep. Only)	YTD 2021
ORIGINATION-RELATED INCOME							
Loan Origination Fees	1,527	1,770	1,922	957	1,165	1,449	1,449
Correspondent and Broker Fee Income (1)	70	61	100	84	118	87	87
Other Origination-Related Income (2)	855	501	547	397	328	504	504
Total Origination-Related Income	2,453	2,332	2,569	1,438	1,612	2,040	2,040
NET INTEREST INCOME							
Warehousing Income	371	397	483	409	465	427	427
Warehousing Expense	400	468	481	474	456	460	460
Net Interest Income	(29)	(71)	1	(65)	9	(33)	(33)
SECONDARY MARKETING INCOME							
Secondary Mktg Gains (Losses)	5,936	7,594	6,232	7,831	7,911	7,186	7,186
Capitalized Servicing/Svg Released Premiums	2,875	2,223	2,488	2,042	2,160	2,317	2,317
Repurchase Reserve Provision	(21)	(40)	(59)	(97)	(90)	(65)	(65)
Net Secondary Marketing Income	8,790	9,776	8,662	9,776	9,981	9,438	9,438
Total Loan Production Revenue	11,213	12,037	11,232	11,149	11,602	11,445	11,445
EXPENSES							
Personnel	4,765	5,719	5,730	5,811	5,915	5,641	5,641
Sales Personnel	2,417	2,740	3,297	2,735	2,902	2,837	2,837
Fulfillment Personnel	958	1,221	1,129	1,129	1,127	1,122	1,122
Production Support Employees	576	521	389	648	609	550	550
Management and Directors	272	648	351	587	674	521	521
Benefits	542	589	563	713	601	610	610
Occupancy and Equipment	260	323	246	229	218	254	254
Technology-Related Expenses	277	210	150	197	156	194	194
Other Direct Expenses	1,929	1,758	1,508	1,547	1,514	1,633	1,633
Outsourcing and Professional fees	442	432	251	260	285	325	325
Other Operating Expenses	1,487	1,326	1,256	1,287	1,229	1,307	1,307
Direct Loan Production Expenses	7,230	8,009	7,634	7,785	7,802	7,722	7,722
Corporate Allocation	315	513	497	533	434	471	471
Total Loan Production Expense	7,545	8,523	8,130	8,318	8,236	8,192	8,192
TOTAL NET PRODUCTION INCOME	3,668	3,514	3,102	2,831	3,366	3,252	3,252
MEMO ITEMS							
Originations Volume:							
Avg. Total Loans Originated (\$000s)	74,185	209,152	439,178	919,297	6,337,616	1,562,925	1,562,925
Avg. Total Loans Originated (#)	300	761	1,634	3,200	20,975	5,272	5,272
Average Loan Balance (\$)	261,459	288,702	284,845	298,578	311,572	290,654	290,654
Avg. Pull-Through (Closings/Applications #)	79.32	77.15	77.74	76.14	76.37	77.12	77.12
Average Days in Warehouse	16.9	16.4	19.0	17.3	17.9	17.5	17.5
Employees:							
Total Production FTEs (excluding 0 reporters)	48	115	208	409	2,036	560	560
Productivity							
Simple Avg.							
Closings per Sales Employee per Mo.	8.2	7.7	8.5	9.0	10.2	8.7	8.7
Closings per Fulfillment Employee per Mo.	6.7	9.0	10.4	8.8	11.3	9.4	9.4
Closings per Prod Support Employee per Mo.	17.2	21.6	25.8	30.5	28.2	25.6	25.6
Closings per Total Prod. Employee per Mo.	2.4	3.3	3.3	3.3	5.9	3.7	3.7
Weighted Avg.							
Closings per Sales Employee per Mo.	5.4	5.1	6.3	6.9	9.2	8.3	8.3
Closings per Fulfillment Employee per Mo.	5.4	5.7	6.2	6.4	7.8	7.3	7.3
Closings per Prod Support Employee per Mo.	10.5	12.1	14.1	13.7	15.1	14.6	14.6
Closings per Total Prod. Employee per Mo.	2.1	2.2	2.6	2.6	3.4	3.1	3.1
Median							
Closings per Sales Employee per Mo.	5.4	6.4	7.1	7.3	7.7	7.1	7.1
Closings per Fulfillment Employee per Mo.	5.8	6.2	6.6	7.6	7.7	6.6	6.6
Closings per Prod Support Employee per Mo.	14.2	15.2	18.8	21.7	19.5	18.3	18.3
Closings per Total Prod. Employee per Mo.	2.2	2.4	2.5	2.8	2.9	2.5	2.5
Number of Companies Reporting	44	62	62	75	56	299	299

(1) Correspondent and Broker Income: Fee income earned on loans acquired from correspondents and brokers

(2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Independent Mortgage Companies by Production \$
 12 - Net Loan Production Income and Expense, Basis Points, Simple Average

BASIS POINTS	<125M	125-300	300-600	600-1400	>1400	Total (Indep. Only)	YTD 2021
ORIGINATION-RELATED INCOME							
Loan Origination Fees	57.09	65.43	72.76	33.57	38.15	52.62	52.62
Correspondent and Broker Fee Income (1)	2.56	3.08	3.90	3.02	3.37	3.21	3.21
Other Origination-Related Income (2)	33.40	16.97	19.41	14.57	11.17	18.21	18.21
Total Origination-Related Income	93.04	85.48	96.08	51.16	52.69	74.04	74.04
NET INTEREST INCOME							
Warehousing Income	13.78	13.67	16.87	13.86	14.99	14.65	14.65
Warehousing Expense	14.46	15.58	16.82	15.67	14.51	15.50	15.50
Net Interest Income	(0.68)	(1.91)	0.05	(1.81)	0.48	(0.85)	(0.85)
SECONDARY MARKETING INCOME							
Secondary Mktg Gains (Losses)	220.70	263.92	221.96	271.83	260.61	250.22	250.22
Capitalized Servicing/Svg Released Premiums	117.67	74.97	88.46	72.07	69.47	82.29	82.29
Repurchase Reserve Provision	(0.85)	(1.32)	(2.16)	(3.40)	(2.84)	(2.23)	(2.23)
Net Secondary Marketing Income	337.52	337.56	308.27	340.51	327.24	330.29	330.29
Total Loan Production Revenue	429.88	421.14	404.39	389.87	380.41	403.48	403.48
EXPENSES							
Personnel	180.56	199.62	202.83	203.17	192.78	197.09	197.09
Sales Personnel	90.40	97.06	116.85	96.91	94.94	99.75	99.75
Fulfillment Personnel	36.87	41.86	40.22	39.52	36.00	39.10	39.10
Production Support Employees	21.21	17.74	14.07	21.92	20.00	18.96	18.96
Management and Directors	11.13	22.82	11.60	20.77	21.96	18.10	18.10
Benefits	20.94	20.15	20.08	24.05	19.88	21.18	21.18
Occupancy and Equipment	9.97	11.77	8.78	8.30	7.17	9.15	9.15
Technology-Related Expenses	11.10	7.28	5.45	6.87	5.21	6.97	6.97
Other Direct Expenses	67.81	60.71	54.82	54.12	50.36	56.94	56.94
Outsourcing and Professional fees	16.54	14.32	8.87	9.00	9.34	11.25	11.25
Other Operating Expenses	51.27	46.39	45.95	45.12	41.02	45.69	45.69
Direct Loan Production Expenses	269.43	279.38	271.88	272.47	255.52	270.16	270.16
Corporate Allocation	13.55	16.95	19.54	19.39	14.01	17.05	17.05
Total Loan Production Expense	282.98	296.33	291.41	291.86	269.53	287.21	287.21
TOTAL NET PRODUCTION INCOME	146.90	124.81	112.98	98.00	110.88	116.27	116.27
MEMO ITEMS							
Originations Volume:							
Avg. Total Loans Originated (\$000s)	74,185	209,152	439,178	919,297	6,337,616	1,562,925	1,562,925
Avg. Total Loans Originated (#)	300	761	1,634	3,200	20,975	5,272	5,272
Average Loan Balance (\$)	261,459	288,702	284,845	298,578	311,572	290,654	290,654
Avg. Pull-Through (Closings/Applications #)	79.32	77.15	77.74	76.14	76.37	77.12	77.12
Average Days in Warehouse	16.9	16.4	19.0	17.3	17.9	17.5	17.5
Employees:							
Total Production FTEs (excluding 0 reporters)	48	115	208	409	2,036	560	560
Productivity							
Simple Avg.							
Closings per Sales Employee per Mo.	8.2	7.7	8.5	9.0	10.2	8.7	8.7
Closings per Fulfillment Employee per Mo.	6.7	9.0	10.4	8.8	11.3	9.4	9.4
Closings per Prod Support Employee per Mo.	17.2	21.6	25.8	30.5	28.2	25.6	25.6
Closings per Total Prod. Employee per Mo.	2.4	3.3	3.3	3.3	5.9	3.7	3.7
Weighted Avg.							
Closings per Sales Employee per Mo.	5.4	5.1	6.3	6.9	9.2	8.3	8.3
Closings per Fulfillment Employee per Mo.	5.4	5.7	6.2	6.4	7.8	7.3	7.3
Closings per Prod Support Employee per Mo.	10.5	12.1	14.1	13.7	15.1	14.6	14.6
Closings per Total Prod. Employee per Mo.	2.1	2.2	2.6	2.6	3.4	3.1	3.1
Median							
Closings per Sales Employee per Mo.	5.4	6.4	7.1	7.3	7.7	7.1	7.1
Closings per Fulfillment Employee per Mo.	5.8	6.2	6.6	7.6	7.7	6.6	6.6
Closings per Prod Support Employee per Mo.	14.2	15.2	18.8	21.7	19.5	18.3	18.3
Closings per Total Prod. Employee per Mo.	2.2	2.4	2.5	2.8	2.9	2.5	2.5
Number of Companies Reporting	44	62	62	75	56	299	299

(1) Correspondent and Broker Income: Fee income earned on loans acquired from correspondents and brokers

(2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Independent Mortgage Companies by Production \$
 I3 - Production Mix (\$), Simple Average

PERCENT BASED ON \$	<125M	125-300	300-600	600-1400	>1400	Total (Indep. Only)	YTD 2021
Avg. Total Loans Originated (\$000s)	74,185	209,152	439,178	919,297	6,337,616	1,562,925	1,562,925
Avg. Total Loans Originated (#)	300	761	1,634	3,200	20,975	5,272	5,272
Average Loan Balance	261,459	288,702	284,845	298,578	311,572	290,654	290,654
Production Mix by Product Type							
First Mortgages:	98.37	99.57	98.04	98.50	99.82	98.86	98.86
Government (FHA/VA/RHS) - Fixed	20.30	22.81	22.06	20.65	25.54	22.25	22.25
Government (FHA/VA/RHS) - ARM	1.72	0.01	0.02	0.00	0.02	0.26	0.26
Prime (Conforming) - Fixed	73.50	72.06	69.43	72.20	68.02	71.00	71.00
Prime (Conforming) - ARM	0.18	0.24	0.06	0.02	0.09	0.11	0.11
Prime (Non-Conforming Jumbo) - Fixed	2.21	4.10	6.05	5.05	5.02	4.64	4.64
Prime (Non-Conforming Jumbo) - ARM	0.33	0.21	0.29	0.18	0.35	0.26	0.26
Other Fixed	0.09	0.11	0.11	0.37	0.40	0.22	0.22
Other ARM	0.05	0.05	0.02	0.02	0.38	0.10	0.10
Closed-End Second Mortgages	0.08	0.08	0.14	0.03	0.03	0.07	0.07
Funded HELOCs	0.01	0.06	1.13	0.03	0.03	0.26	0.26
Reverse	0.01	0.27	0.50	1.34	0.13	0.52	0.52
Other	1.52	0.01	0.19	0.09	0.00	0.29	0.29
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM							
Fixed Rate	97.73	99.50	99.61	99.77	99.16	99.27	99.27
ARM	2.27	0.50	0.39	0.23	0.84	0.73	0.73
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo							
Jumbo	3.29	6.26	7.62	5.79	8.59	6.42	6.42
Non-Jumbo	96.71	93.74	92.38	94.21	91.41	93.58	93.58
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix							
Retail/Consumer Direct	92.16	90.03	88.50	80.12	83.31	86.28	86.28
Broker Wholesale and Correspondent	7.84	9.97	11.50	19.88	16.69	13.72	13.72
Broker Wholesale	7.12	2.74	8.17	13.26	11.37	8.76	8.76
Correspondent	0.72	7.24	3.33	6.61	5.33	4.95	4.95
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi							
Purchase	37.68	41.87	40.54	38.22	32.67	38.34	38.34
Refinancing	62.32	58.13	59.46	61.78	67.33	61.66	61.66
Rate-Term	39.39	36.56	38.62	45.61	45.80	41.40	41.40
Cash-Out	20.60	19.84	19.48	15.42	18.25	18.47	18.47
Other / Unknown	2.33	1.73	1.36	0.75	3.28	1.79	1.79
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution							
Equals 600 or less	0.51	0.67	0.15	0.73	1.43	0.70	0.70
Greater than 600, less than or equal to 650	4.68	5.52	4.76	5.87	4.97	5.23	5.23
Greater than 650, less than or equal to 700	14.91	15.69	14.28	13.94	14.19	14.56	14.56
Greater than 700, less than or equal to 750	24.68	26.01	24.05	24.40	23.76	24.58	24.58
Greater than 750	55.22	52.11	56.76	55.06	55.65	54.93	54.93
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Simple Average FICO (based on #)	745	738	745	745	742	743	743
1st Mtg LTV Distribution							
Equals 60% of less	22.95	19.01	19.85	22.63	22.03	21.24	21.24
Greater than 60%, less than or equal to 70%	14.94	13.14	13.79	13.81	14.16	13.90	13.90
Greater than 70%, less than or equal to 80%	27.66	29.67	29.18	26.58	26.82	27.96	27.96
Greater than 80%, less than or equal to 90%	11.63	11.81	11.97	12.25	12.06	11.97	11.97
Greater than 90%, less than or equal to 100%	22.04	24.99	24.28	23.57	22.93	23.66	23.66
Greater than 100%	0.79	1.39	0.92	1.16	2.02	1.27	1.27
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	74.77	75.68	72.10	74.65	74.86	74.40	74.40
1st Mtg Production Sold by Investor Type							
Originated for Portfolio	0.02	0.07	0.03	0.01	(0.05)	0.02	0.02
Originated for Sale to Others:	99.98	99.93	99.97	99.99	100.05	99.98	99.98
Sale to Fannie/Freddie/Ginnie	35.65	34.45	35.44	53.05	71.10	46.61	46.61
All Other Sale to Others	64.33	65.48	64.53	46.94	28.95	53.38	53.38
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained							
Servicing Released	73.77	84.85	76.19	55.30	42.47	65.72	65.72
Servicing Retained	26.23	15.15	23.81	44.70	57.53	34.28	34.28
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Number of Companies Reporting	44	62	62	75	56	299	299

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Independent Mortgage Companies by Production \$
 I4 - Production Mix (#), Simple Average

PERCENT BASED ON #	<125M	125-300	300-600	600-1400	>1400	Total (Indep. Only)	YTD 2021
Avg. Total Loans Originated (\$000s)	74,185	209,152	439,178	919,297	6,337,616	1,562,925	1,562,925
Avg. Total Loans Originated (#)	300	761	1,634	3,200	20,975	5,272	5,272
Average Loan Balance	261,459	288,702	284,845	298,578	311,572	290,654	290,654
Production Mix by Product Type							
First Mortgages:	97.66	99.05	96.82	97.80	99.00	98.06	98.06
Government (FHA/VA/RHS) - Fixed	20.33	23.24	22.60	21.66	26.71	22.93	22.93
Government (FHA/VA/RHS) - ARM	1.70	0.01	0.01	0.01	0.02	0.26	0.26
Prime (Conforming) - Fixed	74.32	73.70	71.47	73.66	69.65	72.56	72.56
Prime (Conforming) - ARM	0.18	0.23	0.05	0.02	0.05	0.10	0.10
Prime (Non-Conforming Jumbo) - Fixed	0.94	1.69	2.51	2.18	1.90	1.91	1.91
Prime (Non-Conforming Jumbo) - ARM	0.11	0.06	0.10	0.06	0.12	0.09	0.09
Other Fixed	0.06	0.11	0.08	0.20	0.30	0.15	0.15
Other ARM	0.03	0.02	0.01	0.01	0.26	0.06	0.06
Closed-End Second Mortgages	0.98	0.52	0.81	0.69	0.77	0.74	0.74
Funded HELOCs	0.03	0.11	1.59	0.06	0.06	0.38	0.38
Reverse	0.03	0.32	0.53	1.40	0.17	0.57	0.57
Other	1.30	0.01	0.24	0.05	0.00	0.25	0.25
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM							
Fixed Rate	97.97	99.69	99.83	99.89	99.55	99.49	99.49
ARM	2.03	0.31	0.17	0.11	0.45	0.51	0.51
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo							
Jumbo	1.39	3.53	3.24	2.49	4.52	3.08	3.08
Non-Jumbo	98.61	96.47	96.76	97.51	95.48	96.92	96.92
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix							
Retail/Consumer Direct	92.07	90.01	88.76	80.79	83.88	86.59	86.59
Broker Wholesale and Correspondent	7.93	9.99	11.24	19.21	16.12	13.41	13.41
Broker Wholesale	7.08	2.76	7.98	12.58	10.98	8.48	8.48
Correspondent	0.85	7.23	3.26	6.64	5.14	4.93	4.93
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi							
Purchase	36.49	41.05	39.83	37.70	32.37	37.66	37.66
Refinancing	63.51	58.95	60.17	62.30	67.63	62.34	62.34
Rate-Term	40.16	36.67	38.83	45.69	45.38	41.52	41.52
Cash-Out	20.97	20.51	20.00	15.88	18.87	19.00	19.00
Other / Unknown	2.38	1.77	1.35	0.73	3.38	1.81	1.81
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution							
Equals 600 or less	0.55	0.72	0.18	0.80	1.43	0.74	0.74
Greater than 600, less than or equal to 650	4.99	6.07	5.33	6.59	5.83	5.84	5.84
Greater than 650, less than or equal to 700	15.70	16.69	15.49	15.31	15.70	15.76	15.76
Greater than 700, less than or equal to 750	26.20	25.66	24.05	24.49	23.79	24.76	24.76
Greater than 750	52.56	50.85	54.95	52.82	53.25	52.90	52.90
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mortgage Simple Average FICO (based on #)	745	738	745	745	742	743	743
1st Mtg LTV Distribution							
Equals 60% of less	26.84	21.59	22.52	25.14	23.99	23.90	23.90
Greater than 60%, less than or equal to 70%	14.69	12.85	13.33	13.18	13.50	13.43	13.43
Greater than 70%, less than or equal to 80%	25.67	28.19	27.52	25.11	25.21	26.35	26.35
Greater than 80%, less than or equal to 90%	10.46	10.94	11.15	11.32	11.53	11.12	11.12
Greater than 90%, less than or equal to 100%	21.46	24.86	24.40	23.86	23.59	23.78	23.78
Greater than 100%	0.88	1.56	1.08	1.39	2.17	1.43	1.43
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	74.77	75.68	72.10	74.65	74.86	74.40	74.40
1st Mtg Production Sold by Investor Type							
Originated for Portfolio	0.04	0.13	0.02	0.01	(0.07)	0.03	0.03
Originated for Sale to Others:	99.96	99.87	99.98	99.99	100.07	99.97	99.97
Sale to Fannie/Freddie/Ginnie	36.84	35.87	37.60	54.74	72.92	48.34	48.34
All Other Sale to Others	63.13	63.99	62.38	45.26	27.15	51.64	51.64
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained							
Servicing Released	76.08	84.38	76.24	54.02	41.30	65.42	65.42
Servicing Retained	23.92	15.62	23.76	45.98	58.70	34.58	34.58
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Number of Companies Reporting	44	62	62	75	56	299	299

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Independent Mortgage Companies by Production \$
 I5 - Production Mix (Avg Loan Balances), **Simple Average**

LOAN BALANCES	<125M	125-300	300-600	600-1400	>1400	Total (Indep. Only)	YTD 2021
Avg. Total Loans Originated (\$000s)	74,185	209,152	439,178	919,297	6,337,616	1,562,925	1,562,925
Avg. Total Loans Originated (#)	300	761	1,634	3,200	20,975	5,272	5,272
Average Loan Balance	261,459	288,702	284,845	298,578	311,572	290,654	290,654
Production Mix by Product Type							
First Mortgages:	262,923	290,276	290,454	302,340	314,152	293,786	293,786
Government (FHA/VA/RHS) - Fixed	249,820	277,930	275,956	287,220	291,803	278,637	278,637
Government (FHA/VA/RHS) - ARM	233,760	231,600	444,694	346,311	424,305	395,745	395,745
Prime (Conforming) - Fixed	260,409	282,095	274,849	293,269	302,545	284,264	284,264
Prime (Conforming) - ARM	306,368	384,284	483,848	382,810	496,259	437,703	437,703
Prime (Non-Conforming Jumbo) - Fixed	736,656	808,143	803,545	846,885	905,410	829,230	829,230
Prime (Non-Conforming Jumbo) - ARM	940,200	984,004	931,329	1,241,984	1,070,346	1,074,207	1,074,207
Other Fixed	423,188	298,581	481,396	535,872	500,325	456,547	456,547
Other ARM	436,750	880,500	1,066,833	595,963	557,086	696,940	696,940
Closed-End Second Mortgages	61,259	61,907	58,152	27,260	20,498	40,693	40,693
Funded HELOCs	87,333	178,023	121,205	137,132	113,070	132,237	132,237
Reverse	130,556	242,687	194,926	239,628	196,880	214,855	214,855
Other	723,989	572,500	251,810	182,730	105,350	332,081	332,081
1st Mtg Fixed Rate vs ARM							
Fixed Rate	262,092	289,762	289,614	301,885	312,751	293,006	293,006
ARM	505,783	639,556	711,170	817,595	761,479	724,343	724,343
1st Mtg Jumbo vs. Non-Jumbo							
Jumbo	772,083	802,456	804,856	846,668	861,948	823,305	823,305
Non-Jumbo	257,333	292,315	274,242	290,870	308,198	286,032	286,032
1st Mtg Production Channel Mix							
Retail/Consumer Direct	262,914	288,612	287,549	296,067	308,020	290,064	290,064
Broker Wholesale and Correspondent	258,531	336,196	321,355	327,220	327,516	323,413	323,413
Broker Wholesale	289,045	386,648	321,330	339,260	340,288	338,963	338,963
Correspondent	182,008	235,124	230,327	281,961	310,562	275,400	275,400
1st Mtg Purchase vs Refi							
Purchase	283,953	302,180	301,506	313,277	320,322	305,553	305,553
Refinancing	256,531	284,251	286,426	300,502	312,997	290,083	290,083
Rate-Term	260,882	288,216	289,064	303,855	319,315	294,315	294,315
Cash-Out	259,108	277,565	281,811	289,135	305,671	284,090	284,090
Other / Unknown	233,257	296,761	377,748	231,739	284,725	292,475	292,475
1st Mtg FICO Score Distribution							
Equals 600 or less	223,362	264,855	249,728	250,572	280,207	258,934	258,934
Greater than 600, less than or equal to 650	251,835	260,198	251,462	259,189	263,298	257,526	257,526
Greater than 650, less than or equal to 700	254,476	272,225	263,400	272,731	281,368	269,673	269,673
Greater than 700, less than or equal to 750	258,570	294,399	290,053	300,855	313,272	293,380	293,380
Greater than 750	287,568	296,675	300,050	316,749	329,275	307,242	307,242
1st Mtg LTV Distribution							
Equals 60% of less	220,857	252,289	253,667	267,706	286,232	258,174	258,174
Greater than 60%, less than or equal to 70%	266,349	297,804	301,640	316,383	328,937	304,462	304,462
Greater than 70%, less than or equal to 80%	283,227	305,654	308,745	320,061	332,815	311,696	311,696
Greater than 80%, less than or equal to 90%	293,296	315,262	310,665	325,875	327,281	315,974	315,974
Greater than 90%, less than or equal to 100%	287,310	289,530	286,977	297,029	303,594	293,209	293,209
Greater than 100%	265,912	235,517	243,905	248,165	273,201	252,301	252,301
1st Mtg Production Sold by Investor Type							
Originated for Portfolio	126,500	216,281	480,050	272,694	366,596	326,715	326,715
Originated for Sale to Others:	262,632	287,404	288,222	298,822	308,822	291,209	291,209
Sale to Fannie/Freddie/Ginnie	235,041	251,709	261,629	274,028	296,143	268,153	268,153
All Other Sale to Others	252,616	299,479	326,783	339,516	374,552	324,934	324,934
1st Mtg Servicing Released vs Retained							
Servicing Released	251,438	295,540	292,897	331,364	336,890	307,109	307,109
Servicing Retained	256,638	300,603	356,275	285,777	309,258	307,625	307,625
Number of Companies Reporting	44	62	62	75	56	299	299

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Independent Mortgage Companies, Retail Only by Production \$
 J1 - Net Loan Production Income and Expense, \$ per loan, Simple Average

\$ PER LOAN	<125M	125-250	250-500	500-1000	>1000	Total (Indep, Retail Only)	YTD 2021
ORIGINATION-RELATED INCOME							
Loan Origination Fees	1,652	1,834	1,891	1,426	1,366	1,635	1,635
Correspondent and Broker Fee Income (1)	-	-	-	-	-	-	-
Other Origination-Related Income (2)	679	472	551	825	351	578	578
Total Origination-Related Income	2,331	2,307	2,442	2,252	1,717	2,213	2,213
NET INTEREST INCOME							
Warehousing Income	376	380	461	464	482	434	434
Warehousing Expense	407	447	479	490	471	459	459
Net Interest Income	(30)	(66)	(18)	(26)	11	(25)	(25)
SECONDARY MARKETING INCOME							
Secondary Mktg Gains (Losses)	5,849	8,108	7,997	7,947	9,360	7,841	7,841
Capitalized Servicing/Svg Released Premiums	3,031	2,519	1,726	2,404	1,669	2,263	2,263
Repurchase Reserve Provision	(20)	(53)	(65)	(66)	(88)	(59)	(59)
Net Secondary Marketing Income	8,859	10,574	9,658	10,285	10,941	10,046	10,046
Total Loan Production Revenue	11,160	12,815	12,082	12,511	12,669	12,234	12,234
EXPENSES							
Personnel	5,016	5,797	6,179	6,367	6,948	6,062	6,062
Sales Personnel	2,630	2,715	3,414	3,572	3,445	3,164	3,164
Fulfillment Personnel	955	1,204	1,171	1,281	1,164	1,154	1,154
Production Support Employees	631	567	444	556	864	610	610
Management and Directors	278	716	466	364	752	510	510
Benefits	520	596	684	594	723	624	624
Occupancy and Equipment	259	363	269	261	235	276	276
Technology-Related Expenses	268	206	185	205	231	219	219
Other Direct Expenses	1,862	1,977	1,416	1,985	1,517	1,745	1,745
Outsourcing and Professional fees	366	420	277	257	236	310	310
Other Operating Expenses	1,496	1,557	1,139	1,728	1,281	1,436	1,436
Direct Loan Production Expenses	7,404	8,343	8,050	8,818	8,931	8,302	8,302
Corporate Allocation	220	542	604	421	536	464	464
Total Loan Production Expense	7,624	8,885	8,653	9,239	9,467	8,767	8,767
TOTAL NET PRODUCTION INCOME	3,536	3,930	3,429	3,272	3,201	3,467	3,467
MEMO ITEMS							
Originations Volume:							
Avg. Total Loans Originated (\$000s)	74,625	183,326	350,608	681,033	2,390,554	731,836	731,836
Avg. Total Loans Originated (#)	305	646	1,282	2,482	7,711	2,474	2,474
Average Loan Balance (\$)	260,806	293,410	293,503	284,430	320,068	290,266	290,266
Avg. Pull-Through (Closings/Applications #)	81.04	75.93	78.25	79.28	77.55	78.34	78.34
Average Days in Warehouse	17.6	15.7	18.6	19.8	17.8	17.9	17.9
Employees:							
Total Production FTEs (excluding 0 reporters)	49	95	177	385	986	341	341
Productivity							
Simple Avg.							
Closings per Sales Employee per Mo.	7.3	8.5	7.4	7.1	9.3	7.9	7.9
Closings per Fulfillment Employee per Mo.	7.1	8.5	11.3	7.4	11.9	9.4	9.4
Closings per Prod Support Employee per Mo.	16.7	21.8	19.7	28.3	26.7	22.9	22.9
Closings per Total Prod. Employee per Mo.	2.5	3.0	3.2	2.5	3.1	2.9	2.9
Weighted Avg.							
Closings per Sales Employee per Mo.	5.2	5.3	5.8	5.3	7.1	6.3	6.3
Closings per Fulfillment Employee per Mo.	5.7	6.0	5.8	5.9	6.2	6.1	6.1
Closings per Prod Support Employee per Mo.	10.1	12.3	11.9	10.2	15.1	13.2	13.2
Closings per Total Prod. Employee per Mo.	2.2	2.3	2.3	2.1	2.6	2.4	2.4
Median							
Closings per Sales Employee per Mo.	5.2	7.3	6.1	6.4	8.5	6.7	6.7
Closings per Fulfillment Employee per Mo.	6.1	6.2	6.4	6.6	7.6	6.5	6.5
Closings per Prod Support Employee per Mo.	10.2	17.6	12.8	14.8	23.1	16.8	16.8
Closings per Total Prod. Employee per Mo.	2.2	2.7	2.3	2.2	3.0	2.4	2.4
Number of Companies Reporting	37	34	39	37	36	183	183

(1) Correspondent and Broker Income: Fee income earned on loans acquired from correspondents and brokers

(2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Independent Mortgage Companies, Retail Only by Production \$
 J2 - Net Loan Production Income and Expense, Basis Points, Simple Average

BASIS POINTS	<125M	125-250	250-500	500-1000	>1000	Total (Indep, Retail Only)	YTD 2021
ORIGINATION-RELATED INCOME							
Loan Origination Fees	61.26	66.05	68.49	54.56	43.80	58.90	58.90
Correspondent and Broker Fee Income (1)	-	-	-	-	-	-	-
Other Origination-Related Income (2)	28.30	18.16	17.88	33.19	11.59	21.90	21.90
Total Origination-Related Income	89.56	84.21	86.37	87.75	55.39	80.80	80.80
NET INTEREST INCOME							
Warehousing Income	14.28	13.10	16.02	16.11	14.94	14.93	14.93
Warehousing Expense	14.98	14.95	16.60	16.95	14.46	15.61	15.61
Net Interest Income	(0.70)	(1.85)	(0.58)	(0.84)	0.48	(0.68)	(0.68)
SECONDARY MARKETING INCOME							
Secondary Mktg Gains (Losses)	216.17	275.13	279.12	294.59	298.15	272.52	272.52
Capitalized Servicing/Svg Released Premiums	123.85	86.68	57.41	79.36	55.41	80.33	80.33
Repurchase Reserve Provision	(0.75)	(1.70)	(2.29)	(2.35)	(2.80)	(1.98)	(1.98)
Net Secondary Marketing Income	339.27	360.11	334.25	371.60	350.75	350.87	350.87
Total Loan Production Revenue	428.13	442.47	420.04	458.51	406.62	430.98	430.98
EXPENSES							
Personnel	188.95	197.79	213.20	231.54	220.92	210.66	210.66
Sales Personnel	98.81	93.21	118.59	130.63	110.11	110.64	110.64
Fulfillment Personnel	36.35	41.31	40.14	46.47	36.18	40.09	40.09
Production Support Employees	22.86	18.36	15.86	20.53	26.76	20.83	20.83
Management and Directors	10.97	25.24	15.35	12.46	24.21	17.46	17.46
Benefits	19.96	19.66	23.25	21.46	23.65	21.64	21.64
Occupancy and Equipment	9.87	13.13	9.54	9.78	7.68	9.96	9.96
Technology-Related Expenses	10.95	6.84	6.43	7.30	7.53	7.81	7.81
Other Direct Expenses	66.35	68.65	48.80	74.38	50.52	61.55	61.55
Outsourcing and Professional fees	14.18	14.45	8.70	9.56	7.10	10.74	10.74
Other Operating Expenses	52.17	54.20	40.10	64.81	43.42	50.81	50.81
Direct Loan Production Expenses	276.12	286.41	277.97	323.00	286.64	289.97	289.97
Corporate Allocation	9.17	18.91	21.37	16.59	17.89	16.80	16.80
Total Loan Production Expense	285.29	305.32	299.34	339.59	304.53	306.77	306.77
TOTAL NET PRODUCTION INCOME	142.83	137.15	120.70	118.92	102.09	124.21	124.21
MEMO ITEMS							
Originations Volume:							
Avg. Total Loans Originated (\$000s)	74,625	183,326	350,608	681,033	2,390,554	731,836	731,836
Avg. Total Loans Originated (#)	305	646	1,282	2,482	7,711	2,474	2,474
Average Loan Balance (\$)	260,806	293,410	293,503	284,430	320,068	290,266	290,266
Avg. Pull-Through (Closings/Applications #)	81.04	75.93	78.25	79.28	77.55	78.34	78.34
Average Days in Warehouse	17.6	15.7	18.6	19.8	17.8	17.9	17.9
Employees:							
Total Production FTEs (excluding 0 reporters)	49	95	177	385	986	341	341
Productivity							
Simple Avg.							
Closings per Sales Employee per Mo.	7.3	8.5	7.4	7.1	9.3	7.9	7.9
Closings per Fulfillment Employee per Mo.	7.1	8.5	11.3	7.4	11.9	9.4	9.4
Closings per Prod Support Employee per Mo.	16.7	21.8	19.7	28.3	26.7	22.9	22.9
Closings per Total Prod. Employee per Mo.	2.5	3.0	3.2	2.5	3.1	2.9	2.9
Weighted Avg.							
Closings per Sales Employee per Mo.	5.2	5.3	5.8	5.3	7.1	6.3	6.3
Closings per Fulfillment Employee per Mo.	5.7	6.0	5.8	5.9	6.2	6.1	6.1
Closings per Prod Support Employee per Mo.	10.1	12.3	11.9	10.2	15.1	13.2	13.2
Closings per Total Prod. Employee per Mo.	2.2	2.3	2.3	2.1	2.6	2.4	2.4
Median							
Closings per Sales Employee per Mo.	5.2	7.3	6.1	6.4	8.5	6.7	6.7
Closings per Fulfillment Employee per Mo.	6.1	6.2	6.4	6.6	7.6	6.5	6.5
Closings per Prod Support Employee per Mo.	10.2	17.6	12.8	14.8	23.1	16.8	16.8
Closings per Total Prod. Employee per Mo.	2.2	2.7	2.3	2.2	3.0	2.4	2.4
Number of Companies Reporting	37	34	39	37	36	183	183

(1) Correspondent and Broker Income: Fee income earned on loans acquired from correspondents and brokers

(2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Independent Mortgage Companies, Retail Only by Production \$
 J3 - Production Mix (\$), Simple Average

PERCENT BASED ON \$	<125M	125-250	250-500	500-1000	>1000	Total (Indep, Retail Only)	YTD 2021
Avg. Total Loans Originated (\$000s)	74,625	183,326	350,608	681,033	2,390,554	731,836	731,836
Avg. Total Loans Originated (#)	305	646	1,282	2,482	7,711	2,474	2,474
Average Loan Balance	260,806	293,410	293,503	284,430	320,068	290,266	290,266
Production Mix by Product Type							
First Mortgages:	98.07	99.38	98.11	97.16	99.72	98.46	98.46
Government (FHA/VA/RHS) - Fixed	20.95	23.57	17.69	27.16	19.88	21.79	21.79
Government (FHA/VA/RHS) - ARM	2.03	0.00	0.02	0.02	0.00	0.42	0.42
Prime (Conforming) - Fixed	72.49	71.52	73.21	64.91	72.08	70.85	70.85
Prime (Conforming) - ARM	0.10	0.41	0.07	0.04	0.06	0.13	0.13
Prime (Non-Conforming Jumbo) - Fixed	1.93	3.48	6.60	4.59	7.07	4.76	4.76
Prime (Non-Conforming Jumbo) - ARM	0.39	0.25	0.45	0.12	0.59	0.36	0.36
Other Fixed	0.11	0.12	0.04	0.30	0.03	0.12	0.12
Other ARM	0.05	0.04	0.02	0.02	0.00	0.03	0.03
Closed-End Second Mortgages	0.10	0.13	0.05	0.04	0.05	0.07	0.07
Funded HELOCs	0.01	0.04	1.77	0.02	0.03	0.40	0.40
Reverse	0.02	0.43	0.07	2.58	0.20	0.66	0.66
Other	1.81	0.02	0.00	0.19	0.00	0.41	0.41
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM							
Fixed Rate	97.41	99.30	99.44	99.79	99.34	99.06	99.06
ARM	2.59	0.70	0.56	0.21	0.66	0.94	0.94
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo							
Jumbo	3.03	4.18	8.56	5.31	8.54	5.97	5.97
Non-Jumbo	96.97	95.82	91.44	94.69	91.46	94.03	94.03
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix							
Retail/Consumer Direct	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Broker Wholesale and Correspondent	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Broker Wholesale	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Correspondent	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi							
Purchase	41.07	44.74	44.03	42.71	34.13	41.35	41.35
Refinancing	58.93	55.26	55.97	57.29	65.87	58.65	58.65
Rate-Term	39.60	35.10	36.21	40.84	48.40	40.02	40.02
Cash-Out	17.80	17.04	19.52	14.80	15.62	16.99	16.99
Other / Unknown	1.53	3.12	0.24	1.66	1.85	1.64	1.64
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution							
Equals 600 or less	0.54	0.46	0.24	0.28	0.29	0.36	0.36
Greater than 600, less than or equal to 650	4.62	4.72	4.58	6.62	3.38	4.79	4.79
Greater than 650, less than or equal to 700	15.02	14.92	14.12	14.95	12.07	14.22	14.22
Greater than 700, less than or equal to 750	25.00	25.75	24.94	25.08	23.57	24.86	24.86
Greater than 750	54.82	54.15	56.13	53.07	60.68	55.77	55.77
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Simple Average FICO (based on #)							
	746	744	747	741	750	746	746
1st Mtg LTV Distribution							
Equals 60% of less	21.99	17.60	18.66	18.03	23.07	19.88	19.88
Greater than 60%, less than or equal to 70%	14.49	13.33	12.95	13.59	14.83	13.83	13.83
Greater than 70%, less than or equal to 80%	26.31	30.31	28.82	27.60	28.11	28.20	28.20
Greater than 80%, less than or equal to 90%	12.34	11.62	13.67	13.22	12.45	12.69	12.69
Greater than 90%, less than or equal to 100%	24.18	26.28	24.56	26.60	20.41	24.40	24.40
Greater than 100%	0.69	0.87	1.34	0.97	1.13	1.00	1.00
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)							
	75.81	76.31	70.28	75.89	73.77	74.32	74.32
1st Mtg Production Sold by Investor Type							
Originated for Portfolio	0.02	0.12	0.02	0.03	0.02	0.04	0.04
Originated for Sale to Others:	99.98	99.88	99.98	99.97	99.98	99.96	99.96
Sale to Fannie/Freddie/Ginnie	29.31	30.21	32.78	38.37	56.58	37.61	37.61
All Other Sale to Others	70.67	69.67	67.19	61.59	43.40	62.35	62.35
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained							
Servicing Released	80.14	84.64	78.84	71.24	58.65	74.56	74.56
Servicing Retained	19.86	15.36	21.16	28.76	41.35	25.44	25.44
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Number of Companies Reporting	37	34	39	37	36	183	183

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - Independent Mortgage Companies, Retail Only by Production \$
 J4 - Production Mix (#), Simple Average

PERCENT BASED ON #	<125M	125-250	250-500	500-1000	>1000	Total (Indep, Retail Only)	YTD 2021
Avg. Total Loans Originated (\$000s)	74,625	183,326	350,608	681,033	2,390,554	731,836	731,836
Avg. Total Loans Originated (#)	305	646	1,282	2,482	7,711	2,474	2,474
Average Loan Balance	260,806	293,410	293,503	284,430	320,068	290,266	290,266
Production Mix by Product Type							
First Mortgages:	97.34	98.79	96.80	96.35	98.77	97.58	97.58
Government (FHA/VA/RHS) - Fixed	20.89	23.57	18.28	28.08	20.53	22.21	22.21
Government (FHA/VA/RHS) - ARM	2.01	0.00	0.02	0.01	0.00	0.41	0.41
Prime (Conforming) - Fixed	73.25	73.31	75.48	66.08	75.04	72.64	72.64
Prime (Conforming) - ARM	0.09	0.39	0.06	0.03	0.04	0.12	0.12
Prime (Non-Conforming Jumbo) - Fixed	0.86	1.31	2.75	1.93	2.93	1.97	1.97
Prime (Non-Conforming Jumbo) - ARM	0.13	0.08	0.15	0.03	0.21	0.12	0.12
Other Fixed	0.07	0.12	0.05	0.18	0.02	0.09	0.09
Other ARM	0.04	0.01	0.01	0.01	0.00	0.02	0.02
Closed-End Second Mortgages	1.05	0.61	0.61	0.86	0.91	0.81	0.81
Funded HELOCs	0.04	0.10	2.50	0.05	0.07	0.58	0.58
Reverse	0.03	0.49	0.09	2.67	0.25	0.71	0.71
Other	1.54	0.01	0.00	0.08	0.00	0.33	0.33
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM							
Fixed Rate	97.72	99.52	99.76	99.92	99.74	99.33	99.33
ARM	2.28	0.48	0.24	0.08	0.26	0.67	0.67
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo							
Jumbo	1.32	1.60	3.70	2.21	3.54	2.50	2.50
Non-Jumbo	98.68	98.40	96.30	97.79	96.46	97.50	97.50
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix							
Retail/Consumer Direct	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Broker Wholesale and Correspondent	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Broker Wholesale	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Correspondent	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi							
Purchase	39.48	43.69	43.23	42.25	33.53	40.45	40.45
Refinancing	60.52	56.31	56.77	57.75	66.47	59.55	59.55
Rate-Term	40.55	35.43	36.47	40.66	48.29	40.28	40.28
Cash-Out	18.31	17.69	20.06	15.43	16.40	17.61	17.61
Other / Unknown	1.65	3.19	0.23	1.66	1.78	1.66	1.66
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution							
Equals 600 or less	0.55	0.52	0.27	0.31	0.33	0.39	0.39
Greater than 600, less than or equal to 650	4.90	5.13	5.19	7.24	4.07	5.31	5.31
Greater than 650, less than or equal to 700	15.83	15.71	15.26	16.26	13.52	15.32	15.32
Greater than 700, less than or equal to 750	26.73	25.36	25.02	25.45	23.69	25.25	25.25
Greater than 750	52.00	53.28	54.27	50.74	58.38	53.72	53.72
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mortgage Simple Average FICO (based on #)	746	744	747	741	750	746	746
1st Mtg LTV Distribution							
Equals 60% of less	25.96	20.44	21.20	20.31	25.73	22.73	22.73
Greater than 60%, less than or equal to 70%	14.11	13.13	12.63	13.14	14.11	13.42	13.42
Greater than 70%, less than or equal to 80%	24.66	28.70	27.38	26.31	26.26	26.64	26.64
Greater than 80%, less than or equal to 90%	11.17	10.93	12.63	12.36	11.72	11.78	11.78
Greater than 90%, less than or equal to 100%	23.35	25.80	24.67	26.71	20.97	24.30	24.30
Greater than 100%	0.74	1.00	1.49	1.17	1.21	1.13	1.13
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	75.81	76.31	70.28	75.89	73.77	74.32	74.32
1st Mtg Production Sold by Investor Type							
Originated for Portfolio	0.05	0.21	0.01	0.02	0.01	0.06	0.06
Originated for Sale to Others:	99.95	99.79	99.99	99.98	99.99	99.94	99.94
Sale to Fannie/Freddie/Ginnie	30.44	31.65	35.39	40.36	58.64	39.53	39.53
All Other Sale to Others	69.52	68.14	64.59	59.61	41.35	60.41	60.41
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained							
Servicing Released	83.03	83.29	79.09	69.53	57.18	74.19	74.19
Servicing Retained	16.97	16.71	20.91	30.47	42.82	25.81	25.81
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Number of Companies Reporting	37	34	39	37	36	183	183

Quarterly Mortgage Bankers Performance Report

Residential Loan Production - Independent Mortgage Companies, Retail Only by Production \$

J5 - Production Mix (Avg Loan Balances), Simple Average

LOAN BALANCES	<125M	125-250	250-500	500-1000	>1000	Total (Indep, Retail Only)	YTD 2021
Avg. Total Loans Originated (\$000s)	74,625	183,326	350,608	681,033	2,390,554	731,836	731,836
Avg. Total Loans Originated (#)	305	646	1,282	2,482	7,711	2,474	2,474
Average Loan Balance	260,806	293,410	293,503	284,430	320,068	290,266	290,266
Production Mix by Product Type							
First Mortgages:	262,186	295,178	300,466	289,871	323,239	294,082	294,082
Government (FHA/VA/RHS) - Fixed	247,467	297,018	282,627	279,815	314,145	284,518	284,518
Government (FHA/VA/RHS) - ARM	239,520		442,867	715,389	428,650	507,954	507,954
Prime (Conforming) - Fixed	260,197	289,084	283,856	282,210	302,873	283,696	283,696
Prime (Conforming) - ARM	321,015	320,733	515,853	471,652	478,069	448,982	448,982
Prime (Non-Conforming Jumbo) - Fixed	737,556	803,958	772,210	845,495	852,608	807,133	807,133
Prime (Non-Conforming Jumbo) - ARM	940,200	970,260	911,370	1,000,516	1,096,086	1,012,029	1,012,029
Other Fixed	423,188	316,270	227,383	469,278	391,060	366,813	366,813
Other ARM	436,750	927,750	360,000	608,333	338,000	561,200	561,200
Closed-End Second Mortgages	66,613	94,485	44,232	30,619	31,336	46,353	46,353
Funded HELOCs	87,333	145,738	116,324	113,603	138,620	122,381	122,381
Reverse	130,556	266,964	215,538	193,172	242,851	222,092	222,092
Other	723,989	810,000		317,127	85,000	502,294	502,294
1st Mtg Fixed Rate vs ARM							
Fixed Rate	261,151	294,590	299,292	289,512	321,811	293,159	293,159
ARM	580,768	617,280	684,365	723,616	900,802	737,671	737,671
1st Mtg Jumbo vs. Non-Jumbo							
Jumbo	779,311	812,180	784,506	844,285	851,873	816,397	816,397
Non-Jumbo	257,116	287,181	282,823	280,071	304,119	282,068	282,068
1st Mtg Production Channel Mix							
Retail/Consumer Direct	262,186	295,178	300,466	289,871	323,239	294,082	294,082
Broker Wholesale and Correspondent							
Broker Wholesale							
Correspondent							
1st Mtg Purchase vs Refi							
Purchase	279,420	311,427	310,378	298,158	335,108	306,688	306,688
Refinancing	254,027	287,600	295,736	290,370	319,713	289,423	289,423
Rate-Term	259,074	290,321	299,443	296,391	325,855	294,413	294,413
Cash-Out	256,888	278,840	289,449	279,155	308,714	282,730	282,730
Other / Unknown	184,687	301,272	444,493	253,006	238,288	312,637	312,637
1st Mtg FICO Score Distribution							
Equals 600 or less	241,660	251,675	244,054	244,839	254,674	248,031	248,031
Greater than 600, less than or equal to 650	258,237	261,481	260,574	256,772	267,553	260,915	260,915
Greater than 650, less than or equal to 700	252,987	279,945	274,646	263,770	286,158	271,418	271,418
Greater than 700, less than or equal to 750	257,546	300,540	298,333	287,441	320,873	292,728	292,728
Greater than 750	290,240	299,473	310,161	306,589	336,633	308,734	308,734
1st Mtg LTV Distribution							
Equals 60% of less	217,737	252,081	260,962	254,675	286,026	254,232	254,232
Greater than 60%, less than or equal to 70%	267,317	299,939	309,131	299,491	340,571	303,205	303,205
Greater than 70%, less than or equal to 80%	280,937	312,373	317,530	303,595	346,270	312,009	312,009
Greater than 80%, less than or equal to 90%	292,428	321,088	324,262	311,527	342,482	318,212	318,212
Greater than 90%, less than or equal to 100%	293,166	301,272	298,797	290,845	316,570	300,007	300,007
Greater than 100%	237,597	253,001	265,174	248,982	270,430	257,142	257,142
1st Mtg Production Sold by Investor Type							
Originated for Portfolio	126,500	304,471	514,583	337,833	514,551	380,724	380,724
Originated for Sale to Others:	262,320	290,776	300,455	286,273	317,833	292,177	292,177
Sale to Fannie/Freddie/Ginnie	228,350	256,142	276,136	250,890	294,381	265,030	265,030
All Other Sale to Others	260,526	298,722	325,940	312,112	360,025	314,560	314,560
1st Mtg Servicing Released vs Retained							
Servicing Released	253,048	295,938	293,809	305,668	353,440	302,379	302,379
Servicing Retained	254,040	303,139	327,843	272,769	314,463	302,316	302,316
Number of Companies Reporting	37	34	39	37	36	183	183

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Govt. Production Percent in \$
 K1 - Net Loan Production Income and Expense, \$ per loan, **Simple Average**

\$ PER LOAN	<50% Govt \$	>=50% Govt \$	Total
ORIGINATION-RELATED INCOME			
Loan Origination Fees	1,411	1,883	1,446
Correspondent and Broker Fee Income (1)	123	70	119
Other Origination-Related Income (2)	486	478	486
Total Origination-Related Income	2,020	2,431	2,051
NET INTEREST INCOME			
Warehousing Income	419	391	417
Warehousing Expense	427	420	426
Net Interest Income	(7)	(29)	(9)
SECONDARY MARKETING INCOME			
Secondary Mktg Gains (Losses)	7,078	6,617	7,043
Capitalized Servicing/Svg Released Premiums	2,357	1,702	2,307
Repurchase Reserve Provision	(70)	(31)	(67)
Net Secondary Marketing Income	9,364	8,288	9,283
Total Loan Production Revenue	11,377	10,690	11,325
EXPENSES			
Personnel	5,645	4,023	5,523
Sales Personnel	2,798	1,862	2,727
Fulfillment Personnel	1,127	930	1,112
Production Support Employees	549	311	531
Management and Directors	534	362	521
Benefits	638	558	632
Occupancy and Equipment	258	191	253
Technology-Related Expenses	192	201	193
Other Direct Expenses	1,508	1,790	1,529
Outsourcing and Professional fees	308	424	316
Other Operating Expenses	1,201	1,365	1,213
Direct Loan Production Expenses	7,604	6,205	7,498
Corporate Allocation	452	637	466
Total Loan Production Expense	8,055	6,842	7,964
TOTAL NET PRODUCTION INCOME	3,322	3,848	3,361
MEMO ITEMS			
Originations Volume:			
Avg. Total Loans Originated (\$000s)	1,235,688	3,926,814	1,438,085
Avg. Total Loans Originated (#)	4,094	14,538	4,879
Average Loan Balance (\$)	288,882	244,446	285,540
Avg. Pull-Through (Closings/Applications #)	76.87	69.86	76.37
Average Days in Warehouse	17.3	20.5	17.6
Employees:			
Total Production FTEs (excluding 0 reporters)	487	996	524
Productivity			
Simple Avg.			
Closings per Sales Employee per Mo.	8.7	10.5	8.8
Closings per Fulfillment Employee per Mo.	9.3	8.5	9.3
Closings per Prod Support Employee per Mo.	24.3	31.8	24.8
Closings per Total Prod. Employee per Mo.	3.2	9.2	3.6
Weighted Avg.			
Closings per Sales Employee per Mo.	7.2	16.7	8.2
Closings per Fulfillment Employee per Mo.	7.0	10.7	7.3
Closings per Prod Support Employee per Mo.	16.3	12.0	15.1
Closings per Total Prod. Employee per Mo.	2.8	5.2	3.1
Median			
Closings per Sales Employee per Mo.	7.2	7.8	7.3
Closings per Fulfillment Employee per Mo.	6.8	6.9	6.8
Closings per Prod Support Employee per Mo.	16.7	24.6	16.8
Closings per Total Prod. Employee per Mo.	2.6	2.9	2.6
Number of Companies Reporting	332	27	359

(1) Correspondent and Broker Income: Fee income earned on loans acquired from corresponden
 (2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Govt. Production Percent in \$
 K2 - Net Loan Production Income and Expense, Basis Points, Simple Average

BASIS POINTS	<50% Govt \$	>=50% Govt \$	Total
ORIGINATION-RELATED INCOME			
Loan Origination Fees	52.15	76.81	54.00
Correspondent and Broker Fee Income (1)	5.05	2.81	4.88
Other Origination-Related Income (2)	17.38	20.50	17.61
Total Origination-Related Income	74.58	100.12	76.50
NET INTEREST INCOME			
Warehousing Income	14.30	15.98	14.43
Warehousing Expense	14.23	17.08	14.44
Net Interest Income	0.07	(1.10)	(0.01)
SECONDARY MARKETING INCOME			
Secondary Mktg Gains (Losses)	248.12	285.43	250.93
Capitalized Servicing/Svg Released Premiums	83.81	70.22	82.79
Repurchase Reserve Provision	(2.36)	(1.36)	(2.29)
Net Secondary Marketing Income	329.57	354.30	331.43
Total Loan Production Revenue	404.22	453.31	407.91
EXPENSES			
Personnel	198.48	171.46	196.45
Sales Personnel	98.03	76.77	96.43
Fulfillment Personnel	39.80	39.73	39.80
Production Support Employees	19.29	13.16	18.83
Management and Directors	18.92	15.90	18.69
Benefits	22.44	25.90	22.70
Occupancy and Equipment	9.30	8.19	9.22
Technology-Related Expenses	6.98	9.02	7.13
Other Direct Expenses	52.61	74.28	54.24
Outsourcing and Professional fees	10.63	19.18	11.27
Other Operating Expenses	41.98	55.10	42.97
Direct Loan Production Expenses	267.36	262.95	267.03
Corporate Allocation	16.39	28.23	17.28
Total Loan Production Expense	283.76	291.18	284.32
TOTAL NET PRODUCTION INCOME	120.46	162.14	123.59
MEMO ITEMS			
Originations Volume:			
Avg. Total Loans Originated (\$000s)	1,235,688	3,926,814	1,438,085
Avg. Total Loans Originated (#)	4,094	14,538	4,879
Average Loan Balance (\$)	288,882	244,446	285,540
Avg. Pull-Through (Closings/Applications #)	76.87	69.86	76.37
Average Days in Warehouse	17.3	20.5	17.6
Employees:			
Total Production FTEs (excluding 0 reporters)	487	996	524
Productivity			
Simple Avg.			
Closings per Sales Employee per Mo.	8.7	10.5	8.8
Closings per Fulfillment Employee per Mo.	9.3	8.5	9.3
Closings per Prod Support Employee per Mo.	24.3	31.8	24.8
Closings per Total Prod. Employee per Mo.	3.2	9.2	3.6
Weighted Avg.			
Closings per Sales Employee per Mo.	7.2	16.7	8.2
Closings per Fulfillment Employee per Mo.	7.0	10.7	7.3
Closings per Prod Support Employee per Mo.	16.3	12.0	15.1
Closings per Total Prod. Employee per Mo.	2.8	5.2	3.1
Median			
Closings per Sales Employee per Mo.	7.2	7.8	7.3
Closings per Fulfillment Employee per Mo.	6.8	6.9	6.8
Closings per Prod Support Employee per Mo.	16.7	24.6	16.8
Closings per Total Prod. Employee per Mo.	2.6	2.9	2.6
Number of Companies Reporting	332	27	359

(1) Correspondent and Broker Income: Fee income earned on loans acquired from corresponden
 (2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Govt. Production Percent in \$
 K3 - Production Mix (\$), Simple Average

PERCENT BASED ON \$	<50% Govt \$	>=50% Govt \$	Total
Avg. Total Loans Originated (\$000s)	1,235,688	3,926,814	1,438,085
Avg. Total Loans Originated (#)	4,094	14,538	4,879
Average Loan Balance	288,882	244,446	285,540
Production Mix by Product Type			
First Mortgages:	98.96	99.72	99.02
Government (FHA/VA/RHS) - Fixed	17.02	73.71	21.28
Government (FHA/VA/RHS) - ARM	0.01	2.82	0.22
Prime (Conforming) - Fixed	75.06	21.30	71.02
Prime (Conforming) - ARM	0.21	0.00	0.20
Prime (Non-Conforming Jumbo) - Fixed	4.99	0.57	4.66
Prime (Non-Conforming Jumbo) - ARM	0.39	0.01	0.36
Other Fixed	1.11	1.30	1.12
Other ARM	0.18	0.01	0.17
Closed-End Second Mortgages	0.07	0.18	0.08
Funded HELOCs	0.23	0.05	0.22
Reverse	0.47	0.06	0.44
Other	0.26	0.00	0.24
Total	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM			
Fixed Rate	99.21	97.17	99.05
ARM	0.79	2.83	0.95
Total	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo			
Jumbo	6.79	2.69	6.48
Non-Jumbo	93.21	97.31	93.52
Total	100.00	100.00	100.00
1st Mtg Production Channel Mix			
Retail/Consumer Direct	86.82	76.93	86.07
Broker Wholesale and Correspondent	13.18	23.07	13.93
Broker Wholesale	8.25	8.45	8.26
Correspondent	4.94	14.61	5.67
Total	100.00	100.00	100.00
1st Mtg Purchase vs Refi			
Purchase	38.88	40.37	38.99
Refinancing	61.12	59.63	61.01
Rate-Term	40.16	42.90	40.37
Cash-Out	19.20	13.30	18.76
Other / Unknown	1.77	3.42	1.89
Total	100.00	100.00	100.00
1st Mtg FICO Score Distribution			
Equals 600 or less	0.76	7.72	1.28
Greater than 600, less than or equal to 650	4.46	11.40	4.98
Greater than 650, less than or equal to 700	13.75	21.49	14.33
Greater than 700, less than or equal to 750	24.78	22.79	24.63
Greater than 750	56.26	36.61	54.78
Total	100.00	100.00	100.00
1st Mtg Simple Average FICO (based on #)	746	695	742
1st Mtg LTV Distribution			
Equals 60% of less	22.13	10.65	21.26
Greater than 60%, less than or equal to 70%	14.18	9.14	13.80
Greater than 70%, less than or equal to 80%	28.83	20.93	28.24
Greater than 80%, less than or equal to 90%	12.02	14.27	12.19
Greater than 90%, less than or equal to 100%	21.82	40.86	23.26
Greater than 100%	1.02	4.15	1.25
Total	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	73.62	84.57	74.38
1st Mtg Production Sold by Investor Type			
Originated for Portfolio	0.10	0.00	0.09
Originated for Sale to Others:	99.90	100.00	99.91
Sale to Fannie/Freddie/Ginnie	47.14	63.35	48.30
All Other Sale to Others	52.77	36.65	51.61
Total	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained			
Servicing Released	66.43	46.57	65.16
Servicing Retained	33.57	53.43	34.84
Total	100.00	100.00	100.00
Number of Companies Reporting	332	27	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Govt. Production Percent in \$
 K4 - Production Mix (#), Simple Average

PERCENT BASED ON #	<50% Govt \$	>=50% Govt \$	Total
Avg. Total Loans Originated (\$000s)	1,235,688	3,926,814	1,438,085
Avg. Total Loans Originated (#)	4,094	14,538	4,879
Average Loan Balance	288,882	244,446	285,540
Production Mix by Product Type			
First Mortgages:	98.12	98.90	98.17
Government (FHA/VA/RHS) - Fixed	17.66	72.91	21.81
Government (FHA/VA/RHS) - ARM	0.01	2.76	0.22
Prime (Conforming) - Fixed	76.90	21.94	72.77
Prime (Conforming) - ARM	0.19	0.00	0.17
Prime (Non-Conforming Jumbo) - Fixed	2.08	0.20	1.94
Prime (Non-Conforming Jumbo) - ARM	0.13	0.00	0.12
Other Fixed	1.02	1.08	1.03
Other ARM	0.12	0.00	0.12
Closed-End Second Mortgages	0.81	0.95	0.82
Funded HELOCs	0.34	0.05	0.32
Reverse	0.51	0.10	0.48
Other	0.23	0.00	0.21
Total	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM			
Fixed Rate	99.54	97.22	99.37
ARM	0.46	2.78	0.63
Total	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo			
Jumbo	3.21	1.11	3.05
Non-Jumbo	96.79	98.89	96.95
Total	100.00	100.00	100.00
1st Mtg Production Channel Mix			
Retail/Consumer Direct	87.07	78.01	86.39
Broker Wholesale and Correspondent	12.93	21.99	13.61
Broker Wholesale	7.99	7.75	7.97
Correspondent	4.94	14.24	5.64
Total	100.00	100.00	100.00
1st Mtg Purchase vs Refi			
Purchase	38.09	39.95	38.23
Refinancing	61.91	60.05	61.77
Rate-Term	40.38	42.71	40.56
Cash-Out	19.75	13.81	19.30
Other / Unknown	1.78	3.53	1.91
Total	100.00	100.00	100.00
1st Mtg FICO Score Distribution			
Equals 600 or less	0.77	7.85	1.30
Greater than 600, less than or equal to 650	5.04	11.94	5.56
Greater than 650, less than or equal to 700	14.91	22.10	15.45
Greater than 700, less than or equal to 750	24.95	22.58	24.77
Greater than 750	54.34	35.53	52.92
Total	100.00	100.00	100.00
1st Mortgage Simple Average FICO (based on #)			
	746	695	742
1st Mtg LTV Distribution			
Equals 60% of less	25.03	12.56	24.09
Greater than 60%, less than or equal to 70%	13.69	9.50	13.37
Greater than 70%, less than or equal to 80%	27.03	20.32	26.53
Greater than 80%, less than or equal to 90%	11.11	13.78	11.31
Greater than 90%, less than or equal to 100%	21.95	39.70	23.29
Greater than 100%	1.18	4.13	1.41
Total	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)			
	73.62	84.57	74.38
1st Mtg Production Sold by Investor Type			
Originated for Portfolio	0.06	0.00	0.06
Originated for Sale to Others:	99.94	100.00	99.94
Sale to Fannie/Freddie/Ginnie	49.13	63.27	50.14
All Other Sale to Others	50.81	36.73	49.80
Total	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained			
Servicing Released	66.20	47.05	64.98
Servicing Retained	33.80	52.95	35.02
Total	100.00	100.00	100.00
Number of Companies Reporting	332	27	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Govt. Production Percent in \$
 K5 - Production Mix (Avg Loan Balances), Simple Average

LOAN BALANCES	<50% Govt \$	>=50% Govt \$	Total
Avg. Total Loans Originated (\$000s)	1,235,688	3,926,814	1,438,085
Avg. Total Loans Originated (#)	4,094	14,538	4,879
Average Loan Balance	288,882	244,446	285,540
Production Mix by Product Type			
First Mortgages:	292,011	246,009	288,551
Government (FHA/VA/RHS) - Fixed	277,937	247,284	275,503
Government (FHA/VA/RHS) - ARM	339,762	522,073	381,834
Prime (Conforming) - Fixed	280,791	245,833	278,794
Prime (Conforming) - ARM	439,678	351,000	438,744
Prime (Non-Conforming Jumbo) - Fixed	825,119	772,291	822,518
Prime (Non-Conforming Jumbo) - ARM	1,072,397	914,800	1,069,306
Other Fixed	436,402	337,553	426,176
Other ARM	687,069	310,357	674,079
Closed-End Second Mortgages	40,263	11,924	38,967
Funded HELOCs	131,616	119,483	131,131
Reverse	232,037	146,823	227,167
Other	311,888		311,888
1st Mtg Fixed Rate vs ARM			
Fixed Rate	290,813	245,680	287,418
ARM	738,906	533,588	729,011
1st Mtg Jumbo vs. Non-Jumbo			
Jumbo	825,493	733,029	820,727
Non-Jumbo	282,874	241,535	279,765
1st Mtg Production Channel Mix			
Retail/Consumer Direct	289,696	238,107	285,875
Broker Wholesale and Correspondent	328,194	263,913	322,480
Broker Wholesale	348,127	284,291	342,271
Correspondent	281,077	265,519	278,620
1st Mtg Purchase vs Refi			
Purchase	305,174	264,210	302,191
Refinancing	287,798	245,931	284,740
Rate-Term	291,718	252,964	288,942
Cash-Out	282,591	242,202	279,715
Other / Unknown	289,306	215,873	282,378
1st Mtg FICO Score Distribution			
Equals 600 or less	261,304	241,632	258,788
Greater than 600, less than or equal to 650	254,842	234,226	253,311
Greater than 650, less than or equal to 700	267,988	240,849	265,995
Greater than 700, less than or equal to 750	291,485	250,794	288,513
Greater than 750	304,047	256,238	300,536
1st Mtg LTV Distribution			
Equals 60% or less	255,039	205,907	251,451
Greater than 60%, less than or equal to 70%	303,416	232,584	298,044
Greater than 70%, less than or equal to 80%	312,054	248,996	307,272
Greater than 80%, less than or equal to 90%	315,238	256,589	310,777
Greater than 90%, less than or equal to 100%	291,237	253,347	288,322
Greater than 100%	248,082	237,420	247,139
1st Mtg Production Sold by Investor Type			
Originated for Portfolio	391,500	254,833	381,738
Originated for Sale to Others:	289,253	243,083	285,936
Sale to Fannie/Freddie/Ginnie	266,722	244,885	265,232
All Other Sale to Others	339,071	241,645	332,428
1st Mtg Servicing Released vs Retained			
Servicing Released	304,226	241,771	300,361
Servicing Retained	306,383	251,438	302,794
Number of Companies Reporting	332	27	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - By Geographic Region Based on Company Headquarters (3)
 L1 - Net Loan Production Income and Expense, \$ per loan, Simple Average

\$ PER LOAN	South w/o						Total
	Northeast	Midwest	Texas	Texas	West w/o Cali	California	
ORIGINATION-RELATED INCOME							
Loan Origination Fees	2,354	1,255	1,319	1,029	1,638	996	1,446
Correspondent and Broker Fee Income (1)	61	261	62	56	23	177	119
Other Origination-Related Income (2)	309	377	494	510	509	773	486
Total Origination-Related Income	2,724	1,893	1,875	1,594	2,169	1,946	2,051
NET INTEREST INCOME							
Warehousing Income	440	301	458	401	409	512	417
Warehousing Expense	460	274	429	402	407	619	426
Net Interest Income	(19)	27	30	(1)	2	(107)	(9)
SECONDARY MARKETING INCOME							
Secondary Mktg Gains (Losses)	6,814	5,779	6,941	8,761	7,602	7,637	7,043
Capitalized Servicing/Svg Released Premiums	2,320	2,137	2,633	1,835	1,997	2,631	2,307
Repurchase Reserve Provision	(49)	(42)	(68)	(71)	(54)	(127)	(67)
Net Secondary Marketing Income	9,084	7,874	9,506	10,525	9,545	10,142	9,283
Total Loan Production Revenue	11,789	9,793	11,410	12,119	11,716	11,981	11,325
EXPENSES							
Personnel	5,881	4,415	5,593	5,996	5,909	5,941	5,523
Sales Personnel	3,054	2,143	2,805	2,902	2,985	2,752	2,727
Fulfillment Personnel	1,160	955	903	1,160	1,307	1,351	1,112
Production Support Employees	548	524	601	561	433	494	531
Management and Directors	500	288	665	665	574	544	521
Benefits	619	506	618	709	609	800	632
Occupancy and Equipment	295	202	220	283	285	273	253
Technology-Related Expenses	207	232	155	140	188	208	193
Other Direct Expenses	1,757	1,098	1,485	1,307	1,443	2,110	1,529
Outsourcing and Professional fees	316	224	347	183	247	531	316
Other Operating Expenses	1,442	874	1,138	1,124	1,197	1,579	1,213
Direct Loan Production Expenses	8,140	5,948	7,454	7,727	7,825	8,533	7,498
Corporate Allocation	273	398	470	787	587	468	466
Total Loan Production Expense	8,413	6,346	7,924	8,513	8,412	9,001	7,964
TOTAL NET PRODUCTION INCOME	3,376	3,448	3,486	3,606	3,304	2,980	3,361
MEMO ITEMS							
Originations Volume:							
Avg. Total Loans Originated (\$000s)	727,829	987,790	1,482,935	2,362,638	765,684	2,708,069	1,438,085
Avg. Total Loans Originated (#)	2,260	3,679	5,276	8,307	2,764	8,373	4,879
Average Loan Balance (\$)	305,165	232,180	279,787	270,906	290,413	347,100	285,540
Avg. Pull-Through (Closings/Applications #)	73.89	75.90	78.01	76.58	77.26	76.79	76.37
Average Days in Warehouse	18.9	15.9	19.6	17.8	16.0	16.9	17.6
Employees:							
Total Production FTEs (excluding 0 reporters)	289	490	495	791	352	826	524
Productivity							
Simple Avg.							
Closings per Sales Employee per Mo.	9.5	9.2	9.4	7.4	6.8	9.1	8.8
Closings per Fulfillment Employee per Mo.	11.2	9.7	9.9	6.6	6.5	9.5	9.3
Closings per Prod Support Employee per Mo.	24.8	23.4	22.3	28.2	27.4	25.5	24.8
Closings per Total Prod. Employee per Mo.	3.4	3.3	3.4	2.5	5.9	3.1	3.6
Weighted Avg.							
Closings per Sales Employee per Mo.	8.0	7.0	9.7	9.2	5.9	8.4	8.2
Closings per Fulfillment Employee per Mo.	7.7	5.6	8.5	8.5	5.6	8.0	7.3
Closings per Prod Support Employee per Mo.	9.2	16.1	9.8	24.9	18.0	22.6	15.1
Closings per Total Prod. Employee per Mo.	2.7	2.6	3.6	3.6	2.7	3.3	3.1
Median							
Closings per Sales Employee per Mo.	7.1	7.9	7.8	7.0	6.0	6.9	7.3
Closings per Fulfillment Employee per Mo.	7.1	7.1	8.2	5.9	6.2	6.1	6.8
Closings per Prod Support Employee per Mo.	15.6	18.1	14.6	14.9	21.2	20.6	16.8
Closings per Total Prod. Employee per Mo.	2.6	2.8	3.0	2.2	2.4	2.3	2.6
Number of Companies Reporting	63	79	75	35	47	60	359

(1) Correspondent and Broker Income: Fee income earned on loans acquired from correspondents and brokers

(2) Other Originations Income: Underwriting, processing, administration and other fees

(3) Geographic regions are based on the following state assignments:

Midwest: IA, IL, IN, KS, MI, MN, MO, ND, NE, OH, SD, WI

South: AL, AR, DC, DE, FL, GA, KY, LA, MD, MS, NC, OK, SC, TN, TX, VA, WV

West: AK, AZ, CA, CO, HI, ID, MT, NM, NV, OR, UT, WA, WY

Northeast: CT, MA, ME, NH, NJ, NY, PA, RI, VT

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - By Geographic Region Based on Company Headquarters (3)
L2 - Net Loan Production Income and Expense, Basis Points, Simple Average

BASIS POINTS	South w/o						Total
	Northeast	Midwest	Texas	Texas	West w/o Cali	California	
ORIGINATION-RELATED INCOME							
Loan Origination Fees	82.17	56.86	50.59	40.65	58.33	29.34	54.00
Correspondent and Broker Fee Income (1)	2.23	12.92	2.46	2.14	0.73	4.94	4.88
Other Origination-Related Income (2)	8.02	18.15	18.86	18.47	17.91	24.69	17.61
Total Origination-Related Income	92.43	87.93	71.91	61.26	76.97	58.97	76.50
NET INTEREST INCOME							
Warehousing Income	14.31	12.42	15.94	14.95	14.54	14.92	14.43
Warehousing Expense	14.61	11.19	14.92	14.90	14.58	17.56	14.44
Net Interest Income	(0.31)	1.23	1.02	0.05	(0.04)	(2.65)	(0.01)
SECONDARY MARKETING INCOME							
Secondary Mktg Gains (Losses)	225.49	246.82	252.97	323.18	260.88	230.55	250.93
Capitalized Servicing/Svg Released Premiums	77.65	93.11	94.57	70.15	71.74	75.89	82.79
Repurchase Reserve Provision	(1.72)	(1.71)	(2.33)	(2.70)	(1.76)	(3.75)	(2.29)
Net Secondary Marketing Income	301.41	338.22	345.20	390.63	330.86	302.68	331.43
Total Loan Production Revenue	393.53	427.38	418.13	451.93	407.78	359.01	407.91
EXPENSES							
Personnel	194.82	189.13	203.80	223.92	203.86	176.77	196.45
Sales Personnel	98.29	91.22	100.75	109.87	102.38	83.44	96.43
Fulfillment Personnel	39.93	41.25	33.09	43.15	45.07	40.03	39.80
Production Support Employees	17.81	22.20	21.36	20.10	15.29	14.31	18.83
Management and Directors	17.65	12.22	24.90	24.70	20.20	15.84	18.69
Benefits	21.13	22.23	23.69	26.09	20.92	23.15	22.70
Occupancy and Equipment	10.70	8.74	8.21	10.69	9.67	8.34	9.22
Technology-Related Expenses	7.28	10.12	6.07	5.16	6.50	6.00	7.13
Other Direct Expenses	56.49	48.19	54.82	49.66	50.41	64.78	54.24
Outsourcing and Professional fees	10.89	9.99	13.35	7.09	8.57	15.31	11.27
Other Operating Expenses	45.60	38.20	41.47	42.57	41.84	49.47	42.97
Direct Loan Production Expenses	269.29	256.18	272.91	289.43	270.44	255.88	267.03
Corporate Allocation	9.65	15.98	18.40	29.55	21.50	15.18	17.28
Total Loan Production Expense	278.93	272.15	291.30	318.98	291.94	271.06	284.32
TOTAL NET PRODUCTION INCOME	114.60	155.23	126.83	132.95	115.84	87.95	123.59
MEMO ITEMS							
Originations Volume:							
Avg. Total Loans Originated (\$000s)	727,829	987,790	1,482,935	2,362,638	765,684	2,708,069	1,438,085
Avg. Total Loans Originated (#)	2,260	3,679	5,276	8,307	2,764	8,373	4,879
Average Loan Balance (\$)	305,165	232,180	279,787	270,906	290,413	347,100	285,540
Avg. Pull-Through (Closings/Applications #)	73.89	75.90	78.01	76.58	77.26	76.79	76.37
Average Days in Warehouse	18.9	15.9	19.6	17.8	16.0	16.9	17.6
Employees:							
Total Production FTEs (excluding 0 reporters)	289	490	495	791	352	826	524
Productivity							
Simple Avg.							
Closings per Sales Employee per Mo.	9.5	9.2	9.4	7.4	6.8	9.1	8.8
Closings per Fulfillment Employee per Mo.	11.2	9.7	9.9	6.6	6.5	9.5	9.3
Closings per Prod Support Employee per Mo.	24.8	23.4	22.3	28.2	27.4	25.5	24.8
Closings per Total Prod. Employee per Mo.	3.4	3.3	3.4	2.5	5.9	3.1	3.6
Weighted Avg.							
Closings per Sales Employee per Mo.	8.0	7.0	9.7	9.2	5.9	8.4	8.2
Closings per Fulfillment Employee per Mo.	7.7	5.6	8.5	8.5	5.6	8.0	7.3
Closings per Prod Support Employee per Mo.	9.2	16.1	9.8	24.9	18.0	22.6	15.1
Closings per Total Prod. Employee per Mo.	2.7	2.6	3.6	3.6	2.7	3.3	3.1
Median							
Closings per Sales Employee per Mo.	7.1	7.9	7.8	7.0	6.0	6.9	7.3
Closings per Fulfillment Employee per Mo.	7.1	7.1	8.2	5.9	6.2	6.1	6.8
Closings per Prod Support Employee per Mo.	15.6	18.1	14.6	14.9	21.2	20.6	16.8
Closings per Total Prod. Employee per Mo.	2.6	2.8	3.0	2.2	2.4	2.3	2.6
Number of Companies Reporting	63	79	75	35	47	60	359

(1) Correspondent and Broker Income: Fee income earned on loans acquired from correspondents and brokers

(2) Other Originations Income: Underwriting, processing, administration and other fees

(3) Geographic regions are based on the following state assignments:

Midwest: IA, IL, IN, KS, MI, MN, MO, ND, NE, OH, SD, WI

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West: AK, AZ, CA, CO, HI, ID, MT, NM, NV, OR, UT, WA, WY

Northeast: CT, MA, ME, NH, NJ, NY, PA, RI, VT

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - By Geographic Region Based on Company Headquarters (1)
 L3 - Production Mix (\$), Simple Average

PERCENT BASED ON \$	South w/o						Total
	Northeast	Midwest	Texas	Texas	West w/o Cali	California	
Avg. Total Loans Originated (\$000s)	727,829	987,790	1,482,935	2,362,638	765,684	2,708,069	1,438,085
Avg. Total Loans Originated (#)	2,260	3,679	5,276	8,307	2,764	8,373	4,879
Average Loan Balance	305,165	232,180	279,787	270,906	290,413	347,100	285,540
Production Mix by Product Type							
First Mortgages:	99.51	99.14	99.74	99.03	98.11	98.15	99.02
Government (FHA/VA/RHS) - Fixed	15.34	18.21	26.45	30.53	22.49	18.77	21.28
Government (FHA/VA/RHS) - ARM	0.00	0.95	0.00	0.02	0.03	0.01	0.22
Prime (Conforming) - Fixed	77.78	75.09	65.70	63.14	68.58	71.69	71.02
Prime (Conforming) - ARM	0.33	0.21	0.29	0.10	0.11	0.04	0.20
Prime (Non-Conforming Jumbo) - Fixed	4.51	2.81	4.74	5.06	5.40	6.32	4.66
Prime (Non-Conforming Jumbo) - ARM	0.66	0.28	0.28	0.16	0.28	0.42	0.36
Other Fixed	0.60	1.58	2.24	0.01	0.87	0.50	1.12
Other ARM	0.28	0.01	0.03	0.00	0.34	0.40	0.17
Closed-End Second Mortgages	0.05	0.07	0.10	0.04	0.09	0.12	0.08
Funded HELOCs	0.01	0.02	0.03	0.07	1.47	0.03	0.22
Reverse	0.12	0.02	0.04	0.86	0.32	1.69	0.44
Other	0.31	0.75	0.09	0.00	0.02	0.00	0.24
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM							
Fixed Rate	98.72	98.55	99.39	99.71	99.24	99.13	99.05
ARM	1.28	1.45	0.61	0.29	0.76	0.87	0.95
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo							
Jumbo	7.56	3.53	5.74	5.61	7.35	9.98	6.48
Non-Jumbo	92.44	96.47	94.26	94.39	92.65	90.02	93.52
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix							
Retail/Consumer Direct	90.33	85.32	89.68	90.23	89.33	73.11	86.07
Broker Wholesale and Correspondent	9.67	14.68	10.32	9.77	10.67	26.89	13.93
Broker Wholesale	6.88	4.80	4.72	4.23	9.32	20.21	8.26
Correspondent	2.78	9.88	5.60	5.54	1.35	6.68	5.67
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi							
Purchase	36.86	36.61	46.71	54.72	36.06	27.81	38.99
Refinancing	63.14	63.39	53.29	45.28	63.94	72.19	61.01
Rate-Term	39.19	41.59	37.67	30.56	39.88	49.46	40.37
Cash-Out	20.72	19.63	15.06	13.11	21.63	21.20	18.76
Other / Unknown	3.23	2.16	0.56	1.62	2.43	1.53	1.89
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution							
Equals 600 or less	0.47	0.66	2.94	0.50	0.99	1.58	1.28
Greater than 600, less than or equal to 650	4.61	4.72	4.43	8.22	4.95	4.52	4.98
Greater than 650, less than or equal to 700	13.80	14.41	14.50	17.63	13.80	13.06	14.33
Greater than 700, less than or equal to 750	27.14	23.81	24.29	25.43	24.59	23.03	24.63
Greater than 750	53.98	56.39	53.84	48.22	55.66	57.81	54.78
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Simple Average FICO (based on #)							
	746	742	739	731	744	746	742
1st Mtg LTV Distribution							
Equals 60% of less	22.42	19.05	16.27	13.03	23.15	32.46	21.26
Greater than 60%, less than or equal to 70%	14.92	14.01	12.03	10.72	14.38	15.88	13.80
Greater than 70%, less than or equal to 80%	29.71	31.34	27.84	25.90	27.47	25.05	28.24
Greater than 80%, less than or equal to 90%	12.85	12.29	14.13	13.60	11.16	8.94	12.19
Greater than 90%, less than or equal to 100%	19.18	22.15	27.79	35.75	22.52	16.69	23.26
Greater than 100%	0.93	1.15	1.93	1.00	1.32	0.99	1.25
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)							
	71.66	74.72	77.61	80.29	73.49	69.78	74.38
1st Mtg Production Sold by Investor Type							
Originated for Portfolio	0.16	0.08	0.21	0.00	(0.03)	0.03	0.09
Originated for Sale to Others:	99.84	99.92	99.79	100.00	100.03	99.97	99.91
Sale to Fannie/Freddie/Ginnie	51.24	52.55	44.88	39.53	42.76	53.16	48.30
All Other Sale to Others	48.61	47.37	54.91	60.47	57.27	46.81	51.61
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained							
Servicing Released	64.54	62.52	74.10	67.19	66.23	56.89	65.16
Servicing Retained	35.46	37.48	25.90	32.81	33.77	43.11	34.84
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Number of Companies Reporting	63	79	75	35	47	60	359

(1) Geographic regions are based on the following state assignments:
 Midwest: IA, IL, IN, KS, MI, MN, MO, ND, NE, OH, SD, WI
 South: AL, AR, DC, DE, FL, GA, KY, LA, MD, MS, NC, OK, SC, TN, TX, VA, WV
 West: AK, AZ, CA, CO, HI, ID, MT, NM, NV, OR, UT, WA, WY
 Northeast: CT, MA, ME, NH, NJ, NY, PA, RI, VT

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - By Geographic Region Based on Company Headquarters (1)
 L4 - Production Mix (#), Simple Average

PERCENT BASED ON #	South w/o						Total
	Northeast	Midwest	Texas	Texas	West w/o Cali	California	
Avg. Total Loans Originated (\$000s)	727,829	987,790	1,482,935	2,362,638	765,684	2,708,069	1,438,085
Avg. Total Loans Originated (#)	2,260	3,679	5,276	8,307	2,764	8,373	4,879
Average Loan Balance	305,165	232,180	279,787	270,906	290,413	347,100	285,540
Production Mix by Product Type							
First Mortgages:	99.13	98.73	98.97	98.50	95.76	97.16	98.17
Government (FHA/VA/RHS) - Fixed	15.74	19.14	26.99	31.21	22.35	19.34	21.81
Government (FHA/VA/RHS) - ARM	0.00	0.94	0.00	0.03	0.02	0.02	0.22
Prime (Conforming) - Fixed	80.34	75.72	67.65	64.99	69.76	74.25	72.77
Prime (Conforming) - ARM	0.27	0.18	0.25	0.13	0.09	0.04	0.17
Prime (Non-Conforming Jumbo) - Fixed	1.99	1.02	1.95	2.08	2.27	2.73	1.94
Prime (Non-Conforming Jumbo) - ARM	0.20	0.09	0.10	0.05	0.10	0.17	0.12
Other Fixed	0.40	1.62	2.01	0.01	0.91	0.35	1.03
Other ARM	0.19	0.00	0.02	0.00	0.25	0.26	0.12
Closed-End Second Mortgages	0.37	0.53	0.88	0.51	1.83	0.97	0.82
Funded HELOCs	0.03	0.02	0.09	0.06	2.09	0.09	0.32
Reverse	0.20	0.03	0.03	0.92	0.31	1.78	0.48
Other	0.27	0.70	0.04	0.01	0.02	0.00	0.21
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM							
Fixed Rate	99.33	98.78	99.62	99.79	99.52	99.51	99.37
ARM	0.67	1.22	0.38	0.21	0.48	0.49	0.63
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo							
Jumbo	4.17	1.30	2.35	2.29	3.24	5.35	3.05
Non-Jumbo	95.83	98.70	97.65	97.71	96.76	94.65	96.95
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Production Channel Mix							
Retail/Consumer Direct	90.55	85.59	89.85	90.60	89.35	73.97	86.39
Broker Wholesale and Correspondent	9.45	14.41	10.15	9.40	10.65	26.03	13.61
Broker Wholesale	6.58	4.51	4.62	4.02	9.19	19.54	7.97
Correspondent	2.88	9.90	5.53	5.38	1.46	6.49	5.64
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Purchase vs Refi							
Purchase	35.92	36.69	46.14	54.32	33.81	26.87	38.23
Refinancing	64.08	63.31	53.86	45.68	66.19	73.13	61.77
Rate-Term	39.55	41.23	37.74	30.31	41.28	49.65	40.56
Cash-Out	21.22	19.97	15.56	13.60	22.48	21.93	19.30
Other / Unknown	3.31	2.10	0.56	1.78	2.44	1.55	1.91
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg FICO Score Distribution							
Equals 600 or less	0.49	0.71	2.99	0.59	1.08	1.45	1.30
Greater than 600, less than or equal to 650	4.90	5.42	5.00	8.96	5.52	5.15	5.56
Greater than 650, less than or equal to 700	14.58	15.93	15.61	18.79	14.68	14.21	15.45
Greater than 700, less than or equal to 750	26.99	24.72	24.56	25.20	24.29	22.86	24.77
Greater than 750	53.04	53.22	51.84	46.46	54.42	56.32	52.92
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mortgage Simple Average FICO (based on #)	746	742	739	731	744	746	742
1st Mtg LTV Distribution							
Equals 60% of less	25.12	21.69	18.70	15.35	27.36	35.34	24.09
Greater than 60%, less than or equal to 70%	14.28	13.86	11.96	10.44	13.90	14.83	13.37
Greater than 70%, less than or equal to 80%	27.93	29.21	26.43	24.71	25.62	23.40	26.53
Greater than 80%, less than or equal to 90%	12.31	11.22	13.09	12.62	10.17	8.34	11.31
Greater than 90%, less than or equal to 100%	19.35	22.63	27.64	35.68	21.55	17.07	23.29
Greater than 100%	1.01	1.39	2.18	1.20	1.40	1.01	1.41
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	71.66	74.72	77.61	80.29	73.49	69.78	74.38
1st Mtg Production Sold by Investor Type							
Originated for Portfolio	0.08	0.12	0.08	0.01	(0.06)	0.04	0.06
Originated for Sale to Others:	99.92	99.88	99.92	99.99	100.06	99.96	99.94
Sale to Fannie/Freddie/Ginnie	52.98	54.52	46.52	40.58	45.52	54.88	50.14
All Other Sale to Others	46.94	45.36	53.40	59.41	54.55	45.08	49.80
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained							
Servicing Released	64.13	61.88	73.85	66.90	68.25	56.16	64.98
Servicing Retained	35.87	38.12	26.15	33.10	31.75	43.84	35.02
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Number of Companies Reporting	63	79	75	35	47	60	359

(1) Geographic regions are based on the following state assignments:
 Midwest: IA, IL, IN, KS, MI, MN, MO, ND, NE, OH, SD, WI
 South: AL, AR, DC, DE, FL, GA, KY, LA, MD, MS, NC, OK, SC, TN, TX, VA, WV
 West: AK, AZ, CA, CO, HI, ID, MT, NM, NV, OR, UT, WA, WY
 Northeast: CT, MA, ME, NH, NJ, NY, PA, RI, VT

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - By Geographic Region Based on Company Headquarters (1)
 L5 - Production Mix (Avg Loan Balances), Simple Average

LOAN BALANCES	South w/o						Total
	Northeast	Midwest	Texas	Texas	West w/o Cali	California	
Avg. Total Loans Originated (\$000s)	727,829	987,790	1,482,935	2,362,638	765,684	2,708,069	1,438,085
Avg. Total Loans Originated (#)	2,260	3,679	5,276	8,307	2,764	8,373	4,879
Average Loan Balance	305,165	232,180	279,787	270,906	290,413	347,100	285,540
Production Mix by Product Type							
First Mortgages:	306,120	232,984	281,679	272,509	299,860	352,355	288,551
Government (FHA/VA/RHS) - Fixed	287,091	220,370	274,698	260,067	292,442	335,253	275,503
Government (FHA/VA/RHS) - ARM	347,333	239,520	392,028	336,061	465,838	390,565	381,834
Prime (Conforming) - Fixed	294,307	229,892	272,779	262,574	286,315	334,988	278,794
Prime (Conforming) - ARM	462,103	373,481	438,367	411,569	434,718	516,291	438,744
Prime (Non-Conforming Jumbo) - Fixed	827,742	788,895	797,790	792,554	784,812	936,217	822,518
Prime (Non-Conforming Jumbo) - ARM	1,053,819	848,544	1,022,170	961,289	983,246	1,429,562	1,069,306
Other Fixed	497,042	221,462	392,602	499,583	432,244	480,998	426,176
Other ARM	658,851	280,071	658,500		513,939	812,635	674,079
Closed-End Second Mortgages	30,151	43,139	40,718	42,139	15,497	59,747	38,967
Funded HELOCs	127,517	96,633	89,381	164,216	164,955	131,526	131,131
Reverse	278,891	147,502	259,865	206,978	252,127	214,834	227,167
Other	594,827	117,322	454,441	33,025	237,250	335,000	311,888
1st Mtg Fixed Rate vs ARM							
Fixed Rate	303,743	232,329	280,893	272,271	299,035	350,705	287,418
ARM	722,136	594,782	819,510	547,135	678,048	914,264	729,011
1st Mtg Jumbo vs. Non-Jumbo							
Jumbo	851,569	775,460	813,115	791,337	781,973	902,652	820,727
Non-Jumbo	304,280	226,682	270,500	263,171	286,151	340,179	279,765
1st Mtg Production Channel Mix							
Retail/Consumer Direct	304,955	233,278	280,664	268,409	294,497	345,166	285,875
Broker Wholesale and Correspondent	337,222	217,303	328,304	282,583	328,496	412,987	322,480
Broker Wholesale	356,871	254,379	332,344	293,634	333,230	407,289	342,271
Correspondent	343,611	198,787	265,961	269,399	248,580	375,643	278,620
1st Mtg Purchase vs Refi							
Purchase	326,636	234,545	288,468	275,996	323,110	381,758	302,191
Refinancing	301,062	232,328	279,915	271,477	289,394	347,621	284,740
Rate-Term	305,878	235,682	283,189	279,794	290,448	352,060	288,942
Cash-Out	301,028	228,858	269,976	266,515	284,396	340,356	279,715
Other / Unknown	289,450	204,370	347,405	256,130	321,213	333,112	282,378
1st Mtg FICO Score Distribution							
Equals 600 or less	287,111	212,213	243,269	229,860	277,803	313,007	258,788
Greater than 600, less than or equal to 650	271,916	200,558	245,596	242,101	267,861	310,264	253,311
Greater than 650, less than or equal to 700	290,507	208,585	258,365	253,910	281,304	320,725	265,995
Greater than 700, less than or equal to 750	307,914	229,897	278,402	274,761	303,888	353,435	288,513
Greater than 750	311,095	255,747	293,598	282,355	307,805	362,007	300,536
1st Mtg LTV Distribution							
Equals 60% of less	273,153	204,017	240,452	223,422	251,148	321,450	251,451
Greater than 60%, less than or equal to 70%	321,497	235,467	282,172	277,811	308,084	379,450	298,044
Greater than 70%, less than or equal to 80%	327,748	248,904	294,614	284,823	322,011	379,913	307,272
Greater than 80%, less than or equal to 90%	320,789	255,519	302,217	293,781	330,206	379,602	310,777
Greater than 90%, less than or equal to 100%	306,549	231,975	280,395	271,711	312,229	347,453	288,322
Greater than 100%	239,128	190,133	243,326	237,477	266,865	333,887	247,139
1st Mtg Production Sold by Investor Type							
Originated for Portfolio	405,086	410,955	576,813	127,000	348,302	384,048	381,738
Originated for Sale to Others:	300,327	233,890	278,778	269,683	300,019	347,035	285,936
Sale to Fannie/Freddie/Ginnie	277,642	210,867	260,391	264,835	263,706	326,944	265,232
All Other Sale to Others	385,112	288,488	320,431	282,233	323,262	386,086	332,428
1st Mtg Servicing Released vs Retained							
Servicing Released	304,093	261,116	299,505	258,478	304,716	364,224	300,361
Servicing Retained	313,900	238,138	299,690	316,427	302,611	354,436	302,794
Number of Companies Reporting	63	79	75	35	47	60	359

(1) Geographic regions are based on the following state assignments:

- Midwest: IA, IL, IN, KS, MI, MN, MO, ND, NE, OH, SD, WI
- South: AL, AR, DC, DE, FL, GA, KY, LA, MD, MS, NC, OK, SC, TN, TX, VA, WV
- West: AK, AZ, CA, CO, HI, ID, MT, NM, NV, OR, UT, WA, WY
- Northeast: CT, MA, ME, NH, NJ, NY, PA, RI, VT

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Purchase Percentage (% based on \$)
M1 - Net Loan Production Income and Expense, \$ per loan, **Simple Average**

\$ PER LOAN	<50% Pur \$	>=50% Pur \$	Total
ORIGINATION-RELATED INCOME			
Loan Origination Fees	1,467	1,387	1,446
Correspondent and Broker Fee Income (1)	150	36	119
Other Origination-Related Income (2)	499	450	486
Total Origination-Related Income	2,116	1,873	2,051
NET INTEREST INCOME			
Warehousing Income	395	479	417
Warehousing Expense	418	451	426
Net Interest Income	(23)	28	(9)
SECONDARY MARKETING INCOME			
Secondary Mktg Gains (Losses)	6,495	8,545	7,043
Capitalized Servicing/Svg Released Premiums	2,343	2,209	2,307
Repurchase Reserve Provision	(57)	(95)	(67)
Net Secondary Marketing Income	8,781	10,659	9,283
Total Loan Production Revenue	10,874	12,561	11,325
EXPENSES			
Personnel	5,279	6,193	5,523
Sales Personnel	2,632	2,988	2,727
Fulfillment Personnel	1,094	1,163	1,112
Production Support Employees	486	654	531
Management and Directors	470	660	521
Benefits	597	727	632
Occupancy and Equipment	226	325	253
Technology-Related Expenses	193	194	193
Other Direct Expenses	1,578	1,396	1,529
Outsourcing and Professional fees	326	290	316
Other Operating Expenses	1,252	1,106	1,213
Direct Loan Production Expenses	7,276	8,108	7,498
Corporate Allocation	433	554	466
Total Loan Production Expense	7,709	8,662	7,964
TOTAL NET PRODUCTION INCOME	3,165	3,898	3,361
MEMO ITEMS			
Originations Volume:			
Avg. Total Loans Originated (\$000s)	1,719,495	667,137	1,438,085
Avg. Total Loans Originated (#)	5,780	2,413	4,879
Average Loan Balance (\$)	291,701	268,662	285,540
Avg. Pull-Through (Closings/Applications #)	76.38	76.34	76.37
Average Days in Warehouse	16.6	20.0	17.6
Employees:			
Total Production FTEs (excluding 0 reporters)	585	357	524
Productivity			
Simple Avg.			
Closings per Sales Employee per Mo.	9.6	6.8	8.8
Closings per Fulfillment Employee per Mo.	10.3	6.6	9.3
Closings per Prod Support Employee per Mo.	27.4	17.7	24.8
Closings per Total Prod. Employee per Mo.	4.1	2.3	3.6
Weighted Avg.			
Closings per Sales Employee per Mo.	8.7	6.3	8.2
Closings per Fulfillment Employee per Mo.	7.7	5.8	7.3
Closings per Prod Support Employee per Mo.	16.3	10.3	15.1
Closings per Total Prod. Employee per Mo.	3.3	2.3	3.1
Median			
Closings per Sales Employee per Mo.	7.8	6.2	7.3
Closings per Fulfillment Employee per Mo.	7.0	6.0	6.8
Closings per Prod Support Employee per Mo.	20.3	11.3	16.8
Closings per Total Prod. Employee per Mo.	2.9	2.3	2.6
Number of Companies Reporting	263	96	359

(1) Correspondent and Broker Income: Fee income earned on loans acquired from corresponden
(2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Purchase Percentage (% based on \$)
M2 - Net Loan Production Income and Expense, Basis Points, **Simple Average**

BASIS POINTS	<50% Pur \$	>=50% Pur \$	Total
ORIGINATION-RELATED INCOME			
Loan Origination Fees	52.50	58.12	54.00
Correspondent and Broker Fee Income (1)	6.09	1.55	4.88
Other Origination-Related Income (2)	17.63	17.57	17.61
Total Origination-Related Income	76.22	77.25	76.50
NET INTEREST INCOME			
Warehousing Income	13.25	17.64	14.43
Warehousing Expense	13.62	16.71	14.44
Net Interest Income	(0.36)	0.94	(0.01)
SECONDARY MARKETING INCOME			
Secondary Mktg Gains (Losses)	226.55	317.72	250.93
Capitalized Servicing/Svg Released Premiums	81.85	85.34	82.79
Repurchase Reserve Provision	(1.91)	(3.33)	(2.29)
Net Secondary Marketing Income	306.49	399.73	331.43
Total Loan Production Revenue	382.35	477.92	407.91
EXPENSES			
Personnel	181.33	237.86	196.45
Sales Personnel	89.82	114.54	96.43
Fulfillment Personnel	38.01	44.70	39.80
Production Support Employees	16.67	24.73	18.83
Management and Directors	16.18	25.55	18.69
Benefits	20.65	28.34	22.70
Occupancy and Equipment	7.90	12.83	9.22
Technology-Related Expenses	6.97	7.55	7.13
Other Direct Expenses	54.23	54.27	54.24
Outsourcing and Professional fees	11.17	11.54	11.27
Other Operating Expenses	43.06	42.73	42.97
Direct Loan Production Expenses	250.43	312.51	267.03
Corporate Allocation	15.99	20.83	17.28
Total Loan Production Expense	266.42	333.35	284.32
TOTAL NET PRODUCTION INCOME	115.94	144.57	123.59
MEMO ITEMS			
Originations Volume:			
Avg. Total Loans Originated (\$000s)	1,719,495	667,137	1,438,085
Avg. Total Loans Originated (#)	5,780	2,413	4,879
Average Loan Balance (\$)	291,701	268,662	285,540
Avg. Pull-Through (Closings/Applications #)	76.38	76.34	76.37
Average Days in Warehouse	16.6	20.0	17.6
Employees:			
Total Production FTEs (excluding 0 reporters)	585	357	524
Productivity			
Simple Avg.			
Closings per Sales Employee per Mo.	9.6	6.8	8.8
Closings per Fulfillment Employee per Mo.	10.3	6.6	9.3
Closings per Prod Support Employee per Mo.	27.4	17.7	24.8
Closings per Total Prod. Employee per Mo.	4.1	2.3	3.6
Weighted Avg.			
Closings per Sales Employee per Mo.	8.7	6.3	8.2
Closings per Fulfillment Employee per Mo.	7.7	5.8	7.3
Closings per Prod Support Employee per Mo.	16.3	10.3	15.1
Closings per Total Prod. Employee per Mo.	3.3	2.3	3.1
Median			
Closings per Sales Employee per Mo.	7.8	6.2	7.3
Closings per Fulfillment Employee per Mo.	7.0	6.0	6.8
Closings per Prod Support Employee per Mo.	20.3	11.3	16.8
Closings per Total Prod. Employee per Mo.	2.9	2.3	2.6
Number of Companies Reporting	263	96	359

(1) Correspondent and Broker Income: Fee income earned on loans acquired from corresponden
(2) Other Originations Income: Underwriting, processing, administration and other fees

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Purchase Percentage (% based on \$)
M3 - Production Mix (\$), Simple Average

PERCENT BASED ON \$	<50% Pur \$	>=50% Pur \$	Total
Avg. Total Loans Originated (\$000s)	1,719,495	667,137	1,438,085
Avg. Total Loans Originated (#)	5,780	2,413	4,879
Average Loan Balance	291,701	268,662	285,540
Production Mix by Product Type			
First Mortgages:	98.78	99.69	99.02
Government (FHA/VA/RHS) - Fixed	18.24	29.61	21.28
Government (FHA/VA/RHS) - ARM	0.30	0.01	0.22
Prime (Conforming) - Fixed	73.77	63.48	71.02
Prime (Conforming) - ARM	0.19	0.20	0.20
Prime (Non-Conforming Jumbo) - Fixed	4.71	4.51	4.66
Prime (Non-Conforming Jumbo) - ARM	0.36	0.36	0.36
Other Fixed	0.99	1.49	1.12
Other ARM	0.22	0.03	0.17
Closed-End Second Mortgages	0.06	0.12	0.08
Funded HELOCs	0.28	0.05	0.22
Reverse	0.56	0.13	0.44
Other	0.33	0.01	0.24
Total	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM			
Fixed Rate	98.93	99.40	99.05
ARM	1.07	0.60	0.95
Total	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo			
Jumbo	6.87	5.40	6.48
Non-Jumbo	93.13	94.60	93.52
Total	100.00	100.00	100.00
1st Mtg Production Channel Mix			
Retail/Consumer Direct	82.21	96.65	86.07
Broker Wholesale and Correspondent	17.79	3.35	13.93
Broker Wholesale	10.62	1.79	8.26
Correspondent	7.17	1.56	5.67
Total	100.00	100.00	100.00
1st Mtg Purchase vs Refi			
Purchase	30.42	62.47	38.99
Refinancing	69.58	37.53	61.01
Rate-Term	45.95	25.08	40.37
Cash-Out	21.61	10.95	18.76
Other / Unknown	2.03	1.49	1.89
Total	100.00	100.00	100.00
1st Mtg FICO Score Distribution			
Equals 600 or less	1.22	1.46	1.28
Greater than 600, less than or equal to 650	4.23	7.04	4.98
Greater than 650, less than or equal to 700	13.25	17.28	14.33
Greater than 700, less than or equal to 750	24.39	25.27	24.63
Greater than 750	56.92	48.95	54.78
Total	100.00	100.00	100.00
1st Mtg Simple Average FICO (based on #)	744	737	742
1st Mtg LTV Distribution			
Equals 60% or less	24.48	12.50	21.26
Greater than 60%, less than or equal to 70%	15.30	9.71	13.80
Greater than 70%, less than or equal to 80%	28.67	27.06	28.24
Greater than 80%, less than or equal to 90%	11.79	13.26	12.19
Greater than 90%, less than or equal to 100%	18.60	35.97	23.26
Greater than 100%	1.17	1.50	1.25
Total	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	72.04	80.66	74.38
1st Mtg Production Sold by Investor Type			
Originated for Portfolio	0.06	0.18	0.09
Originated for Sale to Others:	99.94	99.82	99.91
Sale to Fannie/Freddie/Ginnie	54.73	30.86	48.30
All Other Sale to Others	45.22	68.96	51.61
Total	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained			
Servicing Released	59.64	78.78	65.16
Servicing Retained	40.36	21.22	34.84
Total	100.00	100.00	100.00
Number of Companies Reporting	263	96	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Purchase Percentage (% based on \$)
M4 - Production Mix (#), Simple Average

PERCENT BASED ON #	<50% Pur \$	>=50% Pur \$	Total
Avg. Total Loans Originated (\$000s)	1,719,495	667,137	1,438,085
Avg. Total Loans Originated (#)	5,780	2,413	4,879
Average Loan Balance	291,701	268,662	285,540
Production Mix by Product Type			
First Mortgages:	97.99	98.67	98.17
Government (FHA/VA/RHS) - Fixed	18.75	30.20	21.81
Government (FHA/VA/RHS) - ARM	0.29	0.01	0.22
Prime (Conforming) - Fixed	75.60	65.02	72.77
Prime (Conforming) - ARM	0.17	0.18	0.17
Prime (Non-Conforming Jumbo) - Fixed	2.00	1.77	1.94
Prime (Non-Conforming Jumbo) - ARM	0.13	0.10	0.12
Other Fixed	0.90	1.38	1.03
Other ARM	0.15	0.01	0.12
Closed-End Second Mortgages	0.70	1.13	0.82
Funded HELOCs	0.41	0.08	0.32
Reverse	0.61	0.11	0.48
Other	0.29	0.01	0.21
Total	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM			
Fixed Rate	99.25	99.69	99.37
ARM	0.75	0.31	0.63
Total	100.00	100.00	100.00
1st Mtg Jumbo vs. Non-Jumbo			
Jumbo	3.40	2.09	3.05
Non-Jumbo	96.60	97.91	96.95
Total	100.00	100.00	100.00
1st Mtg Production Channel Mix			
Retail/Consumer Direct	82.60	96.76	86.39
Broker Wholesale and Correspondent	17.40	3.24	13.61
Broker Wholesale	10.25	1.72	7.97
Correspondent	7.14	1.52	5.64
Total	100.00	100.00	100.00
1st Mtg Purchase vs Refi			
Purchase	29.54	62.04	38.23
Refinancing	70.46	37.96	61.77
Rate-Term	46.26	24.93	40.56
Cash-Out	22.15	11.49	19.30
Other / Unknown	2.05	1.54	1.91
Total	100.00	100.00	100.00
1st Mtg FICO Score Distribution			
Equals 600 or less	1.22	1.52	1.30
Greater than 600, less than or equal to 650	4.79	7.64	5.56
Greater than 650, less than or equal to 700	14.34	18.50	15.45
Greater than 700, less than or equal to 750	24.61	25.19	24.77
Greater than 750	55.03	47.15	52.92
Total	100.00	100.00	100.00
1st Mortgage Simple Average FICO (based on #)	744	737	742
1st Mtg LTV Distribution			
Equals 60% of less	27.54	14.67	24.09
Greater than 60%, less than or equal to 70%	14.78	9.53	13.37
Greater than 70%, less than or equal to 80%	26.82	25.71	26.53
Greater than 80%, less than or equal to 90%	10.94	12.35	11.31
Greater than 90%, less than or equal to 100%	18.62	36.03	23.29
Greater than 100%	1.30	1.71	1.41
Total	100.00	100.00	100.00
1st Mtg Average LTV (based on \$)	72.04	80.66	74.38
1st Mtg Production Sold by Investor Type			
Originated for Portfolio	0.05	0.08	0.06
Originated for Sale to Others:	99.95	99.92	99.94
Sale to Fannie/Freddie/Ginnie	56.56	32.56	50.14
All Other Sale to Others	43.39	67.36	49.80
Total	100.00	100.00	100.00
1st Mtg Servicing Released vs Retained			
Servicing Released	59.25	79.04	64.98
Servicing Retained	40.75	20.96	35.02
Total	100.00	100.00	100.00
Number of Companies Reporting	263	96	359

Quarterly Mortgage Bankers Performance Report
Residential Loan Production - by Purchase Percentage (% based on \$)
M5 - Production Mix (Avg Loan Balances), Simple Average

LOAN BALANCES	<50% Pur \$	>=50% Pur \$	Total
Avg. Total Loans Originated (\$000s)	1,719,495	667,137	1,438,085
Avg. Total Loans Originated (#)	5,780	2,413	4,879
Average Loan Balance	291,701	268,662	285,540
Production Mix by Product Type			
First Mortgages:	294,891	271,182	288,551
Government (FHA/VA/RHS) - Fixed	280,885	261,823	275,503
Government (FHA/VA/RHS) - ARM	386,280	367,014	381,834
Prime (Conforming) - Fixed	284,326	263,279	278,794
Prime (Conforming) - ARM	451,872	403,904	438,744
Prime (Non-Conforming Jumbo) - Fixed	842,206	772,904	822,518
Prime (Non-Conforming Jumbo) - ARM	1,055,095	1,115,494	1,069,306
Other Fixed	435,276	394,679	426,176
Other ARM	677,325	658,500	674,079
Closed-End Second Mortgages	35,069	48,622	38,967
Funded HELOCs	137,091	109,997	131,131
Reverse	227,002	227,644	227,167
Other	309,593	321,833	311,888
1st Mtg Fixed Rate vs ARM			
Fixed Rate	293,669	270,295	287,418
ARM	725,328	739,884	729,011
1st Mtg Jumbo vs. Non-Jumbo			
Jumbo	827,571	803,861	820,727
Non-Jumbo	286,613	261,007	279,765
1st Mtg Production Channel Mix			
Retail/Consumer Direct	291,920	269,815	285,875
Broker Wholesale and Correspondent	323,621	315,066	322,480
Broker Wholesale	345,044	326,151	342,271
Correspondent	283,554	236,684	278,620
1st Mtg Purchase vs Refi			
Purchase	312,690	273,647	302,191
Refinancing	290,714	267,845	284,740
Rate-Term	294,192	273,606	288,942
Cash-Out	286,915	259,341	279,715
Other / Unknown	264,429	320,389	282,378
1st Mtg FICO Score Distribution			
Equals 600 or less	263,393	247,550	258,788
Greater than 600, less than or equal to 650	257,453	242,028	253,311
Greater than 650, less than or equal to 700	271,324	251,466	265,995
Greater than 700, less than or equal to 750	294,741	271,404	288,513
Greater than 750	307,886	280,495	300,536
1st Mtg LTV Distribution			
Equals 60% or less	261,042	225,101	251,451
Greater than 60%, less than or equal to 70%	306,976	273,504	298,044
Greater than 70%, less than or equal to 80%	315,777	283,904	307,272
Greater than 80%, less than or equal to 90%	318,170	290,545	310,777
Greater than 90%, less than or equal to 100%	295,877	267,964	288,322
Greater than 100%	256,917	223,020	247,139
1st Mtg Production Sold by Investor Type			
Originated for Portfolio	384,627	371,146	381,738
Originated for Sale to Others:	292,291	268,510	285,936
Sale to Fannie/Freddie/Ginnie	270,157	248,617	265,232
All Other Sale to Others	341,041	310,196	332,428
1st Mtg Servicing Released vs Retained			
Servicing Released	313,017	269,845	300,361
Servicing Retained	309,110	284,940	302,794
Number of Companies Reporting	263	96	359

Quarterly Mortgage Bankers Performance Report

Residential Loan Servicing - Historical

N1 - Servicing Income and Expense, \$ per loan, Simple Average

Note: Represents QUARTERLY Servicing Revenue and Expenses (no longer annualized, unless noted)

\$ PER LOAN	All Firms Q1 2021	Previous Qtr. Q4 2020	Previous Yr. Q1 2020	Repeater Q1 2021	Repeater Q4 2020	Annualized Q1 2021	Annualized YTD 2021
DIRECT REVENUE							
Servicing Fees	139	134	133	139	134	557	557
First Mortgages, Seconds, Other	132	129	125	132	128	530	530
Subservicing Fees Earned	7	6	9	7	6	28	28
Late Fees and Other Ancillary Income	6	9	8	6	4	22	22
Total Direct Servicing Revenue	145	143	141	146	138	580	580
DIRECT EXPENSES							
Personnel	20	23	32	20	21	78	78
Loan Administration Employees	18	21	29	18	19	71	71
Benefits	2	1	2	2	2	7	7
Other Personnel Expenses	0	0	1	0	0	1	1
Occupancy and Equipment	1	1	2	1	1	3	3
Other Direct Expenses	43	50	47	43	49	174	174
Subservicing Fees Paid	36	41	37	35	41	146	146
Other Miscellaneous Expenses	7	9	10	7	8	28	28
Total Direct Expenses	64	74	80	63	71	255	255
DIRECT SERVICING NET INCOME	81	70	61	83	67	325	325
INDIRECT EXPENSES							
Unreimbursed FC/REO Svg Expenses	1	1	1	1	1	2	2
Corporate Allocation	11	17	7	11	12	42	42
Total Indirect Expenses	11	18	8	11	14	45	45
Total Loan Servicing Expenses	75	92	88	74	84	300	300
NET INTEREST INCOME							
Escrow Earnings	2	1	2	1	1	8	8
Corporate Interest Losses on MBS Pools	(6)	(1)	(1)	(2)	(2)	(25)	(25)
Other Interest Expense	(1)	(1)	(2)	(1)	(1)	(4)	(4)
Net Interest Income	(5)	(2)	(2)	(2)	(2)	(21)	(21)
NET OPERATING INCOME	65	50	52	69	51	260	260
MSR FINANCIAL ITEMS							
Amortized Cost of Servicing Rights / Loan Decay	(30)	(32)	(35)	(31)	(32)	(120)	(120)
Net Gain (Loss) on Bulk Sale of Servicing	(1)	(1)	1	(1)	(3)	(4)	(4)
Net Gain (Loss) from MSR Valuations & Hedging	121	(12)	(188)	117	(12)	482	482
Total Financial Items	90	(45)	(222)	85	(47)	358	358
TOTAL NET FINANCIAL INCOME	154	5	(171)	154	4	618	618
Memorandum Items:							
Average Servicing Portfolio (\$000)	17,319,305	15,868,412	16,883,971	18,138,602	17,333,118	17,319,305	17,319,305
Average Servicing Portfolio (#)	85,446	79,166	94,666	88,392	86,696	85,446	85,446
Average Loan Balance (\$)	235,561	231,447	191,573	233,215	231,665	235,561	235,561
# Servicing FTEs (excluding 0 reporters)	112	102	103	115	110	112	112
Average Loans Serviced per FTE (Simple)	1,429	1,318	1,105	1,437	1,388	1,429	1,429
Average Loans Serviced per FTE (Weighted)	757	733	819	746	742	757	757
Average Loans Serviced per FTE (Median)	1,076	940	744	1,042	1,055	1,076	1,076
Average Personnel Cost per FTE (Simple)	19,343	19,289	17,351	18,804	19,438	77,371	77,371
Average Personnel Cost per FTE (Weighted)	18,081	18,253	18,973	18,013	18,184	72,324	72,324
Average Personnel Cost per FTE (Median)	17,973	19,000	15,611	17,973	19,057	71,893	71,893
Subservicing for Others (% based on \$)	6.33	6.23	8.48	6.54	6.44	6.33	6.33
Subservicing for Others (% based on #)	6.28	6.13	8.48	6.44	6.28	6.28	6.28
Subservicing for Others - Avg Balance (\$)	184,349	173,494	172,124	187,225	180,112	184,349	184,349
Subservicing by Others (% based on \$)	68.55	66.21	60.40	67.74	67.30	68.55	68.55
Subservicing by Others (% based on #)	68.51	66.24	60.37	67.70	67.31	68.51	68.51
Subservicing by Others - Avg Balance (\$)	251,910	247,540	204,288	247,921	245,757	251,910	251,910
Number of Companies	218	222	185	197	197	218	218

Quarterly Mortgage Bankers Performance Report

Residential Loan Servicing - Historical

N2 - Servicing Income and Expense, Basis Points, Simple Average

Note: Represents QUARTERLY Servicing Revenue and Expenses (no longer annualized, unless noted)

BASIS POINTS	All Firms Q1 2021	Previous Qtr. Q4 2020	Previous Yr. Q1 2020	Repeater Q1 2021	Repeater Q4 2020	Annualized Q1 2021	Annualized YTD 2021
DIRECT REVENUE							
Servicing Fees	6.06	6.04	7.11	6.14	5.95	24.25	24.25
First Mortgages, Seconds, Other	5.67	5.67	6.49	5.74	5.61	22.69	22.69
Subservicing Fees Earned	0.39	0.37	0.61	0.40	0.35	1.56	1.56
Late Fees and Other Ancillary Income	0.28	0.30	0.46	0.31	0.13	1.14	1.14
Total Direct Servicing Revenue	6.35	6.34	7.57	6.45	6.08	25.38	25.38
DIRECT EXPENSES							
Personnel	0.94	1.22	1.85	0.95	1.01	3.76	3.76
Loan Administration Employees	0.84	1.13	1.65	0.85	0.92	3.37	3.37
Benefits	0.09	0.07	0.17	0.09	0.08	0.35	0.35
Other Personnel Expenses	0.01	0.01	0.03	0.01	0.01	0.04	0.04
Occupancy and Equipment	0.04	0.06	0.09	0.04	0.05	0.16	0.16
Other Direct Expenses	1.82	2.14	2.40	1.80	2.10	7.29	7.29
Subservicing Fees Paid	1.48	1.68	1.85	1.45	1.69	5.94	5.94
Other Miscellaneous Expenses	0.34	0.47	0.54	0.35	0.41	1.35	1.35
Total Direct Expenses	2.80	3.42	4.34	2.79	3.17	11.21	11.21
DIRECT SERVICING NET INCOME	3.54	2.92	3.23	3.66	2.92	14.17	14.17
INDIRECT EXPENSES							
Unreimbursed FC/REO Svg Expenses	0.03	0.06	0.05	0.04	0.07	0.13	0.13
Corporate Allocation	0.49	0.99	0.60	0.50	0.64	1.95	1.95
Total Indirect Expenses	0.52	1.05	0.64	0.53	0.71	2.08	2.08
Total Loan Servicing Expenses	3.32	4.46	4.98	3.33	3.87	13.29	13.29
NET INTEREST INCOME							
Escrow Earnings	0.06	0.06	0.09	0.03	0.04	0.24	0.24
Corporate Interest Losses on MBS Pools	(0.38)	(0.06)	(0.04)	(0.07)	(0.07)	(1.54)	(1.54)
Other Interest Expense	(0.05)	(0.06)	(0.13)	(0.05)	(0.07)	(0.19)	(0.19)
Net Interest Income	(0.37)	(0.06)	(0.07)	(0.09)	(0.10)	(1.49)	(1.49)
NET OPERATING INCOME	2.65	1.81	2.51	3.03	2.11	10.60	10.60
MSR FINANCIAL ITEMS							
Amortized Cost of Servicing Rights / Loan Decay	(1.35)	(1.38)	(1.79)	(1.41)	(1.41)	(5.38)	(5.38)
Net Gain (Loss) on Bulk Sale of Servicing	(0.02)	(0.00)	0.03	(0.03)	(0.07)	(0.10)	(0.10)
Net Gain (Loss) from MSR Valuations & Hedging	4.86	(0.86)	(9.58)	4.78	(0.76)	19.45	19.45
Total Financial Items	3.49	(2.25)	(11.33)	3.34	(2.24)	13.97	13.97
TOTAL NET FINANCIAL INCOME	6.14	(0.43)	(8.82)	6.37	(0.13)	24.56	24.56
Memorandum Items:							
Average Servicing Portfolio (\$000)	17,319,305	15,868,412	16,883,971	18,138,602	17,333,118	17,319,305	17,319,305
Average Servicing Portfolio (#)	85,446	79,166	94,666	88,392	86,696	85,446	85,446
Average Loan Balance (\$)	235,561	231,447	191,573	233,215	231,665	235,561	235,561
# Servicing FTEs (excluding 0 reporters)	112	102	103	115	110	112	112
Average Loans Serviced per FTE	1,429	1,318	1,105	1,437	1,388	1,429	1,429
Average Loans Serviced per FTE (Weighted)	757	733	819	746	742	757	757
Average Loans Serviced per FTE (Median)	1,076	940	744	1,042	1,055	1,076	1,076
Average Personnel Cost per FTE	19,343	19,289	17,351	18,804	19,438	77,371	77,371
Average Personnel Cost per FTE (Weighted)	18,081	18,253	18,973	18,013	18,184	72,324	72,324
Average Personnel Cost per FTE (Median)	17,973	19,000	15,611	17,973	19,057	71,893	71,893
Subservicing for Others (% based on \$)	6.33	6.23	8.48	6.54	6.44	6.33	6.33
Subservicing for Others (% based on #)	6.28	6.13	8.48	6.44	6.28	6.28	6.28
Subservicing for Others - Avg Balance (\$)	184,349	173,494	172,124	187,225	180,112	184,349	184,349
Subservicing by Others (% based on \$)	68.55	66.21	60.40	67.74	67.30	68.55	68.55
Subservicing by Others (% based on #)	68.51	66.24	60.37	67.70	67.31	68.51	68.51
Subservicing by Others - Avg Balance (\$)	251,910	247,540	204,288	247,921	245,757	251,910	251,910
Number of Companies Reporting	218	222	185	197	197	218	218

Quarterly Mortgage Bankers Performance Report
Residential Loan Servicing - Historical
 N3 - Servicing Mix (\$), Simple Average

% BASED ON \$	All Firms Q1 2021	Previous Qtr. Q4 2020	Previous Yr. Q1 2020	Repeater Q1 2021	Repeater Q4 2020	Annualized Q1 2021	Annualized YTD 2021
Average Owned Servicing Portfolio (\$000)	12,795,495	12,271,991	12,290,119	13,806,172	13,288,121	12,795,495	12,795,495
Average Owned Servicing Portfolio (#)	63,347	61,869	68,084	68,262	67,295	63,347	63,347
Average Loan Balance (\$)	234,038	230,002	190,387	231,373	229,726	234,038	234,038
Servicing Mix							
First Mortgages:	96.66	96.65	96.39	96.82	96.81	96.66	96.66
Government (FHA/VA/RHS)	17.95	20.88	27.62	19.37	20.93	17.95	17.95
Prime (Conforming and Jumbo) - Fixed	74.30	72.08	62.35	75.01	72.51	74.30	74.30
Prime (Conforming and Jumbo) - ARM	1.20	0.82	0.91	0.30	0.66	1.20	1.20
Other Fixed	2.61	2.44	4.49	1.66	2.26	2.61	2.61
Other ARM	0.59	0.43	1.02	0.48	0.44	0.59	0.59
Closed-End Second Mortgages	0.08	0.09	0.14	0.09	0.09	0.08	0.08
Funded HELOCs	0.46	0.46	0.56	0.51	0.51	0.46	0.46
Other	2.80	2.80	2.91	2.58	2.59	2.80	2.80
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM							
Fixed Rate	97.78	98.28	97.14	98.78	98.43	97.78	97.78
ARM	2.22	1.72	2.86	1.22	1.57	2.22	2.22
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Interest Only vs. Non-Interest-Only							
Interest Only	2.39	1.49	1.83	2.13	1.68	2.39	2.39
Non-Interest Only	97.61	98.51	98.17	97.87	98.32	97.61	97.61
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Owner Occupied vs. Non-Owner Occupied							
Owner Occupied	91.82	92.50	92.46	91.94	92.56	91.82	91.82
Non-Owner Occupied	8.18	7.50	7.54	8.06	7.44	8.18	8.18
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Servicing by Investor Type							
Serviced for Portfolio	0.96	1.41	1.51	1.04	1.29	0.96	0.96
Serviced for Others:	99.04	98.59	98.49	98.96	98.71	99.04	99.04
Fannie/Freddie/Ginnie	94.44	93.90	90.09	95.09	94.54	94.44	94.44
Serviced for Fannie Mae	58.54	55.58	49.84	57.24	56.31	58.54	58.54
Serviced for Freddie Mac	18.22	18.18	13.75	18.78	18.39	18.22	18.22
Serviced for Ginnie Mae	17.68	20.14	26.50	19.08	19.84	17.68	17.68
Other Investors	4.60	4.69	8.40	3.87	4.18	4.60	4.60
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg in Bankruptcy (% based on #)	0.21	0.26	0.51	0.20	0.26	0.21	0.21
Seriously Delinquent Rates (90+ Days or in FC)	2.43	2.79	1.79	2.45	2.74	2.43	2.43
Agency Servicing Seriously Delinquent Rate	2.32	2.73	1.41	2.38	2.76	2.32	2.32
Number of Companies Reporting	218	222	185	197	197	218	218

Quarterly Mortgage Bankers Performance Report
Residential Loan Servicing - Historical
 N4 - Servicing Mix (#), Simple Average

% BASED ON #	All Firms Q1 2021	Previous Qtr. Q4 2020	Previous Yr. Q1 2020	Repeater Q1 2021	Repeater Q4 2020	Annualized Q1 2021	Annualized YTD 2021
Average Owned Servicing Portfolio (\$000)	12,795,495	12,271,991	12,290,119	13,806,172	13,288,121	12,795,495	12,795,495
Average Owned Servicing Portfolio (#)	63,347	61,869	68,084	68,262	67,295	63,347	63,347
Average Loan Balance (\$)	234,038	230,002	190,387	231,373	229,726	234,038	234,038
Servicing Mix							
First Mortgages:	96.36	96.35	95.89	96.51	96.49	96.36	96.36
Government (FHA/VA/RHS)	18.50	21.35	27.72	19.89	21.43	18.50	18.50
Prime (Conforming and Jumbo) - Fixed	73.61	71.49	62.25	74.35	71.86	73.61	73.61
Prime (Conforming and Jumbo) - ARM	1.16	0.78	0.72	0.26	0.66	1.16	1.16
Other Fixed	2.57	2.38	4.37	1.59	2.18	2.57	2.57
Other ARM	0.52	0.36	0.83	0.41	0.36	0.52	0.52
Closed-End Second Mortgages	0.33	0.37	0.52	0.35	0.37	0.33	0.33
Funded HELOCs	0.48	0.47	0.59	0.53	0.53	0.48	0.48
Other	2.84	2.81	2.99	2.61	2.61	2.84	2.84
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM							
Fixed Rate	97.93	98.43	97.58	98.93	98.55	97.93	97.93
ARM	2.07	1.57	2.42	1.07	1.45	2.07	2.07
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Interest Only vs. Non-Interest-Only							
Interest Only	2.37	1.45	1.74	2.10	1.63	2.37	2.37
Non-Interest Only	97.63	98.55	98.26	97.90	98.37	97.63	97.63
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg Owner Occupied vs. Non-Owner Occupied							
Owner Occupied	90.29	91.18	91.01	90.53	91.22	90.29	90.29
Non-Owner Occupied	9.71	8.82	8.99	9.47	8.78	9.71	9.71
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Servicing by Investor Type							
Serviced for Portfolio	0.89	1.30	1.27	0.95	1.18	0.89	0.89
Serviced for Others:	99.11	98.70	98.73	99.05	98.82	99.11	99.11
Fannie/Freddie/Ginnie	94.61	94.12	90.43	95.26	94.76	94.61	94.61
Serviced for Fannie Mae	58.81	56.14	50.45	57.49	56.66	58.81	58.81
Serviced for Freddie Mac	17.52	17.48	13.51	18.11	17.63	17.52	17.52
Serviced for Ginnie Mae	18.28	20.49	26.47	19.66	20.47	18.28	18.28
Other Investors	4.50	4.59	8.30	3.79	4.07	4.50	4.50
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
1st Mtg in Bankruptcy (%)	0.21	0.26	0.51	0.20	0.26	0.21	0.21
Seriously Delinquent Rates (90+ Days or in FC)	2.40	2.76	1.85	2.43	2.69	2.40	2.40
Agency Servicing Seriously Delinquent Rate	2.31	2.68	1.57	2.36	2.71	2.31	2.31
Number of Companies Reporting	218	222	185	197	197	218	218

Quarterly Mortgage Bankers Performance Report
Residential Loan Servicing - Historical
 N5 - Servicing Mix (Avg Loan Balances), **Simple Average**

LOAN BALANCES	All Firms Q1 2021	Previous Qtr. Q4 2020	Previous Yr. Q1 2020	Repeater Q1 2021	Repeater Q4 2020	Annualized Q1 2021	Annualized YTD 2021
Average Owned Servicing Portfolio (\$000)	12,795,495	12,271,991	12,290,119	13,806,172	13,288,121	12,795,495	12,795,495
Average Owned Servicing Portfolio (#)	63,347	61,869	68,084	68,262	67,295	63,347	63,347
Average Loan Balance (\$)	234,038	230,002	190,387	231,373	229,726	234,038	234,038
Servicing Mix							
First Mortgages:	236,718	232,142	192,444	233,621	232,196	236,718	236,718
Government (FHA/VA/RHS) - Fixed	219,898	218,035	191,586	221,495	218,922	219,898	219,898
Government (FHA/VA/RHS) - ARM	177,434	190,879	184,746	182,369	189,564	177,434	177,434
Prime (Conforming and Jumbo) - Fixed	242,515	235,683	198,886	236,898	235,358	242,515	242,515
Prime (Conforming and Jumbo) - ARM	263,297	277,992	273,059	252,798	272,293	263,297	263,297
Other Fixed	206,978	176,896	208,171	209,217	186,274	206,978	206,978
Other ARM	230,152	281,419	311,808	248,031	288,341	230,152	230,152
Closed-End Second Mortgages	34,311	34,253	41,305	34,523	35,451	34,311	34,311
Funded HELOCs	94,237	110,198	68,297	94,237	110,198	94,237	94,237
Other	159,599	179,024	158,342	163,806	172,098	159,599	159,599
1st Mtg Fixed Rate vs ARM							
Fixed Rate	236,051	231,873	190,812	233,198	232,049	236,051	236,051
ARM	251,885	262,280	250,911	246,571	254,953	251,885	251,885
1st Mtg Interest Only vs. Non-Interest-Only							
Interest Only	372,240	396,734	425,680	380,296	378,735	372,240	372,240
Non-Interest Only	237,898	231,679	192,048	234,077	231,677	237,898	237,898
1st Mtg Owner Occupied vs. Non-Owner Occupied							
Owner Occupied	241,103	235,591	195,901	237,542	235,689	241,103	241,103
Non-Owner Occupied	198,386	191,090	163,864	196,477	189,547	198,386	198,386
Servicing by Investor Type							
Serviced for Portfolio	236,618	237,402	213,338	238,751	234,493	236,618	236,618
Serviced for Others:	235,991	233,103	191,861	232,843	231,792	235,991	235,991
Fannie/Freddie/Ginnie	235,500	233,024	190,673	232,357	231,330	235,500	235,500
Serviced for Fannie Mae	233,807	229,817	193,214	230,612	229,744	233,807	233,807
Serviced for Freddie Mac	247,708	244,890	200,609	245,046	246,223	247,708	247,708
Serviced for Ginnie Mae	228,260	241,585	197,916	230,597	229,424	228,260	228,260
Other Investors	242,300	228,282	220,872	233,321	226,213	242,300	242,300
Seriously Delinquent Rates (90+ Days or in FC)	224,526	221,873	185,963	223,553	221,766	224,526	224,526
Agency Servicing Seriously Delinquent	224,873	224,752	178,633	223,980	223,333	224,873	224,873
Number of Companies Reporting	218	222	185	197	197	218	218

Quarterly Mortgage Bankers Performance Report

Residential Loan Servicing - By Servicing Volume #

O1 - Servicing Income and Expense, \$ per loan, **Simple Average**

Note: Represents QUARTERLY Servicing Revenue and Expenses (no longer annualized, unless noted)

\$ PER LOAN	<2,500	2,500-10,000	10,000-50,000	>50,000	Total
DIRECT REVENUE					
Servicing Fees	133	142	146	133	139
First Mortgages, Seconds, Other	129	138	141	112	132
Subservicing Fees Earned	3	4	4	21	7
Late Fees and Other Ancillary Income	2	6	8	6	6
Total Direct Servicing Revenue	134	148	154	138	145
DIRECT EXPENSES					
Personnel	34	17	15	16	20
Loan Administration Employees	33	15	12	13	18
Benefits	1	1	2	2	2
Other Personnel Expenses	0	0	0	0	0
Occupancy and Equipment	0	1	1	1	1
Other Direct Expenses	40	46	47	36	43
Subservicing Fees Paid	36	43	38	23	36
Other Miscellaneous Expenses	4	4	9	13	7
Total Direct Expenses	74	64	63	53	64
DIRECT SERVICING NET INCOME	60	84	90	86	81
INDIRECT EXPENSES					
Unreimbursed FC/REO Svg Expenses	0	0	1	1	1
Corporate Allocation	12	11	11	9	11
Total Indirect Expenses	12	11	12	10	11
Total Loan Servicing Expenses	86	75	75	62	75
NET INTEREST INCOME					
Escrow Earnings	8	1	0	1	2
Corporate Interest Losses on MBS Pools	(0)	(0)	(2)	(31)	(6)
Other Interest Expense	-	(0)	(1)	(3)	(1)
Net Interest Income	8	0	(3)	(32)	(5)
NET OPERATING INCOME	56	73	75	43	65
MSR FINANCIAL ITEMS					
Amortized Cost of Servicing Rights / Loan Decay	(27)	(37)	(35)	(13)	(30)
Net Gain (Loss) on Bulk Sale of Servicing	-	(4)	(0)	2	(1)
Net Gain (Loss) from MSR Valuations & Hedging	112	149	118	84	121
Total Financial Items	85	108	83	73	90
TOTAL NET FINANCIAL INCOME	141	181	158	117	154
Memorandum Items:					
Average Servicing Portfolio (\$000)	274,957	1,254,482	4,740,535	86,372,855	17,319,305
Average Servicing Portfolio (#)	1,119	5,242	21,617	431,030	85,446
Average Loan Balance (\$)	244,980	246,802	223,924	224,203	235,561
# Servicing FTEs (excluding 0 reporters)	2	5	24	641	112
Average Loans Serviced per FTE (Simple)	813	1,674	1,817	1,198	1,429
Average Loans Serviced per FTE (Weighted)	627	929	835	749	757
Average Loans Serviced per FTE (Median)	741	1,387	1,523	862	1,076
Average Personnel Cost per FTE (Simple)	19,658	18,834	20,533	18,073	19,343
Average Personnel Cost per FTE (Weighted)	18,440	17,644	20,011	17,970	18,081
Average Personnel Cost per FTE (Median)	17,833	17,000	18,000	19,148	17,973
Subservicing for Others (% based on \$)	1.58	3.02	4.84	20.16	6.33
Subservicing for Others (% based on #)	1.65	2.94	4.83	19.94	6.28
Subservicing for Others - Avg Balance (\$)	195,816	188,809	141,546	209,371	184,349
Subservicing by Others (% based on \$)	75.65	74.36	70.93	46.15	68.55
Subservicing by Others (% based on #)	75.60	74.42	70.74	46.15	68.51
Subservicing by Others - Avg Balance (\$)	253,335	266,029	236,130	251,419	251,910
Number of Companies	45	69	65	39	218

Quarterly Mortgage Bankers Performance Report

Residential Loan Servicing - By Servicing Volume #

O2 - Servicing Income and Expense, Basis Points, **Simple Average**

Note: Represents QUARTERLY Servicing Revenue and Expenses (no longer annualized, unless noted)

BASIS POINTS	<2,500	2,500-10,000	10,000-50,000	>50,000	Total
DIRECT REVENUE					
Servicing Fees	5.52	5.96	6.53	6.09	6.06
First Mortgages, Seconds, Other	5.37	5.77	6.26	4.87	5.67
Subservicing Fees Earned	0.15	0.19	0.27	1.21	0.39
Late Fees and Other Ancillary Income	0.06	0.34	0.33	0.36	0.28
Total Direct Servicing Revenue	5.58	6.30	6.87	6.44	6.35
DIRECT EXPENSES					
Personnel	1.49	0.79	0.76	0.87	0.94
Loan Administration Employees	1.44	0.71	0.63	0.74	0.84
Benefits	0.05	0.07	0.12	0.12	0.09
Other Personnel Expenses	0.00	0.01	0.01	0.01	0.01
Occupancy and Equipment	0.01	0.04	0.06	0.05	0.04
Other Direct Expenses	1.68	1.82	2.06	1.60	1.82
Subservicing Fees Paid	1.50	1.64	1.63	0.95	1.48
Other Miscellaneous Expenses	0.18	0.18	0.43	0.65	0.34
Total Direct Expenses	3.18	2.65	2.88	2.51	2.80
DIRECT SERVICING NET INCOME	2.40	3.65	3.99	3.93	3.54
INDIRECT EXPENSES					
Unreimbursed FC/REO Svg Expenses	0.00	0.02	0.08	0.03	0.03
Corporate Allocation	0.43	0.46	0.56	0.49	0.49
Total Indirect Expenses	0.43	0.47	0.64	0.52	0.52
Total Loan Servicing Expenses	3.61	3.12	3.52	3.03	3.32
NET INTEREST INCOME					
Escrow Earnings	0.18	0.02	0.01	0.07	0.06
Corporate Interest Losses on MBS Pools	(0.01)	(0.01)	(0.10)	(1.96)	(0.38)
Other Interest Expense	-	(0.00)	(0.07)	(0.14)	(0.05)
Net Interest Income	0.17	0.01	(0.16)	(2.04)	(0.37)
NET OPERATING INCOME	2.14	3.19	3.19	1.38	2.65
MSR FINANCIAL ITEMS					
Amortized Cost of Servicing Rights / Loan Decay	(1.38)	(1.56)	(1.57)	(0.55)	(1.35)
Net Gain (Loss) on Bulk Sale of Servicing	-	(0.12)	(0.00)	0.08	(0.02)
Net Gain (Loss) from MSR Valuations & Hedging	4.45	6.08	4.73	3.41	4.86
Total Financial Items	3.06	4.40	3.15	2.94	3.49
TOTAL NET FINANCIAL INCOME	5.21	7.59	6.34	4.31	6.14
Memorandum Items:					
Average Servicing Portfolio (\$000)	274,957	1,254,482	4,740,535	86,372,855	17,319,305
Average Servicing Portfolio (#)	1,119	5,242	21,617	431,030	85,446
Average Loan Balance (\$)	244,980	246,802	223,924	224,203	235,561
# Servicing FTEs (excluding 0 reporters)	2	5	24	641	112
Average Loans Serviced per FTE	813	1,674	1,817	1,198	1,429
Average Loans Serviced per FTE (Weighted)	627	929	835	749	757
Average Loans Serviced per FTE (Median)	741	1,387	1,523	862	1,076
Average Personnel Cost per FTE	19,658	18,834	20,533	18,073	19,343
Average Personnel Cost per FTE (Weighted)	18,440	17,644	20,011	17,970	18,081
Average Personnel Cost per FTE (Median)	17,833	17,000	18,000	19,148	17,973
Subservicing for Others (% based on \$)	1.58	3.02	4.84	20.16	6.33
Subservicing for Others (% based on #)	1.65	2.94	4.83	19.94	6.28
Subservicing for Others - Avg Balance (\$)	195,816	188,809	141,546	209,371	184,349
Subservicing by Others (% based on \$)	75.65	74.36	70.93	46.15	68.55
Subservicing by Others (% based on #)	75.60	74.42	70.74	46.15	68.51
Subservicing by Others - Avg Balance (\$)	253,335	266,029	236,130	251,419	251,910
Number of Companies Reporting	45	69	65	39	218

Quarterly Mortgage Bankers Performance Report
Residential Loan Servicing - By Servicing Volume #
 O3 - Servicing Mix (\$), Simple Average

% BASED ON \$	<2,500	2,500-10,000	10,000-50,000	>50,000	Total
Average Owned Servicing Portfolio (\$000)	273,987	1,207,077	4,599,895	61,405,310	12,795,495
Average Owned Servicing Portfolio (#)	1,114	5,042	20,685	309,414	63,347
Average Loan Balance (\$)	245,570	245,366	223,198	218,756	234,038
Servicing Mix					
First Mortgages:	99.98	99.78	95.34	89.52	96.66
Government (FHA/VA/RHS)	6.55	16.72	23.23	24.50	17.95
Prime (Conforming and Jumbo) - Fixed	90.64	77.11	69.90	57.81	74.30
Prime (Conforming and Jumbo) - ARM	2.63	1.64	0.14	0.58	1.20
Other Fixed	0.16	3.76	1.37	5.48	2.61
Other ARM	-	0.56	0.70	1.14	0.59
Closed-End Second Mortgages	0.02	0.20	0.00	0.07	0.08
Funded HELOCs	-	0.00	1.55	0.01	0.46
Other	0.01	0.02	3.11	10.40	2.80
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM					
Fixed Rate	97.37	97.42	99.03	96.87	97.78
ARM	2.63	2.58	0.97	3.13	2.22
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg Interest Only vs. Non-Interest-Only					
Interest Only	2.09	2.98	1.66	2.92	2.39
Non-Interest Only	97.91	97.02	98.34	97.08	97.61
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg Owner Occupied vs. Non-Owner Occupied					
Owner Occupied	90.06	92.74	91.45	92.85	91.82
Non-Owner Occupied	9.94	7.26	8.55	7.15	8.18
Total	100.00	100.00	100.00	100.00	100.00
Servicing by Investor Type					
Serviced for Portfolio	0.68	0.85	1.20	1.12	0.96
Serviced for Others:	99.32	99.15	98.80	98.88	99.04
Fannie/Freddie/Ginnie	94.10	96.91	97.12	85.89	94.44
Serviced for Fannie Mae	77.33	66.07	49.33	37.87	58.54
Serviced for Freddie Mac	11.23	14.98	24.11	22.62	18.22
Serviced for Ginnie Mae	5.54	15.86	23.69	25.39	17.68
Other Investors	5.22	2.24	1.67	12.99	4.60
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg in Bankruptcy (% based on #)	0.05	0.25	0.18	0.35	0.21
Seriously Delinquent Rates (90+ Days or in FC)	1.45	1.81	2.56	4.16	2.43
Agency Servicing Seriously Delinquent Rate	1.53	1.76	2.70	3.33	2.32
Number of Companies Reporting	45	69	65	39	218

Quarterly Mortgage Bankers Performance Report
Residential Loan Servicing - By Servicing Volume #
 O4 - Servicing Mix (#), Simple Average

% BASED ON #	<2,500	2,500-10,000	10,000-50,000	>50,000	Total
Average Owned Servicing Portfolio (\$000)	273,987	1,207,077	4,599,895	61,405,310	12,795,495
Average Owned Servicing Portfolio (#)	1,114	5,042	20,685	309,414	63,347
Average Loan Balance (\$)	245,570	245,366	223,198	218,756	234,038
Servicing Mix					
First Mortgages:	99.87	99.13	95.30	89.17	96.36
Government (FHA/VA/RHS)	6.53	16.70	24.56	25.37	18.50
Prime (Conforming and Jumbo) - Fixed	90.62	76.79	68.62	56.70	73.61
Prime (Conforming and Jumbo) - ARM	2.58	1.54	0.12	0.57	1.16
Other Fixed	0.13	3.63	1.35	5.55	2.57
Other ARM	-	0.47	0.66	0.98	0.52
Closed-End Second Mortgages	0.10	0.83	0.03	0.21	0.33
Funded HELOCs	-	0.00	1.55	0.07	0.48
Other	0.04	0.04	3.12	10.55	2.84
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM					
Fixed Rate	97.41	97.57	99.05	97.35	97.93
ARM	2.59	2.43	0.95	2.65	2.07
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg Interest Only vs. Non-Interest-Only					
Interest Only	2.13	2.95	1.63	2.81	2.37
Non-Interest Only	97.87	97.05	98.37	97.19	97.63
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg Owner Occupied vs. Non-Owner Occupied					
Owner Occupied	88.17	91.03	90.02	91.94	90.29
Non-Owner Occupied	11.83	8.97	9.98	8.06	9.71
Total	100.00	100.00	100.00	100.00	100.00
Servicing by Investor Type					
Serviced for Portfolio	0.72	0.81	1.04	0.97	0.89
Serviced for Others:	99.28	99.19	98.96	99.03	99.11
Fannie/Freddie/Ginnie	94.35	96.92	97.37	86.16	94.61
Serviced for Fannie Mae	78.12	66.12	49.23	38.55	58.81
Serviced for Freddie Mac	10.79	14.92	22.89	21.34	17.52
Serviced for Ginnie Mae	5.45	15.88	25.25	26.27	18.28
Other Investors	4.92	2.27	1.59	12.87	4.50
Total	100.00	100.00	100.00	100.00	100.00
1st Mtg in Bankruptcy (%)	0.05	0.25	0.18	0.35	0.21
Seriously Delinquent Rates (90+ Days or in FC)	1.53	1.83	2.70	3.65	2.40
Agency Servicing Seriously Delinquent Rate	1.53	1.72	2.90	3.00	2.31
Number of Companies Reporting	45	69	65	39	218

Quarterly Mortgage Bankers Performance Report
Residential Loan Servicing - By Servicing Volume #
 O5 - Servicing Mix (Avg Loan Balances), Simple Average

LOAN BALANCES	<2,500	2,500-10,000	10,000-50,000	>50,000	Total
Average Owned Servicing Portfolio (\$000)	273,987	1,207,077	4,599,895	61,405,310	12,795,495
Average Owned Servicing Portfolio (#)	1,114	5,042	20,685	309,414	63,347
Average Loan Balance (\$)	245,570	245,366	223,198	218,756	234,038
Servicing Mix					
First Mortgages:	245,790	246,496	226,944	223,830	236,718
Government (FHA/VA/RHS) - Fixed	238,008	229,015	221,572	194,683	219,898
Government (FHA/VA/RHS) - ARM	329,000	117,318	193,284	173,208	177,434
Prime (Conforming and Jumbo) - Fixed	243,743	249,719	234,634	240,768	242,515
Prime (Conforming and Jumbo) - ARM	286,383	299,564	242,858	236,684	263,297
Other Fixed	209,338	227,199	260,980	168,716	206,978
Other ARM		207,383	241,005	241,682	230,152
Closed-End Second Mortgages	35,906	38,182	38,519	23,633	34,311
Funded HELOCs		192,800	80,858	65,025	94,237
Other	46,000	134,164	245,035	143,149	159,599
1st Mtg Fixed Rate vs ARM					
Fixed Rate	244,888	245,911	226,671	222,874	236,051
ARM	284,420	274,516	238,219	229,526	251,885
1st Mtg Interest Only vs. Non-Interest-Only					
Interest Only	192,550	562,325	443,005	309,804	372,240
Non-Interest Only	248,326	247,600	225,476	228,386	237,898
1st Mtg Owner Occupied vs. Non-Owner Occupied					
Owner Occupied	251,698	251,297	230,955	226,211	241,103
Non-Owner Occupied	204,753	203,347	191,468	192,811	198,386
Servicing by Investor Type					
Serviced for Portfolio	217,028	242,386	233,380	258,223	236,618
Serviced for Others:	245,909	246,198	225,789	222,627	235,991
Fannie/Freddie/Ginnie	242,799	245,776	224,952	225,139	235,500
Serviced for Fannie Mae	239,837	245,232	222,709	224,032	233,807
Serviced for Freddie Mac	254,957	256,054	238,898	246,009	247,708
Serviced for Ginnie Mae	265,760	233,411	223,244	218,863	228,260
Other Investors	358,243	227,762	209,214	238,308	242,300
Seriously Delinquent Rates (90+ Days or in FC)	228,348	235,328	212,504	223,244	224,526
Agency Servicing Seriously Delinquent	235,294	238,686	204,719	227,417	224,873
Number of Companies Reporting	45	69	65	39	218

Quarterly Mortgage Bankers Performance Report
Residential Loan Servicing - In-House vs Subserviced by Others in Count
P1 - Servicing Income and Expense, \$ per loan, **Simple Average**
Note: Represents QUARTERLY Servicing Revenue and Expenses (no longer annualized, unless noted)

\$ PER LOAN:	Primarily In-House Servicing	Primarily Subserviced by Others	Total
DIRECT REVENUE			
Servicing Fees	122	147	139
First Mortgages, Seconds, Other	101	146	132
Subservicing Fees Earned	20	1	7
Late Fees and Other Ancillary Income	7	5	6
Total Direct Servicing Revenue	129	152	145
DIRECT EXPENSES			
Personnel	34	13	20
Loan Administration Employees	29	13	18
Benefits	4	0	2
Other Personnel Expenses	1	0	0
Occupancy and Equipment	2	0	1
Other Direct Expenses	19	54	43
Subservicing Fees Paid	1	52	36
Other Miscellaneous Expenses	18	2	7
Total Direct Expenses	55	67	64
DIRECT SERVICING NET INCOME	74	84	81
INDIRECT EXPENSES			
Unreimbursed FC/REO Svg Expenses	2	0	1
Corporate Allocation	6	12	11
Total Indirect Expenses	8	12	11
Total Loan Servicing Expenses	63	80	75
NET INTEREST INCOME			
Escrow Earnings	1	3	2
Corporate Interest Losses on MBS Pools	(18)	(1)	(6)
Other Interest Expense	(2)	(1)	(1)
Net Interest Income	(19)	1	(5)
NET OPERATING INCOME	47	73	65
MSR FINANCIAL ITEMS			
Amortized Cost of Servicing Rights / Loan Decay	(19)	(35)	(30)
Net Gain (Loss) on Bulk Sale of Servicing	1	(2)	(1)
Net Gain (Loss) from MSR Valuations & Hedging	60	147	121
Total Financial Items	42	110	90
TOTAL NET FINANCIAL INCOME	88	183	154
Memorandum Items:			
Average Servicing Portfolio (\$000)	37,172,633	8,698,781	17,319,305
Average Servicing Portfolio (#)	192,072	39,148	85,446
Average Loan Balance (\$)	193,113	253,993	235,561
# Servicing FTEs (excluding 0 reporters)	268	10	112
Average Loans Serviced per FTE (Simple)	782	1,848	1,429
Average Loans Serviced per FTE (Weighted)	717	1,422	757
Average Loans Serviced per FTE (Median)	718	1,695	1,076
Average Personnel Cost per FTE (Simple)	18,053	20,177	19,343
Average Personnel Cost per FTE (Weighted)	17,967	19,973	18,081
Average Personnel Cost per FTE (Median)	17,973	17,900	17,973
Subservicing for Others (% based on \$)	18.98	0.84	6.33
Subservicing for Others (% based on #)	18.72	0.88	6.28
Subservicing for Others - Avg Balance (\$)	181,252	200,868	184,349
Subservicing by Others (% based on \$)	0.36	98.17	68.55
Subservicing by Others (% based on #)	0.39	98.09	68.51
Subservicing by Others - Avg Balance (\$)	196,980	254,079	251,910
Number of Companies	66	152	218

Quarterly Mortgage Bankers Performance Report
Residential Loan Servicing - In-House vs Subserviced by Others in Count
P2 - Servicing Income and Expense, Basis Points, **Simple Average**
Note: Represents QUARTERLY Servicing Revenue and Expenses (no longer annualized, unless noted)

BASIS POINTS:	Primarily In-House Servicing	Primarily Subserviced by Others	Total
DIRECT REVENUE			
Servicing Fees	6.47	5.89	6.06
First Mortgages, Seconds, Other	5.33	5.82	5.67
Subservicing Fees Earned	1.14	0.06	0.39
Late Fees and Other Ancillary Income	0.51	0.18	0.28
Total Direct Servicing Revenue	6.98	6.07	6.35
DIRECT EXPENSES			
Personnel	1.87	0.54	0.94
Loan Administration Employees	1.60	0.52	0.84
Benefits	0.25	0.02	0.09
Other Personnel Expenses	0.03	0.00	0.01
Occupancy and Equipment	0.13	0.00	0.04
Other Direct Expenses	1.00	2.18	1.82
Subservicing Fees Paid	0.08	2.09	1.48
Other Miscellaneous Expenses	0.92	0.09	0.34
Total Direct Expenses	2.99	2.72	2.80
DIRECT SERVICING NET INCOME	3.99	3.35	3.54
INDIRECT EXPENSES			
Unreimbursed FC/REO Svg Expenses	0.11	0.00	0.03
Corporate Allocation	0.52	0.47	0.49
Total Indirect Expenses	0.63	0.47	0.52
Total Loan Servicing Expenses	3.62	3.20	3.32
NET INTEREST INCOME			
Escrow Earnings	0.04	0.07	0.06
Corporate Interest Losses on MBS Pools	(1.17)	(0.04)	(0.38)
Other Interest Expense	(0.08)	(0.03)	(0.05)
Net Interest Income	(1.22)	(0.01)	(0.37)
NET OPERATING INCOME	2.15	2.87	2.65
MSR FINANCIAL ITEMS			
Amortized Cost of Servicing Rights / Loan Decay	(1.00)	(1.50)	(1.35)
Net Gain (Loss) on Bulk Sale of Servicing	0.03	(0.05)	(0.02)
Net Gain (Loss) from MSR Valuations & Hedging	2.91	5.71	4.86
Total Financial Items	1.94	4.16	3.49
TOTAL NET FINANCIAL INCOME	4.09	7.03	6.14
Memorandum Items:			
Average Servicing Portfolio (\$000)	37,172,633	8,698,781	17,319,305
Average Servicing Portfolio (#)	192,072	39,148	85,446
Average Loan Balance (\$)	193,113	253,993	235,561
# Servicing FTEs (excluding 0 reporters)	268	10	112
Average Loans Serviced per FTE	782	1,848	1,429
Average Loans Serviced per FTE (Weighted)	717	1,422	757
Average Loans Serviced per FTE (Median)	718	1,695	1,076
Average Personnel Cost per FTE	18,053	20,177	19,343
Average Personnel Cost per FTE (Weighted)	17,967	19,973	18,081
Average Personnel Cost per FTE (Median)	17,973	17,900	17,973
Subservicing for Others (% based on \$)	18.98	0.84	6.33
Subservicing for Others (% based on #)	18.72	0.88	6.28
Subservicing for Others - Avg Balance (\$)	181,252	200,868	184,349
Subservicing by Others (% based on \$)	0.36	98.17	68.55
Subservicing by Others (% based on #)	0.39	98.09	68.51
Subservicing by Others - Avg Balance (\$)	196,980	254,079	251,910
Number of Companies Reporting	66	152	218

Quarterly Mortgage Bankers Performance Report
Residential Loan Servicing - In-House vs Subserviced by Others in Count
P3 - Servicing Mix (\$), Simple Average

% BASED ON \$	Primarily In-House Servicing	Primarily Subserviced by Others	Total
Average Owned Servicing Portfolio (\$000)	22,299,613	8,668,707	12,795,495
Average Owned Servicing Portfolio (#)	119,470	38,978	63,347
Average Loan Balance (\$)	187,962	254,045	234,038
Servicing Mix			
First Mortgages:	92.08	98.65	96.66
Government (FHA/VA/RHS)	22.69	15.90	17.95
Prime (Conforming and Jumbo) - Fixed	61.40	79.90	74.30
Prime (Conforming and Jumbo) - ARM	0.54	1.49	1.20
Other Fixed	6.01	1.14	2.61
Other ARM	1.43	0.23	0.59
Closed-End Second Mortgages	0.24	0.01	0.08
Funded HELOCs	1.52	0.00	0.46
Other	6.16	1.34	2.80
Total	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM			
Fixed Rate	96.69	98.24	97.78
ARM	3.31	1.76	2.22
Total	100.00	100.00	100.00
1st Mtg Interest Only vs. Non-Interest-Only			
Interest Only	3.34	1.99	2.39
Non-Interest Only	96.66	98.01	97.61
Total	100.00	100.00	100.00
1st Mtg Owner Occupied vs. Non-Owner Occupied			
Owner Occupied	92.04	91.72	91.82
Non-Owner Occupied	7.96	8.28	8.18
Total	100.00	100.00	100.00
Servicing by Investor Type			
Serviced for Portfolio	1.17	0.88	0.96
Serviced for Others:	98.83	99.12	99.04
Fannie/Freddie/Ginnie	86.35	97.86	94.44
Serviced for Fannie Mae	50.24	62.06	58.54
Serviced for Freddie Mac	13.76	20.11	18.22
Serviced for Ginnie Mae	22.35	15.70	17.68
Other Investors	12.48	1.26	4.60
Total	100.00	100.00	100.00
1st Mtg in Bankruptcy (% based on #)	0.32	0.16	0.21
Seriously Delinquent Rates (90+ Days or in FC)	3.50	1.98	2.43
Agency Servicing Seriously Delinquent Rate	3.28	1.95	2.32
Number of Companies Reporting	66	152	218

Quarterly Mortgage Bankers Performance Report
Residential Loan Servicing - In-House vs Subserviced by Others in Count
P4 - Servicing Mix (#), Simple Average

% BASED ON #	Primarily In-House Servicing	Primarily Subserviced by Others	Total
Average Owned Servicing Portfolio (\$000)	22,299,613	8,668,707	12,795,495
Average Owned Servicing Portfolio (#)	119,470	38,978	63,347
Average Loan Balance (\$)	187,962	254,045	234,038
Servicing Mix			
First Mortgages:	91.21	98.60	96.36
Government (FHA/VA/RHS)	23.35	16.39	18.50
Prime (Conforming and Jumbo) - Fixed	60.19	79.44	73.61
Prime (Conforming and Jumbo) - ARM	0.44	1.47	1.16
Other Fixed	5.92	1.12	2.57
Other ARM	1.30	0.18	0.52
Closed-End Second Mortgages	0.98	0.04	0.33
Funded HELOCs	1.56	0.01	0.48
Other	6.25	1.35	2.84
Total	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM			
Fixed Rate	97.05	98.30	97.93
ARM	2.95	1.70	2.07
Total	100.00	100.00	100.00
1st Mtg Interest Only vs. Non-Interest-Only			
Interest Only	3.25	1.99	2.37
Non-Interest Only	96.75	98.01	97.63
Total	100.00	100.00	100.00
1st Mtg Owner Occupied vs. Non-Owner Occupied			
Owner Occupied	90.93	90.02	90.29
Non-Owner Occupied	9.07	9.98	9.71
Total	100.00	100.00	100.00
Servicing by Investor Type			
Serviced for Portfolio	1.06	0.81	0.89
Serviced for Others:	98.94	99.19	99.11
Fannie/Freddie/Ginnie	86.49	98.06	94.61
Serviced for Fannie Mae	50.24	62.45	58.81
Serviced for Freddie Mac	13.17	19.37	17.52
Serviced for Ginnie Mae	23.08	16.24	18.28
Other Investors	12.45	1.13	4.50
Total	100.00	100.00	100.00
1st Mtg in Bankruptcy (%)	0.32	0.16	0.21
Seriously Delinquent Rates (90+ Days or in FC)	3.27	2.04	2.40
Agency Servicing Seriously Delinquent Rate	3.05	2.02	2.31
Number of Companies Reporting	66	152	218

Quarterly Mortgage Bankers Performance Report
Residential Loan Servicing - In-House vs Subserviced by Others in Count
P5 - Servicing Mix (Avg Loan Balances), Simple Average

LOAN BALANCES	Primarily In-House Servicing	Primarily Subserviced by Others	Total
Average Owned Servicing Portfolio (\$000)	22,299,613	8,668,707	12,795,495
Average Owned Servicing Portfolio (#)	119,470	38,978	63,347
Average Loan Balance (\$)	187,962	254,045	234,038
Servicing Mix			
First Mortgages:	194,069	254,631	236,718
Government (FHA/VA/RHS) - Fixed	186,053	232,368	219,898
Government (FHA/VA/RHS) - ARM	134,117	220,751	177,434
Prime (Conforming and Jumbo) - Fixed	201,970	258,237	242,515
Prime (Conforming and Jumbo) - ARM	213,393	286,047	263,297
Other Fixed	198,118	218,200	206,978
Other ARM	226,823	236,812	230,152
Closed-End Second Mortgages	36,305	33,164	34,311
Funded HELOCs	26,876	127,918	94,237
Other	169,405	148,010	159,599
1st Mtg Fixed Rate vs ARM			
Fixed Rate	193,086	254,218	236,051
ARM	188,449	286,942	251,885
1st Mtg Interest Only vs. Non-Interest-Only			
Interest Only	363,271	380,519	372,240
Non-Interest Only	197,272	255,032	237,898
1st Mtg Owner Occupied vs. Non-Owner Occupied			
Owner Occupied	196,851	259,689	241,103
Non-Owner Occupied	163,047	211,959	198,386
Servicing by Investor Type			
Serviced for Portfolio	197,534	252,509	236,618
Serviced for Others:	193,538	253,984	235,991
Fannie/Freddie/Ginnie	191,757	253,461	235,500
Serviced for Fannie Mae	186,464	252,680	233,807
Serviced for Freddie Mac	217,760	258,386	247,708
Serviced for Ginnie Mae	186,653	246,092	228,260
Other Investors	212,219	283,522	242,300
Seriously Delinquent Rates (90+ Days or in FC)			
	178,752	243,544	224,526
Agency Servicing Seriously Delinquent			
	179,359	242,813	224,873
Number of Companies Reporting	66	152	218

Quarterly Mortgage Bankers Performance Report

Residential Loan Servicing - By Govt. Servicing Percent in Count

Q1 - Servicing Income and Expense, \$ per loan, **Simple Average**

Note: Represents QUARTERLY Servicing Revenue and Expenses (no longer annualized, unless noted)

\$ PER LOAN:	<50% Govt #	>= 50% Govt #	Total
DIRECT REVENUE			
Servicing Fees	139	146	139
First Mortgages, Seconds, Other	132	140	132
Subservicing Fees Earned	7	5	7
Late Fees and Other Ancillary Income	6	6	6
Total Direct Servicing Revenue	144	151	145
DIRECT EXPENSES			
Personnel	18	34	20
Loan Administration Employees	17	29	18
Benefits	1	4	2
Other Personnel Expenses	0	0	0
Occupancy and Equipment	1	2	1
Other Direct Expenses	43	46	43
Subservicing Fees Paid	37	31	36
Other Miscellaneous Expenses	6	14	7
Total Direct Expenses	62	82	64
DIRECT SERVICING NET INCOME	82	70	81
INDIRECT EXPENSES			
Unreimbursed FC/REO Svg Expenses	0	3	1
Corporate Allocation	10	15	11
Total Indirect Expenses	10	18	11
Total Loan Servicing Expenses	72	100	75
NET INTEREST INCOME			
Escrow Earnings	2	0	2
Corporate Interest Losses on MBS Pools	(6)	(6)	(6)
Other Interest Expense	(1)	(1)	(1)
Net Interest Income	(5)	(6)	(5)
NET OPERATING INCOME	67	45	65
MSR FINANCIAL ITEMS			
Amortized Cost of Servicing Rights / Loan Decay	(31)	(16)	(30)
Net Gain (Loss) on Bulk Sale of Servicing	(1)	-	(1)
Net Gain (Loss) from MSR Valuations & Hedging	127	58	121
Total Financial Items	95	42	90
TOTAL NET FINANCIAL INCOME	162	87	154
Memorandum Items:			
Average Servicing Portfolio (\$000)	14,064,661	47,850,958	17,319,305
Average Servicing Portfolio (#)	70,453	226,102	85,446
Average Loan Balance (\$)	239,300	200,489	235,561
# Servicing FTEs (excluding 0 reporters)	88	321	112
Average Loans Serviced per FTE (Simple)	1,480	979	1,429
Average Loans Serviced per FTE (Weighted)	721	843	757
Average Loans Serviced per FTE (Median)	1,205	657	1,076
Average Personnel Cost per FTE (Simple)	19,336	19,400	19,343
Average Personnel Cost per FTE (Weighted)	17,352	19,855	18,081
Average Personnel Cost per FTE (Median)	17,800	18,841	17,973
Subservicing for Others (% based on \$)	6.03	9.17	6.33
Subservicing for Others (% based on #)	6.04	8.56	6.28
Subservicing for Others - Avg Balance (\$)	183,743	187,037	184,349
Subservicing by Others (% based on \$)	71.62	39.84	68.55
Subservicing by Others (% based on #)	71.56	39.94	68.51
Subservicing by Others - Avg Balance (\$)	252,962	236,349	251,910
Number of Companies	197	21	218

(1) Other - Subsidiaries of other non-depository institutions; hedge funds or hedge fund subsidiaries

Quarterly Mortgage Bankers Performance Report

Residential Loan Servicing - By Govt. Servicing Percent in Count

Q2 - Servicing Income and Expense, Basis Points, **Simple Average**

Note: Represents QUARTERLY Servicing Revenue and Expenses (no longer annualized, unless noted)

BASIS POINTS:	<50% Govt #	>= 50% Govt #	Total
DIRECT REVENUE			
Servicing Fees	5.90	7.56	6.06
First Mortgages, Seconds, Other	5.50	7.29	5.67
Subservicing Fees Earned	0.40	0.27	0.39
Late Fees and Other Ancillary Income	0.27	0.41	0.28
Total Direct Servicing Revenue	6.17	7.96	6.35
DIRECT EXPENSES			
Personnel	0.84	1.90	0.94
Loan Administration Employees	0.76	1.63	0.84
Benefits	0.07	0.26	0.09
Other Personnel Expenses	0.01	0.01	0.01
Occupancy and Equipment	0.03	0.17	0.04
Other Direct Expenses	1.78	2.23	1.82
Subservicing Fees Paid	1.49	1.44	1.48
Other Miscellaneous Expenses	0.29	0.79	0.34
Total Direct Expenses	2.64	4.30	2.80
DIRECT SERVICING NET INCOME	3.53	3.66	3.54
INDIRECT EXPENSES			
Unreimbursed FC/REO Svg Expenses	0.01	0.25	0.03
Corporate Allocation	0.47	0.67	0.49
Total Indirect Expenses	0.48	0.92	0.52
Total Loan Servicing Expenses	3.12	5.22	3.32
NET INTEREST INCOME			
Escrow Earnings	0.06	0.02	0.06
Corporate Interest Losses on MBS Pools	(0.40)	(0.26)	(0.38)
Other Interest Expense	(0.05)	(0.05)	(0.05)
Net Interest Income	(0.38)	(0.29)	(0.37)
NET OPERATING INCOME	2.67	2.44	2.65
MSR FINANCIAL ITEMS			
Amortized Cost of Servicing Rights / Loan Decay	(1.38)	(1.04)	(1.35)
Net Gain (Loss) on Bulk Sale of Servicing	(0.03)	-	(0.02)
Net Gain (Loss) from MSR Valuations & Hedging	5.14	2.28	4.86
Total Financial Items	3.73	1.24	3.49
TOTAL NET FINANCIAL INCOME	6.40	3.69	6.14
Memorandum Items:			
Average Servicing Portfolio (\$000)	14,064,661	47,850,958	17,319,305
Average Servicing Portfolio (#)	70,453	226,102	85,446
Average Loan Balance (\$)	239,300	200,489	235,561
# Servicing FTEs (excluding 0 reporters)	88	321	112
Average Loans Serviced per FTE	1,480	979	1,429
Average Loans Serviced per FTE (Weighted)	721	843	757
Average Loans Serviced per FTE (Median)	1,205	657	1,076
Average Personnel Cost per FTE	19,336	19,400	19,343
Average Personnel Cost per FTE (Weighted)	17,352	19,855	18,081
Average Personnel Cost per FTE (Median)	17,800	18,841	17,973
Subservicing for Others (% based on \$)	6.03	9.17	6.33
Subservicing for Others (% based on #)	6.04	8.56	6.28
Subservicing for Others - Avg Balance (\$)	183,743	187,037	184,349
Subservicing by Others (% based on \$)	71.62	39.84	68.55
Subservicing by Others (% based on #)	71.56	39.94	68.51
Subservicing by Others - Avg Balance (\$)	252,962	236,349	251,910
Number of Companies Reporting	197	21	218

(1) Other - Subsidiaries of other non-depository institutions; hedge funds or hedge fund subsidiaries

Quarterly Mortgage Bankers Performance Report
Residential Loan Servicing - By Govt. Servicing Percent in Count
 Q3 - Servicing Mix (\$), Simple Average

% BASED ON \$	< 50% Govt #	>= 50% Govt #	Total
Average Owned Servicing Portfolio (\$000)	10,420,783	35,072,563	12,795,495
Average Owned Servicing Portfolio (#)	51,213	177,175	63,347
Average Loan Balance (\$)	238,379	193,317	234,038
Servicing Mix			
First Mortgages:	96.34	99.72	96.66
Government (FHA/VA/RHS)	11.62	77.38	17.95
Prime (Conforming and Jumbo) - Fixed	79.94	21.35	74.30
Prime (Conforming and Jumbo) - ARM	1.33	0.06	1.20
Other Fixed	2.80	0.87	2.61
Other ARM	0.65	0.06	0.59
Closed-End Second Mortgages	0.09	0.00	0.08
Funded HELOCs	0.51	0.00	0.46
Other	3.06	0.28	2.80
Total	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM			
Fixed Rate	97.70	98.49	97.78
ARM	2.30	1.51	2.22
Total	100.00	100.00	100.00
1st Mtg Interest Only vs. Non-Interest-Only			
Interest Only	2.65	0.00	2.39
Non-Interest Only	97.35	100.00	97.61
Total	100.00	100.00	100.00
1st Mtg Owner Occupied vs. Non-Owner Occupied			
Owner Occupied	91.29	96.62	91.82
Non-Owner Occupied	8.71	3.38	8.18
Total	100.00	100.00	100.00
Servicing by Investor Type			
Serviced for Portfolio	0.90	1.56	0.96
Serviced for Others:	99.10	98.44	99.04
Fannie/Freddie/Ginnie	94.74	91.62	94.44
Serviced for Fannie Mae	63.38	13.78	58.54
Serviced for Freddie Mac	19.22	8.98	18.22
Serviced for Ginnie Mae	12.14	68.86	17.68
Other Investors	4.36	6.81	4.60
Total	100.00	100.00	100.00
1st Mtg in Bankruptcy (% based on #)	0.16	0.60	0.21
Seriously Delinquent Rates (90+ Days or in FC)	2.10	5.27	2.43
Agency Servicing Seriously Delinquent Rate	1.99	5.10	2.32
Number of Companies Reporting	197	21	218

(1) Other - Subsidiaries of other non-depository institutions; hedge funds or hedge fund subsidiaries

Quarterly Mortgage Bankers Performance Report
Residential Loan Servicing - By Govt. Servicing Percent in Count
 Q4 - Servicing Mix (#), Simple Average

% BASED ON #	<50% Govt #	>= 50% Govt #	Total
Average Owned Servicing Portfolio (\$000)	10,420,783	35,072,563	12,795,495
Average Owned Servicing Portfolio (#)	51,213	177,175	63,347
Average Loan Balance (\$)	238,379	193,317	234,038
Servicing Mix			
First Mortgages:	96.02	99.57	96.36
Government (FHA/VA/RHS)	12.21	77.41	18.50
Prime (Conforming and Jumbo) - Fixed	79.19	21.27	73.61
Prime (Conforming and Jumbo) - ARM	1.27	0.06	1.16
Other Fixed	2.76	0.78	2.57
Other ARM	0.57	0.05	0.52
Closed-End Second Mortgages	0.35	0.07	0.33
Funded HELOCs	0.52	0.02	0.48
Other	3.10	0.34	2.84
Total	100.00	100.00	100.00
1st Mtg Fixed Rate vs ARM			
Fixed Rate	97.89	98.31	97.93
ARM	2.11	1.69	2.07
Total	100.00	100.00	100.00
1st Mtg Interest Only vs. Non-Interest-Only			
Interest Only	2.63	0.00	2.37
Non-Interest Only	97.37	100.00	97.63
Total	100.00	100.00	100.00
1st Mtg Owner Occupied vs. Non-Owner Occupied			
Owner Occupied	89.67	95.94	90.29
Non-Owner Occupied	10.33	4.06	9.71
Total	100.00	100.00	100.00
Servicing by Investor Type			
Serviced for Portfolio	0.84	1.34	0.89
Serviced for Others:	99.16	98.66	99.11
Fannie/Freddie/Ginnie	94.93	91.71	94.61
Serviced for Fannie Mae	63.58	14.78	58.81
Serviced for Freddie Mac	18.61	7.48	17.52
Serviced for Ginnie Mae	12.74	69.45	18.28
Other Investors	4.24	6.95	4.50
Total	100.00	100.00	100.00
1st Mtg in Bankruptcy (%)	0.16	0.60	0.21
Seriously Delinquent Rates (90+ Days or in FC)	2.06	5.33	2.40
Agency Servicing Seriously Delinquent Rate	2.00	4.92	2.31
Number of Companies Reporting	197	21	218

(1) Other - Subsidiaries of other non-depository institutions; hedge funds or hedge fund subsidiaries

Quarterly Mortgage Bankers Performance Report
Residential Loan Servicing - By Govt. Servicing Percent in Count
 Q5 - Servicing Mix (Avg Loan Balances), **Simple Average**

LOAN BALANCES	<50% Govt #	>= 50% Govt #	Total
Average Owned Servicing Portfolio (\$000)	10,420,783	35,072,563	12,795,495
Average Owned Servicing Portfolio (#)	51,213	177,175	63,347
Average Loan Balance (\$)	238,379	193,317	234,038
Servicing Mix			
First Mortgages:	241,422	193,709	236,718
Government (FHA/VA/RHS) - Fixed	223,748	195,149	219,898
Government (FHA/VA/RHS) - ARM	192,654	150,037	177,434
Prime (Conforming and Jumbo) - Fixed	247,616	189,811	242,515
Prime (Conforming and Jumbo) - ARM	273,490	181,750	263,297
Other Fixed	210,633	179,565	206,978
Other ARM	210,425	313,993	230,152
Closed-End Second Mortgages	35,433	21,292	34,311
Funded HELOCs	102,143	7,271	94,237
Other	153,401	202,982	159,599
1st Mtg Fixed Rate vs ARM			
Fixed Rate	240,672	194,025	236,051
ARM	268,116	155,454	251,885
1st Mtg Interest Only vs. Non-Interest-Only			
Interest Only	380,572	311,139	372,240
Non-Interest Only	242,834	193,706	237,898
1st Mtg Owner Occupied vs. Non-Owner Occupied			
Owner Occupied	246,127	195,173	241,103
Non-Owner Occupied	201,825	165,332	198,386
Servicing by Investor Type			
Serviced for Portfolio	236,339	239,582	236,618
Serviced for Others:	240,609	193,332	235,991
Fannie/Freddie/Ginnie	240,218	192,364	235,500
Serviced for Fannie Mae	238,342	188,935	233,807
Serviced for Freddie Mac	250,374	220,673	247,708
Serviced for Ginnie Mae	236,120	187,466	228,260
Other Investors	265,540	151,130	242,300
Seriously Delinquent Rates (90+ Days or in FC)	229,499	181,897	224,526
Agency Servicing Seriously Delinquent	229,208	187,808	224,873
Number of Companies Reporting	197	21	218

Quarterly Mortgage Bankers Performance Report
Balance Sheet, Performance Ratios and Net Income Summary - Historical
R1 - Balance Sheet, Simple Averages

IN THOUSANDS (\$000s)	All Firms Q1 2021	Previous Qtr. Q4 2020	Previous Yr. Q1 2020	Repeater Q1 2021	Repeater Q4 2020	YTD 2021
TOTAL ASSETS						
Current Assets						
Cash and Cash Equivalents, Unrestricted	21,329	20,490	11,227	22,082	20,687	21,329
Cash and Cash Equivalents, Restricted	2,487	2,772	4,899	2,604	2,593	2,487
Marketable Securities, Held to Maturity	3	2	31	3	2	3
Marketable Securities, Avail. for Sale	134	289	186	143	302	134
Trading Account Securities	551	242	48	580	264	551
Reverse Repurchase Agreements	6	-	5	6	-	6
Receivables - Unrelated Parties	3,553	2,980	4,882	3,657	2,883	3,553
Mortgage Loans HFS	161,834	187,466	198,384	167,582	182,262	161,834
Total Current Assets	189,897	214,242	219,661	196,659	208,993	189,897
Noncurrent Assets						
Mortgage Loans HFI	2,358	2,114	2,120	2,516	1,832	2,358
Receivables - Related Parties	812	685	1,177	808	735	812
Net Mortgage Servicing Rights	14,912	12,141	19,529	15,691	12,297	14,912
Real Estate Owned	93	99	161	95	82	93
Reserve for Other Losses (Contra)	(268)	(227)	(251)	(246)	(246)	(268)
Goodwill and Other Intangible Assets	795	861	1,399	808	842	795
Investments in Joint Ventures, Partnerships, Non Mtg, Other	670	1,353	1,303	713	633	670
Deferred Tax Assets	116	22	219	124	25	116
P&I, T&I, FC and Other Advances	1,068	1,157	2,015	1,144	1,247	1,068
Foreclosure Claims Receivable	139	156	342	150	169	139
Property, Equipment, Leasehold	1,446	1,540	2,483	1,476	1,458	1,446
Other Assets	14,522	13,968	21,741	15,323	13,713	14,522
Total Noncurrent Assets	36,662	33,867	52,236	38,599	32,787	36,662
TOTAL ASSETS	226,560	248,109	271,898	235,257	241,780	226,560
LIABILITIES						
Lines of Credit	150,054	172,686	195,892	155,232	167,265	150,054
Repurchase Reserves	1,430	1,470	1,233	1,491	1,448	1,430
Accrued Expenses	8,429	9,575	9,728	8,823	9,816	8,429
Other Short-Term Debt	12,387	10,583	12,379	13,151	10,165	12,387
Long-Term Debt	3,373	3,811	4,411	3,465	3,650	3,373
Other Liabilities	1,428	3,115	7,501	1,521	2,991	1,428
TOTAL LIABILITIES	179,137	202,312	231,144	185,853	196,483	179,137
EQUITY						
Common & Preferred Stock	428	315	531	457	330	428
Paid-In Capital	4,942	4,321	9,331	5,103	3,850	4,942
Retained Earnings	30,311	30,336	19,062	31,891	30,031	30,311
Treasury Stock	(189)	(198)	(156)	(202)	(194)	(189)
Gnrl, Ltd Partners', & Members' Capital	11,930	11,024	11,984	12,156	11,280	11,930
TOTAL EQUITY (GAAP Net Worth)	47,422	45,797	40,754	49,405	45,297	47,422
TOTAL LIABILITIES & EQUITY	226,560	248,109	271,898	235,257	241,780	226,560
MEMORANDUM ITEMS						
Adjusted Tangible Net Worth (Equity less goodwill and other intangibles, less affiliated receivables, less total restricted retained earnings, less pledged assets net of associated liabilities)	45,618	44,159	38,087	47,577	43,619	45,618
Number of Companies Reporting	343	348	346	320	320	343

Quarterly Mortgage Bankers Performance Report
Balance Sheet, Performance Ratios and Net Income Summary - Historical
R2 - Performance Ratios, **Simple Average**

PERCENTAGES (%)	All Firms Q1 2021	Previous Qtr. Q4 2020	Previous Yr. Q1 2020	Repeater Q1 2021	Repeater Q4 2020	YTD 2021
PROFITABILITY(annualized where appropriate) (1)						
Pre-Tax Net Income/Equity (%)	73.12	89.88	21.88	74.63	89.29	73.12
Pre-Tax Net Income/Assets (%)	17.77	17.90	3.95	17.88	17.80	17.77
Pre-Tax Net Income/Tangible Net Worth	0.19	0.23	0.06	0.19	0.23	0.19
Net Interest Margin (Net interest Income/Assets) (%)	(0.05)	(0.05)	0.24	(0.06)	(0.10)	(0.05)
Noninterest Income/Assets (%)	58.59	59.98	38.71	58.61	60.59	58.59
Noninterest Expense/Assets (%)	40.78	42.02	35.00	40.67	42.69	40.78
% Institutions with Pre-tax Net Income>0	97.35	95.35	77.68	97.48	95.25	97.35
LEVERAGE/LIQUIDITY						
Total Liabilities/Equity	3.89	4.57	6.19	3.87	4.57	3.89
Total Liabilities/Equity (Weighted)	3.78	4.42	5.67	3.76	4.34	3.78
Current Assets/Current Liabilities	1.43	1.33	1.41	1.39	1.32	1.43
Current Assets/Current Liabilities (Weighted)	1.10	1.10	1.00	1.10	1.11	1.10
Total Equity/Total Asset	0.28	0.24	0.22	0.27	0.24	0.28
Total Equity/Total Asset (Weighted)	0.21	0.18	0.15	0.21	0.19	0.21
Tangible Net Worth/Total Assets (%)	26.92	23.83	21.01	26.65	23.48	26.92
Liquidity/Tangible Net Worth (%)	59.13	60.86	46.58	58.27	61.41	59.13
Cash and Equivalents/Current Assets						
Unrestricted Cash and Equivalents/Current Assets	0.18	0.16	0.12	0.18	0.15	0.18
Restricted Cash and Equivalents/Current Assets	0.02	0.02	0.02	0.02	0.02	0.02
Total Cash and Equivalents/Current Assets	0.20	0.17	0.15	0.20	0.17	0.20
Marketable Securities/Current Assets	0.00	0.00	0.00	0.00	0.00	0.00
Receivables/Current Assets	0.02	0.02	0.03	0.02	0.02	0.02
LHFS/Current Assets	0.77	0.80	0.82	0.77	0.80	0.77
Current Assets/Assets	0.84	0.85	0.82	0.84	0.85	0.84
Noncurrent Assets/Assets	0.16	0.15	0.18	0.16	0.15	0.16
Net Working Capital/Assets	0.15	0.13	0.09	0.14	0.13	0.15
OTHER						
# Company Employees	337	335	416	347	328	337
Number of Companies Reporting	343	348	346	320	320	343

(1) Includes all business channels: 1-4 unit residential originations and servicing, portfolio management, and any commercial/construction lending if applicable

Quarterly Mortgage Bankers Performance Report
Balance Sheet, Performance Ratios and Net Income Summary - Historical (1)
R3 - Net Income Summary, **Simple Averages**

IN THOUSANDS (\$000s)	All Firms Q1 2021	Previous Qtr. Q4 2020	Previous Yr. Q1 2020	Repeater Q1 2021	Repeater Q4 2020	YTD 2021
NET INTEREST INCOME						
Interest Income						
Warehousing Interest Income	1,010	1,229	1,301	1,057	1,211	1,010
Servicing-Related/Escrow Earnings	9	9	39	7	10	9
Interest Income - Loans Held for Investment and Securities	14	36	36	15	14	14
Other Interest Income and Adjustments	28	34	144	29	32	28
Total Interest Income	1,061	1,307	1,520	1,109	1,268	1,061
Interest Expense						
Warehousing Interest Expense	1,025	1,207	1,162	1,065	1,180	1,025
Servicing-Related Interest Expense	25	34	93	26	37	25
Other Interest Expense and Adjustments	32	30	181	31	23	32
Total Interest Expense	1,082	1,271	1,437	1,123	1,240	1,082
Net Interest Income	(21)	36	82	(14)	28	(21)
NON-INTEREST INCOME						
Origination Fees and Ancillary Revenue	5,905	7,480	4,404	6,074	7,346	5,905
Net Secondary Marketing Gain on Sale	20,763	25,653	18,260	21,625	25,134	20,763
Direct Servicing Revenue	1,490	1,144	2,191	1,522	1,160	1,490
MSR Amortization, Valuation Changes net of Hedging +/-	724	(375)	(3,473)	767	(384)	724
Other Non-Interest Income	342	375	346	363	380	342
Non-Interest Income	29,224	34,277	21,728	30,351	33,637	29,224
Total Gross Income	29,203	34,313	21,810	30,337	33,665	29,203
NON-CORPORATE PERSONNEL EXPENSE						
Originations Employees	12,134	14,631	10,829	12,631	14,463	12,134
Servicing Employees	187	162	296	159	163	187
Other Non-Corporate Personnel	144	195	271	152	176	144
Benefits and Other Personnel Expense	1,624	1,407	1,641	1,651	1,428	1,624
Non-Corporate Personnel Expense	14,090	16,395	13,036	14,593	16,230	14,090
OTHER EXPENSE						
Occupancy, Equipment, Technology	1,056	1,213	1,402	1,083	1,203	1,056
Unallocated Corporate/Overhead Expense	1,293	1,506	1,244	1,347	1,573	1,293
Other Non-Interest Expense	4,114	4,782	3,869	4,233	4,629	4,114
Total Other Expense	6,462	7,501	6,515	6,664	7,405	6,462
Total Gross Non-Interest Expenses	20,551	23,896	19,551	21,257	23,636	20,551
PRE-TAX NET INCOME (Before Adjustments)	8,652	10,417	2,259	9,079	10,029	8,652
ADJUSTMENTS						
Income Tax Benefit (Cost)	(522)	(684)	(258)	(551)	(584)	(522)
Non-Recurring Items Gain (Loss)	(13)	15	0	(8)	16	(13)
Minority Interest Income (Loss)	(113)	(33)	(32)	(122)	(23)	(113)
Total Adjustments	(649)	(701)	(290)	(681)	(591)	(649)
Net Income After Adjustments	8,003	9,716	1,969	8,398	9,438	8,003
Number of Companies Reporting	343	348	346	320	320	343

(1) Includes all business channels: 1-4 unit residential originations and servicing, portfolio management, and any commercial/construction lending if

Quarterly Mortgage Bankers Performance Report
Balance Sheet, Performance Ratios and Net Income Summary - by Asset Size
 S1 - Balance Sheet, **Simple Averages**

IN THOUSANDS (\$000s)	<50M	50-100	100-200	>200	Total
TOTAL ASSETS					
Current Assets					
Cash and Cash Equivalents, Unrestricted	6,268	11,736	16,519	39,283	21,329
Cash and Cash Equivalents, Restricted	901	477	1,248	5,363	2,487
Marketable Securities, Held to Maturity	3	1	-	7	3
Marketable Securities, Avail. for Sale	5	259	252	79	134
Trading Account Securities	156	171	347	1,139	551
Reverse Repurchase Agreements	25	-	-	-	6
Receivables - Unrelated Parties	779	972	2,276	7,542	3,553
Mortgage Loans HFS	16,464	49,010	102,547	353,897	161,834
Total Current Assets	24,601	62,626	123,189	407,310	189,897
Noncurrent Assets					
Mortgage Loans HFI	202	643	1,136	5,429	2,358
Receivables - Related Parties	187	246	801	1,541	812
Net Mortgage Servicing Rights	1,435	3,172	9,675	33,287	14,912
Real Estate Owned	53	73	169	88	93
Reserve for Other Losses (Contra)	(47)	(153)	(102)	(571)	(268)
Goodwill and Other Intangible Assets	41	281	58	1,998	795
Investments in Joint Ventures, Partnerships, Non Mtg, Other	739	783	346	748	670
Deferred Tax Assets	54	36	73	226	116
P&I, T&I, FC and Other Advances	97	189	509	2,514	1,068
Foreclosure Claims Receivable	19	25	196	250	139
Property, Equipment, Leasehold	361	1,099	1,222	2,476	1,446
Other Assets	1,008	2,715	8,477	33,425	14,522
Total Noncurrent Assets	4,148	9,109	22,558	81,408	36,662
TOTAL ASSETS	28,749	71,735	145,747	488,718	226,560
LIABILITIES					
Lines of Credit	14,852	43,707	93,828	330,104	150,054
Repurchase Reserves	181	433	1,017	3,040	1,430
Accrued Expenses	776	2,110	5,007	18,927	8,429
Other Short-Term Debt	2,316	3,370	5,479	27,982	12,387
Long-Term Debt	507	1,387	2,335	6,952	3,373
Other Liabilities	480	111	1,646	2,657	1,428
TOTAL LIABILITIES	19,279	51,599	109,534	394,833	179,137
EQUITY					
Common & Preferred Stock	389	270	460	524	428
Paid-In Capital	2,124	1,710	3,837	9,226	4,942
Retained Earnings	5,063	13,298	21,807	61,186	30,311
Treasury Stock	(32)	(132)	(294)	(262)	(189)
Gnrl, Ltd Partners', & Members' Capital	1,926	4,990	10,403	23,211	11,930
TOTAL EQUITY (GAAP Net Worth)	9,470	20,135	36,213	93,885	47,422
TOTAL LIABILITIES & EQUITY	28,749	71,735	145,747	488,718	226,560
MEMORANDUM ITEMS					
Adjusted Tangible Net Worth (Equity less goodwill and other intangibles, less affiliated receivables, less total restricted retained earnings, less pledged assets net of associated liabilities)	9,240	19,573	35,225	89,889	45,618
Number of Companies Reporting	80	69	71	123	343

Quarterly Mortgage Bankers Performance Report
Balance Sheet, Performance Ratios and Net Income Summary - by Asset Size
 S2 - Performance Ratios, **Simple Average**

PERCENTAGES (%)	<50M	50-100	100-200	>200	Total
PROFITABILITY(annualized where appropriate) (1)					
Pre-Tax Net Income/Equity (%)	60.27	76.33	62.73	85.67	73.12
Pre-Tax Net Income/Assets (%)	20.02	20.52	15.27	16.20	17.77
Pre-Tax Net Income/Tangible Net Worth	0.15	0.20	0.16	0.23	0.19
Net Interest Margin (Net interest Income/Assets) (%)	(0.00)	0.08	(0.19)	(0.06)	(0.05)
Noninterest Income/Assets (%)	65.73	65.19	56.09	51.70	58.59
Noninterest Expense/Assets (%)	45.70	44.74	40.63	35.44	40.78
% Institutions with Pre-tax Net Income>0	96.15	100.00	92.86	99.19	97.35
LEVERAGE/LIQUIDITY					
Total Liabilities/Equity	2.49	3.29	4.24	4.93	3.89
Total Liabilities/Equity (Weighted)	2.04	2.56	3.02	4.21	3.78
Current Assets/Current Liabilities	2.11	1.39	1.27	1.10	1.43
Current Assets/Current Liabilities (Weighted)	1.36	1.26	1.17	1.07	1.10
Total Equity/Total Asset	0.40	0.29	0.26	0.21	0.28
Total Equity/Total Asset (Weighted)	0.33	0.28	0.25	0.19	0.21
Tangible Net Worth/Total Assets (%)	38.70	28.08	24.86	19.79	26.92
Liquidity/Tangible Net Worth (%)	77.43	64.90	52.90	47.60	59.13
Cash and Equivalents/Current Assets					
Unrestricted Cash and Equivalents/Current Assets	0.32	0.20	0.14	0.10	0.18
Restricted Cash and Equivalents/Current Assets	0.04	0.01	0.01	0.02	0.02
Total Cash and Equivalents/Current Assets	0.36	0.20	0.15	0.12	0.20
Marketable Securities/Current Assets	0.00	0.00	0.00	0.00	0.00
Receivables/Current Assets	0.03	0.02	0.03	0.02	0.02
LHFS/Current Assets	0.60	0.77	0.82	0.85	0.77
Current Assets/Assets	0.83	0.87	0.84	0.83	0.84
Noncurrent Assets/Assets	0.17	0.13	0.16	0.17	0.16
Net Working Capital/Assets	0.27	0.19	0.12	0.07	0.15
OTHER					
# Company Employees	62	149	245	674	337
Number of Companies Reporting	80	69	71	123	343

(1) Includes all business channels: 1-4 unit residential originations and servicing, portfolio management, and any commercial/construction lending if applicable

Quarterly Mortgage Bankers Performance Report
Balance Sheet, Performance Ratios and Net Income Summary - by Asset Size (1)
 S3 - Net Income Summary, Simple Averages

IN THOUSANDS (\$000s)	<50M	50-100	100-200	>200	Total
NET INTEREST INCOME					
Interest Income					
Warehousing Interest Income	110	318	683	2,173	1,010
Servicing-Related/Escrow Earnings	1	3	20	10	9
Interest Income - Loans Held for Investment and Securities	2	3	15	29	14
Other Interest Income and Adjustments	4	27	11	53	28
Total Interest Income	118	350	729	2,265	1,061
Interest Expense					
Warehousing Interest Expense	128	298	801	2,147	1,025
Servicing-Related Interest Expense	-	0	12	61	25
Other Interest Expense and Adjustments	4	28	9	66	32
Total Interest Expense	132	327	823	2,274	1,082
Net Interest Income	(14)	23	(94)	(8)	(21)
NON-INTEREST INCOME					
Origination Fees and Ancillary Revenue	1,116	2,822	5,336	11,077	5,905
Net Secondary Marketing Gain on Sale	3,159	8,260	13,028	43,692	20,763
Direct Servicing Revenue	210	347	1,173	3,146	1,490
MSR Amortization, Valuation Changes net of Hedging +/-	(6)	171	349	1,727	724
Other Non-Interest Income	149	274	280	542	342
Non-Interest Income	4,628	11,875	20,166	60,183	29,224
Total Gross Income	4,614	11,898	20,072	60,175	29,203
NON-CORPORATE PERSONNEL EXPENSE					
Originations Employees	1,773	4,828	8,135	25,280	12,134
Servicing Employees	36	39	340	280	187
Other Non-Corporate Personnel	29	(21)	166	300	144
Benefits and Other Personnel Expense	234	698	988	3,416	1,624
Non-Corporate Personnel Expense	2,071	5,543	9,629	29,276	14,090
OTHER EXPENSE					
Occupancy, Equipment, Technology	218	440	805	2,090	1,056
Unallocated Corporate/Overhead Expense	185	517	994	2,620	1,293
Other Non-Interest Expense	765	1,650	3,167	8,220	4,114
Total Other Expense	1,169	2,607	4,966	12,929	6,462
Total Gross Non-Interest Expenses	3,240	8,151	14,595	42,205	20,551
PRE-TAX NET INCOME (Before Adjustments)	1,374	3,748	5,477	17,970	8,652
ADJUSTMENTS					
Income Tax Benefit (Cost)	(28)	(81)	(311)	(1,214)	(522)
Non-Recurring Items Gain (Loss)	(2)	1	-	(35)	(13)
Minority Interest Income (Loss)	-	0	(49)	(288)	(113)
Total Adjustments	(30)	(80)	(359)	(1,537)	(649)
Net Income After Adjustments	1,344	3,668	5,118	16,432	8,003
Number of Companies Reporting	80	69	71	123	343

(1) Includes all business channels: 1-4 unit residential originations and servicing, portfolio management, and any commercial/cons lending if applicable

Quarterly Mortgage Bankers Performance Report
Balance Sheet, Performance Ratios and Net Income Summary - by Company Type
T1 - Balance Sheet, **Simple Averages**

IN THOUSANDS (\$000s)	Bank/Thrift Subs	Independent Mtg Cos.	Other (1)	Total
TOTAL ASSETS				
Current Assets				
Cash and Cash Equivalents, Unrestricted	10,720	22,714	17,270	21,329
Cash and Cash Equivalents, Restricted	390	2,255	6,529	2,487
Marketable Securities, Held to Maturity	-	4	-	3
Marketable Securities, Avail. for Sale	-	135	235	134
Trading Account Securities	-	659	-	551
Reverse Repurchase Agreements	-	7	-	6
Receivables - Unrelated Parties	2,093	3,764	2,796	3,553
Mortgage Loans HFS	92,243	173,905	106,663	161,834
Total Current Assets	105,445	203,444	133,493	189,897
Noncurrent Assets				
Mortgage Loans HFI	2,764	2,260	2,950	2,358
Receivables - Related Parties	267	871	714	812
Net Mortgage Servicing Rights	7,393	15,208	18,603	14,912
Real Estate Owned	357	75	37	93
Reserve for Other Losses (Contra)	(191)	(299)	(35)	(268)
Goodwill and Other Intangible Assets	1,053	837	163	795
Investments in Joint Ventures, Partnerships, Non Mtg, Other	267	699	745	670
Deferred Tax Assets	(297)	137	274	116
P&I, T&I, FC and Other Advances	82	1,222	441	1,068
Foreclosure Claims Receivable	-	159	73	139
Property, Equipment, Leasehold	806	1,467	1,799	1,446
Other Assets	10,634	14,656	16,610	14,522
Total Noncurrent Assets	23,129	37,292	42,369	36,662
TOTAL ASSETS	128,574	240,736	175,862	226,560
LIABILITIES				
Lines of Credit	79,610	162,086	95,996	150,054
Repurchase Reserves	706	1,470	1,674	1,430
Accrued Expenses	3,639	9,090	6,262	8,429
Other Short-Term Debt	6,976	12,529	15,711	12,387
Long-Term Debt	1,229	3,703	2,077	3,373
Other Liabilities	2,597	798	6,438	1,428
TOTAL LIABILITIES	94,956	192,012	128,928	179,137
EQUITY				
Common & Preferred Stock	178	483	122	428
Paid-In Capital	7,276	4,518	6,982	4,942
Retained Earnings	23,482	31,909	20,942	30,311
Treasury Stock	-	(216)	(94)	(189)
Gnrl, Ltd Partners', & Members' Capital	2,682	12,030	18,983	11,930
TOTAL EQUITY (GAAP Net Worth)	33,618	48,724	46,934	47,422
TOTAL LIABILITIES & EQUITY	128,574	240,736	175,862	226,560
MEMORANDUM ITEMS				
Adjusted Tangible Net Worth (Equity less goodwill and other intangibles, less affiliated receivables, less total restricted retained earnings, less pledged assets net of associated liabilities)	31,957	46,834	45,828	45,618
Number of Companies Reporting	26	287	30	343

(1) Other: Subsidiaries of other non-depository institutions; hedge funds or hedge fund subsidiaries; REITs

Quarterly Mortgage Bankers Performance Report
Balance Sheet, Performance Ratios and Net Income Summary - by Company Type
T2 - Performance Ratios, Simple Average

PERCENTAGES (%)	Bank/Thrift Subs	Independent Mtg Cos.	Other (2)	Total
PROFITABILITY(annualized where appropriate) (1)				
Pre-Tax Net Income/Equity (%)	56.30	72.88	90.04	73.12
Pre-Tax Net Income/Assets (%)	21.16	17.06	21.55	17.77
Pre-Tax Net Income/Tangible Net Worth	0.15	0.19	0.23	0.19
Net Interest Margin (Net interest Income/Assets) (%)	0.64	(0.13)	0.16	(0.05)
Noninterest Income/Assets (%)	61.32	58.96	52.75	58.59
Noninterest Expense/Assets (%)	40.80	41.76	31.36	40.78
% Institutions with Pre-tax Net Income>0	96.15	97.54	96.55	97.35
LEVERAGE/LIQUIDITY				
Total Liabilities/Equity	2.39	4.03	3.77	3.89
Total Liabilities/Equity (Weighted)	2.82	3.94	2.75	3.78
Current Assets/Current Liabilities	2.46	1.33	1.47	1.43
Current Assets/Current Liabilities (Weighted)	1.16	1.10	1.12	1.10
Total Equity/Total Asset	0.49	0.26	0.31	0.28
Total Equity/Total Asset (Weighted)	0.26	0.20	0.27	0.21
Tangible Net Worth/Total Assets (%)	47.17	24.73	30.28	26.92
Liquidity/Tangible Net Worth (%)	71.55	59.08	48.91	59.13
Cash and Equivalents/Current Assets				
Unrestricted Cash and Equivalents/Current Assets	0.34	0.17	0.18	0.18
Restricted Cash and Equivalents/Current Assets	0.01	0.01	0.08	0.02
Total Cash and Equivalents/Current Assets	0.35	0.18	0.25	0.20
Marketable Securities/Current Assets	0.00	0.00	0.00	0.00
Receivables/Current Assets	0.05	0.02	0.05	0.02
LHFS/Current Assets	0.60	0.79	0.70	0.77
Current Assets/Assets	0.76	0.85	0.78	0.84
Noncurrent Assets/Assets	0.24	0.15	0.22	0.16
Net Working Capital/Assets	0.29	0.14	0.14	0.15
OTHER				
# Company Employees	147	363	255	337
Number of Companies Reporting	26	287	30	343

(1) Includes all business channels - 1-4 unit residential originations and servicing, portfolio management, and any commercial/construction lending if applicable

(2) Other: Subsidiaries of other non-depository institutions; hedge funds or hedge fund subsidiaries; REITs

Quarterly Mortgage Bankers Performance Report
Balance Sheet, Performance Ratios and Net Income Summary - by Company Type (2)
T3 - Net Income Summary, **Simple Averages**

IN THOUSANDS (\$000s)	Bank/Thrift Subs	Independent Mtg Cos.	Other (1)	Total
NET INTEREST INCOME				
Interest Income				
Warehousing Interest Income	502	1,096	635	1,010
Servicing-Related/Escrow Earnings	1	9	7	9
Interest Income - Loans Held for Investment and Securities	19	14	13	14
Other Interest Income and Adjustments	58	27	6	28
Total Interest Income	581	1,147	661	1,061
Interest Expense				
Warehousing Interest Expense	361	1,135	550	1,025
Servicing-Related Interest Expense	9	26	21	25
Other Interest Expense and Adjustments	24	33	37	32
Total Interest Expense	393	1,194	608	1,082
Net Interest Income	188	(48)	52	(21)
NON-INTEREST INCOME				
Origination Fees and Ancillary Revenue	1,587	6,503	3,917	5,905
Net Secondary Marketing Gain on Sale	10,868	22,039	17,135	20,763
Direct Servicing Revenue	772	1,401	2,960	1,490
MSR Amortization, Valuation Changes net of Hedging +/-	204	852	(47)	724
Other Non-Interest Income	56	351	501	342
Non-Interest Income	13,486	31,147	24,465	29,224
Total Gross Income	13,674	31,100	24,517	29,203
NON-CORPORATE PERSONNEL EXPENSE				
Originations Employees	5,189	13,245	7,518	12,134
Servicing Employees	149	170	389	187
Other Non-Corporate Personnel	150	144	144	144
Benefits and Other Personnel Expense	864	1,716	1,405	1,624
Non-Corporate Personnel Expense	6,352	15,275	9,455	14,090
OTHER EXPENSE				
Occupancy, Equipment, Technology	590	1,119	847	1,056
Unallocated Corporate/Overhead Expense	477	1,409	887	1,293
Other Non-Interest Expense	1,189	4,552	2,448	4,114
Total Other Expense	2,257	7,081	4,182	6,462
Total Gross Non-Interest Expenses	8,609	22,356	13,638	20,551
PRE-TAX NET INCOME (Before Adjustments)	5,065	8,744	10,880	8,652
ADJUSTMENTS				
Income Tax Benefit (Cost)	(821)	(434)	(1,114)	(522)
Non-Recurring Items Gain (Loss)	-	(15)	-	(13)
Minority Interest Income (Loss)	(12)	(16)	(1,138)	(113)
Total Adjustments	(833)	(464)	(2,252)	(649)
Net Income After Adjustments	4,232	8,280	8,628	8,003
Number of Companies Reporting	26	287	30	343

(1) Other - Subsidiaries of other non-depository institutions; hedge funds or hedge fund subsidiaries; REITs

(2) Includes all business channels - 1-4 unit residential originations and servicing, portfolio management, and any construction lending if applicable