



TOP 100

MORTGAGE COMPANIES

In America 2013

High Performing Mortgage Companies Turn Periods of Uncertainty to Their Advantage

What keeps a mortgage executive awake at night? Probably the same nagging concern that worries most of us when we toss and turn at 3 a.m. Uncertainty. At any hour, what we don't know seems to loom more ominously than what we do know.

For every mortgage executive, the current economic turmoil offers plenty of cause for insomnia. Uncertainties abound. High performers turn periods of uncertainty to their advantage.

Mortgage Executive Magazine compiled the most comprehensive list of the nation's top 100 closely held mortgage companies and publicly traded banks as ranked by their total yearly mortgage volume. *Mortgage Executive Magazine* seeks to recognize and celebrate the service, dedication, and hard work that mortgage originators, managers and executives put into building their companies and serving their clients.



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Learn the Critical Money Making Skills You Need To Build a Profitable Mortgage Business

Here are some sobering statistics. The majority of mortgage originators will likely see a 20–40% decline in personal income from last year. And if that is the worst that happens, they are the lucky ones.

What makes the difference between thriving and barely surviving in the mortgage business, between a Top 10 Mortgage Originator earning \$1,000,000+ a year and someone just getting by? Answer: It's not interest rates or service levels. It's the skills, strategies and systems developed and implemented by each mortgage professional. That is the key element.

MASTERMIND 2014 gives you the tools and systems to make the quantum leaps in your mortgage production and business results. Designed for successful, experienced Originators, Managers and CEOs the event provides what is needed to breakthrough to the next level.

Register Online Today or
Call 866.304.8319

RK	COMPANY	VOLUME 2013	# OF LOANS 2013
1	Flagstar Bank	\$37,490,000,000	157,700
2	Guaranteed Rate	\$15,931,725,099	55,653
3	Stearns Lending	\$13,800,000,000	51,903
4	PrimeLending	\$11,792,561,873	55,781
5	LoanDepot/imortgage	\$11,739,370,371	51,959
6	Prospect Mortgage	\$7,570,000,000	28,600
7	Pinnacle Capital Mortgage	\$7,072,829,257	26,994
8	Guild Mortgage	\$7,067,239,572	36,612
9	Sierra Pacific Mortgage	\$6,990,840,247	26,744
10	Mortgage Master	\$6,236,429,310	19,742
11	HomeBridge Financial Services	\$6,184,184,635	26,058
12	RPM Mortgage	\$5,899,305,921	13,712
13	George Mason Mortgage	\$5,782,912,213	16,518
14	New Penn Financial	\$5,740,158,045	22,182
15	Fairway Independent Mortgage	\$5,530,000,000	26,000
16	Fremont Bank	\$5,308,132,418	20,582
17	W.J. Bradley Mortgage	\$5,299,033,630	19,287
18	Academy Mortgage	\$5,249,682,636	26,974
19	American Pacific Mortgage	\$4,371,273,732	15,742
20	Cobalt Mortgage	\$3,972,888,812	14,720
21	New American Funding	\$3,893,893,231	13,747
22	Supreme Lending	\$3,347,889,290	17,922
23	Embrace Home Loans	\$3,311,230,713	17,590
24	Movement Mortgage	\$3,278,575,506	16,937
25	Paramount Residential Mortgage	\$3,087,000,000	11,773
26	First Home Mortgage	\$3,072,414,345	10,555
27	Opes Advisors Mortgage Services	\$2,848,217,789	6,694
28	Prosperity Mortgage	\$2,804,390,629	9,357
29	Pulte Mortgage	\$2,765,509,000	11,818
30	SWBC Mortgage	\$2,694,006,647	13,658
31	Gateway Funding	\$2,623,000,000	11,354
32	NOVA Home Loans	\$2,563,468,851	13,443
33	Envoy Mortgage	\$2,401,524,288	11,690
34	Mortgage Network	\$2,352,265,744	10,116
35	Land Home Financial	\$2,197,903,622	7,497
36	First Choice Loan Services	\$2,113,592,151	8,091
37	Skyline Financial	\$2,100,000,000	5,731
38	Residential Mortgage Services	\$2,061,269,736	8,940
39	Trident Mortgage	\$2,029,875,364	7,955
40	Premier Nationwide Lending	\$1,983,277,534	11,237
41	On Q Financial	\$1,935,490,122	6,722
42	Summit Funding	\$1,931,917,738	7,779
43	Waterstone Mortgage	\$1,808,303,462	10,137
44	Bay Equity LLC	\$1,807,782,940	5,578
45	Wyndham Capital Mortgage	\$1,736,282,306	5,902
46	Leader Bank	\$1,734,537,000	5,232
47	Gateway Mortgage	\$1,686,000,000	10,843
48	First California Mortgage	\$1,671,753,806	6,438
49	Republic Mortgage	\$1,654,781,809	8,373
50	Golden Empire Mortgage	\$1,651,293,831	5,991

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51	Benchmark Mortgage	\$1,627,455,741	7,903
52	JMAC Lending	\$1,600,000,000	4379
53	Starkey Mortgage	\$1,554,795,912	8,816
54	Citywide Home Loans	\$1,527,623,628	7032
55	McLean Mortgage	\$1,504,061,432	4,550
56	FBC Mortgage	\$1,448,950,144	6,848
57	1st Advantage Mortgage	\$1,393,211,213	5,261
58	Paramount Equity Mortgage	\$1,383,000,000	6,163
59	Perl Mortgage	\$1,351,466,053	4,468
60	Amerifirst Financial	\$1,301,850,448	5,845
61	Merrimack Mortgage	\$1,221,000,000	5,549
62	Castle & Cooke Mortgage	\$1,195,800,000	6,181
63	Broadview Mortgage	\$1,156,409,000	3,834
64	NJ Lenders	\$1,156,170,204	3,021
65	Bridgeview Bank Mortgage	\$1,092,232,885	4,460
66	Union Home Mortgage	\$1,079,058,337	7,132
67	Wallick & Volk	\$1,065,651,688	5,559
68	Gold Star Financial	\$1,057,981,309	5,498
69	Guaranty Trust	\$1,057,147,053	6,280
70	Eagle Bank	\$1,035,672,445	2496
71	Megastar Financial	\$1,033,597,281	4,434
72	MVB Mortgage	\$1,011,509,403	3,263
73	Directors Mortgage	\$976,238,761	4015
74	Atlantic Bay Mortgage Group	\$963,474,870	5,344
75	Churchill Mortgage	\$962,242,534	5,511
76	LeaderOne Financial	\$958,786,157	5542
77	First Community Mortgage	\$955,640,577	6,012
78	Veritas Funding	\$942,413,519	4,082
79	Intercoastal Mortgage Company	\$914,495,198	2,315
80	Poli Mortgage Group	\$908,152,902	2,904
81	Residential Home Funding	\$850,270,449	3,046
82	VanDyk Mortgage Corp.	\$835,607,517	4749
83	Pinnacle Mortgage Group	\$809,005,340	3,051
84	First Heritage Mortgage	\$791,018,633	2,021
85	Reliant Mortgage	\$788,110,332	2,927
86	Mason-McDuffie	\$786,177,981	2,709
87	Ameripro Funding	\$721,998,280	3,680
88	NFM Inc.	\$707,720,928	3,083
89	Axiom Financial	\$690,945,382	3,817
90	Inlanta Mortgage	\$689,151,622	4,120
91	William Raveis Mortgage	\$685,780,758	2,025
92	Axia Home Loans	\$672,340,811	2,926
93	Cornerstone Mortgage Inc.	\$669,547,493	3,953
94	Network Capital	\$664,718,945	2824
95	First Centennial Mortgage	\$660,662,734	2,720
96	American Equity Mortgage	\$655,000,000	3,976
97	Augusta Financial	\$637,068,420	1,835
98	Honolulu HomeLoans	\$635,000,000	1,740
99	American Federal Mortgage	\$620,298,450	2,259
100	Mortgage Financial	\$575,987,765	2,131



Here Is What Leading CEOs Are Saying About Mastermind 2013

Bill Dallas, legendary mortgage entrepreneur and \$2.1b CEO of Skyline Home Loans said, "It is important to invest in the University of "You"! Intelligence is the x-factor in business today. Everybody can work hard, possess a great attitude, and show empathy for those around you...but those who know what to do and are smart, surpass everyone else!"

"When I was a top loan officer I copied what other successful folks did and learned from the mistakes of others. Lead generation and customer retention has fundamentally changed loan origination...you need to adjust your model to be truly successful going forward...learn from the best...accept nothing less than the best...choose to be great!"

According to Keith Tibbles, the CEO of the \$3.3b Cobalt Mortgage, "The amount of change in our industry is making the adaptation and reinvention skills of loan originators one of the most important personal development needs. There is no better way to invent or reinvent anything than to be in a large room filled with bright, driven and successful people sharing a common challenge! That is the development platform these events provide for all in attendance."

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