

Guide to Mortgage Origination Channels

	Total	Distrb	Agency			Purpose		Average		
			FNMA	FHLMC	GNMA	Refi	Purch	FICO	DTI	LTV
VERMONT STATE EMPLOYEES CREDIT UNION	\$104.2		\$104.2	\$0.0	\$0.0	80.7%	19.3%	756.75	30.40	64.54
RETAIL	\$104.2	100.0%	\$104.2	\$0.0	\$0.0	80.7%	19.3%	756.75	30.40	64.54
SAVINGS BANK OF DANBURY	\$103.5		\$103.5	\$0.0	\$0.0	54.4%	45.6%	758.61	31.12	69.73
RETAIL	\$96.8	93.5%	\$96.8	\$0.0	\$0.0	56.0%	44.0%	757.96	31.18	69.40
CORRESPONDENT	\$6.8	6.5%	\$6.8	\$0.0	\$0.0	31.9%	68.1%	771.58	29.89	76.32
CENTENNIAL LENDING LLC	\$103.3		\$103.3	\$0.0	\$0.0	68.5%	31.5%	749.60	30.92	74.71
RETAIL	\$103.3	100.0%	\$103.3	\$0.0	\$0.0	68.5%	31.5%	749.60	30.92	74.71
1ST SOURCE BANK	\$102.4		\$86.6	\$0.0	\$15.8	64.8%	35.2%	740.42	30.25	76.04
RETAIL	\$102.4	100.0%	\$86.6	\$0.0	\$15.8	64.8%	35.2%	740.42	30.25	76.04
ATLANTIC PACIFIC MORTGAGE CORPORATION	\$102.2		\$85.8	\$16.4	\$0.0	77.5%	22.5%	742.50	34.97	79.24
RETAIL	\$67.1	65.6%	\$60.9	\$6.1	\$0.0	72.7%	27.3%	748.63	34.42	75.62
BROKER	\$35.2	34.4%	\$24.9	\$10.3	\$0.0	86.7%	13.3%	732.29	35.90	85.29
CITADEL FEDERAL CREDIT UNION	\$102.0		\$102.0	\$0.0	\$0.0	87.3%	12.7%	757.41	29.02	64.11
RETAIL	\$102.0	100.0%	\$102.0	\$0.0	\$0.0	87.3%	12.7%	757.41	29.02	64.11
LAKE SUNAPEE BANK FSB	\$101.9		\$0.0	\$101.9	\$0.0	84.3%	15.7%	764.87	31.15	62.59
RETAIL	\$101.9	100.0%	\$0.0	\$101.9	\$0.0	84.3%	15.7%	764.87	31.15	62.59
SAN FRANCISCO FIRE CREDIT UNION	\$101.4		\$101.4	\$0.0	\$0.0	82.6%	17.4%	767.12	30.21	60.66
RETAIL	\$101.4	100.0%	\$101.4	\$0.0	\$0.0	82.6%	17.4%	767.12	30.21	60.66
EASTWOOD BANK	\$101.2		\$43.2	\$58.0	\$0.0	65.1%	34.9%	760.69	29.80	75.47
RETAIL	\$101.2	100.0%	\$43.2	\$58.0	\$0.0	65.1%	34.9%	760.69	29.80	75.47
WINGS FINANCIAL FEDERAL CREDIT UNION	\$100.9		\$100.9	\$0.0	\$0.0	82.5%	17.5%	771.46	28.93	67.61
RETAIL	\$100.9	100.0%	\$100.9	\$0.0	\$0.0	82.5%	17.5%	771.46	28.93	67.61
STAR FINANCIAL BANK	\$100.8		\$100.8	\$0.0	\$0.0	71.3%	28.7%	751.07	29.55	74.61
RETAIL	\$100.8	100.0%	\$100.8	\$0.0	\$0.0	71.3%	28.7%	751.07	29.55	74.61
UNITED COMMUNITY BANK	\$100.5		\$100.5	\$0.0	\$0.0	69.2%	30.8%	748.02	28.30	71.64
RETAIL	\$99.7	99.1%	\$99.7	\$0.0	\$0.0	69.3%	30.7%	748.16	28.31	71.57
CORRESPONDENT	\$0.9	0.9%	\$0.9	\$0.0	\$0.0	65.0%	35.0%	736.40	27.80	77.11
JMAC LENDING INC	\$100.5		\$100.5	\$0.0	\$0.0	92.9%	7.1%	770.12	33.93	57.28
BROKER	\$100.5	100.0%	\$100.5	\$0.0	\$0.0	92.9%	7.1%	770.12	33.93	57.28
TEXAS DOW EMPLOYEES CREDIT UNION	\$100.5		\$100.5	\$0.0	\$0.0	68.0%	32.0%	751.89	29.68	70.85
RETAIL	\$100.5	100.0%	\$100.5	\$0.0	\$0.0	68.0%	32.0%	751.89	29.68	70.85
MORTGAGE CENTER LC	\$100.4		\$100.4	\$0.0	\$0.0	77.8%	22.2%	735.24	33.71	93.19
RETAIL	\$100.4	100.0%	\$100.4	\$0.0	\$0.0	77.8%	22.2%	735.24	33.71	93.19
NEW HAMPSHIRE HOUSING FINANCE AUTHORITY	\$99.8		\$24.8	\$0.0	\$75.0	10.9%	89.1%	704.40	39.25	96.05
RETAIL	\$71.4	71.5%	\$0.3	\$0.0	\$71.1	9.4%	90.6%	695.83	40.16	96.48
CORRESPONDENT	\$23.5	23.5%	\$23.2	\$0.0	\$0.3	12.7%	87.3%	728.66	37.40	94.74
BROKER	\$4.9	5.0%	\$1.3	\$0.0	\$3.7	25.2%	74.8%	719.22	34.74	96.00
UNITED BANK MORTGAGE CORP	\$99.2		\$0.0	\$99.2	\$0.0	72.5%	27.5%	748.12	29.33	71.68
RETAIL	\$98.9	99.7%	\$0.0	\$98.9	\$0.0	72.7%	27.3%	748.00	29.33	71.64
BROKER	\$0.3	0.3%	\$0.0	\$0.3	\$0.0	0.0%	100.0%	790.50	29.00	87.50
FIRST AMERICAN BANK	\$98.9		\$7.5	\$91.4	\$0.0	90.8%	9.2%	761.76	32.30	64.25
RETAIL	\$98.9	100.0%	\$7.5	\$91.4	\$0.0	90.8%	9.2%	761.76	32.30	64.25
INDEPENDENCE BANK	\$98.8		\$0.0	\$98.8	\$0.0	78.6%	21.4%	748.87	28.52	70.20
RETAIL	\$98.7	99.9%	\$0.0	\$98.7	\$0.0	78.5%	21.5%	748.85	28.53	70.19
BROKER	\$0.1	0.1%	\$0.0	\$0.1	\$0.0	100.0%	0.0%	767.00	22.00	80.00
SUMMIT COMMUNITY BANK	\$98.8		\$0.0	\$98.8	\$0.0	43.5%	56.5%	756.93	31.84	80.69
RETAIL	\$98.8	100.0%	\$0.0	\$98.8	\$0.0	43.5%	56.5%	756.93	31.84	80.69
MINNESOTA HOUSING FINANCE AGENCY	\$98.5		\$98.5	\$0.0	\$0.0	1.0%	99.0%	744.92	36.37	96.26
CORRESPONDENT	\$97.2	98.7%	\$97.2	\$0.0	\$0.0	1.0%	99.0%	745.02	36.36	96.25
BROKER	\$1.3	1.3%	\$1.3	\$0.0	\$0.0	0.0%	100.0%	738.00	37.22	96.78
UNION BANK VT	\$98.2		\$0.0	\$98.2	\$0.0	64.7%	35.3%	753.45	33.97	69.36
RETAIL	\$98.2	100.0%	\$0.0	\$98.2	\$0.0	64.7%	35.3%	753.45	33.97	69.36