

IMF Database Top Lender Profile 3Q13

(Dollars in Billions)



3Q 2013 Profile: Lender X

9M 2013 Originations	Total	Conv Conf	Govt	Jumbo	Nonprime
Production Volume (14)	\$17.640	\$9.760	\$4.360	\$2.460	\$0.000
Mkt Share	0.8%	0.9%	0.8%	0.7%	0.0%
Distribution		55.3%	24.7%	13.9%	0.0%
Channel	Volume	Mkt Share	Distribution		
Retail (9)	\$12.340	1.3%	70.0%		
Wholesale	\$5.300	0.7%	30.0%		
Broker	\$0.000	0.0%	0.0%		
Correspondent (21)	\$5.300	0.9%	30.0%		
Direct Originations (14)	\$7.040	0.8%	39.9%		
Loan Purpose	Volume	Mkt Share	Distribution		
Purchase Money (16)	\$3.230	0.6%	27.9%		
Refinance (13)	\$9.610	0.9%	72.1%		
Servicing	3Q13	2Q13	1Q13	4Q12	3Q12
Total (15)	\$160.190	\$151.430	\$126.470	\$136.220	\$134.860
Mkt Share	1.6%	1.5%	1.4%	1.4%	1.4%
Delinquency Rate	6.45%	7.07%	7.05%	8.03%	8.57%
Subprime	\$0.540	\$0.520	\$0.390	\$0.430	\$0.631
GSE Sales	3Q13	2Q13	1Q13	4Q12	3Q12
Total (12)	\$3.725	\$3.630	\$3.241	\$2.630	\$2.117
Mkt Share	1.3%	1.2%	0.8%	0.6%	0.6%
Fannie Mae (14)	\$1.766	\$1.764	\$1.954	\$1.531	\$1.997
Mkt Share	1.0%	0.9%	0.8%	0.7%	1.0%
Freddie Mac (15)	\$1.358	\$1.266	\$0.920	\$0.549	\$0.620
Mkt Share	1.3%	0.9%	0.8%	0.5%	0.8%
GSE Channel (9M13 Only)	Both	Fannie (8)	Freddie (13)		
Retail	\$9.116	\$5.685	\$3.431		
Wholesale	\$0.000	\$0.000	\$0.000		
Correspondent	\$0.000	\$0.000	\$0.000		
Broker	\$0.000	\$0.000	\$0.000		
Government Agency Business	3Q13	2Q13	1Q13	4Q12	3Q12
Ginnie Mae MBS Issuance (16)	\$0.714	\$0.640	\$0.417	\$0.530	\$0.466
Mkt Share	0.9%	0.6%	0.5%	0.7%	0.4%
Ginnie Mae Servicing (14)	\$20.710	\$22.353	\$20.218	\$21.235	\$22.125
Mkt Share	1.4%	1.5%	1.6%	1.6%	1.7%
FHA Lenders	\$0.537	\$0.526	\$0.500	\$0.545	\$0.400

Source: Inside Mortgage Finance

Notes: Parentheses () is ranking in category. Direct originations volume includes only retail and wholesale/broker originations. Other includes HEL. Market share data based on total volume in that category.