

#	Lender	Total IRRRL Loans	% IRRRL	Total IRRRL Loan Amount	Average IRRRL Loan Amount
	Grand Total	31,645	21.9%	\$7,578,337,228	\$239,480
1	FREEDOM MORTGAGE CORP	6,406	77.0%	\$1,322,858,123	\$206,503
2	WELLS FARGO BANK, NA	3,139	43.3%	\$669,548,185	\$213,300
3	SUN WEST MORTGAGE COMPANY INC	2,631	84.4%	\$715,342,706	\$271,890
4	360 MORTGAGE GROUP LLC	1,825	94.3%	\$441,924,104	\$242,150
5	LOANDEPOT	1,395	38.2%	\$423,364,974	\$303,487
6	QUICKEN LOANS INC.	1,313	13.1%	\$282,883,658	\$215,448
7	PENNYMAC LOAN SERVICES LLC	1,234	98.8%	\$324,754,557	\$263,172
8	THE FEDERAL SAVINGS BANK	1,140	77.7%	\$319,447,005	\$280,217
9	FIRST GUARANTY MORTGAGE CORP	763	76.7%	\$148,392,204	\$194,485
10	VETERANS UNITED HOME LOANS	725	9.2%	\$162,023,737	\$223,481
11	FLAGSHIP FINANCIAL GROUP LLC	572	87.2%	\$118,471,541	\$207,118
12	USAA FSB	542	8.4%	\$109,453,195	\$201,943
13	NAVY FEDERAL CREDIT UNION	527	8.3%	\$115,769,861	\$219,677
14	LAKEVIEW LOAN SERVICING	459	100.0%	\$123,504,934	\$269,074
15	CARRINGTON MORTGAGE SERVICES LLC	401	55.7%	\$66,477,483	\$165,779
16	NETWORK CAPITAL FUNDING CORPORATION	355	81.1%	\$94,903,080	\$267,333
17	UNITED SECURITY FINANCIAL CORP	284	94.7%	\$62,010,256	\$218,346
18	HOME POINT FINANCIAL CORP.	277	46.9%	\$54,422,940	\$196,473
19	PLANET HOME LENDING, LLC	242	89.6%	\$47,522,924	\$196,376
20	PACIFIC UNION FINANCIAL LLC	228	29.5%	\$60,635,113	\$265,943
21	NEW DAY FINANCIAL, LLC	226	12.3%	\$63,349,810	\$280,309
22	PNC BANK, N.A.	221	35.1%	\$35,248,584	\$159,496
23	STONEGATE MORTGAGE CORPORATION	215	20.3%	\$76,232,073	\$354,568
24	SUNTRUST MORTGAGE INC	210	39.0%	\$35,218,105	\$167,705
25	PEOPLES BANK	208	29.7%	\$39,186,370	\$188,396
26	RMK FINANCIAL CORP	201	83.8%	\$41,096,283	\$204,459
27	FLAGSTAR BANK FSB	183	9.0%	\$61,062,574	\$333,675
28	JG WENTWORTH HOME LENDING LLC	173	23.0%	\$53,138,745	\$307,160
29	MORTGAGE SOLUTIONS OF COLORADO LLC	167	51.9%	\$39,189,291	\$234,666
30	CMG FINANCIAL	140	16.2%	\$40,264,664	\$287,605
31	BROKER SOLUTIONS INC	114	10.6%	\$33,786,572	\$296,373
32	NEW PENN FINANCIAL LLC	112	22.0%	\$31,402,536	\$280,380
33	NORTH AMERICAN SAVINGS BANK FSB	107	13.4%	\$35,458,291	\$331,386
34	NBKC BANK	105	17.4%	\$31,876,420	\$303,585
35	GUILD MORTGAGE COMPANY	98	4.9%	\$26,975,640	\$275,262
36	STEARNS LENDING, LLC.	96	8.6%	\$29,446,980	\$306,739
37	US BANK NA	95	14.7%	\$14,306,192	\$150,591
38	BANK OF OKLAHOMA NA	93	15.1%	\$30,918,441	\$332,456
39	CROSSCOUNTRY MORTGAGE INC	87	23.6%	\$21,010,464	\$241,500
40	CAPITAL BANK NA	85	39.2%	\$24,152,356	\$284,145
41	SOVEREIGN LENDING GROUP INC	83	64.3%	\$33,859,640	\$407,947
42	ALLIANCE FINANCIAL RESOURCES LLC	82	42.7%	\$22,721,846	\$277,096
43	CITIBANK, N.A.	81	46.0%	\$11,223,079	\$138,557
44	HOMEBRIDGE FINANCIAL SERVICES, INC	80	11.6%	\$28,221,146	\$352,764
45	BBMC MORTGAGE, LLC	77	15.9%	\$23,521,510	\$305,474
46	NATIONSTAR MORTGAGE LLC	76	54.3%	\$12,099,661	\$159,206
47	BANK OF AMERICA NA	73	19.8%	\$11,334,639	\$155,269
48	BNC NATIONAL BANK	70	28.2%	\$25,211,480	\$360,164
49	CARDINAL FINANCIAL LP	69	19.8%	\$17,525,478	\$253,992
50	PARAMOUNT RESIDENTIAL MORTGAGE GROUP IN	66	21.9%	\$31,017,486	\$469,962
51	CALIBER HOME LOANS, INC	61	7.4%	\$25,700,584	\$421,321
52	FIFTH THIRD MORTGAGE CO OHIO	61	19.9%	\$9,339,998	\$153,115

#	Lender	Total IRRRL Loans	% IRRRL	Total IRRRL Loan Amount	Average IRRRL Loan Amount
53	FAIRWAY INDEPENDENT MTG CORP	56	3.6%	\$14,860,030	\$265,358
54	PARAMOUNT EQUITY MORTGAGE LLC	56	18.2%	\$11,852,156	\$211,646
55	PLAZA HOME MORTGAGE INC	54	8.1%	\$19,591,310	\$362,802
56	BANK OF ENGLAND	53	14.1%	\$15,602,524	\$294,387
57	FIRSTBANK PUERTO RICO	53	70.7%	\$7,883,982	\$148,754
58	JPMORGAN CHASE BANK, NA	51	7.6%	\$9,912,761	\$194,368
59	JAMES B NUTTER & CO	49	55.7%	\$9,735,016	\$198,674
60	AMERICAN BANK	48	15.3%	\$9,321,258	\$194,193
61	FRANKLIN AMERICAN MORTGAGE	46	7.0%	\$10,550,956	\$229,369
62	UNITED MILITARY MORTGAGE LLC	43	100.0%	\$9,985,160	\$232,213
63	NATIONS DIRECT MORTGAGE LLC	41	24.3%	\$13,799,132	\$336,564
64	SOUTHPOINT FINANCIAL SERVICES	40	28.0%	\$7,494,484	\$187,362
65	M & T BANK	39	31.2%	\$6,546,237	\$167,852
66	KS STATEBANK	38	19.4%	\$14,587,030	\$383,869
67	FIRST FEDERAL BANK FSB	38	25.0%	\$12,740,666	\$335,281
68	OCEANSIDE MORTGAGE COMPANY	38	90.5%	\$7,467,676	\$196,518
69	FINANCE OF AMERICA MORTGAGE LLC	37	13.1%	\$10,884,990	\$294,189
70	NATIONS LENDING CORPORATION	37	13.3%	\$7,850,162	\$212,167
71	PENTAGON FEDERAL CREDIT UNION	37	19.7%	\$10,162,563	\$274,664
72	CENTURY MORTGAGE COMPANY	36	23.1%	\$12,989,641	\$360,823
73	BRANCH BANKING & TRUST CO	33	5.2%	\$6,550,788	\$198,509
74	AMERICAN FINANCIAL RESOURCES INC	33	8.3%	\$6,202,712	\$187,961
75	FBC MORTGAGE LLC	33	11.0%	\$6,973,085	\$211,306
76	CONTOUR MORTGAGE CORPORATION	33	91.7%	\$6,674,529	\$202,258
77	PHH MORTGAGE CORPORATION	32	10.9%	\$5,085,762	\$158,930
78	EMBRACE HOME LOANS, INC.	31	6.7%	\$8,555,062	\$275,970
79	LAND HOME FINANCIAL SERVICES, INC.	31	30.1%	\$9,957,147	\$321,198
80	HOMESIDE FINANCIAL LLC	29	21.6%	\$11,299,773	\$389,647
81	GUARANTEED RATE INC	26	5.8%	\$8,758,733	\$336,874
82	CBC NATIONAL BANK	26	18.6%	\$6,623,977	\$254,768
83	BANCO POPULAR DE PUERTO RICO	26	29.2%	\$4,534,475	\$174,403
84	EQUITY LOANS, LLC	26	32.1%	\$7,783,849	\$299,379
85	PULASKI BANK	25	12.2%	\$9,064,720	\$362,589
86	SKYLINE FINANCIAL CORP	25	15.6%	\$11,096,422	\$443,857
87	DIRECT MORTGAGE LOANS LLC	25	48.1%	\$8,581,397	\$343,256
88	ATLANTIC BAY MORTGAGE GROUP	24	5.5%	\$5,823,517	\$242,647
89	BANC OF CALIFORNIA N.A.	23	7.9%	\$6,547,204	\$284,661
90	CITY FIRST MORTGAGE SERVICES LLC	23	59.0%	\$5,316,161	\$231,137
91	AMERICAN PACIFIC MORTGAGE CORP	22	4.9%	\$8,071,776	\$366,899
92	AMERICAN FINANCIAL NETWORK INC	22	14.5%	\$6,974,918	\$317,042
93	NOVA FINANCIAL & INVESTMENT CORP.	21	7.1%	\$4,996,274	\$237,918
94	FIRST FEDERAL BANK OF FLORIDA	21	18.8%	\$3,951,410	\$188,162
95	AMERICAN EQUITY MORTGAGE INC	21	21.4%	\$3,506,379	\$166,970
96	METROPOLITAN HOME MORTGAGE, INC.	21	46.7%	\$5,955,731	\$283,606
97	MONARCH BANK	20	7.4%	\$6,964,084	\$348,204
98	PROSPECT MORTGAGE, LLC	19	5.1%	\$5,122,714	\$269,617
99	UNIVERSAL MORTGAGE & FINANCE, INC.	19	30.2%	\$4,927,795	\$259,358
100	MLD MORTGAGE INC	19	44.2%	\$4,386,061	\$230,845
101	HOMESTREET BANK	18	3.1%	\$4,718,961	\$262,165
102	CALIBER FUNDING LLC	18	4.4%	\$5,576,228	\$309,790
103	COLONIAL NATIONAL MORTGAGE	18	8.9%	\$2,955,911	\$164,217
104	PLATINUM MORTGAGE INC	17	5.2%	\$5,241,678	\$308,334
105	SIERRA PACIFIC MORTGAGE	17	5.8%	\$6,482,925	\$381,349

#	Lender	Total IRRRL Loans	% IRRRL	Total IRRRL Loan Amount	Average IRRRL Loan Amount
106	FIRST COMMUNITY MORTGAGE INC	17	6.9%	\$3,214,602	\$189,094
107	LEADERONE FINANCIAL CORPORATION	17	9.4%	\$4,502,058	\$264,827
108	GOLDWATER BANK NA	17	30.4%	\$3,493,312	\$205,489
109	RESOLUTE BANK	17	100.0%	\$3,019,489	\$177,617
110	PRIMELENDING, A PLAINSCAPITAL COMPANY	16	1.4%	\$4,249,404	\$265,588
111	ACADEMY MORTGAGE CORP	16	2.0%	\$4,828,238	\$301,765
112	1ST MARINER BANK	16	19.8%	\$4,824,776	\$301,549
113	ALASKA USA FEDERAL CREDIT UNION	15	6.0%	\$3,058,646	\$203,910
114	GEORGE MASON MORTGAGE LLC	15	6.7%	\$8,325,878	\$555,059
115	AMERICAN FINANCING CORP	15	10.6%	\$3,492,454	\$232,830
116	OAKSTAR BANK	15	34.9%	\$9,721,737	\$648,116
117	RENASANT BANK	14	5.2%	\$2,990,288	\$213,592
118	TRUSTMARK NATIONAL BANK	14	7.8%	\$2,026,376	\$144,741
119	FIRST CHOICE LOAN SERVICES	14	8.2%	\$3,089,204	\$220,657
120	IMPAC MORTGAGE CORP.	14	8.8%	\$5,106,092	\$364,721
121	WRIGHT-PATT CREDIT UNION, INC.	14	16.1%	\$1,951,441	\$139,389
122	1ST PORTFOLIO LENDING	14	41.2%	\$9,288,940	\$663,496
123	BAY EQUITY LLC	13	4.6%	\$5,126,759	\$394,366
124	RELIANCE FIRST CAPITAL LLC	13	7.2%	\$3,081,679	\$237,052
125	HUNTINGTON MORTGAGE CO	13	8.7%	\$1,804,014	\$138,770
126	FIRST CALIFORNIA MORTGAGE COMPANY	13	12.3%	\$5,925,670	\$455,821
127	RESMAC, INC	13	14.9%	\$4,528,939	\$348,380
128	FIRST CENTURY BANK, N.A.	13	46.4%	\$5,340,542	\$410,811
129	MOVEMENT MORTGAGE LLC	12	0.8%	\$3,001,199	\$250,100
130	HOMESTEAD FUNDING CORP	12	8.6%	\$2,921,613	\$243,468
131	PRESIDENTIAL BANK	12	10.0%	\$6,242,065	\$520,172
132	FIDELITY BANK	11	3.4%	\$3,966,552	\$360,596
133	REGIONS BANK	11	3.4%	\$2,051,922	\$186,538
134	SUMMIT FUNDING	11	3.9%	\$4,382,782	\$398,435
135	PODIUM MORTGAGE CAPITAL LLC	11	4.2%	\$3,832,109	\$348,374
136	AMERICAN SOUTHWEST MORTGAGE CORP	11	5.2%	\$2,379,032	\$216,276
137	AMERISAVE MORTGAGE CORP	11	15.9%	\$2,355,790	\$214,163
138	MIDLAND STATES BANK	11	18.6%	\$2,876,540	\$261,504
139	RANLIFE INC	11	30.6%	\$2,840,329	\$258,212
140	AMERICAN MORTGAGE & INSURANCE INC	11	73.3%	\$6,138,975	\$558,089
141	IFREEDOM DIRECT CORPORATION	10	1.3%	\$1,320,266	\$132,027
142	GATEWAY MORTGAGE GROUP, L.L.C.	10	4.2%	\$1,532,885	\$153,289
143	WATERSTONE MORTGAGE CORPORATION	10	5.6%	\$2,357,888	\$235,789
144	VIP MORTGAGE INC	10	8.7%	\$4,232,478	\$423,248
145	PRIMARY RESIDENTIAL MORTGAGE INC	9	1.8%	\$2,899,976	\$322,220
146	PEOPLES HOME EQUITY	9	3.7%	\$2,520,371	\$280,041
147	FIRST HOME MORTGAGE CORP	9	3.7%	\$4,148,591	\$460,955
148	MORTGAGE LENDERS OF AMERICA	9	4.7%	\$2,126,897	\$236,322
149	UNITED SHORE FINANCIAL SERVICES, LLC	9	5.0%	\$1,953,132	\$217,015
150	TIDEWATER MORTGAGE SERVICES INC	9	5.1%	\$2,961,050	\$329,006
151	PRIME MORTGAGE LENDING INC	9	10.0%	\$1,720,554	\$191,173
152	ROYAL UNITED MORTGAGE LLC	9	11.7%	\$664,747	\$73,861
153	GENEVA FINANCIAL LLC	9	18.8%	\$2,189,751	\$243,306
154	UNIVERSAL AMERICAN MTG CO LLC	8	0.8%	\$1,674,854	\$209,357
155	EVERETT FINANCIAL	8	2.1%	\$2,194,521	\$274,315
156	PHH HOME LOANS, LLC	8	2.4%	\$1,706,750	\$213,344
157	ARK-LA-TEX FINANCIAL SERVICES LLC	8	3.3%	\$2,471,729	\$308,966
158	MANN MORTGAGE LLC	8	3.3%	\$3,013,476	\$376,685

#	Lender	Total IRRRL Loans	% IRRRL	Total IRRRL Loan Amount	Average IRRRL Loan Amount
159	PRIMARY CAPITAL MORTGAGE, LLC	8	6.3%	\$1,449,119	\$181,140
160	ACOPIA, LLC	8	6.3%	\$1,643,334	\$205,417
161	FIRST NATIONAL BANK OF OMAHA	8	7.6%	\$1,568,814	\$196,102
162	CHURCHILL MORTGAGE CORPORATION	8	8.1%	\$2,151,781	\$268,973
163	GERSHMAN INVESTMENT CORP	8	8.2%	\$1,739,023	\$217,378
164	MID AMERICA MORTGAGE, INC.	8	8.6%	\$1,327,838	\$165,980
165	MERIDIAN BANK	8	10.3%	\$2,823,221	\$352,903
166	GATEWAY BANK MORTGAGE, INC.	8	11.1%	\$2,384,275	\$298,034
167	FIRST SAVINGS MORTGAGE CORPORATION	8	12.3%	\$4,541,152	\$567,644
168	OPES ADVISORS INC	8	13.6%	\$2,519,288	\$314,911
169	WILLAMETTE VALLEY BANK	8	14.3%	\$2,217,335	\$277,167
170	INTERNATIONAL CITY MORTGAGE	8	16.0%	\$3,649,910	\$456,239
171	DIRECT MORTGAGE CORP	8	24.2%	\$3,059,963	\$382,495
172	DELMAR FINANCIAL CO	8	26.7%	\$1,694,860	\$211,858
173	SCOTIABANK DE PR	8	27.6%	\$1,151,710	\$143,964
174	SWBC MORTGAGE CORP	7	1.8%	\$1,443,092	\$206,156
175	TOWNEBANK DBA TOWNEBANK MORTGAGE	7	2.7%	\$1,983,243	\$283,320
176	GUARANTY TRUST CO	7	3.6%	\$1,671,183	\$238,740
177	FIRSTBANK	7	3.9%	\$1,238,436	\$176,919
178	MCLEAN MORTGAGE CORPORATION	7	6.4%	\$2,641,921	\$377,417
179	ALLIED MORTGAGE GROUP INC	7	7.1%	\$2,313,935	\$330,562
180	GOLDEN EMPIRE MORTGAGE INC	7	7.8%	\$2,689,776	\$384,254
181	WJ BRADLEY MORTGAGE CAPITAL LLC	7	8.0%	\$2,855,825	\$407,975
182	DITECH MORTGAGE CORP	7	8.9%	\$1,485,408	\$212,201
183	ATLANTIC COAST MORTGAGE LLC	7	10.9%	\$2,971,013	\$424,430
184	DHI MORTGAGE COMPANY LTD	6	0.6%	\$1,872,288	\$312,048
185	AMCAP MORTGAGE LIMITED	6	1.9%	\$1,227,791	\$204,632
186	EVERGREEN MONEYSOURCE MTG CORP	6	2.3%	\$1,165,122	\$194,187
187	SOUTHERN TRUST MORTGAGE	6	3.3%	\$1,816,321	\$302,720
188	ARVEST BANK	6	4.5%	\$1,337,855	\$222,976
189	FIRST INTERSTATE BANK	6	4.6%	\$919,048	\$153,175
190	BANCORPSOUTH BANK	6	6.0%	\$1,345,207	\$224,201
191	MICHIGAN MUTUAL INC	6	6.3%	\$2,470,135	\$411,689
192	MERRIMACK MORTGAGE COMPANY LLC	6	6.8%	\$1,733,543	\$288,924
193	CASTLE & COOKE MORTGAGE LLC	6	6.9%	\$1,201,015	\$200,169
194	LOANSTAR HOME LOANS LLC	6	7.9%	\$1,635,392	\$272,565
195	ENT FEDERAL CREDIT UNION	6	8.2%	\$1,303,175	\$217,196
196	WYNDHAM CAPITAL MORTGAGE INC	6	10.2%	\$1,805,106	\$300,851
197	ISERVE RESIDENTIAL LENDING, LLC	6	11.3%	\$2,535,606	\$422,601
198	WEST TOWN BANK & TRUST	6	13.6%	\$1,841,160	\$306,860
199	JMAC LENDING, INC.	6	14.0%	\$1,921,566	\$320,261
200	VETERANS HOME PURCHASE BOARD	6	20.7%	\$691,198	\$115,200
201	CORE BANK	6	22.2%	\$1,151,101	\$191,850
202	AMERICAN NATIONWIDE MORTGAGE CO. INC.	6	40.0%	\$2,189,877	\$364,980
203	VILLAGE CAPITAL & INVESTMENTS LLC	6	100.0%	\$563,923	\$93,987
204	PEOPLES NATIONAL BANK	5	2.4%	\$1,506,282	\$301,256
205	GARDNER FINANCIAL SERVICES, LTD.	5	2.5%	\$937,755	\$187,551
206	PEOPLES MORTGAGE COMPANY	5	4.1%	\$1,084,579	\$216,916
207	FIRST PRIORITY FINANCIAL	5	5.3%	\$1,602,334	\$320,467
208	EVOLVE BANK & TRUST	5	7.0%	\$1,394,773	\$278,955
209	COMMERCE HOME MORTGAGE, INC.	5	9.1%	\$1,535,151	\$307,030
210	BANK '34	5	9.3%	\$908,740	\$181,748
211	GOLD STAR MORTGAGE FINANCIAL GROUP CORP	5	11.1%	\$1,179,008	\$235,802

#	Lender	Total IRRRL Loans	% IRRRL	Total IRRRL Loan Amount	Average IRRRL Loan Amount
212	GSF MORTGAGE CORPORATION	5	12.2%	\$1,316,121	\$263,224
213	MIDWEST EQUITY MORTGAGE LLC	5	12.8%	\$1,508,480	\$301,696
214	NEVADA FEDERAL CREDIT UNION	5	15.6%	\$884,918	\$176,984
215	ALASKA USA MORTGAGE CO LLC	5	27.8%	\$931,607	\$186,321
216	BANKERS MORTGAGE CORPORATION	5	29.4%	\$1,338,402	\$267,680
217	RENDON MORTGAGE BANKERS CORP	5	50.0%	\$985,964	\$197,193
218	ALPHA MORTGAGE CORP	4	1.4%	\$957,586	\$239,397
219	WR STARKEY MORTGAGE, LLP	4	1.7%	\$707,976	\$176,994
220	UNION HOME MORTGAGE CORP	4	1.7%	\$870,143	\$217,536
221	ON Q FINANCIAL INC	4	2.0%	\$927,591	\$231,898
222	PROSPERITY HOME MORTGAGE LLC	4	2.4%	\$991,686	\$247,922
223	DAS ACQUISITION COMPANY LLC	4	2.7%	\$743,844	\$185,961
224	TRUHOME SOLUTIONS LLC	4	3.6%	\$722,697	\$180,674
225	MYCUMORTGAGE,LLC SUBSIDIARY OF WRIGHT-PA	4	3.9%	\$738,222	\$184,556
226	MORTGAGE NETWORK INC	4	3.9%	\$1,285,756	\$321,439
227	F&M BANK	4	4.2%	\$624,486	\$156,122
228	WINTRUSTMTG A DIV OF BARRINGTON BANK AND	4	4.4%	\$1,013,569	\$253,392
229	CORNERSTONE MORTGAGE INC	4	4.9%	\$843,613	\$210,903
230	POTOMAC MORTGAGE GROUP, INC	4	6.1%	\$2,319,402	\$579,851
231	RPM MORTGAGE INC	4	6.6%	\$1,886,384	\$471,596
232	UNION SAVINGS BANK	4	7.1%	\$717,131	\$179,283
233	STOCKTON MORTGAGE CORPORATION	4	9.8%	\$632,114	\$158,029
234	CHRISTENSEN FINANCIAL, INC.	4	10.5%	\$608,328	\$152,082
235	INTERCOASTAL MORTGAGE CO	4	12.1%	\$2,858,300	\$714,575
236	BAY CAPITAL MORTGAGE CORPORATION	4	12.5%	\$1,517,603	\$379,401
237	KEESLER FEDERAL CREDIT UNION	4	12.9%	\$721,137	\$180,284
238	THE HOME LENDING GROUP, LLC	4	13.3%	\$541,545	\$135,386
239	INTEGRITY FIRST FINANCIAL GROUP INC	4	13.3%	\$1,310,010	\$327,503
240	OLD POINT MORTGAGE LLC	4	14.3%	\$1,336,239	\$334,060
241	GREENTREE MORTGAGE CO LP	4	14.8%	\$1,348,677	\$337,169
242	ORIENTAL BANK & TRUST	4	15.4%	\$515,450	\$128,863
243	FIRST STATE BANK OF ST. CHARLES	4	15.4%	\$996,585	\$249,146
244	MIDWEST MORTGAGE ASSOCIATES CORP	4	23.5%	\$1,063,998	\$266,000
245	TRI-EMERALD FINANCIAL GROUP INC	4	44.4%	\$1,450,995	\$362,749
246	GUARDIAN MORTGAGE CO INC	4	66.7%	\$701,140	\$175,285
247	GRANDE HOME INC	4	66.7%	\$1,617,363	\$404,341
248	CIS FINANCIAL SERVICES, INC.	4	66.7%	\$807,463	\$201,866
249	ATLANTIC FINANCIAL INC	4	80.0%	\$3,398,063	\$849,516
250	CORNERSTONE HOME LENDING, INC.	3	0.5%	\$735,737	\$245,246
251	UMPQUA BANK	3	1.1%	\$604,073	\$201,358
252	SECURITY NATIONAL MORTGAGE COMPANY	3	1.3%	\$831,694	\$277,231
253	RESIDENTIAL MORTGAGE LLC	3	1.7%	\$542,906	\$180,969
254	OVM FINANCIAL INC	3	1.9%	\$1,062,655	\$354,218
255	STATE BANK AND TRUST COMPANY	3	1.9%	\$368,966	\$122,989
256	WESTSTAR MORTGAGE	3	1.9%	\$783,904	\$261,301
257	CITYWIDE HOME LOANS A UTAH CORP	3	2.4%	\$686,861	\$228,954
258	FIRST UNITED BANK AND TRUST CO	3	2.7%	\$383,616	\$127,872
259	AMERIFIRST FINANCIAL CORP	3	2.8%	\$564,957	\$188,319
260	NETWORK FUNDING, LP	3	2.9%	\$673,853	\$224,618
261	FIRST HERITAGE MORTGAGE LLC	3	3.4%	\$1,241,065	\$413,688
262	NFM INC	3	3.5%	\$788,921	\$262,974
263	FLAT BRANCH MORTGAGE, INC	3	4.0%	\$406,279	\$135,426
264	DIAMOND RESIDENTIAL MORTGAGE CORPORATIO	3	4.1%	\$486,718	\$162,239

#	Lender	Total IRRRL Loans	% IRRRL	Total IRRRL Loan Amount	Average IRRRL Loan Amount
265	HOMETRUST MORTGAGE	3	4.1%	\$625,538	\$208,513
266	ROCKY MOUNTAIN MORTGAGE CO	3	4.3%	\$427,241	\$142,414
267	VERITAS FUNDING LLC	3	4.5%	\$803,546	\$267,849
268	PROVIDENT BANK MORTGAGE	3	4.5%	\$852,008	\$284,003
269	INLANTA MORTGAGE INC	3	4.7%	\$652,784	\$217,595
270	HONOLULU HOMELOANS INC	3	5.0%	\$1,445,008	\$481,669
271	BANNER BANK	3	5.0%	\$678,600	\$226,200
272	ALL WESTERN MORTGAGE	3	5.3%	\$814,017	\$271,339
273	UNION MORTGAGE GROUP, INC.	3	5.6%	\$794,250	\$264,750
274	HOMEOWNERS MORTGAGE ENTERPRISES INC	3	5.9%	\$499,745	\$166,582
275	FIRST NATIONAL BANK OF TRENTON	3	6.3%	\$777,025	\$259,008
276	REGENCY MORTGAGE CORP	3	6.4%	\$512,148	\$170,716
277	ALCOVA MORTGAGE LLC	3	6.4%	\$761,588	\$253,863
278	ACCESS NATIONAL BANK	3	6.5%	\$1,536,042	\$512,014
279	COMMUNITY FIRST NATIONAL BANK	3	7.3%	\$1,171,027	\$390,342
280	SAN DIEGO FUNDING	3	7.7%	\$1,546,245	\$515,415
281	NORTH STATE BANK	3	8.6%	\$558,156	\$186,052
282	PERL MORTGAGE INC	3	8.6%	\$1,077,469	\$359,156
283	STIFEL BANK & TRUST	3	9.1%	\$619,176	\$206,392
284	GREAT PLAINS NATIONAL BANK	3	9.1%	\$645,622	\$215,207
285	FIRST BANK DBA FIRST BANK MORTGAGE	3	9.1%	\$623,188	\$207,729
286	BROADVIEW MORTGAGE CORP	3	9.1%	\$1,110,030	\$370,010
287	UNITED FIDELITY FUNDING CORPORATION	3	9.4%	\$978,754	\$326,251
288	JAMS-O1 INC	3	9.7%	\$1,224,685	\$408,228
289	NEW AMERICA FINANCIAL CORP	3	9.7%	\$1,180,948	\$393,649
290	INLAND BANK AND TRUST	3	9.7%	\$778,570	\$259,523
291	DATA MORTGAGE INC	3	10.0%	\$1,788,975	\$596,325
292	PLAINS COMMERCE BANK	3	10.7%	\$465,274	\$155,091
293	COMMUNITY BANK OF MS	3	10.7%	\$490,741	\$163,580
294	COMMUNITY MORTGAGE LLC	3	11.1%	\$587,112	\$195,704
295	THE MORTGAGE COMPANY	3	12.0%	\$842,181	\$280,727
296	HIGHTECH LENDING	3	12.0%	\$1,105,341	\$368,447
297	HOME FEDERAL BANK	3	12.0%	\$403,003	\$134,334
298	BANK OF THE PACIFIC	3	12.0%	\$563,137	\$187,712
299	ADVISORS MORTGAGE GROUP LLC	3	14.3%	\$900,990	\$300,330
300	1ST SIGNATURE LENDING LLC	3	14.3%	\$489,847	\$163,282