

#	Lender	Total IRRRL Loans	% IRRRL	Total IRRRL Loan Amount	Average IRRRL Loan Amount
	Grand Total	44,732	29.6%	\$10,883,063,703	\$243,295
1	FREEDOM MORTGAGE CORP	7,742	81.5%	\$1,706,966,124	\$220,481
2	USAA FSB	3,379	35.0%	\$651,223,250	\$192,727
3	WELLS FARGO BANK, NA	3,337	48.6%	\$662,051,446	\$198,397
4	SUN WEST MORTGAGE COMPANY INC	2,834	83.1%	\$802,142,727	\$283,043
5	QUICKEN LOANS INC.	1,827	18.0%	\$402,656,102	\$220,392
6	PENNYMAC LOAN SERVICES LLC	1,777	95.3%	\$463,316,492	\$260,730
7	LOANDEPOT	1,498	41.2%	\$463,865,675	\$309,657
8	360 MORTGAGE GROUP LLC	1,285	95.1%	\$314,992,833	\$245,131
9	THE FEDERAL SAVINGS BANK	1,205	83.3%	\$334,772,757	\$277,820
10	VETERANS UNITED HOME LOANS	1,051	13.7%	\$254,441,435	\$242,095
11	UNITED MILITARY MORTGAGE LLC	938	100.0%	\$210,343,416	\$224,247
12	SUNTRUST MORTGAGE INC	779	73.8%	\$144,197,329	\$185,106
13	NEW DAY FINANCIAL, LLC	719	32.0%	\$169,618,297	\$235,909
14	LAKEVIEW LOAN SERVICING	716	100.0%	\$198,204,170	\$276,821
15	FIRST GUARANTY MORTGAGE CORP	712	76.0%	\$154,114,835	\$216,453
16	FLAGSHIP FINANCIAL GROUP LLC	679	90.1%	\$146,578,661	\$215,874
17	PACIFIC UNION FINANCIAL LLC	644	49.2%	\$156,633,171	\$243,219
18	NAVY FEDERAL CREDIT UNION	623	10.9%	\$144,132,480	\$231,352
19	CARRINGTON MORTGAGE SERVICES LLC	558	65.7%	\$91,035,327	\$163,146
20	HOME POINT FINANCIAL CORP.	485	59.0%	\$108,760,803	\$224,249
21	PLANET HOME LENDING, LLC	470	96.3%	\$89,028,943	\$189,423
22	UNITED SECURITY FINANCIAL CORP	462	95.9%	\$93,581,354	\$202,557
23	FLAGSTAR BANK FSB	441	19.8%	\$145,324,097	\$329,533
24	VILLAGE CAPITAL & INVESTMENTS LLC	417	100.0%	\$68,469,983	\$164,197
25	NETWORK CAPITAL FUNDING CORPORATION	366	77.1%	\$101,261,499	\$276,671
26	NEW PENN FINANCIAL LLC	276	36.9%	\$73,981,801	\$268,050
27	NBKC BANK	250	36.5%	\$79,803,854	\$319,215
28	NORTH AMERICAN SAVINGS BANK FSB	248	27.3%	\$88,614,015	\$357,315
29	HOMEBRIDGE FINANCIAL SERVICES, INC	228	30.8%	\$81,535,053	\$357,610
30	PNC BANK, N.A.	218	39.2%	\$37,888,698	\$173,801
31	STONEGATE MORTGAGE CORPORATION	211	25.3%	\$85,748,948	\$406,393
32	CROSSCOUNTRY MORTGAGE INC	208	36.3%	\$55,561,471	\$267,122
33	RMK FINANCIAL CORP	208	79.7%	\$45,530,604	\$218,897
34	JG WENTWORTH HOME LENDING LLC	204	31.5%	\$67,506,149	\$330,912
35	BBMC MORTGAGE, LLC	190	28.0%	\$59,560,537	\$313,477
36	PEOPLES BANK	188	28.5%	\$35,137,712	\$186,903
37	CMG FINANCIAL	177	18.8%	\$45,845,226	\$259,013
38	GUILD MORTGAGE COMPANY	164	11.2%	\$43,458,449	\$264,991
39	US BANK NA	157	22.4%	\$29,147,465	\$185,653
40	ALLIANCE FINANCIAL RESOURCES LLC	149	62.3%	\$41,671,365	\$279,674
41	BANK OF OKLAHOMA NA	148	28.5%	\$46,717,563	\$315,659
42	BROKER SOLUTIONS INC	136	14.1%	\$44,187,574	\$324,909
43	SOVEREIGN LENDING GROUP INC	121	77.1%	\$45,872,364	\$379,110
44	BANK OF ENGLAND	120	28.9%	\$30,242,562	\$252,021
45	PLAZA HOME MORTGAGE INC	117	18.2%	\$39,737,704	\$339,638
46	CARDINAL FINANCIAL LP	116	33.0%	\$32,155,763	\$277,205
47	MORTGAGE SOLUTIONS OF COLORADO LLC	112	44.4%	\$23,237,189	\$207,475
48	KS STATEBANK	107	41.5%	\$43,480,463	\$406,359
49	STEARNS LENDING, LLC.	105	10.0%	\$38,118,026	\$363,029
50	CAPITAL BANK NA	96	53.3%	\$33,987,037	\$354,032
51	BNC NATIONAL BANK	93	36.5%	\$36,059,920	\$387,741
52	CALIBER HOME LOANS, INC	92	8.4%	\$35,883,410	\$390,037

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53	FIFTH THIRD MORTGAGE CO OHIO	89	27.9%	\$11,866,545	\$133,332
54	OCEANSIDE MORTGAGE COMPANY	85	94.4%	\$17,061,481	\$200,723
55	FINANCE OF AMERICA MORTGAGE LLC	84	10.7%	\$25,283,518	\$300,994
56	FAIRWAY INDEPENDENT MTG CORP	82	6.2%	\$26,348,182	\$321,319
57	FIRST FEDERAL BANK FSB	81	34.8%	\$28,348,070	\$349,976
58	CITIBANK, N.A.	79	51.6%	\$11,377,075	\$144,014
59	PARAMOUNT EQUITY MORTGAGE LLC	78	25.6%	\$16,934,322	\$217,107
60	NATIONS LENDING CORPORATION	77	24.1%	\$17,643,876	\$229,141
61	JAMES B NUTTER & CO	73	67.6%	\$15,556,455	\$213,102
62	NATIONSTAR MORTGAGE LLC	69	47.3%	\$9,089,836	\$131,737
63	PARAMOUNT RESIDENTIAL MORTGAGE GROUP IN	66	20.8%	\$29,635,947	\$449,030
64	METROPOLITAN HOME MORTGAGE, INC.	66	63.5%	\$19,953,471	\$302,325
65	FRANKLIN AMERICAN MORTGAGE	65	10.6%	\$15,460,639	\$237,856
66	CALIBER FUNDING LLC	64	11.8%	\$25,559,969	\$399,375
67	SIERRA PACIFIC MORTGAGE	63	20.7%	\$23,649,536	\$375,389
68	EMBRACE HOME LOANS, INC.	62	15.3%	\$15,573,882	\$251,192
69	FIRSTBANK PUERTO RICO	59	61.5%	\$9,849,869	\$166,947
70	RESOLUTE BANK	59	98.3%	\$11,471,531	\$194,433
71	LAND HOME FINANCIAL SERVICES, INC.	58	36.5%	\$21,413,983	\$369,207
72	CBC NATIONAL BANK	58	32.4%	\$12,822,833	\$221,083
73	IFREEDOM DIRECT CORPORATION	57	7.0%	\$10,938,638	\$191,906
74	BANK OF AMERICA NA	55	16.9%	\$7,502,270	\$136,405
75	CENTURY MORTGAGE COMPANY	55	29.6%	\$22,703,317	\$412,788
76	PRIMELENDING, A PLAINSCAPITAL COMPANY	52	4.9%	\$15,734,553	\$302,588
77	JPMORGAN CHASE BANK, NA	52	8.8%	\$11,575,668	\$222,609
78	EQUITY LOANS, LLC	52	55.3%	\$16,810,303	\$323,275
79	PENTAGON FEDERAL CREDIT UNION	51	24.8%	\$12,953,398	\$253,988
80	MONARCH BANK	50	13.2%	\$13,942,844	\$278,857
81	M & T BANK	48	40.7%	\$7,373,508	\$153,615
82	CIS FINANCIAL SERVICES, INC.	48	90.6%	\$8,717,444	\$181,613
83	PLATINUM MORTGAGE INC	45	12.3%	\$12,485,356	\$277,452
84	CONTOUR MORTGAGE CORPORATION	43	86.0%	\$8,532,889	\$198,439
85	PEOPLES HOME EQUITY	42	16.8%	\$12,528,469	\$298,297
86	BRANCH BANKING & TRUST CO	41	8.5%	\$8,417,265	\$205,299
87	FBC MORTGAGE LLC	41	13.7%	\$9,564,049	\$233,269
88	FIRST COMMUNITY MORTGAGE INC	41	12.1%	\$9,262,393	\$225,912
89	AMERICAN PACIFIC MORTGAGE CORP	40	9.2%	\$14,719,913	\$367,998
90	BANC OF CALIFORNIA N.A.	38	13.5%	\$13,142,860	\$345,865
91	PRESIDENTIAL BANK	37	28.2%	\$16,088,627	\$434,828
92	GUARANTEED RATE INC	36	8.3%	\$12,605,295	\$350,147
93	AMERICAN FINANCIAL NETWORK INC	36	14.0%	\$12,501,988	\$347,277
94	GEORGE MASON MORTGAGE LLC	34	14.7%	\$14,411,498	\$423,868
95	HOMESTREET BANK	33	6.8%	\$11,073,530	\$335,562
96	NOVA FINANCIAL & INVESTMENT CORP.	32	8.6%	\$6,867,030	\$214,595
97	MORTGAGE LENDERS OF AMERICA	32	11.7%	\$8,681,519	\$271,297
98	MLD MORTGAGE INC	32	35.6%	\$7,911,389	\$247,231
99	SOUTHPOINT FINANCIAL SERVICES	32	31.7%	\$6,709,418	\$209,669
100	MCLEAN MORTGAGE CORPORATION	31	22.6%	\$14,488,479	\$467,370
101	MOVEMENT MORTGAGE LLC	29	1.9%	\$7,489,703	\$258,266
102	AMERICAN EQUITY MORTGAGE INC	29	29.3%	\$4,155,649	\$143,298
103	PHH MORTGAGE CORPORATION	28	12.1%	\$4,579,164	\$163,542
104	PULASKI BANK	28	13.4%	\$9,398,840	\$335,673
105	AMERICAN FINANCIAL RESOURCES INC	27	7.6%	\$5,017,984	\$185,851

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106	FIRST WESTERN TRUST BANK	27	56.3%	\$5,845,207	\$216,489
107	FIRST CHOICE LOAN SERVICES	26	12.7%	\$11,195,302	\$430,589
108	DAS ACQUISITION COMPANY LLC	26	18.6%	\$5,782,916	\$222,420
109	LEADERONE FINANCIAL CORPORATION	25	15.6%	\$7,074,460	\$282,978
110	BAY EQUITY LLC	24	7.3%	\$10,993,957	\$458,082
111	JMAC LENDING, INC.	24	42.9%	\$5,198,303	\$216,596
112	RELIANCE FIRST CAPITAL LLC	24	10.9%	\$4,895,704	\$203,988
113	PROSPECT MORTGAGE, LLC	23	6.5%	\$7,017,719	\$305,118
114	MANN MORTGAGE LLC	23	11.9%	\$6,996,420	\$304,192
115	TIDEWATER MORTGAGE SERVICES INC	23	18.3%	\$6,895,841	\$299,819
116	ATLANTIC BAY MORTGAGE GROUP	22	5.5%	\$5,734,652	\$260,666
117	EQUITY RESOURCES, INC	22	25.3%	\$5,198,633	\$236,302
118	AMERICAN FINANCING CORP	22	10.9%	\$4,142,522	\$188,296
119	HOMESTEAD FUNDING CORP	21	13.6%	\$6,116,225	\$291,249
120	SKYLINE FINANCIAL CORP	21	16.3%	\$10,846,511	\$516,501
121	OAKSTAR BANK	21	42.9%	\$9,585,837	\$456,468
122	NATIONS DIRECT MORTGAGE LLC	20	10.9%	\$6,701,565	\$335,078
123	IMPAC MORTGAGE CORP.	20	13.6%	\$6,138,011	\$306,901
124	HUNTINGTON MORTGAGE CO	19	11.0%	\$2,750,168	\$144,746
125	AMERICAN MORTGAGE & EQUITY CONSULTANTS	19	16.8%	\$6,011,295	\$316,384
126	HOMESIDE FINANCIAL LLC	19	17.0%	\$5,059,487	\$266,289
127	FIRST CALIFORNIA MORTGAGE COMPANY	19	20.9%	\$7,793,555	\$410,187
128	WYNDHAM CAPITAL MORTGAGE INC	19	27.5%	\$6,680,734	\$351,618
129	DIRECT MORTGAGE LOANS LLC	19	47.5%	\$5,755,249	\$302,908
130	SWBC MORTGAGE CORP	18	4.3%	\$3,862,796	\$214,600
131	FIRST HOME MORTGAGE CORP	18	8.0%	\$8,411,886	\$467,327
132	ATLANTIC COAST MORTGAGE LLC	18	20.2%	\$7,497,683	\$416,538
133	1ST MARINER BANK	18	20.9%	\$6,639,329	\$368,852
134	MIDLAND STATES BANK	18	39.1%	\$3,848,071	\$213,782
135	SUMMIT FUNDING	17	6.2%	\$6,448,165	\$379,304
136	CASTLE & COOKE MORTGAGE LLC	17	19.5%	\$4,019,555	\$236,444
137	AMERICAN BANK	17	12.2%	\$3,195,847	\$187,991
138	RANLIFE INC	17	44.7%	\$4,297,195	\$252,776
139	TRUSTMARK NATIONAL BANK	16	9.8%	\$2,890,903	\$180,681
140	COLONIAL NATIONAL MORTGAGE	16	8.6%	\$2,352,610	\$147,038
141	COMMERCE HOME MORTGAGE, INC.	16	21.1%	\$5,938,245	\$371,140
142	ISERVE RESIDENTIAL LENDING, LLC	16	17.0%	\$7,276,276	\$454,767
143	INTERCOASTAL MORTGAGE CO	16	24.6%	\$9,928,034	\$620,502
144	MERIDIAN BANK	16	20.3%	\$3,825,634	\$239,102
145	CORE BANK	16	30.2%	\$4,050,649	\$253,166
146	WASHINGTONFIRST MORTGAGE CORP	16	48.5%	\$7,938,813	\$496,176
147	UMPQUA BANK	15	6.0%	\$4,088,243	\$272,550
148	UNITED SHORE FINANCIAL SERVICES, LLC	15	6.0%	\$4,755,139	\$317,009
149	AMERICAN MORTGAGE & INSURANCE INC	15	100.0%	\$7,681,950	\$512,130
150	ACADEMY MORTGAGE CORP	14	1.8%	\$3,543,996	\$253,143
151	AMERICAN SOUTHWEST MORTGAGE CORP	14	7.1%	\$3,653,166	\$260,940
152	RENASANT BANK	14	7.6%	\$3,676,202	\$262,586
153	GOLDWATER BANK NA	14	8.9%	\$3,658,595	\$261,328
154	GERSHMAN INVESTMENT CORP	14	13.5%	\$2,682,058	\$191,576
155	CONGRESSIONAL BANK	14	12.7%	\$2,849,804	\$203,557
156	ALASKA USA MORTGAGE CO LLC	14	93.3%	\$2,292,731	\$163,767
157	TOWNEBANK DBA TOWNEBANK MORTGAGE	13	4.9%	\$3,491,531	\$268,579
158	GATEWAY MORTGAGE GROUP, L.L.C.	13	5.5%	\$2,462,088	\$189,391

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159	ALASKA USA FEDERAL CREDIT UNION	13	7.4%	\$3,168,084	\$243,699
160	AMERISAVE MORTGAGE CORP	13	19.1%	\$3,404,509	\$261,885
161	HIGHTECH LENDING	13	36.1%	\$5,690,543	\$437,734
162	UNIVERSAL AMERICAN MTG CO LLC	12	1.2%	\$3,051,183	\$254,265
163	CORNERSTONE HOME LENDING, INC.	12	2.4%	\$3,679,800	\$306,650
164	PRIMARY RESIDENTIAL MORTGAGE INC	12	2.3%	\$3,823,666	\$318,639
165	DITECH FINANCIAL LLC	12	7.8%	\$2,221,954	\$185,163
166	DELMAR FINANCIAL CO	12	36.4%	\$3,169,777	\$264,148
167	ARK-LA-TEX FINANCIAL SERVICES LLC	11	4.5%	\$4,837,063	\$439,733
168	PROSPERITY HOME MORTGAGE LLC	11	4.7%	\$3,999,600	\$363,600
169	EVERGREEN MONEYSOURCE MTG CORP	11	5.1%	\$2,770,507	\$251,864
170	FIRSTBANK	11	5.6%	\$2,580,025	\$234,548
171	WINTRUSTMTG A DIV OF BARRINGTON BANK AND TRUST	11	9.4%	\$3,388,651	\$308,059
172	FIRST FEDERAL BANK OF FLORIDA	11	10.8%	\$1,892,627	\$172,057
173	ARVEST BANK	11	10.0%	\$1,933,799	\$175,800
174	CHURCHILL MORTGAGE CORPORATION	11	11.6%	\$2,328,351	\$211,668
175	INTERNATIONAL CITY MORTGAGE	11	17.7%	\$6,252,176	\$568,380
176	BAY CAPITAL MORTGAGE CORPORATION	11	27.5%	\$4,527,798	\$411,618
177	UNITED MORTGAGE CORP	11	32.4%	\$3,002,292	\$272,936
178	AMERICAN NATIONWIDE MORTGAGE CO. INC.	11	44.0%	\$3,596,931	\$326,994
179	GLOBAL BANCORP	11	50.0%	\$4,349,959	\$395,451
180	EAGLEBANK	11	78.6%	\$5,476,556	\$497,869
181	EVERETT FINANCIAL	10	2.6%	\$3,059,619	\$305,962
182	GMFS LLC	10	6.5%	\$2,170,661	\$217,066
183	FIRST HERITAGE MORTGAGE LLC	10	10.6%	\$5,894,663	\$589,466
184	VIP MORTGAGE INC	10	10.6%	\$2,667,800	\$266,780
185	GOLD STAR MORTGAGE FINANCIAL GROUP CORP	10	12.7%	\$2,589,460	\$258,946
186	ARMED FORCES BANK NA	10	18.9%	\$2,840,592	\$284,059
187	FIRST CENTURY BANK, N.A.	10	38.5%	\$4,386,503	\$438,650
188	ROYAL UNITED MORTGAGE LLC	10	11.4%	\$737,037	\$73,704
189	AMCAP MORTGAGE LIMITED	9	3.8%	\$2,137,557	\$237,506
190	FIRST NATIONAL BANK OF OMAHA	9	8.1%	\$1,981,558	\$220,173
191	BANCORPSOUTH BANK	9	8.7%	\$1,211,265	\$134,585
192	GOLDEN EMPIRE MORTGAGE INC	9	9.0%	\$4,841,985	\$537,998
193	CALCON MUTUAL MORTGAGE LLC	9	12.9%	\$3,374,787	\$374,976
194	INLANTA MORTGAGE INC	9	14.1%	\$1,690,528	\$187,836
195	GATEWAY BANK MORTGAGE, INC.	9	15.0%	\$2,435,172	\$270,575
196	RESMAC, INC	9	10.2%	\$5,120,251	\$568,917
197	BANCO POPULAR DE PUERTO RICO	9	12.2%	\$1,133,264	\$125,918
198	CITY FIRST MORTGAGE SERVICES LLC	9	29.0%	\$2,247,997	\$249,777
199	MID-ISLAND MORTGAGE CORP.	9	75.0%	\$3,296,659	\$366,295
200	CHERRY CREEK MORTGAGE CO INC	8	2.9%	\$2,463,216	\$307,902
201	FIDELITY BANK	8	3.0%	\$1,694,232	\$211,779
202	UNION HOME MORTGAGE CORP	8	3.1%	\$1,430,769	\$178,846
203	WR STARKEY MORTGAGE, LLP	8	3.3%	\$1,621,210	\$202,651
204	WATERSTONE MORTGAGE CORPORATION	8	3.7%	\$2,436,765	\$304,596
205	EVERBANK	8	5.1%	\$2,382,216	\$297,777
206	NFM INC	8	7.1%	\$2,926,556	\$365,820
207	MORTGAGE NETWORK INC	8	7.3%	\$2,727,153	\$340,894
208	PRIMARY CAPITAL MORTGAGE, LLC	8	7.1%	\$2,073,048	\$259,131
209	MYCUMORTGAGE,LLC SUBSIDIARY OF WRIGHT-PATTON	8	7.3%	\$1,053,830	\$131,729
210	POTOMAC MORTGAGE GROUP, INC	8	10.5%	\$4,237,764	\$529,721
211	UNION SAVINGS BANK	8	14.0%	\$1,334,999	\$166,875

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212	E MORTGAGE MANAGEMENT, LLC	8	11.0%	\$2,019,202	\$252,400
213	FIRST SAVINGS MORTGAGE CORPORATION	8	16.3%	\$5,484,278	\$685,535
214	ACCESS NATIONAL BANK	8	16.3%	\$2,051,141	\$256,393
215	PINNACLE BANK	8	17.4%	\$1,694,250	\$211,781
216	FLORIDA CAPITAL BANK N.A.	8	7.5%	\$2,808,568	\$351,071
217	LENOX FINANCIAL MORTGAGE CORP	8	17.4%	\$3,641,091	\$455,136
218	COMPASS MORTGAGE INC	8	42.1%	\$2,129,225	\$266,153
219	REGIONS BANK	7	2.2%	\$1,301,490	\$185,927
220	SECURITY NATIONAL MORTGAGE COMPANY	7	3.3%	\$1,982,045	\$283,149
221	ON Q FINANCIAL INC	7	4.0%	\$2,243,985	\$320,569
222	ACOPIA, LLC	7	4.5%	\$1,675,988	\$239,427
223	RESIDENTIAL MORTGAGE LLC	7	5.5%	\$1,611,498	\$230,214
224	MB FINANCIAL BANK	7	6.7%	\$2,586,238	\$369,463
225	UNIVERSAL LENDING CORPORATION	7	7.9%	\$2,176,156	\$310,879
226	ENT FEDERAL CREDIT UNION	7	6.7%	\$1,117,602	\$159,657
227	MERRIMACK MORTGAGE COMPANY LLC	7	9.5%	\$1,910,667	\$272,952
228	OPES ADVISORS INC	7	10.3%	\$2,973,437	\$424,777
229	MORTGAGE 1 INCORPORATED	7	11.1%	\$1,537,622	\$219,660
230	ORIENTAL BANK & TRUST	7	16.7%	\$1,310,593	\$187,228
231	COMMUNITY FIRST NATIONAL BANK	7	17.1%	\$2,084,541	\$297,792
232	JAMS-O1 INC	7	30.4%	\$3,499,523	\$499,932
233	SCOTIABANK DE PR	7	22.6%	\$1,190,680	\$170,097
234	HOWARD BANK	7	10.9%	\$3,486,329	\$498,047
235	UNION CAPITAL MORTGAGE	7	70.0%	\$1,497,023	\$213,860
236	BAYSHORE MORTGAGE FUNDING LLC	7	77.8%	\$1,463,137	\$209,020
237	ATLANTIC FINANCIAL INC	7	70.0%	\$3,477,540	\$496,791
238	PHH HOME LOANS, LLC	6	1.9%	\$2,101,692	\$350,282
239	IBERIABANK MORTGAGE COMPANY	6	2.1%	\$977,255	\$162,876
240	FIRST MORTGAGE COMPANY	6	2.4%	\$1,045,824	\$174,304
241	SOUTHERN TRUST MORTGAGE	6	3.1%	\$1,704,175	\$284,029
242	RESIDENTIAL MORTGAGE SERVICES	6	3.5%	\$1,972,544	\$328,757
243	MORTGAGE INVESTORS GROUP	6	3.6%	\$1,233,716	\$205,619
244	CITYWIDE HOME LOANS A UTAH CORP	6	3.9%	\$2,870,777	\$478,463
245	AMERIFIRST FINANCIAL	6	5.6%	\$1,611,555	\$268,593
246	CENDERA FUNDING, INC	6	7.3%	\$1,331,281	\$221,880
247	DIAMOND RESIDENTIAL MORTGAGE CORPORATIO	6	7.4%	\$1,060,729	\$176,788
248	HONOLULU HOMELOANS INC	6	11.1%	\$2,551,737	\$425,290
249	ALLIED MORTGAGE GROUP INC	6	7.2%	\$2,153,616	\$358,936
250	FARMERS & STOCKMENS BANK	6	18.8%	\$1,779,168	\$296,528
251	WILLAMETTE VALLEY BANK	6	17.1%	\$2,546,132	\$424,355
252	TYNDALL FEDERAL CREDIT UNION	6	20.7%	\$1,388,447	\$231,408
253	MUSA FINANCIAL , LLC	6	22.2%	\$1,619,633	\$269,939
254	PARAMOUNT BOND & MORTGAGE CO INC	6	21.4%	\$1,511,409	\$251,902
255	WEST TOWN BANK & TRUST	6	19.4%	\$1,502,847	\$250,475
256	FIRST MORTGAGE SOLUTIONS, LLC	6	35.3%	\$1,451,765	\$241,961
257	MONTAGE MORTGAGE LLC	6	33.3%	\$1,207,582	\$201,264
258	SECURE ONE CAPITAL CORPORATION	6	50.0%	\$1,994,618	\$332,436
259	PEOPLES NATIONAL BANK	5	2.4%	\$1,559,777	\$311,955
260	GARDNER FINANCIAL SERVICES, LTD.	5	2.7%	\$1,980,056	\$396,011
261	MID AMERICA MORTGAGE, INC.	5	5.9%	\$853,353	\$170,671
262	NATIONS RELIABLE LENDING LLC	5	5.9%	\$1,236,792	\$247,358
263	AMERICAN NEIGHBORHOOD MORTGAGE ACCEPT	5	6.1%	\$1,467,752	\$293,550
264	PROVIDENT BANK MORTGAGE	5	5.5%	\$1,736,692	\$347,338

#	Lender	Total IRRRL Loans	% IRRRL	Total IRRRL Loan Amount	Average IRRRL Loan Amount
265	FIRST FINANCIAL BANK, N.A.	5	7.8%	\$1,039,352	\$207,870
266	MOUNTAIN WEST FINANCIAL	5	6.3%	\$1,433,102	\$286,620
267	ALCOVA MORTGAGE LLC	5	9.1%	\$1,417,409	\$283,482
268	FIRST STATE BANK OF ST. CHARLES	5	11.4%	\$1,252,591	\$250,518
269	VENTA FINANCIAL GROUP, INC	5	11.1%	\$1,918,917	\$383,783
270	WJ BRADLEY MORTGAGE CAPITAL LLC	5	10.0%	\$2,499,115	\$499,823
271	RESOURCE LENDERS INCORPORATED	5	10.9%	\$1,528,344	\$305,669
272	FIRST COLONY MORTGAGE CORP	5	16.7%	\$1,261,418	\$252,284
273	GENEVA FINANCIAL LLC	5	14.3%	\$1,648,042	\$329,608
274	RIVER COMMUNITY BANK, N.A.	5	18.5%	\$1,305,298	\$261,060
275	STANDARD MORTGAGE CORP	5	23.8%	\$953,098	\$190,620
276	STOCKTON MORTGAGE CORPORATION	5	19.2%	\$1,282,929	\$256,586
277	DIRECT MORTGAGE CORP	5	23.8%	\$1,013,370	\$202,674
278	NETWORK MORTGAGE SERVICES INC	5	62.5%	\$1,497,164	\$299,433
279	GUARDIAN MORTGAGE CO INC	5	83.3%	\$716,432	\$143,286
280	OVM FINANCIAL INC	4	1.9%	\$738,906	\$184,727
281	ENVOY MORTGAGE, LTD	4	2.0%	\$1,725,537	\$431,384
282	ALPHA MORTGAGE CORP	4	2.6%	\$934,981	\$233,745
283	THE MONEY SOURCE, INC.	4	2.9%	\$1,264,161	\$316,040
284	HIGHLANDS RESIDENTIAL MORTGAGE, LTD	4	3.6%	\$1,410,255	\$352,564
285	PEOPLES MORTGAGE COMPANY	4	3.1%	\$1,126,900	\$281,725
286	AMERIFIRST FINANCIAL CORP	4	4.2%	\$740,400	\$185,100
287	FIRST UNITED BANK AND TRUST CO	4	4.1%	\$1,105,630	\$276,408
288	CRESCENT MORTGAGE COMPANY	4	3.4%	\$708,630	\$177,158
289	MAGNOLIA BANK	4	4.9%	\$667,078	\$166,770
290	LOANSTAR HOME LOANS LLC	4	5.0%	\$898,972	\$224,743
291	GLACIER BANK	4	5.2%	\$693,392	\$173,348
292	VERITAS FUNDING LLC	4	5.9%	\$784,044	\$196,011
293	AMERIPRO FUNDING INC	4	6.3%	\$736,619	\$184,155
294	PRIME MORTGAGE LENDING INC	4	5.8%	\$1,084,920	\$271,230
295	MICHIGAN MUTUAL INC	4	5.3%	\$1,769,888	\$442,472
296	CITIZENS BANK NA	4	5.8%	\$834,892	\$208,723
297	SYNERGY ONE LENDING, INC	4	7.1%	\$1,704,349	\$426,087
298	HALLMARK HOME MORTGAGE LLC	4	7.1%	\$864,071	\$216,018
299	MORTGAGE SERVICES III LLC	4	7.1%	\$582,535	\$145,634
300	1ST SECURITY BANK	4	8.0%	\$1,271,308	\$317,827