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A Good Year for Mortgages Boosts Volume for Leaders

(Editor's Note: There is a story about Mr. Lavalley's colleague, Jim Nuesslein, who ranked seventh in the survey, starting on page 66.)

From the gate, as pony players say, Meridias Capital of Henderson, Nev., was a lead contender for the title of largest producing company with eight producers among the country's top 25 originators. Benefiting from its location, some 20 miles south of Las Vegas, Meridias closed a total of 10,147 loans in 2005, with a total dollar volume of \$1.7 billion. Note these figures are submitted by the companies and not verified by *Broker*.

Even though it had the most individual producers at the top of the survey, in the list of top mortgage broker companies, American Mortgage Co. of Franklin, Tenn., had thundered past the firm to dominate the field with \$6.2 billion volume.

"We are not going to see a market crash."

John Murray
Mortgage Financial Services

The scenario of having a large number of individual originators in that portion of the survey not being at the top of the list of top producing companies was repeated in the second slot. Mortgage Financial Services Inc., Tewksbury, Mass., had 23 producers crowding the Top 100 Originators list. However, the firm's 2005 production of 4,112 loans closed and \$853 million in dollar volume was outdistanced by Residential Mortgage Capital of San Rafael, Calif., with a volume of \$5.5 billion. In fact 10 other firms reported funding volumes of \$1 billion and more, which pushed Mortgage Financial Services to 13th in the running.

To show how much this data could change, last year's top producing company, Allied Home Mortgage Capital

Top Producers at Loan Brokerage Firms in 2005

(\$ in Millions)

Rk	Organization Name	Name	Location	Vol in '05	Type of Broker
1	Robbins & Lloyd Mortgage Corp.	Alex Satanovsky	Mequon WI	\$368	R; MF
2	Pavilion Capital Group, L.L.C.	David L. Musk	Omaha, NE	\$278	C; R
3	Mortgage Bancorp Services	Tom Lavalley	Palatine, IL	\$254	R
4	Apex Home Loans, Inc.	Craig Strent	Bethesda, MD	\$98	R
5	Meridias Capital	Robert Coomer	Henderson, NV	\$95	R
6	Mortgage Financial Services, Inc.	George Koutsos	Tewksbury, MA	\$88	C; R; MF
7	Mortgage Bancorp Services	Jim Nuesslein	Palatine, IL	\$77	R
8	Meridias Capital	Mark Baker	Henderson, NV	\$76	R
9	Pride Mortgage	Brian Farley	Middletown, RI	\$75	R; MF
10	loanguy.com	Mitch Lichterman	Los Angeles, CA	\$72	R
11	Greater Bay Residential Lending Group	Marlynn Nichols	Walnut Creek, CA	\$71	R
12	Mortgage Bancorp Services	John Peszek	Palatine, IL	\$69	R
13	Mortgage Financial, Inc.	John Murray	Tewksbury, MA	\$69	na
14	Moran Financial Services, LLC	John J. Moran	Las Vegas, NV	\$69	C; MF
15	Meridias Capital	William Ziegler	Henderson, NV	\$68	R
16	Meridias Capital	Mike Dean	Henderson, NV	\$60	R
17	Oracle Home Mortgage	Mike Neill	Tempe, AZ	\$56	R
18	Community Mortgage Svcs., Inc.	Brian McCorvey	Roswell, GA	\$54	R
19	Apex Home Loans, Inc.	Eric Gates	Bethesda, MD	\$54	R
20	Meridias Capital	Jay Sheridan	Henderson, NV	\$50	R
21	Mortgage Financial, Inc.	Joseph Demarco	Tewksbury, MA	\$50	na
22	Pride Mortgage	Doug Danzey	Middletown, RI	\$49	R; MF
23	Meridias Capital	Chuck Delangis	Henderson, NV	\$48	R
24	Meridias Capital	Brent Hicks	Henderson, NV	\$47	R
25	Meridias Capital	David Ross	Henderson, NV	\$47	R
26	Meridias Capital	Dax Tobin	Henderson, NV	\$46	R
27	Meridian Mortgage, LLC	Mike Soldani	Tucson, AZ	\$46	R
28	California Mortgage Advisors, Inc.	Jack D. Terrell Jr.	San Rafael, CA	\$46	C; R; MF
29	California Mortgage Advisors, Inc.	Robert Y.F. Lee	San Rafael, CA	\$44	C; R; MF
30	USA Lending Group	Brian Goodman	Midvale, UT	\$42	C; R; MF
31	Mortgage Financial, Inc.	Gregory A. Edson	Tewksbury, MA	\$41	na
32	Benchmark Mortgage, Inc.	Ingrid Sell	Richmond, VA	\$41	R
33	Meridias Capital	Matt McClain	Henderson, NV	\$40	R
34	Elite Mortgage	Mike Alea	Brandon, FL	\$40	R
35	Pavilion Capital Group, L.L.C.	Ron Penzkowski	Omaha, NE	\$39	C; R
36	Mortgage Financial, Inc.	Cheryl Smith	Tewksbury, MA	\$37	na
37	The Addison Mortgage Group, Inc.	Sue Weeks	Boca Raton, FL	\$37	R
38	Darryl Crawford	AMC Mortgage, LLC	Austin, TX	\$36	R
39	California Mortgage Advisors, Inc.	Scott Baer	San Rafael, CA	\$33	C; R; MF
40	Benchmark Mortgage, Inc.	Lee Sansom	Richmond, VA	\$33	R
41	Allianz Mortgage Services	Delicia Wartz Barba	Whittier, CA	\$32	C; R; MF
42	Connecticut Home Mortgage	Lyn Farrell	Shelton, CT	\$32	C; R; MF
43	Mortgage Financial, Inc.	Raymond D. Morvan	Tewksbury, MA	\$31	na
44	AmeriHome Loan Corp.	Chris Granitz	Palm Beach, FL	\$31	R; MF
45	Stern Mortgage Co.	Rick Stern	Palo Alto, CA	\$31	C; R; MF
46	Stern Mortgage Co.	Todd Flesner	Palo Alto, CA	\$31	C; R; MF
47	Connecticut Home Mortgage	Elaine Betzios	Shelton, CT	\$30	C; R; MF
48	Mortgage Financial, Inc.	Mark R. Chaffee	Tewksbury, MA	\$30	na
49	California Mortgage Advisors, Inc.	Robert Sinohue	San Rafael, CA	\$29	C; R; MF
50	Meridian Mortgage, LLC	Carolyn Carson	Tucson, AZ	\$28	R
Totals:				\$3,246	

Notes: Results are preliminary. Broker magazine and its partners, National Mortgage News and Origination News, are continuing to receive surveys for 2005 and will update these results in future issues. The individuals listed here are loan officers at mortgage brokerage firms. Some companies are hybrid mortgage banker/brokers or net branch operators. All results are as is and have not been verified. (R) LO is a residential broker. (C) LO is a commercial broker. (MF) LO brokers multifamily loans.

Source: Broker/NMN's Loan Broker Database. Questions? Email: Paul.Muolo@SourceMedia.com or Deartra.Todd@SourceMedia.com. If you would like to receive our annual loan brokerage firm survey email: Nequanya.Johnson@SourceMedia.com or call (202) 434-0328.



Pavilion Capital Group, L.L.C.

April 6, 2006

American's Lead Source
 Att: Michael Corradini, President
 6331 Namcy Ridge Drive, Suite B
 San Diego, CA 92121

Mr. Corradini,

I wanted to write this letter to tell you how happy I have been with your mortgage leads! The first 5 leads I called I got 4 great applications!

I like your site's lead quality and quantity.

Your VP of Business Development, Richard Nalbantian, has gone above and beyond any expectations I had for excellent service. Richie is truly stellar in customer service, product knowledge and has played an important link to my total satisfaction with your company!

Your site has certainly played a major part in meeting my top production goals. I would recommend your lead site to anyone in the mortgage business who would like to increase their personal production.

Thank you so very much and I look forward to the future.

If you google search my name "David Musk Mortgages Pavilion" or click on this link to verify:
http://www.nationalmortgagenews.com/directories/fifth_edition/demo_originators/loan_officers/

or

http://www.mortgageoriginator.com/mom/pdf/2004_top200List2.pdf

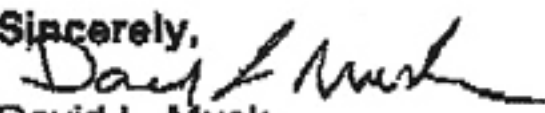
or

<http://www.mortgageoriginator.com/NR/exeres/C4772D6C-F94D-43EC-A4FD-2A570050B4F3.htm#>

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I want to be your lender for life!

Sincerely,

 David L. Musk
 Pavilion Capital Group, L.L.C.
 Independent Mortgage Planner
 CFO/CEO
 pavilionloans@AOL.COM
The Mortgage Professional (TM)

12020 Shamrock Plaza, Suite 200-5, Omaha, Nebraska 68154
 Phone: (402) 778-5090 Fax: (402) 778-5132 Toll Free: 1-866-997-4801
 Phone: (402) 697-4801 E-Mail: pavilionloans@aol.com