

THE ORIGINATOR'S TOOL FOR SALES & MANAGEMENT EXCELLENCESM

APRIL 2007

Mortgage Originator[®]

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The 2006 TOP
ORIGINATORS

CONGRATS
LOS!!

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**11TH
ANNUAL
SUPERSTAR
ISSUE**

★ SUPERSTAR LISTS, PROFILES AND STRATEGIES ★ COMMERCIAL LENDING ★ THE INTERNET ADVANTAGE ★ REFERRAL CONVERSION ROUNDTABLE

M.O.M. Recognizes TOP 200 ORIGINATORS



- 11th Annual Listing

Mortgage Originator's Top Originator ranking indicates that while residential lending production dropped last year over 2005, there are still thousands of Superstars, including the 200+ that are highlighted in this issue.

The 11th annual list features 384 individual originators in the Top 200, FHA/VA and rookie originator categories.

The 2006 top originators' volume ranged from \$1.05 billion to \$71.5 million and from 1,606 loans to 271 loans. This compared to the previous year's figures: \$1.08 billion to \$81.7 million and 3,444 loans to 323 loans.

The top ranked dollar volume and unit producer was Mark Cohen, Cohen Financial, with \$1,052,309,476 and 1,606 loans.

Of course, many other originators had successful years, closing \$35 million and more in residential volume.

List Criteria

M.O.M. editors compiled this year's list using the same criteria as in previous years. Residential loan originators had to personally close at least \$35 million and/or 175 loans of personal, residential volume in 2006 to be eligible for consideration. This "minimum" production number is based on an average year.

M.O.M. emphasized that originators could not count as their volume loans that had been generated/closed by others who received commission on the transactions. We stressed that although originators can have assistants and other support, as long as they are responsible for originating their business (the loans are generated as a result of their referral network and related marketing efforts), the volume is considered theirs.

Assistants & Applications

As in prior lists, it's clear that today's originators have embraced the team concept. The 2006 ranking indicates the number of assistants the top producers have, so that readers can better understand the support that is usually involved. Obviously, there are diverse operational models involved in achieving Superstar production. For example, 92 percent of the originators on the Top Originator list have at least one assistant, in addition to processing support, to help them handle the volume. Certainly, some originators have more assistance than others, but in most cases, they have made the investment or sought financial assistance elsewhere to develop this support structure.

In addition, the list highlights the percentage of applications that individual loan originators take themselves. Several originators took fewer than five percent of their applications. In most cases, this will also give readers the proper perspective to understand how the top originators are able to handle such expanded pipelines.

More Than 750 Entries

We strive to include all qualified originators who met the submission deadlines. In addition to announcing the Top Originator list in several issues of *M.O.M.* and on our Web site, we contacted those who appeared on earlier lists and other previous Superstars. We also provided entry forms to a number of other firms and industry associations. We received initial information from more than 750 loan originators from small and large firms throughout the country. Many originators submitted information for the first time, while others have been regulars, including a few who have been on the list each of the last 10 years.


In addition to the accompanying Top Rookies list and Top FHA/VA originators, we have profiled 10 originators, beginning on page 40.

2006 Statistics

The four different lists include a total of 175 newcomers, those who are appearing for the first time. Other notable statistics include:

- Average loan amount for the top 100 originators (\$ list): \$175,539,954
- Average loan amount for top 200 (\$ list): \$129,703,726
- Average number of loans for top 200 (units list): 446
- Most experience as an originator: 42 years
- Least experience as an originator: 2 years
- Average number of years as an originator: 13.5 years
- Five states with most top producers: Calif., N.Y., Fla., Ill., Md.
- Average number of assistants (ranging from 0 to 13): 2

We're confident that *M.O.M.*'s Top 200 Originators list is representative of the industry's most successful loan originators.

We appreciate the support of the originators, their staffs and others who help make this list the industry's most comprehensive review of individual top performers. 

List Verification Process

M.O.M.'s due diligence process helps ensure the accuracy of the Top 200 Originator listing. To be considered for inclusion on this year's list, originators first completed an online entry form that confirmed their personal loan volume for 2006. After meeting the basic criteria, the top 200 were asked to provide a copy of their 2006 production report—detailing the number and amounts of loans closed last year—along with a letter from the company CPA or their CFO at company headquarters (if multi-branch company), which stated that their numbers were accurate and to confirm that, "No other loan originator was paid commission on these loans. No loans from another originator's production pipeline can be included." The letter and the production report were reviewed and compared to the numbers submitted with the initial entry form. Our goal is to ensure that the annual list is as accurate as possible. Loan originators who are unable to provide the requested verification information are not included on the annual list.

TOP 200 DOLLAR VOLUME



2006

#	Name	Company	State	\$ Volume	Loans	Last Year	#	Name	Company	State	\$ Volume	Loans	Last Year
1	Mark Cohen	Cohen Financial Group	CA	\$1,052,309,476	1606	2	51	Darran Anthony	National City Mortgage	VA	\$129,620,314	461	25
2	Melissa Cohn	Manhattan Mortgage Company	NY	\$1,037,449,143	1341	3	52	Greg Parker	First Capital	CA	\$128,400,209	223	36
3	Diana MacFarlane	Countrywide Home Loans	CA	\$445,450,919	844	5	53	Dana Gounaris	Coldwell Banker Home Loans	NJ	\$128,120,240	956	136
4	Daniel Milstein	Gold Star Mortgage	MI	\$401,361,568	1128	11	54	Alec Hanson	Countrywide Home Loans	CA	\$128,026,971	202	150
5	Jon Levin	Countrywide Home Loans	CA	\$391,446,554	813	4	55	Mark Baker	Meridias Capital, Inc.	NV	\$126,973,806	618	-
6	Jack Soussana	First Security Lending	CA	\$317,559,950	682	15	56	Steven Weiss	The Mortgage Mall Inc.	NY	\$126,769,732	449	100
7	David Musk	Pavilion Capital Group, LLC	NE	\$301,566,234	869	-	57	Jim Rademann	R & R Mortgage	CA	\$126,480,000	312	92
8	Trent Annicharico	Countrywide Home Loans	CA	\$300,496,570	724	9	58	Larry Cohen	Trident Mortgage Company	PA	\$126,438,913	499	50
9	Denise Goodman	Countrywide Home Loans	CA	\$285,991,939	1303	7	59	Beth Divney	Manhattan Mortgage Company	NY	\$124,435,929	218	70
10	Anthony Musante	Wells Fargo Home Mortgage	CA	\$268,993,285	318	10	60	Sean Barry	Wells Fargo Home Mortgage	CA	\$123,721,487	94	-
11	Shawn Portmann	PCBank Home Loans	WA	\$263,844,526	1413	20	61	Bruce Maasbach	Manhattan Mortgage Company	NY	\$123,252,865	188	118
12	Dennis Hightow	Washington Mutual	CA	\$256,694,446	552	12	62	Michael McDonald	Republic Mortgage	NV	\$123,184,802	524	-
13	Mickey Parseghian	Countrywide Home Loans	CA	\$245,432,157	838	-	63	Pattie Romanzi	PAR East Mortgage Co., Inc.	NY	\$122,347,556	242	85
14	Michael Daversa	Atlantic National Mortgage	CT	\$235,977,650	498	19	64	Joseph Caltabiano	Guaranteed Rate	IL	\$120,347,599	446	83
15	Oscar Crespo	Real Estate Mortgage Exchange, Inc.	CA	\$235,405,685	488	69	65	Ricardo Ramos	Pinnacle Financial Corp.	CA	\$119,382,074	459	-
16	Daniel Lado	HSBC Mortgage Corporation	NY	\$218,422,284	146	98	66	William Katakis	National City Mortgage	CA	\$119,139,254	323	87
17	Laura Ryan	Washington Mutual	CA	\$210,418,057	693	17	67	Robert Moulton	Americana Mortgage Group Inc.	NY	\$118,684,943	298	81
18	Jon Volpe	Nova Home Loans	AZ	\$208,491,707	1006	16	68	Gina Ayres	SunTrust Mortgage	FL	\$118,446,000	679	-
19	Mike Meena	Augusta Financial, Inc.	CA	\$204,136,272	857	-	69	Janna Kohl	First Financial	CA	\$118,228,850	128	40
20	Thomas Lavallee	Mortgage Bancorp Services	IL	\$200,116,577	1002	21	70	Thomas Digan	Mortgage Master, Inc.	MA	\$118,000,290	359	45
21	Danny Nausha	Real Estate Mortgage Exchange, Inc.	CA	\$195,144,243	419	43	71	Richard Campanella	Wachovia Mortgage Corp.	FL	\$117,847,523	274	79
22	Jeff Crothers	National City Mortgage	CA	\$195,120,799	684	37	72	Mark Taylor	Security Mortgage	AZ	\$116,450,000	379	124
23	Kevin Lyons	Anchor Funding	CA	\$188,656,000	599	33	73	Mike Fitzmeyer	SunTrust Mortgage	GA	\$115,817,000	224	113
24	Mark Klein	Pacific Coast Lending	CA	\$186,556,889	397	23	74	Tom Bojarski	MidAmerica Bank	IL	\$113,923,997	661	-
25	Penny Hill	Chase / Chase Home Loans	FL	\$183,530,000	361	14	75	Joel Spolin	Absolute Mortgage Banking	CA	\$113,122,355	208	117
26	James Pope	M & I Bank	WI	\$179,032,682	986	28	76	Victor Angel	Manhattan Mortgage Company	NY	\$113,024,760	306	-
27	Sharon Press	Washington Mutual	NJ	\$177,730,914	596	-	77	Nick Gottuso	Real Estate Mortgage Exchange	CA	\$112,791,374	324	132
28	Beata Bukowski	IVC Mortgage Group Inc.	IL	\$177,569,010	600	103	78	Joe Phalen	Professional Mortgage Partners	IL	\$112,786,450	556	71
29	Rodney Anderson	CTX Mortgage Co.	TX	\$176,237,182	1326	26	79	Steve Grossman	NJ Lenders Corp.	NJ	\$112,029,000	299	41
30	Sharla Ellis	Chase / Chase Home Loans	UT	\$163,490,418	414	68	80	George Lazandis	The New York Mortgage Company	NY	\$111,360,450	297	76
31	Brent Hicks	Meridias Capital Inc.	TX	\$160,961,735	854	175	81	David Dessner	The New York Mortgage Company	CT	\$111,311,640	186	57
32	Al Hensling	United American Mortgage Corporation	CA	\$160,180,267	221	34	82	Tricia Eldridge	SunTrust Mortgage	SC	\$110,259,000	235	106
33	David Jaffe	Chase / Chase Home Loans	CA	\$159,571,731	356	22	83	Bill Kelso	Countrywide Home Loans	CA	\$109,653,494	90	-
34	Roy Meshel	State Mortgage	AZ	\$154,818,996	745	59	84	Bruce Salik	American Home Mortgage	NY	\$108,895,132	359	55
35	David Schweitzer	Countrywide Home Loans	CA	\$154,585,756	259	44	85	Gerald (Jerry) Sundt	Sundt Mortgage Group	AZ	\$108,767,858	636	-
36	Brian Wada	Chase / Chase Home Loans	CA	\$153,920,000	220	65	86	Don Zender	Evergreen Home Loans	WA	\$108,041,205	458	161
37	David Waldman	SunTrust Mortgage	NC	\$153,009,000	180	153	87	Cindy Ertman	Platinum Capital Group	CA	\$107,562,249	158	49
38	Jacob Neushul	Wells Fargo Home Mortgage	CA	\$151,885,708	194	31	88	Marilyn Leonard	Washington Mutual	PA	\$107,407,000	248	-
39	Richard Faust	Wells Fargo Home Mortgage	CA	\$149,249,824	138	78	89	Michael Knight	SunTrust Mortgage	FL	\$106,928,000	479	-
40	Ryan Boyajian	Premier Lending Group	CA	\$148,032,860	218	39	90	Kyle Becraft	Sandy Spring Bank	MD	\$106,204,293	234	-
41	Michael Prime	Wells Fargo Home Mortgage	CA	\$147,401,721	212	29	91	Mehdi Pirzadeh	Mason Dixon Funding	MD	\$105,433,644	332	-
42	Jeffrey Lake	American Home Mortgage	IL	\$146,676,715	626	27	92	Karen Davis	SunTrust Mortgage	NC	\$104,875,000	209	170
43	Rod Flowers	SunTrust Mortgage	MD	\$140,911,000	670	42	93	George Rosenfield	Triton Funding Group, Inc.	CA	\$104,550,995	180	138
44	Richard Jones	CalPacific Mortgage Consultants	CA	\$138,231,823	158	66	94	Tina Vo	Wells Fargo Home Mortgage	CA	\$104,329,478	276	130
45	Michael Brown	Countrywide Home Loans	CT	\$137,000,000	185	18	95	Scott McCarter	Emery Financial	CA	\$104,046,178	222	82
46	Shelly Logemann	Emery Financial	CA	\$135,017,595	312	60	96	Steve Laner	Perl Mortgage, Inc.	IL	\$103,605,592	268	86
47	Alain Michael	Prime Funding, Inc.	CA	\$134,000,000	135	51	97	Daniel Register	Empire Financial Services	MD	\$103,433,497	274	-
48	Dwight Taylor	BB&T Mortgage	VA	\$131,869,667	342	-	98	Morgan Fine	Wells Fargo Home Mortgage	CA	\$102,941,720	229	62
49	Norma Nelson-Wiberg	Wells Fargo Private Mortgage Banking	CA	\$130,307,397	164	67	99	Julie Teitel	Mortgage IT/DB Lending	NY	\$102,708,139	210	97
50	Mark Casamassina	NJ Lenders Corp.	NJ	\$129,653,425	585	61	100	Rick Richter	Gold Star Mortgage Financial Group	MI	\$101,968,211	442	154

TOP 200 DOLLAR VOLUME



2006

#	Name	Company	State	\$ Volume	Loans	Last Year	#	Name	Company	State	\$ Volume	Loans	Last Year
101	Steven Siwinski	BancGroup Mortgage Coproration	IL	\$101,542,481	543	91	151	Mary Vachon-Cobb	Wells Fargo Home Mortgage	CA	\$83,042,316	129	30
102	Jim Doan	Pacific Capital Mortgage	CA	\$101,340,823	258	63	152	Maria Greenberg	Golden Empire Mortgage	CA	\$82,762,864	335	-
103	Richard Holsman	National City Mortgage	CA	\$100,934,145	205	-	153	RJ Crosby	CTX Mortgage Co.	AZ	\$82,762,702	295	149
104	Lance Dickson	Nova Home Loans	AZ	\$100,297,584	489	56	154	Joseph Myers	Chase / Chase Home Loans	MD	\$81,453,884	509	121
105	Jeffrey Slater	BancGroup Mortgage Corp.	IL	\$100,051,356	488	105	155	Robert Wolverton	Countrywide Home Loans	WA	\$81,347,323	445	-
106	Michael Schreibeis	SunTrust Mortgage	MD	\$99,961,000	205	-	156	Georgette Mooneyham	SunTrust Mortgage	GA	\$80,935,000	494	-
107	Robert (Bob) McElroy	SunTrust Mortgage	VA	\$99,786,000	335	32	157	Robert Bram	Preferred Empire Mortgage	NY	\$79,907,621	294	141
108	Mitch Milat	Metro Express Mortgage	CA	\$99,615,176	353	53	158	Rich Sebastian	SunTrust Mortgage	SC	\$79,688,000	196	122
109	Tammy Colangelo	Wells Fargo Home Mortgage	CA	\$98,653,000	400	139	159	William Thompson	SunTrust Mortgage	FL	\$79,652,000	234	-
110	Janis Bronstein	Manhattan Mortgage Company	NY	\$98,000,000	63	133	160	Steve Peterson	Chase / Chase Home Loans	CA	\$79,636,000	170	-
111	Nancy Anderson	Home 123 Mortgage	CA	\$97,134,434	624	48	161	Jorden Brok	mTeam Financial	IL	\$79,344,522	303	-
112	Chris Washburn	National City Mortgage	MD	\$96,909,848	370	74	162	Alan Sagatelyan	Home Lending Company	CA	\$79,083,207	166	192
113	Steve Gray	Washington Mutual	CA	\$96,380,223	196	88	163	Dave Walling	National City Mortgage	CA	\$78,329,122	205	-
114	Brian Flood	Countrywide Home Loans	CA	\$96,366,574	157	-	164	Mike Maxwell	Trident Mortgage Company	PA	\$78,303,189	426	200
115	Dennis Duncan	Chase / Chase Home Loans	VA	\$95,732,357	771	108	165	Mark Hanna	Directors Mortgage Inc.	OR	\$78,284,498	324	-
116	Jack Lieberman	USA Mortgage	TX	\$95,430,274	594	-	166	Chris Kostoff	Sun Coast Financial Group	CA	\$78,283,394	189	-
117	PJ Murphy	Platinum Capital Group	CA	\$94,280,221	192	-	167	Dean May	SunTrust Mortgage	VA	\$78,064,000	107	198
118	Patti Frank	PAR East Mortgage Co., Inc.	NY	\$94,225,545	175	146	168	Mark Maimon	Universal Mortgage, Inc.	NY	\$77,690,486	211	-
119	Karen Miller-Lozicki	SunTrust Mortgage	FL	\$94,126,000	214	-	169	Shimmy Braun	Guaranteed Rate	IL	\$77,596,796	314	-
120	Rajeev Rajpal	Wells Fargo Home Mortgage	NY	\$94,000,094	240	90	170	Dean Vlamis	Perl Mortgage, Inc.	IL	\$77,509,522	346	-
121	Todd Godfrey	Countrywide Home Loans	CA	\$92,950,461	179	-	171	Mike Olmert	First Capital	CA	\$77,130,115	154	-
122	Bobby Khorshidi	Wells Fargo Home Mortgage	CA	\$92,619,169	110	-	172	James Chubb	Pacific Inland Home Mortgage	CA	\$76,773,778	223	140
123	Michael Kent	Sovereign Bank	PA	\$92,539,760	215	95	173	Michael Bischof	Biltmore Financial Bancorp, Inc.	IL	\$76,758,080	216	159
124	Timothy Taylor	Metrocities Mortgage	CA	\$91,831,097	216	58	174	John Downs	National City Mortgage	MD	\$76,707,883	222	-
125	Brad Cohen	Mason Dixon Funding	MD	\$91,682,975	271	-	175	Jim Bane	WR Starkey Mortgage	TX	\$75,945,550	483	-
126	Ryan Leopold	Homestone Mortgage	WA	\$90,732,695	269	-	176	Mark Buchanan	First Capital	CA	\$75,693,038	230	73
127	Charles Shulman	NJ Lenders Corp.	NJ	\$90,390,700	260	80	177	George Learn	Chase / Chase Home Loans	CA	\$75,680,926	78	131
128	Mark Simon	First Capital	CA	\$90,172,389	121	84	178	Art Karalexis	SunTrust Mortgage	GA	\$75,459,000	281	-
129	Ernie Saltmarsh	Regions Financial Corp.	FL	\$88,800,000	198	38	179	Danna Hagenburger	Meridias Capital, Inc.	NV	\$75,107,406	276	-
130	Gerry McCarthy	Mortgage Master, Inc.	MA	\$88,697,600	302	54	180	Tom Huntley	CTX Mortgage Co.	CA	\$74,449,128	183	-
131	John Moxley	SunTrust Mortgage	SC	\$88,175,000	140	157	181	Justin Aldi	First Security Lending	CA	\$74,332,436	235	-
132	Diane Clark	PrimeLending	TX	\$88,030,308	423	144	182	Alex Reilley	Trident Mortgage Company	PA	\$74,316,824	277	-
133	Michael Disney	Disney Financial Corp.	CA	\$88,000,000	214	104	183	Matt Eckard	Wells Fargo Home Mortgage	OR	\$74,075,507	251	115
134	Shawn Woolf	Wells Fargo Home Mortgage	CA	\$87,930,075	203	166	184	Jim Cover	National City Mortgage	VA	\$74,046,510	245	77
135	Philip Scaglia	National City Mortgage	KS	\$87,650,970	522	152	185	Matt Elerding	Chase / Chase Home Loans	WA	\$73,883,220	464	174
136	James Nuesslein	Mortgage Bancorp Services	IL	\$87,468,051	233	-	186	Greg Demars	SunTrust Mortgage	TN	\$73,253,000	277	-
137	Adam Slade	US Mortgage Network	PA	\$86,437,290	672	195	187	Marietta Williams	SunTrust Mortgage	FL	\$73,213,000	131	-
138	Carl Nielsen	King Mortgage Corp.	NJ	\$86,378,457	172	102	188	James Nesbit	National City Mortgage	WA	\$73,152,476	419	-
139	Michelle Coolidge	First Horizon Home Loans	WA	\$86,355,694	494	-	189	Christine Chaplin	SunTrust Mortgage	SC	\$73,025,000	225	-
140	Jan Day	SunTrust Mortgage	FL	\$86,351,000	129	72	190	Salvatore Savastano	National City Mortgage	RI	\$72,759,308	351	-
141	Karen Eberle	Countrywide Home Loans	OH	\$85,798,854	313	-	191	Richard Alex	First Home Mortgage Corp.	MD	\$72,665,314	332	-
142	Craig Thomason	CTX Mortgage Co.	CA	\$85,582,690	194	193	192	Celeta Ryan-Quinn	Custom Builder Mortgage, LLC	FL	\$72,302,000	72	107
143	John Abraham	National City Mortgage	IL	\$84,615,240	556	176	193	David Purdy	MidAmerica Bank	IL	\$72,172,531	190	-
144	Sandra Tupurins	ST Mortgage Lending	CA	\$84,592,896	302	101	194	Mary Ann Magee	Wells Fargo Home Mortgage	CA	\$72,030,703	81	-
145	Carolyn Frame	CFA Northwest Mortgage Professionals	WA	\$84,500,308	327	179	195	Todd Beal	Trident Mortgage Company	PA	\$71,537,892	300	168
146	David Baca	SunTrust Mortgage	MD	\$84,294,000	278	165	196	Ryan Nelson	Great Southwest Mortgage	AZ	\$71,501,740	375	-
147	Miguel Narvaez	Meridias Capital, Inc.	NV	\$83,565,251	601	-	197	Bill Burchette	SunTrust Mortgage	FL	\$71,261,000	199	188
148	Grant Norris	Platinum Capital Group	CA	\$83,500,690	151	-	198	Jay Kunkle	Countrywide Home Loans	CA	\$71,231,633	131	-
149	Tim Roach	Trident Mortgage Company	PA	\$83,335,895	320	181	199	Amanda Sessa	CTX Mortgage Co.	CO	\$70,984,703	342	180
150	Allycyn Bennett	Sandstone Financial	CA	\$83,311,320	191	-	200	Rod Morley	Allegiance Home Loans, LLC	UT	\$70,565,627	450	-