THE ORIGINATOR'S TOOL FOR SALES & MANAGEMENT EXCELLENCE

**APRIL 2003** 

# Mortgage Ongelie

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NOW SHOWING

### TOP LOAN ORIGINATORS

STARRING: 200 SUPERSTAR ORIGINATORS CO-STARRING: FHA/VA & ROOKIE ORIGINATORS

**★ TOP ORIGINATOR LISTS ★ SUPERSTAR PROFILES ★ THE FUTURE ★ CUSTOMER SERVICE** 

## ORIGINATORS

2200 SET RECORDS

B ased on last year's record-breaking production in the mortgage lending industry, we expected Mortgage Originator's seventh annual Top Originators list to include significantly higher numbers than the previous year's list and we weren't disappointed.

Fueled by last year's explosive refinance boom, hundreds of originators experienced a SuperStar year, which is reflected on this year's list. The 2002 top originators' volume ranged from a staggering \$1 billion to \$95 million and from 2,758 loans to 446 loans.

This year's number one originator on the dollar volume list was Melissa Cohn, who closed an incredible \$1,055,526,332 and 2,099 loans in 2002 (see profile on page 47.)

Number one on the list for number of loans was Tom Lavallee, with 2,758 loans and \$545,189,583 (see page 49).

### Criteria

The criteria for the Top Originator list were similar to that used in previous years. To be eligible for consideration, loan originators had to personally close at least \$30 million and/or 140 loans of personal, residential volume in 2002.

We emphasized that although originators may have one or more assistants, 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. Originators were not allowed to combine their production figures with those of another originator.

The list indicates the number of assistants our top producers have, so that readers can better understand the support that is usually involved. Obviously, there are different operational models involved in achieving SuperStar production. For example, 82 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, it's because they have made the investment, or sought the financial assistance elsewhere, to develop this support structure.

In addition, we have included a new listing of the percentage of applications that individual loan originators take themselves.

### 1,000 Entries

We made a major effort to include all qualified originators. In addition to announcing the list in several issues of the magazine, we contacted those who appeared on previous lists and other previous SuperStars. We also provided entry forms to a number of other firms and the form was available on *M.O.M.*'s Web site.

We received initial information from approximately 1,000 loan originators from small and large firms throughout the country. Nearly 350 originators submitted information for the first time.

This year we've again featured a Top Rookie Originator list, as well as a separate ranking of top FHA/VA originators.

### 2002 Statistics

The 2002 list includes 80 originators who were not on the previous year's list. Other notable statistics include:

- ★ Average loan volume for the top 100 originators: \$226,368,061
- ★ Average loan volume for top 200: \$168,628,675
- ★ Most experience as an originator: 37 years
- ★ Least experience as an originator: 1 year
- ★ Average number of loans for top 200: 595
- ★ Five states with most top producers: California, Illinois, New York, Michigan, Massachusetts
- ★ Average number of years as originator: 12.5
- ★ Average number of assistants (ranging from 0 to 8): 1.5

Overall, we're confident that *M.O.M.*'s Top 200 Originators list represents the industry's most successful loan originators.

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

-M.O.M.

### **Verification Process**

M.O.M. continues to enhance the verification process of the Top 200 Originator listing. To be considered for inclusion on this year's list, originators first submitted the entry form confirming their personal loan volume, which was also signed by the originator and branch manager, president, or other responsible party.

After meeting the basic criteria, the top 200 were asked to provide a copy of their 2002 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 head-quarters (if multi-branch company), which confirmed their numbers were reliable. The criteria stated, "No other loan originator was paid commission on these loans." The letter and the production report were reviewed and compared to the numbers submitted with the initial entry form. Our goal was to ensure that the list was as accurate as possible.

## Top 200 - Dollar Volume

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Markelawr   Column Financial	296	\$179,041,249	CA	Wells Fargo Home Mortgage	Michael Prime	51	2	2099	\$1,055,526,332	NY	The Manhattan Mortgage Co.	Melissa L. Cohn*	1
4 Torn Londleseles         Amenicange Prainding         L. 5545/198/3582         2758         8 by John Hoffangen         Hoffangen & Associates         C. 517,188/501           6 Bilosan Maderiane*         Wiles Frago Horner Meritings         CA. 5467/284/185         667         5         5         3 Jonnes Frope         Machall & Isley Barrisk         VII         5175/671,846           7 Allax Versient         Bred Strong Horner Meritings         CA. 5398/79/000         881         5 me Frope         Machall & Isley Barrisk         VII         5174,674/200           8 Berd Strong Horner Meritings         CA. 5398/87/000         891         798         12         3 Senior Border         Col Profic Mortings Goossfarms         CA         5174,674/500           18 Joseph Foldzes         Valley Financial         CA         5328/19/32/84         794         2         8 Share Strowl         Chrose Monitorton Mortings         UA         5106/317/65/86           18 Joseph Foldzes         Valley Financial         CA         5339/74/32/84         794         7         2         Share Strowl         Chrose Monitorton Mortings         UA         5106/317/65/86           18 John Broadhi         Country yelder Home Loans         AZ         5309/45/36/86         18         18         8         Islandi Miner         Horner Financial	1484 38	\$178,724,790	MD	SunTrust Mortgage	Rod Flowers	52	1	1127	\$1,043,900,000	CA	First Capital Mortgage	David Soleymani	2
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Diame Aufordunes   Wells Farge Horne Mortgage CA   \$46,788,235   \$9.4   6   54   Rey (Cehn   Rever Mortgage Countered CA   \$174,674,500   798   12   59   Rechard Jones**   Call Pottle Mortgage Gountered CA   \$137,617,476   709   12   59   Rechard Jones**   Call Pottle Mortgage Gountered CA   \$137,617,476   709   12   59   Rechard Jones**   Call Pottle Mortgage Gountered CA   \$157,617,910   798   12   59   Rechard Jones**   Call Pottle Mortgage Gountered CA   \$157,617,910   798   12   59   Rechard Jones**   Call Pottle Mortgage Gountered CA   \$157,617,910   799   12   59   Rechard Jones**   Call Pottle Mortgage Gountered CA   \$157,617,910   799   12   59   Rechard Jones**   Call Pottle Mortgage Gountered CA   \$157,617,910   799   12   59   Rechard Jones**   Call Pottle Mortgage Gountered CA   \$158,718,710   799   7	566 54	\$176,188,850	CA	Holmgren & Associates	John Holmgren	54	8	2758	\$545,189,583	IL	Mortgage Bancorp Services	Tom Lavallee	4
2. Alex Vernwert   Read Estade Mortgage Exchange   CA   \$398,970,000   851   15   57   8 Richard Jones*   Cal Pocific Mortgage Coap.   8 Jaffrey Appel   The Montantina Mortgage Co.   NY   \$397,889,970   798   13   59   8 Richard Jones*   Cal Pocific Mortgage Coap.   NY   \$170,520,000	932	\$175,621,846	WI	Marshall & Isley Bank	James Pope	55	5	667	\$467,284,185	CA	Americorp Funding	Richard Maize	5
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Brief Servick*	419 60	\$173,617,476	CA	Cal Pacific Mortgage Consultants	Richard Jones*	57	15	851	\$398,970,000	CA	Real Estate Mortgage Exchange	Alex Venneri	7
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11   Joseph Polizzi   Valley Financial	1266 61	\$167,819,000	VA	Chase Manhattan Mortgage	Dennis Duncan*	59	13	1079	\$354,131,810	CA	Emery Financial	Brad Sarvak*	9
12 Tam Diggan   Mortgage Mectar   MA   \$309,651,960   1046   11   42   80b Eckin   Loan Solutions   CA   \$159,798,745	521 94	\$165,179,000	UT	Chase Manhattan Mortgage	Sharla J. Ellis	60	28	507	\$328,743,721	CA	Wells Fargo Home Mortgage	Anthony Musante	10
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13   Inffrey Lick**   First Home Mortgage   IL   \$309,266,066   1491   7   44   Entitliver   HomeBonc Mortgage Corp.   6A   \$158,949,154	521 40	\$159,798,745	CA	Loan Solutions	Bob Eakin	62	11	1046		MA			12
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i9 Jody Cooper^ Wells Fargo Home Mortgage CU \$184,796,U53 564 24   99 Greg Parker First Capital CA \$132.412.540	752 103			The state of the s			TO ESPECIA				PROTECTION OF THE PROPERTY OF		
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## Top 200 - Dollar Volume

#	Name	Company	State	\$ VOLUME		ast Yr.	#	Name	Company	State	\$ VOLUME	Loans	Last S Yr.
101	Rick Stern S	itern Mortgage Co.	CA	\$130,214,390	474	34	151	Ken Perlmutter	Perl Mortgage	IL	\$107,583,405	354	108
102	Anthony Bilich P	referred Financial	CA	\$129,845,000	382	100	152	Ron Black*	Referral Financial, Inc.	WA	\$107,406,065	525	124
03	J. Mark Heppard N	Autual Financial Services	MI	\$129,829,632	698	50	153	Wendy Hewitt	Dearborn Federal Credit Union	MI	\$107,389,160	729	- 51
04	Shawn Portmann* C	itybank	WA	\$129,732,965	763	68	154	Ruth Katz*	IPI Skyscraper Mortgage	NY	\$106,836,465	331	169
05	James C. Chubb P	acific Inland Financial	CA	\$129,701,330	525	91	155	Kathy A. Shaw	First Place Bank	OH	\$106,722,976	613	
06	Barton Welles P	acific Capital Mortgage	CA	\$129,679,375	235	113	156	David O'Connor	Oak Funding	IL	\$106,417,492	553	157
07		irst Rate Financial	CA	\$129,591,580	516	126	157	Donna Bomarito	Valley Financial	CA	\$106,287,557	437	-
08		Acceptance Financial Services	CA	\$129,306,622	348		158	Brian D. Flood	Strada Financial	CA	\$106,050,220	182	
09		lational City Mortgage	NJ	\$128,372,128		155	159	Jim McMahan*	CTX Mortgage	TX	\$106,037,993	288	78
10		Shelter Mortgage Co.	MA	\$127,594,135	627		160	Linda Herrera*	Jacinto Mortgage Group	CA	\$105,478,978	499	49
11	(A)	Partners Mortgage	CA	\$127,363,000	341	88	161	John Abraham*	National City Mortgage	IL	\$105,420,703	631	145
12		R & R Mortgage, Inc.	CA	\$126,387,000	453		162	Adam Cohen	Mortgage Master	MA	\$105,371,591	409	
13		National City Mortgage	OH	\$125,254,890		132	163	Robert Sinohue	California Mortgage Advisors, Inc.	CA	\$105,334,410	197	
14		First Capital Mortgage	CA	\$124,205,765		151	164	Rick Southern	Adamarc Financial Co.	CA	\$105,226,600	258	
15	10000	he Manhattan Mortgage Co.	NY	\$123,924,000	245	70	165	Tim Hake	San Francisco Funding, Inc.	CA	\$104,867,250		162
		Americana Mortgage Group	NY	\$123,658,294		101	166	Daniel MacKenzie	Republic Bank	MI	\$104,798,686	541	96
16		Mortgage Bancorp Services	IL.	\$123,505,300		134	1000	Tony Struyk	Cal Pacific Mortgage Consultants	CA	\$104,773,285	485	70
17			TX	\$123,305,300	541	104	167	David Weiser	Mortgage Master	MA	\$104,773,203	505	
18		Presidential Mortgage				173	168	William B. Worthy	50/50	MD	\$104,664,673	373	
19		Siltmore Financial Bancorp	IL TV	\$122,922,500			169		SunTrust Mortgage		Ji		
20	Stranger Management and Stranger	TX Mortgage	TX	\$121,957,055		106	170	Sandra Tupurins	American Financial	CA	\$103,830,324	428	41
21		California Mortgage Advisors, Inc.		\$121,759,710	330		171	Nancy J. Smith	Wells Fargo Home Mortgage	CO	\$103,756,982	557	41
22		Pinnacle Financial	CT	\$121,677,416	209	56	172	Rick Miller	CTX Mortgage	VA	\$103,093,624	386	149
23		he Manhattan Mortgage Co.	NY	\$120,059,000		161	173	Matt Walther	Mortgage Bancorp Services	IL .	\$102,757,946	448	
24	1000000 mmm. 20	mery Financial	CA	\$119,199,141		159	174	Denise Mortenson	National City Mortgage	ОН	\$102,485,050		118
25		Poli Mortgage	MA	\$118,235,540	500	•	175	Pattie Romanzi*	Par East Mortgage Co.	NY	\$102,309,969		193
26	32.0	Apex Home Loans	MD	\$118,007,345	667	1070	176	Muriel Holland	BancMortgage Financial Corp.	GA	\$102,185,300	208	
27	John Johnson G	Guaranteed Rate, Inc.	IL	\$117,364,970	496	71	177	David Walling	National City Mortgage	CA	\$101,978,657		166
28	Mark Simon F	First Capital Mortgage	CA	\$117,336,730		125	178	Kent Martinson	National City Mortgage	ΑZ	\$101,856,488	542	
29	Michael Taormino R	Republic Bank	MI	\$116,975,866	512	75	179	Kurt Branstetter	San Francisco Funding, Inc.	CA	\$101,761,114	404	168
30	Pete de Best V	Windsor Capital Mortgage Corp.	CA	\$116,606,136	532	158	180	Dave Homuth	AmSouth Bank	FL	\$101,748,476	191	
31	Richard Elmendorf N	North American Mortgage	VA	\$116,256,281	699	147	181	Derek Bamonte	Mountain Crest Mortgage	CO	\$101,222,514	408	200
32	Gina Jackson C	Cornerstone Mortgage	TX	\$115,699,716	406	115	182	Gannon Tidwell	TD Financial, Inc.	CA	\$101,211,252	247	
33	Greg Clements H	HomeBanc Mortgage Corp.	GA	\$115,268,038	916	77	183	Tim Roach	Trident Mortgage Co.	PA	\$101,061,390	542	2
34	Jeffrey Slater* B	BancGroup Mortgage Corp.	IL	\$115,160,109	629	130	184	Katherine L. Neal	HSBC Mortgage	NY	\$100,881,000	372	
35	Kevin Gentry G	Gentry Capital Services	CT	\$114,825,300	223	129	185	David Kuiper	Republic Bank	MI	\$100,703,161	680	114
36	Roberto Ferra N	NJ Lenders Corp.	NJ	\$114,159,000	885	(3.47)	186	Michael McClare	Residential First Mortgage	CA	\$100,680,205	334	
37		AmSouth Bank	FL	\$113,957,278	310		187	Mark Meader	Cendant Mortgage	MN	\$100,430,314	674	120
38	1.0	vergreen Moneysource Mortgage Co.	WA	\$113,913,258	545	5.50	188	Bryan Wallpe	Pacific Guarantee Mortgage	NV	\$100,334,081		122
39		Pacific Guarantee Mortgage	CA	\$113,904,987	441		189	Grant Norris	Platinum Capital Group	CA	\$100,193,250		163
40		BB&T Mortgage	NC	\$113,827,655	574	(a)	190	Dan Burke	Capital Mortgage Funding	MI	\$100,053,450	417	
41		HSBC Mortgage	NY	\$112,880,000		148	191	Robert Fudge	Mortgage Loan Specialists	CA	\$98,774,860	240	
42		Perl Mortgage	IL	\$112,148,282	372		192	David Baca	SunTrust Mortgage	MD	\$98,680,000	533	
43		National City Mortgage	MD	\$111,814,643	636		193	Scott Miller	National City Mortgage	OH	\$98,471,507	421	
		Cornerstone Mortgage	TX	\$111,482,342	424		193	Mark Goodwin	First Horizon Home Loans	TX	\$97,760,347	473	
44				\$110,825,222	471	87	2016	Mark Shippie	Mortgage Master	MA	\$97,381,823	442	
45		National City Mortgage	AZ DA				195	Mark Snipple Sarah Middleton*	9.9			442	
46		Trident Mortgage Co.	PA	\$108,672,016		182	196		Pacific Republic Mortgage	CO	\$97,381,689		
47		HSBC Mortgage	NY	\$108,173,000	460	104	197	Rene A. Gonzalez	Family Home Finance Corp.	NY	\$96,518,844	466	116
48	(i) (i) (i)	National City Mortgage	IN	\$107,963,789		184	198	Dean Rizzi	Pacific Guarantee Mortgage	CA	\$96,164,190	331	
149		King Mortgage Corp.	NJ	\$107,946,534		136	199	Scott Mazur	Professional Mortgage Partners	IL.	\$95,395,834	447	
50	Steve Rammel V	Valley Financial	CA	\$107,890,236	247	2.5	200	Lance Dickson	Nova Home Loans	ΑZ	\$95,271,081	641	156