

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	Broker/ Banker	Purchase	Refi	No. of Assts. ⁺	% Apps. Taken*	Yrs. Orig.	Last Year
1	Mark Cohen	Cohen Financial Group	CA	\$1,052,309,476	1606	both	51%	49%	3	30%	21	2
2	Melissa Cohn	Manhattan Mortgage Company	NY	\$1,037,449,143	1341	broker	60%	40%	1	90%	21	3
3	Diana MacFarlane	Countrywide Home Loans	CA	\$445,450,919	844	banker	*48%	42%	3	95%	21	5
4	Daniel Milstein	Gold Star Mortgage	MI	\$401,361,568	1128	both	64%	36%	2	100%	7	11
5	Jon Levin	Countrywide Home Loans	CA	\$391,446,554	813	banker	46%	54%	3	65%	25	4
6	Jack Soussana	First Security Lending	CA	\$317,559,950	682	both	15%	85%	6	75%	6	15
7	David Musk	Pavilion Capital Group, LLC	NE	\$301,566,234	869	broker	79%	21%	4	80%	23	-
8	Trent Annicharico	Countrywide Home Loans	CA	\$300,496,570	724	banker	44%	56%	6	5%	16	9
9	Denise Goodman	Countrywide Home Loans	CA	\$285,991,939	1303	banker	80%	20%	10	75%	21	7
10	Anthony Musante	Wells Fargo Home Mortgage	CA	\$268,993,285	318	banker	20%	80%	5	33%	17	10
11	Shawn Portmann	PCBank Home Loans	WA	\$263,844,526	1413	banker	78%	22%	0	100%	13	20
12	Dennis Hightow	Washington Mutual	CA	\$256,694,446	552	banker	70%	30%	5	100%	17	12
13	Mickey Parseghian	Countrywide Home Loans	CA	\$245,432,157	838	banker	62%	38%	8	50%	15	-
14	Michael Daversa	Atlantic National Mortgage	CT	\$235,977,650	498	broker	73%	27%	3	95%	16	19
15	Oscar Crespo	Real Estate Mortgage Exchange, Inc.	CA	\$235,405,685	488	broker	70%	30%	1	100%	11	69
16	Daniel Lado	HSBC Mortgage Corporation	NY	\$218,422,284	146	banker	*51%	27%	0	100%	12	98
17	Laura Ryan	Washington Mutual	CA	\$210,418,057	693	banker	25%	75%	3	70%	13	17
18	Jon Volpe	Nova Home Loans	AZ	\$208,491,707	1006	both	59%	41%	5	15%	12	16
19	Mike Meena	Augusta Financial, Inc.	CA	\$204,136,272	857	broker	48%	52%	4	100%	16	-
20	Thomas Lavallee	Mortgage Bancorp Services	IL	\$200,116,577	1002	broker	*18%	70%	1	100%	17	21
21	Danny Nausha	Real Estate Mortgage Exchange, Inc.	CA	\$195,144,243	419	broker	46%	54%	2	100%	3	43
22	Jeff Crothers	National City Mortgage	CA	\$195,120,799	684	banker	30%	70%	3	95%	16	37
23	Kevin Lyons	Anchor Funding	CA	\$188,656,000	599	both	10%	90%	3	100%	10	33
24	Mark Klein	Pacific Coast Lending	CA	\$186,556,889	397	both	34%	66%	6	5%	15	23
25	Penny Hill	Chase / Chase Home Loans	FL	\$183,530,000	361	banker	62%	38%	3	100%	17	14
26	James Pope	M & I Bank	WI	\$179,032,682	986	banker	76%	24%	2	100%	14	28
27	Sharon Press	Washington Mutual	NJ	\$177,730,914	596	banker	44%	56%	3	35%	16	-
28	Beata Bukowski	IVC Mortgage Group Inc.	IL	\$177,569,010	600	broker	60%	40%	1	99%	13	103
29	Rodney Anderson	CTX Mortgage Co.	TX	\$176,237,182	1326	both	81%	19%	5	52%	14	26
30	Sharla Ellis	Chase / Chase Home Loans	UT	\$163,490,418	414	banker	86%	14%	2	100%	16	68
31	Brent Hicks	Meridias Capital Inc.	TX	\$160,961,735	854	both	97%	3%	4	60%	9	175
32	Al Hensling	United American Mortgage Corporation	CA	\$160,180,267	221	banker	61%	39%	2	5%	24	34
33	David Jaffe	Chase / Chase Home Loans	CA	\$159,571,731	356	both	48%	52%	2	5%	16	22
34	Roy Meshel	State Mortgage	AZ	\$154,818,996	745	both	97%	3%	7	5%	16	59
35	David Schweitzer	Countrywide Home Loans	CA	\$154,585,756	259	both	40%	60%	1	100%	15	44
36	Brian Wada	Chase / Chase Home Loans	CA	\$153,920,000	220	both	60%	40%	2	0%	18	65
37	David Woldman	SunTrust Mortgage	NC	\$153,009,000	180	banker	*15%	45%	1	85%	21	153
38	Jacob Neushul	Wells Fargo Home Mortgage	CA	\$151,885,708	194	banker	48%	52%	2	100%	12	31
39	Richard Faust	Wells Fargo Home Mortgage	CA	\$149,249,824	138	banker	32%	68%	1	100%	10	78
40	Ryan Boyajian	Premier Lending Group	CA	\$148,032,860	218	both	30%	70%	1	100%	7	39
41	Michael Prime	Wells Fargo Home Mortgage	CA	\$147,401,721	212	banker	50%	50%	2	75%	8	29
42	Jeffrey Lake	American Home Mortgage	IL	\$146,676,715	626	both	40%	60%	2	10%	21	27
43	Rod Flowers	SunTrust Mortgage	MD	\$140,911,000	670	banker	*51%	31%	3	70%	25	42
44	Richard Jones	CalPacific Mortgage Consultants	CA	\$138,231,823	158	broker	60%	40%	1	100%	24	66
45	Michael Brown	Countrywide Home Loans	CT	\$137,000,000	185	banker	75%	25%	2	0%	18	18
46	Shelly Logemann	Emery Financial	CA	\$135,017,595	312	broker	55%	45%	1	100%	5	60
47	Alain Michael	Prime Funding, Inc.	CA	\$134,000,000	135	broker	25%	75%	0	100%	16	51
48	Dwight Taylor	BB&T Mortgage	VA	\$131,869,667	342	banker	78%	22%	2	90%	5	-
49	Norma Nelson-Wiberg	Wells Fargo Private Mortgage Banking	CA	\$130,307,397	164	banker	49%	51%	2	100%	5	67
50	Mark Casamassina	NJ Lenders Corp.	NJ	\$129,653,425	585	banker	66%	34%	1	100%	16	61

* Total % not available
** Not Available

TOP 200 NUMBER OF LOANS

2006

#	Name	Company	State	\$ Volume	Loans	Broker/ Banker	Purchase	Refi	No. of Asssts.+	% Apps. Taken*	Yrs. Orig.	Last Year
51	Lance Dickson	Nova Home Loans	AZ	\$100,297,584	489	both	71%	29%	3	60%	11	21
52	Oscar Crespo	Real Estate Mortgage Exchange, Inc.	CA	\$235,405,685	488	broker	70%	30%	1	100%	11	120
	Jeffrey Slater	BancGroup Mortgage Corp.	IL	\$100,051,356	488	both	71%	29%	0	96%	19	53
54	Jim Bane	WR Starkey Mortgage	TX	\$75,945,550	483	banker	89%	11%	2	50%	16	58
55	Michael Knight	SunTrust Mortgage	FL	\$106,928,000	479	banker	*76%	3%	1	80%	5	-
56	Kimberly Nehiley	HomeBanc Mortgage Corp.	GA	\$60,353,097	478	banker	91%	9%	1	100%	4	81
57	Keith Thompson	National City Mortgage	IL	\$46,218,753	466	banker	82%	18%	2	80%	31	-
58	Matt Elerding	Chase / Chase Home Mortgage	WA	\$73,883,220	464	both	55%	45%	2	100%	9	29
59	Darran Anthony	National City Mortgage	VA	\$129,620,314	461	banker	58%	42%	2	75%	16	23
60	Ricardo Ramos	Pinnacle Financial Corp.	CA	\$119,382,074	459	both	5%	95%	10	100%	21	-
61	Shawn Huss	National City Mortgage	OH	\$63,419,377	458	banker	58%	42%	1	99%	14	44
	Don Zender	Evergreen Home Loans	WA	\$108,041,205	458	banker	62%	38%	3	80%	13	93
63	Rod Morley	Allegiance Home Loans, LLC	UT	\$70,565,627	450	both	78%	22%	1	95%	8	97
64	Steven Weiss	The Mortgage Mall Inc.	NY	\$126,769,732	449	broker	42%	58%	1	98%	19	126
65	Joseph Caltabiano	Guaranteed Rate	IL	\$120,347,599	446	both	60%	40%	3	75%	6	46
66	Robert Wolverton	Countrywide Home Loans	WA	\$81,347,323	445	banker	64%	36%	3	5%	7	-
67	Rick Richter	Gold Star Mortgage Financial Group	MI	\$101,968,211	442	both	32%	68%	5	100%	3	106
68	Cher Lemos	SunTrust Mortgage	NC	\$44,419,000	432	banker	93%	7%	1	95%	5	-
69	Jose Hernandez	Home123 Mortgage	CA	\$53,086,100	429	banker	97%	3%	1	80%	5	124
70	Kathy Bornhorst	National City Mortgage	OH	\$48,665,869	427	banker	75%	25%	3	35%	17	146
	John Coneys	National City Mortgage	PA	\$48,665,869	427	banker	65%	35%	0	100%	13.5	150
72	Mike Maxwell	Trident Mortgage Company	PA	\$78,303,189	426	banker	88%	12%	1	100%	16	73
73	Diane Clark	PrimeLending	TX	\$88,030,308	423	banker	90%	10%	1	67%	22	86
74	Danny Nausha	Real Estate Mortgage Exchange, Inc.	CA	\$195,144,243	419	broker	46%	54%	2	100%	3	142
75	James Nesbit	National City Mortgage	WA	\$73,152,476	418	banker	30%	70%	1	95%	11	109
76	Mark Lewin	First Horizon Home Loans	IN	\$42,386,649	417	banker	80%	20%	1	100%	13	71
77	Sharla Ellis	Chase / Chase Home Loans	UT	\$163,490,418	414	banker	86%	14%	2	100%	16	93
78	Ben Leske	PCBank Home Loans	WA	\$58,951,340	412	banker	88%	12%	0	100%	3	-
79	Dustin Carlson	Meridias Capital, Inc.	UT	\$67,845,672	411	both	64%	36%	3	80%	4	-
80	Gina Spearman	Opteum Financial Services	GA	\$59,618,708	410	banker	85%	15%	2	50%	15	92
81	David Godwin	SunTrust Mortgage	GA	\$52,722,000	408	banker	68%	32%	2	100%	9	74
82	Tammy Colangelo	Wells Fargo Home Mortgage	CA	\$98,653,000	400	banker	30%	70%	1	1%	19	139
83	Mark Klein	Pacific Coast Lending	CA	\$186,556,889	397	both	34%	66%	6	5%	15	64
84	Jason Palliser	MoneyTree Mortgage	MO	\$37,089,103	394	broker	46%	54%	2	50%	10	-
85	Thomas Roth	Summit First Financial	IL	\$40,768,624	391	both	85%	15%	4	100%	15	-
86	Mark Ross	Opteum Financial Services	GA	\$52,800,945	388	banker	99%	1%	1	100%	6	43
87	Greg Polinski	MidAmerica Bank	IL	\$66,086,755	383	banker	70%	30%	1	90%	15	-
88	J. Mark Heppard	Mutual Mortgage Corporation	MI	\$59,212,186	380	broker	40%	60%	3	100%	18	199
89	Mark Taylor	Security Mortgage	AZ	\$116,456,000	379	both	**0%	0%	1	100%	11	113
90	Mark Meader	PHH Home Loans	MN	\$65,309,855	375	banker	80%	20%	3	90%	22	57
	Daniel Rogers	BancGroup Mortgage Corp.	IL	\$63,436,637	375	both	84%	16%	0	100%	20	132
	Beverley Sackman	SunTrust Mortgage	FL	\$66,718,000	375	banker	*62%	18%	3	30%	11	-
93	Brian McCorvey	Community Mortgage Services	GA	\$59,983,416	370	both	90%	10%	1	99%	20	-
	Chris Washburn	National City Mortgage	MD	\$96,909,848	370	banker	79%	21%	1	100%	14	51
95	Victoria Frontiere	Cornerstone Home Lending	NV	\$64,292,900	369	banker	82%	18%	1	100%	6	61
96	Ryan Nelson	Great Southwest Mortgage	AZ	\$71,501,740	368	both	60%	40%	1	85%	5	98
97	Penny Hill	Chase / Chase Home Loans	FL	\$183,530,000	361	banker	62%	38%	3	100%	17	31
98	Thomas Digan	Mortgage Master, Inc.	MA	\$118,000,290	359	banker	36%	64%	0	100%	14	66
	Bruce Salik	American Home Mortgage	NY	\$108,895,132	359	banker	69%	31%	1	99%	15	55
100	David Jaffe	Chase / Chase Home Loans	CA	\$159,571,731	356	both	48%	52%	2	5%	16	41

* Total % not available
** Not Available