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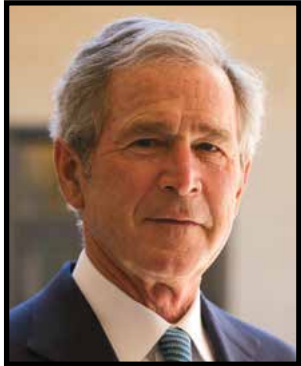
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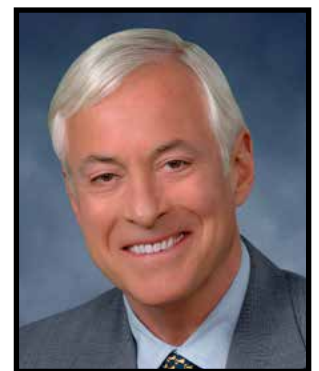
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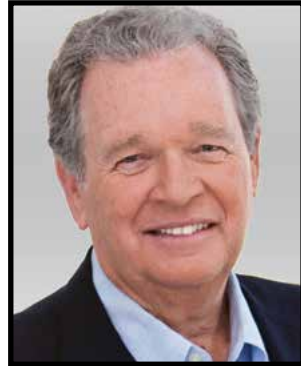
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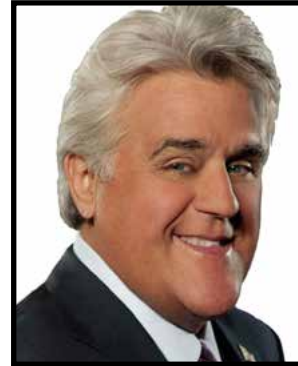
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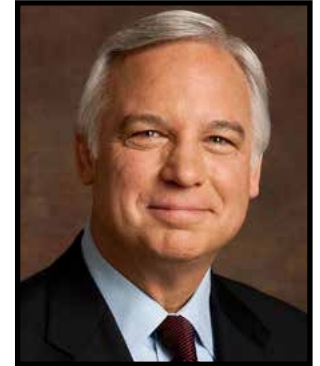
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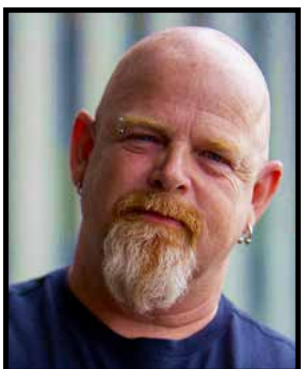
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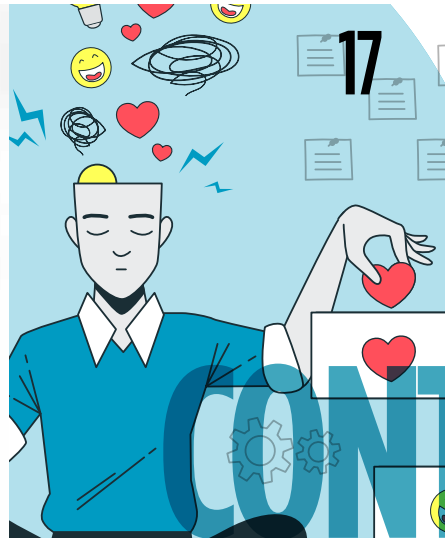
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# MORTGAGE EXECUTIVE MAGAZINE



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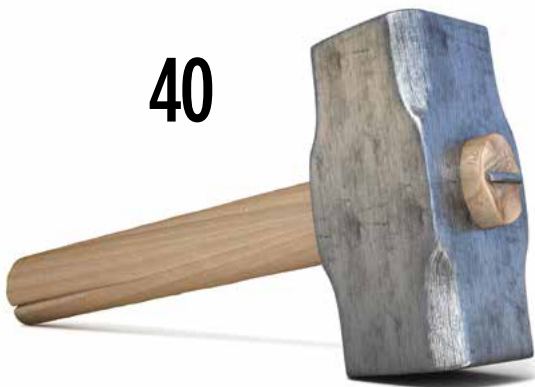
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# FOUNDER'S LETTER

## How to Earn \$1,000,000 this year!

**W**hat does it really take to make 2021 and 2022 the best origination year of your career? Do you want to earn \$500k a year? \$1 million a year? \$2 million a year?

The first time I earned \$1 million as an originator I was only 29 years old. My best year as an originator I earned more than \$2 million in net W-2 income.

### Why not you?

How many weeks of vacation do you want? During the year that I closed \$200 million, I took 12 weeks of vacation. How much cash do you want in the bank? You really need \$2 to \$3 million in cash to retire. Saving \$2 to \$3 million should be your No. 1 goal.

How many referral partners do you want? Create a detailed business plan. I wrote a business plan many years ago that served as a road map for my mortgage career.

Ask yourself, "Am I going to be average? Or I am going to be great?" Write this down: **I CAN HAVE IT ALL!**

It is rare to make \$1 million in this business, but it is not impossible. The difference between someone making \$100,000 per year and \$1 million per year is simply a matter of business skills. The great news is that you can learn business skills.

There are proven systems and strategies to double, triple or quadruple your income in just a few years. One of the loan officers who spoke at the Mastermind Summit in Las Vegas went from a \$250,000 W-2 to a \$1.5 million W-2 in four years following a simple prospecting system.

The most productive, highest-paid mortgage originators have built solid referral partnerships.

The refinance boom of the past several years has hidden the flaws in most origination businesses: a lack of quality Realtor relationships. At the Mastermind Summit in June, we'll share sales, marketing and team-building ideas that \$1 million W-2 originators use today.

Why is it hard for most people to reach their New Year's resolution goals? It is so much easier to eat snack foods and watch hours of NFL and college football. "You can't hire someone else to do your push-ups for you," according to Jim Rohn.

In the mortgage business, there is no substitute for prospecting and guerrilla marketing. What is the No. 1 tactic to double, triple or quadruple your origination income? It is to double, triple or quadruple your prospecting. Now, I am not advising that you bang your head against the wall using outdated and ineffective marketing and prospecting strategies. Most loan officers use old prospecting techniques that have a 5 percent success rate. Does anyone really want to get rejected

95 percent of the time? The great news is that there are marketing systems and prospecting strategies that are generating outstanding results. Why reinvent the wheel? Just find out what the top originators are doing and "model it."

If you want to be a great originator, I recommend that you invest the time and money to attend Mastermind 2022 in Las Vegas from June 8 to 9. Join Darren Hardy and a long list of millionaire mortgage originators and billion-dollar mortgage executives to learn how to make 2022 your best year ever.



Steven Marshall, Founder  
*Mortgage Executive Magazine*

# 5 STRATEGIES for SUCCESS

by Marc Demetriou

## in Loan Origination



**L**oan origination is a challenging but rewarding career. Serving and guiding clients through the homebuying process, which is one of the largest financial transactions they will ever make, is an incredible responsibility and can lead to tremendous professional and personal success.

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The mortgage industry is unsurprisingly a competitive landscape. Loan originators are often driven, ambitious individuals with great marketing and business skills.

That can make it challenging to stand out in the industry while making a name for yourself and expanding your origination volume.

I entered the industry nearly 15 years ago, and despite the amount of heavy competition, I've been able to continuously grow my business and advance in my career. I've been successful by cultivating and employing five key strategies: building and managing my network, understanding my clients' unique financial and personal needs, maintaining and utilizing an in-depth database, delivering on my promises to clients and business partners and being, above all else, dedicated to my practice and the people I serve.


### **1. Build and Manage Your Network**

Building and managing a strong network is an important factor of success in loan origination, as it is in any venture. Through networking, you are telling the world who you are while cultivating relationships that will expand and improve your business and trust throughout the community. I often describe the process as networking, with a hard emphasis on "working". Forming relationships with new business partners can be enjoyable, but it's also a lot of work to find and maintain the types of partnerships that are able to last, succeed and deliver a high return.

As a loan originator, building a healthy network of referral partners can ensure a consistent flow of new clients and growth opportunities. These strategic alliances, whether they are with Realtors, CPAs or lawyers, should be reserved for those in your network with whom you've built strong, trusted relationships and to whom you feel good about sending your clients. The partnerships are designed to hold each party accountable to regular business referrals. Every successful loan originator has a handful of these alliances. You should catch up with strategic alliances regularly to stay in tune with each other's important business updates and new products. These relationships, which should be productive and valuable for both parties, can help set you apart as an expert and well-connected loan originator.

It is important to look at every event or social interaction as an opportunity to build and strengthen your network. Events hosted by chambers of commerce and professional associations are great networking opportunities, as most people attending them are open to connecting and sharing. Serving on charitable, civic, community and business-service organizations also is beneficial, not only for growing your network but for meeting like-minded, well-rounded individuals.

When I meet new business contacts, I like to keep my existing network in mind. If there is an idea, referral or opportunity for someone in my network, I always make sure to pass it along and help them succeed. Not only does this strengthen my network, but it also encourages others



**“If there is an idea, referral or opportunity for someone in my network, I always make sure to pass it along and help them succeed.”**

to do the same while enabling me to be a positive force in the lives of others.

Networking turns your ability to relate and interact with others into a way to expand your business, brand yourself and connect with new opportunities.

## **2. Understand Your Clients' Unique Financial and Personal Needs**

Loan origination is about so much more than pushing a product. It's about guiding your clients through one of the most important financial decisions they will ever make. Understanding this difference—and putting in the work to become an expert and help your clients through the process of buying a home—will set you apart and help you succeed in the competitive mortgage industry.

From the very first time a client calls, it is important to listen to him or her and understand his or her unique financial and personal needs. Every client will come to you with a different background and set of requirements, and will call for a specific set of advice, guidance and feedback. Putting in the time to understand clients' needs will elevate you, not just as someone who will originate their loan but also as someone who will ease them through the process.

Typically I ask every one of my clients to answer 10 minutes' worth of detailed questions at the beginning of an application process. The questions highlight their financial and personal goals, guidelines and expectations and allow me to understand what challenges they might face and how I can best serve them as a loan officer. This type of service enables me to build trust, earn repeat business and gain referrals to my practice.

Understand and empathize with the fact that this might be the first time your client is going through the complex, overwhelming process of buying a home and applying for a mortgage. Give your clients an in-depth look at all their options, including the pros and cons of each, in order to put them at ease. Advising them on common misconceptions, such as needing to put 20 percent down on a home, can be incredibly useful and help them make more informed decisions. Other loan officers they've spoken with might not have put in the time to have such in-depth discussions, and it can make all the difference for your current and future business success.

Also, be quick to respond to your clients' concerns and questions. Being responsive to all your clients' emails or calls while being empathetic, thorough and accurate in your responses will ensure your clients see you as an expert in the field, building important rapport.

In order to be successful in loan origination, make sure you position yourself as a consultant and an expert to

**“Being extremely responsive to all your clients' emails and calls—while being empathetic, thorough and accurate—will ensure your clients see you as an expert in the field.”**



your clients. Put in the time to understand their needs and deliver the best possible information, guidance and service.

## **3. Database Management**

Creating and maintaining a strong, accurate database of past and current clients, as well as referral partners, is essential to success as a loan originator. Use a program or service to collect and store all the business cards and additional information you collect from your contacts. Keep this information up to date and take the time to enter new information on a regular basis.

Having a database will allow you to stay in touch with those who can help keep your business successful and growing. Be sure to separate your contacts into categories by clients and industry. Through customer relationship management (CRM), routinely send your contacts, by category, relevant information, updates and news about your business. This will help keep your contacts engaged with your practice, set you apart as an expert and keep you top-of-mind should an opportunity come up. I typically send something informative to my database once a month to keep my name in front of my contacts while presenting them with information they'll appreciate.

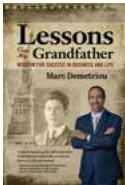
Maintaining the database enables you to organize your networking efforts and allows you to market yourself in a crowded industry.

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**Marc Demetriou**

of Guaranteed Rate is a top producing mortgage originator and the author of *Lessons From My Grandfather: Wisdom for Success in Business and Life*. Marc can be reached via [marcdemetriou.com](mailto:marcdemetriou.com). His book is available at [Amazon.com](https://www.amazon.com). Find out more at [GrandfatherLessons.com](https://www.GrandfatherLessons.com).



#### 4. Deliver on Your Promises

Another key to success in loan origination is making sure the process is as efficient, smooth and painless as possible for clients and referral partners. Delivering on your promises means following up and following through on all deadlines you create with the parties involved in every part of the loan process.

Being a loan originator is hard work. We are often processing many transactions at a time. However, being organized and putting in the time and effort to keep your clients and partners informed while responding quickly to requests is key to a successful and prosperous career in loan origination.

It is therefore important to have a strong team of processors and assistants behind you so that you are able to remain responsive and punctual with every client and referral partner.

Typically I meet with my staff for 15 to 20 minutes every morning to review which processes we are working on and to discuss important upcoming deadlines. I also keep a board on my wall—covering the steps from origination to closing—which I can review with my team and update the status of each loan. This strategy has been successful for me, and I've been able to handle as many as 60 loans at a time while being responsive and attentive to each client.

Although these specific strategies might not fit your team or personal style, implementing your own set of strat-

egies that will allow you to stay organized, meet deadlines and remain responsive to all clients and partners is important to your business and success.

By organizing your efforts, you will be able to deliver on your promises and maintain a strong reputation with your network.

#### 5. Dedication and Grit

The strategies I've discussed are great techniques for building a successful and lasting business. But truly succeeding in this industry, above all else, takes dedication and grit. Dedication to your practice, your clients and your self-improvement will determine how successful you'll be in all aspects of your business and life.

I believe that success is a choice and is determined by the perseverance, hard work and dedication you have when you wake up in the morning. Succeeding in the market means setting personal goals and deciding that you're going to do whatever it takes to reach them for yourself and for the clients you serve.

In loan origination, and in life, we all have the capacity to succeed and accomplish great things. It takes desire and dedication, though. To have a truly rewarding and prosperous career, tackle each of these strategies and each loan process with the determination to succeed through organization, persistence and overcoming challenges to continuously improve and grow your pipeline. ■



**“I meet with my staff for 15 to 20 minutes every morning to review which processes we are working on and to discuss important upcoming deadlines.”**



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The **POWER**

by Darren Hardy

of your

**WORDS**



Words have incredible power.

They can build; they can destroy.

But perhaps the most underestimated power words have is when they are left unspoken.

Robert's story illustrates this point...

Robert grew up in a rural area where his dad was known as the town drunk. Robert was a star football player who made the All-American team in high school and went on to play for a prestigious university. Football was Robert's life, but as far as he knew, his father had never seen him play a single game.

Inside, Robert felt a void. He wasn't conscious of it back then, but what he wanted and needed most was the approval of his father.

After college, Robert struggled a bit as a business owner. He lacked self-assurance and people skills. One day, he got a call telling him his father had had a heart attack and might not make it. Robert rushed to the emergency room. When he walked into the dark room with the hallway lights bright behind him and his father still disoriented, he thought Robert was the doctor.

What his father said next would forever change Robert's life.

"Hey Doc, have I ever told you about my son, Robert? Man, what an athlete. He was a great football player you know. He was really something to watch. He ran like lightning! Now he is a successful businessman. He's smart and talented. I am so proud of him Doc, I just wish you could meet him."

That day Robert heard the words he had longed to hear for more than 35 years. His father's assurance and pride were like a healing tonic coursing through his body. Robert's father survived the heart attack, and they both gained a new outlook, each in his own way.

Today, Robert is the CEO of a multimillion dollar, multinational corporation — and the successful businessman his father described. He ultimately found out his father had attended some of his games but stayed out of sight because he didn't want his reputation to embarrass his son.

Words don't have constructive power until they're spoken. Robert's father never expressed his sentiments in words. "Robert doesn't need to hear this from me," he thought. "He's successful. He knows how great he is." Not true.

When we don't hear what we need from those closest to us, we may feel a void — one that only a parent's words can fill, or a spouse's, a boss's or a friend's.

You have a responsibility to the people you care about. Your words, your validation, your affirmation can change people's lives. This is as true for your children and your spouse as it is your clients.

Make love all day.

Everyone walks around with a big sign around his or her neck that says, "I need love. Make me feel important." Yes, even that guy on the highway who waves at you with one finger yelping oddities in what must be French. What he is really saying is, "You made me feel unimportant," and "I need love."

Perhaps no human need is more neglected in the workplace than feeling valued. Feeling important is as important as food. The need begins at birth and never goes away. The need for significance in our work is a manifestation of our inborn hunger for meaning in our lives.

Try it today. Every room you enter, conversation you engage in and interaction you have. Catch people doing something right. Tell them they look good, did something well and you appreciate them.

Tell them today, "Hey, I am proud of you. You are special to me." ■

**KEYNOTE  
SPEAKER!**  
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**Darren Hardy**

is a renowned success mentor to CEOs and high-achievers as well as an author, keynote speaker and the former publisher/ editor of *SUCCESS* magazine. Hardy's *New York Times* best-selling books include *The Entrepreneur Roller Coaster*, *Living Your Best Year Ever* and *The Compound Effect*. To sign up for FREE daily mentoring from Hardy and 350,000+ other high achievers who kick-start their day with Darren Daily, go to [DarrenHardy.com](http://DarrenHardy.com)

**“Perhaps no human need is more neglected in the workplace than feeling valued.”**





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During

# Challenging Times

by Cindy Ertman



**The crisis we are facing now has affected every part of our daily lives, and with the lack of definitive answers to help us to see a clear path through to the other side, our peace of mind and resolve are seriously threatened. We are at a point where choices we make now must be intentional so that we can rise above the fear and doubt that inevitably sets in during times of stress and uncertainty and tap into our inner reserves of strength to find clarity, comfort and hope for the future.**

As we know from history, through every adversity, comes immense opportunity. In response to the recent conversations I have had with my coaching clients, I would like to share five of my principal training strategies to help you navigate your business and personal life during this unprecedented time.

These strategies have helped me succeed despite some of the most daunting economic challenges and will afford you the insight to pivot your business and meet your current reality so you can look at the opportunities ahead with a new lens.

### **Strategy #1 – Master Your Mortgage Mindset**

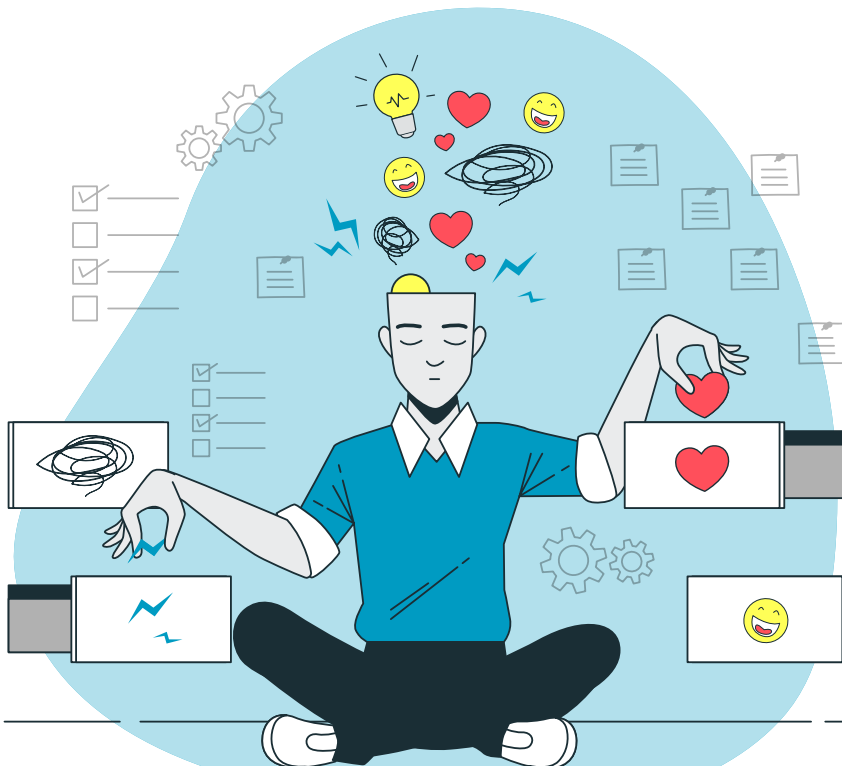
It is easy to get lost in future thinking, to project our fears of the unknown onto our team and our families, and to become overwhelmed with the many challenges of managing a business in this climate. How many of us can identify with the list of challenges below?

- Complete Overwhelm
- Unable to Track & Manage Leads
- Staying Focused
- Elevated Anxiety Levels
- Scarcity Mindset
- Lack of Confidence
- Operational Challenges
- Work from Home with Kids
- Massive Fear About the Future
- Managing Clients Expectations
- Managing Virtual Teams

The truth is that on any given day, we experience approximately 60,000 thoughts, with 50% of those being negative or limiting belief thoughts. We also tend to revisit the same thoughts over and over again, perpetuating this unsettled state of mind and preventing us from focusing on the big picture. Stress becomes so much a part of our inner workings, that we don't even feel it and it eventually leaks out in habit-control problems.

The first thing to recognize is that fear and hope cannot live in the same space. We must therefore, BE INTENTIONAL with our thought processes and consciously replace our negative thoughts with new, positive empowering ones. Reminding ourselves that the one thing we have complete and total control over is the power to control our minds and direct our thoughts frees us from the limitations of fearful thinking and allows us to be proactive in how we respond to challenges.

**“...fear and hope cannot live in the same space. Consciously replace your negative thoughts with new, positive empowering ones.”**



**“Identify the top 5 energy drainers that if eliminated, reduced or resolved could improve the quality of your life.”**



We can all improve the circumstances in our life by making small shifts to master our mindset and develop and sustain a winning attitude. When you find your mind wandering, just keep focusing on pulling it back to the current moment. BE PRESENT in the moment and check in with yourself about what is real right now. Remind yourself that today I am healthy, I am grateful for my home, my children, my friends, my clients and the opportunity to serve more people.

### **Strategy #2 - Eliminate Your Energy Drainers**

Think of energy drainers as that white noise in the background. These energy drainers create anxiety, friction and increase your frustration level. During times of major change and transition, excessive energy drainers can cause us to behave in uncharacteristic and unproductive ways. Energy drainers distract you from your focus because they are always there in the subconscious mind dancing around reminding you, they need your attention.

Some of the most common forms of energy drainers are negative news, negative people, a negative mindset, negative self-talk, and self-defeating habits. These daily stimuli crowd your mind and ultimately jeopardize your innate leadership mentality.

The first step to take in order to regain control of your optimal functioning mindset is to identify the top 5 energy drainers that if eliminated, reduced or resolved could improve the quality of your life. As you recognize throughout the day when those energy drainers pose a threat to your state of calm, consciously shift your attention away from the news, negative people and scarcity thinking and replace negative thinking with healthy affirmations such as “I am healthy and strong” and “I am a capable leader”. Regroup and center yourself by releasing self-defeating habits and being intentional about your choices.

### **Strategy #3 - Become a Leader in Your Own Life**

At this moment, you have a choice as to how you want to define yourself through this crisis. Success is a choice. Use this opportunity to reinvent yourself, to create new habits, new systems, new routines, new ways of doing things. Let go of status quo and identify the steps you need to take in order to become the best version of you.

Ask yourself how can you show up to support your family, your team, your clients and referral partners, your community? Redefine the value you provide to others and become more of a “Go-giver”. Empower yourself with the knowledge that you have the ability to positively influence those around you, and that the actions you take can ultimately result in a successful outcome in the future.

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Here are some tactical steps you can take to embrace your leadership potential right now:

- Take action and be courageous
- Take thinking time and PIVOT
- Stay closely connected
- Ask for help and guidance
- Serve the people you are leading
- Embrace patience, compassion, empathy and understanding
- Do the next right thing

Now is the time to rise and lead your family, lead your clients and your team. Playing small serves no one. The world needs leaders who are ALL IN to play big. No excuses.

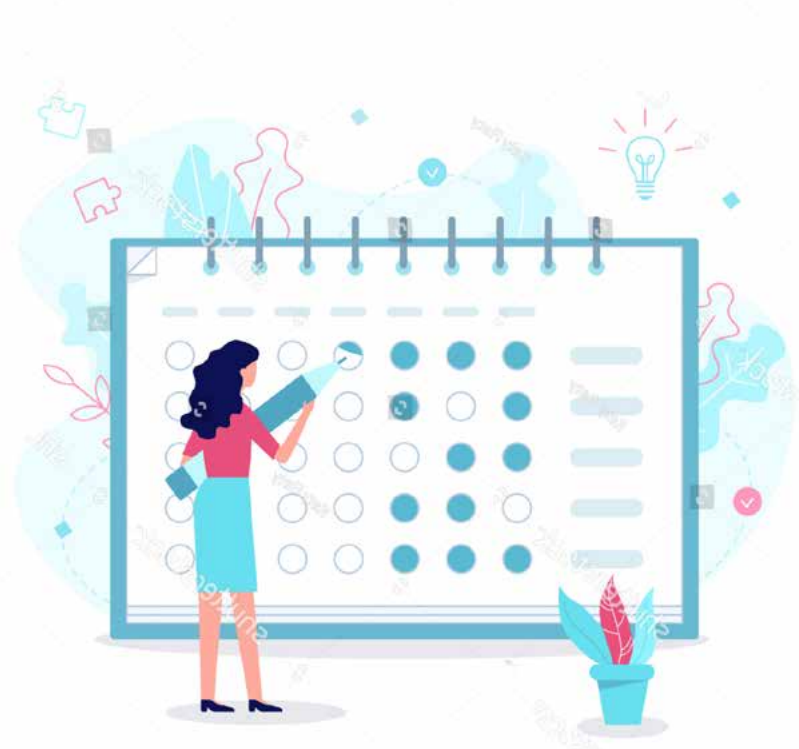
#### **Strategy #4 – Practice Daily Success Habits & Take Care of You**

It has never been more important to nurture your health and wellbeing. But unfortunately, in times like this, our good self-care goes out the window. Discover ways to clear your mind, reduce anxiety, and honor your spirit every day. Leaders with consistent morning practices have a more positive outlook on life and business.

Review how you start the first hour of your day. Are you filling your mind with news and other forms of sensationalism through social media, texts and email updates from friends and family? Or are you instead taking a few moments for yourself to experience calmness, meditate, appreciate the abundance in your life, and start your day with affirmations that will help maintain a positive frame of mind despite all obstacles?

Develop new daily habits for you and establish daily plans for your team so that they have structure to support them. Encourage well-being and daily physical activity for your team by leading from example. Promote your own health and wellbeing by choosing nutrient rich foods, getting enough sleep, supplementing your diet with vitamins, drinking more water and eating less sugar.

We all crave security and strong leadership at times of uncertainty. You have the opportunity to provide both to anyone you engage with on a daily basis. Start by taking care of you so that you can properly “show up” for those who rely on you for support and encouragement.



**“Develop new daily habits for you and establish daily plans for your team so that they have structure to support them.”**

HABITS

### **Strategy #5 – Create Success Habits for Your Virtual Team**

Great leaders care about their employees as people first and workers second. Striking a balance between getting things done and operating “business as usual” during a crisis may be the most challenging job of a leader. True leaders can boost morale and best motivate their teams by reminding them of the importance of what they do every day and by expressing their gratitude for that work.

Proven methods to increase employee engagement levels and improve productivity and maintaining an impactful team are:

- Create clarity for your team
- Use video calls on zoom or skype or video conferencing
- Acknowledge your team and show appreciation daily
- Actively engage and interact with each team member
- Do a virtual huddle with your team each morning
- Communicate the top 3 priorities each day
- Remind them what value their contribution provides

Attitude is everything. Let go of negativity. Leaders lead from strength – not from fear. Once you establish a foundation that has been built on a sound structure, clarity of direction, purposeful leadership, and open channels of communication, you can operate from a position of confidence and begin to lay the groundwork for future success after the storm passes.

As I observe the changing world during this unprecedented time, I am reminded of the many hurdles I overcame as a loan originator and leader. There were multiple times when I felt like giving in and accepting defeat. Instead I went in the opposite direction and pushed through my fears and faced the challenges head on, one day at a time. This mindset has helped me achieve the level of success I am so grateful to have accomplished and it is this same mindset that will help you find your way through this crisis to the other side.

To better support you during these challenging times, I created a new Mortgage Survival Guide to help you thrive and not just survive in this uncertain season.

Get your FREE downloadable Mortgage Survival Guide: ‘How to Manage During Challenging Times’ at [www. CindyErtman.com](http://www.CindyErtman.com). ■

**KEYNOTE  
SPEAKER!**  
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**Cindy Ertman**

is the CEO and founder of The Defining Difference® and Mortgage Master Pro®, success-based coaching and training companies. After being acknowledged as one of the Top 100 Most Influential Mortgage Executives in America by Mortgage Executive Magazine for 5 years in a row and being named in the Top 100 Mortgage Loan Originators in the U.S. by Mortgage Originator Magazine for more than a decade, Cindy has now dedicated her life to empowering the growth of mortgage professionals.

To find out more about Cindy’s mortgage coaching programs visit [CindyErtman.com](http://CindyErtman.com) or email her team: [info@cindyertman.com](mailto:info@cindyertman.com) for a complimentary strategy call.

**“True leaders can boost morale by reminding their teams of the importance of what they do every day and expressing gratitude for their work.”**





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Our Enterprise status with Ellie Mae, in-house certified Encompass Admins and VP of LOS make sure we are maximizing the efficiency of the system. We offer the full suite of Microsoft products through Office 365.

### **Marketing:**

Bay's Automated Marketing Manager is the cornerstone of a robust platform to engage clients and referral partners. BAMB includes Data Miner, Task Manager, My Studio for video messaging, email campaigns and Mobile Messenger.

### **Bay Tools & Best Practices Playbook:**

We embrace a sales culture of sharing and mentoring. Our originators see the results with more business and more time with their families.

### **Family Culture:**

Founded by three brothers, Bay Equity has a true family culture recognizing the importance of each employee as a member of the Bay family.

### **Lucrative Corporate & P&L Financial Models:**

Let's chat about what works best for you!

### **Expand Your Geographic Reach:**

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Contact **SEAN WILSON**  
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# THE BEST INVESTMENT YOU CAN MAKE

by Darren Hardy



I'm about to give you the best investment tip of your life. This is a tip I received originally from Brian Tracy more than 20 years ago, and it has produced a personal ROI (Return On Investment) of many millions of dollars.

**Ready for it?**

This was the pitch Brian gave me:

*For every \$1 you invest in \_\_\_\_\_,  
it will return \$30 to your bottom line.*

**That's 30 to 1 ROI!**

Even if you are the most experienced investor, where can you get a nearly guaranteed 3000% on your money?

Compare it to these investment returns over the past several years:

- S&P 500: 1.65%
- Dow Jones Industrial: 29.49%
- Real Estate: -19.47
- Bonds: 8.19%
- U.S. Treasury: 16.36%

3000% looks better, eh?

Okay, here's what fills in the blank to the "insider" investment tip:

**Invest in YOU... and your greater personal development.**

I'm not just being clever here. I'm serious (and so was Brian).

This is what Jim Rohn taught me long ago:  
*Income seldom exceeds personal development.*

Therein lies the key to growing your income—growing yourself.

Let me explain, and then I will give you the exact investment formula Brian Tracy gave to me 20+ years ago that earned me millions...

Here is how this works: The level of success we experience in our outer world is simply the mirror reflection of our self-identity and personal development of our inner world. Period.

Let me use the analogy of a thermostat to make this make sense. Thermostats have what is called a set point—the set temperature of the room. Now no matter what happens outside, hot or cold, the thermostat will kick on the heat or the air conditioner to bring the temperature back to that set point.

Inside of each of us is also a set point. This is your current level of self-worth or personal development. No matter what happens outside you (temporary financial windfall, finally lose those 20 lbs., marriage going well) you will always adjust back (sabotage) to your set points. We ALL do this.

Simply put, you will only ever have, be, do or maintain on the outside what matches your inside set points—your personal development.



**“For every \$1 you invest in \_\_\_\_\_,  
it will return \$30 to your bottom line.”**

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When you raise your set points/personal development (self-identity, mindset, attitude, philosophy, skills and abilities), everything in your life will be raised with them.

This is why Jim gave us these pivotal instructions:

- **“If you want to have more,** you have to *become* more.
- **For things to change,** you have to change.
- **For things to get better,** you have to become better.
- **If you improve,** everything will improve for you.
- **If you grow,** your money will grow; your relationships, your health, your business and every external effect will mirror that growth in equal correlation.”

### The Multimillionaire Investment Formula

This is the critical investment plan Brian Tracy taught me 15 years ago. He said, of course take 10% of everything you earn and tithe it to help other people. Then take another 10% and use it to help yourself—invest it in your greater personal development.

When I earned \$150,000 as a teenager, it was \$15,000 to spend on my greater personal development, which I did. At \$500,000, that’s \$50,000 to spend, which I did. At over a million, that’s over \$100,000 to spend, which I have done many times. This is why you see world-class achievers hiring world-class personal coaches, advisors and mentors. It truly is the most profitable investment you can make—I can vouch for that.

Essentially, training, coaches and other personal development materials are FREE. If they help you earn more and become more than you would have without them, they effectively pay for themselves AND give you a multiple on your money (30X by Brian’s estimate).

When evaluating the investment in your personal development, don’t ask what it costs. Instead ask what is it worth—in increased health, wealth, happiness and success. Never begrudge the money you spend on your personal development. The best investment you can ever make is the investment in YOU... and your greater development.

Here is my final appeal to have you invest more in you: if you have big goals, dreams and ambitions I encourage you make sure the size of your personal development investment matches the size of your goals—if you are serious about achieving them. Otherwise, they might remain just frustrating fantasies. ■

**KEYNOTE  
SPEAKER!**  
**MASTERMIND SUMMIT**



**Darren Hardy**

is a renowned success mentor to CEOs and high-achievers as well as an author, keynote speaker and the former publisher/editor of *SUCCESS* magazine. Hardy’s *New York Times* best-selling books include *The Entrepreneur Roller Coaster*, *Living Your Best Year Ever* and *The Compound Effect*. To sign up for FREE daily mentoring from Hardy and 350,000+ other high achievers who kick-start their day with Darren Daily, go to [DarrenHardy.com](http://DarrenHardy.com)

**“If a man empties his purse into his head, no man can take it away from him. An investment in knowledge always pays the best interest.”**

**—Benjamin Franklin**



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# 50

# BEST COMPANIES TO WORK FOR

**THESE ARE  
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LOAN OFFICER  
SURVEYS.**

## **HOW WE DID IT**

To pick the 50 Best Companies to Work For, *Mortgage Executive* magazine conducted the most extensive loan officer survey in corporate America. Over 200 mortgage companies and banks participated. More than 10,000 loan officers were surveyed.

The online surveys are limited to licensed MLOs who are currently employed by the companies that they are rating. The survey asked the MLO to rate the company's culture, loan processing, underwriting, compensation, management, marketing, and technology.

Any company with a minimum of 30 MLOs is eligible. The winning companies are selected based on a combination of total MLO votes and average rating score

# 50

# BEST COMPANIES TO WORK FOR

RANKED BASED ON THE # OF MLO VOTES



## Learn the Critical Money-Making Skills You Need to Build a Profitable Mortgage Business

Here are some sobering statistics. The majority of mortgage originators are likely to see a 20 percent to 40 percent decline in personal income from last year. And if that is the worst that happens, they are the lucky ones.

What makes the difference between thriving and barely surviving in the mortgage business, between a Top 10 mortgage originator earning \$1 million+ a year and someone just getting by? Answer: It's not interest rates or service levels. It's the skills, strategies and systems developed and implemented by the mortgage professional. That is the key element.

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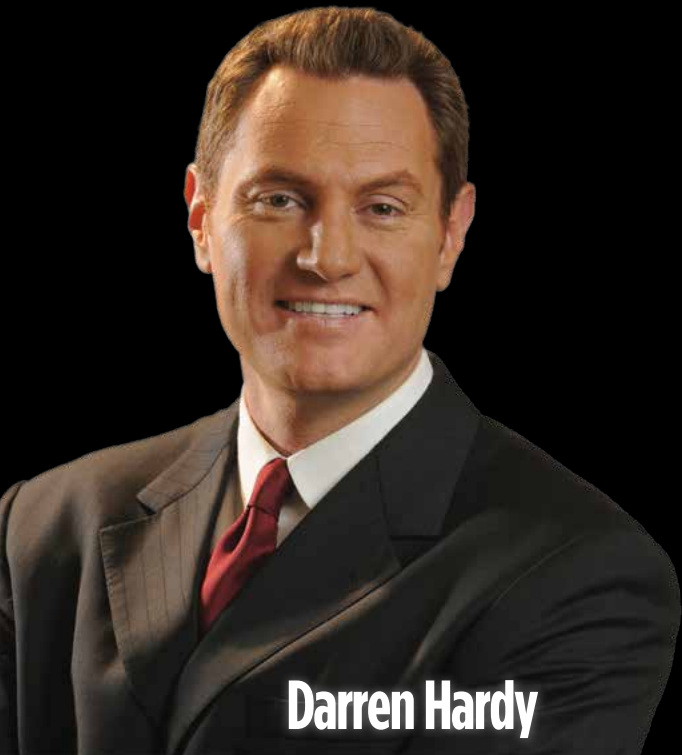
RK	COMPANY	# OF MLO VOTES	AVERAGE SCORE
1	Fairway Independent Mortgage	2100	4.95
2	Caliber Home Loans	622	4.88
3	New American Funding	573	4.87
4	Guaranteed Rate	544	4.91
5	PrimeLending	527	4.88
6	American Pacific Mortgage	498	4.92
7	Paramount Residential Mortgage	377	4.97
8	Movement Mortgage	332	4.91
9	Guild Mortgage	315	4.91
10	Primary Residential Mortgage, Inc.	234	4.91
11	Prosperity Home Mortgage	217	4.87
12	Finance of America Mortgage	197	4.91
13	Bay Equity Home Loans	179	4.92
14	LeaderOne Financial	167	4.92
15	SWBC Mortgage	157	4.94
16	HomeBridge Financial Services, Inc.	156	4.88
17	Atlantic Bay Mortgage Group	152	4.93
18	The Federal Savings Bank	140	4.90
19	NOVA Home Loans	139	4.93
20	Highlands Residential Mortgage	134	4.96
21	Benchmark Mortgage	131	4.97
22	Sun West Mortgage Company	127	4.93
23	Summit Funding	126	4.89
24	NFM Lending	108	4.97
25	American Financial Network	101	4.95
26	Flagstar Bank	101	4.78
27	Draper and Kramer Mortgage Corp.	98	4.95
28	Northpointe Bank	97	4.87
29	USA Mortgage	96	4.97
30	CMG Financial	90	4.91
31	Network Funding	89	4.93
32	McLean Mortgage	88	4.96
33	FBC Mortgage	85	4.94
34	Embrace Home Loans	83	4.92
35	Academy Mortgage	82	4.87
36	V.I.P Mortgage Inc.	80	4.96
37	Certainty Home Loans	78	4.87
38	AMEC Home Loans	77	4.82
39	Axia Home Loans	76	4.93
40	Homestead Funding Corp.	75	5.00
41	Land Home Financial	74	4.90
42	Alterra Home Loans	64	4.91
43	Mortgage Network	64	4.92
44	Service First Mortgage	64	4.95
45	Civic Financial Services	60	4.91
46	Golden Empire Mortgage	59	4.93
47	Waterstone Mortgage	59	4.83
48	Residential Mortgage Services, Inc.	58	4.94
49	Wallick & Volk	57	4.98
50	SecurityNational Mortgage Company	55	4.92

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**Darren Hardy**

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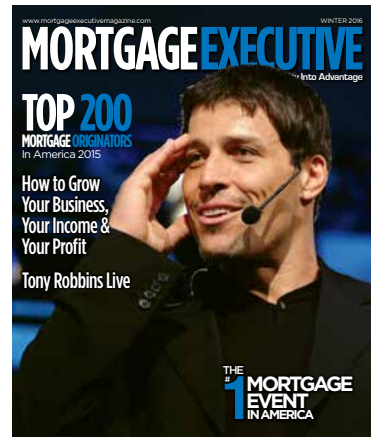
**MastermindSummit.com** ✦ **866.304.8319**

# 50 BEST COMPANIES TO WORK FOR

RANKED BASED ON THE AVERAGE SCORE



RK	COMPANY	# OF MLO VOTES	AVERAGE SCORE
1	Homestead Funding Corp.	75	5.00
2	Absolute Home Mortgage	50	5.00
3	Gold Star Mortgage Financial	43	5.00
4	Wallick & Volk	57	4.98
5	Michigan Mutual Mortgage	45	4.98
6	Paramount Residential Mortgage	377	4.97
7	Benchmark Mortgage	131	4.97
8	NFM Lending	108	4.97
9	USA Mortgage	96	4.97
10	MVB Mortgage	43	4.97
11	Highlands Residential Mortgage	134	4.96
12	McLean Mortgage	88	4.96
13	V.I.P Mortgage Inc.	80	4.96
14	Assurance Financial	50	4.96
15	MortgageRight	40	4.96
16	Fairway Independent Mortgage	2100	4.95
17	American Financial Network	101	4.95
18	Draper and Kramer Mortgage Corp.	98	4.95
19	Service First Mortgage	64	4.95
20	Envoy Mortgage	39	4.95
21	SWBC Mortgage	157	4.94
22	FBC Mortgage	85	4.94
23	Residential Mortgage Services, Inc.	58	4.94
24	Atlantic Bay Mortgage Group	152	4.93
25	NOVA Home Loans	139	4.93
26	Sun West Mortgage Company	127	4.93
27	Network Funding	89	4.93
28	Axia Home Loans	76	4.93
29	Golden Empire Mortgage	59	4.93
30	Diamond Residential Mortgage	53	4.93
31	AnnieMac Home Mortgage	48	4.93
32	Homeside Financial	47	4.93
33	Goldwater Bank	35	4.93
34	American Pacific Mortgage	498	4.92
35	Bay Equity Home Loans	179	4.92
36	LeaderOne Financial	167	4.92
37	Embrace Home Loans	83	4.92
38	Mortgage Network	64	4.92
39	SecurityNational Mortgage Company	55	4.92
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42	Guild Mortgage	315	4.91
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47	Civic Financial Services	60	4.91
48	The Federal Savings Bank	140	4.90
49	Land Home Financial	74	4.90
50	VanDyk Mortgage Corp.	50	4.90



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V O T E D

# TOP 100 MORTGAGE COMPANIES

by Mortgage Executive Magazine



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# TOP 100

## MORTGAGE COMPANIES

### In America 2020

#### **High-Performing Mortgage Companies Turn Periods of Uncertainty to Their Advantage**

What keeps a mortgage executive awake at night? Probably the same nagging concern that worries most of us when we toss and turn at 3 a.m.: Uncertainty. At any hour, what we don't know seems to loom more ominously than what we do know.

For every mortgage executive, the current economic turmoil offers plenty of cause for insomnia. Uncertainties abound. High performers turn periods of uncertainty to their advantage.

*Mortgage Executive Magazine* compiled the most comprehensive list of the nation's top 100 closely held mortgage companies and publicly traded banks as ranked by their total yearly mortgage volume. *Mortgage Executive Magazine* seeks to recognize and celebrate the service, dedication and hard work that mortgage originators, managers and executives put into building their companies and serving their clients.

# TOP 100 MORTGAGE COMPANIES

## In America 2020



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RK	COMPANY	2020 LOANS CLOSED	2020 VOLUME
1	United Wholesale Mortgage	561,119	\$182,500,000,000
2	Freedom Mortgage Corporation	466,400	\$122,200,000,000
3	loanDepot	297,361	\$100,800,000,000
4	Caliber Home Loans	263,727	\$80,307,127,748
5	Fairway Independent Mortgage	230,379	\$65,785,920,958
6	NewRez	213,724	\$61,569,623,987
7	Guaranteed Rate	172,803	\$59,872,461,255
8	Flagstar Bank	156,681	\$48,559,765,944
9	Guild Mortgage	132,002	\$35,265,956,903
10	New American Funding	104,488	\$30,572,323,422
11	Movement Mortgage	107,722	\$29,944,469,042
12	Finance of America Mortgage	89,729	\$29,810,746,913
13	CMG Financial	95,300	\$29,371,093,578
14	Homebridge Financial Services	79,178	\$26,387,148,081
15	PrimeLending, A PlainsCapital Company	84,209	\$22,970,193,983
16	American Pacific Mortgage	63,417	\$22,409,575,054
17	Supreme Lending	59,675	\$15,959,415,254
18	Academy Mortgage	53,869	\$15,392,067,590
19	Paramount Residential Mortgage	51,788	\$15,012,700,000
20	Prosperity Home Mortgage	43,693	\$13,815,089,689
21	American Financial Network	45,000	\$13,600,000,000
22	Guaranteed Rate Affinity	38,965	\$13,400,786,735
23	Plaza Home Mortgage	40,000	\$12,000,000,000
24	The Federal Savings Bank	36,000	\$11,800,000,000
25	Primary Residential Mortgage	45,142	\$11,741,868,702
26	C2 Financial	27,655	\$11,610,128,762
27	Gateway Mortgage, a div. of Gateway First Bank	53,658	\$11,482,387,465
28	Mutual of Omaha Mortgage	35,928	\$10,013,000,000
29	Bay Equity Home Loans	31,232	\$9,602,246,154
30	Cherry Creek Mortgage	28,507	\$9,579,733,325
31	Draper and Kramer Mortgage	27,244	\$9,354,707,023
32	Residential Mortgage Services, Inc.	30,898	\$8,533,344,632
33	LendUS LLC	21,396	\$8,144,928,126
34	NFM Lending	25,783	\$7,971,800,083
35	Benchmark Mortgage	28,541	\$7,890,954,734
36	NOVA Home Loans	29,742	\$7,827,358,092
37	Summit Funding	25,751	\$7,782,447,573
38	SWBC Mortgage	25,709	\$7,285,660,856
39	Commerce Home Mortgage	20,500	\$7,100,000,000
40	Atlantic Bay Mortgage Group	25,593	\$6,723,204,669
41	FBC Mortgage	24,124	\$6,717,571,447
42	Embrace Home Loans	19,884	\$6,328,328,289
43	TowneBank Mortgage	20,431	\$6,200,000,000
44	Pulte Mortgage	18,391	\$6,075,131,739
45	Intercoastal Mortgage, LLC	14,023	\$5,860,108,226
46	Sun West Mortgage Company	19,263	\$5,802,673,422
47	George Mason Mortgage	15,432	\$5,780,667,131
48	First Home Mortgage	16,517	\$5,773,043,257
49	McLean Mortgage	15,365	\$5,700,458,424
50	SecurityNational Mortgage Company	21,732	\$5,631,523,979

# TOP 100 MORTGAGE COMPANIES

*Seven Years  
In a Row.*

American Financial Network, Inc. (AFN) has been named one of the Top 100 Mortgage Companies in America by Mortgage Executive Magazine for the 7th year in a row.

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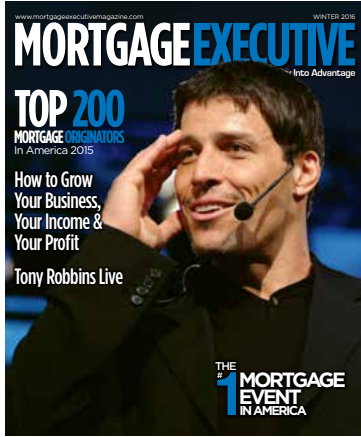


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# TOP 100 MORTGAGE COMPANIES

## In America 2020



### Learn the Critical Money-Making Skills You Need to Build a Profitable Mortgage Business

Here are some sobering statistics. The majority of mortgage originators are likely to see a 20 percent to 40 percent decline in personal income from last year. And if that is the worst that happens, they are the lucky ones.

What makes the difference between thriving and barely surviving in the mortgage business, between a Top 10 mortgage originator earning \$1 million+ a year and someone just getting by? Answer: It's not interest rates or service levels. It's the skills, strategies and systems developed and implemented by the mortgage professional. That is the key element.

MASTERMIND SUMMIT gives you the tools and systems to make quantum leaps in your mortgage production and business results. Designed for successful, experienced originators, managers, and CEOs, the event provides what is needed to break through to the next level.

Register online today or call 866.304.8319

RK	COMPANY	2020 LOANS CLOSED	2020 VOLUME
51	Leader Bank	13,513	\$5,605,577,069
52	Ruoff Mortgage	30,303	\$5,560,766,122
53	LeaderOne Financial	21,165	\$5,399,309,904
54	First United Bank Mortgage Group	14,989	\$5,091,849,879
55	V.I.P. Mortgage	16,701	\$5,062,541,726
56	Homeside Financial	19,690	\$5,047,021,751
57	USA Mortgage	22,232	\$4,887,776,332
58	Highlands Residential Mortgage	18,235	\$4,799,043,844
59	NJ Lenders	12,063	\$4,661,830,965
60	AnnieMac Home Mortgage	17,497	\$4,585,387,171
61	Waterstone Mortgage	19,383	\$4,450,824,392
62	Nations Lending	18,010	\$4,450,000,000
63	Golden Empire Mortgage	12,998	\$4,391,933,691
64	Mortgage Network	12,214	\$4,192,262,161
65	AmeriFirst Financial	13,302	\$3,951,371,362
66	Atlantic Coast Mortgage, LLC	9,599	\$3,823,486,277
67	Network Capital	11,709	\$3,794,342,312
68	First Heritage Mortgage	10,156	\$3,734,719,291
69	First Centennial Mortgage	13,159	\$3,552,766,940
70	Homeowners Financial Group	11,372	\$3,311,194,419
71	JMAC Lending	8,193	\$3,250,000,000
72	Trident Mortgage Company	10,381	\$3,214,810,836
73	On Q Financial	11,224	\$3,208,308,643
74	TCF National Bank	12,338	\$3,194,073,304
75	MiMutual Mortgage	10,586	\$2,920,850,000
76	Network Funding	10,858	\$2,918,891,009
77	Citywide Home Loans	9,465	\$2,808,134,949
78	Mountain West Financial	9,992	\$2,758,889,692
79	FirstBank	10,542	\$2,666,672,910
80	VanDyk Mortgage	10,447	\$2,547,247,170
81	Axia Home Loans	8,418	\$2,476,766,970
82	AmeriHome Mortgage Consumer Direct	10,738	\$2,430,233,061
83	Megastar Financial	7,093	\$2,247,396,689
84	Wallick & Volk	8,912	\$2,205,450,955
85	Mason-McDuffie Mortgage	5,625	\$2,114,938,371
86	Premier Mortgage Resources	6,975	\$2,047,810,178
87	Family First Funding	6,124	\$2,018,765,425
88	Inlanta Mortgage	9,096	\$1,959,972,378
89	Certainty Home Loans	7,993	\$1,887,413,708
90	Apex Home Loans	5,403	\$1,852,788,329
91	Independent Bank	7,603	\$1,809,664,499
92	Point Mortgage	4,689	\$1,655,852,008
93	GO Mortgage	2,933	\$1,305,657,829
94	EagleBank	3,011	\$1,285,064,120
95	Premier Nationwide Lending	4,729	\$1,188,000,000
96	William Raveis Mortgage	3,216	\$1,185,788,510
97	Diamond Residential Mortgage	5,256	\$1,152,997,208
98	Augusta Financial	2,641	\$1,123,700,199
99	Mortgage Financial Services	4,722	\$1,021,388,198
100	Civic Financial Services	2,599	\$1,015,690,212



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# **ROCK** *the* **RECESSION**

## **AND** **CRUSH IT** *in the* **Soaring 20s!** *by Jennifer Du Plessis*

**Will you endure the next recession or struggle and juggle to make ends meet?**

**M**any years ago, when I was a young mortgage professional, I attended a one-day workshop Barry Habib, Jim McMahan and Greg Frost held in Virginia. During one particular session I vividly remember, Barry asked us what we were going to do to survive the new age of automated credit scoring for underwriting. We didn't have credit scores; we simply made decisions on our own on the quality of the borrower's credit. This new technology created the same kind of uproar we are having with FinTech companies today.

My first thought was that I needed to embrace change to be better rather than bitter so I could become an industry leader. I set out to create a solid foundation for my mortgage practice that would allow me to be first to market whenever changes were heading in our direction. That's precisely what I did, and it led me to more than \$1 billion in funding during my 35-year career, in the Top 1 percent for years and in the Top 200 as well.

Today I'm a tenured veteran in the industry. This new decade is going to be incredible! The opportunities for your success are endless, and they are in your reach—assuming you choose to take simple steps to realize them. So, I'll ask again: Will you endure the next recession, struggle and juggle to survive? Or will your practice soar to new heights?

We are all aware that there is a recession heading our way in the next year to year and a half. All statistics, charts, stock indicators and gurus are staking their claims for the timing, depth and length. But it's safe to say we will experience one sooner rather than later. The thing about recessions is that you can be a victim or a victor. I choose the latter, and I hope you do too.

Most people wait for an economic recession to take action to survive, but I'm of the opinion that we actually encounter a multitude of personal and professional recessions during our lives.

The definition of a recession is two consecutive quarters of negative GDP (gross domestic product, which is the total monetary or market value of all the finished goods and services produced within a country's borders in a specific time period). If you have ever lost a relationship with a top Realtor or a builder account, or your production volume was lower than earlier in the year, or the previous year, you have experienced your own recession!

How did the lower production and loss of income affect your financial situation, overall confidence, culture and morale? Were you prepared for your recession with an emergency fund, a strategy for recovery, awareness of expenses, etc.? Or were you a victim, resulting in team layoffs, financial stress, questioning whether to stay in the business or even bankruptcy?

A recession can be amazing for your business, but you have to be prepared. I'd like to help you come out leaps and bounds ahead of the competition no matter whether you face an economic or personal recession. With five simple strategies to safeguard your success you can make the right moves.



**ASSESSMENT**

Let's begin with an assessment of your financial and business health. Ask yourself the following questions:

- Do you have clarity of your message to differentiate yourself from your competition (other than great rates and closing on time)?
- Have you identified two or three market niches so that your partners can easily refer clients to you?
- Do you have a written business and marketing plan, including vision and mission statements that you can readily reference to keep you focused on activities that get results?
- Do you have at least 12 months of reserves to cover all your personal and business expenses while weathering short and long recessions?
- Do you have access to debt as a last resort rather than being personally obligated to the max?

After assessing your situation, it's time for a tune-up in the areas where you are not 100 percent confident you will be able to sustain yourself during a recession. Perhaps it's time to rethink your target referral partners and clients, making sure the connections you have now can sustain your practice in tough times.

Are you neglecting or nurturing your database? With lower interest rates, higher values and expanded equity, this next economic recession is going to be killer for refinances.

I realize that many originators had their best year in 2019, but imagine how much better it could have been if they didn't wait for clients to call them. It boggles my mind how much money was left—and is still sitting—on the table! Seriously.

Preparing your alumni clients, right now, for the pending recession period will practically guarantee a stellar beginning to your soaring '20s. Don't wait for rates to drop. Start engaging to protect their equity now, in the event they lose their jobs or have transfers or other life events that prevent them from tapping

into their equity later. What assessment could you make now with them to lower their debt and create solid savings? Consider no-cost refinances to properly prepare and protect them now, and then refinance them into that great lower rate later. This will allow them to reduce costs should something bad happen in their lives. They will appreciate the extra effort you've taken as a mortgage expert.

Now you're ready to enter the race. This is the best part because most likely your competitors have not prepared at all and have fallen victim to the market shift. While they are trying to determine what to do, struggling and juggling, you'll have already put your foot on the gas. Why? Because you prepared when you weren't being challenged by all the losses, changes and shifting. Instead you have a strategic plan to dominate the market. That's when you begin to accelerate.

You will have wonderful "luck" with more opportunities to fill the gaps not being met by your unsuspecting and unprepared competitors. If you've ever wondered what a true Blue Ocean feels like, get ready, because this will be your time to shine and grab enormous market share.

Lastly, to get prepared to maintain and to benefit from a recession, take time to review all your expenses. Where can you make adjustments now? What immediate steps would you want to take to cut back and pull the emergency brake? What staffing decisions might you need to consider or shifts in roles and responsibilities to continue to grow?

These simple yet essential steps will prove to be the difference between this decade being your soaring '20s rather than your sinking '20s! It's your time. Make the most of it. ■

**PREVIOUS  
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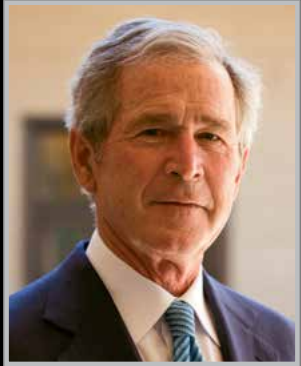


**Jennifer Du Plessis,** America's Mortgage Mentor, is the Founder of Kinetic Spark Consulting, Black Fox Investments, and Valor Home Solutions. She is the author of *LAUNCH! How to Take Your Business to New Heights*. She spent over 35 years in residential mortgage lending and was ranked in the Top 200 Loan Originators in the U.S. and in the top 1% for over 15 years. Find out more at [JenDuPlessis.com](http://JenDuPlessis.com)

**“Most likely your competition has not prepared at all and have fallen victim to the market shift. You'll have already prepared when you weren't being challenged by all the losses, changes and shifting.”**



# Learn the Critical Moneymaking Skills You Need to Build a Profitable Mortgage Business!



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**Barbara Corcoran**



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**Steven Marshall**



**Casey Cunningham**



**Barry Habib**



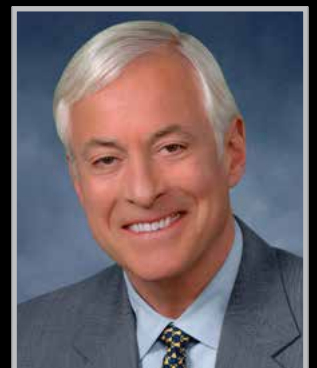
**Sarah Middleton**



**Josh Altman**



**Harvey Mackay**



**Brian Tracy**

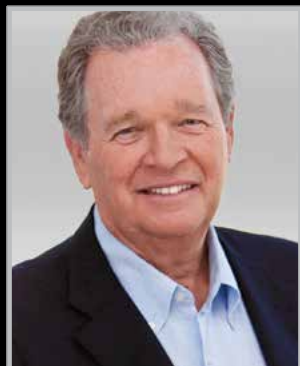
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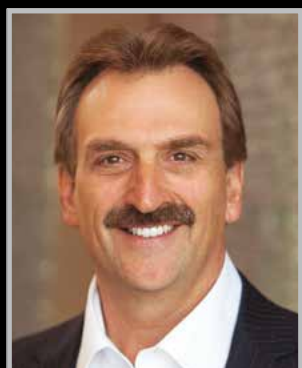
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# TOP 200

## MORTGAGE ORIGINATORS

### In America 2020

**Top Mortgage Originators Are Gaining Market Share and Growing Production Just As Much of Their Competition Leaves the Mortgage Business**

The past decade has been turbulent in the mortgage industry. More than 70 percent of the mortgage competition has been swept away during this time of change. For many of the nation's top producers, the consumer's "flight to quality" has created a unique opportunity to grow market share in both purchase and refinance mortgages.

*Mortgage Executive Magazine* compiled the most comprehensive list of the nation's Top 200 mortgage originators as ranked by their total yearly mortgage volume. Entries cannot include loan volume of associate originators or junior originators who earn a commission on the same loan files. *Mortgage Executive* seeks to recognize and celebrate the service, dedication, and hard work that leading mortgage originators put into serving their clients.



# TOP 200 MORTGAGE ORIGINATORS

## In America 2020

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LAS VEGAS  
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**TOP 200  
MORTGAGE ORIGINATORS**  
In America 2021

**TOP 1%  
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In America 2021

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46 | MORTGAGE EXECUTIVE • 2021

RK	NAME	COMPANY	STATE	CLOSED LOANS	2020 VOLUME
1	Shant Banosian	Guaranteed Rate	MA	3,551	1,701,002,198
2	Ben Cohen	Guaranteed Rate	IL	2,325	1,096,420,132
3	Chris Gallo	NJ Lenders Corp	NJ	2,532	1,019,405,954
4	Indy Johar	Draper and Kramer Mortgage Corp.	MA	2,659	1,008,842,069
5	Andrew Marquis	Guaranteed Rate	MA	1,741	835,963,475
6	Baret Kechian	loanDepot	NJ	1,645	824,756,630
7	Michael Rodriguez	Platinum Capital Mortgage	CA	1,264	676,243,368
8	Brian Minkow	Homebridge Financial Services, Inc.	CA	1,443	657,251,132
9	Paul Volpe	NOVA® Home Loans	AZ	2,374	612,482,729
10	Yinan Nancy Sun	Austin First Mortgage	TX	1,866	580,628,507
11	Max Leaman	LoanPeople	TX	1,742	577,668,091
12	Jason Gosser	Guild Mortgage	WA	1,546	544,390,779
13	Risha Kilaru	Guaranteed Rate	CA	780	539,625,911
14	Kory Kavanewsky	CMG Financial	CA	901	520,804,988
15	Reginald D Maddox	McLean Mortgage Corporation	VA	1,153	507,192,421
16	Robby Oakes	Corporate Investors Mortgage Group	NC	1,492	472,733,713
17	Michael Meena	Augusta Financial Inc.	CA	1,037	451,041,326
18	Tom Lavallee	Guaranteed Rate	IL	1,570	448,662,544
19	Tim Potempa	Fairway Independent Mortgage Corporation	AZ	1,154	448,147,157
20	Sam Sharp	Guaranteed Rate	IL	1,222	420,952,893
21	Christopher Butts	Leader Bank, N.A.	MA	974	412,090,899
22	Eric Rotner	Commerce Home Mortgage	CA	672	407,549,849
23	Christopher Keelin	Family First Funding LLC	NJ	1,220	399,548,937
24	Keith Hapenny	Leader Bank, N.A.	MA	877	398,060,970
25	Jarret Coleman	US Bank	CT	623	395,256,622
26	Suren Sampat	Draper and Kramer Mortgage Corp.	IL	1,296	387,934,908
27	Dianne Crosby	Guaranteed Rate	CA	565	384,858,907
28	Umar Gebril	Academy Mortgage Corporation	WA	706	384,681,891
29	Anthony Musante	PNC Bank	CA	360	379,827,000
30	Jerry Sundt	V.I.P Mortgage, Inc.	AZ	1,380	375,863,449
31	Kelly Malatesta	First United Bank Mortgage Group	TX	670	370,873,096
32	Lance Johnson	Regions Mortgage	NC	555	367,660,928
33	Lance Ray	Guaranteed Rate	CA	772	365,993,472
34	Shashank Shekhar	Arcus Lending Inc	CA	873	364,491,531
35	Marcus Sohn	Leader Bank, N.A.	MA	799	359,653,449
36	Michael Borodinsky	Caliber Home Loans, Inc.	NJ	946	349,075,568
37	Dan Gjeldum	Guaranteed Rate	IL	739	346,725,283
38	Sam Rosenblatt	Academy Mortgage Corporation	MD	1,066	345,504,401
39	Joseph Smith	Guaranteed Rate	MA	718	340,099,987
40	Allyson Kreycik	Guaranteed Rate	NH	715	337,466,399
41	Phil Nguyen	Atlantic Coast Mortgage, LLC	VA	741	335,079,363
42	Joe Polizzi	LendUS	PR	707	330,299,413
43	Lysa Catlin	Caliber Home Loans, Inc.	WA	599	330,187,871
44	Casey Oiness	Guild Mortgage	WA	689	319,200,382
45	Jonathan Lamkin	Guaranteed Rate	NJ	636	317,911,580
46	David Jaffe	Guaranteed Rate	CA	661	314,080,217
47	Becca Green	Guild Mortgage	NV	1,244	306,935,929
48	Nicole Rueth	Fairway Independent Mortgage Corporation	CO	803	306,217,377
49	Oleg Tkach	NFM Lending	WA	826	302,684,038
50	Melissa Bell	McLean Mortgage Corporation	VA	700	301,633,077



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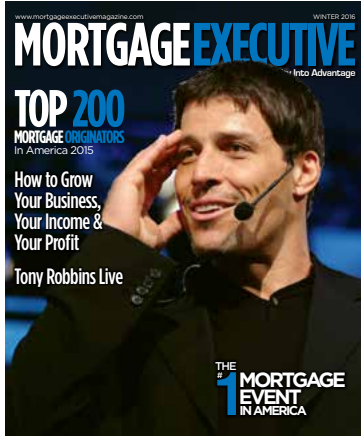
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# TOP 200 MORTGAGE ORIGINATORS

## In America 2020



### Here Is What Leading CEOs Are Saying About Mastermind Summit

Bill Dallas, legendary mortgage entrepreneur, said, "It is important to invest in the University of You! Intelligence is the X-factor in business today. Everybody can work hard, possess a great attitude and show empathy for those around you...but those who know what to do and are smart surpass everyone else!"

"When I was a top loan officer, I copied what other successful folks did and learned from the mistakes of others. Lead generation and customer retention have fundamentally changed loan origination...you need to adjust your model to be truly successful going forward...learn from the best...accept nothing less than the best...choose to be great!"

According to Keith Tibbles, EVP of the \$40B Caliber Home Loans, "The amount of change in our industry is making the adaptation and reinvention skills of loan originators some of the most important personal development needs. There is no better way to invent or reinvent anything than to be in a large room filled with bright, driven and successful people sharing a common challenge! That is the development platform these events provide for all in attendance."

[MASTERMINDSUMMIT.COM](http://MASTERMINDSUMMIT.COM)

RK	NAME	COMPANY	STATE	CLOSED LOANS	2020 VOLUME
51	Brady Thomas	American Pacific Mort. DBA: LaSalle Mortgage Services	CA	449	298,079,004
52	Christopher Fenoglio	Finance of America Mortgage	CA	551	296,206,180
53	Ken Cheung	Homebridge Financial Services, Inc.	NY	579	290,271,874
54	Frank Sommese	Mutual of Omaha Mortgage, Inc.	IL	932	287,647,997
55	Hunter Marckwardt	RPM Mortgage Inc.	CA	432	286,606,349
56	Bruce Salik	Guaranteed Rate	NY	725	285,801,924
57	Jason Evans	Guaranteed Rate	MA	728	285,596,556
58	Adam Slack	Guaranteed Rate	NC	1,014	284,738,891
59	Austin Larr	Fairway Independent Mortgage Corporation	IN	1,315	283,400,600
60	Justin Bonura	NJ Lenders Corp.	NJ	689	280,641,207
61	Jonathan Okun	Prosperity Home Mortgage, LLC	MD	466	277,725,790
62	Pete Zaft	Movement Mortgage	TN	786	277,442,118
63	Matt Andre	FBC Mortgage, LLC	FL	951	277,345,164
64	Ryan Grant	NEO Home Loans	CA	532	276,797,803
65	Julee Felsman	Guaranteed Rate	OR	755	275,363,296
66	Carey Ann Cyr	CMG Financial	TN	1,048	274,555,095
67	Roger Brasil	Guaranteed Rate	MA	614	273,990,550
68	Nicole Santizo	Guaranteed Rate	CA	371	273,755,135
69	Tony Diguseppe	Finance of America Mortgage	AZ	576	271,480,417
70	Daniel Peck	Caliber Home Loans, Inc.	WA	748	269,230,322
71	Jody Eichenblatt	Prosperity Home Mortgage, LLC	VA	559	268,991,042
72	Karen Nielson	Guild Mortgage	UT	1,157	267,496,304
73	Derek Evans	Fairway Independent Mortgage Corporation	AZ	824	267,129,115
74	Ashley McKenzie	Fairway Independent Mortgage Corporation	NC	1,247	266,643,411
75	Michael Dunn	Guild Mortgage	CA	975	266,201,318
76	Shimmy Braun	Guaranteed Rate	IL	724	264,613,434
77	James Pulsipher	Bay Equity Home Loans	CO	944	261,688,768
78	Pierce Rankin	Fairway Independent Mortgage Corporation	WA	532	261,547,822
79	Dean Vlamis	Guaranteed Rate	IL	728	260,213,295
80	Ashley Harris Smith	Atlantic Coast Mortgage, LLC	VA	556	259,538,871
81	Chris Channell	Draper and Kramer Mortgage Corp.	VA	609	255,116,961
82	JD Cortese	Guaranteed Rate	IL	677	253,914,871
83	Shelly Logemann	RPM Mortgage Inc.	CA	512	252,773,073
84	Christopher Kobz	Summit Funding, Inc.	CA	786	252,660,341
85	Joshua Cilman	Intercoastal Mortgage, LLC	VA	492	252,518,580
86	Mike Fagan	Guaranteed Rate Affinity	MD	714	252,377,255
87	Tony Lupescu	Fifth Third Bank	IL	426	251,756,707
88	Michael Stein	McLean Mortgage Corporation	VA	560	251,292,702
89	Jennifer Guidry	First United Bank Mortgage Group	TX	617	249,829,301
90	Jacqueline Murphy	Caliber Home Loans, Inc.	WA	498	249,558,822
91	Michael Brown	Churchill Mortgage	TN	840	248,249,956
92	Austin Lampson	Homeowners Financial Group USA, LLC	CA	453	247,661,291
93	Rob Clark	Guaranteed Rate Affinity	VA	476	246,407,161
94	Matthew McCarthy	Leader Bank, N.A.	MA	545	246,403,932
95	Paul Concannon	Guaranteed Rate	MD	586	246,313,694
96	Robyn LaVassaur	Summit Funding, Inc.	OR	818	245,839,322
97	JJ Mazzo	CrossCountry Mortgage	CA	467	245,493,339
98	Ben Lerner	Flagstar Bank	CA	490	244,976,836
99	Greg Roth	Guild Mortgage	CA	1,100	244,951,314
100	Timothy Taylor	Homebridge Financial Services, Inc.	CA	378	244,040,779

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# TOP 200 MORTGAGE ORIGINATORS

## In America 2020



### Learn the Critical Money-Making Skills You Need to Build a Profitable Mortgage Business

Here are some sobering statistics. The majority of mortgage originators are likely to see a 20 percent to 40 percent decline in personal income from last year. And if that is the worst that happens, they are the lucky ones.

What makes the difference between thriving and barely surviving in the mortgage business, between a Top 10 mortgage originator earning \$1 million+ a year and someone just getting by? Answer: It's not interest rates or service levels. It's the skills, strategies and systems developed and implemented by the mortgage professional. That is the key element.

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RK	NAME	COMPANY	STATE	CLOSED LOANS	2020 VOLUME
101	Cathy Haddad	Atlantic Home Loans	NJ	571	244,000,000
102	Steve Dellario	Caliber Home Loans, Inc.	WA	569	242,557,075
103	John Pyne	Intercoastal Mortgage, LLC	VA	447	241,826,299
104	Amanda Sessa	SWBC Mortgage Corporation	CO	573	241,535,783
105	Artin Babayan	PrimeLending, A PlainsCapital Company	CA	434	239,644,215
106	Cody Touchette	Caliber Home Loans, Inc.	WA	568	239,171,934
107	Rick Elmendorf	Movement Mortgage	VA	528	239,031,987
108	Drew Stacey	Guaranteed Rate	OH	821	238,845,960
109	Nicholas J Barta	Security First Financial	CO	1,246	236,876,434
110	Laura Berg	Golden Empire Mort., Inc. dba HMS Capital Funding	CA	544	236,076,461
111	Kristi Hardy	Atlantic Coast Mortgage	VA	574	235,964,245
112	Kristi Bain Hardy	Atlantic Coast Mortgage, LLC	VA	577	235,693,545
113	Melissa Cohn	William Raveis Mortgage	CT	329	235,324,167
114	Ron Erdmann	Guaranteed Rate	OH	816	233,599,092
115	Drew Boland	Proper Rate	CO	549	232,861,806
116	Mehdi Pirzadeh	EagleBank	MD	472	232,316,995
117	Larry Gonzales	American Pacific Mort. DBA: Aligned Mortgage	HI	386	232,018,001
118	Brad Cohen	Draper and Kramer Mortgage Corp.	VA	419	230,409,620
119	Troy Toureau	McLean Mortgage Corporation	VA	552	229,233,715
120	Brandon Knapp	RPM Mortgage Inc.	CA	311	228,031,647
121	Brady Spangler	Guaranteed Rate	HI	439	227,692,212
122	Christina Longo Trethewey	Guaranteed Rate	MA	450	227,056,822
123	Michael Murgatroy	Guaranteed Rate	FL	676	225,730,733
124	Mike Walsh	Trident Mortgage Company	PA	634	225,505,554
125	Chris Washburn	Caliber Home Loans, Inc.	MD	467	224,905,883
126	Kelli Broadbent	SWBC Mortgage Corporation	CO	607	224,557,024
127	Giuseppe Battaglioli	Zenith Home Loans, LLC	CO	605	223,816,863
128	Alex Ihler	Fairway Independent Mortgage Corporation	TX	778	223,743,215
129	Stuart Crawford	V.I.P Mortgage, Inc.	AZ	650	223,559,641
130	Karen Chiu	New American Funding	CA	475	222,452,539
131	Garrett Locklear	Movement Mortgage	TN	669	221,486,644
132	Peter Galvez	United Wholesale Lending	CA	581	221,037,229
133	Jessica Uphoff	NFM Lending	CO	567	220,691,683
134	Matt Adler	Lake Michigan Credit Union	MI	805	220,017,978
135	Paul Zgalich	Guaranteed Rate	PA	674	218,844,848
136	Justin Bayle	New American Funding	CA	329	216,929,583
137	Andrew Monticone	Leader Bank, N.A.	MA	490	216,676,859
138	Jason Harris	Guaranteed Rate	OH	811	216,557,966
139	Matt Allen	Caliber Home Loans, Inc.	TX	474	216,139,919
140	Lynette Bonnett	Guild Mortgage	NV	753	215,309,876
141	Steve Brown	Guild Mortgage	CA	808	214,475,317
142	Andrew J Soss	Benchmark Mortgage	CA	409	214,277,523
143	Mike Nielsen	Proper Rate	IL	557	213,903,605
144	Michael Addison	City Bank Mortgage	TX	578	213,681,281
145	Michelle Bobart	Guaranteed Rate	IL	581	213,263,760
146	Andrea Wine	McLean Mortgage Corporation	VA	494	213,242,463
147	Mark Johnson	Homebridge Financial Services, Inc.	CA	395	213,128,595
148	Neena Vlamis	A and N Mortgage Services	IL	669	213,102,986
149	Tammy Wittren	Guild Mortgage	OR	611	212,815,766
150	Rob Berg	Fairway Independent Mortgage Corporation	WA	379	212,796,633

# TOP 200 MORTGAGE ORIGINATORS

## In America 2020



RK	NAME	COMPANY	STATE	CLOSED LOANS	2020 VOLUME
151	Ryan Buckholdt	Flagstar Bank	CA	387	212,030,948
152	Lina Sampat	Draper and Kramer Mortgage Corp.	IL	631	211,717,795
153	Nathan Sibbet	loanDepot	CA	551	211,355,347
154	John Noldan	Guaranteed Rate	IL	669	211,290,492
155	Austin Ingersoll	SecurityNational Mortgage Company	UT	630	211,159,642
156	Jason Smith	NOVA® Home Loans	AZ	787	211,065,358
157	Erik Hargrave	PrimeLending, A PlainsCapital Company	TX	536	211,055,729
158	Amit Kaim	George Mason Mortgage, LLC	VA	431	209,834,280
159	Justin Oliver	NOVA® Home Loans	AZ	796	209,474,021
160	Dana Meadows	Movement Mortgage	NC	798	209,288,585
161	James Nesbit	Academy Mortgage Corporation	WA	736	209,165,413
162	Robert Painter	New American Funding	CA	289	208,961,516
163	Jane Ann Floyd	NFM Lending	FL	662	208,878,353
164	Matthew J. Nader	First Home Mortgage	MD	482	208,030,928
165	Sarah Welsh	Prosperity Home Mortgage, LLC	VA	393	207,664,468
166	Preston Sims	Homebridge Financial Services, Inc.	HI	333	205,490,524
167	Jennifer Beeston	Guaranteed Rate	CA	542	205,447,973
168	Matthew Keane	Guaranteed Rate	NJ	433	205,415,821
169	Billy Winfree	F&M Bank	TN	595	205,267,420
170	Michael Most	Guaranteed Rate	CA	351	204,289,210
171	Chris Hutchens	Guaranteed Rate	NC	649	203,916,579
172	Russ Laing	Vista Lending, a division of Network Funding	TX	623	202,831,625
173	Matt Tierney	Guaranteed Rate	IL	574	201,953,964
174	Brian Morley	Fulton Mortgage	MD	435	200,894,965
175	Katie Simmons Hickey	Caliber Home Loans, Inc.	VA	415	200,850,377
176	James Edward Pope	Wintrust Mortgage	WI	565	200,632,261
177	Brad L'Engle	Guild Mortgage	CA	537	199,246,653
178	Carey Meushaw	Atlantic Coast Mortgage, LLC	VA	365	198,596,211
179	Rob Beckner	Fairway Independent Mortgage Corporation	WA	361	198,469,893
180	Carol Clark	Guild Mortgage	CA	1,030	196,998,047
181	Scott Fleming	PrimeLending, A PlainsCapital Company	MO	769	196,885,907
182	Mike Mann	Fairway Independent Mortgage Corporation	PA	799	196,763,856
183	Jay Vogel	Residential Mortgage Services, Inc.	NH	729	196,058,670
184	Joel Schaub	Guaranteed Rate	IL	535	195,721,711
185	Austin Bates	V.I.P Mortgage, Inc.	AZ	591	194,996,717
186	Joe Parisi	Guaranteed Rate	CA	329	194,934,669
187	Nick Foley	American Pacific Mortgage DBA: Aligned Mortgage	HI	330	193,921,138
188	Brandon Moss	Fairway Independent Mortgage Corporation	CA	328	193,862,623
189	Craig Strent	Apex Home Loans	MD	398	192,758,406
190	Derek Wetzal	On Q Financial, Inc.	WA	355	192,632,178
191	Lindsey Goins	Movement Mortgage	NC	717	191,454,670
192	James Scott Bell Jr.	Capital Bank N.A	VA	447	190,692,589
193	Stephen Arsenault	Intercoastal Mortgage, LLC	VA	399	190,249,995
194	Brad Boden	A and N Mortgage Services	IL	562	189,918,918
195	David Bridges	First Heritage Mortgage, LLC	VA	542	189,768,099
196	Lisamarie Nicholas	PrimeLending, A PlainsCapital Company	CT	653	189,628,720
197	David Thomas	Caliber Home Loans, Inc.	CO	553	189,516,630
198	Peter Accolla	George Mason Mortgage, LLC	VA	406	189,193,648
199	Craig Vogt	LoFiDirect	NJ	537	189,025,861
200	David L Crowell	Mortgage Network, Inc.	SC	487	188,494,921

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# TOP 200

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# TOP 1%

**MORTGAGE ORIGINATORS**

In America 2021

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# TOP 1%

## MORTGAGE ORIGINATORS

### In America 2020

**The top 1 percent of mortgage originators delivered outstanding results in a challenging market**

*Mortgage Executive* magazine compiled the most comprehensive list of the nation's top 1 percent of mortgage originators. The Top 100 mortgage originator list debuted in 1995 in *Mortgage Originator* magazine.

*Mortgage Executive* expanded the rankings in 2011 to include the top 1 percent of the hundreds of thousands mortgage originators in the U.S.

The minimum eligibility criteria are a total personal production of at least \$30 million in 2020. Entries cannot include loan volume of associate originators or junior originators who earn a commission on the same loan files.

*Mortgage Executive* seeks to recognize and celebrate the service, dedication and hard work that leading mortgage professionals put into serving their clients during the home loan process.



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Dan Aaron	Guaranteed Rate
Rachelle Aaron	PrimeLending, A PlainsCapital Company
Eric Aasness	Homebridge Financial Services, Inc.
Denise Abarca	NOVA® Home Loans
Tina Abbatecola	Caliber Home Loans, Inc.
Chantry Abbott	Guild Mortgage
Laura Abbott	Fairway Independent Mortgage Co.
Michael Abbott	FirstBank
Youssef Abdelhalim	AnnieMac Home Mortgage
Jordan Drew Abdel-Haq	Homeside Financial, LLC
Corry Abie	Sun West Mortgage Company
Curt Abish	Draper and Kramer Mortgage Corp.
Ruben Aboy	Caliber Home Loans, Inc.
Aiman Abozeid	Inlanta Mortgage, Inc.
John Abraham	Caliber Home Loans, Inc.
Ryan Abrahamson	Academy Mortgage Corporation
Michael Abram	RPM Mortgage Inc.
Lane Abramowitz	NewRez
Greg Abrams	American Pacific Mortgage
Jason Alan Accola	Wintrust Mortgage
Peter Accolla	George Mason Mortgage, LLC
Vanessa Accra	Caliber Home Loans, Inc.
Greg Acero	Fairway Independent Mortgage Co.
Craig Achtzehn	Draper and Kramer Mortgage Corp.
Bruno Acosta	Network Capital
Leonard Acosta	Fairway Independent Mortgage Co.
Rene Acosta	NOVA® Home Loans
John Acton	Freedmont Mortgage Group
John Adams	loanDepot
Paul Adams	PrimeLending, A PlainsCapital Company
Rob Adams	FBC Mortgage, LLC
Scott Adams	NOVA® Home Loans
Tracy Adams	Ruoff Mortgage
Paul Addamo	William Raveis Mortgage
Michael Addison	City Bank Mortgage
Hamid R Adeli	EagleBank
Rajendra Adhikari	PRMG
Marilyn Adishian	C2 Financial Corporation
Matt Adler	Lake Michigan Credit Union
Jay Affleck	Homebridge Financial Services, Inc.
Lisa Afialo	NJ Lenders Corp
Lisa Agron	Finance of America Mortgage
Art Aguilar	Guaranteed Rate
Lynnae Aguilar	Academy Mortgage Corporation
Sonny R. Aguilera Jr.	Finance of America Mortgage
Nancy Aguirre	Fairway Independent Mortgage Co.
Betsy Ahern	Guaranteed Rate
Amy Ahleman	Draper and Kramer Mortgage Corp.
Nabila Ismailzada	Guaranteed Rate Affinity
Mina Aiad	Network Capital

NAME	COMPANY
Daniel Aiken	SWBC Mortgage Corporation
David Nathan Aikman	Embrace Home Loans
Keith Akada	Fairway Independent Mortgage Co.
Jamal Akbar	loanDepot
Karo Akopyan	Finance of America Mortgage
Lucia Alami	Embrace Home Loans
Richard Alashaian	NJ Lenders Corp
Samuel Albimino	Prosperity Home Mortgage, LLC
Rob Albin	Guaranteed Rate
Todd Emerson Albrecht	Guaranteed Rate
Jennifer Alcantara	Movement Mortgage
Rosario Alcaraz	loanDepot
Lee Aldrich	Guaranteed Rate
Michael Alea	Caliber Home Loans, Inc.
Steve Aledort	Finance of America Mortgage
Bev Aleman	First United Bank Mortgage Group
Stanislav Aleshin	loanDepot
Devyn Alexander	PrimeLending, A PlainsCapital Company
Jimmy Alexander	SWBC Mortgage Corporation
Jonathan Alexander	First United Bank Mortgage Group
Nancy Alexander	Guaranteed Rate Affinity
Shannon Alexander	Fairway Independent Mortgage Co.
Jarred Alexandrov	Fairway Independent Mortgage Co.
Yasir Alhilaway	Intercoastal Mortgage, LLC
Hani Ali	Guaranteed Rate
Clark Aliano	C2 Financial Corporation
Mary Beth Aliveto	Intercoastal Mortgage, LLC
Deven Alldaffer	Fairway Independent Mortgage Co.
Sara Allen	C2 Financial Corporation
Chris Allen	New American Funding
Jacqueline Allen	RPM Mortgage, Inc
James Allen	Guaranteed Rate
Jeremy Allen	Fairway Independent Mortgage Co.
Jill Allen	Fairway Independent Mortgage Co.
Kent Allen	Trident Mortgage Company
Matt Allen	Caliber Home Loans, Inc.
Matt Allen	Fairway Independent Mortgage Co.
Patrick	Network Funding, LP
Richard Allen	Guild Mortgage
Russell Allen	NewRez
Tanja Allen	Fairway Independent Mortgage Co.
Denae Alley	American Pacific Mortgage DBA: North Pacific Mortgage
Becky Alley	Fairway Independent Mortgage Co.
Nichole Allison	New American Funding
Andrew Allred	Finance of America Mortgage
Matt Allsopp	New American Funding
Jerre Allyn	Spire Financial, a Division of AmeriFirst Financial, Inc.
Josh Allyn	Gateway Mortgage, a division of Gateway First Bank
Tim Alm	Guaranteed Rate Affinity
Marc Almeida	Movement Mortgage

NAME	COMPANY
Ralph Almodovar	Fairway Independent Mortgage Co.
Kurt Almond	New American Funding
Nathan Almond	Guild Mortgage
Ryan Almond	PrimeLending, A PlainsCapital Company
Eric A Almquist	Benchmark Mortgage
Diana Alonte-Vergini	Finance of America Mortgage
Lisa Alonzo	Wallick & Volk
Juliana Alsayed	CMG Financial
Steve Altcheck	Homebridge Financial Services, Inc.
Jon Altizer	Guaranteed Rate Affinity
Derek Altoonian	Guaranteed Rate
Derek Alverson	Prosperity Home Mortgage, LLC
Mike Amaro	Residential Mortgage Services, Inc.
Joe Amato	Waterstone Mortgage
Kristen Ambos	Guaranteed Rate
Jason Ames	Homebridge Financial Services, Inc.
Michael Amine	NOVA® Home Loans
Derek Amos	Mutual of Omaha Mortgage, Inc.
Pauline Amstutz	American Pacific Mortgage DBA: Golden Eagle Mortgage Group
Debbie Andersen	SWBC Mortgage Corporation
Rhonda Andersen	Mutual of Omaha Mortgage, Inc.
Bart Anderson	Prosperity Home Mortgage, LLC
Blair Anderson	Guild Mortgage
Chadwick Anderson	loanDepot
Christopher Anderson	PrimeLending, A PlainsCapital Company
Corina Anderson	American Pacific Mortgage DBA: Big Valley Mortgage
David Anderson	loanDepot
Doug Anderson	Towne Mortgage of the Carolinas
Elaine Anderson	Guild Mortgage
Greg Anderson	Caliber Home Loans, Inc.
Gus Anderson	Homeside Financial, LLC
Jeff Anderson	Guild Mortgage
Jeff Anderson	Supreme Lending
Michele Anderson	Homebridge Financial Services, Inc.
Miranda Anderson	loanDepot
Misty Anderson	FirstBank
Pam Anderson	Supreme Lending
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Stacy Andrew	loanDepot
Shawn Andrew	Vista Lending, Network Funding, LP
Adam Andrews	Guild Mortgage
Brandon Andrews	Guild Mortgage
Joe Andrews	CMG Financial

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Teri Andring	Flagstar Bank
Piper Andrisek	Fairway Independent Mortgage Co.
Robert Andromalos	Residential Mortgage Services, Inc.
Jason Andrzejczyk	Embrace Home Loans
Jason Andrzejewski	Prosperity Home Mortgage, LLC
David Anema	Guaranteed Rate Affinity
Audra Camisha Ange	Homeside Financial, LLC
Anthony Angelillo	PRMG
Jeff Angelucci	Guaranteed Rate
Ryan Angier	First Home Mortgage
Chelsea Anglin	Guild Mortgage
Jason Anker	Leader Bank, N.A.
Drew Anlas	NJ Lenders Corp
Mike Anninos	Mutual of Omaha Mortgage, Inc.
Lisa Anonen	Prosperity Home Mortgage, LLC
Mark Anselmo	Trident Mortgage Company
Joseph Ansonia	Mutual of Omaha Mortgage, Inc.
Jim Anstett	Fairway Independent Mortgage Co.
Darran Anthony	Main Street Home Loans
Joseph Antonios	US Bank
Sean Antonius	American Pacific Mortgage DBA: North Pacific Mortgage
Kalmoune Antoun	C2 Financial Corporation
Leo Anzoleaga	Draper and Kramer Mortgage Corp.
Steven A Aparis	Point Mortgage Corporation
Harry Apollon	Supreme Lending
Vincent Apostolico	McLean Mortgage Corporation
Deb Applegate	Gateway Mortgage, a division of Gateway First Bank
Peter D. Appolito	Finance of America Mortgage
John Aragon	Highlands Residential Mortgage
Victor Manuel Aranda II	Network Capital
Cristobal Arauz	Golden Empire Mortgage, Inc.
Kristine Arbogast	Towne First Mortgage
Alain Arboleda	Sun West Mortgage Company
Fernando Arboleda	loanDepot
John J. Arboleda	Alterra Home Loans
Michael Steven Archer	First Home Mortgage
Paul Archibald	Guaranteed Rate
Justin Ardoyno	PrimeLending, A PlainsCapital Company
Kevin M. Areia	Finance of America Mortgage
James Argo	American Pacific Mortgage DBA: Guarantee Mortgage
Brayam Arguelles	AmeriFirst Financial, Inc.
Hector Argumedo	Fairway Independent Mortgage Co.
Arianny Arias	PrimeLending, A PlainsCapital Company
Daniel Arias	Finance of America Mortgage
Luis Arizaga	loanDepot
Patrick Arledge	Homebridge Financial Services, Inc.
Chris Armbruster	LeaderOne Financial
Eric Armendariz	Supreme Lending
Stephanie Armistead	Movement Mortgage
Tammy Armour	First United Bank Mortgage Group

NAME	COMPANY
Warren Armstrong	Fairway Independent Mortgage Co.
David Arnette	Fairway Independent Mortgage Co.
Chris Arnold	NewRez
Fred Arnold	American Pacific Mortgage DBA: American Family Funding
Jonathan Arnold	Inlanta Mortgage, Inc.
Julie Arnold	Highlands Residential Mortgage
Juston Arnold	Flagstar Bank
Sheri Arnold	Guaranteed Rate
Kimberly Arnos	Ruoff Mortgage
Brandon Arnson	Fairway Independent Mortgage Co.
David Archo	NFM Lending
Doni Arrington	Prosperity Home Mortgage, LLC
Javier Arriz	loanDepot
Gayle Arrowood	Homebridge Financial Services, Inc.
Jaime Arroyo	Mutual of Omaha Mortgage, Inc.
Ema Arroyo Uribe	Guild Mortgage
Stephen Arsenaunt	Intercoastal Mortgage, LLC
Derek Arthur	Intercoastal Mortgage, LLC
Philip T. Artt	Movement Mortgage
Amber Arwine	Guaranteed Rate
Kimberley Ashburn	Finance of America Mortgage
Jena Ashcraft	Movement Mortgage
Mindy Ashdown	SecurityNational Mortgage Company
Jason Ashe	Guaranteed Rate
Jennifer Ashley	Guaranteed Rate
Tish Ashley	Highlands Residential Mortgage
Willard Askew	Primary Residential Mortgage, Inc.
Kenneth J Askins	Mortgage Network, Inc.
John Assily	RPM Mortgage, Inc.
Frank Astemborski	Draper and Kramer Mortgage Corp.
Sam Atapour	Embrace Home Loans
Dene Atcheson	Summit Funding, Inc.
Wendi Atencio	Caliber Home Loans, Inc.
Gary Athey	EagleBank
Simon Atik	Guaranteed Rate Affinity
Eric Atilano	C2 Financial Corporation
Matthew Attaya	Residential Mortgage Services, Inc.
Darren Au	Primary Residential Mortgage, Inc.
Heather Aucello	Movement Mortgage
Brian Augustine	Guaranteed Rate
Andrew Austin	Caliber Home Loans, Inc.
Dana Austin	Supreme Lending
Matt Authier	Gateway Mortgage, a division of Gateway First Bank
Annie Au-Yeung	American Pacific Mortgage DBA: Guarantee Mortgage
Eddie Avakian	HouseAmerica Financial
Eugene Avakian	Bay Equity Home Loans
Shelly Ave	Guaranteed Rate
Victoria Avila	Home Loans Today a division of FBC Mortgage
Sosimo Avila Jr	NEO Home Loans
Titilola Awoyemi	Guaranteed Rate

NAME	COMPANY
Steven D Axdorff	Mercantile Bank
Desiree Axtell	Caliber Home Loans, Inc.
Jose Ayhllon	Finance of America Mortgage
Marc Aymard	Guaranteed Rate
Samuel Azares	V.I.P Mortgage, Inc.
Amore Azimi	Embrace Home Loans
Shelley B Kennagh	CMG Financial
Lindsey Baab-Akers	Caliber Home Loans, Inc.
Artin Babayan	PrimeLending, A PlainsCapital Company
Ned Babb	Guaranteed Rate
Christian Babcock	loanDepot
Christina Babigian	Guaranteed Rate
Alex Babiniec	New American Funding
David Baca	Guaranteed Rate Affinity
Vincent Bacchi	Intercoastal Mortgage, LLC
Bob Bachman	New American Funding
Samantha Back	Guaranteed Rate
Shane Backer	loanDepot
Bill Bader	Waterstone Mortgage
Kevin Bader	Prosperity Home Mortgage, LLC
Steve Badovinac	New American Funding
Janine Roth Baeza	Guaranteed Rate
Brandon M. Bafus	Bay Equity Home Loans
Armik Bagramyan	Sun West Mortgage Company
Aaron Bahadori	Sun West Mortgage Company
Jonathan Bahe	Guaranteed Rate Affinity
Christopher Bahlo	Intercoastal Mortgage, LLC
Tyler Bahnsen	Homebridge Financial Services, Inc.
Robert Baicar	Capital Bank N.A
Tracie Baichi	Fairway Independent Mortgage Co.
Joel Bailey	Caliber Home Loans, Inc.
Justin Bailey	Finance of America Mortgage
Kyle Bailey	Caliber Home Loans, Inc.
Paddi Bailey	Gateway Mortgage, a division of Gateway First Bank
Philip Bailey	Prosperity Home Mortgage, LLC
Annisa Baker	Prosperity Home Mortgage, LLC
Brad Baker	Caliber Home Loans, Inc.
Cathy Baker	Baker Mortgage
Christine Baker	Gateway Mortgage, a division of Gateway First Bank
Darryl Anthony Baker Jr.	Homeside Financial, LLC
David Baker	Premier Mortgage Resources
Jonathan Baker	Citywide Home Loans
Leon Baker	Academy Mortgage Corporation
Mark Baker	SWBC Mortgage Corporation
Matt Baker	Fairway Independent Mortgage Co.
Melissa "Missy" Baker	Movement Mortgage
Paige Baker	loanDepot
Pam Baker	On Q Financial, Inc.
Reggie Baker	Highland HomeLoans, LLC
Trey Baker	Guild Mortgage



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Tyler Baker	Movement Mortgage
Greg Balawajder	FBC Mortgage, LLC
Stephen Balbi	NJ Lenders Corp
Elisa Dawn Balboni	Mortgage Network, Inc.
Sean Balcom	Flagstar Bank
Valerie Baldock	loanDepot
Charles Baldon	NOVA® Home Loans
Brett Baldwin	Gateway Mortgage, a division of Gateway First Bank
Jeanne Ball	loanDepot
Nicholas Ballard	Guaranteed Rate
Joseph Ballerino	PrimeLending, A PlainsCapital Company
Jennifer Ballheimer	Mortgage Financial Services
Joyce Ballmann	PrimeLending, A PlainsCapital Company
Victor Bals	Highlands Residential Mortgage
Diane Balsamo Gonzales	PrimeLending, A PlainsCapital Company
Michael Baltazar	NOVA® Home Loans
Lorenzo Daniel Banda	NFM Lending
Michal Bander	Guaranteed Rate
Tom Banducci	Guaranteed Rate
Cory Banks	CrossCountry Mortgage
Adam Banninga	Independent Bank
Shant Banosian	Guaranteed Rate
Kevin Barbee	Highlands Residential Mortgage
Anthony Barber	Family First Funding LLC
Craig Barber	Fairway Independent Mortgage Co.
Dena Barber	Residential Mortgage Services, Inc.
Stephen Barber	Guaranteed Rate
Earley Barbosa	Guaranteed Rate
Thomas Barclay	Prosperity Home Mortgage, LLC
David Bardin	Premier Mortgage Resources
Elise Bare	Residential Mortgage Services, Inc.
Kit Bargmann	Spire Financial, a Division of AmeriFirst Financial, Inc.
Bruce Barilar	Mortgage Network, Inc.
Penny Barker	American Pacific Mortgage DBA: Ambeck Mortgage Associates
Shane Barker	loanDepot
Shane Barker	Guild Mortgage
April Barnes	Highlands Residential Mortgage
Brian Barnes	Flagstar Bank
Chris Barnes	Guaranteed Rate
Josh Barnes	Certainty Home Loans, LLC
Michael Barnes	Sun West Mortgage Company
Pollie Barnes	Homebridge Financial Services, Inc.
Peter Barnes	RPM Mortgage, Inc
Richard Barnes	Embrace Home Loans
Scott Barnes	USA Mortgage
Sean Barnes	Fairway Independent Mortgage Co.
Tom Barnes	Flagstar Bank
Shawn R. Barsness	Embrace Home Loans
Leslie Barnett	SWBC Mortgage Corporation
Tyler Clayton Barnett	NFM Lending

NAME	COMPANY
Gordon Barnhart	USA Mortgage
Michael Barnhart	NOVA® Home Loans
Kimberly Barnum	Intercoastal Mortgage, LLC
Lane Baron	Element Funding
Jennifer Barone	Residential Mortgage Services, Inc.
Stacey A. Barowich	Movement Mortgage
Dina Barreras	11 Mortgage
Mike Barrett	Fairway Independent Mortgage Co.
Kris Barrett	Fairway Independent Mortgage Co.
Todd Barrett	Fairway Independent Mortgage Co.
Ross Barrett	Guild Mortgage
Shelby Barrett	Fairway Independent Mortgage Co.
Stefanie Barrett	Guaranteed Rate
Charles Barris	Family First Funding LLC
Lee Barroll	SWBC Mortgage Corporation
Brian Barron	Movement Mortgage
Judy Hoffman	Homebridge Financial Services, Inc.
Don Barrow	SecurityNational Mortgage Company
Julius Barrutia	Guaranteed Rate
Ryan Barry	NJ Lenders Corp
Whitney Barsalou	SWBC Mortgage Corporation
Nicholas J Barta	Security First Financial
Karen Bartholomew	Summit Funding, Inc.
Brooke Bartlett	Homebridge Financial Services, Inc.
Chris Bartlett	Homebridge Financial Services, Inc.
Brannon Bartley	Citywide Home Loans
Jody Bartley	PrimeLending, A PlainsCapital Company
Leslie Bartley	Movement Mortgage
Michael Bartman	SWBC Mortgage Corporation
Jill Bartoletti	Caliber Home Loans, Inc.
Peter Bartolini	PrimeLending, A PlainsCapital Company
Britt Barton	Primary Residential Mortgage, Inc.
Daniel Barton	Caliber Home Loans, Inc.
Monica Barton	Academy Mortgage Corporation
Anthony Bartone	Finance of America Mortgage
Amit Baruch	Fairway Independent Mortgage Co.
Chris Bass	NOVA® Home Loans
Michael Bass	Primary Residential Mortgage, Inc.
Robert Bassett	Residential Mortgage Services, Inc.
Matthew James Bassitt	Northwestern Home Loans
Sam Batayneh	Guaranteed Rate
Kit Bate	Academy Mortgage Corporation
Austin Bates	V.I.P Mortgage, Inc.
Corey Bates Sr	Guaranteed Rate
Matt Bates	Movement Mortgage
Dana Zito Bator	Proper Rate
Giuseppe Battaglioli	Zenith Home Loans, LLC
Joseph Batten	CMG Financial
Joel Battige	NewRez
Ashley N Bauer	Guild Mortgage

NAME	COMPANY
Benjamin Bauer	Finance of America Mortgage
Sheryl Bauer	Movement Mortgage
Samuel Baugh	C2 Financial Corporation
Lori Bautista	Guaranteed Rate Affinity
Brian Baxter	NewRez
Julie Baxter	Prosperity Home Mortgage, LLC
RJ Baxter	Fairway Independent Mortgage Co.
Thomas Baxter	NewRez
Kal Bay	Gateway Mortgage, a division of Gateway First Bank
Chris Bayes	Trident Mortgage Company
Justin Bayle	New American Funding
Michael Beagan	Homebridge Financial Services, Inc.
Charlie Beagle	Bay Equity Home Loans
Christopher Beahm	Guild Mortgage
Phillip Beal	PrimeLending, A PlainsCapital Company
Todd Beal	Trident Mortgage Company
Kevin Beam	Bay Equity Home Loans
Ian Beamer	Guaranteed Rate
Gail Bean	Homebridge Financial Services, Inc.
Kimberly Bean	Summit Mortgage
Heather Beard	Fairway Independent Mortgage Co.
Tommy Bearint II	Guaranteed Rate
Sarah Beason	Prosperity Home Mortgage, LLC
Reese A. Beaton	Finance of America Mortgage
Ty William Beaudry	Homeside Financial, LLC
Diane May Beaumont	Benchmark Mortgage
George Beavin	Summit Funding, Inc.
Bob Beck	Embrace Home Loans
Jeremey Beck	Caliber Home Loans, Inc.
Kelli Beckel	PrimeLending, A PlainsCapital Company
Deborah Becker	Movement Mortgage
Kenton Becker	American Pacific Mortgage
Dave Beckman	Guaranteed Rate
Ryan Beckman	Academy Mortgage Corporation
Cara Becknell	PrimeLending, A PlainsCapital Company
Rob Beckner	Fairway Independent Mortgage Co.
Buzz Beckwith	Movement Mortgage
Jeani Beckwith	Guild Mortgage
Jordan Bedard	Guild Mortgage
Beau Beddow	Caliber Home Loans, Inc.
Mike Bedell	FBC Mortgage, LLC
Brandon Beecham	Green Brick Mortgage, LLC
Brian Beecraft	Bay Equity Home Loans
Gretchen Beems	TCF National Bank
Laurence Beers	Guaranteed Rate
Jennifer Beeston	Guaranteed Rate
Thomas Begley	Trident Mortgage Company
Robert Behic	Golden Empire Mortgage, Inc. dba Countywide Mortgage Lending
Andrew Beigel	NFM Lending
Alison Beilke	Fairway Independent Mortgage Co.

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Ed Belenky	Movement Mortgage
Michael Belfor	American Pacific Mortgage
Ben Bell	Homebridge Financial Services, Inc.
Charles Bell	11 Mortgage
James Scott Bell Jr.	Capital Bank N.A
Julia Bell	Movement Mortgage
Melissa Bell	McLean Mortgage Corporation
Scott Bell	Bay Equity Home Loans
Taryn Bellavance	Fairway Independent Mortgage Co.
Tracy Bellavance	Guaranteed Rate
Shari Bell-Beals	New American Funding
Jonathan Bellemore	Embrace Home Loans
Alyssa Beller	Academy Mortgage Corporation
John Belli	Finance of America Mortgage
Dan Bello	Residential Mortgage Services, Inc.
Craig Belmondo	McLean Mortgage Corporation
Matthew Belmont	Primary Residential Mortgage, Inc.
Michael Belmudes	Caliber Home Loans, Inc.
Michael Bencks	Guaranteed Rate
Mike Bendebba	Fairway Independent Mortgage Co.
Jennifer Bender	Academy Mortgage Corporation
Bradley Benham	Towne Mortgage of the Carolinas
Andres Benitez	Guaranteed Rate
Rudy Benitez	AnnieMac Home Mortgage
Guy Benjamin	Fairway Independent Mortgage Co.
Jeri Benner	FitzGerald Financial Group
Donna Jo Bennett	Guild Mortgage
Frank Bennett	Element Funding
Jennifer Bennett	Caliber Home Loans, Inc.
Katie Bennett	Fairway Independent Mortgage Co.
Mariam Bennett	Fairway Independent Mortgage Co.
Martin Bennett	FirstBank
Matthew Bennett	Caliber Home Loans, Inc.
Trevor Bennett	Caliber Home Loans, Inc.
Alan Ben-Porat	Finance of America Mortgage
Casey Bensenberg	Network Capital
Amanda Benson	FBC Mortgage, LLC
Brad Benson	Guaranteed Rate
Glenn Benson	Prosperity Home Mortgage, LLC
Nikki Benson	Caliber Home Loans, Inc.
Aaron Benton	Mortgage Network, Inc.
Roy Ben-Zvi	NewRez
Rick Berardino	Guaranteed Rate
Jason Berg	Family First Funding LLC
Rob Berg	Fairway Independent Mortgage Co.
Laura Berg	Golden Empire Mortgage, Inc. dba HMS Capital Funding
Matthew Berg	Caliber Home Loans, Inc.
Tyler Brian Berg	Homeside Financial, LLC
Leslie Bergen	Guaranteed Rate
John Berger	Guaranteed Rate

NAME	COMPANY
Josh Berger	Bay Equity Home Loans
Laurie Berger	William Raveis Mortgage
Stephen Berger	Finance of America Mortgage
Michael Bergmann	loanDepot
Kyle Bergquist	Primary Residential Mortgage, Inc.
Theresa Bergquist	Primary Residential Mortgage, Inc.
Ashley Bergren	UW Credit Union
Paul T Berkobin	Homeside Financial, LLC
Joel Berliner	Summit Funding, Inc.
Laurent Berman	EagleBank
Louis Berman	Fairway Independent Mortgage Co.
Javier Bermudez	loanDepot
Laura Bernaby	Guaranteed Rate
Lynda Bernal	Prosperity Home Mortgage, LLC
Helen Bernatek	Guild Mortgage
Julie Berndt	Highlands Residential Mortgage
Scott Bergartt	Caliber Home Loans, Inc.
Mike Bernhart	Ruoff Mortgage
Nathan Bernier	American Pacific Mortgage DBA: Aligned Mortgage
Jerry Berry	First Heritage Mortgage, LLC
Julie Bersin	Guild Mortgage
Steve Bertone	Flagstar Bank
Linda Bertuzzi	NOVA® Home Loans
Laura Besler	Bay Equity Home Loans
Kristine Bestler	Guaranteed Rate
Scott Wayne Betley	First Home Mortgage
Rick Bettencourt	Caliber Home Loans, Inc.
Rob Bettencourt	Fairway Independent Mortgage Co.
Stephen Betterton	PrimeLending, A PlainsCapital Company
Michael Bettineski	Guild Mortgage
Griscom Bettle	loanDepot
Jody Beumeler	Caliber Home Loans, Inc.
Daniel Beyer	Mutual of Omaha Mortgage, Inc.
Scott Beyer	PrimeLending, A PlainsCapital Company
Arlino Beyjin	Mutual of Omaha Mortgage, Inc.
Carter Bianchi	loanDepot
Eric Bibel	NEO Home Loans
Keith Bice	FBC Mortgage, LLC
Derek Bickel	loanDepot
Judy Bickell	Flagstar Bank
Scott Bienstock	Freedmont Mortgage Group
Joseph Bigelman	John Adams Mortgage
Marty Bihn	Fairway Independent Mortgage Co.
Timothy Biles	Guild Mortgage
Rebecca Billington	Academy Mortgage Corporation
Stephanie Billions	CrossCountry Mortgage
Todd Biltucci	Draper and Kramer Mortgage Corp.
Ben Binger	New American Funding
Toby Binkley	Gateway Mortgage, a division of Gateway First Bank
Todd Binkley	Gateway Mortgage, a division of Gateway First Bank

NAME	COMPANY
Jeanette Rose Binstock	EagleBank
Mary Ellen Bird	loanDepot
Steven Birk	Apex Home Loans
Michael Bischof	Guaranteed Rate
Donna Bishop	Movement Mortgage
Park Bishop	Prosperity Home Mortgage, LLC
Laurie Bisi	Mountain West Financial, Inc.
Brian Bissell	NOVA® Home Loans
Mike Bitrick	First Heritage Mortgage, LLC
Shaun Bittick	Summit Funding, Inc.
Marie Bjornson	Fairway Independent Mortgage Co.
Arthur Blachno	Fairway Independent Mortgage Co.
Andrew Black	Finance of America Mortgage
Bill Black	Guaranteed Rate
Christopher Black	loanDepot
David Black	Guaranteed Rate
Geoff Black	Guild Mortgage
J. Michael Black	Summit Funding, Inc.
Julie Black	Certainty Home Loans, LLC
Leslie J. Black	Finance of America Mortgage
Matt Black	Fairway Independent Mortgage Co.
Ron Black	On Q Financial, Inc.
Liza Blackard	NOVA® Home Loans
Suzanne Blackburn	Sun West Mortgage Company
Jeff Blackey	Finance of America Mortgage
Demi Blackledge	Academy Mortgage Corporation
Andrea Blair	New American Funding
Joshua Blair	Family First Funding LLC
Kevin Blair	PRMI/Element Funding
Tuesday Blair	PrimeLending, A PlainsCapital Company
Don A. Blaize	CMG Financial
Katie Blake	Movement Mortgage
Lara Blake	RPM Mortgage, Inc.
Susan Blake	11 Mortgage
Todd Blake	New American Funding
Frank Blakeley	Guaranteed Rate
Matthew Blanchard	Academy Mortgage Corporation
Dash Blanco	New American Funding
Brent Blankenburg	New American Funding
Sara Blanton	American Pacific Mortgage DBA: Solano Mortgage
Paul Blasetti	NewRez
Michael Blasius	Homebridge Financial Services, Inc.
John Joseph Blatchley	First Home Mortgage
Gary Blau	Homeowners Financial Group USA, LLC
Brent Blaustein	Summit Funding, Inc.
Travis Blayton	Palmetto Mortgage Group
Terry Bleecker	Golden Empire Mortgage, Inc.
Robert Blennau	NewRez
Michael Bless	loanDepot
Eric Bleth	Guaranteed Rate Affinity



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Lindsey Blitvich	Sun West Mortgage Company
Andy Block	Flagstar Bank
John Block	Guild Mortgage
Steven L. Block	EagleBank
Joy Blodgett	loanDepot
Lee Blodgett	Fairway Independent Mortgage Co.
Victoria Blodgett	PrimeLending, A PlainsCapital Company
Brian Bloete	Family First Funding LLC
Steve Bloom	A and N Mortgage Services
Christopher Blum	William Raveis Mortgage
Zander Blunt	PrimeLending, A PlainsCapital Company
Michelle Bobart	Guaranteed Rate
Dennis Bobby	Ruoff Mortgage
Jeff Bochslar	Guaranteed Rate
Brad Boden	A and N Mortgage Services
Rick Bodine	On Q Financial, Inc.
Robert Bodine	NewRez
Zachary Bodine	Fairway Independent Mortgage Co.
Debbie Bodwell	Residential Mortgage Services, Inc.
Michael Boerlin	Summit Funding, Inc.
John Boersma	Fairway Independent Mortgage Co.
Joe Boggs	Supreme Lending
Sako Boghossian	Guaranteed Rate
John Bohannon	Movement Mortgage
Nick Bohn	Movement Mortgage
James Boisdenghien	Network Capital
Drew Boland	Proper Rate
Sherri Boland	Movement Mortgage
Cheryl Boldig	Guaranteed Rate Affinity
Tammy Boldt	Homeowners Financial Group USA, LLC
Adam Boles	Bay Equity Home Loans
David J. Boliard	Finance of America Mortgage
Nicholas C. Boliard	Finance of America Mortgage
Ilya Bolotin	NewRez
Heather Bomar	Cornerstone Home Lending Inc
Donna Bomarito	RPM Mortgage, Inc.
Joseph Bonaduce	Movement Mortgage
Susan Bonanno	Finance of America Mortgage
Jason Bonarrigo	Residential Mortgage Services, Inc.
Tannia Bond	SWBC Mortgage Corporation
Anthony J Bone	Network Capital
Franky Bonilla	Supreme Lending
Robert Bonilla	NewRez
Tanya Bonilla	Park Square Home Mortgage
Teresa Bonner	SWBC Mortgage Corporation
Brian Conrad Bonnet	Atlantic Coast Mortgage, LLC
Lynette Bonnett	Guild Mortgage
Scott Bonora	loanDepot
Justin Bonura	NJ Lenders Corp.
Derek Bonzagni	Network Capital

NAME	COMPANY
Clay Boone	New American Funding
Phil Boos	Caliber Home Loans, Inc.
Danielle Boote	Highlands Residential Mortgage
Jesse Bopp	Fairway Independent Mortgage Co.
Ashley Borden	Residential Mortgage Services, Inc.
Brian Border	loanDepot
Cole Boren	Guaranteed Rate
Matthew Francis Borgerson	First Home Mortgage
Anne Marie Borghesani	First Home Mortgage
Michael Bornstein	Network Capital
Michael Borodinsky	Caliber Home Loans, Inc.
Catherine Borrero	Movement Mortgage
Emily Bort	Caliber Home Loans, Inc.
Justin Borvansky	loanDepot
Renee Bosnjak	UW Credit Union
Geoff Bostick	Guaranteed Rate
Sue Botelho	Waterstone Mortgage
David Bottone	Residential Mortgage Services, Inc.
Barry Botwin	Waterstone Mortgage
Nicholas Boucher	Ruoff Mortgage
Mary Boudreau	Prosperity Home Mortgage, LLC
Kevin Boudreaux	Fairway Independent Mortgage Co.
Pamela Boughn	SecurityNational Mortgage Company
Renee Boulet	New American Funding
Shawn Bouley	PrimeLending, A PlainsCapital Company
Brent Bourdeau	Highlands Residential Mortgage
Neil Karl Bourdelaise	Main Street Home Loans
Jenn Bourque	Caliber Home Loans, Inc.
Pierre Boursiquot	PrimeLending, A PlainsCapital Company
Eric Boutcher	Atlantic Coast Mortgage, LLC
Tai Boutell	Mason-McDuffie Mortgage
Michael Bovaird	NJ Lenders Corp
Stephen Bowdon	Academy Mortgage Corporation
Jenay Bowen	Summit Funding, Inc.
Michael Bowen	Guild Mortgage
Michael Bowen	Waterstone Mortgage
Thomas Frederick Bowen	First Home Mortgage
Michael Bower	The Mortgage Company
Garrett Bowlby	AmeriFirst Financial, Inc.
Patrick Bowler	Movement Mortgage
Destini Bowling	Gateway Mortgage, a division of Gateway First Bank
Austin Bowman	Caliber Home Loans, Inc.
Jason Bowman	NewRez
Justin Bowman	Summit Funding, Inc.
Lori Bowman	Homeowners Financial Group USA, LLC
Monica Bowman	Academy Mortgage Corporation
Robert Bowman	loanDepot
Steve Bowmer	LeaderOne Financial
Melanie Boyajian	Academy Mortgage Corporation
Steven Boyce	FitzGerald Financial Group

NAME	COMPANY
Julie Boyd	C2 Financial Corporation
Wesley Boyd	Movement Mortgage
Karrie M. Boyer	Finance of America Mortgage
Marcia Boyer	Gateway Mortgage, a division of Gateway First Bank
SueAnne Boyum	Prosperity Home Mortgage, LLC
Jim Brabec	Mutual of Omaha Mortgage, Inc.
Mary Beth Bracken	George Mason Mortgage, LLC
Cindy Bradley	Wallick & Volk
Erin Bradley	Fairway Independent Mortgage Co.
Robert Bradley	William Raveis Mortgage
Scott Bradley	Guild Mortgage
Peggy Bradshaw	VanDyk Mortgage Corporation
Bryan Brady	New American Funding
Chris Brady	Draper and Kramer Mortgage Corp.
Mark Bragaw	McLean Mortgage Corporation
Olivia Brahler	Fairway Independent Mortgage Co.
Simon Brais	Movement Mortgage
Glen Bralley	McLean Mortgage Corporation
Angie Brandau	Guaranteed Rate
Trent Branden-Thornton	Golden Empire Mortgage, Inc. dba CIB Funding
John Brandon	NewRez
Francis Brandt	USA Mortgage
Michele Brandt	Fairway Independent Mortgage Co.
Mary Brannigan	Homebridge Financial Services, Inc.
Mike Brannigan	Guaranteed Rate
Ian Brannon	NOVA® Home Loans
Mark Brannon	Draper and Kramer Mortgage Corp.
James Branson	PrimeLending, A PlainsCapital Company
Kurt Branstetter	NOVA® Home Loans
Jason Brantell	loanDepot
Roger Brasil	Guaranteed Rate
Benjamin Bratrud	PRMG
Kevin Z. Braude	Draper and Kramer Mortgage Corp.
Drake Braun	Flagstar Bank
Michael Braun	Silver Bay Lending
Shimmy Braun	Guaranteed Rate
Cheryl L Braunschweiger	NOVA® Home Loans
Julie Bravender	Lake Michigan Credit Union
Gavin Brayce	Guild Mortgage
Michael Brazier	NewRez
Logan Brean	Finance of America Mortgage
David Breaux	Guaranteed Rate
Travis Scott Bredeson	American Financial Network, Inc.
Cameron Breed	SWBC Mortgage Corporation
Anthony Breede	loanDepot
Jason Breinholt	Fairway Independent Mortgage Co.
Kathy Brennan	Residential Mortgage Services, Inc.
Sean Brennan	Summit Funding, Inc.
Aaron Brenner	Movement Mortgage
David Brenner	Movement Mortgage

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Lance Brenner	SWBC Mortgage Corporation
Brian Brent	Bailey & Wood Financial Group
Carl Breschi	NewRez
Matthew Brewer	Highland HomeLoans, LLC
David Bridges	First Heritage Mortgage, LLC
Stacy Bridges	Supreme Lending
Kevin Brierton	Caliber Home Loans, Inc.
Vicky Brietzke	SWBC Mortgage Corporation
Molly Briggs	Guaranteed Rate
Rob Briggs	New American Funding
Rosa Briggs	American Pacific Mortgage DBA: Capstone Home Loans
Sean Briggs	Mortgage Financial Services
Tom Briggs	New American Funding
Robert L Brill	Independent Bank
Julie Brinker	Wallick & Volk
Kathryn Brinson	Atlantic Coast Mortgage, LLC
Leonard Briones	Guaranteed Rate
Brian Brisebois	Embrace Home Loans
Marc Bristol	Guaranteed Rate
Amber Brittain	Fairway Independent Mortgage Co.
Kelli Broadbent	SWBC Mortgage Corporation
Bruce Broadfoot	Guild Mortgage
Zane Broadhead	FirstBank
Sam Brock	Highlands Residential Mortgage
Trish Broderick	Apex Home Loans
Lisa Brodersen	Guild Mortgage
Jorden Brok	loanDepot
Nick Bronsozian	BluPrint Home Loans
Angie Brookhouser	First National Bank of Omaha
Devontae Brooks	Guaranteed Rate
Eric Brooks	Fairway Independent Mortgage Co.
Ethan Brooks	Fairway Independent Mortgage Co.
Greg Brooks	Guild Mortgage
Jason Brooks	Movement Mortgage
Stefen Brooks	Highlands Residential Mortgage
Scott Brookshire	Finance of America Mortgage
Stephen Brophy	C2 Financial Corporation
Brenda Brosnan	Summit Funding, Inc.
Andrea Brost	Prosperity Home Mortgage, LLC
Matthew Brothers	Highland HomeLoans, LLC
Andrew Brotman	NewRez
Ryan Broughton	Fairway Independent Mortgage Co.
April Brown	USA Mortgage
Arthur Brown	Fairway Independent Mortgage Co.
Becky Brown	New American Funding
Bryan Brown	Guaranteed Rate
Cindy Brown	CMG Financial
Clay Brown	Guild Mortgage
Craig Brown	Finance of America Mortgage
Dave Brown	Guild Mortgage

NAME	COMPANY
Dave Brown	American Pacific Mortgage DBA: First Class Lending
Dean Brown	Benchmark Mortgage
Eric Brown	Movement Mortgage
Jim Brown	Fairway Independent Mortgage Co.
Jarad Brown	Certainty Home Loans, LLC
Justin Brown	New American Funding
Keith Brown	Intercoastal Mortgage, LLC
Kevin Brown	Guild Mortgage
Lisa Brown	PRMG
Mark Brown	Mutual of Omaha Mortgage, Inc.
Matt Brown	American Pacific Mortgage DBA: Petaluma Home Loans
Matthew Brown	MegaStar Financial Corp.
Melanie Brown	Premier Nationwide Lending
Michael Brown	Churchill Mortgage
Michael Brown	Guaranteed Rate
Ron Brown	New American Funding
Scott Brown	Caliber Home Loans, Inc.
Sherri Brown	Academy Mortgage Corporation
Steve Brown	Guild Mortgage
Steve Brown	First United Bank Mortgage Group
Stuart Brown	Guild Mortgage
Thomas Brown	Prosperity Home Mortgage, LLC
Kelly Brown-Hagler	Homebridge Financial Services, Inc.
Jared Browning	Citywide Home Loans
Matt Brua	Fairway Independent Mortgage Co.
John Bruce	Guild Mortgage
Lindsay Bruce	Highland HomeLoans, LLC
Mkristo Bruce	Guild Mortgage
Mike Brudigan	Guaranteed Rate
Tina Brugger	SecurityNational Mortgage Company
Jessie Brumbaugh	Mason-McDuffie Mortgage
Kevin Brumit	Homeowners Financial Group USA, LLC
Dustin Brumley	Caliber Home Loans, Inc.
Amanda L Brune	Direct Mortgage Loans
Pat Brunner	Draper and Kramer Mortgage Corp.
Lynn Bruno	Guild Mortgage
Mary Brusco	Caliber Home Loans, Inc.
Michelle Bruto Da Costa	Homebridge Financial Services, Inc.
TJ Bruyere	Prosperity Home Mortgage, LLC
Jacob Bryan	Academy Mortgage Corporation
Sheila Bryan	Caliber Home Loans, Inc.
Bryan Bryant	loanDepot
Jennifer Bryant	New American Funding
Kim Bryant	Bay Equity Home Loans
Maridee Bryant	loanDepot
Eric Bryce	Guaranteed Rate
Suzanne Bryce	Guaranteed Rate
Jodee Brydges	RPM Mortgage, Inc
Patrick Brymer	Network Capital
Matt Bubacz	George Mason Mortgage, LLC

NAME	COMPANY
Ashley Buchan	C2 Financial Corporation
Carin Buchanan	loanDepot
Linda Buchanan	Caliber Home Loans, Inc.
Ted Buchanan	Movement Mortgage
Joshua Bucio	Waterstone Mortgage
Edward Buck	Finance of America Mortgage
John Buck	Guild Mortgage
Ryan Buckholdt	Flagstar Bank
Jennifer Buckholz	CMG Financial
Mason Buckles	Caliber Home Loans, Inc.
Kevin Buckley	Leader Bank, N.A.
Carrie Budds	loanDepot
Adelle Buede	Network Capital
Bob Buehler	Guaranteed Rate
Bruce Bufe	Draper and Kramer Mortgage Corp.
Edward Buffum	Mutual of Omaha Mortgage, Inc.
Chris Bufis	NewTowne Mortgage
Lorre Buhler	Gateway Mortgage, a division of Gateway First Bank
Marc Bui	Fairway Independent Mortgage Co.
Ryan Bukoskey	Finance of America Mortgage
Augie Bukowski	Bay Equity Home Loans
Beata Bukowski	Fairway Independent Mortgage Co.
Matthew Bukszar	Mutual of Omaha Mortgage, Inc.
Debbie Bulcock	Wallick & Volk
Joseph Bulla	Mutual of Omaha Mortgage, Inc.
Linda J. Bunce	Mortgage Network, Inc.
Kenny Bunch	Fairway Independent Mortgage Co.
Dan Bundt	Guaranteed Rate
Ryan Bundy	Guaranteed Rate
David Bunk	Guaranteed Rate
Eric Burba	Guaranteed Rate
Gary Burch	George Mason Mortgage, LLC
David Burchett	Caliber Home Loans, Inc.
Michael Burchette	VanDyk Mortgage Corporation
Brad Burdette	Guild Mortgage
Michael Burdick	loanDepot
Sebastian Burfitt	Guild Mortgage
Frank Burgert	Guaranteed Rate Affinity
Chris Burgess	New American Funding
John Burgio	Prosperity Home Mortgage, LLC
Chad Burgueno	Fairway Independent Mortgage Co.
Jonathan Burgueno	Fairway Independent Mortgage Co.
Clay Burk	American Pacific Mortgage DBA: Aligned Mortgage
Eileen Burke	Caliber Home Loans, Inc.
Jerad Burke	Mountain West Financial, Inc.
Joe Burke	Proper Rate
Kim Burke	LeaderOne Financial
Michael Burke	NJ Lenders Corp
Lisa Burkes	Sun West Mortgage Company
Benjamin Burkett	NFM Lending



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Scott Burks	C2 Financial Corporation
Brandon Burks	FirstBank
Bobby Burks	Fairway Independent Mortgage Co.
Greg Burlison	CMG Financial
John Burnam	SWBC Mortgage Corporation
Bruce Burner	Benchmark Mortgage
Jennifer Burnett	Movement Mortgage
Bjorn Burnevik	New American Funding
Brian Burnham	NFM Lending
Chris Burns	Guild Mortgage
Gail Burns	TowneBank Mortgage
J.R. Burns	Trident Mortgage Company
Jaquel Burns	Highland HomeLoans, LLC
John Burns	NewRez
Roy Burr	Fairway Independent Mortgage Co.
Justin Burris	Fairway Independent Mortgage Co.
Shane Burris	AEM
Josh Burruss	Intercoastal Mortgage, LLC
Jillian Burry	Caliber Home Loans, Inc.
Fred Burt	Guaranteed Rate
Andy Burton	Waterstone Mortgage
Carese Busby	Caliber Home Loans, Inc.
Aaron Bush	Fairway Independent Mortgage Co.
Michael Bush	Residential Mortgage Services, Inc.
David Bushey	PrimeLending, A PlainsCapital Company
Glenn Bushmire	Guaranteed Rate
Kristy Bussey	Wallick & Volk
Melissa Bussius	American Pacific Mortgage DBA: Military Home Loans
Julian Bustamante	Finance of America Mortgage
David Butcher	GO Mortgage
Michael Butcher	Fairway Independent Mortgage Co.
Aaron Butler	Academy Mortgage Corporation
Andy Butler	First Bank Home Loans
Ed Butler	Movement Mortgage
Jennie Butler	FirstBank
John Butler	Residential Mortgage Services, Inc.
Matthew Butler	SWBC Mortgage Corporation
Chris Buttafuoco	Fairway Independent Mortgage Co.
Corbin Buttleman	Lake Michigan Credit Union
Christopher Butts	Leader Bank, N.A.
Dawn Buxton	Fairway Independent Mortgage Co.
Steven Byer	Flagstar Bank
Steve Byers	New American Funding
Jon Byler	Draper and Kramer Mortgage Corp.
Nathan Bylsma	Finance of America Mortgage
Steven Bylund	Fairway Independent Mortgage Co.
Dave Byrd	RPM Mortgage Inc.
Erick Byrd	RPM Mortgage, Inc.
Jesse Byrer	Guaranteed Rate
Ken Byrne	First Heritage Mortgage, LLC

NAME	COMPANY
Michael Byrne	Mutual of Omaha Mortgage, Inc.
Ronald Byrom	loanDepot
William Caban	Fairway Independent Mortgage Co.
Dana Cabral	Draper and Kramer Mortgage Corp.
Milton Cabral	Residential Mortgage Services, Inc.
Melissa Caci	Residential Mortgage Services, Inc.
Kathleen Caddell	Fairway Independent Mortgage Co.
Kenol Cadet	New American Funding
Andrew Cady	Fairway Independent Mortgage Co.
Nancy Cady	Ruoff Mortgage
Joe Cafiero	Guaranteed Rate
Al Cahill	Embrace Home Loans
Robert Cahill	Leader Bank, N.A.
Michael Cain	C2 Financial Corporation
Michael Caires	Diversified Mortgage
Suzanne Caldeira	Guaranteed Rate
Bill Calder	Highlands Residential Mortgage
Christie Caldwell	Highlands Residential Mortgage
Dave Caldwell	Guaranteed Rate
Pam Caldwell	Certainty Home Loans, LLC
Victor Cale	Fairway Independent Mortgage Co.
Peter Calia	Caliber Home Loans, Inc.
Marc Calicchio	Guaranteed Rate
Cristina Calk	First United Bank Mortgage Group
Michelle Calkins	NewRez
James Call	Guild Mortgage
Todd Call	McLean Mortgage Corporation
Mike Callahan	LeaderOne Financial
Kristin Calmerin	Caliber Home Loans, Inc.
Clea Calumby	Sun West Mortgage Company
Kiki Calumet	A and N Mortgage Services
Glen Calvin	Guild Mortgage
Brian Calvo	Guild Mortgage
Maritza Camarena	Guaranteed Rate
Forrest Cambell	Finance of America Mortgage
Karen Camblin	Guild Mortgage
Ashlee Cameron	Fairway Independent Mortgage Co.
Lynsey Camp	Highlands Residential Mortgage
David Campagnone	Main Street Home Loans
Joe Campana	11 Mortgage
Brian Campbell	Supreme Lending
Brooks Campbell	FirstBank
Catherine Campbell	CMG Financial
Charles Campbell	Primary Residential Mortgage, Inc.
Craig Campbell	loanDepot
Debi Campbell	Prosperity Home Mortgage, LLC
Elena Campbell	Residential Mortgage Services, Inc.
Josh Campbell	CMG Financial
Karen Campbell	FirstBank
Kyle Campbell	NewRez

NAME	COMPANY
Nic Campbell	Finance of America Mortgage
Sharon Campbell	Guild Mortgage
Stephen Campbell	Guaranteed Rate
Sterling Campbell	loanDepot
Steve Campbell	Mountain West Financial, Inc.
Mary Campion	loanDepot
AJ Campitelli	FitzGerald Financial Group
Morgan Camplin	Homebridge Financial Services, Inc.
Bobby Campos	Benchmark Mortgage
Monette Campos	Flagstar Bank
Robert Camras	SWBC Mortgage Corporation
Diana Canaday	Guild Mortgage
Mark Canale	Movement Mortgage
Bryan Canar	Academy Mortgage Corporation
Brian Canaris	Finance of America Mortgage
Imad Canavati	C2 Financial Corporation
Chris Cannon	Ruoff Mortgage
Erin Cannon	NewRez
Peter Cannon	Fairway Independent Mortgage Co.
Phillip Cannon	Guaranteed Rate
Shawn Cannon	On Q Financial, Inc.
Pasquale Cannone	loanDepot
Adam Canter	Fairway Independent Mortgage Co.
Chad Cantrell	Certainty Home Loans, LLC
Renato Capelj	Caliber Home Loans, Inc.
Lisa Capicchioni	Residential Mortgage Services, Inc.
John Capra	NewRez
Ashley Card	Flagstar Bank
Karen Card	American Pacific Mortgage DBA: First Class Lending
Jeff Carden	Homebridge Financial Services, Inc.
Hector G. Cardenas	Guaranteed Rate
Carmelita Carder	Fairway Independent Mortgage Co.
Andy Cardina	Residential Mortgage Services, Inc.
Michele Cardinal	New American Funding
Jeanine Cardot	loanDepot
Lisa Cardoza	Premier Mortgage Resources
Katy Care	C2 Financial Corporation
Kevin Carey	Caliber Home Loans, Inc.
Anthony Carillo	Finance of America Mortgage
Paul Carini	DASH Home Loans
Margie Carino	Mason-McDuffie Mortgage
Steve Carlin	Fairway Independent Mortgage Co.
Greg Carl	Primary Residential Mortgage, Inc.
Kimberly Carlson	C2 Financial Corporation
Eric Carlson	NFM Lending
Erin Carlson	Summit Funding, Inc.
Keith Carlson	Guaranteed Rate
Kim Carlson	Homebridge Financial Services, Inc.
Sue Carlson	RPM Mortgage, Inc.
Susan Carlton	Element Funding

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Carolyn Carnie	PrimeLending, A PlainsCapital Company
Ginger Carrnright	Premier Nationwide Lending
Scott Caroselli	PrimeLending, A PlainsCapital Company
Jim Carpeneti	Guild Mortgage
Bob Carr	Draper and Kramer Mortgage Corp.
Keli Carr	Finance of America Mortgage
Matt Carr	Guaranteed Rate
Rebecca Carr	AnnieMac Home Mortgage
Victor Carranza	Gateway Mortgage, a division of Gateway First Bank
Carlos JR Carrasco	Family First Funding LLC
Cody Carrasquillo	American Pacific Mortgage DBA: Aligned Mortgage
Luke Carrender	Movement Mortgage
Alicia Carrera	AmeriFirst Financial, Inc.
Mark Carrico	Guild Mortgage
Richard Carrie	PrimeLending, A PlainsCapital Company
Joseph Carrigan	Supreme Lending
Don Carriker	USA Mortgage
Giorgio Carrillo	George Mason Mortgage, LLC
Brandon Carroll	RPM Mortgage, Inc
Clay Carroll	Main Street Home Loans
Doug Carroll	Ruoff Mortgage
Janice Carroll	Finance of America Mortgage
Julie Carroll	Ruoff Mortgage
Mark Carroll	Homebridge Financial Services, Inc.
Darron Carson	C2 Financial Corporation
Brian Carson	Certainty Home Loans, LLC
Fatemeh Z. Carter	Finance of America Mortgage
Jennifer Carter	Caliber Home Loans, Inc.
Scott Carter	Caliber Home Loans, Inc.
Chandra Carthrae	Supreme Lending
Tyler Cartmel	AnnieMac Home Mortgage
Joseph Caruso	PrimeLending, A PlainsCapital Company
Rebecca Carver	PrimeLending, A PlainsCapital Company
Maria Casado	Network Capital
Mark Casamassina	NJ Lenders Corp
Brian Case	Guild Mortgage
Shea Case	HouseAmerica Financial
Steven Case	Caliber Home Loans, Inc.
John Casey	Guaranteed Rate Affinity
Matthew Casey	Fairway Independent Mortgage Co.
Marybeth Cashman	Fairway Independent Mortgage Co.
Phyllis Casillas	On Q Financial, Inc.
Angela Cassol	V.I.P. Independent Mortgage, Inc.
Steven Castaneda	Triumph Lending, A Division of Network Funding
Angelo Nickolas Castello	Network Capital
Andres Castillo	NewRez
Michelle Castle	Guild Mortgage
Diane Castro	PrimeLending, A PlainsCapital Company
Justin Castro	Diversifed Mortgage
Rogelio Castro	New American Funding

NAME	COMPANY
John Caswell	C2 Financial Corporation
Chris Catania	Guaranteed Rate
Heyward Cathcart	Guild Mortgage
David Cathrae	Fairway Independent Mortgage Co.
Kevin Catino	PrimeLending, A PlainsCapital Company
Lysa Catlin	Caliber Home Loans, Inc.
Artie Catoe	Palmetto Mortgage Group
Eric D Caudill	First Home Mortgage
Jim Cauduro	Supreme Lending
Dustin Caughron	Green Brick Mortgage, LLC
Susan Caulfield	George Mason Mortgage, LLC
Virgen S Caunedo	Homeside Financial, LLC
Korbin Causey	Residential Mortgage Services, Inc.
Brian Cavanaugh	Mortgage Network, Inc.
Dan Cavanaugh	Mercantile Bank
Samuel Arthur Cavanaugh	Mortgage Network, Inc.
Jesse Cavenny	American Pacific Mortgage DBA: Marin Mortgage Group
Helen Caverson	Caliber Home Loans, Inc.
Dee Cayo	Inlanta Mortgage, Inc.
Paul Cazalas	SWBC Mortgage Corporation
Roseanna Ceballos-Archie	Guaranteed Rate Affinity
David Cecchi	loanDepot
Marie Cecil	loanDepot
Ray Cela	Flagstar Bank
Yesenia Celestino	New American Funding
Jessica Celia	loanDepot
Anthony Cellini	NFM Lending
Louis Paul Centrella	Embrace Home Loans
Denice Cereceres	NOVA® Home Loans
Gian Ceretto	Prosperity Home Mortgage, LLC
Clifford Cernek	Homebridge Financial Services, Inc.
Gianni Cerretani	Homebridge Financial Services, Inc.
Mike Certo	Fairway Independent Mortgage Co.
Maria Cervantes	Movement Mortgage
Michael Chabot	Draper and Kramer Mortgage Corp.
Joseph Chacko	C2 Financial Corporation
Joseph Chacko	C2 Financial
Kelly Chacon	Guild Mortgage
Amarpreet Chadha	SecurityNational Mortgage Company
John Chae	Supreme Lending
Mark Chaffee	Draper and Kramer Mortgage Corp.
Joseph Challans	Mutual of Omaha Mortgage, Inc.
Bryan Chamberlain	Movement Mortgage
Marc Chamberlain	Movement Mortgage
Myron Chamberlain	PrimeLending, A PlainsCapital Company
Luke Chamberlin	NJ Lenders Corp
Carleton Chambers	Prosperity Home Mortgage, LLC
Gail Chambers	Independent Bank
Troy Chambers	Fairway Independent Mortgage Co.
Darren Chamblee	McLean Mortgage Corporation

NAME	COMPANY
Teri Champlin	Fairway Independent Mortgage Co.
David Chance	SWBC Mortgage Corporation
Blair Chandler	Fairway Independent Mortgage Co.
Jason Chandler	Guaranteed Rate
Ya-Hui Chang	C2 Financial Corporation
Mitch Chang	New American Funding
Chris Channell	Draper and Kramer Mortgage Corp.
Scott Chaplin	Guild Mortgage
Aaron Chapman	SecurityNational Mortgage Company
Blair Chapman	Movement Mortgage
Claudia Chapman	American Pacific Mortgage DBA: American Dream Home Mortgage
Daniel Chapman	Homebridge Financial Services, Inc.
Dan Chapman	Fairway Independent Mortgage Co.
Kevin Chapman	Caliber Home Loans, Inc.
Laura Chapman	CMG Financial
Shawn Chappell	PrimeLending, A PlainsCapital Company
Shila Charati	loanDepot
Mark Charles	Supreme Lending
Mark Charlton	Academy Mortgage Corporation
Karen Chartier	Fairway Independent Mortgage Co.
Kolby Chase	New American Funding
Riley Chase	Movement Mortgage
John Chavez	V.I.P Mortgage, Inc.
Lisa Chavez	On Q Financial, Inc.
Doak Cheatham	Draper and Kramer Mortgage Corp.
Natalya Chebotar	Movement Mortgage
Tighe Chemidlin	Network Capital
Yael Chenard	FBC Mortgage, LLC
Lynn Chenauer-Bridges	Bay Equity Home Loans
Ben Chenault	Fairway Independent Mortgage Co.
Phyllis Cheong	SWBC Mortgage Corporation
Mitchell Chernock	American Pacific Mortgage DBA: Advanced Mortgage Group
Ken Cheung	Homebridge Financial Services, Inc.
Mona Cheung	Flagstar Bank
John Paul Chhay	Network Capital
Ian Chi	Movement Mortgage
Louis Chiapetta	C2 Financial Corporation
Erin Chiles	Movement Mortgage
Marc Chillion	Homeowners Financial Group USA, LLC
Stephen Ching	Flagstar Bank
Karen Chiu	New American Funding
Michael Chi-Ukpa	Academy Mortgage Corporation
Jeffrey Chiusano	NewRez
Debra Chmiel	Guaranteed Rate Affinity
Jordan Paul Chomko	Movement Mortgage
Ray Chouinard	Draper and Kramer Mortgage Corp.
Tony Chow	Caliber Home Loans, Inc.
Joshua Chrans	PrimeLending, A PlainsCapital Company
Jeffrey Chrast	Bay Equity Home Loans
Andy Christenot	Movement Mortgage



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Brad Christensen	LeaderOne Financial
Brandon Christensen	dwell Mortgage
Burke Christensen	American Pacific Mortgage
Charlie Christensen	American Pacific Mortgage DBA: Equitable Mortgage Group
David Christensen	SecurityNational Mortgage Company
Russ Christian	Prosperity Home Mortgage, LLC
Steve Christie	Prosperity Home Mortgage, LLC
Brent Christie	Homebridge Financial Services, Inc.
Clay Christy	Homeowners Financial Group USA, LLC
Chuck Chrobak	Caliber Home Loans, Inc.
Connie Chronis	American Pacific Mortgage DBA: Diversified Capital Funding
Joshua Chrun	Mutual of Omaha Mortgage, Inc.
Dan Chun	Caliber Home Loans, Inc.
Sheryl Chun	American Pacific Mortgage DBA: Aligned Mortgage
Mac D Church	Atlantic Coast Mortgage, LLC
Marc Churchill	Prosperity Home Mortgage, LLC
Rebecca Chwirut	McLean Mortgage Corporation
Liz Ciardi	PrimeLending, A PlainsCapital Company
Joshua Cilman	Intercoastal Mortgage, LLC
Karen E. Cimera	Finance of America Mortgage
Alan Cipolletti	Finance of America Mortgage
Glenn Cira	Guaranteed Rate
Eddie Cisneros	Guaranteed Rate
Jennifer Clancy	Bay Equity Home Loans
Kristin Clardy	Network Funding, LP
Andrea Clark	PrimeLending, A PlainsCapital Company
Carol Clark	Guild Mortgage
Christopher Clark	Intercoastal Mortgage, LLC
Darin Clark	TCF National Bank
Debra Clark	FBC Mortgage, LLC
Diane Clark	PrimeLending, A PlainsCapital Company
James Clark	Guaranteed Rate Affinity
Kim Clark	PrimeLending, A PlainsCapital Company
Ley Clark	Prosperity Home Mortgage, LLC
Maceo Clark	EagleBank
Rob Clark	Guaranteed Rate Affinity
Kelvin Clarke	Caliber Home Loans, Inc.
Austin Phillip Clarkson	Homeside Financial, LLC
Jeffry James Clatterbaugh	Independent Bank
Ted Clay	Certainty Home Loans, LLC
Craig Clayson	SecurityNational Mortgage Company
Bill Clayton	Benchmark Mortgage
Casey Clement	Zenith Home Loans, LLC
Yvette Clermont	Inlanta Mortgage, Inc.
Laurie Cleveland	CMG Financial
Patti Click	PrimeLending, A PlainsCapital Company
Tanya Click	Guaranteed Rate
Rebecca Clifford	New American Funding
Thomas Clifford	New American Funding
Bonita Clifton	American Pacific Mortgage DBA: All California Mortgage

NAME	COMPANY
Steve Clifton	Mountain West Financial, Inc.
Grant Clinton	PrimeLending, A PlainsCapital Company
Arthur Close	American Pacific Mortgage DBA: CLS Financial
Wendee Close	American Pacific Mortgage DBA: CLS Financial
Megan Cloud	V.I.P Mortgage, Inc.
Shawna Clough	New American Funding
Bill Clouse	Caliber Home Loans, Inc.
Jeffery Coady	PrimeLending, A PlainsCapital Company
Thomas Coakley	Fairway Independent Mortgage Co.
Crystal Cobb	USA Mortgage
Michael Cobb	Supreme Lending
Stacey Cobb	Supreme Lending
Trevor Cobb	Highlands Residential Mortgage
Molly Coberly	FBC Mortgage, LLC
Edward Coburn	loanDepot
Jonathan Coccia	loanDepot
Jeremy Coccimiglio	Citywide Home Loans
Hillary Cochran	Main Street Home Loans
Brian Cochran	American Pacific Mortgage DBA: Preferred Rate
Diane L Cochran	Independent Bank
Chad Cockerell	Guild Mortgage
Jason Cocuzza	Movement Mortgage
Drew Cody	Guild Mortgage
Rachelle Coffey	Homeowners Financial Group USA, LLC
Daniel Coggins	Fairway Independent Mortgage Co.
Ben Cohen	Guaranteed Rate
Brad Cohen	Draper and Kramer Mortgage Corp.
Ilene Cohen	Guaranteed Rate
Lane Cohen	New American Funding
Richard Cohen	Movement Mortgage
Steve Cohen	George Mason Mortgage, LLC
Stuart L. Cohen	Draper and Kramer Mortgage Corp.
Wes Cohen	Network Funding, LP
Melissa Cohn	William Raveis Mortgage
Albert Colacello	Prosperity Home Mortgage, LLC
Michael Colagrossi	Bay Equity Home Loans
Carlo Colantonio	CMG Financial
Katie Colberg	PrimeLending, A PlainsCapital Company
Jason Cole	Highlands Residential Mortgage
Kim Cole	Fairway Independent Mortgage Co.
Robert Lawrence Cole Jr	Benchmark Mortgage
Shena Cole	CMG Financial
Amber Coleman	Guild Mortgage
Brian Coleman	Main Street Home Loans
James Coleman	Supreme Lending
Jarret Coleman	US Bank
Kevin Coleman	SWBC Mortgage Corporation
Michael Coleman	George Mason Mortgage, LLC
Rebecca Coley	On Q Financial, Inc.
Matthew Colimore	PrimeLending, A PlainsCapital Company

NAME	COMPANY
Brandon Coll	Draper and Kramer Mortgage Corp.
Matthew Collett	SWBC Mortgage Corporation
Sandra Collette	Guild Mortgage
Brandon Colletti	Movement Mortgage
Chelsea Collier	Fairway Independent Mortgage Co.
Chris Collins	New American Funding
Scott Collins	Fairway Independent Mortgage Co.
Hakeem Collins	NewRez
James Collins	CMG Financial
Keith Collins	Movement Mortgage
Carlos Coloma	loanDepot
Brian Colon	Supreme Lending
Oscar Colon	Guild Mortgage
Nate Colwell	Movement Mortgage
Michael Colyer	Guaranteed Rate
Austin Hugh Combs	NFM Lending
Hunter Combs	Fairway Independent Mortgage Co.
Anders Comer	Certainty Home Loans, LLC
Steve Compagno	Supreme Lending
Maryann Comparin Jones	Fairway Independent Mortgage Co.
Jeff Compton	Guild Mortgage
Kari Comstock	TCF National Bank
Robert Comstock	Supreme Lending
Paul Concannon	Guaranteed Rate
Julie Condelario	Wallick & Volk
Melissa Condensa	Guild Mortgage
Sean Condon	First United Bank Mortgage Group
Paul Conigliari	PrimeLending, A PlainsCapital Company
John Conklin	Fairway Independent Mortgage Co.
Lanie Conklin	Guaranteed Rate Affinity
Ray B Conley	Independent Bank
Richard Michael Conlon	Atlantic Coast Mortgage, LLC
Marc Conn	C2 Financial Corporation
Jeff Conn	Homebridge Financial Services, Inc.
Cayce Connell	Perennial Mortgage Group
Shelley Connell	Fairway Independent Mortgage Co.
Joe Conner	Homeowners Financial Group USA, LLC
Sean Connolly	AmeriFirst Financial, Inc.
Shan Conry	Caliber Home Loans, Inc.
Susan Consalus	Caliber Home Loans, Inc.
Fran Conte	Caliber Home Loans, Inc.
Rhonda Conte	Guaranteed Rate
Jennifer Contella	CMG Financial
David Conti	Leader Bank, N.A.
Peter Conto	George Mason Mortgage, LLC
Stephenie Converse	Fairway Independent Mortgage Co.
Anthony Converti	Movement Mortgage
James Conway	Primary Residential Mortgage, Inc.
Victoria Conway	Supreme Lending
Don Conwell	Guild Mortgage



**PREMIER**  
MORTGAGE RESOURCES

# CLOSE MORE LOANS, FASTER!

*Let's thrive together.*



## CLOSE IN AS LITTLE AS 8 DAYS!

Close your refinance and purchase transactions in as little as 8 days, average of 21 days!



## JOIN A FAST GROWING COMPANY!

56.9% YOY growth in 2020  
23% YOY growth in 2019  
42% YOY growth in 2018



## SPECIALIZED XINNIX® TRAINING!

On average, new loan officers generate 5.9 new applications in their first month!



## A COMPANY FOR TOP PRODUCERS!

33.5% of our loan officers made our Top Producers trip, and many were ranked in this magazine. We define that success through the marketing tools we offer to our loan officers and operational excellence, so that you can close the maximum number of loans.

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# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Kelly Coochise	Homebridge Financial Services, Inc.
Anna Cook	Summit Funding, Inc.
Garth Cook	Primary Residential Mortgage, Inc.
Jason David Cook	Embrace Home Loans
Jerry J. Cook Jr	NFM Lending
Nicole Cook	Academy Mortgage Corporation
Shane Cook	Guaranteed Rate
Sheri Cook	Movement Mortgage
Dan Cooke	Element Funding
Eddie Cooke	CMG Financial
Quinn Cooke	Movement Mortgage
Brett Cooker	Guild Mortgage
Bob Cooley	Guild Mortgage
Jamie Cooley	Fairway Independent Mortgage Co.
Kathy Cooley	American Pacific Mortgage
Allen Coombs	Bay Equity Home Loans
Jeffrey Coon	AnnieMac Home Mortgage
Matt Coon	New American Funding
Brian Cooney	Residential Mortgage Services, Inc.
Sheldon Cooney	Finance of America Mortgage
Alex Coons	American Pacific Mortgage DBA: Preferred Rate
Marc Coons	Caliber Home Loans, Inc.
Jack Cooper	PrimeLending, A PlainsCapital Company
Keith Cooper	Homebridge Financial Services, Inc.
Kristin Cooper	Finance of America Mortgage
Mark Cooper	New American Funding
Matthew Cooper	Guaranteed Rate
Terry Cooper	loanDepot
Timothy Cooper	Caliber Home Loans, Inc.
Zackry Cooper	American Pacific Mortgage
Jennifer Coppola	Highlands Residential Mortgage
Kenneth Coram	NewRez
Bowen Corbett	Fairway Independent Mortgage Co.
Myles Corbett	NewRez
Kevin Cordova	Academy Mortgage Corporation
Kathleen Corey	Flagstar Bank
Rita Corey	CMG Financial
Ronald Corley	loanDepot
John Clayborn Cornish	Homeside Financial, LLC
Andrya Corral	Academy Mortgage Corporation
Manuel Corral	Fairway Independent Mortgage Co.
Pamela Corriher	Guild Mortgage
Frankie Cortes	Network Capital
JD Cortese	Guaranteed Rate
John Cortissoz	SWBC Mortgage Corporation
Amy Costa	FBC Mortgage, LLC
Kenia Costa	PrimeLending, A PlainsCapital Company
Michelle Costa	Finance of America Mortgage
Josh Costales	Guaranteed Rate
Brian Costello	loanDepot

NAME	COMPANY
Mark Costley	Movement Mortgage
Jason Cota	Fairway Independent Mortgage Co.
Deborah Cote	loanDepot
Tod Cotman	Supreme Lending
Eric Cotter	Waterstone Mortgage
Ryan Cotter	Movement Mortgage
Brian Cottrill	LeaderOne Financial
Rodney Coulombe	RPM Mortgage Inc.
Ben Coulter	Supreme Lending
Chris Coulter	Supreme Lending
Travis Coursey	loanDepot
Beth Courtney	Intercoastal Mortgage, LLC
Rob Coury	Guaranteed Rate Affinity
Jennifer Coutts	Homebridge Financial Services, Inc.
Brian Coutu	Fairway Independent Mortgage Co.
Thomas Couture	Texas Tech Credit Union
Marta Couturier	TCF National Bank
Melissa Couvillion	loanDepot
Thomas Covalesski	Homebridge Financial Services, Inc.
Christine Covington	Benchmark Mortgage
Debbie Cowan	PrimeLending, A PlainsCapital Company
Gregory Bertman Cowart	NFM Lending
Susan Cowles	Movement Mortgage
Jenny Cox	Guild Mortgage
Linda Cox	Primary Residential Mortgage, Inc.
Niki Cox	Guild Mortgage
Chris Coy	TowneBank Mortgage
Joe Coy	New American Funding
Vincent Coyle	McLean Mortgage Corporation
Andrea Crabtree	Movement Mortgage
Jolayne A Craig	Atlantic Coast Mortgage, LLC
Todd Craig	NOVA® Home Loans
Ben Craighead	Caliber Home Loans, Inc.
Jeff Crain	Guaranteed Rate
Tammie Crainich	loanDepot
Allison Cramer	Guaranteed Rate
Matt Cramer	Park Square Home Mortgage
Kris Crane	American Pacific Mortgage DBA: Crane Financial Group
Malcolm Crane	Fairway Independent Mortgage Co.
Jon Crawford	V.I.P Mortgage, Inc.
Michael Crawford	Primary Residential Mortgage, Inc.
Patrick Crawford	USA Mortgage
Stuart Crawford	V.I.P Mortgage, Inc.
Pat Cray	PRMG
Scott Crayon	Finance of America Mortgage
Kim Crea	NOVA® Home Loans
Karen Creagmile	Mason-McDuffie Mortgage
Jason Cree	SWBC Mortgage Corporation
Michael Creed	LeaderOne Financial
Chris Crenshaw	Prosperity Home Mortgage, LLC

NAME	COMPANY
Nick Crichton	Prosperity Home Mortgage, LLC
Matt Criego	LeaderOne Financial
Chad Crile	Fairway Independent Mortgage Co.
Aron Crisp	loanDepot
Brian Crist	SecurityNational Mortgage Company
Chad Crithfield	PrimeLending, A PlainsCapital Company
Daniel Crittenden	Caliber Home Loans, Inc.
Alan Crockett	Fairway Independent Mortgage Co.
Sharon Crockett	PrimeLending, A PlainsCapital Company
Judith Cronin	loanDepot
Kevin Crookham	Caliber Home Loans, Inc.
Jeffrey Crooks	loanDepot
Dianne Crosby	Guaranteed Rate
Karen Crosby	Finance of America Mortgage
RJ Crosby	Benchmark Mortgage
Gregory Cross	Golden Empire Mortgage, Inc. dba Northwest Lending Group
Sveta Cross	Guaranteed Rate
Clare Crossan	PrimeLending, A PlainsCapital Company
Aaron Crossley	Caliber Home Loans, Inc.
Kyle Crouch	Certainty Home Loans, LLC
Thomas Crowder	Supreme Lending
William Crowder	loanDepot
Amy Crowell	Highland HomeLoans, LLC
Brad Crowell	Waterstone Mortgage
David L Crowell	Mortgage Network, Inc.
Steve Crowell Jr.	LeaderOne Financial
Dawn Crownover	Flagstar Bank
Kelly Crowther	loanDepot
Taylor Andrew Croy	NFM Lending
Jo Crozier	Gateway Mortgage, a division of Gateway First Bank
Linda Crum	loanDepot
Jeffrey David Cruz	AmeriFirst Financial of Texas, Inc.
Victoria Cruz	Fairway Independent Mortgage Co.
Tammy Cryer	Guaranteed Rate Affinity
Mario Anthony Cua	NFM Lending
Matthew Cua	Guild Mortgage
Joe Cucchiara	New American Funding
Joshua Cuevas	American Pacific Mortgage
Kelly Cuffe	Bay Equity Home Loans
Kara Cuka	New American Funding
Brad Cullipher	Mutual of Omaha Mortgage, Inc.
Shelley Culp	Guaranteed Rate Affinity
Lisa Cummings	Fairway Independent Mortgage Co.
Travis Cummings	Caliber Home Loans, Inc.
David Cummins	Finance of America Mortgage
Thomas Richard Cumpston	First Home Mortgage
Herman Cundall	loanDepot
Dana Cunningham	C2 Financial Corporation
Christopher Cunningham	Guild Mortgage
Gayle Cunningham	Primary Residential Mortgage, Inc.

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
William Cunningham	loanDepot
Tom Curiale	Caliber Home Loans, Inc.
TJ Curran	Fairway Independent Mortgage Co.
Whitney Curran	Academy Mortgage Corporation
Brian Currier	Movement Mortgage
Kevin Currier	CMG Financial
Steve Currington	Guaranteed Rate
Gretchen Curtice	George Mason Mortgage, LLC
Michael Curtin	Guaranteed Rate
Constantine Curtis	loanDepot
Dave Cusano	Flagstar Bank
Brian Cushing	Guild Mortgage
Carolyn Cushing	Prosperity Home Mortgage, LLC
Craig Cusick	AnnieMac Home Mortgage
Tucker Cusick	New American Funding
Gregory Cutt	Guaranteed Rate
Casey Cutter	Homeowners Financial Group USA, LLC
Dawn Cychner	American Pacific Mortgage DBA: C&S California Capital
Carey Ann Cyr	CMG Financial
Marie Cyr	PrimeLending, A PlainsCapital Company
Cynthia Cyr-Bishop	Intercoastal Mortgage, LLC
Shawna Czoschke	Caliber Home Loans, Inc.
Nicolas D Phillips	CMG Financial
Mack Dadyan	Gateway Mortgage, a division of Gateway First Bank
Aaron Daeges	Supreme Lending
Michael Dafnis	Finance of America Mortgage
Daniel Dagenais	USA Mortgage
Jonathon Dages	PrimeLending, A PlainsCapital Company
Caroline Dahl	Residential Mortgage Services, Inc.
Glen Daignault	Movement Mortgage
Corissa Dailey	PRMG
Samantha Daily	CMG Financial
Ann Dain	Caliber Home Loans, Inc.
Colton Daines	Flagstar Bank
Kevin Dale Long	CMG Financial
Patty Dalkos	Guaranteed Rate
Melissa Dalley	Academy Mortgage Corporation
Jeff Dalton	Primary Residential Mortgage, Inc.
Christian Daly	Network Capital
Thomas Daly	Homebridge Financial Services, Inc.
Andrew Dame	FBC Mortgage, LLC
Scott Dana	Guaranteed Rate Affinity
Laura D'Andrea	CMG Financial
Sondra Dane	Supreme Lending
Duc Dang	Network Capital
Frank D'Angelo	Gateway Mortgage, a division of Gateway First Bank
Dan Daniel	Mason-McDuffie Mortgage
John Daniel	USA Mortgage
Vivian Daniel	First Heritage Mortgage, LLC
Christina Daniels	Bay Equity Home Loans

NAME	COMPANY
Mea Danigelis	McLean Mortgage Corporation
Regina Danikowski	Guaranteed Rate
Vladimir Danilchenko	NewRez
Cynthia Darnell	Flagstar Bank
Steve Darnell	Flagstar Bank
Jason Dartt	NewRez
Marc Datnow	Guaranteed Rate
Heidi Daunt	American Pacific Mortgage DBA: TreeHouse Mortgage Group
Scott Davenport	C2 Financial Corporation
Bryan Davenport	Gateway Mortgage, a division of Gateway First Bank
Joshua David	Caliber Home Loans, Inc.
Mike David	Waterstone Mortgage
Travis David	Family First Funding LLC
Edwin Davidian	HouseAmerica Financial
Daniel Davidson	PrimeLending, A PlainsCapital Company
Linda Davidson	Fairway Independent Mortgage Co.
Mike Davidson	Embrace Home Loans
Khalisa Davies	Caliber Home Loans, Inc.
Ramsey William Davies	Embrace Home Loans
Santiago Davila	C2 Financial Corporation
Susie Davila	Supreme Lending
Allison Davis	George Mason Mortgage, LLC
Angela Davis	Caliber Home Loans, Inc.
Candice Davis	Movement Mortgage
Chris Davis	Guaranteed Rate
Denzil Davis	Fairway Independent Mortgage Co.
Devry Davis	Academy Mortgage Corporation
Douglas Davis	USA Mortgage
Erica Davis	Guild Mortgage
Glenn M Davis	Benchmark Mortgage
Jeannie Davis	NOVA® Home Loans
Jenny Davis	American Pacific Mortgage DBA: Aligned Mortgage
Jill Davis	NOVA® Home Loans
John Davis	loanDepot
John Davis	Homeowners Financial Group USA, LLC
Kris Davis	Guild Mortgage
Lawrence Davis	PrimeLending, A PlainsCapital Company
Mark Davis	Caliber Home Loans, Inc.
Matt Davis	Caliber Home Loans, Inc.
Michael Davis	PrimeLending, A PlainsCapital Company
Michelle Davis	Prosperity Home Mortgage, LLC
Nancy Davis	Supreme Lending
Phil Davis	Residential Mortgage Services, Inc.
Risse Davis	Finance of America Mortgage
Rob Davis	AmeriFirst Financial, Inc.
Sam Davis	FBC Mortgage, LLC
Sandy Davis	NJ Lenders Corp
Scott B Davis	Atlantic Coast Mortgage, LLC
Scott T. Davis	RPM Mortgage Inc.
Spencer Davis	Caliber Home Loans, Inc.

NAME	COMPANY
Tera Davis	Academy Mortgage Corporation
Tripp Davis	Palmetto Mortgage Group
William Davis	On Q Financial, Inc.
Kirk Davison	Movement Mortgage
Sargis Davoddaniel	Caliber Home Loans, Inc.
Lloyd Daw	Guaranteed Rate
Daniel Dawes	Caliber Home Loans, Inc.
Greg Dawes	Caliber Home Loans, Inc.
William Dawes	Fairway Independent Mortgage Co.
Brad Dawson	Movement Mortgage
Joseph Dawson	Prosperity Home Mortgage, LLC
Kevin Day	Guild Mortgage
Kristi Lynn Day	Homeside Financial, LLC
Francisco De Guzman	loanDepot
Eder De La Paz	Sun West Mortgage Company
Jorge De La Rosa	Caliber Home Loans, Inc.
Daniel De La Torre Roffe	PRMG
Rachelle Deal	loanDepot
Arlene Patricia Dean	First Home Mortgage
Brian Dean	Flagstar Bank
Katie Dean	Movement Mortgage
Molly Dean	LeaderOne Financial
Angela Deaton	PrimeLending, A PlainsCapital Company
Michael Debacker	USA Mortgage
Tom DeBenedictis	Fairway Independent Mortgage Co.
Joe DeBesse	Guaranteed Rate Affinity
David DeBonis	Draper and Kramer Mortgage Corp.
Keith Debonis	Family First Funding LLC
Wendy Deborde	Guild Mortgage
David Debowsky	PrimeLending, A PlainsCapital Company
Amy C. Debusk	Finance of America Mortgage
Anna DeCamp	First United Bank Mortgage Group
Kelly DeChavez	Supreme Lending
Kelly Decker	First United Bank Mortgage Group
Atul Dedhia	C2 Financial Corporation
Michael Deery	Citywide Financial Corp.
Justin Dees	Prosperity Home Mortgage, LLC
Jeanette Defiore	Finance of America Mortgage
Paul Defngin	Apex Home Loans
Dennis DeGrave	Inlanta Mortgage, Inc.
Ricky DeGross	loanDepot
Aaron DeHart	New American Funding
Dustin Dehart	NOVA® Home Loans
Stephen Dehnert	Caliber Home Loans, Inc.
Mike Dein	CMG Financial
Laura Deir	Mortgage Financial Services
Marcel Deitrich	Guaranteed Rate
Jesse DeJacimo	Waterstone Mortgage
Nicholas DeJesus	Finance of America Mortgage
Vyacheslav Dekman	loanDepot



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Mike Del Preto	Fairway Independent Mortgage Co.
Teresa Del Rosario	SWBC Mortgage Corporation
Stephen Delagrange	Guaranteed Rate
Jason Delaney	Golden Empire Mortgage, Inc. dba Haven West Mortgage
Rhett Delaney	Movement Mortgage
Ronald Delaney	Flagstar Bank
Ruben Delatorre	Supreme Lending
Joshua DelConte	Embrace Home Loans
James Delfin	loanDepot
Alfonso Delgadillo	Point Mortgage Corporation
Bryant Delgado	Movement Mortgage
Danny Delgado	Guaranteed Rate
Patty Delgado	Homebridge Financial Services, Inc.
Roberto Delgado	Guaranteed Rate
Ryan Delia	loanDepot
Drake Delich	Homebridge Financial Services, Inc.
Steve Dellario	Caliber Home Loans, Inc.
Adam Dellemonico	Movement Mortgage
Tony Del'Marmol	Guaranteed Rate
Matthew Deluzio	Spire Financial, a Division of AmeriFirst Financial, Inc.
Michael DelVecchio	Draper and Kramer Mortgage Corp.
Jerry Demaio	Family First Funding LLC
Michael Demaio	Movement Mortgage
Joe DeMarco	Fairway Independent Mortgage Co.
Angela Demaris	PrimeLending, A PlainsCapital Company
Gregory DeMars Sr.	PrimeLending, A PlainsCapital Company
Kyla DeMarzio	Guaranteed Rate
Marc Demetriou	Guaranteed Rate
Kim Demma	Guild Mortgage
Buzz Dempsey	Fairway Independent Mortgage Co.
Nancy DeNicola	loanDepot
Matt Denig	Fairway Independent Mortgage Co.
Jill Denise Lyons	CMG Financial
Sean Denlinger	NOVA® Home Loans
Josh Denlow	Draper and Kramer Mortgage Corp.
Rob Denning	Guild Mortgage
John Dennis	C2 Financial Corporation
Dennis Dennis	Fairway Independent Mortgage Co.
Paul Dennis	Guaranteed Rate
Rod Dennis	Guaranteed Rate
Roger W Dennis	NFM Lending
Mark Denniston	Prosperity Home Mortgage, LLC
Dave DeNoyer	Guild Mortgage
Mike Denslow	Homebridge Financial Services, Inc.
Frank Denton	PrimeLending, A PlainsCapital Company
James Denton	New American Funding
Jeremiah Denton	Summit Funding, Inc.
Mark Denton	Mutual of Omaha Mortgage, Inc.
Christine DePaape	Guaranteed Rate
Cory Hayden DePass	Benchmark Mortgage

NAME	COMPANY
Courtney Depew	Homebridge Financial Services, Inc.
Adam Deputy	GSF Mortgage
Kathy Derangi	American Pacific Mortgage DBA: Guarantee Mortgage
Linda DeRoeck	Guaranteed Rate
Jared Palmer Derosa	Homeside Financial, LLC
Ami Desai	Sun West Mortgage Company
Francis DeSantis	NJ Lenders Corp
Gina DeSantis	Fairway Independent Mortgage Co.
Paul Descoteaux	Residential Mortgage Services, Inc.
April DeShano	Embrace Home Loans
Dominic Desmarais	Fairway Independent Mortgage Co.
Dave DeSousa	Primary Residential Mortgage, Inc.
Jake Desrochers	Residential Mortgage Services, Inc.
Michelle DeTour	American Pacific Mortgage DBA: Eastbank Mortgage
Jennifer Detweiler	Waterstone Mortgage
Rich Detz	Benchmark Mortgage
Jeff Deutch	Guaranteed Rate
Kelli Deuterman	Guaranteed Rate
Jeremy Devaney	Fairway Independent Mortgage Co.
Timothy Devens	NewRez
Linda Devine	Guild Mortgage
Matt Devine	Fairway Independent Mortgage Co.
Frank Devlin	Residential Mortgage Services, Inc.
Jeffrey Devlin	Academy Mortgage Corporation
Martha DeVore	11 Mortgage
Heather Devoto	First Home Mortgage
Brian Dewald	Fairway Independent Mortgage Co.
Lynne Dewar	Fairway Independent Mortgage Co.
Mark DeWitt	Homebridge Financial Services, Inc.
Mike DeWitt	Highlands Residential Mortgage
Scott DeWitt	loanDepot
Dominique Dexter	C2 Financial Corporation
Matthew J Dhaseleer	Independent Bank
Monica Di Perna	RPM Mortgage, Inc.
Christopher Diamond	Diamond Residential Mortgage Co.
Tod Dianovich	Guild Mortgage
Carrie Diaz	Guaranteed Rate
Claudia Diaz	Finance of America Mortgage
Fernando Diaz	Homebridge Financial Services, Inc.
Orlando Diaz	American Pacific Mortgage DBA: Guarantee Mortgage
Ron Dick	Caliber Home Loans, Inc.
Glen Dicken	Benchmark Mortgage
Larry Dickey Jr.	Ruoff Mortgage
Sandra Dickinson	Summit Funding, Inc.
Lance Dickson	NOVA® Home Loans
Melinda Diebolt	Prosperity Home Mortgage, LLC
Steve Dieckhaus	USA Mortgage
Robert Diederichsen III	PrimeLending, A PlainsCapital Company
Marjo Diehl	RPM Mortgage, Inc
Michael G. Diener	Finance of America Mortgage

NAME	COMPANY
Anthony Dietel	NewRez
Christian Dieterle	Fairway Independent Mortgage Co.
Francki DiFrancesco	Apex Home Loans
Tom Digan	Guaranteed Rate
Mike DiGilio	Academy Mortgage Corporation
Rob Digiore	Guild Mortgage
Tony Digiuseppe	Finance of America Mortgage
Devyn Dillenberg	LendUS
Braeden Dillon	Summit Funding, Inc.
AnthonyDinapoli	Advisors Mortgage Group
Danielle Dincher-Hall	PrimeLending, A PlainsCapital Company
Chris DiNofia	Movement Mortgage
Pat Diomede	Caliber Home Loans, Inc.
Anthony D'Iorio	Highlands Residential Mortgage
Samantha DiPompo	NewRez
Frank Dippold	VanDyk Mortgage Corporation
Sue Baker-Dirickson	Guaranteed Rate Affinity
Anthony Ditoma	Supreme Lending
Jeffrey Divack	Intercoastal Mortgage, LLC
David DiVecchio	CMG Financial
Brian DiVito	Guaranteed Rate
Jennifer Kneib Dixon	Fairway Independent Mortgage Co.
Lorena Dixon	Citywide Home Loans
Roger Dixon	Park Square Home Mortgage
Brenda Dizon	Supreme Lending
Tracy Do	Guaranteed Rate
Jonathan Dobbel	Summit Funding, Inc.
Jordan Dobbs	Intercoastal Mortgage, LLC
William Dodds	V.I.P Mortgage, Inc.
Andy Dodge	Prosperity Home Mortgage, LLC
Amber Dodson	Gateway Mortgage, a division of Gateway First Bank
Donnie Dodson	Ruoff Mortgage
Graham Dodson	CMG Financial
Brian Doherty	Fairway Independent Mortgage Co.
Chris Doke	Gateway Mortgage, a division of Gateway First Bank
Nick Dokken	Guaranteed Rate
Bill Dolan	Guild Mortgage
RJ Dolan	Guaranteed Rate
John Andre Dolbec Jr	First Home Mortgage
D.J. Dole	Guaranteed Rate
Nicholas Dolen	United Wholesale Lending
Brian Dombrowski	Guaranteed Rate
Jevon Domench	Academy Mortgage Corporation
Melissa Donahue	On Q Financial, Inc.
Sean Donahue	Supreme Lending
Tamika Donahue	Academy Mortgage Corporation
Tom Donatoni	Golden Empire Mortgage, Inc.
Christopher Donavin	FitzGerald Financial Group
Josh Donion	Flagstar Bank
Timothy Donohue	SWBC Mortgage Corporation

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Jordan Donolow	Mortgage Capital Partners
Paul Donovan	C2 Financial Corporation
Jim Donovan	GO Mortgage
Nancy Donovan	Guaranteed Rate
Sean Donovan	Primary Residential Mortgage, Inc.
JD Doolin	Fairway Independent Mortgage Co.
Christine Doolittle	Caliber Home Loans, Inc.
Fidel Dorado	Golden Empire Mortgage, Inc. dba Zabe Mortgage Group
David Dorn	Homebridge Financial Services, Inc.
Randy Dorn	Caliber Home Loans, Inc.
James Dorris	First United Bank Mortgage Group
Kim Dorsett	FBC Mortgage, LLC
Matt Dorsey	Homebridge Financial Services, Inc.
Erica Dose	loanDepot
Matthew Dosen	Guaranteed Rate Affinity
Brian Dorskocil	Mutual of Omaha Mortgage, Inc.
Jarrodoty	LeaderOne Financial
Carl Douglas	FirstBank
Eric W Douglas	New American Funding
Jeff Douglas	Main Street Home Loans
Kathleen Douglas	Caliber Home Loans, Inc.
Whit Douglas	First Heritage Mortgage, LLC
Janette Douglass	Gateway Mortgage, a division of Gateway First Bank
Mary Jane Douma	Academy Mortgage Corporation
Shane Kingston Doumani	Network Capital
Kelly Dover	AEM
Bradford Dowding	loanDepot
Mary Jo Downes	Fairway Independent Mortgage Co.
Judith Downey-Fortson	loanDepot
Betty Downing	TCF Bank
Elizabeth Downing	TCF National Bank
James Downing	Fairway Independent Mortgage Co.
Kurt Doy	Caliber Home Loans, Inc.
Dan Doyle	Caliber Home Loans, Inc.
Deanna Jean Doyle	Mortgage Network, Inc.
Dylan Doyle	Spire Financial, a Division of AmeriFirst Financial, Inc.
Jaclyn Kebrdle	Homebridge Financial Services, Inc.
Patrick Doyle	Guild Mortgage
Tiffany Doyle	Guaranteed Rate Affinity
Chad Drachenberg	Guaranteed Rate
Brad Dragoo	Fairway Independent Mortgage Co.
Justin Drake	Prosperity Home Mortgage, LLC
Steven Draper	Intercoastal Mortgage, LLC
Tim Draves	McLean Mortgage Corporation
Patrick Drawe	Caliber Home Loans, Inc.
Doug Dreiman	Highland HomeLoans, LLC
John Drennen	Fairway Independent Mortgage Co.
Cory Dressel	CMG Financial
Michael Drews	Fairway Independent Mortgage Co.
Chris Drexler	New American Funding

NAME	COMPANY
Thomas Drinkwater Jr.	Finance of America Mortgage
Brian Driscoll	Draper and Kramer Mortgage Corp.
Keach Driver	SWBC Mortgage Corporation
Cori Drudge	Ruoff Mortgage
Kelly Drummond	Fairway Independent Mortgage Co.
Traci Dry	Guild Mortgage
Sherman Dryden	FitzGerald Financial Group
Michelle du Bois	PrimeLending, A PlainsCapital Company
Edmond du Pont	loanDepot
Sandro Duardo	PRMG
yehoshua Dubinsky	Family First Funding LLC
Andy Duda	Caliber Home Loans, Inc.
Justin Dudek	Guaranteed Rate
Chris Dueffert	Fairway Independent Mortgage Co.
Jessica Duetta	Bay Equity Home Loans
Aaron Duez	Caliber Home Loans, Inc.
Bill Duff	Highlands Residential Mortgage
Jason Duffy	Guaranteed Rate
Timothy Duffy	Guaranteed Rate
Billy Dugan	Homebridge Financial Services, Inc.
Trey Dugger	First United Bank Mortgage Group
Dana Dukelow	Guaranteed Rate
Suzu Dukelow	Mason-McDuffie Mortgage
Lucas Dukes	Fairway Independent Mortgage Co.
Jacob Dukes	Fairway Independent Mortgage Co.
Mark Dukes	Fairway Independent Mortgage Co.
Karen Dulmage	Main Street Home Loans
Belinda Dumas	New American Funding
Jeffrey Duncan	FBC Mortgage, LLC
Tyler Duncan	Supreme Lending
Zack Duncan	New American Funding
Bill Dunger	Finance of America Mortgage
Mikayla Dunker	NewRez
Chris Dunlap	Gateway Mortgage, a division of Gateway First Bank
Joe Dunn	George Mason Mortgage, LLC
Karen Dunn	American Pacific Mortgage DBA: Big Valley Mortgage
Michael Dunn	Guild Mortgage
Ken Dunneback	MiMutual Mortgage
Michael Dunsky	Fairway Independent Mortgage Co.
Jeff DuPas	11 Mortgage
Michael Duplantis	loanDepot
Jason Dupree	Sun West Mortgage Company
Vladimir Duque	George Mason Mortgage, LLC
Ron Durant	Guild Mortgage
Brian Dusek	Caliber Home Loans, Inc.
Tom DuSell	Guaranteed Rate
Scott Dusenberry	C2 Financial Corporation
Chris Duskin	Guild Mortgage
Joseph Duston	Homeowners Financial Group USA, LLC
David Duty	American Pacific Mortgage DBA: Options Financial Residential Mortgage

NAME	COMPANY
Timothy Duvall	V.I.P Mortgage, Inc.
Luke Dye	CMG Financial
Sean Dyke	Prosperity Home Mortgage, LLC
Johnny Dykes	New American Funding
Paulette Dystant	loanDepot
Blake Eagal	Summit Funding, Inc.
Joe Eagan	Citywide Home Loans
James Eagle	NewRez
Jim Earl	Guaranteed Rate
Devon Eastlack	McLean Mortgage Corporation
Ron Eaton	Mutual of Omaha Mortgage, Inc.
Scott Eaton	Supreme Lending
Stefani Eaton	Residential Mortgage Services, Inc.
Michael Eberhardt	Academy Mortgage Corporation
Ryan Eberhardt	Diamond Residential Mortgage Co.
Mark Ebinger	Residential Mortgage Services, Inc.
Drew Ebner	Guild Mortgage
Matt Eckard	PrimeLending, A PlainsCapital Company
Jodie Eckert	Caliber Home Loans, Inc.
Mandy Eckman	LeaderOne Financial
Brian Eddy	VanDyk Mortgage Corporation
Chaya Edelman	loanDepot
Sandy Edelstein	Homebridge Financial Services, Inc.
Christopher Bradley Edge	First Home Mortgage
Mona Edick	Bay Equity Home Loans
Brent Edwards	Mountain West Financial, Inc.
John Edwards	NewRez
Joseph Edwards	V.I.P Mortgage, Inc.
Matthew Edwards	USA Mortgage
Owen Edwards	Guild Mortgage
Scott Edwards	Finance of America Mortgage
Laura Edwards-Iverson	Bay Equity Home Loans
James D. Eerdmans	Finance of America Mortgage
Justin Egan	Fairway Independent Mortgage Co.
Steven Egan	Guaranteed Rate Affinity
James Egbert	Homebridge Financial Services, Inc.
Derek Egeberg	Academy Mortgage Corporation
Gino Egidi	GO Mortgage
Daniel Eguiguren	Caliber Home Loans, Inc.
Larry Ehrlich	Movement Mortgage
Brandon Ehrlich	Homebridge Financial Services, Inc.
Jody Eichenblatt	Prosperity Home Mortgage, LLC
Allan Eichhorn	Gateway Mortgage, a division of Gateway First Bank
Paul Eiden	McLean Mortgage Corporation
Lisa Eifert	Prosperity Home Mortgage, LLC
Mark Allen Eigenbrode	First Home Mortgage
Scott Eisgrau	Atlantic Coast Mortgage, LLC
Isabel Elam	CMG Financial
Bryce Elder	Finance of America Mortgage
Sam Elder	First United Bank Mortgage Group



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Matt Elerding	Homebridge Financial Services, Inc.
Dimitri Elher	Caliber Home Loans, Inc.
Scott Elia	CMG Financial
Wally Elibiary	Fairway Independent Mortgage Co.
Christopher Eller	Gateway Mortgage, a division of Gateway First Bank
Jason Ellett	Finance of America Mortgage
JJ Ellingson	LeaderOne Financial
George Elliott	Caliber Home Loans, Inc.
Gregory Elliott	Golden Empire Mortgage, Inc. dba World Mortgage Group
Mikayla Elliott	Guild Mortgage
DeAnn Ellis	Element Funding
Jonathan Ellis	Fairway Independent Mortgage Co.
Krista Ellis	George Mason Mortgage, LLC
Nicolas M Ellis	Benchmark Mortgage
Robert Ellis	First United Bank Mortgage Group
Robert Ellis	PrimeLending, A PlainsCapital Company
Scott Allen Ellis	Homeside Financial, LLC
Sharla Ellis	Fairway Independent Mortgage Co.
Jennifer Ellison	RPM Mortgage, Inc
Dean S Ellison Jr	Caliber Home Loans, Inc.
Rick Elmendorf	Movement Mortgage
Peter Elsby	Fairway Independent Mortgage Co.
Randy Emery	LeaderOne Financial
Chuck Emmi	Caliber Home Loans, Inc.
Michael Encarnacion	loanDepot
Adam Encinas	loanDepot
Tami Encinas	Homebridge Financial Services, Inc.
Tim Endres	Independent Bank
Jessica Enfinger	First Home Mortgage
Toy Eng	loanDepot
Erik Engebretson	Fairway Independent Mortgage Co.
Bruce Engel	Guaranteed Rate
Eric Engel	Caliber Home Loans, Inc.
Scott Engel	Finance of America Mortgage
Michael Engelking	NOVA® Home Loans
Scott Enger	PrimeLending, A PlainsCapital Company
Jeff England	Citywide Home Loans
Kimberly R England	Point Mortgage Corporation
Dick Engle	Ruoff Mortgage
Tony Englese	American Pacific Mortgage DBA: Preferred Rate
Richard English	NewRez
Tom Engwer	Mason-McDuffie Mortgage
Heather Enochs	New American Funding
Justin Enos	Guaranteed Rate
Joshua K. Epps	Guaranteed Rate
David Epstein	Primary Residential Mortgage, Inc.
Stuart Epstein	George Mason Mortgage, LLC
Ron Erdmann	Guaranteed Rate
Ryan Erikson	Guild Mortgage
Kenan Ergen	Network Capital

NAME	COMPANY
Brian Erickson	New American Funding
Chad Erickson	LeaderOne Financial
Katie Erickson	Bay Equity Home Loans
Melissa Erickson	Guild Mortgage
Tim Erickson	LeaderOne Financial
Torger Erickson	Bay Equity Home Loans
Greg Erigero	Supreme Lending
Chad Erling	Primary Residential Mortgage, Inc.
Amber Ernst	New American Funding
Randy Ernst	Guaranteed Rate
Amy J Ervin	Mercantile Bank
Michael Ervin	Supreme Lending
Camilo Escandon	Supreme Lending
Trevor Eschrich	New American Funding
Carol Escobar	New American Funding
Shawn Esher	Caliber Home Loans, Inc.
Chris Eskandarian	HouseAmerica Financial
Christine Eskina	New American Funding
Romy Espino	Prosperity Home Mortgage, LLC
Ramon Espinoza	AmeriFirst Financial, Inc.
Raul Espinoza	Bay Equity Home Loans
Alfonso Esposito	PrimeLending, A PlainsCapital Company
Jane Estes	Fairway Independent Mortgage Co.
Frank Estrada	Caliber Home Loans, Inc.
Iliad Estrada	Guaranteed Rate Affinity
Nick Estrada	Prosperity Home Mortgage, LLC
Pablo Estrada	Homebridge Financial Services, Inc.
Sandra Estrella	Alterra Home Loans
Kheang Eung	Prosperity Home Mortgage, LLC
Kevin Evanoff	Prosperity Home Mortgage, LLC
Brad Evans	CrossCountry Mortgage
Daniel Evans	Movement Mortgage
Derek Evans	Fairway Independent Mortgage Co.
Derek Evans	Main Street Home Loans
Jason Evans	Guaranteed Rate
Scott Evans	LeaderOne Financial
Thomas E Evans	Embrace Home Loans
Tyler Evans	Bay Equity Home Loans
Derrick Evens	American Pacific Mortgage DBA: Aligned Mortgage
Brad Evered	RPM
Elisabeth Everett	Bay Equity Home Loans
Jason Everette	Ruoff Mortgage
Traci Everman	Guaranteed Rate
Hunter Evers	Fairway Independent Mortgage Co.
Mary Beth Evers	Movement Mortgage
Aaron Eversmeyer	Fairway Independent Mortgage Co.
Mark Everts	Caliber Home Loans, Inc.
Matthew Ewald	Draper and Kramer Mortgage Corp.
Justin Exner	Fairway Independent Mortgage Co.
Bart Eyler	Bay Equity Home Loans

NAME	COMPANY
Mary Fabbio	Guaranteed Rate
David Faber	George Mason Mortgage, LLC
Bob Fabian	GO Mortgage
Michael Facchini	Fairway Independent Mortgage Co.
Jason D Factor	Mortgage Network, Inc.
Thomas Fadden	Fairway Independent Mortgage Co.
Mike Fagan	Guaranteed Rate Affinity
Paul Faggioli	Residential Mortgage Services, Inc.
Ramez Fahmy	Caliber Home Loans, Inc.
Eric Fahrenbach	loanDepot
Devin M. Fahrner	Finance of America Mortgage
Tasha Faiella	Caliber Home Loans, Inc.
Nick Fairbanks	Guaranteed Rate Affinity
Jennifer Fairfield	Guaranteed Rate
Mathan Fairweather	New American Funding
Mike Fake	Supreme Lending
Ruth Falcone	Trident Mortgage Company
Jason Fallon	loanDepot
Sam Fannin	Premier Nationwide Lending
Brian Farasy	SWBC Mortgage Corporation
Evan Farley	Finance of America Mortgage
John Farley	Movement Mortgage
Jo Ann Farmer	Movement Mortgage
Nigel Farnsworth	American Pacific Mortgage
Alexis Farrar	PrimeLending, A PlainsCapital Company
Salvatore Farrauto	NewRez
Dan Farrell	Ruoff Mortgage
Joel Farrell	Fairway Independent Mortgage Co.
Michael Farrell	Main Street Home Loans
Christine Farrington	Bay Equity Home Loans
Steven Farrington	loanDepot
Dave Faucett	Caliber Home Loans, Inc.
Rhonda Faulk	Certainty Home Loans, LLC
Jindra Faulkner	Bay Equity Home Loans
Michael Faulkner	American Pacific Mortgage
Michael Faulkner	Highlands Residential Mortgage
Phyllis Faulkner	Guaranteed Rate
Shelley Faulkner	Guild Mortgage
Bob Faust	Draper and Kramer Mortgage Corp.
Trey Fava	Fairway Independent Mortgage Co.
Charles Favoroso	PRMI/Element Funding
Deanna Fay	loanDepot
Mandi Feely	Premier Mortgage Resources
Kyle David Feess	Homeside Financial, LLC
Mike Fegan	Caliber Home Loans, Inc.
Alfredo Feigelmuller	PrimeLending, A PlainsCapital Company
Gavin Feist	Network Capital
Jenni Feist	Highlands Residential Mortgage
Mark Feldman	loanDepot
Marshall Hart Feldman	First Home Mortgage
Damien Felice	NewRez

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Rodney Felipe	loanDepot
John Felix	Summit Funding, Inc.
Jason Fellah	Supreme Lending
Damian Christopher Feller	American Financial Network, Inc.
Mark Feller	Premier Mortgage Resources
Ryan Fellner	Guaranteed Rate
Julee Felsman	Guaranteed Rate
Scott Harvey Fenner	AmeriFirst Financial, Inc.
Christopher Fenoglio	Finance of America Mortgage
Aisling Ferguson	American Pacific Mortgage DBA: Guarantee Mortgage
Drew Ferguson	Movement Mortgage
Kathleen Ferguson	loanDepot
Kevin Ferguson	Fairway Independent Mortgage Co.
Mark Ferguson	Intercoastal Mortgage, LLC
Ray Ferguson	Bay Equity Home Loans
Scott Ferguson	Caliber Home Loans, Inc.
Michael Fernandez	Intercoastal Mortgage, LLC
Tom Fernandez	American Pacific Mortgage
Rudy Ferrante	Residential Mortgage Services, Inc.
Suzy Ferrantino	Homebridge Financial Services, Inc.
Remigio Ferrara	McLean Mortgage Corporation
Linda Sue Ferrell	New American Funding
Bruno Ferretti	PRMG
Savvas Fetfatsidis	Guaranteed Rate
Lori Fetter	Ruoff Mortgage
Courtney Crawford Ficken	First Home Mortgage
Corina Fielder	Bay Equity Home Loans
Marcus Fields	SecurityNational Mortgage Company
Jackie Fields-Gleadall	Atlantic Coast Mortgage, LLC
Tim Fiero	Guaranteed Rate
Noah Fierro	loanDepot
Melissa Figueroa	Guild Mortgage
Scott Filby	Guild Mortgage
Alex Filin	Guaranteed Rate
Mark Fillgrove	Prosperity Home Mortgage, LLC
Greg Filzen	Draper and Kramer Mortgage Corp.
Mike Fimbres	C2 Financial Corporation
John Fink	Fairway Independent Mortgage Co.
Erin Finke	Apex Home Loans
Larry Finkelberg	Apex Home Loans
Charadie Finkle	Academy Mortgage Corporation
John Finnin	loanDepot
Bradley Finson	Caliber Home Loans, Inc.
Jennifer Fiore	Guild Mortgage
David Fiorello	USA Mortgage
Bill Firmin	SWBC Mortgage Corporation
Jason Fischer	Supreme Lending
Jodi Fischer	American Pacific Mortgage DBA: All California Mortgage
Kelly Fischer	Caliber Home Loans, Inc.
Kyle Fischer	Fairway Independent Mortgage Co.

NAME	COMPANY
Rob Fischer	Homebridge Financial Services, Inc.
Steve Fischer	Highlands Residential Mortgage
Roger Fissette Jr.	Embrace Home Loans
Brad Fish	American Pacific Mortgage DBA: CLS Financial
John Fisher	C2 Financial Corporation
Ann W. Fisher	FitzGerald Financial Group
Anne Fisher	Guild Mortgage
Brad Fisher	Flagstar Bank
Daphne Fisher	loanDepot
David Fisher	Triumph Lending, a division of Network Funding, LP
Larry Fisher	loanDepot
Mara Fisher	Guaranteed Rate
Russell Fisher	Primary Residential Mortgage, Inc.
Samuel Fisher	GO Mortgage
Scott Fisher	Fairway Independent Mortgage Co.
Tony Fisher	Guild Mortgage
Matthew FitzGerald	Intercoastal Mortgage, LLC
Nathan Fitzgerald	AnnieMac Home Mortgage
Heidi Fitzgerald-Bailey	Highlands Residential Mortgage
Cathy Fitzpatrick	Fairway Independent Mortgage Co.
Ryan Fitzpatrick	NewRez
Shawn Fitzpatrick	Movement Mortgage
Stephen Fitzpatrick	Prosperity Home Mortgage, LLC
Carol Flanagan	Guild Mortgage
Will Flanigan	Guild Mortgage
Kevin Flannery	Fairway Independent Mortgage Co.
Terence Flannigan	C2 Financial Corporation
Chad Fleener	Movement Mortgage
Catt Fleetwood	Fairway Independent Mortgage Co.
Kim Fleischmann	Guaranteed Rate
Ronald Fleishman	Homebridge Financial Services, Inc.
Charlie Fleming	Movement Mortgage
Scott Fleming	PrimeLending, A PlainsCapital Company
Andrew Fleshman	Guaranteed Rate Affinity
Todd Flesner	Flagstar Bank
Alex Fletcher	Guaranteed Rate
Carolyn Flitcroft	Main Street Home Loans
TJ Flodin	Draper and Kramer Mortgage Corp.
Daniel Florence	Finance of America Mortgage
Derek Florence	NewRez
Francisco A. Flores	Finance of America Mortgage
Josh Flores	Supreme Lending
Mario Flores	VanDyk Mortgage Corporation
Marlon Flores Salvador	Summit Funding, Inc.
Joseph Florez	Network Capital
George Flower	George Mason Mortgage, LLC
James Flowers	PrimeLending, A PlainsCapital Company
Jordan Flowers	Guild Mortgage
Brian Floyd	Fairway Independent Mortgage Co.
Jane Ann Floyd	NFM Lending

NAME	COMPANY
Cory Flynn	Guild Mortgage
Loretta Flynn	McLean Mortgage Corporation
Robert Flynn	William Raveis Mortgage
John Foderaro	Guild Mortgage
James Foeller	Guaranteed Rate
Cheryl Foley	Guild Mortgage
Nick Foley	American Pacific Mortgage DBA: Aligned Mortgage
Aaron Folta	Guild Mortgage
Lisa Fonarow	American Pacific Mortgage DBA: All California Mortgage
Heather Foote-Jasso	Frost Mortgage
Daniel Forbes	Caliber Home Loans, Inc.
Phil Forbes	Guaranteed Rate
Reagan Ford	Gateway Mortgage, a division of Gateway First Bank
Thomas Garth Ford	Homeside Financial, LLC
Casey Forester	Sun West Mortgage Company
Jacalyn Forleo	Zenith Home Loans, LLC
Michael Fornerette	Fairway Independent Mortgage Co.
Brian Forrester	VanDyk Mortgage Corporation
Derek Forsythe	Guild Mortgage
Lara Forte	TCF National Bank
John Fosgate	FBC Mortgage, LLC
Scott Fosgate	FBC Mortgage, LLC
Brian Neil Foss	First Home Mortgage
Bobby Fountain	Guaranteed Rate
Chris Fountain	TowneBank Mortgage
Yale Fowler	C2 Financial Corporation
Bradley Fowler	First Home Mortgage
Samuel Fowler	Supreme Lending
Scott Fowler	Guaranteed Rate
Todd Fowlks	Academy Mortgage Corporation
Ben Fox	George Mason Mortgage, LLC
Curtis Fox	Prosperity Home Mortgage, LLC
David Fox	Supreme Lending
Jason Alan Fox	NFM Lending
Pat Fox	Caliber Home Loans, Inc.
Wendy H. Frace	Finance of America Mortgage
Anthony Fragale	Mutual of Omaha Mortgage, Inc.
Cindy Fraioli	Guild Mortgage
Drew Frampton	American Pacific Mortgage DBA: O2 Mortgage
Crystal France	Summit Funding, Inc.
Jesus Franchini	Caliber Home Loans, Inc.
Bailey Francis	Prosperity Home Mortgage, LLC
Nicole Francis	RPM Mortgage Inc.
Jeremy Franco	SecurityNational Mortgage Company
Rodolfo Franco	SecurityNational Mortgage Company
John Francomacaro	George Mason Mortgage, LLC
Jacqueline Frank	Guaranteed Rate
Todd Frank	Green Brick Mortgage, LLC
Emily Franke	Guaranteed Rate Affinity
David Frankel	Guaranteed Rate



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# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
James Franklin	NewRez
Jay Franklin	First Home Mortgage
John W. Franks Jr.	Coastal Towne Mortgage
Laura Franks	Fairway Independent Mortgage Co.
Chris Franquemont	Guaranteed Rate
Brad Franseen	PrimeLending, A PlainsCapital Company
Ryan Frantz	Ruoff Mortgage
Jamie Franz	Guaranteed Rate
Mark Frassica	Golden Empire Mortgage, Inc. dba EquityReach Mortgage Solutions
Lindsey Frazier	PrimeLending, A PlainsCapital Company
Dave Frechette	Fairway Independent Mortgage Co.
Justin Frederick	Fairway Independent Mortgage Co.
Bryan Frediani	American Pacific Mortgage DBA: Diversified Capital Funding
Mark Fredrick David	CMG Financial
Allen Fredrickson	V.I.P Mortgage, Inc.
Keith Freeland	Movement Mortgage
Noelle Freeland	Draper and Kramer Mortgage Corp.
Chad Freeman	McLean Mortgage Corporation
Michael Freeman	Fairway Independent Mortgage Co.
Matt Freije	CMG Financial
Jason Fremouw	V.I.P Mortgage, Inc.
Amanda French	loanDepot
Deborah French	PrimeLending, A PlainsCapital Company
Shawn French	Mercantile Bank
Abram Frenes	Guild Mortgage
Benjamin Freshman	McLean Mortgage Corporation
Steven Frey	NewRez
Trevor Frey	Supreme Lending
LaTonya Friant	loanDepot
Josh Frias	Fairway Independent Mortgage Co.
Blase Frick	Mutual of Omaha Mortgage, Inc.
Adam Friedlander	loanDepot
Charles Friedman	Guaranteed Rate
Barry Friedman	Fairway Independent Mortgage Co.
Wes Friedman	FBC Mortgage, LLC
Mary Frink	Summit Funding, Inc.
Vanessa Frisch	Guaranteed Rate
Sean Fritts	Fairway Independent Mortgage Co.
Aaron Fritz	Academy Mortgage Corporation
Diane Fry	Fairway Independent Mortgage Co.
Heather Frye	Movement Mortgage
Lea Frye	George Mason Mortgage, LLC
Victor Fuentes	Guild Mortgage
Ryan Fuhrman	Prosperity Home Mortgage, LLC
Craig Fujikawa	Primary Residential Mortgage, Inc.
Steven Fujita	Fairway Independent Mortgage Co.
Tom Fullen	Trident Mortgage Company
Jared Fuller	Fairway Independent Mortgage Co.
Kathy Fuller	RPM Mortgage Inc.
Peyton Fullerton	Fairway Independent Mortgage Co.

NAME	COMPANY
Tiare Fullerton	American Pacific Mortgage DBA: Mortgage Associates of Hawaii
Doug Fulton	Spire Financial, a Division of AmeriFirst Financial, Inc.
Mark Fulton	Movement Mortgage
Stephen Funderburk	Atlantic Bay Mortgage Group
Ralph Funes	loanDepot
Drake Furcini	Caliber Home Loans, Inc.
Christine Furnari	New American Funding
Lani Furrows	Caliber Home Loans, Inc.
Daniel Furtado	Finance of America Mortgage
Ken Furtick	Guaranteed Rate Affinity
Milissa Fuscaldo	PrimeLending, A PlainsCapital Company
John Gabaldon	Waterstone Mortgage
Patty Gabriel	Draper and Kramer Mortgage Corp.
Tony Gabriele	Guaranteed Rate Affinity
Jeff Gaccione	Embrace Home Loans
Jacky Gaer	Guild Mortgage
Nate Gafken	Palmetto Mortgage Group
Heidi E. Gage	Movement Mortgage
Ari Gagne	Summit Funding, Inc.
Joe Gagnon	Residential Mortgage Services, Inc.
Lisa Gaimara	Supreme Lending
William Gaines	Fairway Independent Mortgage Co.
Kathy Gaitan	LeaderOne Financial
Michael Galanti	Guaranteed Rate
Mike Galatis	Fairway Independent Mortgage Co.
Ronnie Galbraith-King	Fairway Independent Mortgage Co.
Greg Gale	NOVA® Home Loans
Michael J. Gallagher	Finance of America Mortgage
Michael S. Gallagher	Finance of America Mortgage
Ryan Gallagher	Trident Mortgage Company
Samuel Gallagher	NewRez
Adam Gallardo	loanDepot
Andrew Gallegos	New American Funding
Paul Gallegos	AmeriFirst Financial, Inc.
Fabiola Gallelego	Network Funding, LP
Kandi LS Galler	Guaranteed Rate Affinity
Tim Galligan	Draper and Kramer Mortgage Corp.
Chris Gallo	NJ Lenders Corp
Jim Galloway	Caliber Home Loans, Inc.
Alexander Galvez	Network Capital
Amy Galvez	Supreme Lending
Peter Galvez	United Wholesale Lending
Michael Gambatese	Proper Rate
Troy Gamble	Fairway Independent Mortgage Co.
David Gambogi	NewRez
Marsha Gandy	Guaranteed Rate
Pat Gannon	Guaranteed Rate
Angela Gansor	Intercoastal Mortgage, LLC
Phil Ganz	Fairway Independent Mortgage Co.
Leah Gaona	RPM Mortgage, Inc

NAME	COMPANY
Sylvian Garbutt	NewRez
David Garcia	American Pacific Mortgage DBA: Vault Mortgage Group
Frank Garcia	Guild Mortgage
Matt Garcia	Supreme Lending
Nelson Garcia	Caliber Home Loans, Inc.
Nicolas Garcia	PRMG
Ruben Garcia	loanDepot
Silverio Garcia	Golden Empire Mortgage, Inc
Dave Gardner	New American Funding
Desiree Gardner	Finance of America Mortgage
Douglas Gardner	Primary Residential Mortgage, Inc.
Mary C Gardner-Siler	Homeowners Financial Group USA, LLC
Larry Garlutz	New American Funding
Adam Garman	Ruoff Mortgage
Kyle Louis Garman	Green Haven Capital
Michael Garmendia	Caliber Home Loans, Inc.
Joe Garner	Certainty Home Loans, LLC
Matt Garner	Fairway Independent Mortgage Co.
Matthew Garnes	NOVA® Home Loans
Kimberly Garnett	Guild Mortgage
Frank Garramone	Fairway Independent Mortgage Co.
Tiffany Faith Garrard	Benchmark Mortgage
Jaimie Garrett	Caliber Home Loans, Inc.
Lori Garrow	C2 Financial Corporation
Alex A. Garza	Finance of America Mortgage
Julie Garza	loanDepot
Rob Gaskins	Highlands Residential Mortgage
Adrian Gastelum	NOVA® Home Loans
Daniel Gat	Finance of America Mortgage
Amy Gatchalian	Diversified Mortgage
Eric Gates	Apex Home Loans
Thomas Gates	loanDepot
Anthony Gatliff	Mutual of Omaha Mortgage, Inc.
Mosi Gatling	loanDepot
Frank Gatto, Jr	Prosperity Home Mortgage, LLC
Bryant Gatz	Fairway Independent Mortgage Co.
James F Gaudiosi	Atlantic Coast Mortgage, LLC
Katie Gaumer	PrimeLending, A PlainsCapital Company
Jenn Lee Gawenda	Homeside Financial, LLC
Don Gay	Fairway Independent Mortgage Co.
Michael Gayda II	PrimeLending, A PlainsCapital Company
Steven Walter Gaziano	Mortgage Network, Inc.
Jason Geary	Guaranteed Rate Affinity
Leisa Gebhart	Gateway Mortgage, a division of Gateway First Bank
Umar Gebril	Academy Mortgage Corporation
Jo Geddis	Fairway Independent Mortgage Co.
Michael Gee	Prosperity Home Mortgage, LLC
Rich Geenty	Caliber Home Loans, Inc.
Philip Gehring	Finance of America Mortgage
Todd Gehrke	New American Funding



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Christopher Geier	Atlantic Coast Mortgage, LLC
Greg Geisler	Caliber Home Loans, Inc.
Ryan Gelardi	C2 Financial Corporation
Mark Gelow	Supreme Lending
Tony Gemmell	Guaranteed Rate Affinity
Hong Geng	Guaranteed Rate
Heather Gennette	C2 Financial Corporation
Matthew Genovese	Finance of America Mortgage
Bert Gent	Caliber Home Loans, Inc.
Jennifer Genter	Golden Empire Mortgage, Inc.
Lenny Gentile	FBC Mortgage, LLC
Kyle Geoffrion	Guaranteed Rate
Chris George	Fairway Independent Mortgage Co.
Ryan Patrick George	NFM Lending
Lana Geraghty	Caliber Home Loans, Inc.
Bryan Gerdau	Fairway Independent Mortgage Co.
Grant Gerhard	Summit Funding, Inc.
Lane Gerhardt	FirstBank
Katie Gerken	Guild Mortgage
Russell James Gerry	Benchmark Mortgage
Charles Gerth	NewRez
Jody Gerut	Prosperity Home Mortgage, LLC
Kent Geschwender	Gateway Mortgage, a division of Gateway First Bank
Thomas Gessner	Academy Mortgage Corporation
Arman Ghamami	C2 Financial Corporation
Ali Ghaziani	Bay Equity Home Loans
Fif Ghobadian	RPM Mortgage Inc.
Lisa Giacomini	Movement Mortgage
Jim Giacone	Guaranteed Rate
Ray Giampaoli	Supreme Lending
Sergio Giangrande	American Pacific Mortgage DBA: Preferred Rate
Gerry Giannelli	Caliber Home Loans, Inc.
Domenico Giannone	Homeside Financial, LLC
John Gibbins	George Mason Mortgage, LLC
Matt Gibbons	Guaranteed Rate
Dana Gibbs	Sun West Mortgage Company
Kolby Gibson	American Pacific Mortgage
Melissa Gibson	New American Funding
Sallye Gibson	SWBC Mortgage Corporation
Grant Gieseler	NewRez
Kaley Giessing	Primary Residential Mortgage, Inc.
Joseph Giffoni	Golden Empire Mortgage, Inc. dba HMS Capital Funding
Adamaris Gil	McLean Mortgage Corporation
Christopher Gilbert	V.I.P Mortgage, Inc.
Dean Michael Gilbert	Mortgage Network, Inc.
Jennifer Gile	Fairway Independent Mortgage Co.
Thomas Giles	Mutual of Omaha Mortgage, Inc.
Jason Gill	Sun West Mortgage Company
Zachary Gill	Network Capital
Kyle Gillespie	Proper Rate

NAME	COMPANY
Kyle Gilliam	Caliber Home Loans, Inc.
Ryan Gilliam	Waterstone Mortgage
Elaine Gilligan-Sanderson	Mortgage Network, Inc.
John Gillis	Benchmark Mortgage
John Gillis	Guaranteed Rate
Joseph Gillis	PrimeLending, A PlainsCapital Company
Kevin Gillis	Guaranteed Rate
Jacek Gillispie	Summit Funding, Inc.
Rob Gillon	New American Funding
Scott Gilman	Homebridge Financial Services, Inc.
Jeff Gilmore	Fairway Independent Mortgage Co.
Carla (Silva) Gilyazov	Caliber Home Loans, Inc.
Greg Giokas	Residential Mortgage Services
Brian Giovacchini	Premier Mortgage Resources
Dan Gjeldum	Guaranteed Rate
Tina Gjerald	Guaranteed Rate
Taylor Goddard Gladu	First Home Mortgage
Paula Trice Glass	SWBC Mortgage Corporation
Arleyne Glasser	loanDepot
Robert Glasser	NJ Lenders Corp
Renee Glaze	PRMG
Lonnie Glessner	Draper and Kramer Mortgage Corp.
Eric Glick	New American Funding
Jeff Glick	New American Funding
Michael Gliottone	Guaranteed Rate
Amy Lynn Glover	Guild Mortgage
Nancy Glover	Caliber Home Loans, Inc.
Robert Glover	American Pacific Mortgage DBA: Aligned Mortgage
Adam Glovitz	Supreme Lending
Corey Shea Glowacki	Direct Mortgage Loans
John Glynn	American Pacific Mortgage DBA: LaSalle Mortgage Services
Marsha Goar	loanDepot
Christina Gobe	First United Bank Mortgage Group
Rich Godbout	Caliber Home Loans, Inc.
Paul Godbout III	LeaderOne Financial
Tony Goddard	Academy Mortgage Corporation
Jonathan Godin	Leader Bank, N.A.
Marie Goedeke	loanDepot
Lindsey Goins	Movement Mortgage
Sue Gold	Movement Mortgage
Irwin Goldberg	Fairway Independent Mortgage Co.
Will Golden	CMG Financial
David Goldhirsh	LeaderOne Financial
Jon Goldman	Guaranteed Rate Affinity
Gary Goldstein	C2 Financial Corporation
Jim Golotko	Movement Mortgage
Charlie Gomes	Movement Mortgage
Jeff Gomes	Guaranteed Rate
Manny Gomes	Guaranteed Rate
Tomas Gomes	Guaranteed Rate Affinity

NAME	COMPANY
Grace Gomez	New American Funding
Melody J. Gomez	Finance of America Mortgage
Sergio Gomez	Network Capital
Allysa Gonzales	loanDepot
Anthony Gonzales	Guaranteed Rate
Larry Gonzales	American Pacific Mortgage DBA: Aligned Mortgage
Mark Gonzales	Guild Mortgage
Adolfo Javier Gonzalez	EagleBank
Christopher Gonzalez	Direct Mortgage Loans
Denise Gonzalez	Flagstar Bank
Laura Gonzalez	New American Funding
Mario Gonzalez	Homebridge Financial Services, Inc.
Chris Gonzalez	Fairway Independent Mortgage Co.
Otto A. Gonzalez	Point Mortgage Corporation
Rene Gonzalez	Fairway Independent Mortgage Co.
Roni Gonzalez	American Pacific Mortgage DBA: Diversified Capital Funding
Tara Gonzalez	Guild Mortgage
Jeremiah Good	McLean Mortgage Corporation
Steve Goodell	American Pacific Mortgage DBA: Preferred Rate
Chari Goodman	Mortgage Network, Inc.
Chris Goodman	SWBC Mortgage Corporation
Greg Goodman	SWBC Mortgage Corporation
Ryan Goodnight	Security First Financial
Padi Goodspeed	Guaranteed Rate
Craig Goodwin	Guaranteed Rate Affinity
Matt Goodwin	Guaranteed Rate
Tricia Goodwin	George Mason Mortgage, LLC
Dean Goold	Finance of America Mortgage
Bryan Gordier	Fairway Independent Mortgage Co.
Aaron Gordon	Guild Mortgage
Chris Gordon	loanDepot
Cynthia Gordon	loanDepot
Erica Gordon	NewRez
Jason Elliot Gordon	AmeriFirst Financial, Inc.
Ron Gordon	NewRez
Susan Gordon	Premier Mortgage Resources
Terry Gordon	Finance of America Mortgage
Vicki Gordon	CMG Financial
Daniel Gore	loanDepot
Tara Gore	Movement Mortgage
Walter Gorman	NJ Lenders Corp
Lisa Gorton	V.I.P Mortgage, Inc.
Amy Goss	Residential Mortgage Services, Inc.
Craig Goss	CMG Financial
John Goss	Prosperity Home Mortgage, LLC
Greg Gossard	Movement Mortgage
David Gosselin	PRMG
Aaron Gosser	Fairway Independent Mortgage Co.
Jason Gosser	Guild Mortgage
Kia Gostovic	Guaranteed Rate

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Beth Gottlieb	Caliber Home Loans, Inc.
Farrah Goudarznia	EagleBank
Sean Goudreau	Guaranteed Rate
Derek Goulette	Fairway Independent Mortgage Co.
Robyn Gouthro	Supreme Lending
Johnathan Graber	NewRez
Michael Graber	Fairway Independent Mortgage Co.
Corey Grace	Guaranteed Rate
Mike Grace	Guaranteed Rate
John Grad	Guaranteed Rate
Tina Grady	Prosperity Home Mortgage, LLC
Richard Graeff	Caliber Home Loans, Inc.
Nick Graf	Sun West Mortgage Company
Caryn Tracy Grafton	Atlantic Coast Mortgage, LLC
Michael Joseph Grafton	Atlantic Coast Mortgage, LLC
Dwayne Graham	New American Funding
Stephanie Graham	New American Funding
Kevin Grampp	Bay Equity Home Loans
Joseph Granahan	loanDepot
Chris Granger	Bay Equity Home Loans
Casey Granston	Caliber Home Loans, Inc.
Charles Grant	Fairway Independent Mortgage Co.
Ken Grant	Guild Mortgage
Matt Grant	Fairway Independent Mortgage Co.
Rob Grant	Draper and Kramer Mortgage Corp.
Ryan Grant	NEO Home Loans
Brooks Grasso	Fulton Mortgage
Leith Grasteit	VanDyk Mortgage Corporation
Matthew Gratalo	Homebridge Financial Services, Inc.
Bill Grath	Homebridge Financial Services, Inc.
Traci Gratzek	NOVA® Home Loans
Dave Grauwels	Guild Mortgage
Jason Gravelle	Homebridge Financial Services, Inc.
David Graves	R&R Loans
Patricia Graves	Gateway Mortgage, a division of Gateway First Bank
Andre Gray	Guaranteed Rate
Angie Gray	Caliber Home Loans, Inc.
Bryan Gray	American Pacific Mortgage DBA: Aligned Mortgage
Jason Gray	New American Funding
Jenna Gray	Guaranteed Rate
Justin Gray	Guaranteed Rate
Robert Graybill	Fairway Independent Mortgage Co.
Milo Grecian	Golden Empire Mortgage, Inc. dba Mission Home Mortgage
Katie Greeley	Fairway Independent Mortgage Co.
Kevin Greeley	Guaranteed Rate Affinity
Becca Green	Guild Mortgage
Bobby Green	CMG Financial
Brett Green	Guild Mortgage
Carla Green	Fairway Independent Mortgage Co.
Dennis	Network Funding, LP

NAME	COMPANY
Forest Green	PRMG
Heidi Green	Caliber Home Loans, Inc.
Reggie Green	Fairway Independent Mortgage Co.
Stephanie Green	RPM Mortgage, Inc.
Traci Green	Wallick & Volk
Hank Greenberg	Golden Empire Mortgage, Inc.
Allison Greene	loanDepot
Bob Greene	Flagstar Bank
Buddy Greene	Bay Equity Home Loans
Kevin Greene	Highlands Residential Mortgage
Andy Greenstein	Guaranteed Rate
Michelle Renee Greenwalt	First Home Mortgage
Jane Gregg	Wallick & Volk
Mark Grego	Draper and Kramer Mortgage Corp.
Larry Greiner	Residential Mortgage Services, Inc.
Jaspreet Grewal	loanDepot
Nancy Griego	Waterstone Mortgage
Ruth Griel	George Mason Mortgage, LLC
Jason Griesser	Guaranteed Rate
Emily Griffin	Guild Mortgage
Michela Griffin	Guaranteed Rate
Pete Griffin	Movement Mortgage
Shannon Griffin	Caliber Home Loans, Inc.
Stephen Griffin	Guaranteed Rate
Zach Griffin	Guaranteed Rate Affinity
Thomas Griffith	Guaranteed Rate
James Griffiths	Guild Mortgage
Grant Griggs	Gateway Mortgage, a division of Gateway First Bank
David Grillo	Guaranteed Rate
Jennifer Grillo	George Mason Mortgage, LLC
Karen Grim	FBC Mortgage, LLC
Kerry Grimm	Embrace Home Loans
Joseph Grisko	Trident Mortgage Company
Robin Grivel	Fairway Independent Mortgage Co.
Christopher J. Grizzell	NFM Lending
Erik Gross	Premier Nationwide Lending
Stacey Gross	Caliber Home Loans, Inc.
Steven Grossman	NJ Lenders Corp
John Groves	NewRez
Scott Groves	Movement Mortgage
Mark Grunewald	Guaranteed Rate Affinity
Karol Grzesiak	Guaranteed Rate
Jose R. Guadarrama	Finance of America Mortgage
Carrie Guarrero	Fairway Independent Mortgage Co.
Corrinne Guerra	Prosperity Home Mortgage, LLC
Melissa Guerra	loanDepot
Theresa Guettler	Caliber Home Loans, Inc.
Christopher Andrew Guevara	Network Capital
Heather Gugel	TCF National Bank
Jennifer Guidry	First United Bank Mortgage Group

NAME	COMPANY
Karen Guinn	Fairway Independent Mortgage Co.
Rufina B. Guinto	Finance of America Mortgage
Edith Guitron-Lona	Flagstar Bank
Fabio Gulla	NJ Lenders Corp
Joshua Gullick	Summit Funding, Inc.
Ariel Gunderson	Guild Mortgage
Jeffrey Gunther	Primary Residential Mortgage, Inc.
Kenneth Gunther	NJ Lenders Corp
Kamlesh Gupta	C2 Financial Corporation
Ella Gurfinkel	Fairway Independent Mortgage Co.
Allan J Gushue	First Home Mortgage
Deborah Gustafson	Guaranteed Rate
Lisa Gustafson	loanDepot
Michelle Guth	American Pacific Mortgage DBA: Diversified Mortgage Group
Gavin Guthrie	Citywide Home Loans
Alex Gutierrez	RPM Mortgage, Inc
Reina Gutierrez	loanDepot
Kyle Guzowski	Flagstar Bank
Dawn Gwin	Fairway Independent Mortgage Co.
Norbert Gyorfi	LeaderOne Financial
Jeff Haag	CMG Financial
Brent Haas	Movement Mortgage
Jonathon Haas	Guild Mortgage
Juliann Haas	Caliber Home Loans, Inc.
Hassan Habib	Intercoastal Mortgage, LLC
Bradley Allen Hacker	Benchmark Mortgage
Cathy Haddad	Atlantic Home Loans
Joshua Haddad	Trident Mortgage Company
Steve J. Haddad	Finance of America Mortgage
Chris Hadley	Fairway Independent Mortgage Co.
Derek Haffner	First United Bank Mortgage Group
Bob Haft	New American Funding
Chawki Hage	PrimeLending, A PlainsCapital Company
Clint Haglund	NOVA® Home Loans
Julie Hagstrom	Guild Mortgage
Howard Hahn	Guaranteed Rate Affinity
Michael Haigh	Supreme Lending
Scott Haij	Guild Mortgage
Bob Hailey	New American Funding
Manley Haines	Guaranteed Rate Affinity
Rita Hairston	Main Street Home Loans
Jeffrey Paul Halbert	First Home Mortgage
Kathleen Halbing	PRMG
David Haley	Fairway Independent Mortgage Co.
Tammy L Halfmann	Mercantile Bank
Tom Halfpap	FitzGerald Financial Group
Charles Hall	Fairway Independent Mortgage Co.
Charlie Hall	RPM Mortgage Inc.
Jeff Hall	George Mason Mortgage, LLC
Linda Hall	Guild Mortgage



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Mike Hall	Towne First Mortgage
Milton Hall	Homebridge Financial Services, Inc.
Ryan Halldorson	V.I.P Mortgage, Inc.
Judy Haller	Homebridge Financial Services, Inc.
Erin Halliday	Guaranteed Rate
Chris Hallows	Wallick & Volk
Jonathan Hallstead	Cardinal Financial
Doug Hallstrom	Finance of America Mortgage
Rob Hallum	New American Funding
Eric Halm	Prosperity Home Mortgage, LLC
Mark Halvorsen	Movement Mortgage
Scott Halvorsen	Fairway Independent Mortgage Co.
Elias Halvorson	American Pacific Mortgage DBA: Element Mortgage
Stephanie Ham	Caliber Home Loans, Inc.
Bashar Hamad	Guaranteed Rate
Fay Hamadanchy	PrimeLending, A PlainsCapital Company
Jawad Hamandi	Intercoastal Mortgage, LLC
Donna Hambek	Highlands Residential Mortgage
Carrie A Hamel	Mortgage Network, Inc.
Mo Hamideh, MBA	Homeowners Financial Group USA, LLC
Eric E Hamilton	Guaranteed Rate
Joni Hamlett	Embrace Home Loans
Rick Hamm	Academy Mortgage Corporation
Amanda Hammer	New American Funding
Katie Hammes	Prosperity Home Mortgage, LLC
Adam Hammond	FirstBank
Clint Hammond	Mortgage Network, Inc.
Joel Hammond	HCP Mortgage, LLC
Thomas Hammond	Caliber Home Loans, Inc.
John Hammons	USA Mortgage
Fred Hamud	Guild Mortgage
CT Hancock	Guaranteed Rate Affinity
James Hancock	NewRez
Lynne Haney	Residential Mortgage Services, Inc.
Scott Haney	FitzGerald Financial Group
Raquel Hanic	Ruoff Mortgage
Kim Hankins	Movement Mortgage
Chase Hanks	Movement Mortgage
Chris Hanly	New American Funding
Josh Hanly	CMG Financial
Sandra Hann	NewRez
Jenny Hanna	Prosperity Home Mortgage, LLC
Andrew Hannah	R&R Loans
Walter Hannawacker	Fairway Independent Mortgage Co.
Bill Hannon	Academy Mortgage Corporation
Doreen Hansen	Prosperity Home Mortgage, LLC
Julia Hansen	Guild Mortgage
Norm Hansen	RPM Mortgage, Inc.
Rebecca Hansen	Guild Mortgage
Aaron Hanson	loanDepot

NAME	COMPANY
David Hanson	NewRez
James Hanson	Guild Mortgage
Kristin Hanson	loanDepot
Matthew Hanson	MegaStar Financial Corp.
Ron Hanson	Guild Mortgage
Scott Hanson	Guaranteed Rate
Alanna Hantho	Intercoastal Mortgage, LLC
Keith Hapenney	Leader Bank, N.A.
Lee Hardin	Guaranteed Rate
Mark Hardin	Ruoff Mortgage
Zach Hardin	Guaranteed Rate
John Chris Hardy	Embrace Home Loans
Julia Hardy	Certainty Home Loans, LLC
Kristi Hardy	Atlantic Coast Mortgage
Kristi Bain Hardy	Atlantic Coast Mortgage, LLC
Linda Hardy	Caliber Home Loans, Inc.
Mike Hardy	Churchill Mortgage
Quentin Hardy	Movement Mortgage
Ryan Hargrave	C2 Financial Corporation
Erik Hargrave	PrimeLending, A PlainsCapital Company
Robin Hargrove	First United Bank Mortgage Group
Ron Hargrove	CMG Financial
KC Haririan	Caliber Home Loans, Inc.
Andrew Harkins	Movement Mortgage
Brandi Harkleroad	Caliber Home Loans, Inc.
Eric Harlington	Guaranteed Rate
Andrew Harma	Independent Bank
Derek Harman	Apex Home Loans
Mike Harms	Bay Equity Home Loans
Sergio A. Haros	Finance of America Mortgage
James Harper	Primary Residential Mortgage, Inc.
Mary Harper	Guaranteed Rate Affinity
Minde Harper	Guild Mortgage
Stephen Joseph Harper SR	First Home Mortgage
Dan Harrington	New American Funding
Jamie H Harrington	Homeside Financial, LLC
Michael Harrington	Guaranteed Rate
Rick Harrington	Guaranteed Rate Affinity
Jason Harris	Guaranteed Rate
Jason L Harris	Guaranteed Rate
Jeff Harris	Guaranteed Rate
Kate Harris	Sun West Mortgage Company
Keith Harris	Intercoastal Mortgage, LLC
Kevin Harris	PrimeLending, A PlainsCapital Company
Kirsten Harris	Guaranteed Rate Affinity
Mark Harris	Guild Mortgage
Matthew Harris	Movement Mortgage
Toby Harris, III	Movement Mortgage
Bryan Charles Harrison	NFM Lending
Carl Harrison	Golden Empire Mortgage, Inc.

NAME	COMPANY
Chelsa Harrison	CMG Financial
Latoya Harrison	Summit Funding, Inc.
Matthew Harrison	loanDepot
Tim Harrison	Cornerstone Home Lending
Ashley Harris Smith	Atlantic Coast Mortgage, LLC
Paul Harsanyi	EagleBank
Glenn Harshman	Intercoastal Mortgage, LLC
James Hart	Guild Mortgage
Jeff Hart	Supreme Lending
Julian Hart	Fairway Independent Mortgage Co.
Paul Hart	William Raveis Mortgage
Ryan Hart	Guaranteed Rate Affinity
Sean Hart	Homebridge Financial Services, Inc.
Timothy Hart	VanDyk Mortgage Corporation
Tom Hart	PrimeLending, A PlainsCapital Company
Brett Hartlaub	PrimeLending, A PlainsCapital Company
Rick Hartle	Guaranteed Rate
David Hartman	Inlanta Mortgage, Inc.
David Hartman	Prosperity Home Mortgage, LLC
Debbie Hartman	Guild Mortgage
Jeannette Hartmann	American Pacific Mortgage
Laura Hartnell	American Pacific Mortgage
Michael Hartnett	PrimeLending, A PlainsCapital Company
Nathan Aaron Hartseil	Main Street Home Loans
Christian Hartung	Guaranteed Rate
Mike Hartunian	Homebridge Financial Services, Inc.
Amy Harvell	New American Funding
David Harvey	FBC Mortgage, LLC
Martha M Harvey	Mortgage Network, Inc.
Patrick Harvey	Residential Mortgage Services, Inc.
Paula Harvey	Finance of America Mortgage
Gary Harwyn	Movement Mortgage
Eric Hasanoff	Golden Empire Mortgage, Inc.
Jan Hassell	Guild Mortgage
Braden Hatch	loanDepot
Mary Jo Hatch	loanDepot
Robert Hatch	V.I.P Mortgage, Inc.
Trudi Hatch	Academy Mortgage Corporation
Casey Hatfield	Caliber Home Loans, Inc.
Susan Hatfield	Benchmark Mortgage
Tonja Hathaway	Guild Mortgage
Robert Hathorne	Guaranteed Rate
Mark Hattler	First United Bank Mortgage Group
Jeff Hatz	loanDepot
Christopher Hauber	Zenith Home Loans, LLC
Glenn Hauer	Guaranteed Rate
Jonathan Haug	Prosperity Home Mortgage, LLC
Kyle C. Hauke	Finance of America Mortgage
Vikki Haven	Guild Mortgage
Kevin Hawes	American Pacific Mortgage DBA: Ability Mortgage

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Julie Hawk	Homebridge Financial Services, Inc.
Matt Hawkes	Network Funding, LP
Brian Hawkins	Guaranteed Rate
Cara Hawkins	Guild Mortgage
Jenifer Hawkins	Caliber Home Loans, Inc.
Jesse Hawkins	Movement Mortgage
Kristin Hawkins	FBC Mortgage, LLC
Michael Hawkins	First United Bank Mortgage Group
Dustin Hawks	Guild Mortgage
Stephanie Hawley	Flagstar Bank
Mindy Hay	Caliber Home Loans, Inc.
Chad Hayes	Residential Mortgage Services, Inc.
Dean Hayes	Bay Equity Home Loans
Janet Hayes	Trident Mortgage Company
Jacki Haynes	NewRez
Ritchy Haynes Jr	New American Funding
Ann Hays	Guild Mortgage
Reed Hazard	CMG Financial
Scott Hazard	loanDepot
Cody Heard	Premier Nationwide Lending
Dave Heard	Mason-McDuffie Mortgage
Richard Roberts Hearn	Atlantic Coast Mortgage, LLC
Tom Heath	NOVA® Home Loans
Jason Hecht	Guaranteed Rate
Timothy Heck	loanDepot
Tripper Heckscher	Embrace Home Loans
Ali Hedayatifar	PRMG
Mark Hedman	Homebridge Financial Services, Inc.
Zoe Ann Heep	Benchmark Mortgage
Terry Heffner	Guild Mortgage
John Heffron	loanDepot
Kris Heichel	Fairway Independent Mortgage Co.
Amy Heiden	SWBC Mortgage Corporation
John Heil	C2 Financial Corporation
Shelly Heimer	C2 Financial Corporation
Carl P. Heimlich	Finance of America Mortgage
Eric Heinrich	loanDepot
Benjamin Heinrichs	Summit Funding, Inc.
Shannon Heinze	Guild Mortgage
Brian Heiser	Academy Mortgage Corporation
Andrew Heisley	SecurityNational Mortgage Company
Dave Held	Caliber Home Loans, Inc.
Amy C. Helfferich	Finance of America Mortgage
Darin Heller	Fairway Independent Mortgage Co.
Mickey Hellman	Homebridge Financial Services, Inc.
Paul Hellman	TCF National Bank
Kevin Helm	Guild Mortgage
Nicholas Helm	Guild Mortgage
Kevin Helmick	Homebridge Financial Services, Inc.
Rob Heltzel	Fairway Independent Mortgage Co.

NAME	COMPANY
Matt Hemberger	Fairway Independent Mortgage Co.
Yvonne Hemmingsen	American Pacific Mortgage DBA: Diversified Capital Funding
Glenn Henry	loanDepot
Michele Hendershot	Homebridge Financial Services, Inc.
Brad Henderson	NOVA® Home Loans
David Henderson	loanDepot
Mary Beth Henderson	Embrace Home Loans
Mike Henderson	Sun West Mortgage Company
Grischa Hendreschke	C2 Financial Corporation
Brandon Hendrick	V.I.P Mortgage, Inc.
Chris Hendricks	Homeowners Financial Group USA, LLC
Todd Henley	Prosperity Home Mortgage, LLC
Eileen Hennessey	Academy Mortgage Corporation
Matt Hennessy	Axia Home Loans
Andrew Hennig	Caliber Home Loans, Inc.
Clay Henry	Guild Mortgage
David Henry	Movement Mortgage
Joshua Henry	Caliber Home Loans, Inc.
Kenneth Henry	NewRez
Darick Hensel	TCF National Bank
Hilda Hensley	Benchmark Mortgage
Lisa Hepa	PrimeLending, A PlainsCapital Company
Mark Heppard	Supreme Lending
Jeff Heppner	Academy Mortgage Corporation
Robin Herbert	loanDepot
Mark Herbold	Wallick & Volk
Liz Hernandez	MiMutual Mortgage
Jennifer Hernandez	loanDepot
Jorge Hernandez	Guaranteed Rate
Jose Hernandez	Wallick & Volk
Lee Hernandez	Guaranteed Rate
Lourdes Hernandez	loanDepot
Michelle Hernandez	SecurityNational Mortgage Company
Pablo Hernandez	Supreme Lending
Ricardo Hernandez	Summit Funding, Inc.
Sal Hernandez	Mountain West Financial, Inc.
Vilma Hernandez	PRMG
Tonda Herndon	Caliber Home Loans, Inc.
Sally Herreid	Flagstar Bank
Michele Herrera	RPM Mortgage, Inc.
Sean Herrero	Guaranteed Rate
Leslie Herring	Caliber Home Loans, Inc.
Will Herring	CMG Financial
Eric Herschede	Bay Equity Home Loans
Laura Hertz	Homebridge Financial Services, Inc.
Christina Herzig	Guaranteed Rate Affinity
Jim Hess	Movement Mortgage
Robert Hessenthaler	NewRez
Stephen Hester	Supreme Lending
Balenda Hetzel	Inlanta Mortgage, Inc.

NAME	COMPANY
Jillian Heuer	PrimeLending, A PlainsCapital Company
Al Hewitt	Premier Nationwide Lending
Christopher Heyer	Movement Mortgage
Kurt Hickam	Flagstar Bank
Peggy Hickey	loanDepot
Matt Hickman	Academy Mortgage Corporation
Robert Hickman	CMG Financial
Ashley Hickmon	Fairway Independent Mortgage Co.
Aaron Hicks	Homebridge Financial Services, Inc.
Alexander Hicks	CMG Financial
Tim Hidell	Residential Mortgage Services, Inc.
Danielle Hifko	Movement Mortgage
John Higdon	USA Mortgage
Trevor Higgins	Fairway Independent Mortgage Co.
Megan Higgs	American Pacific Mortgage
Katie Hildebrand	Movement Mortgage
Caren Hildinger	Fairway Independent Mortgage Co.
Alyson Hill	McLean Mortgage Corporation
Jason Hill	Flagstar Bank
Patrick Hill	Sun West Mortgage Company
Sandra Hill	Fairway Independent Mortgage Co.
Rich Hillman	NOVA® Home Loans
Josh Hinch	Independent Bank
Johnny Hinchey	Mortgage Financial Services
Julie Hinck	Academy Mortgage Corporation
Jack Henry Hinder	First Home Mortgage
Jill Hinkey	Flagstar Bank
Dana Y Hinson	Benchmark Mortgage
David Hintermeister	TCF National Bank
Chaz Hinz	CrossCountry Mortgage
Adam Hires	Movement Mortgage
Paul Hirschauer	Guaranteed Rate
Lori Hiscock	Ruoff Mortgage
Steve Hissong	Ruoff Mortgage
Gregory John Hixon	AmeriFirst Financial, Inc.
Kendra Hoang	Network Capital
Alicia Hoare	Caliber Home Loans, Inc.
Dawn Hoback	TCF National Bank
Kieth A. Hobart	Finance of America Mortgage
Tyrell Hobbs	Academy Mortgage Corporation
Glenn Hoch	USA Mortgage
Kim Hockaday	Ruoff Mortgage
Kris Hocum	MegaStar Financial Corp.
Jamey Hodge	Guild Mortgage
Jordan Hodges	Citywide Home Loans
Marco Hodges	Fairway Independent Mortgage Co.
Tracy Lynne Hodges	First Home Mortgage
John Hodgkins	Guaranteed Rate
Karl Hoeferlin	Fairway Independent Mortgage Co.
Mary Hofeling	Fairway Independent Mortgage Co.



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Shannon Hoff	Finance of America Mortgage
Allison Hoffman	Movement Mortgage
Douglas Hoffman	Triumph Lending, a division of Network Funding, LP
Edwin Hoffman	Summit Funding, Inc.
Heather Hoffman	American Pacific Mortgage DBA: Aligned Mortgage
Lorri Hoffman	Movement Mortgage
Matt Hoffman	Draper and Kramer Mortgage Corp.
Robert Hoffman	PrimeLending, A PlainsCapital Company
Ryan Hoffman	Summit Funding, Inc.
Shane Hofmann	Prosperity Home Mortgage, LLC
Kylee Hogan	Guild Mortgage
Tina Hogan	Network Funding, LP
James Hoge	Fairway Independent Mortgage Co.
Alycia Hoglin	Guild Mortgage
Kris Hogrefe	Gateway Mortgage, a division of Gateway First Bank
Nick R. Hogue	Finance of America Mortgage
David Holan	Draper and Kramer Mortgage Corp.
Jeff Holden	Academy Mortgage Corporation
Ryan Holford	CMG Financial
Lisa Holguin	Guaranteed Rate
Patrick Holland	Embrace Home Loans
Stacy Holland	New American Funding
Shane Hollenback	Bay Equity Home Loans
Kimberly Holloway	PrimeLending, A PlainsCapital Company
Laura Holm	Bay Equity Home Loans
Joshua Holman	Summit Funding, Inc.
Alex Holmes	SWBC Mortgage Corporation
Cole Holmes	Waterstone Mortgage
James Holmes	Guild Mortgage
Jamie Holmes	Movement Mortgage
Jay Holmes	FBC Mortgage, LLC
John Holmgren	Finance of America Mortgage
Ross Holmquist	Benchmark Mortgage
Rich Holsman	Bay Equity Home Loans
Christopher Rhodes Holt	Corporate Investors Mortgage Group, Inc.
Ronald Holt	SecurityNational Mortgage Company
Jason Holter	Fairway Independent Mortgage Co.
Savanna Holton	Texas Tech Credit Union
Jack Holwahjian	Huntington Mortgage
Thomas Holyfield	Guild Mortgage
Mike Homberg	Caliber Home Loans, Inc.
Gary Hong	loanDepot
Jeanne Honley	Caliber Home Loans, Inc.
Richard Honquest	American Pacific Mortgage DBA: Preferred Rate
Tiffany Hooper	Fairway Independent Mortgage Co.
Don Hoock	Movement Mortgage
Chris Hood	Academy Mortgage Corporation
Shelley Hood	Bay Equity Home Loans
Geoff Hooker	Guaranteed Rate
Landon Hoon	A and N Mortgage Services

NAME	COMPANY
Erin Hooper	Movement Mortgage
Melissa Hoover	Highlands Residential Mortgage
Brian Hope	Prosperity Home Mortgage, LLC
James L. Hope	Finance of America Mortgage
Karen Hope	loanDepot
Carl Hopf	NewRez
Grant Hopkins	Movement Mortgage
Patricia Hopkins	NOVA® Home Loans
Brian Hopp	NewRez
Paul Hornyak	EagleBank
Rodger Lee Horton	Benchmark Mortgage
Lori Hosac	Guild Mortgage
Cherese Hoskins	RPM
Christina Hosseini	11 Mortgage
David Hosterman	Citywide Home Loans
Steve Hostetter	Bailey & Wood Financial Group
Mary Hou	loanDepot
Aubre Houck	Fairway Independent Mortgage Co.
Andy House	Guaranteed Rate Affinity
Jeremy House	PrimeLending, A PlainsCapital Company
Wesley Richard Houser	Homeside Financial, LLC
Jeff Hovey	Gateway Mortgage, a division of Gateway First Bank
Debbie Howard	CMG Financial
Erica Howard	PrimeLending, A PlainsCapital Company
Jessica Howard	Spire Financial, a Division of AmeriFirst Financial, Inc.
Mark Howard	Finance of America Mortgage
Timy Howard	Fairway Independent Mortgage Co.
Travis Howard	Waterstone Mortgage
William Howard	Fairway Independent Mortgage Co.
Nelson Howe	NOVA® Home Loans
Tyler W. Howe	Finance of America Mortgage
Chris Howell	Academy Mortgage Corporation
Jason Howell	loanDepot
Julie Howell	PrimeLending, A PlainsCapital Company
Mack Howell	PrimeLending, A PlainsCapital Company
Troy Howell	NOVA® Home Loans
Kimberly Lynn	Fairway Independent Mortgage Co.
Charles Hoyer	Guaranteed Rate
Michael Hoyt	Guaranteed Rate
Justin Hrabovsky	CMG Financial
Danny Hrey	Fairway Independent Mortgage Co.
Gene Huang	Guaranteed Rate Affinity
Stacey Huang	Diversified Mortgage
Cheryl Hubbell	Caliber Home Loans, Inc.
Deborah Huddleston	Gateway Mortgage, a division of Gateway First Bank
Tonya Hudgins	First United Bank Mortgage Group
David Hudson	SWBC Mortgage Corporation
Pete Huegel	Movement Mortgage
Ricky Huerta	loanDepot
Donald Hufnagel	C2 Financial Corporation

NAME	COMPANY
Richard Hugel	Guaranteed Rate
Bill Huggins	Residential Mortgage Services, Inc.
Dylan Hughes	NewRez
Jamie Hughes	Bay Equity Home Loans
Katie Hughes	Caliber Home Loans, Inc.
Will Hughes	Guaranteed Rate
Timothy Huie	Caliber Home Loans, Inc.
Michelle Hulbert	Caliber Home Loans, Inc.
Aaron Hulett	MiMutual Mortgage
Jake Hulett	Network Capital
Kelly Hull	Caliber Home Loans, Inc.
Aaron Hultin	Guild Mortgage
David Humbert	Guaranteed Rate
Jon Humig	Prosperity Home Mortgage, LLC
Rhonda Hummel	Prosperity Home Mortgage, LLC
Korry Humphrey	Sun West Mortgage Company
Mack Humphrey	loanDepot
Peter N Humphreys	Independent Bank
Caroline Hundley	First United Bank Mortgage Group
Shawn Hunt	McLean Mortgage Corporation
Tristen Hunt	Caliber Home Loans, Inc.
Heather Hunter	American Pacific Mortgage DBA: Big Valley Mortgage
Jason Hunter	Movement Mortgage
John Hunter	Guaranteed Rate
Walter Hunter	Fairway Independent Mortgage Co.
Molly Huntley	Guaranteed Rate
Jeneen Hupfer	Fairway Independent Mortgage Co.
Timothy Norberto Hurlbut	Benchmark Mortgage
Tanner Hurrelbrink	New American Funding
Lee Hurst	American Pacific Mortgage DBA: Mortgage Consultants Group
Ryan Huskey	Fairway Independent Mortgage Co.
Shawn Huss	TCF National Bank
Chris Hutchens	Guaranteed Rate
James Hutelmyer	Primary Residential Mortgage, Inc.
Joe Hutson	Guaranteed Rate
Eleanor Hutt	Waterstone Mortgage
Dwayne Hutto	Mutual of Omaha Mortgage, Inc.
Eric Hutton	AnnieMac Home Mortgage
Phuong Huynh	Homebridge Financial Services, Inc.
David Hyatt	Guild Mortgage
Cosmin Iacob	Guaranteed Rate
Paula Iacomini	Homebridge Financial Services, Inc.
Dan Ianniello	Prosperity Home Mortgage, LLC
Dora Ibarra	loanDepot
Edgar Ibarra	Finance of America Mortgage
Brian Idleman	American Pacific Mortgage DBA: Element Mortgage
James Igbiovina	V.I.P Mortgage, Inc.
Alex Ihler	Fairway Independent Mortgage Co.
Marika Iler	Finance of America Mortgage
Sammy Iliopoulos	Guaranteed Rate

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Hans Illingworth	Caliber Home Loans, Inc.
David Inabnit	Bailey & Wood Financial Group
Katty Roxana Inga	First Home Mortgage
Austin Ingersoll	SecurityNational Mortgage Company
Emily Ingram	New American Funding
LaDana Inkman	SWBC Mortgage Corporation
Michael Inkman	Fairway Independent Mortgage Co.
Jason Innes	Fairway Independent Mortgage Co.
Cale Iorg	Supreme Lending
Felice Iossa	loanDepot
Lisa Ipek	New American Funding
Tehuana Irace	loanDepot
John Irmen	Sun West Mortgage Company
Tim Irvin	Homebridge Financial Services, Inc.
Debbie Isaacs	Gateway Mortgage, a division of Gateway First Bank
Michael Isaacs	Fairway Independent Mortgage Co.
Gary Isaacson	Caliber Home Loans, Inc.
Charles Isola	Summit Funding, Inc.
Adam Israel	Fairway Independent Mortgage Co.
Pamela Istrate	loanDepot
Janine Iuliano	Bay Equity Home Loans
Steven Iversen	CU Homeland
Lewis Ivey	Prosperity Home Mortgage, LLC
Rosa Ivey	Flagstar Bank
Tatiana Iyeva-Lopez	Prosperity Home Mortgage, LLC
Jorge Izaguirre	FBC Mortgage, LLC
Emil Izrailov	Lake Michigan Credit Union
Rosa Izzi	Guild Mortgage
Noah J Anacleto	CMG Financial
Tyler J. Hughes	CMG Financial
O. J. Vallejo	Caliber Home Loans, Inc.
Mina Jabro	Flagstar Bank
Michelle L Jacinto	Direct Mortgage Loans
Bonnie Jackson	McLean Mortgage Corporation
Colton Jackson	Highlands Residential Mortgage
Daniel Jackson	NOVA® Home Loans
Eddie Jackson	Draper and Kramer Mortgage Corp.
Lorie Jackson	Fairway Independent Mortgage Co.
Nancy Jackson	Highland HomeLoans, LLC
Scott Jackson	RPM Mortgage, Inc
Trisha Jackson	Guild Mortgage
Pete Jacob	Academy Mortgage Corporation
Walter Jacobo	Sun West Mortgage Company
Jason Jacobs	Guild Mortgage
Mitch Jacobs	Embrace Home Loans
Scott Jacobs	Fairway Independent Mortgage Co.
Julie Jacobsen	SecurityNational Mortgage Company
Doug Jacobson	Finance of America Mortgage
Janet Jacobson	loanDepot
Page Jacobson	Movement Mortgage

NAME	COMPANY
Quintin Jacobson	Bay Equity Home Loans
Torrey Jacoby	Network Funding, LP
Phoebe Jaeckels	Caliber Home Loans, Inc.
Alexander M Jaffe	First Home Mortgage
David Jaffe	Guaranteed Rate
Steve Jaffe	Caliber Home Loans, Inc.
Timothy Jager	Primary Residential Mortgage, Inc.
Brian Jahanbin	Supreme Lending
Seema Jain	loanDepot
Sarah Jamar	Fairway Independent Mortgage Co.
Dawn James	Caliber Home Loans, Inc.
Ian Lawrence James	Network Capital
Natalie James	Academy Mortgage Corporation
Nikki James	Flagstar Bank
Ryan James	First United Bank Mortgage Group
Scott James	Bay Equity Home Loans
Tracy James	Movement Mortgage
Joseph James Cipollo	CMG Financial
Evelyne Jamet	Guild Mortgage
Josh Jampedro	GO Mortgage
April Janas	Bay Equity Home Loans
Stephen Janocha	AnnieMac Home Mortgage
Cindy Jansky	Ruoff Mortgage
Francisco Jara	American Pacific Mortgage DBA: The Mortgage Phoenix Group
Timothy Jarboe	Caliber Home Loans, Inc.
Marety Jaro	Premier Mortgage Resources
Ed Jarosik	Gateway Mortgage, a division of Gateway First Bank
Chuck Jarrard III	American Pacific Mortgage DBA: Preferred Rate Leader
Todd Jarrold	Caliber Home Loans, Inc.
Lori Jasicki	Fairway Independent Mortgage Co.
Scott Jason	loanDepot
Kevin Jaunich	Caliber Home Loans, Inc.
Paul Javaheri	C2 Financial Corporation
Bill Jawitz	Fairway Independent Mortgage Co.
Phil Jawny	TowneBank Mortgage
Breah Jawor	Prosperity Home Mortgage, LLC
Daniel Jay	Prosperity Home Mortgage, LLC
James Jay	Fairway Independent Mortgage Co.
Jason Jean	Academy Mortgage Corporation
Kathryn Jean Keller	RPM Mortgage, Inc
Nick Jeatran	New American Funding
Kelly Jeffers	Homebridge Financial Services, Inc.
Jim Jefferson	Guaranteed Rate
John Jeffries	PrimeLending, A PlainsCapital Company
Darius Jenkins	McLean Mortgage Corporation
Heath Jenkins	FBC Mortgage, LLC
Lonnie Jenkins	loanDepot
Monica Jenkins	Homeowners Financial Group USA, LLC
Robert Jenkins	FitzGerald Financial Group
Christine Jensen	Fairway Independent Mortgage Co.

NAME	COMPANY
Klaus Jensen	Guaranteed Rate
Nathan Jensen	Waterstone Mortgage
Richard Jercha	PrimeLending, A PlainsCapital Company
Brian R. Jessen	Guaranteed Rate
Kyle Jessop	Intercoastal Mortgage, LLC
Tom Jessop	New American Funding
Michael Jewell	AnnieMac Home Mortgage
Alex Jimenez	Benchmark Mortgage
Aron Jimenez	NEO Home Loans
Charles Jimenez	New American Funding
Rodrigo Jimenez	American Pacific Mortgage DBA: Preferred Rate
Thomas Jinks	Finance of America Mortgage
Jane Johanns	New American Funding
Lucy Johannsen	loanDepot
David Johansen	Residential Mortgage Services, Inc.
Lori Johanson	Caliber Home Loans, Inc.
Erik Johansson	Guaranteed Rate
Indy Johar	Draper and Kramer Mortgage Corp.
Allen John	Guaranteed Rate Affinity
Andrew Johns	Prosperity Home Mortgage, LLC
Anders Johnson	CMG Financial
Ben Johnson	Supreme Lending
Canaan Johnson	Guild Mortgage
Chad Johnson	Prosperity Home Mortgage, LLC
Chadd Johnson	Guild Mortgage
Christian Johnson	Caliber Home Loans, Inc.
Corey Johnson	Waterstone Mortgage
Craig Johnson	New American Funding
Eric Johnson	Inlanta Mortgage, Inc.
Eric Johnson	Prosperity Home Mortgage, LLC
Hal Johnson	Guaranteed Rate
Jeff Johnson	MegaStar Financial Corp.
Jeremy Johnson	McLean Mortgage Corporation
Jessica Johnson	loanDepot
Jodie Johnson	Fairway Independent Mortgage Co.
Joe Johnson	Guaranteed Rate Affinity
John Johnson	Guaranteed Rate
Julie Johnson	Wallick & Volk
Lance Johnson	Regions Mortgage
Leah Johnson	MegaStar Financial Corp.
Louise Johnson	PrimeLending, A PlainsCapital Company
Lucas Johnson	Movement Mortgage
Marc Johnson	Guaranteed Rate
Mark Johnson	Homebridge Financial Services, Inc.
Nancy Johnson	Movement Mortgage
Becky Johnson	Fairway Independent Mortgage Co.
Richard Dexter Johnson JR	Homeside Financial, LLC
Sandy Johnson	American Pacific Mortgage
Sean Johnson	loanDepot
Sean Johnson	Triumph Lending, A Division of Network Funding

A man in a dark suit, white shirt, and red tie stands with his arms crossed, smiling slightly. The background is dark with blurred yellow and blue lights.

# MASTERMIND SUMMIT

THE  
#**1** MORTGAGE  
EVENT  
IN AMERICA

**“TOTAL ROCK  
CONCERT,  
FOR LENDERS!”**

*—Chet Lackey, Eagle Home Mortgage*

**“VERY POWERFUL.  
IF YOU MISSED IT,  
YOU MISSED OUT!”**

*—Dylan Kramer, Mortgage Master*

**“EXCELLENT AND VERY  
PROFITABLE”**

*—Brenda Heller, Caliber Home Loans*

**JUNE 8–9, 2022 ✦ LAS VEGAS**

**MastermindSummit.com**

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Shawn Dwayne Johnson	Atlantic Coast Mortgage, LLC
Tara Johnson	Summit Funding, Inc.
Tory Johnson	Gateway Mortgage, a division of Gateway First Bank
Benjamin Johnston	LendUS
David Johnston	PrimeLending, A PlainsCapital Company
Michael Johnston	Finance of America Mortgage
Sybil Johnston	Caliber Home Loans, Inc.
Kamran Jomeh	LeaderOne Financial
Maria Jondahl	New American Funding
Alexandria Jones	Summit Funding, Inc.
Brenda Jones	Highlands Residential Mortgage
Brian Jones	Prosperity Home Mortgage, LLC
Casey Jones	Mutual of Omaha Mortgage, Inc.
Charles Jones	SWBC Mortgage Corporation
David Jones	Guild Mortgage
Eric Jones	NewRez
Jack Jones	Fairway Independent Mortgage Co.
Janette Jones	Gateway Mortgage, a division of Gateway First Bank
Jen Jones	American Pacific Mortgage
Joey E. Jones	Finance of America Mortgage
Joseph Jones	Guaranteed Rate
Joshua Jones	loanDepot
Julie Jones	Caliber Home Loans, Inc.
Kandi Jones	Gateway Mortgage, a division of Gateway First Bank
Marianne Jones	Guaranteed Rate Affinity
Melisa Jones	New American Funding
Michael Jones	V.I.P Mortgage, Inc.
Patricia Jones	CMG Financial
Ryan Jones	SecurityNational Mortgage Company
Sean Jones	SecurityNational Mortgage Company
Toni Jones	Dyer Mortgage
Hannah Joplin	NOVA® Home Loans
Christopher Jordan	Main Street Home Loans
David Jordan	First United Bank Mortgage Group
Jeff Jordan	NOVA® Home Loans
Jim Jordan	First United Bank Mortgage Group
Stacey Jordan	Homebridge Financial Services, Inc.
Kristofer Jorgensen	SecurityNational Mortgage Company
Miguel Jose	Movement Mortgage
Phil Joseph	American Pacific Mortgage
K'sun Joseph-Darcey	SecurityNational Mortgage Company
Andrew Josephson	Network Capital
Viral Joshi	C2 Financial Corporation
Jeremy Joslin	Bay Equity Home Loans
Mike Joyner	Fairway Independent Mortgage Co.
Alejandro Juarez	LoanPeople
Chris Juarez	Waterstone Mortgage
William Judd	PrimeLending, A PlainsCapital Company
Jeff Judy	American Pacific Mortgage DBA: Capstone Home Loans
Jim Jurgens	Certainty Home Loans, LLC

NAME	COMPANY
Kimberly Jungles	Atlantic Coast Mortgage, LLC
Mark Junod	On Q Financial, Inc.
Mark Jurilla	Guaranteed Rate Affinity
Brian Just	Bay Equity Home Loans
Larry Justice	McLean Mortgage Corporation
Renu Jutla	Mutual of Omaha Mortgage, Inc.
James Kabellis	Finance of America Mortgage
John Kaczmar	American Pacific Mortgage DBA: Aligned Mortgage
Marc Kade	PrimeLending, A PlainsCapital Company
Bashir Kadi	Caliber Home Loans, Inc.
Luke Kaemingk	Caliber Home Loans, Inc.
Andrew Kafka	Residential Mortgage Services, Inc.
Dan Kahn	GO Mortgage
Amit Kaim	George Mason Mortgage, LLC
Joshua Kaiser	Residential Mortgage Services, Inc.
Angela Kakos	First Securities Financial Services
Jeffrey Kale	PrimeLending, A PlainsCapital Company
Theresa Kaleta	Caliber Home Loans, Inc.
Peter J Kalian	Atlantic Coast Mortgage, LLC
Jayaraj Kaliappan Palaniswamy	C2 Financial Corporation
John Kalin	Guaranteed Rate
David Kalinock	Intercoastal Mortgage, LLC
Maurice Kalter	Element Funding
Craig Kam	NFM Lending
Brian Kamin	George Mason Mortgage, LLC
Ken Kamins	Finance of America Mortgage
Daniel Kaminski	Summit Funding, Inc.
Jennifer Kaminski	Summit Funding, Inc.
Stephen Kaminski	Summit Funding, Inc.
Jack Kammer	Fairway Independent Mortgage Co.
David Kammerer	Summit Funding, Inc.
Keith Kampe	Flagstar Bank
Ghassan Kanafani	RPM Mortgage Inc.
Nathan Matthew Kanam	Homeside Financial, LLC
Celestin Kane	NewRez
Derek Kane	Movement Mortgage
John Kane	LoFiDirect
Yilam Kang	Guaranteed Rate
David Kanis	Fairway Independent Mortgage Co.
Patricia Kanuha	V.I.P Mortgage, Inc.
Jason Kaplan	FirstBank
Ryan Kaplan	Guaranteed Rate
Geetesh Kapoor	Fairway Independent Mortgage Co.
Indu Kapoor	Guaranteed Rate
Nareg Kaprielian	Huntington Mortgage
Dean Karavites	New American Funding
Fariba Karbasi	Residential Mortgage Services, Inc.
Paul Karl	11 Mortgage
Tom Karmo	Finance of America Mortgage
Jason Karn	First United Bank Mortgage Group

NAME	COMPANY
Dan Karnowski	Prosperity Home Mortgage, LLC
Carol Karr	NewRez
Terri Karr	LeaderOne Financial
Kathryn Karrash	loanDepot
Bert Karrer	Fairway Independent Mortgage Co.
Kari Kaseman-Abt	Summit Funding, Inc.
Cory Kasten	Wallick & Volk
Stacy Kastner	First United Bank Mortgage Group
Nick Kaszei	Guaranteed Rate Affinity
William Katakis	PrimeLending, A PlainsCapital Company
Kelly Katalinas	Fairway Independent Mortgage Co.
Jared Kato	Primary Residential Mortgage, Inc.
Jason Katz	C2 Financial Corporation
Stephen Katz	VanDyk Mortgage Corporation
Bradley Katzen	Prosperity Home Mortgage, LLC
Michelle Kaufmann	PrimeLending, A PlainsCapital Company
Jamison Kaul	Fairway Independent Mortgage Co.
Arthur Kautsky	Guaranteed Rate Affinity
Ann E Kavadas Flaherty	First Home Mortgage
Pete Kavalos	Flagstar Bank
Kory Kavanewsky	CMG Financial
Kimberly Kawachi	loanDepot
Bobby Kayrouz	Caliber Home Loans, Inc.
Gerald Kazakov	Lake Michigan Credit Union
Kevork Kazanjian	loanDepot
Kevin Keane	Guaranteed Rate
Matthew Keane	Guaranteed Rate
Chris Kearney	Intercoastal Mortgage, LLC
Pamela Keathley	Guild Mortgage
Baret Kechian	loanDepot
Brian Keefe	Homebridge Financial Services, Inc.
Christopher Keelin	Family First Funding LLC
Sherry Keenan-Burke	Leader Bank, N.A.
Mary Keene	Academy Mortgage Corporation
Sheri Lynn Kenne	Point Mortgage Corporation
Terry Keeton	PrimeLending, A PlainsCapital Company
Andrea Keith	Supreme Lending
Guy Keith	Finance of America Mortgage
Matt Kelleher	Fairway Independent Mortgage Co.
Heath Keller	Guild Mortgage
John Keller	Sun West Mortgage Company
Sara Keller	Guild Mortgage
Ja'Lyn Kellerman	Prosperity Home Mortgage, LLC
Bill Kelley	Guaranteed Rate
Carl Kelley Jr.	Finance of America Mortgage
Jared Kelley	American Pacific Mortgage DBA: Aligned Mortgage
Katie Kelley	George Mason Mortgage, LLC
Michael Kelley	NewRez
Kevin Kelling	Mercantile Bank
Eric Kellner	Fairway Independent Mortgage Co.



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Brad Kelly	AnnieMac Home Mortgage
Brooke Kelly	loanDepot
Bryan Kelly	Guaranteed Rate
Dave Kelly	Fairway Independent Mortgage Co.
Jennifer Kelly	Guild Mortgage
John V. Kelly, III	Guaranteed Rate
Justin Kelly	VanDyk Mortgage Corporation
Marlon Kelly	Mortgage Financial Services
Matt Kelly	Movement Mortgage
Michael Kelly	NJ Lenders Corp
Peter Kelly	NewRez
Tim Kelly	Highlands Residential Mortgage
Chris Kelso	American Pacific Mortgage DBA: The Kelso Group
Ryan Kemp	C2 Financial Corporation
Chris Kemp	Flagstar Bank
Brian Kempf	George Mason Mortgage, LLC
Michael Patrick Kenevan	Spire Financial, a Division of AmeriFirst Financial, Inc.
Brian Kennedy	Fairway Independent Mortgage Co.
Kevin Kennedy	RPM Mortgage Inc.
Linda Kennedy	AEM
Rachel Kennedy	Caliber Home Loans, Inc.
Richard Kennedy	NewRez
Jesse Kenner	Flagstar Bank
Jason Kenny	Bailey & Wood Financial Group
Michael Kent	Santander Bank
John Kenworthy	VanDyk Mortgage Corporation
Brent Kenyon	Mutual of Omaha Mortgage, Inc.
Daniel Kenyon	Embrace Home Loans
Kevin Kenyon	Finance of America Mortgage
CJ Kerls	Guaranteed Rate
Victoria Kermoyan	Finance of America Mortgage
Nathan Kern	NewRez
Steven Kern	Infanta Mortgage, Inc.
Brian Kerr	Caliber Home Loans, Inc.
Tom Kerr	Guaranteed Rate
Trevar Kerr	Gateway Mortgage, a division of Gateway First Bank
Brian Kesler	Homebridge Financial Services, Inc.
Craig Kessler	Freedmont Mortgage Group
Russell Kesterson	Sun West Mortgage Company
Tom Keutmann	Flagstar Bank
Daniel Keyes	C2 Financial Corporation
Matt Keyes	Academy Mortgage Corporation
Vanessa Keyes	Guaranteed Rate
Sandra Keys	loanDepot
Claudette Khachatourian	Homebridge Financial Services, Inc.
Samer Khalaf	EagleBank
Ricky Nunnally Khamis	AmeriFirst Financial, Inc.
Lili Khashe	New American Funding
Saeho Ki	loanDepot
Nader Kiarang	New American Funding

NAME	COMPANY
Christopher Kiblin	CrossCountry Mortgage
Michael Kidwell	Leader Bank, N.A.
Shane Kidwell	dwell Mortgage (dba of DAS Acquisition)
Scott Kiesling	Fairway Independent Mortgage Co.
Aaron Kiffe	Guild Mortgage
Leslie Kight	Fairway Independent Mortgage Co.
Risha Kilaru	Guaranteed Rate
Mark Kilfeather	George Mason Mortgage, LLC
Mark Kilkeary	Guaranteed Rate
David P. Killenny	Finance of America Mortgage
Jill Killen	Mutual of Omaha Mortgage, Inc.
Thurman Lee Killen	NFM Lending
Robert Killinger	Mortgage Network, Inc.
Eric Kilstrom	V.I.P Mortgage, Inc.
Helen Kim	New American Funding
Jenny Kim	George Mason Mortgage, LLC
Kevin Kim	Network Capital
Meinoh Kim	loanDepot
Nicole Kim	loanDepot
Sung Kim	McLean Mortgage Corporation
Young Hoo Kim	loanDepot
Keith Kimmel	Guaranteed Rate
Angela Kinari	Finance of America Mortgage
John Kin-Bayze	NOVA® Home Loans
William Jason Kinberg	Intercoastal Mortgage, LLC
Andrea Kindley	Fairway Independent Mortgage Co.
Brendan King	Guaranteed Rate Affinity
Brittani King	LeaderOne Financial
Chris King	Residential Mortgage Services, Inc.
CJ King	Certainty Home Loans, LLC
Courtney King	Bailey & Wood Financial Group
David King	SWBC Mortgage Corporation
Heston King	First United Bank Mortgage Group
John King	Summit Funding, Inc.
Michael King	Leader Bank, N.A.
Rick King	Caliber Home Loans, Inc.
Robert King	Mutual of Omaha Mortgage, Inc.
Rosy King	First United Bank Mortgage Group
Val King	Guaranteed Rate
Jordan Kingsbury	Caliber Home Loans, Inc.
Jim Kingsley	Mercantile Bank
Vince Kingston	Guild Mortgage
Jaime Kinman	Guaranteed Rate
Jerad Kinney	Flagstar Bank
Robert Kinney	Gateway Mortgage, a division of Gateway First Bank
Chris Kinsella	Guaranteed Rate
Dennis Kinslow	Trident Mortgage Company
John Kinzer	Intercoastal Mortgage, LLC
Robie Kipnis	loanDepot
Alicia Kirby	Fairway Independent Mortgage Co.

NAME	COMPANY
Bob Kirchner	Caliber Home Loans, Inc.
Isolina Kirchner	NJ Lenders Corp
Alex Kirkland	Academy Mortgage Corporation
Mia Kirkpatrick	Finance of America Mortgage
Trish Kirsch	Guild Mortgage
Aaron Kirschbaum	Gateway Mortgage, a division of Gateway First Bank
Leena Kirschman	Caliber Home Loans, Inc.
Victoria Kiser	Embrace Home Loans
Matthew Kiss	Guaranteed Rate Affinity
James Kite	TCF National Bank
John Klaess	CMG Financial
Ted Klarich	Fairway Independent Mortgage Co.
Debra Klein	Primary Residential Mortgage, Inc.
Douglas Klein	Caliber Home Loans, Inc.
Shelly Klein	FBC Mortgage, LLC
Ricardo A. Kleinfinger	Finance of America Mortgage
Patricia Kliever	Prosperity Home Mortgage, LLC
Benjamin Klimok	Fairway Independent Mortgage Co.
Bud Kline	FBC Mortgage, LLC
Robert Kline	Mortgage Network, Inc.
Max Klinedinst	Prosperity Home Mortgage, LLC
Joseph Kloss	Guaranteed Rate Affinity
Brian Kludt	Fairway Independent Mortgage Co.
Brandon Klump	loanDepot
Brandon Knapp	RPM Mortgage Inc.
Alex J. Knaus	Finance of America Mortgage
Terry Kneseck	Caliber Home Loans, Inc.
Brooke Knight	American Pacific Mortgage DBA: Knight Financial Home Loans
Jessica Knight	Flagstar Bank
Rolanda Knight	Movement Mortgage
Jason Knobbe	PrimeLending, A PlainsCapital Company
Jon Knoblock	Highland HomeLoans, LLC
Keith Knoeferl	loanDepot
Evie Knoke	Guild Mortgage
Michael Knopf	Draper and Kramer Mortgage Corp.
Alexander James Knowles	Network Capital
Edward Knowles	Wallick & Volk
Jeremy Knox	USA Mortgage
Lynn C. Knox	Movement Mortgage
Sean Knudsen	Guaranteed Rate
Marcy Knue	Fairway Independent Mortgage Co.
Scott Kobashi	V.I.P Mortgage, Inc.
Otto Kobler	Summit Funding, Inc.
Tyler Kobler	Gateway Mortgage, a division of Gateway First Bank
Jeff Kobold	Fairway Independent Mortgage Co.
Christopher Kobz	Summit Funding, Inc.
Jeff Koch	Draper and Kramer Mortgage Corp.
Matthew Koch	USA Mortgage
Jim Kochakian	Guaranteed Rate
Dennis Kochanek	Residential Mortgage Services, Inc.

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Kevin Charles Kocmond	Homeside Financial, LLC
Richmond Kodua	American Pacific Mortgage DBA: Vault Mortgage Group
Gina Koehl	American Pacific Mortgage
Pam Koehler	Fairway Independent Mortgage Co.
David Koenig	New American Funding
Karin Koenig	Movement Mortgage
Scott Koenig	Mutual of Omaha Mortgage, Inc.
Jeff Kofron	New American Funding
Ellen Kohagura	C2 Financial Corporation
Ellen Kohagura	C2 Financial Corporation (DBA Napa Valley Lending)
Cathy Kohlbeck	Waterstone Mortgage
Christopher Kohler	Finance of America Mortgage
Ted Kohn	RPM Mortgage, Inc.
Sarah Kohut	Guaranteed Rate
Bill Kokosko	NewRez
John Kolb	Fairway Independent Mortgage Co.
Mary Kolb	Gateway Mortgage, a division of Gateway First Bank
Jake Kolen	Trident Mortgage Company
Brendan Kolesar	Sun West Mortgage Company
Ty Kollar	New American Funding
Erik Kolz	Guaranteed Rate Affinity
Gary Komar	Draper and Kramer Mortgage Corp.
Renee Komondy	Intercoastal Mortgage, LLC
Konstantina Konidaris	DASH Home Loans
Gary Konkel	Home Loans Today
Matthew Konlande	Movement Mortgage
David Koonce	Fairway Independent Mortgage Co.
Ashley Koon-Edwards	Supreme Lending
Cheryl Koontz	First United Bank Mortgage Group
Michael Koopman	Guaranteed Rate
Michael Koran	Primary Residential Mortgage, Inc.
Vasilij Korchevoy	Summit Funding, Inc.
Brett Korf	Guaranteed Rate Affinity
Julie Korsick	NOVA® Home Loans
Jeffrey Kosiorek	Guaranteed Rate
Tim Kost	Guaranteed Rate
Thomas Kosta	Guild Mortgage
Kevin Kostoff	NOVA® Home Loans
Frank Kostrencich	C2 Financial Corporation
Wendy Kotowske	PrimeLending, A PlainsCapital Company
Samuel Kotzur	McLean Mortgage Corporation
Steve Koung	Fairway Independent Mortgage Co.
Cindy Koutsovitis	Guaranteed Rate
Jim Koval	New American Funding
Amber Kovarik	Guild Mortgage
Barry Koven	loanDepot
Jacqueline Koven	Sun West Mortgage Company
Ania Kozera	Ultimate Rate, A Division of Network Funding
Justin Kozera	Movement Mortgage
A.J. Kozlak	CMG Financial

NAME	COMPANY
Andrew Kraft	NewRez
Gary Krakowski	American Pacific Mortgage DBA: Preferred Rate
Cindy Kramer	Guaranteed Rate Affinity
Dylan Kramer	Benchmark Mortgage
Jeff Kramer	Highlands Residential Mortgage
Lucy Kranker	Caliber Home Loans, Inc.
Don Krause	Caliber Home Loans, Inc.
Arlene Kraushaar	Homebridge Financial Services, Inc.
Terry Kravaris	Movement Mortgage
Curtis Michael Kravitz	Bay Equity Home Loans
Joseph Kraynak	NewRez
Dawn Krendel	NOVA® Home Loans
Sandra Krestan	Fairway Independent Mortgage Co.
Allyson Kreycik	Guaranteed Rate
Tara Bianco Krieg	AmeriFirst Financial, Inc.
Anita Krikes	Finance of America Mortgage
Nick Kristoff	George Mason Mortgage, LLC
Adam Kriticos	Summit Funding, Inc.
Stefanie Krivonak	Draper and Kramer Mortgage Corp.
Jasmine Krnjetin	Waterstone Mortgage
Chad Krober	Academy Mortgage Corporation
George Krock	New American Funding
David Krolikowski	Homebridge Financial Services, Inc.
Jessica Kron	AmeriFirst Financial, Inc.
Matthew Kron	AmeriFirst Financial, Inc.
Peggy Krueger	First United Bank Mortgage Group
Sam Krueger	Guaranteed Rate
Jason Kruger	Fairway Independent Mortgage Co.
Julia Kruger	Homebridge Financial Services, Inc.
Michael Krumholz	Fairway Independent Mortgage Co.
Stacey Krumholz	NewRez
Daniel Krummel	USA Mortgage
Tina Krupar	Bay Equity Home Loans
Rich Krupnik	Supreme Lending
Vince Kruse	USA Mortgage
Roger Kube	Fairway Independent Mortgage Co.
Nate Kuchera	New American Funding
Anthony Kuczewski	McLean Mortgage Corporation
Kevin Kuechler	Draper and Kramer Mortgage Corp.
Thomas Kuehl	Guaranteed Rate
Stephany Kuennen	Guild Mortgage
Frederick Carl Kuhblank Jr	First Home Mortgage
Ron Kuhn	Summit Funding, Inc.
Chiu Kui	Guaranteed Rate Affinity
Jeff Kujan	Mercantile Bank
Stephen Kulisek	Guaranteed Rate Affinity
Patty Kulton	Caliber Home Loans, Inc.
Vikram Kumar	Guaranteed Rate
Kevin Kuper	Palmetto Mortgage Group
Jayme Kupka	Inlanta Mortgage, Inc.

NAME	COMPANY
Jon Kurahara	Caliber Home Loans, Inc.
Chad Kurtz	Movement Mortgage
Jessica Kurutz	Caliber Home Loans, Inc.
Bryan Kurzman	Leader Bank, N.A.
Jennifer Kutac	CMG Financial
Shane Kvidera	New American Funding
Jaroslav Kwiatkowski	loanDepot
Steven Kyles	Movement Mortgage
Karla Kyte	Guild Mortgage
Maria Labie	Independent Bank
Mark Labouchardiere	Triumph Lending, a division of Network Funding, LP
Scott Lacey	Residential Mortgage Services, Inc.
Mike Lachendro	Mutual of Omaha Mortgage, Inc.
Doug LaCorte	Draper and Kramer Mortgage Corp.
Dale Lacy	TowneBank Mortgage
Benita Ladd	Supreme Lending
Cindy Laffey	Inlanta Mortgage, Inc.
Bryan Laflamme	Movement Mortgage
Steve LaForest	New American Funding
Susan Laganas	AnnieMac Home Mortgage
Troy Lage	Fairway Independent Mortgage Co.
Samuel "Scott" Lagge	Movement Mortgage
Joseph Lagomarcino	Atlantic Coast Mortgage, LLC
Gail Lagrotta	loanDepot
Tanya Lagunov	American Pacific Mortgage DBA: Preferred Rate
Kristopher Laing	loanDepot
Russ Laing	Vista Lending, a division of Network Funding
Janice Lake	Bay Equity Home Loans
Steve Lake	Benchmark Mortgage
Susan Lake	NJ Lenders Corp
Dan L'Altrella	Fairway Independent Mortgage Co.
John P Lam	Homeside Financial, LLC
Nikki Lamb	Supreme Lending
Christopher Lambert	Guild Mortgage
Jason Lambert	Guaranteed Rate
JoDee Lambert	George Mason Mortgage, LLC
Michael Lamborn	Guaranteed Rate Affinity
Nicholas Lambrinatos	PRMG
Nicole Lambros	American Pacific Mortgage DBA: Preferred Rate
Jonathan Lamkin	Guaranteed Rate
Sabrena Lamkin	Highlands Residential Mortgage
Patti Lamle	Guaranteed Rate
Peter Lammerts	Triumph Lending, A Division of Network Funding
Austin Lampson	Homeowners Financial Group USA, LLC
Josh Lander	American Pacific Mortgage DBA: Aligned Mortgage
Amanda Landers	Gateway Mortgage, a division of Gateway First Bank
Paul Landers	Finance of America Mortgage
Jennifer Landgraaf	Caliber Home Loans, Inc.
Kassy Landis	Starion Bank
Steve Landis	Fairway Independent Mortgage Co.



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Melissa Landon	George Mason Mortgage, LLC
David N Landry	Mortgage Network, Inc.
AJ Lane	CMG Financial
Christina Lane	Movement Mortgage
Christopher Lane	Sun West Mortgage Company
Ethan Lane	Mortgage Network, Inc.
Gardner C. Lane	Guaranteed Rate
Richard Lanes	C2 Financial Corporation
Travis Lang	Guaranteed Rate
James Langan	NewRez
Jim Langdon	American Pacific Mortgage DBA: Mortgage Consultants Group
Lisa Langendorf-Andrews	American Pacific Mortgage DBA: All California Mortgage
Steven Langford	Caliber Home Loans, Inc.
Patrick Langhans	Guild Mortgage
Jennifer Langhover	Highlands Residential Mortgage
Kathy Langley	Movement Mortgage
Ryan Langley	Ruoff Mortgage
Marcy Langlois	Academy Mortgage Corporation
Janice Lanning	Prosperity Home Mortgage, LLC
Tammy Lanore	Fairway Independent Mortgage Co.
Zach Larichiuta	Homebridge Financial Services, Inc.
Daniel Larios	Guaranteed Rate
Lauren LaRoche	Fairway Independent Mortgage Co.
Louise Larocque	Fairway Independent Mortgage Co.
Christopher LaRose	Prosperity Home Mortgage, LLC
Austin Larr	Fairway Independent Mortgage Co.
Sunny Larsen	Movement Mortgage
Kathy Larson	C2 Financial Corporation
Andy Larson	LeaderOne Financial
Ben Larson	Fairway Independent Mortgage Co.
Bryan Larson	Fairway Independent Mortgage Co.
Natasha Larson	Trident Mortgage Company
Ryan Larson	Guaranteed Rate
Vicki Larson	Residential Mortgage Services, Inc.
Kay Larue	Golden Empire Mortgage, Inc. dba Home Mortgage Company
Jocelyn Lasher	McLean Mortgage Corporation
Carryne Latada	New American Funding
Chris	NewRez
Thomas Stephan Latta	Direct Mortgage Loans
Tim Lauch	Caliber Home Loans, Inc.
Abbey Laudenbach	Homeowners Financial Group USA, LLC
Shayna Laurel	PRMG
Sheilla Lavadia	Fairway Independent Mortgage Co.
Gregory B Lavallee	Guaranteed Rate
Tom Lavallee	Guaranteed Rate
Robyn LaVassaur	Summit Funding, Inc.
Kyle Law	Bailey & Wood Financial Group
Bruce Lawing	Fairway Independent Mortgage Co.
Chris Lawler	NOVA® Home Loans
Edward Lawler	loanDepot

NAME	COMPANY
Craig Lawrence	Flagstar Bank
Dale Lawrence	Guaranteed Rate Affinity
Darren Lawrence	NewRez
Jason Lawrence	Fairway Independent Mortgage Co.
Jeremy Lawson	PrimeLending, A PlainsCapital Company
Molly Lawson	Supreme Lending
Laurie M Lawton Scott	Homeowners Financial Group USA, LLC
Ashley Laycock	Texas Tech Credit Union
Glen Lazovick	Apex Home Loans
Hung Le	Movement Mortgage
Le Le	Fairway Independent Mortgage Co.
Lena Le	Caliber Home Loans, Inc.
Stephen Le Gost	NewRez
Cindi Elizabeth Lea	Benchmark Mortgage
Maria Leach	First United Bank Mortgage Group
Rory Leach	USA Mortgage
Sam Leach	FitzGerald Financial Group
Jeffrey Leadmon	Waterstone Mortgage
Ryan Patrick Leahy	Mortgage Network, Inc.
Cynthia Leal	Guild Mortgage
Max Leaman	LoanPeople
Jan Leasure	Diamond Residential Mortgage Co.
Bryan Leavitt	TCF National Bank
Vicki Leavitt	Academy Mortgage Corporation
Martine Lebel	Caliber Home Loans, Inc.
Daron LeBlanc	Guaranteed Rate Affinity
Desiree LeBleu	PrimeLending, A PlainsCapital Company
Amanda LeBoeuf	Highland HomeLoans, LLC
Tom Lebron	Alterra Home Loans
Lisa Ledesma	Homebridge Financial Services, Inc.
Matt LeDoux	Caliber Home Loans, Inc.
Kyle Leduc	Fairway Independent Mortgage Co.
Jun Lee	C2 Financial Corporation
Aaron Lee	Draper and Kramer Mortgage Corp.
April Lee	Movement Mortgage
Bo Lee	Movement Mortgage
Christian Lee	Network Capital
David Lee	New American Funding
James Lee	On Q Financial, Inc.
Jason Lee	FirstBank
Jordan Lee	Fairway Independent Mortgage Co.
Justin Lee	New American Funding
Kenneth Lee	Guaranteed Rate Affinity
Michael Lee	Golden Empire Mortgage, Inc. dba Mission Home Mortgage
Michael Lee	Trident Mortgage Company
Ryan Lee	Guild Mortgage
Sarah Lee	Guild Mortgage
David Leeder	Inlanta Mortgage, Inc.
Chris Lees	Supreme Lending
Justin Lees	Supreme Lending

NAME	COMPANY
Angelo Lefer	NJ Lenders Corp
Diana Legaspi	Guild Mortgage
Katherine Leggett	Intercoastal Mortgage, LLC
Caleb LeGrand	Apex Home Loans
Daniel Lehman	Sun West Mortgage Company
Eric Lehman	loanDepot
Tom Lehmann	Guaranteed Rate Affinity
Jeremy Leibfried	UW Credit Union
Eric Leigh	Guaranteed Rate
Jasmine Amber Leija	Point Mortgage Corporation
Erica Leiman-Spellacy	C2 Financial Corporation
Paul Leishman	Movement Mortgage
Brian Leiterman	Fairway Independent Mortgage Co.
Matthew Leitner	NewRez
Phil Lekousis	American Pacific Mortgage DBA: Preferred Rate Leader
Michael Leland	Fairway Independent Mortgage Co.
Heather Leman	Atlantic Coast Mortgage, LLC
Nancy LeMessurier	American Pacific Mortgage
Steve Lemmons	Fairway Independent Mortgage Co.
Annie Lemon	Bay Equity Home Loans
Ben Lemon	Citywide Home Loans
Susan Lemon	Guild Mortgage
Cher Lemos	Movement Mortgage
Dalia Lemus	New American Funding
Paul Lenagh	Gateway Mortgage, a division of Gateway First Bank
Natalie Lenderman	Bay Equity Home Loans
Jamie Lenes	SWBC Mortgage Corporation
Sara Lenes	SWBC Mortgage Corporation
Brad L'Engle	Guild Mortgage
Ryan D. Lenner	Finance of America Mortgage
Andi Lentz	Prosperity Home Mortgage, LLC
Gary Lentz	loanDepot
Mike Lenz	Fairway Independent Mortgage Co.
Chris Leon	NOVA® Home Loans
Shawn Leonard	Flagstar Bank
Jordan Leonhard	Waterstone Mortgage
Ben Lerner	Flagstar Bank
Jason Lerner	George Mason Mortgage, LLC
John LeRose	Guaranteed Rate
Andy Leshner	Guaranteed Rate
Patrick Lesire	Homebridge Financial Services, Inc.
David Lesjak	Security First Financial
Adam Lessing	Caliber Home Loans, Inc.
Jay Lester	Guaranteed Rate
Reed Lester	Movement Mortgage
Diane Lestor	Fairway Independent Mortgage Co.
Greg Leszczak	Benchmark Mortgage
Tawnya Nodder	Flagstar Bank
John Leu	Bay Equity Home Loans
Athena Leventis	Guild Mortgage

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Craig Levin	First United Bank Mortgage Group
Alison Levine	loanDepot
Neil Levine	NewRez
Mary Sirico Levinson	NFM Lending
Cindy Levorah	Homeowners Financial Group USA, LLC
Benjamin Levy	Network Capital
Rob Levy	Homebridge Financial Services, Inc.
Mark Lewin	Caliber Home Loans, Inc.
Corey Lewis	Primary Residential Mortgage, Inc.
Donna Lewis	Guaranteed Rate
Jason Lewis	Supreme Lending
Jim Lewis	FBC Mortgage, LLC
Matthew Lewis	Finance of America Mortgage
Rickie Lewis	Finance of America Mortgage
Steven Lewis	loanDepot
Tammi M Lewis	First Home Mortgage
William C Lex	NFM Lending
Li Li	Guaranteed Rate
Cricket Libby	Caliber Home Loans, Inc.
Rowena Liberato	Primary Residential Mortgage, Inc.
Jonathan Libman	Residential Mortgage Services, Inc.
Larry Libman	Proper Rate
Gabriel Libutti	McLean Mortgage Corporation
David Licciardi	Main Street Home Loans
Jennifer Licko	NewRez
Ken Liebegott	George Mason Mortgage, LLC
Ryan Liebelt	Fairway Independent Mortgage Co.
Jack Lieberman	SecurityNational Mortgage Company
Matt Lieberman	Apex Home Loans
Brian Liebman	PrimeLending, A PlainsCapital Company
Donna Lien-Wick	loanDepot
Ned Liggon	Movement Mortgage
Chris Lighter	C2 Financial Corporation
Brett Lightner	Caliber Home Loans, Inc.
Alex Lilla	Homeside Financial, LLC
Phil Lillge	Finance of America Mortgage
Cameron Lillibridge	Premier Mortgage Resources
Kiel Lillibridge	Premier Mortgage Resources
Lillian Lin	Caliber Home Loans, Inc.
Peter Lindquist	Guaranteed Rate
Connie Lindsay	Caliber Home Loans, Inc.
Paul Lindsey	Trident Mortgage Company
Tim Lindsey	CrossCountry Mortgage
Ambrose Ling	Movement Mortgage
Kashala Link	Caliber Home Loans, Inc.
Jason Linscott	Residential Mortgage Services, Inc.
Mike Lipinski	Academy Mortgage Corporation
Randy Lipp	Certainty Home Loans, LLC
David Lippe	SWBC Mortgage Corporation
Andrew Lippert	Finance of America Mortgage

NAME	COMPANY
Chris Lippi	Guaranteed Rate Affinity
Leonid Liss	NewRez
Paul List	loanDepot
Andrew Litchfield	FitzGerald Financial Group
Bryan Little	Primary Residential Mortgage, Inc.
Jack Little	Gateway Mortgage, a division of Gateway First Bank
Mark Little	Homebridge Financial Services, Inc.
Bill Litton	AEM
Anne-g Litwak	Homebridge Financial Services, Inc.
Vicky Liu	New American Funding
Curtis Livesay	PrimeLending, A PlainsCapital Company
Michael Livezey	AnnieMac Home Mortgage
Darius Livian	PrimeLending, A PlainsCapital Company
Keith Livingston	George Mason Mortgage, LLC
Ramon Llamas	McLean Mortgage Corporation
Joan Llanes	Movement Mortgage
Dusty Lloyd	New American Funding
Travis Joseph Lloyd	Homeside Financial, LLC
Luz Lluncor	American Pacific Mortgage DBA: New World Mortgage
Les Lobel	V.I.P. Independent Mortgage, Inc.
Laura Lockerbie	Guaranteed Rate Affinity
Garrett Locklear	Movement Mortgage
Jonathan Locklear	Caliber Home Loans, Inc.
David Lodder	Caliber Home Loans, Inc.
Amy Lodes	Main Street Home Loans
Lea Lofton	NewRez
Amy Loftus	Prosperity Home Mortgage, LLC
Richard Logan	PrimeLending, A PlainsCapital Company
Tom Logan	Mortgage Network, Inc.
Tracy Logan	SWBC Mortgage Corporation
Shelly Logemann	RPM Mortgage Inc.
Michael Loglisci	Trident Mortgage Company
Raymond Logue	Intercoastal Mortgage, LLC
Juan Lomeli	V.I.P Mortgage, Inc.
Diego Londono	Caliber Home Loans, Inc.
Gavin Loney	NewRez
Adam Long	LeaderOne Financial
Andrew Colin Long	Main Street Home Loans
Eugene Long	loanDepot
Joe Long	Guild Mortgage
Kevin Long	Guaranteed Rate Affinity
Victoria Long	Mountain West Financial, Inc.
Lawrence Longcore	Diamond Residential Mortgage Co.
Aaron Longley	Mutual of Omaha Mortgage, Inc.
Richard Longmire	Finance of America Mortgage
Christina Longo Trethewey	Guaranteed Rate
Joseph Longobardi	VanDyk Mortgage Corporation
Jerrod Longoria	New American Funding
Leroy Longworth	Finance of America Mortgage
Justin Lopatin	Guaranteed Rate

NAME	COMPANY
Valli Lopez	C2 Financial Corporation
Joann Lopez	loanDepot
Louie Lopez	Caliber Home Loans, Inc.
Peter Lopez	Fairway Independent Mortgage Co.
Ronald Lopez	Gateway Mortgage, a division of Gateway First Bank
Roxanne Lopez	NOVA® Home Loans
Ruben Lopez	Draper and Kramer Mortgage Corp.
Rudy Lopez	Guaranteed Rate
Traci Lopez	SWBC Mortgage Corporation
Cody Lorange	Mortgage Financial Services
Christopher Lord	Caliber Home Loans, Inc.
Matthew Lords	Finance of America Mortgage
Michel Lorenzini	Primary Residential Mortgage, Inc.
Timothy Loss	CMG Financial
Denise Lott	Draper and Kramer Mortgage Corp.
Chad Loube	George Mason Mortgage, LLC
Thomas Louisignau	Golden Empire Mortgage, Inc.
Alvaro Loureiro	Homeowners Financial Group USA, LLC
Dennis Love	Guaranteed Rate
Dominique Love	Caliber Home Loans, Inc.
Tobie Love	CrossCountry Mortgage
Jeff Loveland	Guaranteed Rate
Bryan Lovern	Prosperity Home Mortgage, LLC
Desiree Lowe	Supreme Lending
Luis Lowe	Mutual of Omaha Mortgage, Inc.
Michael Lowe	Homebridge Financial Services, Inc.
Michael Lowe	Caliber Home Loans, Inc.
Megan Lower	Academy Mortgage Corporation
Brooke Lowry	Atlantic Coast Mortgage, LLC
Lane Lowry	Premier Mortgage Resources
Tim Lowry	Trident Mortgage Company
Edward Lowther	Guild Mortgage
Maryhelen Loya	Guaranteed Rate
Sasha Loyd	Guaranteed Rate
Amber Lozano	Sun West Mortgage Company
Melissa Lu	Movement Mortgage
Chad Lubben	Summit Funding, Inc.
Alex Luboff	Prosperity Home Mortgage, LLC
Joseph Lucas	SWBC Mortgage Corporation
Wendi Lucas	Caliber Home Loans, Inc.
Patricia Luchini	Bay Equity Home Loans
Kevin Luchko	loanDepot
Nick Lucia	Fairway Independent Mortgage Co.
Kim Luckett	Prosperity Home Mortgage, LLC
Wendy Ludlow-Hoffman	Homebridge Financial Services, Inc.
Robin Luedtke	Prosperity Home Mortgage, LLC
Matthew Lugas	LoFiDirect
Joe Luisi	Residential Mortgage Services, Inc.
Keith Luken	Ruoff Mortgage
Scott Lumb	Finance of America Mortgage



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Christina Luna	PrimeLending, A PlainsCapital Company
Janet Lund	LeaderOne Financial
Andrew Lunenfeld	EagleBank
Diane Luongo-Gazich	C2 Financial Corporation
Will Luper	Movement Mortgage
Lisa Luperini	Caliber Home Loans, Inc.
Tony Lupescu	Fifth Third Bank
Scott Lushing	Fairway Independent Mortgage Co.
Larisa Lutes	Movement Mortgage
Ron Luttrull	Guild Mortgage
Douglas Luza	CMG Financial
Joseph Luzzi	Mutual of Omaha Mortgage, Inc.
Steven Luzzi	Guaranteed Rate
Cindy Lyday	Guaranteed Rate
Brian Lynch	Movement Mortgage
Kimberly Lynch	On Q Financial, Inc.
Mark Lynch	Residential Mortgage Services, Inc.
Michael Lynch	AmeriFirst Financial, Inc.
Annika Lynn	Movement Mortgage
Debra Lynn Zentner	Diversified Mortgage
Kerwin Lyon	Guild Mortgage
Chris Lyons	Homebridge Financial Services, Inc.
Grant Lyons	Bailey & Wood Financial Group
Jonathan Lyons	TCF National Bank
Shaun Lyons	Primary Residential Mortgage, Inc.
Richard Lytle	On Q Financial, Inc.
Brad Mabey	Academy Mortgage Corporation
Chris Mac Pherson	Academy Mortgage Corporation
Justin Macagba	CMG Financial
Chuck MacAnanny	Embrace Home Loans
Chrysta Ann MacBlain	Embrace Home Loans
Ian Macdonald	loanDepot
Tanya Mace	Residential Mortgage Services, Inc.
Diana MacFarlane	Caliber Home Loans, Inc.
Mark MacGillivray	Caliber Home Loans, Inc.
Edward Machado	NewRez
Craig Machnik	Residential Mortgage Services, Inc.
Tony Machometa	Guaranteed Rate
Daniel Maciel	MiMutual Mortgage
Dustin Maciel	American Pacific Mortgage DBA: Maciel Mortgage
JJ Mack	American Pacific Mortgage
Donald MacKay	PrimeLending, A PlainsCapital Company
Eileen Mackenzie	Guaranteed Rate Affinity
David Mackey	Homebridge Financial Services, Inc.
Nick Maddock	Guild Mortgage
Reginald D Maddox	McLean Mortgage Corporation
Rusty Maddox	Fairway Independent Mortgage Co.
Alessandro Madonia	American Pacific Mortgage DBA: Preferred Rate
Alfredo Madrid	Supreme Lending
Chris Madrid	Guaranteed Rate

NAME	COMPANY
Jorge Madrid	Supreme Lending
Christine Madrid-Wynecoop	Caliber Home Loans, Inc.
Michael Madsen	Flagstar Bank
Joe Magallanes	Guaranteed Rate
Michelle Magana	New American Funding
Yvonne Magana	New American Funding
Debbie Maggert	Guild Mortgage
Ryan Maghan	Intercoastal Mortgage, LLC
Emily Magill	Guild Mortgage
Owen Maginn	Residential Mortgage Services, Inc.
Jeremy Magness	Wallick & Volk
Chris Magnotta	Guild Mortgage
Ryan Magnus	NewRez
Gaurav Mahajan	Draper and Kramer Mortgage Corp.
Keena Maher	Waterstone Mortgage
Tina Melody Mahn	Benchmark Mortgage
Amber Mahoney	Bay Equity Home Loans
Brian Mahoney	Guaranteed Rate
Kevin Mahoney	SWBC Mortgage Corporation
Patricia Mahoney	First United Bank Mortgage Group
Rochelle Mahoutchian	Guaranteed Rate
Amy Maier	Ruoff Mortgage
Mike Maier	Fairway Independent Mortgage Co.
Mark Maimon	Freedom Mortgage
Stephen Mainardi	NewRez
Mark Maiocca	Fairway Independent Mortgage Co.
Tom Maison	Fairway Independent Mortgage Co.
Donald Maita	NJ Lenders Corp
Donald Maita II	NJ Lenders Corp
Steven Maizes	Guaranteed Rate
Dave Majcen	Guaranteed Rate
Kelsey Majstorovic	First United Bank Mortgage Group
Wilson Mak	American Pacific Mortgage DBA: Mak Mortgage
Mark Makowski	Prosperity Home Mortgage, LLC
Kelly Malatesta	First United Bank Mortgage Group
Brian Malboeuf	Highlands Residential Mortgage
Bart Maldonado	Supreme Lending
Joy Malever	FirstBank
Sean Maley	American Pacific Mortgage DBA: Guarantee Mortgage
Manny Malhotra	Draper and Kramer Mortgage Corp.
Michael Mali	PRMG
Ted Malkhasian	Guaranteed Rate
Diane Malley	Guaranteed Rate
Sandy Mallon	Flagstar Bank
Lyndi Mallory	Guaranteed Rate
Ryan Mallory	Caliber Home Loans, Inc.
Mark Malmberg	Cardinal Financial
Sarah Maloney	Guaranteed Rate Affinity
Sean Maloney	NFM Lending
Steve Maloney	PrimeLending, A PlainsCapital Company

NAME	COMPANY
Robin Malsbury	American Pacific Mortgage DBA: Old Republic Mortgage
Matt Maltese	Supreme Lending
Tommy Maly	Academy Mortgage Corporation
Dominic Mancini	Guaranteed Rate
Ryan Wilkes Mandley	American Financial Network, Inc.
Scott Maness	Movement Mortgage
Tim Manfro	New American Funding
Dean Mangano	Fairway Independent Mortgage Co.
Joe Manglardi	Homebridge Financial Services, Inc.
Scott Mangus	USA Mortgage
Charles Manies	Guaranteed Rate
Mike Mann	Fairway Independent Mortgage Co.
Robert Mann	PrimeLending, A PlainsCapital Company
Chet Mann	CMG Financial
Troy Mannella	SecurityNational Mortgage Company
Brian Manning	Guaranteed Rate
Hamest Manoukian	New American Funding
Daen Manriquez	VanDyk Mortgage Corporation
Mark Manthei	Summit Funding, Inc.
Ronald Manton	Churchill Mortgage
Franco Manuelli	Sierra Pacific Mortgage
Kim Marcarelli	Sierra Pacific Mortgage
Vincent Marcello	loanDepot
Craig March	Inlanta Mortgage, Inc.
Travis Marchand	Movement Mortgage
Hunter Marckwardt	RPM Mortgage Inc.
Jonathan Marcoline	FBC Mortgage, LLC
Deborah Marcoux	Movement Mortgage
David Marcus	Spire Financial, a Division of AmeriFirst Financial, Inc.
Ron Marder	NewRez
Aaron Marentette	Caliber Home Loans, Inc.
Justin Margolis	PRMG
Todd Marguerite	Guaranteed Rate
Wendy Mariani	Finance of America Mortgage
Anthony J. Marinaccio	Guaranteed Rate
John Marinaro	Advisors Mortgage Group
Silviu Marinca	Finance of America Mortgage
Frank Marinelli	Flagstar Bank
Emelia Marini	American Pacific Mortgage
Svetlana Marinkovic	SecurityNational Mortgage Company
Gary Marino	Guaranteed Rate
George Markakis	C2 Financial Corporation
Bonnie Marlette	SecurityNational Mortgage Company
Anthony Marone	NJ Lenders Corp
Erik Marquez	Summit Funding, Inc.
Fernando Marquez	George Mason Mortgage, LLC
Andrew Marquis	Guaranteed Rate
Julie Marquis	NOVA® Home Loans
Anne Marroni	Draper and Kramer Mortgage Corp.
Paul Marrs	Premier Mortgage Resources

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Jason Marschall	PrimeLending, A PlainsCapital Company
Jason Marshall	Guaranteed Rate Affinity
Jeannine Marshall	Guild Mortgage
Scott Marshall	A and N Mortgage Services
Chris Marsiglia	Fairway Independent Mortgage Co.
Daniel Marske	Mutual of Omaha Mortgage, Inc.
Jennifer Martell	PRMG
Emily Martello	LendUS
Troy Martin	C2 Financial Corporation
Angela Martin	Movement Mortgage
Bradley Martin	loanDepot
Brandon Martin	CMG Financial
Chad Martin	Fairway Independent Mortgage Co.
Chris Martin	Fairway Independent Mortgage Co.
Dabney Martin	FBC Mortgage, LLC
Daniel Martin	Finance of America Mortgage
Duane Martin	Caliber Home Loans, Inc.
Eric Martin	Draper and Kramer Mortgage Corp.
Harold W Martin	Benchmark Mortgage
Kasey Martin	FitzGerald Financial Group
Kathleen Martin	NOVA® Home Loans
Lisa Martin	New American Funding
Lori Martin	Fairway Independent Mortgage Co.
Michael Martin	Fairway Independent Mortgage Co.
Bob Martin	Fairway Independent Mortgage Co.
Robert Martin	AEM
Ryan Martin	Caliber Home Loans, Inc.
Sarah Martin	Fairway Independent Mortgage Co.
Shawn Martin	Sun West Mortgage Company
Tim Martin	Guaranteed Rate Affinity
Todd Martin	Guaranteed Rate
Pamela Martin Mccargill	Guild Mortgage
Suzanne Martindale	Guild Mortgage
Alejandro Martinez	C2 Financial Corporation
Andrew Martinez	Mountain West Financial, Inc.
Diana Martinez	SecurityNational Mortgage Company
Leila Martinez	Homebridge Financial Services, Inc.
Mark Martinez	New American Funding
Mark G. Martinez	Finance of America Mortgage
Michael Martinez	Sun West Mortgage Company
Mike Martinez	Guild Mortgage
Rosa Martinez	Caliber Home Loans, Inc.
Kevin Martini	Benchmark Mortgage
Logan Martini	Benchmark Mortgage
Peter Martino	Guaranteed Rate
Jary Martinson	Caliber Home Loans, Inc.
Kent Martinson	Homeowners Financial Group USA, LLC
Luke Marton	MiMutual Mortgage
Christopher M Martorana	Mortgage Network, Inc.
Todd Marumoto	Intercoastal Mortgage, LLC

NAME	COMPANY
Bernard Karl Marvin Jr	Independent Bank
Dave Marzinke	Movement Mortgage
John Mascolo	Fairway Independent Mortgage Co.
Andy Mason	Bay Equity Home Loans
Vincent Masone	Guaranteed Rate Affinity
Mark Massa	Summit Funding, Inc.
Joseph Massey	Castle & Cooke Mortgage
Marshall Massey	Primary Residential Mortgage, Inc.
Paul Massey	Movement Mortgage
John Massimino	Caliber Home Loans, Inc.
Shane Masterman	Guaranteed Rate
Chelsea Masterson	Homebridge Financial Services, Inc.
Jeremy Mastro	Residential Mortgage Services, Inc.
Maria Masucci	Flagstar Bank
Jason Mata	American Pacific Mortgage
Angie Mata-Ramirez	PrimeLending, A PlainsCapital Company
Ann Matassa	Movement Mortgage
Alexander Mates	FitzGerald Financial Group
Marty Mates	Caliber Home Loans, Inc.
David Mathers	Caliber Home Loans, Inc.
Lisa Mathews	Gateway Mortgage, a division of Gateway First Bank
Chuck Mathewson	Sun West Mortgage Company
Pam Mathewson	New American Funding
Craig Mathieson	Residential Mortgage Services, Inc.
Yan Mathison	loanDepot
Jonathan Matich	Premier Mortgage Resources
Michael Matney	MiMutual Mortgage
Elizabeth Matos-Araujo	Residential Mortgage Services, Inc.
Justin Matsukawa	Primary Residential Mortgage, Inc.
Andy Matt	Fairway Independent Mortgage Co.
Tom Mattaini	New American Funding
Lindsey Matter	Choice Home Loans
Gregory A. Mattern	Finance of America Mortgage
Bobby Matthews	FirstBank
Cynthia Mattox	Ruoff Mortgage
Aaron Matty	Primary Residential Mortgage, Inc.
Johan Matus	Bay Equity Home Loans
Coby Matush	GO Mortgage
Mario Matute	Homebridge Financial Services, Inc.
Brandon J. Matyas	Finance of America Mortgage
Matthew Matz	Trident Mortgage Company
Monroe Mau	C2 Financial Corporation
Kevin Mau	Fairway Independent Mortgage Co.
Jim Maurer	Ruoff Mortgage
Nicholas Michael Mautino	NFM Lending
Tyrone Maxie	Academy Mortgage Corporation
Britt Maxson	Supreme Lending
The Maxwell Team	Diamond Residential Mortgage Co.
Chris Maxwell	Fairway Independent Mortgage Co.
Monty Maxwell	Guild Mortgage

NAME	COMPANY
Tucker Maxwell	Guild Mortgage
Diann May	Fairway Independent Mortgage Co.
Gary A. May	Embrace Home Loans
Gavin May	LeaderOne Financial
Joseph May	Homebridge Financial Services, Inc.
Tonya Annette May	NFM Lending
Chad Mayer	Finance of America Mortgage
Drew Mayes	Guild Mortgage
Vanya Griffith Mayes	Certainty Home Loans, LLC
Bonita Mayne	Guild Mortgage
Jerry Mayo	USA Mortgage
Tina Mayo	Premier Nationwide Lending
Jordan Maywald	LeaderOne Financial
Jamie Mazzacco	Gateway Mortgage, a division of Gateway First Bank
Phil Mazzaferro	Finance of America Mortgage
Suzanne Mazzarella	Fairway Independent Mortgage Co.
Vincenzo Mazzarese	Primary Residential Mortgage, Inc.
JJ Mazzo	CrossCountry Mortgage
Tim McAleece	Mercantile Bank
Stephanie McAllister	Prosperity Home Mortgage, LLC
Kathy McAlpine	Mason-McDuffie Mortgage
Leah McBride	Finance of America Mortgage
Michael McBride	Caliber Home Loans, Inc.
Nathan McCabe	C2 Financial Corporation
Eric James McCabe	Benchmark Mortgage
Tara McCafferty	American Pacific Mortgage DBA: Big Valley Mortgage
Amanda McCall	PrimeLending, A PlainsCapital Company
Amanda McCandless	Premier Nationwide Lending
John Mccann	NewRez
Gayle McCarthy	American Pacific Mortgage
Gerry McCarthy	Leader Bank, N.A.
John McCarthy	NewRez
Joshua Mccarthy	Network Capital
Matthew McCarthy	Leader Bank, N.A.
Michael McCarthy	Leader Bank, N.A.
Scott McCarty	RPM Mortgage, Inc.
Joe McCaslin	New American Funding
Melinda Kim McCaslin	Guaranteed Rate
Brian Mccauley	Fairway Independent Mortgage Co.
Robin McCauley	Caliber Home Loans, Inc.
Michelle McCaulley	Gateway Mortgage, a division of Gateway First Bank
Charles Joseph Mcclafferty	Independent Bank
Toby McClary	Fairway Independent Mortgage Co.
Narda McCleaf Namrow	EagleBank
Kurt McClearn	NOVA® Home Loans
Matthew McClellan	Fairway Independent Mortgage Co.
Sonia McClellin	Homeowners Financial Group USA, LLC
BettyAnn McCloud	Guaranteed Rate
Kurtis McCloud	loanDepot
Kathy McClure	Gateway Mortgage, a division of Gateway First Bank



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Penny McClure	American Pacific Mortgage DBA: Big Valley Mortgage
Candace McComsey	Movement Mortgage
Craig Mcconnachie	Guild Mortgage
Christine McConnell	Homeowners Financial Group USA, LLC
James McConnell	Draper and Kramer Mortgage Corp.
Mark McConnell	Mutual of Omaha Mortgage, Inc.
Tim McConnell	CMG Financial
Noel Mccord	Flagstar Bank
Sharon McCormick	PrimeLending, A PlainsCapital Company
Daniel B McCoy	Intercoastal Mortgage, LLC
Daniel P McCoy	Intercoastal Mortgage, LLC
Ken McCoy	American Pacific Mortgage DBA: Petaluma Home Loans
Jason McCue	Draper and Kramer Mortgage Corp.
Jon McCuskey	New American Funding
RaeJeanne McCutcheon	Citywide Home Loans
Daniel McDade	Movement Mortgage
Abby McDaniel	Spire Financial, a Division of AmeriFirst Financial, Inc.
Phyllis McDaniel	PrimeLending, A PlainsCapital Company
Brian Patrick McDermott	Main Street Home Loans
Megan DeTore McDermott	Guaranteed Rate
Michael McDermott	Bay Equity Home Loans
Matthew McDevitt	Guaranteed Rate
Bill McDonald	VanDyk Mortgage Corporation
Daniel McDonald	NewRez
Evelyn McDonald	New American Funding
Justin McDonald	Fairway Independent Mortgage Co.
Lindsey McDonald	New American Funding
Meggan McDonald	Supreme Lending
Meghan McDonald	Atlantic Coast Mortgage, LLC
Mark McDonell	CMG Financial
Maura McDonnell	loanDepot
Ryan McDonnell	PRMG
Evan McDonough	Family Mortgage Team
Christopher Mcdougall	PRMG
Mark McDowell	loanDepot
Matt McDuffee	FBC Mortgage, LLC
Harding McEldowney	First United Bank Mortgage Group
Zachary McEligot	C2 Financial Corporation
Liz McElroy	First Heritage Mortgage, LLC
Michael McElroy	Gateway Mortgage, a division of Gateway First Bank
Scott McFadden	Fairway Independent Mortgage Co.
George McFaden	Guaranteed Rate Affinity
Luke McFarland	Caliber Home Loans, Inc.
Mike McFarland	CMG Financial
Trevor McFarland	Residential Mortgage Services, Inc.
Lucas McGary	Fairway Independent Mortgage Co.
Bridget McGee	SWBC Mortgage Corporation
Karen K McGee	Homeside Financial, LLC
Robert Mcgee	Sun West Mortgage Company
Brad McGehee	First Heritage Mortgage, LLC

NAME	COMPANY
Rosita McGilvra	Benchmark Mortgage
Josh McGinnis	Benchmark Mortgage
Thomas McGovern	Bay Equity Home Loans
Janene McGowan	Homebridge Financial Services, Inc.
TJ McGrath	Bay Equity Home Loans
John McGrath III	LeaderOne Financial
Shane McGraw	Bay Equity Home Loans
Debbie McGregor	Highland HomeLoans, LLC
Gerard McGuinness	PrimeLending, A PlainsCapital Company
Kelly McGuinness	PrimeLending, A PlainsCapital Company
Matthew McGuire	Supreme Lending
Donna McGuirk	First United Bank Mortgage Group
Barb McHenry	Fairway Independent Mortgage Co.
Dan McIntire	Fairway Independent Mortgage Co.
Blonnel McIntosh	PrimeLending, A PlainsCapital Company
Karen McIntyre	American Pacific Mortgage
Jake McKay	Embrace Home Loans
Shari Mckay	Guild Mortgage
Leon McKean	Academy Mortgage Corporation
Peggy McKechnie	Premier Mortgage Resources
Ken McKee	Movement Mortgage
Ingrid McKeel Rapavy	First Home Mortgage
James McKenna	Guaranteed Rate
Ashley McKenzie	Fairway Independent Mortgage Co.
Joshua P. Mckenzie	Finance of America Mortgage
Stephen McKenzie	New American Funding
Eamon Mckeon	loanDepot
Donna McKeown	Mortgage Network, Inc.
James McKibban	New American Funding
Benjamin J McKillop	Mortgage Network, Inc.
Brian McKim	HouseAmerica Financial
Sheri Lynn McKim	Benchmark Mortgage
Linda McKinley	Fairway Independent Mortgage Co.
Rick McKinley	UW Credit Union
Mike McKinney	American Pacific Mortgage DBA: All California Mortgage
Matthew McKnight	Prosperity Home Mortgage, LLC
Frederick A. McClain	Finance of America Mortgage
Mary McLain	Lake Michigan Credit Union
Sean McLaren	NOVA® Home Loans
Barb McLaughlin	Guaranteed Rate
Cooper Mclaughlin	Flagstar Bank
Jason Charles McLaughlin	NFM Lending
John Mclaughlin	NewRez
Petya Popova McLaughlin	Guaranteed Rate
Steve McLaughlin	Guaranteed Rate
Thomas McLaughlin	Guaranteed Rate Affinity
Angela McLean	Movement Mortgage
Joseph McLean	Mutual of Omaha Mortgage, Inc.
Joseph McLean	NewRez
Mark McLeavy	New American Funding

NAME	COMPANY
Brittany McLendon	New American Funding
Tom McLister	George Mason Mortgage, LLC
Audra McMahan	Guild Mortgage
Alex McMaster	Metro Credit Union
Sean McMenamin	Mutual of Omaha Mortgage, Inc.
Marni McMillan	V.I.P Mortgage, Inc.
Brian McMullen	PrimeLending, A PlainsCapital Company
Thomas McMurray	C2 Financial Corporation
Mike McNamara	Proper Rate
Thomas McNamara	Caliber Home Loans, Inc.
Deborah McNeely	loanDepot
Corey McNeil	Guaranteed Rate Affinity
Tamara McNeil	Guaranteed Rate Affinity
Annie McNiel	Gateway Mortgage, a division of Gateway First Bank
Ryan McQuaid	NewRez
Colleen McQuillen	Main Street Home Loans
Chris McRae	Guaranteed Rate
Tania Shanahan McRae	Guaranteed Rate
James McVey	Primary Residential Mortgage, Inc.
Tracey McVicker	Highlands Residential Mortgage
Dana Meadows	Movement Mortgage
Angela Mears-Cohen	loanDepot
William Mecklenburg	Prosperity Home Mortgage, LLC
John Medin	Summit Funding, Inc.
David Medina	Fairway Independent Mortgage Co.
Stacey Medinas	Finance of America Mortgage
Kevin Medlin	Guaranteed Rate
Stephanie S Medlock	Benchmark Mortgage
David Medrano	First United Bank Mortgage Group
Meredith Medvec	Prosperity Home Mortgage, LLC
Melissa Medved	Caliber Home Loans, Inc.
Molly Meeker	Bay Equity Home Loans
Tamela Mae Meeks	Point Mortgage Corporation
Michael Meena	Augusta Financial Inc.
Jonathan Meer	Network Capital
Fredrik Megerdichian	HouseAmerica Financial
Mary Meghan Merrill	CMG Financial
Kelly Megivern	George Mason Mortgage, LLC
Jieyi Mei	Fairway Independent Mortgage Co.
Daniel Meidan	loanDepot
Danny Meier	Academy Mortgage Corporation
Mikal Mele-Ludtke	Fairway Independent Mortgage Co.
Amanda Melendez	SecurityNational Mortgage Company
Karla Melgar	Embrace Home Loans
Eva Melgarejo	New American Funding
Carlos Melich	Finance of America Mortgage
Ceroi Mello	Guaranteed Rate
Kim A. Mello	Draper and Kramer Mortgage Corp.
Marco Melo	Embrace Home Loans
Kim Melton	Ruoff Mortgage



TOP 200 MORTGAGE ORIGINATORS ★ TOP 1% MORTGAGE ORIGINATORS ★ TOP 100 MORTGAGE COMPANIES ★ FORTUNE 100 BEST WORKPLACES ★ INC. BEST WORKPLACES ★ TOP ORIGINATORS ★ TOP MORTGAGE LENDERS ★ BEST PLACES TO WORK ★ MORTGAGE LENDERS & BROKERS BOOK OF LISTS ★ BEST MORTGAGE COMPANIES TO WORK FOR ★ TOP COMPANIES TO WORK FOR ★ MOST ADMIRABLE COMPANIES ★ ELLIE MAE HALL OF FAME FINALIST ★ INC. 5000 FASTEST GROWING PRIVATE COMPANIES ★ MOST ADMIRABLE LEADERS ★ TOP 200 MORTGAGE ORIGINATORS ★ TOP 1% MORTGAGE ORIGINATORS ★ TOP 100 MORTGAGE COMPANIES ★ FORTUNE 100 BEST WORKPLACES ★ INC. BEST WORKPLACES ★ TOP ORIGINATORS ★ TOP MORTGAGE LENDERS ★ BEST PLACES TO WORK ★ MORTGAGE LENDERS & BROKERS BOOK OF LISTS ★ BEST MORTGAGE COMPANIES TO WORK FOR ★ TOP COMPANIES TO WORK FOR ★ MOST ADMIRABLE COMPANIES ★ ELLIE MAE HALL OF FAME FINALIST ★ INC. 5000 FASTEST GROWING PRIVATE COMPANIES ★ MOST ADMIRABLE LEADERS ★ TOP 200 MORTGAGE ORIGINATORS ★ TOP 1% MORTGAGE ORIGINATORS ★ TOP 100 MORTGAGE COMPANIES ★ FORTUNE 100 BEST WORKPLACES ★ INC.

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BEST WORKPLACES ★ TOP ORIGINATORS ★ TOP MORTGAGE LENDERS ★ BEST PLACES TO WORK ★ MORTGAGE LENDERS & BROKERS BOOK OF LISTS ★ BEST MORTGAGE COMPANIES TO WORK FOR ★ TOP COMPANIES TO WORK FOR ★ MOST ADMIRABLE COMPANIES ★ ELLIE MAE HALL OF FAME FINALIST ★ INC. 5000 FASTEST GROWING PRIVATE COMPANIES ★ MOST ADMIRABLE LEADERS ★ TOP 200 MORTGAGE ORIGINATORS ★ TOP 1% MORTGAGE ORIGINATORS ★ TOP 100 MORTGAGE COMPANIES



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Robert Melton	NewRez
Kyle Melvin	American Pacific Mortgage DBA: Aligned Mortgage
Joel Mendez	Mountain West Financial, Inc.
Beckie Mendonsa	Movement Mortgage
David Mendoza	Guild Mortgage
Miguel Mendoza	Mutual of Omaha Mortgage, Inc.
Rusty Mendoza	Finance of America Mortgage
Jerry Meneses	Movement Mortgage
Cara Mengali	Guild Mortgage
Ali Menke	AnnieMac Home Mortgage
Michael Mento	Prosperity Home Mortgage, LLC
Blaise Menzoni	Finance of America Mortgage
Carmen Meraz	New American Funding
Susie Meraz	Bay Equity Home Loans
Buffy Mercep	Guild Mortgage
Robert Charles Mercer	First Home Mortgage
Jennifer Mericle	Bay Equity Home Loans
Geoffrey Merino	Flagstar Bank
Jorge Merlos	Golden Empire Mortgage, Inc. dba Integrity Home Finance
Frank Merola	William Raveis Mortgage
Laura Merrifield	Academy Mortgage Corporation
Alex Merrill	Finance of America Mortgage
Matthew Merrill	Academy Mortgage Corporation
Scott Merrill	Golden Empire Mortgage, Inc. dba Progressive Loan Funding
Aaron Merritt	Supreme Lending
Brent Carroll Merritt	Benchmark Mortgage
James Merritt	Summit Funding, Inc.
Michelle Merritt	LeaderOne Financial
Thomas Merritt	Summit Funding, Inc.
Mark Merry	Supreme Lending
Scott Mertens	LeaderOne Financial
Bill Mervin	Apex Home Loans
Daniel Mery	American Pacific Mortgage
German Mesa	Caliber Home Loans, Inc.
Anna Mescher	Fairway Independent Mortgage Co.
Christine Meserve	Flagstar Bank
Brian Messer	Supreme Lending
Justin Messer	Supreme Lending
Marcia Messer	SWBC Mortgage Corporation
David Messineo	First Savings Mortgage
Justin Messing	NJ Lenders Corp
Stephanie Messenger	FirstBank
Jolene Messmer	Caliber Home Loans, Inc.
Laura Mestro	Caliber Home Loans, Inc.
Michael Metz	V.I.P Mortgage, Inc.
Mike Metz	Guaranteed Rate
Martin Metzendorf	USA Mortgage
David Meurer	PrimeLending, A PlainsCapital Company
Carey Meushaw	Atlantic Coast Mortgage, LLC
Ashley Meyer	Guild Mortgage

NAME	COMPANY
RJ Meyerhoffer	Guaranteed Rate
Bruce David Meyers	First Home Mortgage
Jonathan Mezzadri	New American Funding
Mudzingwa Mhiripiri	AnnieMac Home Mortgage
Titus Mhiripiri	AnnieMac Home Mortgage
William Michaloski	V.I.P Mortgage, Inc.
Andrew Michaud	Residential Mortgage Services, Inc.
Rod Michotte	Guaranteed Rate Affinity
Jennifer Micklos	Movement Mortgage
Brian Midland	loanDepot
Mark A Mieczkowski	Guaranteed Rate
Tim Mieling	Guaranteed Rate
Matthew Mieras	CMG Financial
Rick Mikel	Guaranteed Rate
Ryan Mikita	C2 Financial Corporation
Dietrich Miklautsch	Guild Mortgage
Jeffrey Miksta	V.I.P Mortgage, Inc.
Ben Milam	Guaranteed Rate
Timothy Martin Milauskas	First Home Mortgage
Glenyse Milbourn	loanDepot
Alex Milburn	Fairway Independent Mortgage Co.
Teresa Milchuck	FirstBank
Shalise Miles	Caliber Home Loans, Inc.
Glenda Gray Millard	Benchmark Mortgage
Michael Miller	C2 Financial Corporation
Adam Thomas Miller	Homeside Financial, LLC
AJ Miller	Fairway Independent Mortgage Co.
Andrew Miller	Fairway Independent Mortgage Co.
Ben Miller	Prosperity Home Mortgage, LLC
Brandon Miller	Fairway Independent Mortgage Co.
Brock Miller	Finance of America Mortgage
Chris Miller	Caliber Home Loans, Inc.
Christine Miller	New American Funding
Christopher Miller	Family First Funding LLC
Diane Miller	Draper and Kramer Mortgage Corp.
Donna Miller	Movement Mortgage
Eric Miller	Finance of America Mortgage
Eric Miller	Spire Financial, a Division of AmeriFirst Financial, Inc.
Julie Miller	Prosperity Home Mortgage, LLC
Justin Miller	Fairway Independent Mortgage Co.
Kristi Miller	PrimeLending, A PlainsCapital Company
Lee Miler	Lake Michigan Credit Union
Linda Miller	Supreme Lending
Mark Miller	Caliber Home Loans, Inc.
Mark Miller	Fairway Independent Mortgage Co.
Matt Miller	First Home Mortgage
Matthew Miller	Leader Bank, N.A.
Maureen Miller	Academy Mortgage Corporation
Mike Miller	Ruoff Mortgage
Nicholle Miller	Fairway Independent Mortgage Co.

NAME	COMPANY
Pam Miller	Fairway Independent Mortgage Co.
Phil Miller	Highlands Residential Mortgage
Richard Miller	Caliber Home Loans, Inc.
Russ Miller	New American Funding
Scott Miller	AnnieMac Home Mortgage
Scott Miller	NewRez
Scott Miller	Ruoff Mortgage
Shane Miller	On Q Financial, Inc.
Shawn Miller	VanDyk Mortgage Corporation
Steve Benjamin Miller	Embrace Home Loans
Tammy Hajjar Miller	The Federal Savings Bank
Michelle Milliron	V.I.P Mortgage, Inc.
Brett Mills	Academy Mortgage Corporation
Ian Mills	Fairway Independent Mortgage Co.
John Mills	Fairway Independent Mortgage Co.
Randall Mills	AmeriFirst Financial, Inc.
Heather Millspaugh	Finance of America Mortgage
Sandi Milohov	Guild Mortgage
Erin Milstead	Guaranteed Rate
Jeff Walter Miltenberger	NFM Lending
Melissa Milton	Guaranteed Rate
Peter Minarich	Homebridge Financial Services, Inc.
Matt Minder	New American Funding
Pete Mingham	Guild Mortgage
Chris Minjarez	CMG Financial
Nick Mink	Guaranteed Rate
Brian Minkow	Homebridge Financial Services, Inc.
Jeremy Andrew Minson	NFM Lending
Eileen Mirabal	Sun West Mortgage Company
Vito Mirabile	Mutual of Omaha Mortgage, Inc.
Emelda Miranda	American Pacific Mortgage DBA: Northwest Home Loans
Alex Mishchuk	Flagstar Bank
Lisa Mishkin	Caliber Home Loans, Inc.
Debbie Mishko	American Pacific Mortgage
Linda Mister	Highlands Residential Mortgage
Benjamin Mitas	loanDepot
Christopher Mitchell	NewRez
Colleen Mitchell	Homebridge Financial Services, Inc.
Craig Mitchell	American Pacific Mortgage DBA: Residential Home Loans
Felicia Mitchell	loanDepot
Heather Mitchell	Fairway Independent Mortgage Co.
Larry Mitchell	PrimeLending, A PlainsCapital Company
Tammie Mitchell	Prosperity Home Mortgage, LLC
Teresa Mitchell	Green Brick Mortgage, LLC
Tina Mitchell	Highlands Residential Mortgage
Kamna Mittal	Guaranteed Rate Affinity
James Mitzel	Primary Residential Mortgage, Inc.
Rich Mize	Fairway Independent Mortgage Co.
David Moberly	Guaranteed Rate
Justin Mobilian	NewRez

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Amanda Mock	PrimeLending, A PlainsCapital Company
Tracy Mock	Gateway Mortgage, a division of Gateway First Bank
Jeff Modeski	Apex Home Loans
Amul Modhera	Gateway Mortgage, a division of Gateway First Bank
Barry Arthur Moeller	Movement Mortgage
Per Moerkeseth	HomeStreet Bank
Paul Moerman	Gateway Mortgage, a division of Gateway First Bank
Nick Moffett	Supreme Lending
Anouheh Moghaddam	Movement Mortgage
Steve Mohabir	Prosperity Home Mortgage, LLC
Yousif Mohamed	Movement Mortgage
Neda Mohammadi	RPM
Scott Moize	First United Bank Mortgage Group
Pieter Mol	Flagstar Bank
Dane Moler	Primary Residential Mortgage, Inc.
Jose Molina	Summit Funding, Inc.
Kelly Molitor	Guaranteed Rate Affinity
Michelle Mollura	RPM Mortgage, Inc.
Nicholas Robert Molthen	Homeside Financial, LLC
Tigran Momdjian	New American Funding
Frank Monaco Jr.	Guaranteed Rate Affinity
Tobi Mondejar	loanDepot
Theresa Mondragon	Fairway Independent Mortgage Co.
Travis Monen	Homebridge Financial Services, Inc.
Trevor Monette	Movement Mortgage
Dale	Network Funding, LP
Melissa Monjaraz	Guild Mortgage
Mark Monson	V.I.P Mortgage, Inc.
David Monsour	Homebridge Financial Services, Inc.
Scott Montello	Guaranteed Rate Affinity
Andee Montemorano	American Pacific Mortgage
Mara Montes	Primary Residential Mortgage, Inc.
Bill Montgomery	Caliber Home Loans, Inc.
Brenda Montgomery	Guaranteed Rate
Denise Montgomery	Finance of America Mortgage
Andrew Monticone	Leader Bank, N.A.
Jorge I Montoya Morales	Guild Mortgage
Josh Moody	Goldwater Bank
Karen Moon	Fairway Independent Mortgage Co.
Douglas Mooney	Prosperity Home Mortgage, LLC
John Moony	Guaranteed Rate Affinity
Schellon Moore	C2 Financial Corporation
Adam Moore	Academy Mortgage Corporation
Alan Moore	Guild Mortgage
Amy Moore	Guild Mortgage
Andrea Moore	Guild Mortgage
Brian Moore	Fairway Independent Mortgage Co.
Chris Howard Moore	Benchmark Mortgage
Enda Moore	Prosperity Home Mortgage, LLC
Erin Moore	PrimeLending, A PlainsCapital Company

NAME	COMPANY
Jim Moore	Guaranteed Rate
Joe Moore	Mountain West Financial, Inc.
Jolene Knoll Moore	Main Street Home Loans
Jordan David Moore	Mortgage Network, Inc.
Julee Moore	Caliber Home Loans, Inc.
Kelli Moore	Fairway Independent Mortgage Co.
Kimberly Moore	Prosperity Home Mortgage, LLC
Laurie Moore	Fairway Independent Mortgage Co.
Mark Moore	Fairway Independent Mortgage Co.
Matt Moore	New American Funding
Matthew Moore	NewRez
Michelle Moore	Prosperity Home Mortgage, LLC
Patrick Moore	Highlands Residential Mortgage
Sean Moore	VanDyk Mortgage Corporation
Sheila Moore	Fairway Independent Mortgage Co.
Tammy Moore	Diamond Residential Mortgage Co.
Terry Moore	Summit Funding, Inc.
Thomas Moore	FirstBank
Tim Moore	Mortgage Network, Inc.
Lacey Moores	Summit Funding, Inc.
Bill Moorman	Guaranteed Rate
Matt Moorman	Sun West Mortgage Company
Marti Moorman	loanDepot
Adrian Mora	Benchmark Mortgage
Oscar Mora	American Pacific Mortgage DBA: TreeHouse Mortgage Group
Kristina Moradi	Prosperity Home Mortgage, LLC
Enzo Morales	C2 Financial Corporation
Norma Morales	Homebridge Financial Services, Inc.
Sterling Morales	Caliber Home Loans, Inc.
Veronica Y Morales	Point Mortgage Corporation
James Sterling Moran	First Home Mortgage
Timothy J. Moran	Finance of America Mortgage
Kelcey Morange	Main Street Home Loans
Justin Morcate	NewRez
Brent Anthony Moreland	Direct Mortgage Loans
Christopher Moreno	Network Capital
Mitchel Morey	loanDepot
Aaron Morgan	Academy Mortgage Corporation
Cynthia Morgan	PrimeLending, A PlainsCapital Company
Dave Morgan	Fairway Independent Mortgage Co.
Irene Morgan	SWBC Mortgage Corporation
Joel Morgan	American Pacific Mortgage DBA: Options Financial Residential Mortgage
Lance Morgan	Fairway Independent Mortgage Co.
Randall Morgan	Guild Mortgage
Ryan Morgan	Mortgage Corp East
Stephanie Morgan	CMG Financial
Kaycee Morgen	PrimeLending, A PlainsCapital Company
Lisa Moriello	loanDepot
William Morin	HCP Mortgage, LLC
Brian Morley	Fulton Mortgage

NAME	COMPANY
Janet Morley	NOVA@ Home Loans
Michael Morneau	Homebridge Financial Services, Inc.
Amy Morrill	CMG Financial
David Morris	Prosperity Home Mortgage, LLC
Jennifer Morris	Guild Mortgage
Justin Morris	Guild Mortgage
Lauren Morris	Academy Mortgage Corporation
Matt Morris	Green Brick Mortgage, LLC
Michelle Morris	Guaranteed Rate Affinity
Mike Morris	Caliber Home Loans, Inc.
Robert Morris	Waterstone Mortgage
Steve Morris	Guaranteed Rate
Jamie Morrison	SWBC Mortgage Corporation
Michael Morrison	Movement Mortgage
David Morriss	Grand Home Loans, LLC
Scott A. Morrisette	CMG Financial
Keith Morrow	SWBC Mortgage Corporation
Matt Morrow	Highlands Residential Mortgage
Scott Morrow	Movement Mortgage
Edward Morse	NewRez
Eric Morse	Movement Mortgage
Nicholas L Morse	Guaranteed Rate
Chris Morton	Finance of America Mortgage
Joe Moschella	Guaranteed Rate
Salvatore Moschitta	Caliber Home Loans, Inc.
Michael Moseby	New American Funding
Jeff Moser	Fairway Independent Mortgage Co.
Laynie Moser	Summit Funding, Inc.
Jesusa Mosher	loanDepot
Brandon Moss	Fairway Independent Mortgage Co.
Jeff Moss	Movement Mortgage
Leslie Ann Moss	Vintage Lending
Michael Most	Guaranteed Rate
Bill Mott	Flagstar Bank
Jake Mott	Academy Mortgage Corporation
Mark Moulesong	Inlanta Mortgage, Inc.
Jonathan Mount	FBC Mortgage, LLC
Jeffrey Mountain	Guaranteed Rate
Sonnet Mouritsen	Guild Mortgage
Miguel Mouriz	New American Funding
Cindy "Lucinda McLoughlin" Mouzakis	11 Mortgage
Stephen Moye	New American Funding
Michelle Moyer Thula	Movement Mortgage
Todd Mrazek	Supreme Lending
Mike Mudry	New American Funding
Eric Mueller	Mutual of Omaha Mortgage, Inc.
Jacob Mueller	Homeowners Financial Group USA, LLC
Shirley Mueller	Guaranteed Rate
Melissa Muench	Fairway Independent Mortgage Co.
Gregory Mull	CrossCountry Mortgage



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Greg Mullan	George Mason Mortgage, LLC
Joanne Mullaney	Homebridge Financial Services, Inc.
Ian Mullen	Caliber Home Loans, Inc.
Jamison E Mullen	First Home Mortgage
Jesse Mullen	Guild Mortgage
Laura Mullen	Ruoff Mortgage
Mary Christine Mullen	Homeside Financial, LLC
Chad Mullenix	CMG Financial
Rhonda Mullins	CMG Financial
Eric Mullis	George Mason Mortgage, LLC
Barb Multari	Pathway Mortgage Group
Pat Mulvey	Golden Empire Mortgage, Inc.
Andres Munoz	PRMG
Bob Munsey	Mortgage Network, Inc.
Michelle Muqtadir	Caliber Home Loans, Inc.
Jennifer Muraco	Guaranteed Rate Affinity
Kyle Murata	CMG Financial
Joe Muratori	Fairway Independent Mortgage Co.
Todd Murawski	TCF National Bank
Ian Murdock	Fairway Independent Mortgage Co.
Michael Murgatroy	Guaranteed Rate
Brian Murphy	Caliber Home Loans, Inc.
Daniel Murphy	loanDepot
Hudson Murphy	LeaderOne Financial
Jacqueline Murphy	Caliber Home Loans, Inc.
Kevin John Murphy	Freedmont Mortgage Group
Kevin Murphy	Waterstone Mortgage
Kevin Murphy	Homebridge Financial Services, Inc.
Kimberly Murphy	Draper and Kramer Mortgage Corp.
Marcia Murphy	Bay Equity Home Loans
Seamus Murphy	Guild Mortgage
Sean Murphy	Guaranteed Rate Affinity
Bill Murphy	Fairway Independent Mortgage Co.
Christopher Murray	PRMG
Clay Murray	American Pacific Mortgage DBA: Military Home Loans
Leanne Murray	Guaranteed Rate
Michael Murray	Proper Rate
S. John Murray	Draper and Kramer Mortgage Corp.
Tania Murray	New American Funding
Eric Murrietta	Homeowners Financial Group USA, LLC
Anthony Musante	PNC Bank
Anthony Muscarella	Advisors Mortgage Group
DanaMarie Muse	C2 Financial Corporation
Shadia I. Museitif-Stewart	Finance of America Mortgage
Amanda Musgrove	Fairway Independent Mortgage Co.
Cathlene Music	Ruoff Mortgage
Brian Musket	American Pacific Mortgage DBA: Secure Funding Group
Aydin Muzaini	Network Capital
Brandon Myers	NewRez
Gina Myers	CrossCountry Mortgage

NAME	COMPANY
Matthew Myers	FBC Mortgage, LLC
Robert Myers	Guaranteed Rate
Steve Myers	Guild Mortgage
April Myrick	Highlands Residential Mortgage
Lynda Myrick	Caliber Home Loans, Inc.
Ashleigh N. Fletcher	CMG Financial
Meena Na	American Pacific Mortgage DBA: Element Mortgage
Michael James Nadeau	First Home Mortgage
Molly Nadeau-Peterson	Waterstone Mortgage
Rob Naden	George Mason Mortgage, LLC
Jason Lawrence Nader	First Home Mortgage
Matthew J. Nader	First Home Mortgage
Scott Nadler	loanDepot
Moshe Nafisi	Guaranteed Rate
Paul Nagel	Main Street Home Loans
Chris Nagle	Guaranteed Rate
Gayle Nagy	RPM Mortgage, Inc
Blake J. Nahf	Finance of America Mortgage
Edward Nakamura	Finance of America Mortgage
Sylvia Nanez	Prosperity Home Mortgage, LLC
Bruce Nangle	Guaranteed Rate Affinity
Mario Nanna	Supreme Lending
Patty Napgezsek	Fairway Independent Mortgage Co.
Vincent Nardini	NewRez
Jonathon Narens	Flagstar Bank
Heather Nartker	NOVA® Home Loans
Nathan Nary	Movement Mortgage
Daniel Walter Nasert	Benchmark Mortgage
Carrie Nash	Highlands Residential Mortgage
Julie Nash	loanDepot
Russell Nash	George Mason Mortgage, LLC
Omar John Nassar	Trident Mortgage Company
Michael Nasserfar	Movement Mortgage
Josh Nastal	Homeowners Financial Group USA, LLC
Dustin Nates	Mutual of Omaha Mortgage, Inc.
Tracey Naughton	Guaranteed Rate
Lily Navarro	Guild Mortgage
Joshua Nawrot	Northern Mortgage Services
Stacy Neal	Wallick & Volk
Brian Neary	USA Mortgage
Ken Neate	Guaranteed Rate
Suzanne Neblett	Guaranteed Rate
Shea Neely	Fairway Independent Mortgage Co.
Julie Negri	NOVA® Home Loans
Kimberley Negron	Homebridge Financial Services, Inc.
Kimberly Nehiley-Akins	Supreme Lending
Leo Neidetcher	Proper Rate
Jeffrey Neilsen	First Heritage Mortgage, LLC
Hajir Nejati	Guaranteed Rate
Sabrina Nelke	Premier Mortgage Resources

NAME	COMPANY
Brandy Nelms	Caliber Home Loans, Inc.
Kimberly Nelon	Guild Mortgage
Cris Nelson	Guaranteed Rate
Darrell Nelson	American Pacific Mortgage DBA: Diversified Capital Funding
Jerome Nelson	Guaranteed Rate Affinity
Lynn Nelson	Finance of America Mortgage
Melissa Nelson	Supreme Lending
Michael Nelson	Academy Mortgage Corporation
Nathan Nelson	loanDepot
Ryan Nelson	AmeriFirst Financial, Inc.
Chris Nelson-Orcutt	PrimeLending, A PlainsCapital Company
Christopher Neofotis	Atlantic Coast Mortgage, LLC
James Nesbit	Academy Mortgage Corporation
Lori Neuhauser	Guaranteed Rate
Brian Neumann	Mortgage Network, Inc.
Scott Neumann	Fairway Independent Mortgage Co.
Heather M. Neuner	Finance of America Mortgage
Sal Navigato	Flagstar Bank
Michael Neville	loanDepot
Hunter A Nevotti	Benchmark Mortgage
Cheryl New	Guild Mortgage
Travis Newbauer	Fairway Independent Mortgage Co.
Chris Newberry	MiMutual Mortgage
Travis Newberry	Fairway Independent Mortgage Co.
Todd Newell	George Mason Mortgage, LLC
Andy Newman	GO Mortgage
Eric Newman	Movement Mortgage
Jennifer Newsom	Guaranteed Rate Affinity
Blaine Newsome	Movement Mortgage
Rita Newton	Guaranteed Rate
Carolyn Ney	Academy Mortgage Corporation
Tiffany Ngo	SecurityNational Mortgage Company
Andy Nguyen	loanDepot
Geoff Nguyen	Flagstar Bank
Hien Nguyen	Atlantic Coast Mortgage, LLC
Linda Nguyen	Guaranteed Rate
Phil Nguyen	Atlantic Coast Mortgage, LLC
Sharon Nguyen	Caliber Home Loans, Inc.
Lisamarie Nicholas	PrimeLending, A PlainsCapital Company
Alex Nichols	Guild Mortgage
John Nichols	Movement Mortgage
Julie Nichols	Highlands Residential Mortgage
Lisa Nichols	Atlantic Coast Mortgage, LLC
Jeff Nicholson	Guaranteed Rate
Scott Nicholson	Sun West Mortgage Company
Brian Nickel	NewRez
Jeff Nicola	Bay Equity Home Loans
Bradley Nielsen	SecurityNational Mortgage Company
Mike Nielsen	Proper Rate
Karen Nielson	Guild Mortgage

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Todd Niizawa	loanDepot
Tina Nikkhah	New American Funding
Aaron Ninness	New American Funding
Paula Nirschl	Guild Mortgage
David Nishan	Residential Mortgage Services, Inc.
Lorelei Nishiguchi	Primary Residential Mortgage, Inc.
David Nishimura	Premier Mortgage Resources
Ed Nissen	LendUS
Trevor Nissen	Guild Mortgage
Harold Nissley	PrimeLending, A PlainsCapital Company
Robert Nitz	PrimeLending, A PlainsCapital Company
Moshe Niv	Guaranteed Rate Affinity
Daniel Nix	loanDepot
Sean Nixon	loanDepot
Steph Noble	Guild Mortgage
Juliana Noel-Morgan	Guaranteed Rate
Marge Nogosek	American Pacific Mortgage
John Noldan	Guaranteed Rate
Jennifer Nollner	SWBC Mortgage Corporation
Andrew Nolte	Movement Mortgage
Adam Noone	Summit Funding, Inc.
Chance Norby	Guaranteed Rate
Alexander P Norcini	Intercoastal Mortgage, LLC
Pete Nordstrom	Guild Mortgage
Alec Norets	Guild Mortgage
John Norgard	Guild Mortgage
Paul Edward Norment	Homeside Financial, LLC
Lisa Norrell Nesper	CMG Financial
Grant Norris	RPM Mortgage, Inc.
Barbara Norwitz	Trident Mortgage Company
Brooke Noth	Guild Mortgage
Thomas Novelli	NewRez
Armando Novelo	Golden Empire Mortgage, Inc.
Todd Novosel	Guaranteed Rate
Kelly Novotny	Union Bank and Trust Co.
Jeffrey A Novotny Jr	George Mason Mortgage, LLC
Michael Nowak	Network Capital
Eric Nowik	Prosperity Home Mortgage, LLC
Jeremy Noyes	PrimeLending, A PlainsCapital Company
John Noyes	loanDepot
John Nuebel	Fairway Independent Mortgage Co.
James Nuesslein	Mutual of Omaha Mortgage, Inc.
Alex Nunemaker	FitzGerald Financial Group
Cyndi Nunez	Guild Mortgage
Vickie Nunez	Academy Mortgage Corporation
Cara Nunley	Prosperity Home Mortgage, LLC
Cheryl Nunn	loanDepot
Jonathan Nunn	First United Bank Mortgage Group
Chequeta Nutt	Caliber Home Loans, Inc.
Kelly Nyikita	Guaranteed Rate Affinity

NAME	COMPANY
Robby Oakes	Corporate Investors Mortgage Group
Jami Obermayer	McLean Mortgage Corporation
Rich Obermeier	GO Mortgage
Scott Obermeyer	Fairway Independent Mortgage Co.
David O'Block	CMG Financial
Jeff O'Brasky	Homeowners Financial Group USA, LLC
James OBrien	loanDepot
Alicia O'Brien	Prosperity Home Mortgage, LLC
Curtis O'Brien	PrimeLending, A PlainsCapital Company
Keith O'Brien	Prosperity Home Mortgage, LLC
Kenneth O'Brien	Primary Residential Mortgage, Inc.
Laurie O'Callaghan	Caliber Home Loans, Inc.
Mick Occhiato	MegaStar Financial Corp.
Nate Ochoa	New American Funding
Nick Ochoa	American Pacific Mortgage DBA: Aligned Mortgage
Greg Ocken	Movement Mortgage
John O'Connell	C2 Financial Corporation
Carol O'Connell	McLean Mortgage Corporation
Daniel O'Connell	V.I.P Mortgage, Inc.
Meggan O'Connell	Fairway Independent Mortgage Co.
Robert Dennis O'Connell Jr.	Main Street Home Loans
John O'Connor	Prosperity Home Mortgage, LLC
Matt O'Connor	Caliber Home Loans, Inc.
Michelle Oddo	LeaderOne Financial
Leanne Odom	Caliber Home Loans, Inc.
Shannon Odom	LeaderOne Financial
Justin O'Donnell	Intercoastal Mortgage, LLC
Peter O'Donnell	Main Street Home Loans
Rusty O'Dowd	Guaranteed Rate
Randall Oestreich	NewRez
Doug Ogburn	First United Bank Mortgage Group
Russ Ogburn	Fairway Independent Mortgage Co.
Harry Ogden	Draper and Kramer Mortgage Corp.
Michael Ognissanti	PrimeLending, A PlainsCapital Company
Kieron O'Grady	Movement Mortgage
John Ohara	Fairway Independent Mortgage Co.
Kevin O'Hara	NewRez
Tom O'Hearn	Fairway Independent Mortgage Co.
Jeffrey Ohm	NOVA® Home Loans
Arthur Chungtaek Ohr	FitzGerald Financial Group
Casey Oiness	Guild Mortgage
George Oji	Movement Mortgage
Stephen Oka	C2 Financial Corporation
Edward Okeefe	SWBC Mortgage Corporation
Mary Beth O'Keefe	Residential Mortgage Services, Inc.
Jonathan Okun	Prosperity Home Mortgage, LLC
Anthony Olague	Fairway Independent Mortgage Co.
Kevin O'Laughlin	Movement Mortgage
Shellie Oldham	loanDepot
Patrick O'Leary	Movement Mortgage

NAME	COMPANY
Diana Olivian	loanDepot
Colleen Olivas	American Pacific Mortgage DBA: The Brandon Drew Group
Kevin Oliveira	Fairway Independent Mortgage Co.
Bruce K. Oliver	Finance of America Mortgage
Charles Oliver	Guaranteed Rate
David Oliver	NewRez
Justin Oliver	NOVA® Home Loans
Michelle Oliver	Guild Mortgage
Raheam Oliver	Homeside Financial, LLC
David Oliverio	SWBC Mortgage Corporation
Matthew Olk	Guaranteed Rate
Kelly Ollendorff	Guild Mortgage
Anthony Olmert	First Home Mortgage
Allison Olsen	Fairway Independent Mortgage Co.
Daniel Olsen	Guaranteed Rate
Donald Olsen	SecurityNational Mortgage Company
Ian M. Olsen	Guaranteed Rate
Brenda Olson	Finance of America Mortgage
Camille Olson	Citywide Home Loans
Justin Olson	Finance of America Mortgage
Robert Olson	NewRez
Sonya Olson	FBC Mortgage, LLC
Tony Olson	Guaranteed Rate Affinity
Pam Oluola	Guaranteed Rate
Allison Olweiler	McLean Mortgage Corporation
James O'Malley	Leader Bank, N.A.
Robert O'Malley Jr.	Summit Funding, Inc.
Elizabeth O'Neal	loanDepot
Jack O'Neal	Academy Mortgage Corporation
Leslie O'Neal	Movement Mortgage
Skip O'Neal	Highlands Residential Mortgage
Brooks Onishi	loanDepot
Mark Onnen	Homebridge Financial Services, Inc.
Dean Ono	Fairway Independent Mortgage Co.
Jeff Onofrio	Sun West Mortgage Company
Nick Onstad-Hawes	Sammamish Mortgage
Kevin Opdahl	LeaderOne Financial
Dean Opfer	Fairway Independent Mortgage Co.
Chris Opstedal	Fairway Independent Mortgage Co.
Howard Davis Orebaugh Jr.	Homeside Financial, LLC
Oren Orkin	Guaranteed Rate
Sonya Orlick	Caliber Home Loans, Inc.
Jennifer Orner	PrimeLending, A PlainsCapital Company
Eric Orozco	LeaderOne Financial
Gil Orozco	Grand Home Loans, LLC
Linda Orozco	Academy Mortgage Corporation
Ruben Orozco	Caliber Home Loans, Inc.
Stacy Orozco	Primary Residential Mortgage, Inc.
Karen Orr	Fairway Independent Mortgage Co.
Michael Orsini	McLean Mortgage Corporation



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Ashley Ortega	CMG Financial
Kimi Ortega	Supreme Lending
Luis Ortega	American Pacific Mortgage DBA: Military Home Loans
Victor Ortega	Sun West Mortgage Company
Armando Ortiz	Flagstar Bank
Jesse Ortiz	NOVA® Home Loans
Katherine Osborn	CMG Financial
Michael P. Osborn	Guaranteed Rate
Josh Osborne	CrossCountry Mortgage
Tyler Osby	Fairway Independent Mortgage Co.
Jason Osenton	loanDepot
Bryan Zadeh	Guaranteed Rate
Bruce Ostovitz	NewRez
Timmy Ostrom	Fairway Independent Mortgage Co.
Jason Oswald	Academy Mortgage Corporation
Michelle Ota	Golden Empire Mortgage, Inc. dba Blue Vista Mortgage
Suzy Otello Rainier	Movement Mortgage
Alejandro Otero	PRMG
JoAnna Otero	Caliber Home Loans, Inc.
Kevin Allan Oto	Green Haven Capital
Rachel Ottey	NewRez
Mike Oувerson	LeaderOne Financial
Alan Ouye	Guaranteed Rate
Nicholas Overcash	PrimeLending, A PlainsCapital Company
Brad Overlin	Movement Mortgage
Jack Overy	Caliber Home Loans, Inc.
Lori Ovesen	Sun West Mortgage Company
Debbie Owen	Guild Mortgage
Donnie Owen	Guild Mortgage
John Owen	Movement Mortgage
Rob Owen	Caliber Home Loans, Inc.
Austin Owens	Network Capital
Cameron Owens	loanDepot
Michael Owens	Guaranteed Rate
Steven Owens	loanDepot
Gustavo Pacheco	MiMutual Mortgage
Matt Packard	Guaranteed Rate
Levi Paddock	Summit Funding, Inc.
William Paden	V.I.P Mortgage, Inc.
Lizette Padilla	Caliber Home Loans, Inc.
Marty Padilla	Waterstone Mortgage
Chris Padley	Gateway Mortgage, a division of Gateway First Bank
Barbara Paetzold	Guild Mortgage
Nathan Paff	Fairway Independent Mortgage Co.
Aaron Page	Homeowners Financial Group USA, LLC
Brian Page	Guild Mortgage
Jeremy Page	Infanta Mortgage, Inc.
Joe Pagliarulo	Residential Mortgage Services, Inc.
Ravi A Pahuja	Mortgage Network, Inc.
Eric Painter	NOVA® Home Loans

NAME	COMPANY
Robert Painter	New American Funding
Nick Pakulla	George Mason Mortgage, LLC
Isabel Palacios	Academy Mortgage Corporation
Kyle Palaniuk	C2 Financial Corporation
Nick Palermo	Movement Mortgage
Dawn Palestini	Caliber Home Loans, Inc.
Mark Anthony Paliscak	AmeriFirst Financial, Inc.
Paul Thomas Paliscak	AmeriFirst Financial, Inc.
Mandie Pallone	Fairway Independent Mortgage Co.
Brent Palmer	Homebridge Financial Services, Inc.
Chris Palmer	Guaranteed Rate
Dennis Palmer	Prosperity Home Mortgage, LLC
Mary Palmer	Citywide Home Loans
Matthew Palmer	Caliber Home Loans, Inc.
Richard Mitchell Palmer	Benchmark Mortgage
Gordon Palmieri	FBC Mortgage, LLC
Joe Palopoli	Supreme Lending
Ann Elizabeth Palrang	First Home Mortgage
Jason Paluscsak	CMG Financial
Anthony John Pandolfo	First Home Mortgage
Joe Pang	Guaranteed Rate
Mike Pankey	Fairway Independent Mortgage Co.
Todd Pankratz	Wallick & Volk
Van Papadopoulos	Draper and Kramer Mortgage Corp.
Susan Papageorges	PrimeLending, A PlainsCapital Company
Steve Papapietro	Flagstar Bank
Marleen Paquette	Residential Mortgage Services, Inc.
Ryan Paquin	First Home Mortgage
Phana Par	Caliber Home Loans, Inc.
Matthew P Paradis	Guaranteed Rate
Susana Pardo Orderique	Homeside Financial, LLC
Gustavo H. Pared	NFM Lending
Graham Parham	Highlands Residential Mortgage
Brian Robert Paris	BluPrint Home Loans
Joe Parisi	Guaranteed Rate
Jamie Parisotto	Homebridge Financial Services, Inc.
Jim Park	Mutual of Omaha Mortgage, Inc.
Tom Parke	Mason-McDuffie Mortgage
Brian Parker	PrimeLending, A PlainsCapital Company
Greg Parker	Prosperity Home Mortgage, LLC
Jimmy Parker	Gateway Mortgage, a division of Gateway First Bank
Pamela Steele Parker	Mortgage Network, Inc.
Ryan Parker	Fairway Independent Mortgage Co.
Ryan Parker	Bay Equity Home Loans
Shawn Parker	Premier Mortgage Resources
Chris Parks	McLean Mortgage Corporation
Jeffrey Parks	RPM Mortgage, Inc.
Lindy Parks	SecurityNational Mortgage Company
Dina Parla	Guaranteed Rate
Kevin Hughes Parlett	Direct Mortgage Loans

NAME	COMPANY
Adrienne Parrish	Caliber Home Loans, Inc.
Chris Parrish	Guaranteed Rate Affinity
Jimmy Parsons	Guild Mortgage
Michael Parsons	Apex Home Loans
Depac K. Parthi	Finance of America Mortgage
Nino Pascale	Fairway Independent Mortgage Co.
Edward Pascocello	NJ Lenders Corp
Andrew Pasillas	New American Funding
Monet Pasillas	New American Funding
Jonathan Pass	RPM Mortgage Inc.
John Passano	Homebridge Financial Services, Inc.
Jim Passi	Citywide Home Loans
Jeffrey Pasternak	Guild Mortgage
Daniel Pate	FirstBank
Sherina Pate	Supreme Lending
Harsh Patel	Guaranteed Rate
Ravi Patel	Guaranteed Rate
Vikram Patel	AnnieMac Home Mortgage
Christopher Patille	Guaranteed Rate
Vince Patrick	Homebridge Financial Services, Inc.
Joseph Pattee	Guild Mortgage
Erik Patten	Academy Mortgage Corporation
Jeremy Patterson	Fairway Independent Mortgage Co.
Jess Patterson	Academy Mortgage Corporation
Noah Patterson	Draper and Kramer Mortgage Corp.
Fran Patton	Guaranteed Rate
Nick Patton	Supreme Lending
Scott Patton	Guild Mortgage
Andrew Martin Paul	Benchmark Mortgage
Jared Paul	LendUS
Harrison Paul George	CMG Financial
Whitney Pauley	Caliber Home Loans, Inc.
Jason Paull	Fairway Independent Mortgage Co.
John Pavlakovich	Prosperity Home Mortgage, LLC
Brandon Pavlovic	NFM Lending
Raie Paxson	Prosperity Home Mortgage, LLC
Cristina Payero	New American Funding
Aaron Payne	V.I.P Mortgage, Inc.
Chuck N Payne	NFM Lending
Mary Jo Payne	Guaranteed Rate
William Wirt Payne III	First Home Mortgage
Roushi Pazouki	SWBC Mortgage Corporation
Trent Peaker	MegaStar Financial Corp.
Cary Pearce	Flagstar Bank
Lisa Pearce	Guild Mortgage
Melissa Pearce	New American Funding
Cameron Pearson	Guaranteed Rate
Bryan Peck	loanDepot
Daniel Peck	Caliber Home Loans, Inc.
Jeanie Peck	Bay Equity Home Loans

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Todd Anthony Pede	First Home Mortgage
Renee Peden	Fairway Independent Mortgage Co.
Kathryn Pedersen	Bay Equity Home Loans
Kenneth Pederson	Fairway Independent Mortgage Co.
Lee Pederson	Guaranteed Rate Affinity
George Pedro	Residential Mortgage Services, Inc.
Martha Pedroza-Ramos	Homebridge Financial Services, Inc.
Jeffrey Peer	USA Mortgage
Stephanie Peevey	Guild Mortgage
Cindi Pegg	PrimeLending, A PlainsCapital Company
Tony Pelayo	American Pacific Mortgage
Anthony Pellegrino	Prosperity Home Mortgage, LLC
David A Pellegrino	NOVA® Home Loans
Madeline Pelluer	Fairway Independent Mortgage Co.
Felipe Pena	Network Capital
Michael Pena	Academy Mortgage Corporation
Tosh Pence	Caliber Home Loans, Inc.
Bill Pendley	Caliber Home Loans, Inc.
Stanislav Penev	NewRez
Anna Penkov	PrimeLending, A PlainsCapital Company
Dave Pennington	RPM Mortgage Inc.
Michael Pennington	Residential Mortgage Services, Inc.
Peggy Pense	Guild Mortgage
Christian Pepe	PRMG
Tony Peplinski	Guild Mortgage
Gregory Pepler	loanDepot
Mark Pepler	loanDepot
Elisa Peraza Mayen	Caliber Home Loans, Inc.
Charles Pereida	C2 Financial Corporation
Alvaro Perez	Caliber Home Loans, Inc.
Conrado Perez	loanDepot
Corey Perez	Diamond Residential Mortgage Co.
Dan Perez	Golden Empire Mortgage, Inc.
Edward Perez	Prosperity Home Mortgage, LLC
Faviola Perez	Prosperity Home Mortgage, LLC
Fernando Perez	Certainty Home Loans, LLC
Mauricio Perez	PRMG
Paul Perez	American Pacific Mortgage DBA: Aligned Mortgage
Ruth Perez	SWBC Mortgage Corporation
Xavier Perez	Caliber Home Loans, Inc.
Aaron Perkins	Fairway Independent Mortgage Co.
Jessica Perkins	Movement Mortgage
Paul Perkins	Guild Mortgage
Reina Perkins	Flagstar Bank
Kyle Perks	Guaranteed Rate
Frank Frr-Jr	Intercoastal Mortgage, LLC
Lori Perpich	Prosperity Home Mortgage, LLC
Michael Perretti	NewRez
James Perrine	Flagstar Bank
Ainsley Perry	Embrace Home Loans

NAME	COMPANY
Barb Perry	Waterstone Mortgage
Connor Perry	loanDepot
David Perry	Academy Mortgage Corporation
Doug Perry	Wallick & Volk
Ian Perry	Primary Residential Mortgage, Inc.
Jodi Elizabeth Perry	Capital Bank N.A
Jake Perry	Fairway Independent Mortgage Co.
Justin Perry	loanDepot
Joe Pessolano	Fairway Independent Mortgage Co.
Jourden Peszek	Guaranteed Rate
Justin Petaccio	Spire Financial, a Division of AmeriFirst Financial, Inc.
Dee Petee	Caliber Home Loans, Inc.
Liz Peter	LeaderOne Financial
John Peterman	George Mason Mortgage, LLC
Alex Peters	Homebridge Financial Services, Inc.
Lisa Peters	Caliber Home Loans, Inc.
Sharon Peters	Residential Mortgage Services, Inc.
Wendy Peters	Caliber Home Loans, Inc.
Brad Petersen	SecurityNational Mortgage Company
Brent Petersen	American Pacific Mortgage DBA: First Priority Management
Erik Petersen	Finance of America Mortgage
Erik Petersen	Finance of America Mortgage
Scott Petersen	Academy Mortgage Corporation
Brady Peterson	Academy Mortgage Corporation
Brandon Peterson	Lake Area Mortgage
Eric Peterson	NewRez
Mark Peterson	American Pacific Mortgage DBA: Aligned Mortgage
Eric Petransky	Guaranteed Rate
Heather Petrillo	New American Funding
Andreas Petrou	PRMG
Kim Pettigrew	Guaranteed Rate Affinity
Christopher Pettit	PRMG
John Pettit	Caliber Home Loans, Inc.
David Pettitt	SecurityNational Mortgage Company
Bob Pezzella	Residential Mortgage Services, Inc.
Katherine Pezzi	Embrace Home Loans
Christopher Pfeiffer	Mutual of Omaha Mortgage, Inc.
Mark Pfeiffer	Homebridge Financial Services, Inc.
Michelle Pham	Homebridge Financial Services, Inc.
Loan Phan	Flagstar Bank
Man Phan	Primary Residential Mortgage, Inc.
Bopha Phang	loanDepot
Paul Phelps	loanDepot
Colette Phillip	First United Bank Mortgage Group
Brian Phillips	Supreme Lending
Francis Phillips	Benchmark Mortgage
John Phillips	FirstBank
Joseph Phillips	Caliber Home Loans, Inc.
Josh Phillips	Gateway Mortgage, a division of Gateway First Bank
Kelly Phillips	Fairway Independent Mortgage Co.

NAME	COMPANY
Kevin Phillips	Bay Equity Home Loans
Michaela Phillips	Guaranteed Rate
Rick Phillips	First United Bank Mortgage Group
Scott Phillips	Embrace Home Loans
Vickie Phillips	Caliber Home Loans, Inc.
Todd Phillpotts	TCF National Bank
Adam Phizacklea	MiMutual Mortgage
Keith Piacente	Flagstar Bank
Todd Pianin	Guaranteed Rate
Cindy Ann Piazza	Homeside Financial, LLC
John Piazza	Draper and Kramer Mortgage Corp.
Michelle Piccinini	New American Funding
Sarah Pichardo	George Mason Mortgage, LLC
Luke Pickel	Finance of America Mortgage
Randy Pickerell	American Pacific Mortgage DBA: Diversified Capital Funding
Dustin Pickett	Guaranteed Rate
Mondie Pic'l	Fairway Independent Mortgage Co.
Michael Picore	Bay Equity Home Loans
Billy Pierce	Mortgage Network, Inc.
Matthew	Triumph Lending, A Division of Network Funding
Rachel Lynn Pierce	Benchmark Mortgage
Ryan Pierce	A and N Mortgage Services
Greta Pierpont	Academy Mortgage Corporation
Sean Steven Pierpont	First Home Mortgage
Gary Michael Pierpont Sr	First Home Mortgage
Dina Pierson	Supreme Lending
Jason Pike	Waterstone Mortgage
Tami Pilgrim	Wallick & Volk
Michael Pillsbury	Residential Mortgage Services, Inc.
Jeff Pilon	Radius Financial Group
Drew Pilog	NewRez
Bryan Pilosi	loanDepot
Nate Pina	Fairway Independent Mortgage Co.
Summer Pineda	Homebridge Financial Services, Inc.
Rob Pinion	Academy Mortgage Corporation
Bart Pinkerton	New American Funding
Rodney Pinon	Homebridge Financial Services, Inc.
Brian David Pintar	NFM Lending
Rose Pinto	Homebridge Financial Services, Inc.
William Piotrowski	Diamond Residential Mortgage Co.
Matthew Pirnik	Guaranteed Rate
Nicholas Pirri	NewRez
Mehdi Pirzadeh	EagleBank
Paul Pisaro	PRMG
Korey Pisha	PRMG
Jason Pitarra	Supreme Lending
Jeni Pitcher	FBC Mortgage, LLC
Sonya Pitt	Premier Nationwide Lending
Patrick Pittman	PrimeLending, A PlainsCapital Company
Randall Pitts	LeaderOne Financial

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# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Chad Piunti	Primary Residential Mortgage, Inc.
Matt Pizette	Prosperity Home Mortgage, LLC
Boone Plager	Fairway Independent Mortgage Co.
Chris Planto	Guaranteed Rate
Jose Plascencia	New American Funding
Veronica Platero	PrimeLending, A PlainsCapital Company
Michael Plating	Inlanta Mortgage, Inc.
Ryan Plattner	Fairway Independent Mortgage Co.
Taylor Plesh	AnnieMac Home Mortgage
Jared Plonski	Movement Mortgage
Michael Ryan Plummer	Main Street Home Loans
Dan Plunkett	Prosperity Home Mortgage, LLC
Joey Pochron	CMG Financial
Anna Podkowiak	Embrace Home Loans
Jim Podratsky	Caliber Home Loans, Inc.
Brad Poe	SWBC Mortgage Corporation
Kristi Pofahl	Guild Mortgage
Tony Pogrelis	Guild Mortgage
Shannon Pohl	Caliber Home Loans, Inc.
Bill Poirier	Draper and Kramer Mortgage Corp.
Lola Pol	Capital Bank N.A.
Kym Poladsky	Guaranteed Rate
Carolina Polania	AnnieMac Home Mortgage
David Polarek	Guaranteed Rate
Derrick Polder	Summit Funding, Inc.
Rocco Policare	Caliber Home Loans, Inc.
Abby Polin	Draper and Kramer Mortgage Corp.
Jeremy Scott Poling	NFM Lending
Brandon Polis	NewRez
Joe Polizzi	LendUS
Danielle Pollack	Supreme Lending
Sam Polland	Intercoastal Mortgage, LLC
Jamie Pollard	Academy Mortgage Corporation
Stephen Pollard	Primary Residential Mortgage, Inc.
Wyatt Pollert	TCF National Bank
Dominic Pomilia	Supreme Lending
Darren Pomponio	New American Funding
Laura Ponce	NOVA® Home Loans
David Ponder	Highland HomeLoans, LLC
Zoran Ponjevic	Guild Mortgage
Mark Pontz	loanDepot
Sean Poole	Movement Mortgage
Jodi Poore	PrimeLending, A PlainsCapital Company
James Edward Pope	Wintrust Mortgage
Rob Popham	American Pacific Mortgage DBA: Big Valley Mortgage
Thomas A. Popson	Mortgage Network, Inc.
Flavia Portal	LendUS
Rocio Portella	Point Mortgage Corp DBA Mint Mortgage
Annie Porter	American Pacific Mortgage DBA: Solano Mortgage
Casey Porter	Caliber Home Loans, Inc.

NAME	COMPANY
Christina Porter	NOVA® Home Loans
Lori Porter	PRMG
Joseph Post	PRMG
Taylor Post	NewRez
David Posta	Academy Mortgage Corporation
Andrew Postell	Guaranteed Rate
Rich Postlethwait	Guaranteed Rate
Tim Potempa	Fairway Independent Mortgage Co.
Shawn Potter	First Heritage Mortgage, LLC
Sandra Potterfield	Intercoastal Mortgage, LLC
Julie Poulin	USA Mortgage
Kenton Powell	Guild Mortgage
Matt Powell	LeaderOne Financial
Ronald Powell	FBC Mortgage, LLC
Edward Powers	Academy Mortgage Corporation
Peyton Powers	Supreme Lending
Tom Powers	Mountain West Financial, Inc.
Trevor Powers	Embrace Home Loans
Michelle Powstanski	Main Street Home Loans
Jared Poyner	Caliber Home Loans, Inc.
Adrienne Pozzi	Finance of America Mortgage
Joanna Pranica	Fairway Independent Mortgage Co.
Ashley Pratt	Fairway Independent Mortgage Co.
Brian Pratt	First United Bank Mortgage Group
Elliott Pratt	Mortgage Network, Inc.
Stephen Preis	Primary Residential Mortgage, Inc.
Shawn Presnell	Academy Mortgage Corporation
Marty Preston	Benchmark Mortgage
Pam Preston	Gateway Mortgage, a division of Gateway First Bank
Terri Presutti	Homeowners Financial Group USA, LLC
Jared Price	C2 Financial Corporation
Alexa Price	Caliber Home Loans, Inc.
Dave Price	Bailey & Wood Financial Group
Gloria Price	PrimeLending, A PlainsCapital Company
John Peter Price	Homeside Financial, LLC
Kelly Price	Guild Mortgage
LeighAnne Price	Supreme Lending
Nick Price	American Pacific Mortgage DBA: Aligned Mortgage
Pat Price	Movement Mortgage
Jared Prichard	Summit Funding, Inc.
Jason Priel	New American Funding
Valerie Priess	Mortgage Financial Services
Matthew Stuart Primrose	NFM Lending
Tye Prince	Fairway Independent Mortgage Co.
Scott Prindle	loanDepot
Amy M. Procaccino	Finance of America Mortgage
Joseph Procopio	Fairway Independent Mortgage Co.
Alex Proctor	Movement Mortgage
John Prom	Homebridge Financial Services, Inc.
Denise Prothe	Guild Mortgage

NAME	COMPANY
Greg Protiva	Intercoastal Mortgage, LLC
Shannon Provident	loanDepot
Graham Pruitt	Intercoastal Mortgage, LLC
Claudio Prunotto	American Pacific Mortgage DBA: Preferred Rate
Susan Hawley Pryor	Benchmark Mortgage
Sean Psaradelis	American Pacific Mortgage DBA: Capstone Home Loans
Sharri Ptak	Proper Rate
Stephany Puente	Point Mortgage
Kyle Pugel	Guaranteed Rate Affinity
Ben Pugh	Residential Mortgage Services, Inc.
Adam Pugmire	CMG Financial
Nathan Pugmire	Summit Funding, Inc.
Christopher Puleo	American Pacific Mortgage DBA: Preferred Rate
Susan Pullen	Fairway Independent Mortgage Co.
Christine Pullis	Homebridge Financial Services, Inc.
James Pulsipher	Bay Equity Home Loans
Dante Puorro	Caliber Home Loans, Inc.
Michael Puorro	Caliber Home Loans, Inc.
Christine Purcell	loanDepot
Dawn Purcell	Fairway Independent Mortgage Co.
Brianna Purdy	PrimeLending, A PlainsCapital Company
Jennifer Purrington	Caliber Home Loans, Inc.
Marc Purvis	Guaranteed Rate Affinity
Robert Purvis	V.I.P Mortgage, Inc.
Eric Putt	Waterstone Mortgage
Doug Pyne	Caliber Home Loans, Inc.
John Pyne	Intercoastal Mortgage, LLC
Melanie Pysden	Caliber Home Loans, Inc.
Jane Qian	Homebridge Financial Services, Inc.
Tanya Quackenbush	Movement Mortgage
Kevin Quaid	Intercoastal Mortgage, LLC
Kevin Quame	V.I.P Mortgage, Inc.
Kathy Quandt	Prosperity Home Mortgage, LLC
C Robert Quarforth	George Mason Mortgage, LLC
Christopher Quartararo	loanDepot
Mary Theresa Quesnel	Mortgage Network, Inc.
Beth Quick	Guild Mortgage
Jerry Quick	McLean Mortgage Corporation
Ed Quinby	Bay Equity Home Loans
Libby Quiner	Movement Mortgage
Colin Patrick Quiney	Benchmark Mortgage
Michael Quinn	American Pacific Mortgage
Patrick Quinn	Prosperity Home Mortgage, LLC
Kyndle Quinones	Primary Residential Mortgage, Inc.
Shane R Guillory	CMG Financial
Joe Rabbia	Supreme Lending
Bill Rabold	Waterstone Mortgage
Beny Rabuchin	New American Funding
Anthony Raby	Residential Mortgage Services, Inc.
Michial Rachaner	Guaranteed Rate

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Jeremy Radcliffe	SWBC Mortgage Corporation
Patrick Rader	NewRez
Tracey Radigan	Gateway Mortgage, a division of Gateway First Bank
Michele Radosevich	loanDepot
Jeffrey Walker Rae	Mortgage Network, Inc.
Mike S. Rafii	Bay Equity Home Loans
John Ragano	SWBC Mortgage Corporation
John Ragland	Supreme Lending
Mark A. Ragland	Guaranteed Rate
Ridhi Raheja	Movement Mortgage
Ayazhussein Rahemanji	First Home Mortgage
Tony Rahimi	United Wholesale Lending
Kristen Lea Rahn	AmeriFirst Financial, Inc.
Rhoda Rahn	Caliber Home Loans, Inc.
Bryan Raiford	NFM Lending
Mary Raimondi	NewRez
Geza Ferenc Rakoczi	Homeside Financial, LLC
Ramesh Raman	C2 Financial Corporation
Anna Maria Ramilo	Guaranteed Rate
Anthony Ramirez	New American Funding
Steve Rammel	RPM Mortgage, Inc
Jason Jerome Ramos	Fairway Independent Mortgage Co.
Armando Rams	Primary Residential Mortgage, Inc.
Michael Ramsey	NewRez
April Ranallo	Guaranteed Rate
Dylan Randall	Supreme Lending
Kathy Randich	Academy Mortgage Corporation
Patrick Randles	NOVA® Home Loans
Brittany Rangel	Benchmark Mortgage
Chad Rankin	Residential Mortgage Services, Inc.
Marvin Rankin	Independent Bank
Michael Rankin	NOVA® Home Loans
Pierce Rankin	Fairway Independent Mortgage Co.
Tom Rankin	Residential Mortgage Services, Inc.
Elizabeth Rankin Rice	First United Bank Mortgage Group
Annie Ransom	Golden Empire Mortgage, Inc. dba All Pacific Mortgage
Cynthia Rapsinski	loanDepot
Joe Raquiza	Finance of America Mortgage
Mark Raskin	PrimeLending, A PlainsCapital Company
Amber Rasmussen	CMG Financial
Jason Rasmusson	Supreme Lending
Eric Raso	NewRez
Bradley Rasof	Guaranteed Rate
Sharon Rasos	Fairway Independent Mortgage Co.
Brian Raspberry	NOVA® Home Loans
Jasmine Rassekh	Mortgage Capital Partners
Mary Ratchford	Homebridge Financial Services, Inc.
Mark Ratliff	Guaranteed Rate
Scott Rausch	Caliber Home Loans, Inc.
Robert Raush	loanDepot

NAME	COMPANY
Ketan Raval	Draper and Kramer Mortgage Corp.
Chris Raven	Caliber Home Loans, Inc.
Randy Raven	Supreme Lending
Suzanna Ravin	Finance of America Mortgage
Mark Rawls	Movement Mortgage
Jay Ray	V.I.P Mortgage, Inc.
Lance Ray	Guaranteed Rate
Diana Raya	Mutual of Omaha Mortgage, Inc.
Alex Rayner	Academy Mortgage Corporation
Michael Razak	Finance of America Mortgage
Shervin Razman	USA Mortgage
Amanda Rea	Guild Mortgage
Daniel Reagan	Movement Mortgage
Kate Reagan	Residential Mortgage Services, Inc.
Sherri Reccord	Caliber Home Loans, Inc.
Anthony G. Reda	Draper and Kramer Mortgage Corp.
Sam Reda	Caliber Home Loans, Inc.
William Redding	Diamond Residential Mortgage Co.
Aaron Redfearn	Supreme Lending
Kate Redman	New American Funding
Gina Redmond	Supreme Lending
Austin Reed	Guaranteed Rate
Chuck Reed	Intercoastal Mortgage, LLC
Dana L. Reed	Finance of America Mortgage
James Reed	Summit Funding, Inc.
Kenneth L. Reed	Finance of America Mortgage
Lynn Reed	Premier Nationwide Lending
Steve Duvon Reed	Benchmark Mortgage
Suzie Reed	Supreme Lending
Tom Reed	Intercoastal Mortgage, LLC
Trey Reed	Intercoastal Mortgage, LLC
Wendy Reeder	Primary Residential Mortgage, Inc.
Daniel Reedy	SWBC Mortgage Corporation
Brian Reeg	Homebridge Financial Services, Inc.
Maddox Rees	Guaranteed Rate
James Reese	loanDepot
Vicky Reese	Caliber Home Loans, Inc.
Branden Reeves	Fairway Independent Mortgage Co.
Jason Reeves	Caliber Home Loans, Inc.
Ryan Reeves	Prosperity Home Mortgage, LLC
Kenneth "Reggie" Register	Movement Mortgage
Paul Rego	loanDepot
Todd Rego	NOVA® Home Loans
Wilfred "Wil" Reguera	Caliber Home Loans, Inc.
Tom Reichenbach	New American Funding
April Reichert	Guild Mortgage
Christopher Reickard	Academy Mortgage Corporation
Andrew Reid	Fairway Independent Mortgage Co.
Rebecca Reid	Summit Funding, Inc.
Sherry Reid	TowneBank Mortgage

NAME	COMPANY
Natalie Reid-Loudan	PrimeLending, A PlainsCapital Company
Lynn Reifert	Caliber Home Loans, Inc.
Alex Reilley	Trident Mortgage Company
Maureen Reilly	Mortgage Network, Inc.
Sean Reilly	Inlanta Mortgage, Inc.
Timothy Reinhart	Main Street Home Loans
John Reininga	loanDepot
James Reischling	Caliber Home Loans, Inc.
Beth Rello	Caliber Home Loans, Inc.
Amy Remington	Guild Mortgage
Michael Patrick Remington	Benchmark Mortgage
Stephanie Remmen	Academy Mortgage Corporation
Eric Remy	FBC Mortgage, LLC
Kandi Renard	Movement Mortgage
Angela Renghini	loanDepot
Adam Renken	Caliber Home Loans, Inc.
Aimee Renkes	Proper Rate
Jay Rennicks	LendUS
Keith Garrett Renno	Wintrust Mortgage
Ignacio Renteria	C2 Financial Corporation
Nichole Renteria	New American Funding
Michael Repshas	Prosperity Home Mortgage, LLC
Bradley Guy Restivo	First Home Mortgage
Dave Restivo	CMG Financial
Cesar Restrepo	Diamond Residential Mortgage Co.
Kevin Scott Retcher	First Meridian Mortgage
Oscar Reto	New American Funding
Kathy Rex	Bay Equity Home Loans
Frank Pasquale Rexford	Corporate Investors Mortgage Group, Inc.
Adrian Reyes	PRMG
Christopher Reyes	PrimeLending, A PlainsCapital Company
Rafael Reyes	loanDepot
Ramil Reyes	loanDepot
Brett Reynolds	Guild Mortgage
Jennifer Reynolds	Ruoff Mortgage
Becky Reynolds	Fairway Independent Mortgage Co.
Bill Reynolds	Fairway Independent Mortgage Co.
Sheena Rhee	Guaranteed Rate
Kerry Rhein King	Guild Mortgage
Russell Rhodes	SWBC Mortgage Corporation
Curtis Rhoten	McLean Mortgage Corporation
Sherry Riano	First Heritage Mortgage, LLC
Ron Riccitelli	Guaranteed Rate
Kathy Rice	Gateway Mortgage, a division of Gateway First Bank
Katie Rice	Guild Mortgage
Matthew Rice	Fairway Independent Mortgage Co.
Rae Ann Rice	CMG Financial
Bill Rich	Sun West Mortgage Company
Dana Rich	Wallick & Volk
Melissa Rich	Draper and Kramer Mortgage Corp.



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Nathan Rich	Fairway Independent Mortgage Co.
Gregory Richard Curry	CMG Financial
Kevin Richardi	Embrace Home Loans
Jeff Richards	Guaranteed Rate
Dean Richardson	NewRez
Jay Richardson	McLean Mortgage Corporation
Joel Richardson	PrimeLending, A PlainsCapital Company
Mike Richardson	Bay Equity Home Loans
Quinn Richins	Citywide Home Loans
Maggie Richter	RPM Mortgage, Inc.
William Darren Rickwood	First Home Mortgage
Dean Riddell	SWBC Mortgage Corporation
Joe Ridings	PrimeLending, A PlainsCapital Company
Matt Riener	Premier Mortgage Resources
Brian Riera	First United Bank Mortgage Group
Pamela Riesenber	loanDepot
Joshua Riffe	Mutual of Omaha Mortgage, Inc.
Jeremy Rigdon	Movement Mortgage
Danell Riggs	Guild Mortgage
Bill Riley	Caliber Home Loans, Inc.
Nicki Riley	Prosperity Home Mortgage, LLC
Sarah Riley	Fairway Independent Mortgage Co.
Rebecca Susanne Riley St. Thomas	AmeriFirst Financial, Inc.
Tascha Rinehart	Gateway Mortgage, a division of Gateway First Bank
Paige Ringkamp	USA Mortgage
Greg Riordan	New American Funding
Marcos Rios	Caliber Home Loans, Inc.
Pam Rios	New American Funding
Waldy Ripoll	Main Street Home Loans
Andy Ripps	Guild Mortgage
Liliana Riquer	Bay Equity Home Loans
Eric Ritcey	Leader Bank, N.A.
Barbara Rittman	Family First Funding LLC
Marie Ritzenberg	Primary Residential Mortgage, Inc.
Alexander Rivera	Movement Mortgage
Carlos Rivera	Supreme Lending
Chris Rivera	LendUS
Jorge Rivera	William Raveis Mortgage
Marcos Rivera	FBC Mortgage, LLC
Ryan Rivera	Finance of America Mortgage
Sebastian Rivera	Intercoastal Mortgage, LLC
Peter Rivero	Caliber Home Loans, Inc.
Anthony Rizzello	loanDepot
Dean Rizzi	Guaranteed Rate
Dominica Rizzo	Academy Mortgage Corporation
Angelina Ro	Finance of America Mortgage
Jae Pii Ro	loanDepot
Chuck Roach	Supreme Lending
Jenine Roach	NOVA® Home Loans
Michael Roach	loanDepot

NAME	COMPANY
Meg Robb	Guild Mortgage
Amy Robbins	Ruoff Mortgage
Dawn Robbins	Caliber Home Loans, Inc.
Paige Robbins	SecurityNational Mortgage Company
Trevor Roberge	American Pacific Mortgage DBA: Capstone Home Loans
Colin Roberson	Caliber Home Loans, Inc.
Jonathan Robert	Prosperity Home Mortgage, LLC
Leo Roberto	PrimeLending, A PlainsCapital Company
Justin Roberts	C2 Financial Corporation
Bryan Roberts	Academy Mortgage Corporation
Greg Roberts	Prosperity Home Mortgage, LLC
Jamey Roberts	Residential Mortgage Services, Inc.
Jonathon Roberts	Fairway Independent Mortgage Co.
Justice Roberts	PRMG
Mark Roberts	Guaranteed Rate
Rebecca Roberts	Guaranteed Rate
Alison Robertson	NewRez
Duncan Robertson	Fairway Independent Mortgage Co.
Gene Robertson	Movement Mortgage
Kyle Robertson	Supreme Lending
Mark Robertson	NEO Home Loans
Max Robertson	Gateway Mortgage, a division of Gateway First Bank
Michael Robertson	Vista Lending, a division of Network Funding, LP
Kimberly Robin Riddell	CMG Financial
Debbie Robinson	First United Bank Mortgage Group
Natasha Robinson	Guaranteed Rate Affinity
Scott Robinson	Gateway Mortgage, a division of Gateway First Bank
Dawn Robinson Naya	loanDepot
Nathan Robirds	PrimeLending, A PlainsCapital Company
Clay Robison	American Pacific Mortgage
Jennifer Roblee	Movement Mortgage
Christopher Robley	loanDepot
Christopher Rocco	Bay Equity Home Loans
Nicholas Rocco	Prosperity Home Mortgage, LLC
Pam Rocco	Movement Mortgage
Brad R. Roche	Element Funding
Ellen M Roche	Mortgage Network, Inc.
Dan Rock	Guaranteed Rate
Steve Rockefeller	George Mason Mortgage, LLC
Ed Rockhill	Movement Mortgage
Jess Rodas	Academy Mortgage Corporation
Adam Rodes	Fairway Independent Mortgage Co.
George Rodgers	Guaranteed Rate
Tara Rodgers	Goldwater Bank
Anthony Rodrigues	Embrace Home Loans
Elvira Rodrigues	Fairway Independent Mortgage Co.
Al Rodriguez	CMG Financial
Christian Rodriguez	Homeowners Financial Group USA, LLC
Glenn Rodriguez	Guaranteed Rate
Michael Rodriguez	Platinum Capital Mortgage

NAME	COMPANY
Sal Rodriguez	Bay Equity Home Loans
Tito Rodriguez	Caliber Home Loans, Inc.
Uriel Rodriguez	Sun West Mortgage Company
Jaritz Rodriguez Barboza	SecurityNational Mortgage Company
Alice Clarke Roe	Movement Mortgage
Brad Rogers	Guaranteed Rate
Dan Rogers	Guaranteed Rate
Hannah Rogers	Movement Mortgage
Kelly Rogers	Movement Mortgage
Lisa Rogers	CMG Financial
Mike Rogers	Guaranteed Rate
Mitch Rogers	Caliber Home Loans, Inc.
Toni Rogers	Gateway Mortgage, a division of Gateway First Bank
Troy Rogers	loanDepot
Kyle Rohrbaugh	RPM Mortgage, Inc.
Scott Roiger	Bay Equity Home Loans
Dave Roline	Homebridge Financial Services, Inc.
Kevin Roller	LeaderOne Financial
Blaine Rolstad	Caliber Home Loans, Inc.
Robert Romani	loanDepot
Cyndi Romano	Guaranteed Rate Affinity
Sonny Michael Romano	Mortgage Network, Inc.
Mark Rome	Fairway Independent Mortgage Co.
Victor Romero	Mason-McDuffie Mortgage
Tyson Rondeau	American Pacific Mortgage
Chad Ronning	Guaranteed Rate
Mark Rood	loanDepot
Geoff Rooker	Primary Residential Mortgage, Inc.
Tony Roppa	Guild Mortgage
Vito Roppo	Fairway Independent Mortgage Co.
Maria L. Rosa	Finance of America Mortgage
Jason Rose	NOVA® Home Loans
Jeremy Rose	Guaranteed Rate
Tiffany Rose	Guild Mortgage
Richard Roseman	Guaranteed Rate Affinity
Marc Rosenberg	NewRez
Scott Rosenberg	Guaranteed Rate
Bruce Rosenberger	Guaranteed Rate
Sam Rosenblatt	Academy Mortgage Corporation
Nancy Rosenfeld	McLean Mortgage Corporation
Kenneth Rosenthal	USA Mortgage
Scott Rosenthal	Apex Home Loans
Thomas Rosenthal	USA Mortgage
Ryan Rosplock	Guaranteed Rate Affinity
David Ross	Supreme Lending
Diane Ross	TCF National Bank
Donna Ross	FirstBank
Elana Ross	Guaranteed Rate
Jenna Ross	Fairway Independent Mortgage Co.
Michael Ross	Mutual of Omaha Mortgage, Inc.

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Rebecca Ross	Finance of America Mortgage
Robert Ross	Intercoastal Mortgage, LLC
Tim Ross	Guaranteed Rate
Tom Ross	Bay Equity Home Loans
Thomas Rosser	Gateway Mortgage, a division of Gateway First Bank
Ted Rossi	Flagstar Bank
David Rossiello	Prosperity Home Mortgage, LLC
Cindy Rossine	Caliber Home Loans, Inc.
Wendy Rossman	Finance of America Mortgage
Rick Rosvall	Finance of America Mortgage
Greg Roth	Guild Mortgage
Michael Roth	Elevations Credit Union
Thomas Roth	PrimeLending, A PlainsCapital Company
Bobby Rother	Residential Mortgage Services, Inc.
Eric Rotner	Commerce Home Mortgage
Barbara Roubo	Intercoastal Mortgage, LLC
Bruce Roullard	Embrace Home Loans
Tamera Roulund	Guild Mortgage
James Roush	Wallick & Volk
Charles Roussel	Sun West Mortgage Company
Tammi Rowe	Movement Mortgage
Christopher Rowland	NewRez
Nick Rowson	RPM Mortgage Inc.
Brent Roy	Primary Residential Mortgage, Inc.
Kara Rozanski	Caliber Home Loans, Inc.
William Rozek	Embrace Home Loans
Joshua M. Rubin	First Securities Mortgage Inc.
Michael Rubin	Fairway Independent Mortgage Co.
Amanda Ruble	loanDepot
Susannah Ruby	NewRez
Diana Rucci	Waterstone Mortgage
Monica Rucker	Fairway Independent Mortgage Co.
Robby Rud	Diamond Residential Mortgage Co.
Robert Rudd	McLean Mortgage Corporation
Alyssa Rudel	Academy Mortgage Corporation
Susanna Ruder	PrimeLending, A PlainsCapital Company
Kerry Rudin	Guild Mortgage
Kevin Rudrud	LendUS
Aaron Scott Rue	Benchmark Mortgage
Traci Ruelas	Prosperity Home Mortgage, LLC
Nicole Rueth	Fairway Independent Mortgage Co.
Josefa M Ruezga	Diversified Mortgage
Dennis Ruff	NewRez
Tony Ruff	Movement Mortgage
Julio Rugama	Point Mortgage Corporation
Kristy Ruhkala	American Pacific Mortgage DBA: Big Valley Mortgage
Michael Ruhland	loanDepot
Amber Ruiz	loanDepot
Chris Ruiz	Supreme Lending
Jerry Ruiz	New American Funding

NAME	COMPANY
Matthew Rundle	Mountain West Financial, Inc.
Dan Runge	Caliber Home Loans, Inc.
Gregory William Runyon	NFM Lending
Anna M. Ruotolo	Finance of America Mortgage
Jackie Ruotsi	Supreme Lending
Char Ruppel	Premier Mortgage Resources
Steve Ruprecht	Guaranteed Rate
Robert Kyle Rush	Guild Mortgage
Chuck Rusnak	Fairway Independent Mortgage Co.
Cynthia Russ	C2 Financial Corporation
Ben Russ	PrimeLending, A PlainsCapital Company
Pamela Russakoff	Trident Mortgage Company
Bryan Russell	Flagstar Bank
Rachel Russell	CMG Financial
Sean Russell	First United Bank Mortgage Group
Wendy Russell	Guaranteed Rate
Carmine Russo	Guild Mortgage
Chris Russo	Sun West Mortgage Company
Chris Russo	Waterstone Mortgage
Nick Russo	Towne Mortgage
Philip Russo	Finance of America Mortgage
Sharon Dellay Russo	Guaranteed Rate
Miles Rusth	Summit Mortgage
Teresa Rutherford	Caliber Home Loans, Inc.
Francis Ruzicka	Guild Mortgage
Dawn Ryan	Embrace Home Loans
Jeff Ryan	Supreme Lending
Liz Ryan	Guaranteed Rate
Patricia A. Ryan	Draper and Kramer Mortgage Corp.
Patrick Ryan	Embrace Home Loans
Robert Ryan	Guaranteed Rate
Tara Ryan	Fairway Independent Mortgage Co.
Tom Rydberg	Draper and Kramer Mortgage Corp.
Jodi Ryder	C2 Financial Corporation
Jim Ryder	Fairway Independent Mortgage Co.
Jacob Alan Ryon	First Home Mortgage
Daniel Sa	NFM Lending
Ali F Saad	Independent Bank
Babak Saadie	loanDepot
Gustavo E Saballos	Homeowners Financial Group USA, LLC
Robin Lynn Sabatino	Freedmont Mortgage Group
Rafi Sabbagh	Flagstar Bank
Lisa Marie Sabia-Schad	Guaranteed Rate
Karla Sabio	American Pacific Mortgage
Luke Sable	SWBC Mortgage Corporation
Sohayl Saboori	Flagstar Bank
Jeffrey Sachs	Supreme Lending
Brian Sacks	Homebridge Financial Services, Inc.
Anthony Sadler	Residential Mortgage Services, Inc.
Artur Saganda	loanDepot

NAME	COMPANY
Janelle Sagen	Finance of America Mortgage
Ralph Saile	Draper and Kramer Mortgage Corp.
Eric SaintWilliams	Supreme Lending
James Sakrison	C2 Financial Corporation
Brian Salak	GO Mortgage
Daniel Salas	Premier Mortgage Resources
Omeed Salashoor	Homebridge Financial Services, Inc.
Francisco Salazar	Golden Empire Mortgage, Inc
Cindy Salem	Flagstar Bank
Danny Salem	Supreme Lending
Brad Salerno	Guaranteed Rate
Chris Salese	American Pacific Mortgage DBA: Del Sur Mortgage
Bruce Salik	Guaranteed Rate
Travis Saling	Movement Mortgage
Natalie Salins	Movement Mortgage
Michael Sallee	Caliber Home Loans, Inc.
Cameron Salley	Caliber Home Loans, Inc.
Steven Salvatore	loanDepot
Valerie Salvucci	Mortgage Network, Inc.
Doug Salzman	George Mason Mortgage, LLC
Riju Sam	C2 Financial Corporation
David Samara	Homebridge Financial Services, Inc.
Nelva Samiee	Diversified Mortgage
Bill Sammer	Fairway Independent Mortgage Co.
Jamelie Samonte	Homebridge Financial Services, Inc.
Lina Sampat	Draper and Kramer Mortgage Corp.
Suren Sampat	Draper and Kramer Mortgage Corp.
Tonya Sample	New American Funding
Hunter Sampsel	V.I.P Mortgage, Inc.
Michael Samuels	loanDepot
Josiah Samy	Mercantile Bank
Lisa San Diego	Caliber Home Loans, Inc.
Adrian Sanchez	Gateway Mortgage, a division of Gateway First Bank
Jesse Sanchez	SWBC Mortgage Corporation
Kressina Sanchez	loanDepot
Marcos Sanchez	Embrace Home Loans
Mike Sanchez	Guaranteed Rate
Oscar Sanchez	New American Funding
Rob Sanchez	Guaranteed Rate
Sonny Sanchez	Network Capital
Carla Sanders	loanDepot
Christopher Sanders	loanDepot
Christopher Sanders	Caliber Home Loans, Inc.
Kelley Sanders	Guild Mortgage
Lisa Sanders	Prosperity Home Mortgage, LLC
Mark Sanders	Prosperity Home Mortgage, LLC
Sylvia Rosa Sanders	BluPrint Home Loans
William Sanders	loanDepot
Greg Sandler	Fairway Independent Mortgage Co.
Stuart Sandor	PrimeLending, A PlainsCapital Company



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
George Sandoval	American Pacific Mortgage DBA: Guardian Residential Lending
Leesa Sandoval	Homebridge Financial Services, Inc.
Traci Sansinena	Fairway Independent Mortgage Co.
Dominick Santalucia	Fairway Independent Mortgage Co.
Jenny Santana	Guild Mortgage
Alfred Santasiere	loanDepot
Edwin Santiago	Finance of America Mortgage
Lesley Santini	Guaranteed Rate
Nicole Santizo	Guaranteed Rate
Alfred Santo	NewRez
Jackie Santos	Caliber Home Loans, Inc.
Paul Santumo	PrimeLending, A PlainsCapital Company
Haralambos Saritsoglou	loanDepot
George Saroyan	Mutual of Omaha Mortgage, Inc.
Lou Sarris	Fairway Independent Mortgage Co.
MariaLuisa Sarriz	Point Mortgage
Daniel Satern	Guild Mortgage
Scott Satine	Primary Residential Mortgage, Inc.
Jeff Satre	Fairway Independent Mortgage Co.
Bill Saunders	Movement Mortgage
Cliff Saunders	Guaranteed Rate
Hayley Saunders	George Mason Mortgage, LLC
Mitchell Saunders	Finance of America Mortgage
Tenaja Saunders	NewRez
Zachary Saunders	Residential Mortgage Services, Inc.
Cindy Savage	Fairway Independent Mortgage Co.
John Edward Savastano	Main Street Home Loans
Salvatore Savastano	Main Street Home Loans
Andrew Savoca	NJ Lenders Corp
Jason Savoie	Embrace Home Loans
Megan Sawamura	Caliber Home Loans, Inc.
Ashlynn Sawyer	Caliber Home Loans, Inc.
Belinda Sawyer	Mountain West Financial, Inc.
Lauren Sawyer Foster	Guild Mortgage
Aki Sayef	Draper and Kramer Mortgage Corp.
John Saylor	TCF National Bank
Dean Scaduto	Guaranteed Rate Affinity
Scott Scaggs	Sun West Mortgage Company
Jim Scannell	Homeowners Financial Group USA, LLC
Baron Scarlett	Residential Mortgage Services, Inc.
Mark Scarrow	NewRez
Robert Scarzella	loanDepot
Tom Schabel	Ruoff Mortgage
Jeremy Schachter	Fairway Independent Mortgage Co.
Brandon Schaefer	Mutual of Omaha Mortgage, Inc.
Diedra Schaefer	Primary Residential Mortgage, Inc.
Jamie Schaefer	V.I.P Mortgage, Inc.
Karen Schafer	FitzGerald Financial Group
Billy Schaffer	Guaranteed Rate
Lee Schaffer	NJ Lenders Corp

NAME	COMPANY
Mark Schaller	HomeStreet Bank
Jane Schatz	New American Funding
Joel Schaub	Guaranteed Rate
Steve Schauer	New American Funding
Tim Schauer	Guaranteed Rate
Fred Scheffler	Premier Mortgage Resources
James Scheffler	Mutual of Omaha Mortgage, Inc.
Dave Schell	Guaranteed Rate
Terrence Schenck	Prosperity Home Mortgage, LLC
Andrea Schenk	Mason-McDuffie Mortgage
Michael Schenk	Guaranteed Rate
Matthew Schepper	First United Bank Mortgage Group
Sandra Scherbring	Golden Empire Mortgage, Inc. dba HMS Capital Funding
Rick Scherer	OnTo Mortgage
Samantha Scherr	Movement Mortgage
Dean Schiffler	Guaranteed Rate Affinity
Saul Schiffner	Wallick & Volk
Peter Schilling	American Pacific Mortgage DBA: Preferred Rate
Shanon Schinkel	Homebridge Financial Services, Inc.
Susanne Schlador	Finance of America Mortgage
Jon Schlichting	Fairway Independent Mortgage Co.
Mike Schlittler	Caliber Home Loans, Inc.
Brad Schloss	TowneBank Mortgage
Clay Schmeisser	Fairway Independent Mortgage Co.
Andrea Schmidt	SecurityNational Mortgage Company
Andrew Schmidt	Churchill Mortgage
Annette Schmidt	Guaranteed Rate
Christine Schmidt	NewRez
Craig Schmidt	NewRez
Dean Schmidt	Supreme Lending
Dina Schmidt	Prosperity Home Mortgage, LLC
James B Schmidt	William Raveis Mortgage
Linda Schmidt	Caliber Home Loans, Inc.
Michelle Schmidt	Caliber Home Loans, Inc.
Tracie Schmidt	Supreme Lending
Travis Schmidt	Fairway Independent Mortgage Co.
Sherry Schmitt	C2 Financial Corporation
Sabrina Schmitt	PrimeLending, A PlainsCapital Company
Teresa Schmitt	FirstBank
Kenneth III Schmitz	C2 Financial Corporation
Tim Schnautz	Fairway Independent Mortgage Co.
Cathy L. Schneider	Draper and Kramer Mortgage Corp.
Daniel Schneider	Certainty Home Loans, LLC
Donald Schneider	PrimeLending, A PlainsCapital Company
Gregory Schneider	loanDepot
Jeff Schneider	FBC Mortgage, LLC
Steven Schneider	loanDepot
Scott Schneiderman	Guaranteed Rate
Gary Schnitz	Movement Mortgage
Chris Schoenthal	Homebridge Financial Services, Inc.

NAME	COMPANY
Matt Schofield	NJ Lenders Corp
Joe Schoney	New American Funding
George T. Schramm	Guaranteed Rate
Mike Schreiber	Supreme Lending
Doug Schreifels	Premier Mortgage Resources
Todd Elliott Schroeder	Mutual of Omaha Mortgage, Inc.
Douglas Schueler	PrimeLending, A PlainsCapital Company
John Schuler	Guaranteed Rate
Byron Schulte	Diamond Residential Mortgage Co.
Jason Schultz	USA Mortgage
Walt Schulz	Waterstone Mortgage
Donald Schulze	Embrace Home Loans
Robert E Schurr Jr	First Home Mortgage
Steve Schutt	PrimeLending, A PlainsCapital Company
Brian Schutz	Starion Bank
Sean Schuur	American Pacific Mortgage DBA: Sure Mortgage Solutions
Jesse Schwager	AnnieMac Home Mortgage
Allison Schwartz	Academy Mortgage Corporation
Ann Schwartz	Homebridge Financial Services, Inc.
Dustin Schwartz	Green Brick Mortgage, LLC
Guy Schwartz	Fairway Independent Mortgage Co.
Mike Schwartz	Guaranteed Rate Affinity
Robert Schwartz	Guaranteed Rate
Todd Schwartz	Mutual of Omaha Mortgage, Inc.
William Schwartz	Caliber Home Loans, Inc.
Gary Schwary	Guaranteed Rate
Derek Schwarz	Main Street Home Loans
Richard Sciarrone	Silver Bay Lending
Ryan Sciolla	NewRez
Brian Sciotto	Fairway Independent Mortgage Co.
Sherry Scofield	Fairway Independent Mortgage Co.
Jeffrey Scollo	Embrace Home Loans
Anders Scott	Guild Mortgage
Don Scott	Fairway Independent Mortgage Co.
Jason C Scott	Guaranteed Rate
Jeff Scott	Guaranteed Rate
Julie Scott	Movement Mortgage
Patricia Scott	New American Funding
Phillip Scott	loanDepot
Robert S. Scott	Finance of America Mortgage
Tabitha R. Scott	Finance of America Mortgage
Martin J. Scovitch	Embrace Home Loans
Andrew Scriptor	SWBC Mortgage Corporation
Baxter S Scruggs	Guild Mortgage
Dave Scully	Ruoff Mortgage
Jason Sculos	Guaranteed Rate
Dawn Seabolt	Prosperity Home Mortgage, LLC
Kathryn Seagle	Summit Funding, Inc.
Christian Searle	Intercoastal Mortgage, LLC
Arle Seaton	Flagstar Bank

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Kenny Seaver	LeaderOne Financial
Heidi Seavers	Movement Mortgage
Michael Secor	loanDepot
Debra Secord	Guild Mortgage
Rick Sedberry	Movement Mortgage
Al Sedighraves	CrossCountry Mortgage
Rod See	Wallick & Volk
Scott Seeley	Caliber Home Loans, Inc.
Aaron R. Sees	Finance of America Mortgage
Michael Seger	Guild Mortgage
John Sego	American Pacific Mortgage DBA: Aligned Mortgage
Ric Segovia	George Mason Mortgage, LLC
Garry Seidel	New American Funding
Stephen Seidler	Homebridge Financial Services, Inc.
Spencer Seigle	Network Capital
Kevin Seinfeld	Residential Mortgage Services, Inc.
Mark Sekel	NewRez
Vikas Selhi	Leader Bank, N.A.
David Selleck	Infanta Mortgage, Inc.
Angela Seminario	Guaranteed Rate
Andrew Semple	PrimeLending, A PlainsCapital Company
Frank Sena	Gateway Mortgage, a division of Gateway First Bank
Garett Seney	Fairway Independent Mortgage Co.
David Senior	SecurityNational Mortgage Company
Jeffrey Senker	Primary Residential Mortgage, Inc.
Jack Senske	Caliber Home Loans, Inc.
Blanca Pat Sepulveda	PRMG
John Sepulveda	loanDepot
Ron Sequeira	New American Funding
Shannon Serr	loanDepot
Daniella Serrano	FBC Mortgage, LLC
Denise Serrano	loanDepot
James Robert Serrano	NFM Lending
Jason Servais	On Q Financial, Inc.
Amanda Sessa	SWBC Mortgage Corporation
David Setti	American Pacific Mortgage DBA: O2 Mortgage
Patrick A Settle	EagleBank
Ray Severance	Residential Mortgage Services, Inc.
John V Seville	Benchmark Mortgage
Clark Sexton	Ruoff Mortgage
Ryan Seybuck	NewRez
Jon Shafer	Mutual of Omaha Mortgage, Inc.
Scott Shafman	Guild Mortgage
Alexander Shahin	loanDepot
May Shalhoub	Movement Mortgage
David Shallenberger	PRMG
Michelle Shaman	CMG Financial
Sharbel Shamoon	Guaranteed Rate
Ray Shanahan	TowneBank Mortgage
Kristin Shandrew	Mutual of Omaha Mortgage, Inc.

NAME	COMPANY
Ryan Shane	Sammamish Mortgage
Trevor Shane	Sammamish Mortgage
Patti Shaner	Homebridge Financial Services, Inc.
Jane Shanley	Residential Mortgage Services, Inc.
Matthew Shanlian	Primary Residential Mortgage, Inc.
Janet Shanner	C2 Financial Corporation
Lisa Shapiro	Fairway Independent Mortgage Co.
Krishneel Sharma	Summit Funding, Inc.
Justus J Sharp	NFM Lending
Matthew Sharp	loanDepot
Sam Sharp	Guaranteed Rate
Ruthann Sharpe	PrimeLending, A PlainsCapital Company
Naela Sharuk	Guaranteed Rate
Matthew Shaver	Finance of America Mortgage
Jerilyn Shaw	C2 Financial Corporation
Ron Shaw	Guild Mortgage
Daniel Shay	Prosperity Home Mortgage, LLC
Bill Shea	Fairway Independent Mortgage Co.
Jeffrey Shealey	AnnieMac Home Mortgage
Melissa Shearer	Movement Mortgage
Christopher Shedd	TCF National Bank
Ed Shedd	Caliber Home Loans, Inc.
Daniel Shedrick	Prosperity Home Mortgage, LLC
Becky Sheets	Fairway Independent Mortgage Co.
Michael Sheffield	11 Mortgage
Tricia Sheffield	11 Mortgage
Jennifer Sheil	Ruoff Mortgage
Shashank Shekhar	Arcus Lending Inc
Ryan Shelby	Academy Mortgage Corporation
Jill Sheldon	CMG Financial
Scott Sheldon	New American Funding
David Evans Shelor Jr.	Embrace Home Loans
Alexander Shelton	loanDepot
Dave Shepard	Academy Mortgage Corporation
Lisa Shepard	PrimeLending, A PlainsCapital Company
Florica Shepherd	New American Funding
Keri Shepherd	Homebridge Financial Services, Inc.
Rob Shepherd	Guaranteed Rate
Pat Sheplee	George Mason Mortgage, LLC
Phil Sheppard	NewRez
Angie Sherer	LeaderOne Financial
Angel M. Sherlin	CMG Financial
Jennifer Sherman	loanDepot
Jennifer Sherman	CrossCountry Mortgage
Thomas Bustard Sherman	Benchmark Mortgage
Jim Shewchuk	Sun West Mortgage Company
Dottie Shields	Guaranteed Rate
Jeff Shields	American Pacific Mortgage DBA: Diversified Capital Funding
Matthew Shields	USA Mortgage
Tina Shields	Movement Mortgage

NAME	COMPANY
Mark Shikany	Golden Empire Mortgage, Inc. dba Mission Home Mortgage
Jon Shimazaki	New American Funding
Deanna Shimboff	Caliber Home Loans, Inc.
Erez Shimoni	Caliber Home Loans, Inc.
Christine Shin	Finance of America Mortgage
Jeffrey Shin	Mutual of Omaha Mortgage, Inc.
Keller Shinholser	Apex Home Loans
Maureen Nicole Shinn	Point Mortgage Corporation
Stephanie Shipley	Guild Mortgage
Marzeeyeh Shirazi	C2 Financial Corporation
Chris Shoemake	FirstBank
Gabriella Shofet	Network Capital
Stacie Shone	Guild Mortgage
Bree Shores	FirstBank
Laney Shorett	RPM Mortgage, Inc.
Carter Short	American Pacific Mortgage
Eric Robert Short	First Home Mortgage
Kim Short	New American Funding
Jesse Shoulders	PRMG
Kevin Shoup	CMG Financial
Kim Shoup	loanDepot
Todd Shreeve	Movement Mortgage
Julie Shrell	Park Cities Mortgage
Scott W Shubert	Benchmark Mortgage
Dale Shue	Movement Mortgage
Jackie Shuey	Movement Mortgage
Jack Shull	Guild Mortgage
Charles Shulman	NJ Lenders Corp
Ryan Shultz	New American Funding
Chris Shumate	Fairway Independent Mortgage Co.
Julie Shumate	loanDepot
Darryl Shurgin	NewRez
Joe Siau	Homeowners Financial Group USA, LLC
Nathan Sibbet	loanDepot
Karen Sibley	American Pacific Mortgage
Jeanne Sickel	Homebridge Financial Services, Inc.
Andrew Siddon	George Mason Mortgage, LLC
David Sider	C2 Financial Corporation
Subir Sidhu	C2 Financial Corporation
Scott Sidkey	Guaranteed Rate
Dustin Sidwell	Fairway Independent Mortgage Co.
Tim Siebenthal	Guild Mortgage
Neil Siebert	PrimeLending, A PlainsCapital Company
Brandi Siefkas	On Q Financial, Inc.
Christopher Siegel	Prosperity Home Mortgage, LLC
Ken Siegfried	FitzGerald Financial Group
Debbie Siena	Movement Mortgage
Ashley Siepert	Guild Mortgage
Jay Sievers	Mutual of Omaha Mortgage, Inc.
Holly Silas	George Mason Mortgage, LLC



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Amanda Silber	Movement Mortgage
Francine Silberman	William Raveis Mortgage
Katherine Sillas	Mortgage Financial Services
Eric Silvas	Guaranteed Rate
Kane Silverberg	Supreme Lending
David Silverman	Fairway Independent Mortgage Co.
Douglas Silverman	Movement Mortgage
Scott Silverstein	Caliber Home Loans, Inc.
David Simkin	Mutual of Omaha Mortgage, Inc.
Mike Simmons	Fairway Independent Mortgage Co.
Tom Simmons	Fairway Independent Mortgage Co.
Lindsay Simmons Beale	Caliber Home Loans, Inc.
Katie Simmons Hickey	Caliber Home Loans, Inc.
Michael Simon	Guild Mortgage
Kenny Simpson	C2 Financial Corporation
Jamie Simpson	Proper Rate
Jennifer Sims	SWBC Mortgage Corporation
Preston Sims	Homebridge Financial Services, Inc.
Tom Sinak	New American Funding
Don Sine	AEM
Matthew Sines	FitzGerald Financial Group
Michelle Singer	Fairway Independent Mortgage Co.
Iqbal Singh Dhindsa	AmeriFirst Financial, Inc.
Corey Singleton	loanDepot
Timothy Singleton	Supreme Lending
Shane Siniard	SWBC Mortgage Corporation
Lori Sinor	Guild Mortgage
Kathleen Sirkis	C2 Financial Corporation
Alisha Sirois	Guild Mortgage
Timothy Robert Sisson	First Home Mortgage
Anthony Sita	NewRez
Matthew S Sitterlet	Independent Bank
Christopher Holland Sittig	First Home Mortgage
Karen Sjodin	New American Funding
Brian Skarg	FBC Mortgage, LLC
Brian Skelly	William Raveis Mortgage
Eliezer Sklar	loanDepot
David Skow	Movement Mortgage
Tina Skrukud	Primary Residential Mortgage, Inc.
Adam Slack	Guaranteed Rate
Christopher Slade	NewRez
Clifford O Slater	William Raveis Mortgage
Dave Slater	Academy Mortgage Corporation
Tom Slater	Caliber Home Loans, Inc.
Jason Slaughter	FitzGerald Financial Group
Marie Slaughter	loanDepot
Rick Slaughter	Guild Mortgage
Erika Slayton	Wallick & Volk
Mark Slepian	Guaranteed Rate
Brian Slicher	Fairway Independent Mortgage Co.

NAME	COMPANY
Robert Slifer	Mortgage Network, Inc.
Kevan Sloan	Guaranteed Rate
Billy Slobin	Supreme Lending
Kirby Slocum	Caliber Home Loans, Inc.
Scott Slone	Caliber Home Loans, Inc.
Amy Slotnick	Fairway Independent Mortgage Co.
Rob Slovin	Guaranteed Rate
Matthew Smale	On Q Financial, Inc.
Joseph Small	Guild Mortgage
Mike Smalley	Waterstone Mortgage
Kelle Smart	Academy Mortgage Corporation
Travis Smart	Guild Mortgage
Michelle Smekens	V.I.P Mortgage, Inc.
Dylan Smerk	Mutual of Omaha Mortgage, Inc.
Marie Smith	C2 Financial Corporation
Sharon Smith	C2 Financial Corporation
Allen Smith	American Pacific Mortgage DBA: Preferred Rate
Anna Smith	Flagstar Bank
Austin Smith	Fairway Independent Mortgage Co.
Benjamin Smith	Caliber Home Loans, Inc.
Bradstreet Smith	Prosperity Home Mortgage, LLC
Bryan Smith	Caliber Home Loans, Inc.
Carley Smith	Caliber Home Loans, Inc.
Chad Smith	V.I.P Mortgage, Inc.
Char Lee Smith	McLean Mortgage Corporation
Cherie Smith	Guild Mortgage
Cherrie Smith	Mutual of Omaha Mortgage, Inc.
Cheryl Smith	Fairway Independent Mortgage Co.
Christopher Smith	Trident Mortgage Company
Christopher Smith	Homebridge Financial Services, Inc.
Crystal Smith	Premier Mortgage Resources
Dana Smith	Fairway Independent Mortgage Co.
Daniel Smith	Mutual of Omaha Mortgage, Inc.
Deborah Smith	Caliber Home Loans, Inc.
Debra Smith	Prosperity Home Mortgage, LLC
Doug Smith	Guaranteed Rate Affinity
Dwayne Smith	George Mason Mortgage, LLC
James Smith	Fairway Independent Mortgage Co.
Jason Smith	NOVA® Home Loans
Jason Smith	NewRez
Jessica Smith	Highlands Residential Mortgage
Jon Smith	Guaranteed Rate Affinity
Joseph Smith	Guaranteed Rate
Joyce Smith	PrimeLending, A PlainsCapital Company
Ken Smith	New American Funding
Kevin Smith	NewRez
Leonard Smith	loanDepot
Mark Smith	Network Funding, LP
Marshall Smith	Fairway Independent Mortgage Co.
Mary Jo Smith	CMG Financial

NAME	COMPANY
Michael Smith	Guild Mortgage
Neal Smith	Finance of America Mortgage
Neal Smith	Fairway Independent Mortgage Co.
Nick Smith	Fairway Independent Mortgage Co.
Nicole Smith	Flagstar Bank
Noel Smith	Fairway Independent Mortgage Co.
Nora Smith	Bay Equity Home Loans
Rhonda Smith	SecurityNational Mortgage Company
Ryan Smith	Guild Mortgage
Stanley Smith	First United Bank Mortgage Group
Stephanie Smith	Fairway Independent Mortgage Co.
Steve Smith	Proper Rate
Susan F. Smith	Mortgage Network, Inc.
Timothy Smith	TCF National Bank
William Smith	American Pacific Mortgage DBA: First Class Lending
Cindy Smolin	loanDepot
Adam Snable	Guild Mortgage
Scott Snapp	loanDepot
Heidi Snarr	SecurityNational Mortgage Company
John Snider	SWBC Mortgage Corporation
Mark Snow	Guild Mortgage
Stacey Snowdon	Draper and Kramer Mortgage Corp.
Craig Snyder	Residential Mortgage Services, Inc.
Jennifer Snyder	Guild Mortgage
James Snyder	Inlanta Mortgage, Inc.
Marci Snyder	FBC Mortgage, LLC
Brian Soares	loanDepot
Andrew Sobers	Homebridge Financial Services, Inc.
Marcus Sohn	Leader Bank, N.A.
Jeffrey Sokol	Caliber Home Loans, Inc.
Nolan Solano	Flagstar Bank
Christy Solar	Fairway Independent Mortgage Co.
Timothy Soldati	Caliber Home Loans, Inc.
Patricia Solie	loanDepot
James Solimini	Guaranteed Rate
Melissa Solinsky	Bay Equity Home Loans
Douglas Solit	NewRez
Shannon M. Solomon	Finance of America Mortgage
Rachel Solt	UW Credit Union
Ed Solter	Fairway Independent Mortgage Co.
Jay Solverson	Homebridge Financial Services, Inc.
Scott Somerville	Guaranteed Rate
Frank Sommese	Mutual of Omaha Mortgage, Inc.
John Sommese	Mutual of Omaha Mortgage, Inc.
Drew Sopha	Supreme Lending
Heather Sorensen	Homeowners Financial Group USA, LLC
Michael Sorensen	Fairway Independent Mortgage Co.
Adam Soroka	loanDepot
Andrew J Soss	Benchmark Mortgage
Jose Soto	CrossCountry Mortgage

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Levi Soukup	Prosperity Home Mortgage, LLC
Paul Soule	Guaranteed Rate Affinity
Matthew Soutee	USA Mortgage
Clarke Southall	Gateway Mortgage, a division of Gateway First Bank
Tracie Southerland	Flagstar Bank
Jerri Southorn	American Pacific Mortgage DBA: Ability Mortgage
Patty Souza	Guaranteed Rate
Megan Sovel	Flagstar Bank
Ammie Spahr	loanDepot
Jen Spahr	Supreme Lending
Karli Spahr	Fairway Independent Mortgage Co.
Brady Spangler	Guaranteed Rate
Jaime Spanley	First United Bank Mortgage Group
Tonya Spann	CMG Financial
George Spano	Guaranteed Rate
Melissa Sparks	Golden Empire Mortgage, Inc.
Josh Sparrow	SWBC Mortgage Corporation
Leigh Spearin	Caliber Home Loans, Inc.
Jason Spears	Academy Mortgage Corporation
Kristi Spears	Academy Mortgage Corporation
Jeff Speer	New American Funding
Andrew Spellman	American Pacific Mortgage DBA: LaSalle Mortgage Services
Gerry J. Spence Jr.	Finance of America Mortgage
Kraig Spence	Churchill Mortgage
Mark Spencer	C2 Financial Corporation
Erik Spencer	Churchill Mortgage
John Spero	NewRez
Markus Spicer	PrimeLending, A PlainsCapital Company
Dan Spiegler	Caliber Home Loans, Inc.
Robert Spies	Academy Mortgage Corporation
John Spiker	Academy Mortgage Corporation
Rob Spinoso	Guaranteed Rate
Nancy Spiro	Movement Mortgage
Joe Spisak	Waterstone Mortgage
Carmel John Spiteri	Benchmark Mortgage
Paul Sprague	NewRez
John Sprengnether	USA Mortgage
Kevin Sprincz	Guaranteed Rate
Eric Spring	NewRez
Steve Sprinkle	Caliber Home Loans, Inc.
Richard A Sproba	CMG Financial
Shaun Sproul	Finance of America Mortgage
Patrick Srichaiyan	Waterstone Mortgage
Gyan Srivastava	Draper and Kramer Mortgage Corp.
Justin St Clair	Summit Funding, Inc.
Kelly St Mary	Caliber Home Loans, Inc.
Drew Stacey	Guaranteed Rate
Laura Staerker	Guaranteed Rate
Pasqualino Staffa	AnnieMac Home Mortgage
Blaine Staggs	NOVA® Home Loans

NAME	COMPANY
Tina Stahl	Caliber Home Loans, Inc.
Douglas Stahlschmidt	USA Mortgage
Nick Staker	Academy Mortgage Corporation
Sarah Stallcup	American Pacific Mortgage DBA: Ability Mortgage
Haralambos Stamatatos	C2 Financial Corporation
Lauren Stamper	Highlands Residential Mortgage
Rose Stancato	Residential Mortgage Services, Inc.
Cristina Stanek	Summit Funding, Inc.
Sean Stanfield	Guaranteed Rate
Dale Stanford	Primary Residential Mortgage, Inc.
Monique Stanford	Homebridge Financial Services, Inc.
Michele Stanisch	Guaranteed Rate
Craig Stanislaw	Fairway Independent Mortgage Co.
Lori Stanjevich	Supreme Lending
Deian Stankov	PrimeLending, A PlainsCapital Company
Lisa Marie Stanley	Finance of America Mortgage
Mark Stanton	Academy Mortgage Corporation
Shane G Staples	NFM Lending
Kristin Stark	CMG Financial
Thomas Stark	MegaStar Financial Corp.
David Edward Starleper	First Home Mortgage
Kim Stastny	Guild Mortgage
Christopher Stearns	C2 Financial Corporation
Steven Stearns	C2 Financial Corporation
Scott Stearns	Fairway Independent Mortgage Co.
Nichole Stearns	Fairway Independent Mortgage Co.
Jayson Stebbins	Guild Mortgage
Richard Steckloff	Residential Mortgage Services, Inc.
Michael Steele	Gateway Mortgage, a division of Gateway First Bank
Patricia Steele	Caliber Home Loans, Inc.
Raymond Steele	PrimeLending, A PlainsCapital Company
Eric Steenstra	Residential Mortgage Services, Inc.
Chadd Stefanides	loanDepot
Aleksandar Stefanovski	Caliber Home Loans, Inc.
Lisa Steffan	American Pacific Mortgage
Rich Steffens	New American Funding
Dianne Steffey	Guaranteed Rate
Laura Steier	Prosperity Home Mortgage, LLC
Kent Steiger	First United Bank Mortgage Group
David Stein	Family First Funding LLC
Michael Stein	McLean Mortgage Corporation
Mike Stein	Academy Mortgage Corporation
Jeff Steinberg	Guaranteed Rate
Tim Steinbrecher	Caliber Home Loans, Inc.
Nathan Steiner	Guaranteed Rate
Gregg Steinhaus	Fairway Independent Mortgage Co.
Larry Steinway	Guaranteed Rate
Brandy Stemmler	PrimeLending, A PlainsCapital Company
Jeffrey Lee Stempler	First Home Mortgage
Geo Stemrich	Mutual of Omaha Mortgage, Inc.

NAME	COMPANY
Andrew Stengel	NewRez
Michael Stengel	NewRez
Eric Stenger	Intercoastal Mortgage, LLC
Michael Stepek	Guaranteed Rate Affinity
Beth Stephans	Residential Mortgage Services, Inc.
Kenny Stephen	Caliber Home Loans, Inc.
Brian Stephens	Prosperity Home Mortgage, LLC
Bruce Stephens	Citywide Home Loans
Joe Stephens	CMG Financial
William Scott Stephens	Intercoastal Mortgage, LLC
Jamise Stephenson	Caliber Home Loans, Inc.
Shawn Sterling	Homebridge Financial Services, Inc.
Jason Stern	C2 Financial Corporation
Marc Stern	Guild Mortgage
Seth Stern	Waterstone Mortgage
Bill Stern	Homebridge Financial Services, Inc.
Mark Sternberg	Flagstar Bank
Charles Sterni	Fairway Independent Mortgage Co.
Rob Stettler	NFM Lending
Tanner Steven Oman	CMG Financial
Chanda Stevens	loanDepot
Rick Stevens	Prosperity Home Mortgage, LLC
Bradley Stevenson	Prosperity Home Mortgage, LLC
Abdon Stewart	AmeriFirst Financial, Inc.
Andrew Stewart	Atlantic Coast Mortgage, LLC
Ashley Stewart	loanDepot
Blane Stewart	NFM Lending
Cameron Stewart	Guaranteed Rate
Dawn Renee Stewart	Benchmark Mortgage
Joel Stice	Citywide Home Loans
Rhonda Stickney	Guild Mortgage
Jason Stier	Benchmark Mortgage
Brenda Stifter	PrimeLending, A PlainsCapital Company
Zachary Stiles	Guild Mortgage
Todd Stillwagon	Guaranteed Rate Affinity
Jason Stilner	Flagstar Bank
Jenna Stiltner	Atlantic Coast Mortgage, LLC
Eric Stinson	Primary Residential Mortgage, Inc.
Scott Stinson	FBC Mortgage, LLC
Timothy Stinson	Finance of America Mortgage
Jeff Stipp	Supreme Lending
Christine Stirling	Fairway Independent Mortgage Co.
Jessica Stock	loanDepot
Jeff Stodghill	Certainty Home Loans, LLC
Cheryl Stokes	New American Funding
Ryan Stoll	Finance of America Mortgage
Bianca Stone	Guaranteed Rate
Brian Stone	CMG Financial
Cindee Stone	Guaranteed Rate
Hans Joseph Stone	BluPrint Home Loans



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Jason Stone	Fairway Independent Mortgage Co.
Jenna Stone	loanDepot
Michael Stone	MegaStar Financial Corp.
Ryan Stone	Draper and Kramer Mortgage Corp.
Thomas Stone	Guild Mortgage
Jenn Stonehouse	CMG Financial
DeDe Stoner	Guild Mortgage
Erich Stonewall	Academy Mortgage Corporation
Patrick Storch	The Mortgage Firm
Stephen Stork	Summit Funding, Inc.
Rolf Storlie	Primary Residential Mortgage, Inc.
Tim Storm	Fairway Independent Mortgage Co.
Andrew Storteboom	Fairway Independent Mortgage Co.
Kari Lynne Story	First Home Mortgage
Scott William Story	First Home Mortgage
Tracy Story	Caliber Home Loans, Inc.
Andrew Stout	NewRez
Steven Stout	Guild Mortgage
Michael Stowers	loanDepot
Michael Stowers	loanDepot
Jeremy Straatmann	CMG Financial
James Strachan	Bay Equity Home Loans
Peter Strahler	New American Funding
Cole Strange	CrossCountry Mortgage
David Strassner	Fairway Independent Mortgage Co.
Linda Stratton	Guaranteed Rate
Cathy Strawn	Ruoff Mortgage
Merica Street	Academy Mortgage Corporation
Craig Strent	Apex Home Loans
Nicki Strickland	SWBC Mortgage Corporation
Bob Striedl	Triumph Lending, A Division of Network Funding
Amanda Stringer	loanDepot
Nathan Stringfield	Guaranteed Rate
Becky Stritt	Fairway Independent Mortgage Co.
Linda Stroberg	Guild Mortgage
Katie Strom	Prosperity Home Mortgage, LLC
Aaron Stroud	loanDepot
Deborah Stroud	Movement Mortgage
Sean Stroud	Caliber Home Loans, Inc.
Ronald Stroup	loanDepot
Scott Strouse	Cardinal Financial
Kayla Strunk	Guaranteed Rate
Leslie Struthers	Guaranteed Rate
Todd Daniel Struyk	Bay Equity Home Loans
Curt Stuck	Mercantile Bank
Laura Stuckey	Highlands Residential Mortgage
Linda Studdert-Kelly	11 Mortgage
Cay Stull	Highlands Residential Mortgage
Daniel Sturtz	NewRez
Adam Styer	LoanPeople

NAME	COMPANY
Katherine A. Stypula	Bay Equity Home Loans
Michael Sudol	loanDepot
Michael Suffoletto	Guaranteed Rate
Chase Suidan	Lake Michigan Credit Union
Casey Sullivan	Summit Funding, Inc.
Colin Sullivan	Guaranteed Rate Affinity
Jim Sullivan	Guaranteed Rate
Joshua Sullivan	Prosperity Home Mortgage, LLC
Kelley Sullivan	New American Funding
Lacey Sullivan	Guaranteed Rate Affinity
Pamela Sullivan	Mortgage Financial Services
Thomas Sullivan	Academy Mortgage Corporation
Brittany Summers	SecurityNational Mortgage Company
Jason Sumner	Ruoff Mortgage
Sam Sumner	Academy Mortgage Corporation
Yinan Nancy Sun	Austin First Mortgage
Theresa Sundance	Homebridge Financial Services, Inc.
Brian Sunder	New American Funding
Debbie Sundlie	Mason-McDuffie Mortgage
Jerry Sundt	V.I.P. Mortgage, Inc.
Matthew R. Sura	Finance of America Mortgage
Cheryl Sutcliffe	PrimeLending, A PlainsCapital Company
Ben Suttin	Caliber Home Loans, Inc.
Jeffrey Sutton	Movement Mortgage
Shawn Sutton	American Pacific Mortgage DBA: Aligned Mortgage
Albin Suvalic	New American Funding
Lori Svendsen	Summit Funding, Inc.
Dawn Svoboda	Academy Mortgage Corporation
Gwen Swain	Waterstone Mortgage
Mike Swaleh	Fairway Independent Mortgage Co.
Bart Swan	Certainty Home Loans, LLC
Amy Swaney	Citywide Home Loans
Todd Swanson	C2 Financial Corporation
Michael Swanson	Movement Mortgage
Frank Swartz	Flagstar Bank
Bridgette Sweet	New American Funding
Shawn Swenson	C2 Financial Corporation
Aaron Swenson	Primary Residential Mortgage, Inc.
Ashley Jennifer Swenson	NFM Lending
John Swierczek	Flagstar Bank
Kevin Swift	First United Bank Mortgage Group
Sharon Swift	Prosperity Home Mortgage, LLC
Mitchell Swindell	NOVA® Home Loans
Troy Switzer	C2 Financial Corporation
Amir Syed	Guaranteed Rate
Kim Sykes	Movement Mortgage
Heath Symonds	Wallick & Volk
Paul Syptak	PrimeLending, A PlainsCapital Company
Brian S. Szabo	Finance of America Mortgage
Marion Szarzynski	Homebridge Financial Services, Inc.

NAME	COMPANY
Jeremy Szydelko	Sun West Mortgage Company
Sergio Szyrko	Fairway Independent Mortgage Co.
Estefany Tabares	American Pacific Mortgage DBA: Aligned Mortgage
Brendan Tabor	Supreme Lending
Anastasia Tacewicz	Guaranteed Rate
Timothy Tacl	Spire Financial, a Division of AmeriFirst Financial, Inc.
Bradley Tadvick	Finance of America Mortgage
Patricia Taggart	NewRez
Lin Takrudtong	Homeside Financial, LLC
Brian R Talbot	Mercantile Bank
David Talbott	NEO Home Loans
Melanie Taliaferro	Fairway Independent Mortgage Co.
Jessica Tallett	Atlantic Coast Mortgage, LLC
Lauren Talley	Fairway Independent Mortgage Co.
Jessica Talton	Caliber Home Loans, Inc.
Tyler Tampow	Mutual of Omaha Mortgage, Inc.
Kathryn Tan	SWBC Mortgage Corporation
George Tandy	loanDepot
Walter Tang	Guaranteed Rate
Andrew Tanner	Primary Residential Mortgage, Inc.
Hugh Tanner	loanDepot
Angelica Tanti	Guaranteed Rate
Ryan Tappen	New American Funding
Allen Tardiff	Movement Mortgage
Jesus Tarifa	PrimeLending, A PlainsCapital Company
Craig Tashjian	Fairway Independent Mortgage Co.
Trevor Tashlik	Guaranteed Rate
Chad Tate	SWBC Mortgage Corporation
Kenneth Tate	SWBC Mortgage Corporation
Keith Tatum	Movement Mortgage
James R. Tausché	Draper and Kramer Mortgage Corp.
Kathy Tautfest	Gateway Mortgage, a division of Gateway First Bank
Mike Tavani	Guaranteed Rate
James Taveggia	Caliber Home Loans, Inc.
Joseph Taydus	NOVA® Home Loans
Ashley Taylor	Fairway Independent Mortgage Co.
Brandon Taylor	New American Funding
Dawn Taylor	loanDepot
Dwight Taylor	George Mason Mortgage, LLC
Jake Taylor	SecurityNational Mortgage Company
Jami Taylor	Guild Mortgage
Jamon Taylor	Academy Mortgage Corporation
Jessica Taylor	Guaranteed Rate
Jill Taylor	Gateway Mortgage, a division of Gateway First Bank
Kelly Taylor	FBC Mortgage, LLC
Kevin Taylor	Mutual of Omaha Mortgage, Inc.
Roy Taylor	Draper and Kramer Mortgage Corp.
Scott Taylor	Mortgage Financial Services
Timothy Taylor	Homebridge Financial Services, Inc.
Michael Burke Taylor Jr	First Home Mortgage

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Allen Tayman	Apex Home Loans
Andrew Techanchuk	Movement Mortgage
Matthew Tedesco	NewRez
Christina Tedrick	George Mason Mortgage, LLC
Aaron Tedrow	AnnieMac Home Mortgage
Holly Tegel	TCF National Bank
Steve Tempel	Finance of America Mortgage
Ryan Templeman	Bay Equity Home Loans
Skip Templeton	NewTowne Mortgage
Jesse Tenenbaum	Guild Mortgage
Matthew Tenney	SWBC Mortgage Corporation
Nicole Tennison	Fairway Independent Mortgage Co.
Mike Teppen	Fairway Independent Mortgage Co.
Miguel Terrazas	American Pacific Mortgage DBA: MortgageFree Lending Financial Services
Christopher Terry	Flagstar Bank
JD Terry	Guaranteed Rate
Charles Terry II	CMG Financial
Jodalee Tevault	Fairway Independent Mortgage Co.
Tom Tevis	Fairway Independent Mortgage Co.
Jill Thacker	CMG Financial
Stephen Thaggard	Embrace Home Loans
Nav Thakur	Mutual of Omaha Mortgage, Inc.
Linus Thalman	Summit Funding, Inc.
Nicky Tharpe	Fairway Independent Mortgage Co.
Louise Thaxton	Fairway Independent Mortgage Co.
Allison Thenhaus	C2 Financial Corporation
Jo Ann Theriault-Fazio	Proper Rate
Sumeeth Theruvath	loanDepot
Jed Thibodeau	loanDepot
James Thiel	Finance of America Mortgage
Brian Thielicke	Caliber Home Loans, Inc.
Andrew Thiers	NewRez
Jared Thom	NOVA® Home Loans
Bart Thomas	Movement Mortgage
Brady Thomas	American Pacific Mortgage DBA: LaSalle Mortgage Services
Chad Erick Thomas	Homeside Financial, LLC
David Thomas	Caliber Home Loans, Inc.
Brian Thomas	Fairway Independent Mortgage Co.
Jackson Thomas	Summit Funding, Inc.
James Thomas	Summit Funding, Inc.
Jeffrey Otis Thomas	Atlantic Coast Mortgage, LLC
John Thomas	Primary Residential Mortgage, Inc.
Mark Thomas	Fairway Independent Mortgage Co.
Newton Thomas	Summit Funding, Inc.
Rachelle Thomas	Homebridge Financial Services, Inc.
Ronald David Thomas	Homeside Financial, LLC
Sandra Thomas	First United Bank Mortgage Group
Craig Thomason	Guaranteed Rate
Michelle Thomasser	American Pacific Mortgage DBA: Ability Mortgage
John Thompson	C2 Financial Corporation

NAME	COMPANY
Beth Thompson	Wallick & Volk
Chip Thompson	SWBC Mortgage Corporation
Clint Thompson	Fairway Independent Mortgage Co.
Glenna Thompson	LeaderOne Financial
Ian Thompson	loanDepot
J Scott Thompson	PRMG
Jessie Thompson	Guaranteed Rate Affinity
Marc Thompson	Summit Funding, Inc.
Melonny Thompson	Caliber Home Loans, Inc.
Robert Thompson	Finance of America Mortgage
Steve Thompson	Gateway Mortgage, a division of Gateway First Bank
Ty Thompson	Movement Mortgage
Warren Thompson III	Brighton Bank
Wayne Thompson	Fairway Independent Mortgage Co.
Wendy Thompson	First Home Bank
Bridget Thomsen	Fairway Independent Mortgage Co.
Peter Thomsen	NewRez
Dave Thoreson	Supreme Lending
Matthew Thorne	PrimeLending, A PlainsCapital Company
Brian Thornton	Guaranteed Rate
Hye Yong Thuilot	loanDepot
Tom Thuss	Certainty Home Loans, LLC
Mark Tibshrary	Guild Mortgage
Jody Tiedeman	Caliber Home Loans, Inc.
Matt Tierney	Guaranteed Rate
Nick Tietjen	LeaderOne Financial
Michael Tietz	C2 Financial Corporation
Mary Tillery	Guild Mortgage
Stacia Timbrook	Guild Mortgage
Don Timlowski	Mercantile Bank
Dimitri Timm	Guaranteed Rate Affinity
Elsa Tindell	Wallick & Volk
Daniel Louis Tinnin	First Home Mortgage
Ron Tinschert	Guaranteed Rate Affinity
Jonathan William Tipton	Benchmark Mortgage
Neal Tipton	Waterstone Mortgage
Michael Tirio	Supreme Lending
Jeffrey Tisdale	V.I.P Mortgage, Inc.
Joe Tishkoff	Finance of America Mortgage
Jeffrey Titus	Academy Mortgage Corporation
Khaled (Kal) Tizani	Huntington Mortgage
Oleg Tkach	NFM Lending
David Shlomo Toaff	First Home Mortgage
Ben Tobias	Fairway Independent Mortgage Co.
Brian Tobin	Guaranteed Rate
Dawn Tobin	loanDepot
Dax Tobin	LeaderOne Financial
Kirk A Todd	Mortgage Network, Inc.
Pamela Todd	MegaStar Financial Corp.
Brian Tofsky	11 Mortgage

NAME	COMPANY
Daniel Tokar	Benchmark Mortgage
Ana Catalina Tolentino	Main Street Home Loans
Toby Tollack	Bay Equity Home Loans
Jennifer Tolley	Movement Mortgage
Chantal Tom	Caliber Home Loans, Inc.
Stacie Tomasello	NewRez
Denise Tomasini	Supreme Lending
David Tomczak	PrimeLending, A PlainsCapital Company
Celina M Tominna	Point Mortgage Corporation
Cindy Tomlinson	American Pacific Mortgage DBA: US Lending Company
Jerry Tomlinson	Supreme Lending
Colin Tommerson	Fairway Independent Mortgage Co.
Amber Toney	Caliber Home Loans, Inc.
Rory Tongg	Guaranteed Rate
Ed Toole	Supreme Lending
Jennifer Toomey	New American Funding
Amanda Torgerson	PrimeLending, A PlainsCapital Company
Nicki Torres	Movement Mortgage
Shawn Torres	Sun West Mortgage Company
Tisha Torres	Mountain West Financial, Inc.
Maureen Torretto	loanDepot
Lynn Tosi	FBC Mortgage, LLC
Christopher Tosti	loanDepot
Chris Totani	Guaranteed Rate
Cody Touchette	Caliber Home Loans, Inc.
Troy Toureau	McLean Mortgage Corporation
Peter Touzos	Homebridge Financial Services, Inc.
Kevin Townsend	FBC Mortgage, LLC
Kim Townsend	Academy Mortgage Corporation
Jess Trader	SecurityNational Mortgage Company
Ryan Traeger	Draper and Kramer Mortgage Corp.
Kim Trainor	Prosperity Home Mortgage, LLC
Yvonne Tran	Homebridge Financial Services, Inc.
Brook Trang	Academy Mortgage Corporation
Mya Myr-Harter	Intercoastal Mortgage, LLC
Peter Traum	Guaranteed Rate
Sofia Aerakis Travayiakis	Mortgage Network, Inc.
David A Travers	Main Street Home Loans
Kyle Travers	Primary Residential Mortgage, Inc.
Carmelo Travieso	PrimeLending, A PlainsCapital Company
Michael Travis	First Heritage Mortgage, LLC
Terry Traxler	AEM
Teri Treadway	Gateway Mortgage, a division of Gateway First Bank
Chad Trease	PrimeLending, A PlainsCapital Company
Michael Trejo	Bridgepoint Funding
Laura Tremaine	Fairway Independent Mortgage Co.
Stephen Tremaine	PrimeLending, A PlainsCapital Company
Melinda Trent	Residential Mortgage Services, Inc.
Linda Trifonas	Movement Mortgage
Katie Trinidad	Partners Mortgage DBA Synergy One



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Brad Trinkwon	Finance of America Mortgage
Laura Susan Triplett	Atlantic Coast Mortgage, LLC
Mike Trombley	Fairway Independent Mortgage Co.
Robert Tronolone	Prosperity Home Mortgage, LLC
Thomas B. Trott Jr.	Embrace Home Loans
Andrea Trout	Caliber Home Loans, Inc.
Tylan Troxel	Network Capital
Tracy Trudeau	Finance of America Mortgage
Kelly Trueb	loanDepot
Brandon Truhler	Caliber Home Loans, Inc.
Craig Trulli	PrimeLending, A PlainsCapital Company
Jonathan Trussell	Guild Mortgage
Jason Tsang	Caliber Home Loans, Inc.
Ana Maria Tscherrassi Stevens	FBC Mortgage, LLC
Kai Tubberville	Fairway Independent Mortgage Co.
Derek Tubbs	Fairway Independent Mortgage Co.
Dean Patrick Tucker	Benchmark Mortgage
Norman Tucker	Apex Home Loans
Scott Tucker	Guaranteed Rate Affinity
Julie Tully	American Pacific Mortgage DBA: US Lending Company
Justin Tulman	Fairway Independent Mortgage Co.
Brian Tuma	Movement Mortgage
Lawrence Tumminia	NewRez
Tan Tunador	Atlantic Coast Mortgage, LLC
Joe Tupy	Prosperity Home Mortgage, LLC
Antoine Tur	PrimeLending, A PlainsCapital Company
Dominic Turano	Atlantic Coast Mortgage, LLC
William Turano	loanDepot
Paul Turin	Guild Mortgage
Mike Turk	Certainty Home Loans, LLC
Angela Turley	Fairway Independent Mortgage Co.
Anastasia Turner	Prosperity Home Mortgage, LLC
David Turner	Prosperity Home Mortgage, LLC
Shane Turner	Supreme Lending
Scott Turner	Fairway Independent Mortgage Co.
Bryan Turnley	Sun West Mortgage Company
Christine Turpen	Waterstone Mortgage
Brad Turpin	PRMG
Robert Turrietta	Guild Mortgage
Gabriel Girard Tuvek	First Home Mortgage
Jason Twitchell	Draper and Kramer Mortgage Corp.
Andrew Tyler	NewRez
Garrett Tyler	loanDepot
Jamie Tyndall	loanDepot
Danny Tyroch	Movement Mortgage
Loren Uber	First California Funding
Carrie Uberuaga	Fairway Independent Mortgage Co.
Eric Uhl	Primary Residential Mortgage, Inc.
Michelle Ukkestad	Finance of America Mortgage
Paul Ulan	NewRez

NAME	COMPANY
Keith Ulbrich	Guaranteed Rate
Michael Ullmann	First Heritage Mortgage
Kim Ullrich	Academy Mortgage Corporation
Aric Ulmer	Movement Mortgage
Cynthia Ulricksen	Finance of America Mortgage
Gary Umholtz	Guaranteed Rate
Haley Underwood	FirstBank
Cody Unger	On Q Financial, Inc.
Scott Unger	Homebridge Financial Services, Inc.
Eric Union	Supreme Lending
Kevin Unzen	Guaranteed Rate
Jessica Uphoff	NFM Lending
Lilyette Uriarte	Guaranteed Rate
Joe Uribe	Mountain West Financial, Inc.
Stacey Umer	Fairway Independent Mortgage Co.
John Ussery	Finance of America Mortgage
Lee Utley	FBC Mortgage, LLC
William Utter	NewRez
Sean Uyehara	loanDepot
Ubaldo V. Leon III	RPM Mortgage, Inc.
Nicholas Vaccaro	C2 Financial Corporation
AV Vaghela	Highlands Residential Mortgage
Ed Valadez	Guaranteed Rate
Kristina Valdez	loanDepot
Terri Valdez	loanDepot
Tony Valdez	Finance of America Mortgage
Yale Valdez	Guaranteed Rate
Erik Valencia	Movement Mortgage
Neal Valencich	Fairway Independent Mortgage Co.
Ryan Valentine	Academy Mortgage Corporation
Deanna Valeo	Guaranteed Rate
Spencer Valerio	Guild Mortgage
Sonya Valia	Vista Lending, Network Funding, LP
Joel Van Asch	Homebridge Financial Services, Inc.
Brittany Van Brunt	Primary Residential Mortgage, Inc.
Andrew van Dyk	William Raveis Mortgage
David Van Gerpen	Summit Funding, Inc.
Scott Van Iden	NewRez
Chris Van Leeuwen	New American Funding
Jeff Van Nostran	Movement Mortgage
Curtis Van Solkema	TCF National Bank
Vincent Van Voorhis	PrimeLending, A PlainsCapital Company
Susan Van Wagenen	CMG Financial
Jessie Van Wagoner	Castle & Cooke Mortgage
Chad Van Zandt	Caliber Home Loans, Inc.
Matthew Vance	Precision Lending
Thomas VanDeventer	NewRez
Derek Vandlen	Fairway Independent Mortgage Co.
Michael Vanella	USA Mortgage
Chao Vang	New American Funding

NAME	COMPANY
Shane Casey Vanhooose	Benchmark Mortgage
Jimmy Vann	Caliber Home Loans, Inc.
Diane VanOverbeke	Movement Mortgage
Nicolette VanPelt	Homebridge Financial Services, Inc.
Chris Varco	Guaranteed Rate
Dan Varda	Guaranteed Rate
Alexander Varela	PrimeLending, A PlainsCapital Company
Jaime Vargas	C2 Financial Corporation
Danielle Vargo	V.I.P. Independent Mortgage, Inc.
Yvette Varise	loanDepot
Jared Varitek	FBC Mortgage, LLC
Barry Varshay	Homebridge Financial Services, Inc.
Melissa Vasilev	Bay Equity Home Loans
Lisa Vaske	Guaranteed Rate Affinity
Alejandro Vasquez	V.I.P. Mortgage, Inc.
Kevin Vasquez	LeaderOne Financial
John Vassalli	Highland HomeLoans, LLC
Kathryn Vatsula	loanDepot
Susan Vaughan	First United Bank Mortgage Group
Carson Vaughn	Guild Mortgage
Patricia Vautour	loanDepot
Eric Vavere	NEO Home Loans
David Veach	Movement Mortgage
Fabbiana Vecchiarelli	Spire Financial, a Division of AmeriFirst Financial, Inc.
Mark Veech	NJ Lenders Corp
Robert Veech	NJ Lenders Corp
Ariel Vega	Network Capital
Joseph Veitch	Embrace Home Loans
Jack Fisher Vejvoda	Network Capital
Julie Velasco	Network Funding, LP
Richard A Veldman	Benchmark Mortgage
Steve Vella	Guaranteed Rate
Kim Venable	Fairway Independent Mortgage Co.
Robert Veneziano	Fairway Independent Mortgage Co.
Natalie Ventimiglia	American Pacific Mortgage DBA: Diversified Capital Funding
Daniel Ventura	Fairway Independent Mortgage Co.
Kathy Ventura	Fairway Independent Mortgage Co.
Dave Venugopal	Residential Mortgage Services, Inc.
Mary Vera	Golden Empire Mortgage, Inc.
John Verheyden	Guild Mortgage
Mitzi Verlinde	RPM Mortgage, Inc.
Jodi Vermillion	Ruoff Mortgage
Cynthia Veroneau	Caliber Home Loans, Inc.
David Vese	Movement Mortgage
Guy Vetrano	Bay Equity Home Loans
Steven Vetter	AnnieMac Home Mortgage
Leanne Via	Fairway Independent Mortgage Co.
Vincent Vicchio	loanDepot
Justin Vicino	Guaranteed Rate
Mauricio Viecco	PRMG

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Terry Viera-Podorski	New American Funding
Andrew Vierra	American Pacific Mortgage DBA: WealthWise Mortgage Planning
Andrew Vietmeier	NewRez
Portia Vigil	Guild Mortgage
Dominic Villa	Summit Funding, Inc.
Iris Corinne Villa	Point Mortgage Corporation
Troy Village	loanDepot
Julio Villalobos	SecurityNational Mortgage Company
Saulo Villanueva	PrimeLending, A PlainsCapital Company
Sindee Villasana	PRMG
Shannon Villeggiante	Caliber Home Loans, Inc.
Alexis Vining	Homeside Financial, LLC
Gail Vinje	Supreme Lending
George Violante	LendUS
Frank Paul Virga	Embrace Home Loans
Robert Virga	Sun West Mortgage Company
Jodi Visalli	NewRez
Thomas Visalli	NewRez
William Visser	NewRez
David Viveiros	Radius Financial Group
Dean Vlamis	Guaranteed Rate
Neena Vlamis	A and N Mortgage Services
Dennis Vo	McLean Mortgage Corporation
Adam Vogel	Ruoff Mortgage
James Vogel	Guaranteed Rate
Jay Vogel	Residential Mortgage Services, Inc.
Anne Vogel Flaherty	Prosperity Home Mortgage, LLC
Craig Vogt	LoFiDirect
Michael Vogt	Guild Mortgage
Justin Volentine	Intercoastal Mortgage, LLC
Marcia Volin	V.I.P Mortgage, Inc.
Kathy Volkman	Guild Mortgage
Phil Vollmer	Fairway Independent Mortgage Co.
John Travis Vollmerhausen	Main Street Home Loans
Christopher Volpe	NewRez
Paul Volpe	NOVA® Home Loans
Brandon Von Almen	Primary Residential Mortgage, Inc.
Olen Vosburgh	loanDepot
George Voukitchevitch	SecurityNational Mortgage Company
Jordan Vreeland	PRMG
Pamela Sue Vroman	Direct Mortgage Loans
Peter W Horiszny	CMG Financial
Scott Wachtel	Fairway Independent Mortgage Co.
Robert Waddey	PrimeLending, A PlainsCapital Company
Chioki Wade	loanDepot
David Wade	PrimeLending, A PlainsCapital Company
Jake Wade	Finance of America Mortgage
John Wade	Fairway Independent Mortgage Co.
Stephanie Wade	Golden Empire Mortgage, Inc.
Tena Waggoner	PrimeLending, A PlainsCapital Company

NAME	COMPANY
Jon Wagher	Caliber Home Loans, Inc.
Andrew Wagner	Caliber Home Loans, Inc.
Andrew Wagner	Waterstone Mortgage
Chris Wagner	Finance of America Mortgage
Jon Wagner	Guaranteed Rate
Michael Wagner	Guaranteed Rate Affinity
Randy Wagner	Draper and Kramer Mortgage Corp.
Michelle Wahlmark	Movement Mortgage
Ian Waite	McLean Mortgage Corporation
Tami Waite	loanDepot
David Wakefield	PrimeLending, A PlainsCapital Company
Jonathan Wald	Primary Residential Mortgage, Inc.
Lindsey Waldron	Guild Mortgage
Beth Walker	Guild Mortgage
Craig Walker	Finance of America Mortgage
Daniel Walker	loanDepot
James Walker	First Heritage Mortgage, LLC
Julia Walker	Fairway Independent Mortgage Co.
Michele Walker	Wallick & Volk
Stephen Walker	McLean Mortgage Corporation
Steve Walker	First United Bank Mortgage Group
Greg Walker	Homebridge Financial Services, Inc.
Arijana Wall	loanDepot
Doug Wall	Caliber Home Loans, Inc.
Joel Wall	Guaranteed Rate Affinity
Theron Wall	Wallick & Volk
Corinne Wallace	Guaranteed Rate Affinity
Lance Wallace	Gateway Mortgage, a division of Gateway First Bank
Diane Wallenta	Guaranteed Rate Affinity
Jason Waller	American Pacific Mortgage DBA: Aligned Mortgage
Sean Waller	NewRez
David Walling	Flagstar Bank
Brian Walsh	Residential Mortgage Services, Inc.
Erin Walsh	Academy Mortgage Corporation
Leighann Walsh	Caliber Home Loans, Inc.
Mike Walsh	Trident Mortgage Company
Patrick Walsh	Leader Bank, N.A.
Ryan P. Walter	Finance of America Mortgage
Ali Walters	Caliber Home Loans, Inc.
Cameron Walters	Homeowners Financial Group USA, LLC
Kristen Walther	Highlands Residential Mortgage
Mark Wambold	Fairway Independent Mortgage Co.
Matt Wambold	Fairway Independent Mortgage Co.
Jacqueline Wampler	Intercoastal Mortgage, LLC
Joseph Wandishin	Primary Residential Mortgage, Inc.
Richard Wang	C2 Financial Corporation
Jia Mei Wang	Guaranteed Rate
Lee Warbinton	Waterstone Mortgage
Alexa Ward	Benchmark Mortgage
Andy Ward	New American Funding

NAME	COMPANY
Brian Ward	NewRez
James Ward	Fairway Independent Mortgage Co.
Rick Ward	Benchmark Mortgage
Selena Ward	Benchmark Mortgage
Silvia Ward	Benchmark Mortgage
William Ward	Caliber Home Loans, Inc.
Karah Ward Bowles	Guild Mortgage
Riccardo Wardlow	loanDepot
Troy Ryan Wardlow	Bay Equity Home Loans
Cathy Warga	Fairway Independent Mortgage Co.
Jacob Warren	loanDepot
Kristin Warren	Guaranteed Rate
Stuart Warsawsky	NewRez
Gary Warstler	Guaranteed Rate Affinity
Kip Warzon	Inlanta Mortgage, Inc.
Chris Washburn	Caliber Home Loans, Inc.
Omar Washington	Movement Mortgage
Robert Wasieko	V.I.P Mortgage, Inc.
Michael Waterman	Supreme Lending
Don Waters	Fairway Independent Mortgage Co.
Todd Waterson	Finance of America Mortgage
Donna Watkins	Prosperity Home Mortgage, LLC
Faith Watkins	Guild Mortgage
JP Watkins	SWBC Mortgage Corporation
Andy Watson	Fairway Independent Mortgage Co.
Gregory Watson	Finance of America Mortgage
Jes Watson	Movement Mortgage
John C Watson	Guaranteed Rate
Lamont Watson	Guild Mortgage
Michael Barry Watson	Benchmark Mortgage
William Watson	Supreme Lending
Debbie Watts	Guaranteed Rate Affinity
Colin Wauchope	SecurityNational Mortgage Company
Bill Weakley	Advance Financial Group
Brad Weappa	Fairway Independent Mortgage Co.
Rhett Weaver	Academy Mortgage Corporation
Sherry Weaver	FirstBank
Adrian L. Webb	Finance of America Mortgage
Jonathan Webb	NewRez
Melisa Webb	American Pacific Mortgage
Samantha Webb	American Pacific Mortgage
Matthew Webber	Fairway Independent Mortgage Co.
Dixie Webber Sanders	Homebridge Financial Services, Inc.
Chris Weber	Supreme Lending
Jason Weber	Fairway Independent Mortgage Co.
Randy Weber	Guaranteed Rate
Blair Weed	V.I.P Mortgage, Inc.
Jerry Weeda	Capital Bank N.A
Stephanie Weeks	Ace Mortgage
Jeff Weems	Supreme Lending



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020

NAME	COMPANY
Karyn Weger	PRMG
Sabrina Wegley	Guild Mortgage
Randy Wehling	Residential Mortgage Services, Inc.
Frances Wehner	Highlands Residential Mortgage
Thomas F Weikel	Guild Mortgage
Jeremy Weimer	Flagstar Bank
David Weinberg	Proper Rate
Donna Weinberg	Bay Equity Home Loans
Robert Gary Weinberg	Benchmark Mortgage
Paul Weir	Flagstar Bank
Jay Weisbrod	Fairway Independent Mortgage Co.
Thomas Weisman	PrimeLending, A PlainsCapital Company
Beau Weiss	Highland HomeLoans, LLC
James Weiss	NewRez
Karl Weiss	Fairway Independent Mortgage Co.
Justin Weissman	Primary Residential Mortgage, Inc.
Roland Weissman	Guaranteed Rate
Wonida Welch	New American Funding
Bryan Welker	Guild Mortgage
Karen Weller	Fairway Independent Mortgage Co.
Luke Welling	Supreme Lending
Joe Wells	Caliber Home Loans, Inc.
Kristy Wells	Finance of America Mortgage
Megan Wells	Guaranteed Rate Affinity
Scott Wells	First United Bank Mortgage Group
William Wells	Finance of America Mortgage
Joseph Welninski	Guaranteed Rate
Sarah Welsh	Prosperity Home Mortgage, LLC
Jeff Wen	Fairway Independent Mortgage Co.
John Wendel	Movement Mortgage
Mike Wendorf	NewRez
Kris Weninger	Fairway Independent Mortgage Co.
Abbey Wentland	Fairway Independent Mortgage Co.
Kathleen Wentworth	Leader Bank, N.A.
Travis Wentworth	Academy Mortgage Corporation
Dan Werdell	Guaranteed Rate
Sean Werner	PRMG
Terri Werth	Prosperity Home Mortgage, LLC
Michael West	C2 Financial Corporation
Billi West	Network Funding, LP
Lisa West	loanDepot
Nick West	NJ Lenders Corp
Sabrina West	Guaranteed Rate
Michael Westbrook	Intercoastal Mortgage, LLC
Marc Western	Citywide Home Loans
Josh Westmark	Guaranteed Rate
Derek Wetzel	On Q Financial, Inc.
Julie Whalen	Guild Mortgage
Regina Whalen	Fairway Independent Mortgage Co.
Kyle Wheatley	Ruoff Mortgage

NAME	COMPANY
Bradley Wheeler	loanDepot
Caleb Wheeler	Prosperity Home Mortgage, LLC
Russell Wheelwright	SecurityNational Mortgage Company
Ryan Wheelwright	Caliber Home Loans, Inc.
Jobe Whelan	HouseAmerica Financial
Lynn Whipple	Guild Mortgage
Wendy Whitaker	Prosperity Home Mortgage, LLC
Eric Whitcomb	CrossCountry Mortgage
Brent White	Premier Mortgage Resources
Canda White	First United Bank Mortgage Group
Dan White	Fairway Independent Mortgage Co.
Eric White	Fairway Independent Mortgage Co.
Gina White	Caliber Home Loans, Inc.
Jay White	Bay Equity Home Loans
Jennifer White	TowneBank Mortgage
Jonathan White	Blue Door Mortgage
Joseph White	VanDyk Mortgage Corporation
Katie White	Fairway Independent Mortgage Co.
Kim White	Movement Mortgage
Ladelle White	Guild Mortgage
Lisa White	Gateway Mortgage, a division of Gateway First Bank
Mark White	Golden Empire Mortgage, Inc.
Ollie White	Fairway Independent Mortgage Co.
Paula White	McLean Mortgage Corporation
Shawn White	Primary Residential Mortgage, Inc.
Tammy C. White	New American Funding
Lloyd R. White, Jr.	Summit Mortgage
Michael Whiteaker	AnnieMac Home Mortgage
Lynn Whitefall	Supreme Lending
Mason Whitehead	Churchill Mortgage
Wes Whitehead	FirstBank
Terry Whitesell	Fairway Independent Mortgage Co.
Travis Whitford	Bay Equity Home Loans
Jeffrey Whitlock	William Raveis Mortgage
Charles Whitlow II	C2 Financial Corporation
Gabe Whitmer	FirstBank
Brandy Whitmire	Homebridge Financial Services, Inc.
Ryan Whitmore	New American Funding
Anila F. Whitney	Finance of America Mortgage
Sue Whitney	11 Mortgage
Eric Whitten	Guaranteed Rate
Diana Whittington	PRMG
Sam Whitworth	Movement Mortgage
Lynn Wiand	TCF National Bank
Louis Delaney Wickett	Homeside Financial, LLC
David Wickham	Homebridge Financial Services, Inc.
Mike Wickham	Caliber Home Loans, Inc.
Travis Wicks	loanDepot
Greg Wickstrand	Guaranteed Rate
Paul Wickstrom	C2 Financial Corporation

NAME	COMPANY
Mark Widdicombe	Guild Mortgage
Emi Kalici	Guaranteed Rate Affinity
Ronald Wieczorek	Flagstar Bank
Matthew Wieder	Trident Mortgage Company
Bryan Wiegandt	Bay Equity Home Loans
Deninne Wier	loanDepot
Bradley Wiese	Finance of America Mortgage
Bambi Wiggins	FBC Mortgage, LLC
Samantha Wikoff	Finance of America Mortgage
Craig G Wilbur	Benchmark Mortgage
Heather Wilbur	Flagstar Bank
Carlos Wilcox	Movement Mortgage
Steven Wilcox	Primary Residential Mortgage, Inc.
Robert Wilderotter	Homebridge Financial Services, Inc.
Bryan Wiley	Guild Mortgage
Christopher Wiley	Primary Residential Mortgage, Inc.
Chad Wilhelm	SWBC Mortgage Corporation
Chris Wilhelm	Gateway Mortgage, a division of Gateway First Bank
Toni Wilhite	Fairway Independent Mortgage Co.
Jennifer Wilkins	Golden Empire Mortgage, Inc.
Mark Wilkins	Movement Mortgage
Brandon Wilkinson	Spire Financial, a Division of AmeriFirst Financial, Inc.
CJ Wilkinson	Academy Mortgage Corporation
Diana Will	Movement Mortgage
Elaine Willeford	Movement Mortgage
Daniel Williams	C2 Financial Corporation
Heidi Williams	C2 Financial Corporation
Annjie Williams	Draper and Kramer Mortgage Corp.
Benjamin Williams	Guild Mortgage
Brandon Williams	Homebridge Financial Services, Inc.
Camille Williams	Prosperity Home Mortgage, LLC
Ian Williams	New American Funding
Jane B. Williams	George Mason Mortgage, LLC
Jeremy Williams	Fairway Independent Mortgage Co.
Jill Williams	FitzGerald Financial Group
Justin Williams	loanDepot
Kaitlyn Williams	USA Mortgage
Kristin Williams	CMG Financial
Lauren Williams	Flagstar Bank
Lee Williams	Caliber Home Loans, Inc.
Mark Williams	Fairway Independent Mortgage Co.
Nevin Williams	Fairway Independent Mortgage Co.
Sam Williams	Caliber Home Loans, Inc.
Sean Williams	SWBC Mortgage Corporation
Stacy Williams	Guild Mortgage
Tim Williams	New American Funding
Troy Williams	PRMG
Turner Williams	Spire Financial, a Division of AmeriFirst Financial, Inc.
Zach Williams	Mutual of Omaha Mortgage, Inc.
Aaron Williams	Mercantile Bank

# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



NAME	COMPANY
Richard Harold Williams	Embrace Home Loans
Bonnie Williams-Harris	Prosperity Home Mortgage, LLC
Jeff Williamson	Fairway Independent Mortgage Co.
Linda Williamson	Waterstone Mortgage
James Willis	Primary Residential Mortgage, Inc.
Susan Willis	American Pacific Mortgage DBA: All California Mortgage
David Allen Willoughby	Benchmark Mortgage
Brett Wilmer	loanDepot
McKay Wilson	C2 Financial Corporation
Adam Wilson	VanDyk Mortgage Corporation
Andy Wilson	Guild Mortgage
Brent Wilson	Finance of America Mortgage
Brian Wilson	Fairway Independent Mortgage Co.
Charles Wilson	Draper and Kramer Mortgage Corp.
Jacob Wilson	Sun West Mortgage Company
Jeff Wilson	American Pacific Mortgage
Jennifer Wilson	Caliber Home Loans, Inc.
Jim Wilson	Mutual of Omaha Mortgage, Inc.
Julia Wilson	FirstBank
Michael Wilson	Residential Mortgage Services, Inc.
Nick Wilson	Independent Bank
Phyllis Wilson	Fairway Independent Mortgage Co.
Raquel Jeanette Wilson	NFM Lending
Scott Wilson	loanDepot
Tarah Wilson	Fairway Independent Mortgage Co.
Taylor Wilson	Sun West Mortgage Company
Wayne Wilson	Supreme Lending
Pamela Wimberly	Caliber Home Loans, Inc.
Patrick Winchell	New American Funding
Andrea Wine	McLean Mortgage Corporation
Billy Winfree	F&M Bank
Brian Winkle	Guild Mortgage
Carisa Winklepleck	Homeowners Financial Group USA, LLC
Taylor Winkler	New American Funding
Kimberly Winters	Movement Mortgage
Kristian Winters	Guaranteed Rate Affinity
Paul Wirfel	RPM Mortgage, Inc.
Amy Wirshing	PrimeLending, A PlainsCapital Company
Aaron Wise	Guaranteed Rate Affinity
George Wise	Summit Funding, Inc.
Leslie Wish	McLean Mortgage Corporation
Larry Wisher	Caliber Home Loans, Inc.
Robert Wishnick	Guaranteed Rate
Eric Witmer	Caliber Home Loans, Inc.
Lindsay Witter	American Pacific Mortgage
Lauren Wittig	LeaderOne Financial
Tammy Wittren	Guild Mortgage
Brian Witty	Prosperity Home Mortgage, LLC
Kevin Wivagg	Residential Mortgage Services, Inc.
Jason Wizelman	Draper and Kramer Mortgage Corp.

NAME	COMPANY
Adam Wizner Jr	loanDepot
John Wlcek	Sun West Mortgage Company
Sharon Wofford	PRMI/Element Funding
Sean Wohland	Sun West Mortgage Company
Mark Wohlschlaeger	Movement Mortgage
Daniel Wojan	Fairway Independent Mortgage Co.
Jason Wojtyna	Fairway Independent Mortgage Co.
Kyle Wolcott	Academy Mortgage Corporation
Dean B. Wolf	Guaranteed Rate
Jamie Wolf	Guaranteed Rate
Joey Wolf	American Pacific Mortgage DBA: LaSalle Mortgage Services
Yale Wolf	Guaranteed Rate Affinity
Bill Wolfe	American Pacific Mortgage DBA: Big Valley Mortgage
Wesley Wolfe	Intercoastal Mortgage, LLC
John Wolfe Jr.	New American Funding
Amy Elizabeth Wolff	Direct Mortgage Loans
Adam Wolters	Supreme Lending
Brian A Woltman	Embrace Home Loans
Dean Wong	RPM Mortgage Inc.
Sara Wong	PrimeLending, A PlainsCapital Company
Leman Woo	loanDepot
Art Wood	Goldwater Bank
Chris Wood	Guild Mortgage
Christopher Wood	Frost Mortgage
Matt Wood	Fairway Independent Mortgage Co.
Michelle Wood	Fairway Independent Mortgage Co.
William Woodfin	Prosperity Home Mortgage, LLC
Rebecca Wooding	Guild Mortgage
Chris Woods	Guaranteed Rate
Julia Woods	Caliber Home Loans, Inc.
Jeremy Woodson	Guaranteed Rate
Ed Woolery	Guaranteed Rate Affinity
Brad Woolman	Lake Michigan Credit Union
Terry Wooten	Gateway Mortgage, a division of Gateway First Bank
Michael Wootten	Movement Mortgage
Wane Workman	Academy Mortgage Corporation
Ryan World	Golden Empire Mortgage, Inc. dba World Mortgage Group
Michael Worley	Guaranteed Rate
Tricia Worley	CMG Financial
Elva Wormley	C2 Financial Corporation
Mark Worthington	PrimeLending, A PlainsCapital Company
Sheldon Worthington	Academy Mortgage Corporation
Amy Wortzman	Fairway Independent Mortgage Co.
Lori Wray	Finance of America Mortgage
Andy Wright	Summit Mortgage
Brian Wright	loanDepot
Chris Wright	Prosperity Home Mortgage, LLC
David Wright	Finance of America Mortgage
Eric Allen Wright	AmeriFirst Financial, Inc.
Ian Wright	Bay Equity Home Loans

NAME	COMPANY
Keith Wright	Caliber Home Loans, Inc.
Kyle Wright	American Pacific Mortgage
Kyndra Wright	American Pacific Mortgage DBA: Diversified Capital Funding
Lauren Wright	NewRez
Michael Wright	Summit Mortgage
Randy Wright	Supreme Lending
Steven Wright	Movement Mortgage
Taylor Wright	SecurityNational Mortgage Company
Travis Wright	Mortgage Network, Inc.
David Wu	NewRez
Jeff Wucinich	Fairway Independent Mortgage Co.
Richard Wuersch	PRMG
Joe Wurtenberger	Homeowners Financial Group USA, LLC
Nick Wurzer	Guaranteed Rate
Brenda Wyatt	American Pacific Mortgage DBA: All California Mortgage
David Wyder	Primary Residential Mortgage, Inc.
Frank Wyns	C2 Financial Corporation
Amy Yamamoto	Caliber Home Loans, Inc.
Blaise Yanick	Guaranteed Rate Affinity
Skip Yanick	Guaranteed Rate Affinity
Todor Yankov	Summit Funding, Inc.
Martin Yapur	Homebridge Financial Services, Inc.
Ryan Yardley	Supreme Lending
Martin Yataco	American Pacific Mortgage DBA: Preferred Rate
James Yeager	NOVA® Home Loans
Michael Yeates	Guaranteed Rate
Jonathan Yellon	loanDepot
Chong Yi	Apex Home Loans
Irene Yim	Fairway Independent Mortgage Co.
Kenneth Ynes	NFM Lending
Ericka York	Fairway Independent Mortgage Co.
Kathy York	PrimeLending, A PlainsCapital Company
Wendy Yoskovich	Caliber Home Loans, Inc.
Brian Yotz	Caliber Home Loans, Inc.
Danielle Young	Guaranteed Rate
Dave Young	Academy Mortgage Corporation
Derrick Young	Guild Mortgage
Emily Young	Movement Mortgage
Frank Young	Primary Residential Mortgage, Inc.
Jake Young	American Pacific Mortgage DBA: American Family Funding
Jesse Young	PrimeLending, A PlainsCapital Company
Kevin Young	Residential Mortgage Services, Inc.
Kevin Young	FBC Mortgage, LLC
Michael Young	Homebridge Financial Services, Inc.
Richard Young	Prosperity Home Mortgage, LLC
Richard Young	loanDepot
Scott Young	RPM Mortgage, Inc.
James Young III	PRMG
Yvette Youngs	PrimeLending, A PlainsCapital Company
Anthony Samir Youisf	South Bay Mortgage Brokers



# TOP 1% MORTGAGE ORIGINATORS

## In America 2020



### Learn the Critical Money-Making Skills You Need to Build a Profitable Mortgage Business

Here are some sobering statistics. The majority of mortgage originators are likely to see a 20 percent to 40 percent decline in personal income from last year. And if that is the worst that happens, they are the lucky ones.

What makes the difference between thriving and barely surviving in the mortgage business, between a Top 10 mortgage originator earning \$1 million+ a year and someone just getting by? Answer: It's not interest rates or service levels. It's the skills, strategies and systems developed and implemented by the mortgage professional. That is the key element.

MASTERMIND SUMMIT gives you the tools and systems to make quantum leaps in your mortgage production and business results. Designed for successful, experienced originators, managers, and CEOs, the event provides what is needed to break through to the next level.

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NAME	COMPANY
John Samuel Yow Jr.	Homeside Financial, LLC
Frank Yu	United Wholesale Lending
Uvas Yu	Guaranteed Rate Affinity
Jason Yui	Supreme Lending
David Yurovchak	Guild Mortgage
Cheri Zaberer	Highlands Residential Mortgage
Nick Zabridis	CrossCountry Mortgage
Pete Zaft	Movement Mortgage
Quinn Zahorchak	Residential Mortgage Services, Inc.
Linda Zaiss	Guaranteed Rate
Meghan Zamarripa	loanDepot
Brigid Zambie	CMG Financial
Tammy Zambito	Movement Mortgage
Leah Zamir	Guild Mortgage
Rene Zamora-Melgoza	Golden Empire Mortgage, Inc.
Pamela Zank	Guaranteed Rate
Nick Zbair	Mutual of Omaha Mortgage, Inc.
Paul Zbair	Mutual of Omaha Mortgage, Inc.
Don Zdunek	Fairway Independent Mortgage Co.
Jamie Zeitz	Homebridge Financial Services, Inc.
Stewart Zemil	Apex Home Loans
Andy Zemon	Waterstone Mortgage
Mick Zentic	C2 Financial Corporation
Cristina Zepeda	Golden Empire Mortgage, Inc. dba HMS Capital Funding
Bradley Zerbe	Gateway Mortgage, a division of Gateway First Bank
Pamela Zerger	Guild Mortgage
Jay Zerquera	FBC Mortgage, LLC
Tony Zerwas	Guaranteed Rate
Paul Zgalich	Guaranteed Rate
Jennifer Zherebilov	Guild Mortgage
Karen Zhong	Draper and Kramer Mortgage Corp.
Cathy Zhou	Draper and Kramer Mortgage Corp.
Michael Zilli	Fairway Independent Mortgage Co.
James Zimmerman	Summit Funding, Inc.
Todd Zimmerman	Finance of America Mortgage
Vanessa Zimmerman	Academy Mortgage Corporation
Chase Zinkil	LendUS
Hunter Zinkil	LendUS
Carol Zink-Mailloux	Waterstone Mortgage
Benjamin Zitting	Bay Equity Home Loans
Vanessa Zmolik	Guild Mortgage
Arlo Zoerner	Summit Funding, Inc.
Charles Zofkie	Guaranteed Rate
Kami Zolfaghari	Guaranteed Rate
Norman Zolkos	Mutual of Omaha Mortgage, Inc.
Ryan Zona	Mutual of Omaha Mortgage, Inc.
David Zopf	Guaranteed Rate
Kristen Zorda	Flagstar Bank
John Zurbruegg	AmeriFirst Financial, Inc.
Dan Zufall	LeaderOne Financial

NAME	COMPANY
Jason Zulauf	loanDepot
Jeffrey Zulauf	loanDepot
Samantha Zumwalt	PRMG
Andrea Zundel	Guild Mortgage
Leo Zuniga	Fairway Independent Mortgage Co.
Milton Zuniga	Fairway Independent Mortgage Co.
Melinda Zuppo	Draper and Kramer Mortgage Corp.

# CELEBRATING A RECORD-BREAKING YEAR

# \$8.5 Billion

## TOTAL FUNDED IN 2020

- Branch Locations
- Licensed To Originate
- Headquarters
- Regional Operation Center



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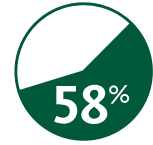
BBB  
RATING



FUNDED IN 2020  
COMPANY WIDE



FUNDED LOANS IN  
2020 COMPANY WIDE



PURCHASE  
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2

CONFIRM  
FICO

3

VERIFY  
ASSETS AND  
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