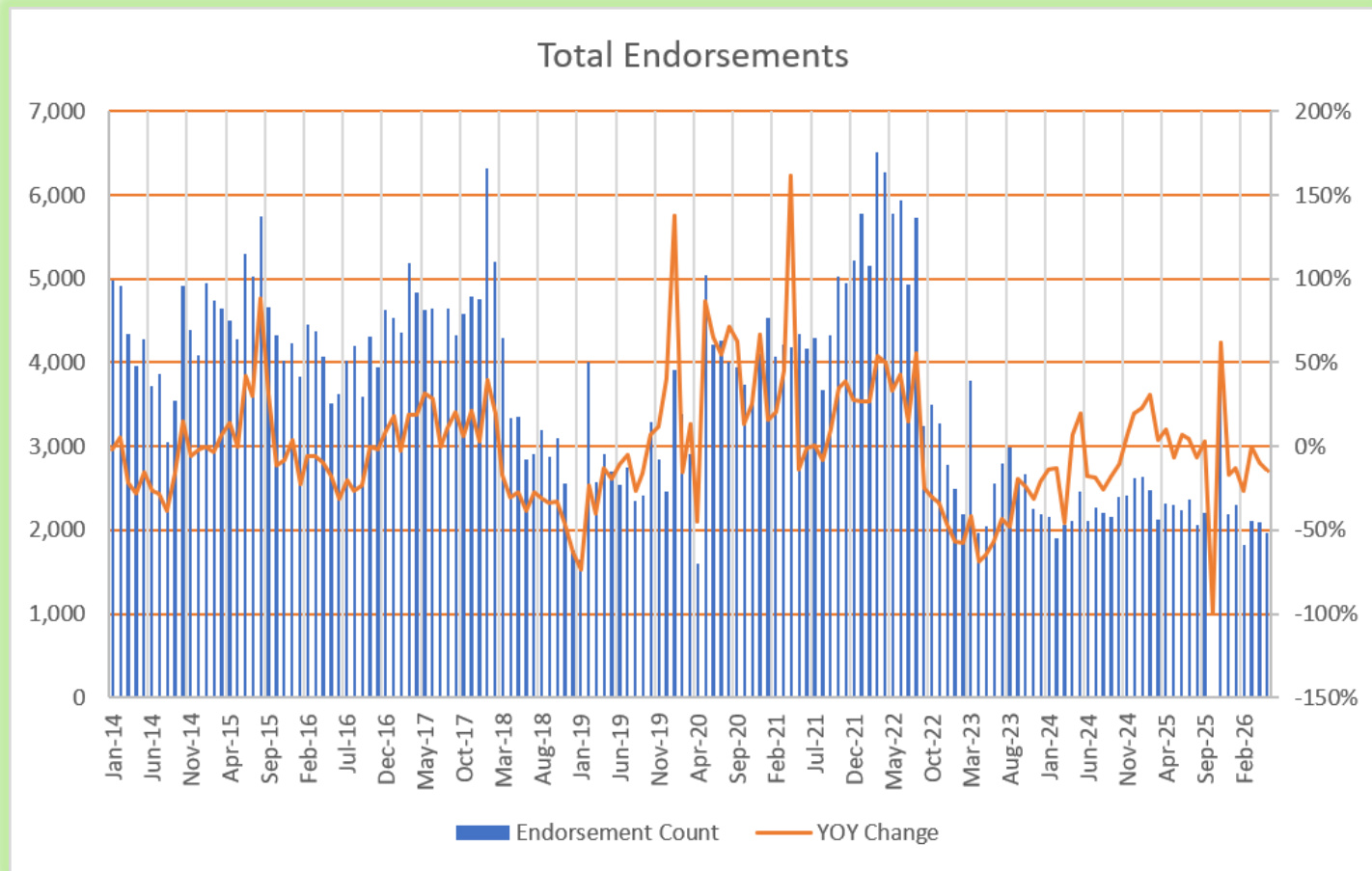




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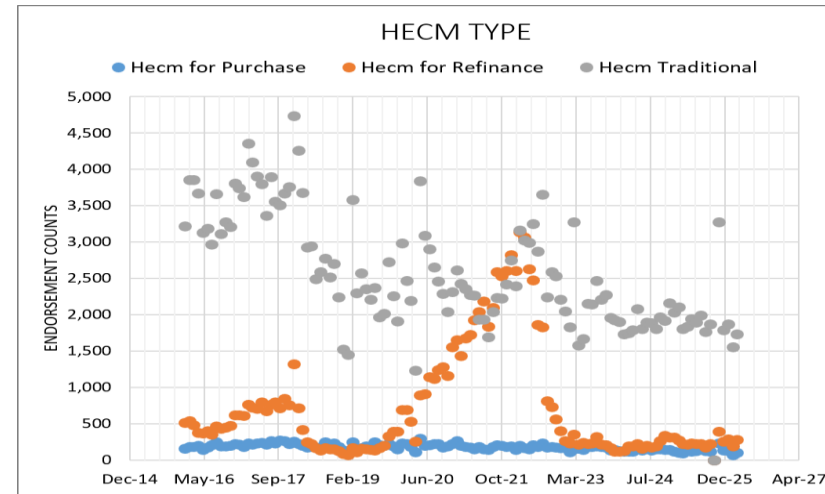
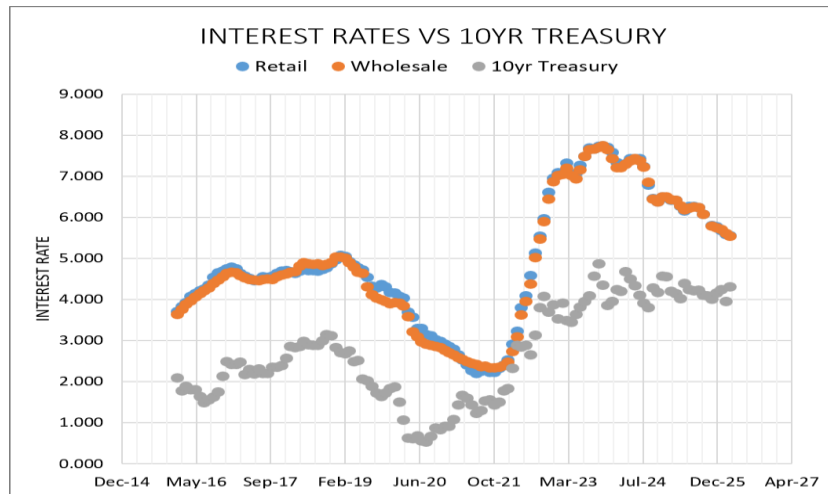
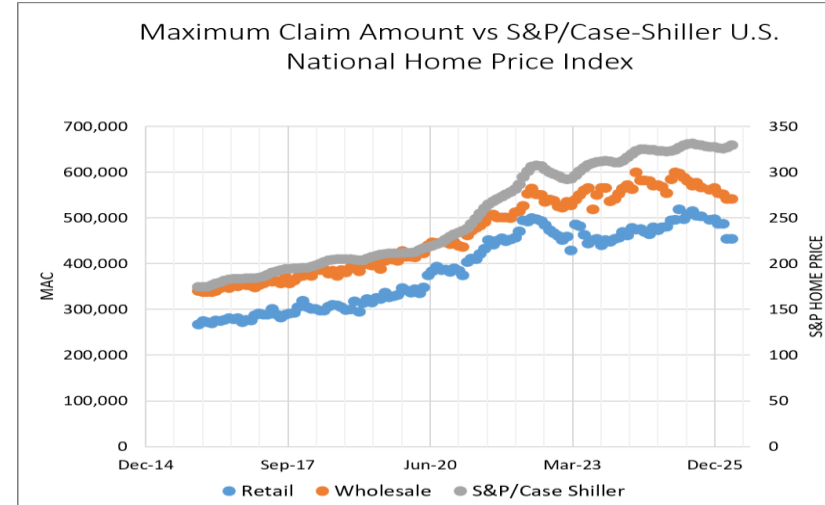
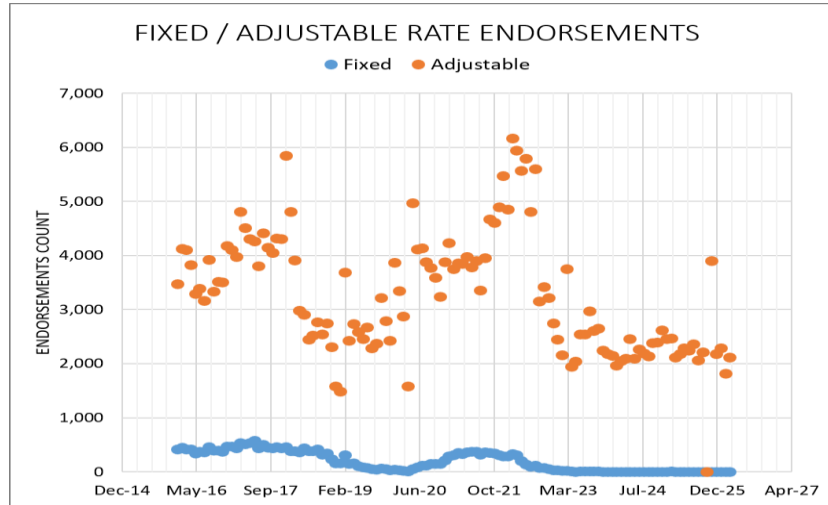
239-631-6165

Data source - HUD FHA HECM Single Family Portfolio Snap Shot and HECM Endorsement Summary Reports. For details please see reports at the following websites:

<https://apps.hud.gov/pub/chums/f17fvc/hecm.cfm>

[https://www.hud.gov/program\\_offices/housing/rmra/oe/rpts/hecmsfsnap/hecmsfsnap](https://www.hud.gov/program_offices/housing/rmra/oe/rpts/hecmsfsnap/hecmsfsnap)

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# Monthly HECM Endorsements Summary

May 2026

| Endorsement By Homeownership Centers and Field Offices |            |            |            |            |          |            |            |            |            |            |            |            |
|--------------------------------------------------------|------------|------------|------------|------------|----------|------------|------------|------------|------------|------------|------------|------------|
|                                                        | Jun-25     | Jul-25     | Aug-25     | Sep-25     | Oct-25   | Nov-25     | Dec-25     | Jan-26     | Feb-26     | Mar-26     | Apr-26     | May-26     |
| <b>HOC: ATLANTA</b>                                    | <b>538</b> | <b>597</b> | <b>497</b> | <b>553</b> | <b>0</b> | <b>957</b> | <b>584</b> | <b>585</b> | <b>476</b> | <b>516</b> | <b>492</b> | <b>453</b> |
| ATLANTA                                                | 79         | 65         | 49         | 67         | 0        | 115        | 53         | 67         | 57         | 70         | 60         | 45         |
| BIRMINGHAM                                             | 19         | 14         | 11         | 18         | 0        | 22         | 24         | 22         | 10         | 33         | 21         | 18         |
| CARIBBEAN                                              | 0          | 0          | 0          | 1          | 0        | 0          | 0          | 0          | 0          | 0          | 0          | 0          |
| CHICAGO                                                | 26         | 27         | 25         | 27         | 0        | 57         | 30         | 28         | 31         | 23         | 17         | 23         |
| COLUMBIA                                               | 33         | 50         | 35         | 46         | 0        | 85         | 48         | 50         | 39         | 51         | 44         | 39         |
| GREENSBORO                                             | 83         | 88         | 61         | 64         | 0        | 129        | 88         | 92         | 76         | 63         | 76         | 62         |
| INDIANAPOLIS                                           | 28         | 30         | 29         | 32         | 0        | 79         | 36         | 30         | 29         | 20         | 28         | 24         |
| JACKSON                                                | 7          | 4          | 4          | 7          | 0        | 9          | 9          | 6          | 5          | 4          | 9          | 4          |
| JACKSONVILLE                                           | 33         | 36         | 36         | 34         | 0        | 72         | 38         | 38         | 37         | 31         | 25         | 29         |
| KNOXVILLE                                              | 19         | 35         | 39         | 30         | 0        | 57         | 44         | 36         | 20         | 34         | 24         | 41         |
| LOUISVILLE                                             | 17         | 20         | 10         | 18         | 0        | 12         | 17         | 20         | 13         | 10         | 11         | 12         |
| MEMPHIS                                                | 7          | 8          | 11         | 8          | 0        | 11         | 5          | 13         | 3          | 5          | 2          | 4          |
| MIAMI                                                  | 62         | 87         | 61         | 58         | 0        | 93         | 60         | 66         | 51         | 56         | 60         | 48         |
| NASHVILLE                                              | 22         | 17         | 23         | 32         | 0        | 50         | 23         | 27         | 17         | 20         | 24         | 27         |
| ORLANDO                                                | 47         | 46         | 47         | 46         | 0        | 70         | 54         | 37         | 41         | 44         | 46         | 39         |
| SPRINGFIELD                                            | 6          | 4          | 5          | 12         | 0        | 14         | 6          | 7          | 7          | 4          | 2          | 3          |
| TAMPA                                                  | 50         | 66         | 51         | 53         | 0        | 82         | 49         | 46         | 40         | 48         | 43         | 35         |
| <b>HOC: DENVER</b>                                     | <b>474</b> | <b>484</b> | <b>439</b> | <b>497</b> | <b>0</b> | <b>866</b> | <b>499</b> | <b>479</b> | <b>407</b> | <b>473</b> | <b>488</b> | <b>437</b> |
| ALBUQUERQUE                                            | 14         | 21         | 17         | 12         | 0        | 30         | 24         | 16         | 20         | 14         | 14         | 16         |
| CASPER                                                 | 5          | 7          | 3          | 4          | 0        | 12         | 4          | 3          | 7          | 4          | 6          | 2          |
| DALLAS                                                 | 41         | 34         | 33         | 37         | 0        | 77         | 28         | 40         | 32         | 39         | 25         | 37         |
| DENVER                                                 | 101        | 103        | 93         | 99         | 0        | 159        | 96         | 84         | 65         | 91         | 86         | 78         |
| DES MOINES                                             | 3          | 15         | 7          | 6          | 0        | 14         | 8          | 11         | 6          | 5          | 14         | 8          |
| FARGO                                                  | 2          | 0          | 1          | 3          | 0        | 5          | 1          | 1          | 1          | 0          | 0          | 3          |
| FT. WORTH                                              | 36         | 36         | 35         | 36         | 0        | 67         | 33         | 35         | 32         | 51         | 25         | 38         |
| HELENA                                                 | 7          | 15         | 13         | 16         | 0        | 24         | 11         | 10         | 8          | 11         | 12         | 15         |
| HOUSTON                                                | 36         | 33         | 36         | 40         | 0        | 67         | 48         | 39         | 38         | 42         | 43         | 38         |
| KANSAS CITY                                            | 16         | 9          | 12         | 12         | 0        | 23         | 13         | 14         | 14         | 12         | 21         | 13         |
| LITTLE ROCK                                            | 15         | 14         | 8          | 10         | 0        | 16         | 12         | 15         | 9          | 12         | 16         | 17         |
| LUBBOCK                                                | 6          | 6          | 5          | 9          | 0        | 16         | 7          | 14         | 10         | 6          | 7          | 6          |
| MILWAUKEE                                              | 17         | 11         | 23         | 14         | 0        | 27         | 20         | 15         | 16         | 19         | 19         | 13         |
| MINN. ST. PAUL                                         | 18         | 22         | 18         | 27         | 0        | 38         | 19         | 16         | 23         | 25         | 21         | 15         |
| NEW ORLEANS                                            | 12         | 15         | 10         | 10         | 0        | 21         | 13         | 14         | 13         | 7          | 9          | 9          |
| OKLAHOMA CITY                                          | 10         | 5          | 3          | 5          | 0        | 15         | 7          | 8          | 5          | 6          | 8          | 5          |
| OMAHA                                                  | 7          | 9          | 6          | 8          | 0        | 12         | 9          | 9          | 12         | 6          | 10         | 10         |
| SALT LAKE CITY                                         | 64         | 68         | 53         | 63         | 0        | 106        | 62         | 70         | 47         | 70         | 76         | 63         |
| SAN ANTONIO                                            | 27         | 29         | 29         | 46         | 0        | 67         | 45         | 27         | 30         | 22         | 33         | 25         |
| SHREVEPORT                                             | 3          | 5          | 0          | 3          | 0        | 7          | 3          | 3          | 0          | 2          | 5          | 1          |
| SIOUX FALLS                                            | 8          | 3          | 3          | 4          | 0        | 7          | 7          | 6          | 5          | 2          | 8          | 5          |
| ST. LOUIS                                              | 8          | 5          | 11         | 14         | 0        | 18         | 9          | 9          | 6          | 12         | 6          | 8          |
| TOPEKA                                                 | 11         | 12         | 13         | 8          | 0        | 26         | 12         | 11         | 2          | 8          | 11         | 4          |
| TULSA                                                  | 7          | 7          | 7          | 11         | 0        | 12         | 8          | 9          | 6          | 7          | 13         | 8          |

| Endorsement By Homeownership Centers and Field Offices (Continued) |            |            |            |            |          |             |            |            |            |            |            |            |
|--------------------------------------------------------------------|------------|------------|------------|------------|----------|-------------|------------|------------|------------|------------|------------|------------|
|                                                                    | Jun-25     | Jul-25     | Aug-25     | Sep-25     | Oct-25   | Nov-25      | Dec-25     | Jan-26     | Feb-26     | Mar-26     | Apr-26     | May-26     |
| <b>HOC: PHILADELPHIA</b>                                           | <b>433</b> | <b>478</b> | <b>427</b> | <b>428</b> | <b>0</b> | <b>888</b>  | <b>482</b> | <b>483</b> | <b>382</b> | <b>465</b> | <b>441</b> | <b>416</b> |
| ALBANY                                                             | 9          | 6          | 6          | 6          | 0        | 14          | 6          | 6          | 11         | 9          | 8          | 3          |
| BALTIMORE                                                          | 24         | 21         | 26         | 19         | 0        | 56          | 24         | 31         | 16         | 23         | 25         | 23         |
| BANGOR                                                             | 13         | 12         | 14         | 7          | 0        | 20          | 16         | 16         | 10         | 13         | 10         | 12         |
| BOSTON                                                             | 42         | 42         | 32         | 39         | 0        | 74          | 45         | 54         | 42         | 49         | 37         | 30         |
| BUFFALO                                                            | 2          | 10         | 2          | 5          | 0        | 5           | 7          | 1          | 2          | 9          | 2          | 4          |
| BURLINGTON                                                         | 2          | 4          | 3          | 4          | 0        | 13          | 4          | 2          | 3          | 1          | 1          | 3          |
| CAMDEN                                                             | 29         | 28         | 21         | 30         | 0        | 42          | 30         | 24         | 21         | 28         | 31         | 24         |
| CHARLESTON                                                         | 2          | 4          | 1          | 3          | 0        | 9           | 1          | 7          | 3          | 2          | 5          | 3          |
| CINCINNATI                                                         | 4          | 8          | 9          | 7          | 0        | 21          | 8          | 7          | 5          | 7          | 5          | 4          |
| CLEVELAND                                                          | 17         | 14         | 15         | 15         | 0        | 28          | 24         | 17         | 15         | 17         | 16         | 12         |
| COLUMBUS                                                           | 13         | 29         | 18         | 19         | 0        | 35          | 28         | 21         | 11         | 18         | 16         | 13         |
| DETROIT                                                            | 14         | 21         | 13         | 13         | 0        | 32          | 18         | 11         | 15         | 13         | 13         | 9          |
| FLINT                                                              | 3          | 3          | 7          | 3          | 0        | 10          | 4          | 5          | 8          | 2          | 4          | 8          |
| GRAND RAPIDS                                                       | 16         | 25         | 17         | 24         | 0        | 39          | 23         | 23         | 14         | 13         | 15         | 10         |
| HARTFORD                                                           | 22         | 25         | 27         | 26         | 0        | 46          | 26         | 24         | 22         | 22         | 26         | 23         |
| MANCHESTER                                                         | 9          | 16         | 11         | 11         | 0        | 31          | 7          | 8          | 7          | 6          | 8          | 9          |
| NEW YORK                                                           | 44         | 50         | 50         | 37         | 0        | 87          | 40         | 40         | 49         | 54         | 37         | 47         |
| NEWARK                                                             | 35         | 26         | 33         | 31         | 0        | 69          | 30         | 30         | 17         | 33         | 37         | 26         |
| PHILADELPHIA                                                       | 40         | 44         | 41         | 49         | 0        | 83          | 49         | 45         | 30         | 36         | 46         | 47         |
| PITTSBURGH                                                         | 13         | 7          | 7          | 12         | 0        | 23          | 11         | 16         | 8          | 10         | 7          | 19         |
| PROVIDENCE                                                         | 3          | 10         | 4          | 6          | 0        | 10          | 8          | 10         | 10         | 12         | 9          | 8          |
| RICHMOND                                                           | 45         | 37         | 42         | 37         | 0        | 84          | 46         | 56         | 41         | 56         | 57         | 47         |
| WASH. D. C.                                                        | 18         | 26         | 18         | 16         | 0        | 36          | 18         | 20         | 19         | 22         | 17         | 21         |
| WILMINGTON                                                         | 14         | 10         | 10         | 9          | 0        | 21          | 9          | 9          | 3          | 10         | 9          | 11         |
| <b>HOC: SANTA ANA</b>                                              | <b>799</b> | <b>810</b> | <b>699</b> | <b>733</b> | <b>0</b> | <b>1194</b> | <b>621</b> | <b>748</b> | <b>556</b> | <b>663</b> | <b>667</b> | <b>661</b> |
| ANCHORAGE                                                          | 2          | 2          | 1          | 2          | 0        | 3           | 2          | 0          | 0          | 2          | 1          | 2          |
| BOISE                                                              | 44         | 33         | 37         | 30         | 0        | 56          | 29         | 45         | 24         | 30         | 36         | 36         |
| FRESNO                                                             | 20         | 30         | 21         | 21         | 0        | 42          | 23         | 23         | 25         | 32         | 18         | 22         |
| HONOLULU                                                           | 12         | 12         | 6          | 9          | 0        | 25          | 6          | 9          | 7          | 8          | 10         | 6          |
| LAS VEGAS                                                          | 29         | 45         | 25         | 33         | 0        | 45          | 27         | 24         | 27         | 29         | 29         | 22         |
| LOS ANGELES                                                        | 101        | 97         | 103        | 109        | 0        | 143         | 83         | 100        | 72         | 103        | 101        | 100        |
| PHOENIX                                                            | 99         | 104        | 79         | 79         | 0        | 144         | 59         | 84         | 66         | 77         | 88         | 76         |
| PORTLAND                                                           | 63         | 50         | 48         | 58         | 0        | 83          | 49         | 60         | 35         | 57         | 36         | 55         |
| RENO                                                               | 13         | 18         | 15         | 14         | 0        | 31          | 17         | 17         | 17         | 16         | 15         | 15         |
| SACRAMENTO                                                         | 65         | 47         | 32         | 56         | 0        | 53          | 38         | 50         | 35         | 31         | 38         | 45         |
| SAN DIEGO                                                          | 43         | 40         | 40         | 47         | 0        | 78          | 43         | 45         | 29         | 45         | 50         | 46         |
| SAN FRANCISCO                                                      | 77         | 76         | 63         | 77         | 0        | 135         | 59         | 76         | 58         | 60         | 72         | 71         |
| SANTA ANA                                                          | 104        | 131        | 106        | 98         | 0        | 160         | 87         | 104        | 84         | 84         | 83         | 92         |
| SEATTLE                                                            | 93         | 100        | 93         | 78         | 0        | 143         | 73         | 81         | 53         | 61         | 65         | 56         |
| SPOKANE                                                            | 7          | 12         | 13         | 9          | 0        | 18          | 10         | 12         | 12         | 15         | 10         | 3          |
| TUCSON                                                             | 27         | 13         | 17         | 13         | 0        | 35          | 16         | 15         | 15         | 15         | 15         | 14         |

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| Top 15 Originators             |        |        |        |        |        |        |        |        |        |        |        |        | 12M    | Market |
|--------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                                | Jun-25 | Jul-25 | Aug-25 | Sep-25 | Oct-25 | Nov-25 | Dec-25 | Jan-26 | Feb-26 | Mar-26 | Apr-26 | May-26 | Total  | %      |
| MARKET TOTAL                   | 2,244  | 2,369  | 2,062  | 2,211  | 0      | 3,905  | 2,186  | 2,295  | 1,821  | 2,117  | 2,088  | 1,967  | 25,265 |        |
| MUTUAL OF OMAHA MORTGAGE, INC. | 544    | 532    | 460    | 462    | 0      | 892    | 444    | 465    | 367    | 407    | 496    | 421    | 5,490  | 21.7%  |
| FINANCE OF AMERICA REVERSE LLC | 430    | 479    | 402    | 411    | 0      | 663    | 352    | 398    | 364    | 454    | 393    | 407    | 4,753  | 18.8%  |
| LONGBRIDGE FINANCIAL LLC       | 310    | 329    | 306    | 365    | 0      | 635    | 404    | 334    | 304    | 332    | 367    | 357    | 4,043  | 16.0%  |
| TRADITIONAL MORTGAGE ACCEPTANC | 88     | 117    | 103    | 103    | 0      | 217    | 86     | 137    | 69     | 107    | 125    | 87     | 1,239  | 4.9%   |
| SOUTH RIVER MORTGAGE, LLC      | 56     | 63     | 54     | 78     | 0      | 122    | 87     | 82     | 69     | 82     | 69     | 74     | 836    | 3.3%   |
| FAIRWAY INDEPENDENT MORTGAGE C | 95     | 85     | 75     | 72     | 0      | 157    | 66     | 79     | 47     | 52     | 64     | 37     | 829    | 3.3%   |
| PHH MORTGAGE CORPORATION       | 97     | 102    | 86     | 80     | 0      | 149    | 105    | 100    | 74     | 0      | 0      | 0      | 793    | 3.1%   |
| GUILD MORTGAGE COMPANY LLC     | 60     | 86     | 38     | 69     | 0      | 119    | 41     | 109    | 68     | 73     | 42     | 65     | 770    | 3.0%   |
| PLAZA HOME MORTGAGE, INC.      | 54     | 54     | 62     | 54     | 0      | 74     | 53     | 62     | 33     | 30     | 38     | 48     | 562    | 2.2%   |
| HIGH TECH LENDING INC          | 48     | 47     | 46     | 47     | 0      | 82     | 22     | 38     | 29     | 33     | 26     | 23     | 441    | 1.7%   |
| MOVEMENT MORTGAGE LLC          | 38     | 26     | 29     | 28     | 0      | 53     | 26     | 49     | 36     | 42     | 38     | 40     | 405    | 1.6%   |
| SMARTFI HOME LOANS, LLC        | 27     | 18     | 37     | 39     | 0      | 74     | 57     | 44     | 18     | 19     | 19     | 20     | 372    | 1.5%   |
| LUMINATE BANK                  | 31     | 23     | 25     | 34     | 0      | 49     | 39     | 19     | 13     | 36     | 32     | 22     | 323    | 1.3%   |
| GUARANTEED RATE INC            | 17     | 25     | 22     | 29     | 0      | 45     | 28     | 29     | 34     | 26     | 20     | 30     | 305    | 1.2%   |
| MONEY HOUSE INC                | 29     | 33     | 14     | 18     | 0      | 46     | 39     | 27     | 22     | 22     | 24     | 20     | 294    | 1.2%   |

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| Most Active Wholesale Originators (Originated Loans Sponsored by Another Party) |          |          |          |          |          |          |           |           |           |          |          |                |
|---------------------------------------------------------------------------------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|----------|----------|----------------|
|                                                                                 | 4/1/2025 | 5/1/2025 | 6/1/2025 | 7/1/2025 | 8/1/2025 | 9/1/2025 | 10/1/2025 | 11/1/2025 | 12/1/2025 | 1/1/2026 | 2/1/2026 | 3/1/2026 Total |
| ATLANTIC AVENUE MORTGAGE, LLC                                                   | 70       | 75       | 53       | 70       | 79       | 76       | 0         | 175       | 75        | 113      | 64       | 938            |
| LOANDEPOT.COM, LLC                                                              | 28       | 42       | 38       | 37       | 36       | 41       | 0         | 67        | 47        | 38       | 35       | 441            |
| MOVEMENT MORTGAGE LLC                                                           | 35       | 37       | 38       | 26       | 29       | 28       | 0         | 53        | 26        | 49       | 36       | 399            |
| CALIVER BEACH MORTGAGE, LLC.                                                    | 30       | 35       | 42       | 27       | 23       | 31       | 0         | 55        | 45        | 32       | 30       | 388            |
| GUARANTEED RATE INC                                                             | 9        | 13       | 17       | 25       | 22       | 30       | 0         | 45        | 28        | 29       | 34       | 278            |
| NEW AMERICAN FUNDING, LLC                                                       | 30       | 24       | 18       | 26       | 23       | 21       | 0         | 35        | 26        | 28       | 10       | 261            |
| C2 FINANCIAL CORPORATION                                                        | 21       | 14       | 16       | 15       | 17       | 12       | 0         | 37        | 11        | 17       | 6        | 180            |
| CMG MORTGAGE INC                                                                | 15       | 15       | 18       | 21       | 11       | 16       | 0         | 35        | 12        | 9        | 10       | 176            |
| WEST CAPITAL LENDING, INC.                                                      | 12       | 17       | 14       | 8        | 8        | 12       | 0         | 27        | 21        | 22       | 13       | 171            |
| ALL REVERSE MORTGAGE, INC.                                                      | 24       | 18       | 16       | 21       | 12       | 14       | 0         | 16        | 11        | 12       | 15       | 169            |
| AMERICAN PACIFIC MORTGAGE                                                       | 18       | 18       | 20       | 12       | 8        | 17       | 0         | 23        | 8         | 15       | 10       | 157            |
| CARRINGTON MORTGAGE SERVICES, LLC                                               | 15       | 12       | 18       | 9        | 14       | 18       | 0         | 15        | 14        | 12       | 9        | 144            |
| SENIOR LENDING CORPORATION                                                      | 9        | 10       | 18       | 14       | 14       | 15       | 0         | 21        | 9         | 7        | 6        | 136            |
| BARRETT FINANCIAL GROUP LLC                                                     | 9        | 3        | 10       | 9        | 10       | 11       | 0         | 18        | 12        | 11       | 14       | 124            |
| INTEGRITY 1ST MORTGAGE, INC.                                                    | 9        | 9        | 10       | 15       | 6        | 8        | 0         | 20        | 10        | 10       | 9        | 118            |

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| Most Active Wholesale Sponsors (Sponsored Loans Originated by Another Party) |          |          |          |          |          |          |           |           |           |          |          |          |       |
|------------------------------------------------------------------------------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|----------|----------|----------|-------|
|                                                                              | 4/1/2025 | 5/1/2025 | 6/1/2025 | 7/1/2025 | 8/1/2025 | 9/1/2025 | 10/1/2025 | 11/1/2025 | 12/1/2025 | 1/1/2026 | 2/1/2026 | 3/1/2026 | Total |
| Longbridge Financial LLC                                                     | 265      | 290      | 234      | 258      | 236      | 266      | 0         | 467       | 299       | 274      | 224      | 285      | 3,098 |
| Finance of America Reverse LLC                                               | 219      | 244      | 242      | 243      | 229      | 248      | 0         | 389       | 213       | 244      | 244      | 260      | 2,775 |
| Traditional Mortgage Acceptance Corporat                                     | 110      | 117      | 96       | 129      | 111      | 100      | 0         | 221       | 85        | 136      | 68       | 106      | 1,279 |
| Mutual of Omaha Mortgage, Inc.                                               | 96       | 92       | 134      | 103      | 121      | 100      | 0         | 183       | 85        | 106      | 70       | 84       | 1,174 |
| PHH Mortgage Corporation                                                     | 98       | 97       | 81       | 68       | 67       | 70       | 0         | 110       | 97        | 73       | 75       | 0        | 836   |
| Plaza Home Mortgage, Inc.                                                    | 53       | 55       | 54       | 54       | 61       | 54       | 0         | 73        | 52        | 60       | 33       | 30       | 579   |
| SmartFI Home Loans, LLC                                                      | 28       | 20       | 23       | 14       | 29       | 31       | 0         | 59        | 45        | 41       | 18       | 19       | 327   |
| Money House Inc                                                              | 21       | 28       | 29       | 33       | 14       | 17       | 0         | 46        | 39        | 27       | 22       | 22       | 298   |
| Luminate Bank                                                                | 3        | 51       | 22       | 18       | 18       | 22       | 0         | 37        | 23        | 12       | 10       | 21       | 237   |
| High Tech Lending Inc                                                        | 15       | 21       | 21       | 19       | 24       | 17       | 0         | 28        | 7         | 20       | 11       | 11       | 194   |
| MCM Holdings Inc                                                             | 11       | 16       | 25       | 23       | 17       | 15       | 0         | 21        | 20        | 17       | 12       | 14       | 191   |
| Onity Mortgage Corporation                                                   | 0        | 0        | 0        | 0        | 0        | 0        | 0         | 0         | 0         | 0        | 0        | 47       | 47    |
| Total Media Management LLC                                                   | 3        | 1        | 5        | 5        | 0        | 1        | 0         | 10        | 5         | 6        | 5        | 5        | 46    |
| Guild Mortgage Company LLC                                                   | 2        | 4        | 3        | 4        | 2        | 6        | 0         | 6         | 1         | 4        | 6        | 6        | 44    |
| Sun West Mortgage Co Inc                                                     | 3        | 4        | 3        | 5        | 6        | 3        | 0         | 5         | 0         | 5        | 4        | 3        | 41    |

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