

Lenders Trend Report

*Duval County
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Metro Market Trends, Inc.

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Duval

	---- JAN 2016 ----		---- JAN 2015 ----		---% Change ---		---- 2016 YTD ----		---- 2015 YTD ----		---% Change ---	
	Number	\$ Volume	Number	\$ Volume	Number	\$ Vol	Number	\$ Volume	Number	\$ Volume	Number	\$ Vol
Total Real Estate Transactions	2,573	581,307,721	2,375	384,729,130	8.34	51.10	2,573	581,307,721	2,375	384,729,130	8.34	51.10
Total Mortgages Associated with Transactions	937	323,708,300	724	226,783,400	29.42	42.74	937	323,708,300	724	226,783,400	29.42	42.74

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	---- JAN 2016 ----		---- JAN 2015 ----		---% Change ---		---- 2016 YTD ----		---- 2015 YTD ----		---% Change ---	
	Number	\$ Volume	Number	\$ Volume	Number	\$ Vol	Number	\$ Volume	Number	\$ Volume	Number	\$ Vol
Total Transactions	2,085	234,602,921	1,996	206,679,730	4.46	13.51	2,085	234,602,921	1,996	206,679,730	4.46	13.51
Total Mortgages Associated with Transactions	875	151,984,300	674	121,891,300	29.82	24.69	875	151,984,300	674	121,891,300	29.82	24.69

*Note: "Residential" represents Single Family, Condominia, Townhome units, and PreSold Permits combined.

SINGLE FAMILY SALES - NUMBER OF UNITS FOR JAN 2016

	---- JAN 2016 ----		---- JAN 2015 ----		---- DEC 2015 ----		--- 2016 to Date ---	
	Total	%	Total	%	Total	%	Total	%
New Sales (Transfers)	137	10.32	109	9.86	212	13.06	137	10.32
New Sales (Permits)	8	0.60	11	0.99	11	0.68	8	0.60
Total New Sales	145	10.93	120	10.85	223	13.74	145	10.93
Resales	1,182	89.07	986	89.15	1,400	86.26	1,182	89.07
Total	1,327	100.00	1,106	100.00	1,623	100.00	1,327	100.00

SINGLE FAMILY SALES - SALES VOLUME FOR JAN 2016

	---- JAN 2016 ----		---- JAN 2015 ----		---- DEC 2015 ----		--- 2016 to Date ---	
	Dollar	%	Dollar	%	Dollar	%	Dollar	%
New Sales (Transfers)	37,062,300	18.18	32,296,500	19.17	63,024,300	22.09	37,062,300	18.18
New Sales (Permits)	1,687,421	0.83	4,666,530	2.77	4,213,940	1.48	1,687,421	0.83
Total New Sales	38,749,721	19.01	36,963,030	21.94	67,238,240	23.57	38,749,721	19.01
Resales	165,131,000	80.99	131,512,400	78.06	218,012,700	76.43	165,131,000	80.99
Total	203,880,721	100.00	168,475,430	100.00	285,250,940	100.00	203,880,721	100.00

SINGLE FAMILY SALES - AVERAGE SALES PRICE JAN 2016

	JAN 2016	JAN 2015	DEC 2015	2016 to Date
New Sales (Transfers)	270,528	296,298	297,284	270,528
New Sales (Permits)	210,928	424,230	383,085	210,928
Total New Sales	267,239	308,025	301,517	267,239
Resales	139,705	133,380	155,723	139,705
Total	153,640	152,329	175,755	153,640

SINGLE FAMILY SALES - MEDIAN SALES PRICE JAN 2016

	JAN 2016	JAN 2015	DEC 2015	2016 to Date
New Sales (Transfers)	260,100	240,000	253,200	260,100
New Sales (Permits)	127,375	300,000	305,000	127,375
Total New Sales	259,900	250,950	256,812	259,900
Resales	105,000	105,000	127,000	105,000
Total	119,900	119,750	144,900	119,900

* New Sales (Transfers) represent the deed transfers of property from Builders.

** New Sales (Permits) represent the construction of presold homes on property owned by individuals.

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Lender	Mortgage Types						JAN 2016			
	Conv	VA	FHA	Indiv*	Assump	Other	Total	Percent	Total** w/o Assump	Percent
121 FINANCIAL CREDIT UNION	1						1	0.11	1	0.11
ACADEMY MORTGAGE CORPORATION	6	2	6				14	1.49	14	1.50
AMERICAN ENTERPRISE BANK OF FL	3						3	0.32	3	0.32
AMERICU MORTGAGE			1				1	0.11	1	0.11
AMERIS BANK	3	1	2				6	0.64	6	0.64
AMERISAVE MORTGAGE CORPORATION	1		1				2	0.21	2	0.21
ANGEL OAK HOME LOANS LLC		1	1				2	0.21	2	0.21
ANGEL OAK MORTGAGE SOLUTIONS LLC	1						1	0.11	1	0.11
ATLANTIC BAY MORTGAGE GROUP		1					1	0.11	1	0.11
ATLANTIC COAST BANK	4	2	2				8	0.85	8	0.85
B2R FINANCE LP	1						1	0.11	1	0.11
BANK OF AMERICA NA	15						15	1.60	15	1.60
BANK OF ENGLAND	14	6	7				27	2.88	27	2.88
BANKERS MORTGAGE LENDING INC	5		2				7	0.75	7	0.75
BAYPOINTE CAPITAL ADVISORS LLC	3						3	0.32	3	0.32
BAYWAY MORTGAGE GROUP	5						5	0.53	5	0.53
BRANCH BANKING & TRUST COMPANY	11	1	2				14	1.49	14	1.50
BRAND MORTGAGE GROUP LLC	1						1	0.11	1	0.11
BRIDGE CAPITAL THRIFT & LOAN LLC	1						1	0.11	1	0.11
BRIDGEWELL CAPITAL LLC	2						2	0.21	2	0.21
CAF LENDING LLC	4						4	0.43	4	0.43
CALATLANTIC MORTGAGE INC	1						1	0.11	1	0.11
CALIBER HOME LOANS INC	6		2				8	0.85	8	0.85
CAPITAL ONE NA	2						2	0.21	2	0.21
CARDINAL FINANCIAL COMPANY	2						2	0.21	2	0.21
CARRINGTON MORTGAGE SERVICES LLC	1	2	3				6	0.64	6	0.64
CARTUS HOME LOANS	1						1	0.11	1	0.11
CBC NATIONAL BANK	1						1	0.11	1	0.11
CENTERSTATE BANK OF FLORIDA NA	3						3	0.32	3	0.32
CENTURY 21 MORTGAGE	1						1	0.11	1	0.11
CITIBANK NA		1					1	0.11	1	0.11
CITY & POLICE FEDERAL CREDIT UNION	1						1	0.11	1	0.11
CITY OF JACKSONVILLE	10						10	1.07	10	1.07
CMG FINANCIAL	2						2	0.21	2	0.21
CMG MORTGAGE INC			1				1	0.11	1	0.11
COASTLINE FEDERAL CREDIT UNION	1						1	0.11	1	0.11
COMMUNITY FIRST CREDIT UNION FL	2						2	0.21	2	0.21
COMPASS BANK	3						3	0.32	3	0.32
COUNTRYPLACE MORTGAGE LTD		1					1	0.11	1	0.11
DHI MORTGAGE COMPANY LTD	3	5	8				16	1.71	16	1.71
DITECH FINANCIAL LLC	1						1	0.11	1	0.11
EMBRACE HOME LOANS INC		1					1	0.11	1	0.11
ENDEAVOR AMERICA LOAN SERVICES			1				1	0.11	1	0.11
EQUITY PRIME MORTGAGE			1				1	0.11	1	0.11
ERA MORTGAGE		1					1	0.11	1	0.11
EVERBANK	34	6	20				60	6.40	60	6.41
FAIRWAY INDEPENDENT MORTGAGE CORP	4						4	0.43	4	0.43
FAIRWINDS CREDIT UNION	1						1	0.11	1	0.11
FBC MORTGAGE LLC	4	3	4				11	1.17	11	1.18
FBT MORTGAGE LLC	1	1	1				3	0.32	3	0.32
FIDELITY BANK MORTGAGE	8		2				10	1.07	10	1.07
FIFTH THIRD MORTGAGE COMPANY	4		1				5	0.53	5	0.53

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Lender	Mortgage Types (\$s in 1000s)						JAN 2016			
	Conv	VA	FHA	Indiv*	Assump	Other	Total	Percent	Total** w/o Assump	Percent
121 FINANCIAL CREDIT UNION	53						52,500	0.02	52,500	0.02
ACADEMY MORTGAGE CORPORATION	1,120	638	781				2,539,200	0.78	2,539,200	0.85
AMERICAN ENTERPRISE BANK OF FL	1,163						1,162,800	0.36	1,162,800	0.39
AMERICU MORTGAGE			205				204,800	0.06	204,800	0.07
AMERIS BANK	2,366	170	208				2,744,100	0.85	2,744,100	0.92
AMERISAVE MORTGAGE CORPORATION	119		252				371,100	0.11	371,100	0.12
ANGEL OAK HOME LOANS LLC		330	195				525,400	0.16	525,400	0.18
ANGEL OAK MORTGAGE SOLUTIONS LLC	145						145,200	0.04	145,200	0.05
ATLANTIC BAY MORTGAGE GROUP		154					154,300	0.05	154,300	0.05
ATLANTIC COAST BANK	1,468	662	276				2,405,700	0.74	2,405,700	0.81
B2R FINANCE LP	550						550,000	0.17	550,000	0.18
BANK OF AMERICA NA	5,992						5,992,400	1.85	5,992,400	2.01
BANK OF ENGLAND	3,049	2,094	1,263				6,406,500	1.98	6,406,500	2.15
BANKERS MORTGAGE LENDING INC	1,329		533				1,861,800	0.58	1,861,800	0.62
BAYPOINTE CAPITAL ADVISORS LLC	164						164,000	0.05	164,000	0.05
BAYWAY MORTGAGE GROUP	848						847,900	0.26	847,900	0.28
BRANCH BANKING & TRUST COMPANY	5,700	190	161				6,050,600	1.87	6,050,600	2.03
BRAND MORTGAGE GROUP LLC	152						152,000	0.05	152,000	0.05
BRIDGE CAPITAL THRIFT & LOAN LLC	40						39,500	0.01	39,500	0.01
BRIDGEWELL CAPITAL LLC	219						219,300	0.07	219,300	0.07
CAF LENDING LLC	563						562,800	0.17	562,800	0.19
CALATLANTIC MORTGAGE INC	255						255,000	0.08	255,000	0.09
CALIBER HOME LOANS INC	623		267				889,500	0.27	889,500	0.30
CAPITAL ONE NA	506						505,600	0.16	505,600	0.17
CARDINAL FINANCIAL COMPANY	297						297,300	0.09	297,300	0.10
CARRINGTON MORTGAGE SERVICES LLC	94	424	249				767,100	0.24	767,100	0.26
CARTUS HOME LOANS	154						153,700	0.05	153,700	0.05
CBC NATIONAL BANK	105						104,500	0.03	104,500	0.03
CENTERSTATE BANK OF FLORIDA NA	602						601,500	0.19	601,500	0.20
CENTURY 21 MORTGAGE	105						104,800	0.03	104,800	0.04
CITIBANK NA		264					263,500	0.08	263,500	0.09
CITY & POLICE FEDERAL CREDIT UNION	68						68,000	0.02	68,000	0.02
CITY OF JACKSONVILLE	130						130,000	0.04	130,000	0.04
CMG FINANCIAL	365						365,000	0.11	365,000	0.12
CMG MORTGAGE INC			241				241,000	0.07	241,000	0.08
COASTLINE FEDERAL CREDIT UNION	402						402,000	0.12	402,000	0.13
COMMUNITY FIRST CREDIT UNION FL	244						244,400	0.08	244,400	0.08
COMPASS BANK	671						670,800	0.21	670,800	0.22
COUNTRYPLACE MORTGAGE LTD		160					159,500	0.05	159,500	0.05
DHI MORTGAGE COMPANY LTD	421	950	1,635				3,006,000	0.93	3,006,000	1.01
DITECH FINANCIAL LLC	61						61,100	0.02	61,100	0.02
EMBRACE HOME LOANS INC		193					193,100	0.06	193,100	0.06
ENDEAVOR AMERICA LOAN SERVICES			157				157,200	0.05	157,200	0.05
EQUITY PRIME MORTGAGE			122				121,800	0.04	121,800	0.04
ERA MORTGAGE		168					167,500	0.05	167,500	0.06
EVERBANK	5,693	1,062	3,400				10,154,700	3.14	10,154,700	3.40
FAIRWAY INDEPENDENT MORTGAGE CORP	356						355,700	0.11	355,700	0.12
FAIRWINDS CREDIT UNION	350						350,000	0.11	350,000	0.12
FBC MORTGAGE LLC	803	872	785				2,459,800	0.76	2,459,800	0.82
FBT MORTGAGE LLC	336	120	238				693,900	0.21	693,900	0.23
FIDELITY BANK MORTGAGE	2,154		468				2,622,100	0.81	2,622,100	0.88
FIFTH THIRD MORTGAGE COMPANY	622		111				732,400	0.23	732,400	0.25

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Lender	---- JAN 2016 ----		---- JAN 2015 ----		---- DEC 2015 ----		--- 2016 to Date ---	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
1 FLORIDA HOUSING FINANCE AGENCY	65	6.94	24	3.31	88	6.73	65	6.94
2 EVERBANK	60	6.40	42	5.80	67	5.12	60	6.40
3 NAVY FEDERAL CREDIT UNION (NFCU)	45	4.80	40	5.52	54	4.13	45	4.80
4 MOVEMENT MORTGAGE LLC	37	3.95	5	0.69	52	3.98	37	3.95
5 PRIMELENDING	32	3.42	19	2.62	43	3.29	32	3.42
6 INDIVIDUAL	30	3.20	32	4.42	40	3.06	30	3.20
7 WELLS FARGO BANK NA	29	3.09	28	3.87	36	2.75	29	3.09
8 BANK OF ENGLAND	27	2.88	22	3.04	29	2.22	27	2.88
9 VYSTAR CREDIT UNION	21	2.24	31	4.28	35	2.68	21	2.24
10 QUICKEN LOANS INC	20	2.13	13	1.80	28	2.14	20	2.13
11 UNIVERSAL AMERICAN MORTGAGE CO	20	2.13	19	2.62	28	2.14	20	2.13
12 SWBC MORTGAGE CORPORATION	17	1.81	8	1.10	24	1.83	17	1.81
13 DHI MORTGAGE COMPANY LTD	16	1.71	27	3.73	30	2.29	16	1.71
14 BANK OF AMERICA NA	15	1.60	12	1.66	34	2.60	15	1.60
15 WATSON MORTGAGE CORP	15	1.60	13	1.80	19	1.45	15	1.60
16 ACADEMY MORTGAGE CORPORATION	14	1.49	4	0.55	11	0.84	14	1.49
17 BRANCH BANKING & TRUST COMPANY	14	1.49	22	3.04	22	1.68	14	1.49
18 PLAZA HOME MORTGAGE INC	14	1.49	6	0.83	17	1.30	14	1.49
19 PULTE MORTGAGE LLC	12	1.28	3	0.41	24	1.83	12	1.28
20 USAA FEDERAL SAVINGS BANK	12	1.28	16	2.21	11	0.84	12	1.28
21 FBC MORTGAGE LLC	11	1.17	2	0.28	14	1.07	11	1.17
22 FREEDOM MORTGAGE CORPORATION	11	1.17	1	0.14	16	1.22	11	1.17
23 HOMEBRIDGE FINANCIAL SERVICES INC	11	1.17	19	2.62	8	0.61	11	1.17
24 JPMORGAN CHASE BANK NA	11	1.17	6	0.83	13	0.99	11	1.17
25 CITY OF JACKSONVILLE	10	1.07	6	0.83	6	0.46	10	1.07
26 FIDELITY BANK MORTGAGE	10	1.07	12	1.66	19	1.45	10	1.07
27 ATLANTIC COAST BANK	8	0.85	8	1.10	6	0.46	8	0.85
28 CALIBER HOME LOANS INC	8	0.85	1	0.14	16	1.22	8	0.85
29 FIRST FEDERAL BANK OF FLORIDA	8	0.85	2	0.28	8	0.61	8	0.85
30 HOME COMMUNITY MORTGAGE LLC	8	0.85	2	0.28	17	1.30	8	0.85
31 REGIONS MORTGAGE	8	0.85	3	0.41	14	1.07	8	0.85
32 SUNTRUST MORTGAGE INC	8	0.85	9	1.24	14	1.07	8	0.85
33 VETERANS UNITED HOME LOANS	8	0.85	6	0.83	17	1.30	8	0.85
34 BANKERS MORTGAGE LENDING INC	7	0.75			3	0.23	7	0.75
35 FRANKLIN AMERICAN MORTGAGE CO	7	0.75	4	0.55	4	0.31	7	0.75
36 PLATINUM MORTGAGE INC	7	0.75			4	0.31	7	0.75
37 AMERIS BANK	6	0.64	2	0.28	10	0.76	6	0.64
38 CARRINGTON MORTGAGE SERVICES LLC	6	0.64	8	1.10	3	0.23	6	0.64
39 HOMEAMERICAN MORTGAGE CORPORATION	6	0.64	3	0.41	9	0.69	6	0.64
40 SAGAMORE HOME MORTGAGE LLC	6	0.64	1	0.14	5	0.38	6	0.64
41 TRUSTLINE MORTGAGE INC	6	0.64	4	0.55	6	0.46	6	0.64
42 UNITED WHOLESALE MORTGAGE	6	0.64	5	0.69	7	0.54	6	0.64
43 BAYWAY MORTGAGE GROUP	5	0.53	4	0.55	7	0.54	5	0.53
44 FIFTH THIRD MORTGAGE COMPANY	5	0.53	7	0.97	7	0.54	5	0.53
45 IMORTGAGE	5	0.53			9	0.69	5	0.53
46 NETWORK FUNDING LP	5	0.53	5	0.69	3	0.23	5	0.53
47 RESMAC INC	5	0.53	3	0.41	2	0.15	5	0.53
48 CAF LENDING LLC	4	0.43	1	0.14			4	0.43
49 FAIRWAY INDEPENDENT MORTGAGE CORP	4	0.43	4	0.55	6	0.46	4	0.43
50 FIRST GUARANTY MORTGAGE CORP	4	0.43	3	0.41	5	0.38	4	0.43
51 GENESIS CAPITAL MASTER FUND II	4	0.43			18	1.38	4	0.43
52 JACKSONVILLE FED CREDIT UNION	4	0.43			1	0.08	4	0.43
53 OPEN MORTGAGE LLC	4	0.43	1	0.14	1	0.08	4	0.43

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Lender	---- JAN 2016 ----		---- JAN 2015 ----		---- DEC 2015 ----		--- 2016 to Date ---	
	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %
1 PNC BANK NA	46,000,000	14.21					46,000,000	14.21
2 WELLS FARGO BANK NA	17,677,800	5.46	9,784,600	4.31	25,352,200	8.11	17,677,800	5.46
3 JAX HOUSING FINANCE AUTHORITY	12,500,000	3.86			10,000	0.00	12,500,000	3.86
4 EVERBANK	10,154,700	3.14	7,670,500	3.38	12,523,600	4.01	10,154,700	3.14
5 NAVY FEDERAL CREDIT UNION (NFCU)	8,964,100	2.77	7,213,500	3.18	10,817,000	3.46	8,964,100	2.77
6 BANK OF ENGLAND	6,406,500	1.98	5,013,800	2.21	6,708,700	2.15	6,406,500	1.98
7 BRANCH BANKING & TRUST COMPANY	6,050,600	1.87	4,457,800	1.97	5,877,000	1.88	6,050,600	1.87
8 MOVEMENT MORTGAGE LLC	6,032,900	1.86	450,000	0.20	8,542,200	2.73	6,032,900	1.86
9 BANK OF AMERICA NA	5,992,400	1.85	2,474,300	1.09	8,836,000	2.83	5,992,400	1.85
10 PRIMELENDING	5,796,900	1.79	3,705,000	1.63	7,458,000	2.39	5,796,900	1.79
11 UNIVERSAL AMERICAN MORTGAGE CO	5,202,700	1.61	4,367,600	1.93	6,502,900	2.08	5,202,700	1.61
12 INDIVIDUAL	4,834,000	1.49	3,980,900	1.76	3,461,600	1.11	4,834,000	1.49
13 FIRSTKEY MORTGAGE LLC	4,497,900	1.39			888,600	0.28	4,497,900	1.39
14 FLORIDA HOUSING FINANCE AGENCY	4,160,000	1.29	238,300	0.11	1,317,000	0.42	4,160,000	1.29
15 REUNION BANK OF FLORIDA	3,760,000	1.16					3,760,000	1.16
16 QUICKEN LOANS INC	3,656,800	1.13	1,973,800	0.87	4,701,200	1.50	3,656,800	1.13
17 IBERIABANK	3,616,900	1.12					3,616,900	1.12
18 VYSTAR CREDIT UNION	3,166,200	0.98	3,884,800	1.71	5,703,500	1.82	3,166,200	0.98
19 JPMORGAN CHASE BANK NA	3,106,100	0.96	976,300	0.43	3,660,900	1.17	3,106,100	0.96
20 SWBC MORTGAGE CORPORATION	3,090,700	0.95	1,221,700	0.54	4,146,600	1.33	3,090,700	0.95
21 DHI MORTGAGE COMPANY LTD	3,006,000	0.93	5,138,600	2.27	5,587,100	1.79	3,006,000	0.93
22 USAA FEDERAL SAVINGS BANK	2,795,500	0.86	3,679,600	1.62	1,852,600	0.59	2,795,500	0.86
23 AMERIS BANK	2,744,100	0.85	337,200	0.15	2,823,000	0.90	2,744,100	0.85
24 PLAZA HOME MORTGAGE INC	2,693,700	0.83	997,600	0.44	3,145,100	1.01	2,693,700	0.83
25 SUNTRUST MORTGAGE INC	2,628,600	0.81	1,743,400	0.77	4,207,300	1.35	2,628,600	0.81
26 FIDELITY BANK MORTGAGE	2,622,100	0.81	2,345,300	1.03	4,191,800	1.34	2,622,100	0.81
27 WATSON MORTGAGE CORP	2,555,200	0.79	1,774,500	0.78	3,397,700	1.09	2,555,200	0.79
28 ACADEMY MORTGAGE CORPORATION	2,539,200	0.78	768,300	0.34	1,702,500	0.54	2,539,200	0.78
29 FBC MORTGAGE LLC	2,459,800	0.76	178,900	0.08	2,591,600	0.83	2,459,800	0.76
30 ATLANTIC COAST BANK	2,405,700	0.74	2,380,900	1.05	1,953,400	0.62	2,405,700	0.74
31 PULTE MORTGAGE LLC	2,117,100	0.65	570,800	0.25	3,983,100	1.27	2,117,100	0.65
32 HOME COMMUNITY MORTGAGE LLC	1,938,300	0.60	323,200	0.14	4,443,400	1.42	1,938,300	0.60
33 HOMEAMERICAN MORTGAGE CORPORATION	1,887,400	0.58	972,100	0.43	2,920,900	0.93	1,887,400	0.58
34 HOMEBRIDGE FINANCIAL SERVICES INC	1,865,600	0.58	3,244,500	1.43	1,572,400	0.50	1,865,600	0.58
35 BANKERS MORTGAGE LENDING INC	1,861,800	0.58			745,400	0.24	1,861,800	0.58
36 REGIONS MORTGAGE	1,760,600	0.54	507,000	0.22	3,196,200	1.02	1,760,600	0.54
37 HANCOCK BANK	1,691,200	0.52					1,691,200	0.52
38 FIRST FEDERAL BANK OF FLORIDA	1,578,800	0.49	178,500	0.08	1,487,900	0.48	1,578,800	0.49
39 FREEDOM MORTGAGE CORPORATION	1,406,100	0.43	265,600	0.12	2,996,900	0.96	1,406,100	0.43
40 FRANKLIN AMERICAN MORTGAGE CO	1,371,000	0.42	507,700	0.22	491,800	0.16	1,371,000	0.42
41 VETERANS UNITED HOME LOANS	1,325,900	0.41	1,053,200	0.46	3,210,900	1.03	1,325,900	0.41
42 TRUSTLINE MORTGAGE INC	1,296,000	0.40	1,017,500	0.45	1,576,100	0.50	1,296,000	0.40
43 UNITED WHOLESALE MORTGAGE	1,261,900	0.39	948,500	0.42	1,366,300	0.44	1,261,900	0.39
44 AMERICAN ENTERPRISE BANK OF FL	1,162,800	0.36	406,000	0.18	500,000	0.16	1,162,800	0.36
45 TD BANK N A	1,144,900	0.35	137,800	0.06	270,500	0.09	1,144,900	0.35
46 PLATINUM MORTGAGE INC	1,134,300	0.35			872,400	0.28	1,134,300	0.35
47 IMORTGAGE	1,100,100	0.34			1,652,000	0.53	1,100,100	0.34
48 NETWORK FUNDING LP	1,045,900	0.32	910,200	0.40	650,300	0.21	1,045,900	0.32
49 JACKSONVILLE FED CREDIT UNION	919,900	0.28			165,000	0.05	919,900	0.28
50 SUNTRUST BANK	900,000	0.28					900,000	0.28
51 CALIBER HOME LOANS INC	889,500	0.27	99,000	0.04	2,406,600	0.77	889,500	0.27
52 BAYWAY MORTGAGE GROUP	847,900	0.26	539,900	0.24	1,647,900	0.53	847,900	0.26

Duval

Lender	---- 2016 YTD ----		---- 2016 YTD ----	
	Units	Percent	Dollar	Percent
1 FLORIDA HOUSING FINANCE AGENCY	65	6.94	4,160,000	1.29
2 EVERBANK	60	6.40	10,154,700	3.14
3 NAVY FEDERAL CREDIT UNION (NFCU)	45	4.80	8,964,100	2.77
4 MOVEMENT MORTGAGE LLC	37	3.95	6,032,900	1.86
5 PRIMELENDING	32	3.42	5,796,900	1.79
6 INDIVIDUAL	30	3.20	4,834,000	1.49
7 WELLS FARGO BANK NA	29	3.09	17,677,800	5.46
8 BANK OF ENGLAND	27	2.88	6,406,500	1.98
9 VYSTAR CREDIT UNION	21	2.24	3,166,200	0.98
10 QUICKEN LOANS INC	20	2.13	3,656,800	1.13
11 UNIVERSAL AMERICAN MORTGAGE CO	20	2.13	5,202,700	1.61
12 SWBC MORTGAGE CORPORATION	17	1.81	3,090,700	0.95
13 DHI MORTGAGE COMPANY LTD	16	1.71	3,006,000	0.93
14 BANK OF AMERICA NA	15	1.60	5,992,400	1.85
15 WATSON MORTGAGE CORP	15	1.60	2,555,200	0.79
16 ACADEMY MORTGAGE CORPORATION	14	1.49	2,539,200	0.78
17 BRANCH BANKING & TRUST COMPANY	14	1.49	6,050,600	1.87
18 PLAZA HOME MORTGAGE INC	14	1.49	2,693,700	0.83
19 PULTE MORTGAGE LLC	12	1.28	2,117,100	0.65
20 USAA FEDERAL SAVINGS BANK	12	1.28	2,795,500	0.86
21 FBC MORTGAGE LLC	11	1.17	2,459,800	0.76
22 FREEDOM MORTGAGE CORPORATION	11	1.17	1,406,100	0.43
23 HOMEBRIDGE FINANCIAL SERVICES INC	11	1.17	1,865,600	0.58
24 JPMORGAN CHASE BANK NA	11	1.17	3,106,100	0.96
25 CITY OF JACKSONVILLE	10	1.07	130,000	0.04
26 FIDELITY BANK MORTGAGE	10	1.07	2,622,100	0.81
27 ATLANTIC COAST BANK	8	0.85	2,405,700	0.74
28 CALIBER HOME LOANS INC	8	0.85	889,500	0.27
29 FIRST FEDERAL BANK OF FLORIDA	8	0.85	1,578,800	0.49
30 HOME COMMUNITY MORTGAGE LLC	8	0.85	1,938,300	0.60
31 REGIONS MORTGAGE	8	0.85	1,760,600	0.54
32 SUNTRUST MORTGAGE INC	8	0.85	2,628,600	0.81
33 VETERANS UNITED HOME LOANS	8	0.85	1,325,900	0.41
34 BANKERS MORTGAGE LENDING INC	7	0.75	1,861,800	0.58
35 FRANKLIN AMERICAN MORTGAGE CO	7	0.75	1,371,000	0.42
36 PLATINUM MORTGAGE INC	7	0.75	1,134,300	0.35
37 AMERIS BANK	6	0.64	2,744,100	0.85
38 CARRINGTON MORTGAGE SERVICES LLC	6	0.64	767,100	0.24
39 HOMEAMERICAN MORTGAGE CORPORATION	6	0.64	1,887,400	0.58
40 SAGAMORE HOME MORTGAGE LLC	6	0.64	602,200	0.19
41 TRUSTLINE MORTGAGE INC	6	0.64	1,296,000	0.40
42 UNITED WHOLESALE MORTGAGE	6	0.64	1,261,900	0.39
43 BAYWAY MORTGAGE GROUP	5	0.53	847,900	0.26
44 FIFTH THIRD MORTGAGE COMPANY	5	0.53	732,400	0.23
45 IMORTGAGE	5	0.53	1,100,100	0.34
46 NETWORK FUNDING LP	5	0.53	1,045,900	0.32
47 RESMAC INC	5	0.53	719,600	0.22
48 CAF LENDING LLC	4	0.43	562,800	0.17
49 FAIRWAY INDEPENDENT MORTGAGE CORP	4	0.43	355,700	0.11
50 FIRST GUARANTY MORTGAGE CORP	4	0.43	671,500	0.21
51 GENESIS CAPITAL MASTER FUND II	4	0.43	304,000	0.09
52 JACKSONVILLE FED CREDIT UNION	4	0.43	919,900	0.28
53 OPEN MORTGAGE LLC	4	0.43	561,800	0.17

Duval

Lender	---- 2016 YTD ----		---- 2016 YTD ----	
	Dollar	Percent	Units	Percent
1 PNC BANK NA	46,000,000	14.21	1	0.11
2 WELLS FARGO BANK NA	17,677,800	5.46	29	3.09
3 JAX HOUSING FINANCE AUTHORITY	12,500,000	3.86	1	0.11
4 EVERBANK	10,154,700	3.14	60	6.40
5 NAVY FEDERAL CREDIT UNION (NFCU)	8,964,100	2.77	45	4.80
6 BANK OF ENGLAND	6,406,500	1.98	27	2.88
7 BRANCH BANKING & TRUST COMPANY	6,050,600	1.87	14	1.49
8 MOVEMENT MORTGAGE LLC	6,032,900	1.86	37	3.95
9 BANK OF AMERICA NA	5,992,400	1.85	15	1.60
10 PRIMELENDING	5,796,900	1.79	32	3.42
11 UNIVERSAL AMERICAN MORTGAGE CO	5,202,700	1.61	20	2.13
12 INDIVIDUAL	4,834,000	1.49	30	3.20
13 FIRSTKEY MORTGAGE LLC	4,497,900	1.39	2	0.21
14 FLORIDA HOUSING FINANCE AGENCY	4,160,000	1.29	65	6.94
15 REUNION BANK OF FLORIDA	3,760,000	1.16	1	0.11
16 QUICKEN LOANS INC	3,656,800	1.13	20	2.13
17 IBERIABANK	3,616,900	1.12	3	0.32
18 VYSTAR CREDIT UNION	3,166,200	0.98	21	2.24
19 JPMORGAN CHASE BANK NA	3,106,100	0.96	11	1.17
20 SWBC MORTGAGE CORPORATION	3,090,700	0.95	17	1.81
21 DHI MORTGAGE COMPANY LTD	3,006,000	0.93	16	1.71
22 USAA FEDERAL SAVINGS BANK	2,795,500	0.86	12	1.28
23 AMERIS BANK	2,744,100	0.85	6	0.64
24 PLAZA HOME MORTGAGE INC	2,693,700	0.83	14	1.49
25 SUNTRUST MORTGAGE INC	2,628,600	0.81	8	0.85
26 FIDELITY BANK MORTGAGE	2,622,100	0.81	10	1.07
27 WATSON MORTGAGE CORP	2,555,200	0.79	15	1.60
28 ACADEMY MORTGAGE CORPORATION	2,539,200	0.78	14	1.49
29 FBC MORTGAGE LLC	2,459,800	0.76	11	1.17
30 ATLANTIC COAST BANK	2,405,700	0.74	8	0.85
31 PULTE MORTGAGE LLC	2,117,100	0.65	12	1.28
32 HOME COMMUNITY MORTGAGE LLC	1,938,300	0.60	8	0.85
33 HOMEAMERICAN MORTGAGE CORPORATION	1,887,400	0.58	6	0.64
34 HOMEBRIDGE FINANCIAL SERVICES INC	1,865,600	0.58	11	1.17
35 BANKERS MORTGAGE LENDING INC	1,861,800	0.58	7	0.75
36 REGIONS MORTGAGE	1,760,600	0.54	8	0.85
37 HANCOCK BANK	1,691,200	0.52	3	0.32
38 FIRST FEDERAL BANK OF FLORIDA	1,578,800	0.49	8	0.85
39 FREEDOM MORTGAGE CORPORATION	1,406,100	0.43	11	1.17
40 FRANKLIN AMERICAN MORTGAGE CO	1,371,000	0.42	7	0.75
41 VETERANS UNITED HOME LOANS	1,325,900	0.41	8	0.85
42 TRUSTLINE MORTGAGE INC	1,296,000	0.40	6	0.64
43 UNITED WHOLESALE MORTGAGE	1,261,900	0.39	6	0.64
44 AMERICAN ENTERPRISE BANK OF FL	1,162,800	0.36	3	0.32
45 TD BANK N A	1,144,900	0.35	4	0.43
46 PLATINUM MORTGAGE INC	1,134,300	0.35	7	0.75
47 IMORTGAGE	1,100,100	0.34	5	0.53
48 NETWORK FUNDING LP	1,045,900	0.32	5	0.53
49 JACKSONVILLE FED CREDIT UNION	919,900	0.28	4	0.43
50 SUNTRUST BANK	900,000	0.28	1	0.11
51 CALIBER HOME LOANS INC	889,500	0.27	8	0.85
52 BAYWAY MORTGAGE GROUP	847,900	0.26	5	0.53
53 HOME LOAN ALLIANCE LLC	801,500	0.25	2	0.21

Duval

Lender	Mortgage Types						JAN 2016			
	Conv	VA	FHA	Indiv*	Assump	Other	Total	Percent	Total** w/o Assump	Percent
121 FINANCIAL CREDIT UNION	1						1	0.11	1	0.11
ACADEMY MORTGAGE CORPORATION	6	2	6				14	1.60	14	1.60
AMERICAN ENTERPRISE BANK OF FL	1						1	0.11	1	0.11
AMERICU MORTGAGE			1				1	0.11	1	0.11
AMERIS BANK	1	1	2				4	0.46	4	0.46
AMERISAVE MORTGAGE CORPORATION	1		1				2	0.23	2	0.23
ANGEL OAK HOME LOANS LLC		1	1				2	0.23	2	0.23
ANGEL OAK MORTGAGE SOLUTIONS LLC	1						1	0.11	1	0.11
ATLANTIC BAY MORTGAGE GROUP		1					1	0.11	1	0.11
ATLANTIC COAST BANK	3	2	2				7	0.80	7	0.80
B2R FINANCE LP	1						1	0.11	1	0.11
BANK OF AMERICA NA	14						14	1.60	14	1.60
BANK OF ENGLAND	13	6	7				26	2.97	26	2.97
BANKERS MORTGAGE LENDING INC	5		2				7	0.80	7	0.80
BAYPOINTE CAPITAL ADVISORS LLC	3						3	0.34	3	0.34
BAYWAY MORTGAGE GROUP	5						5	0.57	5	0.57
BRANCH BANKING & TRUST COMPANY	9	1	2				12	1.37	12	1.37
BRAND MORTGAGE GROUP LLC	1						1	0.11	1	0.11
BRIDGE CAPITAL THRIFT & LOAN LLC	1						1	0.11	1	0.11
BRIDGEWELL CAPITAL LLC	2						2	0.23	2	0.23
CAF LENDING LLC	4						4	0.46	4	0.46
CALATLANTIC MORTGAGE INC	1						1	0.11	1	0.11
CALIBER HOME LOANS INC	6		2				8	0.91	8	0.91
CAPITAL ONE NA	2						2	0.23	2	0.23
CARDINAL FINANCIAL COMPANY	2						2	0.23	2	0.23
CARRINGTON MORTGAGE SERVICES LLC	1	2	3				6	0.69	6	0.69
CARTUS HOME LOANS	1						1	0.11	1	0.11
CBC NATIONAL BANK	1						1	0.11	1	0.11
CENTERSTATE BANK OF FLORIDA NA	2						2	0.23	2	0.23
CENTURY 21 MORTGAGE	1						1	0.11	1	0.11
CITIBANK NA		1					1	0.11	1	0.11
CITY & POLICE FEDERAL CREDIT UNION	1						1	0.11	1	0.11
CITY OF JACKSONVILLE	10						10	1.14	10	1.14
CMG FINANCIAL	2						2	0.23	2	0.23
CMG MORTGAGE INC			1				1	0.11	1	0.11
COASTLINE FEDERAL CREDIT UNION	1						1	0.11	1	0.11
COMMUNITY FIRST CREDIT UNION FL	2						2	0.23	2	0.23
COMPASS BANK	3						3	0.34	3	0.34
DHI MORTGAGE COMPANY LTD	3	5	8				16	1.83	16	1.83
DITECH FINANCIAL LLC	1						1	0.11	1	0.11
EMBRACE HOME LOANS INC		1					1	0.11	1	0.11
ENDEAVOR AMERICA LOAN SERVICES			1				1	0.11	1	0.11
EQUITY PRIME MORTGAGE			1				1	0.11	1	0.11
ERA MORTGAGE		1					1	0.11	1	0.11
EVERBANK	34	6	20				60	6.86	60	6.86
FAIRWAY INDEPENDENT MORTGAGE CORP	4						4	0.46	4	0.46
FAIRWINDS CREDIT UNION	1						1	0.11	1	0.11
FBC MORTGAGE LLC	4	3	4				11	1.26	11	1.26
FBT MORTGAGE LLC	1	1	1				3	0.34	3	0.34
FIDELITY BANK MORTGAGE	7		2				9	1.03	9	1.03
FIFTH THIRD MORTGAGE COMPANY	4		1				5	0.57	5	0.57
FIRST FEDERAL BANK OF FLORIDA	2	2	3				7	0.80	7	0.80

Duval

Lender	Mortgage Types (\$s in 1000s)						JAN 2016			
	Conv	VA	FHA	Indiv*	Assump	Other	Total	Percent	Total** w/o Assump	Percent
121 FINANCIAL CREDIT UNION	53						52,500	0.03	52,500	0.03
ACADEMY MORTGAGE CORPORATION	1,120	638	781				2,539,200	1.67	2,539,200	1.67
AMERICAN ENTERPRISE BANK OF FL	200						199,800	0.13	199,800	0.13
AMERICU MORTGAGE			205				204,800	0.13	204,800	0.13
AMERIS BANK	132	170	208				509,800	0.34	509,800	0.34
AMERISAVE MORTGAGE CORPORATION	119		252				371,100	0.24	371,100	0.24
ANGEL OAK HOME LOANS LLC		330	195				525,400	0.35	525,400	0.35
ANGEL OAK MORTGAGE SOLUTIONS LLC	145						145,200	0.10	145,200	0.10
ATLANTIC BAY MORTGAGE GROUP		154					154,300	0.10	154,300	0.10
ATLANTIC COAST BANK	363	662	276				1,300,700	0.86	1,300,700	0.86
B2R FINANCE LP	550						550,000	0.36	550,000	0.36
BANK OF AMERICA NA	3,102						3,102,400	2.04	3,102,400	2.04
BANK OF ENGLAND	2,632	2,094	1,263				5,989,500	3.94	5,989,500	3.94
BANKERS MORTGAGE LENDING INC	1,329		533				1,861,800	1.22	1,861,800	1.22
BAYPOINTE CAPITAL ADVISORS LLC	164						164,000	0.11	164,000	0.11
BAYWAY MORTGAGE GROUP	848						847,900	0.56	847,900	0.56
BRANCH BANKING & TRUST COMPANY	1,505	190	161				1,855,900	1.22	1,855,900	1.22
BRAND MORTGAGE GROUP LLC	152						152,000	0.10	152,000	0.10
BRIDGE CAPITAL THRIFT & LOAN LLC	40						39,500	0.03	39,500	0.03
BRIDGEWELL CAPITAL LLC	219						219,300	0.14	219,300	0.14
CAF LENDING LLC	563						562,800	0.37	562,800	0.37
CALATLANTIC MORTGAGE INC	255						255,000	0.17	255,000	0.17
CALIBER HOME LOANS INC	623		267				889,500	0.59	889,500	0.59
CAPITAL ONE NA	506						505,600	0.33	505,600	0.33
CARDINAL FINANCIAL COMPANY	297						297,300	0.20	297,300	0.20
CARRINGTON MORTGAGE SERVICES LLC	94	424	249				767,100	0.50	767,100	0.50
CARTUS HOME LOANS	154						153,700	0.10	153,700	0.10
CBC NATIONAL BANK	105						104,500	0.07	104,500	0.07
CENTERSTATE BANK OF FLORIDA NA	325						325,000	0.21	325,000	0.21
CENTURY 21 MORTGAGE	105						104,800	0.07	104,800	0.07
CITIBANK NA		264					263,500	0.17	263,500	0.17
CITY & POLICE FEDERAL CREDIT UNION	68						68,000	0.04	68,000	0.04
CITY OF JACKSONVILLE	130						130,000	0.09	130,000	0.09
CMG FINANCIAL	365						365,000	0.24	365,000	0.24
CMG MORTGAGE INC			241				241,000	0.16	241,000	0.16
COASTLINE FEDERAL CREDIT UNION	402						402,000	0.26	402,000	0.26
COMMUNITY FIRST CREDIT UNION FL	244						244,400	0.16	244,400	0.16
COMPASS BANK	671						670,800	0.44	670,800	0.44
DHI MORTGAGE COMPANY LTD	421	950	1,635				3,006,000	1.98	3,006,000	1.98
DITECH FINANCIAL LLC	61						61,100	0.04	61,100	0.04
EMBRACE HOME LOANS INC		193					193,100	0.13	193,100	0.13
ENDEAVOR AMERICA LOAN SERVICES			157				157,200	0.10	157,200	0.10
EQUITY PRIME MORTGAGE			122				121,800	0.08	121,800	0.08
ERA MORTGAGE		168					167,500	0.11	167,500	0.11
EVERBANK	5,693	1,062	3,400				10,154,700	6.68	10,154,700	6.68
FAIRWAY INDEPENDENT MORTGAGE CORP	356						355,700	0.23	355,700	0.23
FAIRWINDS CREDIT UNION	350						350,000	0.23	350,000	0.23
FBC MORTGAGE LLC	803	872	785				2,459,800	1.62	2,459,800	1.62
FBT MORTGAGE LLC	336	120	238				693,900	0.46	693,900	0.46
FIDELITY BANK MORTGAGE	1,826		468				2,294,100	1.51	2,294,100	1.51
FIFTH THIRD MORTGAGE COMPANY	622		111				732,400	0.48	732,400	0.48
FIRST FEDERAL BANK OF FLORIDA	508	381	619				1,508,100	0.99	1,508,100	0.99

Duval

Lender	---- JAN 2016 ----		---- JAN 2015 ----		---- DEC 2015 ----		--- 2016 to Date ---	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
1 FLORIDA HOUSING FINANCE AGENCY	64	7.31	24	3.56	87	7.17	64	7.31
2 EVERBANK	60	6.86	42	6.23	66	5.44	60	6.86
3 NAVY FEDERAL CREDIT UNION (NFCU)	45	5.14	40	5.93	54	4.45	45	5.14
4 MOVEMENT MORTGAGE LLC	37	4.23	5	0.74	50	4.12	37	4.23
5 PRIMELENDING	31	3.54	19	2.82	43	3.54	31	3.54
6 BANK OF ENGLAND	26	2.97	22	3.26	28	2.31	26	2.97
7 WELLS FARGO BANK NA	26	2.97	27	4.01	30	2.47	26	2.97
8 UNIVERSAL AMERICAN MORTGAGE CO	20	2.29	19	2.82	28	2.31	20	2.29
9 QUICKEN LOANS INC	19	2.17	13	1.93	28	2.31	19	2.17
10 INDIVIDUAL	18	2.06	23	3.41	30	2.47	18	2.06
11 SWBC MORTGAGE CORPORATION	17	1.94	8	1.19	23	1.89	17	1.94
12 VYSTAR CREDIT UNION	17	1.94	31	4.60	28	2.31	17	1.94
13 DHI MORTGAGE COMPANY LTD	16	1.83	27	4.01	30	2.47	16	1.83
14 WATSON MORTGAGE CORP	15	1.71	13	1.93	19	1.57	15	1.71
15 ACADEMY MORTGAGE CORPORATION	14	1.60	4	0.59	11	0.91	14	1.60
16 BANK OF AMERICA NA	14	1.60	12	1.78	34	2.80	14	1.60
17 PLAZA HOME MORTGAGE INC	14	1.60	6	0.89	17	1.40	14	1.60
18 BRANCH BANKING & TRUST COMPANY	12	1.37	19	2.82	20	1.65	12	1.37
19 PULTE MORTGAGE LLC	12	1.37	3	0.45	24	1.98	12	1.37
20 USAA FEDERAL SAVINGS BANK	12	1.37	16	2.37	11	0.91	12	1.37
21 FBC MORTGAGE LLC	11	1.26	2	0.30	14	1.15	11	1.26
22 HOMEBRIDGE FINANCIAL SERVICES INC	11	1.26	19	2.82	7	0.58	11	1.26
23 CITY OF JACKSONVILLE	10	1.14	6	0.89	5	0.41	10	1.14
24 FREEDOM MORTGAGE CORPORATION	10	1.14	1	0.15	16	1.32	10	1.14
25 JPMORGAN CHASE BANK NA	10	1.14	5	0.74	13	1.07	10	1.14
26 FIDELITY BANK MORTGAGE	9	1.03	12	1.78	19	1.57	9	1.03
27 CALIBER HOME LOANS INC	8	0.91	1	0.15	16	1.32	8	0.91
28 HOME COMMUNITY MORTGAGE LLC	8	0.91	2	0.30	17	1.40	8	0.91
29 REGIONS MORTGAGE	8	0.91	3	0.45	13	1.07	8	0.91
30 SUNTRUST MORTGAGE INC	8	0.91	9	1.34	14	1.15	8	0.91
31 VETERANS UNITED HOME LOANS	8	0.91	6	0.89	17	1.40	8	0.91
32 ATLANTIC COAST BANK	7	0.80	6	0.89	5	0.41	7	0.80
33 BANKERS MORTGAGE LENDING INC	7	0.80			3	0.25	7	0.80
34 FIRST FEDERAL BANK OF FLORIDA	7	0.80	1	0.15	8	0.66	7	0.80
35 FRANKLIN AMERICAN MORTGAGE CO	7	0.80	4	0.59	4	0.33	7	0.80
36 CARRINGTON MORTGAGE SERVICES LLC	6	0.69	7	1.04	3	0.25	6	0.69
37 HOMEAMERICAN MORTGAGE CORPORATION	6	0.69	3	0.45	9	0.74	6	0.69
38 PLATINUM MORTGAGE INC	6	0.69			4	0.33	6	0.69
39 SAGAMORE HOME MORTGAGE LLC	6	0.69	1	0.15	5	0.41	6	0.69
40 TRUSTLINE MORTGAGE INC	6	0.69	4	0.59	6	0.49	6	0.69
41 UNITED WHOLESALE MORTGAGE	6	0.69	5	0.74	7	0.58	6	0.69
42 BAYWAY MORTGAGE GROUP	5	0.57	4	0.59	7	0.58	5	0.57
43 FIFTH THIRD MORTGAGE COMPANY	5	0.57	7	1.04	7	0.58	5	0.57
44 IMORTGAGE	5	0.57			9	0.74	5	0.57
45 NETWORK FUNDING LP	5	0.57	5	0.74	3	0.25	5	0.57
46 RESMAC INC	5	0.57	3	0.45	2	0.16	5	0.57
47 AMERIS BANK	4	0.46	2	0.30	7	0.58	4	0.46
48 CAF LENDING LLC	4	0.46	1	0.15			4	0.46
49 FAIRWAY INDEPENDENT MORTGAGE CORP	4	0.46	4	0.59	6	0.49	4	0.46
50 FIRST GUARANTY MORTGAGE CORP	4	0.46	3	0.45	5	0.41	4	0.46
51 GENESIS CAPITAL MASTER FUND II	4	0.46			17	1.40	4	0.46
52 JACKSONVILLE FED CREDIT UNION	4	0.46			1	0.08	4	0.46
53 OPEN MORTGAGE LLC	4	0.46	1	0.15	1	0.08	4	0.46

Duval

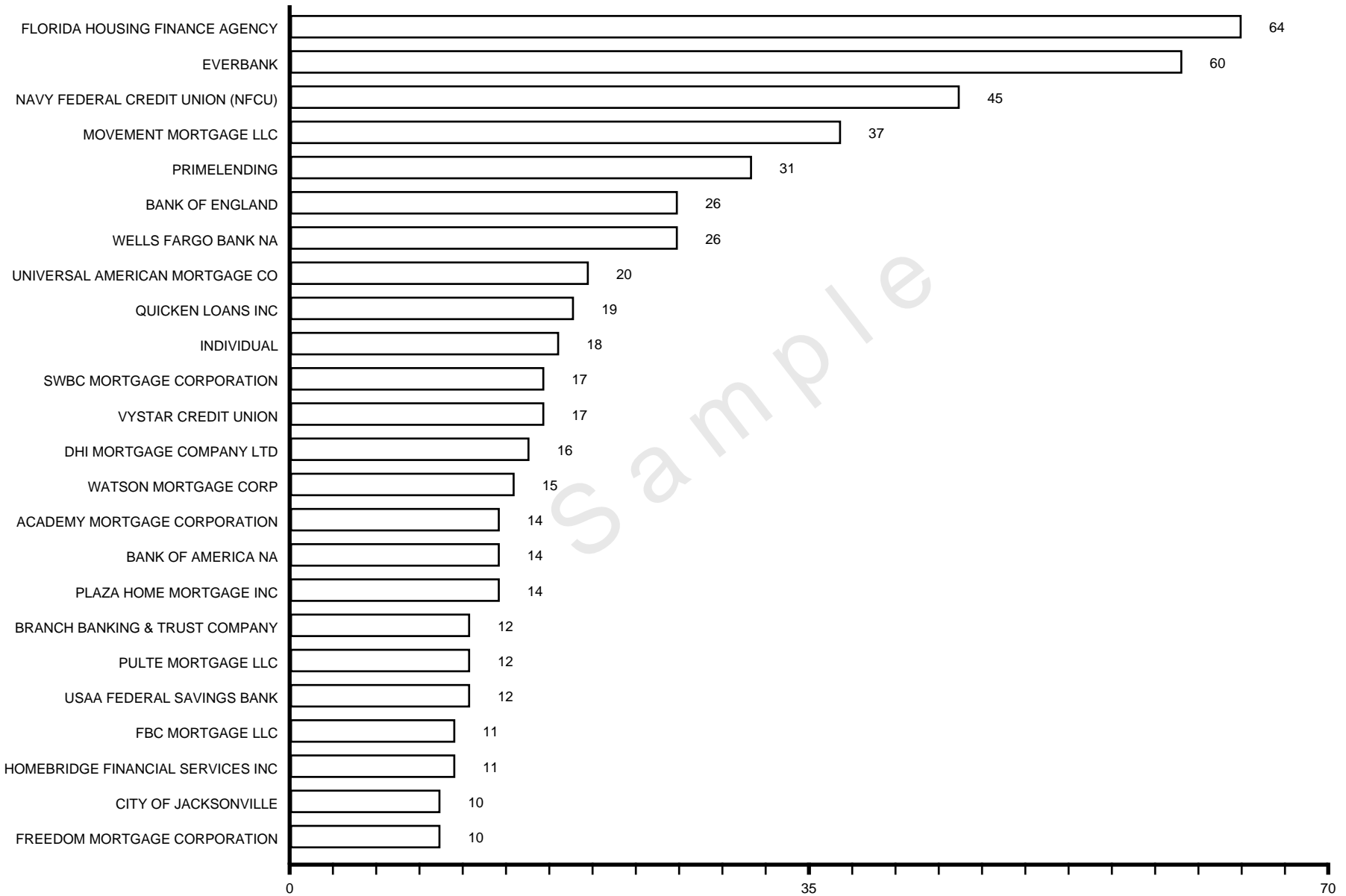
Lender	---- JAN 2016 ----		---- JAN 2015 ----		---- DEC 2015 ----		--- 2016 to Date ---		
	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %	
1	EVERBANK	10,154,700	6.68	7,670,500	6.29	12,413,600	5.70	10,154,700	6.68
2	NAVY FEDERAL CREDIT UNION (NFCU)	8,964,100	5.90	7,213,500	5.92	10,817,000	4.97	8,964,100	5.90
3	MOVEMENT MORTGAGE LLC	6,032,900	3.97	450,000	0.37	7,991,700	3.67	6,032,900	3.97
4	BANK OF ENGLAND	5,989,500	3.94	5,013,800	4.11	6,468,100	2.97	5,989,500	3.94
5	PRIMELENDING	5,389,600	3.55	3,705,000	3.04	7,458,000	3.42	5,389,600	3.55
6	UNIVERSAL AMERICAN MORTGAGE CO	5,202,700	3.42	4,367,600	3.58	6,502,900	2.99	5,202,700	3.42
7	WELLS FARGO BANK NA	5,119,500	3.37	4,314,000	3.54	7,132,400	3.27	5,119,500	3.37
8	QUICKEN LOANS INC	3,578,700	2.35	1,973,800	1.62	4,701,200	2.16	3,578,700	2.35
9	INDIVIDUAL	3,178,000	2.09	2,445,000	2.01	2,039,800	0.94	3,178,000	2.09
10	BANK OF AMERICA NA	3,102,400	2.04	2,474,300	2.03	8,836,000	4.06	3,102,400	2.04
11	SWBC MORTGAGE CORPORATION	3,090,700	2.03	1,221,700	1.00	3,959,600	1.82	3,090,700	2.03
12	DHI MORTGAGE COMPANY LTD	3,006,000	1.98	5,138,600	4.22	5,587,100	2.56	3,006,000	1.98
13	USAA FEDERAL SAVINGS BANK	2,795,500	1.84	3,679,600	3.02	1,852,600	0.85	2,795,500	1.84
14	PLAZA HOME MORTGAGE INC	2,693,700	1.77	997,600	0.82	3,145,100	1.44	2,693,700	1.77
15	VYSTAR CREDIT UNION	2,688,000	1.77	3,884,800	3.19	3,632,000	1.67	2,688,000	1.77
16	SUNTRUST MORTGAGE INC	2,628,600	1.73	1,743,400	1.43	4,207,300	1.93	2,628,600	1.73
17	WATSON MORTGAGE CORP	2,555,200	1.68	1,774,500	1.46	3,397,700	1.56	2,555,200	1.68
18	ACADEMY MORTGAGE CORPORATION	2,539,200	1.67	768,300	0.63	1,702,500	0.78	2,539,200	1.67
19	FBC MORTGAGE LLC	2,459,800	1.62	178,900	0.15	2,591,600	1.19	2,459,800	1.62
20	FIDELITY BANK MORTGAGE	2,294,100	1.51	2,345,300	1.92	4,191,800	1.92	2,294,100	1.51
21	PULTE MORTGAGE LLC	2,117,100	1.39	570,800	0.47	3,983,100	1.83	2,117,100	1.39
22	JPMORGAN CHASE BANK NA	1,986,100	1.31	786,300	0.65	3,660,900	1.68	1,986,100	1.31
23	HOME COMMUNITY MORTGAGE LLC	1,938,300	1.28	323,200	0.27	4,443,400	2.04	1,938,300	1.28
24	HOMEAMERICAN MORTGAGE CORPORATION	1,887,400	1.24	972,100	0.80	2,920,900	1.34	1,887,400	1.24
25	HOMEBRIDGE FINANCIAL SERVICES INC	1,865,600	1.23	3,244,500	2.66	1,399,900	0.64	1,865,600	1.23
26	BANKERS MORTGAGE LENDING INC	1,861,800	1.22			745,400	0.34	1,861,800	1.22
27	BRANCH BANKING & TRUST COMPANY	1,855,900	1.22	3,416,300	2.80	3,674,300	1.69	1,855,900	1.22
28	REGIONS MORTGAGE	1,760,600	1.16	507,000	0.42	2,600,000	1.19	1,760,600	1.16
29	HANCOCK BANK	1,691,200	1.11					1,691,200	1.11
30	FIRST FEDERAL BANK OF FLORIDA	1,508,100	0.99	105,600	0.09	1,487,900	0.68	1,508,100	0.99
31	FRANKLIN AMERICAN MORTGAGE CO	1,371,000	0.90	507,700	0.42	491,800	0.23	1,371,000	0.90
32	FREEDOM MORTGAGE CORPORATION	1,344,800	0.88	265,600	0.22	2,996,900	1.38	1,344,800	0.88
33	VETERANS UNITED HOME LOANS	1,325,900	0.87	1,053,200	0.86	3,210,900	1.47	1,325,900	0.87
34	ATLANTIC COAST BANK	1,300,700	0.86	1,422,400	1.17	1,458,200	0.67	1,300,700	0.86
35	TRUSTLINE MORTGAGE INC	1,296,000	0.85	1,017,500	0.83	1,576,100	0.72	1,296,000	0.85
36	UNITED WHOLESALE MORTGAGE	1,261,900	0.83	948,500	0.78	1,366,300	0.63	1,261,900	0.83
37	TD BANK N A	1,144,900	0.75	137,800	0.11	270,500	0.12	1,144,900	0.75
38	IMORTGAGE	1,100,100	0.72			1,652,000	0.76	1,100,100	0.72
39	NETWORK FUNDING LP	1,045,900	0.69	910,200	0.75	650,300	0.30	1,045,900	0.69
40	FLORIDA HOUSING FINANCE AGENCY	960,000	0.63	238,300	0.20	1,302,000	0.60	960,000	0.63
41	JACKSONVILLE FED CREDIT UNION	919,900	0.61			165,000	0.08	919,900	0.61
42	PLATINUM MORTGAGE INC	893,700	0.59			872,400	0.40	893,700	0.59
43	CALIBER HOME LOANS INC	889,500	0.59	99,000	0.08	2,406,600	1.10	889,500	0.59
44	BAYWAY MORTGAGE GROUP	847,900	0.56	539,900	0.44	1,647,900	0.76	847,900	0.56
45	HOME LOAN ALLIANCE LLC	801,500	0.53			518,700	0.24	801,500	0.53
46	CARRINGTON MORTGAGE SERVICES LLC	767,100	0.50	957,700	0.79	597,100	0.27	767,100	0.50
47	FIFTH THIRD MORTGAGE COMPANY	732,400	0.48	2,682,000	2.20	1,549,300	0.71	732,400	0.48
48	NEW PENN FINANCIAL LLC	721,900	0.47	96,000	0.08	113,000	0.05	721,900	0.47
49	RESMAC INC	719,600	0.47	426,500	0.35	456,000	0.21	719,600	0.47
50	FBT MORTGAGE LLC	693,900	0.46					693,900	0.46
51	FIRST GUARANTY MORTGAGE CORP	671,500	0.44	798,900	0.66	1,080,600	0.50	671,500	0.44
52	COMPASS BANK	670,800	0.44	1,443,200	1.18	3,012,100	1.38	670,800	0.44

Duval

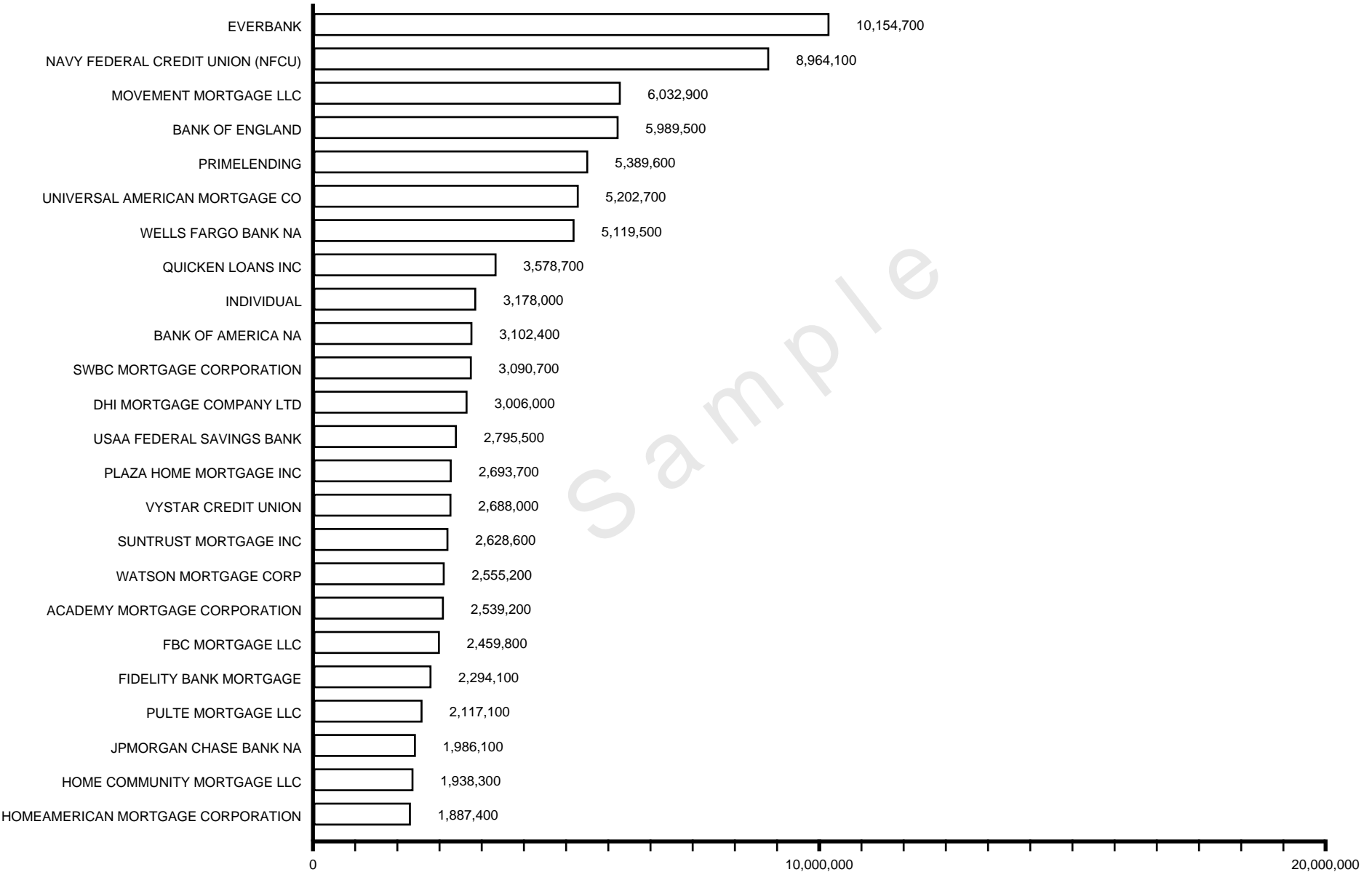
Lender	Conv	VA	FHA	Other	Indiv	Total	Cash**	Total	Assump***	Total
Number of Sales (#)	484	142	182		18	826	703	1,529		1,529
Total Mortgage Amount (\$000's)	79,680	32,785	29,143		3,178	144,787		144,787		144,787
Total Sales Price (\$000's)	103,311	33,223	30,810		3,435	170,779	66,757	237,536		237,536
Average Mortgage Amount (\$)	164,629	230,882	160,126		176,556	175,286		94,694		94,694
Average Sales Price (\$)	213,452	233,966	169,285		190,844	206,754	94,960	155,354		155,354
Mortgage/Sales Price Ratio	77.13	98.68	94.59		92.51	84.78	0.00	60.95		60.95
Share of Number of Residential Sales (%)	31.65	9.29	11.90	0.00	1.18	54.02	45.98	100.00	0.00	100.00
Market Share of Dollar Volume Residential Sales (%)	43.49	13.99	12.97	0.00	1.45	71.90	28.10	100.00	0.00	100.00
Share of Number of Residential Mortgages (%)	55.03	22.64	20.13	0.00	2.19	100.00	0.00	100.00	0.00	100.00

Note: * Mortgages could be First, Second, or Third mortgages.
 ** Cash Sales are sales which did not have a mortgage recorded at the same time the deed was recorded.
 *** Assumptions are analyzed separated since they are recorded at their original amount.

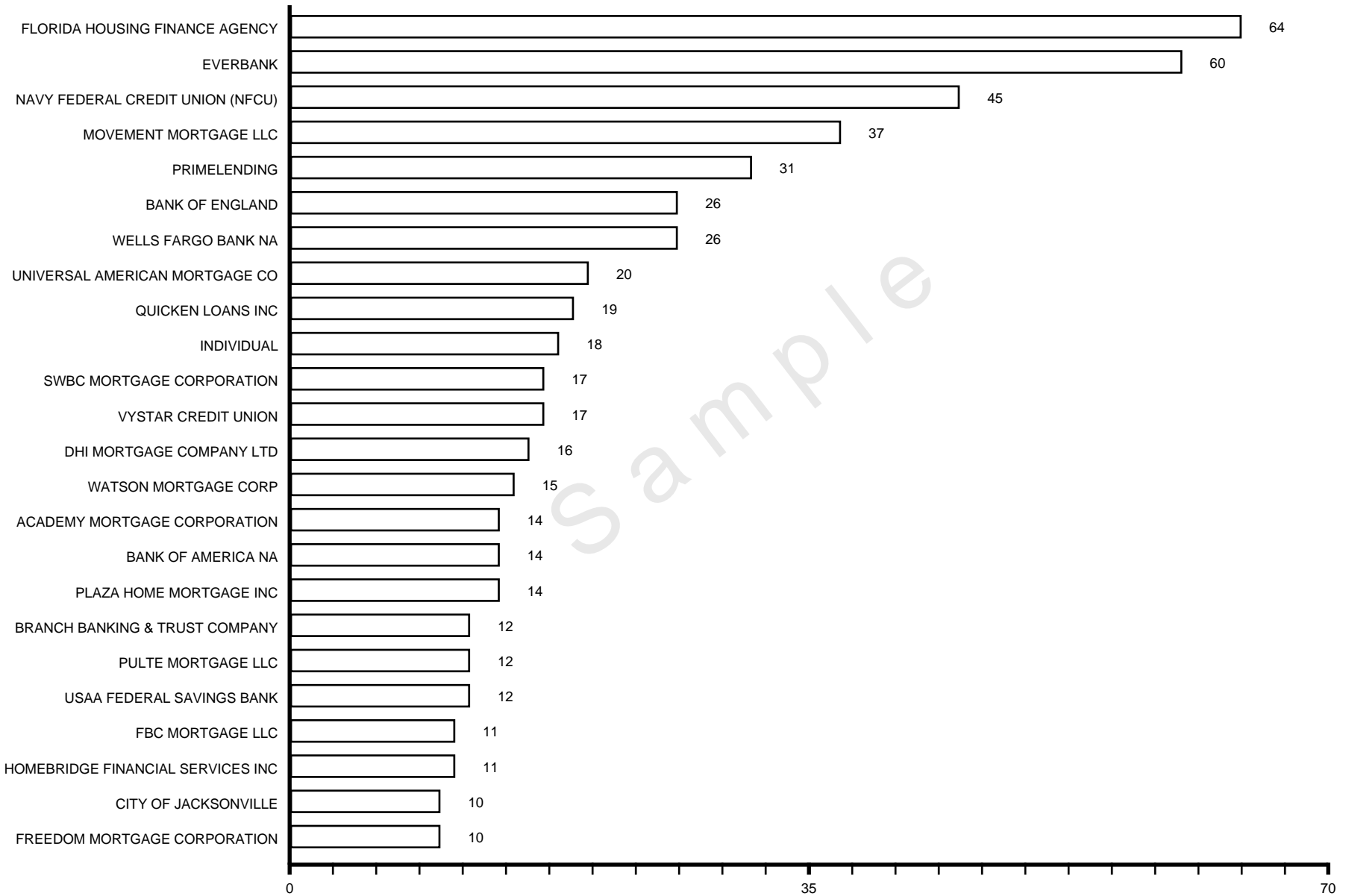
Number of Transactions by Lender for the Period 01/01/2016 To 01/31/2016
Total Residential
For Duval County



Value of Transactions by Lender for the Period 01/01/2016 To 01/31/2016
Total Residential
For Duval County



Number of Transactions by Lender for the Period 01/01/2016 To 01/31/2016
Total Residential
For Duval County



Value of Transactions by Lender for the Period 01/01/2016 To 01/31/2016
Total Residential
For Duval County

