

GSE MarketScope Database



The most active sellers of home mortgages to Fannie Mae and Freddie Mac rely on significantly different strategies in generating loan originations. This database will help you with your competitive analysis. The data arrive monthly, so you're always up to date.

The average credit score on loans sold to the GSEs during the third quarter was 762.2 according to an analysis based on the **GSE MarketScope**, a new monthly service offered by Inside Mortgage Finance Publications.

Note: A module with Ginnie Mae volumes is available.

Use this database to uncover market intelligence at many levels. For example:

- Colorado Federal Savings Bank's credit score was at 779.1, relying heavily on brokers;
- Federal Credit Union's was 779.7 and Fremont Bank's 784.1, nearly all through retail;

- Fremont Bank, First Tennessee, Colorado Fed and Third Federal Savings & Loan all had low average LTV ratios, while OneWest Bank, Fifth Third and Pulte Mortgage had relatively high LTV ratios;
- Quicken Loans had the highest share of refi mortgages, 92.0 percent.

Find out who's doing what to score more business. For example:

- Who's selling high LTV loans to the GSEs, by lender and by state;
- Whose production relies heavily on correspondent lending;
- Where the high FICO scores are;
- Where the business is getting done—where opportunities lie;

- What's the average size of the loans my competitor is making;
- Explore by lender, amount of the pool sold to GSEs, product, average FICO, LTV, size, refi share, age, channel breakdown, (Use the provided pivot tables to manipulate the data as you want.)
- Analyze production strategies for competitive advantage.

Overview Tab

Product	FNMA	FRED	GNMA	Grand Total
CITIMORTGAGE	\$5,289,501,961	\$3,945,546,986	\$1,201,857,317	\$10,436,906
U.S. BANK	\$846,842,512	\$5,929,038,026	\$2,383,023,754	\$9,158,904
PHH MORTGAGE	\$2,136,863,676	\$1,372,174,731	\$1,832,430,813	\$5,341,469
SUNTRUST MORTGAGE	\$883,534,680	\$1,039,762,962	\$4,889,092	\$4,889,092
FLAGSTAR BANK	\$825,111,645	\$1,247,117,928	\$4,284,700	\$4,284,700
METLIFE HOME LOANS	\$1,820,487,594	\$1,639,990,038	\$4,236,542	\$4,236,542
BRANCH BANKING & TRUST	\$40,910,679	\$3,298,373,397	\$816,831,641	\$4,156,115
FIFTH THIRD BANK	\$771,820,317	\$1,944,541,955	\$566,401,647	\$3,282,763
PROVIDENT FUNDING ASSOCIATES		\$2,399,384,249		\$2,399,384
NEW YORK COMMUNITY BANK	\$1,451,686,344	\$272,597,389		\$1,724,283
PNC MORTGAGE	\$591,077,088	\$602,927,969	\$303,121,972	\$1,497,127
EVERBANK	\$729,125,544	\$563,556,534	\$3,241,266	\$1,295,923
HSBC MORTGAGE CORPORATION (USA)	\$878,776,565	\$259,243,567	\$52,913,561	\$1,190,933
REGIONS BANK/MORGAN KEEGAN	\$180,160,697	\$494,435,763	\$251,658,799	\$926,255
RBS CITIZENS, NA	\$590,762,328	\$292,069,531	\$25,984,271	\$908,816
FREMONT BANK	\$520,439,363	\$299,777,782		\$820,217
UNION SAVINGS BANK		\$812,388,434		\$812,388
FREEDOM MORTGAGE CORP		\$32,985,104	\$590,897,840	\$623,882
HUNTINGTON MORTGAGE	\$387,270,938	\$169,171,385	\$45,567,945	\$602,010
MORTGAGE INVESTORS CORP		\$511,374,118	\$511,374	\$511,374
NAVY FEDERAL CREDIT UNION		\$312,217,814	\$192,445,113	\$504,662
PENTAGON FEDERAL CREDIT UNION	\$491,574,336			\$491,574
SOVEREIGN BANK	\$28,876,179	\$379,339,466		\$408,215
M&T BANK/M&T MORTGAGE	\$251,307,255	\$54,754,575	\$88,913,983	\$394,975
FRANKLIN AMERICAN MORTGAGE COMPANY	\$325,066,479			\$325,066
GUILD MORTGAGE COMPANY	\$129,181,381		\$183,912,076	\$313,093
QUICKEN LOANS INC.	\$235,187,496	\$45,067,588	\$31,354,775	\$311,609
BANK OF OKLAHOMA		\$239,952,299	\$60,254,912	\$300,207

See next page for subscription information:

Pool and Lender Specific

— Track Who's Lending, Where, How Much, and Key Loan Variables.

Here's what you can track each month for all GSE lenders:

- ▶ Total amount of pool issuance, broken down by Fannie or Freddie business
- ▶ Filter by many variables
- ▶ Average age of mortgages
- ▶ Average size of mortgages
- ▶ Average loan-to-value ratio
- ▶ Average FICO score
- ▶ Average wholesale versus retail
- ▶ Average refi versus home purchase

Added values:

- ▶ Your research will be quicker with the *GSE MarketScope's* clean, simplified database in Excel™ v.7.
- ▶ Monthly data are available the first week of the month.
- ▶ Ginnie Mae module now available.

The data in the **GSE MarketScope** are derived monthly by IMF's research team from Fannie Mae and Freddie Mac mortgage securities disclosures. The service is updated monthly and includes extensive detail on GSE activity by state and other characteristics. Never before have these data been available in such a format.

Lender Profile Tab

Row Labels	Sum of Amount	Sum of Avg FICO	Sum of Avg LTV	Sum of Avg size
283 EMGRANT MORTGAGE COMPANY	\$390,000	722.0	72.0%	\$304,231
284 EMI EQUITY MORTGAGE INC	\$386,236	731.0	72.0%	\$228,275
285 TEXAS DOW EMPLOYEES CREDIT UNION	\$385,462	739.0	56.0%	\$94,378
286 FIRST FEDERAL SAVINGS BANK	\$376,500	743.0	58.0%	\$92,405
287 LANDMARK BANK	760.0	67.0%		\$241,212
288 FIRST MERIT MORTGAGE CORPORATION	737.0	66.3%		\$110,356
289 COASTAL STATES MORTGAGE CORP	744.7	60.7%		\$130,464
270 NEIGHBORHOOD HOUSING SERVICES OF AMERICA	715.0	75.0%		\$92,537
271 EAGLE HOME MTGE LLC	780.0	67.0%		\$241,212
272 HOME STATE BANK	\$341,800	722.0	114.0%	\$228,680
273 PENNSYLVANIA STATE EMPLOYEES CREDIT UNIO	\$330,839	703.7	73.3%	\$104,617
274 MONSON SAVINGS BANK	\$330,000	786.0	64.0%	\$169,033
275 WESTSTAR MORTGAGE INC	\$329,944	742.0	78.0%	\$242,069
276 FIRST NORTHERN BANK OF D	\$327,500	760.0	67.0%	\$241,212
277 MEMBERS MORTGAGE SERVICES, LLC	\$327,217	685.0	73.2%	\$78,097
278 WESTERRA CREDIT UNION	\$326,000	762.0	68.0%	\$176,840
279 INTERNATIONAL BANK OF COMMERCE	\$325,500	722.8	62.5%	\$85,446
280 FIRST KEYSTONE NATIONAL BANK	\$316,412	720.0	69.0%	\$204,470
281 UNIVERSITY BANK	\$310,000	760.0	67.0%	\$241,212
282 MIDFIRST BANK	\$309,600	750.0	73.0%	\$220,970
283 INSIGHT FINANCIAL CREDIT UNION	\$288,725	730.0	57.4%	\$77,463
284 GLENVIEW STATE BANK	\$280,000	760.0	67.0%	\$241,212
285 LOS ANGELES POLICE FEDERAL CREDIT UNION	\$263,600	762.0	68.0%	\$176,840
286 TRICOUNTIES BANK	\$262,500	760.0	67.0%	\$241,212
287 WESCOM CENTRAL CREDIT UNION	\$254,000	753.0	68.0%	\$224,897
288 SAHARA MORTGAGE	\$253,750	716.4	76.5%	\$134,047
289 THE CALIFORNIA CREDIT UNION	\$250,474	734.2	70.2%	\$107,202
290 FINANCIAL PARTNERS CREDIT UNION	\$250,000	753.0	68.0%	\$224,897
291 EMPPOWER FEDERAL CREDIT UNION	\$242,000	722.0	72.0%	\$304,231

State Pivot Tab

Row Labels	Column Labels	FNMA	FRED	GNMA	Grand Total
51 FIRST TENNESSEE BANK		\$11,173,147	\$13,264,184	\$0	\$24,437,331
52 THIRD FEDERAL SAVINGS AND LOAN		\$22,896,586	\$0	\$0	\$22,896,586
53 LAKE MICHIGAN CREDIT UNION		\$0	\$20,185,920	\$0	\$20,185,920
54 STATE FARM BANK, FSB		\$20,002,606	\$0	\$0	\$20,002,606
55 REAL ESTATE MORTGAGE NETWORK		\$0	\$0	\$19,339,095	\$19,339,095
56 KBA MORTGAGE, LLC		\$18,938,318	\$0	\$0	\$18,938,318
57 FIRST GUARANTY MORTGAGE CORP		\$0	\$0	\$17,250,805	\$17,250,805
58 TAYLOR, BEAN & WHITAKER MORTGAGE		\$0	\$17,097,799	\$0	\$17,097,799
59 AMERICAN FINANCIAL RESOURCES		\$0	\$0	\$16,919,840	\$16,919,840
60 HUNTINGTON MORTGAGE		\$11,626,215	\$3,703,612	\$1,286,496	\$16,616,323
61 FIRST NATIONAL BANK OF OMAHA		\$15,996,782	\$0	\$0	\$15,996,782
62 FULTON BANK		\$409,200	\$14,775,954	\$0	\$15,185,154
63 COLORADO HOUSING AND FINANCE AUTHORITY		\$0	\$0	\$14,818,016	\$14,818,016
64 DHI MORTGAGE COMPANY, LTD		\$14,311,116	\$0	\$0	\$14,311,116
65 FRANKLIN AMERICAN MORTGAGE COMPANY		\$13,858,384	\$0	\$0	\$13,858,384
66 TRUSTMARK NATIONAL BANK		\$12,647,556	\$0	\$936,828	\$13,584,384
67 AMERICAN FIRST CREDIT UNION		\$5,199,010	\$7,968,008	\$0	\$13,167,018
68 FEDERAL HOME LOAN BANK OF CHICAGO		\$12,336,291	\$0	\$0	\$12,336,291
69 MORGAN STANLEY		\$12,247,068	\$0	\$0	\$12,247,068
70 JAMES B NUTTER AND COMPANY		\$0	\$896,942	\$11,393,121	\$12,090,063
71 GUARANTY BANK SSB		\$0	\$0	\$11,958,092	\$11,958,092
72 MORTGAGE MANAGEMENT CONSULTANTS INC		\$0	\$0	\$11,941,766	\$11,941,766
73 CTX MORTGAGE		\$11,714,511	\$0	\$0	\$11,714,511
74 COLORADO FED SAVINGS BANK		\$0	\$10,326,324	\$0	\$10,326,324
75 PLATINUM HOME MORTGAGE CORP		\$0	\$0	\$9,842,206	\$9,842,206
76 RG PREMIER BANK		\$0	\$9,686,743	\$0	\$9,686,743
77 SCHOOLS FIRST FEDERAL CREDIT UNION		\$281,582	\$9,395,930	\$0	\$9,677,512

To start your subscription this month, contact:

Inside Mortgage Finance Publications
7910 Woodmont Ave., Suite 1000
Bethesda, MD 20814

Phone (301) 951-1240 or (800) 570-5744
Email: service@imfpubs.com



About



GSE MarketScope is a database that is delivered to you each month in an easy-to-manipulate Excel™ v.7 spreadsheet that allows you to track every Fannie Mae and Freddie Mac security by lender/issuer, product, age, size, LTV, FICO, channel and purpose.

With a one-year subscription, you can track monthly, quarterly and even annual changes by lender.

Monthly product includes pool-level database plus built-in models to estimate production profile of each GSE lender.