

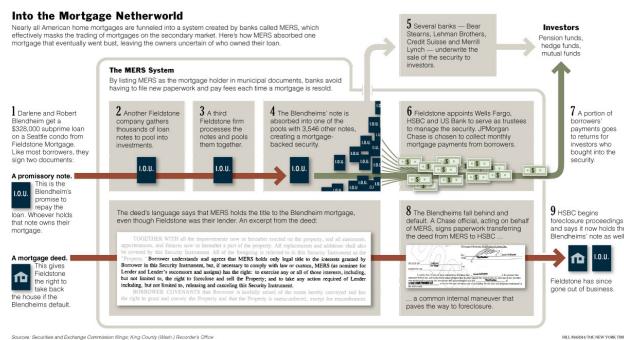
# MERS 101 | All About Foreclosure Fraud, Assignment of Mortgage, Shareholders, Corporate Seals, Certifying Agents, Corporate Resolutions, Ceo, Vp, Treasurer, Secretary, Education, Cases, Foreclosure Mills, Fannie Mae

 [stopforeclosurefraud.com/mers-101](http://stopforeclosurefraud.com/mers-101)

## MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. (There is 3)

FK/A a concept "Whole Loan Book Entry" -1989 by Brian Hershkowitz

### Into the Mortgage Netherworld



### TRADEMARK ISSUE?

TM patent was signed/registered in 2003 3-4 years after MERS' 1999?s date via Fmr. V.P. W. Hultman's secretary Kathy McKnight [PDF link to depo pages 29-39].

### Resignations

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## **STATES V. MERS**

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**KABOOM!!! Bank of America v. Greenleaf | Maine SUP. CT – MERS does not have the power to assign a mortgage in Maine**

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**VICTORY — Montgomery County, PA v. MERS | MERSCORP, MERS GETS SLAMMED IN PENNSYLVANIA — PLEASE SPREAD FAR AND WIDE**

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**WILLIAMSON COUNTY, TEXAS ANNOUNCES IT'S RETAINED COUNSEL TO JOIN THE NUECES COUNTY, TEXAS LAWSUIT AGAINST MERSCORP HOLDINGS, INC. AND BANK OF AMERICA ET AL!**

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**Nueces County, Texas v. MERSCORP Holdings, Inc. et al | Section 51.0001(4) does not redefine MERS as a grantee, beneficiary, owner, or holder of a security instrument**

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**Full 177 Page Report | Audit reveals \$1 million revenue loss in Williamson County due to MERS**

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**COMPLAINT | KENTUCKY v. MERSCORP HOLDINGS, INC., MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS)**

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**BAIN vs. METROPOLITAN MORTGAGE GROUP INC. | Wash. Supreme Court: MERS CANNOT BE BENEFICIARY IN WASHINGTON STATE!**

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**NIDAY vs GMAC, MERS | Oregon Appeals Court “Non Judicial foreclosures, Oregon Trust Deed Act., MERS has no right to be beneficiary”**

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**MERS RICO COMPLAINT | Doug Welborn East Baton Rouge Parish Clerk of Court vs. BONY, MERSCORP SHAREHOLDERS**

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Guilford County, NC vs LPS/DocX, MERSCORP, MERS, Inc. et al

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COMPLAINT | NEW YORK by ERIC T. SCHNEIDERMAN vs. MERSCORP, MERS, JPMorgan Chase Bank, N.A., Bank of America, N.A., Wells Fargo Bank, N.A

STATE OF DELAWARE v. MERSCORP, Mortgage Electronic Registration Systems, Inc., (MERS)

COMPLAINT | Commonwealth of Massachusetts vs. MERS, MERSCORP, BofA (BAC), Wells Fargo, CitiMortgage, JPMorgan Chase, Ally

Washington County, Pennsylvania Brings Class Action on behalf of PA's 67 counties to Recover Recording "MERS" Fees Lost to Wall Street

JIM FULLER, CLERK OF THE COURT, DUVAL COUNTY, FLORIDA vs. MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS), MERSCORP

CHRISTIAN COUNTY, WASHINGTON COUNTY (KENTUCKY) v. MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. (MERS) et al

COMPLAINT | CURTIS HERTEL, NANCY HUTCHINS, REG. OF DEEDS vs. MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., MERSCORP, INC.

DE Attorney General Beau Biden sues private mortgage registry MERS for violating Delaware Law

Montgomery County, PA recorder of deeds Nancy Becker to File Lawsuit Against MERS

MERS subpoenaed by New York Attorney General Eric Schneiderman

Bexar County, Texas to Sue MERS Over Lost Fees, Jeopardizing Homeowner's Clear Title

Houston's County Will Ask Texas Attorney General to Investigate Suing MERS

Cleveland County, Oklahoma commissioners hires firm to investigate MERS filings

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Eric Holder, Covington & Burling and MERSCORP

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Eric Holder was a partner with Covington & Burling up until 2009 when he became the US. Attorney General for the Obama Administration. Covington & Burling had MERSCORP as a client.

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## **EXCLUSIVE: Another Top Justice Official Connection to MERS**

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### **MERS Corporate Seal \$25.00!**

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### **MERS has absolutely NO EMPLOYEES.**

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#### **"Deposition of Secretary and Treasurer of MERSCORP- William C. Hultman"**

**Does MERS have any salaried employees?**

**A No.**

Q Does MERS have any employees?

A Did they ever have any? I couldn't hear you.

**Q Does MERS have any employees currently?**

**A No.**

**Q In the last five years has MERS had any employees?**

**A No.**

Q To whom do the officers of MERS report?

A The Board of Directors.

Q To your knowledge has Mr. Hallinan ever reported to the Board?

A He would have reported through me if there was something to report.

Q So if I understand your answer, at least the MERS officers reflected on Hultman Exhibit 4, if they had something to report would report to you even though

you're not an employee of MERS, is that correct?

MR. BROCHIN: Object to the form of the question.

A That's correct.

Q And in what capacity would they report to you?

A As a corporate officer. I'm the secretary.

Q As a corporate officer of what?

Of MERS.

Q So you are the secretary of MERS, but are not an employee of MERS?

A That's correct.

[etc...]

**Q How many assistant secretaries have you appointed pursuant to the April 9, 1998 resolution; how many assistant secretaries of MERS have you appointed?**

A I don't know that number.

Q Approximately?

A I wouldn't even begin to be able to tell you right now.

**Q Is it in the thousands?**

A Yes.

Q Have you been doing this all around the country in every state in the country?

A Yes.

**Q And all these officers I understand are unpaid officers of MERS?**

A Yes.

**Q And there's no live person who is an employee of MERS that they report to, is that correct, who is an employee?**

MR. BROCHIN: Object to the form of the question.

**A There are no employees of MERS.**

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## Is this the Cycle?

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**[VIDEO] MERSCORP CEO “There are 20,000 (robo-signers) of those nationwide”**

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**MERS Moody's 1999**

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*MERS has some mechanisms in place to try to make it more bankruptcy remote than its parent.*

*MERS has an independent director, formalities to indicate separateness from MERSCORP, the requirement to have a unanimous vote of the board of directors to put itself into bankruptcy, and the requirement that the independent director has to agree to incur indebtedness.*

**STRUCTURED FINANCE**      **Special**

**Mortgage Electronic Registration Systems, Inc. (MERS): Its Impact on The Credit Quality of First-Mortgage Jumbo MBS Transactions**

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- **No Material Impact on the Ability to Foreclose and Sell if Foreclosed Homes**
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- **Mortgagor, Capital Structure, and Fees**
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**OPINION**

The risks on first-mortgage junior MBS are not affected by the use of MERS as a platform of record on original mortgages or assignments of mortgages. The impacts on the credit quality of junior first-mortgage MBS investments through the use of MERS and MERSCORP, Inc. (MERSCORP), will be negligible because the legal framework set up to put investors in control of a mortgage is valid, the ability to foreclose is not impaired, and the risk of a bankruptcy filing of a MERS trustee in a MERSCORP bankruptcy proceeding is slight, and the impact of a MERSCORP bankruptcy on first-mortgage junior MBS transactions should not be significant.

Likewise, credit enhancement levels for first-mortgage junior MBS will not be increased as a result of the use of MERS.

The concept of a collateral assignment negotiation of ownership rights and involving the servicer, investors, and the conveyee upon conveyance, whether it is at one time or in two, has had large success in the securities industry, where many stocks and bonds are mainly registered with the Depository Trust Company. The Federal Reserve Bank provides this function with respect to United States Treasury securities and Fannie Mae, Freddie Mac, and Ginnie Mae mortgage-backed securities.

M  
Moody's Investors Service

April 26, 1999

## MERS SHAREHOLDERS/ OWNERS

The following organizations are current MERSCORP Holdings shareholders:

- American Land Title Association
- Bank of America
- CCO Mortgage Corporation
- CitiMortgage, Inc.
- CRE Finance Council
- CoreLogic
- Corinthian Mortgage Corporation
- EverHome Mortgage Company
- Fannie Mae
- First American Title Insurance Corporation
- Freddie Mac
- GMAC Residential Funding Corporation
- Guaranty Bank

- HSBC Finance Corporation
  - MGIC Investor Services Corporation
  - Morserv, Inc.
  - Mortgage Bankers Association
  - PMI Mortgage Insurance Company
  - Stewart Title Guaranty Company
  - SunTrust Mortgage, Inc.
  - United Guaranty Corporation
  - Wells Fargo Bank, N.A.
  - WMC Mortgage Corporation
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## **NOW, There's Issues With MERS "UNIQUE", "INVALID" Mortgage Identification Numbers (MIN)**

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### **WHO IS MERS?**

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Although only bankers are aware of it, there is a second wave of economic disaster starting to build up that will make the earlier one pale into insignificance. Let us start out with MERS, shall we?

MERS – Mortgage Electronic Registration Inc. – holds approximately 60 million American mortgages and is a Delaware corporation whose sole shareholder is Mers Corp. MersCorp and its specified members have agreed to include the MERS corporate name on any mortgage that was executed in conjunction with any mortgage loan made by any member of MersCorp. (**UPDATE 12/13/2010: 66 MILLION American Mortgages**)

Thus in place of the original lender being named as the mortgagee on the mortgage that is supposed to secure their loan, MERS is named as the “nominee” for the lender who actually loaned the money to the borrower. In other words MERS is really nothing more than a name that is used on the mortgage instrument in place of the actual lender. MERS’ primary function, therefore, is to act as a document custodian.

MERS was created solely to simplify the process of transferring mortgages by avoiding the need to re-record liens – and pay county recorder filing fees – each time a loan is assigned. Instead, servicer's record loans only once and MERS' electronic system monitors transfers and facilitates the trading of notes. It has very conservatively estimated that as of February, 2010, over half of all new residential mortgage loans in the United States are registered with MERS and recorded in county recording offices in MERS' name

MersCorp was created in the early 1990's by the former C.E.O.'s of Fannie Mae, Freddie Mac, Indy Mac, Countrywide, Stewart Title Insurance and the American Land Title Association. The executives of these companies lined their pockets with billions of dollars of unearned bonuses and free stock by creating so-called mortgage backed securities using bogus mortgage loans to unqualified borrowers thereby creating a huge false demand for residential homes and thereby falsely inflating the value of those homes. MERS marketing claims that its "paperless systems fit within the legal framework of the laws of all fifty states" are now being vetted by courts and legal commentators throughout the country.

The MERS paperless system is the type of crooked rip-off scheme that is has been seen for generations past in the crooked financial world. In this present case, MERS was created in the boardrooms of the most powerful and controlling members of the American financial institutions. This gigantic scheme completely ignored long standing law of commerce relating to mortgage lending and did so for its own personal gain.

That the inevitable collapse of the crooked mortgage swindles would lead to terrible national repercussions was a matter of little or no interest to the upper levels of America's banking and financial world because the only interest of these entities was to grab the money of suckers, keep it in the form of fictitious bonuses, real estate and very large accounts in foreign banks. The effect of this system has led to catastrophic meltdown on both the American and global economy.

MERS, as has clearly been proven in many civil cases, does not hold any promissory notes of any kind. A party must have possession of a promissory note in order to have standing to enforce and/or otherwise collect a debt that is owed to another party. Given this clear-cut legal definition, MERS does not have legal standing to enforce or collect on the over 60 million mortgages it controls and no member of MERS has any standing in an American civil court.

MERS has been taken to civil courts across the country and charged with a lack of standing in repossession issues. When the mortgage debacle initially, and inevitably, began, MERS always routinely brought actions against defaulting mortgage holders purporting to represent the owners of the defaulted mortgages but once the courts discovered that MERS was only a front organization that did not hold any deed nor was aware of who or what agencies might hold a deed, they have routinely been denied in their attempts to force foreclosure.

In the past, persons alleging they were officials of MERS in foreclosure motions, purported to be the holders of the mortgage, when, in fact, they not only were not the holder of the mortgage but, under a court order, could not produce the identity of the actual holder. These so-called MERS officers have usually been just employees of entities who are servicing the loan for the actual lender. MERS, it is now widely acknowledged by the courts, has no legal right to foreclose or otherwise collect debt which are evidenced by promissory notes held by someone else.

The American media routinely identifies MERS as a mortgage lender, creditor, and mortgage company, when in point of fact MERS has never loaned so much as a dollar to anyone, is not a creditor and is not a mortgage company. MERS is merely a name that is printed on mortgages, purporting to give MERS some sort of legal status, in the matter of a loan made by a completely different and almost always,a totally unknown entity.

The infamous collapse of the American housing bubble originated, in the main, with one Angelo Mozilo, CEO of the later failed Countrywide Mortgage.

Mozilo started working in his father's butcher shop, in the Bronx, when he was ten years old. He graduated from Fordham in 1960, and that year he met David Loeb. In 1968, Mozilo and Loeb created a new mortgage company, Countrywide, together. Mozilo believed the company should make special efforts to lower the barrier for minorities and others who had been excluded from homeownership. Loeb died in 2003

In 1996, Countrywide created a new subsidiary for subprime loans. Countrywide Financial's former management

- Angelo R. Mozilo, cofounder, chairman of the board, chief executive officer
- David S. Loeb, cofounder, President and Chairman from 1969 to 2000
- David Sambol, president, chief operating officer, director
- Eric P. Sieracki, chief financial officer, executive managing director
- Jack Schakett, executive managing director, chief operating officer
- Kevin Bartlett, executive managing director, chief investment officer
- Andrew Gissinger, executive managing director, chief production officer, Countrywide Home Loans[14]
- Sandor E. Samuels, executive managing director, chief legal officer and assistant secretary
- Ranjit Kripalani, executive managing director and president, Capital Markets
- Laura K. Milleman, senior managing director, chief accounting officer
- Marshall Gates, senior managing director, chief administrative officer
- Timothy H. Wennes, senior managing director, president and chief operating officer, Countrywide Bank FSB
- Anne D. McCallion, senior managing director, chief of financial operations and planning

- Steve Bailey, senior managing director of loan administration, Countrywide Home Loans

The standard Countrywide procedure was to openly solicit persons who either had no credit or could not obtain it, and, by the use of false credit reports drawn up in their offices, arrange mortgages. The new home owners were barely able to meet the minimum interest only payments and when, as always happens, the mortgage payments are increased to far, far more than could be paid, defaults and repossessions were inevitable.

Countrywide sold these mortgages to lower-tier banks which in turn, put them together in packages and sold them to the large American banks. These so-called “bundled mortgages” were quickly sold by these major banking houses to many foreign investors with the comments that when the payments increased, so also would the income from the original mortgage. In 1996, Countrywide created a new subsidiary for subprime loans.

At one point in time, Countrywide Financial Corporation was regarded with awe in the business world. In 2003, Fortune observed that Countrywide was expected to write \$400 billion in home loans and earn \$1.9 billion. Countrywide's chairman and C.E.O., Angelo Mozilo, did rather well himself. In 2003, he received nearly \$33 million in compensation. By that same year, Wall Street had become addicted to home loans, which bankers used to create immensely lucrative mortgage-backed securities and, later, collateralized debt obligations, or C.D.O.s—and Countrywide was their biggest supplier. Under Mozilo's leadership, Countrywide's growth had been astonishing.

He was aiming to achieve a market share—thirty to forty per cent—that was far greater than anyone in the financial-services industry had ever attained. For several years, Countrywide continued to thrive. Then, inevitably, in 2007, subprime defaults began to rocket upwards , forcing the top American bankers to abandoned the mortgage-backed securities they had previously prized. It was obvious to them that the fraudulent mortgages engendered by Countrywide had been highly successful as a marketing program but it was obvious to everyone concerned, at all levels, that the mortgages based entirely on false and misleading credit information were bound to eventually default. In August of 2007, the top American bankers cut off Countrywide's short-term funding which seriously hindered its ability to operate, and in just a few months following this abandonment, Mozilo was forced to choose between bankruptcy or selling out to the best bidder.

In January, 2008, Bank of America announced that it would buy the company for a fraction of what Countrywide was worth at its peak. Mozilo was subsequently named a defendant in more than a hundred civil lawsuits and a target of a criminal investigation. On June 4th, 2007 the S.E.C., in a civil suit, charged Mozilo, David Sambol, and Eric Sieracki with securities fraud; Mozilo was also charged with insider trading. The complaint formalized a public indictment of Mozilo as an icon of corporate malfeasance and greed.

In essence, not only bad credit risks were used to create and sell mortgages on American homes that were essentially worthless. By grouping all of these together and selling them abroad, the banks all made huge profits. When the kissing had to stop, there were two major groups holding the financial bag. The first were the investors and the second were, not those with weak credit, but those who had excellent credit and who were able, and willing to pay off their mortgages.

Unfortunately, just as no one knows who owns the title to any home in order to foreclose, when the legitimate mortgage holder finally pays off his mortgage, or tries to sell his house, a clear title to said house or property cannot ever be found so, in essence, the innocent mortgage payer can never own or sell his house. This is a terrible economic time bomb quietly ticking away under our feet and if, and when, it explodes, another aspect of our former lives are but a fond memory.

Peter Stahl

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## Basic Corporate Information

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- MERS is incorporated within the State of Delaware.
- MERS was first incorporated in Delaware in 1999.
- The total number of shares of common stock authorized by MERS' articles of incorporation is 1,000.
- The total number of shares of MERS common stock actually issued is 1,000.
- MERS is a wholly owned subsidiary of MERSCorp, Inc.
- MERS' principal place of business at 1595 Spring Hill Road, Suite 310, Vienna, Virginia 22182
- MERS' national data center is located in Plano, Texas.
- MERS' serves as a "nominee" of mortgages and deeds of trust recorded in all fifty states.
- Over 50 million loans have been registered on the MERS system. (**UPDATE 9/1/2010: 65 MILLION American Mortgages**)
- MERS' federal tax identification number is "541927784".

## The Nature of MERS' Business

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- MERS does not take applications for, underwrite or negotiate mortgage loans.
- MERS does not make or originate mortgage loans to consumers.
- MERS does not extend any credit to consumers.
- MERS has no role in the *origination* or original *funding* of the mortgages or deeds of trust for which it serves as "nominee".
- MERS does not service mortgage loans.

- MERS does not sell mortgage loans.
- MERS is not an investor who acquires mortgage loans on the secondary market.
- MERS does not ever *receive* or *process* mortgage applications.
- MERS simply holds mortgage liens in a nominee capacity and through its electronic registry, tracks changes in the ownership of mortgage loans and servicing rights related thereto.
- MERS© System is not a vehicle for creating or transferring beneficial interests in mortgage loans.
- MERS is not named as a beneficiary of the alleged promissory note.

## Ownership of Promissory Notes or Mortgage Indebtedness

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- MERS is never the *owner* of the promissory note for which it seeks foreclosure.
- MERS has no legal or beneficial interest in the promissory note underlying the security instrument for which it serves as “nominee”.
- MERS has no legal or beneficial interest in the loan instrument underlying the security instrument for which it serves as “nominee”
- MERS has no legal or beneficial interest in the mortgage indebtedness underlying the security instrument for which it serves as “nominee”.
- MERS has no interest at all in the promissory note evidencing the mortgage indebtedness.
- MERS is not a *party to* the alleged mortgage indebtedness underlying the security instrument for which it serves as “nominee”.
- MERS has no financial or other interest in whether or not a mortgage loan is *repaid*.
- MERS is not the *owner* of the promissory note secured by the mortgage and has no rights to the payments made by the debtor on such promissory note.
- MERS does not make or acquire promissory notes or debt instruments of any nature and therefore cannot be said to be acquiring mortgage loans.
- MERS has no interest in the *notes* secured by mortgages or the mortgage servicing rights related thereto.
- MERS does not acquire any interest (legal or beneficial) in the loan instrument (i.e., the promissory note or other debt instrument).
- MERS has no rights whatsoever to any payments made on account of such mortgage loans, to any servicing rights related to such mortgage loans, or to any mortgaged properties securing such mortgage loans.
- The note owner appoints MERS to be its agent to only hold the *mortgage lien interest*, not to hold any interest in the note.
- MERS does not hold any interest (legal or beneficial) in the *promissory notes* that are secured by such mortgages or in any servicing rights associated with the mortgage loan.
- The debtor on the note owes *no obligation to MERS* and does not pay MERS on the note.

## MERS' Accounting of Mortgage Indebtedness / MERS Not At Risk

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- MERS is not entitled to receive any of the payments associated with the alleged mortgage indebtedness.
- MERS is not entitled to receive any of the *interest revenue* associated with mortgage indebtedness for which it serves as “nominee”.
- *Interest revenue* related to the mortgage indebtedness for which MERS serves as “nominee” is never reflected within MERS’ bookkeeping or accounting records nor does such interest influence MERS’ earnings.
- Mortgage indebtedness for which MERS serves as the serves as “nominee” is not reflected as an *asset* on MERS’ financial statements.
- Failure to collect the outstanding balance of a mortgage loan will not result in an *accounting loss* by MERS.
- When a foreclosure is completed, MERS never actually retains or enjoys the use of any of the proceeds from a sale of the foreclosed property, but rather would remit such proceeds to the *true party at interest*.
- MERS is not actually *at risk* as to the payment or nonpayment of the mortgages or deeds of trust for which it serves as “nominee”.
- MERS has *no pecuniary interest* in the promissory notes or the mortgage indebtedness for which it serves as “nominee”.
- MERS is not *personally aggrieved* by any alleged default of a promissory note for which it serves as “nominee”.
- There exists *no real controversy* between MERS and any mortgagor alleged to be in default.
- MERS has never suffered any *injury* by arising out of any alleged default of a promissory note for which it serves as “nominee”.

## MERS' Interest in the Mortgage Security Instrument

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- MERS holds the mortgage lien as nominee for the owner of the promissory note.
- MERS, in a nominee capacity for lenders, merely acquires legal title to the security instrument (i.e., the deed of trust or mortgage that secures the loan).
- MERS simply holds legal title to mortgages and deeds of trust as a nominee for the owner of the promissory note.
- MERS immobilizes the mortgage lien while transfers of the promissory notes and servicing rights continue to occur.
- The investor continues to *own* and *hold* the promissory note, but under the MERS® System, the servicing entity only holds contractual servicing rights and MERS holds legal title to the mortgage as nominee for the benefit of the investor (or *owner* and *holder* of the note) and not for itself.

- In effect, the mortgage lien becomes immobilized by MERS continuing to hold the mortgage lien when the note is sold from one investor to another via an endorsement and delivery of the note or the transfer of servicing rights from one MERS member to another MERS member via a purchase and sale agreement which is a non-recordable contract right.
- Legal title to the mortgage or deed of trust remains in MERS after such transfers and is tracked by MERS in its electronic registry.

## Beneficial Interest in the Mortgage Indebtedness

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- MERS holds legal title to the mortgage for the benefit of the *owner* of the note.
- The *beneficial interest* in the mortgage (or person or entity whose interest is secured by the mortgage) runs to the owner and holder of the promissory note and/or servicing rights thereunder.
- MERS has no interest at all in the promissory note evidencing the mortgage loan.
- MERS does not acquire an interest in promissory notes or debt instruments of any nature.
- The *beneficial interest* in the mortgage (or the person or entity whose interest is secured by the mortgage) runs to the *owner* and *holder* of the promissory note (NOT MERS).

## MERS As Holder

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- MERS is never the *holder* of a promissory note in the ordinary course of business.
- MERS is not a *custodian* of promissory notes underlying the security instrument for which it serves as “nominee”.
- MERS does not even maintain *copies* of promissory notes underlying the security instrument for which it serves as “nominee”.
- Sometimes when an investor or servicer desires to foreclose, the servicer obtains the promissory note from the custodian holding the note on behalf of the mortgage investor and places that note in the hands of a servicer employee who has been appointed as an officer (vice president and assistant secretary) of MERS by corporate resolution.
- When a promissory note is placed in the hands of a servicer employee who is also an MERS officer, MERS asserts that this transfer of custody into the hands of this nominal officer (without any transfer of ownership or beneficial interest) renders MERS the *holder*.
- No consideration or compensation is exchanged between the *owner* of the promissory note and MERS in consideration of this transfer in *custody*.
- Even when the promissory note is physically placed in the hands of the servicer’s employee who is a nominal MERS officer, MERS has *no actual authority* to control the foreclosure or the legal actions undertaken in its name.

- MERS will never willingly reveal the identity of the *owner* of the promissory note unless ordered to do so by the court.
- MERS will never willingly reveal the identity of the prior *holders* of the promissory note unless ordered to do so by the court.
- Since the transfer in custody of the promissory note is not for consideration, this transfer of custody is not reflected in any contemporaneous accounting records.
- MERS is never a *holder in due course* when the transfer of custody occurs after default.
- MERS is never the *holder* when the promissory note is shown to be *lost* or *stolen*.

## MERS' Role in Mortgage Servicing

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- MERS does not service mortgage loans.
- MERS is not the owner of the *servicing rights* relating to the mortgage loan and MERS does not service loans.
- MERS does not collect mortgage payments.
- MERS does not hold escrows for taxes and insurance.
- MERS does not provide any servicing functions on mortgage loans, whatsoever.
- Those rights are typically held by the servicer of the loan, who may or may not also be the holder of the note.

## MERS' Rights To Control the Foreclosure

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- MERS must all times comply with the instructions of the *holder* of the mortgage loan promissory notes.
- MERS only acts when directed to by its members and for the sole benefit of the owners and holders of the promissory notes secured by the mortgage instruments naming MERS as nominee owner.
- **MERS' members employ and pay the attorneys bringing foreclosure actions in MERS' name.**

## MERS' Access To or Control Over Records or Documents

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- MERS has never maintained archival copies of any mortgage application for which it serves as "nominee".
- In its regular course of business, MERS as a corporation does not maintain physical possession or custody of promissory notes, deeds of trust or other mortgage security instruments on behalf of its principals.
- **MERS as a corporation has no archive or repository of the promissory notes secured by deeds of trust or other mortgage security instruments for which it serves as nominee.**

- MERS as a corporation is not a *custodian* of the promissory notes secured by deeds of trust or other mortgage security instruments for which it serves as *nominee*.
- MERS as a corporation has no archive or repository of the deeds of trust or other mortgage security instruments for which it serves as *nominee*.
- In its regular course of business, MERS as a corporation does not routinely receive or archive *copies* of the promissory notes secured by the mortgage security instruments for which it serves as *nominee*.
- In its regular course of business, MERS as a corporation does not routinely receive or archive *copies* of the mortgage security instruments for which it serves as *nominee*.
- **Copies of the instruments attached to MERS' petitions or complaints so not come from MERS' corporate files or archives.**
- In its regular course of business, MERS as a corporation does not input the promissory note or mortgage security instrument ownership registration data for new mortgages for which it serves as *nominee*, but rather the registration information for such mortgages are entered by the “member” mortgage lenders, investors and/or servicers originating, purchasing, and/or selling such mortgages or mortgage servicing rights.
- MERS does not maintain a central corporate archive of demands, notices, claims, appointments, releases, assignments, or other files, documents and/or communications relating to collections efforts undertaken by MERS officers appointed by corporate resolution and acting under its authority.

## Management and Supervision

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- In preparing affidavits and certifications, officers of MERS, including Vice Presidents and Assistant Secretaries, making representations under MERS’ authority and on MERS’ behalf, are not primarily relying upon books of account, documents, records or files within MERS’ corporate supervision, custody or control.
- Officers of MERS preparing affidavits and certifications, including Vice Presidents and Assistant Secretaries, and otherwise making representations under MERS’ authority and on MERS’ behalf, do not routinely furnish *copies* of these affidavits or certifications to MERS for corporate retention or archival.
- Officers of MERS preparing affidavits and certifications, including Vice Presidents and Assistant Secretaries, and otherwise making representations under MERS’ authority and on MERS’ behalf are not working under the supervision or direction of senior MERS officers or employees, but rather are supervised by personnel employed by mortgage investors or mortgage servicers.

This should be a pretty good start for those of you faced with a foreclosure in which MERS is falsely asserting that it is the *owner* of the promissory note. Whether MERS is or was ever the holder is a FACT QUESTION which can be determined only by ascertaining the *chain of custody* of the promissory note. When the promissory note is lost, missing or stolen, MERS is NOT the *holder*.

**By William A. Roper, Jr. (Copyright 2007)**

Excerpted from the MSFraud Forum thread “Facts About MERS / MERS Unmasked”

[MSFRAUD.org](http://MSFRAUD.org)

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**[VIDEO] Christopher L. Peterson: Foreclosure Fiasco? Lost Promissory Notes and the Mortgage Electronic Registration System (MERS)**

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**CHINK IN THE ARMOR**

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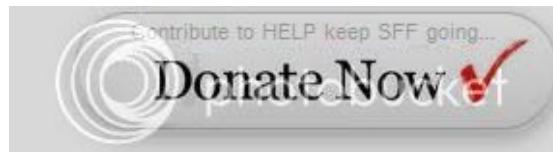
From the transcript of evidentiary hearing –

### **MERS v. Cabrera:**

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“It truly concerns me, however, that thousands and thousands — thousands and thousands of mortgage foreclosure actions have been filed with these allegations. I am not certain what remedy, if any, these people would have were it to be determined that MERS was not ever the proper party notwithstanding that these folks [might] have been in default what their recourse, if any, would be. I’m not certain with the satisfaction of mortgages that have been filed on behalf of MERS how good those are and I am not certain how good title to property is that people bought at these foreclosure sales if it turns or becomes established that MERS was indeed not only not the right party but misrepresented by way of their pleadings and affidavits that they held something they didn’t own, so I’m not certain of the consequences but it seems vast.”

– The Honorable Judge Jon Gordon – September 2005 (Emphasis added)



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### **MERRIT v. BARTHOLICK, 36 NY 44 – 1867**

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“ It has long been held that a ” `mortgage is only an incident to the debt it was given to secure, and cannot be separated therefrom [.]” ”  
– in **NORTHSTREAM INVESTMENTS, INC. v. 1804 COUNTRY STORE CO., 2005**

“ I wish to note, however, that to the extent that the County and various amici argue that MERS has violated the clear prohibition against separating a lien from its debt and that MERS does not have standing to bring foreclosureactions, those issues remain for another day ” ”  
– in **IN THE MATTER OF MERSCORP, INC. v. Romaine, 2006**

“ In addressing the issue of standing, it is well settled that an action to foreclose on a mortgage may not be brought by one who has no title to it and absent transfer of the debt, the assignment of the mortgage is a nullity ” ”  
– in **GRO-WIT CAPITAL, LTD. v. 1080 UTICA, LLC, 2010**

“ An assignment of one paper does not transfer an independent cause of action, as for instance, the assignment of a mortgage does not transfer the bond it is given to secure.

”

– in **Brief and Points for Respondent Charles E. Leland**

“ The failure of Warner to produce the bond at the time of the assignment was sufficient to put the respondent on inquiry, and,-if unexplained, to operate as notice of the defect in Warner's title.”

– in **McMaster's Commercial Decisions affecting the Banker and Merchant**

“ Where a mortgage is represented by a bond or other instrument, an assignment of the mortgage without assignment of the underlying note or bond is a nullity ”

– in **US BANK, NA v. Collymore, 2009**

“ Nor is it reasonable to suppose that S purchased the lien independently of the debt, leaving C free to collect both the price from S and the debt from D. Without an assignment of the debt, the purchase of a lien that secures it is a nullity.”

– in **Some Exceptions to the Suretyship Statute of Frauds: A Tale of Two Courts**

“ This is the necessary legal conclusion and is recognized as the rule by a long course of judicial decisions... for the legal maxim is, the incident shall pass by the grant of the principal, but not the principal by the grant of the incident.”

– in **in re Brager, 1984**

“ So that, unless we are authorized to say, that such was the intent of the parties, we cannot hold that it did.”

– in **5-Star Management, Inc. v. Rogers, 1996**

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## IMPORTANT CASES

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***Check back frequent as I will be constantly working on this with links***

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**MERS v. Nebraska Dept of Banking and Finance** – State Appellate, MERS demands to be recognized as having no actionable interest in title. 2005, Cite as 270 Neb 529

**Merscorp, Inc., et al., Respondents, v Edward P. Romaine, & c., et al., Appellants, et al.**, Defendant the fact that the Mortgage and Deed of Trust are separated is recognized (concurring opinion). While affirming MERS could enter in the records as “nominee”, the court recognized many inherent problems. Rather than resolve them, they sloughed them off to the legislature. 2006

**The Boyko Decision** -Federal District Judge Christopher Boyko of the Eastern Division of the Northern District of Ohio Federal Court overturns 14 foreclosure actions with a well reasoned opinion outlining the failure of the foreclosing party to prove standing. This decision started the movement of challenging the standing of the foreclosing party. Oct 2007

**Landmark National Bank v Kesler** – KS State Supreme Court – MERS has no standing to foreclose and is, in fact, a straw man. Oct 2009.

The importance of the findings of the Supreme Court of Kansas cannot be overemphasized. It is generally the law in all states that if the law of one state has not specifically addressed a specific legal issue that the court may look to the law of states which have. The Kansas Court acknowledged that the case was one of “first impression in Kansas”, which is why the Kansas Court looked to legal decisions from California, Idaho, New York, Missouri, and other states for guidance and to support its decision. As we have previously reported, the Ohio Courts have looked to the legal decisions of New York to resolve issues in foreclosure defense, most notably issues of standing to institute a foreclosure.

It is practically certain that this decision will be the subject of review by various courts. MERS has already threatened a “second appeal” (by requesting “reconsideration” by the Supreme Court of Kansas of its decision by the entire panel of Judges in that Court). However, for now, the decision stands, which decision is of monumental importance for borrowers. It thus appears that the tide is finally starting to turn, and that the courts are beginning to recognize the extent of the wrongful practices and fraud perpetrated by “lenders” and MERS upon borrowers, which conduct was engaged in for the sole purpose of greed and profit for the “lenders” and their ilk at the expense of borrowers.

**MERS, Inc., Appellant v Southwest Homes of Arkansas**, Appellee The second State Supreme Court ruling – AR 2009

**BAC v US Bank** – FL Appellate court upholds the concept of determining the standing of the foreclosing party before allowing summary judgement. All cases in FL must now go through this process. If you want to have fun, read the plaintiff’s brief. 2007

**Wells Fargo NAS v Farmer** Motion to vacate in Supreme Court, Kings County, NY 2009

**In Re: Joshua & Stephanie Mitchell** – US Federal Bankruptcy Court, NV 2009

**In Re: Wilhelm et al., Case No. 08-20577-TLM** (opinion of Hon. Terry L. Myers, Chief U.S. Bankruptcy Judge, July 9, 2009) – Chief US Bankruptcy Judge, ID – MERS, by its construction, separates the Deed from the Mortgage

**MERS v Johnston** – Vermont Superior Court Decision

**Wells Fargo v Jordon** – OH Appellate Court

**Weingartner et al v Chase Home Finance et al** – US District Court (Nev): Two pro se plaintiffs sue for relief re: MERS assignments. Very technical decision but two things are apparent. First, the court has little patience for pro se plaintiffs who throw everything out there wasting the court's time and second, even though the court threw out most of what the plaintiffs were arguing for, they did side with the plaintiff. Provides a good insight to the court's reasoning vis a vis MERS assignments. Also makes clear you shouldn't try this from home. Please seek legal counsel.

**Schneider et al v Deutsche Bank et al (FL)**: Class action suit (the filing) seeking to recover actual and statutory damages for violations of the foreclosure process. Provides an excellent description of the securitization process and the problems with assignments. Any person named as a defendant in a suit by Deutsche Bank should contact the firms involved for inclusion in this suit.

**JP Morgan Chase v New Millenial et. al.** – FL Appellate which clearly demonstrates the chaos which can ensue when there is a failure to register changes of ownership at the county recorder's office. Everyone operates in good faith, then out of nowhere, someone shows up waving a piece of paper. The MERS system, while not explicitly named, is clearly the culprit of the chaos. 2009

**In Re: Walker, Case No. 10-21656-E-11** – Eastern District of CA Bankruptcy court rules MERS has NO actionable interest in title. "Any attempt to transfer the beneficial interest of a trust deed without ownership of the underlying note is void under California law." "MERS could not, as a matter of law, have transferred the note to Citibank from the original lender, Bayrock Mortgage Corp." The Court's opinion is headlined stating that MERS and Citibank are not the real parties in interest.

**In re Vargas, 396 B.R. at 517-19.** Judge Bufford made a finding that the witness called to testify as to debt and default was incompetent. All the witness could testify was that he had looked at the MERS computerized records. The witness was unable to satisfy the requirements of the Federal Rules of Evidence, particularly Rule 803, as applied to

computerized records in the Ninth Circuit. See id. at 517-20. The low level employee could really only testify that the MERS screen shot he reviewed reflected a default. That really is not much in the way of evidence, and not nearly enough to get around the hearsay rule.

***In Re: Joshua and Stephanie Mitchell, Case No. BK-S-07-16226-LBR*** [U.S. Bankruptcy Court, District of Nevada, Memorandum Opinion of August 19, 2008]. Federal Court in Nevada attacked MERS' purported "authority", finding that there was no evidence that MERS was the agent of the note's holder

***Mortgage Electronic Registration Systems, Inc. v. Girdvainis, Sumter County, South Carolina Court of Common Pleas Case No. 2005-CP-43-0278*** (Order dated January 19, 2006, citing to the representations of MERS and court findings in Mortgage Electronic Registration Systems, Inc. v. Nebraska Dept. of Banking and Finance, 270 Neb. 529, 704 NW 2d. 784). As such, ALL MERS assignments are suspect at best, and may in fact be fraudulent. The Court of Common Pleas of Sumter County, South Carolina also found that MERS' rights were not as they were represented to be; that MERS had no rights to collect on any debt because it did not extend any credit; none of the borrowers owe MERS any money; that MERS does not own the promissory notes secured by the mortgages; and that MERS does not acquire any loan or extension of credit secured by a lien on real property.

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. v. SAUNDERS** 2010 ME 79 Docket: Cum-09-640. Supreme Judicial Court of Maine. | Ordered dated August 12, 2010. **We conclude that although MERS is not in fact a "mortgagee" within the meaning of our foreclosure statute, 14 M.R.S. §§ 6321-6325, and therefore had no standing to institute foreclosure proceedings, the real party in interest was the Bank and the court did not abuse its discretion by substituting the Bank for MERS. Because, however, the Bank was not entitled to summary judgment as a matter of law, we vacate the judgment and remand for further proceedings.**

**MERS 'AGENT' PREVIOUS MTG FRAUD SCHEME| Mortgage Electronic Registration Systems, Inc. v. Folkes, 2010 NY Slip Op 32007 – NY: Supreme Court** The settlement agent on all of the MERS documents was listed as Peter Port, Esq., undeniably plaintiffs agent. According to an affidavit, with documents attached from Ms. Nichole M. Orr, identified as an Assistant Vice President and Senior Operational Risk Specialist for Bank of America Home Loans, the successor-in-interest to plaintiff America's Wholesale Lender (April 1, 2010)<sup>[1]</sup> certain wire transfers were made on November 23, 2004 to Mr. Port. The money appears to have come from an account with JP Morgan, but one of the documents also shows, inexplicably, that Mr. Port then sent \$435,067.73 of this money to Cheron A. Ramphal at 14917 Motley Road, Silver Springs, MD. It should also be noted, as it was in the decision of February 5, 2008 by Judge Payne, that Mr. Port pled guilty in March 2006 in Federal District Court in New Jersey to providing false documents in a scheme to commit mortgage fraud.

**'NO PROOF' MERS assigned BOTH Mortgage and NOTE to HSBC|HSBC Bank, etc. v. Miller, et al.**

The “Assignment of Mortgage,” which is attached as exhibit E to the opposition papers, **makes no reference to the note, and only makes reference to the mortgage being assigned**. The Assignment has a vague reference to note wherein it states that “the said assignor hereby grants and conveys unto the said assignee, the assignor’s beneficial interest under the mortgage, “but this is the only language in the Assignment which could possibly be found to refer to the note.

Contrary to the affirmation of Ms. Szeliga in which she represented, in paragraph 17, that there was language in the assignment which specifically referred to the note, the assignment in this case does not contain ‘a specific reference to the Note.

In light of the foregoing, the Court is satisfied that there is insufficient proof to establish that both the note and the mortgage have been assigned to the Plaintiff, and therefore, it is hereby ORDERED that the **Plaintiff has no standing to maintain the foreclosure action**; and it is further ORDERED that the application of Defendant, Jeffrey F. Miller, to dismiss is granted, without prejudice, to renew upon proof of a valid assignment of the note.

**Judge ARTHUR SCHACK's COLASSAL Steven J. BAUM "MILL" SMACK DOWN!!**

**MERS TWILIGHT ZONE! | HSBC BANK v. Yeasmin** The MERS mortgage twilight zone was created in 1993 by several large “participants in the real estate mortgage industry to track ownership interests in residential mortgages. Mortgage lenders and other entities, known as MERS members, subscribe to the MERS system and pay annual fees for the electronic processing and tracking of ownership and transfers of mortgages. Members contractually agree to appoint MERS to act as their common agent on all mortgages they register in the MERS system.

**UNION BANK CO. v. NORTH CAROLINA FURNITURE EXPRESS, LLC.: MERS 'GETS FORECLOSED'| ASSIGNS NADA TO BAC fka COUNTRYWIDE OHIO COURT OF**

**APPEAL:** While an assignment typically transfers the lien of the mortgage on the property described in the mortgage, as BAC acknowledged in its reply brief, an assignee can only take, and the assignor can only give, the interest currently held by the assignor. R.C. 5301.31. With that stated, it is clear under the facts of this case that BAC never obtained an interest in the property; thus, it could not have been substituted as a party-defendant in the 2008 foreclosure action. Here, with respect to the 2008 foreclosure action, the date the last party was served with notice was on January 28, 2009, which was almost six months *before* the purported assignment from MERS to BAC. Next, on March 11, 2009, the trial court issued a judgment entry of default against MERS foreclosing on its interest in the property. Once again, this default judgment was entered against MERS almost three months *before* the purported assignment from MERS to BAC occurred. The effect of this default judgment against MERS resulted in MERS having “no interest in and to said premises and the equity of redemption of said Defendants in the real estate described in Plaintiff’s Complaint shall be forever cut off, barred, and foreclosed.” (2008 CV 0267, Mar. 10, 2009 JE). Nevertheless,

according to the documents filed by BAC to evidence its assignment from MERS, MERS assigned its interest to BAC on June 1, 2009. (2009 CV 312, Oct. 7, 2009 JE, Ex. A). Consequently, as a result of the already entered default judgment against MERS, when BAC was assigned MERS' interest in the property on June 1, 2009, BAC did not receive a viable interest in the property. See *Quill v. Maddox* (May 31, 2002), 2nd Dist. No. 19052, at \*2 (mortgagee's assignee failed to establish that it had an interest in the property, as mortgagee's interest was foreclosed by the court before mortgagee assigned its interest to assignee, which could acquire no more interest than mortgagee held). Thus, we find that it was reasonable for the trial court to have denied the motion to substitute BAC as a party-defendant for MERS given its lack of interest in the property.

**HSBC v. Thompson: HSBC's Irregularities: Mortgage Documentation and Corporate Relationships with Ocwen, MERS, and Delta** Even if HSBC had provided support for the proposition that ownership of the note is not required, the evidence about the assignment is not properly before us. **The alleged mortgage assignment is attached to the rejected affidavits of Neil. Furthermore, even if we were to consider this “evidence,” the mortgage assignment from MERS to HSBC indicates that the assignment was prepared by Ocwen for MERS, and that Ocwen is located at the same Palm Beach, Florida address mentioned in Charlevagne and Antrobus.** See Exhibit 3 attached to the affidavit of Chomie Neil. **In addition, Scott Anderson, who signed the assignment, as Vice-President of MERS, appears to be the same individual who claimed to be both Vice-President of MERS and Vice-President of Ocwen.** See *Antrobus*, 2008 WL 2928553, \* 4, and *Charlevagne*, 2008 WL 2954767, \* 1.

**MERS v. TORR NY JUDGE SPINNER DENIES Deutsche & MERS for NOT Recording Mortgage, Make up Affidavit and Assignment!** MERS ‘QUIET TITLE’ FAIL: To establish a claim of lien by a lost mortgage there must be *certain evidence* (e.s.) demonstrating that the mortgage was properly executed with all the formalities required by law and *proof of the contents* (e.s.) of such instrument. ... Here Burnett’s affidavit simply states that the original mortgage is not in Deutsch Bank’s files, and that *he is advised* (e.s.) that the title company is out of business. Burnett gives *no specifics as to what efforts were made to locate the lost mortgage....* More importantly, there is ***no affidavit from MLN by an individual with personal knowledge of the facts that the complete file concerning this mortgage was transferred to Deutsch Bank and that the copy of the mortgage submitted to the court is an authentic copy of Torr’s Mortgage.*** (e.s.)

**LPP MORTGAGE v. SABINE PROPERTIES: FINAL DISPOSITION| NO Evidence ‘MERS’ Owned The NOTE, Could NOT ASSIGN IT NY SUPREME COURT: FINAL DISPOSITION**

Here, there are **no allegations or evidence that MERS was the owner of the note such that it could assign it to LPP. Thus, the assignment from MERS was insufficient to confer ownership of the note to LPP and it has no standing to bring this action.** Kluge v. F umz ~1, 45 AD2d at 538 (holding that the assignment of a mortgage without transfer of

the debt is a nullity); Johnson v. Melnikoff, 20 Misc3d 1142(A), “2 (Sup Ct Kings Co. 2008), n. 2, afr, 65 AD3d 519 (2d Dept 201 Oj(noting that assignments by MERS which did not include the underlying debt were a legal nullity); m e Elect ro pic Registration Systm v, Coakley, 41 AD3d 674 (2d Dept 2007)(holding that MERS had standing to bring foreclosure proceeding based on evidence that MERS was the lawful holder of the promissory note and the mortgage).

Thus, even assuming arguendo that the language of the assignment from MERS to LPP could be interpreted as purporting to assign not only the mortgage but also the note, such assignment is invalid since based on the record, MERS lacked an ownership interest in the note. See LaSalle Bank Nat. Ass'n v. Lamv, 12 Misc3d 1191(A), “3 (Sup Ct Suffolk Co. 2006) (noting that “the mortgage is merely an incident of and collateral security for the debt and an assignment of the mortgage does not pass ownership of the debt itself ’);

**WACHOVIA BANK, NATIONAL ASSOCIATION, against –STUART BRENNER, et al. :**  
Defendant' s answer contains a defense of “lack of standing.” Plaintiff has failed to establish it was the holder of the note and the mortgage securing it when the action was commenced. In that regard, **plaintiff relies on an undated assignment of the mortgage by MERS as nominee acknowledged by a Texas notary on July 18, 2009.** The note sued on does not contain an indication it has been negotiated. The undated assignment by MERS contains a provision at the assignment of the mortgage is “TOGETHER with the notes described in said mortgage.” **The record before me is devoid of proof that MERS as nominee for purposes of recording had authority to assign the mortgage.** However, assuming it had such authority since it is a party to the mortgage and such authority might be implied , **there has been a complete failure to establish MERS, as a non-party to the note, to negotiate its transfer.** A transfer of the note effects a transfer of the mortgage MERS vs. Coakley, 41 AD3 674), **the assignment of a mortgage without a valid transfer of the mortgage note is a nullity** (Kluge vs. Fugazv, 145 AD2 537).

## **NY BK Court Dissects MERS “INCONSISTENT, DISTORTION” In Re: FERREL L. AGARD**

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**JUDGE SCHACK BLOWS ‘MERS’ and Bank Of New York (BNY) OUT THE DOOR!**

**WM SPECIALTY MORTGAGE v. JORGE RAMIREZ NO PROOF MERS OWNED THE MORTGAGE AND NOTE**

**MERS v. MAHENDRA RAMDOOLAR MERS IN NOT THE OWNER OF SUBJECT MORTGAGE AND NOTE**

**HOLY COW!!! MERS v. MERS NO EVIDENCE IT HAD THE MORTGAGE AND NOTE**

**MERS V. THOMAS STANDFORD MERS DOES NOT OWN MORTGAGE AND NOTE**

**MERS V. GAIL PALMORE-ARCHER MERS DOES NOT OWN MORTGAGE AND NOTE**

**In the Matter of the Foreclosure of Tax Liens MERS GETS CHEWED UP!**

**LaSalle Bank NA Lori Zwisler; JP Morgan Chase Bank N. MERS FAILS TO ASSIGN MORTGAGE AND NOTE**

**MERS V. DIANA ESPOSITO NO EVIDENCE MERS PHYSICALLY DELIVERED MORTGAGE AND NOTE**

**BANK OF NEW YORK V. JOSEPH CERULLO MERS NOT OWNER AND HOLDER OF NOTE MORTGAGE**

**HSBC V. HENRY FELD MERS NOT HOLDER OWNER OF NOTE**

**THE BANK OF NY MELLON V. RICHARD BUSTRUC MERS IS NOT OWNER HOLDER OF MORTGAGE AND NOTE**

**ONEWEST BANK GETS THE BOOT, MERS ASSIGNMENT MAKES NO REFERENCE TO NOTE**

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**NY SUPREME COURT: WELLS FARGO, MERS & STEVEN J. BAUM “FATAL DEFECT”**

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**DEPOSITIONS:**

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**MERS DEPO OF CEO RK Arnold 2009**

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**FULL DEPOSITION of Mortgage Electronic Registration Systems (MERS) PRESIDENT & CEO R.K. ARNOLD “MERSCORP”**

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**EXCLUSIVE | ‘MERS’ DEPOSITION of SECRETARY and TREASURER of MERSCORP 4/2010**

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**DEPOSITION of A “REAL” VICE PRESIDENT of MERS WILLIAM “BILL” HULTMAN**

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## MUST HAVE ARTICLES

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### **NO. THERE'S NO LIFE AT MERS**

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by "DinSFLA"

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### **Foreclosure, Subprime Mortgage Lending, and the Mortgage Electronic Registration System**

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by Christopher L. Peterson, Law Professor University of Utah

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### **"Mortgage Electronic Registration Systems, Inc.: A Survey of Cases Discussing MERS' Authority to Act "**

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by John Hooge Attorney at Law /Kansas "Excellent review of MERS cases by Bankruptcy Judges"

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### **WHISTLE BLOWER | Report On Fraudulent & Forged Assignments Of Mortgages & Deeds In U.S. Foreclosures**

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### **MORTGAGE ASSIGNMENTS AS EVIDENCE OF FRAUD, by Lynn Szymoniak, ESQ.**

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### **MERS POWER POINT PRESENTATION by Christopher Peterson**

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### **Two Faces: Demystifying the Mortgage Electronic Registration System's Land Title Theory by Christopher L. Peterson**

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## The Big Lie: MERS Mortgages in Massachusetts by Jamie Ranney, Esq.

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### ROCKWELL P. LUDDEN, THE MERS MORTGAGE IN MASSACHUSETTS: GENIUS, SHELL GAME, OR INVITATION TO FRAUD?

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### Certainty of Title: Perspectives After the Mortgage Foreclosure Crisis on the Essential Role of Effective Recording Systems – Donald J. Kochan

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### **DYLAN RATIGAN SHOW 10/28/2011**

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### **State-by-State**

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## **MERS Recommended Foreclosure Procedures**

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**\*ORIGINAL 1998\***

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Corporate Offices

1595 Spring Hill Road, Suite 310

Vienna, VA 22182

[ipaper docId=45020069 access\_key=key-1rtz1kmtvwser39cd43 height=600 width=600 /]

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### **FORECLOSURE MILL EMPLOYEE SIGNATURES**

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Placed by: DAVID J. STERN, Esq.  
Record filer name: 601 S. University Drive Suite 500  
Hawthorne, FL 33214  
08-44372(CWVA)

This space is for recording purposes only

### ASSIGNMENT OF MORTGAGE

**KNOW ALL MEN BY THESE PRESENTS:**

**THAT MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

Residing or located at c/o HOMECOMINGS FINANCIAL, LLC, ONE MERIDIAN CROSSING, STE 100, MINNEAPOLIS, MN 55423, herein designated as the assignor, for and in consideration of the sum of \$1.00 Dollar and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby grant, bargain, sell, assign, transfer and set over unto THE BANK OF NEW YORK TRUST COMPANY, N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK, N.A. AS TRUSTEE residing or located at: C/O HOMECOMINGS FINANCIAL, LLC, ONE MERIDIAN CROSSING, STE 100, MINNEAPOLIS, MN 55423 herein designated as the assignee, the mortgage executed by PREDRAG JOVANOV, JOINED BY TAMARA JOVANOV, HIS WIFE recorded in BROWARD County, Florida at book 34606 and page 1584 encumbering the property more particularly described as follows:

**LOT 4, BLOCK 3, VETERAN SUBDIVISION NO. 1 ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 26 AT PAGE(S) 24, PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA**

together with the rats and each and every other obligation described in said mortgage and the money due and to become due thereon  
TO HAVE AND TO HOLD the same unto the said assignee, its successors and assigns forever, but without recourse on the undersigned.

Pursuant to the provisions of Sec. 689.071, Florida Statutes, the within named Trustee has the power and authority to protect, conserve and to sell, or to lease, or to encumber, or otherwise to manage and dispose of the above described mortgage and the real property encumbered thereby.

In Witness Whereof, the said Assignee has hereunto set his hand and seal or caused these presents to be signed by its proper corporate officers and its corporate seal to be hereunto affixed.

Signed in the presence of:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

ATTEST:

BY:  
PRINT NAME: *David Stern*  
TITLE: ASSISTANT SECRETARY

WITNESS:

Print Name: *David Stern*

WITNESS:

Print Name: *Michelle L. Camacho*

STATE OF: *FL*  
COUNTY OF: *Broward*

I PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the aforesaid county and state, on this  
the 4 day of March, 2008 within my jurisdiction, the within named David Stern, who  
is personally known to me and who acknowledged to me that (s)he is ASSISTANT SECRETARY and that for and on behalf of  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. and as its act and deed (s)he executed the above and foregoing  
instrument, after first having been duly authorized by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. to do so.

WITNESS my hand and official seal in the County and State last aforesaid this 4 day of March, 2008  
*Michelle L. Camacho*  
NOTARY PUBLIC



LAW OFFICE OF  
DAVID J. STERN

ONE  
PERSON  
SIGNED  
FOR ALL  
THESE  
PEOPLE  
as a VP of  
MERS

Revised by:  
Record Attached to DAVID F. STERN, Esq.  
901 South Fox Island Road Suite 400  
Fort Lauderdale, Florida 33316-1026  
08/14/07 (CMD)

This space is for recording purposes only

### ASSIGNMENT OF MORTGAGE

**KNOW ALL MEN BY THESE PRESENTS:**

**THAT MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

Residing or located at c/o P.O. BOX 790014, ST. LOUIS, MO 63179, herein designated as the assignor, for and in consideration of the sum of \$1 00 Dollars and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby grant, bargain, sell, assign, transfer and set over unto CITIMORTGAGE, INC., residing or located at P.O. BOX 790014, ST. LOUIS, MO 63179, herein designated as the assignee, the mortgage executed by DENNIS O. BROWN and JOYCE A. BROWN recorded in BROWARD County, Florida at book 33026 and page 1152 encumbering the property more particularly described as follows:

LOT 6 BLOCK G OF OAKLAND ESTATES NORTH, SECOND SECTION ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 67, PAGE 26 OF THE PUBLIC RECORDS OF BROWARD COUNTY, FLORIDA.

together with the note and each and every other obligation described in said mortgage and the money due and to become due thereon TO HAVE AND TO HOLD the same unto the said assignee, its successors and assigns forever, but without recourse on the undersigned.

In Witness Whereof, the said Assignor has hereunto set his hand and seal or caused them presents to be signed by its principal corporate officers and its corporate seal to be hereunto affixed, this 5 day of February, 2009, but effective as of the 12th day of February, 2009.

Signed in the presence of:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

ATTEST:

WITNESS:

Print Name: David J. Stern

BY:

PRINT NAME: CHERYL SAMONS

TITLE: ASSISTANT SECRETARY

WITNESS:

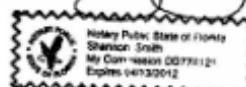
Print Name: Shannon Smith

STATE OF FLORIDA  
COUNTY OF BROWARD

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the aforesaid county and state, on this the 5 day of February, 2009 within my jurisdiction, the within named CHERYL SAMONS who is personally known to me and who acknowledged to me that (s)he is ASSISTANT SECRETARY and that for and on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. and as its act and deed (s)he executed the above and foregoing instrument, after first having been duly authorized by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. to do so.

WITNESS my hand and official seal in the County and State last aforesaid this 5 day of February, 2009.

NOTARY PUBLIC



LAW OFFICE OF  
DAVID J. STERN

MANAGER:  
CHERYL SAMONS  
Signs for MERS  
as VP

"CHERYL"  
SIGNS  
FOR NOTARY  
SHANNON SMITH

Prepared by  
Record & Return to:

DAVID J. STERN, ESQ.  
900 South Five Island Road Suite 400  
Miramar, FL 33328-3031  
09-21751 CWF

This space is for recording purposes only

## ASSIGNMENT OF MORTGAGE

**KNOW ALL MEN BY THESE PRESENTS:**

**THAT MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

Residing or located at c/o COUNTRYWIDE HOME LOANS, INC., 7105 CORPORATE DRIVE, MAILSTOP PTX-B-35, PLANO, TX 75024, herein designated as the assignor, for and in consideration of the sum of \$1.00 Dollar and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby grant, bargain, sell, assign, transfer and set over unto COUNTRYWIDE BANK, FSB residing or located at: C/O COUNTRYWIDE HOME LOANS, INC., 7105 CORPORATE DRIVE, MAILSTOP PTX-B-35, PLANO, TX 75024 herein designated as the assignee, the mortgage executed by NEIL PETITHOMME AND SABRINA S. PETITHOMME, HUSBAND AND WIFE recorded in ST. LUCIE County, Florida at book 2945 and page 1039 encumbering the property more particularly described as follows:

**LOT 8, BLOCK 1197, SEPPORT ST. LUCIE SECTION EIGHT, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 12, PAGE 38A TO 38I, OF THE PUBLIC RECORDS OF ST. LUCIE COUNTY, FLORIDA.**

together with the note and each and every other obligation described in said mortgage and the money due and to become due thereon  
TO HAVE AND TO HOLD the sum unto the said assignee, its successors and assigns forever, but without recourse on the undersigned.

*In Witness Whereof*, the said Assignor has hereunto set his hand and seal or caused these presents to be signed by its proper corporate officers and its corporate seal to be hereunto affixed, this 15<sup>th</sup> day of May, 2009 but effective as of the 17<sup>th</sup> day of March, 2009.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
(CORPORATE SEAL)

BY:  
PRINT NAME: BETH CERNI  
TITLE: ASSISTANT SECRETARY

STATE OF Florida  
COUNTY OF Brevard

PERSONALLY APPEARED BEFORE ME the undersigned authority in and for the aforesaid county and state on this the 15<sup>th</sup> day of May, 2009 within my jurisdiction, the within named Beth Cerni who acknowledged to me that (she is) ASSISTANT SECRETARY and that for and on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. and as its act and deed (she) executed the above and foregoing instrument, after first having been duly authorized by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. to do so.

WITNESS my hand and official seal in the County and State last aforesaid this 15<sup>th</sup> day of May, 2009

Michelle L. Camacho  
NOTARY PUBLIC



CHERYL SAMONS signs  
this assignment as  
BETH CERNI

Michelle Camacho  
Notary Public as usual



\* P B M \*



\* F 0 9 - 3 1 7 6 1 \*



\* 0 1 1 0 4 \*

WL 146

Recording Requested by  
SHERRY SHEFFLER  
PO BOX 9443  
GAITHERSBURG, MD 20898-9443

When Recorded Return to  
CITIMORTGAGE, INC.  
MC 1620  
C.O. VERTIGO TRUSTEE SERVICING CO  
PO BOX 9443  
GAITHERSBURG, MD 20898-9443

CFN 24060387838  
OR BK 20549 PG 1262  
RECORDED 06/30/2006 15:24:28  
Palm Beach County, Florida  
Sharon R. Bock, CLERK & COMPTROLLER  
Pg 1282; (lpg)

Release of Mortgage

Loan Number: 0620527809  
MERS ID: 10012500043592439  
VRU Number: 1-888-676-6777

KNOW ALL MEN BY THESE PRESENTS that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., whose address is 5280 CORPORATE DRIVE, MC 25521-1020 FREDERICK, MD 21703 holder of a certain Mortgage, whose parties, dates and recording information are listed below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said Mortgage.

Original Mortgagor: NOEL VELAS AND NADINE VELEZ

Original Mortgagor: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Dated: 06/13/2003 Recorded: 04/30/2003 in Book/Reel/Liber: #R15001 Page/Folio: 1238 as Instrument Number: 2003181536 In the Records in

the County of Palm Beach State of Florida

Tax ID Number:

Property Address: 2818 SHELL RIDGE TERRACE, LAKT WORTH, FL 33487

Legal:

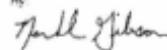
LOT 42 OF LAKE CHARLSTON PARCELS "E" AND "F", ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 62, PAGE 158, OF THE PUBLIC RECORDS OF PALM BEACH COUNTY, FLORIDA.

In witness whereof, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., by its officers duly authorized, has duly executed the foregoing instrument.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

On: 06/27/2006

By:



MERHL GIBSON, Vice-President

Notary Acknowledgment:

This instrument was acknowledged before me, JANE EYLER, a notary public in and for Frederick County in the State of Maryland, MERHL GIBSON, an Vice-President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Witness my hand and official seal,



JANE EYLER  
Notary Public for said state and county  
Commission Expires: 11/01/2009

  
MERHL GIBSON  
Signature #1  
VP of  
MERS

  
JANE EYLER #1  
NOTARY SIGNATURE

SIGNATURES  
DO NOT  
MATCH

Witness the hand and seals of the holders of the said Deed of Trust Note/Mortgage below on date as indicated.

In witness whereof, the holder of said Deed of Trust Note/Mortgage has caused this instrument to be executed in its behalf by its agent.

CITIMORTGAGE, INC.  
On May 9th, 2006

By:  
MERHL GIBSON, Vice-President

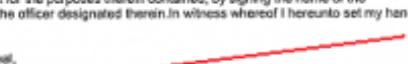
STATE OF Maryland  
COUNTY OF Frederick

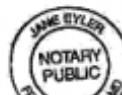
On May 9th, 2006, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MERHL GIBSON, Vice-President who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated thereon. In witness whereof I hereunto set my hand and official seal;

WITNESS my hand and official seal.

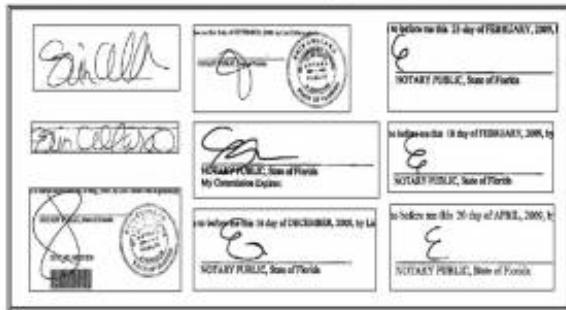
  
Jane  
JANE EYLER  
Notary Expires: 11/01/2009

  
MERHL GIBSON  
Signature #2  
VP of  
CITIMORTGAGE

  
JANE EYLER #2  
NOTARY SIGNATURE  
2003



Erin Cullaro Signatures



10. The Court finds Chase, WAMU, and CTX are without standing to pursue this foreclosure action. The Court further finds that Shapiro & Fishman, at all times material, filed the Complaint, the Assignment, and the Motion for Substitution with actual knowledge that the averments and representations made in those papers were false.

11. The Court finds by clear and convincing evidence that WAMU, Chase and Shapiro & Fishman committed fraud on this Court.

12. The Court finds that WAMU and Chase made representations to this Court during the course of the instant action that are known to be false. The Court also finds that Shapiro & Fishman had actual knowledge of the falsity of any averments and representations made on behalf of the current servicer of the Mortgage. Throughout the litigation, WAMU and Chase and Shapiro & Fishman have represented to this Court that plaintiff owns and holds the note and mortgage. It did so in its original complaint on March 27, 2008; in its First Amended Complaint filed on January 29, 2009 and in its Ex parte Motion to Substitute Party Plaintiff on February 5,

Document Prepared By:  
Ron McHarg, SBR-  
When Recorded Return To:  
DOCX  
1155 Alderman Drive  
Columbia

APG Company

Linda Green

Linda Green  
Vice President

Attorney-in-Fact

Linda Green  
Linda Green  
Vice President

some Mortgage Servicing, Inc. as  
co-Interest to Option One Mortgage Corporation

Linda Green  
Linda Green  
Vice President

HOME OWNERS MORTGAGE SYSTEMS,  
LLC for HLB Mortgage

Linda Green  
Linda Green  
Vice President

E FOR AMERICAN BROKERS CONDUIT

Linda Green  
Linda Green  
Vice President

co-interest to Option One Mortgage Corporation

Linda Green  
Linda Green  
Vice President

at Home Mortgage Servicing, Inc.

Linda Green  
Linda Green  
Vice President

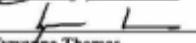
These employees are from DOCx In Alpharetta, GA  
AKA LENDER PROCESSING SERVICES INC

American Home Mortgage Servicing, Inc. as  
successor-in-interest to Option One Mortgage Corporation

  
Witness: Dawn Williams

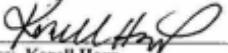
  
Linda Green  
Vice President

  
Witness: Christina Huang

  
Tywanna Thomas  
Asst. Vice President

 STOPForeclosureFraud.com

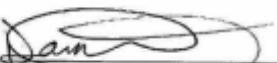
Citigroup Global Markets Realty

  
Witness: Korell Harp

  
Linda Green  
Vice President

  
Witness: Christina Huang

  
Tywanna Thomas  
Asst. Vice President

  
Witness: Dawn Williams

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC.

  
Witness: Christina Huang

  
Linda Green  
Vice President

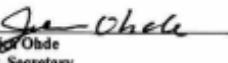
  
Tywanna Thomas  
Asst. Secretary

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

  
Witness: Korell Harp

  
Linda Green  
Vice President

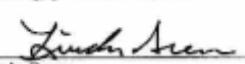
  
Witness: Helen Thomas

  
Jessica Onde  
Asst. Secretary

ALL THESE CORPORATE HATS  
full of forged signatures

Mortgage Electronic Registration Systems, Inc. as nominee for  
American Home Mortgage Acceptance, Inc.

  
Witness: Korell Harp

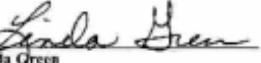
  
Linda Green  
Vice President

  
Witness: Helen Thomas

  
Jessica Onde  
Asst. Secretary

American Home Mortgage Servicing, Inc. as successor-in-interest  
to Option One Mortgage Corporation

  
Witness: Korell Harp

  
Linda Green  
Vice President

  
Witness: Christina Huang

  
Tywanna Thomas  
Asst. Vice President

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC., acting solely as nominee for AMERICAN HOME  
MORTGAGE

F  
O  
R  
G  
E  
R  
I  
E  
S

Korell Harp  
Witness: Korell Harp

Christina Huang  
Witness: Christina Huang

Linda Green  
Linda Green  
Vice President

Linda Thoresen  
Linda Thoresen  
Asst. Secretary

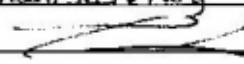
These are employees of "LPS"  
Lender Processing Services in Minnesota  
Compare Signatures and Employers

**STOPForeclosureFraud.com**

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INCORPORATED, AS NOMINEE FOR  
INDYMAC BANK, F.S.B.

By: 

Typed Name: Christina Allen  
Title: Asst. Secretary

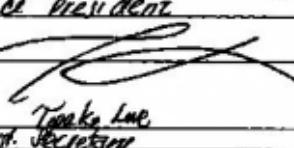
Attest: 

Typed Name: *Topako Love*  
Title: *Asst. Secretary*

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INCORPORATED, AS NOMINEE FOR  
CASA BLANCA MORTGAGE, INC. D/B/A SHEARSON  
MORTGAGE

By: 

Typed Name: Laura Hescott  
Title: Vice President

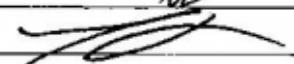
Attest: 

Typed Name: *Topako Love*  
Title: *Asst. Secretary*

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INCORPORATED, AS NOMINEE FOR  
QUICKEN LOANS INC.

By: 

Typed Name: *Laura Hescott*  
Title: *VP*

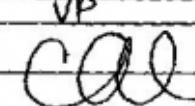
Attest: 

Typed Name: *Topako Love*  
Title: *Asst. Secretary*

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INCORPORATED, AS NOMINEE FOR  
INDYMAC BANK, F.S.B.

By: 

Typed Name: Laura Hescott  
Title: VP

Attest: 

Typed Name: *Christina Allen*  
Title: *VP*

(Affix Corporate Seal)

**OPTION ONE MORTGAGE CORPORATION**

By: 

Typed Name: Laura Hescott  
Title: Assistant Secretary

Washington Mutual Bank, as successor in interest to Long Beach Mortgage  
Company, by Operation of Law

By: *Eric Tollefson*  
Title: Vice President  
Name: Laura Hescott  
Address:

(Affix Corporate Seal)

(Affix Corporate Seal)

Washington Mutual Bank, as successor in interest to Long Beach Mortgage

Attest:

Typed Name: Eric Tate  
Title: Assistant Secretary

Company, by operation of law

By: ccm  
Vice President  
Name: Christine Miller  
Address:

By: Eric Tate  
Assistant Secretary

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC.

Korell Harp

Korell Harp  
Vice President

American Home Mortgage Servicing, Inc.

Korell Harp

Witness: Korell Harp

Linda Green

Linda Green  
Vice President

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. AS NOMINEE FOR AMERICAN BROKERS  
CONDUIT

Korell Harp

Korell Harp  
Vice President

Tywanka Thomas

Tywanka Thomas  
Asst. Secretary

American Hon  
to Option One

Korell Harp

Witness: Korell Harp

Americus Mortgage Company by its Attorney in Fact EMC  
Mortgage Corporation

Korell Harp

Witness: Korell Harp

Linda Green

Linda Green  
Vice President

**StopForeclosureFraud.com**

# THEODORE "THEO" SCHULTZ

TO HAVE AND TO HOLD the said Mortgage and Note, and also the said property unto the said Assignee forever,  
subject to the terms contained in said Mortgage and Note.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
On March 2nd, 2009

By:   
THEODORE SCHULTZ, Vice-President



MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FIRST  
MAGNUS FINANCIAL CORPORATION, AN ARIZONA CORPORATION ITS SUCCESSORS AND  
ASSIGNS  
On January 12th, 2010

By:   
THEODORE SCHULTZ, VICE  
PRESIDENT



MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR PINNACLE FINANCIAL  
CORPORATION ITS SUCCESSORS AND ASSIGNS  
On January 11th, 2010

By:   
THEODORE SCHULTZ, VICE PRESIDENT



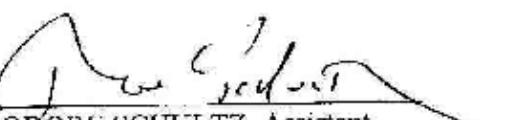
AURORA LOAN SERVICES LLC  
On September 28th, 2009

By:   
THEODORE SCHULTZ, Assistant  
Vice-President



DISCHARGE OF MORTGAGE Page 2 of 2

AURORA LOAN SERVICES, LLC  
On January 6th, 2010

By:   
THEODORE SCHULTZ, Assistant  
Vice-President



MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FIRST NATIONAL BANK OF ARIZONA IT'S SUCCESSORS AND ASSIGNS  
On March 27th, 2009

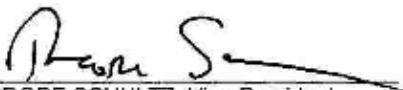
By:   
THEODORE SCHULTZ, Vice-President



## SATISFACTION OF SECURITY INSTRUMENT

This Satisfaction terminates the effectiveness of the security instrument.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR NATIONS HOME FUNDING, INC. IT'S SUCCESSORS AND ASSIGNS  
On June 8th, 2009

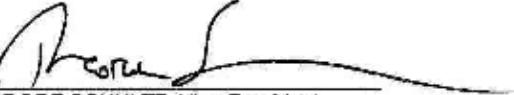
By:   
THEODORE SCHULTZ, Vice-President



STATE OF Nebraska  
COUNTY OF Scotts Bluff

This Satisfaction terminates the effectiveness of the security instrument.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR DECISION ONE MORTGAGE COMPANY, LLC. IT'S SUCCESSORS AND ASSIGNS  
On August 4th, 2009

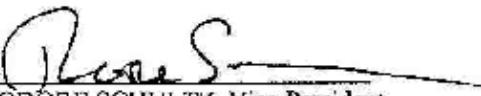
By:   
THEODORE SCHULTZ, Vice-President



STATE OF Nebraska  
COUNTY OF Scotts Bluff

DISCHARGE OF MORTGAGE Page 2 of 2

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HOUSEHOLD BANK, F.S.B. IT'S SUCCESSORS AND ASSIGNS  
On July 15th, 2009

By:   
THEODORE SCHULTZ, Vice-President



Originators Selling Closed Loans  
Correspondents  
Brokers

Patron Membership\* (all others) \$1,000

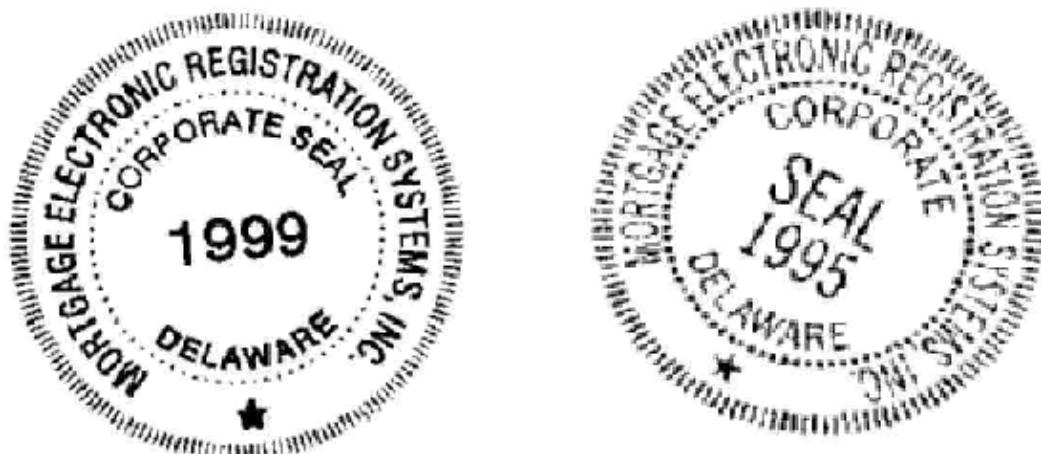
\* or companies who support MLNS registrations but do not necessarily register loans directly on the MERS® System. A Patron membership can be converted to a full membership at any time.

**TRANSACTION FEE:** Flat fee for registering a loan: \$250

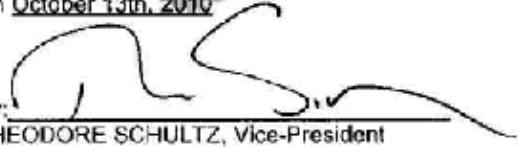
MERS CORPORATE SEALS: Available for \$25 each, plus shipping

**EXTERNAL RESEARCH FEE:** A \$90 charged for each loan requiring additional research because MERS® Commercial does not reflect the correct information.

**TRAINING:** Training via conference call is available to all MERS members without charge. The daily on-site training fee for 10 people or less is \$750 plus airfare, hotel



MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR LEHMAN BROTHERS BANK,  
FSB, A FEDERAL SAVINGS BANK ITS SUCCESSORS AND ASSIGNS  
On October 13th, 2010

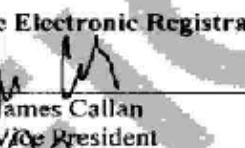
By:   
THEODORE SCHULTZ, Vice-President

STATE OF Nebraska  
COUNTY OF Omaha, NE



™  
**STOPForeclosureFraud.com**



Mortgage Electronic Registration Systems, Inc.  
By:   
Title: James Callan  
Vice President

Courtesy of Chink in the Armor

This is an outdated list. Even so, you can see the extent the members, owners and directors were woven into our lives. This was done with neither our knowledge or consent.

MERS Directors

Ed Albrigo  
Senior Vice President,  
Enterprise Services Freddie Mac  
McLean, VA

R.K. Arnold  
President & CEO  
MERSCORP, Inc.  
Vienna, VA

Barry Bier  
Executive Vice President (retired)  
GMAC Residential Holding Corp.  
Fort Washington, PA

John Courson  
President and Chief Operating Officer  
Mortgage Bankers Association  
Washington, DC

Henry Cunningham  
President  
Cunningham & Company  
Greensboro, NC

S.A. Ibrahim  
CEO Radian Group  
Philadelphia, PA

John Johnson  
Chairman & CEO  
MortgageAmerica, Inc.  
Birmingham, AL

Leo Knight  
CEO (retired)  
National City Mortgage  
Miamisburg, Ohio

Pat Lamb  
President, Mortgage Division (retired)  
1st National Bank of Arizona  
Scottsdale, AZ

Ron McCord  
Chairman & CEO  
First Mortgage Company, LLC  
Oklahoma City, OK

Michael Petrie  
President P/R  
Mortgage & Investment Corp.  
Carmel, IN

Kurt Pfotenhauer  
CEO  
American Land Title Association  
Washington, DC

Bruce Posey  
(MERS Subsidiary Director)  
President and CEO  
Streeter Brothers Mortgage Corp.  
Billings, Montana

John Robbins  
Managing Director and Special Counsel (retired)  
Vertice Lending  
San Diego, CA

Deborah Schiavo  
Senior Director  
Marcus & Millichap  
New York, NY

Marianne Sullivan  
Senior Vice President  
Fannie Mae  
Washington, D.C.

H.G. Waddell  
Executive Vice President  
United Guaranty Residential Insurance Co.  
Greensboro, NC

Michael Young  
Chairman of the Board  
Cenlar

Ewing, NJ

### **MERS Member Banks**

#1 Lending LLC  
1 Wave Mortgage, LLC  
123 Mortgage LLC  
1-800-East-West Mortgage Co., Inc.  
1952 LLC dba First Mortgage America  
1G & Associates International Inc.  
1Priceloan.com, LLC  
1st 2nd Mortgage Co. of NJ, Inc.  
1st Alliance Lending, LLC  
1st Alliance Mortgage, LLC  
1st American Mortgage, Inc.  
1st Central Mortgage, Inc.  
1st Chesapeake Home Mortgage  
1st Choice Mortgage Banc LLC  
1st Choice Mortgage dba for Mikilrobin, Inc.  
1st Choice Mortgage Inc  
1st Choice Mortgage/Equity Corp. of Lexington  
1st Constitution Bank  
1st Equity Funding Group Inc.  
1st Independence Mortgage Group div of 1st Independence Bank  
1st Los Angeles Mortgage Corporation  
1st Mariner Bank  
1st Maryland Mortgage Corporation  
1st Medallion Mortgage Corp.  
1st National Lending Services  
1st Nationwide Mortgage  
1st New England Mortgage Corp. dba 1st Mass.Mtg, 1st Pref Mt.  
1st Place Mortgage, LLC  
1st Point Lending, Inc  
1st Point Lending, LLC  
1st Preference Mortgage Corporation  
1st Republic Mortgage Bankers, Inc.  
1st Service Bank  
1st Source Bank  
1st State Bank  
1st Step Mortgage Group, Inc.  
1st Trust Bank for Savings FSB  
1st Trust Mortgage Corporation

1st United Bank  
21 Asset Management Holdings LLC  
215 Holding Co  
21st Mortgage Corporation  
22 Asset Management Holding, LLC  
2CI Direct  
360 Mortgage Group, LLC  
3RD Financial Service Corporation  
406 Partners  
7 Bay Traders, LLC  
A & N Mortgage Services, Inc.  
A Great Mortgage Company, Inc.  
A Great Southern Mortgage Corp  
A&A Mortgage Inc.  
A&C Mortgage LLC  
A&D Financial Corp.  
A. Anderson Scott Mortgage Group, Inc.  
A. M. Robbins Mortgage, Inc.  
AA Mortgage Corp  
AAA Worldwide Financial, Co.  
Aaron Lending, LLC  
Aasent Mortgage Corporation  
Abacus Financial Inc. dba Get Your Mortgage Here.com  
ABBA First Mortgage, Inc.  
ABC America's Best Choice Financial Group, Inc.  
ABC Mortgage  
ABCO Federal Credit Union  
ABI Mortgage, Inc.  
ABN AMRO Mortgage Group Inc.  
ABS Financial Inc dba Greater Ohio Mortgage  
Absolute Home Mortgage Corp.  
Absolute Lending Group, LLC  
Absolute Mortgage Company  
Absolute Mortgage Corporation  
Absolute Mortgage Corporation of NC  
Abundance Home Mortgage LLC  
Abundant Mortgage Inc.  
Abwin Mortgage Corporation  
Acacia Federal Savings Bank  
Academy Mortgage Corporation  
Acadia National Mortgage, LLC  
Acceptance Capital Mortgage Corporation

Access Capital Funding LLC  
Access Capital Group Inc  
Access Mortgage and Financial  
Access National Mortgage Corporation.  
Access One Mortgage Company, LLC  
Access Texas Mortgage  
AccessPlus Mortgage  
Accord Financial  
Accredited Home Lenders  
ACCU Funding Corporation  
Accunetmortgage.com, LLC  
Accurate Fidelity Mortgage Corporation  
Ace Mortgage Funding LLC dba Millennium Funding Group Group  
Ace Mortgage Funding, LLC  
Acopia, LLC  
Acre Mortgage & Financial, Inc.  
ACT Lending Corporation  
Action Mortgage, LLC  
Adams Mortgage, LLC & Adams Mortgage LLC dba Front Range Mtg  
Added Value Inc  
Adelo Mortgage, Inc.  
Admiral Mortgage, Inc  
Advance Mortgage & Investment Company of N. Florida Inc.  
Advance Mortgage Corporation  
Advance Mortgage Source Inc dba S. Carolina Mortgage Assc  
Advanced Concepts Enterprises Inc  
Advanced Financial Services, Inc. (aka AFS Financial, Inc.)  
Advanced Lending Group dba Nationwide Lending Group  
Advanced Mortgage Marketing LLC dba Equity One Mortgage  
Advanced Mortgage Services  
Advanced Mortgage Systems, LLC  
Advantage Home Loans, LLC  
Advantage Investors Mortgage Corporation  
Advantage Loans, Inc.  
Advantage Mortgage of Michigan  
Advantage Mortgage of S. Florida  
Advantage One Mortgage, Inc.  
Advantage Residential Mortgage Company  
Advantage/Universal Mortgage Inc dba Advantage  
Advantix Lending, Inc.  
Advent Mortgage Corp.  
Advent Mortgage LLC

Adventas, Inc.  
Adventure Mortgage, Inc.  
Advisor Net Mortgage LLC  
Advisors Mortgage Group LLC  
Advisor's Mortgage, LLC  
Aegis Correspondent Corporation  
Aegis Funding Corporation  
Aegis Lending Corporation  
Aegis Mortgage Corporation  
Aegis Wholesale Corporation  
AFC Mortgage  
Affiliated Funding Corporation  
Affiliated Mortgage Company  
Affiliated Mortgage LLC dba YSU Lending  
Affinity Bank  
Affinity Group Mortgage Services LLC  
Affinity Mortgage Brokers Inc  
Affinity Mortgage LLC dba Catholic Home Loan  
Agape Financial Group  
Agency Mortgage Corporation (Retail)  
Agency Mortgage Corporation (Wholesale)  
Agents & Builders Mtg. Co., LLC  
Agfirst Farm Credit Bank  
Aggresive International, Inc  
Aggressive Mortgage  
AGI Mortgage Lending of Indiana  
Agire Mortgage Corporation  
AHL, Mortgage, Inc.  
AHM Acceptance, Inc.  
AIG Federal Savings Bank  
Air Academy Federal Credit Union  
Air Academy Service Corp.  
AKT American Capital Corporation  
Alabama Housing Finance Authority  
Alabama Telco Credit Union  
Alacrity Lending Company  
Alameda Mortgage Corporation, A California Corporation  
Alarion Bank  
Alaska Eastern Partners  
Alaska Louisiana Partners  
Alaska Seaboard Partners Limited Partnership  
Alaska USA Federal Credit Union

Albany Mortgage Group  
Alcova Mortgage  
Alera Financial LLC  
Alerus Financial, N.A.  
Alethes, LLC  
Aliant Bank  
Alkan Mortgage Corp dba Certified Mortgage Planners  
All Access Mortgage Corporation  
All American Consulting, LLC dba All American Mortgage  
All American Home Lending LLC  
All American Home Lending, Inc.  
All American Home Mortgage Corp.  
All American Home Mortgage, LLC  
All American Lending, LLC  
All American Mortgage Corporation  
All California Mortgage dba All American Mortgage  
All Finance Mortgage, Inc.  
All Home Lending, Inc  
All Nation Funding Corp.  
All Star Mortgage  
All Star Mortgage Corp  
All Star Mortgage Corporation  
All State Home Mortgage Inc.  
All Western Mortgage, Inc.  
Allegro Home Loans LLC  
Allegro-Mortgage Inc.  
Allen Mortgage LC  
Allen Tate Mortgage Services, Inc.  
Alliance Bancorp  
Alliance Bank Corporation  
Alliance Financial Resources  
Alliance Financing Mortgage Corp.  
Alliance Home Funding LLC  
Alliance Home Mortgage  
Alliance Home Mortgage Inc.  
Alliance Lending Inc.  
Alliance Mortgage Banking Corp.  
Alliance Venture Mortgage, LLC  
Allied Commercial Services Inc. dba Capital Mortgage Group  
Allied Financial, LLC dba Iron Mortgage  
Allied Home Mortgage Capital Corporation  
Allied Home Mortgage Corporation

Allied Mortgage Group, Inc.  
Allied Mortgage Professionals, Inc.  
Allsource Mortgage Inc.  
Allstar Mortgage Services LLC  
Allstate Home Mortgage, LLC  
All-Times Mortgage, Inc.  
Alpha Mortgage Corporation  
Alpha Mortgage USA  
Alpine Bank  
Alpine Mortgage LLC  
Alpine Mortgage Services, Inc.  
ALS – Wilmington Trust Co  
ALS 2000-1  
ALS 2000-2  
ALS 2001-2  
ALS FNMA Trust 2001-T1  
ALS FNMA Trust 2001-T3  
ALS FNMA Trust 2001-T4  
ALS in Trust for SASCO  
ALS PRIVATE INVESTOR – Bank United  
ALS PRIVATE INVESTOR – Mass Mutual  
ALS PRIVATE INVESTOR – ONE WILLIAM STREET  
ALS Private Investor – Washington Trust  
ALS PRIVATE INVESTOR-Quaker City  
ALS SASCO 2001-4A  
ALS SASCO 2001-5  
ALS SASCO 2001-6  
ALS SASCO 2001-7A  
ALTA Financial Corp  
Alta Financial Inc. dba Alta Financial Mortgage  
Alterna Mortgage Co.  
Alternative Financing Corporation  
Alternative Funding Corp  
Alternative Mortgage Options, Inc.  
Alternative Mortgage Solutions, Inc.  
Alternative Resource Services Inc  
Altura Credit Union  
Amalgamated Bank  
Amalgamated Bank (NY)  
Ambeck Mortgage Associates  
Amber Financial Group, LLC  
AMC Mortgage Services Inc.

AmCap Mortgage Ltd  
Amera Corporation dba Amera Mortgage Corporation  
Amera Mortgage Corporation  
Ameribanc Corporation  
Ameribank – Warehouse  
Ameribank Mortgage Company LLC  
America South Mortgage Corp.  
AmericaHomeKey  
American Acceptance Mortgage, Inc  
American Acceptance Mortgage, Inc.  
American Advantage Mortgage Company, L.L.C.  
American Bancshares Mortgage Corporation  
American Bank  
American Bank & Trust  
American Bank and Trust  
American Bank of Commerce  
American Bank of Texas N.A.  
American Benefit Mortgage Inc.  
American Capital Home Loans, LLC  
American Capital Mortgage Bankers, Ltd.  
American Chartered Bank  
American Dream Funding Corporation  
American Eagle Federal Credit Union  
American Eagle Mortgage Inc  
American Enterprise Bank of Florida  
American Equity Mortgage  
American Family Funding, Inc.  
American Family Mortgage, Inc.  
American Federal Bank  
American Federal Mortgage Corporation  
American Fidelity Mortgage Bankers, Inc.  
American Fidelity Mortgage Corp.  
American Fidelity Mortgage Services, Inc.  
American Fidelity, Inc.  
American Financial Funding Corp.  
American Financial Lending, Inc.  
American Financial Mortgage Corporation  
American Financial Network, Inc DBA Realty Mortggae Alliance  
American Financial Resources Inc.  
American Financial Resources Incorporated  
American Financial Services  
American Financing Corporation

American First Credit Union  
American First Real Estate Services, Inc.  
American Freedom Group, Inc  
American Freedom Mortgage Inc.  
American General Financial Services of Arkansas dba MorEquit  
American General Mortgage  
American Guardian Financial Group Inc.  
American Heritage Capital, LP  
American Heritage Mortgage Co, LLC  
American Home Equity Corporation  
American Home Free Mortgage, LLC  
American Home Lending Inc. DBA American Home Residential Inc.  
American Home Lending USA, LLC  
American Home Loan Center, LLC dba Centric Mtg & Nat'l Investment  
American Home Loans LLC  
American Home Mortgage Company  
American Home Mortgage Corp dba American Home Mortgage  
American Home Mortgage Holdings, Inc.  
American Home Mortgage Investment Corp.  
American Home Mortgage Services, Inc.  
American Home Mortgage Servicing, Inc.  
American Home Mortgage, Inc.  
American Homefront Mortgage Funding  
American Homestar Mortgage, LLC  
American Homestead Mtg. LLC  
American Independent Association  
American Interbanc Mortgage  
American Internet Mortgage, Inc.  
American Investors Bank and Mortgage  
American Land Title Association  
American Lending Group  
American Lending Group, Inc.  
American Lending Network, Inc.  
American Liberty Mortgage & Loan Corporation  
American Liberty Mortgage Inc  
American Loan Centers  
American Midwest Mortgage Corp  
American Money Centers Inc.  
American Mortgage & Financial Services LLC  
American Mortgage Advisors, Inc.  
American Mortgage Associates, Inc AR  
American Mortgage Company

American Mortgage Corp of South Alabama DBA Mid America Mtg  
American Mortgage Corporation  
American Mortgage Corporation.  
American Mortgage Exchange, Inc.  
American Mortgage Express  
American Mortgage Express dba Millennium Funding Group  
American Mortgage Express Financial  
American Mortgage Funding Corporation  
American Mortgage Group, Inc. (AZ)  
American Mortgage Group, LLC  
American Mortgage Home, Inc.  
American Mortgage Investment Partners II  
American Mortgage Investment Partners LLC  
American Mortgage Network, Inc.  
American Mortgage of Montana, Inc.  
American Mortgage Service Company  
American Mortgage Services, Inc.  
American Mortgage Specialists Inc.  
American Mortgage, Inc  
American National Bank – Denver  
American National Bank dba Res Mort Services & People's Nat'l  
American National Mortgage Corp DBA Affordable Mortgage Solution  
American Pacific Mortgage Corp. dba American Pacific Funding  
American Partners Bank  
American Pioneer Financial Services, Inc.  
American Portfolio Mortgage Corp.  
American Prime Finance Services  
American Residential Mortgage LP  
American Savings Bank  
American Security Mortgage Corp.  
American South Lending, Inc.  
American Southwest Mortgage Corp  
American State Bank/Home Loan Center  
American Sterling Bank  
American Trust & Savings Bank  
American Trust Bank Mortgage LLC  
American Unified Mortgage, Inc.  
American Union Financial Services, Inc.  
American United Mortgage Corp  
American USA Mortgage P.A.  
American West Bank  
Americana Mortgage, Inc

AmericanBank, NA  
Americanwest Bank  
Americap Financial, Inc  
Americapital Funding Corp  
Americare Inv Group dba Premier Capital Lending Group  
Americas First Choice Lending  
Americas First Home Mortgage Company  
America's First Mortgage Lending Co  
America's Home Loan Inc.  
America's Home Mortgage, LLC  
America's Lending Solutions LTD  
America's Mortgage Alliance, Inc  
America's Mortgage Banc, Inc.  
America's Mortgage LLC  
America's Mortgage Resource Inc.  
America's Servicing Company  
AmericasBANK  
Americash  
Americasun Financial  
Americor Lending Group  
Americorp Credit Corporation  
AmeriCU Credit Union  
Amerifinancial Mortgage Corp.  
Amerifirst Financial Corp  
AmeriFirst Financial, Inc.  
Amerifund Financial Inc. dba All Fund Mortgage  
Amerifund Home Mortgage LLC  
Amerifund Lending Group dba ALG Real Estate Services, Inc.  
Amerihome Loan Inc.  
Amerihome Mortgage Company, LLC  
AmeriMortgage Bankers, LLC  
Ameri-National a div of National Bank of Kansas City  
Ameripath Mortgage  
Ameriprise Financial Inc DBA Ameriprise Bank FSB  
AmeriPro Funding, Inc.  
Amerisave Mortgage Corporation  
AmeriServ Financial Bank  
AmeriSouth Mortgage Company  
AmeriStar Home Mortgage Corp of Pennsylvania  
AmeriStar Mortgage Corporation  
Ameristar Mortgage.  
Ameritrust Mortgage Bankers, Inc.

Ameritrust Mortgage Company, LLC  
Ameritrust Mortgage Corporation  
Amherst Funding Group LP  
Ampro/HicStar  
AMS Financial, Inc, dba Advanced Mortgage Services  
Amstar Mortgage Corporation  
AMTEC Funding Group LLC  
AmTrust Bank, A Federal Savings Bank  
Amtrust Mortgage Corporation  
Anchor Bank Farmington NA  
Anchor Bank, N.A.  
Anchor Funding Inc.  
Anchor Home Mortgage  
Anchor Mortgage Services, Inc.  
Ancient City Mortgage, Inc.  
Andes Financial Inc.  
Ann Arbor Mortgage Company LLC  
Annandale State Bank  
Answer Capital Incorporated dba Answer Capital Mortgage  
Answer One Mortgage, Inc.  
Anthem Enterprises Inc  
Apex Funding Inc.  
Apex Lending Inc.  
APEX MORTGAGE INC  
Apex Mortgage LLC  
Appalachian Community Bank  
Apple Valley Mortgage, Inc.  
Approved Financial Corp  
Approved Funding Corp.  
Approved Home Lending, Inc.  
Approved Home Mortgage, Inc (ME)  
Approved Home Mortgage, Inc.  
Approved Mortgage Funding LLC  
Approved Mortgage Loans, Inc.  
Approved Mortgages Inc.  
Apreva Financial Corporation dba Apreva Funding  
Arbor Homes Mortgage LLC  
Arbor Mortgage Corporation  
Arbor Realty NPAP Holdings LLC  
Arboretum Mortgage Corporation  
Arbotco Financial Corporation  
ARC 2000 BC-1

ARC Westwood Home Saver Fund I, LP  
Arcadian Mortgage Corporation  
Arcata Investments 2, LLC  
Arce Financial, LLC  
Arch Mortgage Corporation  
Archer Mortgage  
Archway Mortgage, LLC  
Archwood Mortgage LLC  
Arden Mortgage Co  
Ardent Financial Corporation  
Arisen Mortgage Corporation  
Aristar Mortgage Company  
Arizona Federal Credit Union  
Arizona State Credit Union  
ARK LA TEX Financial Services dba Benchmark Mortgage  
Ark Mortgage, Inc.  
Arlington Capital Mortgage LLC  
ARMC – Alliance Residential Mtg Corp dba Alliance Res. Mtg  
Array Financial Group Inc.  
Arrowhead Central Credit Union dba Arrowhead Credit Union  
Artisan Mortgage, LLC (OH)  
Arvest Mortgage Company  
Ascella Mortgage, LLC.  
Ascent Home Loans, Inc.  
Asheford Funding Group LLC  
Ashore Funding, Inc.  
Ashworth Funding Inc.  
Ask for a Loan, Inc.  
Aspen Leaf Mortgage, LLC  
Aspen Mortgage LLC  
Aspire Financial Inc dba Texaslending.com  
Asset Capital Mortgage, Inc.  
Asset Direct Mortgage LLC  
Asset Management Holdings, LLC  
Asset Management West 10 LLC  
Asset Management West 6, LLC  
Asset Management West 7, LLC  
Asset Management West 8 LLC  
Asset Management West 9, LLC  
Asset Management West LLC  
Asset Mortgage Corporation  
Assets Recovery Center Investments, LLC

Assets Recovery Center LLC  
Associated Bank NA  
Associated Mortgage Corporation  
Assurance Financial Group LLC  
Assured Lending Corp.  
Assured Mortgage Bankers Corp.  
Assured Mortgage, Inc.  
Assurity Financial Services, LLC  
Astoria Federal Savings and Loan Association  
At Home Mortgage Corp.  
Atlanta Intown Mortgage, Inc.  
Atlantic Pacific Mortgage Corporation  
Atlantic Bay Mortgage Group LLC  
Atlantic Coast Federal  
Atlantic Coast Mortgage Group, Inc.  
Atlantic Coast Mortgage Services  
Atlantic Federal Credit Union  
Atlantic Financial, Inc.  
Atlantic First Financial Corporation  
Atlantic Home Lending Inc.  
Atlantic Home Loans d/b/a Atlantic Home Loans Lcnsd Mtg. Bnkr  
Atlantic Home Mortgage, Inc.  
Atlantic Mortgage Services Inc.  
Atlantic National Bank  
Atlantic States Bank – Florida  
Atlantis Financial Group, Inc. dba Atlantis Mortgage  
Atlantis Mortgage Co., Inc.  
Atlas Mortgage Company LLC  
Atlas Mortgage, Inc.  
Auburn Bank  
Augusta Mortgage Co.  
Augustine E Asinobi dba Zomek Mortgage/Realty Inc.  
Aurgroup Financial Credit Union  
Aurora Contract Services, Inc.  
Aurora Financial Group, Inc.  
Aurora Loan Services LLC  
Aurora Loan Services, Inc., Repurchase Lending Division  
Aurora Mortgage LLC  
AUS Financial Services, Inc.  
Austin Perry Financial Corporation  
Automated Finance Corporation  
Availent Mortgage

Avalon Mortgage, Inc.  
Avanta Federal Credit Union  
Avanti Financial Network LLC  
Avaris Capital  
Avelo Mortgage, L.L.C.  
Aventus, Inc.  
Avenue Bank  
Avenue Mortgage Corporation  
Avery Financial Group Inc.  
Avex Funding Corporation  
Avista Solutions  
Avizen Lending Solutions Inc  
Avrus Financial and Mortgage Services Inc  
Axent Funding LLC  
Axia Financial LLC  
Axiom Financial, LLC  
Axiom Mortgage Bankers Corp.  
Axis Bancorp Inc.  
Axis Financial, LLC  
Axis Mortgage & Investments, a/d/o The Biltmore Bank of AZ  
Axis Mortgage & Investments, L.L.C.  
B&A Mortgage, Inc.  
B. R. Mortgage LTD  
Back Bay Inc dba Mtg Approval Serv(MA), Approved Mtg. Serv. (FL)  
Badger Funding Corp  
Bahl & Bahl, Inc.  
Baker Mortgage Company, Inc.  
Baker Ronan Financial dba First Nations Financial  
Baker Street Mortgage  
Baltimore County Savings Bank, FSB  
Banc Investments Group/Pacific Coast Bankers' Bancshares  
Banc of America Securities LLC (Global ABS)  
Banc Ohio Financial  
BancCap Advisors LLC  
BancFirst  
Banco Popular National Association  
Banco Popular North America, South Florida Region  
Bancocorp Mortgage Inc  
BancorpSouth Bank Mortgage Division  
Bangor Savings Bank  
Bank Independent (Mortgage Lending)  
Bank Mortgage Solutions LLC

Bank of America Warehouse Lender  
Bank of America, N.A.  
Bank of America, N.A.  
Bank of America, NA – Reverse Mortgage  
Bank of America, NA (formerly Fleet National Bank)  
Bank of America, National Association  
Bank of America, Ntnl Assoc Trustee/Custodian for WAMU/WMMSC  
Bank of America.  
**BANK OF ANN ARBOR**  
Bank of Ann Arbor Wholesale Lending Division  
Bank of Bartlett  
Bank of Blue Valley (Internet)  
Bank of Blue Valley (Retail)  
Bank of Charles Town  
Bank of Colorado  
Bank of Commerce  
Bank of Elmwood  
Bank of England Mortgage Company dba England Lending  
Bank of Florida  
Bank of Idaho  
Bank of Illinois in Normal  
Bank of Internet USA  
Bank of Jackson Hole  
Bank of Lake Mills  
Bank of Lee's Summit  
Bank of Little Rock Mortgage Corporation  
Bank of New England  
Bank of New York Trust Company, N.A.  
Bank of North Carolina  
Bank of Oklahoma  
Bank of Ruston  
Bank of San Angelo, N.A., a Branch of First Natl Bk of Balli  
Bank of St. Augustine  
Bank of Tennessee  
Bank of the Cascades  
Bank of the Prairie  
**BANK OF THE WEST, A CALIFORNIA STATE BANKING CORPORATION**  
Bank of the Wichitas  
Bank of Utah  
Bank of Whitman  
Bank One Trust Company, NA  
Bank One, NA (Conduit)

Bank United FSB  
Bank VI  
Bank2  
BankAnnapolis  
BankAtlantic  
bankcda  
Bankers Bank  
Bankers Choice Mortgage Corp.  
Bankers' Financial, Inc  
Bankers First Mortgage Inc.  
Bankers Home Mortgage, Inc  
Bankers Mortgage Corporation  
Bankers Mortgage of Pasco County, Inc.  
Bankers Mortgage Trust Inc  
Bankers Trust Co NA  
Bankerswest Funding Corporation  
BankFirst  
Banklowa  
Bankline Mortgage Corporation  
BankPlus  
BankTennessee  
Banktrust of AL  
BankVista  
Bankwest (MN)  
Banner Bank  
Banner County Bank  
Banyan Financial Group Inc.  
Barclays Bank PLC  
Barclays Pacific Lending Corp.  
Barkwood Mortgage Solutions, Inc.  
Barnacle Mortgage, Inc.  
Barnes Banking Company  
Barr Group, Inc.  
Barrington Capital Corporation  
Barrington Mortgage Corp  
Barrons Mortgage Corporation  
Barrons Mortgage Group LTD dba goodmortgage.com  
Bartlett Mortgage, Inc.  
BasePoint Analytics  
Bay Banc Mortgage Corporation  
Bay Capital Corp.  
Bay Equity LLC

Bay Financial Savings Bank FSB  
Bay Lending Corp  
Bay National Bank  
Bay to Bay Lending LLC  
Bay Valley Mortgage Group d/b/a Pacific Bay Lending Group  
BayCal Financial Mortgage Corporation  
Baymont Financial, LTD  
BayPort Credit Union  
BayRock Mortgage Corporation  
Bayshore Financial Corporation  
Bayside Mortgage Services Inc.  
Baytree Lending Company  
Bayview Financial Group, LLC dba Garrow Mortgage  
Bayview Home Mortgage Corp  
Bayview Loan Servicing, LLC  
BBC Funding Corporation, DBA X Loan  
BBVA Bancomer USA  
Beach First National Bank  
Beach Mortgage Co. Inc.  
Beacon Financial Mortgage Bankers  
Bear Stearns  
Beazer Mortgage Corporation  
Bednar Inc.  
Bell America Mortgage, LLC Dba Bell Mortgage  
Bell Home Loans Inc.  
Bella Home Mortgage  
Bellevue Home Mortgage  
Belmont Savings Bank  
Beltway Capital, LLC  
Belvidere Networking Enterprises  
Benchmark Financial Services, Inc.  
Benchmark Funding Corporation  
Benchmark Home Mortgage Inc.  
Benchmark Lending Group, Inc.  
Benchmark Mortgage, Inc.  
Benchmark Mortgage, LLC DBA Grandmark Mortgage  
Beneficial Capital Management Corp.  
Benefit Equity Mortgage LLC  
Benefit Funding Corporation  
Bentwood & Bowden Mortgage Group, Inc  
Bergin Financial, Inc.  
Berkshire Bank

Berry Hill Inc dba Blue Heron Mortgage Company  
Best Mortgage, Inc.  
Best Rate Funding Corp.  
Bi-Coastal Mortgage Inc.  
Big Sky Western Bank  
Billings Federal Credit Union  
Biltmore Financial Bancorp, Inc.  
Biltmore Mortgage & Associates  
Birmingham Bancorp Mortgage Corporation  
BJK Winston Enterprises Inc dba Financial Advantage Home Loans  
BJV Financial Services Inc dba Forum Mortgage Bancorp  
Blackhorse Mortgage Corp  
Blair Services of America Inc.  
Bloomfield State Bank  
Blount Ventures, Inc. dba Blount Mortgage  
Blue Chip Mortgage Wholesale, LLC  
Blue Ridge Investments LLC  
Blue Saphire Investments, (CA) Inc  
Blue Star Financial Services, Inc.  
Blueleaf Lending LLC  
BM Real Estate Service Inc  
BNC Mortgage, Inc.  
BNC National Bank  
Boehck Mortgage Co  
Boeing Employees' Credit Union DBA BECU  
Bogman, Inc.  
Bondcorp Realty Services, Inc.  
Boone Bank & Trust Co  
Borel Private Bank & Trust Company  
Borrowers Choice Mortgage, Inc.  
Boston Private Bank & Trust Company  
Bottomline Mortgage, Inc.  
Boulder West Financial Services Inc.  
Boulevard Bank  
Boulevard Mortgage Corporation  
Bradford Bank  
Bradford Mortgage Company  
Bradford National Bank  
Brainerd Savings and Loan Association  
Branch Banking & Trust Company  
Brand Mortgage Group LLC  
Bravo Credit Corp.

Bremer Bank, N.A.  
Brenner Mortgage Corp.  
Brentwood Mortgage Services, Inc.  
Brian A. Cole & Associates LTD dba First Nations Mtg of Ohio  
Bridgeport Lending LLC  
Bridgewater Capital, Inc.  
Bridgewater Savings Bank  
Brier Mortgage Corp.  
Bright Mortgage Group, Inc.  
Bright Vision Mortgage Inc.  
Brighten Lending  
Brimfield Bank  
Briner, Incorporated  
Britton & Koontz Bank National Association  
Broadview Mortgage Corporation  
BrooksAmerica Mortgage Corp.  
Brookside Mortgage Corporation  
Brownstone Mortgage & Investments LLC  
Bryco Funding Inc  
BSI Financial Services, Inc  
BSM Financial DBA Bank Source Mortgage  
Buckingham Mortgage Corporation  
Buddy's Little Man Inc dba Harbor Financial Mortgage  
Budget Mortgage Bankers, L.T.D.  
Buffalo Federal Savings Bank  
Builder Mortgage Company, Inc.  
Builders Mortgage LLC  
Burke & Herbert Bank & Trust Company  
Busey Bank  
Bush & Hewitt Holding, Inc dba Direct Funding  
Business Bank of Skagit County  
Butler Mortgage Inc.  
Buyers Way Home, LLC  
BWM Mortgage LLC  
Byron Bank  
C & T Mortgage LLC  
C and F Mortgage Corporation  
C&G Financial Services Inc  
C.U. Financial, Inc  
C2CL, Inc.  
Cadence Bank, N.A.  
Cal Coast Mortgage Corp.

CALFED CAP REIT  
California Bank & Trust  
California Empire Bancorp, Inc.  
California Financial Group Inc dba California Financial Serv  
California Housing Finance Agency  
California Mortgage Advisors, Inc.  
California Mutual Funding  
California Nova Financial, Inc.  
California State Teachers' Retirement System  
Cali-Land, Inc. DBA Cali-Land Bankers Home Loan  
Calisto Group Inc dba Metro Lending Services  
Calliance Realty Fund, LLC  
CalPacific Mortgage Inc.  
CALPERS (Private)  
CalPers Retained Servicing  
Calvert Mortgage Company  
Cambridge Financial Servicces dba Cambridge Home Loans  
Cambridge Funding Group Inc  
Cambridge Home Capital, LLC  
Cambridge Mortgage Corporation  
Cambridge Mortgage Group, LLC  
Cambridge Savings Bank  
Cameron Financial Group, Inc.  
Campbell & Fetter Bank  
Campbell Financial Services, Inc.  
Canyon National Bank  
Capaha Bank  
Cape Bank  
CapFund Lending  
CapGrow Home Mortgage, LLC  
Capital Access Mortgage, Inc.  
Capital Advantage Mortgage, Inc.  
Capital Alliance Advisors Incorporated  
Capital American Mortgage Company  
Capital Assistance Corp  
Capital Bank  
Capital Center LLC  
Capital City Bank  
Capital Concepts, Inc  
Capital Credit Union  
Capital Direct Financial  
Capital Financial Associates, Inc. dba CFA Mortgage

Capital Financial Bancorp, Inc.  
Capital Financial Ent. Inc. dba Capital Mortgage Services  
Capital Financial Group  
Capital Financial Mortgage Corp  
Capital Financial Services  
Capital Funding Mortgage Company LLC  
Capital Hill Mortgage Co., Inc.  
Capital Lending  
Capital Lending Group LLC  
Capital Lending Source, LLC  
Capital Mortgage Associates LLC  
Capital Mortgage Corporation  
Capital Mortgage Finance Corp  
Capital Mortgage Funding L.L.C.  
Capital Mortgage Inc  
Capital Mortgage Services, Inc  
Capital One Home Loans LLC  
Capital One Home Loans, LLC  
Capital One, National Association  
Capital Plus Mortgage and Underwriting Services Inc.  
Capital Quest Mortgage, Inc.  
Capital Reverse Mortgage Group  
Capitalbank  
CapitalMark Bank & Trust  
CapitalSouth Bank  
Capitol Commerce Mortgage Company  
Capitol Credit Union Service Organization, LLC  
Capitol Mortgage Services, Inc.  
Capstar Lending, LLC  
Capstar Mortgage Bankers, Inc.  
Capstone Bank  
Capstone Direct Inc.  
Capstone Lending Corp  
Capstone Mortgage Ind. dba Baker Group  
CapWest Mortgage Corporation  
Cardinal Banc and Mortgage Corp  
Cardinal Financial Company, Limited Partnership  
Cardinal Mortgage Inc.  
Cardinal Mortgage, P.L.L.C  
Carlton Mortgage Services, Inc.  
Carnegie First Lending Services  
Carolina Bank

Carolina Commerce Bank  
Carolina Mortgage / CDJ, Inc  
Carolina Mortgage Company of Fayetteville  
Carolina Mortgage Group, Inc  
Carolina State Mortgage Corporation  
Carr and Carr Enterprises Inc. dba Carr Mortgage Funding  
Carrington Mortgage Services LLC  
Carrollton Mortgage Services, Inc.  
Carter Lending Inc.  
Carver Federal Savings Bank  
Casa Blanca Mortgage Inc. d/b/a Shearson Mortgage  
Casa Gran Real Estate Inc dba Padre Mortgage  
Casa Linda Mortgage, LTD  
Casa Mortgage Inc.  
Cascade Bank  
Cash Fast Finance, LLC dba Blue Financial  
Cash Out Mortgage Corporation  
CashCall, Inc.  
Cass County Bank  
Castle & Cooke Mortgage LLC dba Box Home Loans for Utah Laon  
Castle Mortgage  
Castle Mortgage of Green Bay, Corp.  
Castle Rock Financial Corp  
Castlerock Mortgage, LTD  
Castleview Home Loans  
Castlewood Home Loans, LLC  
Catalyst Lending Inc.  
Catholic and Community Credit Union  
CB&T Mortgage, LLC  
CBC Companies  
CBC National Bank dba First National Bank of Nassau County  
CBSK Financial Group dba American Home Loans  
CDC Federal Credit Union  
CDC Financial Group Inc  
CDC Mortgage Capital Inc.  
Cedar Mortgage Company  
Cedar Rapids Bank and Trust Company  
Cedar River Mortgage L.L.C.  
CedartStone Mortgage, LLC  
Celebrity Mortgage LLC  
Celink  
Celtic Bank Corporation

Cenlar FSB  
Cenlar FSB – AGGREGATOR  
Centennial Bank  
Centennial Bank (AR)  
Centennial Bank Inc.  
Centennial Bank.  
Centennial Mortgage and Funding, Inc.  
Center State Mortgage  
Centier Bank  
Centra Credit Union  
Central Alabama Mtg., Inc.  
Central Banc Mortgage Corporation  
Central Bancompany  
Central Bancshares  
Central Bank  
Central Bank and Trust Co  
Central Bank of Jefferson County, Inc.  
Central Bank of Kansas City  
Central Jersey Mortgage Corporation  
Central Mortgage Bancorp, Inc.  
Central Mortgage Company  
Central National Bank  
Central National Mortgage  
Central Pacific Bank  
Central Pacific Home Loans  
Central Pacific Mortgage  
Central Rockies Mortgage Corp.  
Central Texas Mortgage Corp.  
CentreBank  
Centric Mortgage  
Centrue Bank  
Centurion Mortgage Inc.  
Century Bank  
Century Bank (New Mexico)  
Century Bank FSB  
Century Bank of Kentucky Inc  
Century Mortgage Company dba Century Lending Company  
Century Pacific Mortgage Corporation  
CEREF Partners 1 LP  
Certified Funding, LP  
Certified Home Loans of Florida  
CES Credit Union, Inc.

CF Bank  
CFS Mortgage Corporation  
CFSC Capital Corp. VIII  
Challenge Financial Investors Corp.  
Champion Bank  
Chapel Hill Mortgage, LLC  
Chapel Mortgage Corporation  
Charlotte Home Equity LLC  
Charter Bank  
Charter Capital Corp dba First Capital Group  
Charter Mortgage Company, Inc.  
Charter One Bank N.A.  
Charter Wholesale Mortgage  
CharterWest Mortgage, LLC  
CharterWest National Bank  
Chartwell Mortgage Funding, LLC  
Chase Home Finance LLC  
Chase Manhattan Mtg. – Deerfield  
Chatham & Associates, Inc.  
Chemical Bank  
Chemtov Mortgage Group Corp.  
Cherry Creek Mortgage Company, Inc.  
Chervenic Mortgage Group LLC  
Chesapeake Bank of Maryland  
Chesapeake Unlimited, Inc. dba Chesapeake Home Mortgage  
Cheviot Savings Bank  
Chevy Chase Bank, FSB  
Cheyenne State Bank  
CHI Financial, LP  
Chicago Bancorp  
Chicago Financial Services, Inc.  
Chicago Mortgage Funding, LLC  
Chicago Mortgage House, LLC  
Chicago Mortgage Solutions Co dba Interbank Mortgage Co..  
Chicago United Mortgage, Inc.  
Chicagoland Home Mortgage Corp.  
Chimera Investment Corporation  
CHL for CAMC (Distressed Assets)  
CHL for Hudson SB, N.A.  
CHL for Ohio SB  
CHL for Truman Capital Advisors  
CHL Mortgage Buyout Trust 98-A

CHL PRIVATE INVESTOR 3001045 (NON-MEMBER)  
CHL PRIVATE INVESTOR 7001023 (NON-MEMBER)  
CHL PRIVATE INVESTOR 7001178 (NON-MEMBER)  
CHL PRIVATE INVESTOR 7001388 (NON-MEMBER)  
CHL PRIVATE INVESTOR 7001624 (NON-MEMBER)  
CHL PRIVATE INVESTOR 7001627 (NON-MEMBER)  
CHL PRIVATE INVESTOR 7001671 (NON-MEMBER)  
CHL PRIVATE INVESTOR 7001716 (NON-MEMBER)  
Choice Bank  
Choice Bank (AZ)  
Choice Capital Funding, Inc  
Choice Finance Corp.  
Choice Lending Corp. dba Choice Lending Group  
Choice Lending Group, L.L.C.  
Choice Lending Inc.  
Choice Mortgage Corp.  
Choice One Mortgage, Inc  
ChoiceAmerica Lending, LLC  
Christen E. Keller dba 1st Sheffield Mortgage  
Christopher E. Hobson, Inc. dba Franklin Fin. Integrated Mtg  
Churchill Mortgage Corporation  
Cimarron Mortgage Company  
Cincinnati Federal Savings and Loan Association  
Circle One Mortgage Company  
Cirrus Mortgage  
CIS Financial Services, Inc.  
CIT Group, Inc.  
Citadel Servicing Corporation  
Citi Residential Lending  
Citibank (West) FSB  
Citibank, FSB  
Citibank, NA  
Citifinancial Mortgage Company, Inc.  
Citigroup Global Markets Realty Corp  
Citiline Mortgage Company of Colorado Springs, Inc.  
CitiMortgage, Inc. as Master Servicer for TVLB  
CitiMortgage, Inc.  
CitiMortgage, Inc. as Master Servicer for Various Investors  
Citimutual Corporation dba CIMU Wholesale  
Citizens Bank  
Citizens Bank (Delaware)  
Citizens Bank (OR).

Citizens Bank (TN)  
Citizens Bank Mortgage Company, LLC  
Citizens Bank Mortgage Corporation, LLC  
Citizens Bank N.A.  
Citizens Bank of Ada  
Citizens Bank of Connecticut  
Citizens Bank of Massachusetts  
Citizens Bank of New Hampshire  
Citizens Bank of Pennsylvania  
Citizens Bank of Rhode Island  
Citizens Bank Tri-Cities  
Citizens Commerce National Bank  
Citizens Community Bank  
Citizens Community Bank Mortgage Division  
Citizens Fidelity Mortgage Corp.  
Citizens Financial Mortgage Inc.  
Citizens First Mortgage  
Citizens First Mortgage LLC  
Citizens First Wholesale Mortgage Company  
Citizens Home Loan, Inc.  
Citizens Mortgage Corp  
Citizens Mortgage Corporation.  
Citizens National Bank of Greater St. Louis  
Citizens Security Bank & Trust Company  
Citizens South Bank  
Citizens State Bank dba CSB Mortgage  
Citizens State Bank Norwood Young America  
Citizens State Bank of Cortez  
Citizens Trust Mtg Corp dba CTM Finance Corp.  
Citizens Union Bank  
City Bank & Trust Co.  
City Bank dba City Bank Mortgage  
City Capital Mortgage Banking Corp.  
City National Bank  
Citybank  
Cityfirst Mortgage Services, LLC  
Citywide Home Loans, A Utah Corporation  
Citywide Mortgage Associates, Inc.  
Citywide Mortgage Corp.  
CJ Unlimited  
Clarion Mortgage Capital, Inc.  
Clark Welsh Mortgage Group, Inc.

Classic Bank, N.A.  
Classic Home Financial, Inc.  
Classic Home Loans  
Classic Mortgage Corp and Delaware Classic Mortgage Corp  
Clayson Mitchell Mortgage Services, LC  
Clayton Lender Solutions  
Clear 2 Close Mortgage Co. LLP  
Clear Progress, Inc.  
Clear Vue Capital Corporation  
Clearinghouse Community Development Financial  
Clearwater Holdings Inc. dba Clearwater Home Mortgage  
Clearwater Mortgage, LLC DBA Clearwater Mortgage  
Cleveland Street Mortgage  
Clifton Savings Bank  
CLO Funding Corporation  
ClosingHouse.com, Inc.  
Clybourn Financial Services, Inc.  
CMG Lending  
CMG Mortgage, Inc.  
CML Direct DBA Creative Mortgage Lending  
CMLC Funding Inc  
CMMI, LLC  
CMS Capital Group, Inc., dba Clear Mortgage Solutions  
CNBS Financial Group Inc  
CNLBank  
Coast 2 Coast Funding Group  
Coast Capital Inc dba Coast Capital Mortgage  
Coast Mortgage Corporation  
Coastal Bend Mortgage Inc dba Global Mortgage Group  
Coastal Capital Corp dba Clearlight Mort. Dba The Mort. Shop  
Coastal Federal Credit Union  
Coastal Finance LLC  
Coastal Mortgage  
Coastal Mortgage Corporation  
Coastal Mortgage Services, Inc.  
Coastal States Mortgage Corporation  
CoastalStates Bank  
Coastway Credit Union  
Cobalt Mortgage, Inc.  
Coconut Grove Bank  
Collateral Security LLC  
Colombo Bank FSB

Colonial Bank  
Colonial Bank (AL)  
Colonial Home Mortgage Company  
Colonial Mortgage Services Co of America  
Colonial Savings, F.A.  
Colonial Virginia Mortgage LLC  
Colony Mortgage Lenders, Inc.  
Colorado Capital Bank  
Colorado Capital Funding, Inc.  
Colorado Capital Group, LLC  
Colorado Federal Savings Bank  
Colorado Home Funding Inc dba American Home Funding  
Coltate Capital LLC dba Onyx Financial Group LLC  
Columbia Mortgage & Funding Corp  
Columbia Mortgage Corp.  
Columbia River Bank dba CRB Mortgage Team  
Com Unity Lending  
Combank Mortgage Company  
ComCor Mortgage, a division of Southport Bank  
Comerica Bank (Warehouse Lending)  
Comerica Bank, A Texas State Chartered Bank  
Commander Financial Corporation  
Commerce Bank/ North  
Commerce Bank/Harrisburg NA  
Commerce Mortgage Corp.  
Commercial Bank  
Commercial Bank – TN  
Commercial Bank & Trust Co.  
Commonfund Mortgage Corp  
Commonwealth Bank  
Commonwealth Bank and Trust Company  
Commonwealth Mortgage Group LLC  
Commonwealth Mortgage of Texas LP  
Commonwealth of Massachusetts, Division of Banks  
Community Banc Mortgage Corp.  
Community Banc Mortgage LLC  
Community Bancshares Mortgage Co.  
Community Bank  
Community Bank – Wheaton/Glen Ellyn  
Community Bank & Trust  
Community Bank Missoula, Inc.  
Community Bank of Mississippi

Community Bank of Northern Virginia  
Community Bank of Oak Park River Forest  
Community Bank of the Ozarks, Inc.  
Community Bank of the South  
Community Banks of Colorado dba Bankers Mortgage  
Community Banks of Colorado Mortgage Division AFG  
Community Central Mortgage Company, LLC  
Community Financial Corporation  
Community Financial Services Bank  
Community First Bank  
Community First Bank (AR)  
Community First Bank (IN)  
Community First Bank of Howard County  
Community First Mortgage Inc.  
Community First National Bank  
Community First National Bank of West Plains  
Community FirstBank  
Community Home Financial Services, Inc  
Community Home Loans LLC  
Community Home Mortgage LLC  
Community Lending Services  
Community Mortgage  
Community Mortgage Co. dba Community Mortgage Corp  
Community Mortgage Corporation  
Community Mortgage Group Inc.  
Community Mortgage Services, Inc.  
Community National Bank  
Community National Bank & Trust of Texas  
Community National Bank (KS)  
Community National Mortgage Inc dba First Community Mortgage  
Community Pride Bank  
Community Pride Mortgage Company  
Community Resource Bank  
Community Resource Mortgage, inc.  
Community Shores Bank  
Community Trust Bank  
Community West Bank NA  
CommunityBank of Texas, N.A.  
Companion of Greer Mortgage Corp LLC  
Compass Bank  
Compass Bank f/k/a Texas State Bank  
Compass Mortgage, Inc.

Competitive Capital Corporation  
Competitive Mortgage Services Corp. dba Competitive Mortgage  
Complete Mortgage, Inc.  
Complete Service Lending dba Complete Mortgage & Financial S  
Comstock Mortgage  
Conaught Enterprise Corporation dba Sterling Financial Investments  
Concord Financial Inc.  
Concord Mortgage Company.  
Concord Mortgage Corp  
Concord Mortgage, Inc  
Concordia Bank & Trust Company  
Confidence Mortgage LLC  
Conglomerated Mortgage Services, Inc.  
Connecticut Community Bank, N.A.  
Consolidated Capital Mortgage  
Consolidated Consultants Inc  
Consolidated Funding Corp. dba Consolidated Home Mortgage  
Consolidated Mortgage Services, Inc.  
Construction Capital Source, LC  
Consumer First Mortgage Inc.  
Consumer Home Mortgage Corp of America  
Consumer Research Mortgage, LLC  
Consumer Solutions, LLC  
Consumers Choice Mortgage Company  
Consumers Morgage, LLC  
Consumers Mortgage Corporation  
Consumers Mortgage Corporation of Ohio  
Contemporary Mortgage Services, Inc  
Contemporary Realty Solutions, Inc.  
Continental American Mortgage Corporation  
Continental Home Loans Inc.  
Continental Mortgage  
Continental Mortgage Bankers, Inc  
Continental Mortgage Corporation  
Contour Mortgage Corporation  
Convergent Financial LLC dba Convergent Financial  
Coppermark Bank  
Coral Mortgage Bankers Corp  
Corby Mortgage Services Inc.  
Core Mortgage Group LLC  
Core Star Financial Group  
Corinthian Capital Group, Inc.

Corinthian Mortgage Corporation  
Cornerstone Bancor Mortgage Corp  
Cornerstone Bank  
Cornerstone Bank (ND)  
Cornerstone Bank (ND.)  
Cornerstone Bank.  
Cornerstone Community Bank  
Cornerstone Credit Union  
Cornerstone Federal Credit Union  
Cornerstone Home Mortgage Corp dba MHI Mortgage  
Cornerstone Lenders LLC  
Cornerstone Mortgage Center Inc.  
Cornerstone Mortgage Company  
Cornerstone Mortgage Group, LTD  
Cornerstone Mortgage, Inc.  
Corporate Investors Mortgage Group, Inc.  
Corridor Mortgage Group Inc.  
Corvus Funding, Inc.  
Coulombe & Evered LLC  
Country Bank  
Country Bank for Savings  
Country Club Bank NA  
Country Club Mortgage  
CountryPlace Mortgage, Ltd.  
Countrywide Bank, FSB  
Countrywide Financial Corporation  
Countrywide Warehouse Lending  
County Bank  
County Trust Mortgage Bankers Corp  
Countybank  
Countywide Mortgage Company  
Courtesy Mortgage Company, A California Corporation  
Courtyard Financial Inc.  
Covenant Bank  
Covenant Mortgage LLC  
Coverdale Mortgage Corp.  
Cowlitz Bank dba Bay Mortgage  
CPCA Trust, I  
Craig Kuper dba Shorecrest Mortgage  
Cream City Mortgage Company, Inc.  
Creative Mortgage Concepts, Inc.  
Creative Mortgage Solutions

Creative Mortgage Solutions, Inc.  
Credit Financial Services, LLC dba Alliance Mortgage Group  
Credit Northeast Inc.  
Credit Suisse Financial Corporation  
Credit Suisse First Boston LLC  
Credit Union Mortgage Association  
Credit-Based Asset Servicing and Securitization LLC  
Crescent Bank  
Crescent Mortgage Company, a Delaware Corp.  
Crescent Mortgage Services, Inc.  
Crest Financial Inc  
Crestar Mortgage Corporation  
Crestline Funding Corp  
Crestwood Financial, LTD  
Crete Tomalka Mortgage, LLC  
CreveCor Mortgage Inc.  
Cromwell Mortgage, Inc  
Cronin Financial Services LLC  
Cronus Capital Group Corp.  
Cross Capital LLC  
Cross Keys Bank  
Cross River Bank  
Crosscountry Mortgage, Inc.  
Crossfire Financial Network, Inc.  
Crystal Clear Mortgage, LLC  
Crystal Mortgage Corp.  
CS Financial Inc.  
CSMC Inc. dba Direct Mortgage Funding  
CSW Financial LLC dba Titan Wholesale  
CTHM, LLC  
CTW Financial Services Inc.  
CTX Mortgage Company  
CU Home Mortgage Solutions, LLC  
CU Mortgage Network, LLC  
CU Mortgage Service LLC  
CU WEST MORTGAGE #1002900  
Cullman Savings Bank  
Cunningham and Company  
Curtis Mortgage Company, Inc.  
CUSO Mortgage, Inc.  
CUSO of Hawaii Inc.  
CUsource, LLC

Custom Equity Mortgage LLC  
Custom Home Lending LLC  
Custom Home Loans  
Custom Mortgage Corp dba Custom Residential Mortgage  
Custom Mortgage Lenders  
Custom Mortgage Solutions, Inc.  
Custom Mortgage, Inc.  
CVK Enterprises, Inc. dba Affinity Mortgage Service  
CWM Partners LP dba Citywide Mortgage  
CWMBS 2000-11  
CWMBS 2001-2  
CWMBS 2001-6 Group 1  
CWMBS2000-1, Bank of New York as Trustee  
CWMBS2000-2, Bank of New York as Trustee  
Cypress Point Funding, Inc.  
CyVex Group, Inc. dba CyVex Mortgage, Inc.  
D&C Financial Corp  
D&E Realty Financing and Investment LLC  
D&L Enterprises LLC dba Arch City Lending  
D&R Financial Group LLC  
D. White & Co. LLC  
D.L. Evans Bank  
Dacotah Bank  
Dakota Blue Mortgage LTD  
Dakota Community Bank  
Dallas Home Loans, Inc.  
Danversbank  
Darien Financial Services Inc.  
Darren Mitchell Brennan dba Brennan Mortgage Group  
DAS Acquisition Company, LLC  
Dash Funding, LP.  
Data Mortgage Inc, dba Essex Mortgage  
DataVerify, Inc.  
DATCU  
David M. Whitsell dba Principal Results  
David Petrie  
Davis Insurance, Inc  
Daylight Discount Mortgage Corp.  
DB EMT LLC  
DB Structured Products, Inc.  
DCG Home Loans Inc.  
DD Acquisition Sub LLC

De Anza Capital Inc  
De Oro Inc dba De Oro Home Loans  
Dean S. Berrett dba Berrett Mortgage Services  
Deborah M. Gorman & Associates Home Loans, LLC  
Decade Systems Corporation  
Decision One Mortgage Company, LLC  
Deere Employees Credit Union  
Deichmann Mortgage Inc  
Del Mar Datatrac Inc. dba Del Mar Database  
Del Norte Refi, LLC  
Del Norte, Inc.  
Del Sur Corp dba Camino Real Mortgage & Star One Mortgage  
Del Webb Mortgage Corporation  
Delaware State Housing Authority  
Dell Franklin Financial  
Delta Funding Corporation  
Delta Home Loans, Inc dba Go Loan  
Delta Trust Mortgage Corporation  
Denali Alaskan Federal Credit Union  
Denny Hecker Mortgage, LLC  
Denver Mortgage Company  
Department of Housing and Urban Development  
Derek A. Jones dba Legacy Mortgage Group  
Desert Community Bank, a division of East West Bank  
Desert Hills Bank  
Design Mortgage Group.com  
Desportes & Selig LLC  
Destin First Bank  
Deutsche Bank AG New York Branch  
Deutsche Bank National Trust Company  
Deutsche Bank National Trust Company Americas  
Deutsche Bank National Trust Company Americas as Trustee  
Deutsche Bank National Trust Company as Trustee  
Deutsche Bank Trust Company Americas.  
Developer's Mortgage Company  
Devine Lending, LLC  
DFB Mortgage, Inc.  
DFC Mortgage Services, Inc.  
DGG Financial Corporation dba Drexel Lending Group  
DHA Financial, Inc. dba Denver Home Approval  
DHI Mortgage Company  
Diablo Funding Group, Inc dba Bay Bancorp

Diamond Bank  
Diamond Bank FSB  
Diamond Hills Investment Inc. dba Bankers Direct  
Diamond Mortgage, Inc.  
Digital Docs  
Digital Docs, Inc.  
Digital Docs.  
Digital Risk, LLC.  
Direct Access LLC  
Direct Equity Mortgage, LLC  
Direct Lending Inc  
Direct Loan America, Inc (R)  
Direct Mortgage Corp  
Direct Mortgage Inc.  
Directions Equity LLC  
Directors Financial Corp.  
Directors Mortgage, Inc.dba USA Direct Funding  
Distinctive Home Lending Inc  
Diversified Capital Corporation of Tennessee  
Diversified Home Mortgage  
Diversified Mortgage  
Diversified Mortgage Corporation  
DMH Mortgage LLC  
Doc Tech Inc  
Doc Tech, Inc. dba Document Express, Inc.  
Document Processing Systems, Inc.  
Document Processing Systems, Inc. (DPS)  
Document Systems, Inc – Doc Magic  
Document Systems, Inc. – Doc Magic  
Dollar Mortgage Corporation  
Dollarhide Mortgage & Lending  
Domestic Bank  
Dominion Mortgage Corporation  
Domond Financial Services, Inc. dba First Executive Mortgage  
Double Tree Mortgage  
Douglas County Bank  
Dovenmuehle Mortgage, Inc.  
Dover Mortgage Company  
Downeast Mortgage Corporation  
Downs Financial  
Dragas Mortgage Company  
Drake Mortgage Corp

Draper & Kramer Mortgage Corp. DBA 1st Advantage Mortgage (1)  
Draper & Kramer Mortgage Corp. DBA 1st Advantage Mortgage (2)  
Dream America, LLC  
Dream Home Financial, LLC  
Dream House Mortgage Corporation  
Dreambuilder Investments Funding III  
Dreambuilder Investments, LLC  
Drew Mortgage Associates  
Dryades Savings Bank FSB  
Duke University Federal Credit Union  
Dunne & Company Mortgage Lenders Inc  
Durango Mortgage LLC  
DuTrac Community Credit Union  
Duxford Financial, Inc.  
Dwight B. Delozier dba LoanStarr Mortgage  
DYBN Financial Corporation  
Dyck-O'Neal, Inc  
Dynamax Mortgage, Inc.  
Dynamic Capital Mortgage, Inc.  
Dynamic Financial Consultants, Inc  
Dynamic Mortgage Financial Corp  
Dynamic Mortgage Solutions, LLC  
Dynasty Mortgage, Inc.  
Dyne Financial LLC  
E Mortgage Direct, Inc.  
E\*Trade Bank  
E\*Trade Mortgage  
E\*Trade Savings Bank  
E\*Trade Wholesale Lending Corp.  
Eagle Home Loans Inc.  
Eagle Home Mortgage, LLC  
Eagle National Bank  
Eagle Savings Bank  
EagleBank  
Earth Mortgage, LP  
East West Mortgage Company  
East Bay Mortgage, Inc.  
East Coast Mortgage and Financial Services Inc.  
East Coast Mortgage Corporation  
East Coast Mortgage Group, Inc.  
East Coast Mortgage Lenders Inc  
East Penn Bank division of Harleysville National Bank

East West Bank  
East West Home Loan Corporation  
Eastern Bank  
Eastern Financial Home Loans Corp dba Pacific Direct Lending  
Eastern Mortgage Co. Inc.  
Eastern Utah Community Federal Credit Union  
Eastland Financial Corporation  
ebanc Funding, Your Mortgage Lender, LLC  
ECC Capital Corp.  
Edgartown National Bank  
Edgewater Lending Group Inc  
Edmond Mortgage, Inc.  
Educated Mortgage Services LLC  
Effective Mortgage, Inc.  
e-Lend Mortgage, LLC  
Elite Financial Investments Inc.  
Elite Home Loans, Inc.  
Elite Mortgage & Investments, LLC  
Elite Mortgage Group, Inc.  
Elite Mortgage Network, Inc  
Elizabeth A. Smith dba The Mortgage Group  
Ellie Mae  
Elm Street Financial, LLC  
E-Loan, Inc.  
Elpis Lending Group Inc  
Embassy Mortgage Group, Inc.  
EMC Holdings LLC dba Englewood Mortgage Company  
EMC Mortgage Corporation  
Emerald Financial LTD.  
Emerald Lending, LLC  
Emery Federal Credit Union  
eMortgage Management LLC  
Empire Financial  
Empire Home Loan Corp.  
Empire Mortgage IX, Inc.  
Empire Mortgage LLC  
Empire Mortgage LLC V  
Empire Mortgage LLC VII  
Empire Mortgage VI, Inc.  
Empire Mortgage X, Inc.  
Empire Mortgage XI, Inc.  
Empire Mortgage XIII, Inc.

Empire State Bank NA  
EmpireAmerica LLC  
Empirica Development Corporation  
Encompass Lending Corp  
Encore Credit Corporation  
Endeavor Capital LLC dba Homestead Financial Mortgage  
Enterprise Mortgage Group, LLC  
Enterprise Bank & Trust  
Enterprise Bank and Trust Company  
Enterprise Bank, N.A.  
Entrust Financial Corporation  
Entrust Mortgage, Inc  
eOption Loan, LLC  
EPI Mortgage Center, Inc.  
Equifirst Corporation  
Equifund, Inc.  
Equihome Mortgage Corp  
EquiPlus, Inc.  
Equipoint Financial Network, Inc.  
Equisource Home Mortgage Corporation  
Equitable Home Mortgage, Inc.  
Equitable Mortgage Corp.  
Equitable Mortgage Corporation  
Equitable Mortgages of Nebraska Inc  
Equitable Trust Mortgage Corporation  
Equity Achievement Group, LLC  
Equity Bank, NA  
Equity Consultants, LLC  
Equity Financial Inc  
Equity Lending, LLC  
Equity Loans LLC  
Equity Mortgage Corporation  
Equity National Funding Group, Inc.  
Equity Now Inc.  
Equity One, Inc.  
Equity Plus, Inc.  
Equity Resources, Inc.  
Equity Services, Incorporated  
ESB Financial  
Essex Mortgage dba Alliance Lending Group  
Essex Savings Bank, FSB  
Etekcapital, LLC

Euro Mortgage Bankers Inc.  
Eustis Mortgage Corporation  
EvaBank  
Evanston Insurance Company c/o Universal Assurors Agency  
Ever Bank  
Everbank Reverse Mortgage Company, LLC  
Everest Group, Inc. dba Kapt Mortgage  
Everett Financial Inc dba Supreme Lending  
Evergreen Home Loans  
Evergreen Mortgage Corporation dba Evergreen Ohana Group  
Evergreen Mortgage Services LLC  
EverHome Mortgage Company  
Evest Mac Funding 1  
Evestmac Funding II LLC  
EVOFI ONE  
Evolution Funding Group, LLC.  
Evolve Mortgage Services Inc.  
Excel Bank dba Excel Mortgage Company  
Excel Financial Group, LLC  
Excel Funding  
Excel Home Loan, Inc.  
Excel Mortgage Network Inc  
Excellence Mortgage, LTD.  
Executive Financial Services Co Inc  
Executive Home Loans, Inc.  
Executive Lending Group, Inc.  
Executive Mortgage Group  
Executive Mortgage LLC  
Executive Mortgage of Michigan LLC  
Executive Mortgage Services, Inc.  
Expedia Mortgage Company  
Expedient Mortgage, Inc.  
Expedited Financial Services Inc., dba MORTGAGE EXPEDITORS  
Experience Mortgage Inc  
Experienced Mortgage Professionals, Inc.  
Expert Mortgage Company of Northeast Ohio LTD  
Express Capital Lending  
Express Financial Corp  
Express Loan America, Inc. dba Express Loan America  
Express Mortgage  
Express Mortgage Group Inc dba Express Mtg Fndg Group  
Express One Mortgage Corp.

Extraco Banks, N.A., d.b.a. Extraco Mortgage  
Eykis Financial Services, Inc.  
EZ Funding Corporation  
EZ Mortgage Lending  
ezEscrow, Inc., dba Settleware Secure Services  
F and B Acquisition Group LLC  
F&M Bank Iowa  
F&T Mortgage, Inc.  
F.T. Financial Inc  
Fairfield County Bank  
Fairfield Financial Mortgage Group, Inc.  
Fairmont Funding Ltd.  
Fairpark Mortgage Inc.  
Fairway Funding Group, Inc  
Fairway Independent Mortgage Corp.  
Fairway Mortgage Inc.  
Faith Financial Group  
Faith Mortgage, LLC  
Falcon Capital Funding LLC  
Family Choice Mortgage Corporation  
Family Finance Mortgage LLC  
Family First Mortgage  
Family First Mortgage Inc  
Family Home Finance LLC  
Family Trust Mortgage Group LLC  
Fannie Mae  
Fannie Mae (Reverse Mortgages)  
Farmers & Merchants Bank  
Farmers & Merchants Bank of St. Clair  
Farmers and Merchants Bank  
Farmers and Merchants Bank (FL)  
Farmers and Merchants Bank of Long Beach  
Farmers Bank & Trust N.A.  
Farmers State Bank  
Farmers State Bank of Alto Pass  
Farwell Lending LLC a subsidiary of Cambridge Savings Bank  
FASLO Solutions, LLC  
Fay Servicing LLC  
Fayette County National Bank  
FBC Mortgage LLC  
FBI  
FBT MORTGAGE L.L.C.

FCI Lender Services, Inc.  
FDB Mortgage, Inc.  
FDIC as Receiver for First National Bank of Nevada  
FDIC as receiver for Franklin Bank SSB  
FDIC As Receiver for Franklin Bank, S.S.B.  
FDIC as receiver for Miami Valley Bank  
FDIC as Receiver of Netbank  
Fearon Financial, LLC  
Fed Funding Mortgage Corporation  
Federal Deposit Insurance Corporation  
Federal Guaranty Mortgage Corporation  
Federal Home Loan Bank of Atlanta  
Federal Home Loan Bank of Boston  
Federal Home Loan Bank of Chicago, as MPF  
Federal Home Loan Bank of Cincinnati  
Federal Home Loan Bank of Dallas  
Federal Home Loan Bank of Indianapolis  
Federal Home Loan Bank of New York  
Federal Home Loan Bank of Pittsburgh  
Federal Home Loan Bank of San Francisco  
Federal Home Loan Bank of Seattle  
Federal Home Loan Bank of Topeka  
Federal Home Loan Mortgage Corporation  
Federal Mortgage Company Inc  
Federated Home Mortgage, Inc.  
Federated Lending Corporation  
Federated Mortgage Corporation  
Federation of Appalachian Housing Enterprises, Inc.  
Fidelity & Trust Mortgage, Inc.  
Fidelity Bank  
Fidelity Bank (MI)  
Fidelity Bank, Wichita Falls  
Fidelity Financial Mortgage Corp dba Fidelity Mtg Capital  
Fidelity Funding Mortgage Corp.  
Fidelity Home Mortgage Corporation  
Fidelity Information Services  
Fidelity Mortgage Corporation  
Fidelity Mortgage Group Inc.  
Fidelity Mortgage Lending, Inc.  
Fidelity Mortgage, Inc.  
Fidelity One Mortgage  
Fidelity One Mortgage, LLC

Fidelity Savings Bank (PA)  
Fidelity State Bank & Trust Co.  
Fieldstone Mtg. dba Broad Street Mtg.  
Fifth Third Bank  
Fifth Third Bank (f/n/a Crown Bank FSB)  
Fifth Third Bank (f/n/a Crown Bank)  
Fifth Third Bank (f/n/a First Charter Bank)  
Fifth Third Mortgage Company  
FIMI dba Forum Mortgage  
Finance America, LLC  
Finance Factors., LTD  
Financial Builders FCU  
Financial Capital Inc.  
Financial Consolidation & Mortgage Corp. dba FCMC  
Financial Mortgage Corporation  
Financial Mortgage, Inc.  
Financial One Mortgage Corporation  
Fine Mark National Bank & Trust  
First Access Mortgage Corp.  
First Alliance Mortgage Corp of Delaware  
First Allied Mortgage, dba Federal Finance  
First Alternative Mortgage Corp.  
First American Bank and Trust Company  
First American Bank Home Mortgage  
First American Bank, NA  
First American CoreLogic  
First American Default Information Services LLC  
First American Equity Corporation  
First American Fulfillment Solutions  
First American Funding Co. LLC  
First American Mortgage Trust  
First American National Bank Association  
First Arkansas Mortgage Company  
First Atlantic Bank  
First Atlantic Mortgage Services, Inc.  
First Bank (VA)  
First Bank and Trust of Mississippi  
First Bank d.b.a. First Bank Mortgage  
First Bank Mortgage, A Division of First Bank of GA  
First Bank NC  
First Bank of Idaho  
First Bank of the Lake

First Banking Center  
First Brunswick Mortgage  
First California Bank  
First California Mortgage Company  
First Call Mortgage Company  
First Capital Financial Resources  
First Capital Fin'l Services Corp dba Full Compass Lending  
First Capital Mortgage Group, Inc.  
First Capital Mortgage Services Inc.  
First Capital Mortgage, LLC  
First Capstone Mortgage LLC  
First Centennial Mortgage Corp.  
First Central Savings Bank  
First Central State Bank  
First Century Bank, N.A.  
First Choice Bank  
First Choice Financial Corp.  
First Choice Funding Group Ltd.  
First Choice Funding, Inc.  
First Choice Lending Group, LP  
First Choice Mortgage  
First Choice Mortgage Services Inc.  
First Citizens Bank & Trust Co.  
First Citizens Bank and Trust Company Inc  
First Citizens National Bank  
First City Bank of Florida  
First City Mortgage, Inc.  
First Coast Lending Inc  
First Coastal Mortgage LLC dba HH Mortgage  
First Collateral Services, Inc.  
First Collinsville Bank  
First Colony Mortgage Corporation  
First Colorado Trust LLC  
First Commercial Bank  
First Commercial Bank of Florida, Inc.  
First Commonwealth Mortgage Corp  
First Community Bank  
First Community Bank (MO)  
First Community Bank of Crawford County  
First Community Credit Union  
First Community Credit Union of Houston  
First Community Mortgage

First Community Mortgage  
First Community Mortgage a Division of First Community Bank  
First Community Mortgage Inc.  
First Consolidated Mortgage Company  
First Continental Mortgage and Investment Corp.  
First Continental Mortgage, Ltd.  
First County Bank  
First Covenant Financial Group, LLC  
First Credit Union  
First Dakota National Bank  
First Eastern Mortgage Corporation  
First Educators Credit Union  
First Equity Financial Corp. dba First Equity Home Loans  
First Equity Financial LLC dba First Equity Financial  
First Equity Lending, Inc.  
First Equity Mortgage Bankers, Inc.  
First Equity Mortgage Inc.  
First Equity Mortgage Services, Inc.  
First Equity Mortgage, Inc. (AL)  
First Family Mortgage, Inc.  
First Fed Mortgage, Inc  
First Federal Bank  
First Federal Bank of California  
First Federal Bank of the Midwest  
First Federal Bank, FSB  
First Federal of Charleston  
First Federal Savings and Loan Association of Newark  
First Federal Savings Bank  
First Federal Savings Bank (IN)  
First Federal Savings Bank of Twin Falls  
First Federal Savings Bank- TN  
First Fidelity Bank, NA  
First Fidelity Financial, Inc.  
First Financial Bank NA  
First Financial Bank, NA  
First Financial Bank.  
First Financial Company  
First Financial Equities, Inc.  
First Financial Home Mortgage Corp  
First Financial Mortgage  
First Financial Mortgage Corp  
First Financial Mortgage Corp (KY)

First Financial Services Inc (MI)  
First Financial Services, Inc.  
First Financial Solutions LLC  
First Financial Trust Mortgage, LLC  
First FL Lending of Tampa Bay, Inc.  
First Florida Bank  
First Florida Home Loans  
First Florida Lending Corporation  
First Florida Mortgage Network, Inc.  
First Franklin Financial Corporation  
First Funding Financial Services, Inc.  
First Funding Group, LLC  
First Greensboro Home Equity, Inc.  
First Guaranty Financial Corporation  
First Guaranty Mortgage Corporation  
First Hallmark Mortgage Corp  
First Harrison Bank  
First Hawaiian Bank  
First Home Financial Services, Inc  
First Home Mortgage Corporation  
First Home Savings Bank  
First Hope Bank  
First Horizon Home Loans, a div. of FTB  
First Houston Mortgage Ltd  
First Illinois Mortgage Inc.  
First Independent National Bank  
First Integrity Mortgage Services, Inc.  
First International Bank and Trust  
First Internet Bank of Indiana  
First Interstate Bank  
First Interstate Financial  
First Jersey Mortgage Services Inc.  
First Liberty Financial Group LLC dba First Liberty Fin Mtg  
First Liberty Mortgage LLC  
First Lincoln Loan Services, LLC  
First Lincoln Mortgage Corp.  
First Madison Loan Services LLC  
First Madison Mortgage Corp  
First Magnus Financial Corporation  
First Maine Mortgage LLC  
First Mark Mortgage Company, Inc  
First Merchants Corporation

First Michigan Bank  
First Mid-Illinois Bank & Trust N.A.  
First Minnesota Bank  
First Missouri National Bank  
First Mortgage Banc Corporation  
First Mortgage Company, L.L.C.  
First Mortgage Corp.  
First Mortgage Corporation of South Carolina  
First Mortgage Group, Inc.  
First Mortgage of Indiana, Inc.  
First Mutual Bank  
First Mutual Corp  
First Mutual Mortgage Corporation  
First Mutual Mortgage, Inc.  
First National Bank  
First National Bank Alaska  
First National Bank Crossett  
First National Bank Fox Valley  
First National Bank Garden City  
First National Bank In Alamogordo  
First National Bank of America  
First National Bank of Arizona (RAPP)  
First National Bank of Bastrop  
First National Bank of Central Florida  
First National Bank of Chester Cnty through American Home Bank  
First National Bank of Christiansburg  
First National Bank of Durango  
First National Bank of Fabens  
First National Bank of Midland  
First National Bank of Monahans dba Texas Hills Bank  
First National Bank of Montana  
First National Bank of Nassau County a/d/o CBC National Bank  
First National Bank of Northern California  
First National Bank of Omaha  
First National Bank of Pennsylvania  
First National Bank of Santa Fe  
First National Bank of the South  
First National Bank of Trenton  
First National Bank of Wyoming  
First National Bank South Dakota  
First National Bank, Sallisaw  
First National Home Mortgage Corp

First National Mortgage Banc Inc. dba Eagle Mortgage  
First Nation's Home Finance Corp.  
First Niagara Bank  
First NLC Financial Services, LLC  
First Northstar Inc. dba Minnesota Mortgage Connection  
First Ohio Banc & Lending  
First Old Capital Inc dba Old Capital Residential  
First Omni Mortgage Lending  
First Option Mortgage  
First Pacific Mortgage Co. Inc  
First Pacific, Inc.  
First Palmetto Mortgage, Inc.  
First Peoples Bank  
First Portfolio Mortgage Corporation  
First Quality Mortgage Company  
First Rate Capital Corp.  
First Reliance Bank  
First Republic Mortgage Corporation dba  
First Residential Mortgage Network, Inc.  
First Residential Mortgage Services Corporation  
First Roosevelt, LLC  
First Savings Mortgage Corporation  
First Security Bank – AR  
First Security Bank of Bozeman  
First Security Bank of Missoula  
First Security Mortgage Company  
First Security Mortgage Services, Inc.  
First Security Trust Bank  
First Service Mortgage  
First Service Mortgage, Inc.  
First Solution Lending, Inc.  
First Source Mortgage, Inc.  
First Southwestern Financial Services  
First State Bank  
First State Bank – IL  
First State Bank (27364)  
First State Bank (IN)  
First State Bank (TX)  
First State Bank and Trust Co  
First State Bank Mortgage Company, LLC  
First State Bank of Middlebury  
First State Bank of the Florida Keys

First State Bank of Wyoming  
First State Home Loan  
First State Mortgage  
First Suffolk Mortgage Corporation  
First Switzerland Financial  
First Tennessee Bank National Association  
First United Bank  
First United Bank and Trust Company  
First United Home Loans  
First United Mortgage Banking Corp.  
First United Mortgage Company Inc  
First United Mortgage Corporation  
First West Mortgage Bankers LTD  
First Western Bank & Trust  
First Western Funding, LLC  
First Western Mortgage Corporation  
First Western Mortgage, Inc.  
First Wholesale Mortgage Corporation  
First Wisconsin Financial, Inc.  
First World Mortgage Corporation  
FirstBank Holding Company of Colorado/FirstBank of Colorado  
Firstco Mortgage Corp.  
FirsTier Bank Mortgage Division  
Firstline Mortgage Inc.  
FirstMac Corporation  
Firstrust  
FirsTrust Mortgage  
Fischer and Fritchel Home Mortgage Co. LLC  
Fiserv – Unifi Products Group  
Fiserv -MortgageServ  
Fiserv Solutions, Inc.  
Mortgage  
Fitzgerald Mortgage Corp.  
Fitzgerald Mortgage, Inc.  
Five Points Bank  
Five Points Bank of Hastings  
Five Star Financial, Inc.  
Five Star Partnership, LLC DBA Five Star Mortgage  
Flagship Financial Services, Inc.  
Flagship Mortgage Banc Inc a Wholly Owned Subsidiary of Old  
Flagship Mortgage Corporation  
Flagstar Bank

Flaherty Funding Corporation  
Flat Branch Mortgage, Inc  
Flathead Bank  
FlexPoint Funding Corporation  
Florida Capital Bank Mortgage  
Florida Citizens Bank  
Florida Community Bank  
Florida Parishes Bank  
Floridian Financial Mortgage, LLC  
Flower Bank FSB  
FM Financial Services, Inc. dba Foundation Mortgage  
FM Lending Services, LLC  
FM Mortgage Corporation  
FMWF Trust  
FNT Mortgage Series 2000-1  
Focus Financial & Mortgage  
Forem Capital Inc.  
Foresight Mortgage Corporation  
Forest Park National Bank & Trust Co.  
Fortes Financial, Inc.  
Fortress Financial, LLC  
Fortress Mortgage, Inc  
Fortune Lending Corporation  
Fortune One Mortgage Corporation  
FORUM Credit Union dba FORUM Mortgage  
Foundation Capital Group Inc.  
Foundation Financial Group LLC  
Foundation Financial Services, Inc.  
Foundation Mortgage  
Foundation Mortgage Company Inc.  
Foundation Mortgage Corporation  
Founders Bank  
Founders Bank & Trust  
Fountain Grove Mortgage  
Fowlaw Enterprises, Inc. dba Oakridge Financial Services  
Fox Funding, Inc.  
Fox Mortgage, Inc  
Franek Home Loans dba East Coast Lending  
Frank, Weinberg & Black, P.L.  
Franklin American Mortgage  
Franklin Credit Management Corporation  
Franklin Loan Center

Franklin Mortgage Company  
Franklin Savings and Loan Company  
Freedom Bank  
Freedom Choice Mortgage LLC  
Freedom Financial Mortgage Corporation  
Freedom Financial Solutions, Inc.  
Freedom First Federal Credit Union  
Freedom Lending, LLC  
Freedom Mortgage Corporation  
Freedom Mortgage Corporation – NJ  
Freeland, Rogers, LLC DBA Foundation Mortgage Group  
Freeman Webb Mortgage Corporation  
Freestand Financial Holding Corp  
Freestone Enterprises, Inc. dba Freedom American Mortgage  
Frels Enterprises, Inc dba Mortgage Associates of Texas  
Fremont Bank  
Fremont Reorganizing Corp f/k/a Fremont Investment & Loan  
Friendswood Financial, LTD  
FRMC Financial Inc. dba First Republic Mortgage Corporation  
Frontier 2000 Mortgage & Loan, Inc.  
Frontier Bank FSB dba El Paseo Bank  
Frontier Bank, National Association  
Frontier Financial Inc. dba Frontier Mortgage  
Frontier Investment Co., dba Rainland Mortgage Company  
Frontier Lending Company, LLC  
Frontier National Bank  
FTN Financial Warehouse Lending  
FUCM Private Investor – 1000010455 (NON MEMBER)  
FUCM Private Investor – 1000110455 (NON MEMBER)  
FUCM Private Investor – 1000210455 (NON MEMBER)  
FUCM Private Investor – 1000310455 (NON MEMBER)  
Full House Mortgage, Inc.  
Fulton Bank dba Fulton Mortgage Company  
Funding Resources Mortgage Corp.  
Funding Solutions Inc  
Fusion Home Loans, LLC  
G Squared Financial LLC  
Gabriel Mortgage, LLC  
Garden City Bank  
Garden City State Bank  
Gardner Financial Services LTD dba Gardner Financial Service  
Gateway Bank Mortgage, Inc.

Gateway Bank, F.S.B.  
Gateway Business Bank dba Mission Hills Mortgage Bankers  
Gateway Capital Mortgage Corp  
Gateway Financial Corporation  
Gateway Financial Services, Inc.  
Gateway Funding Diversified Mortgage Services LP  
Gateway Mortgage Group  
Gateway Residential Funding  
GB Home Equity LLC A Wisconsin Limited Liability Company  
GBC Funding  
GCM Mortgage Inc.  
GCS Federal Credit Union  
GD LLC dba GLF Funding dba Guaranty Lenders Funding  
GD Mortgage Inc  
GE HF Holdings, Inc.  
GE Money Bank  
Gecko Mortgage Incorporated  
Gemini Bancorp, Limited  
GenEquity Mortgage, Inc.  
General Mills Federal Credit Union  
General Mortgage Company  
General Mortgage Corporation of America  
General Mortgage Finance Corp  
Genesee Regional Bank  
Genesis Mortgage Corporation  
Geneva Mortgage Corp  
Geneva Mortgage Services LLC  
Geneva State Bank  
Genisys Financial Corp.  
GEO Financial, Inc dba Blue Water Mortgage Co  
GEO Mortgage Services Inc  
GEO-Corp, Inc. dba Interstate Bancorp  
George Mason Mortgage Corporation  
Georgetown Mortgage Inc dba Home Source Mortgage  
Georgetown Mortgage, Inc.  
Georgia Bank and Trust  
Georgia Banking Company dba GBC Funding  
Georgia Banking Company dba National Mortgage Alliance  
Georgia Home Mortgage Network Inc.  
Gerber Federal Credit Union  
German American Bancorp  
Gershman Investments Corp.

Gesa Credit Union  
GF Mortgage Inc. dba Greystone Financial  
GFI Mortgage Bankers Inc  
GHS Mortgage dba Windsor Mortgage  
Gilpin Financial Services, Inc.  
GL Financial Services, LLC  
Glacier Bancorp, Inc.  
Glacier Bank  
Glendive BN FCU  
Glenn Computer Corporation  
Glenwood Financial, LLC  
Global Advisory Group dba Mortgage Lending Group  
Global Credit Union  
Global Equity Lending Inc.  
Global Financial Services  
Global Funding Solutions, LLC  
Global Home Loans and Finance  
Global Lending Inc.  
Global Lending Solutions, LLC  
Global Lending, LLC  
Globe Mortgage America LLC  
GMAC Bank  
GMAC Bank – Document Custody Services  
GMAC Bank (1)  
GMAC BANK (TRUSTEE 01)  
GMAC BANK ASSET MANAGEMENT CO  
GMAC Mortgage, LLC  
GMC Lending Services Inc.  
GMFS, LLC  
GMI Home Loans, LLC dba GMI Funding  
GMS Funding L.L.C.  
GNL Inc., dba Freedom Mortgage & Loan  
Go Blue, Inc. dba The Mortgage Group  
Goal Mortgage Funding, Inc.  
Gold Bank  
Gold Mortgage Banc Inc.  
Gold Star Mortgage Financial Group Corporation  
Golden Empire Mortgage, Inc.  
Golden Equity Mortgage Corp.  
Golden First Mortgage Corp  
Golden Rule Mortgages, Inc.  
Golden West Funding, Inc.

Goldenwest Credit Union  
Goldman Sachs Bank USA  
Goldman Sachs Mortgage Company  
Golf Savings Bank  
Gordon Lending Corporation  
Gorman & Gorman Residential Mtg. Svs., Inc.  
Gotham Mortage Corporation  
Govell Funding Group LLCdba CT Home Loans  
Government National Mortgage Association  
Grabill Bank  
Grace America Mortgage LTD  
Grace Funding Inc.  
Grand Bank, NA  
Grand Rivers Community Bank  
Grand Valley National Bank  
Grande Homes, Inc. dba GHI Mortgage  
Granite Mortgage & Construction Finance Inc  
Granite Mortgage Corp  
Graystone Funding Company LLC dba Graystone Mortgage LLC  
Graystone Mortgage LLC  
Graystone Solutions, Inc.  
Great Country Mortgage Bankers, Corp.  
Great Eastern Mortgage & Investment Inc  
Great Florida Bank  
Great Horizons, Inc. dba Great American Mortgage  
Great Lakes Bank, NA  
Great Lakes Mortgage & Inv Inc.  
Great Lakes Mortgage Brokers LLC  
Great Northern Bank  
Great Northern Financial Corporation  
Great Northern Financial Group, Inc.  
Great River Federal Credit Union  
Great Southern Bank  
Great Western #1 Inc.  
Great Western Bank  
Great Western Financial Group  
Great Western Financial Services, Inc  
Great Western Home Loans  
Greater Acceptance Mortgage Corporation  
Greater Atlanta Mortgage Co.  
Greater Atlantic Mortgage Corporation  
Greater Financial Mortgage Corp

Greater Iowa Credit Union  
Greater Midwest Mortgage Corp  
Greater Nevada Mortgage Services  
Greater Northwest Mortgage Inc.  
Greater Potomac Mortgage Company  
Greater United Home Funding, Inc.  
GreatHouse Mortgage, Inc  
Green Bay Mortgage Headquarters, LLC DBA Green Bay Mortgage  
Green Planet Mortgage, LLC  
Green Planet Servicing LLC  
Green Tree Servicing LLC  
Greenback Funding Inc.  
GreenBank  
Greenco Financial Mortgage Bankers  
Greenfield Co-Operative Bank  
Greenfield Mortgage Corporation  
Greenlight Financial Services  
Greenpark Mortgage Corporation  
GreenPoint Mortgage Funding Inc.  
Greentree Mortgage Company, L.P.  
Greenwich Capital Financial Products, Inc  
Greenwich Investors XXVI, LLC  
Greenwood Properties LLC  
Greg Bissmeyer dba GB Mortgage  
Gregg & Valby Mortgage Services  
Greystone Bank (R)  
Greystone Financial Group  
Griffin Lending LLC #84861  
Grimaldi Capital Funding, Inc.  
Group One Mortgage Corporation  
Group One Mortgage Inc.  
Grovebay Financial, Inc  
Groves Funding Corporation  
GSB Mortgage Inc.  
GSC Capital Corp  
GSF Mortgage Corporation  
GTKY Credit Union Inc  
Guaranteed Home Mortgage Company, Inc.  
Guaranteed Mortgage Brokers Inc  
Guaranteed Rate, Inc  
Guaranty Bank (MO)  
Guaranty Bank (Texas)

Guaranty Bank, FSB  
Guaranty Federal Financial Corp.  
Guaranty Trust Company  
GuardHill Financial Corp.  
Guardian Financial Network Inc.  
Guardian Mortgage, Inc.  
Guardian Nationwide Mortgage Inc.  
Guidance Mortgage Group, LLC  
Guidance Mortgage LLC  
Guild Mortgage Company  
Gulf Atlantic Funding Group, Inc.  
Gulf Coast Bank & Trust Co. Non Mortgage  
Gulf Coast Bank and Trust Company  
Gulf Coast Community Bank  
Gulf Coast Mortgage Inc  
Gulf Coast Principle, LLC  
Gulf States Mortgage  
Gulfstream Business Bank  
Gum Tree Mortgage, LLC  
GVC Mortgage Inc dba Preferred Capital  
H & R Block Mortgage  
H&H Financial Group LLC dba Life Mortgage Group  
H&R Block Bank  
H.M.M. Enterprises, Inc.  
Habersham Bank  
Habitat Mortgage Company Inc  
Hallmark Home Mortgage  
Hallmark Mortgage Services, Inc.  
Hamilton Federal Bank  
Hamilton Group Funding Inc.  
Hamilton Mortgage Corporation  
Hamilton National Mortgage Company  
Hammer Mortgage, Inc.  
Hammond Securities Co., LLC  
Hancock Bank  
Hanover Mortgage Company  
Happy State Bank  
Harbor Financial Mortgage Corporation  
Harbourton Mortgage Investment Corporation  
Hargrow & Associates Inc dba MH&A Financial Service  
Harris Nesbitt Corp. (As Agent for Fairway Finance Co. LLC)  
Harry Mortgage Company

Hart West Financial  
Hartford Financial Services Inc.  
Hartland Mortgage Centers Inc  
Harvest Financial.Net, Inc DBA Harvest Financial  
Hawthorn Bank  
Hawthorne Capital Corp  
Hawthorne Credit Union  
Hayhurst Mortgage, Inc.  
HBC Investment Group, Inc. dba All-American Mortgage  
HCI Mortgage  
HCL Finance, Inc.  
Hearthsde Lending Corp.  
Heartland Bank  
Heartland Bank.  
Heartland Community Bank  
Heartland Credit Union  
Heartland Funding Corp  
Heartland Home Finance Inc  
Heartland Mortgage Company  
Heartland Mortgage Company LC  
Heartland National Bank  
Heartwell Mortgage Corporation  
Hedlund Mortgage LLC  
Hela Corporation dba Integra Pacific Mortgage  
Helpbringer Mortgage Services, Inc.  
Hemant Shah dba NJ Mortgage Services  
Hemisphere National Bank, Mortgage Division  
HengerRast Mortgage Corporation  
Heritage Financial Group, LLC  
Heritage Mortgage & Loan, Inc  
Heritage Mortgage Services, LLC  
Heritage Oaks Bank  
Heritage Plaza Mortgage, Inc.  
Heritage Savings Bank  
Herman-Morrie Enterprises Inc. dba Hawaii's Premiere Mtg. Co  
Hernandez Services Inc.  
HF Financial Corp  
HFC – Beneficial  
HFN – Consumer Orig.  
Hlgh Point Mortgage Corp  
High Tech Lending  
Highland Banc, Inc

Highland Federal Savings & Loan  
Highland Financial Co., LLC.  
Highmark Federal Credit Union  
Hillcrest Bank  
Hills Bank and Trust Company  
Hilton Head Mortgage, LLC  
Hilton Mortgage Corporation II  
Hinds Mortgage Inc  
HL Mortgage, LLC  
HMC – Home Mortgage Consultants, Inc.  
HMC Funding Inc.  
HNB Mortgage  
Hogar Mortgage  
Home 123/New Century  
Home Bank SB  
Home Capital Funding  
Home Capital, Inc.  
Home City Federal Savings Bank of Springfield  
Home Equity Solutons LTD  
Home Express  
Home Fed Realty Corp  
Home Federal Bank ID  
Home Federal Savings and Loan  
Home Federal Savings Bank  
Home Finance of America  
Home Finance.com Inc.  
Home Financial, Inc.  
Home Financing Center Inc.  
Home Financing Unlimited, Inc.  
Home Funding Corporation  
Home Funding Finders, Inc.  
Home Loan Center dba Lending Tree Loans  
Home Loan Consultants  
Home Loan Consultants Inc  
Home Loan Corporation  
Home Loan Funding Inc  
Home Loan Mortgage Company  
Home Loan Mortgage Corporation  
Home Loan Network  
Home Loan Professionals, LLC dba Home Loan Professionals  
Home Loan Services, Inc.  
Home Loan Specialists Inc.

Home Loans USA Inc. (Orange)  
Home Mortgage Associates, Inc.  
Home Mortgage Corporation  
Home Mortgage Desk Corp.  
Home Mortgage Finance Group Corp  
Home Mortgage Inc.  
Home Mortgage Lending, LLC  
Home Mortgage Resources Inc  
Home Mortgage Solutions, Inc.  
Home Mortgage, Inc.  
Home N Mortgage, Inc.  
Home National Bank N.A.  
Home Savings & Loan Co. of Youngstown, Ohio  
Home Savings & Trust Mortgage  
Home Savings bank  
Home Savings Mortgage  
HOME SAVINGS OF AMERICA  
Home Service Associates, Inc.  
Home South Mortgage Corporation  
Home State Bank & Trust Co  
Home State Mortgage Group  
Home Team Equity, LLC  
Home Town Mortgage Inc  
Home USA Mortgage, Inc.  
Home Vest LLC  
HomeAmerican Mortgage Corporation  
HomeBanc N.A.  
Homebound Mortgage, Inc.  
Homebuyers Financial LLC  
Homebuyer's Resource Group, LLC  
HomeComings Financial, LLC  
HomeComings Wholesale Funding  
Homefield Financial Inc.  
HomeFirst Mortgage LLC  
HomeFirst Mortgage Services LLC  
Homefront Mortgage Group LLC  
Homeland Capital, LLC  
Homeland Mortgage LLC  
Homeline Mortgage Corp  
Homelink Mortgage Inc  
HomeLoan USA Corporation  
HomeLoan.com, Inc.

HomeLoanAdvisors.com  
Homeowners Financial Group USA, LLC.  
Homeowners Financial Services, Inc.  
Homeowners Friend Mortgage Company, Inc.  
Homeowners Mortgage Enterprises, Inc.  
HomeOwners Mortgage of America, Inc.  
Homeplaceloans.com, Inc.  
HomePoint Mortgage Group LLC  
HomePromise Corporation  
HomEq Servicing  
Homequest Capital Funding LLC  
Homeservices Financial, LLC  
Homeservices Lending, LLC Series A (CA)  
Homeservices Lending, LLC Series A DBA Mortgage South  
Homesource Funding Group  
Homesource Lending Inc.  
Homespring Financial LLC  
Homespun Mortgage Corporation  
HomeStar Financial Corporation  
Homestar Lending Corporation  
Homestar Mortgage Services (Vendor)  
Homestar Mortgage, Inc.  
HomeStart Mortgage Corporation  
Homestead Financial Services, Inc.  
Homestead Funding Corp  
Homestead Mortgage Company LLC dba Homesite Mortgage  
Homestead Mortgage Corporation  
Homestead Mortgage Inc.  
Homestead-USA, Inc.  
HomeStreet Bank  
HomeTech Mortgage Corporation  
Hometown America Incorporated  
Hometown Bank of Corbin  
Hometown Equity Mortgage of St. Louis, Inc.  
HomeTown Financial Group, Inc.  
HomeTown Lenders LLC  
Hometown Lending  
HomeTown Mortgage Services, Inc.  
Hometown Security Mortgage Inc  
Hometowne Lending L.L.C.  
HomeTrust Bank  
Hometrust Mortgage Company

HomeTrust Mortgage Inc.  
Hometrust Mortgage Services LLC  
HomeValue Mortgage, Inc.  
Homevest Mortgage Corporation  
Homeview Lending  
Homewide Lending Corp.  
Homewise Inc.  
Honda Federal Credit Union  
Honesdale National Bank  
Honor State Bank  
Hopewell Federal Credit Union  
Horizon Bank  
Horizon Bank (MN)  
Horizon Bank, Mortgage Warehousing Division  
Horizon Bank, N.A.  
Horizon Direct, Inc. dba Commitment Lending  
Horizon Financial Group, Inc.  
Horizon Mortgage Corp. DBA Americhoice Residential Funding  
Horizon National Bank  
Horizon National Lending  
Housing & Neighborhood Development Services, Inc. dba HANDS  
Housing Opportunity Comm. – Non-Member Investor  
Housing Solutions, Inc.  
Houston Prime Mortgage, LLC  
Houstonian Mortgage Group, Inc. DBA Westin Mortgage Group  
HoustonMortgage.com  
Howard Bank  
Howard Hanna Financial Services, Inc.  
Howard Hanna Mortgage Services  
HSBC Bank USA  
HSBC Bank USA as Trustee  
HSBC Bank USA, NA – Non-Affiliate  
HSBC Bank USA, National Association  
HSBC Mortgage Corporation, USA  
HSBC Mortgage Services  
HSBC Mortgage Services Warehouse Lending Inc  
HTFC Corporation DBA HTFC Mortgage Bankers, Miracle Funding  
Hudson City Savings Bank  
Humbert Mortgage  
Humphries Mortgage Inc.  
Hunt Mortgage  
Hunter Financial Group LLC

Huntingdon Valley Bank  
Huntington Community Mortgage Bankers  
Huron Valley Financial Inc  
Hyde Park Bank  
Hyperion Capital Group LLC  
Hyperion Capital Group, LLC  
IAA Credit Union  
iApprove Lending  
Iberia Mortgage Corp.  
IBEX Networks, Inc.  
Idaho Banking Company  
Idaho First Bank  
Idaho Independent Bank  
Ideal Home Loans, Inc  
Ideal Mortgage Specialists, Inc  
Identico Inc. dba Constantine Mortgage Services  
IDS, Inc  
IFG Mortgage Services, Inc.  
iFreedom Direct Corporation  
Ikon Mortgage Lenders, Inc.  
Illinois Mortgage Funding Corporation  
Iltis Lending Group Inc.  
Imath Inc dba 21st Century Mortgage  
IMC Funding Group, Inc.  
imortgage.com Inc.  
Impac Funding Corporation  
Impac Mortgage Acceptance Corporation dba Impac Funding Corp  
Impac Warehouse Lending Group  
Impact Mortgage Group, Inc.  
Imperial Lending LLC  
IMS Mortgage Services  
Independence Community Bank  
Independence Financial Corporation  
Independent Capital Group, Inc  
Independent Financial Mortgage, Inc  
Independent Mortgage  
Independent Realty Capital Corp.  
Indiana Members Credit Union  
Indianapolis Neighborhood Housing Partnership  
Indigo Fincancial Group, Inc  
IndyMac Federal Bank FSB  
I-Net Mortgage Corp

Infinite Financial Corporation dba Metropolitan Home Mtg  
Infinite Mortgage Services, LLC  
Infinity Financial Corp  
Infinity Financial Network LLC  
Infinity Funding Corp.  
Infinity Group Services  
Infinity Home Mortgage Company Inc.  
Infinity Information Solutions LLC, wos of First American RE  
Infinity Mortgage Co. Inc  
Infinity Mortgage Corporation  
Infinity Mortgage Corporation.  
Information Engineering Services, Inc.  
Ingle & Associates Mortgage Services, Inc dba Ingle Mortgage  
Ingomar Limited Partnership  
Inland Northwest Bank  
Innery Lending LLC  
Innovative Financial Services, Inc.  
Innovative Mortgage Capital, LLC  
Innovative Mortgage Concepts LLC  
Innovative Mortgage Solutions LLC  
Innovative Property Services, Inc.  
Insight Bank  
Insight Financial Corporation  
InSource Financial Services LLC  
InSouth Funding Inc  
InstaFi.com  
Instant Capital Funding Group, Inc.  
Integrated Financial Group, Inc.  
Integrated Lending, Inc.  
Integrated Mortgage Corporation  
Integrated Mortgage Services Inc.  
Integrated Mortgage Strategies Ltd.  
Integrity Bancorp  
Integrity Financial LLC  
Integrity Financial Services of Tampa Bay Inc.  
Integrity Financial Services, Inc.  
Integrity First Financial, Inc.  
Integrity First Home Loans Inc  
Integrity Home Loan of Central Florida Inc  
Integrity Home Mortgage Corporation  
Integrity Lending LLC  
Integrity Mortgage & Financial Incorporated

Integrity Mortgage LLC  
Integrus Mortgage LLC  
Intelli Mortgage Services, Inc.  
Inter Mountain Mortgage  
Inter National Bank  
Inter Savings Bank, FSB  
InterBay Funding, LLC  
InterContinental Capital Group, Inc.  
Intercontinental Mortgage Partners of Texas, LP  
Interlinc Mortgage, Inc.  
Intermountain Industries, Inc. dba Major Mortgage USA  
Intermountain Mortgage Company Inc  
International Bank of Commerce  
International Bankers Financial Group  
International Home Capital Corporation  
International Lending Solutions, Inc.  
International Mortgage Corporation  
Interra Credit Union  
Interstate Home Loan Center Ind dba myequityloan.com  
Interthinx, Inc  
Intertrust Mortgage LLC  
Intervale Mortgage Company, Inc.  
InTouch Mortgage Inc.  
Intracoastal Mortgage Co. LLC  
Intrust Mortgage, Inc.  
Investaid Corporation  
Investors Mortgage Asset Recovery Company, LLC dba IMARC  
Investors Mortgage Company, Inc.  
Investors Trust Mortgage & Investment Co. Inc.  
Iowa Bankers Mortgage Corporation  
Iowa Mortgage Professionals, In.c  
iQ Credit Union  
Ireland Bank  
Ires Co.  
IronStone Bank  
Irwin Home Equity  
Irwin Mortgage Corporation  
Irwin Union Bank and Trust  
iServe Servicing Inc.  
ISGN  
Island Community Mortgage Services LLC dba Island Mortgage  
Ivanhoe Financial, Inc.

iWayloan LP  
IZT Mortgage Inc. dba Ameritech Mortgage  
J and E Mortgage Services LLC  
J&M Mortgage Brokers, LTD dba Mortgages USA  
J&R Lending Inc., dba First Security Lending  
J&S Holdings of Greenville Inc. dba First United Mortgage  
J. Allston Mortgage LLC  
J. Friedman Inc dba J. Friedman Mortgage & JRA Mortgage  
J. Philips Mortgage Inc.  
J. Powder Mortgage, Ltd.  
J. Virgil, Inc. dba The Lending Factory  
J.D. Martinez Investments, Inc. DBA AllBay Mortgage Services  
J.S. Shirk & Associates, Inc. dba Florida Community Mortgage  
J.S. Smith Mortgage, LLC  
Jabez Financial Services, LLC  
JAC Financial Inc. dba Plaza Loan Services  
Jam Consultants  
Jamsab Realty Corp  
Jason B. Jones dba Halo Capital  
Jayco Capital Group dba Loan Solutions  
JBJ, LLC dba Precision Mortgage  
JC Reed Mortgage LLC  
JCJ Mortgage Ventures, L.P.  
JDB Mortgage Corp.  
JDH Capital, LLC  
JDJ Financial Group Inc.  
Jefferson Bank  
Jefferson Bank & Trust co.  
Jefferson Mortgage Services, Inc  
Jennifer Farley dba South River Mortgage  
Jersey Mortgage Company  
JFK Financial Inc. dba Equity Direct Funding  
JJAM Corporation  
JJM Investments, Inc.  
JKS Mortgage, LLC  
JLB Corporation dba Golden Oak Lending  
JMAC Lending, Inc.  
JMJ Financial Group dba The Coastal Lending Group  
JMJ Mortgage Capital, LLC  
Joe Klein Enterprises LTD d/b/a The Mortgage Store  
John Adams Mortgage  
John H.D. Goemans, Inc. dba The Mountain Mortgage Centers

Johnson Mortgage Company, LLC  
Jonah Bank of Wyoming  
Jones Mortgage Group  
Jordon Financial Group, LLC  
JP Morgan Chase Bank  
JP Morgan Chase Bank as Trustee  
JP Morgan Chase Bank NA  
JP Morgan Chase Bank, N.A. – Warehouse Lending  
JP Morgan Chase Bank, N.A. – Warehouse Lending Vending  
JPMorgan Chase Document Custodian  
JT, Inc dba Nortex Mortgage  
JTM Financial Services, Inc.  
Judith O. Smith Mortgage Group, Inc.  
Just Mortgage, Inc.  
Just Write Funding LP dba CU JWF Associates, Inc.  
JZ Mortgage Inc. dba Equity Funding Co.  
K & G Capital Mortgage LP  
K Bank  
K Hovnanian American Mortgage LLC  
K&B Capital Corp  
K&G Financial, LLC  
K.P. Riley Mortgage Corporation  
Kaiser & Associates Mortgage Services, Inc  
Kaiser Federal Bank  
Kansas City Mortgage Group LLC  
Kastle Mortgage Corporation  
Kaw Valley Home Loans, Inc.  
Kay-Co Investments, Inc. dba Pro30 Funding  
Kaye Financial Corporation  
KCB Bank  
KE Enterprises LLC  
Kellner Mortgage Investments I, LTD  
Kelly Stephens Mortgage Inc. dba KS Mortgage Inc.  
Kelstar Financial Services LLC  
Kemp Mortgage LLC  
Kenilworth Financial Inc.  
Kennedy Mortgage Corp  
Kenney Bank and Trust dba America's Home Loan  
Kentucky Housing Corporation  
Kentucky Neighborhood Bank, Inc.  
Kentucky Telco Federal Credit Union  
Key Financial Corporation

Key Mortgage Company, Inc.  
Key Mortgage Lenders, L.L.C.  
Key Mortgage Link, Inc.  
Key Mortgage Services  
Key Mortgage Services Inc dba Baird & Warner Financial Services  
Keynote Equity Group, LLC  
KeyPoint Credit Union  
KeySource Commercial Bank  
Keystone Home Mortgage, LLC  
Keystone Mortgage  
Keystone Mortgage Company, Inc.  
KH Financial, LP  
Kiertec Inc. dba US Mortgage Source  
Kinetic Mortgage Group  
King Financial Group, Inc.  
Kings Mortgage Services, Inc.  
Kingswood Mortgage Inc.  
Kirkland Investors LLC  
Kirkwood Bank & Trust Co.  
Kirkwood Financial Corporation  
Kirsten Estes dba Mountain Home Lending  
Kitsap Credit Union  
KleinBank, dba KleinMortgage  
KLW, Inc dba Northside Mortgage  
Knightbridge Mortgage Bankers  
Kohler Credit Union  
Kondaur Capital Corporation  
Kroboth & Helm Mortgage Company, Inc.  
KSC Investment Group, LLC  
Kubrick Financial  
L & G Mortgagebanc Inc  
LA Financial Federal Credit Union  
La Rue Residential Lenders LLC  
Lafayette Bank & Trust Company  
Lafayette Community Bank  
Lake Area Mortgage, A Division of Lake Area Bank  
Lake Community Bank  
Lake Creek Financial LLC  
Lake Dillon Mortgage Services, Inc.  
Lake Michigan Credit Union  
Lake Mortgage Company, Inc.  
Lake Mortgage Group, LLC dba Lake Mortgage

Lake State Federal Credit Union  
Lakeland Mortgage Corporation  
Lakes Area Mortgage, LLC  
Lakeshore Mortgage Group Inc.  
Lakeside Bank  
Lakeside Lending LTD  
Lakeside Mortgage Company  
Lakeview Bank  
Lakeview Mortgage, Inc.  
Lancaster Mortgage Bankers LLC  
Land Home Financial Services, Inc.  
Landmark Mortgage & Associates Inc  
Landmark Mortgage Corporation  
Landmark Mortgage Lending  
Landmark Mortgage LLC  
Landmark Mortgage of Tampa Bay, Inc.  
Landover Mortgage, LLC  
Langdon Motrgage Company, Inc.  
Laraby Financial Group Inc.  
LaSalle Bank NA Trustee for BancOne Series 2000-2  
LaSalle Bank NA, Trustee for BancOne Series 2000-1  
Lawrence Bank  
Lawrence Residential Funding Corp.  
Lawrence Winslow dba All Texas Mortgage  
Layton State Bank  
LBA Financial Group  
Leader Bank, N.A.  
Leader Financial Services, a div of American National Bank  
Leader Mortgage Company, Inc.  
Leader Mortgage Corp  
LeaderOne Financial Corporation  
Leahy & Walker Financial Services  
Leavitt Inc.  
Lee Financial Corporation  
Legacy Bank  
Legacy Financial Corporation  
Legacy Funding Corp.  
Legacy Group Lending, Inc.  
Legacy Lending, Inc.  
Legacy Mortgage Group LLC  
Legacy Mortgage Inc.  
Legacy Texas Mortgage, LP

Legend Lending Corporation  
Legendary Home Loans, Inc.  
Lehman Brothers Bank  
Lehman Brothers Holdings Inc.  
Lehman Commercial Paper, Inc.  
Lehman/FNMA Non-Laser  
Leitchfield Deposit Bank and Trust Company  
Lend America  
Lend America, Inc.  
Lend Smart Mortgage LLC  
LendAmerica Home Loans, Inc.  
Lender Ltd.  
Lender Processing Services, Inc. (aka LPS)  
LENDERLIVE, INC.  
Lenders Association, Inc.  
Lenders Depot Inc.  
Lenders Direct Capital Corporation  
Lenders Rate Approval.com, Corp.  
Lendia, Inc.  
Lending 1st Mortgage, LLC  
Lending Bankers Mortgage LLC  
Lending Capital Group, LLC  
Lending Solutions Inc. dba LSI Mortgage Plus  
Lending Street, L.L.C.  
LendingSpace, Inc.  
Lend-Mor Mortgage Bankers Corp  
Lendmor, LLC  
LendSource, Inc.  
LendSouth Mortgage, Inc.  
Lenox Financial Mortgage Corporation  
Level One Bank  
Lewis Hunt Enterprises dba Interactive Financial Corporation  
Lexim Mortgage  
Lexingtonton Capital Corp dba Lexington Mortgage  
LFM Group Inc. DBA LIRA Financial Mortgage  
LG & MG Corporation dba Precise Mortgage Lending  
LHI Mortgage  
LHM Financial dba CNN Mortgage Inc.  
Libertad Bank SSB  
Liberty 2000 Enterprises, Inc.  
Liberty Alliance Federal Credit Union  
Liberty Bank

Liberty Bank and Trust Company  
Liberty Bank of Arkansas  
Liberty Federal Mortgage LLC, dba First United Inc LLC  
Liberty First Credit Union  
Liberty Home Lending, Inc.  
Liberty Home Loan Corporation  
Liberty Home Loans  
Liberty Mortgage Corp.  
Liberty Mortgage Corporation  
Liberty Mortgage Corporation dba Liberty Home Mortgage  
Liberty Mortgage Funding Inc.  
Liberty Mortgage Group, LLC  
Liberty Mortgage Services, LLC  
Liberty Mortgage, Inc.  
Liberty Savings Bank FSB  
Liberty Savings Bank, F.S.B.  
Liberty State Finance, LLC  
LibertyQuest Financial Inc dba LibertyQuest  
Lifeline Christian Mortgage Inc  
Lifestyle Mortgage Holdings, Inc.  
Lifestyle Mortgage II, LLC  
Lifetime Financial Partners Inc.  
Lifetime Financial Services LP dba Town and Country Mortgage  
Lifeway Lending Group Inc.  
Lighthouse Mortgage Company, Ltd.  
Lighthouse Mortgage Service Co Inc.  
Lighthouse Mortgage USA, Inc.  
Lime Financial Services, LTD.  
Limes Financial Funding, LTD  
Linc Capital LLC  
Linco Capital LLC dba Kirkwood Mortgage  
Lincoln Bank  
Lincoln Capital Advisors, LLC  
Lincoln County Credit Union  
Lincoln Federal Savings Bank  
Lincoln Mortgage Co.  
Lincoln Mortgage Corporation  
Lincoln Park Savings Bank  
Lincolnway Community Bank  
Lindstrom Financial Group, Inc.  
Link One Mortgage Bankers LLC  
Linn Area Credit Union

Liquid Financial Group Inc  
Litton Loan Servicing LP  
LJL Mortgage Pool, LLC  
LJL SECURED HIGH YIELD INCOME FUND I, LLC  
Lo, Inc. dba Reliance Mortgage Inc.  
Loan Across America dba Loan America, Inc.  
Loan America Home Mortgage Inc.  
Loan Center of California, Inc.  
Loan Correspondents, Inc. dba Capital Funding Group  
Loan Lines, Inc.  
Loan Link Financial Services  
Loan Management Services, Inc.  
Loan Network, LLC  
Loan Resource Center, Inc. DBA Optima Home Mortgage  
Loan Services, Inc.  
Loan Servicing Solutions, LLC  
LoanCare Servicing Center, Inc  
LoanCity  
Loancorp Financial Inc.  
Loanfinders of SC., Inc.  
Loangistics Mortgage Solutions, LLC  
LoanPlex Mortgage  
LoanStar Mtg, LLC dba LoanStar Mortgage  
Logan Finance Corporation  
Lombard Financial Corp., LLC  
Lone Star Mortgage of DFW  
Lord and Silva, LLC  
Lovell, Hubbard & Associates, Inc. dba LHA Mortgage Services  
LownHome Financial Holdings LLC  
LP Direct LLC  
LPS Field Services, Inc.  
Lubbock Housing Finance Corporation  
Lubbock National Bank Mortgage  
Lucey Mortgage Corp.  
Lumina Mortgage Company  
Luminent Mortgage Capital Inc.  
Lundin & Associates Inc.  
Luxury Mortgage Corp.  
Lydian Data Services, LLC  
Lydian Private Bank  
Lydian Technology Group  
Lyndsey Home Mortgage Express, Inc.

Lynx Mortgage Bank, LLC  
Lyons Enterprises dba LEI Financial  
Lyons Mortgage Services, Inc.  
M & T Bank  
M&I Bank  
M&I Bank FSB  
M&I Mortgage  
M.I.F. Services Inc.  
M.Point Mortgage Services, LLC  
M/I Financial Corp.  
Mac and Waters Mortgage Group Inc.  
Macarthur & Baker International Inc d/b/a MBI Mortgage Funding  
Macatawa Bank  
Mac-Clair Mortgage Corporation  
Mackinac Savings Bank  
Macon Mortgage, Inc.  
Madera Financial, Inc.  
Madison Financial LLC  
Madison Home Equities, Inc.  
Madison Mortgage Corporation  
Magellan Harbor Lending, LLC  
Magellan Mortgage Corp  
MagnetBank  
Magnolia Mortgage Company LLC  
Magnolia Mortgage Inc.  
MAI Mortgage Inc.  
MAIA Mortgage Finance Statutory Trust  
Main Stream Financial, Inc.  
Main Street Financial Group, Inc.  
Main Street Financial, Inc.  
Maine Home Mortgage Corp.  
Mainland Mortgage Corp  
Mainline Mortgage Corporation  
Mainsource Bank  
Mainstreet Mortgage, Inc.  
Maitland Mortgage Lending Company  
Majestic Home Mortgage Corp.  
Majestic Mortgage Services, Inc.  
Majesty Mortgage, Inc.  
Major Mortgage  
Mak Mortgage Consultants Inc  
Malcap Mortgage LLC

Mandalay Mortgage LLC  
Mandalay Mortgage LLC(CA) dba Capital Six Funding  
Manhattan Financial Group, Inc.  
Manhattan Mortgage Corporation  
Mann Financial, LLC  
MAR Group LLC  
Marathon Asset Investment Trust 2007-1  
Marathon Asset Investment Trust 2007-2  
Marathon Asset Management  
Marathon Mortgage  
Marathon REO Management LLC  
Marathon Structured Asset Solutions Trust  
Mardy L Dallas dba Great Western Mortgage  
Maribella Mortgage, LLC  
Marimark Mortgage, LLC  
Mariner's Bank  
Marion State Bank  
Maritime Mortgage Corp  
Marix Servicing  
Mark James Haselhorst dba Arbor Mortgage  
Market Mortgage Co., Ltd.  
Market Street Mortgage Corporation  
Marketline Mortgage  
Marketplace Home Mortgage, LLC  
Marlin Mortgage Company LLC  
Marquis Financial Group  
Marquis Money Inc.  
Marshall BankFirst Mortgage Group  
Marshland Community Federal Credit Union  
Martin Funding Corp  
Marty Cancila Mortgage LLC dba Capital Funding Group  
Maryland Residential Lending LLC dba Nationwide Mortgage Serv  
MAS Associates LLC dba Equity Mortgage Lending  
Mason Dixon Funding, Inc.  
Mason-McDuffie Mortgage Corporation  
Massachusetts Housing Finance Agency  
Massachusetts Mutual Life Insurance Company c/o Babson Cap  
Master Financial, Inc.  
Matrix Financial Services Corporation  
Mattamy Home Funding, LLC  
Mattocks Mortgage, Inc.  
Maverick Funding Corp

Maverick Residential Mortgage  
Maxim Capital Inc.  
Maxim Investment Group, LLC  
Maxim Mortgage Corporation  
Maxwell Funding Inc. dba Maxwell Funding Group  
Mayer Home Mortgage Co. LLC  
MBA Financial Solutions, Inc. dba Bay Wholesale Lending  
MBI Mortgage, Inc.  
MBJ Mortgage Services America, LTD. dba Merchants Home Loan  
MBS Mortgage Comapny, LLC  
MBT Credit Company, Inc.  
MC Harbor Investment Co  
McCabe Mortgage Group, Inc.  
McCaughan Mortage Co., Inc.  
McJab Inc. dba First California Funding  
McLean Mortgage Corporation  
MCM Companies LLC  
McMillin Mortgage, Inc  
MCS Mortgage Bankers, Inc.  
MDKJR Inc.  
Meadowbrook Mortgage Corporation  
Mecco Financial, Inc.  
MECE Credit Union  
Meetinghouse Cooperative Bank  
MEG Co., LLC  
Mega capital Funding, Inc.  
MegaStar Financial Corp.  
Member First Mortgage LLC dba Michigan First Mortgage LLC  
Member Options LLC  
Members Cooperative Credit Union  
Members Loan Services, Inc.  
Members Mortgage  
Members Mortgage Company, Inc.  
Members Preferred Mtg. Services Inc.  
Members1st Community Credit Union  
MembersAlliance Credit Union  
Menna Company dba Independent Mortgage Associates  
Mennonite Financial Federal Credit Union  
Mercantile Bank d/b/a Florida Wholesale Mortgage  
Mercantile Bank Mortgage Company LLC  
Merchants & Farmers Bank  
Merchants & Southern Bank

Merchants and Manufacturers Bank  
Merck Sharp and Dohme Federal Credit Union  
Mercury Inc.  
Meridian Lending Corporation  
Meridian Lending Inc. dba All Source mortgage  
Meridian Residential Capital LLC dba First Meridian Mortgage  
Meridias Capital  
Merit Financial Inc.  
Merit Financial Services LLC  
Merit Mortgage Services  
Meritage Home Funding, LLC  
Meritas Mortgage LLC  
Meriwest Credit Union  
Meriwest Mortgage Company LLC  
Merrill Lynch (surf)  
Merrill Lynch Bank USA  
Merrill Lynch Credit Corporation  
Merrill Lynch Mortgage Lending, Inc. (Subprime)  
Merrimack Mortgage Company, Inc.  
Merrlin Mortgage Corporation  
MERS Link Subscriber  
Metabank  
MetAmerica Mortgage Bankers, Inc.  
Metlife Bank, N.A.  
MetLife Home Loans, a Division MetLife Bank, N.A.  
Metro Atlanta Mortgage Company, Inc.  
Metro Finance  
Metro Funding Corporation  
Metro Health Services FCU dba Metro First Mortgage  
Metro Mortgage Corporation  
Metro One Mortgage LLC  
MetroBoston Mortgage Co., Inc.  
Metrocities Mortgage LLC  
Metropolitan Bank Group  
Metropolitan Financial Services Inc  
Metropolitan Home Mortgage, Inc.  
Metropolitan Mortgage Bankers Inc.  
Metropolitan Mortgage Group, Inc. dba Metropolitan Mortgage  
Metropolitan National Bank  
Metropolitan National Bank (MO)  
Metropolitan National Bank Mortgage Company  
Metrostate Financial and Real Estate Corp

Metuchen Savings Bank  
MFC Mortgage Inc  
MFG Funding  
MGM Funding, LLC  
MGN Funding Corp.  
MHC I, Inc.  
MHL Funding Corp  
Michael David Financial Inc dba Cornerstone Lending  
Michigan Fidelity Acceptance Corporation  
Michigan Heritage Bank  
Michigan Mutual, Inc.  
Michigan United Mortgage LLC  
Mid America Bank & Trust Company  
Mid America Mortgage Services of IL Inc. Carterville Branch  
Mid America Mortgage Services of Illinois, Inc.  
Mid America Mortgage Services of Kansas City, Inc.  
Mid Atlantic Capital, LLC  
Mid Valley Services, Inc.  
Midamerica Mortgage Corporation  
Mid-Atlantic Federal Credit Union  
Mid-Atlantic Financial Services, Inc.  
MidCarolina Bank  
Midcontinent Fin Ctr Inc d.b.a. American Mutual Mortgage Co.  
MidCountry Bank  
Middlekauff Mortgage Co.  
MidFirst Bank  
Mid-Island Mortgage Corp.  
Midland Federal Savings & Loan  
Midland Mortgage Corporation  
Midtown Bank  
Midtown Financial Services  
Midtown Mortgage Inc  
Midtowne Mortgage  
Midwest Community Bank  
Midwest Equity Mortgage LLC  
Midwest Financial Mortgage  
Midwest Funding Bancorp  
Midwest Heritage Bank, FSB  
Midwest Home Loans LLC  
Midwest Loan Services, Inc.  
Midwest Mortgage Capital  
Midwest Mortgage Investments, LTD

Midwest Mortgage Planners, Inc.  
Midwest National Mortgage Corporation dba Midwest Nat'l Mortgage  
Midwest Residential Lending, LLC  
Mid-Wisconsin Bank  
Miguel A, Baylon, Jr. dba Baylon Mortgage Services  
Mila, Inc.  
Milestone Mortgage Inc  
Milestone Mortgage Solutions, Inc.  
Milford Federal Savings and Loan Association  
Millenium Home Mortgage LLC  
Millennia Mortgage Corporation  
Millennium Bank N.A./Millennium Capital  
Millennium Financial Group, Inc. dba MLend, Inc.  
Millennium Marketing Co. Inc.  
Millennium Mortgage Corporation  
Millennium Mortgage Services Corporation  
Miller Home Mortgage, LLC  
Miner Kennedy Chmura Associates, Inc.  
Minnesota Lending Co. LLC dba Optimum Mortgage Services  
Minnesota Lending Company, LLc  
Minnesota Valley Federal Credit Union  
Minster Bank  
Mirad Financial Group  
Mission Federal Credit Union  
Missouri Bank & Trust Company of Kansas City  
MIT Federal Credit Union  
MJ Mortgage Services Inc  
MJS Lending, Inc.  
MLD Mortgage Inc.  
MLS Mortgage Group Inc.  
MLS Mortgage Lending Solutions, LLC  
MLSG Inc.  
MMG Inc  
MMW Holdings LLC dba Trident Home Loans  
Mohave State Bank  
Molton, Allen & Williams LLC  
Monarch Bank  
Moncor, Inc.  
Money Forest Mortgage LLC  
Money Warehouse  
Moneylink Mortgage Inc  
MoneyOne Corporation

Monster Mortgage LLC  
Montana Board of Housing  
Montana First Credit Union  
Montana Mortgage Company  
Montgomery Bank, National Association  
Montgomery Mortgage Capital Corporation  
Montgomery Mortgage, Inc  
Monticello Banking Company  
Monument Bank  
Monument Capital LLC dba Moneytree Mortgage Services LLC  
Monument Mortgage Company, Inc.  
Monument Mortgage, Inc.  
Moore Financial Enterprises, Inc. dba Lenders Diversified  
Moore Mortgage Inc.  
Moran Industries dba Pacific Financial  
More House Mortgage Inc.  
More2Lend Financial  
Moreland Financial Corporation  
MorEquity Inc.  
Morgan Stanley Credit Corp  
Morgan Stanley Mortgage Capital Holdings, Inc  
Morrison Home Funding, LLC  
Mortgage & Investment Consultants  
Mortgage 1 Incorporated  
Mortgage 2000 Inc  
Mortgage Acceptance LLC  
Mortgage America Bankers LLC  
Mortgage America Inc.  
Mortgage and Equity Funding Corp.  
Mortgage Architects Inc. dba Mortgage Architects  
Mortgage Associates Inc  
Mortgage Avenues LLC  
Mortgage Bank of California  
Mortgage Bankers Financial Group, Inc.  
Mortgage Bankers of Wisconsin Inc.  
Mortgage Banking Systems, Inc.  
Mortgage Broker Network Group, LLC  
Mortgage Brokers Service, Inc.  
Mortgage Capital Associates, Inc. A California Corporation  
Mortgage Capital Corporation of America (MCCA)  
Mortgage Capital Group  
Mortgage Center LLC

Mortgage Central, Inc.  
Mortgage Clearing Corporation  
Mortgage Company of America, LLC  
Mortgage Consultants Group, Inc  
Mortgage Consultants Inc.  
Mortgage Consultants Incorporated  
Mortgage Contracting Services  
Mortgage Corp of Ohio  
Mortgage Corp of the East III  
Mortgage Corporation of America  
Mortgage Corporation of America, Inc.  
Mortgage Counseling Services  
Mortgage Data Management Corp. (MDMC)  
Mortgage Department Services, LLC  
Mortgage Depot, LLC  
Mortgage Direct Inc.  
Mortgage Dynamics Inc (FL)  
Mortgage Edge Corporation  
Mortgage Elite Inc.  
Mortgage Enterprise, Ltd.  
Mortgage Essentials, Inc.  
Mortgage Experts Inc.  
Mortgage Express LLC  
Mortgage Express, Inc.  
Mortgage Factory Inc dba Mortgages Direct  
Mortgage Financial Services  
Mortgage Financial, Inc.  
Mortgage First LLC  
Mortgage Funding Corp  
Mortgage Funding Direct LLC  
Mortgage Group of Wisconsin Inc.  
Mortgage Group Services LLC  
Mortgage Haus Inc.  
Mortgage Headquarters of Missouri, Inc  
Mortgage Horizons LLC dba Mortgage Horizons  
Mortgage Innovations Inc  
Mortgage Investment Services Corporation  
Mortgage Investors Corporation  
Mortgage Investors Group  
Mortgage Lenders Network USA, Inc.  
Mortgage Lenders Network USA.  
Mortgage Lenders of America, LLC

Mortgage Lenders of Americas and Company Inc.  
Mortgage Lending Consultants, Inc.  
Mortgage Lending Group, Inc. (AZ)  
Mortgage Line Financial Corp.  
Mortgage Loan Solutions LLC  
Mortgage Management Consultants, Inc.  
Mortgage Managers, Inc.  
Mortgage Master Service Corporation  
Mortgage Master, Inc.  
Mortgage Masters of Indiana, Inc  
Mortgage Mentor Inc.  
Mortgage Mobility LLC  
Mortgage Movers, Inc.  
Mortgage Network Inc (KY)  
Mortgage Network Solutions  
Mortgage Network, Inc.  
Mortgage Now Inc.  
Mortgage Now, Inc.  
Mortgage One Group, Inc.  
Mortgage One of North Louisiana LLC  
Mortgage One of the South, Inc.  
Mortgage One Solutions, Inc.  
Mortgage Options of America, Inc.  
Mortgage Outfitters, LLC  
Mortgage Partners  
Mortgage Plan Financial Services, Inc.  
Mortgage Planners LLC  
Mortgage Planners, Inc.  
Mortgage Planners, LLC  
Mortgage Planning & Lending Specialists LTD  
Mortgage Process Center  
Mortgage Professionals, Inc.  
Mortgage Pros LTD  
Mortgage Pros, Inc.  
Mortgage Real Estate Services, Inc. dba Macro Financial Group  
Mortgage Recovery 1  
Mortgage Research Center LLC dba VAMortgageCenter.com  
Mortgage Resource Group, Inc.  
Mortgage Resources In The Midwest, Inc.  
Mortgage Resources, Inc.  
Mortgage Revolution, Inc.  
Mortgage Sense, Inc.

Mortgage Services III, LLC  
Mortgage Servicing Center  
Mortgage Servicing, Inc  
Mortgage Shop LL  
Mortgage Solutions Network Inc DBA Mortgage Solution Management  
Mortgage Solutions of Central FI, Inc.  
Mortgage Solutions of Colorado LLC.  
Mortgage Solutions of St. Louis LLC  
Mortgage Solutions Services, LLC  
Mortgage Source LLC  
Mortgage Source, Inc.  
Mortgage Sources Corp  
Mortgage South Financial Services, Inc.  
Mortgage Specialists of Illinois, Inc  
Mortgage Specialists, LLC (NE)  
Mortgage Specialits, LLC  
Mortgage Strategists Incorporated  
Mortgage Superstore, Inc.  
Mortgage Systems, Inc.  
Mortgage Team 1, Inc.  
Mortgage Tree  
Mortgage Trust Group, Inc.  
Mortgage Trust, Inc.  
Mortgage Works Unlimited, Inc. DBA The Mortgage Works  
Mortgage World Bankers, Inc.  
Mortgage Xpress  
MortgageAmerica Associates, Inc.  
MortgageAmerica, Inc.  
MortgageBanc  
MortgageClose.Com  
MortgageIT, Inc.  
MortgageOne Financial Services Corp  
Mortgages & More, Inc.  
Mortgagestar  
MortgageSteps  
MortgageStream Financial Services, LLC  
MortgageTree Lending  
Motivity Solutions, Inc.  
Mountain 1st Bank & Trust  
Mountain America Credit Union  
Mountain America Fin. Svcs, The Mortgage Co-op & Q Mortgage  
Mountain Crest Mortgage, Inc.

Mountain Express Mortgage  
Mountain High Federal Credit Union  
Mountain Pacific Mortgage Company  
Mountain Peaks Financial Services  
Mountain Range Funding LLC  
Mountain States Mortgage Centers, Inc.  
Mountain View Mortgage Company, Inc  
Mountain West Bank  
Mountain West Bank, NA  
Mountain West Financial, Inc.  
MountainView Capital Group  
MRG Document Technologies.  
MSA Mortgage, LLC  
MSG-The Mortgage Specialist Group LP  
MSMC Venture, LLC  
Mtg America Corpus ChristiTX dba Mtg Assoc Corpus Christi  
MTG Finance, LLC  
MTH Lending Group, LP  
Multi-State Home Lending, Inc.  
Mutual Mortgage Corporation  
Mutual Mortgage Corporation MI  
Mutual Savings Bank  
Mutual Security Mortgage Ltd  
MV Holdings, LLC dba Global Lending Group  
MVB Mortgage Corp  
My Mortgage Company  
My Mortgage Pro, LLC dba Mortgage Management Group  
My Neighborhood Mortgage Co. LLC dba Neighborhood Mortgage  
My South Lending Group, Inc.  
Myers Park Mortgage, Inc.  
Mylor Financial Group, Inc.  
MyTown Mortgage Corp  
NAD Acquisition 3, LLC  
Nation One Mortgage Co. Inc.  
National Americas Investment Inc.  
National Asset Direct Acquisition LLC  
National Asset Direct, Inc.  
National Bank  
National Bank of Arizona  
National Bank of Arkansas  
National City Bank (KY)  
National City Bank of Indiana

National City Mortgage, a Division of National City Bank  
National City Mtg Svcs Inc. A Subsidiary of Nat'l City Bank  
National Fidelity Mortgage Corporation  
National Future Mortgage  
National Guaranty Mortgage Corporation  
National Lenders Services Inc  
National Mortgage Network, Inc.  
National Mortgage Network, Inc. DBA Interstate Mortgage Network  
National Mortgage Options LLC  
National Penn Bank  
Nations Direct Mortgage, LLC  
Nations First Financial, LLC.  
Nations Funding Source, Inc.  
Nations Home Corporation dba First American Lending Corp  
Nations Home Funding  
Nations Home Lending Center  
Nations Home Mortgage Corporation  
Nations Lending Corp  
Nations Mortgage & Investment  
NationsFirst Lending, Inc.  
Nationstar Mortgage LLC  
Nationwide Advantage Mortgage Company  
Nationwide Bank  
Nationwide Equities Corporation  
Nationwide Home Loans Inc  
Nationwide Home Loans.  
Nationwide Home Mortgage Inc. dba Allstate Mortgage Lending  
Nationwide Lending Corporation  
Nationwide Lending Services Inc  
Nationwide Mortgage & Associates Inc  
Nationwide Mortgage Concepts  
Nationwide Mortgage, Inc.  
Nationwide Residential Capital, Inc  
Nationwide Title Clearing, Inc.  
Natixis Real Estate Capital, Inc.  
Nattymac Capital LLC  
Navy Federal Credit Union  
nBank, N.A.  
NBD Bank (Florida) – Non-Member  
NBD Bank (Michigan) NON-MEMBER  
NBD Bank N.A. – NON-MEMBER  
NBGI, Inc.

NBRS Financial Bank  
NDFC Capital Corp  
NE Moves Mortgage Corporation  
Nebraska Mortgage Co LLC  
Nebraska National Bank  
Neighborhood Funding Inc.  
Neighborhood Housing Services of America  
Neighborhood Housing Services Silicon Valley  
Neighbor's Financial Corporaton  
Net Rate Mortgage Inc.  
NetBank  
NetCap Financial LLC  
NetCentral Mortgage LLL  
NetMore America, Inc dba Hm Ln Ctr of WA, of OR, of MT, of I  
Network Capital Group, Inc.  
Network Funding, L.P.  
Network Mortgage Services  
Network Mortgage, LLC  
Nevada Federal Credit Union  
Nevada Mortgage Inc.  
Nevis Funding Corp.  
New Age Mortgage Company  
New America Capital, Inc.  
New American Funding  
New American Mortgage LLC  
New Century Financial  
New Century Mortgage Corp, Irvine  
New Day Financial LLC  
New Day Trust Mortgage dba New Day Mortgage  
New England Regional Mortgage Corporation  
New Equity Financial Corp  
New Fed Mortgage Corp  
New Granite Mortgage Corporation dba Granite Mortgage Corp  
New Home Finance LLC  
New Homes Mortgage Inc.  
New Horizon Financial, LTD  
New Horizon Mortgage  
New Horizon Mortgage, Inc  
New Horizon Real Estate Financial Services Inc.  
New Liberty Home Loans  
New Mexico Educators Federal Credit Union  
New Millennium Bank

New Millennium Mortgage Corporation  
New Penn Financial, LLC  
New Perspective Mortgage, LLC  
New South Federal Savings Bank  
New Vision Residential Lending  
New West Lending, Inc.  
New World Mortgage Inc  
New York Mortgage Funding, LLC  
NewAlliance Bank  
Newcastle Home Loans, LLC  
NewCastle Mortgage Corp  
Newmarket Financial Mortgage Corporation  
Newport Funding Corp.  
NewPrime Home Loans, LLC  
Newwest Funding, A Nevada Corporation  
NexBank SSB  
NextHome Mortgage Corp  
Nexus Financial LLC  
NFS Loans Inc  
NHEL – Citibank as Trustee  
NHSA – JPS  
NJ Lenders Corp.  
NL, Inc. dba RPM Wholesale  
NLMC, Inc.  
Noble Bank & Trust, N.A.  
Nola Lending Group LLC dba Nola Funding Group  
Nomura Credit Capital Inc.  
Norhill Financial Corporation  
Normandy Mortgage Inc.  
Norstar Mortgage LLC  
North Alabama Mortgage Inc.  
North American Banking Company  
North American Savings Bank, fsb  
North Atlantic Mortgage Corporation  
North County Real Estate Inc. dba HMC Funding  
North Dallas Bank & Trust Co.  
North Florida Funding, Inc.  
North Fork Bank  
North Georgia Bank  
North Middlesex Savings Bank  
North Shore Bank  
North Shore Bank of Commerce

North Shore Bank, FSB  
North Shore Community Bank and Trust  
North Shore Trust & Savings  
North Star Home Lending, LLC  
NorthCountry Federal Credit Union  
Northeast Financial Corporation  
Northeast Mortgage Corporation  
Northern Federal Credit Union  
Northern Mortgage Inc.  
Northern New Mexico Mortgage Co.  
Northern Pacific Mortgage Inc  
Northern Star Bank  
Northern States Funding Group, Inc.  
Northfield Trust Mortgage Company, LLC  
NorthPoint Financial Services, Inc.  
Northpoint Lending Group Inc.  
NorthPoint Mortgage  
Northpoint Mortgage LTD  
Northsight Mortgage Group, LLC  
NorthStar Alliance, Inc.  
Northstar Bank of Texas-Mortgage Division  
NorthStar Mortgage Corp.  
Northstar Mortgage Group LLC  
Northwest Bank  
Northwest Funding Group Inc  
Northwest Lending Group, Inc.  
Northwest Mortgage Group, Inc.  
Northwestern Financial Corporation  
Norwich Commerical Group dba Norcom Mortgage  
Nothnagle Home Securities Corp.  
Nova Home Loans  
NovaStar Certificates Financing Corporation  
Novastar Home Mortgage Inc  
Novastar Mortgage, Inc.  
Novelle Financial Services, Inc.  
Novellus Capital Funding, Inc.  
NP Inc dba US Mortgage of Florida  
NPB Mortgage LLC dba Northpointe Mortgage  
NTFN Inc. dba Premier Nationwide Lending  
Numerica Mortgage LLC  
NVR Mortgage Finance, Inc.  
NW Lending, Inc.

Oak Bank  
Oak Creek Mortgage, Inc.  
Oak Mortgage Company, L.L.C.  
Oak Mountain Mortgage, LLC  
Oak Street Mortgage LLC  
OakStar Bank, NA  
Oaktree Funding Corporation  
Oakville Capital Inc.  
O'Brien Mortgage Services, Inc.  
Ocala Funding, LLC  
Ocean West Enterprises, Inc.  
OceanFirst Bank  
Oceans Funding Company, Inc.  
Oceanside Mortgage Company  
OCM Mortgage, Inc.  
OCM, Inc. dba HelpUFinance.com  
Ocwen Loan Servicing, LLC  
O'Dowd & Associates Mortgage Co. Inc.  
Odyssey Funding LLC  
OGrady Mortgage, Inc.  
Ohio Capital Alliance Corp  
Ohio Legacy Bank, NA  
Ohio Lending Group  
Old Colonial Mortgage  
Old Oaks Mortgage Inc.  
Old Point Mortgage LLC  
Old Republic Insurance Company  
Old Republic Title Ins. Group  
Old Second National Bank  
Old Town Mortgage, LLC  
Old Towne Financial, Inc.  
Old Virginia Mortgage Inc.  
Olympia Funding Inc.  
Olympia Mortgage Corp.  
Olympia West Mortgage Group, LLC  
Omaha Police Federal Credit Union  
Omega Financial Services Inc.  
Omega Financial Services, Inc.  
Omega Mortgage Company  
Omni Bank  
Omni National Bank  
OmniAmerican Bank

On Point Mortgage, LLC.  
On Q Financial, Inc.  
On Time Capital  
One Bank and Trust, NA  
One Choice Mortgage, LLC.  
One Community F.C.U.  
One Mortgage LLC dba One Mortgage  
One Mortgage Network, LLC  
One on One Funding  
One Source Mortgage, LLC  
Onestop Financial Services LLC  
Online Financial Group  
Onyx Capital LLC  
Open Mortgage, LLC  
Opes Advisors Inc.  
Opteum Financial Services LLC  
Opteum Financial Services, LLC (Optemac T/F Opteum Mortgage)  
OPTEUM FINANCIAL SERVICES, LLC.  
Optima Mortgage Corporation  
Optimax Mortgage Co.  
Optimum Financial Services, Inc.  
Optimum Mortgage Group, LLC  
Optimum Mortgage LLC  
Option Financial LLC  
Option One Mortgage Corporation  
Oregon Coast Bank  
Originate Home Loans, Inc.  
Orion Bank  
Orion Mortgage Corporation  
Orlando Mortgage Company, Inc.  
Ouachita Independent Bank  
Outlook Mortgage, LLC  
Outsource Solutions, Inc.  
Overland Mortgage, LP  
Owen Community Bank, S.B.  
Owl Tree Mortgage Company  
Owner's Choice Mortgage Services Inc. dba Owner's Choice Mtg  
Ownit Mortgage Solutions Inc  
OWS I Acquisitions, LLC  
Oxford Capital, LLC  
Oxford Funding Corporation  
Oxford Lending Group, LLC

Oxford Mortgage, Inc.  
P.T. K. Consulting, Inc. DBA Preferred Mortgage Lenders  
PA Mortgage Service, Inc.  
PA Preferred Mortgage Co.  
Pacesetter Mortgage Company  
Pacific America Group Inc. dba Pacific America Mortgage  
Pacific Coast Lending  
Pacific Coast Mortgage Inc.  
Pacific Community Mortgage, Inc.  
Pacific Continental Mortgage  
Pacific Crest Funding, LLC dba Pacific Crest Home Loans  
Pacific First Financial Services LP  
Pacific Gold Mortgage Group, LLC  
Pacific Horizon Bancorp, Inc.  
Pacific Mercantile Bank  
Pacific Mutual Funding dba Pacific Residential Financing  
Pacific Northwest Mortgage Corporation  
Pacific Northwest Mortgage LLC  
Pacific Residential Mortgage, LLC  
Pacific Reverse Mortgage, Inc.dba Financial Heritage  
Pacific Service Credit Union  
Pacific Union Financial, LLC  
Pacor Mortgage Corp  
PacWest Funding dba PacWest Funding Incorporated  
Pacwest Services, Inc.  
Palladium Mortgage Corporation  
Palm Beach Atlantic Lending LLC  
Palm Beach Mortgage Group Inc.  
Palmetto South Mortgage Corp.  
Palos Bank & Trust Company  
Panhandle State Bank  
Paradigm Mortgage Corporation  
Paradise Financial Group, Inc.  
Paragon Home Lending, LLC  
Paragon Mortgage Bankers Corp.  
Paragon Mortgage Consultants, Inc.  
Paragon Mortgage Services Inc.  
Paragon National Bank  
Paramount Bond & Mortgage Company  
Paramount Equity Mortgage, Inc.  
Paramount Home Loans, Inc  
Paramount Lending, LLC

Paramount Mortgage Professionals on NC, Inc  
Paramount Mortgage, Inc.  
Paramount Residential Mortgage Group, Inc.  
Park National Bank  
Park Place Finance, LLC  
Park Place Mortgage, LLC  
Park Shore Mortgage Corp  
Park West Corporation  
Parkside Lending, LLC  
Parkway Bank  
Partners for Payment Relief, LLC  
Partners Mortgage dba Partners Capital Mortgage  
Partners Mortgage, Inc.  
Pathfinder Mortgage Group, Inc.  
Pathway Financial, LLC  
Patriot Bank  
Patriot Bank FL  
Patriot Bank Mortgage Inc. a Division of Patriot Bank  
Patriot Federal Credit Union  
Patriot Funding LLC  
Patriot Lending Group, Inc  
Patriot Lending Services, Inc.  
Patriot Mortgage Bankers of North America LTD  
Patriot Mortgage Company Inc  
Patriot Mortgage Services Inc.  
Patriots Bank  
Patroit One Mortgage Bankers LLC  
Patuxent Funding LLC  
Paul E Smith dba Main Street Mortgage Company  
PB Reit, Inc.  
PCFS Financial Services, Inc.  
Pellow Mortgage Company LLC  
Pemm. Tek Mortgage Services, LLC  
Penn 1st Financial Services Inc  
Penn Liberty Bank  
Pennie L. Carey dba Worldwide Home Lending  
Pennwest Home Equity Services Corp  
PennyMac Loan Services, LLC  
Pentagon Mortgage LLC  
People Bank – WA  
Peoples Bank  
Peoples Bank of Commerce

People's Bank of Commerce  
Peoples Bank of KY, Inc  
Peoples Bank, N.A.  
People's Choice Funding, Inc  
Peoples Choice Home Loan Inc  
People's Choice Mortgage Company  
Peoples Choice Mortgage LLC  
Peoples Exchange Bank  
Peoples Independent Bank  
Peoples Mortgage Company  
People's Mortgage Corporation  
Peoples Mortgage, Inc.  
Peoples National Bank, N.A.  
Peoples Savings Bank dba Peoples Mortgage Company  
Peoples State Bank of Comm dba RHR Mortgage of America LLC  
People's State Bank of Wyalusing, PA  
People's United Bank  
PeoplesBank, A Codorus Valley Company  
Performance Financial Inc dba Pacific Funding & Mort Advisor  
Performance Lending, Inc  
Perimeter Mortgage Funding Corporation  
Perl Mortgage, Inc.  
Personal Home Mortgage Services, Inc.  
PFagan Mortgage, Inc.  
PFG Mortgage Trust I  
PFG Mortgage Trust II  
PFL, Inc.  
PGNF Home Lending Corporation  
PHH Mortgage Corporation  
Philadelphia Mortgage Advisors Inc.  
Philip R. Marsh  
Phoenix Funding Corporation  
Phoenix Mortgage Corporation  
Phoenix Rising Brokers Conduit dba PRBConduit.com  
Pierce Commercial Bank  
Pike Creek Mortgage Services Inc  
Pillar Financial LLC  
Pillar Mortgage Services Corporation  
Pine River Valley Bank  
Pine State Mortgage Corp.  
Pinellas Mortgage Services, Inc.  
Pinnacle Bank

Pinnacle Capital Mortgage Corporation  
Pinnacle Financial Corporation  
Pinnacle Financial Corporation of Michigan  
Pinnacle Financial Services, Inc.  
Pinnacle Financial Solutions  
Pinnacle Home Mortgage Co.  
Pinnacle Lending Group  
Pinnacle Mortgage Funding LLC  
Pinnacle Mortgage Group, Inc.  
Pinnacle Mortgage, Inc  
Pinnacle National Bank  
Pinta, LLC  
Pintola Inc. dba Town and Country Mortgages  
Pioneer Financial Services, Inc.  
Pioneer Mortgage, Inc. #40319  
Pirimar Industries Inc. dba Pirimar Home Loans  
Plains Commerce Bank  
Planters Bank Inc  
Planters First  
Platinum 1 Mortgage Services, LLC  
Platinum Capital Group  
Platinum Community Bank  
Platinum Community Bank dba Platinum Direct Funding  
Platinum HomeMortgage Corporation  
Platinum Mortgage Group, LLC  
Platinum Mortgage Inc.  
Platte River Mortgate and Investments Inc  
Platte Valley Bank of Missouri  
Plaza Home Mortgage, Inc.  
Plaza Mortgage Group Inc.  
PLB Lending, LLC  
PLN Associates Inc  
PMAC Lending Services Inc  
PMC BanCorp.  
PMI Mortgage Insurance Company  
PNC Bank N.A.  
PNC Consumer Services  
PNC Mortgage, LLC  
PNCMT Trust Series 2000-1, Bank One as Trustee  
PNMAC Mortgage Co., LLC  
PNMAC Mortgage Opportunity Fund Investors, LLC  
Point Independent Mortgage

Point Mortgage Corp.  
Point Plus Credit Union  
PointBank  
Polaris Home Funding Corporation  
Poli Mortgage Group Inc.  
Pope Mortgage & Associates  
Popular Mortgage  
Popular Mortgage Servicing, Inc  
Positive Mortgage, Inc  
Potelco United Credit Union  
Potomac Mortgage Capital Inc.  
Poulsen Mortgage Corporation  
Powder House Mortgage Company, Inc.  
Power Financial Corporation  
PPI Equities, Inc. dba Pacific Mortgage  
Prairie Community Bank  
Prajna Group Inc. dba Liberty Mortgage Funding  
Precision Financial, Inc.  
Precision Funding  
Precision Funding Group LLC  
Preferred Financial Funding, Inc.  
Preferred Financial Grp Inc dba Preferred Mortgage Services  
Preferred Financial Services Inc.  
Preferred Home Lending LLC  
Preferred Home Loan LTD  
Preferred Home Mortgage Company  
Preferred Mortgage, Inc  
Prem Mortgage, Inc. DBA First United Mortgage  
Premier Atlanta Mortgage Company  
Premier Bank  
Premier Bank – Dubuque  
Premier Bank (MO)  
Premier Bank Minnesota  
Premier Bank Rochester  
Premier Banks  
Premier Community Bank of the Emerald Coast  
Premier Financial Correspondent Inc.  
Premier Financial Services, Inc.  
Premier Holdings LC dba Premier Mortgage  
Premier Home Lending Inc.  
Premier Home Lending, Inc. (FL)  
Premier Home Mortgage LLC dba PHM, LLC (Nebraska Only)

Premier Lending Solutions LLC  
Premier Mortgage Capital Inc.  
Premier Mortgage Funding, Inc.  
Premier Mortgage Group of South Florida  
Premier Mortgage Group, Inc.  
Premier Mortgage Inc  
Premier Mortgage Resources LLC dba Premier Mortgage Resource  
Premier Mortgage Services Inc.  
Premier Mortgage Services, Inc.  
Premier Mortgage Services, LLC  
Premiere Mortgage, Inc.  
Premium Capital Funding LLC  
Premium Mortgage  
Premium Trust Mortgage Corp  
Presidential Bank, FSB  
Prestige Funding Solutions LLC dba Distinct Funding Solution  
Prestige Mortgage, LLC  
Prestige Mtg.  
Prestonwood Mortgage L.P  
Priceline Mortgage Company LOC  
Pride Mortgage LLP  
Primary Capital Advisors LC  
Primary Funding Group, a dba of Pro-Buy Equities Corp  
Primary Mortgage Corporation  
Primary Residential Mortgage  
Primary Residential Mortgage (2)  
Prime Axia Financial, Inc.  
Prime Capital Group, LLC  
Prime Capital, Inc.  
Prime Equity Access Corporation  
Prime Financial Corporation  
Prime Max Mortage, LLC  
Prime Mortgage Financial, Inc.  
Prime Mortgage, a division of the Business Bank  
Prime Residential Funding, LLC  
Prime Shop, Inc.  
Prime Source Funding Inc.  
PrimeLending, a Plains Capital Company  
Primequity LLC  
PrimeWest Mortgage Corporation  
Primrose Mortgage Co. Inc., dba First PrimSouth Mortgage  
Primus Lending Corp.

Princeton Financial, LLC  
Princeton Mortgage Corporation  
Principal Bank  
Principal Mortgage, LLC  
Priority Bank  
Priority Financial, Inc. dba Priority Funding  
Priority Mortgage Corp  
Private Capital Group LLC  
PRMI 011  
PRMI 018  
Pro Mortgages LLC  
Proctor Properties dba 1st Southwest Security Mortgage  
Prodigy, Inc  
Prodovis Mortgage  
Production Mortgage, Inc.  
Professional Advantage Financial Group., Inc.  
Professional Consolidated Financial Goup, Inc.  
Professional Lending, LLC  
Professional Mortgage Bankers Corp.  
Professional Mortgage Centers  
Professional Mortgage Group, Inc.  
Professional Mortgage Partners, Inc.  
Professional Mortgage Service, Inc.  
Professional Mortgage Services of WNC, Inc.  
Professional Mortgage Solutions Inc  
Professional Mortgage, Inc.  
Proficio Mortgage Ventures, LLC  
Profolio Home Mortgage Corp  
Progress Bank & Trust  
Progressive Lending LLC  
Progressive Mortgage Group, Inc  
Progressive Mortgage Inc. dba Key Mortgage  
Progressive Mortgage Services LLC dba A&M Mortgage Group Inc  
ProLender Solutions, Inc.  
ProLending Mortgage, LLC  
Properties, Etc., Inc dba Rescomm Financial  
Property Network, Inc. dba Property & Mortgage Network  
Prospect Financial Services, LLC  
Prosperan Bank  
Prosperity Bank  
Prosperity Bank (TX)  
Prosperity Mortgage Company

ProtoFund Mortgage Corporation  
Provident Mortgage Company  
Provident Postal Federal Credit Union  
Provident Asset Management, L.P.  
Provident Credit Union  
Provident Funding Associates, LP  
Provident Mortgage Corporation  
Provident Mortgage Corporation, A Calif. Corp.  
Provident Savings Bank, F.S.B.  
Providential Bancorp LTD dba Providential Mortgage Co.  
Province Bank, FSB  
Provincial Bank  
ProviNet Mortgage Corporation, Inc.  
PRS, LLC DBA The Mortgage Link  
Prudential Lending Inc. DBA PLI Capital  
Prudential Mortgage Services, LLC  
Prysmia Lending Group, LLC  
PTF Financial Corp  
Public Savings Bank  
Public Trust Mortgage Corp.  
Pulaski Bank (Pulaski Service Corp)  
Pulaski Mortgage Company  
Pulse Funding, Inc.  
Pulte Mortgage LLC  
Q Financial Direct Inc  
QLending, Inc.  
QMC Holdings Inc.  
QR Lending, Inc.  
Quad City Bank and Trust Company  
Qualita Financial Group, Inc  
Quality Home Loans  
Quality One Mortgage, Inc.  
Quantum Leap Mortgage Corp dba Supreme Lending Services  
Quantum Servicing Corporation  
Queensborough National Bank and Trust Company  
Quick Loan Funding Inc.  
Quick Mortgage Services, LLC  
Quick Mortgage, LLC  
Quickdraw Real Estate Service dba Homestar Lending  
Quicken Loans, Inc.  
R.O.C. Financial, Inc.  
R.W. Allen Financial

Rabobank N A  
Radian Guaranty Inc.  
Radius Financial Group Inc.  
Rancho Financial Inc.  
Randall Mortgage Services, Inc.  
Rapid Mortgage Co., Inc.  
Rasmussen Mortgage Inc. dba Rasmussen Mortgage Specialists  
Rate One Inc The Mortgage People  
Raven Financial Services LLC  
Raymond James Bank FSB  
RBC Bank (USA)  
RBC Mortgage Company  
RBS Citizens, N.A.  
Real Estate Financial Services, Inc  
Real Estate Lending Group  
Real Estate Mortgage Corp.  
Real Estate Mortgage Network LLC  
Real Estate Mortgage Network, Inc  
Real Estate Mortgage Network, Inc.  
Real Mortgage Partners, Inc.  
Real Time Resolutions, Inc.  
RealPros, LLC dba RealPros Mortgage LLC  
Realty Funding Corporation  
Realty Home Mortgage Associates, LLC  
Realty Home Mortgage Co., LLC  
Realty Mortgage – Home Office  
Realty Plus Mortgage  
Recorder of Deeds of Lancaster County  
Red Mountain Bank, N.A.  
Red River Bank  
Red Rocks Federal Credit Union  
Redmond Mortgage Company Inc  
Redwood Trust, Inc.  
Reed & Associates Mortgage Corp.  
Referral Marketing Inc. dba Referral Mortgage  
Refinance.com  
Refund Realty & Mortgage LLC  
Regency Lending Services  
Regency Mortgage Corporation  
Regent Bank  
Regent Mortgage Funding LLC  
Regions Mortgage

Reliance Bank  
Reliance First Capital, LLC  
Reliance Plus Mortgage Co. L.P. dba Reliance Mortgage Co.  
Reliance Preferred Funding Corp  
Reliant Mortgage Company, LLC.  
Renaissance Mortgage Corporation  
Renaissance Mortgage Group, Inc.  
Renasant Bank  
Renew Investment Co dba Columbine Mortgage  
Republic Bank  
Republic Bank & Trust  
Republic Mortgage Home Loans, LLC  
Republic Northwest, LLC  
Republic State Mortgage Co.  
Rescomm Holdings No. 2 LLC  
Rescue Mortgage Inc  
Reserve Mortgage Investments, LLC  
ResFund LLC  
Residence Lending, LLC  
Residential Acceptance Corporation  
Residential Acceptance Network, Inc.  
Residential Bancorp  
Residential Capital Mortgage Corporation  
Residential Credit Solutions  
Residential Finance Corp.  
Residential Funding Company, LLC  
Residential Home Funding Corp.  
Residential Home Funding Corporation  
Residential Home Loan Center LLC  
Residential Home Mortgage Corporation  
Residential Lending Corporation  
Residential Lending Network Inc  
Residential Lending Services, Inc  
Residential Lending, LLC  
Residential Loan Centers of America, Inc.  
Residential Mortgage Advisors LLC  
Residential Mortgage Associates, Inc. dba RMA Lending  
Residential Mortgage Capital  
Residential Mortgage Center Inc.  
Residential Mortgage Corp.  
Residential Mortgage Corporation  
Residential Mortgage Funding, Inc.

Residential Mortgage Group, a division of Inter Savings Bank  
Residential Mortgage Network, Inc  
Residential Mortgage Services Inc  
Residential Mortgage Solution LLC  
Residential Mortgage Solutions  
Residential Mortgage, LLC  
Residential Mtg. Group, Inc.  
Residential Wholesale Mortgage, Inc.  
ResMAE Mortgage Corporation  
Resolutions Capital, LP  
Resource Financial Services, Inc  
Resource Lenders, Inc.  
Resource Mortgage Corporation  
Resource One Credit Union  
Resource One, Inc.  
Response Mortgage Services Inc.  
Resurgent Capital Services  
Reunion Mortgage, Inc.  
Reverse Mortgage Solutions, Inc.  
Revolutionary Mortgage Company  
RFC Trustee 01  
RFC Trustee 02  
RFC Trustee 03  
RFC Trustee 04  
RFC Trustee 05  
RH Lending, Inc. d/b/a Residential Home Lending  
Rhodes Financial Services Mortgage LLC dba Rhodes Fin'l Mtg  
Rhome Asset Management Corporation  
Ribble Real Estate LLC  
Richland Federal Credit Union  
Richland Mortgage Company, LLC  
Ridge Mortgage Services Inc.  
Ridgeview Mortgage Associates, Inc.  
Riggs Real Estate Investment Corporation  
Right-Away Mortgage, Inc  
Rimrock Credit Union  
Risk Management Group, LLC dba RMG  
River Bank & Trust  
River City Mortgage & Financial, LLC  
River Funding Corporation dba River Home Lending  
River Mortgage, LLC  
River Region Credit Union

Riverbend Bank dba Riverbend Mortgage  
Riverbend Mortgage Inc  
Riverside Bank of the Gulf Coast  
Riverside Mortgage Company LLC  
Riverside Mortgage Company, Inc.  
Riverside Mortgage Corp.  
Riverside National Bank of Florida  
Riverview Community Bank  
Rivoli Mortgage  
RJ Commercial Funding, Inc. dba Gateway Mortgage  
RKS Financial Services, Inc  
RMA Lending, LLC  
RMC Vanguard Mortgage Corp.  
RMK Financial Corp dba Majestic Home Loan  
RMR Financial LLC d/b/a Princeton Capital  
RMS & Associates  
RNB Inc. dba Cornerstone Mortgage Company  
Robertson & Anschultz  
Rochester Home Equity, Inc  
Rockaway Beach Financial  
Rockwood Bank  
Rocky Mountain Bank  
Rocky Mountain Bank (MT)  
Rocky Mountain Credit Union  
Rocky Mountain Mortgage Group, LLC  
Rocky Mountain Mortgage Specialist, Inc.  
Rocky Mountian Mortgage Co.  
Rogue Federal Credit Union  
Rolwes Mortgage Co. LLC  
Rose Rock Bank, a Division of Union Bank  
Ross Mortgage Company, Inc.  
Ross Mortgage Corporation  
RoundPoint Mortgage Servicing Corp.  
Royal Credit Industries, Inc.  
Royal Mortgage Company, Inc.  
Royal Pacific Funding Corp dba Pacific Banc  
RP Funding, Inc  
RPM Mortgage, Inc  
RSR Home Loan Corporation  
RTT Capital LP  
Rubiola Mortgage Company, Inc.  
Ryan Mortgage Co

Ryland Mortgage Company  
S&L Investment Lending dba JC Mortgage  
S&T Bank  
S.M. Neider Mortgage Consultants, Inc.  
S.W.I Financial Services, Inc. dba Integrity 1st Mortgage  
S/C Financial LLC dba Quest Mortgage Consultants  
Saab Financial Corporation dba Saab Mortgage  
Sabal Palm Bank  
Sacramento Credit Union  
Sacramento Valley Mortgage Corp. dba Greater Valley Mortgage  
Saddlebred Capital Mortgage, LLC  
Safeguard Properties  
Safeguard Properties Inc.  
Sagamore Home Mortgage, LLC  
Sahara Mortgage Corporation  
SAIL MORTGAGE CORP  
Sajomi Holdings Corporation DBA Lenders Residential Mortgage  
Sallie Mae Home Loans  
Sam Houston Mortgage Co., Inc.  
San Angelo National Bank  
San Antonio Mortgage Company, LLC  
San Diego Funding  
San Jacinto Mortgage Inc dba Mtg. Spec. of Greater Houston  
San Luis Capital, Inc.  
Sanborn Mortgage Corp.  
Sandhills Bank  
Sandy Spring Bank  
Santa Cruz Home Finance  
Santa Cruz Mortgage Company  
SASCO 1999 AL2/US Bank NA  
SASCO 1999 ALS3/US BK NATL ASSOC  
SASCO 1999 SP1/FNB Chicago  
SASCO 2000 ARC-BC3  
SASCO 2000-3  
SASCO 2000-4  
SASCO 2000-RF1  
SASCO 2001-1  
SASCO ARC 2001-BC2  
SASCO1999ALS-1/Chase Manhattan Bank  
Saugus Federal Credit Union  
Savage Mortgage Services LLC  
Savi Ranch Financial Inc. dba Western Pacific Financial Inc.

Savings First Mortgage LLC  
Sawgrass Funding LLC  
Saxon Equity Mortgage Bankers, Ltd.  
Saxon MortgageServices, Inc.  
SBMC Mortgage  
SBW Management, LLC dba Capital Home Loans  
SCBT, N.A.  
SCD Recovery, LLC  
Schaefer Mortgage Corp.  
Schmidt Mortgage Company  
Schmitt Mortgage, LLC  
Scholastic Mortgage LLC  
Schyndel Investments, Inc.  
SCME Mortgage Bankers, Inc.  
Scott Financial LLC dba Des Peres Mortgage LLC  
SDK Real Estate Funding LLC dba Allied Banc Mtg/Allied Mtg L  
Sea Financial Group, Inc.  
Seabreeze Financial Services, Inc.  
Seacoast National Bank  
Seattle Bank  
Seattle Pacific Mortgage, Inc.  
Sebring Capital Partners, Limited Partnership  
Sebring Capital Partners, LP (Subprime Div.)  
Secure Lending Solutions, Inc.  
Secured Funding Corp  
Security Atlantic Mortgage Co., Inc.  
Security Bank of Kansas City  
Security Federal Bank  
Security Federal Mortgage Corp.  
Security First Bank  
Security First Mortgage, Inc.  
Security Home Mortgage LLC  
Security Lending Wholesale  
Security Mortgage Corporation  
Security Mortgage Corporation (MI)  
Security Mortgage Funding Corporation  
Security Mortgage, Inc.  
Security National Life Insurance Company  
Security National Mortgage Company  
Security National Partners Limited Partnership  
Security One Mortgage  
Security Real Estate Services, Inc.

Security Savings Bank, FSB  
Security Service Federal Credit Union  
Security State Bank  
Security State Savings Bank  
Select Financial Services Inc dba McColly Mortgage  
Select Mortgage  
Select Mortgage Corporation  
Select Mortgage Group Ltd.  
Select Portfolio Servicing Inc  
Selene Finance LP  
Selene RMOF BOA 063008 LLC  
Selene RMOF Loan Acquisition LLC  
Self Help Ventures Fund  
Selleck Mortgage Group, Inc.  
Sellers Financial Group, Inc. dba Sellers Mortgage Corp  
Seminole Moneytree Inc.  
Senderra Funding  
Sente Mortgage Corporation  
Sentinel Home Mortgage LLLP  
Sentinel Mortgage Co.  
Serramonte Mortgage Company, Inc. dba SMC Bancorp  
Service First Mortgage Corp.  
Service First Mortgage dba Trans-Act Mortgage  
Service Mortgage Underwriters, Inc.  
Servis First Bank  
Seven Seventeen Credit Union  
Severn Mortgage Corporation  
Severn Savings Bank, FSB  
SFF Mortgage, Inc. DBA Security First Financial  
SFG Bancorp  
SFJV 2005, LLC  
Shamrock Bank of Florida  
Shamrock Financial Corporation  
Shamrock Mortgage Inc.  
Share Plus Federal Bank  
Sharp Mortgages, Inc.  
Shasta Financial Services, Inc. dba First Capital  
Shea Mortgage – Corporate Office  
Shearson Home Loans  
Shelby State Bank  
Shelly K Hulse dba Shell Mortgage  
Shelter Mortgage Inc.

Shelton Mortgage Group, LLC  
Sher Financial Group, Inc. dba Citizens Lending Group, Inc.  
Sherwood Mortgage Group, Inc.  
Shore Mortgage  
SI Mortgage Company  
Sibcy Cline Mortgage  
Sids Mortgage Inc dba Alliance Financial Mtg.  
Sidus Financial Corporation (NC)  
Sidus Financial Corporation (VA)  
Sidus Financial LLC (SC)  
Sidus Financial, LLC – New England Regional Office  
Sierra Financial Mortgage, LLC  
Sierra Home Loans, LLC  
Sierra Pacific Home Loans, Inc.  
Sierra Pacific Mortgage Company, Inc.  
Sierra Star Financial, LLC  
Sigmund Financial Group Inc.  
Signature Bank  
Signature Bank of Arkansas  
Signature Lending Group, Inc.  
Signature Mortgage Corporation  
Signature Mortgage, L.L.C.  
Signia Docs, Inc.  
Silver Mortgage Bancorp, Inc.  
Silver Oak Mortgage, LP  
Silver State Bank  
Silver State Financial Services, Inc. dba Silver State  
Silvergate Bank  
Silverstone Mortgage Group, LLC  
Silverton Mortgage Specialists, Inc.  
Simmons First National Bank  
Simonich Corporation dba BWC Mortgage Services  
Simplfi.com, Inc.  
Sioux Falls Federal Credit Union  
SIRVA Mortgage  
Sisters Contract Mortgage Solutions Inc  
SIU Credit Union  
SK & Associates LLC dba Desert Sun Mortgage  
Skofed Mortgage Funding Corporation  
Sky Capital Mortgage, LLC  
Sky Federal Credit Union  
Sky Investments Inc. dba North Star Lending

Skyline Funding  
Skyline Mortgage Company  
Skyline Mortgage LLC  
Slavie Federal Savings Bank  
SLM Financial Corporation  
Smart Choice Loan Center, Inc  
Smart Wholesale Lending, Inc  
SMI Lending, Inc  
SMI Residential Mortgage, Inc.  
SN Servicing Corp.  
SNMLT 2001-2  
Sno-King Mortgage Inc.  
Societe Generale dba SG Mortgage Finance Corp  
Sofin, Inc  
Solace Financial LLC  
Solstice Capital Group, Inc. dba Loanbus  
SoluBanc Funding, Inc.  
Solution One Mortgage  
Solutions Bank  
Solutions Funding, Inc.  
Solutions Lending LLC  
SolVerus Banc Incorporated  
SOMA Financial  
Somerset Investors Corp dba Somerset Mortgage Bankers  
Sonterra Mortgage Capital, LLC  
Sophia Ventures, Inc dba Elite Lending  
Sotheby's/Lehman Mortgage Services, LLC  
Sound Mortgage, Inc.  
Source Mortgage Corporation  
Source Mortgage, LLC  
Source One Mortgage Corporation  
South Central Bank of Barren County, Inc.  
South Chase Mortgage Corporation  
South County Bank  
South Lakes Mortgage Bankers, Inc.  
South Pacific Financial d/b/a Funding Solutions Bancorp  
South Shore Financial Services, Inc.  
South Valley Bank & Trust  
South Wind Tours & Excursions  
Southcoast Community Bank  
Southeast Bankers Mortgage Corp  
Southeast Funding Alliance Inc.

Southeast Mortgage of Georgia  
Southeast TX Equity Mgmt Inc dba Acq Funding or Home 1st Mortgage  
Southeastern Mortgage Corp.  
Southern Equity Mortgage Services, LLC  
Southern Fidelity Mortgage LLC  
Southern Highlands Mortgage LLC  
Southern Home Lending Corp  
Southern Horizon Financial Group LLC  
Southern Missouri Bank of Marshfield  
Southern Mortgage Associates  
Southern Mortgage Brokers Inc.  
Southern Mortgage Co. of Central LA  
Southern Mortgage Source, Inc  
Southern Star Mortgage Corp  
Southern Trust Mortgage, LLC  
SouthFirst Bank  
SouthPoint Bank  
Southpoint Financial Services, Inc.  
Southside Bank  
SouthStar Funding, LLC  
SouthTrust Mortgage Corporation  
Southwest Funding, L.P.  
SouthWest Missouri Bank  
Southwest Mortgage Corp.  
Southwest Mortgage Partners  
Southwest Securities FSB (warehouse)  
Southwest Securities, FSB  
Southwest Stage Funding, LLC dba Cascade Financial Services  
Southwood Mortgage Co.  
Sovereign Bank  
Sovereign Bank (PA)  
Sovereign Bank (TX)  
Sovereign Bank/NATCO  
Sovereign Bank-Capital Markets (Newton)  
Special Project RFC  
Specialized Loan Servicing, LLC  
Specialty Mortgage Corporation  
Spectra Financial Inc.  
Spectra Funding, Inc.  
Spectrum Financial Group  
Spectrum Funding Corp  
Spectrum-Hale Partners, LLC dba Hale Financial Partners

Spire Federal Credit Union  
Spirit Bank  
Spurr Mortgage Corporation  
SRI dba SRI Mortgage, SRI Wholesale, SRI Lending  
ST Fin Corp dba Star Financial  
St George Mortgage Inc  
St Louis Federal Mortgage Co.  
St. Francisville, LLC  
St. Louis Bank  
St. Louis Mortgage Connections Inc.  
Stagecoach Mortgage, LLC  
Standard Bank and Trust  
Standard Equity Funding  
Standard Mortgage Corp  
Standard Pacific Mortgage, Inc.  
Stanford Federal Credit Union  
Stanley Capital Mortgage Company, Inc.  
Star Funding, Inc  
Starwood Vacation Ownership Inc.  
Starwood Vacation Ownership Portfolio Services, Inc.  
State Bank  
State Bank of Delano  
State Bank of Southwest Missouri  
State Central Credit Union  
State Farm Bank FSB  
State Highway Patrol Federal Credit Union  
State Lending Corporation  
State Mortgage LLC  
State of New York Mortgage Agency (SONYMA)  
Statewide Bank  
Statewide Bank (Correspondent  
Statewide Financial Group, Inc.  
Statewide Lending, Inc.  
Stearns Bank N.A.  
Stearns Lending Inc., A California Corporation  
Steel Mountain Capital, Inc and Its Wholly Owned Purchasing  
Stellarone Bank  
Steller Mortgage Corporation dba Freedom Financial  
Stenton Mortgage Inc  
Stephen H. Robin dba HMC Enterprises  
Stephen W. Head dba Texas Premier Mortgage  
Stepstone Mortgage Company, Inc.

Sterling Asset & Equity Corp  
Sterling Bank  
Sterling Bank & Trust, FSB  
Sterling Capital Mortgage  
Sterling Coast to Coast Financial Group, Inc.  
Sterling Eagle Mortgage Investment Company, LLC  
Sterling Empire Funding Association, LTD  
Sterling Home Mortgage Corporation  
Sterling Home Mortgage, LLC  
Sterling Mortgage and Financial Services, Inc.  
Sterling Mortgage Corporation  
Sterling Mortgage Services of the Treasure Coast, Inc  
Sterling National Mortgage Company, Inc.  
STERLING SAVINGS BANK  
Sterling State Bank  
Stewart Financial Enterprises Inc dba City Fund Mort Lending  
Stewart Mortgage Information Services  
Stewart Mortgage Services, Inc.  
Stewart Title of Northern New England, Inc.  
Stifel Bank & Trust  
Stillwater Mortgage, LLC dba Turnbury Mortgage  
Stirling II Corporation dba Stirling Mortgage  
Stock Financial, LLC  
Stock Yards Bank & Trust Company  
Stockman Bank of Montana  
Stockton Mortgage Corporation  
Stockton Turner LLC  
Stoffer Mortgage Inc.  
Stone Creek Capital Mortgage  
Stone Mortgage Corporation  
Stonebrook Mortgage Corporation  
Stonebrook Mortgage Services, Inc.  
Stonecreek Funding Corporation  
Stonegate Mortgage Corporation  
StonehamBank-A Cooperative Bank  
Stonetrust MortgageLending LLC  
StoneWater Mortgage Corporation  
Straight Line Mortgage, Inc.  
Strait Financial Corporation  
Strata Bank  
Strategic Capital Mortgage, Inc.  
Strategic Lending, Inc.

Strategic Mortgage Company  
Stratus Mortgage, LLC  
Streeter Brothers Mortgage Corp.  
Stronghold Funding LLC dba Stronghold  
Structure Mortgage Inc.  
Suburban Federal Savings Bank  
Suburban Mortgage Company of New Mexico  
Suburban Mortgage Inc.  
Success Investments, Inc.  
Success Mortgage Partners, Inc  
Sullivan Financial Services, Inc.  
Summatyme LLC  
Summit Bank  
Summit Bank, Tulsa  
Summit Credit Union  
Summit Credit Union (WI)  
Summit Financial LLC  
Summit Funding Inc  
Summit Investments Loan Corp dba Loanisland  
Summit Lending Group, Inc.  
Summit Lending Solutions Inc  
Summit Mortgage Bankers, Inc.  
Summit Mortgage Corp. IL  
Summit Mortgage Corporation  
Summit Mortgage Corporation LLC  
Summit Mortgage Corporation TX  
Summit Mortgage Inc  
Sun American Mortgage Company  
Sun Capital Inc  
Sun Home Loans, Inc.  
Sun Quest Funding LLC  
Sun Valley Mortgage Services LLC  
Sun Vista Mortgage Services Ltd Co  
Sun West Mortgage Company, Inc.  
Sunbelt Lending Services  
Sunbelt Mortgage, LLC  
Suncoast Financial, Inc.  
Suncoast Mortgage Bankers Inc  
Suncoast Mortgage Corporation  
Suncoast Mortgage Group, LLC  
SunFirst Bank  
Sunflower Bank N.A.

Sunlending Mortgage Corporation  
Sunmark Federal Credit Union  
Sunrise Financial Services, Inc.  
Sunset Bank & Savings  
Sunset Direct Lending  
Sunset Financial Resource Inc.  
Sunset Mortgage & Investment Corp.  
Sunset Mortgage Co.  
Sunset Mortgage Company, LP  
Sunset Portfolio Servicing Company, LLC.  
Sunset West Mortgage, Inc.  
Sunshine Financial Group, Inc.  
Sunshine Mortgage  
Sunstreet Mortgage, LLC  
SunTrust Mortgage, Inc.  
Sunwest Bank  
SunWest Mortgage, LLC  
Superior Bank  
Superior Lending Corp.  
Superior Lending Mortgage Inc  
Superior Mortgage and Equity Corp.  
Superior Mortgage Corporation  
Superior Mortgage LLC  
Superior Mortgage Services LLC  
Supreme Funding Corporation  
Surecredit USA Home Loans, Inc.  
Susquehanna Bank  
Susquehanna Mortgage Corporation  
Sussex Group, Inc.  
Sutton Bank  
SVO 2008-A VOI Mortgage Corp.  
Swan Investments Intl., Inc. dba International Mortgage  
SWBC Mortgage Corporation  
Sweetwater Home Fin. of Houston, Inc. dba Sweetwater Mtg. Co.  
Swinford Capital Corp.  
Sycamore Funding Inc.  
Sydion Financial LLC  
Symmetry Mortgage Corp  
Synergy Capital Mortgage Corporation  
Synergy Home Loans, LLC  
Synergy Mortgage Group, Inc.  
Synergy One Financial Services, LLC

Synovus Mortgage Corp.  
Syracuse Securities Inc  
Syringa Bank  
T.D. Service Company  
T.J. Financial, Inc.  
T.R. Hughes Home Mortgage Co. LLC  
Tahoe Executive Enterprises, Inc dba Paragon Mortgage Service  
Tamayo Financial Services, Inc.  
Tartak Mortgage LLC  
Tarzana Capital  
Taylor Morgan Inc dba Community Lending Services  
Taylor, Bean & Whitaker Mortgage Corp.  
TBI Mortgage Company  
TBS Financial Services Inc. dba Lenders Mortgage Services  
TC Preferred Funding Inc.  
TCD Mortgage Corporation  
TD Bank, N.A. – Commerce Bank  
TD Banknorth NA  
TDA Capital Group, LLC DBA Atlas Capital Mortgage  
Team Lending Concepts, LLC  
Team Mortgage, LLC  
Team USA Mortgage, LLC  
TeamBank N.A.  
Technology Credit Union  
Telemetry Mortgage Opportunities Fund, L.P.  
Telesis Community Credit Union  
Telhio Credit Union  
Tenacity Mortgage  
Tennessee Bank and Trust, A Div. of Farmers Bank & Trust Co.  
Tennessee State Bank  
Tennessee Valley Mortgage of Florence LLC  
Terrace Mortgage Company  
Terwin Advisors, LLC dba The Winter Group  
Texas Bank and Trust Company  
Texas BRV, Inc. dba Blue Apple Mortgage  
Texas Capital Bank, N.A.  
Texas Commercial Funding Group LLC  
Texas First Family Mortgage Inc.  
Texas Heritage Mortgage, LTD.  
Texas Loan Star, Inc.  
Texas Mortgage Professionals, LLC  
Texas Mortgage Team LLC

Texas Security Bank  
Texas Western Mortgage, LLC  
The Addison Mortgage Group, Inc.  
The Advantage Mortgage Group, Inc  
The American Eagle Mortgage Corp.  
The American National Bank of Dekalb County's Mortgage Division  
The Anderson Financial Group, Inc.  
The Andover State Bank  
The Arlington Bank  
The Bancorp Bank  
The Bank of Canton  
The Bank of Charlotte County  
The Bank of Commerce  
The Bank of Fayette County  
The Bank of Georgia  
The Bank of Holland  
The Bank of Missouri  
The Bank of New York  
The Bank of New York as Trustee  
The Bank of Northern Michigan  
The Bank of San Antonio  
The Bank of South Carolina  
The Bank of the Pacific  
The Bollin Mortgage Group, Inc.  
The Broadstone Mortgage Company  
The Bryn Mawr Trust Company  
The Business Bank of St. Louis  
The Carroll Mortgage Group, Inc.  
The Citizens National Bank of Meridian  
The Clinton Mortgage Network  
The Coastal Bank dba Coastal Mortgage Company of SC  
The Columbia Bank  
The CU Mortgage Center, Inc. dba The Mortgage Center, Inc.  
The Delaware County Bank & Trust Company  
The El Paso Mortgage Company  
The Equity Group Financial, Inc.  
The F & M Bank and Trust Company  
The Family Credit Union  
The First Mortgage Corporation  
The First National Bank  
The First National Bank Of Chicago – Non-Member  
The First National Bank of Deerwood

The First National Bank of Granbury  
The First National Bank of Jackboro dba The Highlands Bank  
The First National Bank of Ogden  
The First, A National Banking Association  
The Freedom Bank of Virginia  
The Funding Source LLC  
The Gordon Group, Inc.  
The Grange Bank  
The Guernsey Bank  
The H55 Group, Inc.  
The Herring National Bank  
The Hinks Company, Inc.  
The Home Equity Network, LLC  
The Home Loan Pros, Inc.  
The Huntington National Bank  
The Hurricane Mortgage Company, Inc.  
The Joshua Group Co. LLC dba U.S. Lending  
The Kent Group Ltd  
The Klein Group, LLC  
The LaPorte Savings Bank  
The Lenders Group LLC  
The Lending Company Inc  
The Lending Connection, Inc.  
The Lending Group  
The Lending Partners, LLC  
The Loan Experts Corporation dba All Amrican Finance  
The Louisville Mortgage Group  
The McCue Mortgage Company  
The Milan Group Inc dba Milan Mortgage Bankers  
The Money Source Inc.  
The Money Source, Inc.  
The Mortgage Advantage, Inc  
The Mortgage Bankers Corp.  
The Mortgage Broker, LLC  
The Mortgage Center, Inc.  
The Mortgage Center, LLC  
The Mortgage Company  
The Mortgage Company LLC  
The Mortgage Connection  
The Mortgage Depot Inc  
The Mortgage Firm, Inc  
The Mortgage Funding Group, Inc.

The Mortgage Group, Inc.  
The Mortgage Group, LLC  
The Mortgage House, Inc.  
The Mortgage Lending Group, Inc.  
The Mortgage Makers, Inc.  
The Mortgage Network Wholesale Lender  
The Mortgage Network, Inc., dba Mortgage Network North America  
The Mortgage Network, LLC  
The Mortgage Outlet, Inc.  
The Mortgage Place  
The Mortgage Shoppe Inc  
The Mortgage Source Inc  
The Mortgage Specialist LP  
The Mortgage Store Financial, Inc.  
The National Bank  
The New York Mortgage Company, LLC  
The Northwestern Mutual Life Ins. Co. dba Northwestern Mutual  
The Pappadakis Corporation dba Plaza Mortgage Group of FL  
The Park Bank  
The Peoples Bank Co.  
The Petkewich Corp dba The Mortgage Outlet  
The Ping Mortgage Company  
The Poca Valley Bank  
The Premiere Mortgage Corporation  
The Private Bank  
The PrivateBank Mortgage Company dba The Private Bank  
The PrivateBank Mortgage Company, LLC  
The Situs Companies  
The Stone Hill Group  
The Vault Mortgage Co.  
The Warren Group  
The Washington Savings Bank  
The Washington Trust Company  
The Watermark Group Inc. dba Watermark Financial  
Thomas Louis Mortgage Inc  
Thomas Mortgage & Financial Services  
Thornburg Mortgage Home Loans, Inc.  
Thoroughbred Lending Company LLC  
Three Rivers Financial Services, Inc.  
Three Rivers Mortgage  
TIB Bank of the Keys  
TIB-The Independent Bankers Bank

Tidewater Home Funding, LLC  
Tidewater Mortgage Services, Inc.  
TierOne Bank  
Tim Simko dba First United Lending  
Timberland Mortgage Services, Inc.  
Tippecanoe Mortgage, Inc.  
Titan Funding  
Titan Lenders Corp.  
TLP Funding Corporation  
TM Capital, Inc.  
TMBG Inc  
TNBank dba TNBank of Oak Ridge  
Token Mortgage Corporation  
Tomahawk Community Bank, SSB  
Top Mortgage Corporation  
Top Performers Financial Services, Inc.  
Total Funding Corporation  
Total Home Source, Inc  
Total Mortgage Services, L.L.C.  
Tower Mortgage and Financial Services Corp  
Tower Mortgage Capital Inc., dba National Home Lenders  
Tower Mortgage Corporation  
Town & Country Bank  
Town North Bank N.A.  
Towne Mortgage Company  
Townebank Mortgage  
Townstone Financial, Inc.  
TPI Mortgage, Inc.  
Trade Street Mortgage Inc.  
Trademark Mortgage LLC  
Tradition Mortgage LLC  
Tranex Financial, Inc.  
Transcontinental Lending Group, Inc  
TransLand Financial Services, Inc.  
Transnational Financial Network, Inc.  
Travis Mortgage, LLC  
Treeside Financial, LLC  
Tremont Credit Union  
Triad Bank, N.A.  
Tribeca Lending Corp.  
Tri-County Bank  
TriCounty Mortgage Corporation

Trident Mortgage Company  
Triduanum Financial Inc  
Trinity Mortgage Capital, Inc.  
Trinity Mortgage Company of Central Florida, LLC dba Trinity  
Trinity Mortgage Corporation  
TrinityMac  
Tristate Capital Bank  
Tristone Community Bank  
Triton Commercial Capital Incorporated  
Triumph Funding, Inc.  
True Lending Company, LLC  
Truemark Lending, Inc  
Truliant Federal Credit Union  
Trust USA Mortgage Group  
Trustmark National Bank  
TrustMor Mortgage Company, LLC  
Tucker Mortgage, LLC  
Turner Mortgage Company  
Turtle Creek Mortgage Inc.  
TWA Corporation  
Twin Capital Mortgage  
Twin City Bank  
Twin Star Credit Union  
TXL Mortgage Corporation  
U S Capital Home Loans Inc  
U S DEPT OF HUD  
U. S. Lending Group, Inc.  
U.P. Catholic Credit Union  
U.S. BANK AS DOCUMENT CUSTODIAN – ALL LOCATIONS  
U.S. Bank as Trustee  
U.S. Bank N.A.  
U.S. BANK N.A. N.D. – CONSUMER FINANCE Division  
U.S. Bank National Associaton  
U.S. Capital Funding, LLC  
U.S. Financial LTD  
U.S. Mortgage Corporation  
U.S. Recordings, Inc.  
UBS Home Finance  
UBS Real Estate Investments Inc.  
UBS Real Estate Securities Inc.  
UBS Special Servicing Group  
UBS Warburg Real Estate Securities Inc. (Warehouse)

Ulster Savings Bank  
UM Acquisitions LLC  
UMG Mortgage LLC  
UMLIC VP LLC  
UMPQUA  
Unified Capital Group  
Unifirst Mortgage Corp  
Unifirst Mortgage Corp.  
Unilenders, Inc.  
UniMortgage LLC  
Union Bank  
Union Bank and Trust Company  
Union Capital Mortgage  
Union Capital Mortgage Business Trust  
Union Federal Bank of Indianapolis.  
Union Federal Bank of Indianapolis..  
Union Federal Mortgage Corp.  
Union Federal Mortgage Corporation  
Union Federal Savings Bank  
Union Fidelity Mortgage Inc  
Union Home Mortgage LLC  
Union Mortgage Group, Inc  
Union Mortgage Group, Inc.  
Union Mortgage Omaha Inc  
Union National Mortgage Company  
Union River Mortgage LLC  
Union Savings Bank  
Union State Bank of Everest dba Bank of Atchison  
Union Trust Mortgage Corporation  
United Bank  
United Bank & Trust – Washtenaw  
United Bank (VA)  
United Bank Inc.  
United Capital Financial of Atlanta, LLC  
United Capital Mortgage Corporation  
United Capital, Inc.  
United Commercial Bank  
United Community Bank  
United Community Mortgage Corp.  
United Community Mortgage Services Inc.  
United Equity LLC  
United Federal Credit Union

United Federal Mortgage a div. of United Medical Bank  
United Fidelity Bank  
United Fidelity Funding Corp.  
United Financial Mortgage Corporation  
United Funding Mortgage Corp.  
United General Mtg Corp dba CLS Mtg a subsidiary of UGMC  
United Group Acquisition, LLC  
United Guaranty Residential Insurance Company of NC  
United Heritage Credit Union  
United Home Mortgage  
United Home Mortgage Corporation  
United Lending Solutions LLC dba Home Lending Solutions  
United Liberty Mortgage Corp.  
United Mortgage Bankers, Inc.  
United Mortgage Company – Washtenaw  
United Mortgage Finance Group, Inc  
United Mortgage Funding  
United Mortgage Investors, Inc.  
United Mutual Funding Corp  
United Northern Mortgage Bankers  
United Pacific Mortgage  
United Pacific Mortgage as Vendor  
United Pacific Mortgage DBA Mandalay Mortgage  
United Prairie Bank  
United Residential Lending LLC  
United Security Financial  
United Western Bank  
UnitedOne Credit Union  
Unitrust Mortgage, Inc.  
Unity Mortgage Corp.  
Universal American Mortgage Company, LLC  
Universal Financial Group, Inc.  
Universal Lending Corporation  
Universal Lending Services, Inc.  
Universal Mortgage & Finance, Inc.  
Universal Mortgage Company, LLC  
Universal Mortgage Corporation  
University Bank  
University Mortgage Inc.  
University of Wisconsin Credit Union  
Uniwest Mortgage Corporation  
Unprime Securities Company LLC

University Federal Credit Union  
Uptown Mortgage  
Urban Financial, Inc.  
Urban Trust Bank  
US Bank as Custodian/Trustee  
US Bank National Association (Warehouse)  
US Capital Financial Services, Inc dba Primestreet Lending  
US Employees O.C. Federal Credit Union  
US Equity Mortgage, LLC  
US Financial Funding Inc. dba US Financial  
US Lending & Finance LTD  
US Money Source, Inc. d/b/a Soluna First  
US Mortgage Bankers Inc. dba USMB Inc  
US Mortgage Capital Inc.  
US Mortgage Corp.  
US Mortgage Corporation dba Mortgage Concepts  
US Mortgage Finance Corp  
US Mortgage Group, LLC  
US Mortgage Network  
US New Mexico FCU  
USA Bank  
USA Funding Corp  
USA Home Loans, Inc.  
USA Mortgage Business Inc.  
USA Mortgage Corporation  
USAA Federal Savings Bank  
USB Home Lending  
USU Community Federal Credit Union  
Utah Community Federal Credit Union  
Utah Financial, Inc dba Federal Mortgage Funding  
Utah Housing Corporation  
Uvantage Home Lending Services, Inc.  
V.I.P. Mortgage Inc.  
Valley Bank  
Valley Bank of Helena  
Valley Mortgage Solutions LLC  
Valley National Bank  
Valley National Bank (OK)  
Valley View State Bank  
Valley Vista Mortgage Corporation  
Valley West Corporation DBA Valley West Mortgage  
Valley Wide Home Loans

Vanderbilt Mortgage & Finance, Inc  
VanDyk Mortgage Corporation  
Vanguard Funding LLC  
Vanguard M & T, Inc.  
Vanguard Mortgage Corporation  
VantageSouth Bank  
Vantium Capital Markets, L.P.  
Vantium Capital, Inc., d/b/a Acqua Loan Services  
Vaughan Financial Mortgage Group, Inc.  
VCH – 1998-A (Wells Fargo as Trustee)  
VCH – 1999-A (Wells Fargo as Trustee)  
VCH – 2003-A (Wells Fargo Bank of Minnesota, N.A as Trustee  
VCH – Beethoven (Dresdner as Lender)  
VCH -Alpine (Credit Suisse First Boston as Lender)  
Vectra Bank Colorado  
Vendor/RFC  
Venta Financial Group, Inc.  
Venture Bank  
Venture Financial Services  
Venture One Mortgage Corporation  
Veridian Credit Union  
Veritas Funding LLC  
Veritas In Commercium LLC  
Verity Credit Union  
Vertical Financial Group  
Vertical Lend dba Mortgage Warehouse  
Verus Bank, NA  
Veterans Home Mortgage Inc.  
Victoria Capital Inc dba Victoria Funding Services  
Victorian Finance LLC  
Vieux Carre Mortgage  
Viewpoint Bank  
ViewPoint Bank (Warehouse)  
Viewpoint Bankers Mortgage  
Vigilant Federal Savings Bank  
Vigio Lending Corp.  
Viking Capital  
Village Bank Mortgage Corporation  
Village Capital & Investment, LLC DBA Village Home Mortgage  
Village Mortgage Company  
Vinson Mortgage Services, Inc. dba Vinson Mortgage Group  
Vintage Hills Mortgage Corporation

Vintage Mortgage Corporation  
Vintage Mortgage Group  
VIP Mortgage Corporation  
VIP Mortgage Inc.  
VIP Mortgage Solutions, LLC  
Virgin Money USA, Inc.  
Virginia Credit Union Inc.  
Virginia Heritage Bank  
VirtualBank Seniors Lending Group  
Visalia Community Bank  
Vision Bank  
Vision Mortgage Company, Ltd. dba Vision Mortgage Company  
Vision Mortgage LLC  
Vision Mortgage Professionals Inc.  
Vision Mortgage Resources, Inc.  
Vision One Mortgage, Inc.  
Vision, Inc.  
VISIONBank  
VIST Bank  
Vista Mortgage Corp.  
Vista Mortgage Corporation  
Vista Mortgage Services, Inc.  
Vitek Mortgage Group  
Volunteer Mortgage Lenders Inc  
Volunteer Trust Mortgage Corporation  
Voorhees Ventures, Inc.  
W J Capital Corporation  
W. R. Clouse & Associates Mortgage Company  
W.J. Bradley Mortgage Capital Corp.  
W.M. Howard Inc.  
W.R. Starkey Mortgage LLC  
W/E Mortgage Services Inc.  
Wachovia Bank National Association  
Wachovia Bank, NA as Trustee  
Wachovia Correspondent Warehouse Lending  
Wachovia Mortgage Corporation  
Wachovia Mortgage Corporation – Winston-Salem  
Wachovia Mortgage, FSB  
Wachovia Mortgage, FSB (CP)  
Wachovia Securities  
Wachusett Mortgage Corporation  
Wahlstrom Financial Group

Walker Jackson Mortgage Corp.  
Wall Street Financial Corporation  
Wall Street Mortgage Bankers, Ltd.  
Wallick and Volk  
Walter Mortgage Company  
Walton Mortgage  
Wantland Realty Corporation DBA WRC Mortgage  
Ward Lending Group, LLC  
Warehouse Lender #1005308  
Warehouse USA Capital, Inc.  
Warren Bank Mortgage Company, LLC  
Wasatch Capital Mortgage, Inc  
Washington Financial Group, Inc.  
Washington Mutual Bank (Interim Funder)  
Washington Mutual Bank (vendor)  
Washington Mutual Bank, F.A.  
Washington Mutual Mortgage Securities Corp.  
WashingtonFirst Bank  
Washtenaw Mortgage Company  
Waterfall Victoria Master Fund 2008 – 1 Grantor Trust Service  
Waterfall Victoria Master Fund Ltd  
Waterfall Victoria REO, LLC  
Watermark Credit Union  
Watermark Financial Partners, Inc.  
WaterStone Bank SSB  
Waterstone Mortgage Corp.  
Watson Group Financial Corporation  
Watson Mortgage Corp.  
Waukesha State Bank  
Waukesha State Bank (WI)  
Wausau Mortgage Corporation dba Broadstreet Mortgage  
WCRSI 2007-3 LLC  
WCS Funding Group Inc.  
WCS Lending LLC  
Weatherford National Bank  
Webster Bank  
WEBTD.com, Inc.  
Weger Mortgage Corporation  
WEI Mortgage Corp  
Weichert Financial Services  
Welcome Home Finance, LP  
Welcome Home Loans, Inc.

Welcome Home Mortgage Inc  
Wells Bank of Platte City  
Wells Fargo – Acquisition  
Wells Fargo as Trustee  
Wells Fargo Bank, NA dba Wells Fargo Home Equity  
Wells Fargo Foothill, LLC dba Lender Finance Division  
Wells Fargo Home Mortgage a Division of Wells Fargo Bank NA  
Wells Fargo Mortgage Document Custody  
Wendover as SubServicer for Chase  
Wendover Financial Services  
WesBanco Bank, Inc.  
West Alabama Bank & Trust  
West Coast 2007-1 LLC  
West Coast 2008-1, LLC  
West Coast 2008-3, LLC  
West Coast 2008-4, LLC  
West Coast Bank  
West Coast Realty Services, Inc.  
West Coast Servicing, Inc.  
West Community Credit Union  
West Gate Bank  
West Michigan Bank & Trust  
West Penn Financial Service Center, Inc.  
West Suburban Bank  
West Town Savings Bank  
WestAmerica Mortgage Company  
Westbridge Bank and Trust dba Westbridge Mortgage  
Westbury Bank  
Western Estates, Inc.  
Western Fidelity Mortgage Company  
WesternFinancial LLC dba American Guaranty Mortgage  
Western Horizon Mortgage  
Western Mortgage Brokers Inc dba Western Mtg Bankers Inc.  
Western Mortgage Corporation  
Western Ohio Mortgage Corporation  
Western Reliance Funding Group  
Western Reserve Bank  
Western Residential Mortgage Inc  
Western Security Bank  
Western State Bank  
Western States Mortgage Corporation  
Western Thrift & Loan

Western Vista FCU  
Western World Financial  
Westfield Bank FSB  
Westlend Financing Inc dba American Capital Funding Inc.  
Westminster Mortgage Co. a Division of Shapell Industries  
Westsound Bank dba Westsound Mortgage  
Weststar Mortgage Corporation  
WestStar Mortgage, Inc.  
WFS Mortgage Services Inc.  
Whidbey Island Bank  
Whitney National Bank  
Whitney National Bank (fka Access Mortgage)  
Whitney National Bank (fka Parish National Bank)  
Wholesale America Mortgage, Inc.  
Wholesale Capital Corporation  
Wiedman Mortgage, Inc.  
Wieland Financial Services, Inc.  
Wilber National Bank  
William M. Perlmutter dba Executive Mortgage Lenders  
William Raveis Mortgage, LLC  
Willow Bend Mortgage  
Willow Financial Bank  
Wilmington Finance, Inc.  
Wilmington Mortgage Services Inc  
Wilshire Credit Corp.  
Wilson & Muir Bank and Trust Company  
Wilson Mortgage Services, Inc.  
Wilson Resources, Inc.  
Windermere Mortgage Services Series LLC a DE Series LLC  
Windom Capital Inc. dba Windom Mortgage  
Windsor Capital Mortgage  
WinStar Mortgage Partners Inc. sub of Partner Loan Services  
Wisconsin Mortgage Corporation  
WM Specialty Mortgage LLC  
WMC Mortgage Corp. Minnesota  
WMC Mortgage Corporation  
WMD Realty, Inc.  
Wolfe Financial, Inc. dba Integrity Mortgage Group  
Wolters Kluwer Financial Services  
Wood & Huston Bank dba Wood & Huston Bancorporation  
Woodfield Planning Corporation  
Woodforest National Bank dba Woodforest Mortgage

Woodland Mortgage Partners, Inc  
Woodlands Bank  
World Alliance Financial Corp  
World Capital Mortgage, LP  
World Group Mortgage, LLC  
World Mortgage Corporation of Miami  
World Mortgage Group, Inc.  
World Wide Credit Corporation  
World Wide Financial Services, Inc.  
World Wide Mortgage Group, Inc.  
Worldwide Financial Resources, Inc.  
Worthington Federal Bank  
Worthington Mortgage Group, Inc.  
Wow Financial Inc  
Wow Financial LLC dba Advanced Mortgage Concepts  
Wright Financial Inc  
Wright-Patt Credit Union, Inc.  
Wyman Funding Group Inc.  
Wyndham Capital Mortgage, Inc.  
Wyoming Bank & Trust  
Wyoming State Bank  
Xenia Financial LLC  
Xetus Corp.  
Xtra Mile Financial Services, LLC  
Yale Financial Group, Inc.  
York Financial Inc.  
Your Best Rate Financial, LLC  
Your Community Bank  
Your Mortgage Company, LLC  
Your Mortgage Source LLC  
Your Mortgage Source, Inc.  
Yvonne K Yung Kwan Chau DBA YKC Mortgage  
Z.T.F. LLC dba At Home Mortgage Group  
Zeus Mortgage Ltd  
Zino Financial, Inc.  
Zions First National Bank  
Z-Mortgage Company, L.L.C.

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