



A Nationwide View of State-Licensed Mortgage Entities 2013 Quarter 1

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A Nationwide View of State-Licensed Mortgage Entities

This report compiles data from the first quarter of 2013 concerning companies, branches, and mortgage loan originators (MLOs) who are state-licensed or state-registered through NMLS. Unless otherwise noted, the data reflect licensing and registration information from NMLS as of March 31, 2013.

While state agencies expanded their use of NMLS in April 2012 to manage a number of non-mortgage license authorities, the counts in this report do not include license authorities that do not include the ability to originate, fund, or service mortgage loans.

Approved Entities and Licenses in NMLS

The number of unique companies licensed through NMLS declined 0.2 percent and the number of MLOs licensed through NMLS grew seven percent from the end of the first quarter 2012 to the end of the first quarter of 2013.

While the number of companies licensed declined, the number of licenses held by companies increased 3.5 percent and the number of licenses held by MLOs increased by 22 percent over the same period, indicating an overall increase of lending authority.

Type	Unique Entities	Licenses
Company	15,543	32,797
Branch	18,954	34,295
Individual	112,970	252,555

NOTE: Includes companies holding a state license or a state registration through NMLS. License counts include separate licenses required for DBAs ("Other Trade Name") required in certain states and multiple licenses for different authorities (e.g. Lender and Broker) required in certain states.

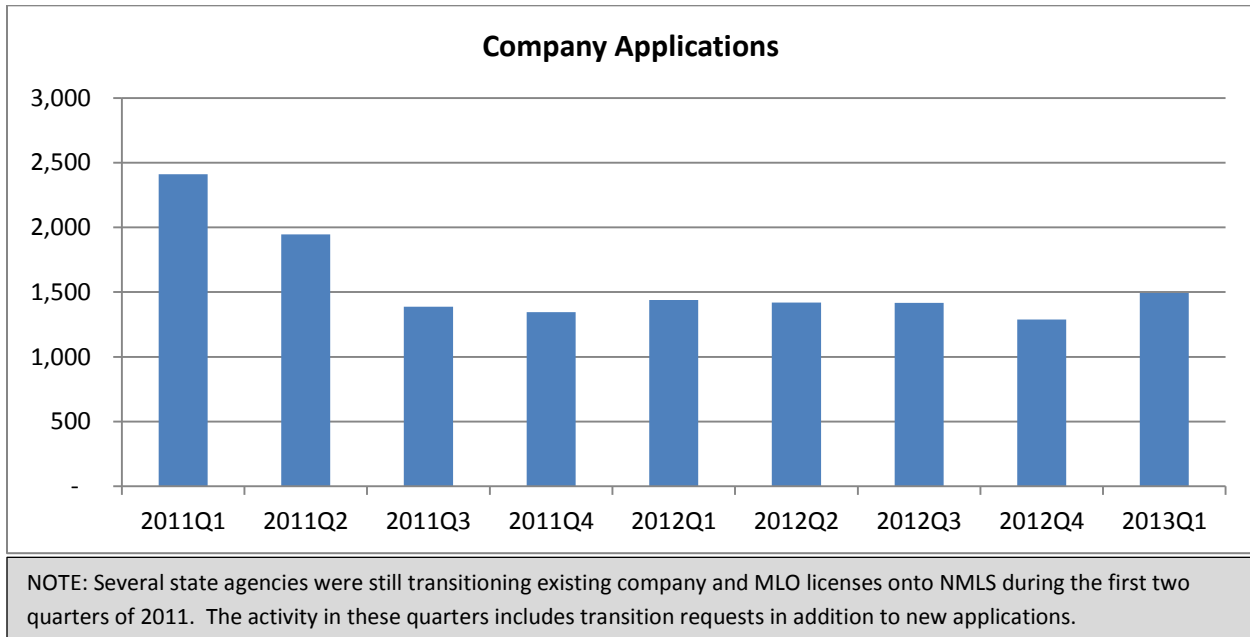
Dual Entities

A few companies and MLOs hold both an approved state license and an active federal registration.

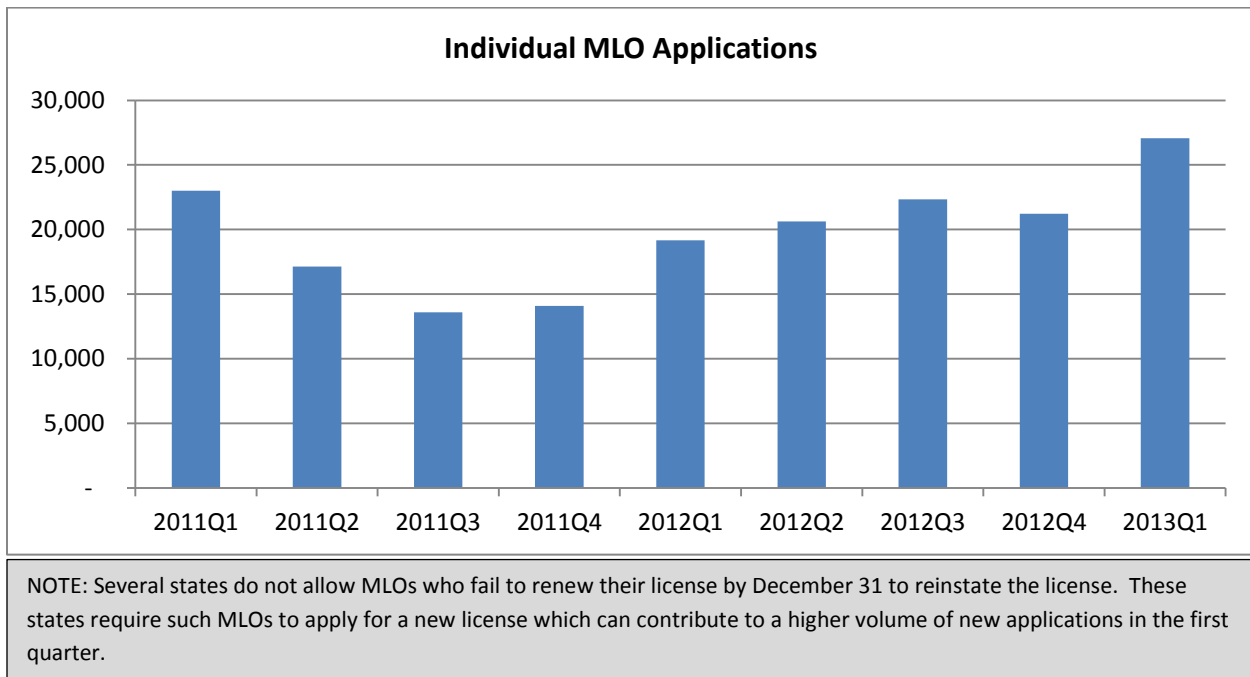
Type	Unique Entities
Company	101
Individual	2,973

Application Activity

The past six quarters have seen steady new application activity, ranging from 1,289 to 1,494, averaging 1,400 per quarter. Quarter I 2013 application activity at 1,494 was slightly higher than Quarter I 2012 activity of 1,440.



New application activity by MLOs has continued to show steady growth since Quarter I 2012, with 83,362 MLO applications submitted in 2012, and reaching a quarterly high of 27,059 applications for Quarter I 2013.

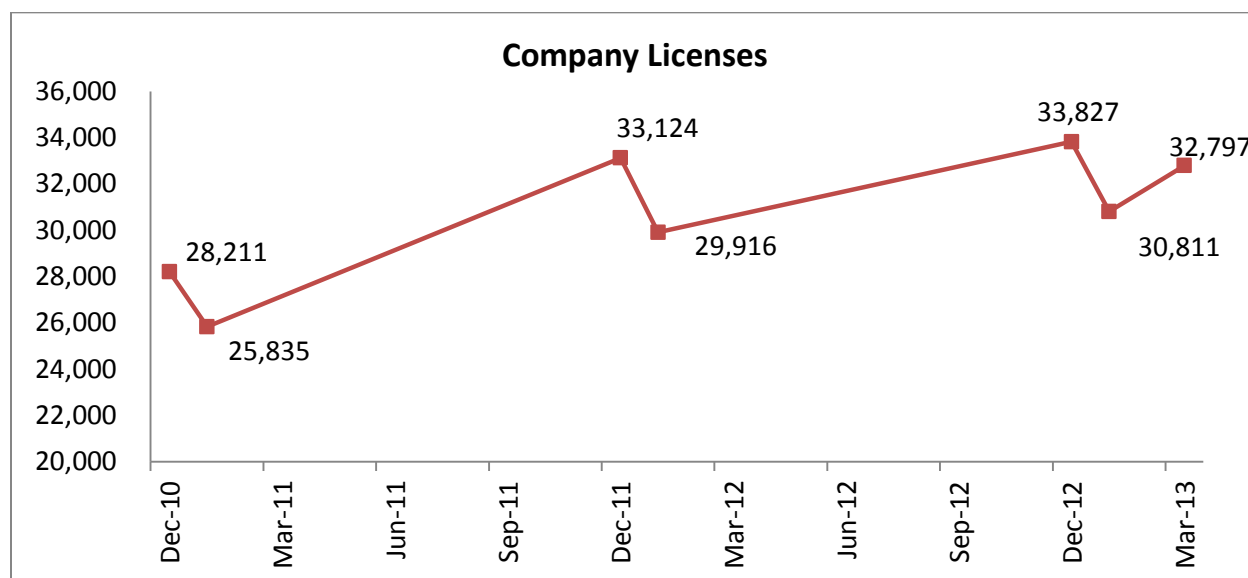
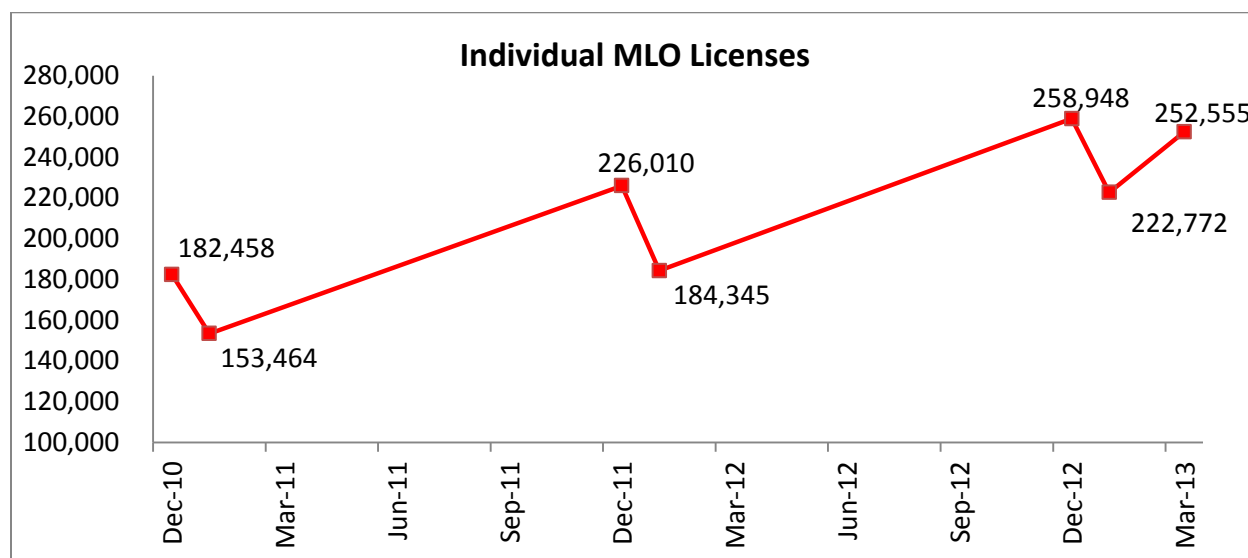


Change in Approved Licenses Over Time

Since 2010, the number of approved MLO licenses drops at the end of each annual renewal (December 31) due to the portion of companies and individuals who do not renew their license. The number then climbs throughout the year as new licensees enter the system or existing licensees expand their footprint. Some licensees may have stopped originating at some point in the year, but let their authority continue until it expires at year end. Some states require company and MLOs who fail to renew to apply for a new license (as opposed to reinstating their license), which leads to increased activity in January of each year.

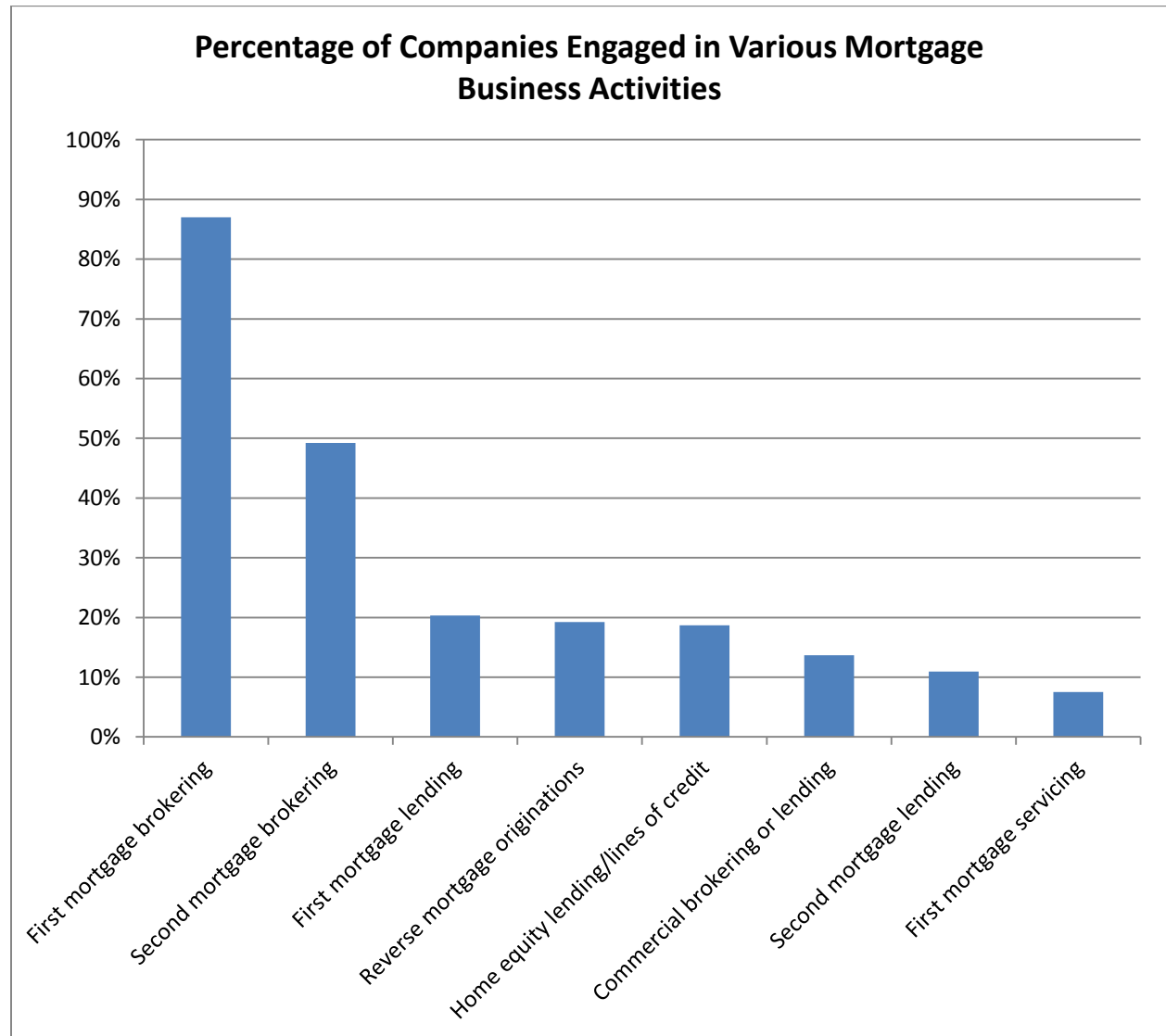
For the above reasons, the end of the first quarter of each year provides a stable number to gauge year over year changes that to the best extent possible avoids the license count and application activity issues resulting from the annual renewal and reinstatement periods.

MLO license authorities have increased 22 percent between Quarter I 2012 and Quarter I 2013, indicating an overall expansion of lending authority.



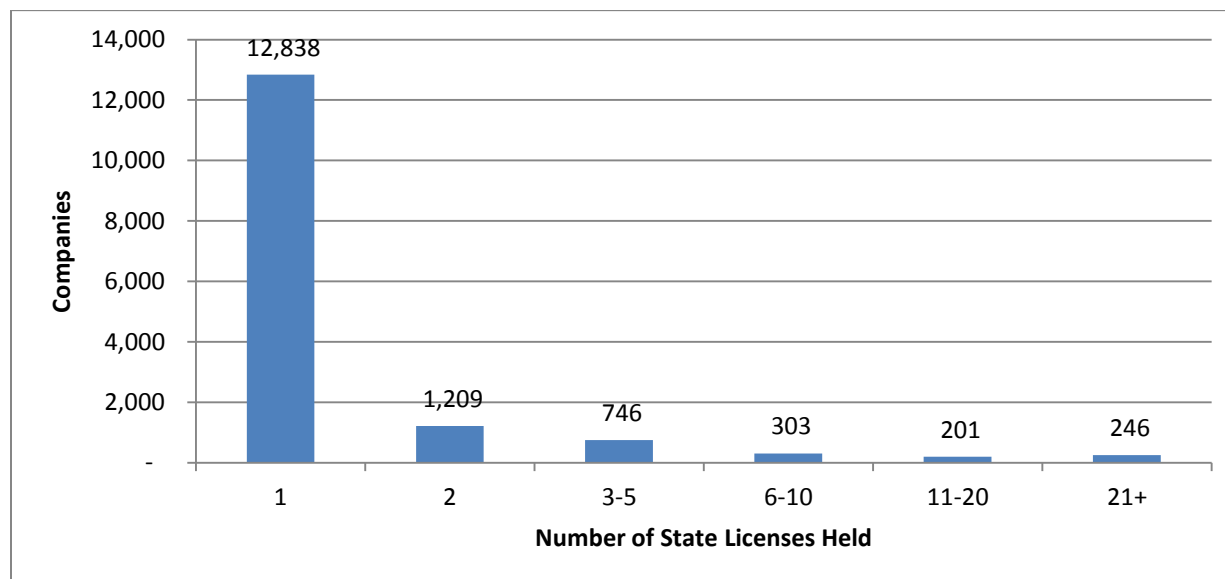
Mortgage Related Business

State-licensed mortgage companies are engaged in a range of business activities, the largest of which is mortgage brokering.



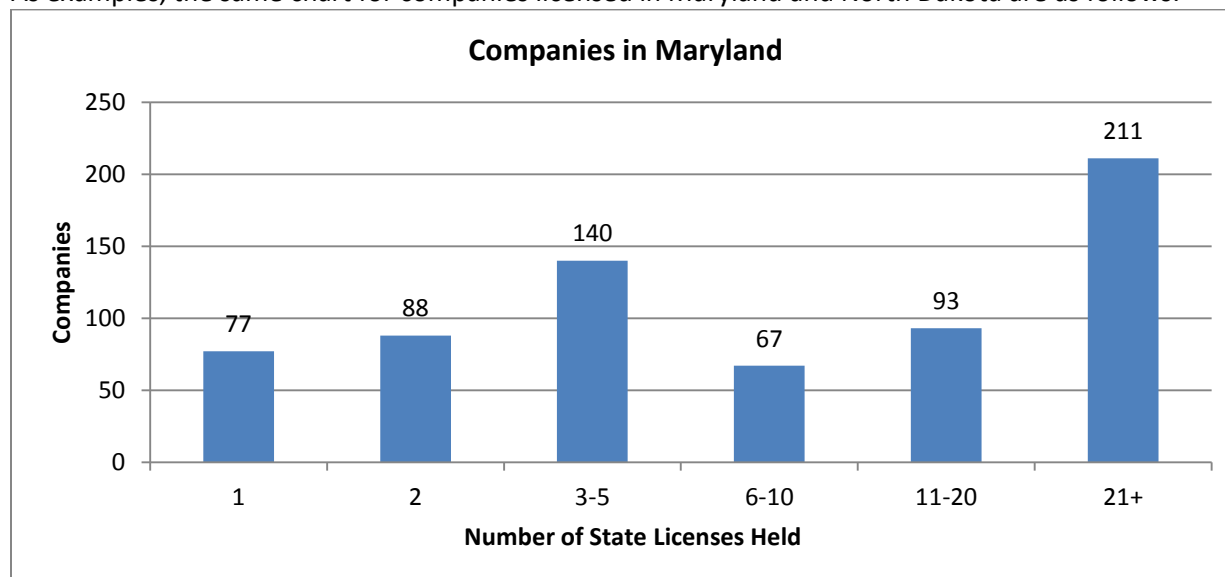
Mortgage Companies Operating in Multiple States

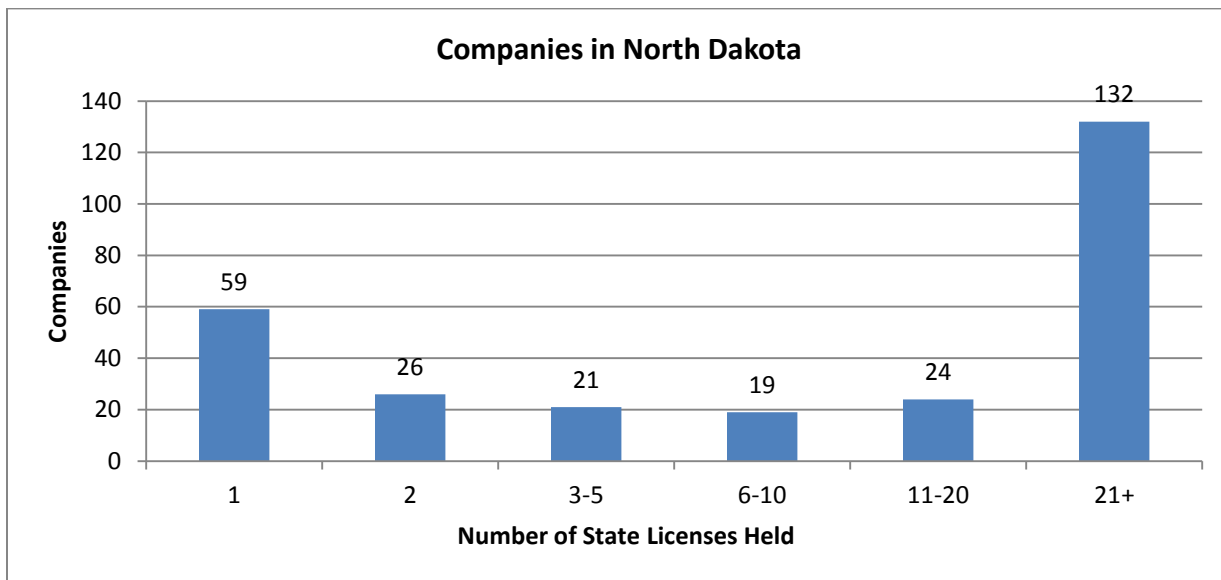
Overall, NMLS is a system comprised of small businesses, with 81 percent of companies holding a license in just one state.



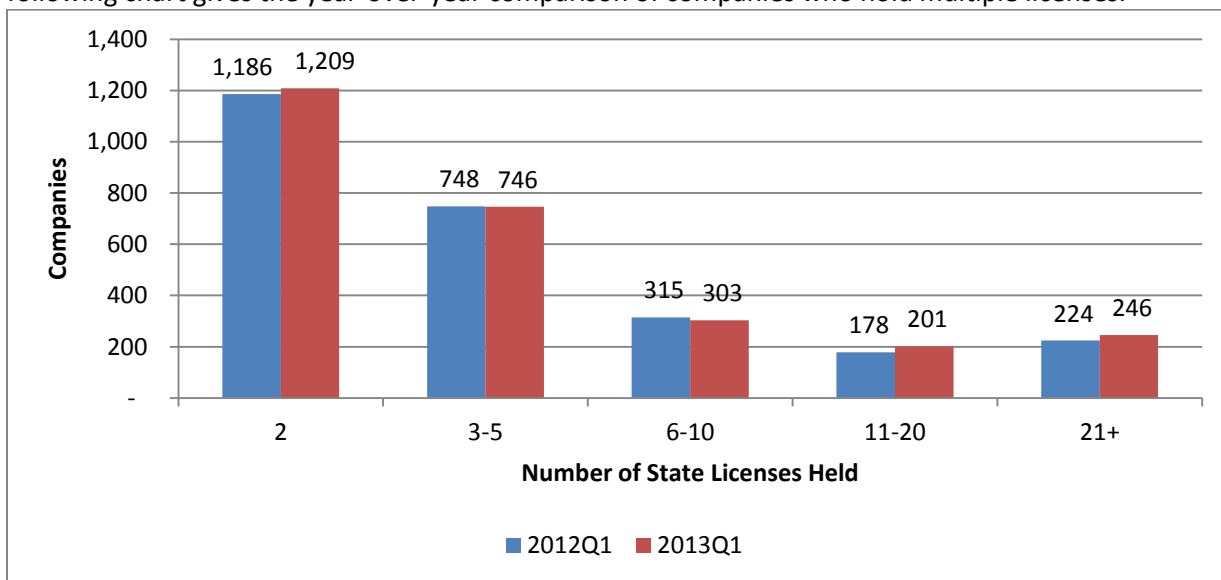
NOTE: Graph represents data by state, not state agency (several states have two agencies on NMLS). For example, a company which holds a license with both California Department of Corporations and California Department of Real Estate agencies is counted only once.

However, the above graph is heavily influenced by state licensing laws in a few states that require individuals to hold a company license as a Sole Proprietor, or states with large populations. The typical state licensee population is more evenly distributed among small companies and multi-state operators. As examples, the same chart for companies licensed in Maryland and North Dakota are as follows:



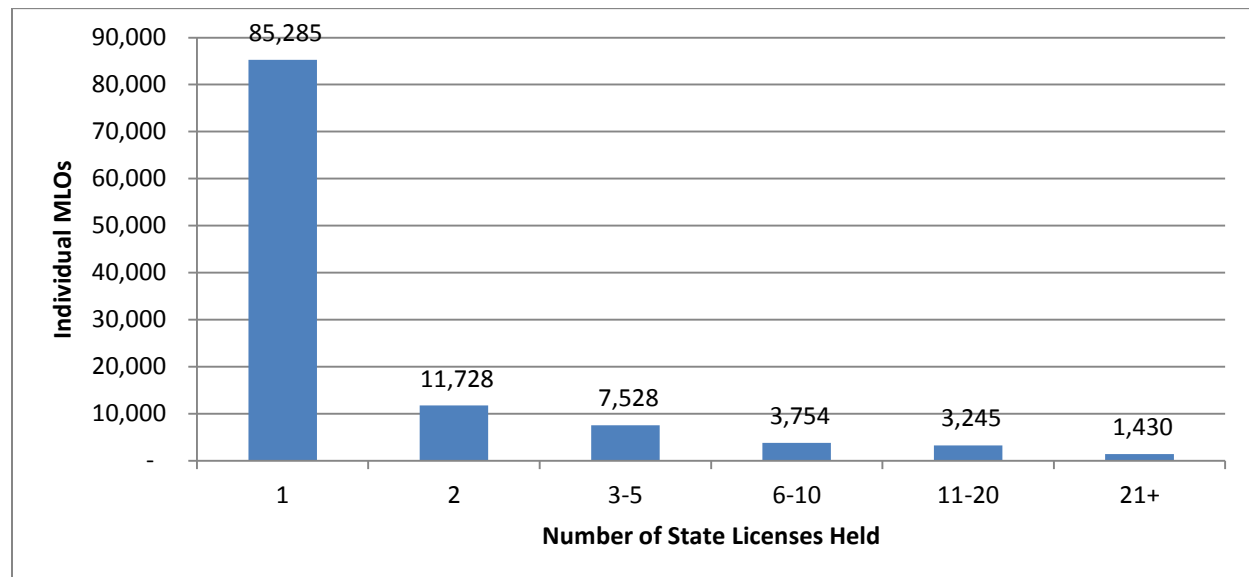


While the number of companies with just one license declined (to 12,838 in 2013 from 13,232 in 2012, or three percent), the number of companies who hold more than 10 state licenses is on the rise. The following chart gives the year-over-year comparison of companies who hold multiple licenses.



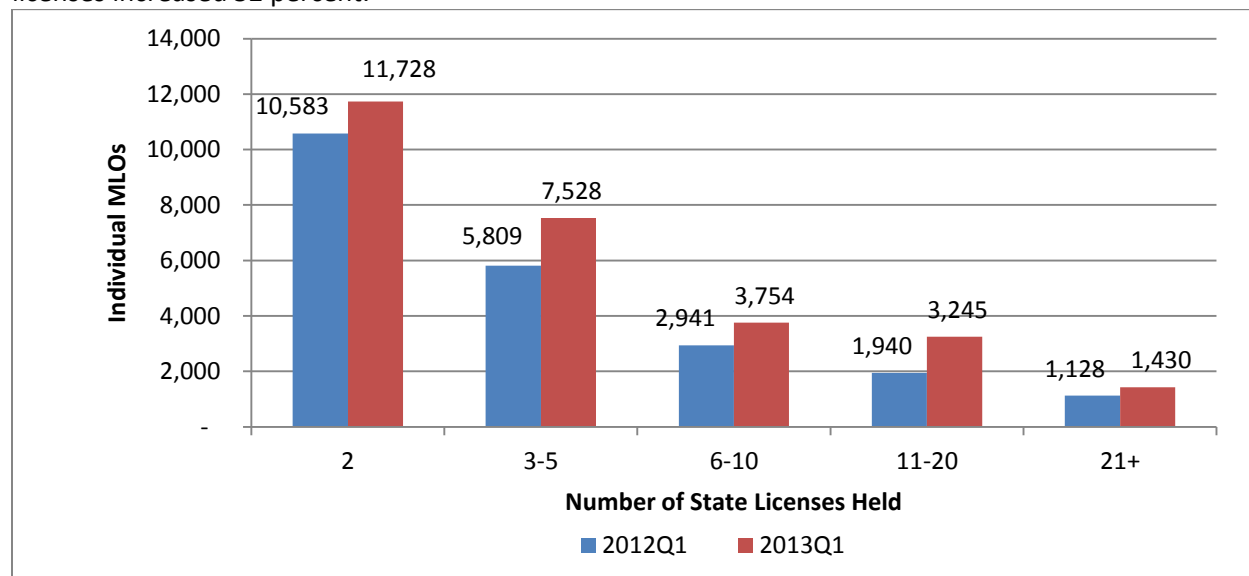
Mortgage Loan Originators Operating in Multiple States

State-licensed MLOs typically operate solely in one state, with 75 percent of MLOs licensed in just one state.



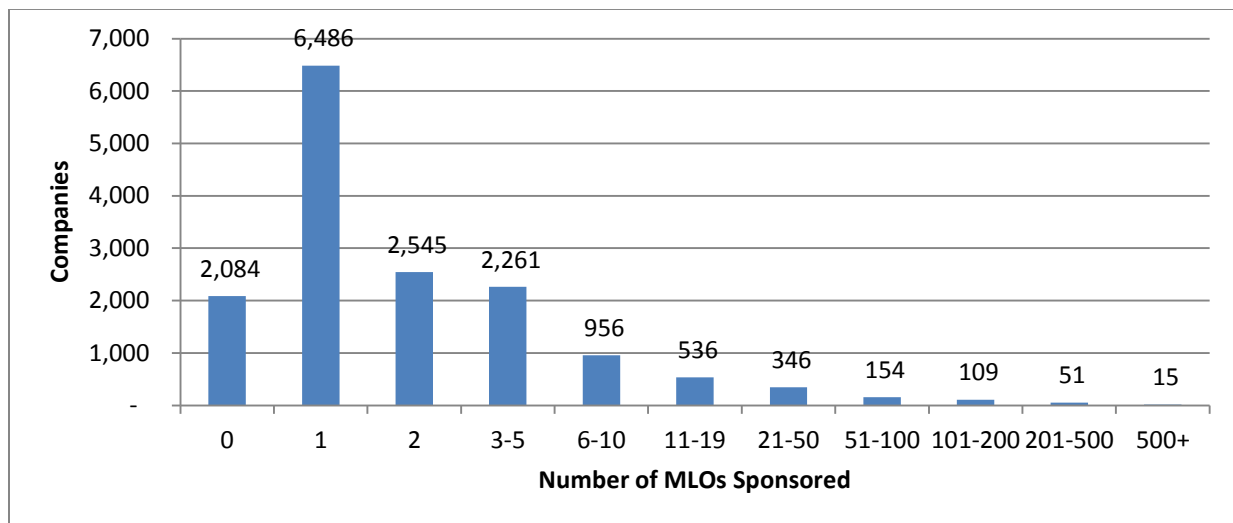
NOTE: Graph represents data by state, not state agency (several states have two agencies on NMLS). For example, a mortgage loan originator which holds a license with both California Department of Corporations and California Department of Real Estate agencies is counted only once.

However, over the past year, the largest growth has been among MLOs who hold multiple licenses. MLOs holding one license increased just three percent, while the number of MLOs holding multiple licenses increased at much higher rates. For example, the number of MLOs holding more than 10 licenses increased 52 percent.



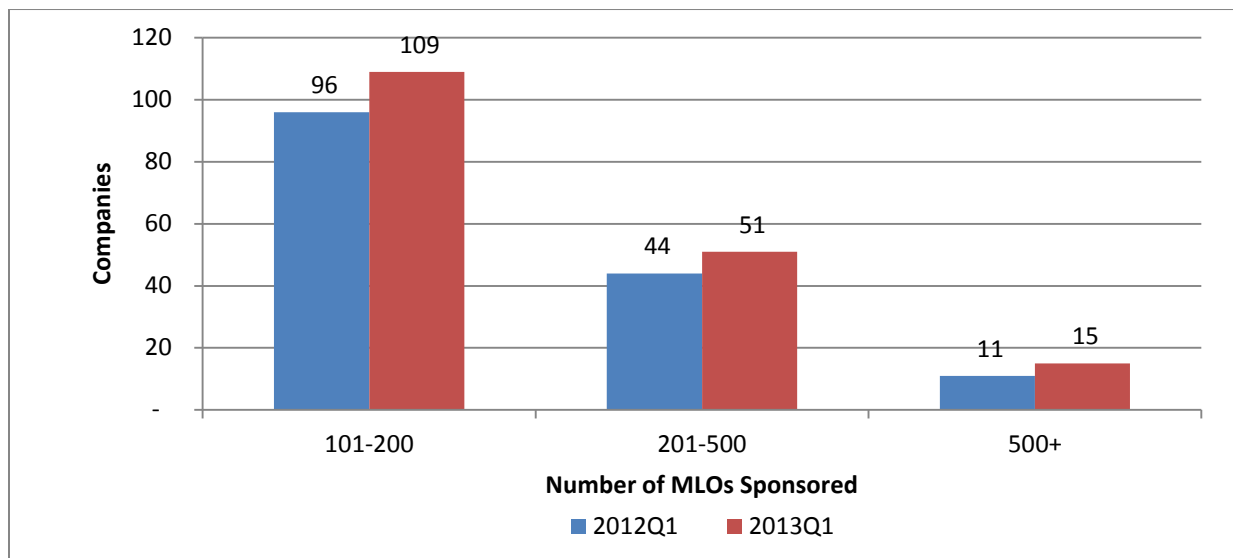
Mortgage Loan Originators Per Mortgage Company

Seventy-five percent of companies employ one to five MLOs.



NOTE: The significant number of companies with no MLOs is due in part to the fact that some companies may hold a state license but have no individuals that must hold a mortgage loan originator license (e.g. Mortgage Servicers). Additionally, some states do not require Sponsorship of MLOs by the employing mortgage company, or do not manage their company licenses on NMLS.

But the number of companies sponsoring just one MLO declined over 12 months (five percent) while the number of companies with more than 100 MLOs increased by 16 percent.

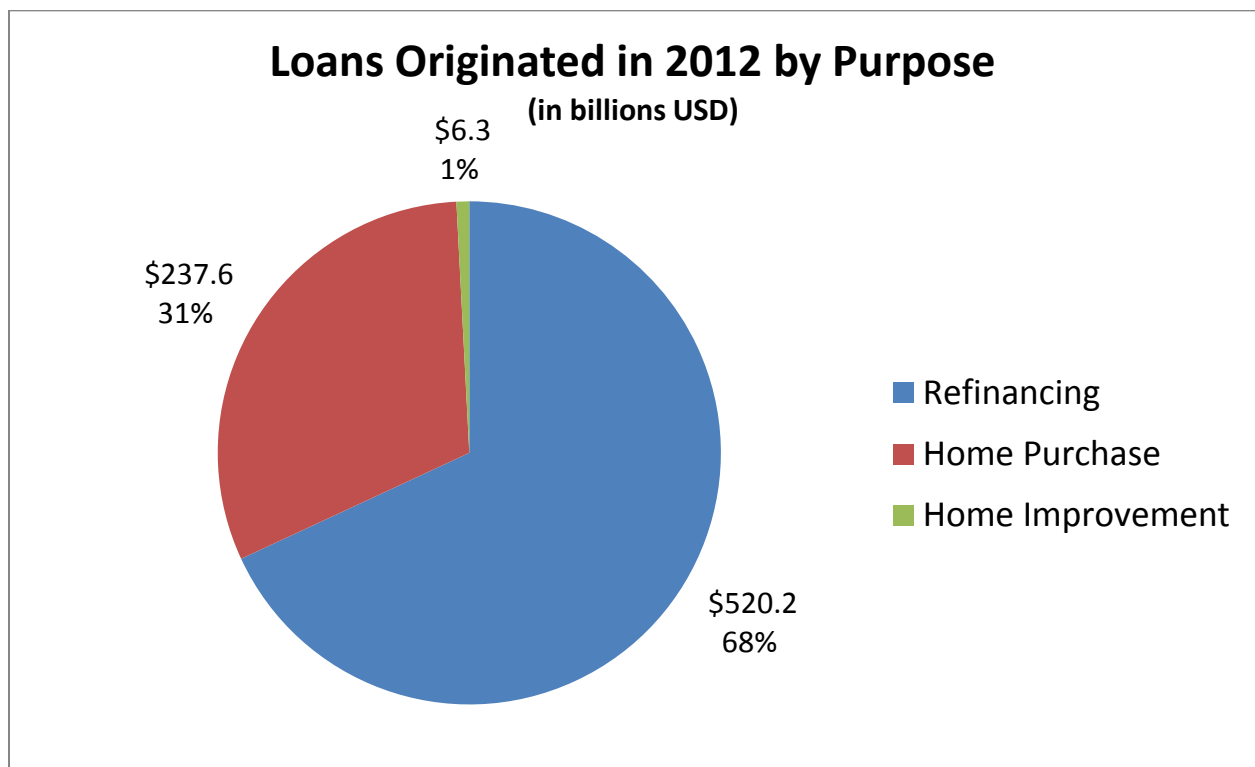
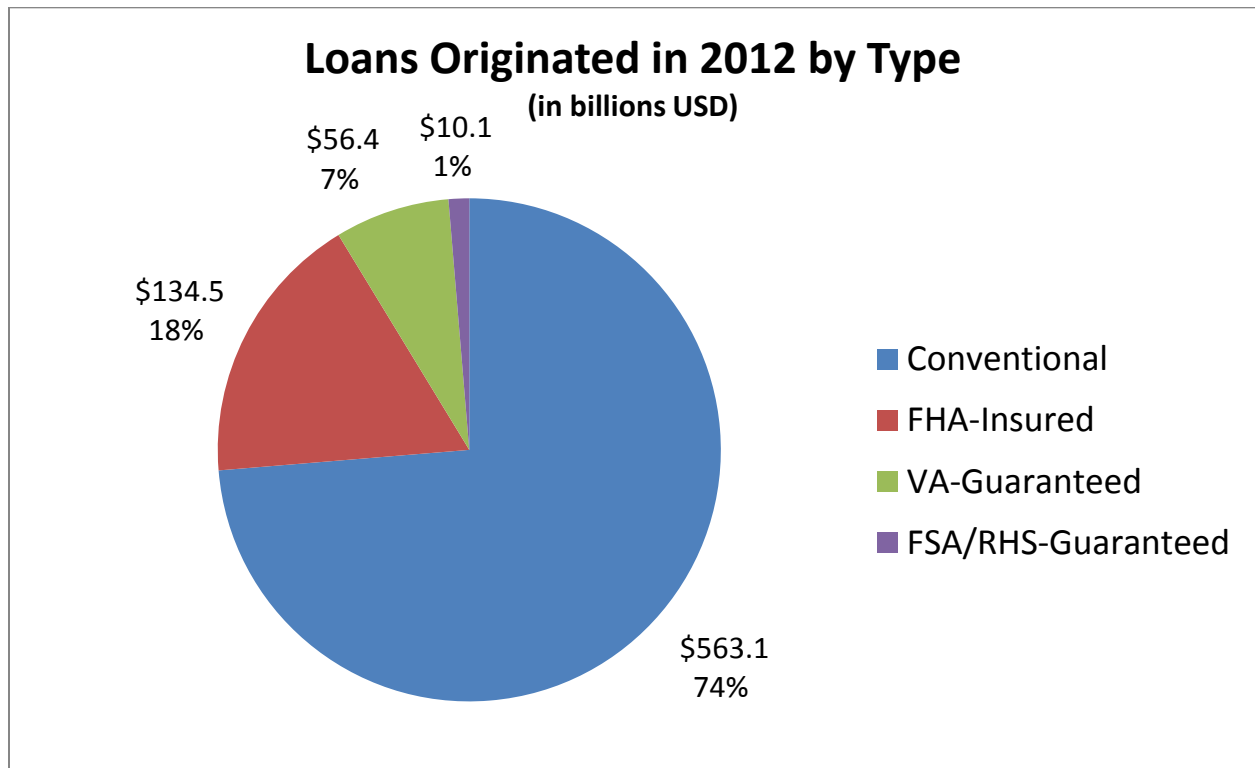


Overall, an MLO averages 2.26 state licenses, up from 2.0 licenses a year ago.

	2012Q1	2013Q1
Average MLOs per Company	5.8	6.5
Median MLOs per Company	1	1
Average MLO Licenses per Company	11.4	14.5
Average Licenses per MLO	2.0	2.26

Mortgage Call Report Data

The following charts show 2012 loan origination activity for state-licensed companies using Mortgage Call Report Data submitted in NMLS. In total, state-licensed companies originated 3,282,904 loans worth \$764 billion.





State-Licensed Mortgage Entities

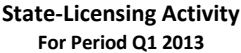
As of March 31, 2013

	COMPANY				BRANCH	MLO			
	Companies	Annual percentage change	HQ located in the state / district	Controlled by depository	Branches	MLOs	Annual percentage change	Located in the state / district	Average MLOs per Company
District 1									
Connecticut	587	0.3%	173	31	427	5,010	19.1%	958	8.2
Delaware	-	-	-	-	-	1,762	25.4%	256	-
District of Columbia	374	7.5%	6	38	492	2,131	31.6%	57	5.4
Maine	301	-	52	31	339	1,841	25.0%	335	4.4
Maryland	676	3.0%	194	62	932	6,542	26.7%	2,091	8.0
Massachusetts	519	-1.9%	202	40	722	5,222	22.2%	1,723	9.6
New Hampshire	366	2.2%	36	47	431	2,412	18.7%	478	6.6
New Jersey	674	8.0%	313	34	958	9,078	21.0%	3,620	12.8
New York	932	-15.4%	661	26	786	5,913	6.4%	2,982	5.6
Pennsylvania	821	-11.2%	422	31	1,495	8,626	18.8%	3,166	9.9
Puerto Rico	68	6.3%	38	8	213	311	-	267	4.4
Rhode Island	280	5.3%	37	52	218	1,547	15.4%	465	5.1
Vermont	225	9.8%	16	59	230	966	20.4%	103	3.9
District 1 Totals	2,880	-7.6%	2,263	157	4,372	24,894	14.5%	17,102	9.6
District 2									
Illinois	698	2.9%	316	59	331	8,118	21.1%	3,537	10.4
Indiana-DFI	309	13.6%	30	25	-	4,006	19.6%	1,281	12.1
Indiana-SOS	151	-12.7%	86	7	19	531	-4.0%	306	0.9
Iowa	442	6.5%	100	41	441	1,754	31.9%	328	3.7
Kentucky	405	9.5%	75	24	481	3,583	26.3%	1,120	8.4
Michigan	649	2.0%	286	60	-	5,733	30.4%	3,511	8.4
Minnesota	521	4.8%	174	50	473	3,884	26.0%	1,412	6.6
Missouri	-	-	-	-	-	3,655	22.6%	1,622	-
Ohio	534	0.9%	253	44	1,541	5,542	24.3%	2,616	12.3
Wisconsin	404	2.0%	82	43	567	3,424	24.6%	964	7.9
District 2 Totals	2,045	-0.4%	1,492	136	2,958	23,335	13.8%	17,341	11.4
District 3									
Alabama	452	6.4%	123	29	607	3,917	29.2%	992	8.0
Arkansas	277	1.1%	27	11	304	2,090	33.9%	197	7.4
Florida	1,791	2.2%	998	30	1,299	14,767	22.0%	7,808	5.7
Georgia	785	0.9%	353	44	519	6,477	27.6%	2,291	7.9
Louisiana	471	11.6%	218	19	557	3,453	20.4%	1,210	6.5
Mississippi	291	7.0%	48	20	380	2,015	20.7%	436	6.9
North Carolina	528	1.1%	165	25	743	6,828	18.1%	2,766	11.5
South Carolina-BFI	314	11.7%	12	18	565	3,848	32.3%	658	11.2
South Carolina-DCA	122	0.8%	86	-	59	401	-0.2%	312	3.0
Tennessee	526	5.4%	121	23	993	5,387	21.5%	1,698	9.6
Virgin Islands	28	27.3%	2	2	24	95	-	27	3.2
Virginia	756	4.0%	251	28	1,423	8,036	26.6%	2,439	9.5
West Virginia	306	15.9%	35	46	309	1,425	24.3%	175	4.5
District 3 Totals	3,542	1.2%	2,481	111	5,464	32,491	13.2%	21,601	9.9

	COMPANY				BRANCH	MLO			
	Companies	Annual percentage change	HQ located in the state / district	Controlled by depository	Branches	MLOs	Annual percentage change	Located in the state / district	Average MLOs per Company
District 4									
Colorado	958	7.9%	451	22	-	6,222	18.7%	3,323	5.3
Kansas	359	2.9%	45	46	468	2,333	28.3%	603	6.1
Nebraska	298	3.8%	28	40	322	1,393	34.3%	208	4.5
New Mexico	353	4.1%	60	25	460	2,506	26.3%	463	6.7
North Dakota	281	16.1%	28	43	191	860	31.1%	60	2.9
Oklahoma	285	9.2%	65	15	312	2,727	30.0%	665	8.3
South Dakota	209	18.1%	8	15	-	750	31.6%	105	3.4
Texas - OCCC	-	-	-	-	-	651	-6.7%	585	-
Texas - SML	1,427	0.1%	1,004	16	1,662	13,240	17.2%	7,510	8.6
Wyoming	207	6.7%	10	18	187	1,001	28.7%	74	4.6
District 4 Totals	2,510	0.3%	1,730	105	2,636	22,021	14.9%	13,684	8.0
District 5									
Alaska	111	18.1%	21	3	107	747	45.3%	176	5.8
Arizona	661	0.2%	406	23	1,167	6,309	28.8%	3,458	8.7
California - DOC	803	1.6%	357	67	4,148	18,004	31.2%	10,142	20.1
California - DRE	5,593	1.2%	5,533	7	913	17,752	0.6%	17,481	3.1
Hawaii	222	13.3%	122	10	134	1,304	41.3%	709	5.6
Idaho	301	-1.6%	45	13	343	1,828	25.9%	475	5.7
Montana	200	13.0%	35	22	197	1,021	25.6%	141	4.8
Nevada	257	4.0%	93	32	284	3,140	40.8%	1,416	11.2
Oregon	590	4.6%	178	21	923	5,521	27.4%	1,792	8.6
Utah-DFI	-	-	-	-	-	219	21.7%	45	-
Utah-DRE	439	-1.3%	251	1	271	3,785	14.6%	2,694	7.7
Washington	771	0.8%	261	45	1,580	8,447	19.2%	3,385	10.6
District 5 Totals	7,727	0.1%	7,222	126	6,805	48,865	11.9%	41,455	6.7
Nationwide	15,842	-0.3%	15,842	353	19,046	112,970	7.0%	112,970	6.4

Notes:

1. The following agencies do not manage company licensing through NMLS: Delaware, Missouri, Texas OCCC, Utah DFI.
2. The following agencies do not require Sponsorship of MLOs by the employing company: Colorado, Delaware, Maine, Missouri, Florida, Virginia, Texas OCCC, Utah DFI.
3. Percentage change indicates the overall increase or decrease in licensed entities that occurred over the previous 12 months (since March 31, 2012).
4. Located in the state / district means that the company's headquarters, as identified on their NMLS Company Form, is located in the state, or the MLO's residential address, as identified on their NMLS Individual Form, is located in the state.
5. This report counts the number of companies, branches, and mortgage loan originators in each state, regardless of the number of licenses these entities may hold in each state. Thus, if a company holds two licenses within a state (e.g. broker and lender), the company is only counted once. The same is true for the Average MLOs per Company. The chart is organized geographically according to the Districts established by the Conference of State Bank Supervisors (CSBS) in order to provide some regional context.
6. District totals are not calculated as simple sums of the state agencies in the district. They are distinct calculations for the region. For example, an MLO who lives in New Jersey and holds a license in New York would be counted as one MLO in the district, and would be considered to be located in the district he/she is licensed, even though he/she is not located in the state they are licensed.



	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered		
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO
District 1																								
Connecticut	31	76	574	25	78	512	-	-	-	3	2	24	18	37	140	-	-	-	-	-	-	3	15	19
Delaware	-	-	228			271	-	-	-	-	-	7	-	-	77	-	-	-	-	-	-	-	-	10
District of Columbia	19	74	256	18	77	261	-	-	-	2	1	1	6	13	53	-	-	-	-	-	-	6	11	6
Maine	13	44	215	10	48	189	-	-	-	-	-	2	4	7	97	-	-	-	-	-	-	1	17	34
Maryland	33	143	660	27	147	548	-	-	-	4	3	60	26	31	362	-	-	-	1	-	-	8	30	14
Massachusetts	29	118	519	12	107	524	-	-	-	25	13	40	122	148	69	1	-	1	-	-	-	4	32	14
New Hampshire	13	54	232	10	56	269	-	-	-	1	3	11	13	14	57	-	-	-	-	-	-	6	15	68
New Jersey	30	123	840	28	111	707	-	-	-	3	4	29	31	60	714	-	-	-	-	-	-	13	35	29
New York	26	53	431	7	30	294	-	-	2	11	32	107	154	178	1,036	-	-	-	-	-	-	35	25	35
Pennsylvania	32	138	777	39	221	840	-	-	-	6	11	49	22	41	168	-	-	-	-	-	-	18	58	70
Puerto Rico	-	2	21	1	3	29			1	-	-	-	-	2	24	-	-	-	-	-	-	-	1	-
Rhode Island	14	50	190	7	33	149	-	-	-	2	3	1	91	64	204	-	-	-	-	-	-	9	14	5
Vermont	20	42	95	15	30	79	-	-	-	2	1	2	40	39	71	-	-	-	-	-	-	13	29	5
District 2							-	-	-															
Illinois	22	38	746	15	30	742	-	-	-	-	4	28	72	44	317	-	-	-	-	-	-	15	7	32
Indiana-DFI	19	-	364	13		366	-	-	-	-	-	4	19	-	36	-	-	-	-	-	-	11	-	9
Indiana-SOS	5	5	43	3	1	50	-	-	-	2	2	6	20	5	10	-	-	-	-	-	-	6	3	13
Iowa	22	52	272	18	49	276	-	-	-	-	1	-	7	4	12	-	-	-	-	-	-	8	13	5
Kentucky	13	72	459	22	70	410	-	-	1	-	10	15	4	13	117	-	-	-	-	-	-	10	23	46
Michigan	32	-	656	47		787	-	-	-	3	-	43	24	-	269	-	-	-	-	-	-	21	-	34
Minnesota	27	40	414	22	35	485	-	-	1	6	2	3	25	7	137	-	-	-	-	-	-	10	15	14
Missouri	-	-	370			448	-	-	-	-	-	29	-	-	168	-	-	-	-	-	-	-	-	18
Ohio	27	76	1,590	23	71	1,716	1	-	2	2	6	47	28	26	181	-	-	-	-	-	-	6	26	35
Wisconsin	14	66	336	12	100	451		-	-	1	17	20	13	17	44	-	-	-	-	-	-	4	18	13
District 3							-	-	-															
Alabama	15	67	485	18	64	423	-	-	-	5	4	24	7	13	129	-	-	-	-	-	-	7	24	11
Arkansas	11	42	315	14	38	374	-	-	-	2	3	9	9	11	37	-	-	-	-	-	-	5	12	117
Florida	116	191	1,677	102	164	1,529	2	7	25	9	13	37	113	78	793	-	-	-	-	-	-	13	51	48
Georgia	33	34	749	27	16	693	-	-	1	2	5	98	20	14	131	-	-	1	-	-	-	9	15	78
Louisiana	13	57	277	12	65	428	-	-	-	-	7	7	31	17	76	-	-	-	2	-	-	-	19	17
Mississippi	16	29	338	11	25	323	-	-	-	4	2	23	7	13	57	-	-	-	-	-	-	4	11	180
North Carolina	22	81	462	14	65	528	-	-	3	6	14	34	21	25	85	-	-	-	-	-	-	8	40	29
South Carolina-BFI	19	93	537	15	68	492	-	-	-	3	6	26	18	51	235	-	-	-	-	-	-	6	42	12
South Carolina-DCA	4	5	39	2	4	34	-	-	-	-	2	7	3	2	24	-	-	-	-	-	-	1	4	1
Tennessee	31	151	582	38	158	694	1	-	16	1	2	-	13	26	112	-	-	-	-	-	-	1	33	15
Virgin Islands	1	2	15	1	4	13	-	-	-				-	1	12	-	-	-	-	-	-	1	2	-
Virginia	44	144	853	22	140	756	-	-	2	8	5	73	59	23	272	-	-	-	-	-	-	21	69	28
West Virginia	17	74	149	20	70	163	-	-	-	-	3	3	8	8	21	-	-	-	-	-	-	7	9	11

	New Applications			Applications Approved			Applications Denied			Applications Withdrawn			Pending Applications			Licenses Revoked			Licenses Suspended			Licenses Surrendered		
	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO	Company	Branch	MLO
District 4							-	-	-															
Colorado	50	-	838	42		519	-	-	1	-	-	1	33	-	1,093	-	-	-	-	-	-	1	-	16
Kansas	13	55	281	16	40	253	-	-	2	1	1	2	12	22	43	-	-	-	-	-	-	4	11	5
Nebraska	6	60	214	14	50	222	-	-	3	3	7	110	14	21	61	-	-	-	-	-	-	3	6	8
New Mexico	9	69	297	10	67	280	-	-	1	1	-	1	7	2	108	-	-	-	-	-	-	2	15	5
North Dakota	17	31	108	12	31	110	-	-	-	1	-	-	11	3	6	-	-	-	-	-	-	9	12	102
Oklahoma	13	43	312	17	33	284	-	-	-	-	3	3	11	20	239	-	-	-	-	-	-	1	13	8
South Dakota	14	-	100	8		111	1	-	-	1	-	6	13	-	37	-	-	-	-	-	-	2	-	7
Texas - OCCC	-	-	83			41	-	-	-	-	-	12	-	-	63	-	-	-	-	-	-	-	-	3
Texas - SML	78	236	1,485	39	170	1,167	-	-	4	6	15	72	85	123	796	-	-	-	-	-	-	8	82	71
Wyoming	8	29	176	7	19	131	-	-	-	-	1	-	10	15	68	-	-	-	-	-	-	6	9	30
District 5							-	-	-															
Alaska	8	20	105	6	18	85	-	-	-	-	-	4	11	7	50	-	-	-	-	-	-	4	6	1
Arizona	28	160	742	26	94	693	-	-	-	6	15	33	34	100	266	-	-	-	-	-	-	25	47	17
California - DOC	59	471	2,148	25	400	2,034	-	-	-	18	23	109	115	187	1,314	-	-	-	-	-	-	18	187	50
California - DRE	266	78	728	194	81	815	-	-	1	115	-	2,901	566	112	1,370	-	-	2	-	-	-	5	71	2
Hawaii	8	17	153	11	10	136				3	3	7	10	8	57	-	-	-	-	-	-	2	8	4
Idaho	24	57	223	9	27	206	-	-	-	4	11	31	22	48	67	-	-	-	-	-	-	23	21	51
Montana	11	37	135	17	27	138	-	-	-	1	2	12	14	24	52	-	-	-	-	-	-	-	11	5
Nevada	20	52	388	9	27	346	-	-	-	7	3	19	24	42	121	-	-	-	-	-	-	4	10	9
Oregon	30	100	643	26	91	596	-	-	-	5	7	33	10	18	112	-	-	-	-	-	-	6	23	18
Utah-DFI	-	-	15			7	-	-	-	-	-	4	-	-	15	-	-	-	-	-	-	-	-	2
Utah-DRE	21	26	299	14	27	276	-	-	1	1	-	6	19	2	73	-	-	-	1	-	8	1	7	9
Washington	28	160	820	20	137	783	-	-	1	3	9	16	48	89	222	3	1	1	-	-	2	19	40	39
Nationwide	1,494	3,937	27,059	1,192	3,527	26,086	5	7	68	289	281	4,251	2,117	1,875	12,580	4	1	5	4	-	10	433	1,297	1,537

Notes:

1. The following agencies do not manage company licensing through NMLS: Delaware, Missouri, Texas OCCC, Utah DFI.
2. The Hawaii Division of Financial Institutions has indicated that it is not able to release the number of license applications denied.
3. This chart provides data on the number of license applications, application approvals, application denials, application withdrawals, license revocations, license suspensions, and license surrenders that took place between January 1, 2013 and March 31, 2013 (Quarter 1 2013) through NMLS. The chart also provides the number of licenses that were in a pending status on March 31, 2013. "License" on this chart also includes state registrations. "Application Denied" typically indicates a final denial after appeals have been exhausted, though state process and definitions may vary concerning this point.

License Status Definitions

Approved-Status assigned when regulator has reviewed the license/registration application and decided to issue a license to the applicant through NMLS.

Denied-Status assigned when a regulator has reviewed the license/registration application and determined that sufficient grounds exist to deny the request. This status may also be used by regulators who deny a renewal request for license.

Application Withdrawn- Status assigned when an applicant has been approved to voluntarily withdraw their application or has not responded to regulator requests for additional information within a timely manner.

Pending Applications-Status assigned when an application has been submitted to the regulator and the regulators is waiting for additional information from applicant or has received all necessary items and is reviewing the application.

License Revoked-Status assigned when a regulator has taken action to revoke the license/registration. Pursuant to federal SAFE legislation, placement of a MLO license into this status will render the MLO unable to obtain or maintain a license to conduct mortgage business in any jurisdiction.

License Suspended-Status assigned when a regulator has taken action to suspend the license/registration.

License Surrendered/Terminated-Status assigned when a regulator approved a surrender/cancellation request submitted by the licensee/registrant.

2012 Mortgage Call Report Data

		Loan Type ¹							
State	Companies with 1 or more loans ²	Conventional		FHA-Insured		VA-Guaranteed		FSA/RHS-Guaranteed	
		Loan Amt (\$)	Loan Cnt (#)	Loan Amt (\$)	Loan Cnt (#)	Loan Amt (\$)	Loan Cnt (#)	Loan Amt (\$)	Loan Cnt (#)
AK	70	\$1,724,240,901	7,580	\$609,766,241	2,620	\$895,184,852	3,334	\$54,753,836	283
AL	310	\$3,001,221,140	17,098	\$1,220,765,756	8,604	\$951,815,226	5,058	\$174,848,849	1,416
AR	161	\$690,308,704	4,726	\$332,754,399	2,553	\$225,272,242	1,458	\$86,692,614	748
AZ	462	\$16,377,545,909	83,106	\$4,184,515,483	25,502	\$1,951,784,210	9,482	\$317,955,309	2,401
CA	4,911	\$185,067,709,322	563,692	\$29,920,948,694	110,241	\$8,620,843,580	27,675	\$701,168,841	3,996
CO	734	\$16,984,069,269	70,259	\$4,263,727,043	21,229	\$2,605,188,701	10,896	\$166,300,673	938
CT	485	\$8,563,389,749	29,447	\$2,084,002,295	9,817	\$273,989,032	1,120	\$82,042,715	448
DC	227	\$3,331,747,405	8,499	\$396,123,913	1,110	\$145,587,817	301	-	-
DE	104	\$1,001,053,169	4,582	\$292,830,900	1,559	\$124,479,353	532	\$43,805,786	248
FL	1,336	\$19,175,929,261	98,063	\$5,767,927,147	35,316	\$2,729,197,928	14,055	\$475,708,727	3,607
GA	556	\$9,955,588,782	47,810	\$3,367,987,790	22,666	\$1,829,125,931	10,062	\$258,367,418	2,356
HI	185	\$4,361,953,025	12,064	\$334,772,027	892	\$1,626,921,894	3,466	\$276,484,207	838
IA	165	\$1,167,259,597	8,010	\$544,305,821	4,118	\$186,117,062	1,176	\$82,303,044	704
ID	211	\$1,388,856,072	8,026	\$437,521,849	3,032	\$271,618,202	1,593	\$63,639,801	486
IL	550	\$23,149,339,245	93,737	\$4,108,975,996	22,965	\$841,394,282	4,516	\$91,805,208	835
IN	377	\$4,863,022,648	28,682	\$2,456,645,036	18,913	\$621,670,164	4,033	\$297,270,729	2,636
KS	180	\$2,112,880,095	11,508	\$812,343,229	5,794	\$322,002,236	1,857	\$63,629,445	589
KY	243	\$2,518,814,743	14,887	\$1,297,714,404	9,415	\$494,320,302	2,797	\$285,961,812	2,405
LA	317	\$3,224,452,269	18,749	\$1,208,194,718	7,759	\$542,334,400	2,760	\$435,341,805	2,941
MA	416	\$25,265,546,560	87,761	\$2,801,705,534	10,996	\$598,566,400	2,188	\$139,728,217	700
MD	549	\$17,721,751,378	61,809	\$4,919,941,758	19,074	\$2,480,099,719	7,682	\$282,454,960	1,371
ME	149	\$878,465,829	4,409	\$205,486,323	1,186	\$118,847,120	626	\$86,871,613	554
MI	423	\$11,348,749,672	68,799	\$2,770,887,577	21,568	\$501,116,857	3,325	\$414,942,657	3,981
MN	340	\$8,172,220,156	38,528	\$2,395,747,132	13,821	\$569,133,425	2,863	\$173,949,607	1,390
MO	72	\$1,277,922,498	7,842	\$564,058,709	4,105	\$261,409,891	1,608	\$10,429,516	93
MS	171	\$760,279,922	5,879	\$406,657,812	3,007	\$208,211,792	1,218	\$103,438,261	812
MT	95	\$618,757,085	3,226	\$144,308,484	842	\$108,847,944	549	\$66,225,217	402
NC	409	\$10,835,539,266	50,924	\$2,364,638,503	15,408	\$2,382,608,507	12,854	\$485,905,877	3,311
ND	74	\$258,848,738	1,577	\$129,189,605	817	\$80,918,987	402	\$8,996,190	65
NE	119	\$711,829,059	4,511	\$449,505,650	3,413	\$216,232,816	1,322	\$15,535,562	137
NH	224	\$3,066,284,878	13,987	\$760,714,630	3,715	\$258,205,185	1,103	\$113,770,522	674
NJ	582	\$24,191,657,966	83,563	\$6,050,571,378	23,749	\$581,786,192	2,273	\$160,721,580	930
NM	248	\$2,020,694,787	11,215	\$789,587,241	5,099	\$565,627,627	2,873	\$33,986,623	237
NV	206	\$3,831,105,592	20,593	\$1,801,093,100	10,706	\$643,361,117	3,183	\$87,674,321	585
NY	648	\$18,382,534,027	60,887	\$5,207,566,178	21,801	\$664,631,172	3,211	\$146,868,572	1,198
OH	332	\$5,308,029,577	32,893	\$3,102,793,624	22,617	\$724,335,709	4,416	\$262,607,637	2,362
OK	204	\$1,746,914,196	10,970	\$995,073,959	7,319	\$663,286,161	4,037	\$130,805,935	1,134
OR	458	\$9,973,992,767	44,620	\$2,228,379,777	11,104	\$1,054,869,657	4,870	\$312,029,960	1,985
PA	797	\$15,210,207,669	70,889	\$4,733,584,768	28,083	\$1,081,547,515	5,609	\$357,293,811	2,502
PR	36	\$928,366,628	6,300	\$914,586,981	7,102	\$150,742,596	884	\$193,673,872	1,639
RI	155	\$1,533,732,620	6,895	\$534,438,660	2,718	\$79,910,008	341	\$20,581,465	105
SC	310	\$3,810,102,597	19,968	\$1,091,923,498	7,371	\$937,010,621	5,018	\$231,386,445	1,699
SD	55	\$273,180,157	1,726	\$120,180,007	820	\$134,079,851	718	\$42,351,073	310
TN	368	\$4,800,938,550	38,213	\$2,323,708,794	15,622	\$1,246,055,493	7,173	\$291,269,972	2,366
TX	1,044	\$28,541,213,998	143,514	\$8,920,004,802	60,167	\$4,866,879,166	26,136	\$632,832,655	4,613
UT	328	\$6,042,229,343	29,000	\$2,828,100,125	15,027	\$689,142,744	3,099	\$279,801,687	1,904
VA	597	\$20,898,876,276	72,217	\$4,743,258,830	19,291	\$5,703,131,215	17,812	\$227,837,932	1,499
VI	7	\$69,455,990	238	\$6,117,586	25	\$6,505,534	18	-	-
VT	100	\$1,028,344,764	9,041	\$108,399,455	584	\$55,660,310	264	\$40,908,388	227
WA	571	\$18,790,165,359	71,035	\$4,359,548,427	18,996	\$2,810,344,921	11,585	\$413,135,493	2,210
WI	269	\$5,362,970,048	39,049	\$1,718,972,139	11,154	\$490,656,119	2,864	\$207,588,204	1,680
WV	133	\$468,797,726	3,395	\$226,335,953	1,647	\$130,092,233	768	\$112,690,231	846
WY	109	\$351,578,987	1,995	\$120,511,593	710	\$78,608,535	378	\$56,986,233	304
National	12,151	\$563,140,665,970	2,257,993	\$134,479,401,333	703,769	\$56,401,310,553	249,441	\$10,103,361,107	71,700

2012 Mortgage Call Report Data

State	Loan Purpose ¹						MLO Data		
	Home Purchase		Home Improvement		Refinancing		MLOs with 1 or more loans	Average Loans Per MLO (#)	Median Loans Per MLO (#)
	Loan Amt (\$)	Loan Cnt (#)	Loan Amt (\$)	Loan Cnt (#)	Loan Amt (\$)	Loan Cnt (#)			
AK	\$1,345,913,854	5,376	\$5,070,930	43	\$1,932,961,046	8,398	423	33	7
AL	\$1,627,260,685	10,799	\$86,183,718	552	\$3,635,206,568	20,825	2,945	11	5
AR	\$424,461,150	3,440	\$5,167,082	47	\$905,399,727	5,998	1,177	8	4
AZ	\$8,764,540,771	51,452	\$48,363,158	299	\$14,018,896,982	68,740	4,938	25	11
CA	\$55,219,040,461	191,795	\$2,627,637,817	8,036	\$166,463,828,109	505,773	25,979	27	12
CO	\$7,410,697,071	32,551	\$376,216,306	1,487	\$16,232,372,309	69,284	4,393	24	11
CT	\$3,109,341,776	12,461	\$99,305,148	399	\$7,794,776,867	27,972	3,596	11	5
DC	\$1,244,319,699	3,040	\$78,107,304	212	\$2,551,032,132	6,658	1,400	7	3
DE	\$426,911,131	2,221	\$7,184,205	40	\$1,028,073,872	4,660	762	9	4
FL	\$12,526,135,506	71,713	\$120,402,033	608	\$15,502,225,524	78,720	8,470	18	8
GA	\$5,125,514,280	30,881	\$52,181,456	310	\$10,233,374,185	51,703	4,620	18	8
HI	\$1,937,767,836	5,166	\$144,048,942	360	\$4,518,314,375	11,734	819	21	11
IA	\$717,137,758	5,354	\$9,202,560	127	\$1,253,645,206	8,527	1,082	13	4
ID	\$624,986,087	4,310	\$5,220,694	49	\$1,531,429,143	8,778	1,080	12	5
IL	\$6,973,883,677	34,246	\$73,636,706	513	\$21,144,262,348	87,295	5,969	21	7
IN	\$3,177,288,117	22,794	\$37,967,815	360	\$5,023,352,645	31,110	3,339	16	6
KS	\$930,919,030	5,946	\$30,530,339	215	\$2,349,405,636	13,587	1,527	13	5
KY	\$1,759,057,407	12,568	\$23,203,149	160	\$2,814,550,705	16,776	2,083	14	5
LA	\$2,470,371,955	15,365	\$24,195,538	326	\$2,915,755,699	16,518	2,097	16	6
MA	\$6,260,881,201	22,506	\$300,168,075	1,137	\$22,244,497,435	78,002	4,033	25	9
MD	\$7,002,736,424	25,291	\$196,147,644	779	\$18,205,363,747	63,866	5,631	16	7
ME	\$339,955,645	1,877	\$5,133,104	39	\$944,582,136	4,859	1,016	7	3
MI	\$4,198,799,402	32,006	\$41,993,941	363	\$10,794,903,420	65,304	4,279	23	9
MN	\$3,495,611,554	18,995	\$92,326,338	431	\$7,723,112,428	37,176	3,076	18	7
MO	\$331,784,366	2,167	\$6,215,106	44	\$1,775,821,142	11,437	1,365	10	5
MS	\$547,023,724	4,441	\$8,385,648	311	\$923,178,415	6,164	1,193	9	4
MT	\$281,978,676	1,578	\$2,398,185	21	\$653,761,869	3,420	515	10	4
NC	\$5,336,234,532	28,915	\$197,077,056	986	\$10,535,380,565	52,596	4,490	19	8
ND	\$253,718,382	1,482	\$1,556,140	18	\$222,678,998	1,361	343	8	2
NE	\$468,216,836	3,265	\$6,441,069	70	\$918,445,182	6,048	723	13	4
NH	\$1,287,045,727	6,371	\$24,499,826	130	\$2,887,429,662	12,978	1,720	11	5
NJ	\$8,701,195,393	32,161	\$172,752,899	691	\$22,110,788,824	77,663	7,056	16	7
NM	\$1,179,035,067	7,508	\$69,053,199	421	\$2,161,808,012	11,495	1,696	12	4
NV	\$2,858,955,720	17,637	\$23,293,187	155	\$3,480,985,223	17,275	2,116	16	7
NY	\$10,075,224,129	37,684	\$141,991,378	544	\$14,184,384,442	48,869	4,861	18	9
OH	\$3,324,351,901	23,105	\$32,925,737	284	\$6,040,488,909	38,899	3,558	18	7
OK	\$1,686,838,968	11,822	\$14,331,461	136	\$1,834,909,822	11,502	1,561	15	5
OR	\$4,642,535,923	22,523	\$125,477,337	660	\$8,801,258,901	39,396	3,696	17	6
PA	\$7,557,270,746	40,388	\$109,199,666	767	\$13,716,163,351	65,928	6,216	17	7
PR	\$987,344,814	6,998	\$25,062,286	188	\$1,174,962,977	8,739	550	31	22
RI	\$607,476,065	3,107	\$11,274,225	48	\$1,549,912,463	6,904	1,022	10	3
SC	\$2,282,646,883	14,282	\$24,196,553	146	\$3,763,579,725	19,628	2,454	14	6
SD	\$232,707,241	1,484	\$14,483,867	89	\$322,599,980	2,001	319	11	3
TN	\$3,254,551,816	31,630	\$60,895,195	411	\$5,346,525,798	31,333	3,608	18	6
TX	\$21,406,696,598	123,091	\$182,132,196	1,017	\$21,372,101,827	110,322	9,739	24	10
UT	\$3,330,485,974	18,353	\$77,669,854	373	\$6,431,118,071	30,304	2,466	20	9
VA	\$9,114,272,186	32,946	\$118,232,642	463	\$22,340,599,425	77,410	5,654	20	9
VI	\$31,254,386	107	-	-	\$50,824,724	174	27	11	5
VT	\$392,167,253	5,943	\$21,883,186	163	\$819,262,478	4,010	522	19	3
WA	\$7,740,480,159	32,305	\$193,886,833	769	\$18,438,827,208	70,752	6,302	17	7
WI	\$1,971,471,287	23,476	\$90,185,755	497	\$5,718,529,468	30,774	2,347	23	6
WV	\$389,684,925	3,117	\$6,777,965	86	\$541,453,253	3,453	895	8	3
WY	\$233,603,752	1,365	\$4,163,343	32	\$369,918,253	1,990	465	7	2
National	\$237,619,785,906	1,161,404	\$6,256,035,796	26,412	\$520,249,021,211	2,095,088	84,997	39	19

Notes:

1. Loans originated calculations come from the Mortgage Call Report: RMLA Section I. Only loans Brokered or Retailed have been counted (i.e. a loan reported by both a Broker and a Wholesaler is only counted once). Reverse loans are not categorized by type and purpose and are excluded from these counts. Includes all MCR submissions that passed minimum data quality standards. MCR data is subject to change as companies submit revisions.

2. This provides a count of the companies who originated at least one loan in 2012. Companies who submitted MCR filings that are not in this count would include: wholesalers, servicers and companies with no loan activity.