

Any Bank USA-Assessment Area Report 1: Lender Profile by Institution Market Share

Based on 2004 HMDA Data Released by the Federal Reserve September, 2005

<i>RANK: By State Origination Dollar Volume</i>	<i>FINANCIAL INSTITUTION</i>	<i>INSTITUTION ID—Agency</i>	<i>MARKET SHARE: Percent by Assessment Area</i>	<i>TOTAL DOLLARS Originated (\$1,000's)</i>	<i>TOTAL UNITS Originated</i>	<i>RANK: By Low or Moderate Income Applicant Dollar Volume Originated</i>	<i>DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants</i>	<i>UNITS ORIGINATED by Low or Moderate Income Applicants</i>	<i>RANK: By Minority Dollar Volume Originated</i>	<i>DOLLARS ORIGINATED (\$1,000's) by Minority Applicants</i>	<i>UNITS ORIGINATED by Minority Applicants</i>
1	WELLS FARGO BANK, NA	0000001741-1	5.26%	136,485	722	4	21,864	157	2	27,928	151
2	COUNTRYWIDE HOME LOANS	0001644643-2	4.53%	117,676	710	2	29,930	238	1	31,134	192
3	CHELSEA GROTON SAVING BANK	0000018238-3	4.06%	105,495	874	3	23,537	276	16	8,670	61
4	AMERIQUEST MORTGAGE COMPANY	7756600001-7	3.79%	98,511	549	1	31,968	228	3	24,462	140
5	THE WASHINGTON TRUST COMPANY	0000023623-3	2.74%	71,102	512	10	14,432	160	57	2,984	27
6	NFCU	0000005536-5	2.73%	70,759	479	25	7,310	65	4	24,249	163
7	ANY BANK	0000018200-3	2.72%	70,598	440	15	11,407	108	20	7,257	39
8	WASHINGTON MUTUAL BANK, FA	0000008551-4	2.65%	68,727	315	22	8,768	66	6	19,920	88
9	GMAC MORTGAGE CORPORATION	4216200005-7	2.61%	67,812	437	5	20,184	165	7	18,071	129
10	CITIZENS MORTGAGE CORP	58-0834754-3	2.34%	60,840	350	9	15,118	122	19	7,265	46
11	OPTION ONE MORTGAGE CORP.	7604800006-7	2.30%	59,670	382	6	18,744	142	8	17,691	108
12	CITIZENS BANK OF CONNECTICUT	0000018197-3	2.22%	57,599	499	11	14,161	171	9	14,013	113
13	LIBERTY BANK	0000017943-3	2.11%	54,858	416	14	11,767	136	27	5,252	33
14	ARGENT MORTGAGE COMPANY	1917700009-7	1.84%	47,828	263	7	15,671	105	28	5,076	29
15	CHASE MANHATTAN MORTGAGE CORP.	22-1092200-1	1.83%	47,429	251	21	9,182	68	11	11,942	65
16	PEOPLE'S BANK	0000027334-3	1.62%	42,083	290	12	13,866	122	31	4,701	36
17	NATIONAL CITY BANK, INDIANA	0000000869-1	1.52%	39,344	243	17	10,674	88	12	11,891	82
18	WEBSTER BANK NA	0000024469-1	1.51%	39,109	214	27	7,177	62	14	10,395	51
19	BANK OF AMERICA, N.A.	0000013044-1	1.45%	37,694	208	24	7,487	63	10	13,005	54
20	NEW CENTURY MTG CORPORATION	7900200006-7	1.42%	36,966	253	16	10,977	90	23	6,021	42
21	EASTERN BANK	0000032773-3	1.42%	36,746	151	36	4,431	32	102	868	6
22	FLEET NATIONAL BANK	0000000200-1	1.38%	35,836	295	20	9,249	104	24	5,775	49
23	CITIMORTGAGE, INC.	0132999081-4	1.36%	35,244	148	69	1,992	15	15	10,208	41
24	AIG FSB	0000014939-4	1.33%	34,516	217	13	11,787	90	5	21,219	126
25	FIRST HORIZON HOME LOAN CORP	48-0875093-1	1.29%	33,615	180	32	5,393	38	42	4,098	28
26	FLAGSTAR BANK	0000008412-4	1.29%	33,407	181	19	9,953	72	36	4,321	23
27	THE MCCUE MORTGAGE COMPANY	0623009990-7	1.25%	32,487	204	8	15,610	114	22	6,238	38
28	SAVINGS INSTITUTE	0000017978-4	1.20%	31,097	195	28	6,411	68	68	2,009	10
29	CHARTER OAK FCU	0000003413-5	1.13%	29,394	482	23	8,071	184	62	2,697	48

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30	ACCREDITED HOME LENDERS, INC.	7185300006-7	0.81%	20,986	157	18	10,259	84	18	7,328	56
31	CITIZENS BANK OF RHODE ISLAND	0000016954-3	0.81%	20,940	180	50	3,080	33	59	2,810	27
32	GMAC BANK	0000015642-4	0.78%	20,352	133	26	7,298	59	26	5,486	42
33	NE MOVES MORTGAGE	7650800001-7	0.78%	20,211	114	29	6,232	42	52	3,318	21
34	AMERICAN MORTGAGE NETWORK, INC	1788100000-7	0.75%	19,566	107	34	4,914	35	47	3,627	22
35	HOMECOMINGS FINANCIAL NETWORK	7909100002-7	0.75%	19,372	110	33	4,994	39	37	4,306	21
36	WESTERLY SAVINGS BANK	0000005943-4	0.74%	19,301	115	60	2,246	24	186	198	3
37	CENDANT MORTGAGE	3027509990-7	0.71%	18,438	103	37	4,230	31	55	3,108	20
38	SUNTRUST MORTGAGE, INC	0001072246-2	0.71%	18,397	133	30	6,231	54	54	3,128	20
39	FREMONT INVESTMENT & LOAN	0000025653-3	0.68%	17,736	133	31	6,023	51	21	6,340	47
40	USAA FEDERAL SAVINGS BANK	0000007975-4	0.68%	17,604	112	68	2,031	16	30	4,895	36
41	MERRILL LYNCH CREDIT CORP.	0627009996-7	0.65%	16,815	55	93	1,180	7	70	1,891	6
42	TOWN & COUNTRY CREDIT CORP	1061700007-7	0.64%	16,744	98	39	3,825	28	98	918	7
43	EASTERN FEDERAL BANK	0000001039-4	0.64%	16,521	130	45	3,457	45	75	1,655	9
44	PRINCIPAL RESIDENTIAL MORTGAGE	7564000004-7	0.63%	16,357	95	40	3,802	26	29	5,029	26
45	WESTERLY COMMUNITY CU	0000067270-5	0.63%	16,326	229	51	3,065	52	46	3,693	61
46	1-800-EAST-WEST MORTGAGE COMPA	04-3077687-3	0.63%	16,259	95	47	3,135	23	13	10,567	63
47	INDYMAC BANK, F.S.B.	0000003970-4	0.59%	15,285	71	55	2,367	15	43	4,055	23
48	OHIO SAVINGS BANK	0000004072-4	0.57%	14,838	73	63	2,220	17	73	1,691	9
49	HFC	36-1239445-7	0.56%	14,607	104	42	3,618	32	33	4,632	37
50	MORTGAGE LENDERS NETWORK USA	1118100001-7	0.52%	13,613	83	41	3,638	29	40	4,149	22
51	ABN AMRO MORTGAGE GROUP, INC.	36-3744610-1	0.50%	12,881	65	61	2,236	17	32	4,666	24
52	SOVEREIGN BANK	0000004410-4	0.49%	12,787	71	70	1,980	15	72	1,770	13
53	MORTGAGE MASTER, INC.	7820500001-7	0.48%	12,364	59	88	1,293	9	80	1,466	7
54	HSBC MORTGAGE CORP	16-1245395-1	0.47%	12,212	54	66	2,098	15	56	3,044	18
55	CTX MORTGAGE COMPANY, LLC	5135809997-7	0.47%	12,196	76	38	4,170	31	34	4,543	29
56	FIRST MAGNUS FINANCIAL CORP.	7979400002-7	0.46%	11,945	62	58	2,304	16	44	3,883	22
57	GUARANTY RESIDENTIAL LENDING	0741878850-4	0.45%	11,665	69	43	3,569	24	51	3,362	21
58	LONG BEACH MORTGAGE CO.	1003800004-7	0.44%	11,459	78	46	3,285	25	39	4,208	27
59	GREENPOINT MORTGAGE FUNDING	13-3210378-3	0.42%	10,873	62	104	931	7	87	1,200	10
60	DECISION ONE MORTGAGE	51-0113718-7	0.42%	10,868	77	35	4,568	36	25	5,747	40
61	BENEFICIAL	51-0003820-7	0.41%	10,616	132	62	2,222	59	78	1,534	22
62	INDEPENDENCE COMMUNITY BANK	0000016018-3	0.39%	10,000	1	***	0	0	***	0	0
63	QUICKEN LOANS	7197000003-7	0.37%	9,681	54	59	2,253	17	58	2,905	15