

Mortgage Report - Full Year, 2004

Lender	Total		Conventional		FHLMC		FHA		VA	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
ABN AMRO Mortgage Group	118	\$12,981,609	2	\$88,850	112	\$12,570,430	2	\$188,305	2	\$134,024
Accredited Home Lenders, Inc	53	\$4,696,735			53	\$4,696,735				
Aegis Funding Corporation	24	\$1,286,329	1	\$53,250	23	\$1,233,079				
Alliant Bank	20	\$1,819,294	19	\$1,809,294	1	\$10,000				
Allied Home Mortgage Capital	46	\$3,757,801	1	\$72,916	22	\$2,028,715	21	\$1,466,181	2	\$189,989
American Family Financial Serv.	13	\$517,420	13	\$517,420						
American Financial Mortgage	26	\$2,965,704	3	\$108,350	22	\$2,692,310			1	\$165,044
American General Finance	182	\$4,815,334	182	\$4,815,334						
American Home Mortgage	70	\$7,106,438			65	\$6,468,763	3	\$299,999	2	\$337,676
American Mortgage Network, Inc.	55	\$4,894,315			52	\$4,672,177	3	\$222,138		
America's Choice Mortgage, Inc.	16	\$1,263,776			3	\$154,870			13	\$1,108,906
Ameriquest Mortgage Company	267	\$28,067,005			267	\$28,067,005				
Ames Funding Corporation	24	\$1,825,637	5	\$213,800	19	\$1,611,837				
Andover State Bank	130	\$15,855,050	68	\$8,050,550	62	\$7,804,500				
Argent Mortgage Company, LLC	336	\$30,600,858	1	\$89,550	335	\$30,511,308				
Aviation Associates Credit Union	34	\$1,307,124			34	\$1,307,124				
Bank Haven	29	\$3,146,198	29	\$3,146,198						
Bank of America	2043	\$177,096,419	791	\$64,376,737	1212	\$109,319,792	32	\$2,647,565	8	\$752,325
Bank of Blue Valley	13	\$2,249,150	3	\$645,080	10	\$1,604,070				
Bank of Oklahoma, NA	10	\$5,340,841	7	\$5,234,200	1	\$26,700	2	\$79,941		
Bank One, NA	49	\$2,453,421	48	\$2,374,216					1	\$79,205
Beneficial Mortgage Co. of Ks	369	\$19,645,879	369	\$19,645,879						
Boeing Credit Union	718	\$33,314,806	280	\$10,100,531	438	\$23,214,275				
Calusa Investments, LLC	12	\$809,900	6	\$186,800	6	\$623,100				
Campus Credit Union	18	\$693,014	4	\$109,000	14	\$584,014				
Capital One, FSB	14	\$743,277	12	\$601,177	2	\$142,100				
Capitol Federal Savings Bank	1546	\$135,809,394	416	\$13,357,961	1130	\$122,451,433				
Catholic Family Fed. Cr. Union	89	\$3,578,702	50	\$1,200,144	39	\$2,378,558				
Cendant Mortgage Corp	106	\$10,714,131	3	\$302,830	101	\$10,213,757	1	\$41,094	1	\$156,450
Centex Home Equity Corp	28	\$2,063,097			28	\$2,063,097				
Central Bank & Trust Co.	49	\$9,291,035	38	\$8,165,500	11	\$1,125,535				
Central National Bank	78	\$14,992,155	58	\$12,593,179	17	\$2,139,345	3	\$259,631		
Cessna Employees Credit Union	46	\$1,942,158	36	\$1,083,569	10	\$858,589				
Charles Schwab Bank, N.A.	11	\$1,819,709	7	\$288,988	4	\$1,530,721				
Chase Manhattan Bank USA	155	\$6,211,646	137	\$5,340,846	18	\$870,800				
Chase Manhattan Mtg Corp	303	\$34,400,454	6	\$410,273	268	\$30,923,784	20	\$2,016,578	9	\$1,049,819
Chevy Chase Bank, F.S.B.	20	\$2,325,017			20	\$2,325,017				
Chisholm Trail State Bank	166	\$15,103,030	166	\$15,103,030						
Citibank Federal Savings Bank	72	\$2,578,900	72	\$2,578,900						
Citicorp Trust Bank, FSB	114	\$7,886,463	114	\$7,886,463						
Citifinancial Mortgage Company	10	\$677,056	1	\$8,796	9	\$668,260				
Citifinancial, Inc.	263	\$7,444,931	263	\$7,444,931						
CitiMortgage, Inc.	76	\$10,541,140			72	\$10,238,726	4	\$302,414		
Citizens Bank of Kansas, NA	35	\$2,229,192	31	\$1,690,792	4	\$538,400				
Citizens State Bank/Cheney	76	\$3,840,233	53	\$2,760,988	23	\$1,079,245				
City of Wichita	263	\$3,538,283	263	\$3,538,283						
Citywide Mortgage Associates, Inc.	117	\$9,843,812	1	\$129,000	116	\$9,714,812				
CMC Mortgage Corporation	90	\$7,645,369	2	\$187,980	27	\$2,311,738	57	\$4,861,459	4	\$284,192
Commerce Bank	224	\$30,791,275	164	\$24,726,765	58	\$5,801,512			2	\$262,998
Commercial Federal Bank	2014	\$155,515,769	1162	\$68,173,147	710	\$76,171,798	137	\$10,805,659	5	\$365,165
Community Bank of Wichita, Inc	54	\$6,844,368	52	\$6,339,368	2	\$505,000				
Community Housing Services	16	\$672,759	16	\$672,759						
Community Mortgage Group, Inc	13	\$1,173,679			9	\$749,881	1	\$114,343	3	\$309,455
Community National Bank	11	\$3,027,750	10	\$2,933,250	1	\$94,500				
Concord Mortgage Co.	43	\$3,725,108	6	\$127,907	19	\$2,154,554	16	\$1,244,579	2	\$198,068
Conway Bank	178	\$21,700,567	178	\$21,700,567						
Corinthian Mortgage	17	\$637,550	5	\$186,050	12	\$451,500				
CornerBank, N.A.	43	\$9,164,060	36	\$8,326,110	7	\$837,950				
Countrywide Bank	85	\$3,127,080	82	\$2,676,880	3	\$450,200				
Countrywide Home Loans, Inc	883	\$65,252,725	216	\$6,310,331	536	\$48,560,165	110	\$8,241,076	21	\$2,141,153
Credit Union of America	571	\$25,731,885	448	\$13,251,956	123	\$12,479,929				
Creve Coeur Mortgage	15	\$1,295,150			15	\$1,295,150				
Decision One Mortgage Co	39	\$3,792,201			39	\$3,792,201				
Dept of Commerce & Housing	10	\$39,774	10	\$39,774						
E*Trade Bank	18	\$1,153,200	13	\$587,800	5	\$565,400				
Edward Jones Mortgage, LLC	18	\$963,133	11	\$365,033	7	\$598,100				
E-Loan, Inc.	36	\$2,538,484	17	\$742,900	19	\$1,795,584				
Emprise Bank	470	\$50,226,846	469	\$50,160,846	1	\$66,000				
Encore Credit Corp.	17	\$2,067,550			17	\$2,067,550				
EquiFirst Corporation	26	\$2,431,500			26	\$2,431,500				
EquiShare Credit Union	28	\$715,120	28	\$715,120						
Equity Bank, N.A.	52	\$7,850,005	41	\$6,073,950	11	\$1,776,055				
Equity One, Inc.	17	\$1,540,577			17	\$1,540,577				
Executive Mortgage Group Inc	123	\$11,010,488			79	\$7,186,799	40	\$3,403,010	4	\$420,679
Farm Credit Services	37	\$4,726,200	37	\$4,726,200						
Fidelity Bank	1233	\$97,970,153	614	\$43,281,319	400	\$36,431,872	181	\$14,234,942	38	\$4,022,020

<i>Lender</i>	<i>Total</i>		<i>Conventional</i>		<i>FHLMC</i>		<i>FHA</i>		<i>VA</i>	
	<i>No.</i>	<i>Amount</i>	<i>No.</i>	<i>Amount</i>	<i>No.</i>	<i>Amount</i>	<i>No.</i>	<i>Amount</i>	<i>No.</i>	<i>Amount</i>
Fieldstone Mortgage Company	213	\$16,672,470	1	\$101,520	212	\$16,570,950				
Finance America, LLC	20	\$1,432,287			20	\$1,432,287				
First Bank of Newton	33	\$3,026,225	22	\$1,976,325	11	\$1,049,900				
First Choice Fed.Cr.Un.	90	\$3,100,615	1	\$30,000	89	\$3,070,615				
First Equity Mortgage Services, Inc.	14	\$1,005,163			10	\$657,225	4	\$347,938		
First Franklin Financial Corp.	130	\$11,172,200	16	\$423,870	114	\$10,748,330				
First Horizon Home Loan Corp	1906	\$148,588,863	82	\$3,065,486	1535	\$120,899,262	280	\$23,587,392	9	\$1,036,723
First Magnus Financial Corp.	77	\$7,450,788	5	\$195,350	68	\$6,975,270	4	\$280,168		
First National Bank of Anthony	99	\$13,020,920	98	\$12,891,920	1	\$129,000				
First National Bank of Arizona	10	\$978,310			10	\$978,310				
First National Bank-Derby	29	\$1,604,750	25	\$1,084,750	4	\$520,000				
First Natl Bank of Southern Ks.	128	\$13,973,799	103	\$10,951,197	25	\$3,022,602				
First State Bank & Tr-Tonganoxie	17	\$1,998,550	1	\$30,000	16	\$1,968,550				
First State Bank & Trust	11	\$751,178	10	\$649,678	1	\$101,500				
First State Bank & Trust-Clearwa	47	\$5,234,384	47	\$5,234,384						
First Tennessee Bank Ntl Assoc	15	\$700,390	7	\$368,000	8	\$332,390				
Flagstar Bank, fsb	18	\$1,520,950			18	\$1,520,950				
Fleet National Bank	14	\$713,500	13	\$650,700	1	\$62,800				
Franklin American Mortgage Co.	35	\$3,540,820			22	\$2,017,260			13	\$1,523,560
Fremont Investment & Loan	17	\$1,649,975			17	\$1,649,975				
Full Spectrum Lending Inc	49	\$5,009,228	8	\$264,801	41	\$4,744,427				
Garden Plain State Bank	188	\$18,149,326	139	\$12,836,839	49	\$5,312,487				
Gateway Mortgage Company	32	\$2,710,428	1	\$71,983	31	\$2,638,445				
GB Home Equity	18	\$604,159	17	\$590,859	1	\$13,300				
GMAC Mortgage Corp	119	\$8,083,926	41	\$3,033,508	71	\$4,429,450	7	\$620,968		
GreenPoint Mtg Funding, Inc.	96	\$5,210,750	31	\$728,800	65	\$4,481,950				
Gulfstream Fin Serv of Okla	21	\$835,591	7	\$219,641	14	\$615,950				
H & R Block Mortgage	28	\$2,521,959	16	\$1,546,134	7	\$532,800	5	\$443,025		
Halstead Bank	41	\$2,764,612	41	\$2,764,612						
Hamilton Mortgage Company	26	\$2,131,964			26	\$2,131,964				
Hearthside Lending Corp.	43	\$4,644,549	1	\$50,000	42	\$4,594,549				
Heartland Home Finance, Inc.	14	\$1,161,500			14	\$1,161,500				
Hillcrest Bank	24	\$11,789,289	21	\$11,097,589	3	\$691,700				
Home Bank & Trust Co.	104	\$10,477,633	99	\$9,956,508	5	\$521,125				
Home Loan Center, Inc.	14	\$989,450	9	\$243,700	5	\$745,750				
Homecomings Fin. Network Inc	156	\$13,488,569	11	\$398,941	145	\$13,089,628				
Homeowners Loan Corp.	28	\$2,053,900	2	\$131,550	26	\$1,922,350				
Homeservices Lending, LLC	12	\$1,293,361			10	\$1,089,723	2	\$203,638		
Household Finance Corp.III	21	\$4,123,901	12	\$2,956,448	9	\$1,167,453				
Hutchinson Credit Union	25	\$2,166,200	14	\$639,500	11	\$1,526,700				
Individuals as lender	290	\$31,406,274	276	\$30,698,059	14	\$708,215				
INDYMAC Bank	38	\$3,724,514	10	\$454,122	28	\$3,270,392				
Intervale Mortgage Corp	279	\$21,508,882	1	\$52,850	278	\$21,456,032				
INTRUST Bank-Wichita	1637	\$184,792,556	1294	\$140,006,477	340	\$44,501,488	3	\$284,591		
Irwin Mortgage Corp	61	\$6,001,955			30	\$3,311,429	31	\$2,690,526		
James B. Nutter & Co.	32	\$2,979,837	1	\$186,750	9	\$1,029,700	22	\$1,763,387		
JP Morgan Chase Bank	13	\$4,545,374	13	\$4,545,374						
Kansas Housing Resources Corp	45	\$674,428	45	\$674,428						
KANZA Bank	232	\$27,661,521	138	\$18,208,908	94	\$9,452,613				
Key Bank USA, N.A.	32	\$611,260	2	\$32,500	30	\$578,760				
LaSalle Bank, FSB	10	\$1,133,524	10	\$1,133,524						
Legacy Bank	428	\$57,411,933	313	\$44,812,070	114	\$12,533,378	1	\$66,485		
Lehman Brothers Bank, FSB	21	\$2,267,838			21	\$2,267,838				
M & E Associates	11	\$355,000	11	\$355,000						
M & I Bank, FSB	134	\$8,176,156	13	\$394,640	121	\$7,781,516				
MBNA America Bank	20	\$1,045,067	17	\$783,567	3	\$261,500				
Medical Community Cr Un	32	\$1,016,462	32	\$1,016,462						
Meritage Mortgage Corp	214	\$12,729,365	1	\$14,000	213	\$12,715,365				
Merrill Lynch Credit Corp	42	\$13,748,519	13	\$9,152,421	29	\$4,596,098				
Michigan Fidelity Acceptance Corp.	125	\$12,128,935			125	\$12,128,935				
Mid American Credit Union	113	\$3,858,338	17	\$564,471	96	\$3,293,867				
MidFirst Bank	60	\$4,256,456	6	\$285,966	8	\$555,816	35	\$1,945,117	11	\$1,469,557
Midland National Bank	38	\$4,240,070	25	\$2,401,125	13	\$1,838,945				
MILA, Inc.	219	\$11,681,303	13	\$583,956	206	\$11,097,347				
MIT Lending	18	\$1,975,350			18	\$1,975,350				
Morgan Stanley Dean Witter Credit Corp.	13	\$1,216,000	6	\$236,400	7	\$979,600				
Morrill & Janes Bank & Trust Co.	35	\$2,631,300	17	\$1,273,600	18	\$1,357,700				
Mortgage Centre, L.C.	1091	\$124,015,852	4	\$1,133,019	791	\$93,780,873	212	\$18,591,869	84	\$10,510,091
Mortgage Investors Corp	136	\$11,264,850			1	\$68,950			135	\$11,195,900
Mortgage Lenders Network USA	10	\$868,610			10	\$868,610				
Mortgages Unlimited	17	\$1,147,775	6	\$195,761	10	\$871,650	1	\$80,364		
Mulvane State Bank	92	\$9,590,393	92	\$9,590,393						
National Bank of Kansas City	19	\$2,381,550	2	\$967,500	17	\$1,414,050				
National City Bank	21	\$705,276	21	\$705,276						
National City Mortgage Co.	202	\$21,197,519			122	\$13,667,432	69	\$6,136,618	11	\$1,393,469
Navy Federal Credit Union	15	\$1,628,249	2	\$91,000	13	\$1,537,249				
New Century Mortgage Corp	79	\$6,544,134			79	\$6,544,134				
Nexstar Financial Corp.	20	\$1,595,900	1	\$77,300	19	\$1,518,600				

<i>Lender</i>	<i>No.</i>	<i>Total Amount</i>	<i>Conventional No.</i>	<i>Conventional Amount</i>	<i>FHLMC No.</i>	<i>FHLMC Amount</i>	<i>No.</i>	<i>FHA Amount</i>	<i>No.</i>	<i>VA Amount</i>
Novastar Mortgage	71	\$6,883,423			71	\$6,883,423				
Option One Mortgage Corp.	103	\$9,467,757	103	\$9,467,757						
Pacesetter Corporation	27	\$371,630	26	\$337,630	1	\$34,000				
Pilot Financial, Inc	16	\$1,740,950			16	\$1,740,950				
Pioneer Bank & Trust	86	\$16,311,302	17	\$7,322,814	65	\$8,685,656	3	\$211,907	1	\$90,925
PlainsCapital McAfee Mortgage Co	372	\$33,224,069	21	\$780,493	141	\$14,202,083	201	\$17,151,532	9	\$1,089,961
Plaza Lane Mtg. & Inv.	28	\$2,968,265	4	\$440,117	18	\$1,850,323	6	\$677,825		
Popular Financial Services, LLC	25	\$2,406,419			24	\$2,280,076	1	\$126,343		
Prairie State Bank	582	\$71,788,252	441	\$56,275,141	112	\$12,314,956	24	\$2,470,038	5	\$728,117
Primary Residential Mortgage, Inc.	31	\$2,893,803	1	\$57,950	28	\$2,686,395	2	\$149,458		
Principal Residential Mtg, Inc	45	\$4,619,424			39	\$4,194,747	5	\$317,644	1	\$107,033
Priority Mortgage Corp.	79	\$7,572,350			59	\$5,817,450	17	\$1,290,750	3	\$464,150
Provident Bank	13	\$636,800	13	\$636,800						
Provident Funding Associates	36	\$6,243,350			36	\$6,243,350				
Quicken Loans, Inc.	65	\$5,612,750	29	\$1,223,400	36	\$4,389,350				
RBC Mortgage	103	\$9,829,585	12	\$499,950	91	\$9,329,635				
RBMG, Inc.	16	\$1,945,028	1	\$63,200	9	\$1,373,835	5	\$405,793	1	\$102,200
Realty Home Mortgage, LLC	81	\$8,585,998			48	\$5,384,164	27	\$2,469,634	6	\$732,200
Regent Financial Group, Inc.	78	\$7,176,870	14	\$1,154,020	64	\$6,022,850				
Rose Hill State Bank	174	\$22,239,552	143	\$18,633,512	30	\$3,578,440	1	\$27,600		
Sebring Capital Corporation	15	\$1,024,555	1	\$13,350	14	\$1,011,205				
Secretary of HUD	35	\$8,316,691	35	\$8,316,691						
Security Savings Bank	252	\$40,081,602	64	\$22,726,455	155	\$13,991,184	24	\$2,200,616	9	\$1,163,347
Shelter Financial Bank	13	\$351,097	10	\$247,887	3	\$103,210				
SNB Bank of Wichita	14	\$7,889,218	14	\$7,889,218						
South Central Ks Economic Dev.	12	\$998,500	12	\$998,500						
SouthStar Funding, LLC	20	\$1,471,870			20	\$1,471,870				
Southwest National Bank	45	\$7,489,659	45	\$7,489,659						
State Bank of Kansas	10	\$5,108,250	10	\$5,108,250						
State Bank-Winfield	14	\$1,428,644	11	\$1,068,244	3	\$360,400				
State Farm Bank	59	\$2,810,516	43	\$1,090,100	16	\$1,720,416				
Stillwater National Bank and Trust Co.	72	\$22,487,274	54	\$16,505,599	18	\$5,981,675				
Summit Financial, LLC	16	\$714,400			16	\$714,400				
Sunflower Bank	104	\$20,418,505	70	\$15,638,434	33	\$4,651,810			1	\$128,261
Suntrust Mortgage, Inc.	25	\$2,840,635			24	\$2,741,165		\$99,470		
Taylor, Bean & Whitaker Mortgage Corp.	15	\$1,502,648	1	\$77,577	8	\$887,250			6	\$537,821
TECU Credit Union	147	\$9,905,284	126	\$6,816,084	21	\$3,089,200				
Telephone Credit Union	26	\$984,998	26	\$984,998						
Twin Lakes National Bank	21	\$798,821	21	\$798,821						
U.S. Bank N.A. ND	100	\$10,783,208	52	\$6,725,946	47	\$4,004,019	1	\$53,243		
UMB Bank, N.A.	26	\$3,547,271	22	\$3,257,281	4	\$289,990				
Universal Mortgage Corporation	56	\$4,841,563	3	\$63,728	33	\$3,106,243	20	\$1,671,592		
USAA Federal Savings Bank	106	\$7,735,098	53	\$1,823,620	46	\$5,112,196			7	\$799,282
USA-Rural Housing Service	25	\$2,222,720	25	\$2,222,720						
Valley State Bank	81	\$9,984,106	81	\$9,984,106						
Verus Bank, NA	76	\$7,112,290	68	\$5,956,065	8	\$1,156,225				
Wachovia Mortgage Corp.	26	\$2,288,125	8	\$330,982	18	\$1,957,143				
Washington Mutual Bank	268	\$24,388,292	29	\$1,136,859	207	\$20,465,826	13	\$1,035,969	19	\$1,749,638
Watermark Financial Partners	35	\$2,901,025	14	\$1,254,757			21	\$1,646,268		
Wells Fargo Bank, N.A.	1402	\$131,337,259	559	\$32,176,658	717	\$86,167,258	104	\$10,083,550	22	\$2,909,793
Wells Fargo Financial Bank	86	\$1,657,617	86	\$1,657,617						
Wells Fargo Financial Kansas	245	\$18,935,121	245	\$18,935,121						
Wells Fargo Home Mortgage	528	\$58,795,206	9	\$987,500	434	\$49,450,719	56	\$5,111,270	29	\$3,245,717
Western Credit, Inc.	113	\$3,544,436	113	\$3,544,436						
Wichita Habitat for Humanity Inc	12	\$503,300	12	\$503,300						
Wichita Municipal Fed Cr Union	56	\$1,287,398	14	\$396,000	42	\$891,398				
Wilmington National Finance, Inc.	210	\$20,737,931	6	\$610,000	204	\$20,127,931				
World Savings	220	\$22,093,571	210	\$21,469,461	10	\$624,110				
442 Lenders with less than 10 each	1139	\$255,743,501	455	\$185,483,207	615	\$63,570,952	48	\$4,234,188	21	\$2,455,154
TOTAL	32,325	\$3,072,058,736	13,911	\$1,315,423,144	16,004	\$1,542,319,835	1,889	\$158,905,690	521	\$55,410,067