

Mortgage Report - Full Year, 2005

Lender	Total		Conventional		FHLMC		FHA		VA	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Aames Funding Corp	16	\$1,360,976	1	\$75,001	15	\$1,285,975				
ABN AMRO Mortgage Group	50	\$5,677,405	9	\$426,950	40	\$5,189,200	1	\$61,255		
Access National Mortgage LLC	10	\$946,289					8	\$743,217	2	\$203,072
Accredited Home Lenders, Inc	94	\$7,553,125	3	\$161,150	91	\$7,391,975				
Acoustic Home Loans	15	\$1,070,750	6	\$162,500	9	\$908,250				
Advanced Financial Services, Inc.	17	\$1,305,103	1	\$71,000	16	\$1,234,103				
Aegis Funding Corporation	19	\$1,291,810	1	\$30,000	18	\$1,261,810				
Allied Home Mortgage Capital	30	\$2,917,694			17	\$1,616,524	13	\$1,301,170		
American Family Financial Serv.	15	\$422,130	15	\$422,130						
American Financial Mortgage	22	\$2,806,514	3	\$430,700	19	\$2,375,814				
American General Finance	116	\$3,591,858	113	\$3,497,324	3	\$94,534				
American Home Mortgage	436	\$34,344,231	49	\$1,860,643	290	\$23,873,888	88	\$7,278,999	9	\$1,330,701
American Lending Group, Inc.	13	\$1,122,672	2	\$112,322	11	\$1,010,350				
American Mortgage Network, Inc.	70	\$6,973,245	2	\$64,900	66	\$6,697,721	2	\$210,624		
Ameriquest Mortgage Company	161	\$17,737,332	3	\$277,200	158	\$17,460,132				
Andover State Bank	89	\$13,384,385	66	\$10,061,733	23	\$3,322,652				
Argent Mortgage Company, LLC	178	\$14,936,547	5	\$391,650	173	\$14,544,897				
Bank Haven	25	\$2,755,769	25	\$2,755,769						
Bank of America	1727	\$141,922,009	879	\$59,394,771	816	\$79,239,120	32	\$3,288,118		
Bank of Commerce & Trust Co.	12	\$979,530	11	\$685,530	1	\$294,000				
Bank of the West	22	\$3,304,105	2	\$1,096,000	18	\$2,030,075	2	\$178,030		
Beneficial Mortgage Co. of Ks	289	\$17,880,515	289	\$17,880,515						
BNC Mortgage, Inc.	23	\$1,356,575	1	\$104,500	22	\$1,252,075				
Boeing Credit Union	500	\$27,976,122	137	\$7,235,351	363	\$20,740,771				
Calusa Investments, LLC	11	\$627,900	9	\$382,900	2	\$245,000				
Campus Credit Union	24	\$669,955	12	\$306,500	12	\$363,455				
Capital One Home Loans, LLC	29	\$1,613,050	3	\$162,850	26	\$1,450,200				
Capitol Federal Savings Bank	1463	\$132,022,244	277	\$9,130,380	1186	\$122,891,864				
Catholic Family Fed. Cr. Union	68	\$3,024,151	37	\$936,099	31	\$2,088,052				
Centerra Mortgage Corp	28	\$3,127,055	1	\$28,400	27	\$3,098,655				
Centex Home Equity Corp	25	\$1,645,374			25	\$1,645,374				
Central Bank & Trust Co.	31	\$9,714,780	21	\$8,211,080	10	\$1,503,700				
Central National Bank	107	\$20,275,004	77	\$16,970,604	29	\$3,136,021			1	\$168,379
Central Star Credit Union	34	\$1,286,329			34	\$1,286,329				
Cessna Employees Credit Union	72	\$2,728,214	60	\$2,073,165	12	\$655,049				
Charles Schwab Bank, N.A.	16	\$1,553,648	12	\$988,000	4	\$565,648				
Chase Bank USA, N.A.	21	\$1,254,200	6	\$285,800	15	\$968,400				
Chevy Chase Bank, F.S.B.	33	\$4,611,217			33	\$4,611,217				
Chisholm Trail State Bank	163	\$17,772,592	162	\$17,720,592	1	\$52,000				
Citibank Federal Savings Bank	129	\$8,348,233	128	\$8,329,733	1	\$18,500				
Citicorp Trust Bank, FSB	114	\$9,012,200	71	\$5,392,778	43	\$3,619,422				
Citifinancial Mortgage Company	17	\$1,267,386	2	\$248,565	15	\$1,018,821				
Citifinancial, Inc.	224	\$7,403,110	224	\$7,403,110						
CitiMortgage, Inc.	107	\$12,399,332	2	\$127,227	105	\$12,272,105				
Citizens Bank of Kansas, NA	30	\$3,181,255	21	\$1,944,455	9	\$1,236,800				
Citizens State Bank/Cheney	95	\$7,102,348	67	\$5,838,978	28	\$1,263,370				
Citizens State Bank-Hesston	14	\$5,070,450	11	\$4,376,700	3	\$693,750				
City of Wichita	217	\$2,440,802	217	\$2,440,802						
Citywide Mortgage Associates, Inc.	69	\$6,811,582	2	\$248,300	67	\$6,563,282				
Commerce Bank	171	\$39,313,313	134	\$32,527,576	36	\$6,647,900	1	\$137,837		
Commercial Federal Bank	1594	\$120,603,483	1093	\$66,634,989	427	\$47,882,466	74	\$6,086,028		
Community Bank of Wichita, Inc	57	\$6,161,689	56	\$6,144,689	1	\$17,000				
Community National Bank	16	\$2,758,250	13	\$2,462,250	3	\$296,000				
Concord Mortgage Co.	78	\$6,757,600	1	\$18,900	30	\$2,134,443	43	\$4,131,738	4	\$472,519
Conway Bank	101	\$14,143,409	101	\$14,143,409						
CornerBank, N.A.	57	\$8,536,216	53	\$7,897,816	3	\$451,400			1	\$187,000
Countrywide Bank	232	\$12,633,280	188	\$5,867,227	42	\$6,549,453	2	\$216,600		
Countrywide Home Loans, Inc	1147	\$106,910,800	160	\$5,665,669	841	\$87,453,127	113	\$9,624,805	33	\$4,167,199
Credit Union of America	520	\$22,952,480	400	\$11,577,383	120	\$11,375,097				
Creve Coeur Mortgage	18	\$1,781,750	1	\$123,500	17	\$1,658,250				
Decision One Mortgage Co	62	\$4,367,720	2	\$207,200	60	\$4,160,520				
Draper and Kramer Mortgage Corp	11	\$1,351,515			11	\$1,351,515				
E*Trade Bank	26	\$1,792,995	5	\$174,900	21	\$1,618,095				
E-Loan, Inc.	42	\$2,243,892	17	\$646,094	25	\$1,597,798				
Emprise Bank	340	\$44,370,837	325	\$42,639,837	11	\$1,260,285	3	\$347,114	1	\$123,601
Encore Credit Corp.	15	\$1,336,470			15	\$1,336,470				
EquiFirst Corporation	31	\$2,491,630	3	\$196,490	28	\$2,295,140				
EquiShare Credit Union	29	\$1,197,840	29	\$1,197,840						
Equity Bank, N.A.	78	\$24,081,924	66	\$22,535,514	12	\$1,546,410				
Equity One, Inc.	13	\$1,040,735			13	\$1,040,735				
Executive Mortgage Group Inc	116	\$13,469,695	3	\$281,200	54	\$7,214,896	52	\$5,113,536	7	\$860,063
Farm Credit Services	49	\$8,088,300	49	\$8,088,300						
Federal Home Loan Bk of Topeka	18	\$69,500	18	\$69,500						
Fidelity Bank	944	\$95,338,489	413	\$43,856,527	313	\$32,146,252	190	\$16,294,010	28	\$3,041,700
Fidelity Mortgage, Inc.	23	\$1,959,352			23	\$1,959,352				
Fieldstone Mortgage Company	201	\$16,520,866	3	\$270,620	198	\$16,250,246				

<i>Lender</i>	<i>No.</i>	<i>Total Amount</i>	<i>No.</i>	<i>Conventional Amount</i>	<i>No.</i>	<i>FHLMC Amount</i>	<i>No.</i>	<i>FHA Amount</i>	<i>No.</i>	<i>VA Amount</i>
Fifth Third Home Equity, Inc.	14	\$581,272	14	\$581,272						
Finance America, LLC	39	\$2,816,470	1	\$199,500	38	\$2,616,970				
First Bank of Newton	39	\$4,231,538	31	\$3,308,888	8	\$922,650				
First Choice Fed.Cr.Un.	90	\$3,770,283			89	\$3,750,283	1	\$20,000		
First Equity Mortgage Services, Inc.	55	\$4,642,451	2	\$81,602	38	\$3,062,608	15	\$1,498,241		
First Franklin Financial Corp.	105	\$8,771,977	20	\$627,790	85	\$8,144,187				
First Guaranty Mortgage Corp	35	\$2,106,588			35	\$2,106,588				
First Horizon Home Loan Corp	1851	\$150,293,277	40	\$2,796,750	1553	\$124,434,322	258	\$23,062,205		
First Magnus Financial Corp.	76	\$6,916,624	11	\$401,578	61	\$6,117,809	2	\$159,123	2	\$238,114
First National Bank of Anthony	114	\$14,562,190	113	\$14,512,190	1	\$50,000				
First National Bank-Hays	15	\$1,473,150	2	\$80,000	13	\$1,393,150				
First Natl Bank of Southern Ks.	130	\$12,209,520	104	\$8,941,240	26	\$3,268,280				
First Residential Mortgage	14	\$1,728,400	1	\$63,000	13	\$1,665,400				
First State Bank & Tr-Tonganoxie	24	\$3,294,147	1	\$30,147	23	\$3,264,000				
First State Bank & Trust-Clearwa	41	\$10,754,800	41	\$10,754,800						
Flagstar Bank, fsb	18	\$1,659,630	3	\$209,980	15	\$1,449,650				
FMF Capital LLC	202	\$16,389,225	3	\$237,200	199	\$16,152,025				
Franklin American Mortgage Co.	41	\$5,537,044	6	\$497,842	14	\$2,054,698	5	\$560,323	16	\$2,424,181
Freedom Lending, LLC	24	\$2,569,777	2	\$69,200	22	\$2,500,577				
Fremont Investment & Loan	24	\$2,415,859			24	\$2,415,859				
Garden Plain State Bank	156	\$16,096,323	138	\$13,768,290	18	\$2,328,033				
Gateway Mortgage Company	25	\$2,091,570			23	\$1,802,100	2	\$289,470		
GE Money Bank	10	\$492,464	9	\$286,214	1	\$206,250				
GMAC Mortgage Corp	165	\$12,763,669	61	\$4,659,697	97	\$7,365,430	6	\$613,549	1	\$124,993
GreenPoint Mtg Funding, Inc.	47	\$2,511,500	20	\$391,700	27	\$2,119,800				
H & R Block Mortgage	50	\$4,319,088	34	\$2,879,438	12	\$1,142,850	4	\$296,800		
Halstead Bank	28	\$1,864,500	27	\$1,724,500	1	\$140,000				
Home 123 Corporation	11	\$1,385,400			11	\$1,385,400				
Home Bank & Trust Co.	146	\$15,883,153	125	\$13,609,678	21	\$2,273,475				
Home Equity of America, Inc.	36	\$1,564,746	36	\$1,564,746						
Home Loan Center, Inc.	23	\$2,159,400	14	\$691,200	9	\$1,468,200				
HOME123 Corporation	17	\$1,602,315	2	\$180,500	15	\$1,421,815				
Homecomings Fin. Network Inc	391	\$34,067,381	55	\$2,022,415	336	\$32,044,966				
Homeowners Loan Corp.	19	\$1,158,255	1	\$120,600	18	\$1,037,655				
Household Finance Corp.III	13	\$557,937	13	\$557,937						
HSBC Mortgage Corp.	10	\$1,208,371			10	\$1,208,371				
Hutchinson Credit Union	31	\$2,429,280	21	\$623,700	10	\$1,805,580				
Individuals as lender	311	\$22,432,403	302	\$22,074,874	9	\$357,529				
INDYMAC Bank	21	\$2,165,650	8	\$287,750	13	\$1,877,900				
ING Bank, FSB	12	\$887,512	4	\$74,985	8	\$812,527				
Intervale Mortgage Corp	311	\$21,808,450	3	\$374,000	308	\$21,434,450				
INTRUST Bank-Wichita	1411	\$150,372,209	1152	\$116,787,607	253	\$33,034,146	6	\$550,456		
Irwin Mortgage Corp	53	\$5,388,577			23	\$2,631,674	30	\$2,756,903		
James B. Nutter & Co.	15	\$1,549,195			4	\$660,900	11	\$888,295		
JP Morgan Chase Bank	227	\$20,075,323	99	\$5,319,108	126	\$14,613,060	2	\$143,155		
Kansas Housing Resources Corp	50	\$876,274	50	\$876,274						
KANZA Bank	267	\$30,596,572	177	\$18,960,128	90	\$11,636,444				
Key Bank USA, N.A.	21	\$328,666			21	\$328,666				
LaSalle Bank, FSB	14	\$11,596,491	14	\$11,596,491						
Legacy Bank	442	\$53,205,399	308	\$39,363,865	134	\$13,841,534				
Lehman Brothers Bank, FSB	13	\$917,525			13	\$917,525				
Long Beach Mortgage Co.	35	\$3,418,989	1	\$84,000	34	\$3,334,989				
M & I Bank, FSB	126	\$8,280,430	8	\$275,569	118	\$8,004,861				
MBNA America Bank	22	\$942,022	18	\$549,902	4	\$392,120				
Medical Community Cr Un	40	\$1,796,105	40	\$1,796,105						
Meritage Mortgage Corp	179	\$12,456,090	7	\$590,650	172	\$11,865,440				
Merrill Lynch Credit Corp	22	\$34,095,601	6	\$31,252,930	16	\$2,842,671				
Michigan Fidelity Acceptance Corp.	182	\$13,918,989	1	\$149,530	181	\$13,769,459				
Mid American Credit Union	126	\$6,156,463	13	\$679,006	113	\$5,477,457				
MidFirst Bank	41	\$2,255,902	5	\$179,950	5	\$408,350	25	\$1,310,428	6	\$357,174
Midland National Bank	21	\$4,556,935	15	\$3,756,735	6	\$800,200				
MILA, Inc.	123	\$6,771,748	4	\$209,520	119	\$6,562,228				
Millenia Mortgage Corp.	49	\$2,997,665	41	\$2,428,565	8	\$569,100				
Morgan Stanley Dean Witter Credit Corp.	18	\$3,573,754	11	\$2,302,254	7	\$1,271,500				
Mortgage Centre, L.C.	1032	\$118,457,869	18	\$2,891,116	802	\$94,398,173	144	\$12,072,265	68	\$9,096,315
Mortgage Investors Corp	13	\$1,083,800	1	\$16,500	1	\$132,000			11	\$935,300
Mortgage Store Financial, Inc.	28	\$1,831,217			28	\$1,831,217				
Mortgageit, Inc	19	\$2,763,134	1	\$153,784	18	\$2,609,350				
Mulvane State Bank	84	\$10,543,185	72	\$9,408,641	12	\$1,134,544				
National Bank of Kansas City	16	\$2,145,874	1	\$825,000	12	\$966,399	2	\$142,612	1	\$211,863
National City Bank	46	\$3,054,258	27	\$911,072	10	\$1,230,269	9	\$912,917		
National City Mortgage Co.	83	\$10,648,642			65	\$9,034,202	18	\$1,614,440		
NationPoint	35	\$2,566,950	12	\$338,400	23	\$2,228,550				
Navy Federal Credit Union	23	\$2,768,210	1	\$61,000	22	\$2,707,210				
NetBank	11	\$826,070	6	\$231,394	5	\$594,676				
New Century Mortgage Corp	107	\$8,148,004			107	\$8,148,004				
Novastar Mortgage	59	\$4,702,242	3	\$87,800	55	\$4,532,056	1	\$82,386		
Oak Street Mortgage, LLC	10	\$724,420	2	\$35,000	8	\$689,420				

<i>Lender</i>	<i>No.</i>	<i>Total</i>		<i>Conventional</i>		<i>FHLMC</i>		<i>FHA</i>		<i>VA</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>	
Option One Mortgage Corp.	113	\$10,506,330	113	\$10,506,330							
OwnIt Mortgage Solutions, Inc.	196	\$13,373,450	73	\$1,972,800	123	\$11,400,650					
Pentagon Federal Credit Union	12	\$669,100	4	\$175,000	8	\$494,100					
Peoples Bank	15	\$1,204,298	5	\$337,000	4	\$271,395	6	\$595,903			
People's Choice Home Loan, Inc.	11	\$753,960			11	\$753,960					
PHH Mortgage Services Corp	93	\$10,316,565	7	\$442,568	85	\$9,823,247	1	\$50,750			
Pinnacle Financial Corp	10	\$863,269			10	\$863,269					
Pioneer Bank & Trust	61	\$14,393,693	9	\$7,618,700	52	\$6,774,993					
Plaza Lane Mtg. & Inv.	43	\$4,171,037	7	\$498,386	32	\$3,185,459	4	\$487,192			
Popular Financial Services, LLC	10	\$805,715	1	\$59,500	9	\$746,215					
Prairie State Bank	505	\$70,313,158	360	\$54,482,932	115	\$12,711,835	24	\$2,336,918	6	\$781,473	
Priority Mortgage Corp.	83	\$9,158,118	2	\$263,800	61	\$6,965,563	16	\$1,330,750	4	\$598,005	
Professional Lending Group, LLC	11	\$1,128,524			11	\$1,128,524					
Provident Funding Associates	12	\$1,376,400	1	\$118,000	11	\$1,258,400					
Quicken Loans, Inc.	103	\$9,444,530	26	\$890,150	77	\$8,554,380					
RBC Mortgage	74	\$5,576,655	3	\$140,400	70	\$5,375,945	1	\$60,310			
Regent Financial Group, Inc.	62	\$5,518,099	5	\$242,800	56	\$5,164,730	1	\$110,569			
Rose Hill State Bank	178	\$19,850,620	153	\$16,463,718	25	\$3,386,902					
Sebring Capital Corporation	11	\$973,405			11	\$973,405					
Secretary of HUD	25	\$3,220,044	24	\$3,144,544						1	\$75,500
Security Savings Bank	371	\$49,520,512	92	\$22,010,958	223	\$22,767,430	49	\$3,784,135	7	\$957,989	
Shelter Financial Bank	17	\$640,140	16	\$597,390	1	\$42,750					
SNB Bank of Wichita	70	\$41,590,180	63	\$40,740,730	7	\$849,450					
South Central Ks Economic Dev.	18	\$3,416,501	18	\$3,416,501							
SouthStar Funding, LLC	53	\$2,521,460	2	\$68,350	51	\$2,453,110					
Southwest National Bank	91	\$12,202,804	90	\$12,187,804	1	\$15,000					
State Bank of Kansas	16	\$6,250,048	16	\$6,250,048							
State Bank-Winfield	28	\$3,743,550	25	\$3,084,000	3	\$659,550					
State Farm Bank	57	\$3,137,375	34	\$901,900	23	\$2,235,475					
Stillwater National Bank and Trust Co.	18	\$7,864,131	4	\$3,867,666	13	\$3,893,950	1	\$102,515			
Stone Creek West, LC	10	\$163,500	10	\$163,500							
Summit Financial, LLC	11	\$450,200			11	\$450,200					
Sunflower Bank	129	\$31,518,169	84	\$24,790,489	44	\$6,660,680	1	\$67,000			
Suntrust Mortgage, Inc.	50	\$5,151,712	3	\$215,600	46	\$4,802,090	1	\$134,022			
Taylor, Bean & Whitaker Mortgage Corp.	36	\$2,609,063	2	\$63,445	19	\$1,586,750	15	\$958,868			
TECU Credit Union	183	\$13,221,650	170	\$11,784,050	13	\$1,437,600					
Top Mortgage Corporation	18	\$1,882,415			17	\$1,808,574	1	\$73,841			
U.S. Bank N.A. ND	123	\$13,033,594	45	\$6,488,543	73	\$6,147,041	5	\$398,010			
UMB Bank, N.A.	20	\$2,783,136	19	\$2,721,936	1	\$61,200					
Universal Mortgage Corporation	73	\$8,098,808	3	\$121,347	43	\$5,233,490	27	\$2,743,971			
USAA Federal Savings Bank	173	\$14,020,775	76	\$2,461,576	97	\$11,559,199					
USA-Rural Housing Service	34	\$2,890,263	34	\$2,890,263							
Valley State Bank	83	\$7,036,068	82	\$6,861,068	1	\$175,000					
Verus Bank, NA	125	\$11,633,328	92	\$8,177,600	33	\$3,455,728					
Wachovia Mortgage Corp.	16	\$1,700,109	6	\$387,100	10	\$1,313,009					
Washington Mutual Bank	209	\$16,968,210	52	\$1,939,628	139	\$13,720,787	16	\$1,165,085	2	\$142,710	
Watermark Financial Partners	17	\$1,114,219	1	\$83,250			16	\$1,030,969			
Wells Fargo Bank, N.A.	1317	\$134,936,174	391	\$23,148,228	823	\$102,581,391	102	\$9,147,829	1	\$58,726	
Wells Fargo Financial Bank	84	\$1,092,358	84	\$1,092,358							
Wells Fargo Financial Kansas	235	\$21,207,957	235	\$21,207,957							
Western Credit, Inc.	115	\$4,874,000	115	\$4,874,000							
Wichita Habitat for Humanity Inc	12	\$492,898	12	\$492,898							
Wichita Municipal Fed Cr Union	37	\$1,258,537	19	\$365,818	18	\$892,719					
Wilmington National Finance, Inc.	211	\$19,286,271	9	\$838,530	202	\$18,447,741					
WMC Mortgage Corp	16	\$1,290,510	2	\$86,510	14	\$1,204,000					
World Savings	148	\$14,642,880	146	\$14,457,260	2	\$185,620					
485 Lenders with less than 10 each	1152	\$811,474,578	531	\$705,627,357	580	\$101,534,083	15	\$1,448,845	26	\$2,864,293	
TOTAL	29,930	\$3,552,752,573	12,936	\$1,867,197,472	15,289	\$1,528,120,100	1,467	\$128,014,131	238	\$29,420,870	

FORECLOSURES

	2005	2004	2003	2002	2001
Current Month	128	140	157	79	109
Year to date	1289	1365	1231	1049	901