

PROSPECTUS

HMDA-BASED MARKET INTELLIGENCE REPORTS

COVERING VIRTUALLY EVERY LOAN MADE IN AMERICA

- **National Data by Lender**
- **Spreadsheets by City & County**
- **Lenders in Home Purchase & Refi Lending**
- **Jumbo Lenders & Markets**
- **Correspondent Loan Buyers & Their Volumes**
- **Home Improvement Lenders & Markets**
- **FHA/VA Lenders & Markets**
- **Subprime Lenders & Markets**
- **Local Market Loan Productivity Spreadsheets**

Important information about new SMR Research data

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SUMMARY DESCRIPTION

The government has just released new Home Mortgage Disclosure Act (HMDA) data for year 2006 – history’s largest year for mortgage production. It’s an astonishing database with information on more than 34 million applicants.

In 2008, mortgage production will be down. Use these data to make up some lost volume. There are all sorts of ways, from focusing on the most productive local markets to scouting for niche lending opportunities.

SMR has been working with these annual data since 1990. This year, we’ve built more than 9,000 separate spreadsheets. They cover just about everything imaginable. **Order only what you need, for as little as \$45.**

In each metro area and each major county in the nation, we’ve ranked lenders by [home purchase lending](#)...by [refinance lending](#)...and by both combined...with market shares and total local market size.

That’s just the beginning.

Want to know which lenders were the largest in [correspondent](#) loan purchases? We’ve got that, too, in every local market.

How about [subprime](#) lenders? Virtually all the large subprime lenders now file HMDA reports. We’ve tallied the results of major subprime lenders by metro area and county.

You can get reports, too, on leading players in each market by “niche:” [FHA/VA](#) lending, [jumbo loan](#) production, and [home improvement](#) lending. Every report tells you not only who the leaders were, but also how big each local market was in numbers and dollars of loans in each niche.

And there’s more.

We have created a [national-level file](#) covering the detailed loan production of each of more than 8,000 lenders. Get only what you need from this one: The Top 300 U.S. lenders, Top 500, Top 1,000, or all of them.

Special spreadsheets – one on metro areas and one on major counties – show their lending [productivity](#): the percentage of loan applicants that became closed loan customers. Differences in the “pull-through” rate, place by place, are huge.

Use the productivity reports to understand where to focus your attention in 2008. Or, use them to benchmark the productivity of your own local offices.

Reports By County Or City

(Each county or city file is organized by biggest-to-smallest originator.)

YOUR CHOICES: Separate spreadsheets for each of 1,503 big counties and 387 cities (metropolitan statistical areas including suburbs). Use the enclosed lists of counties and cities to place your order. All spreadsheets are in Excel for Windows-based computers and will be shipped by email, on disk, or on CD, depending on your order size and preference.

DATA ITEMS: For each lender in each local market, we show:

1. Numbers & dollars of loans originated (retail or through brokers)
2. Numbers & dollars of loans purchased from correspondents
3. Numbers & dollars of loans produced, total
4. % market share, retail, correspondent, & combined production
5. Average loan sizes
6. Market totals for the city or county, all lenders combined

TYPES OF REPORTS:

1. Home purchase volume by lender
2. Refinance volume by lender
3. Home purchase plus refinance totals by lender
4. Jumbo loan volume by lender
5. Correspondent loans purchased by lender (no retail production)
6. Home improvement volume by lender
7. Subprime lenders and their loan production
8. Government-insured loans by lender (mainly FHA and VA programs)

PRICING & VOLUME DISCOUNTS:

Get any single city or county spreadsheet for \$45.

Get all 387 city spreadsheets, or all 1,503 county spreadsheets, for any single type of report, for \$1,985. Get all city or county spreadsheets, for all 8 types of reports, for a maximum fee of \$4,985.

SPECIAL REPORTS: Lending Productivity By County Or City

These reports show numbers of applicants for home purchase, refi, and home improvement loans and what percent of them became closed-loan customers. A single spreadsheet shows all the results by county or by city. Use the data to see where loan marketing will be most productive.

Price: \$785 for either the cities or counties spreadsheet.

