

**Mortgage Equity Partners  
Investor Partners**

4/30/2012

<i>INVESTOR</i>	<i>CHANNEL</i>	<i>AE</i>	<i>AE PHONE</i>	<i>AE CELL</i>	<i>AE E-mail</i>	<i>EXPERIENCE FACTORS</i>	<i>CLOSING COSTS ESTIMATE</i>	<i>BROKER CONTRACT</i>
<i>Astoria Federal Savings</i>	<b>Broker</b>	Pat McLaughlin.	(508) 420-1216	(508) 420-1216	<a href="mailto:pmclaughlin@astoriafederal.com">pmclaughlin@astoriafederal.com</a>	Challenging Underwriting/Not Common Sense Portfolio	\$2,200.00	1.00%
<i>Flagstar</i>	<b>Correspondent</b>	Marianne Nutter	781-245-8200	978-473-9204	<a href="mailto:marianne.nutter@flagstar.com">marianne.nutter@flagstar.com</a>	Direct Seller	\$2,500.00	N/A
<i>FPF</i>	<b>Broker</b>	Wayne Sweeney	877-361-4466	860-604-5046	<a href="mailto:wsweeney@fpfwholesale.com">wsweeney@fpfwholesale.com</a>	Some flexibile overlays but slow process	\$2,300.00	3.00%
<i>GMAC Bank</i>	<b>Correspondent</b>	Chris Nobile	978-685-7214	978-549-0758	<a href="mailto:Christopher.Nobile@ally.com">Christopher.Nobile@ally.com</a>	Direct Seller	\$2,600.00	N/A
<i>ING</i>	<b>Broker</b>	Walter Harmin Inside Sales	866-464-9617 Team 3	N/A	<a href="mailto:AccountRep@ingloans.com">AccountRep@ingloans.com</a>	Jumbo Loans with strict UW but low rates at times	\$2,300.00	1.50%
<i>Leader Bank</i>	<b>Broker</b>	Beta: Joe Girolamo	617-771-1382	N/A	<a href="mailto:jgirolamo@meploans.com">jgirolamo@meploans.com</a>	Beta Testing	\$2,500.00	1.75%
<i>M&amp;T Bank</i>	<b>Broker</b>	Chuck Robert	800-378-7212	617-974-9772	<a href="mailto:crobert@mtb.com">crobert@mtb.com</a>	Rehab Loans and some portfllo flexibility	\$2,100.00	3.00%
<i>Merrimack Mortgage</i>	<b>Correspondent</b>	Frank Dicanstanzo	603-606-3288	860-965-5811	<a href="mailto:frankd@merrimackmortgage.com">frankd@merrimackmortgage.com</a>	Direct Seller	\$2,700.00	2.75%
<i>Metro Credit Union</i>	<b>Correspondent</b>	John Wight	877-MY-METRO	N/A	<a href="mailto:jwight@metrocu.org">jwight@metrocu.org</a>	Good overlays and portfolio product. Turn times can be slower	\$2,600.00	1.50%
<i>Mid Island</i>	<b>Broker</b>	Kevin Delory	401-333-4520	N/A	<a href="mailto:kdelory@mortgagecorp.com">kdelory@mortgagecorp.com</a>	Low FICO FHA only	\$2,900.00	3.00%
<i>Plaza Home Mortgage</i>	<b>Correspondent</b>	Maura Reardon	888-206-4785	508-265-4957	<a href="mailto:Maura.Reardon@PlazaHomeMortgage.Com">Maura.Reardon@PlazaHomeMortgage.Com</a>	Direct Seller	\$2,300.00	3% (FHA Only)
<i>Provident Funding</i>	<b>Broker</b>	No AE for company	781-368-9003	N/A	N/A	Lower Rates but reputation for not delivering and last min conditions	\$2,300.00	2.00%
<i>PHH</i>	<b>Correspondent</b>	Sara Ward	866-664-2862	866-664-2862	<a href="mailto:sara.ward@phhmortgage.com">sara.ward@phhmortgage.com</a>	Direct Seller	\$2,200.00	N/A
<i>Sierra Pacific Mortgage</i>	<b>Broker</b>	Addison Hartman	781-413-6198	781-413-6198	<a href="mailto:addison.hartman@spm1.com">addison.hartman@spm1.com</a>	Great AE and quick ansewers but apprials are randomly lowered	\$2,400.00	2.75%
<i>Sovereign</i>	<b>Broker</b>	Matt Sullivan	508-360-1902	508-360-1902	<a href="mailto:msulliva@sovereignbank.com">msulliva@sovereignbank.com</a>	UW very challenging and AE is slow to respond but some Jumbo rates	\$2,100.00	1.25%
<i>Suntrust Mortgage</i>	<b>Broker</b>	Mary Brovender	603.427.0800	978-831-2904	<a href="mailto:Mary.L.Brovender@SunTrust.com">Mary.L.Brovender@SunTrust.com</a>	Some good overlays but poor complaince and slow process	\$2,200.00	2.50%
<i>US Alliance</i>	<b>None</b>	William Kelly	800-431-2754 (Ext. 2329)	N/A	<a href="mailto:Wkelly@usalliance.org">Wkelly@usalliance.org</a>	No TPO relationship (refer borrower for HELOCs)	N/A	N/A
<i>US Bank</i>	<b>Correspondent</b>	Donald Peters	866-807-6049 (Underwriting Help Line)	978-857-5761	<a href="mailto:Donald.Peters@usbank.com">Donald.Peters@usbank.com</a>	Direct Seller	\$2,200.00	N/A
<i>US Bank Broker</i>	<b>Broker</b>	Marian Sullivan	508-596-0264	508-596-0264	<a href="mailto:marian.sullivan@usbank.com">marian.sullivan@usbank.com</a>	Good overlays and complicated process	\$2,200.00	2.50%
<i>Wells Fargo</i>	<b>Correspondent</b>	Kevin Hannon	401-315-0652	401-524-8714	<a href="mailto:kevin.hannon@wellsfargo.com">kevin.hannon@wellsfargo.com</a>	Direct Seller	\$2,200.00	N/A

\*Closing costs do not include lenders/owners title or tax stamps