

GEORGIA ASSOCIATION OF MORTGAGE BROKERS "TOP GUNS" TOP RESIDENTIAL MORTGAGE BROKERS

ranked by the total dollar value of first and second mortgage transactions*

Rank	Broker company name	Total dollar value of first and second mortgage transactions*	Total number of loans closed	No. of loans for purchase lending / Value of loans for purchase lending	No. of loans for nonpurchase lending / Value of loans for nonpurchase lending	Number of loans that were FHA or VA / % of loans that were FHA or VA	% of loans that were purchases	Principal of the company's main Georgia branch	Year est. in Atlanta
1.	Metro Brokers Financial Inc. 5775-D Glenridge Drive, Suite 200 (404)847-2525 Atlanta, Ga. 30328 www.metrobrokers.com	\$177,846,908	1,509	1,311 \$149,031,449	198 \$28,815,459	146 0.09%	86.88%	Judy Jones	1990
2.	Citizens Fidelity Mortgage Corp. 1000 Johnson Ferry Road, Suite F-150 (770) 971-9106 Marietta, Ga. 30068 www.citizensfidelity.com	112,887,411	733	336 \$51,018,825	397 \$61,868,586	160 22%	46	John T. Gibson	1992
3.	Maxim Home Loan 4535 Winters Chapel Road (770) 458-3911 Doraville, Ga. 30360 www.maximhomeloan.com	87,067,811	578	365 \$55,247,434	213 \$31,820,377	NA NA	63.15	Chian C. "Ken" Kee	1997
4.	Family Mortgage of Georgia 1640 Powers Ferry Road, Building 4, Suite 300 (678) 483-3300 Marietta, Ga. 30067 www.familyga.com	79,568,073	472	207 \$29,866,228	265 \$49,701,735	0 0	43	Scott Evans	1999
5.	Peach State Mortgage Corp. 135 Powers Ferry Road S.E. (770) 565-7556 Marietta, Ga. 30067 www.peachstatemortgage.com	70,128,676	457	186 \$31,438,901	271 \$38,689,775	46 10%	41	Jerry B. Sanders	1993
6.	Home Town Mortgage Inc. 11855 Haynes Bridge Road (770) 475-6161 Alpharetta, Ga. 30004 www.hometownmoney.com	67,315,356	344	230 \$38,000,000	112 \$25,500,000	4 1%	100	Steven P. Beecham	1996
7.	First PrimSouth Mortgage Corp. 3207 South Cherokee Lane, Suite 410 (678) 841-1100 Woodstock, Ga. 31188 www.primsouthmortgage.com	66,031,530	500	347 \$41,716,555	153 \$24,314,975	55 11%	69	Larry F. Delbridge Jr.	1995
8.	Mortgage 4U of Georgia Inc. 3067 Peachtree Industrial Blvd., Suite 110 (678) 280-0200 Duluth, Ga. 30097 www.mortgagegeorgia.com	61,538,000	461	309 \$34,878,292	152 \$26,659,708	23 5%	67	Marty Aftewicz	1999
9.	Upshaw Financial Associates LLC 875 Old Roswell Road, Suite F-100 (770) 992-3034 Roswell, Ga. 30076 www.upshawlendingprofessionals.com	54,711,094	351	259 \$36,878,593	92 \$17,110,150	0 0%	0	Carol Lynn Upshaw, Bonnie Key	1997
10.	Vanguard Home Mortgage Inc. 5755 North Point Parkway, Suite 5 (770) 817-4663 Alpharetta, Ga. 30222 www.vanguardhome.com	40,459,137	219	77 \$14,534,387	142 \$26,014,750	0 0%	35	Issac R. Berry	2003
11.	F&D Advisors LLC 600 Peachtree St. N.E., Suite 1910 (404) 253-7600 Atlanta, Ga. 30308 www.fdadvisors.com	35,637,203	126	NA NA	NA NA	0 0%	NA	J.D. Crowe	1997
12.	Truth and Lending Inc. 664 North Highland Ave. (404) 817-3526 Atlanta, Ga. 30307 www.truthandlending.com	33,699,894	224	131 \$19,334,394	93 \$14,365,500	0 0%	58	Laura Sosa-Rocha	2001
13.	Capital City Mortgage Corp. 1827 Powers Ferry Road, Suite 7-200 (770) 980-1775 Atlanta, Ga. 30339 www.capcitymortgage.com	33,631,334	253	161 \$21,811,195	92 \$11,820,139	0 0%	64	Mike Ivey	1991
14.	All Access Mortgage Corp. 15-C Lenox Pointe (678) 904-1682 Atlanta, Ga. 30324 www.allaccessmortgage.com	32,167,000	216	107 \$13,498,500	109 \$18,668,500	2 1%	NA	Philip Davis	2001
15.	HomePoint Mortgage Group 133 Prominence Court, Suite 240 (706) 216-6140 Dawsonville, Ga. 30534 www.homepointmtg.com	29,241,846	196	89 \$12,196,371	107 \$17,045,475	15 8%	46	Holly Jones	2000
16.	American Equity Associates 7413 Whitesville Road, Suite 4 (706) 243-2590 Columbus, Ga. 31909 www.amequity.net	29,000,000	326	201 \$17,690,000	125 \$11,310,000	10 3%	11	William Enfinger	1998
17.	Stonegate Mortgage 665 U.S. 29 N. (706) 353-8988 Athens, Ga. 30601 www.stonegatemortgage.com	25,600,937	194	55 \$8,313,513	139 \$17,287,424	12 6%	83	Michelle Mason	1993
18.	Atlanta Mortgage Group Inc. 6650 River Crest Point, Suite B (678) 775-6818 Suwanee, Ga. 30024 www.atlantamortgagegroup.com	25,494,050	233	100 \$10,962,440	133 \$14,531,610	0 0%	43	Adrian Skiles	1997
19.	Southeastern Mortgage & Financial Services Inc. 3883 Rogers Bridge Road, Suite 302A (770) 441-3453 Duluth, Ga. 30097 www.southeastern-mortgage.com	25,252,337	200	NA \$25,252,337	0 \$0	0 0%	0	Newell Edenfield	1990
20.	Affordable Mortgage Co. 6440 West Hamilton Park Drive (706) 221-4400 Columbus, Ga. 31909 www.myaffordablemortgage.net	23,656,000	230	92 \$10,166,000	133 \$13,450,000	20 8.70%	40	Ronnie Rose	1999
21.	Innovative Mortgage Solutions LLC 6575 Peachtree Industrial Blvd. (770) 466-3562 Norcross, Ga. 30092	23,361,363	187	NA NA	NA NA	NA NA	NA	NA	NA
22.	Southern Mortgage Brokers Inc. 400 Galleria Parkway, Suite 1500 (770) 435-8840 Atlanta, Ga. 30339 www.smbhomeloans.com	21,147,199	96	72 \$16,253,054	NA \$4,894,145	1 1%	46.88	Michael Paul Schouest	1998
23.	White Oak Financial 2897 North Druid Hills Road, Suite 121 (404) 454-2070 Atlanta, Ga. 30329 www.whiteoakfinancial.net	16,646,000	106	71 \$10,309,500	35 \$6,336,500	0 0%	0	Nichole Ward	2003
24.	Rhodes Financial Mortgage 610 Ronald Reagan Drive (706) 855-0350 Evans, Ga. 30809 www.rhodesfs.com	14,971,598	108	81 \$11,639,461	27 \$3,332,137	8 7%	75	Jimmy Rhodes	2001
25.	Platinum Plus Financial Services Inc. 659 Auburn Ave., Suite 250 (404) 917-2747 Atlanta, Ga. 30312 www.ppfatlanta.com	14,902,123	106	65 \$9,138,094	41 \$5,764,029	NA NA	60	Diana L. Martin	2001

* Includes originated mortgages, purchases, refinances and equity loans. It does not include commercial loans. All figures refer to residential loans made in the state of Georgia and secured by Georgia residential real estate. Information is only for loans the company originated and closed between Jan. 1, 2004, and Dec. 31, 2004.
NA - Not available or not applicable

SOURCE: Georgia Association of Mortgage Brokers

It is not the intent of this list to endorse the participants or to imply that the size of a company indicates its quality. Although every attempt is made to ensure the accuracy and thoroughness of Atlanta Business Chronicle charts, omissions sometimes occur. All information listed is based on responses from the brokers to a Georgia Association of Mortgage Brokers survey. Please send corrections or additions on company letterhead to Rachael Slotin, Research Associate, Atlanta Business Chronicle, 1801 Peachtree St., Suite 150, Atlanta, Ga. 30309, or e-mail rslotin@bizjournals.com.