

GEORGIA ASSOCIATION OF MORTGAGE BROKERS "TOP GUNS" TOP 20 RESIDENTIAL MORTGAGE BROKERS

ranked by the total dollar value of residential loans in Georgia

| Rank | Broker company name | Total dollar value of residential loans in Georgia* | Total number of loans closed in Georgia | No. of loans in Georgia for purchase lending / Value of loans in Georgia for purchase lending | No. of loans in Georgia for nonpurchase lending / Value of loans in Georgia for nonpurchase lending | Number of loans in Georgia that were FHA or VA / % of loans in Georgia that were FHA or VA | % of loans in Georgia that were purchases | Total dollar value of residential loans outside of Georgia | Owner/manager in Georgia | Year est. in Georgia |
|------|---|---|---|---|---|--|---|--|--------------------------|----------------------|
| 1. | Metro Brokers Financial Inc.^ 5775-D Glenridge Drive, Suite 200 Atlanta, Ga. 30328 (404) 847-2525 www.metrobrokers.com | \$204,382,354 | 1,742 | 1,584 \$178,881,016 | 158 \$25,501,542 | 297 1.7% | 90.9% | NA | Judy Jones | 1988 |
| 2. | Ace Mortgage Funding LLC 555 North Point Center, E-300 (678) 634-0100 Alpharetta, Ga. 30022 www.acerefi.com/atlanta | \$166,042,000 | 1,304 | 175 \$15,436,851 | 1,129 \$150,605,148 | NA NA | NA | NA | Jason Kindler | 2005 |
| 3. | Citizens Fidelity Mortgage Corp. 1000 Johnson Ferry Road, Suite F-150 Marietta, Ga. 30068 (770) 971-9106 www.citizensfidelity.com | \$127,281,225 | 829 | 405 \$60,433,526 | 424 \$66,847,699 | 115 13% | 49 | \$17,878,275 | John T. Gibson | 1992 |
| 4. | Home Town Mortgage Inc. 11855 Haynes Bridge Road Alpharetta, Ga. 30004 (770) 475-6161 www.hometownmoney.com | \$101,597,913 | 556 | 317 \$45,901,990 | 238 \$55,695,923 | NA NA | 55 | \$3,759,545 | Steven P. Beecham | 1997 |
| 5. | Maxim Home Loan 4535 Winters Chapel Road (770) 458-3911 Doraville, Ga. 30360 www.maximhomeloan.com | \$78,088,324 | 559 | 406 \$58,275,251 | 153 \$19,813,073 | NA NA | 72 | \$21,293,445 | Chian C. Kee | 1997 |
| 6. | Family Mortgage of Georgia 1640 Powers Ferry Road, Building 4, Suite 300 Marietta, Ga. 30067 (678) 483-3300 www.familyga.com | \$69,970,971 | 434 | 208 \$33,413,520 | 226 \$36,557,451 | NA NA | 48 | NA | Scott Evans | 1999 |
| 7. | Lincoln Capital Advisors LLC 2755 Old Milton Parkway, Suite A Alpharetta, Ga. 30004 (678) 527-1150 www.lincolncapitaladvisors.com | \$63,710,039 | 311 | 233 \$47,600,201 | 78 \$16,109,829 | NA NA | 75 | \$6,775,000 | Pearce Spurlin | 2004 |
| 8. | Peach State Mortgage Corp. 135 Powers Ferry Road S.E. Marietta, Ga. 30067 (770) 565-7556 www.peachstatemortgage.com | \$59,700,382 | 341 | 135 \$26,295,373 | 206 \$33,405,009 | 21 6% | 40 | \$232,500 | Jerry B. Sanders | 1993 |
| 9. | First PrimSouth Mortgage Corp. 3207 South Cherokee Lane, Suite 410 Woodstock, Ga. 30188 (678) 841-1100 www.primsouthmortgage.com | \$58,295,950 | 449 | 157 \$27,075,018 | 292 \$31,220,932 | 22 5% | 35 | \$3,714,585 | Laurence F. Delbridge II | 1996 |
| 10. | Truth and Lending Inc. 664 North Highland Ave. (404) 817-3526 Atlanta, Ga. 30306 www.truthandlending.com | \$55,919,132 | 339 | 230 \$38,584,202 | 109 \$17,334,930 | NA NA | 69 | NA | Laura Sosa-Rocha | 2001 |
| 11. | Silverton Mortgage Specialists^ 814 Juniper St., Suite G Atlanta, Ga. 30308 (404) 815-0291 www.silvertonmortgage.com | \$48,050,000 | 364 | 250 \$31,945,888 | 104 \$16,104,112 | 9 2.5% | 69 | \$4,594,000 | Josh Moffitt | 1998 |
| 12. | F&D Advisors LLC 600 Peachtree St. N.E., Suite 1910 Atlanta, Ga. 30308 (404) 253-7600 www.fdadvisors.com | \$45,373,290 | 196 | 123 NA | 73 NA | NA NA | 62.8 | \$7,808,025 | J.D. Crowe | 1998 |
| 13. | Vanguard Home Mortgage Inc. 5755 North Point Parkway, Suite 5 Alpharetta, Ga. 30022 (770) 817-4663 www.vanguardhome.com | \$42,213,555 | 218 | 118 \$20,070,885 | 110 \$22,142,670 | NA NA | 54 | \$2,243,966 | Isaac R. Berry | 2002 |
| 14. | Upshaw Lending Professionals LLC 875 Old Roswell Road, Suite F-100 Roswell, Ga. 30076 (770) 992-3034 www.upshawlendingprofessionals.com | \$40,789,985 | 172 | 112 \$23,543,365 | 60 \$17,246,620 | NA NA | 66 | \$9,192,755 | Carol Lynn Upshaw | 1998 |
| 15. | Stonegate Mortgage 665 U.S. 29 N. Athens, Ga. 30601 (800) 353-8988 www.stonegatemortgage.com | \$39,741,902 | 297 | 171 \$22,606,882 | 126 \$17,135,020 | 49 16.5% | 57.6 | NA | Michelle Mason | 1993 |
| 16. | Atlanta Mortgage Group Inc. 6650 River Crest Point, Suite B Suwanee, Ga. 30024 (678) 775-6818 www.atlantamortgagegroup.com | \$38,631,688 | 259 | 106 \$15,838,992 | 153 \$22,792,696 | NA NA | 59 | \$7,853,532 | Adrian Skiles | 1997 |
| 17. | All Access Mortgage Corp. 15-C Lenox Pointe Atlanta, Ga. 30324 (678) 904-1682 www.allaccessmortgage.com | \$36,402,229 | 231 | 176 \$27,665,689 | 55 \$8,736,540 | 4 1% | 76 | \$3,751,245 | Tim Dorriety | 2001 |
| 18. | HomePoint Mortgage Group^ 133 Prominence Court, Suite 240 Dawsonville, Ga. 30534 (706) 216-6140 www.homepointmtg.com | \$34,032,274 | 231 | NA NA | NA NA | 6 3% | 60 | NA | Holly Jones | 2000 |
| 19. | Affordable Mortgage Co. 6440 West Hamilton Park Drive, Suite F Columbus, Ga. 31909 (706) 221-4400 www.myaffordablemortgage.net | \$26,762,000 | 225 | 115 \$15,755,000 | 110 \$11,007,000 | 22 9.7% | 51 | \$5,608,000 | Ronnie Rose | 1999 |
| 20. | Rhodes Financial Mortgage 610 Ronald Reagan Drive Evans, Ga. 30809 (706) 855-0350 www.rhodesfs.com | \$25,229,712 | 160 | 105 \$16,366,585 | 55 \$8,863,127 | 22 14% | 66 | \$3,517,288 | Sean Collett | 2000 |

* Includes originated mortgages, purchases, refinances and equity loans. It does not include commercial loans. In order to qualify for this list, a company must have an owner or manager that was a Georgia Association of Mortgage Brokers (GAMB) member in 2005; the company must fit the definition of a mortgage broker as defined by GAMB's Bylaws, which state that a mortgage broker "is licensed as a mortgage broker or is in the profession of making or negotiating the origination, placement or sale of a lien secured by real property;" the residential loans must have been originated in the state of Georgia and secured by Georgia real estate from Jan. 1, 2005-Dec. 31, 2005; and the company must have production volume of \$25 million or more for 2005.

^ Company submitted a statement of verification supporting figures.

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, 3423 Piedmont Road, Suite 400, Atlanta, Ga. 30305, or e-mail rslotin@bizjournals.com.