

(Dollars in Millions)

RANK	COMPANY	LOCATION	GNMAs SERVICED AT			'05/'04 % CHANGE	'04/'03 % CHANGE
			12/31/05	12/31/04	12/31/03		
42	P/R Mortgage and Investment	Indianapolis, IN	\$931	\$891	\$788	4%	13%
43	Trustmark National Bank	Jackson, MS	\$914	\$935	\$1,036	-2%	-10%
44	Nationwide Advantage Mortgage	West Des Moines, IA	\$893	\$1,001	\$1,279	-11%	-22%
45	Greystone Servicing	Warrenton, VA	\$868	\$1,112	\$943	-22%	18%
46	Flagstar Bank	Troy, MI	\$821	\$361	\$298	127%	21%
47	Capital Funding Group	Baltimore, MD	\$808	\$753	\$635	7%	19%
48	Fifth Third Mortgage Co.	Cincinnati, OH	\$804	\$910	\$1,281	-12%	-29%
49	Charter Bank	Albuquerque, NM	\$791	\$836	\$831	-5%	1%
50	The Huntington Mortgage Co.	Columbus, OH	\$771	\$689	\$601	12%	15%
51	Bank of Oklahoma, N.A.	Tulsa, OK	\$748	\$757	\$778	-1%	-3%
52	Heartland Capital Corp.	Clayton, MO	\$740	\$138	\$88	435%	57%
53	Opteum Financial	Montvale, NJ	\$671	\$596	\$406	13%	47%
54	American Home Mtg/Columbia Nat'l	Columbia, MD	\$645	\$942	\$1,430	-32%	-34%
55	Cambridge Realty Capital of IL	Chicago, IL	\$636	\$663	\$569	-4%	17%
56	Davis-Penn Mortgage Co.	Houston, TX	\$619	\$653	\$685	-5%	-5%
57	Wachovia Mortgage	Winston-Salem, NC	\$598	\$475	\$377	26%	26%
58	Gershman Investment Corp.	Clayton, MO	\$558	\$530	\$425	5%	25%
59	Matrix Financial Services	Phoenix, AZ	\$475	\$670	\$1,040	-29%	-36%
60	Standard Mortgage Co.	New Orleans, LA	\$471	\$600	\$646	-21%	-7%
61	Everhome Mortgage Co.	Jacksonville, FL	\$465	\$1,987	\$961	-77%	107%
62	Bancorpsouth Bank	Tupelo, MS	\$462	\$470	\$518	-2%	-9%
63	Mortgage Investors Corp.	St. Petersburg, FL	\$456	\$444	\$1,308	3%	-66%
64	M&T Realty Capital Corp.	Baltimore, MD	\$440	\$455	\$411	-3%	11%
65	Commerce Mortgage Corp	Kansas City, MO	\$406	\$1	\$1	7977%	-9%
66	Alabama Housing Finance	Montgomery, AL	\$403	na	na	na	na
67	Suburban Mortgage, Inc.	Phoenix, AZ	\$402	\$1	\$1	2226%	-23%
68	HomeStreet Bank	Seattle, WA	\$388	\$466	\$594	-17%	-22%
69	Netbank	Columbia, SC	\$381	\$293	\$418	30%	-30%
70	Trustcorp Mortgage Company	South Bend, IN	\$378	\$443	\$511	-15%	-13%
71	Centennial Mortgage, Inc.	South Bend, IN	\$347	\$272	\$196	28%	39%
72	Arbor Commercial Mtg.	Boston, MA	\$333	\$286	\$232	17%	23%
73	American Property Finance	New York, NY	\$315	\$120	\$27	163%	342%
74	Mortgage Clearing Corporation	Tulsa, OK	\$311	\$373	\$475	-17%	-21%
75	Armstrong Mortgage Company	Columbus, OH	\$298	\$307	\$296	-3%	4%
76	Rocky Mountain Mortgage	El Paso, TX	\$298	\$302	\$300	-1%	1%
77	Waterfield Mortgage Company	Fort Wayne, IN	\$297	\$406	\$603	-27%	-33%
78	Lancaster Pollard Mortgage	Columbus, OH	\$290	\$198	\$161	47%	23%
79	Century Health Capital	Saratoga Springs, NY	\$288	\$223	\$165	29%	35%
80	Chartermac Mortgage/PW Funding	Mineola, NY	\$285	\$188	\$174	52%	8%
81	Collateral Mortgage Capital	Birmingham, AL	\$278	\$296	\$266	-6%	11%
82	Love Funding Corporation	Washington, DC	\$249	\$169	\$161	47%	5%
83	Arvest Mortgage Company	Lowell, AR	\$247	\$211	\$172	17%	23%
84	Mid America Mortgage	Plano, TX	\$219	na	\$1	na	na
85	Alaska USA FCU	Anchorage, AK	\$206	\$209	\$244	-2%	-14%