

First Horizon Home Loans

21

4000 Horizon Way
 Irving, TX 75063
 Tel: (214) 441-4000
 Fax: (214) 919-8199
 Web: www.fhhlc.com

Company Type: Bank

Top Company Officers:

Pete Makoweicki
 (214) 441-5313
 Marion McDougall
 (214) 441-7236

Top Production Managers:

Jeffrey Brown
 (214) 441-4734
 Nancy Mercer
 (602) 957-0054

Top Technology Managers:

Pat Ruckh
 (901) 523-5900

Residential Mortgage Production Data

(dollars in millions - rounded)	2005	2004	% Change
Retail:	\$24,663	\$20,818	18%
Wholesale:	\$16,328	\$12,856	27%
Correspondent:	\$2,039	\$2,555	-20%
Total Production:	\$43,031	\$36,228	19%
Total No. of Loans:	268,984	248,810	8%
Average Loan Size:	\$159,976	\$159,976	0%

Production Breakdown:

Online Volume:	na	
%Conv./%Nonprime/%Other:	73% / 23% / 4%	
Seconds Originated in 2005:	\$7,339	# Loans: 103,011
B&C Loans Originated in 2005:	\$1,745	
Jumbo Loans Originated in 2005:	\$9,814	# Loans: 17,072
Maximum LTV:	100%	
Minimum FICO:	500	
Top States in Lending Volume:	CA, WA, VA, MD, AZ, FL, TX, MA, TN, ID	
Number of Retail Outlets:	335	
Origination Technology Used:	TMO - Gallacher Financial Systems	
Automated Underwriting System:	DU - Desktop Underwriters	
Most Popular Products:	30-year FRM, ARMs	

GreenPoint Mortgage Funding

22

100 Wood Hollow Drive
 Novato, CA 94945
 Tel: (800) 878-5000
 Fax: (415) 878-3572
 Web: www.greenmort.com

Company Type: Mortgage Broker

Top Company Officers:

Dave Petrini, CFO
 (415) 878-5705
 Steve Abreu, EVP
 (800) 878-5000

Top Production Managers:

Mike McClrath
 (800) 878-5000
 Burney Jarvis
 (800) 878-5000

Top Technology Managers:

Mike Sutton, CIO
 (800) 878-5000

Residential Mortgage Production Data

(dollars in millions - rounded)	2005	2004	% Change
Retail:	\$1,378	\$1,348	2%
Wholesale:	\$36,782	\$33,605	9%
Correspondent:	\$4,089	\$4,857	-16%
Total Production:	\$42,249	\$39,810	6%
Total No. of Loans:	203,989	213,683	-5%
Average Loan Size:	\$207,114	\$207,114	0%

Production Breakdown:

Online Volume:	\$33,057	
%Conv./%Nonprime/%Other:	na	
Seconds Originated in 2005:	\$4,990	# Loans: 75,023
B&C Loans Originated in 2005:	na	
Jumbo Loans Originated in 2005:	\$14,894	# Loans: 41,570
Maximum LTV:	100%	
Minimum FICO:	550	
Top States in Lending Volume:	CA, NY, FL, VA, GA, NV, UT	
Number of Retail Outlets:	4	
Origination Technology Used:	Empower - Fidelity	
Automated Underwriting System:	ePoint, LP, DU & Proprietary	
Most Popular Products:	ARMs, Alt-A	

Notes: Greenpoint is owned by North Fork Bancorp.