

**29**
**30**
**Aurora Loan Services, Inc.**

10350 Park Meadows Drive  
Littleton, CO 80124 Phone: (303) 632-3000

**Top Production Mgr :** Jeff Schaefer, EVP Sales

**Top Wholesale Mgr :** Babette Hensen

Wholesale Production: (dollars in millions)	2005	2004	% Change
	\$12,707	\$13,594	-7%

**Loans Table Funded:** yes  
**Purchases Closed Loans:** yes  
**Buys Closed Loans In Bulk:** yes  
**Buys Flow Packages:** yes  
**Pays Yield Spread Premiums:** yes

**Maturities & Loan Types:**

30-yr FRM, 20-yr FRM, 15-yr FRM, 1-yr ARM, 3-yr ARM,  
Balloons, Conventional, Govt. Prod., B&Cs, High LTV, Jumbos,  
Seconds

**Brokers can submit via Internet:** Yes

**Indexes Used:** LIBOR

**Max LTV Range:** 103%

**Minimum FICO:** 520

**Lends in These States:**

All

**Ownit Mortgage**

21800 Burbank Blvd., Ste. 200  
Woodland Hills, CA 91367 Phone: (818) 595-1500

**Top Production Mgr :** Greg Nolte

**Top Wholesale Mgr :** Michael Wise

Wholesale Production: (dollars in millions)	2005	2004	% Change
	\$8,298	\$3,670	126%

**Loans Table Funded:** no  
**Purchases Closed Loans:** yes  
**Buys Closed Loans In Bulk:** no  
**Buys Flow Packages:** yes  
**Pays Yield Spread Premiums:** na

**Maturities & Loan Types:**

30-yr FRM, 20-yr FRM, 15-yr FRM, 3-yr ARM, 45 year, B&Cs,  
High LTV, Jumbos, Other

**Brokers can submit via Internet:** Yes

**Indexes Used:** na

**Max LTV Range:** 100%%

**Minimum FICO:** na

**Lends in These States:**

All but AK, TX, NY

**31**
**32**
**NovaStar Mortgage, Inc.**

8140 Ward Parkway, Suite 300  
Kansas City, MO 64114 Phone: (816) 237-7000

**Top Production Mgr :** Dave Pazgan, EVP

**Top Wholesale Mgr :** Lance Anderson, President

Wholesale Production: (dollars in millions)	2005	2004	% Change
	\$7,808	\$7,185	9%

**Loans Table Funded:** yes  
**Purchases Closed Loans:** yes  
**Buys Closed Loans In Bulk:** yes  
**Buys Flow Packages:** yes  
**Pays Yield Spread Premiums:** yes

**Maturities & Loan Types:**

30-yr FRM, 15-yr FRM, Balloons, Seconds, Other

**Brokers can submit via Internet:** Yes

**Indexes Used:** LIBOR, Treasury

**Max LTV Range:** 100%

**Minimum FICO:** 520

**Lends in These States:**

All States except Alaska

**U.S. Bank Home Mortgage**

1550 East 79th St., Suite 880  
Bloomington, MN 55425 Phone: (952) 851-8270

**Top Production Mgr :** Ed Shanks, SVP National Retail Services

**Top Wholesale Mgr :** Rick Kelly, SVP National Sales Manager

Wholesale Production: (dollars in millions)	2005	2004	% Change
	\$7,193	\$4,781	50%

**Loans Table Funded:** yes  
**Purchases Closed Loans:** yes  
**Buys Closed Loans In Bulk:** yes  
**Buys Flow Packages:** yes  
**Pays Yield Spread Premiums:** yes

**Maturities & Loan Types:**

30-yr FRM, 20-yr FRM, 15-yr FRM, 1-yr ARM, 3-yr ARM,  
Balloons, Conventional, Govt. Prod., Jumbos, Seconds,  
Stated-Income Lns.

**Brokers can submit via Internet:** No

**Indexes Used:** Treasury

**Max LTV Range:** 103%

**Minimum FICO:** na

**Lends in These States:**

Most