

4/28/2021
s u r v e y d a t e

Prorates INC. 888 776-7285 Mortgage Survey East Coast



FIXED CONFORMING \$240,000
 U.S. 10 Year Treasury Note - 2 Hour Updates Latest Update 4:15 PM EDT 04/28/21 1.612%
 Refresh INDEX Data

sorted					\$240,000
CHGS	Maine	15 YR FIXED	Disc Pts	Orig Pts	APR
-0.125%	Bangor Savings	2.125%	0.000%	0.000%	2.213%
	Citibank	2.125%	1.250%	0.000%	2.398%
	TD Bank	2.125%	0.000%	0.000%	2.318%
0.125%	Bank America	2.250%	0.472%	0.000%	2.457%
0.125%	PNC	2.250%	0.675%	0.000%	2.460%
	Chase	2.375%	0.000%	0.000%	2.534%
	Wells Fargo	2.375%	0.375%	0.000%	2.574%
	Biddeford Savings +	2.500%	0.000%	0.000%	2.590%
-0.125%	Bank of New Hampshire	2.625%	1.000%	0.000%	2.837%
	Citizens	2.625%	0.000%	0.000%	2.721%
	Kennebunk	2.625%	0.000%	0.000%	2.746%
	Newburyport Bank	2.625%	0.000%	0.000%	2.722%
0.125%	Norway Savings Bank	2.625%	0.000%	0.000%	2.720%
	Partners Bank +	2.625%	0.000%	0.000%	2.822%
0.125%	Quicken	2.625%	0.125%	0.000%	2.775%
	Cambridge Trust	2.750%	0.188%	0.000%	2.820%
-0.375%	First Seacoast	2.750%	0.000%	0.000%	2.973%
	Gorham Svgs	2.750%	0.000%	0.000%	2.900%
	Key Bank	2.750%	0.000%	0.000%	2.909%
	People's United Bank	2.750%	0.000%	0.000%	2.982%
	Saco & Biddeford	2.750%	0.000%	0.000%	2.990%
	The Camden National	2.750%	0.000%	0.000%	2.930%
	Profile Bank	2.875%	0.000%	0.000%	2.906%
-0.005%	Average	2.549%	0.178%	0.000%	2.709%

sorted					\$240,000	CHGS
Maine	30 YR FIXED	Disc Pts	Orig Pts	APR		
Bangor Savings	3.250%	0.000%	0.000%	3.341%	0.125%	
Bank America	2.750%	0.886%	0.000%	2.896%		
Citibank	2.875%	1.125%	0.000%	3.017%		
TD Bank	2.875%	0.000%	0.000%	3.070%	0.125%	
PNC	3.000%	0.550%	0.000%	3.109%	0.125%	
Biddeford Savings +	3.125%	0.000%	0.000%	3.215%		
Chase	3.125%	0.000%	0.000%	3.212%	0.125%	
Norway Savings Bank	3.125%	0.500%	0.000%	3.218%		
Partners Bank +	3.125%	0.000%	0.000%	3.224%		
Wells Fargo	3.125%	0.500%	0.000%	3.246%		
Bank of New Hampshire	3.250%	0.000%	0.000%	3.329%		
Cambridge Trust	3.250%	0.250%	0.000%	3.203%	0.125%	
Kennebunk	3.250%	0.000%	0.000%	3.351%		
People's United Bank	3.250%	0.000%	0.000%	3.380%		
Profile Bank	3.250%	0.000%	0.000%	3.267%		
Saco & Biddeford	3.250%	0.000%	0.000%	3.384%		
Key Bank	3.375%	0.000%	0.000%	3.464%	0.125%	
Newburyport Bank	3.375%	0.000%	0.000%	3.476%		
Quicken	3.375%	0.125%	0.000%	3.462%	0.125%	
The Camden National	3.375%	0.000%	0.000%	3.476%		
First Seacoast	3.500%	0.000%	0.000%	3.625%		
Gorham Svgs	3.500%	0.000%	0.000%	3.589%		
Citizens	3.625%	0.000%	0.000%	3.680%		
Average	3.217%	0.171%	0.000%	3.314%	0.038%	

Total Count

23

	Count	(See Comments)	Count
Mode	2.625%	8 <	8 >
High	2.875%	1	
Low	2.125%	3	
Median	2.625%		

† Partners Bank changed name from Sanford Instituton for Savings in 2019

† Biddeford Savings doing business under Maine Community Bank

Total Count

23

	Count	(See Comments)	Count
Mode	3.250%	9 <	7 >
High	3.625%	1	
Low	2.750%	1	
Median	3.250%		

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FIXED JUMBO \$750,000
 U.S. 10 Year Treasury Note - 2 Hour Updates Latest Update 4:15 PM EDT 04/28/21 1.612%

sorted					\$750,000
CHGS	Maine	15 YR FIXED	Disc Pts	Orig Pts	APR
-0.125%	Bangor Savings	2.250%	0.000%	0.000%	2.279%
	PNC	2.375%	0.675%	0.000%	2.471%
	Kennebunk	2.440%	0.000%	0.000%	2.490%
	Biddeford Savings +	2.500%	0.000%	0.000%	2.529%
	First Seacoast	2.625%	0.000%	0.000%	2.665%
	Gorham Svgs	2.625%	0.000%	0.000%	2.768%
0.125%	Norway Savings Bank	2.625%	0.000%	0.000%	2.655%
	The Camden National	2.625%	0.000%	0.000%	2.768%
	Bank America	2.750%	0.594%	0.000%	2.882%
	Citizens	2.750%	0.750%	0.000%	2.887%
	Saco & Biddeford	2.750%	0.000%	0.000%	2.990%
-0.125%	TD Bank	2.750%	0.000%	0.000%	2.884%
-0.125%	Bank of New Hampshire	2.875%	0.000%	0.000%	2.897%
	Chase	2.875%	0.000%	0.000%	2.925%
	Key Bank +	2.875%	0.000%	0.000%	2.980%
	Newburyport Bank	2.875%	0.000%	0.000%	3.123%
	Cambridge Trust	3.000%	0.000%	0.000%	2.995%
0.125%	Citibank	3.000%	0.750%	0.000%	3.139%
	People's United Bank	3.000%	0.000%	0.000%	3.047%
	Partners Bank +	3.000%	0.000%	0.000%	3.127%
0.125%	Wells Fargo	3.000%	0.375%	0.000%	3.106%
	Quicken	3.125%	0.000%	0.000%	3.173%
	Profile Bank	3.375%	0.000%	0.000%	3.406%
0.000%	Average	2.785%	0.137%	0.000%	2.878%

sorted					\$750,000	CHGS
Maine	30 YR FIXED	Disc Pts	Orig Pts	APR		
Bangor Savings	2.875%	0.000%	0.000%	2.905%		
PNC	2.875%	0.550%	0.000%	2.812%		
Kennebunk	2.960%	0.000%	0.000%	2.990%		
First Seacoast	2.990%	0.000%	0.000%	3.012%		
Bank America	3.000%	0.655%	0.000%	3.077%		
Biddeford Savings +	3.125%	0.000%	0.000%	3.141%		
Chase	3.125%	0.000%	0.000%	3.147%		
Norway Savings Bank	3.125%	0.000%	0.000%	3.142%		
TD Bank	3.125%	0.000%	0.000%	3.259%		
Wells Fargo	3.125%	0.500%	0.000%	3.193%		
Bank of New Hampshire	3.250%	0.000%	0.000%	3.262%		
Citizens	3.250%	0.125%	0.000%	3.277%		
Saco & Biddeford	3.250%	0.000%	0.000%	3.384%		
The Camden National	3.250%	0.000%	0.000%	3.330%		
Citibank	3.375%	0.750%	0.000%	3.453%	0.125%	
Gorham Svgs	3.375%	0.000%	0.000%	3.455%		
Key Bank +	3.375%	0.000%	0.000%	3.482%	0.125%	
People's United Bank	3.375%	0.000%	0.000%	3.402%		
Partners Bank +	3.375%	0.000%	0.000%	3.404%		
Cambridge Trust	3.500%	0.000%	0.000%	3.378%	0.125%	
Newburyport Bank	3.625%	0.000%	0.000%	3.884%		
Profile Bank	3.750%	0.000%	0.000%	3.767%		
Quicken	3.750%	0.000%	0.000%	3.779%		
Average	3.253%	0.112%	0.000%	3.302%	0.016%	

Total Count **23**

	Count	(See Comments)	Count
Mode	3.000%	16 <	2 >
High	3.375%	1	
Low	2.250%	1	
Median	2.750%		

Total Count **23**

	Count	(See Comments)	Count
Mode	3.125%	5 <	13 >
High	3.750%	2	
Low	2.875%	2	
Median	3.250%		

† Key Bank Jumbo "Silver KEY" loans require 12 mos of reserves at the bank.

4/28/2021

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ARM CONFORMING \$240,000

U.S. 10 Year Treasury Note - 2 Hour Updates

Latest Update 4:15 PM EDT 04/28/21

1.612%

		sorted			\$240,000
CHGS	Maine	5/1 ARM	Disc Pts	Orig Pts	APR
-0.250%	Bangor Savings	3.125%	0.000%	0.000%	3.165%
	Wells Fargo	2.000%	0.500%	0.000%	2.613%
0.250%	PNC	2.125%	0.675%	0.000%	2.870%
	Bank America	2.250%	0.470%	0.000%	2.691%
	Chase	2.375%	0.000%	0.000%	2.863%
	Kennebunk	2.500%	0.000%	0.000%	2.960%
	Cambridge Trust	2.625%	0.250%	0.000%	2.819%
	Key Bank +	2.750%	0.000%	0.000%	3.079%
	People's United Bank	2.750%	0.000%	0.000%	2.774%
	Saco & Biddeford	2.950%	0.000%	0.000%	3.228%
	Profile Bank	3.000%	0.000%	0.000%	3.098%
	Newburyport Bank	3.125%	0.000%	0.000%	3.224%
	Norway Savings Bank	3.250%	0.000%	0.000%	3.140%
	Biddeford Savings +	3.375%	0.000%	0.000%	3.181%
	Bank of New Hampshire	3.500%	0.000%	0.000%	3.215%
	Partners Bank +	3.625%	0.000%	0.000%	3.727%
	Gorham Svgs	3.750%	0.000%	0.000%	3.853%
	First Seacoast	4.000%	0.000%	0.000%	4.104%
	Citibank	NA	NA	NA	NA
	Citizens	NA	NA	NA	NA
	Quicken	NA	NA	NA	NA
	TD Bank	NA	NA	NA	NA
	The Camden National	NA	NA	NA	NA
0.000%	Average	2.949%	0.105%	0.000%	3.145%

		sorted			\$240,000	
CHGS	Maine	7/1 ARM	Disc Pts	Orig Pts	APR	CHGS
	Bangor Savings	NA	NA	NA	NA	
	Bank America	2.250%	0.720%	0.000%	2.655%	
	PNC	2.250%	0.675%	0.000%	2.828%	0.125%
	Chase	2.500%	0.000%	0.000%	2.857%	
	Citizens	2.625%	0.375%	0.000%	2.774%	
	Wells Fargo	2.625%	0.375%	0.000%	2.783%	
	Cambridge Trust	2.750%	0.188%	0.000%	2.870%	
	Key Bank +	2.750%	0.000%	0.000%	3.023%	
	Quicken	2.750%	0.000%	0.000%	2.907%	
	People's United Bank	2.875%	0.000%	0.000%	2.831%	
	Profile Bank+	3.125%	0.000%	0.000%	3.142%	
	Saco & Biddeford	3.150%	0.000%	0.000%	3.287%	
	Newburyport Bank	3.250%	0.000%	0.000%	3.350%	
	Bank of New Hampshire	3.750%	0.000%	0.000%	3.742%	
	Gorham Svgs	3.875%	0.000%	0.000%	4.229%	
	Partners Bank +	3.875%	0.000%	0.000%	3.904%	
	Biddeford Savings +	NA	NA	NA	NA	
	Citibank	NA	NA	NA	NA	
	First Seacoast	NA	NA	NA	NA	
	Kennebunk	NA	NA	NA	NA	
	Norway Savings Bank	NA	NA	NA	NA	
	TD Bank	NA	NA	NA	NA	
	The Camden National	NA	NA	NA	NA	
	Average	2.960%	0.156%	0.000%	3.145%	0.008%

Total Count	18	
Mode	3.125%	10 < 6 >
High	4.000%	1
Low	2.000%	1
Median	2.975%	

Sep 2020 Several lenders have begun listing ARM loans with "/6" indicating 6 month adjustment per

Total Count	15	
Mode	2.750%	5 < 7 >
High	3.875%	2
Low	2.250%	2
Median	2.750%	

† Profile Bank does not offer 7/1 ARM, their rate is for 6/1 Arm.

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ARM JUMBO \$750,000

U.S. 10 Year Treasury Note - 2 Hour Updates Latest Update 4:15 PM EDT 04/28/21

1.612%

		sorted			\$750,000
CHGS	Maine	5/1 ARM	Disc Pts	Orig Pts	APR
-0.125%	Bangor Savings	2.875%	0.000%	0.000%	2.905%
	Chase +	2.125%	0.000%	0.000%	2.315%
	Key Bank +	2.125%	0.000%	0.000%	2.228%
	Bank America	2.250%	0.915%	0.000%	2.675%
	Kennebunk	2.250%	0.000%	0.000%	2.773%
	Citizens	2.375%	0.500%	0.000%	2.676%
0.125%	Quicken	2.500%	0.000%	0.000%	2.853%
	Wells Fargo	2.625%	0.500%	0.000%	2.774%
	People's United Bank	2.750%	0.000%	0.000%	2.774%
	Cambridge Trust	2.875%	0.000%	0.000%	2.994%
	Saco & Biddeford	2.950%	0.000%	0.000%	3.228%
	Newburyport Bank	3.125%	0.000%	0.000%	3.377%
	Norway Savings Bank	3.250%	0.000%	0.000%	3.104%
	Biddeford Savings +	3.375%	0.000%	0.000%	3.147%
	Bank of New Hampshire	3.500%	0.000%	0.000%	3.188%
	Profile Bank	3.500%	0.000%	0.000%	3.598%
	Partners Bank +	3.625%	0.000%	0.000%	3.657%
	Gorham Svgs	3.750%	0.000%	0.000%	3.783%
	Citibank	NA	NA	NA	NA
	First Seacoast	NA	NA	NA	NA
	PNC	NA	NA	NA	NA
	TD Bank	NA	NA	NA	NA
	The Camden National	NA	NA	NA	NA
0.013%	Average	2.879%	0.106%	0.000%	3.003%

		sorted			\$750,000	CHGS
Maine	7/1 ARM	Disc Pts	Orig Pts	APR		
Key Bank +	2.250%	0.000%	0.000%	2.354%		
Bank America	2.500%	0.559%	0.000%	2.705%	0.125%	
Chase +	2.500%	0.000%	0.000%	2.760%		
Citizens	2.500%	0.500%	0.000%	2.691%		
People's United Bank	2.875%	0.000%	0.000%	2.831%		
Wells Fargo	2.875%	0.375%	0.000%	2.882%	0.125%	
Bangor Savings	3.000%	0.000%	0.000%	3.030%	-0.125%	
Cambridge Trust	3.000%	0.000%	0.000%	3.045%		
Saco & Biddeford	3.150%	0.000%	0.000%	3.287%		
Newburyport Bank	3.250%	0.000%	0.000%	3.504%		
Quicken	3.375%	0.000%	0.000%	3.255%	0.125%	
Profile Bank+	3.625%	0.000%	0.000%	3.642%		
Bank of New Hampshire	3.750%	0.000%	0.000%	3.715%		
Gorham Svgs	3.875%	0.000%	0.000%	4.159%		
Partners Bank +	3.875%	0.000%	0.000%	3.834%		
Biddeford Savings +	NA	NA	0.000%	NA		
Citibank	NA	NA	NA	NA		
First Seacoast	NA	NA	NA	NA		
Kennebunk	NA	NA	NA	NA		
Norway Savings Bank	NA	NA	NA	NA		
PNC	NA	NA	NA	NA		
TD Bank	NA	NA	NA	NA		
The Camden National	NA	NA	NA	NA		
Average	3.093%	0.096%	0.000%	3.179%	0.045%	

Total Count

18

	Count	(See Comments)	Count
Mode	2.875%	8 <	8 >
High	3.750%	1	
Low	2.125%	2	
Median	2.875%		

Sep 2020 Several lenders have begun listing ARM loans with "/6" indicating 6 month adjustment per

† Key Bank Jumbo "Silver KEY" loans require 12 mos of reserves at the bank.

† CHASE Offers only 5/6 ARM and 7/6 ARM loans.

Total Count

15

	Count	(See Comments)	Count
Mode	2.500%	1 <	11 >
High	3.875%	2	
Low	2.250%	1	
Median	3.000%		

† Profile Bank Rate is for 6/1 ADJ

04/26/21

Prorates INC. 888 776-7285

Daily H15, T-Bill and Other Data [1]

Freddie
MAC Rates

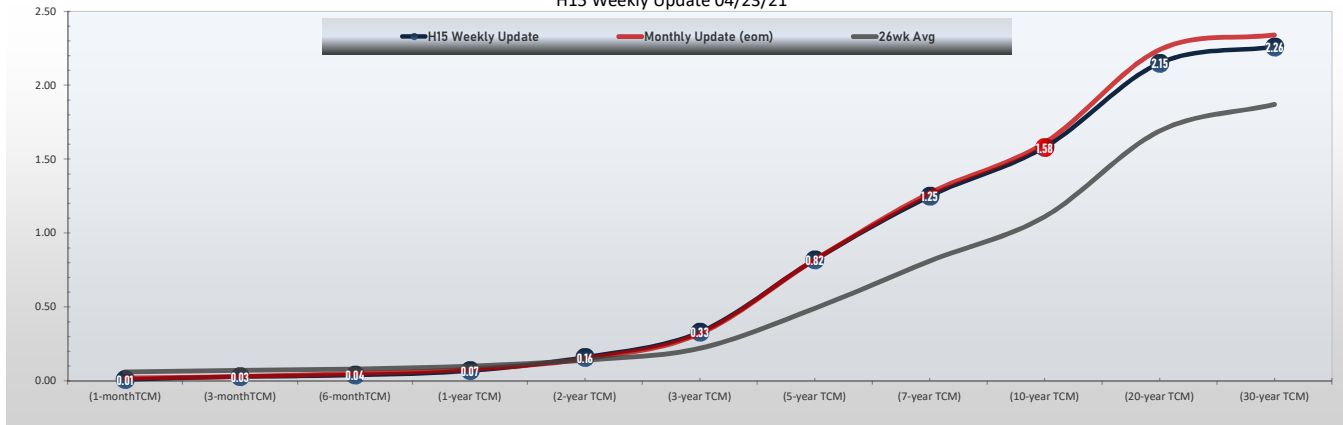
Case
Shiller MO
Data (IE)

Daily
Mortg Stats

Home Pric
Index (IE)

U.S. 10 Year Treasury Note - 2 Hour Updates Latest Update 4:15 PM EDT 04/28/21 1.612%

H15 Weekly Update 04/23/21



H15 Weekly Update		04/23/21		Wk Chg		26wk Avg		10Y Tbill Statistics		Daily Update [2]				
										04/20/21	04/21/21	04/22/21	04/23/21	04/26/21
f	(WSJ PRIME)		3.250	-			3.250			3.25	3.25	3.25	3.25	3.25
f	(Discount Rate)		0.070	-			0.080			0.07	0.07	0.07	0.07	0.07
f	(Fed Funds Rate)		0.250	-			0.250			0.25	0.25	0.25	0.25	0.25
f	(4-week Treasury bill secondary market)		0.010	▼			0.050			0.01		0.02	0.01	0.02
f	(3-month Treasury bill secondary market)		0.030	▲			0.060			0.03	0.03	0.03	0.03	0.03
f	(6-month Treasury bill secondary market)		0.040	-			0.070			0.04	0.04	0.04	0.03	0.04
f	(1-year Treasury bill secondary market)		0.070	▲			0.090			0.07	0.07	0.06	0.07	0.06
f	(1-month TCM)		0.01	▼	-50.00%		0.050		-1 bp wk chg, Mo chg: -1 bp	0.01		0.02	0.01	0.02
f	(3-month TCM)		0.03	▲	50.00%		0.060		1 bp wk chg, Mo chg: 1 bp	0.03	0.03	0.03	0.03	0.03
f	(6-month TCM)		0.04	-	0.00%		0.070		bp wk chg, Mo chg: bp	0.04	0.04	0.04	0.03	0.04
f	(1-year TCM)		0.07	▲	16.67%		0.090		1 bp wk chg, Mo chg: bp	0.07	0.07	0.06	0.07	0.06
f	(2-year TCM)		0.16	-	0.00%		0.140		bp wk chg, Mo chg: 2 bp	0.15	0.15	0.16	0.16	0.18
f	(3-year TCM)		0.33	▼	-5.71%		0.250		-2 bp wk chg, Mo chg: 2 bp	0.31	0.32	0.32	0.34	0.35
f	(5-year TCM)		0.82	▼	-3.53%		0.580		-3 bp wk chg, Mo chg: -2 bp	0.81	0.81	0.81	0.83	0.85
f	(7-year TCM)		1.25	▼	-3.10%		0.940		-4 bp wk chg, Mo chg: -5 bp	1.25	1.24	1.24	1.26	1.27
f	(10-year TCM)		1.58	▼	-2.47%		1.250		-4 bp wk chg, Mo chg: -7 bp	1.58	1.57	1.57	1.58	1.58
f	(20-year TCM)		2.15	▼	-1.83%		1.820		-4 bp wk chg, Mo chg: -10 bp	2.16	2.16	2.13	2.14	2.13
f	(30-year TCM)		2.26	▼	-1.31%		1.980		-3 bp wk chg, Mo chg: -9 bp	2.27	2.26	2.24	2.25	2.24
[3]	(11th District COFI)		0.408	-			0.460							
	Semiannual COFI -Current		0.524	-			0.710							
	Semiannual COFI -Prior		NA				NA							
	(LIBOR 1 Month)		0.108	▲			0.120							
	(LIBOR 3 Month)		0.184	▲			0.210							
	(LIBOR 6 Month)		0.223	▲			0.230							
	(LIBOR 1 Year)		0.287	▲			0.310							
	FNMA 15Year Fixed A / A30 day		1.318	-			1.270							
	FNMA 30Year Fixed A / A30 day		1.879	-			1.880							
[4]	FRM Primary Mkt Survey (MIRS Transition Index) repl. MIRS		2.640	-			2.770							
	(FMAC 30-Yr FRM APR)		3.025	▼			2.920							
	(FMAC 15-Yr FRM APR)		2.375	▼			2.380							
	(FMAC 5/1-Yr ARM APR)		2.853	▲			2.860							
	(Wkly 30-Day AA Nonfinancial)		0.040	▼			0.070							
	(Wkly 60-Day AA Nonfinancial)		0.050	-			0.080							
	(Wkly 90-Day AA Nonfinancial)		0.050	▼			0.100							
	(Wkly 30-Day AA Financial)		0.070	-			0.100							

Right Click on the data and select 'Refresh' for Daily Updates.

04/26/21

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Daily H15, T-Bill and Other Data [1]

Freddie MAC Rates Case Shiller MO Data (IE) Daily Mortg Stats Home Price Index (IE)

U.S. 10 Year Treasury Note - 2 Hour Updates Latest Update 4:15 PM EDT 04/28/21

1.612%

(Wkly 60-Day AA Financial)	0.120 ▲	0.140
(Wkly 90-Day AA Financial)	0.120 ▲	0.130
Swap Mo -1 Year	0.155 ▲	0.140
Swap Mo -2 Year	0.224 ▲	0.180
Swap Mo -3 Year	0.400 ▲	0.280
Swap Mo -5 Year	0.827 ▲	0.580
Swap Mo -7 Year	1.151 ▲	0.860
Swap Mo -10 Year	1.440 ▲	1.150
Swap Mo -15 Year	1.689 ▲	1.400
Swap Mo -30 Year	1.833 ▲	1.580
(FDIC Nat.Avg Svgs)	0.060 →	0.050
(FDIC Nat.Avg 1 Ckg)	0.030 →	0.040
(FDIC Nat.Avg MM)	0.060 →	0.070
(FDIC Nat.Avg 1mCD)	0.020 →	0.040
(FDIC Nat.Avg 3mCD)	0.050 →	0.070
(FDIC Nat.Avg 6mCD)	0.090 →	0.100
(FDIC Nat.Avg 12mCD)	0.140 →	0.150
(FDIC Nat.Avg 24mCD)	0.170 →	0.200
(FDIC Nat.Avg 36mCD)	0.190 →	0.240
(FDIC Nat.Avg 48mCD)	0.190 →	0.260
Monthly Update (eom)	03-2021	
(MO Avg Fed Funds Rate)	0.070 →	0.080
(MO Avg 4-week Treasury bill secondary market)	0.020 →	0.060
(MO Avg 3-month Treasury bill secondary market)	0.030 →	0.070
(MO Avg 6-month Treasury bill secondary market)	0.050 →	0.080
(MO Avg 1-year Treasury bill secondary market)	0.070 →	0.100
(MO Avg 1-monthTCM)	0.020 →	0.060
(MO Avg 3-monthTCM)	0.030 →	0.070
(MO Avg 6-monthTCM)	0.050 →	0.080
(MO Avg 1-year TCM)	0.080 →	0.100
(MO Avg 2-year TCM)	0.150 →	0.140
(MO Avg 3-year TCM)	0.320 →	0.220
(MO Avg 5-year TCM)	0.820 →	0.490
(MO Avg 7-year TCM)	1.270 →	0.810
(MO Avg 10-year TCM)	1.610 →	1.110
(MO Avg 20-year TCM)	2.240 →	1.690
(MO Avg 30-year TCM)	2.340 →	1.870

FHA Limits (low cost areas)	\$356,362
FHA Limits (high cost areas)	\$822,375

5 Day History US 10 Y Tbill

04/27/21	1.58
04/26/21	1.56
04/23/21	1.545
04/22/21	1.561
04/21/21	1.562

Sovereign Debt 4:15 PM ET 04/28/21

U.K. 10 Year	0.80
Sweden 10 Year	0.37
Spain 10 Year	0.44
Portugal 10 Year	0.44
Netherlands 10 Year	-0.09
Japan 10 Year	0.10
Italy 10 Year	0.84
Germany 10 Year	-0.23
France 10 Year	0.11
Belgium 10 Year	0.09
Australia 10 Year	1.69

U.S. 10 Year Treasury Note - 2 Hour Updates

Latest Update 4:15 PM EDT 04/28/21	
Open	1.619
Last:	1.612
Prior Close	1.620
CHG%	-0.49%
CHG	-0.008
DayRange	1.611 - 1.657
52 Week Range	0.502 - 1.778

FHLB San Francisco	Feb-21	Jan-21
Average total funds*	\$21.5 billion	\$21.5 billion
Average deposit accounts	\$20.5 billion	\$20.5 billion
Average advances	\$813.5 million	\$824.5 million
Average other borrowings	\$125.3 million	\$135.9 million
Total interest expense**	\$7.3 million	\$8.2 million

[1] Data sources include FHFA, FDIC, ICE, FNMA, Federal Reserve H15 and other reports. Prorates INC. provides this as a courtesy to current subscribers to other recurring surveys.

[2] Daily Updates are available - - - Right click anywhere in the data area above and select "REFRESH". Data is generated from Prorates website http://www.prorates.com.

[3] The COFI is computed from data reported by COFI Reporting Members of the Federal Home Loan Bank of San Francisco. For February 2021, 9 eligible institutions reported COFI data.

[4] March 2021 Publish Date *In June 2019 FHFA discontinued the Monthly Interest Rate Survey, a new index called MIRS Transition Index will be used *

FHLB *Averages for a month consist of the simple average of the monthend balances for that month and the prior month for total funds, deposit accounts, advances, and other borrowings.

FHLB **The total interest expense is derived from interest expense reported on deposit accounts, Federal Home Loan Bank advances, and other borrowings, adjusted for the number of days in the month.

† Federal Reserve H15 Selected Interest Rate Weekly Averages, gathered Tuesday of each week. Some rates are average calculation of the daily values for the current week. H15 monthly averages are updated the first week of the month for prior month data.

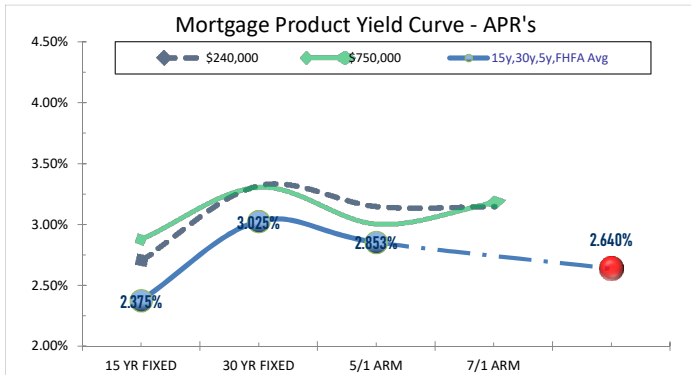
Prorates INC. San Francisco, CA ph: 888 776-7285

New features - Web data links

FDIC State Summary LIVE

NCUA State Summary LIVE

SUMMARY - Charts + Avgs



Survey Averages

\$240,000	Averages	Rate	Disc pts	Orig pts	APR
04/28/21	15 YR FIXED	2.549%	0.178%	0.000%	2.709%
04/28/21	30 YR FIXED	3.217%	0.171%	0.000%	3.314%
04/28/21	5/1 ARM	2.949%	0.105%	0.000%	3.145%
04/28/21	7/1 ARM	2.960%	0.156%	0.000%	3.145%

\$750,000	Averages	Rate	Disc pts	Orig pts	APR
04/28/21	15 YR FIXED	2.785%	0.137%	0.000%	2.878%
04/28/21	30 YR FIXED	3.253%	0.112%	0.000%	3.302%
04/28/21	5/1 ARM	2.879%	0.106%	0.000%	3.003%
04/28/21	7/1 ARM	3.093%	0.096%	0.000%	3.179%

	Averages	Rate	Disc pts	Orig pts	APR
04/28/21					
04/28/21					
04/28/21					
04/28/21					

Compare		Differences \$240k - \$750k			
04/28/21	15 YR FIXED	0.237%	-0.041%	0.000%	0.169%
04/28/21	30 YR FIXED	0.036%	-0.059%	0.000%	-0.013%
04/28/21	5/1 ARM	-0.069%	0.001%	0.000%	-0.142%
04/28/21	7/1 ARM	0.133%	-0.060%	0.000%	0.034%

Freddie Mac	15y,30y,5y,FHFA Avg	Rate	%Chg MoM	%Chg YoY t
04/22/21	15-Yr FRM APR	2.375%	-1.460%	-11.384%
04/22/21	30-Yr FRM APR	3.025%		
04/22/21	5/1-Yr ARM APR	2.853%		

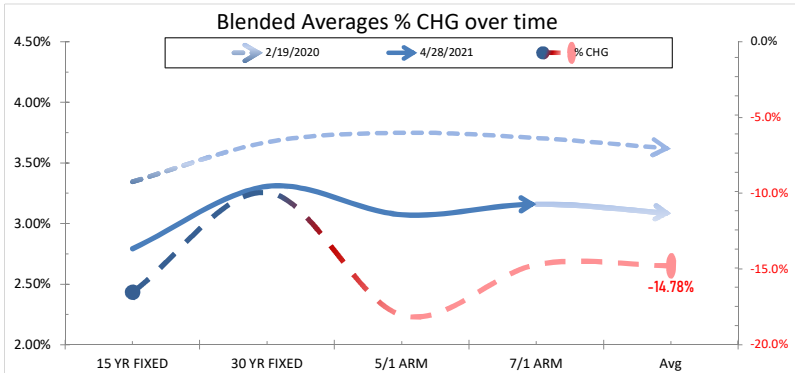
* Freddie Mac weekly survey published on Thursday. http://www.prorates.com/web/data/FreddieMac_USA_Graph.htm

MIRS Transition Index	FRM Primary Mkt Survey (MIRS Transition Index) repl. MIRS *	2.640%	March 2021
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* March 2021 Publish Date * In June 2019 FHFA discontinued the Monthly Interest Rate Survey, a new index called MIRS Transition Index will be used *

* Monthly Mortg Market Video

SUMMARY - Charts + Avgs



Blended Averages

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	\$240,000	Current APR Avg	Prior APR Avg	% CHG
Trend	\$750,000	4/28/2021	2/19/2020	14 mos
▼	15 YR FIXED	2.793%	3.346%	-16.52%
▼	30 YR FIXED	3.308%	3.673%	-9.94%
▼	5/1 ARM	3.074%	3.750%	-18.04%
▼	7/1 ARM	3.162%	3.707%	-14.70%
▼	Avg	3.084%	3.619%	-14.78%

01/11/21	Mortgage APRs			
Region	Product	CU's	Banks	Comb Avg
USA	30 Year fixed-rate mortgage*	3.080%	3.160%	3.120%
USA	15 Year fixed-rate mortgage*	2.690%	2.780%	2.735%
USA	5/1 Year adjustable rate mortgage*	3.010%	3.590%	3.300%
USA	3/1 Year adjustable rate mortgage*	3.070%	3.540%	3.305%
USA	1 Year adjustable rate mortgage*	2.900%	3.300%	3.100%
USA	Home equity loan, 5 year*	4.380%	4.870%	4.625%
USA	Home equity loan, LOC, 80%*	3.870%	4.170%	4.020%

* Data provided by the NCUA (quarterly)

Federal Reserve Table H-8

Seasonally adjusted, billions of dollars.

Week ending	03/24/21	03/31/21	04/07/21
Bank credit	\$15,255	\$15,247	\$15,258
Loans and leases in bank credit	\$10,342	\$10,330	\$10,338
Commercial and industrial loans	\$2,584	\$2,567	\$2,578
Residential real estate loans	\$2,225	\$2,219	\$2,227
Revolving home equity loans	\$269	\$268	\$267
Commercial real estate loans	\$2,414	\$2,415	\$2,415
Consumer loans	\$1,532	\$1,539	\$1,537
Credit cards and other revolving plans	\$748	\$753	\$746
Automobile loans	\$471	\$473	\$475
Deposits	\$16,689	\$16,674	\$16,817

Table 2. Assets and Liabilities of Commercial Banks in the United States

Prorates INC.

888 776-7285

ACTIVE: HMDA PowerData Sample;
CA LIF. Multi Unit

HMDA - 2018 Averages and Counts

STATE	MSA NAME	COUNT	derived_msa-md	APPROVAL Rate (calc)	action_taken Originated 1	loan_purpose Purchase 1	loan_purpose Refinance 31	loan_amount	loan_to_value_ratio	interest_rate	loan_term
SAMPLE	MSA 1	4,607	12620	60.0%	2,763	2,114	911	\$123,280.9	75.2%	5.267%	300.7
SAMPLE	MSA 2	3,264	30340	56.4%	1,841	1,746	503	\$141,020.2	79.6%	4.887%	332.2
SAMPLE	MSA 3	26,260	38860	58.0%	15,218	12,734	3,936	\$213,361.8	72.7%	5.926%	318.3
SAMPLE	MSA 4	1	39300	100.0%	1	0	1	\$155,000.0	50.0%	5.000%	360.0
SAMPLE	Total State	50,656		57.3%	29,046	24,000	8,197	\$133,408.0	72.2%	4.846%	217.0

Note: Prorates PowerData page can be made available for your state, see CA sample using link above. All Counties, MSAs and Banks will be included on the Power Data page(s), they are not necessarily included here.



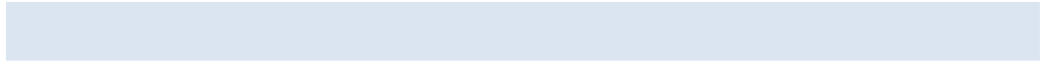
Prop Value - Loan Amt	Remain Bal. (calc)	Down Paym (calc)	property_value	total_units 1	total_units 5-24
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\$65,432.7	\$18,595	\$46,838	188,714	4,550	57
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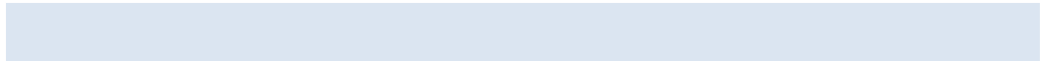
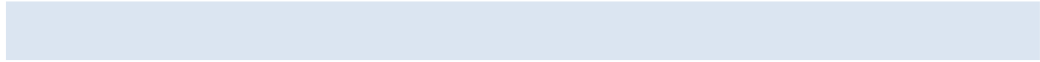
\$56,245.7	\$15,984	\$40,261	197,266	3,217	47
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\$134,321.4	\$39,544	\$94,777	347,683	26,105	155
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\$150,000.0	-\$2,500	\$152,500	305,000	1	0
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\$101,499.9	\$17,906	\$83,594	288,225	50,325	343
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50,656

All Lenders

Count

	Count
1ST ALLIANCE LENDING, LLC	20
21ST MORTGAGE CORPORATION	122
ACADEMY MORTGAGE CORPORATION	35
Access National Bank	1
Admirals Bank	5
ADVANCIAL	1
AFFINITY	3
Align Credit Union	4
ALLIANT	7
Allied First Bank,sb	2
ALLIED MORTGAGE GROUP, INC.	4
AMERICAN ADVISORS GROUP	96
American Airlines Federal Credit Union	7
AMERICAN FINANCIAL NETWORK, INC.	21
AMERICAN FINANCIAL RESOURCES, INC.	108
AMERICAN FINANCING CORPORATION	38
AMERICAN HERITAGE	3
AMERICAN INTERNET MORTGAGE, INC.	26
AMERICAN NEIGHBORHOOD MORTGAGE ACCEPT	24
AmeriHome Mortgage Company, LLC	406
AMERISAVE MORTGAGE CORPORATION	158
AMWEST FUNDING CORP.	4
Androscoggin Savings Bank	360
ANGEL OAK MORTGAGE SOLUTIONS LLC	19
Apex Bank	1
ARC HOME LLC	4
Arvest Bank	6
ATHAS CAPITAL GROUP, INC.	1
ATLANTIC BAY MORTGAGE GROUP, L.L.C.	2

50,290

All Counties

COUNT

	COUNT
SAMPLE	3,265
SAMPLE	1,240
SAMPLE	14,292
SAMPLE	798
SAMPLE	2,037
SAMPLE	2,796
SAMPLE	1,712
SAMPLE	1,405
SAMPLE	1,968
SAMPLE	4,613
SAMPLE	602
SAMPLE	1,436
SAMPLE	1,214
SAMPLE	1,551
SAMPLE	816
SAMPLE	10,545

ATLANTIC REGIONAL FEDERAL CREDIT UNION	460
Auburn Savings Bank, FSB	90
Austin Capital Bank SSB	1
Avidia Bank	5
Axos Bank	3
BANGOR	100
Bangor Savings Bank	4,313
Bank 2	2
Bank of America, National Association	1,659
Bank of England	23
Bank of New Hampshire	44
Bank-Fund Staff Federal Credit Union	1
BankGloucester	1
BankNewport	1
BankTennessee	1
BankUnited, National Association	1
Bar Harbor Bank & Trust	286
Barrington Bank & Trust Company, N.A.	11
Bath Savings Institution	428
Baxter Credit Union	5
BayCoast Bank	5
Berkshire Bank	3
Bethpage Federal Credit Union	7
BETTER MORTGAGE CORPORATION	2
Beverly Bank	1
Biddeford Savings Bank	227
BMO Harris Bank National Association	7
BNC National Bank	7
BNY Mellon, National Association	9
BOKF, National Association	6
Boston Private Bank & Trust Company	6
Branch Banking and Trust Company	133
BREWER FEDERAL CREDIT UNION	34
Bridgeview Bank Group	46

BROKER SOLUTIONS, INC.	68
CALIBER HOME LOANS, INC.	287
Capital Bank, National Association	1
CARDINAL FINANCIAL COMPANY, LIMITED PARTN	51
Carrington Mortgage Services, LLC	165
Carrollton Bank	1
Casco Federal Credit Union	146
CBC National Bank	2
Centra Credit Union	1
CENTRAL MAINE FEDERAL CREDIT UNION	14
CENTRAL ONE FEDERAL CREDIT UNION	2
CENTURY	1
Cf Bank, National Association	8
Charles Schwab Bank	16
CHARTWAY FEDERAL CREDIT UNION	1
Cheaha Bank	1
CHEVRON	1
CIBC Bank USA	1
CIT Bank, National Association	4
Citadel Servicing Corporation	1
Citibank, National Association	57
CITIMORTGAGE, INC.	80
Citizens Bank, National Association	452
City National Bank	7
City National Bank of Florida	2
City of Boston Credit Union	1
CMG MORTGAGE, INC.	83
Coast Line Credit Union	64
Coastway Community Bank	4
Colonial Savings, F.A.	6
Commerce Bank	1
COMMONWEALTH MORTGAGE, LLC	1
Community Bank	1
COMMUNITY FIRST CREDIT UNION OF FLO	1

Congressional Bank	12
ConnectOne Bank	1
Connexus Credit Union	6
COREVEST AMERICAN FINANCE LENDER LLC	1
Countybank	1
CPORT	150
CREDIT UNION MORTGAGE ASSOCIATION, INC.	3
Crescent Mortgage Company	4
CROSSCOUNTRY MORTGAGE, LLC	379
CUMBERLAND COUNTY	212
CUSO MORTGAGE CORPORATION	309
DAS Acquisition Company, LLC	5
Deere Employees Credit Union	4
Digital Federal Credit Union	100
Direct Federal Credit Union	1
Dirigo Federal Credit Union	225
Discover Bank	317
Ditech Financial LLC	524
Dollar Bank, Federal Savings Bank	6
Down East Credit Union	67
DREW MORTGAGE ASSOCIATES, INC.	1
Eagle Bank	1
EAGLE HOME MORTGAGE, LLC	2
East Boston Savings Bank	1
Eastern Bank	7
Elements Financial Federal Credit Union	4
EMBRACE HOME LOANS, INC.	561
Enterprise Bank and Trust Company	9
Envision Bank	10
ENVOY MORTGAGE, LTD	50
ETHOS LENDING LLC	1
EVERENCE FEDERAL CREDIT UNION	1
Everett Co-operative Bank	1
EVERETT FINANCIAL, INC.	14

EVERGREEN CREDIT UNION	323
F R B Federal Credit Union	1
FAIRWAY INDEPENDENT MORTGAGE CORPORATI	190
Farm Credit East, ACA	17
Farmington Bank	5
FBC MORTGAGE, LLC	29
Fifth Third Bank	1
FIFTH THIRD MORTGAGE COMPANY	25
FINANCE OF AMERICA COMMERCIAL LLC	2
FINANCE OF AMERICA MORTGAGE LLC	19
FINANCE OF AMERICA REVERSE LLC	29
FIRST CHOICE LOAN SERVICES INC.	19
FIRST CITIZENS'	1
FIRST COMMUNITY MORTGAGE, INC.	1
First Exchange Bank	1
First Federal Bank	5
First Federal Bank of Kansas City	1
First Federal Savings and Loan Association of Bath	143
First Federal Savings and Loan Association of Lake	19
First Guaranty Mortgage Corporation	71
First Home Bank	1
FIRST HOME MORTGAGE CORPORATION	2
First Internet Bank of Indiana	11
First National Bank	772
First National Bank of America	7
First National Bank of Omaha	2
First Republic Bank	17
First Seacoast Bank	32
First Tennessee Bank, National Association	2
First Western Federal Savings Bank	2
First Western Trust Bank	1
FirstBank	91
First-Citizens Bank & Trust Company	1
Firsttrust Savings Bank	24

FIVE COUNTY	88
Flagstar Bank, FSB	153
Florida Capital Bank, National Association	3
Franklin American Mortgage Company	255
FREEDOM MORTGAGE CORPORATION	682
GMH Mortgage Services LLC	9
Goldman Sachs Bank USA	1
Goldwater Bank, N.A.	9
Gorham Savings Bank	238
Granite State Credit Union	2
Great Plains National Bank	1
Great Southern Bank	1
Greenfield Savings Bank	1
GREENWOOD	5
GREYLOCK	1
GSF Mortgage Corporation	1
GUARANTEED RATE AFFINITY, LLC	31
GUARANTEED RATE, INC.	268
HANSCOM	27
HarborOne Bank	2
HarborOne Mortgage, LLC	709
Haverhill Bank	2
Hawthorn Bank	1
Heartland Bank	1
Holy Rosary Regional Credit Union	25
Home Loan Investment Bank, F.S.B.	9
HOME POINT FINANCIAL CORPORATION	41
HOMEBRIDGE FINANCIAL SERVICES, INC.	261
HOMESPIRE MORTGAGE CORPORATION	1
HOMEWARD RESIDENTIAL, INC.	78
Howard Bank	15
HSBC BANK USA, NATIONAL ASSOCIATION	4
ILLINOIS STATE CREDIT UNION	1
IMPAC MORTGAGE CORP.	2

INFINITY Federal Credit Union	274
Institution for Savings in Newburyport and Its Vici	3
InterContinental Capital Group, Inc	3
INTERSTATE HOME LOAN CENTER, INC.	1
J.G. Wentworth Home Lending, LLC	32
JAMES B. NUTTER & COMPANY	1
Jeanne D'Arc Credit Union	15
JPMorgan Chase Bank, National Association	784
KATAHDIN Federal Credit Union	43
Katahdin Trust Company	275
KELLER MORTGAGE, LLC	4
Kennebunk Savings Bank	443
KeyBank National Association	2,206
KS StateBank	3
LAKEVIEW LOAN SERVICING, LLC	436
LAUREL ROAD BANK	2
Leader Bank, National Association	34
LEADERONE FINANCIAL CORPORATION	28
Leaders Credit Union	1
LegacyTexas Bank	1
LENDERFI, INC.	7
LENDERLIVE NETWORK, LLC	3
LendingOne, LLC	23
LENDUS, LLC	692
Lenox Financial Mortgage Corporation	1
LIBERTY HOME EQUITY SOLUTIONS, INC.	14
LINCOLN MAINE FEDERAL CREDIT UNION	62
LISBON COMMUNITY	123
Live Well Financial, Inc.	12
LOANDEPOT.COM, LLC	770
LOGIX	3
LONGBRIDGE FINANCIAL, LLC	15
Love Funding Corporation	2
Luxury Mortgage Corp.	1

Machias Savings Bank	705
Magnolia Bank	18
Main Street Bank	3
MAINE FAMILY	105
MAINE HIGHLANDS FEDERAL CREDIT UNION	99
Maine Savings Federal Credit Union	639
MainStreet Bank	1
Manufacturers and Traders Trust Company	30
MASS. INSTITUTE OF TECH. FEDERAL CREDIT UNIC	1
MB Financial Bank, National Association	43
Mechanics Cooperative Bank	1
Mechanics Savings Bank	185
MEGASTAR FINANCIAL CORP.	112
MEMBERS MORTGAGE COMPANY, INC.	9
Meredith Village Savings Bank	13
Meridian Bank	2
Merrimack County Savings Bank	2
MERRIMACK VALLEY	4
Metrowest Community Federal Credit Union	1
MICHIGAN MUTUAL, INC.	1
MID AMERICA MORTGAGE, INC.	18
Mid Penn Bank	1
MIDCOAST	51
Mid-Continent Funding, Inc.	1
MidFirst Bank	65
MLD MORTGAGE INC.	3
Morgan Stanley Private Bank, National Associati	33
Mortgage Access Corp dba Weichert Financial Ser	2
Mortgage Assurance Inc.	2
MORTGAGE EQUITY PARTNERS LLC	6
Mortgage Network, Inc.	747
Mortgage Research Center, LLC	15
MORTGAGE SOLUTIONS OF COLORADO, LLC	8
MountainOne Bank	3

MOVEMENT MORTGAGE, LLC	135
MSA MORTGAGE, LLC	5
Mutual of Omaha Bank	2
MutualOne Bank	1
MWABank	5
MYCUMORTGAGE, LLC	3
NASA Federal Credit Union	2
Nations Lending Corporation	17
Nationstar Mortgage LLC	449
NATIONWIDE EQUITIES CORPORATION	4
Navigant Credit Union	1
NAVY FEDERAL CREDIT UNION	272
NBH Bank	2
NBKC BANK	13
NBT Bank, National Association	15
Needham Bank	3
NEW DAY FINANCIAL, LLC	75
NEW FED MORTGAGE, CORP.	5
Newburyport Five Cents Savings Bank	8
NEWREZ LLC	62
North American Savings Bank, F.S.B.	9
North Shore Bank, a Co-operative Bank	2
Northeast Bank	242
NORTHEAST CREDIT UNION	412
NORTHEAST HOME LOAN, LLC	88
Northern Bank & Trust Company	4
NORTHERN CREDIT UNION	1
Northmark Bank	3
NORTHPOINT MORTGAGE, INC.	244
Northpointe Bank	20
Northway Bank	19
NORTHWEST	6
Norway Savings Bank	807
NORWICH COMMERCIAL GROUP, INC.	231

OCEAN STATE CREDIT UNION	34
OCEANSIDE MORTGAGE COMPANY	5
OCWEN LOAN SERVICING, LLC	22
Old Second National Bank	1
ON Q FINANCIAL, INC.	1
ONE REVERSE MORTGAGE, LLC	28
Optima Bank & Trust Company	47
Pacific Union Financial, LLC	228
Paramount Bank	2
PARAMOUNT EQUITY MORTGAGE, LLC	96
Paramount Residential Mortgage Group, Inc.	11
Patriot Community Bank	3
PENNYMAC LOAN SERVICES, LLC	327
PENOBSCOT COUNTY	11
PENTAGON	54
Pentucket Bank	4
PEOPLE FIRST	1
PEOPLE'S ALLIANCE FEDERAL CREDIT UNION	1
Peoples Bank	4
People's United Bank, National Association	553
PeoplesBank	8
PEOPLESCHOICE CREDIT UNION	135
PHH Mortgage Corporation	90
Pinnacle Bank	6
Piscataqua Savings Bank	33
PLANET HOME LENDING, LLC	3
Platinum Home Mortgage Corporation	5
PLAZA HOME MORTGAGE, INC.	22
PNC Bank, National Association	35
Premia Mortgage, LLC	5
PRESIDENTIAL BANK, FSB	1
PRIMARY RESIDENTIAL MORTGAGE, INC.	184
PRIMELENDING, A PLAINSCAPITAL COMPANY	9
PRIORITY FUNDING, LLC	23

Profile Bank	11
PROVIDENT FUNDING ASSOCIATES, L.P.	1
PRUDENTIAL HUNTOON PAIGE ASSOCIATES, LLC	1
PS FUNDING, INC.	5
QUICKEN LOANS INC.	2,042
QUORUM FEDERAL CREDIT UNION	7
RADIUS FINANCIAL GROUP INC.	27
Raymond James Bank, National Association	6
RBC Bank, (Georgia) National Association	1
Reading Co-Operative Bank	2
REDWOOD RESIDENTIAL ACQUISITION CORPORATION	7
RELIANCE FIRST CAPITAL, LLC	161
Reliant Bank	1
Republic State Mortgage Co.	2
RESIDENTIAL MORTGAGE SERVICES, INC.	2,357
REVERSE MORTGAGE FUNDING LLC	73
Rockland Trust Company	8
Ross Mortgage Company, Inc.	1
RoundPoint Advance Issuer Trust	23
ROYAL UNITED MORTGAGE LLC	14
RTN FEDERAL CREDIT UNION	14
RUOFF MORTGAGE COMPANY, INC.	2
S&T Bank	2
Saco & Biddeford Savings Institution	519
Saco Valley Credit Union	82
Sage Bank	2
Salem Five Cents Savings Bank	13
SALEM FIVE MORTGAGE COMPANY, LLC	35
Santander Bank, N.A.	72
SCIENT Federal Credit Union	1
SEABOARD	168
SEBASTICOOK VALLEY Federal Credit Union	33
Secured Investment Corp.	2
Service Credit Union	67

Servion, Inc.	5
Shamrock Financial Corporation	2
Sierra Pacific Mortgage Company, Inc.	4
Signature Federal Credit Union	1
Silicon Valley Bank	2
SILVER HILL FUNDING, LLC	1
Silvergate Bank	1
SIRVA MORTGAGE, INC.	4
Skowhegan Savings Bank	312
SoFi Mortgage, LLC	13
South Shore Bank	1
South State Bank	1
SOUTHWEST STAGE FUNDING, LLC	14
SOVEREIGN LENDING GROUP INCORPORATED	4
ST. JEAN'S Credit Union	3
ST. MICHAELS FALL RIVER FEDERAL CREDIT UNION	1
State Department Federal Credit Union	4
State Farm Bank, F.S.B.	76
STEARNS LENDING, LLC	38
Stifel Bank and Trust	8
Stillman BancCorp N.A.	1
Stoughton Co-Operative Bank	1
SUMMIT FUNDING, INC.	1
SUN Federal Credit Union	2
SUN WEST MORTGAGE COMPANY, INC.	2
SUNTRUST BANKS, INC.	23
SunTrust Mortgage, Inc.	30
SYNERGY ONE LENDING, INC.	24
TCF National Bank	10
TD Bank, National Association	2,454
Tewksbury Federal Credit Union	1
TEXANS	1
Texas Capital Bank, National Association	22
The Bank of Canton	1

The Camden National Bank	3,212
The Federal Savings Bank	15
The Hondo National Bank	1
The Huntington National Bank	7
The Lowell Five Cent Savings Bank	2
THE MONEY SOURCE INC.	51
The Park National Bank	2
The Union Bank Company	6
TIAA, FSB	118
Together Credit Union	1
TOP FLITE FINANCIAL, INC.	10
TOTAL MORTGAGE SERVICES, LLC	2
TOWER	1
TOWN & COUNTRY	532
Toyota Financial Savings Bank	1
TRADEMARK	61
TRIAD FINANCIAL SERVICES, INC.	32
TRUCHOICE	344
TruWest Credit Union	1
U.S. Bank National Association	218
UBS Bank USA	23
UMB Bank, National Association	1
UniBank for Savings	5
UNION HOME MORTGAGE CORP.	1
UNITED	1
United Bank	7
United Fidelity Funding Corp.	12
UNITED MORTGAGE CORP.	4
UNITED SHORE FINANCIAL SERVICES, LLC	844
United States Senate Federal Credit Union	3
University Credit Union	397
USAA Federal Savings Bank	282
USAlliance Federal Credit Union	6
USNY Bank	1

UTILITIES EMPLOYEES	1
Valley National Bank	3
VANDERBILT MORTGAGE AND FINANCE, INC.	4
VELOCITY COMMERCIAL CAPITAL, LLC	3
VILLAGE CAPITAL & INVESTMENT LLC	10
VILLAGE MORTGAGE COMPANY	29
Walden Savings Bank	1
Washington Savings Bank	4
WASHINGTON STATE EMPLOYEES Credit Union	1
Watermark Capital, Inc.	5
Waterstone Mortgage Corporation	10
WAVE FEDERAL CREDIT UNION	1
Webster Bank, National Association	4
Webster First Federal Credit Union	1
Wells Fargo Bank, National Association	1,810
Western Alliance Bank	2
WESTSTAR MORTGAGE CORPORATION	1
Winchester Co-operative Bank	1
WRIGHT PATMAN CONGRESSIONAL	1
WRIGHT-PATT CREDIT UNION, INC.	2
Wyndham Capital Mortgage, Inc.	112
XCEED FINANCIAL	1
XCEL	1
YORK COUNTY FEDERAL CREDIT UNION	476