

2006 Program Participants

ACCREDITED HOME LENDERS, INC.
 AEGIS MORTGAGE CORPORATION
 AEGON USA REALTY ADVISORS, INC.
 AMERICAN GENERAL FINANCE
 AMERICAN HOME BANK, N.A.
 AMERICAN HOME MORTGAGE
 AMERIQUEST MORTGAGE COMPANY
 AMERITRUST MORTGAGE COMPANY, LLC
 ARCHON GROUP
 ARVEST BANK OPERATIONS, LOC/E
 ASTORIA FEDERAL SAVINGS
 AURORA LOAN SERVICES
 AXIS MORTGAGE & INVESTMENTS
 BANK OF AMERICA
 BANK OF MONTREAL
 BNC MORTGAGE, INC.
 BRANCH BANKING & TRUST CO.
 CAPITAL CENTER, LLC
 CENLAR
 CHASE HOME FINANCE
 CHEVY CHASE BANK
 CITIMORTGAGE
 CITIZENS BANK
 COMMERCE BANCSHARES, INC.
 COMPASS BANK
 COMUNITY LENDING, INC.
 COUNTRYWIDE FINANCIAL CORP.
 DHI MORTGAGE COMPANY
 DOWNEY SAVINGS & LOAN
 E-LOAN, INC.
 EMC MORTGAGE
 EVERBANK
 EVERGREEN MONEYSOURCE MORTGAGE CO.
 FANNIE MAE
 FIFTH THIRD BANK
 FIRST NATIONAL BANK OF ARIZONA
 FREDDIE MAC
 FREEDOM MORTGAGE CORPORATION
 FREMONT INVESTMENT & LOAN
 GMAC
 GREENPOINT MORTGAGE
 HOMEBANC MORTGAGE CORPORATION
 HOMESTREET BANK
 HSBC NORTH AMERICA
 HUNTINGTON BANCSHARES INCORPORATED
 INDYMAC BANK
 ING MORTGAGE
 JOHNSON FINANCIAL GROUP, INC.
 K. HOVNANIAN COMPANIES, LLC
 KEYCORP
 KH FINANCIAL, L.P.
 LANDAMERICA FINANCIAL GROUP
 LASALLE BANK CORPORATION
 LENDINGTREE, INC.
 LITTON LOAN SERVICING LP
 M & T BANK
 MANN FINANCIAL, INC.
 MARKET STREET MORTGAGE CORPORATION
 MARRIOTT VACATION CLUB INTERNATIONAL
 METROCITIES MORTGAGE, LLC
 MIDAMERICA BANK
 MIDFIRST BANK
 MISSION FEDERAL CREDIT UNION
 MORTGAGE GUARANTY INSURANCE CORP.
 MORTGAGE LENDERS NETWORK USA, INC.
 NATIONAL CITY CORPORATION
 NATIONWIDE
 NEW CENTURY MORTGAGE CORP.
 NOVA STAR FINANCIAL, INC.
 OHIO SAVINGS BANK
 OPTIMUM FINANCIAL SERVICES
 OPTION ONE MORTGAGE
 ORANGE COUNTY TEACHERS FCU
 PENNSYLVANIA HOUSING FINANCE AGENCY
 PEOPLE'S CHOICE HOME LOAN INC.
 PHH MORTGAGE
 PINNACLE FINANCIAL CORPORATION
 PLAZA HOME MORTGAGE, INC.
 POPULAR FINANCIAL HOLDINGS
 PULTE HOMES, INC.
 QUICKEN LOANS
 RBC FINANCIAL GROUP
 REGIONS FINANCIAL CORPORATION
 REPUBLIC BANK
 RESMAE MORTGAGE CORP
 RYLAND MORTGAGE
 SAXON MORTGAGE
 SCME MORTGAGE BANKERS INC.
 SELECT PORTFOLIO SERVICING, INC.
 SHEA FINANCIAL SERVICES
 SOUTHSTAR FUNDING, LLC
 SOVEREIGN BANK
 SPECIALIZED LOAN SERVICING
 STERLING SAVINGS BANK
 SUNTRUST BANK, INC.
 SYNOVUS FINANCIAL CORPORATION
 THE PMI GROUP, INC.
 UNION BANK OF CALIFORNIA
 UNIVERSAL AMERICAN MORTGAGE CO., LLC
 US BANCORP
 WACHOVIA CORPORATION
 WASHINGTON MUTUAL
 WEBSTER BANK
 WELLS FARGO HOME MORTGAGE
 WILSHIRE CREDIT CORPORATION

Participation Form

The firm designated below agrees to participate in the *2007 Residential Mortgage Banking Compensation Survey Program*. With the commitment to participate, the firm also has the opportunity to purchase products from the *2006 Residential Mortgage Banking Compensation Survey Program*. The products offered below are available for purchase, except for the 2006 Productivity Analysis and 2006 Benefits Study. McLagan Partners will bill half of the 2007 participation fees in advance for those firms that purchase survey, study, or analysis results. All McLagan Partners products are for internal use only and a signed Non-Disclosure Agreement must be received prior to delivery of the results. All data is treated as confidential and reported only in summary form.

If you have questions, please call Rob Northway at 203-359-2878 or email RNorthway@mclagan.com

Once completed, please sign and fax this form to: 203-323-9851

Billing Contact

Company: _____

Authorized Name: _____

Title: _____ Phone: _____

Email: _____

Signature: _____

Primary Data Contact

Check the box if the primary billing contact and data contact are the same individual within your organization.

The individual identified below will act as the primary data contact for completion of all compensation survey information and has the authority to release all necessary data to McLagan Partners, Inc.

Company: _____

Name: _____

Title: _____

Address: _____

City: _____ State: _____ ZIP Code: _____

Email: _____ Phone: _____ Fax: _____

Participation/Purchase Fees

Please circle all products your firm will participate in 2007.

If your firm would like to purchase the 2006 results of the products listed below, please check the appropriate product under the column labeled *2006 Purchase*.

Product	MBA Members*	Non-Members	2006 Purchase
2007 Survey Participations Fee (all 3 compensation survey products)	\$3,850	\$5,000	
- Executive Management & Production Administration Survey	\$1,375	\$1,750	
- Loan Servicing/Loan Administration Survey	\$1,375	\$1,750	
- Corporate Administration & Support Survey	\$1,100	\$1,500	
2007 Incentive Plan Study	\$2,500	\$3,000	
2007 Productivity Analysis	\$4,000	\$4,000	N/A
2007 Benefits Study	\$2,500	\$3,500	N/A

*Please note that McLagan Partners will confirm membership with the Mortgage Bankers Association.