

## 2018 NMLS Mortgage Industry Report

Released June 7, 2019 Conference of State Bank Supervisors 1129 20<sup>th</sup> Street, NW, 9<sup>th</sup> Floor Washington, D.C. 20036-4307

### 2018 NMLS Mortgage Industry Report

This report compiles data concerning companies, branches, and mortgage loan originators (MLOs) that are licensed or registered in NMLS in order to conduct mortgage activities. This includes both state-licensed and federally registered companies and MLOs.<sup>1</sup>

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### 1. Report Summary

- During 2018, the number of state-licensed mortgage companies grew 4.1 percent. The number of licensed MLOs grew 4.5 percent and the number of licenses held by MLOs grew 5.6 percent.
- Mortgage originations by state-licensed MLOs decreased in 2018 because of lower refinancing volume.
- The number of federally registered institutions decreased 3.1 percent, while the number of registered MLOs decreased 1.5 percent in 2018.

<sup>&</sup>lt;sup>1</sup> Unless otherwise noted, all figures cover activity from 2018, or statuses as of December 31, 2018.

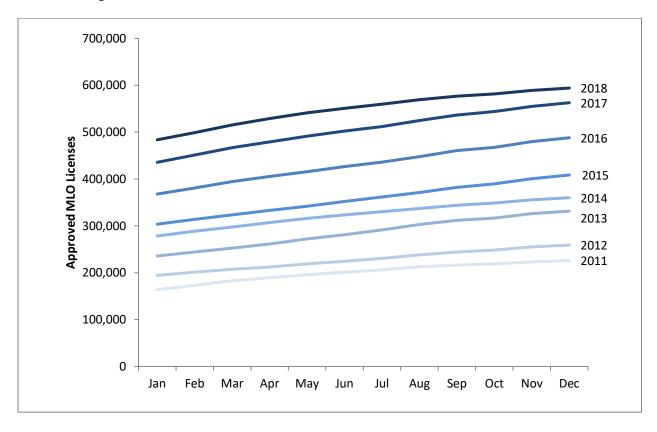
## 2. State-Licensed Companies and Individuals

During 2018, the number of state-licensed mortgage companies grew 4.1 percent. The number of licensed MLOs grew 4.5 percent and the number of licenses held by MLOs grew 5.6 percent.

Licensee Type	Entities	Annual Growth	Licenses	Annual Growth
Mortgage Companies	17,572	4.1%	45,194	6.3%
Mortgage Branches	25,179	2.1%	66,092	5.1%
MLOs	165,240	4.5%	594,041	5.6%

### Change in Approved MLO Licenses

As the graph below shows, MLO licenses continued to grow in 2018, up 5.6 percent from last year, and the number of state-licensed individuals grew 4.5 percent. MLOs held an average of 3.6 state licenses in 2018, unchanged from 2017.

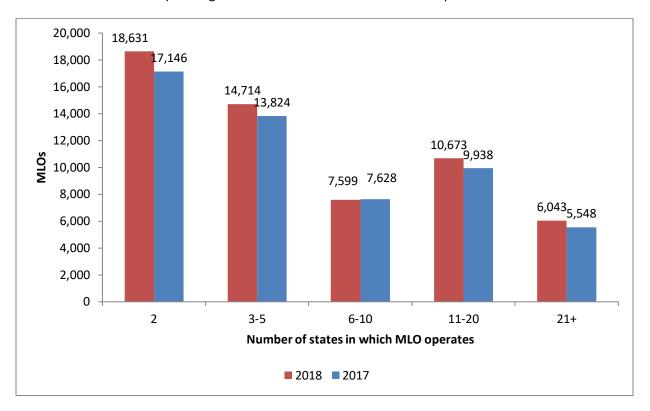


## MLO License Growth and Attrition by State

		Growth		Attrition			
Agency	Licenses, 2017	(applications	% Growth	(withdrawn,	% Attrition	Licenses, 2018	% Net
Agency	year-end	submitted 2018)	78 GIOWIII	expired 2018)	% Attrition	year-end	Growth
National	562,760	151,358	27%	(120,077)	(21%)	594,041	6%
AL	11,467	3,141	27%	(2,541)	(22%)	12,067	5%
AK	2,582	679	26%	(708)	(27%)	2,553	(1%)
AZ	17,379	4,405	25%	(3,142)	(18%)	18,642	7%
AR	4,538	2,343	52%	(2,123)	(47%)	4,758	5%
CA-DBO	38,221	8,339	22%	(6,636)	(17%)	39,924	4%
CA-DRE	19,264	2,073	11%	(1,906)	(10%)	19,431	1%
CO	15,988	4,434	28%	(3,072)	(19%)	17,350	9%
СТ	9,172	2,035	22%	(2,024)	(22%)	9,183	0%
DE	5,298	1,485	28%	(1,385)	(26%)	5,398	2%
DC	5,660	1,211	21%	(1,249)	(22%)	5,622	(1%)
FL	32,866	9,489	29%	(4,853)	(15%)	37,502	14%
GA	15,561	5,598	36%	(3,460)	(22%)	17,699	14%
GU HI	2,885	10 720	125% 25%	(10) (676)	(125%) (23%)	2,929	0% 2%
ID	4,793	1,692	35%	(1,231)	(25%)	5,254	10%
IL	16,638	4,507	27%	(3,372)	(20%)	17,773	7%
IN-DFI	12,645	3,736	30%	(2,445)	(19%)	13,936	10%
IN-SOS	548	204	37%	(133)	(24%)	619	13%
IA	6,548	1,945	30%	(1,547)	(24%)	6,946	6%
KS	7,268	1,964	27%	(1,681)	(23%)	7,551	4%
KY	7,721	3,146	41%	(3,465)	(45%)	7,402	(4%)
LA	9,854	2,688	27%	(1,883)	(19%)	10,659	8%
ME	5,269	1,319	25%	(1,137)	(22%)	5,451	3%
MD	14,490	3,718	26%	(3,040)	(21%)	15,168	5%
MA	9,936	2,356	24%	(2,186)	(22%)	10,106	2%
MI	12,955	4,014	31%	(3,049)	(24%)	13,920	7%
MN MS	6,103 4,332	2,460 1,900	40% 44%	(1,509) (1,999)	(25%) (46%)	7,054 4,233	16% (2%)
MO	9,697	3,146	32%	(2,277)	(23%)	10,566	9%
MT	3,338	993	30%	(826)	(25%)	3,505	5%
NE	3,864	1,271	33%	(1,043)	(27%)	4,092	6%
NV	9,127	3,197	35%	(2,401)	(26%)	9,923	9%
NH	4,143	1,341	32%	(1,475)	(36%)	4,009	(3%)
NJ	16,578	3,554	21%	(3,200)	(19%)	16,932	2%
NM	6,798	1,742	26%	(1,545)	(23%)	6,995	3%
NY	9,320	2,457	26%	(2,114)		9,663	4%
NC	16,086	4,336	27%	(3,756)	(23%)	16,666	4%
ND	3,734	875	23%	(1,013)	(27%)	3,596	(4%)
OH DCC	19,117	4,021	21%	(5,828)	(30%)	17,310	(9%)
OK-DCC OR	7,617 12,384	2,162 3,280	28% 26%	(1,753) (2,488)	(23%) (20%)	8,026 13,176	5% 6%
PA	18,127	3,280	22%	(3,726)	(21%)	18,312	1%
PR	395	55	14%	(71)	(18%)	379	(4%)
RI	4,117	902	22%	(801)	(19%)	4,218	2%
SC-BFI	8,160	4,229	52%	(1,130)	(14%)	11,259	38%
SC-DCA	530	283	53%	(121)	(23%)	692	31%
SD	3,842	1,012	26%	(1,113)	(29%)	3,741	(3%)
TN	13,526	3,618	27%	(2,627)		14,517	7%
TX-OCCC	350	141	40%	(137)	(39%)	354	1%
TX-SML	28,149	7,388	26%	(4,754)	(17%)	30,783	9%
UT-DFI	197	115	58%	(99)	(50%)	213	8%
UT-DRE	6,075	1,240	20%	(898)	(15%)	6,417	6%
VT	2,508	707	28%	(600)	(24%)	2,615	4%
VI	130	48	37%	(43)	(33%)	135	4%
VA WA	18,844 19,797	4,446 4,291	24% 22%	(3,971)	(21%) (20%)	19,319 20,205	3% 2%
WV	2,330	1,416	61%	(3,883)	(34%)	20,205	27%
WI	10,392	2,491	24%	(2,182)	(21%)	10,701	3%
WY	3,499	1,079	31%	(947)	(27%)	3,631	4%
v v 1	3,433	1,079	31/0	(547)	(27/0)	3,031	+/0

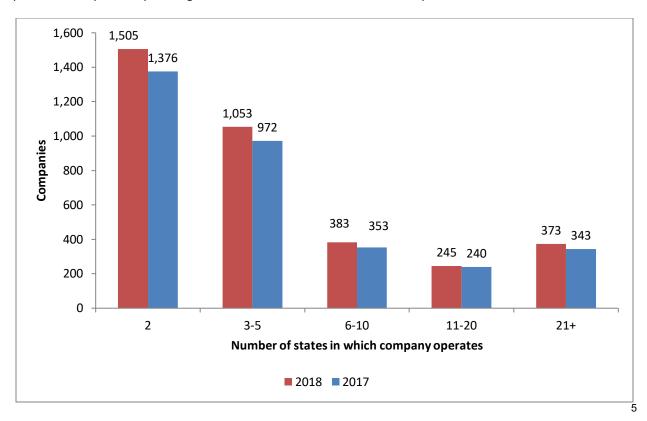
### MLOs Operating in More Than One State

There were 107,580 state-licensed MLOs operating in just one state in 2018, an increase of 3.3 percent from 2017. The number operating in more than ten states increased 7.9 percent.



### Companies Operating in More Than One State

There were 14,013 state-licensed companies operating in just one state in 2018, an increase of 3.1 percent. Companies operating in more than ten states increased 6.0 percent.



## 2018 Mortgage Licensing Activities Company Licenses

Alabama Alaska Arizona Arkansas California DBO California DRE Colorado Connecticut Delaware District of Columbia Florida Georgia Guam Hawaii Idaho Illinois Indiana DFI Indiana SOS Iowa Kansas	81 41 218 61 342 809 290 87 56 66 616 225 5 58 99 105 40 34 123	Approved  75  40  188  49  230  541  281  71  41  59  567  204  1  47  63  93  38  29	Denied   -	Withdrawn  4  2  59  7  116  276  5  18  11  1  50  37  3  8  48  15	Revoked  78 2 - 1 - 3 2	## Surrendered    47	Terminated  16 2 24 5 - 505 63 18 11 23 121 49 - 28
Alabama Alaska Arizona Arkansas California DBO California DRE Colorado Connecticut Delaware District of Columbia Florida Georgia Guam Hawaii Idaho Illinois Indiana DFI Indiana SOS Iowa Kansas	81 41 218 61 342 809 290 87 56 66 616 225 5 5 58 99 105 40 34	75 40 188 49 230 541 281 71 41 59 567 204 1 47 63 93 38	- - - - 2 - 1 - - 5 2 - -	4 2 59 7 116 276 5 18 11 1 50 37 3 8	- - - 78 2 - 1 - - 3 2	47 17 87 29 65  14 35 26 26 101 81 	16 2 24 5 - 505 63 18 11 23 121 49 -
Alaska Arizona Arkansas California DBO California DRE Colorado Connecticut Delaware District of Columbia Florida Georgia Guam Hawaii Idaho Illinois Indiana DFI Indiana SOS Iowa Kansas	41 218 61 342 809 290 87 56 66 616 225 5 58 99 105 40 34 123	40 188 49 230 541 281 71 41 59 567 204 1 47 63 93 38	- - - 2 - 1 - - 5 2 -	2 59 7 116 276 5 18 11 1 50 37 3 8	- - 78 2 - 1 - - 3 2	17 87 29 65 - 14 35 26 26 101 81 -	2 24 5 - 505 63 18 11 23 121 49 -
Arizona Arkansas California DBO California DRE Colorado Connecticut Delaware District of Columbia Florida Georgia Guam Hawaii Idaho Illinois Indiana DFI Indiana SOS Iowa Kansas	218 61 342 809 290 87 56 66 616 225 5 58 99 105 40 34 123	188 49 230 541 281 71 41 59 567 204 1 47 63 93	- - 2 - 1 - - 5 2 - - -	59 7 116 276 5 18 11 1 50 37 3 8	- 78 2 - 1 - - 3 2	87 29 65 - 14 35 26 26 101 81 -	24 5 - 505 63 18 11 23 121 49 -
Arkansas California DBO California DRE Colorado Connecticut Delaware District of Columbia Florida Georgia Guam Hawaii Idaho Illinois Indiana DFI Indiana SOS Iowa Kansas	61 342 809 290 87 56 66 616 225 5 58 99 105 40 34 123	49 230 541 281 71 41 59 567 204 1 47 63 93	- 2 - 1 - - 5 2 - -	7 116 276 5 18 11 1 1 50 37 3 8 48	- 78 2 - 1 - - 3 2	29 65 - 14 35 26 26 101 81 -	5 505 63 18 11 23 121 49
California DBO California DRE Colorado Connecticut Delaware District of Columbia Florida Georgia Guam Hawaii Idaho Illinois Indiana DFI Indiana SOS Iowa Kansas	342 809 290 87 56 66 616 225 5 58 99 105 40 34 123	230 541 281 71 41 59 567 204 1 47 63 93	- 2 - 1 - - 5 2 - -	116 276 5 18 11 1 1 50 37 3 8	78 2 - 1 - 3 2 -	65 - 14 35 26 26 101 81 - 15	- 505 63 18 11 23 121 49 -
California DRE Colorado Connecticut Delaware District of Columbia Florida Georgia Guam Hawaii Idaho Illinois Indiana DFI Indiana SOS Iowa Kansas	809 290 87 56 66 616 225 5 5 58 99 105 40 34	541 281 71 41 59 567 204 1 47 63 93	2 - 1 - - 5 2 - -	276 5 18 11 1 50 37 3 8	2 - 1 - - 3 2 -	- 14 35 26 26 101 81 -	63 18 11 23 121 49 -
Colorado Connecticut Delaware District of Columbia Florida Georgia Guam Hawaii Idaho Illinois Indiana DFI Indiana SOS Iowa Kansas	290 87 56 66 616 225 5 5 58 99 105 40 34	281 71 41 59 567 204 1 47 63 93	- 1 - - 5 2 - - -	5 18 11 1 50 37 3 8 48	- 1 - - 3 2 -	35 26 26 101 81 - 15	63 18 11 23 121 49 -
Connecticut Delaware District of Columbia Florida Georgia Guam Hawaii Idaho Illinois Indiana DFI Indiana SOS Iowa Kansas	87 56 66 616 225 5 58 99 105 40 34	71 41 59 567 204 1 47 63 93	1 - - 5 2 - - -	18 11 1 50 37 3 8 48	1 - - 3 2 -	35 26 26 101 81 - 15	18 11 23 121 49 -
Delaware District of Columbia Florida Georgia Guam Hawaii Idaho Illinois Indiana DFI Indiana SOS Iowa Kansas	56 66 616 225 5 58 99 105 40 34	41 59 567 204 1 47 63 93	- 5 2 - -	11 1 50 37 3 8 8	- 3 2 -	26 26 101 81 - 15	11 23 121 49 -
District of Columbia Florida Georgia Guam Hawaii Idaho Illinois Indiana DFI Indiana SOS Iowa Kansas	66 616 225 5 58 99 105 40 34	59 567 204 1 47 63 93 38	- 5 2 - - -	1 50 37 3 8 48	- 3 2 -	26 101 81 - 15	23 121 49 - 28
Florida Georgia Guam Hawaii Idaho Illinois Indiana DFI Indiana SOS Iowa Kansas	616 225 5 58 99 105 40 34 123	567 204 1 47 63 93 38	5 2 - - -	50 37 3 8 48	3 2 -	101 81 - 15	121 49 - 28
Georgia Guam Hawaii Idaho Illinois Indiana DFI Indiana SOS Iowa Kansas	225 5 58 99 105 40 34 123	204 1 47 63 93 38	- - - -	37 3 8 48	- -	81 - 15	49 - 28
Guam Hawaii Idaho Illinois Indiana DFI Indiana SOS Iowa Kansas	5 58 99 105 40 34 123	1 47 63 93 38	- _2 -	3 8 48	-	- 15	- 28
Hawaii Idaho Illinois Indiana DFI Indiana SOS Iowa Kansas	58 99 105 40 34 123	47 63 93 38	_2 - -	8 48	-	15	28
Idaho Illinois Indiana DFI Indiana SOS Iowa Kansas	99 105 40 34 123	63 93 38	-	48			
Illinois Indiana DFI Indiana SOS Iowa Kansas	105 40 34 123	93 38	-		-	10	
Indiana DFI Indiana SOS Iowa Kansas	40 34 123	38		15		19	10
Indiana SOS Iowa Kansas	34 123			13	1	61	28
Iowa Kansas	123	29	-	4	-	37	56
Kansas		23	-	5	-	10	9
	The second secon	105	-	11	1	59	21
14 1 1	78	65	-	5	-	41	15
Kentucky	62	59	-	6	-	29	10
Louisiana	72	72	-	4	-	21	13
Maine	53	58	-	2	-	16	6
Maryland	90	75	1	15	-	42	29
Massachusetts	128	78	-	48	-	24	9
Michigan	197	170	-	24	-	70	33
Minnesota	148	144	-	16	-	55	10
Mississippi	54	54	-	1	-	21	11
Missouri	72	60	-	17	-	79	18
Montana	82	76	-	1	-	26	6
Nebraska	61	46	-	11	-	39	5
Nevada	140	96	-	46	-	44	7
New Hampshire	53	45	-	5	-	18	5
New Jersey	83	79	-	7	-	31	36
New Mexico	49	45	-	1	-	26	14
New York	67	29	-	50	-	39	40
North Carolina	116	90	-	25	-	37	29
North Dakota	59	50	-	5	-	24	29
Ohio	117	127	-	19	-	33	18
Oklahoma DCC	124	118	_	6	_	63	18
Oregon	183	293	_	11	_	67	29
Pennsylvania	306	282	-	15	-	59	24
Puerto Rico	10	12	_	2	_	-	5
Rhode Island	85	72	_	4	4	31	
South Carolina BFI	95	90	-	3	- +	33	11
South Carolina DCA	66	59	-	8		9	4
South Dakota	41	39		7		22	9
Tennessee	101	91	- 3	7	-	27	36
Texas SML	419	355	-	126		83	71

## 2018 Mortgage Licensing Activities Company Licenses

State Agency	New	Applications Processed			License Expirations			
State Agency	Applications	Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated	
Utah DFI	30	26	-	4	-	12	2	
Utah DRE	123	99	-	9	-	36	29	
Vermont	76	62	-	15	-	48	-	
Virgin Islands	9	8	-	-	-	-	-	
Virginia	153	109	1	59	4	64	17	
Washington	172	129	-	21	2	50	21	
West Virginia	49	37	-	11	-	22	23	
Wisconsin	100	85	-	9	2	46	13	
Wyoming	42	36	-	9	-	19	6	
National	7,321	6,242	15	1,314	100	2,135	1,650	

#### **Notes**

- 1. Texas OCCC did not manage mortgage company licensing through NMLS in 2018Q4.
- 2. The Hawaii Division of Financial Institutions has indicated that it is not able to release the number of license applications denied.

#### **Definitions**

**Approved:** Status assigned when regulator has reviewed the license/registration application and decided to issue a license to the applicant through NMLS.

**Denied:** Status assigned when a regulator has reviewed the license/registration application and determined that sufficient grounds exist to deny the request. This status may also be used by regulators who deny a renewal request for license.

**Withdrawn:** Status assigned when an applicant has been approved to voluntarily withdraw their application or has not responded to regulator requests for additional information within a timely manner.

**Revoked:** Status assigned when a regulator has taken action to revoke the license/registration. Pursuant to federal SAFE legislation, placement of a MLO license into this status will render the MLO unable to obtain or maintain a license to conduct mortgage business in any jurisdiction.

Surrendered: Status assigned when a regulator approved a surrender/cancellation request submitted by the licensee/registrant.

Terminated: Status assigned when a regulator expires a license/registration.

## 2018 Mortgage Licensing Activities Individual MLO Licenses

State Agency	New	Applic	cations Pro	cessed	Lice	nse Expirat	ions
State Agency	Applications	Approved	Denied	Withdrawn	Revoked	Surrendered	Terminated
Alabama	3,141	3,090	1	139	2	266	2,569
Alaska	679	632	1	61	-	144	558
Arizona	4,405	4,139	-	455	-	273	2,987
Arkansas	2,343	2,546	-	195	-	2,563	33
California DBO	8,339	8,341	16	540	3	551	7,536
California DRE	2,073	1,105	12	76	7	2	2,609
Colorado	4,434	3,965	9	304	-	28	2,960
Connecticut	2,035	2,082	1	121	1	253	2,312
Delaware	1,485	1,387	-	71	-	408	1,025
District of Columbia	1,211	1,194	-	1	-	136	1,199
Florida	9,489	9,125	187	627	1	732	5,012
Georgia	5,598	5,353	30	786	17	770	3,106
Guam	10	2	-	8	-	-	2
Hawaii	720	669	_1	49	1	98	595
Idaho	1,692	1,474	2	312	-	337	894
Illinois	4,507	4,249	1	338	9	327	3,481
Indiana DFI	3,736	3,629	_	130	-	197	2,506
Indiana SOS	204	163	-	35	1	33	146
Iowa	1,945	1,970	-	1	1	212	1,543
Kansas	1,964	1,895	1	114	1	192	1,623
Kentucky	3,146	3,044		146	1	3,203	588
Louisiana	2,688	3,067	-	18	-	214	2,362
Maine	1,319	1,364	_	74	_	134	1,146
Maryland	3,718	3,543		420		287	3,033
Massachusetts	2,356	2,207	-	196	1	255	2,155
Michigan	4,014	3,560	3	650		471	2,793
Minnesota	2,460	1,942		51	-	159	1,175
Mississippi	1,900	1,873	_	53	_	2,025	239
Missouri	3,146	3,021	-	246		230	2,227
Montana	993	1,061	_	12	-	146	814
Nebraska	1,271	1,217	9	148	-	179	899
Nevada	3,197	2,523	-	823	-	188	1,691
New Hampshire	1,341	1,277	_	96		1,401	247
New Jersey	3,554	3,301	_	616	1	431	3,113
New Mexico	1,742	1,750	_	28	-	152	1,561
New York	2,457	1,860	2	729	_	228	1,876
North Carolina	4,336	4,101	-	338		447	3,964
North Dakota	875	869	_	21	1	230	839
Ohio	4,021	4,271	1	107	2	439	6,267
Oklahoma DCC	2,162	2,205		4		222	1,798
Oregon	3,280	3,202	-	127	-	238	2,513
				165		495	
Pennsylvania Puerto Rico	3,911 55	3,803 57	-	7	-	493	3,868 77
Rhode Island	902	961		30	-	221	861
			-				
South Carolina BFI	4,229	4,286	-	254	-	277	1,215
South Carolina DCA	283	232	-	60	-	19	107
South Dakota	1,012	897	- 10	40	- 1	237	831
Tennessee	3,618	3,747	19	60	1	218	3,107
Texas OCCC	141	96	-	49	-	10	210

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Texas SML	7,388	7,257	9	975	2	497	5,423	
Utah DFI	115	62	1	59	-	8	50	
Utah DRE	1,240	1,171	4	55	2	121	963	
Vermont	707	684	-	31	-	140	536	
Virgin Islands	48	46	-	5	-	4	42	
Virginia	4,446	4,157	1	611	-	381	3,889	
Washington	4,291	4,070	5	232	2	425	4,031	
West Virginia	1,416	1,118	-	98	1	106	508	
Wisconsin	2,491	2,453	1	62	5	237	2,235	
Wyoming	1,079	1,052	22	99	-	135	850	
National	151,358	144,417	338	12,158	63	22,334	112,799	

#### **Notes**

1. The Hawaii Division of Financial Institutions has indicated that it is not able to release the number of license applications denied.

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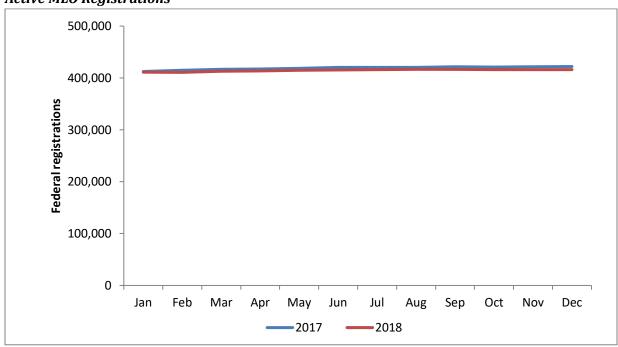
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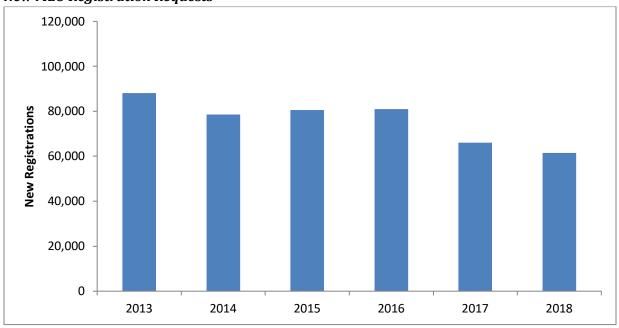
## 3. Federally Registered Mortgage Loan Originators

Registrant Type	Entities	Annual Growth
Institutions	9,196	-3.1%
MLOs	415,517	-1.5%

### **Active MLO Registrations**



### New MLO Registration Requests



# Federally Registered Mortgage Loan Originators As of December 31, 2018

State	Total	Annual growth
Alabama	6,935	0.2%
Alaska	693	-4.1%
Arizona	9,709	-5.8%
Arkansas	4,441	2.4%
California	42,189	-0.3%
Colorado	8,467	0.3%
Connecticut	6,164	0.9%
Delaware	1,540	0.5%
District of Columbia	1,135	-4.6%
Florida	27,009	-1.1%
Georgia	9,798	-0.6%
Guam	108	-13.6%
Hawaii	1,950	0.2%
Idaho	2,749	3.5%
Illinois	18,060	-2.6%
Indiana	8,651	-0.9%
Iowa	5,869	-5.9%
Kansas	4,299	-0.5%
Kentucky	6,109	-2.8%
Louisiana	5,623	-8.9%
Maine	1,933	0.2%
Maryland	6,689	-6.3%
Massachusetts	10,692	1.4%
Michigan	13,399	-1.8%
Minnesota	8,742	-3.6%
Mississippi	3,749	0.9%
Missouri	9,243	0.0%

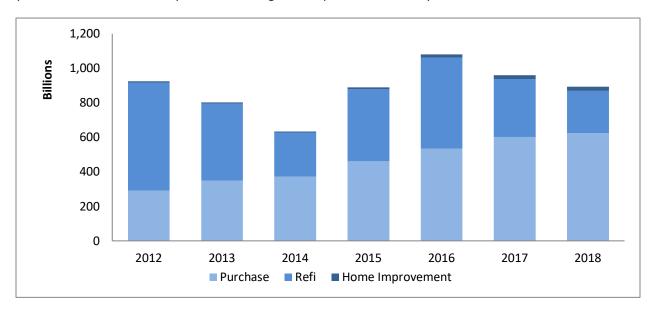
State	Total	Annual growth
Montana		
	1,504	-0.4%
Nebraska	3,361	-5.2%
Nevada	2,713	-0.3%
New Hampshire	1,807	0.0%
New Jersey	12,370	-2.7%
New Mexico	1,859	3.0%
New York	24,824	-3.3%
North Carolina	13,211	0.1%
North Dakota	1,223	2.0%
Ohio	17,603	-1.3%
Oklahoma	4,662	-5.3%
Oregon	5,894	-5.9%
Pennsylvania	18,702	-0.9%
Puerto Rico	749	-3.7%
Rhode Island	1,943	5.1%
South Carolina	5,000	-0.3%
South Dakota	1,403	3.4%
Tennessee	8,158	0.8%
Texas	24,721	-3.3%
Utah	4,664	4.3%
Vermont	863	1.6%
Virgin Islands	71	-7.8%
Virginia	10,963	-4.2%
Washington	10,222	1.9%
West Virginia	1,836	0.2%
Wisconsin	8,610	-2.1%
Wyoming	997	-0.9%

NOTE: The number of MLOs in each state is determined by the work address provided in each MLO's record.

## 4. Mortgage Call Report

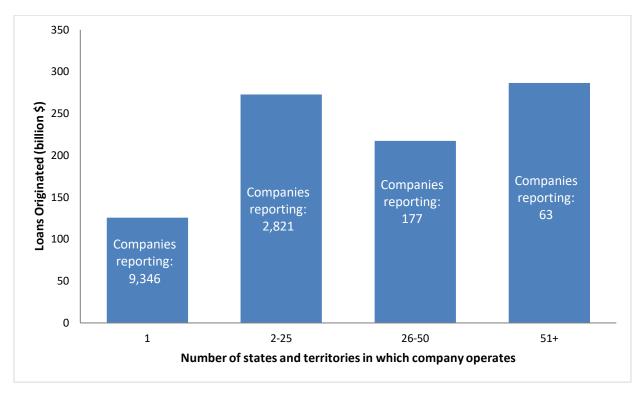
### Loan Origination by Purpose

Forward loan originations reported by state-licensed companies decreased by 6.9 percent over the year. The volume of home purchase loans grew 3.6 percent over the year.



### Loan Origination by Number of States in which the Company Operates

Companies operating in one state originated 14 percent of loans reported in 2018 NMLS Mortgage Call Reports. Companies who operate in over 25 states originated 56 percent of the total.



## 2018 Mortgage Call Report Data Loans by Purpose

	Loan Count	Loan Amount	Loan Count		Loan Count
\$1,212,139,347	4,516	\$10,469,240	69	\$446,865,449	1,944
					10,884
\$1,691,776,006					4,981
					40,447
\$105,127,429,729			18,004		190,600
	· · · · · · · · · · · · · · · · · · ·				43,049
	· · · · · · · · · · · · · · · · · · ·				7,071
					2,069
					3,020
					69,167
					35,750
					46
					4,169
					4,637
				1 1 1	7,255
					27,136
	· · · · · · · · · · · · · · · · · · ·				17,102
					5,512
					8,343
	,				11,120
					19,121
	,				21,916
	· · · · · · · · · · · · · · · · · · ·				3,316
					34,137
					15,587
					16,510
					4,870
	· · · · · · · · · · · · · · · · · · ·				2,438
					27,773
					1,067
					3,560
	· · · · · · · · · · · · · · · · · · ·				4,829
					23,474
					5,584
					19,733
					27,101
					22,214
					6,536
					19,668
					25,683
					3,000
					2,800
					13,592
					1,313
					19,900 65,782
					16,420
					25,777
					1 174
					1,174
					38,204
					10,343
					2,879 1,598
	\$5,461,061,434 \$1,691,776,006 \$24,776,015,708	\$5,461,061,434	\$5,461,061,434 \$1,691,776,006 \$11,646 \$30,522,334 \$24,776,015,708 \$106,367 \$591,808,762 \$105,127,429,729 263,836 \$10,358,154,471 \$24,687,969,62 79,557 \$1,026,823,644 \$5,966,450,490 25,073 \$107,585,067 \$2,449,362,018 4,885 \$54,206,302 \$2,453,091,087 10,186 \$38,667,310 \$51,696,336,407 223,610 \$1,186,369,154 \$20,167,016,646 93,474 \$353,609,713 \$3,987,167,580 8,370 \$15,72,515,215 9,950 \$33,673,842 \$3,987,167,580 \$3,987,17,12,991 19,207 \$1,32,759 \$18,515,146,024 81,943 \$814,267,822 \$9,196,799,876 \$5,907 \$212,140,466 \$2,169,377,676 12,069 \$55,772,858 \$4,335,302,417 26,693 \$4,335,302,417 26,693 \$4,335,302,417 26,693 \$4,385,302,417 \$26,693 \$4,385,302,417 \$26,693 \$4,385,302,417 \$26,693 \$4,385,302,417 \$26,693 \$4,385,302,417 \$26,693 \$4,385,302,417 \$26,693 \$4,385,302,417 \$26,693 \$4,385,302,417 \$26,693 \$4,385,302,417 \$26,693 \$4,385,302,417 \$26,693 \$4,385,302,417 \$26,693 \$48,064,897 \$3,17,790,925,917 \$58,611 \$210,681,631 \$11,722,416,555 70,087 \$307,421,519 \$8,977,533,408 \$40,042 \$245,906,093 \$7,199,506,841 41,223 \$252,910,590 \$7,199,506,841 41,223 \$252,910,590 \$7,199,506,841 41,223 \$252,910,590 \$7,199,506,841 41,223 \$252,910,590 \$7,199,506,841 41,223 \$252,910,590 \$7,199,506,841 41,223 \$252,910,590 \$7,199,506,841 41,223 \$252,910,590 \$7,199,506,841 41,223 \$252,910,590 \$7,199,506,841 41,223 \$252,910,590 \$7,199,506,841 41,223 \$252,910,590 \$7,199,506,841 41,223 \$252,910,590 \$7,199,506,841 41,223 \$252,910,590 \$7,199,506,841 41,233 \$252,910,590 \$7,199,506,841 41,233 \$248,68,413 \$11,418,545,533 44,333 \$11,464,162 \$3,305,543,550 \$2,182 \$2,87,346,040,485 \$3,164,761,263 \$3,765,507,953 \$11,641,667 \$3,301,251,983 \$11,418,545,733 \$44,333 \$412,543,812 \$11,406,338,778 \$40,490,485 \$311,406,338,778 \$40,490,485 \$311,406,338,778 \$41,640,473,39 \$111,633,088 \$40,490,485 \$311,418,545,733 \$44,213,188 \$311,347,616,179 \$3,896 \$621,176,776 \$16,539,800,670 \$3,793,141 \$49,372 \$53,386,797 \$11,641,087 \$50,418 \$40,492,887 \$11,184,848 \$41,248,065 \$26,982 \$115,313,787 \$11,245,749,329 \$8,164 \$13,052,114	\$5,461,061,434 31,496 \$130,339,004 931 \$1.691,776,006 11,646 \$30,522,334 265 \$24,776,015,708 106,367 \$591,808,762 2,984 \$105,127,429,729 263,836 \$10,388,184,471 18,004 \$24,687,969,962 79,557 \$1,026,823,644 3,777 \$5,966,450,490 25,073 \$107,585,067 448 \$24,49,362,018 4,885 \$42,06,302 136 \$2,449,362,018 4,885 \$42,06,302 136 \$2,453,091,087 10,186 \$38,667,310 133 \$51,696,336,407 223,610 \$1,186,369,154 6,424 \$20,167,016,646 93,474 \$353,609,713 2,052 \$5,316,769 18 \$781,618 10 \$3,987,167,580 8,370 \$158,002,705 363 \$1,572,515,215 9,950 \$33,673,842 340 \$3,917,172,991 19,207 \$91,332,759 506 \$18,515,146,024 81,943 \$814,267,822 3,690 \$9,196,799,876 55,907 \$212,140,466 1,876 \$2,169,377,676 12,069 \$55,772,688 375 \$43,353,02,417 26,693 \$68,064,897 631 \$5,193,296,887 28,359 \$65,759,012 583 \$14,611,185,582 42,763 \$49,913,329 1,452 \$17,790,925,917 583,361 \$210,681,631 905 \$1,1867,831,887,815,381 8,887 \$24,868,413 124 \$11,722,416,555 70,087 \$307,421,519 2,391 \$8,977,533,408 40,042 \$245,906,093 1,027 \$7,199,506,841 41,223 \$252,910,590 1,560 \$1,033,386,057 4,557 \$45,677,463 212 \$1,033,386,057 4,557 \$45,677,463 212 \$1,033,386,057 4,557 \$45,677,463 212 \$1,033,386,057 4,557 \$45,677,463 212 \$1,033,386,057 4,557 \$45,677,463 212 \$1,033,386,057 4,557 \$45,677,463 212 \$1,033,386,057 4,557 \$45,677,463 212 \$1,033,386,057 4,557 \$45,677,463 212 \$1,033,386,057 4,557 \$45,677,463 212 \$1,033,386,057 4,557 \$45,677,463 212 \$1,060,857,478 7,228 \$27,145,404 199 \$3,226,614,822 13,178 \$53,570,553 263 \$1,647,2363 44,333 \$412,583,812 \$1,641,60,838,778 \$7,199,506,841 41,223 \$252,910,590 1,560 \$1,500,877,199,506,841 41,223 \$252,910,590 1,560 \$1,500,877,199,506,841 41,223 \$252,910,590 1,560 \$1,500,877,199,506,841 41,223 \$252,910,590 1,560 \$1,500,877,199,506,841 41,223 \$252,910,590 1,560 \$1,500,877,199,506,841 41,223 \$252,910,590 1,560 \$1,500,877,199,506,841 41,233 \$252,910,590 1,560 \$1,500,877,199,506,841 41,233 \$252,910,590 1,560 \$1,500,877,199,506,841 41,233 \$252,910,590 1,560 \$1,500,877,199,506,841 41,233 \$252,910,590 1,560 \$1,500,877,199,506,841 41,243 \$25	\$5,461,061,434

### 2018 Mortgage Call Report Data Loan Averages

		Total	Average Loan	MLOs with 1	Average Loans	Median Loans	
State	Total Amount (\$)	Count (#)	Amount (\$)	or more loans	Per MLO (#)	Per MLO (#)	
AK	\$1,679,972,266	6,575	\$255,509	923	7	2	
AL	\$7,441,159,914	43,728	\$170,169	5,718	8	3	
AR	\$2,455,616,768	17,082	\$143,755	2,876	6	2	
AZ	\$34,328,379,096	151,318	\$226,862	11,605	13	4	
CA	\$186,809,446,866	482,526	\$387,149	34,592	14	6	
CO	\$37,942,016,482	128,550	\$295,154	10,153	13	4	
CT	\$7,866,783,132	32,866	\$239,359	4,074	8	3	
DC	\$3,321,707,492	7,181	\$462,569	1,808	4	2	
DE	\$3,130,906,683	13,481	\$232,246	2,076	6	2	
FL	\$67,689,389,854	302,520	\$223,752	21,722	14	6	
GA	\$27,279,788,508	131,937	\$206,764	11,547	11	5	
GU	\$13,674,344	74	\$184,788	6	12	8	
HI	\$5,984,903,840	13,032	\$459,247	1,380	9	3	
IA	\$2,284,103,873	15,048	\$151,788	2,745	5	2	
ID	\$5,471,154,194	27,293	\$200,460	2,678	10		
IL	\$25,119,815,337	113,503	\$221,314	9,948	11	3	
IN	\$11,932,853,781	75,298	\$158,475	7,596	10		
KS	\$3,143,301,850	18,144	\$173,242	3,221	6		
KY	\$5,722,218,439	35,893	\$159,424	4,707	8		
LA	\$7,230,907,585	40,591	\$178,141	4,661	9	3	
MA	\$20,719,950,643	63,841	\$324,556	5,745	11	4	
MD	\$23,955,750,758	81,622	\$293,496	8,923	9		
ME	\$2,572,786,598	12,460	\$206,484	2,133	6	2	
MI	\$17,499,162,422	107,180	\$163,269	9,106	12	5	
MN	\$12,542,005,721	56,954	\$220,213	4,100	14	6	
MO	\$10,205,871,556	59,720	\$170,895	5,907	10		
MS	\$2,296,054,748	16,409	\$139,927	2,623		2	
MT	\$1,624,508,669	7,360	\$220,721	1,354	5	2	
NC	\$23,831,914,142	112,487	\$211,864	9,967	11	4	
ND	\$694,658,270	3,647	\$190,474	913			
NE	\$1,834,306,940	11,071	\$165,686	1,800			
NH	\$4,367,035,475	18,360		2,521	7		
NJ	\$26,800,211,856	94,558					
NM	\$4,081,666,366	23,748					
NV	\$16,490,864,936	66,876	\$246,589	5,574	12	4	
NY	\$28,244,282,766	96,893	\$291,500			7	
ОН	\$14,748,259,020	91,930				4	
OK	\$4,853,447,571	29,773					
OR	\$17,127,145,484	62,309					
PA	\$21,654,534,277	109,695		10,463			
PR	\$703,815,001	5,964		240		20	
RI	\$2,660,494,929	12,024	\$221,265		7		
SC	\$11,943,696,892	62,281	\$191,771	6,199			
SD	\$842,171,543		\$180,569				
TN	\$13,565,680,345			7,862			
TX	\$70,677,999,129						
UT	\$17,593,785,924	68,808					
VA	\$27,887,809,504	98,468			10		
VI	\$100,787,340					11	
VT	\$938,616,632	4,591	\$204,447				
WA	\$37,046,801,436	117,975				4	
WI	\$6,763,853,934	38,244	\$176,861	4,967	8		
WV	\$1,704,758,060						
WY	\$1,075,163,720	5,569	\$193,062	1,135	5	2	