

Mortgage Daily Subscriber Kit

June 2012

MortgageDaily.com | SubscriptionHelp@MortgageDaily.com | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219



Contents

About Mortgage Daily	page 3
Subscriber Comments	page 4
Popular news subjects	page 5
Mortgage industry data and resources	page 6
Mortgage Statistics	page 8
Sample Litigation News headlines	page 10
Sample Mortgage Loan Servicing headlines	page 11
Sample Mortgage Origination headlines	page 12
Sample Mortgage Employment headlines	page 13
Sample Appraisal News headlines	page 14
Sample Mortgage Compliance headlines	page 15
Sample Mortgage Branch headlines	page 16
Sample Mortgage Fraud headlines	page 17
Complete Alphabetical Listing by Subject	page 18
Special Media Content.....	page 22

MortgageDaily.com | SubscriptionHelp@MortgageDaily.com | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219



[CurrentHeadlines](#) | [PurchaseSubscription](#) | 214.521.1300

Thank you for your interest in *MortgageDaily.com*.

We launched in 1999 and have grown to become a dominant online news source for the mortgage industry.

You'll find around 16,000 pages of mortgage news pages published during the past decade. In addition to stories reported by more than 20 of our journalists, we have published articles written by industry experts, attorneys and reporters from other news publications.

Our coverage focuses on issues, legislation and litigation that impact real estate finance. We also provide a variety of statistics on the mortgage industry and individual players including originations, delinquency and mortgage-backed securities.

We also report about underwriting changes, FHA policies and changes for sellers and servicers approved by Fannie Mae, Freddie Mac and Ginnie Mae.

We track mergers, failures and successful players.

Related publications include [MortgageChronicle.com](#), [Fraudblogger.com](#), and [MobileMortgageNews.com](#).

[MortgageDaily.com](#) | [SubscriptionHelp@MortgageDaily.com](#) | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219



[CurrentHeadlines](#) | [PurchaseSubscription](#) | 214.521.1300

Subscriber Comments

Ryan C. Nelson, Branch Manager, Academy Mortgage Corp.:

We use Mortgage Daily as our primary source of information for all our staff and affiliate partners to keep everyone informed on the latest events, trends and news surrounding the mortgage industry. There is nothing better in the marketplace to keep you up to date.

Jeff Johnson, Branch Manager, Platinum Home Mortgage Corp.:

I read it every day it helps me stay in tune ... I'm a huge fan.

JR McDonald, Realinterest:

I really enjoy all the articles that Mortgage Daily has.

Mark Lyons, The William Fall Group:

I find value in your publication and appreciate the research you do.

Paul Van Valkenburg:

Your publication is first-rate.

Joe J.:

I enjoy your publication.

[MortgageDaily.com](#) | [SubscriptionHelp@MortgageDaily.com](#) | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219



[CurrentHeadlines](#) | [PurchaseSubscription](#) | 214.521.1300

Popular News Subjects

Among the most-read stories are those about the following subjects:

Mortgage Litigation News

www.mortgagedaily.com/Legal.asp

Mortgage Servicing News

www.mortgagedaily.com/Servicing.asp

Mortgage Production News

www.mortgagedaily.com/Fundings.asp

Mortgage Employment News

www.mortgagedaily.com/MortgageEmployment.asp

Appraisal News

www.mortgagedaily.com/news/Appraisals.asp

Mortgage Compliance News

www.mortgagedaily.com/Compliance.asp

Mortgage Branch News

www.mortgagedaily.com/NetBranch.asp

Mortgage Fraud Activity

www.mortgagedaily.com/MortgageFraud.asp

Mergers & Acquisitions

www.mortgagedaily.com/MortgageGraveyard.asp

MortgageDaily.com | SubscriptionHelp@MortgageDaily.com | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219



[CurrentHeadlines](#) | [PurchaseSubscription](#) | 214.521.1300

Mortgage Industry Data and Resources

Statistics Among dozens of statistics categories are: originations, refinances, market share, delinquency, foreclosures, ARM indices, mortgage banking profits, mortgage employment data and MBS statistics. <http://www.mortgagedaily.com/Statistics.asp>

Mortgage Employment Index Mortgage employment data reflecting mortgage layoffs, hirings and mortgage company closings generally involving at least 50 people. <http://www.mortgagedaily.com/MortgageEmploymentIndex.asp>

Mortgage Litigation Index Data on defendants, plaintiffs, courts, dollar amounts, case titles, numbers, and dates, plus case overviews. <http://www.mortgagedaily.com/MortgageLitigationReport.asp>

Biggest Mortgage Firms We have put together a directory of the biggest mortgage industry players including originators, servicers and government sponsored enterprises. More than 40 companies are listed in the directory. <http://www.mortgagedaily.com/Companies.asp>

Mortgage Directories Specialty directories with website and news links including Mortgage Branch Directory, AMC Directory, Trade Associations, Commercial and Correspondent Lenders, Ginnie Mae issuers, Pricing Engines, Servicers, Warehouse and Wholesale Lenders. <http://www.mortgagedaily.com/MortgageDirectories.asp>

Mortgage Licensing by State Table of licensing agencies by state, including contact and Web site information. <http://www.mortgagedaily.com/LicensingAgencies.asp> (subscription required)

Conference Calendar A calendar of the nation's mortgage industry conferences and links to registration information. <http://www.mortgagedaily.com/ConferenceSchedule.asp>

News by State Browse mortgage news according to the state of your choice. <http://www.mortgagedaily.com/State.asp>

MortgageDaily.com | SubscriptionHelp@MortgageDaily.com | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219

ARM Indices Includes the current index for the COFI, 6-month LIBOR, MTA, 1-year Treasury, and ARM share. <http://www.mortgagedaily.com/ARMindexes.asp> (subscription required)

Compliance Guide A table guide of bank and mortgage regulators, regulations and regulatory action information. Coverage of regulatory legislation and testimony. <http://www.mortgagedaily.com/ComplianceGuide.asp> (subscription required)

Mortgage Graveyard Dedicated to tracking failed, closed and acquired mortgage-related entities since 1998. <http://www.mortgagedaily.com/MortgageGraveyard.asp>

Mortgage Graphs Includes data on HAMPs, Mortgage Market Index, foreclosures, originations, servicing, litigation, fraud, FHA endorsements, and regulatory actions. <http://www.mortgagedaily.com/MortgageGraphs.asp>



[CurrentHeadlines](#) | [PurchaseSubscription](#) | 214.521.1300

Mortgage Statistics

[Alt-A Originations Statistics](#)

1998 to 2006

[ARM Resets](#)

2007 to 2009

[ARM Indices](#)

current

[Bankruptcies Statistics](#)

2006 to 2011

[CMBS Issuance Statistics](#)

2000 to 2012

[Credit Score Statistics](#)

2008

[Commercial Delinquency Statistics](#)

2007 to 2009

[Commercial Mortgage Origination Statistics](#)

2006 to 2012

[Commercial Mortgages Outstanding](#)

2000 to 2011

[Commercial Mortgage Statistics](#)

2000 to 2014

[Commercial Mortgage Servicer Statistics](#)

2002, 2007, 2008, 2009, 2010 and 2011

[Credit Scores](#)

2008, 2011 to 2012

[Debt-to-Income Ratios](#)

2011 to 2012

[Delinquency Statistics](#)

1986 to 2012

[Employment Statistics](#)

2002 to 2011

[Failed and Acquired Companies](#)

1998 to 2012

[FHA Approval Requirements](#)

current

[FHA Mortgagee Actions](#)

2000 to 2010

[FHA Originations](#)

1990 to 2012

[Foreclosures Statistics](#)

2000 to 2012

[Foreclosure Prevention Links and Resources](#)

current

[Fraud Statistics](#)

2003 to 2011

[Government Mortgage Links and Resources](#)

current

[GSE statistics](#)

2001 to 2012

[Home Equity Delinquency](#)

2003 to 2012

[Licensing Agencies by State](#)

current

[Licensing Requirements by State](#)

current

[MortgageDaily.com](#) | [SubscriptionHelp@MortgageDaily.com](#) | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219

[Loan Limits](#)
2002 to 2012

[Loan-to-Value Ratios](#)
2011 to 2012

[Market Share Statistics](#)
1990 to 2013

[MBS Statistics](#)
1970 to 2012

[Modification Statistics](#)
As of Jan. 29, 2010

[Mortgage Banker Statistics](#)
2003 to 2011

[Mortgage Broker Statistics](#)
1990 to 2009

[Mortgage Employment Statistics](#)
1984 to 2011

[Mortgage Fraud Statistics](#)
2003 to 2011

[Mortgage Industry Directory](#)
current

[Mortgage Industry News Archives](#)
1999 to 2012

[Mortgage Insurance Statistics](#)
2003 to 2012

[Mortgage Market Index](#)
current

[Mortgage Origination Statistics](#)
1990 to 2013

[Mortgages Outstanding Statistics \(U.S. aggregate\)](#)
1990 to 2013

[Mortgages Outstanding by State](#)
2009 to 2011

[Multifamily Mortgages Outstanding](#)
2000 to 2011

[NMLS Registrations](#)
2011

[Origination Statistics](#)
1990 to 2013

[Regulatory Actions](#)
2005 to 2009

[Residential Delinquency Statistics](#)
1986 to 2012

[Residential Mortgage Origination Statistics](#)
1990 to 2013

[Residential Mortgages Outstandings](#)
1990 to 2012

[Residential Originations by Lender](#)
2003 to 2011

[Residential Servicing Portfolios by Servicer](#)
2006 to 2012

[RMBS Issuance Statistics](#)
1990 to 2010

[Subprime & Alt-A RMBS Issuance Statistics](#)
1997 to 2008

[Suprime ARM Resets](#)
2008 and 2009

[Subprime Delinquency Statistics](#)
1999 to 2012

[Subprime Originations By Lender](#)
2003 to 2011

[Subprime-Related Lawsuit Statistics](#)
2007 and 2008

[Subprime-Related Loss Statistics](#)
2007 and 2008

[Subprime Loans Outstanding](#)
2003 to 2011

[Subprime Originations Statistics](#)
1997 to 2007

[Subprime Statistics](#)
1995 to 2011

[Thriffs Federally Supervised](#)
2006 to 2008

[Treasury Yields](#)
current

[MortgageDaily.com](#) | [SubscriptionHelp@MortgageDaily.com](#) | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219



[CurrentHeadlines](#) | [PurchaseSubscription](#) | 214.521.1300

Mortgage Litigation News

Current Litigation Headlines

<http://www.mortgagedaily.com/Legal.asp>

Lenders Defend Mortgage Compliance Practices

A legal theory for finding fault that has long been used in employment law has found its way into housing litigation. A federal appellate court has bucked the trend of imposing a three-year statute of limitations in TILA cases, while a landowner -- tasked with paying a prepayment penalty of close to \$450,000 on a \$1.6 million California property -- is fighting in court.

An opportunity for the U.S. Supreme Court to weigh in on a legal theory new to the housing industry has been lost.

Disparate impact claims -- long used in employment discrimination cases -- was proposed in a rule announced by the Housing and Urban Development department in November. HUD concluded that the *Fair Housing Act* provides for liability based on discriminatory effects without the need for a finding of intentional discrimination, thus the go-ahead for disparate impact claims.

[read story](#)

Brutal Week for Banks

Among Friday's quartet of bank failures were two financial institutions that survived the Great Depression, a bank that had been converted from a credit union and an \$0.5 billion entity.

Maternity Settlements Pile Up

Yet another settlement is being touted by the Department of Housing and Urban Development over violations of the Fair Housing Act as a result of alleged lending discrimination against women on maternity leave.

[MortgageDaily.com](#) | SubscriptionHelp@MortgageDaily.com | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219



[CurrentHeadlines](#) | [PurchaseSubscription](#) | 214.521.1300

Mortgage Loan Servicing News

Current Servicing Headlines

<http://www.mortgagedaily.com/Servicing.asp>

Serious Delinquency Eases, Foreclosures Hold

Serious delinquency on home loans improved and has not worsened in five months. The foreclosure rate, meanwhile, has not seen an increase in seven months.

The rate of residential loans that were at least 90 days past due was 6.8 percent during April.

A month earlier, the revised rate was 6.9 percent. Delinquency for March was originally reported at 7.0 percent.

[read story](#)

Distressed FHA Loan Sale Program Enhanced

Enhancements to a distressed note sale program launched two years ago by the Department of Housing and Urban Development is expected to reduce the nation's shadow inventory and benefit thousands of delinquent borrowers.

Monthly Improvement Continues at MGIC

The inventory of delinquent loans has fallen each month for nearly two years at MGIC Investment Corp., while it was the third consecutive month that new business improved.

[MortgageDaily.com](#) | SubscriptionHelp@MortgageDaily.com | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219



[CurrentHeadlines](#) | [PurchaseSubscription](#) | 214.521.1300

Mortgage Originations and Issuance

Current Origination Headlines

<http://www.mortgagedaily.com/Fundings.asp>

Refinance Business Explodes

Following the holiday week, refinance activity leapt to the highest level since early February. All categories of lending strengthened, including purchase transactions. The powerful performance was fueled by record-low mortgage rates -- though rates are likely to be higher in the next report.

Prospective borrowers were out in force this week, pushing the number of loan inquiries per loan originator up by more than a third from last week and leaving the *U.S. Mortgage Market Index* from Morteck Inc. and *Mortgage Daily* for the week ended June 8 at 267. Business was 10 percent better than the week ended June 10, 2011.

Behind the stellar performance were refinances, with refinance pricing inquiries rising 41 percent from the prior report. Refinance activity, which hasn't been this lofty since the first week of February, was up by nearly half from the same week last year.

[read story](#)

Monthly Improvement Continues at MGIC

The inventory of delinquent loans has fallen each month for nearly two years at MGIC Investment Corp., while it was the third consecutive month that new business improved.

Correspondent Growth Prompts PennyMac Hirings

Business has been so good in the correspondent lending division of Private National Mortgage Acceptance Company LLC that the company is opening a new Florida facility and recruiting new production personnel.

[MortgageDaily.com](#) | SubscriptionHelp@MortgageDaily.com | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219



[CurrentHeadlines](#) | [PurchaseSubscription](#) | 214.521.1300

Mortgage Employment News *Current Employment Headlines*

<http://www.mortgagedaily.com/MortgageEmployment.asp>

BofA Laying Off Hundreds of Modification Employees

Hundreds of employees in Florida who handle loan modifications are being laid off by Bank of America Corp. The move is in line with previous plans to reduce expenses and staffing.

The Charlotte, N.C.-based announced Project New BAC in September 2011. The strategy included expense reductions, the elimination of an entire layer of management and up to 30,000 layoffs.

As of March 31, staffing had been reduced by 11,821 employees -- including at least 1,242 in mortgage lending.

[read story](#)

Correspondent Growth Prompts PennyMac Hirings

Business has been so good in the correspondent lending division of Private National Mortgage Acceptance Company LLC that the company is opening a new Florida facility and recruiting new production personnel.

HARP Service Provider Makes Progress on Recruiting Campaign

Digital Risk disclosed in February plans to grow its staff from 1,300 to 2,300 by the end of 2012. The open positions include underwriters, attorneys and appraisers.

[MortgageDaily.com](#) | SubscriptionHelp@MortgageDaily.com | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219



[CurrentHeadlines](#) | [PurchaseSubscription](#) | 214.521.1300

Appraisal News

Current Appraisal Headlines

<http://www.mortgagedaily.com/news/Appraisals.asp>

Risk of Appraisal Fraud Diminishes

Helped by a big quarter-over-quarter decline in the risk of property valuation fraud, the risk of mortgage fraud fell to the lowest level in nearly three years. California's Central Valley also contributed to the improvement. The close correlation between the risk of fraud and foreclosure rates continued into the latest period.

The risk of mortgage fraud slipped 4 percent between the final quarter of last year and the first-three months of 2012.

Compared to the first quarter of last year, the risk of mortgage fraud was off 3 percent.

[read story](#)

Whistleblowers Cash In

Two whistleblowers have cashed in after turning in Bank of America Corp. for alleged illegal actions. The payout to one of the employees, a former appraisal manager, is nearly \$15 million. Whistleblowers are being sought, meanwhile, in an attempt to uncover illegal activities by issuers of residential mortgage-backed securities.

NovaStar Distances Itself from Subprime Era

With a new name in hand, NovaStar Financial Inc. is closing the book on its subprime mortgage past.

[MortgageDaily.com](#) | [SubscriptionHelp@MortgageDaily.com](#) | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219



[CurrentHeadlines](#) | [PurchaseSubscription](#) | 214.521.1300

Mortgage Compliance News

Current Compliance Headlines

<http://www.mortgagedaily.com/Compliance.asp>

Lenders Defend Mortgage Compliance Practices

A legal theory for finding fault that has long been used in employment law has found its way into housing litigation. A federal appellate court has bucked the trend of imposing a three-year statute of limitations in TILA cases, while a landowner -- tasked with paying a prepayment penalty of close to \$450,000 on a \$1.6 million California property -- is fighting in court.

An opportunity for the U.S. Supreme Court to weigh in on a legal theory new to the housing industry has been lost.

Disparate impact claims -- long used in employment discrimination cases -- was proposed in a rule announced by the Housing and Urban Development department in November. HUD concluded that the *Fair Housing Act* provides for liability based on discriminatory effects without the need for a finding of intentional discrimination, thus the go-ahead for disparate impact claims.

[read story](#)

Maternity Settlements Pile Up

Yet another settlement is being touted by the Department of Housing and Urban Development over violations of the *Fair Housing Act* as a result of alleged lending discrimination against women on maternity leave.

HARP Service Provider Makes Progress on Recruiting Campaign

Digital Risk disclosed in February plans to grow its staff from 1,300 to 2,300 by the end of 2012. The open positions include underwriters, attorneys and appraisers.

[MortgageDaily.com](#) | SubscriptionHelp@MortgageDaily.com | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219



[CurrentHeadlines](#) | [PurchaseSubscription](#) | 214.521.1300

Mortgage Branch News

Net branches, Retail Branches and other Mortgage Branching Opportunities

<http://www.mortgagedaily.com/NetBranch.asp>

LOs Migrate to Banks

Nearly a half million loan originators are registered in the country's national database, and around 15 percent of them operate out of California. Since the end of last year, the number of state-licensed originators has fallen while an increase was reported for originators working at financial institutions.

As of the first quarter, 482,080 mortgage loan originators were registered in the Nationwide Mortgage Licensing System and Registry, according to quarterly data.

The total reflected state-licensed originators and loan originators who are included in the federal registry. The sum was adjusted for 3,120 originators who are registered both on a state and federal basis.

[read story](#)

Mortgage Firms Expand Branch Systems

Mortgage bankers are enhancing retail presence through the addition of local branches. While much of the activity involves employees recruited to work at a new branch, some firms instead recruit entire existing branches.

Banks Hold Down Mortgage Casualties

Thanks to fewer bank failures, mortgage-related casualties fell. If the trend continues, this year's count could land under a hundred for the first time since 2006.

[MortgageDaily.com](#) | SubscriptionHelp@MortgageDaily.com | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219



[CurrentHeadlines](#) | [PurchaseSubscription](#) | 214.521.1300

Mortgage Fraud News

Illegal Flipping Schemes, Appraisal Fraud and other Mortgage Fraud

<http://www.mortgagedaily.com/MortgageFraud.asp>

Fannie Defrauded by New York Bank

A New York-based savings bank serving the Chinese community has been indicted along with former executives, loan originators and employees for defrauding the Federal National Mortgage Association.

The scheme involved "hundreds of millions of dollars" in fraudulent loans.

A 184-count indictment includes charges of residential mortgage fraud, securities fraud, grand larceny, conspiracy and falsifying business records.

[read story](#)

Risk of Appraisal Fraud Diminishes

Helped by a big quarter-over-quarter decline in the risk of property valuation fraud, the risk of mortgage fraud fell to the lowest level in nearly three years. California's Central Valley also contributed to the improvement. The close correlation between the risk of fraud and foreclosure rates continued into the latest period.

Mortgage Crimes Yield Indictments, Convictions & Prison Sentences

Prosecutors in several mortgage-related criminal cases involving hundreds of millions of dollars have produced indictments, plea agreements and convictions. Attention was drawn to some of the cases because the banks where the crooked executives worked applied for federal bailout funds. Some of the defendants have been sentenced to more than a decade in prison.

[MortgageDaily.com](#) | SubscriptionHelp@MortgageDaily.com | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219



[CurrentHeadlines](#) | [PurchaseSubscription](#) | 214.521.1300

Alphabetical Listing by Subject

<http://www.mortgagedaily.com/SiteMap.asp>

[Advertising](#)

[Alt-A](#)

[AMC directory](#) (requires [subscription](#))

[Appraisal Management Company directory](#) (requires [subscription](#))

[Appraisals](#)

[ARM Index Table](#) (requires [subscription](#))

[Associations](#)

[Bank Ratings](#) (requires [subscription](#))

[Bank news](#)

[Bank Search](#) (requires [subscription](#))

[Bankruptcy](#)

[Biggest Lenders](#)

[Books](#)

[Branching](#)

[Brokers](#)

[CMBS](#)

[Commercial Mortgages](#)

[Commercial Mortgage Lender Directory](#) (requires [subscription](#))

[Commercial Wholesale Lender](#)

[Directory](#) (requires [subscription](#))

[Commercial Real Estate](#)

[Company Directory](#)

[Company Profiles](#)

[Compliance](#)

[Conference calendar](#)

[Conference news](#)

[Conforming Wholesale Lender Directory](#)

[Consumer Mortgage News](#)

[Corporate](#)

[Correspondent Directory](#)(requires [subscription](#))

[Credit](#)

[Credit Union news](#)

[Data](#)

[Default Servicing](#)

[Delinquency Statistics](#) (requires [subscription](#))

[Directories](#)

[ECOA](#)

[Education](#)

[Employment Index](#)

[MortgageDaily.com](#) | [SubscriptionHelp@MortgageDaily.com](#) | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219

[Employment news](#)

[Employment Statistics](#) (requires [subscription](#))

[Equal Credit Opportunity Act](#)

[Facebook](#)

[Fair Housing Act](#)

[FHA](#)

[FHA Mortgagee Letters](#)

[FHA Resources](#) (requires [subscription](#))

[Financial Regulation](#)

[Foreclosure News](#)

[Foreclosure Prevention](#) (requires [subscription](#))

[Foreclosure Resources](#)

[Foreclosures Statistics](#) (requires [subscription](#))

[Fraud Index](#)

[Fraud news](#)

[Fraud Statistics](#) (requires [subscription](#))

[Free Content](#)

[Government Mortgages](#)

[Government Sponsored Enterprises](#)

[Government Wholesale Lender Directory](#) (requires [subscription](#))

[Graphs](#)

[Graveyard](#)

[GSEs](#)

[Hard Money](#)

[HECM](#)

[HEL news](#)

[HELOCs](#)

[HMDA](#)

[HOEPA](#)

[Home Equity Loans](#)

[Home Equity Conversion Mortgages](#)

[Home Mortgage Disclosure Act](#)

[Home Owners Equity Protection Act](#)

[HUD](#)

[HVCC](#)

[Industry Directory](#)

[Interest Rates](#)

[Jobs](#)

[Jumbo Mortgages](#)

[Jumbo Wholesale Lender News](#)

[Lawsuits](#)

[Leads](#)

[Legislation](#)

[Lender Ranking](#)

[Licenses](#)

[Licensing Agencies by State](#) (requires [subscription](#))

[Licensing Requirements by State](#) (requires [subscription](#))

[LinkedIn.com](#) (current and former subscribers & advertisers)

[Litigation](#)

[Litigation Report](#)

[Live Conference](#)

[Loan Officer Compensation Rule](#)

[Loan Originator Compensation Rule](#)

[Loan Originator Survey](#)

[Loan Origination System News](#)

[MortgageDaily.com](#) | [SubscriptionHelp@MortgageDaily.com](#) | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219

[Local Mortgage Fraud](#) (requires [subscription](#))

[LOS Directory](#) (requires [subscription](#))

[LOS News](#)

[LOS Newsletter](#)

[Market Share Statistics](#) (requires [subscription](#))

[MBS news](#)

[MBS Statistics](#)

[Mergers & Acquisitions](#)

[Modifications](#)

[Mortgage-Backed Securities](#)

[Mortgage Brokers](#)

[Mortgage Directories](#)

[Mortgage Employment Index](#)

[Mortgage Fraud](#)

[Mortgage Fraud Index](#)

[Mortgage Fraud Local news](#)

[Mortgage Fraud Statistics](#) (requires [subscription](#))

[Mortgage Graveyard](#)

[Mortgage Insurance Calculator](#) (requires [subscription](#))

[Mortgage Insurance News](#)

[Mortgage Insurance Statistics](#) (requires [subscription](#))

[Mortgage Leads](#)

[Mortgage Lender Ranking](#)

[Mortgage Litigation Index](#)

[Mortgage Market Index](#)

[Mortgagee Letters](#)

[Mortgage Originator Newsletter](#)

[Mortgages Outstanding Statistics](#) (requires [subscription](#))

[Mortgage Regulations](#) (requires [subscription](#))

[Net Branch](#)

[Net Branch Directory](#) (requires [subscription](#))

[News by State](#)

[Nonprime](#)

[Nonprime Wholesale Lender Directory](#) (requires [subscription](#))

[Origination News](#)

[Origination Statistics](#) (requires [subscription](#))

[Originator Newsletter](#)

[Originator Ranking](#)

[Originator Tools](#)

[Politics](#)

[Predatory Lending](#)

[Pricing Engine](#)

[Pricing Engine Directory](#) (requires [subscription](#))

[Privacy](#)

[Production](#)

[Production by Company](#) (requires [subscription](#))

[Production Ranking](#)

[Public Relations](#)

[Rates](#)

[Real Estate](#)

[Real Estate Settlement Procedures Act](#)

[Regulations](#) (requires [subscription](#))

[Regulatory](#)

[Regulatory Actions](#)

[MortgageDaily.com](#) | [SubscriptionHelp@MortgageDaily.com](#) | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219

[Regulatory News](#)

[REITs](#)

[REIT Directory](#) (requires [subscription](#))

[REO](#)

[Reprints](#)

[Repurchases](#)

[RESPA](#)

[RESPA rule](#)

[Reverse Mortgages](#)

[Reverse Wholesale Lender Directory](#)

[RMBS](#)

[Sales](#)

[SEC Filings](#) (requires [subscription](#))

[Secondary Marketing](#)

[Servicing](#)

[Servicing Portfolios by Company](#) (requires [subscription](#))

[Sports](#)

[State Associations](#) (requires [subscription](#))

[State News](#)

[Statistics](#)

[Subprime](#)

[Technology](#)

[TILA](#)

[Title Insurance](#)

[Tools](#)

[Trade Groups](#)

[Training](#)

[Treasury Yields](#) (requires [subscription](#))

[Truth In Lending Act](#)

[Twitter.com](#)

[VA](#)

[Video](#)

[Warehouse Lender Directory](#) (requires [subscription](#))

[Wholesale Lender Directory](#) (requires [subscription](#))

[Wholesale Lending](#)

[Yield Spread Premiums](#)

[MortgageDaily.com](#) | [SubscriptionHelp@MortgageDaily.com](#) | [214.521.1300](#)

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219



[CurrentHeadlines](#) | [PurchaseSubscription](#) | 214.521.1300

Special Media Content

[Archives](#)

[Conferences](#)

[FreeContent](#)

[HomePage](#)

[Newsletters](#)

[NewsletterArchives](#)

[Podcasts](#)

[PressReleases](#)

[Reprints](#)

[RSSNewsFeed](#)

[Search](#)

[StateNews](#)

[Twitter.com/MortgageDaily1](#)

[VideoNews](#)

[Webinars](#)

[MortgageDaily.com](#) | [SubscriptionHelp@MortgageDaily.com](#) | 214.521.1300

3838 Oak Lawn Avenue., Suite 1000, Dallas, Texas 75219