

# With Shift to Purchase Money, Put Your Focus on Service, Too

When 2016 was drawing to a close, many in mortgage lending wondered if the credit union market share would dip as we started to see a higher percentage of U.S. originations for home purchases.

Year-end and first quarter 2017 results would suggest that many credit unions were successful at growing that purchase loan activity.

Market share grew to 8.5% in the first quarter. This is a new high and almost a 1% jump from year-end 2016. Yes, there was still a fair amount of refinance activity in first quarter, but

refinances alone wouldn't have been enough for us to see such growth!


Can this market share growth continue? Yes, but it will take a strong effort of focusing on what you need to succeed.

Credit unions will need the products that homebuyers want, as well as competitive rates and fees. Yet, competitive programs and rates aren't enough.

Equally important is ensuring that your staff realizes that a purchase loan transaction has more stakeholders. Credit unions need to deliver superior service to not only the member, but the Realtors, too! Superior

service means clear consistent and timely communication to all parties involved.

ACUMA has been at the forefront of digging deeply into all of these areas. We work hard to present the information you need to succeed.

Workshops this past spring brought great speakers and lively discussions of all things mortgage. And the upcoming Fall Conference in Las Vegas, September 24-27, will have a special emphasis on "Driving into the Digital Age." 

By Tracy Ashfield, ACUMA Mortgage Consultant

## Top 300 First Mortgage-Granting CUs Market Share as of March 31, 2017

	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages
Top 300 1st Mortgages Originated CUs	24,232,531,217	107,982	256,847,144,650	8,943,608,844
All Originating CUs (2,842 CUs)*	30,933,094,589	160,401	362,356,244,300	10,696,902,125
Top 300 Share	78.3	67.3	70.9	83.6

\*CUs who granted \$10,000 or more 01/17 - 03/17

## Top 300 First Mortgage-Granting CUs as of March 31, 2017

Rank	State	Name of Credit Union	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages	RE Loans Sold but Serviced by CU
1	VA	Navy	\$3,017,669,916	11641	\$27,271,492,915	\$1,913,162,617	\$25,858,518,935
2	NC	State Employees'	\$790,278,810	4914	\$15,378,153,874	\$516,648	\$145,074,182
3	VA	Pentagon	\$661,318,823	1884	\$11,561,986,620	\$130,927,469	\$5,486,798,161
4	CA	First Tech	\$569,189,330	1235	\$4,115,683,004	\$347,174,199	\$4,168,096,428
5	WA	BECU	\$545,371,256	1607	\$4,713,535,891	\$98,223,052	\$3,505,248,713
6	MI	Lake Michigan	\$479,200,841	3564	\$2,607,033,272	\$328,514,589	\$6,542,391,545
7	NY	Bethpage	\$467,469,769	1162	\$3,249,843,394	\$240,465,602	\$4,478,062,120
8	CA	SchoolsFirst	\$332,394,311	1029	\$3,008,597,110	\$71,179,443	\$1,785,041,698
9	MA	Digital	\$272,074,497	805	\$2,351,127,758	\$142,809,494	\$1,575,624,539
10	CO	Elevations	\$262,270,298	795	\$753,250,956	\$205,782,315	\$2,833,403,289
11	AK	Alaska USA	\$232,186,376	889	\$736,632,657	\$237,919,098	\$4,938,865,962
12	UT	Mountain America	\$230,965,227	2044	\$1,907,643,803	\$85,704,224	\$1,482,564,462
13	OR	OnPoint Community	\$228,228,965	1959	\$1,530,175,846	\$79,808,322	\$1,612,634,630
14	UT	America First	\$224,758,417	1730	\$1,048,664,056	\$103,211,188	\$2,476,964,376
15	NY	Teachers	\$216,640,691	272	\$1,411,677,837	\$28,444,092	\$1,341,710,094
16	ID	Idaho Central	\$208,400,938	1175	\$997,291,695	\$33,636,460	\$1,671,225,893

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Rank	State	Name of Credit Union	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages	RE Loans Sold but Serviced by CU
17	CA	Patelco	\$200,326,010	339	\$2,250,822,956	\$5,159,681	\$1,069,237,435
18	CA	Logix	\$195,724,200	525	\$2,939,931,655	\$49,832,479	\$1,365,357,675
19	TX	Security Service	\$194,997,348	1261	\$2,103,745,357	\$66,229,451	\$1,141,834,596
20	CA	Mission	\$193,441,792	418	\$1,155,173,590	\$43,252,550	\$955,388,353
21	WI	Landmark	\$185,225,535	1162	\$1,001,206,243	\$113,682,000	\$2,120,235,455
22	TX	University	\$183,782,479	652	\$885,276,709	\$114,990,735	\$1,026,473,006
23	CA	The Golden 1	\$174,290,628	654	\$2,540,363,166	\$52,761,363	\$541,748,671
24	IL	Alliant	\$174,110,999	333	\$3,460,559,416	\$16,570,468	\$393,689,210
25	CO	Ent	\$169,850,968	812	\$2,034,220,505	\$44,470,134	\$699,265,696
26	CA	Kinecta	\$169,512,149	337	\$1,804,315,626	\$59,023,029	\$3,444,956,499
27	FL	VyStar	\$163,691,250	1056	\$2,202,680,733	\$0	\$266,379,313
28	IL	BCU	\$157,008,839	754	\$1,139,573,954	\$84,199,836	\$2,032,487,359
29	CA	San Diego County	\$156,369,582	407	\$3,475,535,797	\$7,502,067	\$687,859,201
30	WI	Community First	\$154,483,095	955	\$1,673,693,019	\$10,582,900	\$3,127,452
31	TX	Randolph-Brooks	\$151,982,723	953	\$2,281,812,420	\$107,663,451	\$494,633,682
32	DC	Bank-Fund Staff	\$148,566,406	311	\$2,185,032,249	\$0	\$319,156,166
33	OR	Advantis	\$139,440,724	367	\$342,381,151	\$64,780,324	\$907,693,619
34	TN	Eastman	\$129,776,263	1053	\$1,987,674,654	\$0	\$4,452,983
35	NY	United Nations	\$128,213,701	272	\$1,699,472,689	\$8,918,104	\$180,016,423
36	AZ	Desert Schools	\$122,668,193	669	\$732,619,510	\$72,180,625	\$1,724,066,425
37	MD	Andrews	\$122,073,782	564	\$364,369,237	\$41,854,017	\$764,833,872
38	WI	University Of Wisconsin	\$121,555,479	666	\$476,664,937	\$90,983,000	\$1,810,168,790
39	WI	Royal	\$118,225,893	1233	\$801,671,070	\$55,824,257	\$1,573,501,660
40	OH	Wright-Patt	\$117,902,933	903	\$758,015,707	\$22,213,343	\$3,563,734,621
41	IA	University Of Iowa Community	\$114,520,273	536	\$1,904,373,158	\$88,006,713	\$108,774,540
42	MD	State Employees Credit Union of Maryland	\$113,268,402	494	\$1,359,852,142	\$21,329,000	\$841,756,551
43	NY	CAP COM	\$113,181,051	653	\$765,161,984	\$40,812,890	\$875,177,524
44	IA	Veridian	\$112,213,286	528	\$1,007,802,351	\$40,419,945	\$225,312
45	CA	Premier America	\$109,982,750	101	\$1,374,046,792	\$6,487,800	\$251,687,014
46	NY	Visions	\$109,150,136	373	\$1,341,533,411	\$2,868,150	\$85,097,760
47	CA	Star One	\$108,827,892	269	\$3,089,655,315	\$0	\$6,133,670
48	KS	CommunityAmerica	\$108,224,498	590	\$590,381,122	\$96,056,428	\$1,978,140,927
49	CA	Provident	\$107,294,243	198	\$1,011,091,094	\$40,743,408	\$1,438,724,494
50	GA	Delta Community	\$106,575,582	526	\$1,866,962,107	\$0	\$284,313,983
51	CA	KeyPoint	\$106,195,037	189	\$566,499,711	\$11,840,176	\$271,162,209
52	NC	Coastal	\$105,544,816	405	\$839,441,596	\$62,095,155	\$1,395,737,860
53	NY	ESL	\$104,454,866	291	\$508,544,498	\$34,279,158	\$1,055,535,684
54	PA	TruMark Financial	\$102,901,251	282	\$628,012,073	\$15,998,746	\$528,887,422
55	IL	CEFCU	\$102,641,378	544	\$2,326,078,579	\$0	\$61,225,552
56	MN	Wings Financial	\$102,303,155	417	\$1,322,543,164	\$0	\$325,993,606
57	PA	Police And Fire	\$99,404,900	556	\$1,375,620,783	\$22,936,889	\$632,512,839
58	IN	Evansville Teachers	\$97,302,435	692	\$404,112,190	\$62,510,402	\$301,732,350
59	CA	California	\$94,099,101	173	\$1,125,371,321	\$32,547,261	\$937,412,773
60	FL	Suncoast	\$94,058,775	650	\$2,066,166,051	\$14,368,790	\$335,117,971
61	CA	Chevron	\$92,494,426	279	\$2,166,750,763	\$0	\$13,510,084
62	NJ	Affinity	\$86,652,572	373	\$1,565,214,548	\$0	\$140,602,979
63	RI	Pawtucket	\$83,820,393	420	\$1,187,433,691	\$5,755,902	\$198,507,721
64	MI	DFCU Financial	\$83,419,834	484	\$600,552,199	\$53,665,124	\$696,780,678
65	CA	SAFE	\$83,225,184	259	\$893,940,389	\$27,734,418	\$741,697,351
66	NY	State Employees	\$82,694,897	553	\$792,343,934	\$60,892,746	\$1,629,970,052
67	TX	American Airlines	\$81,490,083	348	\$1,924,842,942	\$0	\$3,744,115
68	RI	Navigant	\$81,383,465	439	\$1,083,852,796	\$12,681,094	\$246,473,837
69	NY	Nassau Educators	\$80,902,697	143	\$729,815,604	\$26,122,500	\$427,844,606
70	PA	American Heritage	\$78,167,649	136	\$557,051,637	\$40,323,231	\$855,700,857
71	TX	TDECU - Your	\$74,907,452	378	\$840,500,437	\$27,857,302	\$506,290,547
72	NC	Local Government	\$74,783,120	579	\$523,719,826	\$34,782,186	\$0
73	CA	Financial Partners	\$74,455,286	164	\$493,824,968	\$97,405,452	\$845,802,623

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74	CA	Wescom	\$73,879,250	200	\$1,092,715,962	\$20,512,348	\$1,137,200,411
75	CA	Stanford	\$73,697,744	153	\$1,052,428,518	\$23,852,365	\$554,354,932
76	UT	Utah Community	\$72,739,159	365	\$268,905,011	\$50,501,910	\$421,257,030
77	MN	TruStone Financial	\$72,577,543	379	\$329,209,430	\$58,348,985	\$742,747,097
78	CA	California Coast	\$72,482,058	249	\$706,842,965	\$17,346,702	\$160,903,957
79	CA	UNIFY Financial	\$72,083,394	153	\$899,537,397	\$5,668,320	\$286,918,872
80	CA	Firefighters First	\$72,030,549	175	\$611,848,762	\$6,007,450	\$213,264,683
81	VT	New England	\$71,963,891	389	\$596,409,059	\$45,048,836	\$1,339,613,391
82	AZ	OneAZ	\$71,623,009	316	\$607,273,740	\$32,013,973	\$800,619,982
83	VA	Virginia	\$71,491,142	399	\$766,007,296	\$30,625,398	\$217,235,536
84	MI	United	\$70,829,342	360	\$966,429,234	\$16,426,342	\$146,270,846
85	NM	Nusenda	\$68,833,711	162	\$553,796,773	\$13,892,498	\$374,488,658
86	CA	Redwood	\$68,109,600	137	\$1,373,045,027	\$49,761,500	\$819,456,909
87	TX	Advancial	\$67,791,190	190	\$480,622,857	\$30,743,615	\$482,091,293
88	NY	Hudson Valley	\$67,700,797	430	\$760,121,522	\$33,115,523	\$1,332,624,253
89	IN	Teachers	\$67,624,412	346	\$992,210,282	\$0	\$2,818,373
90	IL	IH Mississippi Valley	\$67,546,995	394	\$216,055,923	\$18,083,625	\$388,214,033
91	UT	Goldenwest	\$67,371,453	286	\$370,710,782	\$40,463,666	\$59,298
92	VA	Apple	\$66,126,130	208	\$914,591,115	\$35,297,912	\$424,148,779
93	WI	Altra	\$66,007,452	409	\$518,248,395	\$32,728,468	\$914,860,969
94	NV	One Nevada	\$65,109,524	277	\$140,605,006	\$60,029,524	\$141,051,730
95	NH	Service	\$64,946,415	179	\$776,934,272	\$0	\$0
96	CO	Westerra	\$64,160,690	182	\$367,116,514	\$20,939,196	\$381,288,357
97	CA	American First	\$63,896,735	117	\$266,055,051	\$32,371,911	\$506,528,175
98	WA	Numerica	\$63,520,431	268	\$515,708,885	\$15,747,028	\$373,234,194
99	PA	Members 1st	\$63,510,745	347	\$894,154,164	\$18,223,674	\$15,586,044
100	FL	Fairwinds	\$62,003,567	338	\$750,351,134	\$20,581,074	\$221,712,952
101	WI	Educators	\$61,971,243	479	\$789,047,710	\$2,154,955	\$152,520,958
102	MN	Affinity Plus	\$61,519,709	372	\$525,600,731	\$36,099,421	\$1,410,989,566
103	MN	Central Minnesota	\$60,666,265	202	\$419,390,677	\$18,098,403	\$218,190,690
104	CO	Public Service	\$60,532,258	114	\$283,333,286	\$20,252,919	\$359,317,339
105	MI	Michigan Schools and Government	\$60,530,727	287	\$532,901,266	\$15,283,200	\$40,182,726
106	CA	Partners	\$60,148,996	213	\$467,295,499	\$50,462,445	\$721,776,855
107	CA	Orange County's	\$58,647,401	157	\$583,218,623	\$20,809,501	\$561,998,442
108	PA	Pennsylvania State Employees	\$58,223,998	528	\$983,015,866	\$0	\$190,337,154
109	MA	Jeanne D'Arc	\$58,013,120	158	\$800,628,240	\$21,738,568	\$116,648,649
110	IA	Collins Community	\$57,979,711	348	\$445,191,942	\$20,915,254	\$0
111	OH	General Electric	\$57,834,578	202	\$564,334,374	\$819,700	\$0
112	MA	Metro	\$57,290,934	176	\$627,067,207	\$23,766,752	\$697,489,308
113	WI	Westconsin	\$56,945,528	332	\$419,448,246	\$34,820,604	\$879,424,524
114	KY	L & N	\$56,753,904	273	\$601,927,601	\$2,836,133	\$127,420,493
115	CO	Bellco	\$56,604,512	211	\$919,249,204	\$61,890,776	\$655,313,532
116	CA	NuVision	\$56,504,600	149	\$602,806,196	\$24,386,600	\$546,980,319
117	FL	GTE Financial	\$56,338,779	233	\$389,041,671	\$65,210,633	\$1,444,407,426
118	FL	MidFlorida	\$55,631,800	222	\$767,814,328	\$33,039,864	\$636,519,926
119	TN	ORNL	\$55,500,382	317	\$628,030,627	\$2,778,750	\$540,153,029
120	SC	South Carolina	\$54,700,800	234	\$568,558,949	\$22,089,302	\$176,899,213
121	WI	Capital	\$54,411,442	367	\$580,563,224	\$4,719,765	\$178,786,777
122	MI	Michigan State University	\$52,646,631	332	\$1,106,235,845	\$678,870	\$13,606,146
123	WA	Whatcom Educational	\$52,217,803	276	\$681,816,285	\$81,892,524	\$449,192,395
124	MA	Rockland	\$51,403,228	163	\$471,089,318	\$4,938,699	\$182,059,602
125	WI	Fox Communities	\$51,124,535	388	\$844,026,332	\$3,950,826	\$87,509,221
126	WA	Washington State Employees	\$50,769,278	345	\$539,065,497	\$21,454,937	\$1,157,260,251
127	WA	Spokane Teachers	\$50,057,678	278	\$989,612,542	\$1,050,005	\$146,465,287
128	TX	Navy Army Community	\$49,621,683	389	\$919,347,197	\$0	\$0
129	OR	Unitus Community	\$49,357,715	266	\$323,002,750	\$22,117,128	\$504,285,454
130	MD	NASA	\$48,612,530	150	\$505,871,983	\$35,394,595	\$52,570,833

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131	TX	GECU	\$47,990,194	458	\$464,725,498	\$17,865,491	\$443,312,270
132	WI	CoVantage	\$45,993,180	357	\$641,144,856	\$12,228,167	\$199,646,313
133	NH	St. Mary's Bank	\$45,917,570	161	\$295,771,271	\$25,015,362	\$519,825,880
134	CA	Travis	\$45,729,871	177	\$494,761,274	\$25,367,469	\$414,723,873
135	FL	Space Coast	\$45,468,477	232	\$751,259,560	\$39,676,953	\$797,166,568
136	NC	Truliant	\$44,756,906	259	\$466,007,767	\$15,338,710	\$1,116,458
137	MD	Tower	\$44,641,896	157	\$441,013,614	\$19,228,742	\$1,076,164,041
138	WA	Sound	\$43,259,413	183	\$298,266,993	\$9,373,822	\$0
139	IN	Forum	\$43,024,914	219	\$280,214,617	\$25,462,328	\$792,399,090
140	TN	Ascend	\$42,981,691	245	\$626,979,812	\$0	\$0
141	VA	Langley	\$42,883,218	236	\$492,686,545	\$9,761,299	\$154,364,652
142	MA	Harvard University Employees	\$42,525,870	120	\$319,153,939	\$7,962,626	\$234,748,294
143	MT	Whitefish	\$42,157,969	206	\$653,207,497	\$0	\$0
144	NY	Sunmark	\$42,136,076	278	\$236,206,530	\$27,635,440	\$0
145	CA	USE	\$41,699,653	99	\$292,472,418	\$16,538,941	\$186,814,919
146	NM	Sandia Laboratory	\$41,145,676	123	\$680,678,727	\$1,272,285	\$0
147	SC	Sharonview	\$41,121,991	256	\$657,531,229	\$57,600	\$12,876,768
148	NY	Municipal	\$40,855,807	167	\$743,457,814	\$0	\$24,537,489
149	IA	Dupaco Community	\$40,808,178	337	\$321,361,968	\$24,481,426	\$658,395,371
150	TN	Knoxville TVA Employees	\$40,606,101	229	\$510,310,346	\$761,229	\$0
151	ND	First Community	\$39,632,386	71	\$259,180,793	\$7,763,240	\$0
152	CA	Technology	\$39,176,586	59	\$1,036,416,865	\$0	\$143,313,489
153	WA	TwinStar	\$38,858,951	197	\$155,937,464	\$24,237,904	\$360,779,612
154	VA	Northwest	\$38,665,300	119	\$747,405,463	\$0	\$1,505,068,977
155	AL	Redstone	\$38,208,781	301	\$363,500,275	\$22,913,996	\$688,036,189
156	IL	Deere Employees	\$38,126,692	212	\$399,580,433	\$6,582,000	\$0
157	IN	Indiana Members	\$37,927,624	521	\$481,625,045	\$12,028,823	\$28,523,405
158	MN	Spire	\$37,844,796	227	\$291,664,941	\$8,899,560	\$0
159	UT	University	\$37,839,443	286	\$163,526,075	\$17,654,320	\$325,191,813
160	MO	First Community	\$37,588,975	229	\$373,293,572	\$20,993,196	\$575,679,115
161	MS	Keesler	\$37,417,542	182	\$430,984,854	\$0	\$21,637,805
162	FL	Campus USA	\$37,410,767	295	\$456,222,970	\$809,100	\$45,140,831
163	NC	Allegacy	\$37,178,850	212	\$242,455,412	\$16,634,335	\$66,289,029
164	IN	Beacon	\$36,698,329	158	\$718,495,711	\$0	\$0
165	MO	Anheuser-Busch Employees	\$36,587,976	184	\$451,831,321	\$13,091,662	\$370,627,931
166	MA	Webster First	\$36,438,324	123	\$575,311,187	\$0	\$547,585
167	CT	Charter Oak	\$36,385,868	204	\$572,963,332	\$6,096,920	\$163,332,712
168	AL	APCO Employees	\$35,562,876	223	\$554,097,332	\$0	\$0
169	IN	Interra	\$35,509,446	172	\$386,682,944	\$2,540,325	\$523,720
170	TX	A+	\$35,272,480	180	\$330,805,252	\$0	\$0
171	WA	Columbia	\$35,137,787	141	\$390,307,116	\$4,495,200	\$245,698,224
172	CT	American Eagle Financial	\$34,896,500	153	\$544,830,122	\$7,089,250	\$371,260,779
173	OR	Rogue	\$34,842,652	153	\$225,704,946	\$17,046,915	\$24,681,317
174	IN	Purdue	\$34,767,255	168	\$545,586,050	\$7,982,075	\$440,265,891
175	VA	Freedom First	\$34,632,522	129	\$175,324,862	\$5,239,251	\$10,407,621
176	SC	Founders	\$34,580,607	435	\$744,710,038	\$0	\$0
177	TX	First Community	\$34,235,873	99	\$331,947,774	\$1,263,980	\$83,281,990
178	CA	Meriwest	\$34,112,600	36	\$505,270,227	\$19,485,350	\$820,905,101
179	WA	Gesa	\$33,924,251	179	\$376,357,605	\$13,486,884	\$362,488,680
180	NY	Polish & Slavic	\$33,789,150	126	\$817,987,631	\$0	\$67,507,945
181	CA	Evangelical Christian	\$33,544,231	15	\$469,100,166	\$12,228,142	\$742,123,767
182	NY	Self Reliance New York	\$33,150,250	58	\$713,103,728	\$0	\$0
183	IN	Indiana University	\$32,940,709	161	\$421,504,877	\$4,198,867	\$7,976,200
184	CO	Air Academy	\$32,838,047	157	\$183,840,927	\$7,969,348	\$0
185	WA	Inspirus	\$32,772,227	231	\$263,816,855	\$0	\$0
186	PA	Citadel	\$32,667,781	141	\$1,266,803,230	\$33,079,756	\$458,577,381
187	FL	Achieva	\$32,268,457	129	\$309,911,404	\$15,346,438	\$232,386,160

# Top 300 First Mortgage-Granting CUs as of March 31, 2017

Rank	State	Name of Credit Union	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages	RE Loans Sold but Serviced by CU
188	IN	3Rivers	\$32,149,057	193	\$287,367,306	\$12,452,141	\$338,442,970
189	NY	Empower	\$32,115,479	219	\$284,807,223	\$14,683,874	\$543,730,602
190	IN	Elements Financial	\$32,083,696	153	\$502,385,630	\$12,327,712	\$0
191	TX	Austin Telco	\$32,073,465	129	\$405,751,381	\$1,039,165	\$0
192	PA	Freedom	\$32,065,185	108	\$227,978,784	\$6,316,965	\$43,914,504
193	IL	Consumers	\$31,796,711	124	\$194,023,851	\$15,547,586	\$309,174,247
194	NY	AmeriCU	\$31,455,185	279	\$519,027,098	\$9,217,886	\$291,127,954
195	UT	Deseret First	\$31,249,930	129	\$147,055,501	\$13,373,883	\$0
196	VA	State Department	\$31,036,794	95	\$552,771,622	\$0	\$167,199,831
197	WA	Seattle Metropolitan	\$30,997,224	91	\$245,238,827	\$7,038,900	\$247,370,269
198	WA	Salal	\$30,766,174	61	\$177,045,606	\$9,427,915	\$264,249,527
199	AZ	TruWest	\$30,717,729	110	\$302,027,468	\$6,758,552	\$112,021,446
200	IN	Centra	\$29,969,150	194	\$390,267,122	\$6,911,915	\$170,869,968
201	WA	Solarity	\$29,664,872	138	\$228,172,218	\$9,888,207	\$249,597,468
202	MA	Workers	\$29,543,843	104	\$604,103,964	\$13,137	\$185,554,026
203	VT	Vermont State Employees	\$29,386,914	168	\$362,110,188	\$10,376,930	\$336,306,424
204	ND	Town and Country	\$29,386,044	127	\$145,227,730	\$16,695,380	\$0
205	MI	4Front	\$29,198,305	341	\$116,127,955	\$0	\$0
206	GA	Georgia's Own	\$28,892,629	127	\$524,105,727	\$15,835,613	\$123,096,100
207	MI	People Driven	\$28,864,072	148	\$40,128,767	\$0	\$32,972
208	WI	Verve, a	\$28,842,921	149	\$434,851,893	\$7,646,325	\$243,491,548
209	CA	Credit Union of Southern California	\$28,710,090	73	\$360,293,689	\$2,848,340	\$62,637,660
210	AZ	Vantage West	\$28,697,979	95	\$432,532,552	\$4,640,812	\$11,227,073
211	HI	Hawaiian Tel	\$28,690,250	70	\$211,544,496	\$5,529,450	\$0
212	NY	Corning	\$28,530,509	187	\$353,532,885	\$6,845,126	\$345,824,150
213	OR	Selco Community	\$28,477,783	107	\$319,915,781	\$0	\$0
214	MA	Massachusetts Institute Of Technology	\$28,428,600	79	\$221,208,307	\$2,375,900	\$257,882,238
215	ID	Potlatch No 1	\$28,369,788	129	\$134,031,234	\$3,729,413	\$355,229,500
216	WI	Westby Co-op	\$28,200,315	302	\$188,143,283	\$4,503,387	\$141,988,067
217	UT	Cyprus	\$28,095,765	125	\$159,322,553	\$16,836,203	\$0
218	MI	Honor	\$27,992,782	238	\$238,517,568	\$10,909,892	\$265,097,910
219	NE	SAC	\$27,661,710	72	\$187,508,268	\$5,011,972	\$153,796,057
220	CA	Northrop Grumman	\$27,536,408	110	\$251,725,900	\$0	\$49,248,537
221	OR	First Community	\$27,454,481	214	\$325,348,891	\$8,404,758	\$262,703,500
222	CA	Ventura County	\$27,410,219	79	\$220,592,031	\$2,835,500	\$69,008,390
223	MA	St. Anne's Of Fall River	\$27,255,862	95	\$479,929,363	\$13,017,752	\$323,836,892
224	MI	Advia	\$27,216,389	659	\$400,981,891	\$7,865,423	\$0
225	CA	Xceed Financial	\$26,846,350	71	\$427,420,736	\$18,409,219	\$382,033,102
226	CO	Credit Union Of Colorado	\$26,808,586	151	\$302,785,238	\$11,640,649	\$198,100,554
227	OH	Kemba	\$26,739,207	61	\$170,480,864	\$8,601,352	\$94,239,767
228	CA	First Entertainment	\$26,632,295	97	\$449,570,319	\$1,963,895	\$110,834,131
229	OH	Superior	\$26,457,586	257	\$241,077,887	\$23,914,510	\$742,053,169
230	WI	Marine	\$26,421,430	501	\$297,412,162	\$4,822,854	\$847,224
231	FL	Grow Financial	\$26,413,459	137	\$496,629,288	\$0	\$221,439,312
232	IL	Andigo	\$26,295,488	88	\$334,023,554	\$7,819,883	\$177,296,119
233	HI	Hawaii State	\$26,146,775	66	\$234,911,982	\$17,340,472	\$147,650,166
234	GA	Robins Financial	\$25,929,662	184	\$338,528,815	\$8,629,862	\$287,075,896
235	CA	USC	\$25,874,800	52	\$128,754,739	\$8,009,600	\$94,178,594
236	CA	San Francisco Fire	\$25,731,550	60	\$451,457,267	\$5,534,300	\$312,174,655
237	SC	SRP	\$25,529,012	160	\$110,394,755	\$14,836,862	\$0
238	CA	SF Police	\$25,497,978	53	\$369,212,066	\$0	\$7,988,136
239	TX	Amplify	\$25,421,668	130	\$220,045,608	\$8,963,000	\$6,688,628
240	AL	MAX	\$25,316,723	96	\$257,088,113	\$4,911,400	\$143,767,467
241	PA	Franklin Mint	\$25,259,920	92	\$293,619,949	\$6,789,856	\$437,605,551
242	VA	Dupont Community	\$25,095,682	172	\$492,242,272	\$7,114,655	\$54,961,806
243	OK	TTCU The	\$25,022,988	150	\$219,212,834	\$10,676,551	\$247,208,192
244	WA	iQ	\$24,998,421	94	\$180,911,333	\$12,673,615	\$137,469,817

## Top 300 First Mortgage-Granting CUs as of March 31, 2017

Rank	State	Name of Credit Union	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages	RE Loans Sold but Serviced by CU
245	OK	WEOKIE	\$24,946,500	116	\$333,197,123	\$2,814,217	\$149,679,396
246	NE	Liberty First	\$24,594,444	162	\$78,303,509	\$20,096,818	\$0
247	CA	San Francisco	\$24,576,986	37	\$434,133,678	\$0	\$0
248	CT	Sikorsky Financial	\$24,527,101	96	\$222,040,988	\$195,700	\$0
249	NY	CFCU Community	\$24,516,340	101	\$434,035,017	\$950,503	\$146,737,929
250	TX	Texans	\$24,486,170	154	\$317,033,995	\$2,170,550	\$0
251	FL	Tropical Financial	\$24,421,780	82	\$184,510,612	\$12,648,435	\$286,315,919
252	GA	Atlanta Postal	\$24,220,592	160	\$381,914,093	\$0	\$0
253	GA	Georgia United	\$24,125,726	139	\$242,696,477	\$0	\$0
254	OK	Truity	\$23,449,864	136	\$171,927,406	\$21,812,100	\$594,522,006
255	MI	Lake Trust	\$23,424,014	121	\$562,119,685	\$0	\$11,373,391
256	CA	Christian Community	\$23,416,017	48	\$455,742,852	\$750,000	\$53,736,068
257	WA	Verity	\$23,340,905	98	\$132,835,609	\$6,365,600	\$254,309,954
258	OR	Rivermark Community	\$23,270,471	115	\$174,567,994	\$8,988,970	\$248,187,948
259	MI	Dow Chemical Employees	\$23,077,935	166	\$402,972,944	\$0	\$35,522,038
260	FL	Community First Credit Union of Florida	\$23,067,236	106	\$424,904,058	\$0	\$195,962,374
261	NE	Centris	\$23,017,864	146	\$217,457,676	\$12,212,770	\$329,275,194
262	AL	Avadian	\$22,883,843	109	\$154,247,336	\$12,953,018	\$82,684,546
263	CA	Schools Financial	\$22,872,753	166	\$217,706,827	\$8,084,540	\$163,249,889
264	NM	U.S. Eagle	\$22,865,967	68	\$169,094,753	\$5,479,430	\$0
265	OR	Oregon State	\$22,804,735	98	\$206,378,825	\$9,056,137	\$257,117,916
266	MD	National Institutes of Health	\$22,789,200	63	\$178,985,647	\$17,015,686	\$294,355,775
267	NY	USAlliance	\$22,547,221	39	\$405,934,573	\$2,343,700	\$199,035,123
268	CA	San Mateo	\$22,354,850	38	\$301,269,495	\$6,025,600	\$40,183,604
269	CA	CoastHills	\$22,241,195	96	\$388,106,934	\$0	\$87,583,984
270	DC	Congressional	\$22,039,099	72	\$268,385,121	\$8,790,550	\$50,003,302
271	MA	Hanscom	\$21,951,226	85	\$215,647,421	\$19,224,550	\$322,544,818
272	NY	Suffolk	\$21,941,877	246	\$380,445,086	\$2,131,918	\$0
273	SD	Black Hills	\$21,938,601	102	\$378,350,473	\$2,890,890	\$0
274	MA	Align	\$21,936,000	86	\$265,216,225	\$11,496,200	\$207,442,487
275	NY	Mid-Hudson Valley	\$21,604,814	79	\$269,486,956	\$5,528,533	\$231,991,840
276	MA	Polish National	\$21,564,187	95	\$257,011,898	\$1,330,800	\$38,988,046
277	KS	Heartland	\$21,421,216	256	\$125,292,472	\$5,396,078	\$0
278	CA	Educational Employees	\$21,407,331	127	\$370,703,553	\$0	\$0
279	AR	Arkansas	\$21,344,227	131	\$238,962,215	\$5,809,014	\$113,880,917
280	IA	Community Choice	\$20,961,126	124	\$98,890,532	\$11,819,065	\$0
281	VT	NorthCountry	\$20,957,920	139	\$190,446,601	\$8,307,136	\$0
282	MA	Greylock	\$20,941,763	111	\$457,738,945	\$5,189,535	\$410,318,865
283	LA	Jefferson Financial	\$20,918,898	77	\$165,330,114	\$0	\$14,768,061
284	MI	Genisys	\$20,883,833	137	\$379,720,567	\$1,022,587	\$78,883,849
285	IL	DuPage	\$20,639,148	110	\$15,641,782	\$17,300,705	\$507,501,920
286	MN	Hiway	\$20,623,650	124	\$404,209,049	\$5,195,888	\$162,594,891
287	CA	Kern Schools	\$20,588,136	110	\$554,460,798	\$1,770,250	\$167,317,835
288	IN	Notre Dame	\$20,515,025	104	\$156,796,125	\$5,887,505	\$187,711,058
289	TX	Texas Tech	\$20,112,701	109	\$25,006,246	\$17,294,152	\$0
290	TX	Shell	\$20,104,033	169	\$190,078,614	\$0	\$137,281,572
291	IL	Great Lakes	\$20,074,505	73	\$214,827,249	\$12,710,474	\$248,134,279
292	AZ	Arizona Central	\$20,048,621	87	\$86,058,019	\$12,089,860	\$0
293	MD	First Financial of Maryland	\$19,974,745	102	\$172,689,455	\$0	\$98,496
294	VA	University of VA Community	\$19,801,550	174	\$137,525,424	\$6,618,993	\$0
295	WA	Red Canoe	\$19,667,284	99	\$263,063,527	\$4,511,379	\$96,406,434
296	TN	Enrichment	\$19,651,593	109	\$161,346,723	\$0	\$2,556,390
297	MI	Frankenmuth	\$19,635,160	138	\$88,288,659	\$10,219,238	\$202,107,760
298	GA	Associated	\$19,613,100	117	\$216,534,745	\$8,163,200	\$293,414,233
299	OH	KEMBA Financial	\$19,446,178	132	\$274,754,140	\$3,823,429	\$42,088,953
300	CO	Denver Community	\$19,423,513	88	\$56,167,896	\$15,723,401	\$249,352,694