

As Refinances Fade, Let's Be Ready-To Give Members What They Need

For most credit unions, 2017 will be remembered as a transition year. After years of expecting refinances to dwindle, they finally did. Everyone enjoyed a really great run of refinances, but it appears that run is over.

There will always be refinance loans, especially when homes are appreciating and cash out refinances are available, but as rates rise, we see far less refinance transactions.

I was very eager to see the Third Quarter 2017 results. Why the excitement? Credit unions granted an impressive 524,000 mortgage loans through nine months.

Yes, 2016 number is the annual number to beat. It was our all-time high with 724,000 loans made to members. Will 2017 be a new high?

Unknown at this time. As I write this, year-end numbers are being collected.

But let's be honest, even if we don't top the 2016 numbers, credit unions have much to be proud of. Remember: As our volume is going up, MBA estimates that total U.S. Mortgage Originations are continuing to decrease. The pie is getting smaller, and our goal is to get a bigger slice!


I also want to point out that Adjustable Rate Mortgages are coming back into vogue. Through the third quarter they represent 10% of all first mortgage loans granted in 2017. Have you looked at your ARM menu lately? It's time to review them to ensure they are competitive.

This trend also reminds us that we need to make sure our front-line

staffers know how to talk about ARM loans and understand how to explain the complexities of margins, caps and indices to members.

OK, take a moment to enjoy having market share above 8%, but don't take your foot off the gas. Remember: The best never rest!

TOP 300 REPORTS ONLINE

For those of you who enjoy this ranking report, we know you have only been able to see it twice a year in the Pipeline. Beginning with year-end 2017 data, updated ranking reports will be available quarterly in the "Members Only" section of ACUMA's website. (This is the same section where you will find Regulatory Alerts, designed to keep you up to date on housing finance issues in Washington.) You'll find the Top 300 at www.acuma.org. It's yet another benefit of membership. 

-Tracy Ashfield,
ACUMA Mortgage Consultant

Top 300 First Mortgage-Granting CUs Market Share as of September 30, 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	81,609,373,219	353,784	272,681,212,130	31,582,784,975
All Originating CUs (3,161 CUs)*	104,251,479,882	524,117	384,774,200,522	37,935,493,187
Top 300 Share	78.3	68	70.9	83.3

*CUs who granted \$10,000 or more 01/17 - 09/17

Top 300 First Mortgage-Granting CUs as of September 30, 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	\$10,828,761,921	40,613	\$28,996,110,866	\$6,004,464,582	\$28,108,544,517
2	NC	State Employees'	\$2,457,389,220	15,213	\$15,878,114,639	\$1,548,840	\$133,314,499
3	VA	Pentagon	\$2,361,173,394	6,250	\$11,289,315,161	\$1,030,340,096	\$5,991,241,338
4	CA	First Tech	\$1,951,418,546	4,192	\$4,656,508,076	\$790,883,133	\$4,378,858,436
5	MI	Lake Michigan	\$1,760,558,371	10,079	\$2,924,423,845	\$1,035,700,476	\$6,764,902,576
6	WA	BECU	\$1,542,287,138	4,619	\$5,067,730,109	\$375,567,173	\$3,519,880,817
7	NY	Bethpage	\$1,439,648,229	3,191	\$3,427,964,399	\$825,759,989	\$4,854,443,801
8	AK	Alaska USA	\$960,749,406	3,087	\$800,359,985	\$748,264,354	\$4,951,282,175
9	CA	Logix	\$950,982,450	2,146	\$3,142,750,836	\$196,899,222	\$1,477,943,588
10	CO	Elevations	\$908,705,607	2,801	\$771,111,703	\$757,653,343	\$3,156,309,220
11	CA	SchoolsFirst	\$860,152,772	2,574	\$3,197,044,753	\$189,006,322	\$1,806,950,358
12	ID	Idaho Central	\$823,535,639	4,761	\$1,138,938,999	\$447,993,720	\$1,786,443,693
13	UT	Mountain America	\$813,405,560	5,207	\$1,983,187,542	\$427,043,642	\$1,581,882,714
14	MA	Digital	\$797,036,559	2,267	\$2,467,597,132	\$358,736,541	\$1,811,288,125
15	UT	America First	\$737,598,654	5,650	\$1,112,060,273	\$278,284,809	\$2,442,725,945
16	TX	Security Service	\$736,118,610	4,513	\$2,192,163,529	\$309,570,239	\$1,300,207,624

Top 300 First Mortgage-Granting CUs as of September 30, 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
17	OR	OnPoint Community	\$722,144,753	4,806	\$1,649,885,310	\$271,397,353	\$1,691,002,617
18	WI	Summit	\$701,318,517	3,797	\$1,379,240,977	\$314,175,515	\$1,798,570,727
19	TX	University	\$651,271,877	2,161	\$880,356,353	\$471,699,502	\$1,208,402,672
20	WI	Landmark	\$647,321,267	3,719	\$1,056,712,805	\$374,323,206	\$2,245,891,842
21	CA	Kinecta	\$591,783,607	1,109	\$1,806,557,762	\$263,388,796	\$3,374,660,376
22	IA	University Of Iowa Community	\$590,489,983	2,689	\$2,295,660,369	\$397,823,871	\$91,801,031
23	CO	Ent	\$589,847,268	2,482	\$2,129,011,127	\$167,084,726	\$749,650,174
24	TX	Randolph-Brooks	\$579,262,055	3,818	\$2,721,114,034	\$171,698,557	\$536,414,056
25	CA	Patelco	\$577,204,986	1,109	\$2,474,451,765	\$19,657,056	\$1,011,634,375
26	IL	BCU	\$567,890,722	2,377	\$1,216,477,881	\$314,864,843	\$2,113,210,437
27	WI	University Of Wisconsin	\$505,394,399	2,619	\$580,927,072	\$314,442,000	\$1,916,208,303
28	CA	The Golden 1	\$497,953,964	1,780	\$2,531,569,296	\$213,892,019	\$664,732,477
29	IL	Alliant	\$469,847,034	923	\$3,667,542,225	\$51,075,510	\$399,922,896
30	CA	San Diego County	\$459,920,226	1,071	\$3,475,631,250	\$9,755,304	\$648,488,341
31	WI	Community First	\$444,926,815	2,905	\$1,742,185,563	\$25,410,250	\$2,606,711
32	OH	Wright-Patt	\$443,460,310	3,354	\$873,595,226	\$97,650,685	\$4,710,732,520
33	CA	Mission	\$442,467,308	965	\$1,245,461,857	\$107,974,485	\$965,766,839
34	DC	Bank-Fund Staff	\$442,394,636	911	\$2,296,961,953	\$246,500	\$290,564,962
35	NY	CAP COM	\$441,588,334	2,259	\$841,415,118	\$226,241,344	\$909,010,270
36	NC	Coastal	\$431,808,585	1,519	\$929,719,125	\$184,171,175	\$1,498,424,719
37	WI	Royal	\$428,617,138	3,208	\$840,497,535	\$177,923,508	\$1,573,134,111
38	TN	Eastman	\$426,655,086	3,211	\$2,128,263,131	\$133,295	\$3,943,652
39	NY	United Nations	\$423,426,400	915	\$1,864,631,819	\$47,259,004	\$209,740,062
40	NY	State Employees	\$422,004,969	2,381	\$945,644,967	\$243,882,833	\$1,770,818,080
41	KS	CommunityAmerica	\$416,406,545	2,100	\$607,492,830	\$307,016,323	\$2,062,319,017
42	MN	Wings Financial	\$410,751,473	1,544	\$1,499,320,696	\$20,049,802	\$322,747,402
43	FL	VyStar	\$408,514,253	2,957	\$2,288,314,437	\$387,900	\$247,975,700
44	CA	Star One	\$398,968,809	911	\$3,149,814,834	\$0	\$6,370,472
45	MD	Andrews	\$389,964,783	1,803	\$461,790,120	\$151,763,272	\$857,357,765
46	CA	Stanford	\$384,247,435	504	\$1,224,332,909	\$60,664,338	\$574,274,275
47	IN	Evansville Teachers	\$375,486,376	2,529	\$448,535,612	\$247,665,630	\$344,848,268
48	AZ	Desert Schools	\$375,460,486	1,880	\$741,076,608	\$277,013,864	\$1,783,031,168
49	IL	CEFCU	\$372,399,124	1,974	\$2,386,828,593	\$228,000	\$57,057,685
50	IA	Veridian	\$371,201,292	2,175	\$1,088,443,475	\$168,156,131	\$194,589
51	GA	Delta Community	\$350,439,460	1,632	\$1,958,092,800	\$81,480	\$264,873,010
52	NY	Teachers	\$341,983,345	541	\$1,461,819,073	\$73,821,560	\$1,321,320,489
53	CA	Premier America	\$339,914,418	306	\$1,489,548,546	\$15,389,550	\$239,009,029
54	NY	Visions	\$328,686,318	1,291	\$1,497,183,766	\$4,284,550	\$82,093,000
55	CA	Chevron	\$324,806,478	951	\$2,245,390,495	\$0	\$11,402,678
56	PA	Members 1st	\$321,235,376	1,963	\$916,265,482	\$133,002,001	\$82,558,903
57	MN	TruStone Financial	\$309,315,580	1,629	\$374,996,823	\$197,175,434	\$794,867,608
58	VT	New England	\$299,882,630	1,411	\$642,725,482	\$151,259,115	\$1,363,503,858
59	CA	SAFE	\$294,119,096	870	\$966,245,273	\$84,054,387	\$740,400,480
60	CA	Provident	\$292,725,347	602	\$1,050,430,682	\$112,494,438	\$1,427,184,641
61	PA	Police And Fire	\$288,893,408	1,601	\$1,363,448,880	\$53,273,345	\$664,975,099
62	MD	State Employees Credit Union of Maryland	\$280,803,105	1,164	\$1,355,527,646	\$100,235,000	\$875,632,498
63	TX	American Airlines	\$277,971,490	1,209	\$1,980,767,459	\$0	\$3,414,572
64	NC	Local Government	\$276,650,204	1,963	\$622,316,219	\$88,982,829	\$0
65	CA	UNIFY Financial	\$276,063,455	580	\$1,063,043,738	\$23,768,735	\$282,211,127
66	RI	Navigant	\$275,361,874	1,357	\$1,137,908,958	\$42,666,478	\$260,170,383
67	CA	Wescom	\$273,550,441	815	\$1,157,348,096	\$73,527,113	\$1,076,135,836
68	FL	Suncoast	\$273,472,058	1,865	\$2,228,066,881	\$33,564,607	\$329,947,976
69	UT	Goldenwest	\$268,884,591	1,115	\$393,642,693	\$152,572,215	\$4,759,602
70	UT	Utah Community	\$259,610,941	1,207	\$298,675,531	\$183,785,571	\$489,816,658
71	WI	Altra	\$252,849,099	1,473	\$544,828,032	\$131,735,808	\$939,899,537
72	NJ	Affinity	\$252,469,114	1,049	\$1,636,829,789	\$0	\$129,979,221
73	VA	Virginia	\$252,347,308	1,400	\$806,976,081	\$116,390,656	\$233,406,995

Top 300 First Mortgage-Granting CUs as of September 30, 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
74	WA	Numerica	\$251,373,359	1,006	\$562,709,316	\$96,101,194	\$413,648,448
75	AZ	OneAZ	\$245,908,484	1,128	\$619,189,646	\$116,741,282	\$835,399,710
76	CO	Bellco	\$243,371,899	637	\$900,704,027	\$175,588,722	\$722,162,143
77	VA	Apple	\$243,061,580	639	\$986,510,490	\$92,941,496	\$459,709,663
78	TX	TDECU - Your	\$242,224,440	1,407	\$913,332,947	\$83,222,665	\$538,719,652
79	CA	Orange County's	\$239,856,124	604	\$625,115,800	\$97,164,328	\$603,831,649
80	NY	Hudson Valley	\$238,749,361	991	\$908,480,213	\$94,753,147	\$1,332,196,455
81	CA	California	\$237,411,384	1,119	\$1,141,177,736	\$59,462,166	\$934,804,240
82	RI	Pawtucket	\$236,383,961	1,174	\$1,222,005,432	\$14,659,700	\$194,742,588
83	PA	TruMark Financial	\$233,230,083	691	\$682,679,139	\$52,402,096	\$534,752,286
84	NY	ESL	\$229,574,150	909	\$550,078,183	\$104,709,058	\$1,051,240,798
85	MI	Michigan State University	\$228,446,433	1,352	\$1,201,536,403	\$6,188,440	\$18,221,324
86	NY	Nassau Educators	\$226,116,035	404	\$758,883,074	\$57,778,000	\$440,851,717
87	CA	KeyPoint	\$222,404,265	350	\$572,613,705	\$70,268,550	\$296,199,735
88	CA	NuVision	\$221,890,088	539	\$643,869,564	\$97,540,628	\$578,848,587
89	MI	DFCU Financial	\$219,980,388	1,378	\$573,849,520	\$144,972,759	\$745,298,461
90	TX	Advancial	\$219,291,355	616	\$516,560,187	\$83,515,883	\$455,041,479
91	OH	General Electric	\$217,479,633	747	\$776,195,066	\$2,137,600	\$0
92	CA	Financial Partners	\$216,340,219	470	\$506,716,327	\$164,167,777	\$892,343,131
93	OR	Advantis	\$215,505,588	811	\$486,288,954	\$127,797,052	\$910,670,631
94	MA	Jeanne D'Arc	\$212,551,553	530	\$877,204,633	\$68,771,840	\$114,751,231
95	CA	Redwood	\$212,517,300	440	\$1,451,849,017	\$130,817,200	\$851,320,261
96	TN	ORNL	\$211,800,520	1,086	\$699,172,116	\$10,901,425	\$503,610,910
97	NV	One Nevada	\$210,811,868	891	\$145,624,189	\$187,140,755	\$132,433,523
98	FL	Fairwinds	\$210,232,092	1,348	\$798,678,317	\$64,538,036	\$250,319,155
99	WI	CoVantage	\$209,789,277	1,670	\$677,806,585	\$58,414,428	\$230,734,571
100	CA	American First	\$209,621,044	316	\$301,439,642	\$41,998,846	\$539,594,070
101	WI	Educators	\$209,053,182	1,581	\$845,325,224	\$9,706,390	\$124,842,503
102	WI	Westconsin	\$208,079,906	1,272	\$430,106,143	\$105,920,550	\$892,523,921
103	MI	United	\$205,064,216	926	\$1,033,320,253	\$85,552,588	\$198,266,467
104	FL	GTE Financial	\$204,106,899	763	\$537,690,648	\$119,575,912	\$1,390,535,765
105	CA	Travis	\$203,206,504	717	\$542,046,934	\$86,024,228	\$441,591,981
106	IA	Collins Community	\$202,593,922	1,277	\$512,342,871	\$80,333,402	\$7,091,292
107	PA	American Heritage	\$195,630,460	454	\$575,442,984	\$129,152,367	\$862,543,014
108	WI	Fox Communities	\$194,768,083	1,479	\$933,493,742	\$20,054,820	\$98,846,419
109	CA	Firefighters First	\$194,496,950	448	\$667,820,980	\$12,257,950	\$201,733,388
110	MN	Affinity Plus	\$193,651,480	1,148	\$532,975,027	\$115,410,653	\$1,374,306,364
111	MN	Central Minnesota	\$193,276,580	766	\$446,973,087	\$66,679,979	\$231,874,582
112	IN	Teachers	\$193,059,218	1,054	\$1,032,112,223	\$647,489	\$2,528,580
113	WA	Whatcom Educational	\$191,557,437	768	\$715,762,306	\$51,357,541	\$467,966,255
114	PA	Pennsylvania State Employees	\$186,109,962	1,770	\$1,044,077,212	\$0	\$175,434,143
115	WI	Capital	\$182,620,041	1,203	\$620,177,813	\$20,910,991	\$181,024,773
116	CA	Partners	\$181,074,982	612	\$486,820,944	\$129,968,683	\$761,593,379
117	VA	Langley	\$178,006,178	772	\$545,961,017	\$33,429,239	\$177,727,506
118	WA	Spokane Teachers	\$177,431,224	839	\$1,018,272,541	\$1,050,005	\$134,357,104
119	IN	Purdue	\$176,378,186	796	\$579,287,012	\$38,268,580	\$436,787,087
120	NM	Nusenda	\$176,007,801	549	\$578,007,098	\$79,272,756	\$410,385,737
121	AL	Redstone	\$174,814,466	1,191	\$414,569,895	\$79,478,143	\$683,110,540
122	SC	South Carolina	\$172,198,100	726	\$594,659,378	\$60,415,352	\$203,976,802
123	WA	Washington State Employees	\$170,905,572	718	\$570,037,572	\$65,214,617	\$1,530,720,415
124	FL	MidFlorida	\$169,140,657	659	\$786,596,339	\$116,129,558	\$678,992,091
125	NH	Service	\$165,965,618	479	\$836,062,842	\$0	\$0
126	CA	California Coast	\$165,313,257	481	\$703,961,401	\$51,357,833	\$184,911,369
127	CO	Public Service	\$164,940,951	421	\$309,547,178	\$66,960,010	\$378,210,909
128	MA	Rockland	\$161,286,594	465	\$515,294,615	\$24,601,618	\$189,780,244
129	NY	Sunmark	\$159,486,089	1,025	\$240,991,912	\$101,233,481	\$0
130	SC	Sharonview	\$159,338,462	948	\$751,444,112	\$1,620,835	\$13,136,658

Top 300 First Mortgage-Granting CUs as of September 30, 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
131	NH	St. Mary's Bank	\$159,123,181	698	\$312,354,346	\$79,255,149	\$537,099,745
132	PA	Citadel	\$156,434,471	557	\$1,281,192,912	\$22,235,092	\$478,167,502
133	MA	Metro	\$155,850,411	500	\$577,629,775	\$97,888,178	\$751,534,782
134	MA	Harvard University Employees	\$154,235,828	411	\$330,592,783	\$66,825,729	\$303,323,042
135	IN	Forum	\$153,923,154	847	\$278,997,288	\$108,006,927	\$811,388,004
136	MN	Spire	\$151,794,270	840	\$347,444,522	\$37,982,050	\$0
137	TX	GECU	\$151,219,738	1,422	\$479,192,448	\$72,853,071	\$476,107,360
138	MD	NASA	\$148,335,234	488	\$559,556,998	\$91,632,679	\$49,140,863
139	IN	Elements Financial	\$147,521,681	683	\$520,111,700	\$58,586,968	\$0
140	MT	Whitefish	\$145,866,829	731	\$725,736,910	\$0	\$0
141	MI	Michigan Schools and Government	\$145,463,707	715	\$562,096,855	\$21,517,940	\$45,003,526
142	KY	L & N	\$145,263,019	752	\$645,264,645	\$8,100,083	\$124,117,225
143	CO	Westerra	\$144,320,697	486	\$372,932,286	\$58,374,767	\$395,392,955
144	TX	Navy Army Community	\$143,941,836	1,141	\$969,764,065	\$0	\$0
145	TN	Ascend	\$142,170,530	703	\$666,656,953	\$0	\$0
146	WA	Gesa	\$141,991,776	611	\$425,578,438	\$53,517,198	\$377,775,793
147	IL	Deere Employees	\$141,512,049	771	\$428,444,966	\$30,085,000	\$0
148	OR	Unitus Community	\$140,523,697	671	\$333,130,020	\$71,320,473	\$516,324,054
149	WI	Verve, a	\$137,175,281	631	\$475,634,514	\$32,567,707	\$245,613,114
150	OR	First Community	\$136,149,499	988	\$387,802,448	\$18,922,063	\$245,463,391
151	CA	Meriwest	\$133,982,714	140	\$554,669,993	\$70,257,750	\$815,678,825
152	IN	Interra	\$132,874,362	621	\$423,237,855	\$18,270,780	\$13,999,405
153	MD	Tower	\$131,724,261	506	\$418,445,168	\$93,677,915	\$1,077,150,269
154	IN	Beacon	\$130,320,564	510	\$748,401,382	\$0	\$0
155	UT	Deseret First	\$130,048,070	527	\$154,701,672	\$77,835,862	\$0
156	UT	University	\$129,370,836	659	\$176,559,768	\$70,166,487	\$349,627,337
157	NY	Polish & Slavic	\$128,408,600	504	\$857,928,497	\$170,000	\$64,246,051
158	IA	Dupaco Community	\$127,530,963	1,023	\$324,145,174	\$101,158,001	\$682,781,079
159	GA	Georgia's Own	\$127,227,467	405	\$540,464,633	\$53,774,663	\$149,007,600
160	HI	Hawaii State	\$126,781,828	237	\$273,730,721	\$59,860,942	\$184,436,987
161	IN	3Rivers	\$126,658,018	641	\$306,215,554	\$60,008,982	\$364,357,390
162	TX	A+	\$126,477,696	682	\$396,907,921	\$0	\$0
163	WA	Columbia	\$126,101,765	483	\$410,344,029	\$42,808,500	\$265,434,543
164	CO	Premier Members	\$123,952,992	379	\$326,059,436	\$24,552,350	\$151,083,894
165	FL	Campus USA	\$123,920,962	800	\$495,686,135	\$810,000	\$41,954,623
166	IN	Indiana Members	\$122,962,972	1,247	\$492,826,626	\$36,692,278	\$32,650,327
167	CO	Air Academy	\$121,754,111	672	\$200,889,988	\$25,404,914	\$0
168	NY	Empower	\$121,244,605	901	\$297,158,700	\$74,206,074	\$573,157,348
169	MS	Keesler	\$120,721,431	707	\$482,012,266	\$187,457	\$20,378,802
170	MA	St. Anne's Of Fall River	\$120,440,382	338	\$516,069,430	\$31,498,736	\$326,954,904
171	NC	Truliant	\$119,200,032	763	\$490,675,976	\$58,454,055	\$12,303,948
172	AZ	TruWest	\$117,975,374	402	\$328,483,233	\$37,969,537	\$139,727,724
173	NY	Municipal	\$116,764,930	440	\$788,996,990	\$0	\$22,989,541
174	CT	American Eagle Financial	\$116,709,067	523	\$561,370,782	\$40,815,496	\$385,032,923
175	NC	Allegacy	\$116,431,297	613	\$283,088,669	\$45,025,456	\$205,418,218
176	CA	Technology	\$114,731,626	168	\$986,888,982	\$0	\$158,689,092
177	WA	Sound	\$114,483,697	453	\$323,730,726	\$30,392,414	\$0
178	FL	Space Coast	\$114,421,300	635	\$698,040,846	\$27,585,159	\$798,426,691
179	SC	Founders	\$114,378,579	1,243	\$768,877,988	\$0	\$0
180	MO	First Community	\$113,890,492	706	\$373,871,651	\$59,919,779	\$573,214,296
181	NY	AmeriCU	\$113,358,657	871	\$524,457,795	\$36,534,525	\$288,131,212
182	MA	Workers	\$113,322,290	303	\$596,659,337	\$25,237,174	\$193,896,515
183	TN	Knoxville TVA Employees	\$113,320,993	745	\$526,108,292	\$5,598,936	\$0
184	IN	Indiana University	\$113,172,652	524	\$440,455,942	\$14,126,937	\$6,798,176
185	WA	iQ	\$113,129,062	282	\$201,165,114	\$37,038,309	\$56,424,104
186	OH	Superior	\$112,752,378	979	\$253,033,218	\$83,803,698	\$749,325,278
187	CT	Charter Oak	\$112,157,458	575	\$583,849,116	\$23,812,621	\$172,778,571

Top 300 First Mortgage-Granting CUs as of September 30, 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	MO	Anheuser-Busch Employees	\$112,110,935	567	\$463,203,120	\$44,161,648	\$379,868,493
189	AZ	Vantage West	\$109,900,662	353	\$469,887,735	\$19,915,108	\$21,047,243
190	NY	Corning	\$108,381,074	559	\$369,391,556	\$26,380,986	\$342,543,607
191	MI	Honor	\$107,770,326	774	\$257,114,689	\$51,670,563	\$284,450,173
192	GA	Robins Financial	\$107,406,828	809	\$353,337,143	\$38,523,747	\$296,650,735
193	CA	San Francisco	\$106,672,646	153	\$498,014,074	\$0	\$0
194	WA	Seattle	\$106,168,802	151	\$343,800,019	\$21,971,807	\$245,191,190
195	VA	Freedom First	\$106,106,168	433	\$210,207,884	\$24,627,751	\$0
196	OR	Rogue	\$105,627,346	505	\$234,735,334	\$62,483,364	\$39,231,885
197	PA	Freedom	\$105,170,831	353	\$263,656,712	\$16,669,315	\$54,697,767
198	NY	USAlliance Financial	\$104,875,530	156	\$452,839,039	\$7,169,480	\$192,313,563
199	CA	San Mateo	\$104,756,722	211	\$347,629,359	\$17,002,630	\$49,435,106
200	VA	UVA Community	\$104,642,701	642	\$174,935,640	\$19,516,459	\$0
201	OK	Truity	\$103,962,357	517	\$172,266,339	\$87,695,750	\$613,462,135
202	ND	Town and Country	\$103,441,138	495	\$137,124,687	\$74,595,147	\$0
203	ND	First Community	\$102,699,670	243	\$276,257,459	\$32,039,405	\$0
204	WA	TwinStar	\$102,326,820	555	\$164,960,633	\$63,116,337	\$370,297,634
205	TX	Amplify	\$100,208,640	478	\$278,193,815	\$31,533,000	\$10,205,576
206	WI	Thrivent	\$99,588,432	590	\$234,013,126	\$39,329,995	\$355,949,712
207	CA	XCEED Financial	\$99,586,250	283	\$417,948,048	\$47,988,924	\$391,553,145
208	CA	USE	\$99,487,649	253	\$294,300,592	\$44,860,623	\$203,826,179
209	VA	Dupont Community	\$98,483,456	599	\$504,105,170	\$22,363,297	\$61,443,861
210	UT	Cyprus	\$98,197,082	459	\$164,134,556	\$61,008,770	\$0
211	WA	Harborstone	\$97,956,391	178	\$362,196,506	\$0	\$96,502,984
212	NM	Sandia Laboratory	\$97,797,723	387	\$652,549,184	\$10,992,853	\$9,548,740
213	ID	Potlatch No 1	\$97,010,646	501	\$186,628,139	\$5,690,638	\$336,360,159
214	SC	SRP	\$96,921,239	676	\$141,078,196	\$51,784,528	\$0
215	MI	Advia	\$96,695,544	1,043	\$584,692,810	\$13,314,076	\$0
216	CA	First Entertainment	\$95,037,437	296	\$472,224,697	\$9,167,670	\$111,157,121
217	MI	People Driven	\$94,993,188	486	\$40,972,412	\$0	\$29,712
218	HI	Hawaiian Tel	\$94,821,025	198	\$240,953,578	\$19,215,875	\$0
219	WA	Salal	\$94,568,817	198	\$193,158,301	\$23,604,938	\$257,666,041
220	AR	Arkansas	\$94,323,044	532	\$261,077,839	\$27,232,609	\$114,611,300
221	FL	Achieva	\$94,032,235	400	\$301,498,547	\$42,865,181	\$244,886,888
222	PA	Franklin Mint	\$93,852,780	256	\$312,164,970	\$48,987,499	\$659,742,711
223	TX	Austin Telco	\$93,602,481	383	\$433,894,646	\$2,503,724	\$0
224	WA	Solarity	\$93,057,505	441	\$237,913,166	\$29,703,739	\$252,039,663
225	VA	State Department	\$91,193,451	273	\$582,862,013	\$0	\$156,360,531
226	AZ	Arizona	\$90,990,544	516	\$189,697,629	\$13,860,616	\$0
227	WI	Westby Co-op	\$90,573,345	747	\$202,461,401	\$13,576,063	\$141,607,135
228	AL	APCO Employees	\$89,593,967	563	\$571,392,867	\$0	\$0
229	VT	Vermont State Employees	\$89,228,523	564	\$370,304,275	\$35,522,129	\$341,576,108
230	NV	Greater Nevada	\$88,762,178	120	\$212,812,633	\$1,160,311,260	\$568,091,659
231	AL	Avadian	\$88,314,852	434	\$169,605,131	\$48,099,436	\$76,758,922
232	TX	Texas Tech	\$87,179,319	464	\$29,757,621	\$77,802,454	\$0
233	NY	CFCU Community	\$86,759,751	382	\$440,890,691	\$6,198,185	\$139,930,830
234	NE	Liberty First	\$86,202,131	567	\$82,714,236	\$67,775,927	\$0
235	IN	Centra	\$85,959,005	551	\$403,178,588	\$22,749,201	\$175,319,861
236	WI	Marine	\$85,620,816	1,170	\$346,071,951	\$16,428,839	\$833,513
237	NE	Centris	\$85,059,981	511	\$212,519,294	\$54,986,389	\$358,603,120
238	MA	Webster First	\$84,964,195	332	\$583,729,307	\$0	\$536,053
239	CA	USC	\$84,250,410	162	\$161,717,221	\$27,510,744	\$106,341,248
240	CA	Schools Financial	\$84,130,074	475	\$237,548,376	\$23,123,855	\$168,868,398
241	IL	Great Lakes	\$83,915,068	271	\$211,000,421	\$43,251,899	\$260,750,878
242	OR	Oregon State	\$82,163,564	299	\$236,310,047	\$21,531,389	\$252,799,282
243	OK	TTCU	\$81,597,427	493	\$224,699,171	\$44,513,467	\$264,538,097
244	IL	Vibrant	\$81,577,283	654	\$224,447,846	\$27,541,055	\$243,539,540

Top 300 First Mortgage-Granting CUs as of September 30, 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	CA	Evangelical Christian	\$81,537,402	44	\$450,477,581	\$24,165,914	\$645,691,069
246	TX	Texans	\$81,273,081	486	\$332,359,783	\$7,093,810	\$0
247	CA	Credit Union of Southern California	\$81,131,365	204	\$379,389,578	\$12,696,587	\$69,647,302
248	AL	MAX	\$80,985,157	307	\$274,402,044	\$19,002,342	\$143,348,969
249	NY	Self Reliance New York	\$80,270,719	143	\$705,963,573	\$0	\$0
250	FL	Grow Financial	\$79,245,040	411	\$510,639,208	\$148,100	\$203,872,368
251	WA	Inspirus	\$79,197,644	565	\$287,831,111	\$0	\$0
252	CA	Point Loma	\$79,080,667	152	\$255,489,812	\$8,440,100	\$32,562,020
253	MI	Lake Trust	\$78,344,950	390	\$569,819,939	\$0	\$9,805,302
254	MA	Greylock	\$77,798,780	428	\$474,660,112	\$17,232,313	\$398,370,256
255	VT	Vermont	\$77,264,959	733	\$202,142,771	\$36,755,149	\$241,548,928
256	MI	Dow Chemical Employees	\$77,071,356	523	\$396,534,805	\$9,960,131	\$43,181,920
257	AK	Denali	\$76,836,402	291	\$77,406,831	\$42,638,059	\$77,022,847
258	MI	Frankenmuth	\$76,826,730	633	\$110,993,910	\$41,458,438	\$219,539,626
259	MN	Hiway	\$76,596,650	427	\$398,165,850	\$32,840,549	\$179,447,563
260	WA	Verity	\$76,591,875	321	\$163,475,894	\$16,423,850	\$237,932,070
261	OH	KEMBA Financial	\$76,134,498	457	\$284,777,800	\$19,251,978	\$42,214,725
262	IN	Notre Dame	\$75,877,964	390	\$181,369,670	\$30,258,866	\$199,512,649
263	OR	Maps	\$75,737,251	563	\$278,452,372	\$26,961,173	\$0
264	MI	Community Financial	\$75,116,803	399	\$299,980,653	\$32,346,268	\$308,409,268
265	MA	Hanscom	\$74,788,688	297	\$225,447,161	\$52,671,081	\$337,372,643
266	KY	Park Community	\$74,589,425	418	\$249,406,638	\$5,553,452	\$0
267	CA	Honda	\$74,031,000	399	\$243,312,048	\$1,297,200	\$0
268	CA	Northrop Grumman	\$73,806,638	224	\$280,129,657	\$0	\$45,885,969
269	IL	Scott	\$73,730,031	514	\$155,981,491	\$18,782,175	\$52,200,835
270	VA	Northwest	\$73,639,233	182	\$731,491,593	\$120,780,810	\$1,518,786,604
271	IA	Community Choice	\$72,737,690	421	\$104,730,949	\$45,515,232	\$0
272	VA	BayPort	\$71,799,192	313	\$441,452,847	\$14,900,085	\$0
273	DC	Congressional	\$71,594,182	212	\$280,839,229	\$26,728,054	\$64,909,287
274	ID	Beehive	\$71,522,042	2,296	\$96,427,990	\$30,048,864	\$0
275	OK	WEOKIE	\$71,083,965	371	\$337,821,121	\$13,015,787	\$149,609,764
276	OR	Selco Community	\$71,028,246	363	\$338,104,474	\$0	\$0
277	LA	Jefferson Financial	\$70,968,845	253	\$193,522,409	\$0	\$11,907,576
278	TX	First Community	\$70,721,927	301	\$340,767,643	\$3,987,500	\$80,998,698
279	TN	Orion	\$70,632,731	264	\$272,733,114	\$15,454,601	\$23,542,218
280	KS	Credit Union Of America	\$70,231,120	564	\$139,793,898	\$40,138,450	\$0
281	TX	Shell	\$69,403,479	543	\$208,961,059	\$11,307,567	\$138,396,249
282	CA	Ventura County	\$69,373,079	184	\$243,668,269	\$10,184,690	\$71,876,660
283	FL	Community First Credit Union of Florida	\$69,361,124	313	\$436,709,781	\$0	\$177,627,310
284	WI	Superior Choice	\$69,073,364	627	\$240,936,563	\$1,857,764	\$99,776,221
285	IL	Consumers	\$69,048,767	405	\$186,740,699	\$46,769,644	\$319,767,111
286	MD	National Institutes of Health	\$68,805,693	184	\$193,914,552	\$32,020,794	\$276,770,558
287	IL	Andigo	\$68,549,406	229	\$352,274,352	\$16,996,988	\$172,393,484
288	IL	Abbott Laboratories Employees	\$68,306,207	261	\$234,989,056	\$21,884,500	\$0
289	CO	Credit Union Of Colorado	\$68,241,168	364	\$301,715,146	\$24,938,190	\$197,997,772
290	IA	DuTrac Community	\$68,132,740	386	\$256,458,622	\$4,640,898	\$3,162,625
291	VT	NorthCountry	\$68,100,618	517	\$208,888,632	\$26,150,290	\$0
292	MA	Massachusetts Institute Of Technology	\$67,922,610	174	\$232,354,039	\$10,151,632	\$280,159,101
293	CA	CoastHills	\$67,796,953	246	\$395,974,299	\$2,426,506	\$81,378,292
294	MI	Dort	\$67,719,353	451	\$246,753,950	\$3,558,366	\$54,246,422
295	MI	Arbor Financial	\$65,971,917	350	\$234,140,824	\$23,942,694	\$146,528,768
296	UT	Granite	\$63,951,602	221	\$181,286,239	\$14,101,180	\$995,495
297	FL	IBM Southeast Employees	\$63,774,287	308	\$333,488,751	\$35,067,447	\$371,710,482
298	FL	Pen Air	\$63,706,395	317	\$252,078,889	\$21,922,853	\$38,932,697
299	IL	DuPage	\$63,574,346	322	\$15,716,944	\$60,340,256	\$522,388,494
300	NC	Self-Help	\$63,493,001	427	\$646,384,552	\$0	\$0