## 2018 NMLS Mortgage Industry Report

## 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 statelicensed and federally registered companies and MLOs. ${ }^{1}$

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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.

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## 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 <br> Growth | Licenses | Annual <br> Growth |
| :--- | :---: | :---: | :---: | :---: |
| Mortgage <br> 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

| Agency | Licenses, 2017 year-end | Growth (applications submitted 2018) | \% Growth | Attrition (withdrawn, expired 2018) | \% Attrition | Licenses, 2018 year-end | \% Net Growth |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\% |
| CT | 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 | 8 | 10 | 125\% | (10) | (125\%) | 8 | 0\% |
| HI | 2,885 | 720 | 25\% | (676) | (23\%) | 2,929 | 2\% |
| ID | 4,793 | 1,692 | 35\% | $(1,231)$ | (26\%) | 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 | 6,103 | 2,460 | 40\% | $(1,509)$ | (25\%) | 7,054 | 16\% |
| MS | 4,332 | 1,900 | 44\% | $(1,999)$ | (46\%) | 4,233 | (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\% | $(2,114)$ | (23\%) | 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 | 19,117 | 4,021 | 21\% | $(5,828)$ | (30\%) | 17,310 | (9\%) |
| OK-DCC | 7,617 | 2,162 | 28\% | $(1,753)$ | (23\%) | 8,026 | 5\% |
| OR | 12,384 | 3,280 | 26\% | $(2,488)$ | (20\%) | 13,176 | 6\% |
| PA | 18,127 | 3,911 | 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\% | $(2,627)$ | (19\%) | 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 | 18,844 | 4,446 | 24\% | $(3,971)$ | (21\%) | 19,319 | 3\% |
| WA | 19,797 | 4,291 | 22\% | $(3,883)$ | (20\%) | 20,205 | 2\% |
| WV | 2,330 | 1,416 | 61\% | (793) | (34\%) | 2,953 | 27\% |
| WI | 10,392 | 2,491 | 24\% | $(2,182)$ | (21\%) | 10,701 | 3\% |
| WY | 3,499 | 1,079 | 31\% | (947) | (27\%) | 3,631 | 4\% |

## 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

| State Agency | NewApplications | Applications Processed |  |  | License Expirations |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Approved | Denied | Withdrawn | Revoked | Surrendered | Terminated |
| Alabama | 81 | 75 | - | 4 | - | 47 | 16 |
| Alaska | 41 | 40 | - | 2 | - | 17 | 2 |
| Arizona | 218 | 188 | - | 59 | - | 87 | 24 |
| Arkansas | 61 | 49 | - | 7 | - | 29 | 5 |
| California DBO | 342 | 230 | - | 116 | 78 | 65 | - |
| California DRE | 809 | 541 | 2 | 276 | 2 | - | 505 |
| Colorado | 290 | 281 | - | 5 | - | 14 | 63 |
| Connecticut | 87 | 71 | 1 | 18 | 1 | 35 | 18 |
| Delaware | 56 | 41 | - | 11 | - | 26 | 11 |
| District of Columbia | 66 | 59 | - | 1 | - | 26 | 23 |
| Florida | 616 | 567 | 5 | 50 | 3 | 101 | 121 |
| Georgia | 225 | 204 | 2 | 37 | 2 | 81 | 49 |
| Guam | 5 | 1 | - | 3 | - | - | - |
| Hawaii | 58 | 47 | - ${ }^{2}$ | 8 | - | 15 | 28 |
| Idaho | 99 | 63 | - | 48 | - | 19 | 10 |
| Illinois | 105 | 93 | - | 15 | 1 | 61 | 28 |
| Indiana DFI | 40 | 38 | - | 4 | - | 37 | 56 |
| Indiana SOS | 34 | 29 | - | 5 | - | 10 | 9 |
| Iowa | 123 | 105 | - | 11 | 1 | 59 | 21 |
| Kansas | 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 | NewApplications | Applications Processed |  |  | License Expirations |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 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 | NewApplications | Applications Processed |  |  | License Expirations |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 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 |
| Pennsylvania | 3,911 | 3,803 | - | 165 | - | 495 | 3,868 |
| Puerto Rico | 55 | 57 | - | 7 | - | 2 | 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 | - | 40 | - | 237 | 831 |
| Tennessee | 3,618 | 3,747 | 19 | 60 | 1 | 218 | 3,107 |
| Texas OCCC | 141 | 96 | - | 49 | - | 10 | 210 |


| State Agency | New <br> Applications |  | Applications Processed |  |  | License Expirations |  |  |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: | :---: |

## Notes

1. 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.

## 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\% |
| lowa | 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 <br> Loans by Purpose 

|  | Home Purchase |  | Home Improvement |  | Refinancing |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| State | Loan Amount | Loan Count | Loan Amount | Loan Count | Loan Amount | Loan Count |
| AK | \$1,212,139,347 | 4,516 | \$10,469,240 | 69 | \$446,865,449 | 1,944 |
| AL | \$5,461,061,434 | 31,496 | \$130,339,004 | 931 | \$1,792,314,481 | 10,884 |
| AR | \$1,691,776,006 | 11,646 | \$30,522,334 | 265 | \$706,977,772 | 4,981 |
| AZ | \$24,776,015,708 | 106,367 | \$591,808,762 | 2,984 | \$8,643,385,023 | 40,447 |
| CA | \$105,127,429,729 | 263,836 | \$10,358,154,471 | 18,004 | \$73,842,909,429 | 190,600 |
| CO | \$24,687,969,962 | 79,557 | \$1,026,823,644 | 3,777 | \$11,635,756,971 | 43,049 |
| CT | \$5,966,450,490 | 25,073 | \$107,585,067 | 448 | \$1,723,187,224 | 7,071 |
| DC | \$2,449,362,018 | 4,885 | \$54,206,302 | 136 | \$778,573,484 | 2,069 |
| DE | \$2,453,091,087 | 10,186 | \$38,667,310 | 193 | \$621,726,467 | 3,020 |
| FL | \$51,696,336,407 | 223,610 | \$1,186,369,154 | 6,424 | \$14,091,990,381 | 69,167 |
| GA | \$20,167,016,646 | 93,474 | \$353,609,713 | 2,052 | \$6,637,993,523 | 35,750 |
| GU | \$5,316,769 | 18 | \$781,618 | 10 | \$7,575,957 | 46 |
| HI | \$3,987,167,580 | 8,370 | \$158,002,705 | 363 | \$1,771,077,263 | 4,169 |
| IA | \$1,572,515,215 | 9,950 | \$33,673,842 | 340 | \$659,840,350 | 4,637 |
| ID | \$3,917,172,991 | 19,207 | \$91,332,759 | 506 | \$1,401,263,445 | 7,255 |
| IL | \$18,515,146,024 | 81,943 | \$814,267,822 | 3,690 | \$5,650,489,135 | 27,136 |
| IN | \$9,196,799,876 | 55,907 | \$212,140,466 | 1,876 | \$2,460,912,280 | 17,102 |
| KS | \$2,169,377,676 | 12,069 | \$55,772,858 | 375 | \$887,784,196 | 5,512 |
| KY | \$4,335,302,417 | 26,693 | \$68,064,897 | 631 | \$1,284,291,630 | 8,343 |
| LA | \$5,193,926,887 | 28,359 | \$65,759,012 | 583 | \$1,886,265,629 | 11,120 |
| MA | \$14,611,185,582 | 42,763 | \$459,191,329 | 1,452 | \$5,502,816,537 | 19,121 |
| MD | \$17,790,925,917 | 58,361 | \$210,681,631 | 905 | \$5,849,103,816 | 21,916 |
| ME | \$1,887,815,381 | 8,887 | \$24,868,413 | 124 | \$631,753,116 | 3,316 |
| MI | \$11,722,416,555 | 70,087 | \$307,421,519 | 2,391 | \$5,375,983,390 | 34,137 |
| MN | \$8,977,533,408 | 40,042 | \$245,906,093 | 1,027 | \$3,257,626,238 | 15,587 |
| MO | \$7,199,506,841 | 41,223 | \$252,910,590 | 1,560 | \$2,682,785,106 | 16,510 |
| MS | \$1,593,924,913 | 11,052 | \$20,953,746 | 333 | \$663,712,170 | 4,870 |
| MT | \$1,033,386,057 | 4,557 | \$45,677,463 | 212 | \$512,165,918 | 2,438 |
| NC | \$18,305,543,550 | 82,182 | \$287,306,061 | 1,571 | \$5,059,787,878 | 27,773 |
| ND | \$480,239,133 | 2,482 | \$9,917,545 | 70 | \$200,112,895 | 1,067 |
| NE | \$1,260,857,478 | 7,228 | \$27,145,404 | 199 | \$533,710,071 | 3,560 |
| NH | \$3,226,514,822 | 13,178 | \$53,570,553 | 263 | \$1,067,638,404 | 4,829 |
| NJ | \$19,647,672,363 | 67,928 | \$596,212,466 | 2,286 | \$6,327,317,287 | 23,474 |
| NM | \$3,001,251,983 | 17,631 | \$46,490,485 | 313 | \$990,075,609 | 5,584 |
| NV | \$11,418,585,733 | 44,333 | \$412,583,812 | 2,182 | \$4,498,320,866 | 19,733 |
| NY | \$19,342,862,344 | 67,176 | \$361,955,954 | 1,222 | \$8,123,123,007 | 27,101 |
| OH | \$11,060,838,778 | 67,088 | \$252,848,621 | 2,028 | \$3,329,396,469 | 22,214 |
| OK | \$3,755,507,953 | 22,627 | \$48,421,318 | 350 | \$1,013,320,949 | 6,536 |
| OR | \$11,347,616,179 | 38,896 | \$621,176,776 | 2,823 | \$4,922,204,846 | 19,668 |
| PA | \$16,539,800,670 | 80,716 | \$364,647,339 | 2,390 | \$4,595,289,289 | 25,683 |
| PR | \$646,125,276 | 5,378 | \$11,581,438 | 110 | \$44,204,239 | 440 |
| RI | \$1,998,903,959 | 8,965 | \$39,499,660 | 181 | \$601,585,200 | 2,800 |
| SC | \$9,298,216,245 | 47,399 | \$111,623,008 | 627 | \$2,414,699,796 | 13,592 |
| SD | \$605,247,253 | 3,233 | \$11,641,262 | 76 | \$219,229,958 | 1,313 |
| TN | \$9,711,614,087 | 50,415 | \$286,479,414 | 1,840 | \$3,463,220,953 | 19,900 |
| TX | \$56,538,849,507 | 249,287 | \$1,138,623,680 | 12,011 | \$12,511,064,523 | 65,782 |
| UT | \$12,667,380,111 | 49,372 | \$539,257,534 | 2,147 | \$4,143,456,057 | 16,420 |
| VA | \$20,889,930,298 | 70,906 | \$283,218,879 | 1,195 | \$6,582,014,200 | 25,777 |
| VI | \$89,773,982 | 260 | \$532,000 | 2 | \$10,481,358 | 31 |
| VT | \$691,589,710 | 3,211 | \$14,029,858 | 155 | \$222,161,127 | 1,174 |
| WA | \$24,686,981,042 | 75,103 | \$856,622,591 | 3,201 | \$11,073,588,038 | 38,204 |
| WI | \$4,814,748,065 | 26,982 | \$105,313,787 | 680 | \$1,807,284,169 | 10,343 |
| WV | \$1,245,749,329 | 8,164 | \$13,052,114 | 165 | \$430,304,789 | 2,879 |
| WY | \$733,240,777 | 3,848 | \$13,270,489 | 61 | \$314,918,153 | 1,598 |

2018 Mortgage Call Report Data Loan Averages

| State | Total Amount (\$) | Total Count (\#) | Average Loan Amount (\$) | MLOs with 1 or more loans | Average Loans <br> Per MLO (\#) | Median Loans <br> 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 | 3 |
| 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 | 3 |
| KS | \$3,143,301,850 | 18,144 | \$173,242 | 3,221 | 6 | 2 |
| KY | \$5,722,218,439 | 35,893 | \$159,424 | 4,707 | 8 | 2 |
| 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 | 3 |
| 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 | 3 |
| MS | \$2,296,054,748 | 16,409 | \$139,927 | 2,623 | 6 | 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 | 4 | 1 |
| NE | \$1,834,306,940 | 11,071 | \$165,686 | 1,800 | 6 | 2 |
| NH | \$4,367,035,475 | 18,360 | \$237,856 | 2,521 | 7 | 3 |
| NJ | \$26,800,211,856 | 94,558 | \$283,426 | 9,589 | 10 | 3 |
| NM | \$4,081,666,366 | 23,748 | \$171,874 | 3,019 | 8 | 2 |
| NV | \$16,490,864,936 | 66,876 | \$246,589 | 5,574 | 12 | 4 |
| NY | \$28,244,282,766 | 96,893 | \$291,500 | 6,458 | 15 | 7 |
| OH | \$14,748,259,020 | 91,930 | \$160,429 | 8,145 | 11 | 4 |
| OK | \$4,853,447,571 | 29,773 | \$163,015 | 3,574 | - 8 | 3 |
| OR | \$17,127,145,484 | 62,309 | \$274,874 | 7,022 | 9 | 3 |
| PA | \$21,654,534,277 | 109,695 | \$197,407 | 10,463 | 10 | 3 |
| PR | \$703,815,001 | 5,964 | \$118,011 | 240 | 25 | 20 |
| RI | \$2,660,494,929 | 12,024 | \$221,265 | 1,691 | 7 | 2 |
| SC | \$11,943,696,892 | 62,281 | \$191,771 | 6,199 | 10 | 4 |
| SD | \$842,171,543 | 4,664 | \$180,569 | 979 | 5 | 1 |
| TN | \$13,565,680,345 | 72,777 | \$186,401 | 7,862 | 9 | 3 |
| TX | \$70,677,999,129 | 329,858 | \$214,268 | 18,583 | 18 | 7 |
| UT | \$17,593,785,924 | 68,808 | \$255,694 | 3,744 | 18 | 7 |
| VA | \$27,887,809,504 | 98,468 | \$283,217 | 10,227 | 10 | 3 |
| VI | \$100,787,340 | 293 | \$343,984 | 14 | 21 | 11 |
| VT | \$938,616,632 | 4,591 | \$204,447 | 826 | 6 | 2 |
| WA | \$37,046,801,436 | 117,975 | \$314,022 | 11,134 | 11 | 4 |
| WI | \$6,763,853,934 | 38,244 | \$176,861 | 4,967 | 8 | 2 |
| WV | \$1,704,758,060 | 11,320 | \$150,597 | 1,323 | 9 | 3 |
| WY | \$1,075,163,720 | 5,569 | \$193,062 | 1,135 | 5 | 2 |


[^0]:    ${ }^{1}$ Unless otherwise noted, all figures cover activity from 2018, or statuses as of December 31, 2018.

