

# Lenders

# Trend Report

*Leon County*  
*May 2005*

Published By:

**Metro Market Trends, Inc.**  
*A Real Estate Information Company*

P.O. Box 30042, Pensacola, FL 32503-1042

Phone: 850-474-1398

Fax: 850-478-6249

[www.mmtinfo.com](http://www.mmtinfo.com)

The information contained herein has been compiled from documents and data furnished by county clerks, county property appraiser offices, applicable city governments, the State of Florida, and various private entities. This information is to be used for information purposes only. The research staff of Metro Market Trends, Inc. has categorized much of the source information using a proprietary computer based real estate analysis system. All information is believed to be reliable and every attempt is made to insure that all data is accurate. However, no liability is assumed for the accuracy or completeness of this information by Metro Market Trends, Inc. or the other data providers.

Leon

	---- MAY 2005 ----		---- MAY 2004 ----		---- % Change ----		---- 2005 YTD ----		---- 2004 YTD ----		---- % Change ----	
	Number	\$ Volume	Number	\$ Volume	Number	\$ Vol	Number	\$ Volume	Number	\$ Volume	Number	\$ Vol
Total Real Estate Transactions	970	179,866,113	982	192,223,426	-1.22	-6.43	4,086	909,197,832	4,001	705,877,582	2.12	28.8
Total Mortgages Associated with Transactions	839	136,882,300	797	155,984,700	5.27	-12.25	3,359	726,236,200	3,078	521,814,900	9.13	39.18

Leon

	---- MAY 2005 ----		---- MAY 2004 ----		---- % Change ----		---- 2005 YTD ----		---- 2004 YTD ----		---- % Change ----	
	Number	\$ Volume	Number	\$ Volume	Number	\$ Vol	Number	\$ Volume	Number	\$ Volume	Number	\$ Vol
Total Transactions	746	135,667,313	727	124,063,126	2.61	9.35	3,005	540,224,232	2,887	458,802,082	4.09	17.75
Total Mortgages Associated with Transactions	707	93,525,800	664	91,030,500	6.48	2.74	2,742	360,496,600	2,460	317,798,100	11.46	13.44

\*Note: "Residential" represents Single Family, Condominia, Townhome units, and PreSold Permits combined.

## SINGLE FAMILY SALES - NUMBER OF UNITS FOR MAY 2005

	--- MAY 2005 ---		--- MAY 2004 ---		--- APR 2005 ---		--- 2005 to Date ---	
	Total	%	Total	%	Total	%	Total	%
New Sales (Transfers)	81	12.76	64	10.29	89	16.01	381	14.79
New Sales (Permits)	50	7.87	28	4.50	37	6.65	183	7.10
Total New Sales	131	20.63	92	14.79	126	22.66	564	21.89
Resales	504	79.37	530	85.21	430	77.34	2,012	78.11
<b>Total</b>	<b>635</b>	<b>100.00</b>	<b>622</b>	<b>100.00</b>	<b>556</b>	<b>100.00</b>	<b>2,576</b>	<b>100.00</b>

## SINGLE FAMILY SALES - SALES VOLUME FOR MAY 2005

	--- MAY 2005 ---		--- MAY 2004 ---		--- APR 2005 ---		--- 2005 to Date ---	
	Dollar	%	Dollar	%	Dollar	%	Dollar	%
New Sales (Transfers)	19,309,200	15.89	17,043,500	14.97	23,297,100	21.11	95,581,300	19.91
New Sales (Permits)	7,982,313	6.57	5,244,026	4.61	7,881,401	7.14	36,105,032	7.52
Total New Sales	27,291,513	22.46	22,287,526	19.58	31,178,501	28.25	131,686,332	27.43
Resales	94,235,700	77.54	91,536,500	80.42	79,181,400	71.75	348,468,000	72.57
<b>Total</b>	<b>121,527,213</b>	<b>100.00</b>	<b>113,824,026</b>	<b>100.00</b>	<b>110,359,901</b>	<b>100.00</b>	<b>480,154,332</b>	<b>100.00</b>

## SINGLE FAMILY SALES - AVERAGE SALES PRICE MAY 2005

	MAY 2005	MAY 2004	APR 2005	2005 to Date
New Sales (Transfers)	238,385	266,305	261,765	250,870
New Sales (Permits)	159,646	187,287	213,011	197,295
Total New Sales	208,332	242,256	247,448	233,486
Resales	186,976	172,710	184,143	173,195
<b>Total</b>	<b>191,381</b>	<b>182,997</b>	<b>198,489</b>	<b>186,395</b>

## SINGLE FAMILY SALES - MEDIAN SALES PRICE MAY 2005

	MAY 2005	MAY 2004	APR 2005	2005 to Date
New Sales (Transfers)	218,500	230,800	228,400	228,400
New Sales (Permits)	137,500	179,000	200,000	160,000
Total New Sales	190,000	211,710	221,750	217,050
Resales	163,700	148,250	165,500	155,000
<b>Total</b>	<b>165,000</b>	<b>155,000</b>	<b>176,500</b>	<b>165,000</b>

\* New Sales (Transfers) represent the deed transfers of property from Builders.

\*\* New Sales (Permits) represent the construction of presold homes on property owned by individuals.

Leon

Lender	Mortgage Types						MAY 2005			
	Conv	VA	FHA	Indiv*	Assump	Other	Total	Percent	Total** w/o Assump	Percent
1ST PACIFIC MORTGAGE INC	1						1	0.12	1	0.12
AABSOLUTE MORTGAGE PROFESSIONALS	2						2	0.24	2	0.24
AAMES HOME LOAN	4						4	0.48	4	0.48
ABN AMRO MORTGAGE GROUP INC	12						12	1.43	12	1.43
ACCREDITED HOME LENDERS INC	9						9	1.07	9	1.07
AEGIS WHOLESALE CORPORATION	4						4	0.48	4	0.48
ALLIED MORTGAGE CAPITAL CORP	1						1	0.12	1	0.12
ALPHA MORTGAGE GROUP INC	1						1	0.12	1	0.12
AMERICA'S WHOLESALE LENDER	14						14	1.67	14	1.67
AMERICAN BROKERS CONDUIT	2						2	0.24	2	0.24
AMERICAN MORTGAGE NETWORK OF FL	8		1				9	1.07	9	1.07
AMERIFIRST FINANCIAL CORPORATION	5						5	0.60	5	0.60
AMPRO MORTGAGE CORPORATION			2				2	0.24	2	0.24
AMSOUTH BANK	18						18	2.15	18	2.15
ANSWER ONE MORTGAGE	3						3	0.36	3	0.36
ARGENT MORTGAGE COMPANY LLC	7						7	0.83	7	0.83
BANK OF AMERICA NA	41	1					42	5.01	42	5.01
BANKUNITED FSB	1						1	0.12	1	0.12
BAYROCK MORTGAGE CORPORATION	1						1	0.12	1	0.12
BNC MORTGAGE INC	2						2	0.24	2	0.24
BRANCH BANKING & TRUST COMPANY	55	1	6				62	7.39	62	7.39
BURTON & BURTON MORTGAGE INC	1						1	0.12	1	0.12
CAPITAL CITY BANK	60		8				68	8.10	68	8.10
CENDANT MORTGAGE CORP	1						1	0.12	1	0.12
CENTEX HOME EQUITY CORP	2						2	0.24	2	0.24
CENTURY 21 MORTGAGE	8						8	0.95	8	0.95
CHALLENGE FINANCIAL INVESTORS CO			1				1	0.12	1	0.12
CHEVY CHASE BANK FSB	1						1	0.12	1	0.12
CITIMORTGAGE INC	2						2	0.24	2	0.24
CITIZENS BANK-WAKULLA	1						1	0.12	1	0.12
CITY OF TALLAHASSEE	1						1	0.12	1	0.12
COLDWELL BANKER MORTGAGE	3						3	0.36	3	0.36
COUNTRYWIDE BANK NA	5						5	0.60	5	0.60
COUNTRYWIDE HOME LOANS INC	16	1					17	2.03	17	2.03
DAVID PICCININI INC	2						2	0.24	2	0.24
DECISION ONE MORTGAGE COMPANY LL	6						6	0.72	6	0.72
E-LOAN INC	1						1	0.12	1	0.12
ENVISION CREDIT UNION	3						3	0.36	3	0.36
EQUIFIRST CORPORATION	3						3	0.36	3	0.36
EVERBANK	2						2	0.24	2	0.24
FAMILY FIRST MORTGAGE CORP	1						1	0.12	1	0.12
FARMERS & MERCHANTS BANK	13						13	1.55	13	1.55
FIELDSTONE MORTGAGE COMPANY	2						2	0.24	2	0.24
FIFTH THIRD MORTGAGE COMPANY	1						1	0.12	1	0.12
FIRST FEDERAL SAVINGS BANK	1						1	0.12	1	0.12
FIRST FLORIDA CREDIT UNION	1						1	0.12	1	0.12
FIRST FRANKLIN FINANCIAL CORP	2						2	0.24	2	0.24
FIRST MAGNUS FINANCIAL CORP	1						1	0.12	1	0.12
FIRST NLC FINANCIAL SERVICES LLC	1						1	0.12	1	0.12

Leon

Lender	Mortgage Types						MAY 2005			
	Conv	VA	FHA	Indiv*	Assump	Other	Total	Percent	Total** w/o Assump	Percent
FL COMMERCE FEDERAL CREDIT UNION	1						1	0.12	1	0.12
FL STATE UNIVERSITY CREDIT UNION	1						1	0.12	1	0.12
FLAGSTAR BANK FSB	19						19	2.26	19	2.26
FLORIDA CITIZENS BANK			1				1	0.12	1	0.12
FLORIDA HOUSING FINANCE AGENCY	11						11	1.31	11	1.31
FOCUS CREDIT UNION	1						1	0.12	1	0.12
FREMONT INVESTMENT & LOAN	4						4	0.48	4	0.48
GATEWAY FUNDING DIVERSIFIED MORT	1						1	0.12	1	0.12
GN MORTGAGE LLC	6						6	0.72	6	0.72
GULF STATE COMMUNITY BANK	1						1	0.12	1	0.12
HANCOCK BANK OF FLORIDA	2						2	0.24	2	0.24
HERITAGE MORTGAGE CORP	5						5	0.60	5	0.60
HomeBANC MORTGAGE CORPORATION	7						7	0.83	7	0.83
Homecomings Financial Network	1						1	0.12	1	0.12
HSBC MORTGAGE CORPORATION	1						1	0.12	1	0.12
IMPAC LENDING GROUP	4						4	0.48	4	0.48
INDIVIDUAL				23			23	2.74	23	2.74
INDYMAC BANK FSB	1						1	0.12	1	0.12
ING BANK FSB	6						6	0.72	6	0.72
INGLE & ASSOCIATES MORTGAGE	21						21	2.50	21	2.50
INGLE MORTGAGE	15						15	1.79	15	1.79
JPMORGAN CHASE BANK NA	10						10	1.19	10	1.19
LEHMAN BROTHERS BANK FSB	2						2	0.24	2	0.24
LEON COUNTY HOUSING FINANCE AUTH	2						2	0.24	2	0.24
LONG BEACH MORTGAGE COMPANY	4						4	0.48	4	0.48
MERRILL LYNCH CREDIT CORP	2						2	0.24	2	0.24
NATIONAL CITY BANK	3						3	0.36	3	0.36
NATIONAL CITY MORTGAGE CO	2						2	0.24	2	0.24
NAVY FEDERAL CREDIT UNION	1						1	0.12	1	0.12
NBANK NA	4						4	0.48	4	0.48
NEW CENTURY MORTGAGE CORP	2						2	0.24	2	0.24
OHIO SAVINGS BANK	1						1	0.12	1	0.12
OPTION ONE MORTGAGE CORPORATION	2						2	0.24	2	0.24
PARAGON HOME LENDING LLC	2						2	0.24	2	0.24
PENSACOLA GUARANTEE MORTGAGE	1						1	0.12	1	0.12
PEOPLES FIRST COMMUNITY BANK	13	1	10				24	2.86	24	2.86
PHH MORTGAGE SERVICES CORP	1						1	0.12	1	0.12
PINNACLE DIRECT FUNDING CORP	4						4	0.48	4	0.48
PREMIER BANK	27						27	3.22	27	3.22
PRIME CREDIT CORPORATION	3						3	0.36	3	0.36
PRIME HOME MORTGAGE INC	1						1	0.12	1	0.12
PRIMELENDING			1				1	0.12	1	0.12
PROVIDENT FUNDING GROUP INC	2						2	0.24	2	0.24
QUICKEN LOANS INC	7						7	0.83	7	0.83
QUOTEMEARATE.COM INC	2						2	0.24	2	0.24
RBC CENTURA BANK	1						1	0.12	1	0.12
REGIONS BANK	1						1	0.12	1	0.12
REGIONS MORTGAGE INC	6						6	0.72	6	0.72
RESIDENTIAL COMMUNITY MORTGAGE C	7						7	0.83	7	0.83

Leon

Lender	Mortgage Types						MAY 2005			
	Conv	VA	FHA	Indiv*	Assump	Other	Total	Percent	Total** w/o Assump	Percent
SCORE FEDERAL CREDIT UNION	1						1	0.12	1	0.12
SEBRING CAPITAL PARTNERS LP	6						6	0.72	6	0.72
SOUTHSTAR FUNDING LLC	9						9	1.07	9	1.07
SUNCOAST SCHOOLS FEDERAL CU	2						2	0.24	2	0.24
SUNSHINE STATE CREDIT UNION	4						4	0.48	4	0.48
SUNTRUST BANK	1						1	0.12	1	0.12
SUNTRUST MORTGAGE INC	36		4				40	4.77	40	4.77
SYNOVUS MORTGAGE CORP	1						1	0.12	1	0.12
TALLAHASSEE STATE BANK	9						9	1.07	9	1.07
TAYLOR, BEAN & WHITAKER MTG CORP		1	2				3	0.36	3	0.36
THE BANK	2						2	0.24	2	0.24
THE BANK OF BONIFAY	1						1	0.12	1	0.12
THE BANK OF TALLAHASSEE	1						1	0.12	1	0.12
THE CIT GROUP/CONSUMER FINANCE	1						1	0.12	1	0.12
THE MORTGAGE STORE FINANCIAL INC	10						10	1.19	10	1.19
THOMASVILLE NATIONAL BANK	1						1	0.12	1	0.12
TRANSLAND FINANCIAL SERVICES INC	9						9	1.07	9	1.07
USAA FEDERAL SAVINGS BANK	4						4	0.48	4	0.48
WACHOVIA BANK NA	3						3	0.36	3	0.36
WACHOVIA MORTGAGE CORPORATION	9		1				10	1.19	10	1.19
WAKULLA COUNTY STATE BANK	6						6	0.72	6	0.72
WASHINGTON MUTUAL BANK FA	3						3	0.36	3	0.36
WELLS FARGO BANK NA	31	1					32	3.81	32	3.81
WILMINGTON FINANCE	6						6	0.72	6	0.72
WMC MORTGAGE CORP	3						3	0.36	3	0.36
OTHER LENDERS	59	1	1				61	7.27	61	7.27
Totals	771	7	38	23			839		839	
Percent of Total	91.90	0.83	4.53	2.74	0.00	0.00	100.00		100.00	

\* Mortgages could include First, Second, or Third Mortgages.

\*\* Assumptions are separated since they are recorded at their original amount.

\*\*\* Represents the mortgages associated with transfer/sale of real estate, not refinancings.

Leon

Lender	Mortgage Types (\$s in 1000s)						MAY 2005			
	Conv	VA	FHA	Indiv*	Assump	Other	Total	Percent	Total** w/o Assump	Percent
1ST PACIFIC MORTGAGE INC	200						200,000	0.15	200,000	0.15
AABSOLUTE MORTGAGE PROFESSIONALS	400						400,700	0.29	400,700	0.29
AAMES HOME LOAN	308						308,900	0.23	308,900	0.23
ABN AMRO MORTGAGE GROUP INC	1126						1,126,300	0.82	1,126,300	0.82
ACCREDITED HOME LENDERS INC	750						750,900	0.55	750,900	0.55
AEGIS WHOLESALE CORPORATION	276						276,000	0.20	276,000	0.20
ALLIED MORTGAGE CAPITAL CORP	120						120,000	0.09	120,000	0.09
ALPHA MORTGAGE GROUP INC	129						129,000	0.09	129,000	0.09
AMERICA'S WHOLESALE LENDER	1240						1,240,100	0.91	1,240,100	0.91
AMERICAN BROKERS CONDUIT	299						299,200	0.22	299,200	0.22
AMERICAN MORTGAGE NETWORK OF FL	846		164				1,011,000	0.74	1,011,000	0.74
AMERIFIRST FINANCIAL CORPORATION	397						397,100	0.29	397,100	0.29
AMPRO MORTGAGE CORPORATION			207				207,800	0.15	207,800	0.15
AMSOUTH BANK	3190						3,190,100	2.33	3,190,100	2.33
ANSWER ONE MORTGAGE	451						451,600	0.33	451,600	0.33
ARGENT MORTGAGE COMPANY LLC	793						793,700	0.58	793,700	0.58
BANK OF AMERICA NA	6564	104					6,668,300	4.87	6,668,300	4.87
BANKUNITED FSB	64						64,000	0.05	64,000	0.05
BAYROCK MORTGAGE CORPORATION	224						224,400	0.16	224,400	0.16
BNC MORTGAGE INC	95						95,000	0.07	95,000	0.07
BRANCH BANKING & TRUST COMPANY	11389	222	751				12,363,000	9.03	12,363,000	9.03
BURTON & BURTON MORTGAGE INC	120						120,300	0.09	120,300	0.09
CAPITAL CITY BANK	9539		1023				10,562,600	7.72	10,562,600	7.72
CENDANT MORTGAGE CORP	157						157,300	0.11	157,300	0.11
CENTEX HOME EQUITY CORP	114						114,500	0.08	114,500	0.08
CENTURY 21 MORTGAGE	1367						1,367,900	1.00	1,367,900	1.00
CHALLENGE FINANCIAL INVESTORS CO			77				77,800	0.06	77,800	0.06
CHEVY CHASE BANK FSB	160						160,000	0.12	160,000	0.12
CITIMORTGAGE INC	294						294,100	0.21	294,100	0.21
CITIZENS BANK-WAKULLA	40						40,000	0.03	40,000	0.03
CITY OF TALLAHASSEE	5						5,000	0.00	5,000	0.00
COLDWELL BANKER MORTGAGE	345						345,200	0.25	345,200	0.25
COUNTRYWIDE BANK NA	385						385,400	0.28	385,400	0.28
COUNTRYWIDE HOME LOANS INC	1993	160					2,153,200	1.57	2,153,200	1.57
DAVID PICCININI INC	288						288,300	0.21	288,300	0.21
DECISION ONE MORTGAGE COMPANY LL	533						533,500	0.39	533,500	0.39
E-LOAN INC	100						100,000	0.07	100,000	0.07
ENVISION CREDIT UNION	528						528,500	0.39	528,500	0.39
EQUIFIRST CORPORATION	238						238,100	0.17	238,100	0.17
EVERBANK	256						256,900	0.19	256,900	0.19
FAMILY FIRST MORTGAGE CORP	224						224,000	0.16	224,000	0.16
FARMERS & MERCHANTS BANK	3942						3,942,700	2.88	3,942,700	2.88
FIELDSTONE MORTGAGE COMPANY	210						210,000	0.15	210,000	0.15
FIFTH THIRD MORTGAGE COMPANY	116						116,000	0.08	116,000	0.08
FIRST FEDERAL SAVINGS BANK	117						117,000	0.09	117,000	0.09
FIRST FLORIDA CREDIT UNION	20						20,000	0.01	20,000	0.01
FIRST FRANKLIN FINANCIAL CORP	184						184,500	0.13	184,500	0.13
FIRST MAGNUS FINANCIAL CORP	78						78,300	0.06	78,300	0.06
FIRST NLC FINANCIAL SERVICES LLC	105						105,000	0.08	105,000	0.08

## Leon

Lender	Mortgage Types (\$s in 1000s)						MAY 2005			
	Conv	VA	FHA	Indiv*	Assump	Other	Total	Percent	Total** w/o Assump	Percent
FL COMMERCE FEDERAL CREDIT UNION	144						144,000	0.11	144,000	0.11
FL STATE UNIVERSITY CREDIT UNION	134						134,400	0.10	134,400	0.10
FLAGSTAR BANK FSB	2574						2,574,600	1.88	2,574,600	1.88
FLORIDA CITIZENS BANK			104				104,300	0.08	104,300	0.08
FLORIDA HOUSING FINANCE AGENCY	962						962,300	0.70	962,300	0.70
FOCUS CREDIT UNION	84						84,000	0.06	84,000	0.06
FREMONT INVESTMENT & LOAN	471						471,200	0.34	471,200	0.34
GATEWAY FUNDING DIVERSIFIED MORT	118						118,700	0.09	118,700	0.09
GN MORTGAGE LLC	403						403,000	0.29	403,000	0.29
GULF STATE COMMUNITY BANK	174						174,400	0.13	174,400	0.13
HANCOCK BANK OF FLORIDA	267						267,800	0.20	267,800	0.20
HERITAGE MORTGAGE CORP	901						901,200	0.66	901,200	0.66
HomeBANC MORTGAGE CORPORATION	2257						2,257,700	1.65	2,257,700	1.65
Homecomings Financial Network	70						70,300	0.05	70,300	0.05
HSBC MORTGAGE CORPORATION	88						88,000	0.06	88,000	0.06
IMPAC LENDING GROUP	331						331,000	0.24	331,000	0.24
INDIVIDUAL				3019			3,019,100	2.21	3,019,100	2.21
INDYMAC BANK FSB	188						188,000	0.14	188,000	0.14
ING BANK FSB	611						611,800	0.45	611,800	0.45
INGLE & ASSOCIATES MORTGAGE	3577						3,577,400	2.61	3,577,400	2.61
INGLE MORTGAGE	2606						2,606,900	1.90	2,606,900	1.90
JPMORGAN CHASE BANK NA	1172						1,172,700	0.86	1,172,700	0.86
LEHMAN BROTHERS BANK FSB	137						137,000	0.10	137,000	0.10
LEON COUNTY HOUSING FINANCE AUTH	14						14,900	0.01	14,900	0.01
LONG BEACH MORTGAGE COMPANY	297						297,600	0.22	297,600	0.22
MERRILL LYNCH CREDIT CORP	403						403,000	0.29	403,000	0.29
NATIONAL CITY BANK	97						97,700	0.07	97,700	0.07
NATIONAL CITY MORTGAGE CO	144						144,000	0.11	144,000	0.11
NAVY FEDERAL CREDIT UNION	53						53,100	0.04	53,100	0.04
NBANK NA	460						460,400	0.34	460,400	0.34
NEW CENTURY MORTGAGE CORP	325						325,900	0.24	325,900	0.24
OHIO SAVINGS BANK	139						139,000	0.10	139,000	0.10
OPTION ONE MORTGAGE CORPORATION	224						224,000	0.16	224,000	0.16
PARAGON HOME LENDING LLC	155						155,000	0.11	155,000	0.11
PENSACOLA GUARANTEE MORTGAGE	96						96,900	0.07	96,900	0.07
PEOPLES FIRST COMMUNITY BANK	5184	313	1083				6,581,500	4.81	6,581,500	4.81
PHH MORTGAGE SERVICES CORP	104						104,900	0.08	104,900	0.08
PINNACLE DIRECT FUNDING CORP	435						435,400	0.32	435,400	0.32
PREMIER BANK	5570						5,570,900	4.07	5,570,900	4.07
PRIME CREDIT CORPORATION	41						41,700	0.03	41,700	0.03
PRIME HOME MORTGAGE INC	212						212,500	0.16	212,500	0.16
PRIMELENDING			87				87,700	0.06	87,700	0.06
PROVIDENT FUNDING GROUP INC	377						377,400	0.28	377,400	0.28
QUICKEN LOANS INC	872						872,000	0.64	872,000	0.64
QUOTEMEARATE.COM INC	140						140,000	0.10	140,000	0.10
RBC CENTURA BANK	90						90,000	0.07	90,000	0.07
REGIONS BANK	490						490,000	0.36	490,000	0.36
REGIONS MORTGAGE INC	1096						1,096,600	0.80	1,096,600	0.80
RESIDENTIAL COMMUNITY MORTGAGE C	1412						1,412,200	1.03	1,412,200	1.03

Leon

Lender	Mortgage Types (\$s in 1000s)						MAY 2005			
	Conv	VA	FHA	Indiv*	Assump	Other	Total	Percent	Total** w/o Assump	Percent
SCORE FEDERAL CREDIT UNION	81						81,000	0.06	81,000	0.06
SEBRING CAPITAL PARTNERS LP	453						453,300	0.33	453,300	0.33
SOUTHSTAR FUNDING LLC	650						650,800	0.48	650,800	0.48
SUNCOAST SCHOOLS FEDERAL CU	235						235,700	0.17	235,700	0.17
SUNSHINE STATE CREDIT UNION	778						778,900	0.57	778,900	0.57
SUNTRUST BANK	25						25,000	0.02	25,000	0.02
SUNTRUST MORTGAGE INC	4389		457				4,846,400	3.54	4,846,400	3.54
SYNOVUS MORTGAGE CORP	345						345,000	0.25	345,000	0.25
TALLAHASSEE STATE BANK	8002						8,002,800	5.85	8,002,800	5.85
TAYLOR, BEAN & WHITAKER MTG CORP		189	187				376,600	0.28	376,600	0.28
THE BANK	250						250,000	0.18	250,000	0.18
THE BANK OF BONIFAY	151						151,000	0.11	151,000	0.11
THE BANK OF TALLAHASSEE	486						486,000	0.36	486,000	0.36
THE CIT GROUP/CONSUMER FINANCE	54						54,800	0.04	54,800	0.04
THE MORTGAGE STORE FINANCIAL INC	723						723,900	0.53	723,900	0.53
THOMASVILLE NATIONAL BANK	155						155,000	0.11	155,000	0.11
TRANSLAND FINANCIAL SERVICES INC	1382						1,382,700	1.01	1,382,700	1.01
USAA FEDERAL SAVINGS BANK	548						548,300	0.40	548,300	0.40
WACHOVIA BANK NA	86						86,500	0.06	86,500	0.06
WACHOVIA MORTGAGE CORPORATION	1896		159				2,055,400	1.50	2,055,400	1.50
WAKULLA COUNTY STATE BANK	1568						1,568,900	1.15	1,568,900	1.15
WASHINGTON MUTUAL BANK FA	640						640,500	0.47	640,500	0.47
WELLS FARGO BANK NA	3649	108					3,757,000	2.74	3,757,000	2.74
WILMINGTON FINANCE	409						409,500	0.30	409,500	0.30
WMC MORTGAGE CORP	441						441,800	0.32	441,800	0.32
OTHER LENDERS	14779	146	82				15,008,200	10.96	15,008,200	10.96
Totals	128234	1242	4387	3019			136,882,300		136,882,300	
Percent of Total	93.68	0.91	3.20	2.21	0.00	0.00	100.00		100.00	

\* Mortgages could include First, Second, or Third Mortgages.

\*\* Assumptions are separated since they are recorded at their original amount.

\*\*\* Represents the mortgages associated with transfer/sale of real estate, not refinancings.

Leon

Lender	--- MAY 2005 ---		--- MAY 2004 ---		--- APR 2005 ---		--- 2005 to Date ---		
	Units	Percent	Units	Percent	Units	Percent	Units	Percent	
1	CAPITAL CITY BANK	68	8.10	49	6.15	51	6.93	241	7.17
2	BRANCH BANKING & TRUST COMPANY	62	7.39	84	10.54	57	7.74	260	7.74
3	BANK OF AMERICA NA	42	5.01	41	5.14	25	3.40	158	4.70
4	SUNTRUST MORTGAGE INC	40	4.77	41	5.14	31	4.21	141	4.20
5	WELLS FARGO BANK NA	32	3.81	23	2.89	41	5.57	149	4.44
6	PREMIER BANK	27	3.22	17	2.13	21	2.85	125	3.72
7	PEOPLES FIRST COMMUNITY BANK	24	2.86	25	3.14	33	4.48	117	3.48
8	INDIVIDUAL	23	2.74	23	2.89	24	3.26	125	3.72
9	INGLE & ASSOCIATES MORTGAGE	21	2.50	53	6.65	16	2.17	115	3.42
10	FLAGSTAR BANK FSB	19	2.26	17	2.13	19	2.58	82	2.44
11	AMSOUTH BANK	18	2.15	9	1.13	18	2.45	67	1.99
12	COUNTRYWIDE HOME LOANS INC	17	2.03	7	0.88	8	1.09	44	1.31
14	INGLE MORTGAGE	15	1.79			16	2.17	32	0.95
15	AMERICA'S WHOLESALE LENDER	14	1.67	18	2.26	18	2.45	72	2.14
16	FARMERS & MERCHANTS BANK	13	1.55	14	1.76	7	0.95	55	1.64
17	ABN AMRO MORTGAGE GROUP INC	12	1.43	8	1.00	6	0.82	43	1.28
18	FLORIDA HOUSING FINANCE AGENCY	11	1.31	11	1.38	8	1.09	36	1.07
19	JPMORGAN CHASE BANK NA	10	1.19			9	1.22	38	1.13
20	THE MORTGAGE STORE FINANCIAL INC	10	1.19					10	0.30
21	WACHOVIA MORTGAGE CORPORATION	10	1.19	10	1.25	13	1.77	46	1.37
22	ACCREDITED HOME LENDERS INC	9	1.07	2	0.25	5	0.68	21	0.63
23	AMERICAN MORTGAGE NETWORK OF FL	9	1.07	1	0.13	7	0.95	38	1.13
24	SOUTHSTAR FUNDING LLC	9	1.07	3	0.38	5	0.68	17	0.51
25	TALLAHASSEE STATE BANK	9	1.07	4	0.50	3	0.41	28	0.83
26	TRANSLAND FINANCIAL SERVICES INC	9	1.07	9	1.13	5	0.68	35	1.04
27	CENTURY 21 MORTGAGE	8	0.95	7	0.88	3	0.41	24	0.71
28	ARGENT MORTGAGE COMPANY LLC	7	0.83			8	1.09	42	1.25
29	HOMEBANC MORTGAGE CORPORATION	7	0.83	1	0.13	4	0.54	13	0.39
30	QUICKEN LOANS INC	7	0.83			9	1.22	17	0.51
31	RESIDENTIAL COMMUNITY MORTGAGE C	7	0.83			6	0.82	20	0.60
32	DECISION ONE MORTGAGE COMPANY LL	6	0.72	8	1.00	5	0.68	19	0.57
33	GN MORTGAGE LLC	6	0.72			1	0.14	12	0.36
34	ING BANK FSB	6	0.72			2	0.27	16	0.48
35	REGIONS MORTGAGE INC	6	0.72					8	0.24
36	SEBRING CAPITAL PARTNERS LP	6	0.72			2	0.27	13	0.39
37	WAKULLA COUNTY STATE BANK	6	0.72	6	0.75	9	1.22	38	1.13
38	WILMINGTON FINANCE	6	0.72			4	0.54	13	0.39
39	AMERIFIRST FINANCIAL CORPORATION	5	0.60					10	0.30
40	COUNTRYWIDE BANK NA	5	0.60	1	0.13	7	0.95	27	0.80
41	HERITAGE MORTGAGE CORP	5	0.60	2	0.25	3	0.41	21	0.63
42	AAMES HOME LOAN	4	0.48	4	0.50	4	0.54	13	0.39
43	AEGIS WHOLESALE CORPORATION	4	0.48	3	0.38	1	0.14	5	0.15
44	FREMONT INVESTMENT & LOAN	4	0.48	4	0.50	4	0.54	20	0.60
45	IMPAC LENDING GROUP	4	0.48			5	0.68	24	0.71
46	LONG BEACH MORTGAGE COMPANY	4	0.48	4	0.50			6	0.18
47	NBANK NA	4	0.48			5	0.68	10	0.30
48	PINNACLE DIRECT FUNDING CORP	4	0.48	2	0.25			9	0.27
49	SUNSHINE STATE CREDIT UNION	4	0.48	7	0.88	5	0.68	17	0.51
50	USAA FEDERAL SAVINGS BANK	4	0.48	5	0.63	6	0.82	20	0.60

Leon

Lender	---- MAY 2005 ----		---- MAY 2004 ----		---- APR 2005 ----		--- 2005 to Date ---		
	Units	Percent	Units	Percent	Units	Percent	Units	Percent	
51	ANSWER ONE MORTGAGE	3	0.36	2	0.25	5	0.68	22	0.65
52	COLDWELL BANKER MORTGAGE	3	0.36					4	0.12
53	ENVISION CREDIT UNION	3	0.36			2	0.27	12	0.36
54	EQUIFIRST CORPORATION	3	0.36			1	0.14	9	0.27
55	NATIONAL CITY BANK	3	0.36	1	0.13	1	0.14	6	0.18
56	PRIME CREDIT CORPORATION	3	0.36					3	0.09
57	TAYLOR, BEAN & WHITAKER MTG CORP	3	0.36	4	0.50	1	0.14	12	0.36
58	WACHOVIA BANK NA	3	0.36	7	0.88	5	0.68	22	0.65
59	WASHINGTON MUTUAL BANK FA	3	0.36	3	0.38	5	0.68	15	0.45
60	WMC MORTGAGE CORP	3	0.36	1	0.13	2	0.27	9	0.27
61	AABSOLUTE MORTGAGE PROFESSIONALS	2	0.24					2	0.06
62	AMERICAN BROKERS CONDUIT	2	0.24					3	0.09
63	AMPRO MORTGAGE CORPORATION	2	0.24					3	0.09
64	BNC MORTGAGE INC	2	0.24					4	0.12
65	CENTEX HOME EQUITY CORP	2	0.24			3	0.41	6	0.18
66	CITIMORTGAGE INC	2	0.24			1	0.14	10	0.30
67	DAVID PICCININI INC	2	0.24			1	0.14	3	0.09
68	EVERBANK	2	0.24			1	0.14	3	0.09
69	FIELDSTONE MORTGAGE COMPANY	2	0.24	6	0.75	1	0.14	5	0.15
70	FIRST FRANKLIN FINANCIAL CORP	2	0.24	3	0.38			9	0.27
71	HANCOCK BANK OF FLORIDA	2	0.24	3	0.38	6	0.82	18	0.54
72	LEHMAN BROTHERS BANK FSB	2	0.24	1	0.13			7	0.21
73	LEON COUNTY HOUSING FINANCE AUTH	2	0.24					3	0.09
74	MERRILL LYNCH CREDIT CORP	2	0.24	9	1.13	3	0.41	16	0.48
75	NATIONAL CITY MORTGAGE CO	2	0.24	6	0.75			5	0.15
76	NEW CENTURY MORTGAGE CORP	2	0.24	9	1.13	16	2.17	28	0.83
77	OPTION ONE MORTGAGE CORPORATION	2	0.24	2	0.25	2	0.27	9	0.27
78	PARAGON HOME LENDING LLC	2	0.24					2	0.06
79	PROVIDENT FUNDING GROUP INC	2	0.24	3	0.38	2	0.27	5	0.15
80	QUOTEMEARATE.COM INC	2	0.24					2	0.06
81	SUNCOAST SCHOOLS FEDERAL CU	2	0.24			1	0.14	3	0.09
82	THE BANK	2	0.24			1	0.14	7	0.21
83	1ST PACIFIC MORTGAGE INC	1	0.12					8	0.24
84	ALLIED MORTGAGE CAPITAL CORP	1	0.12					1	0.03
85	ALPHA MORTGAGE GROUP INC	1	0.12					3	0.09
86	BANKUNITED FSB	1	0.12	1	0.13	2	0.27	5	0.15
87	BAYROCK MORTGAGE CORPORATION	1	0.12					1	0.03
88	BURTON & BURTON MORTGAGE INC	1	0.12			2	0.27	8	0.24
89	CENDANT MORTGAGE CORP	1	0.12	1	0.13			5	0.15
90	CHALLENGE FINANCIAL INVESTORS CO	1	0.12					3	0.09
91	CHEVY CHASE BANK FSB	1	0.12	2	0.25			1	0.03
92	CITIZENS BANK-WAKULLA	1	0.12					1	0.03
93	CITY OF TALLAHASSEE	1	0.12	2	0.25	2	0.27	7	0.21
94	E-LOAN INC	1	0.12					2	0.06
95	FAMILY FIRST MORTGAGE CORP	1	0.12	2	0.25			1	0.03
96	FIFTH THIRD MORTGAGE COMPANY	1	0.12			1	0.14	3	0.09
97	FIRST FEDERAL SAVINGS BANK	1	0.12					1	0.03
98	FIRST FLORIDA CREDIT UNION	1	0.12	1	0.13			2	0.06
99	FIRST MAGNUS FINANCIAL CORP	1	0.12	1	0.13	4	0.54	11	0.33

Leon

Lender	---- MAY 2005 ----		---- MAY 2004 ----		---- APR 2005 ----		--- 2005 to Date ---		
	Units	Percent	Units	Percent	Units	Percent	Units	Percent	
100	FIRST NLC FINANCIAL SERVICES LLC	1	0.12					1	0.03
101	FL COMMERCE FEDERAL CREDIT UNION	1	0.12	5	0.63	4	0.54	14	0.42
102	FL STATE UNIVERSITY CREDIT UNION	1	0.12	3	0.38	4	0.54	7	0.21
103	FLORIDA CITIZENS BANK	1	0.12					1	0.03
104	FOCUS CREDIT UNION	1	0.12					2	0.06
105	GATEWAY FUNDING DIVERSIFIED MORT	1	0.12					1	0.03
106	GULF STATE COMMUNITY BANK	1	0.12			2	0.27	4	0.12
107	HOMECOMINGS FINANCIAL NETWORK	1	0.12			1	0.14	8	0.24
108	HSBC MORTGAGE CORPORATION	1	0.12	3	0.38			3	0.09
109	INDYMAC BANK FSB	1	0.12	2	0.25	2	0.27	6	0.18
110	NAVY FEDERAL CREDIT UNION	1	0.12	3	0.38	1	0.14	4	0.12
111	OHIO SAVINGS BANK	1	0.12	1	0.13			3	0.09
112	PENSACOLA GUARANTEE MORTGAGE	1	0.12					1	0.03
113	PHH MORTGAGE SERVICES CORP	1	0.12	1	0.13	2	0.27	7	0.21
114	PRIME HOME MORTGAGE INC	1	0.12	2	0.25	4	0.54	11	0.33
115	PRIMELENDING	1	0.12					3	0.09
116	RBC CENTURA BANK	1	0.12			1	0.14	6	0.18
117	REGIONS BANK	1	0.12					1	0.03
118	SCORE FEDERAL CREDIT UNION	1	0.12	2	0.25	1	0.14	3	0.09
119	SUNTRUST BANK	1	0.12	1	0.13	6	0.82	13	0.39
120	SYNOVUS MORTGAGE CORP	1	0.12	5	0.63	1	0.14	5	0.15
121	THE BANK OF BONIFAY	1	0.12			2	0.27	4	0.12
122	THE BANK OF TALLAHASSEE	1	0.12			2	0.27	5	0.15
123	THE CIT GROUP/CONSUMER FINANCE	1	0.12	2	0.25			1	0.03
124	THOMASVILLE NATIONAL BANK	1	0.12					3	0.09
125	AEGIS FUNDING CORPORATION							1	0.03
126	AMERICAN HOME MORTGAGE ACCEPTANC							1	0.03
127	AMERIFIRST DIRECT FUNDING CORP			1	0.13	2	0.27	4	0.12
128	AMERITRUST MORTGAGE COMPANY							2	0.06
129	BANK UNITED OF TEXAS FSB							1	0.03
130	CHASE MANHATTAN BANK USA NA			1	0.13			1	0.03
131	CHASE MANHATTAN MORTGAGE CORP			7	0.88			3	0.09
132	CITIBANK FSB					1	0.14	5	0.15
133	CITY NATIONAL BANK			1	0.13				
134	COAST BANK OF FLORIDA							1	0.03
135	COLUMN FINANCIAL INC			1	0.13			1	0.03
136	COMMERCIAL BANK							1	0.03
137	COMMONWEALTH MORTGAGE CORP							1	0.03
138	CONTEMPORARY MORTGAGE SERVICES			1	0.13				
139	CTX MORTGAGE COMPANY			2	0.25				
140	CU MEMBERS MORTGAGE			2	0.25	1	0.14	3	0.09
141	DEPT HWY SAFETY & MOTOR CREDIT					1	0.14	2	0.06
142	DIGITAL FEDERAL CREDIT UNION							1	0.03
143	DITECH.COM					2	0.27	3	0.09
144	E*TRADE MORTGAGE CORPORATION							3	0.09
145	ENCORE CREDIT CORP					1	0.14	1	0.03
146	EXPRESS CAPITAL LENDING							2	0.06
147	FARM CREDIT OF NW FLORIDA							1	0.03
148	FEDERAL NATIONAL MORTGAGE ASSOC					1	0.14	1	0.03

Leon

Lender	---- MAY 2005 ----		---- MAY 2004 ----		---- APR 2005 ----		--- 2005 to Date ---	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
149	FINANCE AMERICA LLC				1	0.14	1	0.03
150	FIRST FEDERAL BANK				1	0.14	1	0.03
151	FIRST GUARANTY MORTGAGE CORP				2	0.27	7	0.21
152	FIRST HORIZON HOME LOAN CORP		9	1.13	1	0.14	6	0.18
153	FIRST RESIDENTIAL MORTGAGE NETWO						2	0.06
154	FL DOT DISTRICT 3 CREDIT UNION				1	0.14	1	0.03
155	FLORIDA BANK MORTGAGE		4	0.50				
156	FRANKLIN MORTGAGE FUNDING				2	0.27	12	0.36
157	GMAC BANK		2	0.25				
158	GMAC MORTGAGE CORP OF PA		4	0.50			4	0.12
159	GOLDEN RULE MORTGAGES INC		2	0.25				
160	GREENPOINT MORTGAGE FUNDING INC		2	0.25	2	0.27	7	0.21
161	GUARANTY RESIDENTIAL LENDING INC		4	0.50				
162	HOME FUNDS DIRECT						3	0.09
163	HOMESOUTH MORTGAGE CORP				2	0.27	6	0.18
164	INVESTORS SAVINGS & LOAN ASSOC				1	0.14	1	0.03
165	IRWIN MORTGAGE CORPORATION						3	0.09
166	IWAYLOAN LP						2	0.06
167	LAKELAND REGIONAL MORTGAGE CORP						2	0.06
168	LIBERTY MORTGAGE CORPORATION						5	0.15
169	MADISON COUNTY COMMUNITY BANK						1	0.03
170	MARKET STREET MORTGAGE CORP						3	0.09
171	MIT LENDING		1	0.13	3	0.41	3	0.09
172	MONTICELLO BANK				2	0.27	3	0.09
173	MORGAN STANLEY DEAN WITTER CREDI		3	0.38	1	0.14	3	0.09
174	MORTGAGE INVESTORS CORPORATION						2	0.06
175	MORTGAGE LENDERS NETWORK USA INC		2	0.25			2	0.06
176	NOVASTAR MORTGAGE INC		3	0.38	1	0.14	3	0.09
177	PENTAGON FEDERAL CREDIT UNION				2	0.27	4	0.12
178	PEOPLES CHOICE HOME LOAN INC		2	0.25	2	0.27	2	0.06
179	PHH US MORTGAGE CORPORATION				1	0.14	2	0.06
180	PINNACLE FINANCIAL CORPORATION		2	0.25			4	0.12
181	PREMIER NATIONWIDE LENDING		1	0.13				
182	PRINCIPAL RESIDENTIAL MORTGAGE I		19	2.38				
183	REGIONS BANK OF FLORIDA						3	0.09
184	REGIONS BANK OF VALDOSTA						1	0.03
185	RMCVANGUARD MORTGAGE CORPORATION		2	0.25				
186	SAXON MORTGAGE INC		2	0.25	2	0.27	3	0.09
187	SIRVA MORTGAGE INC						1	0.03
188	SOUTHERN MORTGAGE CORPORATION						1	0.03
189	SOUTHTRUST BANK						1	0.03
190	SOUTHTRUST MORTGAGE CORPORATION		7	0.88			1	0.03
191	SUNBELT LENDING SERVICES INC						3	0.09
192	TALLAHASSEE HABITAT FOR HUMANITY		1	0.13	1	0.14	2	0.06
193	THE HUNTINGTON NATIONAL BANK						1	0.03
194	THE MORTGAGE WAREHOUSE						1	0.03
195	THOMAS COUNTY FEDERAL S & L						1	0.03
196	UNION PLANTERS BANK NA		3	0.38				
197	UNITED WHOLESALE MORTGAGE		1	0.13				

Leon

---

Lender	---- MAY 2005 ----		---- MAY 2004 ----		---- APR 2005 ----		--- 2005 to Date ---	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
198 USDA					1	0.14	1	0.03
199 WATERS MORTGAGE CORPORATION							1	0.03
200 WELLS FARGO HOME MORTGAGE			17	2.13				
201 OTHER LENDERS	61	7.27	65	8.16	55	7.47	245	7.29
Totals	839		797		736		3,359	

---

\* Represents the mortgages (including assumptions) associated with transfer/sale of real estate, not refinancings.

## Leon

Lender	---- MAY 2005 ----		---- MAY 2004 ----		---- APR 2005 ----		--- 2005 to Date ---		
	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %	
1	BRANCH BANKING & TRUST COMPANY	12,363,000	9.03	18,631,100	11.94	11,322,900	7.13	43,891,500	6.04
2	CAPITAL CITY BANK	10,562,600	7.72	10,298,300	6.60	8,075,600	5.09	44,462,300	6.12
3	TALLAHASSEE STATE BANK	8,002,800	5.85	12,260,000	7.86	1,216,800	0.77	17,079,700	2.35
4	BANK OF AMERICA NA	6,668,300	4.87	5,753,600	3.69	3,392,000	2.14	25,263,700	3.48
5	PEOPLES FIRST COMMUNITY BANK	6,581,500	4.81	3,899,600	2.50	6,422,900	4.05	25,339,400	3.49
6	PREMIER BANK	5,570,900	4.07	6,004,900	3.85	7,361,500	4.64	28,637,100	3.94
7	SUNTRUST MORTGAGE INC	4,846,400	3.54	6,556,600	4.20	4,578,300	2.88	20,064,100	2.76
8	FARMERS & MERCHANTS BANK	3,942,700	2.88	3,575,500	2.29	1,270,000	0.80	14,542,900	2.00
9	WELLS FARGO BANK NA	3,757,000	2.74	3,846,600	2.47	4,778,500	3.01	21,034,700	2.90
10	INGLE & ASSOCIATES MORTGAGE	3,577,400	2.61	8,532,700	5.47	2,336,000	1.47	18,361,600	2.53
11	AMSOUTH BANK	3,190,100	2.33	1,459,000	0.94	2,806,600	1.77	11,566,900	1.59
12	INDIVIDUAL	3,019,100	2.21	1,681,500	1.08	4,162,100	2.62	20,035,600	2.76
14	INGLE MORTGAGE	2,606,900	1.90			2,597,700	1.64	5,430,600	0.75
15	FLAGSTAR BANK FSB	2,574,600	1.88	2,000,500	1.28	2,552,300	1.61	11,252,400	1.55
16	HOME Banc MORTGAGE CORPORATION	2,257,700	1.65	166,200	0.11	619,100	0.39	3,191,700	0.44
17	COUNTRYWIDE HOME LOANS INC	2,153,200	1.57	857,000	0.55	1,131,900	0.71	5,759,800	0.79
18	WACHOVIA MORTGAGE CORPORATION	2,055,400	1.50	1,331,700	0.85	2,143,400	1.35	7,322,800	1.01
19	WAKULLA COUNTY STATE BANK	1,568,900	1.15	2,404,400	1.54	2,112,400	1.33	10,583,100	1.46
20	RESIDENTIAL COMMUNITY MORTGAGE C	1,412,200	1.03			1,058,200	0.67	3,719,500	0.51
21	TRANSLAND FINANCIAL SERVICES INC	1,382,700	1.01	1,325,700	0.85	674,500	0.42	5,660,300	0.78
22	CENTURY 21 MORTGAGE	1,367,900	1.00	1,077,100	0.69	468,200	0.29	3,660,900	0.50
23	AMERICA'S WHOLESALE LENDER	1,240,100	0.91	2,031,100	1.30	1,847,700	1.16	8,606,100	1.19
24	JPMORGAN CHASE BANK NA	1,172,700	0.86			1,284,600	0.81	19,332,400	2.66
25	ABN AMRO MORTGAGE GROUP INC	1,126,300	0.82	812,800	0.52	463,200	0.29	4,461,300	0.61
26	REGIONS MORTGAGE INC	1,096,600	0.80					1,330,600	0.18
27	AMERICAN MORTGAGE NETWORK OF FL	1,011,000	0.74	136,000	0.09	878,500	0.55	5,328,800	0.73
28	FLORIDA HOUSING FINANCE AGENCY	962,300	0.70	135,000	0.09	95,000	0.06	1,272,300	0.18
29	HERITAGE MORTGAGE CORP	901,200	0.66	259,700	0.17	449,700	0.28	3,381,900	0.47
30	QUICKEN LOANS INC	872,000	0.64			936,700	0.59	1,910,700	0.26
31	ARGENT MORTGAGE COMPANY LLC	793,700	0.58			901,100	0.57	3,830,700	0.53
32	SUNSHINE STATE CREDIT UNION	778,900	0.57	1,397,500	0.90	832,600	0.52	2,882,400	0.40
33	ACCREDITED HOME LENDERS INC	750,900	0.55	156,600	0.10	468,700	0.30	2,642,100	0.36
34	THE MORTGAGE STORE FINANCIAL INC	723,900	0.53					723,900	0.10
35	SOUTHSTAR FUNDING LLC	650,800	0.48	556,900	0.36	682,400	0.43	1,562,000	0.22
36	WASHINGTON MUTUAL BANK FA	640,500	0.47	483,700	0.31	798,600	0.50	2,566,300	0.35
37	ING BANK FSB	611,800	0.45			351,300	0.22	1,859,100	0.26
38	USAA FEDERAL SAVINGS BANK	548,300	0.40	396,900	0.25	742,200	0.47	2,600,700	0.36
39	DECISION ONE MORTGAGE COMPANY LL	533,500	0.39	804,400	0.52	408,200	0.26	1,669,300	0.23
40	ENVISION CREDIT UNION	528,500	0.39			398,900	0.25	2,003,500	0.28
41	REGIONS BANK	490,000	0.36					490,000	0.07
42	THE BANK OF TALLAHASSEE	486,000	0.36			1,334,500	0.84	2,960,500	0.41
43	FREMONT INVESTMENT & LOAN	471,200	0.34	357,200	0.23	284,400	0.18	1,799,000	0.25
44	NBANK NA	460,400	0.34			800,800	0.50	1,396,000	0.19
45	SEBRING CAPITAL PARTNERS LP	453,300	0.33			130,000	0.08	1,013,600	0.14
46	ANSWER ONE MORTGAGE	451,600	0.33	400,000	0.26	500,800	0.32	2,835,600	0.39
47	WMC MORTGAGE CORP	441,800	0.32	80,000	0.05	234,000	0.15	1,008,300	0.14
48	PINNACLE DIRECT FUNDING CORP	435,400	0.32	292,300	0.19			1,319,000	0.18
49	WILMINGTON FINANCE	409,500	0.30			729,100	0.46	1,495,900	0.21
50	GN MORTGAGE LLC	403,000	0.29			136,000	0.09	863,100	0.12

## Leon

Lender	---- MAY 2005 ----		---- MAY 2004 ----		---- APR 2005 ----		--- 2005 to Date ---		
	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %	
51	MERRILL LYNCH CREDIT CORP	403,000	0.29	2,607,700	1.67	487,500	0.31	2,730,200	0.38
52	AABSOLUTE MORTGAGE PROFESSIONALS	400,700	0.29					400,700	0.06
53	AMERIFIRST FINANCIAL CORPORATION	397,100	0.29					1,104,500	0.15
54	COUNTRYWIDE BANK NA	385,400	0.28	113,600	0.07	1,039,700	0.65	2,473,200	0.34
55	PROVIDENT FUNDING GROUP INC	377,400	0.28	370,100	0.24	305,400	0.19	861,300	0.12
56	TAYLOR, BEAN & WHITAKER MTG CORP	376,600	0.28	435,500	0.28	108,100	0.07	1,366,700	0.19
57	COLDWELL BANKER MORTGAGE	345,200	0.25					493,300	0.07
58	SYNOVUS MORTGAGE CORP	345,000	0.25	707,600	0.45	215,000	0.14	818,400	0.11
59	IMPAC LENDING GROUP	331,000	0.24			492,900	0.31	1,946,900	0.27
60	NEW CENTURY MORTGAGE CORP	325,900	0.24	756,100	0.48	1,407,900	0.89	2,497,300	0.34
61	AAMES HOME LOAN	308,900	0.23	393,000	0.25	285,500	0.18	1,018,700	0.14
62	AMERICAN BROKERS CONDUIT	299,200	0.22					320,500	0.04
63	LONG BEACH MORTGAGE COMPANY	297,600	0.22	949,800	0.61			477,900	0.07
64	CITIMORTGAGE INC	294,100	0.21			150,000	0.09	1,729,800	0.24
65	DAVID PICCININI INC	288,300	0.21			155,000	0.10	443,300	0.06
66	AEGIS WHOLESALE CORPORATION	276,000	0.20	329,300	0.21	109,600	0.07	385,600	0.05
67	HANCOCK BANK OF FLORIDA	267,800	0.20	1,044,100	0.67	8,782,000	5.53	16,311,800	2.25
68	EVERBANK	256,900	0.19			154,000	0.10	410,900	0.06
69	THE BANK	250,000	0.18			4,042,400	2.55	5,115,400	0.70
70	EQUIFIRST CORPORATION	238,100	0.17			152,100	0.10	961,200	0.13
71	SUNCOAST SCHOOLS FEDERAL CU	235,700	0.17			265,000	0.17	500,700	0.07
72	BAYROCK MORTGAGE CORPORATION	224,400	0.16					224,400	0.03
73	FAMILY FIRST MORTGAGE CORP	224,000	0.16	600,000	0.38			224,000	0.03
74	OPTION ONE MORTGAGE CORPORATION	224,000	0.16	100,000	0.06	104,000	0.07	936,400	0.13
75	PRIME HOME MORTGAGE INC	212,500	0.16	239,400	0.15	464,000	0.29	1,733,200	0.24
76	FIELDSTONE MORTGAGE COMPANY	210,000	0.15	770,500	0.49	137,500	0.09	591,500	0.08
77	AMPRO MORTGAGE CORPORATION	207,800	0.15					308,500	0.04
78	1ST PACIFIC MORTGAGE INC	200,000	0.15					1,112,300	0.15
79	INDYMAC BANK FSB	188,000	0.14	174,800	0.11	291,500	0.18	961,900	0.13
80	FIRST FRANKLIN FINANCIAL CORP	184,500	0.13	473,700	0.30			788,400	0.11
81	GULF STATE COMMUNITY BANK	174,400	0.13			246,800	0.16	458,500	0.06
82	CHEVY CHASE BANK FSB	160,000	0.12	379,400	0.24			160,000	0.02
83	CENDANT MORTGAGE CORP	157,300	0.11	96,000	0.06			520,300	0.07
84	PARAGON HOME LENDING LLC	155,000	0.11					155,000	0.02
85	THOMASVILLE NATIONAL BANK	155,000	0.11					455,900	0.06
86	THE BANK OF BONIFAY	151,000	0.11			715,500	0.45	1,256,900	0.17
87	FL COMMERCE FEDERAL CREDIT UNION	144,000	0.11	312,900	0.20	665,200	0.42	1,687,300	0.23
88	NATIONAL CITY MORTGAGE CO	144,000	0.11	583,200	0.37			547,200	0.08
89	QUOTEMEARATE.COM INC	140,000	0.10					140,000	0.02
90	OHIO SAVINGS BANK	139,000	0.10	102,600	0.07			317,400	0.04
91	LEHMAN BROTHERS BANK FSB	137,000	0.10	99,800	0.06			620,800	0.09
92	FL STATE UNIVERSITY CREDIT UNION	134,400	0.10	293,700	0.19	535,900	0.34	902,700	0.12
93	ALPHA MORTGAGE GROUP INC	129,000	0.09					450,100	0.06
94	BURTON & BURTON MORTGAGE INC	120,300	0.09			515,000	0.32	1,264,500	0.17
95	ALLIED MORTGAGE CAPITAL CORP	120,000	0.09					120,000	0.02
96	GATEWAY FUNDING DIVERSIFIED MORT	118,700	0.09					118,700	0.02
97	FIRST FEDERAL SAVINGS BANK	117,000	0.09					117,000	0.02
98	FIFTH THIRD MORTGAGE COMPANY	116,000	0.08			120,000	0.08	353,200	0.05
99	CENTEX HOME EQUITY CORP	114,500	0.08			601,800	0.38	940,300	0.13

## Leon

Lender	---- MAY 2005 ----		---- MAY 2004 ----		---- APR 2005 ----		--- 2005 to Date ---		
	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %	
100	FIRST NLC FINANCIAL SERVICES LLC	105,000	0.08				105,000	0.01	
101	PHH MORTGAGE SERVICES CORP	104,900	0.08	293,600	0.19	569,000	0.36	1,210,900	0.17
102	FLORIDA CITIZENS BANK	104,300	0.08					104,300	0.01
103	E-LOAN INC	100,000	0.07					288,400	0.04
104	NATIONAL CITY BANK	97,700	0.07	39,000	0.03	25,000	0.02	182,800	0.03
105	PENSACOLA GUARANTEE MORTGAGE	96,900	0.07					96,900	0.01
106	BNC MORTGAGE INC	95,000	0.07					343,500	0.05
107	RBC CENTURA BANK	90,000	0.07			141,000	0.09	1,830,600	0.25
108	HSBC MORTGAGE CORPORATION	88,000	0.06	428,400	0.27			381,000	0.05
109	PRIMELENDING	87,700	0.06					447,700	0.06
110	WACHOVIA BANK NA	86,500	0.06	10,280,600	6.59	25,645,600	16.15	39,549,200	5.45
111	FOCUS CREDIT UNION	84,000	0.06					270,000	0.04
112	SCORE FEDERAL CREDIT UNION	81,000	0.06	269,000	0.17	142,500	0.09	246,000	0.03
113	FIRST MAGNUS FINANCIAL CORP	78,300	0.06	141,600	0.09	303,900	0.19	1,664,100	0.23
114	CHALLENGE FINANCIAL INVESTORS CO	77,800	0.06					349,100	0.05
115	HOMEOMINGS FINANCIAL NETWORK	70,300	0.05			100,000	0.06	996,700	0.14
116	BANKUNITED FSB	64,000	0.05	171,000	0.11	252,000	0.16	618,200	0.09
117	THE CIT GROUP/CONSUMER FINANCE	54,800	0.04	140,600	0.09			54,800	0.01
118	NAVY FEDERAL CREDIT UNION	53,100	0.04	708,900	0.45	100,900	0.06	373,200	0.05
119	PRIME CREDIT CORPORATION	41,700	0.03					41,700	0.01
120	CITIZENS BANK-WAKULLA	40,000	0.03					40,000	0.01
121	SUNTRUST BANK	25,000	0.02	568,400	0.36	1,525,500	0.96	10,225,800	1.41
122	FIRST FLORIDA CREDIT UNION	20,000	0.01	55,000	0.04			35,000	0.00
123	LEON COUNTY HOUSING FINANCE AUTH	14,900	0.01					24,900	0.00
124	CITY OF TALLAHASSEE	5,000	0.00	7,000	0.00	8,300	0.01	31,100	0.00
125	AEGIS FUNDING CORPORATION							60,000	0.01
126	AMERICAN HOME MORTGAGE ACCEPTANC							59,500	0.01
127	AMERIFIRST DIRECT FUNDING CORP			100,000	0.06	164,800	0.10	368,200	0.05
128	AMERITRUST MORTGAGE COMPANY							282,100	0.04
129	BANK UNITED OF TEXAS FSB							51,000	0.01
130	CHASE MANHATTAN BANK USA NA			25,000	0.02			184,000	0.03
131	CHASE MANHATTAN MORTGAGE CORP			1,332,200	0.85			403,600	0.06
132	CITIBANK FSB					37,100	0.02	166,800	0.02
133	CITY NATIONAL BANK			250,000	0.16				
134	COAST BANK OF FLORIDA							300,000	0.04
135	COLUMN FINANCIAL INC			1,040,000	0.67			900,000	0.12
136	COMMERCIAL BANK							645,000	0.09
137	COMMONWEALTH MORTGAGE CORP							148,000	0.02
138	CONTEMPORARY MORTGAGE SERVICES			141,400	0.09				
139	CTX MORTGAGE COMPANY			229,400	0.15				
140	CU MEMBERS MORTGAGE			215,400	0.14	154,800	0.10	464,500	0.06
141	DEPT HWY SAFETY & MOTOR CREDIT					38,800	0.02	82,800	0.01
142	DIGITAL FEDERAL CREDIT UNION							129,600	0.02
143	DITECH.COM					189,400	0.12	335,400	0.05
144	E*TRADE MORTGAGE CORPORATION							550,900	0.08
145	ENCORE CREDIT CORP					327,600	0.21	327,600	0.05
146	EXPRESS CAPITAL LENDING							274,000	0.04
147	FARM CREDIT OF NW FLORIDA							977,500	0.13
148	FEDERAL NATIONAL MORTGAGE ASSOC					5,031,300	3.17	5,031,300	0.69

## Leon

Lender	---- MAY 2005 ----		---- MAY 2004 ----		---- APR 2005 ----		--- 2005 to Date ---	
	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %
149	FINANCE AMERICA LLC				166,100	0.10	166,100	0.02
150	FIRST FEDERAL BANK				119,600	0.08	119,600	0.02
151	FIRST GUARANTY MORTGAGE CORP				75,000	0.05	446,000	0.06
152	FIRST HORIZON HOME LOAN CORP		831,100	0.53	232,000	0.15	591,700	0.08
153	FIRST RESIDENTIAL MORTGAGE NETWO						387,500	0.05
154	FL DOT DISTRICT 3 CREDIT UNION				210,000	0.13	210,000	0.03
155	FLORIDA BANK MORTGAGE		649,100	0.42				
156	FRANKLIN MORTGAGE FUNDING				130,000	0.08	867,900	0.12
157	GMAC BANK		275,500	0.18				
158	GMAC MORTGAGE CORP OF PA		1,000,100	0.64			389,900	0.05
159	GOLDEN RULE MORTGAGES INC		366,700	0.24				
160	GREENPOINT MORTGAGE FUNDING INC		242,200	0.16	237,600	0.15	636,600	0.09
161	GUARANTY RESIDENTIAL LENDING INC		398,000	0.26				
162	HOME FUNDS DIRECT						373,500	0.05
163	HOMESOUTH MORTGAGE CORP				112,000	0.07	508,500	0.07
164	INVESTORS SAVINGS & LOAN ASSOC				21,600	0.01	21,600	0.00
165	IRWIN MORTGAGE CORPORATION						308,700	0.04
166	IWAYLOAN LP						180,000	0.02
167	LAKELAND REGIONAL MORTGAGE CORP						100,000	0.01
168	LIBERTY MORTGAGE CORPORATION						739,000	0.10
169	MADISON COUNTY COMMUNITY BANK						908,300	0.13
170	MARKET STREET MORTGAGE CORP						391,600	0.05
171	MIT LENDING		103,000	0.07	297,100	0.19	297,100	0.04
172	MONTICELLO BANK				403,200	0.25	759,200	0.10
173	MORGAN STANLEY DEAN WITTER CREDI		222,400	0.14	128,000	0.08	679,500	0.09
174	MORTGAGE INVESTORS CORPORATION						276,900	0.04
175	MORTGAGE LENDERS NETWORK USA INC		248,500	0.16			155,500	0.02
176	NOVASTAR MORTGAGE INC		357,800	0.23	147,400	0.09	305,900	0.04
177	PENTAGON FEDERAL CREDIT UNION				156,500	0.10	377,000	0.05
178	PEOPLES CHOICE HOME LOAN INC		78,800	0.05	249,700	0.16	249,700	0.03
179	PHH US MORTGAGE CORPORATION				80,000	0.05	165,900	0.02
180	PINNACLE FINANCIAL CORPORATION		302,400	0.19			388,600	0.05
181	PREMIER NATIONWIDE LENDING		189,000	0.12				
182	PRINCIPAL RESIDENTIAL MORTGAGE I		2,654,900	1.70				
183	REGIONS BANK OF FLORIDA						20,996,000	2.89
184	REGIONS BANK OF VALDOSTA						18,950,000	2.61
185	RMCVANGUARD MORTGAGE CORPORATION		355,800	0.23				
186	SAXON MORTGAGE INC		106,600	0.07	133,000	0.08	425,500	0.06
187	SIRVA MORTGAGE INC						128,000	0.02
188	SOUTHERN MORTGAGE CORPORATION						10,000	0.00
189	SOUTHTRUST BANK						152,000	0.02
190	SOUTHTRUST MORTGAGE CORPORATION		661,900	0.42			179,800	0.02
191	SUNBELT LENDING SERVICES INC						276,700	0.04
192	TALLAHASSEE HABITAT FOR HUMANITY		52,600	0.03	60,700	0.04	111,200	0.02
193	THE HUNTINGTON NATIONAL BANK						532,000	0.07
194	THE MORTGAGE WAREHOUSE						101,000	0.01
195	THOMAS COUNTY FEDERAL S & L						412,300	0.06
196	UNION PLANTERS BANK NA		375,800	0.24				
197	UNITED WHOLESALE MORTGAGE		93,800	0.06				

## Leon

Lender	---- MAY 2005 ----		---- MAY 2004 ----		---- APR 2005 ----		--- 2005 to Date ---	
	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %
198 USDA					79,900	0.05	79,900	0.01
199 WATERS MORTGAGE CORPORATION							100,000	0.01
200 WELLS FARGO HOME MORTGAGE			2,007,600	1.29				
201 OTHER LENDERS	15,008,200	10.96	16,079,700	10.31	11,663,600	7.35	111,686,900	15.38
Totals	136,882,300		155,984,700		158,779,700		726,236,200	

\* Represents the mortgages (including assumptions) associated with transfer/sale of real estate, not refinancings.

## Leon

Lender	---2005 YTD ---		---2005 YTD ---		
	Units	Percent	Dollars	Percent	
1	BRANCH BANKING & TRUST COMPANY	260	7.74	43,891,500	6.04
2	CAPITAL CITY BANK	241	7.17	44,462,300	6.12
3	BANK OF AMERICA NA	158	4.70	25,263,700	3.48
4	WELLS FARGO BANK NA	149	4.44	21,034,700	2.90
5	SUNTRUST MORTGAGE INC	141	4.20	20,064,100	2.76
6	INDIVIDUAL	125	3.72	20,035,600	2.76
7	PREMIER BANK	125	3.72	28,637,100	3.94
8	PEOPLES FIRST COMMUNITY BANK	117	3.48	25,339,400	3.49
9	INGLE & ASSOCIATES MORTGAGE	115	3.42	18,361,600	2.53
10	FLAGSTAR BANK FSB	82	2.44	11,252,400	1.55
11	AMERICA'S WHOLESale LENDER	72	2.14	8,606,100	1.19
12	AMSOUTH BANK	67	1.99	11,566,900	1.59
13	FARMERS & MERCHANTS BANK	55	1.64	14,542,900	2.00
14	WACHOVIA MORTGAGE CORPORATION	46	1.37	7,322,800	1.01
15	COUNTRYWIDE HOME LOANS INC	44	1.31	5,759,800	0.79
16	ABN AMRO MORTGAGE GROUP INC	43	1.28	4,461,300	0.61
17	ARGENT MORTGAGE COMPANY LLC	42	1.25	3,830,700	0.53
18	AMERICAN MORTGAGE NETWORK OF FL	38	1.13	5,328,800	0.73
19	JPMORGAN CHASE BANK NA	38	1.13	19,332,400	2.66
20	WAKULLA COUNTY STATE BANK	38	1.13	10,583,100	1.46
21	FLORIDA HOUSING FINANCE AGENCY	36	1.07	1,272,300	0.18
22	TRANSLAND FINANCIAL SERVICES INC	35	1.04	5,660,300	0.78
23	INGLE MORTGAGE	32	0.95	5,430,600	0.75
24	NEW CENTURY MORTGAGE CORP	28	0.83	2,497,300	0.34
25	TALLAHASSEE STATE BANK	28	0.83	17,079,700	2.35
26	COUNTRYWIDE BANK NA	27	0.80	2,473,200	0.34
27	CENTURY 21 MORTGAGE	24	0.71	3,660,900	0.50
28	IMPAC LENDING GROUP	24	0.71	1,946,900	0.27
29	ANSWER ONE MORTGAGE	22	0.65	2,835,600	0.39
30	WACHOVIA BANK NA	22	0.65	39,549,200	5.45
31	ACCREDITED HOME LENDERS INC	21	0.63	2,642,100	0.36
32	HERITAGE MORTGAGE CORP	21	0.63	3,381,900	0.47
33	FREMONT INVESTMENT & LOAN	20	0.60	1,799,000	0.25
34	RESIDENTIAL COMMUNITY MORTGAGE C	20	0.60	3,719,500	0.51
35	USAA FEDERAL SAVINGS BANK	20	0.60	2,600,700	0.36
36	DECISION ONE MORTGAGE COMPANY LL	19	0.57	1,669,300	0.23
37	HANCOCK BANK OF FLORIDA	18	0.54	16,311,800	2.25
38	QUICKEN LOANS INC	17	0.51	1,910,700	0.26
39	SOUTHSTAR FUNDING LLC	17	0.51	1,562,000	0.22
40	SUNSHINE STATE CREDIT UNION	17	0.51	2,882,400	0.40
41	ING BANK FSB	16	0.48	1,859,100	0.26
42	MERRILL LYNCH CREDIT CORP	16	0.48	2,730,200	0.38
43	WASHINGTON MUTUAL BANK FA	15	0.45	2,566,300	0.35
44	FL COMMERCE FEDERAL CREDIT UNION	14	0.42	1,687,300	0.23
45	AAMES HOME LOAN	13	0.39	1,018,700	0.14
46	HOMEBAnc MORTGAGE CORPORATION	13	0.39	3,191,700	0.44
47	SEBRING CAPITAL PARTNERS LP	13	0.39	1,013,600	0.14
48	SUNTRUST BANK	13	0.39	10,225,800	1.41
49	WILMINGTON FINANCE	13	0.39	1,495,900	0.21

Leon

Lender	---2005 YTD ---		---2005 YTD ---		
	Units	Percent	Dollars	Percent	
50	ENVISION CREDIT UNION	12	0.36	2,003,500	0.28
51	FRANKLIN MORTGAGE FUNDING	12	0.36	867,900	0.12
52	GN MORTGAGE LLC	12	0.36	863,100	0.12
53	TAYLOR, BEAN & WHITAKER MTG CORP	12	0.36	1,366,700	0.19
54	FIRST MAGNUS FINANCIAL CORP	11	0.33	1,664,100	0.23
55	PRIME HOME MORTGAGE INC	11	0.33	1,733,200	0.24
56	AMERIFIRST FINANCIAL CORPORATION	10	0.30	1,104,500	0.15
57	CITIMORTGAGE INC	10	0.30	1,729,800	0.24
58	NBANK NA	10	0.30	1,396,000	0.19
59	THE MORTGAGE STORE FINANCIAL INC	10	0.30	723,900	0.10
60	EQUIFIRST CORPORATION	9	0.27	961,200	0.13
61	FIRST FRANKLIN FINANCIAL CORP	9	0.27	788,400	0.11
62	OPTION ONE MORTGAGE CORPORATION	9	0.27	936,400	0.13
63	PINNACLE DIRECT FUNDING CORP	9	0.27	1,319,000	0.18
64	WMC MORTGAGE CORP	9	0.27	1,008,300	0.14
65	1ST PACIFIC MORTGAGE INC	8	0.24	1,112,300	0.15
66	BURTON & BURTON MORTGAGE INC	8	0.24	1,264,500	0.17
67	HEMCOMINGS FINANCIAL NETWORK	8	0.24	996,700	0.14
68	REGIONS MORTGAGE INC	8	0.24	1,330,600	0.18
69	CITY OF TALLAHASSEE	7	0.21	31,100	0.00
70	FIRST GUARANTY MORTGAGE CORP	7	0.21	446,000	0.06
71	FL STATE UNIVERSITY CREDIT UNION	7	0.21	902,700	0.12
72	GREENPOINT MORTGAGE FUNDING INC	7	0.21	636,600	0.09
73	LEHMAN BROTHERS BANK FSB	7	0.21	620,800	0.09
74	PHH MORTGAGE SERVICES CORP	7	0.21	1,210,900	0.17
75	THE BANK	7	0.21	5,115,400	0.70
76	CENTEX HOME EQUITY CORP	6	0.18	940,300	0.13
77	FIRST HORIZON HOME LOAN CORP	6	0.18	591,700	0.08
78	HOMESOUTH MORTGAGE CORP	6	0.18	508,500	0.07
79	INDYMAC BANK FSB	6	0.18	961,900	0.13
80	LONG BEACH MORTGAGE COMPANY	6	0.18	477,900	0.07
81	NATIONAL CITY BANK	6	0.18	182,800	0.03
82	RBC CENTURA BANK	6	0.18	1,830,600	0.25
83	AEGIS WHOLESALE CORPORATION	5	0.15	385,600	0.05
84	BANKUNITED FSB	5	0.15	618,200	0.09
85	CENDANT MORTGAGE CORP	5	0.15	520,300	0.07
86	CITIBANK FSB	5	0.15	166,800	0.02
87	FIELDSTONE MORTGAGE COMPANY	5	0.15	591,500	0.08
88	LIBERTY MORTGAGE CORPORATION	5	0.15	739,000	0.10
89	NATIONAL CITY MORTGAGE CO	5	0.15	547,200	0.08
90	PROVIDENT FUNDING GROUP INC	5	0.15	861,300	0.12
91	SYNOVUS MORTGAGE CORP	5	0.15	818,400	0.11
92	THE BANK OF TALLAHASSEE	5	0.15	2,960,500	0.41
93	AMERIFIRST DIRECT FUNDING CORP	4	0.12	368,200	0.05
94	BNC MORTGAGE INC	4	0.12	343,500	0.05
95	COLDWELL BANKER MORTGAGE	4	0.12	493,300	0.07
96	GMAC MORTGAGE CORP OF PA	4	0.12	389,900	0.05
97	GULF STATE COMMUNITY BANK	4	0.12	458,500	0.06
98	NAVY FEDERAL CREDIT UNION	4	0.12	373,200	0.05

## Leon

Lender	---2005 YTD ---		---2005 YTD ---		
	Units	Percent	Dollars	Percent	
99	PENTAGON FEDERAL CREDIT UNION	4	0.12	377,000	0.05
100	PINNACLE FINANCIAL CORPORATION	4	0.12	388,600	0.05
101	THE BANK OF BONIFAY	4	0.12	1,256,900	0.17
102	ALPHA MORTGAGE GROUP INC	3	0.09	450,100	0.06
103	AMERICAN BROKERS CONDUIT	3	0.09	320,500	0.04
104	AMPRO MORTGAGE CORPORATION	3	0.09	308,500	0.04
105	CHALLENGE FINANCIAL INVESTORS CO	3	0.09	349,100	0.05
106	CHASE MANHATTAN MORTGAGE CORP	3	0.09	403,600	0.06
107	CU MEMBERS MORTGAGE	3	0.09	464,500	0.06
108	DAVID PICCININI INC	3	0.09	443,300	0.06
109	DITECH.COM	3	0.09	335,400	0.05
110	E*TRADE MORTGAGE CORPORATION	3	0.09	550,900	0.08
111	EVERBANK	3	0.09	410,900	0.06
112	FIFTH THIRD MORTGAGE COMPANY	3	0.09	353,200	0.05
113	HOME FUNDS DIRECT	3	0.09	373,500	0.05
114	HSBC MORTGAGE CORPORATION	3	0.09	381,000	0.05
115	IRWIN MORTGAGE CORPORATION	3	0.09	308,700	0.04
116	LEON COUNTY HOUSING FINANCE AUTH	3	0.09	24,900	0.00
117	MARKET STREET MORTGAGE CORP	3	0.09	391,600	0.05
118	MIT LENDING	3	0.09	297,100	0.04
119	MONTICELLO BANK	3	0.09	759,200	0.10
120	MORGAN STANLEY DEAN WITTER CREDI	3	0.09	679,500	0.09
121	NOVASTAR MORTGAGE INC	3	0.09	305,900	0.04
122	OHIO SAVINGS BANK	3	0.09	317,400	0.04
123	PRIME CREDIT CORPORATION	3	0.09	41,700	0.01
124	PRIMELENDING	3	0.09	447,700	0.06
125	REGIONS BANK OF FLORIDA	3	0.09	20,996,000	2.89
126	SAXON MORTGAGE INC	3	0.09	425,500	0.06
127	SCORE FEDERAL CREDIT UNION	3	0.09	246,000	0.03
128	SUNBELT LENDING SERVICES INC	3	0.09	276,700	0.04
129	SUNCOAST SCHOOLS FEDERAL CU	3	0.09	500,700	0.07
130	THOMASVILLE NATIONAL BANK	3	0.09	455,900	0.06
131	AABSOLUTE MORTGAGE PROFESSIONALS	2	0.06	400,700	0.06
132	AMERITRUST MORTGAGE COMPANY	2	0.06	282,100	0.04
133	DEPT HWY SAFETY & MOTOR CREDIT	2	0.06	82,800	0.01
134	E-LOAN INC	2	0.06	288,400	0.04
135	EXPRESS CAPITAL LENDING	2	0.06	274,000	0.04
136	FIRST FLORIDA CREDIT UNION	2	0.06	35,000	0.00
137	FIRST RESIDENTIAL MORTGAGE NETWO	2	0.06	387,500	0.05
138	FOCUS CREDIT UNION	2	0.06	270,000	0.04
139	IWAYLOAN LP	2	0.06	180,000	0.02
140	LAKELAND REGIONAL MORTGAGE CORP	2	0.06	100,000	0.01
141	MORTGAGE INVESTORS CORPORATION	2	0.06	276,900	0.04
142	MORTGAGE LENDERS NETWORK USA INC	2	0.06	155,500	0.02
143	PARAGON HOME LENDING LLC	2	0.06	155,000	0.02
144	PEOPLES CHOICE HOME LOAN INC	2	0.06	249,700	0.03
145	PHH US MORTGAGE CORPORATION	2	0.06	165,900	0.02
146	QUOTEMEARATE.COM INC	2	0.06	140,000	0.02
147	TALLAHASSEE HABITAT FOR HUMANITY	2	0.06	111,200	0.02

Leon

Lender	---2005 YTD---		---2005 YTD---	
	Units	Percent	Dollars	Percent
148 AEGIS FUNDING CORPORATION	1	0.03	60,000	0.01
149 ALLIED MORTGAGE CAPITAL CORP	1	0.03	120,000	0.02
150 AMERICAN HOME MORTGAGE ACCEPTANC	1	0.03	59,500	0.01
151 BANK UNITED OF TEXAS FSB	1	0.03	51,000	0.01
152 BAYROCK MORTGAGE CORPORATION	1	0.03	224,400	0.03
153 CHASE MANHATTAN BANK USA NA	1	0.03	184,000	0.03
154 CHEVY CHASE BANK FSB	1	0.03	160,000	0.02
155 CITIZENS BANK-WAKULLA	1	0.03	40,000	0.01
156 COAST BANK OF FLORIDA	1	0.03	300,000	0.04
157 COLUMN FINANCIAL INC	1	0.03	900,000	0.12
158 COMMERCIAL BANK	1	0.03	645,000	0.09
159 COMMONWEALTH MORTGAGE CORP	1	0.03	148,000	0.02
160 DIGITAL FEDERAL CREDIT UNION	1	0.03	129,600	0.02
161 ENCORE CREDIT CORP	1	0.03	327,600	0.05
162 FAMILY FIRST MORTGAGE CORP	1	0.03	224,000	0.03
163 FARM CREDIT OF NW FLORIDA	1	0.03	977,500	0.13
164 FEDERAL NATIONAL MORTGAGE ASSOC	1	0.03	5,031,300	0.69
165 FINANCE AMERICA LLC	1	0.03	166,100	0.02
166 FIRST FEDERAL BANK	1	0.03	119,600	0.02
167 FIRST FEDERAL SAVINGS BANK	1	0.03	117,000	0.02
168 FIRST NLC FINANCIAL SERVICES LLC	1	0.03	105,000	0.01
169 FL DOT DISTRICT 3 CREDIT UNION	1	0.03	210,000	0.03
170 FLORIDA CITIZENS BANK	1	0.03	104,300	0.01
171 GATEWAY FUNDING DIVERSIFIED MORT	1	0.03	118,700	0.02
172 INVESTORS SAVINGS & LOAN ASSOC	1	0.03	21,600	0.00
173 MADISON COUNTY COMMUNITY BANK	1	0.03	908,300	0.13
174 PENSACOLA GUARANTEE MORTGAGE	1	0.03	96,900	0.01
175 REGIONS BANK	1	0.03	490,000	0.07
176 REGIONS BANK OF VALDOSTA	1	0.03	18,950,000	2.61
177 SIRVA MORTGAGE INC	1	0.03	128,000	0.02
178 SOUTHERN MORTGAGE CORPORATION	1	0.03	10,000	0.00
179 SOUTHTRUST BANK	1	0.03	152,000	0.02
180 SOUTHTRUST MORTGAGE CORPORATION	1	0.03	179,800	0.02
181 THE CIT GROUP/CONSUMER FINANCE	1	0.03	54,800	0.01
182 THE HUNTINGTON NATIONAL BANK	1	0.03	532,000	0.07
183 THE MORTGAGE WAREHOUSE	1	0.03	101,000	0.01
184 THOMAS COUNTY FEDERAL S & L	1	0.03	412,300	0.06
185 USDA	1	0.03	79,900	0.01
186 WATERS MORTGAGE CORPORATION	1	0.03	100,000	0.01
187 OTHER LENDERS	245	7.29	111,686,900	15.38
Totals	3,359		726,236,200	

\* Represents the mortgages (including assumptions) associated with transfer/sale of real estate, not refinancings.

Leon

Lender	---2005 YTD ---		---2005 YTD ---		
	Dollars	Percent	Units	Percent	
1	CAPITAL CITY BANK	44,462,300	6.12	241	7.17
2	BRANCH BANKING & TRUST COMPANY	43,891,500	6.04	260	7.74
3	WACHOVIA BANK NA	39,549,200	5.45	22	0.65
4	PREMIER BANK	28,637,100	3.94	125	3.72
5	PEOPLES FIRST COMMUNITY BANK	25,339,400	3.49	117	3.48
6	BANK OF AMERICA NA	25,263,700	3.48	158	4.70
7	WELLS FARGO BANK NA	21,034,700	2.90	149	4.44
8	REGIONS BANK OF FLORIDA	20,996,000	2.89	3	0.09
9	SUNTRUST MORTGAGE INC	20,064,100	2.76	141	4.20
10	INDIVIDUAL	20,035,600	2.76	125	3.72
11	JPMORGAN CHASE BANK NA	19,332,400	2.66	38	1.13
12	REGIONS BANK OF VALDOSTA	18,950,000	2.61	1	0.03
13	INGLE & ASSOCIATES MORTGAGE	18,361,600	2.53	115	3.42
14	TALLAHASSEE STATE BANK	17,079,700	2.35	28	0.83
15	HANCOCK BANK OF FLORIDA	16,311,800	2.25	18	0.54
16	FARMERS & MERCHANTS BANK	14,542,900	2.00	55	1.64
17	AMSOUTH BANK	11,566,900	1.59	67	1.99
18	FLAGSTAR BANK FSB	11,252,400	1.55	82	2.44
19	WAKULLA COUNTY STATE BANK	10,583,100	1.46	38	1.13
20	SUNTRUST BANK	10,225,800	1.41	13	0.39
21	AMERICA'S WHOLESALE LENDER	8,606,100	1.19	72	2.14
22	WACHOVIA MORTGAGE CORPORATION	7,322,800	1.01	46	1.37
23	COUNTRYWIDE HOME LOANS INC	5,759,800	0.79	44	1.31
24	TRANSLAND FINANCIAL SERVICES INC	5,660,300	0.78	35	1.04
25	INGLE MORTGAGE	5,430,600	0.75	32	0.95
26	AMERICAN MORTGAGE NETWORK OF FL	5,328,800	0.73	38	1.13
27	THE BANK	5,115,400	0.70	7	0.21
28	FEDERAL NATIONAL MORTGAGE ASSOC	5,031,300	0.69	1	0.03
29	ABN AMRO MORTGAGE GROUP INC	4,461,300	0.61	43	1.28
30	ARGENT MORTGAGE COMPANY LLC	3,830,700	0.53	42	1.25
31	RESIDENTIAL COMMUNITY MORTGAGE C	3,719,500	0.51	20	0.60
32	CENTURY 21 MORTGAGE	3,660,900	0.50	24	0.71
33	HERITAGE MORTGAGE CORP	3,381,900	0.47	21	0.63
34	HOMEBAHC MORTGAGE CORPORATION	3,191,700	0.44	13	0.39
35	THE BANK OF TALLAHASSEE	2,960,500	0.41	5	0.15
36	SUNSHINE STATE CREDIT UNION	2,882,400	0.40	17	0.51
37	ANSWER ONE MORTGAGE	2,835,600	0.39	22	0.65
38	MERRILL LYNCH CREDIT CORP	2,730,200	0.38	16	0.48
39	ACCREDITED HOME LENDERS INC	2,642,100	0.36	21	0.63
40	USAA FEDERAL SAVINGS BANK	2,600,700	0.36	20	0.60
41	WASHINGTON MUTUAL BANK FA	2,566,300	0.35	15	0.45
42	NEW CENTURY MORTGAGE CORP	2,497,300	0.34	28	0.83
43	COUNTRYWIDE BANK NA	2,473,200	0.34	27	0.80
44	ENVISION CREDIT UNION	2,003,500	0.28	12	0.36
45	IMPAC LENDING GROUP	1,946,900	0.27	24	0.71
46	QUICKEN LOANS INC	1,910,700	0.26	17	0.51
47	ING BANK FSB	1,859,100	0.26	16	0.48
48	RBC CENTURA BANK	1,830,600	0.25	6	0.18
49	FREMONT INVESTMENT & LOAN	1,799,000	0.25	20	0.60

Leon

Lender	---2005 YTD ---		---2005 YTD ---		
	Dollars	Percent	Units	Percent	
50	PRIME HOME MORTGAGE INC	1,733,200	0.24	11	0.33
51	CITIMORTGAGE INC	1,729,800	0.24	10	0.30
52	FL COMMERCE FEDERAL CREDIT UNION	1,687,300	0.23	14	0.42
53	DECISION ONE MORTGAGE COMPANY LL	1,669,300	0.23	19	0.57
54	FIRST MAGNUS FINANCIAL CORP	1,664,100	0.23	11	0.33
55	SOUTHSTAR FUNDING LLC	1,562,000	0.22	17	0.51
56	WILMINGTON FINANCE	1,495,900	0.21	13	0.39
57	NBANK NA	1,396,000	0.19	10	0.30
58	TAYLOR, BEAN & WHITAKER MTG CORP	1,366,700	0.19	12	0.36
59	REGIONS MORTGAGE INC	1,330,600	0.18	8	0.24
60	PINNACLE DIRECT FUNDING CORP	1,319,000	0.18	9	0.27
61	FLORIDA HOUSING FINANCE AGENCY	1,272,300	0.18	36	1.07
62	BURTON & BURTON MORTGAGE INC	1,264,500	0.17	8	0.24
63	THE BANK OF BONIFAY	1,256,900	0.17	4	0.12
64	PHH MORTGAGE SERVICES CORP	1,210,900	0.17	7	0.21
65	1ST PACIFIC MORTGAGE INC	1,112,300	0.15	8	0.24
66	AMERIFIRST FINANCIAL CORPORATION	1,104,500	0.15	10	0.30
67	AAMES HOME LOAN	1,018,700	0.14	13	0.39
68	SEBRING CAPITAL PARTNERS LP	1,013,600	0.14	13	0.39
69	WMC MORTGAGE CORP	1,008,300	0.14	9	0.27
70	HOMEcomings FINANCIAL NETWORK	996,700	0.14	8	0.24
71	FARM CREDIT OF NW FLORIDA	977,500	0.13	1	0.03
72	INDYMAC BANK FSB	961,900	0.13	6	0.18
73	EQUIFIRST CORPORATION	961,200	0.13	9	0.27
74	CENTEX HOME EQUITY CORP	940,300	0.13	6	0.18
75	OPTION ONE MORTGAGE CORPORATION	936,400	0.13	9	0.27
76	MADISON COUNTY COMMUNITY BANK	908,300	0.13	1	0.03
77	FL STATE UNIVERSITY CREDIT UNION	902,700	0.12	7	0.21
78	COLUMN FINANCIAL INC	900,000	0.12	1	0.03
79	FRANKLIN MORTGAGE FUNDING	867,900	0.12	12	0.36
80	GN MORTGAGE LLC	863,100	0.12	12	0.36
81	PROVIDENT FUNDING GROUP INC	861,300	0.12	5	0.15
82	SYNOVUS MORTGAGE CORP	818,400	0.11	5	0.15
83	FIRST FRANKLIN FINANCIAL CORP	788,400	0.11	9	0.27
84	MONTICELLO BANK	759,200	0.10	3	0.09
85	LIBERTY MORTGAGE CORPORATION	739,000	0.10	5	0.15
86	THE MORTGAGE STORE FINANCIAL INC	723,900	0.10	10	0.30
87	MORGAN STANLEY DEAN WITTER CREDI	679,500	0.09	3	0.09
88	COMMERCIAL BANK	645,000	0.09	1	0.03
89	GREENPOINT MORTGAGE FUNDING INC	636,600	0.09	7	0.21
90	LEHMAN BROTHERS BANK FSB	620,800	0.09	7	0.21
91	BANKUNITED FSB	618,200	0.09	5	0.15
92	FIRST HORIZON HOME LOAN CORP	591,700	0.08	6	0.18
93	FIELDSTONE MORTGAGE COMPANY	591,500	0.08	5	0.15
94	E*TRADE MORTGAGE CORPORATION	550,900	0.08	3	0.09
95	NATIONAL CITY MORTGAGE CO	547,200	0.08	5	0.15
96	THE HUNTINGTON NATIONAL BANK	532,000	0.07	1	0.03
97	CENDANT MORTGAGE CORP	520,300	0.07	5	0.15
98	HOMESOUTH MORTGAGE CORP	508,500	0.07	6	0.18

Leon

Lender	---2005 YTD ---		---2005 YTD ---		
	Dollars	Percent	Units	Percent	
99	SUNCOAST SCHOOLS FEDERAL CU	500,700	0.07	3	0.09
100	COLDWELL BANKER MORTGAGE	493,300	0.07	4	0.12
101	REGIONS BANK	490,000	0.07	1	0.03
102	LONG BEACH MORTGAGE COMPANY	477,900	0.07	6	0.18
103	CU MEMBERS MORTGAGE	464,500	0.06	3	0.09
104	GULF STATE COMMUNITY BANK	458,500	0.06	4	0.12
105	THOMASVILLE NATIONAL BANK	455,900	0.06	3	0.09
106	ALPHA MORTGAGE GROUP INC	450,100	0.06	3	0.09
107	PRIMELENDING	447,700	0.06	3	0.09
108	FIRST GUARANTY MORTGAGE CORP	446,000	0.06	7	0.21
109	DAVID PICCININI INC	443,300	0.06	3	0.09
110	SAXON MORTGAGE INC	425,500	0.06	3	0.09
111	THOMAS COUNTY FEDERAL S & L	412,300	0.06	1	0.03
112	EVERBANK	410,900	0.06	3	0.09
113	CHASE MANHATTAN MORTGAGE CORP	403,600	0.06	3	0.09
114	AABSOLUTE MORTGAGE PROFESSIONALS	400,700	0.06	2	0.06
115	MARKET STREET MORTGAGE CORP	391,600	0.05	3	0.09
116	GMAC MORTGAGE CORP OF PA	389,900	0.05	4	0.12
117	PINNACLE FINANCIAL CORPORATION	388,600	0.05	4	0.12
118	FIRST RESIDENTIAL MORTGAGE NETWO	387,500	0.05	2	0.06
119	AEGIS WHOLESALE CORPORATION	385,600	0.05	5	0.15
120	HSBC MORTGAGE CORPORATION	381,000	0.05	3	0.09
121	PENTAGON FEDERAL CREDIT UNION	377,000	0.05	4	0.12
122	HOME FUNDS DIRECT	373,500	0.05	3	0.09
123	NAVY FEDERAL CREDIT UNION	373,200	0.05	4	0.12
124	AMERIFIRST DIRECT FUNDING CORP	368,200	0.05	4	0.12
125	FIFTH THIRD MORTGAGE COMPANY	353,200	0.05	3	0.09
126	CHALLENGE FINANCIAL INVESTORS CO	349,100	0.05	3	0.09
127	BNC MORTGAGE INC	343,500	0.05	4	0.12
128	DITECH.COM	335,400	0.05	3	0.09
129	ENCORE CREDIT CORP	327,600	0.05	1	0.03
130	AMERICAN BROKERS CONDUIT	320,500	0.04	3	0.09
131	OHIO SAVINGS BANK	317,400	0.04	3	0.09
132	IRWIN MORTGAGE CORPORATION	308,700	0.04	3	0.09
133	AMPRO MORTGAGE CORPORATION	308,500	0.04	3	0.09
134	NOVASTAR MORTGAGE INC	305,900	0.04	3	0.09
135	COAST BANK OF FLORIDA	300,000	0.04	1	0.03
136	MIT LENDING	297,100	0.04	3	0.09
137	E-LOAN INC	288,400	0.04	2	0.06
138	AMERITRUST MORTGAGE COMPANY	282,100	0.04	2	0.06
139	MORTGAGE INVESTORS CORPORATION	276,900	0.04	2	0.06
140	SUNBELT LENDING SERVICES INC	276,700	0.04	3	0.09
141	EXPRESS CAPITAL LENDING	274,000	0.04	2	0.06
142	FOCUS CREDIT UNION	270,000	0.04	2	0.06
143	PEOPLES CHOICE HOME LOAN INC	249,700	0.03	2	0.06
144	SCORE FEDERAL CREDIT UNION	246,000	0.03	3	0.09
145	BAYROCK MORTGAGE CORPORATION	224,400	0.03	1	0.03
146	FAMILY FIRST MORTGAGE CORP	224,000	0.03	1	0.03
147	FL DOT DISTRICT 3 CREDIT UNION	210,000	0.03	1	0.03

Leon

Lender	---2005 YTD---		---2005 YTD---	
	Dollars	Percent	Units	Percent
148 CHASE MANHATTAN BANK USA NA	184,000	0.03	1	0.03
149 NATIONAL CITY BANK	182,800	0.03	6	0.18
150 IWAYLOAN LP	180,000	0.02	2	0.06
151 SOUTHTRUST MORTGAGE CORPORATION	179,800	0.02	1	0.03
152 CITIBANK FSB	166,800	0.02	5	0.15
153 FINANCE AMERICA LLC	166,100	0.02	1	0.03
154 PHH US MORTGAGE CORPORATION	165,900	0.02	2	0.06
155 CHEVY CHASE BANK FSB	160,000	0.02	1	0.03
156 MORTGAGE LENDERS NETWORK USA INC	155,500	0.02	2	0.06
157 PARAGON HOME LENDING LLC	155,000	0.02	2	0.06
158 SOUTHTRUST BANK	152,000	0.02	1	0.03
159 COMMONWEALTH MORTGAGE CORP	148,000	0.02	1	0.03
160 QUOTEMEARATE.COM INC	140,000	0.02	2	0.06
161 DIGITAL FEDERAL CREDIT UNION	129,600	0.02	1	0.03
162 SIRVA MORTGAGE INC	128,000	0.02	1	0.03
163 ALLIED MORTGAGE CAPITAL CORP	120,000	0.02	1	0.03
164 FIRST FEDERAL BANK	119,600	0.02	1	0.03
165 GATEWAY FUNDING DIVERSIFIED MORT	118,700	0.02	1	0.03
166 FIRST FEDERAL SAVINGS BANK	117,000	0.02	1	0.03
167 TALLAHASSEE HABITAT FOR HUMANITY	111,200	0.02	2	0.06
168 FIRST NLC FINANCIAL SERVICES LLC	105,000	0.01	1	0.03
169 FLORIDA CITIZENS BANK	104,300	0.01	1	0.03
170 THE MORTGAGE WAREHOUSE	101,000	0.01	1	0.03
171 LAKELAND REGIONAL MORTGAGE CORP	100,000	0.01	2	0.06
172 WATERS MORTGAGE CORPORATION	100,000	0.01	1	0.03
173 PENSACOLA GUARANTEE MORTGAGE	96,900	0.01	1	0.03
174 DEPT HWY SAFETY & MOTOR CREDIT	82,800	0.01	2	0.06
175 USDA	79,900	0.01	1	0.03
176 AEGIS FUNDING CORPORATION	60,000	0.01	1	0.03
177 AMERICAN HOME MORTGAGE ACCEPTANC	59,500	0.01	1	0.03
178 THE CIT GROUP/CONSUMER FINANCE	54,800	0.01	1	0.03
179 BANK UNITED OF TEXAS FSB	51,000	0.01	1	0.03
180 PRIME CREDIT CORPORATION	41,700	0.01	3	0.09
181 CITIZENS BANK-WAKULLA	40,000	0.01	1	0.03
182 FIRST FLORIDA CREDIT UNION	35,000	0.00	2	0.06
183 CITY OF TALLAHASSEE	31,100	0.00	7	0.21
184 LEON COUNTY HOUSING FINANCE AUTH	24,900	0.00	3	0.09
185 INVESTORS SAVINGS & LOAN ASSOC	21,600	0.00	1	0.03
186 SOUTHERN MORTGAGE CORPORATION	10,000	0.00	1	0.03
187 OTHER LENDERS	111,686,900	15.38	245	7.29
Totals	726,236,200		3,359	

\* Represents the mortgages (including assumptions) associated with transfer/sale of real estate, not refinancings.

Leon

Lender	Mortgage Types						MAY 2005			
	Conv	VA	FHA	Indiv*	Assump	Other	Total	Percent	Total** w/o Assump	Percent
1ST PACIFIC MORTGAGE INC	1						1	0.14	1	0.14
AABSOLUTE MORTGAGE PROFESSIONALS	2						2	0.28	2	0.28
AAMES HOME LOAN	4						4	0.57	4	0.57
ABN AMRO MORTGAGE GROUP INC	12						12	1.70	12	1.70
ACCREDITED HOME LENDERS INC	9						9	1.27	9	1.27
AEGIS WHOLESALE CORPORATION	4						4	0.57	4	0.57
ALLIED MORTGAGE CAPITAL CORP	1						1	0.14	1	0.14
ALPHA MORTGAGE GROUP INC	1						1	0.14	1	0.14
AMERICA'S WHOLESALE LENDER	14						14	1.98	14	1.98
AMERICAN BROKERS CONDUIT	2						2	0.28	2	0.28
AMERICAN MORTGAGE NETWORK OF FL	7		1				8	1.13	8	1.13
AMERIFIRST FINANCIAL CORPORATION	4						4	0.57	4	0.57
AMPRO MORTGAGE CORPORATION			1				1	0.14	1	0.14
AMSOUTH BANK	11						11	1.56	11	1.56
ANSWER ONE MORTGAGE	3						3	0.42	3	0.42
ARGENT MORTGAGE COMPANY LLC	5						5	0.71	5	0.71
BANK OF AMERICA NA	34	1					35	4.95	35	4.95
BANKUNITED FSB	1						1	0.14	1	0.14
BAYROCK MORTGAGE CORPORATION	1						1	0.14	1	0.14
BNC MORTGAGE INC	2						2	0.28	2	0.28
BRANCH BANKING & TRUST COMPANY	49	1	6				56	7.92	56	7.92
BURTON & BURTON MORTGAGE INC	1						1	0.14	1	0.14
CAPITAL CITY BANK	43		8				51	7.21	51	7.21
CENDANT MORTGAGE CORP	1						1	0.14	1	0.14
CENTEX HOME EQUITY CORP	2						2	0.28	2	0.28
CENTURY 21 MORTGAGE	7						7	0.99	7	0.99
CHALLENGE FINANCIAL INVESTORS CO			1				1	0.14	1	0.14
CHEVY CHASE BANK FSB	1						1	0.14	1	0.14
CITIMORTGAGE INC	2						2	0.28	2	0.28
CITY OF TALLAHASSEE	1						1	0.14	1	0.14
COLDWELL BANKER MORTGAGE	3						3	0.42	3	0.42
COUNTRYWIDE BANK NA	5						5	0.71	5	0.71
COUNTRYWIDE HOME LOANS INC	16	1					17	2.40	17	2.40
DAVID PICCININI INC	2						2	0.28	2	0.28
DECISION ONE MORTGAGE COMPANY LL	6						6	0.85	6	0.85
E-LOAN INC	1						1	0.14	1	0.14
ENVISION CREDIT UNION	3						3	0.42	3	0.42
EQUIFIRST CORPORATION	3						3	0.42	3	0.42
EVERBANK	2						2	0.28	2	0.28
FAMILY FIRST MORTGAGE CORP	1						1	0.14	1	0.14
FARMERS & MERCHANTS BANK	4						4	0.57	4	0.57
FIELDSTONE MORTGAGE COMPANY	2						2	0.28	2	0.28
FIFTH THIRD MORTGAGE COMPANY	1						1	0.14	1	0.14
FIRST FEDERAL SAVINGS BANK	1						1	0.14	1	0.14
FIRST FRANKLIN FINANCIAL CORP	2						2	0.28	2	0.28
FIRST MAGNUS FINANCIAL CORP	1						1	0.14	1	0.14
FIRST NLC FINANCIAL SERVICES LLC	1						1	0.14	1	0.14
FL COMMERCE FEDERAL CREDIT UNION	1						1	0.14	1	0.14
FL STATE UNIVERSITY CREDIT UNION	1						1	0.14	1	0.14

Leon

Lender	Mortgage Types						MAY 2005			
	Conv	VA	FHA	Indiv*	Assump	Other	Total	Percent	Total** w/o Assump	Percent
FLAGSTAR BANK FSB	16						16	2.26	16	2.26
FLORIDA CITIZENS BANK			1				1	0.14	1	0.14
FLORIDA HOUSING FINANCE AGENCY	11						11	1.56	11	1.56
FOCUS CREDIT UNION	1						1	0.14	1	0.14
FREMONT INVESTMENT & LOAN	4						4	0.57	4	0.57
GATEWAY FUNDING DIVERSIFIED MORT	1						1	0.14	1	0.14
GN MORTGAGE LLC	6						6	0.85	6	0.85
HANCOCK BANK OF FLORIDA	2						2	0.28	2	0.28
HERITAGE MORTGAGE CORP	5						5	0.71	5	0.71
HOME Banc MORTGAGE CORPORATION	7						7	0.99	7	0.99
HOMEcomings FINANCIAL NETWORK	1						1	0.14	1	0.14
HSBC MORTGAGE CORPORATION	1						1	0.14	1	0.14
IMPAC LENDING GROUP	4						4	0.57	4	0.57
INDIVIDUAL				15			15	2.12	15	2.12
INDYMAC BANK FSB	1						1	0.14	1	0.14
ING BANK FSB	6						6	0.85	6	0.85
INGLE & ASSOCIATES MORTGAGE	20						20	2.83	20	2.83
INGLE MORTGAGE	15						15	2.12	15	2.12
JPMORGAN CHASE BANK NA	9						9	1.27	9	1.27
LEHMAN BROTHERS BANK FSB	2						2	0.28	2	0.28
LEON COUNTY HOUSING FINANCE AUTH	2						2	0.28	2	0.28
LONG BEACH MORTGAGE COMPANY	4						4	0.57	4	0.57
MERRILL LYNCH CREDIT CORP	2						2	0.28	2	0.28
NATIONAL CITY BANK	3						3	0.42	3	0.42
NATIONAL CITY MORTGAGE CO	2						2	0.28	2	0.28
NAVY FEDERAL CREDIT UNION	1						1	0.14	1	0.14
NBANK NA	4						4	0.57	4	0.57
NEW CENTURY MORTGAGE CORP	2						2	0.28	2	0.28
OHIO SAVINGS BANK	1						1	0.14	1	0.14
OPTION ONE MORTGAGE CORPORATION	2						2	0.28	2	0.28
PARAGON HOME LENDING LLC	2						2	0.28	2	0.28
PENSACOLA GUARANTEE MORTGAGE	1						1	0.14	1	0.14
PEOPLES FIRST COMMUNITY BANK	8		10				18	2.55	18	2.55
PHH MORTGAGE SERVICES CORP	1						1	0.14	1	0.14
PINNACLE DIRECT FUNDING CORP	3						3	0.42	3	0.42
PREMIER BANK	20						20	2.83	20	2.83
PRIME CREDIT CORPORATION	1						1	0.14	1	0.14
PRIME HOME MORTGAGE INC	1						1	0.14	1	0.14
PRIMELENDING			1				1	0.14	1	0.14
PROVIDENT FUNDING GROUP INC	1						1	0.14	1	0.14
QUICKEN LOANS INC	7						7	0.99	7	0.99
REGIONS BANK	1						1	0.14	1	0.14
REGIONS MORTGAGE INC	6						6	0.85	6	0.85
RESIDENTIAL COMMUNITY MORTGAGE C	7						7	0.99	7	0.99
SEBRING CAPITAL PARTNERS LP	6						6	0.85	6	0.85
SOUTHSTAR FUNDING LLC	8						8	1.13	8	1.13
SUNCOAST SCHOOLS FEDERAL CU	2						2	0.28	2	0.28
SUNSHINE STATE CREDIT UNION	4						4	0.57	4	0.57
SUNTRUST BANK	1						1	0.14	1	0.14

Leon

Lender	Mortgage Types						MAY 2005			
	Conv	VA	FHA	Indiv*	Assump	Other	Total	Percent	Total** w/o Assump	Percent
SUNTRUST MORTGAGE INC	35		4				39	5.52	39	5.52
SYNOVUS MORTGAGE CORP	1						1	0.14	1	0.14
TALLAHASSEE STATE BANK	1						1	0.14	1	0.14
TAYLOR, BEAN & WHITAKER MTG CORP		1					1	0.14	1	0.14
THE BANK	1						1	0.14	1	0.14
THE BANK OF BONIFAY	1						1	0.14	1	0.14
THE CIT GROUP/CONSUMER FINANCE	1						1	0.14	1	0.14
THE MORTGAGE STORE FINANCIAL INC	10						10	1.41	10	1.41
TRANSLAND FINANCIAL SERVICES INC	2						2	0.28	2	0.28
USAA FEDERAL SAVINGS BANK	4						4	0.57	4	0.57
WACHOVIA BANK NA	3						3	0.42	3	0.42
WACHOVIA MORTGAGE CORPORATION	9		1				10	1.41	10	1.41
WAKULLA COUNTY STATE BANK	2						2	0.28	2	0.28
WASHINGTON MUTUAL BANK FA	3						3	0.42	3	0.42
WELLS FARGO BANK NA	31						31	4.38	31	4.38
WILMINGTON FINANCE	6						6	0.85	6	0.85
WMC MORTGAGE CORP	3						3	0.42	3	0.42
OTHER LENDERS	44	1					45	6.36	45	6.36
Totals	653	5	34	15			707		707	
Percent of Total	92.36	0.71	4.81	2.12	0.00	0.00	100.00		100.00	

\* Mortgages could include First, Second, or Third Mortgages.

\*\* Assumptions are separated since they are recorded at their original amount.

\*\*\* Represents the mortgages associated with transfer/sale of real estate, not refinancings.

Leon

Lender	Mortgage Types (\$s in 1000s)						MAY 2005			
	Conv	VA	FHA	Indiv*	Assump	Other	Total	Percent	Total** w/o Assump	Percent
1ST PACIFIC MORTGAGE INC	200						200,000	0.21	200,000	0.21
AABSOLUTE MORTGAGE PROFESSIONALS	400						400,700	0.43	400,700	0.43
AAMES HOME LOAN	308						308,900	0.33	308,900	0.33
ABN AMRO MORTGAGE GROUP INC	1126						1,126,300	1.20	1,126,300	1.20
ACCREDITED HOME LENDERS INC	750						750,900	0.80	750,900	0.80
AEGIS WHOLESALE CORPORATION	276						276,000	0.30	276,000	0.30
ALLIED MORTGAGE CAPITAL CORP	120						120,000	0.13	120,000	0.13
ALPHA MORTGAGE GROUP INC	129						129,000	0.14	129,000	0.14
AMERICA'S WHOLESALE LENDER	1240						1,240,100	1.33	1,240,100	1.33
AMERICAN BROKERS CONDUIT	299						299,200	0.32	299,200	0.32
AMERICAN MORTGAGE NETWORK OF FL	712		164				876,600	0.94	876,600	0.94
AMERIFIRST FINANCIAL CORPORATION	334						334,500	0.36	334,500	0.36
AMPRO MORTGAGE CORPORATION			170				170,200	0.18	170,200	0.18
AMSOUTH BANK	1887						1,887,000	2.02	1,887,000	2.02
ANSWER ONE MORTGAGE	451						451,600	0.48	451,600	0.48
ARGENT MORTGAGE COMPANY LLC	618						618,500	0.66	618,500	0.66
BANK OF AMERICA NA	4201	104					4,305,400	4.60	4,305,400	4.60
BANKUNITED FSB	64						64,000	0.07	64,000	0.07
BAYROCK MORTGAGE CORPORATION	224						224,400	0.24	224,400	0.24
BNC MORTGAGE INC	95						95,000	0.10	95,000	0.10
BRANCH BANKING & TRUST COMPANY	6973	222	751				7,947,200	8.50	7,947,200	8.50
BURTON & BURTON MORTGAGE INC	120						120,300	0.13	120,300	0.13
CAPITAL CITY BANK	5994		1023				7,018,000	7.50	7,018,000	7.50
CENDANT MORTGAGE CORP	157						157,300	0.17	157,300	0.17
CENTEX HOME EQUITY CORP	114						114,500	0.12	114,500	0.12
CENTURY 21 MORTGAGE	1293						1,293,900	1.38	1,293,900	1.38
CHALLENGE FINANCIAL INVESTORS CO			77				77,800	0.08	77,800	0.08
CHEVY CHASE BANK FSB	160						160,000	0.17	160,000	0.17
CITIMORTGAGE INC	294						294,100	0.31	294,100	0.31
CITY OF TALLAHASSEE	5						5,000	0.01	5,000	0.01
COLDWELL BANKER MORTGAGE	345						345,200	0.37	345,200	0.37
COUNTRYWIDE BANK NA	385						385,400	0.41	385,400	0.41
COUNTRYWIDE HOME LOANS INC	1993	160					2,153,200	2.30	2,153,200	2.30
DAVID PICCININI INC	288						288,300	0.31	288,300	0.31
DECISION ONE MORTGAGE COMPANY LL	533						533,500	0.57	533,500	0.57
E-LOAN INC	100						100,000	0.11	100,000	0.11
ENVISION CREDIT UNION	528						528,500	0.57	528,500	0.57
EQUIFIRST CORPORATION	238						238,100	0.25	238,100	0.25
EVERBANK	256						256,900	0.27	256,900	0.27
FAMILY FIRST MORTGAGE CORP	224						224,000	0.24	224,000	0.24
FARMERS & MERCHANTS BANK	409						409,300	0.44	409,300	0.44
FIELDSTONE MORTGAGE COMPANY	210						210,000	0.22	210,000	0.22
FIFTH THIRD MORTGAGE COMPANY	116						116,000	0.12	116,000	0.12
FIRST FEDERAL SAVINGS BANK	117						117,000	0.13	117,000	0.13
FIRST FRANKLIN FINANCIAL CORP	184						184,500	0.20	184,500	0.20
FIRST MAGNUS FINANCIAL CORP	78						78,300	0.08	78,300	0.08
FIRST NLC FINANCIAL SERVICES LLC	105						105,000	0.11	105,000	0.11
FL COMMERCE FEDERAL CREDIT UNION	144						144,000	0.15	144,000	0.15
FL STATE UNIVERSITY CREDIT UNION	134						134,400	0.14	134,400	0.14

## Leon

Lender	Mortgage Types (\$s in 1000s)						MAY 2005			
	Conv	VA	FHA	Indiv*	Assump	Other	Total	Percent	Total** w/o Assump	Percent
FLAGSTAR BANK FSB	2231						2,231,100	2.39	2,231,100	2.39
FLORIDA CITIZENS BANK			104				104,300	0.11	104,300	0.11
FLORIDA HOUSING FINANCE AGENCY	962						962,300	1.03	962,300	1.03
FOCUS CREDIT UNION	84						84,000	0.09	84,000	0.09
FREMONT INVESTMENT & LOAN	471						471,200	0.50	471,200	0.50
GATEWAY FUNDING DIVERSIFIED MORT	118						118,700	0.13	118,700	0.13
GN MORTGAGE LLC	403						403,000	0.43	403,000	0.43
HANCOCK BANK OF FLORIDA	267						267,800	0.29	267,800	0.29
HERITAGE MORTGAGE CORP	901						901,200	0.96	901,200	0.96
HOMEABC MORTGAGE CORPORATION	2257						2,257,700	2.41	2,257,700	2.41
HOMECOMINGS FINANCIAL NETWORK	70						70,300	0.08	70,300	0.08
HSBC MORTGAGE CORPORATION	88						88,000	0.09	88,000	0.09
IMPAC LENDING GROUP	331						331,000	0.35	331,000	0.35
INDIVIDUAL				1570			1,570,400	1.68	1,570,400	1.68
INDYMAC BANK FSB	188						188,000	0.20	188,000	0.20
ING BANK FSB	611						611,800	0.65	611,800	0.65
INGLE & ASSOCIATES MORTGAGE	3444						3,444,400	3.68	3,444,400	3.68
INGLE MORTGAGE	2606						2,606,900	2.79	2,606,900	2.79
JPMORGAN CHASE BANK NA	1049						1,049,200	1.12	1,049,200	1.12
LEHMAN BROTHERS BANK FSB	137						137,000	0.15	137,000	0.15
LEON COUNTY HOUSING FINANCE AUTH	14						14,900	0.02	14,900	0.02
LONG BEACH MORTGAGE COMPANY	297						297,600	0.32	297,600	0.32
MERRILL LYNCH CREDIT CORP	403						403,000	0.43	403,000	0.43
NATIONAL CITY BANK	97						97,700	0.10	97,700	0.10
NATIONAL CITY MORTGAGE CO	144						144,000	0.15	144,000	0.15
NAVY FEDERAL CREDIT UNION	53						53,100	0.06	53,100	0.06
NBANK NA	460						460,400	0.49	460,400	0.49
NEW CENTURY MORTGAGE CORP	325						325,900	0.35	325,900	0.35
OHIO SAVINGS BANK	139						139,000	0.15	139,000	0.15
OPTION ONE MORTGAGE CORPORATION	224						224,000	0.24	224,000	0.24
PARAGON HOME LENDING LLC	155						155,000	0.17	155,000	0.17
PENSACOLA GUARANTEE MORTGAGE	96						96,900	0.10	96,900	0.10
PEOPLES FIRST COMMUNITY BANK	4049		1083				5,132,800	5.49	5,132,800	5.49
PHH MORTGAGE SERVICES CORP	104						104,900	0.11	104,900	0.11
PINNACLE DIRECT FUNDING CORP	354						354,400	0.38	354,400	0.38
PREMIER BANK	2216						2,216,200	2.37	2,216,200	2.37
PRIME CREDIT CORPORATION	16						16,200	0.02	16,200	0.02
PRIME HOME MORTGAGE INC	212						212,500	0.23	212,500	0.23
PRIMELENDING			87				87,700	0.09	87,700	0.09
PROVIDENT FUNDING GROUP INC	129						129,900	0.14	129,900	0.14
QUICKEN LOANS INC	872						872,000	0.93	872,000	0.93
REGIONS BANK	490						490,000	0.52	490,000	0.52
REGIONS MORTGAGE INC	1096						1,096,600	1.17	1,096,600	1.17
RESIDENTIAL COMMUNITY MORTGAGE C	1412						1,412,200	1.51	1,412,200	1.51
SEBRING CAPITAL PARTNERS LP	453						453,300	0.48	453,300	0.48
SOUTHSTAR FUNDING LLC	468						468,500	0.50	468,500	0.50
SUNCOAST SCHOOLS FEDERAL CU	235						235,700	0.25	235,700	0.25
SUNSHINE STATE CREDIT UNION	778						778,900	0.83	778,900	0.83
SUNTRUST BANK	25						25,000	0.03	25,000	0.03

Leon

Lender	Mortgage Types (\$s in 1000s)						MAY 2005			
	Conv	VA	FHA	Indiv*	Assump	Other	Total	Percent	Total** w/o Assump	Percent
SUNTRUST MORTGAGE INC	4247		457				4,704,300	5.03	4,704,300	5.03
SYNOVUS MORTGAGE CORP	345						345,000	0.37	345,000	0.37
TALLAHASSEE STATE BANK	827						827,700	0.88	827,700	0.88
TAYLOR, BEAN & WHITAKER MTG CORP		189					189,000	0.20	189,000	0.20
THE BANK	126						126,000	0.13	126,000	0.13
THE BANK OF BONIFAY	151						151,000	0.16	151,000	0.16
THE CIT GROUP/CONSUMER FINANCE	54						54,800	0.06	54,800	0.06
THE MORTGAGE STORE FINANCIAL INC	723						723,900	0.77	723,900	0.77
TRANSLAND FINANCIAL SERVICES INC	382						382,500	0.41	382,500	0.41
USAA FEDERAL SAVINGS BANK	548						548,300	0.59	548,300	0.59
WACHOVIA BANK NA	86						86,500	0.09	86,500	0.09
WACHOVIA MORTGAGE CORPORATION	1896		159				2,055,400	2.20	2,055,400	2.20
WAKULLA COUNTY STATE BANK	656						656,800	0.70	656,800	0.70
WASHINGTON MUTUAL BANK FA	640						640,500	0.68	640,500	0.68
WELLS FARGO BANK NA	3649						3,649,000	3.90	3,649,000	3.90
WILMINGTON FINANCE	409						409,500	0.44	409,500	0.44
WMC MORTGAGE CORP	441						441,800	0.47	441,800	0.47
OTHER LENDERS	5373	146					5,519,200	5.90	5,519,200	5.90
Totals	87054	821	4079	1570			93,525,800		93,525,800	
Percent of Total	93.08	0.88	4.36	1.68	0.00	0.00	100.00		100.00	

\* Mortgages could include First, Second, or Third Mortgages.

\*\* Assumptions are separated since they are recorded at their original amount.

\*\*\* Represents the mortgages associated with transfer/sale of real estate, not refinancings.

## Leon

Lender	---- MAY 2005 ----		---- MAY 2004 ----		---- APR 2005 ----		--- 2005 to Date ---		
	Units	Percent	Units	Percent	Units	Percent	Units	Percent	
1	BRANCH BANKING & TRUST COMPANY	56	7.92	68	10.24	52	8.44	230	8.39
2	CAPITAL CITY BANK	51	7.21	37	5.57	38	6.17	182	6.64
3	SUNTRUST MORTGAGE INC	39	5.52	41	6.17	28	4.55	136	4.96
4	BANK OF AMERICA NA	35	4.95	36	5.42	24	3.90	137	5.00
5	WELLS FARGO BANK NA	31	4.38	22	3.31	38	6.17	141	5.14
6	INGLE & ASSOCIATES MORTGAGE	20	2.83	52	7.83	16	2.60	111	4.05
7	PREMIER BANK	20	2.83	6	0.90	13	2.11	74	2.70
8	PEOPLES FIRST COMMUNITY BANK	18	2.55	18	2.71	13	2.11	75	2.74
9	COUNTRYWIDE HOME LOANS INC	17	2.40	6	0.90	8	1.30	44	1.60
10	FLAGSTAR BANK FSB	16	2.26	15	2.26	19	3.08	76	2.77
11	INDIVIDUAL	15	2.12	12	1.81	13	2.11	64	2.33
12	INGLE MORTGAGE	15	2.12			16	2.60	32	1.17
13	AMERICA'S WHOLESALE LENDER	14	1.98	18	2.71	17	2.76	69	2.52
15	ABN AMRO MORTGAGE GROUP INC	12	1.70	8	1.20	6	0.97	43	1.57
16	AMSOUTH BANK	11	1.56	4	0.60	15	2.44	43	1.57
17	FLORIDA HOUSING FINANCE AGENCY	11	1.56	11	1.66	8	1.30	36	1.31
18	THE MORTGAGE STORE FINANCIAL INC	10	1.41					10	0.36
19	WACHOVIA MORTGAGE CORPORATION	10	1.41	10	1.51	12	1.95	42	1.53
20	ACCREDITED HOME LENDERS INC	9	1.27	2	0.30	5	0.81	21	0.77
21	JPMORGAN CHASE BANK NA	9	1.27			9	1.46	36	1.31
22	AMERICAN MORTGAGE NETWORK OF FL	8	1.13	1	0.15	7	1.14	34	1.24
23	SOUTHSTAR FUNDING LLC	8	1.13	3	0.45	5	0.81	16	0.58
24	CENTURY 21 MORTGAGE	7	0.99	6	0.90	2	0.32	19	0.69
25	HOME Banc MORTGAGE CORPORATION	7	0.99	1	0.15	4	0.65	13	0.47
26	QUICKEN LOANS INC	7	0.99			9	1.46	17	0.62
27	RESIDENTIAL COMMUNITY MORTGAGE C	7	0.99			6	0.97	20	0.73
28	DECISION ONE MORTGAGE COMPANY LL	6	0.85	8	1.20	5	0.81	19	0.69
29	GN MORTGAGE LLC	6	0.85			1	0.16	12	0.44
30	ING BANK FSB	6	0.85			2	0.32	16	0.58
31	REGIONS MORTGAGE INC	6	0.85					8	0.29
32	SEBRING CAPITAL PARTNERS LP	6	0.85			2	0.32	10	0.36
33	WILMINGTON FINANCE	6	0.85			4	0.65	13	0.47
34	ARGENT MORTGAGE COMPANY LLC	5	0.71			6	0.97	28	1.02
35	COUNTRYWIDE BANK NA	5	0.71	1	0.15	7	1.14	27	0.98
36	HERITAGE MORTGAGE CORP	5	0.71	2	0.30	3	0.49	20	0.73
37	AAMES HOME LOAN	4	0.57	4	0.60	4	0.65	13	0.47
38	AEGIS WHOLESALE CORPORATION	4	0.57	3	0.45	1	0.16	5	0.18
39	AMERIFIRST FINANCIAL CORPORATION	4	0.57					9	0.33
40	FARMERS & MERCHANTS BANK	4	0.57	6	0.90	3	0.49	14	0.51
41	FREMONT INVESTMENT & LOAN	4	0.57	2	0.30	4	0.65	17	0.62
42	IMPAC LENDING GROUP	4	0.57			3	0.49	22	0.80
43	LONG BEACH MORTGAGE COMPANY	4	0.57	3	0.45			6	0.22
44	NBANK NA	4	0.57			5	0.81	10	0.36
45	SUNSHINE STATE CREDIT UNION	4	0.57	7	1.05	5	0.81	17	0.62
46	USAA FEDERAL SAVINGS BANK	4	0.57	5	0.75	6	0.97	20	0.73
47	ANSWER ONE MORTGAGE	3	0.42	2	0.30	5	0.81	21	0.77
48	COLDWELL BANKER MORTGAGE	3	0.42					4	0.15
49	ENVISION CREDIT UNION	3	0.42			2	0.32	12	0.44
50	EQUIFIRST CORPORATION	3	0.42			1	0.16	9	0.33

Leon

Lender	---- MAY 2005 ----		---- MAY 2004 ----		---- APR 2005 ----		--- 2005 to Date ---		
	Units	Percent	Units	Percent	Units	Percent	Units	Percent	
51	NATIONAL CITY BANK	3	0.42	1	0.15	1	0.16	5	0.18
52	PINNACLE DIRECT FUNDING CORP	3	0.42	2	0.30			5	0.18
53	WACHOVIA BANK NA	3	0.42	6	0.90	3	0.49	14	0.51
54	WASHINGTON MUTUAL BANK FA	3	0.42	3	0.45	5	0.81	15	0.55
55	WMC MORTGAGE CORP	3	0.42	1	0.15			7	0.26
56	AABSOLUTE MORTGAGE PROFESSIONALS	2	0.28					2	0.07
57	AMERICAN BROKERS CONDUIT	2	0.28					3	0.11
58	BNC MORTGAGE INC	2	0.28					4	0.15
59	CENTEX HOME EQUITY CORP	2	0.28			3	0.49	6	0.22
60	CITIMORTGAGE INC	2	0.28			1	0.16	10	0.36
61	DAVID PICCININI INC	2	0.28			1	0.16	3	0.11
62	EVERBANK	2	0.28			1	0.16	3	0.11
63	FIELDSTONE MORTGAGE COMPANY	2	0.28	6	0.90	1	0.16	3	0.11
64	FIRST FRANKLIN FINANCIAL CORP	2	0.28	3	0.45			9	0.33
65	HANCOCK BANK OF FLORIDA	2	0.28			2	0.32	7	0.26
66	LEHMAN BROTHERS BANK FSB	2	0.28	1	0.15			7	0.26
67	LEON COUNTY HOUSING FINANCE AUTH	2	0.28					2	0.07
68	MERRILL LYNCH CREDIT CORP	2	0.28	7	1.05	3	0.49	14	0.51
69	NATIONAL CITY MORTGAGE CO	2	0.28	4	0.60			3	0.11
70	NEW CENTURY MORTGAGE CORP	2	0.28	7	1.05	16	2.60	28	1.02
71	OPTION ONE MORTGAGE CORPORATION	2	0.28	2	0.30	2	0.32	9	0.33
72	PARAGON HOME LENDING LLC	2	0.28					2	0.07
73	SUNCOAST SCHOOLS FEDERAL CU	2	0.28			1	0.16	3	0.11
74	TRANSLAND FINANCIAL SERVICES INC	2	0.28	4	0.60	1	0.16	11	0.40
75	WAKULLA COUNTY STATE BANK	2	0.28	2	0.30	4	0.65	20	0.73
76	1ST PACIFIC MORTGAGE INC	1	0.14					8	0.29
77	ALLIED MORTGAGE CAPITAL CORP	1	0.14					1	0.04
78	ALPHA MORTGAGE GROUP INC	1	0.14					3	0.11
79	AMPRO MORTGAGE CORPORATION	1	0.14					2	0.07
80	BANKUNITED FSB	1	0.14	1	0.15	2	0.32	5	0.18
81	BAYROCK MORTGAGE CORPORATION	1	0.14					1	0.04
82	BURTON & BURTON MORTGAGE INC	1	0.14			2	0.32	8	0.29
83	CENDANT MORTGAGE CORP	1	0.14	1	0.15			5	0.18
84	CHALLENGE FINANCIAL INVESTORS CO	1	0.14					3	0.11
85	CHEVY CHASE BANK FSB	1	0.14	1	0.15			1	0.04
86	CITY OF TALLAHASSEE	1	0.14	2	0.30	2	0.32	7	0.26
87	E-LOAN INC	1	0.14					2	0.07
88	FAMILY FIRST MORTGAGE CORP	1	0.14	2	0.30			1	0.04
89	FIFTH THIRD MORTGAGE COMPANY	1	0.14			1	0.16	2	0.07
90	FIRST FEDERAL SAVINGS BANK	1	0.14					1	0.04
91	FIRST MAGNUS FINANCIAL CORP	1	0.14	1	0.15	4	0.65	11	0.40
92	FIRST NLC FINANCIAL SERVICES LLC	1	0.14					1	0.04
93	FL COMMERCE FEDERAL CREDIT UNION	1	0.14	3	0.45	3	0.49	12	0.44
94	FL STATE UNIVERSITY CREDIT UNION	1	0.14	3	0.45	4	0.65	7	0.26
95	FLORIDA CITIZENS BANK	1	0.14					1	0.04
96	FOCUS CREDIT UNION	1	0.14					1	0.04
97	GATEWAY FUNDING DIVERSIFIED MORT	1	0.14					1	0.04
98	HOMECOMINGS FINANCIAL NETWORK	1	0.14			1	0.16	7	0.26
99	HSBC MORTGAGE CORPORATION	1	0.14	3	0.45			3	0.11

## Leon

Lender	---- MAY 2005 ----		---- MAY 2004 ----		---- APR 2005 ----		--- 2005 to Date ---		
	Units	Percent	Units	Percent	Units	Percent	Units	Percent	
100	INDYMAC BANK FSB	1	0.14	2	0.30	2	0.32	5	0.18
101	NAVY FEDERAL CREDIT UNION	1	0.14	3	0.45	1	0.16	4	0.15
102	OHIO SAVINGS BANK	1	0.14	1	0.15			3	0.11
103	PENSACOLA GUARANTEE MORTGAGE	1	0.14					1	0.04
104	PHH MORTGAGE SERVICES CORP	1	0.14	1	0.15	2	0.32	7	0.26
105	PRIME CREDIT CORPORATION	1	0.14					1	0.04
106	PRIME HOME MORTGAGE INC	1	0.14	2	0.30	4	0.65	11	0.40
107	PRIMELENDING	1	0.14					3	0.11
108	PROVIDENT FUNDING GROUP INC	1	0.14	2	0.30	2	0.32	3	0.11
109	REGIONS BANK	1	0.14					1	0.04
110	SUNTRUST BANK	1	0.14			4	0.65	7	0.26
111	SYNOVUS MORTGAGE CORP	1	0.14	5	0.75	1	0.16	5	0.18
112	TALLAHASSEE STATE BANK	1	0.14	1	0.15	3	0.49	6	0.22
113	TAYLOR, BEAN & WHITAKER MTG CORP	1	0.14	3	0.45			4	0.15
114	THE BANK	1	0.14					4	0.15
115	THE BANK OF BONIFAY	1	0.14					1	0.04
116	THE CIT GROUP/CONSUMER FINANCE	1	0.14					1	0.04
117	AEGIS FUNDING CORPORATION							1	0.04
118	AMERICAN HOME MORTGAGE ACCEPTANC							1	0.04
119	AMERIFIRST DIRECT FUNDING CORP			1	0.15	2	0.32	4	0.15
120	AMERITRUST MORTGAGE COMPANY							2	0.07
121	BANK UNITED OF TEXAS FSB							1	0.04
122	CHASE MANHATTAN BANK USA NA			1	0.15			1	0.04
123	CHASE MANHATTAN MORTGAGE CORP			6	0.90			3	0.11
124	CITIBANK FSB					1	0.16	5	0.18
125	COLUMN FINANCIAL INC							1	0.04
126	COMMONWEALTH MORTGAGE CORP							1	0.04
127	CONTEMPORARY MORTGAGE SERVICES			1	0.15				
128	CTX MORTGAGE COMPANY			2	0.30				
129	CU MEMBERS MORTGAGE			1	0.15	1	0.16	3	0.11
130	DIGITAL FEDERAL CREDIT UNION							1	0.04
131	DITECH.COM					2	0.32	3	0.11
132	E*TRADE MORTGAGE CORPORATION							3	0.11
133	ENCORE CREDIT CORP					1	0.16	1	0.04
134	EXPRESS CAPITAL LENDING							2	0.07
135	FINANCE AMERICA LLC					1	0.16	1	0.04
136	FIRST FEDERAL BANK					1	0.16	1	0.04
137	FIRST FLORIDA CREDIT UNION			1	0.15			1	0.04
138	FIRST GUARANTY MORTGAGE CORP					2	0.32	5	0.18
139	FIRST HORIZON HOME LOAN CORP			8	1.20	1	0.16	5	0.18
140	FIRST RESIDENTIAL MORTGAGE NETWO							2	0.07
141	FL DOT DISTRICT 3 CREDIT UNION					1	0.16	1	0.04
142	FLORIDA BANK MORTGAGE			4	0.60				
143	FRANKLIN MORTGAGE FUNDING					2	0.32	12	0.44
144	GMAC BANK			2	0.30				
145	GMAC MORTGAGE CORP OF PA			4	0.60			4	0.15
146	GOLDEN RULE MORTGAGES INC			2	0.30				
147	GREENPOINT MORTGAGE FUNDING INC			2	0.30	2	0.32	7	0.26
148	GUARANTY RESIDENTIAL LENDING INC			4	0.60				

Leon

Lender	---- MAY 2005 ----		---- MAY 2004 ----		---- APR 2005 ----		--- 2005 to Date ---	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
149 GULF STATE COMMUNITY BANK					1	0.16	1	0.04
150 HOME FUNDS DIRECT							3	0.11
151 HOMESOUTH MORTGAGE CORP					2	0.32	6	0.22
152 IRWIN MORTGAGE CORPORATION							3	0.11
153 IWAYLOAN LP							2	0.07
154 LAKELAND REGIONAL MORTGAGE CORP							2	0.07
155 LIBERTY MORTGAGE CORPORATION							5	0.18
156 MARKET STREET MORTGAGE CORP							3	0.11
157 MIT LENDING			1	0.15	3	0.49	3	0.11
158 MONTICELLO BANK					2	0.32	3	0.11
159 MORGAN STANLEY DEAN WITTER CREDI			3	0.45	1	0.16	3	0.11
160 MORTGAGE INVESTORS CORPORATION							2	0.07
161 MORTGAGE LENDERS NETWORK USA INC			2	0.30			2	0.07
162 NOVASTAR MORTGAGE INC			3	0.45	1	0.16	3	0.11
163 PENTAGON FEDERAL CREDIT UNION					2	0.32	4	0.15
164 PEOPLES CHOICE HOME LOAN INC			2	0.30	1	0.16	1	0.04
165 PHH US MORTGAGE CORPORATION					1	0.16	2	0.07
166 PINNACLE FINANCIAL CORPORATION			1	0.15			4	0.15
167 PREMIER NATIONWIDE LENDING			1	0.15				
168 PRINCIPAL RESIDENTIAL MORTGAGE I			19	2.86				
169 RBC CENTURA BANK					1	0.16	1	0.04
170 REGIONS BANK OF FLORIDA							1	0.04
171 RMCVANGUARD MORTGAGE CORPORATION			2	0.30				
172 SAXON MORTGAGE INC			2	0.30	2	0.32	3	0.11
173 SCORE FEDERAL CREDIT UNION			2	0.30	1	0.16	1	0.04
174 SIRVA MORTGAGE INC							1	0.04
175 SOUTHERN MORTGAGE CORPORATION							1	0.04
176 SOUTHTRUST BANK							1	0.04
177 SOUTHTRUST MORTGAGE CORPORATION			7	1.05			1	0.04
178 SUNBELT LENDING SERVICES INC							3	0.11
179 TALLAHASSEE HABITAT FOR HUMANITY			1	0.15	1	0.16	2	0.07
180 THE HUNTINGTON NATIONAL BANK							1	0.04
181 THE MORTGAGE WAREHOUSE							1	0.04
182 THOMASVILLE NATIONAL BANK							2	0.07
183 UNION PLANTERS BANK NA			3	0.45				
184 UNITED WHOLESALE MORTGAGE			1	0.15				
185 WATERS MORTGAGE CORPORATION							1	0.04
186 WELLS FARGO HOME MORTGAGE			14	2.11				
187 OTHER LENDERS	45	6.36	55	8.28	45	7.31	189	6.89
Totals	707		664		616		2,742	

\* Represents the mortgages (including assumptions) associated with transfer/sale of real estate, not refinancings.

## Leon

Lender	---- MAY 2005 ----		---- MAY 2004 ----		---- APR 2005 ----		--- 2005 to Date ---		
	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %	
1	BRANCH BANKING & TRUST COMPANY	7,947,200	8.50	10,879,600	11.95	7,383,400	8.90	31,959,000	8.87
2	CAPITAL CITY BANK	7,018,000	7.50	5,823,400	6.40	5,188,500	6.25	25,198,600	6.99
3	PEOPLES FIRST COMMUNITY BANK	5,132,800	5.49	1,892,200	2.08	1,455,500	1.75	12,407,900	3.44
4	SUNTRUST MORTGAGE INC	4,704,300	5.03	6,556,600	7.20	4,108,200	4.95	19,303,400	5.35
5	BANK OF AMERICA NA	4,305,400	4.60	4,794,400	5.27	3,192,000	3.85	17,578,500	4.88
6	WELLS FARGO BANK NA	3,649,000	3.90	3,727,800	4.10	4,558,300	5.49	16,115,100	4.47
7	INGLE & ASSOCIATES MORTGAGE	3,444,400	3.68	8,352,700	9.18	2,336,000	2.82	17,866,100	4.96
8	INGLE MORTGAGE	2,606,900	2.79			2,597,700	3.13	5,430,600	1.51
9	HomeBANC MORTGAGE CORPORATION	2,257,700	2.41	166,200	0.18	619,100	0.75	3,191,700	0.89
10	FLAGSTAR BANK FSB	2,231,100	2.39	1,845,500	2.03	2,552,300	3.08	10,376,900	2.88
11	PREMIER BANK	2,216,200	2.37	992,500	1.09	2,055,800	2.48	9,801,600	2.72
12	COUNTRYWIDE HOME LOANS INC	2,153,200	2.30	787,700	0.87	1,131,900	1.36	5,759,800	1.60
13	WACHOVIA MORTGAGE CORPORATION	2,055,400	2.20	1,331,700	1.46	1,909,400	2.30	6,616,300	1.84
15	AMSOUTH BANK	1,887,000	2.02	514,800	0.57	1,669,100	2.01	5,629,800	1.56
16	INDIVIDUAL	1,570,400	1.68	1,119,400	1.23	2,097,700	2.53	6,597,900	1.83
17	RESIDENTIAL COMMUNITY MORTGAGE C	1,412,200	1.51			1,058,200	1.28	3,719,500	1.03
18	CENTURY 21 MORTGAGE	1,293,900	1.38	999,000	1.10	372,200	0.45	2,977,800	0.83
19	AMERICA'S WHOLESALE LENDER	1,240,100	1.33	2,031,100	2.23	1,795,000	2.16	8,132,200	2.26
20	ABN AMRO MORTGAGE GROUP INC	1,126,300	1.20	812,800	0.89	463,200	0.56	4,461,300	1.24
21	REGIONS MORTGAGE INC	1,096,600	1.17					1,330,600	0.37
22	JPMORGAN CHASE BANK NA	1,049,200	1.12			1,284,600	1.55	5,208,900	1.44
23	FLORIDA HOUSING FINANCE AGENCY	962,300	1.03	135,000	0.15	95,000	0.11	1,272,300	0.35
24	HERITAGE MORTGAGE CORP	901,200	0.96	259,700	0.29	449,700	0.54	2,995,900	0.83
25	AMERICAN MORTGAGE NETWORK OF FL	876,600	0.94	136,000	0.15	878,500	1.06	4,785,600	1.33
26	QUICKEN LOANS INC	872,000	0.93			936,700	1.13	1,910,700	0.53
27	TALLAHASSEE STATE BANK	827,700	0.88	140,000	0.15	1,216,800	1.47	2,340,500	0.65
28	SUNSHINE STATE CREDIT UNION	778,900	0.83	1,397,500	1.54	832,600	1.00	2,882,400	0.80
29	ACCREDITED HOME LENDERS INC	750,900	0.80	156,600	0.17	468,700	0.56	2,642,100	0.73
30	THE MORTGAGE STORE FINANCIAL INC	723,900	0.77					723,900	0.20
31	WAKULLA COUNTY STATE BANK	656,800	0.70	210,900	0.23	705,000	0.85	3,947,500	1.10
32	WASHINGTON MUTUAL BANK FA	640,500	0.68	483,700	0.53	798,600	0.96	2,566,300	0.71
33	ARGENT MORTGAGE COMPANY LLC	618,500	0.66			735,000	0.89	2,669,600	0.74
34	ING BANK FSB	611,800	0.65			351,300	0.42	1,859,100	0.52
35	USAA FEDERAL SAVINGS BANK	548,300	0.59	396,900	0.44	742,200	0.89	2,600,700	0.72
36	DECISION ONE MORTGAGE COMPANY LL	533,500	0.57	804,400	0.88	408,200	0.49	1,669,300	0.46
37	ENVISION CREDIT UNION	528,500	0.57			398,900	0.48	2,003,500	0.56
38	REGIONS BANK	490,000	0.52					490,000	0.14
39	FREMONT INVESTMENT & LOAN	471,200	0.50	202,500	0.22	284,400	0.34	1,585,900	0.44
40	SOUTHSTAR FUNDING LLC	468,500	0.50	556,900	0.61	682,400	0.82	1,379,700	0.38
41	NBANK NA	460,400	0.49			800,800	0.97	1,396,000	0.39
42	SEBRING CAPITAL PARTNERS LP	453,300	0.48			130,000	0.16	773,200	0.21
43	ANSWER ONE MORTGAGE	451,600	0.48	400,000	0.44	500,800	0.60	2,766,800	0.77
44	WMC MORTGAGE CORP	441,800	0.47	80,000	0.09			774,300	0.21
45	WILMINGTON FINANCE	409,500	0.44			729,100	0.88	1,495,900	0.41
46	FARMERS & MERCHANTS BANK	409,300	0.44	1,020,600	1.12	570,000	0.69	1,849,600	0.51
47	GN MORTGAGE LLC	403,000	0.43			136,000	0.16	863,100	0.24
48	MERRILL LYNCH CREDIT CORP	403,000	0.43	1,511,900	1.66	487,500	0.59	2,275,800	0.63
49	AABSOLUTE MORTGAGE PROFESSIONALS	400,700	0.43					400,700	0.11
50	COUNTRYWIDE BANK NA	385,400	0.41	113,600	0.12	1,039,700	1.25	2,473,200	0.69

## Leon

Lender		---- MAY 2005 ----		---- MAY 2004 ----		---- APR 2005 ----		--- 2005 to Date ---	
		Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %
51	TRANSLAND FINANCIAL SERVICES INC	382,500	0.41	468,400	0.51	166,500	0.20	1,603,000	0.44
52	PINNACLE DIRECT FUNDING CORP	354,400	0.38	292,300	0.32			670,700	0.19
53	COLDWELL BANKER MORTGAGE	345,200	0.37					493,300	0.14
54	SYNOVUS MORTGAGE CORP	345,000	0.37	707,600	0.78	215,000	0.26	818,400	0.23
55	AMERIFIRST FINANCIAL CORPORATION	334,500	0.36					1,041,900	0.29
56	IMPAC LENDING GROUP	331,000	0.35			252,900	0.30	1,706,900	0.47
57	NEW CENTURY MORTGAGE CORP	325,900	0.35	613,100	0.67	1,407,900	1.70	2,497,300	0.69
58	AAMES HOME LOAN	308,900	0.33	393,000	0.43	285,500	0.34	1,018,700	0.28
59	AMERICAN BROKERS CONDUIT	299,200	0.32					320,500	0.09
60	LONG BEACH MORTGAGE COMPANY	297,600	0.32	811,800	0.89			477,900	0.13
61	CITIMORTGAGE INC	294,100	0.31			150,000	0.18	1,729,800	0.48
62	DAVID PICCININI INC	288,300	0.31			155,000	0.19	443,300	0.12
63	AEGIS WHOLESALE CORPORATION	276,000	0.30	329,300	0.36	109,600	0.13	385,600	0.11
64	HANCOCK BANK OF FLORIDA	267,800	0.29			202,000	0.24	869,600	0.24
65	EVERBANK	256,900	0.27			154,000	0.19	410,900	0.11
66	EQUIFIRST CORPORATION	238,100	0.25			152,100	0.18	961,200	0.27
67	SUNCOAST SCHOOLS FEDERAL CU	235,700	0.25			265,000	0.32	500,700	0.14
68	BAYROCK MORTGAGE CORPORATION	224,400	0.24					224,400	0.06
69	FAMILY FIRST MORTGAGE CORP	224,000	0.24	600,000	0.66			224,000	0.06
70	OPTION ONE MORTGAGE CORPORATION	224,000	0.24	100,000	0.11	104,000	0.13	936,400	0.26
71	PRIME HOME MORTGAGE INC	212,500	0.23	239,400	0.26	464,000	0.56	1,733,200	0.48
72	FIELDSTONE MORTGAGE COMPANY	210,000	0.22	770,500	0.85	137,500	0.17	347,500	0.10
73	1ST PACIFIC MORTGAGE INC	200,000	0.21					1,112,300	0.31
74	TAYLOR, BEAN & WHITAKER MTG CORP	189,000	0.20	337,100	0.37			599,000	0.17
75	INDYMAC BANK FSB	188,000	0.20	174,800	0.19	291,500	0.35	763,500	0.21
76	FIRST FRANKLIN FINANCIAL CORP	184,500	0.20	473,700	0.52			788,400	0.22
77	AMPRO MORTGAGE CORPORATION	170,200	0.18					270,900	0.08
78	CHEVY CHASE BANK FSB	160,000	0.17	244,600	0.27			160,000	0.04
79	CENDANT MORTGAGE CORP	157,300	0.17	96,000	0.11			520,300	0.14
80	PARAGON HOME LENDING LLC	155,000	0.17					155,000	0.04
81	THE BANK OF BONIFAY	151,000	0.16					151,000	0.04
82	FL COMMERCE FEDERAL CREDIT UNION	144,000	0.15	169,900	0.19	597,700	0.72	1,559,500	0.43
83	NATIONAL CITY MORTGAGE CO	144,000	0.15	430,600	0.47			312,000	0.09
84	OHIO SAVINGS BANK	139,000	0.15	102,600	0.11			317,400	0.09
85	LEHMAN BROTHERS BANK FSB	137,000	0.15	99,800	0.11			620,800	0.17
86	FL STATE UNIVERSITY CREDIT UNION	134,400	0.14	293,700	0.32	535,900	0.65	902,700	0.25
87	PROVIDENT FUNDING GROUP INC	129,900	0.14	198,300	0.22	305,400	0.37	435,300	0.12
88	ALPHA MORTGAGE GROUP INC	129,000	0.14					450,100	0.12
89	THE BANK	126,000	0.13					791,500	0.22
90	BURTON & BURTON MORTGAGE INC	120,300	0.13			515,000	0.62	1,264,500	0.35
91	ALLIED MORTGAGE CAPITAL CORP	120,000	0.13					120,000	0.03
92	GATEWAY FUNDING DIVERSIFIED MORT	118,700	0.13					118,700	0.03
93	FIRST FEDERAL SAVINGS BANK	117,000	0.13					117,000	0.03
94	FIFTH THIRD MORTGAGE COMPANY	116,000	0.12			120,000	0.14	236,000	0.07
95	CENTEX HOME EQUITY CORP	114,500	0.12			601,800	0.73	940,300	0.26
96	FIRST NLC FINANCIAL SERVICES LLC	105,000	0.11					105,000	0.03
97	PHH MORTGAGE SERVICES CORP	104,900	0.11	293,600	0.32	569,000	0.69	1,210,900	0.34
98	FLORIDA CITIZENS BANK	104,300	0.11					104,300	0.03
99	E-LOAN INC	100,000	0.11					288,400	0.08

## Leon

Lender	---- MAY 2005 ----		---- MAY 2004 ----		---- APR 2005 ----		--- 2005 to Date ---		
	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %	
100	NATIONAL CITY BANK	97,700	0.10	39,000	0.04	25,000	0.03	166,700	0.05
101	PENSACOLA GUARANTEE MORTGAGE	96,900	0.10					96,900	0.03
102	BNC MORTGAGE INC	95,000	0.10					343,500	0.10
103	HSBC MORTGAGE CORPORATION	88,000	0.09	428,400	0.47			381,000	0.11
104	PRIMELENDING	87,700	0.09					447,700	0.12
105	WACHOVIA BANK NA	86,500	0.09	680,600	0.75	245,600	0.30	2,522,500	0.70
106	FOCUS CREDIT UNION	84,000	0.09					84,000	0.02
107	FIRST MAGNUS FINANCIAL CORP	78,300	0.08	141,600	0.16	303,900	0.37	1,664,100	0.46
108	CHALLENGE FINANCIAL INVESTORS CO	77,800	0.08					349,100	0.10
109	HOMEcomings FINANCIAL NETWORK	70,300	0.08			100,000	0.12	858,100	0.24
110	BANKUNITED FSB	64,000	0.07	171,000	0.19	252,000	0.30	618,200	0.17
111	THE CIT GROUP/CONSUMER FINANCE	54,800	0.06					54,800	0.02
112	NAVY FEDERAL CREDIT UNION	53,100	0.06	708,900	0.78	100,900	0.12	373,200	0.10
113	SUNTRUST BANK	25,000	0.03			978,700	1.18	1,170,600	0.32
114	PRIME CREDIT CORPORATION	16,200	0.02					16,200	0.00
115	LEON COUNTY HOUSING FINANCE AUTH	14,900	0.02					14,900	0.00
116	CITY OF TALLAHASSEE	5,000	0.01	7,000	0.01	8,300	0.01	31,100	0.01
117	AEGIS FUNDING CORPORATION							60,000	0.02
118	AMERICAN HOME MORTGAGE ACCEPTANC							59,500	0.02
119	AMERIFIRST DIRECT FUNDING CORP			100,000	0.11	164,800	0.20	368,200	0.10
120	AMERITRUST MORTGAGE COMPANY							282,100	0.08
121	BANK UNITED OF TEXAS FSB							51,000	0.01
122	CHASE MANHATTAN BANK USA NA			25,000	0.03			184,000	0.05
123	CHASE MANHATTAN MORTGAGE CORP			1,124,100	1.23			403,600	0.11
124	CITIBANK FSB					37,100	0.04	166,800	0.05
125	COLUMN FINANCIAL INC							900,000	0.25
126	COMMONWEALTH MORTGAGE CORP							148,000	0.04
127	CONTEMPORARY MORTGAGE SERVICES			141,400	0.16				
128	CTX MORTGAGE COMPANY			229,400	0.25				
129	CU MEMBERS MORTGAGE			165,900	0.18	154,800	0.19	464,500	0.13
130	DIGITAL FEDERAL CREDIT UNION							129,600	0.04
131	DITECH.COM					189,400	0.23	335,400	0.09
132	E*TRADE MORTGAGE CORPORATION							550,900	0.15
133	ENCORE CREDIT CORP					327,600	0.39	327,600	0.09
134	EXPRESS CAPITAL LENDING							274,000	0.08
135	FINANCE AMERICA LLC					166,100	0.20	166,100	0.05
136	FIRST FEDERAL BANK					119,600	0.14	119,600	0.03
137	FIRST FLORIDA CREDIT UNION			55,000	0.06			15,000	0.00
138	FIRST GUARANTY MORTGAGE CORP					75,000	0.09	242,700	0.07
139	FIRST HORIZON HOME LOAN CORP			708,600	0.78	232,000	0.28	519,700	0.14
140	FIRST RESIDENTIAL MORTGAGE NETWO							387,500	0.11
141	FL DOT DISTRICT 3 CREDIT UNION					210,000	0.25	210,000	0.06
142	FLORIDA BANK MORTGAGE			649,100	0.71				
143	FRANKLIN MORTGAGE FUNDING					130,000	0.16	867,900	0.24
144	GMAC BANK			275,500	0.30				
145	GMAC MORTGAGE CORP OF PA			1,000,100	1.10			389,900	0.11
146	GOLDEN RULE MORTGAGES INC			366,700	0.40				
147	GREENPOINT MORTGAGE FUNDING INC			242,200	0.27	237,600	0.29	636,600	0.18
148	GUARANTY RESIDENTIAL LENDING INC			398,000	0.44				

## Leon

Lender	---- MAY 2005 ----		---- MAY 2004 ----		---- APR 2005 ----		--- 2005 to Date ---	
	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %	Total Dollar	Market Share %
149 GULF STATE COMMUNITY BANK					160,400	0.19	160,400	0.04
150 HOME FUNDS DIRECT							373,500	0.10
151 HOMESOUTH MORTGAGE CORP					112,000	0.13	508,500	0.14
152 IRWIN MORTGAGE CORPORATION							308,700	0.09
153 IWAYLOAN LP							180,000	0.05
154 LAKELAND REGIONAL MORTGAGE CORP							100,000	0.03
155 LIBERTY MORTGAGE CORPORATION							739,000	0.20
156 MARKET STREET MORTGAGE CORP							391,600	0.11
157 MIT LENDING			103,000	0.11	297,100	0.36	297,100	0.08
158 MONTICELLO BANK					403,200	0.49	759,200	0.21
159 MORGAN STANLEY DEAN WITTER CREDI			222,400	0.24	128,000	0.15	679,500	0.19
160 MORTGAGE INVESTORS CORPORATION							276,900	0.08
161 MORTGAGE LENDERS NETWORK USA INC			248,500	0.27			155,500	0.04
162 NOVASTAR MORTGAGE INC			357,800	0.39	147,400	0.18	305,900	0.08
163 PENTAGON FEDERAL CREDIT UNION					156,500	0.19	377,000	0.10
164 PEOPLES CHOICE HOME LOAN INC			78,800	0.09	88,900	0.11	88,900	0.02
165 PHH US MORTGAGE CORPORATION					80,000	0.10	165,900	0.05
166 PINNACLE FINANCIAL CORPORATION			109,200	0.12			388,600	0.11
167 PREMIER NATIONWIDE LENDING			189,000	0.21				
168 PRINCIPAL RESIDENTIAL MORTGAGE I			2,654,900	2.92				
169 RBC CENTURA BANK					141,000	0.17	141,000	0.04
170 REGIONS BANK OF FLORIDA							136,000	0.04
171 RMCVANGUARD MORTGAGE CORPORATION			355,800	0.39				
172 SAXON MORTGAGE INC			106,600	0.12	133,000	0.16	425,500	0.12
173 SCORE FEDERAL CREDIT UNION			269,000	0.30	142,500	0.17	142,500	0.04
174 SIRVA MORTGAGE INC							128,000	0.04
175 SOUTHERN MORTGAGE CORPORATION							10,000	0.00
176 SOUTHTRUST BANK							152,000	0.04
177 SOUTHTRUST MORTGAGE CORPORATION			661,900	0.73			179,800	0.05
178 SUNBELT LENDING SERVICES INC							276,700	0.08
179 TALLAHASSEE HABITAT FOR HUMANITY			52,600	0.06	60,700	0.07	111,200	0.03
180 THE HUNTINGTON NATIONAL BANK							532,000	0.15
181 THE MORTGAGE WAREHOUSE							101,000	0.03
182 THOMASVILLE NATIONAL BANK							300,900	0.08
183 UNION PLANTERS BANK NA			375,800	0.41				
184 UNITED WHOLESALE MORTGAGE			93,800	0.10				
185 WATERS MORTGAGE CORPORATION							100,000	0.03
186 WELLS FARGO HOME MORTGAGE			1,834,800	2.02				
187 OTHER LENDERS	5,519,200	5.90	6,785,400	7.45	6,903,400	8.32	25,163,900	6.98
Totals	93,525,800		91,030,500		82,975,800		360,496,600	

\* Represents the mortgages (including assumptions) associated with transfer/sale of real estate, not refinancings.

## Leon

---

Lender	Conv	VA	FHA	Other	Indiv	Total	Cash**	Total	Assum***	Total
Number of Sales (#)	649	5	34		15	703	395	1098		1098
Total Mortgage Amount (\$000's)	86715	821	4079		1570	93186		93186		93186
Total Sales Price (\$000's)	125534	855	4226		2757	133373	57336	190710		190710
Average Mortgage Amount (\$)	133613	164220	119982		104693	132555		84869		84869
Average Sales Price (\$)	193426	171100	124305		183860	189721	145156	173689		173689
Mortgage/Sales Price Ratio	69.08	95.98	96.52		56.94	69.87	0.00	48.86		48.86
Share of Number of Residential Sales (%)	59.11	0.46	3.10	0.00	1.37	64.03	35.97	100.00	0.00	100.00
Market Share of Dollar Volume Residential Sales (%)	65.82	0.45	2.22	0.00	1.45	69.94	30.06	100.00	0.00	100.00
Market Share of Dollar Volume Residential Mortgages (%)	93.06	0.88	4.38	0.00	1.69	100.00	0.00	100.00	0.00	100.00

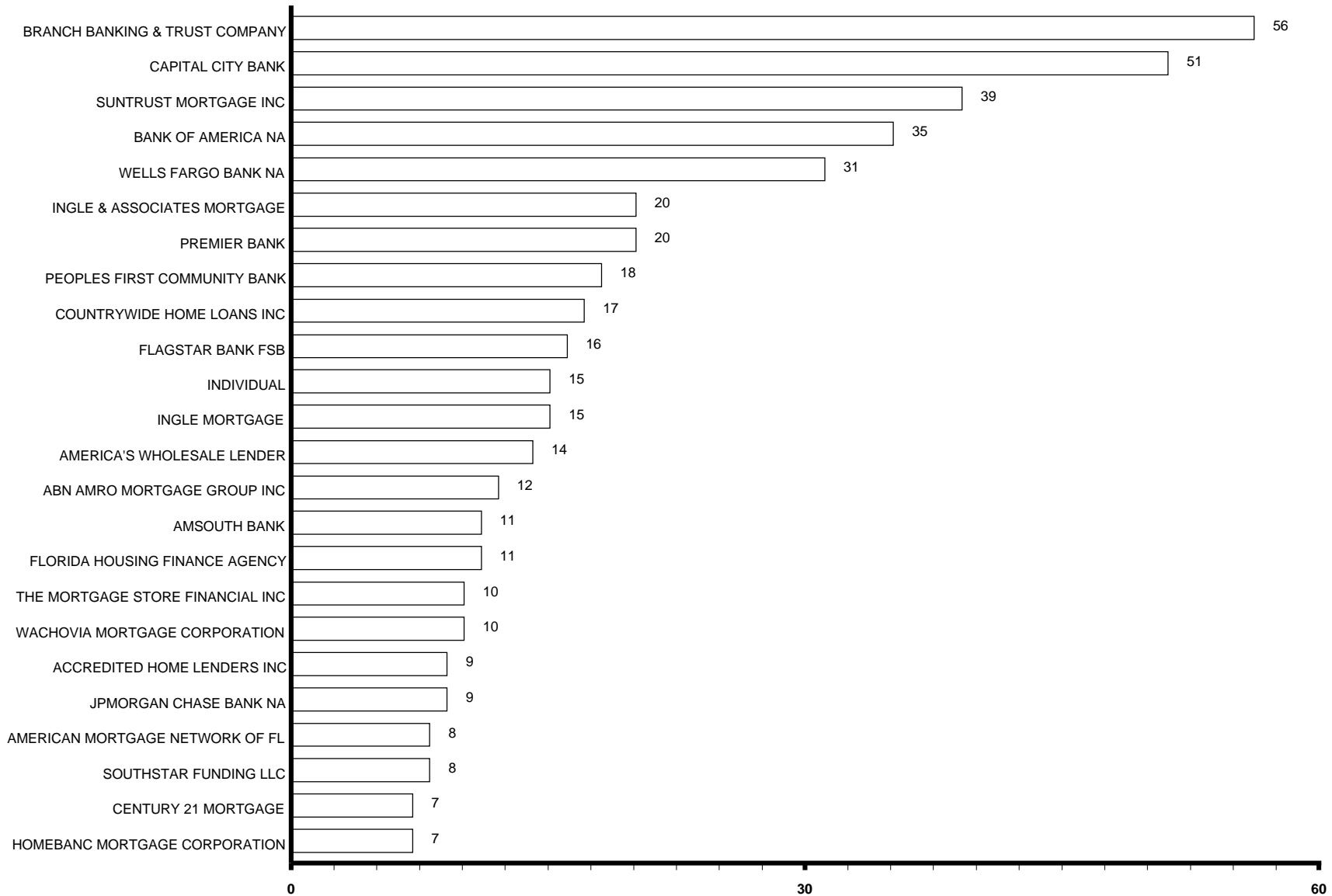
---

Note: \* Mortgages could be first, second, or third mortgages.

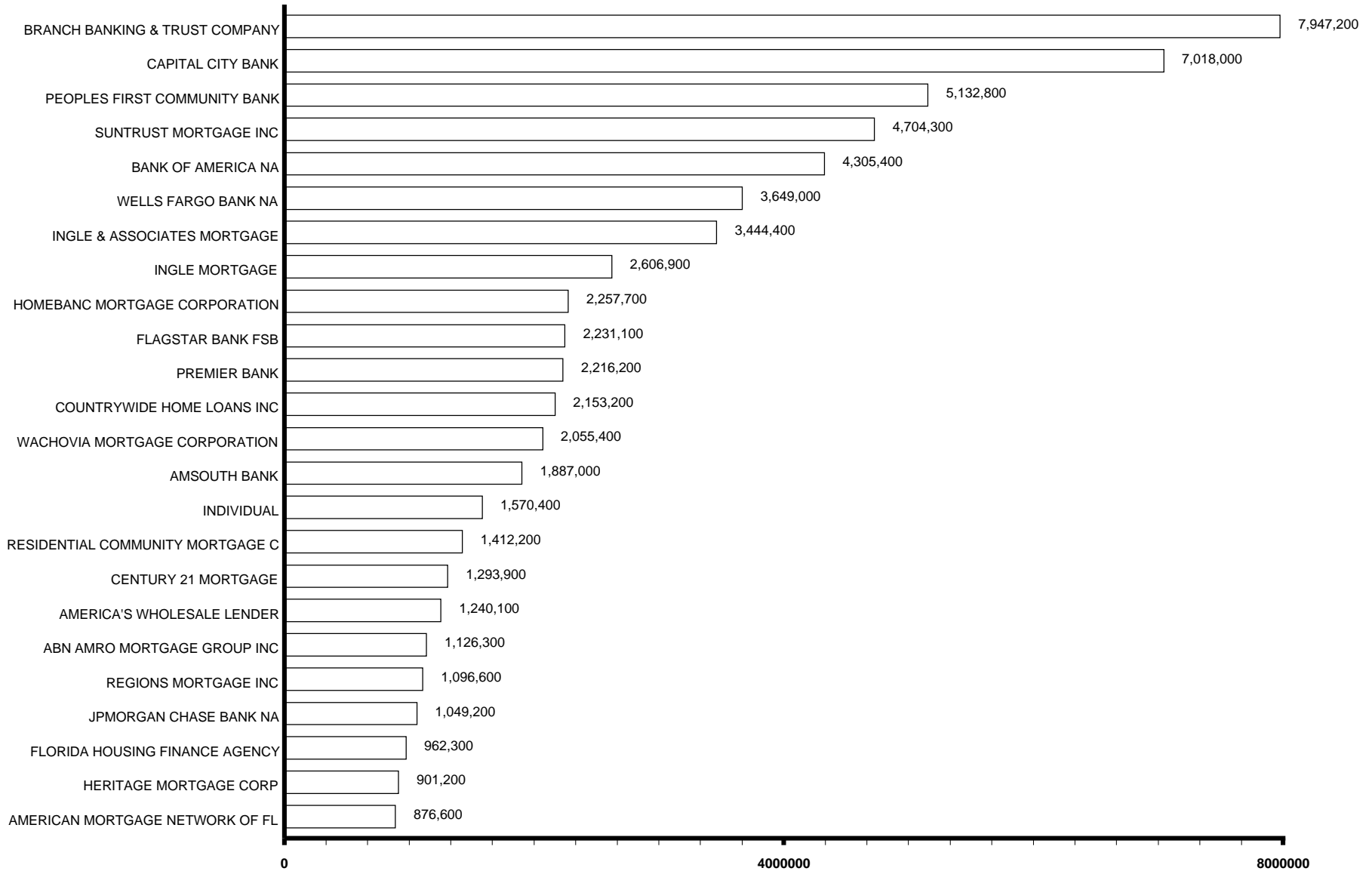
\*\* Cash Sales are sales which did not have a mortgage recorded at the same time the deed was recorded.

\*\*\* Assumptions are analyzed separately since they are recorded at their original amount.

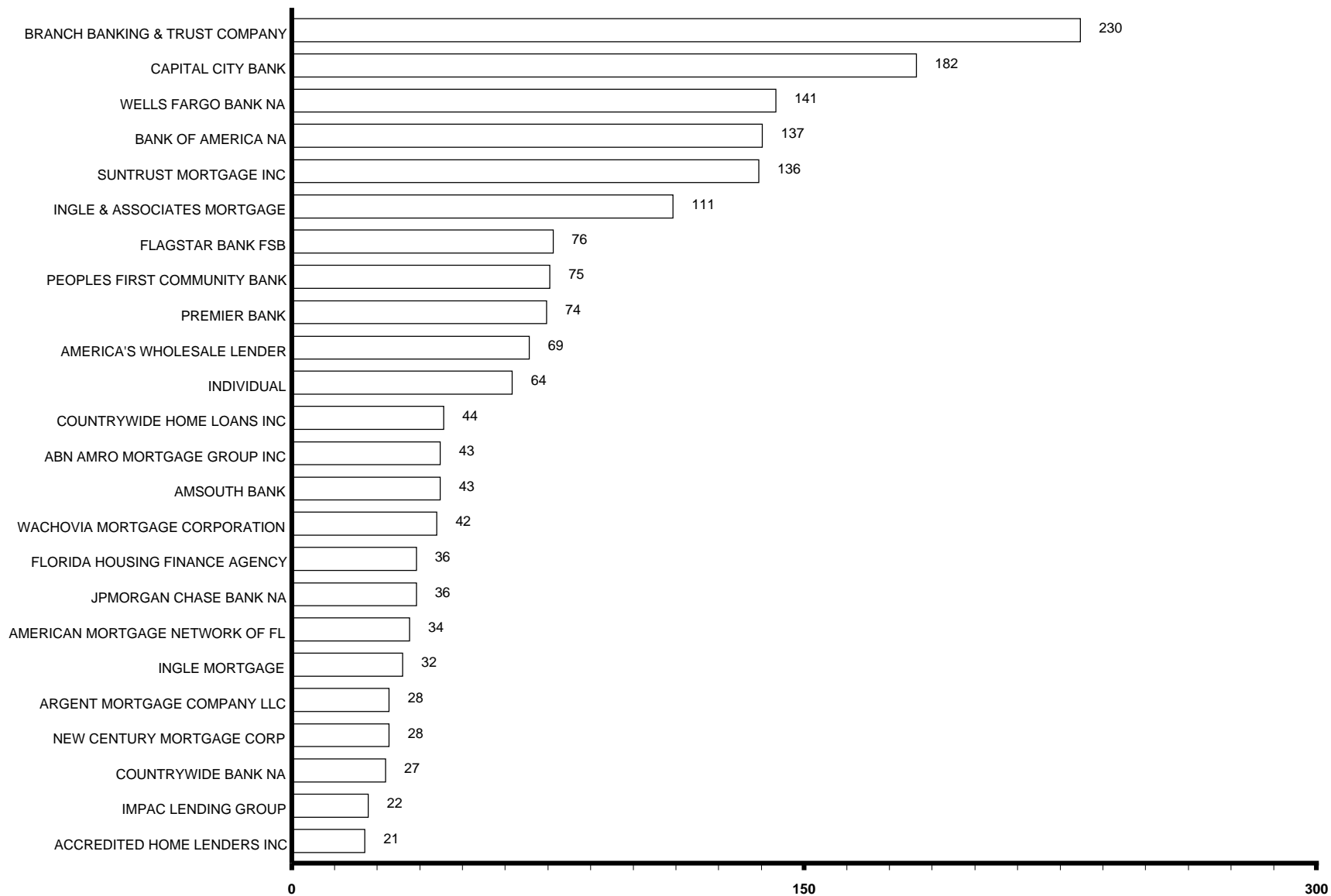
Number of Transactions by Lender for the Period 5/01/2005 To 5/31/2005  
Total Residential  
For Leon County



Value of Transactions by Lender for the Period 5/01/2005 To 5/31/2005  
Total Residential  
For Leon County



Number of Transactions by Lender for the Period 01/01/2005 To 5/31/2005  
Total Residential  
For Leon County



Value of Transactions by Lender for the Period 01/01/2005 To 5/31/2005  
Total Residential  
For Leon County

