

GEORGIA ASSOCIATION OF MORTGAGE BROKERS "TOP GUNS"

TOP 20 RESIDENTIAL MORTGAGE BROKERS

Ranked by total dollar value of residential loans in Georgia

Rank	Broker company name	Total dollar value of residential loans in Georgia*	Number of loans closed in Georgia	No. of loans for purchase lending / Value of loans for purchase lending	No. of loans for nonpurchase lending / Value of loans for nonpurchase lending	Number of loans FHA or VA / % of loans FHA or VA	% of loans that were purchases in Georgia	Total dollar value of residential loans outside of Georgia	Owner or manager in Georgia	Year est. in Georgia
1.	Metro Brokers Financial Inc.^ 5775-D Glenridge Drive, Suite 200 Atlanta, Ga. 30328 (404) 847-2525 www.metrobrokers.com	\$235,494,861	1,477	1,262 \$193,949,003	215 \$41,575,858	463 31.3%	85.4%	NA	Judy Jones	1986
2.	Ace Mortgage Funding LLC 260 Peachtree St., Suite 700 Atlanta, Ga. 30303 (404) 604-2400 www.acerfi.com	\$233,291,295	1,386	94 \$14,408,590	1,292 \$218,882,705	296 21.36%	6.78%	NA	Rich Hall	2005
3.	Home Town Mortgage Inc. 11855 Haynes Bridge Road Alpharetta, Ga. 30004 (770) 475-6161 www.hometownmoney.com	\$136,525,576	515	309 \$81,915,346	206 \$54,610,230	10 2%	60%	\$11,625,754	Steve Beecham	1996
4.	Citizens Fidelity Mortgage Corp. 1000 Johnson Ferry Road, Suite F-150 Marietta, Ga. 30068 (770) 971-9106 www.citizensfidelity.com	\$107,180,909	629	314 \$55,968,060	315 \$51,212,849	182 29%	50%	\$21,882,399	John T. Gibson	1992
5.	America's Discount Home Loans^ 3169 Holcomb Bridge Road, Suite 100 Norcross, Ga. 30071 (770) 797-9201 www.adhl.cc	\$85,779,432	598	56 \$9,250,471	542 \$76,528,961	104 17.39%	9.36%	\$3,972,311	Steve Cook	2006
6.	Lincoln Capital Advisors LLC 2755 Old Milton Parkway, Suite A Alpharetta, Ga. 30004 (678) 527-1150 www.lincolncapitaladvisors.com	\$79,415,609	354	206 \$45,662,494	148 \$33,753,115	NA NA	58%	\$16,847,200	James N. Cheeley	2004
7.	Five Star Mortgage LLC 2280 Satellite Boulevard Duluth, Ga. 30097 (770) 495-3608 www.motgagesaroundatlanta.com	\$74,358,811	427	362 \$63,204,989	65 \$11,153,822	NA NA	85%	\$1,845,150	Sandra Dunn	2000
8.	Truth and Lending Inc. 664 North Highland Ave. Atlanta, Ga. 30306 (404) 817-3526 www.truthandlending.com	\$66,643,815	328	193 \$38,480,492	135 \$28,163,323	NA NA	69%	NA	Laura Sosa-Rocha	2001
9.	Silverton Mortgage Specialists Inc.^ 1027 Monroe Drive N.E., Suite B Atlanta, Ga. 30306 (404) 815-0291 www.silvertonmortgage.com	\$66,313,211	308	222 \$47,190,096	86 \$19,123,115	25 8.11%	72%	\$2,771,655	Josh Moffitt	1998
10.	Canton Street Mortgage Corp.^ 1116 Canton St. Roswell, Ga. 30075 (770) 643-7855 www.cantonstreetmortgage.com	\$65,828,486	347	203 \$38,942,454	144 \$26,886,032	NA NA	66%	\$2,166,500	Jan Wagner	2000
11.	Maxim Capital Inc. dba Maxim Home Loan 4535 Winters Chapel Road Doraville, Ga. 30360 (770) 458-3911 www.maximhome.com	\$64,289,744	397	300 \$48,818,875	97 \$15,470,869	NA NA	75.56%	\$20,161,150	Ken Kee	1997
12.	TriStone Financial LLC 500 Sugar Mill Road, Suite 250-A Atlanta, Ga. 30350 (678) 336-5060 www.tristonefinancial.com	\$55,208,044	310	224 \$39,860,208	86 \$15,347,836	NA NA	72.2%	NA	James Greenie, Ken Kilinski, Steve Kilinski	2005
13.	Family Mortgage of Georgia 1640 Powers Ferry Road, Building 4, Suite 300 Marietta, Ga. 30067 (678) 483-3300 www.familyga.com	\$51,118,975	254	122 NA	132 NA	NA NA	48%	\$4,300,970	Scott Evans	1999
14.	Stonegate Mortgage^ 665 U.S. 29 N. Athens, Ga. 30601 (706) 353-8988 www.stonegatemortgage.com	\$44,436,835	314	168 \$22,545,052	146 \$21,891,783	132 42%	53%	NA	Michelle Mason	1994
15.	Upshaw Lending Professionals LLC^ 875 Old Roswell Road, Suite F-100 Roswell, Ga. 30076 (770) 992-3034 www.upshawlendingprofessionals.com	\$43,386,106	191	137 \$27,543,896	54 \$15,842,210	NA NA	71%	\$3,256,956	Carol Lynn Upshaw	2004
16.	W.D. Little Mortgage Corp. 707 Whitlock Ave., Suite A-37 Marietta, Ga. 30064 (770) 425-6267 www.wdlittle.com	\$29,985,578	136	103 \$23,615,110	33 \$6,370,468	NA NA	NA	NA	Meredith L. Williams, Mary Ansley Southerland	1983
17.	First PrimSouth Mortgage Corp. 3207 South Cherokee Lane, Suite 410 Woodstock, Ga. 30188 (678) 841-1100 www.primsouthmortgage.com	\$26,330,873	195	148 \$19,972,955	47 \$6,357,918	22 10.9%	75%	NA	Larry F. Delbridge II	1995
18.	Capital City Mortgage Corp. 1827 Powers Ferry Road, Suite 7-200 Atlanta, Ga. 30339 (770) 980-1775 www.capcitymortgage.com	\$25,691,258	119	72 \$17,306,231	47 \$8,385,027	NA NA	67%	NA	Mike Ivey	1997
19.	Primacy Mortgage Inc. 5425 Peachtree Parkway Norcross, Ga. 30092 (678) 248-4050 www.primacymortgage.com	\$22,223,520	120	85 \$15,978,700	35 \$6,244,820	1 less than 1%	71%	NA	Richard Ryan	2003
20.	STELLAR Mortgage Corp. 3455 Peachtree Road N.E., 5th Floor Atlanta, Ga. 30326 (678) 539-8100 www.stellar-mortgage.com	\$21,930,985	119	86 \$15,849,284	33 \$6,081,702	NA NA	NA	\$683,410	John D. West	2002

* Includes originated mortgages, purchases, refinances and equity loans. It does not include commercial loans. In order to qualify for this list, a company must submit a Georgia Association of Mortgage Brokers (GAMB) Top Gun Survey and must have an owner or manager that was a GAMB member in 2007; the company must fit the definition of a mortgage broker as defined by GAMB's bylaws, which state that a mortgage broker "is licensed as a mortgage broker or is in the profession of making or negotiating the origination, placement or sale of a lien secured by real property; the residential loans must have been originated in the state of Georgia and secured by Georgia real estate from Jan. 1, 2007, to Dec. 31, 2007."

^ Company submitted a statement of verification supporting figures.

NA - Not available or not applicable

NR - Not ranked or not relevant

SOURCE: Georgia Association of Mortgage Brokers

It is not the intent of this list to endorse the participants or to imply that the size of a company indicates its quality. Although every attempt is made to ensure the accuracy and thoroughness of Atlanta Business Chronicle charts, omissions sometimes occur. All information listed is based on responses from the brokers to a Georgia Association of Mortgage Brokers survey. Please send corrections or additions on company letterhead to Rachael Gates, Research Associate, Atlanta Business Chronicle, 3423 Piedmont Road, Suite 400, Atlanta, Ga. 30305, or e-mail rgates@bizjournals.com.