

## Trend Report for Independent Mortgage Bankers 2015 - 2nd Quarter



20%

### Change in Total Production Volume

Caps off 6 consecutive quarters of total production volume growth for Independent Bankers.



49%

### Changes in Purchase Volume

After 3 quarters of purchase production declining, purchases increased by 49%.



3.2

### Changes in Adjusted Net Worth

Lenders have added \$3.2 million in net worth in 2015, after 6 quarters of remaining relatively flat.



15%

### Changes in MSR Portfolio Volume

Single largest change in MSR portfolios since 2013. It is the first double digit change (+/-) since 2012.



(26.9)

### Changes in Gross Loan Margins (bps)

One of the few negatives for the quarter. Gross loan margins declined by 27 bps, but production income increased by 24 bps.