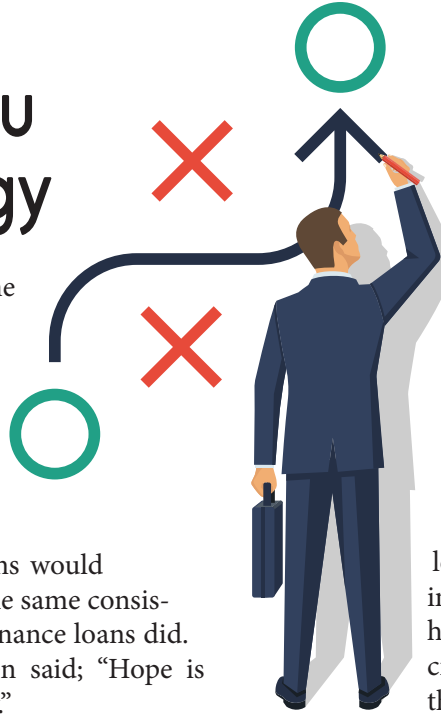


To Succeed, You Need a Strategy



There is no doubt the mortgage market is shrinking. Check out the forecasts from the Mortgage Bankers Association, Fannie Mae and Freddie Mac. They all agree the pie is getting smaller.

What isn't getting smaller? Credit Union's market share of first mortgage loans! Now that's cause for celebration. Credit union market share inched up just a bit in the first quarter—not a lot, but even a small increase demonstrates credit unions are gaining traction in the home purchase market.

Even though the call report data isn't a perfect measure, it does a great job

“It's often been said; 'Hope is not a strategy.'”

of noting the top performers. As I scroll through the Top 50 it would be easy to suggest that all the top performers earned their spot because they are large-asset credit unions.

There is no doubt most are large, but knowing so many of the Top 50 personally there is also another commonality. These credit unions represent a group that were proactive in developing purchase money strategies during the refinance boom. They didn't wait until loan volume decreased.

Now, let me be clear: not everyone took the same approach, but they didn't “hope” the purchase loans would arrive with the same consistency the refinance loans did. It's often been said; “Hope is not a strategy.”

As I look at the top performers I see:

- Some that focused heavily on developing a solid “sourcing” strategy. This includes Realtors, builders and financial planners.
- Others developed highly competitive first-time homebuyer products and researched and accessed downpayment assistance programs, positioning the credit union as a top-notch resource for members shopping for their first home.
- A group that made big investments in getting their retail branch staff engaged and trained so they could be effective “ambassadors” for the credit union's home mortgage offerings.

Of course, many CUs combined these strategies and it's great to see

the effort pay off. Bottom line: no credit union can be all things to all people, but to succeed in today's competitive market you need a well-thought-out strategy.

Lastly, take the time to look at the loan production in units. Remember that each home mortgage means the credit union has deepened the relationship with the member. That's the big deal.

We've been printing this report sorted by dollar volume for years. Consistency is good, but please do note: the numbers matter. They represent the members you have provided with a fairly priced loan delivered with their best interests in mind. Congratulations to all!

TOP 300 REPORTS ONLINE

We publish the Top 300 mortgage-originating credit unions twice a year in the *Pipeline*. But we post them quarterly on the ACUMA website. You can find them by going to acuma.org and using your password to enter the “members only” section. It's yet another benefit of membership. ▲

-Tracy Ashfield,
ACUMA Mortgage Consultant

Top 300 First Mortgage-Granting CUs Market Share as of March 31, 2018

	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages
Top 300 1st Mortgages Originated CUs	24,438,267,104	105,727	285,984,673,112	8,107,399,282
All Originating CUs (2,746 CUs)*	30,696,874,515	155,195	400,620,932,949	9,614,846,578
Top 300 Share	79.6	68	71.4	84.3

*CUs who granted \$10,000 or more 01/18 - 03/18

Continued →

Top 300 First Mortgage-Granting CUs as of March 31, 2018

Rank	State	Name of Credit Union	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages	RE Loans Sold but Serviced by CU
1	VA	Navy	\$3,392,379,818	12,610	\$31,130,564,643	\$1,637,846,333	\$29,900,033,107
2	VA	Pentagon	\$669,026,000	1,674	\$11,424,405,220	\$249,735,949	\$6,360,052,109
3	NC	State Employees'	\$667,027,844	4,008	\$16,212,771,578	\$143,397	\$120,404,910
4	CA	First Tech	\$531,918,506	1,103	\$5,110,799,843	\$203,734,107	\$4,467,172,204
5	MI	Lake Michigan	\$507,529,882	3,558	\$3,175,072,360	\$250,260,124	\$6,987,131,351
6	NY	Bethpage	\$487,636,302	879	\$3,568,766,427	\$251,183,870	\$5,233,488,271
7	WA	BECU	\$485,870,277	1,771	\$6,161,699,751	\$119,764,174	\$3,562,167,466
8	CA	Logix	\$318,871,550	681	\$3,384,239,192	\$44,737,064	\$1,614,748,250
9	UT	Mountain America	\$292,869,968	2,553	\$2,143,907,079	\$120,720,740	\$1,565,329,658
10	ID	Idaho Central	\$288,667,412	1,403	\$1,261,911,541	\$148,955,647	\$1,895,501,669
11	CO	Elevations	\$264,700,466	735	\$808,915,201	\$201,377,899	\$3,374,426,437
12	IA	University Of Iowa Community	\$255,139,693	856	\$2,585,637,853	\$95,369,661	\$87,218,684
13	CA	SchoolsFirst	\$240,085,039	657	\$3,387,202,146	\$38,216,419	\$1,800,253,084
14	NY	Teachers	\$226,607,833	114	\$1,490,083,888	\$15,214,145	\$1,298,921,932
15	AK	Alaska USA	\$224,186,379	718	\$854,391,063	\$188,497,423	\$4,981,739,988
16	UT	America First	\$214,441,122	2,332	\$1,163,146,553	\$103,307,729	\$2,469,641,060
17	CA	Patelco	\$211,462,117	343	\$2,657,285,782	\$23,895,383	\$977,044,946
18	TX	Security Service	\$204,963,851	1,345	\$2,310,925,308	\$41,903,860	\$1,336,433,411
19	OR	OnPoint Community	\$203,508,685	1,835	\$1,722,318,799	\$90,861,554	\$1,786,492,499
20	MA	Digital	\$203,197,915	564	\$2,253,409,912	\$82,397,648	\$2,232,756,262
21	IA	Veridian	\$183,565,122	640	\$1,213,258,020	\$53,439,454	\$138,948
22	WI	Landmark	\$177,113,374	955	\$1,111,344,886	\$83,695,187	\$2,322,436,817
23	TX	Randolph-Brooks	\$173,400,344	1,252	\$2,774,084,570	\$23,082,428	\$569,371,922
24	TX	University	\$171,004,123	585	\$917,272,117	\$140,659,728	\$1,445,655,608
25	CA	Kinecta	\$169,016,965	322	\$1,883,064,541	\$55,663,624	\$3,176,489,762
26	WI	Summit	\$164,432,251	895	\$1,465,026,146	\$71,729,739	\$1,833,447,874
27	CA	The Golden 1	\$163,501,772	963	\$2,550,252,150	\$64,021,373	\$756,330,919
28	CO	Ent	\$147,783,571	608	\$2,207,528,552	\$50,165,768	\$798,516,978
29	FL	VyStar	\$147,283,856	907	\$2,399,862,544	\$1,303,900	\$230,415,443
30	MD	Andrews	\$144,134,351	652	\$505,940,316	\$112,337,551	\$1,063,852,548
31	FL	Suncoast	\$142,903,622	807	\$2,308,955,048	\$0	\$308,614,069
32	CA	San Diego County	\$140,543,250	337	\$3,514,158,554	\$0	\$608,290,410
33	NC	Coastal	\$138,950,088	684	\$993,717,017	\$41,102,755	\$1,543,533,519
34	NY	State Employees	\$137,869,984	659	\$964,637,960	\$73,754,788	\$1,798,627,267
35	WI	Royal	\$135,524,166	1,435	\$907,537,890	\$43,104,752	\$1,586,635,712
36	CA	Stanford	\$133,014,491	144	\$1,396,697,182	\$8,546,950	\$491,451,827
37	IL	CEFCU	\$126,108,498	453	\$2,428,359,722	\$5,000,000	\$58,317,405
38	PA	American Heritage	\$125,742,912	301	\$683,097,308	\$22,355,123	\$854,273,210
39	IL	BCU	\$121,530,182	699	\$1,268,842,557	\$68,087,517	\$2,151,212,430
40	TN	Eastman	\$120,694,273	1,103	\$2,218,920,547	\$0	\$3,140,582
41	KS	CommunityAmerica	\$119,471,387	578	\$611,408,431	\$75,065,068	\$2,112,680,559
42	WI	University Of Wisconsin	\$117,776,889	602	\$630,661,530	\$77,543,000	\$1,973,631,688
43	WI	Community First	\$117,633,299	782	\$1,794,548,544	\$9,932,250	\$2,368,672
44	IL	Alliant	\$116,122,530	244	\$4,015,970,417	\$10,502,736	\$401,821,163
45	CA	Wescom	\$114,957,008	359	\$1,258,212,711	\$8,733,735	\$1,045,072,498
46	AZ	Desert Financial	\$113,668,048	554	\$788,389,637	\$91,265,554	\$1,818,978,842
47	CA	Redwood	\$113,215,550	286	\$1,529,774,477	\$43,193,400	\$885,301,268
48	NY	United Nations	\$111,269,318	240	\$1,986,325,567	\$6,786,904	\$226,008,322
49	OH	Wright-Patt	\$108,493,147	818	\$962,331,349	\$13,710,099	\$3,998,816,605
50	DC	Bank-Fund Staff	\$108,328,680	218	\$2,325,261,987	\$182,000	\$269,018,150

Top 300 First Mortgage-Granting CUs as of March 31, 2018

Rank	State	Name of Credit Union	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages	RE Loans Sold but Serviced by CU
51	GA	Delta Community	\$106,606,961	428	\$2,020,935,303	\$13,551,711	\$263,640,622
52	CA	Star One	\$104,911,421	213	\$3,225,914,763	\$109,700	\$6,133,417
53	IN	Evansville Teachers	\$101,699,587	702	\$492,308,788	\$57,549,037	\$385,777,239
54	CA	SAFE	\$99,975,567	272	\$1,050,219,975	\$28,008,132	\$731,425,373
55	CA	Chevron	\$98,494,698	276	\$2,313,459,820	\$0	\$10,324,814
56	CA	Mission	\$98,175,461	190	\$1,311,599,369	\$17,771,350	\$965,990,701
57	MA	Metro	\$96,561,058	206	\$660,152,096	\$14,217,087	\$768,401,832
58	NY	CAP COM	\$96,201,789	532	\$850,974,281	\$58,911,612	\$941,779,472
59	UT	Utah Community	\$96,184,838	375	\$327,319,476	\$57,774,916	\$563,219,430
60	MN	Wings Financial	\$92,988,864	395	\$1,624,542,084	\$0	\$307,779,743
61	TX	American Airlines	\$92,847,651	379	\$2,028,733,227	\$0	\$2,838,826
62	CA	Premier America	\$85,377,600	83	\$1,474,835,636	\$21,467,929	\$253,277,232
63	CA	Provident	\$85,191,743	158	\$1,087,100,690	\$25,685,530	\$1,419,876,404
64	NV	Greater Nevada	\$84,979,973	29	\$219,674,381	\$32,201,612	\$570,993,169
65	PA	Members 1st	\$83,724,341	500	\$914,483,263	\$34,209,652	\$75,771,272
66	CO	Bellco	\$82,711,923	193	\$927,823,900	\$24,139,329	\$696,906,551
67	UT	Goldenwest	\$82,575,996	319	\$417,434,045	\$42,893,727	\$4,691,128
68	RI	Navigant	\$82,156,247	362	\$1,195,120,004	\$12,061,550	\$279,657,015
69	TN	ORNL	\$81,464,142	403	\$783,352,788	\$1,567,326	\$470,863,892
70	WA	Numerica	\$79,179,269	309	\$629,610,578	\$21,645,432	\$453,894,314
71	CA	American First	\$78,852,127	91	\$354,298,438	\$44,743,176	\$570,906,338
72	FL	Fairwinds	\$76,997,046	543	\$860,627,672	\$13,318,888	\$257,213,770
73	NV	One Nevada	\$75,662,301	294	\$158,212,389	\$62,854,620	\$122,279,924
74	CA	UNIFY Financial	\$75,343,532	109	\$1,124,000,369	\$10,101,544	\$287,935,459
75	VA	Virginia	\$75,326,604	355	\$849,998,660	\$30,978,427	\$256,979,490
76	MN	TruStone Financial	\$75,198,959	470	\$370,416,994	\$65,744,346	\$855,356,195
77	CA	Financial Partners	\$74,925,108	136	\$526,076,857	\$53,346,920	\$937,726,130
78	OH	General Electric	\$74,245,444	276	\$799,689,371	\$0	\$0
79	TX	TDECU	\$74,065,652	534	\$959,178,953	\$19,514,254	\$555,132,838
80	WA	Spokane Teachers	\$72,095,684	274	\$1,073,307,633	\$1,904,000	\$128,621,286
81	WI	Altra	\$70,484,844	406	\$564,982,864	\$37,074,308	\$955,982,122
82	SC	Founders	\$70,342,079	496	\$834,434,459	\$0	\$0
83	AZ	OneAZ	\$69,897,546	286	\$622,080,948	\$38,580,250	\$856,849,291
84	PA	Police And Fire	\$68,509,953	355	\$1,366,345,833	\$24,267,067	\$696,561,997
85	VT	New England	\$68,487,340	304	\$657,910,396	\$32,148,057	\$1,378,784,537
86	IN	Teachers	\$68,268,038	366	\$1,094,024,839	\$81,818	\$2,409,307
87	CA	California	\$67,795,350	173	\$1,139,648,767	\$30,579,554	\$944,626,708
88	VA	Northwest	\$67,010,208	209	\$747,799,233	\$29,223,663	\$1,495,641,727
89	NJ	Affinity	\$66,304,907	328	\$1,776,721,709	\$119,400	\$125,296,822
90	RI	Pawtucket	\$66,133,362	321	\$1,262,012,001	\$6,098,126	\$197,241,015
91	MD	NASA	\$65,674,208	147	\$588,109,228	\$20,546,253	\$47,282,326
92	NY	Hudson Valley	\$65,219,803	260	\$966,812,918	\$34,529,676	\$1,339,806,796
93	WI	Capital	\$64,820,252	366	\$688,604,856	\$5,257,370	\$187,380,691
94	NC	Local Government	\$64,813,413	518	\$651,119,377	\$31,521,313	\$0
95	TX	Advancial	\$63,943,497	173	\$518,467,195	\$26,006,097	\$467,355,590
96	NY	Visions	\$63,909,970	301	\$1,559,662,132	\$57,500	\$78,938,559
97	CO	Public Service Employees	\$63,509,653	153	\$356,533,992	\$19,428,295	\$399,250,462
98	VA	Apple	\$62,512,265	142	\$1,023,895,629	\$21,062,479	\$486,642,584
99	IN	Purdue	\$59,885,766	690	\$629,953,075	\$21,447,093	\$458,795,941
100	WI	Westconsin	\$58,913,721	330	\$441,871,353	\$24,749,625	\$909,517,230

Top 300 First Mortgage-Granting CUs as of March 31, 2018

Rank	State	Name of Credit Union	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages	RE Loans Sold but Serviced by CU
101	IA	Collins Community	\$57,772,772	314	\$467,669,525	\$18,267,409	\$69,901,855
102	SC	South Carolina	\$57,630,550	231	\$647,071,421	\$11,777,300	\$219,743,381
103	WA	Washington State Employees	\$57,257,494	248	\$627,285,596	\$9,936,725	\$1,060,727,747
104	PA	Pennsylvania State Employees	\$56,996,584	510	\$1,107,647,844	\$0	\$166,323,959
105	OR	Advantis	\$56,977,770	152	\$498,660,820	\$21,114,761	\$909,527,576
106	WA	Whatcom Educational	\$56,953,675	280	\$760,100,773	\$5,027,096	\$447,766,770
107	PA	Citadel	\$56,449,151	160	\$1,370,444,152	\$10,449,257	\$473,945,477
108	NH	Northeast	\$56,151,010	292	\$269,017,499	\$0	\$85,524,042
109	CA	Orange County's	\$55,469,668	157	\$646,852,588	\$38,072,672	\$655,665,412
110	MD	State Employees Credit Union of Maryland	\$54,498,692	235	\$1,378,331,791	\$18,896,000	\$893,536,541
111	WI	Fox Communities	\$53,103,337	429	\$977,361,669	\$3,899,297	\$106,102,075
112	UT	Cyprus	\$52,844,736	170	\$182,422,460	\$15,268,736	\$0
113	WI	CoVantage	\$52,610,517	457	\$711,588,433	\$9,466,655	\$243,974,549
114	CA	Partners	\$52,040,441	162	\$488,516,982	\$33,096,948	\$792,017,709
115	MI	Michigan State University	\$51,945,649	319	\$1,260,699,018	\$3,989,073	\$26,909,163
116	AZ	TruWest	\$51,826,024	115	\$360,055,877	\$6,698,772	\$148,018,725
117	TX	Austin Telco	\$51,824,067	173	\$491,645,925	\$523,585	\$0
118	KY	L & N	\$51,543,285	207	\$693,945,012	\$1,610,801	\$119,155,510
119	PA	TruMark Financial	\$51,418,321	150	\$731,844,845	\$8,555,371	\$528,748,972
120	AL	Redstone	\$50,906,010	352	\$448,583,268	\$27,194,069	\$680,583,851
121	CA	Travis	\$50,616,827	157	\$592,549,486	\$17,929,538	\$454,365,829
122	TN	Ascend	\$50,010,061	239	\$711,538,455	\$0	\$0
123	SC	Sharonview	\$49,700,769	308	\$805,091,807	\$198,100	\$12,448,233
124	CA	USE	\$48,839,472	72	\$354,435,118	\$3,353,700	\$212,612,344
125	IA	Dupaco Community	\$48,717,814	321	\$339,331,047	\$26,034,875	\$701,174,026
126	VA	Langley	\$48,443,763	233	\$564,951,443	\$5,469,732	\$146,297,612
127	NM	Nusenda	\$47,980,295	156	\$587,689,125	\$19,438,146	\$429,148,898
128	WA	Gesa	\$47,879,128	208	\$440,165,172	\$20,664,000	\$413,808,483
129	FL	Campus USA	\$47,692,155	274	\$530,567,201	\$0	\$39,448,438
130	OH	Superior	\$46,996,928	294	\$308,167,242	\$18,090,952	\$752,102,213
131	WI	Educators	\$46,754,930	354	\$917,445,613	\$1,796,113	\$135,897,590
132	CA	Meriwest	\$46,186,679	56	\$609,999,935	\$19,387,400	\$810,216,062
133	MI	United	\$45,900,401	298	\$1,064,241,383	\$31,098,410	\$248,893,623
134	CA	NuVision	\$45,831,950	97	\$665,200,712	\$16,528,400	\$590,918,077
135	MN	Affinity Plus	\$45,664,642	269	\$545,871,662	\$27,477,716	\$1,350,348,602
136	MI	DFCU Financial	\$45,632,950	297	\$556,514,246	\$29,020,037	\$775,496,192
137	IN	Elements Financial	\$45,283,860	190	\$541,692,525	\$12,837,065	\$0
138	CA	Firefighters First	\$45,276,421	133	\$686,245,221	\$6,610,414	\$213,094,854
139	NY	Sunmark	\$45,109,743	270	\$246,967,524	\$24,093,833	\$0
140	NY	Nassau Educators	\$45,034,580	111	\$788,738,274	\$16,974,250	\$464,504,872
141	TX	GECU	\$44,516,687	444	\$478,996,541	\$28,846,375	\$512,266,685
142	IN	Interra	\$44,385,572	172	\$479,685,616	\$2,538,860	\$21,958,877
143	IN	Forum	\$43,586,329	243	\$259,209,907	\$33,036,168	\$907,099,169
144	MA	Jeanne D'Arc	\$42,915,790	103	\$910,052,103	\$19,338,223	\$118,290,836
145	OR	Oregon Community	\$42,490,000	88	\$285,088,282	\$11,131,617	\$0
146	WI	Verve	\$42,189,187	171	\$529,960,816	\$8,314,397	\$248,751,339
147	UT	University	\$42,052,391	290	\$216,737,655	\$19,096,561	\$383,800,950
148	WA	Columbia	\$42,000,614	146	\$456,888,067	\$15,675,600	\$277,644,694
149	NC	Truliant	\$41,945,673	237	\$502,872,275	\$19,814,147	\$20,795,230
150	IN	Indiana Members	\$41,779,783	527	\$528,690,804	\$5,729,368	\$31,320,031

Top 300 First Mortgage-Granting CUs as of March 31, 2018

Rank	State	Name of Credit Union	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages	RE Loans Sold but Serviced by CU
151	CA	California Coast	\$41,739,938	98	\$707,958,899	\$7,049,655	\$200,028,191
152	NY	Empower	\$40,474,213	200	\$322,666,189	\$21,176,132	\$600,720,702
153	CA	KeyPoint	\$40,337,964	68	\$570,209,161	\$19,873,876	\$317,526,744
154	NM	Sandia Laboratory	\$40,085,340	117	\$651,568,425	\$2,393,000	\$18,348,749
155	NM	U.S. Eagle	\$39,559,902	77	\$210,124,346	\$2,645,073	\$0
156	OR	Unitus Community	\$39,274,226	154	\$339,563,088	\$22,255,355	\$532,298,964
157	MO	Anheuser-Busch Employees'	\$39,132,335	182	\$486,073,212	\$11,489,716	\$388,388,219
158	OR	Rogue	\$39,025,941	196	\$241,192,303	\$17,462,909	\$94,462,092
159	IL	Deere Employees	\$38,931,793	206	\$453,234,257	\$6,582,000	\$0
160	MI	Honor	\$38,562,713	249	\$328,602,118	\$10,927,326	\$311,025,020
161	OR	First Community	\$38,510,720	234	\$432,915,567	\$9,040,262	\$235,926,954
162	WA	Verity	\$38,510,560	89	\$177,042,619	\$3,567,450	\$224,056,615
163	CA	Technology	\$38,002,000	52	\$971,199,564	\$0	\$152,801,307
164	MS	Keesler	\$37,716,973	238	\$527,939,998	\$0	\$18,975,014
165	MA	Rockland	\$37,675,027	96	\$557,370,739	\$4,150,660	\$193,786,468
166	HI	Hawaii State	\$37,587,960	81	\$272,346,115	\$24,006,300	\$228,225,849
167	NY	USAlliance Financial	\$37,538,785	58	\$494,228,296	\$1,047,321	\$183,726,731
168	FL	Space Coast	\$37,234,547	220	\$669,461,922	\$24,437,389	\$794,567,278
169	NY	ESL	\$37,030,760	210	\$549,961,575	\$24,197,033	\$1,038,594,133
170	FL	GTE Financial	\$36,899,945	184	\$538,996,994	\$16,564,548	\$1,341,623,258
171	CO	Premier Members	\$36,757,915	80	\$358,434,298	\$2,638,325	\$146,979,309
172	MN	Spire	\$36,482,702	236	\$369,208,069	\$10,038,204	\$0
173	TX	Navy Army Community	\$36,324,124	286	\$989,493,910	\$0	\$7,035,651
174	GA	Atlanta Postal	\$36,291,781	123	\$427,295,846	\$0	\$0
175	UT	Deseret First	\$36,087,318	158	\$146,591,519	\$29,289,125	\$0
176	CA	San Mateo	\$35,561,941	64	\$396,185,077	\$6,057,036	\$60,363,396
177	MN	Central Minnesota	\$35,362,133	173	\$465,733,183	\$12,826,479	\$247,480,692
178	MT	Whitefish	\$35,289,662	160	\$740,763,870	\$0	\$0
179	CA	Ventura County	\$35,237,389	49	\$273,727,175	\$1,753,900	\$74,594,509
180	CO	Westerra	\$35,212,804	119	\$398,796,827	\$10,486,947	\$394,580,017
181	OR	Maps	\$35,122,018	263	\$294,988,707	\$9,830,206	\$0
182	MO	First Community	\$34,568,964	210	\$372,714,209	\$13,865,947	\$570,221,118
183	WA	Sound	\$34,181,093	121	\$357,247,840	\$15,587,947	\$0
184	MI	Michigan Schools and Government	\$34,130,767	193	\$589,174,100	\$2,076,234	\$46,560,819
185	MA	Workers	\$33,810,748	65	\$630,814,046	\$5,228,242	\$202,789,408
186	PA	Freedom	\$33,718,747	129	\$285,864,050	\$2,998,592	\$79,026,700
187	IN	Indiana University	\$33,213,508	162	\$460,592,963	\$1,612,150	\$6,163,592
188	WA	TwinStar	\$33,161,885	152	\$173,153,036	\$16,800,086	\$383,085,647
189	GA	Georgia's Own	\$32,598,562	120	\$542,320,661	\$8,546,614	\$156,043,900
190	FL	MidFlorida	\$32,570,496	235	\$816,746,473	\$34,166,380	\$704,871,868
191	NC	Allegacy	\$32,317,354	195	\$304,699,734	\$12,104,154	\$195,240,462
192	NY	Municipal	\$31,364,916	114	\$822,363,366	\$0	\$21,780,748
193	CA	First Entertainment	\$31,336,117	102	\$508,785,342	\$2,003,978	\$106,996,376
194	NY	Polish & Slavic	\$31,210,450	128	\$871,860,732	\$0	\$60,539,434
195	TX	Texans	\$31,206,641	163	\$354,732,657	\$2,564,807	\$0
196	CA	Point Loma	\$30,914,102	39	\$253,211,634	\$0	\$32,227,115
197	NH	St. Mary's Bank	\$30,739,801	148	\$318,673,808	\$17,012,533	\$550,743,196
198	ID	Potlatch No 1	\$30,698,539	109	\$227,017,297	\$947,005	\$318,244,644
199	IN	Centra	\$30,468,309	130	\$417,975,911	\$4,818,922	\$173,254,649
200	AL	APCO Employees	\$30,254,781	163	\$586,941,980	\$0	\$0

Top 300 First Mortgage-Granting CUs as of March 31, 2018

Rank	State	Name of Credit Union	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages	RE Loans Sold but Serviced by CU
201	CA	Pacific Service	\$29,811,358	105	\$276,803,606	\$4,423,505	\$0
202	CA	Schools Financial	\$29,715,696	165	\$273,040,928	\$6,969,700	\$174,604,113
203	IN	3Rivers	\$29,473,226	100	\$311,298,892	\$19,595,770	\$383,484,879
204	TN	Knoxville TVA Employees	\$29,371,185	240	\$542,765,450	\$1,760,472	\$0
205	CT	American Eagle Financial	\$29,310,222	141	\$597,652,078	\$0	\$364,766,640
206	OH	KEMBA Financial	\$29,171,235	177	\$303,865,214	\$1,439,883	\$39,508,056
207	TX	Texas Tech	\$29,124,516	161	\$29,566,155	\$28,555,966	\$0
208	MI	Advia	\$29,043,525	179	\$603,030,833	\$3,216,966	\$0
209	KY	Park Community	\$28,947,048	159	\$257,304,883	\$0	\$0
210	WA	Harborstone	\$28,810,832	74	\$395,402,238	\$0	\$88,410,916
211	AK	Denali	\$28,625,821	106	\$79,409,724	\$20,428,422	\$82,722,780
212	WA	iQ	\$28,399,665	29	\$228,871,475	\$16,466,522	\$167,846,287
213	IL	Vibrant	\$27,826,394	222	\$238,024,615	\$8,011,885	\$231,868,243
214	CT	Charter Oak	\$27,733,258	154	\$595,616,581	\$3,178,768	\$173,571,247
215	TX	FirstLight	\$27,557,543	117	\$351,401,032	\$615,000	\$71,592,813
216	VA	Dupont Community	\$27,305,256	147	\$513,930,747	\$3,214,167	\$64,837,550
217	WI	Westby Co-op	\$26,988,127	177	\$211,723,757	\$5,251,661	\$145,930,525
218	CA	CoastHills	\$26,895,694	117	\$416,851,396	\$1,182,420	\$75,069,301
219	MA	St. Anne's Of Fall River	\$26,796,346	70	\$543,904,044	\$6,117,150	\$323,726,819
220	MI	Lake Trust	\$26,781,855	109	\$573,129,972	\$0	\$8,814,910
221	HI	Hawaiian Tel	\$26,760,350	65	\$267,970,008	\$3,580,150	\$0
222	TX	A+	\$26,734,888	171	\$447,109,526	\$0	\$0
223	IN	Notre Dame	\$26,701,332	148	\$208,011,176	\$0	\$196,974,949
224	ND	Town and Country	\$26,589,420	128	\$154,701,017	\$15,287,297	\$21,835,487
225	TX	Amplify	\$26,555,191	202	\$284,926,611	\$8,816,788	\$97,839,062
226	CA	Credit Union of Southern California	\$26,405,195	65	\$418,698,017	\$119,000	\$253,132,800
227	NY	AmeriCU	\$26,285,998	182	\$534,312,847	\$5,450,208	\$284,079,389
228	MI	Dow Chemical Employees	\$25,877,813	184	\$422,012,444	\$3,591,869	\$60,023,374
229	OH	Seven Seventeen	\$25,864,267	160	\$399,516,380	\$760,253	\$3,779,335
230	OK	Truity	\$25,715,042	125	\$165,177,273	\$20,463,800	\$619,646,015
231	MD	Tower	\$25,330,082	100	\$413,003,654	\$15,378,246	\$1,051,290,184
232	NC	Self-Help	\$25,135,336	163	\$807,517,200	\$0	\$0
233	AL	Avadian	\$25,040,248	113	\$187,417,460	\$11,946,289	\$70,493,320
234	NH	Service	\$25,039,120	108	\$853,178,714	\$0	\$0
235	SC	SRP	\$25,008,315	180	\$168,158,833	\$12,740,857	\$0
236	NY	Corning	\$24,845,478	140	\$393,405,592	\$6,771,195	\$335,257,556
237	GA	Robins Financial	\$24,717,740	188	\$353,942,631	\$12,013,978	\$308,754,231
238	MN	Members Cooperative	\$24,656,064	122	\$205,576,909	\$3,178,689	\$0
239	FL	Achieva	\$24,609,843	109	\$312,927,075	\$9,211,081	\$251,335,394
240	AL	MAX	\$24,543,533	69	\$288,343,164	\$4,182,707	\$140,704,385
241	MD	National Institutes of Health	\$24,482,000	59	\$204,022,153	\$5,748,350	\$261,042,525
242	TX	First Community	\$24,439,016	82	\$373,230,501	\$598,190	\$78,341,848
243	UT	Utah First	\$24,187,368	80	\$126,568,724	\$8,523,904	\$0
244	MI	Community Choice	\$23,770,300	116	\$257,988,648	\$0	\$10,370,627
245	NE	Liberty First	\$23,761,714	148	\$87,686,167	\$18,776,199	\$0
246	WI	Blackhawk Community	\$23,568,652	135	\$165,648,306	\$5,151,400	\$275,272,666
247	IL	Consumers	\$23,208,809	121	\$226,390,247	\$19,753,200	\$336,585,164
248	PA	Franklin Mint	\$22,894,595	91	\$331,118,055	\$2,590,266	\$449,379,153
249	MD	Signal Financial	\$22,779,340	47	\$235,714,570	\$578,977	\$30,917,266
250	MI	Consumers	\$22,738,182	145	\$295,382,679	\$12,059,435	\$272,241,790

Top 300 First Mortgage-Granting CUs as of March 31, 2018

Rank	State	Name of Credit Union	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages	RE Loans Sold but Serviced by CU
251	TX	United Heritage	\$22,667,332	100	\$330,522,301	\$12,854,086	\$947,041
252	WA	Solarity	\$22,479,469	107	\$234,847,561	\$4,960,950	\$260,982,935
253	HI	HawaiiUSA	\$21,970,130	30	\$337,708,078	\$0	\$2,651,117
254	MT	Missoula	\$21,675,233	79	\$99,213,312	\$9,576,366	\$257,486,386
255	CA	Los Angeles Police	\$21,627,085	67	\$314,822,801	\$13,471,140	\$227,183,926
256	MI	Genisys	\$21,187,157	136	\$447,018,856	\$2,396,471	\$71,514,172
257	CA	XCEED Financial	\$21,175,600	58	\$389,787,846	\$15,623,126	\$398,200,969
258	IA	Community 1st	\$21,073,879	125	\$310,848,361	\$5,551,787	\$0
259	MI	Arbor Financial	\$20,977,967	121	\$263,905,144	\$5,961,712	\$144,638,849
260	IL	Scott	\$20,824,493	135	\$183,033,418	\$2,179,776	\$49,812,470
261	OR	Rivermark Community	\$20,822,240	88	\$180,975,772	\$8,728,513	\$263,587,486
262	CA	SF Fire	\$20,774,750	46	\$444,521,268	\$0	\$288,388,480
263	CA	Bay	\$20,773,450	62	\$182,832,081	\$10,770,250	\$358,600,949
264	IN	Beacon	\$20,709,629	107	\$741,233,100	\$0	\$0
265	KS	Credit Union Of America	\$20,687,800	157	\$156,858,306	\$9,206,000	\$0
266	OR	Oregon State	\$20,603,529	83	\$253,931,245	\$6,381,359	\$249,902,754
267	VA	State Department	\$20,467,140	65	\$593,859,214	\$0	\$144,038,535
268	WI	Marine	\$20,379,645	406	\$342,051,415	\$4,772,305	\$717,903
269	AR	Arkansas	\$20,347,034	152	\$276,319,154	\$8,184,758	\$112,329,989
270	PA	Philadelphia	\$20,262,128	94	\$305,318,358	\$5,786,894	\$146,073,196
271	FL	Grow Financial	\$20,116,948	105	\$520,679,084	\$0	\$189,019,267
272	WI	Thrivent	\$20,054,787	108	\$238,603,040	\$9,102,402	\$353,919,598
273	MA	Harvard University Employees	\$19,976,751	59	\$332,898,649	\$5,151,814	\$322,867,321
274	WA	Qualstar	\$19,884,281	103	\$102,680,476	\$7,652,602	\$292,234,406
275	SD	Black Hills	\$19,823,659	104	\$411,092,700	\$3,167,966	\$0
276	TX	Shell	\$19,698,742	152	\$215,621,065	\$5,094,435	\$143,083,933
277	TN	Tennessee Valley	\$19,696,469	118	\$284,437,132	\$4,333,280	\$0
278	IL	Great Lakes	\$19,521,712	43	\$209,910,656	\$4,471,444	\$260,537,495
279	MA	Hanscom	\$19,428,215	77	\$222,617,712	\$18,098,770	\$351,792,001
280	CA	Southland	\$19,116,104	45	\$226,772,981	\$6,735,500	\$205,192,075
281	MO	Gateway Metro	\$19,061,959	63	\$74,572,772	\$785,743	\$10,462,078
282	IA	Community Choice	\$18,902,175	157	\$108,025,326	\$9,863,753	\$0
283	IL	Andigo	\$18,854,383	73	\$365,180,194	\$2,381,900	\$164,855,577
284	TX	Red River Employees	\$18,844,233	75	\$202,293,008	\$2,117,209	\$1,343,855
285	CA	Kern Schools	\$18,794,141	79	\$578,909,342	\$3,790,359	\$155,268,335
286	DC	Congressional	\$18,776,131	54	\$288,674,749	\$3,485,100	\$70,294,719
287	ID	Beehive	\$18,740,819	552	\$103,241,172	\$7,549,592	\$0
288	MI	Community Financial	\$18,716,772	102	\$316,321,973	\$6,558,313	\$312,258,503
289	MA	Align	\$18,712,200	55	\$265,107,169	\$6,209,788	\$223,365,708
290	CA	Northrop Grumman	\$18,616,435	40	\$299,518,214	\$0	\$42,936,076
291	FL	IBM Southeast Employees	\$18,497,037	88	\$340,737,556	\$3,712,123	\$364,736,779
292	MA	GFA	\$18,443,546	39	\$174,829,946	\$156,000	\$24,257,916
293	NE	Centris	\$18,315,691	107	\$209,570,481	\$11,100,863	\$375,568,293
294	FL	CFE	\$18,263,570	103	\$422,456,122	\$167,200	\$22,140,727
295	FL	Pen Air	\$18,170,965	89	\$255,980,069	\$7,969,835	\$39,132,095
296	NY	First Source	\$18,124,184	190	\$223,162,804	\$4,344,761	\$36,069,504
297	CO	Air Academy	\$18,120,548	85	\$208,186,241	\$4,201,504	\$0
298	OK	WEOKIE	\$17,996,451	101	\$350,053,720	\$3,693,120	\$148,364,435
299	CO	Credit Union Of Colorado	\$17,809,266	103	\$299,198,852	\$4,187,600	\$201,683,281
300	VT	Vermont State Employees	\$17,805,380	125	\$381,098,630	\$8,583,626	\$333,315,696