

# Heavy Volume Marks First Quarter



By Tracy Ashfield

Wow, what a way to start the year! I fully expected the credit union mortgage-origination data from *Callahan's Peer to Peer* to show heavy volume, but it was even higher than I thought it would be. So much for winter slowdowns and seasonally driven dips in volume.

To put this in perspective I compared first quarter 2019 numbers to the same period this year. In the first three months of 2019 credit unions granted 136,704 loan units. Through March 31, 2020 credit unions granted 221,323 units. That's more than a 60% increase from the same period a year ago!

I know we often focus on dollars, but anyone that is involved in mortgage production would agree that units tell the story of how busy everyone is.

I continue to be "wowed" by how

credit unions excel during difficult times. And we are doubtful we'll see a second-quarter slowdown.

## CREDIT UNIONS MEET CHALLENGES

In 2008 our country was in the middle of a credit crisis. During this period credit unions stepped to the plate, and we saw our market share in mortgage originations almost double from 2007. While big banks were faltering, credit unions were working with members to ensure their home loan needs were met.

Now we are in the midst of a pandemic. Once again credit unions are going above and beyond to provide members financial security. This may be by refinancing a home loan to lower a member's payment or by providing

support and solutions to those struggling to meet their mortgage obligations.

**A Note on the Data:** NCUA gave credit unions a 30-day grace period for submitting their first-quarter 2020 Call Reports due to the impact of COVID-19. As a result the data in the accompanying tables is not complete. However, it does represent 99.7% of the call report data. Be advised that we will let ACUMA members know when an updated first-quarter ranking report will be available in the Members Only section of ACUMA's website. ▲

*Tracy Ashfield is the President of ACUMA. She has also worked as a mortgage consultant for credit unions.*

## Top 300 First Mortgage-Granting CUs as of March 31, 2020

Source: Callahan's Peer-to-Peer Data

	\$ Originated 1st Mortgages (Fixed & Adjustable)	# Originated 1st Mortgages (Fixed & Adjustable)	\$ Outstanding 1st Mortgages (Fixed & Adjustable)	\$ Sold 1st Mortgages
Top 300 1st Mortgages Originated CUs	40,588,249,790	159,404	345,109,231,371	15,438,339,991
All Originating CUs (2,720 CUs)*	50,549,099,410	221,323	480,296,415,811	18,106,665,509
Top 300 Share	80.3	72	71.9	85.3

\*CUs who granted \$10,000 or more 01/20 - 3/20

Continued →

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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	\$4,940,184,518	16,528	\$38,613,684,924	\$1,571,938,233	\$37,449,343,503
2	MI	Lake Michigan	\$1,068,722,049	5,234	\$4,147,092,423	\$592,607,893	\$8,483,611,245
3	VA	Pentagon	\$965,535,564	2,375	\$9,206,374,249	\$640,511,194	\$6,180,585,246
4	NC	State Employees'	\$927,418,729	5,197	\$18,489,070,875	\$479,048	\$96,672,532
5	CA	SchoolsFirst	\$848,793,498	2,065	\$5,213,974,988	\$301,124,678	\$2,363,127,972
6	WA	BECU	\$745,327,206	2,513	\$7,534,602,788	\$219,717,601	\$3,934,032,314
7	NY	Bethpage	\$720,575,712	2,633	\$3,992,366,838	\$409,850,047	\$6,207,591,775
8	CA	First Tech	\$648,086,048	1,549	\$5,162,002,293	\$362,043,170	\$4,880,107,942
9	UT	Mountain America	\$538,620,395	3,408	\$2,996,253,032	\$222,616,751	\$1,327,163,909
10	OR	OnPoint Community	\$493,274,377	2,603	\$2,094,470,760	\$312,726,178	\$2,483,137,603
11	TX	Randolph-Brooks	\$481,834,629	2,961	\$3,356,994,413	\$47,541,766	\$904,111,548
12	UT	America First	\$462,284,021	3,026	\$1,384,386,530	\$258,382,678	\$2,900,894,527
13	ID	Idaho Central	\$447,249,799	2,022	\$2,072,776,538	\$344,917,976	\$2,579,390,241
14	CA	Golden 1	\$447,029,816	1,519	\$3,390,171,645	\$50,076,962	\$863,921,374
15	CO	Elevations	\$430,566,477	1,156	\$1,021,004,087	\$310,488,182	\$4,063,187,609
16	CA	Logix	\$394,259,074	840	\$3,785,685,151	\$129,198,863	\$1,845,276,893
17	CO	Ent	\$379,116,550	1,926	\$2,624,235,433	\$139,405,733	\$1,108,006,948
18	TX	Security Service	\$378,583,759	1,638	\$2,926,367,011	\$158,486,522	\$1,487,134,399
19	WI	Landmark	\$337,753,964	1,680	\$1,407,452,089	\$203,145,208	\$2,730,642,908
20	CA	Star One	\$331,347,668	631	\$3,753,855,444	\$0	\$4,986,317
21	MA	Digital	\$304,000,202	719	\$2,431,304,610	\$402,766,263	\$2,824,855,139
22	AK	Alaska USA	\$294,343,419	936	\$1,213,951,308	\$238,024,163	\$5,153,647,581
23	FL	Suncoast	\$293,125,886	1,529	\$3,237,221,959	\$0	\$227,214,701
24	PA	Police And Fire	\$274,866,432	1,342	\$1,792,354,514	\$9,997,136	\$727,869,424
25	IN	Evansville Teachers	\$274,679,926	1,386	\$936,500,093	\$131,341,100	\$699,379,094
26	GA	Delta Community	\$274,669,373	1,102	\$2,413,733,414	\$71,522,190	\$542,530,325
27	CA	San Diego County	\$271,613,345	550	\$3,718,554,908	\$0	\$470,894,762
28	FL	VyStar	\$271,124,715	1,252	\$3,232,508,473	\$28,036,981	\$210,566,854
29	IA	Veridian	\$269,233,723	1,252	\$1,525,188,032	\$165,947,520	\$118,952
30	CA	Patelco	\$262,911,175	617	\$3,146,435,302	\$188,889,535	\$1,189,938,270
31	WI	Summit	\$249,630,042	1,248	\$1,728,288,746	\$171,187,959	\$2,195,362,024
32	WI	University Of Wisconsin	\$248,713,710	1,143	\$893,703,377	\$127,536,000	\$2,384,964,321
33	CA	Kinecta	\$245,265,401	411	\$2,280,547,727	\$58,566,818	\$2,604,101,497
34	TX	University	\$238,331,763	831	\$1,034,424,033	\$153,758,500	\$2,498,353,108
35	IL	BCU	\$217,912,472	910	\$1,564,073,115	\$253,463,209	\$2,498,415,926
36	UT	Utah Community	\$214,585,557	1,044	\$402,299,910	\$125,048,008	\$985,770,994
37	TN	Eastman	\$214,329,585	1,635	\$2,830,885,119	\$0	\$1,966,793
38	MN	Wings Financial	\$214,263,080	711	\$2,524,178,320	\$36,327,205	\$412,607,611
39	CA	Redwood	\$197,930,500	458	\$2,022,487,475	\$44,719,400	\$977,627,129
40	CO	Bellco	\$196,258,070	440	\$1,545,079,712	\$6,279,723	\$675,806,587
41	CA	Mission	\$193,704,536	383	\$1,610,049,324	\$55,506,200	\$1,005,468,494
42	WI	Community First	\$193,378,491	911	\$1,998,562,573	\$13,446,400	\$1,530,847
43	KS	CommunityAmerica	\$193,282,555	843	\$644,142,353	\$78,498,396	\$2,476,707,530
44	NY	State Employees	\$192,432,226	997	\$1,080,896,479	\$112,648,071	\$2,119,678,404
45	OH	Wright-Patt	\$189,021,308	1,150	\$1,287,908,990	\$51,320,137	\$5,570,334,386
46	NY	CAP COM	\$187,836,990	849	\$1,147,970,394	\$89,205,696	\$1,023,047,437
47	CA	Financial Partners	\$186,437,890	346	\$668,881,827	\$194,379,252	\$1,346,205,494
48	PA	American Heritage	\$185,982,054	370	\$939,474,360	\$98,314,373	\$917,401,035
49	DC	Bank-Fund Staff	\$183,964,573	368	\$2,716,639,056	\$447,200	\$196,765,742
50	NC	Coastal	\$183,431,089	967	\$1,015,610,074	\$127,750,798	\$1,949,554,208

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51	WI	Royal	\$181,314,844	2,119	\$1,172,925,148	\$73,012,077	\$1,696,157,683
52	WA	Numerica	\$176,341,183	374	\$939,698,574	\$58,778,916	\$605,053,278
53	NY	United Nations	\$175,165,186	385	\$2,663,031,285	\$15,951,003	\$244,463,953
54	PA	Citadel	\$174,832,456	355	\$1,949,184,564	\$21,680,863	\$468,950,294
55	UT	Goldenwest	\$174,140,832	686	\$469,276,220	\$134,513,956	\$5,292,846
56	CA	UNIFY Financial	\$173,753,897	295	\$1,270,331,288	\$21,046,477	\$445,568,541
57	CA	Provident	\$173,548,773	314	\$1,455,647,374	\$68,450,090	\$1,365,718,821
58	IL	Alliant	\$171,631,199	355	\$4,623,396,778	\$36,745,156	\$492,105,347
59	IA	GreenState	\$170,163,625	631	\$3,320,946,555	\$300,937,793	\$61,320,814
60	AZ	Desert Financial	\$165,939,052	676	\$952,699,660	\$31,895,865	\$1,602,273,419
61	CA	Stanford	\$165,783,732	217	\$1,725,712,960	\$23,535,405	\$580,320,774
62	MN	TruStone Financial	\$161,981,279	724	\$555,929,917	\$83,079,600	\$969,219,036
63	MA	Metro	\$160,671,280	365	\$929,890,056	\$34,492,858	\$916,371,807
64	TX	TDECU	\$158,337,544	923	\$1,299,315,022	\$55,488,243	\$675,841,480
65	VA	Virginia	\$155,941,672	662	\$1,035,014,084	\$41,714,338	\$466,527,872
66	CA	SAFE	\$146,659,740	363	\$1,172,584,183	\$61,998,914	\$985,581,893
67	PA	Members 1st	\$138,920,358	744	\$954,188,056	\$56,355,500	\$421,355,206
68	WI	Altra	\$138,091,952	694	\$683,745,958	\$88,690,686	\$1,165,416,277
69	WA	STCU	\$137,327,919	761	\$1,514,021,975	\$17,918,833	\$163,186,377
70	CA	Wescom	\$134,449,997	360	\$1,355,850,580	\$45,398,376	\$977,900,060
71	TX	Austin Telco	\$132,889,413	498	\$757,944,498	\$411,425	\$0
72	FL	Space Coast	\$129,244,089	639	\$968,109,957	\$5,667,806	\$615,013,507
73	NY	Teachers	\$125,652,013	370	\$2,085,168,838	\$95,695,183	\$1,345,753,960
74	CA	Travis	\$125,467,599	373	\$1,096,110,870	\$29,430,036	\$487,183,921
75	WI	Educators	\$125,343,813	747	\$945,145,673	\$125,343,813	\$427,695,560
76	WI	CoVantage	\$124,057,354	962	\$857,499,902	\$30,340,352	\$374,519,755
77	CA	California	\$122,781,689	239	\$1,395,616,510	\$43,057,567	\$949,537,747
78	IL	CEFCU	\$122,524,869	645	\$2,646,058,969	\$0	\$42,896,337
79	IA	Dupaco Community	\$121,669,023	593	\$511,703,826	\$49,658,200	\$819,846,236
80	FL	Fairwinds	\$121,360,097	681	\$1,203,336,355	\$69,448,735	\$507,040,382
81	WA	Washington State Employees	\$120,228,158	421	\$958,615,130	\$34,882,448	\$959,301,240
82	NY	Visions	\$119,629,178	518	\$1,788,530,494	\$0	\$64,407,469
83	WA	Gesa	\$117,870,323	456	\$824,608,112	\$34,992,985	\$650,994,444
84	CO	Canvas	\$117,352,428	342	\$581,912,821	\$31,788,076	\$452,973,266
85	MD	State Employees Credit Union of Maryland	\$113,432,527	398	\$1,792,672,343	\$41,310,000	\$914,252,450
86	MN	Affinity Plus	\$113,426,709	558	\$673,343,230	\$74,513,253	\$1,379,770,918
87	NY	USAlliance Financial	\$112,494,431	146	\$837,604,117	\$7,400,332	\$154,607,452
88	MI	Advia	\$112,199,375	634	\$819,662,315	\$4,923,315	\$0
89	VA	Apple	\$111,176,391	280	\$1,121,941,002	\$57,331,835	\$696,710,807
90	RI	Pawtucket	\$109,188,373	505	\$1,444,362,508	\$8,571,527	\$223,031,046
91	NC	Local Government	\$106,514,022	712	\$843,834,015	\$78,376,662	\$0
92	FL	MidFlorida	\$105,891,119	365	\$1,453,351,410	\$57,333,841	\$780,134,295
93	CA	Nuvision	\$105,805,739	282	\$911,531,220	\$27,952,726	\$645,660,133
94	VT	New England	\$105,359,359	488	\$905,517,334	\$11,976,706	\$1,305,114,703
95	TX	American Airlines	\$104,451,650	409	\$2,558,720,329	\$0	\$2,241,996
96	MD	Tower	\$103,277,421	326	\$627,834,312	\$0	\$876,251,379
97	PA	Pennsylvania State Employees	\$102,549,252	727	\$1,425,620,438	\$535,000	\$132,291,603
98	CA	Meriwest	\$101,804,941	161	\$722,687,868	\$20,221,641	\$728,792,281
99	AZ	OneAZ	\$100,855,729	325	\$668,302,873	\$42,513,062	\$887,006,663
100	RI	Navigant	\$100,533,250	410	\$1,381,703,770	\$35,439,651	\$371,317,903

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101	NM	Nusenda	\$98,998,778	272	\$689,495,092	\$40,510,721	\$548,308,082
102	CA	Partners	\$98,469,382	257	\$571,669,420	\$47,542,052	\$924,545,899
103	MI	Michigan State University	\$97,733,996	477	\$1,674,316,474	\$0	\$31,636,931
104	CA	Orange County's	\$97,184,630	226	\$790,966,102	\$17,326,448	\$717,382,223
105	MD	Andrews	\$96,513,974	328	\$873,676,735	\$1,684,132	\$1,095,960,931
106	CA	Chevron	\$96,372,694	279	\$2,521,733,940	\$0	\$8,110,943
107	SC	Founders	\$95,719,965	623	\$1,170,063,597	\$0	\$0
108	MI	Genisys	\$94,844,566	435	\$712,935,934	\$26,666,694	\$143,027,862
109	NV	One Nevada	\$94,669,409	363	\$192,347,013	\$87,472,409	\$87,720,498
110	IN	Teachers	\$93,813,622	315	\$1,139,146,369	\$0	\$7,454,055
111	MI	United	\$92,942,193	457	\$1,153,677,752	\$96,512,224	\$517,920,517
112	IN	Elements Financial	\$92,521,218	324	\$674,647,823	\$35,921,380	\$0
113	CO	Westerra	\$89,476,647	238	\$428,334,657	\$53,714,291	\$578,786,917
114	NY	ESL	\$89,298,151	355	\$549,913,128	\$45,962,873	\$1,090,536,404
115	CA	KeyPoint	\$87,448,522	136	\$662,169,970	\$29,067,034	\$483,311,901
116	NY	Jovia Financial	\$87,278,716	185	\$1,042,388,378	\$57,449,475	\$526,299,239
117	AL	Redstone	\$85,944,219	540	\$559,579,938	\$96,311,957	\$706,262,001
118	IN	Forum	\$85,257,114	391	\$349,434,303	\$54,527,579	\$846,911,209
119	MA	Jeanne D'Arc	\$84,981,649	232	\$936,928,685	\$7,705,759	\$101,262,326
120	CA	Technology	\$84,921,170	120	\$983,813,725	\$0	\$138,941,886
121	CA	Premier America	\$83,549,350	76	\$1,596,389,977	\$6,189,322	\$234,350,292
122	CO	Premier Members	\$83,512,402	206	\$471,125,931	\$5,564,400	\$191,077,093
123	WA	Whatcom Educational	\$81,841,953	212	\$913,955,885	\$84,808,895	\$436,373,731
124	HI	Hawaii State	\$81,811,232	115	\$403,310,836	\$11,717,660	\$364,330,879
125	CA	California Coast	\$81,133,286	218	\$863,561,839	\$11,934,522	\$198,927,781
126	NC	Truliant	\$80,158,260	360	\$582,912,107	\$38,936,939	\$109,929,977
127	WA	Columbia	\$80,033,242	206	\$598,105,923	\$18,166,315	\$293,673,233
128	CA	Firefighters First	\$79,708,360	208	\$820,290,237	\$11,182,990	\$208,886,475
129	NY	Hudson Valley	\$79,179,822	291	\$927,077,806	\$33,444,593	\$1,344,412,523
130	TN	Knoxville TVA Employees	\$77,767,197	344	\$719,801,994	\$2,173,516	\$0
131	MI	DFCU Financial	\$77,413,126	481	\$517,833,651	\$54,618,783	\$899,905,112
132	VA	Northwest	\$76,489,628	226	\$979,307,516	\$61,926,678	\$1,430,665,275
133	CA	San Mateo	\$76,216,417	137	\$593,460,053	\$11,057,205	\$149,275,364
134	OH	General Electric	\$76,196,434	223	\$1,183,714,794	\$0	\$0
135	MO	Together	\$75,071,653	332	\$654,297,252	\$29,275,047	\$463,738,010
136	CA	First Entertainment	\$75,070,986	178	\$674,001,791	\$19,328,549	\$171,829,775
137	MD	NASA	\$74,823,707	204	\$1,099,539,342	\$41,780,368	\$62,814,308
138	UT	Cyprus	\$74,247,979	266	\$249,022,206	\$50,584,168	\$0
139	NJ	Affinity	\$73,982,564	399	\$1,974,202,825	\$58,983,140	\$196,863,560
140	NH	Service	\$73,957,928	289	\$1,143,728,105	\$72,900	\$1,763,270
141	IN	Purdue	\$73,643,637	450	\$750,519,255	\$29,557,414	\$475,444,261
142	WI	Fox Communities	\$73,599,481	621	\$1,112,525,898	\$3,581,480	\$125,746,805
143	GA	Atlanta Postal	\$73,385,469	220	\$586,108,013	\$0	\$0
144	MO	First Community	\$72,988,507	401	\$466,746,065	\$37,810,592	\$574,556,052
145	MI	Michigan Schools and Government	\$72,753,486	404	\$819,526,948	\$0	\$45,735,344
146	IN	3Rivers	\$72,705,875	401	\$378,536,445	\$42,319,447	\$541,004,770
147	GA	Georgia's Own	\$72,675,628	253	\$637,995,784	\$17,917,839	\$271,169,650
148	OR	Oregon Community	\$72,620,998	340	\$489,156,947	\$552,416	\$117,576,396
149	UT	University	\$72,388,049	391	\$276,288,344	\$38,375,830	\$461,880,547
150	WI	Westconsin	\$71,912,511	441	\$483,149,612	\$34,865,945	\$960,279,890

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151	KY	L & N	\$71,422,604	343	\$840,369,252	\$4,690,793	\$123,781,118
152	SC	South Carolina	\$70,791,000	284	\$772,315,339	\$12,056,971	\$338,203,762
153	TX	GECU	\$68,470,790	525	\$533,334,382	\$37,516,363	\$696,929,140
154	FL	Community First Credit Union of Florida	\$67,908,279	347	\$659,615,818	\$9,808,327	\$137,792,397
155	IN	Interra	\$67,817,682	328	\$636,295,857	\$7,370,818	\$77,314,149
156	IN	Indiana Members	\$67,309,669	240	\$751,792,899	\$19,628,836	\$41,334,906
157	VA	Dupont Community	\$66,358,603	237	\$548,015,491	\$14,986,773	\$103,690,232
158	OR	Rogue	\$65,905,604	301	\$284,564,967	\$30,794,767	\$264,357,000
159	OH	Superior	\$65,475,216	378	\$457,770,371	\$21,688,275	\$740,250,876
160	MN	Central Minnesota	\$65,412,944	239	\$534,404,334	\$26,775,828	\$342,418,277
161	MA	Hanscom	\$64,409,683	190	\$281,499,066	\$23,227,881	\$423,266,720
162	CO	Credit Union Of Colorado	\$64,191,246	248	\$415,395,658	\$1,465,500	\$159,137,004
163	MT	Whitefish	\$63,893,844	233	\$851,396,142	\$0	\$0
164	MA	Rockland	\$63,702,261	174	\$656,936,526	\$12,606,288	\$243,439,837
165	FL	IBM Southeast Employees	\$63,608,341	179	\$681,494,772	\$9,249,708	\$343,155,466
166	MI	Credit Union One	\$63,512,744	376	\$481,254,458	\$32,378,897	\$371,392
167	FL	GTE Financial	\$63,071,514	302	\$586,310,510	\$885,175	\$1,184,619,425
168	TN	Ascend	\$63,012,542	311	\$904,304,271	\$1,232,573	\$0
169	CA	Credit Union of Southern California	\$62,824,150	127	\$568,116,105	\$9,938,783	\$228,662,019
170	PA	Franklin Mint	\$62,600,608	180	\$417,047,863	\$17,547,843	\$473,254,695
171	CA	Pacific Service	\$61,961,696	192	\$339,968,184	\$9,021,100	\$0
172	MI	Lake Trust	\$61,898,225	308	\$626,426,900	\$0	\$5,174,232
173	IL	Deere Employees	\$61,870,411	316	\$564,550,785	\$16,591,591	\$120,515,559
174	VA	Langley	\$61,770,238	288	\$856,955,625	\$6,571,016	\$139,614,925
175	WA	Kitsap	\$61,079,571	351	\$271,642,923	\$0	\$0
176	OR	Unitus Community	\$60,957,480	269	\$461,406,078	\$23,484,111	\$553,117,335
177	MS	Keesler	\$60,305,737	345	\$868,546,948	\$0	\$14,077,188
178	TX	Advancial	\$60,087,648	186	\$448,905,418	\$31,121,362	\$452,430,170
179	FL	Campus USA	\$59,443,568	408	\$714,427,364	\$2,059,700	\$39,141,448
180	WA	iQ	\$58,576,796	200	\$350,976,440	\$17,695,120	\$227,610,580
181	OR	Advantis	\$58,333,239	234	\$431,772,580	\$28,202,570	\$842,901,717
182	GA	Robins Financial	\$58,105,914	239	\$482,705,887	\$11,163,304	\$275,287,965
183	TX	Amplify	\$57,819,998	153	\$393,025,058	\$25,441,168	\$447,083,991
184	WA	Sound	\$57,797,357	224	\$643,240,760	\$28,013,034	\$0
185	WI	Capital	\$57,577,860	332	\$748,361,138	\$9,694,839	\$230,033,749
186	WA	Salal	\$57,491,693	116	\$316,322,983	\$15,991,585	\$267,310,949
187	NY	Corning	\$56,755,025	315	\$426,906,503	\$18,129,300	\$387,363,525
188	CA	SF Fire	\$56,535,612	107	\$654,397,204	\$0	\$220,216,770
189	TX	Credit Union of Texas	\$55,873,827	268	\$265,365,160	\$32,897,394	\$0
190	TN	ORNL	\$54,220,371	377	\$1,077,336,593	\$3,750,250	\$386,593,570
191	NC	Allegacy	\$54,214,530	282	\$426,033,400	\$20,271,456	\$166,936,783
192	TX	EECU	\$54,205,868	312	\$460,108,404	\$13,734,339	\$192,435,219
193	ID	Potlatch No 1 Financial	\$53,505,610	198	\$352,386,570	\$7,255,385	\$301,933,972
194	TX	Texas Tech	\$52,994,119	247	\$30,285,995	\$43,769,838	\$0
195	TN	Y-12	\$51,775,339	200	\$526,981,303	\$3,964,033	\$56,073,413
196	AR	Arkansas	\$51,312,644	472	\$377,643,506	\$13,053,088	\$184,247,517
197	MN	Firefly	\$51,125,333	181	\$537,855,837	\$428,000	\$0
198	MI	Honor	\$50,199,997	344	\$397,227,730	\$30,356,709	\$410,306,155
199	NM	Sandia Laboratory	\$50,177,117	184	\$728,272,074	\$6,732,031	\$61,625,634
200	IN	Indiana University	\$49,702,621	190	\$544,357,106	\$1,669,610	\$3,852,415

## Top 300 First Mortgage-Granting CUs as of March 31, 2020

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	KY	Park Community	\$49,234,361	257	\$421,714,829	\$2,670,186	\$0
202	MN	Hiway	\$49,011,150	178	\$421,366,604	\$3,259,300	\$248,001,854
203	NY	Polish & Slavic	\$48,840,723	509	\$1,025,055,262	\$0	\$49,101,956
204	IN	Notre Dame	\$47,707,647	216	\$261,487,025	\$23,931,447	\$283,249,176
205	UT	Deseret First	\$47,500,368	162	\$197,474,883	\$46,497,000	\$0
206	CA	CoastHills	\$47,216,499	99	\$417,139,259	\$5,642,030	\$110,138,221
207	CA	USE	\$46,809,365	95	\$482,732,838	\$0	\$162,747,474
208	FL	Grow Financial	\$46,808,027	192	\$621,453,159	\$0	\$137,378,139
209	NY	Sunmark	\$46,549,471	284	\$292,544,578	\$33,954,156	\$0
210	TX	A+	\$46,431,637	304	\$556,192,811	\$56,081,133	\$55,731,994
211	WI	Westby Co-op	\$46,086,911	209	\$249,746,516	\$8,596,580	\$161,974,858
212	IL	Consumers	\$45,861,485	178	\$260,713,769	\$29,343,685	\$395,347,639
213	TX	Firstmark	\$45,624,781	89	\$300,030,527	\$0	\$0
214	MI	Frankenmuth	\$45,483,018	298	\$211,706,415	\$36,036,777	\$323,668,237
215	WI	Blackhawk Community	\$45,393,550	239	\$336,540,520	\$5,501,350	\$205,728,114
216	OR	Maps	\$45,213,831	223	\$233,678,472	\$17,805,457	\$18,823,119
217	OK	Truity	\$44,738,336	183	\$164,712,862	\$25,470,450	\$651,210,119
218	NH	St. Mary's Bank	\$44,472,215	195	\$371,027,477	\$30,805,492	\$615,191,466
219	AZ	Vantage West	\$44,265,379	174	\$514,814,614	\$30,716,852	\$125,377,841
220	DC	Department Of Commerce	\$44,190,257	100	\$288,201,937	\$18,931,314	\$31,872,380
221	OH	Kemba	\$43,626,554	118	\$313,617,337	\$13,727,063	\$111,736,656
222	WA	Solarity	\$43,499,928	183	\$201,735,387	\$22,139,088	\$319,981,831
223	TN	Orion	\$43,446,024	112	\$372,761,430	\$13,037,782	\$20,665,656
224	TX	United Heritage	\$43,177,706	164	\$336,437,286	\$22,786,284	\$287,802
225	PA	TruMark Financial	\$43,133,196	156	\$843,427,220	\$23,927,748	\$549,248,949
226	NY	AmeriCU	\$42,230,179	260	\$741,369,920	\$4,218,979	\$223,408,675
227	GA	Georgia United	\$41,526,826	216	\$263,143,178	\$60,506,338	\$164,245,869
228	NY	Empower	\$41,270,664	231	\$478,332,779	\$21,230,309	\$653,070,152
229	CA	Los Angeles Police	\$40,972,080	138	\$334,419,174	\$7,072,700	\$259,259,461
230	CT	Charter Oak	\$40,966,752	220	\$603,246,794	\$7,022,985	\$175,950,887
231	GA	Associated	\$40,906,173	201	\$243,625,099	\$28,083,200	\$324,700,992
232	AL	Avadian	\$40,364,588	172	\$212,628,216	\$29,211,962	\$53,633,324
233	CO	Air Academy	\$40,083,507	154	\$237,007,541	\$9,551,690	\$0
234	KY	Commonwealth	\$39,889,643	244	\$384,250,318	\$3,425,261	\$43,771,141
235	FL	Achieva	\$39,805,655	165	\$404,052,153	\$15,486,026	\$268,010,440
236	CA	Farmers Insurance Group	\$39,778,876	56	\$276,490,528	\$0	\$0
237	SC	SRP	\$39,738,910	197	\$294,484,820	\$19,073,061	\$0
238	OR	Rivermark Community	\$39,718,161	151	\$197,230,607	\$20,657,352	\$303,114,684
239	SC	Sharonview	\$39,350,137	189	\$731,405,182	\$40,527,827	\$186,556,475
240	WI	Verve, a	\$39,290,307	160	\$533,634,543	\$8,515,044	\$269,758,180
241	VA	Freedom First	\$38,979,710	168	\$296,278,406	\$17,616,965	\$0
242	IN	Centra	\$38,739,330	231	\$545,445,147	\$9,043,515	\$186,509,054
243	WA	Harborstone	\$38,719,386	141	\$465,603,249	\$0	\$69,567,494
244	ID	CapEd	\$38,672,234	132	\$296,862,274	\$11,260,567	\$21,415,835
245	FL	Addition Financial	\$38,546,241	194	\$630,480,001	\$657,104	\$20,822,488
246	WI	Thrivent	\$38,479,717	185	\$317,479,908	\$19,577,841	\$352,311,830
247	CA	Altura	\$38,105,891	107	\$343,697,437	\$816,746	\$13,864,718
248	OK	True Sky	\$38,020,907	186	\$148,085,921	\$588,120	\$154,638,351
249	AZ	TruWest	\$37,819,013	132	\$347,646,669	\$27,891,929	\$261,949,829
250	VA	United States Senate	\$37,652,165	21	\$238,694,308	\$0	\$0

## Top 300 First Mortgage-Granting CUs as of March 31, 2020

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	CT	American Eagle Financial	\$37,579,090	166	\$697,573,887	\$0	\$360,017,049
252	MI	Dow Chemical Employees	\$37,451,030	234	\$511,269,306	\$2,031,772	\$76,824,140
253	CA	Valley Strong	\$37,105,285	162	\$680,282,565	\$3,278,062	\$228,203,095
254	OK	TTCU	\$36,917,393	197	\$210,206,116	\$25,387,141	\$364,948,837
255	CA	American First	\$36,891,381	74	\$312,594,091	\$25,531,781	\$663,593,356
256	MA	St. Anne's Of Fall River	\$36,781,085	75	\$600,971,573	\$3,721,288	\$294,513,567
257	MD	National Institutes of Health	\$36,772,820	115	\$246,235,624	\$17,388,052	\$202,516,588
258	CA	Christian Community	\$36,741,457	77	\$498,896,521	\$0	\$30,856,611
259	CA	Operating Engineers Local Union #3	\$36,681,410	135	\$363,136,633	\$0	\$0
260	VA	State Department	\$36,681,318	103	\$699,459,492	\$0	\$124,438,429
261	DC	Congressional	\$36,581,362	105	\$398,219,229	\$5,051,020	\$80,789,262
262	ND	Town and Country	\$36,361,276	163	\$189,408,095	\$30,068,863	\$22,564,469
263	AZ	Arizona	\$36,360,744	133	\$491,000,632	\$18,822,191	\$0
264	CO	Colorado	\$36,293,784	102	\$33,550,321	\$34,935,470	\$57,167,926
265	LA	Neighbors	\$36,293,475	95	\$217,429,009	\$0	\$0
266	IA	Community Choice	\$36,276,256	351	\$131,878,181	\$27,495,798	\$0
267	MA	Harvard University Employees	\$36,227,338	89	\$372,600,087	\$19,629,043	\$488,604,854
268	IL	Great Lakes	\$36,219,529	84	\$293,827,532	\$9,704,423	\$253,468,056
269	IA	Collins Community	\$36,112,153	254	\$297,426,863	\$81,205,157	\$331,650,822
270	CA	Bay	\$36,088,300	92	\$274,802,492	\$24,188,450	\$361,706,525
271	CA	MyPoint	\$35,534,334	85	\$300,104,735	\$0	\$29,229,017
272	OR	First Community	\$35,515,172	184	\$443,442,789	\$28,754,775	\$318,712,765
273	IL	Credit Union 1	\$35,306,408	91	\$250,180,617	\$62,972,910	\$79,252,293
274	WA	Verity	\$35,204,073	139	\$201,748,298	\$29,832,500	\$198,876,237
275	NC	Self-Help	\$35,128,936	193	\$905,574,216	\$0	\$0
276	CT	Sikorsky Financial	\$34,893,820	131	\$348,041,975	\$2,443,895	\$0
277	MI	Community Financial	\$34,346,666	173	\$381,985,864	\$18,476,304	\$364,255,351
278	TX	First Community	\$34,171,674	114	\$452,966,827	\$109,610	\$68,821,095
279	NE	Liberty First	\$34,054,995	192	\$102,692,932	\$26,372,144	\$0
280	MT	Clearwater	\$34,037,491	160	\$142,815,340	\$11,817,667	\$232,757,339
281	WA	TwinStar	\$33,901,970	169	\$185,347,456	\$24,029,423	\$406,588,740
282	MA	Align	\$33,815,750	100	\$299,726,972	\$13,767,711	\$265,875,792
283	MI	Michigan First	\$33,657,466	85	\$289,882,368	\$40,017,891	\$212,756,199
284	MI	Consumers	\$33,461,431	160	\$445,577,887	\$46,551,078	\$424,033,349
285	MA	Workers	\$33,247,931	103	\$726,282,947	\$16,066,148	\$256,319,688
286	FL	Tropical Financial	\$33,162,784	118	\$225,829,422	\$13,325,697	\$345,126,357
287	MD	First Financial of Maryland	\$33,015,000	147	\$296,303,263	\$0	\$0
288	ND	Capital	\$33,003,646	64	\$145,242,261	\$14,680,302	\$167,166,659
289	SC	REV	\$32,770,547	107	\$183,749,518	\$10,056,313	\$326,451
290	NE	Centris	\$32,763,972	182	\$190,736,499	\$21,312,444	\$463,968,745
291	FL	Pen Air	\$32,689,161	116	\$249,324,431	\$11,791,801	\$7,176,851
292	TN	Leaders	\$32,594,380	202	\$80,285,306	\$21,769,567	\$0
293	ID	Beehive	\$32,359,939	156	\$116,015,475	\$14,537,755	\$0
294	TX	AMOCO	\$32,315,225	221	\$121,103,510	\$4,570,278	\$0
295	FL	Tyndall	\$32,288,138	202	\$227,357,787	\$17,447,601	\$166,981,950
296	CA	The Police Credit Union of California	\$32,136,001	63	\$418,878,473	\$6,547,017	\$12,727,995
297	IA	Greater Iowa	\$32,132,449	172	\$193,923,184	\$8,556,442	\$26,538,702
298	IN	Heritage	\$32,129,989	209	\$159,610,755	\$15,232,307	\$233,968,521
299	NY	Island	\$31,953,340	81	\$469,074,835	\$8,865,000	\$186,404,218
300	HI	Hawaiian Financial	\$31,835,800	68	\$333,572,674	\$16,097,850	\$0