



— SPECIAL EDITION —



# 2022 TOP VETERAN ORIGINATORS

## These top producers earned their stripes in a record year for lending

**W**elcome to the third annual rankings of Top Veteran Originators. This month, *Scotsman Guide* is once again celebrating U.S. armed forces veterans working in the mortgage industry by producing a dedicated ranking. And for the first time, the list of the top 100 veterans also will include the branch they served in. Our 2022 veteran originators served across the Air Force, Army, Coast Guard, Marine Corps and Navy — every branch except the Space Force.

On the following pages, you'll also find the Top VA Volume rankings for originators who specialize in U.S. Department of Veterans Affairs lending. These mortgages are designed specifically for military servicemembers, veterans and their spouses, and they offer many benefits, including a zero downpayment and competitively low interest rates. For more on VA loan benefits and military homeownership trends, see pages 42 and 44.

VA lending had exceptional volume in fiscal year 2021, according to the agency's data. Across the country, 1.4 million VA loans were closed — a new record — for an aggregate volume of \$447.2 billion. This was a nearly 20% increase in volume from fiscal year 2020, which saw 1.2 million loans closed for an aggregate volume of \$375.3 billion. And the average VA purchase loan size increased by 13%, reflecting the rising prices of homes across the nation.

The Top VA Volume rankings see plenty of overlap each year with the Top Veteran Originators list, and this year is no exception. Martin Medve of Trident Home Loans LLC earned the top spot in both categories for the second year in a row. Medve, a Navy veteran, originated \$300.3 million in VA loans, doing 76% of his business in this category for a total volume of \$393.8 million. To read an interview with Medve, see Page 38.

Following Medve on the 2022 Top Veteran Originators list is Joseph Smith, a Massachusetts-based originator for Guaranteed Rate. Smith, an Air Force veteran, originated \$327.7 million in volume in 2021. Closing out the top five on this list are Alexander Kim of HomeFirst Mortgage Bankers (\$289.3 million), Jason Smith of NOVA Home Loans (\$228.2 million) and Joshua Jelsing of PGS Home Loans (\$200.7 million). This is the first year that each of the top five people in this ranking did more than \$200 million in business.

On the Top VA Volume list, the No. 2 spot went to Scott Evans, a California-based originator for Cross-Country Mortgage LLC. He closed \$293.9 million in VA loans. Evans was followed by Kory Kavanewsky of CMG Financial (\$260 million), Saleem Ali of InstaMortgage (\$196.5 million) and Larry Gonzales of Aligned Mortgage (\$181.1 million). Notably, Gonzalez (a Navy veteran) also ranked highly on the Top Veteran Originators list at No. 6.

— Hannah Darden, industry rankings editor

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A subset list of the 2022 Top Originators rankings

Verification: Hannah Darden, Brian Warr

# Top Veteran Originators

## No. 1 Top Veteran Originator 2022, No. 1 Top VA Volume 2022

Marty Medve doesn't want to talk about himself.

After ranking as the No. 1 Top Veteran Originator and No. 1 Top VA Volume producer for the second year in a row, you'd think he'd want his time in the spotlight. Over the course of a conversation with *Scotsman Guide*, however, Medve chose to shine the spotlight on his community — the "corps" of pilots he's hired, the veteran borrowers he serves, and the philanthropic organizations his company, Trident Home Loans, donates to.

"I was surprised to get No. 1 this year," Medve said. "Half my loans went to my loan officer corps."

A U.S. Naval Academy graduate who went on to become a carrier pilot, Medve has dedicated his post-military career to his fellow veterans. He hired 25 former pilots as loan officers last year and has built relationships with veteran Realtors. Five years ago, Trident Home Loans began sponsoring military events and charities. Since then, the company has expanded its military sponsorships by tenfold.

"We're deeply involved in giving back to the people who support us," Medve said. "That's our ethic."

He said there are a few keys to his success as an originator who specializes in VA loans. Medve emphasizes that he doesn't allow for any "tricky referral schemes" and values transparency with his clients. Good communication, education on VA loan products, consistently low interest rates and quick closings are all part of his client-service agenda.

Most importantly, Medve said he spends hours talking to listing agents on behalf of his borrowers.

"We're more important to the buyer because we will actually talk to the listing agents and convince them to take the offer," Medve said. "They want the best for their seller and they want trust. If a buyer is backed by the No. 1 loan officer, they'll want to go with that offer."



Marty Medve,  
Trident Home Loans LLC



#	NAME	COMPANY	STATE	TOTAL DOLLAR VOLUME	TOTAL LOANS CLOSED	YRS. IN BIZ	MILITARY BRANCH
1	Martin Medve	Trident Home Loans LLC	FL	\$393,807,061	903	19	Navy
2	Joseph Smith	Guaranteed Rate	MA	\$327,746,455	615	29	Air Force
3	Alexander Kim	HomeFirst Mortgage Bankers	CA	\$289,323,939	739	15	Coast Guard
4	Jason Smith	NOVA Home Loans	AZ	\$228,215,638	734	17	Navy
5	Joshua Jelsing	PGS Home Loans	CA	\$200,667,639	380	22	Marine Corps
6	Larry Gonzales	Aligned Mortgage, A Division of American Pacific Mortgage	HI	\$194,531,365	266	-	Navy
7	Jonathan Kulak	Trident Home Loans LLC	FL	\$187,526,169	458	5	Air Force
8	Ray Shannahan	TowneBank Mortgage	NC	\$174,802,070	440	17	Army
9	Mike Bendebba	Fairway Independent Mortgage Corp.	MD	\$151,846,176	401	-	Navy
10	Jimmy Alexander	SWBC Mortgage Corp.	TX	\$150,084,761	610	28	Army
11	Robert Melone	Radius Financial Group Inc.	MA	\$142,261,666	365	18	Army
12	Billy Campbell	Primary Residential Mortgage Inc.	CO	\$141,960,278	522	13	Air Force
13	Amy Goss	Guild Mortgage Co. / Residential Mortgage Services	NC	\$137,947,042	607	-	Marine Corps
14	Devin Fahrmer	Finance of America Mortgage	ID	\$126,780,966	377	23	Marine Corps
15	Kevin Retcher	First Meridian Mortgage Corp.	VA	\$115,319,650	263	28	Marine Corps
16	Louis Fajardo	U.S. Bank	CA	\$110,541,053	121	19	Air Force
17	William Biles	Huntington Bank	OH	\$109,450,778	166	24	Marine Corps
18	Rick Ward	Benchmark Mortgage	CO	\$106,961,143	299	10	Army
19	Timothy Taylor	Trident Home Loans LLC	FL	\$105,636,498	246	17	Navy
20	Chris Catania	Guaranteed Rate	CA	\$105,406,482	207	15	Army
21	Michelle Jacinto	Direct Mortgage Loans	IN	\$104,477,150	483	19	Army
22	Todd Swanson	C2 Financial Corp.	CA	\$101,657,804	243	-	Marine Corps
23	Jason Sharon	Home Loans Inc.	SC	\$101,068,284	301	6	Navy
24	Jamie Fischer	CrossCountry Mortgage LLC	CO	\$99,871,240	260	8	Army
25	Donnie Walton	Angel Oak Home Loans	TX	\$99,305,838	315	15	Army
26	Carlo Colantonio	CMG Financial	TX	\$98,983,244	396	23	Army
27	Dawndi Lavallo	U.S. Bank	NY	\$93,753,099	389	22	Air Force
28	Cody Hardridge	Cornerstone Home Lending	OK	\$93,731,182	417	21	Marine Corps
29	Dwight Taylor	George Mason Mortgage LLC	VA	\$93,598,662	274	22	Navy
30	Michael Quinn	American Pacific Mortgage	CA	\$93,239,797	225	13	Navy
31	Drew Dodds	V.I.P. Mortgage Inc.	AZ	\$92,493,709	306	11	Marine Corps
32	John Sego	Aligned Mortgage, A Division of American Pacific Mortgage	HI	\$89,662,276	128	-	Army
33	John Schuler	Guaranteed Rate	CA	\$88,606,218	167	18	Marine Corps
34	Brian Brooks	Atlantic Bay Mortgage Group	VA	\$88,259,025	254	-	Air Force
35	Russell Nash	George Mason Mortgage LLC	VA	\$86,435,912	301	23	Navy
36	Justin Ardoyno	PrimeLending	TX	\$85,142,200	364	10	Army
37	Jason C Scott	Guaranteed Rate	HI	\$84,924,388	183	8	Army
38	Allen Coombs	Bay Equity	CO	\$83,794,890	295	19	Navy
39	Robert Carrillo	Answer Home Loans Inc.	CA	\$83,150,546	194	17	Marine Corps
40	Fred Arnold	American Family Funding, A Division of American Pacific Mortgage	CA	\$81,484,775	156	31	Air Force
41	James Burke	U.S. Bank	IL	\$79,322,840	137	18	Army
42	Brian Maier	Mortgage Box	NV	\$79,191,927	266	20	Coast Guard
43	Nigel Farnsworth	American Pacific Mortgage	UT	\$78,893,937	246	22	Marine Corps
44	Nathan Hartseil	Main Street Home Loans	MA	\$77,558,963	197	-	Marine Corps
45	Phillip Blasi	ConsumerDirect Mortgage, A Division of FirstBank	FL	\$77,444,263	228	23	Navy
46	Warren Thompson	Brighton Bank	TN	\$76,089,724	274	5	Marine Corps
47	Lee Barrall	SWBC Mortgage Corp.	TN	\$75,768,315	258	25	Army
48	Craig Achtzehn	Draper and Kramer Mortgage Corp.	IL	\$75,373,663	187	21	Army
49	Jimmy Vercellino	Goldwater Bank	AZ	\$75,188,457	179	17	Marine Corps
50	Adam Richard Boles	Bay Equity	AZ	\$74,044,583	248	28	Army



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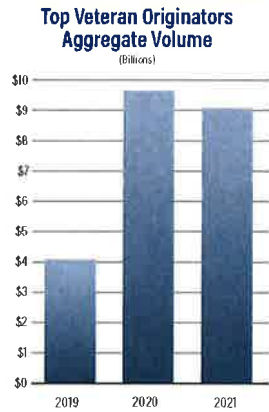
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# Top Veteran Originators



Source: Scotsman Guide rankings

## Veteran loan volume dips slightly but remains historically high

The 100 people on this year's Top Veteran Originators list did more than \$9 billion in combined business in 2021. Although this represents a dip in volume from 2020 (\$9.6 billion), it's still well above the \$4 billion in aggregate volume in 2019. Two years ago, in Scotsman Guide's first Top Veteran Originators rankings, only one person surpassed \$100 million in total volume. This year, 23 veteran originators surpassed this mark while five closed more than \$200 million in loans.

Many veterans in the mortgage industry specialize in U.S. Department of Veterans Affairs (VA) loans. The Top VA Volume category also saw a decrease in aggregate volume, dropping from \$11.6 billion during the 2020 production year to \$8.7 billion in 2021.

In fiscal year 2020, VA loans rode the refinancing wave and more than doubled their total number of originations from the previous 12-month period, according to VA statistics. Scotsman Guide's Top Originators, meanwhile, nearly tripled their VA volume between 2019 and 2020, skyrocketing from \$26.3 billion to \$74.5 billion. In 2021, the 11,000-plus originators who qualified for the Top Overall Volume or Most Loans Closed lists did \$58.2 billion in VA loans, which was still a significantly higher aggregate volume than two years ago.

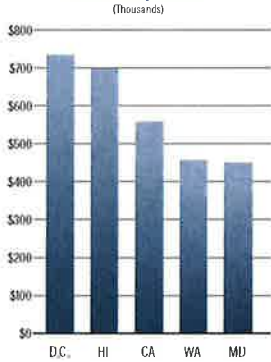
In the 2020 Top VA Volume rankings, only three originators passed \$100 million in VA loan volume. Last year, 26 originators shattered this ceiling and three closed more than \$250 million.



#	NAME	COMPANY	STATE	TOTAL DOLLAR VOLUME	TOTAL LOANS CLOSED	YRS. IN BIZ	MILITARY BRANCH
51	Joshua Gordon	CrossCountry Mortgage LLC	CA	\$73,731,290	142	9	Air Force
52	Timothy Samuels	CrossCountry Mortgage LLC	WA	\$72,688,818	196	17	Marine Corps
53	Jeff Anderson	Guild Mortgage Co.	TX	\$72,670,759	273	27	Army
54	Michael Aguado	Trident Home Loans LLC	FL	\$72,026,286	203	5	Navy
55	Jerry Quick	McLean Mortgage Corp.	VA	\$71,021,844	254	21	Navy
56	Jimmy Kinley	Cherry Creek Mortgage	CO	\$70,960,624	166	19	Marine Corps
57	Tobie Love	CrossCountry Mortgage LLC	CA	\$70,358,101	171	21	Navy
58	Andrew Hannah	R&R Loans	CA	\$69,532,680	175	6	Air Force
59	Derek Hargrove	Sun American Mortgage	AZ	\$68,414,375	199	11	Army
60	Robert Flynn	William Raveis Mortgage LLC	CT	\$66,490,679	114	31	Army
61	Samuel P. Royer	Churchill Mortgage	FL	\$66,397,121	256	25	Marine Corps
62	Stephen Bachman	CrossCountry Mortgage LLC	NJ	\$65,654,393	177	13	Navy
63	Phillip Olson	CrossCountry Mortgage LLC	MN	\$65,186,704	252	18	Army
64	Chuck Roach	Supreme Lending	TX	\$65,113,926	218	14	Army
65	Jared Paul	LendUS	AZ	\$64,114,302	175	6	Marine Corps
66	Brian Bloete	Family First Funding LLC	NJ	\$63,116,466	195	-	Marine Corps
67	Claude Blackman	Finance Any1	CA	\$61,949,051	114	14	Navy
68	Todd Call	McLean Mortgage Corp.	VA	\$60,962,782	200	18	Navy
69	John Sutherland	Guaranteed Rate	CA	\$60,350,150	66	19	Marine Corps
70	Jack Langley	Gershman Mortgage	MO	\$59,605,056	293	-	Navy
71	David Boliard	Finance of America Mortgage	CA	\$58,766,236	157	32	Army
72	Kenneth Reed	Finance of America Mortgage	CA	\$58,590,196	128	-	Air Force
73	Luis Renteria	CrossCountry Mortgage LLC	TX	\$58,255,222	96	15	Marine Corps
74	Tyler Hodgson	NXT Mortgage Co.	TX	\$57,810,166	196	6	Marine Corps
75	Jay White	Bay Equity	GA	\$57,767,727	211	19	Army
76	Victor Malone	Peak Seven Mortgage	CO	\$57,661,553	150	8	Navy
77	Brett Dickey	InterLinc Mortgage Services LLC	AL	\$57,491,499	209	-	Air Force
78	Carlos Flores	CrossCountry Mortgage LLC	CA	\$56,461,943	139	29	Marine Corps
79	Daniel Anacker	U.S. Bank	WA	\$56,326,714	118	21	Army
80	Don Waters	Fairway Independent Mortgage Corp.	NC	\$56,232,606	202	-	Army
81	Rob Grant	Draper and Kramer Mortgage Corp.	DE	\$55,879,255	154	37	Marine Corps
82	Pete Nordstrom	Guild Mortgage Co.	WA	\$55,671,751	160	21	Navy
83	John Keifer	Guaranteed Rate	HI	\$55,657,074	96	6	Navy
84	Mark T Roberts	Guaranteed Rate	NC	\$55,189,567	173	26	Army
85	Michael Colyer	Guaranteed Rate	CA	\$54,475,319	54	25	Army
86	Keith Howell	Homestar Financial Corp.	GA	\$54,278,621	186	25	Army National Guard
87	Jeff Wucinich	Fairway Independent Mortgage Corp.	NV	\$54,179,404	167	-	Air Force
88	Tony Adkins	Barrett Financial Group	AZ	\$52,194,854	128	25	Navy
89	Fernando Ospina	Alterra Home Loans	NJ	\$51,754,595	122	5	Army
90	Mark Harris	Guild Mortgage Co.	TX	\$51,456,091	230	21	Army
91	Jim Perkins	Gateway First Bank	CO	\$51,249,902	141	-	Army
92	Jeffrey Parks	RPM Mortgage	CA	\$51,130,376	81	35	Army
93	Michael Floren	Mann Mortgage	CO	\$50,943,291	104	1	Marine Corps
94	Kim Demma	Guild Mortgage Co.	ID	\$50,846,599	174	22	Air Force
95	David Burchett	Caliber Home Loans	VA	\$50,706,717	143	5	Navy
96	David Bell	Gershman Mortgage	IA	\$49,945,485	212	-	Marine Corps
97	Brian Floyd	Fairway Independent Mortgage Corp.	NC	\$49,794,560	193	-	Army
98	Scott Unger	Homebridge Financial Services Inc.	WA	\$49,629,988	161	-	Navy
99	Erik Johansson	Guaranteed Rate	IL	\$49,457,418	133	20	Air Force
100	Mark Zihmer	Guaranteed Rate Affinity	FL	\$49,350,116	201	23	Army

# Top VA Volume

Average VA Purchase Loan Amount by State\*



\*As of fiscal year 2021  
Source: U.S. Department of Veterans Affairs

## VA loans continue to be attractive to military households

U.S. Department of Veterans Affairs (VA) loans offer many advantages to active military servicemembers and veterans. For qualifying buyers, these loans may offer affordable homeownership to those who otherwise would have been priced out. But a 2021 survey from Veterans United Home Loans found that only 3% of veterans polled knew it was possible to get a loan with a zero downpayment — the main benefit of a VA loan.

Although conventional mortgages require a downpayment of anywhere from 3% to 20%, VA borrowers can finance up to 100% of their home's purchase price. Additionally, VA borrowers don't have to purchase private mortgage insurance, which can be a large expense for other borrowers. VA mortgages offer competitive interest rates, less stringent credit requirements and lower closing costs. Alongside purchase loans, veterans and servicemembers also can refinance with a VA loan.

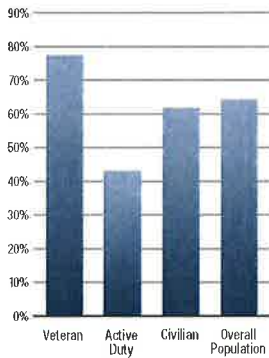
In fiscal year 2021, more than 1.4 million VA loans were closed nationwide. The average VA purchase loan size during this time was \$344,274, although 20 states and territories exceeded this average. The most expensive area was Washington, D.C., where the average VA purchase loan amount was \$734,596. Also in the top five were Hawaii, California, Washington and Maryland, all with average purchase loan amounts above \$450,000. The smallest VA purchase loan size (\$191,179) was found in Puerto Rico. Arkansas, Michigan, Ohio and Iowa weren't far behind as each had an average size of less than \$250,000.



#	NAME	COMPANY	STATE	VA LOAN VOLUME	TOTAL DOLLAR VOLUME	VA LOANS CLOSED	TOTAL LOANS CLOSED	YRS. IN BIZ
1	Martin Medve	Trident Home Loans LLC	FL	\$300,316,303	\$393,807,061	617	903	19
2	Scott Evans	CrossCountry Mortgage LLC	CA	\$293,857,476	\$664,097,910	524	1325	15
3	Kory Kavanewsky	CMG Financial	CA	\$260,013,421	\$575,589,294	330	957	17
4	Saleem Ali	InstaMortgage	TX	\$196,524,108	\$203,264,516	534	553	6
5	Larry Gonzales	Aligned Mortgage, A Division of American Pacific Mortgage	HI	\$181,184,417	\$194,531,365	242	266	-
6	Collin Psioda	Chaos Home Loans LLC	NV	\$178,566,257	\$230,361,589	635	791	7
7	Reginald Maddox	McLean Mortgage Corp.	VA	\$158,722,279	\$422,309,678	283	917	21
8	Jonathan Kulak	Trident Home Loans LLC	FL	\$155,670,087	\$187,526,169	368	458	5
9	Armen Ghamami	C2 Financial Corp.	CA	\$149,816,141	\$184,875,428	324	393	-
10	Eric Jorgensen	Simplify Home Loans	UT	\$148,511,131	\$160,862,107	487	527	19
11	Aric Ulmer	Movement Mortgage	CO	\$140,857,120	\$156,524,873	374	422	-
12	Dustin Williams	RSI Financial Services	CA	\$127,751,912	\$315,408,093	252	656	18
13	Jennifer Beeston	Guaranteed Rate	CA	\$125,938,669	\$237,839,156	348	658	14
14	Nick Foley	Aligned Mortgage, A Division of American Pacific Mortgage	HI	\$118,843,864	\$137,119,883	191	229	-
15	Kyle Johnson	CrossCountry Mortgage LLC	WA	\$115,677,921	\$152,930,431	258	357	8
16	Amær Katifi	E-Mortgage Capital	CA	\$115,273,059	\$285,538,082	322	766	5
17	Travis Garlick	Simplify Home Loans	UT	\$114,879,790	\$125,546,553	396	431	1
18	Nancy Bayat	E-Mortgage Capital	CA	\$110,875,142	\$440,118,855	316	1193	20
19	Michael Villano	CrossCountry Mortgage LLC	FL	\$110,576,957	\$123,160,835	242	279	9
20	Krystal Stearns	Northpointe Bank	CO	\$108,400,389	\$164,236,629	316	490	15
21	Rick Elmendorf	Movement Mortgage	VA	\$104,749,959	\$218,934,818	212	483	-
22	Tanja Allen	Fairway Independent Mortgage Corp.	TX	\$102,096,044	\$149,425,777	378	689	-
23	Bryan Yaninek	Guaranteed Rate	CO	\$101,620,707	\$149,870,575	244	387	26
24	Elsy Hedman	AMH Capital	CA	\$100,987,442	\$315,879,131	167	521	25
25	Amy Goss	Guild Mortgage Co. / Residential Mortgage Services	NC	\$100,252,719	\$137,947,042	412	607	-
26	Francis Snyder	Planet Home Lending LLC	NJ	\$100,116,951	\$194,690,609	338	728	13
27	Chandler Wilson	Simplify Home Loans	UT	\$99,071,857	\$112,260,188	312	360	1
28	Amy Harvell	New American Funding	FL	\$96,271,402	\$155,474,986	302	512	3
29	Rodrigo Ballon	CrossCountry Mortgage LLC	UT	\$95,374,735	\$301,860,210	153	520	17
30	Mike Sanchez	Guaranteed Rate	VA	\$94,064,468	\$140,468,396	184	302	21
31	Joshua Jensen	Simplify Home Loans	UT	\$90,834,889	\$112,977,375	279	365	21
32	Jamie Fischer	CrossCountry Mortgage LLC	CO	\$90,065,442	\$99,871,240	225	260	8
33	Chris Franquemont	Guaranteed Rate	CO	\$89,365,508	\$151,634,229	235	416	5
34	Preston Sims	Homebridge Financial Services Inc.	HI	\$88,179,057	\$164,965,528	125	248	-
35	Hunter Zinkil	LendUS LLC	CA	\$86,837,318	\$152,210,246	189	347	9
36	Mark Villano	CrossCountry Mortgage LLC	WA	\$85,872,459	\$95,800,273	196	227	6
37	Tony Peplinski	Guild Mortgage Co.	WA	\$85,535,653	\$118,183,404	232	335	24
38	Matthew Bennett	Caliber Home Loans	MO	\$83,394,423	\$97,513,951	232	281	4
39	Jimmy Alexander	SWBC Mortgage Corp.	TX	\$79,904,497	\$150,084,761	278	610	28
40	Benjamin Parker	Simplify Home Loans	UT	\$79,586,995	\$95,714,812	277	332	1
41	Rob Clark	Guaranteed Rate Affinity	VA	\$78,915,231	\$268,948,350	116	478	31
42	Nathan Blair	Simplify Home Loans	UT	\$78,321,448	\$88,084,452	214	248	5
43	John Segó	Aligned Mortgage, A Division of American Pacific Mortgage	HI	\$77,347,711	\$89,662,276	101	128	-
44	Phana Par	Caliber Home Loans	CA	\$76,391,551	\$152,966,352	126	280	10
45	Jaren Ahlmann	Low VA Rates LLC	UT	\$76,225,993	\$76,814,577	321	324	6
46	Shane Deeley	Planet Home Lending LLC	FL	\$74,661,730	\$150,179,401	248	542	9
47	Jason Nader	First Home Mortgage Corp.	MD	\$73,248,990	\$190,320,283	128	401	19
48	Joseph Harry	Simplify Home Loans	UT	\$73,240,343	\$88,818,648	214	269	2
49	Nathan Walker	Simplify Home Loans	UT	\$72,789,130	\$82,691,520	231	269	9
50	Isaac Tingey	Uniform Services Veterans Mortgage	UT	\$72,196,061	\$72,196,061	185	185	11

# Top VA Volume

Homeownership Rates by Demographic\*



\*As of 2017  
Source: Urban Institute

## Military service decreases homeownership gaps

Veterans are the most likely demographic to own homes in the U.S., according to an Urban Institute analysis of 2017 census data. Seventy-eight percent of veteran households own their homes, compared to 62% for civilian households. Active-duty military households, which move frequently and are often provided on-base housing, were the least likely to own with a 43% homeownership rate. But when controlling for age, active-duty military households headed by someone 55 or older were the most likely to own homes among these three demographics, with a homeownership rate of 87%.

The Urban Institute study, which was released in 2020, also found that military service decreased racial homeownership and wealth gaps. Non-white households with active-duty or veteran status had higher incomes and smaller homeownership gaps than the general population. In the overall U.S. population, 72% of white households own homes compared to only 42% of Black households, equating to a gap of 30 percentage points. Among veterans, however, this gap drops to 19 percentage points, and among active-duty households, the gap is only 11 points. Similarly, the gap between active-duty white and Hispanic households was 12 points.

Military service also decreased housing wealth gaps, according to the study. While the housing wealth gap between whites and Blacks among nonmilitary households was \$71,500, the gap narrowed to \$48,500 among active-duty and veteran households.



#	NAME	COMPANY	STATE	VA LOAN VOLUME	TOTAL DOLLAR VOLUME	VA LOANS CLOSED	TOTAL LOANS CLOSED	YRS IN BIZ
51	Clay Murray	Military Home Loans, A Division of American Pacific Mortgage	CA	\$71,931,501	\$83,809,756	106	129	7
52	Richard Wallace	Priority Financial LLC	VA	\$71,594,647	\$94,940,451	156	231	31
53	Michael Dunn	Guild Mortgage Co.	CA	\$71,009,382	\$207,434,610	230	752	13
54	Joshua Klenda	Community First National Bank	KS	\$68,848,740	\$76,566,004	199	224	19
55	Jason C Scott	Guaranteed Rate	HI	\$68,825,187	\$84,924,388	135	183	8
56	Jason Sharon	Home Loans Inc.	SC	\$68,726,433	\$101,068,284	205	301	6
57	Timothy Taylor	Trident Home Loans LLC	FL	\$68,725,755	\$105,636,498	123	246	17
58	Valerie Boughton	Mortgage Solutions Financial	CO	\$66,513,014	\$85,643,840	211	285	4.5
59	Rick Ward	Benchmark Mortgage	CO	\$64,962,972	\$106,961,143	157	299	10
60	Shanon Schinkel	NFM Lending	CO	\$64,860,393	\$132,368,150	160	327	-
61	Colby Jones	Low VA Rates LLC	UT	\$64,731,763	\$64,871,763	287	288	5
62	Stacy Haynes	Trident Home Loans LLC	FL	\$64,138,692	\$100,229,029	186	312	14
63	Chad Baker	CrossCountry Mortgage LLC	CA	\$62,494,446	\$303,875,719	78	462	15
64	Rory Tongg	Guaranteed Rate	HI	\$61,032,660	\$100,794,661	95	180	8
65	Dan Chapman	Homebridge Financial Services Inc.	CA	\$60,541,016	\$86,863,341	97	166	-
66	Jake Hardman	Simplify Home Loans	UT	\$60,415,052	\$65,460,135	192	211	12
67	Jason Gosser	Guild Mortgage Co.	WA	\$60,412,045	\$477,370,786	156	1317	28
68	Christopher Spigel	Planet Home Lending LLC	NJ	\$60,404,544	\$111,829,735	206	439	22
69	Edward Brady	Planet Home Lending LLC	MD	\$60,378,455	\$124,698,173	220	512	13
70	Cabena Holmes	Planet Home Lending LLC	NJ	\$60,285,948	\$110,039,108	191	398	20
71	Bryce Schetselaar	MortgageOne Inc.	CA	\$60,183,688	\$118,997,128	113	245	12
72	Alicia Medford	Allegiance Home Lending	VA	\$59,611,970	\$82,346,834	154	243	3
73	Paul Volpe	NOVA Home Loans	AZ	\$59,541,730	\$472,442,568	186	1770	24
74	Chris Leon	NOVA Home Loans	AZ	\$58,972,417	\$136,226,933	201	592	10
75	Becca Green	Guild Mortgage Co.	NV	\$58,737,718	\$323,328,232	165	1161	24
76	Rick Bettencourt	Caliber Home Loans	MA	\$57,700,266	\$82,501,910	137	208	13
77	Randy Szabo	Washington First Mortgage / Home Trust Financial	WA	\$57,280,325	\$66,994,605	170	199	18
78	Irwin Goldberg	Fairway Independent Mortgage Corp.	CA	\$57,279,920	\$120,129,883	85	206	-
79	Jaclyn Litton	Litton Mortgage	LA	\$57,224,757	\$128,366,419	204	534	17
80	Brian Pedrick	Planet Home Lending LLC	NJ	\$55,015,186	\$121,842,474	184	458	25
81	Brandon Wilde	RSI Financial Services	CA	\$54,805,879	\$208,815,432	111	463	20
82	Zach Farkas	Veterans Mortgage Source	HI	\$54,777,183	\$69,136,795	82	107	3
83	Christopher McLaurin	GoPrime Mortgage Inc.	NC	\$54,770,901	\$98,139,997	165	315	12
84	Adam Slack	Guaranteed Rate	NC	\$54,506,024	\$268,474,411	158	859	10
85	Shirley Mueller	Guaranteed Rate	TX	\$54,124,619	\$73,863,571	154	210	18
86	Porter Perkins	Low VA Rates LLC	UT	\$54,023,820	\$55,379,909	243	249	2
87	Zac Griffith	Low VA Rates LLC	UT	\$53,945,264	\$55,536,889	188	193	5
88	Jimmy Wallace	Armed Forces Bank	KS	\$53,048,477	\$72,446,708	133	200	21
89	Sam Atapour	Embrace Home Loans	FL	\$52,652,917	\$100,486,912	102	212	22
90	Mike Bendebba	Fairway Independent Mortgage Corp.	MD	\$52,439,747	\$151,846,176	115	401	-
91	James Oaks	OVM Financial Inc.	VA	\$52,346,690	\$85,474,231	171	331	-
92	Tony Adkins	Barrett Financial Group	AZ	\$52,194,854	\$52,194,854	128	128	25
93	Jeremy Engle	Vero Mortgage	CA	\$51,794,201	\$257,811,999	145	888	17
94	Nathan Bernier	Aligned Mortgage, A Division of American Pacific Mortgage	HI	\$51,552,681	\$58,348,194	81	97	-
95	Clayton Norman	Simplify Home Loans	IN	\$51,072,928	\$63,474,386	178	224	1
96	Justin Petrusson	SouthPoint Bank	AL	\$50,756,990	\$73,365,282	19	286	18
97	Claude Blackman	Finance Any1	CA	\$49,733,882	\$61,949,051	86	114	14
98	Charles Temple	OVM Financial Inc.	VA	\$49,612,376	\$108,330,332	158	380	19
99	Harrison Schiffbauer	Simplify Home Loans	UT	\$49,599,306	\$58,556,710	166	204	2
100	Louie Esa	Good Mortgage	TX	\$49,558,081	\$171,740,038	193	348	15