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TOP PRODUCERS 2020

LOAN OFFICERS AT THE FOREFRONT OF THE FIELD SAY USE OF **AI TOOLS** IS KEY TO MAINTAINING A COMPETITIVE EDGE, AS IS THE NEED TO **MOVE THE CLIENT CONVERSATION BEYOND RATES ALONE.** AND IN THE AGE OF COVID-19, THEY SAY **REMOTE SIGNINGS AND FINANCIAL CONTINGENCIES** ARE MORE CRUCIAL THAN EVER.



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TOP PRODUCERS

2020

A surge before the storm

2019 saw volume grow by leaps and bounds, boosting production broadly. Need evidence? The volume for this year's No. 400 producer topped that reported by last year's No. 300

By Brad Finkelstein

During 2019, mortgage originators started the year concerned about attracting new business. By year's end, they were tallying up the first collective \$2 trillion year since 2012.

The strength of that market is seen in this year's Top Producer results. This year, the No. 400 originator produced nearly \$35 million; a year ago, the loan officer ranked 300th did \$30 million. That momentum carried into the first couple of months of 2020, but with so much of the economy in shut-down mode, it's impossible to predict with certainty what the year will bring — at least in terms of volume.

Beyond volume, some significant trends are taking shape. And in an effort to understand how these outstanding performers view those trends, participants in the program were polled on key industry issues. This year's questions probed how artificial intelligence is affecting respondents' jobs, what client needs are not being met by the market and how these profes-

sionals strive to move the customer conversation beyond just a comparison of interest rates.

This year marks the 22nd anniversary of the Top Producers program. The rankings are open to mortgage loan officers and mortgage brokers who work at depository, nonbank and mortgage brokerage firms in the United States.

Be sure to visit NationalMortgageNews.com for complete Top Producers content, including the full 400 name list, additional rankings based on regions and loan product type, as well as data and analysis gleaned from insights the loan officers provided about key market developments, business practices and career priorities.

You'll also get their views on key industry trends in technology, thoughts on business strategy and insights gleaned from working with consumers on the transaction that, for many, will be the biggest they ever undertake.

Top Producers

Rank	Name	Company	Volume	# of Loans
1	Brian Minkow	Homebridge Financial Services	\$450,287,058	804
2	Elijah Hu	Better.com	\$352,055,029	585
3	Chris Gallo	NJ Lenders Corp	\$346,614,793	838
4	Roberto Espinoza	Better.com	\$335,636,375	997
5	Ryan Shane	Sammamish Mortgage	\$324,401,035	837
6	Max Leaman	LoanPeople	\$316,491,755	990
7	Michael Rodriguez	Platinum Capital Mortgage	\$287,769,349	528
8	Jennifer Tsang	Better.com	\$281,587,192	807
9	Anthony Musante	PNC Bank	\$277,680,145	313
10	Umar Gebril	Academy Mortgage	\$268,000,000	455
11	Jennifer Sze Tho	Better.com	\$262,678,643	806
12	Jonathan Casimir	Better.com	\$260,606,926	599
13	Robby Oakes	Corporate Investors Mortgage	\$251,167,985	794
14	Kory Kavanewsky	CMG Mortgage	\$248,986,635	477
15	Shashank Shekhar	Arcus Lending	\$235,383,157	617
16	Matt Andre	FBC Mortgage	\$231,960,067	858
17	Reginald Maddox	McLean Mortgage	\$227,305,632	552
18	Craig Stelzer	CrossCountry Mortgage	\$226,184,036	701
19	Erik Peterson	Better.com	\$225,586,288	414
20	Stephanie Amoro	Better.com	\$223,946,134	670
21	Chris Furie	Insignia Mortgage	\$215,512,850	100
22	Damon Germanides	Insignia Mortgage	\$212,963,375	112
23	Michael Borodinsky	Caliber Home Loans	\$209,900,000	646
24	Jacob Ragusa	Better.com	\$194,943,775	615
25	Ryan Grant	Fairway Mortgage	\$185,003,874	376
26	Timothy Taylor	Homebridge Financial Services	\$181,358,694	230
27	Rachael McGurr	Better.com	\$178,469,933	492
28	Christopher Keelin	Family First Funding	\$173,626,393	622
29	Michael DeRaspe	KeyBank	\$172,460,000	274
30	Lance Johnson	Regions Mortgage	\$171,109,706	297
31	Stephanie Dombrowski	Ent Credit Union	\$168,618,499	466
32	Lauren Maxwell	CrossCountry Mortgage	\$165,188,310	604
33	Carey Ann Cyr	CMG Financial	\$163,357,258	677
34	Sam Rosenblatt	Academy Mortgage	\$158,166,682	510
35	Svetlana Geraghty	On Q Financial	\$158,131,273	517
36	Samuel Marx	Better.com	\$157,161,298	494
37	Matt Oliver	Lund Mortgage Team	\$155,478,862	569
38	Michael Brown	Churchill Mortgage	\$153,535,066	541
39	Catherine Hoddad	Atlantic Home Loans	\$152,971,259	373
40	Danny Meier	Homebridge Financial Services	\$151,219,722	288
41	Melissa Cohn	Family First Funding	\$150,757,262	113
42	Michael Bornstein	NewFed Mortgage	\$149,379,963	405
43	Jonathan Okun	Prosperity Home Mortgage	\$149,189,700	269
44	Silverio Garcia	GEM Mortgage	\$147,893,049	340
45	Karen Nielson	Guild Mortgage	\$146,610,730	696
46	David Kobreek	Better.com	\$145,294,009	
47	Tammy Saul	Federal Hill Mortgage	\$139,298,399	430
48	Josh Nickerson	Better.com	\$139,035,385	447
49	Craig Andriulli	Bond Street Mortgage	\$138,104,561	346
50	Erik Hargrave	PrimeLending	\$135,889,630	321

Rank	Name	Company	Volume	# of Loans
51	Zoey Cigar-Hodge	Better.com	\$134,060,304	454
52	Katie Mallon	Better.com	\$133,239,145	364
53	John Antonelli	Vantage Point Mortgage	\$127,527,465	417
54	John Pyne	Intercoastal Mortgage	\$126,312,292	235
55	Amanda Sessa	SWBC Mortgage	\$124,947,729	265
56	Matthew Adler	Lake Michigan Credit Union	\$122,309,708	506
57	Angela Kakos	1st Securities Mortgage	\$121,633,986	566
58	Mike Hartunian	Homebridge Financial Services	\$120,412,418	189
59	Cameron Breed	SWBC Mortgage	\$120,285,076	298
60	Tyler Bahnsen	Homebridge Financial Services	\$118,197,365	407
61	Melissa Bell	McLean Mortgage	\$116,536,469	298
62	Patty Lopez	Better.com	\$114,498,865	267
63	Tim Smith	Chemical Bank-TCF Home Loans	\$114,169,561	270
64	Steve Novotny	Willamette Valley Bank	\$113,623,663	413
65	Lauren Michael	Better.com	\$113,173,547	394
66	Vick Bedi	SD Capital Funding	\$112,773,968	135
67	Gregg Harris	LenderCity Home Loans	\$112,000,000	275
68	Joseph Chacko	C2 Financial	\$110,973,019	226
69	Amit Kaim	George Mason Mortgage	\$110,488,388	224
70	Nicholas Borta	Security First Financial	\$109,788,937	559
71	Michael LiPari	Bond Street Mortgage	\$107,295,941	291
72	Kelly Zitlow	Cornerstone Home Lending	\$106,628,849	349
73	April Ye Wang	General Mortgage Capital	\$106,430,213	143
74	Sean Fritts	Direct Mortgage Loans	\$105,020,961	237
75	Sarah Welsh	Prosperity Home Mortgage	\$103,100,711	204
76	Michael McGinniss	Better.com	\$102,947,029	353
77	Dan Chapman	Homebridge Financial Services	\$102,703,157	206
78	Brian Morley	Fulton Mortgage	\$102,527,000	226
79	Shawn Huss	Chemical Bank-TCF Home Loans	\$102,299,369	873
80	Russell Laing	Vista Lending	\$102,172,330	317
81	Andrea Wine	McLean Mortgage	\$101,841,992	244
82	Bryan Lovern	Prosperity Home Mortgage	\$101,658,310	282
83	Jackie Lessard	Better.com	\$101,311,299	299
84	Chris Minjarez	CMG Financial	\$101,142,289	413
85	Ryan Holford	CMG Financial	\$100,815,622	224
86	Walter Gorman	Nj Lenders Corp	\$99,930,636	294
87	Brent Palmer	Homebridge Financial Services	\$97,899,014	308
88	Wes Kleckley	Interlinc Mortgage	\$97,285,278	381
89	Peter Accolla	George Mason Mortgage	\$97,250,708	206
90	Milo Grecian	Mission Home Mortgage	\$97,127,800	203
91	Josef Halvorsen	Bank of England Mortgage	\$96,875,890	457
92	Shirley Stange	Ent Credit Union	\$95,772,180	371
93	Troy Toureau	McLean Mortgage	\$95,718,403	237
94	Ryan Morgan	Mortgage Corp East	\$95,304,976	225
95	Mona Edick	Bay Equity Home Loans	\$92,363,327	385
96	John Sperling	Visio Financial Services	\$92,350,354	443
97	Miles Rusth	Summit Mortgage	\$92,298,218	255
98	Alex Islas	CTBC Bank	\$92,024,231	191
99	Ryan Dorman	Evergreen Home Loans	\$90,822,005	326
100	April Janas	Bay Equity Home Loans	\$90,798,391	283

Top Producers

Rank	Name	Company	Volume	# of Loans
101	Derek Wetzel	On Q Financial	\$90,131,445	147
102	Jonathan Trujillo	Better.com	\$90,074,850	292
103	Charles Newell	Triumph Bank Home Loans	\$89,419,849	286
104	Allison Davis	George Mason Mortgage	\$88,261,315	399
105	Amber Coleman	Guild Mortgage	\$87,504,598	385
106	Steve Thompson	Gateway Mortgage Group	\$86,452,191	489
107	Adam Cornacchio	WSFS Mortgage	\$86,328,625	300
108	Aelana Freeman	Better.com	\$86,030,011	293
109	Mark Baker	SWBC Mortgage	\$85,450,812	351
110	Alex Luboff	Prosperity Home Mortgage	\$85,057,470	305
111	Josh Moody	Goldwater Bank	\$84,689,828	384
112	Jimmy Alexander	SWBC Mortgage	\$84,434,888	404
113	David Young	Academy	\$84,129,688	250
114	Mike Stein	McLean Mortgage	\$83,975,430	183
115	Corey Chafin	Triumph Bank	\$83,316,991	267
116	Anna Pangilinan	Better.com	\$82,742,250	250
117	Joshua Rubin	First Securities Financial Services	\$80,993,331	304
118	Mary Greenwood	Ent Credit Union	\$80,866,156	300
119	Reed Hazard	CMG Mortgage	\$80,801,482	220
120	Kelly Manderscheid	Stearns Lending	\$80,761,383	223
121	Lisa Holbrook	Ent Credit Union	\$80,450,704	353
122	Mandi Feely Swain	Premier Mortgage Resources	\$80,197,947	343
123	Alexander Jaffe	First Home Mortgage	\$80,034,439	191
124	Joe Massey	Castle & Cooke Mortgage	\$79,888,042	261
125	Dave King	SWBC Mortgage	\$79,695,164	225
126	Nick Street	Mountain West Financial	\$78,214,677	248
127	Michael Trejo	Bridgepoint Funding	\$77,806,402	167
128	David Hosterman	Citywide Home Loans	\$77,142,261	276
129	Jerry DeMaio	Family First Funding	\$76,678,346	247
130	Bronna Boyd	Better.com	\$76,178,313	261
131	Ben Zitting	Bay Equity Home Loans	\$76,035,963	284
132	David Stallings	Homestar Financial	\$74,264,745	333
133	Tommy Maly	Academy Mortgage	\$73,685,487	173
134	DeAnn Ellis	PRMI	\$73,434,493	388
135	Christian Volker	Better.com	\$73,292,476	239
136	Kevin Retcher	First Meridian Mortgage	\$73,083,761	172
137	Gina Allman	Ent Credit Union	\$72,767,442	280
138	Michael Osorio	Farmers and Merchants Bank	\$72,742,279	96
139	Aaron Morgan	Academy Mortgage	\$72,317,718	209
140	Brian Delfs	Better.com	\$72,107,921	245
141	Fernando Marquez	George Mason Mortgage	\$71,735,418	138
142	Robert Rudd	McLean Mortgage	\$71,640,945	143
143	Victor Sasson	Better.com	\$71,485,519	212
144	Jill Lyons	CMG Financial	\$71,172,214	196
145	James Collins	CMG Mortgage	\$70,784,889	242
146	Andrew Augustyniak	Peoples Mortgage	\$70,501,346	290
147	Kyndle Quinones	Primary Residential Mortgage	\$70,374,853	205
148	Brett Green	Guild Mortgage	\$70,210,025	205
149	Yvette Clermont	Inlanta Mortgage	\$70,070,073	314
150	Jennifer Beeston	Guaranteed Rate Mortgage	\$70,056,977	170

Rank	Name	Company	Volume	# of Loans
151	Michael Picore	Bay Equity	\$70,015,583	204
152	Stuart Brown	Guild Mortgage	\$70,000,000	225
153	Jonathan White	Blue Door Mortgage	\$69,988,144	169
154	Greg Mullan	George Mason Mortgage	\$69,525,978	163
155	Brian Carson	Certainty Home Loans	\$69,318,171	317
156	Linda Mister	Highlands Residential Mortgage	\$69,276,567	287
157	Landon Keeter	Better.com	\$69,131,872	199
158	Patti Shaner	Homebridge Financial Services	\$68,841,959	182
159	Justin Hrabovsky	CMG Financial	\$68,544,412	262
160	Vince Patrick	Homebridge Financial Services	\$68,245,227	219
161	Luis Feliciano	Better.com	\$67,578,633	116
162	Timothy Barbieri	Oceanside Mortgage	\$67,575,075	370
163	Justin Morris	Guild Mortgage	\$67,546,064	244
164	Nick Maddock	Guild Mortgage	\$67,544,713	340
165	Ivan Pastor	Interlinc Mortgage Services	\$67,531,788	323
166	Jim King	Willamette Valley Bank	\$67,408,347	214
167	Nicholas Utesch	Progressive Financial Services	\$67,135,613	313
168	Sean Ritter	Better.com	\$67,113,110	245
169	James Snyder	Inlanta Mortgage	\$66,808,799	247
170	A.J. Lane	CMG Financial	\$66,444,257	238
171	Joseph Cipollo	CMG Financial	\$66,164,990	258
172	Chad Bowers	Huntingdon Valley Bank	\$66,085,050	249
173	Brooks Grasso	Fulton Mortgage	\$65,823,330	198
174	Stephen Seidler	Homebridge Financial Services	\$65,809,782	106
175	Jeffrey Senker	Primary Residential Mortgage	\$65,411,762	221
176	Brian Kempf	George Mason Mortgage	\$64,497,509	125
177	John Olbrich	American Security Mortgage	\$63,582,171	134
178	Jason Pike	Waterstone Mortgage Corp	\$63,566,450	244
179	Jonene McGowan	Homebridge Financial Services	\$63,460,282	268
180	Troy Williamson	On Q Financial	\$63,236,153	283
181	Anwer Mangrio	UIF Corp.	\$63,172,056	146
182	Kathryn Pedersen	Bay Equity Home Loans	\$62,982,329	200
183	Billy Campbell	PRMI	\$62,890,395	230
184	Michael Regan	Stearns Lending	\$62,602,315	133
185	Shelby Weston	Interlinc Mortgage Services	\$62,320,860	330
186	Michelle Castle	Guild Mortgage	\$62,161,673	317
187	David Torres	Bay Federal Credit Union	\$62,105,350	132
188	Michael Suffoletto	Guaranteed Rate	\$61,882,019	147
189	Scott Stinson	FBC Mortgage	\$61,753,359	
190	Carol O'Connell	McLean Mortgage	\$61,738,689	135
191	Suzi Gradisar	Ent Credit Union	\$61,168,690	277
192	Michael Ullmann	First Heritage Mortgage	\$61,121,685	165
193	Chad Cantrell	Certainty Home Loans	\$60,980,788	335
194	Nathaniel Vogel	Luxury Mortgage	\$60,665,076	91
195	Keena Maher	Waterstone Mortgage	\$60,523,786	157
196	Fred Nicotra	Better.com	\$60,407,261	210
197	Michelle Bruto da Costa	Homebridge Financial Services	\$60,379,213	188
198	Rich Holsman	Bay Equity Home Loans	\$60,248,367	151
199	Andy Burton	Waterstone Mortgage	\$60,026,586	205
200	Mark Bragaw	McLean Mortgage	\$59,931,833	120

Top Producers

Rank	Name	Company	Volume	# of Loans
201	Molly Nadeau-Peterson	Waterstone Mortgage	\$59,925,038	239
202	James Hutelmyer	PRMI	\$59,866,020	210
203	Glenn Benson	Prosperity Home Mortgage	\$59,836,036	131
204	Michael James Kiley	Oceanside Mortgage	\$59,775,822	321
205	Sheryl Douglas	Interlinc Mortgage Services	\$59,741,532	271
206	Larry Justice	McLean Mortgage	\$59,603,343	127
207	Jasmine Krnjetin	Waterstone Mortgage	\$59,590,230	198
208	Brandi Siefkos	On Q Financial	\$59,520,698	
209	Andrew Oliva	Oceanside Mortgage	\$59,392,396	342
210	Kevin Luchko	loanDepot	\$59,296,496	189
211	Jon Lamkin	Guaranteed Rate	\$59,255,329	266
212	Edward Powers	Academy Mortgage	\$59,141,891	177
213	Edward Quinby	Bay Equity Home Loans	\$58,977,733	93
214	John Thomas	Primary Residential Mortgage	\$58,793,255	264
215	Joshua Gullick	Summit Funding	\$58,779,471	104
216	Melissa Donahue	On Q Financial	\$58,706,383	202
217	Edward Stratton	Waterstone Mortgage	\$58,667,120	210
218	Geoff Rooker	Primary Residential Mortgage	\$58,643,365	254
219	Sarah Kohut	Guaranteed Rate	\$58,512,893	109
220	Patrick Arledge	Homebridge Financial Services	\$58,455,146	166
221	Joe Tishkoff	Finance of America Mortgage	\$58,444,324	102
222	David Robbins	Golden Lenders	\$58,132,003	159
223	Michael Wright	Summit Mortgage	\$57,919,108	175
224	Joshua Jensen	Simplify Home Loans	\$57,428,129	189
225	Blair Wright	Triumph Bank Home Loans	\$57,132,920	180
226	Alyssa Beller	Academy Mortgage	\$56,933,844	
227	Timothy Weber	M2 Lending Solutions	\$56,933,388	174
228	Joel Van Asch	Homebridge Financial Services	\$56,854,490	179
229	Douglas Bateman	Gold Financial Services	\$56,817,943	201
230	Ryan Parker	Bay Equity Home Loans	\$56,473,848	170
231	Nathan Blair	Simplify Home Loans	\$56,469,425	166
232	Kevin Long	CMG Financial	\$56,304,609	184
233	Allen Coombs	Bay Equity Home Loans	\$56,182,781	217
234	Marc Demetriou	Guaranteed Rate	\$55,947,946	141
235	Rory Lithgow	Interlinc Mortgage Services	\$55,885,886	242
236	Richard Alashaian	NJ Lenders	\$55,859,295	131
237	Michael Steele	Gateway Mortgage	\$55,743,643	272
238	Michael Bovaird	NJ Lenders	\$55,647,362	123
239	Jeremy Johnson	McLean Mortgage	\$55,607,230	146
240	Jeffrey Blaxland	HomeFirst Mortgage Bankers	\$55,259,905	150
241	Randy Lipp	Certainty Home Loans	\$55,203,081	217
242	Jenna Stiltner	Atlantic Coast Mortgage	\$55,009,819	218
243	Celina Tominna	Point Mortgage	\$54,953,044	138
244	Ralph Tancredi Sr.	Manasquan Bank	\$54,751,329	126
245	Chad Wilhelm	SWBC	\$54,730,100	235
246	Richard Wallace	Priority Financial	\$54,642,865	140
247	Joshua Campbell	CMG Financial	\$54,351,227	234
248	Laurie Kleissler	Oceanside Mortgage	\$54,322,053	318
249	Vicky Brietzke	SWBC Mortgage	\$53,963,509	86
250	Ron Haddad	Key Mortgage Services	\$53,960,341	191

Rank	Name	Company	Volume	# of Loans
251	Matthew Davidson	Ent Credit Union	\$53,681,704	
252	Pranav Sahai	Jumbo Loan Experts	\$53,531,558	158
253	Mark Mayfield	CrossCountry Mortgage	\$53,520,063	174
254	Andrew Byrd	Willamette Valley Bank	\$53,313,101	209
255	Greg Scholl	Prosperity Home Mortgage	\$53,186,462	113
256	Jill Thompson	Interlinc Mortgage Services	\$52,872,490	238
257	John Giannattasio	United Wholesale Funding	\$52,522,138	86
258	Melanie Boyajian	Academy Mortgage	\$52,477,637	157
259	Kimberley Negron	Homebridge Financial Services	\$52,464,971	218
260	Leslie Moss	Vintage Lending	\$52,294,990	181
261	Brooks Kelly	Homebridge Financial Services	\$51,996,872	174
262	Ryan Gilliam	Waterstone Mortgage	\$51,685,359	211
263	Benjamin Andrus	On Q Financial	\$51,449,080	
264	Jill Taylor	Gateway Mortgage Group	\$51,261,056	305
265	Matthew Gordon	Freedom Mortgage	\$50,603,253	135
266	Mei Mei	Better.com	\$50,548,153	180
267	Sandy Davis	NJ Lenders	\$50,546,289	173
268	Fidel Dorado	Golden Empire Mortgage	\$50,422,831	300
269	Ted Malkhasian	Guaranteed Rate	\$50,400,438	118
270	Brian Woltman	Embrace Home Loans	\$50,377,293	133
271	Christopher Shields	Freedom Mortgage	\$50,269,952	131
272	Mike Rafii	Bay Equity Home Loans	\$50,175,433	99
273	Joseph Pattee	Guild Mortgage	\$50,062,086	191
274	Mike Orsini	McLean Mortgage	\$49,950,202	128
275	Darin Clark	Chemical Bank	\$49,901,417	137
276	Shawn Presnell	Academy Mortgage	\$49,833,168	279
277	Paddi Bailey	Gateway Mortgage Group	\$49,747,325	200
278	Martin Yapur	Homebridge Financial Services	\$49,602,955	157
279	Glen Bralley	McLean Mortgage	\$49,580,502	120
280	William Ezell	Guild Mortgage	\$49,561,606	146
281	Carlo Calantonio	CMG Financial	\$49,517,728	290
282	Lisa Mathews	Gateway Mortgage Group	\$49,414,238	180
283	Mark Hedman	Homebridge Financial Services	\$49,267,534	124
284	Andrew Zemon	Waterstone Mortgage	\$49,036,165	172
285	Meghan Merrill	CMG Mortgage	\$49,019,919	227
286	Loren Uber	First California Funding	\$48,915,230	86
287	Robert Oliver	Oceanside Mortgage	\$48,783,464	267
288	Michael Richardson	Bay Equity Home Loans	\$48,726,042	151
289	Paula White	McLean Mortgage	\$48,685,219	123
290	Graham Parham	Highlands Residential Mortgage	\$48,665,578	480
291	Stephany Puente	Point Mortgage Corp.	\$48,476,241	158
292	Brandon Williams	Homebridge Financial Services	\$48,387,953	163
293	Brian Fullmer	Willamette Valley Bank	\$48,267,253	204
294	Michael Smalley	Waterstone Mortgage	\$48,216,146	207
295	John Gabaldon	Waterstone Mortgage	\$48,148,015	293
296	Jennifer Buckholz	CMG Financial	\$47,921,435	133
297	David Rossiello	Prosperity Home Mortgage	\$47,850,000	
298	Travis Chapman	Local Mortgage	\$47,815,017	140
299	Jarad Brown	Certainty Home Loans	\$47,801,570	228
300	Suzanne Martindale	Guild Mortgage	\$47,748,930	101