

State	2016 Note Creations	2017 Note Creations
Alabama	1122	978
Alaska	613	598
Arizona	3750	4136
Arkansas	777	577
California	9699	8502
Colorado	1866	1922
Connecticut	551	530
Delaware	148	163
Dist Columbia	39	47
Florida	8958	8723
Georgia	3322	2639
Hawaii	382	491
Idaho	1611	1336
Illinois	856	820
Indiana	1932	1877
Iowa	2165	1092
Kansas	195	186
Kentucky	625	434
Louisiana	956	764
Maine	654	552
Maryland	743	804
Mass	952	775
Michigan	1323	1375
Minnesota	1986	1640
Mississippi	148	116
Missouri	1207	1082
Montana	546	509
Nebraska	488	429
Nevada	1039	1107
N Hampshire	411	374
New Jersey	793	1037
New Mexico	1336	1255
New York	1509	1843
North Carolina	3840	3838
North Dakota	232	130
Ohio	2949	2050
Oklahoma	1138	1040
Oregon	2470	2077
Pennsylvania	2063	2079
Rhode Island	249	242
South Carolina	1897	1986
South Dakota	7	4
Tennessee	2436	2299
Texas	17871	17262
Utah	1238	1342
Vermont	44	32
Virginia	1695	1199
Washington	4238	3870
West Virginia	182	166
Wisconsin	1693	1304
Wyoming	145	146
Total	97,089	89,779

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2135 Counties reporting

Criteria for counts:

First Position or Wrap seller carry-back loans
Loan balance \$30,000 or greater

Note Creation by Property Type (Records where property type is known)

	2014	%	2015	%	2016	%	2017	%
Residential	58,388	67%	56881	68%	47,651	64%	42,916	61%
Commercial	16,053	18%	14841	18%	14,467	20%	13,930	20%
Land	12,983	15%	12215	15%	11,784	16%	13,417	19%

Average Loan Amount by Property Type

	2014		2015		2016		2017	
	Loan	LTV	Loan	LTV	Loan	LTV	Loan	LTV
Residential	\$ 158,730	83%	\$ 160,687	81%	\$ 165,048	79%	\$ 184,922	79%
Commercial	\$ 378,959	76%	\$ 359,449	75%	\$ 386,555	76%	\$ 417,416	72%
Land	\$ 316,862	75%	\$ 237,771	74%	\$ 298,186	78%	\$ 264,996	75%

Average loan calculated from all states; LTV calculated from disclosure states only

Total Loan Volume by Property Type

	2014	2015	2016	2017
Residential	\$ 9,267,927,240	\$ 9,140,037,247	\$ 7,864,702,248	\$ 7,936,112,552
Commercial	\$ 6,083,428,827	\$ 5,334,582,609	\$ 5,592,291,185	\$ 5,814,604,880
Land	\$ 4,113,819,346	\$ 2,904,372,765	\$ 3,513,823,824	\$ 3,555,451,332
	\$ 19,465,175,413	\$ 17,378,992,621	\$ 16,970,817,257	\$ 17,306,168,764

Single note creators versus multi note creators

	2014	%	2015	%	2016	%	2017	%
1 note in 12 months	102,227	88%	90,078	85%	78,616	81%	76,675	85%
2-3 notes in 12 months	12,162	10%	12,006	11%	12,262	13%	9,155	10%
4+ notes in 12 months	1,789	2%	3,787	4%	6,211	6%	3,949	4%

Loans included in study: 1st position, seller financed, \$30,000 minimum loan amount. Sellers who carry loans using different names or addresses would not have been detected as multiple note originators

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