

TOP LOAN ORIGINATORS

BANKER & TRADESMAN'S FOURTH ANNUAL TOP LOAN ORIGINATORS

The real estate market in much of Massachusetts over the past two years has been nothing short of extraordinary. Many of the towns and cities in Greater Boston reached and surpassed their previous median home price peaks. Inventory remains at record lows. Multiple bids and waived inspections are the new normal.

In this cutthroat sellers' market everything moves fast, from list to offer to sale. The many lenders in the commonwealth are working overtime to keep up with the demand generated by the thousands of would-be buyers from the Bay to the Berkshires.

All over the state, loan originators have worked hard in the face of increased demand and increased regulatory burden; they are to be commended for their well-deserved success and their contributions to helping families achieve their dreams of homeownership.

The Warren Group, publisher of Banker & Tradesman, has compiled the following list of the top loan originators of the past 12 months (April 1, 2016, through March 31, 2017). The originators are ranked by number of loans and loan volume statewide and by region, and by the institution with which they are most closely affiliated (credit unions, banks and mortgage companies).

All loan totals in these rankings are for loans closed between April 1, 2016, through March 31, 2017; totals include both purchase and non-purchase loans for residential properties. The lenders listed here are the ones for which the originator made the majority of their loans within the year's timeframe. Data sourced from public records may contain errors. For more information please contact Data Solutions at 617-895-5365. ■



LOAN ORIGINATORS

Statewide Top Loan Originators by Number of Loans

Banks

Loan Originator	Bank	Number	Volume
Marcus J. Sohn	Leader Bank NA	481	\$190,578,992
Keith T. Hapenny	Leader Bank NA	416	\$174,142,207
Christopher Butts	Leader Bank NA	330	\$118,512,065
Tina Rogers	Dean Cooperative Bank	273	\$58,738,354
Barbara L. Matteson	Cape Cod Five Cents Savings Bank	265	\$100,182,616
Vikas Selhi	Leader Bank NA	254	\$94,762,555
Silvia G. Montinho	Main Street Bank	247	\$39,460,535
Andrew S. Monticone	Leader Bank NA	242	\$91,774,917
Matthew J. McCarthy	Leader Bank NA	241	\$91,636,643
Caryl L. Connor	Greenfield Savings Bank	235	\$32,152,339

Credit Unions

Loan Originator	Credit Union	Number	Volume
Lucas A. Ross	Metro Credit Union	324	\$76,148,988
Michael Levine	Harvard University Credit Union	311	\$91,889,478
Jacqueline M. LaBerge	Metro Credit Union	276	\$44,606,599
Jennifer Bloom	Quincy Credit Union	271	\$50,194,785
Sarah Mayer	Workers Credit Union	259	\$38,553,881
Susan M. Dupuis	Metro Credit Union	253	\$39,392,074
Kimberly A. Nourse	Rockland Credit Union	219	\$55,330,616
Arthur McCue	Metro Credit Union	212	\$98,477,483
Michelle Plouffe	Digital Federal Credit Union	187	\$15,855,534
James E. Hirbour	Jeanne D'Arc Credit Union	181	\$61,599,377

LOAN ORIGINATORS

Statewide Top Loan Originators by Number of Loans Cont.

Mortgage Companies

Loan Originator	Mortgage Company	Number	Volume
Shant Banosian	Guaranteed Rate Inc.	963	\$384,938,992
Thomas G. Toland	Salem Five Mortgage Co.	598	\$81,449,050
Harinder Singh Johar	Guaranteed Rate Inc.	576	\$210,967,363
Andrew Marquis	Guaranteed Rate Inc.	568	\$215,840,129
Julie A. Long	Commonwealth Mortgage	551	\$174,413,092
Jonathan A. Weisman	Blue Door Mortgage	298	\$111,902,643
Russell Odowd	Guaranteed Rate Inc.	288	\$101,741,153
Allyson Kreycik	Guaranteed Rate Inc.	283	\$129,650,509
Jason W. Evans	LoanDepot.Com LLC	278	\$91,539,553
Joseph Smith	Guaranteed Rate Inc.	271	\$130,561,858

Statewide Top Loan Originators by Volume

Banks

Loan Originator	Bank	Volume	Number
Marcus J. Sohn	Leader Bank NA	\$190,578,992	481
Keith T. Hapenny	Leader Bank NA	\$174,142,207	416
Stephen Dicenso	Bank of New York Mellon	\$159,158,983	142
Seth E. Goodwin	Wells Fargo Bank NA	\$150,803,931	195
Richard Kertzman	First Republic Bank	\$150,208,496	199
Christopher Butts	Leader Bank NA	\$118,512,065	330
Patricia MacDonald	First Republic Bank	\$112,261,770	117
Sueann Sheehan	First Republic Bank	\$110,679,860	133
Meredith Spence	Wells Fargo Bank NA	\$101,904,138	185
Barbara L. Matteson	Cape Cod Five Cents Savings Bank	\$100,182,616	265

Credit Unions

Loan Originator	Credit Union	Volume	Number
Arthur McCue	Metro Credit Union	\$98,477,483	212
Michael Levine	Harvard University Credit Union	\$91,889,478	311
Lucas A. Ross	Metro Credit Union	\$76,148,988	324
James E. Hirbour	Jeanne D'Arc Credit Union	\$61,599,377	181
Kimberly A. Nourse	Rockland Credit Union	\$55,330,616	219
Jennifer Bloom	Quincy Credit Union	\$50,194,785	271
Joshua Rakiey	Hanscom Fed Credit Union	\$46,465,086	176
Jacqueline M. LaBerge	Metro Credit Union	\$44,606,599	276
Diane Stevens	Hanscom Fed Credit Union	\$41,045,813	148
Susan M. Dupuis	Metro Credit Union	\$39,392,074	253

Mortgage Companies

Name	Number Of Loans	Volume	Number
Shant Banosian	Guaranteed Rate Inc.	\$384,938,992	963
Andrew Marquis	Guaranteed Rate Inc.	\$215,840,129	568
Harinder Singh Johar	Guaranteed Rate Inc.	\$210,967,363	576
Julie A. Long	Commonwealth Mortgage	\$174,413,092	551
Joseph Smith	Guaranteed Rate Inc.	\$130,561,858	271
Allyson Kreycik	Guaranteed Rate Inc.	\$129,650,509	283
Jonathan A. Weisman	Blue Door Mortgage	\$111,902,643	298
Peter Wheeler Fickeisen	William Raveis Mortgage Co.	\$109,913,544	224
Matthew E. Chabot	Washington Trust Mortgage Co.	\$103,962,683	171
Russell Odowd	Guaranteed Rate Inc.	\$101,741,153	288

Eastern MA Top Loan Originators by Number of Loans

Banks

Loan Originator	Bank	Number	Volume
Marcus J. Sohn	Leader Bank NA	451	\$180,377,772
Keith T. Hapenny	Leader Bank NA	386	\$163,930,137
Christopher Butts	Leader Bank NA	316	\$114,274,630
Vikas Selhi	Leader Bank NA	240	\$89,735,555
Andrew S. Monticone	Leader Bank NA	238	\$90,112,917

Credit Unions

Loan Originator	Credit Union	Number	Volume
Lucas A. Ross	Metro Credit Union	311	\$72,370,904
Michael Levine	Harvard University Credit Union	298	\$88,865,961
Jacqueline M. LaBerge	Metro Credit Union	267	\$42,615,424
Jennifer Bloom	Quincy Credit Union	266	\$49,203,385
Susan M. Dupuis	Metro Credit Union	245	\$38,453,274

Mortgage Companies

Loan Originator	Mortgage Company	Number	Volume
Shant Banosian	Guaranteed Rate Inc.	865	\$353,713,436
Thomas G. Toland	Salem Five Mortgage Co.	578	\$79,300,050
Andrew Marquis	Guaranteed Rate Inc.	541	\$209,057,750
Julie A. Long	Commonwealth Mortgage	482	\$155,227,123
Harinder Singh Johar	Guaranteed Rate Inc.	413	\$155,807,192

Congratulations to our Top Loan Officers!

At Cape Cod Five, our team of talented and knowledgeable professionals are the reason we continue to be the region's leader in residential lending. As recognized recently by Banker & Tradesman, six of our Mortgage Loan Officers were recognized in their Top 5 Rankings, both for number of loans and total mortgage dollars on Cape Cod, Martha's Vineyard, Nantucket and the state of Massachusetts. Congratulations on helping so many customers realize their dreams.



Barbara L. Matteson
 #1 TOTAL MORTGAGE DOLLARS
 #2 NUMBER OF LOANS
 STATE OF MASSACHUSETTS
 #5 NUMBER OF LOANS
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 NMLS# 423211



Patti Lotane
 #2 TOTAL MORTGAGE DOLLARS
 #1 NUMBER OF LOANS
 508-247-2138
 NMLS# 543824



Meryl Watson
 #3 TOTAL MORTGAGE DOLLARS
 #5 NUMBER OF LOANS
 508-457-1263
 NMLS# 423227



Tammy King
 #4 TOTAL MORTGAGE DOLLARS
 508-687-9236
 NMLS# 504577



Beth Ann Meehan
 #5 TOTAL MORTGAGE DOLLARS
 508-247-1709
 NMLS# 522499



Daniel Pulit
 #3 NUMBER OF LOANS
 508-247-2323
 NMLS# 423218



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LOAN ORIGINATORS

Eastern MA Top Loan Originators by Volume

Banks

Loan Originator	Bank	Volume	Number
Marcus J. Sohn	Leader Bank NA	\$180,377,772	451
Keith T. Hapenny	Leader Bank NA	\$163,930,137	386
Seth E. Goodwin	Wells Fargo Bank NA	\$147,225,223	189
Richard Kertzman	First Republic Bank	\$140,691,746	187
Stephen Dicenso	Bank of New York Mellon	\$122,033,533	108

Credit Unions

Loan Originator	Credit Union	Volume	Number
Arthur McCue	Metro Credit Union	\$90,093,378	193
Michael Levine	Harvard University Credit Union	\$88,865,961	298
Lucas A. Ross	Metro Credit Union	\$72,370,904	311
James E. Hirbour	Jeanne D'Arc Credit Union	\$57,309,977	172
Kimberly A. Nourse	Rockland Credit Union	\$53,082,191	209

Mortgage Companies

Loan Originator	Mortgage Company	Volume	Number
Shant Banosian	Guaranteed Rate Inc.	\$353,713,436	865
Andrew Marquis	Guaranteed Rate Inc.	\$209,057,750	541
Harinder Singh Johar	Guaranteed Rate Inc.	\$155,807,192	413
Julie A. Long	Commonwealth Mortgage	\$155,227,123	482
Allyson Krecyik	Guaranteed Rate Inc.	\$127,595,227	276



Congratulations to
EILEEN HENNESSEY and **JAMIE POLLARD**
NMLS #22400 NMLS #441889
from Academy Mortgage


for being recognized by Banker & Tradesman as
TOP LOAN ORIGINATORS
in Central-Western Massachusetts

- ▶ **Visit Eileen:** 723 Main Street | Agawam, MA 01001 | (413) 276-0101
- ▶ **Visit Jamie:** 395 Main Street | Dalton, MA 01226 | (413) 684-3140


 Since 1988, Academy Mortgage has been committed to helping people attain the dream of sustainable homeownership. Academy has over 260 branches and is licensed to originate loans in 49 states and Washington, D.C. Academy is a direct lender, so all processing, underwriting and funding are handled at our local offices, and loans close as quickly and efficiently as possible.

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Corp. NMLS #3113 | Corp. State Lic. MA: ML3113 | Eileen MA: MLO22400 | Jamie MA: MLO441889 | Massachusetts Mortgage Lender License



LOAN ORIGINATORS

Cape & Islands Top Loan Originators by Number of Loans

Banks

Loan Originator	Bank	Number	Volume
Patricia Lotane	Cape Cod Five Cents Savings Bank	238	\$84,183,492
Barbara L. Matteson	Cape Cod Five Cents Savings Bank	235	\$89,098,736
Daniel J. Pulit	Cape Cod Five Cents Savings Bank	184	\$50,680,701
Bruce Harding	Cape Cod Cooperative Bank	167	\$44,319,218
Meryl L. Watson	Cape Cod Five Cents Savings Bank	163	\$69,940,708

Credit Unions

Loan Originator	Credit Union	Number	Volume
Eleanor Weller	First Citizens Federal Credit Union	170	\$23,322,252
Linda Lelland	Service Credit Union	21	\$2,418,050
Jennifer Getzie	Service Credit Union	18	\$2,988,950
June Edson-Frisiello	Members Plus Credit Union	11	\$1,628,600
Lori L. Gaskins	Central One Federal Credit Union	7	\$1,626,000

Mortgage Companies

Loan Originator	Mortgage Company	Number	Volume
Eric T. Steenstra	Residential Mortgage Services Inc.	106	\$29,654,746
Maryann Taormina	Guaranteed Rate Inc.	80	\$23,075,842
Frank A. Merola	William Raveis Mortgage Co.	71	\$19,838,595
Talita Guerrero	Home Point Financial Corp.	66	\$16,247,232
Craig T. Machnik	LoanDepot.Com LLC	62	\$16,056,460



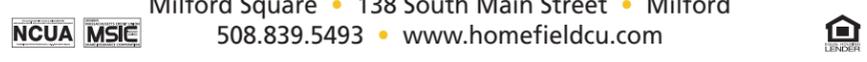
Congratulations to Doug Lanzillo. Banker & Tradesman's Top Ten winner in two categories.

Homefield's AVP Doug Lanzillo was #2 in Worcester by number of loans made, and #3 in dollar volume of loans in B&T's most recent Top Ten Loan Originators. Which makes him #1 to us. Congratulations to Doug for his fine work on behalf of Homefield Credit Union.



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We are proud to congratulate Elisa and DawnMarie for their recognition in the *Banker & Tradesman* as Top Loan Originators!

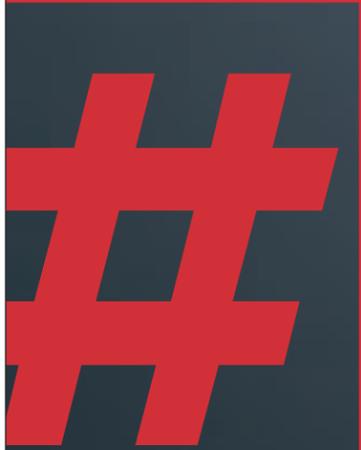


ELISA GONZALEZ
Mortgage Specialist
978-353-1349
NMLS # 857471
egonzalez@iccreditunion.com
Equal Opportunity Lender
Elisa placed #3 in number of loans for Worcester County



DAWNMARIE FERRY
Mobile Mortgage Expert
978-502-8354
NMLS # 35067
dmferry@iccreditunion.com
Equal Opportunity Lender
Dawn placed #4 in loans by volume and #4 in number of loans for Worcester County





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Congrats to our originators that dominated the Top Loan Originator rankings for the second year in a row. Thanks to all of our employees in Massachusetts for helping us fund over \$3 billion in total state volume in 2016.*

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Jim Linnane

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LOAN ORIGINATORS

Cape & Islands Top Loan Originators by Volume

Banks

Loan Originator	Bank	Volume	Number
Barbara L. Matteson	Cape Cod Five Cents Savings Bank	\$89,098,736	235
Patricia Lotane	Cape Cod Five Cents Savings Bank	\$84,183,492	238
Meryl L. Watson	Cape Cod Five Cents Savings Bank	\$69,940,708	163
Tammy L. King	Cape Cod Five Cents Savings Bank	\$58,801,290	136
Beth A. Meehan	Cape Cod Five Cents Savings Bank	\$51,956,700	83

Credit Unions

Loan Originator	Credit Union	Volume	Number
Eleanor Weller	First Citizens Federal Credit Union	\$23,322,252	170
Jennifer Getzie	Service Credit Union	\$2,988,950	18
James E. Hirbour	Jeanne D'Arc Credit Union	\$2,780,400	5
Lucas A. Ross	Metro Credit Union	\$2,467,000	6
Diane Stevens	Hanscom Federal Credit Union	\$2,428,500	6

Mortgage Companies

Loan Originator	Mortgage Company	Volume	Number
Eric T. Steenstra	Residential Mortgage Services Inc.	\$29,654,746	106
Maryann Taormina	Guaranteed Rate Inc.	\$23,075,842	80
Frank A. Merola	William Raveis Mortgage Co.	\$19,838,595	71
James S. Screnci	Morgan Stanley	\$17,735,083	12
Scott G. Liebkemann	Homebridge Financial Services Inc.	\$17,418,980	47

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as one of Banker & Tradesman's
Top Loan Originators



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BRIAN M. MOORE

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LOAN ORIGINATORS

Central MA Top Loan Originators by Number of Loans

Banks

Loan Originator	Bank	Number	Volume
Beth Caico	Milford Federal Savings and Loan Assoc.	175	\$34,997,778
Daniel P. Kirschner	Savers Cooperative Bank	148	\$31,320,650
Donna M. Tiso	North Brookfield Savings Bank	148	\$22,497,732
Kelly Higgins	Milford Federal Savings and Loan Assoc.	138	\$16,756,600
David B. Sampson	UniBank for Savings	136	\$33,882,198

Credit Unions

Loan Originator	Credit Union	Number	Volume
Diane K. Farnsworth	Leominster Credit Union	148	\$26,727,690
Douglas B. Lanzillo	Homefield Credit Union	129	\$20,968,491
Elisa Gonzalez	IC Credit Union	119	\$12,854,605
Dawn Ferry	IC Credit Union	118	\$19,168,959
Sarah Mayer	Workers Credit Union	116	\$15,337,232

Mortgage Companies

Loan Originator	Mortgage Company	Number	Volume
William B. Murphy	Fairway Independent Mortgage	226	\$50,751,636
Brian M. Moore	Fairway Independent Mortgage	155	\$35,941,116
Harinder Singh Johar	Guaranteed Rate Inc.	148	\$50,057,746
Trevor M. Mcfarland	Residential Mortgage Services Inc.	118	\$24,044,221
Kelly J. Lizotte	Security First Mortgage Funding	105	\$22,526,663

Central MA Top Loan Originators by Volume

Banks

Loan Originator	Bank	Volume	Number
Beth Caico	Milford Federal Savings and Loan Assoc.	\$34,997,778	175
David B. Sampson	UniBank for Savings	\$33,882,198	136
Daniel P. Kirschner	Savers Cooperative Bank	\$31,320,650	148
Gary A. Premo	Bank of Canton	\$29,481,536	117
David C. Frechette	Mackinac Savings Bank	\$25,437,368	106

Credit Unions

Loan Originator	Credit Union	Volume	Number
Diane K. Farnsworth	Leominster Credit Union	\$26,727,690	148
Lori L. Gaskins	Central One Federal Credit Union	\$23,801,473	108
Douglas B. Lanzillo	Homefield Credit Union	\$20,968,491	129
Dawn Ferry	IC Credit Union	\$19,168,959	118
Sarah Mayer	Workers Credit Union	\$15,337,232	116

Mortgage Companies

Loan Originator	Mortgage Company	Volume	Number
William B. Murphy	Fairway Independent Mortgage	\$50,751,636	226
Harinder Singh Johar	Guaranteed Rate Inc.	\$50,057,746	148
Brian M. Moore	Fairway Independent Mortgage	\$35,941,116	155
Peter Hurwitz	LoanDepot.Com LLC	\$27,216,894	85
Trevor M. Mcfarland	Residential Mortgage Services Inc.	\$24,044,221	118

LOAN ORIGINATORS

Western MA Top Loan Originators by Number of Loans

Banks

Loan Originator	Bank	Number	Volume
Caryl L. Connor	Greenfield Savings Bank	232	\$32,083,339
April Healey	Greenfield Cooperative Bank	145	\$23,607,509
Theresa Poloski	Monson Savings Bank	140	\$25,653,016
Dawn Lampiasi	Adams Community Bank	138	\$18,007,784
Marge Pero	Lee Bank	134	\$26,876,480

Credit Unions

Loan Originator	Credit Union	Number	Volume
Pamela Patenaude	Polish National Credit Union	166	\$31,198,590
Catherine Squires	Greylock Federal Credit Union	163	\$20,113,657
Erin Carlotto	Greylock Federal Credit Union	159	\$25,727,704
Paulo Marques	Luso Federal Credit Union	156	\$23,345,699
Rachel Carvalho	Polish National Credit Union	154	\$8,932,930

Mortgage Companies

Loan Originator	Credit Union	Number	Volume
Jamie Pollard	Academy Mortgage Corp.	228	\$36,667,939
Gary Talbot	Members Advantage Mortgage	182	\$37,050,294
Eileen Hennessey	Academy Mortgage Corp.	138	\$24,453,765
Todd Barron	Merrimack Mortgage Co. Inc.	127	\$29,542,062
Mary T. Quesnel	Mortgage Network Inc.	126	\$25,324,692

Western MA Top Loan Originators by Volume

Banks

Loan Originator	Bank	Volume	Number
Beverly Orloski	PeoplesBank	\$32,147,378	122
Caryl L. Connor	Greenfield Savings Bank	\$32,083,339	232
Marge Pero	Lee Bank	\$26,876,480	134
Theresa Poloski	Monson Savings Bank	\$25,653,016	140
April Healey	Greenfield Cooperative Bank	\$23,607,509	145

Credit Unions

Loan Originator	Credit Union	Volume	Number
Pamela Patenaude	Polish National Credit Union	\$31,198,590	166
Michael Kelley	Polish National Credit Union	\$28,338,725	151
Erin Carlotto	Greylock Federal Credit Union	\$25,727,704	159
Paulo Marques	Luso Federal Credit Union	\$23,345,699	156
Sharon Hamel	Holyoke Credit Union	\$22,764,671	145

Mortgage Companies

Loan Originator	Mortgage Company	Volume	Number
Gary Talbot	Members Advantage Mortgage	\$37,050,294	182
Jamie Pollard	Academy Mortgage Corp.	\$36,667,939	228
Todd Barron	Merrimack Mortgage Co. Inc.	\$29,542,062	127
Mary T. Quesnel	Mortgage Network Inc.	\$25,324,692	126
Lindsay Barron	Merrimack Mortgage Co. Inc.	\$25,202,989	113