

Researching the European and US Mortgage Markets via the Internet

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EU INSTITUTIONS

Europa

<http://europa.eu.int>
European Commission
http://europa.eu.int/comm/index_en.htm

European Parliament

<http://www.europarl.eu.int/sg/tree/en/default.htm>

EU Council

<http://ue.eu.int/en/summ.htm>

Economic & Social Committee

<http://www.esc.eu.int/en/default.htm>

European Central Bank

<http://www.ecb.int/>

EU & INTERNATIONAL ASSOCIATIONS

International Union for Housing Finance

<http://www.housingfinance.org/>

European Mortgage Federation

<http://www.eu-mortgage-fed.be/>

European Savings Bank Group

<http://www.savings-bank.com/>

The European Group of Valuers' Associations

<http://www.tegova.org/>

The European Society of Chartered Surveyors

<http://www.rics.org.uk/branch/european.html>

NATIONAL ORGANIZATIONS

AUSTRIA

Creditanstalt-Bankverein

<http://www.creditanstalt.at>

Erste Bank der Österreichischen Sparkassen AG

<http://www.erstebank.at>

Bank Austria AG

<http://www.bankaustria.com>

BELGIUM

Union Professionnelle Du Credit

<http://www.upc-bvk.be>

FINLAND

Oko Mortgage Bank Ltd.

<http://www.osuuspankki.fi>

GERMANY

Verband Deutscher Hypothekenbanken e.V

[http://www.hypverband.de/os21vdh.nsf/\(\\$Start\)/Homepage](http://www.hypverband.de/os21vdh.nsf/($Start)/Homepage)

Gesamtverband Der Deutschen Versicherungswirtschaft e.V.

<http://www.gdvde>

Bundesverband Öffentlicher Banken Deutschlands

<http://www.voeb.de>

Verband Der Privaten Bausparkassen e.V.

<http://www.bausparkassen.de>

ITALY

Associazione Bancaria Italiana

<http://www.abi.it>

NETHERLANDS

Nederlandse Vereniging Van Banken

<http://www.nvb.nl>

PORTUGAL

Credito Predial Portugues

<http://www.cpp.pt>

SPAIN

Banco hipotecario - argentaria

<http://www.argentaria.es>

SWEDEN

The Swedish Council of Mortgage Lenders

<http://www.bankforeningen.se>

SWITZERLAND

Verband Schweizerischer Kantonalbanken

<http://www.banque-cantonale.ch>

UNITED KINGDOM

Building Societies Association

<http://www.bsa.org.uk>

Council of Mortgage Lenders

<http://www.cml.org.uk>

HOUSING AND HOUSING RESEARCH

Housing Information Gateway

<http://www.colorado.edu/plan/housing-info/>

European Network for Housing Research

<http://www.enhr.ibf.uu.se/>

European Social Housing Observation Unit

<http://ourworld.compuserve.com/homepages/observatoire>

DENMARK

Danish Building Research Institute

<http://sbinux.abk.dtu.dk/sbihome.htm>

FINLAND

Housing Fund of Finland

<http://www.vyh.fi/ara/arae.htm>

NETHERLANDS

OTB Research Institute for Housing, Urban and Mobility Studies

<http://www.otb.tudelft.nl/general.html>

SWEDEN

Institute for Housing Research (IBF), Uppsala, Sweden

<http://www.ibf.uu.se/>

UNITED KINGDOM

Centre for Comparative Housing Research, De Montfort University

<http://wwwmk.dmu.ac.uk/depts/benv/research/housing.htm>

Centre for Housing Management and Development, Cardiff University

http://www.cf.ac.uk/uwcc/cplan/page_3_3.html

Centre for Housing Policy, University of York

<http://www.york.ac.uk/inst/chp/>

Centre for Housing Research and Urban Studies, University of Glasgow

<http://www.gla.ac.uk/Inter/CHRUS>

HOUSING AND HOUSING RESEARCH (CONT.)

**Centre for Urban and Regional Studies,
University of Birmingham**

<http://www.bham.ac.uk/curs>

The Housing Corporation

<http://www.demon.co.uk/hcorp/>

Housingnet

<http://www.housingnet.co.uk/>

Inside Housing

<http://www.atlas.co.uk/inside//>

**The Joseph Rowntree Foundation (Housing
Research)**

<http://www.jrf.org.uk/>

National Housing Federation, England

<http://www.housing.org.uk/>

Scottish Homes

<http://www.scot-homes.gov.uk/>

Shelter

<http://www.shelter.org.uk/>

Tai Cymru (Housing for Wales)

<http://www.tc-hfw.gov.uk>

University of Westminster

<http://www.wmin.ac.uk/Env/CHS/ukhohome/ukhom.html>

CREDIT RATING AGENCIES

Fitch IBCA

www.fitchibca.com

Moody's Investors Service

<http://www.moody.com/moodys/mdyindex.htm>

Standard & Poor's

<http://www.ratings.standardpoor.com/>

MORTGAGE BANKING SOFTWARE PRODUCTS

Affinity Technology Group

Product: ALM

<http://www.affi.net>

ALLTELL Information Services

Product: CPI Interview

www.alltel.com

Amisys, Inc.

Product: Amisys Origination Expert

www.amisys.com

Amos, Inc.

Product: Loan Originations!

www.amosinc.com

Applied Business Software, Inc.

Product: The Mortgage Office

www.absnetwork.com

Associated Software Consultants

Product: UNI-FORM

www.asconline.com

Broadway & Seymour, Inc.

Product: Retail Loan Origination

www.bsis.com

Business Edge

Product: Loan Vision

www.businessedge.com

MORTGAGE BANKING SOFTWARE PRODUCTS (cont.)

Byte Enterprises

Product: The Qualifier Series (TQS)

www.byteenterprises.com

Calyx Software

Product: Point for Windows

www.calyxsoftware.com

CheckFree

Product: Mortgage Originator

www.checkfree.com

Cogensys, a PMSC Company

Product: FORUM

www.pmsc.com

Contour Software, Inc.

Product: Loanhandler

www.contoursoft.com

Dynateck

Product: Express Plus 2 Mortgage Software (MorVision)

www.dynateck.com

Eastern Software Corporation

Product: Empower!

www.eastsoft.com

ECHO Mortgage Banking Group

Product Name: Echo

www.ucg.com/echo

EDS

Product: EDS International Mortgage Lending System

www.eds.com

Fannie Mae

Product: Desktop Originator and Desktop Underwriter

www.fanniemae.com

FICS

Product: Loan Processor

www.loanware.com

Financial Software Systems

Product: AMP Loan Origination system

www.ionet.net/nfss/

Fiserv or FIS, Inc.

Product: EasyLENDER

www.fiserv.com or www.fisnet.com

Fitech Systems

Product: Bravura Loan Origination

www.fitech.com

Freddie Mac

Product: Loan Prospector

www.freddiemac.com

Gallagher Financial System

Product: Millennium

www.gogallagher.com

Genesis 2000

Product: Genesis 2000

www.genesis2000.com

Greatland Corporation

Product: Origination Station

www.greatland.com

HNC Software Systems

Product: Colleague/AQUARIUS

www.hnc.com

MORTGAGE BANKING SOFTWARE PRODUCTS (cont.)

Interling Software Corporation

Product: MortgageWare Entre
www.interling.com

Loanquest

Product: Mortgage Flex Systems Loan Quest
www.loanquest.com

Loansoft

Product: Works 3.2
www.loansoft.com

McCracken Financial

Product: Strategy
www.mccrackenfs.com

MCS, Inc.

Product: The Mortgage Professional
www.mcsfinancial.com

Mortgage Computer

Product: Mortgage Banker
www.mcoffice.com

Open Systems Associates

Product: Mortgage Guru
<http://Omni.opnsys.com>

RAM Computer Associates

Product: PowerPak
www.pwrpak.com

Republic Mortgage Insurance Co.

Product: Oasis
www.rmic.com

Securities Software & Consulting, Inc.

Product: FILMS (Fully Integrated Loan Management System)
www.dg.com/solutionsdirectory/prod011110.html

Synthetic Intelligence

Product: Mortgage Series-Origination/Processing
www.wp.com/syin/#ourprod

SECONDARY MARKET/RISK MANAGEMENT

- Windows, Win 95 & NT Operating Systems Only

ALLTEL Information Systems

Product: Risk Management Analysis Systems (RMAS)
www.alltel.com

Associated Software Consultants

Product: Powerseller
www.asconline.com

Broadway & Seymour

Product: Secondary Marketing Systems (SMS)
www.bsis.com

Contour Software Inc.

Product: The Loan Seller
www.contoursoft.com

Dynatek

Product: Express Plus 2 Mortgage Software (MOR Vision)
www.dynateck.com

Eastern Software Corporation

Product: Eastern Mortgage Banking Systems
www.eastsoft.com

Secondary Market/Risk Management

- Windows, Win 95 & NT Operating Systems Only (Cont.)

ECHO Mortgage Banking Group

Product: Empower! Secondary Marketing
www.ucg.com/echo

EDS

Product: EDS Secondary Marketing System
www.eds.com

Fannie Mae

Product: MORNET
www.fanniemae.com

FICS

Product: Loan Processor Systems
www.loanware.com

Fitech Systems

Product: SMART Secondary Market
www.fitech.com

Freddie Mac

Product: Gold Connection
www.freddiemac.com

Genesis 2000

Product: Genesis 2000
www.genesis2000.com

Interlinq Software Corporation

Product: MortgageWare Secondary Marketing
www.interlinq.com

Loanquest

Product: Mortgage Flex Systems, Loan Quest
Secondary Marketing
www.loanquest.com

Mortgage Industry Advisory Corp.

Product: VizHedge Risk Management Systems

www.servicing.com

Princeton Financial

Product: PAM for Mortgages
www.pfs.com

SEARCH ENGINES FOR MORTGAGE BANKING NEWS SERVICES

AAA National Directories

Description: A collection of directories for mortgage companies, business finance and real estate agents.
www.dirs.com

AllRegs

Description: Track govt. primary & secondary mortgage regulations.
www.allreg.com

Bank Rate Monitor

Description: Compare interest rates online.
www.bkb.com

Excite Search Engine

Description: A search engine (portal) powered by AT&T Worldnet.
www.excite.com

Homebuyer's Fair

Description: Rates, mortgage software reviews, calculators and homebuyer advice.
www.homefair.com

HSH Associates

Description: Financial reporting service. Lender showcase by geographic region.
www.hsh.com

Individual news

Description: Personalized daily news briefing.
www.newspape.com

SEARCH ENGINES FOR MORTGAGE BANKING NEWS SERVICES (CONT.)

Infoseek Search Engine

Description: A commercial search engine (portal) that includes data on companies.

www.infoseek.com

Inman Real Estate News

Description: Daily real estate news.

www.inman.com

IREN News

Description: Includes over 5,000 links to other real estate sites.

www.ired.com

Lycos Search Engine

Description: A search engine (portal) that includes reviews of Internet sites.

www.lycos.com

Mortgage Company Search Engine

Description: Mortgage company search engine. Search by state, city and specialty.

www.loanpage.com

Mortgage Mag

Description: Listings of mortgage lenders, events, advisers, software and more.

www.mortgagemag.com

Mortgage Market Information Services

Description: National lender database and home finance editorials.

www.interest.com

Mortgage Mart

Description: Mortgage company finder, expert advice, rates, trends & discussion groups.

www.mortgage.com

Mortgage Originator

Description: Online magazine for mortgage lenders and brokers.

www.mortgageoriginator.com

Mortgage Quotes

Description: Extensive sources for constantly updated rates for over 64 loan programs.

www.mortgagequotes.com/home.html

Mortgage-X

Description: Mortgage lender directory, rates, glossary, library and news.

www.mortgage-x.com

Morton Online

Description: Wholesale mortgage search engine. Lender access to product information and loan analysis.

www.mortgage-hwy.com

National Financial News Service

Description: Interest rate surveys and more.

www.nfns.com

National Mortgage Loan Directory

Description: Accurate, dependable information to assist with mortgage and mortgage rate research.

www.mortgageloan.com

National Mortgage News

Description: Mortgage industry news, rates for residential and commercial mortgages, etc.

www.nmnews.fgray.com

Pikenet

Description: Commercial real estate directory.

www.pikenet.com

Real-Estate Web

Description: Hundreds of links to real estate related sites.

www.real-estate.com

SEARCH ENGINES FOR MORTGAGE BANKING NEWS SERVICES (CONT.)

Review Net

Description: REIT Watch
www.review.net

The Mortgage Mart

Description: Find local mortgage professionals.
www.mortgagemart.com

VMP Mortgage Forms

Description: Online regulatory information.
www.cbf.com/vmp

Wall Street Journal Interactive Edition

Description: Up-to-the-minute business and financial news.
www.wsj.com

Yahoo! Loan Center

Description: Online resources, related Web sites, features and articles.
<http://loan.yahoo.com>

Yahoo! Real Estate

Description: Online resources, yellow pages, categories, Net events, real estate news, national mortgage rate averages and classifieds.
<http://realestate.yahoo.com>

REAL ESTATE LISTINGS AND SERVICE PROVIDERS

2001 Beyond

Description: Information about school districts.
www.2001beyond.com

Aames Capital Corporation

Description: Secondary market conduit for mortgage bankers
www.aamescapital.com

ACCNET

Description: U.S. Residential property listings.
www.accnet.com

AccuFlood, Inc.

Description: Provides flood certificates nationwide.
www.accuflood.com

Ad Fitech

Description: A fee-based mortgage guideline service.
www.adfinect.com

Altschuler, Melvoin and Glasser, LLP

Description: Among other things, public accounting and consulting services for the mortgage industry.
www.amgnet.com

America Mortgage Online

Description: A national directory of links for real estate and mortgage companies.
<http://amo-mortgage.com>

American Guaranty Corporation

Description: Offers complete personal trust and custody services.
www.amgtrust.com

American Real Estate Exchange

Description: Property tax database, REIT directory and extensive property listing system.
www.amrex.com

Appraisal Institute

Description: Appraisal organization w/mbr info.
www.appraisalinstitute.org

Ashland Equities, Inc.

Description: Mortgage marketing programs
www.ashlandequities.com

REAL ESTATE LISTINGS AND SERVICE PROVIDERS (CONT.)

Attorney's Title

Description: The nation's first bar-related title insurance underwriter.

www.thefund.com

Bear, Stearns & Company

Description: Among other things, securities trading, investment banking & brokerage svcs.

www.bearstearns.com

CBC Companies

Description: Furnishes credit information & real estate services.

www.cbc-companies.com

CCN Companies (New Experian)

Description: Consumer and business credit ratings, real estate and marketing target.

www.experian.com

CFI Pro Services

Description: Makers of Laser Pro and Encore! Software that assists in lending in delivering their products to customers.

www.cfipro.com

Chicago Title Insurance

Description: Provides title insurance, escrow and closing services.

www.ctt.com

Choice Point Business

Description: Offers risk management and fraud prevention information.

www.citivity-mortgage.com

Commonwealth Land Title

Description: Oldest and largest title insurance underwriter in the USA.

www.CLTIC.com

Commonwealth Mortgage Assurance

Description: Mortgage insurance provider.

www.cmacmi.com

Countrywide Home Loans

Description: Provides value-added support and services to its wholesale business partners.

www.cwbc.com

Cyber Homes

Description: Listings from Realtors and private sellers.

www.cyberhome.com

Daiwa Securities

Description: Secondary market commercial conduit.

www.daiwacor.com

Dana Commercial Credit

Description: Provides leasing and financing services to related market niches.

www.dcc.com

Deluxe Corporation

Description: Supplier of checks and electronic payment services for the financial services industry.

www.deluxe.com

Desert Document Services

Description: Developer of the Turn-Key Laser Tech document preparation system.

www.desertdocs.com

Digital Delivery

Description: Developers of software that distributes proprietary digital information securely.

www.digitaldelivery.com

REAL ESTATE LISTINGS AND SERVICE PROVIDERS (CONT.)

Document Processing

Description: Provides document preparation and processing software.

www.documentprocessing.com

Document Systems

Description: Provides loan document preparation software.

www.docmagic.com

Duff & Phelps Credit Rating Company

Description: Ratings and research on various types of financing.

www.dcrco.com

DyNex Commercial

Description: A mortgage and consumer finance company that uses its production operations to create investments for its portfolio.

www.dynexcapital.com

ESRI-Canada

Description: Geographic Information

www.esri.ca/free/index.html

Executive Reporting Service

Description: Can assist you in understanding credit scores.

www.erslcall.com

Experian

Description: Consumer and business credit-rating agency.

www.experian.com

Finance Diversified Personnel

Description: Over 10,000 registered mortgage professionals nationwide

www.mortgagetemps.com

First American Real Estate

Description: Provides a wide variety of real estate related financial services.

www.firstam.com

First Union Capital Market

Description: Provides consumer and commercial servicing.

www.firstunion.com

Goldman Sachs & Company

Description: Among other things, a secondary market underwriter.

www.gs.com

HomeScout

Description: Finds listings like a real estate WebCrawler.

www.homescout.com

Industrywide Mortgage Exchange

Description: Online mortgage trading network.

www.imx-exchange.com

INFO-Tip Network

Description: Accurate mortgage information.

www.mortgage-tip.com

Lawyers Title Insurance

Description: An insurance company offering title insurance & affiliated real estate services.

www.ltic.com

Lender Support Systems

Description: Software for loan document processing, loan servicing and credit reporting.

www.lendersupport.com

Lenders Interactive Online Network

Description: Database for mortgage brokers.

www.lioninc.com

REAL ESTATE LISTINGS AND SERVICE PROVIDERS (CONT.)

Lender's Service, Inc.

Description: Appraisals, flood determinations, title reports, closing services & more.

www.lenderservice.com

Listing Link

Description: Network of residential & commercial broker's listings.

www.lendersservice.com

Loanguide.com

Description: Learn about the loan process.

<http://loanguide.com>

Lysias

Description: Online information on every neighborhood in the US.

www.lysias.net

MERS

Description: Mortgage electronic registration system to track loans.

www.mers.com

Mortgage Guaranty Insurance Corp.

Description: Private mortgage insurance, news and research.

www.mgic.com

National Association of Realtors

Description: Homepage

www.realtor.com

National Data Services

Description: Computer research to update listings for auctions & foreclosed property.

www.ndsonline.com

National Insurance Group

Description: Provides specialized information, interactive data mgmt. & underwriting services.

www.naigweb.com

National Realty Funding

Description: Provides resources and relationships for commercial loans.

www.nrfunding.com

Nomura Asset Capital Corporation

Description: Large provider of capital to the commercial real estate market.

www.nomurany.com

Old Republic Title

Description: Title, title insurance, escrow/ closings, flood certificates and more.

www.oldrepatl.com

Paine Webber Real Estate Securities

Description: Underwrites mortgage-backed securities for the secondary market.

www.painewebber.com

Proctor Financial Insurance

Description: Online flood determinations, flood insurance quotes, and hazard insurance.

www.pfic.com

Property Data Systems

Description: Quality new home information.

www.newhomesdirect.com

Prudential Asset Recovery

Description: Default mgmt & maximum recovery of nonperforming loans for financial institutions.

www.prudential.com

Quantra

Description: Real estate, mortgage loan, portfolio, & securities mgmt.

www.quantra.com

RE Information Network

Description: Yellow pages for appraisers and title companies.

www.reinet.com

Real Director

Description: Detailed residential information.

www.realdirect.com

Real Estate Investor's Success Library

Description: Articles related to the profession of real estate investing.

www.tmgpublishers.com

RealData

Description: Excel-based income-property analysis software.

www.realdata.com

Real-Estate-Web

Description: Hundreds of links to real estate-related sites.

www.real-estate-web.com

Realty Network

Description: Answers about real estate-related services and more.

www.gorealty.com

Realty Links

Description: Real estate sites around the world.

www.realtylinks.com

Showit com

Description: Searchable MLS for properties for sale by owners and brokers.

www.showit.com

Stewart Title Guaranty Corporation

Description: Title insurance and many value-added closing products and services.

www.stewart.com

Synergy Software

Description: Technical applications in the areas of graphing/data analysis for Windows & Macintosh.

www.synergy.com

The Carlyle Group

Description: A global investment firm that originates, structures & is lead or co-lead in commercial real estate investments.

www.thecarlylegroup.com

The For Sale by Owner Connection

Description: Listings of homes for sale by owners.

fsbo.net

The Worldwide Real Estate Guide

Description: Extensive directory of brokerage links.

www.worldpub.com

Trans Union

Description: Credit & fraud prevention data.

www.tuc.com

Transamerica Real Estate

Description: Lender information on Transamerica's real estate services.

www.transamerica.com

Valu Express LLC

Description: A banker's mortgage conduit.

www.valueexpress.com

Homebuyer Advice, Mortgage Rates and Lenders

1st AAA Commercial Mortgage Lender Database

Description: Hundreds of commercial lenders and their investment rates.

www.blackburne.com

HOMEBUYER ADVICE, MORTGAGE RATES AND LENDERS (CONT.)

Advanta Mortgage Corporation

Description: Lender-provided contact and product information.

www.advanta.com

Allied Bancshares Mortgage Group

Description: Among other things, special cash-out programs.

www.alliedfed.com

American Finance & Investment

Description: Lender-provided company & product info., online calculators & applications.

www.loanshop.com

American Mortgage Listings

Description: Loan request listing service (fee-based).

www.loanlist.com

Amo Mortgage

Description: Index, lenders, rates, credit reports and applications.

www.amo-mortgage.com

Amresco Residential

Description: Large real estate lender.

www.amresco.com

Argent Capital

Description: Lender-provided product & contact information.

www.argentcapital.com

Assurance Mortgage Corporation

Description: Mortgage lender that provides product and contact information.

www.mortgage-net.com

Bank One

Description: Lender-provided one-on-one personal finance solutions.

www.bankone.com

Barnett Banks, Inc.

Description: Lender-provided product information, mortgage glossary & online calculators.

www.barnett.com

BB & T

Description: Lender-provided homebuyer advice, online calculators, product & contract info.

www.bbandt.com

BestRate

Description: Compare interest rates and terms from a variety of lenders.

www.bestrate.com

California Mortgage Service

Description: Homebuyer advice, product information online prequalifications and applications.

www.loantec.com

Capstead Mortgage Company

Description: Online calculators and information about mortgage loans.

www.capstead.com

Centex Mortgage

Description: Lender-provided company information, online or downloadable mini-applications.

www.centex.com

Chase Manhattan Bank—Mortgage Center

Description: A comprehensive resource for home mortgages, rates, product information, online calculators & prequalification forms.

www.chase.com:9009:/noframes/mortgages-homepage.html

HOMEBUYER ADVICE, MORTGAGE RATES AND LENDERS (CONT.)

Chase Manhattan Mortgage

Description: Details of the firm's mortgage products and rates.

www.chase.com

Citizens Federal Mortgage

Description: Details of firm's products & rates.

www.citizensfed.com

City Mortgage Services

Description: Product info, online prequalifications & calculators.

www.city-mortgage.com

Colonial Mortgage Company

Description: Details of firm's product information.

www.colonialbank.com

Consumers Mortgage Company

Description: Details of firms' product information.

www.njmortgages.com

Cornerstone Mortgage, Inc.

Description: Lots of homebuyer advice, product information & prequalification forms.

www.houseloan.com

Countrywide Home Loans

Description: Residential & commercial buyer advice, rates & "Home Loan Wizard," a customizable program that assists with the math of buying a house.

www.countrywide.com

Credit Suisse/First Boston

Description: Provides a comprehensive line of financial products.

www.csfb.com

Delta Funding

Description: Specializes in nontraditional mortgage loans.

www.deltafunding.com

Dover House Capital/J.P. Morgan

Description: Originates commercial mortgage loans targeted for securitization.

www.doverhouse.com

Eastern Mortgage Services, Inc.

Description: Specialist in subprime mortgages and home equity loans.

www.eastmortg.com

Express Financial Services

Description: Lender-provided rates, glossary, online calculators and applications.

www.efcol.com/express.html

Fannie Mae

Description: Homebuying & refinance advice for the new & experienced homebuyer.

www.homepath.com

FinanCenter

Description: Online calculators for homebuying, refinancing & other information.

www.financenter.com

Finova Capital

Description: Provides secured financing and leasing for small and midsized businesses.

www.finova.com

First American Corporation

Description: Online rates, product information, calculators and applications.

www.famb.com

First Chicago National Bank

Description: Find online rates, applications for loans, mortgages, checking accounts and more.

www.fcnb.com

HOMEBUYER ADVICE, MORTGAGE RATES AND LENDERS (CONT.)

First Colorado National Bank

Description: Lender-provided homebuyer advice, product information & online applics.
www.1st-colorado.com

First Union Mortgage

Description: Homebuyer advice & contact info.
www.firstunion.com/mortgage

FirstPlus Financial Group

Description: Provides home improvement, debt consolidation & home equity loans.
www.firstplus.com

Flagship Capital/Republic

Description: Online rates, calculators, product information and applications.
www.flagshiploans.com

Fleet Mortgage Group

Description: Lender-provided product & company information.
www.fleet.com

FT Mortgage

Description: Provides broker, company and customer information
www.ftmortgage.com

GE Capital Mortgage Corporation

Description: Lender's product & service info.
www.ge-mi.com

General American Credits

Description: Title and appraisal services.
www.gencredits.com

GMAC Commercial Mortgage

Description: Lender's product & contact info.
www.gmaccm.com

Greatland Corporation

Description: Online calculators & contact info.
www.greatland.com

Guaranty Bank

Description: Online banking & contact info.
www.guarantybankgb.com

Hanover Mortgage Corporation

Description: Specializes in home loans for people with not-so-perfect credit.
www.hanovermc.com

Home Mortgage Corporation

Description: Product & contact data.
www.americandreammtg.com

Home Mortgage Express

Description: Product & contact data.
www.homeqtextp.com

Home Systems Institute

Description: Residential listings, services & links
www.hometeam.com/real

HomeByNet

Description: Mortgage advice, calculators & links.
www.homebynet.com

Homeowners Finance Center

Description: Today's rates, how to apply for a loan, financial tools, databank and more.
www.homeowners.com

HomeSide Lending, Inc.

Description: Lender-provided company & product info, rates, advice, online preapplications and applications.
www.homeloan.com

Homebuyer Advice, Mortgage Rates and Lenders (cont.)

Homeweb

Description: Residential property that is searchable by ZIP code.

www.us-digital.com

Imperial Bank

Description: Company and contact info.

www.imperialbank.com

Inland Mortgage Corporation

Description: Now called Irwin Mortgage. Product info, advice, online calculators & applications.

www.inlandmortgage.com

InterFirst

Description: Lender-provided rates, guidelines, products and contact info.

www.lioninc.com/interfirst

Kennedy Funding

Description: Product & contact information.

www.kennedyfunding.com

LaSalle

Description: Lender-provided advice, product & contact info, online calculators & applications.

www.lasallehomemortgage.com

Liberty Mortgage Acceptance

Description: Rates, product & company information & online applications

www.libertymac.com

Loan Counselor

Description: Homebuyer guide for mortgage loans and real estate finance options.

www.loanguide.com

Loanicons

Description: Graphical links to national and local mortgage lenders.

www.loanicons.com

Marine Midland Bank

Description: products & contact info.

www.marinemidland.com

MBA Consumer Information

Description: Consumer info on budgeting, escrow, where to refinance & more.

www.mbaa.org/consumer-info

Mellon Mortgage Company

Description: Homebuyer advice, rates, calculators, glossary, news center.

www.mellon.com/personal/mort

Metrociti Mortgage Corporation

Description: Online rates, calculators & contact information, plus prequalifications & applications.

www.metrociti.com

Mical Mortgage, Inc.

Description: Product & contact information Online calculators and applications.

www.mical.com/easymoney

Microsoft Home Advisor

Description: Real estate info., real estate listings, & advice on the home buying process.

<http://HomeAdvisor.msn.com>

Mortgage 101

Description: Market info., guides, online forms.

www.mortgage101.com

Mortgage Cafe

Description: Links & information on mortgages, home-equity loans and rates.

www.mortgagecafe.com

HOMEBUYER ADVICE, MORTGAGE RATES AND LENDERS (CONT.)

Mortgage Dynamics, Inc.

Description: Management consulting firm offering advisory & technology services.

www.mortgagedynamics.com

Mortgage Pro, Inc.

Description: Gathers mortgage brokers and offers customers cost savings.

www.mtgpro.com

Mortgage Source Online

Description: Choose from hundreds of lenders.

<http://mortgage-source.com>

Mortgage-Net

Description: Online homebuyer tips for finding the right mortgage company.

www.mortgage-net.com

National Capital Funding

Description: Large commercial property lender. Product and contact information.

www.commercial-mortgage.com/#national

New America Financial

Description: Wholesale mortgage lender.

www.newamer.com

Norwest Funding

Description: Tools, calculators, glossary, homebuyer advice, products & contact info.

www.norwest.com

Pinnfund, USA

Description: Nonconforming mortgage lender.

www.pinfund.com

PMI Mortgage Insurance

Description: Homebuyer information about mortgage insurance.

www.pmigroup.com

PNC Bank

Description: Homebuyer advice, glossary, product and contact information.

www.pncbank.com

Principal Residential Mortgage

Description: Homebuyer advice, rates, product and contact information.

www.principal.com/personal/mortgage/home10.htm

Provident Consumer Financial

Description: Product information, online applications and calculators.

www.mortgage-net.com

Qpoint International

Description: Online tools, prequalification forms, applications and calculators

www.qpoint.com

Riverbank Mortgage

Description: Discount mortgage supersite.

www.vario.com

Southern Pacific Funding

Description: Specializes in subprime loans. Online calculators & contact information.

www.sp-funding.com

Sovereign Bank

Description: Lender-provided contact information, online calculators & applications.

www.sovereignbank.com

Summit Bank

Description: Homebuyer advice, glossary, product and contact information.

www.summitbank.com

HOMEBUYER ADVICE, MORTGAGE RATES AND LENDERS (CONT.)

Sun Trust Banks, Inc.

Description: Homebuyer advice, online calculators, product and contact information.

www.suntrust.com

SWH Funding

Description: Private commercial lender.

www.swhfunding.com

The Money Store

Description: Nonbank mortgage lender w/online calculators, glossary, product & contact info.

www.themoneystore.com

Transamerica Mortgage Company

Description: Home mortgages and refinancings

www.transamco.com/retail

Trustcorp Mortgage

Description: Contact and product information, rates, online calculators & applications.

<http://trustcorp.com>

Washtenaw Mortgage Company

Description: Product information, news, online calculators and applications.

www.mtgbank.com

Waterfield Mortgage Company

Description: Company-provided contact info.

www.waterfieldmortgage.net

Wendover Funding

Description: Specializes in reverse mortgages. Contact info and online calculators.

www.wendover.com

WMF Group

Description: Originates & services multifamily & commercial real estate loans using a retail & wholesale network.

Call 207.240.143.29., no website.

World Savings & Loan

Description: Lender product and contact info.

www.worldloan.com

WEB-BASED MORTGAGE LOAN SERVICES

Advanced Queuing Systems

Description: Providers of a queuing system that integrates with a computerized database.

www.aqsys.com

Brightware, Inc.

Description: Smart software for automatic e-mail responses.

www.brightware.com

CommerceNet

Description: Consortium of companies promoting e-commerce solutions for the Internet.

www.commerce.net

Data Vision

Description: Developers of customized Web sites for mortgage lenders.

www.d-vision.com

Delphi Information Sciences Corporation

Description: Computer systems and professional services for mortgage industry.

www.delphicorp.com

WEB-BASED MORTGAGE LOAN SERVICES (CONT.)

Dexma

Description: Develops, mkts & operates soft-ware applics. to integrate customer & sales info.

www.dexma.com

DTS Communications

Description: A system that allows the customer, realtor & lenders to collaborate abt. Loan status.

www.datatrac.com

E-loan

Description: Apply online for mortgages, second mortgages, home equity and refinancing loans.

www.eloan.com

Fair Oaks Financial

Description: Provides mortgage info. & processes mortgage loans via the internet.

www.fofs.com

Get Smart

Description: Online service that connects homebuyers to mortgage lenders.

www.getsmartinc.com

HomeShark

Description: Online resource for buyers, sellers and owners. Provides discount mortgages, advice and tools.

www.homeshark.com

ILoans.com

Description: Online mortgage finding and prequalification services for homebuyers.

www.iloads.com

IQualify

Description: Online mortgage approval for multiple lenders.

www.iqualify.com

Keystroke Financial Network

Description: Comprehensive interactive home financing page and more.

www.keystroke.com

Lendingtree, Inc.

Description: Online service provider for mortgages, home equity loans, auto loans, student loans, debt consolidation & credit cards.

www.lendingtree.com

Loan Web

Description: Advice, rates, financing and product information. Download your credit reports in seconds.

www.loanweb.com

LoanSurfer

Description: Online rates, calculators, applications and loan status reports.

www.loansurfer.com

Loop Ventures

Description: Designs personalized commercial real estate directories.

www.loopnet.com

Maze.com

Description: Homebuyer mortgage prequalification credit reports with FICO scores.

www.maze.com

Mortgage Rate Watch

Description: Online searches for mortgage rates by state, national averages and three-month trends.

Mr. Cash

Description: Specializes in home-equity loans for consumers with less-than-perfect credit. Provides advice and online applications.

www.mrcash.com

MtgPro

Description: National franchise for brokers that uses a Web-based secure loan origination system.

www.mtgpro.com

Myers Internet Services

Description: A full-service Internet marketing co.

www.myer.com

Net market

Description: Custom programs, plus several Internet products & applications.

www.abcv.com

Quicken Mortgage

Description: Homebuyer advice, lenders, online applications.

www.quickenmortgage.com

Synthetic Intelligence

Description: Software developer for prequalifications, loan applications, verifications.

www.wp.com/syin

The List

Description: Assists in finding a provider that offers the right access speed & computing svcs.

<http://thelist.internet.com>

Truelink

Description: Internet tool for credit reports, loans and property profiles.

www.truelink.com

Virtual Finance

Description: Developers of the Computer Loan Origination System for online financing

www.onlinefinancing.com

Virtual Lender

Description: Creates a "self-service" website for the individual loan originator.

www.vlender.com

Virtual Mortgage Network

Description: Originates loans using video conferencing and online tools.

www.vmnet.com

VMP Mortgage Forms

Description: Provides standard printed & electronic forms for conventional, government & investor loan programs.

www.cbf.com/vmp

Government Agencies, Associations and Mortgage-Related Sites

American Bankers Association

Description: Current events & other information.

www.aba.com

Board of Governors of the Federal Reserve

Description: Info about recent legislation & publications.

www.bog.frb.fed.us/default.htm

Chicago Board of Trade

Description: Commodities & financial futures exchange w/news, quotes, products & services.

www.cbtc.com

Commercial Real Estate Secondary Market & Securitization Association

Description: Promotes an orderly & ethical global secondary market.

www.cssambs.org

Fannie Mae

Description: Purchases conventional residential loans.

www.fanniemae.com

Fannie Mae Foundation

Description: Homebuying advice & program info.

www.fanniemae.foundation.org

Federal Deposit Insurance Corporation

Description: Banking news, public information, laws & regulations, bank data & consumer news.
www.fdic.gov

Federal Emergency Management Agency.

Description: Comprehensive risk-based emergency management programs & assistance.
www.fema.gov

Freddie Mac

Description: Purchases conventional residential mortgages from banks & mortgage bankers.
www.freddiemac.com

Ginger Mae

Description: Nonstandard or nonconfirming loan program.
www.gingermae.com

Ginnie Mae

Description: Provides information about federally insured or guaranteed mortgages.
www.ginniemae.gov

HUD

Description: Information on HUD policies and links to HUD lenders.
www.hud.gov

Mortgage Bankers Association of America

Description: Current events, conferences and member information.
www.mbaa.org

MBA of New Jersey

Description: Events, newsletter, membership directory and by-laws.
www.mbanj.com

North Carolina Bankers Association

Description: Events, rates, membership directory, conferences and members only.
www.ncbankers.org

Real Estate Educators

Description: Books, courses & other real estate info.
www.realed.holowww.com

Urban Land Institute

Description: Commercial real estate information.
www.uli.org