

## Lienholder's Market Share

June 2005

See Note #9

Lienholder's Name	Average Sales Amount			Number of Home's Financed			% of Market			YTD Unit %
	This Qtr	YTD	LastYrYTD	This Qtr	YTD	LastYrYTD	This Qtr	YTD	LastYrYTD	Change
Origen Financial	\$104,030	\$106,106	\$100,920	401	726	488	24%	23%	16%	49%
zOther	\$93,057	\$101,228	\$85,690	315	556	619	19%	17%	21%	-10%
21st Century Mortgage Corp	\$98,947	\$105,450	\$84,197	121	282	124	7%	9%	4%	127%
USA Federal Credit Union	\$97,758	\$102,998	\$93,353	103	175	211	6%	5%	7%	-17%
US Bancorp	\$96,423	\$96,157	\$101,180	75	163	9	5%	5%	0%	711%
CU Factory Built Lending	\$105,420	\$105,420		74	161	0	5%	5%	NA	NA
Homeone Credit Corporation	\$96,981	\$100,436	\$79,594	95	156	31	6%	5%	1%	403%
Bank Of The West	\$124,546	\$130,175	\$110,523	83	142	57	5%	4%	2%	149%
Bay Federal Credit Union	\$126,870	\$127,799	\$125,372	53	108	68	3%	3%	2%	59%
Umpqua Bank	\$95,378	\$95,378		11	74	0	1%	2%	NA	NA
Vanderbilt Mortgage & Financ	\$92,770	\$96,656	\$77,441	27	72	18	2%	2%	1%	300%
Murphy Bank	\$124,867	\$129,139	\$116,764	34	55	29	2%	2%	1%	90%
Santiago Communities Inc	\$83,630	\$86,932	\$79,574	37	43	35	2%	1%	1%	23%
County of Riverside	\$60,422	\$85,197	\$49,031	10	41	88	1%	1%	3%	-53%
Bank of the Sierra	\$96,030	\$103,264	\$90,214	11	41	51	1%	1%	2%	-20%
Farm Worker Housing Grant	\$63,191	\$67,524	\$47,828	7	40	11	0%	1%	0%	264%
Conseco Finance	\$95,348	\$91,130	\$105,271	22	40	19	1%	1%	1%	111%
Santa Barbara Bank & Trust	\$114,916	\$122,248	\$110,074	20	38	53	1%	1%	2%	-28%
Community West Bank	\$103,182	\$103,182		29	31	0	2%	1%	NA	NA
Dept Of Veterans Affairs	\$101,812	\$108,554	\$88,328	22	27	13	1%	1%	0%	108%
North Valley Bank	\$89,312	\$90,027	\$80,014	16	27	2	1%	1%	0%	250%
Country Place Mortgage	\$90,794	\$90,240	\$91,244	10	23	28	1%	1%	1%	-18%
First Financial Credit Union	\$91,465	\$86,028	\$98,413	0	23	18	NA	1%	1%	28%
Wells Fargo Bank	\$93,556	\$107,733	\$89,669	6	17	62	0%	1%	2%	-73%
Star One Credit Union	\$127,874	\$129,958	\$125,641	11	15	14	1%	0%	0%	7%
Santa Cruz Community CU	\$127,181	\$117,534	\$133,210	5	15	24	0%	0%	1%	-38%
GreenPoint Credit	\$96,042	\$98,157	\$82,291	13	13	2	1%	0%	0%	550%
Dept Of Housing & Communit	\$62,403	\$58,473	\$63,582	4	12	40	0%	0%	1%	-70%
Mortgage Funding	\$102,660	\$94,427	\$185,000	3	11	1	0%	0%	0%	000%
Financial Freedom Loans Inc	\$101,212	\$129,953	\$72,472	6	10	10	0%	0%	0%	0%

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**June 2005**

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	This Qtr	YTD	LastYrYTD	This Qtr	YTD	LastYrYTD	This Qtr	YTD	LastYrYTD	Change
Accubanc Mortgage Corp	\$112,427	\$112,427		3	9	0	0%	0%	NA	NA
Land Home Financial	\$108,253	\$108,253		2	8	0	0%	0%	NA	NA
Irwin Mortgage Corp	\$87,329	\$95,025	\$81,557	0	6	9	NA	0%	0%	-33%
Savings Bank of Mendocino	\$82,704	\$95,593	\$77,333	1	5	12	0%	0%	0%	-58%
National City Mortgage	\$73,251	\$70,672	\$75,094	3	5	7	0%	0%	0%	-29%
Bombardier Capital	\$103,435	\$103,435		0	4	0	NA	0%	NA	NA
Citibank	\$123,437	\$123,437		0	3	0	NA	0%	NA	NA
Harris	\$60,675	\$76,109	\$57,589	1	3	15	0%	0%	1%	-80%
Oakwood Acceptance Corp	\$93,623	\$122,771	\$93,192	0	3	203	NA	0%	7%	-99%
CIT Group	\$104,731	\$126,738	\$98,444	2	2	7	0%	0%	0%	-71%
U.S. Small Business Admin	\$91,488	\$85,919	\$92,018	0	2	21	NA	0%	1%	-90%
Deutsche Financial	\$39,838	\$39,838		0	1	0	NA	0%	NA	NA
Eagle Home Mortgage Inc	\$51,509	\$51,509		0	1	0	NA	0%	NA	NA
Long Beach Mortgage	\$142,637	\$142,637		0	1	0	NA	0%	NA	NA
Associates Housing Finance	\$80,568	\$164,977	\$68,510	1	1	8	0%	0%	0%	-88%
Chase Financial Corp	\$93,105		\$93,105	0	0	490	NA	0%	16%	100%
Washington Mutual	\$102,447		\$102,447	0	0	13	NA	0%	0%	100%
PHH Mortgage Services	\$89,031		\$89,031	0	0	2	NA	0%	0%	100%
Goleta National Bank	\$86,670		\$86,670	0	0	37	NA	0%	1%	100%
Brown	\$81,848		\$81,848	0	0	3	NA	0%	0%	100%
Cuyamaca Bank	\$88,823		\$88,823	0	0	9	NA	0%	0%	100%
Community Redevelopment A	\$76,199		\$76,199	0	0	23	NA	0%	1%	100%
MHC Operating LTD	\$69,677		\$69,677	0	0	5	NA	0%	0%	100%
<b>Average Summary</b>	<b>\$94,373</b>	<b>\$101,930</b>	<b>\$90,661</b>							
<b>Total # Financed</b>				<b><u>1,637</u></b>	<b><u>3,191</u></b>	<b><u>2,989</u></b>				<b><u>7%</u></b>

June 2005

Retailer	City/State	-----This Year-----			Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt	Number of Loans This Qtr	YTD		
<b>Northern California</b>						
<b>A &amp; B HOMES, INC. SANTA ROSA CA</b>						
Bank Of The West		\$144,000	1	2	0	NA
CU Factory Built Lending		\$185,000	1	1	0	NA
US Bancorp		\$45,603	0	1	0	NA
zOther		\$62,992	1	1	0	NA
<b>ACCENT HOMES OF MANTECA MANTECA CA</b>						
zOther		\$82,848	0	3	0	NA
Umpqua Bank		\$88,698	0	1	0	NA
Origen Financial		\$129,238	1	1	1	0%
21st Century Mortgage Corp			0	0	1	-100%
Wells Fargo Bank			0	0	2	-100%
Oakwood Acceptance Corp			0	0	1	-100%
<b>ACCENT HOMES HALF MOON BAY CA</b>						
Bank Of The West		\$170,207	3	3	0	NA
Homeone Credit Corporation		\$194,000	1	2	0	NA
zOther		\$169,000	1	1	0	NA
CU Factory Built Lending		\$18,500	1	1	0	NA
Origen Financial			0	0	2	-100%
<b>ADVANTAGE HOMES SAN JOSE CA</b>						
Origen Financial		\$162,083	61	108	90	20%
zOther		\$154,400	20	35	45	-22%
Bank Of The West		\$179,740	18	32	8	300%
21st Century Mortgage Corp		\$173,311	12	25	10	150%
Bay Federal Credit Union		\$146,744	16	22	14	57%
US Bancorp		\$157,722	15	20	0	NA
Murphy Bank		\$175,437	7	10	7	43%
CU Factory Built Lending		\$159,485	5	9	0	NA
USA Federal Credit Union		\$159,173	7	8	16	-50%
Star One Credit Union		\$168,953	6	8	5	60%
Santa Barbara Bank & Trust		\$158,744	5	7	11	-36%
Bank of the Sierra		\$171,205	2	6	2	200%
Vanderbilt Mortgage & Finance		\$152,708	2	6	1	500%
Farm Worker Housing Grant		\$119,668	0	5	0	NA
Homeone Credit Corporation		\$154,179	2	4	2	100%
Dept Of Veterans Affairs		\$165,559	3	3	1	200%
County of Riverside		\$192,733	1	3	2	50%
GreenPoint Credit		\$129,249	3	3	0	NA
Umpqua Bank		\$130,343	3	3	0	NA
Wells Fargo Bank		\$209,510	1	3	1	200%
Santa Cruz Community CU		\$172,139	1	3	10	-70%
Financial Freedom Loans Inc		\$199,800	3	3	1	200%
CIT Group		\$126,738	2	2	0	NA
Conseco Finance		\$166,026	1	2	5	-60%
Santiago Communities Inc		\$243,063	1	1	2	-50%
National City Mortgage		\$100,967	1	1	0	NA
North Valley Bank		\$145,000	1	1	0	NA
Mortgage Funding		\$170,700	0	1	1	0%
Land Home Financial		\$159,900	0	1	0	NA
Country Place Mortgage		\$51,965	1	1	4	-75%
Citibank		\$114,123	0	1	0	NA
Chase Financial Corp			0	0	28	-100%
Oakwood Acceptance Corp			0	0	19	-100%
U.S. Small Business Admin			0	0	2	-100%
Goleta National Bank			0	0	3	-100%
First Financial Credit Union			0	0	1	-100%
Dept Of Housing & Community			0	0	1	-100%
Washington Mutual			0	0	2	-100%
<b>ADVANTAGE HOMES SANTA ROSA CA</b>						
zOther		\$91,288	14	26	25	4%
Origen Financial		\$89,925	8	20	14	43%
21st Century Mortgage Corp		\$113,580	1	8	1	700%
Homeone Credit Corporation		\$94,795	2	7	0	NA
US Bancorp		\$57,693	0	4	0	NA
Bank Of The West		\$106,907	2	4	5	-20%
North Valley Bank		\$86,194	2	4	1	300%
Vanderbilt Mortgage & Finance		\$86,436	0	3	0	NA

June 2005

Retailer	City/State	-----This Year-----			Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr	YTD		
Umpqua Bank		\$61,300	0	3	0	NA
Bombardier Capital		\$128,333	0	3	0	NA
County of Riverside		\$93,374	0	3	0	NA
Dept Of Housing & Community		\$48,638	0	2	0	NA
Savings Bank of Mendocino		\$73,807	0	2	2	0%
National City Mortgage		\$58,525	0	2	4	-50%
First Financial Credit Union		\$77,894	0	2	1	100%
Bay Federal Credit Union		\$172,474	1	2	3	-33%
USA Federal Credit Union		\$160,000	1	1	5	-80%
Land Home Financial		\$63,092	0	1	0	NA
Dept Of Veterans Affairs		\$103,485	1	1	0	NA
Bank of the Sierra		\$89,773	0	1	1	0%
CU Factory Built Lending		\$46,357	1	1	0	NA
Conseco Finance		\$63,370	1	1	0	NA
Eagle Home Mortgage Inc		\$51,509	0	1	0	NA
Wells Fargo Bank			0	0	7	-100%
Oakwood Acceptance Corp			0	0	1	-100%
Country Place Mortgage			0	0	4	-100%
CIT Group			0	0	1	-100%
Chase Financial Corp			0	0	11	-100%
Santa Barbara Bank & Trust			0	0	1	-100%
<b><u>AFFORDABLE QUALITY HOMES WILLITS CA</u></b>						
Conseco Finance		\$155,449	0	1	0	NA
<b><u>AMBER HOMES, LLC LOS ALTOS CA</u></b>						
21st Century Mortgage Corp		\$68,000	1	1	0	NA
<b><u>AMERICAN HOME SALES AUBURN CA</u></b>						
Origen Financial		\$65,134	2	3	2	50%
zOther		\$81,797	0	2	8	-75%
Conseco Finance		\$41,918	0	1	1	0%
USA Federal Credit Union		\$64,450	1	1	0	NA
Bank Of The West		\$66,846	0	1	0	NA
Savings Bank of Mendocino			0	0	1	-100%
Oakwood Acceptance Corp			0	0	2	-100%
Murphy Bank			0	0	1	-100%
MHC Operating LTD			0	0	1	-100%
Homeone Credit Corporation			0	0	4	-100%
Chase Financial Corp			0	0	3	-100%
21st Century Mortgage Corp			0	0	1	-100%
First Financial Credit Union			0	0	1	-100%
<b><u>AMERICAN MANUFACTURED HOM YUBA CITY CA</u></b>						
zOther		\$73,911	1	3	0	NA
<b><u>ARCATA HOME CENTER ARCATA CA</u></b>						
Umpqua Bank		\$85,027	0	3	0	NA
Origen Financial		\$80,365	1	2	0	NA
Bay Federal Credit Union		\$69,535	0	1	0	NA
Country Place Mortgage		\$102,654	0	1	0	NA
CU Factory Built Lending		\$90,445	0	1	0	NA
zOther			0	0	2	-100%
Bank of the Sierra			0	0	1	-100%
Murphy Bank			0	0	1	-100%
Wells Fargo Bank			0	0	2	-100%
<b><u>BAXTER MOBILE HOME SALES MODESTO CA</u></b>						
US Bancorp		\$90,992	1	1	0	NA
USA Federal Credit Union			0	0	1	-100%
Origen Financial			0	0	2	-100%
<b><u>BAY AREA HOMES INC UNION CITY CA</u></b>						
Origen Financial		\$116,703	1	2	0	NA
21st Century Mortgage Corp		\$140,500	1	1	0	NA
<b><u>CALIFORNIA HOMES REALTY CAPITOLA CA</u></b>						
Bay Federal Credit Union		\$136,473	2	9	4	125%
USA Federal Credit Union		\$129,672	0	3	0	NA
Bank Of The West		\$78,497	2	2	1	100%
Homeone Credit Corporation		\$158,641	2	2	0	NA
Origen Financial		\$62,983	2	2	0	NA
Santa Cruz Community CU		\$260,415	0	1	0	NA
Santa Barbara Bank & Trust		\$121,818	0	1	0	NA

June 2005

Retailer	City/State	-----This Year-----			Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr	YTD		
Murphy Bank		\$196,013	0	1	0	NA
zOther			0	0	1	-100%
Wells Fargo Bank			0	0	1	-100%
<b>CAPITOL HOME SALES</b>	<b>SACRAMENTO CA</b>					
zOther		\$63,860	2	3	0	NA
21st Century Mortgage Corp		\$49,794	1	1	0	NA
County of Riverside		\$56,785	0	1	0	NA
Origen Financial		\$60,000	0	1	0	NA
US Bancorp		\$53,905	0	1	0	NA
Bank Of The West			0	0	1	-100%
Chase Financial Corp			0	0	6	-100%
Homeone Credit Corporation			0	0	1	-100%
Irwin Mortgage Corp			0	0	1	-100%
<b>CAREFREE SALES</b>	<b>SAN JOSE CA</b>					
Chase Financial Corp			0	0	1	-100%
zOther			0	0	1	-100%
Conseco Finance			0	0	1	-100%
USA Federal Credit Union			0	0	1	-100%
<b>CENTRAL COAST HOMES</b>	<b>KING CITY CA</b>					
Murphy Bank		\$189,560	1	1	0	NA
<b>CHUCK LIDBERG HOMES</b>	<b>CAMINO CA</b>					
Bank Of The West			0	0	2	-100%
Country Place Mortgage			0	0	1	-100%
<b>CLIFF BROWN ENGINEERING</b>	<b>QUINCY CA</b>					
zOther		\$43,000	0	1	0	NA
<b>COUSIN GARY'S HOMES</b>	<b>REDDING CA</b>					
Origen Financial		\$88,295	7	11	5	120%
US Bancorp		\$92,650	1	4	0	NA
CU Factory Built Lending		\$70,558	3	4	0	NA
Umpqua Bank		\$162,131	0	3	0	NA
County of Riverside		\$100,441	0	3	0	NA
North Valley Bank		\$82,613	1	2	1	100%
Homeone Credit Corporation		\$134,962	2	2	0	NA
Vanderbilt Mortgage & Finance		\$46,152	0	2	0	NA
Dept Of Veterans Affairs		\$65,128	1	2	0	NA
USA Federal Credit Union		\$114,215	1	1	3	-67%
21st Century Mortgage Corp		\$130,320	0	1	6	-83%
Farm Worker Housing Grant		\$75,490	0	1	0	NA
zOther		\$73,313	1	1	13	-92%
Oakwood Acceptance Corp			0	0	4	-100%
Bank Of The West			0	0	1	-100%
Chase Financial Corp			0	0	11	-100%
Conseco Finance			0	0	1	-100%
Savings Bank of Mendocino			0	0	1	-100%
Dept Of Housing & Community			0	0	2	-100%
First Financial Credit Union			0	0	1	-100%
Wells Fargo Bank			0	0	3	-100%
<b>CUSTOM HOMES</b>	<b>AUBURN CA</b>					
North Valley Bank		\$101,586	2	2	0	NA
Bank Of The West		\$123,189	1	1	0	NA
<b>CUSTOM HOMES</b>	<b>ROHNERT PARK CA</b>					
zOther		\$115,610	2	3	9	-67%
Conseco Finance		\$65,754	0	2	0	NA
21st Century Mortgage Corp		\$107,266	0	2	0	NA
Origen Financial		\$59,104	0	2	3	-33%
Long Beach Mortgage		\$142,637	0	1	0	NA
US Bancorp		\$126,847	1	1	0	NA
CU Factory Built Lending		\$74,063	0	1	0	NA
Bay Federal Credit Union		\$186,928	0	1	0	NA
Farm Worker Housing Grant			0	0	1	-100%
Country Place Mortgage			0	0	1	-100%
Oakwood Acceptance Corp			0	0	6	-100%
Santa Barbara Bank & Trust			0	0	1	-100%
Bank Of The West			0	0	2	-100%
Chase Financial Corp			0	0	3	-100%

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		Average Retail Sales Amt YTD	Number of Loans This Qtr	YTD		
<b>DESTINY MANUFACTURED HOME</b>	<b>ROHNERT PARK CA</b>					
Homeone Credit Corporation		\$70,299	1	1	0	NA
<b>DIXON MANAGEMENT</b>	<b>OROVILLE CA</b>					
Chase Financial Corp			0	0	1	-100%
<b>DIUPPA VILIA HOME SALES</b>	<b>MADERA CA</b>					
zOther		\$88,387	1	5	1	400%
USA Federal Credit Union		\$74,257	2	4	1	300%
Origen Financial		\$64,057	2	4	2	100%
Homeone Credit Corporation		\$145,450	2	3	0	NA
Umpqua Bank		\$67,614	0	3	0	NA
CU Factory Built Lending		\$86,522	1	1	0	NA
Bank of the Sierra		\$102,661	0	1	1	0%
Wells Fargo Bank			0	0	1	-100%
Financial Freedom Loans Inc			0	0	1	-100%
Chase Financial Corp			0	0	4	-100%
Vanderbilt Mortgage & Finance			0	0	1	-100%
Country Place Mortgage			0	0	1	-100%
Oakwood Acceptance Corp			0	0	1	-100%
Cuyamaca Bank			0	0	1	-100%
<b>ENVIRONMENTAL HOUSING SOLUTIONS</b>	<b>MAGALIA CA</b>					
Homeone Credit Corporation		\$71,479	0	1	0	NA
<b>ETH ENTERPRISES</b>	<b>SALIDA CA</b>					
zOther		\$67,797	3	7	2	250%
Origen Financial		\$104,889	6	6	1	500%
Bay Federal Credit Union		\$72,627	0	4	0	NA
Umpqua Bank		\$106,475	0	3	0	NA
Homeone Credit Corporation		\$98,911	2	2	0	NA
Santa Cruz Community CU		\$88,826	2	2	0	NA
USA Federal Credit Union		\$205,775	1	1	0	NA
North Valley Bank		\$89,235	1	1	0	NA
CU Factory Built Lending		\$129,174	1	1	0	NA
Bank Of The West		\$96,922	1	1	0	NA
21st Century Mortgage Corp		\$79,962	0	1	0	NA
Oakwood Acceptance Corp			0	0	4	-100%
Bank of the Sierra			0	0	1	-100%
Chase Financial Corp			0	0	1	-100%
<b>EVANS &amp; O'BRIEN</b>	<b>SUNNYVALE CA</b>					
Bank Of The West		\$172,102	2	7	5	40%
zOther		\$176,459	7	7	3	133%
Bay Federal Credit Union		\$174,299	2	7	5	40%
Origen Financial		\$231,340	2	3	4	-25%
21st Century Mortgage Corp		\$191,366	2	3	0	NA
CU Factory Built Lending		\$159,035	3	3	0	NA
USA Federal Credit Union		\$136,425	2	2	3	-33%
Savings Bank of Mendocino		\$121,561	0	2	0	NA
Homeone Credit Corporation		\$171,123	0	2	0	NA
Star One Credit Union		\$102,000	1	1	1	0%
US Bancorp		\$260,768	1	1	1	0%
Santiago Communities Inc		\$291,000	1	1	0	NA
Irwin Mortgage Corp			0	0	1	-100%
Oakwood Acceptance Corp			0	0	1	-100%
Dept Of Housing & Community			0	0	2	-100%
Bank of the Sierra			0	0	2	-100%
Chase Financial Corp			0	0	4	-100%
<b>FACTORY DIRECT HOMES</b>	<b>SACRAMENTO CA</b>					
21st Century Mortgage Corp		\$102,250	0	2	0	NA
Wells Fargo Bank			0	0	1	-100%
zOther			0	0	1	-100%
Origen Financial			0	0	1	-100%
Conseco Finance			0	0	1	-100%
Chase Financial Corp			0	0	1	-100%
<b>FACTORY MANUFACTURED HOME</b>	<b>MODESTO CA</b>					
USA Federal Credit Union		\$57,143	1	1	1	0%
Wells Fargo Bank			0	0	1	-100%
zOther			0	0	1	-100%

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<b><u>FAIRLANE HOMES</u></b> YREKA CA						
Homeone Credit Corporation		\$42,813	3	3	0	NA
Origen Financial		\$62,346	1	3	0	NA
zOther		\$80,967	1	1	1	0%
Vanderbilt Mortgage & Finance		\$156,245	0	1	0	NA
Bank of the Sierra			0	0	1	-100%
First Financial Credit Union			0	0	1	-100%
Chase Financial Corp			0	0	1	-100%
County of Riverside			0	0	2	-100%
Oakwood Acceptance Corp			0	0	1	-100%
<b><u>FEATHER RIVER HOMES</u></b> YUBA CITY CA						
County of Riverside		\$135,000	0	1	0	NA
zOther		\$84,500	1	1	0	NA
<b><u>FIRST AMERICAN PROPERTIES IN</u></b> RANCHO CORDOVA CA						
Origen Financial		\$101,000	3	3	0	NA
US Bancorp		\$108,935	1	1	0	NA
Chase Financial Corp			0	0	1	-100%
<b><u>EL FETWOOD RETAIL</u></b> VACAVILLE CA						
Homeone Credit Corporation		\$93,323	17	34	19	79%
zOther		\$84,498	11	24	19	26%
Origen Financial		\$94,797	9	14	11	27%
CU Factory Built Lending		\$86,495	0	5	0	NA
Vanderbilt Mortgage & Finance		\$94,236	1	4	0	NA
21st Century Mortgage Corp		\$85,883	2	3	0	NA
Conseco Finance		\$82,438	2	3	0	NA
Bank Of The West		\$88,659	1	3	2	50%
US Bancorp		\$85,837	1	3	0	NA
Country Place Mortgage		\$117,064	2	2	2	0%
USA Federal Credit Union		\$86,662	2	2	4	-50%
Bay Federal Credit Union		\$81,347	0	2	0	NA
Land Home Financial		\$135,347	0	2	0	NA
Mortgage Funding		\$83,760	0	1	0	NA
Accubanc Mortgage Corp			0	1	0	NA
Wells Fargo Bank		\$140,336	0	1	3	-67%
Murphy Bank		\$126,559	1	1	0	NA
Bank of the Sierra		\$68,487	0	1	0	NA
GreenPoint Credit		\$48,360	1	1	0	NA
Farm Worker Housing Grant		\$80,100	0	1	0	NA
Dept Of Veterans Affairs		\$56,097	0	1	2	-50%
County of Riverside		\$69,018	0	1	0	NA
Associates Housing Finance		\$164,977	1	1	0	NA
Santiago Communities Inc			0	0	1	-100%
Chase Financial Corp			0	0	9	-100%
<b><u>FOOTHILL HOMES</u></b> COLFAX CA						
Homeone Credit Corporation		\$108,300	0	1	0	NA
zOther		\$62,216	1	1	0	NA
Oakwood Acceptance Corp			0	0	1	-100%
<b><u>FOREST SPRINGS HOMES</u></b> GRASS VALLEY CA						
zOther		\$180,000	1	1	0	NA
<b><u>GALES/GANLEY</u></b> TRUCKEE CA						
Chase Financial Corp			0	0	1	-100%
zOther			0	0	1	-100%
<b><u>GARDEN HOMES</u></b> NAPA CA						
Homeone Credit Corporation		\$165,640	0	2	0	NA
Oakwood Acceptance Corp		\$191,528	0	1	0	NA
Origen Financial		\$189,088	1	1	2	-50%
Vanderbilt Mortgage & Finance		\$167,000	1	1	0	NA
Chase Financial Corp			0	0	1	-100%
<b><u>GOLD COUNTRY</u></b> EL DORADO CA						
Origen Financial		\$57,829	0	1	1	0%
zOther		\$56,837	1	1	0	NA
USA Federal Credit Union			0	0	1	-100%
<b><u>GOLDEN PACIFIC HOMES</u></b> CHICO CA						
zOther		\$103,701	5	6	0	NA
North Valley Bank		\$95,748	3	5	0	NA

June 2005

Retailer	City/State	-----This Year-----		Last Year YTD	YTD Unit % Change	
		Average Retail Sales Amt YTD	Number of Loans This Qtr YTD			
Origen Financial		\$75,525	1	1	0	NA
21st Century Mortgage Corp		\$58,218	0	1	0	NA
Wells Fargo Bank		\$65,706	0	1	0	NA
<b>GOLDSTONE ENTERPRISES</b>	<b>BURLINGAME CA</b>					
21st Century Mortgage Corp		\$97,973	0	2	0	NA
Bank Of The West		\$102,550	0	1	0	NA
Bay Federal Credit Union		\$113,470	1	1	0	NA
Conseco Finance		\$36,046	0	1	0	NA
CU Factory Built Lending		\$82,520	0	1	0	NA
GreenPoint Credit		\$84,475	1	1	0	NA
Murphy Bank		\$72,448	0	1	0	NA
Origen Financial		\$90,475	0	1	2	-50%
zOther		\$110,138	1	1	3	-67%
USA Federal Credit Union			0	0	1	-100%
<b>HANSON'S HOME SALES</b>	<b>SACRAMENTO CA</b>					
Origen Financial		\$98,000	1	2	1	100%
Santa Barbara Bank & Trust			0	0	1	-100%
<b>HIDDEN SPRINGS VII LA, I P</b>	<b>PLACERVILLE CA</b>					
Santiago Communities Inc		\$157,834	1	1	0	NA
zOther			0	0	1	-100%
<b>HIGHLAND MANAGEMENT GROUP</b>	<b>AUBURN CA</b>					
Community West Bank			1	1	0	NA
Murphy Bank		\$114,300	1	1	0	NA
Origen Financial			1	1	0	NA
<b>INTEGRITY HOMES</b>	<b>OROVILLE CA</b>					
Origen Financial			0	0	2	-100%
<b>JAMES ALLENBAUGH</b>	<b>ORANGEVALE CA</b>					
Bank Of The West		\$126,953	0	1	1	0%
zOther		\$127,600	0	1	0	NA
<b>JENNI SMITH</b>	<b>AMERICAN CANYON CA</b>					
Origen Financial		\$90,743	2	3	4	-25%
CU Factory Built Lending		\$59,752	0	1	0	NA
zOther		\$59,845	1	1	3	-67%
USA Federal Credit Union			0	0	1	-100%
Murphy Bank			0	0	1	-100%
Harris			0	0	2	-100%
Goleta National Bank			0	0	1	-100%
Oakwood Acceptance Corp			0	0	1	-100%
<b>JESSE DAVID YOHANAN</b>	<b>SAN MATEO CA</b>					
zOther		\$82,000	1	2	2	0%
Citibank		\$95,000	0	1	0	NA
Origen Financial		\$95,000	1	1	2	-50%
<b>JOHN DAY HOMES</b>	<b>FREEDOM CA</b>					
CU Factory Built Lending		\$46,500	4	4	0	NA
zOther		\$53,500	3	4	1	300%
Origen Financial		\$47,948	3	3	1	200%
Umpqua Bank		\$43,500	2	2	0	NA
Vanderbilt Mortgage & Finance		\$39,435	2	2	0	NA
Santiago Communities Inc		\$44,972	2	2	0	NA
Bay Federal Credit Union		\$89,048	0	2	1	100%
21st Century Mortgage Corp		\$74,674	1	2	0	NA
Santa Barbara Bank & Trust		\$112,026	1	1	0	NA
Bank Of The West		\$39,865	1	1	0	NA
Homeone Credit Corporation		\$39,545	1	1	0	NA
USA Federal Credit Union		\$143,000	1	1	1	0%
Oakwood Acceptance Corp			0	0	1	-100%
Chase Financial Corp			0	0	1	-100%
Associates Housing Finance			0	0	1	-100%
<b>JOHN OVERTON ALLEN</b>	<b>SALINAS CA</b>					
Bank Of The West		\$145,453	1	1	0	NA
Origen Financial		\$135,515	0	1	0	NA
zOther			0	0	4	-100%
USA Federal Credit Union			0	0	1	-100%



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Retailer	City/State	-----This Year-----			Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr	YTD		
<b>KARIS HOMES</b>	SONOMA CA					
CU Factory Built Lending		\$94,382	0	1	0	NA
Irwin Mortgage Corp			0	0	1	-100%
Oakwood Acceptance Corp			0	0	1	-100%
Origen Financial			0	0	1	-100%
<b>KAY HOMES</b>	FRESNO CA					
Homeone Credit Corporation		\$51,900	1	1	0	NA
Conseco Finance		\$67,500	0	1	0	NA
zOther		\$34,300	0	1	0	NA
USA Federal Credit Union			0	0	1	-100%
County of Riverside			0	0	1	-100%
<b>KERMAN HOMES</b>	KERMAN CA					
CU Factory Built Lending		\$79,250	7	11	0	NA
zOther		\$70,438	5	7	9	-22%
Origen Financial		\$72,539	5	6	6	0%
USA Federal Credit Union		\$78,319	5	5	2	150%
Country Place Mortgage		\$93,838	0	3	1	200%
Homeone Credit Corporation		\$116,048	2	2	0	NA
Vanderbilt Mortgage & Finance		\$50,483	0	2	0	NA
Dept Of Veterans Affairs		\$67,683	2	2	0	NA
Umpqua Bank		\$111,570	0	2	0	NA
Conseco Finance		\$47,703	1	1	1	0%
Bank of the Sierra		\$78,578	1	1	2	-50%
21st Century Mortgage Corp		\$37,978	0	1	0	NA
Irwin Mortgage Corp		\$57,826	0	1	0	NA
US Bancorp		\$137,462	0	1	0	NA
Dept Of Housing & Community		\$96,267	1	1	0	NA
Wells Fargo Bank			0	0	1	-100%
Goleta National Bank			0	0	1	-100%
Financial Freedom Loans Inc			0	0	1	-100%
Bay Federal Credit Union			0	0	1	-100%
Oakwood Acceptance Corp			0	0	2	-100%
Chase Financial Corp			0	0	19	-100%
<b>KEVIN DARYL CLARK</b>	SACRAMENTO CA					
zOther		\$125,324	4	6	5	20%
Vanderbilt Mortgage & Finance		\$100,239	2	2	0	NA
USA Federal Credit Union		\$73,890	0	1	1	0%
Umpqua Bank		\$95,725	0	1	0	NA
Origen Financial			0	1	2	-50%
Dept Of Veterans Affairs		\$83,925	1	1	0	NA
County of Riverside		\$114,430	0	1	0	NA
Bank Of The West		\$92,000	1	1	0	NA
Land Home Financial		\$83,774	0	1	0	NA
Wells Fargo Bank			0	0	1	-100%
Chase Financial Corp			0	0	4	-100%
<b>LASSEN COUNTY HOMES</b>	JANESVILLE CA					
USA Federal Credit Union			0	0	1	-100%
Chase Financial Corp			0	0	1	-100%
<b>LIBERTY HOMES</b>	NAPA CA					
Umpqua Bank		\$53,550	0	1	0	NA
<b>LIBERTY HOUSING, INC.</b>	SACRAMENTO CA					
Origen Financial		\$89,648	1	2	1	100%
21st Century Mortgage Corp		\$104,132	1	2	0	NA
US Bancorp		\$89,300	0	1	0	NA
zOther			0	0	1	-100%
<b>LOWELL RATHE</b>	CLEMENTS CA					
Bank Of The West		\$117,500	1	2	0	NA
zOther		\$92,000	0	1	0	NA
CU Factory Built Lending		\$132,000	1	1	0	NA
<b>LUXURY HOMES</b>	SANTA ROSA CA					
zOther		\$59,030	1	1	0	NA
<b>M A STEINER</b>	FAIR OAKS CA					
zOther			0	0	2	-100%

June 2005

Retailer	City/State	-----This Year-----			Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr	YTD		
<b><u>MADISON HOME SALES</u></b> <u>MANTECA</u> <u>CA</u>						
Origen Financial		\$66,417	12	13	7	86%
US Bancorp		\$81,625	2	8	0	NA
21st Century Mortgage Corp		\$61,054	2	6	3	100%
zOther		\$65,782	2	4	10	-60%
Bank Of The West		\$97,919	3	4	2	100%
Country Place Mortgage		\$101,437	0	4	5	-20%
Harris		\$75,711	1	2	10	-80%
USA Federal Credit Union		\$90,183	1	2	2	0%
Bay Federal Credit Union		\$51,678	1	2	0	NA
Umpqua Bank		\$68,607	0	2	0	NA
County of Riverside		\$85,896	2	2	0	NA
Santa Barbara Bank & Trust		\$58,856	0	1	0	NA
Financial Freedom Loans Inc		\$126,000	1	1	0	NA
Farm Worker Housing Grant		\$43,320	0	1	1	0%
Dept Of Veterans Affairs		\$95,001	1	1	0	NA
Conseco Finance		\$118,894	1	1	0	NA
Bank of the Sierra		\$79,819	1	1	0	NA
Homeone Credit Corporation		\$70,979	0	1	1	0%
Oakwood Acceptance Corp			0	0	3	-100%
Santa Cruz Community CU			0	0	2	-100%
Santiago Communities Inc			0	0	1	-100%
Chase Financial Corp			0	0	23	-100%
Wells Fargo Bank			0	0	2	-100%
<b><u>MANTECA HOMES</u></b> <u>MANTECA</u> <u>CA</u>						
zOther		\$164,006	5	7	4	75%
Santiago Communities Inc		\$78,831	2	2	0	NA
21st Century Mortgage Corp		\$171,286	0	2	0	NA
Country Place Mortgage		\$112,995	1	1	0	NA
Dept Of Veterans Affairs		\$79,500	1	1	0	NA
Homeone Credit Corporation		\$156,000	0	1	0	NA
Oakwood Acceptance Corp		\$110,649	0	1	1	0%
Conseco Finance		\$108,440	1	1	0	NA
Washington Mutual			0	0	1	-100%
Origen Financial			0	0	9	-100%
USA Federal Credit Union			0	0	3	-100%
Chase Financial Corp			0	0	3	-100%
<b><u>MANUFACTURED HOME CENTER</u></b> <u>SHINGLE SPRINGS</u> <u>CA</u>						
Origen Financial		\$71,896	11	17	9	89%
zOther		\$57,020	1	8	11	-27%
21st Century Mortgage Corp		\$87,449	3	7	4	75%
USA Federal Credit Union		\$76,931	3	5	2	150%
Bank Of The West		\$66,973	0	3	1	200%
Dept Of Veterans Affairs		\$63,274	2	2	0	NA
Santiago Communities Inc		\$61,032	1	1	0	NA
National City Mortgage		\$81,846	1	1	0	NA
Umpqua Bank		\$70,257	1	1	0	NA
Murphy Bank		\$65,320	0	1	0	NA
Homeone Credit Corporation		\$47,388	1	1	0	NA
First Financial Credit Union		\$79,546	0	1	0	NA
County of Riverside		\$48,654	0	1	0	NA
Bombardier Capital		\$28,739	0	1	0	NA
Santa Barbara Bank & Trust		\$93,594	0	1	0	NA
US Bancorp		\$58,065	1	1	0	NA
Oakwood Acceptance Corp			0	0	2	-100%
Conseco Finance			0	0	1	-100%
Chase Financial Corp			0	0	4	-100%
Santa Cruz Community CU			0	0	1	-100%
PHH Mortgage Services			0	0	2	-100%
<b><u>MANUFACTURED HOUSING INC</u></b> <u>SANTA CLARA</u> <u>CA</u>						
Bay Federal Credit Union			0	0	1	-100%
Santa Barbara Bank & Trust			0	0	1	-100%
Washington Mutual			0	0	1	-100%
<b><u>MARCOTTE HOME SALES</u></b> <u>HAYWARD</u> <u>CA</u>						
zOther		\$97,895	1	2	4	-50%
Bank Of The West		\$134,784	1	2	3	-33%
Dept Of Veterans Affairs		\$135,649	0	1	0	NA
Origen Financial			0	0	1	-100%

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Retailer	City/State	-----This Year-----			Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr	YTD		
<b>MARTHA J HINTZ</b>	<b>CRESCENT CITY CA</b>					
zOther		\$32,777	0	2	0	NA
USA Federal Credit Union			0	0	1	-100%
U.S. Small Business Admin			0	0	1	-100%
<b>MCDONALD WEINER</b>	<b>EL DORADO HILLS CA</b>					
Origen Financial		\$88,663	3	4	3	33%
Homeone Credit Corporation		\$123,550	1	1	0	NA
US Bancorp		\$169,000	1	1	0	NA
zOther		\$96,422	1	1	0	NA
Washington Mutual			0	0	1	-100%
<b>MILL VILLA ESTATES</b>	<b>OAKLAND CA</b>					
Umpqua Bank		\$101,360	0	3	0	NA
GreenPoint Credit		\$75,758	2	2	0	NA
zOther		\$71,500	1	1	1	0%
Farm Worker Housing Grant		\$64,500	0	1	0	NA
Bay Federal Credit Union		\$78,445	1	1	0	NA
Origen Financial			0	0	1	-100%
USA Federal Credit Union			0	0	1	-100%
Vanderbilt Mortgage & Finance			0	0	1	-100%
Wells Fargo Bank			0	0	1	-100%
<b>MOBILE HOMES 4 LESS</b>	<b>ORLAND CA</b>					
zOther		\$103,127	0	2	0	NA
Bay Federal Credit Union			0	0	1	-100%
<b>MOBILE REPO INC</b>	<b>APTOS CA</b>					
Bay Federal Credit Union		\$79,500	1	1	0	NA
<b>MODULAR LIFESTYLES</b>	<b>ROSEVILLE CA</b>					
Farm Worker Housing Grant		\$38,510	1	8	5	60%
Origen Financial		\$94,836	6	7	0	NA
CU Factory Built Lending		\$108,095	3	5	0	NA
Bay Federal Credit Union		\$140,309	0	2	0	NA
Bank Of The West		\$203,480	2	2	0	NA
Murphy Bank		\$60,817	0	2	0	NA
zOther		\$77,486	0	1	5	-80%
USA Federal Credit Union		\$172,000	0	1	1	0%
County of Riverside		\$43,146	0	1	20	-95%
Bank of the Sierra		\$92,500	1	1	0	NA
21st Century Mortgage Corp		\$105,950	1	1	1	0%
Dept Of Housing & Community			0	0	6	-100%
Oakwood Acceptance Corp			0	0	2	-100%
Chase Financial Corp			0	0	7	-100%
<b>MONTE CRISTO</b>	<b>MODESTO CA</b>					
zOther		\$125,995	1	2	5	-60%
Bay Federal Credit Union		\$120,161	2	2	0	NA
Origen Financial		\$97,000	1	1	1	0%
North Valley Bank		\$112,400	1	1	0	NA
Farm Worker Housing Grant		\$131,210	0	1	0	NA
<b>NEW HORIZON HOMES</b>	<b>SAN JOSE CA</b>					
Origen Financial		\$94,877	2	6	7	-14%
zOther		\$75,424	2	5	4	25%
Homeone Credit Corporation		\$128,781	4	4	0	NA
Bank Of The West		\$159,082	0	3	2	50%
US Bancorp		\$54,629	1	2	0	NA
Vanderbilt Mortgage & Finance		\$78,581	0	2	0	NA
Conseco Finance		\$113,904	1	2	0	NA
USA Federal Credit Union		\$72,966	0	1	1	0%
Umpqua Bank		\$66,124	0	1	0	NA
CU Factory Built Lending		\$54,306	0	1	0	NA
Country Place Mortgage		\$79,658	0	1	0	NA
Washington Mutual			0	0	1	-100%
Star One Credit Union			0	0	3	-100%
Associates Housing Finance			0	0	1	-100%
Oakwood Acceptance Corp			0	0	1	-100%
Bay Federal Credit Union			0	0	3	-100%
Chase Financial Corp			0	0	1	-100%
21st Century Mortgage Corp			0	0	1	-100%

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Retailer	City/State	-----This Year-----			Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt	Number of Loans This Qtr	YTD		
<b>NEW VISION HOMES</b>	CRESCENT CITY CA					
zOther		\$104,500	0	1	0	NA
Oakwood Acceptance Corp			0	0	1	-100%
<b>NORTH STATE HOMES</b>	AL TURAS CA					
USA Federal Credit Union			0	0	1	-100%
<b>NORTHWESTERN HOMES</b>	UKIAH CA					
USA Federal Credit Union		\$47,353	0	2	0	NA
zOther		\$76,274	1	2	1	100%
Farm Worker Housing Grant		\$46,358	0	2	0	NA
Savings Bank of Mendocino		\$87,233	1	1	1	0%
Umpqua Bank		\$85,845	0	1	0	NA
Homeone Credit Corporation		\$53,135	1	1	0	NA
CU Factory Built Lending		\$47,000	0	1	0	NA
Oakwood Acceptance Corp			0	0	1	-100%
First Financial Credit Union			0	0	1	-100%
Chase Financial Corp			0	0	1	-100%
21st Century Mortgage Corp			0	0	1	-100%
Wells Fargo Bank			0	0	1	-100%
<b>NORTHWIND PROPERTIES</b>	SAN JOSE CA					
Bay Federal Credit Union		\$28,531	2	2	0	NA
County of Riverside		\$28,119	0	2	0	NA
21st Century Mortgage Corp		\$43,012	0	2	0	NA
North Valley Bank		\$23,318	1	1	0	NA
Oakwood Acceptance Corp			0	0	2	-100%
USA Federal Credit Union			0	0	3	-100%
<b>OAK CREEK HOMES</b>	WALNUT CREEK CA					
Bank of the Sierra		\$122,154	0	1	13	-92%
Bay Federal Credit Union		\$138,445	1	1	0	NA
Origen Financial		\$138,721	1	1	3	-67%
Chase Financial Corp			0	0	3	-100%
zOther			0	0	7	-100%
Oakwood Acceptance Corp			0	0	1	-100%
Country Place Mortgage			0	0	1	-100%
Murphy Bank			0	0	1	-100%
<b>OAKRIDGE HOMES</b>	JAMESTOWN CA					
Wells Fargo Bank			0	0	1	-100%
<b>OAKWOOD HOMES</b>	WEST SACRAMENT CA					
Vanderbilt Mortgage & Finance		\$90,760	12	26	3	767%
Umpqua Bank		\$105,192	0	5	0	NA
Homeone Credit Corporation		\$96,992	3	3	0	NA
Dept Of Housing & Community		\$114,995	1	1	0	NA
Origen Financial		\$42,110	0	1	1	0%
Oakwood Acceptance Corp			0	0	12	-100%
<b>PACIFIC GOLD PROPERTIES</b>	ROHNERT PARK CA					
zOther		\$147,285	1	3	0	NA
Dept Of Veterans Affairs		\$139,353	1	1	0	NA
Origen Financial		\$111,383	0	1	0	NA
Oakwood Acceptance Corp		\$66,135	0	1	0	NA
Bay Federal Credit Union		\$73,408	0	1	0	NA
Bank Of The West		\$125,000	0	1	1	0%
GreenPoint Credit		\$62,523	1	1	0	NA
Chase Financial Corp			0	0	3	-100%
<b>PACIFIC MANUFACTURED HOUSI</b>	WINDSOR CA					
zOther		\$127,333	1	3	0	NA
GreenPoint Credit		\$129,800	1	1	0	NA
Origen Financial		\$142,000	1	1	0	NA
<b>PHI INVESTMENTS CORP</b>	SAN JOSE CA					
zOther		\$91,900	1	2	1	100%
Origen Financial		\$130,000	0	1	2	-50%
Chase Financial Corp			0	0	2	-100%
USA Federal Credit Union			0	0	1	-100%
<b>QUALITY HOMES</b>	SOQUEL CA					
Bay Federal Credit Union		\$88,553	3	3	1	200%
zOther		\$100,571	1	2	0	NA

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Retailer	City/State	-----This Year-----			Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr	YTD		
21st Century Mortgage Corp		\$105,000	0	1	0	NA
Origen Financial			0	0	1	-100%
<b>R &amp; R HOMES</b>	<b>APTOS CA</b>					
Origen Financial		\$137,602	2	2	0	NA
Umpqua Bank		\$85,721	0	1	0	NA
zOther		\$129,751	1	1	0	NA
Bay Federal Credit Union		\$84,900	0	1	0	NA
<b>RESIDENTIAL HOMES</b>	<b>SANTA ROSA CA</b>					
zOther		\$89,307	7	15	13	15%
Star One Credit Union		\$41,300	0	2	0	NA
Bay Federal Credit Union		\$44,500	0	1	0	NA
Land Home Financial		\$93,000	0	1	0	NA
Mortgage Funding			0	1	0	NA
Origen Financial		\$60,004	1	1	1	0%
Oakwood Acceptance Corp			0	0	1	-100%
<b>ROLLINGWOOD 2 INC</b>	<b>JACKSON CA</b>					
zOther		\$131,288	1	4	3	33%
Dept Of Veterans Affairs		\$197,600	1	1	0	NA
Vanderbilt Mortgage & Finance		\$189,748	0	1	0	NA
Origen Financial		\$164,500	1	1	0	NA
Homeone Credit Corporation		\$162,000	1	1	0	NA
Farm Worker Housing Grant		\$190,500	0	1	0	NA
National City Mortgage			0	0	1	-100%
USA Federal Credit Union			0	0	1	-100%
Cuyamaca Bank			0	0	1	-100%
Chase Financial Corp			0	0	4	-100%
<b>SECURITY HOME SHOW NORTH</b>	<b>CHICO CA</b>					
21st Century Mortgage Corp		\$63,109	1	3	0	NA
CU Factory Built Lending		\$68,637	0	2	0	NA
First Financial Credit Union		\$52,755	0	2	1	100%
Bank of the Sierra		\$71,363	0	1	0	NA
zOther		\$49,392	1	1	4	-75%
County of Riverside		\$43,861	0	1	0	NA
Dept Of Housing & Community		\$71,912	0	1	0	NA
Murphy Bank			0	0	1	-100%
Wells Fargo Bank			0	0	3	-100%
Oakwood Acceptance Corp			0	0	2	-100%
Homeone Credit Corporation			0	0	1	-100%
Chase Financial Corp			0	0	2	-100%
Origen Financial			0	0	1	-100%
<b>SELECT HOMES</b>	<b>CITRUS HEIGHTS CA</b>					
Bank Of The West		\$150,000	0	1	0	NA
Origen Financial		\$122,000	0	1	4	-75%
<b>SERENITY HOMES</b>	<b>CHICO CA</b>					
North Valley Bank		\$76,230	1	1	0	NA
USA Federal Credit Union		\$113,390	1	1	0	NA
zOther		\$43,460	1	1	0	NA
<b>SIERRA HOMES</b>	<b>ANDERSON CA</b>					
Origen Financial		\$23,157	3	3	0	NA
zOther		\$109,475	1	1	0	NA
<b>SIGRIST</b>	<b>ROCKLIN CA</b>					
Washington Mutual			0	0	1	-100%
zOther			0	0	1	-100%
<b>STANFORD K EASTMAN</b>	<b>SACRAMENTO CA</b>					
zOther		\$68,312	0	1	0	NA
21st Century Mortgage Corp		\$78,500	1	1	0	NA
<b>STAR PROPERTIES</b>	<b>FOLSOM CA</b>					
Umpqua Bank		\$119,776	2	3	0	NA
<b>STATEWIDE HOMES</b>	<b>OAKLAND CA</b>					
zOther			0	0	1	-100%
<b>STERLING HOMES &amp; INVESTMENT</b>	<b>SANTA ROSA CA</b>					
zOther		\$188,494	2	2	2	0%
County of Riverside		\$152,675	0	1	0	NA

June 2005

Retailer	City/State	-----This Year-----		Last Year YTD	YTD Unit % Change	
		Average Retail Sales Amt YTD	Number of Loans This Qtr YTD			
Bank Of The West			0	0	1	-100%
Chase Financial Corp			0	0	1	-100%
Origen Financial			0	0	1	-100%
<b>STEVEN DOUGLAS MCDONALD</b>	<b>SANGER CA</b>					
zOther		\$112,722	1	1	0	NA
<b>STONE BRIDGE HOMES</b>	<b>SAN CARLOS CA</b>					
Bank Of The West		\$90,000	2	2	0	NA
<b>STRICTLY USED</b>	<b>RED BLUFF CA</b>					
zOther		\$67,238	4	6	2	200%
<b>SUNI AND SALES</b>	<b>MAMMOTH LAKES CA</b>					
Bay Federal Credit Union		\$70,250	0	2	0	NA
<b>SUNSET WEST HOMES</b>	<b>FREEDOM CA</b>					
Murphy Bank			0	0	1	-100%
Origen Financial			0	0	1	-100%
USA Federal Credit Union			0	0	1	-100%
<b>SWAN LIND HOME SALES</b>	<b>MCKINLEYVILLE CA</b>					
First Financial Credit Union			0	0	1	-100%
<b>TAHC</b>	<b>SONORA CA</b>					
Umpqua Bank		\$94,597	0	2	0	NA
Chase Financial Corp			0	0	1	-100%
<b>TERESA SPATARO PROPERTIES</b>	<b>SANTA ROSA CA</b>					
Origen Financial		\$141,259	2	4	0	NA
zOther		\$166,674	2	2	1	100%
USA Federal Credit Union		\$165,000	1	1	0	NA
<b>TERRACE HOMES</b>	<b>WOODSIDE CA</b>					
zOther		\$133,278	1	1	0	NA
<b>UNITED HOMES OF AMERICA</b>	<b>SACRAMENTO CA</b>					
Conseco Finance		\$61,765	1	1	0	NA
Origen Financial		\$46,700	1	1	0	NA
<b>VALLEY SALES</b>	<b>SAINT HELENA CA</b>					
Origen Financial		\$80,500	1	1	0	NA
zOther		\$118,712	1	1	1	0%
Conseco Finance			0	0	1	-100%
<b>VIFIRA ENTERPRISES</b>	<b>SANTA CLARA CA</b>					
Bay Federal Credit Union		\$136,750	1	6	5	20%
zOther		\$144,140	2	5	4	25%
Santa Barbara Bank & Trust		\$165,000	0	1	0	NA
Santa Cruz Community CU		\$175,000	1	1	1	0%
Bank Of The West		\$160,000	1	1	1	0%
21st Century Mortgage Corp			0	0	1	-100%
Origen Financial			0	0	2	-100%
<b>VINCE L KOLI</b>	<b>ORANGEVALE CA</b>					
zOther		\$53,192	0	1	1	0%
21st Century Mortgage Corp			0	0	2	-100%
<b>W/W HOME SALES</b>	<b>EUREKA CA</b>					
zOther		\$68,022	0	2	3	-33%
Origen Financial		\$101,782	1	1	2	-50%
Chase Financial Corp			0	0	4	-100%
Bank of the Sierra			0	0	1	-100%
USA Federal Credit Union			0	0	1	-100%
<b>WATERHOUSE MANAGEMENT</b>	<b>ROSEVILLE CA</b>					
Bay Federal Credit Union		\$209,501	9	13	11	18%
CU Factory Built Lending		\$198,438	2	2	0	NA
Santa Cruz Community CU		\$202,500	1	2	0	NA
Dept Of Veterans Affairs		\$48,586	2	2	0	NA
Origen Financial		\$80,000	0	1	1	0%
Vanderbilt Mortgage & Finance		\$127,597	0	1	0	NA
USA Federal Credit Union		\$97,600	1	1	2	-50%
County of Riverside		\$25,682	0	1	0	NA
21st Century Mortgage Corp		\$119,000	1	1	2	-50%
Murphy Bank			0	0	2	-100%

June 2005

Retailer	City/State	-----This Year-----				Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt	Number of Loans This Qtr	YTD	YTD		
zOther			0	0	5	-100%	
Dept Of Housing & Community			0	0	2	-100%	
<b>WESTWIND ENTERPRISES LTD</b>	<b>SAN JOSE CA</b>						
21st Century Mortgage Corp		\$100,027	0	1	0	NA	
Bank Of The West		\$63,690	0	1	0	NA	
<b>Region Totals</b>		<b>\$102,054</b>	<b>701</b>	<b>1364</b>	<b>1205</b>	<b>13%</b>	
<b>Southern California</b>							
<b>29 PALMS MOBILE HOME SALES</b>	<b>TWENTYNINE PALM CA</b>						
Santa Cruz Community CU		\$26,750	0	4	0	NA	
<b>A &amp; B MOBILE/MANUFACTURED HOMES</b>	<b>ENCINITAS CA</b>						
Homeone Credit Corporation		\$56,970	0	2	0	NA	
USA Federal Credit Union		\$98,647	1	1	0	NA	
zOther		\$109,633	0	1	1	0%	
21st Century Mortgage Corp		\$49,500	0	1	0	NA	
<b>A/A MOBILE HOMES</b>	<b>HEMET CA</b>						
Origen Financial		\$27,498	2	3	0	NA	
zOther		\$27,703	1	2	0	NA	
Homeone Credit Corporation		\$33,066	0	1	0	NA	
USA Federal Credit Union		\$33,543	0	1	0	NA	
<b>AAA SUNSHINE HOMES</b>	<b>OXNARD CA</b>						
zOther		\$82,531	6	8	4	100%	
Community West Bank		\$76,922	6	6	0	NA	
Origen Financial		\$66,964	1	6	2	200%	
Mortgage Funding		\$71,192	1	2	0	NA	
Santa Barbara Bank & Trust		\$65,929	0	1	5	-80%	
Murphy Bank		\$105,171	1	1	0	NA	
First Financial Credit Union		\$80,650	0	1	0	NA	
Bay Federal Credit Union		\$105,709	0	1	1	0%	
Homeone Credit Corporation		\$145,750	0	1	0	NA	
North Valley Bank		\$67,312	0	1	0	NA	
USA Federal Credit Union			0	0	1	-100%	
Harris			0	0	1	-100%	
Goleta National Bank			0	0	2	-100%	
Oakwood Acceptance Corp			0	0	2	-100%	
County of Riverside			0	0	1	-100%	
<b>ABRAHAM &amp; WARD</b>	<b>VENTURA CA</b>						
21st Century Mortgage Corp		\$69,264	1	3	0	NA	
<b>ACTION MOBILE HOMES</b>	<b>GARDEN GROVE CA</b>						
Murphy Bank		\$124,087	1	2	2	0%	
zOther		\$160,000	1	2	1	100%	
Bay Federal Credit Union		\$175,000	0	1	0	NA	
USA Federal Credit Union		\$59,000	0	1	1	0%	
<b>ACTION MOBILE HOMES</b>	<b>ONTARIO CA</b>						
zOther		\$79,900	2	3	2	50%	
Santiago Communities Inc			0	0	1	-100%	
MHC Operating LTD			0	0	1	-100%	
Community Redevelopment Agency			0	0	1	-100%	
Origen Financial			0	0	1	-100%	
<b>ADAM MELTON PADILLA</b>	<b>EL CAJON CA</b>						
CU Factory Built Lending		\$68,986	0	2	0	NA	
Origen Financial		\$63,600	0	1	0	NA	
<b>ADVANCED HOMES</b>	<b>HEMET CA</b>						
Origen Financial		\$60,604	10	14	4	250%	
zOther		\$91,650	3	6	6	0%	
Murphy Bank		\$76,133	2	2	2	0%	
Farm Worker Housing Grant		\$52,360	1	2	1	100%	
CU Factory Built Lending		\$93,884	1	2	0	NA	
USA Federal Credit Union		\$69,339	1	1	0	NA	
Bay Federal Credit Union		\$75,988	1	1	0	NA	
Santa Cruz Community CU		\$71,626	0	1	0	NA	
First Financial Credit Union		\$61,592	0	1	0	NA	
Dept Of Housing & Community			0	0	2	-100%	
Bank Of The West			0	0	1	-100%	

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Retailer	City/State	-----This Year-----		Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr YTD		
Wells Fargo Bank			0 0	1	-100%
National City Mortgage			0 0	1	-100%
County of Riverside			0 0	1	-100%
U.S. Small Business Admin			0 0	1	-100%
Community Redevelopment Agency			0 0	1	-100%
Chase Financial Corp			0 0	1	-100%
<b>AFFORDABLE HOMES</b>	<b>EL CAJON CA</b>				
USA Federal Credit Union		\$117,209	1 5	4	25%
zOther		\$105,350	0 2	3	-33%
Origen Financial		\$99,800	0 1	1	0%
Chase Financial Corp			0 0	2	-100%
21st Century Mortgage Corp			0 0	1	-100%
<b>AFFORDABLE HOUSING</b>	<b>BUELLTON CA</b>				
zOther		\$45,734	3 3	1	200%
USA Federal Credit Union		\$47,445	1 1	0	NA
Bank Of The West		\$54,452	1 1	0	NA
CU Factory Built Lending		\$80,903	0 1	0	NA
Mortgage Funding		\$52,671	0 1	0	NA
Origen Financial			0 0	1	-100%
Bank of the Sierra			0 0	1	-100%
<b>ALL STAR HOMES</b>	<b>CORONA CA</b>				
Conseco Finance		\$50,870	0 1	0	NA
zOther		\$70,000	1 1	0	NA
Origen Financial		\$52,124	1 1	1	0%
GreenPoint Credit		\$143,118	1 1	0	NA
Accubanc Mortgage Corp		\$69,630	1 1	0	NA
21st Century Mortgage Corp		\$75,300	1 1	0	NA
CIT Group			0 0	1	-100%
Vanderbilt Mortgage & Finance			0 0	2	-100%
Oakwood Acceptance Corp			0 0	7	-100%
<b>ALOHA HOMES</b>	<b>CORONA CA</b>				
Financial Freedom Loans Inc		\$52,700	0 1	0	NA
Origen Financial		\$77,862	0 1	1	0%
Santa Barbara Bank & Trust		\$48,393	0 1	2	-50%
zOther			0 0	3	-100%
Irwin Mortgage Corp			0 0	1	-100%
21st Century Mortgage Corp			0 0	2	-100%
Bank of the Sierra			0 0	1	-100%
<b>AMBASSADOR HOMES</b>	<b>MURRIETA CA</b>				
zOther			0 0	2	-100%
<b>AMERICAN HOME SALES</b>	<b>TORRANCE CA</b>				
Chase Financial Corp			0 0	1	-100%
Oakwood Acceptance Corp			0 0	1	-100%
Origen Financial			0 0	1	-100%
<b>AMERISTAR</b>	<b>BAKERSFIELD CA</b>				
zOther		\$67,689	3 5	4	25%
Umpqua Bank		\$119,913	0 2	0	NA
Farm Worker Housing Grant		\$89,356	1 1	0	NA
Vanderbilt Mortgage & Finance		\$46,599	1 1	0	NA
Santa Barbara Bank & Trust		\$85,365	0 1	0	NA
County of Riverside			1 1	0	NA
21st Century Mortgage Corp		\$94,329	0 1	0	NA
Bank of the Sierra		\$61,559	1 1	1	0%
Origen Financial			0 0	1	-100%
Chase Financial Corp			0 0	2	-100%
Dept Of Veterans Affairs			0 0	1	-100%
Wells Fargo Bank			0 0	1	-100%
<b>APEX HOME SALES</b>	<b>BELLEVUE CA</b>				
Origen Financial		\$91,240	5 5	0	NA
Umpqua Bank		\$48,500	2 2	0	NA
21st Century Mortgage Corp		\$117,750	0 2	1	100%
CU Factory Built Lending		\$71,498	0 2	0	NA
zOther		\$85,591	1 2	4	-50%
Murphy Bank		\$64,075	0 1	1	0%
National City Mortgage		\$53,495	1 1	0	NA
Country Place Mortgage		\$59,004	0 1	0	NA



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Retailer	City/State	-----This Year-----		Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr YTD		
Santa Barbara Bank & Trust			0 0	1	-100%
USA Federal Credit Union			0 0	2	-100%
Santiago Communities Inc			0 0	1	-100%
Oakwood Acceptance Corp			0 0	3	-100%
Goleta National Bank			0 0	1	-100%
County of Riverside			0 0	2	-100%
Chase Financial Corp			0 0	11	-100%
Bank Of The West			0 0	1	-100%
Associates Housing Finance			0 0	2	-100%
Dept Of Veterans Affairs			0 0	1	-100%
<b>ARENA HOUSING</b>	<b>PALMDALE CA</b>				
Origen Financial		\$77,357	4 7	0	NA
CU Factory Built Lending		\$79,821	0 4	0	NA
21st Century Mortgage Corp		\$79,563	3 4	3	33%
USA Federal Credit Union		\$77,950	2 2	0	NA
North Valley Bank		\$88,950	0 1	0	NA
US Bancorp		\$76,350	1 1	0	NA
Wells Fargo Bank		\$79,900	0 1	0	NA
zOther		\$84,275	0 1	6	-83%
Community Redevelopment Agency			0 0	6	-100%
Irwin Mortgage Corp			0 0	2	-100%
Chase Financial Corp			0 0	21	-100%
Bay Federal Credit Union			0 0	1	-100%
<b>ATHANS ENTERPRISES INC</b>	<b>LANCASTER CA</b>				
zOther			0 0	1	-100%
<b>BEST QUALITY</b>	<b>COVINA CA</b>				
Santa Barbara Bank & Trust		\$78,990	0 2	0	NA
Santiago Communities Inc		\$106,953	1 1	0	NA
First Financial Credit Union		\$75,900	0 1	0	NA
21st Century Mortgage Corp		\$119,900	0 1	1	0%
CU Factory Built Lending		\$126,500	1 1	0	NA
<b>BLUE CARPET</b>	<b>LAKE FOREST CA</b>				
Origen Financial		\$175,333	3 6	5	20%
zOther		\$114,358	0 5	5	0%
21st Century Mortgage Corp		\$124,603	3 4	1	300%
Murphy Bank		\$176,866	2 3	0	NA
Conseco Finance		\$145,850	2 3	0	NA
CU Factory Built Lending		\$135,348	1 2	0	NA
USA Federal Credit Union		\$120,091	2 2	0	NA
Bank of the Sierra		\$136,932	0 2	0	NA
County of Riverside		\$124,877	0 1	1	0%
Bay Federal Credit Union		\$99,000	1 1	0	NA
US Bancorp		\$119,000	1 1	0	NA
Community West Bank		\$127,441	1 1	0	NA
Santa Cruz Community CU			0 0	3	-100%
Santiago Communities Inc			0 0	3	-100%
Chase Financial Corp			0 0	2	-100%
Dept Of Veterans Affairs			0 0	1	-100%
<b>BOBS MOBIL HOME SALES</b>	<b>LOMITA CA</b>				
Homeone Credit Corporation		\$90,000	0 1	1	0%
Origen Financial		\$80,000	0 1	2	-50%
County of Riverside			0 0	1	-100%
Community Redevelopment Agency			0 0	1	-100%
<b>BRANDYWINE OSTRICH RANCH</b>	<b>HEMET CA</b>				
Chase Financial Corp			0 0	1	-100%
<b>BRYNEX</b>	<b>IRVINE CA</b>				
Origen Financial		\$137,333	2 3	4	-25%
First Financial Credit Union		\$142,000	0 1	0	NA
Santiago Communities Inc		\$167,000	1 1	0	NA
Bank Of The West		\$116,000	0 1	0	NA
zOther			0 0	1	-100%
Chase Financial Corp			0 0	2	-100%
Washington Mutual			0 0	1	-100%
21st Century Mortgage Corp			0 0	1	-100%
<b>C.H &amp; I DEVELOPMENT INC</b>	<b>CANYON LAKE CA</b>				
Bay Federal Credit Union			0 0	1	-100%

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Retailer	City/State	-----This Year-----			Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr	YTD		
<b>CALIFORNIA MOBILE HOMES</b>	<b>TUSTIN CA</b>					
US Bancorp		\$46,191	1	1	0	NA
21st Century Mortgage Corp			0	0	2	-100%
Origen Financial			0	0	1	-100%
<b>CALIFORNIA SUNCOAST</b>	<b>EL CAJON CA</b>					
Origen Financial		\$103,926	7	10	3	233%
zOther		\$124,999	7	10	7	43%
Homeone Credit Corporation		\$110,879	6	9	0	NA
USA Federal Credit Union		\$123,022	7	9	7	29%
21st Century Mortgage Corp		\$115,796	2	3	0	NA
US Bancorp		\$59,599	1	2	0	NA
Dept Of Veterans Affairs		\$125,000	1	1	0	NA
Vanderbilt Mortgage & Finance		\$149,900	1	1	0	NA
Bank Of The West		\$52,900	0	1	0	NA
U.S. Small Business Admin		\$99,900	0	1	0	NA
Country Place Mortgage		\$115,000	1	1	2	-50%
Bay Federal Credit Union		\$64,966	0	1	0	NA
First Financial Credit Union			0	0	1	-100%
Chase Financial Corp			0	0	5	-100%
Star One Credit Union			0	0	1	-100%
Dept Of Housing & Community			0	0	2	-100%
<b>CAPITAL HOMES</b>	<b>GARDEN GROVE CA</b>					
21st Century Mortgage Corp		\$79,900	1	1	0	NA
First Financial Credit Union		\$81,500	0	1	0	NA
Origen Financial		\$86,815	0	1	1	0%
zOther			0	0	1	-100%
<b>CARLSBERG MANAGEMENT CO</b>	<b>LOS ANGELES CA</b>					
Origen Financial			0	0	1	-100%
<b>CASA BLANCA</b>	<b>CANYON COUNTRY CA</b>					
USA Federal Credit Union		\$108,349	8	11	0	NA
Origen Financial		\$114,333	2	3	1	200%
Bank Of The West		\$96,371	2	2	0	NA
21st Century Mortgage Corp		\$93,500	1	2	0	NA
US Bancorp		\$114,079	1	2	0	NA
zOther		\$102,825	0	1	0	NA
Murphy Bank		\$93,292	0	1	0	NA
Mortgage Funding		\$125,000	1	1	0	NA
CU Factory Built Lending		\$61,305	0	1	0	NA
Accubanc Mortgage Corp		\$115,900	0	1	0	NA
Chase Financial Corp			0	0	1	-100%
<b>CENTENNIAL HOMES</b>	<b>GRAND TERRACE CA</b>					
Origen Financial		\$171,267	2	3	1	200%
Bank Of The West		\$130,785	1	2	0	NA
CU Factory Built Lending		\$123,919	0	1	0	NA
Chase Financial Corp			0	0	3	-100%
21st Century Mortgage Corp			0	0	2	-100%
Murphy Bank			0	0	1	-100%
Santa Barbara Bank & Trust			0	0	1	-100%
zOther			0	0	3	-100%
Community Redevelopment Agency			0	0	2	-100%
<b>CERTIFIED MOBILE ENTERPRISES</b>	<b>TUSTIN CA</b>					
Origen Financial		\$65,059	2	2	0	NA
USA Federal Credit Union		\$82,985	0	1	0	NA
<b>CHANAME MANUFACTURED HOM</b>	<b>MORENO VALLEY CA</b>					
Origen Financial		\$57,176	1	2	0	NA
zOther		\$71,512	1	1	1	0%
US Bancorp		\$52,832	0	1	0	NA
CU Factory Built Lending		\$63,172	1	1	0	NA
Farm Worker Housing Grant		\$73,836	0	1	0	NA
<b>CHRYSAL RIDGE PROPERTIES</b>	<b>RIVERSIDE CA</b>					
Conseco Finance		\$71,017	0	1	0	NA
<b>CLARABEN HOMES</b>	<b>STANTON CA</b>					
21st Century Mortgage Corp		\$103,554	3	5	0	NA
USA Federal Credit Union		\$108,923	2	2	0	NA
Origen Financial		\$58,496	2	2	1	100%

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Retailer	City/State	-----This Year-----			Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt	Number of Loans This Qtr	YTD		
US Bancorp		\$88,000	0	1	0	NA
zOther		\$127,272	0	1	0	NA
Bank Of The West			0	0	1	-100%
Chase Financial Corp			0	0	2	-100%
<b>CLASSIC HOMES</b> COVINA CA						
Origen Financial		\$117,639	7	9	3	200%
USA Federal Credit Union		\$106,918	1	7	0	NA
21st Century Mortgage Corp		\$125,558	1	4	2	100%
CU Factory Built Lending		\$112,194	1	2	0	NA
zOther		\$96,027	1	2	0	NA
US Bancorp		\$118,314	0	1	0	NA
Accubanc Mortgage Corp		\$175,725	1	1	0	NA
Bank Of The West		\$125,502	0	1	0	NA
Wells Fargo Bank			0	0	2	-100%
First Financial Credit Union			0	0	1	-100%
Chase Financial Corp			0	0	1	-100%
Savings Bank of Mendocino			0	0	1	-100%
<b>COASTLINE MOBILE HOMES</b> FOUNTAIN VALLEY CA						
Origen Financial		\$83,000	1	1	0	NA
Santa Barbara Bank & Trust			0	0	1	-100%
<b>COLE HOUSING</b> ORANGE CA						
21st Century Mortgage Corp			0	0	1	-100%
<b>COLE</b> SAN MARCOS CA						
Origen Financial		\$136,450	1	3	1	200%
zOther		\$125,000	1	1	3	-67%
Vanderbilt Mortgage & Finance		\$124,700	1	1	0	NA
Community West Bank			1	1	0	NA
Bank Of The West			0	0	1	-100%
Dept Of Veterans Affairs			0	0	1	-100%
<b>COLORADO RIVER</b> PARKER DAM CA						
21st Century Mortgage Corp		\$39,033	1	3	0	NA
zOther		\$189,500	2	2	3	-33%
Murphy Bank		\$189,500	1	1	1	0%
Origen Financial		\$45,600	1	1	2	-50%
CU Factory Built Lending		\$189,500	1	1	0	NA
Chase Financial Corp			0	0	3	-100%
USA Federal Credit Union			0	0	1	-100%
Washington Mutual			0	0	1	-100%
Goleta National Bank			0	0	1	-100%
Oakwood Acceptance Corp			0	0	1	-100%
<b>COST LESS</b> CHULA VISTA CA						
Origen Financial		\$107,900	1	3	0	NA
Bank Of The West		\$119,000	0	1	0	NA
USA Federal Credit Union			0	0	1	-100%
<b>CROWN PACIFIC HOMES</b> LAKESIDE CA						
zOther		\$142,603	2	2	4	-50%
USA Federal Credit Union		\$75,149	1	1	0	NA
Homeone Credit Corporation		\$38,165	1	1	0	NA
Origen Financial		\$90,606	0	1	0	NA
Associates Housing Finance			0	0	1	-100%
Chase Financial Corp			0	0	1	-100%
<b>CRYSTAL MOBILE HOMES</b> ANAHEIM CA						
zOther		\$70,435	0	1	3	-67%
Origen Financial		\$32,900	1	1	0	NA
Santa Cruz Community CU		\$49,900	0	1	0	NA
<b>CYNTHIA JEAN LANDES</b> LANCASTER CA						
US Bancorp		\$83,962	10	13	0	NA
21st Century Mortgage Corp		\$87,460	0	1	0	NA
Origen Financial		\$81,744	0	1	0	NA
<b>DC DEVELOPMENT</b> SAN MARCOS CA						
21st Century Mortgage Corp		\$120,000	1	1	0	NA
Community West Bank		\$114,905	1	1	0	NA
Homeone Credit Corporation		\$135,312	1	1	0	NA
Origen Financial		\$74,085	0	1	0	NA
Umpqua Bank		\$83,800	0	1	0	NA

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Retailer	City/State	-----This Year-----		Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr YTD		
zOther		\$38,045	1 1	0	NA
Goleta National Bank			0 0	1	-100%
Wells Fargo Bank			0 0	1	-100%
<b>DE ANZA BAYSIDE VILLAGE</b>	<b>LOS ANGELES CA</b>				
USA Federal Credit Union			0 0	1	-100%
<b>DONALD K LUCAS JR</b>	<b>PALM DESERT CA</b>				
Dept Of Veterans Affairs		\$52,405	1 1	0	NA
<b>DONALD R BECKER, INC</b>	<b>ESCONDIDO CA</b>				
Origen Financial		\$65,307	1 2	0	NA
Bay Federal Credit Union		\$51,693	0 1	0	NA
<b>DS2, INC</b>	<b>ESCONDIDO CA</b>				
Umpqua Bank		\$130,500	0 1	0	NA
U.S. Small Business Admin			0 0	1	-100%
USA Federal Credit Union			0 0	1	-100%
zOther			0 0	3	-100%
Origen Financial			0 0	1	-100%
<b>DURA-BILT HOMES</b>	<b>MOJAVE CA</b>				
Conseco Finance		\$59,132	2 2	0	NA
Homeone Credit Corporation		\$36,520	1 1	0	NA
21st Century Mortgage Corp		\$65,790	1 1	3	-67%
Umpqua Bank		\$126,190	0 1	0	NA
Community West Bank			1 1	0	NA
Deutsche Financial		\$39,838	0 1	0	NA
US Bancorp			0 0	1	-100%
Savings Bank of Mendocino			0 0	1	-100%
Dept Of Housing & Community			0 0	1	-100%
Chase Financial Corp			0 0	1	-100%
Brown			0 0	2	-100%
Origen Financial			0 0	3	-100%
zOther			0 0	2	-100%
<b>EAGLE HOME CENTER</b>	<b>HIGHLAND CA</b>				
zOther		\$60,350	2 6	10	-40%
Origen Financial		\$56,769	3 5	6	-17%
Umpqua Bank		\$74,931	0 3	0	NA
Homeone Credit Corporation		\$85,961	2 3	0	NA
US Bancorp		\$77,109	2 2	0	NA
21st Century Mortgage Corp		\$78,654	1 2	0	NA
Bank of the Sierra		\$67,770	0 2	1	100%
CU Factory Built Lending		\$81,970	2 2	0	NA
Mortgage Funding		\$37,000	0 1	0	NA
USA Federal Credit Union		\$62,700	0 1	2	-50%
Bay Federal Credit Union		\$59,785	0 1	0	NA
U.S. Small Business Admin			0 0	1	-100%
Wells Fargo Bank			0 0	2	-100%
Oakwood Acceptance Corp			0 0	1	-100%
Goleta National Bank			0 0	4	-100%
County of Riverside			0 0	2	-100%
Community Redevelopment Agency			0 0	1	-100%
Chase Financial Corp			0 0	8	-100%
Santa Barbara Bank & Trust			0 0	3	-100%
<b>ECHO HILLS MOBILE ESTATES</b>	<b>NORTHRIDGE CA</b>				
Vanderbilt Mortgage & Finance		\$61,450	1 1	0	NA
<b>EL CAJON TRAILER PARK INC</b>	<b>EL CAJON CA</b>				
CU Factory Built Lending		\$116,016	0 1	0	NA
<b>EL RANCHO HOMES</b>	<b>BANNING CA</b>				
Bank of the Sierra		\$85,612	0 1	1	0%
zOther		\$73,855	0 1	0	NA
Associates Housing Finance			0 0	1	-100%
<b>EL RANCHO HOMES</b>	<b>PALM DESERT CA</b>				
Homeone Credit Corporation		\$61,591	2 2	0	NA
<b>EL YON, INC</b>	<b>SAN LUIS OBISPO CA</b>				
Chase Financial Corp			0 0	1	-100%

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Retailer	City/State	-----This Year-----		Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr YTD		
<b>EMERALD MOBILE HOMES</b>	GLENDORA CA				
Origen Financial		\$117,700	1 2	0	NA
North Valley Bank		\$99,000	0 1	0	NA
<b>ENCHANTED HOMES</b>	WESTMINSTER CA				
Bank Of The West		\$137,250	1 1	0	NA
zOther			0 0	1	-100%
<b>EVAN MAI HOMES</b>	CORONA CA				
Origen Financial		\$54,645	0 1	0	NA
<b>EXECUTIVE MOBILE HOMES</b>	CANYON COUNTRY CA				
Bank Of The West		\$110,000	1 1	0	NA
CU Factory Built Lending		\$120,512	1 1	0	NA
US Bancorp		\$85,000	1 1	0	NA
<b>EXTREME INVESTMENTS INC</b>	LAKE FOREST CA				
Origen Financial		\$200,325	2 3	1	200%
zOther		\$199,933	1 1	2	-50%
Santa Barbara Bank & Trust		\$194,500	1 1	0	NA
Bank of the Sierra		\$245,131	0 1	0	NA
21st Century Mortgage Corp		\$186,830	0 1	0	NA
Chase Financial Corp			0 0	1	-100%
<b>F&amp;S INVESTMENTS</b>	NEWPORT BEACH CA				
zOther		\$186,947	1 2	0	NA
US Bancorp		\$209,000	1 1	0	NA
Chase Financial Corp			0 0	1	-100%
Origen Financial			0 0	2	-100%
<b>FACTORY DIRECT HOUSING</b>	SANTEE CA				
zOther		\$65,176	1 5	2	150%
Origen Financial		\$106,103	0 3	3	0%
21st Century Mortgage Corp		\$95,942	1 2	0	NA
Conseco Finance		\$19,015	0 1	0	NA
US Bancorp		\$58,574	0 1	0	NA
Goleta National Bank			0 0	1	-100%
USA Federal Credit Union			0 0	1	-100%
Chase Financial Corp			0 0	4	-100%
<b>FAIRVIEW</b>	RANCHO PALOS VERDE CA				
CU Factory Built Lending		\$65,963	1 1	0	NA
Homeone Credit Corporation		\$71,500	0 1	0	NA
Origen Financial		\$73,863	0 1	1	0%
zOther		\$49,331	0 1	1	0%
<b>FAMILY HOMES</b>	ANAHEIM CA				
Origen Financial		\$132,116	7 10	3	233%
CU Factory Built Lending		\$149,559	2 4	0	NA
zOther		\$110,738	3 4	3	33%
21st Century Mortgage Corp		\$103,333	1 3	0	NA
Umpqua Bank		\$62,631	0 1	0	NA
Murphy Bank		\$75,000	0 1	0	NA
Chase Financial Corp			0 0	16	-100%
<b>FIVE STAR</b>	STANTON CA				
Origen Financial		\$163,187	8 14	8	75%
CU Factory Built Lending		\$151,038	7 11	0	NA
21st Century Mortgage Corp		\$181,213	5 8	2	300%
zOther		\$154,000	2 3	14	-79%
Murphy Bank		\$152,681	1 3	1	200%
Bank of the Sierra		\$129,000	0 1	0	NA
USA Federal Credit Union		\$129,500	1 1	2	-50%
US Bancorp		\$199,995	0 1	0	NA
Conseco Finance		\$132,350	1 1	0	NA
County of Riverside		\$122,149	0 1	1	0%
Santa Barbara Bank & Trust			0 0	2	-100%
Oakwood Acceptance Corp			0 0	2	-100%
Chase Financial Corp			0 0	33	-100%
Bay Federal Credit Union			0 0	1	-100%
Bank Of The West			0 0	1	-100%
U.S. Small Business Admin			0 0	1	-100%

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Retailer	City/State	-----This Year-----			Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr	YTD		
<b>FIVE STAR</b>	VISTA CA					
Origen Financial		\$128,000	0	1	0	NA
<b>FLEMING ENTERPRISES INC.</b>	REDLANDS CA					
Origen Financial		\$66,697	3	14	2	600%
zOther		\$71,708	5	5	1	400%
Farm Worker Housing Grant		\$78,646	0	3	0	NA
Financial Freedom Loans Inc		\$55,492	0	2	1	100%
US Bancorp		\$69,199	1	2	0	NA
Murphy Bank		\$61,819	2	2	0	NA
First Financial Credit Union		\$79,506	0	2	0	NA
USA Federal Credit Union			1	1	0	NA
21st Century Mortgage Corp		\$67,784	1	1	0	NA
CU Factory Built Lending		\$57,087	1	1	0	NA
Conseco Finance		\$68,256	1	1	0	NA
Bay Federal Credit Union		\$61,269	0	1	0	NA
Wells Fargo Bank			0	0	1	-100%
Associates Housing Finance			0	0	1	-100%
Bank Of The West			0	0	1	-100%
Oakwood Acceptance Corp			0	0	1	-100%
Goleta National Bank			0	0	1	-100%
<b>FOUNTAIN OF YOUTH SPA CORP</b>	SAN DIEGO CA					
Origen Financial			0	0	2	-100%
<b>FRANCISCO OLVERA</b>	SAN DIEGO CA					
USA Federal Credit Union		\$117,000	4	5	9	-44%
zOther		\$81,667	2	3	0	NA
Origen Financial		\$125,000	1	1	0	NA
Financial Freedom Loans Inc			0	0	1	-100%
US Bancorp			0	0	1	-100%
<b>FRIDAY SERVICES</b>	NIJLAND CA					
Homeone Credit Corporation		\$36,800	0	1	0	NA
Origen Financial		\$40,296	0	1	0	NA
Dept Of Housing & Community			0	0	1	-100%
<b>FRONTIER HOMES</b>	SANTEF CA					
zOther		\$72,986	1	4	6	-33%
Origen Financial		\$120,679	1	2	6	-67%
USA Federal Credit Union		\$95,000	1	1	2	-50%
Homeone Credit Corporation		\$119,935	1	1	0	NA
GreenPoint Credit		\$72,021	1	1	0	NA
Irwin Mortgage Corp			0	0	1	-100%
Conseco Finance			0	0	1	-100%
<b>G AVERY ENTERPRISES INC</b>	NORTHRIDGE CA					
zOther		\$38,867	1	1	0	NA
21st Century Mortgage Corp		\$49,500	0	1	0	NA
<b>GARY ALAN SEITRICH</b>	EL CAJON CA					
zOther		\$49,900	1	1	0	NA
<b>GCMHP</b>	NEWPORT BEACH CA					
zOther		\$81,233	1	3	4	-25%
North Valley Bank		\$64,259	0	2	0	NA
Santa Barbara Bank & Trust		\$97,500	0	1	1	0%
21st Century Mortgage Corp		\$84,770	0	1	0	NA
Conseco Finance		\$97,500	1	1	0	NA
Community West Bank		\$85,900	1	1	0	NA
Origen Financial			0	0	3	-100%
U.S. Small Business Admin			0	0	1	-100%
Bank of the Sierra			0	0	1	-100%
Dept Of Housing & Community			0	0	1	-100%
<b>GIOS HOME SALES</b>	EL CENTRO CA					
Origen Financial			0	0	1	-100%
<b>GOLDEN DESERT HOMES</b>	DESERT HOT SPRIN CA					
zOther		\$93,830	3	3	3	0%
USA Federal Credit Union		\$100,094	1	3	3	0%
Origen Financial		\$74,150	1	2	2	0%
County of Riverside		\$70,567	0	1	1	0%
Vanderbilt Mortgage & Finance		\$66,545	0	1	0	NA

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Retailer	City/State	-----This Year-----			Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr	YTD		
Chase Financial Corp			0	0	1	-100%
<b>GOLDEN STATE MOBILE HOMES</b>	<b>CANOGA PARK CA</b>					
Origen Financial			0	0	1	-100%
<b>GOLDEN SUN HOMES</b>	<b>STANTON CA</b>					
21st Century Mortgage Corp		\$84,398	5	11	3	267%
Origen Financial		\$101,033	2	3	0	NA
County of Riverside		\$60,700	0	2	0	NA
CU Factory Built Lending		\$85,750	0	2	0	NA
Homeone Credit Corporation		\$108,000	1	2	0	NA
Santiago Communities Inc		\$128,750	1	1	1	0%
Dept Of Veterans Affairs		\$84,500	1	1	0	NA
Murphy Bank		\$116,900	1	1	0	NA
Santa Barbara Bank & Trust		\$151,200	1	1	0	NA
US Bancorp		\$81,700	0	1	2	-50%
Washington Mutual			0	0	1	-100%
USA Federal Credit Union			0	0	2	-100%
zOther			0	0	5	-100%
Oakwood Acceptance Corp			0	0	9	-100%
Chase Financial Corp			0	0	9	-100%
Santa Cruz Community CU			0	0	1	-100%
U.S. Small Business Admin			0	0	1	-100%
<b>GRANT PARK DEVELOPMENT</b>	<b>PASO ROBLES CA</b>					
US Bancorp		\$79,951	0	1	0	NA
zOther			0	0	3	-100%
Bank Of The West			0	0	2	-100%
Chase Financial Corp			0	0	4	-100%
Conseco Finance			0	0	1	-100%
Dept Of Veterans Affairs			0	0	1	-100%
Oakwood Acceptance Corp			0	0	1	-100%
Origen Financial			0	0	2	-100%
Washington Mutual			0	0	2	-100%
<b>GVK ENTERPRISES INC</b>	<b>HEMET CA</b>					
Origen Financial		\$91,378	12	23	7	229%
US Bancorp		\$96,120	9	17	0	NA
21st Century Mortgage Corp		\$90,333	10	16	1	1500%
USA Federal Credit Union		\$80,690	8	12	6	100%
zOther		\$82,865	7	9	6	50%
First Financial Credit Union		\$96,612	0	6	0	NA
Wells Fargo Bank		\$88,388	3	5	2	150%
CU Factory Built Lending		\$96,786	2	4	0	NA
Bay Federal Credit Union		\$86,264	1	3	1	200%
Bank Of The West		\$102,945	2	3	0	NA
Murphy Bank		\$104,050	1	2	0	NA
Homeone Credit Corporation		\$88,557	2	2	0	NA
Star One Credit Union		\$97,761	1	1	0	NA
Land Home Financial		\$132,964	1	1	0	NA
Financial Freedom Loans Inc			0	0	1	-100%
Dept Of Veterans Affairs			0	0	2	-100%
Dept Of Housing & Community			0	0	1	-100%
County of Riverside			0	0	1	-100%
Community Redevelopment Agency			0	0	1	-100%
Vanderbilt Mortgage & Finance			0	0	1	-100%
Chase Financial Corp			0	0	9	-100%
Oakwood Acceptance Corp			0	0	1	-100%
<b>HARBOR VIEW HOMES</b>	<b>NEWPORT BEACH CA</b>					
Origen Financial		\$112,153	4	4	1	300%
Bank Of The West		\$55,000	2	2	0	NA
zOther		\$67,000	0	1	1	0%
Mortgage Funding		\$145,000	1	1	0	NA
USA Federal Credit Union			0	0	1	-100%
21st Century Mortgage Corp			0	0	1	-100%
Chase Financial Corp			0	0	2	-100%
<b>HERITAGE HOMES</b>	<b>ESCONDIDO CA</b>					
US Bancorp		\$69,794	0	1	0	NA
Origen Financial			0	0	1	-100%
<b>HERMITAGE HOME SALES</b>	<b>OXNARD CA</b>					
Origen Financial		\$90,900	1	2	2	0%

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Retailer	City/State	-----This Year-----			Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr	YTD		
USA Federal Credit Union		\$121,960	1	1	0	NA
zOther		\$220,600	0	1	8	-88%
Goleta National Bank			0	0	2	-100%
21st Century Mortgage Corp			0	0	2	-100%
Santa Barbara Bank & Trust			0	0	3	-100%
<b>HERRICK &amp; CO INC</b>	<b>MURRIETA CA</b>					
Origen Financial		\$46,433	2	2	0	NA
<b>HIGH COUNTRY HOMES</b>	<b>DANA POINT CA</b>					
Umpqua Bank		\$137,444	0	1	0	NA
Country Place Mortgage			0	0	1	-100%
zOther			0	0	1	-100%
<b>HOME 4-U LLC</b>	<b>RAMONA CA</b>					
Wells Fargo Bank			0	0	1	-100%
<b>HOMES AMERICA</b>	<b>CORONA CA</b>					
County of Riverside			0	0	1	-100%
<b>HOMES OF THE WEST LLC</b>	<b>SAN CLEMENTE CA</b>					
US Bancorp		\$63,416	0	16	0	NA
<b>HORIZON</b>	<b>LAKESIDE CA</b>					
USA Federal Credit Union		\$132,633	1	3	6	-50%
zOther		\$123,059	0	2	0	NA
Origen Financial		\$94,627	1	2	0	NA
21st Century Mortgage Corp		\$99,500	1	1	0	NA
Bank Of The West		\$116,000	0	1	0	NA
U.S. Small Business Admin			0	0	2	-100%
Vanderbilt Mortgage & Finance			0	0	1	-100%
<b>HUNTSMAN</b>	<b>LAKE EL SINORE CA</b>					
Homeone Credit Corporation		\$98,057	1	1	0	NA
Star One Credit Union			0	0	1	-100%
<b>IDEAL HOMES</b>	<b>EL CAJON CA</b>					
21st Century Mortgage Corp		\$104,797	2	2	1	100%
USA Federal Credit Union		\$127,511	0	2	1	100%
Origen Financial		\$127,075	1	2	2	0%
zOther		\$95,550	1	1	6	-83%
Bank Of The West		\$90,693	0	1	0	NA
Bay Federal Credit Union		\$89,900	0	1	0	NA
CU Factory Built Lending		\$115,535	1	1	0	NA
Chase Financial Corp			0	0	3	-100%
US Bancorp			0	0	1	-100%
Santiago Communities Inc			0	0	1	-100%
<b>INPARK SALES</b>	<b>HERMOSA BEACH CA</b>					
Origen Financial		\$92,464	0	1	2	-50%
Santiago Communities Inc		\$45,000	1	1	0	NA
First Financial Credit Union		\$43,000	0	1	0	NA
Community West Bank		\$82,596	0	1	0	NA
Oakwood Acceptance Corp			0	0	1	-100%
Conseco Finance			0	0	1	-100%
zOther			0	0	2	-100%
<b>INTEGRITY HOMES</b>	<b>OCEANSIDE CA</b>					
Origen Financial		\$91,207	1	5	0	NA
Community West Bank		\$88,372	1	1	0	NA
zOther			0	0	1	-100%
<b>J &amp; H ASSET PROPERTY MANAGE</b>	<b>YORBA LINDA CA</b>					
Origen Financial		\$82,776	2	5	1	400%
zOther		\$119,790	2	3	10	-70%
Farm Worker Housing Grant		\$87,927	0	2	0	NA
USA Federal Credit Union		\$84,150	0	1	2	-50%
Community West Bank		\$135,000	1	1	0	NA
Bank Of The West		\$113,700	1	1	0	NA
Dept Of Veterans Affairs		\$118,000	0	1	0	NA
Chase Financial Corp			0	0	2	-100%
<b>J/R HOME SALES</b>	<b>HUNTINGTON BEACH CA</b>					
Murphy Bank		\$192,375	1	1	0	NA
zOther		\$200,610	1	1	2	-50%



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		Average Retail Sales Amt YTD	Number of Loans This Qtr YTD		
Oakwood Acceptance Corp			0 0	2	-100%
<b>JAIME GOMEZ INC</b>	<b>CHULA VISTA CA</b>				
Community West Bank		\$95,000	1 1	0	NA
Santa Barbara Bank & Trust			1 1	0	NA
<b>JOHN MCKEE MOBILE HOME SALES</b>	<b>VISTA CA</b>				
Origen Financial		\$94,567	1 3	6	-50%
zOther		\$133,913	1 2	5	-60%
Community West Bank		\$110,000	1 1	0	NA
CU Factory Built Lending		\$79,500	0 1	0	NA
Bank of the Sierra		\$49,702	0 1	0	NA
21st Century Mortgage Corp		\$65,448	0 1	1	0%
Chase Financial Corp			0 0	3	-100%
Dept Of Veterans Affairs			0 0	1	-100%
Financial Freedom Loans Inc			0 0	1	-100%
Oakwood Acceptance Corp			0 0	1	-100%
Santiago Communities Inc			0 0	1	-100%
USA Federal Credit Union			0 0	5	-100%
County of Riverside			0 0	1	-100%
<b>K B LTD</b>	<b>PALM SPRINGS CA</b>				
21st Century Mortgage Corp			1 1	1	0%
Origen Financial		\$83,246	0 1	2	-50%
USA Federal Credit Union		\$129,100	1 1	1	0%
Savings Bank of Mendocino			0 0	1	-100%
zOther			0 0	1	-100%
Goleta National Bank			0 0	1	-100%
Bay Federal Credit Union			0 0	3	-100%
Chase Financial Corp			0 0	2	-100%
Santa Barbara Bank & Trust			0 0	1	-100%
<b>L C MANUFACTURED HOUSING</b>	<b>SANTA CLARITA CA</b>				
US Bancorp			0 0	1	-100%
USA Federal Credit Union			0 0	10	-100%
Savings Bank of Mendocino			0 0	1	-100%
Origen Financial			0 0	2	-100%
Oakwood Acceptance Corp			0 0	6	-100%
Chase Financial Corp			0 0	3	-100%
21st Century Mortgage Corp			0 0	1	-100%
<b>L A PACIFICA</b>	<b>EL CAJON CA</b>				
USA Federal Credit Union		\$125,000	0 1	0	NA
<b>L A SIERRA HOMES</b>	<b>GLENDORA CA</b>				
Chase Financial Corp			0 0	1	-100%
Origen Financial			0 0	1	-100%
zOther			0 0	1	-100%
<b>L AKE PERRIS REALTY</b>	<b>NUEVO CA</b>				
Homeone Credit Corporation		\$329,000	1 1	0	NA
zOther			0 0	1	-100%
<b>LEGACY HOMES</b>	<b>BREA CA</b>				
Origen Financial		\$105,175	5 7	2	250%
USA Federal Credit Union		\$91,443	1 3	0	NA
US Bancorp		\$109,444	0 3	0	NA
21st Century Mortgage Corp		\$104,179	3 3	1	200%
zOther		\$90,500	0 1	1	0%
First Financial Credit Union			0 0	1	-100%
<b>LEGACY HOMES</b>	<b>RAMONA CA</b>				
U.S. Small Business Admin			0 0	1	-100%
<b>L E O FULLER</b>	<b>SAN BERNARDINO CA</b>				
Origen Financial		\$45,400	0 2	1	100%
21st Century Mortgage Corp			0 1	0	NA
Oakwood Acceptance Corp			0 0	1	-100%
U.S. Small Business Admin			0 0	1	-100%
<b>M &amp; W HOME SALES</b>	<b>HEMET CA</b>				
Origen Financial		\$75,027	0 3	2	50%
Irwin Mortgage Corp		\$65,554	0 1	1	0%
Star One Credit Union		\$79,889	1 1	0	NA
Conseco Finance		\$42,545	1 1	0	NA

June 2005

Retailer	City/State	-----This Year-----		Last Year YTD	YTD Unit % Change	
		Average Retail Sales Amt YTD	Number of Loans This Qtr YTD			
Homeone Credit Corporation		\$43,789	1	1	0	NA
USA Federal Credit Union			0	0	2	-100%
Dept Of Housing & Community			0	0	1	-100%
Bay Federal Credit Union			0	0	1	-100%
Chase Financial Corp			0	0	4	-100%
<b>MA WILLIAMS HOME SALES</b>	<b>HEMET CA</b>					
zOther		\$94,192	2	2	7	-71%
Homeone Credit Corporation		\$113,826	2	2	0	NA
US Bancorp		\$46,042	1	1	0	NA
Farm Worker Housing Grant		\$80,382	0	1	0	NA
Origen Financial		\$109,059	1	1	1	0%
USA Federal Credit Union			0	0	1	-100%
U.S. Small Business Admin			0	0	1	-100%
Dept Of Housing & Community			0	0	1	-100%
Chase Financial Corp			0	0	3	-100%
Bank Of The West			0	0	2	-100%
Oakwood Acceptance Corp			0	0	1	-100%
<b>MACCA HOMES</b>	<b>CANYON LAKE CA</b>					
zOther		\$138,120	1	1	0	NA
<b>MACY HOMES</b>	<b>OXNARD CA</b>					
Origen Financial		\$158,119	4	11	4	175%
zOther		\$163,553	8	10	4	150%
Community West Bank		\$141,525	5	6	0	NA
21st Century Mortgage Corp		\$143,170	4	6	0	NA
CU Factory Built Lending		\$186,172	0	4	0	NA
Santa Barbara Bank & Trust		\$153,040	1	3	11	-73%
Bank Of The West		\$133,233	3	3	3	0%
US Bancorp		\$103,685	1	2	0	NA
Homeone Credit Corporation		\$97,858	0	2	0	NA
Murphy Bank		\$182,400	2	2	1	100%
USA Federal Credit Union		\$121,345	0	1	0	NA
GreenPoint Credit		\$110,000	1	1	0	NA
First Financial Credit Union		\$88,361	0	1	1	0%
Dept Of Housing & Community			0	0	1	-100%
Chase Financial Corp			0	0	2	-100%
Goleta National Bank			0	0	6	-100%
Oakwood Acceptance Corp			0	0	5	-100%
<b>MAJESTIC HOMES</b>	<b>CANYON COUNTRY CA</b>					
21st Century Mortgage Corp		\$83,578	1	10	1	900%
Origen Financial		\$101,861	3	5	1	400%
Bank Of The West		\$99,751	4	4	0	NA
zOther		\$99,680	2	3	0	NA
Chase Financial Corp			0	0	3	-100%
<b>MANUFACTURED HOUSING SPECI</b>	<b>GARDEN GROVE CA</b>					
Origen Financial		\$79,500	2	2	0	NA
zOther		\$140,000	1	1	0	NA
<b>MAPLE RIDGE HOMES</b>	<b>ONTARIO CA</b>					
Origen Financial		\$102,665	8	27	13	108%
zOther		\$88,619	7	13	9	44%
21st Century Mortgage Corp		\$110,208	1	7	3	133%
US Bancorp		\$101,911	1	4	0	NA
CU Factory Built Lending		\$106,841	0	2	0	NA
USA Federal Credit Union		\$42,579	1	2	1	100%
Bank Of The West		\$145,975	2	2	0	NA
Bay Federal Credit Union		\$96,350	1	1	0	NA
First Financial Credit Union			0	0	1	-100%
Murphy Bank			0	0	1	-100%
Oakwood Acceptance Corp			0	0	1	-100%
CIT Group			0	0	3	-100%
Santa Cruz Community CU			0	0	2	-100%
Savings Bank of Mendocino			0	0	1	-100%
Chase Financial Corp			0	0	11	-100%
Vanderbilt Mortgage & Finance			0	0	1	-100%
Community Redevelopment Agency			0	0	3	-100%
<b>MCNEAL /DUCKWORTH</b>	<b>HIGHLAND CA</b>					
Origen Financial		\$94,942	5	6	2	200%
zOther		\$116,276	4	4	6	-33%

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Retailer	City/State	-----This Year-----		Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr YTD		
Santa Barbara Bank & Trust		\$102,167	3 3	0	NA
21st Century Mortgage Corp		\$85,204	2 2	0	NA
Homeone Credit Corporation		\$146,320	1 1	0	NA
County of Riverside		\$21,599	1 1	0	NA
Conseco Finance		\$150,053	1 1	0	NA
Dept Of Veterans Affairs		\$183,149	1 1	0	NA
Santiago Communities Inc			0 0	1	-100%
Oakwood Acceptance Corp			0 0	1	-100%
<b>MELODY MANUFACTURED HOME CARLSBAD CA</b>					
US Bancorp		\$100,500	1 2	0	NA
Origen Financial		\$64,582	1 1	1	0%
21st Century Mortgage Corp		\$98,953	1 1	0	NA
USA Federal Credit Union		\$129,500	1 1	1	0%
zOther			0 0	1	-100%
Dept Of Veterans Affairs			0 0	1	-100%
Chase Financial Corp			0 0	1	-100%
Savings Bank of Mendocino			0 0	1	-100%
<b>MESA HOMES STANTON CA</b>					
21st Century Mortgage Corp		\$116,286	6 15	2	650%
Origen Financial		\$141,062	8 14	5	180%
CU Factory Built Lending		\$108,598	1 9	0	NA
Santa Barbara Bank & Trust		\$135,224	2 3	1	200%
zOther		\$93,061	2 3	6	-50%
Murphy Bank		\$179,439	1 3	1	200%
Santiago Communities Inc		\$170,978	2 2	0	NA
Dept Of Veterans Affairs		\$245,000	0 1	0	NA
Conseco Finance		\$77,900	1 1	0	NA
USA Federal Credit Union		\$107,900	0 1	3	-67%
Vanderbilt Mortgage & Finance		\$118,500	1 1	0	NA
First Financial Credit Union		\$188,295	0 1	0	NA
Homeone Credit Corporation			0 0	1	-100%
Chase Financial Corp			0 0	23	-100%
Bay Federal Credit Union			0 0	1	-100%
Santa Cruz Community CU			0 0	1	-100%
Oakwood Acceptance Corp			0 0	25	-100%
<b>METRO HOUSING REDEVELOPMENT CHINO HILLS CA</b>					
zOther		\$47,514	0 6	6	0%
Umpqua Bank		\$67,456	0 3	0	NA
Origen Financial		\$42,464	0 1	0	NA
Wells Fargo Bank			0 0	1	-100%
<b>MJK GROUP CALABASAS CA</b>					
Accubanc Mortgage Corp		\$99,090	0 1	0	NA
Origen Financial		\$98,550	1 1	0	NA
<b>MOBILE HOME MANSIONS WESTMINSTER CA</b>					
Origen Financial		\$102,368	7 11	7	57%
21st Century Mortgage Corp		\$73,450	0 2	2	0%
zOther		\$92,450	1 2	5	-60%
Bank Of The West		\$86,900	1 1	1	0%
CU Factory Built Lending		\$62,205	0 1	0	NA
USA Federal Credit Union		\$107,776	1 1	3	-67%
Chase Financial Corp			0 0	2	-100%
Cuyamaca Bank			0 0	2	-100%
<b>MOBILE HOME NETWORK INC REDLANDS CA</b>					
zOther		\$120,000	1 1	1	0%
<b>MOBILE HOMES DIRECT ORANGE CA</b>					
Bank Of The West		\$100,213	4 6	0	NA
Origen Financial		\$104,067	0 3	6	-50%
zOther		\$82,693	1 1	5	-80%
Vanderbilt Mortgage & Finance		\$103,623	0 1	0	NA
21st Century Mortgage Corp		\$79,900	0 1	2	-50%
Chase Financial Corp			0 0	1	-100%
Bay Federal Credit Union			0 0	1	-100%
<b>MOBILE MANSIONS CANYON COUNTRY CA</b>					
Conseco Finance		\$42,709	0 1	0	NA
CIT Group			0 0	1	-100%

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Retailer	City/State	-----This Year-----			Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt	Number of Loans This Qtr	YTD		
<b>MODERN HOMES MISSION HILLS CA</b>						
CU Factory Built Lending		\$84,950	2	2	0	NA
21st Century Mortgage Corp		\$67,000	0	1	3	-67%
Conseco Finance		\$135,000	1	1	0	NA
Origen Financial		\$62,230	0	1	5	-80%
zOther		\$59,900	1	1	1	0%
Chase Financial Corp			0	0	3	-100%
Community Redevelopment Agency			0	0	2	-100%
County of Riverside			0	0	1	-100%
<b>MONTEREY HOMES SANTA ANA CA</b>						
Origen Financial		\$89,163	1	2	1	100%
Conseco Finance		\$100,115	0	1	0	NA
Bank Of The West		\$91,900	1	1	0	NA
North Valley Bank		\$107,477	1	1	0	NA
First Financial Credit Union		\$77,815	0	1	1	0%
USA Federal Credit Union			0	0	1	-100%
zOther			0	0	3	-100%
<b>MOUNTAIN AIRE HOME SALES BANNING CA</b>						
US Bancorp		\$83,150	1	1	0	NA
zOther		\$79,955	1	1	0	NA
Origen Financial			0	0	1	-100%
County of Riverside			0	0	2	-100%
<b>MOUNTAIN AIRE HOME SALES TEHACHAPI CA</b>						
Origen Financial		\$64,674	1	3	0	NA
Bank of the Sierra		\$70,420	0	2	2	0%
US Bancorp		\$72,365	0	1	0	NA
CU Factory Built Lending		\$65,365	0	1	0	NA
Wells Fargo Bank		\$75,695	0	1	0	NA
USA Federal Credit Union		\$72,365	0	1	0	NA
zOther			0	0	1	-100%
Santa Cruz Community CU			0	0	2	-100%
Oakwood Acceptance Corp			0	0	1	-100%
Bay Federal Credit Union			0	0	1	-100%
Goleta National Bank			0	0	1	-100%
Santiago Communities Inc			0	0	1	-100%
<b>MOUNTAIN RIDGE HOMES BIG BEAR LAKE CA</b>						
zOther		\$98,310	1	1	2	-50%
21st Century Mortgage Corp			0	0	1	-100%
<b>MYERS CONSTRUCTION INC CORONA CA</b>						
Origen Financial		\$83,700	0	1	0	NA
<b>NEW CENTURY POMONA CA</b>						
Origen Financial			0	0	1	-100%
<b>NEW HORIZON HOMES UPLAND CA</b>						
Bank of the Sierra		\$74,336	0	4	2	100%
USA Federal Credit Union		\$63,898	1	1	0	NA
Origen Financial		\$92,719	0	1	0	NA
Bank Of The West		\$48,000	1	1	0	NA
Murphy Bank			0	0	1	-100%
<b>NORTHSTAR HOUSING INC MURRIETA CA</b>						
USA Federal Credit Union		\$41,305	1	1	0	NA
zOther		\$74,805	1	1	0	NA
<b>NU-TREND HOMES CORONA CA</b>						
Homeone Credit Corporation		\$212,062	2	2	0	NA
Umpqua Bank		\$181,308	0	2	0	NA
Murphy Bank		\$119,175	1	1	0	NA
zOther		\$133,490	1	1	6	-83%
Origen Financial		\$94,293	1	1	2	-50%
21st Century Mortgage Corp		\$79,900	1	1	0	NA
Conseco Finance		\$47,422	0	1	0	NA
Bank of the Sierra		\$138,618	1	1	0	NA
Oakwood Acceptance Corp			0	0	2	-100%
Santiago Communities Inc			0	0	1	-100%
Chase Financial Corp			0	0	4	-100%
USA Federal Credit Union			0	0	1	-100%
County of Riverside			0	0	1	-100%

June 2005

Retailer	City/State	-----This Year-----			Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr	YTD		
<b>OAKCREST HOMES</b>	<b>ALPINE CA</b>					
Origen Financial		\$68,375	0	1	0	NA
Bay Federal Credit Union			0	0	1	-100%
<b>OASIS GARDENS I L C</b>	<b>COACHELLA CA</b>					
Dept Of Housing & Community		\$45,889	2	7	16	-56%
zOther		\$68,728	3	3	0	NA
County of Riverside		\$69,315	2	2	1	100%
<b>P. J. ST. JERNE COMPANY</b>	<b>BONITA CA</b>					
Homeone Credit Corporation		\$63,890	1	1	0	NA
<b>PACIFIC HOMES</b>	<b>NEWPORT BEACH CA</b>					
zOther		\$84,329	13	20	14	43%
Origen Financial		\$79,802	10	14	13	8%
US Bancorp		\$74,675	5	12	0	NA
CU Factory Built Lending		\$102,492	7	12	0	NA
21st Century Mortgage Corp		\$83,075	3	5	2	150%
Country Place Mortgage		\$70,633	2	4	1	300%
Vanderbilt Mortgage & Finance		\$104,322	2	3	3	0%
USA Federal Credit Union		\$90,090	0	3	9	-67%
Bank Of The West		\$77,707	1	3	2	50%
Bay Federal Credit Union		\$99,287	2	2	0	NA
Bank of the Sierra		\$55,800	0	1	4	-75%
Conseco Finance		\$65,500	1	1	1	0%
Umpqua Bank		\$74,065	0	1	0	NA
Dept Of Veterans Affairs		\$82,304	1	1	0	NA
Farm Worker Housing Grant		\$51,745	0	1	0	NA
Santiago Communities Inc		\$44,995	1	1	0	NA
U.S. Small Business Admin		\$71,937	0	1	2	-50%
Wells Fargo Bank			0	0	3	-100%
Brown			0	0	1	-100%
Star One Credit Union			0	0	3	-100%
Chase Financial Corp			0	0	21	-100%
Oakwood Acceptance Corp			0	0	1	-100%
Cuyamaca Bank			0	0	2	-100%
Community Redevelopment Agency			0	0	1	-100%
County of Riverside			0	0	1	-100%
<b>PACIFIC HOMES</b>	<b>SAN MARCOS CA</b>					
Origen Financial		\$80,726	8	17	4	325%
zOther		\$83,188	9	13	11	18%
USA Federal Credit Union		\$118,486	2	4	5	-20%
Community West Bank		\$105,132	3	3	0	NA
Homeone Credit Corporation		\$81,475	2	2	0	NA
County of Riverside		\$95,805	1	1	0	NA
Umpqua Bank		\$82,000	0	1	0	NA
Bank Of The West		\$38,336	0	1	0	NA
Country Place Mortgage		\$129,000	1	1	0	NA
US Bancorp		\$88,928	0	1	1	0%
21st Century Mortgage Corp		\$110,075	0	1	3	-67%
Conseco Finance		\$94,257	1	1	2	-50%
Washington Mutual			0	0	1	-100%
Cuyamaca Bank			0	0	1	-100%
Financial Freedom Loans Inc			0	0	3	-100%
Bank of the Sierra			0	0	2	-100%
Wells Fargo Bank			0	0	1	-100%
Harris			0	0	1	-100%
U.S. Small Business Admin			0	0	1	-100%
Santa Barbara Bank & Trust			0	0	3	-100%
Chase Financial Corp			0	0	6	-100%
Oakwood Acceptance Corp			0	0	11	-100%
<b>PACIFIC VALLEY HOMES</b>	<b>PERRIS CA</b>					
21st Century Mortgage Corp		\$78,692	2	5	4	25%
zOther		\$86,192	1	2	6	-67%
Murphy Bank		\$71,143	0	2	0	NA
Origen Financial		\$75,433	0	1	3	-67%
USA Federal Credit Union		\$83,743	1	1	0	NA
Santiago Communities Inc		\$68,753	0	1	1	0%
Country Place Mortgage			0	0	1	-100%
Chase Financial Corp			0	0	3	-100%

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Retailer	City/State	-----This Year-----		Last Year YTD	YTD Unit % Change	
		Average Retail Sales Amt YTD	Number of Loans This Qtr YTD			
U.S. Small Business Admin			0	0	1	-100%
Associates Housing Finance			0	0	1	-100%
Wells Fargo Bank			0	0	4	-100%
Oakwood Acceptance Corp			0	0	7	-100%
County of Riverside			0	0	2	-100%
<b>PARK AVENUE HOMES</b>	<b>SAN FERNANDO CA</b>					
Origen Financial		\$97,640	3	5	0	NA
Santa Barbara Bank & Trust		\$77,100	0	1	0	NA
Murphy Bank		\$111,700	1	1	0	NA
CU Factory Built Lending		\$99,372	0	1	0	NA
21st Century Mortgage Corp		\$110,000	1	1	0	NA
zOther		\$114,620	0	1	0	NA
<b>PATRIOT HOMES</b>	<b>EL CAJON CA</b>					
Origen Financial		\$208,754	1	1	0	NA
U.S. Small Business Admin			0	0	1	-100%
<b>PEBBLE BEACH</b>	<b>BELLEFLOWER CA</b>					
zOther			1	1	0	NA
<b>PIONEER AFFORDABLE HOMES</b>	<b>EL CENTRO CA</b>					
Homeone Credit Corporation		\$56,778	1	5	0	NA
zOther		\$71,320	3	5	6	-17%
Origen Financial		\$52,348	2	3	8	-63%
21st Century Mortgage Corp		\$83,866	0	2	1	100%
Wells Fargo Bank		\$69,900	1	1	0	NA
Vanderbilt Mortgage & Finance		\$66,592	0	1	1	0%
Santiago Communities Inc		\$75,553	1	1	0	NA
USA Federal Credit Union		\$55,170	1	1	3	-67%
Bay Federal Credit Union		\$61,385	1	1	0	NA
Oakwood Acceptance Corp			0	0	1	-100%
Bank Of The West			0	0	1	-100%
Country Place Mortgage			0	0	1	-100%
CIT Group			0	0	1	-100%
Chase Financial Corp			0	0	1	-100%
County of Riverside			0	0	1	-100%
<b>POINTE PROPERTIES</b>	<b>HUNTINGTON BEACH CA</b>					
Homeone Credit Corporation		\$185,610	1	1	0	NA
Origen Financial		\$74,444	0	1	1	0%
USA Federal Credit Union		\$130,879	0	1	1	0%
zOther			0	0	1	-100%
Bay Federal Credit Union			0	0	1	-100%
<b>PRECISION INTEGRATED HOMES</b>	<b>NEWPORT BEACH CA</b>					
zOther		\$273,670	0	1	1	0%
21st Century Mortgage Corp		\$42,667	0	1	0	NA
USA Federal Credit Union			0	0	1	-100%
Origen Financial			0	0	1	-100%
<b>PREMIER HOMES</b>	<b>COLTON CA</b>					
Origen Financial		\$58,852	2	3	2	50%
21st Century Mortgage Corp		\$39,016	0	3	7	-57%
USA Federal Credit Union		\$84,413	2	3	1	200%
US Bancorp		\$86,022	1	3	0	NA
zOther		\$88,250	0	2	5	-60%
Accubanc Mortgage Corp		\$89,000	1	1	0	NA
Community West Bank		\$78,500	1	1	0	NA
Murphy Bank		\$56,700	1	1	0	NA
Vanderbilt Mortgage & Finance			0	0	1	-100%
Conseco Finance			0	0	1	-100%
Community Redevelopment Agency			0	0	1	-100%
Chase Financial Corp			0	0	4	-100%
Homeone Credit Corporation			0	0	1	-100%
<b>PRINCE HOMES</b>	<b>VICTORVILLE CA</b>					
zOther		\$91,412	7	12	3	300%
Homeone Credit Corporation		\$74,781	7	10	0	NA
Wells Fargo Bank		\$87,416	0	2	1	100%
County of Riverside		\$153,840	0	2	0	NA
Santiago Communities Inc		\$21,354	1	1	0	NA
Bank Of The West		\$92,919	0	1	0	NA
Star One Credit Union		\$65,500	1	1	0	NA

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Retailer	City/State	-----This Year-----			Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr	YTD		
Origen Financial		\$64,020	0	1	5	-80%
Farm Worker Housing Grant		\$58,865	0	1	0	NA
CU Factory Built Lending		\$58,595	0	1	0	NA
Country Place Mortgage		\$58,405	0	1	0	NA
Oakwood Acceptance Corp			0	0	1	-100%
First Financial Credit Union			0	0	1	-100%
Chase Financial Corp			0	0	1	-100%
US Bancorp			0	0	1	-100%
Goleta National Bank			0	0	1	-100%
<b>PROFIT CENTERS INC</b>	<b>BAKERSFIELD CA</b>					
Origen Financial		\$78,079	2	3	2	50%
21st Century Mortgage Corp		\$51,900	1	1	0	NA
Chase Financial Corp			0	0	1	-100%
Country Place Mortgage			0	0	1	-100%
<b>PVC PROPERTIES</b>	<b>SAN DIEGO CA</b>					
Harris		\$76,906	0	1	0	NA
Vanderbilt Mortgage & Finance		\$65,035	0	1	0	NA
zOther		\$73,317	0	1	1	0%
<b>R &amp; B COMMUNITIES</b>	<b>FULLERTON CA</b>					
Community West Bank		\$42,569	1	1	0	NA
Santa Barbara Bank & Trust		\$165,821	1	1	0	NA
zOther			0	0	1	-100%
Chase Financial Corp			0	0	2	-100%
Goleta National Bank			0	0	1	-100%
<b>R &amp; R DEVELOPERS</b>	<b>ALPINE CA</b>					
Homeone Credit Corporation		\$78,455	1	1	0	NA
Wells Fargo Bank			0	0	2	-100%
<b>RANCHO CALIMESA MOBILEHOM</b>	<b>CALIMESA CA</b>					
zOther		\$86,900	1	1	0	NA
<b>RANCHO HOMES INC</b>	<b>PINE VALLEY CA</b>					
Country Place Mortgage		\$79,224	1	1	0	NA
Origen Financial			0	0	1	-100%
USA Federal Credit Union			0	0	4	-100%
Oakwood Acceptance Corp			0	0	1	-100%
Chase Financial Corp			0	0	3	-100%
21st Century Mortgage Corp			0	0	1	-100%
zOther			0	0	1	-100%
<b>RR SALES</b>	<b>PASO ROBLES CA</b>					
Origen Financial		\$48,279	0	1	0	NA
zOther		\$46,598	0	1	0	NA
<b>RDM HOMES</b>	<b>BEAUMONT CA</b>					
Origen Financial		\$88,284	3	8	1	700%
Homeone Credit Corporation		\$90,113	3	7	0	NA
Irwin Mortgage Corp		\$111,693	0	4	0	NA
US Bancorp		\$121,823	3	4	0	NA
zOther		\$121,818	2	2	5	-60%
USA Federal Credit Union		\$159,749	0	2	0	NA
GreenPoint Credit		\$86,484	1	1	0	NA
Community West Bank		\$128,431	1	1	0	NA
Santiago Communities Inc		\$110,196	1	1	0	NA
21st Century Mortgage Corp			0	0	1	-100%
County of Riverside			0	0	3	-100%
Chase Financial Corp			0	0	2	-100%
Community Redevelopment Agency			0	0	3	-100%
Oakwood Acceptance Corp			0	0	1	-100%
Dept Of Veterans Affairs			0	0	1	-100%
<b>RICHARD LAWRENCE BACKER</b>	<b>CAMARILLO CA</b>					
zOther		\$122,984	1	4	1	300%
Origen Financial		\$78,324	1	3	0	NA
Homeone Credit Corporation		\$99,565	1	2	0	NA
Santa Barbara Bank & Trust		\$121,738	2	2	1	100%
Star One Credit Union		\$170,000	1	1	0	NA
Community West Bank		\$86,395	1	1	0	NA
USA Federal Credit Union		\$59,870	0	1	0	NA
Mortgage Funding		\$58,850	0	1	0	NA

June 2005

Retailer	City/State	-----This Year-----		Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr YTD		
Murphy Bank		\$175,000	1 1	0	NA
North Valley Bank		\$112,857	0 1	0	NA
Bank of the Sierra		\$159,900	1 1	1	0%
Goleta National Bank			0 0	7	-100%
County of Riverside			0 0	1	-100%
<b>RIO BEND RV RESORT</b>	<b>EL CENTRO CA</b>				
Origen Financial			0 0	1	-100%
<b>RITE-WAY</b>	<b>CANYON COUNTRY CA</b>				
zOther			0 0	1	-100%
<b>ROBERT D. DUNCAN</b>	<b>COVINA CA</b>				
First Financial Credit Union		\$60,000	0 1	0	NA
Chase Financial Corp			0 0	1	-100%
<b>ROGELIO VELAZQUEZ</b>	<b>LA VERNE CA</b>				
Origen Financial		\$86,250	0 2	4	-50%
21st Century Mortgage Corp		\$87,483	0 2	0	NA
zOther		\$79,900	1 1	1	0%
Murphy Bank		\$84,837	1 1	0	NA
Bank Of The West		\$89,000	0 1	0	NA
<b>RONALD DEVELOPMENT</b>	<b>CALIFORNIA CITY CA</b>				
Origen Financial		\$137,000	0 1	1	0%
zOther		\$248,000	0 1	0	NA
First Financial Credit Union			0 0	1	-100%
Chase Financial Corp			0 0	1	-100%
<b>RUDRICH FAMILY MANAGEMENT</b>	<b>REDLANDS CA</b>				
County of Riverside		\$29,327	0 1	0	NA
zOther		\$47,493	1 1	3	-67%
<b>S.C. MANUFACTURED HOMES</b>	<b>CANYON COUNTRY CA</b>				
Origen Financial		\$86,320	3 5	1	400%
zOther		\$81,454	3 5	1	400%
21st Century Mortgage Corp		\$79,592	1 3	4	-25%
USA Federal Credit Union		\$92,900	1 1	0	NA
Savings Bank of Mendocino			0 0	1	-100%
Chase Financial Corp			0 0	8	-100%
Bay Federal Credit Union			0 0	1	-100%
Irwin Mortgage Corp			0 0	1	-100%
<b>SAL STAR ENTERPRISES</b>	<b>LAKE FOREST CA</b>				
zOther		\$127,430	4 5	3	67%
21st Century Mortgage Corp		\$58,407	0 2	2	0%
Vanderbilt Mortgage & Finance		\$79,554	0 2	0	NA
Citibank		\$161,188	0 1	0	NA
Murphy Bank		\$24,325	0 1	0	NA
Santa Barbara Bank & Trust			0 1	0	NA
Bank Of The West			0 0	1	-100%
Chase Financial Corp			0 0	3	-100%
Oakwood Acceptance Corp			0 0	2	-100%
Origen Financial			0 0	3	-100%
<b>SANDSTONE HOMES INC</b>	<b>PALM SPRINGS CA</b>				
Origen Financial		\$59,500	0 1	1	0%
<b>SANTIAGO HOMES</b>	<b>SANTA ANA CA</b>				
Santiago Communities Inc		\$67,792	19 24	15	60%
21st Century Mortgage Corp		\$90,623	3 10	1	900%
Origen Financial		\$73,507	2 7	1	600%
CU Factory Built Lending		\$64,360	0 4	0	NA
Bank of the Sierra		\$41,820	0 1	0	NA
County of Riverside		\$57,900	0 1	0	NA
Santa Barbara Bank & Trust		\$95,000	1 1	0	NA
zOther		\$109,715	0 1	1	0%
Chase Financial Corp			0 0	8	-100%
<b>SHERWOOD HOMES</b>	<b>FONTANA CA</b>				
zOther		\$68,029	1 1	0	NA
Bank Of The West		\$56,188	0 1	0	NA
USA Federal Credit Union		\$61,266	1 1	0	NA
21st Century Mortgage Corp			0 0	1	-100%
Chase Financial Corp			0 0	1	-100%



June 2005

Retailer	City/State	-----This Year-----			Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr	YTD		
<b>SHERYL ANN LAFOND</b>	MURRIETA CA					
Wells Fargo Bank		\$85,592	1	1	0	NA
<b>SHLOMO ZADOK</b>	LOS ANGELES CA					
CU Factory Built Lending		\$50,802	0	1	0	NA
<b>SKY VALLEY</b>	DESERT HOT SPRING CA					
zOther			0	0	2	-100%
<b>SOUTH AND PROPERTIES</b>	SANTA YNEZ CA					
21st Century Mortgage Corp		\$69,900	0	1	0	NA
Bank of the Sierra		\$79,900	0	1	3	-67%
Origen Financial		\$68,900	1	1	0	NA
Santa Barbara Bank & Trust			0	0	1	-100%
zOther			0	0	1	-100%
<b>SOUTHWEST HOME SALES</b>	NEWPORT BEACH CA					
Bank Of The West		\$170,268	5	8	0	NA
Origen Financial		\$169,961	4	7	3	133%
zOther		\$161,283	0	3	4	-25%
21st Century Mortgage Corp		\$163,450	0	2	3	-33%
USA Federal Credit Union		\$98,900	1	1	1	0%
Umpqua Bank		\$239,787	1	1	0	NA
Murphy Bank		\$159,950	1	1	0	NA
Community West Bank		\$87,900	1	1	0	NA
Bank of the Sierra		\$92,900	1	1	0	NA
Santiago Communities Inc			0	0	1	-100%
U.S. Small Business Admin			0	0	1	-100%
Chase Financial Corp			0	0	4	-100%
Goleta National Bank			0	0	1	-100%
<b>SPENCER'S MANUFACTURED HO</b>	POMONA CA					
CU Factory Built Lending		\$75,645	3	3	0	NA
zOther		\$63,450	1	2	0	NA
Origen Financial		\$76,813	0	1	0	NA
USA Federal Credit Union		\$73,428	1	1	0	NA
<b>ST CLAIR INVESTMENTS INC</b>	TORRANCE CA					
Farm Worker Housing Grant		\$42,595	4	7	3	133%
County of Riverside		\$36,356	1	3	36	-92%
Origen Financial			0	0	1	-100%
<b>STAR MOBILE HOME SALES INC</b>	SANTA ANA CA					
Financial Freedom Loans Inc		\$145,000	0	1	0	NA
zOther			0	0	1	-100%
<b>STEPHEN P. ALOIA</b>	TEMECULA CA					
Homeone Credit Corporation		\$42,900	1	1	0	NA
<b>STONEMAN CORPORATION</b>	SANTA MONICA CA					
Bay Federal Credit Union			0	0	1	-100%
zOther			0	0	2	-100%
<b>STRUCTURAL CONSULTANTS</b>	CHINO CA					
zOther		\$89,471	1	2	0	NA
Origen Financial		\$42,905	1	1	0	NA
Murphy Bank		\$67,248	1	1	0	NA
21st Century Mortgage Corp		\$26,985	0	1	0	NA
First Financial Credit Union			0	0	1	-100%
Oakwood Acceptance Corp			0	0	1	-100%
<b>SUN MEADOWS HOMES</b>	BEVERLY HILLS CA					
21st Century Mortgage Corp		\$147,045	0	1	1	0%
zOther		\$124,395	1	1	6	-83%
USA Federal Credit Union		\$137,166	1	1	20	-95%
Harris			0	0	1	-100%
Santa Barbara Bank & Trust			0	0	1	-100%
Wells Fargo Bank			0	0	2	-100%
National City Mortgage			0	0	1	-100%
Country Place Mortgage			0	0	1	-100%
Chase Financial Corp			0	0	7	-100%
Origen Financial			0	0	14	-100%
<b>SUNRISE HOMES</b>	BREA CA					
21st Century Mortgage Corp		\$164,800	1	1	0	NA

June 2005

Retailer	City/State	-----This Year-----		Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt	Number of Loans This Qtr YTD		
Bank Of The West		\$115,000	1 1	0	NA
zOther		\$126,650	1 1	2	-50%
Origen Financial			0 0	2	-100%
<b>SUNRISE HOMES</b>	<b>SANTA ANA CA</b>				
Origen Financial		\$76,750	1 3	2	50%
21st Century Mortgage Corp		\$88,587	1 3	4	-25%
US Bancorp		\$65,000	1 1	0	NA
zOther		\$62,850	0 1	3	-67%
CU Factory Built Lending		\$175,295	0 1	0	NA
Murphy Bank		\$61,000	1 1	0	NA
<b>SUNSET HOLDINGS INC</b>	<b>WHITTIER CA</b>				
Origen Financial		\$71,012	1 1	0	NA
<b>SUNWEST MOBILE HOME SALES</b>	<b>LONE PINE CA</b>				
21st Century Mortgage Corp		\$70,776	1 1	0	NA
<b>SUPERIOR HOUSING</b>	<b>HUNTINGTON BEACH CA</b>				
Origen Financial		\$138,786	9 12	9	33%
zOther		\$127,761	5 9	12	-25%
21st Century Mortgage Corp		\$139,850	4 6	3	100%
CU Factory Built Lending		\$145,513	2 4	0	NA
US Bancorp		\$83,975	1 2	0	NA
Bank Of The West		\$99,900	0 1	0	NA
Vanderbilt Mortgage & Finance			0 0	1	-100%
Oakwood Acceptance Corp			0 0	19	-100%
Chase Financial Corp			0 0	6	-100%
Santiago Communities Inc			0 0	2	-100%
<b>SUPERIOR MOBILE HOMES INC</b>	<b>PALMDALE CA</b>				
21st Century Mortgage Corp		\$83,000	1 1	0	NA
<b>T L C MANUFACTURED HOMES IN</b>	<b>POWAY CA</b>				
USA Federal Credit Union		\$123,679	3 7	0	NA
Origen Financial		\$129,150	3 4	0	NA
zOther		\$109,267	2 3	0	NA
21st Century Mortgage Corp		\$91,150	2 2	0	NA
Financial Freedom Loans Inc		\$142,900	1 1	0	NA
Mortgage Funding		\$128,900	0 1	0	NA
CU Factory Built Lending		\$165,900	1 1	0	NA
US Bancorp		\$103,900	0 1	0	NA
Vanderbilt Mortgage & Finance		\$105,000	0 1	0	NA
Country Place Mortgage		\$94,900	1 1	0	NA
<b>TERESA ANN WARD</b>	<b>CULVER CITY CA</b>				
Origen Financial			0 0	1	-100%
<b>THE HOME FACTORY</b>	<b>NEWPORT BEACH CA</b>				
21st Century Mortgage Corp		\$80,200	1 1	0	NA
Homeone Credit Corporation		\$68,300	1 1	0	NA
<b>THE PALMS</b>	<b>CATHEDRAL CITY CA</b>				
Origen Financial		\$47,761	0 4	0	NA
Bay Federal Credit Union		\$48,226	2 2	0	NA
zOther		\$86,000	1 1	0	NA
Murphy Bank			0 0	1	-100%
21st Century Mortgage Corp			0 0	1	-100%
<b>THOMAS DAVID WILLIAMSON</b>	<b>SAN JACINTO CA</b>				
CU Factory Built Lending		\$80,800	0 1	0	NA
Chase Financial Corp			0 0	1	-100%
zOther			0 0	2	-100%
<b>TODD HOI BROOK</b>	<b>BAKERSFIELD CA</b>				
zOther		\$91,889	0 3	0	NA
Origen Financial		\$76,868	1 3	2	50%
Umpqua Bank		\$141,244	0 2	0	NA
Wells Fargo Bank		\$69,024	0 1	1	0%
USA Federal Credit Union		\$48,058	0 1	2	-50%
US Bancorp		\$93,040	1 1	0	NA
Bank of the Sierra		\$90,417	0 1	5	-80%
21st Century Mortgage Corp		\$85,565	0 1	0	NA
Santa Barbara Bank & Trust		\$62,606	1 1	0	NA
Oakwood Acceptance Corp			0 0	1	-100%

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Retailer	City/State	-----This Year-----		Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr YTD		
<b>TROPHY HOMES LLC</b> TORRANCE CA					
US Bancorp		\$120,954	2 2	0	NA
21st Century Mortgage Corp		\$170,000	1 1	0	NA
Bank Of The West		\$189,900	1 1	0	NA
Origen Financial		\$156,000	1 1	0	NA
<b>TUMBLEWEED HOME SALES</b> RIDGECREST CA					
zOther		\$106,100	1 2	0	NA
Homeone Credit Corporation		\$83,880	1 1	0	NA
Wells Fargo Bank			0 0	2	-100%
<b>UNITED MOBILE HOME SALES</b> ONTARIO CA					
CU Factory Built Lending		\$79,308	1 2	0	NA
zOther		\$52,637	0 1	0	NA
Origen Financial		\$89,308	0 1	0	NA
21st Century Mortgage Corp			0 0	1	-100%
Bay Federal Credit Union			0 0	1	-100%
Chase Financial Corp			0 0	1	-100%
Santiago Communities Inc			0 0	1	-100%
<b>VALLEY HOME SALES</b> YUCAIPA CA					
Origen Financial			0 0	1	-100%
<b>VALLEY MANUFACTURED HOMES</b> BAKERSFIELD CA					
Umpqua Bank		\$65,273	0 4	0	NA
Origen Financial		\$92,123	3 3	0	NA
Bank of the Sierra		\$51,795	1 1	0	NA
Conseco Finance		\$116,112	0 1	0	NA
CU Factory Built Lending		\$39,829	1 1	0	NA
Accubanc Mortgage Corp		\$93,456	0 1	0	NA
21st Century Mortgage Corp		\$60,276	0 1	0	NA
zOther		\$91,291	1 1	2	-50%
Vanderbilt Mortgage & Finance		\$45,500	0 1	0	NA
Chase Financial Corp			0 0	1	-100%
Wells Fargo Bank			0 0	1	-100%
<b>VIKING CENTER</b> DESERT HOT SPRING CA					
Accubanc Mortgage Corp		\$128,308	0 2	0	NA
Vanderbilt Mortgage & Finance		\$111,078	0 2	0	NA
zOther			0 0	8	-100%
USA Federal Credit Union			0 0	1	-100%
Origen Financial			0 0	2	-100%
Chase Financial Corp			0 0	6	-100%
21st Century Mortgage Corp			0 0	1	-100%
GreenPoint Credit			0 0	2	-100%
<b>VILLAGE HOME SALES</b> PORTERVILLE CA					
Bank of the Sierra		\$99,897	1 3	0	NA
Origen Financial		\$116,063	2 2	0	NA
County of Riverside		\$21,969	1 1	0	NA
Dept Of Veterans Affairs		\$104,005	1 1	0	NA
Financial Freedom Loans Inc		\$122,542	1 1	0	NA
North Valley Bank			1 1	0	NA
Vanderbilt Mortgage & Finance		\$111,813	0 1	0	NA
Oakwood Acceptance Corp			0 0	3	-100%
<b>VISALIA HOME SALES</b> VISALIA CA					
Chase Financial Corp			0 0	1	-100%
Vanderbilt Mortgage & Finance			0 0	1	-100%
<b>VIVA MANUFACTURED HOMES</b> EL CAJON CA					
USA Federal Credit Union		\$113,252	3 6	11	-45%
zOther		\$146,486	3 4	6	-33%
Origen Financial		\$86,493	1 2	5	-60%
Bank Of The West		\$99,000	1 1	0	NA
Bay Federal Credit Union		\$153,800	1 1	0	NA
Chase Financial Corp			0 0	1	-100%
Cuyamaca Bank			0 0	2	-100%
Murphy Bank			0 0	1	-100%
Oakwood Acceptance Corp			0 0	2	-100%
U.S. Small Business Admin			0 0	1	-100%
<b>WARNER SPRINGS HOME SALES</b> CULVER CITY CA					
Wells Fargo Bank			0 0	1	-100%

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Retailer	City/State	-----This Year-----			Last Year YTD	YTD Unit % Change
		Average Retail Sales Amt YTD	Number of Loans This Qtr YTD			
<b>WATER WHEEL HOME SALES</b> BLYTHE CA						
Origen Financial		\$55,405	1	2	2	0%
CU Factory Built Lending		\$87,242	0	1	0	NA
Land Home Financial		\$62,602	1	1	0	NA
County of Riverside			0	0	1	-100%
<b>WEI COME HOMES</b> EL CAJON CA						
US Bancorp		\$89,900	0	1	0	NA
First Financial Credit Union			0	0	1	-100%
zOther			0	0	1	-100%
<b>WEST PARK HOMES</b> SANTA BARBARA CA						
Bank of the Sierra		\$71,815	0	1	0	NA
Bank Of The West		\$62,984	1	1	0	NA
zOther		\$183,085	0	1	1	0%
Santa Cruz Community CU			0	0	1	-100%
<b>WESTERN HERITAGE HOMES</b> RANCHO CUCAMON CA						
Origen Financial		\$84,292	2	4	0	NA
21st Century Mortgage Corp		\$110,300	1	2	1	100%
US Bancorp		\$90,700	1	1	0	NA
Chase Financial Corp			0	0	2	-100%
<b>WILLIAM R SCHOLAR</b> MISSION VIEJO CA						
Umpqua Bank		\$32,067	0	1	0	NA
<b>WILLOW SPRINGS</b> EDISON CA						
Bank of the Sierra			0	0	1	-100%
Goleta National Bank			0	0	1	-100%
<b>WOOD DOCTOR CONSTRUCTION</b> WILDOMAR CA						
Umpqua Bank		\$69,601	0	3	0	NA
Bank Of The West		\$79,770	2	2	0	NA
Homeone Credit Corporation		\$96,310	0	1	0	NA
USA Federal Credit Union		\$75,173	0	1	0	NA
zOther		\$140,290	1	1	1	0%
Region Totals		<b>\$95,384</b>	<b>923</b>	<b>1801</b>	<b>1770</b>	<b>2%</b>
<b>zOutOfState - Arizona</b>						
<b>CAVCO INDUSTRIES INC</b> PHOENIX AZ						
USA Federal Credit Union			0	0	1	-100%
Region Totals			<b>0</b>	<b>0</b>	<b>1</b>	<b>-100%</b>
<b>zOutOfState - Colorado</b>						
<b>COMMUNITY SALES</b> ENGLEWOOD CO						
zOther		\$102,767	3	3	0	NA
USA Federal Credit Union		\$65,206	3	3	0	NA
Origen Financial		\$104,950	2	2	0	NA
CU Factory Built Lending		\$73,900	0	1	0	NA
21st Century Mortgage Corp		\$117,000	0	1	0	NA
US Bancorp		\$73,900	0	1	0	NA
<b>REALTY SYSTEMS</b> ENGLEWOOD CO						
Origen Financial		\$107,986	1	3	2	50%
zOther		\$78,233	2	3	2	50%
Conseco Finance		\$139,000	0	1	0	NA
USA Federal Credit Union		\$79,900	0	1	0	NA
US Bancorp		\$136,700	0	1	0	NA
Santa Barbara Bank & Trust			0	1	0	NA
North Valley Bank		\$98,500	1	1	0	NA
CU Factory Built Lending		\$138,700	0	1	0	NA
County of Riverside		\$110,000	0	1	0	NA
Oakwood Acceptance Corp			0	0	1	-100%
MHC Operating LTD			0	0	3	-100%
Bay Federal Credit Union			0	0	1	-100%
Chase Financial Corp			0	0	2	-100%
Region Totals		<b>\$101,910</b>	<b>12</b>	<b>24</b>	<b>11</b>	<b>118%</b>

**June 2005**

Retailer	City/State	-----This Year-----		Last Year YTD	YTD	Unit % Change	
		Average Retail Sales Amt YTD	Number of Loans This Qtr YTD				
<b><u>zOutOfState - Nevada</u></b>							
<b>JOHN H. DEETER</b>	RENO						
Homeone Credit Corporation		\$109,000	1	1	0	NA	
		<b>Region Totals</b>	<b>\$109,000</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>NA</b>
<b><u>zOutOfState - Utah</u></b>							
<b>FOSTER CONSTRUCTION</b>	PROVO						
Origen Financial		\$79,845	0	1	0	NA	
<b>MAPLE RIDGE HOMES</b>	PROVO						
zOther			0	0	1	-100%	
Chase Financial Corp			0	0	1	-100%	
		<b>Region Totals</b>	<b>\$79,845</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>-50%</b>
		<b>Report Totals</b>		<b>1,637</b>	<b>3,191</b>	<b>2,989</b>	<b>7%</b>