

BANKER & TRADESMAN'S THIRD ANNUAL TOP LOAN ORIGINATORS

Massachusetts' housing recovery was one of the fastest in the nation and is still going strong in most areas of the state. Some cities and towns have already surpassed their previous peaks, though some others are struggling to regain those highs. All over the state, loan originators have worked hard in the face of increased demand and increased regulatory burden; they are to be commended for their well-deserved success and their contributions to helping families achieve their dreams of homeownership.

The Warren Group, publisher of Banker & Tradesman, has compiled the following list of the top loan originators of the past 12 months (April 1, 2015 and March 31, 2016). The originators are ranked by number of loans and loan volume statewide and by region, and by the institution with which they are most closely affiliated (credit unions, banks and mortgage companies).

Congratulations to all of this year's Top Loan Originators! ■

All loan totals in these rankings are for loans closed between April 1, 2015 and March 31, 2016; totals include both purchase and non-purchase loans for residential properties. The lenders listed here are the ones for which the originator made the majority of their loans within the year's timeframe. Data is sourced from public records which may contain errors. For more information please contact Data Solutions at 617-895-5365.



LOAN ORIGINATORS

Statewide Top Loan Originators by Volume

Banks

Name	Volume	Number Of Loans	Lender
Stephen Dicenso	\$159,195,050	152	Bank of New York Mellon
Marcus Jay Sohn	\$145,839,260	359	Leader Bank NA
Keith T. Hapenny	\$124,372,766	279	Leader Bank NA
Seth Edward Goodwin	\$120,207,927	184	Wells Fargo Bank NA
Christopher James Wade	\$103,847,107	116	Boston Private Bank
Sueann Sheehan	\$103,702,407	91	First Republic Bank
Meredith Turcotte	\$97,937,632	173	Wells Fargo Bank NA
Anna L. Makos	\$91,249,695	244	Institution for Savings
Lindsay Santini Moran	\$89,780,656	157	Wellesley Bank
Michael John Tanionos	\$87,460,889	157	Wells Fargo Bank NA

Credit Unions

Name	Volume	Number Of Loans	Lender
Michael Levine	\$85,754,526	310	Harvard University Credit Union
Kimberly A. Nourse	\$62,724,179	243	Rockland Credit Union
Lucas Anthony Ross	\$57,773,028	262	Metro Credit Union
James Edward Hirbour	\$44,592,628	173	Jeanne D'Arc Credit Union
Jacqueline Marie Laberge	\$40,394,700	254	Metro Credit Union
Jennifer Bloom	\$38,635,481	219	Quincy Credit Union
Kevin Patrick McGoff	\$36,163,360	127	Jeanne D'Arc Credit Union
Joshua Paul Rakiey	\$35,473,079	139	Hanscom Fed Credit Union
Diane Marie Stevens	\$29,234,491	114	Hanscom Fed Credit Union
Gerard Stevens	\$26,967,580	110	Jeanne D'Arc Credit Union

LOAN ORIGINATORS

Statewide Top Loan Originators by Volume Cont.

Mortgage Companies

Name	Volume	Number Of Loans	Lender
Shant R. Banosian	\$295,295,695	804	Guaranteed Rate Inc.
Andrew L. Marquis	\$157,283,850	434	Guaranteed Rate Inc.
Julie Anne Long	\$139,679,192	470	Commonwealth Mortgage
Harinder S. Johar	\$129,571,416	369	Guaranteed Rate Inc.
Joseph Michael Smith	\$104,671,016	233	Guaranteed Rate Inc.
Mary Rosella Campion	\$99,664,671	268	LoanDepot.Com LLC
Allyson Kreycik	\$94,770,182	253	Guaranteed Rate Inc.
James Stephen Screnci	\$94,100,130	100	Morgan Stanley
Peter Wheeler Fickeisen	\$89,869,581	201	William Raveis Mortgage Co.
Gerald McCarthy	\$82,610,397	186	LoanDepot.Com LLC

Statewide Top Loan Originators
by Number of Loans

Banks

Name	Number Of Loans	Volume	Lender
Thomas George Toland	612	\$77,929,550	Salem Five Cents Savings Bank
Marcus Jay Sohn	359	\$145,839,260	Leader Bank NA
Silvia G. Dafonte	329	\$30,572,181	Middlesex Savings Bank
Michael D. Ballard	324	\$46,533,432	Century Bank and Trust Co.
Keith T. Hapenny	279	\$124,372,766	Leader Bank NA
Elaine Bonneau	266	\$30,791,190	Salem Five Cents Savings Bank
Anna L. Makos	244	\$91,249,695	Institution for Savings
Vikas Selhi	241	\$85,179,480	Leader Bank NA
Caryl L. Connor	228	\$29,031,100	Greenfield Savings Bank
Christopher Butts	211	\$76,971,796	Leader Bank NA

Credit Unions

Name	Number Of Loans	Volume	Lender
Michael Levine	310	\$85,754,526	Harvard University Credit Union
Lucas Anthony Ross	262	\$57,773,028	Metro Credit Union
Jacqueline Marie Laberge	254	\$40,394,700	Metro Credit Union
Kimberly A. Nourse	243	\$62,724,179	Rockland Credit Union
Amanda R. Johnson	241	\$14,207,738	Rockland Credit Union
Jennifer Bloom	219	\$38,635,481	Quincy Credit Union
Shauna Lynn Roberts	188	\$24,462,155	IC Credit Union
Sarah Mayer	176	\$20,523,496	Workers Credit Union
James Edward Hirbour	173	\$44,592,628	Jeanne D'Arc Credit Union
June Edson-Frisiello	162	\$23,125,448	Members Plus Credit Union

Mortgage Companies

Name	Number Of Loans	Volume	Lender
Shant R. Banosian	804	\$295,295,695	Guaranteed Rate Inc.
Julie Anne Long	470	\$139,679,192	Commonwealth Mortgage
Andrew L. Marquis	434	\$157,283,850	Guaranteed Rate Inc.
Harinder S. Johar	369	\$129,571,416	Guaranteed Rate Inc.
Eileen Ann Hennessey	299	\$49,789,026	Academy Mortgage Corp.
Mary Rosella Campion	268	\$99,664,671	LoanDepot.Com LLC
Allyson Kreycik	253	\$94,770,182	Guaranteed Rate Inc.
Christina Marie Longo	249	\$80,159,638	Prospect Mortgage LLC
William B. Murphy	247	\$56,915,224	Fairway Independent Mortgage
Russell J. O'Dowd	239	\$75,776,180	Guaranteed Rate Inc.

Eastern Massachusetts Top Loan Originators
By Volume

Banks

Name	Volume	Number Of Loans	Lender
Stephen Dicenso	\$137,906,550	129	Bank of New York Mellon
Marcus Jay Sohn	\$135,740,506	333	Leader Bank NA
Keith T. Hapenny	\$117,560,259	261	Leader Bank NA
Seth Edward Goodwin	\$116,275,704	175	Wells Fargo Bank NA
Sueann Sheehan	\$99,313,157	86	First Republic Bank
Christopher James Wade	\$96,722,407	107	Boston Private Bank
Meredith Turcotte	\$96,117,132	168	Wells Fargo Bank NA
Anna L. Makos	\$89,219,695	238	Institution for Savings Newburyport
Lindsay Santini Moran	\$87,322,456	152	Wellesley Bank
Richard J. Kertzman	\$86,368,725	99	First Republic Bank

Credit Unions

Name	Volume	Number Of Loans	Lender
Michael Levine	\$82,808,667	297	Harvard University Credit Union
Kimberly A. Nourse	\$58,911,029	228	Rockland Credit Union
Lucas Anthony Ross	\$54,362,028	252	Metro Credit Union
James Edward Hirbour	\$43,354,128	167	Jeanne D'Arc Credit Union
Jacqueline Marie Laberge	\$38,335,397	245	Metro Credit Union
Jennifer Bloom	\$37,997,181	212	Quincy Credit Union
Kevin Patrick McGoff	\$35,847,360	126	Jeanne D'Arc Credit Union
Joshua Paul Rakiey	\$32,768,624	125	Hanscom Fed Credit Union
Howard Alan Zuckerman	\$30,485,840	70	Direct Federal Credit Union
Dana Rosenblatt	\$29,132,918	80	Jeanne D'Arc Credit Union

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LOAN ORIGINATORS

Eastern Massachusetts Top Loan Originators By Volume Cont.

Mortgage Companies

Name	Volume	Number Of Loans	Lender
Shant R. Banosian	\$275,694,226	730	Guaranteed Rate Inc.
Andrew L. Marquis	\$151,169,736	417	Guaranteed Rate Inc.
Julie Anne Long	\$120,462,948	392	Commonwealth Mortgage
Joseph Michael Smith	\$101,870,716	225	Guaranteed Rate Inc.
Mary Rosella Campion	\$97,375,371	260	LoanDepot.Com LLC
Harinder S. Johar	\$96,622,251	265	Guaranteed Rate Inc.
Allyson Krecyk	\$93,630,332	247	Guaranteed Rate Inc.
James Stephen Screnci	\$87,314,001	90	Morgan Stanley
Peter Wheeler Fickeisen	\$86,372,231	192	William Raveis Mortgage Co.
Christina Marie Longo	\$80,370,868	248	Prospect Mortgage LLC

Eastern Massachusetts Top Loan Originators By Number of Loans

Banks

Name	Number Of Loans	Volume	Lender
Thomas George Toland	593	\$76,099,050	Salem Five Cents Savings Bank
Marcus Jay Sohn	333	\$135,740,506	Leader Bank NA
Michael D. Ballard	314	\$44,429,632	Century Bank and Trust Co.
Silvia G. Dafonte	306	\$27,820,371	Middlesex Savings Bank
Keith T. Hapenny	261	\$117,560,259	Leader Bank NA
Elaine Bonneau	260	\$29,874,990	Salem Five Cents Savings Bank
Anna L. Makos	238	\$89,219,695	Institution for Savings
Vikas Selhi	232	\$81,067,480	Leader Bank NA
Christopher Butts	204	\$74,249,646	Leader Bank NA
Andrew Steven Monticone	189	\$67,411,069	Leader Bank NA

Credit Unions

Name	Number Of Loans	Volume	Lender
Michael Levine	297	\$82,808,667	Harvard University Credit Union
Lucas Anthony Ross	252	\$54,362,028	Metro Credit Union
Jacqueline Marie Laberge	245	\$38,335,397	Metro Credit Union
Amanda R. Johnson	234	\$13,757,738	Rockland Credit Union
Kimberly A. Nourse	228	\$58,911,029	Rockland Credit Union
Jennifer Bloom	212	\$37,997,181	Quincy Credit Union
James Edward Hirbour	167	\$43,354,128	Jeanne D'Arc Credit Union
June Edson-Frisiello	152	\$21,583,948	Members Plus Credit Union
Deborah Ann Sylvia	133	\$11,067,966	MIT Federal Credit Union
Cheryl Cooper	131	\$14,998,950	Mass Bay Credit Union

Mortgage Companies

Name	Number Of Loans	Volume	Lender
Shant R. Banosian	730	\$275,694,226	Guaranteed Rate Inc.
Andrew L. Marquis	417	\$151,169,736	Guaranteed Rate Inc.
Julie Anne Long	392	\$120,462,948	Commonwealth Mortgage
Harinder S. Johar	265	\$96,622,251	Guaranteed Rate Inc.
Mary Rosella Campion	260	\$97,375,371	LoanDepot.Com LLC
Christina Marie Longo	248	\$80,370,868	Prospect Mortgage LLC
Allyson Krecyk	247	\$93,630,332	Guaranteed Rate Inc.
Joseph Michael Smith	225	\$101,870,716	Guaranteed Rate Inc.
Russell J. O'Dowd	193	\$64,279,095	Guaranteed Rate Inc.
Peter Wheeler Fickeisen	192	\$86,372,231	William Raveis Mortgage Co.



Keep spinning your wheels, or Elevate to something GRate.

Congratulations to our originators who ran their business like real CEOs and dominated the Top Loan Originator rankings for Eastern Massachusetts.

Additional congrats go out to all of our loan officers in Massachusetts, who together have had **the most purchase mortgages in the state for the past 3 years.***

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SVP/East Coast Divisional Manager

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*2013 & 2014 data reported by The Warren Group, MarketShare Report of all residential loans up to \$1,000,000,000. 2015 YTD data reported through CoreLogic Marketrac as of 02/10/16 excluding brokered volume.

Guaranteed Rate is an Equal Opportunity Employer that welcomes and encourages all applicants to apply regardless of age, race, sex, religion, color, national origin, disability, veteran status, sexual orientation, gender identity and/or expression, marital or parental status, ancestry, citizenship status, pregnancy or other reason prohibited by law.

LOAN ORIGINATORS

Cape & Island Top Originators by Volume

Banks

Name	Volume	Number Of Loans	Lender
Barbara Lambert Matteson	\$72,174,305	176	Cape Cod Five Cents Savings Bank
Patricia Fitzgerald Lotane	\$60,269,731	183	Cape Cod Five Cents Savings Bank
Beth Ann Meehan	\$52,958,175	88	Cape Cod Five Cents Savings Bank
Meryl L. Watson	\$49,089,400	134	Cape Cod Five Cents Savings Bank
Daniel Pulit	\$42,255,948	161	Cape Cod Five Cents Savings Bank
Mark Paul Higgins	\$36,180,058	132	Cape Cod Cooperative Bank
Jeffrey Kevin Joyce	\$35,085,506	112	Cape Cod Cooperative Bank
Mark Bradford Chasson	\$32,947,093	108	Cape Cod Cooperative Bank
Barbara E. Knapp	\$32,279,363	112	Cape Cod Five Cents Savings Bank
Darin J. Weeks	\$31,864,537	111	Cape Cod Five Cents Savings Bank

Credit Unions

Name	Volume	Number Of Loans	Lender
Eleanor Carleton Weller	\$20,764,546	140	First Citizens Federal Credit Union
Linda Leland	\$6,247,500	36	Service Credit Union
Neil Hoffman	\$2,859,800	4	Metro Credit Union
Richard McNally	\$2,720,281	5	Millbury Credit Union
Lucas Anthony Ross	\$2,704,000	6	Metro Credit Union
Kimberly A. Nourse	\$2,595,200	11	Rockland Credit Union
June Edson-Frisiello	\$1,491,500	9	Members Plus Credit Union
Joseph Michael Padovich Jr.	\$1,235,367	5	Navy Federal Credit Union
Nancy Lynn Vanlenten	\$1,139,550	5	Crescent Credit Union
Nathan Raymond Maine	\$1,102,472	5	Navy Federal Credit Union



Senior Vice President Anna Makos (center) with Lending Administrative Assistant Reasey Prom and Loan Processor Josh Perkins.

We are proud to recognize Senior Vice President Anna Makos, NMLS#605006, as one of *Banker & Tradesman's* Top Loan Originators!

Anna placed #8 in loan volume and #6 in number of loans produced.

For more information on our loan rates, products and terms, call Anna direct at 978-225-1362.



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LOAN ORIGINATORS

Cape & Island Top Originators by Volume Cont.

Mortgage Companies

Name	Volume	Number Of Loans	Lender
Scott Grage Liebkemann	\$23,976,491	75	Stearns Lending
Eric T. Steenstra	\$20,800,458	67	Residential Mortgage Services Inc.
Pablo Parada-Pentz	\$19,140,854	64	Stearns Lending
Frank A. Merola	\$18,088,483	71	William Raveis Mortgage Co.
Craig T. Machnik	\$16,994,830	58	LoanDepot.Com LLC
Maryann Taormina	\$16,985,488	65	Guaranteed Rate Inc.
Clifford G. Carroll	\$11,012,694	38	Residential Mortgage Services Inc.
Brian T. Walsh	\$10,021,933	42	LoanDepot.Com LLC
Talita Chaves Guerrero	\$9,676,638	41	Home Point Financial Corp.
Edmund L. Poli III	\$9,669,700	21	Poli Mortgage Group

Cape & Island Top Originators By Number of Loans

Banks

Name	Number Of Loans	Volume	Lender
Patricia Fitzgerald Lotane	183	\$60,269,731	Cape Cod Five Cents Savings Bank
Barbara Lambert Matteson	176	\$72,174,305	Cape Cod Five Cents Savings Bank
Daniel Pulit	161	\$42,255,948	Cape Cod Five Cents Savings Bank
Meryl L. Watson	134	\$49,089,400	Cape Cod Five Cents Savings Bank
Mark Paul Higgins	132	\$36,180,058	Cape Cod Cooperative Bank
Diane M. Pansire	116	\$31,116,935	Cape Cod Five Cents Savings Bank
Jeffrey Kevin Joyce	112	\$35,085,506	Cape Cod Cooperative Bank
Barbara E. Knapp	112	\$32,279,363	Cape Cod Five Cents Savings Bank
Susan M. McCaffrey	112	\$26,329,185	Cape Cod Five Cents Savings Bank
Darin J. Weeks	111	\$31,864,537	Cape Cod Five Cents Savings Bank

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Our Residential Lending Professionals are here to help you:

Brian Lynch
781-489-7614 | blynch@wellesleybank.com
NMLS ID 476273

Lindsay Santini Moran
781-489-4503 | lsantini@wellesleybank.com
NMLS ID 40411

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LOAN ORIGINATORS

Cape & Island Top Originators By Number of Loans Cont.

Credit Unions

Name	Number Of Loans	Volume	Lender
Eleanor Carleton Weller	140	\$20,764,546	First Citizens Federal Credit Union
Linda Lelland	36	\$6,247,500	Service Credit Union
Kimberly A. Nourse	11	\$2,595,200	Rockland Credit Union
June Edson-Frisiello	9	\$1,491,500	Members Plus Credit Union
Cassandra Slaney	7	\$614,000	Plymouth Teachers Federal Credit Union
Lucas Anthony Ross	6	\$2,704,000	Metro Credit Union
Joshua Paul Rakiey	6	\$1,100,000	Hanscom Federal Credit Union
Amanda R. Johnson	6	\$330,000	Rockland Credit Union
Joseph Michael Padovich Jr.	5	\$1,235,367	Navy Federal Credit Union
Jennifer L. Bloom	5	\$439,600	Quincy Credit Union

Mortgage Companies

Name	Number Of Loans	Volume	Lender
Scott Grage Liebkemann	75	\$23,976,491	Stearns Lending
Frank A. Merola	71	\$18,088,483	William Raveis Mortgage Co.
Eric T. Steenstra	67	\$20,800,458	Residential Mortgage Services Inc.
Maryann Taormina	65	\$16,985,488	Guaranteed Rate Inc.
Pablo Parada-Pentz	64	\$19,140,854	Stearns Lending
Craig T. Machnik	58	\$16,994,830	LoanDepot.Com LLC
Brian T. Walsh	42	\$10,021,933	LoanDepot.Com LLC
Talita Chaves Guerrero	41	\$9,676,638	Home Point Financial Corp.
Clifford G. Carroll	38	\$11,012,694	Residential Mortgage Services Inc.
Adam Christopher Tedeschi	35	\$8,519,583	Plaza Home Mortgage Inc.

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Lindsay Santini Moran

Vice President, Residential Lending
lsantini@wellesleybank.com
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For being recognized as one of the top ten loan originators in the Eastern Massachusetts region and in all of Massachusetts.

Banker and Tradesman Annual 2015
Loan Originators Report Ranking

- # 9 Mortgage Volume, Eastern Massachusetts Region
- # 9 Mortgage Volume, All of Massachusetts



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LOAN ORIGINATORS

Central & Western Massachusetts Top Loan Originators by Volume

Banks

Name	Volume	Number Of Loans	Lender
Gary A. Premo	\$29,548,056	127	Bank of Canton
Beverly Orloski	\$29,408,849	124	PeoplesBank
Caryl L. Connor	\$28,524,500	225	Greenfield Savings Bank
David Sampson	\$25,397,958	111	UniBank for Savings
Theresa Poloski	\$23,340,146	136	Monson Savings Bank
Beth Gilmore-Caico	\$21,600,345	106	Milford Fed Savings and Loan Assoc.
Kathleen A. Caputo	\$20,901,725	115	Greenfield Savings Bank
Susan M. Seaver	\$20,107,855	121	Florence Savings Bank
Toby L. Daniels	\$19,107,001	103	Florence Savings Bank
Daniel P. Kirschner	\$18,015,350	92	Savers Cooperative Bank

Credit Unions

Name	Volume	Number Of Loans	Lender
Diane K. Farnsworth	\$24,485,796	144	Leominster Credit Union
Erin Carlotto	\$23,807,605	141	Greylock Federal Credit Union
Brieanna Lynn Kelley	\$22,224,192	132	Workers Credit Union
Shauna Lynn Roberts	\$19,437,305	160	IC Credit Union
Sharon Hamel	\$18,782,481	143	Holyoke Credit Union
Richard McNally	\$18,281,447	90	Millbury Credit Union
Justin James Calheno	\$17,854,737	115	Luso Federal Credit Union
Douglas B. Lanzillo	\$17,323,060	115	Homefield Credit Union
Pamela Ann Patenaude	\$17,128,794	122	Polish National Credit Union
Catherine Knapp Huska	\$15,603,810	119	Greylock Federal Credit Union

Mortgage Companies

Name	Volume	Number Of Loans	Lender
William B. Murphy	\$50,271,640	225	Fairway Independent Mortgage
Eileen Ann Hennessey	\$48,420,758	294	Academy Mortgage Corp.
Brian M. Moore	\$34,277,300	149	Fairway Independent Mortgage
Harinder S Johar	\$32,949,165	104	Guaranteed Rate Inc.
Gary Paul Talbot	\$30,546,313	149	Members Advantage Mortgage
Todd Justin Barron	\$27,099,972	123	Merrimack Mortgage Co. Inc.
David Paixao Valino	\$23,801,211	115	LoanDepot.Com LLC
Peter J. Hurwitz	\$23,005,985	68	LoanDepot.Com LLC
Wesley Steele Oliver	\$22,816,089	99	Ocwen Financial Service Inc.
David Samara	\$19,045,254	76	Prospect Mortgage LLC

Central & Western Massachusetts Top Loan Originators by Number of Loans

Banks

Name	Number Of Loans	Volume	Lender
Caryl L. Connor	225	\$28,524,500	Greenfield Savings Bank
Joann T. Devarney	166	\$14,339,565	Chicopee Savings Bank
Theresa Poloski	136	\$23,340,146	Monson Savings Bank
Gary A. Premo	127	\$29,548,056	Bank of Canton
Beverly Orloski	124	\$29,408,849	PeoplesBank
Dawn M. Lampiasi	124	\$12,347,441	Adams Community Bank
Susan M. Seaver	121	\$20,107,855	Florence Savings Bank
Christine M. Gagnon	117	\$17,551,599	Greenfield Cooperative Bank
Kathleen A. Caputo	115	\$20,901,725	Greenfield Savings Bank
Emma Rose Tower	114	\$12,054,299	Adams Community Bank

Credit Unions

Name	Number Of Loans	Volume	Lender
Shauna Lynn Roberts	160	\$19,437,305	IC Credit Union
Diane K. Farnsworth	144	\$24,485,796	Leominster Credit Union
Sharon Hamel	143	\$18,782,481	Holyoke Credit Union
Erin Carlotto	141	\$23,807,605	Greylock Federal Credit Union
Brieanna Lynn Kelley	132	\$22,224,192	Workers Credit Union
Pamela Ann Patenaude	122	\$17,128,794	Polish National Credit Union
Catherine Knapp Huska	119	\$15,603,810	Greylock Federal Credit Union
Justin James Calheno	115	\$17,854,737	Luso Federal Credit Union
Douglas B. Lanzillo	115	\$17,323,060	Homefield Credit Union
Sarah Mayer	99	\$10,693,421	Workers Credit Union

Mortgage Companies

Name	Number Of Loans	Volume	Lender
Eileen Ann Hennessey	294	\$48,420,758	Academy Mortgage Corp.
William B. Murphy	225	\$50,271,640	Fairway Independent Mortgage
Brian M. Moore	149	\$34,277,300	Fairway Independent Mortgage
Gary Paul Talbot	149	\$30,546,313	Members Advantage Mortgage
Todd Justin Barron	123	\$27,099,972	Merrimack Mortgage Co. Inc.
David Paixao Valino	115	\$23,801,211	LoanDepot.Com LLC
Jason Donald Jean	108	\$18,776,385	Plaza Home Mortgage Inc.
Harinder S. Johar	104	\$32,949,165	Guaranteed Rate Inc.
Wesley Steele Oliver	99	\$22,816,089	Ocwen Financial Service Inc.
Mary T. Quesnel	97	\$18,280,006	Mortgage Network Inc.

Banker & Tradesman

CONGRATULATES ALL OF THIS YEAR'S
TOP LOAN ORIGINATORS!