

WHOLESALE Highlights

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Free CD
— from —
Donald Henig

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"We've become the seventh largest wholesale lender in the nation as ranked by *National Mortgage News*—and that's a feat worth bragging about."

— Lisa Schreiber,
Executive Vice President,
Wholesale

Our Growth Model for '06 —

Read this Special Insert
by Donald Henig.

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Number Seven—and Counting!

WHAT A YEAR IT'S BEEN SO FAR, AND WE'RE ONLY IN THE SECOND QUARTER!

Time goes fast, but what's more amazing is how much we've accomplished this year. We've become the seventh largest wholesale lender in the nation as ranked by *National Mortgage News*—and that's a feat worth bragging about. Yet, with all the strides we've made in such a short time, there's no reason we can't aim higher and continue our momentum for the rest of '06. Here are a few highlights of what we've been working on to reach even greater heights.

Our product focus continues to strengthen—and a key element in that focus is our Product Task Force (PTF), devoted to improving our product offerings and services. Including myself, the PTF consists of people from all areas of the company: Al Crisanty, Alan Caldwell, Amy Ramsey, Cathy Barber, Chris Larkin, Cory Hubbard, Joe Milleison, Lela Ladd, Paul Goff, Bob O'Branovich, Robert Trahan, Sean Gerrity, Sean Hennessy, Stan Bryant, and Terri Moss. We'll continue to focus on the variety of product developments and updates that differentiate us from the competition. Some of the many product developments include:

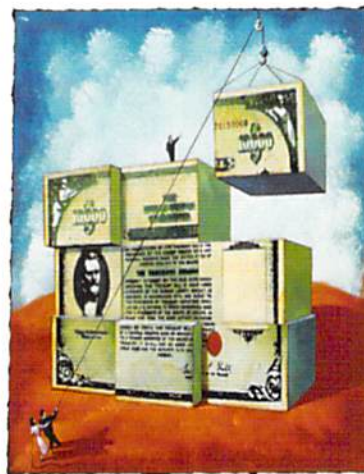
- **FIFA LPMI for MTA**
(loan amount to \$650K; 95% LTV)
- **MTA SISA** (increase loan amounts)
- **Choice Expanded LPMI**

We are also offering a lot of MTA enhancements such as higher LTVs and loan amounts as well as SIFA LPMI. In fact, last month our Wholesale Marketing and Sales Strategies call had launched a series of four calls presenting vital MTA Power Option ARM training from Jim McMahan. And we're adding his expertise to the Advisor Seminar Series too!

We're also promoting our **Advisor Power Call** (formerly Product of the Month call) with a scrolling banner across our website. These calls will continue to keep our broker partners in the know with our latest products, as well as, provide information on selling strategies to help them grow their business. The guest speakers we've featured in these calls have really added value for our brokers—and in turn—for our business. April's call, will have an MTA focus, featuring Jim McMahan.

Leveraging Online Technology

In addition, leveraging the latest technology has become one of the leading enablers of our company's growth. Our website has been enhanced to provide more tools and targeted content, promoting ABC's products and helping us move forward to reaching new heights by the end of this year. That's where ABC's new online **Advisor Center** comes in. Our ability to offer our broker partners customized marketing is what differentiates us from our competitors.



Our **On-Demand Seminars** within the Advisor Center are just another way we are educating our brokers. We have partnered with some of the top mortgage industry experts to effectively teach your brokers how to grow their business and increase their revenue. Best of all, our seminars are archived so we are building a library of training that your brokers have access to 24 hours a day, seven days a week. These seminars feature experts such as Sue Woodard, Michael Richardson and John Santorineos.

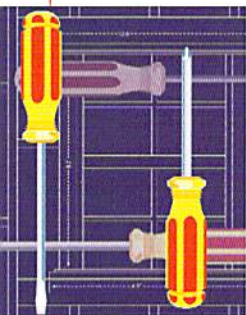
The Advisor Center also provides brokers with access to our live **Advisor Seminar Series** information. We've hit our stride with this series as it is one of our most productive ways of partnering with new brokers—and they are a driving force in our growth. We've improved this series by incorporating technology to these seminars, where branches now have access to hour-long technology presentations. With a new theme of "Invest in Yourself," we've also added new speakers to the mix — like Jim McMahan.

(Continued on page 2)

AE Wholesale Sales Rally Results Have Arrived! See Inside

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Our AE Marketing Tools

Information is key; and providing our brokers with knowledge of our product offerings and services enhances our valuable broker relationships. We're adding four new flyers each week to the Marketing Portal, throughout each quarter. These flyers are vital in attracting business, so our marketing team will be

revamping them all to give them a fresh look and perspective, while relaying the details that help us spread the word about our dynamic products and enhancements.

Training

Another critical component to our growth and success is training. For the first time, all BRMs are receiving valuable training within the ABC family. These trainings cover everything from basic mortgage terms to technology and website capabilities and provide our BRMs with the educational resources and knowledge they need to perform their jobs better and enhance business with brokers.

While these are only highlights of the many enhancements and initiatives we'll be undertaking to help us grow and climb even further in the wholesale rankings, they represent some of the most significant areas to drive business forward. Let's all continue to make an effort to succeed together and reap the rewards of being an industry leader with impeccable customer service. It is with your commitment and dedication that we have achieved our success.

*Now, let's continue to grow
and reach even greater heights!*

The Strangest Secret in the World, by Earl Nightingale



Take a listen to the enclosed CD gift for some valuable insights to life and work.

Upon learning the news that ABC is now ranked #7 in the nation, our Senior Management team wanted to say thank you in a special way. The enclosed CD gift is being presented to every member of the ABC team and can help you become rich in many ways.

According to Don Henig: "This CD can change your life for the better: spiritually, emotionally and financially. It can help improve the quality of your life at home as well as at the office. This is a gift that many of you will share with your spouses, friends and children. We hope you enjoy it fully!"

The Strangest Secret in the World is a terrific recording by Earl Nightingale. It is short and to the point. Mr. Nightingale uses various analogies to get his point across and these analogies stay with people long after listening. The story of the farmer is especially compelling! It is not new, but it stands the test of time. Listen with an open mind. Then listen once again to get the full impact. Also, enjoy the captivating voice of Earl Nightingale. What a voice!

Once again, congratulations on a great effort that catapulted ABC to the seventh largest wholesaler in the nation!!!

Lisa, Michele, Robin, Al, Bob, Dave and Don

Rising to the Top!

Here are the top 20 leading Wholesale Account Executives (AEs) with the most units for February, 2006! Congratulations to these AEs on a great month!

Ranking (As of 2/28/06)	Account Executive	Units	Funded Units	Branch
1	David A. Hay	158	\$27,161,876	Maitland
2	Richard Marfino	152	\$42,718,145	Maitland
3	Ryan Sweeney	150	\$21,310,328	Indianapolis
4	Sean Steinhauer	140	\$34,155,247	Chantilly
5	Michael Genzoli	138	\$59,629,890	Concord
6	Aaron Grubb	136	\$23,194,245	Phoenix
7	Linda Burns	131	\$28,607,604	Phoenix
8	Dusty Ferschweiler	124	\$19,236,264	Portland
9	David Roberts	118	\$32,339,937	Norristown
10	Robert Accorto	114	\$26,470,762	Maitland
11	Mark Karanovich	111	\$37,202,047	Chantilly
12	Margaret DeCubas	106	\$22,424,794	Maitland
13	Paul Wilson	105	\$19,088,876	Bend
14	Patricia Shepherd	104	\$20,837,280	Phoenix
15	Lorri Zdunko	103	\$15,528,571	Manchester
16	Robert Gonzalez	96	\$28,324,95	Maitland
17	Dawn Blackman	96	\$20,859,723	Maitland
18	David Wynne	96	\$27,741,444	Melville
19	Lynn M Collins	94	\$9,378,570	Houston
20	Wayne Theroux	89	\$16,773,320	Manchester

"Our ability to offer our broker partners **customized marketing** is what **differentiates** us from our competitors,"

— Lisa Schreiber, Executive Vice President, Wholesale

Exchanging Ideas and Best Practices

The AE/BRM Roundtable sessions at the Sales Achiever Rally resulted in many action items for AEs and BRMs.

The AE/BRM Roundtable sessions held during the Sales Achiever Rally brought ABC's AEs and BRMs together to exchange ideas and identify key activities that will help them overcome challenges and increase their market share for the rest of 2006. Al Crisanty and Robert O'Branovich led the sessions, which provided the participants with the tools and practical applications needed to incorporate those ideas directly into their daily and weekly routine.

Here are five action items taken from those meetings that all AEs and BRMs can use in moving forward toward a successful 2006:

- **Visit your broker offices every day:** A face to face meeting goes a long way with a new client or when enforcing an existing relationship. AEs should leverage their BRMs by ensuring that they are 100% up to date on our products, technology, tools and current client issues. Our BRMs have the knowledge and the resources they need to support you and your brokers.
- **Train brokers effectively on ABC website technology:** Get brokers trained on the ABC website, www.abconduit.com. Our technology is one of the best in the business. Train

your brokers to use Product Advisor, look up status on loans, view conditions and lock loans all on their own. Empowering your brokers with the tools they need to close more loans faster will show them how you can bring value to their business.

- **Make the Marketing for Life Portal part of your business plan:** AEs need to be proficient on the Marketing For Life Portal, using it to its full potential helps you communicate to your brokers consistently and effectively. The Marketing For Life Portal is a great way for AEs to advise brokers on product and website updates and to deliver value-added information to help them achieve their goals. Use automatic material such as the "Economic Update" and "Power Selling," as well as the many manual marketing pieces that are available on the Portal.
- **Strengthen AE/BRM partnership:** An effective BRM and AE sales team keeps ABC in front of the competition. It also maximizes our productivity and ability to reach the right brokers more often. Reinforce strong communication between the both of you. AEs and BRMs should touch base at least twice a day to review the current pipeline and new sales efforts.



- **Remind brokers why they should do business with ABC:** Visit brokers more frequently, ensuring they are up to speed on ABC technology and the variety of products ABC offers. Reinforce our image as a broker friendly, one-stop-shop with in-house underwriters and better technology. Emphasize all that differentiates us from competitors, such as the Advisor Seminar Series, Advisor Power Call, our excellent support staff, variety of products, comprehensive training, BRM support, and our renowned status as a Top 10 wholesale lender in the nation.

A Job Well Done! — A Note from Michael Strauss

As you all know by now, American Brokers Conduit is now ranked as the **seventh largest wholesaler** in the nation.

We can all take pride in the fact that our teamwork, perseverance, and dedication contributed to achieving this new milestone. Our wholesale group has done an outstanding job of seizing opportunities and acting on them to create a winning environment and an exceptional organization that can meet — and exceed — its goals.

It is a time for celebrating our efforts and reflecting on how far we've come in such a short time. It is also an opportunity to look ahead and strive for even greater heights. We have accomplished much together, and we can continue to move forward and apply the same passion, vision, and commitment toward future successes.

Congratulations to all of you, and thank you for being a driving force in our latest achievement. I am proud of each and every one of you and of the work we've accomplished together — you are all a part of making this success happen!

Now on to the top five!



"Congratulations to all of you, and thank you for being a driving force in our latest achievement."

Michael Strauss
Chairman and CEO
American Home Mortgage

WHOLESALE *Highlights*

A New Branch Rises in Florida



Sunrise, Florida is the location of ABC's new branch, which officially opened its doors on February 27, 2006.

"We are happy to welcome the new Florida branch to the ABC family," said Lisa Schreiber, ABC Executive Vice President. "The Sunrise branch will provide

additional value to the brokers in this key market and will help increase ABC's overall market share in this Florida region."

The new branch is located at 1560 Sawgrass Corporate Parkway, 4th Floor Sunrise, FL 33323. "Everyone here is truly excited to be the brokers' 'Partner in Success,' and there aren't many lenders in this region that can say that," concluded Ann.

ABC continues its accelerated growth with the added opening of the new Ft. Wayne hub! "Govie loans will be a big opportunity for ABC going forward," said ABC President Don Henig. The Ft. Wayne branch, which acts as a centralized hub, opens up market opportunities for our AEs in the Government Production (FHA/VA), Out-of-State Production, and Mini Correspondent Production and offers great service that provides a seamless process for our branches and brokers.

Wholesale Sales Rally Gets Great Feedback

The Wholesale Sales Achiever Rally in February was an outstanding success. After the event, attendees had the opportunity complete a survey and provide their feedback. These results are vital in determining the planning of future events and ensuring that the events and session topics will always meet the needs of our Wholesale staff.

Here is a peek at just some of the great feedback this event garnered:

- 93.4% liked Orlando, FL. as the host city.
- 90.1% thought it was valuable to have members of the Marketing Committee present the Marketing Plan for 2006.
- 95.9% found the handouts given out at the rally helpful.
- 84.3% rated Jim McMahan's presentation as valuable, very valuable or extremely valuable.
- 92.6% enjoyed Terry Bradshaw as the key note speaker.
- 86.8% attended the tradeshow at the rally.
- 93.4% enjoyed the awards dinner on Wednesday night.

Attendees were also encouraged to provide constructive feedback on what can be added for the next Sales Rally. "More product training and comparison of our products vs. our competitors," remarked one of the respondents. And, as requested by many in the last survey, we are happy to announce that the next Sales Achiever Rally is scheduled for September in Chicago. Stay tuned for more details coming soon. See you there!