



An Actionable Playbook for Credit Union Mortgage Growth

Minneapolis Market
February 2026

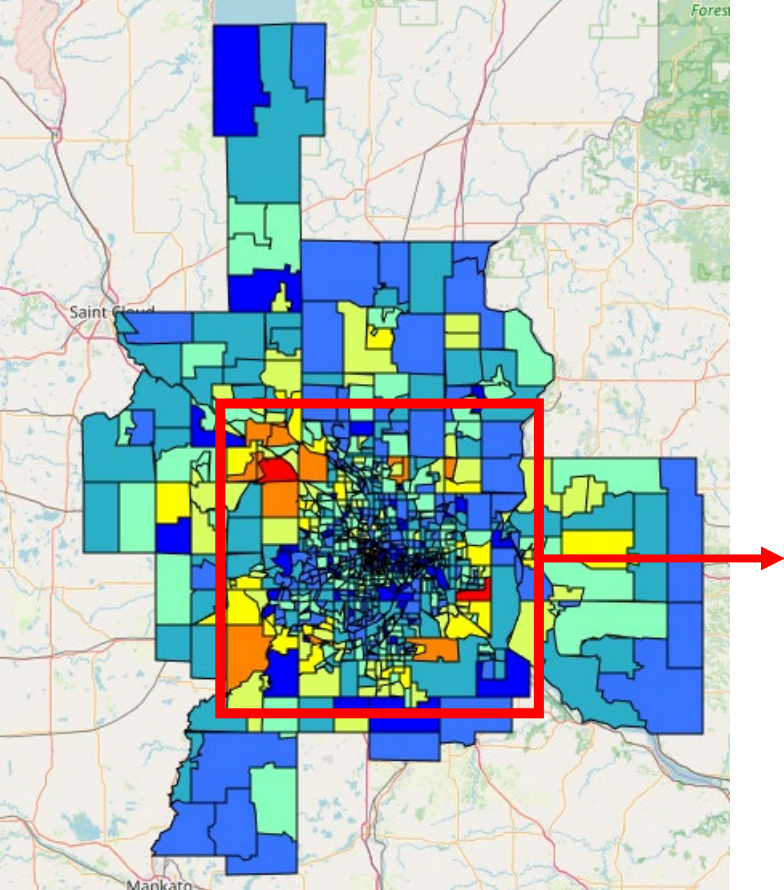
Steps to Grow in Your Market

- 1) Start with the Data
- 2) Locate Gaps in Coverage
- 3) Create Mortgage Opportunity Zones
- 4) Capture the Competitive Landscape
- 5) Review the Inventory
- 6) Identify Community Partners

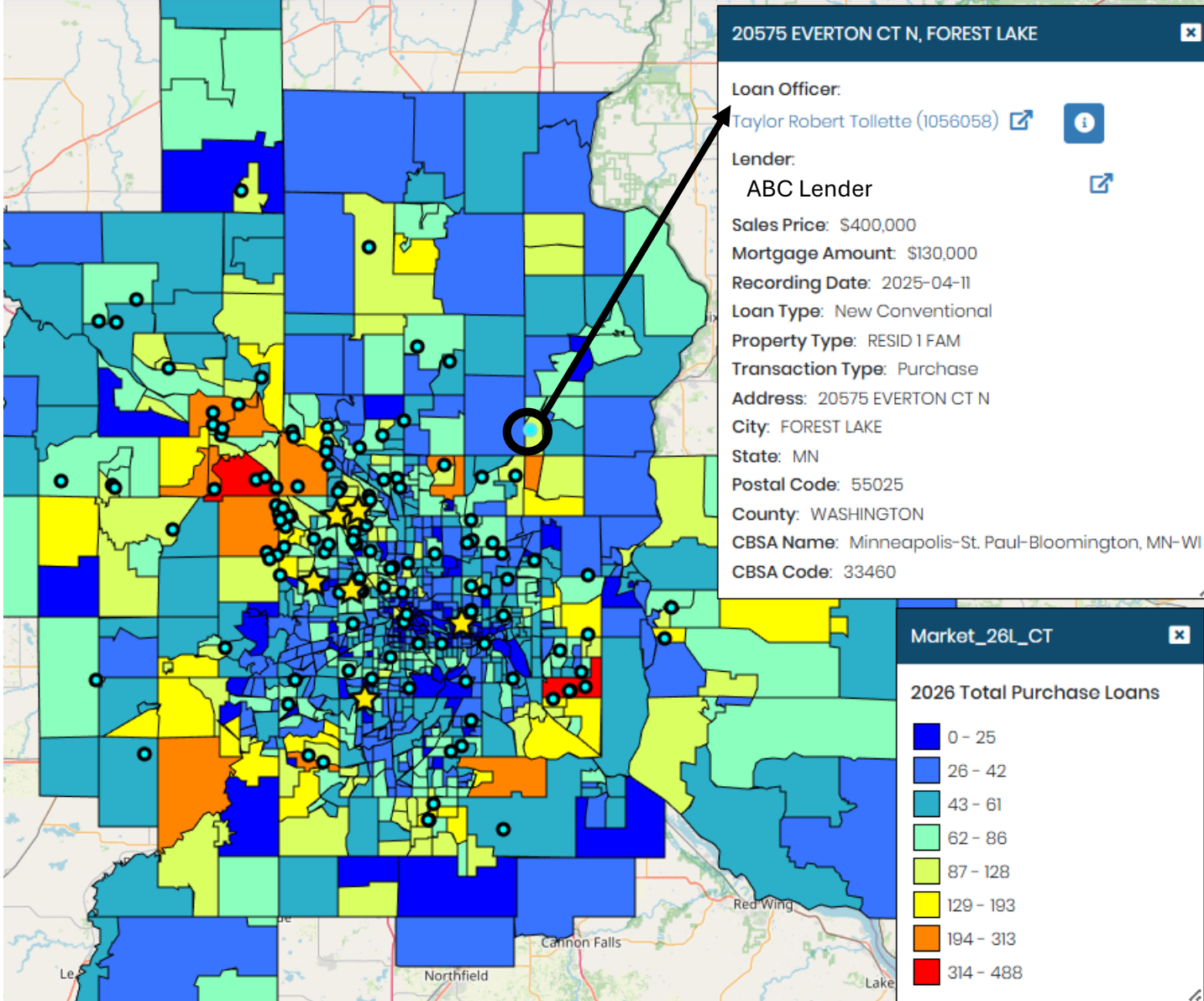
Step 1:

Start with the Data

2026 Purchase Forecast for Minneapolis MSA by Census Tract



Note: The blue circles represent 2025 purchase originations by ABC Lender. The loan data include the property address, loan officer, and details about the transaction.

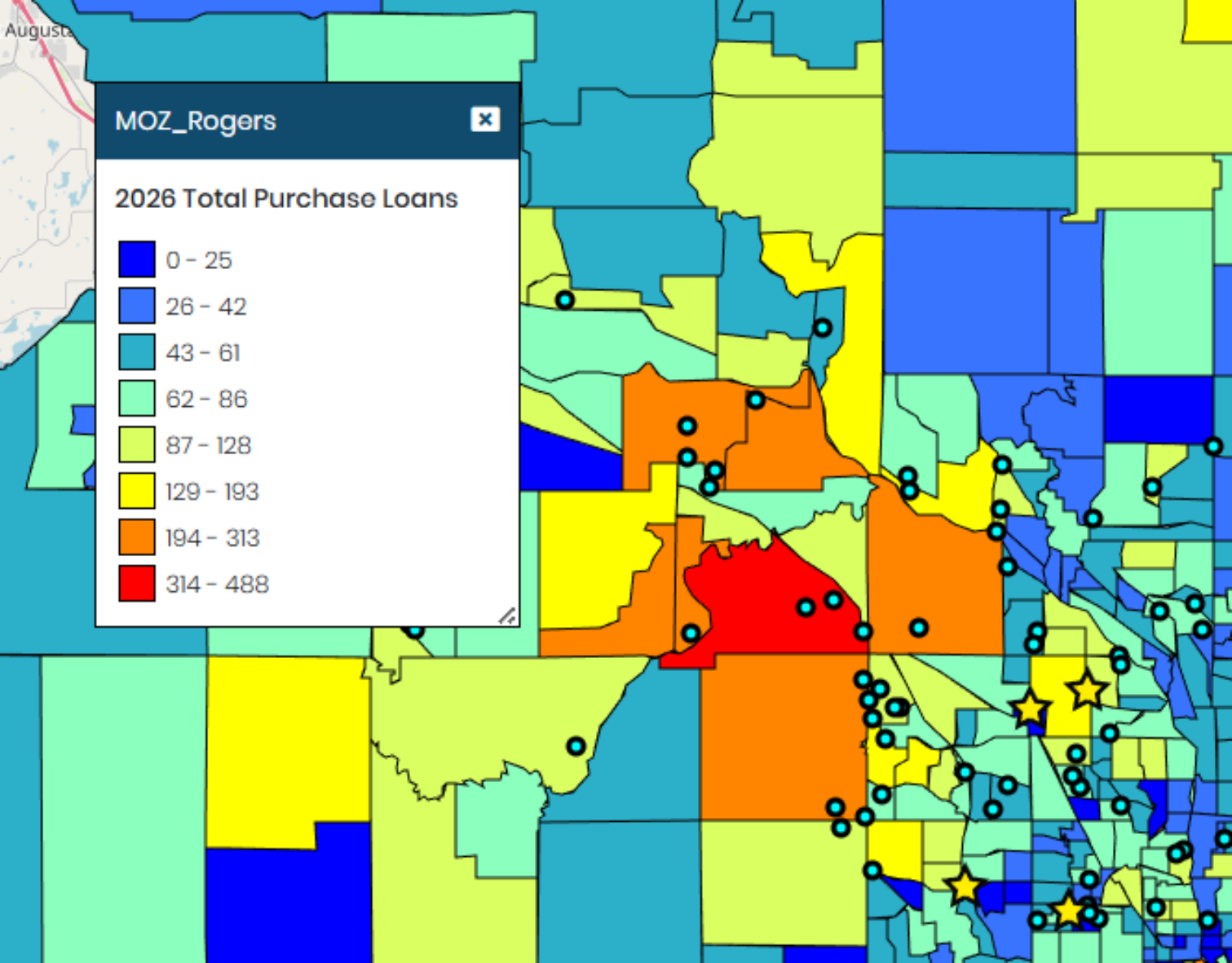
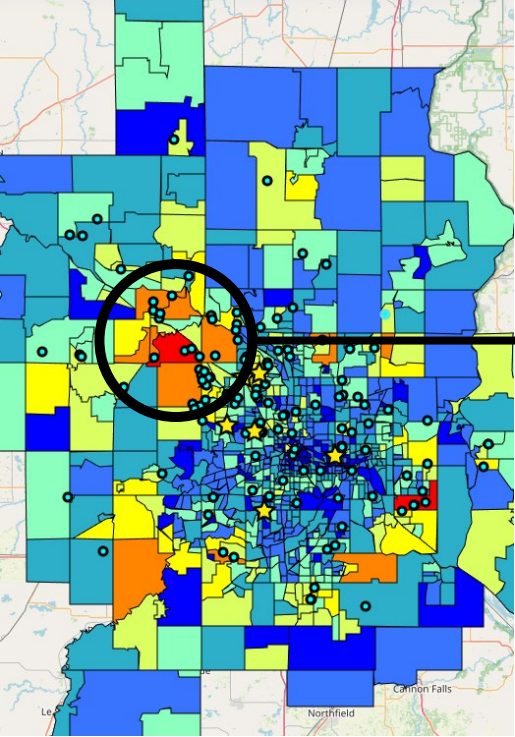


The map captures internal & external data.

Step 2:

Locate Gaps in Coverage

Identifying Coverage Gaps in Minneapolis



Note: We focus on the NW part of Minneapolis called Rogers. There is a lot of opportunity in this area that ABC Lender has not touched.

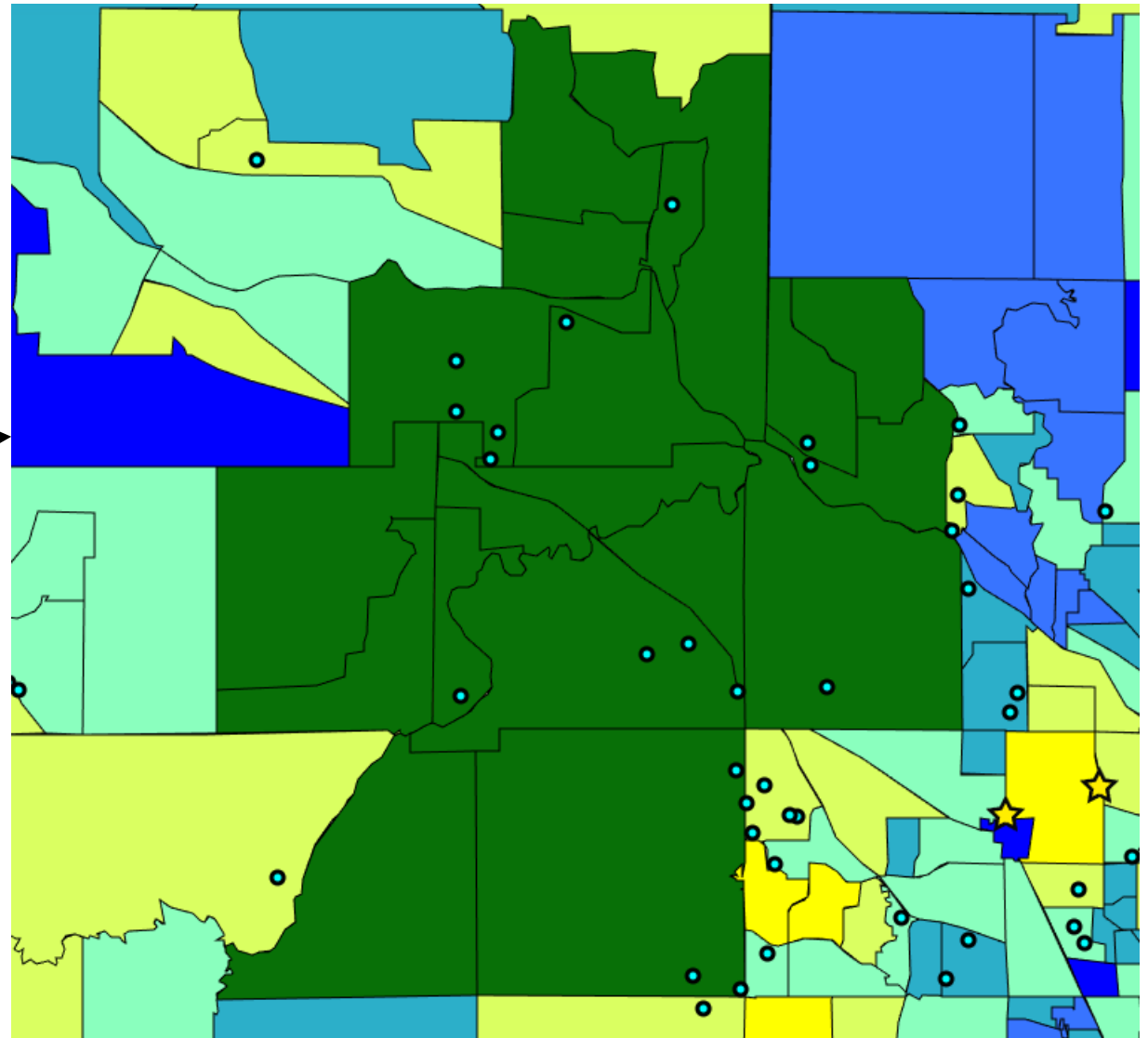
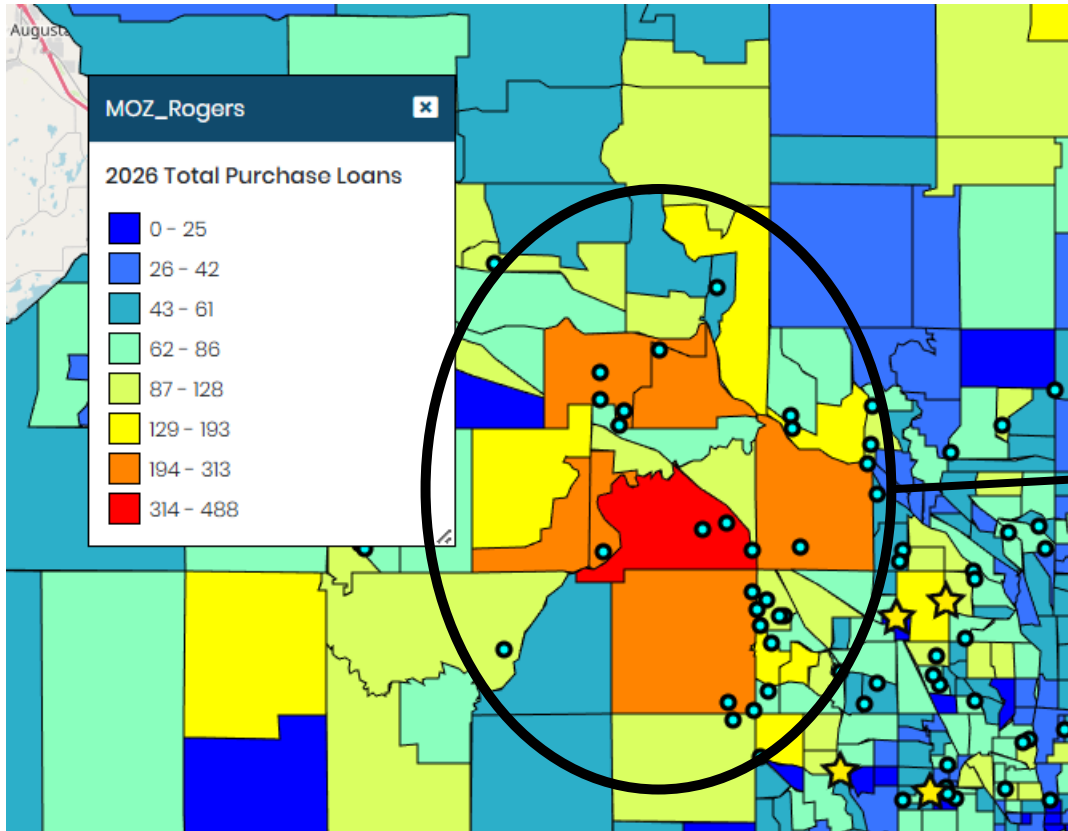
Step 3:

Create

Mortgage Opportunity Zones

(MOZs)

Creating Mortgage Opportunity Zones (MOZs)



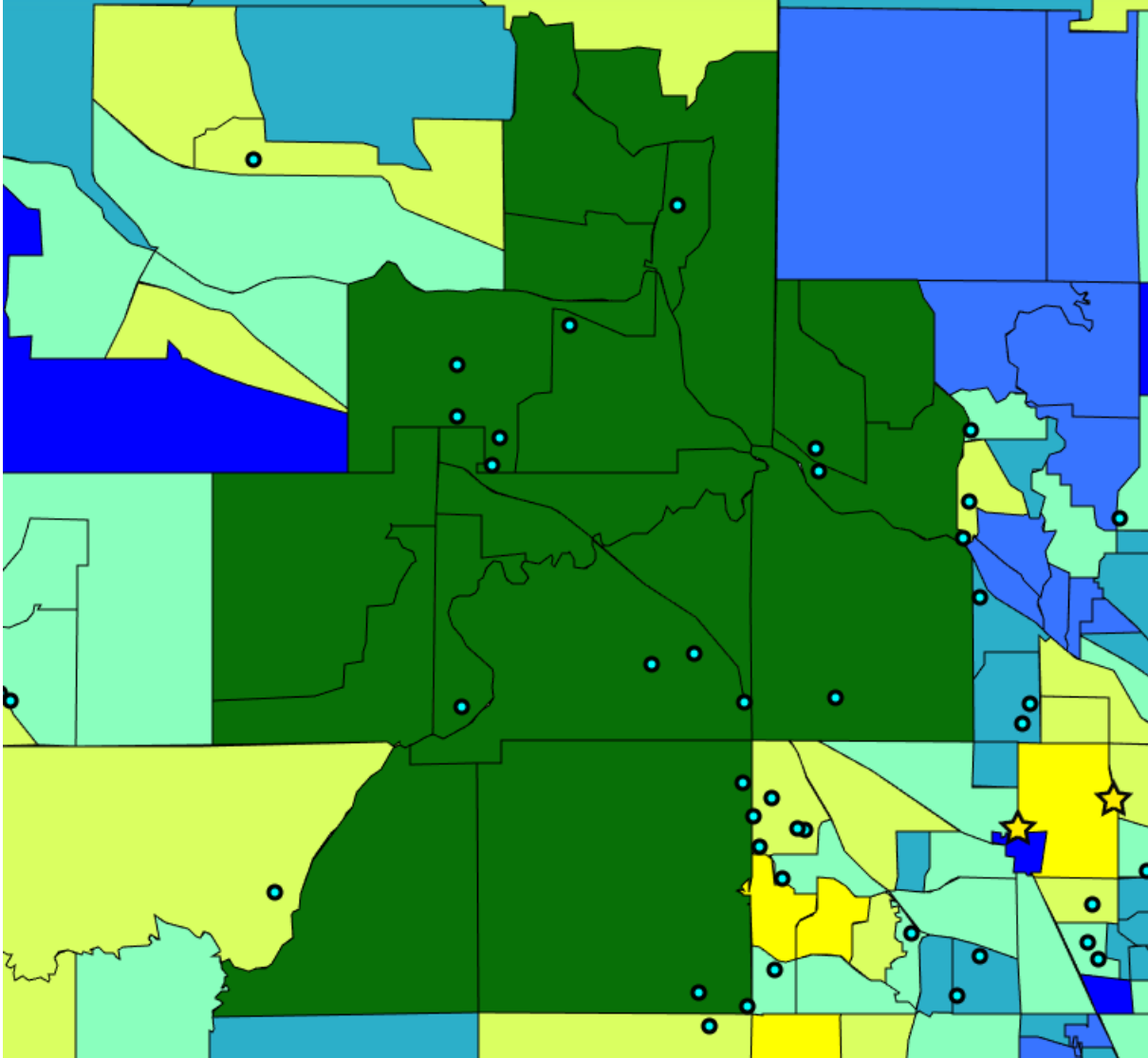
Note: In 2025 (ESTIMATE), there were 2,962 purchase units in this MOZ. ABC Lender originated 16 of them, for a purchase share of 0.005%.

We are forecasting 2,855 purchase units in this MOZ in 2026. To maintain share, ABS Lender would need to originate 15.4 loans.

Step 4:

Capture the Competitive
Landscape

Competitive Landscape in the Mortgage Opportunity Zone (MOZ)

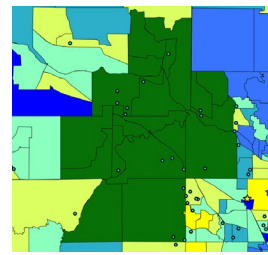


Note: Having identified areas where ABC Lender can gain more share, it's time to find out who is doing business there.

We start by looking at:

- 1) Top Loan Officers,
- 2) Top Lenders, and
- 3) Top Realtors (Listing and Buy-Side)
- 4) Top Builders

1) Top Loan Officers in the MOZ

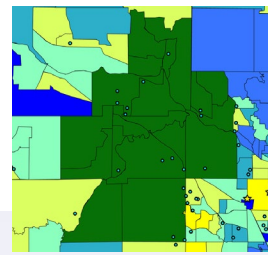


Loan Officer Ranking

Rank in Loans	Loan Officer			Loan Officer US Totals			Loan Officer Market Totals				
	Name	NMLS ID	LO Company	US Dollars	US Loans	Average Loan Size	Dollars	Loans	Average Loan Size	Dollars Share	Loans Share
1	Drew Gregory Hulegaard	1614698	M/I Financial, LLC	\$69,921,303	183	\$382,083	\$28,556,219	80	\$356,952	2.15%	1.93%
2	Kazimieras Neniskis-Krevnevicus	419101	Lennar Mortgage, LLC	\$53,330,974	134	\$397,992	\$27,239,678	74	\$368,103	2.05%	1.79%
3	Chad Gregory Larsen	607457	Lennar Mortgage, LLC	\$38,414,397	102	\$376,611	\$17,265,368	49	\$352,354	1.30%	1.18%
4	Jeffrey Jay Stensland	417191	Lennar Mortgage, LLC	\$45,841,394	111	\$412,985	\$19,282,967	48	\$401,728	1.45%	1.16%
5	Robert Vernon Conover II	331585	M/I Financial, LLC	\$64,698,064	164	\$394,500	\$15,737,384	42	\$374,699	1.18%	1.02%
5	Nathan Hardesty	2322699	Lennar Mortgage, LLC	\$49,134,994	120	\$409,458	\$16,491,659	42	\$392,658	1.24%	1.02%
7	Cody Keith LaZarre	1614700	Lennar Mortgage, LLC	\$39,849,085	97	\$410,815	\$16,038,482	38	\$422,065	1.21%	0.92%
8	Robert William Quick	400716	SFMC, LP	\$35,082,203	90	\$389,802	\$14,549,950	32	\$454,685	1.10%	0.77%
9	Morgan Anderson	1600977	BLAZE CREDIT UNION	\$34,149,122	254	\$134,445	\$3,552,910	31	\$114,610	0.27%	0.73%

Note: Here are the 2025 Top Loan Officers in this MOZ. For example, #9 Morgan Anderson of Blaze Credit Union has done 254 loans in the U.S. and 31 (12.2%) of those loans have been originated in this MOZ.

2) Top Lenders in the MOZ



LO and Lender Ranking Reports

Unsaved Report

Reset

Export to Excel

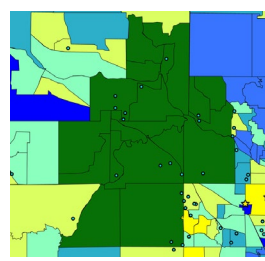
Save

Show filters

Rank in Loans	Name	NMLS ID	US Dollars	US Loans	Average Loan Size	Dollars	Loans	Average Loan Size	Dollars Share	Loans Share
1	Lennar Mortgage, LLC	1058	\$19,063,356,625	54,735	\$348,284	\$148,270,158	374	\$396,444	11.16%	9.04%
2	Rocket Mortgage, LLC	3030	\$106,064,253,265	383,678	\$276,440	\$49,175,621	184	\$267,258	3.70%	4.45%
3	Bell Bank	419538	\$3,275,114,519	9,014	\$363,336	\$70,271,934	183	\$383,999	5.29%	4.42%
4	United Wholesale Mortgage, LLC	3038	\$97,927,167,216	249,191	\$392,980	\$67,193,202	162	\$414,772	5.06%	3.92%
5	M/I Financial, LLC	50684	\$2,733,547,913	6,781	\$403,118	\$57,264,514	155	\$369,448	4.31%	3.75%
6	BLAZE CREDIT UNION	469510	\$372,359,511	2,494	\$149,302	\$24,022,702	152	\$158,044	1.81%	3.68%
7	CrossCountry Mortgage, LLC	3029	\$46,017,648,588	116,718	\$394,263	\$44,256,865	124	\$356,910	3.33%	3.00%
8	Pulte Mortgage LLC	1791	\$7,812,432,312	18,139	\$430,698	\$47,473,419	117	\$405,755	3.57%	2.83%
9	TRUSTONE FINANCIAL CREDIT UNION	523134	\$453,221,067	2,493	\$181,797	\$20,129,140	116	\$173,527	1.52%	2.80%
10	New American Funding, LLC	6606	\$15,208,491,202	49,948	\$304,486	\$34,833,426	105	\$331,746	2.62%	2.54%

Note: Here are the 2025 Top Lenders in this MOZ. For example, #9 TrustOne Financial Credit Union originated 2,493 loans in the U.S. and 116 (4.6%) of those loans were originated in this MOZ.

3a) Top Listing Agents in the MOZ



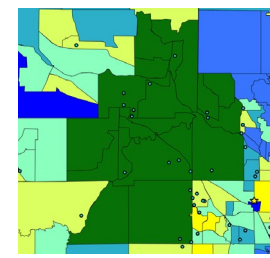
Real Estate Agent Ranking

Listings Rank	Agent			Agent US Totals			Agent Market Totals				
	Name	Email	Companies	US Dollars	US Listings	Avg Price	Dollars	Listings	Avg Price	Dollars Share	Listings Share
1	Lennar Minnesota	lennarminnesota@lennar.com	Lennar Sales Corp	\$858,220,261	1,656	\$518,248	\$332,628,667	617	\$539,106	15.42%	14.33%
2	Josh A Pomerleau	team@pomerleau.com	JPW Realty	\$138,663,040	312	\$444,432	\$35,765,819	79	\$452,731	1.66%	1.83%
3	Patty Boffering	patty@nexthomem.com	Centra Homes	\$27,035,700	65	\$415,933	\$27,035,700	65	\$415,933	1.25%	1.51%
4	Lamar Quinn	lamar.quinn@pulte.com	Pulte Homes Of Minnesota	\$38,342,197	58	\$661,072	\$38,342,197	58	\$661,072	1.78%	1.35%
5	Zachary J Adams	zach@nexthomem.com	NextHome West Metro, Wright-Sherburne Realty	\$20,712,000	58	\$357,103	\$19,697,100	56	\$351,733	0.91%	1.30%
6	Taylor Martinez	trmartinez@drhorton.com	DR Horton Inc	\$26,614,055	55	\$483,891	\$26,002,055	54	\$481,519	1.21%	1.25%
7	Jeff Janasz	jjanasz@capstonehomes-mn.com	Capstone Realty	\$24,966,600	53	\$471,067	\$24,966,600	53	\$471,067	1.16%	1.23%
8	Alex Barnett	arbarnett@drhorton.com	DR Horton Inc	\$22,898,865	54	\$424,053	\$21,672,055	52	\$416,770	1.00%	1.21%
9	Chay A Barrett	cbarrett@mihomes.com	M/I Homes	\$17,317,950	50	\$346,359	\$17,317,950	50	\$346,359	0.80%	1.20%



Note: Here are the 2025 Top Listing Agents in this MOZ. For example, #7 Jeff Janasz had 53 listings in the U.S. and all 53 (100%) of those them were located in this MOZ.

3b) Top Buy-Side Agents in the MOZ

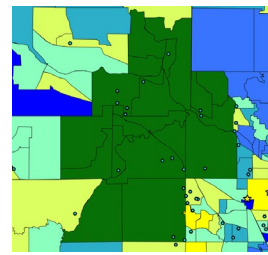


Real Estate Agent Ranking

Listings Rank	Agent			Agent US Totals			Agent Market Totals				
	Name	Email	Companies	US Dollars	US Listings	Avg Price	Dollars	Listings	Avg Price	Dollars Share	Listings Share
1	Kerby & Cristina Real Estate Experts	kerby.skurat@kerbyandcristina.com	RE/MAX Results	\$120,272,000	314	\$383,031	\$9,233,630	21	\$439,696	0.78%	0.85%
2	Christopher Fritch	cfteam@chrisfritcheam.com	eXp Realty	\$30,307,626	77	\$393,605	\$6,812,200	17	\$400,717	0.57%	0.69%
3	Regan Y Englund	Regan@ReganEnglundHomes.com	Keller Williams Classic Rlty NW	\$26,749,884	56	\$477,676	\$7,772,848	15	\$518,189	0.66%	0.61%
4	The Homefront Team	bradwilliams@edinarealty.com	Edina Realty Inc	\$41,516,879	95	\$437,019	\$6,282,680	14	\$448,762	0.53%	0.57%
5	Brian J Leonard	Brian@TheLeonardTeam.com	RE/MAX Results	\$11,116,925	27	\$411,737	\$4,392,225	11	\$399,293	0.37%	0.45%
6	Dean Zachman-Zachman Realty Group	dean.zachman@results.net	RE/MAX Results	\$5,453,500	12	\$454,458	\$4,005,500	9	\$445,055	0.34%	0.36%
6	Velen M Ambalam	velen.realtor@gmail.com	Bridge Realty	\$15,164,765	33	\$459,538	\$3,129,320	9	\$347,702	0.26%	0.36%
6	Shelby McQueeney	shelby@kellybrownhomes.com	eXp Realty	\$10,786,546	13	\$829,734	\$6,890,536	9	\$765,615	0.58%	0.69%

Note: Here are the 2025 Top Buy-Side Agents in this MOZ. For example, #2 Christopher Fritch had 77 buy-side transactions in the U.S. and 17 (22%) of those were located in this MOZ.

4) Top Builders in the MOZ



Rank	Row Labels	Units	Dollars
1	U S HOME	469	\$185,044,667
2	M I HOMES	168	\$62,388,444
3	PULTE HOMES	143	\$58,376,275
4	CAPSTONE HOMES INC	125	\$50,375,156
5	DR HORTON	103	\$41,248,829
6	CENTRA HOMES	40	\$14,038,973
7	DAVID WEEKLEY HOMES	33	\$15,443,030
8	JP BROOKS INC	32	\$12,540,790
9	HANSON BUILDERS INC	27	\$19,348,939
10	LGI HOMES	26	\$9,651,952

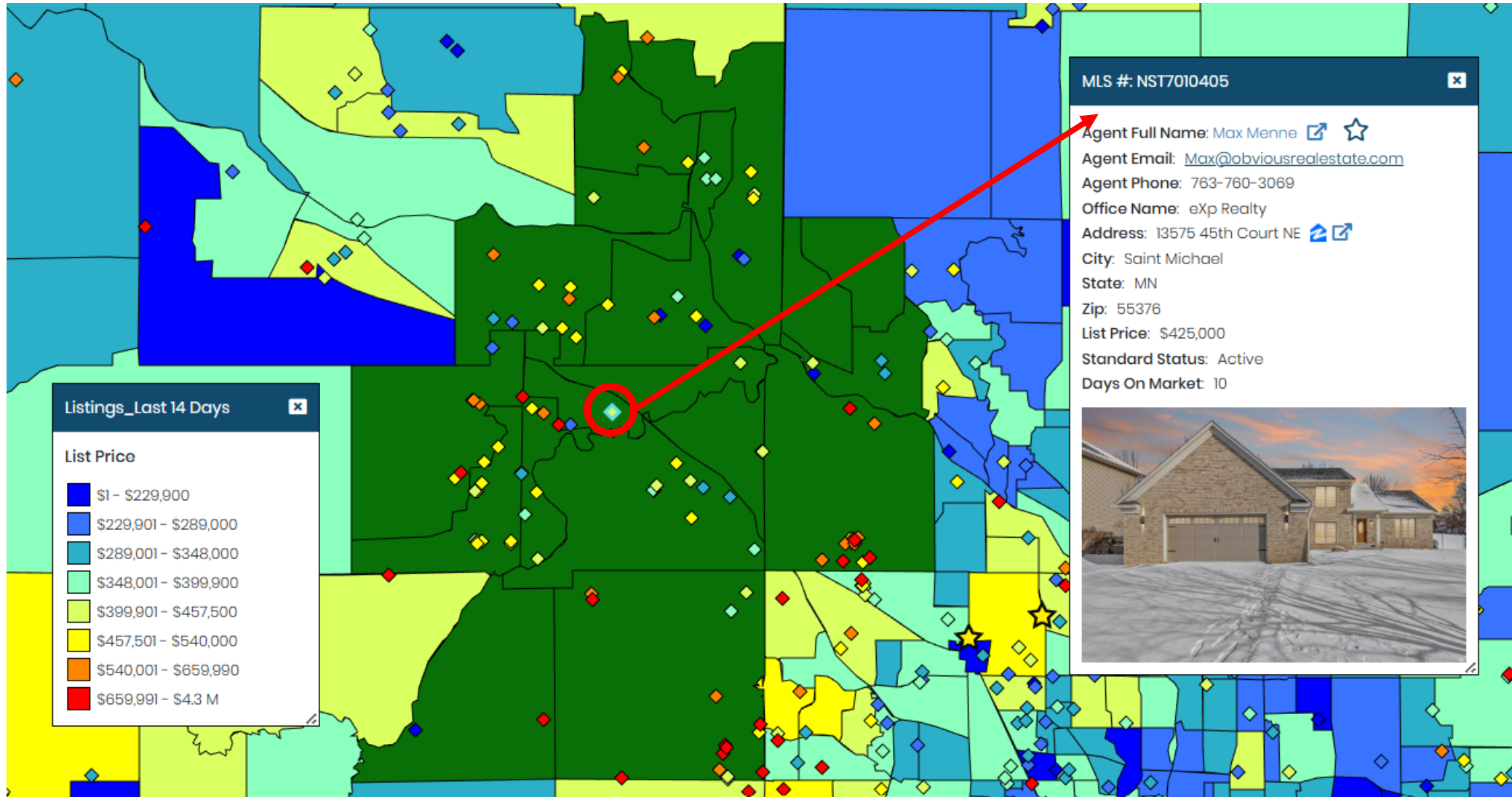
Builder's Top Lender	Units	% of Total Busines
Lennar Mortgage, LLC	346	73.8%
M/I Financial, LLC	152	90.5%
Pulte Mortgage LLC	116	81.1%
SFMC, LP	30	24.0%
DHI MORTGAGE COMPANY, LTD.	91	88.3%
CrossCountry Mortgage, LLC	19	47.5%
Tradition Mortgage LLC	18	54.5%
Bell Bank	7	21.9%
The Huntington National Bank	10	37.0%
loanDepot.com, LLC	18	69.2%

Note: Here are the 2025 Top Builders in this MOZ and which lenders they've worked with the most. Purple indicates a captive/internal lender.

Step 5:

Review the Inventory

5) Inventory in the MOZ



Note: The diamonds represent MLS listings in the MOZ that have been listed in the past 14 days. An MLO at ABC Lender can now check the Zillow link and call Max Menne to talk about ABC Lender’s products, programs, and pre-approved borrowers that might be interested in moving into this neighborhood.

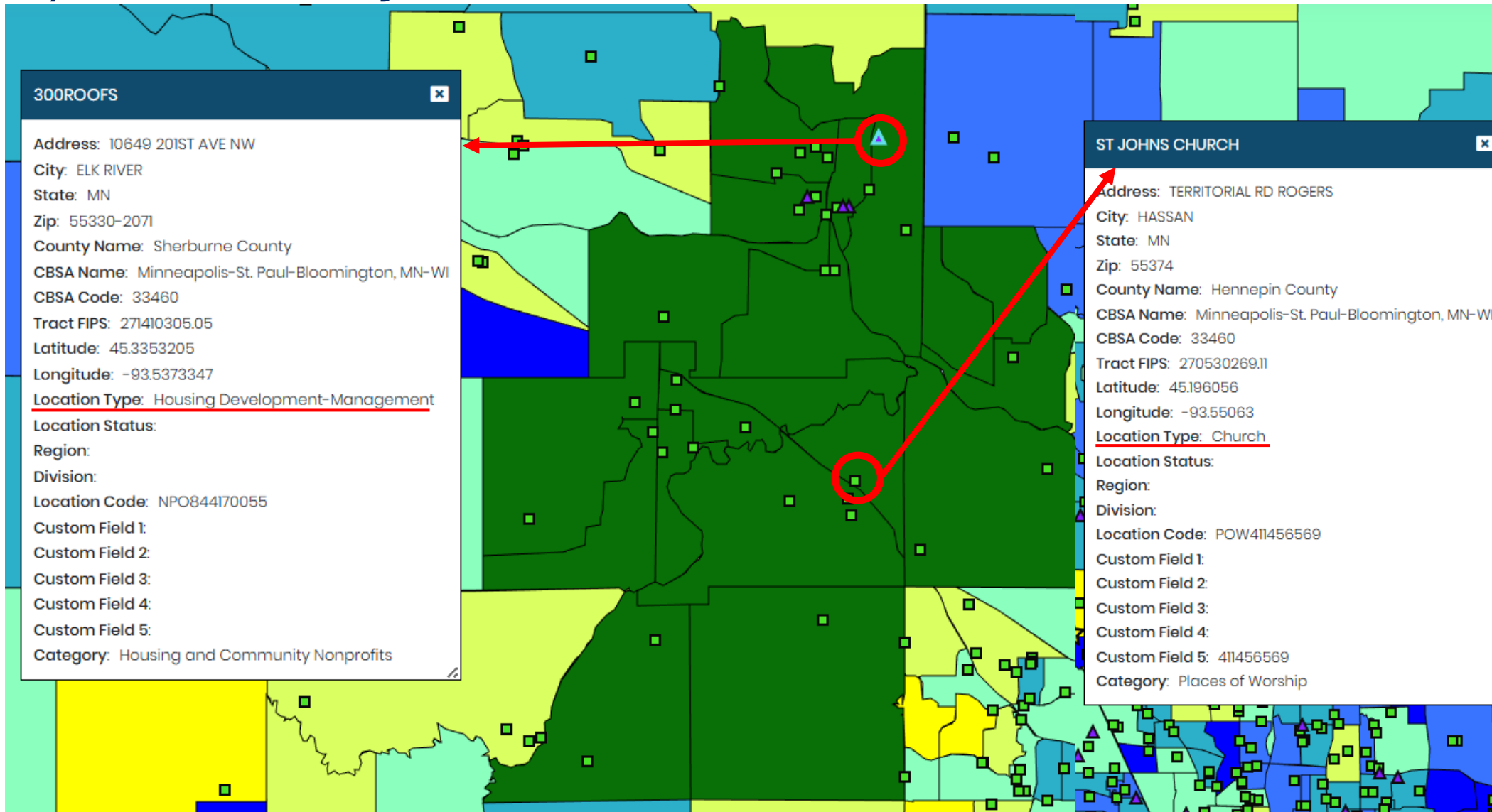
Step 6:

Identify Community Partners

6) Community Partners in the MOZ

Other Community Partners

- Schools
- Hospitals
- HUD Counselors
- Housing Nonprofits
- Libraries
- VA Centers
- CDFIs
- Universities
- & more



Note: The green squares represent faith-based organizations in the MOZ. ABC Lender can contact the leaders of this organization to sponsor an event or have a homebuyer workshop, thereby:

- 1) Keeping the ABC name top of mind, and
- 2) Demonstrating their commitment to the community.

Summary – Steps to Grow in Your Markets

- 1) Start with the data
- 2) Locate Gaps in Coverage
- 3) Create Mortgage Opportunity Zones
- 4) Capture the Competitive Landscape
 - Top Loan Officers,
 - Top Lenders, and
 - Top Realtors (Listing and Buy-Side)
 - Top Builders
- 5) Review the Inventory
- 6) Identify Community Partners

7) Turn These Into a Habit

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