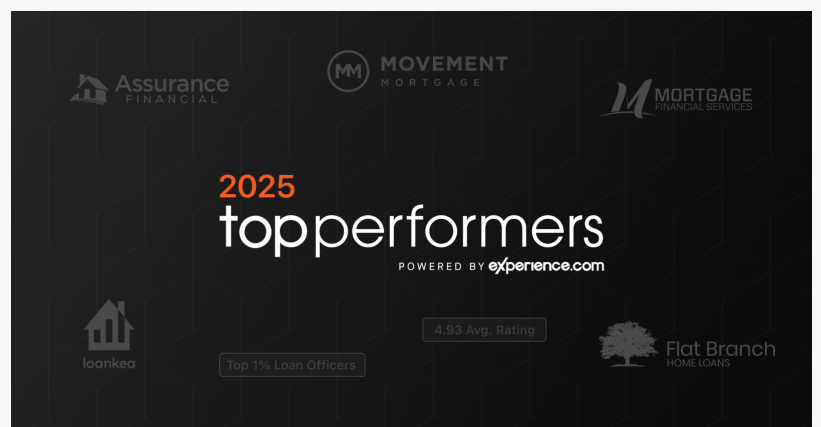




Experience.com's Mortgage Performance Report for 2025: The Lenders and Loan Officers Redefining Trust

Experience.com releases its 2025 Mortgage Performance Report, leveraging verified data to crown the nation's top customer experience leaders.

SAN RAMON, CA, UNITED STATES, July 1, 2026 /EINPresswire.com/ -- [Experience.com](https://www.experience.com), the industry leader in mortgage reputation and visibility management and customer experience (CX) software, has officially announced this year's list of Top Performers for 2025. The annual benchmark report recognizes the nation's standout mortgage companies and the Top 1% individual loan officers (LOs) who are setting the standard for customer satisfaction and service excellence.



We are incredibly proShoutout to the incredible teams at Assurance Financial, Movement Mortgage, Mortgage Financial Services, loankea, and Flat Branch Home Loans for earning their spot in the top 1% of loan officers with an outstanding 4.93 average rating!

Now in its 11th year, the prestigious mortgage industry award is powered by millions of verified customer interactions and real-time transaction data. Rather than relying solely on loan volume or loan dollar amounts, rankings are determined using a proprietary algorithm that factors in end-to-end customer satisfaction. By balancing the volume of verified mortgage reviews, survey completion rates, and average star ratings, the system highlights professionals who deliver exceptional service at scale.

"In a fluctuating mortgage market where interest rates and pricing dominate conversations, customer experience remains the ultimate competitive differentiator," said Scott Harris, CEO of Experience.com. "This year's Top Performers defied the odds. Our data reveals that the highest-ranking companies weren't simply those blasting out the most automated review requests; instead, they were actually the ones successfully engaging their clients to build transparent, high-trust relationships."

Mortgage Industry Data Insights: The Anatomy of a Top Performer

The results for 2025 revealed razor-thin margins between the industry's elite mortgage lenders, emphasizing how crucial single customer interactions are to overall corporate reputation.

The Chasm Between Winners and Runners-Up: While making the Top 10 is a massive accomplishment, the scoring gap between the #1 spot and the #2 spot across three of the divisions was decisive, widening at 4.75% to 6.79%

The Tighter 3.17% Division Race: One division featured a historically tight race determined by a mere 3.17% overall gap. The top two companies had nearly identical survey send volumes (a 0.04% difference) and completion rates within 1.5% of each other. The ultimate tiebreaker came down to the satisfaction score itself, separated by a microscopic 0.02 points out of 5.00.

The National Race for #1 Overall Lender: The closest race of the year took place between two separate division winners. The ultimate difference between Lender X and Lender Y was a minuscule 0.26%. If Lender Y had collected just two additional reviews across their entire enterprise during 2025, they would have claimed the #1 overall crown.

How close is close? In the Jumbo division, if just 1 out of every 4 loan officers at the #11 ranked company had received a single additional 5-star review, they would be in the Top 10 today. In the Large division, the #11 company missed the Top 10 by a mere 16 reviews.

Mortgage Lender Performance Metrics in 2025 by Division

Participating mortgage companies were categorized into four corporate divisions based on the volume of customer surveys sent in 2025. Across the board, survey completion rates proved to be a critical differentiator—ranging from a low of 58% to an outstanding high of 78% among the #1 ranked lenders.

[Best Mortgage Companies: 2025 Division Winners and Honorees](#)



Named the **#1 Loan Officer** in Customer Satisfaction 2025

Jennifer Ballheimer
Regional Production Manager
Mortgage Financial Services

#1 Top Performer
in Customer Satisfaction
2025
MORTGAGE

topperformers
POWERED BY **experience.com**

Meet Jennifer Ballheimer, our Customer Satisfaction Superstar! We're thrilled she's the #1 Loan Officer in Customer Satisfaction for 2025. As Regional Production Manager at Mortgage Financial Services, Jennifer truly embodies this Experience.com Top Performer award.

Highlighting the structural diversity of the modern lending market, the Top 3 overall lenders represent three entirely different volume divisions. While 31 corporate entities achieved representation within the elite Top 100 Loan Officers list, over half of those Top 100 spots were claimed by just four powerhouse organizations: Flat Branch Home Loans, Silverton Mortgage, Fairway Independent Mortgage Corporation, and First Continental Mortgage.

The Division Winners and corporate honorees (listed alphabetically within their tiers following the #1 spot) of 2025 include:

Super Jumbo Division (Top Mortgage Lenders)

#1 Winner: Movement Mortgage

Top 10: AmeriSave Mortgage Corporation, AnnieMac Home Mortgage, CrossCountry Mortgage LLC, Fairway Home Mortgage, Guild Mortgage, New American Funding, Prosperity Home Mortgage

Jumbo Division (Top Mortgage Lenders)

#1 Winner: Flat Branch Home Loans

Top 10: GoodLeap, Highlands Residential Mortgage, Ltd., NFM Lending, Northpointe Bank, Ruoff Mortgage, Silverton Mortgage, Synergy One Lending, Inc., TowneBank Mortgage, West Capital Lending

Large Division (Top Mortgage Lenders)

#1 Winner: Assurance Financial

Top 10: Embrace Home Loans, Evergreen Home Loans, First Continental Mortgage, Golden Empire Mortgage, Inc., HMA Mortgage, Homestead Funding Corp., Nations Lending, The Mortgage Firm, Waterstone Mortgage

Medium Division (Top Mortgage Lenders)

#1 Winner: Mortgage Financial Services

Top 10: First Alliance Home Mortgage, First Federal Bank, GMFS Mortgage, Hometrust Mortgage Company, Mortgage300, National Exchange Bank & Trust, Neighborhood Loans, NewFed Mortgage, Steadfast Mortgage

Small Division (Top Mortgage Lenders)

#1 Winner: Loankea

Top 10: Anderson Financial Group, Griffin Funding, Local Bank, Mortgage Financial Group, Inc., Pinnacle Bank, PriorityOne Bank, West Way Lending, Western Ohio Mortgage Corporation, Westerra Credit Union

Top 10 Loan Officers in the United States in 2025

The individual Top 1% Loan Officer list saw shifting dynamics this year, leveling out to a perfect 50/50 gender split among the Top 10 elite (down from last year's historic 8 out of 10 women). Seven of this year's Top 10 are first-time honorees, while three managed to repeat their stellar performance.

The #1 National Champion:

Jennifer Ballheimer – Mortgage Financial Services (#1 Overall Champion)

Top 10 Performers (Alphabetical by Last Name):

Lindsey Atkins – Movement Mortgage

Frank Brandt – Planet Home Lending, LLC

Sharla Ellis and Team – Fairway Home Mortgage

Jodie Hendrickson – Mortgage300

Ben Kelley – West Capital Lending

Amy Luebbering – Flat Branch Home Loans

Larry Mitchell – Silverton Mortgage

Will Mullinix – Mullinix Mortgage Group / Atlantic Bay Mortgage Group

Jason Thomas – First Continental Mortgage

Showcase of Organizational Excellence

While Fairway Independent Mortgage led the country in total volume with 80 loan officers making the Top 1%, Flat Branch Home Loans demonstrated historic organizational depth. Out of 118 Flat Branch loan officers who had at least one completed customer survey in 2025, an astonishing 35% (42 LOs) made the Top 1%, and 20% cracked the elite Top 100. In total, just 13 companies across the country comprised 60% of the entire Top 500 list, highlighting the power of a unified corporate culture focused on customer experience.

About Experience.com

Experience.com helps organizations build trust, boost local visibility, and drive business growth through real-time feedback and reputation management.

Stevie Burger

Experience.com

+1 616-566-5812

[email us here](#)

Visit us on social media:

[LinkedIn](#)

[Instagram](#)

[Facebook](#)

[YouTube](#)

[X](#)

This press release can be viewed online at: <https://www.einpresswire.com/article/923662874>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2026 Newsmatics Inc. All Right Reserved.