

Item #	Name	Definitions and Instructions
GENERAL TERMS		
	Amount	The total loan amount of applications received, closed loans brokered/retailed/wholesaled
	Application	An oral or written request for a home purchase loan, a home improvement loan, or a refinancing that is made in accordance with procedures used by a financial institution for the type of credit requested
	Broker Fee	If you received a fee for brokering a loan enter it here
	Brokered	A mortgage loan originated by one company but funded by another company
	Closed	Closed refers to loans that have legally binding agreements establishing a residential mortgage loan
	Closed Retail	Closed retail refers to loans that have legally binding agreements establishing a residential mortgage loan and have been originated by the lender
	Closed Wholesale	Closed wholesale refers to loans that have legally binding agreements establishing a residential mortgage loan and have been originated by a third party but funded by a wholesaler
	Count	The total number of applications received, closed loans brokered/retailed/wholesaled
	Directly Received from Borrower	Include information on applications that your institution has directly received from the borrower
	Forward Mortgage	A loan secured by a lien on residential real estate in which the homeowner is required to make regular payments on the loan
	Lender Fee	If you received a fee for closing a retail or wholesale loan enter it here
	Line of Credit	A revolving credit facility extended by a financial institution to a mortgage company for the funding of mortgage loans. Do not include lines of credit you extend to mortgage companies
	Loan or Residential Mortgage Loan	Any loan primarily for personal, family, or household use that is secured by a mortgage, deed of trust, or other equivalent consensual security interest on a dwelling as defined in section 103(v) of the Truth in Lending Act) or residential real estate upon which is constructed or intended to be constructed a dwelling (as so defined)
	Originated	A closed loan
	Pass-through Fee	Fees that are not retained by your company
	Received from 3rd Party	Include information on application that your institution has received from a broker or lender
	Repurchase	Loans that you were required to buy back from an investor or securitizer during the period
	Reverse Mortgage	A loan secured by a lien on residential real estate in which the homeowner is not required to make payments on the loan until a specific event occurs.
	REO	Real Estate Owned
	UPB	Unpaid Principal Balance
	YSP	Yield Spread Premium
APPLICATION DATA		
Enter information for applications received at any point but which closed during the period. A closed loan for this section has executed legally binding agreements establishing a residential mortgage loan but may not necessarily be funded.		
AC010	Applications In Process at the Beginning of the Period	Starting number of applications that were in process at the end of the previous period. Note this includes loans which are approved but not yet closed.
AC020	Applications Received	The applications you received during the period
AC030	Applications Approved but not Accepted	The applications you approved but the applicant (or the loan broker or correspondent) failed to respond to your notification of approval or your commitment letter within the specified time. Do not use this field for a preapproval request
AC040	Applications Denied	The applications you denied during the period
AC050	Applications Withdrawn	The applications expressly withdrawn by the applicant before a credit decision is made. Do not use this field if a request for preapproval is withdrawn; preapproval requests that are withdrawn are not reported
AC060	File Closed for Incompleteness	The applications where you send a written notice of incompleteness under section 202.9(c)(2) of Regulation B (Equal Credit Opportunity) and the applicant did not respond to your request for additional information within the period of time specified in your notice. Do not use this code for requests for preapproval that are incomplete; these preapproval requests are not reported
AC070	Loans Originated	The applications that were received in any period but originated in this period
AC080	Applications in Process at the End of the Period	Ending number of applications that were in process at the end of this period
CLOSED LOAN DATA		
Enter information for applications received at any point but which closed during the period. A closed loan for this section has executed legally binding agreements establishing a residential mortgage loan but may not necessarily be funded.		
AC100	Conventional	Any loan other than FHA, VA, FSA or RHS loans
AC110	FHA-Insured	Federal Housing Administration Insured

Item #	Name	Definitions and Instructions
AC120	VA-guaranteed	Veterans Administration Guaranteed
AC130	FSA/RHS-guaranteed	Farm Service Agency or Rural Housing Service Guaranteed
AC200	One to Four Family Dwelling	Property type other than manufactured housing of 1 to 4 family dwelling
AC210	Manufactured housing	Manufactured housing property type
AC220	Multifamily Dwelling	Property type greater than 4 family dwelling
AC300	Home Purchase	Any loan secured by and made for the purpose of purchasing a dwelling
AC310	Home Improvement	Any dwelling-secured loan to be used, at least in part, for repairing, rehabilitating, remodeling, or improving a dwelling (or the real property on which the dwelling is located) OR any loan not secured by a lien on a dwelling to be used, at least in part, for one or more of those purposes that is classified as a home improvement loan by the institution
AC320	Refinancing	Any dwelling-secured loan that replaces and satisfies another dwelling-secured loan to the same borrower
AC400	HOEPA (YES)	For a loan that you originated or purchased that is subject to the Home Ownership and Equity Protection Act of 1994 (HOEPA), as implemented in Regulation Z (12 CFR 226.32), because the APR or the points and fees on the loan exceed the HOEPA triggers. Include those loans you closed fitting this description as the originator in the "closed-retail" column and those that someone else originated but you were the wholesaler in the "closed-wholesale" column.
AC500	First Lien	Secured by a first lien on real property
AC510	Subordinate Lien	Secured by a subordinate lien on real property
AC520	Not Secured by a Lien	Not secured by a lien on real property. Loans fitting this definition include dwellings not attached to real property such as manufactured housing, house boats, or trailers that are used as dwellings.
AC600	Broker Fees Collected-Forward Mortgages	Enter the total amount of broker fees, including YSP, you collected on forward mortgages during the period. Do not include pass through fees.
AC610	Lender Fees Collected-Forward Mortgages	Enter the total amount of lender fees, including YSP, you collected on forward mortgages during the period. Do not include pass through fees.
AC700	HECM-Standard	Reverse Mortgage Loans falling under the Home Equity Conversion Mortgage Standard category
AC710	HECM-Saver	Reverse Mortgage Loans falling under the Home Equity Conversion Mortgage Saver category
AC720	Proprietary/Other	Reverse Mortgage Loans falling under any category other than HECM Standard or Saver
AC800	Home Purchase	Enter information on reverse mortgages used for a home purchase
AC620	Broker Fees Collected-Reverse Mortgages	Enter the total amount of broker fees, including YSP, you collected for reverse mortgages during the period. Do not include pass through fees.
AC630	Lender Fees Collected-Reverse Mortgages	Enter the total amount of lender fees, including YSP, you collected for reverse mortgages during the period. Do not include pass through fees
AC900	Total Loans Brokered by your Company	Enter the total number of loans you brokered in the period
AC910	Total Loans Funded by your Company	Enter the total number of loans you funded in the period
AC1000	Loans Made and Assigned but Required to Repurchase in Period	If you were required to repurchase any loans during the period regardless of when that loan was made and assigned, enter the information here
LINES OF CREDIT AT PERIOD END		
ACLOC1	Name of Provider, Credit Limit and Amount of Credit Available	Enter your Warehouse Line providers, the limit on each line of credit for each provider and the amount you have available on each line of credit at the end of the period. This must reflect all warehouse line providers your company has a relationship with.
MORTGAGE LOAN ORIGINATOR DATA		
ACMLO1	Employee Name, NMLS ID, Total \$ and # of Loans	Provide total # and \$ amount of loans originated by each of your state licensed MLOs
EXPLANATORY NOTES-FREE TEXT		
		Provide any necessary explanations to the appropriate regulator in this space
RMLA SECTION II		
Residential First Mortgages (1-4 Unit Residential ONLY)		
I010	Government (FHA/VA/RHS) Fixed	The dollar amount and number of residential loans that are guaranteed or insured by the government (FHA, VA, or RHS, including bond or state assisted loans) in which the mortgage rate remains fixed throughout the life of the loan, for example, 15-year, 20-year, and 30 year loans.
I020	Government (FHA/VA/RHS) Arm	The dollar amount and number of residential loans that are guaranteed or insured by the government (FHA, VA, or RHS, including bond or state assisted loans) and in which the mortgage rate adjusts according to a specified price index periodically and as agreed to at the inception of the loan. FHA Home Equity Conversion Mortgages (reverse mortgages) are reported below in item I130—Reverse Mortgages.
I030	Prime Conforming Fixed	The dollar amount and number of 1-to-4 unit residential first mortgage loans that are eligible for sale to Fannie Mae/Freddie Mac and in which the mortgage rate remains fixed throughout the life of the loan. This should not include FHA and VA loans because they are reported separately on this form.

Item #	Name	Definitions and Instructions
I040	Prime Conforming Arm	The dollar amount and number of 1-to-4 unit residential first mortgage loans that are eligible for sale to Fannie Mae/Freddie Mac and in which the mortgage rate adjusts according to a specified price index periodically and as agreed to at the inception of the loan. This should not include FHA and VA loans because they are reported separately on this form.
I050	Prime Non-Conforming (Jumbo) Fixed	The dollar amount and number of 1-to-4 unit residential first mortgage loans that are not Alt-A or non-prime credit grade (see definition in I070 below), whose balances exceed Fannie Mae/Freddie Mac loan limits, and in which the mortgage rate remains fixed throughout the life of the loan.
I060	Prime Non-Conforming (Jumbo) ARM	The dollar amount and number of 1-to-4 unit residential first mortgage loans that are not Alt-A or non-prime credit grade (see definition in I070 below), whose balances exceed Fannie Mae/Freddie Mac loan limits, and in which the mortgage rate adjusts according to a specified price index periodically and as agreed to at the inception of the loan.
I070	Other Fixed	The dollar amount and number of all other 1-to-4 unit residential first mortgage loans not reported above, including Alt-A and non-prime credit grade loans and in which the mortgage rate remains fixed throughout the life of the loan. Non-prime loans are considered those to lower credit quality borrowers (generally <620 FICO) who do not qualify for prime or Alt-A loans. They often contain other risky features such as high loan to value (LTV) ratios and limited documentation.
I080	Other ARM	The dollar amount and number of all other 1-to-4 unit residential first mortgage loans not reported above, including Alt-A and non-prime credit grade loans (see definition in I070 above) and in which the mortgage rate adjusts according to a specified price index periodically and as agreed to at the inception of the loan.
I100	Total Residential First Mortgages	The sum of lines I010 to I080.
I110	Closed-End Second Mortgages	The dollar amount and number of mortgages that have rights subordinate to a first mortgage. Report both fixed rate and adjustable rate second mortgages here. Do not include loans under lines of credit that permit borrowers the ability to obtain cash advances based on approved line of credit.
I120	Funded HELOCs	The dollar amount and number of mortgages that have rights subordinate to a first mortgage. This line should include home equity loans that permit borrowers the ability to obtain cash advances based on approved line of credit. Exclude HELOC commitments extended to borrowers for which there was no funding.
I130	Reverse Mortgages	The dollar amount and number of home equity loans for homeowners 62 years of age or older, advanced as a lump sum at closing, regular payments over a time period, or as a line of credit that do not require any repayment as long as the home remains the principal residence of the borrower. This should include FHA Home Equity Conversion Mortgages (HECM).
I140	Construction and Land Development Loans, 1-4 Unit Residential	The dollar amount and number of 1- to 4-unit residential construction-to permanent loans to home buyers and lot loans to consumers.
I150	Multifamily Loans Agency	Unpaid principal balance of mortgages for buildings with more than four residential rental units and which are guaranteed or insured by the government (FHA, VA, or RHS, including bond or state-assisted loans) or by the agencies (Fannie Mae or Freddie Mac).
I160	Commercial Mortgage Loans	Unpaid principal balance of mortgages for commercial properties such as apartment buildings, office towers, industrial buildings, hotels, and retail shopping malls. Do not report multifamily loans that are government- or agency-guaranteed, reported above.
I170	Other Mortgage Loans	The dollar amount and number of all other mortgages not reported above, including land development loans to builders.
I180	Total Other Loans	The sum of I110 to I170.
I200	Total Mortgage Loans Originated	The total of all mortgage loans originated in the reporting period. This is automatically calculated as the sum of I100 and I180.
Residential First Mortgages (1-4 Unit Residential ONLY)		
I210	Retail	The dollar amount and number of mortgage loans in I100—Total—that were originated through your Retail channel. Retail mortgage loans are considered those originated through loan officers (who are employees of your institution) within standard or "net" branch network systems. Direct face-to-face contact with the mortgagor is characteristic of this channel. Also include loans originated through direct sales such as outbound or inbound internet or email, telemarketing, or direct mail for purchase or refinance purposes.
I220	Wholesale Correspondent	The dollar amount and number of loans in I100—Total—purchased by your institution from correspondent lenders. These loans are originated by a correspondent, purchased by your institution, and subsequently either sold to the secondary market or held for investment by your institution. A correspondent is an organization which closes a mortgage loan in its own name and which may or may not service the mortgage loan. Please utilize the definitions for retail production when filling out this section.

Item #	Name	Definitions and Instructions
I230	Wholesale Broker	The dollar amount and number of loans in I100—Total—purchased by your institution from mortgage brokers. These loans are originated by a broker, purchased by your institution, and subsequently either sold to the secondary market or held for investment by your institution. A broker is a person who generally closes a mortgage loan in the name of the lender who commissioned the broker's services. A mortgage broker will not service the mortgage loan. Please utilize the definitions for retail production when filling out this section.
I240	Total First Residential Volume	The sum of I210 through I230. This must equal Total in I100 above.
I250	Fixed Rate	The dollar amount and number of 1- to 4-unit residential loans in which the mortgage rate remains fixed throughout the life of the loan, for example, 15-year, 20-year, and 30 year loans. This amount is calculated automatically as the sum of Government—Fixed, Prime Conforming—Fixed, Prime-Non-Conforming—Fixed, and Other—Fixed.
I251	ARM	The dollar amount and number of 1- to 4-unit residential loans that have a mortgage rate that adjusts according to a specified price index periodically and as agreed to at the inception of the loan. Include 1 year ARMs, 6-month ARMs, fixed-period ARMs, two-step mortgages, and other adjustable rate mortgages. Include interest-only mortgages that are adjustable. This amount is calculated automatically as the sum of Government—ARM, Prime Conforming—ARMs, Prime-Non-Conforming—ARM, and Other—ARM
I259	Total First Residential Volume	The sum of I250 through I251. This must equal Total in I100 above.
I260	Jumbo	The dollar amount and number of 1- to 4-unit residential first-lien mortgage loans that exceed the legislated conforming loan purchase limits of Fannie Mae and Freddie Mac. Include all jumbo loans, whether agency eligible, Alt-A, or subprime. Must be equal to or greater than the sum of Prime Jumbo Fixed and ARM above - i.e., the sum of I050 and I060)
I261	Non-Jumbo	The dollar amount and number of 1- to 4-unit residential first-lien mortgage loans that do not exceed the legislated conforming loan purchase limits of Fannie Mae and Freddie Mac.
I269	Total First Mortgage Volume	The sum of I260 and I261. This must equal Total in I100 above.
I270	Alt Doc	The dollar amount and number of 1- to 4-unit residential reduced documentation loans to all types of borrowers originated without full income and full asset documentation. Examples of such loans are Stated Income, Stated Income/Asset, and No Income/No Asset.
I271	Full Doc	The dollar amount and number of 1- to 4-unit residential loans to all types of borrowers originated with full income and full asset documentation.
I279	Total First Mortgage Volume (must equal Total in I100 above)	The sum of I270 and I271. This must equal Total in I100 above.
I280	Interest Only	The dollar amount and number of 1- to 4-unit residential loans that after the initial period in which the borrower pays only the interest portion, the loan would convert to payments of principal and interest amortized over the remaining life of the loan. The interest rate can either be adjustable, or remain fixed through the life of the loan.
I281	Not Interest Only	The dollar amount and number of 1- to 4-unit residential loans that are not considered "Interest Only" by the definition in I280 above. The interest rate remains fixed through the life of the loan.
I289	Total First Mortgage Volume (must equal Total in I100 above)	The sum of I280 and I281. This must equal Total in I100 above.
I290	Option ARMs	The dollar amount and number of 1- to 4-unit residential loans that offer flexible payment options. For example, one of the most common types of Option ARMs allows for 4 payment options: minimum payment, interest only, 30 year full principal and interest, and 15 year full principal and interest. Option ARM programs may vary by a number of factors: initial rate, negative amortization and lifetime caps, ARM index and other optional features. Option ARMs are sometimes referred to as the Pick-a-Payment Option ARM, Pay Option ARM, 1 Month Option ARM, or Cash Flow Option ARM.
I291	Not Option ARMs	The dollar amount and number of 1- to 4-unit residential loans that are not considered "Option ARMs" by the definition in I290 above.
I299	Total First Mortgage Volume (must equal Total in I100 above)	The sum of I290 and I291. This must equal Total in I100 above.
I300	Loans with Prepayment Penalties	The dollar amount and number of 1- to 4-unit residential loans that require the borrower to pay a penalty if they are paid off before a specified date in the loan agreement.
I301	Loans without Prepayment Penalties	The dollar amount and number of 1- to 4-unit residential loans that do not require a penalty payment if they are paid off before a specified date in the loan agreement.
I309	Total First Mortgage Volume	The sum of I300 and I301. This must equal Total in I100 above.
I310	Purchase	The dollar amount and number of 1- to 4-unit residential loans whose purpose is for borrower purchase.
I311	Refinance Rate-Term	The dollar amount and number of 1- to 4-unit residential loans whose purpose is for borrower rate-term refinance.

Item #	Name	Definitions and Instructions
I312	Refinance Cash-Out Refinances	The dollar amount and number of 1- to 4-unit residential loans whose purpose is for borrower cash-out refinance.
I313	Refinance Restructure	The dollar amount and number of 1- to 4-unit residential loans that have been refinanced for purposes of restructuring the terms of the loan (e.g., interest rate, amortization period, etc).
I314	Refinance Other/Unknown	The dollar amount and number of 1- to 4-unit residential loans that have been refinanced for other or unknown purposes than those described above.
I319	Total First Mortgage Volume	The sum of I310 through I314. This must equal Total in I100 above.
I320	Owner-Occupied	The dollar amount and number of single-family loans that are occupied by the owner/borrower.
I321	Non-Owner Occupied	The dollar amount and number of single-family loans that are not occupied by the owner/borrower (e.g., second homes, investment properties).
I329	Total First Mortgage Volume	The sum of I320 and I321 This must equal Total in I100 above.
I330	Loans with Private Mortgage Insurance	The dollar amount and number of single-family loans that are insured with private mortgage insurance (PMI).
I331	Loans without Private Mortgage Insurance	The dollar amount and number of 1- to 4-unit residential loans that are not insured with private mortgage insurance (PMI).
I339	Total First Mortgage Volume	The sum of I330 and I331. This must equal Total in I100 above.
I340	Loans with Piggyback Seconds or Funded HELOCs	The dollar amount and number of residential (1- to 4-unit) loans that also have piggyback second mortgages or funded HELOCs that are subordinate to them. A "piggyback" is as second mortgage closed at the same time as the first mortgage for which it is subordinate, usually for the purposes of avoiding mortgage insurance. Do not include loans with only open-end second mortgages that are subordinated, i.e., those with lines of credit that permit borrowers the ability to obtain cash advances based on approved line of credit.
I341	Loans without Piggyback Seconds or Funded HELOCs	The dollar amount and number of residential (1- to 4-unit) loans that do not have piggyback second mortgages or funded HELOCs that are subordinate to them
I349	Total First Mortgage Volume	The sum of I340 and I341. This must equal Total in I100 above.
First Mortgage Borrower's FICO Score Distribution		
I350	Equals 600 or less	The dollar amount and number of 1- to 4-unit residential loans with FICO scores equal to or less than 600.
I351	Greater than 600 but less than or equal to 650	The dollar amount and number of 1- to 4-unit residential loans with FICO scores greater than 600 but equal to or less than 650.
I352	Greater than 650 but less than or equal to 700	The dollar amount and number of 1- to 4-unit residential loans with FICO scores greater than 650 but equal to or less than 700.
I353	Greater than 700 but less than or equal to 750	The dollar amount and number of 1- to 4-unit residential loans with FICO scores greater than 700 but equal to or less than 750.
I354	Greater than 750	The dollar amount and number of 1- to 4-unit residential loans with FICO scores greater than 750.
I359	Total First Mortgage Volume	The sum of I350 through I354. This must equal Total in I100 above.
I360	Average FICO Score for First Mortgage Borrowers (simple average based on loan count)	The simple average FICO score, based on loan count, of all 1- to 4-unit residential first-lien mortgage loan production.
I365	Average FICO Score for Second and HELOC Mortgage Borrowers (simple average based on loan count)	The simple average FICO score, based on loan count, of all 1- to 4-unit residential second-lien mortgage loan production.
First Mortgage Loan-to-Value (LTV) Distribution		
I370	Equals 60% or less	The dollar amount and number of 1- to 4-unit residential loans with loan to-value ratios equal to or less than 60%.
I371	Greater than 60% but less than or equal to 70%	The dollar amount and number of 1- to 4-unit residential loans with loan to-value ratios greater than 60% but equal to or less than 70%.
I372	Greater than 70% but less than or equal to 80%	The dollar amount and number of 1- to 4-unit residential loans with loan to-value ratios greater than 70% but equal to or less than 80%.
I373	Greater than 80% but less than or equal to 90%	The dollar amount and number of 1- to 4-unit residential loans with loan to-value ratios greater than 80% but equal to or less than 90%.
I374	Greater than 90% but less than or equal to 100%	The dollar amount and number of 1- to 4-unit residential loans with loan to-value ratios greater than 90% but equal to or less than 100%.
I375	Greater than 100%	The dollar amount and number of 1- to 4-unit residential loans with loan to-value ratios greater than 100%.
I379	Total First Mortgage Volume	The sum of I370 through I375. This must equal Total in I100 above.
I380	Weighted Average LTV on First Mortgages Only (enter two-decimal figure, e.g., 87.65 for 87.65% weighted LTV)	The weighted average loan-to-value ratio, of 1- to 4-unit residential first lien mortgage loans based on dollar volume.
I385	Weighted Average CLTV Combined First and Second Mortgages (enter two-decimal figure, e.g., 87.65 for 87.65% weighted CLTV)	The weighted average combined loan-to-value ratio, of all 1-to 4-unit residential first-lien mortgage loans and second mortgage loans, based on dollar volume.
I390	Weighted Average Coupon at Origination on First Mortgages Only (enter two-decimal figure, e.g., 6.78 for 6.775%)	The weighted average gross coupon, in percentage terms (e.g., 6.55%), of all 1- to 4-unit residential first mortgage loan originations during the reporting period, based on dollar volume.
First Mortgage Residential Loans Sold by Investor Type		

Item #	Name	Definitions and Instructions
I400	Production Sold to Secondary Market Agencies (Fannie, Freddie, Ginnie)	The dollar amount and number of 1 – 4 unit residential loans sold by your institution to secondary market agencies (Fannie Mae, Freddie Mac, and Ginnie Mae) or to others with a secondary marketing agency guarantee.
I401	Production Sold to Others (Non-Affiliate)	The dollar amount and number of 1 – 4 unit residential loans sold by your institution to other mortgage wholesalers, brokers, correspondents, or conduits that are not affiliated with your institution. This should exclude loans servicing released that are reported on row I340 below.
I402	Production Sold to Others (Affiliate)	The dollar amount and number of 1 – 4 unit residential loans sold by your institution to affiliated companies. This should exclude loans servicing released that are reported on row I340 below.
I403	Production Kept in Portfolio/Held for Investment	The dollar amount and number of 1 – 4 unit residential loans kept in your portfolio or held for investment.
I404	Production Sold through Non-Agency Securitizations with Sale Treatment	The dollar amount and number of 1 – 4 unit residential loans sold by your institution through non-agency securitizations where FAS 140 sale treatment was achieved.
I405	Production Sold through Non-Agency Securitizations without Sale Treatment	The dollar amount and number of 1 – 4 unit residential loans sold by your institution through non-agency securitizations where FAS 140 sale treatment was not achieved. These loans are accounted for as financings.
I409	Total 1- 4 Unit Residential Loans Sold this Period	The sum of lines I400 through I405.
Warehouse Period		
I410	Production Sold Servicing Released	The dollar amount and number of 1 – 4 unit residential loans sold by your institution with the servicing released.
I420	Production Brokered Out	The dollar amount and number of 1 – 4 unit residential loans brokered out. These are transaction where your institution acts as a broker (i.e., where a wholesaler closes the loan in their name) and which were not funded by you.
I430	Fall-Out Ratio (enter two-decimal figure, e.g., 67.55 for 67.545%)	The number of 1 -4 unit residential loan closings divided by the number of applications during the reporting period.
I440	Total Multifamily/Commercial Loans Sold This Period	The dollar amount and number of multifamily/commercial loans sold by your institution.
I450	Average Days in Warehouse 1-4 Unit Residential Mortgages Only	The average number of days 1- to 4-unit residential mortgage loans have been in warehouse before sold to an investor. Include only loans held for sale.
I455	Average Days in Warehouse Multifamily Loans	The average number of days multifamily loans have been in warehouse before sold to an investor. Include only loans held for sale.
I456	Average Days in Warehouse Commercial Mortgage Loans	The average number of days commercial mortgage loans have been in warehouse before sold to an investor. Include only loans held for sale.
I460	Production Warehoused in Excess of 90 Days as of Period End 1-4 Unit Residential Mortgages Only	The principal balance and loan count of 1- to 4-unit residential mortgage loans that have been in warehouse before sold to an investor for more than 90 days as of the end of the reporting period.
RMLA SECTION III		
Modifications		
This section refers to modifications on loans you do not hold or service.		
S100	Loan Modification Applications in process at beginning of period	Enter the UPB and Loan Count for any loans fitting this description during this period
S110	Loan Modifications completed	Enter the UPB and Loan Count for any loans fitting this description during this period
S120	Loan Modification applications terminated by borrower	Enter the UPB and Loan Count for any loans fitting this description during this period
S130	Loan modification applications denied by lender/servicer	Enter the UPB and Loan Count for any loans fitting this description during this period
S140	Loan Modification applications terminated by other	Enter the UPB and Loan Count for any loans fitting this description during this period
S150	Loan Modification applications received during period	Enter the UPB and Loan Count for any loans fitting this description during this period
S160	Loan Modification applications in process at end of period	Enter the UPB and Loan Count for any loans fitting this description during this period
Contracted for by Lienholder/Servicer		
This section refers to modifications on loans you hold or service.		
S200	Loans to be modified at beginning of period	Enter the UPB and Loan Count for any loans fitting this description during this period
S210	Loan Modifications completed	Enter the UPB and Loan Count for any loans fitting this description during this period
S220	Loan modification attempts terminated for whatever reason	Enter the UPB and Loan Count for any loans fitting this description during this period
S230	New loans received for modification	Enter the UPB and Loan Count for any loans fitting this description during this period
S240	Loans to be modified at the end of period.	Enter the UPB and Loan Count for any loans fitting this description during this period
Delinquency Status		
S300	Less than 30 Days Delinquent	Enter the UPB and Loan Count for any loans you are servicing that fit this description during this period
S305	30 to 60 Days Delinquent	Enter the UPB and Loan Count for any loans you are servicing that fit this description during this period

Item #	Name	Definitions and Instructions
S310	61 to 90 Days Delinquent	Enter the UPB and Loan Count for any loans you are servicing that fit this description during this period
S315	More Than 90 Days Delinquent	Enter the UPB and Loan Count for any loans you are servicing that fit this description during this period
Delinquency Status as of End Date (Loans modified within one (1) year)		
1 year refers to the last 12 months of activity		
S320	Less than 30 Days Delinquent	Enter the UPB and Loan Count for any loans you are servicing that fit this description during this period
S325	30 to 60 Days Delinquent	Enter the UPB and Loan Count for any loans you are servicing that fit this description during this period
S330	61 to 90 Days Delinquent	Enter the UPB and Loan Count for any loans you are servicing that fit this description during this period
S335	More Than 90 Days Delinquent	Enter the UPB and Loan Count for any loans you are servicing that fit this description during this period
Delinquency Status as of End Date (Loans modified over one (1) year ago)		
1 year refers to the last 12 months of activity		
S340	Less than 30 Days Delinquent	Enter the UPB and Loan Count for any loans you are servicing that fit this description during this period
S345	30 to 60 Days Delinquent	Enter the UPB and Loan Count for any loans you are servicing that fit this description during this period
S350	61 to 90 Days Delinquent	Enter the UPB and Loan Count for any loans you are servicing that fit this description during this period
S355	More Than 90 Days Delinquent	Enter the UPB and Loan Count for any loans you are servicing that fit this description during this period
Foreclosure Status		
S400	In foreclosure status as of <u>last period end date</u>	Enter the UPB and Loan Count for any loans you are servicing that fit this description during this period
S410	Moved into foreclosure status in Period	Enter the UPB and Loan Count for any loans you are servicing that fit this description during this period
S420	Foreclosure resolved other than Sheriff sale in Period	Enter the UPB and Loan Count for any loans you are servicing that fit this description during this period
S430	Foreclosure resulting in Sheriff sale in Period	Enter the UPB and Loan Count for any loans you are servicing that fit this description during this period
S440	In foreclosure status as of End Date	Enter the UPB and Loan Count for any loans you are servicing that fit this description during this period
S450	REOs as of End Date	Enter UPB and Loan Count for any real estate owned
SCHEDULE A: ASSETS		
A010	Cash and Cash Equivalents, Unrestricted	Cash and cash equivalents as defined in Paragraphs 7 and 8 of FAS 95. Includes only unrestricted funds. Does not include escrow funds for payment of mortgagors' taxes, insurance, and related items, or other fiduciary funds
A020	Cash and Cash Equivalents, Restricted	Cash and cash equivalents whose use in whole or in part is restricted for specific purposes under contractual agreements. Does not include escrow funds for payment of mortgagors' taxes, insurance, and related items, or other fiduciary funds
A030	Securities Held to Maturity, at Amortized Cost	Securities that the lender has the positive intent and ability to hold to maturity. Unless the fair value option was elected under FAS 159, these securities are carried at amortized historical cost subject to write-downs for other than temporary impairment. Includes both short- and long-term held-to-maturity investments. The total, which is the sum of certain line items on schedule A-030, is net of unamortized deferred fees and costs.
A032	Securities Held to Maturity, at Fair Value	Securities where the fair value option was elected under FAS 159. These securities are carried at fair value. This is the sum of certain line items on schedule A-030.
A034	Securities Available for Sale	Securities that the lender does NOT have the positive intent and ability to hold to maturity, yet does NOT intend to actively trade. Must be reported at fair market value (per FAS 115 and FAS 140) with changes in values included in the other comprehensive income on the balance sheet. This is the sum of certain line items on schedule A-030.
A036	Trading Account Securities	Securities that are routinely traded and sold as a course of normal business operations. Includes MBS intended for immediate or near-term sale, including MBS held in conjunction with mortgage banking activities. Must be reported at fair market value (per FAS 115 and FAS 140) with changes in value (i.e., unrealized gains/loss) included in earnings. This is the sum of certain line items on schedule A-030.
A040	Reverse Repurchase Agreements	Outstanding balance on repurchase agreements for which the institution serves as the "buyer-lender."
A050	Receivables from Unrelated Parties	Non-mortgage notes, advances and other receivables that are not due from related parties (affiliates, officers, stockholders, employees), not reported on a separate line on this form, and that are considered collectable in the normal course of business. This should not include mortgage loan interest receivable (which is reported on line A230B) or accounts receivable (which is reported on line A230C).

Item #	Name	Definitions and Instructions
A060	Mortgage Loans Held for Sale (HFS), at Lower of Cost or Market (LOCOM)	Residential (1-4 unit), multifamily, and commercial loans, including farm loans, held for sale that are carried at lower of cost or market. This line should not include any loans held for sale where fair value option was elected under FAS 159 (which should be reported on A062) The total, which is the sum of certain line items on schedule A-060, is net of valuation allowances and deferred fees and costs.
A062	Mortgage Loans Held for Sale (HFS), at Fair Value	Residential (1-4 unit), multifamily, and commercial loans, including farm loans, held for single-family sale where the fair value option was elected under FAS 159. This is the sum of certain line items on schedule A-060.
A064	Mortgage Loans Held for Investment (HFI), at Amortized Cost	The UPB of residential (1-4 unit), multifamily, and commercial loans, including farm loans, held for investment, including undisbursed funds and net of premiums or discounts and related amortization. The total, which is the sum of certain line items on schedule A-060, is net of reserves for credit losses and unamortized deferred fees and costs.
A066	Mortgage Loans Held for Investment (HFI), at Fair Value	The UPB of residential (1-4 unit), multifamily, and commercial loans, including farm loans, held for investment where the fair value option was elected under FAS 159. This is the sum of certain line items on schedule A-060.
A070	Other Financial Instrument Assets, at Fair Value	Fair value of other financial instruments where the fair value option was elected under FAS 159, and where the fair value is an asset. This should not include "loans held for sale, at fair value" or "loans held for investment, at fair value" because they are reported separately.
A080	Non-Mortgage Investments	The UPB of investments not secured by mortgage property and not included in other line items. Consumer loans and investments in certificates of deposit, annuities, stocks and bonds should be included here. Do not include Other Financial Instruments (which are reported in item A070).
A090	Real Estate Owned, at Net Realizable Value	Sum of line items A090A and A090B from Schedule A-090. This includes only real estate acquired through foreclosure, deed-in-lieu, or similar means (net of any related valuation allowances).
A100	Investment in Joint Ventures, Partnerships, and Other Entities	Equity in unconsolidated joint ventures, partnerships, subsidiaries, affiliates or other legal entities accounted for using the equity method of accounting.
A110	Other Real Estate Investments	The carrying value of real estate owned not included in line item A090. This includes any real estate that was purchased and excludes real estate acquired through foreclosure, deed-in-lieu, or similar means.
A160	Net Mortgage Servicing Rights	From Schedule A-160. Includes both MSRs carried at amortized cost net of any valuation allowance and MSRs carried at fair value.
A170	Reserve for Other Losses Contra	Reserves or allowances for assets on the balance sheet that are not reported elsewhere. This line should not include "Reserves for Credit Losses On Loans Held For Investment", (which should be reported on line AO64AF), LOCOM valuation allowances on loans held for sale (which should be reported on line A060AE), and the "REO Valuation Allowance" (which should be reported on line A090B). This line should include things like allowances for uncollectible receivables. This must equal line O250 on Schedule O and it must be less than or equal to zero.
A180	Property, Equipment, Leasehold, Net of Accum. Depreciation	Total cost of fixed assets, net of accumulated depreciation and amortization. You must also complete the Memo field in item A250 below to report certain types of property and equipment.
A190	Receivables from Related Parties	Receivables due from related parties -- affiliates, officers, stockholders, and employees. This should not include mortgage loan interest receivable (which is reported on line A230B) or accounts receivable (which are reported on line A230C).
A200	Deferred Tax Assets	If taxes are receivable, this value will be positive. If taxes are payable, report the balance on the "Deferred Tax Liability" line, item B200. Current taxes receivable should be included in line item A390 and current taxes payable should be included in the "Other Short-Term Liabilities" line, item B120.
A210	Goodwill and Other Intangible Assets	Unamortized cost of "goodwill" (excess of cost over fair market value of identifiable net assets acquired), net of any impairment adjustments. Includes organization costs and other intangible assets not included in any of the above items.
A220	Derivative Assets	This is a total from the Derivatives schedule A-220. It includes any derivative investments/instruments that are required to be carried on the balance sheet as derivative assets according to the provisions of FAS 133 and subsequent amendments.
A230	Other Assets	Includes all other tangible assets that are not already accounted for in other areas of the asset section. This is the total from Schedule A230—Other Assets schedule.
A240	Total Assets	The sum of line items A010 through A230.

Item #	Name	Definitions and Instructions
A250	MEMO: Escrow Funds (Held in Trust for Investors or Mortgagors)	Funds that are held in trust for payment of principal and interest monies held, mortgagors' taxes, insurance and related items, or other fiduciary funds. Includes restricted cash and buy down escrow accounts. These amounts are not owned by the institution so they should not be included in total assets or total liabilities. Companies often report this amount on the face of the balance sheet as a memo item under total assets with a corresponding memo item under total liabilities & owners equity. The amount is only entered once on this form.
A260	MEMO: Capitalized Hardware and Other Telecommunications Property and Equipment	Report the dollar amount of assets related to capitalized hardware and other telecommunications equipment that were included in item A180—Property, Equipment, and Leasehold. This amount should be net of accumulated depreciation and amortization.
A262	MEMO: Capitalized Software	Report the dollar amount of assets related to capitalized software that were included in item A180—Property, Equipment, and Leasehold. This amount should be net of accumulated depreciation and amortization.
A264	MEMO: Watercraft	Report the dollar amount of assets related to watercraft that were included in item A180—Property, Equipment, and Leasehold. This amount should be net of accumulated depreciation and amortization.
A266	MEMO: Aircraft	Report the dollar amount of assets related to aircraft that were included in item A180—Property, Equipment, and Leasehold. This amount should be net of accumulated depreciation and amortization.
SCHEDULE A-030: SECURITIES		
Investment-Grade Securities		
A030A	Agency MBS	Carrying amount of mortgage-backed securities, both residential (1-to- 4 unit) and multifamily, issued by the agencies (Fannie Mae, Freddie Mac, Ginnie Mae, etc.).
A030B	Non-Agency MBS	Carrying amount of residential (1-to-4 unit) mortgage-backed securities issued by a non-agency issuer with the equivalent of an investment grade of "AAA", "AA", "A", or "BBB" rating by a "nationally recognized statistical rating organization" ("NRSRO").
A030C	Commercial MBS Investment Grade	Carrying amount of commercial mortgage-backed securities rated investment grade of "AAA", "AA", "A", or "BBB" rating by a NSRO.
A030D	Non-Mortgage ABS Investment Grade	Carrying amount of non-mortgage asset-backed securities rated investment grade of "AAA", "AA", "A", or "BBB" rating by a NSRO.
A030E	Obligations of Government Sponsored Enterprise	Carrying amount of debt securities issued by a Government Sponsored Enterprise, such as Fannie Mae, Freddie Mac, or a Federal Home Loan Bank.
A030F	U.S. Treasury Obligations	Carrying amount of securities that are backed by obligations of the United States Treasury.
A030G	Other Securities Investment Grade	Carrying amount of all other investment grade securities not included above.
A030H	Total Investment-Grade Securities	Sum of line items A030A to A030G.
Non-Investment Grade Securities		
A030L	Non-Agency MBS Non-Investment Grade	Carrying amount of mortgage-backed securities issued by a non agency issuer with the equivalent of a non-investment grade of "BB" or below rating by a NRSRO.
A030M	Principal Only Securities Non-Investment Grade	Carrying amount of securities in which the holder is entitled to receive predominantly principal payments. Include only non-investment grade securities – those with a "BB" or below rating by a NRSRO.
A030N	Interest Only Strips Non-Investment Grade	Carrying amount of securities in which the holder is entitled to receive only interest payments. Note that any servicing fees retained in excess of a normal servicing fee without a legal form as a security (also known as "excess servicing") should be included in mortgage servicing rights on Schedule A-160. Include only non-investment grade securities – those with a "BB" or below rating by a NRSRO.
A030O	Commercial MBS Non-Investment Grade	Carrying amount of commercial mortgage-backed securities rated noninvestment grade of "BB" or below rating by a NRSRO.
A030P	Debt Securities Non-Investment Grade	Carrying amount of debt securities rated non-investment grade of "BB" or below rating by a NRSRO.
A030Q	Other Securities Non-Investment Grade	Carrying amount of all other securities rated non-investment grade of "BB" or below rating by a NRSRO.
A030R	Total Non-Investment Grade Securities	Sum of line items A030L through A030Q.
A030S	Non-Rated Retained Interests	Carrying amount of retained interests from securitizations that are not rated by a NRSRO.
A030U	Other Securities	Carrying amount of other non-rated securities, and all other securities not included above.
A030V	Total Securities	Sum of A030H, A030R, A030S and A030U.
A030W	Unamortized Deferred Fees and Costs, if Not Included Above	Unamortized Deferred Fees and Costs related to securities, if not included above.
A030T	Net Securities	Sum of A030V and A030W.
Residential First Mortgages (1-4 Unit)		
A060A	Government (FHA/VA/RHS) Fixed	Unpaid principal balance of 1-to-4 unit residential loans that are guaranteed or insured by the government (FHA, VA, or RHS, including bond or state-assisted loans) in which the mortgage rate remains fixed throughout the life of the loan, for example, 15-year, 20- year, and 30 year loans.

Item #	Name	Definitions and Instructions
A060B	Government (FHA/VA/RHS) ARM	Unpaid principal balance of 1-to-4 unit residential loans that are guaranteed or insured by the government (FHA, VA, or RHS, including bond or state-assisted loans) and in which the mortgage rate adjusts according to a specified price index periodically and as agreed to at the inception of the loan. FHA Home Equity Conversion Mortgages (reverse mortgages) is reported below in item A060N— Reverse Mortgages
A060C	Prime Conforming Fixed	Unpaid principal balance of 1-to-4 unit residential first mortgage loans that are eligible for sale to Fannie Mae/Freddie Mac and in which the mortgage rate remains fixed throughout the life of the loan. This should not include FHA and VA loans because they are reported separately on this form.
A060D	Prime Conforming ARM	Unpaid principal balance of 1-to-4 unit residential first mortgage loans that are eligible for sale to Fannie Mae/Freddie Mac and in which the mortgage rate adjusts according to a specified price index periodically and as agreed to at the inception of the loan. This should not include FHA and VA loans because they are reported separately on this form.
A060E	Prime Non-Conforming (Jumbo) Fixed	Unpaid principal balance of 1-to-4 unit residential first mortgage loans that are not Alt-A or non-prime credit grade (see definition in A060G below), whose balances exceed Fannie Mae/Freddie Mac loan limits and in which the mortgage rate remains fixed throughout the life of the loan.
A060F	Prime Non-Conforming (Jumbo) ARM	Unpaid principal balance of 1-to-4 unit residential first mortgage loans that are not Alt-A or non-prime credit grade (see definition in A060G below), whose balances exceed Fannie Mae/Freddie Mac loan limits and in which the mortgage rate adjusts according to a specified price index periodically and as agreed to at the inception of the loan.
A060G	Other Fixed	Unpaid principal balance of all other 1-to-4 unit residential first mortgage loans not reported above, including Alt-A and non-prime credit grade loans and in which the mortgage rate remains fixed throughout the life of the loan. Non-prime loans are considered those to lower credit quality borrowers (generally <620 FICO) who do not qualify for prime or Alt-A loans. They often contain other risky features such as high loan to value (LTV) ratios and limited documentation.
A060H	Other ARM	Unpaid principal balance of all other 1-to-4 unit residential first mortgage loans not reported above, including Alt-A and non-prime credit grade loans (see definition in A060G above) and in which the mortgage rate adjusts according to a specified price index periodically and as agreed to at the inception of the loan.
A060I	Total Residential First Mortgage Loans	The sum of lines A060A to A060H, A062A to A062H, A064A to A064H, or A066A to A066H, as relevant.
Other Mortgages		
A060L	Closed-End Second Mortgages	Unpaid principal balance of mortgages that have rights subordinate to a first mortgage. Report both fixed rate and adjustable rate second mortgages here. Do not include loans under lines of credit that permit borrowers the ability to obtain cash advances based on approved line of credit.
A060M	Funded HELOCs	Unpaid principal balance of mortgages that have rights subordinate to a first mortgage. This line should include home equity loans that permit borrowers the ability to obtain cash advances based on approved line of credit. Exclude HELOC commitments extended to borrowers for which there was no funding.
A060N	Reverse Mortgages	Unpaid principal balance of home equity loans for homeowners 62 years of age or older, advanced as a lump sum at closing, regular payments over a time period, or as a line of credit that do not require any repayment as long as the home remains the principal residence of the borrower. This should include FHA Home Equity Conversion Mortgages (HECM).
A060O	Construction and Land Development Loans	Unpaid principal balance of 1- to 4-unit residential construction-to permanent loans to home buyers and lot loans to consumers.
A060P	Multifamily Loans Agency	Unpaid principal balance of mortgages for buildings with more than four residential rental units and which are guaranteed or insured by the government (FHA, VA, or RHS, including bond or state-assisted loans) or by the agencies (Fannie Mae or Freddie Mac).
A060Q	Commercial Mortgage Loans	Unpaid principal balance of mortgages for commercial properties such as apartment buildings, office towers, industrial buildings, hotels, and retail shopping malls. Do not report multifamily loans that are government- or agency-guaranteed, reported above.
A060R	Other Mortgage Loans	Unpaid principal balance of all other mortgages not reported above, including land development loans to builders.
A060V	Total Other Loans	The sum of A060L to A060R, A062L to A062R, A064L to A064R, or A066L to A066R, as relevant.
A060W	Total Mortgage Loans, UPB (before adjustments)	The sum of A060I and A060U, A062I and A062U, A064I and A064U, or A066I and A066U, as relevant.
Adjustments		
A062X	Fair Value Adjustments for Loans Held For Sale (for FAS 159)	Basis adjustments relating to changes in the fair value of loans held for sale. This applies to loans held for sale that are carried at fair value (i.e., where the fair value option was elected under FAS 159).
A060Y	(Discount)/Premium on Loans Contra	Discounts or premiums on loans.

Item #	Name	Definitions and Instructions
A060Z	Other Deferred Fees on Loans Contra	Deferred fees on loans per FAS 91. This would include origination fees and underwriting fees collected from borrowers. Not applicable for loans carried at fair value. This amount must be less than or equal to zero.
A060AA	Deferred Costs on Loans Contra	Deferred direct origination costs, per FAS 91. Not applicable for loans carried at fair value. This amount must be less than or equal to zero.
A060AB	Basis Adjustments from Hedging	Basis adjustments relating to the effective portion of hedges, per FAS 133 and subsequent amendments. Not applicable for loans carried at fair value.
A060AC	Other Basis Adjustments	Other basis adjustments not reported separately.
A064AD	Accum Amort. of Discounts/Premiums Deferred Fees & Cost, and Basis Adjustments	Accumulated amortization of discounts/premiums, deferred fees and costs, and basis adjustments that are required to be amortized in accordance with FAS 91. Only applies to loans held for investment that are carried at amortized historical cost. Not applicable for loans held for sale or any loans carried at fair value.
A060AE	LOCOM Valuation Allowance Contra	Lower of Cost or Market (LOCOM) valuation allowance contra amount: Net unrealized loss on loans held for sale per FAS 65. This amount must be less than or equal to zero.
A064AF	Reserve For Credit Losses On Loans Held For Investment at Amortized Cost	Reserve for credit losses on loans held for investment that are recorded at amortized cost. Not applicable for loans held for sale or any loans carried at fair value. This must equal line O060 on Schedule O.
A060AG	Total Adjustments	For item A060AG, the sum of line items A060Y to A060AE. For item A062AG, line A062X. For item A064AG, the sum of lines A060Y to A064AF. For item A066AG, the item A066X.
A060T	Total Mortgage Loan, UPB (after adjustments)	The sum of A060W and A060AG, A062W and A062AG, A064W and A064AG, or A066W and A066AG, as relevant.
A060AH	MEMO: UPB of Loans Included in Total Mortgage Loans (before Adjustments) that are Accounted for as Financings.	MEMO: The unpaid principal balance of loans included in lines not include any "adjustments" from schedule A-160. These amounts should be included in the appropriate loan category above. Note that the debt associated with these securitizations is reported separately on a liability line called "Collateralized Mortgage Debt Relating To Financings", item B020. A060W, A062W. A064W and A066W associated with single-family securitizations accounted for as financings rather than sales under FAS 140 and subsequent accounting pronouncements. This amount should
A060AI	MEMO: UPB of Loans Included in Total Mortgage Loans (before Adjustments) that are on Non-Accrual Status /Non Interest Earning	The unpaid principal balance of loans included in lines A060W, A062W. A064W and A066W that are on non-accrual status (i.e., where interest income is no longer being accrued because the loan is delinquent). This amount should not include any "adjustments" from schedule A-160.
Schedule A-090: Real Estate Owned		
A090A	Real Estate Owned, at Cost	Investment in real estate acquired through foreclosure, deed-in lieu, or similar means.
A090B	Valuation Allowance Contra	The net unrealized loss—the amount by which cost exceeds market value—on real estate owned that is reported on line A090A. This amount must be less than or equal to zero. This must equal line O130 from Schedule O.
A090T	Real Estate Owned at Net Realizable Value	Sum of line items A090A and A090B.
SCHEDULE A-120R: ROLLFORWARD OF MORTGAGE SERVICING RIGHTS (MSRs)		
Rollforward of Amortized MSRs (excluding Valuation Allowance)		
A120A	Balance at Beginning of Period	FAS 156 describes two types of servicing rights: "Amortized" (which is the method promulgated by FAS 140) and "Fair Value" (which is a new way to account for MSRs if the fair value option under FAS 156 is elected). This section is for Amortized servicing rights. This line is the net Amortized MSR asset at the beginning of the period. This balance should be equal to net Amortized MSR at the end of the last period.
A120B	Additions: from Transfers of Financial Assets	Amortized MSRs capitalized during the period in conjunction with the sale or securitization of loans.
A120C	Additions: From Purchases and Other Assumptions	Amortized MSRs purchased or otherwise assumed during the period.
A120D	Disposals: Sales and Other	The amount of MSRs that was "written-off" as a result of a sale of MSRs during the period. Premiums received on loans sold servicing released should not be reported here because they should be captured in line item C330. This amount must be less than or equal to zero.
A120E	Amortization (must be negative)	The amount of MSRs that were amortized during the quarter. This amount must be less than or equal to zero.
A120F	Other Than Temporary Impairment (OTTI)	The amount of Amortized MSRs that were written off during the period as a result of other than temporary impairment. This amount must be less than or equal to zero.
A120G	Basis Adjustments from Net Hedging Activity	Basis adjustments relating to the effective portion of hedges of Amortized MSRs, per FAS 133 and subsequent amendments. Not applicable for loans carried at fair value.
A120H	Other Changes	Other changes not reported on a separate line above.
A120T	Balance at End of Period	The sum of line items A120A through A120H.
Rollforward of MSR Valuation Allowance		

Item #	Name	Definitions and Instructions
A130A	Balance at Beginning of Period	Amortized MSR must be stratified by risk characteristics and each stratum is subject to an impairment test and LOCOM accounting at the end of each reporting period. Any LOCOM amount is posted to a valuation allowance, which can potentially be reversed in future periods. This line is the valuation allowance for Amortized MSR at the beginning of the period. It is not applicable for Fair Value MSR.
A130B	Change in Valuation Allowance	Changes in the Amortized MSR valuation allowance during the period. This can be a positive or a negative number. This is not applicable for Fair Value MSR.
A130T	Balance at End of Period	Valuation allowance for Amortized MSR at the end of the period. It is not applicable for Fair Value MSR.
A140T	Total Amortized MSR, Net of Valuation Allowance, at End of Period	The sum of lines A120T and A130T. This is the net carrying value of Amortizing MSR at the end of the period.
A130E	MEMO: Fair Value of Amortized MSR at End Of Period	This is a memo field only. This is the fair value of the entire Amortizing MSR portfolio at the end of the period. The amount should be greater than or equal to line A140T.
Rollforward of Fair Value MSR		
A150A	Balance at Beginning of Period	FAS 156 describes two types of servicing rights: "Amortized" (which is the method promulgated by FAS 140) and "Fair Value" (which is a new way to account for MSR if the fair value option under FAS 156 is elected). This section is for Fair Value MSR. This line is the net Fair Value MSR asset at the beginning of the period. This balance should be equal to net Fair Value MSR at the end of the last period or equal to zero if this is the period that the fair value option was elected under FAS 156.
A150B	Remeasurement of MSR to Fair Value upon Adoption of FAS 156	The pretax value of the cumulative-effect adjustment to retained earnings resulting from the FAS 156 election to begin recording an existing class of separately recognized MSR at fair value. This can only be done at the beginning of a fiscal year.
A150C	Additions: from Transfers of Financial Assets	Fair Value MSR capitalized during the period in conjunction with the sale or securitization of loans.
A150D	Additions: from Purchases and Other Assumptions	Fair Value MSR purchased or otherwise assumed during the period.
A150E	Reductions: from MSR Sold	The amount of Fair Value MSR that was "written-off" as a result of a sale of MSR during the period. Premiums received on loans sold servicing released should not be reported here because they should be captured in line item C330. This amount must be less than or equal to zero.
A150F	Change in Value Due to Realization of Cash Flows	Change in value of Fair Value MSR due to realization of cash flows, per FAS 156.
A150G	Change in Value Due to Market And Model Changes	Change in value of Fair Value MSR due to market and model changes, per FAS 156.
A150H	Other Changes	Other changes in Fair Value MSR not reported on a separate line.
A150T	Balance at End of Period	The sum of line items A150A through A150H.
A160T	Total MSR at End of Period	The sum of lines A140T and A150T.
DERIVATIVE ASSETS: SCHEDULE A-220 (DERIVATIVE LIABILITIES: SCHEDULE B-180)		
A220A	Interest Rate Lock Commitments (IRLCs)	Interest rate lock commitments that meet the definition of a derivative in SFAS 133 and subsequent amendments.
A220B	Other Loan Commitments Classified as Derivatives	Other loan commitments that meet the definition of a derivative in SFAS 133 and subsequent amendments.
A220C	Derivatives Designated as Hedges of Funded Loans	This line item only applies to institutions that utilize derivative instruments and designate the derivatives as hedges of closed loans.
A220D	Derivatives Designated as Hedges of MSR	This line item applies to entities that participate in Derivative Instruments or Hedging Activities. For additional questions, please refer to SFAS133 and/or your internal or external consultants.
A220E	Derivatives Designated As Hedges Other	Derivatives that meet the definition of a derivative and are designated as hedges, as specified in SFAS 133 and subsequent amendments. This excludes derivatives reported separately on this schedule.
A220F	Derivatives Not Designated as Hedges	Derivatives that meet the definition of a derivative and are not designated as hedges, as specified in SFAS 133 and subsequent amendments. These are often referred to as "free standing" derivatives. These include economic hedges of items that are reported at fair value (e.g., interest rate lock commitments and loans held for sale carried at fair value).
A220T	Total Derivatives	Sum of all lines in this schedule automatically populate line A220 for assets and line B180 for liabilities.
A220G	MEMO: UPB of IRLCs before Fallout Adjustments	Unpaid principal balance of interest rate lock commitments. This is the gross amount before making adjustments for locks that are not expected to close.
A220H	MEMO: UPB of IRLCs after Fallout Adjustments	Unpaid principal balance of interest rate lock commitments after making adjustments for estimated fallout (i.e., excluding part of the balance because some locks are not expected to close).
SCHEDULE A-230: OTHER ASSETS		
A230A	Securities Borrowed	Carrying/Value of securities borrowed in connection with repurchase agreements.
A230B	Accrued Interest Receivable	Accrued interest receivable due on loans, securities, and other investments.
A230C	Accounts Receivable	Trade accounts receivable.

Item #	Name	Definitions and Instructions
A230D	P&I, T&I, and Foreclosure Advances	Advances made to cover principal and interest payments, taxes and insurance payments, and foreclosure advances relating to loans serviced made on behalf of mortgagors and mortgage investors.
A230E	Advances Other	All other advances not reportable on a separate line. Note that advances to employees should be reported in item A190—Receivables from Related Parties.
A230F	Foreclosure Claims Receivable	Claims receivable from Fannie Mae, Freddie Mac, VA, FHA, mortgage insurance companies or other guarantors.
A230G	Current Income Taxes Receivable	Current taxes receivable. Note that deferred taxes receivable should be included in A200—Deferred Tax Asset.
A230H	Other Assets Other	Include all other tangible assets that are not already accounted for in other areas of the asset section. This would include, but is not limited to, lease/rent deposits, utility deposits, tax deposits, flexible spending receivables, licenses, prepaid expenses, clearing accounts, suspense accounts, commitment fees, and any other tangible asset not reportable on a separate line.
A230I	Other Assets Other as Percentage of Total Assets	Calculated as A230H divided by A230T. If this amount is greater than 5 percent, you must list an explanation in item A230J below.
A230J	Explanation of Amounts in "Other Assets Other"	If percentage in A230I is greater than or equal to 5%, explanation of amounts in "Other Assets – Other" is required.
A230T	Total Other Assets	Sum of lines A230A through A230H.
SCHEDULE B: LIABILITIES AND EQUITY		
B020	Collateralized Mortgage Debt Relating to Financings	Collateralized mortgage debt associated with securitizations accounted for as financings rather than sales under FAS 140 and subsequent accounting pronouncements. Note that the mortgage loans associated with these securitizations are reported on Schedule A-060.
B030	Collateralized Mortgage Debt Other	Collateralized mortgage debt not reported separately on this form.
B040	Trust Preferred Securities	Trust Preferred Securities. Securities created by forming a trust and issuing debt to the new trust. The trust issues trust preferred securities, which are counted towards regulatory capital.
B050	Deposits	Deposits. Demand accounts, money market accounts and certificate of deposit balances.
B060	Advances from Federal Home Loan Banks	Advances from Federal Home Loan Banks.
B070	Commercial Paper	Unsecured, short-term debt instrument issued by corporation, typically for the financing of accounts receivable, inventories and meeting short-term liabilities.
B080	Other Short-Term Payables to Related Parties	Short-term payables due to related parties that are not included above, which are maturing within the coming year. Includes accrued interest payable to related parties and similar items (except for accrued payroll, included in Accrued Expenses in line item B100 below).
B090	Other Short-Term Notes Payable to Unrelated Parties	Short-term notes payable due to unrelated parties that are not included above, which are maturing within the coming year.
B100	Accrued Expenses	Total accrued liabilities such as rent, utilities, and sales taxes to unrelated parties. Include all accrued payroll.
B110	Estimated Future Loss Liability (Recourse)	Total allowance for losses on off-balance sheet items, such as recourse obligations and guarantees and litigation.
B120	Other Short-term Liabilities	Total of all other short-term liabilities such as unearned revenues, deferred non-loan fees, and undisbursed principal on mortgages. This amount includes current tax liabilities.
B130	Other Long-Term Liabilities to Related Parties	Total long-term liabilities to related parties.
B140	Other Long-Term Liabilities to Unrelated Parties	All other long-term liabilities not included above.
B150	Servicing Liabilities	Any servicing liability that is required to be recognized pursuant to the guidance of FAS 125, FAS 140, FAS 156 and other pronouncements.
B160	Guaranty Liabilities under FIN 45	The carrying amount of any guaranty liabilities required under FIN 45.
B170	Other Financial Instrument Liabilities, at Fair Value	Fair value of other financial instruments where the fair value option was elected under FAS 159, and where the fair value is a liability. This should not include "loans held for sale, at fair value" or "loans held for investment, at fair value" because they are reported separately in item A062T and A066T, respectively.
B180	Derivative Liabilities	This is a total from the Derivatives schedule—Schedule A220. It includes any derivative investments/instruments that are required to be carried on the balance sheet as derivative liabilities according to the provisions of FAS 133 and subsequent amendments.
B190	Taxes Payable	Current income taxes payable. Taxes due and payable based on taxable income.
B200	Deferred Tax Liability	Deferred income taxes payable. A liability that results from income that has already been earned for accounting purposes but not for tax purposes.
B210	Repurchase Reserves	Liabilities for standard representations and warranties, early payment default, first payment default, premium recapture and other repurchase obligations. This must equal line O350 on Schedule O.
B220	Total Liabilities	The sum of line items B010 through B210.

Item #	Name	Definitions and Instructions
B230	Minority Interest	Book value of minority interest in consolidated subsidiaries. This is applicable before the adoption of FAS 160. After FAS 160 is adopted (which is required for fiscal years beginning after 12/15/08), minority interests will be classified in the equity section on a line called "Noncontrolling Interest".
B240	Subordinated Debt	Debt that is subordinated to all other forms of debt.
Owners' Equity		
For Corporations:		
B250	Preferred Stock, Issued and Outstanding	Total par value of all preferred stock issued and outstanding, redeemable and non-redeemable, including preferred treasury stock that has not been retired.
B260	Common Stock, Issued and Outstanding	Total par value of all common stock issued and outstanding. Includes stock set aside for distribution in Employee Stock Ownership Plans (ESOPs).
B270	Additional Paid-In Capital	Total paid-in capital in excess of par from preferred and common stock and capital contributions.
B280	Retained Earnings	Total retained earnings less the par value of stock set aside for distribution in ESOPs.
B290	Treasury Stock	Non-preferred treasury stock that has not been retired.
B300	Other Comprehensive Income (OCI)	Changes in equity due to non-owner sources such as after-tax unrealized gains or losses on securities, foreign currency translations, etc., per FAS 130.
B310	Noncontrolling Interest	This line should include amounts relating to noncontrolling interests in consolidated subsidiaries pursuant to FAS 160, which was issued in December, 2007 and is applicable for fiscal years beginning after 12/15/08.
For Partnerships and Sole Proprietorships:		
B320	General Partners' Capital	For organizations organized as partnerships or sole proprietorships, total capital of general partners or sole proprietor.
For Partnerships:		
B330	Limited Partners' Capital	For organizations organized as partnerships, total capital of limited partners.
B340	Members' Capital	Total capital of companies that are not incorporated and do not have partners.
For All Companies:		
B350	Total Equity	For corporations, the sum of line items B250 through B310. For Partnerships, the sum of line items B300 through B330. For Non-Corporations and Non-Partnerships, the sum of line items B300 and B340.
B360	Total Liabilities and Equity	The sum of line items B220, B230, B240, and B350.
SCHEDULE B-350R: EQUITY ROLLFORWARD		
B350A	Balance at Beginning of Period	Total equity at beginning of this quarter. This balance should be equal to total equity at the end of the last reporting period (Line item B350 from prior reporting period).
B350B	Net Income / (Loss)	Must be equal to line item D600.
B350C	Issuance of New Stock or Conversions of Preferred to Common	The proceeds from the issuance of common and preferred stock issued during the period.
B350D	Stock Repurchases	The cost of non-preferred treasury stock that was repurchased during the period.
B350E	Other Capital Contributions	Any contributions of capital received during the period (received from parent, stockholders, partners, etc.).
B350F	OCI: Unrealized Gains (Losses) from Assets Available-for-Sale	Any unrealized gain or loss recorded during the quarter for assets categorized as available for sale under the provisions of FAS 115 and FAS 134. This line item is related to the provisions of FAS 130 (other comprehensive income (OCI)).
B350G	OCI: Unrealized Gains (Losses) from Derivatives Designated as Cash Flow Hedges	Unrealized Gains (Losses) from derivatives designated as cash flow hedges recorded to other comprehensive income (OCI) in accordance with FAS 133 and subsequent amendments.
B350H	OCI: Other Changes in OCI	All other changes in other comprehensive income (OCI). For example, certain adjustments relating to pension plans should be reported here.
B350I	Cumulative Effect from Adoption of FAS 156	The after-tax value of the cumulative-effect adjustment to retained earnings resulting from the FAS 156 election to begin recording an existing class of separately recognized MSRs at fair value. This can only be done at the beginning of a fiscal year.
B350J	Cumulative Effect from Adoption of FAS 159	The after-tax value of the cumulative-effect adjustment to retained earnings resulting from the FAS 159 election to begin recording an existing class of financial instruments at fair value. This can only be done at the beginning of a fiscal year.
B350K	Cumulative Effect Adjustments to Retained Earnings Other	Other cumulative effect adjustments to retained earnings not reported on a separate line on this form.
B350L	Dividends/Distributions	Any dividends paid to stockholders/owners or distributions made to partners during the period. This amount must be less than or equal to zero.
B350M	Changes in the carrying amount of Noncontrolling Interest	This line should include changes in equity relating to noncontrolling interests pursuant to FAS 160, which was issued in December 2007 and is applicable for fiscal years beginning after 12/15/08.
B350N	Equity Adjustments	Changes/adjustments not reported on other lines.

Item #	Name	Definitions and Instructions
B350T	Balance at End of Period	The sum of line items B350A through B350N.
SCHEDULE C: INCOME		
Interest Income		
C010	Warehousing Interest Income from Loans Held For Sale Residential and Multifamily/Commercial	Total interest earned on warehousing for all 1- to 4-unit residential mortgage loans and multifamily/commercial mortgage loans. Include interest income for warehouse lines of credit, collateralized repurchase lines of credit, asset backed commercial paper, and other debt facilities used to finance mortgage originations. Report amounts in appropriate columns.
C020	Interest Income on Loans Held for Investment	Total interest income on loans held for investment.
C030	Interest Income from Securities Held to Maturity	Total interest income from securities held to maturity.
C040	Interest Income from Securities Available for Sale	Total interest income from securities available for sale (AFS). Interest income from Multifamily and Commercial AFS securities should be recorded on the Multifamily/Commercial column. Interest income from all other AFS securities should be reported in the Residential Portfolio Management and All Other column.
C050	Interest Income from Trading Securities	Total interest income from trading securities.) Interest income from Multifamily and Commercial Trading securities should be recorded on the Multifamily/Commercial column. Interest income from all other Trading securities should be reported in the Residential Portfolio Management and All Other column.
C060	Other Interest Income	Total other interest income. Include interest income not reported on one of the line items above.
C070	Recognition of Yield Adjustment	Amortization of amounts deferred under FAS 91.
C080	Servicing-Related/Escrow Interest Income	Interest income generated from servicing related P&I and T&I custodial accounts.
C090	Total Interest Income	The sum of line items C010 through C080.
Interest Expense		
C100	Warehousing Interest Expense Residential and Multifamily/Commercial	Total interest expense on warehouse lines or other debt associated with 1-to 4-unit residential mortgage loans and multifamily/commercial mortgage loans. Include interest expense for warehouse lines of credit, collateralized repurchase lines of credit, asset-backed commercial paper, and other debt facilities used to finance mortgage originations Report amounts in appropriate columns. Enter as a positive number.
C110	Income Property Interest Expense	Total interest expense on debt associated with income property loans. Enter as a positive number.
C120	Interest Expense on MBS Pools/Prepayment Interest Shortfall	The amount of uncollected interest that is required to be passed on to the security holder when a loan is not paid off on the first day of the month; the excess of interest passed-through over the amount reimbursed. Should also include interest losses absorbed on GNMA pools under the Service members Civil Relief Act of 2003. Enter as a positive number.
C130	Interest Expense on Residential MSR Asset	Interest expense on debt used to finance residential MSR assets. Enter as a positive number.
C140	Interest Expense Debt Issuance	Total interest expense relating to debt issuances such as bonds and subordinated debt. Enter as a positive number.
C150	Other Interest Expense	Total interest expense not reported elsewhere, e.g., credit card debt, imputed interest relating to leases, multifamily/commercial MSR interest expense, etc. Enter as a positive number.
C160	Total Interest Expense	Sum of C100 to C150.
C170	Net Interest Income	The net of C090—Total Interest Income and C160—Total Interest Expense.
NON-INTEREST INCOME		
Originations-Related Non-Interest Income		
C200	(Discounts)/Premiums Recognized As Income (only if FV option elected for LHS)	When originated loans are accounted for under the fair value option of FAS 159, discounts received can be recorded as income and premiums paid can be recorded as expense. This line captures the income effect of such discounts and premiums. Other fees collected, such as origination fees, can also be recorded as income, but those are reported on separate lines on this form.
C210	Origination Fees	Origination fee income earned from retail and direct marketing loan production.
C220	Fees Received from Correspondents and Brokers	Fee income earned on loans acquired from correspondents and brokers.
C230	Broker Fees Received on Loans Brokered Out	Fees received for loans that your institution brokers out. The principal balance and loan count associated with these fees should (a) not be included in origination volume and (b) be reported in line item I420 on schedule I.
C240	Other Originations-Related Income	Other loan origination income not included above, such as fees collected from borrowers for credit reports, appraisals or special requirements such as photographs. Offsetting expenses should be reported in line item D280.
C250	Contra: Above Amounts Reclassified as Gain on Sale or Deferred (under FAS 91)	Fee income recorded on lines C210, C220, C230 or C240 that are reclassified as gain on sale or deferred in accordance with FAS 91.
C260	Total Origination-Related Non-Interest Income	The sum of line items C200 through C250.
Secondary Marketing Gains/(Losses) On Sale		

Item #	Name	Definitions and Instructions
C300	Gain (Loss) on Loans/MBS Sold with Servicing Retained (excluding capitalized servicing)	The difference between the sales price and the carrying value of sales of mortgage-backed securities classified as trading securities sold with servicing retained and mortgages sold with servicing retained. Only the portion attributable to the mortgage loans or mortgage-backed securities should be included in this line item. Any gain or loss allocated to the capitalization of servicing rights should be captured in line item C310. Origination fees that otherwise would be included here per FAS 91 should be reported in line C210 for retail and direct marketing production or C220 for broker/correspondent production. Direct loan origination costs that otherwise would be included here per FAS 91 should be reported in the applicable expense line items. Exclude any premium to buy options ("option premium") because option premiums are reported on line C380.
C310	Capitalized Servicing On Loans/MBS Sold with Servicing Retained	The portion of any gain or loss recognized from the sale of loans and MBS with servicing retained that is allocated to the capitalization of servicing rights.
C320	Gain (Loss) on Loans/MBS Sold with Servicing Released (excluding servicing released premiums)	The difference between the sales price and the carrying value of mortgages (net of any discounts or premiums that were not immediately recognized as income, if applicable) sold or securitized with servicing released. Only the portion attributable to the mortgage loans sold should be included in this line item. Servicing values should be excluded because they are reported separately on this form. Any gain or loss related to the servicing released premiums received should be captured in line item C330. Origination and other fees should not be included here because they should be reported in line C210 for retail production or C220 for broker/correspondent production. Direct loan origination costs should also be excluded here because they are reported in the applicable expense line items. Option premiums and other hedge costs should also be excluded because they are reported separately on line C380.
C330	Servicing Released Premiums on Loans/MBS Sold with Servicing Released	The portion of any gain or loss recognized from the sale of loans that is related to the servicing released premium received.
C340	Fees Paid to Brokers	Include yield spread premium and other fees paid to brokers if not reported separately on this form. Companies that account for such fees as a direct adjustment to the gain on sale will include the amounts paid here. Other companies may account for such fees as an adjustment to the basis in the loan (thereby including the cost in the gain/loss on sale line) and not report the cost on this line. The amount entered must be equal to or less than zero.
C350	Direct Fees Reclassified as Gain on Sale in Accordance with FAS 91	Fee income that is reclassified as gain on sale in accordance with FAS 91.
C360	Direct Expenses Reclassified as Gain on Sale in Accordance with FAS 91	Direct expenses that are reclassified as gain on sale in accordance with FAS 91.
C370	Recognition of Retained Interests)	The initial basis of securities and other interests (such as residuals) created be included here because they are reported separately. upon securitization and retained by the transferor. This is based on a relative fair value allocation under FAS 140 or fair values if the fair value option was elected under FAS 159. Mortgage servicing rights should not
C380	Pair-Off Expenses and Other Hedge Costs	Hedge costs, including pair-off gains and losses and option premiums.
C390	Provision for Repurchase (EPD, FPD, etc.) Reserve	The provision for reserves for standard representations and warranties, early payment default, first payment default, premium recapture and other repurchase obligations. This must equal line Q320 on Schedule O.
C400	LOCOM Adjustments on Loans Held for Sale	Income statement impact of lower of cost or market (LOCOM) adjustments recorded for certain loans held for sale. This is not applicable for loans held for sale at fair value.
C410	Income Relating to Interest Rate Lock Commitments (IRLCs)	Interest rate lock commitments (IRLC) relating to loans held for sale are derivatives in accordance with FAS 133 and subsequent amendments. Any gain or loss recognized at the inception of the IRLC (see guidance the SEC's Staff Accounting Bulletin (SAB) 109) or afterwards should be included here. Note that gains/losses on derivatives related to hedges of MSRs are reported in the "Servicing-Related Non-Interest" section and gains/losses on derivatives related to Other Financial Instruments are reported in the Other Non-Interest" section.
C420	Gains/(Losses) on Derivatives Used to Hedge Interest Rate Locks and Loans Held for Sale	Gains or losses incurred on the valuation of derivative instruments recognized according to the provisions of FAS 133 and subsequent amendments. This should include only gains/losses relating to derivatives used to hedge inventory/pipeline loans (regardless of whether the hedges qualified for hedge accounting treatment).
C430	Gains/(Losses) on Changes in Fair Value of Loans Held for Sale	Gains and losses recognized due to changes in the fair value of loans held for sale that are carried at fair value (i.e., where the fair value option was elected under FAS 159).
C440	Other Secondary Marketing Gains (Losses)	Other gains or losses upon the sale or securitization of loans.
C450	Net Secondary Marketing Income Gain/(Loss) on Sale	The sum of line items C300 through C440.
Servicing-Related Non-Interest Income		

Item #	Name	Definitions and Instructions
C500	Servicing Fees, First Mortgages	Servicing fees earned on all 1-to-4 unit first mortgage loans, commercial mortgage loans, and multifamily mortgage loans before deducting amortization of capitalized (PMSR and OMSR) servicing. Does NOT include subservicing fees earned. Net out guarantee fees from this item.
C510	Servicing Fees, Second Mortgages, Reverse Mortgages, Other	Servicing fees earned on second mortgages, reverse mortgages, and all loans not included in line item C500, before deducting amortization of capitalized servicing.
C520	Subservicing Fees Earned (including intercompany subservicing fees)	Servicing fees earned on loans for which your institution does not own the servicing rights. Include subservicing fees on loans subserviced for affiliates. (See line item L290 for reporting the UPB of subservicing relationships).
C530	Subservicing Fees Intracompany Only	If you have a formal arrangement within your institution to recognize income in the servicing department and expense in: (a) the portfolio management department, and/or (b) the origination or secondary marketing departments, enter intracompany subservicing fees as a positive number in the "Servicing" column and a negative number in the other columns as negative numbers. The total amount on this line must be zero.
C540	Late Fees and Other Ancillary Income	Loan administration income not included above, such as late charge penalties and fees collected from borrowers for loan processing expenses.
C550	Amortization of Mortgage Servicing Rights	The dollar amount of MSR that were amortized during the quarter. Enter as a negative number.
C560	Other Than Temporary Impairment of MSRs	The dollar amount of Amortized MSRs that were written off during the period as a result of other than temporary impairment. Enter as a negative number.
C570	Changes in MSR Valuation Allowance (+/-)	Changes in the Amortized MSR valuation allowance during the period. This can be a gain or a loss. This is not applicable for Fair Value MSRs.
C580	Change in MSR Value Due to Realization of Cash Flows (+/-)	Change in value of Fair Value MSRs due to realization of cash flows, per FAS 156.
C590	Change in MSR Value Due to Market and Model Changes (+/-)	Change in value of Fair Value MSRs due to market and model changes, per FAS 156.
C600	Gains(Losses) on Derivatives Used to Hedge MSRs (+/-)	All gains or losses on derivative instruments related to hedging MSRs and recognized according to the provisions of FAS 133 and subsequent amendments. Note that gains/losses on derivatives related to hedges of IRLCs and loans held for sale are reported in the "Secondary Marketing Gain (Loss) On Sale" section and gains/losses on derivatives related to Other Financial Instruments are reported in the "Other Non-Interest Income" section.
C610	Other Changes in MSR Value (+/-)	Other changes in Fair Value MSRs not reported on a separate line.
C620	Net Gain (Loss) on Bulk Sales of Servicing Rights	Net gain (loss) on sale of servicing rights sold in bulk. Servicing released premiums received are to be reported on line item C330.
C630	Net Gain (Loss) from Sale of REO	Net gain (loss) on the sale of real estate owned.
C640	Other Servicing-Related Income	Other servicing related income not reported elsewhere on this form.
C650	Total Servicing-Related Non-Interest Income	The sum of line items C500 through C640.
Other Non-Interest Income		
C700	Provision for Credit Losses on Loans Held For Investment	The current period provision for credit losses on loans held for investment. This is the income statement impact of increasing the Credit Loss Reserve for Loans Held For Investment. This must equal line O020 on Schedule O.
C710	Other Than Temporary Impairment (not MSR-Related) & Other Credit Related Losses	This line should include Other Than Temporary Impairment ("OTTI") charges, which are permanent write-downs of assets (as opposed to accounting for using reserve accounts). This line should also include other credit-related losses not reported elsewhere on this form. Do not include MSR-related impairments accounted for elsewhere. Enter as a negative number.
C720	Net Gain (Loss) from Sale of Securities	Net realized and unrealized gain (loss) on sale of debt and equity securities, including held-to-maturity, available-for-sale, and trading securities. Exclude the gain on securities sold in conjunction with mortgage origination and secondary marketing activities because those are reported on lines C300 and C320. The net unrealized gain/(loss) on securities classified as trading securities is reported in line item C730. The net unrealized gain (loss) on those classified as available-for-sale securities is reported in line item B350F.
C730	Unrealized Gains/(Losses) on Trading Securities	Unrealized gains and losses recognized due to changes in the fair value of securities designated as Trading Securities. Trading Securities are carried at fair value.
C760	Gains (Losses) on Other Derivatives or Other Financial Instruments	Include all gains or losses incurred on the valuation of any derivative instruments recognized according to the provisions of FAS 133 and subsequent amendments. This should include derivative gains/losses on free standing derivatives and any other derivatives not reported elsewhere on this form. Note that gains/losses on derivatives related to hedges of IRLCs and loans held for sale are reported in the "Secondary Marketing Gain(Loss) On Sale" section and gains/losses on derivatives related to hedges of MSRs are reported in the "Servicing-Related Non-Interest" section. In addition, include gains and losses relating to changes in the fair value of financial instruments pursuant to FAS 159 which are not reported elsewhere on this form.

Item #	Name	Definitions and Instructions
C770	Gains/(Losses) on Changes in Fair Value of Loans Held for Investment	Gains and losses recognized due to changes in the fair value of loans held for investment that are carried at fair value (i.e., where the fair value option was elected under FAS 159).
C760	Pre-Tax Income/(Loss) from Investments in JVs, Partnerships, and Other Entities	Income from investments in unconsolidated joint ventures, partnerships, and other entities that are accounted for using the equity method of accounting (i.e., those operations that are not consolidated) and for which the investment in the subsidiary is included on line A280. Anything reported here should be excluded from all other income on this form.
C770	Other Non-Interest Income	Any other non-interest income not reported above.
C780	Total Other Non-Interest Income	The sum of items C700 to C770.
C800	Total Gross Income	The sum of items C170, C260, C450, C660, and C780.
SCHEDULE CF: SELECTED CASH FLOW DATA		
CF010	Net Cash (Used)/Provided by Operating Activities	Total from the applicable section from the statement of cash flows prepared in accordance with generally accepted accounting principals.
CF020	Cash Flows from Investing Activities	Total from the applicable section from the statement of cash flows prepared in accordance with generally accepted accounting principals.
CF030	Cash Flows from Financing Activities	Total from the applicable section from the statement of cash flows prepared in accordance with generally accepted accounting principals.
CF040	Total Increase/(Decrease) in Cash	Total increase/(decrease) in cash. The sum of items CF010, CF020 and CF030.
Schedule D: Non-Interest Expenses and Net Income		
Personnel Compensation (Non-Corporate)		
Origination, Secondary Marketing and Warehousing Personnel		
D010	Loan Production Officers (Sales Employees)	Compensation of loan production officers involved in retail residential (1-to 4-unit) originations and sales account executives or personnel involved in broker/wholesale residential originations.
D020	Loan Origination (Fulfillment/Non-Sales)	Compensation of loan origination employees which includes loan processors, underwriters and closers, and all other employees (including clerical) involved in retail residential (1-to 4-unit) loan origination. Does NOT include loan production/sales officers (see line item D010) or warehousing and marketing employees (see line item D030).
D030	Warehousing and Secondary Marketing Personnel	Compensation of residential (1-to 4-unit) employees (including clerical) whose principal function is warehousing, secondary marketing, and selling loans.
D040	Post-Close and Other Production Support Staff	Compensation of other residential (1-to 4-unit) personnel or production support staff involved in the originations process, including post-close, shipping and delivery, quality control, overall marketing, technology support, and interim servicing.
D050	Origination-Related Management and Directors	Compensation of originations-related managers, directors, executives, and related personnel. These include management and administrative staff (e.g., administrative assistants) who oversee the entire Originations function and who are not line management. Employees who manage more than one function, but not the entire operation, should be allocated to the appropriate function. Include in this line item commercial, multifamily, portfolio investment, and other management personnel not included above.
D060	Other Origination-Related Personnel	Compensation of any other personnel, such as commercial, multifamily, portfolio investment, and other personnel not included above, who are part of the Originations function.
D070	Total Origination Compensation	Sum of D010 to D060.
Servicing Personnel		
D080	Servicing-Related Management and Directors	Compensation of servicing-related managers, directors, executives, and related personnel. These include management and administrative staff (e.g., administrative assistants) who oversee the entire Servicing function and who are not line management. Employees who manage more than one function, but not the entire operation, should be allocated to the appropriate function.
D090	Other Servicing-Related Personnel	Compensation of all other employees, including REO personnel, directly involved in the administration and servicing of residential (1-to 4-unit) loans, and commercial and multifamily loans Excludes employees in acquisitions, originations, loan set-up, personal loans, or commercial loans areas. Management and corporate support personnel should be reported in item D400 below.
D100	Total Servicing Compensation	Sum of line items D080 through D090.
Other Personnel		
D110	Other Personnel	Compensation of all other employees in the management of loans in the institution's investment portfolio. Report these in the appropriate columns. Include related management and directors and support personnel for those loans. Do NOT include corporate or parent allocations; these should be reported only in item D400.
D120	Contra: Direct Personnel Expenses Reclassified as Gain on Sale or Deferred in Accordance with FAS 91	Direct personnel expenses that are reclassified as gain on sale or deferred in accordance with FAS 91. This excludes any direct operating expenses reported on a separate line of this form. This amount must be less than or equal to zero.
D130	Total Non-Corporate Compensation	The sum of line items D070, D100, D110, and D120.

Item #	Name	Definitions and Instructions
D140	MEMO: Amount of Direct Compensation Related to Temporary / Contractor Personnel	Report the amount of item D130—Total Non-Corporate Compensation that is for temporary and contract personnel.
Other Personnel Expenses		
D150	Employee Benefits (including Education and Training)	Total employee benefits, including education and training. Includes profit-sharing plan contributions, pension program, group health and life insurance, and payroll taxes.
D160	Other Personnel Expenses	All other personnel expenses.
D170	Total Other Personnel Expenses	The sum of line items D150 through D160.
D180	Total Personnel Expenses	The sum of line items D130 and D170.
D200	Occupancy and Equipment (including depreciation)	Total occupancy and equipment expenses, such as rent, utilities and hazard insurance, fax machines, telephone, furniture, and fixtures, including depreciation.
D210	Technology-Related Expenses (including depreciation)	All non-personnel expenses associated with technology hardware and software. Include costs of loan origination systems (LOS), servicing systems, and technology-related service bureau fees. Do NOT include allocated corporate administration technology charges for network administration, basic software, etc. as these are reported in item D410.
D220	Outsourcing Fees	Expenses related to outsourcing services, i.e., those performed by a third party. Examples of such expenses include those from an outside company providing production fulfillment processing services, an outsourced call center, and tax & escrow services. Exclude technology-specific charges, which are reported in item D210 above, and business-specific per transaction fees such as those associated with Automated Underwriting Systems, credit bureau requests, etc. Also exclude subservicing fees paid, as these are reported in line item D240 below.
D230	Professional Fees, Including Consulting/Advisory/Legal	Professional fees for lawyers, accountants, consulting and other advisory services. Audit and tax related fees should be included here.
D240	Subservicing Fees Paid Including Intercompany Subservicing Fees Paid	Servicing fees paid to a servicer, including those paid to an affiliate for servicing loans for which you own the servicing rights. Note that intracompany subservicing fees paid should be reported on line C530.
D250	Unreimbursed Servicing Expenses for Foreclosure and REO	Unreimbursable expenses (not recoverable) incurred during the foreclosure process or in connection with holding REO (such as maintenance fees, taxes, insurance, etc.) that were not reported in a provision for loss account.
D260	Changes in REO Valuation Allowance	Changes in the REO valuation allowance during the period. This must equal line O120 on Schedule O.
D270	Provision For Other Losses	The current period provision for other losses. This is the income statement impact of increasing the reserve. If completing the E-FC, this must equal line O220 on Schedule O.
D280	All Other Non-Interest Expenses	Total non-interest expenses not included above and not included below in item D540—Nonrecurring Items. Note that guarantee fees should be netted out on line item C500. Brokered loan fees paid should be reported on line C340.
D290	Contra: Direct Operating Expenses Reclassified as Gain On Sale or Deferred in Accordance with FAS 91	Direct operating expenses that are reclassified as gain on sale or deferred in accordance with FAS 91. This excludes any personnel related expenses reported on a s
D300	Total - Other Non-Interest Expenses	The sum of lines D200 to D290.
D310	Total Gross Non-Interest Expenses (before Corporate Allocation)	Sum of line items D180 and D300.
D320	Net Income (Loss) before Corporate Allocations and Minority Interest	Line item C700 minus line item D310. If completing the S-FC, this
Corporate Administration/Overhead Allocations		
D400	Corporate Management, Support, and Other Corporate Personnel Expenses	Corporate or parent company charges for compensation, benefits, and other personnel expenses for corporate management and support staff.
D410	Corporate Technology Charges	Corporate or parent company charges for all non-personnel expenses associated with technology hardware and software, including related corporate support and help desk.
D420	Goodwill Impairment	Goodwill impairment. Impairment recognized in accordance with FAS 142.
D430	Other Corporate Expenses or Allocations not Included Above	Any other Corporate or parent company charges or expenses not included in the above corporate allocation items. This might include the income statement impact relating to the settlement of litigation or other unusual items.
D440	Total Corporate Administration/Allocation	Sum of D400 to D430.
D500	Total Gross Non-Interest Expenses (After Corporate Allocation)	Sum of D310 and D440.
Income Taxes, Non-recurring Items, and Minority Interest		
D510	Income (Loss) before Taxes, Nonrecurring Items & Minority Interest	Line item C700 minus line item D500.
D520	Income Taxes	Income tax expense (benefit) on income.
D530	Net Income (Loss) before Nonrecurring Items & Minority Interest	Line item D510 minus line item D520.
D540	Nonrecurring Items	After-tax gain (loss) on nonrecurring items such as extraordinary items, discontinued operations, and cumulative effect of changes in accounting principles.
D550	Net Income (Loss) before Minority Interest	Line item D530 plus line item D540.

Item #	Name	Definitions and Instructions
D560	Minority Interest	After tax income (loss) attributed to minority interests. Note that FAS 160, which is required for fiscal years beginning after 12/15/08, will change the terminology from "minority interest" to "noncontrolling interest".
D600	Net Income (Loss) after Corporate Allocations and Minority Interest	Line item D550 net of item D560, Minority Interest.
SCHEDULE O - RESERVES AND VALUATION ALLOWANCE ROLLFORWARDS		
Rollforward of Credit Loss Reserves on Loans Held for Investment		
O010	Beginning Balance	Balance of the credit loss reserve at the beginning of the period.
O020	Provision for Credit Losses on Loans Held for Investment	The current period provision for credit losses on loans held for investment. This is the income statement impact of increasing the reserve.
O030	Charge-offs, Net of Recoveries	Charge off against the reserve, net of any recoveries during the period.
O040	Adjustments upon Adoption of FAS 159	Any impact on the credit loss reserve due to the FAS 159 election to begin recording an existing class of loans held for investment at fair value.
O050	Other Changes	Other changes not reported separately on this form.
O060	Ending Balance	Balance of the credit loss reserve at the end of the period.
Rollforward of Valuation Allowance on REO		
O110	Beginning REO Valuation Allowance	Balance of the REO valuation allowance at the beginning of the period.
O120	Changes in REO Valuation Allowance	Changes in the REO valuation allowance during the period.
O130	Ending REO Valuation Allowance	Balance of the REO valuation allowance at the end of the period.
Rollforward of Reserve for Other Losses		
O210	Beginning Reserve for Other Losses	Balance of the reserve for other losses (i.e., loss reserves not included elsewhere on this form) at the beginning of the period.
O220	Provision For Other Losses	The current period provision for other losses. This is the income statement impact of increasing the reserve for other losses.
O230	Charge-Offs, Net of Recoveries	Charge off against the reserve for other losses, net of any recoveries during the period.
O240	Other Changes	Other changes to the reserve for other losses not reported separately on this form.
O250	Ending Reserves for Other Losses	Balance of the reserve for other losses at the end of the period.
Rollforward of Repurchase Reserves		
O310	Beginning Repurchase Reserve	Balance of the repurchase reserve at the beginning of the period. This should include reserves for standard representations and warranties, early payment default, first payment default, premium recapture and other repurchase obligations.
O320	Provision for Repurchases (EPD, FPD, etc.)	The provision for reserves for standard representations and warranties, early payment default, first payment default, premium recapture and other repurchase obligations.
O330	Charge-Offs, Net of Recoveries	Charge off against the repurchase reserve, net of any recoveries during the period.
O340	Other Changes	Other changes to the repurchase reserve not reported separately on this form.
O350	Ending Repurchase Reserve	Balance of the repurchase reserve at the end of the period.
O360	MEMO: UPB of Loans Repurchased or Indemnified During the Quarter	Unpaid principal balance of loans repurchased or indemnified during the quarter.
O370	MEMO: Number of Loans Repurchased or Indemnified During the Quarter	Number of loans repurchased or indemnified during the quarter.