

NMLS MORTGAGE CALL REPORT

STANDARD SECTION

If your company is NOT a Fannie Mae or Freddie Mac Approved Seller/Servicer or Ginnie Mae Issuer, you must complete the Standard Section of the NMLS Mortgage Call Report

Your company must complete page 2 of this document (RMLA Section I) on a calendar QUARTERLY basis for each state where your company holds a license or registration. It is due 45 days from the end of the quarter.

Your company must complete pages 4-6 of this document (Standard Financial Condition Report) on an ANNUAL basis. This section must reflect the financial condition of the company and is not reported by state.
It is due 90 days from your company's fiscal year end.

NMLS MORTGAGE CALL REPORT

STANDARD FINANCIAL CONDITION REPORT

Your company must complete pages 4-6 of this document (Standard Financial Condition Report) on calendar ANNUAL basis. This section must reflect the financial condition of the company and is not reported by state. It is due 90 days from your company's fiscal year end.

S-FC SECTION 1

Schedule A: Assets

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A010	Cash and Cash Equivalents, Unrestricted	
A050	Receivables from Unrelated Parties	
A180	Property, Equipment, Leasehold, Net of Accum. Depreciation	
A190	Receivables from Related Parties	
A210	Goodwill and other Intangible Assets	
A230	Other Assets	
A240	Total Assets	Equals the sum of rows A010 to A230 in the above column

Schedule B: Liabilities and Equity

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B010	Outstanding Balance on Debt Facilities	
B080	Other Short-Term Payables to Related Parties	
B090	Other Short-Term Notes Payable to Unrelated Parties	
B100	Accrued Expenses	
B120	Other Short-term Liabilities	
B130	Other Long-Term Liabilities to Related Parties	
B140	Other Long-Term Liabilities to Unrelated Parties	
B190	Taxes Payable	
B220	Total Liabilities	The sum of the above rows from B010 to B190

Owners' Equity

For Corporations:

B250	Preferred Stock, Issued and Outstanding	
B260	Common Stock, Issued and Outstanding	
B270	Additional Paid-In Capital	
B280	Retained Earnings	
B290	Treasury Stock	
B300	Other Comprehensive Income (OCI)	
B310	Noncontrolling Interest	

For Partnerships and Sole Proprietorships:

B320	General Partners' Capital	
B330	Limited Partners' Capital	
B340	Members' Capital	

For All Companies:

B350	Total Equity	Sum of B250 through B340
B360	Total Liabilities and Equity	Sum of B220, B230, B240 and B350

Schedule C: Income

NET INTEREST INCOME

Interest Income

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C010	Warehousing Interest Income from Loans Held For Sale Residential and Multifamily/Commercial	
C060	Other Interest Income	
C070	Recognition of Yield Adjustment	
C090	Total Interest Income	Sum of C010 through C070

Interest Expense

C100	Warehousing Interest Expense Residential and Multifamily/Commercial	
C110	Income Property Interest Expense	
C150	Other Interest Expense	
C160	Total Interest Expense	Sum of C100 through C150
C170	Net Interest Income	Difference of C090 minus C160

NON-INTEREST INCOME

Originations-Related Non-Interest Income

C200	(Discounts)/Premiums Recognized As Income (only if FV option elected for LHS)	
C210	Origination Fees	
C220	Fees Received from Correspondents and Brokers	
C230	Broker Fees Received on Loans Brokered Out	
C240	Other Originations-Related Income	
C260	Total Origination-Related Non-Interest Income	Sum of C200 through C240
C700	Provision for Credit Losses on Loans Held For Investment	

Schedule CF: Selected Cash Flow Data

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CF010	Net Cash (Used)/Provided by Operating Activities	
CF020	Cash Flows from Investing Activities	
CF030	Cash Flows from Financing Activities	
CF040	Total Increase/(Decrease) in Cash	Sum of CF010 to 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)	
D020	Loan Origination (Fulfillment/Non-Sales)	
D030	Warehousing and Secondary Marketing Personnel	
D040	Post-Close and Other Production Support Staff	
D050	Origination-Related Management and Directors	
D060	Other Origination-Related Personnel	
D070	Total Origination Compensation	Sum of D010 through D060
Other Personnel		
D110	Other Personnel	
D130	Total Non-Corporate Compensation	Sum of D070 and D110
D140	MEMO: Amount of Direct Compensation Related to Temporary / Contractor Personnel	
Other Personnel Expenses		
D150	Employee Benefits (including Education and Training)	
D160	Other Personnel Expenses	
D170	Total Other Personnel Expenses	Sum of D150 through D160
D180	Total Personnel Expenses	Sum of D130 and D170
D200	Occupancy and Equipment (including depreciation)	
D210	Technology-Related Expenses (including depreciation)	
D220	Outsourcing Fees	
D230	Professional Fees, Including Consulting/Advisory/Legal	
D240	Subservicing Fees Paid Including Intercompany Subservicing Fees Paid	
D270	Provision For Other Losses	
D280	All Other Non-Interest Expenses	
D300	Total - Other Non-Interest Expenses	Sum of D200 through D280
D310	Total Gross Non-Interest Expenses (before Corporate Allocation)	Sum of D180 and D300
D320	Net Income (Loss) before Corporate Allocations and Minority Interest	Difference of C800 minus D310
D400	Corporate Management, Support, and Other Corporate Personnel Expenses	
D410	Corporate Technology Charges	
D420	Goodwill Impairment	
D430	Other Corporate Expenses or Allocations not Included Above	
D440	Total Corporate Administration/Allocation	Sum of D400 through 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	Difference of C700 minus D500
D520	Income Taxes	
D530	Net Income (Loss) before Nonrecurring Items & Minority Interest	Difference of D510 minus D520
D540	Nonrecurring Items	
D550	Net Income (Loss) before Minority Interest	Sum of D530 and D540
D560	Minority Interest	
D600	Net Income (Loss) after Corporate Allocations and Minority Interest	Difference of D550 minus D560