



Expanded NMLS Mortgage Call Report Field Definitions & Instructions

Effective for Q1 2015 Reporting

This document provides field definitions, instructions and data formatting requirements for completing the Expanded NMLS Mortgage Call Report (Expanded MCR). The document contains three sections:

1. **Glossary of General Terms** - definitions for terminology used throughout the rest of the document
2. **Residential Mortgage Loan Activity (RMLA)** - field definitions for RMLA Sections I, II and III of the Expanded MCR
3. **Financial Condition (FC)** - field definitions for the Financial Condition component of the Expanded MCR

NOTES:

- Fields described as "CALCULATED" are calculated automatically by NMLS and do not require any input.
- Field instructions that are in ***bold italics*** indicate a rule that will be validated by the NMLS Completeness Check.

| Glossary of General Terms | | |
|-----------------------------------|--|--|
| Absolute Value | | Also called numerical value. The magnitude of a quantity, without regard for its sign; the distance of a quantity from zero. For example, the absolute value of -3 is 3 |
| Amount | | The total loan amount of applications received, closed loans brokered/retailed/wholesaled |
| Application | | <p>1. 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 (Per Reg B). Examples of requests that are considered an application for the NMLS MCR include, but are not limited to, any HMDA reportable application, pre-approval requests, request without a property address, or requests which include access to the borrower's credit information.</p> <p>2. (The following is offered as additional guidance. This definition will become effective January 1, 2016 absent further guidance from state regulators) An application is an oral or written request for an extension of credit encumbering a 1-4 family residential property. Exclude any commercial/business/investment purpose encumbrances from reporting. Include inquiries or Pre-Qualification requests that result in denial of credit. The application date used is either (1.)The date on the initial 1003 with the borrower's signature; (2) The date of an oral request for extension of credit, with deference to the initial 1003; (3) Inquiries and Pre-Qualification requests, if declined, should use the denial date. Examples of requests that are considered an application for the NMLS MCR include, but are not limited to, purchase of owner occupied 1-4 family residential properties including 2nd homes and vacation homes; construction of 1-4 family residential properties (as described above) made directly to the consumer; non-commercial liens on residential properties (Lines of Credit should be reported at maximum approved credit line); pre-approvals on item #1 even if a residential property has not been identified; reverse mortgages – regardless of purpose; refinance loans on all of the above; all requests for extensions of credit to purchase residential property that result in the issuance of an ECOA notice.</p> |
| Broker Fee | | Any fee collected in conjunction with brokering a loan not including pass through fees (e.g. appraisal, credit report, flood cert., etc.) |
| Closed | | Closed refers to loans that have funded and 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/funded by the institution who took the application |
| Closed Wholesale | | Closed wholesale refers to loans that have legally binding agreements establishing a residential mortgage loan with an application taken by one party but funded by another |
| Count | | The total number of applications or closed loans |
| Directly Received from Borrower | | Applications that your institution has directly received from the borrower |
| FC or Financial Condition | | A component of the Mortgage Call Report containing financial information at the company level |
| First Lien | | A mortgage loan having priority over all other liens or claims on a property in the event of default |
| 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 |
| FV (Fair Value Option) | | The Fair Value Option per the provisions in the Financial Accounting Standards Number 159. |
| HAMP | | Home Affordable Modification Program |
| HFI | | Held for Investment |
| HFS | | Held for Sale |
| Lender Fee | | Any fee collected in conjunction with closing and/or funding a retail or wholesale loan not including pass through fees (e.g. appraisal, credit report, flood cert., etc.) |
| 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) |
| LOCOM | | Lower of Cost or Market |
| Loan-to-Value Ratio (LTV) | | A lending risk assessment ratio that financial institutions and others lenders examine before approving a mortgage. For MCR purposes report the current LTV based upon the most recent appraised value. LTV= (Mortgage Loan Amount or UPB/ Most recent appraised value) |
| Originated | | A closed/funded loan |
| Pass-through Fee | | Fees that are not retained by your company (e.g. appraisal, credit report, flood cert., etc.) |
| Pre-Approval | | A Pre-Approval is an application for a residential real estate mortgage loan where a binding credit decision is expected and will be communicated in advance of identifying a specific property. |

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| Qualified Mortgage (QM) | Under Regulation Z (12 CFR 1026), a loan that meets the product feature requirements can be a QM under any of three main categories: (1) the general definition - Any loan that meets the product feature requirements with a debt-to-income ratio of 43% or less is a QM; (2) the "GSE/agency--eligible" provision - Any loan that meets the product feature requirements and is eligible for purchase, guarantee, or insurance by a GSE, FHA, VA, or USDA is QM regardless of the debt to-income ratio; (3) the small creditor provision - If you have less than \$2B in assets and originate 500 or fewer first mortgages per year, loans you make and hold in portfolio are QMs as long as you have considered and verified a borrower's debt-to-income ratio, though no specific DTI limit applies. |
| Received from 3rd Party | 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 |
| RMLA or Residential Mortgage Loan Activity | A component of the Mortgage Call Report containing application, closed loan, mortgage loan originator, lines of credit, repurchase, origination, servicing and/or note information reported by state |
| 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 |
| SRP | Service Release Premium |
| Subordinate Lien | A mortgage loan that is junior or second to first lien loans including but not limited to home equity, second mortgage, down payment or closing assistance programs |
| UPB | Unpaid Principal Balance |
| YSP | Yield Spread Premium |
| NOTES: | |
| Fields described as "CALCULATED" are calculated automatically by NMLS and do not require any input. | |
| Field instructions that are in <i>bold italics</i> indicate a rule that will be validated by the NMLS Completeness Check. | |

Residential Mortgage Loan Activity (Company-Level)

| RMLA COMPANY-LEVEL INFORMATION | | |
|---|---|--|
| LINES OF CREDIT AT PERIOD END | | |
| Report all warehouse line providers for your company. | | |
| Data Format: | | |
| Name of Provider - Text (150 characters max) | | |
| Credit Limit - Positive dollar amount to the nearest dollar | | |
| Remaining Credit Available - Dollar amount to the nearest dollar | | |
| LOC | Name of Provider, Credit Limit and Remaining 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. |
| LOANS SERVICED - NATIONWIDE TOTALS | | |
| LS010 | Wholly Owned Loans Serviced | Enter the UPB and Loan Count for loans that you are servicing and for which you retain all ownership rights. Report your company's nationwide totals of all loans serviced regardless of whether or not your company is licensed in a particular state or if your company is required to submit a state-specific RMLA for a particular state. |
| LS020 | Loans Serviced Under MSRs | Enter the UPB and Loan Count for loans that you are servicing and for which you own only the Mortgage Servicing Rights. Report your company's nationwide totals of all loans serviced regardless of whether or not your company is licensed in a particular state or if your company is required to submit a state-specific RMLA for a particular state. |
| LS030 | Subservicing for Others | Enter the UPB and Loan Count for loans that you are subservicing on behalf of others. Report your company's nationwide totals of all loans serviced regardless of whether or not your company is licensed in a particular state or if your company is required to submit a state-specific RMLA for a particular state. |
| LS040 | Subservicing by Others | Enter the UPB and Loan Count for loans that are Wholly Owned or for which you own the Mortgage Servicing Rights and have contracted with a third-party to service on your behalf. Report your company's nationwide totals of all loans serviced regardless of whether or not your company is licensed in a particular state or if your company is required to submit a state-specific RMLA for a particular state. |
| LS090 | Total Servicing Activity | Equals the sum of rows LS010 to LS040 for the corresponding column. |
| SERVICING TRANSFERS DURING THE QUARTER | | |
| LS100 | Loan Servicing Transferred In During the Period | A mortgage servicer, among other things, collects and processes loan payments on behalf of the owner of the mortgage note. Servicing transfers are common and may occur in several ways. The mortgage owner may sell the rights to service the loan, called the Mortgage Servicing Rights (MSR), separately from the note ownership. The owner of the loan or MSR may, rather than servicing the loan itself, hire a vendor – typically called a subservicer – to take on the servicing duties. MSR owners frequently sell MSR outright as an asset. Servicing transfers may also occur through whole loan servicing transfers or whole loan portfolio transfers, rather than through sales of MSR. For MCR purposes, we are using the term “transfer” broadly to cover transfers of servicing rights as well as transfers of servicing responsibilities through subservicing or whole loan servicing arrangements. For LS100, report this information as it relates to transfers into the entity. |
| LS110 | Loan Servicing Transferred Out During the Period | A mortgage servicer, among other things, collects and processes loan payments on behalf of the owner of the mortgage note. Servicing transfers are common and may occur in several ways. The mortgage owner may sell the rights to service the loan, called the Mortgage Servicing Rights (MSR), separately from the note ownership. The owner of the loan or MSR may, rather than servicing the loan itself, hire a vendor – typically called a subservicer – to take on the servicing duties. MSR owners frequently sell MSR outright as an asset. Servicing transfers may also occur through whole loan servicing transfers or whole loan portfolio transfers, rather than through sales of MSR. For MCR purposes, we are using the term “transfer” broadly to cover transfers of servicing rights as well as transfers of servicing responsibilities through subservicing or whole loan servicing arrangements. For LS110, report this information as it relates to transfers from the entity. |
| LS190 | Total Loans Transferred In and Out During the Period | Equals the sum of rows LS100 to LS110 for the corresponding column. |
| NATIONWIDE DELINQUENCY STATUS OF LOANS SERVICED AS OF END DATE (ALL LOANS) | | |
| LS200 | Less than 30 Days Delinquent (includes loans that are not delinquent) | Enter the UPB and Count of Mortgage Loans you serviced during the period that are current or under 30 days delinquent |
| LS210 | 30 to 60 Days Delinquent | Enter the UPB and Count of Mortgage Loans you serviced during the period that are 30 to 60 days delinquent |
| LS220 | 61 to 90 Days Delinquent | Enter the UPB and Count of Mortgage Loans you serviced during the period that are 61 to 90 days delinquent |
| LS230 | 91 or more Days Delinquent | Enter the UPB and Count of Mortgage Loans you serviced during the period that are 91 or more days delinquent |
| LS290 | Total Loans Serviced | Equals the sum of rows LS200 to LS230 for the corresponding column. |
| NOTE | | Provide any necessary explanations for any company level information requiring clarification submitted as part of this report. State specific explanations should be added to the state RMLA component. This field is a permanent part of your Mortgage Call Report filing. |

Residential Mortgage Loan Activity (State-Specific)

| RMLA SECTION I | | |
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| APPLICATION DATA | | |
| <p>Enter the type of action taken on applications during the period. Generally these categories follow HMDA reporting requirements. Applications may not necessarily be closed and funded.</p> <p>Data Format: Amount (\$ US Dollars) - Positive dollar amount to the nearest dollar. Do not enter \$, commas or decimals. Count (#) - Positive whole number. Do not enter any symbols.</p> | | |
| APPLICATION PIPELINE | | |
| 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 (received from third party or directly from borrower). |
| AC030 | Applications Approved but not Accepted | The applications approved but the applicant, broker, or correspondent failed to respond to notification of approval or commitment letter within the specified time. Do not use this field for a pre-approval request which is reported in AC064. |
| AC040 | Applications Denied | The applications denied during the period. |
| AC050 | Applications Withdrawn | The applications expressly withdrawn by the applicant before a credit decision is made. Include all applications withdrawn during this period regardless of the period the application was received. 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. |
| AC062 | Pre-Approval Requests Denied | The pre-approval requests denied during the period. |
| AC064 | Pre-Approval Requests Approved but not Accepted | The pre-approval requests that were approved but the applicant, broker, or correspondent failed to respond to notification of approval or commitment letter within the specified time. |
| AC065 | Net Changes in Application Amount (decreases should be reflected as negative) | Enter the net changes in application amounts during the quarter |
| AC066 | Total Application Pipeline | Equals the sum of rows AC010 to AC065 in the above column. This sum should equal AC090. (AC010+AC020)-(AC030+AC040+AC050+AC060+AC062+AC064)+AC065 |
| APPLICATION PIPELINE RESULTS | | |
| AC070 | Loans Closed and Funded | The applications that were received in any period but originated in this period. This field should equal AC990 and the total in the Mortgage Loan Originator Data section. |
| AC080 | Applications in Process at the End of the Period | Ending number of applications that were in process at the end of this period (open pipeline) Note: this is not necessarily a calculation from the above information. |
| AC090 | Total Application Pipeline Results | Equals the sum of rows AC070 to AC080 in the above column. This sum should equal AC066. |
| CLOSED LOAN DATA | | |
| <p>Enter information for applications received in any period but which closed during this period. A closed loan for this section has (1) executed legally binding agreements establishing a residential mortgage loan and (2) is funded but may not necessarily be funded by your company. All forward mortgage closed loans should be captured in AC100-AC520 and reported by brokered, closed-retail, closed-wholesale as well as by type, purpose, HOEPA and lien status. All reverse mortgages should be captured in AC700-800. All fees collected and retained by your company should be reported for forward mortgages in AC 600-610 and for reverse mortgages in AC 620-630.</p> <p>To help determine which column your company should enter closed loans, consider the following: BROKERED: means a closed loan for which you have taken the application but did not fund the loan CLOSED-RETAIL: means a closed loan for which you have taken the application and funded the loan CLOSED-WHOLESALE: means a closed loan for which you have not taken the application but did fund the loan</p> <p>Data Format: Amount (\$ US Dollars) - Positive dollar amount to the nearest dollar. Do not enter \$, commas or decimals. Count (#) - Positive whole number. Do not enter any symbols.</p> | | |
| AC100 | Conventional | Any loan other than FHA, VA, FSA or RHS loans |
| AC110 | FHA-Insured | Federal Housing Administration Insured |
| AC120 | VA-guaranteed | Veterans Administration Guaranteed |
| AC130 | FSA/RHS-guaranteed | Farm Service Agency or Rural Housing Service Guaranteed |
| AC190 | Total Loan Type - Forward Mortgages | CALCULATED: The sum of AC100 to AC130 for the relevant column. |
| 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 |
| AC290 | Total Property Type | CALCULATED: The sum of AC200 to AC220 for the relevant column. |
| 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 |

| | | |
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| AC320 | Refinancing | Any dwelling-secured loan that replaces and satisfies another dwelling-secured loan to the same borrower |
| AC390 | Total Purpose of Loan or Application | CALCULATED: The sum of AC300 to AC320 for the relevant column. |
| AC400 | HOEPA | 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 1026.32), 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. The amount listed should be the full exposure amount the institution may have on the loan. |
| 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. |
| AC590 | Total Lien Status | CALCULATED: The sum of AC500 to AC520 for the relevant column. |
| AC600 | Broker Fees Collected-Forward Mortgages | The gross total amount of broker fees, examples include but are not limited to YSP, application fee, doc prep fee, administrative fee, you collected on forward mortgages during the period. Do not include pass through fees. |
| AC610 | Lender Fees Collected-Forward Mortgages | The gross total amount of lender fees, examples include but are not limited to application fee, doc prep fee, administrative fee, 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. The amount listed should be the full exposure amount the institution may have on the loan. |
| AC710 | HECM-Saver | Reverse Mortgage Loans falling under the Home Equity Conversion Mortgage Saver category. The amount listed should be the full exposure amount the institution may have on the loan. |
| AC720 | Proprietary/Other | Reverse Mortgage Loans falling under any category other than HECM Standard or Saver. The amount listed should be the full exposure amount the institution may have on the loan. |
| AC790 | Total Loan Type - Reverse Mortgages | CALCULATED: The sum of AC700 to AC720 for the relevant column. |
| AC800 | Home Purchase | For reverse mortgages reported in AC700, AC710 and AC720 whose purpose was a home purchase, report the amount and count of these loans in AC800. |
| AC810 | Other | For reverse mortgages reported in AC700, AC710 and AC720 whose purpose was not a home purchase as reported in AC800, report the amount and count of these loans in AC810. |
| AC890 | Total Purpose of Reverse Mortgage | CALCULATED: The sum of AC800 to AC810 for the relevant column. |
| AC620 | Broker Fees Collected-Reverse Mortgages | The gross total amount of broker fees, examples include but are not limited to YSP, application fee, doc prep fee, administrative fee, you collected on reverse mortgages during the period. Do not include pass through fees. |
| AC630 | Lender Fees Collected-Reverse Mortgages | The gross total amount of lender fees, examples include but are not limited to application fee, doc prep fee, administrative fee, you collected on 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 (a mortgage loan application taken by your company in any period and closed in this period) |
| AC910 | Total Loans Funded by your Company | Enter the total number of loans you funded in the period |
| AC920 | Qualified Mortgage (QM) | Loans Closed and Funded during this period that are QM Loans . Under Regulation Z (12 CFR 1026), a loan that meets the product feature requirements can be a QM under any of three main categories: (1) the general definition; (2) the "GSE/agency-eligible" provision; (3) the small creditor provision. |
| AC930 | Non-Qualified Mortgage | Loans Closed and Funded during this period that are Non-QM Loans . Include all loans not reported in AC920. Under Regulation Z (12 CFR 1026), a loan that meets the product feature requirements can be a QM under any of three main categories: (1) the general definition; (2) the "GSE/agency-eligible" provision; (3) the small creditor provision. |
| AC990 | Total QM and Non-QM | Equals the sum of rows AC920 to AC930 in the above column. This sum should equal AC070 and the total in the Mortgage Loan Originator Data section. |
| 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 |
| REVENUE DATA | | |
| <i>Enter revenue information your company received in this state during the reporting period.</i> | | |
| AC1100 | Gross Revenue from Operations | All revenue from whatever source received by your company on mortgage loans in this state during the reporting period before any expenses are deducted. Include gross revenue from sales of mortgages at or subsequent to closing and from any other mortgage related activity. |
| SERVICING DISPOSITION ON CLOSED LOANS | | |
| AC1200 | Closed Loans with Servicing Retained During the Quarter | Enter the Amount and Count of closed and funded loans during the quarter on which you intend to retain the Mortgage Servicing Rights, based on your intentions at the time the loan is made. |
| AC1210 | Closed Loans with Servicing Released During the Quarter | Enter the Amount and Count of closed and funded loans during the quarter on which you intend to sell the Mortgage Servicing Rights, based on your intentions at the time the loan is made. |
| AC1290 | Total Closed Loans | Equals the sum of rows AC1200 to AC1210 in the above column. This sum should equal AC070 and the total in the Mortgage Loan Originator Data section. |

| MORTGAGE LOAN ORIGINATOR DATA | | |
|---|---|--|
| <p>Enter closed loan information for MLOs you employed during the reporting period. If the MLO had no closed loans during the period but you employed them, enter Zeroes in the amount and count fields. List the MLOs originating in this state.</p> <p>Data Format: MLO NMLS ID - Positive whole number Amount (\$) - Positive dollar amount to the nearest dollar Count (#) - Positive whole number</p> | | |
| ACMLO1 | Employee Name, MLO NMLS ID, Amount (\$) and Count (#) | Provide MLO NMLS ID, Amount (\$) and Count (#) of loans originated by each of your state licensed MLOs. NMLS will retrieve the legal name associated to the NMLS ID provided. |
| EXPLANATORY NOTES-FREE TEXT | | |
| ACNOTE | | Provide any necessary state specific RMLA explanations for any information requiring clarification submitted as part of this component. This field is a permanent part of your Mortgage Call Report filing. |
| RMLA SECTION II | | |
| <p>Data Format: UPB (\$) – Positive dollar amount to the nearest dollar. Do not enter \$, commas or decimals. Loan Count (#) – Positive whole number. Do not enter any symbols. Average FICO Score – Positive whole number Weighted Average – Number to the nearest hundredth (two-decimal figure) Ratio – Number to the nearest hundredth (two-decimal figure) Average Days – Positive whole number</p> | | |
| 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. |
| 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 | CALCULATED: The sum of I010 to I080 for the relevant column. |
| 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. |

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| 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 | CALCULATED: The sum of I110 to I170 for the relevant column. |
| I200 | Total Mortgage Loans Originated | CALCULATED: The total of all mortgage loans originated in the reporting period. The sum of I100 and I180 for the relevant column. |
| 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. |
| I230 | Wholesale Broker | The dollar amount and number of loans in I100—Total—obtained by your institution from mortgage brokers. These loans are originated by a broker, funded 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 Residential First Mortgages | CALCULATED: The sum of I210 to I230 for the relevant column. Sum must equal value in relevant column of I100. |
| 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 Residential First Mortgages | CALCULATED: The sum of I250 and I251 for the relevant column. Sum must equal value in relevant column of I100. |
| 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 Residential First Mortgages | CALCULATED: The sum of I260 and I261 for the relevant column. Sum must equal value in relevant column of I100. |
| 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/Stated 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 Residential First Mortgages | CALCULATED: The sum of I270 and I271 for the relevant column. Sum must equal value in relevant column of I100. |
| 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 Residential First Mortgages | CALCULATED: The sum of I280 and I281 for the relevant column. Sum must equal value in relevant column of I100. |

| | | |
|--|--|--|
| 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 Residential First Mortgages | CALCULATED: The sum of I290 and I291 for the relevant column. Sum must equal value in relevant column of I100. |
| 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 Residential First Mortgages | CALCULATED: The sum of I300 and I301 for the relevant column. Sum must equal value in relevant column of I100. |
| 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. |
| 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 Residential First Mortgages | CALCULATED: The sum of I310 through I314 for the relevant column. Sum must equal value in relevant column of I100. |
| 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 Residential First Mortgages | CALCULATED: The sum of I320 and I321 for the relevant column. Sum must equal value in relevant column of I100. |
| 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 Residential First Mortgages | CALCULATED: The sum of I330 and I331 for the relevant column. Sum must equal value in relevant column of I100. |
| 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 a 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 Residential First Mortgages | CALCULATED: The sum of I340 and I341 for the relevant column. Sum must equal value in relevant column of I100. |
| 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 | CALCULATED: The sum of I350 to I354 for the relevant column. |
| I360 | Average FICO Score for First Mortgage Borrowers | 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 | 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 | CALCULATED: The sum of I370 to I375 for the relevant column. Sum must equal value in relevant column of I100. |
| I380 | Weighted Average LTV on First Mortgages Only (enter two-decimal figure, e.g., 87.65 for 87.645% 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 87.645% 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 (interest rate found on the legal document known as the "Note"), 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

| | | |
|------|---|--|
| 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 I410 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 I410 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 | CALCULATED: The sum of rows I400, I401, I402, I404, and I405 for the corresponding column. |

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 | Pull-Through 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

A loan modification occurs when the interest rate or terms of the loan have been changed, but the loan is not satisfied and replaced by a new loan. Note: Some transactions under Regulations Z Section 226.20 (a) will be considered a modification for purposes of the NMLS Mortgage Call Report.

Data Format:

UPB (\$) – Positive dollar amount to the nearest dollar. Do not enter \$, commas or decimals.

Loan Count (#) – Positive whole number. Do not enter any symbols.

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 (non-HAMP) | Enter the UPB and Loan Count for any loans fitting this description during this period |
| S115 | Mortgage Loans Modified Under HAMP | 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 | | |
| <i>This section refers to modifications on loans you hold or service.</i> | | |
| 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 as of End Date (All Loans) | | |
| 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. Include loans you service which are 0-29 days delinquent. |
| 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 |
| 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) | | |
| <i>1 year refers to the last 12 months of activity</i> | | |
| 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. Include loans you service which are 0-29 days delinquent. |
| 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) | | |
| <i>1 year refers to the last 12 months of activity</i> | | |
| 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. Include loans you service which are 0-29 days delinquent. |
| 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 as of End Date | | |
| 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 |
| S460 | Loans Paid Through Short Sale | Enter the UPB and Loan Count of Mortgage Loans paid through short sale during this quarter. |
| Servicing Activity | | |
| S510 | Wholly Owned Loans Serviced | Enter the UPB and Loan Count for loans that you are servicing and for which you retain all ownership rights |
| S520 | Loans Serviced Under MSRs | Enter the UPB and Loan Count for loans that you are servicing and for which you own only the Mortgage Servicing Rights |
| S530 | Subservicing for Others | Enter the UPB and Loan Count for loans that you are subservicing on behalf of others |
| S540 | Subservicing by Others | Enter the UPB and Loan Count for loans that are Wholly Owned or for which you own the Mortgage Servicing Rights and have contracted with a third-party to service on your behalf |
| S590 | Totals Loans Serviced | Equals the sum of all rows S510 to S540 for the corresponding column. |
| Rate Type on Loans Serviced | | |
| S600 | Fixed Loans Serviced | Enter the UPB and Loan Count of all loans you service, including those serviced for others, in which the mortgage interest rate remains fixed throughout the life of the loan |
| S610 | ARM Loans Serviced | Enter the UPB and Loan Count of all loans you service, including those serviced for others, in which the mortgage interest rate changes according to a specified price index periodically and as agreed to at the inception of the loan |
| S690 | Total Rate Type | Equals the sum of rows S600 to S610 for the corresponding column. |

| Loan Type on Loans Serviced | | |
|---|---|--|
| S700 | Government (FHA/VA/RHS) Loans Serviced | Enter the UPB and Loan Count of all 1-4 unit residential first mortgage loans you service, including those serviced for others, that are guaranteed or insured by the government (FHA/VA/RHS and including bond or state assisted loans |
| S710 | Prime Conforming Loans Serviced | Enter the UPB and Loan Count of all 1-4 unit residential first mortgage loans you service, including those serviced for others, that are eligible for sale to Fannie Mae/Freddie Mac |
| S720 | Prime Non-Conforming Loans Serviced | Enter the UPB and Loan Count of all other 1-4 unit residential first mortgage loans you service that are not reported above, including Alt-A and nonprime credit grade whose balances exceed Fannie Mae/Freddie Mac loan limits. Nonprime 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 |
| S730 | Other Loans Serviced | Enter the UPB and Loan Count of all other 1-4 unit residential first mortgage loans you service that are not reported above, including Alt-A and nonprime credit grade loans. Nonprime 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 |
| S790 | Total Residential First Mortgage Loans Serviced | Equals the sum of rows S700 to S730 for the corresponding column. |
| S800 | Closed-End Second Mortgages Loans Serviced | Enter the UPB and Loan Count for mortgages that you service that have rights subordinated to a first mortgage. Do not include lines of credit such as HELOC commitments |
| S810 | Funded HELOCs Loans Serviced | Enter the UPB and Loan Count for mortgages that you service that have rights subordinated to a first mortgage. Include the funded portion only |
| S820 | Reverse Mortgages Loans Serviced | Enter the UPB and Loan Count 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 repayment as long as the home remains the principal residence of the borrower, that you service. |
| S830 | Commercial Mortgage Loans Serviced | Enter the UPB and Loan Count of mortgages for commercial properties such as apartment buildings, office towers, industrial buildings, hotels, or retail shopping malls. Do not include multi-family loans that are that are government- or agency-guaranteed that are reported elsewhere in this section. |
| S840 | Other Loans Serviced | Enter the UPB and Loan Count of all other mortgages not reported above. Include Construction and land development loans, and multifamily loans. Multifamily loans are loans for buildings with more than 4 residential rental units. |
| S890 | Total Other Mortgage Loans Serviced | Equals the sum of rows S800 to S840 for the corresponding column. |
| S900 | Total Mortgages Serviced | Equals the sum of rows S790 and S890 for the corresponding column. |
| Serviced Loans LTV Distribution | | |
| S1000 | Equals 60% or less | The UPB and Loan Count of 1-4 unit first mortgage residential loans with current loan-to-value ratios ≤60% that you service. Use the most recent appraised value. LTV= (Mortgage Loan Amount or UPB/ Most recent appraised value) |
| S1010 | Greater than 60% but less than or equal to 70% | The UPB and Loan Count of 1-4 unit first mortgage residential loans with current loan-to-value ratios >60% and ≤70% that you service. Use the most recent appraised value. LTV= (Mortgage Loan Amount or UPB/ Most recent appraised value) |
| S1020 | Greater than 70% but less than or equal to 80% | The UPB and Loan Count of 1-4 unit first mortgage residential loans with current loan-to-value ratios >70% and ≤80% that you service. Use the most recent appraised value. LTV= (Mortgage Loan Amount or UPB/ Most recent appraised value) |
| S1030 | Greater than 80% but less than or equal to 90% | The UPB and Loan Count of 1-4 unit first mortgage residential loans with current loan-to-value ratios >80% and ≤90% that you service. Use the most recent appraised value. LTV= (Mortgage Loan Amount or UPB/ Most recent appraised value) |
| S1040 | Greater than 90% but less than or equal to 100% | The UPB and Loan Count of 1-4 unit first mortgage residential loans with current loan-to-value ratios >90% and ≤100% that you service. Use the most recent appraised value. LTV= (Mortgage Loan Amount or UPB/ Most recent appraised value) |
| S1050 | Greater than 100% | The UPB and Loan Count of 1-4 unit first mortgage residential loans with current loan-to-value ratios >100% that you service. Use the most recent appraised value. LTV= (Mortgage Loan Amount or UPB/ Most recent appraised value) |
| S1090 | Total Mortgages Serviced | Equals the sum of rows S1000 to S1050 for the corresponding column. |
| Loans Serviced Under MSRs | | |
| S520A | NMLS ID, Owner Name, Pool #, UPB, and Loan Count | Enter information into the NMLS ID, Owner Name, Pool #, UPB, and Loan Count fields. If the owner does not have an NMLS ID, this field can be left blank. |
| S520TOT | Total Loans Serviced Under MSRs | Equals the sum of rows for the corresponding column. |
| Loans Serviced for Others (Subservicing) | | |
| S530A | NMLS ID, Owner Name, Pool #, UPB, and Loan Count | Enter information into the NMLS ID, Owner Name, Pool #, UPB, and Loan Count fields. If the owner does not have an NMLS ID, this field can be left blank. |
| S530TOT | Total Loans Serviced for Others (Subservicing) | Equals the sum of rows for the corresponding column. |
| Loans Serviced by Others | | |
| S540A | NMLS ID, Servicer Name, Pool #, UPB, and Loan Count | Enter information into the NMLS ID, Servicer Name, Pool #, UPB, and Loan Count fields. If the servicer does not have an NMLS ID, this field can be left blank. If the Pool # is unknown, this field can also be left blank. |
| S540TOT | Total Loans Serviced by Others | Equals the sum of rows for the corresponding column. |

Financial Condition

SCHEDULE A: ASSETS

Data Format:

\$ – US Dollar amount to the nearest dollar. Do not enter \$, commas or decimals.

| Short-Term 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 |
| 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). |
| 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). |
| 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. |
| A237 | Total Short-Term Assets | CALCULATED: The sum of A010 to A062 |
| Long-Term Assets | | |
| 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. |
| 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 Accumulated 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. |
| 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. |
| A239 | Total Long-Term Assets | CALCULATED: The sum of A020 to A230 |
| A240 | Total Assets | CALCULATED: The sum of A237 and A239 |
| 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

Data Format:

\$ – Dollar amount to the nearest dollar. Do not enter \$, commas or decimals.

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 | CALCULATED: The sum of A030A to A030G for the relevant column. |

| 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 | CALCULATED: The sum of A030L to A030Q for the relevant column. |
| 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 | CALCULATED: The sum of A030H, A030R, A030S and A030U for the relevant column. |
| 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 | CALCULATED: The sum of A030V and A030W for the relevant column. |
| SCHEDULE A-060: MORTGAGE LOANS HELD FOR SALE AND HELD FOR INVESTMENT, UPB | | |
| Data Format: | | |
| \$ – Positive (with the exception of A060X to A060AF) dollar amount to the nearest dollar. Do not enter \$, commas or decimals. | | |
| 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. |
| 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 | CALCULATED: The sum of A060A to A060H for the relevant column. |

| 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 | CALCULATED: The sum of A060L to A060R for the relevant column. |
| A060W | Total Mortgage Loans, UPB (before adjustments) | CALCULATED: The sum of A060I and A060V for the relevant column. |
| Qualified and Non-Qualified Mortgages | | |
| A060W1 | Qualified Mortgage (QM) | Loans Held for Investment that are QM Loans . Under Regulation Z (12 CFR 1026), a loan that meets the product feature requirements can be a QM under any of three main categories: (1) the general definition; (2) the "GSE/agency-eligible" provision; (3) the small creditor provision. |
| A060W2 | Non-Qualified Mortgage | Loans Held for Investment that are Non-QM Loans . Under Regulation Z (12 CFR 1026), a loan that meets the product feature requirements can be a QM under any of three main categories: (1) the general definition; (2) the "GSE/agency-eligible" provision; (3) the small creditor provision. |
| A060W9 | Total Loans | Equals the sum of rows A060W1 and A060W2 for the corresponding column. A060W9_3_T must equal AO60W_3_T. A060W9_4_T must equal AO60W_4_T. |
| Adjustments | | |
| A060X | 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. |
| 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. |
| A060AD | 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. |
| A060AF | Reserve For Credit Losses On Loans | 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 | CALCULATED: The sum of A060X to A060AF for the relevant column. |
| A060T | Total Mortgage Loan, UPB (after adjustments) | CALCULATED: The sum of A060W and A060AG for the relevant column. |
| 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 the fields on line A060W associated with single-family securitizations accounted for as financings rather than sales under FAS 140 and subsequent accounting pronouncements. This amount should 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. |
| 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 for the relevant column 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 | | |
|--|--|---|
| Data Format: | | |
| \$ – Dollar amount to the nearest dollar. Do not enter \$, commas or decimals. | | |
| 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 | CALCULATED: Sum of line items A090A and A090B. |
| SCHEDULE A-120R: ROLLFORWARD OF MORTGAGE SERVICING RIGHTS (MSRs) | | |
| Data Format: | | |
| \$ – Dollar amount to the nearest dollar. Do not enter \$, commas or decimals. | | |
| 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 | CALCULATED: The sum of A120A through A120H. |
| Rollforward of MSR Valuation Allowance | | |
| A130A | Balance at Beginning of Period | Amortized MSRs 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 MSRs at the beginning of the period. It is not applicable for Fair Value MSRs. |
| 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 MSRs. |
| A130T | Balance at End of Period | CALCULATED: The sum of A130A and A130B. |
| A140T | Total Amortized MSRs, Net of Valuation Allowance, at End of Period | CALCULATED: Equals A120T minus A130T. This is the net carrying value of Amortizing MSRs at the end of the period. |
| A130E | MEMO: Fair Value of Amortized MSRs 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 MSRs | | |
| 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 MSRs if the fair value option under FAS 156 is elected). This section is for Fair Value MSRs. 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 MSRs 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 MSRs at fair value. This can only be done at the beginning of a fiscal year. |
| A150C | Additions: from Transfers of Financial Assets | Fair Value MSRs capitalized during the period in conjunction with the sale or securitization of loans. |
| A150D | Additions: from Purchases and Other Assumptions | Fair Value MSRs purchased or otherwise assumed during the period. |
| A150E | Reductions: from MSRs Sold | The amount of Fair Value 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. |
| A150F | Change in Value Due to Realization of Cash Flows | Change in value of Fair Value MSRs 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 MSRs due to market and model changes, per FAS 156. |
| A150H | Other Changes | Other changes in Fair Value MSRs not reported on a separate line. |
| A150T | Balance at End of Period | CALCULATED: The sum of A150A to A150H. |
| A160T | Total MSRs at End of Period | CALCULATED: The sum of A140T and A150T. |

DERIVATIVE ASSETS: SCHEDULE A-220 (DERIVATIVE LIABILITIES: SCHEDULE B-180)**Data Format:**

\$ - Dollar amount to the nearest dollar. Do not enter \$, commas or decimals.

| | | |
|-------|--|---|
| 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 MSRs | 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 (NMLS calculated & view only) | CALCULATED: The sum of A220A to A220F for the relevant column. The total in the assets column should equal the value in A220. The total in the liabilities column should equal the value in B180. |
| 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**Data Format:**

\$ - Dollar amount to the nearest dollar. Do not enter \$, commas or decimals.

% - Number to the nearest hundredth (two-decimal figure)

Explanation of Amounts - Text (4,000 characters max)

| | | |
|-------|--|---|
| 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. |
| 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. |
| A230T | Total Other Assets | Sum of lines A230A through A230H. |
| A230I | Other Assets Other as Percentage of Total Assets | CALCULATED: A230H divided by A240. If this amount is greater than 5 percent, you must list an explanation in item A230J. |
| 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. |

SCHEDULE B: LIABILITIES AND EQUITY**Data Format:**

\$ – US Dollar amount to the nearest dollar. Do not enter \$, commas or decimals.

Short-Term Liabilities

| | | |
|------|---|--|
| B010 | Outstanding Balance on Debt Facilities | Outstanding balance of warehouse lines of credit used primarily to fund mortgages held for sale and other lines, including lines of credit to finance repurchased loans and mortgage servicing rights (MSR). Also include on-balance sheet debt relating to reverse repurchase facilities for which the institution serves as the "seller/borrower" and asset backed commercial paper facilities. Include outstanding balances on debt facilities provided by both affiliates and non-affiliates. This amount must equal line item K040T from Schedule K, the total of Outstanding Borrowings for all debt facilities. |
| 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. |

| | | |
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| B100 | Accrued Expenses | Total accrued liabilities such as rent, utilities, and sales taxes to unrelated parties. Include all accrued payroll. |
| 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. |
| B217 | Total Short-Term Liabilities | CALCULATED: The sum of B010 to B120. |
| Long-Term Liabilities | | |
| 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. |
| B110 | Estimated Future Loss Liability (Recourse) | Total allowance for losses on off-balance sheet items, such as recourse obligations and guarantees and litigation. |
| 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. |
| B219 | Total Long-Term Liabilities | CALCULATED: The sum of B020 to B210 |
| B220 | Total Liabilities | CALCULATED: The sum of B217 and B219. |
| 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. |
| 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. |
| 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 | CALCULATED: The sum of rows B250 to B340 for the corresponding column, including B230 and B240. |
| B360 | Total Liabilities and Equity | CALCULATED: The sum of B220 and B350. |

SCHEDULE B-350R: EQUITY ROLLFORWARD**Data Format:**

\$ – Dollar amount to the nearest dollar. Do not enter \$, commas or decimals.

| | | |
|-------|--|---|
| 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. |
| B350T | Balance at End of Period | CALCULATED: The sum of B350A to B350N. |

SCHEDULE C: INCOME**Data Format:**

\$ – US Dollar amount to the nearest dollar. Do not enter \$, commas or decimals.

| | | |
|------------------------|---|--|
| 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 | CALCULATED: The sum of C010 to C080 for the relevant Colum. |

| 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 | CALCULATED: The sum of C100 to C150 for the relevant column. |
| C170 | Net Interest Income | CALCULATED: Line item C090 minus line item C160. |
| 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. LHS refers to "Loans Held for Sale" |
| 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 | CALCULATED: The sum of C200 to C250 for the relevant column. |
| Secondary Marketing Gains/(Losses) On Sale | | |
| 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. |

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| 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 O320 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 MSR 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 | CALCULATED: The sum of C300 to C440 for the relevant column. |
| Servicing-Related Non-Interest Income | | |
| 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 guaratee 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. |
| 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 | CALCULATED: The sum of C500 to C640 for the relevant column. |

| 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. This should be reflected as negative. |
| C710 | Permanent 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. |
| C740 | 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. |
| C750 | 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 | CALCULATED: The sum of C700 to C770 for the relevant column. |
| C800 | Total Gross Income | CALCULATED: The sum of C090, C260, C450, C650, and C780 for the relevant column. |

SCHEDULE CF: SELECTED CASH FLOW DATA**Data Format:**

\$ – US Dollar amount to the nearest dollar. Do not enter \$, commas or decimals.

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| 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 | CALCULATED: Total increase/(decrease) in cash. The sum of CF010, CF020 and CF030. |

Schedule D: Non-Interest Expenses and Net Income**Data Format:**

\$ – US Dollar amount to the nearest dollar. Do not enter \$, commas or decimals.

| 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. |

| | | |
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| 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 | CALCULATED: The sum of D010 to D060 for the relevant column. |
| 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 | CALCULATED: The sum of D080 and D090 for the relevant column. |
| 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 | CALCULATED: The sum of D070, D100, D110, and D120 for the relevant column. |
| 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 | CALCULATED: The sum of D150 and D160 for the relevant column. |
| D180 | Total Personnel Expenses | CALCULATED: The sum of D130 and D170 for the relevant column. |
| Other Non-Interest Expenses | | |
| 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 separate line of this form. This amount must be less than or equal to zero |
| D300 | Total - Other Non-Interest Expenses | CALCULATED: The sum of D200 to D290 for the relevant column. |
| D310 | Total Gross Non-Interest Expenses (before Corporate Allocation) | CALCULATED: The sum of D180 and D300 for the relevant column. |
| D320 | Net Income/(Loss) before Corporate Allocations and Minority Interest | Line item C800 minus line item C160 minus line item D310 for the relevant column. |

| 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 | CALCULATED: The sum of D400 to D430. |
| D500 | Total Gross Non-Interest Expenses (After Corporate Allocation) | CALCULATED: The sum of D310 (Total Column) and D440. |
| Income Taxes, Non-recurring Items, and Minority Interest | | |
| D510 | Income/(Loss) before Taxes, Nonrecurring Items & Minority Interest | Line Item C800 minus line item C160 minus line item D500. |
| D520 | Income Taxes | Income tax expense (benefit) on income. |
| D530 | Net Income/(Loss) before Nonrecurring Items & Minority Interest | CALCULATED: 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 | CALCULATED: The sum of D530 and D540. |
| 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 | CALCULATED: Line item D550 minus line item D560. |
| SCHEDULE O - RESERVES AND VALUATION ALLOWANCE ROLLFORWARDS | | |
| Data Format: | | |
| \$ - Dollar amount to the nearest dollar. Do not enter \$, commas or decimals. | | |
| # - Positive whole number | | |
| 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 Reserve 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. |
| EXPLANATORY NOTES-FREE TEXT | | |
| FCNOTE | | Provide any necessary explanations requiring clarification for the Financial Condition component in this field. This field is a permanent part of your Mortgage Call Report filing. |