

## NMLS MORTGAGE CALL REPORT

### EXPANDED SECTION

**If your company IS a Fannie Mae or Freddie Mac Approved Seller/Servicer or  
Ginnie Mae Issuer, you must complete the Expanded Section of the NMLS Mortgage Call Report**

Your company must complete **pages 2-8** of this document (RMLA Section I, II and III) on a calendar **QUARTERLY** basis for **each state** where your company holds a license or registration. It is due 45 days from the end of the quarter.

Your company must complete **pages 10-22** of this document (Expanded Financial Condition Report) on calendar **QUARTERLY** basis. This section must reflect the financial condition of the company and is not reported by state.  
It is due 45 days from the end of the quarter.

**EXPANDED RESIDENTIAL MORTGAGE LOAN ACTIVITY**

Company-level RMLA		
LINES OF CREDIT		
LINES OF CREDIT AT PERIOD END		
	Credit Limit	Remaining Credit Available at Period End
LOC1	Name of Provider (set to max name field in NMLS)	\$
LOC2	Name of Provider (set to max name field in NMLS)	\$
LOC3	Name of Provider (set to max name field in NMLS)	\$

NOTE

EXPLANATORY NOTES-FREE TEXT

(set to an appropriate maximum. Consider at least 2000 characters)

EXPLANATORY NOTES

### State-specific RMLA

**RMLA SECTION I**

## APPLICATION DATA

Type of Action Taken

AC010	Applications In Process at the Beginning of the Period
AC020	Applications Received
AC030	Applications Approved but not Accepted
AC040	Applications Denied
AC050	Applications Withdrawn
AC060	File Closed for Incompleteness
AC062	Pre-Approval Requests Denied
AC064	Pre-Approval Requests Approved but not Accepted
AC070	Loans Closed and Funded
AC080	Applications in Process at the End of the Period

DIRECTLY RECEIVED FROM BORROWER

[illegible]

RECEIVED FROM 3RD PARTY

[illegible]

**CLOSED LOAN DATA**

### Forward Mortgages

Loan Type

AC100	Conventional
AC110	FHA-Insured
AC120	VA-guaranteed
AC130	FSA/RHS-guaranteed

BROKERED			CLOSED-RETAIL APPLICATION			CLOSED-WHOLESALE APPLICATION		
Amount (\$)	Count (#)	Average Size (\$)	Amount (\$)	Count (#)	Average Size (\$)	Amount (\$)	Count (#)	Average Size (\$)
		= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
		= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
		= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
		= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
		= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
Equals the sum of rows AC100 to AC130 in the above column	Equals the sum of rows AC100 to AC130 in the above column	= (Amount / Count)	Equals the sum of rows AC100 to AC130 in the above column	Equals the sum of rows AC100 to AC130 in the above column	= (Amount / Count)	Equals the sum of rows AC100 to AC130 in the above column	Equals the sum of rows AC100 to AC130 in the above column	= (Amount / Count)

AC190 Total Loan Type - Forward Mortgages

**Property Type**

AC200	One to Four Family Dwelling
AC210	Manufactured housing
AC220	Multifamily Dwelling

		= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
		= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
		= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
Equals the sum of rows AC200 to AC220 in the above column	Equals the sum of rows AC200 to AC220 in the above column	= (Amount / Count)	Equals the sum of rows AC200 to AC220 in the above column	Equals the sum of rows AC200 to AC220 in the above column	= (Amount / Count)	Equals the sum of rows AC200 to AC220 in the above column	Equals the sum of rows AC200 to AC220 in the above column	= (Amount / Count)

AC290 Total Property Type

### Purpose of Loan or Application

AC300	Home Purchase
AC310	Home Improvement
AC320	Refinancing

		= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
		= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
		= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
Equals the sum of rows AC300 to AC320 in the above column	Equals the sum of rows AC300 to AC320 in the above column	= (Amount / Count)	Equals the sum of rows AC300 to AC320 in the above column	Equals the sum of rows AC300 to AC320 in the above column	= (Amount / Count)	Equals the sum of rows AC300 to AC320 in the above column	Equals the sum of rows AC300 to AC320 in the above column	= (Amount / Count)

AC390 Total Purpose of Loan or Application

AC400 HOEPA

		=(Amount / Count)			=(Amount / Count)				=(Amount / Count)
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### Lien Status

AC500	First Lien
AC510	Subordinate Lien
AC520	Not Secured by a Lien

		= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
		= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
		= (Amount / Count)			= (Amount / Count)			= (Amount / Count)
Equals the sum of rows AC500 to AC520 in the above column	Equals the sum of rows AC500 to AC520 in the above column	= (Amount / Count)	Equals the sum of rows AC500 to AC520 in the above column	Equals the sum of rows AC500 to AC520 in the above column	Equals the sum of rows AC500 to AC520 in the above column	Equals the sum of rows AC500 to AC520 in the above column	Equals the sum of rows AC500 to AC520 in the above column	= (Amount / Count)

AC590	Total Lien Status
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### Fee Information

AC600	Broker Fees Collected-Forward Mortgages
AC610	Lender Fees Collected-Forward Mortgages

Amount (\$)	Amount (\$)	Amount (\$)

## RMLA SECTION I (cont)

<b>Reverse Mortgages (should not be counted in above numbers)</b>									
<b>Loan Type</b>									
	Amount (\$)	Count (#)	Average Size (\$)	Amount (\$)	Count (#)	Average Size (\$)	Amount (\$)	Count (#)	Average Size (\$)
AC700	HECM-Standard		=(Amount / Count)			=(Amount / Count)			=(Amount / Count)
AC710	HECM-Saver		=(Amount / Count)			=(Amount / Count)			=(Amount / Count)
AC720	Proprietary/Other		=(Amount / Count)			=(Amount / Count)			=(Amount / Count)
AC790	Total Loan Type - Reverse Mortgages	Equals the sum of rows AC700 to AC720 in the above column	Equals the sum of rows AC700 to AC720 in the above column	=(Amount / Count)	Equals the sum of rows AC700 to AC720 in the above column	Equals the sum of rows AC700 to AC720 in the above column	=(Amount / Count)	Equals the sum of rows AC700 to AC720 in the above column	Equals the sum of rows AC700 to AC720 in the above column
<b>Purpose of Reverse Mortgage</b>									
AC800	Home Purchase		=(Amount / Count)			=(Amount / Count)			=(Amount / Count)
AC810	Other		=(Amount / Count)			=(Amount / Count)			=(Amount / Count)
AC890	Total Purpose of Reverse Mortgage	Equals the sum of rows AC800 to AC810 in the above column	Equals the sum of rows AC800 to AC810 in the above column	=(Amount / Count)	Equals the sum of rows AC800 to AC810 in the above column	Equals the sum of rows AC800 to AC810 in the above column	=(Amount / Count)	Equals the sum of rows AC800 to AC810 in the above column	Equals the sum of rows AC800 to AC810 in the above column
<b>Fee Information</b>									
AC620	Broker Fees Collected-Reverse Mortgages	BROKERED		CLOSED- RETAIL APPLICATION		CLOSED-WHOLESALE APPLICATION			
AC630	Lender Fees Collected-Reverse Mortgages	\$		\$		\$			
<b>Forward and Reverse Mortgage Loans</b>									
AC900	Total Loans Brokered by your Company	BROKERED		CLOSED- RETAIL APPLICATION		CLOSED-WHOLESALE APPLICATION			
AC910	Total Loans Funded by your Company	#		#		#			
<b>Repurchase Information</b>									
AC1000	Loans Made and Assigned but Required to Repurchase in Period	Amount (\$)	Count (#)	Average Size (\$)					
				=(Amount / Count)					
<b>REVENUE DATA</b>									
AC1100	Gross Revenue from Operations	Amount (\$)							
<b>MORTGAGE LOAN ORIGINATOR DATA</b>									
	Amount (\$)	Count (#)	Average Size (\$)	MLO NMLS ID					
ACMLO1	Employee Name (set to max of combined first, middle, last name)		=(Amount / Count)						
ACMLO2	Employee Name (set to max of combined first, middle, last name)		=(Amount / Count)						
ACMLO3	Employee Name (set to max of combined first, middle, last name)		=(Amount / Count)						

## RMLA SECTION II

Residential First Mortgages (1-4 Unit Residential ONLY)			
	UPB (\$)	Loan Count (\$)	Average Loan Size (\$)
I010 Government (FHA/VA/RHS) Fixed			=(Amount / Count)
I020 Government (FHA/VA/RHS) ARM			=(Amount / Count)
I030 Prime Conforming Fixed			=(Amount / Count)
I040 Prime Conforming ARM			=(Amount / Count)
I050 Prime Non-Conforming (Jumbo) Fixed			=(Amount / Count)
I060 Prime Non-Conforming (Jumbo) ARM			=(Amount / Count)
I070 Other Fixed			=(Amount / Count)
I080 Other ARM			=(Amount / Count)
I100 <b>Total Residential First Mortgages</b>	Equals the sum of rows I010 to I080 in the above column	Equals the sum of rows I010 to I080 in the above column	=(Amount / Count)
Other Mortgages			
	UPB (\$)	Loan Count (\$)	Average Loan Size (\$)
I110 Closed-End Second Mortgages			=(Amount / Count)
I120 Funded HELOCs			=(Amount / Count)
I130 Reverse Mortgages			=(Amount / Count)
I140 Construction and Land Development Loans, 1-4 Unit Residential			=(Amount / Count)
I150 Multifamily Loans Agency			=(Amount / Count)
I160 Commercial Mortgage Loans			=(Amount / Count)
I170 Other Mortgage Loans			=(Amount / Count)
I180 <b>Total Other Loans</b>	Equals the sum of rows I110 to I170 in the above column	Equals the sum of rows I110 to I170 in the above column	=(Amount / Count)
I200 <b>Total Mortgage Loans Originated</b>	Equals the sum of I100 and I180 in the above column	Equals the sum of I100 and I180 in the above column	=(Amount / Count)
	UPB (\$)	Loan Count (\$)	Average Loan Size (\$)
I210 Retail			=(Amount / Count)
I220 Wholesale Correspondent			=(Amount / Count)
I230 Wholesale Broker			=(Amount / Count)
I240 <b>Total First Residential Volume</b>	Equals the sum of rows I210 to I230 in the above column	Equals the sum of rows I210 to I230 in the above column	=(Amount / Count)
These values must be equal to the totals from line I100			
I250 Fixed Rate			=(Amount / Count)
I251 ARM			=(Amount / Count)
I259 <b>Total First Residential Volume</b>	Equals the sum of rows I250 to I251 in the above column	Equals the sum of rows I250 to I251 in the above column	=(Amount / Count)
These values must be equal to the totals from line I100			
I260 Jumbo			=(Amount / Count)
I261 Non-Jumbo			=(Amount / Count)
I269 <b>Total First Mortgage Volume</b>	Equals the sum of rows I260 to I261 in the above column	Equals the sum of rows I260 to I261 in the above column	=(Amount / Count)
These values must be equal to the totals from line I100			
I270 Alt Doc			=(Amount / Count)
I271 Full Doc			=(Amount / Count)
I279 <b>Total First Mortgage Volume (must equal Total in I100 above)</b>	Equals the sum of rows I270 to I271 in the above column	Equals the sum of rows I270 to I271 in the above column	=(Amount / Count)
These values must be equal to the totals from line I100			
I280 Interest Only			=(Amount / Count)
I281 Not Interest Only			=(Amount / Count)
I289 <b>Total First Mortgage Volume</b>	Equals the sum of rows I280 to I281 in the above column	Equals the sum of rows I280 to I281 in the above column	=(Amount / Count)
These values must be equal to the totals from line I100			
I290 Option ARMs			=(Amount / Count)
I291 Not Option ARMs			=(Amount / Count)
I299 <b>Total First Mortgage Volume</b>	Equals the sum of rows I290 to I291 in the above column	Equals the sum of rows I290 to I291 in the above column	=(Amount / Count)
These values must be equal to the totals from line I100			

## RMLA SECTION II (cont)

		UPB (\$)	Loan Count (#)	Average Loan Size (\$)	
I300	Loans with Prepayment Penalties			=(Amount / Count)	
I301	Loans without Prepayment Penalties			=(Amount / Count)	
I309	<b>Total First Mortgage Volume</b>	Equals the sum of rows I300 to I301 in the above column	Equals the sum of rows I300 to I301 in the above column	=(Amount / Count)	These values must be equal to the totals from line I100
I310	Purchase			=(Amount / Count)	
I311	Refinance Rate-Term			=(Amount / Count)	
I312	Refinance Cash-Out Refinances			=(Amount / Count)	
I313	Refinance Restructure			=(Amount / Count)	
I314	Refinance Other/Unknown			=(Amount / Count)	
I319	<b>Total First Mortgage Volume</b>	Equals the sum of rows I310 to I314 in the above column	Equals the sum of rows I310 to I314 in the above column	=(Amount / Count)	These values must be equal to the totals from line I100
I320	Owner-Occupied				
I321	Non-Owner Occupied				
I329	<b>Total First Mortgage Volume</b>	Equals the sum of rows I320 to I321 in the above column	Equals the sum of rows I320 to I321 in the above column	=(Amount / Count)	These values must be equal to the totals from line I100
I330	Loans with Private Mortgage Insurance				
I331	Loans without Private Mortgage Insurance				
I339	<b>Total First Mortgage Volume</b>	Equals the sum of rows I330 to I331 in the above column	Equals the sum of rows I330 to I331 in the above column	=(Amount / Count)	These values must be equal to the totals from line I100
I340	Loans with Piggyback Seconds or Funded HELOCs				
I341	Loans without Piggyback Seconds or Funded HELOCs				
I349	<b>Total First Mortgage Volume</b>	Equals the sum of rows I340 to I341 in the above column	Equals the sum of rows I340 to I341 in the above column	=(Amount / Count)	These values must be equal to the totals from line I100
	<b>First Mortgage Borrower's FICO Score Distribution</b>	UPB (\$)	Loan Count (#)	Average Loan Size (\$)	
I350	Equals 600 or less			=(Amount / Count)	
I351	Greater than 600 but less than or equal to 650			=(Amount / Count)	
I352	Greater than 650 but less than or equal to 700			=(Amount / Count)	
I353	Greater than 700 but less than or equal to 750			=(Amount / Count)	
I354	Greater than 750			=(Amount / Count)	
I359	<b>Total First Mortgage Volume</b>	Equals the sum of rows I350 to I354 in the above column	Equals the sum of rows I350 to I354 in the above column	=(Amount / Count)	These values must be equal to the totals from line I100
		Average FICO Score			
I360	Average FICO Score for First Mortgage Borrowers				
I365	Average FICO Score for Second and HELOC Mortgage Borrowers				

## RMLA SECTION II (cont)

First Mortgage Loan-to-Value (LTV) Distribution		UPB (\$)	Loan Count (#)	Average Loan Size (\$)	
1370	Equals 60% or less			=(Amount / Count)	
1371	Greater than 60% but less than or equal to 70%			=(Amount / Count)	
1372	Greater than 70% but less than or equal to 80%			=(Amount / Count)	
1373	Greater than 80% but less than or equal to 90%			=(Amount / Count)	
1374	Greater than 90% but less than or equal to 100%			=(Amount / Count)	
1375	Greater than 100%			=(Amount / Count)	
1379	<b>Total First Mortgage Volume</b>	Equals the sum of rows 1370 to 1375 in the above column	Equals the sum of rows 1370 to 1375 in the above column	=(Amount / Count)	These values must be equal to the totals from line 1100

  

Weighted Average	
1380	Weighted Average LTV on First Mortgages Only (enter two-decimal figure, e.g., 87.65 for 87.645% weighted LTV)
1385	Weighted Average CLTV Combined First and Second Mortgages (enter two-decimal figure, e.g., 87.65 for 87.645% weighted CLTV)
1390	Weighted Average Coupon at Origination on First Mortgages Only (enter two-decimal figure, e.g., 6.78 for 6.775%)

  

First Mortgage Residential Loans Sold by Investor Type		UPB (\$)	Loan Count (#)	Average Loan Size (\$)
1400	Production Sold to Secondary Market Agencies (Fannie, Freddie, Ginnie)			=(Amount / Count)
1401	Production Sold to Others (Non-Affiliate)			=(Amount / Count)
1402	Production Sold to Others (Affiliate)			=(Amount / Count)
1403	Production Kept in Portfolio/Held for Investment			=(Amount / Count)
1404	Production Sold through Non-Agency Securitizations with Sale Treatment			=(Amount / Count)
1405	Production Sold through Non-Agency Securitizations without Sale Treatment			=(Amount / Count)
1409	<b>Total 1- 4 Unit Residential Loans Sold this Period</b>	Equals the sum of rows 1400 to 1405 in the above column	Equals the sum of rows 1400 to 1405 in the above column	=(Amount / Count)

  

		UPB (\$)	Loan Count (#)	Average Loan Size (\$)
1410	Production Sold Servicing Released			=(Amount / Count)
1420	Production Brokered Out			=(Amount / Count)

  

Ratio	
1430	Fall-Out Ratio (enter two-decimal figure, e.g., 67.55 for 67.545%)

  

		UPB (\$)	Loan Count (#)
1440	Total Multifamily/Commercial Loans Sold This Period		

  

Warehouse Period		Average Days
1450	Average Days in Warehouse 1-4 Unit Residential Mortgages Only	
1455	Average Days in Warehouse Multifamily Loans	
1456	Average Days in Warehouse Commercial Mortgage Loans	

  

		UPB (\$)	Loan Count (#)	Average Loan Size (\$)
1460	Production Warehoused in Excess of 90 Days as of Period End 1-4 Unit Residential Mortgages Only			=(Amount / Count)



## RMLA SECTION III

Modifications		
	UPB (\$)	Average Loan Size (\$)
Loan Count (#)		
S100 Loan Modification Applications in process at beginning of period		=(Amount / Count)
S110 Loan Modifications completed		=(Amount / Count)
S120 Loan Modification applications terminated by borrower		=(Amount / Count)
S130 Loan Modification applications denied by lender/servicer		=(Amount / Count)
S140 Loan Modification applications terminated by other		=(Amount / Count)
S150 Loan Modification applications received during period		=(Amount / Count)
S160 Loan Modification applications in process at end of period		=(Amount / Count)
Contracted for by Lienholder/Servicer		
	UPB (\$)	Average Loan Size (\$)
Loan Count (#)		
S200 Loans to be modified at beginning of period		=(Amount / Count)
S210 Loan Modifications completed		=(Amount / Count)
S220 Loan modification attempts terminated for whatever reason		=(Amount / Count)
S230 New loans received for modification		=(Amount / Count)
S240 Loans to be modified at the end of period.		=(Amount / Count)
DELINQUENCY STATUS AS OF END DATE (All Loans)		
	UPB (\$)	Average Loan Size (\$)
Loan Count (#)		
S300 Less than 30 Days Delinquent		=(Amount / Count)
S305 30 to 60 Days Delinquent		=(Amount / Count)
S310 61 to 90 Days Delinquent		=(Amount / Count)
S315 More Than 90 Days Delinquent		=(Amount / Count)
DELINQUENCY STATUS AS OF END DATE (Loans Modified within one (1) year)		
	UPB (\$)	Average Loan Size (\$)
Loan Count (#)		
S320 Less than 30 Days Delinquent		=(Amount / Count)
S325 30 to 60 Days Delinquent		=(Amount / Count)
S330 61 to 90 Days Delinquent		=(Amount / Count)
S335 More Than 90 Days Delinquent		=(Amount / Count)
DELINQUENCY STATUS AS OF END DATE (Loans Modified over one (1) year ago)		
	UPB (\$)	Average Loan Size (\$)
Loan Count (#)		
S340 Less than 30 Days Delinquent		=(Amount / Count)
S345 30 to 60 Days Delinquent		=(Amount / Count)
S350 61 to 90 Days Delinquent		=(Amount / Count)
S355 More Than 90 Days Delinquent		=(Amount / Count)
FORECLOSURE STATUS AS OF END DATE		
	UPB (\$)	Average Loan Size (\$)
Loan Count (#)		
S400 In foreclosure status as of <u>last period end date</u>		=(Amount / Count)
S410 Moved into foreclosure status in Period		=(Amount / Count)
S420 Foreclosure resolved other than Sheriff sale in Period		=(Amount / Count)
S430 Foreclosure resulting in Sheriff sale in Period		=(Amount / Count)
S440 In foreclosure status as of End Date		=(Amount / Count)
S450 REOs as of End Date		=(Amount / Count)

## EXPLANATORY NOTES

ACNOTE

## EXPLANATORY NOTES-FREE TEXT

(set to an appropriate maximum. Consider at least 2000 characters)

**EXPANDED FINANCIAL CONDITION REPORT**

## SCHEDULE A

## Schedule A: Assets

		\$
A010	Cash and Cash Equivalents, Unrestricted	
A020	Cash and Cash Equivalents, Restricted	
A030	Securities Held to Maturity, at Amortized Cost	
A032	Securities Held to Maturity, at Fair Value	
A034	Securities Available for Sale	
A036	Trading Account Securities	
A040	Reverse Repurchase Agreements	
A050	Receivables from Unrelated Parties	
A060	Mortgage Loans Held for Sale (HFS), at Lower of Cost or Market (LOCOM)	
A062	Mortgage Loans Held for Sale (HFS), at Fair Value	
A064	Mortgage Loans Held for Investment (HFI), at Amortized Cost	
A066	Mortgage Loans Held for Investment (HFI), at Fair Value	
A070	Other Financial Instrument Assets, at Fair Value	
A080	Non-Mortgage Investments	
A090	Real Estate Owned, at Net Realizable Value	
A100	Investment in Joint Ventures, Partnerships, and Other Entities	
A110	Other Real Estate Investments	
A160	Net Mortgage Servicing Rights	
A170	Reserve for Other Losses Contra	
A180	Property, Equipment, Leasehold, Net of Accumulated Depreciation	
A190	Receivables from Related Parties	
A200	Deferred Tax Assets	
A210	Goodwill and Other Intangible Assets	
A220	Derivative Assets	
A230	Other Assets	
A240	<b>Total Assets</b>	Equals the sum of rows A010 to A230 in the above column
A250	MEMO: Escrow Funds (Held in Trust for Investors or Mortgagees)	
A260	MEMO: Capitalized Hardware and Other Telecommunications Property and Equipment	
A262	MEMO: Capitalized Software	
A264	MEMO: Watercraft	
A266	MEMO: Aircraft	

## SCHEDULE A (cont)

		Held to Maturity At Amortized Cost (\$)	Held to Maturity At Fair Value (\$)	Available for Sale (\$)	Trading Account (\$)
<b>Investment-Grade Securities</b>					
A030A	Agency MBS				
A030B	Non-Agency MBS				
A030C	Commercial MBS Investment Grade				
A030D	Non-Mortgage ABS Investment Grade				
A030E	Obligations of Government Sponsored Enterprise				
A030F	U.S. Treasury Obligations				
A030G	Other Securities Investment Grade				
A030H	<b>Total Investment-Grade Securities</b>	Equals the sum of rows A030A to A030G in the above column	Equals the sum of rows A030A to A030G in the above column	Equals the sum of rows A030A to A030G in the above column	Equals the sum of rows A030A to A030G in the above column
<b>Non-Investment Grade Securities</b>					
A030L	Non-Agency MBS Non-Investment Grade				
A030M	Principal Only Securities Non-Investment Grade				
A030N	Interest Only Strips Non-Investment Grade				
A030O	Commercial MBS Non-Investment Grade				
A030P	Debt Securities Non-Investment Grade				
A030Q	Other Securities Non-Investment Grade				
A030R	<b>Total Non-Investment Grade Securities</b>	Equals the sum of rows A030L to A030Q in the above column	Equals the sum of rows A030L to A030Q in the above column	Equals the sum of rows A030L to A030Q in the above column	Equals the sum of rows A030L to A030Q in the above column
A030S	Non-Rated Retained Interests				
A030U	Other Securities				
A030V	<b>Total Securities</b>	Equals the sum of rows A030H, A030R, A030S, & A030U in the above column	Equals the sum of rows A030H, A030R, A030S, & A030U in the above column	Equals the sum of rows A030H, A030R, A030S, & A030U in the above column	Equals the sum of rows A030H, A030R, A030S, & A030U in the above column
A030W	Unamortized Deferred Fees and Costs, if Not Included Above				
A030T	<b>Net Securities</b>	Equals the sum of rows A030V & A030T in the above column	Equals the sum of rows A030V & A030T in the above column	Equals the sum of rows A030V & A030T in the above column	Equals the sum of rows A030V & A030T in the above column

## SCHEDULE A (cont)

## Schedule A-060: Mortgage Loans Held for Sale and Held for Investment, UPB

Residential First Mortgages (1-4 Unit)		HFS, at LOCOM (\$)	HFS, at Fair Value (\$)	HFI, at Amortized Cost (\$)	HFI, at Fair Value (\$)
A060A	Government (FHA/VA/RHS) Fixed				
A060B	Government (FHA/VA/RHS) ARM				
A060C	Prime Conforming Fixed				
A060D	Prime Conforming ARM				
A060E	Prime Non-Conforming (Jumbo) Fixed				
A060F	Prime Non-Conforming (Jumbo) ARM				
A060G	Other Fixed				
A060H	Other ARM				
A060I	<b>Total Residential First Mortgage Loans</b>	Equals the sum of rows A060A to A060H in the above column	Equals the sum of rows A060A to A060H in the above column	Equals the sum of rows A060A to A060H in the above column	Equals the sum of rows A060A to A060H in the above column
Other Mortgages		HFS, at LOCOM (\$)	HFS, at Fair Value (\$)	HFI, at Amortized Cost (\$)	HFI, at Fair Value (\$)
A060L	Closed-End Second Mortgages				
A060M	Funded HELOCs				
A060N	Reverse Mortgages				
A060O	Construction and Land Development Loans				
A060P	Multifamily Loans Agency				
A060Q	Commercial Mortgage Loans				
A060R	Other Mortgage Loans				
A060V	<b>Total Other Loans</b>	Equals the sum of rows A060L to A060R in the above column	Equals the sum of rows A060L to A060R in the above column	Equals the sum of rows A060L to A060R in the above column	Equals the sum of rows A060L to A060R in the above column
A060W	<b>Total Mortgage Loans, UPB (before adjustments)</b>	Equals the sum of rows A060I and A060V in the above column	Equals the sum of rows A060I and A060V in the above column	Equals the sum of rows A060I and A060V in the above column	Equals the sum of rows A060I and A060V in the above column
Adjustments		HFS, at LOCOM (\$)	HFS, at Fair Value (\$)	HFI, at Amortized Cost (\$)	HFI, at Fair Value (\$)
A062X	Fair Value Adjustments for Loans Held For Sale (for FAS 159)	No Value Collected		No Value Collected	
A060Y	(Discount)/Premium on Loans Contra		No Value Collected		No Value Collected
A060Z	Other Deferred Fees on Loans Contra		No Value Collected		No Value Collected
A060AA	Deferred Costs on Loans Contra		No Value Collected		No Value Collected
A060AB	Basis Adjustments from Hedging		No Value Collected		No Value Collected
A060AC	Other Basis Adjustments		No Value Collected		No Value Collected
A064AD	Accum Amort. of Discounts/Premiums Deferred Fees & Cost, and Basis Adjustments	No Value Collected	No Value Collected		No Value Collected
A060AE	LOCOM Valuation Allowance Contra		No Value Collected	No Value Collected	No Value Collected
A064AF	Reserve For Credit Losses On Loans Held For Investment at Amortized Cost	No Value Collected	No Value Collected		No Value Collected
A060AG	<b>Total Adjustments</b>	Equals the sum of the A060Y, A060Z, A060AA, A060AB, A060AC & A060AE values in the above column.	Equals the A062X value in the above column	Equals the sum of the A060Y, A060Z, A060AA, A060AB, A060AC, A064AD & A060AF values in the above column.	Equals the A062X value in the above column
A060T	<b>Total Mortgage Loan, UPB (after adjustments)</b>	Equal to the sum of rows A060W and A060AG	Equal to the sum of rows A060W and A060AG	Equal to the sum of rows A060W and A060AG	Equal to the sum of rows A060W and A060AG
A060AH	MEMO: UPB of Loans Included in Total Mortgage Loans (before Adjustments) that are Accounted for as Financings.				
A060AI	MEMO: UPB of Loans Included in Total Mortgage Loans (before Adjustments) that are on Non-Accrual Status /Non Interest Earning				

## SCHEDULE A (cont)

## Schedule A-090: Real Estate Owned

A090A	Real Estate Owned, at Cost	\$
A090B	Valuation Allowance Contra	
A090T	Real Estate Owned at Net Realizable Value	

## Schedule A-120R: Rollforward of Mortgage Servicing Rights (MSRs)

<b>Rollforward of Amortized MSRs (excluding Valuation Allowance)</b>		\$
A120A	Balance at Beginning of Period	
A120B	Additions: from Transfers of Financial Assets	
A120C	Additions: From Purchases and Other Assumptions	
A120D	Disposals: Sales and Other	
A120E	Amortization (must be negative)	
A120F	Other Than Temporary Impairment (OTTI)	
A120G	Basis Adjustments from Net Hedging Activity	
A120H	Other Changes	
A120T	<b>Balance at End of Period</b>	Equal to the sum of rows A120A to A120H
<b>Rollforward of MSR Valuation Allowance</b>		
A130A	Balance at Beginning of Period	
A130B	Change in Valuation Allowance	
A130T	<b>Balance at End of Period</b>	Equal to the sum of A130A and A130B
A140T	<b>Total Amortized MSRs, Net of Valuation Allowance, at End of Period</b>	Equals row A120T minus row A130T
A130E	MEMO: Fair Value of Amortized MSRs at End Of Period	Must be greater than or equal to row A140T
<b>Rollforward of Fair Value MSRs</b>		
A150A	Balance at Beginning of Period	
A150B	Remeasurement of MSRs to Fair Value upon Adoption of FAS 156	
A150C	Additions: from Transfers of Financial Assets	
A150D	Additions: from Purchases and Other Assumptions	
A150E	Reductions: from MSRs Sold	
A150F	Change in Value Due to Realization of Cash Flows	
A150G	Change in Value Due to Market And Model Changes	
A150H	Other Changes	
A150T	<b>Balance at End of Period</b>	The sum of the above rows from 488 to 495
A160T	<b>Total MSRs at End of Period</b>	Equal to the sum of rows 484 and 496

## SCHEDULE A (cont)

## Derivative Assets: Schedule A-220 (Derivative Liabilities: Schedule B-

		Derivative Assets \$\$	Derivative Liabilities \$\$
A220A	Interest Rate Lock Commitments (IRLCs)		
A220B	Other Loan Commitments Classified as Derivatives		
A220C	Derivatives Designated as Hedges of Funded Loans		
A220D	Derivatives Designated as Hedges of MSRs		
A220E	Derivatives Designated As Hedges Other		
A220F	Derivatives Not Designated as Hedges		
A220T	Total Derivatives (NMLS calculated & view only)	Equal to the sum of rows A220A to A220F this column	Equal to the sum of rows A220A to A220F this column
A220G	MEMO: UPB of IRLCs before Fallout Adjustments		
A220H	MEMO: UPB of IRLCs after Fallout Adjustments		

## Schedule A-230: Other Assets

		\$	
A230A	Securities Borrowed		
A230B	Accrued Interest Receivable		
A230C	Accounts Receivable		
A230D	P&I, T&I, and Foreclosure Advances		
A230E	Advances Other		
A230F	Foreclosure Claims Receivable		
A230G	Current Income Taxes Receivable		
A230H	Other Assets Other		
A230T	Total Other Assets	Equal to the sum of rows A230A to A230H	
		%	
A230I	Other Assets Other as Percentage of Total Assets	Equal to the division of row A230H by A230T as a percentage. (=A230H / A230T)	
		Notes Field	
A230J	Explanation of Amounts in "Other Assets Other"	<Free form text field of at least 2000 characters>	If the value for A230I is greater than or equal to 5.0% then this field cannot be empty.

## Schedule B

Schedule B: Liabilities and Equity		
		\$
B010	Outstanding Balance on Debt Facilities	
B020	Collateralized Mortgage Debt Relating to Financings	
B030	Collateralized Mortgage Debt Other	
B040	Trust Preferred Securities	
B050	Deposits	
B060	Advances from Federal Home Loan Banks	
B070	Commercial Paper	
B080	Other Short-Term Payables to Related Parties	
B090	Other Short-Term Notes Payable to Unrelated Parties	
B100	Accrued Expenses	
B110	Estimated Future Loss Liability (Recourse)	
B120	Other Short-term Liabilities	
B130	Other Long-Term Liabilities to Related Parties	
B140	Other Long-Term Liabilities to Unrelated Parties	
B150	Servicing Liabilities	
B160	Guaranty Liabilities under FIN 45	
B170	Other Financial Instrument Liabilities, at Fair Value	
B180	Derivative Liabilities	
B190	Taxes Payable	
B200	Deferred Tax Liability	
B210	Repurchase Reserves	
B220	<b>Total Liabilities</b>	The sum of the above rows from B010 to B210
B230	Minority Interest	
B240	Subordinated Debt	
	<b>Owners' Equity</b>	
	<b>For Corporations:</b>	\$
B250	Preferred Stock, Issued and Outstanding	
B260	Common Stock, Issued and Outstanding	
B270	Additional Paid-in Capital	
B280	Retained Earnings	
B290	Treasury Stock	
B300	Other Comprehensive Income (OCI)	
B310	Noncontrolling Interest	
	<b>For Partnerships and Sole Proprietorships:</b>	
B320	General Partners' Capital	
	<b>For Partnerships:</b>	
B330	Limited Partners' Capital	
B340	Members' Capital	
	<b>For All Companies:</b>	
B350	<b>Total Equity</b>	Sum of B250 through B340
B360	<b>Total Liabilities and Equity</b>	Sum of B220, B230, B240 and B350

  

Schedule B-350R: Equity Rollforward		
		\$
B350A	Balance at Beginning of Period	
B350B	Net Income / (Loss)	
B350C	Issuance of New Stock or Conversions of Preferred to Common	
B350D	Stock Repurchases	
B350E	Other Capital Contributions	
B350F	OCI: Unrealized Gains (Losses) from Assets Available-for-Sale	
B350G	OCI: Unrealized Gains (Losses) from Derivatives Designated as Cash Flow Hedges	
B350H	OCI: Other Changes in OCI	
B350I	Cumulative Effect from Adoption of FAS 156	
B350J	Cumulative Effect from Adoption of FAS 159	
B350K	Cumulative Effect Adjustments to Retained Earnings Other	
B350L	Dividends/Distributions	
B350M	Changes in the carrying amount of Noncontrolling Interest	
B350N	Equity Adjustments	
B350T	<b>Balance at End of Period</b>	Sum of B350A through B350N



## Schedule C

## Schedule C: Income

		1-4 Unit Residential Only				
		Total (\$)	Origination Warehousing, and Secondary Marketing (\$)	Servicing (\$)	Multifamily/ Commercial (\$)	Residential Portfolio Management and All Other (\$)
<b>NET INTEREST INCOME</b>						
<b>Interest Income</b>						
C010	Warehousing Interest Income from Loans Held For Sale Residential and Multifamily/Commercial			No Value Collected		No Value Collected
C020	Interest Income on Loans Held for Investment		No Value Collected	No Value Collected		
C030	Interest Income from Securities Held to Maturity		No Value Collected	No Value Collected		
C040	Interest Income from Securities Available for Sale		No Value Collected	No Value Collected		
C050	Interest Income from Trading Securities		No Value Collected	No Value Collected		
C060	Other Interest Income					
C070	Recognition of Yield Adjustment			No Value Collected		
C080	Servicing-Related/Escrow Interest Income		No Value Collected			No Value Collected
C090	<b>Total Interest Income</b>	Sum of C010 through C080 this column	Sum of C010 through C080 this column	Sum of C010 through C080 this column	Sum of C010 through C080 this column	Sum of C010 through C080 this column
<b>Interest Expense</b>						
C100	Warehousing Interest Expense Residential and Multifamily/Commercial			No Value Collected		No Value Collected
C110	Income Property Interest Expense		No Value Collected	No Value Collected		
C120	Interest Expense on MBS Pools/Prepayment Interest Shortfall		No Value Collected			No Value Collected
C130	Interest Expense on Residential MSR Asset		No Value Collected		No Value Collected	No Value Collected
C140	Interest Expense Debt Issuance		No Value Collected	No Value Collected	No Value Collected	
C150	Other Interest Expense					
C160	<b>Total Interest Expense</b>	Sum of C100 through C150 this column	Sum of C100 through C150 this column	Sum of C100 through C150 this column	Sum of C100 through C150 this column	Sum of C100 through C150 this column
C170	<b>Net Interest Income</b>	Difference of C090 minus C160 this column	Difference of C090 minus C160 this column	Difference of C090 minus C160 this column	Difference of C090 minus C160 this column	Difference of C090 minus C160 this column

## Schedule C (cont)

1-4 Unit Residential Only					
	Total (\$)	Origination Warehousing, and Secondary Marketing (\$)	Servicing (\$)	Multifamily/ Commercial (\$)	Residential Portfolio Management and All Other (\$)
<b>NON-INTEREST INCOME</b>					
<b>Originations-Related Non-Interest Income</b>					
C200 (Discounts)/Premiums Recognized As Income (only if FV option elected for LHS)			No Value Collected		No Value Collected
C210 Origination Fees			No Value Collected		No Value Collected
C220 Fees Received from Correspondents and Brokers			No Value Collected		No Value Collected
C230 Broker Fees Received on Loans Brokered Out			No Value Collected		No Value Collected
C240 Other Originations-Related Income			No Value Collected		No Value Collected
C250 Contra: Above Amounts Reclassified as Gain on Sale or Deferred (under FAS 91)			No Value Collected		No Value Collected
C260 <b>Total Origination-Related Non-Interest Income</b>	Sum of C200 through C250 this column	Sum of C200 through C250 this column	No Value Collected	Sum of C200 through C250 this column	No Value Collected
<b>Secondary Marketing Gains/(Losses) On Sale</b>					
C300 Gain (Loss) on Loans/MBS Sold with Servicing Retained (excluding capitalized servicing)			No Value Collected		No Value Collected
C310 Capitalized Servicing On Loans/MBS Sold with Servicing Retained			No Value Collected		No Value Collected
C320 Gain (Loss) on Loans/MBS Sold with Servicing Released (excluding servicing released premiums)			No Value Collected		No Value Collected
C330 Servicing Released Premiums on Loans/MBS Sold with Servicing Released			No Value Collected		No Value Collected
C340 Fees Paid to Brokers			No Value Collected		No Value Collected
C350 Direct Fees Reclassified as Gain on Sale in Accordance with FAS 91			No Value Collected		No Value Collected
C360 Direct Expenses Reclassified as Gain on Sale in Accordance with FAS 91			No Value Collected		No Value Collected
C370 Recognition of Retained Interests)			No Value Collected		No Value Collected
C380 Pair-Off Expenses and Other Hedge Costs			No Value Collected		No Value Collected
C390 Provision for Repurchase (EPD, FPD, etc.) Reserve			No Value Collected		No Value Collected
C400 LOCOM Adjustments on Loans Held for Sale			No Value Collected		No Value Collected
C410 Income Relating to Interest Rate Lock Commitments (IRLCs)			No Value Collected		No Value Collected
C420 Gains/(Losses) on Derivatives Used to Hedge Interest Rate Locks and Loans Held for Sale			No Value Collected		No Value Collected
C430 Gains/(Losses) on Changes in Fair Value of Loans Held for Sale			No Value Collected		No Value Collected
C440 Other Secondary Marketing Gains (Losses)			No Value Collected		No Value Collected
C450 <b>Net Secondary Marketing Income Gain/(Loss) on Sale</b>	Sum of C300 through C440 this column	Sum of C300 through C440 this column	No Value Collected	Sum of C300 through C440 this column	No Value Collected

The Total value must equal the value in row C320

## Schedule C (cont)

1-4 Unit Residential Only					
	Total (\$)	Origination Warehousing, and Secondary Marketing (\$)	Servicing (\$)	Multifamily/ Commercial (\$)	Residential Portfolio Management and All Other (\$)
<b>Servicing-Related Non-Interest Income</b>					
C500 Servicing Fees, First Mortgages		No Value Collected			No Value Collected
C510 Servicing Fees, Second Mortgages, Reverse Mortgages, Other		No Value Collected			
C520 Subservicing Fees Earned (including intercompany subservicing fees)		No Value Collected			
C530 Subservicing Fees Intracompany Only		No Value Collected			
C540 Late Fees and Other Ancillary Income		No Value Collected			
C550 Amortization of Mortgage Servicing Rights		No Value Collected			No Value Collected
C560 Other Than Temporary Impairment of MSRs		No Value Collected			No Value Collected
C570 Changes in MSR Valuation Allowance (+/-)		No Value Collected			No Value Collected
C580 Change in MSR Value Due to Realization of Cash Flows (+/-)		No Value Collected			No Value Collected
C590 Change in MSR Value Due to Market and Model Changes (+/-)		No Value Collected			No Value Collected
C600 Gains(Losses) on Derivatives Used to Hedge MSRs (+/-)		No Value Collected			No Value Collected
C610 Other Changes in MSR Value (+/-)		No Value Collected			No Value Collected
C620 Net Gain (Loss) on Bulk Sales of Servicing Rights		No Value Collected			No Value Collected
C630 Net Gain (Loss) from Sale of REO		No Value Collected			
C640 Other Servicing-Related Income		No Value Collected			No Value Collected
C650 <b>Total Servicing-Related Non-Interest Income</b>	Sum of C500 through C640 this column	No Value Collected	Sum of C500 through C640 this column	Sum of C500 through C640 this column	Sum of C500 through C640 this column
<b>1-4 Unit Residential Only</b>					
	Total (\$)	Origination Warehousing, and Secondary Marketing (\$)	Servicing (\$)	Multifamily/ Commercial (\$)	Residential Portfolio Management and All Other (\$)
<b>Other Non-Interest Income</b>					
C700 Provision for Credit Losses on Loans Held For Investment		No Value Collected	No Value Collected		
C710 Other Than Temporary Impairment (not MSR-Related) & Other Credit Related Losses		No Value Collected	No Value Collected		
C720 Net Gain (Loss) from Sale of Securities					
C730 Unrealized Gains/(Losses) on Trading Securities		No Value Collected	No Value Collected		
C740 Gains/(Losses) on Other Derivatives or Other Financial Instruments					
C750 Gains/(Losses) on Changes in Fair Value of Loans Held for Investment		No Value Collected	No Value Collected		
C760 Pre-Tax Income/(Loss) from Investments in JVs, Partnerships, and Other Entities					
C770 Other Non-Interest Income					
C780 <b>Total Other Non-Interest Income</b>	Sum of C700 through C770 this column	Sum of C700 through C770 this column	Sum of C700 through C770 this column	Sum of C700 through C770 this column	Sum of C700 through C770 this column
C800 <b>Total Gross Income</b>	Sum of C90, C260, C450, C650 and C780 this column	Sum of C90, C260, C450, C650 and C780 this column	Sum of C90, C260, C450, C650 and C780 this column	Sum of C90, C260, C450, C650 and C780 this column	Sum of C90, C260, C450, C650 and C780 this column

## Schedule CF: Selected Cash Flow Data

		\$
CF010	Net Cash (Used)/Provided by Operating Activities	
CF020	Cash Flows from Investing Activities	
CF030	Cash Flows from Financing Activities	
CF040	<b>Total Increase/(Decrease) in Cash</b>	Sum of CF010 to CF030

## Schedule D

## Schedule D: Non-Interest Expenses and Net Income

		1-4 Unit Residential Only			
		Total (\$)	Origination Warehousing, and Secondary Marketing (\$)	Servicing (\$)	Residential Portfolio Management and All Other (\$)
<b>Personnel Compensation (Non-Corporate)</b>					
<b>Origination, Secondary Marketing and Warehousing Personnel</b>					
D010	Loan Production Officers (Sales Employees)			No Value Collected	No Value Collected
D020	Loan Origination (Fulfillment/Non-Sales)			No Value Collected	No Value Collected
D030	Warehousing and Secondary Marketing Personnel			No Value Collected	No Value Collected
D040	Post-Close and Other Production Support Staff			No Value Collected	No Value Collected
D050	Origination-Related Management and Directors			No Value Collected	No Value Collected
D060	Other Origination-Related Personnel			No Value Collected	No Value Collected
D070	<b>Total Origination Compensation</b>	Sum of D010 through D060 this column	Sum of D010 through D060 this column	No Value Collected	Sum of D010 through D060 this column
<b>Servicing Personnel</b>					
D080	Servicing-Related Management and Directors		No Value Collected		No Value Collected
D090	Other Servicing-Related Personnel		No Value Collected		No Value Collected
D100	<b>Total Servicing Compensation</b>	Sum of D080 through D090 this column	No Value Collected	Sum of D080 through D090 this column	No Value Collected
<b>Other Personnel</b>					
D110	Other Personnel		No Value Collected	No Value Collected	
D120	<b>Contra: Direct Personnel Expenses Reclassified as Gain on Sale or Deferred in Accordance with FAS 91</b>			No Value Collected	
D130	<b>Total Non-Corporate Compensation</b>	Sum of D070, D100, D110 and D120 this column	Sum of D070, D100, D110 and D120 this column	Sum of D070, D100, D110 and D120 this column	Sum of D070, D100, D110 and D120 this column
D140	MEMO: Amount of Direct Compensation Related to Temporary / Contractor Personnel				
		1-4 Unit Residential Only			
		Total (\$)	Origination Warehousing, and Secondary Marketing (\$)	Servicing (\$)	Residential Portfolio Management and All Other (\$)
<b>Other Personnel Expenses</b>					
D150	Employee Benefits (including Education and Training)				
D160	Other Personnel Expenses				
D170	<b>Total Other Personnel Expenses</b>	Sum of D150 through D160 this column	Sum of D150 through D160 this column	Sum of D150 through D160 this column	Sum of D150 through D160 this column
D180	<b>Total Personnel Expenses</b>	Sum of D130 and D170 this column	Sum of D130 and D170 this column	Sum of D130 and D170 this column	Sum of D130 and D170 this column
D200	Occupancy and Equipment (including depreciation)				
D210	Technology-Related Expenses (including depreciation)				
D220	Outsourcing Fees				
D230	Professional Fees, Including Consulting/Advisory/Legal				
D240	Subservicing Fees Paid Including Intercompany Subservicing Fees Paid				
D250	Unreimbursed Servicing Expenses for Foreclosure and REO				No Value Collected
D260	Changes in REO Valuation Allowance			No Value Collected	
D270	Provision For Other Losses				
D280	All Other Non-Interest Expenses				
D290	Contra: Direct Operating Expenses Reclassified as Gain On Sale or Deferred in Accordance with FAS 91				
D300	<b>Total - Other Non-Interest Expenses</b>	Sum of D200 through D290 this column	Sum of D200 through D290 this column	Sum of D200 through D290 this column	Sum of D200 through D290 this column
D310	<b>Total Gross Non-Interest Expenses (before Corporate Allocation)</b>	Sum of D180 and D300 this column	Sum of D180 and D300 this column	Sum of D180 and D300 this column	Sum of D180 and D300 this column

The Total value must equal the value in row O120  
The Total value must equal the value in row O220

D320

Net Income (Loss) before Corporate Allocations and Minority Interest

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The Total Multifamily, Commercial, and Residential Portfolio Management and All Other values must equal the value in rows C800 minus C160 minus D310 this column.

## Schedule D (cont)

	<b>Corporate Administration/Overhead Allocations</b>	<b>\$</b>
D400	Corporate Management, Support, and Other Corporate Personnel Expenses	
D410	Corporate Technology Charges	
D420	Goodwill Impairment	
D430	Other Corporate Expenses or Allocations not Included Above	
D440	<b>Total Corporate Administration/Allocation</b>	Sum of D400 through D430
D500	<b>Total Gross Non-Interest Expenses (After Corporate Allocation)</b>	Sum of D310 and D440
	<b>Income Taxes, Non-recurring Items, and Minority Interest</b>	<b>\$</b>
D510	Income (Loss) before Taxes, Nonrecurring Items & Minority Interest	
D520	Income Taxes	
D530	Net Income (Loss) before Nonrecurring Items & Minority Interest	Difference of D510 minus D520
D540	Nonrecurring Items	
D550	Net Income (Loss) before Minority Interest	Sum of D530 and D540
D560	Minority Interest	
D600	Net Income (Loss) after Corporate Allocations and Minority Interest	Difference of D550 minus D560

## Schedule O

## Schedule O - Reserves and Valuation Allowance Rollforwards

	<b>Rollforward of Credit Loss Reserves on Loans Held for Investment</b>	<b>\$</b>
O010	Beginning Balance	
O020	Provision for Credit Losses on Loans Held for Investment	
O030	Charge-offs, Net of Recoveries	
O040	Adjustments upon Adoption of FAS 159	
O050	Other Changes	
O060	Ending Balance	
	<b>Rollforward of Valuation Allowance on REO</b>	
O110	Beginning REO Valuation Allowance	
O120	Changes in REO Valuation Allowance	
O130	Ending REO Valuation Allowance	
	<b>Rollforward of Reserve for Other Losses</b>	
O210	Beginning Reserve for Other Losses	
O220	Provision For Other Losses	
O230	Charge-Offs, Net of Recoveries	
O240	Other Changes	
O250	Ending Reserve for Other Losses	
	<b>Rollforward of Repurchase Reserves</b>	
O310	Beginning Repurchase Reserve	
O320	Provision for Repurchases (EPD, FPD, etc.)	
O330	Charge-Offs, Net of Recoveries	
O340	Other Changes	
O350	Ending Repurchase Reserve	
O360	MEMO: UPB of Loans Repurchased or Indemnified During the Quarter	
	<b>#</b>	
O370	MEMO: Number of Loans Repurchased or Indemnified During the Quarter	

## EXPLANATORY NOTES

FCNOTE

## EXPLANATORY NOTES-FREE TEXT

(set to an appropriate maximum. Consider at least 2000 characters)