

## **NMLS MORTGAGE CALL REPORT**

### **STANDARD SECTION**

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

Your company must complete page 1 of this document (Company-level RMLA) for company-level information and notes and pages 2-4 (State-specific RMLA Section I) for each state where your company holds a license or registration on a calendar QUARTERLY basis. It is due 45 days from the end of the quarter.

Your company must complete pages 5-7 of this document (Standard Financial Condition Report) on an **ANNUAL** basis. This section must reflect the financial condition of the company and is not reported by state.

It is due 90 days from your company's fiscal year end.

**Company-level RMLA**

**LINES OF CREDIT**

| <b>LINES OF CREDIT AT PERIOD END</b> |  | Remaining<br>Credit<br>Available at<br>Period End |
|--------------------------------------|--|---|
|                                      |  | Credit Limit                                      |
| 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) | \$  |

**LOANS SERVICED - NATIONWIDE TOTALS**

| <b>Servicing Activity</b> |                                 | UPB<br>(\$)  | Loan<br>Count (#)  | Average Loan Size<br>(\$) |
|---------------------------|---------------------------------|--|--|---------------------------|
| LS010                     | Wholly Owned Loans Serviced     |  |  | =(Amount / Count)         |
| LS020                     | Loans Serviced Under MSR        |  |  | =(Amount / Count)         |
| LS030                     | Subservicing for Others         |  |  | =(Amount / Count)         |
| LS040                     | Subservicing by Others          |  |  | =(Amount / Count)         |
| <b>LS090</b>              | <b>Total Servicing Activity</b> | Equals the sum of rows LS010 to LS040 in the above column. | Equals the sum of rows LS010 to LS040 in the above column. | =(Amount / Count)         |

| <b>Servicing Transfers During the Quarter</b> |   | UPB<br>(\$)  | Loan<br>Count (#)  | Average Loan Size<br>(\$) |
|---|---|--|--|---------------------------|
| LS100   | Loan Servicing Transferred In During the Period             |  |  | =(Amount / Count)         |
| LS110   | Loan Servicing Transferred Out During the Period            |  |  | =(Amount / Count)         |
| <b>LS190</b>                                  | <b>Total Loans Transferred In and Out During the Period</b> | Equals the sum of rows LS100 to LS110 in the above column. | Equals the sum of rows LS100 to LS110 in the above column. | =(Amount / Count)         |

| <b>Nationwide Delinquency Status of Loans Serviced as of End Date (All Loans)</b> |   | UPB<br>(\$)  | Loan<br>Count (#)  | Average Loan Size<br>(\$) |
|---|---|--|--|---------------------------|
| LS200   | Less than 30 Days Delinquent (includes loans that are not delinquent) |  |  | =(Amount / Count)         |
| LS210   | 30 to 60 Days Delinquent  |  |  | =(Amount / Count)         |
| LS220   | 61 to 90 Days Delinquent  |  |  | =(Amount / Count)         |
| LS230   | 91 or more Days Delinquent  |  |  | =(Amount / Count)         |
| <b>LS290</b>  | <b>Total Loans Serviced</b>   | Equals the sum of rows LS200 to LS230 in the above column. | Equals the sum of rows LS200 to LS230 in the above column. | =(Amount / Count)         |

**EXPLANATORY NOTES**

NOTE

|   |
|---|
| <p><b>EXPLANATORY NOTES-FREE TEXT</b><br/>                 (set to an appropriate maximum. Consider at least 2000 characters)</p> |
|---|

State-specific RMLA

RMLA SECTION I

APPLICATION DATA

| Application Pipeline |   | DIRECTLY RECEIVED FROM BORROWER   |   |                   | RECEIVED FROM 3RD PARTY   |   |                   |
|----------------------|---|---|---|-------------------|---|---|-------------------|
|                      |   | Amount (\$)   | Count (#)   | Average Size (\$) | Amount (\$)   | Count (#)   | Average Size (\$) |
| AC010                | Applications In Process at the Beginning of the Period                        |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| AC020                | Applications Received   |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| AC030                | Applications Approved but not Accepted  |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| AC040                | Applications Denied   |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| AC050                | Applications Withdrawn  |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| AC060                | File Closed for Incompleteness  |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| AC062                | Pre-Approval Requests Denied  |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| AC064                | Pre-Approval Requests Approved but not Accepted                               |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| AC065                | Net Changes in Application Amount (decreases should be reflected as negative) |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| <b>AC066</b>         | <b>Total Application Pipeline</b>   | Equals: AC010<br>+AC020<br>-AC030<br>-AC040<br>-AC050<br>-AC060<br>-AC062<br>-AC064<br>+AC065 | Equals: AC010<br>+AC020<br>-AC030<br>-AC040<br>-AC050<br>-AC060<br>-AC062<br>-AC064 | =(Amount / Count) | Equals: AC010<br>+AC020<br>-AC030<br>-AC040<br>-AC050<br>-AC060<br>-AC062<br>-AC064<br>+AC065 | Equals: AC010<br>+AC020<br>-AC030<br>-AC040<br>-AC050<br>-AC060<br>-AC062<br>-AC064 | =(Amount / Count) |
| AC070                | Loans Closed and Funded   |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| AC080                | Applications in Process at the End of the Period                              |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| <b>AC090</b>         | <b>Total Application Pipeline Results</b>                                     | Equals the sum of rows AC070 to AC080 in the above column                                     | Equals the sum of rows AC070 to AC080 in the above column                           | =(Amount / Count) | Equals the sum of rows AC070 to AC080 in the above column                                     | Equals the sum of rows AC070 to AC080 in the above column                           | =(Amount / Count) |

CLOSED LOAN DATA

| Forward Mortgages |   | BROKERED  |   |                   | CLOSED- RETAIL APPLICATION                                |   |                   | CLOSED-WHOLESALE APPLICATION                              |   |                   |
|-------------------|---|---|---|-------------------|---|---|-------------------|---|---|-------------------|
|                   |   | Amount (\$)   | Count (#)   | Average Size (\$) | Amount (\$)   | Count (#)   | Average Size (\$) | Amount (\$)   | Count (#)   | Average Size (\$) |
| AC100             | Conventional                                |   |   | =(Amount / Count) |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| AC110             | FHA-Insured                                 |   |   | =(Amount / Count) |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| AC120             | VA-guaranteed                               |   |   | =(Amount / Count) |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| AC130             | FSA/RHS-guaranteed                          |   |   | =(Amount / Count) |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| <b>AC190</b>      | <b>Total Loan Type - Forward Mortgages</b>  | 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) |
| AC200             | One to Four Family Dwelling                 |   |   | =(Amount / Count) |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| AC210             | Manufactured housing                        |   |   | =(Amount / Count) |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| AC220             | Multifamily Dwelling                        |   |   | =(Amount / Count) |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| <b>AC290</b>      | <b>Total Property Type</b>                  | 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) |
| AC300             | Home Purchase                               |   |   | =(Amount / Count) |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| AC310             | Home Improvement                            |   |   | =(Amount / Count) |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| AC320             | Refinancing                                 |   |   | =(Amount / Count) |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| <b>AC390</b>      | <b>Total Purpose of Loan or Application</b> | 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) |
| AC400             | HOEPA                                       |   |   | =(Amount / Count) |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| AC500             | First Lien                                  |   |   | =(Amount / Count) |   |   | =(Amount / Count) |   |   | =(Amount / Count) |

|                        |   |   |   |                   |   |   |                   |   |   |                   |
|------------------------|---|---|---|-------------------|---|---|-------------------|---|---|-------------------|
| AC510                  | Subordinate Lien                        |   |   | =(Amount / Count) |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| AC520                  | Not Secured by a Lien                   |   |   | =(Amount / Count) |   |   | =(Amount / Count) |   |   | =(Amount / Count) |
| <b>AC590</b>           | <b>Total Lien Status</b>                | 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 | =(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) |
| <b>Fee Information</b> |   |   |   |                   |   |   |                   |   |   |                   |
| AC600                  | Broker Fees Collected-Forward Mortgages | Amount (\$)   |   |                   | Amount (\$)   |   |                   | Amount (\$)   |   |                   |
| AC610                  | Lender Fees Collected-Forward Mortgages | <input type="text"/>                                      |   |                   | <input type="text"/>                                      |   |                   | <input type="text"/>                                      |   |                   |

**RMLA SECTION I (cont)**

**Reverse Mortgages (should not be counted in above numbers)**

| <b>Loan Type</b> |  | <b>Amount (\$)</b>  | <b>Count (#)</b>  | <b>Average Size (\$)</b> | <b>Amount (\$)</b>  | <b>Count (#)</b>  | <b>Average Size (\$)</b> | <b>Amount (\$)</b>  | <b>Count (#)</b>  | <b>Average Size (\$)</b> |
|------------------|--|---|---|--------------------------|---|---|--------------------------|---|---|--------------------------|
| 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)        |
| <b>AC790</b>     | <b>Total Loan Type - Reverse Mortgages</b> | 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 | =(Amount / Count)        |

**Purpose of Reverse Mortgage**

|              |  | <b>Amount (\$)</b>  | <b>Count (#)</b>  | <b>Average Size (\$)</b> | <b>Amount (\$)</b>  | <b>Count (#)</b>  | <b>Average Size (\$)</b> | <b>Amount (\$)</b>  | <b>Count (#)</b>  | <b>Average Size (\$)</b> |
|--------------|--|---|---|--------------------------|---|---|--------------------------|---|---|--------------------------|
| AC800        | Home Purchase                            |   |   | =(Amount / Count)        |   |   | =(Amount / Count)        |   |   | =(Amount / Count)        |
| AC810        | Other                                    |   |   | =(Amount / Count)        |   |   | =(Amount / Count)        |   |   | =(Amount / Count)        |
| <b>AC890</b> | <b>Total Purpose of Reverse Mortgage</b> | 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 | =(Amount / Count)        |

**Fee Information**

|       |   | <b>BROKERED</b> | <b>CLOSED- RETAIL APPLICATION</b> | <b>CLOSED-WHOLESALE APPLICATION</b> |
|-------|---|-----------------|-----------------------------------|-------------------------------------|
| AC620 | Broker Fees Collected-Reverse Mortgages | \$              | \$                                | \$                                  |
| AC630 | Lender Fees Collected-Reverse Mortgages |                 |                                   |                                     |

**Forward and Reverse Mortgage Loans**

|       |                                      | <b>BROKERED</b> | <b>CLOSED- RETAIL APPLICATION</b> | <b>CLOSED-WHOLESALE APPLICATION</b> |
|-------|--------------------------------------|-----------------|-----------------------------------|-------------------------------------|
| AC900 | Total Loans Brokered by your Company | #               | #                                 | #                                   |
| AC910 | Total Loans Funded by your Company   |                 |                                   |                                     |

**QM and Non-QM**

|              |                           | <b>Amount (\$)</b>  | <b>Count (#)</b>  | <b>Average Size (\$)</b> | <b>Amount (\$)</b>  | <b>Count (#)</b>  | <b>Average Size (\$)</b> | <b>Amount (\$)</b>  | <b>Count (#)</b>  | <b>Average Size (\$)</b> |
|--------------|---------------------------|---|---|--------------------------|---|---|--------------------------|---|---|--------------------------|
| AC920        | Qualified Mortgage (QM)   |   |   | =(Amount / Count)        |   |   | =(Amount / Count)        |   |   | =(Amount / Count)        |
| AC930        | Non-Qualified Mortgage    |   |   | =(Amount / Count)        |   |   | =(Amount / Count)        |   |   | =(Amount / Count)        |
| AC940        | Not Subject to QM         |   |   | =(Amount / Count)        |   |   | =(Amount / Count)        |   |   | =(Amount / Count)        |
| <b>AC990</b> | <b>Total Closed Loans</b> | Equals the sum of rows AC920 to AC940 in the above column | Equals the sum of rows AC920 to AC940 in the above column | =(Amount / Count)        | Equals the sum of rows AC920 to AC940 in the above column | Equals the sum of rows AC920 to AC940 in the above column | =(Amount / Count)        | Equals the sum of rows AC920 to AC940 in the above column | Equals the sum of rows AC920 to AC940 in the above column | =(Amount / Count)        |

**Repurchase Information**

|        |  | <b>Amount (\$)</b> | <b>Count (#)</b> | <b>Average Size (\$)</b> |
|--------|--|--------------------|------------------|--------------------------|
| AC1000 | Loans Made and Assigned but Required to Repurchase in Period |                    |                  | =(Amount / Count)        |

**REVENUE DATA**

|        |                               | <b>Amount (\$)</b> |
|--------|-------------------------------|--------------------|
| AC1100 | Gross Revenue from Operations |                    |

**SERVICING DISPOSITION ON CLOSED LOANS**

**Serviced Loans**

|               |   | <b>Amount (\$)</b>  | <b>Count (#)</b>  | <b>Average Size (\$)</b> |
|---------------|---|---|---|--------------------------|
| AC1200        | Closed Loans During the Quarter with Servicing Retained |   |   | =(Amount / Count)        |
| AC1210        | Closed Loans During the Quarter with Servicing Released |   |   | =(Amount / Count)        |
| <b>AC1290</b> | <b>Total Closed Loans</b>                               | Equals the sum of rows AC1200 to AC1210 in the above column | Equals the sum of rows AC1200 to AC1210 in the above column | =(Amount / Count)        |

**RMLA SECTION I - MLO(s)**

**MORTGAGE LOAN ORIGINATOR DATA**

|        |   | <b>Amount (\$)</b> | <b>Count (#)</b> | <b>Average Size (\$)</b> | <b>MLO NMLS ID</b> |
|--------|---|--------------------|------------------|--------------------------|--------------------|
| 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)        |                    |

**SCHEDULE A**

**Schedule A: Assets**

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

**SCHEDULE B**

**Schedule B: Liabilities and Equity**

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

**Owners' Equity  
For Corporations:**

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

**For Partnerships and Sole Proprietorships:**

|                          |                           |  |
|--------------------------|---------------------------|--|
| B320                     | General Partners' Capital |  |
| <b>For Partnerships:</b> |                           |  |
| B330                     | Limited Partners' Capital |  |
| B340                     | Members' Capital          |  |

**For All Companies:**

|      |                                     |                                  |
|------|-------------------------------------|----------------------------------|
| 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 C**

**Schedule C: Income**

**NET INTEREST INCOME**

**Interest Income**

|      |   | \$                       |
|------|---|--------------------------|
| C010 | Warehousing Interest Income from Loans Held For Sale Residential and Multifamily/Commercial |                          |
| C060 | Other Interest Income   |                          |
| C070 | Recognition of Yield Adjustment   |                          |
| C090 | <b>Total Interest Income</b>  | Sum of C010 through C070 |

|   |   |                                       |
|---|---|---------------------------------------|
| <b>Interest Expense</b>                           |   |                                       |
| C100  | Warehousing Interest Expense Residential and Multifamily/Commercial           |                                       |
| C110  | Income Property Interest Expense  |                                       |
| C150  | Other Interest Expense  |                                       |
| C160  | <b>Total Interest Expense</b>   | Sum of C100 through C150              |
| C170  | <b>Net Interest Income</b>  | Difference of C090 minus C160         |
| <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) |                                       |
| C210  | Origination Fees  |                                       |
| C220  | Fees Received from Correspondents and Brokers                                 |                                       |
| C230  | Broker Fees Received on Loans Brokered Out                                    |                                       |
| C240  | Other Originations-Related Income   |                                       |
| C260  | <b>Total Origination-Related Non-Interest Income</b>                          | Sum of C200 through C240              |
| <b>Secondary Marketing Gains/(Losses) On Sale</b> |   |                                       |
| C440  | Other Secondary Marketing Gains/(Losses)                                      |                                       |
| C450  | <b>Net Secondary Marketing Income Gain/(Loss) on Sale</b>                     | Equals C440                           |
| <b>Servicing-Related Non-Interest Income</b>      |   |                                       |
| C640  | Other Servicing-Related Income  |                                       |
| C650  | <b>Total Servicing-Related Non-Interest Income</b>                            | Equals C650                           |
| <b>Other Non-Interest Income</b>                  |   |                                       |
| C700  | Provision for Credit Losses on Loans Held For Investment                      |                                       |
| C770  | Other Non-Interest Income   |                                       |
| C780  | <b>Total Other Non-Interest Income</b>  | Sum of C700 through C770              |
| C800  | <b>Total Gross Income</b>   | Sum of C90, C260, C450, C650 and C780 |

|   |  |                            |
|---|--|----------------------------|
| <b>Schedule CF: Selected Cash Flow Data</b> |  | \$                         |
| 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 through CF030 |

**SCHEDULE D**

|   |   |                          |
|---|---|--------------------------|
| <b>Schedule D: Non-Interest Expenses and Net Income</b>           |   |                          |
| <b>Personnel Compensation (Non-Corporate)</b>                     |   |                          |
| <b>Origination, Secondary Marketing and Warehousing Personnel</b> |   | \$                       |
| D010  | Loan Production Officers (Sales Employees)    |                          |
| D020  | Loan Origination (Fulfillment/Non-Sales)      |                          |
| D030  | Warehousing and Secondary Marketing Personnel |                          |
| D040  | Post-Close and Other Production Support Staff |                          |
| D050  | Origination-Related Management and Directors  |                          |
| D060  | Other Origination-Related Personnel           |                          |
| D070  | <b>Total Origination Compensation</b>         | Sum of D010 through D060 |
| <b>Other Personnel</b>  |   |                          |
| D110  | Other Personnel                               |                          |

|      |   |                               |
|------|---|-------------------------------|
| D130 | <b>Total Non-Corporate Compensation</b>   | Sum of D070 and D110          |
| D140 | MEMO: Amount of Direct Compensation Related to Temporary / Contractor Personnel |                               |
|      | <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      |
| D180 | <b>Total Personnel Expenses</b>   | Sum of D130 and D170          |
| D200 | Occupancy and Equipment (including depreciation)                                |                               |
| D210 | Technology-Related Expenses (including depreciation)                            |                               |
| D220 | Outsourcing Fees  |                               |
| D230 | Professional Fees, Including Consulting/Advisory/Legal                          |                               |
| D240 | Subservicing Fees Paid Including Intercompany Subservicing Fees Paid            |                               |
| D270 | Provision For Other Losses  |                               |
| D280 | All Other Non-Interest Expenses   |                               |
| D300 | <b>Total - Other Non-Interest Expenses</b>                                      | Sum of D200 through D280      |
| D310 | <b>Total Gross Non-Interest Expenses (before Corporate Allocation)</b>          | Sum of D180 and D300          |
| D320 | Net Income/(Loss) before Corporate Allocations and Minority Interest            |                               |
|      | <b>Corporate Administration/Overhead Allocations</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>                 | \$                            |
| D510 | Income/(Loss) before Taxes, Nonrecurring Items & Minority Interest              |                               |
| D520 | Income Taxes  |                               |
| D530 | <b>Net Income/(Loss) before Nonrecurring Items &amp; Minority Interest</b>      | Difference of D510 minus D520 |
| D540 | Nonrecurring Items  |                               |
| D550 | <b>Net Income/(Loss) before Minority Interest</b>                               | Sum of D530 and D540          |
| D560 | Minority Interest   |                               |
| D600 | <b>Net Income/(Loss) after Corporate Allocations and Minority Interest</b>      | Sum of D550 and D560          |