

NMLS MORTGAGE CALL REPORT

STANDARD SECTION

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

Your company must complete **page 2** of this document (Company-level RMLA) for company-level information and notes and **pages 3-5** (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 7-8** 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

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)	\$	\$

LOANS SERVICED - NATIONWIDE TOTALS

Servicing Activity	UPB (\$)	Loan Count (#)	Average Loan Size (\$)
LS010 Wholly Owned Loans Serviced			=(Amount / Count)
LS020 Loans Serviced Under MSRs			=(Amount / Count)
LS030 Subservicing for Others			=(Amount / Count)
LS040 Subservicing by Others			=(Amount / Count)
LS090 Total Servicing Activity	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)

Servicing Transfers During the Quarter	UPB (\$)	Loan Count (#)	Average Loan Size (\$)
LS100 Loan Servicing Transferred In During the Period			=(Amount / Count)
LS110 Loan Servicing Transferred Out During the Period			=(Amount / Count)
LS190 Total Loans Transferred In and Out During the Period	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)

Nationwide Delinquency Status of Loans Serviced as of End Date (All Loans)	UPB (\$)	Loan Count (#)	Average Loan Size (\$)
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)
LS290 Total Loans Serviced	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

EXPLANATORY NOTES-FREE TEXT
(set to an appropriate maximum. Consider at least 2000 characters)

State-specific RMLA

RMLA SECTION I

APPLICATION DATA

Application Pipeline

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
 AC065 Net Changes in Application Amount (decreases should be reflected as negative)

DIRECTLY RECEIVED FROM BORROWER

RECEIVED FROM 3RD PARTY

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)			=(Amount / Count)
		=(Amount / Count)			=(Amount / Count)
		=(Amount / Count)			=(Amount / Count)
Equals: AC010			Equals: AC010		
+AC020	Equals: AC010		+AC020	Equals: AC010	
-AC030	-AC030		-AC030	-AC030	
-AC040	-AC040		-AC040	-AC040	
-AC050	-AC050		-AC050	-AC050	
-AC060	-AC060		-AC060	-AC060	
-AC062	-AC062		-AC062	-AC062	
-AC064	-AC064		-AC064	-AC064	
+AC065	-AC064	=(Amount / Count)	+AC065	-AC064	=(Amount / Count)

AC066 Total Application Pipeline

Application Pipeline Results

AC070 Loans Closed and Funded
 AC080 Applications in Process at the End of the Period

		=(Amount / Count)			=(Amount / Count)
		=(Amount / Count)			=(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)	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)

AC090 Total Application Pipeline Results

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)
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

		=(Amount / Count)			=(Amount / Count)			=(Amount / Count)
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AC510	Subordinate Lien			=(Amount / Count)			=(Amount / Count)			=(Amount / Count)
AC520	Not Secured by a Lien			=(Amount / Count)			=(Amount / Count)			=(Amount / Count)
AC590	Total Lien Status	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)
Fee Information		Amount (\$)			Amount (\$)			Amount (\$)		
AC600	Broker Fees Collected-Forward Mortgages									
AC610	Lender Fees Collected-Forward Mortgages									

RMLA SECTION I (cont)

Reverse Mortgages (should not be counted in above numbers)Loan Type

AC700 HECM-Standard
AC710 HECM-Saver
AC720 Proprietary/Other

AC790 Total Loan Type - Reverse Mortgages

Purpose of Reverse Mortgage

AC800 Home Purchase
AC810 Other

AC890 Total Purpose of Reverse Mortgage

Fee Information

AC620 Broker Fees Collected-Reverse Mortgages
AC630 Lender Fees Collected-Reverse Mortgages

Forward and Reverse Mortgage Loans

AC900 Total Loans Brokered by your Company
AC910 Total Loans Funded by your Company

QM and Non-QM

AC920 Qualified Mortgage (QM)
AC930 Non-Qualified Mortgage

AC990 Total QM and Non-QM

Repurchase Information

AC1000 Loans Made and Assigned but Required to Repurchase in Period

REVENUE DATA

AC1100 Gross Revenue from Operations

SERVICING DISPOSITION ON CLOSED LOANS

Serviced Loans

AC1200 Closed Loans During the Quarter with Servicing Retained
AC1210 Closed Loans During the Quarter with Servicing Released

AC1290 Total Closed Loans

RMLA SECTION I - MLO(s)

MORTGAGE LOAN ORIGINATOR DATA

	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)	

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	Total Assets	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	Total Liabilities	The sum of the above rows from B010 to B190
	Owners' Equity	
	For Corporations:	\$
B250	Preferred Stock, Issued and Outstanding	
B260	Common Stock, Issued and Outstanding	
B270	Additional Paid-In Capital	
B280	Retained Earnings	
B290	Treasury Stock	
B300	Other Comprehensive Income (OCI)	
B310	Noncontrolling Interest	
	For Partnerships and Sole Proprietorships:	
B320	General Partners' Capital	
	For Partnerships:	
B330	Limited Partners' Capital	
B340	Members' Capital	
	For All Companies:	
B350	Total Equity	Sum of B250 through B340
B360	Total Liabilities and Equity	Sum of B220, B230, B240 and B350

SCHEDULE C**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	Total Interest Income	Sum of C010 through C070

Interest Expense		
C100	Warehousing Interest Expense Residential and Multifamily/Commercial	
C110	Income Property Interest Expense	
C150	Other Interest Expense	
C160	Total Interest Expense	Sum of C100 through C150
C170	Net Interest Income	Difference of C090 minus C160
NON-INTEREST INCOME		
Originations-Related Non-Interest Income		\$
C200	(Discounts)/Premiums Recognized As Income (only if FV option elected for LHS)	
C210	Origination Fees	
C220	Fees Received from Correspondents and Brokers	
C230	Broker Fees Received on Loans Brokered Out	
C240	Other Originations-Related Income	
C260	Total Origination-Related Non-Interest Income	Sum of C200 through C240
Secondary Marketing Gains/(Losses) On Sale		
C440	Other Secondary Marketing Gains (Losses)	
C450	Net Secondary Marketing Income Gain/(Loss) on Sale	Equals C440
Servicing-Related Non-Interest Income		
C640	Other Servicing-Related Income	
C650	Total Servicing-Related Non-Interest Income	Equals C650
Other Non-Interest Income		
C700	Provision for Credit Losses on Loans Held For Investment	
C770	Other Non-Interest Income	
C780	Total Other Non-Interest Income	Sum of C700 through C770
C800	Total Gross Income	Sum of C90, C260, C450, C650 and C780
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	Total Increase/(Decrease) in Cash	Sum of CF010 through CF030

SCHEDULE D

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

D130	Total Non-Corporate Compensation	Equals D130
D140	MEMO: Amount of Direct Compensation Related to Temporary / Contractor Personnel	
	Other Personnel Expenses	\$
D150	Employee Benefits (including Education and Training)	
D160	Other Personnel Expenses	
D170	Total Other Personnel Expenses	Sum of D150 through D160
D180	Total Personnel Expenses	Sum of D130 and D170
D200	Occupancy and Equipment (including depreciation)	
D210	Technology-Related Expenses (including depreciation)	
D220	Outsourcing Fees	
D230	Professional Fees, Including Consulting/Advisory/Legal	
D240	Subservicing Fees Paid Including Intercompany Subservicing Fees Paid	
D270	Provision For Other Losses	
D280	All Other Non-Interest Expenses	
D300	Total - Other Non-Interest Expenses	Sum of D200 through D280
D310	Total Gross Non-Interest Expenses (before Corporate Allocation)	Sum of D180 and D300
D320	Net Income (Loss) before Corporate Allocations and Minority Interest	
	Corporate Administration/Overhead Allocations	\$
D400	Corporate Management, Support, and Other Corporate Personnel Expenses	
D410	Corporate Technology Charges	
D420	Goodwill Impairment	
D430	Other Corporate Expenses or Allocations not Included Above	
D440	Total Corporate Administration/Allocation	Sum of D400 through D430
D500	Total Gross Non-Interest Expenses (After Corporate Allocation)	Sum of D310 and D440
	Income Taxes, Non-recurring Items, and Minority Interest	\$
D510	Income (Loss) before Taxes, Nonrecurring Items & Minority Interest	
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