CORNERSTONE
A D V I S O R S

1. LOAN ACCOUNTS SERVICED - # OF ACCOUNTS AND DOLLARS

Instructions	• Open accounts only • Multiple notes within Master Lines of Credit should be counted as individual loans • Do not put loan accounts in more than one category below; no double counting

	# of Accounts	Dollars
Direct Non-Real Estate Consumer Loans		
Indirect Consumer Loans		
Real Estate Consumer Loans (Home Equity)		
Residential Mortgage Loans - Serviced for Others		
Residential Mortgage Loans - Portfolio		
Residential Construction Loans		
Commercial Real Estate Loans		
Commercial Construction Loans		
Commercial & Industrial Loans (C&I)		
Agriculture Commercial Loans		
Bought Participation Loans		
Small Business Administration (SBA) Loans		
Other Loans		

2. IF YOU HAVE 'OTHER' LOAN ACCOUNTS, PLEASE DESCRIBE

Answer: _____

3. IS MORTGAGE LOAN SERVICING OUTSOURCED?

○ Yes   ○ No

4. IF MORTGAGE LOAN SERVICING IS DONE OUTSIDE YOUR CORE SYSTEM OR OUTSOURCED, PLEASE SELECT THE PRIMARY SOFTWARE USED

   ○ Black Knight Empower

   ○ FICS

   ○ Fiserv LoanServ

   ○ ISGN

   ○ Servicing System - Other

   ○ Outsourced - Cenlar

   ○ Outsourced - Dovenmuehle (DMI)

   ○ Outsourced - Nationwide

   ○ Outsourced – PHH

   ○ Outsourced – Other

   ○ N/A

5. LOAN OPERATIONS MANAGEMENT/SUPERVISORY FTE

Include	• Overseeing/supervising the loan servicing area • Allocate supervisory function among loan types For example, if one full time person supervises the loan servicing employees for consumer loans 40% of his/her time and mortgage loans 60% of his/her time, put .40 under consumer header, .00 under commercial, and .60 under the mortgage header
Exclude	• Completing non-management functions captured in any other FTE allocations. (i.e. collateral and file exception tracking/releases, escrow, boarding, payment processing, loan document imaging, investor/participant reporting)

	Consumer	Commercial	Mortgage
Loan Operations Management FTE			

6. CONSTRUCTION ADMINISTRATION FTE

Instructions	• Break out by residential and commercial • Include managing construction loans, maintaining budgets, draws, inspecting phase completion, etc. • Exclude loan officer/ sales, credit analyst, processing and doc prep (See loan origination sections, mortgage [07], commercial [08])

Mortgage Loan FTE	Commercial Loan FTE

Construction administration FTE		

7. GENERAL LOAN SERVICING FTE

Include	• Boarding closed loan packages to core system • Payment processing and payoffs • Collateral and lien management • Escrow • Loan service inquires and record maintenance • Loan document imaging • Other loan servicing functions not covered above or previously
Exclude	• Managing loan servicing employees (See loan operations management above) • Loan processing (See Loan Origination sections: [05] Consumer, [07] Mortgage, [08] Commercial Lending) • Loan doc prep, pre- and-post-fund review, loan closing (See Loan Origination sections: [05] Consumer, [07] Mortgage, [08] Commercial Lending) • Investor/Participant Reporting (See Finance and Accounting [15])

	Consumer	Commercial	Mortgage
All Other Loan Servicing FTE			