

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		
Business Banking Loans		
Micro-Business 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	<ul style="list-style-type: none"> Overseeing/supervising the loan servicing area Allocate supervisory function among loan types <p>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</p>
Exclude	<ul style="list-style-type: none"> 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 / Micro / Business Banking	Mortgage
Loan Operations Management FTE			

6. CONSTRUCTION ADMINISTRATION FTE

Instructions	<ul style="list-style-type: none"> • 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, Micro, Business Banking FTE
Construction administration FTE		

7. GENERAL LOAN SERVICING FTE

Include	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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 / Micro / Business Banking	Mortgage
All Other Loan Servicing FTE			

8. AVERAGE LOAN SERVICING RESOURCE COST

Include	<ul style="list-style-type: none"> • Total salaries and benefits expense for FTE (including loan operations management, construction administration, and general loan servicing FTE)
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Answer: _____
 Format: \$0