

1. AVERAGE # OF MORTGAGE LOAN APPLICATIONS TAKEN PER MONTH

<b>Include</b>	<ul style="list-style-type: none"> <li>Retail applications where a complete 1003 is taken (<u>pre-qualifications / pre-approvals should be included once a property is identified</u>)</li> <li>First mortgages only</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>Wholesale loans purchased where no underwriting or re-underwriting occurs</li> <li>Property TBD pre-qualifications or pre-approvals before a property is identified by borrower</li> <li>Home equity loans (See 'Consumer Lending' [05])</li> </ul>

Answer: \_\_\_\_\_

Format: 0

2. AVERAGE # OF MORTGAGE LOANS APPROVED PER MONTH

<b>Include</b>	<ul style="list-style-type: none"> <li>Average number of first mortgages approved per month</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>Wholesale loans purchased</li> </ul>

Answer: \_\_\_\_\_

Format: 0

3. AVERAGE # OF MORTGAGE LOANS CLOSED / FUNDED PER MONTH

<b>Include</b>	<ul style="list-style-type: none"> <li>Average number of first mortgages closed and funded per month</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>Wholesale loans purchased</li> </ul>

Answer: \_\_\_\_\_

Format: 0

4. HOW MANY OF THE MONTHLY AVERAGE MORTGAGE LOANS FUNDED WERE PRE-QUALIFIED

<b>Include</b>	<ul style="list-style-type: none"> <li>Pre-qualifications: Conditional determination of whether a borrower will qualify for a mortgage loan, based on stated information. A credit pull might be required but additional verifications (e.g., income, assets, etc.) are typically not completed.</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>Pre-approvals/TBD's: Conditional approval typically requiring borrower documentation and verifications. Property address may or may not be known for a pre-approval. Does not include final approval (complete 1003, appraisal, flood search, full underwriting review, etc.,) but may require initial underwriting approval.</li> <li>Wholesale</li> </ul>

Answer: \_\_\_\_\_

Format: 0

5. HOW MANY OF THE MONTHLY AVERAGE MORTGAGE LOANS FUNDED WERE PRE-APPROVALS/TO BE DETERMINED (TBD'S)

<b>Include</b>	<ul style="list-style-type: none"> <li>Pre-approvals/TBD's: Conditional approval typically requiring borrower documentation and verifications. Property address may or may not be known for a pre-approval. Does not include final approval (complete 1003, appraisal, flood search, full underwriting review, etc.,) but may require initial underwriting approval.</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>Pre-qualifications: Conditional determination of whether a borrower will qualify for a mortgage loan, based on stated information. A credit pull might be required but additional verifications (e.g., income, assets, etc.) are typically not completed.</li> <li>Wholesale</li> </ul>

Answer: \_\_\_\_\_

Format: 0

6. OF THE MORTGAGE LOANS CLOSED IN AN AVERAGE MONTH, HOW MANY WERE GOVERNMENT LOANS?

<b>Include</b>	<ul style="list-style-type: none"> <li>FHA, VA, USDA, state housing and rural development projects</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>FNMA, FHLMC conventional production</li> <li>Wholesale loans purchased</li> </ul>

Answer: \_\_\_\_\_

Format: 0

7. WHICH STAFF WORK WITH THE BORROWERS TO TAKE MORTGAGE LOAN APPLICATIONS (CHECK ALL THAT APPLY)

<b>Exclude</b>	<ul style="list-style-type: none"> <li>Referrals passed along to other staff to help borrower with loan application</li> </ul>
----------------	--

- Loan Officers
- Internal Loan Specialists/Contact Center (for online/mobile/call volume)
- Branch FTE

8. AVERAGE DOLLAR AMOUNT OF MORTGAGE LOANS CLOSED PER MONTH

<b>Include</b>	<ul style="list-style-type: none"> <li>This is the total closed production in dollars for one average month</li> </ul>
----------------	--

Answer: \_\_\_\_\_

Format: \$0

9. # OF WHOLESALE MORTGAGE LOAN APPLICATIONS PROCESSED THAT WERE SOURCED FROM BROKERS/CORRESPONDENCE CHANNELS

<b>Include</b>	<ul style="list-style-type: none"> <li>• All applications from brokers / correspondents</li> <li>• Monthly average</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>• Retail loan applications</li> </ul>

Answer: \_\_\_\_\_  
Format: 0

10. # OF WHOLESALE MORTGAGE LOANS FUNDED THAT WERE SOURCED FROM BROKERS, CORRESPONDENCE CHANNELS

<b>Include</b>	<ul style="list-style-type: none"> <li>• Closings only</li> <li>• Monthly average</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>• Retail loans funded</li> </ul>

Answer: \_\_\_\_\_  
Format: 0

11. HOW MANY MORTGAGE LOANS DID YOU SELL PER MONTH ON A SERVICING RELEASED BASIS?

<b>Include</b>	<ul style="list-style-type: none"> <li>• Average number of first mortgages sold that you will NOT be servicing</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>• First mortgages sold that you will RETAIN servicing</li> </ul>

Answer: \_\_\_\_\_  
Format: 0

12. HOW MANY MORTGAGE LOANS DID YOU SELL PER MONTH ON A SERVICING RETAINED BASIS?

<b>Include</b>	<ul style="list-style-type: none"> <li>• Average number of first mortgages sold that you will RETAIN servicing</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>• First mortgages sold that you will NOT be servicing</li> </ul>

Answer: \_\_\_\_\_  
Format: 0

13. AVERAGE GAIN ON SALE (INCLUDING MORTGAGE SERVICING RIGHTS)

<b>Instructions</b>	Please indicate the average gain on sale (including Mortgage Servicing Rights) you have been achieving at execution of the single loan or loan pool sales expressed as a percentage to the nearest basis point
---------------------	--

Answer: \_\_\_\_\_  
Format: 0.000%

14. SECONDARY MARKET LOANS ARE SOLD TO THE FOLLOWING: (CHOOSE ALL THAT APPLY)

- Fannie Mae
- Freddie Mac
- FHLB
- Institutional Investors (Wells Fargo, Chase, Suntrust, etc.)
- Other

15. WHAT IS YOUR AVERAGE FEE INCOME PER MORTGAGE LOAN (IN DOLLARS)

<b>Include</b>	<ul style="list-style-type: none"><li>• Wholesale</li></ul>
----------------	---

Answer: \_\_\_\_\_

Format: \$0

16. WHAT IS YOUR AVERAGE, ALL-IN COST TO CLOSE A MORTGAGE LOAN (IN DOLLARS)

<b>Include</b>	<ul style="list-style-type: none"><li>• All applicable operating costs (e.g., salary &amp; benefits for origination staff, bonuses &amp; commissions, occupancy &amp; equipment, technology, marketing, etc.)</li><li>• Wholesale</li></ul>
----------------	---

Answer: \_\_\_\_\_

Format: \$0

17. WHAT PERCENTAGE (%) OF YOUR RETAIL MORTGAGE APPLICATIONS CAME IN THROUGH THE INTERNET CHANNEL?

Answer: \_\_\_\_\_

Format: 0%

18. DOES YOUR INTERNET RETAIL MORTGAGE LOAN SYSTEM HAVE REAL-TIME INTEGRATION TO AN AUTOMATED UNDERWRITING SYSTEM (AUS), I.E. LOAN PROSPECTOR OR DESKTOP UNDERWRITER?

- Yes       No

19. OF THE LOANS YOU APPROVED, WHAT PERCENTAGE (%) WERE AUTO-APPROVED VIA MODELS SUCH AS DESKTOP UNDERWRITER OR LOAN PROSPECTOR? (DO NOT INCLUDE WHOLESAL)

Answer: \_\_\_\_\_

Format: 0.00%

20. HOW MUCH DID TOTAL ORIGINATORS' SALARIES AND INCENTIVE COST AS A PERCENTAGE (%) OF TOTAL MORTGAGE LOAN DOLLARS FUNDED?

<b>Instructions</b>	<ul style="list-style-type: none"> <li>• (e.g. \$500,000 of total originators' compensation on \$100 million in production equals .50%</li> <li>• Include fixed salaries (and commissions if paid) in total compensation</li> <li>• Exclude overrides to managers due to performance</li> <li>• Exclude benefit costs</li> </ul>
---------------------	--

Answer: \_\_\_\_\_  
Format: 0.0000%

21. MORTGAGE LOAN ORIGINATION VENDOR & PRODUCT NAME

- Altisource – Mortgage Builder
- Accenture/Mortgage Cadence–Enterprise Lending Ctr
- Associated Software – PowerLender
- Black Knight – Empower
- BytePro
- D+H - Mortgagebot
- Ellie Mae – Encompass
- FICS – Loan Producer
- Fiserv – EasyLender
- LendingQB
- MortgageFlex – LoanQuest
- Wipro Gallagher – NetOxygen
- Other

22. IF YOU CHECKED 'OTHER' FOR MORTGAGE LOAN ORIGINATION SYSTEM VENDOR, PLEASE DESCRIBE

Answer: \_\_\_\_\_

23. MORTGAGE ORIGINATION MANAGEMENT FTE

<b>Include</b>	<ul style="list-style-type: none"> <li>• Management / coaching of employees in the mortgage origination function</li> <li>• Player / coaches should be split between management and sales according to time spent on each function</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>• Other lending functions (See 'Mortgage Origination, Sales, Processing. Closing' [07])</li> </ul>

Answer: \_\_\_\_\_

Format: 0.00

24. MORTGAGE LOAN ORIGINATOR / AGENT FTE

<b>Include</b>	<ul style="list-style-type: none"> <li>• Mortgage loan sales, including both salaried and commissioned agents</li> <li>• Application taking, gathering of initial documents, running AUS and all pre-qual/pre-approval activities</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>• Wholesale function (See 'Mortgage Wholesale Staff FTE' [07])</li> </ul>

Answer: \_\_\_\_\_

Format: 0.00

25. MORTGAGE SALES / ADMIN. ASSISTANTS FTE

<b>Include</b>	<ul style="list-style-type: none"> <li>• Administrative duties, helping originators with sales, customer service and administrative support</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>• Loan processing including ordering appraisals, title, flood and other inspections as well as borrower contacts for clearing underwriting conditions and gathering data to complete the loan file for closing (See 'Mortgage Loan Processing FTE' [07])</li> </ul>

Answer: \_\_\_\_\_

Format: 0.00

26. MORTGAGE LOAN PROCESSING FTE

<b>Include</b>	<ul style="list-style-type: none"> <li>• Initial disclosures</li> <li>• Ordering appraisals, title, flood and other inspections as well as borrower communications for clearing underwriting conditions and gathering data to complete the loan file for closing</li> <li>• Sales and administrative duties, helping originators with sales, customer service and administrative support</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>• Underwriting (See 'Mortgage Loan Underwriting' [07])</li> <li>• Secondary marketing (See 'Secondary' [07])</li> <li>• Loan closing functions (See 'Mortgage Loan Doc Prep/Closing' [07])</li> </ul>

Answer: \_\_\_\_\_

Format: 0.00

27. MORTGAGE LOAN UNDERWRITING FTE

<b>Include</b>	<ul style="list-style-type: none"> <li>• Underwriting mortgage loans</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>• Completing an initial credit score/automated underwriting on mortgage applications</li> </ul>

Answer: \_\_\_\_\_

Format: 0.00

28. MORTGAGE DOC PREP/CLOSING/FUNDING FTE

<b>Include</b>	<ul style="list-style-type: none"> <li>Closing of 1st mortgage loans, including document prep and funding</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>Loan processing functions (See 'Mortgage Loan Processing' [07])</li> </ul>

Answer: \_\_\_\_\_

Format: 0.00

29. MORTGAGE LOAN POST-CLOSING/ QC FTE

<b>Include</b>	<ul style="list-style-type: none"> <li>Reviewing mortgage loan files after they have closed for quality control and investor compliance</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>Shippers (See 'Mortgage Shippers' [07])</li> <li>Central loan review function as part of overall risk management role</li> </ul>

Answer: \_\_\_\_\_

Format: 0.00

30. MORTGAGE WHOLESALE STAFF FTE

<b>Include</b>	<ul style="list-style-type: none"> <li>Registering, underwriting review and managing wholesale relationships and production</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>Retail and general mortgage staff (See 'Mortgage Loan Originators' [07])</li> </ul>

Answer: \_\_\_\_\_

Format: 0.00

31. SECONDARY MORTGAGE MARKETING AND SHIPPER FTE

<b>Include</b>	<ul style="list-style-type: none"> <li>Secondary marketing function</li> <li>Managing rate locks, pricing sheets</li> <li>Managing commitments and secondary market relationships</li> <li>Preparing loan packages for shipping to secondary marketing investors</li> <li>Pre-shipping QC of secondary market loan packages</li> <li>Ensuring correct stacking order for secondary investors</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>Home equities and HELOCs (See 'Consumer Lending' [05])</li> <li>Investor / participation reporting (See 'Finance' [15])</li> </ul>

Answer: \_\_\_\_\_

Format: 0.00

32. MORTGAGE LENDING – OTHER FTE

<b>Include</b>	<ul style="list-style-type: none"> <li>Mortgage loan function not described in other FTE questions</li> <li>Business report writing, sales tracking and incentive tracking</li> </ul>
<b>Exclude</b>	<ul style="list-style-type: none"> <li>Mortgage loan servicing functions (See 'Mortgage Boarding, Escrow, Record Maintenance, Loan Document Imaging, etc.)</li> </ul>

Answer: \_\_\_\_\_  
Format: 0.00

33. MORTGAGE LENDING - OTHER FTE DESCRIPTION

**Instructions**

- Describe the duties and positions if you allocated employees to the Other FTE category
- Do not include mortgage loan servicing FTE tasks; for example, payment processing, escrow, record maintenance and imaging

Answer: \_\_\_\_\_