

1. AVERAGE # OF MORTGAGE LOAN APPLICATIONS TAKEN PER MONTH

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

Answer: _____

Format: 0

2. AVERAGE # OF MORTGAGE LOANS APPROVED PER MONTH

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

Answer: _____

Format: 0

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

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

Answer: _____

Format: 0

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

Include	<ul style="list-style-type: none">• 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.
Exclude	<ul style="list-style-type: none">• 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.• Wholesale

Answer: _____

Format: 0

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

Include	<ul style="list-style-type: none"> 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.
Exclude	<ul style="list-style-type: none"> 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. Wholesale

Answer: _____

Format: 0

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

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

Answer: _____

Format: 0

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

Exclude	<ul style="list-style-type: none"> Referrals passed along to other staff to help borrower with loan application
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- ☐ Loan Officers
- ☐ Internal Loan Specialists/Contact Center (for online/mobile/call volume)
- ☐ Branch FTE

8. AVERAGE DOLLAR AMOUNT OF MORTGAGE LOANS CLOSED PER MONTH

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

Format: \$0

9. AVERAGE 1ST MORTGAGE NET INTEREST MARGIN

Instructions	<ul style="list-style-type: none"> (Interest Revenue - Interest Expense) / Average Earning Assets
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Answer: _____

Format: 0.00%

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

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

Answer: _____

Format: 0

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

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

Answer: _____

Format: 0

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

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

Answer: _____

Format: 0

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

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

Answer: _____

Format: 0

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

Instructions	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
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Answer: _____

Format: 0.000%

15. 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

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

Include	<ul style="list-style-type: none">• Wholesale
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Answer: _____
Format: \$0

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

Include	<ul style="list-style-type: none">• All applicable operating costs (e.g., salary & benefits for origination staff, bonuses & commissions, occupancy & equipment, technology, marketing, etc.)• Wholesale
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Answer: _____
Format: \$0

18. AVERAGE 1ST MORTGAGE RESOURCE COST

Include	<ul style="list-style-type: none">• Total salaries & benefits expense per first mortgage lending FTE (including Loan Officers, Sales Assistants, Processors, Underwriters, Closing, etc.)
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Answer: _____
Format: \$0

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

Answer: _____
Format: 0%

20. 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

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

Answer: _____

Format: 0.00%

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

Instructions

- (e.g. \$500,000 of total originators' compensation on \$100 million in production equals .50%)
- Include fixed salaries (and commissions if paid) in total compensation
- Exclude overrides to managers due to performance
- Exclude benefit costs

Answer: _____

Format: 0.0000%

23. 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

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

Answer: _____

25. MORTGAGE ORIGINATION MANAGEMENT FTE

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

Answer: _____

Format: 0.00

26. MORTGAGE LOAN ORIGINATOR / AGENT FTE

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

Answer: _____

Format: 0.00

27. MORTGAGE SALES / ADMIN. ASSISTANTS FTE

Include	<ul style="list-style-type: none">• Administrative duties, helping originators with sales, customer service and administrative support
Exclude	<ul style="list-style-type: none">• 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])

Answer: _____

Format: 0.00

28. MORTGAGE LOAN PROCESSING FTE

Include	<ul style="list-style-type: none">• Initial disclosures• 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• Sales and administrative duties, helping originators with sales, customer service and administrative support
Exclude	<ul style="list-style-type: none">• Underwriting (See 'Mortgage Loan Underwriting' [07])• Secondary marketing (See 'Secondary' [07])• Loan closing functions (See 'Mortgage Loan Doc Prep/Closing' [07])

Answer: _____

Format: 0.00

29. MORTGAGE LOAN UNDERWRITING FTE

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

Answer: _____

Format: 0.00

30. MORTGAGE DOC PREP/CLOSING/FUNDING FTE

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

Answer: _____

Format: 0.00

31. MORTGAGE LOAN POST-CLOSING/ QC FTE

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

Answer: _____

Format: 0.00

32. MORTGAGE WHOLESALE STAFF FTE

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

Answer: _____

Format: 0.00

33. SECONDARY MORTGAGE MARKETING AND SHIPPER FTE

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

Answer: _____

Format: 0.00

34. MORTGAGE LENDING – OTHER FTE

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

Answer: _____

Format: 0.00

35. MORTGAGE LENDING - OTHER FTE DESCRIPTION

Instructions	<ul style="list-style-type: none">• 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
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Answer: _____

36. PRIMARY MORTGAGE POINT OF SALE ONLINE APPLICATION

- ☐ Blend
- ☐ BeSmartee
- ☐ CloudVirga
- ☐ Maxwell
- ☐ MortgageHippo
- ☐ Roostify
- ☐ SimpleNexus