Appendix B
Mortgage Loan Survey Data DFI

This summary is based on the aggregates provided to DFI and are not representative of all CFPA exempted institutions or even all of those that submitted reports (reports with errors were not included).

Residential Mortgage Loan Portfolio	Qtr Ending 09/30/2009		Qtr Ending 12/31/2009		Qtr Ending 03/31/2010		Qtr Ending 06/30/2010	
By Product	**UPB ($MM)**	**Units**	**UPB ($MM)**	**Units**	**UPB ($MM)**	**Units**	**UPB ($MM)**	**Units**
FHA	$268	913	$246	849	$242	836	$235	815
VA	$19	68	$18	65	$16	64	$14	56
Conforming Conventional	$643,760	54,078	$539,114	56,166	$254,937	54,472	$476,365	68,234
Prime (Non-conforming - Jumbo $417k)	$269,396	42,900	$258,362	39,477	$249,149	37,186	$378,267	41,615
Alt-A	$29,154	92,080	$27,615	87,729	$26,260	83,783	$24,513	77,411
Subprime	$6,245	18,891	$5,665	17,231	$5,102	14,967	$4,638	13,652
Home Equity (non-subprime)	$23,234	13,339	$90,554	14,332	$20,617	14,053	$43,549	19,175
HELOC	$160,878	61,735	$115,011	59,577	$58,064	54,575	$265,484	74,118
HLTV	$1	30	$6,501	126	$6,502	100	$1	21
Manufactured Housing	$35	508	$34	562	$32	502	$32	552
Other (define if used)	$674	2,285	$11,904	2,315	$537	1,814	$703	1,922
Total	$1,133,664	286,827	$1,055,025	278,429	$621,458	262,352	$1,193,801	297,571
By Loan Type	**UPB ($MM)**	**Units**	**UPB ($MM)**	**Units**	**UPB ($MM)**	**Units**	**UPB ($MM)**	**Units**
ARMs	$138,354	109,180	$137,809	102,623	$108,146	92,906	$236,577	95,157
Fixed Rate	$833,496	112,952	$795,314	113,296	$448,608	114,836	$691,635	126,259
HELOC	$161,814	64,695	$121,902	62,510	$64,703	54,610	$265,589	76,155
Total	$1,133,664	286,827	$1,055,025	278,429	$621,458	262,352	$1,193,801	297,571

	Delinquency Status of Portfolio	Total	Total	Total	Total
	30 to <60 Days Delinquent Accounts (# Units)	8,761	8,905	7,495	7,471
	60 to <90 Days Delinquent Accounts (# Units)	6,279	6,561	5,087	4,688
	90 to <120 Days Delinquent Accounts (# Units)	5,180	4,453	3,540	3,966
	120 + Days Delinquent Accounts (# Units)	3,995	5,309	10,476	9,683
	Loans in foreclosure @ qtr end (#Units)	26,065	22,565	19,447	14,544
	Loans referred to foreclosure this period (# Units)	2,838	7,003	5,058	7,333

	Loss Mitigation	Total		Total		Total		Total	
1	Loss Mitigation - Accounts per FTE (Full Time Employee)	412.79		1018.15		265.91		334.56	
2	Number of Workouts Initiated per Quarter (# Units)	16,041		21,558		17,329		24,365	
	6a) Prime Number of Workouts Initiated per Quarter (# Units)	5,082		7,316		6,273		8,792	
	6b) Alt-A Number of Workouts Initiated per Quarter (# Units)	8,333		10,845		8,529		11,967	
	6c) Subprime Number of Workouts Initiated per Quarter (# Units)	2,626		3,397		2,527		3,606	
3	Number of Workouts Closed per Month (# Units)	6,696		9,252		10,540		16,003	
	7a) *Prime* Number of Workouts Closed per Quarter (# Units)	2,207		3,229		3,558		5,500	
	7b) Alt-A Number of Workouts Closed per Quarter (# Units)	3,297		4,403		5,276		7,926	
	7c) Subprime Number of Workouts Closed per Quarter (# Units)	1,192		1,620		1,706		2,578	
	Workouts Closed By Type - Total Workouts Should Equal Line46 Above	Units	%	Units	%	**Units**	**%**	**Units**	**%**
4	Account Paid Current	11	0.2%	15	0.2%	10	0.1%	11	1724.00%
5	Deed-in-lieu	13	0.2%	10	0.1%	7	0.1%	16	0.80%
6	Short Sale	1,583	23.6%	1,787	19.3%	1,617	15.3%	2,155	4432.80%
7	Paid-in-Full	5	0.1%	3	0.0%	4	0.0%	1	100.00%
8a	HAMP Trial Loan Modification	2,180	32.6%	6,063	65.5%	5,667	53.8%	5,541	4600.80%
8b	Non-HAMP Trial Loan Modification	16	0.2%	14	0.2%	35	0.3%	125	1161.60%
8c	HAMP Permanent Loan Modification	0	0.0%	431	4.7%	2,160	20.5%	5,751	686.40%
8d	Non-HAMP Permanent Loan Modification	2,145	32.0%	361	3.9%	374	3.5%	1,452	74.40%
9	Repayment Plan/Forebearance Plan	743	11.1%	568	6.1%	665	6.3%	858	0.00%
10	Other Loss Mitigation (Note Sale, Third Party Sale, etc.)	0	0.0%	0	0.0%	1	0.0%	93	12802.40%
	Total	6,696	100%	9,252	100%	10,540	100%	16,003	23859%
11	Foreclosure Sale / REO (Real Estate Owned)	6,268		6,397		4,754		7,900	

	Loan Modification Features (Equal to or greater than line 54)	Total	Total	Total	Total
12					
13	Interest Rate Reduction 5 Years or Greater	2,109	710	2,429	7,106
14	Extension of Terms No More Than 40 Years	1,609	614	1,889	4,635
15	Deferral of Principal Until Maturity	1,232	273	1,154	2,879
16	Reduction of Principal	2	0	0	0
17	Monthly Payment Less Than Payment Prior to Modification	2,130	753	2,539	7,216
18	Other Features	38	22	7	60

	Housing Related Debt Ratios	38% or Less	Over 38%	38% or Less	Over 38%	38% or Less	Over 38%	38% or Less	Over 38%
19	Loans Prior to Modifications *	2,646	4,014	4,093	5,318	3,978	6,519	5,855	10120%
	Loans After Modifications *	1,758	571	919	302	2,561	134	6,549	1023%
	Workouts Not Resulting in Modifications	1,952	2,494	3,518	4,843	3,364	4,505	3,991	4531%

Subsequent Defaults on Loan Modifications	Total	Total	Total	Total
During Trial Period / 1st 3 Months	207	70	137	53
Within 6 Months of Modifications	425	102	164	75
Within 12 Months of Modification	555	120	154	98
Within 18 Months of Modification	536	128	154	94

	Reasons for Declining Modifications	Total	Total	Total	Total
20	Total Modifications Declined	3,927	4,850	3,815	7,836
	Borrower or loan did not meet eligibility requirements	193	1,983	1,698	4,036
	Unable to document hardship	181	232	209	163
	Subordinate lien holder unwilling to subordinate to modified loan	0	0	2	1
	Not Affordable (Unable to Pay)	72	157	45	192
	Anticipated recovery from foreclosure exceeds that from modificiation	129	1,170	356	2,069
	Pooling Servicing Agreement or other contract prevented modification	12	247	187	482
	Other	3,340	1,061	1,318	893

Form Updated November 25,2009

Additional Comments to DFI Data:

For the third and fourth quarters of 2009 the DFI used an older version of the form to compile data. The DOC is reporting the CFPA Survey results in an updated version of the form, which required DFI to combine certain categories from the older form together to report in the new form, or, there may be nothing to report for other categories that are new and not on the previous version of the form. There are comments attached to the cells that are affected by the change in form.

Reporting Percentages* 2009 Q3 = 62%, 2009 Q4 = 64%, 2010 Q1 = 57%, 2010 Q2 = 66%

*Percentages are expected to increase upon follow-up with institutions.

Definitions

*UPB - Unpaid principal balance
1. Please state the average number of workout case files handled by a Loss Mitigation processor or counselor.
2. Sum of Accounts Paid Current, Deeds-in-lieu, Short Sales, Paid-in-Fulls, Modifications, Forbearance Plans, and other Loss Mitigation resolutions initiated per month.
3. Sum of Accounts Paid Current, Deeds-in-lieu, Short Sales, Paid-in-Fulls, Modifications, Forbearance Plans, and other Loss Mitigation resolutions completed per month.
4. Account brought contractually current.
5. Deed-in-lieu of Foreclosure is defined as the voluntary conveyance of the property from the borrower to the lender in return for the forgiveness of the debt, ultimately placing the lender/servicer in possession of the property
6. Short Sale (Short Payoff) is defined as the situation in which the lender agrees to accept an amount that is less than the total indebtedness due in full satisfaction of the borrower's mortgage debt.
7. Paid in Full is defined as the outstanding indebtedness being completely satisfied and the mortgage subsequently discharged.
8. A loan Modification is defined as a written agreement between the borrower and the lender to alter one or more of the terms of the original agreement. A modification may consist of a reduction of the interest rate, capitalization of delinquent payments, extension of the duration of the note, conversion of the repayment terms from ARM to Fixed (or vice versa). Include modifications in all categories that apply. For example, if a modification includes an "Extension of Terms" and a "Reduction of Principal", include it in both categories.
9. Other includes Note Sales and any alternative loss mitigation methodologies that a servicer may employ to minimize loss severity.
10. Loans that went to foreclosure sale and/or into REO inventory.
11. An interest rate reduction, as needed, for a fixed term of at least five years.
12. An extension of the amortization period for the loan term, to no more than 40 years from the original date of the loan.
13. Deferral of some portion of the principal amount of the unpaid principal balance until maturity of the loan.
14. Reduction of Principal
15. Other features that have resulted in the reduction of foreclosures. Please include in the Additional Comments section a description of the feature used and explain how it has resulted in reduced foreclosures.
16. The reasons are non-exclusive and more than one reason may be provided for each denial of a modification request.

Appendix B
Mortgage Loan Survey Data DOC & DRE

Reporting Agency: Department of Corporations and Real Estate	33	41	40	42	37	0
Last Quarter Reported: 6/30/2010	Quarter Ending 9/30/2009	Quarter Ending 12/31/2009	Quarter Ending 3/31/2010	Quarter Ending 6/30/2010	Quarter Ending 9/30/2010	Quarter Ending 12/31/2010

Residential Mortgage Loan Portfolio

By Product	***UPB ($MM)**	**Units**	**UPB ($MM)**	**Units**	**UPB ($MM)**	**Units**	**UPB ($MM)**	**Units**	**UPB ($MM)**	**Units**	**UPB ($MM)**	**Units**
FHA	$7,442	37,877	$10,412	45,099	$10,934	47,117	$11,615	49,781	$46,917	52,088	$0	0
VA	$1,689	7,880	$2,211	9,941	$2,464	10,802	$2,820	12,022	$3,290	13,631	$0	0
Conforming Conventional	$177,522	644,445	$184,302	686,814	$181,718	680,680	$181,390	684,278	$178,558	675,721	$0	0
Prime (Non-conforming - Jumbo)	$123,882	483,323	$127,792	488,129	$125,332	480,386	$123,188	472,588	$121,889	466,152	$0	0
Alt-A	$89,098	242,182	$86,534	237,040	$82,729	227,479	$81,413	221,102	$76,240	205,280	$0	0
Subprime	$121,080	548,903	$419,561	535,144	$252,871	502,664	$558,182	482,278	$387,477	460,746	$0	0
Home Equity (non-subprime)	$8,953	110,647	$7,980	98,336	$7,550	93,641	$7,139	88,962	$6,574	81,891	$0	0
conforming Conventional	$21,300	227,649	$21,600	232,353	$21,445	231,150	$22,049	239,676	$20,632	233,259	$0	0
HLTV	$5,572	93,126	$5,882	97,415	$5,621	92,685	$5,269	87,365	$5,410	84,393	$0	0
Manufactured Housing	$5,113	56,134	$5,788	64,834	$6,105	69,298	$6,264	71,273	$6,371	72,986	$0	0
Other (define if used)	$7,054	31,672	$7,529	36,504	$7,246	30,761	$7,386	29,494	$6,911	27,719	$0	0
Total	$568,705	2,483,838	$879,591	2,531,609	$704,016	2,466,663	$1,006,716	2,438,819	$860,270	2,373,866	$0	0

By Loan Type	**UPB ($MM)**	**Units**	**UPB ($MM)**	**Units**	**UPB ($MM)**	**Units**	**UPB ($MM)**	**Units**	**UPB ($MM)**	**Units**	**UPB ($MM)**	**Units**
ARMs	$244,465	734,435	$329,137	708,097	$278,464	663,823	$388,427	631,091	$367,209	584,370	$0	0
Fixed Rate	$302,119	1,512,753	$503,661	1,579,285	$390,008	1,558,883	$571,548	1,555,458	$457,135	1,533,448	$0	0
HELOC	$22,121	236,650	$46,793	244,227	$35,544	243,957	$46,741	252,270	$35,926	256,048	$0	0
Total	$568,705	2,483,838	$879,591	2,531,609	$704,016	2,466,663	$1,006,716	2,438,819	$860,270	2,373,866	$0	0

Delinquency Status of Portfolio (Quarter End)	**Total**	**Total**	**Total**	**Total**	**Total**	**Total**
30 to < 60 Days Delinquent Accounts (# Units)	101,740	94,774	80,350	81,353	80,877	0
60 to < 90 Days Delinquent Accounts (# Units)	63,604	57,507	45,429	41,996	40,007	0
90 to < 120 Days Delinquent Accounts (# Units)	43,829	42,861	39,988	27,428	24,469	0
120 + Days Delinquent Accounts (# Units)	208,439	242,763	223,340	205,671	178,216	0
Loans in foreclosure @ quarter end (# Units)	128,474	127,725	120,239	116,127	110,858	0
Loans referred to foreclosure this period (# Units)	57,562	51,213	50,737	44,813	36,614	0

	Loss Mitigation	**Total**		**Total**		**Total**		**Total**		**Total**		**Total**	
1	Loss Mitigation - Accounts per FTE (Full Time Employee)												
2	Number of Workouts Initiated per Quarter (# Units)	307,146		292,629		229,482		206,579		184,855		0	
	6a) Prime Number of Workouts Initiated per Quarter (# Units)	80,912		90,100		74,758		58,149		49,245		0	
	6b) Alt-A Number of Workouts Initiated per Quarter (# Units)	70,644		67,304		49,995		43,018		34,351		0	
	6c) Subprime Number of Workouts Initiated per Quarter (# Units)	155,590		135,225		104,729		105,412		101,259		0	
3	Number of Workouts Closed per Quarter (# Units)	137,514		116,084		115,232		101,814		83,321		0	
	7a) Prime Number of Workouts Closed per Quarter (# Units)	36,160		31,275		29,891		29,377		24,292		0	
	7b) Alt-A Number of Workouts Closed per Quarter (# Units)	23,641		20,035		19,411		18,418		16,697		0	
	7c) Subprime Number of Workouts Closed per Quarter (# Units)	77,713		64,774		65,930		54,019		42,332		0	
	Workouts Closed By Type - Total Workouts Should Equal Line 46 Above	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
4	Account Paid Current	6,291	4.57%	4,703	4.05%	5,002	4.34%	5,204	5.11%	4,472	5.37%	0	
5	Deed-in-lieu	79	0.06%	53	0.05%	87	0.08%	105	0.10%	122	0.15%	0	
6	Short Sale	12,225	8.89%	12,316	10.61%	10,012	8.69%	11,565	11.36%	10,262	12.32%	0	
7	Paid-in-Full	5,979	4.35%	4,788	4.12%	4,115	3.57%	4,196	4.12%	3,323	3.99%	0	
8a	HAMP Trial Loan Modification	28,165	20.48%	31,890	27.47%	27,537	23.90%	15,805	15.52%	9,127	10.95%	0	
8b	Non-HAMP Trial Loan Modification	32,073	23.32%	11,115	9.57%	10,817	9.39%	10,169	9.99%	6,935	8.32%	0	
8c	HAMP Permanent Loan Modification	1,433	1.04%	7,381	6.36%	20,101	17.44%	17,295	16.99%	14,788	17.75%	0	
8d	Non-HAMP Permanent Loan Modification	26,893	19.56%	21,024	18.11%	18,773	16.29%	21,124	20.75%	22,199	26.64%	0	
9	Repayment Plan/Forebearance Plan	14,808	10.77%	17,291	14.90%	13,135	11.40%	10,842	10.65%	8,357	10.03%	0	
10	Other Loss Mitigation (Note Sale, Third Party Sale, etc.)	9,568	6.96%	5,523	4.76%	5,653	4.91%	5,509	5.41%	3,736	4.48%	0	
	Total	137,514	100%	116,084	100%	115,232	100%	101,814	100%	83,321	100%	0	0%
11	Foreclosure Sale / REO (Real Estate Owned)	22,329		22,219		21,795		17,061		19,784		0	

	Reporting Agency: Department of Corporations and Real Estate	33	41	40	42	37	0
	Last Quarter Reported: 6/30/2010	Quarter Ending 9/30/2009	Quarter Ending 12/31/2009	Quarter Ending 3/31/2010	Quarter Ending 6/30/2010	Quarter Ending 9/30/2010	Quarter Ending 12/31/2010
12	**Loan Modification Features**	**Total**	**Total**	**Total**	**Total**	**Total**	**Total**
13	Interest Rate Reduction 5 Years or Greater	23	5	0	0	10	0
14	Extension of Terms No More Than 40 Years	17,114	13,265	16,194	17,321	18,970	0
15	Deferral of Principal Until Maturity	3,595	4,112	8,298	7,933	6,264	0
16	Reduction of Principal	14,893	12,238	13,271	9,585	10,945	0
17	Monthly Payment Less Than Payment Prior to Modification	22,414	17,105	23,838	24,627	25,749	0
18	Other Features	3,630	4,979	6,627	6,201	6,212	0

Housing Related Debt Ratios	**38% or Less**	**Over 38%**	**38% or Less**	**Over 38%**	**38% or Less**	**Over 38%**	**38% or Less**	**Over 38%**	**38% or Less**	**Over 38%**	**38% or Less**	**Over 38%**
Loans Prior to Modifications	2,066	4,361	3,868	6,578	3,787	7,806	4,539	8,895	5,165	6,581	0	0
Loans After Modifications	5,196	873	8,838	1,063	9,964	1,591	10,669	1,977	9,304	1,890	0	0
Workouts Not Resulting in Modifications	21	25	208	69	121	74	138	55	347	229	0	0

19	**Subsequent Defaults on Loan Modifcations**	**Total**	**Total**	**Total**	**Total**	**Total**	**Total**
	During Trial Period	8,717	11,206	8,717	10,543	6,252	0
	Within 6 Months of Modifications	9,064	10,268	10,528	11,157	11,605	0
	Within 12 Months of Modification	11,298	14,553	14,385	13,360	14,751	0
	Within 18 Months of Modification	7,085	9,171	14,373	16,611	16,664	0

20	**Reasons for Declining Modifications**	**Total**	**Total**	**Total**	**Total**	**Total**	**Total**
	Total Modifications Declined	31,515	27,686	42,977	39,818	32,443	0
	Borrower or loan did not meet eligibility requirements	6,456	3,533	5,582	4,388	4,063	0
	Unable to document hardship	1,097	1,267	1,525	3,502	2,789	0
	Subordinate lien holder unwilling to subordinate to modified loan	24	120	15	10	8	0
	Not Affordable (Unable to Pay)	1,966	1,600	1,799	2,086	1,147	0
	Anticipated recovery from foreclosure exceeds that from modification	1,342	1,363	943	1,186	1,151	0
	Pooling Servicing Agreement or other contract prevented modification	1,627	581	392	454	509	0
	Other	19,003	19,222	32,721	28,192	22,776	0

Form Updated September 22, 2009

Definitions

*UPB ($MM) - Unpaid principal balance in millions.
Units - Actual number of loans, not rounded.
1. Please state the average number of workout case files handled by a Loss Mitigation processor or counselor.
2. Sum of Accounts Paid Current, Deeds-in-lieu, Short Sales, Paid-in-Fulls, Modifications, Forbearance Plans, and other Loss Mitigation resolutions initiated per quarter.
3. Sum of Accounts Paid Current, Deeds-in-lieu, Short Sales, Paid-in-Fulls, Modifications, Forbearance Plans, and other Loss Mitigation resolutions completed per quarter.
4. Account brought contractually current.
5. Deed-in-lieu of Foreclosure is defined as the voluntary conveyance of the property from the borrower to the lender in return for the forgiveness of the debt, ultimately placing the lender/servicer in possession of the property.
6. Short Sale (Short Payoff) is defined as the situation in which the lender agrees to accept an amount that is less than the total indebtedness due in full satisfaction of the borrower's mortgage debt.
7. Paid in Full is defined as the outstanding indebtedness being completely satisfied and the mortgage subsequently discharged.
8. A loan Modification is defined as a written agreement between the borrower and the lender to alter one or more of the terms of the original agreement. A modification may consist of a reduction of the interest rate, capitalization of delinquent payments, extension of the duration of the note, conversion of the repayment terms from ARM to Fixed (or vice versa).
8a. Trial loan modifications initiated under the Home Affordable Modification Program (HAMP).
8b. Trial loan modifications initiated under a program not related to HAMP.
8c. Permanent loan modifications initiated under HAMP.
8d. Permanent loan modifications initiated under a program not related to HAMP.
9. Repayment Plan/Forebearance Plan. Forbearance is defined as a temporary reduction or suspension of the payments. Repayment Plan is defined as an agreement that gives you a fixed amount of time to repay the amount you are behind by combining a portion of what is past due with your regular monthly payment.

10. Other includes Note Sales and any alternative loss mitigation methodologies that a servicer may employ to minimize loss severity.
11. Loans that went to foreclosure sale and/or into REO inventory.
12. Include modifications in all categories that apply. For example, if a modification includes an "Extension of Terms" and a "Reduction of Principal", include it in both categories.
13. An interest rate reduction, as needed, for a fixed term of at least five years.
14. An extension of the amortization period for the loan term, to no more than 40 years from the original date of the loan.
15. Deferral of some portion of the principal amount of the unpaid principal balance until maturity of the loan.
16. Reduction of Principal
17. Loans where the monthly payment after the modification was less than the monthly payment prior to the modification.
18. Other features that have resulted in the reduction of foreclosures. Please include in the Additional Comments section a description of the feature used and explain how it has resulted in reduced foreclosures.
19. Loans prior to modification, loans after modification, and workouts not resulting in modifications must be segregated between those with a housing debt ratio of 38% or less and those over 38%.
20. The reasons are non-exclusive and more than one reason may be provided for each denial of a modification request