

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	\$5,098	18,269	\$3,452	11,249	\$0	0	\$0	0	\$0	0	\$0	0
VA	\$919	3,924	\$656	2,936	\$0	0	\$0	0	\$0	0	\$0	0
Conforming Conventional	\$144,695	581,685	\$107,190	389,125	\$0	0	\$0	0	\$0	0	\$0	0
Prime (Non-conforming - Jumbo)	\$30,068	61,050	\$16,516	34,185	\$0	0	\$0	0	\$0	0	\$0	0
Alt-A	\$68,459	180,169	\$48,181	129,006	\$0	0	\$0	0	\$0	0	\$0	0
Subprime	\$361,933	693,292	\$403,588	471,235	\$0	0	\$0	0	\$0	0	\$0	0
Home Equity (non-subprime)	\$2,087	32,306	\$123	1,484	\$0	0	\$0	0	\$0	0	\$0	0
conforming Conventional	\$8,478	120,147	\$4,402	63,250	\$0	0	\$0	0	\$0	0	\$0	0
HDTV	\$5,514	92,777	\$5,748	96,495	\$0	0	\$0	0	\$0	0	\$0	0
Manufactured Housing	\$5,104	56,097	\$5,680	64,202	\$0	0	\$0	0	\$0	0	\$0	0
Other (define if used)	\$10,400	54,502	\$5,479	28,044	\$0	0	\$0	0	\$0	0	\$0	0

Total	\$642,756	1,894,218	\$601,015	1,291,211	\$0	0	\$0	0	\$0	0	\$0	0
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By Loan Type	UPB (\$MM)	Units	UPB (\$MM)	Units	UPB (\$MM)	Units	UPB (\$MM)	Units	UPB (\$MM)	Units	UPB (\$MM)	Units
ARMs	\$276,152	699,234	\$243,299	492,832	\$0	0	\$0	0	\$0	0	\$0	0
Fixed Rate	\$355,706	1,065,834	\$327,847	722,626	\$0	0	\$0	0	\$0	0	\$0	0
HELOC	\$10,898	129,150	\$29,870	75,753	\$0	0	\$0	0	\$0	0	\$0	0

Total	\$642,756	1,894,218	\$601,015	1,291,211	\$0	0	\$0	0	\$0	0	\$0	0
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Delinquency Status of Portfolio (Quarter End)

	Total	Total	Total	Total	Total	Total
30 to < 60 Days Delinquent Accounts (# Units)	101,846	67,027	0	0	0	0
60 to < 90 Days Delinquent Accounts (# Units)	63,353	40,668	0	0	0	0
90 to < 120 Days Delinquent Accounts (# Units)	43,205	29,329	0	0	0	0
120 + Days Delinquent Accounts (# Units)	230,620	167,888	0	0	0	0
Loans in foreclosure @ quarter end (# Units)	152,152	104,046	0	0	0	0
Loans referred to foreclosure this period (# Units)	47,286	34,542	0	0	0	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)	260,001	193,263	0	0	0	0
6a) Prime Number of Workouts Initiated per Quarter (# Units)	51,034	37,053	0	0	0	0
6b) Alt-A Number of Workouts Initiated per Quarter (# Units)	57,433	33,476	0	0	0	0
6c) Subprime Number of Workouts Initiated per Quarter (# Units)	151,534	122,734	0	0	0	0
3 Number of Workouts Closed per Quarter (# Units)	144,527	77,919	0	0	0	0
7a) Prime Number of Workouts Closed per Quarter (# Units)	26,745	10,838	0	0	0	0
7b) Alt-A Number of Workouts Closed per Quarter (# Units)	20,881	8,558	0	0	0	0
7c) Subprime Number of Workouts Closed per Quarter (# Units)	96,901	58,523	0	0	0	0

Workouts Closed By Type - Total Workouts Should Equal Line 46 Above	Units	%	Units	%	Units	%	Units	%	Units	%	Units	%
4 Account Paid Current	6,120	4.23%	2,605	3.34%	0	0%	0	0%	0	0%	0	0%
5 Deed-in-lieu	103	0.07%	22	0.03%	0	0%	0	0%	0	0%	0	0%
6 Short Sale	11,634	8.05%	8,599	11.04%	0	0%	0	0%	0	0%	0	0%
7 Paid-in-Full	9,486	6.56%	4,225	5.42%	0	0%	0	0%	0	0%	0	0%
8a HAMP Trial Loan Modification	27,098	18.75%	19,275	24.74%	0	0%	0	0%	0	0%	0	0%
8b Non-HAMP Trial Loan Modification	32,094	22.21%	7,934	10.18%	0	0%	0	0%	0	0%	0	0%
8c HAMP Permanent Loan Modification	1,276	0.88%	3,732	4.79%	0	0%	0	0%	0	0%	0	0%
8d Non-HAMP Permanent Loan Modification	29,463	20.39%	17,652	22.65%	0	0%	0	0%	0	0%	0	0%
9 Repayment Plan/Forebearance Plan	16,196	11.21%	10,044	12.89%	0	0%	0	0%	0	0%	0	0%
10 Other Loss Mitigation (Note Sale, Third Party Sale, etc.)	11,057	7.65%	3,831	4.92%	0	0%	0	0%	0	0%	0	0%

Total	144,527	100%	77,919	100%	0	0%	0	0%	0	0%	0	0%
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11 Foreclosure Sale / REO (Real Estate Owned)	21,634		20,282		0		0		0		0	
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Reporting Agency: Department of Corporations and Real Estate
 Last Quarter Reported: 12/31/2009

	34	33	0	0	0	0
	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	40	127	0	0	0	0
14 Extension of Terms No More Than 40 Years	16,792	12,924	0	0	0	0
15 Deferral of Principal Until Maturity	3,296	2,805	0	0	0	0
16 Reduction of Principal	15,776	12,377	0	0	0	0
17 Monthly Payment Less Than Payment Prior to Modification	24,224	14,723	0	0	0	0
18 Other Features	3,993	4,768	0	0	0	0

Housing Related Debt Ratios	38% or Less	Over 38%										
Loans Prior to Modifications	5,757	12,681	2,195	3,280	0	0	0	0	0	0	0	0
Loans After Modifications	17,447	631	4,395	546	0	0	0	0	0	0	0	0
Workouts Not Resulting in Modifications	66	59	224	46	0	0	0	0	0	0	0	0

19 Subsequent Defaults on Loan Modifications	Total	Total	Total	Total	Total	Total
During Trial Period	8,751	10,560	0	0	0	0
Within 6 Months of Modifications	6,712	6,317	0	0	0	0
Within 12 Months of Modification	8,971	9,615	0	0	0	0
Within 18 Months of Modification	6,387	6,905	0	0	0	0

20 Reasons for Declining Modifications	Total	Total	Total	Total	Total	Total
Total Modifications Declined	42,401	23,198	0	0	0	0
Borrower or loan did not meet eligibility requirements	17,824	2,637	0	0	0	0
Unable to document hardship	1,075	1,180	0	0	0	0
Subordinate lien holder unwilling to subordinate to modified loan	24	94	0	0	0	0
Not Affordable (Unable to Pay)	1,771	1,132	0	0	0	0
Anticipated recovery from foreclosure exceeds that from modification	1,349	1,292	0	0	0	0
Pooling Servicing Agreement or other contract prevented modification	1,501	472	0	0	0	0
Other	18,857	16,391	0	0	0	0

Reporting Agency: Department of Corporations and Real Estate	34	33	0	0	0	0
Last Quarter Reported: 12/31/2009	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

Additional Comments:

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.