



NEW YORK STATE  
DEPARTMENT *of*  
FINANCIAL SERVICES

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Instructions for Preparation of the  
**Registered Mortgage Loan Servicer  
Volume of Servicing Report**

For Calendar Year 2012

# Registered Mortgage Loan Servicer Volume of Servicing Report For Calendar Year 2012

## General Instructions

1. **Exempt** Loan Servicing Organizations, complete **Sections A, B and G through M** of the Loan Servicer Volume Of Servicing Report (“VOSR”) on a Quarterly and Calendar Year 2012 basis. **Be sure that you are using the Servicer VOSR form dated 2012. Other versions of the form will not be accepted.**
2. **Registered** Loan Servicing Organizations, complete **ALL** Sections of the Loan Servicer Volume Of Servicing Report (“VOSR”) on a Quarterly and Calendar Year 2012 basis. **Be sure that you are using the Servicer VOSR form dated 2012. Other versions of the form will not be accepted.**
3. **Submission Deadline is May 31, 2013.** Late, incomplete, or inaccurate submissions may result in fines and/or other regulatory actions.

**Note:** Failure to file the VOSR on or before May 31, 2013 will result in a penalty of \$2,000 per day for every day your VOSR filing remains outstanding. Additionally, the Department may levy a penalty for late, incomplete or inaccurate submissions.

4. **AFFIDAVIT/ATTESTATION:** The owner or principal officer authorized to submit this report will be attesting **only** to the financial figures submitted in **Sections G through M**. The attestation does not apply to **Sections A through F** as this information is pre-filled by the Department. If the pre-filled information does not reflect current information for the registrant, please submit the report and send us a letter explaining the differences.

## Specific Instructions

**Filing Requirements:** The VOSR is submitted pursuant to Section 597 of the New York Banking Law, which requires that each Registrant file an annual report concerning its business and operations during the preceding calendar year.

The New York State Department of Financial Services utilizes the information provided on the VOSR to assess the level of resources needed in its overall regulation and oversight of mortgage-related entities. Furthermore, gross revenue figures are an integral part of the Depart-

ment’s assessment process. Late filing of the VOSR and submission of erroneous information weaken the Department’s ability to effectively assign examiner resources, timely finalize its billing process, and adequately analyze industry trends.

**Section 44-a of the Banking Law allows the Superintendent to assess a penalty of up to \$2,000 per day for late or inaccurately filed reports. Furthermore, such penalty can be increased to \$20,000 per day, if the Department determines that the errors or omissions were not inadvertent or unintentional.**

**Important Note Regarding Dollar Amounts:** Report actual whole dollar amounts. For example, \$7,000,012.53 **must** be stated as \$7,000,013. If dollar amounts are reported in any other manner, the VOSR may be deemed incomplete or inaccurate and subject to penalty.

**Nationwide Mortgage Licensing System & Registry number (NMLS):** You are required to provide your NMLS number whether you are filing on-line or by mail. The NMLS field requires all ten spaces to be filled. Therefore, you are required to input preceding zeros before your NMLS number (e.g. 000000xxxx).

**Note:** If you do not have an NMLS number you will need to register with the NMLS. Instructions for registering with the NMLS can be downloaded at: [www.nationwidelicingsystem.org](http://www.nationwidelicingsystem.org).

**Servicer Number:** The servicer number is **only** for registered Servicers and it’s assigned to your institution by the Department of Financial Services. **Note:** your servicer number is **not** the number printed on your certificate.

**Federal Employer Identification Number (EIN):** Provide your nine-digit Federal Employer Identification Number (EIN). This number is also sometimes known as your Federal Tax Identification Number (TIN).

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## A. CONTACT INFORMATION

### Item A-1: Main Business Location

State the legal name of the Servicer's business, as it appears on the license issued by the Department of Financial Services; the primary address of the main licensed location; the primary phone number; the primary fax number; and the Registrant's corporate website address.

Changes in the Registrant's name and address **must** have prior approval by the Department of Financial Services. For further information, consult the Department's website ([www.dfs.ny.gov/banking/iambchname.htm](http://www.dfs.ny.gov/banking/iambchname.htm)).

### Item A-2: Head of Organization

State the full name, title, phone number, and e-mail address for the head of the organization (i.e., the chairperson, president, chief executive officer, or principal owner).

### Item A-3: Overall Contact

The Registrant **must** designate an Overall Contact who has the authority and ability to coordinate general Department of Financial Services business and inquiries, as well as to receive all Department mail. The Overall Contact should be able to address compliance issues such as financial reporting, audits, and fraud or abuse reports.

State the Overall Contact's full name, title, phone number, fax number, and e-mail address.

State the Overall Contact's mailing address only if it is different from the primary address listed in Item A-1.

### Item A-4: Billing Contact (Optional)

A Billing Contact receives bills from the Department of Financial Services and should have the authority to discuss such issues as late or otherwise delinquent bills. If you choose to designate a Billing Contact, be sure that this contact is a different person than the Overall Contact named in Item A-3.

State the Billing Contact's full name, title, phone number, fax number, and e-mail address.

State the Billing Contact's mailing address only if it is different from the primary address listed in Item A-1.

### Item A-5: Examination Contact (Optional)

An Examination Contact coordinates examinations by the Department of Financial Services. If you choose to designate an Examination Contact, be sure that this contact is a different person than the Overall Contact named in Item A-3.

State the Examination Contact's full name, title, phone number, fax number, and e-mail address.

State the Examination Contact's mailing address only if it is different from the primary address listed in Item A-1.

## B. GENERAL BUSINESS INFORMATION

### Item B-1: Alternate Business Names

For the reported calendar year, list **all** names (other than what is listed in Item A-1) under which the Registrant conducted mortgage business on 1 - 4 family, residential properties in New York State. Attach additional pages as necessary.

Include d/b/a, assumed, fictitious, and other names used by the Servicer.

### Item B-2: Offices

For the reported calendar year, list **all** locations (other than what is listed in Item A-1) at which the Registrant conducted mortgage business on 1 - 4 family, residential properties in New York State. Attach additional pages as necessary.

State each office's address. Also state the full name, phone number, and date of birth of each office's branch manager or primary person in charge.

**Important Note:** Changes of address and/or changes of branch manager **must** have prior approval by the Department of Financial Services. In addition, if you no longer conduct business at an office, you **must** surrender that office's license. Consult the Department's website ([www.dfs.ny.gov/banking/iambcmoa.htm](http://www.dfs.ny.gov/banking/iambcmoa.htm)) for further information.

**Note:** The Social Security number **cannot** be inputted online. This field is protected for security reasons.

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## Item B-3: General Information

Place a check mark in the box that best describes the Registrant's present legal business structure: Sole Proprietorship, Partnership, Corporation, Limited Liability Company ("LLC"), or Series LLC.

Answer the Yes/No questions by placing a check mark in the appropriate box.

The final Yes/No question asks whether the Registrant offers reverse mortgage loans to New York State residents. If you answer is "Yes", mark the appropriate box for each reverse mortgage program offered (NYS, HUD/HECM, FNMA, or Other). If you mark "Other," also state the name of the program in the space provided.

**Note:** Any changes or corrections to the Registrant's legal business structure **must** be submitted on company letterhead, signed by an owner or a senior executive officer. Mail the letter to: Rholda L. Ricketts, New York State Department of Financial Services, One State Street, New York, NY 10004-1511.

## C. OWNERSHIP INFORMATION

**Important Note:** Changes in ownership may trigger a change in control as defined in Section 594-b of the Banking Law. A change of control **must** have prior approval of the Superintendent. The Department of Financial Services' website ([www.dfs.ny.gov/banking/iambmlscc.htm](http://www.dfs.ny.gov/banking/iambmlscc.htm)) provides instructions for submitting a change of control application.

To notify the Department of a change in ownership that does not involve a change in control, submit a letter on company letterhead, signed by an owner or a senior executive officer. Mail the letter to: Rholda L. Ricketts, New York State Department of Financial Services, One State Street, New York, NY 10004.

### Item C-1: Ownership by Other Business Entities

If the Registrant is owned wholly or in part by one or more business entities, mark "Yes".

State the percentage of ownership that each entity has in the Registrant. Also, state each entity's name, mailing address, phone number, and e-mail address. Attach additional pages as necessary.

If the Registrant does not have any owners that are business entities, mark No and skip to Item C-2.

### Item C-2: Ownership by Individuals

If the Registrant is owned wholly or in part by one or more individuals, mark "Yes".

State the percentage of ownership that each individual has in the Registrant. Also, include each individual's full name, title, **home** phone number, **home** address, and date of birth. Attach additional pages as necessary. **Note:** The Percentage of Ownership for a sole proprietorship is 100%.

**Note:** The Social Security number **cannot** be inputted online. This field is protected for security reasons.

If the Registrant does not have any owners who are individuals, mark "No" and skip to Item D-1.

## D. DIRECTOR AND OFFICER INFORMATION

**Important Note:** Changes in the Registrant's directors, three most senior executive officers, and qualifier **must** be submitted in writing, pursuant to Part 410.7 of the Superintendent's Regulations. Follow the relevant instructions at the Department's website ([www.dfs.ny.gov/banking/iambnewdir.htm](http://www.dfs.ny.gov/banking/iambnewdir.htm)), and mail the submission to: Rholda L. Ricketts, New York State Department of Financial Services, One State Street, New York, NY 10004.

### Item D-1: Directors

If the Registrant has one or more directors, mark "Yes". List each director's full name, title, **home** phone number, **home** address, and date of birth. Attach additional pages as necessary.

**Note:** The Social Security number **cannot** be inputted online. This field is protected for security reasons.

If the Registrant does not have any directors, mark "No" and skip to Item D-2.

### Item D-2: Executive Officers

Mark the box next to the number of executive officers that the Registrant has.

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If the Registrant has three or fewer executive officers, provide the following information for each executive officer. If the Registrant has more than three executive officers, provide the information for the three most senior executive officers: full name, title, **home** phone number, **home** address, and date of birth.

**Note:** The Social Security number **cannot** be inputted online. This field is protected for security reasons.

If the Registrant does not have any executive officers, mark “0” and skip to Item E-1.

## E. OTHER INFORMATION REGARDING INDIVIDUALS

### Item E-1: Total Number of Individuals

For the reported calendar year, state the total number of individuals who had any **direct dealing** with mortgage loan servicing for 1 - 4 family, residential properties in New York State.

Direct dealing is defined as soliciting, processing, placing, negotiation, and/or lending. These categories include all individuals who discuss loan terms, interest rates, product type, maturity, etc, with the borrower.

Individuals who have had direct dealing with mortgage loan servicing will include **some** (but not necessarily all) of the following: the Registrant’s owners, partners, stockholders with 10% or more voting stock, directors, agents, employees, independent contractors, consultants, and any other person(s) having a relationship with the Registrant similar to that of a consultant, regardless of where they live or work.

### Item E-2: Qualifier Information

The Qualifier is the person who, at the time of registration, was deemed by the Department of Financial Services to have met the minimum business experience requirements under Superintendent’s Regulations Part 418.11.

State the Qualifier’s full name and title. If another person has been designated the qualifier since registration, provide the name and title of that person.

**Important Note:** Changes in the Registrant’s directors, three most senior executive officers, and qualifier **must**

be submitted in writing, pursuant to Part 410.7 of the Superintendent’s Regulations. Follow the relevant instructions at the Department’s website ([www.dfs.ny.gov/banking/iambnewdir.htm](http://www.dfs.ny.gov/banking/iambnewdir.htm)), and mail the submission to: Deputy Superintendent Rholda L. Ricketts, New York State Department of Financial Services, One State Street, New York, NY 10004.

### Item E-3: Criminal Background Checks for Determining Felony Convictions

This Item asks whether the Registrant conducts criminal background checks to determine whether the following individuals associated with it have felony convictions: directors, officers, agents, employees, independent contractors, consultants, new owners, new partners, and any other persons having a relationship with the Registrant similar to that of a consultant.

Mark “Yes” or “No”, as appropriate. If you mark “Yes”, also mark the box that best describes how often you conduct these background checks.

**Note:** “Semi-annually” is defined as twice a year. “Bi-annually” is defined as once every two years.

### Item E-4: Individuals with Felony Convictions

This Item seeks information regarding convicted felons who have served in any role at or with the Registrant during the reported calendar year or at any time since. You **must** list all such felons. Attach additional pages as necessary.

**Item E 4-a:** Mark “Yes” or “No”, as appropriate. If you mark “Yes”, continue with Items E-4-a-1 through E-4-d. If you mark “No”, skip to Item F-1.

**Item E-4-a-1.** Provide each convicted felons’ full name, title (if applicable), date of birth, social security number, relationship with the Registrant, date of hire, and date of termination (if any).

**Item E 4-b:** Provide details of each offense, including the crime committed, the date of the conviction, the case number, and the court in which the case was adjudicated.

**Item E 4-c:** Mark “Yes” or “No”, as appropriate. If you mark “Yes”, also answer Item E-4-c-1. If you mark “No”, skip to Item E-4-d.

**Item E 4-c-1:** Mark “Yes” or “No”, as appropriate.

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**Item E 4-d:** Mark “Yes” or “No”, as appropriate. If you mark “Yes”, also answer Item E-4-d-1. If you mark No, skip to Item F-1.

**Note:** Eligible individuals can obtain a Certificate of Relief from Disabilities from the State of New York. The Certificate relieves the holder from some bars to employment, licensing, and registration resulting from a criminal conviction.

**Item E 4-d-1:** Mark “Yes” or “No”, as appropriate. If you mark “No”, you **must** attach a copy of the Certificate of Relief from Disabilities.

**Note to Online Filers:** If this report is being submitted online, mail the copy of the Certificate to: ATTN: MBD – VOOR, New York State Department of Financial Services, One State Street, New York, NY 10004-1511. Be sure to reference your internet submission confirmation number.

If the Registrant have no felons, mark No and skip to Item F-1.

## F. LITIGATION, BANKRUPTCY, AND REGULATORY ACTIONS

### Item F-1: Litigation

This Item asks whether the Registrant is involved in any financial services-related litigation.

Mark “Yes” or “No”, as appropriate. If you mark Yes, provide the caption (name of case), index number, and court name for each case. Attach additional pages as necessary.

If you mark “Yes”, **you must also attach a signed statement from legal counsel** opining on whether the legal action(s), when aggregated, would materially impact the Registrant’s financial condition and/or ability to meet obligations.

**Note to Online Filers:** If this report is being submitted online, mail the signed statement to: ATTN: MBD – VOSR, New York State Department of Financial Services, One State Street, New York, NY 10004-1511. Be sure to reference your internet submission confirmation number.

### Item F-2: Bankruptcy

This Item asks whether the Registrant or certain individuals associated with it filed for bankruptcy in the reported calendar year or at any time since. These individuals include the Registrant’s owners, partners, stockholders (with 10% or more of voting stock in the Registrant), directors, and officers.

Mark “Yes” or “No”, as appropriate. If you mark Yes, state the entity or individual filing for bankruptcy, the type of bankruptcy (Chapter 7, Chapter 11, etc), and the date of filing. Attach additional pages as necessary.

### Item F-3: Regulatory Actions

This Item asks whether, during the reported calendar year or at any time since, any state, federal, or foreign regulatory authority has denied, suspended, revoked, or restricted the authorization to conduct a financial services-related business by Registrant or certain individuals associated with it. These individuals include the Registrant’s owners, partners, stockholders (with 10% or more of voting stock in the company), directors, and officers.

Mark “Yes” or “No”, as appropriate. If you mark “Yes”, state the name of the regulatory authority, the type of regulatory action, the entity or individual that was subject to the action, the amount of the fine (if applicable), and the date of the action. Attach additional pages as necessary.

## G. LOAN SERVICING INFORMATION

**Note: Report actual whole dollar amounts.** Figures containing cents equaling 50 or more cents must be rounded up to the next dollar. For example, \$7,000,012.53 **must** be stated as \$7,000,013.

### Item G-1: Accounting Basis

Mark the box next to the accounting basis (accrual or cash) used to report amounts in Part G. Be sure to mark only **one** box.

**Accrual Basis:** In accrual basis accounting, revenues are recorded when they are earned, whether or not they have been received. Expenses are recorded when they are incurred, whether or not they have been paid.

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**Cash Basis:** In cash basis accounting, revenues are recorded when they are received, and expenses are recorded when they are paid.

**Note:** You **must** use one accounting basis consistently throughout Part H. If you are unsure which basis is used by the Registrant, consult your accountant.

## Item G-2 Gross Revenue Earned

**General Instructions:** For the reported calendar year, provide information on any revenue earned in connection with mortgage loans serviced for 1 - 4 family residential properties located in New York State.

1. Loan-Servicing: Include fees earned on first mortgage loans, second mortgage loans, reverse mortgage loans and all other loans for which your institution owns the mortgage servicing rights.
2. Loan Sub-Servicing: Include fees earned on loans for which your institution does not own the servicing rights. Also include subservicing fees on loans subserviced for affiliates.
3. Servicing Advances: Include revenue from servicing advances.
4. Late Fees/charges: Include late charge penalties and fees collected from borrowers for loan processing expenses.
5. Bulk Sale of Servicing Rights: Include revenue from bulk sale of servicing rights.
6. Other Revenue: Include all other revenue not reported above, including fees collected for services such as credit report fees, appraisal fees, or an attorney fee. **Do not** include fees which are passed through or paid to third party.
7. Interest Revenue: Include interest revenue from servicing related to P&I and T&I custodial accounts.
8. Total Revenue Earned: The sum of fields 1 through 7 above. **Note:** This field is protected and **cannot** be altered.

## H. PRIME LOANS

### Item H-1: Prime First Lien Amortizing (P & I) Loans Serviced on Properties Located in New York State.

Provide information for first lien mortgage loans serviced during the reported calendar year for 1- 4 family, residential properties located in New York State. Provide a breakdown of these mortgage loans using the categories in the tables below.

#### Table H. 1-A: Breakdown by Loan Type

Provide the breakdown by loan types for first lien mortgage loans serviced during the reported calendar year for 1 - 4 family, residential properties located in New York State. You may reference **Section 419.12(a)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into six categories, as follows:

1. Veteran Affairs: Include the number of loans and the unpaid principal balance for VA loans here. **Do not** include High Cost Home Loans.
2. Federal Housing Administration: Include the number of loans and the unpaid principal balance for FHA loans here. **Do not** include High Cost Home Loans.
3. Conventional: Include the number of loans and the unpaid principal balance for Conventional loans (i.e., non-VA/FHA loans) here, regardless of whether they are conforming to secondary market requirements or standards. **Do not** include High Cost Home Loans.
4. Non-conforming /Jumbo: Include the number of loans and the unpaid principal balance for non-conforming/Jumbo loans which exceed FMNA/FHLMC limits. **Do not** include High Cost Home Loans.
5. High Cost Home Loans: Include the number of loans and the unpaid principal balance for High Cost Home Loans here.
6. Reverse Mortgage: Include the number of loans and the unpaid principal balance for reverse mortgages here.
7. Total: The sum of fields 1 through 6 above. **Note:** This field is protected and **cannot** be altered.

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## **Table H. 1-B: Fixed Rate/Adjustable Rate (Pricing breakdown of total first lien prime loans – reported in Table H. 1-A, above)**

Provide details on **fixed and adjustable rates** for first lien prime mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(i)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into two categories, as follows:

1. Fixed Rate: Include the number of loans and the unpaid principal balance for fixed rate first lien prime loans.
2. Adjustable Rate: Include the number of loans and the unpaid principal balance for adjustable rate first lien prime loans.
3. Total: The sum of fields 1 and 2 above. **Note:** This field is protected and **cannot** be altered.

## **Item H-2: Prime First Lien Amortizing (P & I) Loans Serviced on Properties Located in the U.S. (Including New York State).**

Provide the breakdown by loan types for prime first lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in the U.S. (including New York State). You may reference **Section 419.12(a)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into six categories, as follows:

1. Veteran Affairs: Include the number of loans and the unpaid principal balance for VA loans here. **Do not** include High Cost Home Loans.
2. Federal Housing Administration: Include the number of loans and the unpaid principal balance for FHA loans here. **Do not** include High Cost Home Loans.
3. Conventional: Include the number of loans and the unpaid principal balance for Conventional loans (i.e., non-VA/FHA loans) here, regardless of whether they are conforming to secondary market

requirements or standards. **Do not** include High Cost Home Loans.

4. Non-conforming /Jumbo: Include the number of loans and the unpaid principal balance for non-conforming/Jumbo loans which exceed FMNA/FHLMC limits. **Do not** include High Cost Home Loans.
5. High Cost Home Loans: Include the number of loans and the unpaid principal balance for High Cost Home Loans here.
6. Reverse Mortgage: Include the number of loans and the unpaid principal balance for reverse mortgages here.
7. Total: The sum of fields 1 through 6 above. **Note:** This field is protected and **cannot** be altered.

## **Item H-3: Prime Junior Lien Amortizing (P & I) Loans Serviced on Properties Located in New York State.**

Provide information for prime junior lien mortgage loans (including HELOS and HELOCS) serviced during the reported calendar year for 1 – 4 family, residential properties located in New York State.

### **Table H. 3-A: Junior Lien Type**

Provide the breakdown by loan types for prime junior lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(a)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into three categories, as follows:

1. Open Ended: Include the number of loans and the unpaid principal balance for Open Ended loans here. **Do not** include High Cost Home Loans.
2. Closed Ended: Include the number of loans and the unpaid principal balance for Closed Ended loans here. **Do not** include High Cost Home Loans.
3. High Cost Home Loans: Include the number of and the unpaid principal balance for High Cost Home Loans here.

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4. Total: The sum of fields 1 through 3 above. **Note:** This field is protected and **cannot** be altered.

## **Table H. 3-B: Fixed Rate/Adjustable Rate (Pricing breakdown of total prime junior lien loans – reported in Table H. 3-A, above)**

Provide details on **fixed and adjustable rates** for prime junior lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(i)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into two categories, as follows:

1. Fixed Rate: Include the number of loans and the unpaid principal balance for fixed rate prime junior lien loans.
2. Adjustable Rate: Include the number of loans and the unpaid principal balance for adjustable rate prime junior lien loans.
3. Total: The sum of fields 1 and 2 above. **Note:** This field is protected and **cannot** be altered.

## **Item H-4: Prime Junior Lien Amortizing (P & I) Loans Serviced on Properties Located in the U.S. (Including New York State).**

Provide information for prime junior lien mortgage loans (including HELOS and HELOCS) serviced during the reported calendar year for 1 – 4 family, residential properties located in the U.S. (including New York State). You may reference **Section 419.12(a)** of the Regulations.

### **Junior Lien Loan Type**

Provide the breakdown by loan types for prime junior lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in the U.S. (including New York State). You may reference **Section 419.12(a)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into three categories, as follows:

1. Open Ended: Include the number of loans and the unpaid principal balance for Open Ended loans here. **Do not** include High Cost Home Loans.
2. Closed Ended: Include the number of loans and the unpaid principal balance for Closed Ended loans here. **Do not** include High Cost Home Loans.
3. High Cost Home Loans: Include the number of and the unpaid principal balance for High Cost Home Loans here.
4. Total: The sum of fields 1 through 3 above. **Note:** This field is protected and **cannot** be altered.

## **I. SUB-PRIME LOANS**

### **Item I-1: Sub-prime First Lien Amortizing (P & I) Loans Serviced on Properties Located in New York State.**

Provide information for sub-prime first lien mortgage loans serviced during the reported calendar year for 1-4 family, residential properties located in New York State. Provide a breakdown of these mortgage loans using the categories in the tables below.

### **Table I. 1-A: Breakdown by Loan Type**

Provide the breakdown by loan types for sub-prime first lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(a)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into six categories, as follows:

1. Veteran Affairs: Include the number of loans and the unpaid principal balance for VA loans here. **Do not** include High Cost Home Loans.
2. Federal Housing Administration: Include the number of loans and the unpaid principal balance for FHA loans here. **Do not** include High Cost Home Loans.
3. Conventional: Include the number of loans and the unpaid principal balance for Conventional loans (i.e., non-VA/FHA loans) here, regardless of whether they are conforming to secondary market requirements or standards. **Do not** include High Cost Home Loans.

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4. Non-conforming /Jumbo: Include the number of loans and the unpaid principal balance for non-conforming/Jumbo loans which exceed FMNA/FHLMC limits. **Do not** include High Cost Home Loans.
5. High Cost Home Loans: Include the number of loans and the unpaid principal balance for High Cost Home Loans here.
6. Reverse Mortgage: Include the number of loans and the unpaid principal balance for reverse mortgages here.
7. Total: The sum of fields 1 through 6 above. **Note:** This field is protected and **cannot** be altered.

## **Table I. 1-B: Fixed Rate/Adjustable Rate (Pricing breakdown of total sub-prime first lien loans – reported in Table I. 1-A, above)**

Provide details on **fixed and adjustable rates** for sub-prime first lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(i)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into two categories, as follows:

1. Fixed Rate: Include the number of loans and the unpaid principal balance for fixed rate on sub-prime first lien loans.
2. Adjustable Rate: Include the number of loans and the unpaid principal balance for adjustable rate on sub-prime first lien loans.
3. Total: The sum of fields 1 and 2 above. **Note:** This field is protected and **cannot** be altered.

## **Item I-2: Sub-prime First Lien Amortizing (P & I) Loans Serviced on Properties Located in the U.S. (Including New York State).**

Provide the breakdown by loan types for sub-prime first lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in the U.S. (including New York State). You may reference **Section 419.12(a)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into six categories, as follows:

1. Veteran Affairs: Include the number of loans and the unpaid principal balance for VA loans here. **Do not** include High Cost Home Loans.
2. Federal Housing Administration: Include the number of loans and the unpaid principal balance for FHA loans here. **Do not** include High Cost Home Loans.
3. Conventional: Include the number of loans and the unpaid principal balance for Conventional loans (i.e., non-VA/FHA loans) here, regardless of whether they are conforming to secondary market requirements or standards. **Do not** include High Cost Home Loans.
4. Non-conforming /Jumbo: Include the number of loans and the unpaid principal balance for non-conforming/Jumbo loans which exceed FMNA/FHLMC limits. **Do not** include High Cost Home Loans.
5. High Cost Home Loans: Include the number of loans and the unpaid principal balance for High Cost Home Loans here.
6. Reverse Mortgage: Include the number of loans and the unpaid principal balance for reverse mortgages here.
7. Total: The sum of fields 1 through 6 above. **Note:** This field is protected and **cannot** be altered.

## **Item I-3: Sub-prime Junior Lien Amortizing (P & I) Loans Serviced on Properties Located in New York State.**

Provide information for sub-prime junior lien mortgage loans (including HELOS and HELOCS) serviced during the reported calendar year for 1 – 4 family, residential properties located in New York State.

## **Table I. 3-A: Junior Lien Type**

Provide the breakdown by loan types for sub-prime junior lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(a)** of the Regulations.

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The table for reporting the number of loans serviced and the unpaid principal balance is divided into three categories, as follows:

1. Open Ended: Include the number of loans and the unpaid principal balance for Open Ended loans here. **Do not** include High Cost Home Loans.
2. Closed Ended: Include the number of loans and the unpaid principal balance for Closed Ended loans here. **Do not** include High Cost Home Loans.
3. High Cost Home Loans: Include the number of and the unpaid principal balance for High Cost Home Loans here.
4. Total: The sum of fields 1 through 3 above. **Note:** This field is protected and **cannot** be altered.

## **Table I. 3-B: Fixed Rate/Adjustable Rate (Pricing breakdown of total sub-prime junior lien loans – reported in Table I. 3-A, above)**

Provide details on **fixed and adjustable rates** for sub-prime junior lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(i)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into two categories, as follows:

1. Fixed Rate: Include the number of loans and the unpaid principal balance for fixed rate on sub-prime junior lien loans.
2. Adjustable Rate: Include the number of loans and the unpaid principal balance for adjustable on rate sub-prime junior lien loans.
3. Total: The sum of fields 1 and 2 above. **Note:** This field is protected and **cannot** be altered.

## **Item I-4: Sub-prime Junior Lien Amortizing (P & I) Loans Serviced on Properties Located in the U.S. (Including New York State).**

Provide information for sub-prime junior lien mortgage loans (including HELOS and HELOCS) serviced during the reported calendar year for 1 – 4 family, residential

properties located in the U.S. (including New York State).

### **Junior Lien Loan Type**

Provide the breakdown by loan types for sub-prime junior lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in the U.S. (including New York State). You may reference **Section 419.12(a)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into three categories, as follows:

1. Open Ended: Include the number of loans and the unpaid principal balance for Open Ended loans here. **Do not** include High Cost Home Loans.
2. Closed Ended: Include the number of loans and the unpaid principal balance for Closed Ended loans here. **Do not** include High Cost Home Loans.
3. High Cost Home Loans: Include the number of and the unpaid principal balance for High Cost Home Loans here.
4. Total: The sum of fields 1 through 3 above. **Note:** This field is protected and **cannot** be altered.

## **J. ALT-A LOANS**

### **Item J-1: Alt-A First Lien Amortizing (P & I) Loans Serviced on Properties Located in New York State.**

Provide information for Alt-A first lien mortgage loans serviced during the reported calendar year for 1- 4 family, residential properties located in New York State. Provide a breakdown of these mortgage loans using the categories in the tables below.

#### **Table J. 1-A: Breakdown by Loan Type**

Provide the breakdown by loan types for Alt-A first lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(a)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into six categories, as follows:

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1. Veteran Affairs: Include the number of loans and the unpaid principal balance for VA loans here. **Do not** include High Cost Home Loans.
2. Federal Housing Administration: Include the number of loans and the unpaid principal balance for FHA loans here. **Do not** include High Cost Home Loans.
3. Conventional: Include the number of loans and the unpaid principal balance for Conventional loans (i.e., non-VA/FHA loans) here, regardless of whether they are conforming to secondary market requirements or standards. **Do not** include High Cost Home Loans.
4. Non-conforming /Jumbo: Include the number of loans and the unpaid principal balance for non-conforming/Jumbo loans which exceed FMNA/FHLMC limits. **Do not** include High Cost Home Loans.
5. High Cost Home Loans: Include the number of loans and the unpaid principal balance for High Cost Home Loans here.
6. Reverse Mortgage: Include the number of loans and the unpaid principal balance for reverse mortgages here.
7. Total: The sum of fields 1 through 6 above. **Note:** This field is protected and **cannot** be altered.

**Table J. 1-B: Fixed Rate/Adjustable Rate (Pricing breakdown of total Alt-A first lien loans – reported in Table J. 1-A, above)**

Provide details on **fixed and adjustable rates** for Alt-A first lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(i)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into two categories, as follows:

1. Fixed Rate: Include the number of loans and the unpaid principal balance for fixed rate on Alt-A first lien loans.
2. Adjustable Rate: Include the number of loans and the unpaid principal balance for adjustable rate on Alt-A first lien loans.

3. Total: The sum of fields 1 and 2 above. **Note:** This field is protected and **cannot** be altered.

**Item J-2: Alt-A First Lien Amortizing (P & I) Loans Serviced on Properties Located in the U.S. (Including New York State).**

Provide the breakdown by loan types for Alt-A first lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in the U.S. (including New York State). You may reference **Section 419.12(a)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into six categories, as follows:

1. Veteran Affairs: Include the number of loans and the unpaid principal balance for VA loans here. **Do not** include High Cost Home Loans.
2. Federal Housing Administration: Include the number of loans and the unpaid principal balance for FHA loans here. **Do not** include High Cost Home Loans.
3. Conventional: Include the number of loans and the unpaid principal balance for Conventional loans (i.e., non-VA/FHA loans) here, regardless of whether they are conforming to secondary market requirements or standards. **Do not** include High Cost Home Loans.
4. Non-conforming /Jumbo: Include the number of loans and the unpaid principal balance for non-conforming/Jumbo loans which exceed FMNA/FHLMC limits. **Do not** include High Cost Home Loans.
5. High Cost Home Loans: Include the number of loans and the unpaid principal balance for High Cost Home Loans here.
6. Reverse Mortgage: Include the number of loans and the unpaid principal balance for reverse mortgages here.
7. Total: The sum of fields 1 through 6 above. **Note:** This field is protected and **cannot** be altered.

**Item J-3: Alt-A Junior Lien Amortizing (P & I) Loans Serviced on Properties Located in New York State.**

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Provide information for Alt-A junior lien mortgage loans (including HELOS and HELOCS) serviced during the reported calendar year for 1 – 4 family, residential properties located in New York State.

## Table J. 3-A: Junior Lien Type

Provide the breakdown by loan types for Alt-A junior lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(a)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into three categories, as follows:

1. Open Ended: Include the number of loans and the unpaid principal balance for Open Ended loans here. **Do not** include High Cost Home Loans.
2. Closed Ended: Include the number of loans and the unpaid principal balance for Closed Ended loans here. **Do not** include High Cost Home Loans.
3. High Cost Home Loans: Include the number of and the unpaid principal balance for High Cost Home Loans here.
4. Total: The sum of fields 1 through 3 above. **Note:** This field is protected and **cannot** be altered.

## Table J. 3-B: Fixed Rate/Adjustable Rate (Pricing breakdown of total Alt-A junior lien loans – reported in Table J. 3-A, above)

Provide details on **fixed and adjustable rates** for Alt-A junior lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(i)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into two categories, as follows:

1. Fixed Rate: Include the number of loans and the unpaid principal balance for fixed rate on Alt-A junior lien loans.
2. Adjustable Rate: Include the number of loans and the unpaid principal balance for adjustable on rate Alt-A junior lien loans.

3. Total: The sum of fields 1 and 2 above. **Note:** This field is protected and **cannot** be altered.

## Item J-4: Alt-A Junior Lien Amortizing (P &I) Loans Serviced on Properties Located in the U.S. (Including New York State).

Provide information for Alt-A junior lien mortgage loans (including HELOS and HELOCS) serviced during the reported calendar year for 1 – 4 family, residential properties located in the U.S. (including New York State). You may reference **Section 419.12(a)** of the Regulations.

### Junior Lien Loan Type

Provide the breakdown by loan types for Alt-A junior lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in the U.S. (including New York State). You may reference **Section 419.12(a)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into three categories, as follows:

1. Open Ended: Include the number of loans and the unpaid principal balance for Open Ended loans here. **Do not** include High Cost Home Loans.
2. Closed Ended: Include the number of loans and the unpaid principal balance for Closed Ended loans here. **Do not** include High Cost Home Loans.
3. High Cost Home Loans: Include the number of and the unpaid principal balance for High Cost Home Loans here.
4. Total: The sum of fields 1 through 3 above. **Note:** This field is protected and **cannot** be altered.

## K. LOAN SERVICING INFORMATION - INTEREST ONLY

### Item K-1: Interest Only First Lien Loans Serviced on Properties Located in New York State

Provide the “**interest only**”, first lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in New York State.

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## **Table K. 1-A: Breakdown on Interest Only First Lien by Loan Type**

Provide the breakdown by loan types for “interest only” first lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(a)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into six categories, as follows:

1. Veteran Affairs: Include the number of and the unpaid principal balance for VA loans here. **Do not** include High Cost Home Loans.
2. Federal Housing Administration: Include the number of and the unpaid principal balance for FHA loans here. **Do not** include High Cost Home Loans.
3. Conventional: Include the number of and the unpaid principal balance for Conventional loans (i.e., non-VA/FHA loans) here, regardless of whether they are conforming to secondary market requirements or standards. **Do not** include High Cost Home Loans.
4. Non-conforming /Jumbo: Include the number of loans and the unpaid principal balance for non-conforming/Jumbo loans which exceed FMNA/FHLMC limits. **Do not** include High Cost Home Loans.
5. High Cost Home Loans: Include the number of and the unpaid principal balance for High Cost Home Loans here.
6. Reverse Mortgage: Include the number of and the unpaid principal balance for reverse mortgages here.
7. Total: The sum of fields 1 through 6 above. **Note:** This field is protected and **cannot** be altered.

## **Table K. 1-B: Further Details on “Interest Only” First Lien Loans**

Provide further details on **Prime, Sub-prime and Alt-A** for “interest only” first lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(i)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into three categories, as follows:

1. Prime loans: Include the number of and the unpaid principal balance for Prime loans here.
2. Sub-Prime loans: Include the number of and the unpaid principal balance for Sub-Prime loans here.
3. Alt-A loans: Include the number of and the unpaid principal balance for Alt-A loans here.
4. Total: The sum of fields 1 through 3 above. **Note:** This field is protected and **cannot** be altered.

## **Table K. 1-C: Further Details on Rate Structure of Interest Only First Lien Loans**

Provide further details on **fixed and adjustable rates** for the “interest only” first lien mortgage loans serviced during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(i)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into two categories, as follows:

1. Fixed Rate loans: Include the number of and the unpaid principal balance for fixed rate loans here.
2. Adjustable Rate loans: Include the number of and the unpaid principal balance for adjustable rate loans here.
3. Total: The sum of fields 1 and 2 above. **Note:** This field is protected and **cannot** be altered.

## **L. LOSS MITIGATION PROGRAM**

### **Item L-1: Type of Loss Mitigation Arrangements in Process.**

Provide the number of loans serviced and the unpaid principal balance for “**in-process**” loss mitigation arrangements for 1 – 4 family, residential properties located in New York State.

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## **Table L. 1-A: Further Details on Prime Loans in Loss Mitigation Process**

Provide further details on Prime Loans in loss mitigation during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(c-2)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance for “**in-process**” loss mitigation arrangements that your company has extended to borrowers is divided into seven categories, as follows:

1. Forbearance: Include the number of and the unpaid principal balance for forbearance mitigation arrangements.
2. Repayment Plan: Include the number of and the unpaid principal balance for repayment plans mitigation arrangements.
3. Loan Modification: Include the number of and the unpaid principal balance for loan modification mitigation arrangements.
4. Partial Claim: Include the number of and the unpaid principal balance for loan partial claim mitigation arrangements.
5. Short Sale: Include the number of and the unpaid principal balance for short sale mitigation arrangements.
6. Deed for Lease: Include the number of and the unpaid principal balance for deed for lease mitigation arrangements.
7. Deed in Lieu of Foreclosure: Include the number of and the unpaid principal balance for deed in lieu of foreclosure mitigation arrangements.
8. Total: The sum of fields 1 through 7 above. **Note:** This field is protected and **cannot** be altered.

## **Table L. 1-B: Further Details on Sub-Prime Loans in Loss Mitigation Process**

Provide further details on Sub-prime Loans in loss mitigation during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(c-2)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance for “**in-process**” loss mitigation arrangements that your company has extended to borrowers is divided into seven categories, as follows:

1. Forbearance: Include the number of and the unpaid principal balance for forbearance mitigation arrangements.
2. Repayment Plan: Include the number of and the unpaid principal balance for repayment plans mitigation arrangements.
3. Loan Modification: Include the number of and the unpaid principal balance for loan modification mitigation arrangements.
4. Partial Claim: Include the number of and the unpaid principal balance for loan partial claim mitigation arrangements.
5. Short Sale: Include the number of and the unpaid principal balance for short sale mitigation arrangements.
6. Deed for Lease: Include the number of and the unpaid principal balance for deed for lease mitigation arrangements.
7. Deed in Lieu of Foreclosure: Include the number of and the unpaid principal balance for deed in lieu of foreclosure mitigation arrangements.
8. Total: The sum of fields 1 through 7 above. **Note:** This field is protected and **cannot** be altered.

## **Table L. 1-C: Further Details on Alt-A Loans in Loss Mitigation Process**

Provide further details on Alt-A Loans in loss mitigation during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(c-2)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance for “**in-process**” loss mitigation arrangements that your company has extended to borrowers is divided into seven categories, as follows:

1. Forbearance: Include the number of and the unpaid principal balance for forbearance mitigation arrangements.

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2. Repayment Plan: Include the number of and the unpaid principal balance for repayment plans mitigation arrangements.
3. Loan Modification: Include the number of and the unpaid principal balance for loan modification mitigation arrangements.
4. Partial Claim: Include the number of and the unpaid principal balance for loan partial claim mitigation arrangements.
5. Short Sale: Include the number of and the unpaid principal balance for short sale mitigation arrangements.
6. Deed for Lease: Include the number of and the unpaid principal balance for deed for lease mitigation arrangements.
7. Deed in Lieu of Foreclosure: Include the number of and the unpaid principal balance for deed in lieu of foreclosure mitigation arrangements.
8. Total: The sum of fields 1 through 7 above. **Note:** This field is protected and **cannot** be altered.

## Item L-2A: Approved Loss Mitigation Arrangements for Prime Loans

Provide the number of loans serviced, the unpaid principal balance and the percentage for **“approved”** loss mitigation arrangements Prime Loans in process during the reported calendar year for 1 – 4 family, residential properties located in New York State. Provide a breakdown of the approved mitigation arrangement process using the categories in the tables below (Fixed rate, and Adjustable rate).

### Table L. 2-A1 and 2-A2: Further Details on Approved Loss Mitigation - Prime Loans

Provide further details on fixed and adjustable rates for approved loss mitigation on Prime Loans in process during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(c- 3 & 4)** of the Regulations.

The tables for reporting the number of loans serviced, the unpaid principal balance and the percentage for each type of arrangement for **“approved”** loss mitigation ar-

rangements that the Registrant has extended to borrowers is divided into seven categories, as follows:

1. Forbearance: Include the number of and the unpaid principal balance for forbearance mitigation arrangements.
2. Repayment Plan: Include the number of and the unpaid principal balance for repayment plans mitigation arrangements.
3. Loan Modification: Include the number of and the unpaid principal balance for loan modification mitigation arrangements.
4. Partial Claim: Include the number of and the unpaid principal balance for loan partial claim mitigation arrangements.
5. Short Sale: Include the number of and the unpaid principal balance for short sale mitigation arrangements.
6. Deed for Lease: Include the number of and the unpaid principal balance for deed-for-lease mitigation arrangements.
7. Deed in Lieu of Foreclosure: Include the number of and the unpaid principal balance for deed in lieu of foreclosure mitigation arrangements.
8. Total: The sum of fields 1 through 7 above. **Note:** This field is protected and **cannot** be altered.

## Item L-2B: Approved Loss Mitigation Arrangements for Sub-Prime Loans

Provide the number of loans serviced, the unpaid principal balance and the percentage for **“approved”** loss mitigation arrangements Sub-prime Loans in process during the reported calendar year for 1 – 4 family, residential properties located in New York State. Provide a breakdown of the approved mitigation arrangement process using the categories in the tables below (Fixed rate, and Adjustable rate).

### Table L. 2-B1 and 2-B2: Further Details on Approved Loss Mitigation – Sub-Prime Loans

Provide further details on fixed and adjustable rates for approved loss mitigation on Sub-prime Loans in process during the reported calendar year for 1 – 4 family, resi-

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dential properties located in New York State. You may reference **Section 419.12(c- 3 & 4)** of the Regulations.

The tables for reporting the number of loans serviced, the unpaid principal balance and the percentage for each type of arrangement for “**approved**” loss mitigation arrangements that the Registrant has extended to borrowers is divided into seven categories, as follows:

1. Forbearance: Include the number of and the unpaid principal balance for forbearance mitigation arrangements.
2. Repayment Plan: Include the number of and the unpaid principal balance for repayment plans mitigation arrangements.
3. Loan Modification: Include the number of and the unpaid principal balance for loan modification mitigation arrangements.
4. Partial Claim: Include the number of and the unpaid principal balance for loan partial claim mitigation arrangements.
5. Short Sale: Include the number of and the unpaid principal balance for short sale mitigation arrangements.
6. Deed for Lease: Include the number of and the unpaid principal balance for deed-for-lease mitigation arrangements.
7. Deed in Lieu of Foreclosure: Include the number of and the unpaid principal balance for deed in lieu of foreclosure mitigation arrangements.
8. Total: The sum of fields 1 through 7 above. **Note:** This field is protected and **cannot** be altered.

## **Item L-2C: Approved Loss Mitigation Arrangements for Alt-A Loans**

Provide the number of loans serviced, the unpaid principal balance and the percentage for “**approved**” loss mitigation arrangements for Alt-A Loans in process during the reported calendar year for 1 – 4 family, residential properties located in New York State. Provide a breakdown of the approved mitigation arrangement process using the categories in the tables below (Fixed rate, and Adjustable rate).

## **Table L. 2-C1 and 2-C2: Further Details on Approved Loss Mitigation – Alt-A Loans**

Provide further details on fixed and adjustable rates for approved loss mitigation on Alt-A Loans in process during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(c- 3 & 4)** of the Regulations.

The tables for reporting the number of loans serviced, the unpaid principal balance and the percentage for each type of arrangement for “**approved**” loss mitigation arrangements that the Registrant has extended to borrowers is divided into seven categories, as follows:

1. Forbearance: Include the number of and the unpaid principal balance for forbearance mitigation arrangements.
2. Repayment Plan: Include the number of and the unpaid principal balance for repayment plans mitigation arrangements.
3. Loan Modification: Include the number of and the unpaid principal balance for loan modification mitigation arrangements.
4. Partial Claim: Include the number of and the unpaid principal balance for loan partial claim mitigation arrangements.
5. Short Sale: Include the number of and the unpaid principal balance for short sale mitigation arrangements.
6. Deed for Lease: Include the number of and the unpaid principal balance for deed-for-lease mitigation arrangements.
7. Deed in Lieu of Foreclosure: Include the number of and the unpaid principal balance for deed in lieu of foreclosure mitigation arrangements.
8. Total: The sum of fields 1 through 7 above. **Note:** This field is protected and **cannot** be altered.

## **Item L-3: Approved Loss Mitigation Arrangements by Rate Structure**

Provide the number of loans serviced, the unpaid principal balance and the percentage for “**approved**” loss mitigation arrangements by rate structure before and after it was approved during the reported calendar year for

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1 – 4 family, residential properties located in New York State.

## Table L. 3-A: Details on Rate Structure

Provide further details on the rate structure before and after it was approved during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(c- 3 & 4)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance is divided into four categories, as follows:

1. Adjustable Rate to Fixed Rate: Include the number of and the unpaid principal balance for the adjustable rate to fixed rate.
2. Fixed Rate to Fixed Rate: Include the number of and the unpaid principal balance for the fixed rate to fixed rate.
3. Adjustable Rate to Adjustable Rate: Include the number of and the unpaid principal balance for the adjustable rate to adjustable rate
4. Fixed Rate to Adjustable Rate: Include the number of and the unpaid principal balance for fixed rate to adjustable rate.
5. Total: The sum of fields 1 through 4 above. **Note:** This field is protected and **cannot** be altered.

## Item L-4: Loss Mitigation - Redefaults

Provide the number of “**redefault**” for the specific reason shown below during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(c-5)** of the Regulations.

The table for reporting the number of loans in “redefault” that the Registrant has extended to borrowers is divided into five categories, as follows:

1. Loss of Income: Include the number of loans in redefault due to the loss of income.
2. Illness: Include the number of loans in redefault due to illness.
3. Illness of Family Member: Include the number of

loans in redefault due to illness of a family member.

4. Death: Include the number of loans in redefault due to death.
5. Death of Family Member: Include the number of loans in redefault due to a death of a family member.
6. Total: The sum of fields 1 through 5 above. **Note:** This field is protected and **cannot** be altered.

## Item L-5: Total Workouts on Loan Modification on Properties in New York State

Provide the number of loans serviced and the unpaid principal balance for the type of loan modifications workouts that the Registrant and borrower agreed to for 1 – 4 family, residential properties located in New York State. Provide a breakdown of the loan workouts using the categories in the tables below (Prime, Sub-prime and Alt-A Loans).

**Table L. 5A – 5C:** Provide further details for Prime, Sub-prime and Alt-A loans on total workouts on loan modifications in process during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(d) (1 -11)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance for the type of loan modifications workouts that the Registrant has extended to borrowers is divided into eleven categories, as follows:

1. Increase in principal: Include the number of and the unpaid principal balance for workouts that resulted in this agreement
2. Interest rate reductions and freezes: Include the number of and the unpaid principal balance for workouts that resulted in this agreement.
3. Term extensions: Include the number of and the unpaid principal balance for workouts that resulted in this agreement.
4. Reduction of principal: Include the number of and the unpaid principal balance for workouts that resulted in this agreement.

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5. Deferrals of principal: Include the number of and the unpaid principal balance for workouts that resulted in this agreement.
  6. Combination of modifications from 1-5 above: Include the number of and the unpaid principal balance for workouts that resulted in this agreement.
  7. Increased monthly P&I payments: Include the number of and the unpaid principal balance for workouts that resulted in this agreement.
  8. No Change in monthly P&I payments: Include the number of and the unpaid principal balance for workouts that resulted in this agreement.
  9. Decrease in monthly P&I by less than 10%: Include the number of and the unpaid principal balance for workouts that resulted in this agreement.
  10. Decrease in monthly P&I by 10 - 20%: Include the number of and the unpaid principal balance for workouts that resulted in this agreement.
  11. Decrease in monthly P&I by more than 20%: Include the number of and the unpaid principal balance for workouts that resulted in this agreement.
  12. Total: The sum of fields 1 through 11 above. **Note:** This field is protected and **cannot** be altered.
1. Increased monthly P&I payments: Include the number of and the unpaid principal balance for any redefault loans that occurred from this type of workouts agreement.
  2. No Change in monthly P&I payments: Include the number of and the unpaid principal balance for any redefault loans that occurred from this type of workouts agreement.
  3. Decrease in monthly P&I by less than 10%: Include the number of and the unpaid principal balance for any redefault loans that occurred from this type of workouts agreement.
  4. Decrease in monthly P&I by 10 - 20%: Include the number of and the unpaid principal balance for any redefault loans that occurred from this type of workouts agreement.
  5. Decrease in monthly P&I by more than 20%: Include the number of and the unpaid principal balance for any redefault loans that occurred from this type of workouts agreement.
  6. Total: The sum of fields 1 through 5 above. **Note:** This field is protected and **cannot** be altered.

## Item L-6: Redefault Loan Modification

Provide the number of loans serviced and the unpaid principal balance for the type of loan modifications workouts that the Registrant and borrower agreed to that entered into redefault, for 1 – 4 family, residential properties located in New York State. Provide a breakdown of the loan workouts using the categories in the tables below (Prime, Sub-prime and Alt-A Loans).

**Table L. 6A – 6C:** Provide further details for Prime, Sub-prime and Alt-A loans in redefault during the reported calendar year for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(e 1-5)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance for the types of loan modifications workouts, with redefaults, divided into five categories, as follows:

## Item L-7: Identify Primary Reasons for Delinquency

Provide the number of loans in delinquency for the specific reasons shown below by the borrower on loans that the Registrant and borrower agreed to for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(j)** of the Regulations.

The table for reporting the number of loans serviced and the specific reasons for any delinquencies by the borrowers is divided into five categories, as follows:

1. Loss of Income: Include the number of loans in delinquency due to the loss of income.
2. Illness: Include the number of loans in delinquency due to illness.
3. Illness of Family Member: Include the number of loans in delinquency due to illness of a family member.
4. Death: Include the number of loans in delinquency due to death.

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5. Death of Family Member: Include the number of loans in delinquency due to a death of a family member.
6. Total: The sum of fields 1 through 5 above. **Note:** This field is protected and **cannot** be altered.

## M. MORTGAGE LOANS IN DEFAULT AND FORECLOSURE.

### Item M-1: First Lien Mortgage Loans in Payment Default Being Serviced

Provide the number of loans serviced and the unpaid principal balance for the type of loan in payment default that the Registrant and borrower agreed to for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(b)** of the Regulations.

#### Table M 1-A: First Lien Loans in Default - Fixed Rate

The table for reporting the number of loans serviced and the unpaid principal balance for **fixed rate** first lien mortgage loans in default is divided into six categories, as follows:

1. Veteran Affairs: Include the number of and the unpaid principal balance for VA loans here. **Do not** include High Cost Home Loans.
2. Federal Housing Administration: Include the number of and the unpaid principal balance for FHA loans here. **Do not** include High Cost Home Loans.
3. Conventional: Include the number of and the unpaid principal balance for Conventional loans (i.e., non-VA/FHA loans) here, regardless of whether they are conforming to secondary market requirements or standards. **Do not** include High Cost Home Loans.
4. Non-conforming/Jumbo: Include non-conforming/Jumbo loans which exceed FMNA/FHLMC limits. Do not include High Cost Home Loans.
5. High Cost Home Loans: Include the number of and the unpaid principal balance for High Cost Home Loans here.

6. Reverse Mortgage: Include the number of and the unpaid principal balance for reverse mortgages here.
7. Total: The sum of fields 1 through 6 above. **Note:** This field is protected and **cannot** be altered.

#### Table M 1-B: First Lien Loans in Default – Adjustable Rate

The table for reporting the number of loans serviced and the unpaid principal balance for **adjustable rate** first lien mortgage loans in default is divided into six categories, as follows:

1. Veteran Affairs: Include the number of and the unpaid principal balance for VA loans here. **Do not** include High Cost Home Loans.
2. Federal Housing Administration: Include the number of and the unpaid principal balance for FHA loans here. **Do not** include High Cost Home Loans.
3. Conventional: Include the number of and the unpaid principal balance for Conventional loans (i.e., non-VA/FHA loans) here, regardless of whether they are conforming to secondary market requirements or standards. **Do not** include High Cost Home Loans.
4. Non-conforming/Jumbo: Include the number of and the unpaid principal balance for non-conforming/Jumbo loans which exceed FMNA/FHLMC limits. Do not include High Cost Home Loans.
5. High Cost Home Loans: Include the number of and the unpaid principal balance for High Cost Home Loans here.
6. Reverse Mortgage: Include the number of and the unpaid principal balance for reverse mortgages here.
7. Total: The sum of fields 1 through 6 above. **Note:** This field is protected and **cannot** be altered.

### Item M-2: First Lien Mortgage Loans in Payment Default Being Serviced

Provide the number of loans serviced and the unpaid principal balance for first lien mortgage loans that the Registrant is servicing that are in payment default for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(b)** of the Regulations.

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## **Table M 2-A1 – A3: Further Details on Rate Structure for First Lien Loans in Payment Default by length of payment delinquency**

The tables for reporting the number of loans serviced and the unpaid principal balance for **fixed rate, adjustable rate, and sub-prime** first lien mortgage loans, for the length of payment delinquency, is divided into four categories, as follows:

1. 30 Days: Include the number of and the unpaid principal balance for loans 30 days late here.
2. 31-60 Days: Include the number of and the unpaid principal balance for loans 31-60 days late here.
3. 61-90 Days: Include the number of and the unpaid principal balance for loans 31-60 days late here.
4. More than 91 Days: Include the number of and the unpaid principal balance for loans more than 91 days late here.
5. Total: The sum of fields 1 through 4 above. **Note:** This field is protected and **cannot** be altered.

## **Item M-3: Junior Lien Mortgage Loans in Payment Default Being Serviced:**

Provide the number of loans serviced and the unpaid principal balance for junior lien mortgage loans that the Registrant is servicing that are in payment default for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(b)** of the Regulations.

## **Table M 3-A1 – A2: Further Details on Rate Structure for Junior Lien Loans in Payment Default**

The tables for reporting the number of loans serviced and the unpaid principal balance for fixed rate and adjustable rate junior lien mortgage loans, for the length of payment delinquency, is divided into three categories, as follows:

1. Open Ended: Include the number of and the unpaid principal balance for open ended loans here.
2. Closed Ended: Include the number of and the unpaid principal balance for closed ended loans here.
3. High Cost Home Loans: Include the number of and the unpaid principal balance for high cost homes loans here.

4. Total: The sum of fields 1 through 3 above. **Note:** This field is protected and **cannot** be altered.

## **Item M-4, Junior Lien Mortgage Loans in Payment Default Being Serviced**

Provide the number of loans serviced and the unpaid principal balance for junior lien mortgage loans that the Registrant is servicing that are in payment default for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(b)** of the Regulations.

## **Table M 4-A1 – A3: Further Details on Rate Structure for Junior Lien Loans in Payment Default by length of payment delinquency**

The tables for reporting the number of loans serviced and the unpaid principal balance for **fixed rate, adjustable rate, and sub-prime** junior lien mortgage loans, for the length of payment delinquency, is divided into four categories, as follows:

1. 30 Days: Include the number of and the unpaid principal balance for loans 30 days late here.
2. 31-60 Days: Include the number of and the unpaid principal balance for loans 31-60 days late here.
3. 61-90 Days: Include the number of and the unpaid principal balance for loans 31-60 days late here.
4. More than 91 Days: Include the number of and the unpaid principal balance for loans more than 91 days late here.
5. Total: The sum of fields 1 through 4 above. **Note:** This field is protected and **cannot** be altered.

## **Item M-5: Foreclosure and Settlement Conferences**

Provide the number of loans serviced and the unpaid principal balance for the various foreclosure actions conducted on loans, in payment default, that the Registrant and borrower agreed to for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(f)** of the Regulations.

## **Table M 5-A1: Details on Foreclosures**

Provide the number of loans and the unpaid principal balance for loans in foreclosure where a settlement was agreed upon by the Registrant and the borrower, for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(f)** of the Regulations.

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The table for reporting the number of loans serviced and the unpaid principal balance for foreclosure settlement is divided into four categories, as follows:

1. Served pre-foreclosure notice: Include the number and the unpaid principal balance for loans which these notices were served here.
2. Pending Foreclosure: Include the number of and the unpaid principal balance for loans in pending foreclosure here.
3. Loans foreclosed: Include the number of and the unpaid principal balance for foreclosed loans here.
4. Foreclosed real estate owned (REO) sales: Include the number of and the unpaid principal balance for foreclosed REO sales here.
5. Total: The sum of fields 1 through 4 above. **Note:** This field is protected and **cannot** be altered.

## Table M 5-A2: Details on Settlement Conferences

Provide the number of loans and the unpaid principal balance for loans in foreclosure where the settlement conferences has been scheduled or where the conferences has been adjourned for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(g)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance for conference scheduled and conferences adjourned is divided into two categories, as follows:

1. Conferences scheduled: Include the number of and the unpaid principal balance for foreclosure settlement conferences scheduled here.
2. Conferences adjourned: Include the number of and the unpaid principal balance for foreclosure settlement conferences adjourned here.
3. Total: The sum of fields 1 and 2 above. **Note:** This field is protected and **cannot** be altered.

## Table M 5-A3: Details on Settlement Conference Resolutions

Provide the number of and the unpaid principal balance for loans in foreclosure where the settlement conference has resulted in a positive or negative resolution. For 1 – 4

family, residential properties located in New York State. You may reference **Section 419.12(g)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance for Positive or negative settlement conference resolutions is divided into two categories, as follows:

1. Positive resolution: Include the number of and the unpaid principal balance for positive foreclosure settlement conferences here.
2. Negative resolution: Include the number of and the unpaid principal balance for negative foreclosure settlement conferences here.
3. Total: The sum of fields 1 and 2 above. **Note:** This field is protected and **cannot** be altered.

## Item M-6: Real Estate Owned (REO) in New York State

Provide the number of loans and the unpaid principal balance for the types of REO in New York State for 1 – 4 family, residential properties located in New York State. You may reference **Section 419.12(h)** of the Regulations.

The table for reporting the number of loans serviced and the unpaid principal balance for the types of REO is divided into three categories, as follows:

1. Single family: Include the number of and the unpaid principal balance for single family properties here.
2. 2-3 family: Include the number of and the unpaid principal balance for 2-3 family properties here.
3. 4 families: Include the number of and the unpaid principal balance for 3-4 family properties here.
4. Total: The sum of fields 1 through 4 above. **Note:** This field is protected and **cannot** be altered.

## AFFIDAVIT

The VOSR online affidavit **must** be completed and signed by an owner or principal officer of the Registrant.