DEPARTMENT OF CORPORATIONS

Supporting a Fair and Secure Financial Services Marketplace for all Californians

Jan Lynn Owen
Commissioner of Corporations
Los Angeles, California

IN REPLY REFER TO:
FILE NO: ALPHA

February 6, 2013

RE: 2012 RESIDENTIAL MORTGAGE LOAN REPORT

TO: ALL RESIDENTIAL MORTGAGE LENDERS

Enclosed are instructions and reporting forms for the 2012 Residential Mortgage Loan Report that is required by the Housing Financial Discrimination Act of 1977 more commonly known as the Holden Act (Sections 35814 through 35816, California Health and Safety Code).

WHO MUST FILE

THIS REPORT MUST BE FILED BY ALL LENDERS:

- whose assets total $10 million and less and who regularly make real estate purchase and/or home improvement loans and do not report to a state or federal agency.

OR

- whose assets total more than $10 million and who regularly make real estate purchase money and/or home improvement loans and fall under the broad reporting requirements of the Federal Home Mortgage Disclosure Act (Reg. C) as a depository or non-depository financial institution, but elect not to report under the federal program.

- who make 10% or more in qualifying loans are required to report to the appropriate state or federal agency or provide an explanation of any exemption claimed accompanied by appropriate points and authorities.

NOTE: Lenders making 10% or more in qualifying loans **MUST** report pursuant to the Home Mortgage Disclosure Act of 1975, more commonly known as Regulation C or HMDA or the reporting requirements of the Holden Act. Additional authority is contained in Title 21, Division 3, Chapter 4, beginning with Section 7100, known as the Regulations Pursuant to the Housing Financial Discrimination Act of 1977.

WHERE AND WHEN TO FILE

The report is due **MARCH 31, 2013** at:

DEPARTMENT OF CORPORATIONS
320 WEST 4TH STREET, SUITE 750
LOS ANGELES, CA 90013-2344

Information regarding the report may be obtained from:

DEPARTMENT OF CORPORATIONS 1-866-ASK-CORP

2012 RESIDENTIAL MORTGAGE LOAN REPORT – RESIDENTIAL MORTGAGE LENDERS

COMPLETE THE FORM BELOW IF YOU ARE NOT FILING THE RESIDENTIAL MORTGAGE LOAN REPORT:

If you make loans for the purpose of purchasing or improving 1 to 4 unit residential real property which total 10% of the loans made during the preceding year and are not filing a report with the Department**:**

COMPANY NAME:_____
LICENSE NUMBER:_____

TELEPHONE NUMBER:_____

Check the proper space

_____ I AM EXEMPT FROM FILING THE RESIDENTIAL MORTGAGE LOAN REPORT WITH THE DEPARTMENT OF CORPORATIONS BECAUSE I AM FILING THE REPORT WITH A FEDERAL AGENCY.

NAME OF AGENCY/
AUTHORITY FOR
FILING:_____

_____ I AM NOT FILING THE RESIDENTIAL MORTGAGE LOAN REPORT BECAUSE I DO NOT MEET THE REPORTING REQUIREMENTS.

EXPLAIN:_____
_____

VERIFICATION

I, _____certify/declare under penalty of perjury that the foregoing is true and correct.

Executed at:_____

Date:_____

Signature of Declarant:_____

THIS FORM MUST BE RETURNED IF A REPORT IS NOT FILED WITH THE DEPARTMENT OF CORPORATIONS.