STATE OF CALIFORNIA

DEPARTMENT OF CORPORATIONS
FINANCIAL SERVICES DIVISION

RESIDENTIAL MORTGAGE LOAN REPORT INFORMATION

HDN 1A

WHO MUST FILE

1. This form must be filed by lenders that:

   a) Regularly make qualifying loans on 1 to 4 unit residential real estate property which total at least 10% of the loans made during the preceding calendar year.

   b) have total assets of 10 million dollars and less; and

   c) who do not report to a federal or state regulatory agency as provided by the Home Mortgage Disclosure Act of 1975.

WHEN AND WHERE TO FILE

1. The lender must send two copies of the loan report to the office of its state enforcement agency no later than March 31st following the calendar year for which the loan data is compiled.

2. The lender also must make its loan report available for examination by the public no later than March 31st of each year.

INSTRUCTIONS FOR COMPLETION OF FORM

Data to be shown

1. The lender must show the data on residential purchase and home improvement loan applications and loans that were originated during the calendar year covered by the report.

2. Data for each category on the statement must show the number of applications taken, the number made and the total dollar amount of loans made.

3. Dollar amounts are to be rounded to the nearest thousand ($500 will be rounded up), and show in terms of thousands.

Data to be Excluded

1. Do not report loans that, although secured by real estate, are made for purposes other than the purchase of residential real estate or home improvement (for example, a loan secured by residential real property for the purpose of financing education, a vacation or business operations.)

2. Also exclude from the report: construction loans and other temporary financing; loans made by the lender acting in a fiduciary capacity (by the lender's trust department, for example); loans on unimproved land; and refinancing of loans originated by the lender that involved no increase in the outstanding principal (providing the parties to the loan remain the same.

Geographic Itemization *(Grouping of loan data by MSA, census tract or county; and outside-MSA)*

1. Loan data is to be reported separately for each MSA in which the lender has a home or branch office. A separate page must be used for each MSA (See item #4 below for treatment of loans on property outside such MSAs). The lender must use the MSA boundaries as defined by the U.S. Department of Commerce on January 1 of the calendar year for which the loan data is compiled.

2. Loan data on property within an MSA shall be further itemized in Section 1 by the census tract in which the property is located except that the loan data shall be itemized by the county instead of the census tract when the property to which the loan is related is located in a county that has not been assigned an MSA.

3. To determine census tract numbers and MSA boundaries, the lender should consult the Census Bureau's census tract outline maps.

4. For loans secured by properties located outside MSAs in which the reporting lender has a home or branch office, the loan data should be listed as an aggregate sum in Section 2 of the form; no geographic itemization is necessary.

5. If duplicate census tract numbers are encountered in an MSA, the lender must indicate the county name in addition to the census tract.

Type of Loan Itemization *(Itemization of each geographic grouping into loan categories)*

Column A – FHA, FmHA and VA loans on 1 to 4 unit dwellings. This category includes loans that are secured by liens (both first and junior liens) and that are made for the purpose of purchasing residential real property and that have FHA, FmHA and VA insurance or guarantee. It includes refinancings (see Item #2 under *Data to be Excluded).* It may include, at a lender's option, first lien loans for home improvement purposes if the lender normally classifies first lien loans as purchase loans. It does not include FHA Title I loans, which are to be entered in column C.

Column B – Other home purchase loans (conventional loans) on 1 to 4 unit dwellings. This category includes loans secured by liens (both first and junior liens) and made for the purpose of purchasing residential real property, other than FHA, FmHA and VA loans. It includes refinancings (see item #2 under *Data to be Excluded).* It may include, at a lender's option, first lien loans for home improvement purposes if the lender normally classifies first lien loans as purchase loans.

Column C – Home improvement loans on 1 to 4 unit dwellings. This category is limited to any loan, including a refinancing, that is to be used for repairing, rehabilitation or remodeling a residential dwelling and that is recorded on the lender's books as a home improvement loan.

Column D – Non-occupant loans on 1 to 4 unit dwellings. This is an addendum category for reporting those home purchase and home improvement loans on 1 to 4 unit dwellings (recorded in columns A, B and C) that were made to a borrower who did not at the time of the loan application, intend to use the property as a principal dwelling.