

FORM A(7-1, 7-2)

(to be completed by the institution for its loans and separately for the loans of each of its affiliates)

FORECLOSURE QUESTIONNAIRE

RESIDENTIAL LENDING: 1-4 UNITS, CONDOMINIUM AND COOPERATIVE UNITS

information provided based as aggregate numbers by zip code

(For Loans Closed within the 12-Month Period Ending December 31, 2010)

(1) Foreclosure Procedures

Average Days/Payments missed before foreclosure is initiated

Average number of days from Notice of Default to foreclosure sale date

Average time from eviction/property vacancy to resale in 2010

RESIDENTIAL	MULTIFAMILY	COMMERCIAL
90-120	60-90	N/A
385	365	N/A
93	180	N/A

(2) Foreclosed Properties

Upon the acquisition of a foreclosed property by your institution, how do you comply with City requirements to maintain the landscaping and safety of the home?

The Bank has robust and reasonable procedures and policies for maintaining properties acquired due to foreclosure and for addressing code violations at those properties. With respect to a residential property, CMI uses reasonable procedures to engage a local agent to determine property occupancy, make repairs on a going forward basis while CMI markets the property, and adhere to all local maintenance guidelines. If there is a code violation, we respond to the related issues in a timely manner.

Who is responsible for filing the registration statement required pursuant to Municipal Code Section 13-12-125 (vacant properties)?

With respect to a residential property subject to a mortgage loan owned and serviced by CMI, CMI directs its property listing agent to file the registration statement required by Municipal Code Section 13-12-125 once a property is acquired by CMI through foreclosure. With respect to residential properties subject to mortgage loans owned by agency investors (e.g., Federal Home Loan Mortgage Corporation (Freddie Mac); Federal National Mortgage Association (Fannie Mae); Federal Housing Administration (FHA)), the agency investor is responsible for filing the registration statement. With respect to multifamily and commercial properties, the receiver appointed to manage the property is responsible for filing the registration statement.

FORM A(7-3a)

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FORECLOSURE QUESTIONNAIRE**RESIDENTIAL LENDING: 1-4 UNITS, CONDOMINIUM AND COOPERATIVE UNITS
MULTIFAMILY, COMMERCIAL****(For Loans Closed within the 12-Month Period Ending December 31, 2010)**

# of Loan foreclosures initiated in 2010	Average loan amount	Property Type Residential (R) Multifamily (M) Commercial (C)
1856	201,382	R
11	470,365	M

# of Loan foreclosures completed in 2010	Average loan amount	Property Type Residential (R) Multifamily (M) Commercial (C)
102	256,598	R
5	225,825	M

# of Loan modifications postponing foreclosures in 2010	Average loan amount	Property Type Residential (R) Multifamily (M) Commercial (C)
1871	223,410	R

FORM A(7-3b)

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FORECLOSURE QUESTIONNAIRE

RESIDENTIAL LENDING: 1-4 UNITS, CONDOMINIUM AND COOPERATIVE UNITS

MULTIFAMILY

COMMERCIAL

Summary Listing of Properties

Property Type Residential (R) Multifamily (M) Commercial (C)	Average Loan Amount	Total Number of Loans	Number of loans in "current" status	Percent of loans in "current" status	Number of loans in "pending" status	Percent of loans in "pending" status	Number of loans in "vacant" status	Percent of loans in "vacant" status
R	186,039	32,179	30,221	93.92%	1,856	5.77%	102	0.32%
C	1,112,744	15	15	100.00%	0	0.00%	0	0.00%
M	425,554	310	294	94.84%	11	3.55%	5	1.61%

Note: Current is total number loans not in foreclosure mode.

Pending Status is total number of loans in foreclosure mode not owned by the institution.

Vacant is total number of foreclosed property owned/serviced by institution.