

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

(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 DAYS	90 DAYS	90 DAYS
15 MO	11 MO	8 MO
N/A	N/A	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?

Upon acquisition of a property, the bank hires a property manager that is responsible for all aspects of maintenance for the property. Property managers are responsible for transferring utilities and maintaining the property, e.g., mow the lawn, clean up debris, secure the property and complete weekly visits. Our property managers will communicate with tenants and fill vacant units. The bank has personnel that are responsible for providing direction to our property managers. If vacant properties are found to be unsuitable for occupancy, property managers take all steps necessary to secure the building.

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

Our property managers accept this responsibility and bank personnel follow up.

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)
3	795,502	C
5	1,030,410	M
4	164,670	R

# of Loan foreclosures completed in 2010	Average loan amount	Property Type Residential (R) Multifamily (M) Commercial (C)
8	1,572,427	C
3	609,235	M

# of Loan modifications postponing foreclosures in 2010	Average loan amount	Property Type Residential (R) Multifamily (M) Commercial (C)
1	89,478	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	211,930.39	410	406	99.02%	2	0.49%	2	0.49%
M	1,386,341.00	128	123	96.09%	5	3.91%	0	0.00%
C	1,525,194.00	449	446	99.33%	3	0.67%	0	0.00%

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.