

Instructional Guide

Follow these instructions to complete the workbook

Loan Origination (AAR)

AAR Line 2a

Provide Washington brokered and table funded loans in 2015 (Do not include reverse mortgage, denied or withdrawn loans).

Must include:

- Loan or Account Number
- Date Funded
- Interest Rate
- Lien Position
- Collateral Type
 - *RE (Real Estate) *must use abbreviation*
 - *PP (Personal Property) *must use abbreviation*
 - *U (Unsecured) *must use abbreviation*
- Principle Loan Amount on Note or Security Instrument

AAR Line 2b

Provide Washington loans made in 2015 (Do not include reverse mortgage, denied or withdrawn loans). If you are making a loan, you are using your own funds or funds from a warehouse line to advance the funds at closing in a loan transaction.

**Other terms used for made loans by the industry: Retail, Closed, Funded or Correspondent.*

Must include:

- Loan or Account Number
- Date Funded
- Interest Rate
- Lien Position
- Collateral Type
 - *RE (Real Estate) *must use abbreviation*
 - *PP (Personal Property) *must use abbreviation*
 - *U (Unsecured) *must use abbreviation*
- Principle Loan Amount on Note or Security Instrument

AAR Line 2c

Provide Washington loans purchased in 2015 (Do not include reverse mortgage, denied, or withdrawn loans). Purchased for securitization or investment, do not include loans purchased for servicing unless you are also the investor.

Must include:

- Loan or Account Number
- Date of Note or Security Agreement
- Interest Rate
- Lien Position
- Collateral Type

- *RE (Real Estate) *must use abbreviation*
- *PP (Personal Property) *must use abbreviation*
- *U (Unsecured) *must use abbreviation*
- Principle Loan Amount on Note or Security Instrument

AAR Line 2d

Provide Washington reverse mortgage loans table-funded, made, or purchased in 2015 (Do not include denied or withdrawn loans).

- Table-funded or made: If you make or advance funds at closing on a reverse mortgage, **advances made** is the amount of funds from the loan provided to the borrower which they will accrue interest on after the loan funds
- Accrued interest: If you own a reverse mortgage and it accrues interest from the advances made you must report the amount of accrued interest earned as part of the dollar volume
- After a reverse mortgage is funded and you own a reverse mortgage any advances you make on the account which will cause interest to accrue, report the advances as part of the dollar volume
- If an account had numerous advances during the year it counts as one loan in the number of loans column, you will aggregate all the advances and accrued interest during the year in the Dollar Volume column (Total Amount of Advance on Reverse Mortgages during 2015 or Total Amount of Accrued Interest on Reverse Mortgages during 2015)

Must Include:

- Loan or Account Number
- Date Funded
- Interest Rate
- Lien Position
- Collateral Type
 - *RE (Real Estate) *must use abbreviation*
 - *PP (Personal Property) *must use abbreviation*
 - *U (Unsecured) *must use abbreviation*
- Total Amount of Advance on Reverse Mortgages during 2015
- Total Amount of Accrued Interest on Reverse Mortgages during 2015

Portfolio (CAR)

CAR Line 1

Provide Washington mortgage loans in Licensee's portfolio on December 31, 2015. Portfolio means all loans that you have on your warehouse line, held for securitization or investment purposes on December 31. Do not include loans you service unless you own the loan. Also include loans on foreclosed homes you have charged off but still own as the investor.

Must include:

- Loan or Account Number
- Date Funded
- Interest Rate as of 12/31/2015
- Lien Position
- Collateral Type
 - *RE (Real Estate) *must use abbreviation*
- Principle Loan Amount on 12/31/2015

CAR Line 2

Provide Washington non-mortgage loans in Licensee's portfolio on December 31, 2015.

Must include:

- Loan or Account Number
- Date Funded
- Interest Rate as of 12/31/2015
- Collateral Type
 - *PP (Personal Property) *must use abbreviation*
 - *U (Unsecured) *must use abbreviation*
- Principle Loan Amount on 12/31/2015

CAR Line 3a

Provide Washington interest only Adjustable Rate Mortgages (ARMS) in Licensee's portfolio on December 31, 2015

Must include:

- Loan or Account Number
- Date Funded
- Interest Rate as of 12/31/2015
- Lien Position
- Collateral Type
 - *RE (Real Estate) *must use abbreviation*
 - *PP (Personal Property) *must use abbreviation*
 - *U (Unsecured) *must use abbreviation*
- Principle Loan Amount on 12/31/2015

CAR Line 3b

Provide Washington payment option ARMs in Licensee's portfolio on December 31, 2015

Must include:

- Loan or Account Number
- Date Funded
- Interest Rate as of 12/31/2015
- Lien Position
- Collateral Type
 - *RE (Real Estate) *must use abbreviation*
 - *PP (Personal Property) *must use abbreviation*
 - *U (Unsecured) *must use abbreviation*
- Principle Loan Amount on 12/31/2015

CAR Line 3c

Provide Washington loans that permits negative amortization in Licensee's portfolio on December 31, 2015

Must include:

- Loan or Account Number
- Date Funded
- Interest Rate as of 12/31/2015
- Lien Position
- Collateral Type

- *RE (Real Estate) *must use abbreviation*
- *PP (Personal Property) *must use abbreviation*
- *U (Unsecured) *must use abbreviation*
- Principle Loan Amount on 12/31/2015

CAR Line 3d

Provide Washington introductory rate mortgage loans in Licensee’s portfolio on December 31, 2015 (Loans with low initial payments based on fixed introductory or “teaser” rate)

Must include:

- Loan or Account Number
- Date Funded
- Interest Rate as of 12/31/2015
- Lien Position
- Collateral Type
 - *RE (Real Estate) *must use abbreviation*
 - *PP (Personal Property) *must use abbreviation*
 - *U (Unsecured) *must use abbreviation*
- Principle Loan Amount on 12/31/2015

CAR Line 3e

Provide Washington balloon payment mortgage in Licensee’s portfolio on December 31, 2015

Must include:

- Loan or Account Number
- Date Funded
- Interest Rate as of 12/31/2015
- Lien Position
- Collateral Type
 - *RE (Real Estate) *must use abbreviation*
 - *PP (Personal Property) *must use abbreviation*
 - *U (Unsecured) *must use abbreviation*
- Principle Loan Amount on 12/31/2015

CAR Line 4

Provide Washington personal property and unsecured loans serviced during 2015

Must include:

- Loan or Account Number
- Date Funded
- Interest Rate as of 12/31/2015
- Collateral Type
 - *PP (Personal Property) *must use abbreviation*
 - *U (Unsecured) *must use abbreviation*
- Principle Loan Amount on 1/1/2015 or loan amount on the day the loan was made, even if it was paid off in the same year

Residential Loan Servicing (CAR Servicing)

CAR Servicing Line 1 (CAR Servicing Line 1b & 1c must equal this tab)

Provide ALL Washington residential mortgage loans serviced as a master and or sub servicer. (All loans serviced, includes loss mitigation) Include loans boarded in 2015 and then transferred out in 2015. Include loans serviced under an agent or private label agreement.

Must include:

- Loan or Account Number
- Date Loan Boarded into System in 2015 or if boarded in previous year(s) use 1/1/2015 date
- Current Interest Rate as of 12/31/2015
- Lien Position
- Collateral Type
 - RE (Real Estate) *must use abbreviation
- Principle Amount of Date Boarded in 2015 or the Principle Balance on 1/1/2015 (Enter the principle balance on the date the loan was received for servicing (boarded) in 2015 or the principle balance on 1/1/2015, if boarded in previous year(s))

If applicable

- Total Reverse Mortgage Advances made in 2015
- Total Reverse Mortgage Accrued Interest in 2015

CAR Servicing Line 1b (Must also provide this information on CAR Servicing Line 1)

Provide Washington **MASTER SERVICING** of residential mortgage loans. Master Servicer: Companies that have the servicing rights but contract the servicing of accounts out to a sub servicer or choose to service the loans themselves.

Must include:

- Loan or Account Number
- Date Loan Boarded into System in 2015 or if boarded in previous year(s) use 1/1/2015 date
- Current Interest Rate as of 12/31/2015
- Lien Position
- Collateral Type
 - RE (Real Estate) *must use abbreviation
- Principle Amount of Date Boarded in 2015 or the Principle Balance on 1/1/2015 (Enter the principle balance on the date the loan was received for servicing (boarded) in 2015 or the principle balance on 1/1/2015, if boarded in previous year(s))
- Name of Actual Servicer (Enter the name of the company that actually services the loan. If you are the actual servicer enter your company name)

If applicable

- Total Reverse Mortgage Advances made in 2015
- Total Reverse Mortgage Accrued Interest in 2015

CAR Servicing Line 1c (Must also provide this information on CAR Servicing Line 1)

Provide Washington **SUB-SERVICING** of loans on behalf of a master servicer. Sub-Servicer: Enters into contract with master servicers that retain or own the servicing rights, they are the actual loan servicer and point of contact to a borrower.

Must include:

- Loan or Account Number
- Date Loan Boarded into System in 2015 or if boarded in previous year(s) use 1/1/2015 date

- Current Interest Rate as of 12/31/2015
- Lien Position
- Collateral Type
 - *RE (Real Estate) *must use abbreviation*
- Principle Amount of Date Boarded in 2015 or the Principle Balance on 1/1/2015 (*Enter the principle balance on the date the loan was received for servicing (boarded) in 2015 or the principle balance on 1/1/2015, if boarded in previous year(s)*)
- Name of Master Servicer or Agent if Private Label Servicing

If applicable

- Total Reverse Mortgage Advances made in 2015
- Total Reverse Mortgage Accrued Interest in 2015

CAR Servicing Line 2

Provide Washington mortgage loans contractually delinquent 30 days or more at year-end 2015

Must include:

- Loan or Account Number
- Date Loan Boarded into System in 2015 or if boarded in previous year(s) use 1/1/2015 date
- Current Interest Rate as of 12/31/2015
- Lien Position
- Collateral Type
 - *RE (Real Estate) *must use abbreviation*
- Principle Amount of Date Boarded in 2015 or the Principle Balance on 1/1/2015 (*Enter the principle balance on the date the loan was received for servicing (boarded) in 2015 or the principle balance on 1/1/2015, if boarded in previous year(s)*)

CAR Servicing Line 3

Provide Washington mortgage loans in loss mitigation during 2015 (Non-performing, Pre-foreclosure, Work-out loans)

Must include:

- Loan or Account Number
- Date Loan Boarded into System in 2015 or if boarded in previous year(s) use 1/1/2015 date
- Current Interest Rate as of 12/31/2015
- Lien Position
- Collateral Type
 - *RE (Real Estate) *must use abbreviation*
- Principle Loan Amount (on the date the loan was referred to loss mitigation)

CAR Servicing Line 4

Provide Washington mortgage loans foreclosed during 2015

Must include:

- Loan or Account Number
- Date Loan Boarded into System in 2015 or if boarded in previous year(s) use 1/1/2015 date
- Current Interest Rate as of 12/31/2015
- Lien Position
- Collateral Type
 - *RE (Real Estate) *must use abbreviation*
- Principle Loan Amount (principle balance due in the bidding instructions as of the date of foreclosure)

CAR Servicing Line 5

Provide Washington mortgage loans modified under HAMP loan modifications during 2015

Must include:

- Loan or Account Number
- Modification Date
- Interest Rate after Modification
- Lien Position
- Collateral Type
 - *RE (Real Estate) *must use abbreviation*
- Principle Loan Amount (principle balance due on the date of modification)
- Modification Temporary or Permanent (T) or (P)

CAR Servicing Line 6

Provide Washington mortgage loans modified under other modification types during 2015

Must include:

- Loan or Account Number
- Modification Date
- Interest Rate after Modification
- Lien Position
- Collateral Type
 - *RE (Real Estate) *must use abbreviation*
- Principle Loan Amount (principle balance due on the date of modification)
- Modification Temporary or Permanent (T) or (P)

CAR Servicing Line 7

Provide Washington loans paid off through short sale during 2015 (includes charge-offs)

Must include:

- Loan or Account Number
- Date Loan Boarded into System in 2015 or if boarded in previous year(s) use 1/1/2015 date
- Interest Rate as of 12/31/2015
- Lien Position
- Collateral Type
 - *RE (Real Estate) *must use abbreviation*
- Principle Amount on Date Boarded in 2015 or the Principle Balance on 1/1/2015 (*Enter the principle balance on the date the loan was received for servicing (boarded) in 2015 or the principle balance on January 1, 2015 if boarded in previous year(s)*)
- Principle Balance Forgiven

CAR Serving Line 8

Provide Washington mortgage loans serviced on behalf of Fannie Mae

Must include:

- Loan or Account Number
- Date Loan Boarded into System in 2015 or if boarded in previous year(s) use 1/1/2015
- Current Interest Rate as of 12/31/2015
- Lien Position
- Collateral Type
 - *RE (Real Estate) *must use abbreviation*

- Principle Amount on Date Boarded in 2015 or the Principle Balance on 1/1/2015 *(Enter the principle balance on the date the loan was received for servicing (boarded) in 2015 or the principle balance on January 1, 2015 if boarded in previous year(s))*

CAR Servicing Line 9

Provide Washington mortgage loans serviced on behalf of Freddie Mac

Must include:

- Loan or Account Number
- Date Loan Boarded into System in 2015 or if boarded in previous year(s) use 1/1/2015
- Current Interest Rate as of 12/31/2015
- Lien Position
- Collateral Type
 - *RE (Real Estate) *must use abbreviation*
- Principle Amount on Date Boarded in 2015 or the Principle Balance on 1/1/2015 *(Enter the principle balance on the date the loan was received for servicing (boarded) in 2015 or the principle balance on January 1, 2015 if boarded in previous year(s))*

CAR Servicing Line 10

Provide Washington mortgage loans serviced on behalf of Ginnie Mae

Must include:

- Loan or Account Number
- Date Loan Boarded into System in 2015 or if boarded in previous year(s) use 1/1/2015
- Current Interest Rate as of 12/31/2015
- Lien Position
- Collateral Type
 - *RE (Real Estate) *must use abbreviation*
- Principle Amount on Date Boarded in 2015 or the Principle Balance on 1/1/2015 *(Enter the principle balance on the date the loan was received for servicing (boarded) in 2015 or the principle balance on January 1, 2015 if boarded in previous year(s))*

CAR Servicing Line 11

Provide Washington mortgage loans serviced by other than Fannie Mae, Freddie Mac or Ginnie Mae

Must include:

- Loan or Account Number
- Date Loan Boarded into System in 2015 or if boarded in previous year(s) use 1/1/2015
- Current Interest Rate as of 12/31/2015
- Lien Position
- Collateral Type
 - *RE (Real Estate) *must use abbreviation*
- Principle Amount on Date Boarded in 2015 or the Principle Balance on 1/1/2015 *(Enter the principle balance on the date the loan was received for servicing (boarded) in 2015 or the principle balance on January 1, 2015 if boarded in previous year(s))*