

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	90	90
270	270	270
270	270	270

(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?

Please type response to question here: The Bank hires property management company to maintain the landscaping and safety of the property.

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

Please type response to question here: The Bank's Loan officer Esther Yeung is responsible for filing the registration statement required pursuant to Municipal Code Section 13-12-125.

FORM A(7-3a)

(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

MULTIFAMILY, COMMERCIAL

Use separate questionnaires for each affiliate as appropriate numbers below.

(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)
8	201,485	R
2	1,007,775	M

# of Loan foreclosures completed in 2010	Average loan amount	Property Type Residential (R) Multifamily (M) Commercial (C)
1	185,600	M

# of Loan modifications postponig foreclosures in 2010	Average loan amount	Property Type Residential (R) Multifamily (M) Commercial (C)
none		

FORM A(7-3b)

(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
 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	137,200.13	572	556	97.20%	13	2.27%	3	0.52%
M	234,987.96	59	53	89.83%	5	8.47%	1	1.69%
C	321,317.87	110	104	94.55%	5	4.55%	1	0.91%

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.