



MISSOURI SECURE AND FAIR ENFORCEMENT FOR MORTGAGE LICENSING ACT

**2014 ANNUAL REPORT OF  
RESIDENTIAL MORTGAGE LOAN BROKER ACTIVITY**

**REPORTING REQUIREMENT**

On or before March 1<sup>st</sup>, a licensee shall file an Annual Report of Residential Mortgage Loan Broker Activity with the Commissioner (Director) of Finance (443.885 RSMo, 20 CSR 1140-30.300). The report shall disclose activity from the preceding calendar year (2014). Please remit the completed report to: Division of Finance, Mortgage Licensing Section, 301 W High Street Room 630, P.O. Box 716, Jefferson City, Missouri 65102-0716. If utilizing a courier service please omit the P.O. Box and use zip code 65101.

**SIGNATURE & NOTARY REQUIRED**

Company Representative: I, \_\_\_\_\_ (please print),  
as \_\_\_\_\_ (title); declare under penalty of perjury that I am authorized  
to sign this report on behalf of the licensee and that the information contained in this report is true and correct.

\_\_\_\_\_  
Signature

**Signature must be notarized**

**STATE OF** \_\_\_\_\_  
**COUNTY OF** \_\_\_\_\_

Subscribed and sworn to me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.  
My Commission expires \_\_\_\_\_, 20\_\_\_\_\_.

**NOTARY PUBLIC** \_\_\_\_\_

**ALL AREAS SHOULD BE COMPLETED: IF THE RESPONSE IS "NONE", THEN INDICATE "NONE" OR "N/A"**

**I.** Name of Licensee \_\_\_\_\_ License Number \_\_\_\_\_

Main Missouri Office: (or licensed location for out of state servicers)

Street Address \_\_\_\_\_

City, State, Zip Code \_\_\_\_\_

Date Prepared \_\_\_\_\_ Prepared by \_\_\_\_\_

Preparer's Telephone Number \_\_\_\_\_ Email Address \_\_\_\_\_

**II. Identify your 2014 dollar volume of activity in Missouri by type:**

TYPE	PERIOD	DOLLAR AMOUNT
Brokered <i>Definition at Section 443.703.1(18). Includes loan lead generations passed on to other companies</i>	1/1 – 12/31	
Funded-Retail <i>Definition at Section 443.703.1(16). Includes loans with borrower contact and whereby funds are from your own money or from a line of credit in your own name.</i>	1/1 – 12/31	
Funded-Wholesale <i>Definition at Section 443.703.1(16). Includes loans with no borrower contact. Excludes loans funded through exempt activity defined at Section 443.703.1(10(c) &amp; (d) RSMo</i>	1/1 – 12/31	
Servicing <i>Includes master serviced and sub-serviced loans along with any loan servicing rights owned.</i>	At 12/31	

**III. Please list the names of all Missouri licensed mortgage loan originators (MLOs) either employed or contracted by your company at any time during the reporting year. Include total dollar amount of loans originated (brokered and/or funded-retail) in 2014 for each MLO. Use a separate sheet if necessary.**

MLO Name/NMLS#	Dollar Amount Originated	MLO Name/NMLS#	Dollar Amount Originated

**IV. Please list the lenders you are using to broker your applications. Please list the total dollar volume with respect to each lender and any specific loan programs that exist. Use a separate sheet if necessary.**

Name \_\_\_\_\_

Total Dollar Volume \_\_\_\_\_

Loan Program \_\_\_\_\_

Name \_\_\_\_\_

Total Dollar Volume \_\_\_\_\_

Loan Program \_\_\_\_\_

Name \_\_\_\_\_

Total Dollar Volume \_\_\_\_\_

Loan Program \_\_\_\_\_

V. Please report any Missouri loans that you had any connection with during the year which were: a) in default on December 31, or b) foreclosed during the reporting year. Information for each loan reported shall include: borrower name, loan amount, name of original funding lender, and name of most recent servicer. Please provide this information as a separate attachment to this report form.

VI. Regulation 20 CSR 1140-30.280(5) requires all licensees not subject to HUD escrow regulations to place funds received for actual and necessary third-party expenses (e.g. fees collected for rate locks, appraisals, credit reports, insurance, etc.) with one of several entity types (title insurer, title agency, depository institution, or licensed attorney) no later than five days after receipt.

Do you collect third party fees? Yes\_\_\_\_ No\_\_\_\_

If you answered yes, please provide the following regarding the entity with which such funds are placed:

Name \_\_\_\_\_

Address \_\_\_\_\_

Account Number \_\_\_\_\_

VII. Was your current license issued with a waiver of the Missouri in-state office requirement? Yes\_\_\_\_ No \_\_\_\_

If yes, what percentage of your gross income, with respect to Missouri loans, was generated from servicing activity?

\_\_\_\_\_%. Please provide documentation (i.e. income statement with appropriate categorization) supporting the percentage calculation.

VIII. Surety Bond Calculation – amount of surety bond required for your company beginning May 1, 2015.

Enter the following information from Item II on Page 2 of this report:

Dollar Volume of Missouri Loans **Brokered in 2014** \_\_\_\_\_

Dollar Volume of Missouri Loans **Funded\* in 2014** \_\_\_\_\_

Dollar Volume of Missouri Servicing Portfolio **as of December 31, 2014** \_\_\_\_\_

\*aggregate of retail and wholesale funding volume

Using the schedule on the next page, determine the surety bond required for each category based on the volume entered above.

A. Surety bond required based on loans brokered \_\_\_\_\_

B. Surety bond required based on loans funded \_\_\_\_\_

C. Surety bond required based on loans serviced \_\_\_\_\_

Enter the larger of A, B, or C \_\_\_\_\_, this represents the amount of the penal sum of your surety bond required beginning May 1, 2015.

<b>Surety Bond Schedule</b>			
Dollar Amount of Loans Brokered/Funded/Serviced For Previous Year	Bond Amounts For Loans Brokered	Bond Amounts For Loans Funded	Bond Amounts For Loans Serviced
\$7,500,000 or less	\$50,000	\$50,000	\$50,000
\$7,500,001-\$15,000,000	\$50,000	\$100,000	\$100,000
\$15,000,001-\$22,500,000	\$75,000	\$150,000	\$150,000
\$22,500,001-\$30,000,000	\$100,000	\$200,000	\$200,000
\$30,000,001-\$45,000,000	\$150,000	\$300,000	\$300,000
\$45,000,001-\$60,000,000	\$200,000	\$400,000	\$400,000
\$60,000,001 or more	\$250,000	\$500,000	\$500,000

- ix.** The attached documents (Pages 5-12) are to be completed only if you funded loans, with your own money, which totaled at least \$500,000 in aggregate. You may attach a copy of your HMDA report and Part C in lieu of completing Schedules A and B.

Name of Licensee:

I. Column Totals	(1) Loans for purchase of Residential Real Estate insured by the Federal Government		(2) Total loans for purchase of Residential Real Estate		(3) Loans for repair, rehabilitation or remodeling of Residential Real Estate	
	No. of Loans	Prin. Amount (Thou)	No. of Loans	Prin. Amount (Thou)	No. of Loans	Prin. Amount (Thou)
Part "A" Loans Originated						
Outside Relevant MSA City / County						
Total Loans Originated						
Part "B" Loans Purchased						
Outside Relevant MSA City / County						
Total Loans Purchased						
Part "C" Loans Foreclosed						
Outside Relevant MSA City / County						
Total Loans Foreclosed						

Name of Licensee:

<b>Part "A" Loans Originated</b>						
Mortgage Loan Data Relating to Residential Real Property Located within The Relevant MSA						
	(1) Loans for purchase of Residential Real Estate insured by the Federal Government		(2) Total loans for purchase of Residential Real Estate		(3) Loans for repair, rehabilitation or remodeling of Residential Real Estate	
Census Tract Number	No. of Loans	Prin. Amount (Thou)	No. of Loans	Prin. Amount (Thou)	No. of Loans	Prin. Amount (Thou)

Name of Licensee:

<b>Part "B" Loans Purchased</b>						
Mortgage Loan Data Relating to Residential Real Property Located within The Relevant MSA						
	(1) Loans for purchase of Residential Real Estate insured by the Federal Government		(2) Total loans for purchase of Residential Real Estate		(3) Loans for repair, rehabilitation or remodeling of Residential Real Estate	
Census Tract Number	No. of Loans	Prin. Amount (Thou)	No. of Loans	Prin. Amount (Thou)	No. of Loans	Prin. Amount (Thou)

Name of Licensee:

<b>Part "C" Loans Foreclosed</b>						
Mortgage Loan Data Relating to Residential Real Property Located within The Relevant MSA						
	(1) Loans for purchase of Residential Real Estate insured by the Federal Government		(2) Total loans for purchase of Residential Real Estate		(3) Loans for repair, rehabilitation or remodeling of Residential Real Estate	
Census Tract Number	No. of Loans	Prin. Amount (Thou)	No. of Loans	Prin. Amount (Thou)	No. of Loans	Prin. Amount (Thou)

Name of Licensee:

**LOANS WITHOUT CENSUS TRACT NUMBERS**

If a census tract number cannot be located for a loan(s) within the MSA, the loan(s) shall be listed on this page. Do not list loans that are totaled on Page 5 in the areas marked "OUTSIDE RELEVANT CITY/COUNTY." Please provide all of the information requested.

City	COUNTY	ZIP CODE	PRINCIPAL AMOUNT (THOUSANDS)	CLASSIFICATION	COLUMN NUMBER (1) THROUGH (3)

**INSTRUCTIONS**

**How to Complete Page 5:**

Page 5 represents column totals of the principal amount of loans listed by census tract number on pages 6 through 8, plus the total principal amount of loans listed on page 9, plus loans outside a relevant MSA.

The loan totals are to be listed as either Part "A"- Loans Originated, Part "B" Loans Purchased, or Part "C" Loans Foreclosed.

The loans that require a census tract number are loans that are within the following relevant MSA cities or counties:

- Greene County- County Number 077
- Cass County (Kansas City Only)- County Number 037
- Clay County (Kansas City Only)- County Number 047
- Jackson County- County Number 095
- Platte County (Kansas City Only)- County Number 165
- St. Charles County-County Number 183
- St. Louis City- County Number 510
- St. Louis County- County Number 189

**Example of Page 5:**

I. Column Totals	(1) Loans for purchase of Residential Real Estate insured by the Federal Government		(2) Total loans for purchase of Residential Real Estate		(3)Loans for repair, rehabilitation or remodeling of Residential Real Estate.	
	No. of Loans	Prin. Amount (Thou)	No. of Loans	Prin. Amount (Thou)	No. of Loans	Prin. Amount (Thou)
Part "A" Loans Originated	15	1,620	54	6,210	4	60
Outside Relevant MSA City / County	5	710	8	1,010	2	42
Total Loans Originated	20	22,330	62	7,220	6	102

**INSTRUCTIONS**

(Continued)

**How to Complete Pages 6 through 8:**

All loans on pages 6 through 8 are to be listed by census tract number in numerical order.

More than one loan made in a specific census tract may be grouped together by number and dollar as long as they are listed in the same category, either of columns (1) through (3).

Principal Amount or Amount Financed of the loan(s) should be rounded to the nearest thousands of dollars using \$500 as a median, i.e. \$8,792.52 is listed as 9.

All residential real estate loans made during the reporting period must be listed in either column (1), (2), or (3).

All loans for home improvement are to be listed in column (3).

**Example of pages 6 through 8:**

	(1) Loans for purchase of Residential Real Estate insured by the Federal Government		(2) Total loans for purchase of Residential Real Estate		(3) Loans for repair, rehabilitation or remodeling of Residential Real Estate	
Census Tract Number	No. of Loans	Prin. Amount (Thou)	No. of Loans	Prin. Amount (Thou)	No. of Loans	Prin. Amount (Thou)
1051	2	54	9	405		
1077	2	27				
1101	2	112				
2122	15	91			2	218

**INSTRUCTIONS**

(Continued)

**How to Complete Page 9:**

If a census tract number cannot be located for a loan(s) located within the MSA, the loan shall be listed on page 9 in the following manner.

Do not list loans that are totaled on page 5 in the listing marked "Outside Relevant MSA City/County".

**Example of page 9:**

STREET ADDRESS	CITY	COUNTY	ZIP CODE	PRINCIPAL AMOUNT	CLASSIFICATION	COLUMN NUMBER (1) THROUGH (3)
123 Easy Street	St. Louis	St. Louis County	63108	22	Originators	(2)
246 Low Court	Ballwin	St. Louis	63011	35	Originators	(3)
379 High Avenue	Eureka	St. Louis	63125	17	Purchases	(2)
4896 Jericho	Hazelwood	St. Louis	63134	9	Foreclosures	(2)