

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
120 Days	120 Days	
18 Months	18 Months	
210 Days	210 Days	

(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?

R and M properties are inspected every 30 days, once property is confirmed vacant it is registered, secured, winterized (as needed), and maintained by a BMO Harris approved vendor until title is transferred to a new owner.

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

Harris approved legal council

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**

(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)
118	148,759	R & M only

# of Loan foreclosures completed in 2010	Average loan amount	Property Type Residential (R) Multifamily (M) Commercial (C)
34	113,590	R & M only

# of Loan modifications postponig foreclosures in 2010	Average loan amount	Property Type Residential (R) Multifamily (M) Commercial (C)
62	167,544	R & M only

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 & M	239,753.00	4744	4568	96.29%	176	3.71%	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.