

Highland Community Bank

FORM A(7-1, 7-2)

(to be completed by the institution for loans and separately for the loans 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 Procedure

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
240 days	240 days	240 days
12 months	12 months	12 months

(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?

The bank hires a management company to keep and maintain the foreclosed property up to code.

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

The management company hired by the bank is responsible for the registration statement filing and keeping up with municipal codes on vacant properties.

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)
2	85,900	R
3	360,042	C

# of Loan foreclosures completed in 2010	Average loan amount	Property Type Residential (R) Multifamily (M) Commercial (C)
3	360,042	C

# of Loan modifications postponing foreclosures in 2010	Average loan amount	Property Type Residential (R) Multifamily (M) Commercial (C)
1	58,500	R

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	99,580.00	129	128	99.22%	1	0.78%	0	0.00%
M	143,475.00	12	12	100.00%	0	0.00%	0	0.00%
C	294,784.00	41	41	100.00%	0	0.00%	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.