

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
4 mths	4 mths	4 mths
720	720	720
9 mths	1 yr	n/a

**(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?

Illinois Service Federal has retained a property management company to monitor Bank owned property as well as property in foreclosure to make sure the properties are secure and the exterior of the home is properly maintained. The Bank owned vacant property is registered on the City of Chicago web site for vacant property.

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

William L. McKnight, Chief Lending Officer

**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	106,500	R
0	-	M
1	987,000	C

# of Loan foreclosures completed in 2010	Average loan amount	Property Type Residential (R) Multifamily (M) Commercial (C)
2	46,000	R
1	205,000	M
0	-	C

# of Loan modifications postponig foreclosures in 2010	Average loan amount	Property Type Residential (R) Multifamily (M) Commercial (C)
6	237,034	R
0	-	M
2	359,177	C

**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	100,000.00	406	401	98.77%	4	0.99%	1	0.25%
M	237,000.00	11	8	72.73%	2	18.18%	1	9.09%
C	194,000.00	15	15	100.00%	0	0.00%		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.