



# Illinois Department of Financial and Professional Regulation

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## Division of Banking

BRUCE RAUNER  
Governor

BRYAN A. SCHNEIDER  
Secretary

### Instructions to complete the Annual Report of Mortgage Activity

#### General Filing Instructions

Residential mortgage licensees engaged in funding or acquiring Illinois residential mortgage loans must file an **Annual Report of Mortgage Activity** (38 IAC Section 1050.610 and 1050.630) for the most recent full calendar year (January 1 through December 31). The report shall cover all loans funded or acquired during the calendar year, by the residential mortgage licensee. The Annual Report of Mortgage Activity must be filed by March 1<sup>st</sup> of each year for the previous calendar year.

The Report shall contain the following information. Each page of the report must be completed.

**Page 1** - TOTAL ILLINOIS RESIDENTIAL MORTGAGE LOAN APPLICATION DATA - Provide the loan application data as requested. If a field requested does not apply to your institution, (example: the institution reporting only acquires closed loans, therefore, it should not have loans (applications) that were rejected or cancelled), please indicate -0- in the appropriate column. A brief explanation should be attached to the Report by the Reporting Institution, if necessary.

**Page 2** - Please use additional pages as necessary to complete the information required in Columns 1 through 12.

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**Column 1.** Please provide the names of all loan brokers connected to loans in the geographical reporting area. Each loan broker shall have the total number of loans in each geographical area separately categorized. Also, the column shall provide the Illinois residential mortgage license number, if known; or state, if license number is unknown or loan broker is an exempt entity.

**Column 2.** Provide the 6-digit census tract number assigned to all areas within counties in the U.S. and a number of U.S. territories and possessions, in the 2000 U.S. Census Bureau report (to ensure reporting consistency, only the 2000 census tract data can be accepted). Refer to <http://www.census.gov>, <http://factfinder.census.gov/> or <http://www.ffiec.gov/geocode/default.htm> to obtain the precise reportable census tracts.

**Column 3.** The 5-digit postal zip code assigned by the U.S. Postal Service for geographic areas within counties in the U.S. and a number of U.S. territories and possessions. ***Please note: for consistency the reporting licensee must use census tract report OR zip code reporting. BOTH CANNOT BE USED SIMULTANEOUSLY.***

**Column 4.** Indicate the number of "Residential" applications approved. "Residential" applications should include all mortgages applied for or acquired that result in a lien on a residential mortgage property of 4 units or less, including but not limited to: purchase mortgages, refinance mortgages, second mortgages, HELOC's, etc...

**Column 5.** Indicate the number of construction loans approved (funded) (acquired) for the construction of Illinois residential mortgage property of 4 units or less.

**Column 6.** Indicate the number of Home Improvement/Rehabilitation loans approved (funded) (acquired) secured by Illinois residential mortgage property of 4 units or less.

**Column 7.** Indicate the total number of applications received. (this number will not match the numbers in columns 4, 5, and 6)

**Column 8.** Indicate the aggregate dollar amount (*reported to the nearest thousandth (000's) dollars*) of the applications received, from Column 7.

**Column 9.** Indicate the number of loans funded from the applications listed in Columns 4, 5, and 6.

**Column 10.** Indicate the actual aggregate dollar amount of applications approved (funded) from the aggregate dollar amount reported in Column 8.

**Column 11.** Indicate the total number of residential loans funded nationwide, including Illinois (loan products should share similar characteristics).

**Column 12.** Indicate the total aggregate dollar amount of loans funded, based from the numbers reported in Column 11.

The “Annual Report of Mortgage Activity” should be filed and mailed to the Illinois Department of Financial and Professional Regulation, Division of Banking, Mortgage Banking Regulation, at the address at the bottom of this page.