

# Report of 2015 Business Activity Reports



**California Bureau of Real Estate**

## Number of Reporting Brokers

<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>
1993	376	2004	316	2015	336
1994	329	2005	336		
1995	290	2006	352		
1996	272	2007	352		
1997	235	2008	336		
1998	266	2009	362		
1999	265	2010	356		
2000	284	2011	347		
2001	300	2012	336		
2002	300	2013	317		
2003	304	2014	332		

## Number of Reporting Multi-Lenders (New category as of 1999)

<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>
1999	139	2007	166	2015	137
2000	146	2008	153		
2001	159	2009	146		
2002	164	2010	137		
2003	163	2011	123		
2004	161	2012	124		
2005	164	2013	132		
2006	173	2014	130		

## I. LOANS ORIGINATED AS AGENT (Section 10131(d))

### Total Number

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	3,132	54,052	2005	179	18,193
1994	2,284	33,431	2006	150	15,339
1995	2,026	15,330	2007	90	11,008
1996	1,535	11,571	2008	44	6,355
1997	584	7,451	2009	35	5,761
1998	520	9,786	2010	83	5,852
1999	511	11,407	2011	141	6,085
2000	554	10,602	2012	166	8,032
2001	488	9,904	2013	122	8,789
2002	424	13,718	2014	91	9,104
2003	302	14,868	2015	76	6,120
2004	216	16,153			

### Aggregate Principal Amount

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	\$40,516,729	\$7,527,402,859	2005	\$2,929,970	\$5,749,378,571
1994	\$30,676,716	\$4,662,875,657	2006	\$2,407,663	\$4,952,869,615
1995	\$31,199,913	\$2,209,872,953	2007	\$1,474,205	\$3,295,878,176
1996	\$24,887,818	\$1,278,603,031	2008	\$1,795,280	\$1,854,882,672
1997	\$8,969,571	\$965,696,691	2009	\$695,160	\$1,124,123,100
1998	\$8,208,229	\$1,453,015,738	2010	\$1,697,067	\$1,169,190,028
1999	\$8,317,746	\$2,061,484,817	2011	\$3,049,139	\$1,220,198,925
2000	\$8,899,425	\$1,973,990,575	2012	\$3,472,276	\$1,649,021,218
2001	\$8,295,235	\$1,926,499,358	2013	\$2,376,803	\$2,364,693,706
2002	\$7,174,984	\$3,130,092,119	2014	\$1,520,658	\$2,798,640,977
2003	\$5,997,036	\$3,457,580,377	2015	\$1,157,890	\$1,946,617,502
2004	\$4,289,182	\$4,587,143,212			

### Commissions Received

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	\$4,837,766	\$167,350,067	2005	\$226,644	\$184,272,059
1994	\$3,589,242	\$88,822,171	2006	\$114,499	\$172,208,294
1995	\$3,250,122	\$67,744,345	2007	\$59,224	\$130,049,072
1996	\$2,307,159	\$53,459,831	2008	\$29,808	\$57,557,469
1997	\$795,133	\$39,611,565	2009	\$36,418	\$37,082,022
1998	\$779,846	\$51,571,204	2010	\$90,843	\$38,030,309
1999	\$666,906	\$64,309,429	2011	\$207,141	\$37,817,376
2000	\$603,253	\$70,033,962	2012	\$237,248	\$71,857,514
2001	\$639,063	\$69,631,284	2013	\$128,441	\$63,337,529
2002	\$598,433	\$97,149,222	2014	\$207,464	\$103,923,920
2003	\$355,866	\$134,040,886	2015	\$100,250	\$47,539,275
2004	\$251,535	\$156,197,092			

### A. Multiple Lender Loans (Fractionalized)

#### Number

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	317	4,503	2005	1	5,791
1994	360	4,220	2006	4	5,430
1995	248	3,482	2007	2	3,806
1996	133	3,004	2008	2	2,099
1997	85	2,724	2009	1	1,538
1998	45	2,854	2010	4	1,578
1999	17	3,539	2011	10	1,754
2000	44	3,730	2012	16	1,951
2001	22	3,519	2013	14	2,393
2002	20	4,256	2014	3	2,953
2003	5	4,665	2015	3	1,764
2004	6	5,190			

**Aggregate Principal Amount**

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	\$5,158,646	\$561,526,615	2005	\$17,650	\$2,468,078,804
1994	\$5,683,719	\$542,902,046	2006	\$90,500	\$2,434,028,274
1995	\$4,102,618	\$398,442,275	2007	\$38,961	\$1,508,029,158
1996	\$2,311,010	\$436,685,539	2008	\$41,000	\$734,758,940
1997	\$1,633,437	\$413,803,408	2009	\$30,000	\$359,558,303
1998	\$723,025	\$533,881,421	2010	\$89,700	\$399,222,720
1999	\$326,700	\$735,332,229	2011	\$163,200	\$445,265,948
2000	\$1,014,200	\$841,479,360	2012	\$391,165	\$582,374,288
2001	\$586,501	\$870,325,882	2013	\$222,270	\$846,384,152
2002	\$486,000	\$1,297,253,852	2014	\$56,400	\$1,069,670,731
2003	\$147,894	\$1,588,861,463	2015	\$71,500	\$632,274,472
2004	\$105,000	\$2,197,966,789			

**Total Number of Investors (New category as of 1999)**

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1999	38	11,538	2008	4	9,851
2000	81	12,436	2009	2	5,864
2001	48	10,946	2010	8	5,801
2002	61	14,389	2011	22	6,333
2003	11	14,532	2012	34	6,770
2004	18	15,624	2013	29	8,626
2005	2	19,008	2014	8	9,965
2006	8	52,151	2015	7	6,358
2007	4	18,293			

**B. Loans to Refinance Loans Previously Negotiated by Reporting Broker or Affiliate****Number**

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	310	2,167	2005	1	398
1994	254	1,488	2006	11	462
1995	241	1,003	2007	4	52
1996	98	867	2008	4	227
1997	45	486	2009	1	231
1998	27	636	2010	1	340
1999	24	381	2011	0	112
2000	15	424	2012	3	185
2001	23	375	2013	1	156
2002	33	602	2014	2	230
2003	5	451	2015	1	111
2004	4	752			

### Aggregate Principal Amount

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	\$4,636,329	\$242,162,556	2005	\$30,000	\$251,259,562
1994	\$3,493,970	\$158,723,490	2006	\$206,800	\$317,055,175
1995	\$3,424,306	\$92,677,448	2007	\$22,000	\$243,246,954
1996	\$1,614,511	\$93,826,506	2008	\$100,500	\$104,850,786
1997	\$731,350	\$72,265,571	2009	\$13,500	\$87,014,346
1998	\$516,004	\$147,382,280	2010	\$25,000	\$111,679,240
1999	\$447,850	\$70,349,694	2011	\$0	\$28,351,847
2000	\$296,200	\$90,869,488	2012	\$75,000	\$65,988,381
2001	\$394,251	\$102,793,907	2013	\$20,000	\$48,160,844
2002	\$563,850	\$185,013,396	2014	\$38,130	\$97,606,557
2003	\$85,300	\$179,184,496	2015	\$18,000	\$33,860,304
2004	\$99,500	\$198,955,404			

### C. Balloon Payment or Interest-Only Loans

#### Number

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	651	8,313	2005	70	10,908
1994	534	7,572	2006	70	10,520
1995	275	6,402	2007	51	7,855
1996	222	6,204	2008	15	4,491
1997	166	5,031	2009	12	3,692
1998	213	5,925	2010	21	3,984
1999	281	7,203	2011	55	4,483
2000	395	7,854	2012	79	5,190
2001	333	6,902	2013	91	7,233
2002	250	8,523	2014	55	7,885
2003	123	8,704	2015	39	5,370
2004	86	9,995			

### Aggregate Principal Amount (at maturity)

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	\$10,032,361	\$821,196,574	2005	\$1,200,189	\$3,885,629,067
1994	\$8,120,927	\$795,628,177	2006	\$1,208,365	\$3,690,845,973
1995	\$4,144,323	\$772,239,127	2007	\$851,554	\$2,454,319,124
1996	\$3,229,830	\$737,656,224	2008	\$303,467	\$1,408,983,031
1997	\$2,832,975	\$693,710,307	2009	\$187,444	\$726,572,127
1998	\$3,476,331	\$818,946,295	2010	\$394,823	\$790,170,519
1999	\$4,258,813	\$1,301,778,150	2011	\$1,055,770	\$887,103,608
2000	\$6,587,478	\$1,462,076,714	2012	\$1,431,785	\$1,195,808,465
2001	\$6,040,723	\$1,361,707,212	2013	\$850,141	\$1,927,962,034
2002	\$4,370,620	\$1,882,607,746	2014	\$453,916	\$2,508,604,340
2003	\$2,655,382	\$2,300,940,125	2015	\$368,109	\$1,768,610,775
2004	\$1,794,729	\$4,286,577,638			

**D. Loans covered under Financial Code Section 4970 (New category as of 2007)**

**Number**

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
2007	24	284	2015	27	493
2008	12	217			
2009	1	277			
2010	3	179			
2011	10	243			
2012	16	358			
2013	1	735			
2014	1	333			

**Aggregate Principal Amount**

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
2007	\$379,725	\$35,918,357	2015	\$474,100	\$171,451,738
2008	\$176,580	\$40,886,453			
2009	\$18,500	\$47,804,335			
2010	\$50,700	\$29,040,412			
2011	\$212,564	\$31,906,655			
2012	\$340,775	\$59,034,468			
2013	\$23,000	\$293,598,918			
2014	\$27,000	\$65,353,249			

**II. LOANS ORIGINATED AS PRINCIPAL (FUNDED BY BROKER) FOR RESALE (Section 10131.1)**

**Total Number**

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	1,752	50,302	2005	22	2,297
1994	1,751	42,373	2006	19	1,884
1995	1,383	3,990	2007	9	1,870
1996	1,022	3,870	2008	0	885
1997	260	1,743	2009	10	643
1998	417	2,963	2010	8	562
1999	261	3,933	2011	5	525
2000	153	4,366	2012	2	1,034
2001	157	4,028	2013	0	881
2002	42	2,342	2014	0	1,388
2003	46	2,368	2015	1	1,350
2004	22	2,663			

## Aggregate Principal Amount

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	\$23,663,664	\$6,528,024,240	2005	\$306,300	\$652,648,589
1994	\$23,583,076	\$5,397,648,308	2006	\$243,500	\$599,879,009
1995	\$18,231,932	\$339,450,848	2007	\$131,630	\$579,752,771
1996	\$14,454,763	\$363,474,119	2008	\$0	\$295,097,129
1997	\$3,356,018	\$254,118,462	2009	\$238,000	\$140,723,544
1998	\$5,382,034	\$477,072,674	2010	\$165,700	\$151,551,779
1999	\$3,338,902	\$669,966,107	2011	\$110,700	\$99,674,931
2000	\$1,987,967	\$814,548,241	2012	\$26,900	\$201,825,309
2001	\$1,932,324	\$813,011,551	2013	\$0	\$202,972,201
2002	\$693,846	\$378,775,999	2014	\$0	\$383,634,070
2003	\$552,976	\$463,436,721	2015	\$25,000	\$403,869,316
2004	\$337,018	\$620,859,005			

## Loan Origination or Other Fees in Lieu of Commission

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	\$2,205,130	\$81,114,242	2005	\$12,160	\$25,210,795
1994	\$2,046,550	\$56,482,231	2006	\$10,360	\$19,231,467
1995	\$1,608,343	\$18,340,628	2007	\$6,555	\$18,842,228
1996	\$1,285,294	\$18,669,368	2008	\$0	\$8,833,014
1997	\$191,570	\$10,948,689	2009	\$9,920	\$4,518,208
1998	\$344,307	\$11,401,286	2010	\$7,327	\$2,815,346
1999	\$201,334	\$20,489,645	2011	\$9,225	\$3,049,672
2000	\$144,630	\$24,389,899	2012	\$2,052	\$4,221,509
2001	\$119,941	\$26,513,667	2013	\$0	\$100,209,635
2002	\$57,794	\$15,364,820	2014	\$0	\$80,087,473
2003	\$28,457	\$15,478,813	2015	\$1,000	\$57,351,126
2004	\$15,036	\$21,123,260			

## A. Loans to Refinance Loans Previously Negotiated by Reporting Broker or Affiliate

### Numbers

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	105	3,559	2005	2	52
1994	92	384	2006	1	71
1995	13	198	2007	0	60
1996	10	265	2008	0	35
1997	34	126	2009	0	31
1998	32	447	2010	0	40
1999	20	520	2011	0	13
2000	11	489	2012	0	21
2001	7	641	2013	0	30
2002	4	66	2014	0	88
2003	0	102	2015	0	15
2004	1	73			

**Aggregate Principal Amount**

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	\$1,672,349	\$471,010,356	2005	\$45,200	\$11,292,000
1994	\$1,299,406	\$55,474,333	2006	\$7,000	\$24,761,346
1995	\$177,800	\$40,122,228	2007	\$0	\$17,742,700
1996	\$127,300	\$33,503,608	2008	\$0	\$15,606,305
1997	\$478,195	\$35,185,274	2009	\$0	\$4,970,718
1998	\$584,560	\$80,364,365	2010	\$0	\$8,250,250
1999	\$295,228	\$82,912,120	2011	\$0	\$2,445,995
2000	\$177,111	\$128,409,200	2012	\$0	\$5,245,200
2001	\$111,200	\$148,728,010	2013	\$0	\$10,341,824
2002	\$98,000	\$16,577,250	2014	\$0	\$45,271,861
2003	\$0	\$25,404,495	2015	\$0	\$7,128,000
2004	\$30,000	\$18,456,205			

**B. Balloon Payment or Interest-Only Loans**

**Number**

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	445	5,896	2005	13	2,195
1994	211	3,579	2006	14	1,533
1995	46	1,283	2007	6	1,777
1996	86	1,401	2008	0	579
1997	48	1,114	2009	1	427
1998	38	1,488	2010	7	353
1999	81	1,950	2011	3	459
2000	65	1,837	2012	0	1,032
2001	123	1,160	2013	0	983
2002	17	1,837	2014	0	1,619
2003	29	1,750	2015	0	1,298
2004	6	1,900			

**Aggregate Principal Amount (at maturity)**

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	\$6,573,374	\$687,128,253	2005	\$210,527	\$612,899,313
1994	\$3,081,903	\$452,952,818	2006	\$149,908	\$515,492,114
1995	\$727,866	\$156,090,079	2007	\$74,419	\$542,987,481
1996	\$1,222,464	\$183,053,950	2008	\$0	\$235,694,134
1997	\$871,468	\$190,109,318	2009	\$22,220	\$96,205,118
1998	\$501,755	\$173,163,678	2010	\$136,185	\$77,004,911
1999	\$1,020,987	\$378,238,445	2011	\$64,206	\$90,132,540
2000	\$836,831	\$445,528,740	2012	\$0	\$200,970,667
2001	\$1,370,897	\$321,438,730	2013	\$0	\$223,986,571
2002	\$302,797	\$301,131,293	2014	\$0	\$465,681,504
2003	\$373,499	\$344,888,890	2015	\$0	\$387,715,988
2004	\$74,303	\$454,093,530			



## C. Principal (Broker Funded) Loans Resold

### 1. Single Purchaser

#### Number

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	1,456	41,665	2005	10	1,042
1994	1,220	34,544	2006	11	820
1995	864	1,269	2007	4	744
1996	484	1,480	2008	0	291
1997	186	645	2009	8	235
1998	324	1,916	2010	9	292
1999	198	2,280	2011	5	214
2000	107	3,025	2012	1	330
2001	60	3,209	2013	0	456
2002	18	742	2014	0	1,011
2003	16	932	2015	1	365
2004	17	1,009			

#### Aggregate Selling Price

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	\$18,300,969	\$5,408,877,513	2005	\$148,000	\$167,669,433
1994	\$14,017,995	\$4,414,045,616	2006	\$189,000	\$174,493,605
1995	\$8,673,530	\$82,568,984	2007	\$50,000	\$162,639,843
1996	\$5,232,556	\$112,141,532	2008	\$0	\$83,221,798
1997	\$2,225,387	\$72,648,462	2009	\$184,000	\$35,187,536
1998	\$4,024,062	\$379,945,439	2010	\$204,700	\$79,020,931
1999	\$2,490,658	\$429,009,817	2011	\$110,700	\$35,179,028
2000	\$1,444,653	\$519,979,202	2012	\$20,000	\$53,902,912
2001	\$948,002	\$643,007,092	2013	\$0	\$85,190,263
2002	\$256,935	\$116,691,136	2014	\$0	\$280,042,617
2003	\$252,184	\$146,321,183	2015	\$25,000	\$70,060,299
2004	\$275,648	\$197,185,260			

### 2. Multiple Purchasers (Fractionalized)

#### Number

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	41	929	2005	0	864
1994	43	913	2006	0	719
1995	25	646	2007	0	618
1996	54	720	2008	0	296
1997	34	693	2009	0	196
1998	22	863	2010	0	116
1999	17	1,016	2011	0	160
2000	16	1,021	2012	0	229
2001	26	678	2013	0	265
2002	10	851	2014	0	407
2003	0	776	2015	0	332
2004	0	887			

**Aggregate Selling Price**

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	\$773,723	\$147,750,514	2005	\$0	\$358,070,270
1994	\$541,736	\$168,259,624	2006	\$0	\$298,786,047
1995	\$394,578	\$110,564,348	2007	\$0	\$201,835,779
1996	\$935,971	\$116,791,795	2008	\$0	\$108,182,561
1997	\$680,385	\$145,041,584	2009	\$0	\$38,288,390
1998	\$359,450	\$160,191,618	2010	\$0	\$30,450,341
1999	\$268,409	\$168,214,220	2011	\$0	\$48,997,569
2000	\$219,000	\$228,479,003	2012	\$0	\$67,197,898
2001	\$311,650	\$152,109,025	2013	\$0	\$71,130,850
2002	\$175,900	\$181,180,967	2014	\$0	\$138,474,787
2003	\$0	\$237,982,684	2015	\$0	\$118,150,380
2004	\$0	\$301,614,767			

**D. Loans Covered under Financial Code Section 4970 (New category as of 2007)**

**Number**

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
2007	3	26	2015	0	180
2008	0	25			
2009	0	14			
2010	0	13			
2011	0	23			
2012	0	8			
2013	0	12			
2014	0	7			

**Aggregate Principal Amount**

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
2007	\$30,730	\$4,179,040	2015	0	\$30,070,316
2008	\$0	\$4,657,688			
2009	\$0	\$3,194,682			
2010	\$0	\$2,066,750			
2011	\$0	\$3,692,200			
2012	\$0	\$1,394,500			
2013	\$0	\$2,463,754			
2014	\$0	\$1,194,000			

### III. COSTS AND EXPENSES CHARGED TO BORROWERS IN ORIGINATED LOAN TRANSACTIONS

#### Total Amount

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	\$3,240,963	\$93,520,110	2005	\$72,066	\$111,839,396
1994	\$2,362,295	\$54,562,226	2006	\$65,162	\$88,167,506
1995	\$4,342,546	\$39,622,089	2007	\$58,191	\$74,094,204
1996	\$2,511,622	\$47,061,137	2008	\$17,346	\$43,848,389
1997	\$450,564	\$24,539,661	2009	\$31,840	\$33,018,222
1998	\$651,529	\$38,989,956	2010	\$87,809	\$36,411,120
1999	\$436,445	\$50,490,254	2011	\$169,394	\$53,015,625
2000	\$460,141	\$46,188,040	2012	\$77,800	\$41,204,725
2001	\$393,427	\$38,770,707	2013	\$89,849	\$79,839,604
2002	\$351,512	\$49,891,557	2014	\$297,262	\$99,270,489
2003	\$149,630	\$67,262,864	2015	\$128,880	\$72,134,246
2004	\$112,686	\$84,101,785			

#### Retained by Broker Affiliate for Services

<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>	<u>Year</u>	<u>Article 7 Loans</u>	<u>Other Loans</u>
1993	\$1,693,381	\$41,192,203	2005	\$38,499	\$51,910,901
1994	\$1,332,404	\$26,791,169	2006	\$26,796	\$40,636,041
1995	\$3,804,789	\$25,318,399	2007	\$29,993	\$31,136,994
1996	\$2,203,582	\$31,109,025	2008	\$5,695	\$18,763,729
1997	\$248,615	\$8,581,603	2009	\$11,860	\$15,088,982
1998	\$230,429	\$14,265,084	2010	\$22,417	\$14,388,650
1999	\$189,601	\$19,125,633	2011	\$70,896	\$19,110,702
2000	\$248,424	\$20,273,548	2012	\$69,127	\$16,341,664
2001	\$211,298	\$15,902,807	2013	\$30,442	\$13,435,237
2002	\$184,536	\$21,549,426	2014	\$32,098	\$19,215,663
2003	\$80,729	\$24,098,026	2015	\$7,211	\$11,957,795
2004	\$67,937	\$35,931,325			

### IV. LOANS FOR BROKER'S USE OR BENEFIT (Section 10231.2)

#### Total Amount

<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>
1993	343	2004	58	2015	4
1994	325	2005	102		
1995	31	2006	30		
1996	19	2007	46		
1997	27	2008	20		
1998	34	2009	7		
1999	69	2010	14		
2000	47	2011	15		
2001	19	2012	5		
2002	62	2013	21		
2003	37	2014	4		

**Number of Fractionalized Loans (New category as of 1999)**

<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>
1999	35	2007	1	2015	0
2000	8	2008	1		
2001	4	2009	2		
2002	1	2010	0		
2003	4	2011	0		
2004	0	2012	0		
2005	7	2013	0		
2006	4	2014	1		

**Aggregate Amount Borrowed**

<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>
1993	\$15,017,111	2004	\$10,552,250	2015	\$2,251,250
1994	\$13,862,841	2005	\$22,090,900		
1995	\$1,800,895	2006	\$11,211,000		
1996	\$1,436,243	2007	\$9,402,037		
1997	\$1,519,724	2008	\$2,989,800		
1998	\$2,334,767	2009	\$1,580,000		
1999	\$12,989,861	2010	\$3,872,765		
2000	\$28,835,489	2011	\$2,076,625		
2001	\$2,106,500	2012	\$2,058,450		
2002	\$8,677,877	2013	\$3,040,250		
2003	\$10,831,750	2014	\$1,260,000		

**V. SALES OF NOTES AS AGENT (Section 10131(e))**

**Total Number**

<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>
1993	1,015	2005	1,234
1994	1,247	2006	1,312
1995	611	2007	1,085
1996	485	2008	208
1997	396	2009	295
1998	525	2010	355
1999	542	2011	608
2000	594	2012	1,138
2001	421	2013	1,329
2002	527	2014	1,899
2003	807	2015	1,722
2004	1,153		

**Aggregate Selling Price (Total Loans)**

<u>Year</u>	<u>Price</u>	<u>Year</u>	<u>Price</u>	<u>Year</u>	<u>Price</u>
1993	\$69,111,118	2004	\$263,821,751	2015	\$252,761,493
1994	\$83,987,784	2005	\$300,702,281		
1995	\$38,797,437	2006	\$377,804,039		
1996	\$65,966,801	2007	\$526,392,362		
1997	\$70,311,577	2008	\$44,240,995		
1998	\$58,795,575	2009	\$50,409,151		
1999	\$85,180,758	2010	\$28,500,287		
2000	\$96,478,648	2011	\$152,164,565		
2001	\$119,981,471	2012	\$283,339,866		
2002	\$140,954,090	2013	\$359,366,042		
2003	\$178,384,898	2014	\$514,916,886		

**Commissions Received**

<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>
1993	\$1,945,080	2004	\$4,712,865	2015	\$2
1994	\$2,409,330	2005	\$3,583,203		
1995	\$1,297,233	2006	\$3,068,613		
1996	\$1,212,453	2007	\$2,688,463		
1997	\$919,570	2008	\$1,287,238		
1998	\$1,676,094	2009	\$888,368		
1999	\$1,670,866	2010	\$786,165		
2000	\$2,053,135	2011	\$1,315,209		
2001	\$1,744,908	2012	\$2,262,890		
2002	\$1,816,846	2013	\$549,677		
2003	\$3,513,027	2014	\$259,828		

**Number Multi-Lender Sales (Fractionalized) (New category as of 1999)**

<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>
1999	71	2007	362	2015	152
2000	66	2008	86		
2001	99	2009	104		
2002	86	2010	66		
2003	172	2011	147		
2004	404	2012	223		
2005	709	2013	281		
2006	520	2014	241		

**Aggregate Number of Multi-Lender Investors**

<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>
1999	219	2007	1,054	2015	241
2000	233	2008	309		
2001	389	2009	453		
2002	255	2010	219		
2003	327	2011	530		
2004	1,057	2012	777		
2005	1,489	2013	947		
2006	1,405	2014	774		

**Aggregate Selling Price of Multi-Lender Notes**

<u>Year</u>	<u>Price</u>	<u>Year</u>	<u>Price</u>	<u>Year</u>	<u>Price</u>
1999	\$7,904,052	2007	\$207,140,219	2015	\$30,870,106
2000	\$14,451,576	2008	\$24,301,762		
2001	\$18,051,368	2009	\$29,429,034		
2002	\$16,456,377	2010	\$12,943,251		
2003	\$36,204,302	2011	\$80,943,805		
2004	\$109,630,311	2012	\$113,371,011		
2005	\$215,691,032	2013	\$125,435,463		
2006	\$230,795,384	2014	\$100,657,784		

**Commissions Received in Multi-Lender Note Sales (New category as of 1999)**

<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>
1999	\$244,548	2007	\$733,845	2015	\$2
2000	\$286,229	2008	\$420,409		
2001	\$599,234	2009	\$555,457		
2002	\$466,777	2010	\$525,738		
2003	\$513,146	2011	\$683,303		
2004	\$896,630	2012	\$923,376		
2005	\$857,761	2013	\$549,677		
2006	\$1,183,660	2014	\$259,828		

**VI. REALES AS PRINCIPAL OF NOTES PURCHASED BY BROKER (Section 10131.1)**

**Number**

<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>
1993	225	2004	349	2015	23
1994	174	2005	394		
1995	180	2006	718		
1996	330	2007	384		
1997	230	2008	56		
1998	329	2009	78		
1999	231	2010	36		
2000	105	2011	138		
2001	95	2012	99		
2002	45	2013	84		
2003	202	2014	243		

### Aggregate Purchase Price

<u>Year</u>	<u>Price</u>	<u>Year</u>	<u>Price</u>	<u>Year</u>	<u>Price</u>
1993	\$14,114,432	2004	\$84,987,601	2015	\$12,673,689
1994	\$17,330,868	2005	\$89,417,687		
1995	\$19,887,453	2006	\$194,338,559		
1996	\$31,414,913	2007	\$300,211,050		
1997	\$28,585,992	2008	\$18,933,920		
1998	\$15,549,569	2009	\$19,488,332		
1999	\$27,173,093	2010	\$12,009,281		
2000	\$22,081,554	2011	\$30,992,945		
2001	\$34,793,618	2012	\$27,328,638		
2002	\$12,135,243	2013	\$15,787,688		
2003	\$32,568,564	2014	\$69,275,321		

### Aggregate Resale Price

<u>Year</u>	<u>Price</u>	<u>Year</u>	<u>Price</u>	<u>Year</u>	<u>Price</u>
1993	\$14,799,218	2004	\$85,089,235	2015	\$13,478,990
1994	\$17,595,868	2005	\$89,722,791		
1995	\$19,912,821	2006	\$194,421,502		
1996	\$32,101,267	2007	\$300,437,797		
1997	\$28,762,584	2008	\$19,024,163		
1998	\$15,555,077	2009	\$19,629,781		
1999	\$27,443,133	2010	\$12,152,329		
2000	\$22,091,379	2011	\$30,993,645		
2001	\$34,991,834	2012	\$27,423,409		
2002	\$12,308,244	2013	\$16,376,845		
2003	\$32,347,641	2014	\$46,024,921		

### Number of Multi-Lender Resale (Fractionalized) (New category as of 1999)

<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>
1999	132	2007	73	2015	10
2000	62	2008	25		
2001	48	2009	35		
2002	20	2010	25		
2003	174	2011	57		
2004	304	2012	54		
2005	339	2013	70		
2006	246	2014	77		

### Aggregate Number of Multi- Lenders Investors

<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>
1999	584	2007	157	2015	48
2000	270	2008	127		
2001	263	2009	160		
2002	77	2010	143		
2003	423	2011	170		
2004	1,323	2012	149		
2005	901	2013	312		
2006	392	2014	227		

### Aggregate Selling Price of Multi-Lender Notes

<u>Year</u>	<u>Price</u>	<u>Year</u>	<u>Price</u>	<u>Year</u>	<u>Price</u>
1999	\$14,974,836	2007	\$30,149,076	2015	\$4,294,008
2000	\$10,934,255	2008	\$6,981,400		
2001	\$7,807,195	2009	\$10,061,601		
2002	\$6,855,554	2010	\$6,043,713		
2003	\$26,410,985	2011	\$14,041,145		
2004	\$73,153,491	2012	\$13,824,500		
2005	\$144,557,686	2013	\$14,156,619		
2006	\$56,866,635	2014	\$25,546,556		

### Commissions Received in Multi-Lender Notes Resale

<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>
1999	\$72,958	2007	\$53,426	2015	\$145,634
2000	\$373,355	2008	\$45,110		
2001	\$317,062	2009	\$64,483		
2002	\$212,735	2010	\$317,711		
2003	\$320,554	2011	\$257,595		
2004	\$614,238	2012	\$276,490		
2005	\$543,428	2013	\$485,925		
2006	\$38,553	2014	\$698,254		

### VII. SALES OF REAL PROPERTY SALES (RPS) CONTRACTS AS AGENT OR PRINCIPAL (Sections 10131(e) and 10131.1)

#### Number

<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>
1993	53	2004	89	2015	27
1994	225	2005	100		
1995	74	2006	24		
1996	40	2007	18		
1997	84	2008	58		
1998	27	2009	69		
1999	89	2010	88		
2000	164	2011	176		
2001	101	2012	170		
2002	40	2013	38		
2003	60	2014	47		



### Aggregate Selling Price

<u>Year</u>	<u>Price</u>	<u>Year</u>	<u>Price</u>	<u>Year</u>	<u>Price</u>
1993	\$12,043,813	2004	\$37,821,345	2015	\$9,992,315
1994	\$23,700,420	2005	\$35,223,200		
1995	\$12,815,630	2006	\$15,429,625		
1996	\$5,711,850	2007	\$6,996,825		
1997	\$13,736,785	2008	\$17,671,959		
1998	\$4,737,102	2009	\$25,359,126		
1999	\$17,899,490	2010	\$21,126,615		
2000	\$48,203,168	2011	\$32,942,805		
2001	\$23,386,813	2012	\$39,336,238		
2002	\$13,486,791	2013	\$14,269,254		
2003	\$23,308,800	2014	\$21,662,947		

### VIII. NOTE AND REAL PROPERTY SALES CONTRACT SERVICING

#### Number Serviced by Broker or Affiliate

<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>
1993	150,249	2004	67,246	2015	27,669
1994	189,216	2005	58,766		
1995	116,746	2006	57,431		
1996	122,146	2007	51,108		
1997	111,602	2008	49,272		
1998	100,514	2009	73,050		
1999	95,010	2010	72,044		
2000	106,774	2011	74,481		
2001	99,059	2012	64,562		
2002	90,178	2013	83,088		
2003	75,478	2014	42,975		

#### Number of Fractionalized Loans Serviced

<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>
1999	14,994	2007	17,191	2015	9,109
2000	15,769	2008	14,802		
2001	17,024	2009	12,803		
2002	17,334	2010	11,848		
2003	17,750	2011	11,148		
2004	19,118	2012	11,579		
2005	18,898	2013	12,110		
2006	20,485	2014	10,808		

### Total Amount of Payments Collected

<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>
1993	No Data	2004	\$3,958,871,954	2015	\$1,521,231,134
1994	\$2,645,330,898	2005	\$4,444,139,673		
1995	\$1,874,641,411	2006	\$4,761,461,878		
1996	\$2,066,185,285	2007	\$3,997,378,910		
1997	\$1,593,971,561	2008	\$2,500,546,339		
1998	\$1,939,924,303	2009	\$1,825,305,972		
1999	\$2,362,939,422	2010	\$1,812,755,329		
2000	\$2,564,278,632	2011	\$1,856,252,028		
2001	\$2,946,945,951	2012	\$1,887,415,479		
2002	\$3,288,438,212	2013	\$2,756,720,877		
2003	\$3,563,191,654	2014	\$3,290,914,277		

### Amount of Fractionalized Payments Collected

<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>
1999	\$958,996,074	2007	\$1,816,517,455	2015	\$767,726,653
2000	\$1,081,828,484	2008	\$985,920,285		
2001	\$1,182,327,328	2009	\$537,240,501		
2002	\$1,470,288,191	2010	\$472,238,238		
2003	\$1,847,699,125	2011	\$430,602,396		
2004	\$2,325,060,834	2012	\$532,361,634		
2005	\$2,472,778,539	2013	\$659,515,557		
2006	\$2,792,845,865	2014	\$655,560,277		

### Total Principal Amount of Loans Serviced

<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>
1993	No Data	2004	\$8,571,214,176	2015	\$4,282,357,608
1994	\$10,969,860,974	2005	\$9,133,498,866		
1995	\$6,338,915,941	2006	\$11,018,692,777		
1996	\$7,323,474,102	2007	\$10,615,869,052		
1997	\$5,358,573,265	2008	\$9,032,782,242		
1998	\$5,810,875,242	2009	\$9,403,134,895		
1999	\$6,511,909,321	2010	\$8,908,919,722		
2000	\$7,973,597,736	2011	\$8,527,829,001		
2001	\$7,656,581,079	2012	\$7,403,367,041		
2002	\$7,189,779,277	2013	\$9,873,620,521		
2003	\$7,381,963,790	2014	\$9,546,302,553		

### Total Principal Amount of Fractionalized Loans Serviced

<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>
1999	\$1,757,274,594	2007	\$6,335,604,625	2015	\$3,555,710,925
2000	\$2,376,180,746	2008	\$5,133,116,129		
2001	\$2,570,465,761	2009	\$3,517,989,835		
2002	\$3,038,285,255	2010	\$3,303,048,941		
2003	\$3,612,511,288	2011	\$3,001,441,563		
2004	\$4,453,268,591	2012	\$2,639,644,962		
2005	\$4,960,861,031	2013	\$3,004,443,093		
2006	\$6,124,848,977	2014	\$2,727,100,790		

**Total Late Charges Received**

<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>
1993	\$9,499,242	2004	\$10,576,680	2015	\$4,152,538
1994	\$9,955,811	2005	\$10,786,039		
1995	\$8,286,669	2006	\$14,702,304		
1996	\$8,114,639	2007	\$16,307,600		
1997	\$5,823,610	2008	\$11,532,595		
1998	\$6,532,131	2009	\$9,591,607		
1999	\$6,693,079	2010	\$9,263,181		
2000	\$8,092,119	2011	\$7,932,326		
2001	\$8,563,572	2012	\$9,593,040		
2002	\$9,140,077	2013	\$7,805,968		
2003	\$10,525,338	2014	\$6,488,531		

**Total Late Charges Retained by Broker or Affiliate**

<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>
1993	\$6,162,432	2004	\$5,146,834	2015	\$2,411,864
1994	\$6,351,374	2005	\$5,723,985		
1995	\$5,014,006	2006	\$6,961,547		
1996	\$5,181,695	2007	\$7,963,572		
1997	\$3,167,595	2008	\$5,841,613		
1998	\$3,526,816	2009	\$4,463,112		
1999	\$3,559,885	2010	\$4,232,972		
2000	\$4,224,201	2011	\$3,667,688		
2001	\$4,237,750	2012	\$3,392,489		
2002	\$4,224,356	2013	\$4,463,292		
2003	\$4,832,940	2014	\$3,765,430		

**Number of Loans Prepaid**

<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>
1993	33,513	2004	9,707	2015	3,100
1994	16,684	2005	8,598		
1995	7,735	2006	8,782		
1996	8,711	2007	6,810		
1997	3,921	2008	3,699		
1998	4,861	2009	3,025		
1999	7,316	2010	3,276		
2000	6,247	2011	3,817		
2001	6,054	2012	6,963		
2002	7,637	2013	7,092		
2003	8,167	2014	4,908		

### Total Amount of Prepayment Penalties Paid by Borrowers

<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>
1993	\$14,634,078	2004	\$6,512,200	2015	\$2,058,538
1994	\$12,968,286	2005	\$7,882,500		
1995	\$8,832,233	2006	\$7,760,622		
1996	\$9,913,442	2007	\$8,315,262		
1997	\$2,074,043	2008	\$3,899,408		
1998	\$2,463,171	2009	\$1,698,028		
1999	\$1,904,039	2010	\$1,236,068		
2000	\$1,743,979	2011	\$1,399,067		
2001	\$2,409,028	2012	\$1,578,981		
2002	\$3,093,437	2013	\$1,788,506		
2003	\$3,079,911	2014	\$1,804,358		

### Total Amount of Prepayment Penalties Retained by Broker or Affiliate

<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>
1993	No Data	2004	\$1,898,789	2015	\$506,032
1994	\$2,834,234	2005	\$2,492,707		
1995	\$2,989,976	2006	\$2,114,369		
1996	\$3,386,735	2007	\$2,809,670		
1997	\$849,886	2008	\$1,270,250		
1998	\$1,027,019	2009	\$718,593		
1999	\$617,885	2010	\$481,067		
2000	\$682,329	2011	\$553,815		
2001	\$685,336	2012	\$483,474		
2002	\$811,137	2013	\$546,934		
2003	\$1,029,193	2014	\$538,667		

### Total Other Broker Charges for Servicing

<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>
1993	\$24,517,130	2004	\$38,817,811	2015	\$20,325,628
1994	\$25,105,198	2005	\$56,465,650		
1995	\$21,137,628	2006	\$68,362,126		
1996	\$24,212,940	2007	\$66,127,909		
1997	\$10,525,783	2008	\$59,696,930		
1998	\$12,439,144	2009	\$36,373,357		
1999	\$14,819,515	2010	\$38,318,451		
2000	\$22,299,453	2011	\$36,819,559		
2001	\$26,585,113	2012	\$27,704,309		
2002	\$32,127,980	2013	\$31,273,116		
2003	\$34,030,465	2014	\$29,304,507		

### Number of Notices of Default Filed

<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>
1993	10,188	2004	1,700	2015	519
1994	8,585	2005	2,218		
1995	6,429	2006	3,360		
1996	5,275	2007	4,676		
1997	2,573	2008	4,547		
1998	2,541	2009	3,394		
1999	2,011	2010	2,236		
2000	1,821	2011	1,690		
2001	1,987	2012	1,487		
2002	2,033	2013	1,161		
2003	1,750	2014	840		

### Number of Trustee's Sales, Judicial Sales or Deeds in Lieu of Foreclosure Recorded

<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>	<u>Year</u>	<u>Number</u>
1993	2,264	2004	175	2015	129
1994	2,556	2005	116		
1995	1,782	2006	305		
1996	1,345	2007	867		
1997	857	2008	2,234		
1998	785	2009	1,822		
1999	660	2010	1,104		
2000	416	2011	763		
2001	306	2012	622		
2002	351	2013	437		
2003	262	2014	289		

### IX. Total Dollar Amount of Trust Funds Received

<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>
2001	\$4,838,047,933	2015	\$1,644,717,489
2002	\$5,898,600,466		
2003	\$6,830,792,014		
2004	\$8,809,661,216		
2005	\$10,659,711,061		
2006	\$10,543,075,192		
2007	\$8,327,924,541		
2008	\$5,453,972,593		
2009	\$3,523,580,338		
2010	\$3,095,052,797		
2011	\$3,352,075,276		
2012	\$3,777,332,851		
2013	\$5,111,142,532		
2014	\$2,140,533,495		

### Escrow/Client Activity

<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>
2001	\$1,856,485,353	2015	\$389,047,741
2002	\$2,444,500,216		
2003	\$3,031,042,065		
2004	\$3,995,337,187		
2005	\$4,789,373,360		
2006	\$4,360,675,885		
2007	\$3,269,775,119		
2008	\$1,596,814,377		
2009	\$931,548,694		
2010	\$944,689,194		
2011	\$992,388,082		
2012	\$1,172,122,530		
2013	\$1,573,390,815		
2014	\$1,315,068,343		

### Servicing/Payoff Activity

<u>Year</u>	<u>Amount</u>	<u>Year</u>	<u>Amount</u>
2001	\$3,064,717,341	2015	\$1,834,361,700
2002	\$3,454,100,250		
2003	\$3,799,749,949		
2004	\$4,814,324,029		
2005	\$5,870,337,701		
2006	\$6,182,399,307		
2007	\$5,058,149,422		
2008	\$3,857,158,216		
2009	\$2,592,031,644		
2010	\$2,150,363,603		
2011	\$2,363,367,737		
2012	\$2,631,777,310		
2013	\$3,538,767,993		
2014	\$841,244,487		