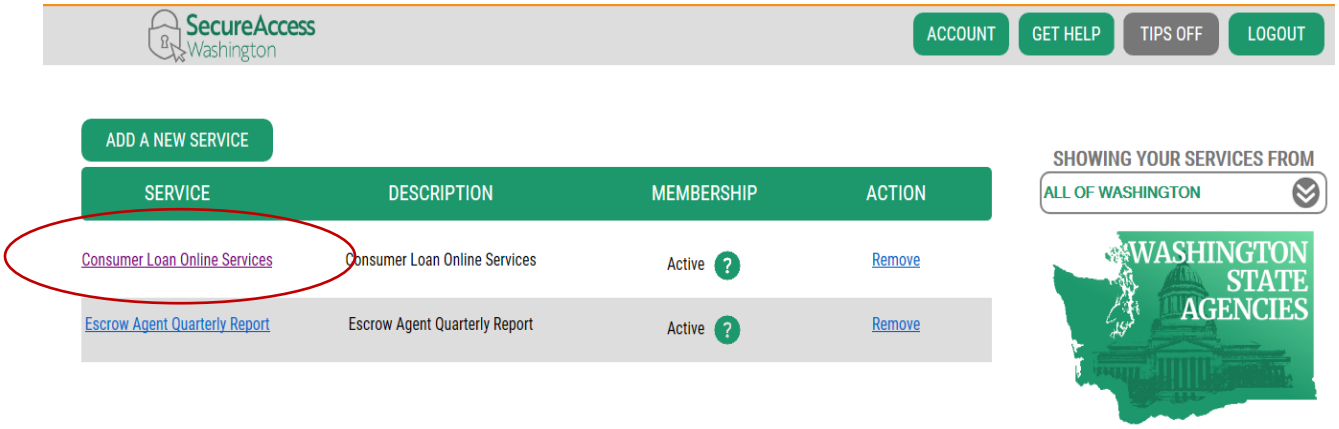
Online Filing System Guide

For Illustrative Purposes Only

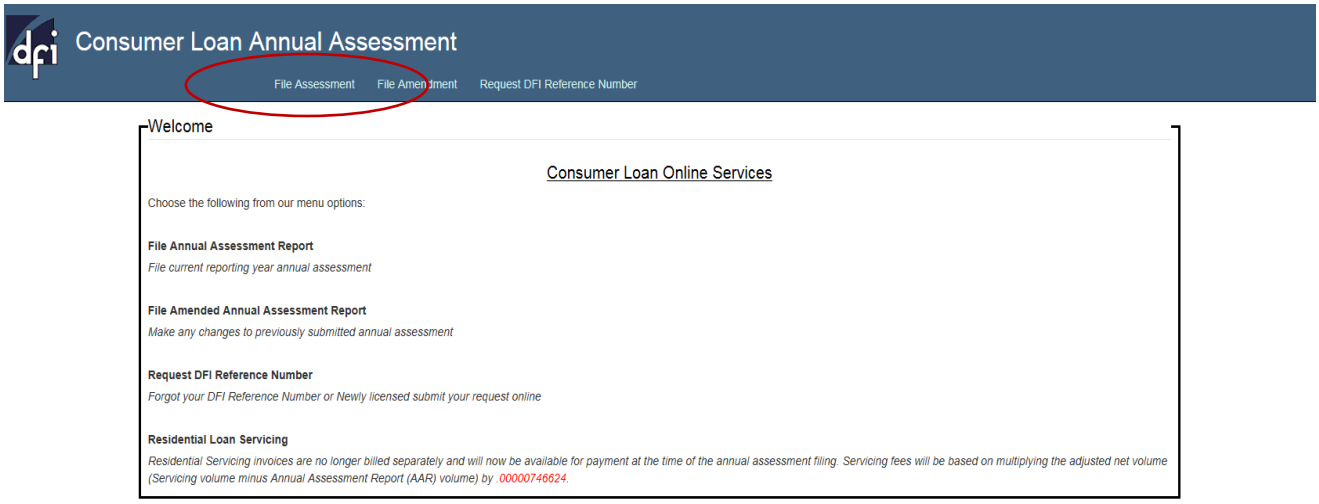
Getting Started

Log in through your Secure Access Washington (SAW) account to begin at https://secureaccess.wa.gov/ and click on Consumer Loan Online Services. If you have not yet added this service to your account click on “Add a New Service” and then choose the Department of Financial Institutions on the right hand side of your screen.

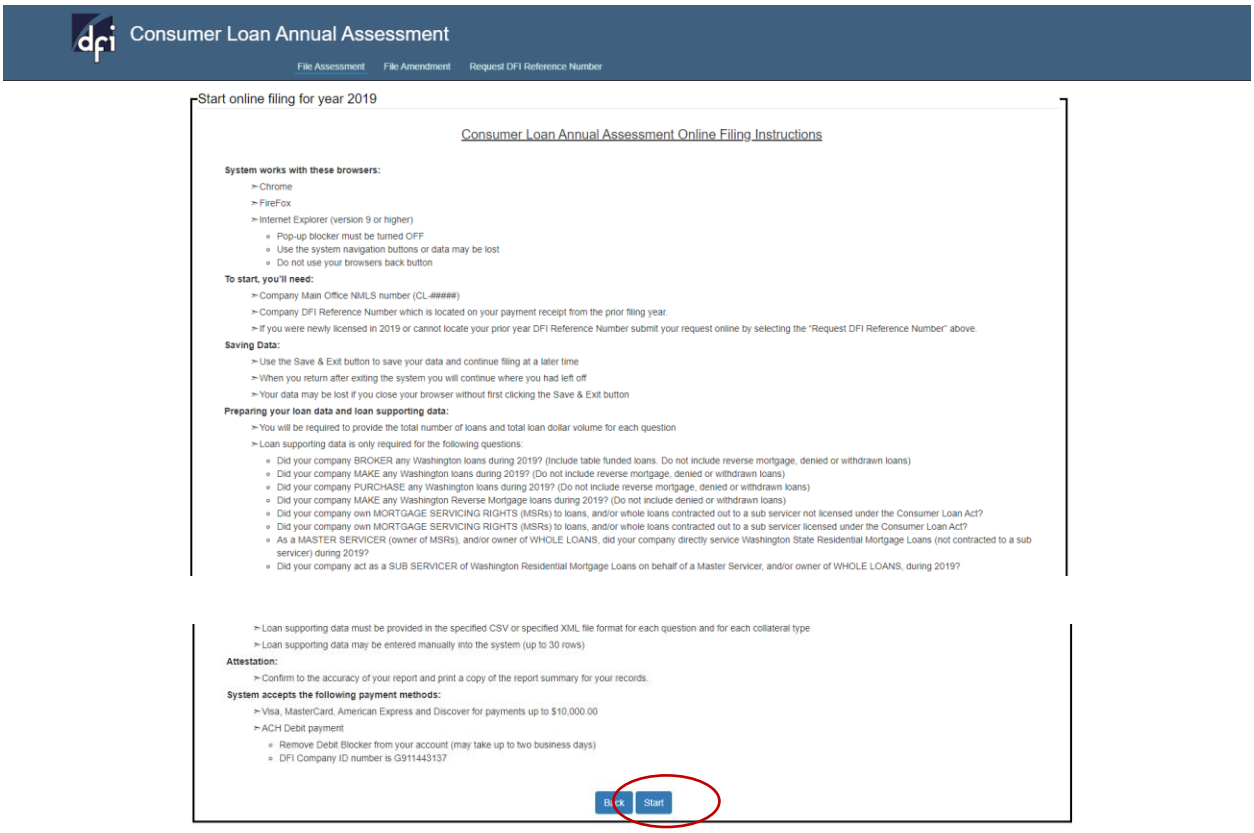
- Select Consumer Loan Online Services



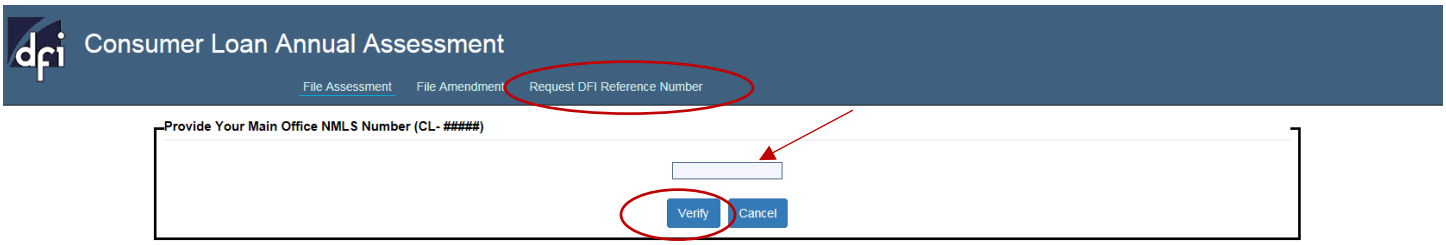
- Select File Assessment

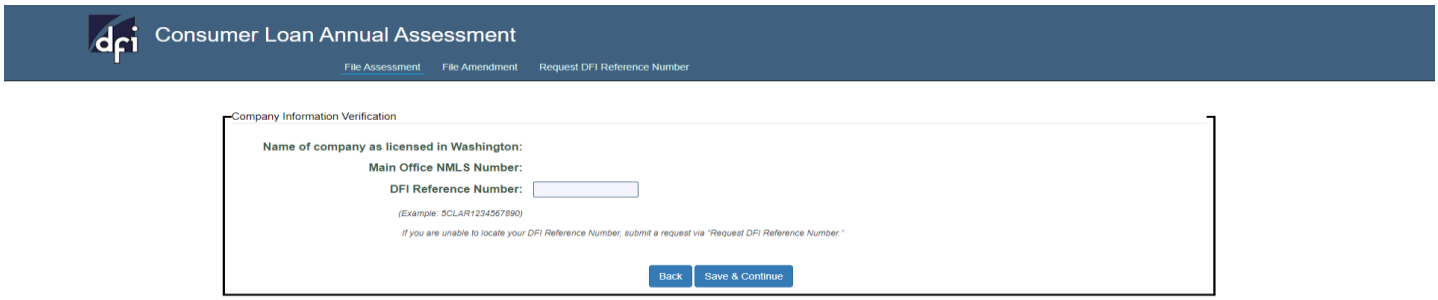


- Read through the instructions before you begin and then select START

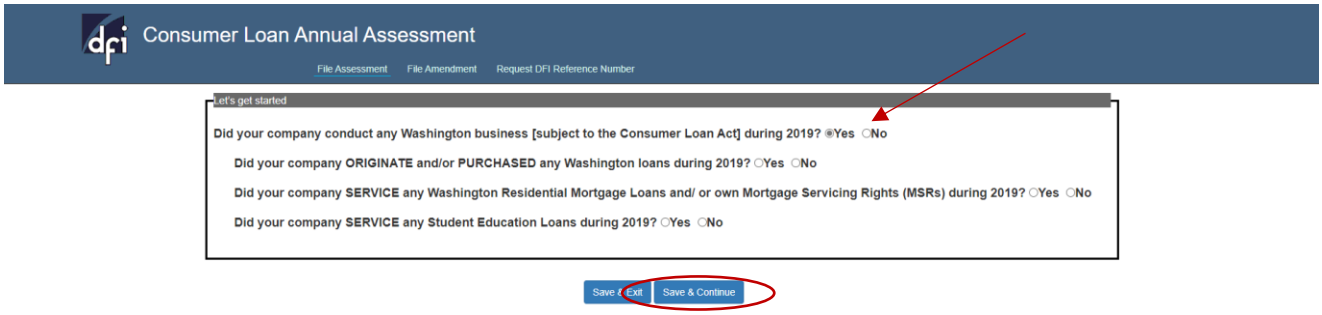


- Provide your company's NMLS number and select verify. Verify that your company information is correct and provide the DFI reference number. If you are unable to locate your DFI reference number click on "Request DFI Reference Number" to request a copy to be sent via email.





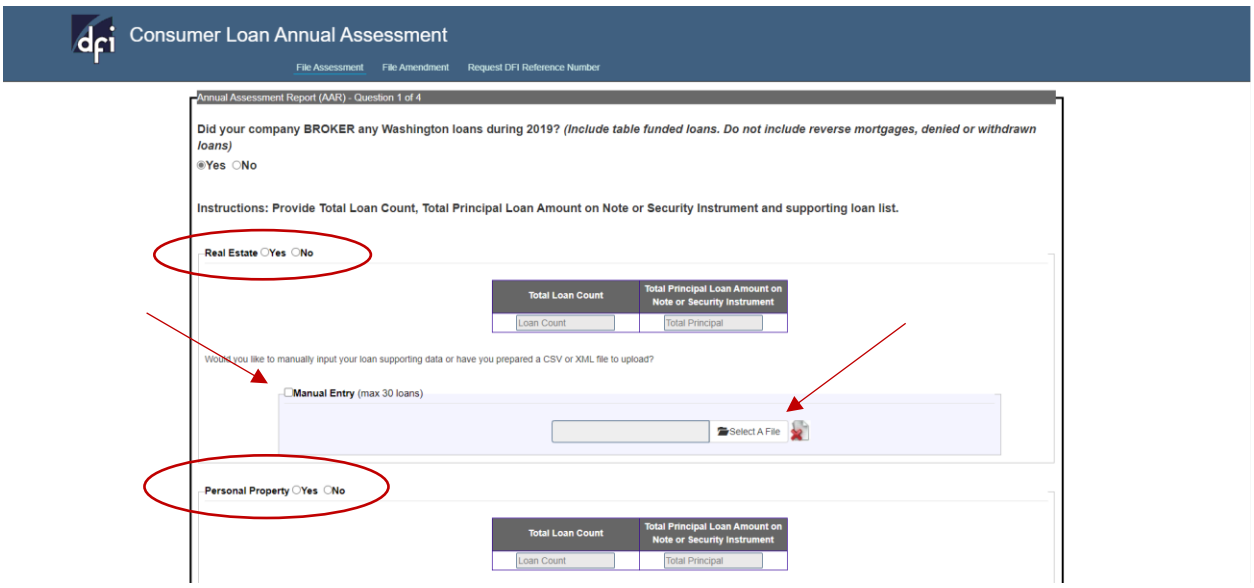
- Select Yes or No to the following pre-questions

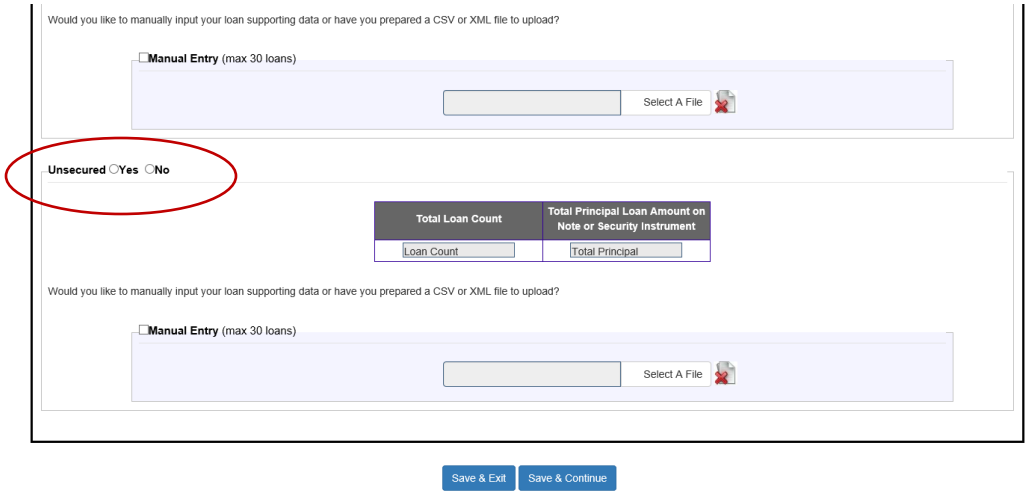


Annual Assessment Report (AAR) Questions

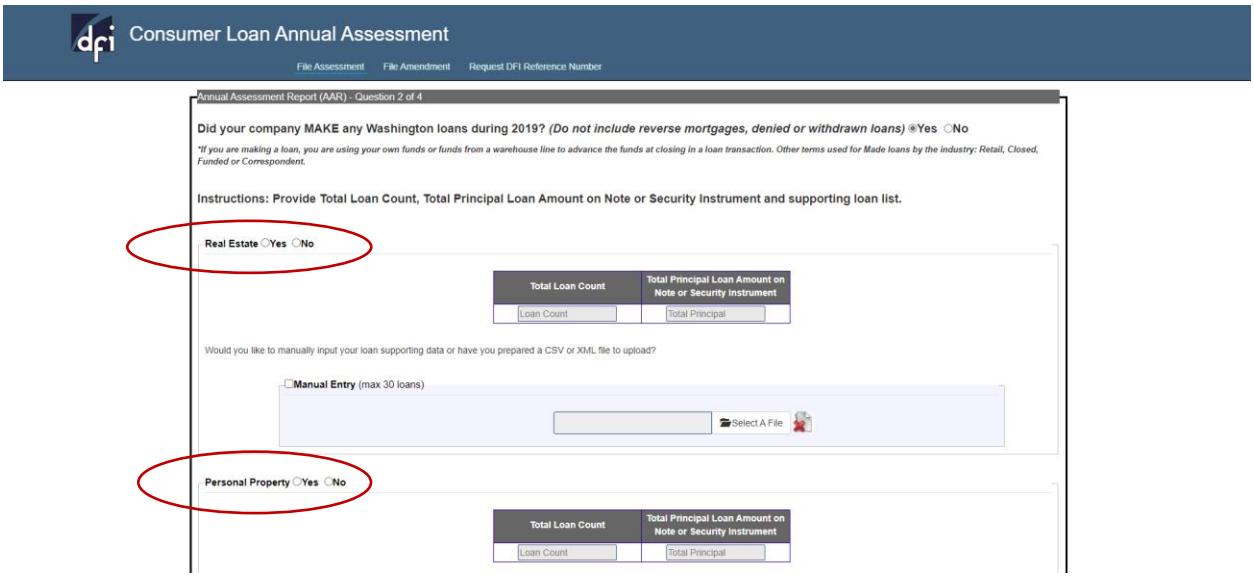
Select the proper collateral type to ensure you are providing the correct information. Provide the total loan count, total principal loan amount and supporting loan list. Select how you would like to provide your supporting loan data. If you are providing your loan data manually the max limit is 30 loans otherwise you are required to provide a CSV (recommended) or XML file.

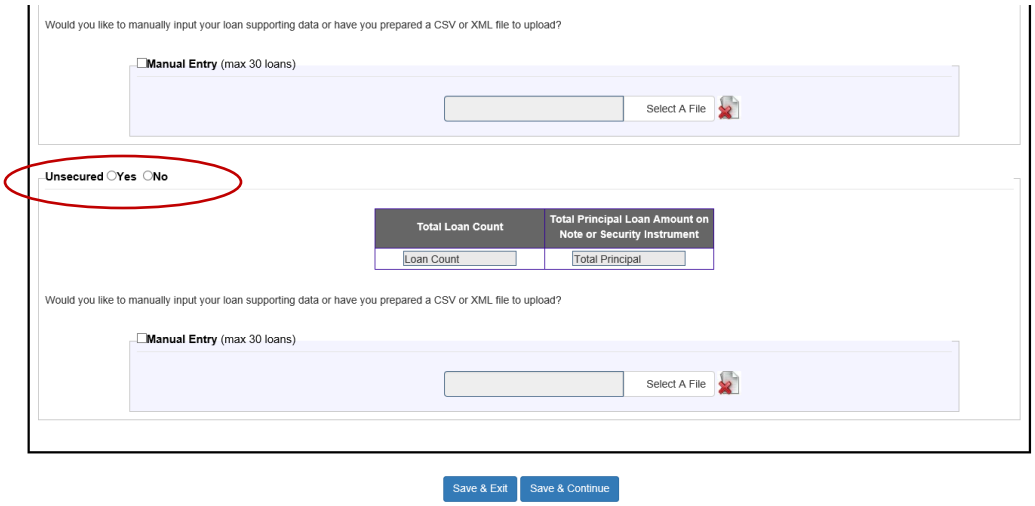
1. **Did your company BROKER any Washington loans during 2020? (Include table funded loans. Do not include reverse mortgages, denied or withdrawn loans.)**



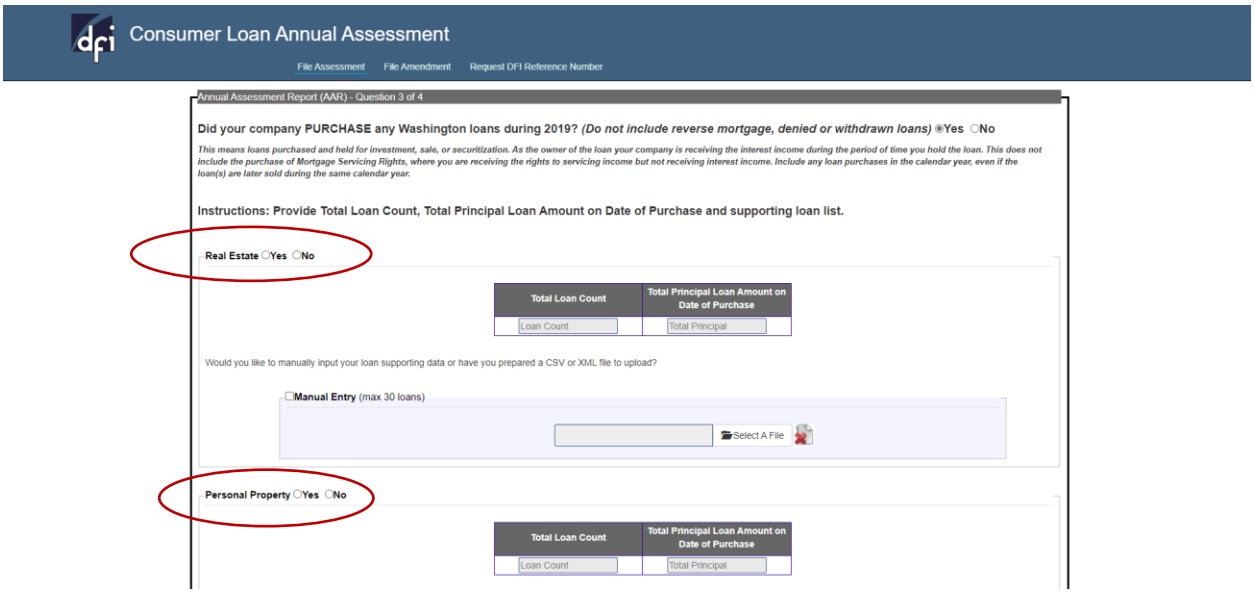


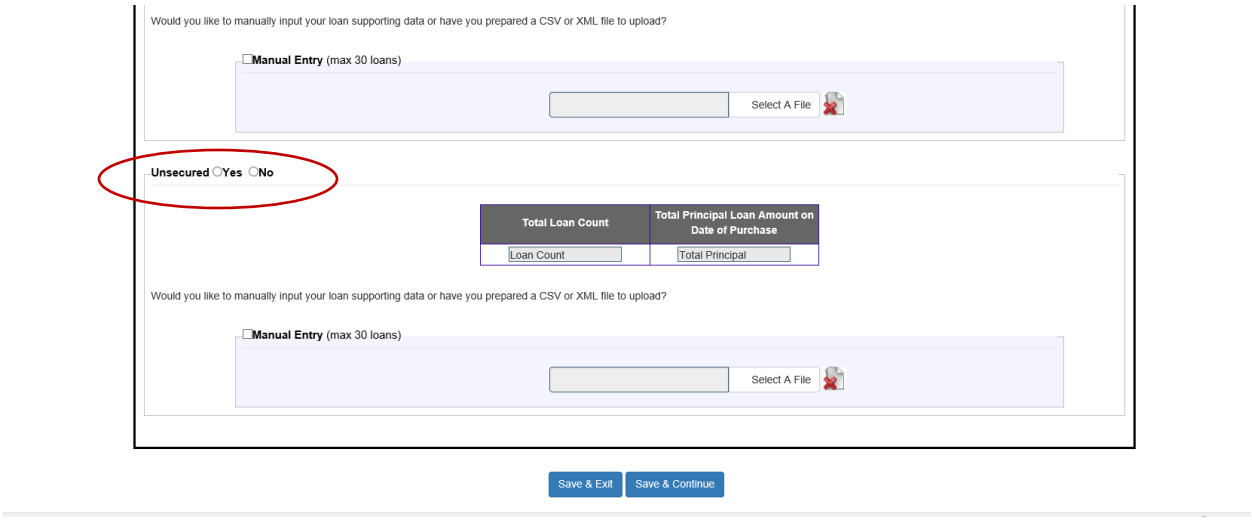
2. **Did your company MAKE any Washington loans during 2020? (Do not include reverse mortgages, denied or withdrawn loans)****If you are making a loan, you are using your own funds or funds from a warehouse line to advance the funds at closing in a loan transaction. Other terms used for Made loans by the industry: Retail, Closed, Funded or Correspondent.*



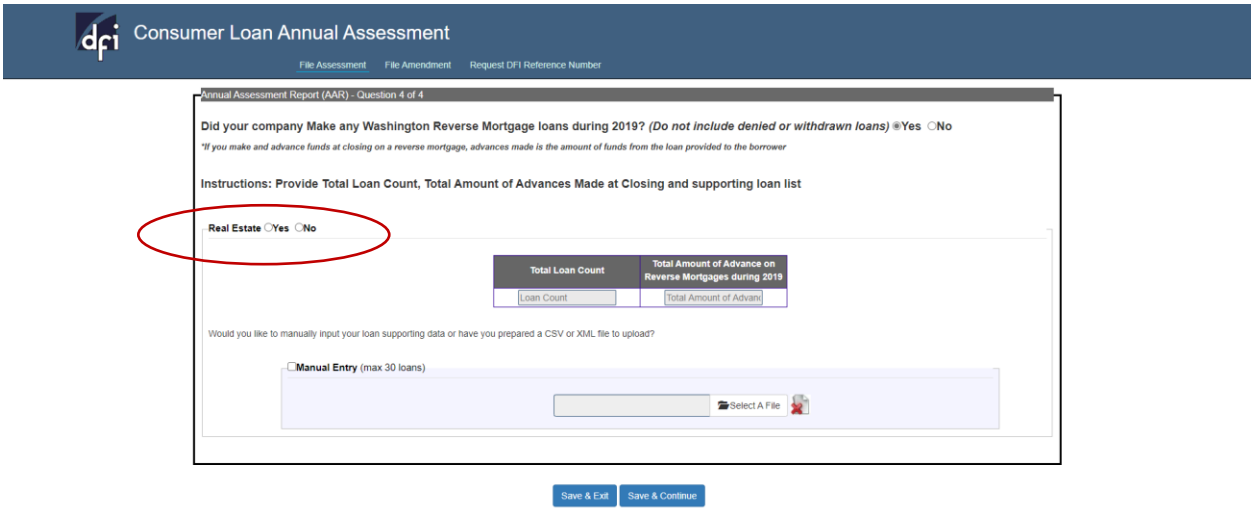


3. **Did your company PURCHASE any Washington loans during 2020? (Do not include reverse mortgages, denied or withdrawn loans).** ** This means loans purchased and held for investment, sale, or securitization. As the owner of the loan your company is receiving the interest income during the period of time you hold the loan. This does not include the purchase of Mortgage Servicing Rights, where you are receiving the rights to servicing income but not receiving interest income. Include any loan purchases in the calendar year, even if the loan(s) are later sold during the same calendar year.*



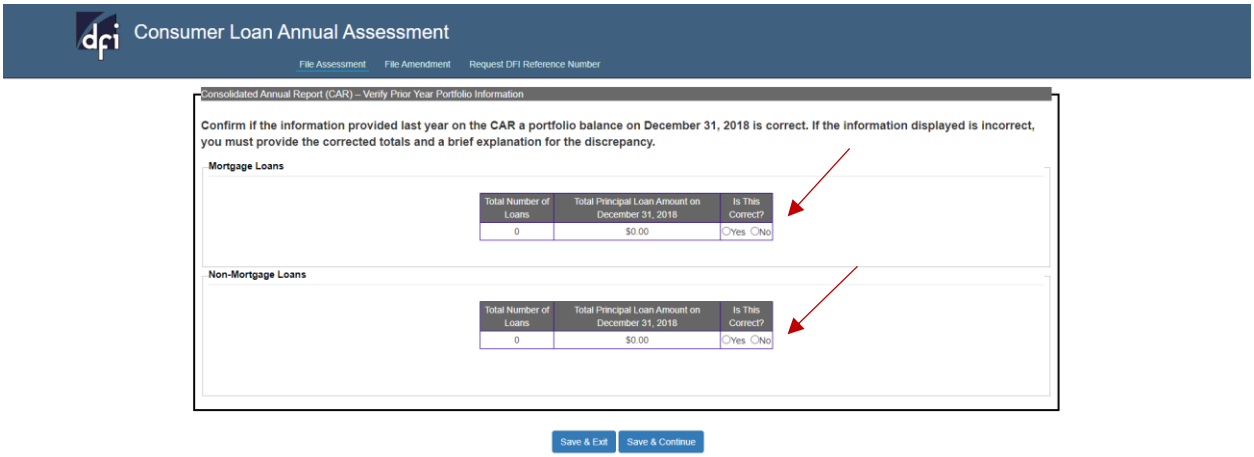


4. **Did your company Make any Washington Reverse Mortgage loans during 2020? (Do not include denied or withdrawn loans)** **If you make and advance funds at closing on a reverse mortgage, advances made is the amount of funds from the loan provided to the borrower.*



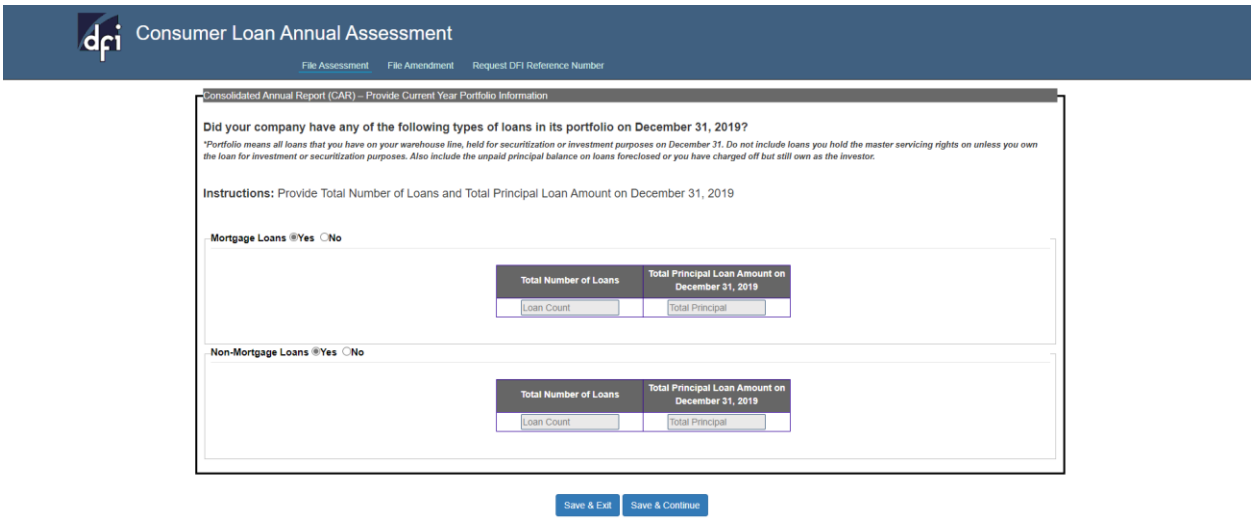
Consolidated Annual Report (CAR) - Verify Prior Year Portfolio Information

- If the information is incorrect, select “NO” and provide corrected totals with a brief explanation for the discrepancy.



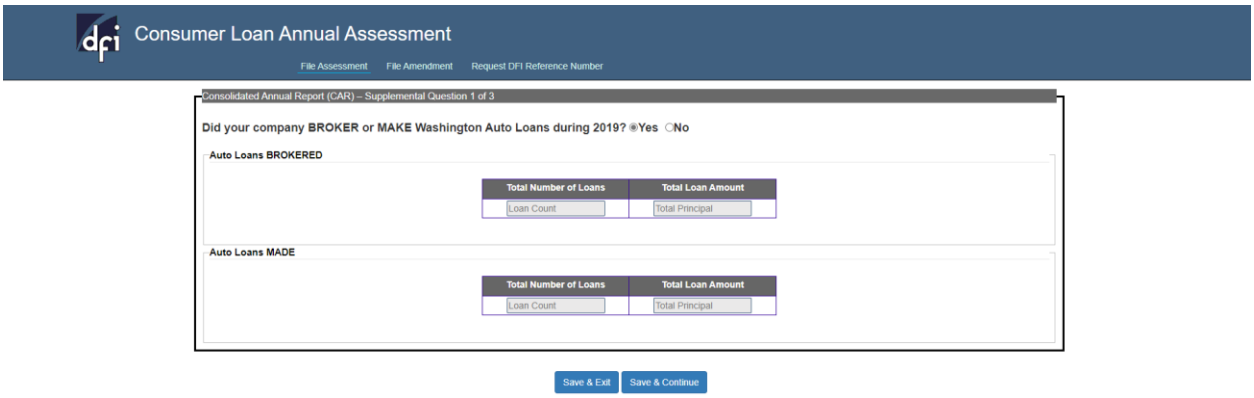
Consolidated Annual Report (CAR) - Provide Current Year Portfolio Information

- **Provide loans in portfolio <u>on December 31</u>.** *Portfolio means all loans that you have on your warehouse line, held for securitization or investment purposes on December 31. Do not include loans you hold the master servicing rights on unless you own the loan for investment or securitization purposes. Also include the unpaid principal balance on loans foreclosed or you have charged off but still own as the investor.*

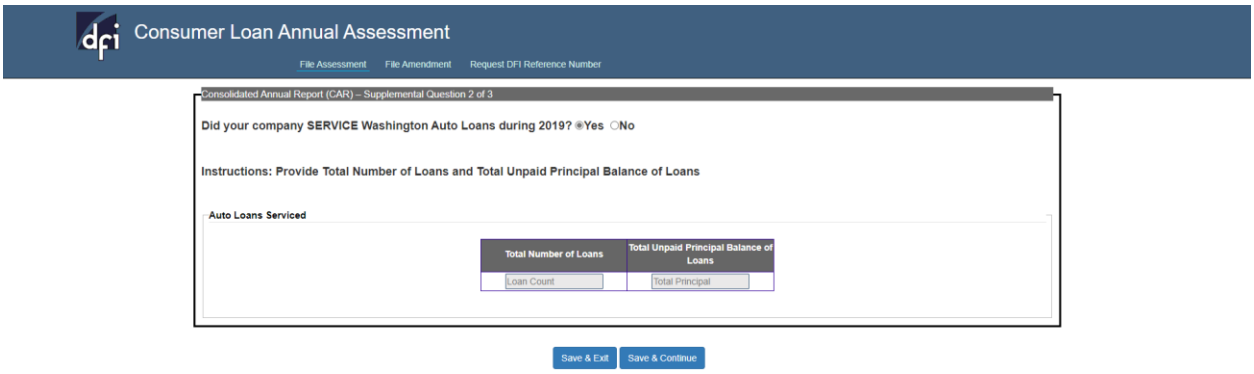


Consolidated Annual Report (CAR) – Supplemental Questions

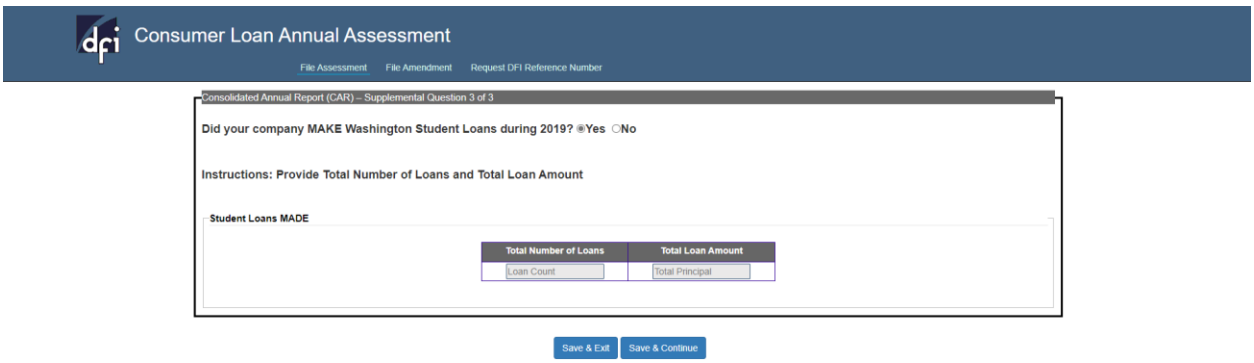
1. **Did your company BROKER or MAKE Washington Auto Loans during 2020?**



2. **Did your company SERVICE Washington Auto Loans during 2020?**



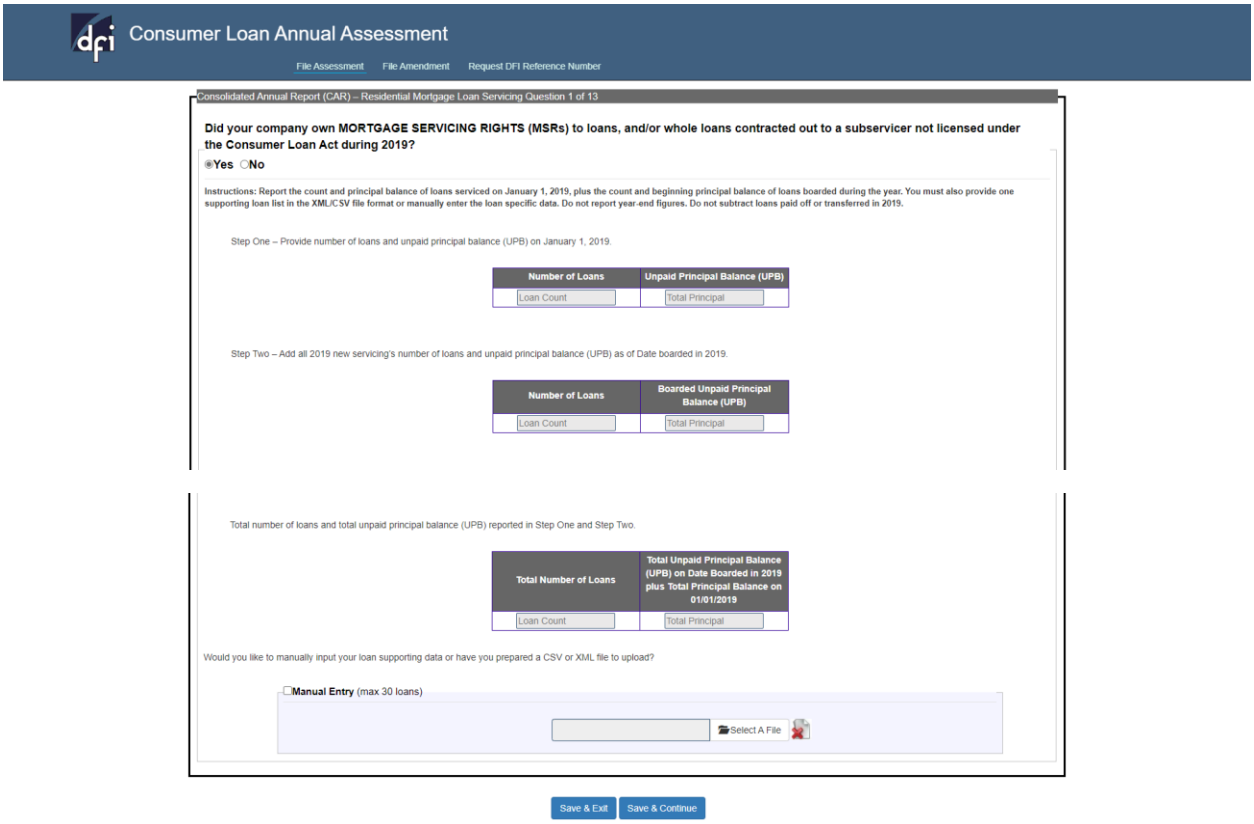
3. **Did your company MAKE Washington Student Loans during 2020?**



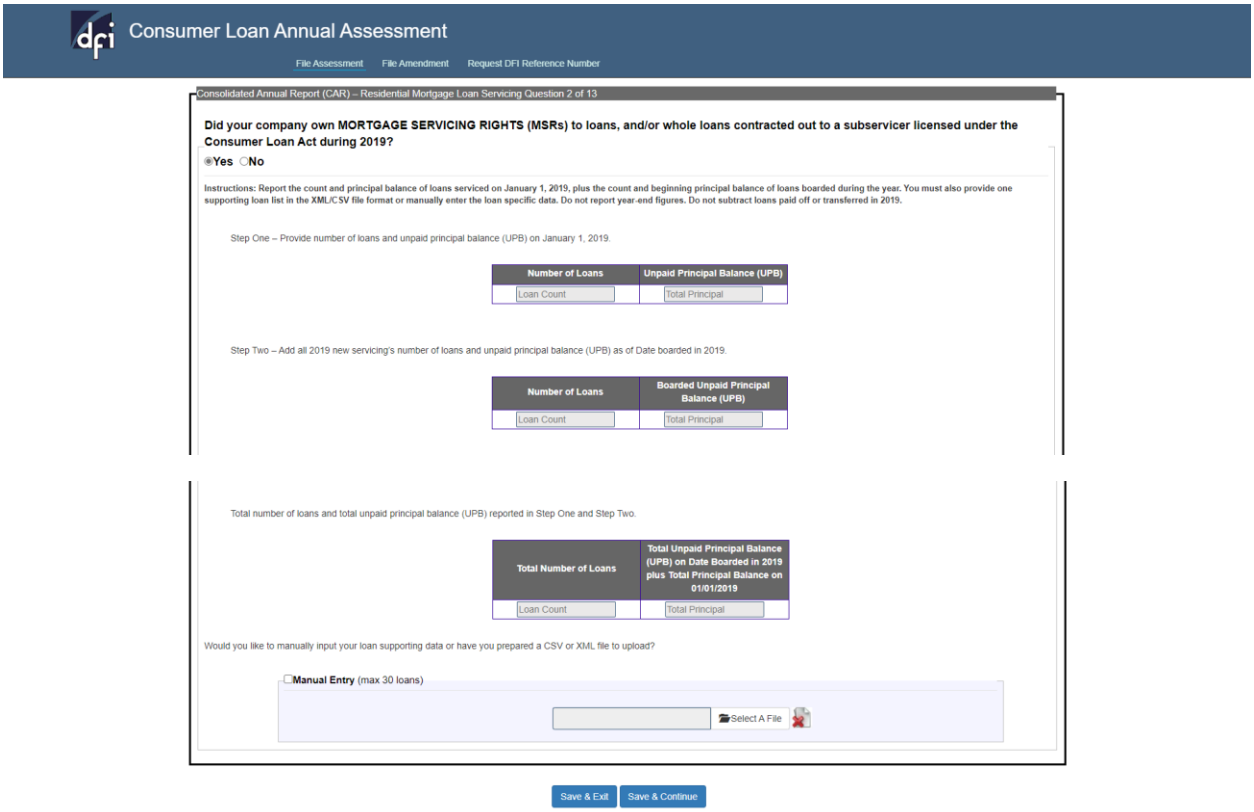
Consolidated Annual Report (CAR) – Residential Mortgage Loan Servicing Questions

Residential Mortgage Loan Servicing Questions 5-13 is a breakdown of questions 1-4. The total count and loan volumes from Residential Servicing Questions 1-4 must equal the total count and loan volumes from Residential Servicing Question 10-13.

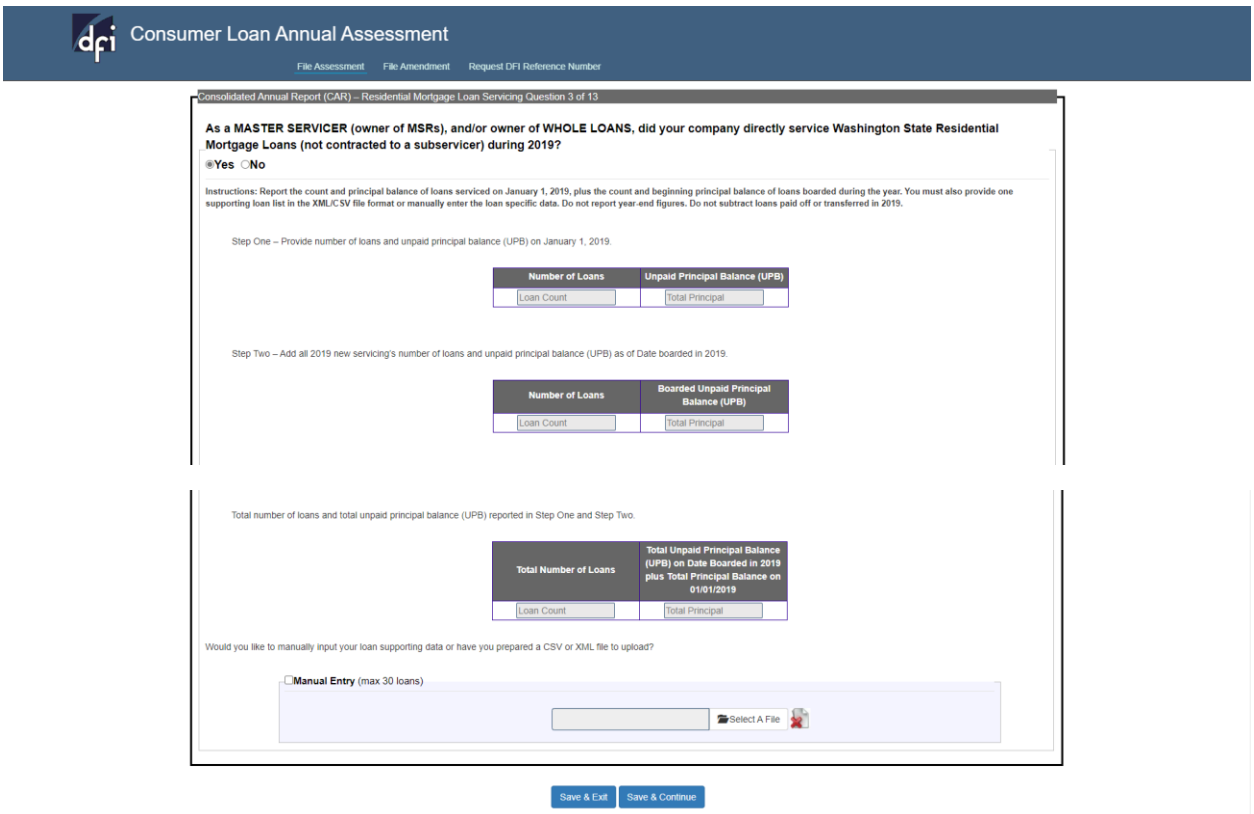
1. **Did your company own MORTGAGE SERVICING RIGHTS (MSRs) to loans, and/or whole loans contracted out to a sub servicer not licensed under the Consumer Loan Act during 2020?** **Report the count and principal balance of loans serviced on January 1, 2020, plus the count and beginning principal balance of loans boarded during the year. You must also provide one supporting loan list in the XML/CSV file format or manually enter the loan specific data. Do not report year-end figures. Do not subtract loans paid off or transferred in 2020.*



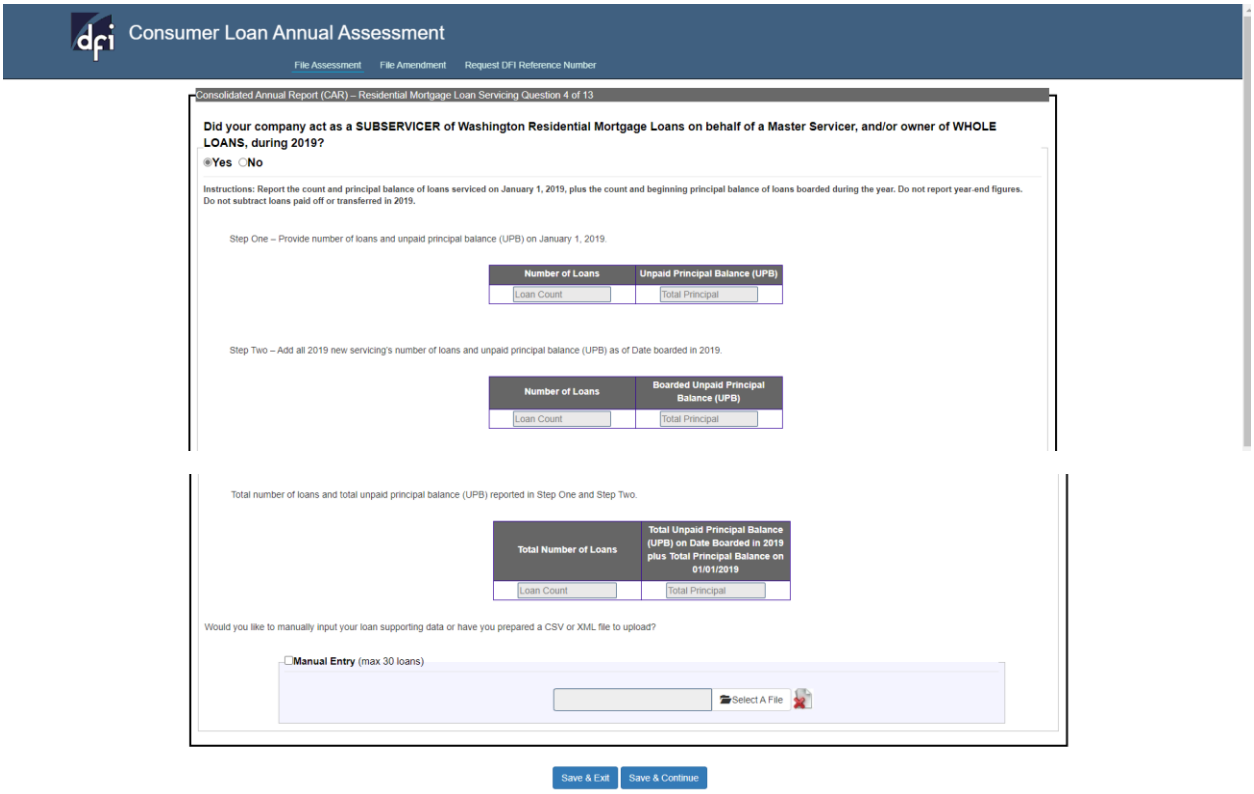
2. **Did your company own MORTGAGE SERVICINGS RIGHTS (MSRs) to loans, and/or whole loans contracted out to a sub servicer licensed under the Consumer Loan Act during 2020?** **Report the count and principal balance of loans serviced on January 1, 2020, plus the count and beginning principal balance of loans boarded during the year. You must also provide one supporting loan list in the XML/CSV file format or manually enter the loan specific data. Do not report year-end figures. Do not subtract loans paid off or transferred in 2020.*



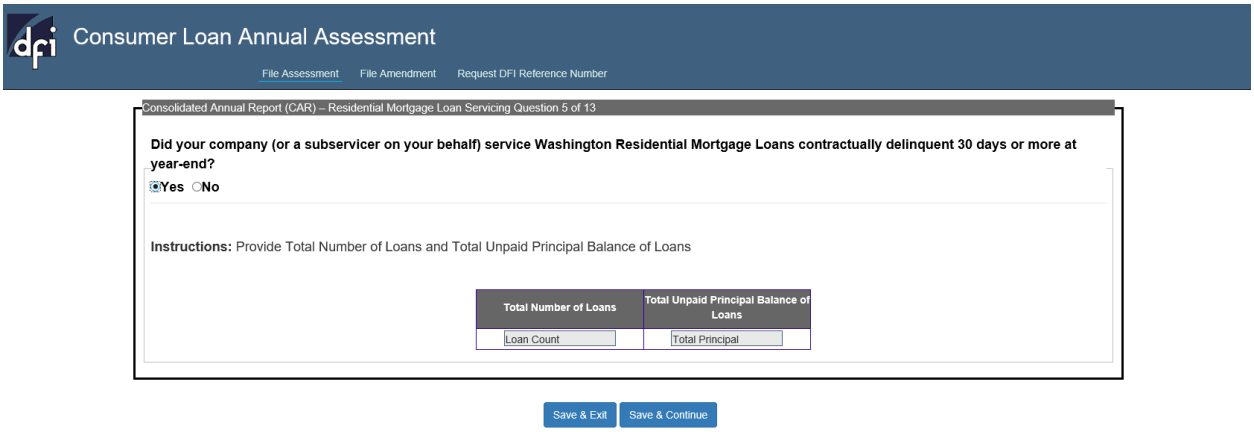
3. **As a MASTER SERVICER (owner of MSRs), and/or owner of WHOLE LOANS, did your company directly service Washington State Residential Mortgage Loans (not contracted to a sub servicer) during 2020?** **Report the count and principal balance of loans serviced on January 1, 2020, plus the count and beginning principal balance of loans boarded during the year. You must also provide one supporting loan list in the XML/CSV file format or manually enter the loan specific data. Do not report year-end figures. Do not subtract loans paid off or transferred in 2020.*



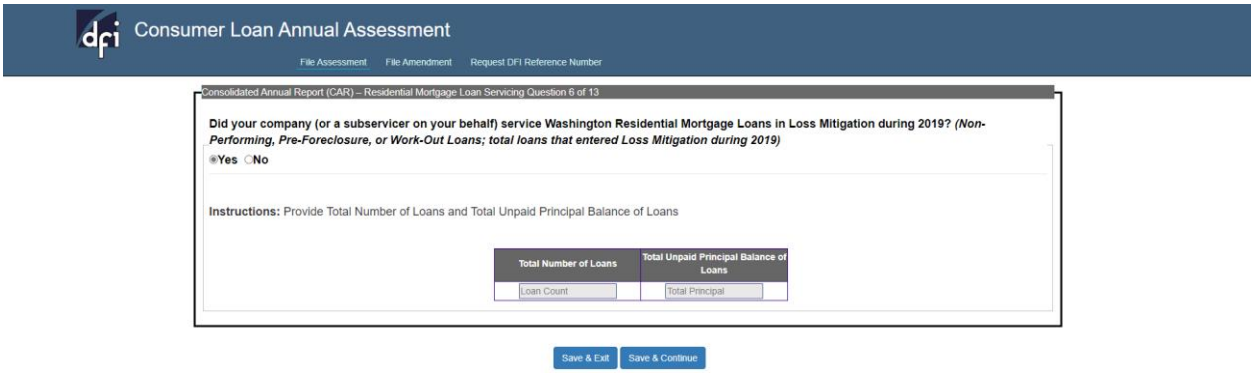
4. **Did your company act as a SUB SERVICER of Washington Residential Mortgage Loans on behalf of a Master Servicer, and/or owner of WHOLE LOANS, during 2020?** **Report the count and principal balance of loans serviced on January 1, 2020, plus the count and beginning principal balance of loans boarded during the year. You must also provide one supporting loan list in the XML/CSV file format or manually enter the loan specific data. Do not report year-end figures. Do not subtract loans paid off or transferred in 2020.*



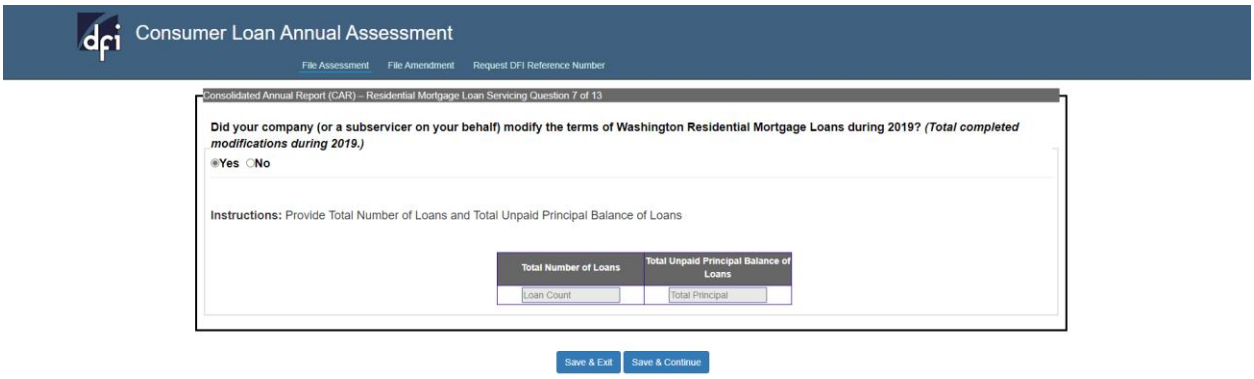
5. **Did your company (or a subservicer on your behalf) service Washington Residential Mortgage Loans contractually delinquent 30 days or more at year-end?**



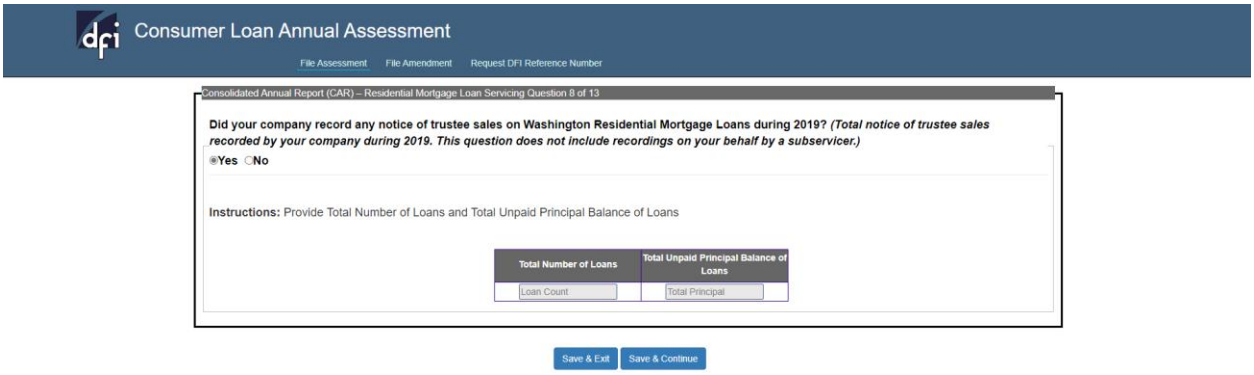
6. **Did your company (or a subservicer on your behalf) service Washington Residential Mortgage Loans in Loss Mitigation during 2020? (Non-Preforming, Pre-Foreclosure, or Work-Out Loans; total loans that entered Loss Mitigation during 2020)**



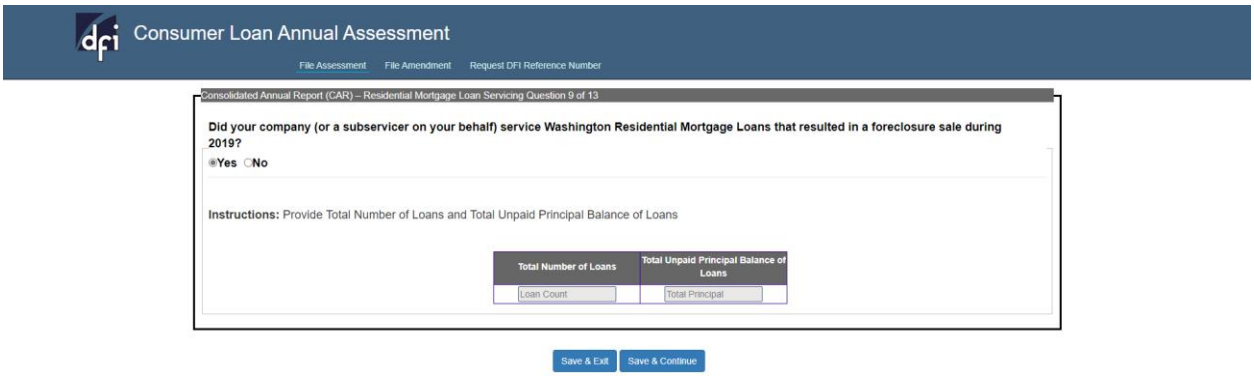
7. **Did your company (or a subservicer on your behalf) modify the terms of Washington Residential Mortgage Loans during 2020? (Total completed modifications during 2020)**



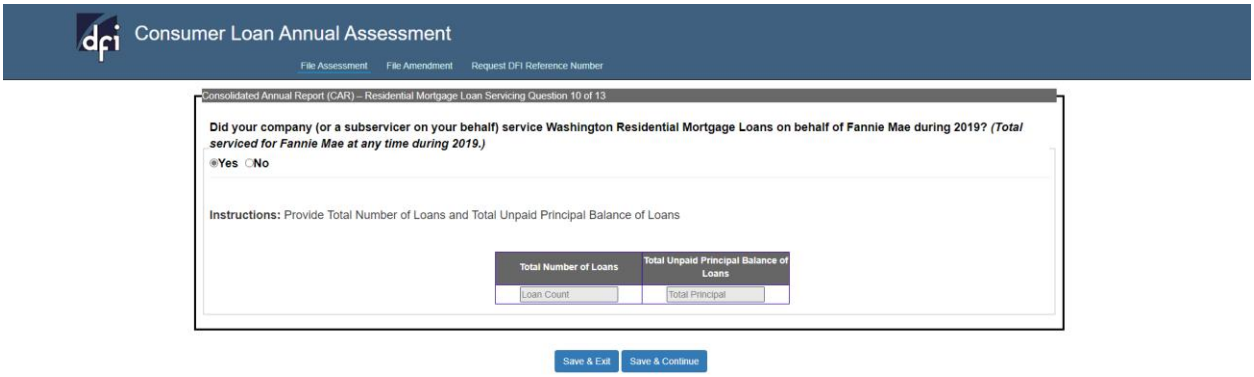
8. **Did your company record any notice of trustee sales on Washington Residential Mortgage Loans during 2020? (Total notice of trustee sales recorded by your company during 2020. This question does not include recordings on your behalf by a subservicer.)**



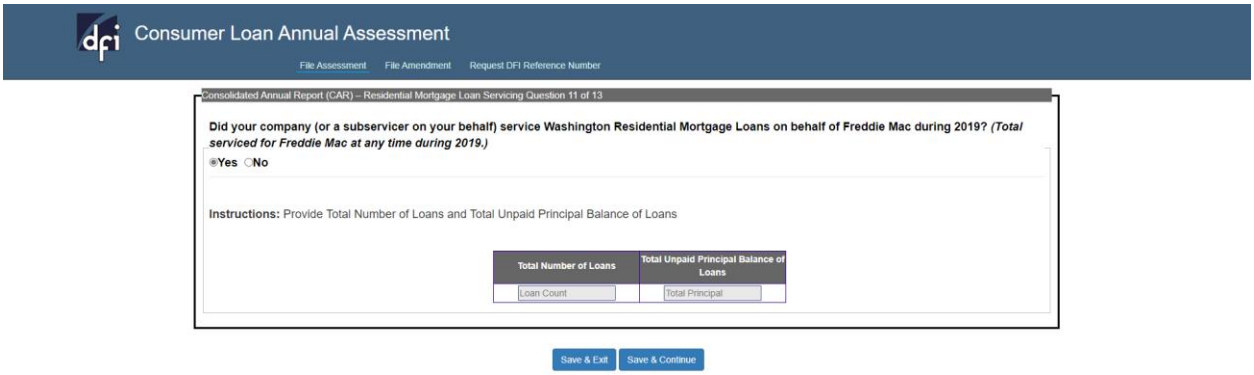
9. **Did your company (or a subservicer on your behalf) service Washington Residential Mortgage Loans that resulted in a foreclosure sale during 2020?**



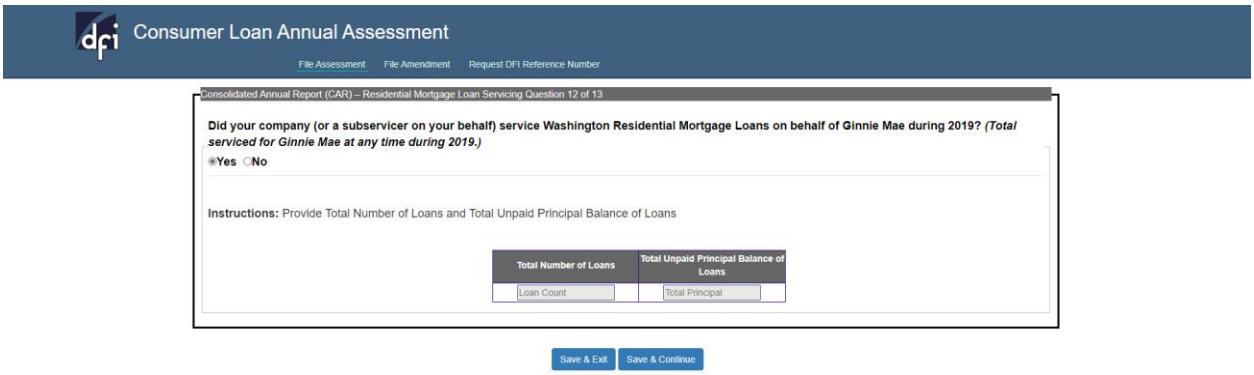
10. **Did your company (or a subservicer on your behalf) service Washington Residential Mortgage Loans on behalf of Fannie Mae during 2020? (Total serviced for Fannie Mae at any time during 2020.)**



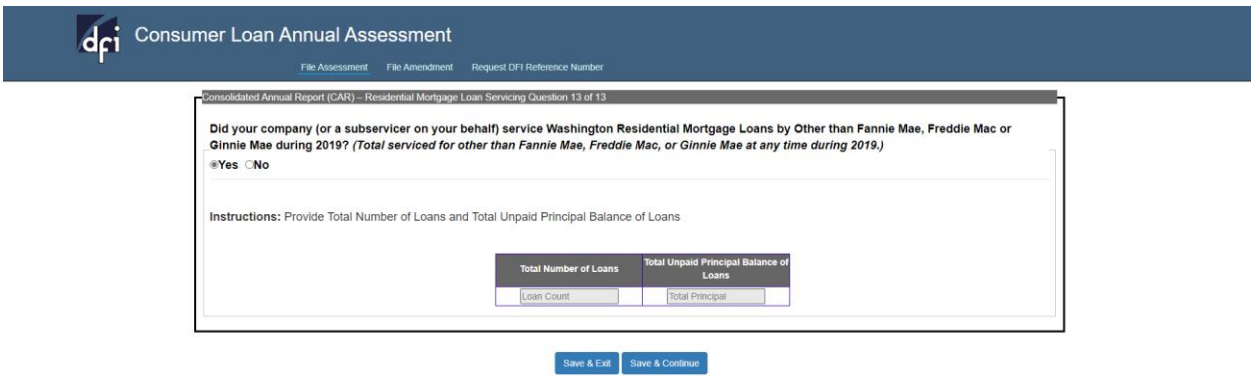
11. **Did your company (or a subservicer on your behalf) service Washington Residential Mortgage Loans on behalf of Freddie Mac during 2020? (Total serviced for Freddie Mac at any time during 2020.)**



12. **Did your company (or a subservicer on your behalf) service Washington Residential Mortgage Loans on behalf of Ginnie Mae during 2020? (Total serviced for Ginnie Mae at any time during 2020.)**

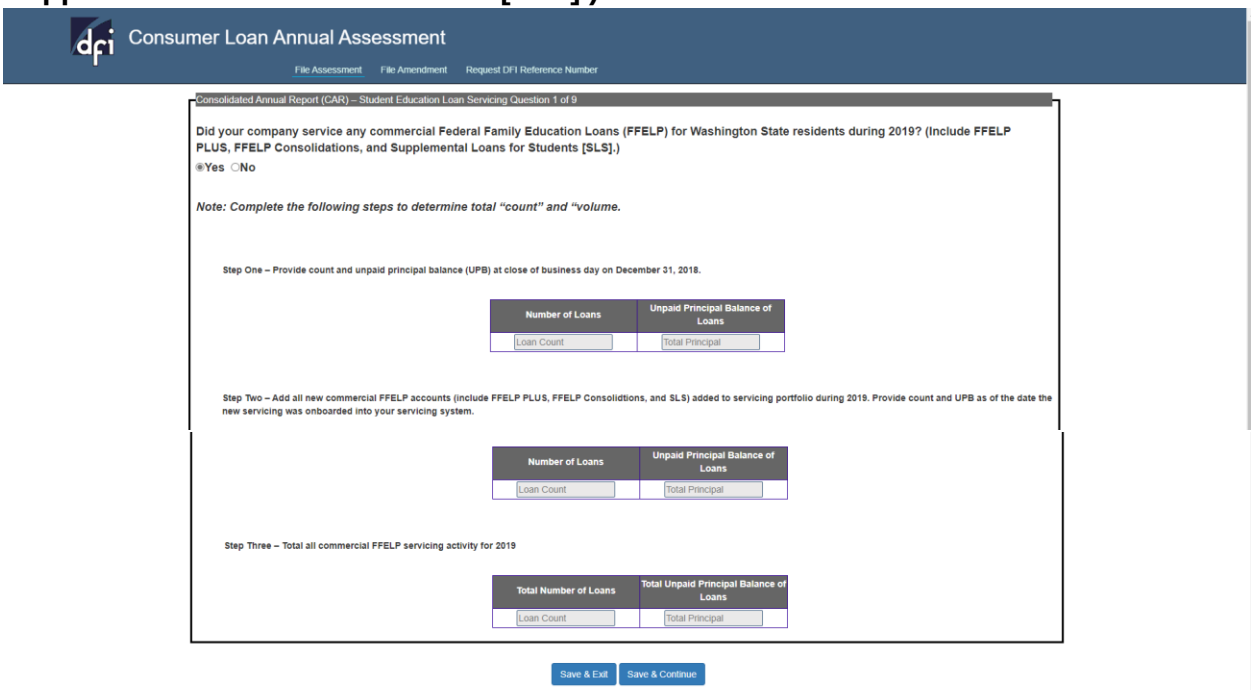


13. **Did your company (or a subservicer on your behalf) service Washington Residential Mortgage Loans by Other than Fannie Mae, Freddie Mac or Ginnie Mae during 2020? (Total Serviced for other than Fannie Mae, Freddie Mac, or Ginnie Mae at any time during 2020.)**

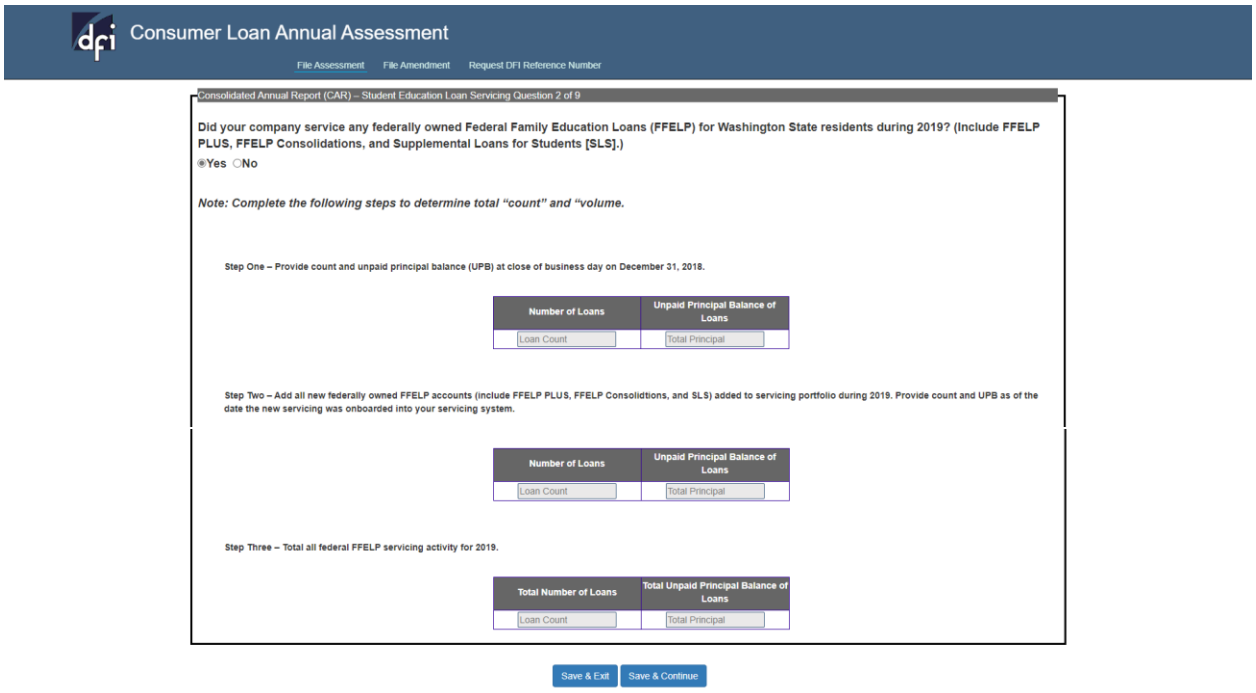


Consolidated Annual Report (CAR) – Student Education Loan Servicing Questions

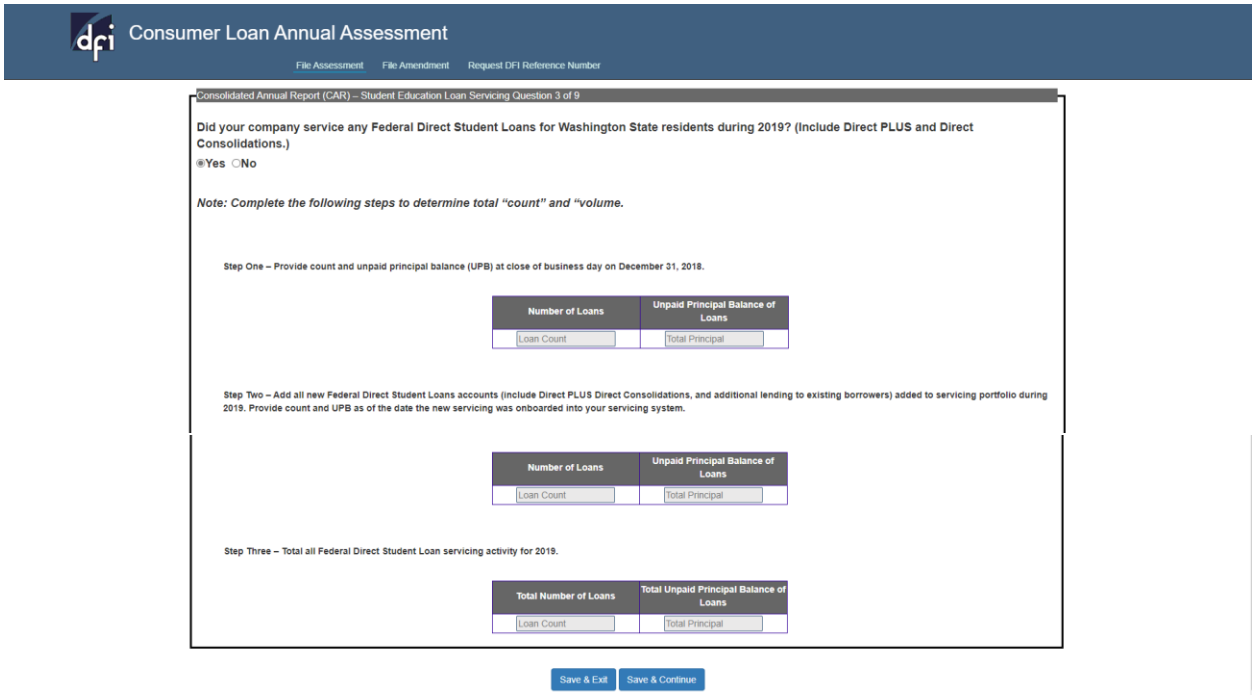
1. **Did your company service any commercial Federal Family Education Loans (FFELP) for Washington State residents during 2020? (Include FFELP PLUS, FFELP Consolidations, and Supplemental Loans for Students [SLS].)**



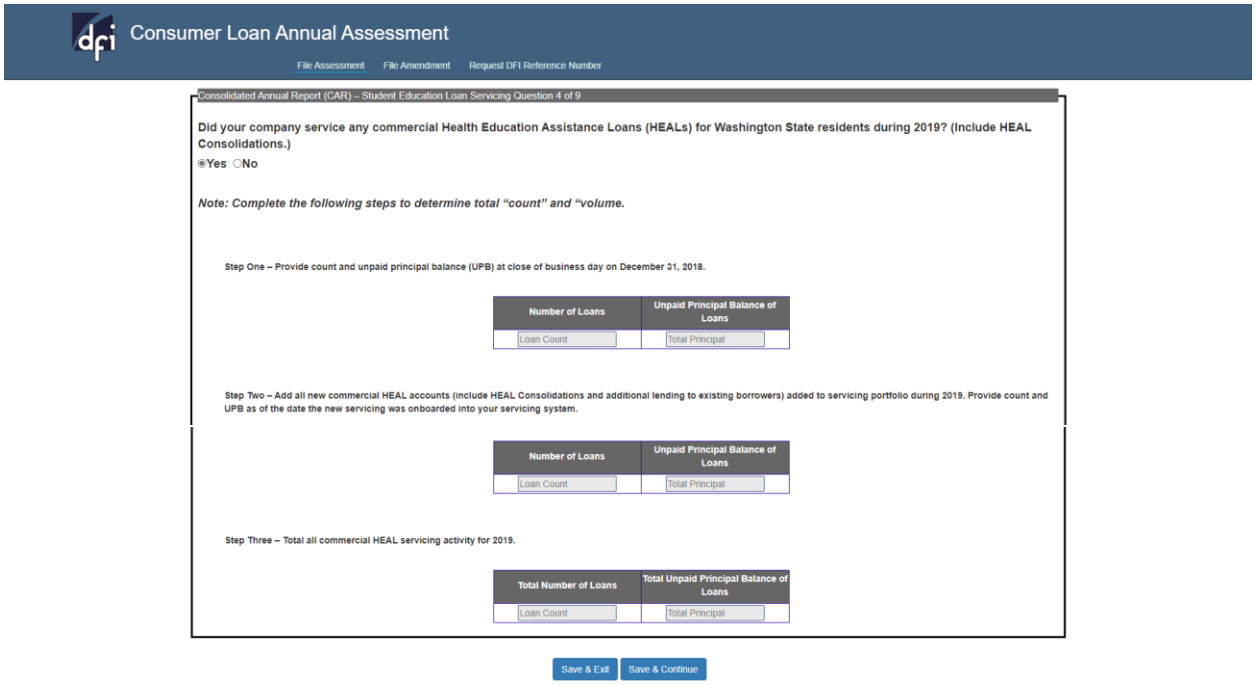
2. **Did your company service any federally owned Federal Family Education Loans (FFELP) for Washington State residents during 2020? (Include FFELP PLUS, FFELP Consolidations, and Supplemental Loans for Students [SLS].)**



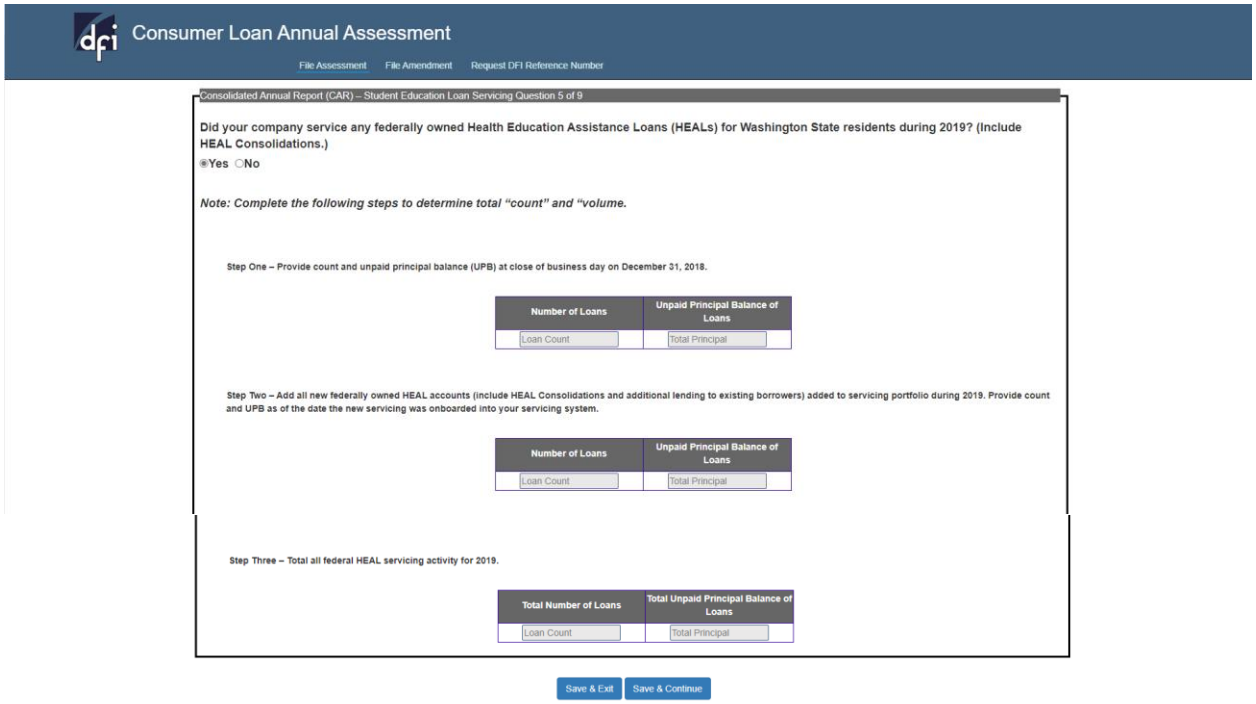
3. **Did your company service any Federal Direct Student Loans for Washington State residents during 2020? (Include Direct PLUS and Direct Consolidations.)**



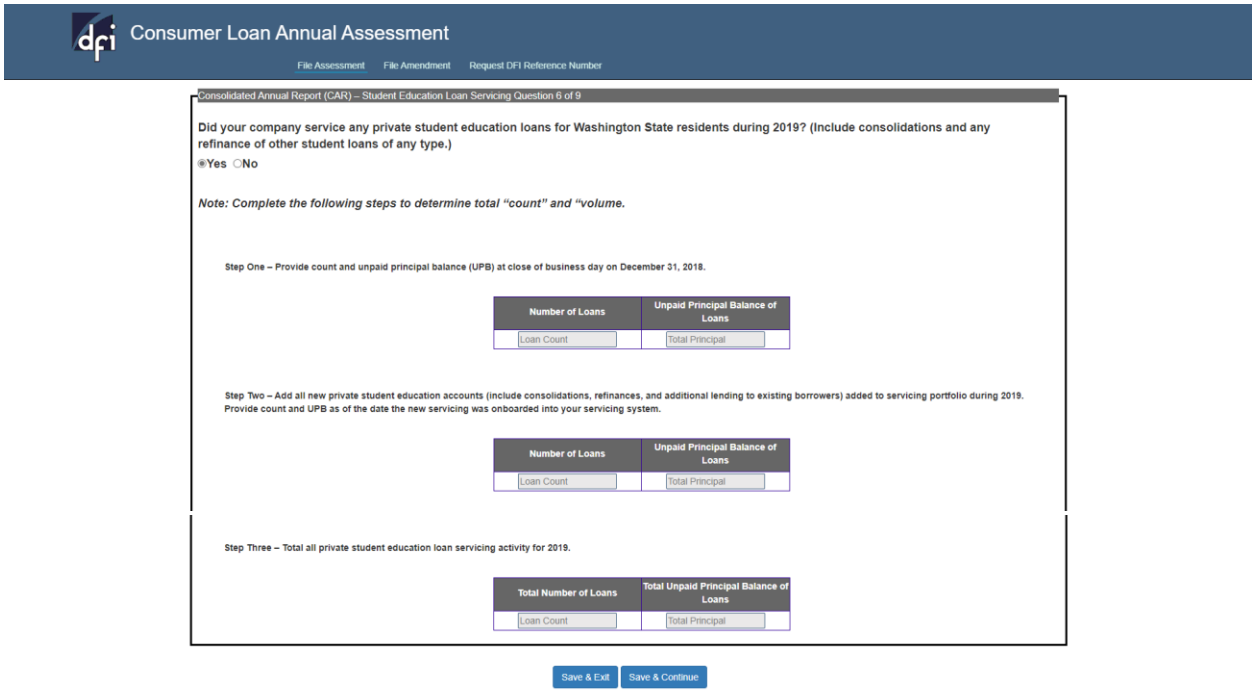
4. **Did your company service any commercial Health Education Assistance Loans (HEALs) for Washington State residents during 2020? (Include HEAL Consolidations.)**



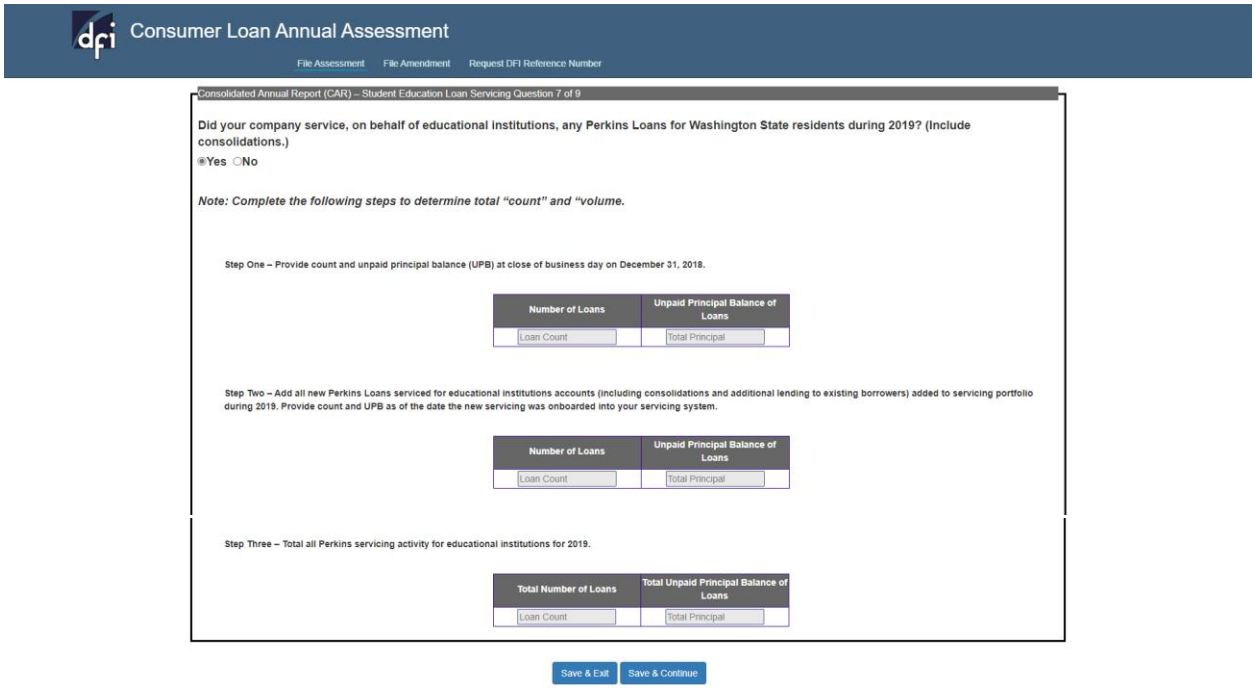
5. **Did your company service any federally owned Health Education Assistance Loans (HEALs) for Washington State residents during 2020? (Include HEAL Consolidations.)**



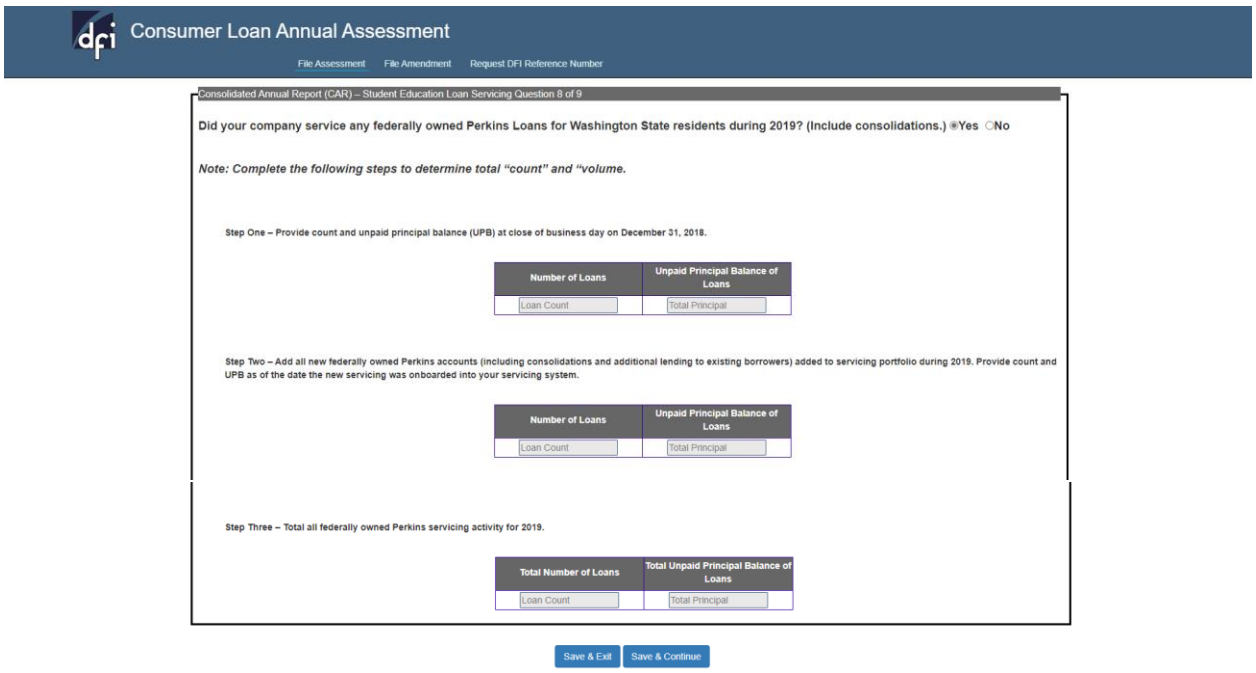
6. **Did your company service any private student education loans for Washington State residents during 2020? (Include consolidations and any refinance of other student loans of any type.)**



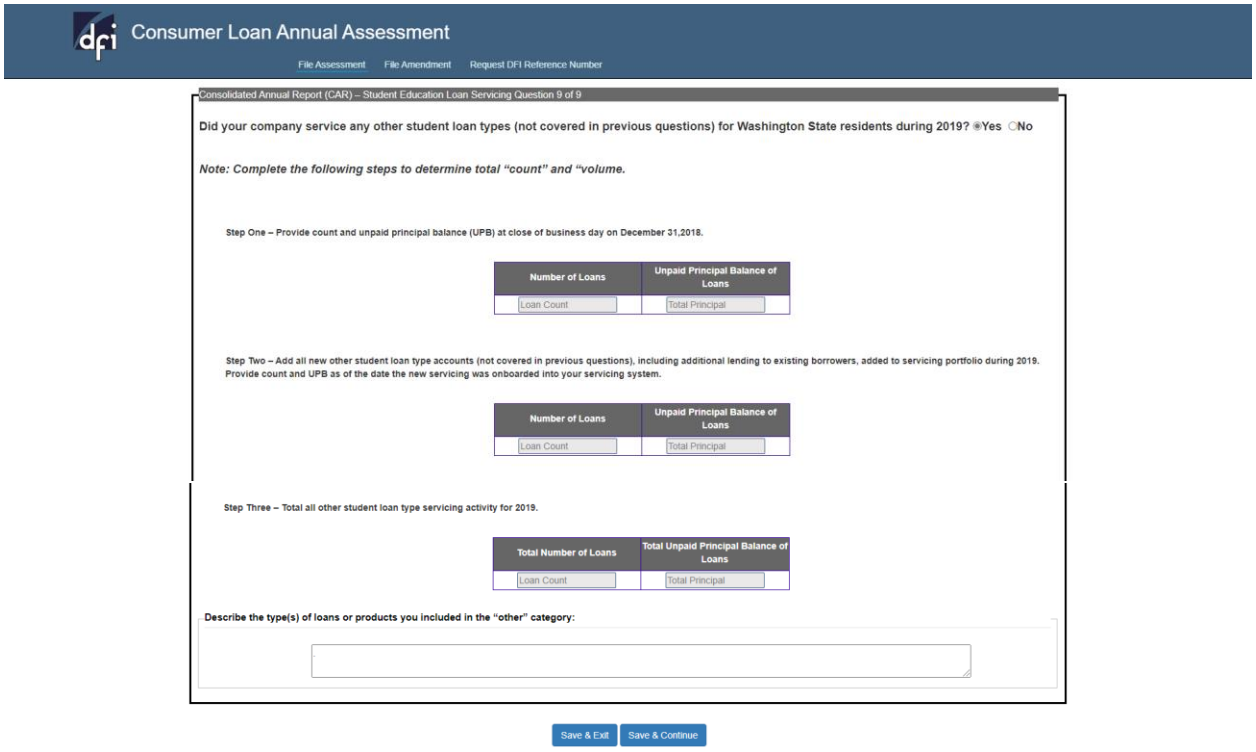
7. **Did your company service, on behalf of educational institutions, any Perkins Loans for Washington State residents during 2020? (Include consolidations.)**



8. **Did your company service any federally owned Perkins Loans for Washington State residents during 2020? (Include consolidations.)**



9. **Did your company service any other student loan types (not covered in previous questions) for Washington State residents during 2020?**



Consumer Loan Annual Assessment

File Assessment | File Amendment | Request DFI Reference Number

Consolidated Annual Report (CAR) – Student Education Loan Servicing Question 9 of 9

Did your company service any other student loan types (not covered in previous questions) for Washington State residents during 2019? ◉Yes ○No

Note: Complete the following steps to determine total "count" and "volume.

Step One – Provide count and unpaid principal balance (UPB) at close of business day on December 31,2018.

Number of Loans	Unpaid Principal Balance of Loans
Loan Count	Total Principal

Step Two – Add all new other student loan type accounts (not covered in previous questions), including additional lending to existing borrowers, added to servicing portfolio during 2019. Provide count and UPB as of the date the new servicing was onboarded into your servicing system.

Number of Loans	Unpaid Principal Balance of Loans
Loan Count	Total Principal

Step Three – Total all other student loan type servicing activity for 2019.

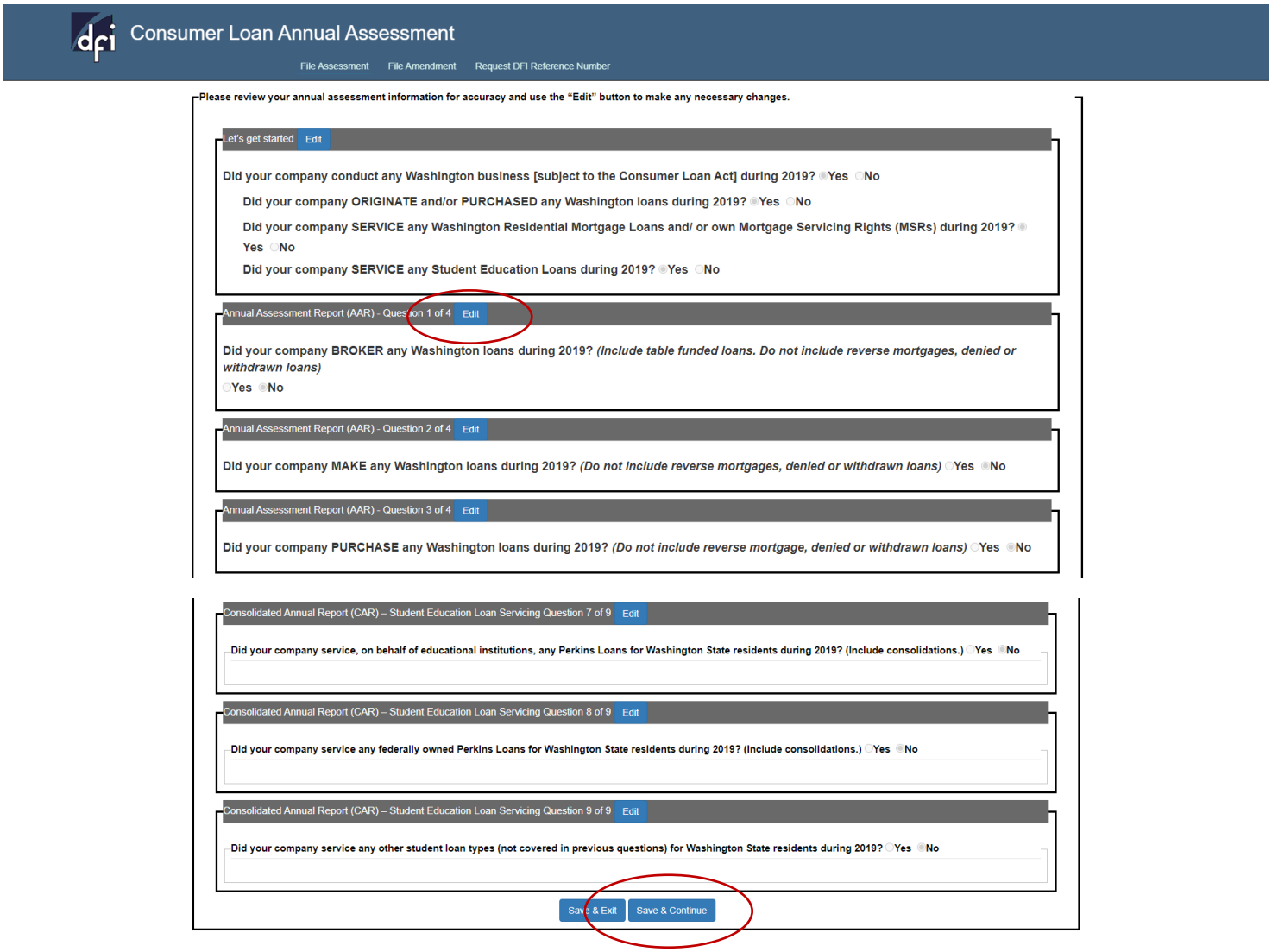
Total Number of Loans	Total Unpaid Principal Balance of Loans
Loan Count	Total Principal

Describe the type(s) of loans or products you included in the "other" category:

Save & Exit | Save & Continue

Review and make any EDITS necessary

Use the “Edit” button for each section to make any necessary changes. Once you click on the “Update & Continue” button the system will start processing and validating the new supporting loan information provided. Depending on your CSV or XML file size the processing and validation time varies. Once you have completed your edits, select the Save & Continue button.



Review Report Summary for accuracy

Verify that all of the loan information provided is accurate. If the information is inaccurate use the "Back to Review/Edit" button to make the necessary changes. Please also print this report summary page for your company's records.

Consumer Loan Annual Assessment

File Assessment | File Amendment | Request DFI Reference Number

Washington State Consumer Loan Annual Assessment Report

2019 Consumer Loan Annual Assessment Report Summary	
Name of company as licensed in Washington State:	
Main Office NMLS Number:	
DFI Reference Number:	

I.	2019 WASHINGTON STATE CONSUMER LOANS ACTIVITY ANNUAL ASSESSMENT REPORT (AAR)	NUMBER OF LOANS MORTGAGE	DOLLAR VOLUME MORTGAGE	NUMBER OF LOANS NON-MORTGAGE	DOLLAR VOLUME NON-MORTGAGE
1	Last year your company reported a portfolio balance on December 31, 2018 or you have made corrections to your portfolio balance of	1	$100.00	1	$100.00
2	Total principal amount of all WA loans BROKERED during 2019 (excludes reverse mortgages)	1	$100.00	2	$200.00
3	Total principal amount of all WA loans MADE during 2019 (excludes reverse mortgages)	1	$100.00	2	$200.00
4	Total principal amount of all WA loans PURCHASED during 2019 (excludes reverse mortgages)	1	$100.00	2	$200.00
5	Advances made on WA Reverse mortgages MADE	1	$100.00		$0.00
	SUBTOTAL MORTGAGE AND NON-MORTGAGE:	**5**	**$500.00**	**7**	**$700.00**
	AAR ASSESSMENT FEE CALCULATIONS				**DOLLAR VOLUME**
	Total Mortgage Dollar Volume:				$500.00
	Total Non-Mortgage Portfolio and Non-Mortgage Made Dollar Volume:				$300.00
	Adjusted Total Dollar Volume: (Mortgage and Non-Mortgage multiplied by .000180271)				$0.14
	Temporary Fee Reduction				$0.04
	Total 2019 AAR Fee Due:				**$0.10**

II.	2019 WASHINGTON STATE CONSUMER LOANS ACTIVITY CONSOLIDATED ANNUAL REPORT (CAR) – PORTFOLIO REPORTING	NUMBER OF LOANS MORTGAGE	DOLLAR VOLUME MORTGAGE	NUMBER OF LOANS NON-MORTGAGE	DOLLAR VOLUME NON-MORTGAGE
1	Total principal balance of WA mortgage loans in portfolio on December 31, 2019	1	$100.00		
2	Total principal balance of WA non-mortgage loans in portfolio on December 31, 2019			1	$100.00

III.	2019 WASHINGTON STATE CONSUMER LOANS ACTIVITY CONSOLIDATED ANNUAL REPORT (CAR) – SUPPLEMENTAL QUESTIONS	NUMBER OF LOANS	DOLLAR VOLUME OF LOANS
1	Total loan amount of Washington Auto loans brokered	1	$100.00
2	Total loan amount of Washington Auto loans made	1	$100.00
3	Total unpaid principal balance of Washington Auto loans serviced	1	$100.00
4	Total loan amount of Washington Student loans made	1	$100.00

IV.	2019 WASHINGTON STATE RESIDENTIAL MORTGAGE LOAN SERVICING ACTIVITY	NUMBER OF LOANS SERVICED	DOLLAR VOLUME OF LOANS SERVICED
1	Total unpaid principal balance of Mortgage Servicing Rights (MSRs) loans, and/or WHOLE LOANS your company owned but contracted out to a sub servicer not licensed under the Consumer Loan Act	2	$200.00
2	Total unpaid principal balance of Mortgage Servicing Rights (MSRs) loans, and/or WHOLE LOANS your company owned but contracted to a sub servicer licensed under the Consumer Loan Act	2	$200.00
3	Total Mortgage Servicing Rights of loans owned and NOT contracted out to a sub servicer	2	$200.00
4	Total WA loans serviced as a sub servicer	2	$200.00
5	Total WA residential mortgage loans contractually delinquent 30 days or more at year-end	1	$100.00
6	Total WA residential mortgage loans in loss mitigation during 2019 (Non-Performing, Pre-Foreclosure, or Work-out loans)	1	$100.00
7	Total WA residential mortgage loans terms modified during 2019	1	$100.00
8	Total WA residential mortgage loans notice of trustee sales recorded during 2019	1	$100.00
9	Total WA residential mortgage loans that resulted in a foreclosure sale during 2019	1	$100.00
10	Total WA residential mortgage loans serviced on behalf of Fannie Mae during 2019	2	$200.00
11	Total WA residential mortgage loans serviced on behalf of Freddie Mac during 2019	2	$200.00
12	Total WA residential mortgage loans serviced on behalf of Ginnie Mae during 2019	2	$200.00
13	Total WA residential mortgage loans serviced by other than Fannie Mae, Freddie Mac or Ginnie Mae during 2019	2	$200.00
	RESIDENTIAL MORTGAGE LOAN SERVICING ASSESSMENT FEE CALCULATIONS		**Amount**
	(+)Total Mortgage Servicing Rights of loans owned but contracted out to a sub servicer NOT licensed under the Consumer Loan Act		$200.00
	(+)Total Mortgage Servicing Rights of loans owned and NOT contracted out to a Sub-Servicer		$200.00
	(+)Total WA loans serviced as a Sub-Servicer		$200.00
	(-)Total Mortgage and Total Non-Mortgage Portfolio and Made Activity (AAR-Origination)		$800.00
	Net Volume:		($200.00)
	*Residential Servicing Assessment Factor:		.00000746624
	Total 2019 Residential Mortgage Loan Servicing Fee Due:(Minimum $500 and Maximum $100,000)		**$500.00**

V	2019 WASHINGTON STATE STUDENT EDUCATION LOAN SERVICING ACTIVITY	NUMBER OF LOANS SERVICED	DOLLAR VOLUME OF LOANS SERVICED
1	Total commercial Federal Family Education Loans (FFELP) for Washington State residents during 2019 (Include FFELP PLUS, FFELP Consolidations, and Supplemental Loans for Students)	2	$200.00
2	Total federally owned Federal Family Education Loans (FFELP) for Washington State residents during 2019 (Include FFELP PLUS, FFELP Consolidations, and Supplemental Loans for Students)	2	$200.00
3	Total Federal Direct Student Loans for Washington State residents during 2019 (Include Direct PLUS and Direct Consolidations.)	2	$200.00
4	Total commercial Health Education Assistance Loans (HEALs) for Washington State residents during 2019 (Include HEAL Consolidations.)	2	$200.00
5	Total federally owned Health Education Assistance Loans (HEALs) for Washington State residents during 2019 (Include HEAL Consolidations.)	2	$200.00
6	Total private student education loans for Washington State residents during 2019 (Include consolidations and any refinance of other student loans of any type.)	2	$200.00
7	Total Perkins Loans serviced on behalf of educational institutions for Washington State residents during 2019 (Include consolidations.)	2	$200.00
8	Total federally owned Perkins Loans for Washington State residents during 2019 (Include consolidations.)	2	$200.00
9	Total other student loan types (not covered in previous questions) for Washington State residents during 2019	2	$200.00
9a	Describe the type(s) of loans or products included in the "other" category		
	This is a test: Step Two – Add all new other student loan type accounts (not covered in previous questions), including additional lending to existing borrowers, added to servicing portfolio during 2019. Provide count and UPB as of the date the new servicing was onboarded into your servicing system.		
	STUDENT EDUCATION LOAN SERVICING ASSESSMENT FEE CALCULATIONS		**Amount**
	Total 2019 SELS Volume:		$1,800.00
	*Student Servicing Assessment Factor:		.0000384616
	Total 2019 SELS Assessment Fee Due:		**$0.07**

Attest and Submit Payment

Attest to the accuracy and submit payment. If you are not the responsible individual to attest to the accuracy or make a payment, simply exit the system and notify the person who is responsible to log in to complete and submit the assessment filing.

Total Assessment Fee Calculations	Assessment Volume	Assessment Factor	Assessment Fee
Total 2019 AAR Fee	**$800.00**	**.000180271**	**(+)$0.14**
Total 2019 Residential Mortgage Loan Servicing Fee	**($200.00)**	**.00000746624**	**(+)$500.00**
Total 2019 Student Education Loan Servicing Fee	**$1,800.00**	**.0000384616**	**$0.07**
2019 Total Assessment Fee	**$500.21**		
(+)Late Fee	**$5,000.00**		
(-)Temporary AAR Fee Reduction	**$0.04**		
Amount Due	**$5,500.17**		

ATTESTATION	
☐ **I, attest under oath that the information provided to the Department is current, true, accurate, and complete**	
Full Name:	Full Name
Date:	__/__/____

Back to Review/Edit | Save & Exit | Submit & Pay | Print

Print this report summary to retain for your records. You must click "Submit and Pay" to complete your assessment filing.