

## **CHANGES TO THE NCUA 5300 CALL REPORT EFFECTIVE SEPTEMBER 2008**

The following changes were made since the June 30, 2008 Call Report:

1. Delinquent Loans, Additional Delinquency Information - Page 9 of the 5300 Call Report – Added three new categories:
  - a) Modified 1st Mortgage Real Estate Loans, Accts 020J-023J and 041J.
  - b) Modified Other Real Estate Loans/Lines of Credit, Accts 020K-023K and 041K.
  - c) Modified Real Estate Loans also reported as business loans, 020L-23L, 041L.
  
2. Loan Charge Offs and Recoveries, Page 10 of the 5300 Call Report – Added three new categories:
  - a) Modified 1st Mortgage Real Estate Loans, Accts 550J and 551J.
  - b) Modified Other Real Estate Loans/Lines of Credit, Accts 550K and 551K.
  - c) Modified Real Estate Loans also reported as business loans, Accts 550L-551L.
  
3. Schedule A, Specialized Lending, Section 2, Real Estate Loans and Lines of Credit – Including Business Loans Secured By Real Estate, Page 15 of the 5300 Call Report - Added the following heading:

“Real Estate Loans whose terms have been modified due to the inability of the borrower to meet the original terms of the note. These loans should also be reported in their respective categories on the schedule above and in section 3 of this schedule if they are business loans. Added three new categories under this heading:

  - a) Modified Loans secured by First Mortgages – No. of Loans Outstanding (Acct 1000A), Amount Outstanding (Acct 1001A), and Amount Modified YTD (Acct 1002A).
  
  - b) Modified Loans secured by Other Real Estate/Lines of Credit - No. of Loans Outstanding (Acct 1000B), Amount Outstanding (Acct 1001B), and Amount Modified YTD (Acct 1002B).
  
  - c) Modified Real Estate Loans also reported as business loans - No. of Loans Outstanding (Acct 1000C), Amount Outstanding (Acct 1001C), and Amount Modified YTD (Acct 1002C).

**The instructions to prepare this form meet the requirement to provide guidance to small credit unions under Section 212 of the Small Business Regulatory Enforcement Fairness Act of 1996.**

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