

**U.S. Department of Housing and Urban  
Development**



**FINANCIAL DATA TEMPLATE  
LINE DEFINITIONS  
GUIDE**

**Lender Assessment Subsystem (LASS)  
Release 5.0.0.0**

*Communications Resource, Inc.  
Reed & Associates, CPAs*



## Financial Data Template Line Definitions Guide

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### EXECUTIVE SUMMARY

The Financial Data Template Line Definition Guide (the Guide) for the Lender Assessment Subsystem (LASS) was prepared and updated by the U.S. Department of Housing and Urban Development (HUD) with assistance from Communications Resource, Inc. and Reed & Associates, CPAs. This Guide should be used in conjunction with the HUD LASS User Guide, also issued by HUD.

The purpose of this Financial Data Template (FDT) Line Definition Guide is to:

- Define each of the line items on the FDT and Data Collection Form (DCF) to provide guidance to lenders on how to record financial and non-financial information in the LASS templates.
- Provide a list of required fields, by line number, on the FDT and DCF. This information allows lenders to acknowledge which line items must be completed in order for the LASS system to accept their submission.



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### INTRODUCTION

In accordance with 24 CFR, Part 202 all FHA-approved loan correspondents and nonsupervised lenders and mortgagees are required to report to the Department of Housing and Urban Development their annual, audited financial and non-financial information necessary for HUD to evaluate compliance with FHA recertification requirements. Prior to the creation and implementation of the Lender Assessment Subsystem (LASS), the annual information was provided to the Department of Housing and Urban Development (HUD) in paper format.

The LASS system was created in order to allow HUD to collect the annual information in an electronic format. The Financial Data Template (FDT) was created in order to standardize the financial information reported by FHA-approved loan correspondents and nonsupervised lenders and mortgagees (collectively referred to as "lenders") to HUD. HUD uses the electronic submission to analyze the audited financial data, in conjunction with other compliance factors, to assist Office of Lender Activities and Program Compliance (OLA) with the FHA lender recertification process.

This Guide assists users preparing the FDT and DCF, including lenders, their auditors, and independent auditors providing attestation services related to the FDT. This Guide is arranged based on the FDT and DCF line numbers and includes a description or definition of each line item.

Users should also be aware that HUD has prepared a User Guide to assist users and provide guidance on system addresses, user IDs, user roles, and system access via either FHA Connection or via Secure Systems. The User Guide is available on the LASS website at <http://www.hud.gov/offices/hsg/sfh/lass/prodlass.cfm>



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### SUMMARY OF CHANGES TO LINE DEFINITIONS

The Office of Lender Activities and Program Compliance (OLA) updates the Financial Data Template (FDT), the Data Collection Form (DCF) and the related User Guides (User Guide and FDT Line Definition Guide) in order to communicate based on:

- Upgrades to the LASS system providing new, increased or revised functionality
- Changes to 24 CFR Part 202, including revisions to compliance or reporting requirements
- Changes to the HUD Consolidated Audit Guide
- New or revised accounting principles as published by the Financial Accounting Standards Board (FASB)
- New or revised reporting guidance as published by the American Institute of Certified Public Accountants (AICPA)
- New or revised reporting guidance as published by OMB related to the DCF.

The following line items were added, deleted or changed in this version of the FDT and/or DCF Line Definition Guide.

#### A. Data Collection Form

##### 1. Financial Statement tab

- G3000-090 – “Independent Auditor’s Report on Financial Statements and Supplemental Information”
  - (i) Details link for G3000-090
- G3000-100 – “Independent Auditor’s Report on Internal Controls”
  - (i) Details link for G3000-100
- G3000-110 – “Independent Auditor’s Report on Compliance with Specific Requirements Applicable to Non-major/Major HUD Programs”
  - (i) Details link for G3000-110



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### GETTING STARTED

In accordance with the Uniform Financial Reporting System (UFRS), 24 CFR Part 5, effective August 15, 2002, all lenders with a fiscal year end date of September 30, 2002 or later are required to submit their annual audited financial data, as required by 24 CFR Part 202, to HUD in an electronic format. HUD created the Lender Assessment Subsystem (LASS) and the Financial Data Template (FDT) in order to allow FHA-approved loan correspondents and nonsupervised lenders and mortgagees (collectively referred to as “lenders”) to prepare and submit the annual audited financial data in a standardized method and format. Lenders must complete the Financial Data Template (FDT), the Data Collection Form (DCF), and attach prescribed items in order to complete their electronic submission. In addition, lenders must have their electronic submission attested to for completeness and accuracy in order to be accepted and processed by the Office of Lender Activities and Program Compliance (OLA) and be eligible for recertification.

In order to facilitate completion of the FDT and DCF, the lender should gather and prepare certain financial and financial-related information in advance of completing the electronic submission.

#### **Information Needed to Complete Electronic Submission:**

To begin the process of completing the FDT and DCF, the lender should have the following information:

- Audited financial statements
- Electronic version of their financial statement footnotes
- Electronic hand signed copy of Independent Auditor’s Reports, including Report on Internal Controls and Compliance
- Electronic version of audit findings (as applicable)
- Electronic version of Corrective Action Plan (as applicable)
- Trial balance with adjusting journal entries

Questions related to the applicability of accounting standards should be discussed with the lender’s independent accountant or auditor for appropriate consideration and treatment of individual lender conditions and circumstances. The independent accountant or auditor should be relied upon when determining and posting information to the FDT and DCF.

#### **Completing the Financial Data Template (FDT):**

In order to complete the FDT, the lender, auditor and/or independent attester should consider available guidance to get started:

- Review this Guide for the information to be reported on each line of the submission.
- Review the FDT and DCF to become familiar with the templates.



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- Note that there may be differences between the LASS electronic submission templates and other lender financial submissions, such as Mortgage Bankers Financial Reporting Form (MBFRF) or consolidated financial statements.

Determine the applicability of identified FASB's and their effect on the LASS submission. Record financial and financial-related data in the FDT by using the post-audit, adjusted trial balance, which ties to the audited financial statements, but provides additional detail in account balances which may need to be reported in more detail for the LASS submission.

### Completing the Data Collection Form (DCF):

In order to complete the Data Collection Form (DCF) the lender may follow the guidance below to get started:

- Review this Guide for the information to be reported on each line of the DCF.
- Review the DCF to become familiar with the templates.
- Review the current audited financial statements to determine types of opinion, reportable conditions, material weaknesses, and other necessary information
- Review the management letter provided by the auditor and assess whether areas discussed should be reported on the DCF
- Complete the DCF for the audited submission using actual information from the auditor and audited financial statements

### FDT Electronic submission:

The lender must electronically submit the FDT and DCF in accordance with the submission requirements posted in 24 CFR Part 5 and Part 202. HUD will maintain a secure Internet connection site allowing the lender to log in via FHA Connection <https://entp.hud.gov/clas/> to:

- Transmit financial data
- Review the status of financial data submissions

HUD will provide software at the connection to facilitate the timely submission of accurate financial data. The software will automatically download each time it is utilized; assuring the most recent version of the FDT and DCF are available. This software is named the Lender Assessment Subsystem (LASS).



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# ACCOUNTING AND REPORTING STANDARDS

This Guide was created based on information gathered from various generally accepted accounting principles (GAAP) references. The accounting and reporting standards summarized in the Guide and appendix are based on the following pronouncements:

1. Consolidated Audit Guide for Audits of HUD Programs, 2000.04, REV-2, CHG-1, (Issued date 12/01)
2. The accounting information regarding Financial Accounting Standards Board listed as follows:
  - FAS No.65 – Accounting for Certain Mortgage Banking Activities (Issue date 9/82)
  - FAS No.91 – Accounting for Nonrefundable Fees and Costs Associated with Originating or Acquiring Loans and Initial Direct Costs of Leases - an amendment of FASB Statements No. 13, 60, and 65 and a rescission of FASB Statement No. 17 (Issue date 12/86)
  - FAS No.95 – Statement of Cash Flows, requires a statement of cash flows as part of a full set of financial statements for all business enterprises in place of a statement of changes in financial position. (Issue date 11/87)
  - FAS No.115 – Accounting for Certain Investments in Debt and Equity Securities (Issue date 5/93)
  - FAS No.125 – Accounting for Transfers and Servicing of Financial Assets and Extinguishing Liabilities (Issue date 6/96)
  - FAS No.130 – Reporting Comprehensive Income (Issue date 6/97)
  - FAS No.133 – Accounting for Derivative Instruments and Hedging Activities (Issue date 6/98)
  - FAS No.134 – Accounting for Mortgage-Backed Securities Retained after the Securitization of Mortgage Loans Held for Sale by a Mortgage Banking Enterprise—an amendment of FASB Statement No. 65 (Issue date 10/98)
  - FAS No.140 – Accounting for Transfers and Servicing of Financial Assets and Extinguishing of Liabilities, supercedes FAS No.125 for entities with fiscal years beginning after December 15, 2000 (Issue date 9/00)





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### FDT DEFINITIONS: USING THIS GUIDE

The following line definitions summarize the information to be reported on each line of the FDT. The definitions are arranged in the order they appear on the FDT and as they appear in the Lender Assessment Subsystem (LASS).

The FDT contain the following sections:

- Balance Sheet
- Operations & Equity
- Cash Flows
- Net Worth
- Liquidity

Each of these sections must be completed in order to comply with the following regulations:

#### **Balance Sheet, Operations & Equity, and Cash Flows**

UFRS Part 202 section 202.7(b)(4) states "...a lender or mortgagee shall file an audit report with the Secretary within 90 days of the close of its fiscal year (or within an extended time if an extension is granted in the sole discretion of the Secretary..."

Section 202.7(b)(4)(A) further states that the audit report should include "A financial statement in a form acceptable to the Secretary, including a balance sheet and..."

Section 202.7(b)(4)(B) states that the audit report should also include "Such other financial information as the Secretary may require to determine the accuracy and validity of the audit report."

#### **Net Worth**

Section 202.7(b)(4)(A) further states that the audit report should include "A financial statement in a form acceptable to the Secretary...an analysis of the mortgagee's net worth adjusted to reflect only assets acceptable to the Secretary..."

24 CFR 202.5(n) provides the following guidance on the minimum net worth requirement for the lender:

"(1) Each supervised or nonsupervised lender or mortgagee approved under §202.6 and §202.7 shall have a net worth of not less than \$250,000 in assets acceptable to the Secretary. Each supervised or nonsupervised mortgagee, except a multifamily mortgagee, shall have additional net worth in excess of \$250,000 of not less than one percent of the mortgage volume exceeding



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\$25,000,000 in value, but total net worth is not required to exceed \$1,000,000. Mortgage volume is calculated as of the end of the fiscal year being audited and equals the sum of: (i) the aggregate original amount of insured mortgages that the mortgagee originated and that were insured during the fiscal year, or that the mortgagee purchased as a sponsor from its loan correspondent(s) during the fiscal year; and (ii) the aggregate principal amount, as of the end of the fiscal year, of all mortgages that are serviced by the mortgagee at the end of the fiscal year but were not counted as mortgages originated by the mortgagee or purchased from its loan correspondent(s).

(2) Net worth requirements for loan correspondent lenders or mortgages approved under §202.8 are described in that section.”

24 CFR 02.8(b)(1) provides the guidance for loan correspondent lenders or mortgages on net worth.

“A loan correspondent lender or mortgagee shall have a net worth of not less than \$63,000 in assets acceptable to the Secretary, plus an additional \$25,000 for each branch office authorized by the Secretary, up to a maximum requirement of \$250,000, except that a multifamily mortgagee shall have a net worth of not less than \$250,000 in assets acceptable to the Secretary.”

The Net Worth section is auto-populated for loan correspondents and title I nonsupervised mortgagees.

### Liquidity

Section 202.7(b)(2) states, “The mortgagee shall have liquid assets consisting of cash or its equivalent acceptable to the Secretary in the amount of 20 percent of its net worth, up to a maximum liquidity requirement of \$100,000.”

The Liquidity section is applicable only for Title II lenders and is auto-populated.

### IMPORTANT:

The following definitions of each FDT line should be used to properly identify the information to be reported.



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### BALANCE SHEET

#### ASSETS

##### CURRENT ASSETS

Current assets are resources that are reasonably expected, based on the plans and intentions of the lender, to be converted into cash or its equivalent during the current business cycle.

##### **111 Cash and Cash Equivalents**

*Definition:* This FDT line represents cash and cash equivalents as defined in Paragraphs 7 and 8 of FAS 95. It includes only unrestricted funds. It does not include escrow funds for payment of mortgagors' taxes, insurance, and related items, or other fiduciary funds.

Consistent with common usage, cash includes not only currency on hand, but demand deposits with banks or other financial institutions. Cash also includes other kinds of accounts that have the general characteristics of demand deposits in that the customer may deposit additional funds at charges and credits to those accounts are cash receipts or payments to both the entities owning the account and the bank holding it. For example, a bank's granting of a loan by crediting the proceeds to a customer's demand deposit account is a cash payment by the bank and a cash receipt of the customer when the entry is made.

For purposes of FAS 95, cash equivalents are short-term, liquid investments that are both:

- a) Readily convertible to known amount of cash
- b) So near their maturity that they present insignificant risk of changes in value because of changes in interest rates.

Generally, only investments with original maturities of three months or less qualify under that definition. Original maturity means original maturity to the entity holding the investment. For example, both a three-month U.S. Treasury bill and a three-year Treasury note purchased three months from maturity qualify as cash equivalents. However, a Treasury note purchased three years ago does not become a cash equivalent when its remaining maturity is three months.

##### **121 Accounts Receivable, Net of Allowance of Doubtful Accounts**

*Definition:* This FDT line item represents non-mortgage notes, interest, accounts, and advances receivable that are not due from related parties (affiliates, officers, stockholders, employees) and that are considered collectible in a normal business cycle. It includes mortgage loan interest receivable and servicing advances. Total Accounts Receivable less Allowance for Doubtful Accounts equals Net Accounts Receivable.



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### 131 Securities

*Definition:* This FDT line item represents the securities that the lender has the positive intent and ability to hold to maturity. These securities are reported at amortized cost (per FAS 115). The Definition includes both short- and long-term held-to-maturity investments.

### 132 Securities Available for Sale

*Definition:* This FDT line item represents the securities that the lender does NOT have the positive intent and ability to hold to maturity, yet does NOT intend to actively trade. SAS must be reported at after-tax fair market value (per FAS 115 and FAS 134) with changes in values captured in the equity section via comprehensive income (FAS 130).

### 133 Trading Account Securities

*Definition:* This FDT line item represents securities that are routinely traded and sold in the course of normal business operations. It includes mortgage-backed securities (MBS) intended for immediate or near-term sale, including MBS held in conjunction with mortgage banking activities. These securities are actively traded. These securities must be reported at after-tax fair market value (per FAS 134) with changes in value captured directly in the income statement. The gain or loss from the sale of these securities should be reported on the Cash Flow in accordance with FASB 102, as superseded by FASB-115.

### 134 Loans Held for Sale, at lower of cost or market

*Definition:* This FDT line includes unpaid principal balance (UPB) of loans held for sale, including undisbursed funds and net of any premiums or discounts, deferred fees and costs on loans per FAS 91 and net of unrealized losses. Does not include mortgage loans held for investment and loans on which interest is not being accrued. It does include first and second mortgages on income property and construction loans held for sale.

### 135 Other Current Assets

*Definition:* This FDT line represents current assets, other than those identified above that are reasonably expected to be realized in cash, sold, or consumed during normal business cycle. Other current assets has a 'Details' link that leads to a screen where the lender can enter the description of any other current assets and their corresponding dollar amounts. LASS automatically performs the summation of other current assets from this details screen and populates line 135.



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### **136 Deferred Income Taxes**

*Definition:* This FDT line represents the current portion of a deferred tax asset. A deferred tax asset is recognized for temporary differences that will result in deductible amounts in the future years and for carryforwards.

### **150 Total Current Assets**

*Definition:* This FDT line represents total cash and other current assets reasonably expected to be realized in cash, sold or consumed in a normal business cycle. It is the sum of FDT lines 111 through 136. LASS automatically performs the calculation and populates line 150.

## **NON-CURRENT ASSETS**

Non-current assets are resources that are not expected to be converted into cash or its equivalent during the normal business cycle.

### **165 Property, Equipment and Leasehold Improvements, Net of Accumulated Depreciation**

*Definition:* This FDT line item represents buildings, land, improvements, equipment, vehicles, furniture, and other owned tangible property recorded in the accounting records at historical cost less accumulated depreciation.

### **166 Co-Insurance Loss Reserves**

*Definition:* This FDT line item represents reserves established to satisfy coinsurance requirement or to cover coinsurance losses. (This amount must be less than or equal to zero).

### **167 Deferred Income Taxes**

*Definition:* This FDT line item represents the non-current portion of a deferred tax asset. A deferred tax asset is recognized for temporary differences that will result in deductible amounts in the future years and for carryforwards.

### **171 Net Mortgage Servicing Rights**

*Definition:* Per FAS 125, this FDT line item represents the unamortized cost of both originated and purchased mortgage-servicing rights, net of unrealized losses (valuation allowance).



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### 172 Other Allowances for Losses

*Definition:* This FDT line represents the allowance for losses not reported specifically in line item 166, 171, and 173. (This amount must be less than or equal to zero).

### 173 Real Estate Owned, at Net Realizable Value

*Definition:* This FDT line represents the investment in real estate acquired through foreclosure, deed-in-lieu, or similar means, less the net unrealized loss – the amount by which cost exceeds market value – on the real estate owned (REO).

### 174 Loans Held for Investment

*Definition:* This FDT line represents UPB of loans held for investment.

### 175 FAS 133 Derivatives

*Definition:* This FDT line represents any derivative investments/instruments utilized by the lender that are required to be captured on the balance sheet as assets according to the provisions of FAS 133.

### 176 Other Non-Current Assets

*Definition:* Non-current assets, other than those non-current assets identified above, or unacceptable assets identified below that are not expected to be realized in cash, sold or consumed during a normal business cycle. Other non-current assets are resources that are not expected to be converted into cash or its equivalent during the normal business cycle, and are not depreciated. Other non-current assets are recorded at cost. Other non-current assets has a 'Details' link that leads to a screen where the lender can enter the description of any other non-current assets and their corresponding dollar amounts. LASS automatically performs the summation of other non-current assets from this details screen and populates line 176.

### 170 Total Non-Current Assets

*Definition:* This FDT line item includes the total of net fixed assets and all non-current assets. It is the sum of FDT lines 165 through 176. LASS automatically performs the calculation and populates line 170.



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### **UNACCEPTABLE ASSETS**

These assets are defined as unacceptable for computation of adjusted net worth in Appendix A to the Consolidated Audit Guide for Audits of HUD Programs, Handbook 2000.4, Rev 2, CHG-1. Note also that Chapter 7 of the HUD Audit Guide states that the Adjusted Net Worth computation for a parent or a subsidiary to a parent, must focus on the assets and liabilities of the individual (non-consolidated) entity with the HUD audit requirement. It further states that that portion of an investment in a joint venture, subsidiary, affiliate, and/or other related entity, which is greater than equity, as adjusted. "Equity as adjusted" means the book value on the books of the related entity reduced by the amount of unacceptable assets carried by the related entity.

#### **181 Pledged Assets**

*Definition:* This FDT line represents any asset, or portion thereof, pledged to secure obligations of another entity or person.

#### **182 Due from an officer, stockholder, or related entity**

*Definition:* This FDT line represents any asset due from an officer, stockholder of the mortgagee, or from a related entity, except for those items identified as acceptable in HUD Handbook 2000.4, Rev-2, CHG-1, such as:

- a) A construction loan receivable, secured by a first mortgage, from a related entity.
- b) A mortgage loan receivable established in the normal course of business in an arm's length transaction and secured by a first mortgage on the related property.
- c) A receivable from a related party where the affected parties have executed a cross-default agreement or corporate guarantee agreement with Ginnie Mae.

#### **183 Personal Interest Investment**

*Definition:* This FDT line represents an investment in a related entity in which any officer or stockholder has a "personal interest" unrelated to that person's position as an officer or stockholder of the mortgagee. "Personal interest" as used here indicated a relationship between the mortgagee and a person or entity in which that specified person (e.g., spouse, parent, grandparent, child, brother, sister, aunt, uncle, or in-law) has a financial interest in or is employed in a management position by the mortgagee.





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### **184 Intangible Assets, Net of Amortization**

*Definition:* This FDT line represents any intangible asset, such as goodwill, covenants not to compete, franchise fees, organization costs, value placed on insurance renewals and value placed on property management contract renewals less amortization on such assets.

### **185 Assets not readily marketable**

*Definition:* This FDT line represents any asset not readily marketable and for which appraised values are very subjective. Examples include, but are not limited to antiques, artwork, and gemstones.

### **186 Investment in Related Entity, greater than equity as adjusted**

*Definition:* This FDT line represents that portion of an investment in joint venture, subsidiary, affiliate and/or other related entity, which is greater than equity, as adjusted. "Equity as adjusted" means the book value on the books of the related entity reduced by the amount of unacceptable assets carried by the related entity.

### **187 Value of Servicing Contract not in accordance with FAS 65 and FAS 125**

*Definition:* This FDT line represents the value of any servicing contract not determined in accordance with FAS Statement 65 or FAS Statement 125, or subsequent revisions thereto.

### **188 Assets used for Personal Enjoyment**

*Definition:* This FDT line represents any asset principally used for the personal enjoyment of an officer, director or stockholder and not for normal business purposes. This includes automobiles and personal residences.

### **189 Other Unacceptable Assets**

*Definition:* This FDT line represents other assets unless these assets are identified in Other Current Assets Details or Other Non-Current Assets Details. This includes other assets unless the financial statements are accompanied by a schedule prepared by the independent auditor or schedule prepared by the issuer/mortgagee and signed by an officer of the issuer/mortgagee. Other unacceptable assets has a 'Details' link that leads to a screen where the lender can enter the description of any other non-current assets and their corresponding



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dollar amounts. LASS automatically performs the summation of other unacceptable assets from this details screen and populates line 189.

### **180 Total Unacceptable Assets**

This FDT line represents the total of all unacceptable assets reported on FDT lines 181 through 189. LASS automatically performs the calculation and populates line 180.

### **200 TOTAL ASSETS**

This FDT line represents the total of all current, non-current assets and unacceptable assets as summarized on FDT lines 150, 170 and 180 should reflect all assets. LASS automatically performs the calculation and populates line 200.



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### **LIABILITIES**

#### **CURRENT LIABILITIES**

Current liabilities are current debts that are owed by the lender and due in the normal business cycle. It is expected that current liabilities will consume current financial resources of the lender to satisfy the debt.

#### **311 Accounts Payable and Accrued Expenses**

*Definition:* This FDT line represents short-term payables and accrued liabilities (including accrued payroll), which are maturing within a normal business cycle. This line does not include interest payable.

#### **312 Warehouse Line of Credit, UPB**

*Definition:* This FDT line represents outstanding balance of warehouse lines of credit used primarily to fund mortgages held for sale.

#### **313 Interest Payable**

*Definition:* This FDT line represents liabilities arising from interest obligations that are expected to accrue in a normal business cycle.

#### **314 Estimated Future Loss Liabilities**

*Definition:* This FDT line represents total allowance for losses on off-balance sheet items, such as recourse obligations, guarantees and litigation.

#### **315 Other Current Liabilities**

*Definition:* This FDT line represents liabilities, other than those identified above, that are reasonably expected to mature during a normal business cycle, including unearned revenue, current tax liabilities, deferred non-loan fees and undisbursed principal on mortgages. Other current liabilities has a 'Details' link that leads to a screen where the lender can enter the description of any other current liabilities and their corresponding dollar amounts. LASS automatically performs the summation of other current liabilities from this details screen and populates line 315.



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### **316 Deferred Income Taxes**

*Definition:* This FDT line represents the current portion of a deferred tax liability. A deferred tax liability is recognized for temporary differences that will result in taxable amounts in the future years.

### **317 Income Taxes Payable**

*Definition:* This FDT line represents the increase in liabilities from current income taxes that are expected to mature in a normal business cycle.

### **310 Total Current Liabilities**

*Definition:* This FDT line represents total liabilities reasonably expected to mature in a normal business cycle. This FDT line represents the total of all current liabilities reported on FDT lines 311 through 317. LASS automatically performs the calculation and populates line 310.

## **NON-CURRENT LIABILITIES**

The credit balances in these accounts reflect debts that are owed by the lender but not due in the normal business cycle. It is not expected that these liabilities will consume current financial resources of the lender to repay the debt.

### **321 FAS 133 Derivatives**

*Definition:* This FDT line represents any derivative investments/instruments utilized by the lender that are required to be captured on the balance sheet as liabilities according to the provisions of FAS 133.

### **322 Other Non-Current Liabilities**

*Definition:* This FDT line represents all other non-current liabilities not included above. Other non-current liabilities has a 'Details' link that leads to a screen where the lender can enter the description of any other non-current liabilities and their corresponding dollar amounts. LASS automatically performs the summation of other non-current liabilities from this details screen and populates line 322.

### **323 Deferred Income Taxes**

*Definition:* This FDT line represents the non-current portion of a deferred tax liability. A deferred tax liability is recognized for temporary differences that will result in taxable amounts in the future years.

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### **320 Total Non-Current Liabilities**

*Definition:* This FDT line represents the total of FAS 133 Derivatives and other non-current liabilities. This FDT line represents the total of all non-current liabilities reported on FDT lines 321 and 323. LASS automatically performs the calculation and populates line 320.

### **300 TOTAL LIABILITIES**

*Definition:* This FDT line represents the total of total current liabilities and total non-current liabilities reported on FDT lines 310 and 320. LASS automatically performs the calculation and populates line 300.



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### ***EQUITY***

#### **501 Minority Interest**

*Definition:* This FDT line represents book value of minority interest in consolidated subsidiaries.

#### **502 Common Stock**

*Definition:* This FDT line represents total par value of all common stock issued and outstanding. Includes stock set aside for distribution in employee stock option plans (ESOPs).

#### **503 Preferred Stock**

*Definition:* This FDT line represents total par value of all preferred stock issued and outstanding, redeemable and non-redeemable, including preferred treasury stock that has not been retired.

#### **504 Additional Paid-in Capital**

*Definition:* This FDT line represents total paid-in capital in excess of par from preferred and common stock and capital contributions.

#### **505 Treasury Stock**

*Definition:* This FDT line represents non-preferred treasury stock that has not been retired.

#### **506 Retained Earnings**

*Definition:* This FDT line represents total retained earnings less the par value of stock set aside for distribution in ESOPs.

#### **507 Net Unrealized Gain (Loss) on Securities Available for Sale**

*Definition:* This FDT line represents an after-tax unrealized gain or loss on securities classified as available for sale, per FAS 115.



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### **508 Accumulated Other Comprehensive Income – FAS 130**

*Definition:* This FDT line represents changes in equity due to non-owner sources such as after-tax unrealized gains or losses on securities, foreign currency translations, etc., per FAS 130. This is a total of other comprehensive income for a period that is transferred as a component of equity that is displayed separately from retained earnings and additional paid-in capital at the end of an accounting period.

### **509 Partnership, LLP, Sole Proprietorship and LLC Capital**

*Definition:* This FDT line represents total capital of general partners, limited partners, sole proprietor, or members if company is not incorporated and does not have partners.

### **500 TOTAL EQUITY**

*Definition:* This FDT line represents the summation of all equity items for a given business structure as reported on FDT lines 501 through 509. LASS automatically performs the calculation and populates line 500.

### **600 TOTAL LIABILITIES AND EQUITY**

*Definition:* This FDT line represents the summation of Total Liabilities and Total Equity reported on FDT lines 300 and 500. LASS automatically performs the calculation and populates line 600.



## Financial Data Template Line Definitions Guide

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### ***TRUST FUNDS – MEMO ACCOUNTS***

#### **1101 Escrow Funds**

*Definition:* This FDT line represents funds that are held in trust for payment of principal and interest monies held, mortgagors' taxes, insurance and related items, or other fiduciary funds. Includes restricted cash and buy down escrow accounts.

#### **1102 Liability for Escrow Funds**

*Definition:* This FDT line represents liability for funds held in trust for payment of principal and interest monies held, mortgagor's taxes, insurance and related items, or other fiduciary funds.





## Financial Data Template Line Definitions Guide

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### STATEMENT OF OPERATIONS AND EQUITY

#### REVENUE

##### 701 Net Loan Administration Income

*Definition:* This FDT line represents income earned in connection with servicing loans, such as servicing income received by the lender for processing the monthly principal, interest and escrow payments associated with a loan.

##### 702 Gross Interest Income

*Definition:* This FDT line represents the interest earned on loans held for sale, participation interests in loans, loans held for investment, and from other sources. The recognition of yield adjustment refers to fees collected during prior periods and recognized as income during the subject period.

##### 703 Net Marketing Gain (Loss) on Loans and MBS sold with servicing retained

*Definition:* This FDT line represents the difference between the sales price and the carrying value of sales of MBS classified as trading securities sold with servicing retained and mortgages sold with servicing retained. The definition excludes any premium to buy option ("option premium").

##### 704 Net Marketing Gain (Loss) on Loans and MBS sold with servicing released including the Servicing Release Premium

*Definition:* This FDT line represents the difference between the sales price and the carrying value of mortgages sold with servicing released. The definition excludes any premium to buy option ("option premium").

##### 705 Net Gain (Loss) on Sales of Servicing Rights

*Definition:* This FDT line represents the net gain (loss) on sale of servicing rights sold in bulk. Servicing released premiums are to be reported on line 704.

##### 706 Net Gain (Loss) from Servicing Valuations

*Definition:* This FDT line represents the net gain (loss) associated with adjustment in the carrying value of the servicing portfolio. The definition includes impairment adjustments per



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FAS 125 (FASB Statement No. 140 supercedes FASB Statement No. 125 for entities with fiscal years beginning after December 15, 2000). It also includes gains from hedging.

### **707 Net Gain (Loss) on Sale of Securities**

*Definition:* This FDT line represents the net realized and unrealized gain (loss) on sale of debt and equity securities, including held-to-maturity, available-for-sale, and trading securities, but excluding MBS held in conjunction with mortgage banking activities.

### **708 Net Gain (Loss) on Sale of REO**

*Definition:* This FDT line represents the net gain (loss) on the sale of REO.

### **709 Retail Origination Fees**

*Definition:* This FDT line represents the origination fee income earned from retail loan production, including "points" and other borrower loan charges as defined by FAS 91. For example, origination fees consist of:

- a) Fees that are being charged to the borrower as "prepaid" interest or to reduce the loan's nominal interest rate, such as interest "buy-downs" (explicit yield adjustments).
- b) Fees to reimburse the lender for origination activities, such as:
  - evaluating the prospective borrower's financial condition;
  - evaluating and recording guarantees, collateral, and other security arrangements;
  - negotiating loan terms;
  - preparing and processing loan documents; and
  - closing the transaction.
- c) Other fees charged to the borrower that relate directly to making the loan (for example, fees that are paid to the lender as compensation for granting a complex loan or agreeing to lend quickly).
- d) Fees that are not conditional on a loan being granted by the lender that receives the fee but are, in substance, implicit yield adjustments because a loan is granted at rates or terms that would have otherwise been considered absent the fee (for example, certain syndication fees).

### **710 Other Retail Origination Income**

*Definition:* This FDT line represents other retail loan origination income not included in line 709, such as fees collected from borrowers for credit reports, appraisals or special requirements such as photographs. Offsetting expenses should be reported in line item 935.



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### 711 Correspondent and Broker Fee Income

*Definition:* This FDT line represents the origination fee income earned on loans acquired through correspondent and broker networks (if any).

### 712 FAS 133 Income (Loss)

*Definition:* This FDT line represents all gains and losses incurred on the valuation of any derivative instruments recognized according to the provision of FAS 133.

### 713 Other Income (Loss) Related To Lending Activities

*Definition:* This FDT line represents the total of all other lending activity related income not included above, including loan commitment fee income from expired and unexercised commitments. Nonrecurring, extraordinary income items are included in line item 982. This line DOES NOT represent any income from mortgage banking activities. Mortgage banking activities primarily consist of two separate but interrelated activities:

- a) the origination or acquisition of mortgage loans and the sale of the loans to permanent investors (an enterprise that invest in mortgage loans for its own account); and
- b) the subsequent long-term servicing of the loans.

Any income derived from the above-mentioned activities, as per FAS No. 65, is income from mortgage banking activities. Hence, any income from mortgage banking activities must not be included in this "Other Income (Loss) Related to Lending Activities" line. This line item has a 'Details' link that leads to a screen where the lender can enter the description of any other lending activity related income and the corresponding dollar amounts. LASS automatically performs the summation of other income from this details screen and populates line 713.

### 714 Other Income (Loss) Not Related To Lending Activities

*Definition:* This FDT line represents the total of all other income not related to lending activities. This line item has a 'Details' link that leads to a screen where the lender can enter the description of any other income not related to lending activities and their corresponding dollar amounts. LASS automatically performs the summation of other income from this details screen and populates line 714.

### 715 Net Gain (Loss) on Sale of PPE



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*Definition:* This FDT line represents the total of all gains and losses on the sale of PPE not included on this statement.

### **716 Other Net Gains (Losses)**

*Definition:* This FDT line represents the other gains or losses not reported on line items 703, 704, 705, 706, 707, 708, and 715.

### **700 TOTAL REVENUE**

*Definition:* This FDT line represents the summation of all revenue items as reported on FDT lines 701 through 714. LASS automatically performs the summation of lines 701 through 714.



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### ***EXPENSES***

#### **Personnel Expenses**

##### **901 Personnel Expenses - Wages**

*Definition:* This FDT line represents the compensation for all personnel involved in - (1) the origination and servicing of income property loans, (2) retail single-family loan origination, wholesale loan production, warehousing, marketing, and selling, and (3) insurance sales, property management, real estate sales, and other employees such as the CEO, President, Treasurer or Comptroller.

##### **902 Personnel Expenses – Payroll Taxes and Benefits**

*Definition:* This FDT line represents all other personnel expenses not included in FDT line 901. For example, this includes profit-sharing plan contributions, pension program, group health and life insurance, and payroll taxes. It excludes marketing expenses.

##### **910 Total Personnel Expenses**

*Definition:* This FDT line represents the summation of all personnel expenses reported on FDT lines 901 and 902. LASS automatically performs the calculation and populates line 910.

#### **Interest Expense**

##### **911 Interest Expense - Warehouse**

*Definition:* This FDT line represents the interest expense incurred on borrowings to finance one-to-four-unit residential mortgage loans.

##### **912 Interest Expense - Other**

*Definition:* This FDT line represents all other interest expenses not included above. For example, this includes the interest expense incurred on borrowings to finance income property loans.



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### **920 Total Interest Expense**

*Definition:* This FDT line represents the summation of all interest expenses reported on FDT lines 911 and 912. LASS automatically performs the calculation and populates line 920.

### **Operating Expenses**

#### **931 Occupancy Expense**

*Definition:* This FDT line represents the total occupancy expenses, such as rent, utilities and hazard insurance. It does not include depreciation.

#### **932 EDP Service Charges, Rentals and Depreciation**

*Definition:* This FDT line represents total non-personnel expenses associated with electronic data processing (EDP) hardware and software, such as EDP service charges, EDP rentals and EDP depreciation.

#### **933 Depreciation Expense**

*Definition:* This FDT line represents all depreciation and amortization expenses except that for EDP equipment.

#### **934 Loan Administration Processing Expenses**

*Definition:* This FDT line represents servicing processing expenses only. Fees collected from borrowers for these expenses should be included in line item 935.

#### **935 Retail Loan Origination Processing Expenses**

This FDT line includes all non-personnel expenses incurred for credit reports, appraisals, photographs, and all other outlays directly related to loan processing. Note: These are gross expenses. Fees collected from borrowers for these items are included in line 710.

#### **936 Correspondent and Broker Loan Acquisition Expenses**

*Definition:* This FDT line represents gross fees and related expenses incurred by the lender for the acquisition of loan origination through correspondent and broker networks. It includes



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servicing release premiums paid by the lender to acquire correspondent and brokered loans. It excludes personnel costs.

### **937 Provision for Loan Losses**

*Definition:* This FDT line represents the provision for losses on assets, such as REO, marketable securities, loans held for sale and off-balance sheet items.

### **938 Servicing Expenses for Foreclosure and REO**

*Definition:* This FDT line represents nonreimbursable expenses incurred during the foreclosure process or in connection with holding REO (such as maintenance fees, taxes, insurance, etc.) that were not reported in a provision for loss account.

### **939 General and Administrative Expenses**

*Definition:* This FDT line represents any management, financial, and other expense, which is incurred by or allocated to a business unit and which is for the general management and administration of the business unit as a whole. G&A expense does not include those management expenses whose beneficial or causal relationship to cost objectives can be more directly measured by a base other than a cost input base representing the total activity of a business unit during a cost accounting period.

### **950 Total Operating Expenses**

*Definition:* This FDT line represents the summation of all operating expenses reported on FDT lines 931 through 938. LASS automatically performs the calculation and populates line 950.

## **Professional Fees**

### **961 Audit Fees**

*Definition:* This FDT line represents the fees to the auditor for auditing the financial statements and compliance standards of the company.

### **962 Legal Fees**

*Definition:* This FDT line represents the fees to the legal entity/advocate for resolution of legal issues.



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### **963 Other Professional Fees**

*Definition:* This FDT line represents all other professional fees not included in FDT lines 961 and 962.

### **964 Total Professional Fees**

*Definition:* This FDT line represents the summation of all professional fees reported on FDT lines 961 through 963. LASS automatically performs the calculation and populates line 964.

### **965 Other Expenses**

*Definition:* This FDT line represents the total expenses not included above and not included in line 982 (non-recurring items). Broker loan fees paid should be included in 936. Other expenses has a 'Details' link that leads to a screen where the lender can enter the description of any other expenses and their corresponding dollar amount. LASS automatically performs the summation of other expenses from this details screen and populates line 965.

### **900 TOTAL EXPENSES**

*Definition:* This FDT line represents the summation of all expenses reported on FDT lines 910, 920, 950, 964 and 965. LASS automatically performs the calculation and populates line 900.

### **970 Income before Taxes, Non-recurring Items and Minority Interest**

*Definition:* This FDT line represents the difference of Total Revenue and Total Expenses reported on FDT lines 700 and 900 respectively. LASS automatically performs the calculation and populates line 970.

### **981 Income Taxes**

*Definition:* This FDT line represents the tax expense (benefit) on income.

### **982 Non-recurring Items**

*Definition:* This FDT line represents the after-tax gain (loss) on nonrecurring items such as extraordinary items or discontinued operations.





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### **983 Minority Interest**

*Definition:* This FDT line represents the after tax income (loss) attributed to minority interests.

### **1000 NET INCOME (LOSS)**

*Definition:* This FDT line represents the net income (loss) after considering Income Before Taxes, Non-recurring Items and Minority Interest (FDT line 970), Income Taxes (FDT line 981), Non-recurring Items (FDT line 982) and Minority Interest (FDT 983). LASS performs the calculation and populates line 1000.



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### **STATEMENT OF EQUITY**

#### **991 Balance at Beginning of the Year, as Reported**

*Definition:* This FDT line represents the total equity at beginning of the year.

#### **992 Prior Period Adjustments**

*Definition:* This FDT line represents any prior period adjustments to equity.

#### **993 Balance at Beginning of the Year, Restated**

*Definition:* This FDT line represents the total equity at the beginning of the year restated to include prior period adjustments as stated in lines 991 and 992. LASS automatically performs the calculation and populates line 993.

#### **994 Net Income (Loss)**

*Definition:* This FDT line represents the net income (loss) after considering Income Before Taxes, Non-recurring Items and Minority Interest (FDT line 970), Income Taxes (FDT line 981), Non-recurring Items (FDT line 982) and Minority Interest (FDT 983). This line is auto-populated from line 1000.

#### **995 Dividend / Distribution**

*Definition:* This FDT line represents any dividends paid to stockholders/owners or distributions made to partners during the period. This FDT line item must be equal to or less than zero.

#### **996 Contribution**

*Definition:* This FDT line represents contributions by the mortgagee to the entity of cash, cash equivalents, or readily convertible instruments.

#### **997 Other Equity**

*Definition:* This FDT line represents any other owner's equity.



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### **990 ENDING BALANCE**

*Definition:* This FDT line represents the summation of FDT lines 993, 994, 995, 996, and 997. LASS automatically performs the calculation and populates line 990.



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### STATEMENT OF CASH FLOWS

Use the indirect method to report the Statement of Cash Flows.

#### **CASH FLOWS FROM OPERATING ACTIVITIES**

For cash flows from operating activities, the indirect method lists only those adjustments necessary to convert net income to cash flow from operations.

##### **401 Net Income (Loss)**

*Definition:* This FDT line represents the net income (loss) after considering Income Before Taxes, Non-recurring Items and Minority Interest (FDT line 970), Income Taxes (FDT line 981), Non-recurring Items (FDT line 982) and Minority Interest (FDT 983). This line is auto-populated from line 1000.

#### **Adjustments to Reconcile Net Income (Loss) to Cash Flows Provided by (Used in) Operating Activities (RECONCILIATION ADJUSTMENTS)**

##### **402 Depreciation and Amortization**

*Definition:* This FDT line represents adjustments to all depreciation and amortization expenses, including the amount of MSR that were amortized during the period.

##### **403 Loss/(Gain)**

*Definition:* This FDT line represents the total loss/gain on the sale of assets, investments, etc. LASS automatically calculates the sum of lines 703, 704, 705, 706, 707, 708, 715 and 716 from the Statement of Operations and Equity and populates line 403. (Note: The cash receipts portion of the transaction resulting in the Loss/(Gain) should be reported in the operating or the investing section of the cash flow statement, as determined appropriate.) Gains and losses represent the difference between the amount an asset was purchased for and the amount the asset was sold for. The actual cash received for the sale is not equal to the gain or loss. However, the gain or loss directly increases or decreases the revenue and net income/loss reported on the income statement. Therefore, in order to calculate the cash position on the Cash Flow Statement, the net income/loss must be adjusted to reflect the cash transaction. The FDT automatically backs out the net gain or loss from the income statement by posting the reciprocal sum on line 403. In order for the Cash Flow Statement to balance, the lender then needs to record the CASH portion of the gain and loss transactions within the Operating Activities and/or Investing Activities, whichever is appropriate (see FASB and GAAP guidance



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to determine proper classification of transaction). Use the lines labeled “Other” if another applicable line is not available. Also, group similar transactions together in the “Details” line for “Other” if there are not enough lines to list each transaction.

### **404 Undistributed Loss (Earnings) of affiliates**

*Definition:* This FDT line represents total undistributed loss (earnings) from business transactions of the operating activities. Undistributed loss (earnings) has a ‘Details’ link that leads to a screen where the lender can enter the description of any undistributed loss (earnings) and their corresponding dollar amounts. LASS automatically performs the summation of the undistributed loss (earnings) from this details screen and populates line 404.

### **405 Deferred Income Tax Provision (Benefit)**

*Definition:* This FDT line represents the change in the account from one period to the next.

### **406 Provision for Losses**

*Definition:* This FDT line represents the provision for losses on assets, such as real estate owned (REO), marketable securities, loans held for sale, and off-balance sheet items as reported on the Statement of Operations and Equity.

### **407 Non-recurring Items**

*Definition:* This FDT line represents the after-tax gain (loss) on nonrecurring items such as extraordinary items or discontinued operations. This FDT line will be auto-populated from FDT line 982, “Non-recurring items” from the Statement of Operations and Equity Earnings.

### **(Increase) Decrease:**

Note: Decreases in current assets other than cash have a positive effect on cash flows, and increases in current assets have a negative effect on cash flows.

### **411 Accounts Receivable**

*Definition:* This FDT line represents the (increase) decrease in the accounts receivable.

### **412 Other Current Assets**



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*Definition:* This FDT line represents the (increase) decrease in other current assets. Other current assets has a 'Details' link that leads to a screen where the lender can enter the description of any (increase) decrease in other current assets and their corresponding dollar amounts. LASS automatically calculates the (increases) decreases in other current assets from this details screen and populates line 412.

### **413 Due from an Officer, Stockholder or Related Entity**

*Definition:* This FDT line represents the (increase) decrease in the amount due from an officer/stockholder of the lender, or from a related entity.

### **414 Loans Held for Sale**

*Definition:* This FDT line represents the (increase) decrease in loans held for sale.

### **Increase (Decrease):**

Note: Changes in current liabilities have the opposite effects on cash flows from those changes in current assets. Increases in current liabilities are added to net income, and decreases in current liabilities are deducted from net income to reconcile net income to net cash flows from operations.

### **421 Accounts Payable and Accrued Expenses**

*Definition:* This FDT line represents the increase (decrease) in accounts payable and accrued expenses.

### **422 Interest Payable**

*Definition:* This FDT line represents the increase (decrease) in interest payable.

### **423 Income Taxes Payable**

*Definition:* This FDT line represents the increase (decrease) in income taxes payable.

### **424 Other Current Liabilities**

*Definition:* This FDT line represents the increase (decrease) in the other current liabilities. Other current liabilities has a 'Details' link that leads to a screen where the lender can enter the description of any (increase) decrease in other current liabilities and their corresponding dollar

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amounts. LASS automatically performs the summation of these (increases) decreases in other current liabilities from this details screen and populates line 424.

### **426 Total Adjustments**

*Definition:* This FDT line represents the sum of all the adjustments made to reconcile the net income (loss) to cash flows provided by (used in) operating activities as reported on FDT lines 402 through 407, 411 through 414 and 421 through 424. LASS automatically performs the calculation and populates line 426.

### **430 NET CASH PROVIDED BY (USED IN) OPERATING ACTIVITIES**

*Definition:* This FDT line represents the total cash provided by, used in operating activities, or consumed in a normal business cycle. This line represents the sum of Net Income and Total Adjustments reported on lines 401 and 426. LASS automatically performs the calculation and populates line 430.



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### **CASH FLOWS FROM INVESTING ACTIVITIES**

Investing activities center on the long-term assets shown on the balance sheet. They also include transactions affecting short-term investments from the current assets section of the balance sheet and investment gains and losses from the income statement.

#### **441 Purchase of Securities**

*Definition:* This FDT line represents the investment involved in the purchase of securities. Purchase of securities has a 'Details' link that leads into a screen, where the lender can enter the description of any purchase of securities and the corresponding dollar amount. LASS automatically performs the summation of these purchases of securities from this details screen and populates line 441.

#### **442 Sale of Securities**

*Definition:* This FDT line represents the gain (loss) on sale of debt and equity securities, including held-to-maturity, available-for-sale, and trading securities, but excluding mortgage backed securities (MBS) held in conjunction with mortgage banking activities. Sale of securities has a 'Details' link that leads into a screen, where the lender can enter the description of any sale of securities and the corresponding dollar amount. LASS automatically performs the summation of these sales of securities from this details screen and populates line 442.

#### **443 Disposition of PPE**

*Definition:* This FDT line represents the proceeds from sale of plant, property and equipment (PPE).

#### **444 Acquisition of PPE**

*Definition:* This FDT line represents the investment in purchase of plant, property and equipment (PPE).

#### **445 Other Investing Activities**

*Definition:* This FDT line represents the investing activities other than those identified above that are reasonably expected to be realized during the normal business cycle. Other investing activities has a 'Details' link that leads to a screen where the lender can enter the description of any other investing activities and their corresponding dollar amounts. LASS automatically performs the summation of other investing activities from this details screen and populates line 445.





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### **446a Acquisition of Loans Held for Investment**

*Definition:* This FDT line represents investment in loans held for investment.

### **446b Proceeds from the Sale of Loans Held for Investments**

*Definition:* This FDT line represents the proceeds from the sale of loans held for investment.

### **447a Acquisition of FAS 133 Derivatives**

*Definition:* This FDT line represents the investment in FAS 133 derivatives.

### **447b Disposition of FAS 133 Derivatives**

*Definition:* This FDT line represents proceeds from the sale of FAS 133 derivatives.

### **448a Acquisition of Unacceptable Assets**

*Definition:* This FDT line represents investment in unacceptable assets.

### **448b Disposition of Unacceptable Assets**

*Definition:* This FDT line represents proceeds from the sale of unacceptable assets.

### **449a Acquisition of Other Non-Current Assets**

*Definition:* This FDT line represents investment in other non-current assets. Acquisition of Other Non-Current Assets has a 'Details' link that leads to a screen where the lender can enter the description of any other non-current assets acquisition and their corresponding dollar amounts. LASS automatically performs the summation of other investing activities from this details screen and populates line 449a.

### **449b Disposition of Other-Non Current Assets**

*Definition:* This FDT line represents proceeds from the sale other non-current assets. Disposition of Other Non-Current Assets has a 'Details' link that leads to a screen where the lender can enter the description of any other non-current assets disposition and their



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corresponding dollar amounts. LASS automatically performs the summation of other investing activities from this details screen and populates line 449b.

### **440 NET CASH PROVIDED BY (USED IN) INVESTING ACTIVITIES**

*Definition:* This FDT line represents the total cash provided by or used in investing activities or consumed in a normal business cycle. This line represents the sum of all the investing activities reported on lines 441 through 449b. LASS automatically performs the calculation and populates line 440.



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### **CASH FLOWS FROM FINANCING ACTIVITIES**

Financing activities center on short-term borrowings, long-term liabilities and stockholders' equity account. Cash dividends from the statement of stockholders' equity must also be considered.

#### **451 Proceeds from Warehouse Line-of-Credit Agreement**

*Definition:* This FDT line represents the borrowing under a line-of-credit agreement, net of other adjustments made for debt reduction and expenses

#### **452 Principal Payment on the Warehouse Line-of-Credit Agreement**

*Definition:* This FDT line represents the principal payments on a capital lease obligation under line-of-credit, net of other adjustments made.

#### **453 Proceeds from Other Non-Current Liabilities**

*Definition:* This FDT line represents the money received from issuance of debt, after any commissions and fees are deducted.

#### **454 Principal Payments on Other Non-Current Liabilities**

*Definition:* This FDT line represents the principal payment of debt.

#### **455 Proceeds from Issuance of Stock**

*Definition:* This FDT line represents the money received from issuance of stock, after any commissions and fees are deducted. Proceeds from issuance of stock has a 'Details' link that leads to a screen where the lender can enter the description of any proceeds from issuance of stock and their corresponding dollar amounts. LASS automatically performs the summation of these proceeds of issuance of stock from this details screen and populates line 455.

#### **456 Repurchase of Stock**

*Definition:* This FDT line represents the money involved in repurchase of stock during the period. Repurchase of stock has a 'Details' link that leads to a screen where the lender can enter the description of any repurchase of stock and their corresponding dollar amounts. LASS automatically performs the summation of these repurchases of stock from this details screen and populates line 456.

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### **457 Capital Contributions**

*Definition:* This FDT line represents any contributions of capital received during the period (received from parent, stockholders, partners, etc.).

### **458 Dividends/Distributions**

*Definition:* This FDT line represents any dividends paid to stockholders/owners during the period. This line is auto-populated from line 995 and is negative or equal to zero.

### **459 Other Financing Activities**

*Definition:* This FDT line represents financing activities other than those identified above that are reasonably expected to be realized during the normal business cycle. "Other financing activities" has a 'Details' link that leads to a screen where the lender can enter the description of any other financing activities and their corresponding dollar amounts. LASS automatically performs the summation of other financing activities from this details screen and populates line 459.

### **450 NET CASH PROVIDED BY (USED IN) FINANCING ACTIVITIES**

*Definition:* This FDT line represents the total cash provided by or used in financing activities or consumed in a normal business cycle. This line represents the sum of all the financing activities reported on lines 451 through 459. LASS automatically performs the calculation and populates line 450.

### **461 NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS**

*Definition:* This FDT line represents the total cash provided or consumed by activities performed in a normal business cycle. This line represents the summation of net cash provided by (used in) operating activities, investing activities and financing activities as reported by the FDT lines 430, 440 and 450. LASS automatically performs the calculation and populates line 461.

### **462 CASH AND CASH EQUIVALENTS, BEGINNING OF THE YEAR**

*Definition:* This FDT line represents the total cash or cash equivalents at the beginning of the year.



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### **463 CASH AND CASH EQUIVALENTS, END OF YEAR**

*Definition:* This FDT line represents total cash or cash equivalents available at the end of the year. This line represents the summation of FDT lines 461 and 462. LASS automatically performs the calculation and populates line 463.

### **Supplemental Disclosure of Cash Flow Information**

#### **471 Cash Paid for Interest**

*Definition:* This FDT line represents the total cash paid for interest payments.

#### **472 Cash Paid for Taxes**

*Definition:* This FDT line represents the total cash paid for taxes.

#### **473 Other Supplemental Disclosures**

*Definition:* This FDT line represents other non-cash items. “Other supplemental disclosures” has a ‘Details’ link that leads to a screen where the lender can enter the description of any other supplemental disclosures and their corresponding dollar amounts. LASS automatically performs the summation of other supplemental disclosures from this details screen and populates line 473.



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### COMPUTATION OF ADJUSTED NET WORTH AND MINIMUM NET WORTH REQUIREMENTS

#### ***TITLE II NONSUPERVISED MORTGAGEES OTHER THAN LOAN CORRESPONDENTS***

##### **1201 FHA Servicing Portfolio**

*Definition:* This FDT line represents the dollar amount of UPB of the Title II FHA-insured servicing portfolio at the end of the year under audit. This amount includes all FHA-insured mortgages originated and/or purchased by the FHA-approved entity and maintained in the lender's servicing portfolio at the year-end under audit. This amount also includes FHA-insured loans for which the lender owns the mortgage servicing rights.

##### **Add FHA Originations and FHA Purchases**

##### **1202 FHA Originations**

*Definition:* This FDT line represents the dollar amount of FHA-insured Title II mortgage loan originations during the lender's fiscal year under audit. This amount includes FHA originations that closed in the lender's name and:

- a) were subsequently sold to the secondary market during the fiscal year under audit, or
- b) retained for investment by the lender as of the balance sheet date.

##### **1203 FHA Purchases**

*Definition:* This FDT line represents the dollar amount of FHA-insured Title II mortgage loan correspondent purchases during the lender's fiscal year under audit. This amount includes FHA-insured mortgages that were originated by loan correspondents, purchased by the lender during the fiscal year under audit and:

- a) subsequently sold to the secondary market during the fiscal year under audit, or
- b) held for investment by the lender as of the balance sheet date.

This does not include purchases from mortgage brokers during the fiscal year under audit, as mortgage brokers typically close the loan in the name of the lender. These amounts would already be captured in FHA Originations (line item 1202).



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### **1205 Subtotal 1**

*Definition:* This FDT line represents the summation of originations and purchases in the fiscal year as reported on FDT lines 1202 and 1203. LASS automatically performs the calculation and populates line 1205.

### **Subtract FHA Servicing Retained**

#### **1221 FHA Originations Retained**

*Definition:* This FDT line represents the dollar amount of FHA-insured Title II mortgage loan originations retained at the fiscal year end under audit. These FHA-insured mortgage loan origination amounts include loans that were retained for investment by the lender as of the balance sheet date. This amount is 'backed out' as this activity is already captured in the FHA Servicing Portfolio amount at the fiscal year end under audit (line 1201).

#### **1222 FHA Purchases Retained**

*Definition:* This FDT line represents the dollar amount of FHA-insured Title II mortgage loan correspondent purchases retained during the lender's fiscal year under audit. These FHA-insured mortgage loan purchased amounts include loans that were originated by loan correspondents (not brokers, as brokers close the loan in the name of the lender), purchased by the lender and held for investment by the lender. This amount is 'backed out' as this activity is already captured in the FHA Servicing Portfolio at fiscal year end under audit (line 1201).

#### **1225 Subtotal 2**

*Definition:* This FDT line represents the summation of servicing retained in the fiscal year as reported on FDT lines 1221 and 1222. LASS automatically performs the calculation and populates line 1225.

#### **1231 TOTAL**

*Definition:* This FDT line represents the servicing portfolio plus additions made in the fiscal year minus servicing retained in the fiscal year as reported by the FDT lines 1201, 1205 and 1225. LASS automatically performs the calculation and populates line 1231.

#### **1232 1% of Total**

*Definition:* This FDT line represents the one percent (1%) of the total servicing portfolio that is

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## Financial Data Template Line Definitions Guide

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reported in FDT line 1231. LASS automatically performs the calculation and populates line 1232.

### **1235 Minimum Net Worth Required**

*Definition:* This FDT line represents the minimum net worth required for the program based on the total mortgage volume. This line represents a value that is the greater of \$250,000 or 1% of the total servicing portfolio that is reported by FDT line 1232. LASS automatically performs the calculation and populates line 1235.

### **1240 Net Worth Required**

*Definition:* This FDT line represents the net worth required for the Title II Nonsupervised mortgagee. This line represents a value that is lesser of \$1,000,000 or minimum net worth required that is reported by FDT line 1235. LASS automatically performs the calculation and populates line 1240.

### **500 Stockholder's Equity**

*Definition:* This FDT line represents the total stockholder's equity. LASS auto-populates this line from FDT line 500 on the Balance Sheet.

### **180 Less: Unacceptable Assets**

*Definition:* This FDT line represents total unacceptable assets. LASS auto-populates this line from FDT line 180 on the Balance Sheet.

### **1270 ADJUSTED NET WORTH**

*Definition:* This FDT line represents the stockholder equity less unacceptable assets as reported on FDT lines 500 and 180. LASS automatically performs the calculation and populates 1270.

### **1280 Adjusted Net Worth ABOVE Amount Required**

*Definition:* This FDT line represents the adjusted net worth above the net worth required for Title II nonsupervised mortgagees. LASS auto-populates this field if line 1270 is greater than line 1240.





## Financial Data Template Line Definitions Guide

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### **1290 Adjusted Net Worth BELOW Amount Required**

*Definition:* This FDT line represents the adjusted net worth below the net worth required for Title II nonsupervised mortgagees. LASS auto-populates this field if line 1270 is less than line 1240.



## Financial Data Template Line Definitions Guide

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### **TITLE I NONSUPERVISED MORTGAGEES**

#### **1240 Net Worth Required**

*Definition:* This FDT line represents the net worth required for the particular Title I Nonsupervised mortgagee. LASS automatically populates the value of \$250,000 in line 1240.

#### **500 Stockholder's Equity**

*Definition:* This FDT line represents the total stockholder's equity. LASS auto-populates this line from FDT line 500 on the Balance Sheet.

#### **180 Less: Unacceptable Assets**

*Definition:* This FDT line represents total unacceptable assets. LASS auto-populates this line from FDT line 180 on the Balance Sheet.

#### **1270 ADJUSTED NET WORTH**

*Definition:* This FDT line represents the stockholder equity less unacceptable assets as reported on FDT lines 500 and line 180 on the Balance Sheet. LASS automatically performs the calculation and populates line 1270.

#### **1280 Adjusted Net Worth ABOVE Amount Required**

*Definition:* This FDT line represents the adjusted net worth above the net worth required for Title I nonsupervised mortgagees. LASS auto-populates this field if line 1270 is greater than line 1240.

#### **1290 Adjusted Net Worth BELOW Amount Required**

*Definition:* This FDT line represents the adjusted net worth below the net worth required for Title I nonsupervised mortgagees. LASS auto-populates this field if line 1270 is less than line 1240.



## Financial Data Template Line Definitions Guide

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### **TITLE I AND II LOAN CORRESPONDENTS**

#### **1210 Home Office**

*Definition:* This FDT line represents a value of \$63,000 for home office. LASS auto-populates line 1210 with a value of \$63,000.

#### **1211 Number of Branch Offices**

*Definition:* This FDT line represents the number of operating branches at fiscal year end excluding the Home Office. LASS auto-populates this line from IMF database, where the lender enters lender profile information.

#### **1212 Branch Office**

*Definition:* This FDT line represents a value of \$25,000 per branch office. LASS auto-populates line 1212 with a value of \$25,000.

#### **1220 Branch Office Subtotal**

*Definition:* This FDT line represents the product of branch office and the number of branch offices as reported on FDT lines 1211 and 1212. LASS automatically performs the calculation and populates line 1220.

#### **1230 TOTAL**

*Definition:* This FDT line represents the summation of the product of branch office and the number of branch offices and the home office as reported in FDT lines 1220 and 1210. LASS automatically performs the calculation populates line 1230.

#### **1240 Net Worth Required**

*Definition:* This FDT line represents the net worth required for the particular Title I and/or Title II Loan Correspondent. This line represents a value that is lesser of \$250,000 or the amount from total branch office operations, which is reported on FDT line 1230. LASS automatically performs the calculation and populates line 1240.



## Financial Data Template Line Definitions Guide

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### **500 Stockholder's Equity**

*Definition:* This FDT line represents the total stockholder's equity. LASS auto-populates this line from FDT line 500 on the Balance Sheet.

### **180 Less: Unacceptable Assets**

*Definition:* This FDT line represents total unacceptable assets. LASS auto-populates this line from FDT line 180 on the Balance Sheet.

### **1270 ADJUSTED NET WORTH**

*Definition:* This FDT line represents the stockholder equity less unacceptable assets as reported on FDT lines 500 and line 180 on the Balance Sheet. LASS automatically performs the calculation and populates line 1270.

### **1280 Adjusted Net Worth ABOVE Amount Required**

*Definition:* This FDT line represents the adjusted net worth above the net worth required for Title I and/or Title II Loan Correspondents. LASS auto-populates this field if line 1270 is greater than line 1240.

### **1290 Adjusted Net Worth BELOW Amount Required**

*Definition:* This FDT line represents the adjusted net worth below the net worth required for Title I and/or Title II Loan Correspondents. LASS auto-populates this field if line 1270 is less than line 1240.



## Financial Data Template Line Definitions Guide

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### ***TITLE I AND TITLE II NONSUPERVISED MORTGAGEES***

#### **TITLE II NONSUPERVISED MORTGAGEES**

##### **1201 FHA Servicing Portfolio**

*Definition:* This FDT line represents the dollar amount of UPB of the Title II FHA-insured servicing portfolio at the end of the year under audit. This amount includes all FHA-insured mortgages originated and/or purchased by the FHA-approved entity and maintained in your servicing portfolio at the year-end under audit. This amount also includes FHA-insured loans for which you own the mortgage servicing rights.

#### **Add FHA Originations and FHA Purchases**

##### **1202 FHA Originations**

*Definition:* This FDT line represents the dollar amount of FHA-insured Title II mortgage loan originations during the lender's fiscal year under audit. This amount includes FHA originations that closed in your name and:

- a) were subsequently sold to the secondary market during the fiscal year under audit, or
- b) retained for investment by your company as of the balance sheet date.

##### **1203 FHA Purchases**

*Definition:* This FDT line represents the dollar amount of FHA-insured Title II mortgage loan correspondent purchases during your fiscal year under audit. This amount includes FHA-insured mortgages that were originated by loan correspondents, purchased by your company during the fiscal year under audit and:

- a) subsequently sold to the secondary market during the fiscal year under audit, or
- b) held for investment by your company as of the balance sheet date.

This does not include purchases from mortgage brokers during the fiscal year under audit, as mortgage brokers typically close the loan in the name of the lender. These amounts would already be captured in FHA Originations (line item 1202).



## Financial Data Template Line Definitions Guide

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### **1205 Subtotal 1**

*Definition:* This FDT line represents the summation of originations and purchases in the fiscal year as reported on FDT lines 1202 and 1203. LASS automatically performs the calculation and populates line 1205.

### **Subtract FHA Servicing Retained**

#### **1221 FHA Originations Retained**

*Definition:* This FDT line represents the dollar amount of FHA-insured Title II mortgage loan originations retained at the fiscal year end under audit. These FHA-insured mortgage loan origination amounts include loans that were retained for investment by your company as of the balance sheet date. This amount is 'backed out' as this activity is already captured in your FHA Servicing Portfolio amount at the fiscal year end under audit (line item 1201).

#### **1222 FHA Purchases Retained**

*Definition:* This FDT line represents dollar amount of FHA-insured Title II mortgage loan correspondent purchases retained during your fiscal year under audit. These FHA-insured mortgage loan purchased amounts include loans that were originated by loan correspondents (not brokers, as brokers close the loan in the name of lender), purchased by your company and held for investment by your company. This amount is 'backed out' as this activity is already captured in your FHA Servicing Portfolio at fiscal year end under audit (line item 1201).

#### **1225 Subtotal 2**

*Definition:* This FDT line represents the summation of servicing retained in the fiscal year.

#### **1231 TOTAL**

*Definition:* This FDT line the servicing portfolio plus additions made in the fiscal year minus servicing retained in the fiscal year as reported by the FDT lines 1201, 1205 and 1225. LASS automatically performs the calculation and populates line 1231.

#### **1232 1% of Total**

*Definition:* This FDT line represents the one percent of the total servicing portfolio that is reported in FDT line 1231. LASS automatically performs the calculation and populates line



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1232.

### **1235 Minimum Net Worth Required**

*Definition:* This FDT line represents the minimum net worth required for the program based on the total mortgage volume. This line represents a value that is the greater of \$250,000 or 1% of the total servicing portfolio that is reported by FDT line 1232. LASS automatically performs the calculation and populates line 1235.

### **1240 Net Worth Required**

*Definition:* This FDT line represents the net worth required for the particular Title II Nonsupervised mortgagee. This line represents a value that is lesser of \$1,000,000 or minimum net worth required that is reported by FDT line 1235. LASS automatically performs the calculation and populates line 1240.

### **500 Stockholder's Equity**

*Definition:* This FDT line represents the total stockholder's equity. LASS auto-populates this line from FDT line 500 on the Balance Sheet.

### **180 Less: Unacceptable Assets**

*Definition:* This FDT line represents total unacceptable assets. LASS auto-populates this line from FDT line 180 on the Balance Sheet.

### **1270 ADJUSTED NET WORTH**

*Definition:* This FDT line represents the stockholder equity less unacceptable assets as reported on FDT lines 500 and 180. LASS automatically performs the calculation and populates line 1270.

### **1280 Adjusted Net Worth ABOVE Amount Required**

*Definition:* This FDT line represents the adjusted net worth above the net worth required for Title II nonsupervised mortgagees. LASS auto-populates this field if line 1270 is greater than line 1240.

### **1290 Adjusted Net Worth BELOW Amount Required**



## Financial Data Template Line Definitions Guide

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*Definition:* This FDT line represents the adjusted net worth below the net worth required for Title II nonsupervised mortgagees. LASS auto-populates this field if line 1270 is less than line 1240.





## Financial Data Template Line Definitions Guide

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### **TITLE I NONSUPERVISED MORTGAGEES**

#### **1340 Net Worth Required**

*Definition:* This FDT line represents the net worth required for the particular Title I Nonsupervised mortgagee. This line represents a value equal to \$250,000. LASS automatically populates the value of \$250,000 in line 1340.

#### **1350 Stockholder's Equity**

*Definition:* This FDT line represents the total stockholder's equity. LASS auto-populates this line from FDT line 500.

#### **1360 Less: Unacceptable Assets**

*Definition:* This FDT line represents total unacceptable assets. LASS auto-populates this line from FDT line 180.

#### **1370 ADJUSTED NET WORTH**

*Definition:* This FDT line represents the stockholder equity less unacceptable assets as reported on FDT lines 1350 and 1360. LASS automatically performs the calculation and populates line 1370.

#### **1380 Adjusted Net Worth ABOVE Amount Required**

*Definition:* This FDT line represents the adjusted net worth above the net worth required for Title I nonsupervised mortgagees. LASS auto-populates this field if line 1370 is greater than line 1340.



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### **1390 Adjusted Net Worth BELOW Amount Required**

*Definition:* This FDT line represents the adjusted net worth below the net worth required for Title I nonsupervised mortgagee. LASS auto-populates this field if line 1370 is less than line 1340.



## Financial Data Template Line Definitions Guide

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### COMPUTATION OF LIQUID ASSETS AND LIQUIDITY REQUIREMENTS

#### TITLE II NONSUPERVISED MORTGAGEES AND LOAN CORRESPONDENTS

##### 111 Cash and Cash Equivalents

*Definition:* This FDT line represents cash and cash equivalents. LASS auto-populates this field from FDT line 111 on the Balance Sheet.

##### 132 Securities available for Sale

*Definition:* This FDT line represents securities that the lender has the positive intent and ability to hold to maturity. LASS auto-populates this field from FDT line 132 on the Balance Sheet.

##### 133 Trading Account Securities

*Definition:* This FDT line represents securities that the lender does NOT have the positive intent and ability to hold to maturity yet does NOT intend to actively trade. LASS auto-populates this field from FDT line 133 on the Balance Sheet.

##### 1410 Total Liquid Assets

*Definition:* This FDT line represents the sum of all liquid assets. LASS auto-populates this field with the summation of FDT line 111, 132, and 133.

##### 1270 ADJUSTED NET WORTH

*Definition:* This FDT line represents the adjusted net worth as calculated on FDT line 1270 on the Net Worth Schedule. LASS auto-populates this field with FDT line 1270.

##### 1420 Liquidity Required

*Definition:* This FDT line represents the liquidity requirement for Title II participants. The requirement is 20% of the participant's adjusted net worth up to a maximum of \$100,000. LASS auto-populates this field with the lesser of 20% of FDT line 1270 or \$100,000.



## Financial Data Template Line Definitions Guide

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### **1430 Liquidity Above Amount Required**

*Definition:* This FDT line represents how much the participant's total liquidity, as reported on FDT line 1410 exceeds the required liquidity, as reported on FDT line 1430. This field appears only if FDT line 1410 exceeds FDT line 1430. LASS auto-populates this field with the absolute value of the difference between line 1410 and line 1430.

### **1440 Liquidity Below Amount Required**

*Definition:* This FDT line represents how much the participant's total liquidity, as reported on FDT line 1410 is less than the required liquidity, as reported on FDT line 1430. This field appears only if FDT line 1410 is less than FDT line 1430. LASS auto-populates this field with the absolute value of the difference between line 1410 and line 1430.



## Financial Data Template Line Definitions Guide

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### DATA COLLECTION FORM

The Data Collection Form (DCF) contains the following sections:

- General Information
- Financial Statement Information

Most information within the General Information section is auto-populated via the IMF database. The additional lender and lender's auditor contact information is provided so that HUD can contact the lender or the lender's auditor for any questions concerning their submission.

The Financial Statement Information is completed in order to comply with the following regulations:

Section 202.7(b)(4)(i) states "A lender or mortgagee shall file an audit report with the Secretary within 90 days of the close of its fiscal year (or within an extended time if an extension is granted in the sole discretion of the Secretary.)"

HUD OIG Handbook 2000.04 REV-2, *Consolidated Audit Guide for Audits of HUD Program*, section 1-1, states "...These audits must be performed in accordance with the standards for financial audits of the U.S. General Accounting Office's (GAO) *Government Auditing Standards*, 1994 Revision, issued by the Comptroller General of the United States."

HUD OIG Handbook 2000.04 REV-2, section 1-3, states "The audit should be sufficiently comprehensive in scope to permit an expression of an opinion on the financial statements and supplemental data of the HUD-assisted activity. The opinion should state whether the basic financial statements present fairly, in all material respects, the financial position of the auditee as of the date of the financial statements and the results of its operations and its cash flows for the period then ended in conformity with generally accepted accounting principles. In addition, the opinion should state that the supplemental data has been subjected to the audit procedures applied in the audit of the basic financial statements and whether it is fairly stated in all material respects in relation to the financial statements taken as a whole."

HUD OIG Handbook 2000.04 REV-2, section 2-1, provides the following additional reports that are required to be submitted by the auditee:

- "The auditor's combined report on internal controls as they relate to both financial reporting and administering the HUD-assisted programs. It must identify any reportable conditions and material weaknesses noted."
- "A report on compliance with applicable laws and regulations that may have a direct and material effect on each HUD-assisted program including:
  - an opinion on compliance with specific requirements applicable to major



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- HUD-assisted programs
- a report on compliance with specific requirements applicable to nonmajor HUD-assisted programs.”



## Financial Data Template Line Definitions Guide

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### Data Collection Form

#### General Information

##### **G9000-010 Fiscal Year Ending Date**

*Definition:* This DCF line represents the value of the lender's fiscal year end that is a date in the form of mm/yyyy. This value is auto-populated via IMF database.

##### **G9000-020 Audit Period Covered**

*Definition:* This DCF line represents the audit period covered in the form annual, biennial or other.

##### **G2000-030 Audit Period Covered - Months (1-18)**

*Definition:* This DCF line represents the audit period covered in the form of number of months for the period of audit.

##### **G9100-010 Lender Name**

*Definition:* This DCF line represents the lender's name and is auto-populated via IMF database.

##### **G9100-020 Lender Street Address**

*Definition:* This DCF line represents the lender's street address and is auto-populated via IMF database.

##### **G9100-030 Lender City**

*Definition:* This DCF line represents the lender's city and is auto-populated via IMF database.

##### **G9100-040 Lender State**

*Definition:* This DCF line represents the lender's state and is auto-populated via IMF database.

##### **G9100-050 Lender Zip Code**





## Financial Data Template Line Definitions Guide

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*Definition:* This DCF line represents the lender's zip code and is auto-populated via IMF database.

### **G2100-010 Lender Owner / Comptroller First Name**

*Definition:* This DCF line represents the first name of the lender contact who will submit the data for the lender.

### **G2100-020 Lender Owner / Comptroller Middle Initial**

*Definition:* This DCF line represents middle initial of the lender contact who will submit the data for the lender.

### **G2100-030 Lender Owner / Comptroller Last Name**

*Definition:* This DCF line represents the last name of the lender contact who will submit the data for the lender.

### **G2100-040 Lender Owner / Comptroller Title**

*Definition:* This DCF line represents the title of the lender contact who will submit the data for the lender.

### **G2100-050 Lender Owner / Comptroller Telephone Number**

*Definition:* This DCF line represents the phone number of the lender contact.

### **G2100-060 Lender Owner / Comptroller Extension**

*Definition:* This DCF line represents the phone extension, if any, of the lender contact.

### **G2100-070 Lender Owner / Comptroller Fax Number**

*Definition:* This DCF line represents the fax number of the lender contact.

### **G2100-080 Lender Owner / Comptroller Email**





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*Definition:* This DCF line represents the email address of the lender contact.

### **G2200-009    UII Number**

*Definition:* This DCF line represents the 5 digit Unique IPA Identifier (UII) number of the audit firm that will perform attestation on the lender submission.

### **G2200-010    Audit Firm Name**

*Definition:* This DCF line represents the audit firm name and is auto-populated based on the UII Number.

### **G2200-020    Audit Firm Street Address Line 1**

*Definition:* This DCF line represents the audit firm street address and is auto-populated based on the UII Number.

### **G2200-030    Audit Firm Street Address Line 2**

*Definition:* This DCF line represents the audit firm street address and is auto-populated based on the UII Number.

### **G2200-040    Audit Firm City**

*Definition:* This DCF line represents the audit firm city and is auto-populated based on the UII Number.

### **G2200-050    Audit Firm State**

*Definition:* This DCF line represents the audit firm state and is auto-populated based on the UII Number.

### **G2200-060    Audit Firm Zip Code**

*Definition:* This DCF line represents the audit firm zip code and is auto-populated based on the UII Number.

### **G2200-070    Audit Firm Contact First Name**



## Financial Data Template Line Definitions Guide

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*Definition:* This DCF line represents the first name of the CPA/IPA who will perform the electronic attestation on the lender submission.

### **G2200-080    Audit Firm Contact Middle Initial**

*Definition:* This DCF line represents the middle initial of the CPA/IPA who will perform the electronic attestation on the lender submission.

### **G2200-090    Audit Firm Contact Last Name**

*Definition:* This DCF line represents the last name of the CPA/IPA who will perform the electronic attestation on the lender submission.

### **G2200-100    Audit Firm Contact Title**

*Definition:* This DCF line represents the title of the CPA/IPA who will perform the electronic attestation on the lender submission.

### **G2200-110    Audit Firm Contact Telephone Number**

*Definition:* This DCF line represents the phone number of the CPA/IPA who will perform the electronic attestation on the lender submission.

### **G2200-120    Audit Firm Contact Extension**

*Definition:* This DCF line represents the phone extension, if any, of the CPA/IPA who will perform the electronic attestation on the lender submission.

### **G2200-130    Audit Firm Contact Fax Number**

*Definition:* This DCF line represents the fax number of the CPA/IPA who will perform the electronic attestation on the lender submission.

### **G2200-140    Audit Firm Contact Email**

*Definition:* This DCF line represents the email address of the CPA/IPA who will perform the electronic attestation on the lender submission.



## Financial Data Template Line Definitions Guide

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### Financial Statement Information

#### **G3000-005 Financial Statements prepared in accordance with GAAP?**

*Definition:* This DCF line is a drop down list of “Yes” or “No.” The line represents if the generally accepted accounting principles were used to prepare the financial statements. An answer needs to be selected from the drop down list.

#### **G3000-006 Financial Statement Audit was conducted in accordance with:**

*Definition:* This DCF line is a drop down list of: “GAGAS” or “Other”. This line represents the type of auditing standards that were applied during the audit. An answer must be selected from the drop down list.

### Type of Audit Opinion Issued

#### **G3000-011 Type of Audit Opinion Issued**

*Definition:* This DCF line is a drop down list of: “Unqualified Opinion”, “Qualified Opinion”, “Adverse Opinion” or “Disclaimer of Opinion”. This line represents the type of audit opinion that was issued for the lender in their audit report. An answer must be selected from the drop down list.

If the opinion is qualified, detailed screens will be enabled (G3200-010 through G3400-020) to document the basis for the qualification. Detailed screen contents are listed below for reference. These are check boxes and at least one check box needs to be checked, when ‘Qualified Opinion’ is selected.

#### **Qualified Opinion Details:**

#### **G3200-010 GAAS – Scope Limitations – Imposed by Management**

*Definition:* If the opinion is qualified, at least one check box needs to be checked.



## Financial Data Template Line Definitions Guide

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### **G3200-020 GAAS – Scope Limitations – Imposed by Circumstance**

*Definition:* If the opinion is qualified, at least one check box needs to be checked.

### **G3300-010 GAAP – Change in Accounting Principle**

*Definition:* If the opinion is qualified, at least one check box needs to be checked.

### **G3300-020 GAAP – Change in Accounting Estimate**

*Definition:* If the opinion is qualified, at least one check box needs to be checked.

### **G3300-030 GAAP – Change in Accounting Method**

*Definition:* If the opinion is qualified, at least one check box needs to be checked.

### **G3300-040 Departure from GAAP – Exclusion of alternative accounting for an account or group of accounts**

*Definition:* If the opinion is qualified, at least one check box needs to be checked.

### **G3300-050 Departure from GAAP – Inconsistently Applied GAAP**

*Definition:* If the opinion is qualified, at least one check box needs to be checked.

### **G3300-060 Departure from GAAP – Omissions / Inadequate Disclosure**

*Definition:* If the opinion is qualified, at least one check box needs to be checked.

### **G3400-010 Qualified – Indicator – Accounting Principles used Caused the Financial Statements to be Materially Misstated**

*Definition:* If the opinion is qualified, at least one check box needs to be checked.

### **G3400-020 Qualified – Inadequate Records Indicator**

*Definition:* If the opinion is qualified, at least one check box needs to be checked.



## Financial Data Template Line Definitions Guide

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### Type of SAS 29 Opinion on FDT

#### **G3000-012 Type of SAS 29 Opinion:**

*Definition:* This DCF line is a drop down list of: “Unqualified Opinion”, “Qualified Opinion” or “Omitted”. This line represents the type of SAS 29 opinion that was issued on the lender’s net worth calculation. An answer needs to be selected from the drop down list.

### Going Concern Indicator

#### **G3000-020 “Going Concern” Indicator – Explanatory Paragraph**

*Definition:* This DCF line is a drop down list of: Yes” or “No” selections. If “Yes” is selected, then comments or a management resolution regarding the going concern indicator must be attached as a PDF file on the Going Concern Indicator Details page.

#### **Going Concern Indicator Details:**

#### **G3000-091 “Going Concern” –Explanatory Paragraph Details**

*Definition:* This DCF line represents where comments or a management resolution regarding the going concern indicator must be attached as a PDF file.

### Explanatory Paragraph other than “Going Concern”

#### **G3000-030 Explanatory paragraph other than “Going Concern”**

*Definition:* This DCF line is a drop down list of: Yes” or “No” selections. If “Yes” is selected, then comments or a management resolution regarding the explanatory paragraph must be attached as a PDF file on the Explanatory Paragraph other than “Going Concern” Details page.

#### **Explanatory Paragraph other than “Going Concern” Details:**

#### **G3000-092 Explanatory paragraph other than “Going Concern” Details**

*Definition:* This DCF line represents where comments or a management resolution regarding the explanatory paragraph must be attached as a PDF file.

### Reportable Condition / Material Weakness Indicator



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### **G3000-040 Reportable Condition and / or Material Weakness Indicator**

*Definition:* This DCF line is a drop down list of: “Yes” or “No”. This DCF line represents any Reportable Conditions or Material Weaknesses that may be discussed as part of the auditor’s opinion on the financial statements or the auditor’s opinions on Internal Controls. An answer must be selected from the drop down list.

If user selects “Yes”, either Reportable Condition or Material Weakness must be selected for at least one of lines on the “Reportable Condition Indicator and/or Material Weakness Indicator Details” page.

If user selects “Yes”, an audit finding must be attached to Notes & Finding line G5200-010 and an action plan must be attached to Notes & Finding line G5200-020.

### **Reportable Conditions Indicator and/or Material Weakness Indicator Details:**

#### **G3000-041 Inadequate overall internal control design**

*Definition:* If “Reportable Condition” or “Material Weakness” is selected, Audit Findings and Action Plan must be attached under the respective tabs in Notes and Findings section.

#### **G3000-042 Absence of appropriate segregation of duties consistent with appropriate control objectives**

*Definition:* If “Reportable Condition” or “Material Weakness” is selected, Audit Findings and Action Plan must be attached under the respective tabs in Notes and Findings section.

#### **G3000-043 Absence of appropriate reviews and approvals of transactions, accounting entries, or system output**

*Definition:* If “Reportable Condition” or “Material Weakness” is selected, Audit Findings and Action Plan must be attached under the respective tabs in Notes and Findings section.

#### **G3000-044 Inadequate procedures for appropriately assessing and applying accounting principles**

*Definition:* If “Reportable Condition” or “Material Weakness” is selected, Audit Findings and Action Plan must be attached under the respective tabs in Notes and Findings section.

#### **G3000-045 Inadequate provisions for the safeguarding of assets**



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*Definition:* If “Reportable Condition” or “Material Weakness” is selected, Audit Findings and Action Plan must be attached under the respective tabs in Notes and Findings section.

**G3000-046 Absence of other controls considered appropriate for the type and level of transaction activity**

*Definition:* If “Reportable Condition” or “Material Weakness” is selected, Audit Findings and Action Plan must be attached under the respective tabs in Notes and Findings section.

**G3000-047 Evidence that a system fails to provide complete and accurate output that is consistent with objectives and current needs because of design flaws**

*Definition:* If “Reportable Condition” or “Material Weakness” is selected, Audit Findings and Action Plan must be attached under the respective tabs in Notes and Findings section.

**G3000-050 Evidence of failure of identified controls in preventing or detecting misstatement of accounting information**

*Definition:* If “Reportable Condition” or “Material Weakness” is selected, Audit Findings and Action Plan must be attached under the respective tabs in Notes and Findings section.

**G3000-051 Evidence that a system fails to provide complete and accurate output consistent with the entity’s control objectives because of the misapplication of controls**

*Definition:* If “Reportable Condition” or “Material Weakness” is selected, Audit Findings and Action Plan must be attached under the respective tabs in Notes and Findings section.

**G3000-052 Evidence of failure to safeguard assets from loss, damage or misappropriation**

*Definition:* If “Reportable Condition” or “Material Weakness” is selected, Audit Findings and Action Plan must be attached under the respective tabs in Notes and Findings section.

**G3000-053 Evidence of intentional override of internal control by those in authority to the detriment of the overall objectives of the system**

*Definition:* If “Reportable Condition” or “Material Weakness” is selected, Audit Findings and Action Plan must be attached under the respective tabs in Notes and Findings section.



## Financial Data Template Line Definitions Guide

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**G3000-054 Evidence of failure to perform tasks that are part of internal control, such as reconciliations not prepared or not timely prepared**

*Definition:* If “Reportable Condition” or “Material Weakness” is selected, Audit Findings and Action Plan must be attached under the respective tabs in Notes and Findings section.

**G3000-055 Evidence of willful wrongdoing by employees or management**

*Definition:* If “Reportable Condition” or “Material Weakness” is selected, Audit Findings and Action Plan must be attached under the respective tabs in Notes and Findings section.

**G3000-056 Evidence of manipulation, falsification, or alteration of accounting records or supporting documents**

*Definition:* If “Reportable Condition” or “Material Weakness” is selected, Audit Findings and Action Plan must be attached under the respective tabs in Notes and Findings section.

**G3000-057 Evidence of international misapplication of accounting principles**

*Definition:* If “Reportable Condition” or “Material Weakness” is selected, Audit Findings and Action Plan must be attached under the respective tabs in Notes and Findings section.

**G3000-058 Evidence of misrepresentation by client personnel to the auditor**

*Definition:* If “Reportable Condition” or “Material Weakness” is selected, Audit Findings and Action Plan must be attached under the respective tabs in Notes and Findings section.

**G3000-059 Evidence that employees or management lack the qualifications and training to fulfill their assigned functions**

*Definition:* If “Reportable Condition” or “Material Weakness” is selected, Audit Findings and Action Plan must be attached under the respective tabs in Notes and Findings section.

**G3000-060 Blank Text Box for Reportable Condition or Material Weaknesses not described above**





## Financial Data Template Line Definitions Guide

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*Definition:* .If “Reportable Condition” or “Material Weakness” is selected, Audit Findings and Action Plan must be attached under the respective tabs in Notes and Findings section.

### **Material Noncompliance Indicator**

#### **G3000-070 Material Noncompliance Indicator**

*Definition:* Material noncompliances may be included in either the auditor’s opinion on the financial statements or the auditor’s opinion on compliance. Detailed screens will document the type of the material noncompliance.

If user selects “Yes”, at least one of lines from “Material Noncompliance Indicator Details” page must be checked.

If user selects “Yes”, an audit finding must be attached to Notes & Finding line G5200-010 and an action plan must be attached to Notes & Finding line G5200-020.

### **Material Noncompliance Indicator Details:**

#### **G3000-071 Branch Office Operations**

*Definition:* If checked, the following must be attached: Audit Findings, and Action Plan.

#### **G3000-072 Loan Origination**

*Definition:* If checked, the following must be attached: Audit Findings, and Action Plan.

#### **G3000-073 Loan Disbursement**

*Definition:* If checked, the following must be attached: Audit Findings, and Action Plan.

#### **G3000-074 Loan Servicing**

*Definition:* If checked, the following must be attached: Audit Findings, and Action Plan.

#### **G3000-075 Eligible Fees and Charges**



## Financial Data Template Line Definitions Guide

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*Definition:* If checked, the following must be attached: Audit Findings, and Action Plan.

### **G3000-076 Federal Financial Reports**

*Definition:* If checked, the following must be attached: Audit Findings, and Action Plan.

### **G3000-077 Financial Approval Requirements**

*Definition:* If checked, the following must be attached: Audit Findings, and Action Plan.

### **G3000-078 Quality Control Plan**

*Definition:* If checked, the following must be attached: Audit Findings, and Action Plan.

### **G3000-079 Escrow Accounts**

*Definition:* If checked, the following must be attached: Audit Findings, and Action Plan.

### **G3000-080 Section 235 Assistance Payments**

*Definition:* If checked, the following must be attached: Audit Findings, and Action Plan.

### **G3000-081 Federal Financial & Activity Reports**

*Definition:* If checked, the following must be attached: Audit Findings, and Action Plan.

### **G3000-082 Kickbacks**

*Definition:* If checked, the following must be attached: Audit Findings, and Action Plan.

### **G3000-083 Mortgagee Approval Requirements**

*Definition:* If checked, the following must be attached: Audit Findings, and Action Plan.

### **G3000-084 Blank Account Description**



## Financial Data Template Line Definitions Guide

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*Definition:* If checked, the following must be attached: Audit Findings, and Action Plan.

### **G3000-090 Independent Auditor's Report on Financial Statements and Supplemental Information**

*Definition:* This DCF line represents where a **hand signed** copy of the Independent Auditor's Report on Financial Statements and Supplemental Information, on the audit firm's letterhead, is attached as a PDF file. Acceptable formats of a hand signature: a) scanned copy of original document with hand signature; or, b) image file containing legal hand signature inserted onto document. Line G3000-093 provides a details link that leads to a screen where the lender can upload the Independent Auditor's Report on Financial Statements and Supplemental Information.

#### **Independent Auditor's Report on Financial Statements and Supplemental Information Details:**

### **G3000-093 Independent Auditor's Report on Financial Statements and Supplemental Information Details:**

*Definition:* This DCF line represents where a **hand signed** copy of the Independent Auditor's Report on Financial Statements and Supplemental Information, on the audit firm's letterhead, is attached as a PDF file. Acceptable formats of a hand signature: a) scanned copy of original document with hand signature; or, b) image file containing legal hand signature inserted onto document.

### **G3000-100 Independent Auditor's Report on Internal Controls**

*Definition:* This DCF line represents where a **hand signed** copy of the Independent Auditor's Report on Internal Controls, on the audit firm's letterhead, is attached as a PDF file. Acceptable formats of a hand signature: a) scanned copy of original document with hand signature; or, b) image file containing legal hand signature inserted onto document. Line G3000-094 provides a details link that leads to a screen where the lender can upload the Independent Auditor's Report on Internal Controls.

#### **Independent Auditor's Report on Internal Controls Details:**

### **G3000-094 Independent Auditor's Report on Internal Controls Details:**



## Financial Data Template Line Definitions Guide

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*Definition:* This DCF line represents where a **hand signed** copy of the Independent Auditor’s Report Internal Controls, on the audit firm’s letterhead, is attached as a PDF file. Acceptable formats of a hand signature: a) scanned copy of original document with hand signature; or, b) image file containing legal hand signature inserted onto document.

### **G3000-110 Independent Auditor’s Report on Compliance**

*Definition:* This DCF line represents where a **hand signed** copy of the Independent Auditor’s Report on Compliance with Specific Requirements Applicable to Non-Major or Major HUD Programs, on the audit firm’s letterhead, is attached as a PDF file. Acceptable formats of a hand signature: a) scanned copy of original document with hand signature; or, b) image file containing legal hand signature inserted onto document. Line G3000-095 provides a details link that leads to a screen where the lender can upload the Independent Auditor’s Report on Compliance with Specific Requirements Applicable to Non-Major or Major HUD Programs.

### **Independent Auditor’s Report on Compliance Details:**

#### **G3000-095 Independent Auditor’s Report on Compliance Details:**

*Definition:* This DCF line represents where a **hand signed** copy of the Independent Auditor’s Report Compliance with Specific Requirements Applicable to Non-Major or Major HUD Programs, on the audit firm’s letterhead, is attached as a PDF file. Acceptable formats of a hand signature: a) scanned copy of original document with hand signature; or, b) image file containing legal hand signature inserted onto document.

### **Attachments – Lender Info and Notes & Findings**

#### **Lender Info:**

Lender Number	Auto-populated from IMF.
Lender Name	Auto-populated from IMF.
Lender Street Address 1	Auto-populated from IMF.
City	Auto-populated from IMF.
State	Auto-populated from IMF.
Zip Code	Auto-populated from IMF.
Fiscal Year End	Auto-populated from IMF.
Lender Type	Auto-populated from IMF.
Program Type	Auto-populated from IMF.
Number of Branches	Auto-populated from IMF.
Tax ID number	Auto-populated from IMF.

#### **Notes & Findings:**

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## Financial Data Template Line Definitions Guide

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### **G5000-010 Footnotes**

*Definition:* This DCF line represents where the footnotes to the financial statements are attached as a PDF file.

### **G5200-010 Audit Findings**

*Definition:* This DCF line represents where an audit finding is attached as a PDF file. If DCF questions G3000-040 or G3000-070 are answered "Yes", an audit finding must be attached. If an audit finding is attached, an action plan must also be attached on line G5200-020.

### **G5200-020 Action Plan**

*Definition:* This DCF line represents where an action plan is attached as a PDF file. If DCF questions G3000-040 or G3000-070 are answered "Yes", an action plan must be attached. If an action plan is attached, an audit finding must also be attached on line G5200-010.



Financial Data Template Line Definitions Guide

**APPENDIX A – FDT LINES REQUIRED BY LASS**

This chart summarizes the FDT lines requiring an entry in LASS. A shaded area indicates there is no required Entry. For a definition of line numbers, refer to the Definitions (beginning on page 6) of this document.

Line Number	Required
<b>Balance Sheet</b>	
<b>ASSETS</b>	
<b>Current Assets</b>	
111	Mandatory.
121	
131	
132	
133	
134	Mandatory
135	<Details Link> Auto-populated from Details Page
150	Automatically calculated
<b>Non-Current Assets</b>	
165	
166	
171	
172	
173	Mandatory
174	
175	
176	<Details Link> Auto-populated from Details Page
170	Automatically calculated
<b>Unacceptable Assets</b>	
181	
182	Mandatory
183	
184	
185	
186	
187	
188	
189	<Details Link> Auto-populated from Details Page
180	Automatically calculated
200	Automatically calculated



## Financial Data Template Line Definitions Guide

Line Number	Required
<b>Balance Sheet</b>	
<b>LIABILITIES</b>	
<b>Current Liabilities</b>	
311	Mandatory
312	Mandatory
313	Mandatory
314	
315	<Details Link> Auto-populated from Details Page
310	Automatically calculated
<b>Non-Current Liabilities</b>	
321	
322	<Details Link> Auto-populated from Details Page
320	Automatically calculated
300	Automatically calculated
<b>EQUITY</b>	
501	
502	Mandatory
503	
504	Mandatory
505	
506	Mandatory
507	
508	
509	Mandatory
500	Automatically calculated
600	Automatically calculated
<b>TRUST FUNDS: MEMO ACCOUNTS</b>	
1101	
1102	
<b>DETAILS PAGE</b>	
135-010	
135-020	
135-030	
135-040	
135-050	
135	Automatically calculated
176-010	
176-020	
176-030	
176-040	
176-050	



### Financial Data Template Line Definitions Guide

Line Number	Required
<b>Balance Sheet</b>	
176	Automatically calculated
189-010	
189-020	
189-030	
189-040	
189-050	
189	Automatically calculated
315-010	
315-020	
315-030	
315-040	
315-050	
315	Automatically calculated
322-010	
322-020	
322-030	
322-040	
322-050	
322	Automatically Calculated
713-010	
713-020	
713-030	
713-040	
713-050	

Line Number	Required
<b>Statement of Operations and Changes in Equity</b>	
<b>REVENUE</b>	
701	Mandatory
702	Mandatory
703	
704	
705	
706	
707	
708	
709	Mandatory
710	Mandatory
711	Mandatory
712	
713	<Details Auto-populated from Details Page





## Financial Data Template Line Definitions Guide

Line Number	Required
<b>Statement of Operations and Changes in Equity</b>	
<i>Link</i> >	
714 < <i>Details</i>	Auto-populated from Details Page
<i>Link</i> >	
700	Automatically calculated
<b>EXPENSES</b>	
<b>Personnel Expenses</b>	
901	
902	
910	Automatically calculated
<b>Interest Expense</b>	
911	
912	
920	Automatically calculated
<b>Operating Expense</b>	
931	
932	
933	
934	Mandatory
935	Mandatory
936	
937	Mandatory
938	Mandatory
939	
950	Automatically calculated
<b>Professional Fees</b>	
961	Mandatory
962	Mandatory
963	
964	Automatically calculated
965 < <i>Details</i>	Auto-populated from Details Page
<i>Link</i> >	
900	Automatically calculated
970	Automatically calculated
981	
982	
983	
1000	Automatically calculated
<b>STATEMENT OF EQUITY</b>	
991	Mandatory in the first year. In subsequent years this will be auto-populated from line 990 of the prior year.
992	
993	Automatically calculated





## Financial Data Template Line Definitions Guide

Line Number	Required
<b>Statement of Operations and Changes in Equity</b>	
994	Auto-populated from line 1000
995	
996	Contribution
997	Other Equity
990	Automatically calculated
<b>DETAILS PAGE</b>	
713-010	
713-020	
713-030	
713-040	
713-050	
713	Automatically calculated
714-010	
714-020	
714-030	
714-040	
714-050	
714	Automatically calculated
965-010	
965-020	
965-030	
965-040	
965-050	
965	Automatically calculated
997-10	
997-20	
997-30	
997-40	
997-50	
997	Automatically calculated

Line Number	Required
<b>Statement of Cash Flows</b>	
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>	
401	Auto-populated from line 1000
<b>Adjustment to reconcile net income (loss) to cash flows provided by (used in) operating activities</b>	
402	
403	Auto-populated from the summation of FDT lines 703, 704, 705, 706, 707, 708, 715 and 716



## Financial Data Template Line Definitions Guide

Line Number	Required
<b>Statement of Cash Flows</b>	
404 <Details Link>	Auto-populated from Details Page
405	
406	
407	Auto-populated from line 982
<b>(Increase) Decrease</b>	
411	
412	
413	
414	
<b>Increase (Decrease)</b>	
421	
422	
423	
424 <Details Link>	Auto-populated from Details Page
426	Automatically calculated
430	Automatically calculated
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>	
441	
442	
443	
444	
445 <Details Link>	Auto-populated from Details Page
446a	
446b	
447a	
447b	
448a	
448b	
449a <Details Link>	Auto-populated from Details Page
449b <Details Link>	Auto-populated from Details Page
440	Automatically calculated
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>	
451	Mandatory
452	Mandatory
453	
454	
455 <Details Link>	Auto-populated from line Details Page
456 <Details Link>	Auto-populated from line Details Page
457	Mandatory
458	Auto-populated from line 995
459 <Details Link>	Auto-populated from line Details Page



## Financial Data Template Line Definitions Guide

Line Number	Required
<b>Statement of Cash Flows</b>	
450	Automatically calculated
461	Automatically calculated
462	Mandatory in the first year. In subsequent years this will be auto-populated from line 463 of the prior year.
463	Automatically calculated
<b>SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION</b>	
471	
472	
473 <Details Link>	Auto-populated from Details Page
<b>DETAILS PAGE</b>	
403-010	
403-020	
403-030	
403	Automatically calculated
404-010	
404-020	
404-030	
404	Automatically calculated
412-010	
412-020	
412-030	
412	Automatically calculated
414-010	
414-020	
414-030	
414	Automatically calculated
424-010	
424-020	
424-030	
424	Automatically calculated
425-010	
425-020	
425-030	
425	Automatically calculated
441-010	
441-020	
441-030	
441	Automatically calculated
442-010	
442-020	



## Financial Data Template Line Definitions Guide

Line Number	Required
<b>Statement of Cash Flows</b>	
442-030	
442	Automatically calculated
445-010	
445-020	
445-030	
445	Automatically calculated
449a-010	
449a-020	
449a-030	
449b-010	
449b-020	
449b-030	
455-010	
455-020	
455-030	
455	Automatically calculated
456-010	
456-020	
456-030	
456	Automatically calculated
459-010	
459-020	
459-030	
459	Automatically calculated
473-010	
473-020	
473-030	
473	Automatically calculated

Line Number	Required
<b>Computation of Adjusted Net Worth and Minimum Net Worth Requirements</b>	
<b>TITLE II NONSUPERVISED MORTGAGEES OTHER THAN LOAN CORRESPONDENTS</b>	
1201	Mandatory
1202	Mandatory
1203	Mandatory
1205	Automatically calculated





## Financial Data Template Line Definitions Guide

Line Number	Required
<b>Computation of Adjusted Net Worth and Minimum Net Worth Requirements</b>	
1221	Mandatory
1222	Mandatory
1225	Automatically calculated
1231	Automatically calculated
1232	Automatically calculated
1235	Automatically calculated
1240	Automatically calculated
500	Auto-populated from line 500 on the Balance Sheet
180	Auto-populated from line 180 on the Balance Sheet
1270	Automatically calculated
1280	Automatically calculated
1290	Automatically calculated
<b>TITLE I NONSUPERVISED MORTGAGEES</b>	
1240	Automatically calculated
500	Auto-populated from line 500 on the Balance Sheet
180	Auto-populated from line 180 on the Balance Sheet
1270	Automatically calculated
1280	Automatically calculated
1290	Automatically calculated
<b>TITLE I AND/OR TITLE II LOAN CORRESPONDENTS</b>	
1210	Automatically calculated
1211	Auto-populated from IMF
1212	Automatically calculated
1220	Automatically calculated
1230	Automatically calculated
1240	Automatically calculated
500	Auto-populated from line 500 on the Balance Sheet
180	Auto-populated from line 180 on the Balance Sheet
1270	Automatically calculated
1280	Automatically calculated
1290	Automatically calculated



## Financial Data Template Line Definitions Guide

Line Number	Required
<b>Computation of Adjusted Net Worth and Minimum Net Worth Requirements</b>	
<b>TITLE I AND TITLE II NONSUPERVISED MORTGAGEES</b>	
<b>TITLE II NONSUPERVISED MORTGAGEES</b>	
1201	Mandatory
1202	Mandatory
1203	Mandatory
1205	Automatically calculated
1221	Mandatory
1222	Mandatory
1225	Automatically calculated
1231	Automatically calculated
1232	Automatically calculated
1235	Automatically calculated
1240	Automatically calculated
500	Auto-populated from line 500 on the Balance Sheet
180	Auto-populated from line 180 on the Balance Sheet
1270	Automatically calculated
1280	Automatically calculated
1290	Automatically calculated
<b>TITLE I NONSUPERVISED MORTGAGEES</b>	
1340	Automatically calculated
1350	Auto-populated from line 500 on the Balance Sheet
1360	Auto-populated from line 180 on the Balance Sheet
1370	Automatically calculated
1380	Automatically calculated
1390	Automatically calculated

Line Number	Required
<b>Computation of Liquid Assets and Liquidity Requirements</b>	



## Financial Data Template Line Definitions Guide

Line Number	Required
<b>Computation of Liquid Assets and Liquidity Requirements</b>	
<b><i>TITLE II NONSUPERVISED MORTGAGEES AND LOAN CORRESPONDENTS</i></b>	
111	Auto-populated from line 111 on the Balance Sheet
132	Auto-populated from line 132 on the Balance Sheet
133	Auto-populated from line 133 on the Balance Sheet
1410	Automatically calculated
1270	Auto-populated from line 1270 on the Net Worth Schedule.
1430	Automatically calculated
1440	Automatically calculated
1450	Automatically calculated