



State of Alaska  
Department of Commerce, Community and Economic Development  
**Division of Banking and Securities**  
550 W. 7<sup>th</sup> Avenue, Suite 1940  
Anchorage, AK 99501  
Phone: (907) 269-4594  
Web Site: [www.commerce.state.ak.us/occ/mortgagelicensing](http://www.commerce.state.ak.us/occ/mortgagelicensing)  
Email: [mortgagelending@alaska.gov](mailto:mortgagelending@alaska.gov)

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**ANNUAL REPORT OF MORTGAGE LENDERS AND BROKERS  
FOR THE YEAR ENDING DECEMBER 31, 2009**

**GENERAL INSTRUCTIONS**

Pursuant to, Alaska Statutes Section 06.60.100 every mortgage licensee under the Alaska Mortgage Lending Regulation Act shall file an annual report, under oath or on affirmation, with the Commissioner of the Department of Commerce, Community and Economic Development. Reports covering operations during the preceding calendar year, January 1, 2009 through December 31, 2009, are to be filed on or before **March 15, 2010** by mailing or delivering them to:

Department of Commerce, Community and Economic Development  
Division of Banking and Securities  
550 W. 7<sup>th</sup> Ave., Suite 1940  
Anchorage, AK 99501

**OR**, the form and any attachments may be emailed to [mortgagelending@alaska.gov](mailto:mortgagelending@alaska.gov) on or before **March 15, 2010**.

The Statute does not provide for extension of the filing period. A mortgage licensee who fails to file a report is subject to a civil penalty of \$25 for each day's failure to file the report. Failure to file an annual report shall result in the commencement of administrative action against the mortgage licensee. The report is common to both mortgage lenders and mortgage brokers.

The licensee must provide information only about its mortgage activities which come under the Alaska Mortgage Lending Regulation Act AS 06.60. The Act defines a mortgage loan as a loan made to an individual if the proceeds are to be used primarily for personal, family, or household purposes and if the loan is secured by a mortgage or deed of trust on an interest in a residential owner occupied property for one to four family units located in Alaska and regardless of where the loan is made including the renewal or refinancing of a loan. Mortgage loan does not include loans (1) or extensions of credit to buyers of real property for a part of the purchase price of the property by persons selling the property owned by them; (2) to persons related to the lender by blood or marriage; (3) to persons who are employees of the lender; (4) or made primarily for a business, commercial, or agricultural purpose of the borrower or for construction of residential property.

Section I – Reporting Entity

The licensee is to indicate if they are a mortgage lender or a mortgage broker. If the licensee conducts both lender and broker activity both areas are to be checked. Contact person information for this report may differ from contact information in NMLS for the licensee.

Section II – Operations

The licensee is to indicate Yes or No to all questions. Yes responses require additional information.

Section III – Loan Production Report

Enter NA in the box if it does not apply to your company. All figures should be rounded to the nearest dollar (do not use cents).

Section IV – Mortgage Loan Origination List

The licensee is to provide a list of all individuals to whom a salary, commission or fee was paid to for the origination of an Alaska mortgage loan application. The list is to be provided as an attachment in excel or PD format. The list shall contain the individual's name; their NMLS Unique ID number; office location including address, city and state; indicate whether the individual is a W2 or 1099 employee; and dates of employment or contract with the licensee.

Section V – Financial Statements

Financial statements are not to be filed as part of this report. Financial statements are to be filed within 90 days of the end of the licensee's fiscal year through the NMLS and prepared in accordance with Generally Accepted Accounting Principles. Financial statements should include a Balance Sheet, Income Statement and Statement of Cash Flows and all relevant notes thereto.

Section VI – Affidavit

Both mortgage lenders and mortgage brokers must complete the Affidavit on page 4.

You are encouraged to file this report as soon as possible. The form is available on our website at [www.commerce.state.ak.us/occ/mortgagelicensing](http://www.commerce.state.ak.us/occ/mortgagelicensing). The form may be filed or emailed at the address above.



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**MORTGAGE BROKER/LENDER ANNUAL REPORT FORM  
 FOR THE YEAR ENDING DECEMBER 31, 2009**

FILING: This report must be filed or emailed at the above address on or before March 15, 2010.

WARNING: Under AS 06.60.100 a mortgage licensee who fails to file a report is subject to a civil penalty of \$25 for each day's failure to file the report. Failure to file an annual report will result in the commencement of administrative action against the mortgage licensee.

Please be advised that the Licensee is required to keep all information on the Nationwide Mortgage Licensing System (NMLS) current and up to date.

**I. REPORTING ENTITY** (If entity is a Mortgage Lender and Mortgage Broker check both)

Mortgage Lender                       Mortgage Broker

Name of Licensee: \_\_\_\_\_

NMLS Unique ID #: \_\_\_\_\_

Contact Person for this Report: \_\_\_\_\_

Phone #: \_\_\_\_\_ Fax #: \_\_\_\_\_

Email Address: \_\_\_\_\_

**II. OPERATIONS**

1. During 2009 did the licensee repurchase a first mortgage loan, pay a settlement in lieu of repurchase, execute an indemnity agreement, or return a yield spread premium to a lender/investor?

Yes                       No If yes, how many? \_\_\_\_\_

2. During 2009 did the licensee have its approval with any of the following agencies terminated or revoked FHLMC, FNMA, GNMA, HUD, VA or State Housing Authority?

Yes                       No If yes, which agencies? \_\_\_\_\_

Provide complete details and all applicable documents as an attachment.

3. During 2009 was the licensee affiliated with any settlement service providers?

- Yes       No

If yes, indicate what type of settlement service(s).

- |   |   |
|---|---|
| <input type="checkbox"/> Appraisal                              | <input type="checkbox"/> Processing                     |
| <input type="checkbox"/> Credit repair or other debt management | <input type="checkbox"/> Real Estate                    |
| <input type="checkbox"/> Document Preparation                   | <input type="checkbox"/> Title Insurance                |
| <input type="checkbox"/> Escrow                                 | <input type="checkbox"/> Other Settlement Service _____ |

4. During 2009 did the licensee originate any of the following loan types?

- Yes       No

If yes, indicate type of loans originated.

- |  |   |
|--|---|
| <input type="checkbox"/> HOEPA/Section 32      | <input type="checkbox"/> Reverse                |
| <input type="checkbox"/> Interest Only         | <input type="checkbox"/> Second Mortgage        |
| <input type="checkbox"/> Negative Amortization | <input type="checkbox"/> Stated/No Income Asset |

**III. LOAN PRODUCTION REPORT**

BROKERED RESIDENTIAL MORTGAGE LOANS	
1. Enter the total number of all residential mortgage loans secured by Alaska real estate that you originated and brokered to another entity in the 2009 calendar year.	
1a. Enter the total principal loan amount of the loans in 1.	

MADE (FUNDED) RESIDENTIAL MORTGAGE LOANS	
2. Enter the total number of all residential mortgage loans secured by Alaska real estate that you made (funded with the use of a warehouse line or your own capital) in the 2009 calendar year.	
2a. Enter the total principal loan amount of the loans in 2.	

APPLICATION FOR RESIDENTIAL MORTGAGE LOANS	
3. Enter the total number of all applications received for residential mortgage loans to be secured by Alaska real estate in the 2009 calendar year.	
3a. Enter the total principal loan amount of the loans in 3.	

**IV. MORTGAGE LOAN ORINATION LIST**

Provide a list, as an attachment in excel or PDF format, of those to whom a salary, commission or fee was paid by the licensee for the origination of an Alaska mortgage loan application from January 1, 2009 through December 31, 2009. The list is to include NAME, NMLS ID NO., OFFICE LOCATION of MORTGAGE LOAN ORIGINATOR (Address, City and State), INDICATE IF W2 OR 1099 EMPLOYEE, and DATES OF EMPLOYMENT/CONTRACT (From-To).

**V. FINANCIAL STATEMENT**

Fiscal Year End: \_\_\_\_\_

Please be advised that licensees should not mail paper financial statements to the Division.

Financial statements are not required to be filed as part of this report but are required to be filed as PDF files through the Nationwide Mortgage Licensing System and Registry (NMLSR). Financial statements are to be filed within 90 days of your fiscal year end. Information and instruction are posted on the NMLS website. Please consult <http://mortgage.nationwidelicencingsystem.org> or contact the NMLS call center at (240) 386-4444 for assistance in filing financial reports.

**VI. AFFIDAVIT**

State of \_\_\_\_\_

County or City of \_\_\_\_\_

I, \_\_\_\_\_, being the \_\_\_\_\_  
(Name of Officer or Licensee) (Title)

of \_\_\_\_\_  
(Name of Licensee)

swear or affirm that, to the best of my information and belief, the facts in this report, including any accompanying schedules and statements, are true.

SIGN HERE 

\_\_\_\_\_  
Signature

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_

\_\_\_\_\_  
Notary Public

Registration Number of Notary \_\_\_\_\_

My Commission Expires \_\_\_\_\_