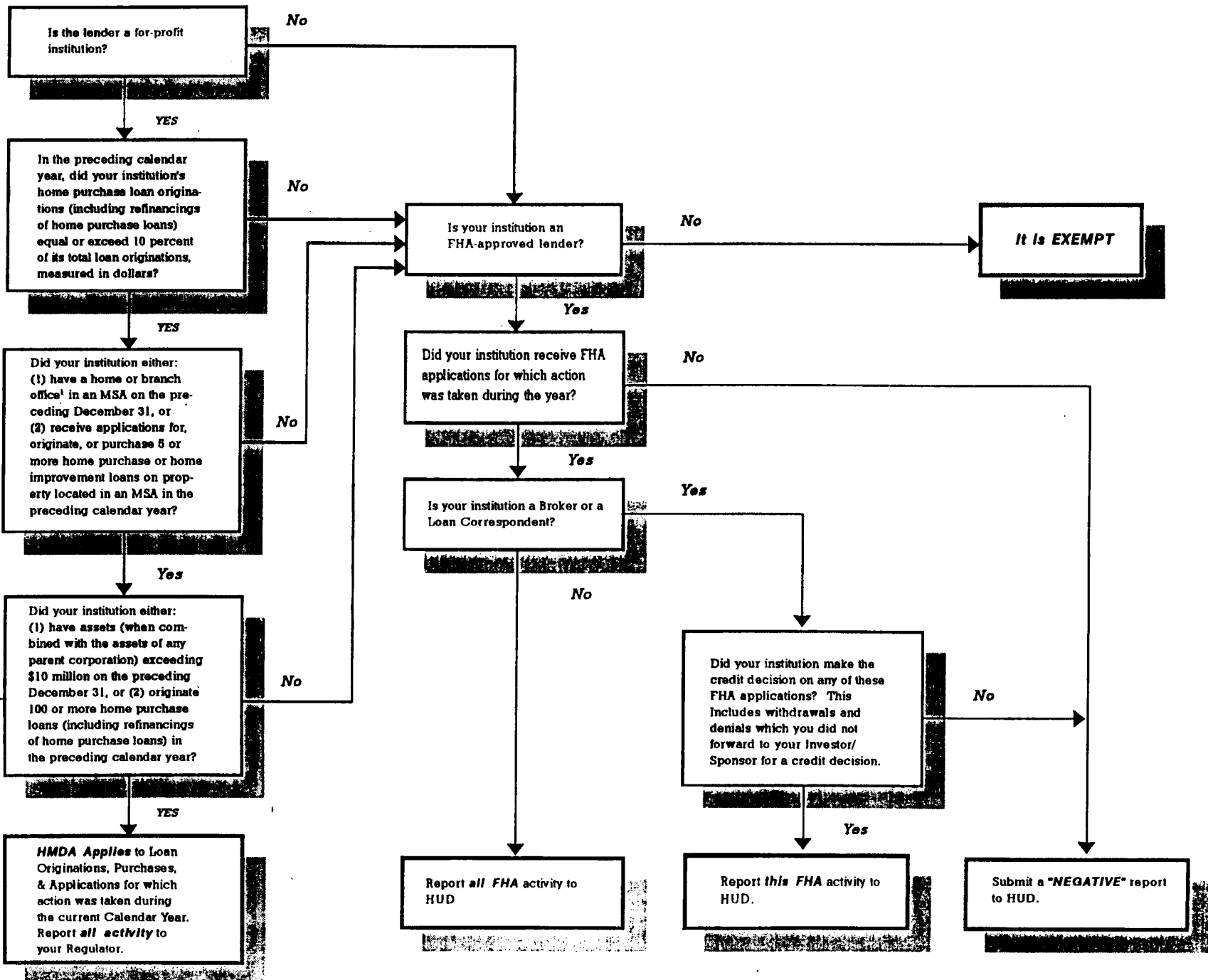




# Coverage Criteria for Non-Depository Mortgage Lending Institutions



**NOTE:**  
If you are a Broker or a Loan Correspondent, please refer to the attached scenarios & examples for additional reporting instructions. Only those loans for which your institution made the credit decision count towards the 100-origination threshold.

<sup>1</sup> For other mortgage lending institutions, a branch office is any office of the institution that takes applications from the public for home purchase or home improvement loans. It does not include offices of affiliates or other third parties such as loan brokers.