

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

INSTITUTION'S NATIONWIDE TOTALS

| LOAN TYPE | HOME PURCHASE | | REFINANCE | | HOME IMPROVEMENT | | |
|--|---------------|-------------|------------|-------------|------------------|-------------|---------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | NO LIEN |
| TOTAL APPLICATIONS 28/ | | | | | | | |
| CONVENTIONAL | 23 | | 25 | 88 | 22 | 280 | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| LOANS ORIGINATED | | | | | | | |
| CONVENTIONAL | 12 | | 20 | 46 | 16 | 168 | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS APPROVED BUT NOT ACCEPTED | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS DENIED | | | | | | | |
| CONVENTIONAL | 4 | | | 40 | 4 | 101 | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS WITHDRAWN | | | | | | | |
| CONVENTIONAL | 7 | | 5 | 2 | 2 | 11 | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| PREAPPROVALS DENIED | | | | | | | |
| CONVENTIONAL | | | NA | NA | NA | NA | NA |
| FHA | | | NA | NA | NA | NA | NA |
| VA | | | NA | NA | NA | NA | NA |
| FSA/RHS | | | NA | NA | NA | NA | NA |
| PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/ | | | | | | | |
| CONVENTIONAL | | | NA | NA | NA | NA | NA |
| FHA | | | NA | NA | NA | NA | NA |
| VA | | | NA | NA | NA | NA | NA |
| FSA/RHS | | | NA | NA | NA | NA | NA |

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

INSTITUTION'S NATIONWIDE TOTALS

| LOAN TYPE | HOME PURCHASE | | REFINANCE | | HOME IMPROVEMENT | | |
|-----------|---------------|-------------|------------|-------------|------------------|-------------|---------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | NO LIEN |

MEMO ITEM: SUBSET OF LOANS ORIGINATED

PREAPPROVALS RESULTING IN ORIGINATIONS

| | | | | | | | |
|--------------|--|--|----|----|----|----|----|
| CONVENTIONAL | | | NA | NA | NA | NA | NA |
| FHA | | | NA | NA | NA | NA | NA |
| VA | | | NA | NA | NA | NA | NA |
| FSA/RHS | | | NA | NA | NA | NA | NA |

LOANS SOLD

| | | | | | | | |
|--------------|--|--|--|--|--|--|--|
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

INSTITUTION'S NATIONWIDE TOTALS

| LOAN TYPE | HOME PURCHASE | | REFINANCE | | HOME IMPROVEMENT | | |
|--|---------------|-------------|------------|-------------|------------------|-------------|---------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | NO LIEN |
| TOTAL APPLICATIONS 28/ | | | | | | | |
| CONVENTIONAL | | | | 4 | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| LOANS ORIGINATED | | | | | | | |
| CONVENTIONAL | | | | 4 | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS APPROVED BUT NOT ACCEPTED | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS DENIED | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS WITHDRAWN | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| MEMO ITEM: SUBSET OF LOANS ORIGINATED | | | | | | | |
| LOANS SOLD | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |

INSTITUTION: 0000001768 - 3 THE MECHANICS BANK

INSTITUTION'S NATIONWIDE TOTALS

| PRICING INFORMATION | HOME PURCHASE | | REFINANCE | | HOME IMPROVEMENT | | |
|---|---------------|-------------|------------|-------------|------------------|-------------|----------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | NO LIEN |
| 1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES) | | | | | | | |
| INCIDENCE OF PRICING | | | | | | | |
| NO PRICING REPORTED 15/ PRICING REPORTED | 5 | | 20 | 46 | 14 | 166 | NA |
| MEAN 30/ (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/) | | | | | | | NA |
| MEDIAN 31/ (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/) | | | | | | | NA |
| HOEPA STATUS | | | | | | | |
| HOEPA LOAN 17/ NOT HOEPA LOAN | NA NA | NA NA | 20 | 46 | 14 | 166 | NA NA |
| MANUFACTURED HOME OWNER OCCUPIED DWELLINGS | | | | | | | |
| INCIDENCE OF PRICING | | | | | | | |
| NO PRICING REPORTED 15/ PRICING REPORTED | | | | | | | NA |
| MEAN 30/ (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/) | | | | | | | NA |
| MEDIAN 31/ (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/) | | | | | | | NA |
| HOEPA STATUS | | | | | | | |
| HOEPA LOAN 17/ NOT HOEPA LOAN | NA NA | NA NA | | | | | NA NA |