

**§ 210.12-29 Mortgage loans on real estate.<sup>1</sup>**

[For Certain Real Estate Companies]

Column A—Description <sup>2, 3, 4</sup>	Column B—Interest rate	Column C—Final maturity date	Column D—Periodic payment terms <sup>5</sup>	Column E—Prior liens	Column F—Face amount of mortgages	Column G—Carrying amount of mortgages <sup>3, 6, 7, 8, 9</sup>	Column H—Principal amount of loans subject to delinquent principal or interest <sup>10</sup>

<sup>1</sup> All money columns shall be totaled.  
<sup>2</sup> The required information is to be given for each individual mortgage loan which exceeds three percent of the total of column G.  
<sup>3</sup> If the portfolio includes large numbers of mortgages most of which are less than three percent of column G, the mortgages not required to be reported separately should be grouped by classifications that will indicate the dispersion of the portfolio, *i.e.*, for a portfolio of mortgages on single family residential housing. The description should also include number of loans by original loan amounts (e.g., over \$100,000, \$50,000–\$99,999, \$20,000–\$49,000, under \$20,000) and type loan (e.g., VA, FHA, Conventional). Interest rates and maturity dates may be stated in terms of ranges. Data required by columns D, E and F may be omitted for mortgages not required to be reported individually.  
<sup>4</sup> Loans should be grouped by categories, e.g., first mortgage, second mortgage, construction loans, etc., and for each loan the type of property, e.g., shopping center, high rise apartments, etc., and its geographic location should be stated.  
<sup>5</sup> State whether principal and interest is payable at level amount over life to maturity or at varying amounts over life to maturity. State amount of balloon payment at maturity, if any. Also state prepayment penalty terms, if any.  
<sup>6</sup> In a note to this schedule, furnish a reconciliation, in the following form, of the carrying amount of mortgage loans at the beginning of each period for which income statements are required, with the total amount shown in column G:

Balance at beginning of period .....	\$.
Additions during period:	
New mortgage loans .....	\$.
Other (describe) .....	\$.
Deductions during period:	
Collections of principal .....	\$.
Foreclosures .....	.
Cost of mortgages sold .....	.
Amortization of premium .....	.
Other (describe) .....	.
Balance at close of period .....	\$.

If additions represent other than cash expenditures, explain. If any of the changes during the period result from transactions, directly or indirectly with affiliates, explain the bases of such transactions, and state the amounts involved. State the aggregate mortgages (a) renewed and (b) extended. If the carrying amount of new mortgages is in excess of the unpaid amount of the extended mortgages, explain.  
<sup>7</sup> If any item of mortgage loans on real estate investments has been written down or reserved against, describe the item and explain the basis for the write-down or reserve.  
<sup>8</sup> State in a note to column G the aggregate cost for Federal income tax purposes.  
<sup>9</sup> The amount of all intercompany profits in the total of column G shall be stated, if material.  
<sup>10</sup> (a) Interest in arrears for less than 3 months may be disregarded in computing the total amount of principal subject to delinquent interest.  
 (b) Of the total principal amount, state the amount acquired from controlled and other affiliates.

[38 FR 6069, Mar. 6, 1973; 38 FR 7323, Mar. 20, 1973. Redesignated at 45 FR 63680, Sept. 25, 1980]

**PART 211—INTERPRETATIONS RELATING TO FINANCIAL REPORTING MATTERS**

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Accounting for extinguishment of debt .....	15	Dec. 22, 1983	49 FR 54
Certification of financial statements .....	16	Feb. 15, 1984	49 FR 6707
Independence of accountants .....	291	Apr. 10, 1981	46 FR 22569
Last-In, First-Out method of accounting for inventories .....	889	July 2, 1981	46 FR 36127
Significance of oral guarantees to the financial reporting process .....	22	Dec. 19, 1985	50 FR 51671
Disclosure of the effects of the Tax Reform Act of 1986 .....	26	Oct. 30, 1986	51 FR 39652
Accounting for loan losses by registrants engaged in lending activities .....	28	Dec. 1, 1986	51 FR 44446
Statement of the Commission Regarding Disclosure Obligations of Companies Affected by the Government's Defense Contract Procurement Inquiry and Related Issues.	32	Aug. 1, 1988	53 FR 29226

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Management's Discussion and Analysis of Financial Condition and Results of Operations; Certain Investment Company Disclosures.	36	May 18, 1989	54 FR 22427
Acceptability in financial statements of an accounting standard permitting the return of a nonaccrual loan to accrual status after a partial charge-off.	37	July 29, 1991	56 FR 37000
Statement of the Commission Regarding Disclosure Obligations of Municipal Securities Issuers and Others.	42	Mar. 9, 1994	59 FR 12758
Interpretation Regarding Substantive Repossession of Collateral .....	28A	May 12, 1994	59 FR 26109
Financial Statements and Periodic Reports For Related Issuers and Guarantors, Appendices A, B and C.	55	Aug. 4, 2000	65 FR 51710
Bookkeeping Services Provided by Auditors to Audit Clients in Emergency or Other Unusual Situations.	57	Sept. 14, 2001	66 FR 48336
Calculation of Average Weekly Trading Volume .....	58A	Sept. 27, 2001	66 FR 49274
Management's Discussion and Analysis of Financial Condition and Results of Operations.	72	Dec. 19, 2003	68 FR 75065
Commission Guidance Regarding the Public Company Accounting Oversight Board's Auditing and Related Professional Practice Standard No. 1.	73	May 20, 2004	69 FR 29066

### Subpart B—Staff Accounting Bulletins

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Publication of Staff Accounting Bulletin No. 41 .....	SAB-41 .....	Feb. 18, 1981	46 FR 12698
Publication of Staff Accounting Bulletin No. 42 .....	SAB-42 .....	Dec. 23, 1981	46 FR 63252
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Publication of Staff Accounting Bulletin No. 46 .....	SAB-46 .....	May 20, 1982	47 FR 23916
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Publication of Staff Accounting Bulletin No. 71A .....	SAB-71A .....	Dec. 15, 1987	52 FR 48193
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**Subpart C—Accounting and Auditing Enforcement Releases**

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**PART 228—INTEGRATED DISCLOSURE SYSTEM FOR SMALL BUSINESS ISSUERS**

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- 228.101 (Item 101) Description of Business.
- 228.102 (Item 102) Description of Property.
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- 228.403 (Item 403) Security Ownership of Certain Beneficial Owners and Management.
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- 228.406 (Item 406) Code of ethics.
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- 228.601 (Item 601) Exhibits.
- 228.701 (Item 701) Recent sales of unregistered securities; use of proceeds from registered securities.
- 228.702 (Item 702) Indemnification of Directors and Officers.
- 228.703 Purchases of equity securities by the small business issuer and affiliated purchasers.

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