

§ 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**

**Subpart A—Financial Reporting Releases**

Subject	Release No.	Date	Fed. Reg. Vol. and page
Codification of financial reporting policies .....	1	Apr. 15, 1982 .....	47 FR 21030
Disclosure considerations relating to foreign operations and foreign currency translation effects.	6	Nov. 18, 1982 .....	47 FR 53330
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

Securities and Exchange Commission

Pt. 211

Subject	Release No.	Date	Fed. Reg. Vol. and page
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

Subject	Release No.	Date	Fed. Reg. Vol. and page
Publication of Staff Accounting Bulletin No. 39	SAB-39 .....	Oct. 15, 1980 ....	45 FR 68388
Publication of Staff Accounting Bulletin No. 40	SAB-40 .....	Feb. 9, 1981 .....	46 FR 11513
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
Publication of Staff Accounting Bulletin No. 43	SAB-43 .....	Jan. 5, 1982 .....	47 FR 1266
Publication of Staff Accounting Bulletin No. 44	SAB-44 .....	Mar. 3, 1982 .....	47 FR 10789
Publication of Staff Accounting Bulletin No. 45	SAB-45 .....	May 20, 1982 .....	47 FR 23915
Publication of Staff Accounting Bulletin No. 46	SAB-46 .....	May 20, 1982 ....	47 FR 23916
Publication of Staff Accounting Bulletin No. 47	SAB-47 .....	Sept. 16, 1982 ....	47 FR 41727
Publication of Staff Accounting Bulletin No. 48	SAB-48 .....	Sept. 27, 1982 ....	47 FR 43673
Publication of Staff Accounting Bulletin No. 47A	SAB-47A .....	Sept. 29, 1982 ...	47 FR 44722
Publication of Staff Accounting Bulletin No. 49	SAB-49 .....	Oct. 26, 1982 ....	47 FR 49628
Publication of Staff Accounting Bulletin No. 49A	SAB-49A .....	Jan. 18, 1983 ....	48 FR 3585
Publication of Staff Accounting Bulletin No. 50	SAB-50 .....	Mar. 3, 1983 .....	48 FR 10043
Publication of Staff Accounting Bulletin No. 51	SAB-51 .....	Mar. 29, 1983 ....	48 FR 14595
Publication of Staff Accounting Bulletin No. 52	SAB-52 .....	May 16, 1983 ....	48 FR 23173
Publication of Staff Accounting Bulletin No. 53 [Reserved]			
Publication of Staff Accounting Bulletin No. 54	SAB-54 .....	Nov. 3, 1983 .....	48 FR 51769
Publication of Staff Accounting Bulletin No. 55	SAB-55 .....	Nov. 30, 1983 ....	48 FR 54811
Publication of Staff Accounting Bulletin No. 56	SAB-56 .....	Jan. 1, 1984 .....	49 FR 4936
Publication of Staff Accounting Bulletin No. 58	SAB-58 .....	Mar. 19, 1985 .....	50 FR 11657
Publication of Staff Accounting Bulletin No. 59	SAB-59 .....	Sept. 13, 1985 ....	50 FR 37346
Publication of Staff Accounting Bulletin No. 60	SAB-60 .....	Dec. 27, 1985 ....	50 FR 52916
Publication of Staff Accounting Bulletin No. 42A	SAB-42A .....	Jan. 8, 1986 .....	51 FR 739
Publication of Staff Accounting Bulletin No. 61	SAB-61 .....	May 6, 1986 .....	51 FR 17331
Publication of Staff Accounting Bulletin No. 62	SAB-62 .....	July 7, 1986 .....	51 FR 25194
Publication of Staff Accounting Bulletin No. 63	SAB-63 .....	Sept. 24, 1986 ...	51 FR 33886
Publication of Staff Accounting Bulletin No. 64	SAB-64 .....	Oct. 8, 1986 .....	51 FR 36007
Publication of Staff Accounting Bulletin No. 65	SAB-65 .....	Nov. 13, 1986 ....	51 FR 41080
Publication of Staff Accounting Bulletin No. 66	SAB-66 .....	Nov. 25, 1986 ....	51 FR 43594
Publication of Staff Accounting Bulletin No. 67	SAB-67 .....	Dec. 8, 1986 .....	51 FR 45314
Publication of Staff Accounting Bulletin No. 68	SAB-68 .....	May 4, 1987 .....	52 FR 17396
Publication of Staff Accounting Bulletin No. 69	SAB-69 .....	May 8, 1987 .....	52 FR 18200
Publication of Staff Accounting Bulletin No. 70	SAB-70 .....	June 5, 1987 .....	52 FR 21933
Publication of Staff Accounting Bulletin No. 71	SAB-71 .....	Aug. 12, 1987 ....	52 FR 31027
Publication of Staff Accounting Bulletin No. 72	SAB-72 .....	Nov. 10, 1987 ....	52 FR 46454
Publication of Staff Accounting Bulletin No. 71A	SAB-71A .....	Dec. 15, 1987 ....	52 FR 48193
Publication of Staff Accounting Bulletin No. 73	SAB-73 .....	Dec. 30, 1987 ....	53 FR 109
Publication of Staff Accounting Bulletin No. 74	SAB-74 .....	Dec. 30, 1987 ....	53 FR 110
Publication of Staff Accounting Bulletin No. 75	SAB-75 .....	Jan. 4, 1988 .....	53 FR 865
Publication of Staff Accounting Bulletin No. 76	SAB-76 .....	Jan. 12, 1988 ....	53 FR 1341
Publication of Staff Accounting Bulletin No. 77	SAB-77 .....	Mar. 4, 1988 .....	53 FR 7892
Publication of Staff Accounting Bulletin No. 78	SAB-78 .....	Aug. 25, 1988 ....	53 FR 33454
Publication of Staff Accounting Bulletin No. 79	SAB-79 .....	Sept. 2, 1988 .....	53 FR 34715
Publication of Staff Accounting Bulletin No. 80	SAB-80 .....	Nov. 21, 1988 ....	53 FR 47801
Publication of Staff Accounting Bulletin No. 81	SAB-81 .....	Apr. 4, 1989 .....	54 FR 14073
Publication of Staff Accounting Bulletin No. 82	SAB-82 .....	July 5, 1989 .....	54 FR 29333
Publication of Staff Accounting Bulletin No. 83	SAB-83 .....	July 31, 1989 ....	54 FR 32333

Subject	Release No.	Date	Fed. Reg. Vol. and page
Publication of Staff Accounting Bulletin No. 84	SAB-84 .....	July 31, 1989 .....	54 FR 32334
Publication of Staff Accounting Bulletin No. 85	SAB-85 .....	Sept. 18, 1989 .....	54 FR 39351
Publication of Staff Accounting Bulletin No. 86	SAB-86 .....	Sept. 28, 1989 .....	54 FR 41084
Publication of Staff Accounting Bulletin No. 87	SAB-87 .....	Dec. 12, 1989 .....	54 FR 51880
Publication of Staff Accounting Bulletin No. 88	SAB-88 .....	Aug. 10, 1990 .....	55 FR 33284
Publication of Staff Accounting Bulletin No. 89	SAB-89 .....	Jan. 7, 1991 .....	56 FR 951
Publication of Staff Accounting Bulletin No. 90	SAB-90 .....	Jan. 31, 1991 .....	56 FR 4939
Publication of Staff Accounting Bulletin No. 91	SAB-91 .....	July 17, 1991 .....	56 FR 33376
Publication of Staff Accounting Bulletin No. 92	SAB-92 .....	June 14, 1993 .....	58 FR 32843
Publication of Staff Accounting Bulletin No. 93	SAB-93 .....	Nov. 9, 1993 .....	58 FR 59361
Publication of Staff Accounting Bulletin No. 94	SAB-94 .....	Apr. 24, 1995 .....	60 FR 20022
Publication of Staff Accounting Bulletin No. 95	SAB-95 .....	Dec. 21, 1995 .....	60 FR 66072
Publication of Staff Accounting Bulletin No. 96	SAB-96 .....	Mar. 25, 1996 .....	61 FR 12020
Publication of Staff Accounting Bulletin No. 97	SAB-97 .....	Aug. 6, 1996 .....	61 FR 40721
Publication of Staff Accounting Bulletin No. 98	SAB-98 .....	Feb. 9, 1998 .....	63 FR 6474
Publication of Staff Accounting Bulletin No. 99	SAB-99 .....	Aug. 19, 1999 .....	64 FR 45150
Publication of Staff Accounting Bulletin No. 100	SAB-100 .....	Dec. 1, 1999 .....	64 FR 67154
Publication of Staff Accounting Bulletin No. 101	SAB-101 .....	Dec. 9, 1999 .....	64 FR 68936
Publication of Staff Accounting Bulletin No. 102	SAB-102 .....	July 6, 2001 .....	66 FR 36457
Publication of Staff Accounting Bulletin No. 103	SAB-103 .....	May 16, 2003 .....	68 FR 26840
Publication of Staff Accounting Bulletin No. 104	SAB-104 .....	Dec. 23, 2003 .....	68 FR 74436
Publication of Staff Accounting Bulletin No. 105	SAB-105 .....	Mar. 15, 2004 .....	69 FR 12067
Publication of Staff Accounting Bulletin No. 106	SAB-106 .....	Oct. 4, 2004 .....	69 FR 59130
Publication of Staff Accounting Bulletin No. 107	SAB-107 .....	Apr. 1, 2005 .....	70 FR 16694
Publication of Staff Accounting Bulletin No. 108	SAB-108 .....	Sept. 18, 2006 .....	71 FR 54580

**Subpart C—Accounting and Auditing Enforcement Releases**

Subject	Release No.	Date	Fed. Reg. vol. and page
Index of Accounting and Auditing Enforcement Releases .....	1 .....	Apr. 15, 1982 .....	47 FR 21030

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

**Subpart A—Regulation S-B**

Sec.

- 228.10 (Item 10) General.
- 228.101 (Item 101) Description of Business.
- 228.102 (Item 102) Description of Property.
- 228.103 (Item 103) Legal Proceedings.
- 228.201 (Item 201) Market for Common Equity and Related Stockholder Matters.
- 228.202 (Item 202) Description of Securities.
- 228.303 (Item 303) Management’s Discussion and Analysis or Plan of Operation.
- 228.304 (Item 304) Changes In and Disagreements With Accountants on Accounting and Financial Disclosure.
- 228.305–228.306 [Reserved]
- 228.307 (Item 307) Disclosure controls and procedures.
- 228.308 (Item 308) Internal control over financial reporting.
- 228.308T (Item 308T) Internal control over financial reporting.
- 228.310 (Item 310) Financial Statements.
- 228.401 (Item 401) Directors, Executive Officers, Promoters and Control Persons.
- 228.402 (Item 402) Executive compensation.

- 228.403 (Item 403) Security Ownership of Certain Beneficial Owners and Management.
- 228.404 (Item 404) Transactions with related persons, promoters and certain control persons.
- 228.405 (Item 405) Compliance With Section 16(a) of the Exchange Act.
- 228.406 (Item 406) Code of ethics.
- 228.407 (Item 407) Corporate governance.
- 228.501 (Item 501) Front of registration statement and front cover of prospectus.
- 228.502 (Item 502) Inside front and outside back cover pages of prospectus.
- 228.503 (Item 503) Summary information and risk factors.
- 228.504 (Item 504) Use of Proceeds.
- 228.505 (Item 505) Determination of Offering Price.
- 228.506 (Item 506) Dilution.
- 228.507 (Item 507) Selling Security Holders.
- 228.508 (Item 508) Plan of Distribution.
- 228.509 (Item 509) Interest of Named Experts and Counsel.
- 228.510 (Item 510) Disclosure of Commission Position on Indemnification for Securities Act Liabilities.
- 228.511 (Item 511) Other Expenses of Issuance and Distribution.
- 228.512 (Item 512) Undertakings.
- 228.601 (Item 601) Exhibits.