


## HMDA Reporting

(Home Mortgage Disclosure Act)

Loan Officer: _____	Branch: _____																					
Applicant Name: _____																						
Applicant Mailing Address: _____																						
City/State/Zip _____																						
Property Address: _____ <i>(No PO Boxes)</i>																						
City/State/Zip: _____																						
County: _____																						
<b>Loan Number:</b> _____	<b>Date Application Received:</b> _____																					
<p><b>Covered loan applications:</b> <i>Include primary and secondary residences, rentals, mobile homes (w/or wo/land) single or multi-unit structures.</i></p> <ul style="list-style-type: none"> <li>▶ Home Purchase <i>(Must be secured by a dwelling)</i></li> <li>▶ Home Improvement <i>(May be secured or unsecured)</i></li> <li>▶ Refinance of Home Purchase or Home Improvement <i>(Must be secured by a dwelling.)</i></li> </ul>	 <p>If the purpose of this loan is <b><i>not</i></b> to purchase, improve or refinance a purchase or improvement loan, but is for something else such as to buy a car or consolidate credit card debt, do not report it even though it is secured by a dwelling!!!</p> <p>☰ ☹ (See HMDA Criteria for refinances.)</p>																					
<p><b>Excluded loan applications:</b> <i>If any of these questions are marked "yes", this application is not HMDA reportable. Please stop here, and place this form in the loan (or denied) file for compliance purposes.</i></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 10%;"><b>Yes</b></td> <td style="width: 10%;"><b>No</b></td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Is this an application for a Home Equity Line of Credit?</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Is this an application for a purchase of raw or vacant land?</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Is this an application for a construction, temporary financing or bridge loan? (Const/Perm loans are reportable when they go to Perm)</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Is this application for less than \$500?</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Is this application for pre-qualification purposes only?</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Is this an application primarily for business/agricultural purposes? (See HMDA Criteria for refinances.)</td> </tr> </table>		<b>Yes</b>	<b>No</b>		<input type="checkbox"/>	<input type="checkbox"/>	Is this an application for a Home Equity Line of Credit?	<input type="checkbox"/>	<input type="checkbox"/>	Is this an application for a purchase of raw or vacant land?	<input type="checkbox"/>	<input type="checkbox"/>	Is this an application for a construction, temporary financing or bridge loan? (Const/Perm loans are reportable when they go to Perm)	<input type="checkbox"/>	<input type="checkbox"/>	Is this application for less than \$500?	<input type="checkbox"/>	<input type="checkbox"/>	Is this application for pre-qualification purposes only?	<input type="checkbox"/>	<input type="checkbox"/>	Is this an application primarily for business/agricultural purposes? (See HMDA Criteria for refinances.)
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<p><b>TYPE</b></p> <input type="checkbox"/> (1) Conventional <input type="checkbox"/> (2) FHA Insured <input type="checkbox"/> (3) VA Guaranteed <input type="checkbox"/> (4) RD Insured	<p><b>Property Location</b></p> <p>MA _____ State _____</p> <p>County _____ Census Tract: _____</p> <p><small>(Taken from FZD Census Information or from the geocode mapping system at <a href="http://www.ffiec.gov/geocode/default.htm">http://www.ffiec.gov/geocode/default.htm</a>)</small></p>																					
<p><b>Property Type</b></p> <input type="checkbox"/> (1) 1-4 Family (other than manufactured housing) <input type="checkbox"/> (2) Manufactured Housing <input type="checkbox"/> (3) Multi-Family (5+ units) <p><b>PURPOSE</b></p> <input type="checkbox"/> (1) Home Purchase (1-4 Family Unit) <input type="checkbox"/> (2) Home Improvement (1-4 Family Unit) <input type="checkbox"/> (3) Refinance (1-4 Family Unit)	<p><b>Ethnicity (Do not collect until January 1, 2004)</b></p> <p>Applicant/Co-Applicant</p> <input type="checkbox"/> (1) Hispanic or Latino <input type="checkbox"/> (2) Not Hispanic or Latino <input type="checkbox"/> (3) Information not provided by applicant in mail, Internet or telephone application. <input type="checkbox"/> (4) Not Applicable – Business Entities (see App. A, I.D.) <input type="checkbox"/> (5) No-Co Applicant																					
<p><b>Occupancy</b></p> <input type="checkbox"/> (1) Owner Occupied (as a principal dwelling) <input type="checkbox"/> (2) Not owner-occupied (2 <sup>nd</sup> homes & rentals) <input type="checkbox"/> (3) Not Applicable (multi family 5+ units) <p><b>Loan Amount Applied for or granted</b></p> <p>_____</p> <p>Round to nearest 1,000 (500 rounds up!!)</p> <p><b>Pre-approval</b> (home purchases only)</p> <input type="checkbox"/> (1) Pre-approval was requested <input type="checkbox"/> (2) Pre-approval was not requested <input type="checkbox"/> (3) Not Applicable	<p><b>Race or National Origin</b></p> <p>Applicant/Co-Applicant</p> <input type="checkbox"/> (1) American Indian/Alaskan Native <input type="checkbox"/> (2) Asian <input type="checkbox"/> (3) Black or African American <input type="checkbox"/> (4) Native Hawaiian or Other Pacific Islander <input type="checkbox"/> (5) White <input type="checkbox"/> (6) Information not provided by applicant in mail, Internet or telephone application. <input type="checkbox"/> (7) Not Applicable – Business Entities (see App. A, I.D.) <input type="checkbox"/> (8) No Co-Applicant <p><b>Sex</b></p> <p>Applicant/Co-Applicant</p> <input type="checkbox"/> (1) Male <input type="checkbox"/> (2) Female <input type="checkbox"/> (3) Not provided (mail or telephone application only) <input type="checkbox"/> (4) Not Applicable (business entities) <input type="checkbox"/> (5) No Co-Applicant																					
<p><b>Action Taken</b></p> <input type="checkbox"/> (1) Loan Originated <input type="checkbox"/> (2) Application approved but not accepted <input type="checkbox"/> (3) Application denied <input type="checkbox"/> (4) Application withdrawn by applicant <input type="checkbox"/> (5) File closed for incompleteness <input type="checkbox"/> (6) Loan purchased by bank <p><b>Date Action Taken:</b> _____</p>	<p><b>Annual Gross Income <u>Amount relied on for the credit decision</u></b></p> <p>_____ Round to nearest 1,000 (500 rounds up!!) (For Employees put Emp/NA also enter NA for Multi-family dwellings.) (Non-Taxable income must be grossed up.)</p> <p><b>Type of Purchaser of Loan</b></p> <input type="checkbox"/> (0) Loan declined or not sold on the secondary market <input type="checkbox"/> (3) FHLMC <p><b>Rate Spread (Effective 01/01/04)</b> _____ <i>Attach print out from:</i>  <a href="http://www.ffiec.gov/ratespread/default.aspx">http://www.ffiec.gov/ratespread/default.aspx</a></p>																					
<p><b>Reason(s) For Denial</b></p> <input type="checkbox"/> (1) Debt-to-income ratio <input type="checkbox"/> (2) Employment History <input type="checkbox"/> (3) Credit History <input type="checkbox"/> (4) Collateral <input type="checkbox"/> (5) Insufficient cash (down payment, closing costs) <input type="checkbox"/> (6) Unverifiable information <input type="checkbox"/> (7) Credit Application Incomplete <input type="checkbox"/> (8) Mortgage Insurance denied <input type="checkbox"/> (9) Other	<p><b>HOEPA Status (To be reported effective 01/01/04.)</b></p> <input type="checkbox"/> (1) HOEPA Loan <input type="checkbox"/> (2) Not a HOEPA Loan <p><b>Lien Status</b></p> <input type="checkbox"/> (1) Secured by a first lien <input type="checkbox"/> (2) Secured by a subordinate lien <input type="checkbox"/> (3) Not secured by a lien <input type="checkbox"/> (4) Not applicable (purchased loans)																					