

**CRA - LOAN INFORMATION SHEET - Addendum to Credit Memorandum (Complete all 5 sections)**

**SECTION 1**

**Branch No.** \_\_\_\_\_ **Loan No.** \_\_\_\_\_ **Loan Officer:** \_\_\_\_\_

**BORROWER's NAME:** \_\_\_\_\_

**AMOUNT OF LOAN:** \$ \_\_\_\_\_  New  Extension or Modification of Terms\*\*  Renewal using a new Note  
\*\*If this is a modification with additional funds - indicate amount of new money \$ \_\_\_\_\_

**SPECIFIC Purpose of the Loan:** \_\_\_\_\_

Be VERY specific - this can affect what type of CRA credit we get for the loan. If this a renewal or if we are paying off another bank, we need a description of the **original** purpose of the loan.

**COLLATERAL:** \_\_\_\_\_

Be VERY specific when describing real estate. Ex: Commercial building, vacant land, house, apartment, etc. This is VITAL in the CRA report.  
**Incorrect classification may result in penalties!**

**SECTION 2**

**CRA TYPE - Check ONE of the following:**

- 01 BUSINESS LOAN** - \$1 Million or Less. Includes Loans and Lines of Credit, Equipment, Commercial Real Estate, Auto or Truck loan to a business or to individual for business purpose. **No houses or apartments as collateral.**  
*Call Code is 04A or 01E (Please note - LETTERS OF CREDIT are reported as 09)*
- 02 FARM LOAN** - Loan amount is \$500,000 or Less. Collateral is farmland. *Call Code is 030.*
- 03 OTHER BUSINESS LOAN** - Loan amount is \$1 Million or Less. Collateral is residential property (houses or apartments.) *Call Code is NOT 01E, 04A, 06B*
- 04 CONSUMER HOME EQUITY LOAN** - Includes Equity Line, reverse mortgages, and any other Home Equity Loan that is NOT reported on HMDA.
- 05 CONSUMER MOTOR VEHICLE LOAN** - Includes New Car, Used Car, Motor Home, Trailers, and Boats for CONSUMERS.
- 06 CONSUMER CREDIT CARD** - for a bonafide credit card. Overdraft lines, even if they come with a Debit Card, are Type 08.
- 07 CONSUMER PERSONAL LOAN WITH COLLATERAL** - For any consumer loan that does not fit any other category and we have collateral
- 08 CONSUMER PERSONAL LOAN UNSECURED** - Overdraft Lines are reported here. ALSO any other Unsecured loan for consumer purpose.
- 09 OTHER LOANS NOT ELSEWHERE CLASSIFIED** - Business purpose loans and Construction Loans over \$1 Million. Also report Letters of Credit and construction loans under \$1 Million that are NOT Community Development
- CD COMMUNITY DEVELOPMENT**
  - ◆ Business loans over \$1 Million that have a community development benefit
  - ◆ HMDA reported loans that have a community development benefit
  - ◆ Business loans secured by residential property - purpose has a community development benefit
  - ◆ Construction loans with a community development benefit
- HMDA** - Loan must be reported on the HMDA register. **HMDA INFO SHEET IS COMPLETED AND ATTACHED HERETO.**

**SECTION 3**

**BUSINESS ANNUAL SALES OR REVENUE - CHECK ONE OF THE FOLLOWING:**

- 1** Less Than or Equal to \$1 Million - State actual revenue for immediate past fiscal year \$
- 2** Over \$1 Million - State actual revenue for immediate past fiscal year \$
- 3** Revenue information was NOT gathered or considered in the credit decision.
- 4** N/A - This is a consumer loan

**SECTION 4**

**CONSUMER ANNUAL INCOME - COMPLETE ONE OF THE FOLLOWING:**

- \$ \_\_\_\_\_
- We don't know the income, OR Income not relied upon in credit decision, OR this is a Business or Farm Loan.

**SECTION 5**

**ADDRESS FOR GEOCODING is done according to the type of loan:**

- TYPE 01, 02, 03 or 09: Use the address of the main business facility or where the loan proceeds will be used such as a branch office, new location, construction site, etc.
- TYPE 04, 05, 06, 07, 08: Use the borrower's home address.
- HMDA: Address of the property to which the loan relates.
- CD: Address where the community benefit will take place such as project location or agency's address.

**STREET ADDRESS:** \_\_\_\_\_

**CITY:** \_\_\_\_\_ **STATE:** \_\_\_\_\_ **ZIP:** \_\_\_\_\_

This must be a STREET address. **NO P.O. BOXES!!!!** The complete street address is needed including Ave., St., N., S. etc.

If the property has no address (such as construction loans), please provide the nearest cross streets and indicate which corner.  
*For example: North-West corner of Main & Oak, South-East corner of Spring & Elm, etc. Also include City, State and ZipCode.*