




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: _____																							
Loan Number:		Date Application Received:																					
<u>Covered loan applications:</u> <i>Include primary and secondary residences, rentals, mobile homes (w/or wo/land) single or multi-unit structures.</i> ▶ Home Purchase <i>(Must be secured by a dwelling)</i> ▶ Home Improvement <i>(May be secured or unsecured)</i> ▶ Refinance of Home Purchase or Home Improvement <i>(Must be secured by a dwelling.)</i>		 If the purpose of this loan is <i>not</i> 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!!!   (See HMDA Criteria for refinances.)																					
<u>Excluded loan applications:</u> <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>																							
<table><tr><td>Yes</td><td>No</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>			Yes	No		<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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<u>TYPE</u> <input type="checkbox"/> (1) Conventional <input type="checkbox"/> (2) FHA Insured <input type="checkbox"/> (3) VA Guaranteed <input type="checkbox"/> (4) RD Insured		<u>Property Location</u> MA _____ State _____ County _____ Census Tract: _____ (Taken from FZD Census Information or from the geocode mapping system at http://www.ffiec.gov/geocode/default.htm)																					
<u>Property Type</u> <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) <u>PURPOSE</u> <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)		<u>Ethnicity (Do not collect until January 1, 2004)</u> Applicant/Co-Applicant <input type="checkbox"/> <input type="checkbox"/> (1) Hispanic or Latino <input type="checkbox"/> <input type="checkbox"/> (2) Not Hispanic or Latino <input type="checkbox"/> <input type="checkbox"/> (3) Information not provided by applicant in mail, Internet or telephone application. <input type="checkbox"/> <input type="checkbox"/> (4) Not Applicable – Business Entities (see App. A, I.D.) <input type="checkbox"/> <input type="checkbox"/> (5) No-Co Applicant																					
<u>Occupancy</u> <input type="checkbox"/> (1) Owner Occupied (as a principal dwelling) <input type="checkbox"/> (2) Not owner-occupied (2 nd homes & rentals) <input type="checkbox"/> (3) Not Applicable (multi family 5+ units) <u>Loan Amount Applied for or granted</u> _____ Round to nearest 1,000 (500 rounds up!!) <u>Pre-approval</u> (home purchases only) <input type="checkbox"/> (1) Pre-approval was requested <input type="checkbox"/> (2) Pre-approval was not requested <input type="checkbox"/> (3) Not Applicable		<u>Race or National Origin</u> Applicant/Co-Applicant <input type="checkbox"/> <input type="checkbox"/> (1) American Indian/Alaskan Native <input type="checkbox"/> <input type="checkbox"/> (2) Asian <input type="checkbox"/> <input type="checkbox"/> (3) Black or African American <input type="checkbox"/> <input type="checkbox"/> (4) Native Hawaiian or Other Pacific Islander <input type="checkbox"/> <input type="checkbox"/> (5) White <input type="checkbox"/> <input type="checkbox"/> (6) Information not provided by applicant in mail, Internet or telephone application. <input type="checkbox"/> <input type="checkbox"/> (7) Not Applicable – Business Entities (see App. A, I.D.) <input type="checkbox"/> <input type="checkbox"/> (8) No Co-Applicant <u>Sex</u> Applicant/Co-Applicant <input type="checkbox"/> <input type="checkbox"/> (1) Male <input type="checkbox"/> <input type="checkbox"/> (2) Female <input type="checkbox"/> <input type="checkbox"/> (3) Not provided (mail or telephone application only) <input type="checkbox"/> <input type="checkbox"/> (4) Not Applicable (business entities) <input type="checkbox"/> <input type="checkbox"/> (5) No Co-Applicant																					
<u>Action Taken</u> <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 <u>Date Action Taken :</u> _____		<u>Annual Gross Income</u> <u>Amount relied on for the credit decision</u> _____ 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.) <u>Type of Purchaser of Loan</u> <input type="checkbox"/> (0) Loan declined or not sold on the secondary market <input type="checkbox"/> (3) FHLMC <u>Rate Spread (Effective 01/01/04)</u> _____ <u>Attach print out from:</u> http://www.ffiec.gov/ratespread/default.aspx																					
<u>Reason(s) For Denial</u> <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		<u>HOEPA Status (To be reported effective 01/01/04.)</u> <input type="checkbox"/> (1) HOEPA Loan <input type="checkbox"/> (2) Not a HOEPA Loan <u>Lien Status</u> <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)																					