

HMDA/CRA DATA COLLECTION WORKSHEET INSTRUCTIONS

1. *Application or loan number*: an identifying number that can be used later to retrieve the loan or application file. Enter Borrower's Name and Loan Number.
2. *Originated – Purchased*: Indicate if the loan was originated or purchased.
3. *Date application received*: Enter the date stamped on the application which indicates the date received (MM/DD/YY). Enter "NA" for loans purchased by the institution.
4. *Revenue Code*: Indicate which category the income reflects
 - 1- Less than or equal to \$1 million
 - 2- Greater than \$1 million
 - 3- Not known* Refer to Gross Annual Income #12
5. *MSA* - For each loan or loan application, indicate the location of the property by the MSA number. Enter only the MSA number, not the MSA name. MSA boundaries are defined by the U.S. Office of Management and Budget; use the boundaries that were in effect on January 1 of the calendar year for which you are reporting. A listing of MSAs is available from your regional supervisory agency or the FFIEC and information can be obtained from the FFIEC/geocode website www.ffiec.gov/geocode.

State and County - Use the Federal Information Processing Standard (FIPS) two-digit numerical code for the state and the three-digit numerical code for the county. These codes are available from your regional supervisory agency or the FFIEC.

Census Tract - Indicate the census tract where the property is located.

- a. Enter the code "NA" if the property is located in an area not divided into census tracts on the U.S. Census Bureau's census-tract outline maps.
- b. If the property is located in a county with a population of 30,000 or less in the 1990 census, enter "NA" or you may enter the census tract number.
- c. For the census tract number, consult the web site for FFIEC

Indicate property address, city, state, zip code.

Indicate CRA address if different than property address.

6. *Type*: Indicate the type of loan or application by entering the applicable code from the following:
 - 1- Conventional (any loan other than FHA, VA or FmHA loans)
 - 2- FHA-insured (Federal Housing Administration)
 - 3- VA-guaranteed (Veterans Administration)
 - 4- FmHA-insured (Farmers Home Administration)

7. *Purpose*: Indicate the purpose of the loan or application by entering the applicable code from the following:
- 1- Home Purchase (one-to-four family) This code applies to loans and applications made for the purpose of purchasing a residential dwelling for one-to-four families, if the loan is to be secured by the dwelling being purchased or by another dwelling.
 - 2- Home improvement (one-to-four family) This code applies to loans and applications for loans if (1) a portion of the proceeds is to be used for repairing, rehabilitating, remodeling, or improving a one-to-four family residential dwelling, or the real property upon which it is located, and (2) the loan is classified as a home improvement loan. Report both secured and unsecured loans.
 - 3- Refinancing (home purchase or home improvement, one-to-four family) This code applies to refinancings and applications for refinancings of loans secured by one-to-four family residential dwellings. A refinancing involves the satisfaction of an existing obligation that is replaced by a new obligation undertaken by the same borrower. Use this code whether or not you were the original creditor on the loan being refinanced, and whether or not the refinancing involves an increase in the outstanding principal.
 - 4- Multifamily dwelling (home purchase, home improvement, and refinancings) This code is for loans and loan applications on dwellings for five or more families, including home purchase loans, refinancings, and loans for repairing, rehabilitation and remodeling purposes. Do not use this code for loans on individual condominium or cooperative units.
8. *Owner occupancy*: Indicate whether the property to which the loan or loan application relates is to be owner-occupied as a principal dwelling by entering the applicable code from the following:
- 1 - Owner-occupied as a principal dwelling - For purchased loans, you may assume that the property will be owner-occupied as a principal dwelling unless the loan documents or application contain information to the contrary.
 - 2 - Not owner-occupied - This code is for second homes or vacation homes, as well as rental properties. This code is also used for non-occupant loans, or applications for nonoccupant loans, related to one-to-four family dwellings (including individual condominium or cooperative units)
 - 3 - Not applicable - This code is used if the property to which the loan relates is a multifamily dwelling; is not located in an MSA; or is located in an MSA in which the Company has neither a home nor a branch office.

9. *Loan amount:* Enter the amount of the loan or application. Do not report loans below \$500. Show the amount in thousands rounding to the nearest thousand (\$500 should be rounded up to the next \$1000). For example, a loan for \$167,300 should be entered as 167 and one for \$15,500 as 16. For home purchase loans that the Company purchases, enter the unpaid principal balance of the loan at the time of purchase as the loan amount. If you make a counteroffer for an amount different from the amount initially applied for, and the counteroffer is accepted by the applicant, report it as an origination for the amount of the loan actually granted. If the applicant turns down the counteroffer or fails to respond, report it as a denial for the amount initially requested.
10. *Type of action:* Indicate the type of action taken on the application or loan by using one of the following codes. Do not report any loan application still pending at the end of the calendar year; you will report that application on your register for the year in which final action is taken.
- 1- Loan originated - to be used for a loan that is originated, including one resulting from a counteroffer (your offer to the applicant to make the loan on different terms or in a different amount than initially applied for) that the applicant accepts.
 - 2- Application approved but not accepted - use when an application is approved but the applicant fails to respond to your notification of approval or your commitment letter within the specified time.
 - 3- Application Denied - use when an application is denied. This includes the situation when an applicant turns down or fails to respond to your counteroffer. Do *not* report as a withdrawn application or as an application that was approved but not accepted.
 - 4- Application withdrawn - use when an application is expressly withdrawn by the applicant *before* a credit decision was made.
 - 5- File closed for incompleteness - if you sent a written notice of incompleteness under section 202.9(c)(2) of Regulation B and the applicant failed to respond to your request for additional information within the period of time specified in your notice.
 - 6- Loan purchased by your institution
11. *Date of Action:* Enter the date by month, day, and year, using numerals in the form MM/DD/YY
- a. For loans originated, enter the settlement or closing date. For loans purchased, enter the date of purchase by your institution.
 - b. For applications denied, applications approved but not accepted by the applicant, and files closed for incompleteness, enter the date that the action was taken by your institution or the date the notice was sent to the applicant.
 - c. For applications withdrawn, enter the date you received the applicant's express withdrawal; or you may enter the date shown on the notification from the applicant, in the case of a written withdrawal.

12. *Income* - Enter the gross annual income that your institution relied upon in making the credit decision.
- Round all dollar amounts to the nearest thousand (round \$500 up to the next \$1,000), and show in terms of thousands. For example, \$35,500 should be reported as 36.
 - For loans on multifamily dwellings, enter "NA".
 - If no income information is asked for or relied on in the credit decision, enter "NA".
13. *Applicability* - You must report this applicant information for loans that you originate as well as for applications that do not result in an origination.
- You need not collect or report this information for loans purchased. If you choose not to, enter the codes specified for "not applicable".
 - If the borrower or applicant is not a natural person (a corporation or partnership for example), use the codes specified for "not applicable".

Mail and telephone applications - Any loan applications mailed to applicants must contain a collection form similar to the example provided and you must record on your register the data on race or national origin and sex if the applicant provides it. If the applicant chooses not to provide the data, enter the code for "information not provided by applicant in mail or telephone application". If an application is taken entirely by telephone, you need not request this information.

Race or national origin of borrower or applicant - Use the following codes to indicate the race or national origin of the applicant or borrower under column "A" and of any co-applicant or co-borrower under column "CA". If there is more than one co-applicant, provide this information only for the first co-applicant listed on the application form. If there are no co-applicants or co-borrowers, enter code 8 for "not applicable" in the co-applicant column.

- American Indian or Alaskan Native
- Asian or Pacific Islander
- Black
- Hispanic
- White
- Other
- Information not provided by applicant in mail or telephone application
- Not applicable

14. *Sex of borrower or applicant* - Use the following codes to indicate the sex of the applicant or borrower under column "A" and of any co-applicant or co-borrower under column "CA". If there is more than one co-applicant, provide this information only for the first co-applicant listed on the application form. If there are no co-applicants or co-borrowers, enter code 4 for "not applicable".
- Male
 - Female
 - Information not provided by applicant in mail or telephone application
 - Not applicable

15. Type of purchaser - Enter the applicable code to indicate whether a loan that your institution originated or purchased was then sold to a secondary market entity within the same calendar year
- 0- Loan was not originated or was not sold in calendar year covered by register
- Enter this code for applications that were denied, withdrawn, or approved but not accepted by the applicant; and for files closed for incompleteness. If you originated or purchased a loan and did not sell it during that same calendar year, enter this code. If you sell the loan in a succeeding year, you need not report the sale.
 - 1- FNMA (Federal National Mortgage Association)
 - 2- GNMA (government National Mortgage Association)
 - 3- FHLMC (Federal Home Loan Mortgage Corporation)
 - 4- FmHA (Farmers Home Administration)
 - 5- Commercial Bank
 - 6- Savings Bank or Savings Association
 - 7- Life insurance company
 - 8- Affiliate institution
 - 9- Other type of purchase
16. Indicate prepared by, reviewed by and dates.