


Home Mortgage Disclosure Act (HMDA) Reporting Input Form

<p><u>Covered loan applications:</u></p> <ul style="list-style-type: none"> ▪ Home purchase (<i>Must be secured by a dwelling</i>) ▪ Home improvement (<i>Either secured or unsecured</i>) ▪ Refinance (<i>Both old and new loans must be dwelling-secured regardless of original purpose.</i>) <p>Include primary and secondary residences, rentals, mobile homes (with or without land), single or multi-unit structures.</p>	 <p>REPORT if the purpose of the loan is to purchase a dwelling and the loan is secured by a dwelling. REPORT if the purpose of the loan is to improve a dwelling, whether or not secured by a dwelling. REPORT if the purpose of the loan is to refinance and both the old and new loans are dwelling-secured, regardless of original purpose.</p>																								
<p><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 file for compliance purposes.</i></p>																									
<table style="width: 100%; border: none;"> <tr> <td style="width: 10%;">Yes</td> <td style="width: 10%;">No</td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Is this an application by the bank as trustee or fiduciary?</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?</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 prequalification purposes only?</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>Is this an application primarily for purchase of agricultural land (even if it contains a dwelling)?</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? (Reporting optional)</td> </tr> </table>		Yes	No		<input type="checkbox"/>	<input type="checkbox"/>	Is this an application by the bank as trustee or fiduciary?	<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?	<input type="checkbox"/>	<input type="checkbox"/>	Is this application for less than \$500?	<input type="checkbox"/>	<input type="checkbox"/>	Is this application for prequalification purposes only?	<input type="checkbox"/>	<input type="checkbox"/>	Is this an application primarily for purchase of agricultural land (even if it contains a dwelling)?	<input type="checkbox"/>	<input type="checkbox"/>	Is this an application for a Home Equity Line of Credit? (Reporting optional)
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Property Address: <i>(No PO Boxes)</i>																									
City/State/Zip:																									
County Code: State Code: MSA Number: Census Tract or BNA Number: See www.ffiec.gov/geocode/default.htm for geocoding information																									
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<p><u>LOAN TYPE</u></p> <input type="checkbox"/> (1) Conventional <input type="checkbox"/> (2) FHA Insured <input type="checkbox"/> (3) VA Guaranteed <input type="checkbox"/> (4) FSA/RHS Guaranteed	<p><u>PROPERTY TYPE</u></p> <input type="checkbox"/> (1) 1-4 Family Dwelling <input type="checkbox"/> (2) Manufactured Housing <input type="checkbox"/> (3) Multifamily	<p><u>LOAN AMOUNT</u></p> Applied for or granted: <hr style="width: 80%; margin-left: 0;"/> Round to nearest 1,000 (500 rounds up!!)																							
<p><u>PURPOSE</u></p> <input type="checkbox"/> (1) Home Purchase <input type="checkbox"/> (2) Home Improvement <input type="checkbox"/> (3) Refinance	<p><u>ETHNICITY & RACE</u></p> Applicant/Co-Applicant Ethnicity <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) Info not provided in mail, Internet or phone app. <input type="checkbox"/> <input type="checkbox"/> (4) Not applicable <input type="checkbox"/> <input type="checkbox"/> (5) No Co-Applicant Applicant/Co-Applicant Race <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) Info not provided in mail, Internet or phone app. <input type="checkbox"/> <input type="checkbox"/> (7) Not applicable <input type="checkbox"/> <input type="checkbox"/> (8) No Co-Applicant																								
<p><u>OCCUPANCY</u></p> <input type="checkbox"/> (1) Owner Occupied (principal dwelling) <input type="checkbox"/> (2) Not owner-occupied (2 nd homes and rentals) <input type="checkbox"/> (3) Not Applicable (multi family 5+ units)	<p><u>SEX</u></p> 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) Info not provided in mail, Internet or phone app. <input type="checkbox"/> <input type="checkbox"/> (4) Not Applicable (business entities) <input type="checkbox"/> <input type="checkbox"/> (5) No Co-Applicant or Co-Borrower																								
<p><u>ACTION TAKEN</u></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 <input type="checkbox"/> (7) Preapproval request denied by bank <input type="checkbox"/> (8) Preapproval request approved but not accepted																									

<u>DATE ACTION TAKEN</u>	<u>GROSS INCOME</u> Amount relied on for credit decision: _____ Round to nearest 1,000 (500 rounds up!!) Enter "NA" for multifamily or if income not relied upon. Obtained from: <input type="checkbox"/> Pay stubs <input type="checkbox"/> VOE <input type="checkbox"/> W-2 <input type="checkbox"/> Fed Tax Return AGI <input type="checkbox"/> Fed Tax Return Schedule C <input type="checkbox"/> Financial Statement <input type="checkbox"/> Other (explain) _____																
<u>PRE-APPROVAL (home purchase only)</u> <input type="checkbox"/> (1) Preapproval requested <input type="checkbox"/> (2) Preapproval not requested <input type="checkbox"/> (3) Not applicable	<u>REASONS FOR DENIAL</u> (Optional-maximum 3) (OCC & OTS required) <input type="checkbox"/> (1) Debt to income ratio <input type="checkbox"/> (6) Unverifiable information <input type="checkbox"/> (2) Employment history <input type="checkbox"/> (7) Incomplete application <input type="checkbox"/> (3) Credit history <input type="checkbox"/> (8) Mortgage ins. denied <input type="checkbox"/> (4) Collateral <input type="checkbox"/> (9) Other <input type="checkbox"/> (5) Insufficient cash (down payment, closing costs)																
<u>RATE SPREAD INFO</u> Originations only for purchase, refinance and dwelling secured home improvement loans Date final rate set: _____ Loan term: _____ APR: _____ RATE SPREAD: _____ Use FFIEC Rate Spread Calculator for calculating spread* NOTE: All loans not subject to Reg. Z (e.g. business purpose) will be N/A.	<u>HOEPA STATUS</u> <input type="checkbox"/> (1) HOEPA Loan <input type="checkbox"/> (2) Not a HOEPA Loan NOTE: All loans not subject to Reg. Z (e.g. business purpose) will be Code (2).	<u>LIEN STATUS</u> <input type="checkbox"/> (1) First lien <input type="checkbox"/> (2) Subordinate lien <input type="checkbox"/> (3) Not secured by a lien <input type="checkbox"/> (4) Not applicable (purchased loan)															
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*www.ffiec.gov/ratespread/default.aspx