



# HOME MORTGAGE DISCLOSURE ACT Checklist

	Yes	No		Yes	No
<p>1. Is the financial institution exempt from the requirements of Regulation C because it is subject to a state disclosure law that imposes similar requirements?</p> <p>Do not proceed if the answer to the preceding question is "Yes."</p>	<input type="checkbox"/>	<input type="checkbox"/>	<p>e. The type of action taken and the date?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>2. Did the financial institution have a home office or branch office in an MSA on December 31 of the preceding year? [Regulation C, Appendix A]</p>	<input type="checkbox"/>	<input type="checkbox"/>	<p>f. The location of the property to which the loan or application relates, by MSA number, state and county codes and census tract, if the institution has a home or branch office in that MSA?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>3. Did the financial institution have total assets of more than \$29 million on December 31 of the preceding year? [Regulation C, Appendix A]</p>	<input type="checkbox"/>	<input type="checkbox"/>	<p>g. The race or national origin, and sex of the applicant or borrower (using applicable codes)?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>4. Does the financial institution meet the definition of "financial institution" as that term is defined in Section 203.2(e)?</p> <p>If all of the answers to questions 2, 3, and 4 are "Yes," the financial institution is subject to HMDA and should complete the following questions.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<p>h. The gross annual income relied upon in processing the application (rounded up to the nearest thousand)? (i.e. \$35,550 reported as 36)</p> <p>Note: Collection of the information in g. and h. is optional on loans purchased or if the financial institution had assets of \$30 million or less on the preceding December 31. If the applicant fails to provide this information in mail or telephone applications, the race or national origin and sex need not be recorded, however, an applicable code number is provided for this situation (do not use "N/A"). Collection of this information is "not applicable" if the applicant or borrower is not a natural person (corporation, etc.).</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>5. Is the financial institution collecting loan data regarding</p> <p>a. applications for, and</p> <p>b. origination, and</p> <p>c. purchases of home purchase and home improvement loans (including refinancing) for each calendar year? [§203.4(a)]</p>	<input type="checkbox"/>	<input type="checkbox"/>	<p>i. The type of entity purchasing a loan that the institution originates or purchases and then sells within the same calendar year?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>6. Does the financial institution collect the following data: [Regulation C, Appendix A]</p> <p>a. A unique number for the loan or loan application, and the date the application was received?</p> <p>b. The type and purpose of the loan, using the applicable codes?</p> <p>c. The owner-occupancy status of the property to which the loan relates, using the applicable codes?</p> <p>d. The amount of the loan or application, rounded up to the nearest thousand?</p>	<input type="checkbox"/>	<input type="checkbox"/>	<p>j. The reasons for denial of an application, using up to three appropriate codes?</p> <p>7. Is the loan data presented in the format prescribed in Regulation C, Appendix A of the regulation (or in electronic form as prescribed in agency instructions)?</p> <p>Questions 8 and 9 do not apply to purchased loans or if the financial institution had assets on the preceding December 31 of \$30 million or less.</p> <p>8. Does the financial institution collect data concerning race or national origin, and sex as prescribed in Regulation C, Appendix B of the regulation?</p>	<input type="checkbox"/>	<input type="checkbox"/>



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	Yes	No		Yes	No
9. Does the financial institution note data concerning race or national origin, and sex on the basis of visual observation if the applicant chooses not to provide this information? [Regulation C, Appendix B]			16. Are the disclosure statements available for inspection and copying during normal business hours?		
10. Does the financial institution avoid reporting data on transactions excluded by Section 203.4(d) of the regulation?			17. Does the financial institution avoid charging a fee for obtaining a copy of its disclosure statement, other than a reasonable charge for photocopying?		
11. Did the financial institution send an edited machine-readable copy to the appropriate agency office by March 1 following the year for which the loan data are compiled? [§203.5(a)]			18. Does the financial institution make its loan application register available to the public (after modifying it in accordance with Appendix A) following the calendar year for which the data are compiled, by March 31 for a request received on or before March 1, and within 30 days for a request received after March 1? [§203.5(c)]		
12. Does the financial institution retain a copy of its loan register for at least three years? [§203.5(a)]			19. Does the financial institution make its modified loan application register available to the public for a period of three years? [§203.5(d)]		
13. Does the financial institution make its mortgage loan disclosure statement available to the public no later than three business days after the institution receives it from the FFIEC? [§203.5(b)]			20. Does the financial institution post a general notice about the availability of its HMDA data in the lobby of its home office and any branch offices located in an MSA? [§203.5(e)]		
14. Does the financial institution make its mortgage loan disclosure statement available to the public for five years? [§203.5(d)]			21. Does the financial institution promptly, upon request, provide the location of offices where the disclosure statement is available? (The financial institution may comply with this requirement by including such locations in its notice.) [§203.5(e)]		
15. Does the financial institution make its mortgage loan disclosure statement available at its home office and at least one branch office in each MSA (or post the address for sending written requests for the statement in the lobby of each branch office in an MSA where the institution has offices, and mail or deliver a copy of the statement within 15 calendar days of receiving a written request)? [§203.5(b)]					