

**SAMPLE BANK  
2016 HMDA INFORMATION FORM Effective January 2014**

Loan Officer: \_\_\_\_\_ Branch: \_\_\_\_\_

Applicant Name: \_\_\_\_\_

Applicant Mailing Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Property Address: (No PO Boxes) \_\_\_\_\_

City/State/Zip: \_\_\_\_\_ County: \_\_\_\_\_

Loan Number: \_\_\_\_\_ Date Application Received: \_\_\_\_\_

**Covered Loan Applications:** Include primary and secondary residences, rentals, mobile or manufactured homes (with or without land) single or multi-unit dwellings that are for the purpose of purchasing, improving or refinancing a dwelling-related loan.

- Home Purchase (**Must** be secured by a dwelling).
- Home Improvement (May be secured or unsecured)
- Refinance (Old note and new note **must** be secured by a dwelling - see definition to the right)
- We do **not** report HELOCs or other lines of credit!

**Multiple Purpose Loans:** If a HMDA reportable loan has multiple purposes, home purchase **and** home improvement loans are reported as **purchase**. Purchase **and** refinance are reported as **purchase**. Home improvement **and** refinance are reported as **home improvement**.

If the **primary** purpose of this loan is **not** to purchase, improve or refinance a dwelling, 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!!!

HMDA defines "**refinance**" as a **new** obligation that satisfies and replaces an **existing** obligation by the same borrower in which both the existing **AND** new obligations are secured by liens on dwellings (**not** required to be the same dwelling securing old note and new note).

**Excluded Loan Applications:** If any of these questions are marked "Yes," this application is **not** HMDA reportable, **unless** it meets the definition of a **REFINANCE**. Please stop after this section if this is an excluded loan, and place this form in the loan file (or denied file) for compliance purposes.

- Yes  No Is this an application for a Home Equity Line of Credit (HELOC)? We have elected to **not** report HELOCs.
  - Yes  No Is this an application for a purchase of raw or vacant land? Land with no dwelling or plans to construct dwelling are excluded.
  - Yes  No Is this an application for a construction only (reportable only when borrower is approved for permanent financing), temporary financing (primary source of repayment is permanent financing to be arranged shortly), or a true bridge loan?
  - Yes  No Is this application for less than \$500? These are excluded from HMDA reporting.
  - Yes  No Is this application for **pre-qualification** purposes only without a property address? These are excluded from HMDA reporting.
- (Remember that refinances are included if the refi transaction meets the HMDA criteria for refinances as summarized above!)**

<p><b>TYPE</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> (1) Conventional</li> <li><input type="checkbox"/> (2) FHA Insured</li> <li><input type="checkbox"/> (3) VA Guaranteed</li> <li><input type="checkbox"/> (4) FSA/RHS Guaranteed</li> </ul>	<p><b>PROPERTY LOCATION</b></p> <p>Metro Area Code _____ State Code _____</p> <p>County Code _____ Census Tract _____</p> <p><i>(Taken from FZD Census Information or from the geocode mapping system at <a href="http://www.ffiec.gov/Geocode/default.aspx">http://www.ffiec.gov/Geocode/default.aspx</a> or the flood determination. See attached.)</i></p>
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<p><b>PROPERTY TYPE</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> (1) 1-4 Family (other than manufactured housing)</li> <li><input type="checkbox"/> (2) Manufactured Housing</li> <li><input type="checkbox"/> (3) Multi-Family (5+ units)</li> </ul> <p><b>PURPOSE</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> (1) Home Purchase</li> <li><input type="checkbox"/> (2) Home Improvement</li> <li><input type="checkbox"/> (3) Refinance</li> </ul>	<p><b>ETHNICITY</b> (Do <b>not</b> collect GMI for an entity applicant!)</p> <p>Applicant /Co-Applicant</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <input type="checkbox"/> (1) Hispanic or Latino</li> <li><input type="checkbox"/> <input type="checkbox"/> (2) Not Hispanic or Latino</li> <li><input type="checkbox"/> <input type="checkbox"/> (3) Information not provided (mail, Internet or telephone)</li> <li><input type="checkbox"/> <input type="checkbox"/> (4) Not Applicable – Always N/A for Business Entities</li> <li><input type="checkbox"/> <input type="checkbox"/> (5) No co-applicant</li> </ul>
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<p><b>OCCUPANCY</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> (1) Owner-occupied (as a principal dwelling)</li> <li><input type="checkbox"/> (2) Not owner-occupied (rental/vacation/second home)</li> <li><input type="checkbox"/> (3) Not applicable (Multifamily 5+ units)</li> </ul> <p><b>LOAN AMOUNT</b></p> <p>Applied for or granted \$ _____</p> <p>Round to nearest 1,000 (\$11,500 rounds up to \$12)</p> <p><b>PREAPPROVAL</b> (Home purchases only. Refinancings are <b>always</b> N/A.)</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> (1) Preapproval was requested</li> <li><input type="checkbox"/> (2) Preapproval was not requested</li> <li><input type="checkbox"/> (3) Not applicable</li> </ul>	<p><b>RACE OR NATIONAL ORIGIN</b> (Do <b>not</b> collect GMI for an entity applicant!)</p> <p>Applicant /Co-Applicant <i>Applicant(s) can report up to 5 selections.</i></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <input type="checkbox"/> (1) American Indian or Alaskan Native</li> <li><input type="checkbox"/> <input type="checkbox"/> (2) Asian</li> <li><input type="checkbox"/> <input type="checkbox"/> (3) Black or African American</li> <li><input type="checkbox"/> <input type="checkbox"/> (4) Native Hawaiian or other Pacific Islander</li> <li><input type="checkbox"/> <input type="checkbox"/> (5) White</li> <li><input type="checkbox"/> <input type="checkbox"/> (6) Information not provided (mail, Internet or telephone)</li> <li><input type="checkbox"/> <input type="checkbox"/> (7) Not Applicable – Always N/A for Business Entities</li> <li><input type="checkbox"/> <input type="checkbox"/> (8) No co-applicant</li> </ul> <p><b>SEX</b> (Do <b>not</b> collect GMI for an entity applicant!)</p> <p>Applicant/Co-Applicant</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <input type="checkbox"/> (1) Male</li> <li><input type="checkbox"/> <input type="checkbox"/> (2) Female</li> <li><input type="checkbox"/> <input type="checkbox"/> (3) Information not provided (mail, Internet or telephone)</li> <li><input type="checkbox"/> <input type="checkbox"/> (4) Not Applicable - Business Entities</li> <li><input type="checkbox"/> <input type="checkbox"/> (5) No co-applicant</li> </ul>
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<p><b>ACTION TAKEN</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> (1) Loan originated</li> <li><input type="checkbox"/> (2) Application approved but not accepted by applicant</li> <li><input type="checkbox"/> (3) Application denied</li> <li><input type="checkbox"/> (4) Application withdrawn by applicant</li> <li><input type="checkbox"/> (5) File closed for incompleteness</li> <li><input type="checkbox"/> (6) Loan purchased by Bank</li> <li><input type="checkbox"/> (7) Preapproval request denied</li> <li><input type="checkbox"/> (8) Preapproval request approved but not accepted</li> </ul> <p>Date Action Taken: _____</p> <p><i>(Date of loan closing, committee denial or consumer withdrawal)</i></p>	<p><b>ANNUAL GROSS INCOME</b> - Amount relied on for the credit decision. Be sure to document file very clearly! \$ _____ Round to nearest 1,000 (\$11,500 rounds up to \$12). Non-taxable income must be grossed up. (Enter N/A for loans to entities, loans secured by multi-family dwellings, and bank employees' personal loans).</p> <p><b>TYPE OF PURCHASER</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> (0) Loan not originated or not sold on secondary markets</li> <li><input type="checkbox"/> (1) FNMA</li> <li><input type="checkbox"/> (2) GNMA</li> <li><input type="checkbox"/> (3) FHLMC</li> <li><input type="checkbox"/> (4) Farmer Mac</li> <li><input type="checkbox"/> (5) Private Securitization</li> <li><input type="checkbox"/> (6) Commercial Bank, Savings Bank or Savings Association</li> <li><input type="checkbox"/> (7) Life Insurance Company, Credit Union, Mortgage Bank or Finance Company</li> <li><input type="checkbox"/> (8) Affiliate Institution</li> <li><input type="checkbox"/> (9) Other</li> </ul>
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<p><b>REASONS FOR DENIAL</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> (1) Debt-to-income ratio</li> <li><input type="checkbox"/> (2) Employment history</li> <li><input type="checkbox"/> (3) Credit history</li> <li><input type="checkbox"/> (4) Collateral</li> <li><input type="checkbox"/> (5) Insufficient cash (down payment, closing costs)</li> <li><input type="checkbox"/> (6) Unverifiable information</li> <li><input type="checkbox"/> (7) Credit application incomplete</li> <li><input type="checkbox"/> (8) Mortgage insurance denied</li> <li><input type="checkbox"/> (9) Other</li> </ul>	<p><b>RATE SPREAD</b> Applies <b>ONLY</b> to consumer purpose dwelling secured closed-end loans. Business purpose loans, purchased loans, assumptions and denied loans are <b>always</b> N/A. Rate Spread _____</p> <p>Attach printout from <a href="http://www.ffiec.gov/ratespread/newcalc.aspx">www.ffiec.gov/ratespread/newcalc.aspx</a></p> <p><b>HOEPA STATUS</b> (Applies <b>ONLY</b> to consumer purpose, closed-end <b>non-purchase</b> money loans secured by applicant's <b>primary</b> residence. All others should be marked "2.")</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> (1) HOEPA loan</li> <li><input type="checkbox"/> (2) Not a HOEPA loan (report for denied loans as well)</li> </ul> <p><b>LIEN STATUS</b> (Applies to reporting lien status on all HMDA applications whether originated or not; excludes purchased loans.)</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> (1) Secured by a first lien</li> <li><input type="checkbox"/> (2) Secured by a subordinate lien</li> <li><input type="checkbox"/> (3) Not secured by a lien</li> <li><input type="checkbox"/> (4) Not applicable (for example, loans purchased by the bank)</li> </ul>
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Reviewed by Loan Officer: \_\_\_\_\_ Date: \_\_\_\_\_ Reviewed by Loan Admin: \_\_\_\_\_ Date: \_\_\_\_\_