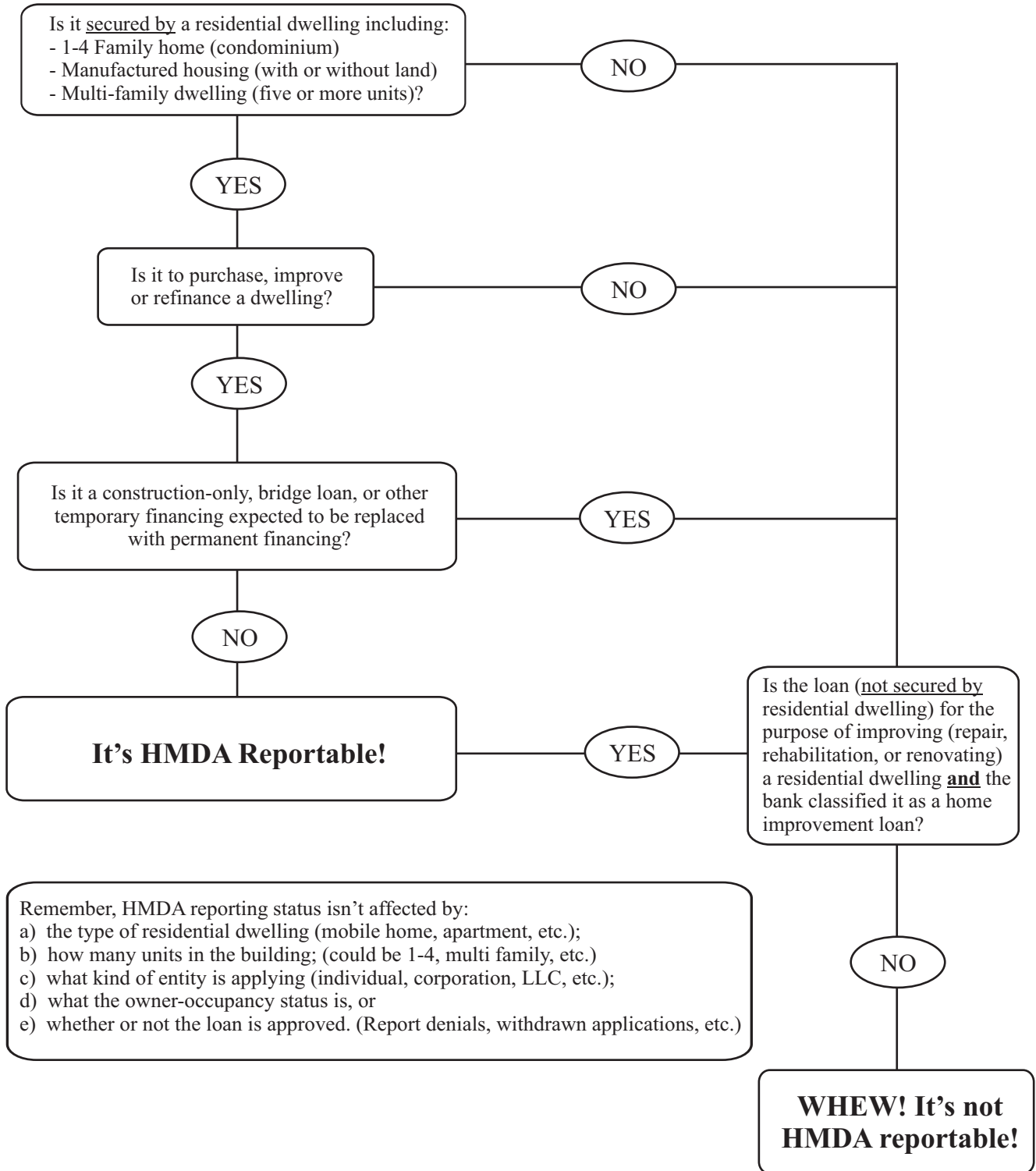


# HMDA Reportable or Not?

Effective January 1, 2004



Remember, HMDA reporting status isn't affected by:

- a) the type of residential dwelling (mobile home, apartment, etc.);
- b) how many units in the building; (could be 1-4, multi family, etc.)
- c) what kind of entity is applying (individual, corporation, LLC, etc.);
- d) what the owner-occupancy status is, or
- e) whether or not the loan is approved. (Report denials, withdrawn applications, etc.)