

- **HMDA (REGULATION C)**

- **203.2 DEFINITIONS**

- ✓ (B) APPLICATION
 - (2) PREAPPROVAL PROGRAM
- ✓ (D) DWELLING
- ✓ (F) HOME EQUITY LINE OF CREDIT
- ✓ (G) HOME IMPROVEMENT LOAN
- ✓ (H) HOME PURCHASE LOAN
- ✓ (I) MANUFACTURED HOME
- ✓ (K) REFINANCING

- **203.4: COMPILATION OF LOAN DATA**

- ✓ (1) IDENTIFYING LOAN NUMBER AND APPLICATION DATE
- ✓ (2) TYPE OF LOAN
- ✓ (3) PURPOSE OF LOAN
- ✓ (4) PREAPPROVAL DESIGNATION
- ✓ (5) PROPERTY TYPE
- ✓ (6) OCCUPANCY STATUS
- ✓ (7) LOAN AMOUNT
- ✓ (8) ACTION AND ACTION DATE
- ✓ (9) PROPERTY LOCATION (MSA, STATE, COUNTY, CENSUS TRACT)
- ✓ (10) ETHNICITY, RACE, AND SEX (EACH APPLICANT)
- ✓ (11) INCOME (USED TO MAKE CREDIT DECISION)
- ✓ (12) PURCHASER
- ✓ (13) RATE SPREAD
- ✓ (14) HOEPA DESIGNATION
- ✓ (15) LIEN STATUS
- ✓ (16) DENIAL REASON/S (OPINIONAL)
- ✓ (17) PREAPPROVALS (NOT ACCEPTED)
- ✓ (XX) LOANS OF UNIMPROVED LAND (EXCLUDED)
- ✓ (XX) BRIDGE/CONSTRUCTION LOANS (EXCLUDED)
- ✓ (XX) PURCHASE OF SERVICING RIGHTS (EXCLUDED)

- **203.5 DISCLOSURE AND REPORTING**

- ✓ (A) REPORTING AGENCY (MARCH 1ST)
- ✓ (B) PUBLIC DISCLOSURE STATEMENT
 - (1) ISSUED BY FFIEC
 - (2) AVAILABLE WITHIN 3 DAYS OF RECEIPT (HOME OFFICE)
 - (3) AVAILABLE WITHIN 10 DAYS IN EACG MSA/POSTER

- APPENDIX A: Form and Instructions for Completion of HMDA LAR

- APPENDIX B: Instructions for Collection of Ethnicity, Race, and Sex

- **SUPPLEMENT I Staff Commentary**

- **FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL (www.ffiec.gov)**

- **A Guide to HMDA Reporting: Getting it Right! (PDF)**

