EDITION EFFECTIVE JANUARY 1, 2008
(For HMDA Submissions due March 1, 2009)

A GUIDE TO

HMDA Reporting

Getting It Right!

Federal Financial Institutions
Examination Council

LOAN/APPLICATION REGISTER Page ___ of ___

Name of Reporting Institution | City, State, ZIP

All columns (except Reasons for Denial) must be completed for each entry. See t

Application or Loan Information	
Application or Loan Number	Date Application Received (mm/dd/ccyy)
Example of Loan Originated Following Preapproval	
LB-6874391	**01/15/2008**
Example of Preapproval Request Denied	
56789043210-1234098765	**06/02/2008**
Example of Application Denied	
01234567898-9876543210	**03/20/2008**

A GUIDE TO

HMDA Reporting

Getting It Right!

Edition effective January 1, 2008
(for HMDA submissions due March 1, 2009 or later

This edition of the *Guide* is the comprehensive edition for use with 2008 calendar year data (due March 1, 2009). Appendices include the Federal Reserve Board's Regulation C (Home Mortgage Disclosure); the Instructions for Completion of the HMDA Loan/Application Register (LAR); the staff commentary to the regulation; the Home Mortgage Disclosure Act; state and county codes, together with metropolitan statistical area (MSA) and metropolitan division (MD) numbers; contact information for the federal supervisory agencies; and the HMDA poster.

June 2008

Contents

Foreword v

Introduction

Purposes of HMDA 1

Data Collection, Reporting, and Disclosure in a Nutshell 1

Management's Responsibilities 2

Who Must Report

Coverage Criteria 3

Definition of a "Branch Office" 5

Mergers and Acquisitions 5

Exemptions Based on State Law 6

Brokered or Correspondent Loans: Who Reports? 6

Data Reporting in General

The Loan/Application Register (LAR) 7

Transactions to be Reported 8

Information to be Reported about Each Transaction 8

Transactions Not to be Reported 9

Completing the LAR Step by Step

Application or Loan Information 10

Action Taken 12

Property Location 13

Applicant Information 15

Sale of the Loan 16

Reasons for Denial 16

Loan Price and Lien Status 16

Sources of Geographic Information (Geocoding Tools) 18

Census Tract Street Address Lookup Resources 18

Census Tract Map Resources 18

Submitting the LAR

Officer's Certification and Contact Information 22
Checklist for Person Completing the LAR 23
Checklist for the Certifying Officer 24
Editing the Data 25
Transmitting the Data 25
Resubmitting the Data 26

Disclosing the Data

Disclosure of a Modified LAR 27
Disclosure Statements Prepared by the FFIEC 27
Aggregate Tables Prepared by the FFIEC 27

Glossary

28

Appendices

A— Form and Instructions for Completion of HMDA Loan/Application Register A-1
B— Form and Instructions for Data Collection on Ethnicity, Race, and Sex B-1
C— Regulation C C-1
D— Staff Commentary to Regulation C D-1
E— The Home Mortgage Disclosure Act E-1
F— State and County Codes and MSA/MD Numbers F-1
G— Federal Supervisory Agencies G-1
H— HMDA Poster H-1

Foreword

A Guide to HMDA Reporting: Getting It Right! will assist you in complying with the Home Mortgage Disclosure Act as implemented by Regulation C. The *Guide* was written to address the needs of financial institution managers and employees responsible for HMDA compliance.

The *Guide* was developed by the member agencies of the Federal Financial Institutions Examination Council (FFIEC)—the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), the Board of Governors of the Federal Reserve System (Board), and the National Credit Union Administration (NCUA)—and the Department of Housing and Urban Development (HUD).

This new edition of the *Guide* reflects the substantial amendments to Regulation C that take effect on January 1, 2004. Other changes to the *Guide*, such as breaking it into more chapters and adding references to the regulation and staff commentary, are intended to make it more useful as a training and compliance guide. The "Questions and Answers" section has been omitted from the Guide, but will be available on the web site of the FFIEC (**www.ffiec.gov/hmda**).

The *Introduction* reviews HMDA's purposes and data collection, reporting, and disclosure requirements. It also summarizes management's responsibilities. The remaining parts of the Guide describe in more detail:

- what information a covered institution must collect,
- how the information should be reported on the HMDA loan/application register, and
- how the data will be disclosed to the public by the institution and the FFIEC.

The FFIEC produces a public disclosure statement for every covered institution and for every metropolitan statistical area (MSA) and metropolitan division (MD). The disclosures and other HMDA data are available from the FFIEC, by accessing the FFIEC Internet site, **www.ffiec.gov/hmda**, by sending an e-mail to **hmdahelp@frb.gov**, or by calling the Board's HMDA Assistance Line, (202) 452-2016.

This *Guide* is a general statement of the requirements of HMDA and Regulation C, not a verbatim restatement of the law. To comply fully with HMDA, you must be familiar with

- Regulation C (reproduced in Appendix C to this *Guide*), including its Appendices A and B (reproduced in Appendices A and B to this *Guide*),
- the Staff Commentary to Regulation C (reproduced in Appendix D to this *Guide*), and
- informal guidance the Board may issue from time to time on the web site of the FFIEC (for example, in the form of Questions and Answers).

The *Guide* merely supplements, and does not substitute for, those sources. For further information about compliance, contact your federal supervisory agency (see Appendix G to this *Guide*).

The FFIEC welcomes suggestions for changes or additions that might make this *Guide* more helpful. Write to FFIEC, 3501 Fairfax Drive, Room B3030, Arlington, VA 22226. Or send e-mail to **ffiec-suggest@frb.gov**.

Introduction

Purposes of HMDA

The Home Mortgage Disclosure Act, enacted by Congress in 1975 and made permanent in 1988, requires depository and nondepository lenders to collect and publicly disclose infor- mation about housing-related loans and applications for such loans, including several applicant/borrower characteristics. HMDA is implemented by the Federal Reserve Board's Regulation C (12 CFR Part 203) and a staff commentary (12 CFR Part 203, Supp. I).

The housing-loan data that lenders must disclose under HMDA:

- show whether financial institutions are serving the housing credit needs of their neighborhoods and communities;
- assist in directing government officials and private investors to areas that may need investment; and
- help identify possible discriminatory lending patterns and assist regulatory agencies in enforcing compliance with antidiscrimination statutes.

HMDA does not prohibit any activity, nor is it intended to encourage unsound lending practices or the allocation of credit.

Data Collection, Reporting, and Disclosure in a Nutshell

As implemented by Regulation C, HMDA requires covered depository and non-depository institutions to collect and publicly disclose information about applications for, originations of, and purchases of home purchase loans, home improvement loans, and refinancings. Whether an institution is covered depends generally on its asset size, its location, and whether it is in the business of residential mortgage lending. The regulation's coverage criteria are illustrated in diagrams in the next chapter, **Who Must Report**.

There are three categories of loans that must be reported: home purchase, home improvement, and refinancing. Each has a specific definition, which may vary from your institution's use of the term. You will find the definitions in the chapter **Data Reporting in General**. There you will also find a list of types of transactions that are not reportable under HMDA.

Every loan application, origination, and purchase that falls into one or more of the three categories must be reported. With some exceptions, for each transaction the lender reports data about:

- the loan, such as its type and amount;
- the property, such as its location and type;
- the disposition of the application, such as whether it was denied or resulted in an origination; and
- the applicant (namely, ethnicity, race, sex, and income).

That information must be recorded on a form known as the HMDA loan/application register (variously known as the HMDA-LAR, the LAR, or the register). A summary of the instructions for completing the LAR appears in the chapter **Completing the LAR Step by Step**.

Additional information essential to reporting property location appears in the chapter **Sources of Geographic Information (Geocoding Tools)**.

Introduction

An institution must transmit its LAR to the processing agency indicated by its supervisory agency, ordinarily in electronic form, and preferably by Internet e-mail as an encrypted file (hmdaencr.enc) attachment. Instructions concerning transmittal can be found in **Submitting the LAR**. Every reporting institution must also disclose its LAR to the public after deleting information that might compromise consumer privacy. See **Disclosing the Data**.

The FFIEC, on behalf of the agencies, creates a series of tables from each institution's data. Every institution must make its tables available to the public. In addition, the FFIEC will prepare and release tables that aggregate all reporting institutions' data by metropolitan statistical area or metropolitan division. Those disclosures are discussed in more detail in **Disclosing the Data**.

Management's Responsibilities

If your institution is required to comply with HMDA, management must ensure that:

- Procedures are in place for collecting and maintaining accurate data regarding each loan application, loan origination, and loan purchase—for home purchase loans, home improvement loans, and refinancings.
- The individuals assigned responsibility for preparing and maintaining the data understand the regulatory requirments and are given the resources and tools needed to produce complete and accurate data.
- Appropriate record entries are made on the LAR within thirty calendar days after the end of the calendar quarter in which final action occurs (such as origination or purchase of a loan, or denial or withdrawal of an application). For loans sold, the type of purchaser may be added later.
- An officer of the institution monitors the collection of the loan/application data during the course of the year for compliance with the reporting instructions, reviews the data, and certifies the accuracy of the data submitted to the institution's processing agency at year-end.
- The loan/application data are submitted annually on time (by March 1 following the calendar year of the data), and the institution responds promptly to any questions that may arise during processing of the data submitted.

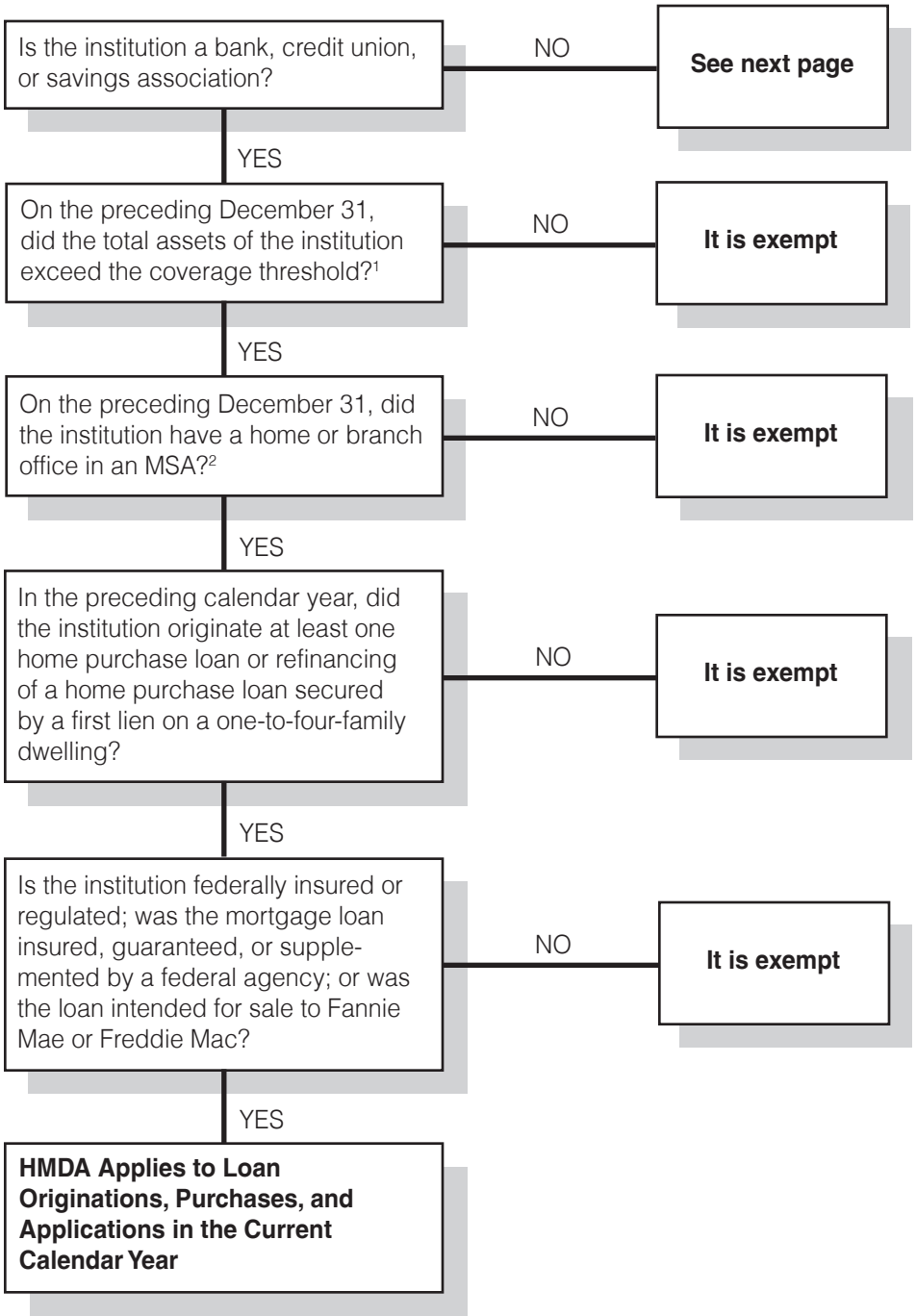
Administrative sanctions. Given the importance of accurate and timely submission of HMDA data, a violation of the reporting requirements may subject the reporting institution to administrative sanctions, including the imposition of civil money penalties, where applicable.

Who Must Report

Coverage Criteria for Depository Institutions

Coverage Criteria

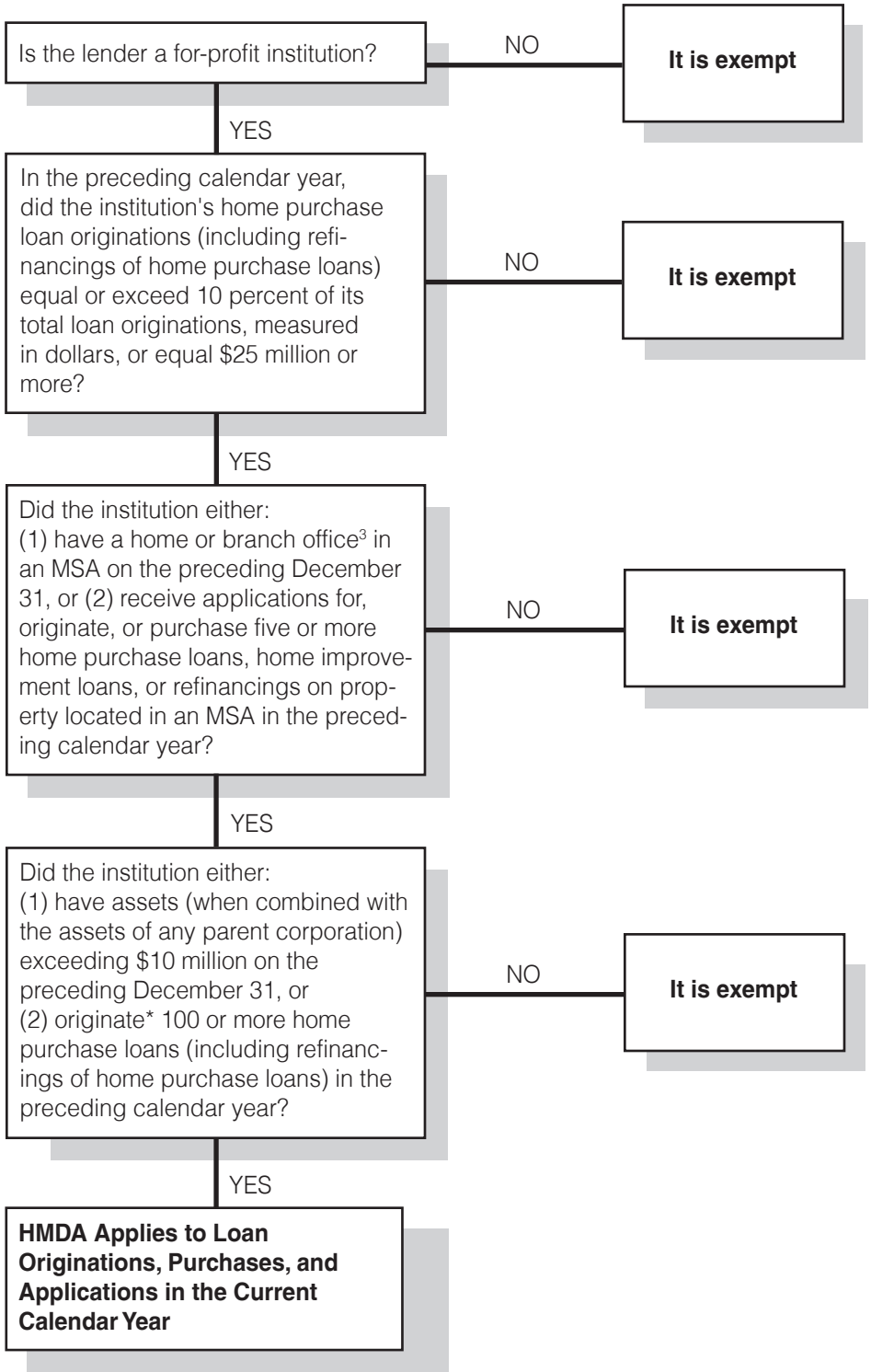
Whether a depository institution or non-depository institution is covered depends on its size, the extent of its business in an MSA, and whether it is in the business of residential mortgage lending. The precise coverage criteria, codified in § 203.2(e) of Regulation C, are illustrated by the following diagrams.



[1] Every December, the Federal Reserve Board will announce the threshold for the following year in the Federal Register. The asset threshold may change from year to year based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

[2] See the next subchapter for the definition of a "branch office."

Coverage Criteria for Other Mortgage Lending Institutions



* See staff comment 203.2(e)-4, Appendix D-4.

[3] See the next subchapter for the definition of a "branch office."

Who Must Report

Definition of a "Branch Office"

The term "branch office" appears in the coverage criteria for both depository and nondepository institutions. The term refers to offices of your institution, not to offices of affiliates or of other parties such as loan brokers. As defined in Regulation C at § 203.2(c), the term has different meanings for depository institutions and for nondepository institutions.

For a bank or other depository institu- tion, branch office means an office approved as a branch by a supervisory agency (except that a branch office of a credit union is any office where member accounts are established or loans are made, whether or not the office has been approved as a branch by a federal or state supervisory agency). The term does not include other offices where the institution merely takes loan applications, nor does it include automated teller machines (ATMs).

For other types of institutions, such as mortgage companies, branch office refers to any office that takes applications from the public for home purchase loans, home improvement loans, or refinancings. Those entities also are considered to have a branch office in any MSA where in the preceding year they received applications for, originated, or purchased five or more loans for home purchase, home improvement or refinancing related to property located in that MSA—whether or not they had a physical office there. As a result, a nondepository lender not covered by HMDA in the current calendar year must keep sufficient geographic records of lending in the current calendar year to determine whether it is covered in the following year.

Mergers and Acquisitions

When a merger or an acquisition takes place questions often arise about how and when to report HMDA data. The five scenarios described below should answer many questions. You can refer others to your federal supervisory agency for resolution.

- Two institutions merge, producing a successor institution whose assets exceed the asset threshold for coverage. Both were previously exempt because of asset size. The successor institution's first HMDA data collection will be for the calendar year following the year of the merger. No data collection is required for the year of the merger.
- Two institutions merge, one covered and one exempt. The covered institution is the surviving institution. For the year of the merger, data collection for loan applications, originations, and purchases is required for the covered institution's transactions and is optional for transactions handled in offices of the previously exempt institution.
- Two institutions merge, one covered and one exempt. The exempt institution is the surviving institution, or a new institution is formed. Data collection for loan applications, originations, and purchases is required for transactions of the covered institution that take place prior to the merger. Data collection is optional for transactions taking place after the merger date.
- Two covered institutions merge. The surviving or resulting institution must report complete data for the year in which the merger occurred; the institution has the option of filing a consolidated report or separate reports for that year.

Who Must Report

If the institutions reported to different agencies before the merger, the reports for the year in which they merged and all subsequent reports must be submitted to the agency designated by the supervisory agency of the surviving or resulting institution to receive that institution's data.

For guidance on the Respondent ID (RID) number and agency code to use for HMDA reports in merger situations, e-mail the details of the merger to **HMDAHELP@frb.gov**.

- A covered institution purchases HMDA-related loans in bulk from another entity (for example, from a failing institution). As neither a merger with nor acquisition of an institution, nor an acquisition of a branch, is involved, the purchasing institution must report those loans as "purchased loans."

Exemptions Based on State Law

State chartered institutions located in a state that has enacted a mortgage disclosure law may be granted an exemption from HMDA if they are subject to state law requirements that are substantially similar to federal requirements and there are adequate provisions for enforcement. Those institutions will submit the required information to their state supervisory agency. Institutions will be informed by their state supervisory agency when such an exemption has been granted. As of publication, no state exemptions are in effect.

Brokered or Correspondent Loans: Who Reports?

When a covered institution makes a loan through a third party such as a broker, the institution, rather than the third party, reports the loan if the institution makes the credit decision. Data on loan applications that do not result in an origination must also be reported by the entity that makes the credit decision. Consult staff comments 203.1(c)-2 through -7 for more guidance.

Data Reporting In General

The Loan/Application Register (LAR)

HMDA requires covered institutions to compile and disclose on a calendar-year basis data about applications for, originations of, and purchases of home purchase loans, home improvement loans, and refinancings. Information about each application or loan, and about each applicant or borrower, is reported on a loan-by-loan, application-by-application basis on a loan/application register (LAR, or register). The LAR must be completed in accordance with Regulation C (Appendices A–C to this *Guide*) and the staff commentary (Appendix D to this *Guide*).

Appendix A to Regulation C (Appendix A to this *Guide*) prescribes the format of the LAR, including the fields' names, sizes, and order. An electronic copy of the LAR is available at **www.ffiec.gov/hmda**. You need not use the form that appears in the appendix, but your layout must follow its format. The regulation does not prescribe the order in which the loans appear on your register, and the loans need not be grouped by type or other variable.

A LAR for a given calendar year must contain all reportable applications that reached final action (e.g., origination of a loan, denial of an application) in that year, regardless in which year the application was submitted. The LAR should exclude applications that have not yet reached a final action; those applications should appear on the LAR for the calendar year in which they reach final action.

Separate or Combined Registers?

You may prefer to keep a separate register for each of the different categories of loans—or even separate registers at different branches. Keep in mind, however, that the application or loan identifiers must be *unique* within your institution. For example, if your report contains data from several branch offices, and each branch keeps its own register, assign codes or series of numbers to each branch to avoid duplication. Send all the registers for your institution to your processing agency in a consolidated report or automated file annually by March 1 following the calendar year of the data. See page 25.

Quarterly updates. Regulation C requires quarterly updates of the LAR. A covered institution must record a transaction on the LAR within thirty days after the end of the calendar quarter in which final action on the transaction is taken (such as origination or purchase of a loan, or denial of an application). Your regulator may require you to update the data more frequently than Regulation C requires.

Practical Tips for Quarterly Updates:

- If you use an outside servicer to geocode property locations, make appropriate arrangements to have geocoding completed on a timely basis.
- In some cases you may be able to wait until the loan transaction is complete to determine the census tract number (for example, from the appraisal report) and still meet the quarterly updating requirement. But keep in mind that census tract numbers are also required for loan applications that are denied or withdrawn.

Data Reporting in General

- For loans sold in a later quarter, the field for "type of purchaser" may be filled in later, after the sale.

Annual submission. An institution must send the LAR to the address indicated by its supervisory agency no later than March 1 following the calendar year of the loan data. See page 25.

Transactions to be Reported

An application or loan is reported if it falls into one or more of the following three categories: home purchase loan, home improvement loan, or refinancing.

1. A **home purchase** loan is any loan secured by and made for the purpose of purchasing a dwelling.
2. A **home improvement** loan is (a) any dwelling-secured loan to be used, at least in part, for repairing, rehabilitating, remodeling, or improving a dwelling (or the real property on which the dwelling is located) or (b) any loan not secured by a lien on a dwelling to be used, at least in part, for one or more of those purposes that is classified as a home improvement loan by the institution.
3. A **refinancing** is any dwelling-secured loan that replaces and satisfies another dwelling-secured loan to the same borrower. See page 29.

Home equity lines of credit (HELOCs) for home purchase or improvement may be reported at the institution's option. Report only the amount that is intended for home purchase or home improve- ment purposes. An institution that reports home equity credit line originations must also report any applications that do not result in an origination.

Information to be Reported about Each Transaction

Every application, origination, and purchase that falls into one or more of the three categories (home purchase, home improvement, refinancing) must be reported as a separate line item on the LAR. With some exceptions, for each transaction the lender reports data about:

- the loan, such as type and amount;
- the property, such as location and type;
- the disposition of the application, such as originated or denied; and
- the applicant(s), namely, ethnicity, race, sex, and income.

For more detail, see **Completing the Register Step by Step** and Appendix A.

Transactions Not to be Reported

The following transactions are excluded from reporting under HMDA:

- Loans made or purchased in a fiduciary capacity.
- Loans on unimproved land.
- Construction loans and other temporary financing (but construction-permanent loans must be reported).
- Purchase of an interest in a pool of mortgages, such as a mortgage participation certificate, a real estate mortgage investment conduit (REMIC), or a mortgage-backed security.
- Purchase solely of loan servicing rights.
- Loans acquired as part of a merger or acquisition, or as part of the acquisition of all of the assets and liabilities of a branch office (defined at page 5).
- The acquisition of only a partial interest in a home purchase or home improvement loan or a refinancing by your institution, even if you have participated in the underwriting and origination of the loan (such as in certain consortium loans).
- Prequalification requests for mortgage loans, as opposed to preapproval requests, which must be reported. See comment 203.2(b)-2.
- Assumptions not involving a written agreement between the lender and the new borrower.

Completing the LAR Step by Step

For guidance on reporting applications taken before January 1, 2004 on which final action is taken after January 1, 2004, see staff comment 203.4(a)-4.

For each application or loan, every column field must be completed except "reasons for denial," which is optional under Regulation C. For institutions regulated by the OTS or OCC, however, completion of the "reasons for denial" is required by those agencies' regulations.(The regulation cite for OCC is 12 CFR 27.3(a)(1)(i); for OTS, it is 12 CFR 528.6)).

Caveat

The following guide to completing the LAR is a general statement of the requirements of Regulation C. To be able to comply fully with the regulation, you must be familiar with the more detailed instructions in Regulation C (Appendix C to this **Guide**), including the field-by-field instructions in the regulation's Appendix A (Appendix A to this **Guide**), and in the staff commentary to Regulation C (Appendix D to this **Guide**).

For reader convenience, each section below contains references to relevant sections of Regulation C and the staff commentary.

Application or Loan Information

- **Identification number.** You may enter any identifier (up to 25 characters long) that can be used later to retrieve the particular loan or application to which the entry relates. To ensure consumers' privacy, it is strongly recommended that institutions not use applicants' or borrowers' names or social security numbers on the LAR.

  The identifier must be unique among all entries from your institution. For example, if your report contains data from several branches, and each branch keeps its own register, make sure that you assign a code (or a series of numbers) to each branch to avoid duplication.

  For more information, see Appendix A, I.A.1. and staff comment 203.4(a)(1)-4.

LOAN/APPLICATION REGISTER

Form FR HMDA-LAR
OMB Nos. 1557-0159 (OCC), 3064-0046 (FDIC), 1550-0021 (OTS), and 7100-0247 (FRB); and 2502-0539 (HUD); 3133-0166 (NCUA).

TRANSMITTAL SHEET

You must complete this transmittal sheet (please type or print) and attach it to the Loan/Application Register, required by the Home Mortgage Disclosure Act, that you submit to your supervisory agency.

Reporter's Identification Number | Agency Code | Reporter's TaxIdentification Number | Total line entries contained in attached Loan/Application Register

The Loan/Appl
pages.

Enter the name
Institutions Exa

Enter the name
your register:

LOAN/APPLICATION REGISTER Page___ of___

Name of Reporting Institution | City, State, ZIP

All columns (except Reasons for Denial) must be completed for each entry. See the instructions for details.

Application or Loan Number	Date Application Received (mm/dd/ccyy)	Loan Type	Property Type	Purpose	Owner Occupancy	Loan Amount in Thousands	Preapproval	Action Taken Type	Action Taken Date (mm/dd/
Example of Loan Originated Following Preapproval									
LB-687439	01/15/2008	1	1	1	1	65	1	1	02/20/2008
Example of Preapproval Request Denied									
56787904321-1234036987654	06/02/2008	1	1	1	1	125	1	7	06/16/2008
Example of Application Denied Following Preapproval									
0123456789-9876543210	03/20/2008	1	1	1	1	50	1	3	04/30/2008

Figure 3: Loan/Application Register

- **Date application received.** Report either the date the application was received or the date shown on the application form, but be generally consistent. For purchased loans, enter "NA" for "not applicable." For more information, see Appendix A, I.A.2, and staff comments 203.4(a)(1)-1, -2, and -3, which include guidance on the date to be used when an application is forwarded by a broker or reinstated/ reconsidered.
- **Type of loan.** Enter the appropriate code to indicate whether the loan originated, applied for, or purchased was conventional, government-guaranteed, or government-insured. For more information, see Appendix A, I.A.3.
- **Property Type.** Report whether the loan or application was for manufactured housing, a multifamily dwelling, or a one-to-four-family dwelling other than manufactured housing. For more information, see Appendix A, I.A.4, Regulation C § 203.2(i), and staff comment 203.2(i)-1.
- **Purpose of loan.** Report whether the loan or application was for a home purchase loan, a home improvement loan, or a refinancing. For more information, see Appendix A, I.A.5. Relevant definitions can be found in Regulation C §§ 203.2(d), (g), (h), and (k). Further explanation can be found in the respective provisions of the staff commentary and, for refinancings, on page 29.

Application or Loan Information					
Application or Loan Number	Date Application Received (mm/dd/ccyy)	Loan Type	Property Type	Purpose	Owner Occupancy
Originated Following Preapproval 9	01/15/2008	1	1	1	1
proval Request Denied 21-1234098765	06/02/2008	1	1	1	1
cation Denied Following 89-98765432 10	03/20/2008	1	1	1	1

Completing the LAR Step by Step

MULTIPURPOSE LOAN

If a loan falls into more than one of the three categories, report the loan under just one category according to the following rule. If the loan is a home purchase loan, report it as such even if it is also a home improvement loan and/or refinancing; if the loan is not a home purchase loan but is a home improvement loan and a refinancing, report it as a home improvement loan. See staff comments 203.2(g)-5, .2(h)-7, and .4(a)(3)-2.

- **Occupancy.** For a one-to-four-family dwelling, including a manufactured home, indicate whether the property to which the loan or application relates will be the owner's principal dwelling. For multifamily dwellings (housing five or more families), and for any dwellings located outside MSAs or in MSAs where you do not have home or branch offices, you may enter either the code for "not applicable" or the code for the occupancy status. For more information, see Appendix A, I.A.6, and staff comment 203.4(a)(6)-1.
- **Loan amount.** Report the dollar amount granted or requested in thousands. For example, if the dollar amount was $95,000, enter 95; if it was $1,500,000, enter 1500. Round to the nearest thousand; round $500 up to the next thousand. For example, if the loan was for $152,500, enter 153. But if the loan was for $152,499, enter 152. Do not report loans of less than $500. If a preapproval request was denied and the borrower did not state a loan amount, enter 1. Further information can be found in Appendix A, I.A.7. For guidance concerning counter-offers, multipurpose loans, HELOCs, and assumptions, see the staff comments to Regulation C § 203.4(a)(7).

  For submissions in automated form, your reporting program should add leading zeros to the loan amount to fill out the column (for example, for a loan amount of $95,000, enter 00095). Leading zeros are not required for submissions in paper form.
- **Request for preapproval.** If the loan applied for or originated is a home purchase loan, indicate whether the application or loan was initiated by a request for preapproval. If your institution does not have a covered preapproval program, enter the code for "not applicable." Those instructions are reflected in Appendix A, I.A.8. To determine whether your institution has a covered preapproval program, consult Regulation C § 203.2(b) and the staff comments to that provision. Do not report requests for prequalification. See comment 203.2(b)-2.

Action Taken

- **Type of action.** Use the appropriate code to categorize the entry as a loan origination, a purchased loan, or an application (including a preapproval request) that did not result in an origination. For guidance concerning counteroffers, conditional approvals, and other circumstances, see Appendix A, I.B.1., and the staff comments to Regulation C § 203.4(a)(8).

- **Date of action taken.** Enter the settlement or closing date for originations. For applications (including preapproval requests) that did not result in an origination, enter the date when the final action was taken (e.g., the application was denied or the file was closed for incompleteness) or when the notice of the action was sent to the applicant. For an application that was expressly withdrawn by the applicant, you may enter either the date shown on the applicant's letter or the date that you received the letter or notice. For guidance concerning applications that are approved but not accepted, see staff comment 203.4(a)(8)-5. For loans that you originate, see comment 203.4(a)(8)-6 for further guidance. For loans that your institution purchases, enter the date of the purchase. For more information, see Appendix A, I.B.2.

Property Location

- **MSA/MD number, state code, and county code.** Report the five-digit metropolitan statistical area (MSA) number or, if available, the five-digit metropolitan division (MD) number; the two-digit code for the state; and the three-digit code for the county. Enter those codes for any loan or loan application on property located in an MSA where you have a home or branch office. See page 5 for guidance on the meaning of "branch office." If the property is located outside the MSAs where you have a home or branch office (or outside any MSA) and you are not required to report data under the Community Reinvestment Act (CRA), you may enter the applicable codes or you may enter "NA" in every column. See page 15 for guidance on CRA reporting requirements. You may also enter "NA" for every geography field (including census tract) if a preap-proval request was denied, or approved but not accepted by the applicant.

		Action Taken		Property Location				
Loan amount in thou-sands	Pre-ap-proval	Type	Date (mm/dd/ccyy)	Five-Digit MSA/MD Number	Two-Digit State Code	Three-Digit County Code	Six-Digit Census Tract	Ethnic A
65	1	1	02/20/2008	47894	51	059	4219.85	2
125	1	7	06/16/2008	NA	NA	NA	NA	2
50	1	3	04/30/2008	11500	01	015	0021.00	1

Completing the LAR Step by Step

MSA/MD numbers, state codes, and county codes can be found in Appendix F. Codes are subject to change; updates will be posted on **www.ffiec.gov/hmda** as needed.

In the case of a nondepository institution, geographic data are also required for properties in any MSAs in which you originated, purchased, or received applications for five or more home purchase or home improvement loans in the preceding calendar year—whether or not your institution had a physical office there. See page 5. Therefore, a nondepository institution might enter geographic data routinely for any property in an MSA.

All covered institutions must report geographic data not just for loan applications and originations, but also for loans they purchase, even if the loan originator did not collect the geographic information.

- **Census tract number.** Use only the numbers assigned in the 2000 census. Numbers from a different year are not acceptable, as the FFIEC will use 2000 demographic data in preparing tables of the data submitted by reporting institutions.

  Record each census tract number, showing any decimal points precisely as shown on Census Bureau documents. Add leading and trailing zeros to fill out the column, even though the number is not shown with leading or trailing zeros on the Census documents. For example, report census tract 8.02 as 0008.02, not 802, 0802, or 8; and report census tract 1012 as 1012.00.

You may enter "NA" for the census tract number if the property is located in a county with a population of 30,000 or less as of the 2000 census, even if the population later exceeded 30,000 (but you must enter the MSA number, state code, and county code). As of the 2000 census, every area of the country is in a census tract. Accordingly, Block Numbering Areas (BNAs) no longer exist.

For more instructions on reporting geographic information, see Appendix A, I.C and the staff comments to Regulation C § 203.4(a)(9).

Information about how to obtain reliable geographic information can be found in the chapter, **Sources of Geographic Information (Geocoding Tools)**.

> Some institutions rely on appraisers to identify the census tract numbers. Others arrange for data processors to "geocode" loans. Whatever method you choose to follow, the ultimate responsibility for the accuracy of the data—and for ensuring that 2000 census tract numbers are used—rests with your institution. An incorrect entry for a particular census tract number is a violation unless your institution maintains reasonable procedures to avoid such errors—for example, by conducting periodic checks of the tract numbers obtained from your data processor, if you use one.

Institutions subject to CRA reporting rules. Under the Community Reinvestment Act (CRA) regulations, banks and savings associations not defined by those regulations as "small" must report the property location in all cases, even for properties located outside those MSAs in which they have a physical home or branch office (or outside of any MSA). The only exception to this rule is for property in a county with a population of 30,000 or less in the 2000 census. In that case, the bank or savings institution may enter either "NA" or the census tract number, at its option. See Appendix A, I.C.3 and 6.

Example: A bank subject to CRA with assets of $3 billion receives an application for a loan on property located in a rural, non-MSA area. The bank must enter the property location as follows: for MSA, NA; for state, the correct state code; for county, the correct county code; and for census tract, the correct census tract number (unless the county has a population of 30,000 or less, in which case "NA" may be entered in the census tract field).

Applicant Information

- **Ethnicity, race, and sex of the applicant.** Report ethnicity, race, and sex both for loans that you originate and for loan applications that do not result in an origination. At your option, you may report those data for loans that you purchase. Report the data for the applicant and for the co-applicant, if there is one. If there is no co-applicant, use the numerical code for "no co-applicant" in the "co-applicant" column. For more informa-tion, see Appendix A, I.D., Appendix B, and the staff comments to Regula-tion C § 203.4(a)(10).
- **Income of the applicant.** If an application relates to a one-to-four-family dwelling, enter the total gross annual income your institution relied on in making the credit decision. For example, if your institution relied on an applicant's salary to compute a debt-to-income ratio, and also relied on the applicant's annual bonus to evaluate creditworthiness, report the salary *and* the bonus. Report the amount in thousands, rounded to the nearest thousand ($500 should be rounded up to the next thousand).

	Applicant Information A = Applicant CA = Co-Applicant							
Six-Digit Census Tract	Ethnicity		Race		Sex		Gross Annual Income in thou-sands	Type of Pur-chaser of Loan
	A	CA	A	CA	A	CA		
219.82	2	5	35	8	1	5	24	7
A	2	2	3	2	1	2	40	0
021.00	1	1	5	3	2	1	30	0

Completing the LAR Step by Step

Enter "NA" if

- your institution does not take the applicant's income into account,
- the loan or application is for a multifamily dwelling,
- the transaction is a loan purchase and you choose not to collect the information, or
- the transaction is a loan to, or application from, an employee of your institution and you seek to protect the employee's privacy, even though you relied on his or her income, or
- the borrower or applicant is a corporation, partnership, or other entity that is not a natural person.

For more information, see Appendix A, I.D, and the staff comments to Regulation C § 203.4(a)(10).

Sale of the Loan

- **Type of purchaser.** If you sell a loan in the same calendar year in which it was originated or purchased, you must identify the type of purchaser to whom it was sold. If the loan is sold to more than one purchaser, use the code for the entity purchasing the greatest interest. If you sell only a portion of the loan, retaining a majority interest, do not report the sale. If you do not sell the loan during the same calendar year, or if the application did not result in a loan origination, enter the code "0" (zero). For more information, see Appendix A, I.E., and staff comments 4(a)(11)-1 & -2.

Reasons for Denial

- Recording reasons for denial is optional, except for institutions supervised by the OTS or OCC, which are required by those agencies' regulations to record denial reasons. You may provide as many as three reasons why a loan application was not approved. If your institution uses the model checklist provided by Regulation B to give reasons for credit denials, consult Appendix A, I.F, for guidance on which reasons correspond to the codes used in Regulation C. Leave this column blank if the "action taken" on the application is not a denial. For example, do not complete this column if the application was withdrawn or the file was closed for incompleteness.

Loan Price and Lien Status

- **Rate spread.** For a home purchase loan, a refinancing, or a dwelling-secured home improvement loan that you originated, report the spread (difference) between the annual percentage rate (APR) and the applicable Treasury yield if the spread is equal to or greater than 3 percentage points for first-lien loans or 5 percentage points for subordinate-lien loans. Otherwise, report the code for "not applicable." For further instructions, consult Appendix A, I.G, and staff comment 203.4(a)(12)-1. A calculator to aid you in determining what number, if any, to report in this field can be found at **www.ffiec.gov/hmda**. If you create your own calculator, you will need the Treasury yield data in the table "Treasury Securities of Comparable Maturity under Regulation C," available at the same web address.

■ **HOEPA Status.** Report whether each loan you originated or purchased is covered by the Home Ownership and Equity Protection Act of 1994 (HOEPA), as implemented in Regulation Z (12 CFR § 226.32). For further guidance, see Appendix A, I.G.3. Coverage under HOEPA, which requires special disclosures and regulates the terms of covered loans, is determined by comparing a loan's APR and its points and fees to triggers specified in the regulation. See 12 CFR § 226.32(a) and (b).

■ **Lien Status.** For every originated loan, report whether the loan is secured by a first or subordinate lien on a dwelling or is not secured by a dwelling. For every application that does not result in an origination, report whether the loan would be secured by a first or subordinate lien on a dwelling or would not be secured by a dwelling. Instructions can be found in Appendix A, I.H. Lien status is to be determined by reference to the best information readily available to the lender at the time of final action and to the lender's own procedures. For further guidance, see staff comment 203.4(a)(14)-1.

Applicant Information A = Applicant CA = Co-Applicant							Other Data		
Race		Sex		Gross Annual Income in thousands	Type of Purchaser of Loan	Reasons for Denial (optional)	Rate Spread	HOEPA Status	Lien Status
A	CA	A	CA						
35	8	1	5	24	7		NA.	2	1
3	2	1	2	40	0	1,3	NA.	2	1
5	3	2	1	30	0	4,5	NA.	2	1

Sources of Geographic Information (Geocoding Tools)

To report geographic data accurately, your institution will need information about MSA/MD boundaries, which are defined by the Office of Management and Budget. You can find MSA/MD numbers by county in Appendix F. You can also obtain information on current and historical MSA/MD boundaries at **www.census.gov**: select Subjects A–Z, then M, then Metropolitan and Micropolitan Statistical Areas, then Current lists of metropolitan and micropolitan statistical areas—metropolitan statistical areas and components.

A list of all valid census tract numbers in each MSA can be produced from the Census Windows Application (**http://www.ffiec.gov/hmda/censusproducts.htm**). The list will help ensure that you are using only valid census tract numbers; however, the list is not a tool for "geocoding" your HMDA data.

You may choose from various products available from the U.S. Census Bureau for determining the correct 2000 census tract number for a given property. The Census Bureau, however, is not able to assist in preparing the LAR.

Do not use sources with 1990 census tract numbers.

To report geographic data, you will also need one or more of the following tools:

- Census Tract Street Address Lookup Resources;
- Census Tract Outline Maps (Census 2000) along with an up-to-date local reference map;
- LandView® 5, a Census Bureau product with maps and a look-up application.

Census Tract Street Address Lookup Resources

Several Internet-based products permit you to look up a census tract number, given a street address:

1. The U.S. Census Bureau's American FactFinder (AFF) application, at **http://factfinder.census.gov/**.
2. The FFIEC's application for HMDA and CRA reporters, at **http://www.ffiec.gov/geocode/default.htm**.
3. The Census Bureau's LandView® 5 has a new feature that allows users to map and geocode an address to a census tract. LandView® 5, produced by the Census Bureau Geography Division, is an authoritative resource for determining census tract numbers for a given address or a specific location on the map.

Note: the U.S. Census Bureau has no plans to produce a Census 2000 TIGER/Census Tract Street Index®, though the Bureau is still producing other TIGER products.

Census Tract Map Resources

Census 2000 Tract Outline Maps. The Census Tract Outline Map (Census 2000) product provides map sheets in Adobe® Acrobat® PDF file format (see Figure 1). Map sheets are available from the U.S. Census Bureau Map Products Internet page at **http://www.census.gov/geo/www/maps/CP_MapProducts.htm**.

The highly detailed maps are designed for a paper sheet size of 33 inches by 36 inches. In viewing the map images in PDF on the computer screen, the user can pan and zoom the image to locate the area of interest. Printing the entire map sheet on a much smaller sheet of paper will not provide a usable image. A user has two options for obtaining 33" x 36" copies:

- Use a large format plotter capable of printing 33" x 36" sheets. The plotter should have a PostScript card to ensure accurate reproduction of the colors and patterns of the original map. Plotter specifications for an HP 1055cm are provided at the U.S. Census Bureau Map products Internet page (above).
- Purchase a 33" x 36" copy from the U.S. Census Bureau, telephone 301-763-INFO (4636). The price is $5.00 per map sheet, with a minimum order of 5 map sheets.

The maps show the boundaries and numbers of the census tracts as well as the named features underlying the boundaries. The outline maps do not show streets, street names, or address ranges within a census tract. Consequently, you may need to use the outline maps in combination with up-to-date local street maps.

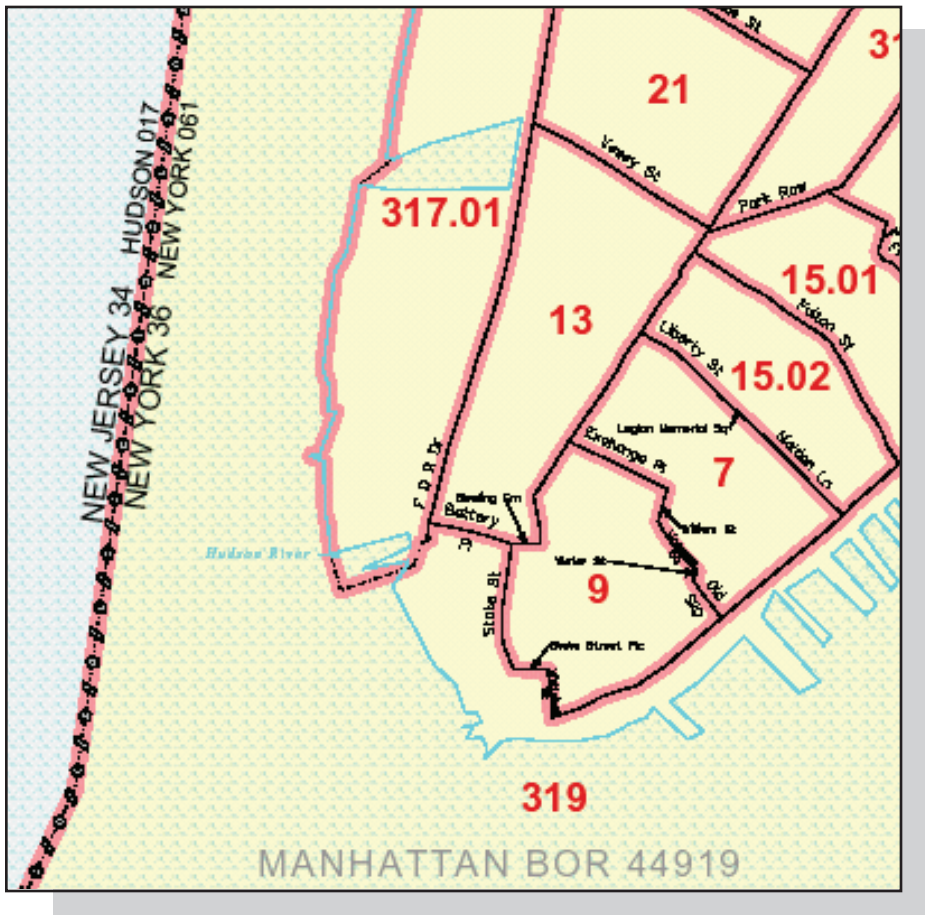


Figure 1: Portion of Census Tract Outline Map—New York County, NY

Sources of Geographic Information (Geocoding Tools)

LandView® 5. LandView® 5 is a U.S. Census Bureau desktop mapping software product. (It may be ordered on a 2 DVD-ROM national set or on a custom CD-ROM for a state or group of states that will fit on the CD-ROM.) It runs on Macintosh operating systems and on Windows® 98, NT, Windows 2000, and XP.

LandView® 5 shows a detailed network of roads (containing address range information where available), rivers, and railroads along with jurisdictional and statistical boundaries (including census tracts). The information is based on the U.S. Census Bureau's Census 2000 TIGER/Lines files that reflect the street network and address ranges known to the U.S. Census Bureau as of late 1999. Besides producing custom map views that display selected user-specified map information (see Figure 2 below), LandView® 5 also provides the capability of displaying the FIPS state and county codes, and census tract numbers for any location that a user selects on the map.

LandView® 5 also has an address finder feature that allows a user to rapidly locate a street intersection or street address range on a map for a given ZIP code. Ordering information, a fully functional demonstration copy of the software for Prince William County, Virginia, and a tutorial are available for download at: **http://landview.census.gov/geo/landview/lv5/lv5.html.**

To obtain the Census Bureau products described above contact:

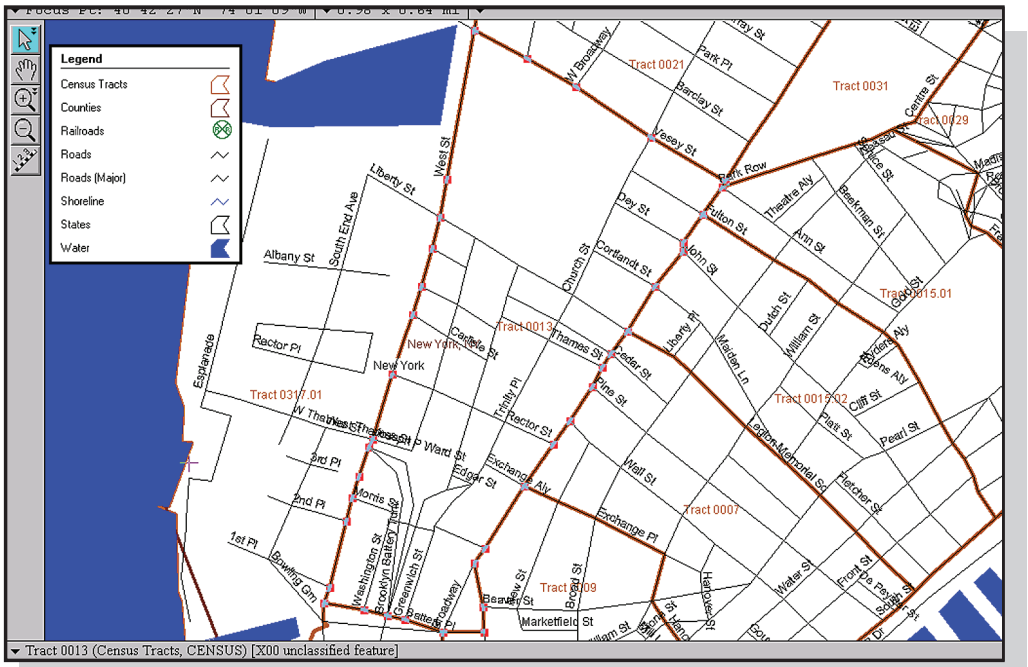


Figure 2: LandView 5 Map New York County, NY

Customer Services Center
U.S. Census Bureau
Washington, DC 20233
(301) 763-INFO (763-4636)
e-mail:
customerservices@census.gov

To obtain detailed information about geographic products contact:

Geography Division
Geographic Products
Management Branch
U.S. Census Bureau
Washington, DC 20233
(301) 763 -1128
e-mail: **geography@geo.census. gov**

Submitting the LAR

Officer's Certification and Contact Information

An officer of your institution must review the completed LAR and certify it is accurate before submitting it to your processing agency. Certification is made on the transmittal sheet that will accompany the loan/application register. A checklist to assist the officer in the review preceding certification appears in this *Guide* on page 24. A checklist for the person completing the LAR appears on the next page.

Verify that the transmittal sheet also includes the name, e-mail address, and telephone and facsimile numbers of a person at your institution who can answer questions about the report. Also verify that the transmittal sheet gives a record count of the total number of line entries on that particular submission. (If your institution has to resubmit data for any reason, the record count on the transmittal sheet must correspond to that submission.) A completed transmittal sheet must be part of your HMDA package whether you are required to submit the loan data in automated format or are permitted to submit it in paper form.

Remember that if your institution keeps separate registers for different branches or for different types of loans, all registers must be consolidated and submitted to your processing agency in a single package with one transmittal sheet.

Checklists for Completing and Certifying the LAR

Checklist for Person Completing the LAR

Regulation C requires that an officer certify the accuracy of the LAR. Before presenting the data to the certifying officer for review and signature, review the following checklist and make sure the answer to every question is "yes." Also review the checklist provided on the next page for the certifying officer.

	YES	NO
A. Transmittal Sheet		
1. Is a completed transmittal sheet included with your LAR in the automated submission (or, if your institution has 25 or fewer LAR entries and reports data in paper form, is the transmittal sheet attached to your loan register)?		
2. Does the transmittal sheet indicate the name and address where you want your institution's disclosure statement to be sent?		
3. Are the name, telephone and facsimile numbers, and e-mail address of the contact person provided?		
4. Does the transmittal sheet provide your institution's reporter and Federal tax identification numbers?		
5. Does the transmittal sheet provide a record count of the total number of line entries on that particular submission? (For example, if your institution has to resend data for any reason, the record count on the transmittal sheet must correspond to that submission.)		
6. If applicable, does the transmittal sheet contain the parent name, address, city, state, and zip code?		
B. Loan/Application Register		
1. Did you use the LAR format prescribed by the Federal Reserve Board?		
2. Does the register contain the consolidated loan data from the different divisions or branches of your institution, all of which must be submitted in one package?		
3. Has every column been properly completed (showing the data requested and the codes as applicable) leaving no column blank (except for the "Reasons for denial" column, which is optional for lenders other than those supervised by the OCC and OTS)?		
4. Are the Metropolitan Statistical Area (MSA) or Metropolitan Division (MD) numbers listed on the register five digits in length with no leading zeros?		
5. Do the census tract numbers listed on the register include zeros and decimal points? (Example: report census tract 8.02 as 0008.02, not 802, 0802, or 8.)		
6. Have the rate spreads listed on the register been entered to two decimal places, and do they include the decimal point and any leading or trailing zeros?		
7. Have you verified that no duplicate application or loan numbers appear in your institution's register—including the entries of any divisions or branches? (Adding a letter or digit in front of each identification number, for example, will help differentiate among the lending activity for various offices or branches.)		
8. Have the dollar amounts been reported in thousands and rounded to the nearest thousand? (Example: $20,400 is 20; $1.5 million is 1500.)		
9. If you meet the criteria for nonautomated submissions and are choosing to submit your register in paper form, has it been typewritten or computer printed and does it show the total number of pages?		
10. If you are sending your HMDA submission via e-mail, is your file properly encrypted using the FFIEC data entry software encryption utility?		

Checklists for Completing and Certifying the LAR

Checklist for the Certifying Officer

Regulation C requires that an officer certify the accuracy of the LAR. The following checklist will help you in this review. The answer to each of questions 2–8 must be "yes."

	YES	NO
1. Has your institution acquired or merged with another institution during the reporting year? If so, refer to pages 5–6 of this Guide.		
2. If you report more than 25 entries, has your institution's loan/application register been prepared in an automated format, using the correct format for automated reports, and following the instructions from your supervisory agency?		
3. Does your LAR use the same column headings in the same order as on the LAR provided in Appendix A to this Guide? (Column headings may be abbreviated, so long as the meaning remains clear.)		
4. Does the register include the consolidated loan data from all of your institution's divisions or branches (including loans and applications handled by your commercial loan division, if applicable)?		
5. Does the register exclude loan data from any subsidiaries of your institution (which must report separately)?		
6. Does the register list the MSA or MD number, state and county codes, and 2000 census tract numbers for all entries for properties located in MSAs or MDs where you have a home or a branch office?		
7. Are all the census tract numbers on the register from the 2000 census tract series?		
8. If your institution is required under Community Reinvestment Act regulations to report property location outside MSAs or MDs where you have offices, have these data been entered?		

Submitting the LAR

Editing the Data

Before submission, the data must be checked using edits supplied by the FFIEC. The edits are included in the agency-supplied data entry software, and are also available at **www.ffiec.gov/hmda/edits.htm**. You may use equivalent edits incorporated in software you have purchased from vendors or have developed in-house.

Visit the HMDA web site (**www. ffiec.gov/hmda**), e-mail **HMDAHelp@frb.gov** or call the HMDA assistance line at (202) 452-2016 for more information about the edits.

Transmitting the Data

A separate and complete LAR shall be transmitted for each institution. For example, submit one LAR for a bank and a separate LAR for a subsidiary of the bank (see Regulation C, 203.5(a)(2)).

Institutions that report 25 or fewer entries on their LAR may report the data in paper form. All others must submit HMDA reports in an automated, machine-readable form. To facilitate automated reporting, the agencies provide HMDA data entry software that can be downloaded free of charge from the FFIEC web site (**www.ffiec.gov/hmda/softinfo.htm**).

Internet e-mail of an encrypted file (hmdaencr.enc) is the encouraged method of transmission for respondents supervised by the FRS, FDIC, NCUA, OCC, OTS, or HUD. You must first install the Internet Submission software that is included on the free FFIEC HMDA data entry software provided by the agencies. When you are ready to export your data, select the "Export to Regulatory Agency via Internet E-mail" option in the data entry software and complete the steps as directed. Then, complete the instructions to prepare your HMDA submission for transmission over the Internet (see "Preparing the Submission for Internet E-mail Transmission" found in the FFIEC HMDA data entry software). The Internet e-mail addresses can be found in the Glossary of the data entry software and at **www.ffiec.gov/hmda/contact.htm**. (Use of any other export option or Internet Submission product will result in the creation of a submission that is NOT acceptable.) Detailed instructions for Internet e-mail submission and file encryption of the HMDA data are included with the file formats on the web (**www.ffiec.gov/hmda/fileformats.htm**).

The other acceptable methods of automated transmission are diskette and CD-ROM pursuant to the applicable technical specifications. The technical specifications for respondents regulated by FRS, FDIC, NCUA, OCC, OTS, or HUD can be found on the FFIEC web site (**www.ffiec.gov/hmda/ fileformats.htm**).

Submitting the LAR

Resubmitting the Data

An institution is expected to submit valid and accurate HMDA data that have been checked using edits approved for the particular calendar year. If an institution is to resubmit its data, it should send a complete resubmission; it should not send partial resubmissions.

If you are resubmitting, then, after you correct your data, follow the same steps you would in creating your initial submission (batch edit, export data, transmit data, receive edit report and sign off on the confirmation sheet).

Transmit the entire corrected file via Internet e-mail, CD-ROM, or diskette. (See the discussion on Internet e-mail transmissions on page 25.) Clearly mark your resubmission as a "Complete Resubmission of CCYY data." Also include the **reason for your resubmission** along with the other information asked for in the Internet e-mail, diskette, or CD-ROM file specifications (for example, respondent name, identification number, agency code, processing year, contact name, phone number, LAR count being transmitted, etc.).

If you choose the Internet e-mail option to transmit your data, send a complete resubmission to **hmdasub@frb.gov**. If you choose the diskette or CD-ROM option, mail (preferably overnight) the file to:

Federal Reserve Board
Attention: HMDA Processing,
(Enter Agency OCC, FRS, FDIC, OTS, NCUA or HUD)
20th and Constitution Avenue MS N502
Washington, DC 20551-0001

Disclosing the Data

Disclosure of a Modified LAR

Institutions must make their LAR data—modified to protect privacy interests of applicants and borrowers—available to the public upon request in electronic or printed form. **Three fields must be deleted: the application or loan number, the date the application was received, and the date the action was taken**. Aside from those three modifications, Regulation C does not permit deletions. Nor does Regulation C require any changes to the format or order of the data before their disclosure. Nevertheless, institutions are strongly encouraged to make the data available in census tract order, if possible.

A modified register must be available no later than March 31 for requests made on or before March 1 following the year to which the data relate, and within 30 days for requests made after March 1. The modified register must continue to be made available to the public for three years.

Disclosure Statements Prepared by the FFIEC

Using data from each institution's LAR, the FFIEC will prepare and post to the Internet (**www.ffiec.gov/hmda**) a series of tables that will comprise the institution's disclosure statement.

An institution must make the statement available to the public for inspection and copying at its home office in printed or electronic form within three business days of the disclosure statement's posting to the Internet. In addition, if an institution has branch offices in other MSAs/MDs, it must make available an MSA/MD-specific disclosure in one of two ways:

- by making the statement available in at least one branch office in every MSA/MD other than the MSA/MD of the home office, within ten business days of receipt from the FFIEC, or
- by posting an address for requesting copies in every branch office in an MSA/MD (other than branches in the MSA/MD of the home office) and responding to written requests within fifteen calendar days.

The institution may charge a reasonable fee to cover costs incurred.

The disclosure statement must remain available to the public for five years, and an institution must post a notice about its availability in the lobby of its home office and each branch office located in an MSA/MD. See the suggested text for the poster in staff comment 203.5(e)-1.

Aggregate Tables Prepared by the FFIEC

In addition to preparing individual disclosure statements, the FFIEC will combine the HMDA data submitted by all reporting institutions and produce aggregate tables for each MSA/MD. The FFIEC will also produce tables for each MSA/MD showing the lending patterns according to demographic characteristics provided by the Census Bureau, such as age of housing stock.

The FFIEC will make available copies of the individual disclosure statements, MSA/MD aggregate tables, and other HMDA data products on the FFIEC web site, **www.ffiec.gov/hmda**.

Glossary

Branch office. For banks and thrifts, a branch office is an office approved as a branch by a supervisory agency. For credit unions, a branch office is any office where member accounts are established or loans are made, whether or not the office has been approved as a branch by a federal or state agency. A branch office does not include offices of affiliates or loan brokers, offices of the institution where loan applications are merely taken, or ATMs and other electronic terminals.

For mortgage companies and other nondepository institutions, a branch office is an office where the institution takes applications from the public for home purchase or home improvement loans or refinancings. Those institutions also are considered to have a branch office in any MSA where, in the preceding year, they received applications for, originated, or purchased five or more home purchase or home improvement loans or refinancings (whether or not they had a physical office there).

Census tract. A census tract is a small geographic area. Census 2000 assigned census tract numbers to all areas of the U.S. and some U.S. territories and possessions. Census tract numbers are unique within a county. Institutions are required to use census tract numbers from the Census 2000 series.

Dwelling. Dwelling means any residential structure, whether or not attached to real property. It includes vacation or second homes and rental properties; multifamily as well as one-to-four-family structures; individual condominium and cooperative units; and manufactured and mobile homes. It excludes recreational vehicles such as boats and campers, and transitory residences such as hotels, hospitals, and college dormitories.

Home improvement loan. A home improvement loan is (a) any dwelling-secured loan to be used, at least in part, for repairing, rehabilitating, remodeling, or improving a dwelling or the real property on which the dwelling is located, and (b) any loan not secured by a lien on a dwelling (i) that is to be used, at least in part, for one or more of those purposes and (ii) that is classified as a home improvement loan by the institution.

Home purchase loan. A home purchase loan is any loan secured by and made for the purpose of purchasing a dwelling. See the definition of "dwelling."

LAR. The term LAR refers to the loan/application register format that has been prescribed for reporting HMDA data. Computer-generated reports must conform to the format of the LAR.

MD. MD stands for "metropolitan division." A metropolitan division is a subset of an MSA having a single core with a population of 2.5 million or more. For reporting and disclosure purposes of HMDA, an MD is the relevant geography, not the MSA of which it is a division.

MSA. MSA stands for "metropolitan statistical area." For purposes of HMDA, the term is interchangeable with "metropolitan area." The underlying concept of an MSA is that of a core area containing a large population nucleus, together with adjacent communities having a high degree of economic and social integration with that core. MSAs are composed of entire counties or county equivalents. Every MSA has at least one urbanized area with a population of 50,000 or more.

Glossary

Refinancing. A refinancing is any dwelling-secured loan that replaces and satisfies another dwelling-secured loan to the same borrower. The purpose of the loan being refinanced is not relevant to determining whether the new loan is a refinancing for HMDA purposes. Nor is the borrower's intended use of any additional cash borrowed relevant to determining whether the loan is a refinancing, though the borrower's intended use of the funds could make the transaction a home improvement loan or a home purchase loan. See the definitions of "home purchase loan" and "home improvement loan." Also see the rule on multipurpose loans on page 12.

Appendix A to Part 203

Form and Instructions for Completion of HMDA Loan/Application Register

Paperwork Reduction Act Notice

This report is required by law (12 U.S.C. 2801-2810 and 12 CFR 203). An agency may not conduct or sponsor, and an organization is not required to respond to, a collection of information unless it displays a valid Office of Management and Budget (OMB) control number. See 12 CFR 203.1(a) for the valid OMB control numbers, applicable to this information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing the burden, to the respective agencies and to OMB, Office of Information and Regulatory Affairs, Paperwork Reduction Project, Washington, DC 20503. Be sure to reference the applicable agency and the OMB Control Number, as found in 12 CFR 203.1(a), when submitting comments to OMB.

I. Instructions for Completion of Loan/Application Register

A. Application or Loan Information.

1. ***Application or Loan Number.***

   a. Enter an identifying loan number that can be used later to retrieve the loan or application file. It can be any number of your institution's choosing (not exceeding 25 characters). You may use letters, numerals, or a combination of both.

2. ***Date Application Received.***

   a. Enter the date the loan application was received by your institution by month, day, and year. If your institution normally records the date shown on the application form you may use that date instead. Enter "NA" for loans purchased by your institution. For paper submissions only, use numerals in the form MM/DD/CCYY (for example, 01/15/2003). For submissions in electronic form, the proper format is CCYYMMDD.

3. ***Type of Loan or Application.*** Indicate the type of loan or application by entering the applicable code from the following:

   Code 1—Conventional (any loan other than FHA, VA, FSA, or RHS loans)
   Code 2—FHA-insured (Federal Housing Administration)
   Code 3—VA-guaranteed (Veterans Administration)
   Code 4—FSA/RHS-guaranteed (Farm Service Agency or Rural Housing Service)

4. ***Property Type.*** Indicate the property type by entering the applicable code from the following:

   Code 1—One- to four-family dwelling (other than manufactured housing)
   Code 2—Manufactured housing
   Code 3—Multifamily dwelling

   a. Use Code 1, not Code 3, for loans on individual condominium or cooperative units.

   b. If you cannot determine (despite reasonable efforts to find out) whether the loan or application relates to a manufactured home, use Code 1.

5. ***Purpose of Loan or Application.*** Indicate the purpose of the loan or application by entering the applicable code from the following:

Appendix A to Part 203

Form and Instructions for Completion of HMDA Loan/Application Register

Code 1—Home purchase
Code 2—Home improvement
Code 3—Refinancing

a. Do not report a refinancing if, under the loan agreement, you were unconditionally obligated to refinance the obligation, or you were obligated to refinance the obligation subject to conditions within the borrower's control.

6. ***Owner Occupancy.*** Indicate whether the property to which the loan or loan application relates is to be owner-occupied as a principal residence by entering the applicable code from the following:

Code 1—Owner-occupied as a principal dwelling
Code 2—Not owner-occupied as a principal dwelling
Code 3—Not applicable

a. For purchased loans, use Code 1 unless the loan documents or application indicate that the property will not be owner-occupied as a principal residence.

b. Use Code 2 for second homes or vacation homes, as well as for rental properties.

c. Use Code 3 if the property to which the loan relates is a multifamily dwelling; is not located in a metropolitan area; or is located in a metropolitan area in which your institution has neither a home nor a branch office. Alternatively, at your institution's option, you may report the actual occupancy status, using Code 1 or 2 as applicable.

7. ***Loan Amount.*** Enter the amount of the loan or application. Do not report loans below $500. Show the amount in thousands, rounding to the nearest thousand (round $500 up to the next $1,000). For example, a loan for $167,300 should be entered as 167 and one for $15,500 as 16.

a. For a home purchase loan that you originated, enter the principal amount of the loan.

b. For a home purchase loan that you purchased, enter the unpaid principal balance of the loan at the time of purchase.

c. For a home improvement loan, enter the entire amount of the loan—including unpaid finance charges if that is how such loans are recorded on your books—even if only a part of the proceeds is intended for home improvement.

d. If you opt to report home-equity lines of credit, report only the portion of the line intended for home improvement or home purchase.

e. For refinancings, indicate the total amount of the refinancing, including both the amount outstanding on the original loan and any amount of "new money."

f. For a loan application that was denied or withdrawn, enter the amount applied for.

8. ***Request for Preapproval.*** Indicate whether the application or loan involved a request for a

preapproval of a home purchase loan by entering the applicable code from the following:

Code 1—Preapproval requested
Code 2—Preapproval not requested
Code 3—Not applicable

a. Enter Code 2 if your institution has a covered preapproval program but the applicant does not request a preapproval.

b. Enter Code 3 if your institution does not have a preapproval program as defined in section 203.2(b).

c. Enter Code 3 for applications or loans for home improvement or refinancing, and for purchased loans.

B. Action Taken.

1. ***Type of Action.*** Indicate the type of action taken on the application or loan by using one of the following codes.

Code 1—Loan originated
Code 2—Application approved but not accepted
Code 3—Application denied
Code 4—Application withdrawn
Code 5—File closed for incompleteness
Code 6—Loan purchased by your institution
Code 7—Preapproval request denied
Code 8—Preapproval request approved but not accepted (optional reporting)

a. Use Code 1 for a loan that is originated, including one resulting from a request for preapproval.

b. For a counteroffer (your offer to the applicant to make the loan on different terms or in a different amount from the terms or amount applied for), use Code 1 if the applicant accepts. Use Code 3 if the applicant turns down the counteroffer or does not respond.

c. Use Code 2 when the application is approved but the applicant (or the loan broker or correspondent) fails to respond to your notification of approval or your commitment letter within the specified time. Do not use this code for a preapproval request.

d. Use Code 4 only when the application is expressly withdrawn by the applicant before a credit decision is made. Do not use Code 4 if a request for preapproval is withdrawn; preapproval requests that are withdrawn are not reported under HMDA.

e. Use Code 5 if you sent a written notice of incompleteness under section 202.9(c)(2) of Regulation B (Equal Credit Opportunity) and the applicant did not respond to your request for additional information within the period of time specified in your notice. Do not use this code for requests for preapproval that are incomplete; these preapproval requests are not reported under HMDA.

Appendix A to Part 203

Form and Instructions for Completion of HMDA Loan/Application Register

2. ***Date of Action.*** For paper submissions only, enter the date by month, day, and year, using numerals in the form MM/DD/CCYY (for example, 02/22/2003). For submissions in electronic form, the proper format is CCYYMMDD.

   a. For loans originated, enter the settlement or closing date.

   b. For loans purchased, enter the date of purchase by your institution.

   c. For applications and preapprovals denied, applications and preapprovals approved but not accepted by the applicant, and files closed for incompleteness, enter the date that the action was taken by your institution or the date the notice was sent to the applicant.

   d. For applications withdrawn, enter the date you received the applicant's express withdrawal, or enter the date shown on the notification from the applicant, in the case of a written withdrawal.

   e. For preapprovals that lead to a loan origination, enter the date of the origination.

C. Property Location. Except as otherwise provided, enter in these columns the applicable codes for the metropolitan area, state, county, and census tract to indicate the location of the property to which a loan relates.

1. ***Metropolitan Area.*** For each loan or loan application, enter the metropolitan area number. Metropolitan area boundaries are defined by OMB; use the boundaries that were in effect on January 1 of the calendar year for which you are reporting. A listing of metropolitan areas is available from your supervisory agency or the FFIEC.

2. ***State and County.*** Use the Federal Information Processing Standard (FIPS) two-digit numerical code for the state and the three-digit numerical code for the county. These codes are available from your supervisory agency or the FFIEC.

3. ***Census Tract.*** Indicate the census tract where the property is located. Notwithstanding paragraph 6, if the property is located in a county with a population of 30,000 or less in the 2000 census (as determined by the Census Bureau's 2000 CPH-2 population series)[1], enter "NA"(even if the population has increased above 30,000 since 2000), or enter the census tract number.

4. ***Census Tract Number.*** For the census tract number, consult the U.S. Census Bureau's Census Tract/Street Index for 2000; for addresses not listed in the index, consult the Census Bureau's census tract outline maps. Use the maps from the Census Bureau's 2000 CPH-3 series,

1. There is no Census Bureau data series by the name "CPH-2." County population data can be found in Table 1 of PCH-1 Summary Population and Housing Characteristics (available at http://www.census.gov/) and other Census Bureau products.

or equivalent 2000 census data from the Census Bureau (such as the Census TIGER/Line file) or from a private publisher.[2]

5. ***Property Located Outside Metropolitan Area.*** For loans on property located outside the metropolitan areas in which an institution has a home or branch office, or for property located outside of any metropolitan area, the institution may choose one of the following two options. Under option one, the institution may enter the metropolitan area, state and county codes and the census tract number; and if the property is not located in any metropolitan area, it may enter "NA" in the metropolitan area column. (Codes exist for all states and counties and numbers exist for all census tracts.) Under this first option, the codes and census tract number must accurately identify the property location. Under the second option, which is not available if paragraph 6 applies, an institution may enter "NA" in all four columns, whether or not the codes or numbers exist for the property location.

6. ***Data Reporting for Banks and Savings Associations Required to Report Data on Small Business, Small Farm, and Community Development Lending Under the CRA Regulations.*** If your institution is a bank or savings association that is required to report data under the regulations that implement the CRA, you must enter the property location on your HMDA/LAR even if the property is outside metropolitan areas in which you have a home or branch office, or is not located in any metropolitan area.

7. ***Requests for Preapproval.*** Notwithstanding paragraphs 1 through 6, if the application is a request for preapproval that is denied or that is approved but not accepted by the applicant, you may enter "NA" in all four columns.

D. Applicant Information—Ethnicity, Race, Sex, and Income. Appendix B contains instructions for the collection of data on ethnicity, race, and sex, and also contains a sample form for data collection.

1. ***Applicability.*** Report this information for loans that you originate as well as for applications that do not result in an origination.

   a. You need not collect or report this information for loans purchased. If you choose not to, use the codes for "not applicable."

   b. If the borrower or applicant is not a natural person (a corporation or partnership, for example), use the codes for "not applicable."

2. ***Mail, Internet, or Telephone Applications.*** All loan applications, including applications taken by mail, Internet, or telephone must use a collection form similar to that shown in

2. There are no Census Bureau products by the name "Census Tract/Street Index for 2000" or "2000 CPH-3." The Census Bureau's American FactFinder has a street address lookup resource. See page 18 of this **Guide**. For a description of tract outline maps available from the Census Bureau, see pages 19–20.

Appendix A to Part 203

Form and Instructions for Completion of HMDA Loan/Application Register

Appendix B regarding ethnicity, race, and sex. For applications taken by telephone, the information in the collection form must be stated orally by the lender, except for information that pertains uniquely to applications taken in writing. If the applicant does not provide these data in an application taken by mail or telephone or on the Internet, enter the code for "information not provided by applicant in mail, Internet, or telephone application" specified in paragraphs I.D.3., 4., and 5. (See Appendix B for complete information on the collection of these data in mail, Internet, or telephone applications.)

3. ***Ethnicity of Borrower or Applicant.*** Use the following codes to indicate the ethnicity of the applicant or borrower under column "A" and of any co-applicant or co-borrower under column "CA".

   Code 1—Hispanic or Latino
   Code 2—Not Hispanic or Latino
   Code 3—Information not provided by applicant in mail, Internet, or telephone application
   Code 4—Not applicable
   Code 5—No co-applicant

4. ***Race of Borrower or Applicant.*** Use the following codes to indicate the race of the applicant or borrower under column "A" and of any co-applicant or co-borrower under column "CA".

   Code 1—American Indian or Alaska Native
   Code 2—Asian
   Code 3—Black or African American
   Code 4—Native Hawaiian or Other Pacific Islander
   Code 5—White
   Code 6—Information not provided by applicant in mail, Internet, or telephone application
   Code 7—Not applicable
   Code 8—No co-applicant

   a. If an applicant selects more than one racial designation, enter all codes corresponding to the applicant's selections.

   b. Use Code 4 (for ethnicity) and Code 7 (for race) for "not applicable" only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.

   c. If there is more than one co-applicant, provide the required information only for the first co-applicant listed on the application form. If there are no co-applicants or co-borrowers, use Code 5 (for ethnicity) and Code 8 (for race) for "no co-applicant" in the co-applicant column.

5. ***Sex of Borrower or Applicant.*** Use the following codes to indicate the sex of the applicant or borrower under column "A" and of any co-applicant or co-borrower under column "CA".

   Code 1—Male
   Code 2—Female
   Code 3—Information not provided by applicant in mail, Internet, or telephone application

Code 4—Not applicable
Code 5—No co-applicant or co-borrower

a. Use Code 4 for "not applicable" only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the loan has been purchased by your institution.

b. If there is more than one co-applicant, provide the required information only for the first co-applicant listed on the application form. If there are no co-applicants or co-borrowers, use Code 5 for "no co-applicant" in the co-applicant column.

6. ***Income.*** Enter the gross annual income that your institution relied on in making the credit decision.

   a. Round all dollar amounts to the nearest thousand (round $500 up to the next $1,000), and show in thousands. For example, report $35,500 as 36.

   b. For loans on multifamily dwellings, enter "NA."

   c. If no income information is asked for or relied on in the credit decision, enter "NA."

   d. If the applicant or co-applicant is not a natural person or the applicant or co-applicant information is unavailable because the loan has been purchased by your institution, enter "NA."

E. Type of Purchaser. Enter the applicable code to indicate whether a loan that your institution originated or purchased was then sold to a secondary market entity within the same calendar year:

Code 0—Loan was not originated or was not sold in calendar year covered by register
Code 1—Fannie Mae
Code 2—Ginnie Mae
Code 3—Freddie Mac
Code 4—Farmer Mac
Code 5—Private securitization
Code 6—Commercial bank, savings bank or savings association
Code 7—Life insurance company, credit union, mortgage bank, or finance company
Code 8—Affiliate institution
Code 9—Other type of purchaser

a. Use Code 0 for applications that were denied, withdrawn, or approved but not accepted by the applicant; and for files closed for incompleteness.

b. Use Code 0 if you originated or purchased a loan and did not sell it during that same calendar year. If you sell the loan in a succeeding year, you need not report the sale.

c. Use Code 2 if you conditionally assign a loan to Ginnie Mae in connection with a mortgage-backed security transaction.

d. Use Code 8 for loans sold to an institution affiliated with you, such as your subsidiary or a subsidiary of your parent corporation.

Appendix A to Part 203

Form and Instructions for Completion of HMDA Loan/Application Register

F. Reasons for Denial.

1. You may report the reason for denial, and you may indicate up to three reasons, using the following codes. Leave this column blank if the "action taken" on the application is not a denial. For example, do not complete this column if the application was withdrawn or the file was closed for incompleteness.

   Code 1—Debt-to-income ratio
   Code 2—Employment history
   Code 3—Credit history
   Code 4—Collateral
   Code 5—Insufficient cash (downpayment, closing costs)
   Code 6—Unverifiable information
   Code 7—Credit application incomplete
   Code 8—Mortgage insurance denied
   Code 9—Other

2. If your institution uses the model form for adverse action contained in the Appendix to Regulation B (Form C-1 in Appendix C, Sample Notification Form), use the foregoing codes as follows:

   a. Code 1 for: Income insufficient for amount of credit requested, and Excessive obligations in relation to income.

   b. Code 2 for: Temporary or irregular employment, and Length of employment.

   c. Code 3 for: Insufficient number of credit references provided; Unacceptable type of credit references provided; No credit file; Limited credit experience; Poor credit performance with us; Delinquent past or present credit obligations with others; Garnishment, attachment, foreclosure, repossession, collection action, or judgment; and Bankruptcy.

   d. Code 4 for: Value or type of collateral not sufficient.

   e. Code 6 for: Unable to verify credit references; Unable to verify employment; Unable to verify income; and Unable to verify residence.

   f. Code 7 for: Credit application incomplete.

   g. Code 9 for: Length of residence; Temporary residence; and Other reasons specified on notice.

G. Pricing-Related Data.

1. ***Rate Spread.***

   a. For a home purchase loan, a refinancing, or a dwelling-secured home improvement loan that you originated, report the spread between the annual percentage rate (APR) and the applicable Treasury yield if the spread is equal to or greater than 3 percentage points for first-lien loans or 5 percentage points for subordinate-lien loans. To determine whether the rate spread meets this threshold, use the Treasury yield for securities of a comparable period of maturity as of the 15th day of a given month, depending on when

the interest rate was set, and use the APR for the loan, as calculated and disclosed to the consumer under section 226.6 or 226.18 of Regulation Z (12 CFR part 226). Use the 15th day of a given month for any loan on which the interest rate was set on or after that 15th day through the 14th day of the next month. (For example, if the rate is set on September 17, 2004, use the Treasury yield as of September 15, 2004; if the interest rate is set on September 3, 2004, use the Treasury yield as of August 15, 2004). To determine the applicable Treasury security yield, the financial institution must use the table published on the FFIEC's web site (http://www.ffiec.gov/hmda) entitled "Treasury Securities of Comparable Maturity under Regulation C."

b. If the loan is not subject to Regulation Z, or is a home improvement loan that is not dwelling-secured, or is a loan that you purchased, enter "NA."

c. Enter "NA" in the case of an application that does not result in a loan origination.

d. Enter the rate spread to two decimal places, and use a leading zero. For example, enter 03.29. If the difference between the APR and the Treasury yield is a figure with more than two decimal places, round the figure or truncate the digits beyond two decimal places.

e. If the difference between the APR and the Treasury yield is less than 3 percentage points for a first-lien loan and less than 5 percentage points for a subordinate-lien loan, enter "NA."

2. ***Date the Interest Rate was Set.*** The relevant date to use to determine the Treasury yield is the date on which the loan's interest rate was set by the financial institution for the final time before closing. If an interest rate is set pursuant to a "lock-in" agreement between the lender and the borrower, then the date on which the agreement fixes the interest rate is the date the rate was set. If a rate is re-set after a lock-in agreement is executed (for example, because the borrower exercises a float-down option or the agreement expires), then the relevant date is the date the rate is re-set for the final time before closing. If no lock-in agreement is executed, then the relevant date is the date on which the institution sets the rate for the final time before closing.

3. ***HOEPA Status.***

a. For a loan that you originated or purchased that is subject to the Home Ownership and Equity Protection Act of 1994 (HOEPA), as implemented in Regulation Z (12 CFR 226.32), because the APR or the points and fees on the loan exceed the HOEPA triggers, enter Code 1.

b. Enter Code 2 in all other cases. For example, enter

Appendix A to Part 203

Form and Instructions for Completion of HMDA Loan/Application Register

Code 2 for a loan that you originated or purchased that is not subject to the requirements of HOEPA for any reason; also enter Code 2 in the case of an application that does not result in a loan origination.

H. Lien Status.

Use the following codes for loans that you originate and for applications that do not result in an origination:

Code 1—Secured by a first lien.
Code 2—Secured by a subordinate lien.
Code 3—Not secured by a lien.
Code 4—Not applicable (purchased loan).

a. Use Codes 1 through 3 for loans that you originate, as well as for applications that do not result in an origination (applications that are approved but not accepted, denied, withdrawn, or closed for incompleteness).

b. Use Code 4 for loans that you purchase.

II. Federal Supervisory Agencies*

A. You are strongly encouraged to submit your loan/application register via Internet e-mail. If you elect to use this method of transmission and your institution is regulated by the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, the National Credit Union Administration, or the Office of Thrift Supervision, then you should submit your institution's files to the Internet e-mail address dedicated to that purpose by the Federal Reserve Board, which can be found on the web site of the FFIEC. If your institution is regulated by one of the foregoing agencies and you elect to submit your data by regular mail, then use the following address:

HMDA
Federal Reserve Board
Attention: HMDA Processing,
(insert name of your institution's regulatory agency)
20th & Constitution Ave, NW
MS N502
Washington, DC 20551-0001

B. If your institution is regulated by the Federal Reserve System, you should use the Internet e-mail or regular mail address of your District bank indicated on the web site of the FFIEC. If your institution is regulated by the Department of Housing and Urban Development, then you should use the Internet e-mail or regular mail address indicated on the web site of the FFIEC.

* For current instructions on submission of data, see page G-1 of this *Guide* or the FFIEC HMDA web site (**www.ffiec.gov/hmda**).

Appendix A to Part 203

Form and Instructions for Completion of HMDA Loan/Application Register

Form FR HMDA-LAR
OMB No. 1557-0159 (OCC), 3064-0046 (FDIC), 1550-0021 (OTS), 7100-0247 (FRB), and 2502-0539 (HUD); 3133-0166 (NCUA)

LOAN/APPLICATION REGISTER
TRANSMITTAL SHEET

You must complete this transmittal sheet (please type or print) and attach it to the Loan/Application Register, required by the Home Mortgage Disclosure Act, that you submit to your supervisory agency.

Reporter's Identification Number | Agency Code | Reporter's Tax Identification Number | Total line entries contained in attached Loan/Application Register

|_|_|_|_|_|_|_|_|_|_| – |_| |_|_| – |_|_|_|_|_|_|_|_| _____

The Loan/Application Register that is attached covers activity during the year_____ and contains a total of _____ pages.

Enter the name and address of your institution. The disclosure statement that is produced by the Federal Financial Institutions Examination Council will be mailed to the address you supply below:

_____
Name of Institution

_____
Address

_____
City, State, ZIP

Enter the name and address of any parent company:

_____
Name of Institution

_____
Address

_____
City, State, ZIP

Enter the name, telephone number, facsimile number, and e-mail address of a person who may be contacted about questions regarding your register:

_____ (_____) _____ (_____) _____ _____
Name | Telephone Number | Facsimile Number (if applicable) | e-mail address

An officer of your institution must complete the following section.

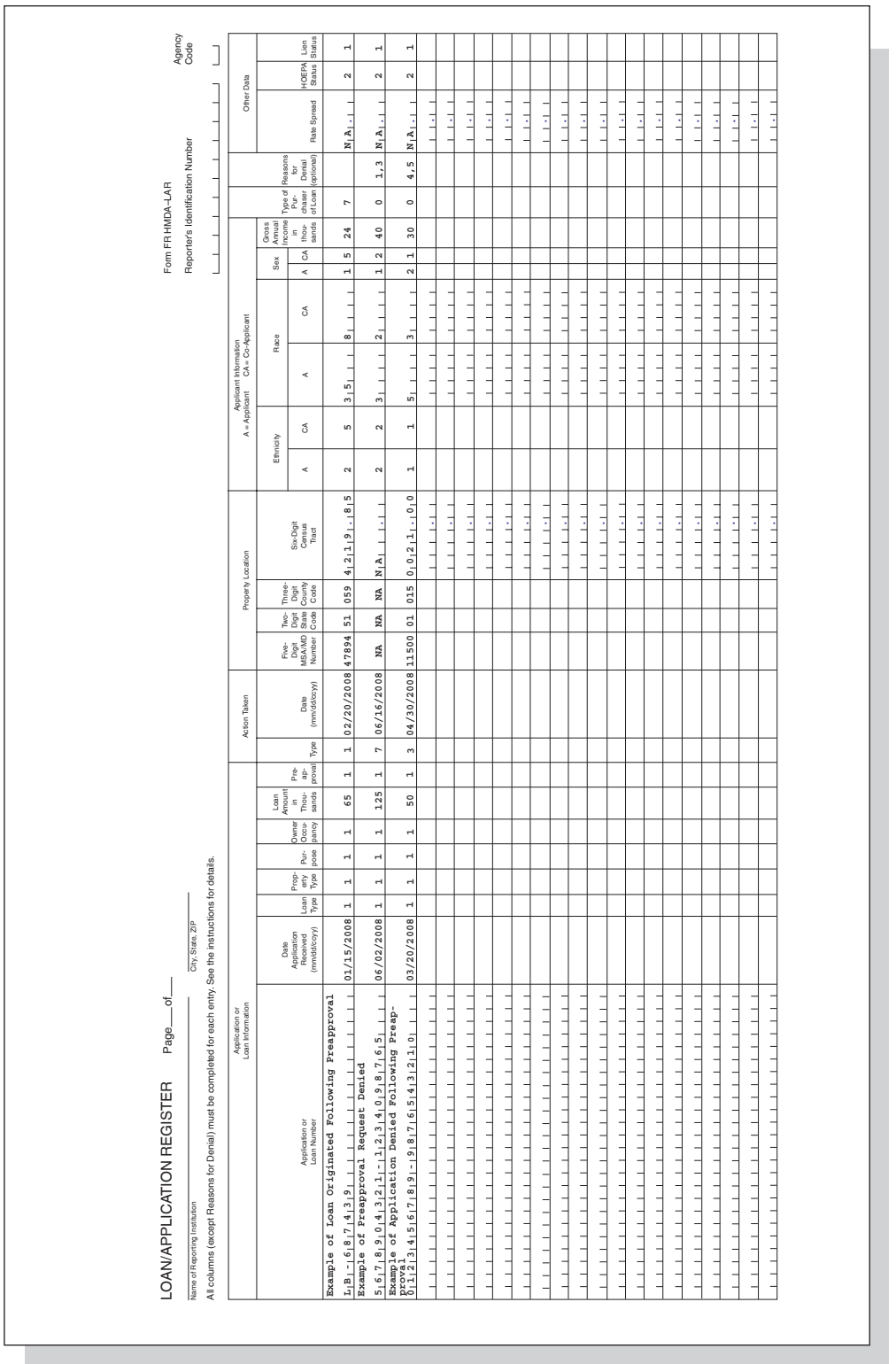
I certify to the accuracy of the data contained in this register.

_____ _____ _____
Name of Officer | Signature | Date

Appendix A to Part 203

Form and Instructions for Completion of HMDA Loan/Application Register

The sample adopted by the Board in June 2003 specifies use of a four-digit MSA number; this sample specifies use of a five-digit MSA/MD number. You should use this sample.



LOAN/APPLICATION REGISTER Page___of___

Form FR HMDA-LAR

Agency Code

Name of Reporting Institution

City, State, ZIP

Reporter's Identification Number

All columns (except Reasons for Denial) must be completed for each entry. See the instructions for details.

Application or Loan Information: Application or Loan Number	Application or Loan Information: Date Application Received (mm/dd/ccyy)	Loan Type	Property Type	Purpose	Owner Occupancy	Loan Amount in Thousands	Preapproval	Action Taken: Type	Action Taken: Date (mm/dd/ccyy)	Property Location: Five-Digit MSA/MD Number	Property Location: Two-Digit State Code	Property Location: Three-Digit County Code	Property Location: Six-Digit Census Tract	Applicant Information A = Applicant CA = Co-Applicant: Ethnicity A	Ethnicity CA	Race A	Race CA	Sex A	Sex CA	Gross Annual Income in Thousands	Type of Purchaser of Loan	Reasons for Denial (optional)	Other Data: Rate Spread	Other Data: HOEPA Status	Other Data: Lien Status
Example of Loan Originated Following Preapproval	01/15/2008	1	1	1	1	65	1	1	02/20/2008	47894	51	059	4,2,1,9.,,8,5	2	5	3,5		1	5	24	7		N,A,.,,	2	1
Example of Preapproval Request Denied	06/02/2008	1	1	1	1	125	1	7	06/16/2008	NA	NA	NA	N,A,,,,,,	2	2	3		1	2	40	0	1,3	N,A,.,,	2	1
Example of Application Denied Following Preapproval	03/20/2008	1	1	1	1	50	1	3	04/30/2008	11500	01	015	0,0,2,1.,,0,0	1	1	5		2	1	30	0	4,5	N,A,.,,	2	1

LOAN/APPLICATION REGISTER CODE SHEET

Use the following codes to complete the Loan/Application Register. The instructions to the HMDA-LAR explain the proper use of each code.

Application or Loan Information

Loan Type:
- 1—Conventional (any loan other than FHA, VA, FSA, or RHS loans)
- 2—FHA-insured (Federal Housing Administration)
- 3—VA-guaranteed (Veterans Administration)
- 4—FSA/RHS (Farm Service Agency or Rural Housing Service)

Property Type:
- 1—One to four-family (other than manufactured housing)
- 2—Manufactured housing
- 3—Multifamily

Purpose of Loan:
- 1—Home purchase
- 2—Home improvement
- 3—Refinancing

Owner-Occupancy:
- 1—Owner-occupied as a principal dwelling
- 2—Not owner-occupied
- 3—Not applicable

Preapproval (home purchase loans only):
- 1—Preapproval was requested
- 2—Preapproval was not requested
- 3—Not applicable

Action Taken:
- 1—Loan originated
- 2—Application approved but not accepted
- 3—Application denied by financial institution
- 4—Application withdrawn by applicant
- 5—File closed for incompleteness
- 6—Loan purchased by financial institution
- 7—Preapproval request denied by financial institution
- 8—Preapproval request approved but not accepted (optional reporting)

Applicant Information

Ethnicity:
- 1—Hispanic or Latino
- 2—Not Hispanic or Latino
- 3—Information not provided by applicant in mail, Internet, or telephone application
- 4—Not applicable (see App. A, I.D)
- 5—No co-applicant

Race:
- 1—American Indian or Alaska Native
- 2—Asian
- 3—Black or African American
- 4—Native Hawaiian or Other Pacific Islander
- 5—White
- 6—Information not provided by applicant in mail, Internet, or telephone application
- 7—Not applicable (see App. A, I.D.)
- 8—No co-applicant

Sex:
- 1—Male
- 2—Female
- 3—Information not provided by applicant in mail, Internet, or telephone application
- 4—Not applicable (see App. A, I.D.)
- 5—No co-applicant

Type of Purchaser

- 0—Loan was not originated or was not sold in calendar year covered by register
- 1—Fannie Mae
- 2—Ginnie Mae
- 3—Freddie Mac
- 4—Farmer Mac
- 5—Private securitization
- 6—Commercial bank, savings bank or savings association
- 7—Life insurance company, credit union, mortgage bank, or finance company
- 8—Affiliate institution
- 9—Other type of purchaser

Reasons for Denial (optional reporting)

- 1—Debt-to-income ratio
- 2—Employment history
- 3—Credit history
- 4—Collateral
- 5—Insufficient cash (downpayment, closing costs)
- 6—Unverifiable information
- 7—Credit application incomplete
- 8—Mortgage insurance denied
- 9—Other

Other Data

HOEPA Status (only for loans originated or purchased):
- 1—HOEPA loan
- 2—Not a HOEPA loan

Lien Status (only for applications and originations):
- 1—Secured by a first lien
- 2—Secured by a subordinate lien
- 3—Not secured by a lien
- 4—Not applicable (purchased loans)

Appendix B to Part 203

Form and Instructions for Data Collection on Ethnicity, Race, and Sex

I. Instructions on Collection of Data on Ethnicity, Race, and Sex

You may list questions regarding the ethnicity, race, and sex of the applicant on your loan application form, or on a separate form that refers to the application. (See the sample form below for model language.)

II. Procedures

A. You must ask the applicant for this information (but you cannot require the applicant to provide it) whether the application is taken in person, by mail or telephone, or on the Internet. For applications taken by telephone, the information in the collection form must be stated orally by the lender, except for that information which pertains uniquely to applications taken in writing.

B. Inform the applicant that the federal government requests this information in order to monitor compliance with federal statutes that prohibit lenders from discriminating against applicants on these bases. Inform the applicant that if the information is not provided where the application is taken in person, you are required to note the data on the basis of visual observation or surname.

C. You must offer the applicant the option of selecting one or more racial designations.

D. If the applicant chooses not to provide the information for an application taken in person, note this fact on the form and then note the applicant's ethnicity, race, and sex on the basis of visual observation and surname, to the extent possible.

E. If the applicant declines to answer these questions or fails to provide the information on an application taken by mail or telephone or on the Internet, the data need not be provided. In such a case, indicate that the application was received by mail, telephone, or Internet, if it is not otherwise evident on the face of the application.

SAMPLE DATA-COLLECTION FORM
INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information, or on whether you to furnish it. However, if you choose not to furnish the informa you have made this application in person, under federal regu lender is required to note race or national origin and sex on th of visual observation or surname. If you do not wish to furnish mation, please check below.

APPLICANT:

☐ I do not wish to furnish this information

Ethnicity:

☐ Hispanic or Latino
☐ Not Hispanic or Latino

Race:

☐ American Indian, Alaska Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ White

Sex:

☐ Female
☐ Male

CO-APPLICANT:

☐ I do not wish to furnish this information

Ethnicity:

☐ Hispanic or Latino
☐ Not Hispanic or Latino

Race:

☐ American Indian, Alaska Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ White

Sex:

☐ Female
☐ Male

Appendix C

Regulation C (Home Mortgage Disclosure) Effective January 1, 2004

Section
203.1 Authority, purpose, and scope
203.2 Definitions
203.3 Exempt institutions
203.4 Compilation of loan data
203.5 Disclosure and reporting
203.6 Enforcement

Appendix A to Part 203—Form and instructions for completion of HMDA loan/application register

Appendix B to Part 203—Form and instructions for data collection on ethnicity, race, and sex

Section 203.1 Authority, purpose, and scope.

(a) ***Authority.*** This regulation is issued by the Board of Governors of the Federal Reserve System ("Board") pursuant to the Home Mortgage Disclosure Act ("HMDA") (12 U.S.C. 2801 *et seq.*), as amended. The information-collection requirements have been approved by the U.S. Office of Management and Budget ("OMB") under 44 U.S.C. 3501 *et seq.* and have been assigned OMB numbers for institutions reporting data to the Office of the Comptroller of the Currency (1557-0159), the Federal Deposit Insurance Corporation (3064-0046), the Office of Thrift Supervision (1550-0021), the Federal Reserve System (7100-0247) and the Department of Housing and Urban Development ("HUD") (2502-0529). A number for the National Credit Union Administration is pending.*

(b) ***Purpose.***

(1) This regulation implements the Home Mortgage Disclosure Act, which is intended to provide the public with loan data that can be used:

(i) To help determine whether financial institutions are serving the housing needs of their communities;

(ii) To assist public officials in distributing public-sector investment so as to attract private investment to areas where it is needed; and

(iii) To assist in identifying possible discriminatory lending patterns and enforcing antidiscrimination statutes.

(2) Neither the act nor this regulation is intended to encourage unsound lending practices or the allocation of credit.

(c) ***Scope.*** This regulation applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions, as defined in section 203.2(e). The regulation requires an institution to report data to its supervisory agency about home purchase loans, home improvement loans, and refinancings that it originates or purchases, or for which it receives applications; and to disclose certain data to the public.

Section 203.2 Definitions.

In this regulation:

(a) ***Act*** means the Home Mortgage Disclosure Act ("HMDA") (12 U.S.C. 2801 *et seq.*), as amended.

(b) ***Application.***

(1) ***In general.*** Application means an oral or written request for a home purchase loan, a home improvement loan, or a refinancing that is made in accordance with procedures used by a financial institution for the type of credit requested.

(2) ***Preapproval programs.*** A request for preapproval for a home purchase loan is an application under paragraph (b)(1) of this section if the request is reviewed under a program in which the financial institution, after a comprehensive analysis of the creditworthiness of the applicant, issues a

* Since publication of the Regulation, the OMB changed HUD's assigned number to 2502-0539. In addition, the OMB assigned a number to the National Credit Union Administration of 3133-0166.

Appendix C
Regulation C (Home Mortgage Disclosure) Effective January 1, 2004

written commitment to the applicant valid for a designated period of time to extend a home purchase loan up to a specified amount. The written commitment may not be subject to conditions other than:

(i) Conditions that require the identification of a suitable property;

(ii) Conditions that require that no material change has occurred in the applicant's financial condition or creditworthiness prior to closing; and

(iii) Limited conditions that are not related to the financial condition or creditworthiness of the applicant that the lender ordinarily attaches to a traditional home mortgage application (such as certification of a clear termite inspection).

(c) ***Branch office*** *means:*

(1) Any office of a bank, savings association, or credit union that is approved as a branch by a federal or state supervisory agency, but excludes free-standing electronic terminals such as automated teller machines; and

(2) Any office of a for-profit mortgage-lending institution (other than a bank, savings association, or credit union) that takes applications from the public for home purchase loans, home improvement loans, or refinancings. A for-profit mortgage-lending institution is also deemed to have a branch office in a metropolitan area if, in the preceding calendar year, it received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancings related to property located in that metropolitan area.

(d) ***Dwelling*** means a residential structure (whether or not attached to real property) located in a state of the United States of America, the District of Columbia, or the Commonwealth of Puerto Rico. The term includes an individual condominium unit, cooperative unit, or mobile or manufactured home.

(e) ***Financial institution*** means:

(1) A bank, savings association, or credit union that:

(i) On the preceding December 31 had assets in excess of the asset threshold established and published annually by the Board for coverage by the act, based on the year-to-year change in the average of the Consumer Price Index for Urban Wage Earners and Clerical Workers, not seasonally adjusted, for each twelve month period ending in November, with rounding to the nearest million;

(ii) On the preceding December 31, had a home or branch office in a metropolitan area;

(iii) In the preceding calendar year, originated at least one home purchase loan (excluding temporary financing such as a construction loan) or refinancing of a home purchase loan, secured by a first lien on a one- to four-family dwelling; and

(iv) Meets one or more of the following three criteria:

(A) The institution is federally insured or regulated;

(B) The mortgage loan referred to in paragraph (e)(1)(iii) of this section was insured, guaranteed, or supplemented by a federal agency; or

(C) The mortgage loan referred to in paragraph (e)(1)(iii) of this section was intended by the institution for sale to Fannie Mae or Freddie Mac; and

(2) A for-profit mortgage-lending institution (other than a bank, savings association, or credit union) that:

(i) In the preceding calendar year, either:

(A) Originated home purchase loans, including refinancings of home purchase loans, that equaled at least 10 percent of its loan-origination volume, measured in dollars; or

(B) Originated home purchase loans, including refinancings of home purchase loans, that equaled at least $25 million; and

(ii) On the preceding December 31, had a home or branch office in a metropolitan area; and

(iii) Either:

(A) On the preceding December 31, had total assets of more than $10 million, counting the assets of any parent corporation; or

(B) In the preceding calendar year, originated at least 100 home purchase loans, including refinancings of home purchase loans.

(f) ***Home-equity line of credit*** means an open-end credit plan secured by a dwelling as defined in Regulation Z (Truth in Lending), 12 CFR part 226.

(g) ***Home improvement loan*** means:

(1) A loan secured by a lien on a dwelling that is for the purpose, in whole or in part, of repairing, rehabilitating, remodeling, or improving a dwelling or the real property on which it is located; and

(2) A non-dwelling secured loan* that is for the purpose, in whole or in part, of repairing, rehabilitating, remodeling, or improving a dwelling or the real property on which it is located, and that is classified by the financial institution as a home improvement loan.

(h) ***Home purchase loan*** means a loan secured by and made for the purpose of purchasing a dwelling.

(i) ***Manufactured home*** means any residential structure as defined under regulations of the Department of Housing and Urban Development establishing manufactured home construction and safety standards (24 CFR 3280.2).

(j) ***Metropolitan area*** means a metropolitan area as defined by the U.S. Office of Management and Budget.

(k) ***Refinancing*** means a new obligation that satisfies and replaces an existing obligation by the same borrower, in which:

(1) For coverage purposes, the existing obligation is a home purchase loan (as determined by the lender, for example, by reference to available documents; or as stated by the applicant), and both the existing obligation and the new obligation are secured by first liens on dwellings; and

(2) For reporting purposes, both the existing obligation and the new obligation are secured by liens on dwellings.

Section 203.3 Exempt institutions.

(a) ***Exemption based on state law.***

(1) A state-chartered or state-licensed financial institution is exempt from the requirements of this regulation if the Board determines that the institution is subject to a state disclosure law that contains requirements substantially similar to those

* Read: a loan not secured by a lien on a dwelling

imposed by this regulation and that contains adequate provisions for enforcement.

(2) Any state, state-chartered or state-licensed financial institution, or association of such institutions, may apply to the Board for an exemption under paragraph (a) of this section.

(3) An institution that is exempt under paragraph (a) of this section shall use the disclosure form required by its state law and shall submit the data required by that law to its state supervisory agency for purposes of aggregation.

(b) ***Loss of exemption.*** An institution losing a state-law exemption under paragraph (a) of this section shall comply with this regulation beginning with the calendar year following the year for which it last reported loan data under the state disclosure law.

Section 203.4 Compilation of loan data.

(a) ***Data format and itemization.*** A financial institution shall collect data regarding applications for, and originations and purchases of, home purchase loans, home improvement loans, and refinancings for each calendar year. An institution is required to collect data regarding requests under a preapproval program (as defined in section 203.2 (b)) only if the preapproval request is denied or results in the origination of a home purchase loan. All reportable transactions shall be recorded, within thirty calendar days after the end of the calendar quarter in which final action is taken (such as origination or purchase of a loan, or denial or withdrawal of an application), on a register in the format prescribed in Appendix A of this part. The data recorded shall include the following items:

(1) An identifying number for the loan or loan application, and the date the application was received.

(2) The type of loan or application.

(3) The purpose of the loan or application.

(4) Whether the application is a request for preapproval and whether it resulted in a denial or in an origination.

(5) The property type to which the loan or application relates.

(6) The owner-occupancy status of the property to which the loan or application relates.

(7) The amount of the loan or the amount applied for.

(8) The type of action taken, and the date.

(9) The location of the property to which the loan or application relates, by metropolitan area, state, county, and census tract, if the institution has a home or branch office in that metropolitan area.

(10) The ethnicity, race, and sex of the applicant or borrower, and the gross annual income relied on in processing the application.

(11) The type of entity purchasing a loan that the institution originates or purchases and then sells within the same calendar year (this information need not be included in quarterly updates).

(12) For originated loans subject to Regulation Z, 12 CFR part 226, the difference between the loan's annual percentage rate (APR) and the yield on Treasury securities having comparable periods of maturity, if that difference is equal to or greater than 3 percentage points for loans secured by a first lien on a dwelling, or equal to or greater than 5 percentage points for loans secured by a subordinate lien on a dwelling. The lender shall use

the yield on Treasury securities as of the 15th day of the preceding month if the rate is set between the 1st and the 14th day of the month and as of the 15th day of the current month if the rate is set on or after the 15th day, as prescribed in Appendix A to this part.

(13) Whether the loan is subject to the Home Ownership and Equity Protection Act of 1994.

(14) The lien status of the loan or application (first lien, subordinate lien, or not secured by a lien on a dwelling).

(b) ***Collection of data on ethnicity, race, sex, and income***.

(1) A financial institution shall collect data about the ethnicity, race, and sex of the applicant or borrower as prescribed in Appendix B of this part.

(2) Ethnicity, race, sex, and income data may but need not be collected for loans purchased by the financial institution.

(c) ***Optional data.*** A financial institution may report:

(1) The reasons it denied a loan application;

(2) Requests for preapproval that are approved by the institution but not accepted by the applicant; and

(3) Home-equity lines of credit made in whole or in part for the purpose of home improvement or home purchase.

(d) ***Excluded data.*** A financial institution shall not report:

(1) Loans originated or purchased by the financial institution acting in a fiduciary capacity (such as trustee);

(2) Loans on unimproved land;

(3) Temporary financing (such as bridge or construction loans);

(4) The purchase of an interest in a pool of loans (such as mortgage-participation certificates, mortgage-backed securities, or real estate mortgage investment conduits);

(5) The purchase solely of the right to service loans; or

(6) Loans acquired as part of a merger or acquisition, or as part of the acquisition of all of the assets and liabilities of a branch office as defined in section 203.2(c)(1).

(e) ***Data reporting for banks and savings associations that are required to report data on small business, small farm, and community development lending under CRA.*** Banks and savings associations that are required to report data on small business, small farm, and community development lending under regulations that implement the Community Reinvestment Act of 1977 (12 U.S.C. 2901 *et seq.*) shall also collect the location of property located outside metropolitan areas in which the institution has a home or branch office, or outside any metropolitan areas.

Section 203.5 Disclosure and reporting.

(a) ***Reporting to agency.***

(1) By March 1 following the calendar year for which the loan data are compiled, a financial institution shall send its complete loan/application register to the agency office specified in Appendix A of this part. The institution shall retain a copy for its records for at least three years.

Appendix C
Regulation C (Home Mortgage Disclosure) Effective January 1, 2004

(2) A subsidiary of a bank or savings association shall complete a separate loan/application register. The subsidiary shall submit the register, directly or through its parent, to the agency that supervises its parent.

(b) ***Public disclosure of statement.***

(1) The Federal Financial Institutions Examination Council ("FFIEC") will prepare a disclosure statement from the data each financial institution submits.

(2) An institution shall make its disclosure statement (prepared by the FFIEC) available to the public at its home office no later than three business days after receiving it from the FFIEC.

(3) In addition, an institution shall either:

(i) Make its disclosure statement available to the public, within ten business days of receiving it, in at least one branch office in each other metropolitan area where the institution has offices (the disclosure statement need only contain data relating to the metropolitan area where the branch is located); or

(ii) Post the address for sending written requests in the lobby of each branch office in other metropolitan areas where the institution has offices; and mail or deliver a copy of the disclosure statement within fifteen calendar days of receiving a written request (the disclosure statement need only contain data relating to the metropolitan area for which the request is made). Including the address in the general notice required under paragraph (e) of this section satisfies this requirement.

(c) ***Public disclosure of modified loan/application register.*** A financial institution shall make its loan/application register available to the public after removing the following information regarding each entry: the application or loan number, the date that the application was received, and the date action was taken. An institution shall make its modified register available following the calendar year for which the data are compiled, by March 31 for a request received on or before March 1, and within thirty calendar days for a request received after March 1. The modified register need only contain data relating to the metropolitan area for which the request is made.

(d) ***Availability of data.*** A financial institution shall make its modified register available to the public for a period of three years and its disclosure statement available for a period of five years. An institution shall make the data available for inspection and copying during the hours the office is normally open to the public for business. It may impose a reasonable fee for any cost incurred in providing or reproducing the data.

(e) ***Notice of availability.*** A financial institution shall post a general notice about the availability of its HMDA data in the lobby of its home office and of each branch office located in a metropolitan area. An institution shall provide promptly upon request the location of the institution's offices where the statement is available for inspection and copying, or it may include the location in the lobby notice.

(f) ***Loan aggregation and central data depositories.*** Using the loan data submitted by financial institutions, the FFIEC will produce reports for individual institutions and reports of aggregate data for each metropolitan area, showing lending patterns by property location, age of housing stock, and income level, sex, ethnicity, and race. These reports will be available to the public at central data depositories located

in each metropolitan area. A listing of central data depositories can be obtained from the Federal Financial Institutions Examination Council, Washington, D.C. 20006.

Section 203.6 Enforcement.

(a) ***Administrative enforcement.*** A violation of the act or this regulation is subject to administrative sanctions as provided in section 305 of the act, including the imposition of civil money penalties, where applicable. Compliance is enforced by the agencies listed in section 305(b) of the act (12 U.S.C. 2804(b).

(b) ***Bona fide errors.***

(1) An error in compiling or recording loan data is not a violation of the act or this regulation if the error was unintentional and occurred despite the maintenance of procedures reasonably adapted to avoid such errors.

(2) An incorrect entry for a census tract number is deemed a bona fide error, and is not a violation of the act or this regulation, provided that the institution maintains procedures reasonably adapted to avoid such errors.

(3) If an institution makes a good-faith effort to record all data concerning covered transactions fully and accurately within thirty calendar days after the end of each calendar quarter, and some data are nevertheless inaccurate or incomplete, the error or omission is not a violation of the act or this regulation provided that the institution corrects or completes the information prior to submitting the loan/application register to its regulatory agency.

Appendix D

Official Staff Commentary on Regulation C Effective January 1, 2004

Introduction

1. ***Status*.** The commentary in this supplement is the vehicle by which the Division of Consumer and Community Affairs of the Federal Reserve Board issues formal staff interpretations of Regulation C (12 CFR part 203).

Section 203.1—Authority, Purpose, and Scope

1(c) Scope.

1. ***General.*** The comments in this section address issues affecting coverage of institutions and exemptions from coverage.

2. ***The broker rule and the meaning of "broker" and "investor."*** For the purposes of the guidance given in this commentary, an institution that takes and processes a loan application and arranges for another institution to acquire the loan at or after closing is acting as a "broker," and an institution that acquires a loan from a broker at or after closing is acting as an "investor." (The terms used in this commentary may have different meanings in certain parts of the mortgage lending industry, and other terms may be used in place of these terms, for example in the Federal Housing Administration mortgage insurance programs.) Depending on the facts, a broker may or may not make a credit decision on an application (and thus it may or may not have reporting responsibilities). If the broker makes a credit decision, it reports that decision; if it does not make a credit decision, it does not report. If an investor reviews an application and makes a credit decision prior to closing, the investor reports that decision. If the investor does not review the application prior to closing, it reports only the loans that it purchases; it does not report the loans it does not purchase. An institution that makes a credit decision on an application prior to closing reports that decision regardless of whose name the loan closes in.

3. ***Illustrations of the broker rule.*** Assume that, prior to closing, four investors receive the same application from a broker; two deny it, one approves it, and one approves it and acquires the loan. In these circumstances, the first two report denials, the third reports the transaction as approved but not accepted, and the fourth reports an origination (whether the loan closes in the name of the broker or the investor). Alternatively, assume that the broker denies a loan before sending it to an investor; in this situation, the broker reports a denial.

4. ***Broker's use of investor's underwriting criteria.*** If a broker makes a credit decision based on underwriting criteria set by an investor, but without the investor's review prior to closing, the broker has made the credit decision. The broker reports as an origination a loan that it approves and closes, and reports as a denial an application that it turns down (either because the application does not meet the investor's underwriting guidelines or for some other reason). The investor reports as purchases only those loans it purchases.

5. ***Insurance and other criteria***. If an institution evaluates an application based on the criteria or actions of a third party other than an investor (such as a government or private insurer or guarantor), the institution must report the action taken on the application (loan originated, approved but not accepted, or denied, for example).

6. ***Credit decision of agent is decision of principal.*** If an institution approves loans through the actions of an agent, the institution must report the action taken on the application (loan originated, approved but not accepted, or denied, for example). State law determines whether one party is the agent of another.

7. ***Affiliate bank underwriting (250.250 review).*** If an institution makes an independent evaluation of the creditworthiness of an applicant (for example, as part of a preclosing review by an affiliate bank under 12 CFR 250.250, which interprets section 23A of the Federal Reserve Act), the institution is making a credit decision. If the institution then acquires the loan, it reports the loan as an origination whether the loan closes in the name of the institution or its affiliate. An institution that does not acquire the loan but takes some other action reports that action.

8. ***Participation loan.*** An institution that originates a loan and then sells partial interests to other institutions reports the loan as an origination. An institution that acquires only a partial interest in such a loan does not report the transaction even if it has participated in the underwriting and origination of the loan.

9. ***Assumptions.*** An assumption occurs when an institution enters into a written agreement accepting a new borrower as the obligor on an existing obligation. An institution reports as a home purchase loan an assumption (or an application for an assumption) in the amount of the outstanding principal. If a transaction does not involve a written agreement between a new borrower and the institution, it is not an assumption for HMDA purposes and is not reported.

Section 203.2—Definitions

2(b) Application.

1. ***Consistency with Regulation B.*** Board interpretations that appear in the official staff commentary to Regulation B (Equal Credit Opportunity, 12 CFR part 202, Supplement 1) are generally applicable to the definition of an application under Regulation C. However, under Regulation C the definition of an application does not include prequalification requests.

2. ***Prequalification.*** A prequalification request is a request by a prospective loan applicant (other than a request for preapproval) for a preliminary determination on whether the prospective applicant would likely qualify for credit under an institution's standards, or for a determination on the amount of credit for which the prospective applicant would likely qualify. Some institutions evaluate prequalification requests through a procedure that is separate from the institution's normal loan application process; others use the same process. In either case, Regulation C does not require an institution to report prequalification requests on the HMDA/LAR, even though these requests may constitute applications under Regulation B for purposes of adverse action notices.

3. ***Requests for preapproval.*** To be a covered preapproval program, the written commitment issued under the program must result from a full review of the creditworthiness of the applicant, including such verification of income, resources, and other matters as is typically done by the institution as part of its normal credit evaluation program. In addition to conditions involving the identification of a suitable property and

verification that no material change has occurred in the applicant's financial condition or creditworthiness, the written commitment may be subject only to other conditions (unrelated to the financial condition or creditworthiness of the applicant) that the lender ordinarily attaches to a traditional home mortgage application approval. These conditions are limited to conditions such as requiring an acceptable title insurance binder or a certificate indicating clear termite inspection, and, in the case where the applicant plans to use the proceeds from the sale of the applicant's present home to purchase a new home, a settlement statement showing adequate proceeds from the sale of the present home.

2(c) Branch office.

1. ***Credit union.*** For purposes of Regulation C, a "branch" of a credit union is any office where member accounts are established or loans are made, whether or not the office has been approved as a branch by a federal or state agency. (See 12 U.S.C. 1752.)

2. ***Depository institution.*** A branch of a depository institution does not include a loan production office, the office of an affiliate, or the office of a third party such as a loan broker. (But see Appendix A, paragraph I.C.6, which requires certain depository institutions to report property location even for properties located outside those metropolitan areas in which the institution has a home or branch office.)

3. ***Nondepository institution.*** For a nondepository institution, "branch office" does not include the office of an affiliate or other third party such as a loan broker. (But note that certain nondepository institutions must report property location even in metropolitan areas where they do not have a physical location.)

2(d) Dwelling.

1. ***Coverage.*** The definition of "dwelling" is not limited to the principal or other residence of the applicant or borrower, and thus includes vacation or second homes and rental properties. A dwelling also includes a multifamily structure such as an apartment building.

2. ***Exclusions.*** Recreational vehicles such as boats or campers are not dwellings for purposes of HMDA. Also excluded are transitory residences such as hotels, hospitals, and college dormitories—whose occupants have principal residences elsewhere.

2(e) Financial Institution.

1. ***General.*** An institution that met the test for coverage under HMDA in year 1, and then ceases to meet the test (for example, because its assets fall below the threshold on December 31 of year 2), stops collecting HMDA data beginning with year 3. Similarly, an institution that did not meet the coverage test for a given year, and then meets the test in the succeeding year, begins collecting HMDA data in the calendar year following the year in which it meets the test for coverage. For example, a for-profit mortgage lending institution (other than a bank, savings association, or credit union) that, in year 1, falls below the thresholds specified in section 203.2(e)(2)(ii)(A) and (B), but meets one of them in year 2, need not collect data in year 2, but begins collecting data in year 3.

2. ***Adjustment of exemption threshold for depository institutions.*** Depository institutions with assets at or below $37 million are exempt from collecting data for 2008.

3. ***Coverage after a merger.*** Several scenarios of data-collection responsibilities for the calendar year of a merger are described below. Under all the scenarios, if the merger results in a covered institution, that institution must begin data collection January 1 of the following calendar year.

    i. Two institutions are not covered by Regulation C because of asset size. The institutions merge. No data collection is required for the year of the merger (even if the merger results in a covered institution).

    ii. A covered institution and an exempt institution merge. The covered institution is the surviving institution. For the year of the merger, data collection is required for the covered institution's transactions. Data collection is optional for transactions handled in offices of the previously exempt institution.

    iii. A covered institution and an exempt institution merge. The exempt institution is the surviving institution, or a new institution is formed. Data collection is required for transactions of the covered institution that take place prior to the merger. Data collection is optional for transactions taking place after the merger date.

    iv. Two covered institutions merge. Data collection is required for the entire year. The surviving or resulting institution files either a consolidated submission or separate submissions for that year.

4. ***Originations.*** HMDA coverage depends in part on whether an institution has originated home purchase loans. To determine whether activities with respect to a particular loan constitute an origination, institutions should consult, among other parts of the staff commentary, the discussion of the broker rule under sections 203.1(c) and 203.4(a).

5. ***Branches of foreign banks—treated as banks.*** A federal branch or a state-licensed insured branch of a foreign bank is a "bank" under section 3(a)(1) of the Federal Deposit Insurance Act (12 U.S.C. 1813(a)), and is covered by HMDA if it meets the tests for a depository institution found in section 203.2(e)(1) of Regulation C.

6. ***Branches and offices of foreign banks—treated as for-profit mortgage lending institutions.*** Federal agencies, state-licensed agencies, state-licensed uninsured branches of foreign banks, commercial lending companies owned or controlled by foreign banks, and entities operating under section 25 or 25A of the Federal Reserve Act, 12 U.S.C. 601 and 611 (Edge Act and agreement corporations) are not "banks" under the Federal Deposit Insurance Act. These entities are nonetheless covered by HMDA if they meet the tests for a for-profit nondepository mortgage lending institution found in section 203.2(e)(2) of Regulation C.

2(g) Home improvement loan.

1. ***Classification requirement for loans not secured by a lien on a dwelling.*** An institution has "classified" a loan that is not secured by a lien on a dwelling as a home improvement loan if it has entered the loan on its books as a home improvement loan, or has otherwise coded or identified the loan as a home improvement loan. For example, an institution that has booked a loan or reported it on a "call report" as a home improvement loan has classified it as a home improvement loan. An institu-

tion may also classify loans as home improvement loans in other ways (for example, by color-coding loan files).

2. ***Improvements to real property.*** Home improvements include improvements both to a dwelling and to the real property on which the dwelling is located (for example, installation of a swimming pool, construction of a garage, or landscaping).

3. ***Commercial and other loans.*** A home improvement loan may include a loan originated outside an institution's residential mortgage lending division (such as a loan to improve an apartment building made through the commercial loan department).

4. ***Mixed-use property.*** A loan to mprove property used for residential and commercial purposes (for example, a building containing apartment units and retail space) is a home improvement loan if the loan proceeds are used primarily to improve the residential portion of the property. If the loan proceeds are used to improve the entire property (for example, to replace the heating system), the loan is a home improvement loan if the property itself is primarily residential. An institution may use any reasonable standard to determine the primary use of the property, such as by square footage or by the income generated. An insti- tution may select the standard to apply on a case-by-case basis. If the loan is unsecured*, to report the loan as a home improvement loan the institution must also have classified it as such.

5. ***Multiple-category loans.*** If a loan is a home improvement loan as well as a refinancing, an institution reports the loan as a home improvement loan.

2(h) Home purchase loan.

1. ***Multiple properties.*** A home purchase loan includes a loan secured by one dwelling and used to purchase another dwelling.

2. ***Mixed-use property.*** A dwelling-secured loan to purchase property used primarily for residential purposes (for example, an apartment building containing a convenience store) is a home purchase loan. An institution may use any reasonable standard to determine the primary use of the property, such as by square footage or by the income generated. An institution may select the standard to apply on a case-by-case basis.

3. ***Farm loan.*** A loan to purchase property used primarily for agricultural purposes is not a home purchase loan even if the property includes a dwelling. An institution may use any reasonable standard to determine the primary use of the property, such as by reference to the exemption from Regulation X (Real Estate Settlement Procedures, 24 CFR 3500.5(b)(1)) for a loan on property of 25 acres or more. An institution may select the standard to apply on a case-by-case basis.

4. ***Commercial and other loans.*** A home purchase loan may include a loan originated outside an institution's residential mortgage lending division (such as a loan for the purchase of an apartment building made through the commercial loan department).

5. ***Construction and permanent financing.*** A home purchase loan includes both a combined construction/permanent loan and the permanent financing that replaces a construction-only loan. It does not include a construction-only loan, which is considered "temporary financing" under Regulation C and is not reported.

* Read: not secured by a dwelling.

6. ***Second mortgages that finance the downpayments on first mortgages.*** If an institution making a first mortgage loan to a home purchaser also makes a second mortgage loan to the same purchaser to finance part or all the home purchaser's downpayment, the institution reports each loan separately as a home purchase loan.

7. ***Multiple-category loans.*** If a loan is a home purchase loan as well as a home improvement loan, or a refinancing, an institution reports the loan as a home purchase loan.

2(i) Manufactured home.

1. ***Definition of a manufactured home.*** The definition in section 203.2(i) refers to the federal building code for factory-built housing established by the Department of Housing and Urban Development (HUD). The HUD code requires generally that housing be essentially ready for occupancy upon leaving the factory and being transported to a building site. Modular homes that meet all of the HUD code standards are included in the definition because they are ready for occupancy upon leaving the factory. Other factory-built homes, such as panelized and pre-cut homes, generally do not meet the HUD code because they require a significant amount of construction on site before they are ready for occupancy. Loans and applications relating to manufactured homes that do not meet the HUD code should not be identified as manufactured housing under HMDA.

Section 203.4—Compilation of Loan Data

4(a) Data format and itemization.

1. Reporting requirements.

i. An institution reports data on loans that it originated and loans that it purchased during the calendar year described in the report. An institution reports these data even if the loans were subsequently sold by the institution.

ii. An institution reports the data for loan applications that did not result in originations—for exam- ple, applications that the institution denied or that the applicant withdrew during the calendar year covered by the report.

iii. In the case of brokered loan applications or applications forwarded through a correspondent, the institution reports as originations the loans that it approved and subsequently acquired per a pre-closing arrangement (whether or not they closed in the institution's name). Additionally, the institution reports the data for all applications that did not result in originations—for example, applications that the institution denied or that the applicant withdrew during the calendar year covered by the report (whether or not they would have closed in the institution's name). For all of these loans and applications, the institution reports the required data regarding the borrower's or applicant's ethnicity, race, sex, and income.

iv. Loan originations are to be reported only once. If the institution is the loan broker or correspondent, it does not report as originations the loans that it for- warded to another lender for approval prior to closing, and that were approved and subsequently acquired by that lender (whether or not they closed in the institution's name).

v. An institution reports applications that were received in the previous calendar year but were acted upon during the calendar year covered by the current register.

vi. A financial institution submits all required data to its supervisory agency in one package, with the prescribed transmittal sheet. An officer of the institution certifies to the accuracy of the data.

vii. The transmittal sheet states the total number of line entries contained in the accompanying data transmission.

2. ***Updating—agency requirements.*** Certain state or federal regulations, such as the Federal Deposit Insurance Corporation's regulations, may require an institution to update its data more frequently than is required under Regulation C.

3. ***Form of quarterly updating.*** An institution may maintain the quarterly updates of the HMDA/LAR in electronic or any other format, provided the institution can make the information available to its regulatory agency in a timely manner upon request.

4. ***Transition rules for applications received before January 1, 2004, when final action is taken on or after January 1, 2004.*** For applications received before January 1, 2004, on which final action is taken on or after January 1, 2004, data must be collected and reported on the HMDA/LAR under the revisions to Regulation C that take effect on January 1, 2004, subject to the exceptions for property type, loan purpose, requests for preapproval, applicant information, and rate spread set forth in this comment.

i. ***Property type.*** Lenders need not determine whether an application received before January 1, 2004, involves a manufactured home, and may report the property type as 1- to 4-family.

ii. ***Loan purpose.*** For applications received before January 1, 2004, lenders may use the definitions of a home improvement loan and a refinancing that were in effect in 2003. For example, a lender need not report data on an application received before January 1, 2004, for a dwelling-secured loan made for the purpose of home improvement, if the lender did not classify the loan as a home improvement loan. Similarly, a lender may report data on an application for a refinancing received in 2003, where the new obligation will be, but the existing obligation was not, secured by a lien on a dwelling.

iii. ***Requests for preapproval.*** For requests received before January 1, 2004, lenders need not report requests for preapproval (as that term is defined in § 203.2(b)(2) of the revised Regulation C) that do not result in a traditional loan application. Lenders may, at their option, report requests for preapproval that are denied or that are approved but not accepted. In addition, lenders need not specify whether an application for a home purchase loan involved a request for preapproval, and should use Code 3 (Not Applicable) in the preapproval field on the HMDA/LAR.

iv. ***Applicant information.*** For applications received before January 1, 2004, lenders must collect data on race or national origin using the categories in effect in 2003, and

must convert the data to the codes in effect in 2004 for reporting, using the following conversion guide:

(A) ***Ethnicity***. The revised Regulation C requires lenders to request an applicant's ethnicity first (Hispanic or Latino, Not Hispanic or Latino), and then to request the applicant's race. The HMDA/LAR has been revised accordingly, so that ethnicity and race are distinct fields.

(1) If the applicant's race was identified as Hispanic (Code 4) in 2003, use Code 1 (Hispanic or Latino) for reporting ethnicity.

(2) If the applicant's race was identified as American Indian or Alaskan Native, Asian or Pacific Islander, Black, White, Other, or Not Applicable (Codes 1, 2, 3, 5, 6, or 8) in 2003, use Code 4 (Not Applicable) for reporting ethnicity.

(3) If the applicant did not provide information on race in a mail, Internet, or telephone application (Code 7) in 2003, use Code 3 (information not provided by applicant in mail, Internet, or telephone application) for reporting ethnicity.

(B) ***Race.***

(1) If the applicant's race was identified as American Indian or Alaskan Native, Black, or White in 2003, use the corresponding code for 2004. For example, if the applicant's race was identified as Black (Code 3) in 2003, use Code 3 (Black or African-American) for reporting race in 2004.

(2) If the applicant's race was identified as Asian or Pacific Islander in 2003, use Code 2 (Asian).

(3) If the applicant's race was identified as Hispanic in 2003, use Code 7 (Not Applicable).

(4) If the applicant's race was identified as Other in 2003, use Code 7 (Not Applicable).

(5) If the applicant did not provide information on race in a mail, Internet, or telephone application (Code 7) in 2003, use Code 6 (Information not provided by applicant in mail, Internet, or telephone application).

(6) If the applicant's race was identified as Not Applicable (Code 8) in 2003, use Code 7 (Not Applicable).

(C) ***Sex.*** For applications received before January 1, 2004, in which there is no co-applicant, the lender may use Code 4 (Not Applicable) in the field provided for the co-applicant's sex.

v. ***Rate Spread.*** For applications received before January 1, 2004, in which the rate lock occurred before

January 1, 2004, lenders may report NA (Not Applicable) for rate spread. For applications received before January 1, 2004, for which the rate lock occurred after January 1, 2004, lenders must calculate and report the rate spread in accordance with the rules set forth in new section 202.4(a)(12) [read: 203.4 (a)(12)] (see 67 FR 7222 (Feb. 15, 2002); 67 FR 43223 (June 27, 2002)).

(A) ***Example:*** Assume an application is received on December 1, 2003; the rate lock occurs on December 26, 2003, and the loan is originated on January 15, 2004. The lender may report NA (Not Applicable) for rate spread.

(B) ***Example:*** Assume an application is received on December 15, 2003; the rate lock occurs on January 3, 2004, and the loan is originated on January 15, 2004. The lender must calculate and report the rate spread in accordance with the rules in new section 202.4(a)(12) [read: 203.4 (a)(12)] (see 67 FR 7222 (Feb. 15, 2002); (see 67 FR 7222 (Feb. 15, 2002); 67 FR 43223 (June 27, 2002)).

4(a)(1) Application number and application date.

1. ***Application date—consistency.*** In reporting the date of application, an institution reports the date the appli- cation was received or the date shown on the application. Although an institution need not choose the same approach for its entire HMDA submission, it should be generally consistent (such as by routinely using one approach within a particular division of the institution or for a category of loans).

2. ***Application date—application forwarded by a broker.*** For an application forwarded by a broker, an institution reports the date the application was received by the broker, the date the application was received by the institution, or the date shown on the application. Although an institution need not choose the same approach for its entire HMDA submission, it should be generally consistent (such as by routinely using one approach within a particular division of the institution or for a category of loans).

3. ***Application date—reinstated application***. If, within the same calendar year, an applicant asks an institution to reinstate a counteroffer that the applicant previously did not accept (or asks the institution to reconsider an application that was denied, withdrawn, or closed for incompleteness), the institution may treat that request as the continuation of the earlier transaction or as a new transaction. If the institution treats the request for reinstatement or reconsideration as a new transaction, it reports the date of the request as the application date.

4. ***Application or loan number.*** An institution must ensure that each identifying number is unique within the institution. If an institution's register contains data for branch offices, for example, the institution could use a letter or a numerical code to identify the loans or applications of different branches, or could assign a certain series of numbers to particular branches to avoid duplicate numbers. Institutions are strongly encouraged not to use the applicant's or borrow-

er's name or social security number, for privacy reasons.

5. ***Application—year action taken.*** An institution must report an application in the calendar year in which the institution takes final action on the application.

4(a)(3) Purpose.

1. ***Purpose—statement of applicant.*** An institution may rely on the oral or written statement of an applicant regarding the proposed use of loan proceeds. For example, a lender could use a check-box, or a purpose line, on a loan application to determine whether or not the applicant intends to use loan proceeds for home improvement purposes.

2. ***Purpose—multiple-purpose loan.*** If a loan is a home purchase loan as well as a home improvement loan, or a refinancing, an institution reports the loan as a home purchase loan. If a loan is a home improvement loan as well as a refinancing, an institu-tion reports the loan as a home improvement loan.

4(a)(6) Occupancy.

1. ***Occupancy—multiple properties.*** If a loan relates to multiple properties, the institution reports the owner-occupancy status of the property for which property location is being reported. (See the comments to paragraph 4(a)(9), Property location.)

4(a)(7) Loan amount.

1. ***Loan amount—counteroffer***. If an applicant accepts a counteroffer for an amount different from the amount initially requested, the institution reports the loan amount granted. If an applicant does not accept a counteroffer or fails to respond, the institution reports the loan amount initially requested.

2. ***Loan amount—multiple-purpose loan.*** Except in the case of a home-equity line of credit, an institution reports the entire amount of the loan, even if only a part of the proceeds is intended for home purchase or home improvement.

3. ***Loan amount—home-equity line.*** An institution that has chosen to report home-equity lines of credit reports only the part that is intended for home-improvement or home-purchase purposes.

4. ***Loan amount—assumption.*** An institution that enters into a written agreement accepting a new party as the obligor on a loan reports the amount of the outstanding principal on the assumption as the loan amount.

4(a)(8) Type of action taken and date.

1. ***Action taken—counteroffers.*** If an institution makes a counteroffer to lend on terms different from the applicant's initial request (for example, for a shorter loan maturity or in a different amount) and the applicant does not accept the counteroffer or fails to respond, the institution reports the action taken as a denial on the original terms requested by the applicant.

2. ***Action taken—rescinded transactions.*** If a borrower rescinds a transaction after closing, the institution may report the transaction either as an origination or as an application that was approved but not accepted.

3. ***Action taken—purchased loans.*** An institution reports the loans that it purchased during the calendar year,

and does not report the loans that it declined to purchase.

4. ***Action taken—conditional approvals.*** If an institution issues a loan approval subject to the applicant's meeting underwriting conditions (other than customary loan commitment or loan-closing conditions, such as a clear-title requirement or an acceptable property survey) and the applicant does not meet them, the institution reports the action taken as a denial.

5. ***Action taken date—approved but not accepted.*** For a loan approved by an institution but not accepted by the applicant, the institution reports any reasonable date, such as the approval date, the deadline for accepting the offer, or the date the file was closed. Although an institution need not choose the same approach for its entire HMDA sub- mission, it should be generally consistent (such as by routinely using one approach within a particular division of the institution or for a category of loans).

6. ***Action taken date—originations.*** For loan originations, an institution generally reports the settlement or closing date. For loan originations that an institution acquires through a broker, the institution reports either the settlement or closing date, or the date the institution acquired the loan from the broker. If the disbursement of funds takes place on a date later than the settlement or closing date, the institution may use the date of disbursement. For a construction/permanent loan, the institution reports either the settlement or closing date, or the date the loan converts to the permanent financing. Although an institution need not choose the same approach for its entire HMDA submission, it should be generally consistent (such as by routinely using one approach within a particular division of the institution or for a category of loans). Notwithstanding this flexibility regarding the use of the closing date in connection with reporting the date action was taken, the year in which an origination goes to closing is the year in which the institution must report the origination.

7. ***Action taken—pending applications.*** An institution does not report any loan application still pending at the end of the calendar year; it reports that application on its register for the year in which final action is taken.

4(a)(9) Property location.

1. ***Property location—multiple properties (home improvement/refinance of home improvement).*** For a home improvement loan, an institution reports the property being improved. If more than one property is being improved, the institution reports the location of one of the properties or reports the loan using multiple entries on its HMDA/LAR (with unique identifiers) and allocating the loan amount among the properties.

2. ***Property location—multiple properties (home purchase/refinance of home purchase).*** For a home purchase loan, an institution reports the property taken as security. If an institution takes more than one property as security, the institution reports the location of the property being purchased if there is just one. If the loan is to purchase multiple properties and is secured by multiple properties, the institution reports the location of one of the properties or reports the loan using multiple entries on its HMDA/LAR (with unique identifiers) and allocating the loan amount among the properties.

3. ***Property location—loans purchased from another institution.*** The requirement to report the property location by census tract in a metropolitan area where the institution has a home or branch office applies not only to loan appli- cations and originations but also to loans purchased from another institution. This includes loans purchased from an institution that did not have a home or branch office in that metropolitan area and did not collect the property-location information.

4. ***Property location—mobile or manufactured home.*** If information about the potential site of a mobile or manufactured home is not available, an institution reports using the code for "not applicable."

4(a)(10) Applicant and income data.

1. ***Applicant data—completion by applicant***. An institution reports the monitoring information as provided by the applicant. For example, if an applicant checks the "Asian" box the institution reports using the "Asian" code.

2. ***Applicant data—completion by lender.*** If an applicant fails to provide the requested information for an application taken in person, the institution reports the data on the basis of visual observation or surname.

3. ***Applicant data—application completed in person.*** When an applicant meets in person with a lender to complete an application that was begun by mail, Internet, or telephone, the institution must request the monitoring information. If the meeting occurs after the application process is complete, for example, at closing, the institution is not required to obtain monitoring information.

4. ***Applicant data—joint applicant***. A joint applicant may enter the government monitoring information on behalf of an absent joint applicant. If the information is not provided, the institution reports using the code for "information not provided by applicant in mail, Internet, or telephone application."

5. ***Applicant data—video and other electronic-application processes.*** An institution that accepts applications through electronic media with a video component treats the applications as taken in person and collects the information about the ethnicity, race, and sex of applicants. An institution that accepts applications through electronic media without a video component (for example, the Internet or facsimile) treats the applications as accepted by mail.

6. ***Income data—income relied on.*** An institution reports the gross annual income relied on in evaluating the creditworthiness of applicants. For example, if an institution relies on an applicant's salary to compute a debt-to-income ratio but also relies on the applicant's annual bonus to evaluate creditworthiness, the insti- tution reports the salary and the bonus to the extent relied upon. Similarly, if an institution relies on the income of a cosigner to evaluate creditworthiness, the institution includes this income to the extent relied upon. But an institution does not include the income of a guarantor who is only secondarily liable.

7. ***Income data—co-applicant.*** If two persons jointly apply for a loan and both list income on the application, but the institution relies only on the income of one applicant in computing ratios and in evaluating creditworthi-

ness, the institution reports only the income relied on.

8. ***Income data—loan to employee.*** An institution may report "NA" in the income field for loans to its employees to protect their privacy, even though the institution relied on their income in making its credit decisions.

4(a)(11) Purchaser.

1. ***Type of purchaser—loan-participation interests sold to more than one entity.*** An institution that originates a loan, and then sells it to more than one entity, reports the "type of purchaser" based on the entity purchasing the greatest interest, if any. If an institution retains a majority interest, it does not report the sale.

2. ***Type of purchaser-swapped loans.*** Loans "swapped" for mortgage-backed securities are to be treated as sales; the purchaser is the type of entity receiving the loans that are swapped.

4(a)(12) Rate-spread information.

1. ***Treasury securities of comparable maturity.*** To determine the yield on a Treasury security, lenders must use the table entitled "Treasury Securities of Comparable Maturity under Regulation C," which will be published on the FFIEC's web site (http://www.ffiec.gov/hmda) and made available in paper form upon request. This table will provide, for the 15th day of each month, Treasury security yields for every available loan maturity. The applicable Treasury yield date will depend on the date on which the financial institution set the interest rate on the loan for the final time before closing. See Appendix A, Paragraphs I.G.1. and 2.

4(a)(14) Lien status.

1. ***Determining lien status for applications and loans originated.***

   i. Lenders are required to report lien status for loans they originate and applications that do not result in originations. Lien status is determined by reference to the best information readily available to the lender at the time final action is taken and to the lender's own procedures. Thus, lenders may rely on the title search they routinely perform as part of their underwriting procedures—for example, for home purchase loans. Regulation C does not require lenders to perform title searches solely to comply with HMDA reporting requirements. Lenders may rely on other information that is readily available to them at the time final action is taken and that they reasonably believe is accurate, such as the applicant's statement on the application or the applicant's credit report. For example, where the applicant indicates on the application that there is a mortgage on the property or where the applicant's credit report shows that the applicant has a mortgage—and that mortgage is not going to be paid off as part of the transaction—the lender may assume that the loan it originates is secured by a subordinate lien. If the same application did not result in an origination—for example, because the application is denied or withdrawn—the lender would report the application as an application for a subordinate-lien loan.

   ii. Lenders may also consider their established procedures when determining lien status for applications that do not result in origina-

tions. For example, a consumer applies to a lender to refinance a $100,000 first mortgage; the consumer also has a home-equity line of credit for $20,000. If the lender's practice in such a case is to ensure that it will have first-lien position—through a subordination agreement with the holder of the mortgage on the home-equity line—then the lender should report the application as an application for a first-lien loan.

4(c)(3) Optional data—home-equity lines of credit.

1. An institution that opts to report home-equity lines reports the disposition of all applications, not just originations.

4(d) Excluded data.

1. ***Mergers, purchases in bulk, and branch acquisitions.*** If a covered institution acquires loans in bulk from another institution (for example, from the receiver for a failed institution) but no merger or acquisition of the institution, or acquisition of a branch, is involved, the institution reports the loans as purchased loans.

Section 203.5—Disclosure and Reporting

5(a) Reporting to agency.

1. ***Submission of data.*** Institutions submit data to their supervisory agencies in an automated, machine-readable form. The format must conform to that of the HMDA/LAR. An institution should contact its federal supervisory agency for information regarding procedures and technical specifications for automated data submission; in some cases, agencies also make software available for automated data submission. The data are edited before submission, using the edits included in the agency-supplied software or equivalent edits in software available from vendors or developed in-house.

2. ***Submission in paper form.*** Institutions that report twenty-five or fewer entries on their HMDA/LAR may collect and report the data in paper form. An institution that submits its register in nonautomated form sends two copies that are typed or computer printed and must use the format of the HMDA/LAR (but need not use the form itself). Each page must be numbered along with the total number of pages (for example, "Page 1 of 3").

3. ***Procedures for entering data.*** The required data are entered in the register for each loan origination, each application acted on, and each loan purchased during the calendar year. The institution should decide on the procedure it wants to follow—for example, whether to begin entering the required data, when an application is received, or to wait until final action is taken (such as when a loan goes to closing or an application is denied).

4. ***Options for collection.*** An institution may collect data on separate registers at different branches, or on separate registers for different loan types (such as for home purchase or home improvement loans, or for loans on multifamily dwellings). Entries need not be grouped on the register by metropolitan area, or chronologically, or by census tract numbers, or in any other particular order.

5. ***Change in supervisory agency.*** If the supervisory agency for a covered institution changes (as a consequence of a merger or a change in the institution's charter, for example), the institution must report data to its new supervisory

agency beginning with the year of the change.

6. ***Subsidiaries.*** An institution is a subsidiary of a bank or savings association (for purposes of reporting HMDA data to the parent's supervisory agency) if the bank or savings association holds or controls an ownership interest that is greater than 50 percent of the institution.

7. ***Transmittal sheet—additional data submissions.*** If an additional data submission becomes necessary (for example, because the institution discovers that data were omitted from the initial submission, or because revisions are called for, that submission must be accompanied by a transmittal sheet.

8. ***Transmittal sheet—revisions or deletions.*** If a data submission involves revisions or deletions of previously submitted data, it must state the total of all line entries con- tained in that submission, including both those representing revisions or deletions of previously submitted entries, and those that are being resubmitted unchanged or are being submitted for the first time. Depository institutions must provide a list of the metropolitan areas in which they have home or branch offices.

5(b) Public disclosure of statement.

1. ***Business day.*** For purposes of section 203.5, a business day is any calendar day other than a Saturday, Sunday, or legal public holiday.

2. ***Format.*** An institution may make the disclosure statement available in paper form or, if the person requesting the data agrees, in automated form (such as by PC diskette or CD-ROM).

5(c) Public disclosure of modified loan/application register.

1. ***Format.*** An institution may make the modified register available in paper or automated form (such as by PC diskette or computer tape). Although institutions are not required to make the modified register available in census tract order, they are strongly encouraged to do so in order to enhance its utility to users.

5(e) Notice of availability.

1. ***Poster—suggested text.*** An institution may use any text that meets the requirements of the regulation. Some of the federal financial regulatory agencies and HUD provide HMDA posters that an institution can use to inform the public of the availability of its HMDA data, or the institution may create its own posters. If an institution prints its own, the following language is suggested but is not required:

   HOME MORTGAGE DISCLOSURE ACT NOTICE

   The HMDA data about our residential mortgage lending are available for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, and income of applicants and borrowers; and information about loan approvals and denials. Inquire at this office regarding the locations where HMDA data may be inspected.

2. ***Additional language for institutions making the disclosure statement available on request***. An institution that posts a notice informing the public of the address to which a request should be sent could include the following sentence, for example, in its general notice: "To receive a copy of

these data send a written request to [address]."

Section 203.6—Enforcement

6(b) Bona fide errors.

1. ***Bona fide error—information from third parties.*** An institution that obtains the property-location information for applications and loans from third parties (such as appraisers or vendors of "geocoding" services) is responsible for ensuring that the information reported on its HMDA/LAR is correct.

Appendix E
Home Mortgage Disclosure Act

Home Mortgage Disclosure Act
12 USC 2801 et seq.; 89 Stat. 1125; Pub. L. 94-200, Title III (December 31, 1975)

Section

301 Short title
302 Findings and purposes
303 Definitions
304 Maintenance of records and public disclosure
305 Enforcement
306 Relation to state laws
307 Research and improved methods
308 Study
309 Effective date
310 Compilation of aggregate data
311 Disclosure by the secretary

Section 301—Short Title

This title may be cited as the "Home Mortgage Disclosure Act of 1975."

[12 USC 2801 note.]

Section 302—Findings and Purposes

(a) The Congress finds that some depository institutions have sometimes contributed to the decline of certain geographic areas by their failure pursuant to their chartering responsibilities to provide adequate home financing to qualified applicants on reasonable terms and conditions.

(b) The purpose of this title is to provide the citizens and public officials of the United States with sufficient information to enable them to determine whether depository institutions are filling their obligations to serve the housing needs of the communities and neighborhoods in which they are located and to assist public officials in their determination of the distribution of public sector investments in a manner designed to improve the private investment environment.

(c) Nothing in this title is intended to, nor shall it be construed to, encourage unsound lending practices or the allocation of credit.

[12 USC 2801.]

Section 303—Definitions

For purposes of this title—

(1) the term "mortgage loan" means a loan which is secured by residential real property or a home improvement loan;

(2) the term "depository institution"—

(A) means—

(i) any bank (as defined in section 3(a)(1) of the Federal Deposit Insurance Act);

(ii) any savings association (as defined in section 3(b)(1) of the Federal Deposit Insurance Act); and

(iii) any credit union, which makes federally related mortgage loans as determined by the Board; and

(B) includes any other lending institution (as defined in paragraph (4)) other than any institution described in subparagraph (A);

(3) the term "completed application" means an application in which the creditor has received the information that is regularly obtained in evaluating applications for the amount and type of credit requested;

(4) the term "other lending institutions" means any person engaged for profit in the business of mortgage lending;

Appendix E
Home Mortgage Disclosure Act

(5) the term "Board" means the Board of Governors of the Federal Reserve System; and

(6) the term "Secretary" means the Secretary of Housing and Urban Development.

[12 USC 2802. As amended by acts of Feb. 5, 1988 (101 Stat. 1945) and Aug. 9, 1989 (103 Stat. 525).]

Section 304—Maintenance of Records and Public Disclosure

(a)(1) Each depository institution which has a home office or branch office located within a primary metropolitan statistical area, metropolitan statistical area, or consolidated metropolitan statistical area that is not comprised of designated primary metropolitan statistical areas, as defined by the Department of Commerce shall compile and make available, in accordance with regulations of the Board, to the public for inspection and copying at the home office, and at least one branch office within each primary metropolitan statistical area, metropolitan statistical area, or consolidated metropolitan statistical area that is not comprised of designated primary metropolitan statistical areas in which the depository institution has an office the number and total dollar amount of mortgage loans which were (A) originated (or for which the institution received completed applications), or (B) purchased by that institution during each fiscal year (beginning with the last full fiscal year of that institution which immediately preceded the effective date of this title.)

(2) The information required to be maintained and made available under paragraph (1) shall also be itemized in order to clearly and conspicuously disclose the following:

(A) The number and dollar amount for each item referred to in paragraph (1), by census tracts for mortgage loans secured by property located within any county with a population of more than 30,000, within that primary metropolitan statistical area, metropolitan statistical area, or consolidated metropolitan statistical area that is not comprised of designated primary metropolitan statistical areas, otherwise, by county, for mortgage loans secured by property located within any other county within that primary metropolitan statistical area, metropolitan statistical area, or consolidated metropolitan statistical area that is not comprised of designated primary metropolitan statistical areas.

(B) The number and dollar amount for each item referred to in paragraph (1) for all such mortgage loans which are secured by property located outside that primary metropolitan statistical area, metropolitan statistical area, or consolidated metropolitan statistical area that is not comprised of designated primary metropolitan statistical areas.

For the purpose of this paragraph, a depository institution which maintains offices in more than one primary metropolitan statistical area, metropolitan statistical area, or consolidated metropolitan statistical area that is not comprised of designated primary metropolitan statistical areas shall be required to make the information required by this paragraph available at any such office only to the extent that such information relates to mortgage loans which were originated or purchased (or for which completed applications were received) by an office of that depository institution located in the primary metropolitan statistical area, metropolitan statistical area, or consolidated metropolitan statistical area that is not comprised of designated primary metropolitan statistical areas in which the office making such information available is located. For purposes of

this paragraph, other lending institutions shall be deemed to have a home office or branch office within a primary metropolitan statistical area, metropolitan statistical area, or consolidated metropolitan statistical area that is not comprised of designated primary metropolitan statistical areas if such institutions have originated or purchased or received completed applications for at least 5 mortgage loans in such area in the preceding calendar year.

(b) Any item of information relating to mortgage loans required to be maintained under subsection (a) shall be further itemized in order to disclose for each such item—

(1) the number and dollar amount of mortgage loans which are insured under title II of the National Housing Act or under title V of the Housing Act of 1949 or which are guaranteed under chapter 37 of title 38, United States Code;

(2) the number and dollar amount of mortgage loans made to mortgagors who did not, at the time of execution of the mortgage, intend to reside in the property securing the mortgage loan;

(3) the number and dollar amount of home improvement loans; and

(4) the number and dollar amount of mortgage loans and completed applications involving mortgagors or mortgage applicants grouped according to census tract, income level, racial characteristics, and gender.

(c) Any information required to be compiled and made available under this section, other than loan application register information under subsection (j), shall be maintained and made available for a period of five years after the close of the first year during which such information is required to be maintained and made available.

(d) Notwithstanding the provisions of subsection (a)(1), data required to be disclosed under this section for 1980 and thereafter shall be disclosed for each calendar year. Any depository institution which is required to make disclosures under this section but which has been making disclosures on some basis other than a calendar year basis shall make available a separate disclosure statement containing data for any period prior to calendar year 1980 which is not covered by the last full year report prior to the 1980 calendar year report.

(e) Subject to subsection (h), the Board shall prescribe a standard format for the disclosures required under this section.

(f) The Federal Financial Institutions Examination Council in consultation with the Secretary, shall implement a system to facilitate access to data required to be disclosed under this section. Such system shall include arrangements for a central depository of data in each primary metropolitan statistical area, metropolitan statistical area, or consolidated metropolitan statistical area that is not comprised of designated primary metropolitan statistical areas. Disclosure statements shall be made available to the public for inspection and copying at such central depository of data for all depository institutions which are required to disclose information under this section (or which are exempted pursuant to section 306(b)) and which have a home office or branch office within such primary metropolitan statistical area, metropolitan statistical area, or consolidated metropolitan statistical area that is not comprised of designated primary metropolitan statistical areas.

(g) The requirements of subsections (a) and (b) shall not apply with respect to mortgage loans that are—

(1) made (or for which completed applications are received) by any mortgage banking subsidiary of a bank holding company or savings and loan holding company or by any savings and loan service corporation that originates or purchases mortgage loans; and

(2) approved (or for which completed applications are received) by the secretary for insurance under title I or II of the National Housing Act.

(h) The data required to be disclosed under subsection (b)(4) shall be submitted to the appropriate agency for each institution reporting under this title. Notwithstanding the requirement of section 304(a)(2)(A) for disclosure by census tract, the Board, in cooperation with other appropriate regulators, including—

(1) the Office of the Comptroller of the Currency for national banks and Federal branches and Federal agencies of foreign banks;

(2) the Director of the Office of Thrift Supervision for savings associations;

(3) the Federal Deposit Insurance Corporation for banks insured by the Federal Deposit Insurance Corporation (other than members of the Federal Reserve System), mutual savings banks, insured State branches of foreign banks, and any other depository institution described in section 303(2)(A) which is not otherwise referred to in this paragraph;

(4) the National Credit Union Administration Board for credit unions; and

(5) the Secretary of Housing and Urban Development for other lending institutions not regulated by the agencies referred to in paragraphs (1) through (4), shall develop regulations prescribing the format for such disclosures, the method for submission of the data to the appropriate regulatory agency, and the procedures for disclosing the information to the public. These regulations shall also require the collection of data required to be disclosed under subsection (b)(4) with respect to loans sold by each institution reporting under this title, and, in addition, shall require disclosure of the class of the purchaser of such loans. Any reporting institution may submit in writing to the appropriate agency such additional data or explanations as it deems relevant to the decision to originate or purchase mortgage loans.

(i) The requirements of subsection (b)(4) shall not apply with respect to any depository institution described in section 303(2)(A) which has total assets, as of the most recent full fiscal year of such institution, of $30,000,000 or less.

(j) Loan application register information.

(1) In addition to the information required to be disclosed under subsections (a) and (b), any depository institution which is required to make disclosures under this section shall make available to the public, upon request, loan application register information (as defined by the Board by regulation) in the form required under regulations prescribed by the Board.

(2)(A) Subject to subparagraph (B), the loan application register information described in paragraph (1) may be disclosed by a depository institution without editing or compilation and in the format in which such information is maintained by the institution.

(B) The Board shall require, by regulation, such deletions as the Board may determine to be appropriate to protect—

(i) any privacy interest of any applicant, including the deletion of the applicant's name and identification number, the date of the application, and the date of any determination by the institution with respect to such application; and

(ii) a depository institution from liability under any Federal or State privacy law.

(C) It is the sense of the Congress that a depository institution should provide loan register information under this section in a format based on the census tract in which the property is located.

(3) A depository institution meets the disclosure requirement of paragraph (1) if the institution provides the information required under such paragraph in the form in which the institution maintains such information.

(4) Any depository institution which provides information under this subsection may impose a reasonable fee for any cost incurred in reproducing such information.

(5) The disclosure of the loan application register information described in paragraph (1) for any year pursuant to a request under paragraph (1) shall be made—

(A) in the case of a request made on or before March 1 of the succeeding year, before April 1 of the succeeding year; and

(B) in the case of a request made after March 1 of the succeeding year, before the end of the 30-day period beginning on the date the request is made.

(6) Notwithstanding subsection (c), the loan application register information described in paragraph (1) for any year shall be maintained and made available, upon request, for 3 years after the close of the 1st year during which such information is required to be maintained and made available.

(7) In prescribing regulations under this subsection, the Board shall make every effort to minimize the costs incurred by a depository institution in complying with this subsection and such regulations.

(k) Disclosure of statements by depository institutions.

(1) In accordance with procedures established by the Board pursuant to this section, any depository institution required to make disclosures under this section—

(A) shall make a disclosure statement available, upon request, to the public no later than 3 business days after the institution receives the statement from the Federal Financial Institutions Examination Council; and

(B) may make such statement available on a floppy disc which may be used with a personal computer or in any other media which is not prohibited under regulations prescribed by the Board.

(2) Any disclosure statement provided pursuant to paragraph (1) shall be accompanied by a clear and conspicuous notice that the statement is subject to final review and revision, if necessary.

(3) Any depository institution which provides a disclosure statement pursuant to paragraph (1) may impose a reasonable fee for any cost incurred in providing or reproducing such statement.

(l) Prompt disclosures.

(1) Any disclosure of information pursuant to this section or section 310 shall be made as promptly as possible.

(2)(A) Except as provided in subsections (j)(5) and (k)(1) and regulations prescribed by the Board and subject to subparagraph (B), any information required to be disclosed for any year beginning after December 31, 1992, under—

(i) this section shall be made available to the public before September 1 of the succeeding year; and

(ii) section 310 shall be made available to the public before December 1 of the succeeding year.

(B) With respect to disclosures of information under this section or section 310 for any year beginning after December 31, 1993, every effort shall be made—

(i) to make information disclosed under this section or section 310 available to the public before July 1 of the succeeding year; and

(ii) to make information required to be disclosed under section 310 available to the public before September 1 of the succeeding year.

(3) The Federal Financial Institutions Examination Council shall make such changes in the system established pursuant to subsection (f) as may be necessary to carry out the requirements of this subsection.

(m) Opportunity to reduce compliance burden.

(1)(A) A depository institution shall be deemed to have satisfied the public availability requirements of subsection (a) if the institution compiles the information required under that subsection at the home office of the institution and provides notice at the branch locations specified in subsection (a) that such information is available from the home office of the institution upon written request.

(B) Not later than 15 days after the receipt of a written request for any information required to be compiled under subsection (a), the home office of the depository institution receiving the request shall provide the information pertinent to the location of the branch in question to the person requesting the information.

(2) In complying with paragraph (1), a depository institution shall, in the sole discretion of the institution, provide the person requesting the information with—

(A) a paper copy of the information requested; or

(B) if acceptable to the person, the information through a form of electronic medium, such as a computer disk.

[12 USC 2803. As amended by acts of Oct. 8, 1980 (94 Stat. 1657); Nov. 30, 1983 (97 Stat. 1266); Feb. 5, 1988 (101 Stat. 1945, 1950); Aug. 9, 1989 (103 Stat. 524, 525, 526); Dec. 19, 1991 (105 Stat. 2299); Oct. 28, 1992 (106 Stat. 3889, 3891); and Sept. 30, 1996 (110 Stat. 3009-416).]

Section 305—Enforcement

(a) The Board shall prescribe such regulations as may be necessary to carry out the purposes of this title. These regulations may contain such classifications, differentiations, or other provisions, and may provide for such adjustments and exceptions for any class of transactions, as in the judgment of the Board are necessary and proper to effectuate the purposes of this title, and prevent circumvention or evasion thereof, or to facilitate compliance therewith.

(b) Compliance with the requirements imposed under this title shall be enforced under—

(1) section 8 of the Federal Deposit Insurance Act, in the case of—

(A) national banks and Federal branches and Federal agencies of foreign banks, by the Office of Comptroller of the Currency;

(B) member banks of the Federal Reserve System (other than national banks), branches and agencies of foreign banks (other than Federal branches, Federal agencies, and insured State branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act, by the Board; and

(C) banks insured by the Federal Deposit Insurance Corporation (other than members of the Federal Reserve System), mutual savings banks as defined in section 3(f) of the Federal Deposit Insurance Act (12 U.S.C. 1813(f)), insured State branches of foreign banks, and any other depository institution not referred to in this paragraph or paragraph (2) or (3) of this subsection, by the Board of Directors of the Federal Deposit Insurance Corporation;

(2) section 8 of the Federal Deposit Insurance Act, by the Director of the Office of Thrift Supervision, in the case of a savings association the deposits of which are insured by the Federal Deposit Insurance Corporation;

(3) the Federal Credit Union Act, by the Administrator of the National Credit Union Administration with respect to any credit union; and

(4) other lending institutions, by the Secretary of Housing and Urban Development.

The terms used in paragraph (1) that are not defined in this title or otherwise defined in section 3(s) of the Federal Deposit Insurance Act (12 U.S.C. 1813(s)) shall have the meaning given to them in section 1(b) of the International Banking Act of 1978 (12 U.S.C. 3101).

(c) For the purpose of the exercise by any agency referred to in subsection (b) of its powers under any Act referred to in that subsection, a violation of any requirement imposed under this title shall be deemed to be a violation of a requirement imposed under that Act. In addition to its powers under any provision of law specifically referred to in subsection (b), each of the agencies referred to in that subsection may exercise, for the purpose of enforcing compliance with any requirement imposed under this title, any other authority conferred on it by law.

[12 USC 2804. As amended by acts of Aug. 9, 1989 (103 Stat. 440, 526) and Dec. 19, 1991 (105 Stat. 2299).]

Section 306—Relation to State Laws

(a) This title does not annul, alter, or affect, or exempt any State-chartered depository institution subject to the provisions of this title from complying with the laws of any state or subdivision thereof with respect to public disclosure and record-keeping by depository institutions, except to the extent that those laws are inconsistent with any provision of this title, and then only to the extent of the inconsistency. The Board is authorized to determine whether such inconsistencies exist. The Board may not determine that any such law is inconsistent with any provision of this title if the Board determines that such law requires the maintenance of records with greater geographic or other detail than is required under this title, or that such law otherwise provides greater disclosure than is required under this title.

(b) The Board may by regulation exempt from the requirements of this title any state-chartered depository institution within any state or subdivision thereof if it determines that, under the law of such state or subdivision, that institution is subject to requirements substantially similar to those imposed under this title, and that such law contains adequate provisions for enforcement. Notwithstanding any other provision of this subsection, compliance with the requirements imposed under this subsection shall be enforced under—

(1) section 8 of the Federal Deposit Insurance Act in the case of national anks, by the Comptroller of the Currency; and

(2) section 8 of the Federal Deposit Insurance Act, by the Director of the Office of Thrift Supervision in the case of a savings association the deposits of which are insured by the Federal Deposit Insurance Corporation.

[12 USC 2805. As amended by act of Aug. 9, 1989 (103 Stat. 440).]

Section 307—Research and Improved Methods

(a)(1) The Director of the Office of Thrift Supervision, with the assistance of the Secretary, the Director of the Bureau of the Census, the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and such other persons as the Director of the Office of Thrift Supervision deems appropriate, shall develop, or assist in the improvement of, methods of matching addresses and census tracts to facilitate compliance by depository institutions in as economical a manner as possible with the requirements of this title.

(2) There is authorized to be appropriated such sums as may be necessary to carry out this subsection.

(3) The Director of the Office of Thrift Supervision is authorized to utilize, contract with, act through, or compensate any person or agency in order to carry out this subsection.

(b) The Director of the Office of Thrift Supervision shall recommend to the Committee on Banking, Finance and Urban Affairs of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate such additional legislation as the Director of the Office of Thrift Supervision deems appropriate to carry out the purpose of this title.

[12 USC 2806. As amended by H. Res. 5 of Jan. 4, 1977 and acts of Nov. 7, 1988 (102 Stat. 3280) and Aug. 9, 1989 (103 Stat. 440).]

Section 308—Study

The Board, in consultation with the Secretary of Housing and Urban Development, shall report annually to the Congress on the utility of the requirements of section 304(b)(4).

[12 USC 2807. As amended by acts of Nov. 30, 1983 (97 Stat. 1266) and Aug. 9, 1989 (103 Stat. 526).]

Section 309—Effective Date

(a) In general. This title shall take effect on the one hundred and eightieth day beginning after the date of its enactment. Any institution specified in section 303(2)(A) which has total assets as of its last full fiscal year of $10,000,000 or less is exempt from the provisions of this title. The Board, in consultation with the Secretary, may exempt institutions described in section 303(2)(B) that are comparable within their respective industries to institutions that are exempt under the preceding sentence (as determined without regard to the adjustment made by subsedtion (b)).

(b) CPI adjustments.

(1) Subject to paragraph (2), the dollar amount applicable with respect to institutions described in section 303(2)(A) under the 2d sentence of subsection (a) shall be adjusted annually after December 31, 1996, by the annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers published by the Bureau of Labor Statistics.

(2) The first adjustment made under paragraph (1) after the date of the enactment of the Economic Growth and Regulatory Paperwork Reduction Act of 1996 shall be the percentage by which—

(A) the Consumer Price Index described in such paragraph for the calendar year 1996, exceeds

(B) such Consumer Price Index for the calendar year 1975.

(3) The dollar amount applicable under paragraph (1) for any calendar year shall be the amount determined in accordance with subparagraphs (A) and (B) of paragraph (2) and rounded to the nearest multiple of $1,000,000.

[12 USC 2808. As amended by acts of Dec. 19, 1991 (105 Stat. 2307) and Sept. 30, 1996 (110 Stat. 3009-415).]

Section 310—Compilation of Aggregate Data

(a) Beginning with data for calendar year 1980, the Federal Financial Institutions Examination Council shall compile each year, for each primary metropolitan statistical area, metropolitan statistical area, or consolidated metropolitan statistical area that is not comprised of designated primary metropolitan statistical areas, aggregate data by census tract for all depository institutions which are required to disclose data under section 304 or which are exempt pursuant to section 306(b). The Council shall also produce tables indicating, for eachprimary metropolitan statistical area, metropolitan statistical area, or consolidated metropolitan statistical area that is not comprised of designated primary metropolitan statistical areas, aggregate lending patterns for various categories of census tracts grouped according to location, age of housing stock, income level, and racial characteristics.

(b) The Board shall provide staff and data processing resources to the Council to enable it to carry out the provisions of subsection (a).

(c) The data and tables required pursuant to subsection (a) shall be made available to the public by no later than December 31 of the year following the calendar year on which the data is based.

[12 USC 2809. As added by act of Oct. 8, 1980 (94 Stat. 1658) and amended by act of Nov. 30, 1983 (97 Stat. 1266).]

Section 311—Disclosure by the Secretary

Beginning with data for calendar year 1980, the Secretary shall make publicly available data in the Secretary's possession for each mortgagee which is not otherwise subject to the requirements of this title and which is not exempt pursuant to section 306(b) (and for each mortgagee making mortgage loansexempted under section 304(g)), with respect to mortgage loans approved (or for which completed applications are received) by the Secretary for insurance under title I or II of the National Housing Act. Such data to be disclosed shall consist of data comparable to the data which would be disclosed if such mortgagee were subject to the requirements of section 304. Disclosure

statements containing data for each such mortgage for a primary metropolitan statistical area, metropolitan statistical area, or consolidated metropolitan statistical area that is not comprised of designated primary metropolitan statistical areas shall, at a minimum, be publicly available at the central depository of data established pursuant to section 304(f) for such primary metropolitan statistical area, metropolitan statistical area, or consolidated metropolitan statistical area that is not comprised of designated primary metropolitan statistical areas. The Secretary shall also compile and make publicly available aggregate data for such mortgagees by census tract, and tables indicating aggregate lending patterns, in a manner comparable to the information required to be made publicly available in accordance with section 310.

[12 USC 2810. As added by act of Oct. 8, 1980 (94 Stat. 1658) and amended by acts of Nov. 30, 1983 (97 Stat. 1266); Feb. 5, 1988 (101 Stat. 1945); and Aug. 9, 1989 (103 Stat. 525).]

Appendix F

State and County Codes and MSA/MD Numbers

For use beginning with 2004 data collection

This appendix contains the information you will need to identify state and county codes and metropolitan statistical area/metropolitan division numbers.

The states are listed alphabetically and, under each state, every county in the state is listed alphabetically. State codes appear in parentheses after state names; county codes appear in parentheses after county names. Counties with populations of 30,000 or less are denoted with an asterisk (*). For properties in those counties, you have the option to report "NA" in the census tract field even if you are a CRA data reporter. See Appendix A, I.C.3.

Next to each county in a metropolitan statistical area (MSA) appears the number of the MSA, as announced by the Office of Management and Budget (OMB) on June 6, 2003, or thereafter. Eleven MSAs having a single core with a population of 2.5 million or more (Boston, Chicago, Dallas, Detroit, Los Angeles, Miami, New York, Philadelphia, San Francisco, Seattle, and Washington) were subdivided into metropolitan divisions (MDs). For any county in an MD, the MD number is shown below instead of the MSA number. The MD number, not the MSA number, should be entered in the MSA/MD column.

The list also includes counties located in non-metropolitan areas. In those cases, report "NA" in the MSA/MD column.

Note that properties located in the following U.S. Territories are not HMDA reportable, and therefore, are excluded from the listing: American Samoa, Guam, Northern Mariana Islands, and the Virgin Islands.

Alabama (01)
Autauga (001) - MSA 33860
Baldwin (003)
Barbour* (005)
Bibb* (007) - MSA 13820
Blount (009) - MSA 13820
Bullock* (011)
Butler* (013)
Calhoun (015) - MSA 11500
Chambers (017)
Cherokee* (019)
Chilton (021) - MSA 13820
Choctaw* (023)
Clarke* (025)
Clay* (027)
Cleburne* (029)
Coffee (031)
Colbert (033) - MSA 22520
Conecuh* (035)
Coosa* (037)
Covington (039)
Crenshaw* (041)
Cullman (043)
Dale (045)
Dallas (047)
DeKalb (049)
Elmore (051) - MSA 33860
Escambia (053)
Etowah (055) - MSA 23460
Fayette* (057)
Franklin (059)
Geneva* (061) - MSA 20020
Greene* (063) - MSA 46220
Hale* (065) - MSA 46220
Henry* (067) - MSA 20020
Houston (069) - MSA 20020
Jackson (071)
Jefferson (073) - MSA 13820
Lamar* (075)
Lauderdale (077) - MSA 22520
Lawrence (079) - MSA 19460
Lee (081) - MSA 12220
Limestone (083) - MSA 26620
Lowndes* (085) - MSA 33860
Macon* (087)
Madison (089) - MSA 26620
Marengo* (091)
Marion (093)
Marshall (095)
Mobile (097) - MSA 33660
Monroe* (099)
Montgomery (101) - MSA 33860
Morgan (103) - MSA 19460

Appendix F
State and County Codes and MSA/MD Numbers

Perry* (105)
Pickens* (107)
Pike* (109)
Randolph* (111)
Russell (113) - MSA 17980
St. Clair (115) - MSA 13820
Shelby (117) - MSA 13820
Sumter* (119)
Talladega (121)
Tallapoosa (123)
Tuscaloosa (125) - MSA 46220
Walker (127) - MSA 13820
Washington* (129)
Wilcox* (131)
Winston* (133)

Alaska (02)
Aleutians East Borough*(013)
Aleutians West* (016)
Anchorage Municipality (020) - MSA 11260
Bethel* (050)
Bristol Bay Borough*(060)
Denali Borough*(068)
Dillingham* (070)
Fairbanks North Star Borough (090) - MSA 21820
Haines Borough*(100)
Juneau City and Borough (110)
Kenai Peninsula Borough (122)
Ketchikan Gateway Borough*(130)
Kodiak Island Borough*(150)
Lake and Peninsula Borough*(164)
Matanuska-Susitna Borough (170) - MSA 11260
Nome* (180)
North Slope Borough*(185)
Northwest Arctic Borough*(188)
Prince of Outer Ketchikan* (201)
Sitka City and Borough*(220)
Skagway-Hoonah-Angoon* (232)
Southeast Fairbanks* (240)
Valdez-Cordova* (261)
Wade Hampton* (270)
Wrangell-Petersburg*(280)
Yakutat City and Borough*(282)
Yukon-Koyukuk*(290)

Arizona (04)
Apache (001)
Cochise (003)
Coconino (005) - MSA 22380
Gila (007)
Graham (009)
Greenlee* (011)
La Paz* (012)
Maricopa (013) - MSA 38060
Mohave (015) - MSA 29420
Navajo (017)
Pima (019) - MSA 46060
Pinal (021) - MSA 38060
Santa Cruz (023)
Yavapai (025) - MSA 39140
Yuma (027) - MSA 49740

Arkansas (05)
Arkansas* (001)
Ashley* (003)
Baxter (005)
Benton (007) - MSA 22220
Boone (009)
Bradley* (011)
Calhoun* (013)
Carroll* (015)
Chicot* (017)
Clark* (019)
Clay* (021)
Cleburne* (023)
Cleveland* (025) - MSA 38220
Columbia* (027)
Conway* (029)
Craighead (031) - MSA 27860
Crawford (033) - MSA 22900
Crittenden (035) - MSA 32820
Cross* (037)
Dallas* (039)
Desha* (041)
Drew* (043)
Faulkner (045) - MSA 30780
Franklin* (047) - MSA 22900
Fulton* (049)
Garland (051) - MSA 26300
Grant* (053) - MSA 30780
Greene (055)
Hempstead* (057)
Hot Spring (059)
Howard* (061)
Independence (063)
Izard* (065)
Jackson* (067)
Jefferson (069) - MSA 38220
Johnson* (071)
Lafayette* (073)
Lawrence* (075)
Lee* (077)
Lincoln* (079) - MSA 38220

Little River* (081)
Logan* (083)
Lonoke (085) - MSA 30780
Madison* (087) - MSA 22220
Marion* (089)
Miller (091) - MSA 45500
Mississippi (093)
Monroe* (095)
Montgomery* (097)
Nevada* (099)
Newton* (101)
Ouachita* (103)
Perry* (105) - MSA 30780
Phillips* (107)
Pike* (109)
Poinsett* (111) - MSA 27860
Polk* (113)
Pope (115)
Prairie* (117)
Pulaski (119) - MSA 30780
Randolph* (121)
St. Francis* (123)
Saline (125) - MSA 30780
Scott* (127)
Searcy* (129)
Sebastian (131) - MSA 22900
Sevier* (133)
Sharp* (135)
Stone* (137)
Union (139)
Van Buren* (141)
Washington (143) - MSA 22220
White (145)
Woodruff* (147)
Yell* (149)

California (06)
Alameda (001) - MD 36084
Alpine* (003)
Amador (005)
Butte (007) - MSA 17020
Calaveras (009)
Colusa* (011)
Contra Costa (013) - MD 36084
Del Norte* (015)
El Dorado (017) - MSA 40900
Fresno (019) - MSA 23420
Glenn* (021)
Humboldt (023)
Imperial (025) - MSA 20940
Inyo* (027)
Kern (029) - MSA 12540
Kings (031) - MSA 25260
Lake (033)
Lassen (035)
Los Angeles (037) - MD 31084
Madera (039) - MSA 31460
Marin (041) - MD 41884
Mariposa* (043)
Mendocino (045)
Merced (047) - MSA 32900
Modoc* (049)
Mono* (051)
Monterey (053) - MSA 41500
Napa (055) - MSA 34900
Nevada (057)
Orange (059) - MD 42044
Placer (061) - MSA 40900
Plumas* (063)
Riverside (065) - MSA 40140
Sacramento (067) - MSA 40900
San Benito (069) - MSA 41940
San Bernardino (071) - MSA 40140
San Diego (073) - MSA 41740
San Francisco (075) - MD 41884
San Joaquin (077) - MSA 44700
San Luis Obispo (079) - MSA 42020
San Mateo (081) - MD 41884
Santa Barbara (083) - MSA 42060
Santa Clara (085) - MSA 41940
Santa Cruz (087) - MSA 42100
Shasta (089) - MSA 39820
Sierra* (091)
Siskiyou (093)
Solano (095) - MSA 46700
Sonoma (097) - MSA 42220
Stanislaus (099) - MSA 33700
Sutter (101) - MSA 49700
Tehama (103)
Trinity* (105)
Tulare (107) - MSA 47300
Tuolumne (109)
Ventura (111) - MSA 37100
Yolo (113) - MSA 40900
Yuba (115) - MSA 49700

Colorado (08)
Adams (001) - MSA 19740
Alamosa* (003)
Arapahoe (005) - MSA 19740
Archuleta* (007)
Baca* (009)
Bent* (011)
Boulder (013) - MSA 14500
Broomfield (014) - MSA 19740
Chaffee* (015)

Appendix F
State and County Codes and MSA/MD Numbers

Cheyenne* (017)
Clear Creek* (019) - MSA 19740
Conejos* (021)
Costilla* (023)
Crowley* (025)
Custer* (027)
Delta* (029)
Denver (031) - MSA 19740
Dolores* (033)
Douglas (035) - MSA 19740
Eagle (037)
Elbert* (039) - MSA 19740
El Paso (041) - MSA 17820
Fremont (043)
Garfield (045)
Gilpin* (047) - MSA 19740
Grand* (049)
Gunnison* (051)
Hinsdale* (053)
Huerfano* (055)
Jackson* (057)
Jefferson (059) - MSA 19740
Kiowa* (061)
Kit Carson* (063)
Lake* (065)
La Plata (067)
Larimer (069) - MSA 22660
Las Animas* (071)
Lincoln* (073)
Logan* (075)
Mesa (077) - MSA 24300
Mineral* (079)
Moffat* (081)
Montezuma* (083)
Montrose (085)
Morgan* (087)
Otero* (089)
Ouray* (091)
Park* (093) - MSA 19740
Phillips* (095)
Pitkin* (097)
Prowers* (099)
Pueblo (101) - MSA 39380
Rio Blanco* (103)
Rio Grande* (105)
Routt* (107)
Saguache* (109)
San Juan* (111)
San Miguel* (113)
Sedgwick* (115)
Summit* (117)
Teller* (119) - MSA 17820
Washington* (121)
Weld (123) - MSA 24540
Yuma* (125)

Connecticut (09)
Fairfield (001) - MSA 14860
Hartford (003) - MSA 25540
Litchfield (005)
Middlesex (007) - MSA 25540
New Haven (009) - MSA 35300
New London (011) - MSA 35980
Tolland (013) - MSA 25540
Windham (015)

Delaware (10)
Kent (001) - MSA 20100
New Castle (003) - MD 48864
Sussex (005)

District of Columbia (11)
District of Columbia (001) - MD 47894

Florida (12)
Alachua (001) - MSA 23540
Baker* (003) - MSA 27260
Bay (005) - MSA 37460
Bradford* (007)
Brevard (009) - MSA 37340
Broward (011) - MD 22744
Calhoun* (013)
Charlotte (015) - MSA 39460
Citrus (017)
Clay (019) - MSA 27260
Collier (021) - MSA 34940
Columbia (023)
DeSoto (027)
Dixie* (029)
Duval (031) - MSA 27260
Escambia (033) - MSA 37860
Flagler (035) - MSA 37380
Franklin* (037)
Gadsden (039) - MSA 45220
Gilchrist* (041) - MSA 23540
Glades* (043)
Gulf* (045)
Hamilton* (047)
Hardee* (049)
Hendry (051)
Hernando (053) - MSA 45300
Highlands (055)
Hillsborough (057) - MSA 45300
Holmes* (059)
Indian River (061) - MSA 42680
Jackson (063)

Jefferson* (065) - MSA 45220
Lafayette* (067)
Lake (069) - MSA 36740
Lee (071) - MSA 15980
Leon (073) - MSA 45220
Levy (075)
Liberty* (077)
Madison* (079)
Manatee (081) - MSA 14600
Marion (083) - MSA 36100
Martin (085) - MSA 38940
Miami-Dade (086) - MD 33124
Monroe (087)
Nassau (089) - MSA 27260
Okaloosa (091) - MSA 23020
Okeechobee (093)
Orange (095) - MSA 36740
Osceola (097) - MSA 36740
Palm Beach (099) - MD 48424
Pasco (101) - MSA 45300
Pinellas (103) - MSA 45300
Polk (105) - MSA 29460
Putnam (107)
St. Johns (109) - MSA 27260
St. Lucie (111) - MSA 38940
Santa Rosa (113) - MSA 37860
Sarasota (115) - MSA 14600
Seminole (117) - MSA 36740
Sumter (119)
Suwannee (121)
Taylor* (123)
Union* (125)
Volusia (127) - MSA 19660
Wakulla* (129) - MSA 45220
Walton (131)
Washington* (133)

Georgia (13)
Appling* (001)
Atkinson* (003)
Bacon* (005)
Baker* (007) - MSA 10500
Baldwin (009)
Banks* (011)
Barrow (013) - MSA 12060
Bartow (015) - MSA 12060
Ben Hill* (017)
Berrien* (019)
Bibb (021) - MSA 31420
Bleckley* (023)
Brantley* (025) - MSA 15260
Brooks* (027) - MSA 46660
Bryan* (029) - MSA 42340
Bulloch (031)
Burke* (033) - MSA 12260
Butts* (035) - MSA 12060
Calhoun* (037)
Camden (039)
Candler* (043)
Carroll (045) - MSA 12060
Catoosa (047) - MSA 16860
Charlton* (049)
Chatham (051) - MSA 42340
Chattahoochee* (053) - MSA 17980
Chattooga* (055)
Cherokee (057) - MSA 12060
Clarke (059) - MSA 12020
Clay* (061)
Clayton (063) - MSA 12060
Clinch* (065)
Cobb (067) - MSA 12060
Coffee (069)
Colquitt (071)
Columbia (073) - MSA 12260
Cook* (075)
Coweta (077) - MSA 12060
Crawford* (079) - MSA 31420
Crisp* (081)
Dade* (083) - MSA 16860
Dawson* (085) - MSA 12060
Decatur* (087)
DeKalb (089) - MSA 12060
Dodge* (091)
Dooly* (093)
Dougherty (095) - MSA 10500
Douglas (097) - MSA 12060
Early* (099)
Echols* (101) - MSA 46660
Effingham (103) - MSA 42340
Elbert* (105)
Emanuel* (107)
Evans* (109)
Fannin* (111)
Fayette (113) - MSA 12060
Floyd (115) - MSA 40660
Forsyth (117) - MSA 12060
Franklin* (119)
Fulton (121) - MSA 12060
Gilmer* (123)
Glascock* (125)
Glynn (127) - MSA 15260
Gordon (129)
Grady* (131)
Greene* (133)
Gwinnett (135) - MSA 12060
Habersham (137)

Appendix F
State and County Codes and MSA/MD Numbers

Hall (139) - MSA 23580
Hancock* (141)
Haralson* (143) - MSA 12060
Harris* (145) - MSA 17980
Hart* (147)
Heard* (149) - MSA 12060
Henry (151) - MSA 12060
Houston (153) - MSA 47580
Irwin* (155)
Jackson (157)
Jasper* (159) - MSA 12060
Jeff Davis* (161)
Jefferson* (163)
Jenkins* (165)
Johnson* (167)
Jones* (169) - MSA 31420
Lamar* (171) - MSA 12060
Lanier* (173) - MSA 46660
Laurens (175)
Lee* (177) - MSA 10500
Liberty (179) - MSA 25980
Lincoln* (181)
Long* (183) - MSA 25980
Lowndes (185) - MSA 46660
Lumpkin* (187)
McDuffie* (189) - MSA 12260
McIntosh* (191) - MSA 15260
Macon* (193)
Madison* (195) - MSA 12020
Marion* (197) - MSA 17980
Meriwether* (199) - MSA 12060
Miller* (201)
Mitchell* (205)
Monroe* (207) - MSA 31420
Montgomery* (209)
Morgan* (211)
Murray (213) - MSA 19140
Muscogee (215) - MSA 17980
Newton (217) - MSA 12060
Oconee* (219) - MSA 12020
Oglethorpe* (221) - MSA 12020
Paulding (223) - MSA 12060
Peach* (225)
Pickens* (227) - MSA 12060
Pierce* (229)
Pike* (231) - MSA 12060
Polk (233)
Pulaski* (235)
Putnam* (237)
Quitman* (239)
Rabun* (241)
Randolph* (243)
Richmond (245) - MSA 12260
Rockdale (247) - MSA 12060
Schley* (249)
Screven* (251)
Seminole* (253)
Spalding (255) - MSA 12060
Stephens* (257)
Stewart* (259)
Sumter (261)
Talbot* (263)
Taliaferro* (265)
Tattnall* (267)
Taylor* (269)
Telfair* (271)
Terrell* (273) - MSA 10500
Thomas (275)
Tift (277)
Toombs* (279)
Towns* (281)
Treutlen* (283)
Troup (285)
Turner* (287)
Twiggs* (289) - MSA 31420
Union* (291)
Upson* (293)
Walker (295) - MSA 16860
Walton (297) - MSA 12060
Ware (299)
Warren* (301)
Washington* (303)
Wayne* (305)
Webster* (307)
Wheeler* (309)
White* (311)
Whitfield (313) - MSA 19140
Wilcox* (315)
Wilkes* (317)
Wilkinson* (319)
Worth* (321) - MSA 10500

Hawaii (15)
Hawaii (001)
Honolulu (003) - MSA 26180
Kalawao* (005)
Kauai (007)
Maui (009)

Idaho (16)
Ada (001) - MSA 14260
Adams* (003)
Bannock (005) - MSA 38540
Bear Lake* (007)
Benewah* (009)

Bingham (011)
Blaine* (013)
Boise* (015) - MSA 14260
Bonner (017)
Bonneville (019) - MSA 26820
Boundary* (021)
Butte* (023)
Camas* (025)
Canyon (027) - MSA 14260
Caribou* (029)
Cassia* (031)
Clark* (033)
Clearwater* (035)
Custer* (037)
Elmore* (039)
Franklin* (041) - MSA 30860
Fremont* (043)
Gem* (045) - MSA 14260
Gooding* (047)
Idaho* (049)
Jefferson* (051) - MSA 26820
Jerome* (053)
Kootenai (055) - MSA 17660
Latah (057)
Lemhi* (059)
Lewis* (061)
Lincoln* (063)
Madison* (065)
Minidoka* (067)
Nez Perce (069) - MSA 30300
Oneida* (071)
Owyhee* (073) - MSA 14260
Payette* (075)
Power* (077) - MSA 38540
Shoshone* (079)
Teton* (081)
Twin Falls (083)
Valley* (085)
Washington* (087)

Illinois (17)
Adams (001)
Alexander* (003)
Bond* (005) - MSA 41180
Boone (007) - MSA 40420
Brown* (009)
Bureau (011)
Calhoun* (013) - MSA 41180
Carroll* (015)
Cass* (017)
Champaign (019) - MSA 16580
Christian (021)
Clark* (023)
Clay* (025)
Clinton (027) - MSA 41180
Coles (029)
Cook (031) - MD 16974
Crawford* (033)
Cumberland* (035)
DeKalb (037) - MD 16974
De Witt* (039)
Douglas* (041)
DuPage (043) - MD 16974
Edgar* (045)
Edwards* (047)
Effingham (049)
Fayette* (051)
Ford* (053) - MSA 16580
Franklin (055)
Fulton (057)
Gallatin* (059)
Greene* (061)
Grundy (063) - MD 16974
Hamilton* (065)
Hancock* (067)
Hardin* (069)
Henderson* (071)
Henry (073) - MSA 19340
Iroquois (075)
Jackson (077)
Jasper* (079)
Jefferson (081)
Jersey* (083) - MSA 41180
Jo Daviess* (085)
Johnson* (087)
Kane (089) - MD 16974
Kankakee (091) - MSA 28100
Kendall (093) - MD 16974
Knox (095)
Lake (097) - MD 29404
La Salle (099)
Lawrence* (101)
Lee (103)
Livingston (105)
Logan (107)
McDonough (109)
McHenry (111) - MD 16974
McLean (113) - MSA 14060
Macon (115) - MSA 19500
Macoupin (117) - MSA 41180
Madison (119) - MSA 41180
Marion (121)
Marshall* (123) - MSA 37900
Mason* (125)
Massac* (127)
Menard* (129) - MSA 44100

Appendix F
State and County Codes and MSA/MD Numbers

Mercer* (131) - MSA 19340
Monroe* (133) - MSA 41180
Montgomery (135)
Morgan (137)
Moultrie* (139)
Ogle (141)
Peoria (143) - MSA 37900
Perry* (145)
Piatt* (147) - MSA 16580
Pike* (149)
Pope* (151)
Pulaski* (153)
Putnam* (155)
Randolph (157)
Richland* (159)
Rock Island (161) - MSA 19340
St. Clair (163) - MSA 41180
Saline* (165)
Sangamon (167) - MSA 44100
Schuyler* (169)
Scott* (171)
Shelby* (173)
Stark* (175) - MSA 37900
Stephenson (177)
Tazewell (179) - MSA 37900
Union* (181)
Vermilion (183) - MSA 19180
Wabash* (185)
Warren* (187)
Washington* (189)
Wayne* (191)
White* (193)
Whiteside (195)
Will (197) - MD 16974
Williamson (199)
Winnebago (201) - MSA 40420
Woodford (203) - MSA 37900

Indiana (18)
Adams (001)
Allen (003) - MSA 23060
Bartholomew (005) - MSA 18020
Benton* (007) - MSA 29140
Blackford* (009)
Boone (011) - MSA 26900
Brown* (013) - MSA 26900
Carroll* (015) - MSA 29140
Cass (017)
Clark (019) - MSA 31140
Clay* (021) - MSA 45460
Clinton (023)
Crawford* (025)
Daviess* (027)
Dearborn (029) - MSA 17140
Decatur* (031)
DeKalb (033)
Delaware (035) - MSA 34620
Dubois (037)
Elkhart (039) - MSA 21140
Fayette* (041)
Floyd (043) - MSA 31140
Fountain* (045)
Franklin* (047) - MSA 17140
Fulton* (049)
Gibson (051) - MSA 21780
Grant (053)
Greene (055) - MSA 14020
Hamilton (057) - MSA 26900
Hancock (059) - MSA 26900
Harrison (061) - MSA 31140
Hendricks (063) - MSA 26900
Henry (065)
Howard (067) - MSA 29020
Huntington (069)
Jackson (071)
Jasper (073) - MD 23844
Jay* (075)
Jefferson (077)
Jennings* (079)
Johnson (081) - MSA 26900
Knox (083)
Kosciusko (085)
LaGrange (087)
Lake (089) - MD 23844
LaPorte (091) - MSA 33140
Lawrence (093)
Madison (095) - MSA 11300
Marion (097) - MSA 26900
Marshall (099)
Martin* (101)
Miami (103)
Monroe (105) - MSA 14020
Montgomery (107)
Morgan (109) - MSA 26900
Newton* (111) - MD 23844
Noble (113)
Ohio* (115) - MSA 17140
Orange* (117)
Owen* (119) - MSA 14020
Parke* (121)
Perry* (123)
Pike* (125)
Porter (127) - MD 23844
Posey* (129) - MSA 21780
Pulaski* (131)
Putnam (133) - MSA 26900

Randolph* (135)
Ripley* (137)
Rush* (139)
St. Joseph (141) - MSA 43780
Scott* (143)
Shelby (145) - MSA 26900
Spencer* (147)
Starke* (149)
Steuben (151)
Sullivan* (153) - MSA 45460
Switzerland* (155)
Tippecanoe (157) - MSA 29140
Tipton* (159) - MSA 29020
Union* (161)
Vanderburgh (163) - MSA 21780
Vermillion* (165) - MSA 45460
Vigo (167) - MSA 45460
Wabash (169)
Warren* (171)
Warrick (173) - MSA 21780
Washington* (175) - MSA 31140
Wayne (177)
Wells* (179) - MSA 23060
White* (181)
Whitley (183) - MSA 23060

Iowa (19)
Adair* (001)
Adams* (003)
Allamakee* (005)
Appanoose* (007)
Audubon* (009)
Benton* (011) - MSA 16300
Black Hawk (013) - MSA 47940
Boone* (015)
Bremer* (017) - MSA 47940
Buchanan* (019)
Buena Vista* (021)
Butler* (023)
Calhoun* (025)
Carroll* (027)
Cass* (029)
Cedar* (031)
Cerro Gordo (033)
Cherokee* (035)
Chickasaw* (037)
Clarke* (039)
Clay* (041)
Clayton* (043)
Clinton (045)
Crawford* (047)
Dallas (049) - MSA 19780
Davis* (051)
Decatur* (053)
Delaware* (055)
Des Moines (057)
Dickinson* (059)
Dubuque (061) - MSA 20220
Emmet* (063)
Fayette* (065)
Floyd* (067)
Franklin* (069)
Fremont* (071)
Greene* (073)
Grundy* (075) - MSA 47940
Guthrie* (077) - MSA 19780
Hamilton* (079)
Hancock* (081)
Hardin* (083)
Harrison* (085) - MSA 36540
Henry* (087)
Howard* (089)
Humboldt* (091)
Ida* (093)
Iowa* (095)
Jackson* (097)
Jasper (099)
Jefferson* (101)
Johnson (103) - MSA 26980
Jones* (105) - MSA 16300
Keokuk* (107)
Kossuth* (109)
Lee (111)
Linn (113) - MSA 16300
Louisa* (115)
Lucas* (117)
Lyon* (119)
Madison* (121) - MSA 19780
Mahaska* (123)
Marion (125)
Marshall (127)
Mills* (129) - MSA 36540
Mitchell* (131)
Monona* (133)
Monroe* (135)
Montgomery* (137)
Muscatine (139)
O'Brien* (141)
Osceola* (143)
Page* (145)
Palo Alto* (147)
Plymouth* (149)
Pocahontas* (151)
Polk (153) - MSA 19780
Pottawattamie (155) - MSA 36540
Poweshiek* (157)

Appendix F
State and County Codes and MSA/MD Numbers

Ringgold* (159)
Sac* (161)
Scott (163) - MSA 19340
Shelby* (165)
Sioux (167)
Story (169) - MSA 11180
Tama* (171)
Taylor* (173)
Union* (175)
Van Buren* (177)
Wapello (179)
Warren (181) - MSA 19780
Washington* (183) - MSA 26980
Wayne* (185)
Webster (187)
Winnebago* (189)
Winneshiek* (191)
Woodbury (193) - MSA 43580
Worth* (195)
Wright* (197)

Kansas (20)
Allen* (001)
Anderson* (003)
Atchison* (005)
Barber* (007)
Barton* (009)
Bourbon* (011)
Brown* (013)
Butler (015) - MSA 48620
Chase* (017)
Chautauqua* (019)
Cherokee* (021)
Cheyenne* (023)
Clark* (025)
Clay* (027)
Cloud* (029)
Coffey* (031)
Comanche* (033)
Cowley (035)
Crawford (037)
Decatur* (039)
Dickinson* (041)
Doniphan* (043) - MSA 41140
Douglas (045) - MSA 29940
Edwards* (047)
Elk* (049)
Ellis* (051)
Ellsworth* (053)
Finney (055)
Ford (057)
Franklin* (059) - MSA 28140
Geary* (061)
Gove* (063)
Graham* (065)
Grant* (067)
Gray* (069)
Greeley* (071)
Greenwood* (073)
Hamilton* (075)
Harper* (077)
Harvey (079) - MSA 48620
Haskell* (081)
Hodgeman* (083)
Jackson* (085) - MSA 45820
Jefferson* (087) - MSA 45820
Jewell* (089)
Johnson (091) - MSA 28140
Kearny* (093)
Kingman* (095)
Kiowa* (097)
Labette* (099)
Lane* (101)
Leavenworth (103) - MSA 28140
Lincoln* (105)
Linn* (107) - MSA 28140
Logan* (109)
Lyon (111)
McPherson* (113)
Marion* (115)
Marshall* (117)
Meade* (119)
Miami* (121) - MSA 28140
Mitchell* (123)
Montgomery (125)
Morris* (127)
Morton* (129)
Nemaha* (131)
Neosho* (133)
Ness* (135)
Norton* (137)
Osage* (139) - MSA 45820
Osborne* (141)
Ottawa* (143)
Pawnee* (145)
Phillips* (147)
Pottawatomie* (149)
Pratt* (151)
Rawlins* (153)
Reno (155)
Republic* (157)
Rice* (159)
Riley (161)
Rooks* (163)
Rush* (165)
Russell* (167)

Saline (169)
Scott* (171)
Sedgwick (173) - MSA 48620
Seward* (175)
Shawnee (177) - MSA 45820
Sheridan* (179)
Sherman* (181)
Smith* (183)
Stafford* (185)
Stanton* (187)
Stevens* (189)
Sumner* (191) - MSA 48620
Thomas* (193)
Trego* (195)
Wabaunsee* (197) - MSA 45820
Wallace* (199)
Washington* (201)
Wichita* (203)
Wilson* (205)
Woodson* (207)
Wyandotte (209) - MSA 28140

Kentucky (21)
Adair* (001)
Allen* (003)
Anderson* (005)
Ballard* (007)
Barren (009)
Bath* (011)
Bell (013)
Boone (015) - MSA 17140
Bourbon* (017) - MSA 30460
Boyd (019) - MSA 26580
Boyle* (021)
Bracken* (023) - MSA 17140
Breathitt* (025)
Breckinridge* (027)
Bullitt (029) - MSA 31140
Butler* (031)
Caldwell* (033)
Calloway (035)
Campbell (037) - MSA 17140
Carlisle* (039)
Carroll* (041)
Carter* (043)
Casey* (045)
Christian (047) - MSA 17300
Clark (049) - MSA 30460
Clay* (051)
Clinton* (053)
Crittenden* (055)
Cumberland* (057)
Daviess (059) - MSA 36980
Edmonson* (061) - MSA 14540
Elliott* (063)
Estill* (065)
Fayette (067) - MSA 30460
Fleming* (069)
Floyd (071)
Franklin (073)
Fulton* (075)
Gallatin* (077) - MSA 17140
Garrard* (079)
Grant* (081) - MSA 17140
Graves (083)
Grayson* (085)
Green* (087)
Greenup (089) - MSA 26580
Hancock* (091) - MSA 36980
Hardin (093) - MSA 21060
Harlan (095)
Harrison* (097)
Hart* (099)
Henderson (101) - MSA 21780
Henry* (103) - MSA 31140
Hickman* (105)
Hopkins (107)
Jackson* (109)
Jefferson (111) - MSA 31140
Jessamine (113) - MSA 30460
Johnson* (115)
Kenton (117) - MSA 17140
Knott* (119)
Knox (121)
Larue* (123) - MSA 21060
Laurel (125)
Lawrence* (127)
Lee* (129)
Leslie* (131)
Letcher* (133)
Lewis* (135)
Lincoln* (137)
Livingston* (139)
Logan* (141)
Lyon* (143)
McCracken (145)
McCreary* (147)
McLean* (149) - MSA 36980
Madison (151)
Magoffin* (153)
Marion* (155)
Marshall (157)
Martin* (159)
Mason* (161)
Meade* (163) - MSA 31140
Menifee* (165)

Appendix F
State and County Codes and MSA/MD Numbers

Mercer* (167)
Metcalfe* (169)
Monroe* (171)
Montgomery* (173)
Morgan* (175)
Muhlenberg (177)
Nelson (179) - MSA 31140
Nicholas* (181)
Ohio* (183)
Oldham (185) - MSA 31140
Owen* (187)
Owsley* (189)
Pendleton* (191) - MSA 17140
Perry* (193)
Pike (195)
Powell* (197)
Pulaski (199)
Robertson* (201)
Rockcastle* (203)
Rowan* (205)
Russell* (207)
Scott (209) - MSA 30460
Shelby (211) - MSA 31140
Simpson* (213)
Spencer* (215) - MSA 31140
Taylor* (217)
Todd* (219)
Trigg* (221) - MSA 17300
Trimble* (223) - MSA 31140
Union* (225)
Warren (227) - MSA 14540
Washington* (229)
Wayne* (231)
Webster* (233) - MSA 21780
Whitley (235)
Wolfe* (237)
Woodford* (239) - MSA 30460

Louisiana (22)
Acadia (001)
Allen* (003)
Ascension (005) - MSA 12940
Assumption* (007)
Avoyelles (009)
Beauregard (011)
Bienville* (013)
Bossier (015) - MSA 43340
Caddo (017) - MSA 43340
Calcasieu (019) - MSA 29340
Caldwell* (021)
Cameron* (023) - MSA 29340
Catahoula* (025)
Claiborne* (027)
Concordia* (029)
De Soto* (031) - MSA 43340
East Baton Rouge (033) - MSA 12940
East Carroll* (035)
East Feliciana* (037) - MSA 12940
Evangeline (039)
Franklin* (041)
Grant* (043) - MSA 10780
Iberia (045)
Iberville (047) - MSA 12940
Jackson* (049)
Jefferson (051) - MSA 35380
Jefferson Davis (053)
Lafayette (055) - MSA 29180
Lafourche (057) - MSA 26380
La Salle* (059)
Lincoln (061)
Livingston (063) - MSA 12940
Madison* (065)
Morehouse (067)
Natchitoches (069)
Orleans (071) - MSA 35380
Ouachita (073) - MSA 33740
Plaquemines* (075) - MSA 35380
Pointe Coupee* (077) - MSA 12940
Rapides (079) - MSA 10780
Red River* (081)
Richland* (083)
Sabine* (085)
St. Bernard (087) - MSA 35380
St. Charles (089) - MSA 35380
St. Helena* (091) - MSA 12940
St. James* (093)
St. John the Baptist (095) - MSA 35380
St. Landry (097)
St. Martin (099) - MSA 29180
St. Mary (101)
St. Tammany (103) - MSA 35380
Tangipahoa (105)
Tensas* (107)
Terrebonne (109) - MSA 26380
Union* (111) - MSA 33740
Vermilion (113)
Vernon (115)
Washington (117)
Webster (119)
West Baton Rouge* (121) - MSA 12940
West Carroll* (123)
West Feliciana* (125) - MSA 12940
Winn* (127)

Maine (23)
Androscoggin (001) - MSA 30340
Aroostook (003)
Cumberland (005) - MSA 38860
Franklin* (007)
Hancock (009)
Kennebec (011)
Knox (013)
Lincoln (015)
Oxford (017)
Penobscot (019) - MSA 12620
Piscataquis* (021)
Sagadahoc (023) - MSA 38860
Somerset (025)
Waldo (027)
Washington (029)
York (031) - MSA 38860

Maryland (24)
Allegany (001) - MSA 19060
Anne Arundel (003) - MSA 12580
Baltimore (005) - MSA 12580
Baltimore (city) (510) - MSA 12580
Calvert (009) - MD 47894
Caroline* (011)
Carroll (013) - MSA 12580
Cecil (015) - MD 48864
Charles (017) - MD 47894
Dorchester (019)
Frederick (021) - MD 13644
Garrett* (023)
Harford (025) - MSA 12580
Howard (027) - MSA 12580
Kent* (029)
Montgomery (031) - MD 13644
Prince George's (033) - MD 47894
Queen Anne's (035) - MSA 12580
St. Mary's (037)
Somerset* (039) - MSA 41540
Talbot (041)
Washington (043) - MSA 25180
Wicomico (045) - MSA 41540
Worcester (047)

Massachusetts (25)
Barnstable (001) - MSA 12700
Berkshire (003) - MSA 38340
Bristol (005) - MSA 39300
Dukes* (007)
Essex (009) - MD 37764
Franklin (011) - MSA 44140
Hampden (013) - MSA 44140
Hampshire (015) - MSA 44140
Middlesex (017) - MD 15764
Nantucket* (019)
Norfolk (021) - MD 14484
Plymouth (023) - MD 14484
Suffolk (025) - MD 14484
Worcester (027) - MSA 49340

Michigan (26)
Alcona* (001)
Alger* (003)
Allegan (005)
Alpena (007)
Antrim* (009)
Arenac* (011)
Baraga* (013)
Barry (015) - MSA 24340
Bay (017) - MSA 13020
Benzie* (019)
Berrien (021) - MSA 35660
Branch (023)
Calhoun (025) - MSA 12980
Cass (027) - MSA 43780
Charlevoix* (029)
Cheboygan* (031)
Chippewa (033)
Clare (035)
Clinton (037) - MSA 29620
Crawford* (039)
Delta (041)
Dickinson* (043)
Eaton (045) - MSA 29620
Emmet (047)
Genesee (049) - MSA 22420
Gladwin* (051)
Gogebic* (053)
Grand Traverse (055)
Gratiot (057)
Hillsdale (059)
Houghton (061)
Huron (063)
Ingham (065) - MSA 29620
Ionia (067) - MSA 24340
Iosco* (069)
Iron* (071)
Isabella (073)
Jackson (075) - MSA 27100
Kalamazoo (077) - MSA 28020
Kalkaska* (079)
Kent (081) - MSA 24340
Keweenaw* (083)
Lake* (085)
Lapeer (087) - MD 47644
Leelanau* (089)

Appendix F
State and County Codes and MSA/MD Numbers

Lenawee (091)
Livingston (093) - MD 47644
Luce* (095)
Mackinac* (097)
Macomb (099) - MD 47644
Manistee* (101)
Marquette (103)
Mason* (105)
Mecosta (107)
Menominee* (109)
Midland (111)
Missaukee* (113)
Monroe (115) - MSA 33780
Montcalm (117)
Montmorency* (119)
Muskegon (121) - MSA 34740
Newaygo (123) - MSA 24340
Oakland (125) - MD 47644
Oceana* (127)
Ogemaw* (129)
Ontonagon* (131)
Osceola* (133)
Oscoda* (135)
Otsego* (137)
Ottawa (139) - MSA 26100
Presque Isle* (141)
Roscommon* (143)
Saginaw (145) - MSA 40980
St. Clair (147) - MD 47644
St. Joseph (149)
Sanilac (151)
Schoolcraft* (153)
Shiawassee (155)
Tuscola (157)
Van Buren (159) - MSA 28020
Washtenaw (161) - MSA 11460
Wayne (163) - MD 19804
Wexford (165)

Minnesota (27)
Aitkin* (001)
Anoka (003) - MSA 33460
Becker* (005)
Beltrami (007)
Benton (009) - MSA 41060
Big Stone* (011)
Blue Earth (013)
Brown* (015)
Carlton (017) - MSA 20260
Carver (019) - MSA 33460
Cass* (021)
Chippewa* (023)
Chisago (025) - MSA 33460
Clay (027) - MSA 22020
Clearwater* (029)
Cook* (031)
Cottonwood* (033)
Crow Wing (035)
Dakota (037) - MSA 33460
Dodge* (039) - MSA 40340
Douglas (041)
Faribault* (043)
Fillmore* (045)
Freeborn (047)
Goodhue (049)
Grant* (051)
Hennepin (053) - MSA 33460
Houston* (055) - MSA 29100
Hubbard* (057)
Isanti (059) - MSA 33460
Itasca (061)
Jackson* (063)
Kanabec* (065)
Kandiyohi (067)
Kittson* (069)
Koochiching* (071)
Lac qui* (073)
Lake* (075)
Lake of the Woods* (077)
Le Sueur* (079)
Lincoln* (081)
Lyon* (083)
McLeod (085)
Mahnomen* (087)
Marshall* (089)
Martin* (091)
Meeker* (093)
Mille Lacs* (095)
Morrison (097)
Mower (099)
Murray* (101)
Nicollet* (103)
Nobles* (105)
Norman* (107)
Olmsted (109) - MSA 40340
Otter Tail (111)
Pennington* (113)
Pine* (115)
Pipestone* (117)
Polk (119) - MSA 24220
Pope* (121)
Ramsey (123) - MSA 33460
Red Lake* (125)
Redwood* (127)
Renville* (129)
Rice (131)

Rock* (133)
Roseau* (135)
St. Louis (137) - MSA 20260
Scott (139) - MSA 33460
Sherburne (141) - MSA 33460
Sibley* (143)
Stearns (145) - MSA 41060
Steele (147)
Stevens* (149)
Swift* (151)
Todd* (153)
Traverse* (155)
Wabasha* (157) - MSA 40340
Wadena* (159)
Waseca* (161)
Washington (163) - MSA 33460
Watonwan* (165)
Wilkin* (167)
Winona (169)
Wright (171) - MSA 33460
Yellow Medicine* (173)

Mississippi (28)
Adams (001)
Alcorn (003)
Amite* (005)
Attala* (007)
Benton* (009)
Bolivar (011)
Calhoun* (013)
Carroll* (015)
Chickasaw* (017)
Choctaw* (019)
Claiborne* (021)
Clarke* (023)
Clay* (025)
Coahoma (027)
Copiah* (029) - MSA 27140
Covington* (031)
DeSoto (033) - MSA 32820
Forrest (035) - MSA 25620
Franklin* (037)
George* (039) - MSA 37700
Greene* (041)
Grenada* (043)
Hancock (045) - MSA 25060
Harrison (047) - MSA 25060
Hinds (049) - MSA 27140
Holmes* (051)
Humphreys* (053)
Issaquena* (055)
Itawamba* (057)
Jackson (059) - MSA 37700
Jasper* (061)
Jefferson* (063)
Jefferson Davis* (065)
Jones (067)
Kemper* (069)
Lafayette (071)
Lamar (073) - MSA 25620
Lauderdale (075)
Lawrence* (077)
Leake* (079)
Lee (081)
Leflore (083)
Lincoln (085)
Lowndes (087)
Madison (089) - MSA 27140
Marion* (091)
Marshall (093) - MSA 32820
Monroe (095)
Montgomery* (097)
Neshoba* (099)
Newton* (101)
Noxubee* (103)
Oktibbeha (105)
Panola (107)
Pearl River (109)
Perry* (111) - MSA 25620
Pike (113)
Pontotoc* (115)
Prentiss* (117)
Quitman* (119)
Rankin (121) - MSA 27140
Scott* (123)
Sharkey* (125)
Simpson* (127) - MSA 27140
Smith* (129)
Stone* (131) - MSA 25060
Sunflower (133)
Tallahatchie* (135)
Tate* (137) - MSA 32820
Tippah* (139)
Tishomingo* (141)
Tunica* (143) - MSA 32820
Union* (145)
Walthall* (147)
Warren (149)
Washington (151)
Wayne* (153)
Webster* (155)
Wilkinson* (157)
Winston* (159)
Yalobusha* (161)
Yazoo* (163)

Appendix F
State and County Codes and MSA/MD Numbers

Missouri (29)
Adair* (001)
Andrew* (003) - MSA 41140
Atchison* (005)
Audrain* (007)
Barry (009)
Barton* (011)
Bates* (013) - MSA 28140
Benton* (015)
Bollinger* (017)
Boone (019) - MSA 17860
Buchanan (021) - MSA 41140
Butler (023)
Caldwell* (025) - MSA 28140
Callaway (027) - MSA 27620
Camden (029)
Cape Girardeau (031)
Carroll* (033)
Carter* (035)
Cass (037) - MSA 28140
Cedar* (039)
Chariton* (041)
Christian (043) - MSA 44180
Clark* (045)
Clay (047) - MSA 28140
Clinton* (049) - MSA 28140
Cole (051) - MSA 27620
Cooper* (053)
Crawford* (055)
Dade* (057)
Dallas* (059) - MSA 44180
Daviess* (061)
DeKalb* (063) - MSA 41140
Dent* (065)
Douglas* (067)
Dunklin (069)
Franklin (071) - MSA 41180
Gasconade* (073)
Gentry* (075)
Greene (077) - MSA 44180
Grundy* (079)
Harrison* (081)
Henry* (083)
Hickory* (085)
Holt* (087)
Howard* (089) - MSA 17860
Howell (091)
Iron* (093)
Jackson (095) - MSA 28140
Jasper (097) - MSA 27900
Jefferson (099) - MSA 41180
Johnson (101)
Knox* (103)
Laclede (105)
Lafayette (107) - MSA 28140
Lawrence (109)
Lewis* (111)
Lincoln (113) - MSA 41180
Linn* (115)
Livingston* (117)
McDonald* (119) - MSA 22220
Macon* (121)
Madison* (123)
Maries* (125)
Marion* (127)
Mercer* (129)
Miller* (131)
Mississippi* (133)
Moniteau* (135) - MSA 27620
Monroe* (137)
Montgomery* (139)
Morgan* (141)
New Madrid* (143)
Newton (145) - MSA 27900
Nodaway* (147)
Oregon* (149)
Osage* (151) - MSA 27620
Ozark* (153)
Pemiscot* (155)
Perry* (157)
Pettis (159)
Phelps (161)
Pike* (163)
Platte (165) - MSA 28140
Polk* (167) - MSA 44180
Pulaski (169)
Putnam* (171)
Ralls* (173)
Randolph* (175)
Ray* (177) - MSA 28140
Reynolds* (179)
Ripley* (181)
St. Charles (183) - MSA 41180
St. Clair* (185)
Ste. Genevieve* (186)
St. Francois (187)
St. Louis (189) - MSA 41180
St. Louis (city) (510) - MSA 41180
Saline* (195)
Schuyler* (197)
Scotland* (199)
Scott (201)
Shannon* (203)
Shelby* (205)
Stoddard* (207)
Stone* (209)

Sullivan* (211)
Taney (213)
Texas* (215)
Vernon* (217)
Warren* (219) - MSA 41180
Washington* (221) - MSA 41180
Wayne* (223)
Webster (225) - MSA 44180
Worth* (227)
Wright* (229)

Montana (30)
Beaverhead* (001)
Big Horn* (003)
Blaine* (005)
Broadwater* (007)
Carbon* (009) - MSA 13740
Carter* (011)
Cascade (013) - MSA 24500
Chouteau* (015)
Custer* (017)
Daniels* (019)
Dawson* (021)
Deer Lodge* (023)
Fallon* (025)
Fergus* (027)
Flathead (029)
Gallatin (031)
Garfield* (033)
Glacier* (035)
Golden Valley* (037)
Granite* (039)
Hill* (041)
Jefferson* (043)
Judith Basin* (045)
Lake* (047)
Lewis and Clark (049)
Liberty* (051)
Lincoln* (053)
McCone* (055)
Madison* (057)
Meagher* (059)
Mineral* (061)
Missoula (063) - MSA 33540
Musselshell* (065)
Park* (067)
Petroleum* (069)
Phillips* (071)
Pondera* (073)
Powder River* (075)
Powell* (077)
Prairie* (079)
Ravalli (081)
Richland* (083)
Roosevelt* (085)
Rosebud* (087)
Sanders* (089)
Sheridan* (091)
Silver Bow (093)
Stillwater* (095)
Sweet Grass* (097)
Teton* (099)
Toole* (101)
Treasure* (103)
Valley* (105)
Wheatland* (107)
Wibaux* (109)
Yellowstone (111) - MSA 13740

Nebraska (31)
Adams (001)
Antelope* (003)
Arthur* (005)
Banner* (007)
Blaine* (009)
Boone* (011)
Box Butte* (013)
Boyd* (015)
Brown* (017)
Buffalo (019)
Burt* (021)
Butler* (023)
Cass* (025) - MSA 36540
Cedar* (027)
Chase* (029)
Cherry* (031)
Cheyenne* (033)
Clay* (035)
Colfax* (037)
Cuming* (039)
Custer* (041)
Dakota* (043) - MSA 43580
Dawes* (045)
Dawson* (047)
Deuel* (049)
Dixon* (051) - MSA 43580
Dodge (053)
Douglas (055) - MSA 36540
Dundy* (057)
Fillmore* (059)
Franklin* (061)
Frontier* (063)
Furnas* (065)
Gage* (067)
Garden* (069)
Garfield* (071)

Appendix F
State and County Codes and MSA/MD Numbers

Gosper* (073)
Grant* (075)
Greeley* (077)
Hall (079)
Hamilton* (081)
Harlan* (083)
Hayes* (085)
Hitchcock* (087)
Holt* (089)
Hooker* (091)
Howard* (093)
Jefferson* (095)
Johnson* (097)
Kearney* (099)
Keith* (101)
Keya Paha* (103)
Kimball* (105)
Knox* (107)
Lancaster (109) - MSA 30700
Lincoln (111)
Logan* (113)
Loup* (115)
McPherson* (117)
Madison (119)
Merrick* (121)
Morrill* (123)
Nance* (125)
Nemaha* (127)
Nuckolls* (129)
Otoe* (131)
Pawnee* (133)
Perkins* (135)
Phelps* (137)
Pierce* (139)
Platte (141)
Polk* (143)
Red Willow* (145)
Richardson* (147)
Rock* (149)
Saline* (151)
Sarpy (153) - MSA 36540
Saunders* (155) - MSA 36540
Scotts Bluff (157)
Seward* (159) - MSA 30700
Sheridan* (161)
Sherman* (163)
Sioux* (165)
Stanton* (167)
Thayer* (169)
Thomas* (171)
Thurston* (173)
Valley* (175)
Washington* (177) - MSA 36540
Wayne* (179)
Webster* (181)
Wheeler* (183)
York* (185)

Nevada (32)
Carson (city) (510) - MSA 16180
Churchill* (001)
Clark (003) - MSA 29820
Douglas (005)
Elko (007)
Esmeralda* (009)
Eureka* (011)
Humboldt* (013)
Lander* (015)
Lincoln* (017)
Lyon (019)
Mineral* (021)
Nye (023)
Pershing* (027)
Storey* (029) - MSA 39900
Washoe (031) - MSA 39900
White Pine* (033)

New Hampshire (33)
Belknap (001)
Carroll (003)
Cheshire (005)
Coos (007)
Grafton (009)
Hillsborough (011) - MSA 31700
Merrimack (013)
Rockingham (015) - MD 40484
Strafford (017) - MD 40484
Sullivan (019)

New Jersey (34)
Atlantic (001) - MSA 12100
Bergen (003) - MD 35644
Burlington (005) - MD 15804
Camden (007) - MD 15804
Cape May (009) - MSA 36140
Cumberland (011) - MSA 47220
Essex (013) - MD 35084
Gloucester (015) - MD 15804
Hudson (017) - MD 35644
Hunterdon (019) - MD 35084
Mercer (021) - MSA 45940
Middlesex (023) - MD 20764
Monmouth (025) - MD 20764
Morris (027) - MD 35084
Ocean (029) - MD 20764
Passaic (031) - MD 35644

Salem (033) - MD 48864
Somerset (035) - MD 20764
Sussex (037) - MD 35084
Union (039) - MD 35084
Warren (041) - MSA 10900

New Mexico (35)
Bernalillo (001) - MSA 10740
Catron* (003)
Chaves (005)
Cibola* (006)
Colfax* (007)
Curry (009)
DeBaca* (011)
Dona Ana (013) - MSA 29740
Eddy (015)
Grant (017)
Guadalupe* (019)
Harding* (021)
Hidalgo* (023)
Lea (025)
Lincoln* (027)
Los Alamos* (028)
Luna* (029)
McKinley (031)
Mora* (033)
Otero (035)
Quay* (037)
Rio Arriba (039)
Roosevelt* (041)
Sandoval (043) - MSA 10740
San Juan (045) - MSA 22140
San Miguel (047)
Santa Fe (049) - MSA 42140
Sierra* (051)
Socorro* (053)
Taos* (055)
Torrance* (057) - MSA 10740
Union* (059)
Valencia (061) - MSA 10740

New York (36)
Albany (001) - MSA 10580
Allegany (003)
Bronx (005) - MD 35644
Broome (007) - MSA 13780
Cattaraugus (009)
Cayuga (011)
Chautauqua (013)
Chemung (015) - MSA 21300
Chenango (017)
Clinton (019)
Columbia (021)
Cortland (023)
Delaware (025)
Dutchess (027) - MSA 39100
Erie (029) - MSA 15380
Essex (031)
Franklin (033)
Fulton (035)
Genesee (037)
Greene (039)
Hamilton* (041)
Herkimer (043) - MSA 46540
Jefferson (045)
Kings (047) - MD 35644
Lewis* (049)
Livingston (051) - MSA 40380
Madison (053) - MSA 45060
Monroe (055) - MSA 40380
Montgomery (057)
Nassau (059) - MD 35004
New York (061) - MD 35644
Niagara (063) - MSA 15380
Oneida (065) - MSA 46540
Onondaga (067) - MSA 45060
Ontario (069) - MSA 40380
Orange (071) - MSA 39100
Orleans (073) - MSA 40380
Oswego (075) - MSA 45060
Otsego (077)
Putnam (079) - MD 35644
Queens (081) - MD 35644
Rensselaer (083) - MSA 10580
Richmond (085) - MD 35644
Rockland (087) - MD 35644
St. Lawrence (089)
Saratoga (091) - MSA 10580
Schenectady (093) - MSA 10580
Schoharie (095) - MSA 10580
Schuyler* (097)
Seneca (099)
Steuben (101)
Suffolk (103) - MD 35004
Sullivan (105)
Tioga (107) - MSA 13780
Tompkins (109) - MSA 27060
Ulster (111) - MSA 28740
Warren (113) - MSA 24020
Washington (115) - MSA 24020
Wayne (117) - MSA 40380
Westchester (119) - MD 35644
Wyoming (121)
Yates* (123)

Appendix F
State and County Codes and MSA/MD Numbers

North Carolina (37)
Alamance (001) - MSA 15500
Alexander (003) - MSA 25860
Alleghany* (005)
Anson* (007) - MSA 16740
Ashe* (009)
Avery* (011)
Beaufort (013)
Bertie* (015)
Bladen (017)
Brunswick (019) - MSA 48900
Buncombe (021) - MSA 11700
Burke (023) - MSA 25860
Cabarrus (025) - MSA 16740
Caldwell (027) - MSA 25860
Camden* (029)
Carteret (031)
Caswell* (033)
Catawba (035) - MSA 25860
Chatham (037) - MSA 20500
Cherokee* (039)
Chowan* (041)
Clay* (043)
Cleveland (045)
Columbus (047)
Craven (049)
Cumberland (051) - MSA 22180
Currituck* (053) - MSA 47260
Dare* (055)
Davidson (057)
Davie (059) - MSA 49180
Duplin (061)
Durham (063) - MSA 20500
Edgecombe (065) - MSA 40580
Forsyth (067) - MSA 49180
Franklin (069) - MSA 39580
Gaston (071) - MSA 16740
Gates* (073)
Graham* (075)
Granville (077)
Greene* (079) - MSA 24780
Guilford (081) - MSA 24660
Halifax (083)
Harnett (085)
Haywood (087) - MSA 11700
Henderson (089) - MSA 11700
Hertford* (091)
Hoke (093) - MSA 22180
Hyde* (095)
Iredell (097)
Jackson (099)
Johnston (101) - MSA 39580
Jones* (103)
Lee (105)
Lenoir (107)
Lincoln (109)
McDowell (111)
Macon* (113)
Madison* (115) - MSA 11700
Martin* (117)
Mecklenburg (119) - MSA 16740
Mitchell* (121)
Montgomery* (123)
Moore (125)
Nash (127) - MSA 40580
New Hanover (129) - MSA 48900
Northampton* (131)
Onslow (133) - MSA 27340
Orange (135) - MSA 20500
Pamlico* (137)
Pasquotank (139)
Pender (141) - MSA 48900
Perquimans* (143)
Person (145) - MSA 20500
Pitt (147) - MSA 24780
Polk* (149)
Randolph (151) - MSA 24660
Richmond (153)
Robeson (155)
Rockingham (157) - MSA 24660
Rowan (159)
Rutherford (161)
Sampson (163)
Scotland (165)
Stanly (167)
Stokes (169) - MSA 49180
Surry (171)
Swain* (173)
Transylvania* (175)
Tyrrell* (177)
Union (179) - MSA 16740
Vance (181)
Wake (183) - MSA 39580
Warren* (185)
Washington* (187)
Watauga (189)
Wayne (191) - MSA 24140
Wilkes (193)
Wilson (195)
Yadkin (197) - MSA 49180
Yancey* (199)

North Dakota (38)
Adams* (001)
Barnes* (003)
Benson* (005)

Billings* (007)
Bottineau* (009)
Bowman* (011)
Burke* (013)
Burleigh (015) - MSA 13900
Cass (017) - MSA 22020
Cavalier* (019)
Dickey* (021)
Divide* (023)
Dunn* (025)
Eddy* (027)
Emmons* (029)
Foster* (031)
Golden Valley* (033)
Grand Forks (035) - MSA 24220
Grant* (037)
Griggs* (039)
Hettinger* (041)
Kidder* (043)
LaMoure* (045)
Logan* (047)
McHenry* (049)
McIntosh* (051)
McKenzie* (053)
McLean* (055)
Mercer* (057)
Morton* (059) - MSA 13900
Mountrail* (061)
Nelson* (063)
Oliver* (065)
Pembina* (067)
Pierce* (069)
Ramsey* (071)
Ransom* (073)
Renville* (075)
Richland* (077)
Rolette* (079)
Sargent* (081)
Sheridan* (083)
Sioux* (085)
Slope* (087)
Stark* (089)
Steele* (091)
Stutsman* (093)
Towner* (095)
Traill* (097)
Walsh* (099)
Ward (101)
Wells* (103)
Williams* (105)

Ohio (39)
Adams* (001)
Allen (003) - MSA 30620
Ashland (005)
Ashtabula (007)
Athens (009)
Auglaize (011)
Belmont (013) - MSA 48540
Brown (015) - MSA 17140
Butler (017) - MSA 17140
Carroll* (019) - MSA 15940
Champaign (021)
Clark (023) - MSA 44220
Clermont (025) - MSA 17140
Clinton (027)
Columbiana (029)
Coshocton (031)
Crawford (033)
Cuyahoga (035) - MSA 17460
Darke (037)
Defiance (039)
Delaware (041) - MSA 18140
Erie (043) - MSA 41780
Fairfield (045) - MSA 18140
Fayette* (047)
Franklin (049) - MSA 18140
Fulton (051) - MSA 45780
Gallia (053)
Geauga (055) - MSA 17460
Greene (057) - MSA 19380
Guernsey (059)
Hamilton (061) - MSA 17140
Hancock (063)
Hardin (065)
Harrison* (067)
Henry* (069)
Highland (071)
Hocking* (073)
Holmes (075)
Huron (077)
Jackson (079)
Jefferson (081) - MSA 48260
Knox (083)
Lake (085) - MSA 17460
Lawrence (087) - MSA 26580
Licking (089) - MSA 18140
Logan (091)
Lorain (093) - MSA 17460
Lucas (095) - MSA 45780
Madison (097) - MSA 18140
Mahoning (099) - MSA 49660
Marion (101)
Medina (103) - MSA 17460
Meigs* (105)
Mercer (107)

Appendix F
State and County Codes and MSA/MD Numbers

Miami (109) - MSA 19380
Monroe* (111)
Montgomery (113) - MSA 19380
Morgan* (115)
Morrow (117) - MSA 18140
Muskingum (119)
Noble* (121)
Ottawa (123) - MSA 45780
Paulding* (125)
Perry (127)
Pickaway (129) - MSA 18140
Pike* (131)
Portage (133) - MSA 10420
Preble (135) - MSA 19380
Putnam (137)
Richland (139) - MSA 31900
Ross (141)
Sandusky (143)
Scioto (145)
Seneca (147)
Shelby (149)
Stark (151) - MSA 15940
Summit (153) - MSA 10420
Trumbull (155) - MSA 49660
Tuscarawas (157)
Union (159) - MSA 18140
Van Wert* (161)
Vinton* (163)
Warren (165) - MSA 17140
Washington (167) - MSA 37620
Wayne (169)
Williams (171)
Wood (173) - MSA 45780
Wyandot* (175)

Oklahoma (40)
Adair* (001)
Alfalfa* (003)
Atoka* (005)
Beaver* (007)
Beckham* (009)
Blaine* (011)
Bryan (013)
Caddo (015)
Canadian (017) - MSA 36420
Carter (019)
Cherokee (021)
Choctaw* (023)
Cimarron* (025)
Cleveland (027) - MSA 36420
Coal* (029)
Comanche (031) - MSA 30020
Cotton* (033)
Craig* (035)
Creek (037) - MSA 46140
Custer* (039)
Delaware (041)
Dewey* (043)
Ellis* (045)
Garfield (047)
Garvin* (049)
Grady (051) - MSA 36420
Grant* (053)
Greer* (055)
Harmon* (057)
Harper* (059)
Haskell* (061)
Hughes* (063)
Jackson* (065)
Jefferson* (067)
Johnston* (069)
Kay (071)
Kingfisher* (073)
Kiowa* (075)
Latimer* (077)
Le Flore (079) - MSA 22900
Lincoln (081) - MSA 36420
Logan (083) - MSA 36420
Love* (085)
McClain* (087) - MSA 36420
McCurtain (089)
McIntosh* (091)
Major* (093)
Marshall* (095)
Mayes (097)
Murray* (099)
Muskogee (101)
Noble* (103)
Nowata* (105)
Okfuskee* (107)
Oklahoma (109) - MSA 36420
Okmulgee (111) - MSA 46140
Osage (113) - MSA 46140
Ottawa (115)
Pawnee* (117) - MSA 46140
Payne (119)
Pittsburg (121)
Pontotoc (123)
Pottawatomie (125)
Pushmataha* (127)
Roger Mills* (129)
Rogers (131) - MSA 46140
Seminole* (133)
Sequoyah (135) - MSA 22900
Stephens (137)
Texas* (139)

Tillman* (141)
Tulsa (143) - MSA 46140
Wagoner (145) - MSA 46140
Washington (147)
Washita* (149)
Woods* (151)
Woodward* (153)

Oregon (41)
Baker* (001)
Benton (003) - MSA 18700
Clackamas (005) - MSA 38900
Clatsop (007)
Columbia (009) - MSA 38900
Coos (011)
Crook* (013)
Curry* (015)
Deschutes (017) - MSA 13460
Douglas (019)
Gilliam* (021)
Grant* (023)
Harney* (025)
Hood River* (027)
Jackson (029) - MSA 32780
Jefferson* (031)
Josephine (033)
Klamath (035)
Lake* (037)
Lane (039) - MSA 21660
Lincoln (041)
Linn (043)
Malheur (045)
Marion (047) - MSA 41420
Morrow* (049)
Multnomah (051) - MSA 38900
Polk (053) - MSA 41420
Sherman* (055)
Tillamook* (057)
Umatilla (059)
Union* (061)
Wallowa* (063)
Wasco* (065)
Washington (067) - MSA 38900
Wheeler* (069)
Yamhill (071) - MSA 38900

Pennsylvania (42)
Adams (001)
Allegheny (003) - MSA 38300
Armstrong (005) - MSA 38300
Beaver (007) - MSA 38300
Bedford (009)
Berks (011) - MSA 39740
Blair (013) - MSA 11020
Bradford (015)
Bucks (017) - MD 37964
Butler (019) - MSA 38300
Cambria (021) - MSA 27780
Cameron* (023)
Carbon (025) - MSA 10900
Centre (027) - MSA 44300
Chester (029) - MD 37964
Clarion (031)
Clearfield (033)
Clinton (035)
Columbia (037)
Crawford (039)
Cumberland (041) - MSA 25420
Dauphin (043) - MSA 25420
Delaware (045) - MD 37964
Elk (047)
Erie (049) - MSA 21500
Fayette (051) - MSA 38300
Forest* (053)
Franklin (055)
Fulton* (057)
Greene (059)
Huntingdon (061)
Indiana (063)
Jefferson (065)
Juniata* (067)
Lackawanna (069) - MSA 42540
Lancaster (071) - MSA 29540
Lawrence (073)
Lebanon (075) - MSA 30140
Lehigh (077) - MSA 10900
Luzerne (079) - MSA 42540
Lycoming (081) - MSA 48700
McKean (083)
Mercer (085) - MSA 49660
Mifflin (087)
Monroe (089)
Montgomery (091) - MD 37964
Montour* (093)
Northampton (095) - MSA 10900
Northumberland (097)
Perry (099) - MSA 25420
Philadelphia (101) - MD 37964
Pike (103) - MD 35084
Potter* (105)
Schuylkill (107)
Snyder (109)
Somerset (111)
Sullivan* (113)
Susquehanna (115)
Tioga (117)

Appendix F
State and County Codes and MSA/MD Numbers

Union (119)
Venango (121)
Warren (123)
Washington (125) - MSA 38300
Wayne (127)
Westmoreland (129) - MSA 38300
Wyoming* (131) - MSA 42540
York (133) - MSA 49620

Rhode Island (44)
Bristol (001) - MSA 39300
Kent (003) - MSA 39300
Newport (005) - MSA 39300
Providence (007) - MSA 39300
Washington (009) - MSA 39300

South Carolina (45)
Abbeville* (001)
Aiken (003) - MSA 12260
Allendale* (005)
Anderson (007) - MSA 11340
Bamberg* (009)
Barnwell* (011)
Beaufort (013)
Berkeley (015) - MSA 16700
Calhoun* (017) - MSA 17900
Charleston (019) - MSA 16700
Cherokee (021)
Chester (023)
Chesterfield (025)
Clarendon (027)
Colleton (029)
Darlington (031) - MSA 22500
Dillon (033)
Dorchester (035) - MSA 16700
Edgefield* (037) - MSA 12260
Fairfield* (039) - MSA 17900
Florence (041) - MSA 22500
Georgetown (043)
Greenville (045) - MSA 24860
Greenwood (047)
Hampton* (049)
Horry (051) - MSA 34820
Jasper* (053)
Kershaw (055) - MSA 17900
Lancaster (057)
Laurens (059) - MSA 24860
Lee* (061)
Lexington (063) - MSA 17900
McCormick* (065)
Marion (067)
Marlboro* (069)
Newberry (071)
Oconee (073)
Orangeburg (075)
Pickens (077) - MSA 24860
Richland (079) - MSA 17900
Saluda* (081) - MSA 17900
Spartanburg (083) - MSA 43900
Sumter (085) - MSA 44940
Union* (087)
Williamsburg (089)
York (091) - MSA 16740

South Dakota (46)
Aurora* (003)
Beadle* (005)
Bennett* (007)
Bon Homme* (009)
Brookings* (011)
Brown (013)
Brule* (015)
Buffalo* (017)
Butte* (019)
Campbell* (021)
Charles Mix* (023)
Clark* (025)
Clay* (027)
Codington* (029)
Corson* (031)
Custer* (033)
Davison* (035)
Day* (037)
Deuel* (039)
Dewey* (041)
Douglas* (043)
Edmunds* (045)
Fall River* (047)
Faulk* (049)
Grant* (051)
Gregory* (053)
Haakon* (055)
Hamlin* (057)
Hand* (059)
Hanson* (061)
Harding* (063)
Hughes* (065)
Hutchinson* (067)
Hyde* (069)
Jackson* (071)
Jerauld* (073)
Jones* (075)
Kingsbury* (077)
Lake* (079)
Lawrence* (081)
Lincoln* (083) - MSA 43620

Lyman* (085)
McCook* (087) - MSA 43620
McPherson* (089)
Marshall* (091)
Meade* (093) - MSA 39660
Mellette* (095)
Miner* (097)
Minnehaha (099) - MSA 43620
Moody* (101)
Pennington (103) - MSA 39660
Perkins* (105)
Potter* (107)
Roberts* (109)
Sanborn* (111)
Shannon* (113)
Spink* (115)
Stanley* (117)
Sully* (119)
Todd* (121)
Tripp* (123)
Turner* (125) - MSA 43620
Union* (127) - MSA 43580
Walworth* (129)
Yankton* (135)
Ziebach* (137)

Tennessee (47)
Anderson (001) - MSA 28940
Bedford (003)
Benton* (005)
Bledsoe* (007)
Blount (009) - MSA 28940
Bradley (011) - MSA 17420
Campbell (013)
Cannon* (015) - MSA 34980
Carroll* (017)
Carter (019) - MSA 27740
Cheatham (021) - MSA 34980
Chester* (023) - MSA 27180
Claiborne* (025)
Clay* (027)
Cocke (029)
Coffee (031)
Crockett* (033)
Cumberland (035)
Davidson (037) - MSA 34980
Decatur* (039)
DeKalb* (041)
Dickson (043) - MSA 34980
Dyer (045)
Fayette* (047) - MSA 32820
Fentress* (049)
Franklin (051)
Gibson (053)
Giles* (055)
Grainger* (057) - MSA 34100
Greene (059)
Grundy* (061)
Hamblen (063) - MSA 34100
Hamilton (065) - MSA 16860
Hancock* (067)
Hardeman* (069)
Hardin* (071)
Hawkins (073) - MSA 28700
Haywood* (075)
Henderson* (077)
Henry (079)
Hickman* (081) - MSA 34980
Houston* (083)
Humphreys* (085)
Jackson* (087)
Jefferson (089) - MSA 34100
Johnson* (091)
Knox (093) - MSA 28940
Lake* (095)
Lauderdale* (097)
Lawrence (099)
Lewis* (101)
Lincoln (103)
Loudon (105) - MSA 28940
McMinn (107)
McNairy* (109)
Macon* (111) - MSA 34980
Madison (113) - MSA 27180
Marion* (115) - MSA 16860
Marshall* (117)
Maury (119)
Meigs* (121)
Monroe (123)
Montgomery (125) - MSA 17300
Moore* (127)
Morgan* (129)
Obion (131)
Overton* (133)
Perry* (135)
Pickett* (137)
Polk* (139) - MSA 17420
Putnam (141)
Rhea* (143)
Roane (145)
Robertson (147) - MSA 34980
Rutherford (149) - MSA 34980
Scott* (151)
Sequatchie* (153) - MSA 16860
Sevier (155)
Shelby (157) - MSA 32820

Appendix F
State and County Codes and MSA/MD Numbers

Smith* (159) - MSA 34980
Stewart* (161) - MSA 17300
Sullivan (163) - MSA 28700
Sumner (165) - MSA 34980
Tipton (167) - MSA 32820
Trousdale* (169) - MSA 34980
Unicoi* (171) - MSA 27740
Union* (173) - MSA 28940
Van Buren* (175)
Warren (177)
Washington (179) - MSA 27740
Wayne* (181)
Weakley (183)
White* (185)
Williamson (187) - MSA 34980
Wilson (189) - MSA 34980

Texas (48)
Anderson (001)
Andrews* (003)
Angelina (005)
Aransas* (007) - MSA 18580
Archer* (009) - MSA 48660
Armstrong* (011) - MSA 11100
Atascosa (013) - MSA 41700
Austin* (015) - MSA 26420
Bailey* (017)
Bandera* (019) - MSA 41700
Bastrop (021) - MSA 12420
Baylor* (023)
Bee (025)
Bell (027) - MSA 28660
Bexar (029) - MSA 41700
Blanco* (031)
Borden* (033)
Bosque* (035)
Bowie (037) - MSA 45500
Brazoria (039) - MSA 26420
Brazos (041) - MSA 17780
Brewster* (043)
Briscoe* (045)
Brooks* (047)
Brown (049)
Burleson* (051) - MSA 17780
Burnet (053)
Caldwell (055) - MSA 12420
Calhoun* (057) - MSA 47020
Callahan* (059) - MSA 10180
Cameron (061) - MSA 15180
Camp* (063)
Carson* (065) - MSA 11100
Cass (067)
Castro* (069)
Chambers* (071) - MSA 26420
Cherokee (073)
Childress* (075)
Clay* (077) - MSA 48660
Cochran* (079)
Coke* (081)
Coleman* (083)
Collin (085) - MD 19124
Collingsworth* (087)
Colorado* (089)
Comal (091) - MSA 41700
Comanche* (093)
Concho* (095)
Cooke (097)
Coryell (099) - MSA 28660
Cottle* (101)
Crane* (103)
Crockett* (105)
Crosby* (107) - MSA 31180
Culberson* (109)
Dallam* (111)
Dallas (113) - MD 19124
Dawson* (115)
Deaf Smith* (117)
Delta* (119) - MD 19124
Denton (121) - MD 19124
DeWitt* (123)
Dickens* (125)
Dimmit* (127)
Donley* (129)
Duval* (131)
Eastland* (133)
Ector (135) - MSA 36220
Edwards* (137)
Ellis (139) - MD 19124
El Paso (141) - MSA 21340
Erath (143)
Falls* (145)
Fannin (147)
Fayette* (149)
Fisher* (151)
Floyd* (153)
Foard* (155)
Fort Bend (157) - MSA 26420
Franklin* (159)
Freestone* (161)
Frio* (163)
Gaines* (165)
Galveston (167) - MSA 26420
Garza* (169)
Gillespie* (171)
Glasscock* (173)
Goliad* (175) - MSA 47020

Gonzales* (177)
Gray* (179)
Grayson (181) - MSA 43300
Gregg (183) - MSA 30980
Grimes* (185)
Guadalupe (187) - MSA 41700
Hale (189)
Hall* (191)
Hamilton* (193)
Hansford* (195)
Hardeman* (197)
Hardin (199) - MSA 13140
Harris (201) - MSA 26420
Harrison (203)
Hartley* (205)
Haskell* (207)
Hays (209) - MSA 12420
Hemphill* (211)
Henderson (213)
Hidalgo (215) - MSA 32580
Hill (217)
Hockley* (219)
Hood (221)
Hopkins (223)
Houston* (225)
Howard (227)
Hudspeth* (229)
Hunt (231) - MD 19124
Hutchinson* (233)
Irion* (235) - MSA 41660
Jack* (237)
Jackson* (239)
Jasper (241)
Jeff Davis* (243)
Jefferson (245) - MSA 13140
Jim Hogg* (247)
Jim Wells (249)
Johnson (251) - MD 23104
Jones* (253) - MSA 10180
Karnes* (255)
Kaufman (257) - MD 19124
Kendall* (259) - MSA 41700
Kenedy* (261)
Kent* (263)
Kerr (265)
Kimble* (267)
King* (269)
Kinney* (271)
Kleberg (273)
Knox* (275)
Lamar (277)
Lamb* (279)
Lampasas* (281) - MSA 28660
La Salle* (283)
Lavaca* (285)
Lee* (287)
Leon* (289)
Liberty (291) - MSA 26420
Limestone* (293)
Lipscomb* (295)
Live Oak* (297)
Llano* (299)
Loving* (301)
Lubbock (303) - MSA 31180
Lynn* (305)
McCulloch* (307)
McLennan (309) - MSA 47380
McMullen* (311)
Madison* (313)
Marion* (315)
Martin* (317)
Mason* (319)
Matagorda (321)
Maverick (323)
Medina (325) - MSA 41700
Menard* (327)
Midland (329) - MSA 33260
Milam* (331)
Mills* (333)
Mitchell* (335)
Montague* (337)
Montgomery (339) - MSA 26420
Moore* (341)
Morris* (343)
Motley* (345)
Nacogdoches (347)
Navarro (349)
Newton* (351)
Nolan* (353)
Nueces (355) - MSA 18580
Ochiltree* (357)
Oldham* (359)
Orange (361) - MSA 13140
Palo Pinto* (363)
Panola* (365)
Parker (367) - MD 23104
Parmer* (369)
Pecos* (371)
Polk (373)
Potter (375) - MSA 11100
Presidio* (377)
Rains* (379)
Randall (381) - MSA 11100
Reagan* (383)
Real* (385)
Red River* (387)

Appendix F
State and County Codes and MSA/MD Numbers

Reeves* (389)
Refugio* (391)
Roberts* (393)
Robertson* (395) - MSA 17780
Rockwall (397) - MD 19124
Runnels* (399)
Rusk (401) - MSA 30980
Sabine* (403)
San Augustine* (405)
San Jacinto* (407) - MSA 26420
San Patricio (409) - MSA 18580
San Saba* (411)
Schleicher* (413)
Scurry* (415)
Shackelford* (417)
Shelby* (419)
Sherman* (421)
Smith (423) - MSA 46340
Somervell* (425)
Starr (427)
Stephens* (429)
Sterling* (431)
Stonewall* (433)
Sutton* (435)
Swisher* (437)
Tarrant (439) - MD 23104
Taylor (441) - MSA 10180
Terrell* (443)
Terry* (445)
Throckmorton* (447)
Titus* (449)
Tom Green (451) - MSA 41660
Travis (453) - MSA 12420
Trinity* (455)
Tyler* (457)
Upshur (459) - MSA 30980
Upton* (461)
Uvalde* (463)
Val Verde (465)
Van Zandt (467)
Victoria (469) - MSA 47020
Walker (471)
Waller (473) - MSA 26420
Ward* (475)
Washington (477)
Webb (479) - MSA 29700
Wharton (481)
Wheeler* (483)
Wichita (485) - MSA 48660
Wilbarger* (487)
Willacy* (489)
Williamson (491) - MSA 12420
Wilson (493) - MSA 41700
Winkler* (495)
Wise (497) - MD 23104
Wood (499)
Yoakum* (501)
Young* (503)
Zapata* (505)
Zavala* (507)

Utah (49)
Beaver* (001)
Box Elder (003)
Cache (005) - MSA 30860
Carbon* (007)
Daggett* (009)
Davis (011) - MSA 36260
Duchesne* (013)
Emery* (015)
Garfield* (017)
Grand* (019)
Iron (021)
Juab* (023) - MSA 39340
Kane* (025)
Millard* (027)
Morgan* (029) - MSA 36260
Piute* (031)
Rich* (033)
Salt Lake (035) - MSA 41620
San Juan* (037)
Sanpete* (039)
Sevier* (041)
Summit* (043) - MSA 41620
Tooele (045) - MSA 41620
Uintah* (047)
Utah (049) - MSA 39340
Wasatch* (051)
Washington (053) - MSA 41100
Wayne* (055)
Weber (057) - MSA 36260

Vermont (50)
Addison (001)
Bennington (003)
Caledonia* (005)
Chittenden (007) - MSA 15540
Essex* (009)
Franklin (011) - MSA 15540
Grand Isle* (013) - MSA 15540
Lamoille* (015)
Orange* (017)
Orleans* (019)
Rutland (021)
Washington (023)
Windham (025)
Windsor (027)

Virginia (51)
Accomack (001)
Albemarle (003) - MSA 16820
Alleghany* (005)
Amelia* (007) - MSA 40060
Amherst (009) - MSA 31340
Appomattox* (011) - MSA 31340
Arlington (013) - MD 47894
Augusta (015)
Bath* (017)
Bedford (019) - MSA 31340
Bland* (021)
Botetourt (023) - MSA 40220
Brunswick* (025)
Buchanan* (027)
Buckingham* (029)
Campbell (031) - MSA 31340
Caroline* (033) - MSA 40060
Carroll* (035)
Charles City* (036) - MSA 40060
Charlotte* (037)
Chesterfield (041) - MSA 40060
Clarke* (043) - MD 47894
Craig* (045) - MSA 40220
Culpeper (047)
Cumberland* (049) - MSA 40060
Dickenson* (051)
Dinwiddie* (053) - MSA 40060
Essex* (057)
Fairfax (059) - MD 47894
Fauquier (061) - MD 47894
Floyd* (063)
Fluvanna* (065) - MSA 16820
Franklin (067) - MSA 40220
Frederick (069) - MSA 49020
Giles* (071) - MSA 13980
Gloucester (073) - MSA 47260
Goochland* (075) - MSA 40060
Grayson* (077)
Greene* (079) - MSA 16820
Greensville* (081)
Halifax (083)
Hanover (085) - MSA 40060
Henrico (087) - MSA 40060
Henry (089)
Highland* (091)
Isle of Wight* (093) - MSA 47260
James City (095) - MSA 47260
King and Queen* (097) - MSA 40060
King George* (099)
King William* (101) - MSA 40060
Lancaster* (103)
Lee* (105)
Loudoun (107) - MD 47894
Louisa* (109) - MSA 40060
Lunenburg* (111)
Madison* (113)
Mathews* (115) - MSA 47260
Mecklenburg (117)
Middlesex* (119)
Montgomery (121) - MSA 13980
Nelson* (125) - MSA 16820
New Kent* (127) - MSA 40060
Northampton* (131)
Northumberland* (133)
Nottoway* (135)
Orange* (137)
Page* (139)
Patrick* (141)
Pittsylvania (143) - MSA 19260
Powhatan* (145) - MSA 40060
Prince Edward* (147)
Prince George (149) - MSA 40060
Prince William (153) - MD 47894
Pulaski (155) - MSA 13980
Rappahannock* (157)
Richmond* (159)
Roanoke (161) - MSA 40220
Rockbridge* (163)
Rockingham (165) - MSA 25500
Russell (167)
Scott* (169) - MSA 28700
Shenandoah (171)
Smyth (173)
Southampton* (175)
Spotsylvania (177) - MD 47894
Stafford (179) - MD 47894
Surry* (181) - MSA 47260
Sussex* (183) - MSA 40060
Tazewell (185)
Warren (187) - MD 47894
Washington (191) - MSA 28700
Westmoreland* (193)
Wise (195)
Wythe* (197)
York (199) - MSA 47260
Independent cities:
- Alexandria (510) - MD 47894
- Bedford* (515) - MSA 31340
- Bristol* (520) - MSA 28700
- Buena Vista* (530)
- Charlottesville (540) - MSA 16820
- Chesapeake (550) - MSA 47260
- Colonial Heights* (570) - MSA 28700
- Covington* (580)
- Danville (590) - MSA 19260

Appendix F
State and County Codes and MSA/MD Numbers

Emporia* (595)
Fairfax* (600) - MD 47894
Falls Church* (610) - MD 47894
Franklin* (620)
Fredericksburg* (630) - MD 47894
Galax* (640)
Hampton (650) - MSA 47260
Harrisonburg (660) - MSA 25500
Hopewell* (670) - MSA 40060
Lexington* (678)
Lynchburg (680) - MSA 31340
Manassas (683) - MD 47894
Manassas Park* (685) - MD 47894
Martinsville* (690)
Newport News (700) - MSA 47260
Norfolk (710) - MSA 47260
Norton* (720)
Petersburg (730) - MSA 40060
Poquoson* (735) - MSA 47260
Portsmouth (740) - MSA 47260
Radford* (750) - MSA 13980
Richmond (760) - MSA 40060
Roanoke (770) - MSA 40220
Salem* (775) - MSA 40220
Staunton* (790)
Suffolk (800) - MSA 47260
Virginia Beach (810) - MSA 47260
Waynesboro* (820)
Williamsburg* (830) - MSA 47260
Winchester* (840) - MSA 49020

Washington (53)
Adams* (001)
Asotin* (003) - MSA 30300
Benton (005) - MSA 28420
Chelan (007) - MSA 48300
Clallam (009)
Clark (011) - MSA 38900
Columbia* (013)
Cowlitz (015) - MSA 31020
Douglas (017) - MSA 48300
Ferry* (019)
Franklin (021) - MSA 28420
Garfield* (023)
Grant (025)
Grays Harbor (027)
Island (029)
Jefferson* (031)
King (033) - MD 42644
Kitsap (035) - MSA 14740
Kittitas (037)
Klickitat* (039)
Lewis (041)
Lincoln* (043)
Mason (045)
Okanogan (047)
Pacific* (049)
Pend Oreille* (051)
Pierce (053) - MD 45104
San Juan* (055)
Skagit (057) - MSA 34580
Skamania* (059) - MSA 38900
Snohomish (061) - MD 42644
Spokane (063) - MSA 44060
Stevens (065)
Thurston (067) - MSA 36500
Wahkiakum* (069)
Walla Walla (071)
Whatcom (073) - MSA 13380
Whitman (075)
Yakima (077) - MSA 49420

West Virginia (54)
Barbour* (001)
Berkeley (003) - MSA 25180
Boone* (005) - MSA 16620
Braxton* (007)
Brooke* (009) - MSA 48260
Cabell (011) - MSA 26580
Calhoun* (013)
Clay* (015) - MSA 16620
Doddridge* (017)
Fayette (019)
Gilmer* (021)
Grant* (023)
Greenbrier (025)
Hampshire* (027) - MSA 49020
Hancock (029) - MSA 48260
Hardy* (031)
Harrison (033)
Jackson* (035)
Jefferson (037) - MD 47894
Kanawha (039) - MSA 16620
Lewis* (041)
Lincoln* (043) - MSA 16620
Logan (045)
McDowell* (047)
Marion (049)
Marshall (051) - MSA 48540
Mason* (053)
Mercer (055)
Mineral* (057) - MSA 19060
Mingo* (059)
Monongalia (061) - MSA 34060
Monroe* (063)
Morgan* (065) - MSA 25180

Nicholas* (067)
Ohio (069) - MSA 48540
Pendleton* (071)
Pleasants* (073) - MSA 37620
Pocahontas* (075)
Preston* (077) - MSA 34060
Putnam (079) - MSA 16620
Raleigh (081)
Randolph* (083)
Ritchie* (085)
Roane* (087)
Summers* (089)
Taylor* (091)
Tucker* (093)
Tyler* (095)
Upshur* (097)
Wayne (099) - MSA 26580
Webster* (101)
Wetzel* (103)
Wirt* (105) - MSA 37620
Wood (107) - MSA 37620
Wyoming* (109)

Wisconsin (55)
Adams* (001)
Ashland* (003)
Barron (005)
Bayfield* (007)
Brown (009) - MSA 24580
Buffalo* (011)
Burnett* (013)
Calumet (015) - MSA 11540
Chippewa (017) - MSA 20740
Clark (019)
Columbia (021) - MSA 31540
Crawford* (023)
Dane (025) - MSA 31540
Dodge (027)
Door* (029)
Douglas (031) - MSA 20260
Dunn (033)
Eau Claire (035) - MSA 20740
Florence* (037)
Fond du Lac (039) - MSA 22540
Forest* (041)
Grant (043)
Green (045)
Green Lake* (047)
Iowa* (049) - MSA 31540
Iron* (051)
Jackson* (053)
Jefferson (055)
Juneau* (057)
Kenosha (059) - MD 29404
Kewaunee* (061) - MSA 24580
La Crosse (063) - MSA 29100
Lafayette* (065)
Langlade* (067)
Lincoln* (069)
Manitowoc (071)
Marathon (073) - MSA 48140
Marinette (075)
Marquette* (077)
Menominee* (78)
Milwaukee (079) - MSA 33340
Monroe (081)
Oconto (083) - MSA 24580
Oneida (085)
Outagamie (087) - MSA 11540
Ozaukee (089) - MSA 33340
Pepin* (091)
Pierce (093) - MSA 33460
Polk (095)
Portage (097)
Price* (099)
Racine (101) - MSA 39540
Richland* (103)
Rock (105) - MSA 27500
Rusk* (107)
St. Croix (109) - MSA 33460
Sauk (111)
Sawyer* (113)
Shawano (115)
Sheboygan (117) - MSA 43100
Taylor* (119)
Trempealeau* (121)
Vernon* (123)
Vilas* (125)
Walworth (127)
Washburn* (129)
Washington (131) - MSA 33340
Waukesha (133) - MSA 33340
Waupaca (135)
Waushara* (137)
Winnebago (139) - MSA 36780
Wood (141)

Wyoming (56)
Albany (001)
Big Horn* (003)
Campbell (005)
Carbon* (007)
Converse* (009)
Crook* (011)
Fremont (013)
Goshen* (015)

Appendix F
State and County Codes and MSA/MD Numbers

Hot Springs* (017)
Johnson* (019)
Laramie (021) - MSA 16940
Lincoln* (023)
Natrona (025) - MSA 16220
Niobrara* (027)
Park* (029)
Platte* (031)
Sheridan* (033)
Sublette* (035)
Sweetwater (037)
Teton* (039)
Uinta* (041)
Washakie* (043)
Weston* (045)

Puerto Rico (72)
Adjuntas* (001)
Aguada (003) - MSA 10380
Aguadilla (005) - MSA 10380
Aguas Buenas* (007) - MSA 41980
Aibonito* (009) - MSA 41980
Añasco* (011) - MSA 10380
Arecibo (013) - MSA 41980
Arroyo* (015) - MSA 25020
Barceloneta* (017) - MSA 41980
Barranquitas* (019) - MSA 41980
Bayamón (021) - MSA 41980
Cabo Rojo (023) - MSA 41900
Caguas (025) - MSA 41980
Camuy (027) - MSA 41980
Canóvanas (029) - MSA 41980
Carolina (031) - MSA 41980
Cataño (033) - MSA 41980
Cayey (035) - MSA 41980
Ceiba* (037) - MSA 21940
Ciales* (039) - MSA 41980
Cidra (041) - MSA 41980
Coamo (043)
Comerío* (045) - MSA 41980
Corozal (047) - MSA 41980
Culebra* (049)
Dorado (051) - MSA 41980
Fajardo (053) - MSA 21940
Florida* (054) - MSA 41980
Guánica* (055) - MSA 49500
Guayama (057) - MSA 25020
Guayanilla* (059) - MSA 49500
Guaynabo (061) - MSA 41980
Gurabo (063) - MSA 41980
Hatillo (065) - MSA 41980
Hormigueros* (067) - MSA 32420
Humacao (069) - MSA 41980
Isabela (071) - MSA 10380
Jayuya* (073)
Juana Díaz (075) - MSA 38660
Juncos (077) - MSA 41980
Lajas* (079) - MSA 41900
Lares (081) - MSA 10380
Las Marias* (083)
Las Piedras (085) - MSA 41980
Loíza (087) - MSA 41980
Luquillo* (089) - MSA 21940
Manatí (091) - MSA 41980
Maricao* (093)
Maunabo* (095) - MSA 41980
Mayagüez (097) - MSA 32420
Moca (099) - MSA 10380
Morovis* (101) - MSA 41980
Naguabo* (103) - MSA 41980
Naranjito* (105) - MSA 41980
Orocovis* (107) - MSA 41980
Patillas* (109) - MSA 25020
Peñuelas* (111) - MSA 49500
Ponce (113) - MSA 38660
Quebradillas* (115) - MSA 41980
Rincón* (117) - MSA 10380
Río Grande (119) - MSA 41980
Sabana Grande* (121) - MSA 41900
Salinas (123)
San Germán (125) - MSA 41900
San Juan (127) - MSA 41980
San Lorenzo (129) - MSA 41980
San Sebastián (131) - MSA 10380
Santa Isabel* (133)
Toa Alta (135) - MSA 41980
Toa Baja (137) - MSA 41980
Trujillo Alto (139) - MSA 41980
Utuado (141)
Vega Alta (143) - MSA 41980
Vega Baja (145) - MSA 41980
Vieques* (147)
Villalba* (149) - MSA 38660
Yabucoa (151) - MSA 41980
Yauco (153) - MSA 49500

Appendix G
Federal Supervisory Agencies

Below are the addresses and telephone numbers for:

- submitting data,
- inquiring about technical aspects of data submission, and
- seeking guidance about compliance with HMDA (see pages G-2 through G-5).

Submission of Data

You are strongly encouraged to submit your loan/application register as a valid encrypted file (hmdaencr.enc) via Internet e-mail. If you elect to use this method of transmission and your institution is regulated by the Office of the Comptroller of the Currency, the Federal Reserve System, the Federal Deposit Insurance Corporation, the National Credit Union Administration, the Office of Thrift Supervision, or the Department of Housing and Urban Development, then you should submit your institution's files to the Internet e-mail address dedicated to that purpose by the Federal Reserve Board, which can be found on the web site of the FFIEC.

If your institution is regulated by one of the foregoing agencies and you elect to submit your data by regular mail, then use the following address:

HMDA
Federal Reserve Board
Attention: HMDA Processing,
(insert name of your institution's regulatory agency)
20th & Constitution Ave, NW
MS N502
Washington, DC 20551-0001

Technical Questions about Submission

All institutions may direct technical questions about automated submissions by phoning (202) 452-2016 and choosing the option for technical questions or e-mailing **HMDAHELP@frb.gov**.

Questions about Compliance

Office of the Comptroller of the Currency

For national banks and their subsidiaries and federal branches and federal agencies of foreign banks

Direct compliance questions to the OCC District Office serving your district:

Central District Office
One Financial Place
440 South LaSalle Street, Suite 2700
Chicago, IL 60605
(312) 360-8800
FAX (312) 435-0951

National banks headquartered in Illinois, Indiana, northeast and southeast Iowa, central Kentucky*, Michigan, Minnesota, eastern Missouri*, North Dakota, Ohio, and Wisconsin*

Northeastern District Office
340 Madison Avenue, Fifth Floor
New York, NY 10017-2613
(212) 790-4000
FAX (212) 790-4098

National banks headquartered in Connecticut, Delaware, District of Columbia, northeast Kentucky, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, Vermont, Virginia, and West Virginia*

*Some states are split between two districts.

Appendix G
Federal Supervisory Agencies

Southern District Office
500 North Akard Street, Suite 1600
Dallas, TX 75201
(214) 720-0656
FAX (214) 720-7000

National banks headquartered in Alabama, Arkansas, Florida, Georgia, southern Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, and Texas*

Western District Office
1225 17th Street, Suite 300
Denver, CO 80202
(720) 475-7600
FAX (720) 475-7690

National banks headquartered in Alaska, Arizona, California, Colorado, Hawaii, Idaho, central and western Iowa, Kansas, western Missouri*, Montana, Nebraska, Nevada, New Mexico, Oregon, South Dakota, Utah, Washington, and Wyoming*

Federal Deposit Insurance Corporation

For nonmember insured banks (except for federal savings banks) and their subsidiaries, insured state branches of foreign banks that are supervised by the FDIC, and other depository institutions

Direct compliance questions to the FDIC Regional Office serving your region:

Atlanta Regional Office
10 Tenth Street, N.E.
Suite 800
Atlanta, GA 30309-3906
(678) 916-2200
FAX (678) 916-2230

Alabama, Florida, Georgia, North Carolina, South Carolina, Virginia, West Virginia

Chicago Regional Office
500 West Monroe Street, Suite 3300
Chicago, IL 60661
(312) 382-7500
FAX (312) 382-6935

Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin

Dallas Regional Office
1601 Bryan Street
Dallas, TX 75201
(214) 754-0098
FAX (972) 761-2082

Arkansas, Colorado, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, Texas

Kansas City Regional Office
2345 Grand Avenue, Suite 1200
Kansas City, MO 64108
(816) 234-8000
FAX (913) 451-1087

Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota

New York Regional Office
20 Exchange Place, 5th Floor
New York, NY 10005-3270
(917) 320-2570
FAX (917) 320-2910

Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont

San Francisco Regional Office
25 Jessie Street at Ecker Square,
Suite 600
San Francisco, CA 94105
(415) 546-0160
FAX (415) 808-7918

Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming

*Some states are split between two districts.

National Credit Union Administration

For credit unions

Direct HMDA questions to the NCUA Regional Office serving your region:

Region I
9 Washington Square
Washington Avenue Extension
Albany, New York 12205
(518) 862-7400
FAX (703) 518-6673

Connecticut, Maine, Massachusetts, Michigan, New Hampshire, New York, Rhode Island, Vermont

Region II
1775 Duke Street, Suite 4206
Alexandria, VA 22314-3437
(703) 519-4600
FAX (703) 519-4620

Delaware, District of Columbia, Maryland, New Jersey, Pennsylvania, Virginia, West Virginia

Region III
7000 Central Parkway, Suite 1600
Atlanta, Georgia 30328
(678) 443-3000
FAX (703) 518-6675

Alabama, Florida, Georgia, Indiana, Kentucky, Mississippi, North Carolina, Ohio, Puerto Rico, South Carolina, Tennessee

Region IV
4807 Spicewood Springs Road,
Suite 5200
Austin, Texas 78759
(512) 342-5600
FAX (703) 518-6677

Arkansas, Illinois, Iowa, Kansas, Louisiana, Minnesota, Missouri, Nebraska, North Dakota, Oklahoma, South Dakota, Texas, Wisconsin

Region V
1230 W. Washington, Suite 301
Tempe, AZ 85281
(602) 302-6000
FAX (703) 518-6678

Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming

Office of Thrift Supervision

For savings institutions insured under the Savings Association Insurance Fund of the FDIC, federally-chartered savings banks insured under the Bank Insurance Fund of the FDIC (but not state-chartered savings banks insured under the Bank Insurance Fund), their subsidiaries, and subsidiaries of savings institution holding companies

Direct compliance questions to the OTS Regional Office serving your region or:

E-mail **HMDAdata@ots.treas.gov.** In your e-mail subject line, please indicate your institution's name and its OTS region.

Northeast-Jersey City Regional Office
Harborside Financial Center Plaza Five
Suite 1600
Jersey City, New Jersey 07311
(201) 413-1000

Connecticut, Delaware, Massachusetts, Maine, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, West Virginia

Appendix G
Federal Supervisory Agencies

Southeast-Atlanta Regional Office
1475 Peachtree Street, N.E.
Atlanta, Georgia 30309
(404) 888-0771

Alabama, District of Columbia, Florida, Georgia, Kentucky, Maryland, North Carolina, Puerto Rico, South Carolina, Tennessee, Virginia

Central-Chicago Regional Office
One South Wacker Drive
Suite 2000
Chicago, Illinois 60606
(312) 917-5000

Illinois, Indiana, Michigan, Ohio, Wisconsin

Midwest-Dallas Regional Office
225 E. John Carpenter Freeway,
Suite 500
Irving, Texas 75062-2326
(972) 277-9500

Arkansas, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota, Texas

West-San Francisco Regional Office
Pacific Plaza
P.O. Box 7165
San Francisco, California 94120-7165
(650) 746-7000

Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming

Federal Reserve System
For state member banks of the Federal Reserve System, their subsidiaries, subsidiaries of bank holding companies, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

Direct compliance questions to:

Federal Reserve Bank of Atlanta
1000 Peachtree Street, N.E.
Atlanta, GA 30309-4470
(404) 498-8500

Alabama, Florida, Georgia, Louisiana, Mississippi*, Tennessee**

Federal Reserve Bank of Boston
600 Atlantic Avenue
Boston, MA 02210-2204
(617) 973-3000

Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont*

Federal Reserve Bank of Chicago
230 South LaSalle Street
Chicago, IL 60604-1413
(312) 322-5322

Illinois, Indiana*, Iowa, Michigan*, Wisconsin**

Federal Reserve Bank of Cleveland
1455 East Sixth Street
Cleveland, OH 44114-2517
(216) 579-2000

Kentucky, Ohio, Pennsylvania*, West Virginia**

*Some states are split between two districts.

Federal Reserve Bank of Dallas
2200 North Pearl Street
Dallas, TX 75201-2272
(214) 922-6000

Louisiana, New Mexico*, Texas*

Federal Reserve Bank of Kansas City
1 Memorial Drive
Kansas City, MO 64198-0001
(800) 333-1010

Colorado, Kansas, Missouri, Nebraska, New Mexico*, Oklahoma, Wyoming*

Federal Reserve Bank of Minneapolis
90 Hennepin Avenue
Minneapolis, MN 55401-1804
(612) 204-5000

Michigan, Minnesota, Montana, North Dakota, South Dakota, Wisconsin**

Federal Reserve Bank of New York
33 Liberty Street
New York, NY 10045-0001
(212) 720-5000

Connecticut, New Jersey*, New York, Puerto Rico*

Federal Reserve Bank of Philadelphia
Ten Independence Mall
Philadelphia, PA 19106-1574
(215) 574-6000

Delaware, New Jersey, Pennsylvania**

Federal Reserve Bank of Richmond
701 East Byrd Street
Richmond, VA 23219-6105
(804) 697-8000

*District of Columbia, Maryland, North Carolina, South Carolina, Virginia, West Virginia**

Federal Reserve Bank of St. Louis
One Federal Reserve Bank Plaza
Broadway and Locust
St. Louis, MO 63102-2034
(314) 444-8444

Arkansas, Indiana, Kentucky*, Illinois*, Mississippi*, Missouri*, Tennessee**

Federal Reserve Bank of San Francisco
101 Market Street
San Francisco, CA 94105-1530
(415) 974-2000

Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Utah, Washington

Department of Housing and Urban Development

For other mortgage lending institutions

Direct compliance questions to (202) 755-7500 extension 7572.

Send suggestions for changes or additions to this* Guide *to:

Federal Financial Institutions Examination Council
3501 Fairfax Drive, Room B3030
Arlington, VA 22226-3550

*Some states are split between two districts.

Appendix H
General Notice Poster

Regulation C requires a lending institution to post a general notice about the availability of HMDA data in the lobby of its home office and of each branch office located in a metropolitan area.

The staff commentary effective January 1, 2004, suggests, but does not require, the wording below. You may use an enlarged copy of the following sample notice. Insert an address at the end or, if you make HMDA data available at branch offices, omit the last sentence. See page 27 of this **Guide**.

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, and income of applicants and borrowers; and information about loan approvals and denials. Inquire at this office regarding the locations where HMDA data may be inspected. To receive a copy of these data send a written request to