

HMDA LOAN REVIEW CHECKLIST

As part of Regulatory Risk Monitor's ongoing effort to offer you sample documents to help make your job easier, we have included this checklist developed by City Bank, Honolulu, Hawaii (\$775 million), to ensure the accuracy of its HMDA data. Bank consultant Jack Rogers, Professional Bank Services, Louisville, Ky., gave this checklist high marks.

Borrower name (F36) (F37):

**Co-Borrower Name (F68)
(F69)**_____

**Property Address-SCZ
(F11)(F12)(F15)**_____

Application Number (F364):

Date Application Received (F745):

Loan Type (F1172): 1=Conventional; 2=FHA; 3=VA; 4=Other; 5=FmHA

Loan Purpose (F384): 1=Home Purchase; 2=Home Improvement; 3=Refinance;
4=Multifamily Dwelling

Occupancy (F298): Y=1; N=2; If F298 is blank or F421=6 or F38=4 then 3

Loan Amount (F2): Amount in 1000's

Type of Action Taken (F1393):

1=Loan Originated; 2=Application Approved but not accepted by applicant;
3=Application Denied; 4=Application Withdrawn; 5=File closed for incompleteness;
6=Purchased by your institution.

Date of Mortgage (F748): Date on Front Page of Mortgage

Date of Adverse Action (F749): ECOA Printed Date

MSA Number (F699): 3320=Oahu; NA=All other islands

State Code (F1395): Should always be "15"

County Code (F1396): 001=Hawaii; 003=Oahu; 007=Kauai; 009=Maui

Census Tract (F700): Found on Appraisal or Check Census Tract Book

Borrower Race/Origin Code (F470): Borrower Sex Code (F471):

Race/Origin: 1=American Indian, Alaskan native; 2=Asian, Pacific Islander; 3=Black,

Not Hispanic; 4=Hispanic; 5=White, not Hispanic; 6=Other; 7=Unknown; 8=Not Applicable;

Sex: 1=Male; 2=Female; 3=Unknown; 4=Not Applicable

Co-Borrower Race/Origin Code (F477): / CO-Borrower Sex Code (F478):

Gross Annual Income (F1389): Amount in 1000's; (Monthly/Annual)

____(Monthly)

____(Annual)

Type of Purchaser (F1397):

0=Loan was not sold within the calendar year; 1=FNMA; 2=GNMA; 3=FHLMC; 4=FhMA; 5=Commercial Bank; 6=Savings bank or savings association; 7=Life insurance company; 8=Affiliate institution; 9=Other type

Reason for Denial (F1394):

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

I hereby certify that the above information is complete and accurate per the documentation and information contained within the loan file.

Certifying Signature _____
Date _____

File Processor: _____
File Loan Officer: _____

Regulatory Risk Monitor, 11300 Rockville Pike, Ste. 1100, Rockville, Md. 20852; Phone: 301-287-2245.