EDITION EFFECTIVE JANUARY 1, 1996
(For HMDA Submissions due March 1, 1997)

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/yy)	
Example of Loan Originated		
LB-6874399	**01/15/92**	
Example of Application Denied		
01234567890-98765432100	**03/20/92**	

A GUIDE TO

HMDA Reporting

Getting It Right!

Edition Effective January 1, 1996
(for HMDA submissions due March 1, 1997)

This edition of the *Guide* is the comprehensive edition for use beginning with 1996 calendar year data (due March 1, 1997). Appendices include the Federal Reserve Board's Regulation C (Home Mortgage Disclosure); the Instructions for Completion of the HMDA Loan/Application Register (HMDA-LAR); the Staff Commentary to the regulation, which was finalized in December 1995 for use beginning January 1, 1996; state and county codes, together with the MSA numbers; and addresses and telephone numbers for the federal supervisory agencies and for the U.S. Bureau of the Census.

March 1996

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Foreword

A Guide to HMDA Reporting: Getting It Right! will assist you in complying with the Home Mortgage Disclosure Act and Regulation C. It was written to address the needs of management and of the individuals who prepare the HMDA report.

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).

Part one is an Executive Summary for the management officials responsible for an institution's compliance with HMDA. It gives an overview of the law's requirements, explains how to determine whether an institution is covered by HMDA, and summarizes management's responsibilities. Parts two and three of the *Guide* contain directions for assembling the necessary tools plus step-by-step instructions for completing the HMDA Loan/Application Register (the HMDA-LAR).

The FFIEC uses information provided on the loan/application registers to produce HMDA disclosure statements for each reporting institution, as well as aggregate tables for all covered lenders in each metropolitan statistical area (MSA). These reports are made available at a central data depository in each MSA. Certain HMDA data also are available from the FFIEC, by calling the Board's HMDA Assistance Line, (202) 452-2016.

If you have questions that are not answered by the *Guide*, refer first to the Board's Regulation C, the Instructions for Completion of the HMDA/LAR, and the Staff Commentary to the regulation found as appendices to this *Guide*. The *Guide* supplements these materials, but is not itself a substitute. For further information, 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, Suite 200, 2100 Pennsylvania Avenue, NW, Washington, DC 20037.

Executive Summary:
Management's Responsibilities

Purpose of HMDA

The Home Mortgage Disclosure Act, enacted by Congress in 1975, is implemented by the Federal Reserve Board's Regulation C (12 CFR Part 203). HMDA was made permanent in 1988, and was amended in 1989 to require the reporting of data about applications received and about applicant and borrower characteristics.

HMDA makes available to the public information that helps to show whether financial institutions are serving the housing credit needs of their neighborhoods and communities. HMDA data also help government officials make public sector investments and indicate to private investors the neighborhoods where their efforts are needed. Finally, HMDA data 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.

Who Must Report

When HMDA first became law, it applied only to depository institutions and their subsidiaries. Over the years, the Congress has expanded HMDA's coverage—first to savings and loan service corporations, then to mortgage banking subsidiaries of bank holding companies and savings and loan holding companies, and most recently to independent mortgage lenders.

Today, HMDA generally applies to lending institutions that have assets of more than $10 million and that have a home or a branch office in an MSA—a metropolitan statistical area—or, in the case of nondepository lenders, that have loan activity in MSAs.[1] HMDA also covers nondepository lenders that originate 100 or more home purchase loans during a calendar year, regardless of asset size. There are some exceptions to these general rules; these are mentioned on the next page and more fully in the flowcharts on pages 4 and 5 of this *Guide*.

[1] The act and Regulation C identify these areas as "metropolitan statistical areas." The Office of Management and Budget, which defines their geographic boundaries, now refers to them simply as "metropolitan areas" or MAs. See the glossary at page 30.

Executive Summary: Management's Responsibilities

Who is Exempt

A *depository institution* need not collect HMDA data—even though it meets the tests for asset size and location—if it made no first-lien home purchase loans (including refinancings of home purchase loans) on one-to-four-family dwellings in the preceding calendar year.

A *nondepository institution* need not collect HMDA data—even if it meets the tests for location and asset size or lending activity—if its home purchase loan originations (including refinancings of home purchase loans) in the preceding calendar year came to less than 10 percent of all its loan originations (measured in dollars).

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. These institutions will submit the required information to their state supervisory agency instead of to their federal regulator. Institutions will be informed by their state supervisory agency when such an exemption has been granted. At the present time, no state exemptions are in effect.

Mergers, Acquisitions, and Recharters

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

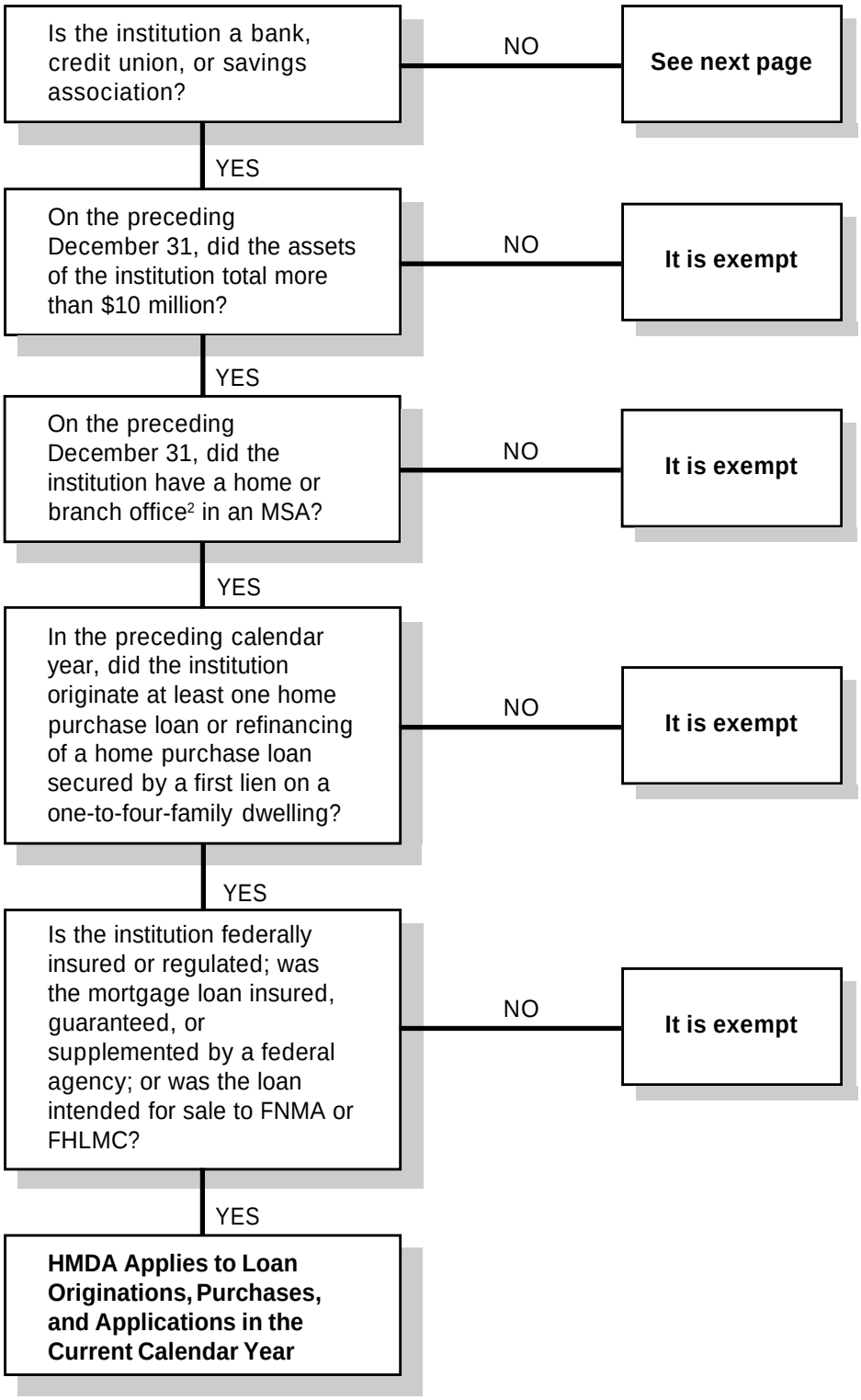
- Two institutions merge, producing a successor institution whose assets exceed $10 million. Both were previously exempt because of asset size. The successor institution's first HMDA report will be for the calendar year following the year of the merger. No data collection is required for the year of 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 they merged; it has the option of filing a consolidated report or separate reports for that year.

  If the institutions reported to different supervisory agencies prior to a merger, the reports for the year in which they merged and all subsequent reports must be submitted to the supervisory agency of the surviving or resulting institution.

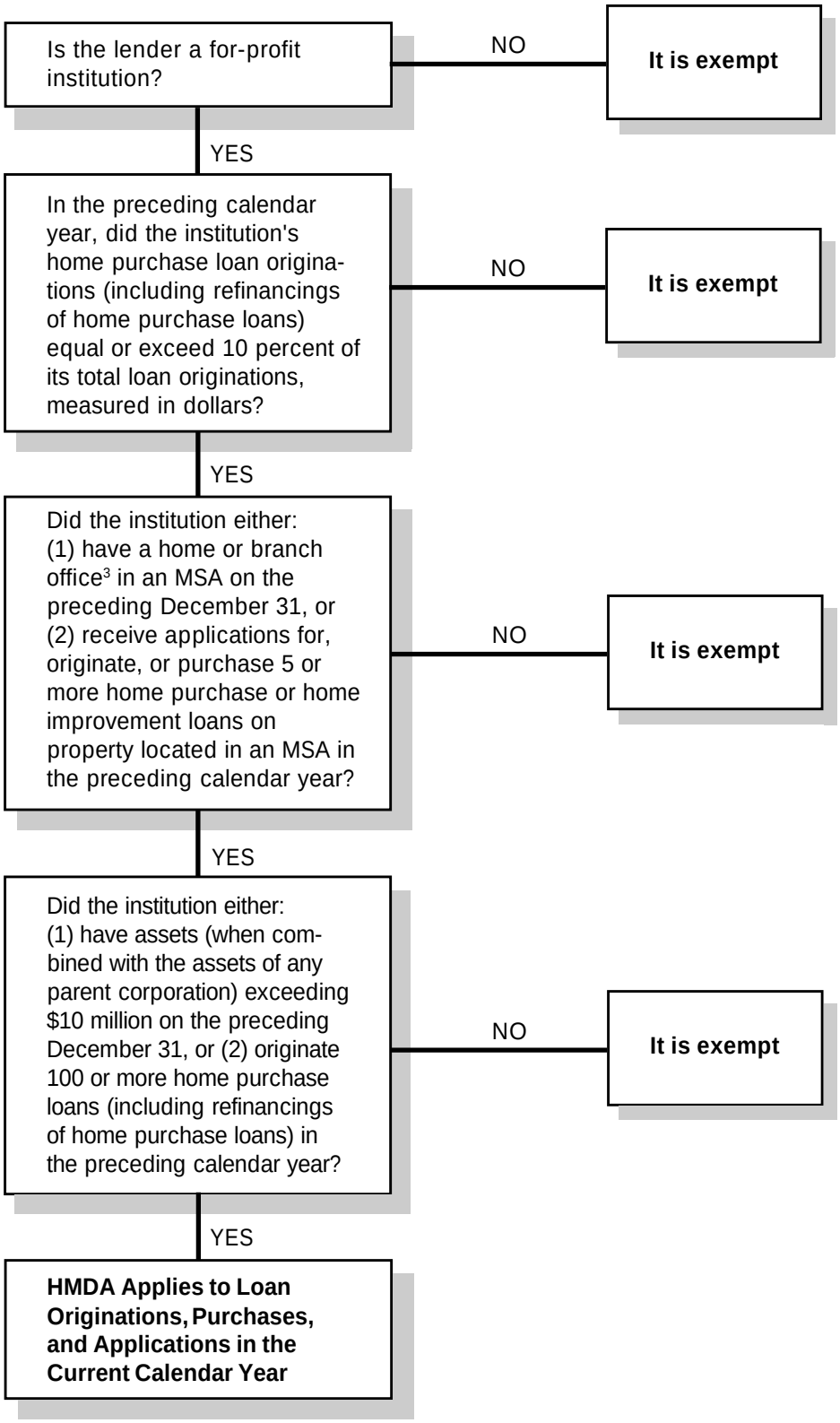
- A covered institution purchases HMDA-related loans in bulk from another entity (for example, from a failing institution). As neither a merger nor the acquisition of an institution is involved, the purchasing institution must report these loans as "purchased loans."
- A covered institution is rechartered. The institution must report data for the year in which it was rechartered and all subsequent years to its new supervisory agency.

Coverage Criteria for Depository Institutions



[2] For depository institutions, a branch office is 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 agency). A branch office does not include offices of affiliates or other third parties such as loan brokers, or other offices where loan applications are merely taken; nor does it include ATMs or other electronic terminals.

Coverage Criteria for Other Mortgage Lending Institutions



[3] For other mortgage lending institutions, a branch office is any office of the institution that takes applications from the public for home purchase or home improvement loans. It does not include offices of affiliates or other third parties such as loan brokers.

Executive Summary: Management's Responsibilities

Reporting Requirements

HMDA requires covered institutions to compile and disclose data about loan applications and about home purchase and home improvement loans they originate or purchase during each calendar year. In general, institutions must report:

- Data about each application or loan (such as loan type and amount) and about the location of the dwelling to which it relates.
- The race or national origin, sex, and gross annual income of the applicant or borrower. This requirement does not apply to banks, thrifts, or credit unions that have assets of $30 million or less.[4]

An institution must maintain a loan/application register on which it will enter data about each application received and each loan originated or purchased. The data must be presented in the format prescribed by the Federal Reserve Board in an appendix to Regulation C (see Appendix A to this *Guide*). The institution must send the loan/application register to its federal supervisory agency by March 1 following the calendar year to which the loan data relate.

Modified Loan/Application Register

Institutions must make their HMDA-LAR data—modified to protect privacy interests of applicants and borrowers—available to the public upon request. 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 making the specified modifications, institutions are not required to change the format of the data from that used to collect and maintain the data. However, institutions are strongly encouraged to make the modified HMDA-LAR 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.

[4] Different rules may apply for institutions regulated by the FDIC and OCC.

Disclosure Statements

Using data from the loan/application registers, the FFIEC will prepare and send to each reporting institution a series of tables that will comprise the disclosure statement for that institution.

An institution must make the statement available to the public for inspection and copying at its home office within three business days of receiving the disclosure statement from the FFIEC. In addition, within ten business days of receipt, the institution must make the disclosure statement available in at least one office in each additional MSA where the institution has offices. A reasonable fee to cover costs incurred is permitted.

The disclosure statement must remain available to the public for five years, and an institution must post a general notice about availability in the lobby of its home office and any branch offices located in an MSA. See the suggested text for the posters in Appendix A at page A-4.

Aggregate Tables

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. The FFIEC will produce additional tables for each MSA showing the lending patterns according to demographic characteristics provided by the Bureau of the Census, such as age of housing stock.

The FFIEC will send copies of the individual disclosure statements and aggregate tables to a central data depository (such as a public library or a planning commission office) in each MSA, where the information is made available to the public. A directory of central data depositories may be obtained from the FFIEC.

Executive Summary: Management's Responsibilities

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 purchase of loans—for home purchase or home improvement and for refinancings of these two types of loans.
- The individuals assigned responsibility for preparing and maintaining the data understand the regulatory requirements and are given the resources and tools needed to produce complete and accurate data.
- Appropriate record entries are made on the HMDA-LAR 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). For loans sold, the type of purchaser may be added later.
- An officer of the institution monitors the collection of the data during the course of the year for compliance with the reporting instructions, reviews the loan/application data, and certifies the accuracy of the data submitted to the institution's supervisory agency at year-end.
- The loan/application data are submitted on time 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 is subject to administrative sanctions, including the imposition of civil money penalties, where applicable.

Automation. Institutions must submit HMDA reports in an automated, machine-readable form beginning with the data for calendar year 1996, due March 1, 1997. (Institutions that report 25 or fewer entries on their HMDA-LAR may continue to report the data in paper form.) They must check the data using edits included in agency-supplied software (or equivalent edits in software available from vendors or developed in-house). Each of the agencies has provided the technical specifications for automated submission on PC diskette and magnetic tape. To facilitate automated reporting, several of the federal supervisory agencies also provide PC software, free of charge, for use by institutions that have not acquired or developed their own system. Contact your supervisory agency for more information.

The tools your staff will need include:

- Information about the MSA boundaries, to identify the MSAs in which you have home or branch offices. (See Appendix E to this *Guide*.)
- Maps and materials from the Bureau of the Census for determining the 1990 census tract numbers for properties in MSAs where you have home or branch offices. (See Appendix F for addresses and telephone numbers.)

Institutions must use *only* 1990 census tract numbers because the FFIEC will use the corresponding 1990 demographic data in preparing the aggregate tables described on page 7.

Some institutions rely on appraisers to identify the census tract numbers. Others arrange for data processors to "geocode" the loans. Whatever method you choose to follow, the ultimate responsibility for the accuracy of the data—and for ensuring that 1990 census tract numbers are used—rests with your institution. An incorrect entry for a particular census tract number is not a violation only if your institution maintains reasonable procedures to avoid such errors—for example, by conducting periodic checks of the information obtained from your data processor.

The remainder of this pamphlet contains detailed instructions for completing the register or for use as a guide in producing an automated report.

Getting Started

Assembling the Data and Tools

What Loans Are Covered?

The key to HMDA coverage is the purpose of the loans. You need information for loans originated or purchased, as well as for loan applications that do not result in an origination. This information is collected for two categories of loans: home purchase loans and home improvement loans.

A *home purchase* loan is any loan secured by and made for the purpose of purchasing a dwelling.

A *home improvement* loan is any 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 that is carried on the institution's books (or has otherwise been classified or coded) as a home improvement loan. The term applies to both secured and unsecured loans.

Home equity credit lines 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 improvement purposes. An institution that reports home equity credit line originations must also report any applications that do not result in an origination.

You need to collect the data for home purchase and home improvement loans, including refinancings, on both one-to-four-family and multifamily (five or more) properties. The loan data for each calendar year will be reported on the HMDA-LAR (a copy of the HMDA-LAR and the instructions appear in Appendix A to this *Guide*).

For more guidance about refinancings, refer to the question-and-answer on page 24, the instructions for completing the HMDA-LAR at page A-7, and the Staff Commentary at pages D-1 and D-2 (in the appendices to this *Guide)*.

You do not have to group loans on your register in any particular order. You may prefer to keep separate registers for 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 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 supervisory agency in a consolidated report or automated file.

What Types of Transactions Are Excluded?

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.
- Purchases solely of servicing rights to loans.

- Loans that, although secured by real estate, are made for purposes other than home purchase or home improvement, or refinancing (for example, loans to finance tuition, a vacation, or goods for business inventory).
- The acquisition of only a partial interest in a home purchase or a home improvement loan 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 (see the Staff Commentary at page D-4 in this *Guide*).

What Information Is Reported?

HMDA requires the collection of certain basic information, such as loan type and amount, for any home purchase or home improvement loan that you originate, or purchase, or for which you receive an application; and requires geographic data for loan properties located in metropolitan areas where you have a home or branch office. In addition, information about the race, sex, and income of the applicant or borrower is generally required for applications and originations.

Reporting race, sex, and income

HMDA requires institutions to collect information about the race or national origin, sex, and gross annual income of applicants or borrowers for all loan applications and loan originations. This information is not required but may be reported for loans purchased by your institution.

A bank, thrift, or credit union with assets of $30 million or less is not required by HMDA to report this applicant information, but may be subject to a similar data collection rule by its supervisory agency's fair lending regulations.

There is a standard form for obtaining the data about the race or national origin and sex of the applicant or borrower (see Appendix B to this *Guide*). The form is similar to the one contained in the Federal Reserve Board's Regulation B (Equal Credit Opportunity), and either form may be used to collect the data.

Reporting MSA, state and county codes, and census tract numbers

If a loan or application relates to property located in an MSA where you have a home or a branch office, you must report the following geographic information about the property location:

- The MSA number and the state and county codes specified by the U.S. Department of Commerce in its Federal Information Processing Standards Publication (FIPS PUB 8-5), Metropolitan Statistical Areas. For 1996, this information is available in Appendix E to this *Guide*.

- The **1990** census tract number (except as specified below).

You must report these geographic data not just for loan applications and originations, but also for loans your institution purchases from another (even if the loan originator did not collect the geographic information). Although generally you must report the census tract number of the property to which the loan or application relates, you may omit the census tract number (and instead enter the code "NA" for "not applicable" in the census tract column) for any application or loan on property that:

- Is located in an area that did not have census tracts for the 1990 census; or
- Is located in a county that had a population of 30,000 or less in the 1990 census, even if the population later exceeds 30,000 and even if the county has census tract numbers.

Branch office. The term *branch office* refers only to offices of your institution, not offices of affiliates or other parties such as loan brokers.

For a bank or other depository institution, *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 supervisor agency). The term does not include other offices where the institution merely takes loan applications, nor does it include 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 or home improvement loans. These 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 or home improvement—whether or not they had a physical office there. As a result, these lenders must keep complete geographic records of lending in the current calendar year in order to report data accurately the following year. Therefore, they may find it easier to enter geographic data routinely for any property located within any MSA.

Under the interagency Community Reinvestment Act (CRA) rule published in April 1995, banks and savings associations with total assets of $250 million or more, and banks and savings associations that are subsidiaries of a holding company whose total banking and thrift assets are $1 billion or more must report the property location even for properties located outside those MSAs in which they have a physical home or branch office (or outside of any MSA).

Sources of Geographic Information

To report geographic data accurately, your institution will need:

- Information about MSA boundaries. (Appendix E to this *Guide* gives the MSA information that you need for the 1996 calendar year.)
- TIGER/Census Tract Street Index™.
- 1990 Census Tract/Block Numbering Area Outline Maps.
- An up-to-date local reference map.

HMDA and Regulation C use the term MSAs—metropolitan statistical areas. The Office of Management and Budget, which defines their geographic boundaries, and the Census Bureau now call them metropolitan areas, or MAs.

By looking up your service area in Appendix E to this *Guide*, you can determine if you have offices located within an MSA and you can obtain the corresponding codes.

A list of all valid census tract numbers (and BNA designations) in each MSA is available for a fee from the Federal Reserve Board's HMDA Assistance Line at (202) 452-2016. 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.

To determine MSA boundaries for future years, you may need to obtain FIPS PUB 8-5, Metropolitan Statistical Areas. Contact:

National Technical Information Service
U.S. Department of Commerce
5285 Port Royal Road
Springfield, VA 22161
(703) 487-4650

Sources of 1990 census tract numbers

You may choose from various products available from the Bureau of the Census for determining the correct 1990 census tract number for a given property.

Census Tract/Block Numbering Area Outline Maps. You will need to use the 1990 Census Tract/Block Numbering Area Outline Maps for the counties within the MSAs for which you are reporting. Besides showing numbers for the census tracts (and BNAs) within a particular county, these maps display the boundaries and names of the features used as census tract boundaries and the names of any counties or other subdivisions.

The outline maps are sold by the Census Bureau's Customer Services Branch in county packages. On average, there are four map sheets per metropolitan county. The map sheets are oversized—generally measuring 36 by 42 inches—and map scales vary to minimize the number of map sheets. Maps may include one or more insets for densely settled areas.

Landview II™. As an alternative to the outline maps, the Census Bureau also makes available a CD-ROM product for computers called Landview II™. Landview II™ allows users to produce custom-made maps that identify census tracts and block numbering areas. Unlike the outline maps, Landview II™ contains an enhanced level of geographic detail, including major and minor streets. Each CD-ROM covers several states, with a total of ten CD-ROMs for the entire nation.

Getting Started: Assembling the Data and Tools

Census Tract Street Index. Use the TIGER/Census Tract Street Index™ (TIGER/CTSI™) for the county in which the property is located (Illustration 1). A special HMDA order form available from the Bureau of the Census tells you how to obtain the TIGER/CTSI™ for selected counties (see page 16).

The TIGER/CTSI™ enables you to determine the census tract numbers for properties that use street addresses. It is arranged by county within each MSA. The TIGER/CTSI™ provides the street name, including prefix or suffix direction (such as "north") and street type (such as "street" or "avenue"), address range, and corresponding census tract number. Within a county, numbered streets (for example, 9th, 10th) will precede the streets listed alphabetically.

The TIGER/CTSI™ shows the census tract number for each side of the street and, where applicable, provides county subdivision (town, township) and place codes for each street and address range. The latter may be helpful in determining the census tract number when streets with identical names and address ranges are located in different parts of the county. (County subdivision and place codes and their corresponding names are listed in the back of the TIGER/ CTSI™.) This product is now available on CD-ROM.

As you can see from the illustration, the index pairs ranges of street addresses in the central city and suburbs of an MSA with the corresponding census tract numbers.

TIGER/ Census Tract Street Index™—Ver. 2, Part A — Fairfax County, VA

Street Name	From Address	To Address	Street Side	Tract or BNA	ZIP Code	Area Name	103rd Cong.	FIPS Code
Barkley Dr	3100	3699	Both	4401.98	22031	Mantua CDP	11	49144
Bark Tree Ct	8285	8367	Odd	4924	22153	Lorton CDP	08	47064
Bark Tree Ct	8300	8354	Even	4924	22153	Lorton CDP	08	47064
Barkwood Ct	9500	9599	Both	4405	22032		11	
Barley Rd	3100	3199	Both	4619.98	22031	Oakton CDP	11	58472
Barley Wk	7400	7416	Both	4502	22042	Jefferson CDP	11	40584
Barlow Rd	900	948	Both	4162	22060	Fort Belvoir CDP	08	29008
Barnack Dr	6700	7021	Both	4314	22152	West Springfield CDP	08	84976
Barnacle Pl	7000	7009	Both	4324	22015	Burke CDP	11	11464
Barnard Ct	3100	3150	Both	4617.98	22031	Merrifield CDP	11	51192
Barnesdale Path	6300	6536	Even	4911	22020		10	
Barnesdale Path	6301	6533	Odd	4911	22020		10	
Barnesville Rd	13704	13910	Even	4825	22070		10	
Barney Rd	3800	3843	Both	4901	22021		10	
Barnsbury Ct	9900	9939	Both	4619.98	22031	Oakton CDP	11	58472
Barnstable Ct	9509	9539	Both	4318	22015	Burke CDP	11	11464
Barnstead Dr	1501	1619	Odd	4805	22094	Reston CDP	11	66672

Illustration 1: 1990 TIGER/Census Tract Street Index™

The 1990 TIGER/CTSI™ has certain limitations:

- Address range and street information are current through April 1990. This means that addresses or streets added since that time are not shown.
- The index does not contain address range information for areas with rural type addresses (such as RFD addresses).
- The extent of address coverage varies for each county, from less than 20 percent for some counties to greater than 90 percent for others. For information about the coverage for a particular county or coverage for counties in a given MSA, contact the geography specialist at the Census Bureau regional office for your state before placing your order. (See Appendix F to this *Guide*.)

Local Reference Maps. The 1990 Census Tract/Block Numbering Area Outline Maps do not show streets, street names, and address ranges within a census tract. You will therefore need to use the maps in combination with up-to-date local street maps available in your local market, and to use a marker pen to highlight on the street map the boundaries of each census tract according to the outline map.

Note for appraisal report users: *Institutions that take the census tract numbers from property appraisal reports should ensure that appraisers use copies of the 1990 Census Tract/BNA Outline Maps for the counties where they will be appraising properties. The ultimate responsibility for the accuracy of the census tract data—and for ensuring that 1990 census tract numbers are used—rests with the institution.*

Getting Started: Assembling the Data and Tools

To obtain the HMDA order form for the TIGER/CTSI™, the outline maps, and LandView II™, contact:

Customer Services
Bureau of the Census
Washington, DC 20233
(301) 457-4100

To obtain detailed information about geographic products:

Geography Division–Products and Services Staff
Bureau of the Census
Washington, DC 20233
(301) 457-1128

You also may contact the Bureau regional office serving your state as listed in Appendix F to this *Guide*.

The costs for the census materials will vary, depending on the size of the county. Some of the materials may refer to PMSA (primary metropolitan statistical area) in place of MSA. This distinction is not relevant for HMDA purposes, and you may treat the term as synonymous with MSA.

Each institution is responsible for obtaining all materials needed to determine the MSA, state and county codes, and the census tract numbers. The Census Bureau is not able to assist in preparing documents to meet HMDA requirements or in determining the appropriate census tract numbers for individual addresses.

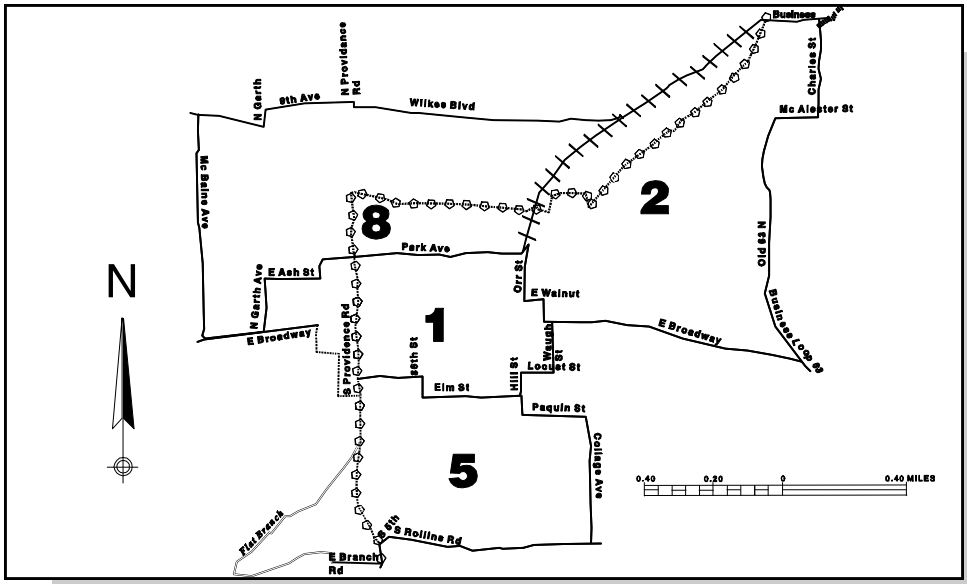


Illustration 2: 1990 Census Tract Outline Map

Streamlining the Reporting Process

The following suggestions may help you streamline the reporting process.

- Beginning January 1, 1996, Regulation C requires you to record entries on the HMDA-LAR within thirty 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). If you use an outside servicer to identify property locations, make appropriate arrangements to have this geocoding completed on a timely basis. The type of purchaser for loans sold in a later quarter may be added after the sale occurs.

  Certain regulators (such as the FDIC) may require you to update the data more frequently than is required under Regulation C.
- If your institution handles a large volume of loans and applications, you may want to keep separate registers for home mortgage and home improvement loans. You must make sure, however, that the identifier is unique.
- Your supervisory agency can provide you with the technical specifications for automated submission on PC diskette and magnetic tape and with a listing of the computer edits that the agency will use in reviewing your HMDA data.

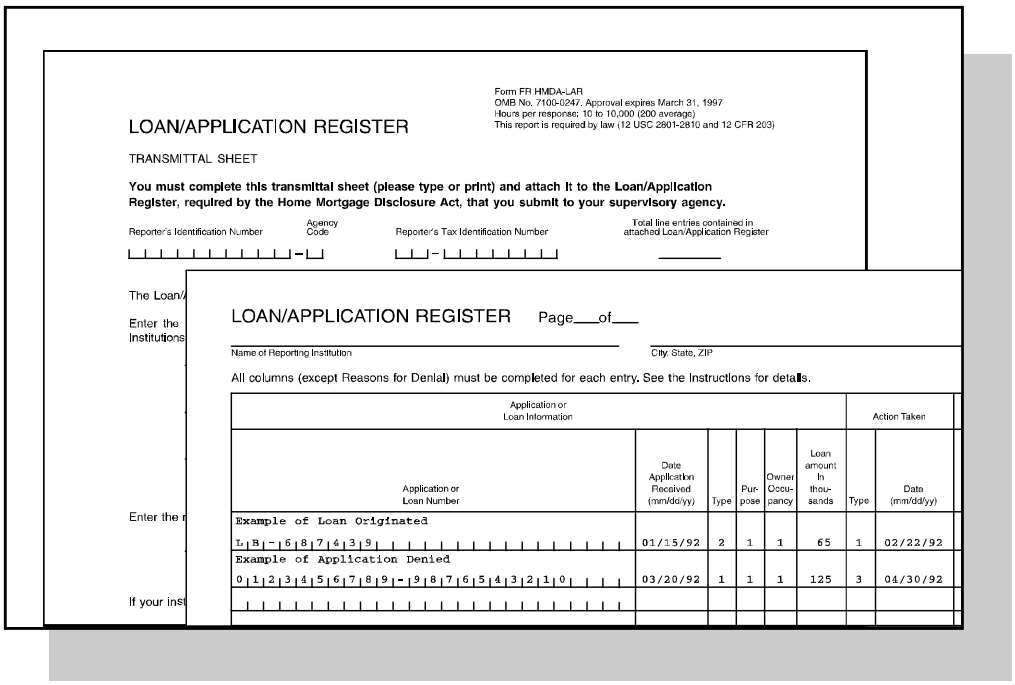
  In addition to software available from private vendors (which in many cases will contain enhanced edit features), several of the supervisory agencies provide software for data entry, free of charge, if you have not acquired or developed your own system. Contact your agency for more information.
- In 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.

Completing the Form:
Step-by-Step

Reporting Form

The loan/application register known as the HMDA-LAR is used for reporting the HMDA data. The register format and detailed instructions are available from your supervisory agency and in Appendix A to this *Guide*. You must follow the prescribed format of the HMDA-LAR, but you do not have to use the form itself so long as you use a layout that conforms to that of the register.

Beginning with the data for calendar year 1996 (due March 1, 1997), you must submit your report in an automated, machine-readable form, unless you have 25 or fewer entries to report. You must also check the data before submission, using edits included in the agency-supplied software (or equivalent edits in software available from vendors or developed in-house).



Form FR HMDA-LAR
OMB No. 7100-0247, Approval expires March 31, 1997
Hours per response: 10 to 10,000 (200 average)
This report is required by law (12 USC 2801-2810 and 12 CFR 203)

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/

Enter the
Institutions

Enter the r

If your inst

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 Information						Action Taken	
Application or Loan Number	Date Application Received (mm/dd/yy)	Type	Purpose	Owner Occupancy	Loan amount in thousands	Type	Date (mm/dd/yy)
Example of Loan Originated							
LB-6874399	01/15/92	2	1	1	65	1	02/22/92
Example of Application Denied							
0123456789-98765432 10	03/20/92	1	1	1	125	3	04/30/92

Illustration 3: Loan/Application Register

Information Needed for Your Register

You will have to collect and report certain information for each loan transaction reportable under HMDA, as described below. All column fields must be completed except "reasons for denial," which is optional under HMDA. For institutions regulated by the OTS or OCC, however, completion of the "reasons for denial" is required under these agencies' regulations.

. . . About the Application or Loan

- **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. It is recommended that institutions not use applicants' names or social security numbers on the HMDA-LAR in order to ensure privacy for the applicant or borrower.

  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.

- **Date application received.** Report either the date the application was received or the date shown on the application form. For purchased loans, enter the code "NA" for "not applicable." (See the Staff Commentary in Appendix D to this *Guide* for additional guidance concerning the date to be used in other situations.)

- **Type of loan.** Enter the appropriate code to indicate whether the loan granted, applied for, or purchased was conventional, government-guaranteed, or government-insured.

Application or Loan Information					
Application or Loan Number	Date Application Received (mm/dd/yy)	Type	Purpose	Owner Occupancy	Loan amount in thousands
Originated 9	01/15/92	2	1	1	65
ication Denied 8 9 - 9 8 7 6 5 4 3 2 1 0	03/20/92	1	1	1	125

Completing the Form: Step-by-Step

- **Purpose of loan.** For a one-to-four-family dwelling, report whether the loan or application was for home purchase, home improvement, or refinancing. For loans or applications on multifamily property there is just one code; use that code whether a home purchase loan, home improvement loan, or a refinancing is involved.
- **Occupancy.** For a one-to-four-family dwelling, indicate whether the property to which the loan or application relates will be the borrower's principal dwelling. For multifamily dwellings (housing five or more families), and for any dwellings located in MSAs where you do not have home or branch offices or not located in MSAs at all, you may either enter the code for "not applicable" or the code for the actual occupancy status.
- **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.

  For submissions in automated form, your reporting program should add leading zeros to these amounts 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.

. . . About the Action Taken

- **Type of action.** Use the appropriate code to categorize the entry as a loan origination, as a purchased loan, or as an application that did not result in an origination. Do not report applications still pending at year-end. You will report these transactions in the calendar year when final disposition is made.
- **Date of action taken.** Enter the settlement or closing date for originations. For applications that did not result in an origination, enter the date when the action (loan denied, file closed for incompleteness, application approved but not accepted) was taken or when the notice 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 loans that your institution purchased, enter the date of the purchase. (See the Staff Commentary in Appendix D to this *Guide* for additional guidance concerning the date to be entered for other situations.)

. . . About the Property Location

- **MSA number, state code, and county code.** Report the four-digit MSA code, two-digit FIPS code for the state, and three-digit code for the county. Enter these codes for any loan or loan application on property located in an MSA where you have a home or branch office. If the property is located outside the MSAs where you have a home or branch office (or outside any MSA), you may enter the applicable codes or you may enter "NA" in each of these columns. (See page 30 for the definition of *branch office* and pages 11–12 and Appendix E for information about state and county codes.)

  In the case of a nondepository institution, these data are 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.

- **Census tract number.** Use only the numbers assigned in the 1990 census. This is necessary because the FFIEC will use 1990 demographic data in preparing tables from the data submitted by reporting institutions. (See Appendix F for sources for these data.)

  Record each census tract number showing any decimal points precisely as shown on the tract/street index or other census 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.

  Enter "NA" for the census tract number if the property is located in an area not divided into census tracts or in a county with a population of 30,000 or less. You may enter the Block Numbering Area (BNA) instead of "NA" if the property is located in an area not divided into census tracts.

	Action Taken		Property Location				Appli A = Applicant	
							Race or National Origin	
Loan amount in thousands	Type	Date (mm/dd/yy)	Four-Digit MSA Number	Two-Digit State Code	Three-Digit County Code	Six-Digit Census Tract	A	CA
65	1	02/22/92	8840	51	059	4 2 1 9 - 8 5	3	8
125	3	04/30/92	0450	01	015	0 0 2 1 - 0 0	5	4
						-		

Completing the Form: Step-by-Step

. . . About the Applicant

- **Race or national origin and sex of the applicant.** Use the appropriate codes for the categories shown in the instructions to the HMDA loan/application register found in Appendix A to this *Guide*. Report this information both for loans that you originate and for loan applications that do not result in an origination. You may, but are not required to, report these 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 "not applicable" in the co-applicant column.
- **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 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, you should report the salary *and* the bonus to the extent relied upon. Report the amount in thousands, rounded to the nearest thousand ($500 should be rounded up to the next thousand).

Enter "NA" if your institution does not take the applicant's income into account, or if the loan or application is for a multifamily dwelling, or if you choose not to collect this information for a purchased loan.

You may also enter "NA" for loans to your institution's employees to protect their privacy, even though you may have relied on their income in making your credit determination.

Property Location		Applicant Information A = Applicant CA = Co-Applicant						
		Race or National Origin		Sex				
Three-Digit County Code	Six-Digit Census Tract	A	CA	A	CA	Gross Annual Income in thousands	Type of Purchaser of Loan	Reasons for Denial (Optional)
059	4219.85	3	8	1	4	24	7	
015	0021.00	5	4	2	1	55	0	415
	.							

. . . About Loans That You Sell

- **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).

. . . About the Reasons for Denial

- 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 in giving reasons for credit denials, consult the HMDA-LAR instructions in Appendix A to this *Guide* for guidance on which reasons correspond to the various codes used in Regulation C. This is an optional item under HMDA (except that institutions supervised by the OTS or OCC must list the reasons under these agencies' regulations). 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.

Officer’s Certification and Contact Information

An officer of your institution must review the completed report and attest to its accuracy before submitting it to your supervisory agency. This certification is made on the transmittal sheet that will accompany the loan/application register. A checklist to assist the officer in making this review appears in this *Guide*.

Verify that the transmittal sheet also includes the name and telephone number of the 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. (For example, if your institution has to resubmit data for any reason, the record count on the transmittal sheet must correspond to that submission.) This and the other information called for by the 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 the different categories of loans and applications, all must be submitted to your supervisory agency in a single package with one transmittal sheet.

Questions and Answers

What About . . .

An application still pending at year-end? Do not include it in that year's register. Report it in the calendar year in which final disposition is made.

An application file that was closed because the applicant did not provide all the information needed for a credit decision? The answer depends on the facts. If you sent the notice of incompleteness called for by Regulation B (Equal Credit Opportunity) requesting further information and the applicant did not respond within the allotted time, enter the code for "file closed for incompleteness." On the other hand, if you did not send the Regulation B notice but instead denied the loan outright because of the missing information, enter the code for a loan denial. Do not categorize any application as withdrawn unless the applicant expressly withdrew the application prior to the credit decision.

Loans originated in one calendar year and sold the next? Information concerning the sale of these loans is not reported by the selling institution. That is, you do not record the loan sales on the register for the year in which they are sold, nor do you go back and update the register for the year in which you reported the originations.

An inquiry about prequalifying for a home purchase or home improvement loan? Generally, Board interpretations found in the Official Staff Commentary to Regulation B (Equal Credit Opportunity) are applicable to the definition of an application under Regulation C. However, prequalification requests are *not* treated as applications for the purposes of Regulation C, even though they may be applications under Regulation B. (See pages D-3 and D-4 of the Staff Commentary found in this *Guide* for more information on prequalification requests.)

Refinancings? Enter the entire amount of the loan or application if the transaction qualifies as a refinancing as that term is used in the Instructions for Completion of the HMDA Loan/Application Register and in the Staff Commentary (see Appendices A and D to this *Guide*).

The criteria for determining whether a transaction is a refinancing (both for coverage *and* for reporting purposes) have been changed effective January 1, 1996, and allow institutions more flexibility in making this decision. For instance, if the loan being paid off was a home purchase loan, then you may determine that the refinancing of such a loan is to be reported on the HMDA-LAR. Alternatively, your institution may instead rely on the statement of the borrower that the loan being paid off was (or was not) a home purchase loan. Or, you may assume that the transaction is not a refinancing of a home purchase loan for coverage purposes if *either* the existing loan or the new one is not secured by a first-lien on a dwelling.

Report refinancings that meet the criteria spelled out in the instructions and the Staff Commentary whether the original loan was made by your institution or by another lender.

Unsecured home improvement loans? Report loans or loan applications whether or not the loan will be secured by the property to which it relates.

Loans for home improvement secured by a first lien? You may report such loans as home purchase loans if your institution ordinarily treats all first-lien loans as home purchase loans.

Classifying home improvement loans? You must report a loan or loan application as a "home improvement loan" when it is made for the purpose of improving the dwelling (or the real property on which it is located) *and* the loan is classified by your institution as a home improvement loan. "Classified" can mean that the loan is recorded on your books or otherwise identified or coded as a home improvement loan.

Multipurpose home improvement loans? If a loan is classified by your institution as a home improvement loan, you should report the transaction as a "home improvement" loan in the total loan amount, even if less than 50 percent of the loan proceeds will be used for home improvement purposes. You also must report comparable data for home improvement applications that did not result in originations.

Home equity lines of credit? The reporting of home equity lines used for home purchase or home improvement is optional. If you choose to report them, you must determine when you take an application whether the borrower plans to use a portion of the funds for home purchase or home improvement. You may record that portion on your register as a home improvement or home purchase loan. Report only the portion of the line that the borrower indicated was for home purchase or home improvement.

Report the line only once—in the year when the account was opened, and not in succeeding years even if there is activity on the account. If you report data for credit lines granted, you also must report data for applications that did not result in approvals.

Assumptions? Report the outstanding principal as an origination if your institution enters into a written agreement accepting the new party as the obligor on the loan. Do not report a loan when there is no written agreement between your institution and the new party. You must also report data for requests that did not result in assumptions.

Mobile and manufactured home loans? Report any loans and applications for the purchase or improvement of such dwellings, whether or not the dwellings are considered real property under state law. If information about the potential site of the mobile home is not available, enter "NA" in the applicable columns under "property location."

Loans on multifamily dwellings? Use the "multifamily dwelling" purpose code for reporting loans and applications relating to dwellings for five or more families—home purchase loans, home improvement loans, and refinancings, including loans and applications handled by your commercial lending area.

Loans on individual condominium or cooperative units? Report in the appropriate category (home purchase, home improvement, or refinancing) for one-to-four-family dwellings even if the unit is located in a structure that houses five or more families.

Loan documentation that does not indicate whether the borrower plans to occupy the residence? In the case of loans on one-to-four-family dwellings that your institution purchased, report them as owner-occupied unless the loan documents contain information to the contrary. For property that is a multifamily dwelling, is not located in an MSA, or is located in an MSA in which your institution has neither a home nor a branch office, you may either enter the code for "not applicable" or the code for actual occupancy status.

Reporting race or national origin, sex, or gross annual income for loans purchased? You may, but need not, report race or national origin, sex, and gross annual income for loans purchased by your institution. If you choose not to provide this information, enter the numerical codes for "not applicable" for race or national origin and sex and enter "NA" for income.

Applications received by mail or telephone? The application form (or an accompanying document) that you send to a prospective applicant must request the race or national origin and sex of the applicant. If the applicant chooses not to provide the information, enter the code to indicate the application was by "mail or telephone." You need not request these data for an application taken entirely by telephone.

Brokered or correspondent loans, or indirect paper where one entity takes the application but a second institution makes the credit decision? Data on originations must be reported by the entity that makes the credit decision and that—by prior agreement—acquires the loan at or after closing. Data on loan applications that do not result in an origination also must be reported by the entity that makes the credit decision.

For purposes of HUD-FHA mortgage insurance programs, an FHA "loan correspondent" is a mortgagee that has as its principal activity the origination of HUD-insured mortgages for sale or transfer to its "sponsor." If the sponsor does not review the application prior to closing and the loan correspondent makes the credit decision, the loan correspondent reports the transaction and the sponsor reports only the loans that it purchases; the sponsor does not report loans it does not purchase. If the sponsor reviews the application and makes the credit decision prior to closing, the sponsor—not the loan correspondent—reports the transaction.

See the Staff Commentary in Appendix D to this *Guide* for further guidance on loans and applications through a broker or correspondent.

Reporting counteroffers? If you make a counteroffer to lend an amount different from the amount the applicant initially applied for, *and* the counteroffer is accepted by the applicant, report it as an origination for the amount of the loan actually granted. If the applicant turns down your counteroffer or fails to respond, report it as a denial for the amount initially requested. Do not report it as an application that was withdrawn.

Violations of reporting requirements? Due to the importance of accurate and timely submissions of HMDA data, a violation of HMDA is subject to administrative sanctions, including the imposition of civil money penalties, where applicable.

Checklists

Checklist for Person Completing HMDA-LAR

Regulation C requires that an officer certify the accuracy of the HMDA-LAR data that are submitted. Before presenting the data to the certifying officer for review and signature, review the following checklist and make sure the answer is "yes" for each question. You should also review the checklist provided on the next page for the certifying officer.

	YES	NO
A. Transmittal Sheet		
1. Is a transmittal sheet included with the diskette or other automated submission of your HMDA-LAR (or, if your institution has 25 or fewer HMDA-LAR entries and reports data in paper form, is it 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. Is the name and telephone number of the contact person provided?		
4. If your institution is a nondepository institution and is owned by a bank holding company or a depository institution, does the transmittal sheet provide the name and address of the parent corporation?		
5. Does the transmittal sheet correctly list the federal supervisory agency for your institution? (The subsidiary of a bank, thrift, or credit union should list the supervisory agency of the parent institution.)		
6. Does the transmittal sheet provide your institution's reporter and tax identification numbers?		
7. 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.)		
B. Loan/Application Register		
1. Did you use the HMDA-LAR format prescribed by the Federal Reserve Board?		
2. Does the register contain the loan data from the different divisions or branches of your institution, all of which must be submitted in one package?		
3. Has each column been properly completed (showing the data requested and the codes as applicable) leaving no blank spaces (except for the "Reasons for denial" column, which is optional for lenders other than those supervised by the OCC and OTS)?		
4. Do the census tract (or BNA) numbers listed on the register include the zeros and decimal points? (Example: report census tract 8.02 as 0008.02, not 802, 0802, or 8.)		
5. 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.)		
6. Have the dollar amounts been rounded to thousands? (Example: $20,400 is 20; $1.5 million is 1500.)		
7. 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?		

Checklist for Certifying Officer

Regulation C requires that an officer certify the accuracy of the HMDA report submitted by an institution to its supervisory agency. The following checklist will help you in this review. The answer should be "yes" to each of the questions.

	YES	NO
1. If you report more than 25 entries, has your institution's loan/application register been prepared in automated format, using the correct format for automated reports, and following the instructions from your supervisory agency?		
2. Does your HMDA-LAR use the same column headings in the same order as on the HMDA-LAR provided in Appendix A to this *Guide*? (Column headings may be abbreviated, so long as the meaning remains clear.)		
3. Does the register include loan data from all of your institution's divisions or branches (including loans and applications handled by your commercial loan division, if applicable)?		
4. Does the register exclude loan data from any subsidiaries of your institution, which must report separately?		
5. Does the register list the MSA number, state and county codes, and 1990 census tracts for all entries for properties located in MSAs where you have a home or a branch office?		
6. Does the register show census tract numbers only from the 1990 census tract series?		
7. If your institution is required to report property location outside MSAs where you have offices, have these data been entered?		

Glossary

Block Numbering Area (BNA). The Bureau of the Census, in conjunction with state agencies, has established BNAs as statistical subdivisions of counties in which census tracts have not been established. BNAs are generally identified in census data by numbers in the range 9501 to 9999.99. (Under HMDA, an institution may, at its option, report property location by using a BNA for an area that has not been census tracted.)

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. These 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 (whether or not they had a physical office there).

Census tract. A census tract is a defined geographic area, within a county, that has been assigned a number by the Bureau of the Census. Institutions currently are required to use census tract numbers from the 1990 census series. Census tract numbers generally range from 0001 through 9499.99 and are unique within the county.

Dwelling. Dwelling means any residential structure whether or not attached to real property, including condominium and cooperative units and mobile or manufactured homes. It refers to both one-to-four-family and multifamily structures. (Recreational vehicles such as boats or campers are not dwellings under HMDA.)

HMDA-LAR. The term HMDA-LAR refers to the loan/application register format that has been prescribed for reporting HMDA data. If an institution meets the requirements for submission in paper form, it may produce computer-generated reports, instead of using the form itself, provided the report layout conforms to the format of the HMDA-LAR.

Home improvement loan. A home improvement loan is a loan that will be used for repairing, rehabilitating, remodeling, or improving a dwelling (or the real property on which it is located) and that is classified by the reporting institution as a home improvement loan; the term covers both secured and unsecured loans, and includes refinancings of home improvement loans.

Glossary

Home purchase loan. A home purchase loan is any loan secured by and made for the purpose of purchasing a dwelling, including refinancings of home purchase loans.

MSA. MSA stands for metropolitan statistical area, and is the term used in the Home Mortgage Disclosure Act and Regulation C. The Office of Management and Budget (OMB), which defines MSA boundaries, and the Bureau of the Census now use the term “metropolitan area” or MA.

OMB defines MSAs in terms of entire counties, except in the six New England states where they are defined in terms of cities and towns. An area usually qualifies as an MSA if it contains a city with a population of at least 50,000 or is defined by the Bureau of the Census as an urbanized area and has a population of 50,000 or more and a total metropolitan population of at least 100,000 (75,000 in New England). In the *Guide*, the term MSA also refers to a Primary Metropolitan Statistical Area (PMSA); a PMSA is a component of a Consolidated Metropolitan Statistical Area (CMSA), an area with a population of more than 1 million.

Refinancing. Refinancing means a loan transaction in which the existing obligation, involving either a home purchase or a home improvement loan, is satisfied and replaced by a new obligation.

Appendix A

Form and Instructions for Completion of HMDA Loan/ Application Register

I. WHO MUST FILE A REPORT

A. Depository Institutions. Subject to the exception discussed below, banks, savings associations, and credit unions must complete a register listing data about loan applications received, loans originated, and loans purchased if on the preceding December 31 an institution:

1. Had assets of more than $10 million, and

2. Had a home or a branch office in a "metropolitan statistical area" or a "primary metropolitan statistical area" (both are referred to in these instructions by the term "MSA").

Example: If on December 31 you had a home or a branch office in an MSA and your assets exceeded $10 million, you must complete a register that lists the home purchase and home improvement loans that you originate or purchase (and also lists applications that did not result in an origination) beginning January 1.

B. Depository Institutions—Exception. You need not complete a register—even if you meet the tests for asset size and location—if your institution is a bank, savings association, or credit union that made ***no*** first-lien home purchase loans (including refinancings) on one-to-four-family dwellings in the preceding calendar year. This exception does not apply in the case of nondepository institutions.

C. Other Lending Institutions. Subject to the exception discussed below, for-profit mortgage lending institutions (other than banks, savings associations, and credit unions) must complete a register listing data about loan applications received, loans originated, and loans purchased if the institution had a home or branch office in an MSA on the preceding December 31, and

1. Had assets of more than $10 million (based on the combined assets of the institution and any parent corporation) on the preceding December 31, or

2. Originated 100 or more home purchase loans (including refinancings of such loans) during the preceding calendar year, regardless of asset size.

D. Other Lending Institutions—Exception. You need not complete a register—even if you meet the tests for location and asset size or number of home purchase loans—if your institution is a for-profit mortgage lender (other than a bank, savings association, or credit union) and the home purchase loans that you originated in the preceding calendar year (including refinancings) came to less than 10 percent of your total loan origination volume, measured in dollars.

E. If you are the subsidiary of a bank or savings association you must complete a separate register for your institution. You will submit the register, directly or through your parent, to the agency that supervises your parent. (See paragraph VI.) [*Paragraph VI. has been omitted from Appendix A; instead, see Appendix G to the Guide*.]

F. Institutions that are specifically exempted by the Federal Reserve Board from complying with the federal Home Mortgage Disclosure Act because they are covered by a similar state law on mortgage loan disclosures must use the disclosure form required by their state law and submit the data to their state supervisory agency.

II. REQUIRED FORMAT AND REPORTING PROCEDURES

A. Institutions must submit data to their supervisory agencies in an automated, machine-readable form. The format must conform exactly to that of form FR HMDA-LAR, including the order of columns, column headings, etc. Contact your federal supervisory agency for information regarding procedures and technical specifications for automated data submission; in some cases, agencies also make software for automated data submission available to institutions. The data must be edited before submission, using the edits included in the agency-supplied software or equivalent edits in software available from vendors or developed in-house. (Institutions that report 25 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 must send two copies that are typed or computer printed, and must use the format of form FR HMDA-LAR (but need not use the form itself). Each page must be numbered, and the total number of pages must be given (for example, “Page 1 of 3”).)

B. The required data are to be entered in the register for each loan origination, each application acted on, and each loan purchased during the calendar year. Your 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). Keep in mind that an application is to be reported in the calendar year when final action is taken. Report loan originations in the year they go to closing; if an application has been approved but has not yet gone to closing at year-end, report it the following year.

C. Your institution may collect the 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). But make sure the application or loan numbers (discussed under paragraph V.A.1., below) are unique.

D. Entries need ***not*** be grouped on your register by MSA, or chronologically, or by census tract numbers, or in any other particular order.

E. Applications and loans must be recorded on your register within thirty calendar days after the end of the calendar quarter in which final action (such as origination or purchase of a loan, or denial or withdrawal of an application) is taken. The type of purchaser for loans sold need not be included in these quarterly updates.

III. SUBMISSION OF HMDA-LAR AND PUBLIC RELEASE OF DATA

A. You must submit the data for your institution to the office specified by your supervisory agency no later than March 1 following the calendar year for which the data are compiled. A list of the agencies appears at the end of these instructions. [See Appendix G to this *Guide*.]

B. You must submit all required data to your supervisory agency ***in one complete package***, with the prescribed transmittal sheet. An officer of your institution must certify to the accuracy of the data. Any additional data submissions that become necessary (for example, because you discover that data were omitted from the initial submission, or because revisions are called for) also must be accompanied by a transmittal sheet.

C. The transmittal sheet must state the total number of line entries contained in the accompanying data submission. If the data submission involves revisions or deletions of previously submitted data, state the total of ***all*** line entries contained ***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. If you are a depository institution, you also are asked to provide a list of the MSAs where you have a home or branch office.

D. Availability of disclosure statement. The Federal Financial Institutions Examination Council (FFIEC) will prepare a disclosure statement from the data you submit. Your disclosure statement will be returned to the name and address indicated on the transmittal sheet. Within three business days of receiving the disclosure statement, you must make a copy available at your home office for inspection by the public. You also must make the disclosure statement available, within ten business days after receiving it from the FFIEC, in at least one branch office in each additional MSA where you have physical offices. For these purposes, a business day is any calendar day other than a Saturday, Sunday, or legal public holiday.

E. Availability of modified loan application register.

1. To protect the privacy of applicants and borrowers, an institution must modify its loan application register by remov-

ing the following information before releasing it to the public: the application or loan number, date application received, and date of action taken.

2. A financial institution must 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 30 days for a request received after March 1.

F. Location and format of disclosed data. A financial institution must make a complete copy of its disclosure statement and modified register available to the public at its home office. Institutions may make these data available in hard copy or in automated form (such as by floppy disk or computer tape). Although you are not required to make the modified loan application register available in census-tract order, you are strongly encouraged to do so in order to enhance its utility to users. If you have physical branch offices in other MSAs, you must make available, in at least one branch office in each of those MSAs, either a complete copy of the disclosure statement or the portion of it that relates to properties in that MSA. Similarly, a modified register at a branch office need only reflect data concerning properties within the MSA where the branch is located.

You are not required to prepare a modified loan application register in advance of receiving a request from the public for this information, but must be able to respond to a request within 30 days.

G. Posters. Some of the agencies provide HMDA posters that you can use to inform the public of the availability of your HMDA data, or you may create your own posters. If you print your 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; race, gender, 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.

IV. TYPES OF LOANS AND APPLICATIONS COVERED AND EXCLUDED BY HMDA

A. Types of loans and applications to be reported.

1. Report the data on home purchase and home improvement loans that you originated (that is, loans that were closed in your name) and loans that you purchased during the calendar year

covered by the report. Report these data even if the loans were subsequently sold by your institution. Include refinancings of home purchase and home improvement loans.

2. Report the data for applications for home purchase and home improvement loans that did not result in originations—for example, applications that your institution denied or that the applicant withdrew during the calendar year covered by the report.

3. In the case of brokered loan applications or applications forwarded to you through a correspondent, report as originations loans that you approved and subsequently acquired according to a preclosing arrangement (whether or not they closed in your institution's name). Additionally, report the data for all applications that did not result in originations—for example, applications that your institution denied or that the applicant withdrew during the calendar year covered by the report (whether or not they would have closed in your institution's name). For all of these loans and applications, report the race or national origin, sex, and income information, unless your institution is a bank, savings association, or credit union with assets of $30 million or less on the preceding December 31.

4. Originations are to be reported only once. If you are the loan broker or correspondent, do not report as originations loans that you forwarded to another lender for approval prior to closing, and that were approved and subsequently acquired by that lender (whether or not they closed in your name).

5. Report applications that were received in the previous calendar year but were acted upon during the calendar year covered by the current register.

B. Data to be excluded.
Do not report loans or applications for loans of the following types:

1. Loans that, although secured by real estate, are made for purposes other than home purchase, home improvement, or refinancing (for example, do not report a loan secured by residential real property for purposes of financing college tuition, a vacation, or goods for business inventory).

2. Loans made in a fiduciary capacity (for example, by your trust department).

3. Loans on unimproved land.

4. Construction or bridge loans and other temporary financing.

5. The purchase of an interest in a pool of loans (such as mortgage-participation certificates).

6. The purchase solely of the right to service loans.

V. INSTRUCTIONS FOR COMPLETION OF LOAN/APPLICATION REGISTER

A. Application or loan information.

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

   Make sure that all numbers are unique within your institution. If your register contains data for branch offices, for example, you 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. You are strongly encouraged **not** to use the applicant's or borrower's name or social security number, for privacy reasons.

2. ***Date application received.*** Enter the date the loan application was received by your institution by month, day, and year, using numerals in the form MM/DD/YY (for example, 01/15/92). 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.

3. ***Type.*** Indicate the type of loan or application by entering the applicable code from the following:
   1—Conventional (any loan other than FHA, VA or FmHA loans)
   2—FHA-insured (Federal Housing Administration)
   3—VA-guaranteed (Veterans Administration)
   4—FmHA-insured (Farmers Home Administration)

4. ***Purpose.*** Indicate the purpose of the loan or application by entering the applicable code from the following:
   1—Home purchase (one-to-four family)
   2—Home improvement (one-to-four family)
   3—Refinancing (home purchase or home improvement, one-to-four family)
   4—Multifamily dwelling (home purchase, home improvement, and refinancings)

5. ***Explanation of purpose codes.***

   Code 1: Home purchase.

   a. This code applies to loans and applications made for the purpose of purchasing a residential dwelling for one to four families, if the loan is to be secured by the dwelling being purchased or by another dwelling.

b. At your option, you may use code 1 for loans that are made for home improvement purposes but are secured by a first lien, if you normally classify such first-lien loans as home purchase loans.

Code 2: Home improvement.

a. Code 2 applies to loans and applications for loans if (1) a portion of the proceeds is to be used for repairing, rehabilitating, remodeling, or improving a one-to-four-family residential dwelling, or the real property upon which it is located, and (2) the loan is classified as a home improvement loan.

b. Report both secured and unsecured loans.

c. At your option, you may report data about home-equity lines of credit—even if the credit line is not classified as a home improvement loan. If you choose to do so, you may report a home-equity line of credit as a home improvement loan if some portion of the proceeds will be used for home improvement. (See Paragraph 8. "Loan amount.") If you report originations of home-equity lines of credit, you must also report applications for such loans that did not result in originations.

Code 3: Refinancings.

a. Use this code for refinancings (and applications for refinancings) of loans secured by one-to-four-family residential dwellings. A refinancing involves the satisfaction of an existing obligation that is replaced by a new obligation undertaken by the same borrower. But do not report a refinancing if, under the loan agreement, you are unconditionally obligated to refinance the obligation, or you are obligated to refinance the obligation subject to conditions within the borrower's control.

b. Use this code whether or not you were the original creditor on the loan being refinanced, and whether or not the refinancing involves an increase in the outstanding principal.

c. You may report all refinancings of loans secured by one-to-four-family residential dwellings, regardless of the purpose of or amount outstanding on the original loan, and regardless of the amount of new money (if any) that is for home purchase or home improvement purposes.

Code 4: Multifamily dwelling.

a. Use this code for loans and loan applications on dwellings for five or more families, including home purchase loans, refinancings, and loans for repairing, rehabilitation, and remodeling purposes.

b. Do not use this code for loans on individual condominium or cooperative units; use codes 1, 2, or 3 for such loans, as applicable.

6. ***Owner occupancy.*** Indicate whether the property to which the loan or loan application relates is to be owner-occupied as a principal dwelling by entering the applicable code from the following:
   1—Owner-occupied as a principal dwelling
   2—Not owner-occupied
   3—Not applicable

7. ***Explanation of codes.***

   a. Use code 2 for second homes or vacation homes, as well as rental properties.

   b. Use code 2 only for nonoccupant loans, or applications for nonoccupant loans, related to one- to-four family dwellings (including individual condominium or cooperative units).

   c. Use code 3 if the property to which the loan relates is a multifamily dwelling; is not located in an MSA; or is located in an MSA in which your institution has neither a home nor a branch office.

   d. For purchased loans, you may assume that the property will be owner-occupied as a principal dwelling (code 1) unless the loan documents or application contain information to the contrary.

8. ***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 ($500 should be rounded 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 home purchase loans that you originate, enter the principal amount of the loan as the loan amount. For home purchase loans that you purchase, enter the unpaid principal balance of the loan at the time of purchase as the loan amount.

b. For home improvement loans (both originations and purchases), you may include unpaid finance charges in the loan amount if that is how you record such loans on your books. For a multiple purpose loan classified by you as a home improvement loan because it involves a home improvement purpose, enter the full amount of the loan, not just the amount specified for home improvement.

c. For home-equity lines of credit (if you have chosen to report them), enter as the loan amount only that portion of the line that is for home improvement purposes. Report the loan amount for applications that did not result in originations in the same manner. Report only in the year the line is established.

d. For refinancings of dwelling-secured loans, indicate the total amount of the refinancing, including the amount outstanding on the original loan and the amount of new money (if any).

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

f. If you make a counteroffer for an amount different from the amount initially applied for, and the counteroffer is accepted by the applicant, report it as an origination for the amount of the loan actually granted. If the applicant turns down the counteroffer or fails to respond, report it as a denial for the amount initially requested.

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. Do not report any loan application still pending at the end of the calendar year; you will report that application on your register for the year in which final action is taken.
   1—Loan originated
   2—Application approved but not accepted
   3—Application denied
   4—Application withdrawn
   5—File closed for incompleteness
   6—Loan purchased by your institution

2. ***Explanation of codes.***

   a. Use code 1 for a loan that is originated, including one resulting from a counteroffer (your offer to the applicant to make the loan on different terms or in a different amount than initially applied for) that the applicant accepts.

b. Use code 2 when an application is approved but the applicant (or a loan broker or correspondent) fails to respond to your notification of approval or your commitment letter within the specified time.

c. Use code 3 when an application is denied. This includes the situation when an applicant turns down or fails to respond to your counteroffer. Do ***not*** report as a withdrawn application or as an application that was approved but not accepted.

d. Use code 4 only when an application is expressly withdrawn by the applicant before a credit decision was made.

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 failed to respond to your request for additional information within the period of time specified in your notice.

3. ***Date of action.*** Enter the date by month, day, and year, using numerals in the form MM/DD/YY (for example, 02/22/92).

a. For loans originated, enter the settlement or closing date. For loans purchased, enter the date of purchase by your institution.

b. For applications denied, applications 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.

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

C. Property location. In these columns enter the applicable codes for the MSA, state, county, and census tract for the property to which a loan relates. For home purchase loans secured by one dwelling, but made for the purpose of purchasing another dwelling, report the property location for the property in which the security interest is to be taken. If the home purchase loan is secured by more than one property, report the location data for the property being purchased. (See paragraphs 5., 6., and 7. of paragraph V.C. of this appendix for treatment of loans on property outside the MSAs in which you have offices.)

1. ***MSA.*** For each loan or loan application, indicate the location of the property by the MSA number. Enter only the MSA number, not the MSA name. MSA boundaries are defined by the U.S. Office of Management and Budget; use the boundaries that were in effect on January 1 of the calendar year for which you are reporting. A listing of MSAs is available from your regional supervisory agency or the FFIEC. (In these instructions, the term MSA refers to both metropolitan statistical area and primary metropolitan statistical area.)

2. ***State and county.*** You must 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 regional supervisory agency or the FFIEC. [See Appendix E to the *Guide* for these codes.] Do not use the letter abbreviations used by the U.S. Postal Service.

3. ***Census tract.*** Indicate the census tract where the property is located.

   a. Enter the code "NA" if the property is located in an area not divided into census tracts on the U.S. Census Bureau's census-tract outline maps (see paragraph 4 below).

   b. If the property is located in a county with a population of 30,000 or less in the 1990 census (as determined by the Census Bureau's 1990 CPH-2 population series), enter "NA" (even if the population has increased above 30,000 since 1990), or you may 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 1990, and for addresses not listed in the index, consult the Census Bureau's census tract outline maps. You must use the maps from the Census Bureau's 1990 CPH-3 series, or equivalent 1990 census data from the Census Bureau (such as the Census TIGER/ Line File) or from a private publisher.

5. ***Outside-MSA.*** For loans on property located outside the MSAs in which you have a home or branch office (or outside any MSA), you have two options. Under option 1, you may enter the MSA, state, and county codes and the census tract number. You may enter "NA" in the MSA or cen- sus tract column if no code or number exists for the property. (Codes exist for all states and counties.) If you choose option 1, the codes and tract number must

accurately identify the location for the property in question. Under option 2, you may enter "NA" in all four columns, whether or not the codes or number exist for the property.

6. ***Nondepository lenders.*** If you are a for-profit mortgage lending institution (other than a bank, savings association, or credit union), and in the preceding calendar year you received applications for, or originated or purchased, loans for home purchase or home improvement adding up to a total of five or more for a given MSA, you are deemed to have a branch office in that MSA, whether or not you have a physical office there. As a result, you will have to enter the MSA, state, county, and census tract numbers for any transactions in that MSA. Because you must keep accurate records about lending within MSAs in the current calendar year in order to report data accurately the following year, to comply with this rule you may find it easier to enter the geographic information routinely for any property located within any MSA.

7. ***Data reporting under CRA for banks and savings associations with total assets of $250 million or more and banks and savings associations that are subsidiaries of a holding company whose total banking and thrift assets are $1 billion or more.*** If you are a bank or savings association with total assets of $250 million or more as of December 31 for each of the immediately preceding two years, you must also enter the location of property located outside the MSAs in which you have a home or branch office, or outside any MSA. You must also enter this information if you are a bank or savings association that is a subsidiary of a holding company with total banking and thrift assets of $1 billion or more as of December 31 for each of the immediately preceding two years.

D. Applicant information—race or national origin, sex, and income. Appendix B of Regulation C contains instructions for the collection of data on race or national origin and sex, and also contains a sample form for data collection. The form is substantially similar to the form prescribed by section 202.13 of Regulation B (Equal Credit Opportunity) and contained in Appendix B to that regulation. You may use either form.

1. ***Applicability.*** You must report this applicant 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, enter the codes specified in paragraphs 3., 4., and 5. below for "not applicable."

b. If your institution is a bank, savings association, or credit union that had assets of $30 million or less on the preceding December 31, you may—but need not—collect and report these data. If you choose not to, enter the codes specified in paragraphs 3., 4., and 5. below for "not applicable."

c. If the borrower or applicant is not a natural person (a corporation or partnership, for example), use the codes specified in paragraphs 3., 4., and 5. below for "not applicable."

2. ***Mail and telephone applications.*** Any loan applications mailed to applicants must contain a collection form similar to that shown in Appendix B, and you must record on your register the data on race or national origin and sex if the applicant provides it. If the applicant chooses not to provide the data, enter the code for "information not provided by applicant in mail or telephone application" specified in paragraphs 3. and 4. below. If an application is taken entirely by telephone, you need not request this information. (See Appendix B for complete information on the collection of this data in mail or telephone applications.)

3. ***Race or national origin of borrower or applicant.*** Use the following codes to indicate the race or national origin of the applicant or borrower under column "A" and of any co-applicant or co-borrower under column "CA." If there is more than one co-applicant, provide this information only for the first co-applicant listed on the application form. If there are no co-applicants or co-borrowers, enter code 8 for "not applicable" in the co-applicant column.
   1—American Indian or Alaskan Native
   2—Asian or Pacific Islander
   3—Black
   4—Hispanic
   5—White
   6—Other
   7—Information not provided by applicant in mail or telephone application
   8—Not applicable

4. ***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." If there is more than one co-applicant, provide this information only for the first co-applicant listed on the application form. If there are no co-applicants or co-borrowers, enter code 4 for "not applicable."
   1—Male
   2—Female
   3—Information not provided by applicant in mail or telephone application
   4—Not applicable

5. ***Income.*** Enter the gross annual income that your institution relied upon 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 terms of thousands. For example, $35,500 should be reported 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."

E. Type of purchaser.

1. 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:
   0—Loan was not originated or was not sold in calendar year covered by register
   1—FNMA (Federal National Mortgage Association)
   2—GNMA (Government National Mortgage Association)
   3—FHLMC (Federal Home Loan Mortgage Corporation)
   4—FmHA (Farmers Home Administration)
   5—Commercial bank
   6—Savings bank or savings association
   7—Life insurance company
   8—Affiliate institution
   9—Other type of purchaser

2. ***Explanation of codes.***

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

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

   c. If you conditionally assign a loan to GNMA in connection with a mortgage-backed security transaction, use code 2.

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

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

F. Reasons for denial.

1. You are not required to enter the reasons for the denial of an application. But if you choose to do so, you may indicate up to three reasons by using the following codes:
   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

2. 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.

3. 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, which offers some 20 reasons for denial), the following list shows which codes to enter.

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

   b. ***Code 2 corresponds to*:** Temporary or irregular employment, and Length of employment.

   c. ***Code 3 corresponds to*:** 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 corresponds to*:** Value or type of collateral not sufficient.

   e. ***Code 6 corresponds to:*** Unable to verify credit references, Unable to verify employment, Unable to verify income, and Unable to verify residence.

   f. ***Code 7 corresponds to*:** Credit application incomplete.

   g. ***Code 9 corresponds to*:** Length of residence, Temporary residence, and Other reasons specified on notice.

VI. FEDERAL SUPERVISORY AGENCIES

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FEDERAL SUPERVISORY AGENCIES
***Paragraph VI, Federal Supervisory Agencies**, listing the federal supervisory agencies, has been omitted from this section of the Guide; for a listing of agency offices and addresses, see Appendix G.*

Form FR HMDA-LAR
OMB No. 7100-0247. Approval expires March 31, 1997
Hours per response: 10 to 10,000 (200 average)
This report is required by law (12 USC 2801-2810 and 12 CFR 203)

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 19_____ 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 telephone number of a person who may be contacted about questions regarding your register:

_____ ( ) _____
Name Telephone Number

If your institution is a subsidiary of another institution or corporation, enter the name of your parent:

_____
Name

_____
Address

_____
City, State, ZIP

Enter the name and address of your supervisory agency (or your parent's supervisory agency):

_____
Name

_____
Address

_____
City, State, ZIP

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

LOAN/APPLICATION REGISTER

Page___of___

Form FR HMDA–LAR

Name of Reporting Institution

City, State, ZIP

Reporter's Identification Number

Agency Code

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

Application or Loan Information						Action Taken		Property Location				Applicant Information A = Applicant CA = Co-Applicant						
												Race or National Origin		Sex				
Application or Loan Number	Date Application Received (mm/dd/yy)	Type	Purpose	Owner Occupancy	Loan amount in thousands	Type	Date (mm/dd/yy)	Four-Digit MSA Number	Two-Digit State Code	Three-Digit County Code	Six-Digit Census Tract	A	CA	A	CA	Gross Annual Income in thousands	Type of Purchaser of Loan	Reasons for Denial (Optional)
Example of Loan Originated																		
LB-6743 9	01/15/92	2	1	1	65	1	02/22/92	8840	51	059	421 9.85	3	8	1	4	24	7	
Example of Application Denied																		
0123456789-987654321 0	03/20/92	1	1	1	125	3	04/30/92	0450	01	015	021 .00	5	4	2	1	55	0	415
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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

Type:

1—Conventional (any loan other than FHA, VA or FmHA loans)
2—FHA-insured (Federal Housing Administration)
3—VA-guaranteed (Veterans Administration)
4—FmHA-insured (Farmers Home Administration)

Purpose:

1—Home purchase (one-to-four family)
2—Home improvement (one-to-four family)
3—Refinancing (home purchase or home improvement, one-to-four family)
4—Multifamily dwelling (home purchase, home improvement, and refinancings)

Owner-Occupancy:

1—Owner-occupied as a principal dwelling
2—Not owner-occupied
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 your institution

Applicant Information

Race or National Origin:

1—American Indian or Alaskan Native
2—Asian or Pacific Islander
3—Black
4—Hispanic
5—White
6—Other
7—Information not provided by applicant in mail or telephone application
8—Not applicable

Sex:

1—Male
2—Female
3—Information not provided by applicant in mail or telephone application
4—Not applicable

Type of Purchaser

0—Loan was not originated or was not sold in calendar year covered by register
1—FNMA (Federal National Mortgage Association)
2—GNMA (Government National Mortgage Association)
3—FHLMC (Federal Home Loan Mortgage Corporation)
4—FmHA (Farmers Home Administration)
5—Commercial bank
6—Savings bank or savings association
7—Life Insurance company
8—Affiliate institution
9—Other type of purchaser

Reasons for Denial (optional)

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

Appendix B

Form and Instructions for Data Collection on Race or National Origin and Sex

I. Instructions on collection of data on race or national origin and sex.

A. Format.

You may list questions regarding the race or national origin 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 recommended language.)

B. Procedures.

1. You must ask for this information, but cannot require the applicant to provide it.
2. If the applicant chooses not to provide the information for an application taken in person, note this fact on the form and note the data, to the extent possible, on the basis of visual observation or surname.
3. Inform the applicant that the Federal government is requesting 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,

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. The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note race or national origin and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

APPLICANT:
☐ I do not wish to furnish this information.

Race or National Origin:
☐ American Indian, Alaskan Native
☐ Asian, Pacific Islander
☐ Black
☐ Hispanic
☐ White
☐ Other (specify) _____

Sex:
☐ Female
☐ Male

CO-APPLICANT:
☐ I do not wish to furnish this information.

Race or National Origin:
☐ American Indian, Alaskan Native
☐ Asian, Pacific Islander
☐ Black
☐ Hispanic
☐ White
☐ Other (specify) _____

Sex:
☐ Female
☐ Male

you are required to note the data on the basis of visual observation or surname.

4. If an application is made entirely by telephone, you need not request this information. And you need not provide the data when you take an application by mail, if the applicant fails to answer these questions on the application form. You should indicate whether an application was received by mail or telephone, if it is not otherwise evident on the face of the application.

5. The “other” block is available only to the applicant who chooses to indicate some other appropriate category for race or national origin. If completing the form based on visual observation, do not use this category; use one of the other five categories.

Appendix C

Regulation C (Home Mortgage Disclosure), as amended, effective January 1, 1996

PART 203—HOME MORTGAGE DISCLOSURE 12 CFR 203

Sec.

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—Instructions for Loan/Application Register
Appendix B to Part 203—Form and Instructions for Data Collection on Race or National Origin and Sex

Authority: 12 U.S.C. 2801–2810.

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 (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 under 44 USC 3501 et seq. and have been assigned OMB No. 7100-0247.

(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 investments 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, saving associations, credit unions, and other mortgage lending institutions, as defined in section 203.2(e). It requires an institution to report data to its supervisory agency about home purchase and home improvement loans it originates or purchases, or for which it receives applications; and to disclose certain data to the public.

(d) ***Loan aggregation and central data depositories.*** Using the loan data made available by financial institutions, the Federal Financial Institutions Examination Council will prepare disclosure statements and will produce various reports for individual institutions for each metropolitan statistical area (MSA), showing lending patterns by location, age of housing stock, income level, sex, and racial characteristics. The disclosure statements and reports will be available to the public at central data depositories located in each MSA. A listing of central data depositories can be obtained from the Federal Financial Institutions Examination Council, Washington, DC 20006.

Section 203.2 Definitions.

In this regulation:

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

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

(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;

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

(d) ***Dwelling*** means a residential structure (whether or not it is 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 originated in the preceding calendar year a home purchase loan (other than temporary financing such as a construction loan), including a refinancing of a home purchase loan, secured by a first lien on a one-to-four-family dwelling if:

(i) The institution is federally insured or regulated; or

(ii) The loan is insured, guaranteed, or supplemented by any federal agency; or

(iii) The institution intended to sell the loan to the Federal National Mortgage Association or the Federal Home Loan Mortgage Corporation;

(2) A for-profit mortgage lending institution (other than a bank, savings association, or credit union) whose home purchase loan originations (including refinancings of home purchase loans) equaled or exceeded ten percent of its loan origination volume, measured in dollars, in the preceding calendar year.

(f) ***Home improvement loan*** means any loan that: (1) 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) Is classified by the financial institution as a home improvement loan.

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

(h) ***Metropolitan statistical area or MSA*** means a metropolitan statistical area or a primary metropolitan statistical area, as defined by the U.S. Office of Management and Budget.

Section 203.3 Exempt institutions.

(a) ***Exemption based on location, asset size, or number of home purchase loans.*** (1) A bank, savings association, or credit union is exempt from the requirements of this regulation for a given calendar year if on the preceding December 31:

(i) The institution had neither a home office nor a branch office in an MSA; or

(ii) The institution's total assets were $10 million or less.

(2) A for-profit mortgage lending institution (other than a bank, savings association, or credit union) is exempt from the requirements of this regulation for a given calendar year if:

(i) The institution had neither a home office nor a branch office in an MSA on the preceding December 31; or

(ii) The institution's total assets combined with those of any parent corporation were $10 million or less on the preceding December 31, and the institution originated fewer than 100 home purchase loans in the preceding calendar year.

(b) ***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 imposed by this regulation and 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 this paragraph.

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

(c) ***Loss of exemption.*** (1) An institution losing an exemption that was based on the criteria set forth in paragraph (a) of this section shall comply with this regulation beginning with the calendar year following the year in which it lost its exemption.

(2) An institution losing an exemption that was based on state law under paragraph (b) 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 and home improvement loans (including refinancings of both) for each calendar year. These transactions shall be recorded, within thirty calendar days after the end of each 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 and shall include the following items:

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

(2) The type and purpose of the loan.

(3) The owner-occupancy status of the property to which the loan relates.

(4) The amount of the loan or application.

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

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

(7) The race or national origin and sex of the applicant or borrower, and the gross annual income relied upon in processing the application.

(8) The type of entity purchasing a loan that the institution originates or purchases and then sells within the same calendar year.

(b) ***Collection of data on race or national origin, sex, and income.*** (1) A financial institution shall collect data about the race or national origin and sex of the applicant or borrower as prescribed in Appendix B. If the applicant or borrower chooses not to provide the information, the lender shall note the data on the basis of visual observation or surname, to the extent possible.

(2) Race or national origin, sex, and income data may but need not be collected for:

(i) Loans purchased by the financial institution; or

(ii) Applications received or loans originated by a bank, savings association, or credit union with assets on the preceding December 31 of $30 million or less.

(c) ***Optional data.*** A financial institution may report the reasons it denied a loan application.

(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); or

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

(e) ***Data reporting under CRA for banks and savings associations with total assets of $250 million or more and banks and savings associations that are subsidiaries of a holding company whose total banking and thrift assets are $1 billion or more.*** As required by agency regulations that implement the Community Reinvestment Act, banks and savings associations that had total assets of $250 million or more (or are subsidiaries of a holding company with total

banking and thrift assets of $1 billion or more) as of December 31 for each of the immediately preceding two years, shall also collect the location of property located outside the MSAs in which the institution has a home or branch office, or outside any MSAs.

Section 203.5 Disclosure and reporting.

(a) ***Reporting to agency.*** 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 regulation, and shall retain a copy for its records for a period of not less than three years.

(b) ***Public disclosure of statement.*** A financial institution shall make its mortgage loan disclosure statement (to be prepared by the Federal Financial Institutions Examination Council) available to the public at its home office no later than three business days after receiving it from the Examination Council. A financial institution shall also make its disclosure statement available to the public within ten business days in at least one branch office in each additional MSA where it has offices. The disclosure statement at a branch office need only contain data relating to properties in the MSA where the branch office is located.

(c) ***Public disclosure of loan application register.*** A financial institution shall make its loan application register available to the public after modifying it in accordance with appendix A. 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 30 days for a request received after March 1. The modified register made available at a branch office need only contain data relating to properties in the MSA where the branch office is located.

(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 lobbies of its home office and any physical branch offices located in an MSA. Upon request, it shall promptly provide the location of the institution's offices where the statement is available. At its option, an institution may include the location in its notice.

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 Appendix A of this regulation.

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

Note: Appendices A and B to Regulation C appear as Appendices A and B of the Guide.

Appendix D

Staff Commentary to Regulation C (Home Mortgage Disclosure), effective January 1, 1996

Introduction

1. *Status and citations*. 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). The parenthetical citations given are references to Appendix A to Regulation C, Instructions for Completion of the HMDA Loan/Application Register.

Section 203.1—Authority, Purpose, and Scope

1(c) Scope.

1. ***General.*** The comments in this section address issues affecting coverage of institutions, exemptions from coverage, and data collection requirements. (Appendix A of this part, I., IV., and V.)

2. ***Meaning of refinancing.*** A refinancing of a loan is the satisfaction and replacement of an existing obligation by a new obligation by the same borrower. The term "refinancing" refers to the new obligation. If the existing obligation is not satisfied and replaced, but is only renewed, modified, extended, or consolidated (as in certain modification, extension, and consolidation agreements), the transaction is not a refinancing for purposes of HMDA. (Appendix A of this part, Paragraph V.A.5. Code 3.)

3. ***Refinancing—coverage.*** The regulation bases coverage, in part, on whether an institution originates home purchase loans. For determining whether an institution is subject to Regulation C or is exempt from coverage, an origination of a home-purchase loan includes the refinancing of a home-purchase loan. An institution may always determine the actual purpose of the existing obligation (for example, by reference to available documents). (Appendix A of this part, Paragraphs I.B., I.C., and I.D.) Alternatively, an institution may:

   i. Rely on the statement of the applicant that the existing obligation was (or was not) a home-purchase loan; or

   ii. Assume that the new obligation is not a refinancing of a home-purchase loan if either the existing obligation or the new obligation is not secured by a first lien on the dwelling.

4. ***Refinancing—data collection.*** The regulation requires collection and reporting of data on refinancings of home-purchase and home-improvement loans. An institution may always determine the actual purpose of the existing obligation (for example, by reference to available documents). (Appendix A of this part, Paragraph V.A.5. Code 3.) Alternatively, an institution may:

   i. Rely on the statement of the applicant that the existing obligation was (or was not) a home-purchase or home-improvement loan; or

ii. Assume that the new obligation is a refinancing of a home-purchase or home-improvement loan only if the existing obligation was secured by a lien on a dwelling; or

iii. Assume that the new obligation is a refinancing of a home-purchase or home-improvement loan only if the new obligation will be secured by a lien on a dwelling.

5. ***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. Thus, an institution that makes a credit decision on an application prior to closing reports that decision regardless of whose name the loan closes in. (Appendix A of this part, Paragraphs IV.A. and V.B)

6. ***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. (Appendix A of this part, Paragraphs IV.A. and V.B.)

7. ***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. (Appendix A of this part, Paragraphs IV.A. and V.B.)

8. ***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). (Appendix A of this part, Paragraphs IV.A. and V.B.)

9. ***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. (Appendix A of this part, Paragraphs IV.A. and V.B.)

10. ***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 another action reports that action. (Appendix A of this part, Paragraphs IV.A. and V.B.)

11. ***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. (Appendix A of this part, Paragraphs I., II., IV., and V.)

12. ***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. (Appendix A of this part, Paragraphs IV.A. and V.B.)

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 I) 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. (Appendix A of this part, Paragraph IV.A.)

2. ***Prequalification.*** A prequalification request is a request by a prospective loan applicant for a preliminary determination on whether the prospective applicant would likely qualify for credit under an institution's standards, or 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. (Appendix A of this part, Paragraphs I. and IV.A.)

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.) (Appendix A of this part, Paragraphs I., V.A.7., and V.C.)

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. (Appendix A of this part, Paragraphs I., V.A.7., and V.C.) (But see Appendix A of this part, Paragraph V.C.7., which requires certain depository institutions to report property location even for properties located outside those MSAs in which the institution has a home or branch office.)

3. ***Nondepository institution.*** A branch of a nondepository institution does not include the office of an affiliate or other third party such as a loan broker. (Appendix A of this part, Paragraphs I., V.A.7., and V.C.) (But see Appendix A of this part, Paragraph V.C.6., which requires certain nondepository institutions to report property location even in MSAs where they do not have a physical location.)

2(d) Dwelling.

1. ***Scope.*** 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 mobile or manufactured home, a multifamily structure (such as an apartment building), and a condominium or a cooperative unit. Recreational vehicles such as boats or campers are not dwellings for purposes of HMDA. (Appendix A of this part, Paragraphs I.B., IV., and V.A.5.)

2(e) Financial institution.

1. ***Branches of foreign banks—treated as a bank.*** 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 §§ 203.2(e)(1) and 203.3(a)(1) of Regulation C. (Appendix A of this part, Paragraphs I.A. and I.B.)

2. ***Branches and offices of foreign banks—treated as a for-profit mortgage lending institution.*** 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 25(a) 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 nondepository mortgage lending institution found in §§ 203.2(e)(2) and 203.3(a)(2) of Regulation C. (Appendix A of this part, Paragraphs I.C. and I.D.)

2(f) Home-improvement loan.

1. ***Definition.*** A home-improvement loan is a loan that is made for the purpose of home improvement and that is classified by the institution as a home-improvement loan. (Appendix A of this part, Paragraphs IV. and V.A.5. Code 2.)

2. ***Statement of the applicant.*** An institution may rely on the oral or written statement of an applicant regarding the proposed use of loan proceeds. (Appendix A of this part, Paragraphs IV. and V.A.5. Code 2.c.)

3. ***Home-equity lines.*** An institution that has chosen to report home-equity lines of credit reports as a home-improvement loan only the part of a home-equity line that is intended for home improvement. An institution that reports home-equity lines reports the disposition of all applications, not just originations. (Appendix A of this part, Paragraphs IV. and V.A.5. Code 2.c.)

4. ***Classification requirement.*** An institution has "classified" a loan 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 institution may also classify loans as home-improvement loans in other ways (for example, by color-coding loan files). (Appendix A of this part, Paragraphs IV. and V.A.5. Code 2.)

5. ***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). (Appendix A of this part, Paragraphs IV. and V.A.5. Code 2.)

6. ***Commercial and other loans.*** A loan for improvement purposes originated outside an institution's consumer lending division (such as a loan to improve an apartment building made through the commercial loan department) is reported if the institution classifies it as a home-improvement loan. (Appendix A of this part, Paragraphs IV. and V.A.5. Code 1.)

7. ***Multiple-purpose loan.*** A loan for home improvement and for other purposes is treated as a home-improvement loan even if less than 50 percent of the total loan proceeds are to be used for improvement, provided the institution classifies the loan as a home-improvement loan. (Appendix A of this part, Paragraphs IV. and V.A.5. Code 2.) (But see comment (2)(f)-3 of this supplement on home-equity lines of credit.)

8. ***Mixed-use property.*** A loan to improve property used for residential and commercial purposes (for example, a building containing apartment units and retail space) satisfies the purpose requirement if the loan proceeds are primarily to improve the residential portion of the property. If the loan proceeds are to improve the entire property (for example, to replace the heating system), the loan satisfies the purpose requirement 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 institution may select the standard to apply on a case-by-case basis. To report the loan as a home-improvement loan, the institution must also classify it as such. (Appendix A of this part, Paragraphs IV. and V.A.5. Code 2.)

2(g) Home-purchase loan.

1. ***Multiple properties.*** A home-purchase loan includes a loan secured by one dwelling and used to purchase another dwelling. (Appendix A of this part, Paragraphs IV. and V.A.5. Code 1.)

2. ***Mixed-use property.*** A 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. (Appendix A of this part, Paragraphs IV.A., IV.B.1., and V.A.5. Code 1.)

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. (Appendix A of this part, Paragraphs IV.B.1. and V.A.5. Code 1.)

4. ***Commercial and other loans.*** A home-purchase loan includes 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). For home-purchase loans, there is no classification test. (Appendix A of this part, Paragraphs IV. and V.A.5. Code 1.)

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. (Appendix A of this part, Paragraphs IV.A. and B.2, and V.A.5. Code 1.)

6. ***Home-equity line.*** An institution that has chosen to report home-equity lines of credit reports as a home-purchase loan only the part that is intended for home purchase. An institution may rely on the applicant's oral or written statement about the proposed use of the funds. An institution that reports home-equity lines reports the disposition of all applications, not just the originations. (Appendix A of this part, Paragraphs IV. and V.A.5. Code 1.)

Section 203.3—Exempt Institutions

3(a) Exemption based on location, asset size, or number of home-purchase loans.

1. ***General.*** An institution that ceases to meet the tests for HMDA coverage (such as the 10 percent test for nondepository institutions) or becomes exempt may stop collecting HMDA data beginning with the next calendar year. For example, a bank whose assets drop to $10 million or less on December 31 of a given year reports data for that full calendar year, but does not report data for the succeeding calendar year. (Appendix A of this part, Paragraph I.)

2. ***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. (Appendix A of this part, Paragraph I.)

   i. Two institutions are exempt from 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.

3. ***Mergers versus purchases in bulk.*** 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 an institution is involved, the institution reports the loans as purchased loans. (Appendix A of this part, Paragraph V.B.)

Section 203.4—Compilation of Loan Data

4(a) Data format and itemization.

1. ***Quarterly updating.*** An institution must make a good-faith effort to record all data concerning covered transactions—loan originations (including refinancings), loan purchases, and the disposition of applications that did not result in originations—fully and accurately within 30 days after the end of each calendar quarter. If some data are inaccurate or incomplete despite this good-faith effort, the error or omission is not a violation of Regulation C provided that the institution corrects and completes the information prior to reporting the HMDA-LAR to its regulatory agency. (Appendix A of this part, Paragraph II.E.)

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. (Appendix A of this part, Paragraph II.E.)

3. ***Form of 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. (Appendix A of this part, Paragraph II.E.)

Paragraph 4(a)(1) Application date.

1. ***Application date—consistency.*** In reporting the date of application, an institution reports the date the application 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). (Appendix A of this part, Paragraph V.A.2.)

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). (Appendix A of this part, Paragraph V.A.2.)

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. (Appendix A of this part, Paragraph V.A.2.)

Paragraph 4(a)(2) Type and purpose.

1. ***Purpose—multiple-purpose loan.*** If a loan is for home improvement and another covered purpose, an institution reports the loan as a home-improvement loan if the institution classifies it as a home-improvement loan. Otherwise the institution reports the loan as a home-purchase loan or a refinancing, as appropriate. An institution may determine how to report such loans on a case-by-case basis. (Appendix A of this part, Paragraphs V.A.4. and 5.)

Paragraph 4(a)(3) Occupancy.

1. ***Occupancy—actual occupancy status.*** If a loan relates to multifamily property, located outside an MSA, or property in an MSA where the institution has no home or branch office, the institution may either report the actual occupancy status or report using the code for "not applicable." (A nondepository institution may be deemed to have a home or branch office in an MSA under § 203.2(c)(2) of Regulation C.) (Appendix A of this part, Paragraph V.A.7.)

2. ***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 paragraphs 4(a)(6) Property location.) (Appendix A of this part, Paragraphs V.A.6. and 7.)

Paragraph 4(a)(4) 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. (Appendix A of this part, Paragraph V.A.8.f.)

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. (Appendix A of this part, Paragraph V.A.8.)

3. ***Loan amount—home-equity line.*** An institution that reports home-equity lines of credit reports only the part that is intended for home-improvement or home-purchase purposes. An institution may rely on the applicant's oral or written statement about the proposed use of the loan proceeds. (Appendix A of this part, Paragraph V.A.8.c.)

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. (Appendix A of this part, Paragraphs V.A.8.)

Paragraph 4(a)(5) 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) and the applicant does not accept the counteroffer or fails to respond, the institution reports the action taken as a denial. (Appendix A of this part, Paragraph V.B.)

2. ***Action taken—rescinded transactions.*** If a borrower rescinds a transaction after closing, the institution, on a case-by-case basis, may report the transaction either as an origination or as an application that was approved but not accepted. (Appendix A of this part, Paragraph V.B.)

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. (Appendix A of this part, Paragraph V.B.)

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. (Appendix A of this part, Paragraph V.B.)

5. ***Action taken date—approved but not accepted.*** For a loan approved by an institution but not accepted by the applicant, the institution reports using 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 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). (Appendix A of this part, Paragraph V.B.3.b.)

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). (Appendix A of this part, Paragraph V.B.3.)

Paragraph 4(a)(6) 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. (Appendix A of this part, Paragraph V.C.)

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. (Appendix A of this part, Paragraph V.C.)

3. ***Property location—loans purchased from another institution.*** The requirement to report the property location by census tract in an MSA where the institution has a home or branch office applies not only to loan applications 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 MSA and did not collect the property location information. (Appendix A of this part, Paragraph V.C.)

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." (Appendix A of this part, Paragraph V.C.)

5. ***Property location—use of BNA.*** At its option, an institution may report property location by using a block numbering area (BNA). The U.S. Census Bureau, in conjunction with state agencies, has established BNAs as statistical subdivisions of counties in which census tracts have not been established. BNAs are generally identified in census data by numbers in the range 9501 to 9999.99. (Appendix A of this part, Paragraph V.C.4.)

Paragraph 4(a)(7) 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 "other" box the institution reports using the "other" code. (Appendix A of this part, Paragraph V.D.)

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. As stated in paragraph I.B.5 to Appendix B of this part, the institution does not use the "other" code, but selects from the categories listed on the form. (Appendix A of this part, Paragraph V.D.)

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 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. (Appendix A of this part, Paragraph V.D.)

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 or telephone application." (Appendix A of this part, Paragraph V.D.)

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 race or national origin 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. (Appendix A of this part, Paragraph V.D.) (See Appendix B of this part for procedures to be used for data collection.)

6. ***Income data—income relied upon.*** 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 institution 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. (Appendix A of this part, Paragraph V.D.5.)

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 creditworthiness, the institution reports only the income relied on. (Appendix A of this part, Paragraph V.D.5.)

8. ***Income data—loan to employee.*** An institution may report "NA" in the income field for loans to employees to protect their privacy, even though the institution relied on their income in making its credit decisions. (Appendix A of this part, Paragraph V.D.5.)

Paragraph 4(a)(8) 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. (Appendix A of this part, Paragraph V.E.)

4(c) Optional data.

1. ***Agency requirements.*** Certain state or federal entities, such as the Office of Thrift Supervision, require institutions to report the reasons for denial even though this is optional reporting under HMDA and Regulation C. (Appendix A of this part, Paragraph V.F.)

4(d) Excluded data.

1. ***Loan pool.*** The purchase of an interest in a loan pool (such as a mortgage-participation certificate, a mortgage-backed security, or a real estate mortgage investment conduit or "REMIC") is a purchase of an interest in a security under HMDA and is not reported on the HMDA-LAR. (Appendix A of this part, Paragraph IV.B.5.)

Section 203.5—Disclosure and Reporting

5(a) Reporting to agency.

1. ***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 reports data to its new supervisory agency for the year of the change and subsequent years. (Appendix A of this part, Paragraphs I., III. and VI.)

2. ***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. (Appendix A of this part, Paragraph I.E. and VI.)

5(e) Notice of availability.

1. ***Poster—suggested text.*** The suggested wording of the poster text provided in Appendix A of this part is optional. An institution may use other text that meets the requirements of the regulation. (Appendix A of this part, Paragraph III.G.)

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. An incorrect entry for a census tract number is a bona fide error, and is not a violation of the act or regulation, provided that the institution maintains reasonable procedures to avoid such errors (for example, by conducting periodic checks of the information obtained from these third parties). (Appendix A of this part, Paragraph V.C.)

Appendix E

State and County Codes for Counties in Metropolitan Statistical Areas, Together with MSA Numbers

The following are lists of the counties in each state that are located in metropolitan areas as of January 1, 1996. The state codes appear in parentheses after the state names, and the county codes appear in parentheses after the county names, followed in turn by the MSA or PMSA numbers.

Shown first is the list of counties that had populations in the 1990 census that were greater than 30,000 (for which lenders must provide census tract numbers on their HMDA-LAR). Counties with populations that were 30,000 or less (for which census tract numbers are not required) appear on the list that begins at page E-15.

For states in New England, MSAs are defined in terms of towns and cities instead of counties. Thus, for these states the list first identifies the county and then shows the towns and cities that are in the MSA.

Counties with Populations Greater than 30,000

Alabama (01)
Autauga (001) - MSA 5240
Baldwin (003) - MSA 5160
Blount (009) - MSA 1000
Calhoun (015) - MSA 0450
Colbert (033) - MSA 2650
Dale (045) - MSA 2180
Elmore (051) - MSA 5240
Etowah (055) - MSA 2880
Houston (069) - MSA 2180
Jefferson (073) - MSA 1000
Lauderdale (077) - MSA 2650
Limestone (083) - MSA 3440
Madison (089) - MSA 3440
Mobile (097) - MSA 5160
Montgomery (101) - MSA 5240
Morgan (103) - MSA 2030
Russell (113) - MSA 1800
St. Clair (115) - MSA 1000
Shelby (117) - MSA 1000
Tuscaloosa (125) - MSA 8600

Alaska (02)
Anchorage (020) - MSA 0380

Arizona (04)
Coconino (005) - MSA 2620
Maricopa (013) - MSA 6200
Pima (019) - MSA 8520
Pinal (021) - MSA 6200
Yuma (027) - MSA 9360

Arkansas (05)
Benton (007) - MSA 2580
Crawford (033) - MSA 2720
Crittenden (035) - MSA 4920
Faulkner (045) - MSA 4400
Jefferson (069) - MSA 6240
Lonoke (085) - MSA 4400
Miller (091) - MSA 8360
Pulaski (119) - MSA 4400
Saline (125) - MSA 4400
Sebastian (131) - MSA 2720
Washington (143) - MSA 2580

California (06)
Alameda (001) - PMSA 5775
Butte (007) - MSA 1620
Contra Costa (013) - PMSA 5775
El Dorado (017) - PMSA 6920
Fresno (019) - MSA 2840
Kern (029) - MSA 0680
Los Angeles (037) - PMSA 4480
Madera (039) - MSA 2840
Marin (041) - PMSA 7360
Merced (047) - MSA 4940
Monterey (053) - MSA 7120
Napa (055) - PMSA 8720
Orange (059) - PMSA 5945
Placer (061) - PMSA 6920
Riverside (065) - PMSA 6780
Sacramento (067) - PMSA 6920
San Bernardino (071) - PMSA 6780
San Diego (073) - MSA 7320
San Francisco (075) - PMSA 7360
San Joaquin (077) - MSA 8120
San Luis Obispo (079) - MSA 7460
San Mateo (081) - PMSA 7360
Santa Barbara (083) - MSA 7480
Santa Clara (085) - PMSA 7400
Santa Cruz (087) - PMSA 7485
Shasta (089) - MSA 6690
Solano (095) - PMSA 8720
Sonoma (097) - PMSA 7500
Stanislaus (099) - MSA 5170

Sutter (101) - MSA 9340
Tulare (107) - MSA 8780
Ventura (111) - PMSA 8735
Yolo (113) - PMSA 9270
Yuba (115) - MSA 9340

Colorado (08)
Adams (001) - PMSA 2080
Arapahoe (005) - PMSA 2080
Boulder (013) - PMSA 1125
Denver (031) - PMSA 2080
Douglas (035) - PMSA 2080
El Paso (041) - MSA 1720
Jefferson (059) - PMSA 2080
Larimer (069) - MSA 2670
Mesa (077) - MSA 2995
Pueblo (101) - MSA 6560
Weld (123) - PMSA 3060

Connecticut (09)
Fairfield (001)
- Bethel - PMSA 1930
- Bridgeport - PMSA 1160
- Brookfield - PMSA 1930
- Danbury - PMSA 1930
- Darien - PMSA 8040
- Easton - PMSA 1160
- Fairfield - PMSA 1160
- Greenwich - PMSA 8040
- Monroe - PMSA 1160
- New Canaan - PMSA 8040
- New Fairfield - PMSA 1930
- Newtown - PMSA 1930
- Norwalk - PMSA 8040
- Redding - PMSA 1930
- Ridgefield - PMSA 1930
- Shelton - PMSA 1160
- Sherman - PMSA 1930
- Stamford - PMSA 8040
- Stratford - PMSA 1160
- Trumbull - PMSA 1160
- Weston - PMSA 8040
- Westport - PMSA 8040
- Wilton - PMSA 8040

Hartford (003)(part)
- Avon - MSA 3280
- Berlin - MSA 3280
- Bloomfield - MSA 3280
- Bristol - MSA 3280
- Burlington - MSA 3280
- Canton - MSA 3280
- East Granby - MSA 3280
- East Hartford - MSA 3280
- East Windsor - MSA 3280
- Enfield - MSA 3280
- Farmington - MSA 3280
- Glastonbury - MSA 3280
- Granby - MSA 3280
- Hartford - MSA 3280
- Manchester - MSA 3280
- Marlborough - MSA 3280
- New Britain - MSA 3280
- Newington - MSA 3280
- Plainville - MSA 3280
- Rocky Hill - MSA 3280
- Simsbury - MSA 3280
- Southington - MSA 3280
- South Windsor - MSA 3280
- Suffield - MSA 3280
- West Hartford - MSA 3280
- Wethersfield - MSA 3280
- Windsor - MSA 3280
- Windsor Locks - MSA 3280

Litchfield (005)(part)
- Barkhamsted - MSA 3280
- Bethlehem - PMSA 8880
- Bridgewater - PMSA 1930
- Harwinton - MSA 3280
- New Hartford - MSA 3280
- New Milford - PMSA 1930
- Plymouth - MSA 3280
- Roxbury - PMSA 1930
- Thomaston - PMSA 8880
- Washington - PMSA 1930
- Watertown - PMSA 8880
- Winchester - MSA 3280
- Woodbury - PMSA 8880

Middlesex (007)(part)
- Clinton - PMSA 5480
- Cromwell - MSA 3280
- Durham - MSA 3280
- East Haddam - MSA 3280
- East Hampton - MSA 3280
- Haddam - MSA 3280
- Killingworth - PMSA 5480
- Middlefield - MSA 3280
- Middletown - MSA 3280
- Old Saybrook - MSA 5520
- Portland - MSA 3280

New Haven (009)
- Ansonia - PMSA 1160
- Beacon Falls - PMSA 1160
- Bethany - PMSA 5480
- Branford - PMSA 5480
- Cheshire - PMSA 5480
- Derby - PMSA 1160
- East Haven - PMSA 5480
- Guilford - PMSA 5480
- Hamden - PMSA 5480
- Madison - PMSA 5480
- Meriden - PMSA 5480
- Middlebury - PMSA 8880
- Milford - PMSA 1160
- Naugatuck - PMSA 8880
- New Haven - PMSA 5480
- North Branford - PMSA 5480
- North Haven - PMSA 5480
- Orange - PMSA 5480
- Oxford - PMSA 1160
- Prospect - PMSA 8880
- Seymour - PMSA 1160
- Southbury - PMSA 8880
- Wallingford - PMSA 5480
- Waterbury - PMSA 8880
- West Haven - PMSA 5480
- Wolcott - PMSA 8880
- Woodbridge - PMSA 5480

New London (011)(part)
- Bozrah - MSA 5520
- Colchester - MSA 3280
- East Lyme - MSA 5520
- Franklin - MSA 5520
- Griswold - MSA 5520
- Groton - MSA 5520
- Lebanon - MSA 3280
- Ledyard - MSA 5520
- Lisbon - MSA 5520
- Montville - MSA 5520
- New London - MSA 5520
- North Stonington - MSA 5520
- Norwich - MSA 5520
- Old Lyme - MSA 5520
- Preston - MSA 5520
- Salem - MSA 5520
- Sprague - MSA 5520
- Stonington - MSA 5520
- Waterford - MSA 5520

Tolland (013)(part)
- Andover - MSA 3280
- Bolton - MSA 3280
- Columbia - MSA 3280
- Coventry - MSA 3280
- Ellington - MSA 3280
- Hebron - MSA 3280
- Mansfield - MSA 3280
- Somers - MSA 3280
- Stafford - MSA 3280
- Tolland - MSA 3280
- Vernon - MSA 3280
- Willington - MSA 3280

Windham (015)(part)
- Ashford - MSA 3280
- Canterbury - MSA 5520
- Chaplin - MSA 3280
- Plainfield - MSA 5520
- Thompson - PMSA 9240
- Windham - MSA 3280

Delaware (10)
Kent (001) - MSA 2190
New Castle (003) - PMSA 9160

District of Columbia (11)
District of Columbia (001) - PMSA 8840

Florida (12)
Alachua (001) - MSA 2900
Bay (005) - MSA 6015
Brevard (009) - MSA 4900
Broward (011) - PMSA 2680
Charlotte (015) - MSA 6580
Clay (019) - MSA 3600
Collier (021) - MSA 5345
Dade (025) - PMSA 5000
Duval (031) - MSA 3600
Escambia (033) - MSA 6080
Gadsden (039) - MSA 8240
Hernando (053) - MSA 8280
Hillsborough (057) - MSA 8280
Lake (069) - MSA 5960
Lee (071) - MSA 2700
Leon (073) - MSA 8240
Manatee (081) - MSA 7510
Marion (083) - MSA 5790
Martin (085) - MSA 2710
Nassau (089) - MSA 3600

Okaloosa (091) - MSA 2750
Orange (095) - MSA 5960
Osceola (097) - MSA 5960
Palm Beach (099) - MSA 8960
Pasco (101) - MSA 8280
Pinellas (103) - MSA 8280
Polk (105) - MSA 3980
St. Johns (109) - MSA 3600
St. Lucie (111) - MSA 2710
Santa Rosa (113) - MSA 6080
Sarasota (115) - MSA 7510
Seminole (117) - MSA 5960
Volusia (127) - MSA 2020

Georgia (13)
Bibb (021) - MSA 4680
Catoosa (047) - MSA 1560
Chatham (051) - MSA 7520
Cherokee (057) - MSA 0520
Clarke (059) - MSA 0500
Clayton (063) - MSA 0520
Cobb (067) - MSA 0520
Columbia (073) - MSA 0600
Coweta (077) - MSA 0520
De Kalb (089) - MSA 0520
Dougherty (095) - MSA 0120
Douglas (097) - MSA 0520
Fayette (113) - MSA 0520
Forsyth (117) - MSA 0520
Fulton (121) - MSA 0520
Gwinnett (135) - MSA 0520
Henry (151) - MSA 0520
Houston (153) - MSA 4680
Muscogee (215) - MSA 1800
Newton (217) - MSA 0520
Paulding (223) - MSA 0520
Richmond (245) - MSA 0600
Rockdale (247) - MSA 0520
Spalding (255) - MSA 0520
Walker (295) - MSA 1560
Walton (297) - MSA 0520

Hawaii (15)
Honolulu (003) - MSA 3320

Idaho (16)
Ada (001) - MSA 1080
Canyon (027) - MSA 1080

Illinois (17)
Boone (007) - MSA 6880
Champaign (019) - MSA 1400
Clinton (027) - MSA 7040
Cook (031) - PMSA 1600
DeKalb (037) - PMSA 1600
Du Page (043) - PMSA 1600
Grundy (063) - PMSA 1600
Henry (073) - MSA 1960
Kane (089) - PMSA 1600
Kankakee (091) - PMSA 3740
Kendall (093) - PMSA 1600
Lake (097) - PMSA 1600
McHenry (111) - PMSA 1600
McLean (113) - MSA 1040
Macon (115) - MSA 2040
Madison (119) - MSA 7040
Peoria (143) - MSA 6120
Rock Island (161) - MSA 1960
St. Clair (163) - MSA 7040
Sangamon (167) - MSA 7880
Tazewell (179) - MSA 6120
Will (197) - PMSA 1600
Winnebago (201) - MSA 6880
Woodford (203) - MSA 6120

Indiana (18)
Adams (001) - MSA 2760
Allen (003) - MSA 2760
Boone (011) - MSA 3480
Clark (019) - MSA 4520
Dearborn (029) - PMSA 1640
De Kalb (033) - MSA 2760
Delaware (035) - MSA 5280
Elkhart (039) - MSA 2330
Floyd (043) - MSA 4520
Hamilton (057) - MSA 3480
Hancock (059) - MSA 3480
Hendricks (063) - MSA 3480
Howard (067) - MSA 3850
Johnson (081) - MSA 3480
Lake (089) - PMSA 2960
Madison (095) - MSA 3480
Marion (097) - MSA 3480
Monroe (105) - MSA 1020
Morgan (109) - MSA 3480
Porter (127) - PMSA 2960
St. Joseph (141) - MSA 7800
Shelby (145) - MSA 3480

Tippecanoe (157) - MSA 3920
Vanderburgh (163) - MSA 2440
Vigo (167) - MSA 8320
Warrick (173) - MSA 2440

Iowa (19)
Black Hawk (013) - MSA 8920
Dubuque (061) - MSA 2200
Johnson (103) - MSA 3500
Linn (113) - MSA 1360
Polk (153) - MSA 2120
Pottawattamie (155) - MSA 5920
Scott (163) - MSA 1960
Warren (181) - MSA 2120
Woodbury (193) - MSA 7720

Kansas (20)
Butler (015) - MSA 9040
Douglas (045) - MSA 4150
Harvey (079) - MSA 9040
Johnson (091) - MSA 3760
Leavenworth (103) - MSA 3760
Sedgwick (173) - MSA 9040
Shawnee (177) - MSA 8440
Wyandotte (209) - MSA 3760

Kentucky (21)
Boone (015) - PMSA 1640
Boyd (019) - MSA 3400
Bullitt (029) - MSA 4520
Campbell (037) - PMSA 1640
Christian (047) - MSA 1660
Daviess (059) - MSA 5990
Fayette (067) - MSA 4280
Greenup (089) - MSA 3400
Henderson (101) - MSA 2440
Jefferson (111) - MSA 4520
Jessamine (113) - MSA 4280
Kenton (117) - PMSA 1640
Madison (151) - MSA 4280
Oldham (185) - MSA 4520

Louisiana (22)
Ascension (005) - MSA 0760
Bossier (015) - MSA 7680
Caddo (017) - MSA 7680
Calcasieu (019) - MSA 3960
East Baton Rouge (033) - MSA 0760
Jefferson (051) - MSA 5560
Lafayette (055) - MSA 3880
Lafourche (057) - MSA 3350
Livingston (063) - MSA 0760
Orleans (071) - MSA 5560
Ouachita (073) - MSA 5200
Rapides (079) - MSA 0220
St. Bernard (087) - MSA 5560
St. Charles (089) - MSA 5560
St. John the Baptist (095) - PMSA 5560
St. Martin (099) - MSA 3880
St. Tammany (103) - MSA 5560
Terrebonne (109) - MSA 3350
Webster (119) - MSA 7680

Maine (23)
Androscoggin (001)(part)
- Auburn - MSA 4240
- Greene - MSA 4240
- Lewiston - MSA 4240
- Lisbon - MSA 4240
- Mechanic Falls - MSA 4240
- Poland - MSA 4240
- Sabattus - MSA 4240
- Turner - MSA 4240
- Wales - MSA 4240

Cumberland (005)(part)
- Cape Elizabeth - MSA 6400
- Casco - MSA 6400
- Cumberland - MSA 6400
- Falmouth - MSA 6400
- Freeport - MSA 6400
- Gorham - MSA 6400
- Gray - MSA 6400
- Long Island - MSA 6400
- North Yarmouth - MSA 6400
- Portland - MSA 6400
- Raymond - MSA 6400
- Scarborough - MSA 6400
- South Portland - MSA 6400
- Standish - MSA 6400
- Westbrook - MSA 6400
- Windham - MSA 6400
- Yarmouth - MSA 6400

Penobscot (019)(part)
- Bangor - MSA 0730
- Brewer - MSA 0730
- Eddington - MSA 0730

Glenburn - MSA 0730
Hampden - MSA 0730
Hermon - MSA 0730
Holden - MSA 0730
Kenduskeag - MSA 0730
Milford - MSA 0730
Old Town city - MSA 0730
Orono - MSA 0730
Orrington - MSA 0730
Penobscot Indian Island
(Indian Reservation) - MSA 0730
Veazie - MSA 0730

Waldo (027)(part)
Winterport - MSA 0730

York (031)(part)
Berwick - PMSA 6450
Buxton - MSA 6400
Eliot - PMSA 6450
Hollis - MSA 6400
Kittery - PMSA 6450
Limington - MSA 6400
Old Orchard Beach - MSA 6400
South Berwick - PMSA 6450
York - PMSA 6450

Maryland (24)
Allegany (001) - MSA 1900
Anne Arundel (003) - PMSA 0720
Baltimore (005) - PMSA 0720
Baltimore (city) (510) - PMSA 0720
Calvert (009) - PMSA 8840
Carroll (013) - PMSA 0720
Cecil (015) - PMSA 9160
Charles (017) - PMSA 8840
Frederick (021) - PMSA 8840
Harford (025) - PMSA 0720
Howard (027) - PMSA 0720
Montgomery (031) - PMSA 8840
Prince George's (033) - PMSA 8840
Queen Anne's (035) - PMSA 0720
Washington (043) - PMSA 3180

Massachusetts (25)
Barnstable (001)(part)
Barnstable - MSA 0740
Brewster - MSA 0740
Chatham - MSA 0740
Dennis - MSA 0740
Eastham - MSA 0740
Harwich - MSA 0740
Mashpee - MSA 0740
Orleans - MSA 0740
Sandwich - MSA 0740
Yarmouth - MSA 0740

Berkshire (003)(part)
Adams - MSA 6320
Cheshire - MSA 6320
Dalton - MSA 6320
Hinsdale - MSA 6320
Lanesborough - MSA 6320
Lee - MSA 6320
Lenox - MSA 6320
Pittsfield - MSA 6320
Richmond - MSA 6320
Stockbridge - MSA 6320

Bristol (005)
Acushnet - PMSA 5400
Attleboro - MSA 6480
Berkley - PMSA 1120
Dartmouth - PMSA 5400
Dighton - PMSA 1120
Easton - PMSA 1200
Fairhaven - PMSA 5400
Fall River - MSA 6480
Freetown - PMSA 5400
Mansfield - PMSA 1120
New Bedford - PMSA 5400
North Attleborough - MSA 6480
Norton - PMSA 1120
Raynham - PMSA 1200
Rehoboth - MSA 6480
Seekonk - MSA 6480
Somerset - MSA 6480
Swansea - MSA 6480
Taunton - PMSA 1120
Westport - MSA 6480

Essex (009)
Amesbury - PMSA 1120
Andover - PMSA 4160
Beverly - PMSA 1120
Boxford - PMSA 4160
Danvers - PMSA 1120
Essex - PMSA 1120

Georgetown - PMSA 4160
Gloucester - PMSA 1120
Groveland - PMSA 4160
Hamilton - PMSA 1120
Haverhill - PMSA 4160
Ipswich - PMSA 1120
Lawrence - PMSA 4160
Lynn - PMSA 1120
Lynnfield - PMSA 1120
Manchester - PMSA 1120
Marblehead - PMSA 1120
Merrimac - PMSA 4160
Methuen - PMSA 4160
Middleton - PMSA 1120
Nahant - PMSA 1120
Newbury - PMSA 1120
Newburyport - PMSA 1120
North Andover - PMSA 4160
Peabody - PMSA 1120
Rockport - PMSA 1120
Rowley - PMSA 1120
Salem - PMSA 1120
Salisbury - PMSA 1120
Saugus - PMSA 1120
Swampscott - PMSA 1120
Topsfield - PMSA 1120
Wenham - PMSA 1120
West Newbury - PMSA 4160

Franklin (011)(part)
Sunderland - MSA 8000

Hampden (013)(part)
Agawam - MSA 8000
Chicopee - MSA 8000
East Longmeadow - MSA 8000
Hampden - MSA 8000
Holland - PMSA 9240
Holyoke - MSA 8000
Longmeadow - MSA 8000
Ludlow - MSA 8000
Monson - MSA 8000
Montgomery - MSA 8000
Palmer - MSA 8000
Russell - MSA 8000
Southwick - MSA 8000
Springfield - MSA 8000
Westfield - MSA 8000
West Springfield - MSA 8000
Wilbraham - MSA 8000

Hampshire (015)(part)
Amherst - MSA 8000
Belchertown - MSA 8000
Easthampton - MSA 8000
Granby - MSA 8000
Hadley - MSA 8000
Hatfield - MSA 8000
Huntington - MSA 8000
Northampton - MSA 8000
Southampton - MSA 8000
South Hadley - MSA 8000
Ware - MSA 8000
Williamsburg - MSA 8000

Middlesex (017)
Acton - PMSA 1120
Arlington - PMSA 1120
Ashby - PMSA 2600
Ashland - PMSA 1120
Ayer - PMSA 1120
Bedford - PMSA 1120
Belmont - PMSA 1120
Billerica - PMSA 4560
Boxborough - PMSA 1120
Burlington - PMSA 1120
Cambridge - PMSA 1120
Carlisle - PMSA 1120
Chelmsford - PMSA 4560
Concord - PMSA 1120
Dracut - PMSA 4560
Dunstable - PMSA 4560
Everett - PMSA 1120
Framingham - PMSA 1120
Groton - PMSA 4560
Holliston - PMSA 1120
Hopkinton - PMSA 1120
Hudson - PMSA 1120
Lexington - PMSA 1120
Lincoln - PMSA 1120
Littleton - PMSA 1120
Lowell - PMSA 4560
Malden - PMSA 1120
Marlborough - PMSA 1120
Maynard - PMSA 1120
Medford - PMSA 1120
Melrose - PMSA 1120
Natick - PMSA 1120
Newton - PMSA 1120
North Reading - PMSA 1120

Pepperell - PMSA 4560
Reading - PMSA 1120
Sherborn - PMSA 1120
Shirley - PMSA 1120
Somerville - PMSA 1120
Stoneham - PMSA 1120
Stow - PMSA 1120
Sudbury - PMSA 1120
Tewksbury - PMSA 4560
Townsend - PMSA 1120
Tyngsborough - PMSA 4560
Wakefield - PMSA 1120
Waltham - PMSA 1120
Watertown - PMSA 1120
Wayland - PMSA 1120
Westford - PMSA 4560
Weston - PMSA 1120
Wilmington - PMSA 1120
Winchester - PMSA 1120
Woburn - PMSA 1120

Norfolk (021)
Avon - PMSA 1200
Bellingham - PMSA 1120
Braintree - PMSA 1120
Brookline - PMSA 1120
Canton - PMSA 1120
Cohasset - PMSA 1120
Dedham - PMSA 1120
Dover - PMSA 1120
Foxborough - PMSA 1120
Franklin - PMSA 1120
Holbrook - PMSA 1120
Medfield - PMSA 1120
Medway - PMSA 1120
Millis - PMSA 1120
Milton - PMSA 1120
Needham - PMSA 1120
Norfolk - PMSA 1120
Norwood - PMSA 1120
Plainville - PMSA 1120
Quincy - PMSA 1120
Randolph - PMSA 1120
Sharon - PMSA 1120
Stoughton - PMSA 1120
Walpole - PMSA 1120
Wellesley - PMSA 1120
Westwood - PMSA 1120
Weymouth - PMSA 1120
Wrentham - PMSA 1120

Plymouth (023)
Abington - PMSA 1200
Bridgewater - PMSA 1200
Brockton - PMSA 1200
Carver - PMSA 1120
Duxbury - PMSA 1120
East Bridgewater - PMSA 1200
Halifax - PMSA 1200
Hanover - PMSA 1120
Hanson - PMSA 1200
Hingham - PMSA 1120
Hull - PMSA 1120
Kingston - PMSA 1120
Lakeville - PMSA 1200
Marion - PMSA 5400
Marshfield - PMSA 1120
Mattapoisett - PMSA 5400
Middleborough - PMSA 1200
Norwell - PMSA 1120
Pembroke - PMSA 1120
Plymouth - PMSA 1120
Plympton - PMSA 1200
Rochester - PMSA 5400
Rockland - PMSA 1120
Scituate - PMSA 1120
Wareham - PMSA 1120
West Bridgewater - PMSA 1200
Whitman - PMSA 1200

Suffolk (025)
Boston - PMSA 1120
Chelsea - PMSA 1120
Revere - PMSA 1120
Winthrop - PMSA 1120

Worcester (027)(part)
Ashburnham - PMSA 2600
Auburn - PMSA 9240
Barre - PMSA 9240
Berlin - PMSA 1120
Blackstone - PMSA 1120
Bolton - PMSA 1120
Boylston - PMSA 9240
Brookfield - PMSA 9240
Charlton - PMSA 9240
Clinton - PMSA 9240
Douglas - PMSA 9240

Dudley - PMSA 9240
East Brookfield - PMSA 9240
Fitchburg - PMSA 2600
Gardner - PMSA 2600
Grafton - PMSA 9240
Harvard - PMSA 1120
Holden - PMSA 9240
Hopedale - PMSA 1120
Lancaster - PMSA 1120
Leicester - PMSA 9240
Leominster - PMSA 2600
Lunenburg - PMSA 2600
Mendon - PMSA 1120
Milford - PMSA 1120
Millbury - PMSA 9240
Millville - PMSA 1120
Northborough - PMSA 9240
Northbridge - PMSA 9240
North Brookfield - PMSA 9240
Oakham - PMSA 9240
Oxford - PMSA 9240
Paxton - PMSA 9240
Princeton - PMSA 9240
Rutland - PMSA 9240
Shrewsbury - PMSA 9240
Southborough - PMSA 1120
Southbridge - PMSA 9240
Spencer - PMSA 9240
Sterling - PMSA 9240
Sturbridge - PMSA 9240
Sutton - PMSA 9240
Templeton - PMSA 2600
Upton - PMSA 1120
Uxbridge - PMSA 9240
Webster - PMSA 9240
Westborough - PMSA 9240
West Boylston - PMSA 9240
West Brookfield - PMSA 9240
Westminster - PMSA 2600
Winchendon - PMSA 2600
Worcester - PMSA 9240

Michigan (26)
Allegan (005) - MSA 3000
Bay (017) - MSA 6960
Berrien (021) - MSA 0870
Calhoun (025) - MSA 3720
Clinton (037) - MSA 4040
Eaton (045) - MSA 4040
Genesee (049) - PMSA 2640
Ingham (065) - MSA 4040
Jackson (075) - MSA 3520
Kalamazoo (077) - MSA 3720
Kent (081) - MSA 3000
Lapeer (087) - PMSA 2160
Lenawee (091) - PMSA 0440
Livingston (093) - PMSA 0440
Macomb (099) - PMSA 2160
Midland (111) - MSA 6960
Monroe (115) - PMSA 2160
Muskegon (121) - MSA 3000
Oakland (125) - PMSA 2160
Ottawa (139) - MSA 3000
Saginaw (145) - MSA 6960
St. Clair (147) - PMSA 2160
Van Buren (159) - MSA 3720
Washtenaw (161) - PMSA 0440
Wayne (163) - PMSA 2160

Minnesota (27)
Anoka (003) - MSA 5120
Benton (009) - MSA 6980
Carver (019) - MSA 5120
Chisago (025) - MSA 5120
Clay (027) - MSA 2520
Dakota (037) - MSA 5120
Hennepin (053) - MSA 5120
Olmsted (109) - MSA 6820
Polk (119) - MSA 2985
Ramsey (123) - MSA 5120
St. Louis (137) - MSA 2240
Scott (139) - MSA 5120
Sherburne (141) - MSA 5120
Stearns (145) - MSA 6980
Washington (163) - MSA 5120
Wright (171) - MSA 5120

Mississippi (28)
De Soto (033) - MSA 4920
Forrest (035) - MSA 3285
Hancock (045) - MSA 0920
Harrison (047) - MSA 0920
Hinds (049) - MSA 3560
Jackson (059) - MSA 0920
Lamar (073) - MSA 3285
Madison (089) - MSA 3560
Rankin (121) - MSA 3560

Missouri (29)
Boone (019) - MSA 1740
Buchanan (021) - MSA 7000
Cass (037) - MSA 3760
Christian (043) - MSA 7920
Clay (047) - MSA 3760
Franklin (071) - MSA 7040
Greene (077) - MSA 7920
Jackson (095) - MSA 3760
Jasper (097) - MSA 3710
Jefferson (099) - MSA 7040
Lafayette (107) - MSA 3760
Newton (145) - MSA 3710
Platte (165) - MSA 3760
St. Charles (183) - MSA 7040
St. Louis (189) - MSA 7040
St. Louis (city) (510) - MSA 7040

Montana (30)
Cascade (013) - MSA 3040
Yellowstone (111) - MSA 0880

Nebraska (31)
Douglas (055) - MSA 5920
Lancaster (109) - MSA 4360
Sarpy (153) - MSA 5920

Nevada (32)
Clark (003) - MSA 4120
Washoe (031) - MSA 6720

New Hampshire (33)
Hillsborough (011)(part)
- Amherst - PMSA 5350
- Bedford - PMSA 4760
- Brookline - PMSA 5350
- Goffstown - PMSA 4760
- Greenville - PMSA 5350
- Hollis - PMSA 5350
- Hudson - PMSA 5350
- Litchfield - PMSA 5350
- Manchester - PMSA 4760
- Mason - PMSA 5350
- Merrimack - PMSA 5350
- Milford - PMSA 5350
- Mont Vernon - PMSA 5350
- Nashua - PMSA 5350
- New Ipswich - PMSA 5350
- Pelham - PMSA 4560
- Weare - PMSA 4760
- Wilton - PMSA 5350

Merrimack (013)(part)
- Allenstown - PMSA 4760
- Hooksett - PMSA 4760

Rockingham (015)(part)
- Atkinson - PMSA 4160
- Auburn - PMSA 4760
- Brentwood - PMSA 6450
- Candia - PMSA 4760
- Chester - PMSA 4160
- Danville - PMSA 4160
- Derry - PMSA 4160
- East Kingston - PMSA 6450
- Epping - PMSA 6450
- Exeter - PMSA 6450
- Fremont - PMSA 4160
- Greenland - PMSA 6450
- Hampstead - PMSA 4160
- Hampton - PMSA 6450
- Hampton Falls - PMSA 6450
- Kensington - PMSA 6450
- Kingston - PMSA 4160
- Londonderry - PMSA 4760
- New Castle - PMSA 6450
- Newfields - PMSA 6450
- Newington - PMSA 6450
- Newmarket - PMSA 6450
- Newton - PMSA 4160
- North Hampton - PMSA 6450
- Plaistow - PMSA 4160
- Portsmouth - PMSA 6450
- Raymond - PMSA 4160
- Rye - PMSA 6450
- Salem - PMSA 4160
- Sandown - PMSA 4160
- Seabrook - PMSA 1120
- South Hampton - PMSA 1120
- Stratham - PMSA 6450
- Windham - PMSA 4160

Strafford (017)(part)
- Barrington - PMSA 6450
- Dover - PMSA 6450
- Durham - PMSA 6450
- Farmington - PMSA 6450
- Lee - PMSA 6450
- Madbury - PMSA 6450
- Milton - PMSA 6450
- Rochester - PMSA 6450
- Rollinsford - PMSA 6450
- Somersworth - PMSA 6450

New Jersey (34)
Atlantic (001) - PMSA 0560
Bergen (003) - PMSA 0875
Burlington (005) - PMSA 6160
Camden (007) - PMSA 6160
Cape May (009) - PMSA 0560
Cumberland (011) - PMSA 8760
Essex (013) - PMSA 5640
Gloucester (015) - PMSA 6160
Hudson (017) - PMSA 3640
Hunterdon (019) - PMSA 5015
Mercer (021) - PMSA 8480
Middlesex (023) - PMSA 5015
Monmouth (025) - PMSA 5190
Morris (027) - PMSA 5640
Ocean (029) - PMSA 5190
Passaic (031) - PMSA 0875
Salem (033) - PMSA 6160
Somerset (035) - PMSA 5015
Sussex (037) - PMSA 5640
Union (039) - PMSA 5640
Warren (041) - PMSA 5640

New Mexico (35)
Bernalillo (001) - MSA 0200
Dona Ana (013) - MSA 4100
Sandoval (043) - MSA 0200
Santa Fe (049) - MSA 7490

New York (36)
Albany (001) - MSA 0160
Bronx (005) - PMSA 5600
Broome (007) - MSA 0960
Cayuga (011) - MSA 8160
Chautauqua (013) - MSA 3610
Chemung (015) - MSA 2335
Dutchess (027) - PMSA 2281
Erie (029) - MSA 1280
Herkimer (043) - MSA 8680
Kings (047) - PMSA 5600
Livingston (051) - MSA 6840
Madison (053) - MSA 8160
Monroe (055) - MSA 6840
Montgomery (057) - MSA 0160
Nassau (059) - PMSA 5380
New York (061) - PMSA 5600
Niagara (063) - MSA 1280
Oneida (065) - MSA 8680
Onondaga (067) - MSA 8160
Ontario (069) - MSA 6840
Orange (071) - PMSA 5660
Orleans (073) - MSA 6840
Oswego (075) - MSA 8160
Putnam (079) - PMSA 5600
Queens (081) - PMSA 5600
Rensselaer (083) - MSA 0160
Richmond (085) - PMSA 5600
Rockland (087) - PMSA 5600
Saratoga (091) - MSA 0160
Schenectady (093) - MSA 0160
Suffolk (103) - PMSA 5380
Tioga (107) - MSA 0960
Warren (113) - MSA 2975
Washington (115) - MSA 2975
Wayne (117) - MSA 6840
Westchester (119) - PMSA 5600

North Carolina (37)
Alamance (001) - MSA 3120
Brunswick (019) - MSA 9200
Buncombe (021) - MSA 0480
Burke (023) - MSA 3290
Cabarrus (025) - MSA 1520
Caldwell (027) - MSA 3290
Catawba (035) - MSA 3290
Chatham (037) - MSA 6640
Cumberland (051) - MSA 2560
Davidson (057) - MSA 3120
Durham (063) - MSA 6640
Edgecombe (065) - MSA 6895
Forsyth (067) - MSA 3120
Franklin (069) - MSA 6640
Gaston (071) - MSA 1520
Guilford (081) - MSA 3120
Johnston (101) - MSA 6640
Lincoln (109) - MSA 1520
Mecklenburg (119) - MSA 1520
Nash (127) - MSA 6895
New Hanover (129) - MSA 9200
Onslow (133) - MSA 3605
Orange (135) - MSA 6640
Pitt (147) - MSA 3150
Randolph (151) - MSA 3120
Rowan (159) - MSA 1520
Stokes (169) - MSA 3120
Union (179) - MSA 1520
Wake (183) - MSA 6640
Wayne (191) - MSA 2980
Yadkin (197) - MSA 3120

North Dakota (38)
Burleigh (015) - MSA 1010
Cass (017) - MSA 2520
Grand Forks (035) - MSA 2985

Ohio (39)
Allen (003) - MSA 4320
Ashtabula (007) - PMSA 1680
Auglaize (011) - MSA 4320
Belmont (013) - MSA 9000
Butler (017) - PMSA 3200
Clark (023) - MSA 2000
Clermont (025) - PMSA 1640
Cuyahoga (035) - PMSA 1680
Delaware (041) - MSA 1840
Fairfield (045) - MSA 1840
Franklin (049) - MSA 1840
Fulton (051) - MSA 8400
Geauga (055) - PMSA 1680
Greene (057) - MSA 2000
Hamilton (061) - PMSA 1640
Jefferson (081) - MSA 8080
Lake (085) - PMSA 1680
Lawrence (087) - MSA 3400
Licking (089) - MSA 1840
Lorain (093) - PMSA 1680
Lucas (095) - MSA 8400
Madison (097) - MSA 1840
Mahoning (099) - MSA 9320
Medina (103) - PMSA 1680
Miami (109) - MSA 2000
Montgomery (113) - MSA 2000
Pickaway (129) - MSA 1840
Portage (133) - PMSA 0080
Richland (139) - MSA 4800
Stark (151) - MSA 1320
Summit (153) - PMSA 0080
Trumbull (155) - MSA 9320
Warren (165) - PMSA 1640
Washington (167) - MSA 6020
Wood (173) - MSA 8400

Oklahoma (40)
Canadian (017) - MSA 5880
Cleveland (027) - MSA 5880
Comanche (031) - MSA 4200
Creek (037) - MSA 8560
Garfield (047) - MSA 2340
Oklahoma (109) - MSA 5880
Osage (113) - MSA 8560
Pottawatomie (125) - MSA 5880
Rogers (131) - MSA 8560
Sequoyah (135) - MSA 2720
Tulsa (143) - MSA 8560
Wagoner (145) - MSA 8560

Oregon (41)
Clackamas (005) - PMSA 6440
Jackson (029) - MSA 4890
Lane (039) - MSA 2400
Marion (047) - PMSA 7080
Multnomah (051) - PMSA 6440
Polk (053) - PMSA 7080
Washington (067) - PMSA 6440
Yamhill (071) - PMSA 6440

Pennsylvania (42)
Allegheny (003) - MSA 6280
Beaver (007) - MSA 6280
Berks (011) - MSA 6680
Blair (013) - MSA 0280
Bucks (017) - PMSA 6160
Butler (019) - MSA 6280
Cambria (021) - MSA 3680
Carbon (025) - MSA 0240
Centre (027) - MSA 8050
Chester (029) - PMSA 6160
Columbia (037) - MSA 7560
Cumberland (041) - MSA 3240
Dauphin (043) - MSA 3240
Delaware (045) - PMSA 6160
Erie (049) - MSA 2360
Fayette (051) - MSA 6280
Lackawanna (069) - MSA 7560
Lancaster (071) - MSA 4000
Lebanon (075) - MSA 3240
Lehigh (077) - MSA 0240
Luzerne (079) - MSA 7560
Lycoming (081) - MSA 9140
Mercer (085) - MSA 7610
Montgomery (091) - PMSA 6160
Northampton (095) - MSA 0240
Perry (099) - MSA 3240
Philadelphia (101) - PMSA 6160
Somerset (111) - MSA 3680
Washington (125) - MSA 6280
Westmoreland (129) - MSA 6280
York (133) - MSA 9280

Rhode Island (44)
Bristol (001)
- Barrington - MSA 6480
- Bristol - MSA 6480
- Warren - MSA 6480

Kent (003)
- Coventry - MSA 6480
- East Greenwich - MSA 6480
- Warwick - MSA 6480
- West Greenwich - MSA 6480
- West Warwick - MSA 6480

Newport (005)(part)
- Jamestown - MSA 6480
- Little Compton - MSA 6480
- Tiverton - MSA 6480

Providence (007)
- Burrillville - MSA 6480
- Central Falls - MSA 6480
- Cranston - MSA 6480
- Cumberland - MSA 6480
- East Providence - MSA 6480
- Foster - MSA 6480
- Glocester - MSA 6480
- Johnston - MSA 6480
- Lincoln - MSA 6480
- North Providence - MSA 6480
- North Smithfield - MSA 6480
- Pawtucket - MSA 6480
- Providence - MSA 6480
- Scituate - MSA 6480
- Smithfield - MSA 6480
- Woonsocket - MSA 6480

Washington (009)(part)
- Charlestown - MSA 6480
- Exeter - MSA 6480
- Hopkinton - MSA 5520
- Narragansett - MSA 6480
- North Kingstown - MSA 6480
- Richmond - MSA 6480
- South Kingstown - MSA 6480
- Westerly - MSA 5520

South Carolina (45)
Aiken (003) - MSA 0600
Anderson (007) - MSA 3160
Berkeley (015) - MSA 1440
Charleston (019) - MSA 1440
Dorchester (035) - MSA 1440
Florence (041) - MSA 2655
Greenville (045) - MSA 3160
Horry (051) - MSA 5330
Lexington (063) - MSA 1760
Pickens (077) - MSA 3160
Richland (079) - MSA 1760
Spartanburg (083) - MSA 3160
Sumter (085) - MSA 8140
York (091) - MSA 1520

South Dakota (46)
Minnehaha (099) - MSA 7760
Pennington (103) - MSA 6660

Tennessee (47)
Anderson (001) - MSA 3840
Blount (009) - MSA 3840
Carter (019) - MSA 3660
Davidson (037) - MSA 5360
Dickson (043) - MSA 5360
Hamilton (065) - MSA 1560
Hawkins (073) - MSA 3660
Knox (093) - MSA 3840
Loudon (105) - MSA 3840
Madison (113) - MSA 3580
Montgomery (125) - MSA 1660
Robertson (147) - MSA 5360
Rutherford (149) - MSA 5360
Sevier (155) - MSA 3840
Shelby (157) - MSA 4920
Sullivan (163) - MSA 3660
Sumner (165) - MSA 5360
Tipton (167) - MSA 4920
Washington (179) - MSA 3660
Williamson (187) - MSA 5360
Wilson (189) - MSA 5360

Texas (48)
Bell (027) - MSA 3810
Bexar (029) - MSA 7240
Bowie (037) - MSA 8360
Brazoria (039) - PMSA 1145
Brazos (041) - MSA 1260
Cameron (061) - MSA 1240
Collin (085) - PMSA 1920
Comal (091) - MSA 7240

Coryell (099) - MSA 3810
Dallas (113) - PMSA 1920
Denton (121) - PMSA 1920
Ector (135) - MSA 5800
Ellis (139) - PMSA 1920
El Paso (141) - MSA 2320
Fort Bend (157) - PMSA 3360
Galveston (167) - PMSA 2920
Grayson (181) - MSA 7640
Gregg (183) - MSA 4420
Guadalupe (187) - MSA 7240
Hardin (199) - MSA 0840
Harris (201) - PMSA 3360
Harrison (203) - MSA 4420
Hays (209) - MSA 0640
Hidalgo (215) - MSA 4880
Jefferson (245) - MSA 0840
Johnson (251) - PMSA 2800
Kaufman (257) - PMSA 1920
Liberty (291) - PMSA 3360
Lubbock (303) - MSA 4600
McLennan (309) - MSA 8800
Midland (329) - MSA 5800
Montgomery (339) - PMSA 3360
Nueces (355) - MSA 1880
Orange (361) - MSA 0840
Parker (367) - PMSA 2800
Potter (375) - MSA 0320
Randall (381) - MSA 0320
San Patricio (409) - MSA 1880
Smith (423) - MSA 8640
Tarrant (439) - PMSA 2800
Taylor (441) - MSA 0040
Tom Green (451) - MSA 7200
Travis (453) - MSA 0640
Victoria (469) - MSA 8750
Webb (479) - MSA 4080
Wichita (485) - MSA 9080
Williamson (491) - MSA 0640

Utah (49)
Davis (011) - MSA 7160
Salt Lake (035) - MSA 7160
Utah (049) - MSA 6520
Weber (057) - MSA 7160

Vermont (50)
Chittenden (007)(part)
- Burlington - MSA 1305
- Charlotte - MSA 1305
- Colchester - MSA 1305
- Essex - MSA 1305
- Hinesburg - MSA 1305
- Jericho - MSA 1305
- Milton - MSA 1305
- Richmond - MSA 1305
- St. George - MSA 1305
- Shelburne - MSA 1305
- South Burlington - MSA 1305
- Williston - MSA 1305
- Winooski - MSA 1305

Franklin (011)(part)
- Fairfax - MSA 1305
- Georgia - MSA 1305
- St. Albans - MSA 1305
- St. Albans (city) - MSA 1305
- Swanton - MSA 1305

Virginia (51)
Albemarle (003) - MSA 1540
Arlington (013) - PMSA 8840
Bedford (019) - MSA 4640
Campbell (031) - MSA 4640
Chesterfield (041) - MSA 6760
Fairfax (059) - PMSA 8840
Gloucester (073) - MSA 5720
Hanover (085) - MSA 6760
Henrico (087) - MSA 6760
James City (095) - MSA 5720
Loudoun (107) - PMSA 8840
Pittsylvania (143) - MSA 1950
Prince William (153) - PMSA 8840
Roanoke (161) - MSA 6800
Spotsylvania (177) - PMSA 8840
Stafford (179) - PMSA 8840
Washington (191) - MSA 3660
York (199) - MSA 5720
Independent cities:
- Alexandria (510) - PMSA 8840
- Charlottesville (540) - MSA 1540
- Chesapeake (550) - MSA 5720
- Danville (590) - MSA 1950
- Hampton (650) - MSA 5720
- Lynchburg (680) - MSA 4640
- Newport News (700) - MSA 5720
- Norfolk (710) - MSA 5720
- Petersburg (730) - MSA 6760
- Portsmouth (740) - MSA 5720
- Richmond (760) - MSA 6760
- Roanoke (770) - MSA 6800
- Suffolk (800) - MSA 5720
- Virginia Beach (810) - MSA 5720

Washington (53)
Benton (005) - MSA 6740
Clark (011) - PMSA 6440
Franklin (021) - MSA 6740
King (033) - PMSA 7600
Kitsap (035) - PMSA 1150
Pierce (053) - PMSA 8200
Snohomish (061) - PMSA 7600
Spokane (063) - MSA 7840
Thurston (067) - PMSA 5910
Whatcom (073) - MSA 0860
Yakima (077) - MSA 9260

West Virginia (54)
Cabell (011) - MSA 3400
Hancock (029) - MSA 8080
Kanawha (039) - MSA 1480
Marshall (051) - MSA 9000
Ohio (069) - MSA 9000
Putnam (079) - MSA 1480
Wayne (099) - MSA 3400
Wood (107) - MSA 6020

Wisconsin (55)
Brown (009) - MSA 3080
Calumet (015) - MSA 0460
Chippewa (017) - MSA 2290
Dane (025) - MSA 4720
Douglas (031) - MSA 2240
Eau Claire (035) - MSA 2290
Kenosha (059) - PMSA 3800
La Crosse (063) - MSA 3870
Marathon (073) - MSA 8940
Milwaukee (079) - PMSA 5080
Outagamie (087) - MSA 0460
Ozaukee (089) - PMSA 5080
Racine (101) - PMSA 6600
Rock (105) - MSA 3620
St. Croix (109) - MSA 5120
Sheboygan (117) - MSA 7620
Washington (131) - PMSA 5080
Waukesha (133) - PMSA 5080
Winnebago (139) - MSA 0460

Wyoming (56)
Laramie (021) - MSA 1580
Natrona (025) - MSA 1350

Puerto Rico (72)
Aguada (003) - MSA 0060
Aguadilla (005) - MSA 0060
Arecibo (013) - PMSA 0470
Bayamón (021) - PMSA 7440
Cabo Rojo (023) - MSA 4840
Caguas (025) - PMSA 1310
Canóvanas (029) - PMSA 7440
Carolina (031) - PMSA 7440
Cataño (033) - PMSA 7440
Cayey (035) - PMSA 1310
Cidra (041) - PMSA 1310
Corozal (047) - PMSA 7440
Dorado (051) - PMSA 7440
Fajardo (053) - PMSA 7440
Guaynabo (061) - PMSA 7440
Hatillo (065) - PMSA 0470
Humacao (069) - PMSA 7440
Juana Díaz (075) - MSA 6360
Juncos (077) - PMSA 7440
Manatí (091) - PMSA 7440
Mayaguèz (097) - MSA 4840
Moca (099) - MSA 0060
Ponce (113) - MSA 6360
Río Grande (119) - PMSA 7440
San German (125) - MSA 4840
San Juan (127) - PMSA 7440
San Lorenzo (129) - PMSA 1310
Toa Alta (135) - PMSA 7440
Toa Baja (137) - PMSA 7440
Trujillo Alto (139) - PMSA 7440
Vega Alta (143) - PMSA 7440
Vega Baja (145) - PMSA 7440
Yauco (153) - MSA 6360

Counties with Populations of 30,000 or Less*

Alabama (01)
Lawrence *(079) - MSA 2030

Arizona (04)
Mohave *(015) - MSA 4120

*Counties marked with an asterisk have populations over 30,000 but do not have census tract numbers.

Florida (12)
Flagler (035) - MSA 2020

Georgia (13)
Barrow (013) - MSA 0520
Bartow *(015) - MSA 0520
Bryan (029) - MSA 7520
Carroll *(045) - MSA 0520
Chattahoochee (053) - MSA 1800
Dade (083) - MSA 1560
Effingham (103) - MSA 7520
Harris (145) - MSA 1800
Jones (169) - MSA 4680
Lee (177) - MSA 0120
McDuffie (189) - MSA 0600
Madison (195) - MSA 0500
Oconee (219) - MSA 0500
Peach (225) - MSA 4680
Pickens (227) - MSA 0520
Twiggs (289) - MSA 4680

Illinois (17)
Jersey (083) - MSA 7040
Menard (129) - MSA 7880
Monroe (133) - MSA 7040
Ogle *(141) - MSA 6880

Indiana (18)
Clay (021) - MSA 8320
Clinton *(023) - MSA 3920
Harrison (061) - MSA 4520
Huntington *(069) - MSA 2760
Ohio (115) - PMSA 1640
Posey (129) - MSA 2440
Scott (143) - MSA 4520
Tipton (159) - MSA 3850
Vermillion (165) - MSA 8320
Wells (179) - MSA 2760
Whitley (183) - MSA 2760

Iowa (19)
Dallas (049) - MSA 2120

Kansas (20)
Miami (121) - MSA 3760

Kentucky (21)
Bourbon (017) - MSA 4280
Carter (043) - MSA 3400
Clark (049) - MSA 4280
Gallatin (077) - PMSA 1640
Grant (081) - PMSA 1640
Pendleton (191) - PMSA 1640
Scott (209) - MSA 4280
Woodford (239) - MSA 4280

Louisiana (22)
Acadia *(001) - MSA 3880
Plaquemines (075) - MSA 5560
St. James (093) - MSA 5560
St. Landry *(097) - MSA 3880
West Baton Rouge (121) - MSA 0760

Minnesota (27)
Houston (055) - MSA 3870
Isanti (059) - MSA 5120

Missouri (29)
Andrew (003) - MSA 7000
Clinton (049) - MSA 3760
Crawford (055) - Sullivan
city only - MSA 7040
Lincoln (113) - MSA 7040
Ray (177) - MSA 3760
Warren (219) - MSA 7040
Webster (225) - MSA 7920

Nebraska (31)
Cass (025) - MSA 5920
Dakota (043) - MSA 7720
Washington (177) - MSA 5920

Nevada (32)
Nye (023) - MSA 4120

New Mexico (35)
Los Alamos (028) - MSA 7490
Valencia *(061) - MSA 0200

New York (36)
Genesee *(037) - MSA 6840
Schoharie *(095) - MSA 0160

North Carolina (37)
Alexander (003) - MSA 3290
Currituck (053) - MSA 5720
Davie (059) - MSA 3120
Madison (115) - MSA 0480

North Dakota (38)
Morton (059) - MSA 1010

Ohio (39)
Brown *(015) - PMSA 1640
Carroll (019) - MSA 1320
Columbiana *(029) - MSA 9320
Crawford *(033) - MSA 4800

Oklahoma (40)
Logan (083) - MSA 5880
McClain (087) - MSA 5880

Oregon (41)
Columbia *(009) - PMSA 6440

Pennsylvania (42)
Pike (103) - MSA 5660
Wyoming (131) - MSA 7560

South Carolina (45)
Cherokee *(021) - MSA 3160
Edgefield (037) - MSA 0600

South Dakota (46)
Lincoln (083) - MSA 7760

Tennessee (47)
Cheatham (021) - MSA 5360
Fayette (047) - MSA 4920
Marion (115) - MSA 1560
Unicoi (171) - MSA 3660
Union (173) - MSA 3840

Texas (48)
Archer (009) - MSA 9080
Bastrop *(021) - MSA 0640
Caldwell (055) - MSA 0640
Chambers (071) - PMSA 3360
Henderson *(213) - PMSA 1920
Hood (221) - PMSA 2800
Hunt *(231) - PMSA 1920
Rockwall (397) - PMSA 1920
Upshur *(459) - MSA 4420
Waller (473) - PMSA 3360
Wilson (493) - MSA 7240

Utah (49)
Kane (025) - MSA 2620

Vermont (50)
Grand Isle (013) (part) - MSA 1305

Virginia (51)
Amherst (009) - MSA 4640
Botetourt (023) - MSA 6800
Charles City (036) - MSA 6760
Clarke (043) - PMSA 8840
Culpeper (047) - PMSA 8840
Dinwiddie (053) - MSA 6760
Fauquier *(061) - PMSA 8840
Fluvanna (065) - MSA 1540
Goochland (075) - MSA 6760
Greene (079) - MSA 1540
Isle of Wight (093) - MSA 5720
King George (099) - PMSA 8840
New Kent (127) - MSA 6760
Matthews (115) - MSA 5720
Powhatan (145) - MSA 6760
Prince George (149) - MSA 6760
Scott (169) - MSA 3660
Warren (187) - PMSA 8840
Independent Cities:
- Bedford (515) - MSA 4640
- Bristol (520) - MSA 3660
- Colonial Heights (570) - MSA 6760
- Fairfax (city) (600) - PMSA 8840
- Falls Church (610) - PMSA 8840
- Fredericksburg (630) - PMSA 8840
- Hopewell (670) - MSA 6760
- Manassas (683) - PMSA 8840
- Manassas Park (685) - PMSA 8840
- Poquoson (735) - MSA 5720
- Salem (775) - MSA 6800
- Williamsburg (830) - MSA 5720

Washington (53)
Island *(029) - PMSA 7600

West Virginia (54)
Berkeley *(003) - PMSA 8840
Brooke (009) - MSA 8080
Jefferson *(037) - PMSA 8840
Mineral (057) - MSA 1900

Wisconsin (55)
Pierce *(093) - MSA 5120

Puerto Rico (72)
Aguas Buenas (007) - PMSA 7440
Añasco (011) - MSA 4840
Barceloneta (017) - PMSA 7440
Camuy (027) - PMSA 0470
Ceiba (037) - PMSA 7440
Comerio (045) - PMSA 7440
Florida (054) - PMSA 7440
Guayanilla (059) - MSA 6360
Gurabo (063) - PMSA 1310
Hormigueros (067) - MSA 4840
Las Piedras (085) - PMSA 7440
Loíza (087) - PMSA 7440
Luquillo (089) - PMSA 7440
Morovis (101) - PMSA 7440
Naguabo (103) - PMSA 7440
Naranjito (105) - PMSA 7440
Penuelas (111) - MSA 6360
Sabana Grande (121) - MSA 4840
Villalba (149) - MSA 6360
Yabucoa *(151) - PMSA 7440

A list of state and county codes for counties not in an MSA is available free of charge from the Federal Reserve Board's HMDA Assistance Line at (202) 452-2016, for use by those institutions required under CRA rules to report geographic locations outside MSAs.

Appendix F
U.S. Bureau of the Census

REGIONAL OFFICES

For census information, contact a regional office of the Bureau of the Census as indicated below. The list shows the states covered by each regional office.

Atlanta
(404) 730-3834

Alabama, Florida, Georgia

Boston
(617) 424-0513

Connecticut, Massachusetts, Maine, New Hampshire, New York (excluding New York City, and Nassau, Orange, Rockland, Suffolk, and Westchester counties), Rhode Island, Vermont

Charlotte
(704) 344-6702

District of Columbia, Kentucky, North Carolina, South Carolina, Tennessee, Virginia

Chicago
(312) 562-1736

Illinois, Indiana, Wisconsin

Dallas
(214) 767-7482

Louisiana, Mississippi, Texas

Denver
(303) 969-7760

Arizona, Colorado, Nebraska, New Mexico, North Dakota, South Dakota, Utah, Wyoming

Detroit
(313) 259-3161

Michigan, Ohio, West Virginia

Kansas City
(913) 551-6750

Arkansas, Iowa, Kansas, Minnesota, Missouri, Oklahoma

Los Angeles
(818) 904-6339

California

New York
(212) 264-6272

New York (including only New York City, and Nassau, Orange, Rockland, Suffolk, and Westchester counties), Puerto Rico

Philadelphia
(215) 597-1139

Delaware, Maryland, New Jersey, Pennsylvania

Seattle
(206) 728-5557

Alaska, Hawaii, Idaho, Montana, Nevada, Oregon, Washington

To place an order for any census product, contact:

Customer Services Branch
Bureau of the Census
Washington, DC 20233
(301) 457-4100

For the FIPS PUB 8-5, containing information about MSAs, contact:

National Technical Information Service
U.S. Department of Commerce
5285 Port Royal Road
Springfield, VA 22161
(703) 487-4650

Appendix G
Federal Supervisory Agencies

The following pages specify the agency offices where institutions must send their HMDA-LAR data, and indicate the office to contact for information about compliance with the requirements of HMDA and Regulation C.

Office of the Comptroller of the Currency

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

Send HMDA-LAR data to:

Federal Reserve Board
Attention: OCC HMDA Processing
Fifth Floor
1709 New York Avenue, NW
Washington, DC 20006
(202) 452-2016

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

Central District
One Financial Place, Suite 2700
440 South LaSalle Street
Chicago, IL 60605-1073
(312) 360-8800
FAX (312) 435-0951

Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin

Midwestern District
2345 Grand Boulevard
Suite 700
Kansas City, MO 64108-2683
(816) 556-1800
FAX (816) 556-1892 or 1825

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

Northeastern District
1114 Avenue of the Americas
Suite 3900
New York, NY 10036-7780
(212) 819-9860
FAX (212) 790-4098

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

Southeastern District
Marquis One Tower, Suite 600
245 Peachtree Center Avenue, NE
Atlanta, GA 30303-1223
(404) 659-8855
FAX (404) 588-4532

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

Southwestern District
1600 Lincoln Plaza
500 North Akard Street
Dallas, TX 75201-3394
(214) 720-0656
FAX (214) 720-7000

Arkansas, Louisiana, New Mexico, Oklahoma, Texas

Western District
50 Fremont Street
Suite 3900
San Francisco, CA 94105-2292
(415) 545-5900
FAX (415) 545-5925

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

Appendix G

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

Send HMDA-LAR data and direct HMDA questions to the Reserve Bank serving your district:

Federal Reserve Bank of Atlanta
104 Marietta Street, NW
Atlanta, GA 30303
(404) 521-8500

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

Federal Reserve Bank of Boston
600 Atlantic Avenue
Boston, MA 02106
(617) 973-3000

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

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

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

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

Kentucky, Ohio, Pennsylvania,* West Virginia**

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
925 Grand Avenue
Kansas City, MO 64198
(816) 881-2000

Colorado, Kansas, Missouri, Nebraska, New Mexico,* Oklahoma, Wyoming*

Federal Reserve Bank of Minneapolis
250 Marquette Avenue
Minneapolis, MN 55480
(612) 340-2345

Michigan, Minnesota, Montana, North Dakota, South Dakota, Wisconsin**

Federal Reserve Bank of New York
33 Liberty Street
New York, NY 10045
(212) 720-5000

Connecticut, New Jersey,* New York, Puerto Rico*

Federal Reserve Bank of Philadelphia
Ten Independence Mall
Philadelphia, PA 19106
(215) 574-6000

Delaware, New Jersey, Pennsylvania**

***Some states are split between two districts.**

Federal Reserve Bank of Richmond
701 East Byrd Street
Richmond, VA 23219
(804) 697-8000

*District of Columbia, Maryland, North Carolina, South Carolina, Virginia, West Virginia**

Federal Reserve Bank of St. Louis
411 Locust Street
St. Louis, MO 63102
(314) 444-8444

Arkansas, Indiana, Kentucky,* Illinois,* Mississippi,* Missouri,* Tennessee**

Federal Reserve Bank of San Francisco
101 Market Street
San Francisco, CA 94105
(415) 974-2000

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

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

Send HMDA-LAR data to:

Federal Reserve Board
Attention: FDIC HMDA Processing
Fifth Floor
1709 New York Avenue, NW
Washington, DC 20006
(202) 452-2016

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

Atlanta Regional Office
One Atlantic Center, Suite 1600
1201 West Peachtree Street, NE
Atlanta, GA 30309-3449
(404) 817-1300
FAX (404) 817-8806

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

Boston Regional Office
Westwood Executive Center
200 Lowder Brook Drive, Suite 3100
Westwood, MA 02090
(617) 320-1600
FAX (617) 320-1690

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

Chicago Regional Office
500 West Monroe Street, Suite 3600
Chicago, IL 60661
(312) 382-6926
FAX (312) 382-6935

Illinois, Indiana, Michigan, Ohio, Wisconsin

Dallas Regional Office
1910 Pacific Avenue, Suite 1900
Dallas, TX 75201
(214) 220-3342
FAX (214) 220-3811

Colorado, New Mexico, Oklahoma, Texas

Kansas City Regional Office
2345 Grand Avenue, Suite 1500
Kansas City, MO 64108
(816) 234-8000
FAX (816) 234-8088

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

Memphis Regional Office
5100 Poplar Ave., Suite 1900
Memphis, TN 38137
(901) 685-1603
FAX (901) 821-5272

Arkansas, Kentucky, Louisiana, Mississippi, Tennessee

New York Regional Office
452 Fifth Avenue, 19th Floor
New York, NY 10018
(212) 704-1200
FAX (212) 827-4529

Delaware, District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Puerto Rico, Virgin Islands

San Francisco Regional Office
25 Ecker Street, Suite 2300
San Francisco, CA 94105
(415) 546-0160
FAX (415) 896-2879

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

National Credit Union Administration

For credit unions

Send HMDA-LAR data to:

Federal Reserve Board
Attention: NCUA HMDA Processing
Fifth Floor
1709 New York Avenue, NW
Washington, DC 20006
(202) 452-2016

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

Region I
9 Washington Square
Washington Avenue Extension
Albany, New York 12205
(518) 464-4180
FAX (518) 464-4195

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

Region II (Capital)
1775 Duke Street, Suite 4026
Alexandria, VA 22314-3437
(703) 838-0401
FAX (703) 838-0571

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

Region III
7000 Central Parkway, Suite 1600
Atlanta, Georgia 30328
(770) 396-4042
FAX (770) 698-8211

Alabama, Mississippi, Arkansas, North Carolina, Florida, Puerto Rico, Georgia, South Carolina, Kentucky, Tennessee, Louisiana, Virgin Islands

Region IV (Chicago)
4225 Naperville Road, Suite 125
Lisle, Illinois 60532
(708) 245-1000
FAX (708) 245-1015

Illinois, Missouri, Indiana, Ohio, Michigan, Wisconsin

Region V
4807 Spicewood Springs Road, Suite 5200
Austin, Texas 78759
(512) 349-4500
FAX (512) 349-4511

Arizona, North Dakota, Colorado, Oklahoma, Iowa, South Dakota, Kansas, Texas, Minnesota, Utah, Nebraska, Wyoming, New Mexico

Region VI (Pacific)
2300 Clayton Road, Suite 1350
Concord, California 94520
(510) 825-6125
FAX (510) 486-3729

Alaska, Idaho, American Samoa, Montana, California, Nevada, Guam, Oregon, Hawaii, Washington

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

Send HMDA-LAR data and direct HMDA questions to:

Office of Thrift Supervision
Attention: HMDA Report
1700 G Street, NW
Washington, DC 20552
(202) 906-6237

Department of Housing and Urban Development

For other mortgage lending institutions

Send HMDA-LAR data and direct HMDA questions to:

Department of Housing and Urban Development
Attention: HMDA Processing
Mailing address:
Room B-133 (Plaza 3119)
451 7th Street, SW
Washington, DC 20410
Courier address:
East Building, Suite 3119
470 L'Enfant Plaza
Washington, DC 20024
(202) 755-7530
FAX (202) 755-0203

Other Contacts

All institutions (except those that send HMDA-LAR data to OTS or HUD) may direct technical questions about automated submissions to:

Federal Reserve Board
HMDA Operations Unit
Fifth Floor
1709 New York Avenue, NW
Washington, DC 20006
(202) 452-2016
FAX (202) 452-6497

Send suggestions for changes or additions to this Guide to:

Federal Financial Institutions Examination Council
Suite 200
2100 Pennsylvania Avenue, NW
Washington, DC 20037