Is the lender a for-profit institution?

**NO**

**It is exempt**

In the preceding calendar year, did the institution’s home purchase loan originations (including refinancings of home purchase loans) equal or exceed 10 percent of its total loan originations, measured in dollars?

**NO**

**It is exempt**

Did the institution either: (1) have a home or branch office in an MSA on the preceding December 31, or (2) receive applications for, originate, or purchase 5 or more home purchase or home improvement loans on property located in an MSA in the preceding calendar year?

**NO**

**It is exempt**

Did the institution either: (1) have assets (when combined with the assets of any parent corporation) exceeding $10 million on the preceding December 31, or (2) originate 100 or more home purchase loans (including refinancings of home purchase loans) in the preceding calendar year?

**NO**

**It is exempt**

**YES**

**HMDA Applies to Loan Originations, Purchases, and Applications in the Current Calendar Year**

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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.