Coverage Criteria for Other Mortgage Lending Institutions

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, or equal $25 million or more?  

- NO: It is exempt

  Did the institution either: (1) have a home or branch office\(^3\) in an MSA on the preceding December 31, or (2) receive applications for, originate, or purchase five or more home purchase loans, home improvement loans, or refinancings 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

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

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\(^3\) See the next subchapter for the definition of a “branch office.”