

MARQUIS

2023 CRA SUBMISSION FILING



A top-down view of a wooden desk. In the center is a clipboard with a silver clip at the top, holding a white sheet of paper with a blue-to-pink gradient. The word "HOUSEKEEPING" is printed in bold black letters on the paper. To the left of the clipboard are a pair of black-rimmed glasses and two silver paper clips. To the right are two pink pencils with white grid patterns. Small green leafy branches are scattered around the desk.

HOUSEKEEPING

STEP 1

PRE-FILING & SETUP

3 PRE-FILING STEPS:

1. Verify that the Institution information is correct
2. Create/update any necessary Assessment Areas
3. Add/update Community Development information

Verify Institution Information

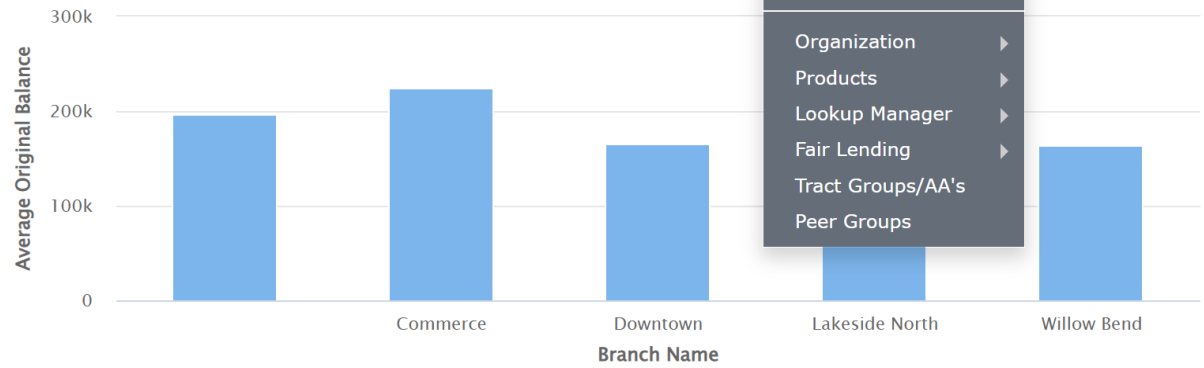




Institutional Dashboard

Add New Copy

Average Loan Balance by Branch

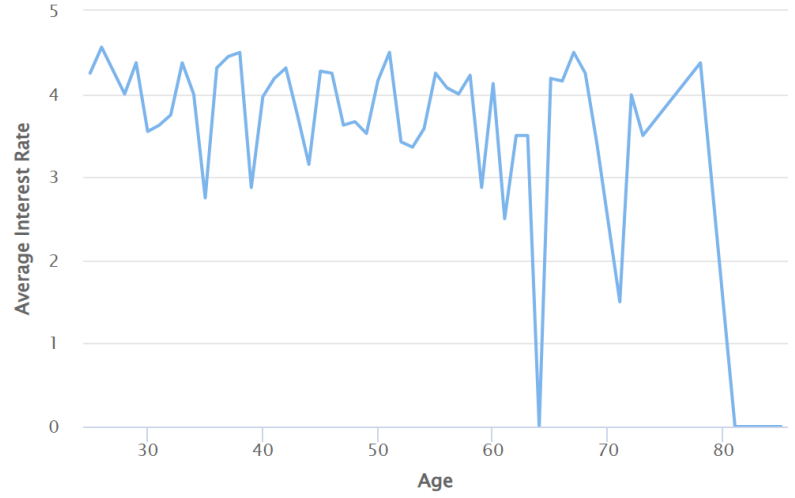


- Institutions
- File Manager
- CenTrax Settings
- Field Group Manager
- User Defined Fields
- Organization
- Products
- Lookup Manager
- Fair Lending
- Tract Groups/AA's
- Peer Groups

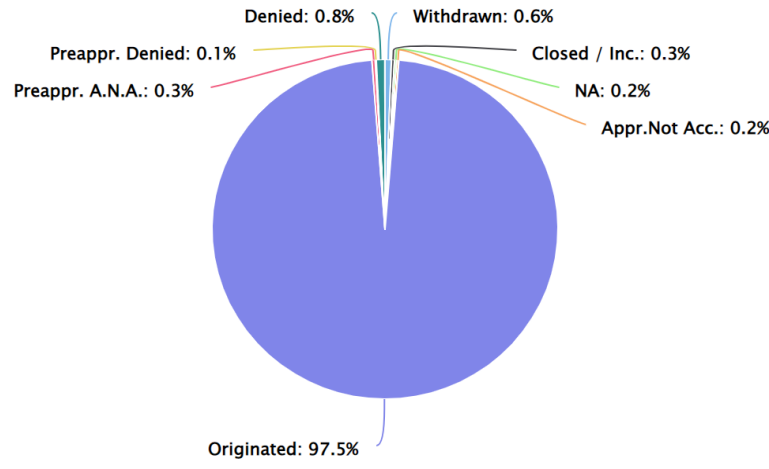
MSA Activity Details

MSA Code	NSA Name	Originations	Denials	Median Age of Population	% of Minority Population
10180	Abilene, TX MSA	1	0	34	0.34%
10900	Allentown-Bethlehem-Easton, PA-NJ MSA	2	0	43	0.24%
12100	Atlantic City, NJ MSA	4	0	42	0.43%
12420	Austin-Round Rock-Georgetown, TX MSA	127	0	34	0.46%
15804	Camden, NJ MD	5	1	41	0.33%
19124	Dallas-Plano-Irving, TX MD	3	0	34	0.54%
21340	El Paso, TX MSA	2	0	33	0.87%
26420	Houston-Baytown-Sugar Land, TX MSA	1	0	33	0.62%
28140	Kansas City, MO-KS MSA	1	0	36	0.27%
28660	Killeen-Temple-Fort Hood, TX MSA	1	0	32	0.48%
31084	Los Angeles-Long Beach-Glendale, CA MD	1	0	36	0.73%
33260	Midland, TX MSA	1	0	31	0.50%

Average Interest Rate by Age

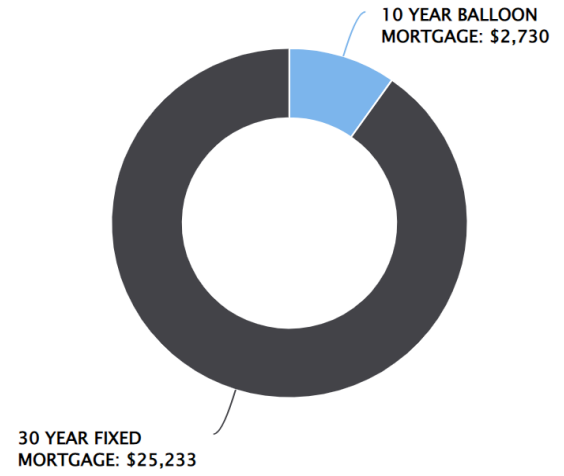


Action Code Distribution



Applications by Loan Type

Original Balance in thousands



Marquis ONE - 001

Primary Bank

Name Require HMDA Denial Reasons
 Restrict User File Visibility

LEI Tax ID

SB2155 Partial Exemptions

Closed-End-Mortgages No Exemption Full Year 5/24/2018 - 12/31/2018

Open-End Lines of Credit No Exemption Full Year 5/24/2018 - 12/31/2018

Respondent Institution

Name

Address

City

State ▼

ZIP

Parent Institution

Name

Address

City

State ▼

ZIP

CRA

Resp ID

Agency ▼

HMDA

Resp ID

Agency ▼

SB2155 Partial Exemptions

Closed-End-Mortgages No Exemption Full Year 5/24/2018 - 12/31/2018

Open-End Lines of Credit No Exemption Full Year 5/24/2018 - 12/31/2018

Respondent Institution

Name: MARQUIS ONE
Address: 5208 TENNYSON PARKWAY #120
City: PLANO
State: TX
ZIP: 75024

Parent Institution

Name: MARQUIS ONE
Address: 5208 TENNYSON PARKWAY #120
City: PLANO
State: TX
ZIP: 75024

CRA

Resp ID: 0000000008
Agency Code: OCC
Contact: MARY SMITH
Phone: (469) 467-9779
Fax: (469) 241-0097
Email: crateam@gomarquis.com

HMDA

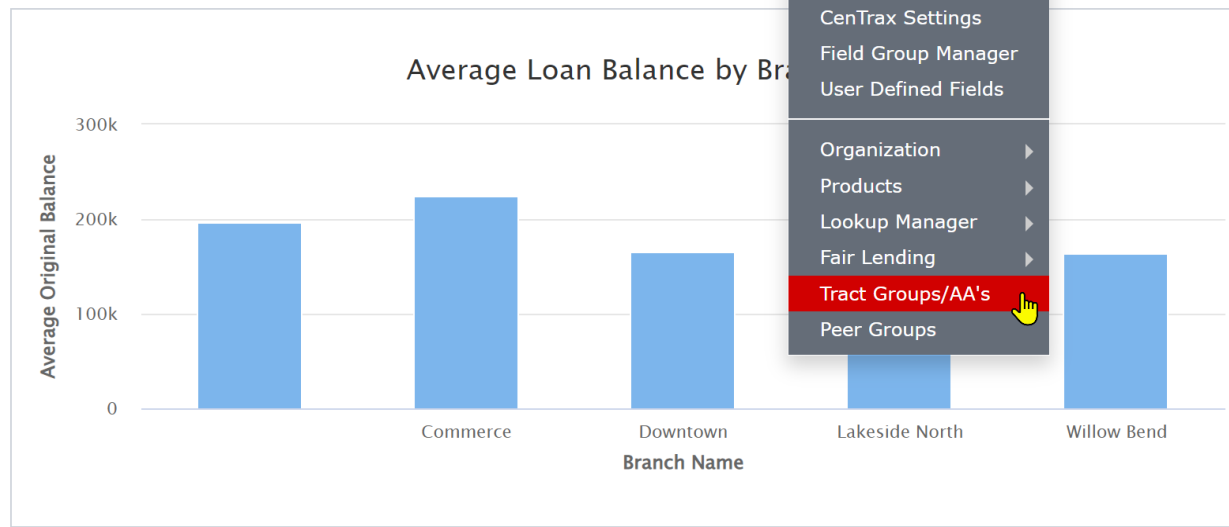
Resp ID: 0000011903
Agency Code: FRS
Contact: MAURICE SMITH
Phone: (469) 467-9779
Fax: (469) 243-0909
Email: crateam@gomarquis.com

Confirm/Create Assessment Areas



Institutional Dashboard

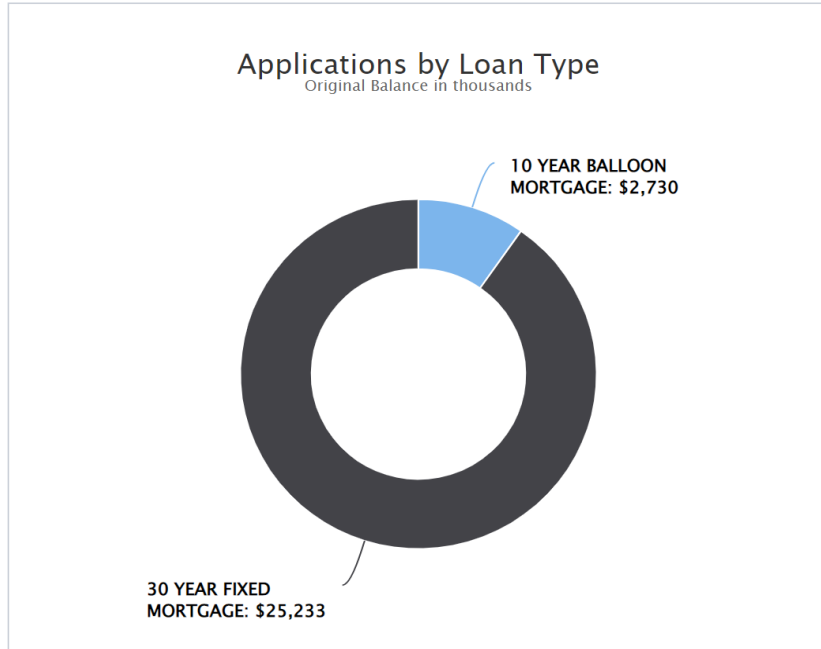
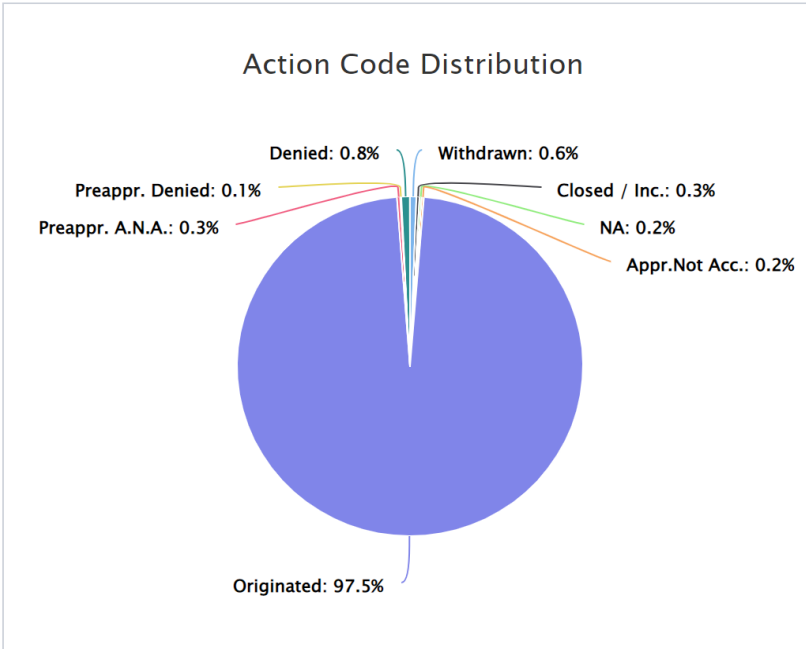
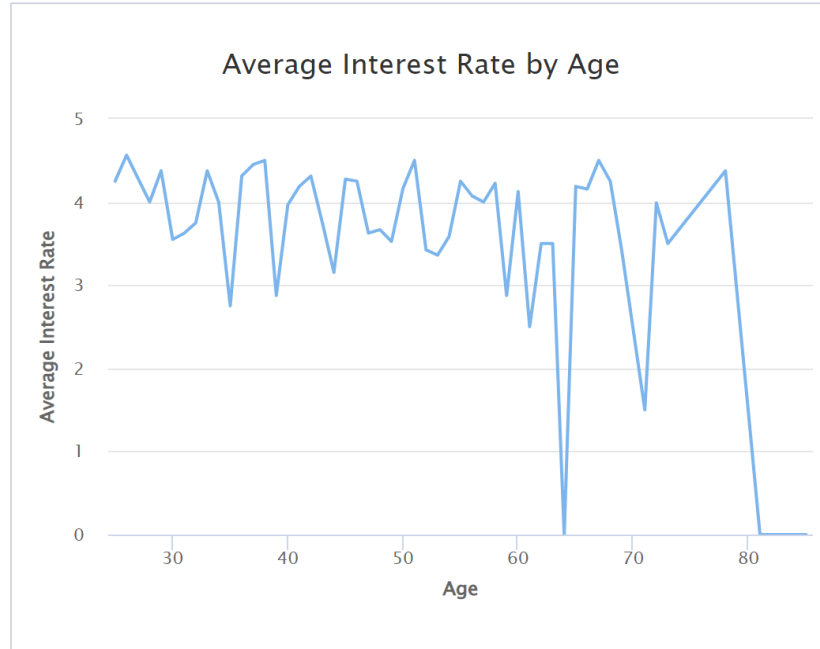
Add New Copy



- Institutions
- File Manager
- CenTrax Settings
- Field Group Manager
- User Defined Fields
- Organization
- Products
- Lookup Manager
- Fair Lending
- Tract Groups/AA's**
- Peer Groups

MSA Activity Details

MSA Code	NSA Name	Originations	Denials	Median Age of Population	% of Minority Population
10180	Abilene, TX MSA	1	0	34	0.34%
10900	Allentown-Bethlehem-Easton, PA-NJ MSA	2	0	43	0.24%
12100	Atlantic City, NJ MSA	4	0	42	0.43%
12420	Austin-Round Rock-Georgetown, TX MSA	127	0	34	0.46%
15804	Camden, NJ MD	5	1	41	0.33%
19124	Dallas-Plano-Irving, TX MD	3	0	34	0.54%
21340	El Paso, TX MSA	2	0	33	0.87%
26420	Houston-Baytown-Sugar Land, TX MSA	1	0	33	0.62%
28140	Kansas City, MO-KS MSA	1	0	36	0.27%
28660	Killeen-Temple-Fort Hood, TX MSA	1	0	32	0.48%
31084	Los Angeles-Long Beach-Glendale, CA MD	1	0	36	0.73%
33260	Midland, TX MSA	1	0	31	0.50%



Delete [Add New](#) ▶

Group Name	Area ID	Activity Year	Census Year	Last Used
2022 SAN ANTONIO AA	0001	2022	2022	1/10/2024
2023 INDIANAPOLIS AA	0005	2023	2023	1/10/2024
2023 PHILADELPHIA AA	0002	2023	2023	1/10/2024
2023 SCRANTON AA	0004	2023	2023	1/10/2024

Delete

Add New ▶

Group Name	Area ID	Activity Year	Census Year	Last Used
2022 SAN ANTONIO AA	0001	2022	2022	1/10/2024
2023 INDIANAPOLIS AA	0005	2023	2023	1/10/2024
2023 PHILADELPHIA AA	0002	2023	2023	1/10/2024
2023 SCRANTON AA	0004	2023	2023	1/10/2024

Settings > Tract Groups/AA's

Tract Group Details

Name

Activity Year

Last Used Tract Count 0

Reportable CRA Assessment Area

Area ID

Find Available Tracts

State

MSAs

County

Existing Areas

Income Low Moderate Middle
 Upper Unclassified

Minority < 10% 10% to < 20% 20 to < 50%
 50% to < 80% 80% to 100%

Population

Distressed / Underserved Tracts

Rural / Underserved Tracts

Find Tracts

Tract Selection

Available Tracts

State	County	Tract	MSA	Income	Minority
-------	--------	-------	-----	--------	----------

Selected Tracts

State	County	Tract	MSA	Income	Minority
-------	--------	-------	-----	--------	----------

>

<

»

«

Cancel Save

Settings > Tract Groups/AA's

Tract Group Details

Name

Activity Year

Last Used Tract Count

Reportable CRA Assessment Area

Area ID

Find Available Tracts

State

MSAs

County

Existing Areas

Income Low Moderate Middle
 Upper Unclassified

Minority < 10% 10% to < 20% 20% to < 50% 50% to < 80% 80% to 100%

Population

Distressed / Underserved Tracts

Rural / Underserved Tracts

Tract Selection

Available Tracts

State	County	Tract	MSA	Income	Minority
-------	--------	-------	-----	--------	----------

>

<

»

«

Selected Tracts

State	County	Tract	MSA	Income	Minority
-------	--------	-------	-----	--------	----------

Tract Group Details

Name

Activity Year

Last Used Tract Count

Reportable CRA Assessment Area

Area ID

Find Available Tracts

State

MSAs

County

Existing Areas

Income Low Moderate Middle
 Upper Unclassified

Minority < 10% 10% to < 20% 20 to < 50% 50% to < 80% 80% to 100%

Population

Distressed / Underserved Tracts

Rural / Underserved Tracts

Tract Selection

Available Tracts

State	County	Tract	MSA	Income	Minority
-------	--------	-------	-----	--------	----------

Selected Tracts

State	County	Tract	MSA	Income	Minority
-------	--------	-------	-----	--------	----------

>

<

»

«

Tract Group Details

Name:

Activity Year:

Last Used: Tract Count: 0

Reportable CRA Assessment Area

Area ID:

Find Available Tracts

State:

MSAs:

County:

Existing Areas:

Income: Low Moderate Middle
 Upper Unclassified

Minority: < 10% 10% to < 20% 20 to < 50%
 50% to < 80% 80% to 100%

Population:

Distressed / Underserved Tracts

Rural / Underserved Tracts

Tract Selection

Available Tracts

State	County	Tract	MSA	Income	Minority	
<input type="checkbox"/>	48	085	0301.01	19124	Middle	20% to < 50%
<input type="checkbox"/>	48	085	0301.02	19124	Moderate	20% to < 50%
<input type="checkbox"/>	48	085	0302.01	19124	Middle	20% to < 50%
<input type="checkbox"/>	48	085	0302.02	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0302.04	19124	Middle	20% to < 50%
<input type="checkbox"/>	48	085	0302.05	19124	Middle	20% to < 50%
<input type="checkbox"/>	48	085	0302.06	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0302.07	19124	Middle	20% to < 50%
<input type="checkbox"/>	48	085	0303.01	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0303.02	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0303.03	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0303.04	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0303.06	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0303.07	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0304.03	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0304.04	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0304.05	19124	Middle	50% to < 80%
<input type="checkbox"/>	48	085	0304.06	19124	Middle	50% to < 80%

Selected Tracts

State	County	Tract	MSA	Income	Minority
-------	--------	-------	-----	--------	----------

Tract Group Details

Name

Activity Year

Last Used Tract Count 1171

Reportable CRA Assessment Area

Area ID

Find Available Tracts

State

MSAs

County

Existing Areas

Income Low Moderate Middle
 Upper Unclassified

Minority < 10% 10% to < 20% 20 to < 50%
 50% to < 80% 80% to 100%

Population

Distressed / Underserved Tracts

Rural / Underserved Tracts

Find Tracts

Tract Selection

Available Tracts

State	County	Tract	MSA	Income	Minority
-------	--------	-------	-----	--------	----------

>

<

>>

<<

Selected Tracts

State	County	Tract	MSA	Income	Minority	
<input type="checkbox"/>	48	085	0301.01	19124	Middle	20% to < 50%
<input type="checkbox"/>	48	085	0301.02	19124	Moderate	20% to < 50%
<input type="checkbox"/>	48	085	0302.01	19124	Middle	20% to < 50%
<input type="checkbox"/>	48	085	0302.02	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0302.04	19124	Middle	20% to < 50%
<input type="checkbox"/>	48	085	0302.05	19124	Middle	20% to < 50%
<input type="checkbox"/>	48	085	0302.06	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0302.07	19124	Middle	20% to < 50%
<input type="checkbox"/>	48	085	0303.01	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0303.02	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0303.03	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0303.04	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0303.06	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0303.07	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0304.03	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0304.04	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0304.05	19124	Middle	50% to < 80%
<input type="checkbox"/>	48	085	0304.06	19124	Middle	50% to < 80%

Cancel Save

Tract Group Details

Name

Activity Year

Last Used Tract Count 5

Reportable CRA Assessment Area

Area ID

Find Available Tracts

State

MSAs

County

Existing Areas

Income Low Moderate Middle
 Upper Unclassified

Minority < 10% 10% to < 20% 20 to < 50% 50% to < 80% 80% to < 100% 80% to < 100%

Population

Distressed / Underserved Tracts

Rural / Underserved Tracts

Find Tracts

Tract Selection

Available Tracts

State	County	Tract	MSA	Income	Minority	
<input checked="" type="checkbox"/>	48	085	0302.05	19124	Middle	20% to < 50%
<input checked="" type="checkbox"/>	48	085	0302.06	19124	Upper	20% to < 50%
<input checked="" type="checkbox"/>	48	085	0302.07	19124	Middle	20% to < 50%
<input checked="" type="checkbox"/>	48	085	0303.01	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0303.02	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0303.03	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0303.04	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0303.06	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0303.07	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0304.03	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0304.04	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0304.05	19124	Middle	50% to < 80%
<input type="checkbox"/>	48	085	0304.06	19124	Middle	50% to < 80%
<input type="checkbox"/>	48	085	0304.07	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0304.09	19124	Moderate	50% to < 80%
<input type="checkbox"/>	48	085	0304.10	19124	Middle	50% to < 80%
<input type="checkbox"/>	48	085	0305.04	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0305.05	19124	Middle	50% to < 80%

>

<

»

«

Selected Tracts

State	County	Tract	MSA	Income	Minority	
<input type="checkbox"/>	48	085	0301.01	19124	Middle	20% to < 50%
<input type="checkbox"/>	48	085	0301.02	19124	Moderate	20% to < 50%
<input type="checkbox"/>	48	085	0302.01	19124	Middle	20% to < 50%
<input type="checkbox"/>	48	085	0302.02	19124	Upper	20% to < 50%
<input type="checkbox"/>	48	085	0302.04	19124	Middle	20% to < 50%

Cancel

Delete Add New ▶

Group Name	Area ID	Activity Year	Census Year	Last Used
2022 SAN ANTONIO AA	0001	2022	2022	1/10/2024
2023 Dallas Plano Irving Assessment Area	0006	2023	2023	1/10/2024
2023 INDIANAPOLIS AA	0005	2023	2023	1/10/2024
2023 PHILADELPHIA AA	0002	2023	2023	1/10/2024
2023 SCRANTON AA	0004	2023	2023	1/10/2024

Tract Group Details

Name

Activity Year

Last Used 1/10/2024 Tract Count 1171

Reportable CRA Assessment Area

Area ID

Find Available Tracts

State

MSAs

County

Existing Areas

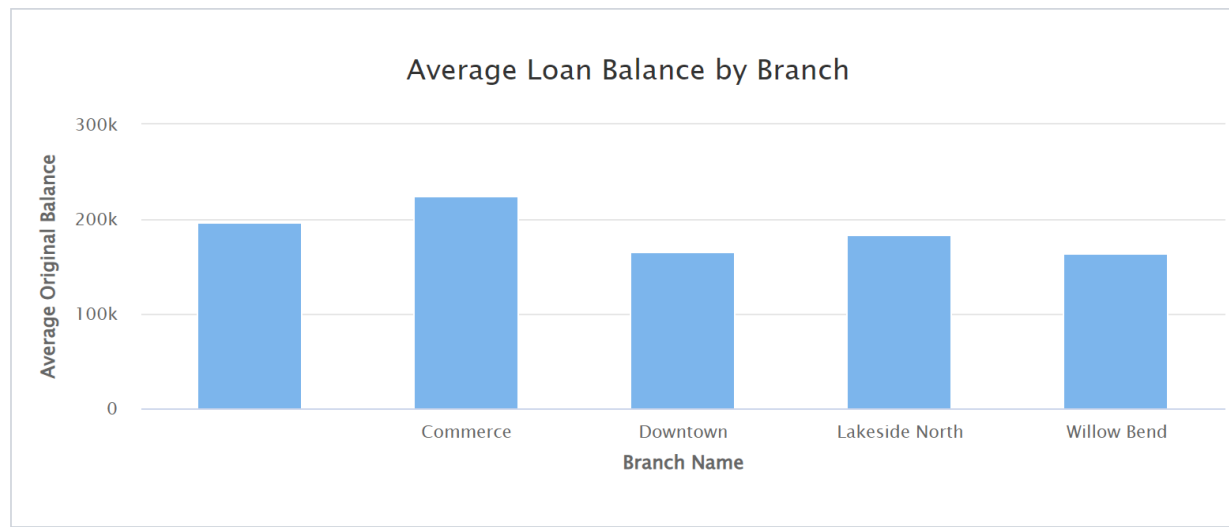
Add/Update Community Development Records





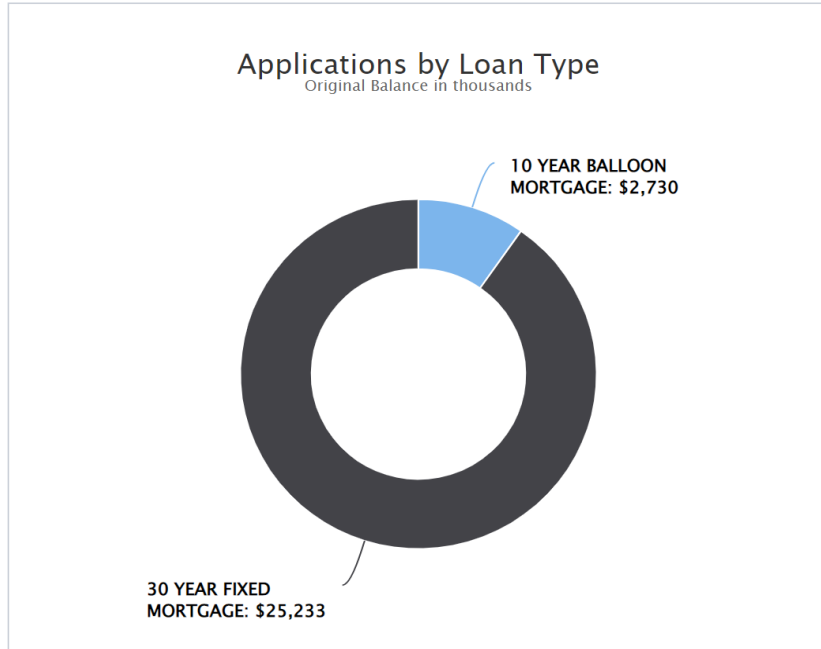
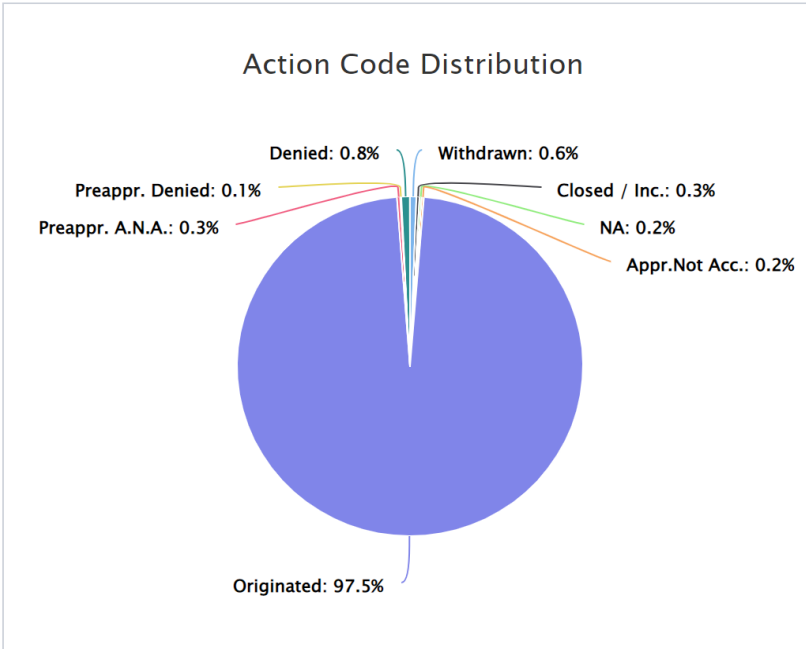
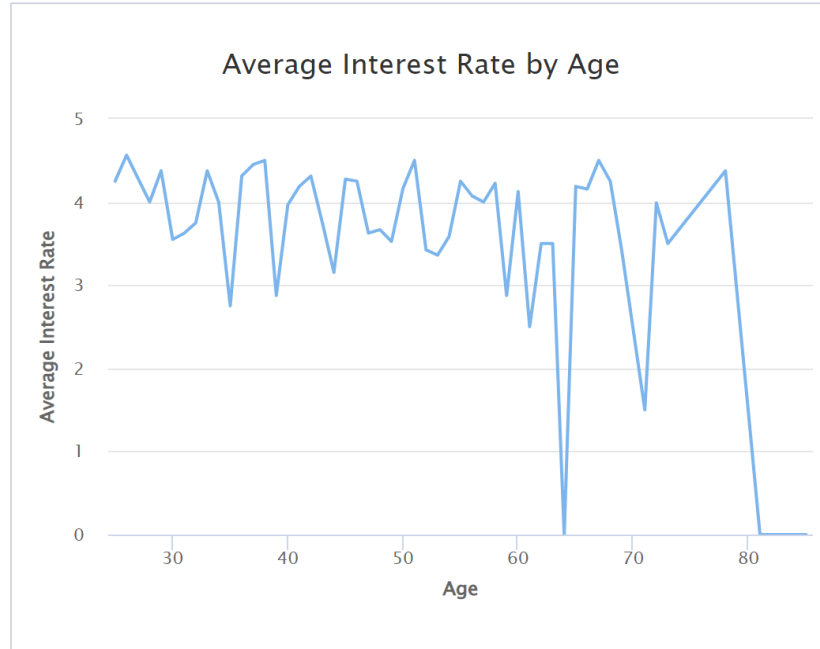
Institutional Dashboard

Add New | Copy



MSA Activity Details

MSA Code	NSA Name	Originations	Denials	Median Age of Population	% of Minority Population
10180	Abilene, TX MSA	1	0	34	0.34%
10900	Allentown-Bethlehem-Easton, PA-NJ MSA	2	0	43	0.24%
12100	Atlantic City, NJ MSA	4	0	42	0.43%
12420	Austin-Round Rock-Georgetown, TX MSA	127	0	34	0.46%
15804	Camden, NJ MD	5	1	41	0.33%
19124	Dallas-Plano-Irving, TX MD	3	0	34	0.54%
21340	El Paso, TX MSA	2	0	33	0.87%
26420	Houston-Baytown-Sugar Land, TX MSA	1	0	33	0.62%
28140	Kansas City, MO-KS MSA	1	0	36	0.27%
28660	Killeen-Temple-Fort Hood, TX MSA	1	0	32	0.48%
31084	Los Angeles-Long Beach-Glendale, CA MD	1	0	36	0.73%
33260	Midland, TX MSA	1	0	31	0.50%



Application Details Applicants HMDA 1071 AUS Fair Lending **CRA** UDF

Add New

<input type="text"/>	<input type="text" value="0.0000"/>
----------------------	-------------------------------------

Current Balance

Alternate Balance

CRA Loan Information

CRA Qualified

Action

CRA Type

Action Date

Gross Revenue Code

Original Balance

Community Development

Annual Income

 NA

Community Development Purpose

Gross Revenue Amount

Consortium

Female Owned

Affiliate Code

Minority Owned

Previous

Next

Validate

Print

Save

Cancel

<input type="text" value=""/>	<input type="text" value="0.0000"/>
-------------------------------	-------------------------------------

Current Balance <input type="text" value="\$0.00"/>	Alternate Balance <input type="text" value="\$0.00"/>
--	--

CRA Loan Information

CRA Qualified <input type="text" value="1 - Yes"/>	Action <input type="text" value="1 - Loan Originated"/>
---	--

CRA Type <input type="text" value=""/>	Action Date <input type="text" value="12/01/2018"/>
---	--

Gross Revenue Code <input type="text" value=""/>	Original Balance <input type="text" value="\$29,176.25"/>
---	--

Community Development <input type="text" value="1 - Yes"/>	Annual Income <input type="checkbox"/> NA <input type="text" value="\$0.00"/>
---	--

Community Development Purpose <input type="text" value=""/>	Gross Revenue Amount <input type="text" value="\$141,788.00"/>
--	---

- 1 - Affordable Housing
- 2 - Community Services
- 3 - Promote Economic Development
- 4 - Revitalize/Stabilize Low/Mod Geography
- 5 - Neighborhood Stabilization

Affiliate Code <input type="text" value="1 - Originated or Purchased by Bank"/>	Female Owned <input type="text" value=""/>
	Minority Owned <input type="text" value=""/>

Add New

Current Balance

Alternate Balance

CRA Loan Information

CRA Qualified

Action

CRA Type

Action Date

Gross Revenue Code

- 1 - Revenues less than or equal to \$1 million
- 2 - Revenues greater than \$1 million
- 3 - Revenues Not Known
- 4 - N/A Consumer Loan

Original Balance

Annual Income

 NA

Community Development Purpose

Gross Revenue Amount

Consortium

Female Owned

Affiliate Code

Minority Owned

Previous

Next

Validate

Print

Save

Cancel

Add New

Current Balance

Alternate Balance

CRA Loan Information

CRA Qualified

Action

CRA Type

Action Date

Gross Revenue Code

Original Balance

Community Development

Annual Income

NA

Community Development Purpose

Gross Revenue Amount

Consortium

Female Owned

Affiliate Code

Minority Owned

Previous

Next

Validate

Print

Save

Cancel

OPTIONAL: Collect 1071 Data



Add New

1071 Loan Information 0000000100

1071 Qualified

Yes No Unknown

Application Method

Amount Applied For

Amount Approved/Originated

Action Date

Denial Reason 2

Denial Reason 4

Other Denial

Application Date

Application Received

Amount Applied For Flag

Action Taken

Denial Reason 1

Denial Reason 3

Previous

Next

Validate

Print

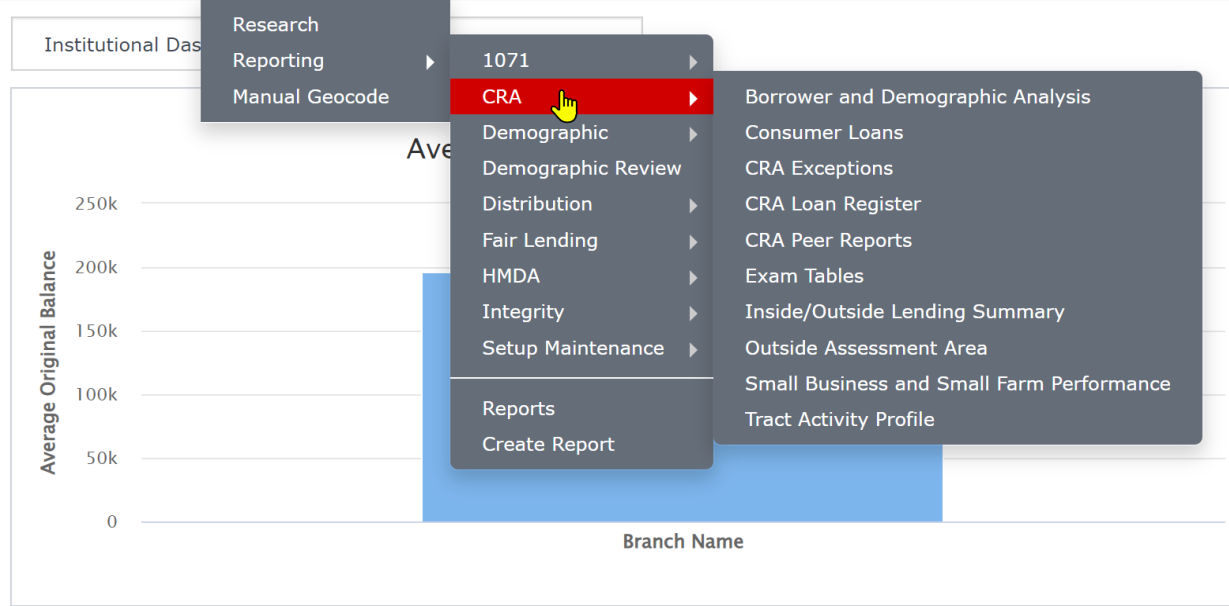
Save

Cancel

STEP 2

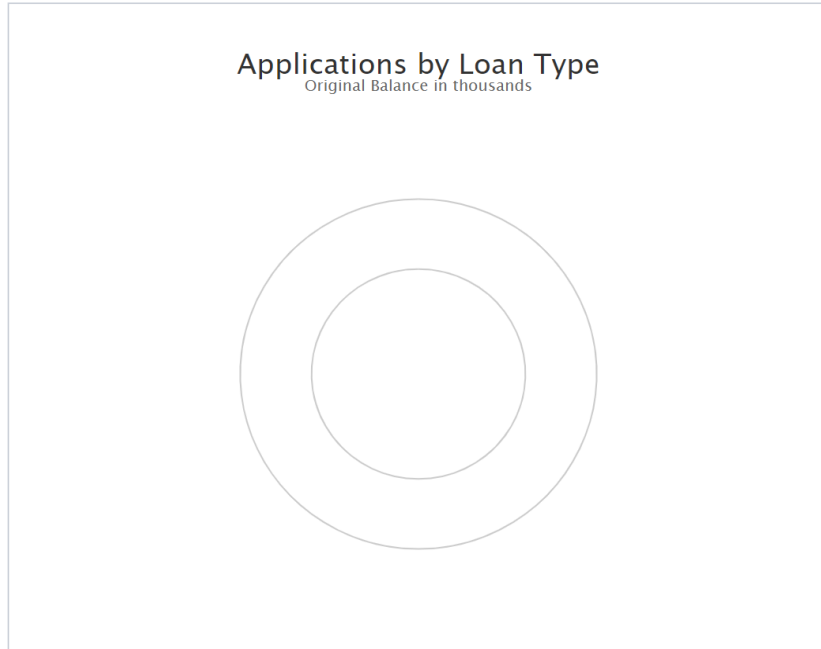
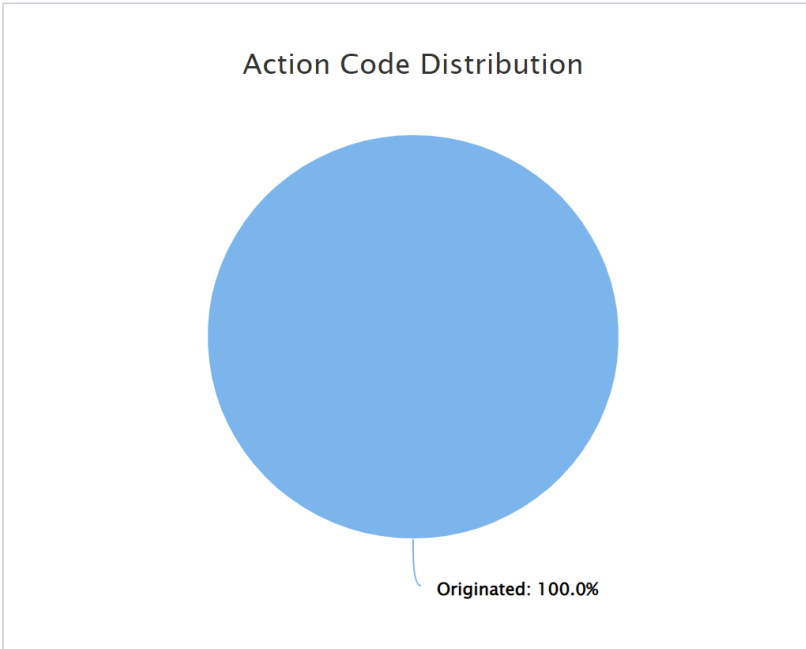
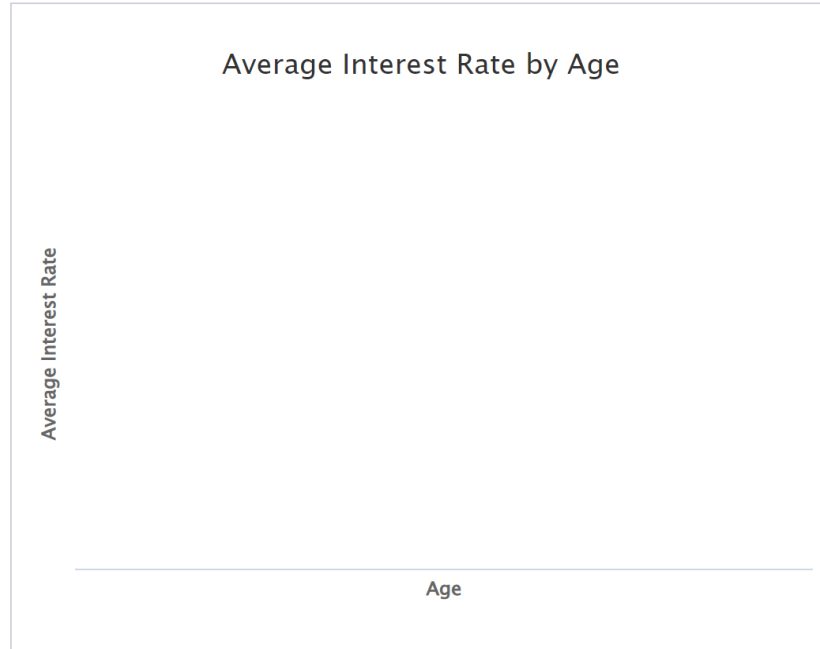
RUN THE EXCEPTIONS REPORT

[Add New](#) [Copy](#)



MSA Activity Details

MSA Code	NSA Name	Originations	Denials	Median Age of Population	% of Minority Population	Me
10180	Abilene, TX MSA	1	0	34	0.34%	
12420	Austin-Round Rock-Georgetown, TX MSA	127	0	34	0.46%	
19124	Dallas-Plano-Irving, TX MD	2	0	34	0.54%	
21340	El Paso, TX MSA	2	0	33	0.87%	
26420	Houston-Baytown-Sugar Land, TX MSA	1	0	33	0.62%	
28140	Kansas City, MO-KS MSA	1	0	36	0.27%	
28660	Killeen-Temple-Fort Hood, TX MSA	1	0	32	0.48%	
31084	Los Angeles-Long Beach-Glendale, CA MD	1	0	36	0.73%	
33260	Midland, TX MSA	1	0	31	0.50%	
35380	New Orleans-Metairie-Kenner, LA MSA	1	0	37	0.47%	
35614	New York-Jersey City-White Plains, NY-NJ MD	2	0	37	0.62%	
41700	San Antonio, TX MSA	676	0	34	0.65%	





CRA Exceptions Report Setup

- Summary Only
- Summary Format

Exclude Exceptions (0)

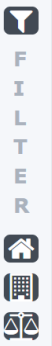
- C001: CRA-Qualified but loan/dep not = L
- C005: Community development but CRA type is in the range 01-09
- C006: Community development loan amount < \$500
- C007: Community development action code not 1 or 6
- C008: Community development action date year <> activity year
- C009: Community development affiliate lending flag not 1 or 2
- C010: Loan geocoded in US territory. Verify before reporting.
- CGEO: Unable to run CenTrax geocode edits; missing validation data.
- Q300: Average amount originated not \$251,000-\$1 million
- Q305: Average amount originated not \$251,000-\$500,000
- Q400: Average amount purchased not \$251,000-\$1 million

Tag All Clear All Validity Quality CenTrax

Order by
Account #

Group by
None

Field Selection
No Field



CRA Exceptions Report Setup

Summary Only
 Summary Format

Exclude Exceptions (0)

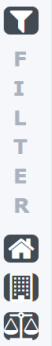
- C001: CRA-Qualified but loan/dep not = L
- C005: Community development but CRA type is in the range 01-09
- C006: Community development loan amount < \$500
- C007: Community development action code not 1 or 6
- C008: Community development action date year <> activity year
- C009: Community development affiliate lending flag not 1 or 2
- C010: Loan geocoded in US territory. Verify before reporting.
- CGEO: Unable to run CenTrax geocode edits; missing validation data.
- Q300: Average amount originated not \$251,000-\$1 million
- Q305: Average amount originated not \$251,000-\$500,000
- O400: Average amount purchased not \$251,000-\$1 million

Order by

Group by

Field Selection





- C007: Community development action code not 1 or 2
- C008: Community development action date year <> activity year
- C009: Community development affiliate lending flag not 1 or 2
- C010: Loan geocoded in US territory. Verify before reporting.
- CGEO: Unable to run CenTrax geocode edits; missing validation data.
- Q300: Average amount originated not \$251,000-\$1 million
- Q305: Average amount originated not \$251,000-\$500,000
- Q400: Average amount purchased not \$251,000-\$1 million

Order by

Group by

Field Selection

Report Options

Report Heading

Report Footer



CRA Exceptions

Institution: Marquis ONE - 001
File Name: CRA File
Filter: No filter applied
Summary Only: No
Summary Format: No
Excluded Exceptions: None
Field Selection
Order By: Account #
Group By: None

Account Number	Name	CRA Type	Officer	Branch	Exception
0000000002		01	-	-	V935: Missing or invalid state code
0000000002		01	-	-	C010: Loan geocoded in US territory. Verify before reporting.

Composite Geography	Name	Exception
	Transmittal Sheet Edits	No errors detected
	Small Business / Small Farm Composite	V305: Missing or invalid state code - 1 record(s)
	Community Development Composite	No errors detected
	Consortium / Third-Party Composite	No errors detected
	Assessment Area	No errors detected

Exception Summary

Exception Type	# of Exception Items	% of Exception Items	% of Qualified Records	% of Records with Exceptions	% of Records in Exception Type
C010: Loan geocoded in US territory. Verify before reporting.	1	50.00%	0.12%	100.00%	100.00%
V935: Missing or invalid state code	1	50.00%	0.12%	100.00%	100.00%
Microdata Summary Recap	Number	Percent		Number	Percent
Records in File (including filters)	849		Total Exception Items	2	
Records that are CRA Qualified	849	100.00%	Validity Exception Items	1	50.00%
Records with Exceptions	1	0.12%	Quality Exception Items	0	0.00%
			Syntactical Exception Items	0	0.00%
			CenTrax Exception Items	1	50.00%

STEP 3

**IDENTIFY AND RESOLVE TWO
COMMON EXCEPTIONS**

EXCEPTION #1: NON-CRA-QUALIFIED RECORDS






Data Entry

Delete Restore Add/Remove Columns **Add New** ▶

Quick Search



Account Number	HMDA Loan Type	MSA	Action	HMDA Balance	Address	City	State Province	Zip	Is HMDA Qualified	Fair Lending
0000000049			Loan Originated	\$0.00						

-  F
-  I
-  L
-  T
-  E
-  R
- 
- 
- 



Data Entry

Delete | Restore | Add/Remove Columns | **Add New** ▶


Quick Search



Account Number	HMDA Loan Type	MSA	Action	HMDA Balance	Address	City	State Province	Zip	Is HMDA Qualified	Fair Lending
0000000049			Loan Originated	\$0.00						

- Edit**
- Print
- Delete

F
I
L
T
E
R





Add New

<input type="text"/>	<input type="text"/>
Region <input type="text"/>	Interest Rate <input type="checkbox"/> NA 0.0000
Current Balance \$0.00	Alternate Balance \$0.00

CRA Loan Information

CRA Qualified Unknown	Action 1 - Loan Originated
CRA Type 01 - Small Business	Action Date 07/05/2018
Gross Revenue Code 2 - Revenues greater than \$1 million	Original Balance \$794,787.00
Community Development 0 - No	Annual Income <input type="checkbox"/> NA \$0.00
Community Development Purpose <input type="text"/>	Gross Revenue Amount \$1,266,720.00
Consortium 0 - No	Female Owned <input type="text"/>
Affiliate Code	Minority Owned

<input type="text"/>	<input type="text"/>
Region <input type="text"/>	Interest Rate <input type="checkbox"/> NA <input type="text" value="0.0000"/>
Current Balance <input type="text" value="\$0.00"/>	Alternate Balance <input type="text" value="\$0.00"/>

CRA Loan Information

CRA Qualified

Unknown

Unknown

1 - Yes

0 - No

Action

Action Date

Gross Revenue Code <input type="text" value="2 - Revenues greater than \$1 million"/>	Original Balance <input type="text" value="\$794,787.00"/>
Community Development <input type="text" value="0 - No"/>	Annual Income <input type="checkbox"/> NA <input type="text" value="\$0.00"/>

Community Development Purpose <input type="text"/>	Gross Revenue Amount <input type="text" value="\$1,266,720.00"/>
---	---

Consortium <input type="text" value="0 - No"/>	Female Owned <input type="text"/>
---	--------------------------------------

Affiliate Code Minority Owned

A top-down view of a wooden desk. In the center is a clipboard with a silver clip at the top, holding a light blue and pink gradient paper. To the left of the clipboard are a pair of glasses and two small silver clips. To the right are two pencils. Small green leafy branches are scattered around the desk.

Tip

If any records are modified to change CRA Qualified to “Yes”, make sure to re-run the CRA Exceptions report.


Data Entry


Delete Restore Add/Remove Columns **Add New** ▶

Quick Search



Account Number	HMDA Loan Type	MSA	Action	HMDA Balance	Address	City	State Province	Zip	Is HMDA Qualified	Fair Lending
0000000049			Loan Originated	\$0.00						

- Edit
- Print
- Delete** 

- 
- F
- I
- L
- T
- E
- R
- 
- 
- 



Data Entry

Delete | Restore | Add/Remove Columns | Add New ▶

Quick Search



Account Number	HMDA Loan Type	MSA	Action	HMDA Balance	Address	City	State Province	Zip	Is HMDA Qualified	Fair Lending
0000000049			Loan Originated	\$0.00						

Are you sure you wish to delete this record?

Yes

No

Data Entry

Delete Restore Add/Remove Columns **Add New**

Quick Search



ULI

Account Number

Name

Address

Enter Universal Loan Identifier to find...

0000000849

Enter name to find...



Enter address line to find...

Clear

Find

Account Number	Applicant Race Proxy	Account Type Code	Maintenance Date	Last Name	State FIPS Code	First Name	Action	System Override Status	Applicant HMDA Credit Score	Loan Number	Full Name	Loan ID (ULI/NULLI)	Address	City	State Province
----------------	----------------------	-------------------	------------------	-----------	-----------------	------------	--------	------------------------	-----------------------------	-------------	-----------	---------------------	---------	------	----------------

No Data Available

 The record was successfully deleted 

Data Entry

Institutions

File Manager

CentTrax Settings

Field Group Manager

User Defined Fields

Organization

Products

Lookup Manager

Fair Lending

Tract Groups/AA's

Peer Groups

Delete Restore Add/Remove Columns **Add New**

Quick Search

ULI

Account Number

Name

Address

Enter Universal Loan Identifier to find...

0000000849

Enter name to find...

Enter address line to find...

Clear Find

Account Number	Applicant Race Proxy	Account Type Code	Maintenance Date	Last Name	FIPS Code	Name	Action	System Override Status	Applicant HMDA Credit Score	Loan Number	Full Name	Loan ID (ULI/NULLI)	Address	City	State Province
----------------	----------------------	-------------------	------------------	-----------	-----------	------	--------	------------------------	-----------------------------	-------------	-----------	---------------------	---------	------	----------------

No Data Available



Add New ▶

	File ↑↓	Year ↑↓	Record Count ↑↓	Last Accessed ↑↓	Legacy File Name - Description ↑↓
<input checked="" type="radio"/>	<input type="text" value="CRA File"/>	<input type="text" value="2023"/> ▼	849	1/17/2024 6:19:06 PM	CRA18T
<input type="radio"/>	<input type="text" value="Comb CRA and HMDA"/>	<input type="text" value="2023"/> ▼	1,005	1/17/2024 6:19:06 PM	
<input type="radio"/>	<input type="text" value="HMDA 2022"/>	<input type="text" value="2022"/> ▼	153	1/10/2024 5:25:52 PM	HMDA18T
<input type="radio"/>	<input type="text" value="HMDA File"/>	<input type="text" value="2020"/> ▼	155	1/10/2024 5:25:51 PM	

Add New ▶

	File ↑↓	Year ↑↓	Record Count ↑↓	Last Accessed ↑↓	Legacy File Name - Description ↑↓
<input checked="" type="radio"/>	<input type="text" value="CRA File"/>	<input type="text" value="2023"/> ▼	848	1/17/2024 7:56:47 PM	CRA18T
<input type="radio"/>	<input type="text" value="Comb CRA and HMDA"/>	<input type="text" value="2023"/> ▼	1,005	1/17/2024 6:23:06 PM	
<input type="radio"/>	<input type="text" value="HMDA 2022"/>	<input type="text" value="2022"/> ▼	153	1/10/2024 5:25:52 PM	HMDA18T
<input type="radio"/>	<input type="text" value="HMDA File"/>	<input type="text" value="2020"/> ▼	155	1/10/2024 5:25:51 PM	

Add New ▶

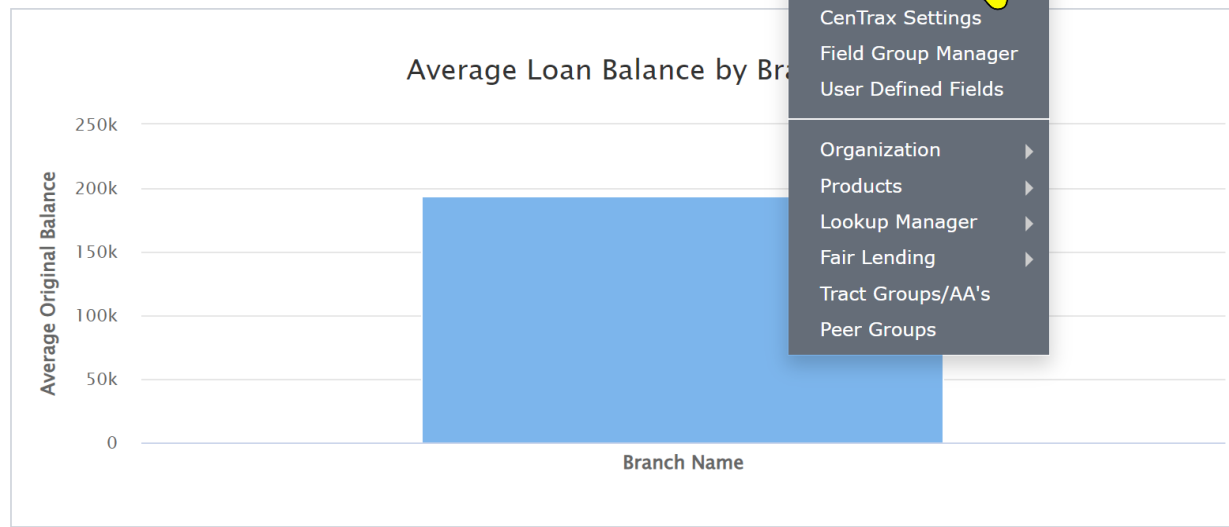
	File ↑↓	Year ↑↓	Record Count ↑↓	Last Accessed ↑↓	Legacy File Name - Description ↑↓
<input checked="" type="radio"/>	<input type="text" value="CRA File"/>	<input type="text" value="2023"/> ▼	849	1/17/2024 6:19:06 PM	CRA18T
<input type="radio"/>	<input type="text" value="Comb CRA and HMDA"/>	<input type="text" value="2023"/> ▼	1,005	1/17/2024 6:19:06 PM	
<input type="radio"/>	<input type="text" value="HMDA 2022"/>	<input type="text" value="2022"/> ▼	153	1/10/2024 5:25:52 PM	HMDA18T
<input type="radio"/>	<input type="text" value="HMDA File"/>	<input type="text" value="2020"/> ▼	155	1/10/2024 5:25:51 PM	

COMMON EXCEPTION # 2: DELETED RECORDS



Institutional Dashboard

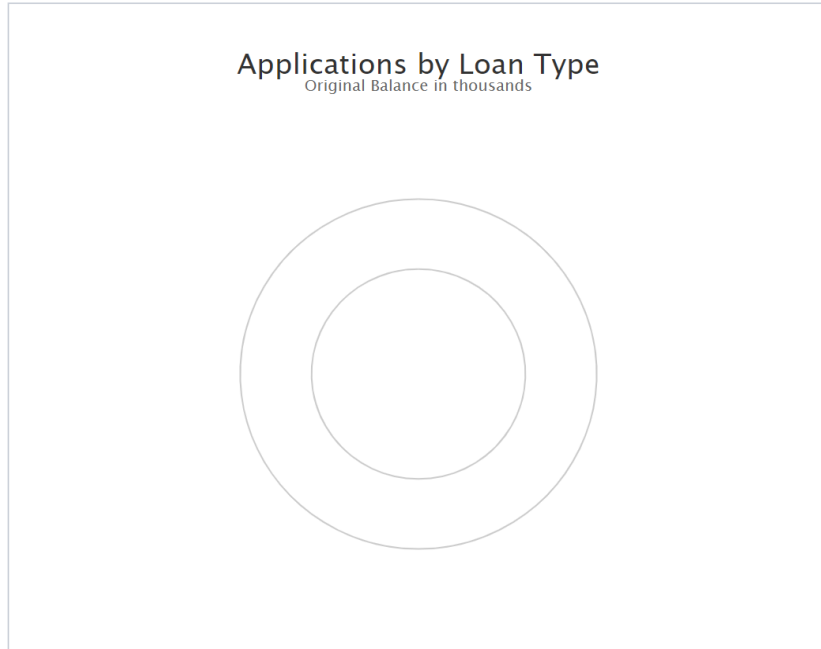
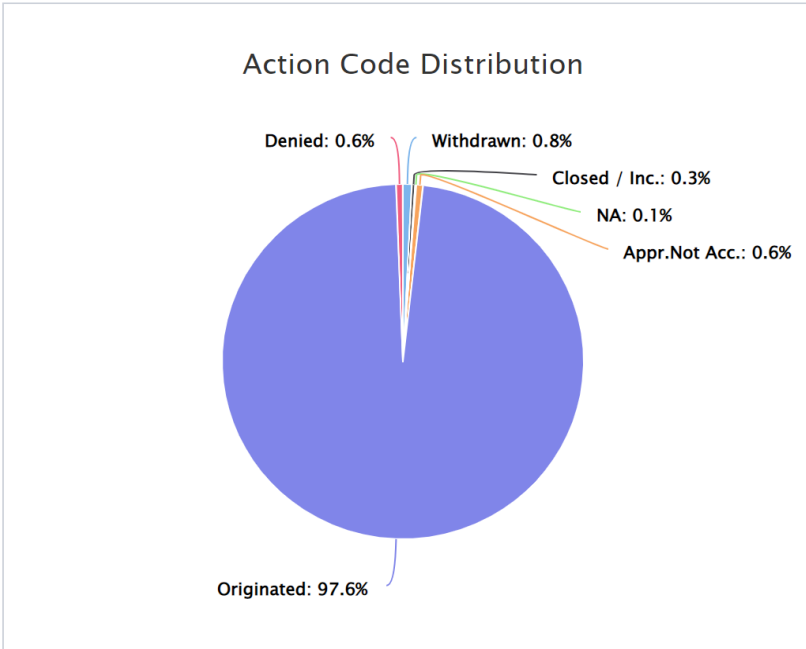
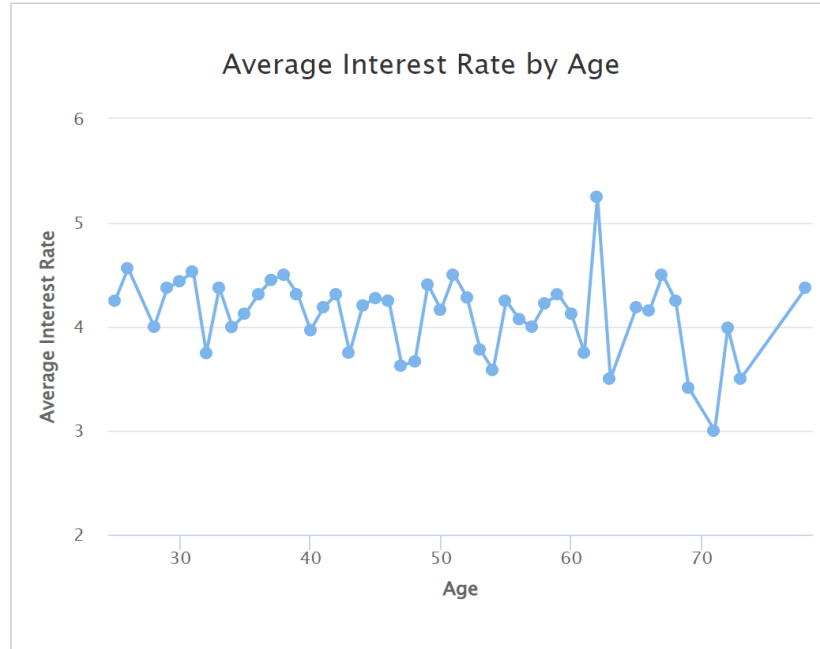
[Add New](#) [Copy](#)



- Institutions
- File Manager**
- CenTrax Settings
- Field Group Manager
- User Defined Fields
- Organization
- Products
- Lookup Manager
- Fair Lending
- Tract Groups/AA's
- Peer Groups

MSA Activity Details

MSA Code	MSA Name	Originations	Denials	Median Age of Population	% of Minority Population
10180	Abilene, TX MSA	1	0	34	0.34%
12100	Atlantic City, NJ MSA	5	0	42	0.43%
12420	Austin-Round Rock-Georgetown, TX MSA	127	0	34	0.46%
15804	Camden, NJ MD	5	1	41	0.33%
19124	Dallas-Plano-Irving, TX MD	2	0	34	0.54%
21340	El Paso, TX MSA	2	0	33	0.87%
26420	Houston-Baytown-Sugar Land, TX MSA	1	0	33	0.62%
28140	Kansas City, MO-KS MSA	1	0	36	0.27%
28660	Killeen-Temple-Fort Hood, TX MSA	1	0	32	0.48%
31084	Los Angeles-Long Beach-Glendale, CA MD	1	0	36	0.73%
33260	Midland, TX MSA	1	0	31	0.50%
33874	Montgomery Cty-Bucks Cty-Chester Cty, PA MD	47	1	41	0.19%





Add New ▶



	File ↑↓	Year ↑↓	Record Count ↑↓	Last Accessed ↑↓	Legacy File Name - Description ↑↓
<input checked="" type="radio"/>	<input type="text" value="CRA File"/>	<input type="text" value="2023"/> ▼	849	1/17/2024 6:24:30 PM	
<input type="radio"/>	<input type="text" value="Comb CRA and HMDA"/>	<input type="text" value="2023"/> ▼	1,005	1/17/2024 6:23:06 PM	
<input type="radio"/>	<input type="text" value="HMDA 2022"/>	<input type="text" value="2022"/> ▼	153	1/10/2024 5:25:52 PM	
<input type="radio"/>	<input type="text" value="HMDA File"/>	<input type="text" value="2020"/> ▼	155	1/10/2024 5:25:51 PM	

Add New ▶

	File ↑	Year ↓	Record Count ↑	Last Accessed ↑	Legacy File Name - Description ↓
<input checked="" type="radio"/>	<input type="text" value="CRA File"/>	<input type="text" value="2023"/> ▼	848	1/17/2024 7:56:47 PM	CRA18T
<input type="radio"/>	<input type="text" value="Comb CRA and HMDA"/>	<input type="text" value="2023"/> ▼	1,005	1/17/2024 6:23:06 PM	
<input type="radio"/>	<input type="text" value="HMDA 2022"/>	<input type="text" value="2022"/> ▼	153	1/10/2024 5:25:52 PM	HMDA18T
<input type="radio"/>	<input type="text" value="HMDA File"/>	<input type="text" value="2020"/> ▼	155	1/10/2024 5:25:51 PM	

Delete | Recall | Purge | Copy

 Purging records... 

 1 records have been purged. 

STEP 4

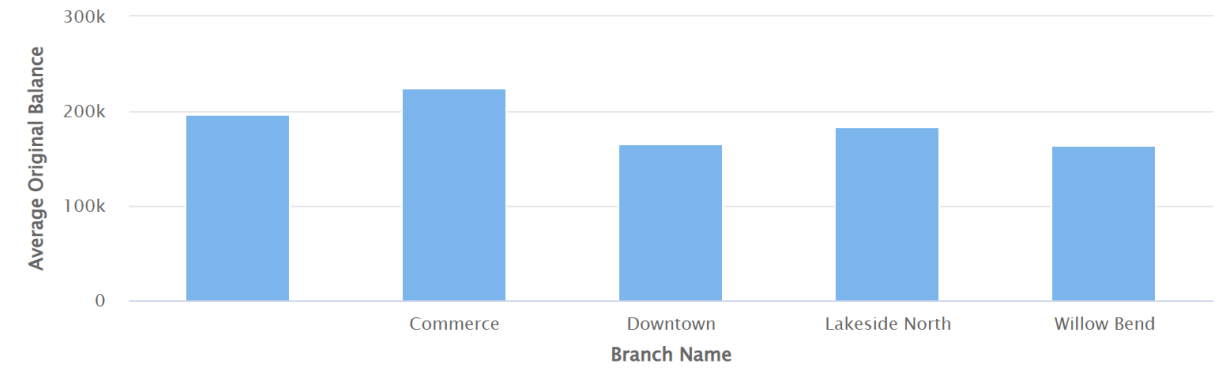
RUN THE CRA FILING WIZARD

Institutional Dashboard

- HMDA Filing Wizard
- HMDA Submission File
- CRA Filing Wizard**
- CRA Submission File

Add New Copy

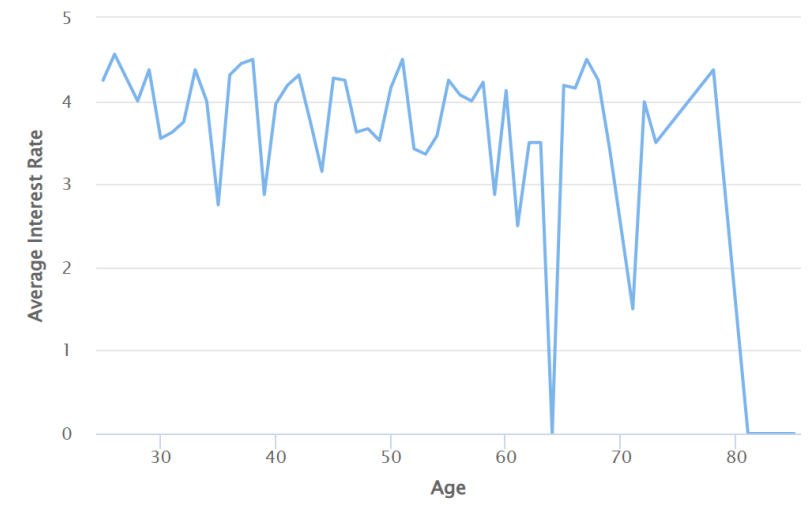
Average Loan Balance



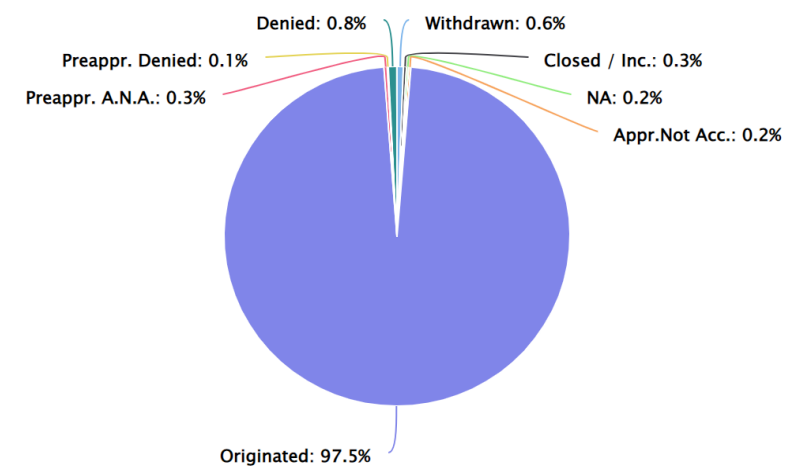
MSA Activity Details

MSA Code	NSA Name	Originations	Denials	Median Age of Population	% of Minority Population
10180	Abilene, TX MSA	1	0	34	0.34%
10900	Allentown-Bethlehem-Easton, PA-NJ MSA	2	0	43	0.24%
12100	Atlantic City, NJ MSA	4	0	42	0.43%
12420	Austin-Round Rock-Georgetown, TX MSA	127	0	34	0.46%
15804	Camden, NJ MD	5	1	41	0.33%
19124	Dallas-Plano-Irving, TX MD	3	0	34	0.54%
21340	El Paso, TX MSA	2	0	33	0.87%
26420	Houston-Baytown-Sugar Land, TX MSA	1	0	33	0.62%
28140	Kansas City, MO-KS MSA	1	0	36	0.27%
28660	Killeen-Temple-Fort Hood, TX MSA	1	0	32	0.48%
31084	Los Angeles-Long Beach-Glendale, CA MD	1	0	36	0.73%
33260	Midland, TX MSA	1	0	31	0.50%

Average Interest Rate by Age

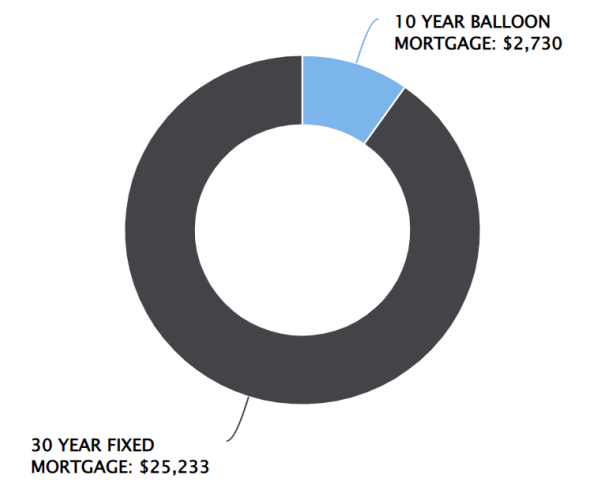


Action Code Distribution



Applications by Loan Type

Original Balance in thousands





CRA Filing Wizard

This wizard will run a final check on all critical areas of the filing process.

If all areas result in a "Pass" status, you will be able to generate your final submission file from this screen. Otherwise, please resolve the issues and run this wizard again.

Wizard Setup Information

LR Submission File for	CRA File
Institution	MARQUIS ONE
Reporting Year	2023

Validate

CRA Filing Wizard


This wizard will run a final check on all critical areas of the filing process.

If all areas result in a "Pass" status, you will be able to generate your final submission file from this screen. Otherwise, please resolve the issues and run this wizard again.

Wizard Setup Information

LR Submission File for	CRA File
Institution	MARQUIS ONE
Reporting Year	2023

Validate

 **Success** 
CRA Filing Wizard finished. Click here to view results.

CRA Filing Wizard

This wizard will run a final check on all critical areas of the filing process.
If all areas result in a "Pass" status, you will be able to generate your final submission file from this screen.
Otherwise, please resolve the issues and run this wizard again.

Wizard Setup Information

LR Submission File for	CRA File
Institution	MARQUIS ONE
Reporting Year	2023

Show Results for a Previous Run

Result Set:

CRA Filing Wizard

- General Integrity Checks**
 - ✓ NO Deleted records in data file
 - ✗ Non-CRA qualified records 1
- Geocode Checks**
 - ✗ Geocode errors 1
 - ✓ NO Geocode exceptions
- Validity and Quality Edit Checks**
 - ⚠ Denial Reasons Required
 - ✓ Validity Edits Enabled
 - ✗ Validity edit errors 1
 - ✓ Quality Edits Enabled
 - ✓ NO Quality edit errors
 - ✓ CenTrax Edits Enabled
 - ✓ NO CenTrax edit errors

CRA Filing Wizard

This wizard will run a final check on all critical areas of the filing process.
If all areas result in a "Pass" status, you will be able to generate your final submission file from this screen.
Otherwise, please resolve the issues and run this wizard again.

Wizard Setup Information

LR Submission File for	CRA File
Institution	MARQUIS ONE
Reporting Year	2023

Show Results for a Previous Run

Result Set:

CRA Filing Wizard

- General Integrity Checks**
 - ✓ NO Deleted records in data file
 - ✗ Non-CRA qualified records 1
- Geocode Checks**
 - ✗ Geocode errors 1
 - ✓ NO Geocode exceptions
- Validity and Quality Edit Checks**
 - ⚠ Denial Reasons Required
 - ✓ Validity Edits Enabled
 - ✗ Validity edit errors 1
 - ✓ Quality Edits Enabled
 - ✓ NO Quality edit errors
 - ✓ CenTrax Edits Enabled
 - ✓ NO CenTrax edit errors

Marquis ONE - 023 (023)

CRA Filing Wizard Result

Composite Geography	Name	Exception					
	Transmittal Sheet Edits	V120: CRA contact person's fax number missing or invalid					
	Small Business / Small Farm Composite	No errors detected					
	Community Development Composite	No errors detected					
	Consortium / Third-Party Composite	No errors detected					
	Assessment Area	No errors detected					
>> Exception Summary <<		Exception Type	# of Exception Items	% of Exception Items	% of Qualified Records	% of Records with Exceptions	% of Records in Exception Type
Microdata Summary Recap			Number	Percent		Number	Percent
	Records in File (including filters)		850		Total Exception Items	0	
	Records that are CRA Qualified		849	99.88	Validity Exception Items	0	0.00
	Records with Exceptions		0	0.00	Quality Exception Items	0	0.00
					Syntactical Exception Items	0	0.00
					CenTrax Exception Items	0	0.00

CRA Filing Wizard

This wizard will run a final check on all critical areas of the filing process.
If all areas result in a "Pass" status, you will be able to generate your final submission file from this screen.
Otherwise, please resolve the issues and run this wizard again.

Wizard Setup Information

LR Submission File for	CRA File
Institution	MARQUIS ONE
Reporting Year	2023

Show Results for a Previous Run

Result Set:

CRA Filing Wizard

- General Integrity Checks**
 - ✓ NO Deleted records in data file
 - ✗ Non-CRA qualified records 1
- Geocode Checks**
 - ✗ Geocode errors 1
 - ✓ NO Geocode exceptions
- Validity and Quality Edit Checks**
 - ⚠ Denial Reasons Required
 - ✓ Validity Edits Enabled
 - ✗ Validity edit errors 1
 - ✓ Quality Edits Enabled
 - ✓ NO Quality edit errors
 - ✓ CenTrax Edits Enabled
 - ✓ NO CenTrax edit errors



Error Report

Account Number	Validity Edit Errors	Quality Edit Errors	CenTrax Edit Errors
0000000189	⊘	✓	⊘

[Edit Account](#) [Close](#)

CRA Filing Wizard

This wizard will run a final check on a submission process.

If all areas result in a "Pass" status, you will be able to generate your final submission file from this screen. Otherwise, please resolve the issues and run this wizard again.

Wizard Setup Information

LR Submission File CRA 2018 - CRA 2018
Institution MARQUIS ONE
Reporting Year 2023

Show Results for a Previous Run

Result Set:

[Validate](#)

NO NON-CRA-qualified records

- ⊘ **Geocode Checks**
 - ⊘ Geocode errors 1
 - ✓ NO Geocode exceptions
- ⊘ **Validity and Quality Edit Checks**
 - N/A Denial Reasons Required
 - ✓ Validity Edits Enabled
 - ⊘ Validity edit errors 7
 - ✓ Quality Edits Enabled
 - ✓ NO Quality edit errors
 - ✓ CenTrax Edits Enabled
 - ⊘ CenTrax edit errors 1

[Run Exception Report](#) [Show Error Report](#)
[Create LR File](#)

Add New

<input type="text"/>	<input type="text" value="0.0000"/>
----------------------	-------------------------------------

Current Balance

Alternate Balance

CRA Loan Information

CRA Qualified

Action

CRA Type

Action Date

Gross Revenue Code

Original Balance

Community Development

Annual Income

 NA

Community Development Purpose

Gross Revenue Amount

Consortium

Female Owned

Affiliate Code

Minority Owned

Previous

Next

Validate

Print

Save

Cancel

CRA Filing Wizard

This wizard will run a final check on all critical areas of the filing process.
If all areas result in a "Pass" status, you will be able to generate your final submission file from this screen.
Otherwise, please resolve the issues and run this wizard again.

Wizard Setup Information

LR Submission File for	CRA File
Institution	MARQUIS ONE
Reporting Year	2023

Show Results for a Previous Run

Result Set:

CRA Filing Wizard

- ✓ **General Integrity Checks**
 - ✓ NO Deleted records in data file
 - ✓ NO Non-CRA qualified records
- ✓ **Geocode Checks**
 - ✓ NO Geocode errors
 - ✓ NO Geocode exceptions
- ✓ **Validity and Quality Edit Checks**
 - N/A Denial Reasons Required
 - ✓ Validity Edits Enabled
 - ✓ NO Validity edit errors
 - ✓ Quality Edits Enabled
 - ✓ NO Quality edit errors
 - ✓ CenTrax Edits Enabled
 - ✓ NO CenTrax edit errors

STEP 5

CREATE SUBMISSION/LR FILE

Submission File

LR Submission File for Institution	CRA File MARQUIS ONE
Reporting Year	2023
Agency	OCC

Options

- Internet Submission
- Override Validity Checks

Micro Data

- Exclude
- Include with LR Data
- Micro Data file only

Build LR File

Submission File

LR Submission File for Institution	CRA File
Reporting Year	MARQUIS ONE
Agency	2023
	OCC

Options

- Internet Submission
- Override Validity Checks

Micro Data

- Exclude
- Include with LR Data
- Micro Data file only

Build LR File

Submission File

LR Submission File for Institution	CRA File MARQUIS ONE
Reporting Year	2023
Agency	OCC

Options

- Internet Submission
- Override Validity Checks

Micro Data

- Exclude
- Include with LR Data
- Micro Data file only

Build LR File

Submission File

LR Submission File for Institution	CRA File MARQUIS ONE
Reporting Year	2023
Agency	OCC

Options

- Internet Submission
- Override Validity Checks

Micro Data

- Exclude
- Include with LR Data
- Micro Data file only

Build LR File

Submission File

LR Submission File for Institution	CRA File MARQUIS ONE
Reporting Year	2023
Agency	OCC

Options

- Internet Submission
- Override Validity Checks

Micro Data

- Exclude
- Include with LR Data
- Micro Data file only

Build LR File

Submission File

LR Submission File for Institution	CRA File
Reporting Year	MARQUIS ONE
Agency	2023
	OCC

Options

Internet Submission
 Override Validity Checks

Micro Data

Exclude
 Include with LR Data
 Micro Data file only

Build LR File

Submission File

LR Submission File for Institution	CRA File
Reporting Year	MARQUIS ONE
Agency	2023
	OCC

Options

- Internet Submission
- Override Validity Checks

Micro Data

- Exclude
- Include with LR Data
- Micro Data file only

Build LR File

Submission File

LR Submission File for Institution	CRA File MARQUIS ONE
Reporting Year	2023
Agency	OCC



Options

- Internet Submission
- Override Validity Checks

Micro Data

- Exclude
- Include with LR Data
- Micro Data file only

Build LR File

 **Success**
CRA Filing Wizard finished. Click here to view results. 

Submission File	Results														
<p>LR Submission File for Institution Reporting Year Agency</p> <p>CRA File MARQUIS ONE 2023 OCC</p>	<p>File creation status: Success -</p>														
<p>Options</p> <p><input checked="" type="checkbox"/> Internet Submission <input type="checkbox"/> Override Validity Checks</p>	<p>Assessment Area Summary</p> <table><tr><td>Assessment Areas</td><td>2</td></tr><tr><td>MSAs in All Assessment Areas</td><td>2</td></tr><tr><td>Non-MSAs by state</td><td>0</td></tr><tr><td>Counties</td><td>2</td></tr><tr><td>Tracts</td><td>750</td></tr></table>	Assessment Areas	2	MSAs in All Assessment Areas	2	Non-MSAs by state	0	Counties	2	Tracts	750				
Assessment Areas	2														
MSAs in All Assessment Areas	2														
Non-MSAs by state	0														
Counties	2														
Tracts	750														
<p>Micro Data</p> <p><input checked="" type="radio"/> Exclude <input type="radio"/> Include with LR Data <input type="radio"/> Micro Data file only</p>	<p>Record Submission Summary</p> <table><tr><td>Transmittal Sheet Records</td><td>1</td></tr><tr><td>Small Business Composite Records</td><td>301</td></tr><tr><td>Small Farm Composite Records</td><td>3</td></tr><tr><td>Community Development Composite Records</td><td>1</td></tr><tr><td>Consortium/Third Party Composite Records</td><td>0</td></tr><tr><td>Assessment Area Records</td><td>750</td></tr><tr><td>Total Records</td><td>1056</td></tr></table>	Transmittal Sheet Records	1	Small Business Composite Records	301	Small Farm Composite Records	3	Community Development Composite Records	1	Consortium/Third Party Composite Records	0	Assessment Area Records	750	Total Records	1056
Transmittal Sheet Records	1														
Small Business Composite Records	301														
Small Farm Composite Records	3														
Community Development Composite Records	1														
Consortium/Third Party Composite Records	0														
Assessment Area Records	750														
Total Records	1056														
	<p>Print LR Totals Report Download LR File</p>														

Submission File	Results														
<p>LR Submission File for Institution Reporting Year Agency</p> <p>CRA File MARQUIS ONE 2023 OCC</p>	<p>File creation status: Success -</p>														
<p>Options</p> <p><input checked="" type="checkbox"/> Internet Submission <input type="checkbox"/> Override Validity Checks</p>	<p>Assessment Area Summary</p> <table><tr><td>Assessment Areas</td><td>2</td></tr><tr><td>MSAs in All Assessment Areas</td><td>2</td></tr><tr><td>Non-MSAs by state</td><td>0</td></tr><tr><td>Counties</td><td>2</td></tr><tr><td>Tracts</td><td>750</td></tr></table>	Assessment Areas	2	MSAs in All Assessment Areas	2	Non-MSAs by state	0	Counties	2	Tracts	750				
Assessment Areas	2														
MSAs in All Assessment Areas	2														
Non-MSAs by state	0														
Counties	2														
Tracts	750														
<p>Micro Data</p> <p><input checked="" type="radio"/> Exclude <input type="radio"/> Include with LR Data <input type="radio"/> Micro Data file only</p>	<p>Record Submission Summary</p> <table><tr><td>Transmittal Sheet Records</td><td>1</td></tr><tr><td>Small Business Composite Records</td><td>301</td></tr><tr><td>Small Farm Composite Records</td><td>3</td></tr><tr><td>Community Development Composite Records</td><td>1</td></tr><tr><td>Consortium/Third Party Composite Records</td><td>0</td></tr><tr><td>Assessment Area Records</td><td>750</td></tr><tr><td>Total Records</td><td>1056</td></tr></table>	Transmittal Sheet Records	1	Small Business Composite Records	301	Small Farm Composite Records	3	Community Development Composite Records	1	Consortium/Third Party Composite Records	0	Assessment Area Records	750	Total Records	1056
Transmittal Sheet Records	1														
Small Business Composite Records	301														
Small Farm Composite Records	3														
Community Development Composite Records	1														
Consortium/Third Party Composite Records	0														
Assessment Area Records	750														
Total Records	1056														
	<p>Print LR Totals Report Download LR File</p>														

STEP 6

ENCRYPTION/IMPORTING

[About the FFIEC](#)[Contact Us](#)[Search](#)[Press Releases](#)[Enforcement Actions](#)[What's New](#)[Consumer Compliance](#)[Computational Tools](#)[Reports](#)[Consumer Help Center](#)[Financial Institution Info](#)[Examiner Education](#)[Supervisory Info](#)[Cybersecurity Awareness](#)[Federal Register](#)[Freedom of Information Act](#)[EGRPRA \(Economic Growth and Regulatory Paperwork Reduction Act of 1996\)](#)[Industry Outreach](#)

Welcome to the Federal Financial Institutions Examination Council's (FFIEC) Web Site.

FFIEC Council

The Council is a formal interagency body empowered to prescribe uniform principles, standards, and report forms for the federal examination of financial institutions by the Board of Governors of the Federal Reserve System ([FRB](#)), the Federal Deposit Insurance Corporation ([FDIC](#)), the National Credit Union Administration ([NCUA](#)), the Office of the Comptroller of the Currency ([OCC](#)), and the Consumer Financial Protection Bureau ([CFPB](#)), and to make recommendations to promote uniformity in the supervision of financial institutions. In 2006, the State Liaison Committee ([SLC](#)) was added to the Council as a voting member. The SLC includes representatives from the Conference of State Bank Supervisors ([CSBS](#)), the American Council of State Savings Supervisors ([ACSSS](#)), and the National Association of State Credit Union Supervisors ([NASCUS](#)).

Consumer Compliance

- [HMDA](#)
- [CRA](#)
- [Geocoding/Mapping System](#)
- [Rate Spread Calculator](#)
- [FFIEC Census and Demographic Data](#)

Reports

- [Reporting Forms](#)
- [FFIEC Reports](#)
- [On-line Info Systems](#)

Consumer Help Center

- ▶ [Bank Complaints or Questions](#)
- ▶ [Federal Bank Regulators](#)

Financial Institution Info

- ▶ [UBPR](#)
- ▶ [UBPR User's Guide](#)
- ▶ [FDIC Institution Directory](#)
- ▶ [CDR Information Site](#)
 - [Public Information](#)
 - [Institution Repository](#)
 - [Fin Inst Data \(FIND\)](#)

Examiner Education

- ▶ [Home Page](#)
- ▶ [Course Information](#)
- ▶ [Educational InfoBases](#)
- ▶ [White Papers](#)

Supervisory Info

- ▶ [National Information Center \(NIC\)](#)
- ▶ [BHCPR Peer Reports](#)
- ▶ [BSA/AML InfoBase](#)
(Bank Secrecy Act/Anti-Money Laundering)
- ▶ [IT Handbook InfoBase](#)
- ▶ [Cybersecurity Awareness](#)
- ▶ [QIS-4](#)
- ▶ [Appraisal Subcommittee](#)

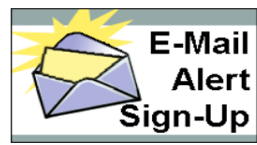
Ask a Question
Get answers from experts

Community Reinvestment Act



FFIEC Main | Disclaimer | Privacy Policy | Contact Us | Search

- CRA Main
- Distressed and Underserved Tracts
- CRA Ratings
- Interagency Q&A
- Geocoding System
- Aggregate Report
- Disclosure Report
- National Aggregate Rpt
- Accessibility
- HMDA
- Industry Outreach



Click here to sign up for e-mail notices of website updates.

CRA

The Community Reinvestment Act (CRA), enacted by Congress in 1977 (12 U.S.C. 2901) and implemented by Regulations 12 CFR parts 25, 228, 345, and 195, is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate. In this section of the web site, you can find out more about the regulation and its interpretation and information on CRA examinations.



About CRA

- [Background & Purpose](#)
- [CRA Examinations](#)
- [Interagency Q&A](#)
- [Regulation](#)
- [Who Reports Data?](#)

How to File

- [A Guide to CRA Data Collection and Reporting](#)
- [CRA/HMDA Newsletter](#)
- [Data Entry Software](#)
- [Edits](#)
- [File Formats](#)
- [Submitting Data](#)

Public Data

- [CRA Data Products](#)
- [CRA Examinations](#)
- [CRA Ratings](#)
- [FFIEC Census and Demographic Data](#)
- [On-Line Reports](#)

What's New

- 1/29/21 - The [2021 CRA Data Entry Software](#) is now available.
- 1/29/21 - The [2021 File Specifications and 2021 Edits](#) are now available.
- 12/17/20 - Annual [CRA Asset-Size Threshold Adjustments](#) for Small and Intermediate Small Institutions.
- 12/14/20 - [Press Release](#) announces the availability of the [2019 CRA data](#).
- 12/9/20 - The [2020 File Specifications and 2020 Edits](#) are now available.
- 10/13/20 - The [2020 CRA Data Entry Software Release 2](#) is now available.
- 7/31/20 - The [2020 Census Data Products](#) have been released. The [2020 Geocoding System](#) has been updated with the 2020 Census demographic data based on the 2011 - 2015 five year estimated American Community Survey (ACS).
- 6/24/20 - The [2020 Distressed / Underserved Tract List](#) is now available.
- [View More](#)

Skip navigation

Ask a Question
Get answers from experts

Community Reinvestment Act

[FFIEC Main](#) | [Disclaimer](#) | [Privacy Policy](#) | [Contact Us](#) | [Search](#)[CRA Main](#)[Distressed and
Underserved Tracts](#)[CRA Ratings Search](#)[Interagency Q&A](#)[Geocoding System](#)[Aggregate Report](#)[Disclosure Report](#)[National Aggregate Rpt](#)[PDF Help](#)[HMDA](#)[Industry Outreach](#)

CRA Data Entry Software

Submit your CRA data using the free Data Entry Software (DES).

Benefits:

- Free
- Includes editing features to help you verify and analyze the accuracy of the data.
- Creates a file that you can [submit via web](#), (this is the preferred, most secure and efficient method), email, or standalone file for mailing to the data processor (FFIEC).
- [DES FAQs](#)

[DOWNLOAD](#)

Maintained by the [FFIEC](#). For suggestions regarding this site, [Contact Us](#).

Last Modified: 09/06/2018 5:52 PM [USA.gov](#)

- About the FFIEC
- Contact Us
- Search
- Press Releases
- Enforcement Actions
- What's New
- Consumer Compliance
- Computational Tools
- Reports
- Consumer Help Center
- Financial Institution Info
- Examiner Education
- Supervisory Info
- Cybersecurity Awareness
- Federal Register
- Freedom of Information Act
- EGRPRA (Economic Growth and Regulatory Paperwork Reduction Act of 1996)
- Industry Outreach

CRA/HMDA Software Downloads

Version 2023 for the CY 2023 CRA data due March 1, 2024 is now available. Each software version is year-specific (i.e. 2022 reporting requires 2022 CRA DES and not 2023 CRA DES).

The software must be installed locally on a hard disk; it is NOT network compatible.

Current Version

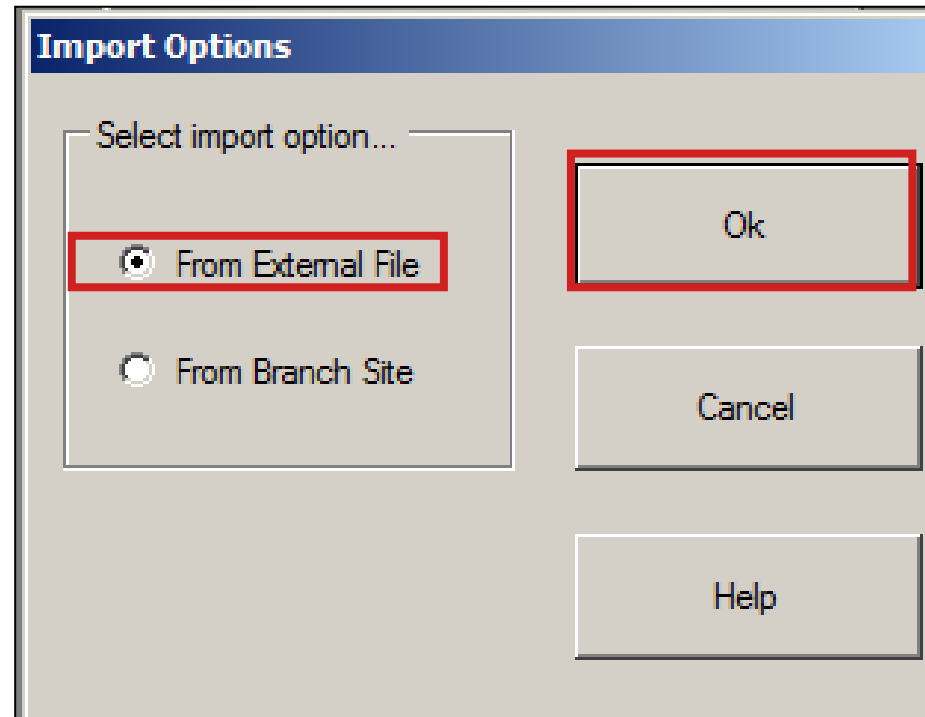
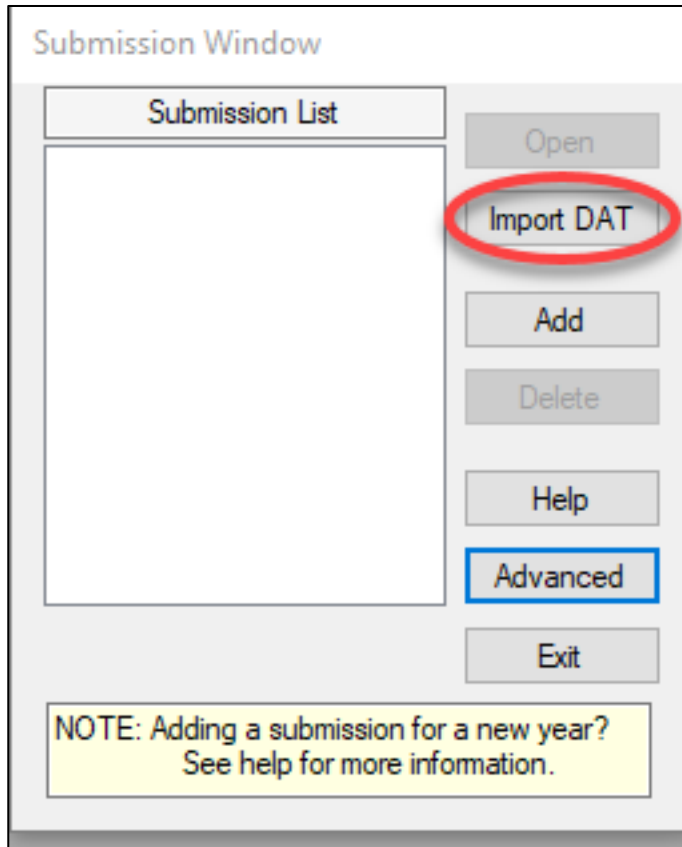
[Resources and Tools for filing HMDA data collected in or after 2017](#)

CRA Data Entry Software v. 2023 R2	System Requirements
--	-------------------------------------

Past Versions

CRA	
CRA Data Entry Software v. 2022 R.2	System Requirements (2015 - 2022)
CRA Data Entry Software v. 2021 R.2	System Requirements (2015 - 2021)
CRA Data Entry Software v. 2020 R.2	System Requirements (2015 - 2020)
CRA Data Entry Software v. 2019 R.2	System Requirements (2015 - 2019)
CRA Data Entry Software v. 2018 R.2	System Requirements (2015 - 2018)
CRA Data Entry Software v. 2017 R.2	System Requirements (2015 - 2017)
CRA Data Entry Software v. 2016 R.2	System Requirements (2015 - 2016)
CRA Data Entry Software v. 2015 R.2	System Requirements
CRA Data Entry Software v. 2014 R.3	System Requirements
CRA Data Entry Software v. 2013 R.2	System Requirements
CRA Data Entry Software v. 2012 R.2	System Requirements
CRA Data Entry Software v. 2011 R.2	System Requirements
CRA Data Entry Software v. 2010 R.2	System Requirements
CRA Data Entry Software v. 2009 R.2	System Requirements
CRA Data Entry Software v. 2008 R.2	System Requirements
CRA Data Entry Software v. 3.30 (2004-2007)	System Requirements

HMDA	
HMDA Data Entry Software v. 2016 R.2	System Requirements (2015, 2016)
HMDA Data Entry Software v. 2015 R.2	System Requirements
HMDA Data Entry Software v. 2014 R.2	System Requirements
HMDA Data Entry Software v. 2013 R.2	System Requirements
HMDA Data Entry Software v. 2012 R.2	System Requirements



Import from External File

Import Options

Current Submission

Respondent ID: No Active Submission Loaded...

Agency:

Activity Year:

Name:

Target File

C:\CRA.DAT

Browse

Select Record Type(s)

Select

ALL RECORD TYPES SELECTED

Import Style

- Normal
- Overwrite

Print Audit Trail

Duplicate Handling

- Decide On Line
- Replace All
- Ignore All

*Does not apply to Assessment
Areas, Community
Development Record, or
Consortium/Third Party Record*

Begin

Cancel

Help

Import from External File

Import Options

Current Submission

Respondent ID: No Active Submission Loaded...

Agency:

Activity Year:

Name:

Target File

S:\ComplianceGoMARQUIS\Training\Subm

Browse

Select Record Type(s)

Select

ALL RECORD TYPES SELECTED

Import Style

- Normal
- Overwrite

Print Audit Trail

Duplicate Handling

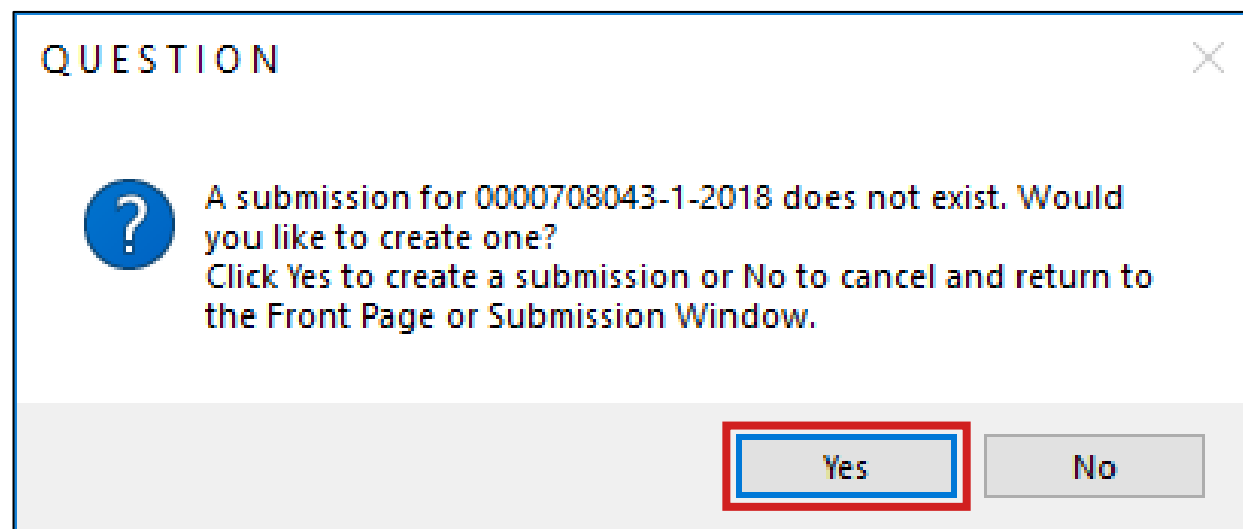
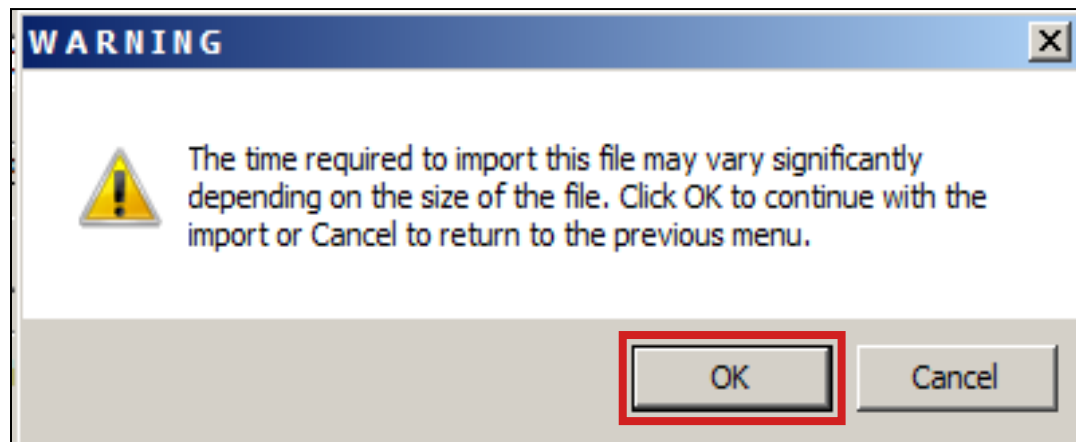
- Decide On Line
- Replace All
- Ignore All

*Does not apply to Assesment
Areas, Community
Development Record, or
Consortium/Third Party Record*

Begin

Cancel

Help



COMPLETE



The import of submission 0000708043-1-2018 was successful.

332 Micro record(s) have been imported.

1 Community Development record has been imported.

1184 Assessment Area/Geography record(s) have been imported.

The following records were ignored during the import process.

1 Micro record(s) have been ignored.

213 Composite Small Business record(s) have been ignored.

6 Composite Small Farm record(s) have been ignored.

OK

Use Mode...

 Add
 Update
 Delete
Loans

- ▶ Small Business
- ▶ Small Farm
- ▶ Community Development
- ▶ Consortium/Third Party*
- ▶ Other Lines/Loans for Small Business Purposes*
- ▶ Other Miscellaneous Loan Data*

Submission

- ▶ Transmittal Sheet
- ▶ Assessment Area

Consumer Loans

- ▶ Motor Vehicle*
- ▶ Home Equity*
- ▶ Credit Card*
- ▶ Other - Secured*
- ▶ Other - Unsecured*

** denotes optional data***Reports**

- ▶ Error Report
- ▶ Data Listing Report
- ▶ Institution Register Summary
- ▶ Submission Listing Report
- ▶ Composite Summary Report
- ▶ Inside/Outside Asmt Area
- ▶ Tract Income
- ▶ Borrower Income
- ▶ Business/Farm Revenue
- ▶ Submission Status Report

- ▶ Import...
- ▶ Submit or Export...
- ▶ **Batch Edit**

- ▶ Exit
- ▶ Help

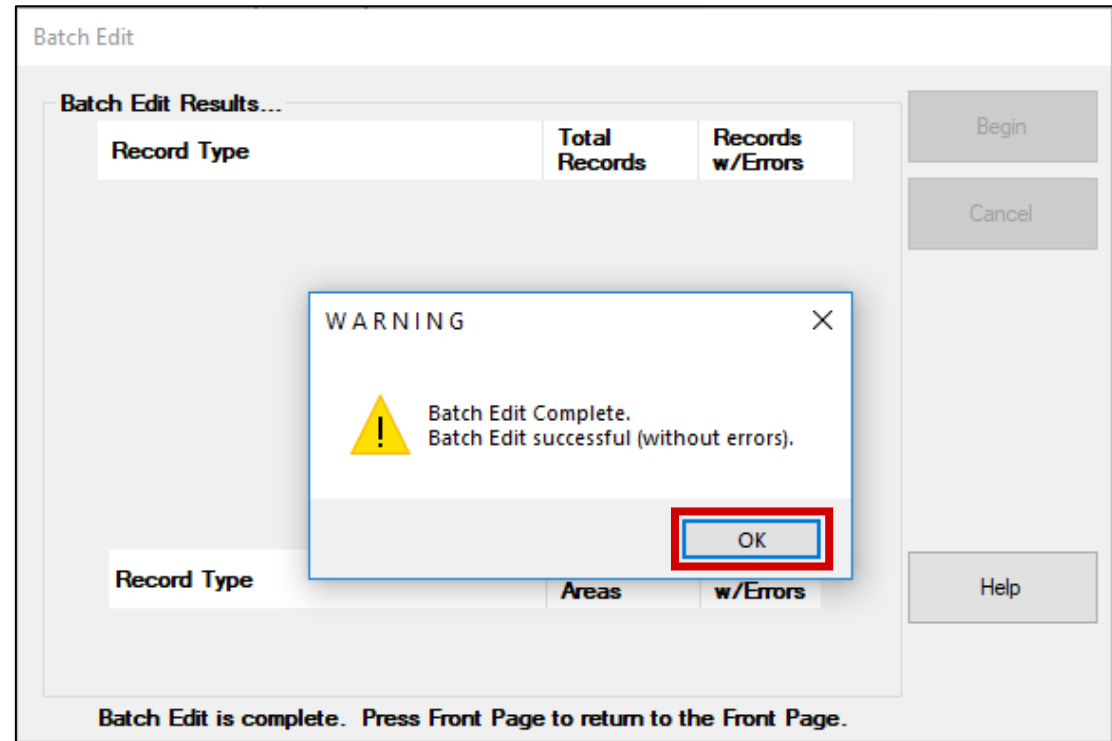
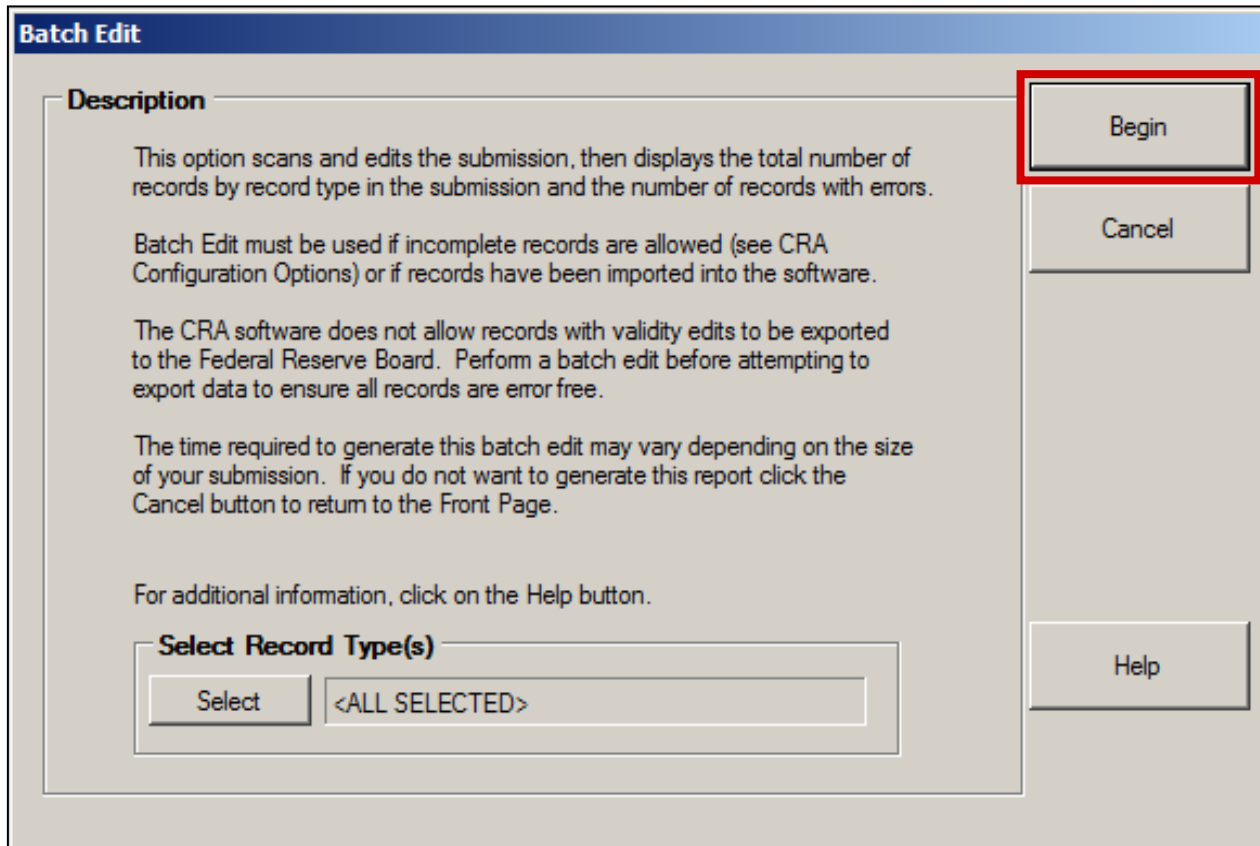
See the main menu for utilities and other options not displayed here.

CRA Front Page*... for 2018 Data***OMB Numbers**

An Agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB number.

FRS 7100-0197
 OCC 1557-0160
 FDIC 3064-0092

Respondent ID	Agency	Year	Respondent Name
0000708043	1	2018	MARQUIS FEDERAL



Batch Edit

Batch Edit Results...

Record Type	Total Records	Records w/Errors
Transmittal	1	0
Small Business	325	0
Small Fam	7	0
Other Lines/Loans for Small Business	None	
Home Equity	None	
Motor Vehicle	None	
Credit Card	None	
Other Secured Consumer	None	
Other Unsecured Consumer	None	
Other Miscellaneous Loan Data	None	
Community Development Composite	1	0
Consortium/Third Party Composite	None	

Record Type	Total Asmt Areas	Records w/Errors
Assessment Area(s)	3	0

Front Page

Print

Help

Batch Edit is complete. Press Front Page to return to the Front Page.

CRA Data Entry System

File Edit Utilities Reports Help

Use Mode...
 Add Update Delete

Loans

- ▶ Small Business
- ▶ Small Farm
- ▶ Community Development
- ▶ Consortium/Third Party*
- ▶ Other Lines/Loans for Small Business Purposes*
- ▶ Other Miscellaneous Loan Data*

Submission

- ▶ Transmittal Sheet
- ▶ Assessment Area

Consumer Loans

- ▶ Motor Vehicle*
- ▶ Home Equity*
- ▶ Credit Card*
- ▶ Other - Secured*
- ▶ Other - Unsecured*

** denotes optional data*

Reports

- ▶ Error Report
- ▶ Data Listing Report
- ▶ **Institution Register Summary**
- ▶ Submission Listing Report
- ▶ Composite Summary Report
- ▶ Inside/Outside Asmt Area
- ▶ Tract Income
- ▶ Borrower Income
- ▶ Business/Farm Revenue
- ▶ Submission Status Report

▶ Import... ▶ Exit

▶ Submit or Export... ▶ Help

▶ Batch Edit

See the main menu for utilities and other options not displayed here.

CRA Front Page
... for 2018 Data

An Agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB number.

OMB Numbers
 FRS 7100-0197
 OCC 1557-0160
 FDIC 3064-0092

Respondent ID	Agency	Year	Respondent Name
0000708043	1	2018	MARQUIS FEDERAL

Date: 12/4/2018
Time: 9:45 AM

COMMUNITY REINVESTMENT ACT
INSTITUTION REGISTER SUMMARY (IRS) for 2018

Page 1 of 1

Respondent ID: 0000708043 MARQUIS FEDERAL Contact: MARQUIS SUPPORT
Agency: OCC 5208 TENNYSON PARKWAY Phone: 800-627-5388
Activity Year: 2018 PLANO, TX 75024 Fax: 888-884-5388

	<u>Small Business Loans</u>	<u>Small Farm Loans</u>	<u>Community Development Loans</u>	<u>Consortium/ Third Party Loans</u>
# of Tracts with Loans	213	6		
Total # of Loans on File	325	7		1
Total Loan Amounts on File (000s)	59,402	360		31
Total # of Affiliate Loans on File	0	0		0
Total Affiliate Loan Amounts on File (000s)	0	0		0
Total Small Business or Farm Loans with <= \$1 million in Revenues				
Number	217	5		
Total Loan Amount (000s)	35,248	200		
Small Business or Farm Loans <= \$100,000				
Number	185	7		
Total Loan Amount (000s)	8,819	360		
Small Business or Farm Loans > \$100,000 to \$250,000				
Number	73	0		
Total Loan Amount (000s)	12,498	0		
Small Business or Farm Loans > \$250,000				
Number	67	0		
Total Loan Amount (000s)	38,085	0		

There are no loan records for loan type Consortium/Third Party Composite

Warning: This report excludes all loan records with errors or records that are incomplete.

*** End of Institution Register Summary Report

CRA Data Entry System

File Edit Utilities Reports Help

- Use Mode...
 Add Update Delete

Loans

- ▶ Small Business
- ▶ Small Farm
- ▶ Community Development
- ▶ Consortium/Third Party*
- ▶ Other Lines/Loans for Small Business Purposes*
- ▶ Other Miscellaneous Loan Data*

Submission

- ▶ Transmittal Sheet
- ▶ Assessment Area

Consumer Loans

- ▶ Motor Vehicle*
- ▶ Home Equity*
- ▶ Credit Card*
- ▶ Other - Secured*
- ▶ Other - Unsecured*

** denotes optional data*

Reports

- ▶ Error Report
- ▶ Data Listing Report
- ▶ Institution Register Summary
- ▶ Submission Listing Report
- ▶ Composite Summary Report
- ▶ Inside/Outside Asmt Area
- ▶ Tract Income
- ▶ Borrower Income
- ▶ Business/Farm Revenue
- ▶ Submission Status Report

▶ Import...
▶ Submit or Export...
 ▶ Batch Edit

▶ Exit
 ▶ Help

See the main menu for utilities and other options not displayed here.

CRA Front Page
... for 2018 Data

OMB Numbers

FRS	7100-0197
OCC	1557-0160
FDIC	3064-0092

An Agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB number.

Respondent ID	Agency	Year	Respondent Name
0000708043	1	2018	MARQUIS FEDERAL

Export Options

Select export option...

- Submission via Web**
- To Federal Reserve Board via Postal Service
- To Federal Reserve Board via Internet e-mail
- For Other Purposes
- To Home Office

OK

Cancel

Help

Submission via Web - Did you know?



Submission via Web

Submission via Web is a new, secure way to submit your CRA data to the Federal Reserve Board. Instead of encrypting your submission file and attaching it to an e-mail message, with an Internet connection you can now seamlessly transmit your submission data to the Federal Reserve Board with the click of a button.

IMPORTANT: Clicking "Begin" in the next window will transmit your submission to the Federal Reserve Board. Please be sure that you are ready to transmit your CRA submission before proceeding.

Cancel

Continue

Submission via Web

Current Submission

Respondent ID: 0000708043

Agency: 1 - OCC

Activity Year: 2018

Name: MARQUIS FEDERAL

Begin

Cancel

Help

Creating Data File

Connecting to Remote Host

Transmitting Data File

Closing Connection



WRAP UP

QUESTIONS



MARQUIS