

MARQUIS

2023 HMDA 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. The word "HOUSEKEEPING" is printed in bold, black, uppercase 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 visible in the corners of the frame.

HOUSEKEEPING

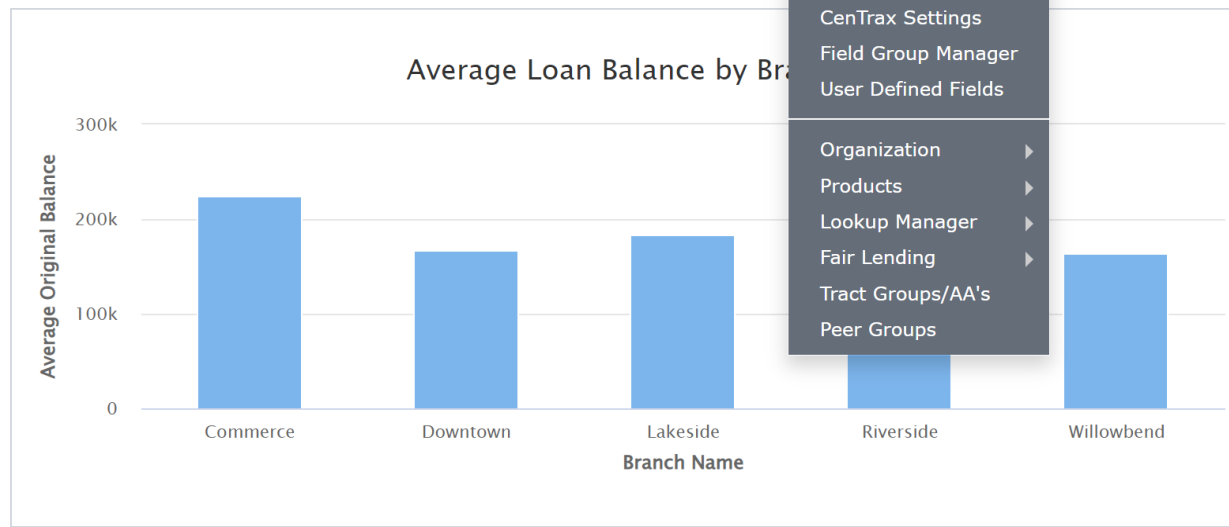
STEP 1

CONFIRM INSTITUTION INFORMATION



Institutional Dashboard

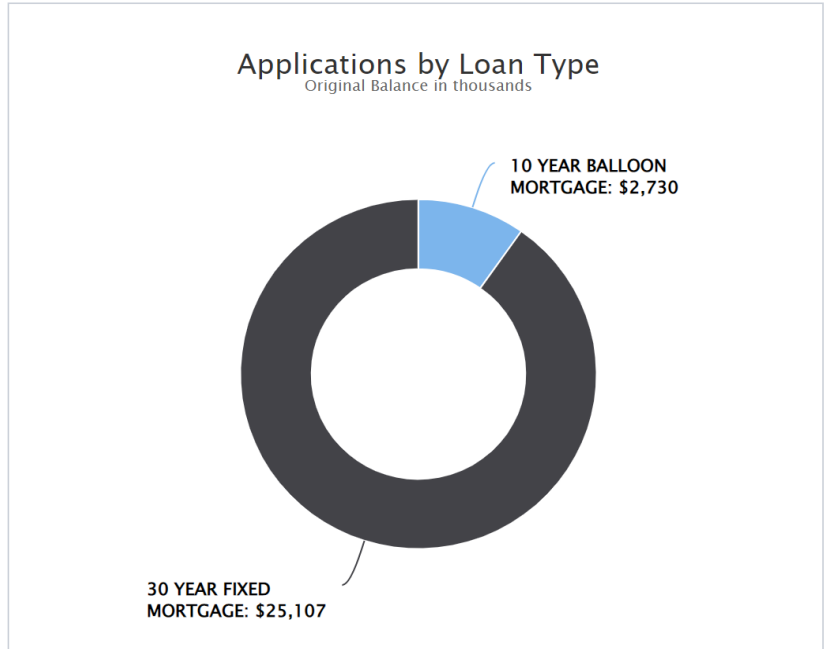
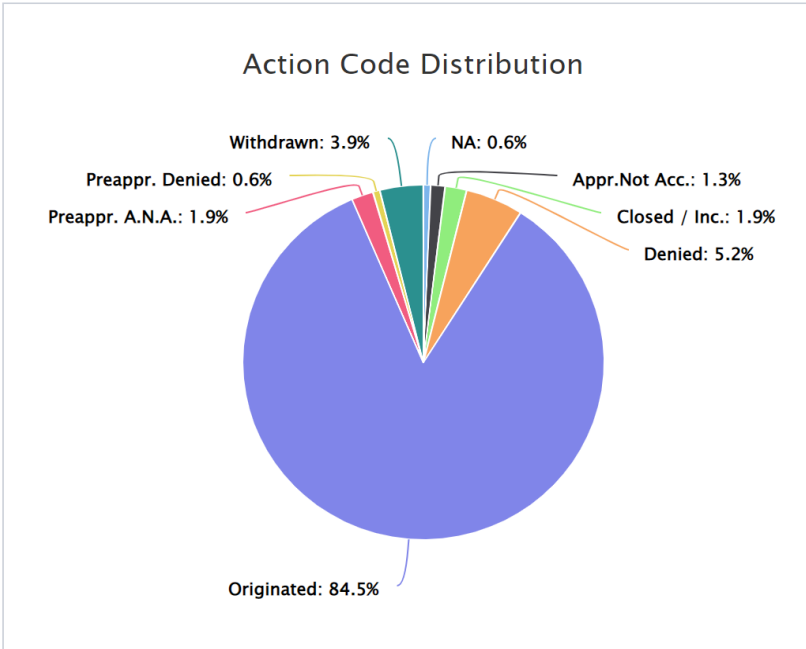
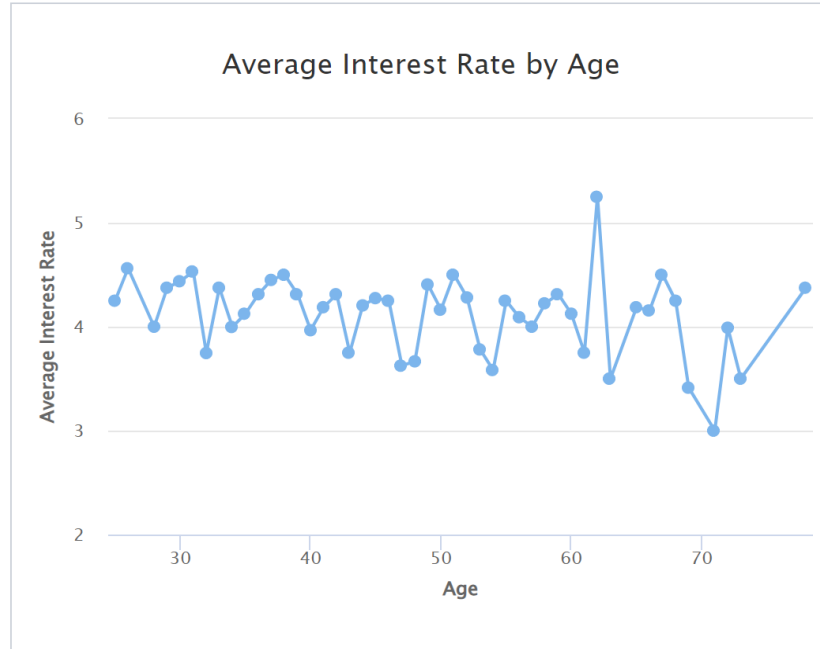
Add New | Copy



- 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	Me
10900	Allentown-Bethlehem-Easton, PA-NJ MSA	2	0	43	0.24%	
12100	Atlantic City, NJ MSA	5	0	42	0.43%	
15804	Camden, NJ MD	5	1	41	0.33%	
19124	Dallas-Plano-Irving, TX MD	1	0	34	0.54%	
33874	Montgomery Cty-Bucks Cty-Chester Cty, PA MD	47	3	41	0.19%	
35614	New York-Jersey City-White Plains, NY-NJ MD	1	0	37	0.62%	
36140	Ocean City, NJ MSA	3	0	47	0.14%	
37964	Philadelphia, PA MD	64	4	35	0.55%	
38300	Pittsburgh, PA MSA	1	0	43	0.14%	
45940	Trenton-Princeton, NJ MSA	2	0	38	0.48%	



Marquis ONE - 010

Primary Bank

Name	<input type="text" value="Marquis ONE - 010"/>	<input type="checkbox"/>	Require HMDA Denial Reasons
		<input type="checkbox"/>	Restrict User File Visibility
LEI	<input type="text" value="5493000FN178SW540N88"/>	Tax ID	<input type="text" value="12-1234567"/>

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	<input type="text" value="MARQUIS ONE"/>
Address	<input type="text" value="5208 TENNYSON PARKWAY #120"/>
City	<input type="text" value="PLANO"/>
State	<input type="text" value="TX"/>
ZIP	<input type="text" value="75024"/>

Parent Institution

Name	<input type="text" value="MARQUIS ONE"/>
Address	<input type="text" value="5208 TENNYSON PARKWAY #120"/>
City	<input type="text" value="PLANO"/>
State	<input type="text" value="TX"/>
ZIP	<input type="text" value="75024"/>

CRA

Resp ID	<input type="text" value="0000000008"/>
Agency	<input type="text" value="OCC"/>

HMDA

Resp ID	<input type="text" value="0000852218"/>
Agency	<input type="text" value="Bureau"/>

SB2155 Partial Exemptions

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

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Respondent Institution

Name	<input type="text" value="MARQUIS ONE"/>
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City	<input type="text" value="PLANO"/>
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ZIP	<input type="text" value="75024"/>

Parent Institution

Name	<input type="text" value="MARQUIS ONE"/>
Address	<input type="text" value="5208 TENNYSON PARKWAY #120"/>
City	<input type="text" value="PLANO"/>
State	<input type="text" value="TX"/>
ZIP	<input type="text" value="75024"/>

CRA

Resp ID	<input type="text" value="0000000008"/>
Agency Code	<input type="text" value="OCC"/>
Contact	<input type="text" value="MARY SMITH"/>
Phone	<input type="text" value="(469) 467-9779"/>
Fax	<input type="text" value="(850) 877-0359"/>
Email	<input type="text" value="complianceteam@GOMARQUIS.COM"/>

HMDA

Resp ID	<input type="text" value="0000852218"/>
Agency Code	<input type="text" value="Bureau"/>
Contact	<input type="text" value="MAURICE SMITH"/>
Phone	<input type="text" value="(469) 467-9779"/>
Fax	<input type="text"/>
Email	<input type="text" value="complianceteam@GOMARQUIS.COM"/>

STEP 2

**IDENTIFY
EXCEPTIONS/CORRECTIONS**



HMDA Exceptions Report Setup

- Summary Only
- Summary Format

Exclude Exceptions (1)

- C001: HMDA-Qualified but loan/dep not = L
- C002: Missing valid denial reason (HMDA Preferences)
- C003: Loan geocoded in US territory not reportable for HMDA
- C004: Duplicate application number
- C005: Secured origination with no spread calculated; check for missing components (rate lock date, term, etc.)
- C006: Origination with rate lock date falling on a weekend
- C007: Maturity date indicates loan term may be incorrect; verify loan term
- C008: Origination with rate lock date outside the application date/action date range
- C009: Non-originated loan with rate lock date or APR data
- C010: Occupancy code indicates loan WAS subject to Reg Z, 'Not Subject to Reg Z' flag is checked; verify

- Tag All
- Clear All
- Validity
- Quality
- CenTrax

Order by

ULI ▼

Group by

None ▼

Field Selection

No Field

- Include edits flagged as Quality Edit Verified





HMDA Exceptions Report Setup

- Summary Only
- Summary Format

Exclude Exceptions (1)

- C001: HMDA-Qualified but loan/dep not = L
- C002: Missing valid denial reason (HMDA Preferences)
- C003: Loan geocoded in US territory not reportable for HMDA
- C004: Duplicate application number
- C005: Secured origination with no spread calculated; check for missing components (rate lock date, term, et..)
- C006: Origination with rate lock date falling on a weekend
- C007: Maturity date indicates loan term may be incorrect; verify loan term
- C008: Origination with rate lock date outside the application date/action date range
- C009: Non-originated loan with rate lock date or APR data
- C010: Occupancy code indicates loan WAS subject to Reg Z, 'Not Subject to Reg Z' flag is checked; verify

Order by

ULI

Group by

None

Field Selection

No Field

- Include edits flagged as Quality Edit Verified





HMDA Exceptions Report Setup

- Summary Only
- Summary Format

Exclude Exceptions (1)

- C001: HMDA-Qualified but loan/dep not = L
- C002: Missing valid denial reason (HMDA Preferences)
- C003: Loan geocoded in US territory not reportable for HMDA
- C004: Duplicate application number
- C005: Secured origination with no spread calculated; check for missing components (rate lock date, term, etc.)
- C006: Origination with rate lock date falling on a weekend
- C007: Maturity date indicates loan term may be incorrect; verify loan term
- C008: Origination with rate lock date outside the application date/action date range
- C009: Non-originated loan with rate lock date or APR data
- C010: Occupancy code indicates loan WAS subject to Reg Z, 'Not Subject to Reg Z' flag is checked; verify

Order by

ULI ▼

Group by

None ▼

Field Selection

No Field

- Include edits flagged as Quality Edit Verified

HMDA Exceptions

Institution: Marquis ONE - 010
File Name: HMDA File
Filter: No filter applied
Summary Only: No
Summary Format: No
Excluded Exceptions: C022: Potential invalid address on loan application. Verify address and make any necessary corrections.
Field Selection
Order By: ULI
Group By: None

ULI	Account Number	Action Code	Open Date	Branch	Officer	Exception
123456MARQUIS6789000000000001	000000001	1	5/16/2018	01 - Downtown	-	V609: ULI invalid; the check digit does not match the ULI
123456MARQUIS6789000000000001	000000001	1	5/16/2018	01 - Downtown	-	V619.1: Invalid action date; date must be in the reporting year and cannot be blank
123456MARQUIS6789000000000001	000000001	1	5/16/2018	01 - Downtown	-	V621: Invalid city; cannot be blank
123456MARQUIS6789000000000001	000000001	1	5/16/2018	01 - Downtown	-	V622.1: Street address not NA or Exempt; city cannot be blank or reported NA
123456MARQUIS6789000000000001	000000001	1	5/16/2018	01 - Downtown	-	V622.3: Street address not NA or Exempt; ZIP code cannot be blank or reported NA
123456MARQUIS6789000000000001	000000001	1	5/16/2018	01 - Downtown	-	V624: Invalid ZIP code; must be 5 digits, ZIP+4, NA or Exempt and cannot be blank
123456MARQUIS6789000000000001	000000001	1	5/16/2018	01 - Downtown	-	Q648: If action is 1,2,3,4,5,7 or 8 then the first 20 characters of the ULI should match the reported LEI
123456MARQUIS6789000000000001	000000001	1	5/16/2018	01 - Downtown	-	C008: Origination with rate lock date outside the application date/action date range
123456MARQUIS6789000000000002	000000002	1	4/24/2018	02 - Lakeside	-	V609: ULI invalid; the check digit does not match the ULI
123456MARQUIS6789000000000002	000000002	1	4/24/2018	02 - Lakeside	-	V619.1: Invalid action date; date must be in the reporting year and cannot be blank
123456MARQUIS6789000000000002	000000002	1	4/24/2018	02 - Lakeside	-	Q648: If action is 1,2,3,4,5,7 or 8 then the first 20 characters of the ULI should match the reported LEI
123456MARQUIS6789000000000002	000000002	1	4/24/2018	02 - Lakeside	-	C008: Origination with rate lock date outside the application date/action date range
123456MARQUIS6789000000000003	000000003	1	2/8/2018	02 - Lakeside	-	V609: ULI invalid; the check digit does not match the ULI
123456MARQUIS6789000000000003	000000003	1	2/8/2018	02 - Lakeside	-	V619.1: Invalid action date; date must be in the reporting year and cannot be blank
123456MARQUIS6789000000000003	000000003	1	2/8/2018	02 - Lakeside	-	Q617: If loan type = 1 and CLTV and property value are not NA or Exempt, then CLTV generally should be >= LTV
123456MARQUIS6789000000000003	000000003	1	2/8/2018	02 - Lakeside	-	Q648: If action is 1,2,3,4,5,7 or 8 then the first 20 characters of the ULI should match the reported LEI
123456MARQUIS6789000000000003	000000003	1	2/8/2018	02 - Lakeside	-	C008: Origination with rate lock date outside the application date/action date range
123456MARQUIS6789000000000004	000000004	1	2/6/2018	01 - Downtown	-	V609: ULI invalid; the check digit does not match the ULI
123456MARQUIS6789000000000004	000000004	1	2/6/2018	01 - Downtown	-	V619.1: Invalid action date; date must be in the reporting year and cannot be blank
123456MARQUIS6789000000000004	000000004	1	2/6/2018	01 - Downtown	-	Q617: If loan type = 1 and CLTV and property value are not NA or Exempt, then CLTV generally should be >= LTV
123456MARQUIS6789000000000004	000000004	1	2/6/2018	01 - Downtown	-	Q648: If action is 1,2,3,4,5,7 or 8 then the first 20 characters of the ULI should match the reported LEI
123456MARQUIS6789000000000004	000000004	1	2/6/2018	01 - Downtown	-	C008: Origination with rate lock date outside the application date/action date range
123456MARQUIS6789000000000005	000000005	1	1/15/2018	02 - Lakeside	-	V609: ULI invalid; the check digit does not match the ULI
123456MARQUIS6789000000000005	000000005	1	1/15/2018	02 - Lakeside	-	V619.1: Invalid action date; date must be in the reporting year and cannot be blank
123456MARQUIS6789000000000005	000000005	1	1/15/2018	02 - Lakeside	-	Q648: If action is 1,2,3,4,5,7 or 8 then the first 20 characters of the ULI should match the reported LEI
123456MARQUIS6789000000000005	000000005	1	1/15/2018	02 - Lakeside	-	C008: Origination with rate lock date outside the application date/action date range
123456MARQUIS6789000000000006	000000006	1	1/25/2018	03 - Commerce	-	V609: ULI invalid; the check digit does not match the ULI
123456MARQUIS6789000000000006	000000006	1	1/25/2018	03 - Commerce	-	V619.1: Invalid action date; date must be in the reporting year and cannot be blank
123456MARQUIS6789000000000006	000000006	1	1/25/2018	03 - Commerce	-	V625.1: Census tract (state+county+tract) must be an 11 digit number or NA and cannot be blank
123456MARQUIS6789000000000006	000000006	1	1/25/2018	03 - Commerce	-	V625.2: If census tract (state+county+tract) is not NA, then it must be a valid number defined by the US Census Bureau
123456MARQUIS6789000000000006	000000006	1	1/25/2018	03 - Commerce	-	V627: If county (state+county) and census tract (state+county+tract) are not NA, they must be a valid combination
123456MARQUIS6789000000000006	000000006	1	1/25/2018	03 - Commerce	-	V716: Reported State and County are not a valid combination. If neither were reported as NA, they must be a valid combination

STEP 3

**IDENTIFY & RESOLVE COMMON
EXCEPTIONS**

EXCEPTION #1: DELETED RECORDS



HMDA LAR 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 Institution Reporting Year	HMDA File MARQUIS ONE 2023
Agency	Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

Show Results for a Previous Run

Result Set:

Submission File Options

Public LAR (Modified LAR)

Filing Quarter

Year to Date Current Quarter

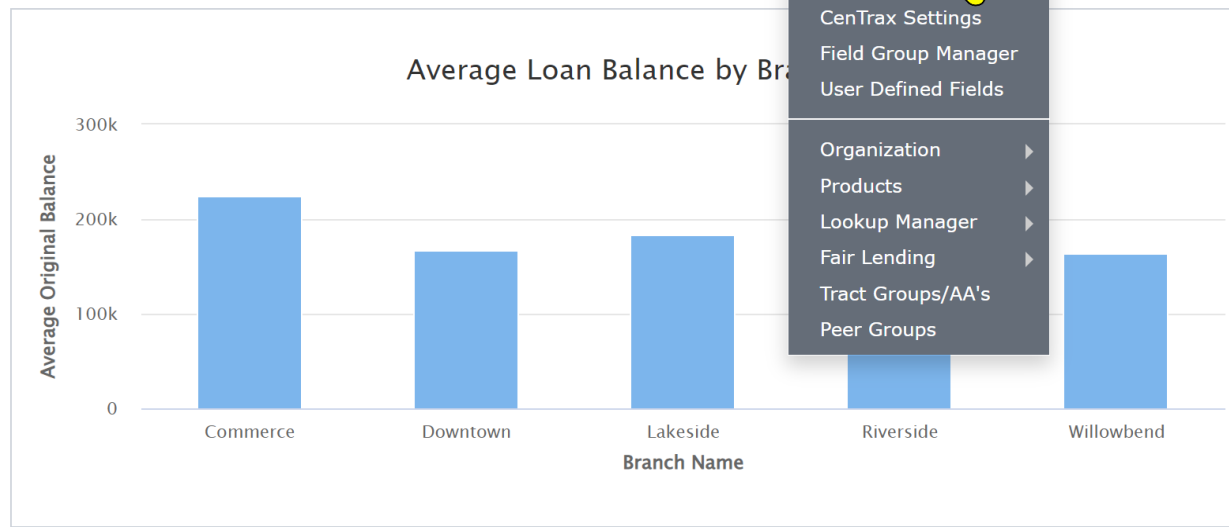
HMDA LAR Filing Wizard

- General Integrity Checks**
 - Deleted records in data file 1
 - Non-HMDA qualified records 2
- Geocode Checks**
 - NO Geocode errors
 - NO Geocode exceptions
 - NO Mobile home loan geocode exceptions
- Validity and Quality Edit Checks**
 - Denial Reasons Required
 - Validity Edits Enabled
 - NO Validity edit errors
 - Quality Edits Enabled
 - NO Quality edit errors
 - CenTrax Edits Enabled
 - NO CenTrax edit errors



Institutional Dashboard

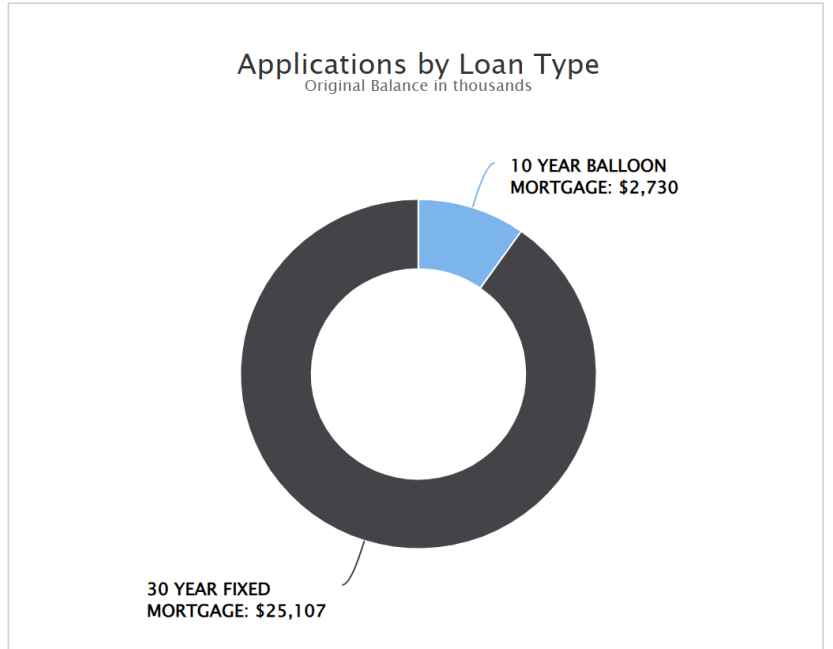
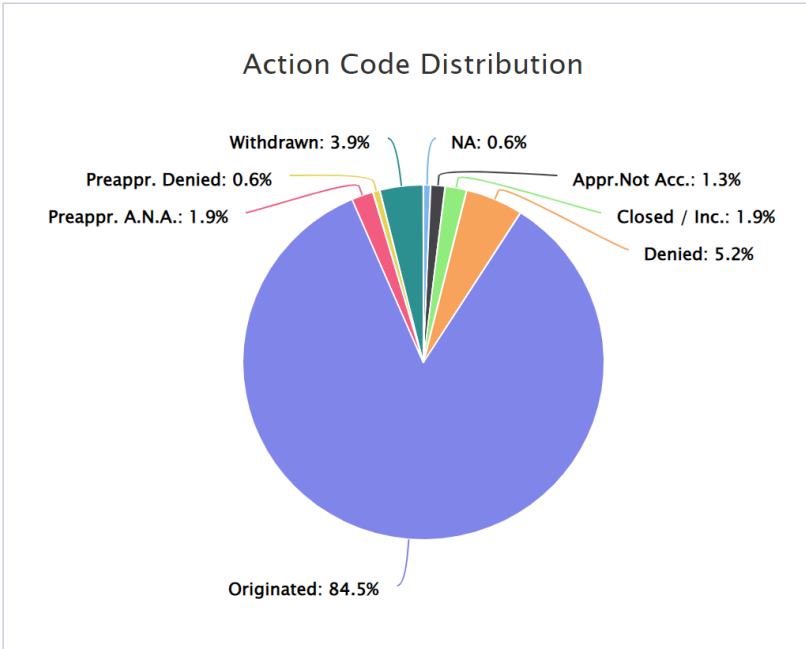
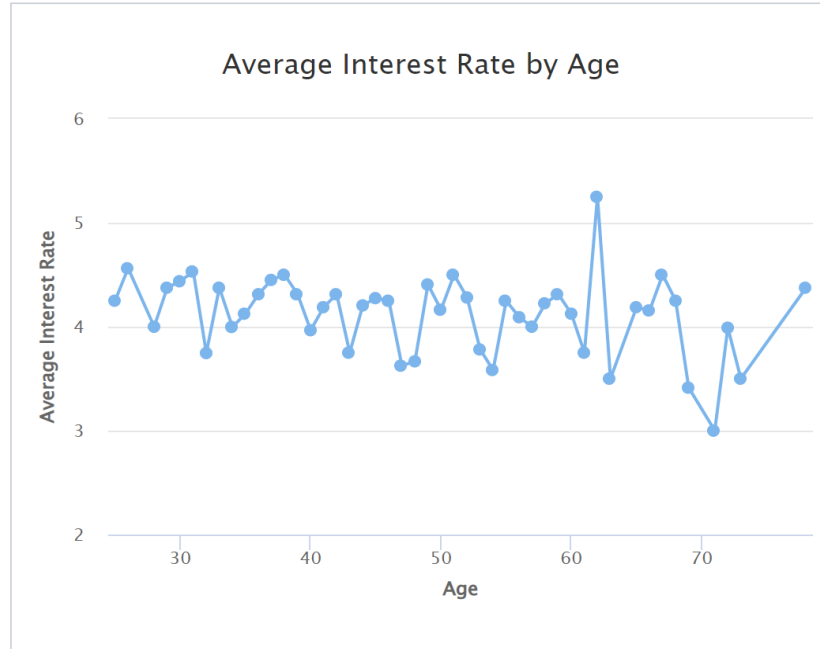
Add New | Copy



- 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	Me
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37964	Philadelphia, PA MD	64	4	35	0.55%	
38300	Pittsburgh, PA MSA	1	0	43	0.14%	
45940	Trenton-Princeton, NJ MSA	2	0	38	0.48%	





Add New ▶



	File ↑↓	Year ↑↓	Record Count ↑↓	Last Accessed ↑↓	Legacy File Name - Description ↑↓
<input type="radio"/>	CRA File	2023 ▼	848	1/17/2024 7:56:47 PM	CRA18T
<input type="radio"/>	Comb CRA and HMDA	2023 ▼	1,005	1/17/2024 6:23:06 PM	
<input checked="" type="radio"/>	HMDA File	2023 ▼	155	1/18/2024 10:48:59 PM	
<input type="radio"/>	HMDA 2022	2022 ▼	153	1/10/2024 5:25:52 PM	HMDA18T

Add New ▶

	File ↑↓	Year ↑↓	Record Count ↑↓	Last Accessed ↑↓	Legacy File Name - Description ↑↓
<input 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 checked="" type="radio"/>	<input type="text" value="HMDA File"/>	<input type="text" value="2023"/> ▼	155	1/20/2024 9:32:11 PM	
<input type="radio"/>	<input type="text" value="HMDA 2022"/>	<input type="text" value="2022"/> ▼	153	1/10/2024 5:25:52 PM	HMDA18T

Delete | Recall | Purge | Copy

 Purging records... 

 1 records have been purged. 

HMDA LAR 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 Institution Reporting Year	HMDA File MARQUIS ONE 2023
Agency	Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

Show Results for a Previous Run

Result Set:

Submission File Options

Public LAR (Modified LAR)

Filing Quarter
 Year to Date Current Quarter

HMDA LAR Filing Wizard

- ✓ **General Integrity Checks**
 - ✓ NO Deleted records in data file
 - ✓ NO Non-HMDA qualified records
- ✗ **Geocode Checks**
 - ✗ Geocode errors 2
 - ✓ NO Geocode exceptions
 - ✓ NO Mobile home loan geocode exceptions
- ✗ **Validity and Quality Edit Checks**
 - ✗ Denial Reasons Required
 - ✓ Validity Edits Enabled
 - ✓ NO Validity edit errors
 - ✓ Quality Edits Enabled
 - ✓ NO Quality edit errors
 - ✓ CenTrax Edits Enabled
 - ✓ NO CenTrax edit errors

Add New ▶

	File ↑↓	Year ↑↓	Record Count ↑↓	Last Accessed ↑↓	Legacy File Name - Description ↑↓
<input 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 checked="" type="radio"/>	<input type="text" value="HMDA File"/>	<input type="text" value="2023"/> ▼	154	1/20/2024 9:36:51 PM	
<input type="radio"/>	<input type="text" value="HMDA 2022"/>	<input type="text" value="2022"/> ▼	153	1/10/2024 5:25:52 PM	HMDA18T

EXCEPTION #2: NON-HMDA QUALIFIED RECORD





Data Entry

HMDA Fast Filter

- F
- I
- L
- T
- E
- R
- Home
- Keyboard
- Scale

Geocode Area: <input type="text" value="All"/> <input type="button" value="All"/> <input type="checkbox"/> Exceptions <input type="checkbox"/> Bad Combinations	Tract Income <input type="checkbox"/> Low <input type="checkbox"/> Moderate <input type="checkbox"/> Middle <input type="checkbox"/> Upper <input type="checkbox"/> Unclassified	Tract Minority % <input type="checkbox"/> < 10% <input type="checkbox"/> 10% - < 20% <input type="checkbox"/> 20% - < 50% <input type="checkbox"/> 50% - < 80% <input type="checkbox"/> 80% - 100%	Applicant Income <input type="checkbox"/> < 50% <input type="checkbox"/> 50% - < 80% <input type="checkbox"/> 80% - < 100% <input type="checkbox"/> 100% - < 120% <input type="checkbox"/> 120% or Greater
Action Codes <input type="checkbox"/> Originated <input type="checkbox"/> Approved - Not Accepted <input type="checkbox"/> Denied <input type="checkbox"/> Withdrawn <input type="checkbox"/> Closed - Incomplete <input type="checkbox"/> Purchased <input type="checkbox"/> Preapproval Denied <input type="checkbox"/> Preapproval A.N.A.	Date Ranges Application From: <input type="text"/> To: <input type="text"/> Action From: <input type="text"/> To: <input type="text"/>	Minority Status <input type="checkbox"/> White Non-Hispanic <input type="checkbox"/> All Others, Including Hispanic	Occupancy <input type="checkbox"/> Principal Residence <input type="checkbox"/> Second Residence <input type="checkbox"/> Investment
Amounts/Percentages From: To: HMDA Balance: <input type="text" value="\$0"/> <input type="text" value="\$0"/> Annual Income: <input type="text" value="\$0"/> <input type="text" value="\$0"/> Interest Rate: <input type="text" value="0.00"/> <input type="text" value="0.00"/> APR: <input type="text" value="0.00"/> <input type="text" value="0.00"/> Rate Spread: <input type="text" value="0.00"/> <input type="text" value="0.00"/> Total Costs: <input type="text" value="0.00"/> <input type="text" value="0.00"/> Total Points/Fees: <input type="text" value="0.00"/> <input type="text" value="0.00"/> Days to Decide: <input type="text" value="0"/> <input type="text" value="0"/>	Other Data HMDA Qualified <input type="radio"/> Yes <input checked="" type="radio"/> No <input type="radio"/> Unknown Loan Rate Type <input type="radio"/> Fixed <input type="radio"/> Adjustable <input type="checkbox"/> Includes Records with HMDA Edit	Preapproval <input type="checkbox"/> Requested <input type="checkbox"/> Not Requested <input type="checkbox"/> Not Applicable	Lien Status <input type="checkbox"/> Secured by First <input type="checkbox"/> Subordinate <input type="checkbox"/> No Lien <input type="checkbox"/> Not Applicable
HOEPA status <input type="checkbox"/> High Cost <input type="checkbox"/> Not High Cost <input type="checkbox"/> Not Applicable	Open End LOC <input type="checkbox"/> Open End LOC <input type="checkbox"/> Not Open End LOC <input type="checkbox"/> Exempt	Loan Type <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> FSA / RHS	Purpose <input type="checkbox"/> Purchase <input type="checkbox"/> Improvement <input type="checkbox"/> Refinance <input type="checkbox"/> Cash-Out Refinance
		Negative Amortization <input type="checkbox"/> Negative Amort <input type="checkbox"/> Not Negative Amort <input type="checkbox"/> Exempt	Other Non-Amortization <input type="checkbox"/> Other Non-Amort <input type="checkbox"/> No Other Non-Amort <input type="checkbox"/> Exempt

Loan ID (ULI/NULI)	Zip	Applicant 1 First Name
123456MARQUIS6789000000000001		
123456MARQUIS6789000000000002	19003	
123456MARQUIS6789000000000003	19003	
123456MARQUIS6789000000000004	18055	
123456MARQUIS6789000000000005	18932	
123456MARQUIS6789000000000006	18951	
123456MARQUIS6789000000000008		
123456MARQUIS6789000000000009		
123456MARQUIS6789000000000010	75072	
123456MARQUIS6789000000000011		
123456MARQUIS6789000000000012		
123456MARQUIS6789000000000013		
123456MARQUIS6789000000000014		
123456MARQUIS6789000000000015	15642	
123456MARQUIS6789000000000016	75024	
123456MARQUIS6789000000000017	15642	
123456MARQUIS6789000000000018		
123456MARQUIS6789000000000019		



Data Entry

Filter Name

Unsaved Filter Save

- HMDA (Loan) - Is HMDA Qualified Equal to false
- OR** HMDA (Loan) - Is HMDA Qualified Is blank / missing

Delete Restore Add/Remove Columns Add New

Applicant 1 Marital Status Code	Applicant 1 Marital Status	Applicant 1 Last Name	State Province	Loan ID (ULI/NULI)	Zip	Applicant 1 First Name
			NJ	123456MARQUIS6789000000000001		
			PA	123456MARQUIS6789000000000002	19003	
	Married		PA	123456MARQUIS6789000000000003	19003	
	Unmarried		PA	123456MARQUIS6789000000000004	18055	
	Unmarried		PA	123456MARQUIS6789000000000005	18932	
	Separated		PA	123456MARQUIS6789000000000006	18951	
	Separated		PA	123456MARQUIS6789000000000008		
	Separated		PA	123456MARQUIS6789000000000009		
	Separated		PA	123456MARQUIS6789000000000010	75072	
	Married		PA	123456MARQUIS6789000000000011		
	Married		PA	123456MARQUIS6789000000000012		
	Married		PA	123456MARQUIS6789000000000013		
	Unmarried		PA	123456MARQUIS6789000000000014		
	Unmarried		PA	123456MARQUIS6789000000000015	15642	
	Separated		TX	123456MARQUIS6789000000000016	75024	
	Separated		PA	123456MARQUIS6789000000000017	15642	
	Separated		NJ	123456MARQUIS6789000000000018		
	Separated		TX	123456MARQUIS6789000000000019		

Random Sample None

+ 📄 ↑ ↓ 🔄 🗑️ Activate

Data Entry




[Delete](#) [Restore](#) [Add/Remove Columns](#) [Add New](#) ▶

Quick Search



Zip Extension	Account Number	City	Address	Loan Number	Applicant 1 Marital Status Code	Applicant 1 Marital Status	Applicant 1 Last Name	State Province	Loan ID (ULI/NULI)	Zip	Applicant 1 First Name
	000000154				M	Married		PA	123456MARQUIS6789000000000154		
	000000155				M	Married	Smith	PA	123456MARQUIS6789000000000155		

F
I
L
T
E
R



Data Entry

[Delete](#) [Restore](#) [Add/Remove Columns](#) [Add New](#)

Quick Search

Zip Extension	Account Number	City	Address	Loan Number	Applicant 1 Marital Status Code	Applicant 1 Marital Status	Applicant 1 Last Name	State Province	Loan ID (ULI/NULI)	Zip	Applicant 1 First Name
	000000154				M	Married		PA	123456MARQUIS6789000000000154		
	000000155				M	Married	Smith	PA	123456MARQUIS6789000000000155		

- Edit
- Print
- Delete



F
I
L
T
E
R





Add New

Quality Edit Verified

HMDA Loan Information

Applicant Income  Race/Gender/Ethnicity 

HMDA Balance  Address 

000000155
123456MARQUIS6789000000000155

HMDA Qualified

Unknown 

Application Date

11/20/2018

Action

1 - Loan Originated 

Action Date

12/10/2018


Loan Type

1 - Conventional 

Decision Date

Decision Date


Property Type

1 - 1 to 4 family 

Maturity Date

Maturity Date


Purpose

4 - Other Purpose 

HMDA Balance

\$5,237.00

HOEPA

2 - Not a High-Cost Mortgage 

Annual Income NA

\$5,787.00

Occupancy

1 - Principal Residence 

Interest Rate NA

3.9900

Purchaser

0 - Not Available (Not Originated/Not Sold - 2017 and earlier) 

Spread Not Reg. Z



Preapproval



Rate Type

Add New

Quality Edit Verified

HMDA Loan Information 00000012

Applicant Income  Race/Gender/Ethnicity 

HMDA Balance  Address 

HMDA Qualified

Unknown 

Unknown

1 - Yes

0 - No

1 - Loan Originated 

Application Date

12/28/2017

Action Date

02/26/2018


Decision Date

Decision Date

Maturity Date

Maturity Date

Loan Type

1 - Conventional 

Property Type

1 - 1 to 4 family 


Purpose

1 - Home Purchase 

HMDA Balance

\$101,795.00

HOEPA

2 - Not a High-Cost Mortgage 

Annual Income NA

\$42,795.00


Occupancy

1 - Principal Residence 

Interest Rate NA

3.8750

Purchaser

0 - Not Available (Not Originated/Not Sold - 2017 and earlier) 

Spread Not Reg. Z

Rate Type



Quality Edit Verified

HMDA Loan Information 00000012

Applicant Income Race/Gender/Ethnicity
 HMDA Balance Address

HMDA Qualified	Application Date
1 - Yes	12/28/2017
Action	Action Date
1 - Loan Originated	02/26/2018
Loan Type	Decision Date
1 - Conventional	Decision Date
Property Type	Maturity Date
1 - 1 to 4 family	Maturity Date
Purpose	HMDA Balance
1 - Home Purchase	\$101,795.00
HOEPA	Annual Income <input type="checkbox"/> NA
2 - Not a High-Cost Mortgage	\$42,795.00
Occupancy	Interest Rate <input type="checkbox"/> NA
1 - Principal Residence	3.8750
Purchaser	Spread <input type="checkbox"/> Not Reg. Z
0 - Not Available (Not Originated/Not Sold - 2017 and earlier)	
Preapproval	Rate Type



2 CIRCUMSTANCES

1) Mobile Homes

**2) Partial Exemption
Edits**

STEP 4

USE THE FILING WIZARD

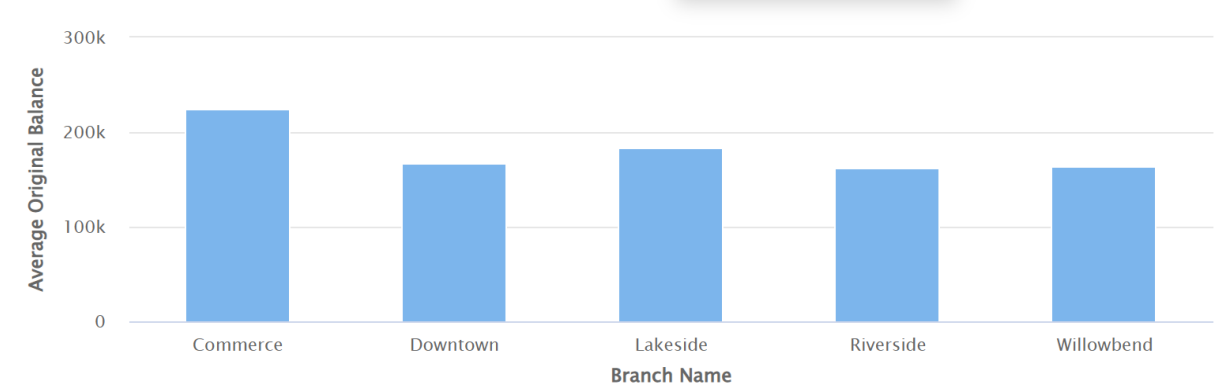


Institutional Dashboard

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

Add New | Copy

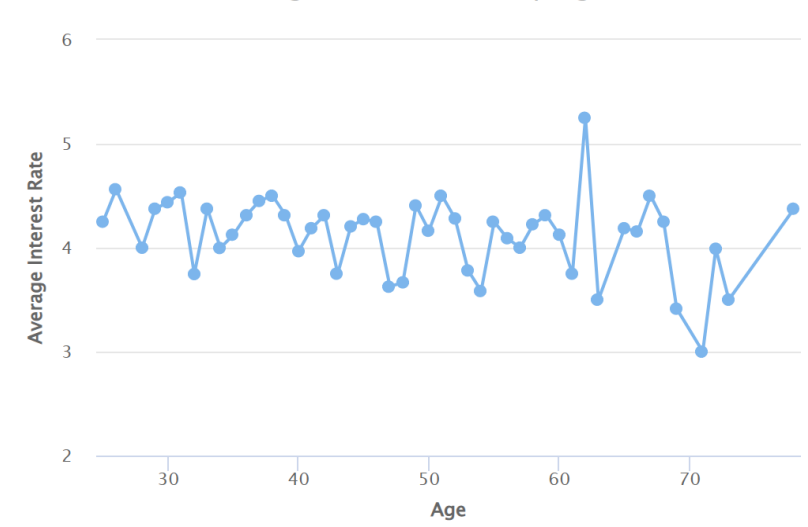
Average Loan Balance



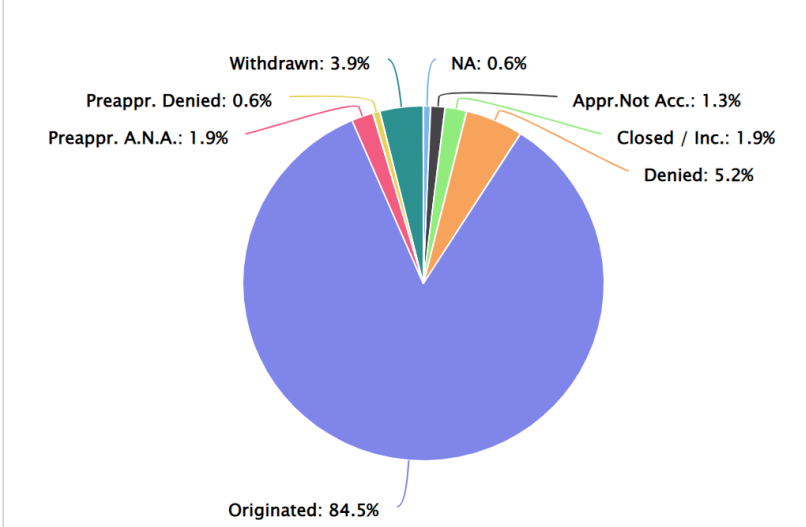
MSA Activity Details

MSA Code	NSA Name	Originations	Denials	Median Age of Population	% of Minority Population	Me
10900	Allentown-Bethlehem-Easton, PA-NJ MSA	2	0	43	0.24%	
12100	Atlantic City, NJ MSA	5	0	42	0.43%	
15804	Camden, NJ MD	5	1	41	0.33%	
19124	Dallas-Plano-Irving, TX MD	1	0	34	0.54%	
33874	Montgomery Cty-Bucks Cty-Chester Cty, PA MD	47	3	41	0.19%	
35614	New York-Jersey City-White Plains, NY-NJ MD	1	0	37	0.62%	
36140	Ocean City, NJ MSA	3	0	47	0.14%	
37964	Philadelphia, PA MD	64	4	35	0.55%	
38300	Pittsburgh, PA MSA	1	0	43	0.14%	
45940	Trenton-Princeton, NJ MSA	2	0	38	0.48%	

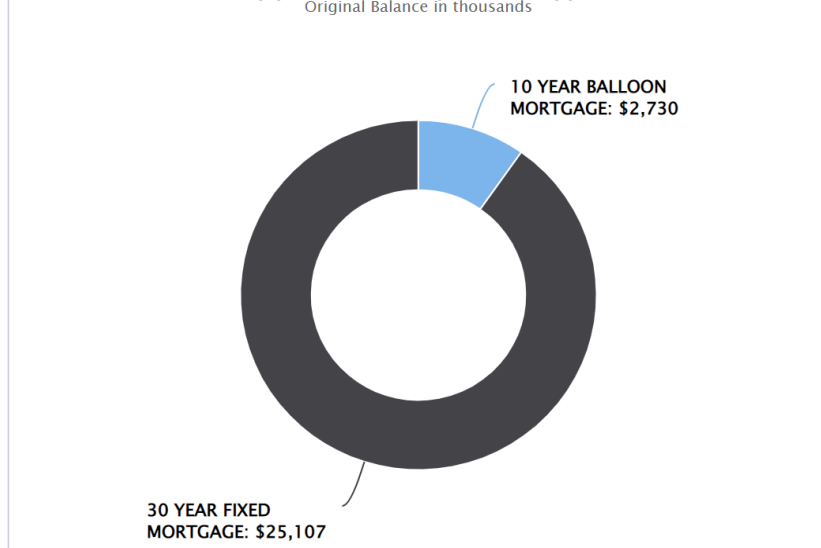
Average Interest Rate by Age



Action Code Distribution



Applications by Loan Type



HMDA LAR 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 Institution Reporting Year Agency	HMDA File MARQUIS ONE 2023 Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

Show Results for a Previous Run

Result Set:

Submission File Options

Public LAR (Modified LAR)

Filing Quarter

Year to Date Current Quarter

Validate

HMDA LAR 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 Institution Reporting Year Agency	HMDA File MARQUIS ONE 2023 Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

Show Results for a Previous Run

Result Set:

Submission File Options

Public LAR (Modified LAR)

Filing Quarter

Year to Date Current Quarter

Validate

HMDA LAR 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 Institution Reporting Year Agency	HMDA File MARQUIS ONE 2023 Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

Show Results for a Previous Run

Result Set:

Submission File Options

Public LAR (Modified LAR)

Filing Quarter

4th Quarter (10/1/2023 - 12/31/2023)

Year to Date Current Quarter

Validate

HMDA LAR 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 Institution	HMDA File
Reporting Year	MARQUIS ONE 2023
Agency	Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

Show Results for a Previous Run

Result Set:

Submission File Options

Public LAR (Modified LAR)

Filing Quarter

Year to Date Current Quarter

Validate

HMDA LAR 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 Institution	HMDA File MARQUIS ONE
Reporting Year	2023
Agency	Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

Show Results for a Previous Run

Result Set:

Submission File Options

Public LAR (Modified LAR)

Filing Quarter

Year to Date

Current Quarter

Validate

HMDA LAR 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 Institution	HMDA File MARQUIS ONE
Reporting Year	2023
Agency	Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

Show Results for a Previous Run

Result Set:

Submission File Options

Public LAR (Modified LAR)

Filing Quarter

<input type="text" value="1st Quarter (1/1/2023 - 3/31/2023)"/>	<input checked="" type="radio"/> Year to Date	<input type="radio"/> Current Quarter
<input type="text" value="1st Quarter (1/1/2023 - 3/31/2023)"/> <input type="text" value="2nd Quarter (4/1/2023 - 6/30/2023)"/> <input type="text" value="3rd Quarter (7/1/2023 - 9/30/2023)"/> <input type="text" value="4th Quarter (10/1/2023 - 12/31/2023)"/>		

Validate

HMDA LAR 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 Institution	HMDA File
Reporting Year	MARQUIS ONE 2023
Agency	Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

Show Results for a Previous Run

Result Set:

Submission File Options

Public LAR (Modified LAR)

Filing Quarter

Year to Date Current Quarter

HMDA LAR 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 Institution	HMDA File
Reporting Year	MARQUIS ONE 2023
Agency	Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

Show Results for a Previous Run

Result Set:



Submission File Options

Public LAR (Modified LAR)

Filing Quarter

Year to Date Current Quarter

Validate

Success 
 HMDA Filing Wizard finished. Click here to view results.

HMDA LAR 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 Institution Reporting Year	HMDA File MARQUIS ONE 2023
Agency	Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

Show Results for a Previous Run

Result Set:

Submission File Options

Public LAR (Modified LAR)

Filing Quarter

Year to Date Current Quarter

HMDA LAR Filing Wizard

- ✓ **General Integrity Checks**
 - ✓ NO Deleted records in data file
 - ✓ NO Non-HMDA qualified records
- ⊗ **Geocode Checks**
 - ⊗ Geocode errors 2
 - ✓ NO Geocode exceptions
 - ✓ NO Mobile home loan geocode exceptions
- ⊗ **Validity and Quality Edit Checks**
 - ⊗ Denial Reasons Required
 - ✓ Validity Edits Enabled
 - ✓ NO Validity edit errors
 - ✓ Quality Edits Enabled
 - ✓ NO Quality edit errors
 - ✓ CenTrax Edits Enabled
 - ✓ NO CenTrax edit errors

HMDA LAR 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 Institution Reporting Year	HMDA File MARQUIS ONE 2023
Agency	Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

Show Results for a Previous Run

Result Set:

Submission File Options

Public LAR (Modified LAR)

Filing Quarter

Year to Date Current Quarter

Validate

HMDA LAR Filing Wizard

✓ General Integrity Checks

- ✓ NO Deleted records in data file
- ✓ NO Non-HMDA qualified records

⊗ Geocode Checks

- ⊗ Geocode errors 2
- ✓ NO Geocode exceptions
- ✓ NO Mobile home loan geocode exceptions

⊗ Validity and Quality Edit Checks

- ⊗ Denial Reasons Required
- ✓ Validity Edits Enabled
- ✓ NO Validity edit errors
- ✓ Quality Edits Enabled
- ✓ NO Quality edit errors
- ✓ CenTrax Edits Enabled
- ✓ NO CenTrax edit errors

Error Report

ULI	Account Number	Validity Edit Errors	Quality Edit Errors	CenTrax Edit Errors
123456MARQUIS6789000000000055		00000055	⊘	⊘
123456MARQUIS6789000000000027		00000027	⊘	✓

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

HMDA LAR Filing Wizard

This wizard will run a final check on all critical...
If all areas result in a "Pass" status, you will be...
from this screen. Otherwise, please resolve the...

Wizard Setup Information

LR Submission File for Institution Reporting Year	HMDA File MARQUIS ONE 2023
Agency	Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

Show Results for a Previous Run

Result Set:

Submission File Options

Public LAR (Modified LAR)

Filing Quarter
 Year to Date Current Quarter

[Validate](#)

- ⊘ **Geocode Checks**
 - ⊘ Geocode errors 2
 - ✓ NO Geocode exceptions
 - ✓ NO Mobile home loan geocode exceptions
- ⊘ **Validity and Quality Edit Checks**
 - ⊘ Denial Reasons Required
 - ✓ Validity Edits Enabled
 - ✓ NO Validity edit errors
 - ✓ Quality Edits Enabled
 - ✓ NO Quality edit errors
 - ✓ CenTrax Edits Enabled
 - ✓ NO CenTrax edit errors

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

Application Details

Applicants | HMDA | 1071 | AUS | Fair Lending | CRA | UDF

[Add New](#)

Account and Address Fill Exemptions		Geocode/Demographics <input type="checkbox"/> NA Override					
Acct#	000000012	State	42 - Pennsylvania	County	069 - Lackawanna County		
ULI	5493000FN178SW540N8800000001257	Tract	1116.00	Block Group		MSA	42540 - Scranton--Wilkes-Barre, Pa
Loan#	Loan Number	Minority	Less than 10%	Tract Income Level	Middle (80% to less than 120%)		
Address	123 MAIN ST	<input type="checkbox"/> NA	Applicant Income Level: HMDA	50% to less than 80%	Applicant Income Level: CRA	50% to less than 80%	
City	SCRANTON	Geocode Date	12/04/2023	Source	A - FFIEC		
State	Pennsylvania	Zip Code	18519 - 1616	Latitude	41.450477	Longitude	-75.637664
Type of Address	--None Selected--	HMDA Qualified <input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Unknown 1071 Qualified <input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Unknown CRA Qualified <input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Unknown					



HMDA Edit Exceptions



****HMDA Validity Edits****

- V654.2: Multifamily units > 0, income should be NA
- V679.3: Multifamily affordable units is a number, debt-to-income ratio must be NA or Exempt
- V692.2: Total units < 5, multifamily affordable units must be NA or Exempt

****HMDA Quality Edits****

- Q617: If CLTV and property value are not NA or Exempt, then CLTV generally should be >= LTV

****CenTrax HMDA Edits****

- C008: Origination with rate lock date outside the application date/action date range

Ok

Application Data

Account and

Acct#

00000001

ULI

5493000F

Loan#

Loan Number

Address

123 MAIN ST

City

SCRANTON

State

Pennsylvania

Zip Code

18519 - 1616

Type of Address

--None Selected--

HMDA Qualified Yes No Unknown

1071 Qualified Yes No Unknown

CRA Qualified Yes No Unknown

Previous

Next

Validate

Print

Save

Cancel

Application Details

Applicants HMDA 1071 AUS Fair Lending CRA UDF

Add New

Account and Address Fill Exemptions		Geocode/Demographics NA Override	
Acct# 000000012	State 42 - Pennsylvania	County 069 - Lackawanna County	
ULI 5493000FN178SW540N8800000001257	Tract 1116.00	Block Group	MSA 42540 - Scranton--Wilkes-Barre, Pa
Loan# Loan Number	Minority Less than 10%	Tract Income Level Middle (80% to less than 120%)	
Address <input type="checkbox"/> NA 123 MAIN ST	Applicant Income Level: HMDA 50% to less than 80%	Applicant Income Level: CRA 50% to less than 80%	
City SCRANTON	Geocode Date 12/04/2023	Source A - FFIEC	
State Pennsylvania	Zip Code 18519 - 1616	Latitude 41.450477	Longitude -75.637664
Type of Address ? --None Selected--	HMDA Qualified <input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Unknown 1071 Qualified <input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Unknown CRA Qualified <input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Unknown		

HMDA LAR 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 Institution HMDA 2018 - HMDA 2018
Reporting Year MARQUIS ONE
Agency 2023
Closed-end Mortgages OCC
Open-end Lines of Credit No Exemption

Show Results for a Previous Run

Result Set:

Submission File Options

Public LAR (Submission format)

Validate

HMDA LAR Filing Wizard

- ✓ **General Integrity Checks**
 - ✓ NO Deleted records in data file
 - ✓ NO Non-HMDA qualified records
- ✓ **Geocode Checks**
 - ✓ NO Geocode errors
 - ✓ NO Geocode exceptions
 - ✓ NO Mobile home loan geocode exceptions
- ✓ **Validity and Quality Edit Checks**
 - ✓ Denial Reasons Required
 - ✓ Validity Edits Enabled
 - ✓ NO Validity edit errors
 - ✓ Quality Edits Enabled
 - ✓ NO Quality edit errors
 - ✓ CenTrax Edits Enabled
 - ✓ NO CenTrax edit errors

Run Exception Report

Show Error Report

Create LAR File

STEP 5

CREATE SUBMISSION FILE

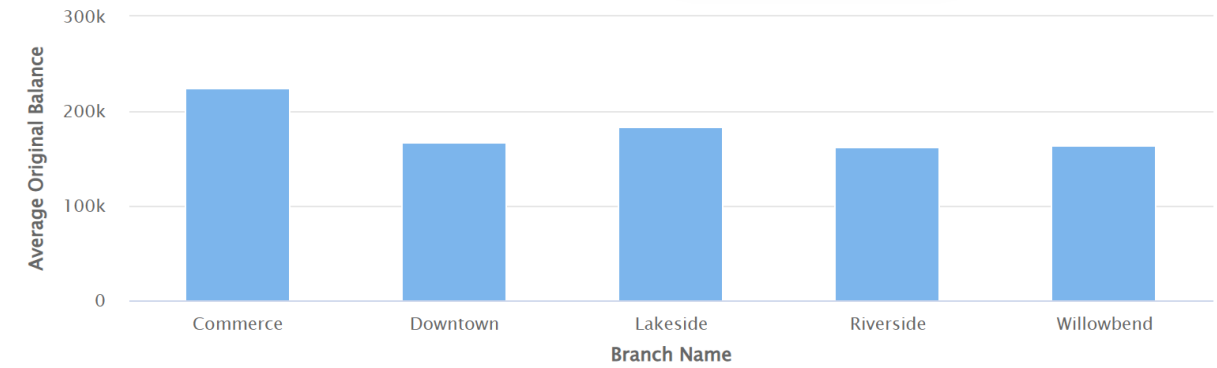


Institutional Dashboard

Add New | Copy

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

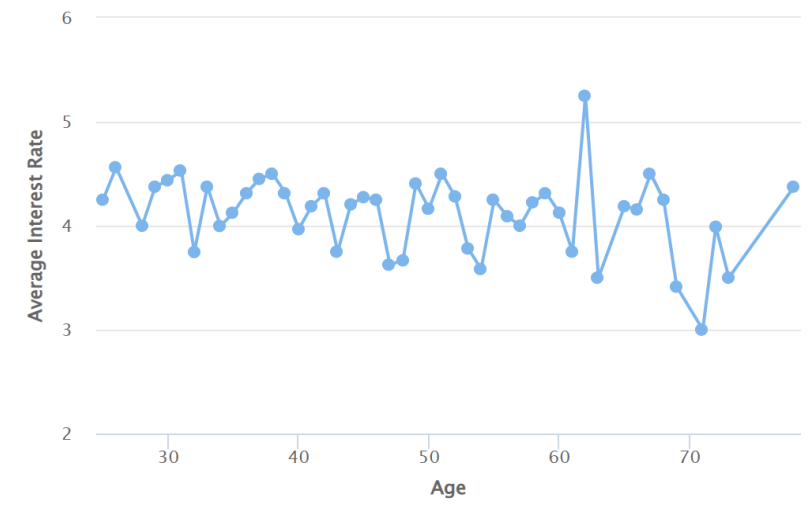
Average Loan Balance



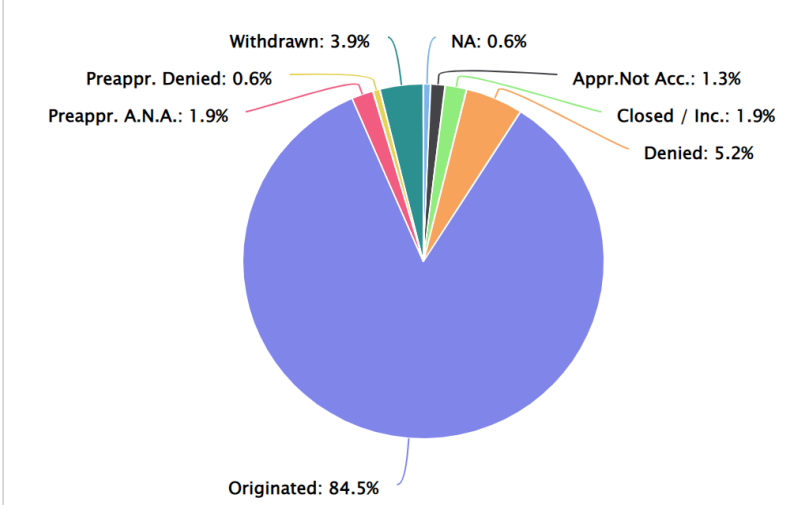
MSA Activity Details

MSA Code	NSA Name	Originations	Denials	Median Age of Population	% of Minority Population	Me
10900	Allentown-Bethlehem-Easton, PA-NJ MSA	2	0	43	0.24%	
12100	Atlantic City, NJ MSA	5	0	42	0.43%	
15804	Camden, NJ MD	5	1	41	0.33%	
19124	Dallas-Plano-Irving, TX MD	1	0	34	0.54%	
33874	Montgomery Cty-Bucks Cty-Chester Cty, PA MD	47	3	41	0.19%	
35614	New York-Jersey City-White Plains, NY-NJ MD	1	0	37	0.62%	
36140	Ocean City, NJ MSA	3	0	47	0.14%	
37964	Philadelphia, PA MD	64	4	35	0.55%	
38300	Pittsburgh, PA MSA	1	0	43	0.14%	
45940	Trenton-Princeton, NJ MSA	2	0	38	0.48%	

Average Interest Rate by Age

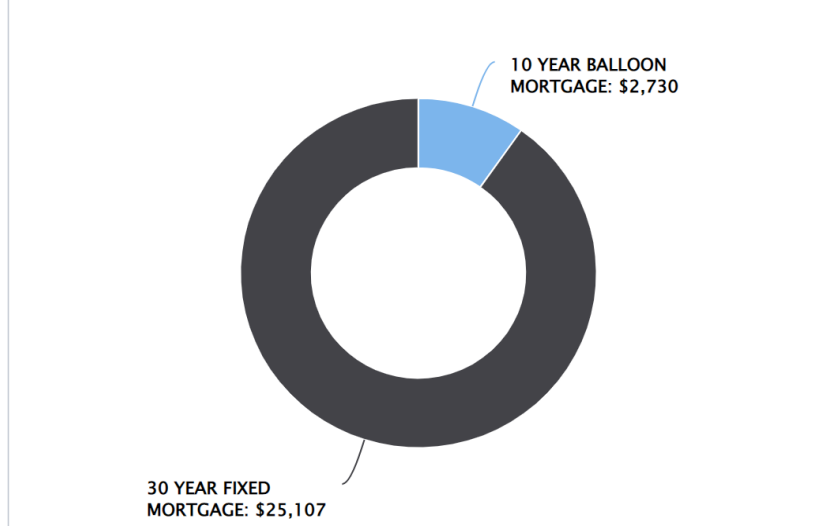


Action Code Distribution



Applications by Loan Type

Original Balance in thousands



HMDA LAR Submission File

LR Submission File for Institution	HMDA File MARQUIS ONE
Reporting Year	2023
Agency	Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

Submission File Options

Public LAR (Modified LAR)

Filing Quarter

4th Quarter (10/1/2023 - 12/31/2023)

Year to Date Current Quarter

HMDA LAR Submission File

LR Submission File for Institution HMDA File
Reporting Year MARQUIS ONE
Agency 2023
Closed-end Mortgages Bureau
Open-end Lines of Credit No Exemption

Submission File Options

Public LAR (Modified LAR)

Filing Quarter

4th Quarter (10/1/2023 - 12/31/2023)

Year to Date Current Quarter

HMDA LAR Submission File

LR Submission File for Institution	HMDA File MARQUIS ONE
Reporting Year	2023
Agency	Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

Submission File Options

Public LAR (Modified LAR)

Filing Quarter

Year to Date Current Quarter

Table with columns for name (e.g., MARQUIS ONE), date (2018), and address (e.g., MAURICE SMITH). Each row contains multiple data points including names, addresses, and various numerical values (likely phone numbers).

STEP 6

**FILE WITH THE CFPB HMDA
FILING PLATFORM**

CFPB HMDA FILING PLATFORM

The CFPB's HMDA Filing Platform is used to submit the HMDA LAR.

Please refer to:
<https://ffiec.cfpb.gov>



The Home Mortgage Disclosure Act

HMDA requires many financial institutions to maintain, report, and publicly disclose information about mortgages.

Announcement

On March 31, 2021, the 2020 Modified LAR data was released. [View the press release.](#)

Access the HMDA Filing Platform

Beginning with HMDA data collected in or after 2017, financial institutions will use the HMDA Platform to upload their loan/application registers (LARs), review edits, certify the accuracy and completeness of the data, and submit data for the filing year.

Help for Filers

Published resources for financial institutions required to file Home Mortgage Disclosure Act (HMDA) data.

- [Filing Instructions Guide](#)
 - [For data collected in 2021](#) (Last updated: 11/20/2020)
 - [For data collected in 2020](#)
 - [For data collected in 2019](#)
 - For data collected in 2018
 - [Incorporating the 2018 HMDA rule](#)
 - [Prior to the 2018 HMDA rule](#)
 - [For data collected in 2017](#)
 - For data collected in or before 2016, please visit the [FFIEC Website](#) for data submission resources.
- [Supplemental Guide for Quarterly Filers for 2021](#)
- [Supplemental Guide for Quarterly Filers for 2020](#)
- [Getting It Right Guide](#)
- [Loan Scenarios](#)
- [Self Service Knowledge Portal](#): Contains answers to frequently asked HMDA Operations questions.
- For answers to frequently asked HMDA regulatory

HMDA Data Browser

The HMDA Data Browser is a tool that allows users to filter and download HMDA datasets.

Tools

Here you can find various tools to assist you in getting your HMDA LAR ready for filing.

- [Rate Spread](#)
- [Check Digit](#)
- [File Format Verification](#)
- [LAR Formatting](#)

Data Publication

The HMDA data and reports are the most comprehensive publicly available information on mortgage market activity.

- [Modified LAR](#)
- [Disclosure Reports](#)
- [MSA/MD Aggregate Reports](#)
- [National Aggregate Reports](#)
- [Snapshot National Loan-Level Dataset](#)
- [Dynamic National Loan-Level Dataset](#)

Research and Reports

Research and reports on mortgage market activity

Get started filing your HMDA data

Financial institutions use the HMDA Platform to upload their loan/application registers (LARs), review edits, certify the accuracy and completeness of the data, and submit data for the filing year.

[Log in](#)


or

[Create an account](#)

Every user is required to register online for login credentials and establish an account prior to accessing the HMDA Platform.



HMDA Platform Introduction

[Watch later](#)[Share](#)[Watch on](#)  [YouTube](#)

Create an account

or [go back to login](#)

First name

Last name

Email

The provided email address will be used to notify you of any HMDA related technology updates.

Passwords must:

- ✗ Be at least 12 characters
- ✗ Have at least 1 uppercase character
- ✗ Have at least 1 lowercase character
- ✗ Have at least 1 numerical character
- ✗ Have at least 1 special character
- ✗ Not be the same as your username

Password

Confirm password

You need to verify your email address to activate your account.

An email with instructions to verify your email address has been sent to you.

Haven't received a verification code in your email?
[Click here](#) to re-send the email.

Institutions

bank-0 National Association - 6999998

CREATED

The filing period is now open and available to accept HMDA data.

[View current filing](#)

The Institutions page provides a summary of institutions for which you are authorized to file HMDA data. The filing status is displayed under the institution name.

Select the "Begin filing" button to begin your HMDA filing. Your work will be saved as you progress through the various edit categories. If you need to complete the filing at a later time, logout of the HMDA Platform prior to reviewing the next category of edits. When you are ready to continue with the filing process, login and select the "View Current Filing" button for your institution.

If you already started or submitted a HMDA filing and need to upload a new HMDA file, select the "Upload a new file" button. You will restart the process beginning with file format analysis. Any previously completed filings will not be overridden until all edits have been cleared and/or verified and the HMDA file has been submitted.

The edit report for previous submissions can be downloaded in csv format. Please note that an HMDA file did not have any quality edits.

Filing on behalf of bank-0 National Association for 2017

- 1 UPLOAD
- 2 SYNTACTICAL & VALIDITY EDITS
- 3 QUALITY EDITS
- 4 MACRO QUALITY EDITS
- 5 CONFIRMATION

Drag your LAR file into this area, or click in this box to select a LAR file to upload.

[Upload](#)


[Review Edits](#)

[Return to top](#)

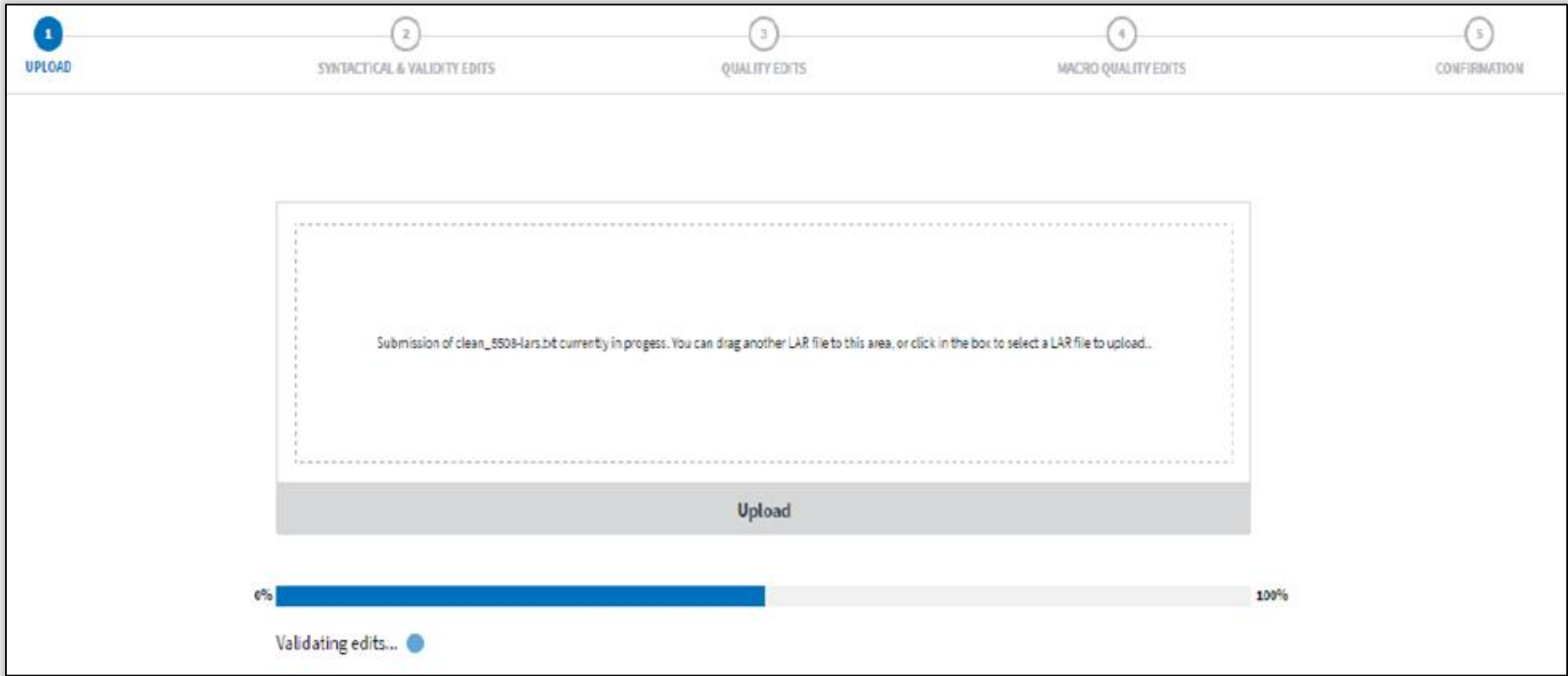
1 **UPLOAD** 2 SYNTACTICAL & VALIDITY EDITS 3 QUALITY EDITS 4 MACRO QUALITY EDITS 5 CONFIRMATION

Submission of clean_6508-lars.bit currently in progress. You can drag another LAR file to this area, or click in the box to select a LAR file to upload.

Upload

0%  100%

Validating edits... ●





UPLOAD



SYNTACTICAL & VALIDITY EDITS



QUALITY EDITS



MACRO QUALITY EDITS



CONFIRMATION

Submission of clean_5508-lars.txt currently in progress. You can drag another LAR file to this area, or click in the box to select a LAR file to upload.

Upload



Edit validation complete ✓

Edits found, review required

Review Edits

Q020 edit (1 found)

Institution address should not = parent address.

Loan/Application Number	Respondent ZIP Code	Respondent State	Respondent City	Parent State	Parent City	Parent ZIP Code	Parent Address	Respondent Address
Transmittal Sheet	75070	TX	MCKINNEY	TX	MCKINNEY	75070		

Q027 edit (1 found)

If action taken type = 1-5, 7 or 8, and property type = 1 or 2, then applicant income should not = NA.

Loan/Application Number	Type of Action Taken	Property Type	Applicant Income
	1	1	NA

Filing on behalf of bank C National Association for 2017

UPLoad SYNTACTICAL & VALIDITY EDITS QUALITY EDITS MACRO QUALITY EDITS CONFIRMATION

Your file has **macro quality edits**. You must verify the edits listed below and select the check box to confirm the accuracy of the data. If any of the data need to be corrected, please update your file and [upload a new file](#).

2 types of Macro Edits

Macro quality edits check whether the submitted loan/application register as a whole conforms to expected values. The loan/application register cannot be submitted until the filer either confirms the accuracy of all the values flagged by the macro quality edits in the HMDA Platform or corrects the flagged values and reuploads the updated loan/application register to the HMDA Platform.

Edit Q057 found.
If the total number of loan applications is ≥ 50 , then the total number of denied loan applications should be \neq zero.

Edit Q006 found.
If the total number of loan applications with loan purpose = 1 and action taken type = 1 is > 25 , then the total number of these loan applications should be $\leq 95\%$ of the total number of home purchase loan applications.

Verify macro edits

In order to continue you must verify all macro edits.

All data are accurate, no corrections required. I have verified the accuracy of all data fields referenced by the macro edits.

UPLoad SYNTACTICAL & VALIDITY EDITS QUALITY EDITS MACRO QUALITY EDITS CONFIRMATION

Edit Q057 found.
If the total number of loan applications is ≥ 50 , then the total number of denied loan applications should be $>$ zero.

Edit Q006 found.
If the total number of loan applications with loan purpose = 1 and action taken type = 1 is > 25 , then the total number of these loan applications should be $\leq 95\%$ of the total number of home purchase loan applications.

Verify macro edits

In order to continue you must verify all macro edits.

All data are accurate, no corrections required. I have verified the accuracy of all data fields referenced by the macro edits.

Macro edits have been verified.

[Review Confirmation](#)

[Return to top](#)

HMDA Filing Summary

You have completed the verification process for your HMDA data. Please review the respondent and file information below from your HMDA file.

Respondent Information

Name:
Fourth Test Bank

Respondent ID:
Bank0_RID

Tax ID:
99-1234567

Agency:
CFPB

Contact Name:
Jane Smith

Phone:
111-111-1111

Email:
jane_smith@bank.com

File Information

File Name:
bank0-0025ready-QM_400-irs.txt

Year:
2017

Total Loans/Applications:
400

Signature

To complete your submission, select the checkbox to certify to the submitted. Then, select the "Submit HMDA data" button to submit.

I am an authorized representative of my institution with knowledge of the completeness of the data submitted.

Filing on behalf of SFMC L.P. for 2017



UPLOADED



NO SYNTACTICAL & VALIDITY EDITS



QUALITY EDITS VERIFIED



MACRO QUALITY EDITS VERIFIED



SUBMISSION



Your filing is ready to be signed and submitted.

Please review your HMDA Test Filing Summary and sign your test filing at the bottom of this page. If you discover an error in the summary, you will need to update your file and upload it again.

Institution Register Summary

Please review your Institution Register Summary below. If you discover an error in your IRS, please update your file and select the "Upload a new file" button.

[Download IRS report](#)



HMDA filing accepted!

Congratulations, you have successfully completed your HMDA test filing!

Your data and signature were received and recorded on

Your receipt number for this submission is **3843271-2017-1-1513184641219**.



WRAP UP

QUESTIONS



MARQUIS