|  | **Examination Procedures**  [Document supporting evidence noting determinations and findings made] | **Y** | **N** |
| --- | --- | --- | --- |
| **1** | **Coordinate compliance examination activities with other members of the examination team and the examiner-in-charge (EIC). Emphasis should be on identifying violations of law and regulation; integrating those findings with the examination; and concluding on management's compliance with laws and regulations.** |  |  |
| **Examiner Notes:** | | | |
| **2** | **Review and evaluate the adequacy of policies, procedures, and internal controls to ensure the identification of applicable applicants and compliance with the requirements of HMDA and FRB Regulation C.** |  |  |
| **Examiner Notes:** | | | |
| **3** | **Determine if the institution is ensuring that home mortgage loan information and records are properly compiled, maintained, and accurately disclosed.** |  |  |
| **Examiner Notes:** | | | |
| **4** | **Ascertain whether management ensures that policies, procedures, and training, on an ongoing basis, are adequate and help facilitate awareness among responsible staff.** |  |  |
| **Examiner Notes:** | | | |
| **5** | **Determine whether the correct HMDA-LAR form or format being used. If so, determine if it is in machine-readable format.** |  |  |
| **Examiner Notes:** | | | |
| **6** | **Determine if the institution has posted notices in the lobbies of its home and branch offices that are located in MSAs on the availability of the HMDA disclosure statement and the modified HMDA-LAR. Find out if the disclosure statement and HMDA-LAR is actually available at the home office and at least one branch office, if any, in each MSA.** |  |  |
| **Examiner Notes:** | | | |
| **7** | **Determine whether HMDA disclosure statements are retained for 5 years, and if the HMDA-LARs are retained for 3 years.** |  |  |
| **Examiner Notes:** | | | |
| **8** | **Determine whether the necessary census tract information is available and if the census tracts and/or county designations are accurate on the HMDA-LAR.** |  |  |
| **Examiner Notes:** | | | |
| **9** | **Ascertain whether the latest disclosure statement was available to the public by March 31 following the calendar year for which the data were compiled.** |  |  |
| **Examiner Notes:** | | | |
| **10** | **Determine if the institution also reports data regarding the race or national origin, sex, and annual income of applicants for loans originated or applied for (does not include loans that are purchased). If the information is not provided, determine if the institution notes the data based on visual observation or surname.**  **NOTE: Alternatively, the form used to obtain monitoring information under Section 202.13 of FRB Regulation B (Equal Credit Opportunity Act) may be used.** |  |  |
| **Examiner Notes:** | | | |
| **11** | **Conclude whether the institution is adequately complying with FRB Regulation C. If not, ascertain whether the conclusion of noncompliance is supported by adequate documentation of the specific noncompliance.** |  |  |
| **Examiner Notes:** | | | |
| **12** | **Utilize discussions with institution managers as needed to gather information and discuss procedures and practices followed by institution personnel to ensure compliance with laws and regulations.** |  |  |
| **Examiner Notes:** | | | |
| **13** | **Discuss items of concern, scope of work performed, and conclusions with the EIC.** |  |  |
| **Examiner Notes:** | | | |
| **14** | **Utilize HMDA Analyzer as described in the *Technology for Portfolio Review* Section to check for violations.** |  |  |
| **Examiner Notes:** | | | |
| **15** | **Organize and compile, if necessary, violations of law and regulation into a Violation Summary Sheet.** |  |  |
| **Examiner Notes:** | | | |