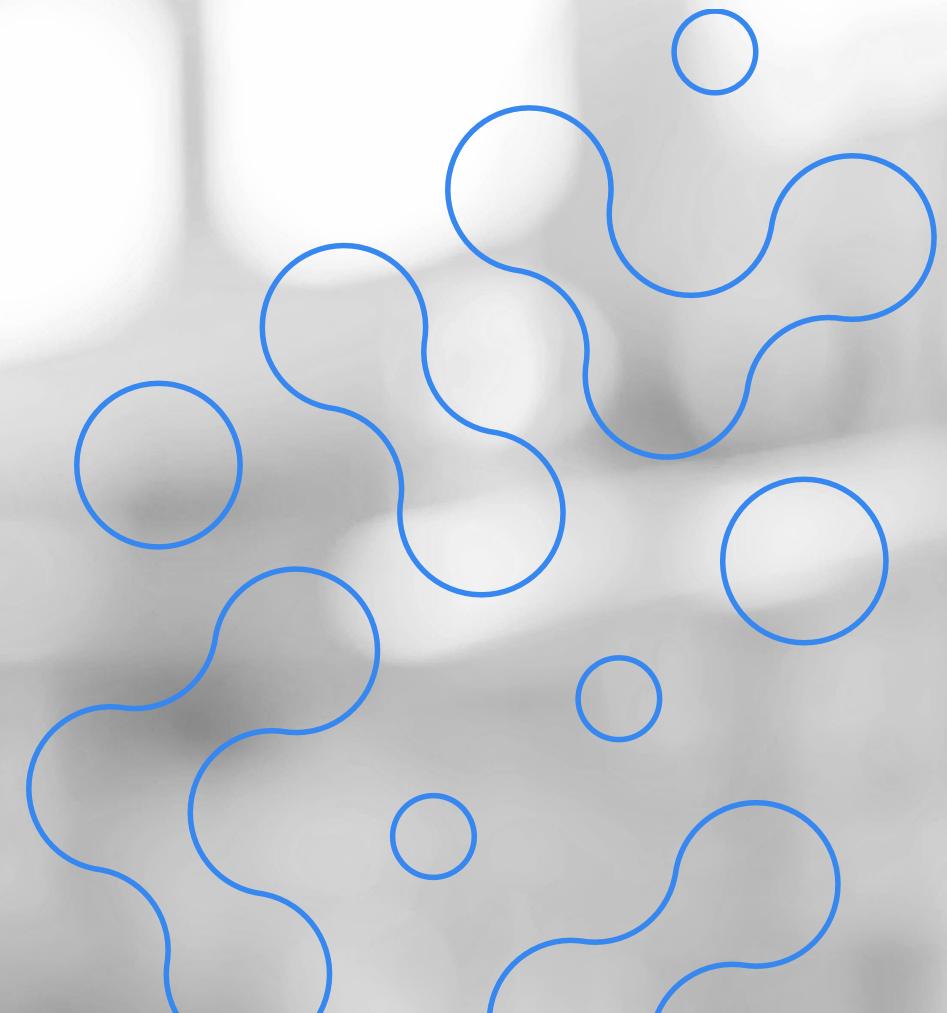


2025 HMDA Submission Filing

marquis

# Step 1

# Verify Institution Setup



Dashboard Discovery ▾ Data Entry Data Processing ▾ Filing ▾ Settings ▾ Administration ▾

Institutional Dashboard

Average Loan Balance by Branch

Average Original Balance

Branch Name

MSA Activity Details

MSA Code	NSA Name	Originations	Denials	Median Age of Population	% of Minority Popul
10900	Allentown-Bethlehem-Easton, PA-NJ MSA	3	0	43	0.2
12100	Atlantic City-Hammonton, NJ MSA	5	0	42	0.4
15804	Camden, NJ MD	4	1	41	0.3
19124	Dallas-Plano-Irving, TX MD	11	1	34	0.5
33874	Montgomery County-Bucks County-Chester County, PA MD	36	1	41	0.1
35084	Newark, NJ MD	3	0	40	0.4
37964	Philadelphia, PA MD	17	2	35	0.5
38300	Pittsburgh, PA MSA	1	0	43	0.1
45940	Trenton-Princeton, NJ MSA	2	0	38	0.4

Average Interest Rate by Age

Average Interest Rate

Age

Action Code Distribution

Withdrawn: 1.1% Appr. Not Acc.: 1.1%  
Preappr. Denied: 1.1% Closed / Inc.: 1.1%  
Denied: 5.4%  
Originated: 90.2%

Applications by Loan Type

Original Balance in thousands  
10 YEAR BALLOON MORTGAGE: \$2,017  
30 YEAR FIXED MORTGAGE: \$16,942

## 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

## HMDA

Resp ID



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

**CRA**

Resp ID 0000023521  
Agency Code OCC  
Contact MARY SMITH  
Phone (469) 467-9779  
Fax (469) 241-0097  
Email learningteam@GOMARQUIS.COM

**Parent Institution**

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

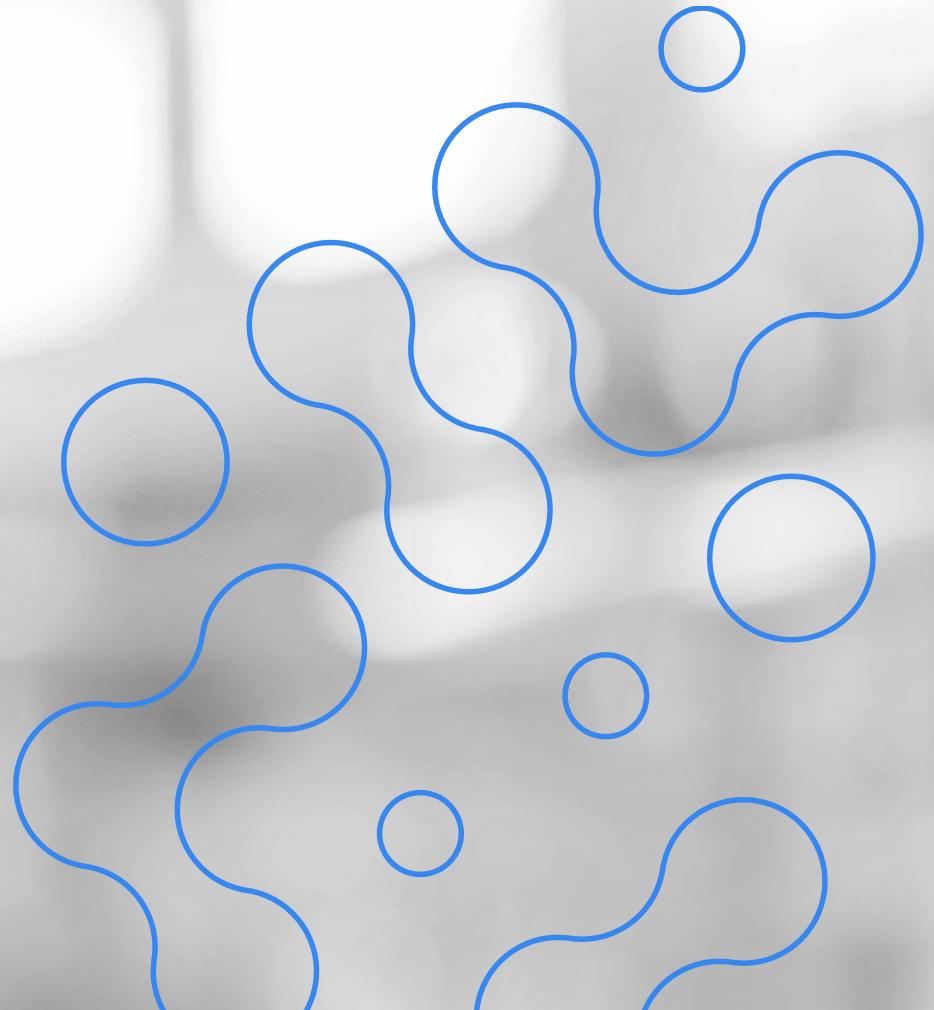
**HMDA**

Resp ID 0000023521  
Agency Code \* FRS  
Contact MAURICE SMITH  
Phone (469) 467-9779  
Fax (469) 243-0909  
Email learningteam@GOMARQUIS.COM



# Step 2

## Identify Exceptions/Corrections



## HMDA Exceptions Report Setup

- Summary Only
- Summary Format

**Tag All** **Clear All** **Validity** **Quality** **CenTrax**

## 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

Account #

## Group by

None

## Field Selection

No Field

- Include edits flagged as Quality Edit Verified



## HMDA Exceptions Report Setup

- Summary Only
- Summary Format

## Exclude Exceptions (0)

reported.

- C020: A piping symbol ('|') has been detected in free-form text fields and should be removed as it may cause your submission file to be rejected.
- C021: Annual Income is 0, verify if this should be NA
- C022: Potential invalid address on loan application. Verify address and make any necessary corrections.
- Q600: A duplicate ULI or NULI was reported
- Q601: Application date occurs more than 2 years prior to action date
- Q602: Street address reported NA but city, state and ZIP code were reported
- Q603: County has population > 30,000 and not reported as NA, census tract should not be reported as NA
- Q605.1: Purchaser is 1 or 3, loan type generally should equal 1
- Q605.2: Purchaser is 2, loan type generally should equal 2,3 or 4

 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 (0)

reported.

- C020: A piping symbol ('|') has been detected in free-form text fields and should be removed as it may cause your submission file to be rejected.
- C021: Annual Income is 0, verify if this should be NA
- C022: Potential invalid address on loan application. Verify address and make any necessary corrections.
- Q600: A duplicate ULI or NULI was reported
- Q601: Application date occurs more than 2 years prior to action date
- Q602: Street address reported NA but city, state and ZIP code were reported
- Q603: County has population > 30,000 and not reported as NA, census tract should not be reported as NA
- Q605.1: Purchaser is 1 or 3, loan type generally should equal 1
- Q605.2: Purchaser is 2, loan type generally should equal 2,3 or 4

## 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 DEMO  
**Filter:** No filter applied  
**Summary Only:** No  
**Summary Format:** Yes

**Excluded Exceptions:** C022: Potential invalid address on loan application. Verify address and make any necessary corrections.

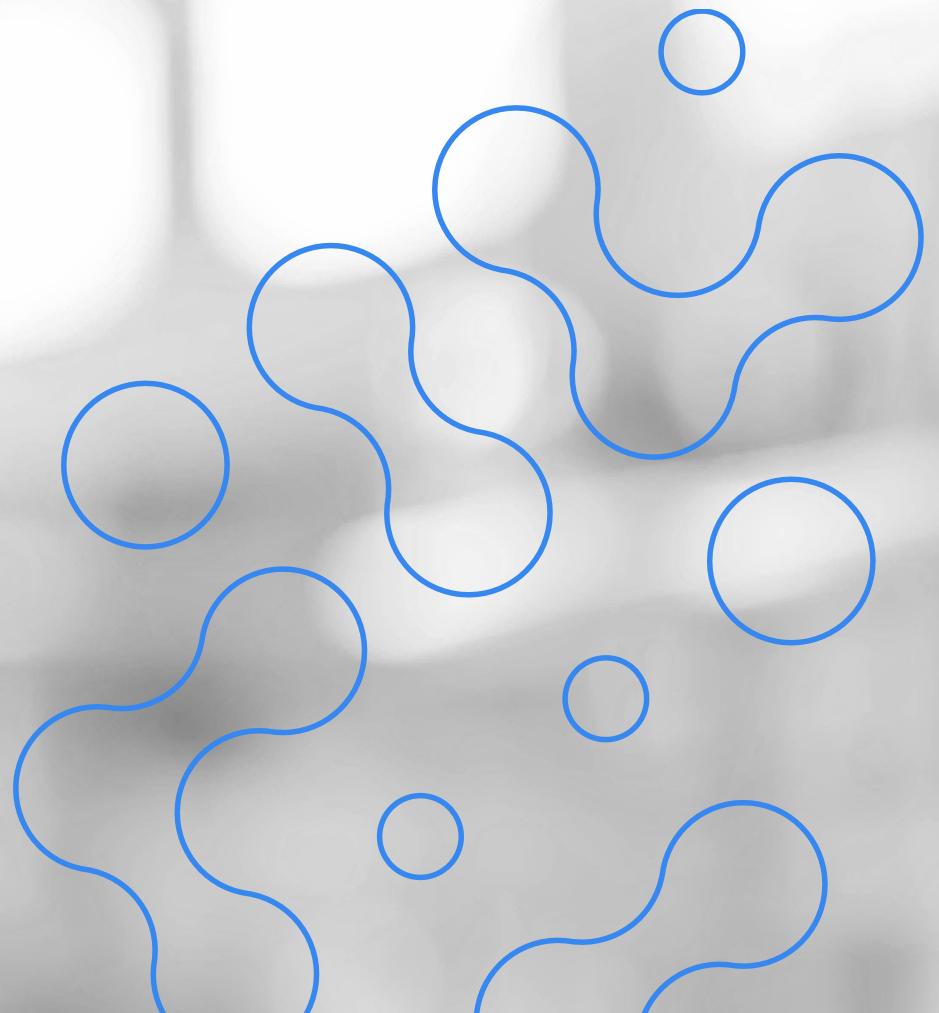
## Field Selection

**Order By:** Account #  
**Group By:** None

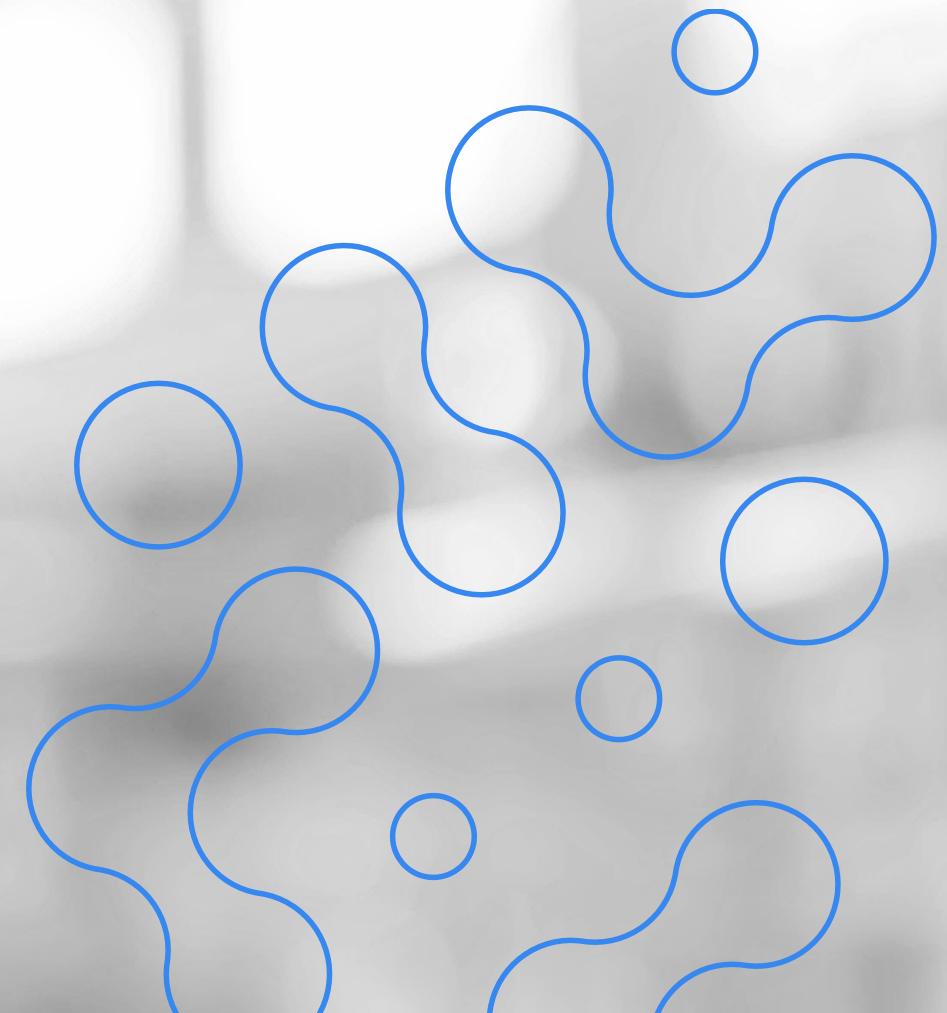
ULI	Account Number	Action Code	Open Date	Branch	Officer	Exception
5493000FN178SW540N880000012315	000000123	1	1/1/2025	02 - Lakeside	-	V710.1: Exemption taken; applicant and co-applicant credit score and credit score model must be 1111 V713.1: Exemption taken; AUS 1 and AUS result 1 must be reported as 1111 V714: Exemption taken; Submission of Application and Initially Payable to Your Institution must be reported as 1111 V715: Exemption taken; Balloon Payment, Interest-Only Payments, Negative Amortization and Other Non-amortizing Features must be reported as 1111
5493000FN178SW540N880000012412	000000124	1	1/1/2025	01 - Downtown	-	V710.1: Exemption taken; applicant and co-applicant credit score and credit score model must be 1111 V713.1: Exemption taken; AUS 1 and AUS result 1 must be reported as 1111 V714: Exemption taken; Submission of Application and Initially Payable to Your Institution must be reported as 1111 V715: Exemption taken; Balloon Payment, Interest-Only Payments, Negative Amortization and Other Non-amortizing Features must be reported as 1111
5493000FN178SW540N880000012703	000000127	3	1/1/2025	04 - Granite Park	-	V710.1: Exemption taken; applicant and co-applicant credit score and credit score model must be 1111 V713.1: Exemption taken; AUS 1 and AUS result 1 must be reported as 1111 V714: Exemption taken; Submission of Application and Initially Payable to Your Institution must be reported as 1111 V715: Exemption taken; Balloon Payment, Interest-Only Payments, Negative Amortization and Other Non-amortizing Features must be reported as 1111
5493000FN178SW540N880000012897	000000128	1	1/1/2025	05 - Legacy Branch	-	V710.1: Exemption taken; applicant and co-applicant credit score and credit score model must be 1111 V713.1: Exemption taken; AUS 1 and AUS result 1 must be reported as 1111 V714: Exemption taken; Submission of Application and Initially Payable to Your Institution must be reported as 1111 V715: Exemption taken; Balloon Payment, Interest-Only Payments, Negative Amortization and Other Non-amortizing Features must be reported as 1111
5493000FN178SW540N880000013285	000000132	1	1/1/2025	01 - Downtown	-	V710.1: Exemption taken; applicant and co-applicant credit score and credit score model must be 1111 V713.1: Exemption taken; AUS 1 and AUS result 1 must be reported as 1111 V714: Exemption taken; Submission of Application and Initially Payable to Your Institution must be reported as 1111 V715: Exemption taken; Balloon Payment, Interest-Only Payments, Negative Amortization and Other Non-amortizing Features must be reported as 1111
5493000FN178SW540N880000013382	000000133	1	1/1/2025	02 - Lakeside	-	V710.1: Exemption taken; applicant and co-applicant credit score and credit score model must be 1111 V713.1: Exemption taken; AUS 1 and AUS result 1 must be reported as 1111 V714: Exemption taken; Submission of Application and Initially Payable to Your Institution must be reported as 1111 V715: Exemption taken; Balloon Payment, Interest-Only Payments, Negative Amortization and Other Non-amortizing Features must be reported as 1111
5493000FN178SW540N880000013867	000000138	1	1/1/2025	02 - Lakeside	-	V710.1: Exemption taken; applicant and co-applicant credit score and credit score model must be 1111 V713.1: Exemption taken; AUS 1 and AUS result 1 must be reported as 1111 V714: Exemption taken; Submission of Application and Initially Payable to Your Institution must be reported as 1111 V715: Exemption taken; Balloon Payment, Interest-Only Payments, Negative Amortization and Other Non-amortizing Features must be reported as 1111
5493000FN178SW540N880000013964	000000139	1	1/1/2025	02 - Lakeside	-	V710.1: Exemption taken; applicant and co-applicant credit score and credit score model must be 1111 V713.1: Exemption taken; AUS 1 and AUS result 1 must be reported as 1111 V714: Exemption taken; Submission of Application and Initially Payable to Your Institution must be reported as 1111

# Step 3

## Resolve Common Exceptions



# Common Exception: 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	HMDA File DEMO
Institution	MARQUIS ONE
Reporting Year	2025
Agency	Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

## Show Results for a Previous Run

Result Set: 2025-10-28T16:20:24.7123627+00:00 - Complete

## Submission File Options

 Public LAR (Modified LAR)

## Filing Quarter

4th Quarter (10/1/2025 - 12/31/2022)  Year to Date  Current Quarter

Validate

## HMDA LAR Filing Wizard

## ② General Integrity Checks

- ② Deleted records in data file ..... 1
- ✓ NO Non-HMDA qualified records

## ✓ Geocode Checks

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

## ② Validity and Quality Edit Checks

- ✓ Denial Reasons Required
- ✓ Validity Edits Enabled
  - ② Validity edit errors ..... 2
- ✓ Quality Edits Enabled
  - ② Quality edit errors ..... 2
- ✓ CenTrax Edits Enabled
  - ② CenTrax edit errors ..... 11

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



Dashboard

Discovery ▾

Data Entry

Data Processing ▾

Filing ▾

Settings ▾

Administration ▾

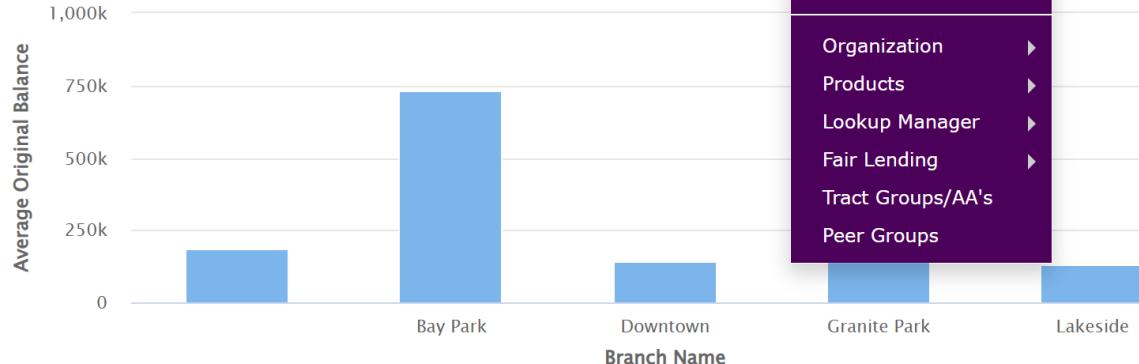


Institutional Dashboard

Add New ▶

Copy

## Average Loan Balance by Branch



Institutions

File Manager

System Settings

Field Group Manager

User Defined Fields

Organization ▶

Products ▶

Lookup Manager ▶

Fair Lending ▶

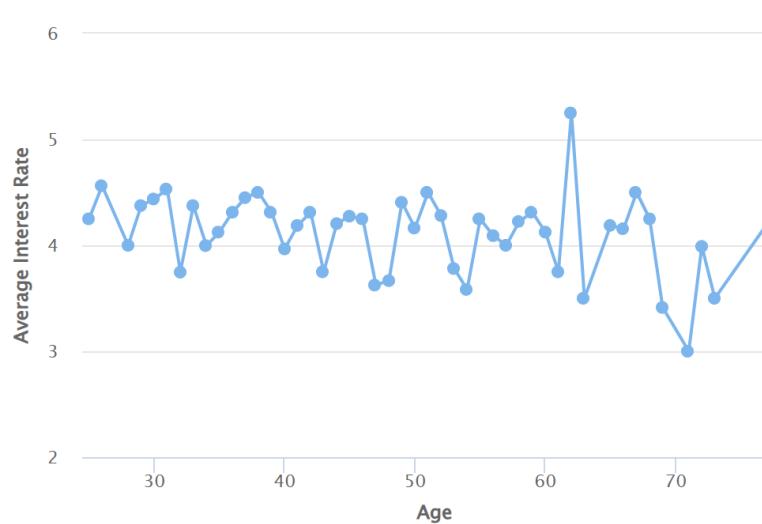
Tract Groups/AA's

Peer Groups

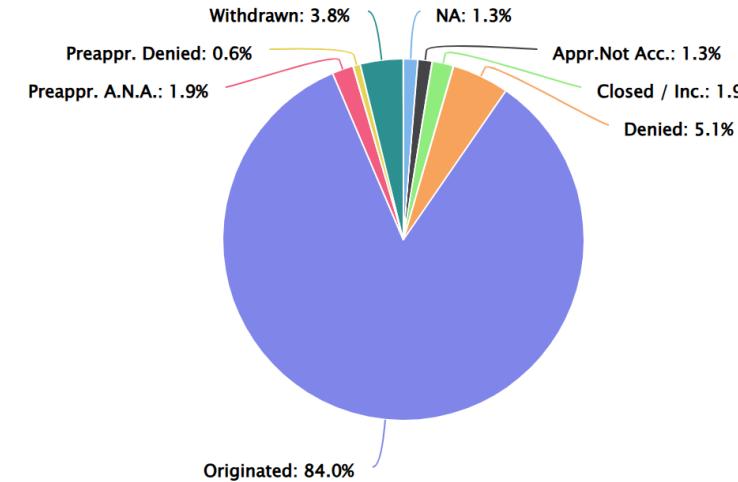
## MSA Activity Details ▾

MSA Code	NSA Name	Originations	Denials	Median Age of Population	% of Minority Popul
10900	Allentown-Bethlehem-Easton, PA-NJ MSA	1	0	43	0.2
12100	Atlantic City-Hammonton, NJ MSA	4	0	42	0.4
15804	Camden, NJ MD	5	1	41	0.3
19124	Dallas-Plano-Irving, TX MD	12	1	34	0.5
33874	Montgomery County-Bucks County-Chester County, PA MD	40	2	41	0.1
35084	Newark, NJ MD	1	0	40	0.4
36140	Ocean City, NJ MSA	2	0	47	0.1
37964	Philadelphia, PA MD	63	4	35	0.5
38300	Pittsburgh, PA MSA	1	0	43	0.1
45940	Trenton-Princeton, NJ MSA	2	0	38	0.4

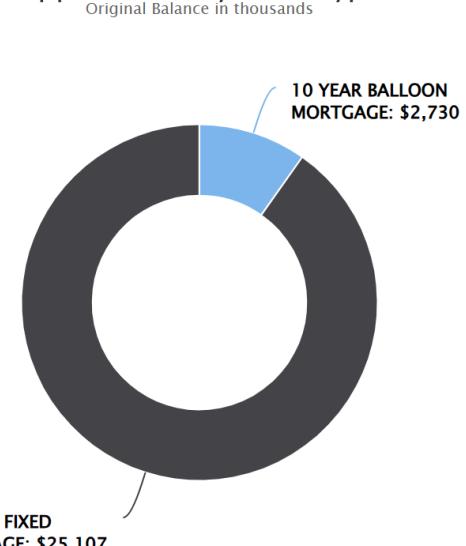
## Average Interest Rate by Age



## Action Code Distribution



## Applications by Loan Type



	File	Year	Record Count	Last Accessed	Legacy File Name - Description
<input type="radio"/>	HMDA File	2025	92	10/24/2025 3:36:06 PM	
<input checked="" type="radio"/>	HMDA File DEMO	2025	92	10/28/2025 4:11:27 PM	
<input type="radio"/>	2024 HMDA Revised	2024	118	10/14/2025 2:42:37 PM	
<input type="radio"/>	2024 TRAINING HMDA LAR	2024	120	10/22/2025 7:51:42 PM	
<input type="radio"/>	CRA File Final	2024	250	1/13/2025 7:50:48 PM	
<input type="radio"/>	2023 HMDA File	2023	526	10/27/2025 5:27:27 PM	
<input type="radio"/>	Full 2023 CRA File	2023	846	10/17/2025 5:22:36 PM	CRA18T
<input type="radio"/>	HMDA Mapping	2023	120	8/19/2025 3:42:57 PM	
<input type="radio"/>	Partial 2023 CRA File	2023	80	7/24/2025 2:15:43 PM	
<input type="radio"/>	2022 CRA	2022	250	10/27/2025 5:26:58 PM	
<input type="radio"/>	2022 CRA Submission	2022	250	10/27/2025 5:27:11 PM	
<input type="radio"/>	2022 CRA Training	2022	250	6/4/2025 4:22:59 PM	
<input type="radio"/>	2022 HMDA LAR TRAINING FILE	2022	3,572	8/19/2025 3:42:05 PM	
<input type="radio"/>	HMDA 2022	2022	153	10/27/2025 5:26:32 PM	HMDA18T



	File	Year	Record Count	Last Accessed	Legacy File Name - Description
<input type="radio"/>	HMDA File	2025	92	10/24/2025 3:36:06 PM	
<input checked="" type="radio"/>	HMDA File DEMO	2025	91	10/28/2025 4:18:53 PM	
<input type="radio"/>	2024 HMDA Revised	2024	118	10/14/2025 2:42:37 PM	
<input type="radio"/>	2024 TRAINING HMDA LAR	2024	120	10/22/2025 7:51:42 PM	
<input type="radio"/>	CRA File Final	2024	250	1/13/2025 7:50:48 PM	
<input type="radio"/>	2023 HMDA File	2023	526	10/27/2025 5:27:27 PM	
<input type="radio"/>	Full 2023 CRA File	2023	846	10/17/2025 5:22:36 PM	CRA18T
<input type="radio"/>	HMDA Mapping	2023	120	8/19/2025 3:42:57 PM	
<input type="radio"/>	Partial 2023 CRA File	2023	80	7/24/2025 2:15:43 PM	
<input type="radio"/>	2022 CRA	2022	250	10/27/2025 5:26:58 PM	
<input type="radio"/>	2022 CRA Submission	2022	250	10/27/2025 5:27:11 PM	
<input type="radio"/>	2022 CRA Training	2022	250	6/4/2025 4:22:59 PM	
<input type="radio"/>	2022 HMDA LAR TRAINING FILE	2022	3,572	8/19/2025 3:42:05 PM	
<input type="radio"/>	HMDA 2022	2022	153	10/27/2025 5:26:32 PM	HMDA18T

## 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	HMDA File DEMO
Institution	MARQUIS ONE
Reporting Year	2025
Agency	Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

## Show Results for a Previous Run

Result Set: 2025-10-28T16:22:16.8329003+00:00 - Complete ▾

## Submission File Options

 Public LAR (Modified LAR)

## Filing Quarter

4th Quarter (10/1/2025 - 12/31/2022) ▾

 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

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

## ✗ Validity and Quality Edit Checks

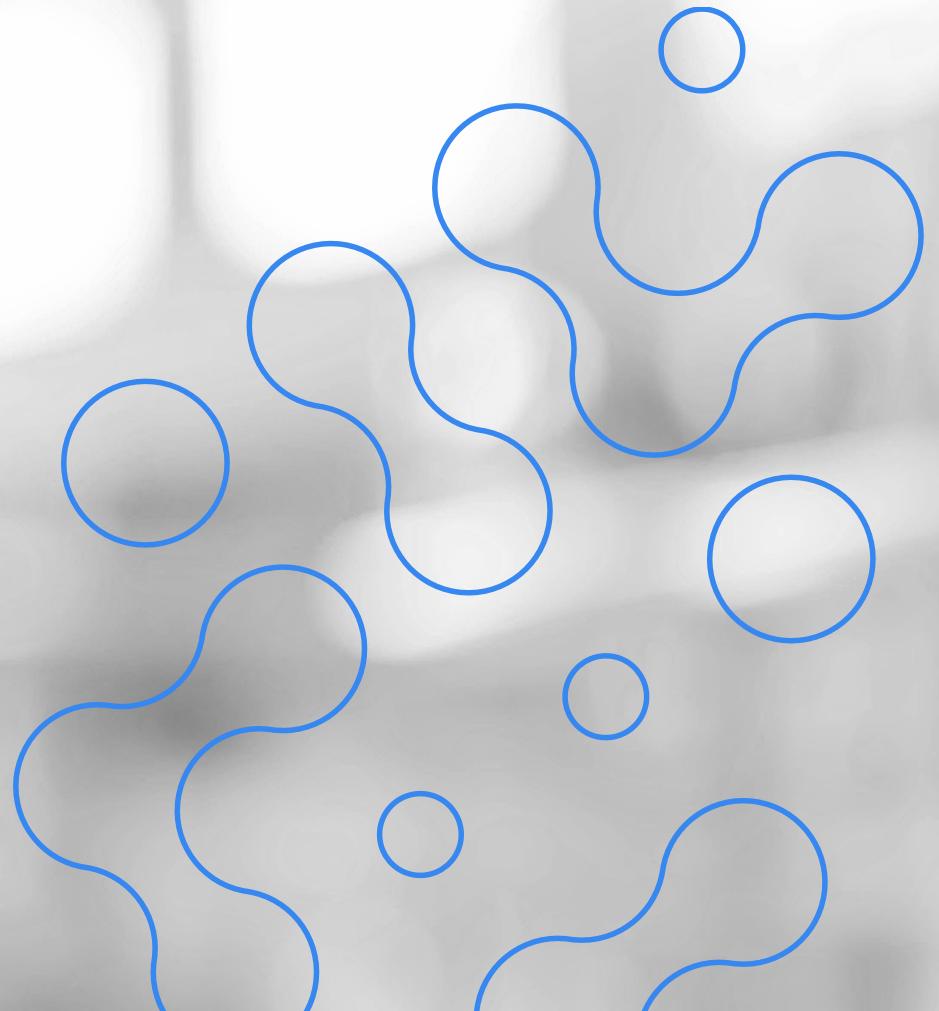
- ✓ Denial Reasons Required
- ✓ Validity Edits Enabled
  - ✗ Validity edit errors ..... 2
- ✓ Quality Edits Enabled
  - ✗ Quality edit errors ..... 2
- ✓ CenTrax Edits Enabled
  - ✗ CenTrax edit errors ..... 11

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

	File	Year	Record Count	Last Accessed	Legacy File Name - Description
<input type="radio"/>	HMDA File	2025	92	10/24/2025 3:36:06 PM	
<input checked="" type="radio"/>	HMDA File DEMO	2025	91	10/28/2025 4:18:53 PM	
<input type="radio"/>	2024 HMDA Revised	2024	118	10/14/2025 2:42:37 PM	
<input type="radio"/>	2024 TRAINING HMDA LAR	2024	120	10/22/2025 7:51:42 PM	
<input type="radio"/>	CRA File Final	2024	250	1/13/2025 7:50:48 PM	
<input type="radio"/>	2023 HMDA File	2023	526	10/27/2025 5:27:27 PM	
<input type="radio"/>	Full 2023 CRA File	2023	846	10/17/2025 5:22:36 PM	CRA18T
<input type="radio"/>	HMDA Mapping	2023	120	8/19/2025 3:42:57 PM	
<input type="radio"/>	Partial 2023 CRA File	2023	80	7/24/2025 2:15:43 PM	
<input type="radio"/>	2022 CRA	2022	250	10/27/2025 5:26:58 PM	
<input type="radio"/>	2022 CRA Submission	2022	250	10/27/2025 5:27:11 PM	
<input type="radio"/>	2022 CRA Training	2022	250	6/4/2025 4:22:59 PM	
<input type="radio"/>	2022 HMDA LAR TRAINING FILE	2022	3,572	8/19/2025 3:42:05 PM	
<input type="radio"/>	HMDS 2022	2022	153	10/27/2025 5:26:32 PM	HMDS18T



# Common Exception: Record is Non-HMDA Qualified



F  
I  
L  
T  
E  
R

## Geocode

Area   Exceptions  Bad Combinations

## Tract Income

- Low  < 10%
- Moderate  10% - < 20%
- Middle  20% - < 50%
- Upper  50% - < 80%
- Unclassified  80% - 100%

## Tract Minority %

- < 50%
- 50% - < 80%
- 80% - < 100%
- 100% - < 120%
- 120% or Greater

## Applicant Income

- < 50%
- 50% - < 80%
- 80% - < 100%
- 100% - < 120%
- 120% or Greater

## Action Codes

Originated  Closed - Incomplete  
 Approved - Not Accepted  Purchased  
 Denied  Preapproval Denied  
 Withdrawn  Preapproval A.N.A.

## Application Date Range

From  To

## Minority Status

- White Non-Hispanic
- All Others, Including Hispanic

## Action Date Range

From  To

## Occupancy

- Principal Residence
- Second Residence
- Investment

## Amounts/Percentages

HMDA Balance	From <input type="text" value="\$0"/>	To <input type="text" value="\$0"/>
Annual Income	From <input type="text" value="\$0"/>	To <input type="text" value="\$0"/>
Interest Rate	From <input type="text" value="0.00"/>	To <input type="text" value="0.00"/>
APR	From <input type="text" value="0.00"/>	To <input type="text" value="0.00"/>
Rate Spread	From <input type="text" value="0.00"/>	To <input type="text" value="0.00"/>
Total Costs	From <input type="text" value="0.00"/>	To <input type="text" value="0.00"/>
Total Points/Fees	From <input type="text" value="0.00"/>	To <input type="text" value="0.00"/>
Days to Decide	From <input type="text" value="0"/>	To <input type="text" value="0"/>

## HMDA Qualified

- Yes
- No
- Unknown

## Preapproval

- Requested
- Not Requested
- Not Applicable

## Lien Status

- Secured by First
- Subordinate
- No Lien
- Not Applicable

## HMDA Loan Rate Type

- Fixed
- Adjustable

## Loan Type

- Conventional
- FHA
- VA
- FSA / RHS

## Purpose

- Purchase
- Improvement
- Refinance
- Cash-Out Refinance

## HMDA Edit

Includes Records with HMDA Edit

## Negative Amortization

- Negative Amort
- Not Negative Amort
- Exempt

## Other Non-Amortization

- Other Non-Amort
- No Other Non-Amort
- Exempt

## HOEPA status

- High Cost
- Not High Cost
- Not Applicable
- Open End LOC
- Not Open End LOC
- Exempt

## Open End LOC

Open End LOC



te	Zip	Branch Name	Original Balance	Account Type Name
----	-----	-------------	------------------	-------------------

19124	Downtown	\$295,795.00	30 YEAR FIXED MORTGAGE
-------	----------	--------------	------------------------

75232		\$273,795.00	30 YEAR FIXED MORTGAGE
-------	--	--------------	------------------------

75024		\$30,795.00	10 YEAR BALLOON MORTGAGE
-------	--	-------------	--------------------------

19122		\$98,795.00	30 YEAR FIXED MORTGAGE
-------	--	-------------	------------------------

75253		\$345,795.00	30 YEAR FIXED MORTGAGE
-------	--	--------------	------------------------

19133	Granite Park	\$120,395.00	30 YEAR FIXED MORTGAGE
-------	--------------	--------------	------------------------

19143		\$58,795.00	30 YEAR FIXED MORTGAGE
-------	--	-------------	------------------------

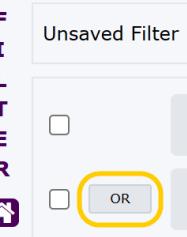
19125		\$280,995.00	30 YEAR FIXED MORTGAGE
-------	--	--------------	------------------------

		\$303,795.00	30 YEAR FIXED MORTGAGE
--	--	--------------	------------------------

		\$113,795.00	30 YEAR FIXED MORTGAGE
--	--	--------------	------------------------

	Downtown	\$265,795.00	10 YEAR BALLOON MORTGAGE
--	----------	--------------	--------------------------



**Filter Name**F  
I  
L  
T  
E  
R

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 ▾



MSA	Tract	City	State Province	Zip	Branch Name	Original Balance	Account Type Name
Philadelphia, PA MD	0190.00	Philadelphia	PA	19124	Downtown	\$295,795.00	30 YEAR FIXED MORTGAGE
Dallas-Plano-Irving, TX MD	1018.07	Dallas	TX	75232		\$273,795.00	30 YEAR FIXED MORTGAGE
Dallas-Plano-Irving, TX MD	0316.72	Plano	TX	75024		\$30,795.00	10 YEAR BALLOON MORTGAGE
Philadelphia, PA MD	0156.00	Philadelphia	PA	19122		\$98,795.00	30 YEAR FIXED MORTGAGE
Dallas-Plano-Irving, TX MD	0171.01	Dallas	TX	75253		\$345,795.00	30 YEAR FIXED MORTGAGE
Philadelphia, PA MD	0176.01	Philadelphia	PA	19133	Granite Park	\$120,395.00	30 YEAR FIXED MORTGAGE
Philadelphia, PA MD	0365.02	Philadelphia	PA	19143		\$58,795.00	30 YEAR FIXED MORTGAGE
Philadelphia, PA MD	0158.00	Philadelphia	PA	19125		\$280,995.00	30 YEAR FIXED MORTGAGE
Montgomery County-Bucks County-Chester County, PA MD	3003.01		PA			\$303,795.00	30 YEAR FIXED MORTGAGE
Philadelphia, PA MD	0042.01		PA			\$113,795.00	30 YEAR FIXED MORTGAGE
Philadelphia, PA MD	0360.00		PA		Downtown	\$265,795.00	10 YEAR BALLOON MORTGAGE

**Random Sample**

None



Activate

Close



## Data Entry

F  
I  
L  
T  
E  
R

Delete

Restore

Add/Remove Columns

Add New ▾

Quick Search



Account Number	Address	City	State Province	Zip	MSA	Loan Purpose	Action Date
000000011	4521 Denver Dr	Plano	TX	75093	Dallas-Plano-Irving, TX MD	Home Purchase	01/01/2025



Quick Search 

Account Number	Address	City	State Province	Zip	MSA	Loan Purpose	Action Date
000000011	<a href="#">Edit</a> <a href="#">Print</a> <a href="#">Delete</a>	Plano	TX	75093	Dallas-Plano-Irving, TX MD	Home Purchase	01/01/2025

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



Application Details

Applicants

**HMDA**

1071

AUS

Fair Lending

CRA

UDF



Add New

## HMDA Loan Information

**Quality Edit Verified**

- Applicant Income ⓘ  Race/Gender/Ethnicity ⓘ
- HMDA Balance ⓘ  Address ⓘ  CLTV ⓘ

000000011

5493000FN178SW540N8800000001160

## HMDA Qualified

Unknown



## Application Date

01/29/2025

## Action

1 - Loan Originated



## Action Date

01/01/2025

## Loan Type

1 - Conventional

## Decision Date

Decision Date

## Property Type

1 - 1 to 4 family

## Maturity Date

Maturity Date

## Purpose

1 - Home Purchase

## HMDA Balance

\$96,795.00

## HOEPA

2 - Not a High-Cost Mortgage

## Annual Income



\$191,795.00

## Occupancy

1 - Principal Residence

## Interest Rate



4.0000

## Purchaser

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

## Spread

Not Reg. Z



Previous

Next

Validate

Print

Save

Cancel



Application Details

Applicants

**HMDA**

1071

AUS

Fair Lending

CRA

UDF



Add New

## HMDA Loan Information

**Quality Edit Verified**

- Applicant Income ⓘ  Race/Gender/Ethnicity ⓘ
- HMDA Balance ⓘ  Address ⓘ  CLTV ⓘ

000000011

5493000FN178SW540N8800000001160

## HMDA Qualified

Unknown

Unknown

1 - Yes

0 - No

## Loan Type

1 - Conventional

## Property Type

1 - 1 to 4 family

## Purpose

1 - Home Purchase

## HOEPA

2 - Not a High-Cost Mortgage

## Occupancy

1 - Principal Residence

## Purchaser

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

## Application Date

01/29/2025

## Action Date

01/01/2025

## Decision Date

Decision Date

## Maturity Date

Maturity Date

## HMDA Balance

\$96,795.00

## Annual Income



\$191,795.00

## Interest Rate



4.0000

## Spread

Not Reg. Z



Previous

Next

Validate

Print

Save

Cancel



Application Details

Applicants

**HMDA**

1071

AUS

Fair Lending

CRA

UDF



Add New

## HMDA Loan Information

**Quality Edit Verified**

- Applicant Income ⓘ  Race/Gender/Ethnicity ⓘ
- HMDA Balance ⓘ  Address ⓘ  CLTV ⓘ

000000011

5493000FN178SW540N8800000001160

## HMDA Qualified

1 - Yes

## Application Date

01/29/2025

## Action

1 - Loan Originated

## Action Date

01/01/2025

## Loan Type

1 - Conventional

## Decision Date

Decision Date

## Property Type

1 - 1 to 4 family

## Maturity Date

Maturity Date

## Purpose

1 - Home Purchase

## HMDA Balance

\$96,795.00

## HOEPA

2 - Not a High-Cost Mortgage

## Annual Income



\$191,795.00

## Occupancy

1 - Principal Residence

## Interest Rate



4.0000

## Purchaser

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

## Spread

Not Reg. Z 

Previous

Next

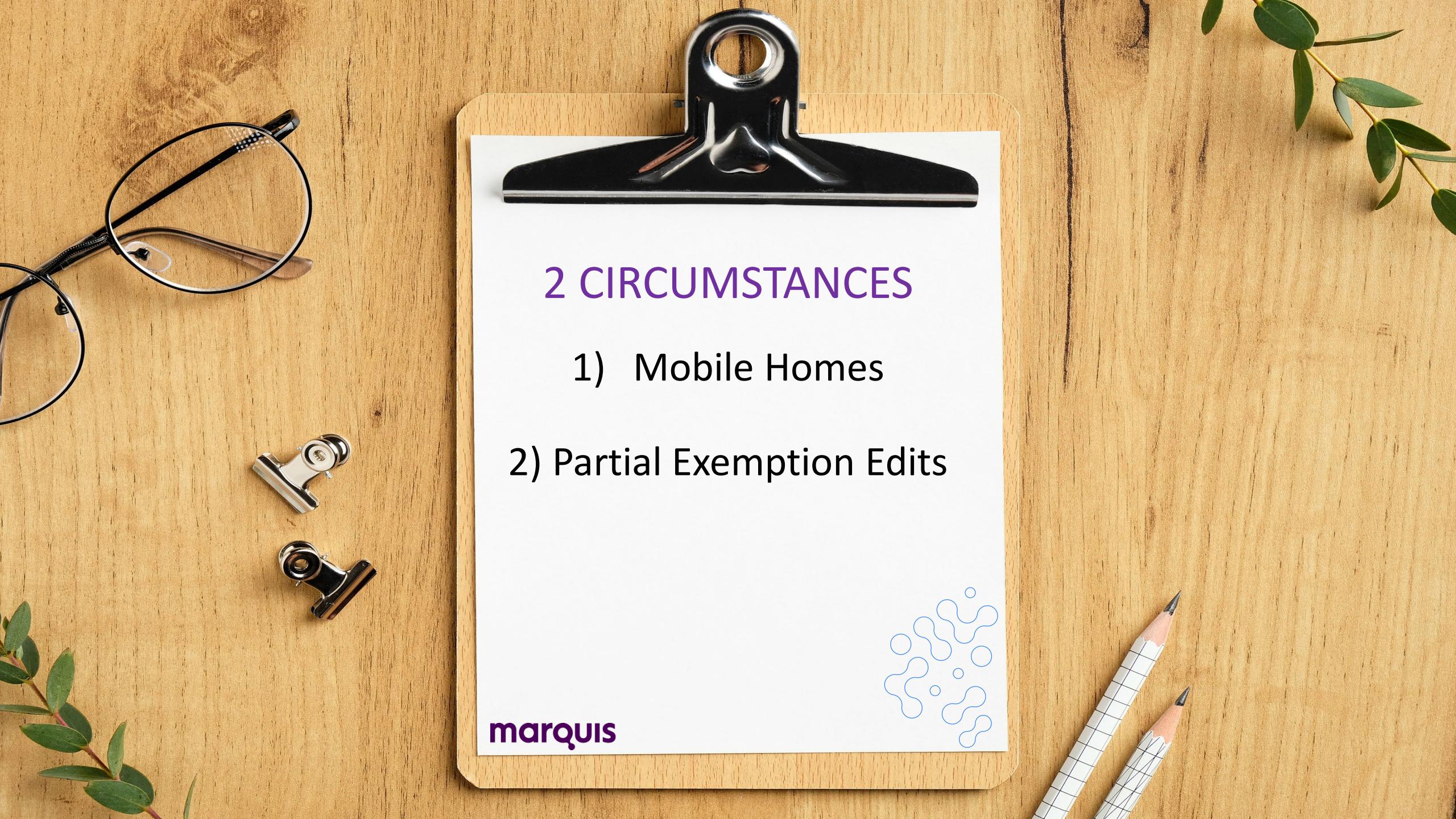
Validate

Print

Save

Cancel





marquis

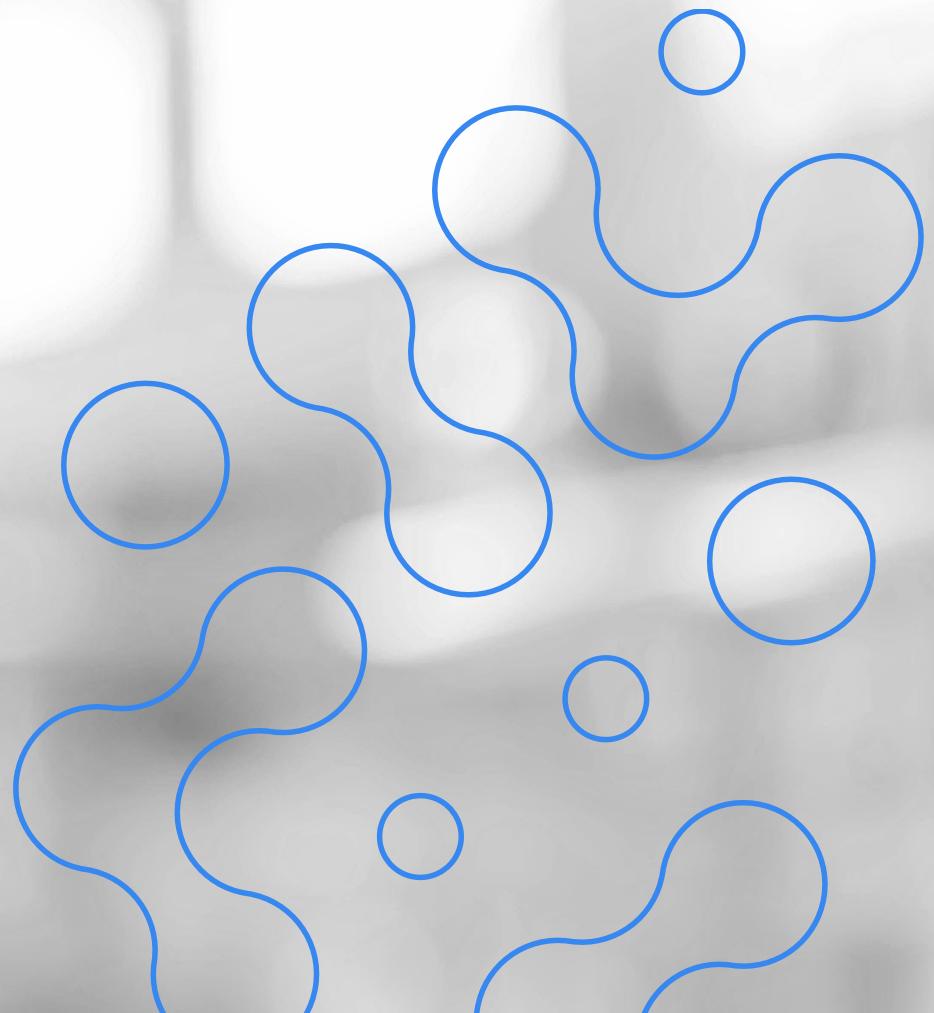
## 2 CIRCUMSTANCES

1) Mobile Homes

2) Partial Exemption Edits

# Step 4

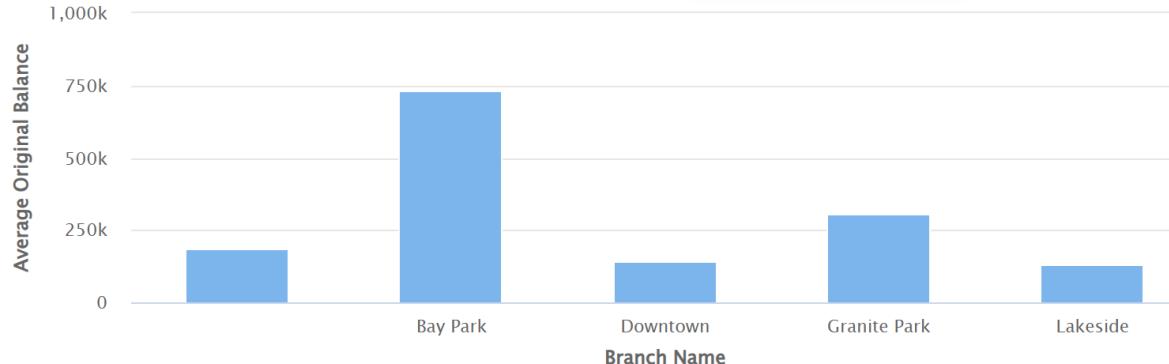
## Use the Filing Wizard



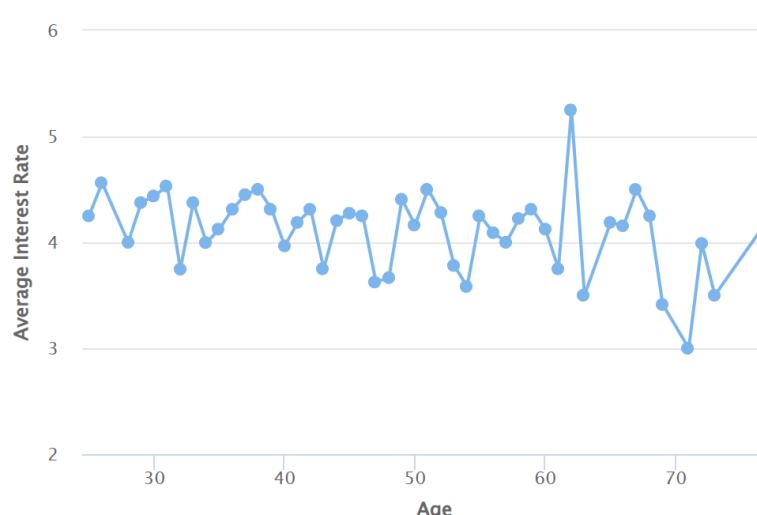
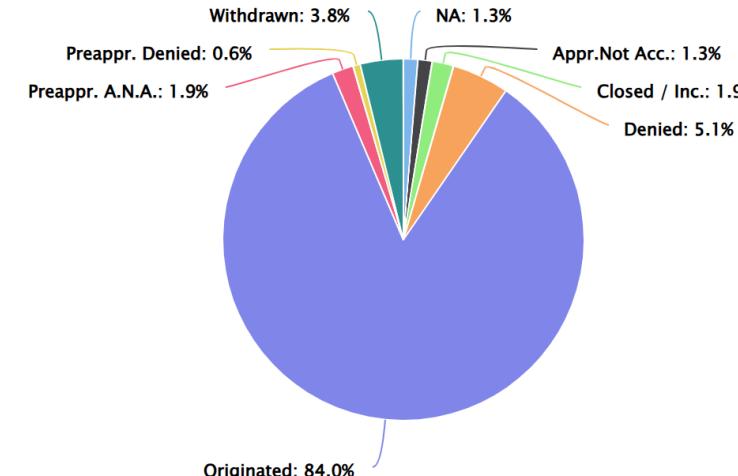
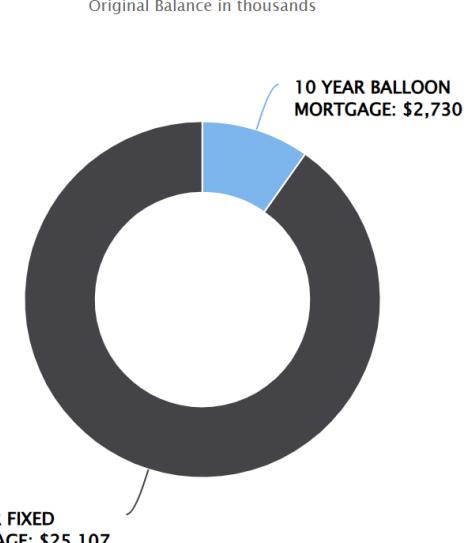
Institutional Dashboard

Add New ▶

Copy

**Average Loan Balance**
[HMDA Filing Wizard](#)  
[HMDA Submission File](#)  
[CRA Filing Wizard](#)  
[CRA Submission File](#)
**MSA Activity Details**

MSA Code	NSA Name	Originations	Denials	Median Age of Population	% of Minority Popul
10900	Allentown-Bethlehem-Easton, PA-NJ MSA	1	0	43	0.2
12100	Atlantic City-Hammonton, NJ MSA	4	0	42	0.4
15804	Camden, NJ MD	5	1	41	0.3
19124	Dallas-Plano-Irving, TX MD	12	1	34	0.5
33874	Montgomery County-Bucks County-Chester County, PA MD	40	2	41	0.1
35084	Newark, NJ MD	1	0	40	0.4
36140	Ocean City, NJ MSA	2	0	47	0.1
37964	Philadelphia, PA MD	63	4	35	0.5
38300	Pittsburgh, PA MSA	1	0	43	0.1
45940	Trenton-Princeton, NJ MSA	2	0	38	0.4

**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** HMDA File DEMO  
**Institution** MARQUIS ONE  
**Reporting Year** 2025  
**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** HMDA File DEMO  
**Institution** MARQUIS ONE  
**Reporting Year** 2025  
**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** HMDA File DEMO  
**Institution** MARQUIS ONE  
**Reporting Year** 2025  
**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

4th Quarter (10/1/2025 - 12/31/2025)

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** HMDA File DEMO  
**Institution** MARQUIS ONE  
**Reporting Year** 2025  
**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

4th Quarter (10/1/2025 - 12/31/2025)   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** HMDA File DEMO  
**Institution** MARQUIS ONE  
**Reporting Year** 2025  
**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

1st Quarter (1/1/2025 - 3/31/2025) ▾

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** HMDA File DEMO  
**Institution** MARQUIS ONE  
**Reporting Year** 2025  
**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

4th Quarter (10/1/2025 - 12/31/2025)

Year to Date  Current Quarter

1st Quarter (1/1/2025 - 3/31/2025)

2nd Quarter (4/1/2025 - 6/30/2025)

3rd Quarter (7/1/2025 - 9/30/2025)

4th Quarter (10/1/2025 - 12/31/2025)





## 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** HMDA File DEMO  
**Institution** MARQUIS ONE  
**Reporting Year** 2025  
**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	HMDA File DEMO
Institution	MARQUIS ONE
Reporting Year	2025
Agency	Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

## Show Results for a Previous Run

Result Set: 2025-10-28T16:39:37.1752208+00:00 - Complete

## Submission File Options

Public LAR (Modified LAR)

## Filing Quarter

4th Quarter (10/1/2025 - 12/31/2022)  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

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

## ✗ Validity and Quality Edit Checks

- ✓ Denial Reasons Required
- ✓ Validity Edits Enabled
  - ✗ Validity edit errors ..... 3
- ✓ Quality Edits Enabled
  - ✗ Quality edit errors ..... 3
- ✓ CenTrax Edits Enabled
  - ✗ CenTrax edit errors ..... 11

Run Exception Report

Show Error Report

Create LAR File



## 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	HMDA File DEMO
Institution	MARQUIS ONE
Reporting Year	2025
Agency	Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

## Show Results for a Previous Run

Result Set: 2025-10-28T16:39:37.1752208+00:00 - Complete

## Submission File Options

Public LAR (Modified LAR)

## Filing Quarter

4th Quarter (10/1/2025 - 12/31/2022)  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

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

## ✗ Validity and Quality Edit Checks

- ✓ Denial Reasons Required
- ✓ Validity Edits Enabled
  - ✗ Validity edit errors ..... 3
- ✓ Quality Edits Enabled
  - ✗ Quality edit errors ..... 3
- ✓ CenTrax Edits Enabled
  - ✗ CenTrax edit errors ..... 11

Run Exception Report

Show Error Report

Create LAR File





## HMDA LAR Filing Wizard

This wizard will run a final check on all critical areas of the HMDA LAR. If all areas result in a "Pass" status, you will be able to file from this screen. Otherwise, please resolve the errors and run the wizard again.

## Wizard Setup Information

LR Submission File for	HMDA File DE
Institution	MARQUIS ONE
Reporting Year	2025
Agency	Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

## Show Results for a Previous Run

Result Set: 2025-10-28T16:39:37.1752208+00:00

## Submission File Options

 Public LAR (Modified LAR)

## Filing Quarter

4th Quarter (10/1/2025 - 12/31/2025)

## Error Report

ULI	Account Number	Validity Edit Errors	Quality Edit Errors	CenTrax Edit Errors
5493000FN178SW540N8800000015419	000000154	✓	✓	✓
5493000FN178SW540N8800000015128	000000151	✓	✓	✗
5493000FN178SW540N8800000014934	000000149	✓	✓	✗
5493000FN178SW540N8800000014837	000000148	✓	✓	✗
5493000FN178SW540N8800000014740	000000147	✓	✓	✗
5493000FN178SW540N8800000014643	000000146	✓	✓	✗
5493000FN178SW540N8800000014546	000000145	✓	✓	✗
5493000FN178SW540N8800000014449	000000144	✓	✓	✓
5493000FN178SW540N8800000013964	000000139	✓	✓	✓
5493000FN178SW540N8800000013867	000000138	✓	✓	✓
5493000FN178SW540N8800000013382	000000133	✓	✓	✓
5493000FN178SW540N8800000013285	000000132	✓	✓	✓
5493000FN178SW540N8800000012897	000000128	✓	✓	✓
5493000FN178SW540N8800000012703	000000127	✓	✓	✓
5493000FN178SW540N8800000012412	000000124	✓	✓	✓
5493000FN178SW540N8800000012315	000000123	✓	✓	✓
5493000FN178SW540N8800000012218	000000122	✓	✓	✓
5493000FN178SW540N8800000012024	000000120	✓	✓	✓
5493000FN178SW540N8800000011927	000000119	✓	✓	✓
5493000FN178SW540N8800000011636	000000116	✓	✓	✓

[«](#) [<](#) [1](#) [2](#) [3](#) [4](#) [5](#) [>](#) [»](#)[Edit Account](#)[Close](#)[Validate](#)

**Application Details** [Applicants](#) [HMDA](#) [1071](#) [AUS](#) [Fair Lending](#) [CRA](#) [UDF](#) [?](#) [Add New](#)

Account and Address		Geocode/Demographics	
Acct#	<input type="text" value="000000151"/>	State	42 - Pennsylvania
ULI	<input type="text" value="5493000FN178SW540N8800000015128"/>	Tract	0246.00
Loan#	<input type="text" value="Loan Number"/>	Block Group	<input type="text"/>
Address	<input type="text" value="312 High St"/> <input type="checkbox"/> NA	Minority	80% to 100%
City	<input type="text" value="Philadelphia"/>	Applicant Income Level: HMDA	120% and greater
State	<input type="text" value="Pennsylvania"/> <input type="button" value="▼"/>	Applicant Income Level: CRA	120% and greater
Zip Code	<input type="text" value="19144"/> - <input type="text" value="Extension"/>	Geocode Date	<input type="text" value="11/19/2024"/>
Type of Address <small>?</small>	<input type="text" value="--None Selected--"/> <input type="button" value="▼"/>		
HMDA Qualified	<input checked="" type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Unknown	Latitude	<input type="text" value="40.042881"/>
1071 Qualified	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Unknown	Longitude	<input type="text" value="-75.174034"/>
CRA Qualified	<input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Unknown	Source	<input type="text" value="A - FFIEC"/> <input type="button" value="▼"/>
<a href="#">Previous</a> <a href="#">Next</a> <a href="#">Validate</a> <a href="#">Print</a> <a href="#">Save</a> <a href="#">Cancel</a>			



## HMDA Edit Exceptions



## \*\*HMDA Validity Edits\*\*

- V669.1: Denial reason 1 must be 1111,1,2,3,4,5,6,7,8,9 or 10 and cannot be blank
- V670.3: Action is 1,2,4,5,6 or 8, denial reason 1 must be 1111 or 10

## \*\*HMDA Quality Edits\*\*

No HMDA edits flagged

## \*\*CenTrax HMDA Edits\*\*

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

## Application Details

## Purpose

31 - Refin

## HOEPA

2 - Not a

## Occupancy

1 - Princi

## Purchaser

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

## Preapproval

2 - Preapproval not Requested

## Lien Status

2 - Secured by a Subordinate Lien

## Denial 1

## Denial 2

## Denial 3

## Denial 4

## Spread

Not Reg. Z

## Rate Type

## Lock Date

Lock Date

## APR

0.0000

## Loan Term

240

## Introductory Rate Term

240

## Spread

0.9400

Previous

Next

Validate

Print

Save

Cancel



Application Details	Applicants	HMDA	1071	AUS	Fair Lending	CRA	UDF		Add New
Purpose									
31 - Refinancing									
HOEPA									
2 - Not a High-Cost Mortgage									
Occupancy									
1 - Debt-to-Income Ratio									
10 - Not Applicable (2018 and later only)									
1111 - Exempt									
2 - Employment History									
3 - Credit History									
4 - Collateral									
5 - Insufficient Cash (down/close)									
6 - Unverifiable Information									
7 - Credit Application Incomplete									
8 - Mortgage Insurance Denied									
9 - Other									
Denial 2									
Denial 3									
Denial 4									
HMDA Balance									
\$179,787.00									
Annual Income								<input type="checkbox"/> NA	
\$252,787.00									
Interest Rate								<input type="checkbox"/> NA	
5.2500									
Spread								Not Reg. Z <input type="checkbox"/>	
Rate Type									
Lock Date									
Lock Date									
APR									
0.0000									
Loan Term								<input type="checkbox"/> NA	
240									
Introductory Rate Term								<input type="checkbox"/> NA	
240									
Spread								<input type="checkbox"/> NA	
0.0400									

Previous Next Validate Print Save Cancel



## 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	HMDA File DEMO
Institution	MARQUIS ONE
Reporting Year	2025
Agency	Bureau
Closed-end Mortgages	No Exemption
Open-end Lines of Credit	No Exemption

## Show Results for a Previous Run

Result Set: 2025-11-20T19:43:55.2106384+00:00 - Complete ▾

## Submission File Options

 Public LAR (Modified LAR)

## Filing Quarter

4th Quarter (10/1/2025 - 12/31/2022) ▾

 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

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

## ✗ Validity and Quality Edit Checks

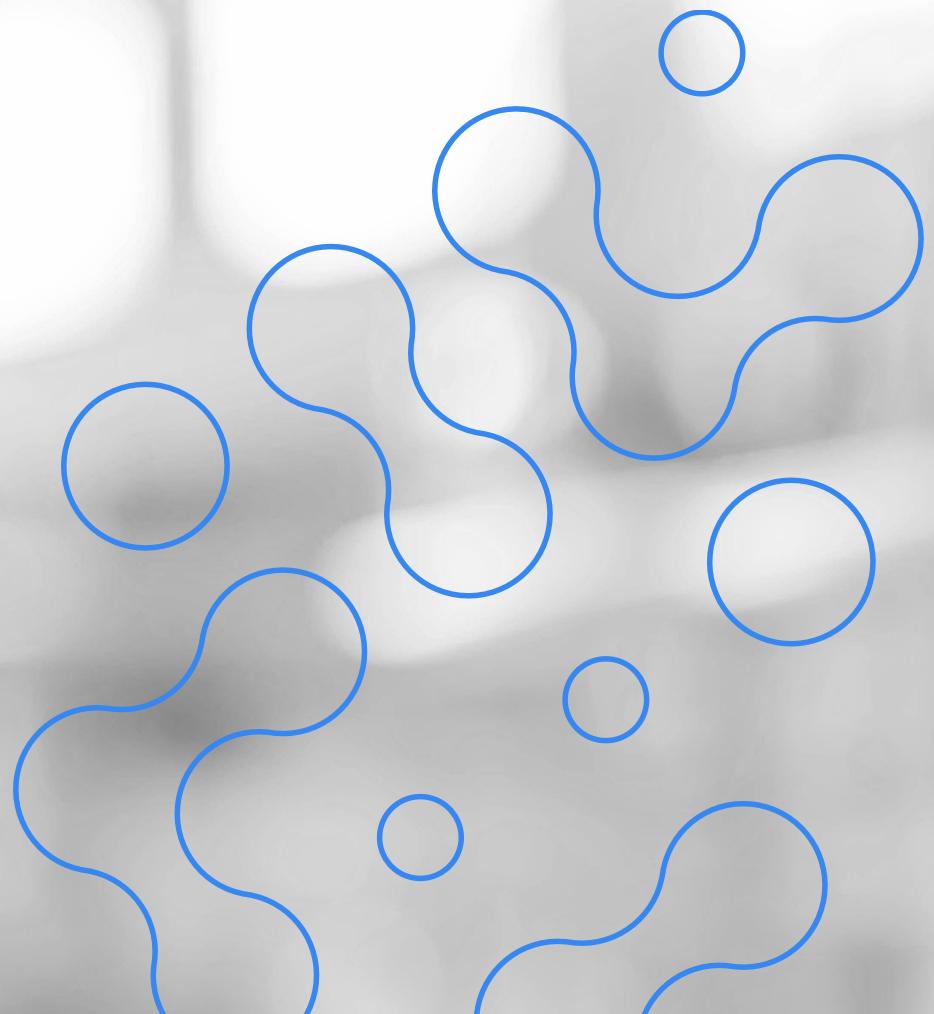
✓ Denial Reasons Required	.....	2
✓ Validity Edits Enabled	.....	2
✓ NO Validity edit errors	.....	2
✓ Quality Edits Enabled	.....	2
✗ Quality edit errors	.....	12
✓ CenTrax Edits Enabled	.....	12
✗ CenTrax edit errors	.....	12

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

1	MARQUIS ONE	2018/4/MAURICE SMITH	469-467-9779	MAURICES@GOMARQUIS.COM	5208 TENNYSON PARKWAY #120	PLANO	TX	75024	9/155	12-1234567	5493000FN178SW540N88
2	5493000FN178SW540N88	10Bx939c5543TqA1144M999143X38	20180314/1/1/2/1/1/316035.00/1/20180424/125	Simpson Rd Ardmore PA 19003 42091 42091205501/1/12/1/1/5/2/4/5/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000000190	20180408/2/1/2/1/2/488795.00/1/20180516/356	Morris Ave Newark NJ 07103 34013 34013023000/2/1/1/2/1/2/2/5/							
2	5493000FN178SW540N88	5493000FN178SW540N88000000002376	20180215/1/31/2/1/1/30795.00/1/20180318/203	Crown Ave Scranton PA 18505 42069 42069102700/2/1/1/2/1/2/2/5/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000000287	20170927/2/31/2/1/1/146795.00/1/20180424/769	Clifford Ave Ardmore PA 19003 42045 42045408800/2/1/1/2/1/2/2/5/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000000384	20171114/1/1/2/1/1/369795.00/1/20180208/832	Crickett Ave Ardmore PA 19003 42045 42045408800/2/1/1/2/1/2/2/2/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000000481	20171116/1/31/2/1/1/253795.00/1/20180206/705	Main St Hellerton PA 18055 42095 42095017901/2/1/1/2/1/2/2/2/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000000578	20171122/1/4/2/1/1/138795.00/1/20180115/100	Glenn Rd Ardmore PA 19003 42091 42091205400/2/1/1/2/1/2/2/2/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000000675	20171207/1/32/2/1/1/285795.00/1/20180125/335	W Broad St Quakertown PA 18951 42017 42017103102/2/1/1/2/1/2/2/2/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000000869	20171210/1/31/2/1/1/158795.00/1/20180129/660	Cricket Ave Ardmore PA 19003 42045 42045408800/2/1/1/2/1/2/2/5/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000000966	20171214/1/32/2/1/1/223795.00/1/20180119/81	Greenfield Ave Ardmore PA 19003 42091 42091205300/2/1/1/2/1/2/2/2/							
2	5493000FN178SW540N88	5493000FN178SW540N88000000001063	20171215/1/31/2/1/1/168795.00/1/20180208/201	Mount Olive Ave Mckinney TX 75072 48085 48085030522/2/1/5/1/2/							
2	5493000FN178SW540N88	5493000FN178SW540N88000000001160	20171228/1/1/2/1/1/96795.00/1/20180219/1601	Wyoming Ave Scranton PA 18509 42069 42069100800/3/1/1/5/1/2/4/6/							
2	5493000FN178SW540N88	5493000FN178SW540N88000000001257	20171228/1/1/2/1/1/101795.00/1/20180226/601	Woodcrest Avenue Ardmore PA 19003 42045 42045408800/2/1/1/2/1/2/2/2/							
2	5493000FN178SW540N88	5493000FN178SW540N88000000001354	20171231/1/1/2/1/1/128795.00/1/20180322/1006	Ridge Ave Scranton PA 18510 42069 42069100500/2/1/1/2/1/2/2/5/							
2	5493000FN178SW540N88	5493000FN178SW540N88000000001451	20180111/1/31/2/1/1/145795.00/1/20180308/651	E Wyoming Ave Philadelphia PA 19120 42101 42101028902/2/1/1/2/1/							
2	5493000FN178SW540N88	5493000FN178SW540N88000000001548	20180116/1/4/2/1/1/103795.00/1/20180411/12341	Maple Ln Irwin PA 15642 42129 42129803200/3/1/1/3/1/2/2/6/							
2	5493000FN178SW540N88	5493000FN178SW540N88000000001645	20180122/1/31/2/1/1/168795.00/1/20180226/5000	WHitestone LN PLANO TX 75024 48085 48085031658/2/1/1/5/1/1/4/2/							
2	5493000FN178SW540N88	5493000FN178SW540N88000000001742	20180124/1/4/2/1/1/78795.00/1/20180222/12020	Larimer Ave Irwin PA 15642 42129 42129803200/2/1/1/5/1/2/4/5/							
2	5493000FN178SW540N88	5493000FN178SW540N88000000001839	20180130/1/1/2/1/2/733795.00/1/20180328/35	Garfield Ave Trenton NJ 08609 34021 34021002200/2/1/1/2/1/2/2/5/							
2	5493000FN178SW540N88	5493000FN178SW540N88000000001936	20180131/1/32/2/1/1/713795.00/1/20180313/207	Mount Olive Ave Mckinney TX 75070 48085 48085030522/2/1/1/5/1/2/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000002033	20180131/1/1/2/1/1/290245.00/1/20180328/4834	Gransback St Philadelphia PA 19120 42101 42101028902/2/1/1/2/1/2/2/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000002130	20180204/1/31/2/1/1/295795.00/1/20180314/4141	Glendale St Philadelphia PA 19124 42101 42101019000/2/1/1/2/1/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000002227	20180207/1/1/2/1/1/273795.00/1/20180313/128	E Ruscomb St Philadelphia PA 19120 42101 42101029000/2/1/1/5/1/2/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000002421	20180222/1/32/2/1/1/98795.00/1/20180417/7203	Lynford St Philadelphia PA 19149 42101 42101031401/14/caucasian							
2	5493000FN178SW540N88	5493000FN178SW540N8800000002518	20180222/1/1/2/1/1/345795.00/1/20180522/1718	Arthur St Philadelphia PA 19152 42101 42101033600/2/1/1/2/1/1/1/1/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000002130	20180204/1/31/2/1/1/295795.00/1/20180314/4141	Glendale St Philadelphia PA 19124 42101 42101019000/2/1/1/2/1/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000002227	20180207/1/1/2/1/1/273795.00/1/20180313/128	E Ruscomb St Philadelphia PA 19120 42101 42101029000/2/1/1/5/1/2/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000002421	20180222/1/32/2/1/1/98795.00/1/20180417/7203	Lynford St Philadelphia PA 19149 42101 42101031401/14/caucasian							
2	5493000FN178SW540N88	5493000FN178SW540N8800000002518	20180222/1/1/2/1/1/345795.00/1/20180522/1718	Arthur St Philadelphia PA 19152 42101 42101033600/2/1/1/2/1/1/1/1/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000002615	20180223/1/32/2/1/1/120395.00/1/20180408/1624	Emerson St Philadelphia PA 19152 42101 42101033702/2/1/1/5/1/2/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000002712	20180224/1/31/2/1/1/58795.00/1/20180402/6047	Cherry St Philadelphia PA 19139 42101 42101009400/2/1/1/5/1/2/4/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000002809	20180228/1/31/2/1/1/280995.00/1/20180409/735	York Rd Willow Grove PA 19090 42091 42091200307/2/1/1/5/1/2/4/5/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000002906	20180301/1/32/2/1/1/303795.00/1/20180321/3499	Whitehall Dr Willow Grove PA 19090 42091 42091200308/3/1/1/5/1/2/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000003003	20180308/1/32/2/1/1/113795.00/1/20180326/375	Juniper St Warminster PA 18974 42017 42017101603/2/1/1/5/1/2/4/5/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000003197	20180305/1/1/2/1/1/265795.00/1/20180425/333	Spring St Scranton PA 18508 42069 42069101100/2/1/1/2/1/1/1/2/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000003294	20180306/1/31/2/1/1/213795.00/1/20180507/1111	Friendship St Philadelphia PA 19111 42101 42101031000/2/1/1/5/1/2/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000003391	20180307/1/32/2/1/1/167795.00/1/20180326/1112	Englewood St Philadelphia PA 19111 42101 42101031000/2/1/1/2/1/1/2/1/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000003488	20180307/1/1/2/1/1/229795.00/1/20180510/2198	Durkin Ave Scranton PA 18508 42069 42069101200/2/1/1/2/1/2/2/2/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000003585	20180311/1/32/2/1/1/209795.00/1/20180418/498	Reese St Scranton PA 18508 42069 42069101200/2/1/1/5/1/2/4/2/21/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000003682	20180311/1/4/2/1/2/443795.00/1/20180530/137	Tyler St Trenton NJ 08609 34021 34021000900/2/1/1/2/1/2/2/5/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000003779	20180312/1/31/2/1/1/302795.00/1/20180422/328	Lemon St Scranton PA 18508 42069 42069101200/2/1/1/2/1/2/2/2/21/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000003973	20180314/1/1/2/1/1/210195.00/1/20180412/1333	E Sedgwick St Philadelphia PA 19150 42101 42101026000/2/1/1/2/1/2/2/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000004070	20180313/1/1/2/1/3/185795.00/1/20180417/1146	E Durham St Philadelphia PA 19150 42101 42101026100/2/1/1/2/1/2/2/12/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000004167	20180313/1/1/2/1/3/173795.00/1/20180425/6598	Dalzell Pl Pittsburgh PA 15217 42003 42003140300/2/1/1/2/1/2/2/2/2/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000004264	20180320/1/31/2/1/1/63795.00/1/20180426/124	Linwood Ave Ardmore PA 19003 42091 42091205501/2/1/1/5/1/2/4/5/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000004361	20180319/1/32/2/1/1/283795.00/1/20180508/700	Clifford Ave Ardmore PA 19003 42045 42045408800/2/1/1/2/1/2/2/2/5/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000004458	20180322/1/1/2/1/2/1193795.00/1/20180425/827	E State St Trenton NJ 08609 34021 34021002100/2/1/1/2/1/2/2/5/							
2	5493000FN178SW540N88	5493000FN178SW540N8800000004555	20180329/1/31/2/1/3/1333795.00/1/20180429/652	Hazelwood Ave Ardmore PA 19003 42045 42045408800/2/1/1/2/1/2/2/2/5/							

# Step 5

## Create the Submission File



Institutional Dashboard

Add New ▶

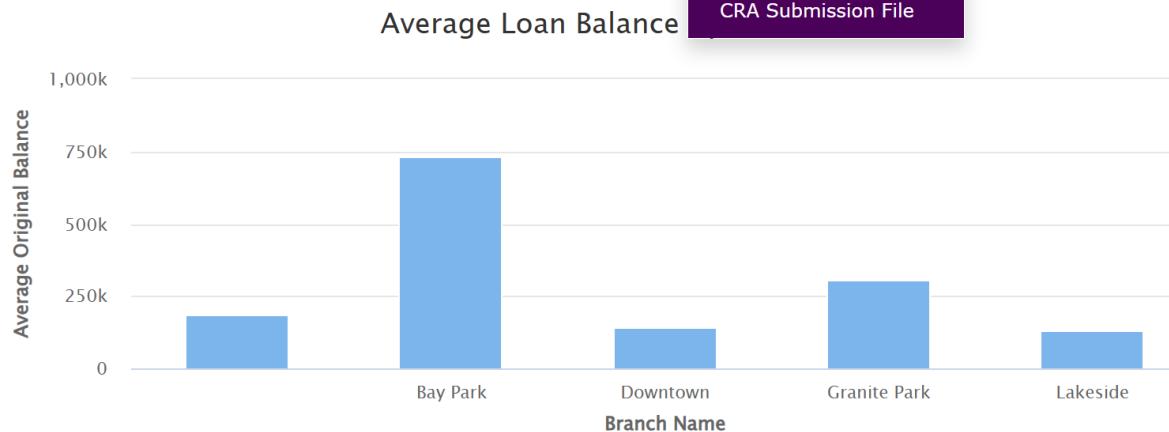
Copy

HMDA Filing Wizard

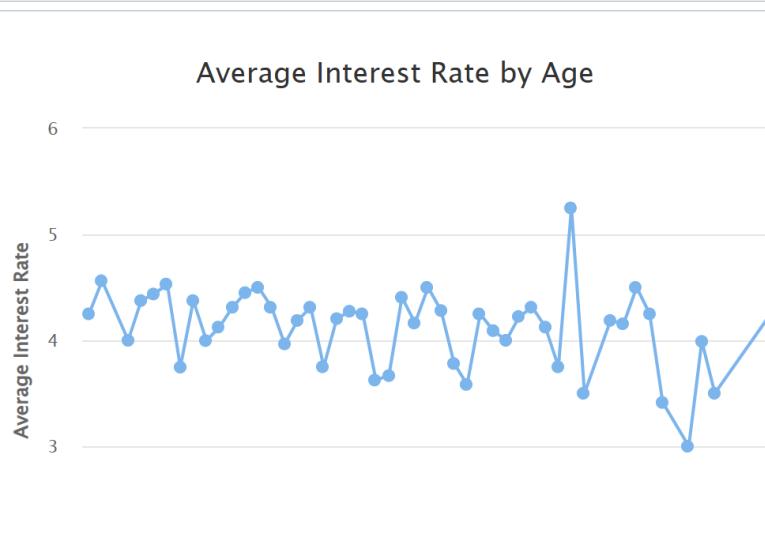
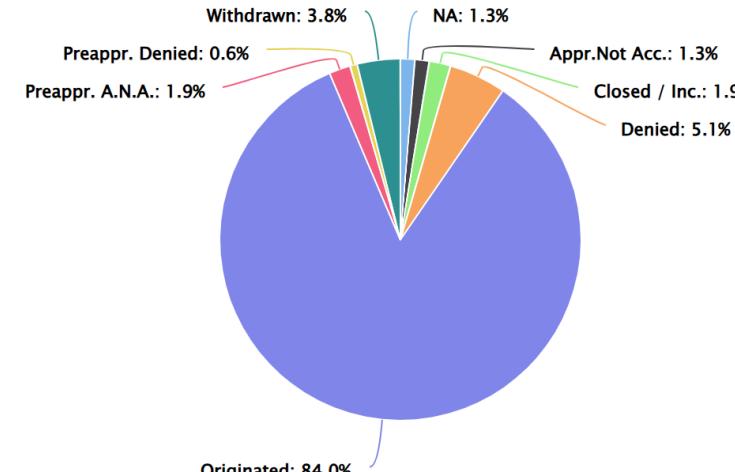
HMDA Submission File

CRA Filing Wizard

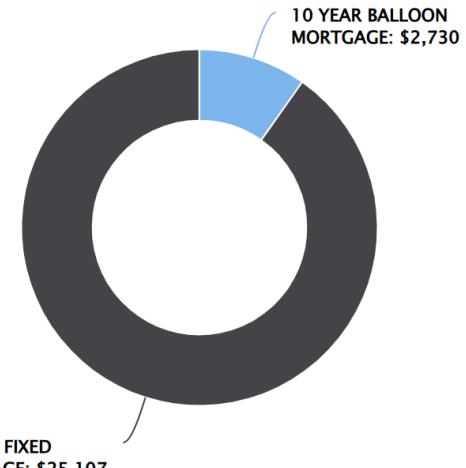
CRA Submission File

**MSA Activity Details** ▾

MSA Code	NSA Name	Originations	Denials	Median Age of Population	% of Minority Popul
10900	Allentown-Bethlehem-Easton, PA-NJ MSA	1	0	43	0.2
12100	Atlantic City-Hammonton, NJ MSA	4	0	42	0.4
15804	Camden, NJ MD	5	1	41	0.3
19124	Dallas-Plano-Irving, TX MD	12	1	34	0.5
33874	Montgomery County-Bucks County-Chester County, PA MD	40	2	41	0.1
35084	Newark, NJ MD	1	0	40	0.4
36140	Ocean City, NJ MSA	2	0	47	0.1
37964	Philadelphia, PA MD	63	4	35	0.5
38300	Pittsburgh, PA MSA	1	0	43	0.1
45940	Trenton-Princeton, NJ MSA	2	0	38	0.4

**Action Code Distribution****Applications by Loan Type**

Original Balance in thousands



## HMDA LAR Submission File

**LR Submission File for** HMDA File DEMO  
**Institution** MARQUIS ONE  
**Reporting Year** 2025  
**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

## HMDA LAR Submission File

**LR Submission File for** HMDA File DEMO  
**Institution** MARQUIS ONE  
**Reporting Year** 2025  
**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 (10/1/2025 - 12/31/2025)

 Year to Date  Current Quarter**Create LAR File**

## HMDA LAR Submission File

**LR Submission File for** HMDA File DEMO  
**Institution** MARQUIS ONE  
**Reporting Year** 2025  
**Agency** Bureau  
**Closed-end Mortgages** No Exemption  
**Open-end Lines of Credit** No Exemption

## Submission File Options

 Public LAR (Modified LAR)

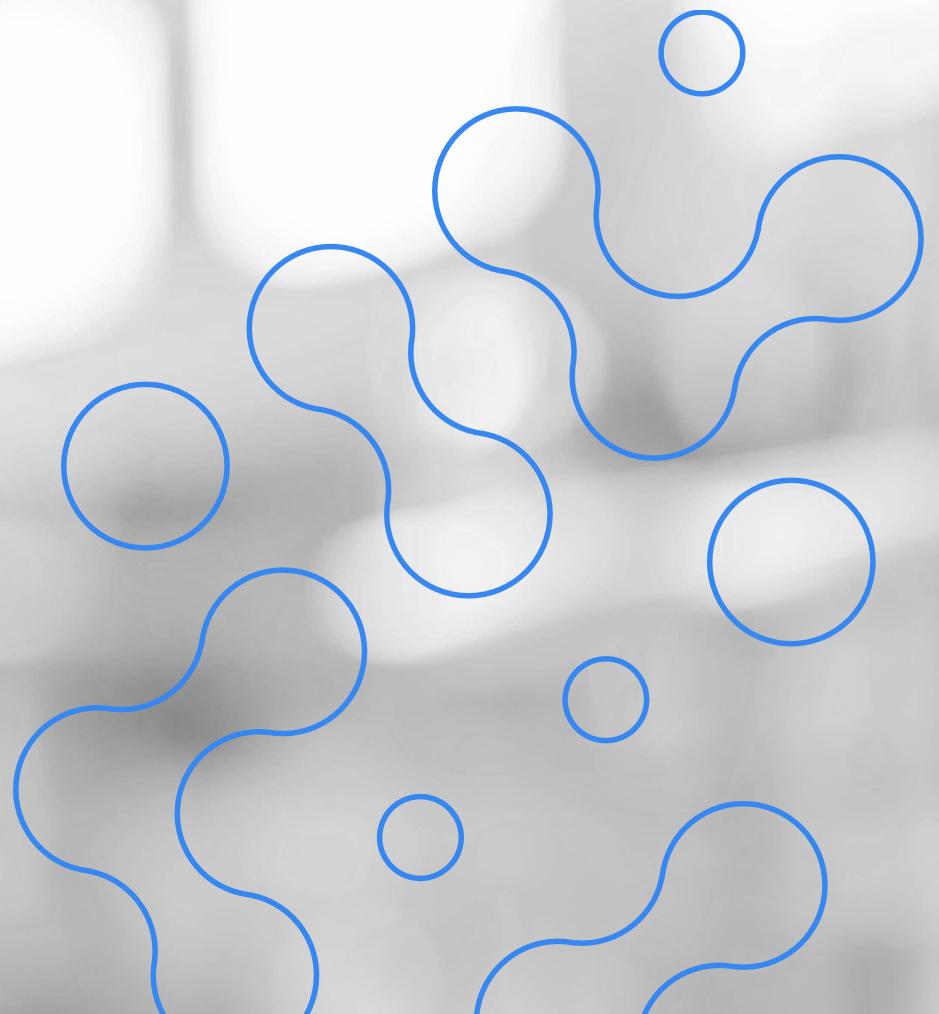
## Filing Quarter

 Year to Date  Current Quarter

1	MARQUIS ONE	2018	4	4	MAURICE SMITH	469-467-9779	MAURICES@GOMARQUIS.COM	5208 TENNYSON PARKWAY #120	PLANO	TX	75024	9	155	12-1234567	5493000FN178SW540N88												
2	5493000FN178SW540N88	10Bx939c5543TqA1144M999143X38	20180314	1	1	2	1	1	316035.00	1	20180424	125	Simpson Rd	Ardmore	PA	19003	42091	42091205501	1	12	1	5	1	2	4	5	
2	5493000FN178SW540N88	5493000FN178SW540N880000000190	20180408	2	1	2	1	2	488795.00	1	20180516	356	Morris Ave	Newark	NJ	07103	34013	34013023000	2	1	1	2	1	2	2	2	5
2	5493000FN178SW540N88	5493000FN178SW540N8800000002376	20180215	1	31	2	1	1	30795.00	1	20180318	203	Crown Ave	Scranton	PA	18505	42069	42069102700	2	1	1	2	1	2	2	2	5
2	5493000FN178SW540N88	5493000FN178SW540N880000000287	20170927	2	31	2	1	1	146795.00	1	20180424	769	Clifford Ave	Ardmore	PA	19003	42045	42045408800	2	1	1	2	1	2	2	2	5
2	5493000FN178SW540N88	5493000FN178SW540N880000000384	20171114	1	1	2	1	1	369795.00	1	20180208	832	Crickett Ave	Ardmore	PA	19003	42045	42045408800	2	1	1	2	1	2	2	2	2
2	5493000FN178SW540N88	5493000FN178SW540N880000000481	20171116	1	31	2	1	1	253795.00	1	20180206	705	Main St	Hellerton	PA	18055	42095	42095017901	2	1	1	2	1	2	2	2	1
2	5493000FN178SW540N88	5493000FN178SW540N880000000578	20171122	1	4	2	1	1	138795.00	1	20180115	100	Glenn Rd	Ardmore	PA	19003	42091	42091205400	2	1	1	2	1	2	2	2	1
2	5493000FN178SW540N88	5493000FN178SW540N880000000675	20171207	1	32	2	1	1	285795.00	1	20180125	335	W Broad St	Quakertown	PA	18951	42017	42017103102	2	1	1	2	1	2	2	2	2
2	5493000FN178SW540N88	5493000FN178SW540N880000000869	20171210	1	31	2	1	1	158795.00	1	20180129	660	Cricket Ave	Ardmore	PA	19003	42045	42045408800	2	1	1	2	1	2	2	5	1
2	5493000FN178SW540N88	5493000FN178SW540N880000000966	20171214	1	32	2	1	1	223795.00	1	20180119	81	Greenfield Ave	Ardmore	PA	19003	42091	42091205300	2	1	1	2	1	2	2	2	2
2	5493000FN178SW540N88	5493000FN178SW540N8800000001063	20171215	1	31	2	1	1	168795.00	1	20180208	201	Mount Olive Ave	Mckinney	TX	75072	48085	48085030522	2	1	1	5	1	2	2	2	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000001160	20171228	1	1	2	1	1	96795.00	1	20180219	1601	Wyoming Ave	Scranton	PA	18509	42069	42069100800	3	1	1	5	1	2	4	6	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000001257	20171228	1	1	2	1	1	101795.00	1	20180226	601	Woodcrest Avenue	Ardmore	PA	19003	42045	42045408800	2	1	1	2	1	2	2	2	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000001354	20171231	1	1	2	1	1	128795.00	1	20180322	1006	Ridge Ave	Scranton	PA	18510	42069	42069100500	2	1	1	2	1	2	2	5	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000001451	20180111	1	31	2	1	1	145795.00	1	20180308	651	E Wyoming Ave	Philadelphia	PA	19120	42101	42101028902	2	1	1	2	1	2	2	5	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000001548	20180116	1	4	2	1	1	103795.00	1	20180411	12341	Maple Ln	Irwin	PA	15642	42129	42129803200	3	1	1	3	1	2	2	6	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000001645	20180122	1	31	2	1	1	168795.00	1	20180226	5000	WHITESTONE LN	PLANO	TX	75024	48085	48085031658	2	1	1	5	1	1	4	2	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000001742	20180124	1	4	2	1	1	78795.00	1	20180222	12020	Larimer Ave	Irwin	PA	15642	42129	42129803200	2	1	1	5	1	2	4	5	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000001839	20180130	1	1	2	1	2	733795.00	1	20180328	35	Garfield Ave	Trenton	NJ	08609	34021	34021002200	2	1	1	2	1	2	2	5	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000001936	20180131	1	32	2	1	1	713795.00	1	20180313	207	Mount Olive Ave	Mckinney	TX	75070	48085	48085030522	2	1	1	5	1	2	2	1	2
2	5493000FN178SW540N88	5493000FN178SW540N8800000002033	20180131	1	1	2	1	1	290245.00	1	20180328	4834	Gransback St	Philadelphia	PA	19120	42101	42101028902	2	1	1	2	1	2	2	2	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000002130	20180204	1	31	2	1	1	295795.00	1	20180314	4141	Glendale St	Philadelphia	PA	19124	42101	42101019000	2	1	1	2	1	1	1	1	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000002227	20180207	1	1	2	1	1	273795.00	1	20180313	128	E Ruscomb St	Philadelphia	PA	19120	42101	42101029000	2	1	1	5	1	2	2	2	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000002421	20180222	1	32	2	1	1	98795.00	1	20180417	7203	Lynford St	Philadelphia	PA	19149	42101	42101031401	14	1	1	caucasian	1	1	1	1	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000002518	20180222	1	1	2	1	1	345795.00	1	20180522	1718	Arthur St	Philadelphia	PA	19152	42101	42101033600	2	1	1	2	1	1	1	1	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000002615	20180223	1	32	2	1	1	120395.00	1	20180408	1624	Emerson St	Philadelphia	PA	19152	42101	42101033702	2	1	1	5	1	2	2	5	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000002712	20180224	1	31	2	1	1	58795.00	1	20180402	6047	Cherry St	Philadelphia	PA	19139	42101	42101009400	2	1	1	5	1	2	4	4	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000002809	20180228	1	31	2	1	1	280995.00	1	20180409	735	York Rd	Willow Grove	PA	19090	42091	42091200307	2	1	1	5	1	2	4	5	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000002906	20180301	1	32	2	1	1	303795.00	1	20180321	3499	Whitehall Dr	Willow Grove	PA	19090	42091	42091200308	3	1	1	5	1	2	4	5	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000003003	20180308	1	32	2	1	1	113795.00	1	20180326	375	Juniper St	Warminster	PA	18974	42017	42017101603	2	1	1	5	1	2	4	5	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000003197	20180305	1	1	2	1	1	265795.00	1	20180425	333	Spring St	Scranton	PA	18508	42069	42069101100	2	1	1	2	1	1	2	1	2
2	5493000FN178SW540N88	5493000FN178SW540N8800000003294	20180306	1	31	2	1	1	213795.00	1	20180507	1111	Friendship St	Philadelphia	PA	19111	42101	42101031000	2	1	1	5	1	2	2	1	2
2	5493000FN178SW540N88	5493000FN178SW540N8800000003391	20180307	1	32	2	1	1	167795.00	1	20180326	1112	Englewood St	Philadelphia	PA	19111	42101	42101031000	2	1	1	2	1	2	2	2	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000003488	20180307	1	1	2	1	1	229795.00	1	20180510	2198	Durkin Ave	Scranton	PA	18508	42069	42069101200	2	1	1	2	1	2	2	2	2
2	5493000FN178SW540N88	5493000FN178SW540N8800000003585	20180311	1	32	2	1	1	209795.00	1	20180418	498	Reese St	Scranton	PA	18508	42069	42069101200	2	1	1	5	1	2	4	2	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000003682	20180311	1	4	2	1	2	443795.00	1	20180530	137	Tyler St	Trenton	NJ	08609	34021	34021000900	2	1	1	2	1	2	2	5	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000003779	20180312	1	31	2	1	1	302795.00	1	20180422	328	Lemon St	Scranton	PA	18508	42069	42069101200	2	1	1	2	1	2	2	2	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000003973	20180314	1	1	2	1	1	210195.00	1	20180412	1333	E Sedgwick St	Philadelphia	PA	19150	42101	42101026000	2	1	1	2	1	2	2	2	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000004070	20180313	1	1	2	1	3	185795.00	1	20180417	1146	E Durham St	Philadelphia	PA	19150	42101	42101026100	2	1	1	2	1	2	2	2	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000004167	20180313	1	1	2	1	3	173795.00	1	20180425	6598	Dalzell Pl	Pittsburgh	PA	15217	42003	42003140300	2	1	1	2	1	2	2	2	2
2	5493000FN178SW540N88	5493000FN178SW540N8800000004264	20180320	1	31	2	1	1	63795.00	1	20180426	124	Linwood Ave	Ardmore	PA	19003	42091	42091205501	2	1	1	5	1	2	4	5	1
2	5493000FN178SW540N88	5493000FN178SW540N8800000004361	20180319	1	32	2	1	1	283795.00	1	20180508	700	Clifford Ave	Ardmore	PA	19003	42045	42045408800	2	1	1	2	1	2	2	5	1
2	5493000FN178SW540N																										

# Step 6

## Navigate to the CFPB Filing Platform



# CFPB HMDA FILING PLATFORM

Submit your HMDA LAR here:

<https://ffiec.cfpb.gov>



# Transparency & Accountability: U.S. Mortgage Market Lenders

Enacted by Congress in 1975, HMDA provides the most comprehensive source of publicly available information on the U.S. Mortgage Market.

 See How It Works

Explore the Data



QuickLinks

 Rate Spread  
Calculator

 HMDA Filings  
Platform

## Frequently Asked Questions

 Filing Instructions  
Guide

# The Home Mortgage Disclosure Act

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

# File 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.

 **Sign in with LOGIN.GOV**



## **LOGIN.GOV Sign in will be mandatory starting January 1, 2025**

- **Beginning January 1, 2025**, users logging into the HMDA Platform to file their data will need to login with Login.gov. Users will no longer have the option to sign in using the existing processes.
- The login.gov account created must be associated with a business email address of your institution.
- For assistance on setting up your Login.gov account please utilize the [Quick Reference Guide](#).
- Please note that HMDA Help cannot assist with Login.gov technical questions. All Login.gov queries should be directed to Login.gov [contact](#).

## Annual Filing Period

[2024 Filing Instructions Guide ▾](#)

**2024 Data**

Jan 01, 2025 - Mar 03, 2025

## Quarterly Filing Periods\*

[2025 Filing Instructions Guide ▾](#)

**Q1 Data**

Apr 01, 2025 - May 30, 2025

**Q2 Data**

Jul 01, 2025 - Aug 29, 2025

**Q3 Data**

Oct 01, 2025 - Dec 01, 2025

\*Who is a Quarterly Filer? ▾

**Join the HMDA Mailing List**

mail@example.com

**Subscribe**

[See Privacy Act statement](#) ▾



ffiec.cfpb.gov



HMDA is using Login.gov to allow you to sign in to your account safely and securely.

[Sign in](#)

[Create an account](#)



## Create an account for new users

Enter your email address

### Select your email language preference

You will receive emails from Login.gov in the language you choose.

English (default)

Español

Français

中文 (简体)

I read and accept the Login.gov [Rules of Use](#) 

[Submit](#)

[Cancel](#)

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 any 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 2 3 4 5

UPLOAD SYNTACTICAL & VALIDITY EDITS QUALITY EDITS MACRO QUALITY EDITS CONFIRMATION

Submission of clean\_5508-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

3  
QUALITY EDITS

4  
MACRO QUALITY EDITS

5  
CONFIRMATION

Submission of clear\_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

0%  100%

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	<input type="text"/>	<input type="text"/>

**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
<input type="text"/>	1	1	NA

Filing on behalf of bank6 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  $\geq 50$ , 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.

UPLOAD SYNTACTICAL & VALIDITY EDITS QUALITY EDITS MACRO QUALITY EDITS CONFIRMATION

**Edit Q057 found.**  
If the total number of loan applications is  $\geq 50$ , 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:**  
111-1111-1111

**Email:**  
jane\_smith@bank.com

### File Information

**File Name:**  
bank0-s025ready-QM\_400-lens.txt

**Year:**

**Total Loans/Applications:**  
400

### Signature

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

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!**

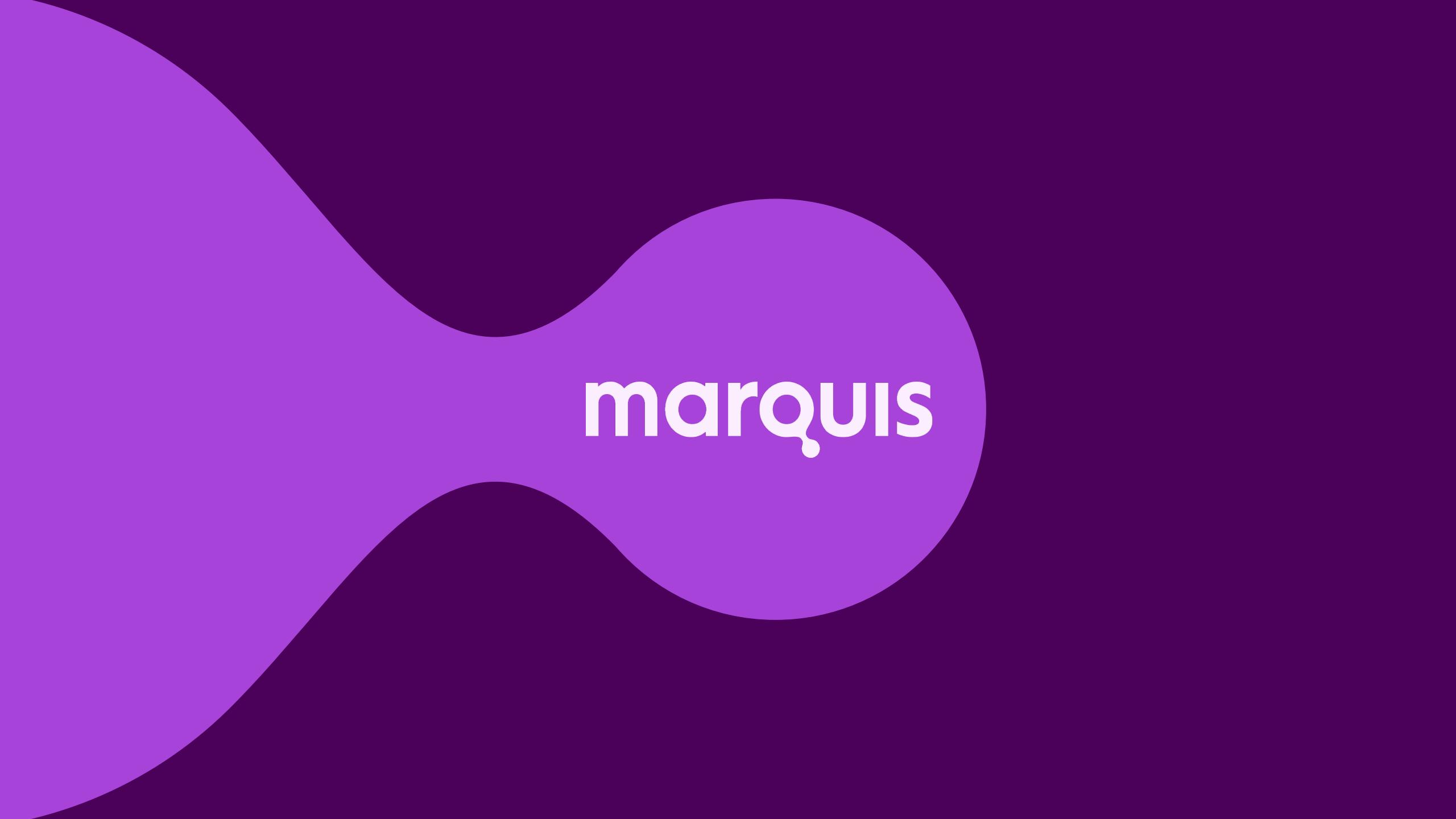
Congratulations, you have successfully completed your HMDA test filing!

Your data and signature were received and recorded on

Your receipt number for this submission is **3843271-**

marquis



The logo for Marquis is centered on a white circular background. The word "marquis" is written in a lowercase, sans-serif font. The letter "q" has a small, solid black dot at its bottom right. The background features a large, dark purple shape that curves around the white circle, creating a sense of depth and motion.

marquis