Compliance Data Platform

Reports Guide

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V 5.0

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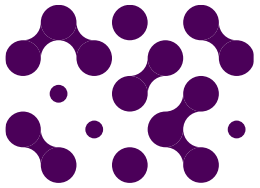
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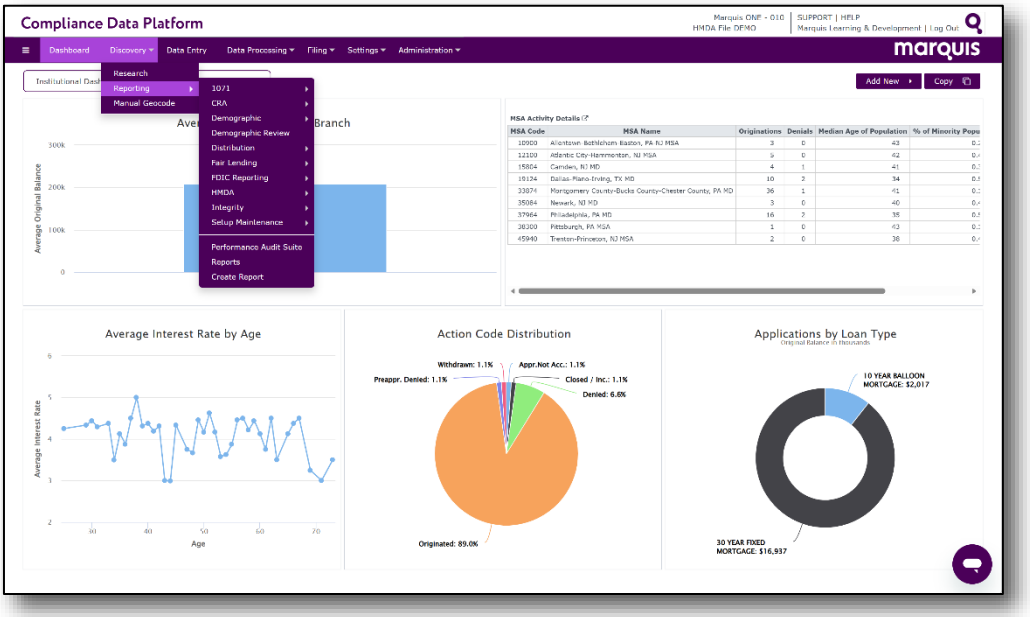
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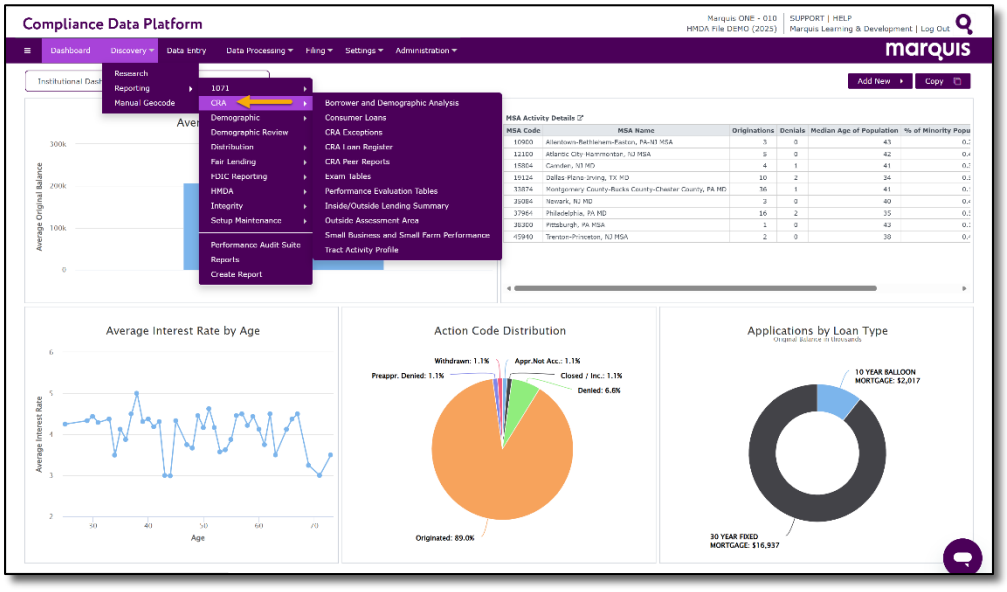
Navigating the Reports



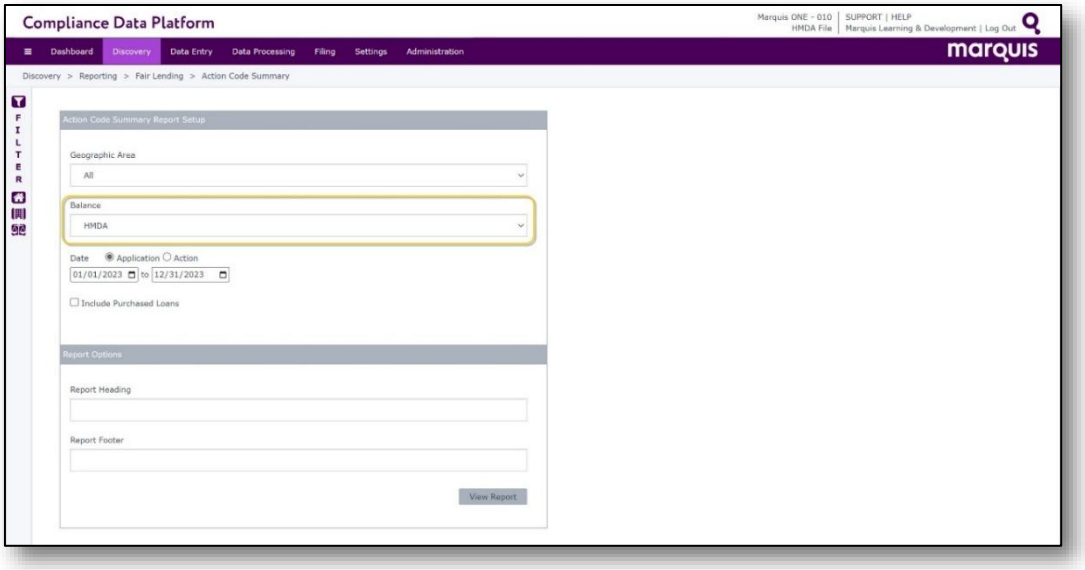
The Compliance Data Platform provides reports designed to deliver dynamic analysis reports in an easy to read format. Within the Compliance Data Platform, click on **Discovery** from the main menu, then hover over Reporting.

From there, reports can be located within their assigned sub-category.
Several sub-categories of interest may include CRA, Fair Lending and HMDA; among others.

Hover over any sub-category to see the corresponding reports, then click the desired report to navigate to its setup.



Filter Parameters

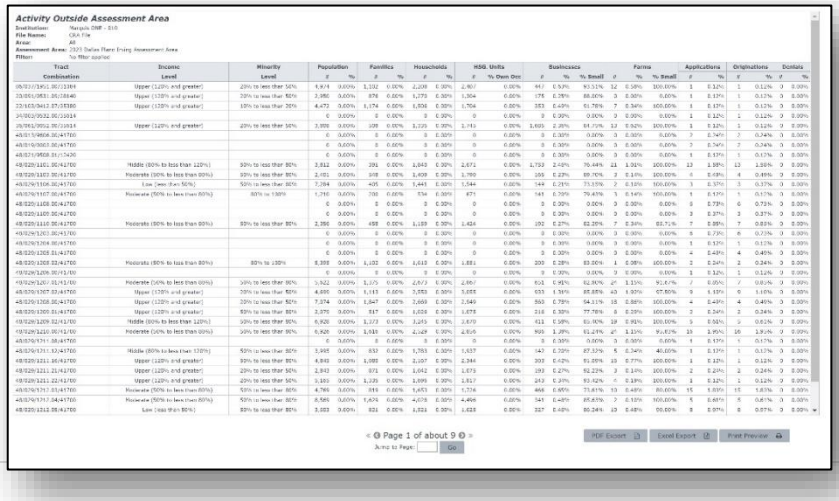


Most reports contain a mixture of drop-down selection menus, radio selection buttons, and/or date fields which determine what data is presented within the report.

Some reports also include a filter bar on the left-hand side. This grants access to the HMDA, CRA, and Fair Lending Fast Filters, as well as the ability to create your own three-step filter. Adding additional filters will allow you to further hone the results.

Many reports have the option to add a header/footer if desired.

Once the report has been generated, you'll find the export options listed at the bottom of the page. While this guide does show examples of the generated reports, the export option buttons may not appear in every image.



Discovery/Reporting/1071



The reports grouped within the Discovery/Reporting/1071 section may be used to provide a variety of 1071-specific information and analysis.

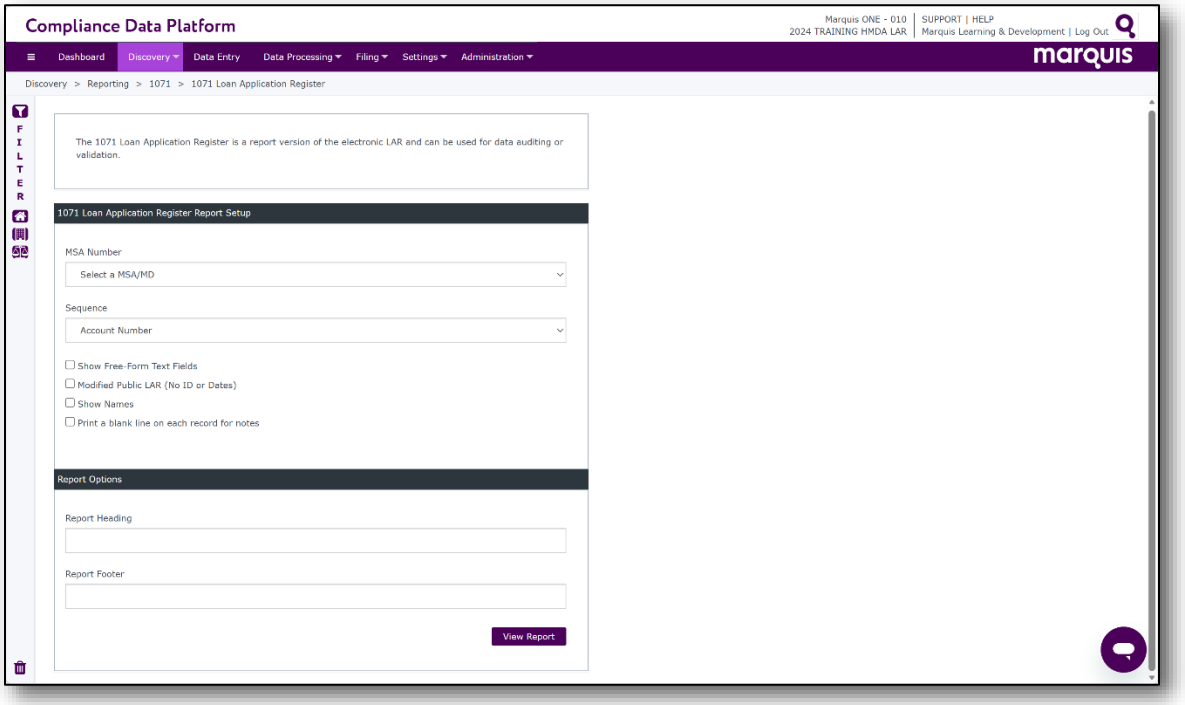
1071 Loan Application Register

Path: Discovery/Reporting/1071/1071 Loan Application Register

The 1071 Loan Application Register report refers to reportable loan applications and their disposition during a calendar year.

File Requirements

- 1071 Qualified must = Yes
- Loan/Deposit must = L
- Action Date and year of file (File/ File Manager) must be the same

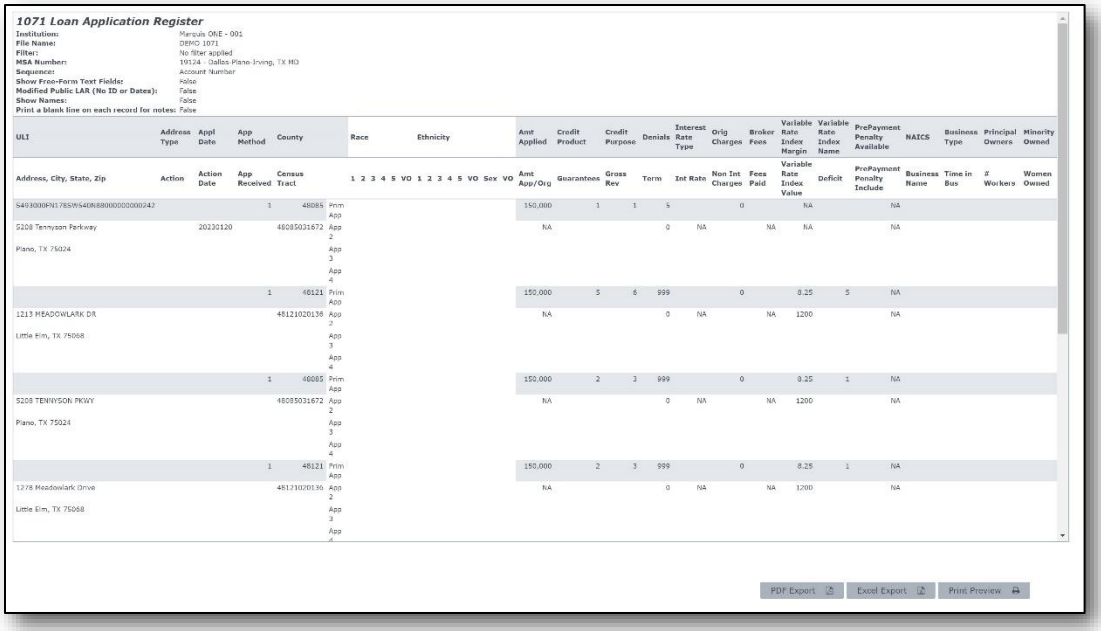


Use the drop-down list to select the desired MSA. Optionally, a Sequence may also be selected.

Select the desired checkboxes to show Free-Form Text Fields, generate the report in modified Public LAR format, show Names & Addresses, and/or print a blank line on each record for notes.

A Header and/or Footer may also be included if desired.

Displayed here is an example 1071 LAR report.



1071 Loan Application Register

Institution: Marquis ONE - 001
File Name: DEMO 1071
Filter: No filter applied
MSA Number: 19124 - Dallas-Plano-Irving, TX MD
Sequence: Account Number
Show Free-Form Text Fields: False
Modified Public LAR (No ID or Dates): False
Show Names: False
Print a blank line on each record for notes: False

ULI	Address Type	Appl Date	App Method	County	Race										Ethnicity										Amt Applied	Credit Product	Credit Purpose	Denials	Interest Rate Type	Orig Charges	Broker Fees	Variable Rate Index Margin	Variable Rate Index Name	PrePayment Penalty Available	NAICS	Business Type	Principal Owners	Minority Owned
Address, City, State, Zip	Action	Action Date	App Received	Census Tract	1	2	3	4	5	VO	1	2	3	4	5	VO	Sex	VO	Amt App/Org	Guarantees	Gross Rev	Term	Int Rate	Non Int Charges	Fees Paid	Variable Rate Index Value	Deficit	PrePayment Penalty Include	Business Name	Time in Bus	# Workers	Women Owned
5493000PN178SMS40N880000000000242			1	48085	Prim App														150,000		1	1	5		0				NA									
5208 Tennyson Parkway		20230120		48085031672	App 2														NA				0	NA		NA	NA			NA							
Plano, TX 75024					App 3																																
					App 4																																	
			1	48121	Prim App														150,000		5	6	999		0		8.25	5		NA								
1213 MEADOWLARK DR				48121020136	App 2														NA				0	NA		NA	1200			NA							
Little Elm, TX 75068					App 3																																
					App 4																																	
			1	48085	Prim App														150,000		2	3	999		0		8.25	1		NA								
5208 TENNYSON PKWY				48085031672	App 2														NA				0	NA		NA	1200			NA							
Plano, TX 75024					App 3																																
					App 4																																	
			1	48121	Prim App														150,000		2	3	999		0		8.25	1		NA								
1278 Meadowlark Drive				48121020136	App 2														NA				0	NA		NA	1200			NA							
Little Elm, TX 75068					App 3																																
					App 4																																	

PDF Export | Excel Export | Print Preview

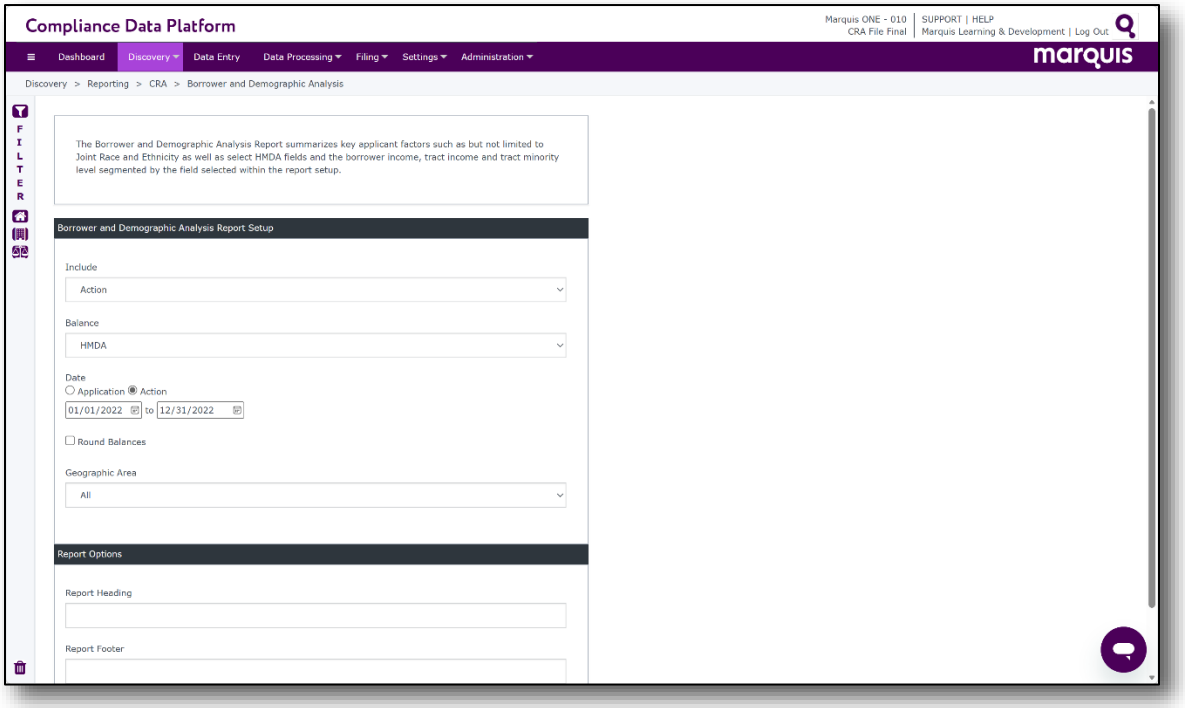
Borrower & Demographic Analysis

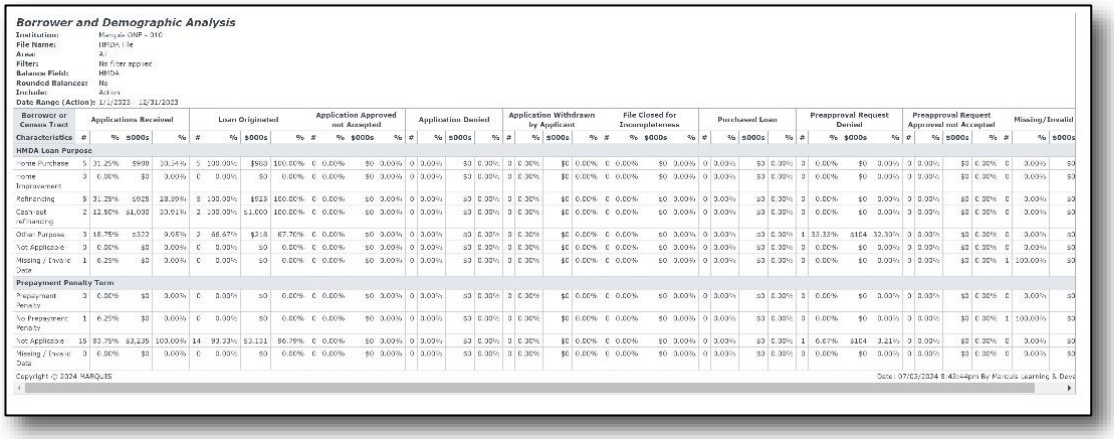
Path: Discovery/Reporting/1071/Borrower & Demographic Analysis

The Borrower and Demographic Analysis report provides a summary of HMDA Loan Purpose, broken out by Action Type.

Record Requirements

- Loan/Deposit must = L
- File must contain Application and/or Action date





Discovery/Reporting/CRA



The reports grouped within the Discovery/Reporting/CRA section may be used to provide a variety of CRA-specific information and analysis.

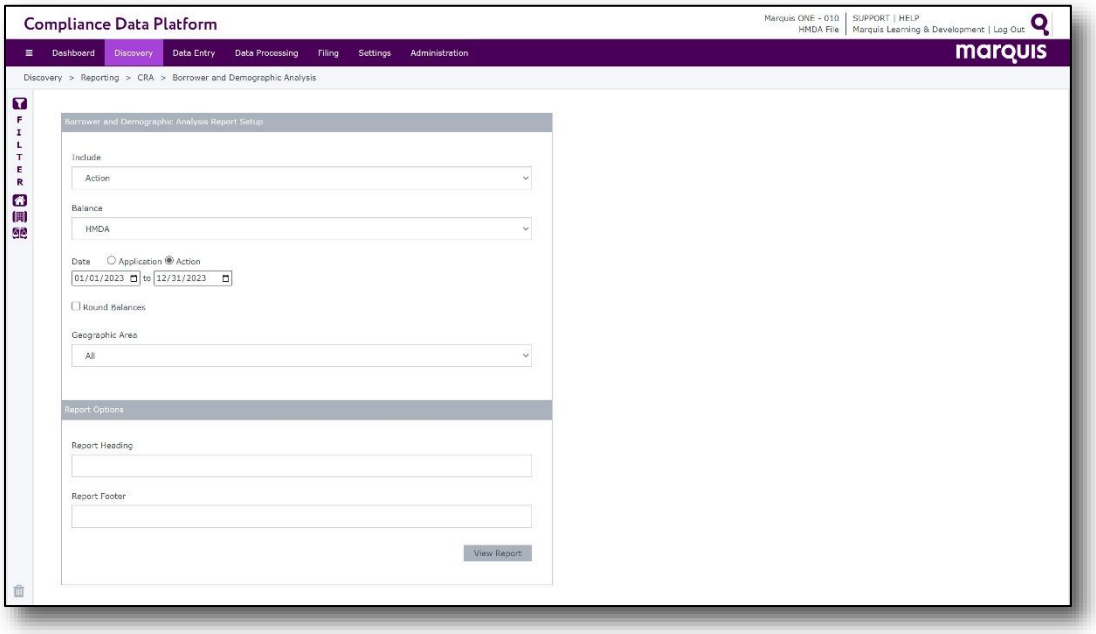
Borrower and Demographic Analysis

Path: Discovery/Reporting/CRA/Borrower and Demographic Analysis

The Borrower and Demographic Analysis Report provides totals and percentages for a variety of key fields (race, gender, ethnicity, income levels, etc.) for a selected column.

Record Requirements

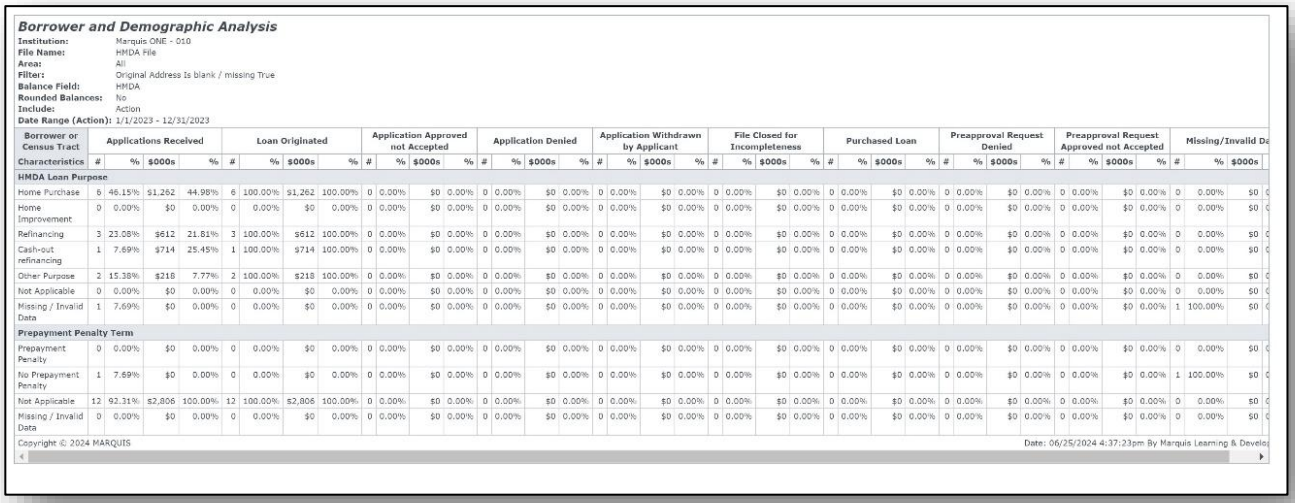
- The record must contain a valid geocode to display on the report



Use the **Include** drop-down list to define the desired cross segmentation.
Select the desired Balance Field.

Select the appropriate radio button to run the report based on application/action date. Select the Date field as well as type in/select the date range. Select the checkbox to round balances.

The date selections will determine which records to apply the tolerance. Use the Geographic Area drop-down list to select which records are displayed on the report.



Borrower and Demographic Analysis

Institution: Marquis ONE - 010
File Name: HMDA File
Area: All
Filter: Original Address Is blank / missing True
Balance Field: HMDA
Rounded Balances: No
Include: Action
Date Range (Action): 1/1/2023 - 12/31/2023

Borrower or Census Tract	Applications Received				Loan Originated				Application Approved not Accepted				Application Denied				Application Withdrawn by Applicant				File Closed for Incompleteness				Purchased Loan				Preapproval Request Denied				Preapproval Request Approved not Accepted				Missing/Invalid Da		
Characteristics	#	%	$000s	%	#	%	$000s	%	#	%	$000s	%	#	%	$000s	%	#	%	$000s	%	#	%	$000s	%	#	%	$000s	%	#	%	$000s	%	#	%	$000s	%	#	%	$000s
HMDA Loan Purpose																																							
Home Purchase	6	46.15%	$1,262	44.98%	6	100.00%	$1,262	100.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0
Home Improvement	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0
Refinancing	3	23.08%	$612	21.81%	3	100.00%	$612	100.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0
Cash-out refinancing	1	7.69%	$714	25.45%	1	100.00%	$714	100.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0
Other Purpose	2	15.38%	$218	7.77%	2	100.00%	$218	100.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0
Not Applicable	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0
Missing / Invalid Data	1	7.69%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	1	100.00%	$0	0
Prepayment Penalty Term																																							
Prepayment Penalty	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0
No Prepayment Penalty	1	7.69%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	1	100.00%	$0	0
Not Applicable	12	92.31%	$2,806	100.00%	12	100.00%	$2,806	100.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0
Missing / Invalid Data	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0

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Consumer Loans

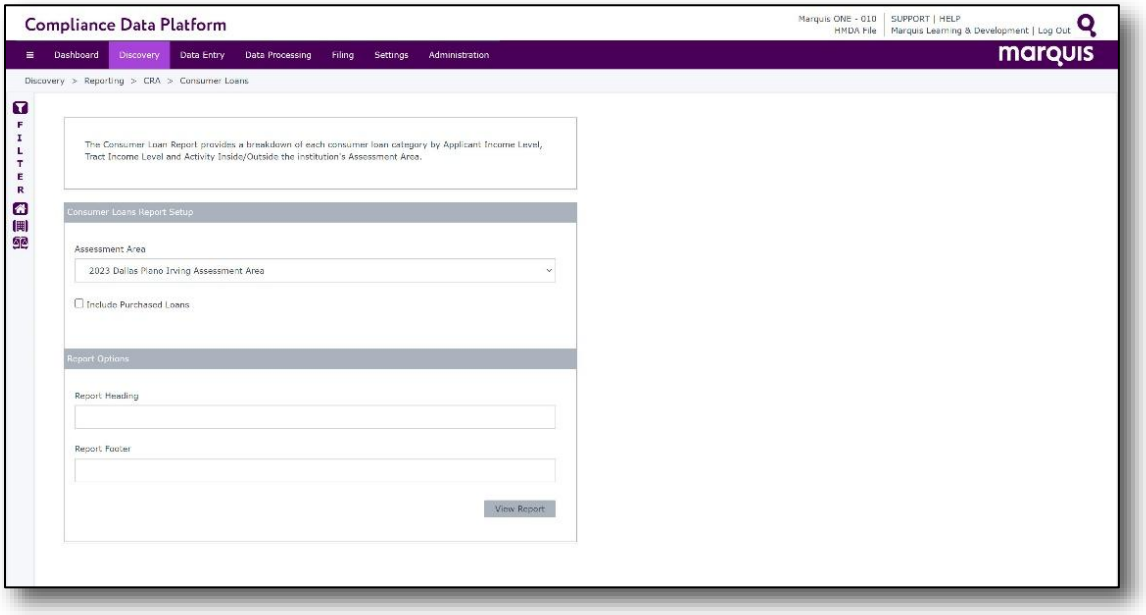
Path: Discovery/Reporting/CRA/Consumer Loans

The Consumer Loan Report provides a breakdown of each consumer loan category by Applicant Income Level, Tract Income Level and Activity Inside/Outside the institution's Assessment Area.

Record Requirements

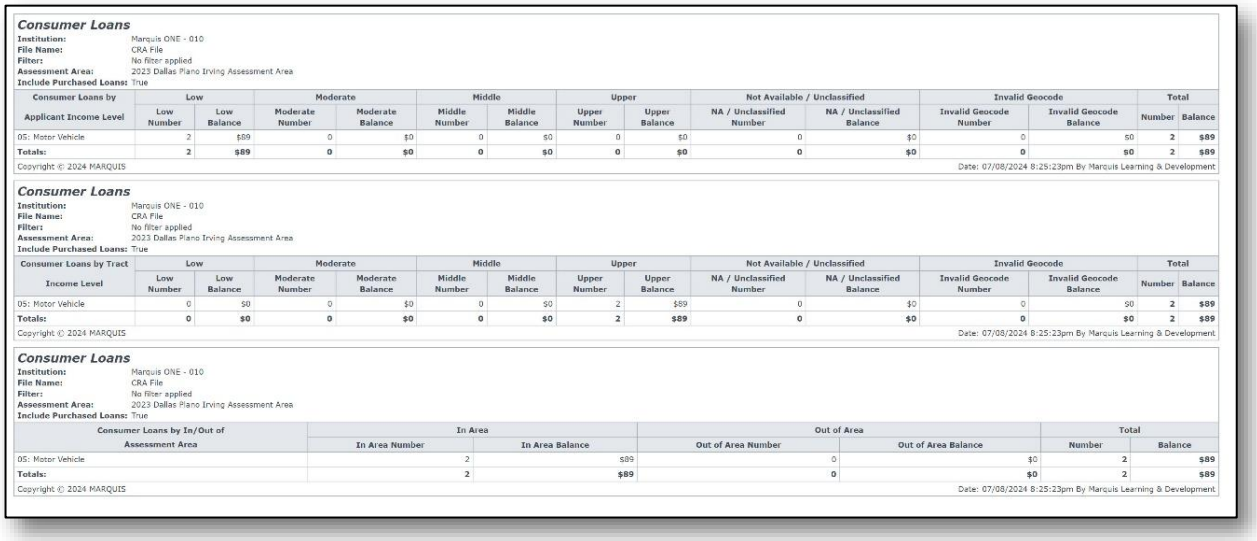
- Loan/Deposit Flag = Loan
- Action = 1 (if enabled, also 6)
- Valid Geocode
- CRA Loan Type = 5, 6, 7, 8 or 9

The list of available assessment areas is populated from Settings/Tract Groups/AA's.



Select the desired Assessment Area from the drop-down menu, and determine if you'd like to include Purchased Loans.

Note that several output options are available: PDF, Excel, and Print preview.



Consumer Loans

Institution: Marquis ONE - 010
File Name: CRA File
Filter: No filter applied
Assessment Area: 2023 Dallas Plano Irving Assessment Area
Include Purchased Loans: True

Consumer Loans by Applicant Income Level	Low		Moderate		Middle		Upper		Not Available / Unclassified		Invalid Geocode		Total	
	Low Number	Low Balance	Moderate Number	Moderate Balance	Middle Number	Middle Balance	Upper Number	Upper Balance	NA / Unclassified Number	NA / Unclassified Balance	Invalid Geocode Number	Invalid Geocode Balance	Number	Balance
05: Motor Vehicle	2	$89	0	$0	0	$0	0	$0	0	$0	0	$0	**2**	**$89**
Totals:	**2**	**$89**	**0**	**$0**	**0**	**$0**	**0**	**$0**	**0**	**$0**	**0**	**$0**	**2**	**$89**

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Consumer Loans

Institution: Marquis ONE - 010
File Name: CRA File
Filter: No filter applied
Assessment Area: 2023 Dallas Plano Irving Assessment Area
Include Purchased Loans: True

Consumer Loans by Tract Income Level	Low		Moderate		Middle		Upper		Not Available / Unclassified		Invalid Geocode		Total	
	Low Number	Low Balance	Moderate Number	Moderate Balance	Middle Number	Middle Balance	Upper Number	Upper Balance	NA / Unclassified Number	NA / Unclassified Balance	Invalid Geocode Number	Invalid Geocode Balance	Number	Balance
05: Motor Vehicle	0	$0	0	$0	0	$0	2	$89	0	$0	0	$0	**2**	**$89**
Totals:	**0**	**$0**	**0**	**$0**	**0**	**$0**	**2**	**$89**	**0**	**$0**	**0**	**$0**	**2**	**$89**

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Consumer Loans

Institution: Marquis ONE - 010
File Name: CRA File
Filter: No filter applied
Assessment Area: 2023 Dallas Plano Irving Assessment Area
Include Purchased Loans: True

Consumer Loans by In/Out of Assessment Area	In Area		Out of Area		Total	
	In Area Number	In Area Balance	Out of Area Number	Out of Area Balance	Number	Balance
05: Motor Vehicle	2	$89	0	$0	**2**	**$89**
Totals:	**2**	**$89**	**0**	**$0**	2	**$89**

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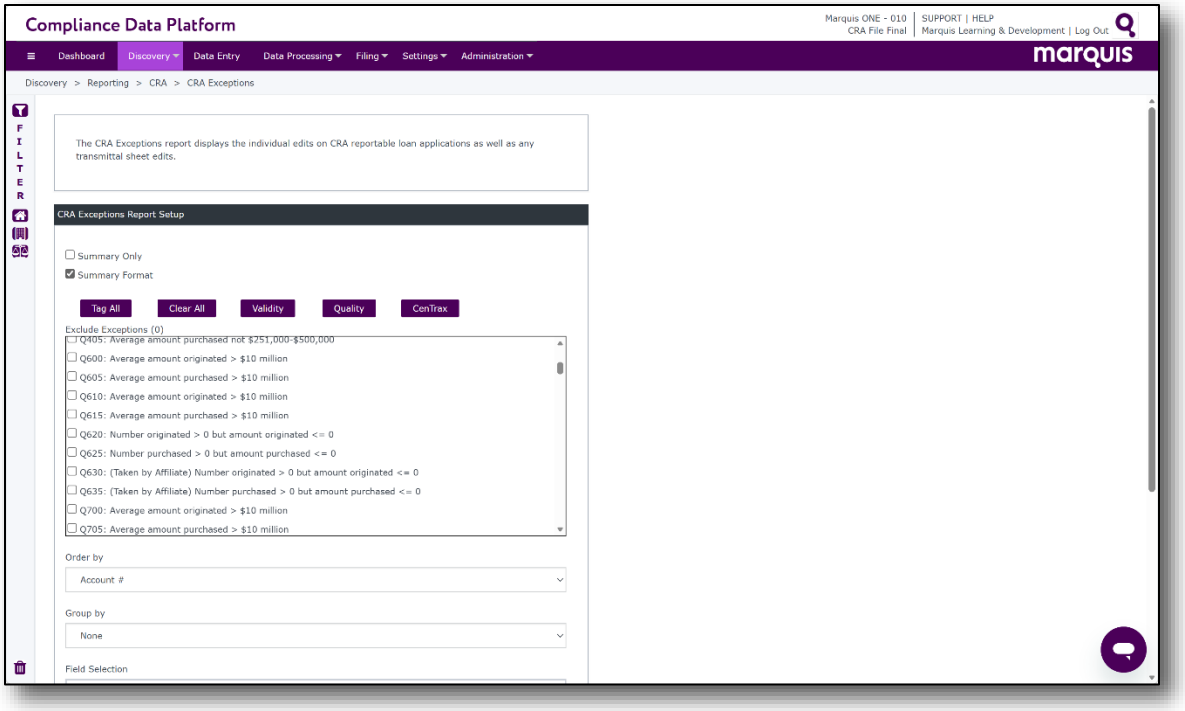
CRA Exceptions Report

Path: Discovery/Reporting/CRA/CRA Exceptions Report

The CRA Exceptions Report can either be generated to display a summary of all exceptions, or a detailed account list of those with exceptions.

Record Requirements

- All records in file will be applied to report – no requirements



If summary format option is unchecked, the loan information (ULI, Account number, etc.) will repeat for each exception shown. This is particularly helpful if you are exporting this report and want to filter or sort it within Excel.

Utilize the checkboxes to select certain exception type(s) to exclude, or click the corresponding button to exclude all of one exception type. Note that the filter flyout may be used to further hone your results, if desired.

Excluded Exceptions: None
Field Selection
Order By: Account #
Group By: None

Composite Geography	Name	Exception
	Transmittal Sheet Edits	V120: CRA contact person's fax number missing or invalid
	Small Business / Small Farm Composite	V305: Missing or invalid state code - 2 record(s)
		V320: Invalid state/county/tract/MSA/MD combination - 231 record(s)
	Community Development Composite	No errors detected
	Consortium / Third-Party Composite	No errors detected
	Assessment Area	No errors detected

Exception Summary

Exception Type	# of Exception Items	% of Exception Items	% of Qualified Records	% of Records with Exceptions	% of Records in Exception Type
C008: Community development action date year <> activity year	7	0.66%	0.82%	0.84%	77.78%
C010: Loan geocoded in US territory. Verify before reporting.	2	0.19%	0.24%	0.24%	22.22%
V925: Action date year <> activity year	821	77.09%	96.70%	98.92%	77.75%
V935: Missing or invalid state code	2	0.19%	0.24%	0.24%	0.19%
V990: Invalid state/county/tract/MSA/MD combination	233	21.88%	27.44%	28.07%	22.06%

Microdata Summary Recap	Number	Percent		Number	Percent
Records in File (including filters)	850		**Total Exception Items**	1,065	
Records that are CRA Qualified	849	99.88%	**Validity Exception Items**	1,056	99.15%
Records with Exceptions	830	97.76%	**Quality Exception Items**	0	0.00%
			Syntactical Exception Items	0	0.00%
			CenTrax Exception Items	9	0.85%

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CRA Loan Register

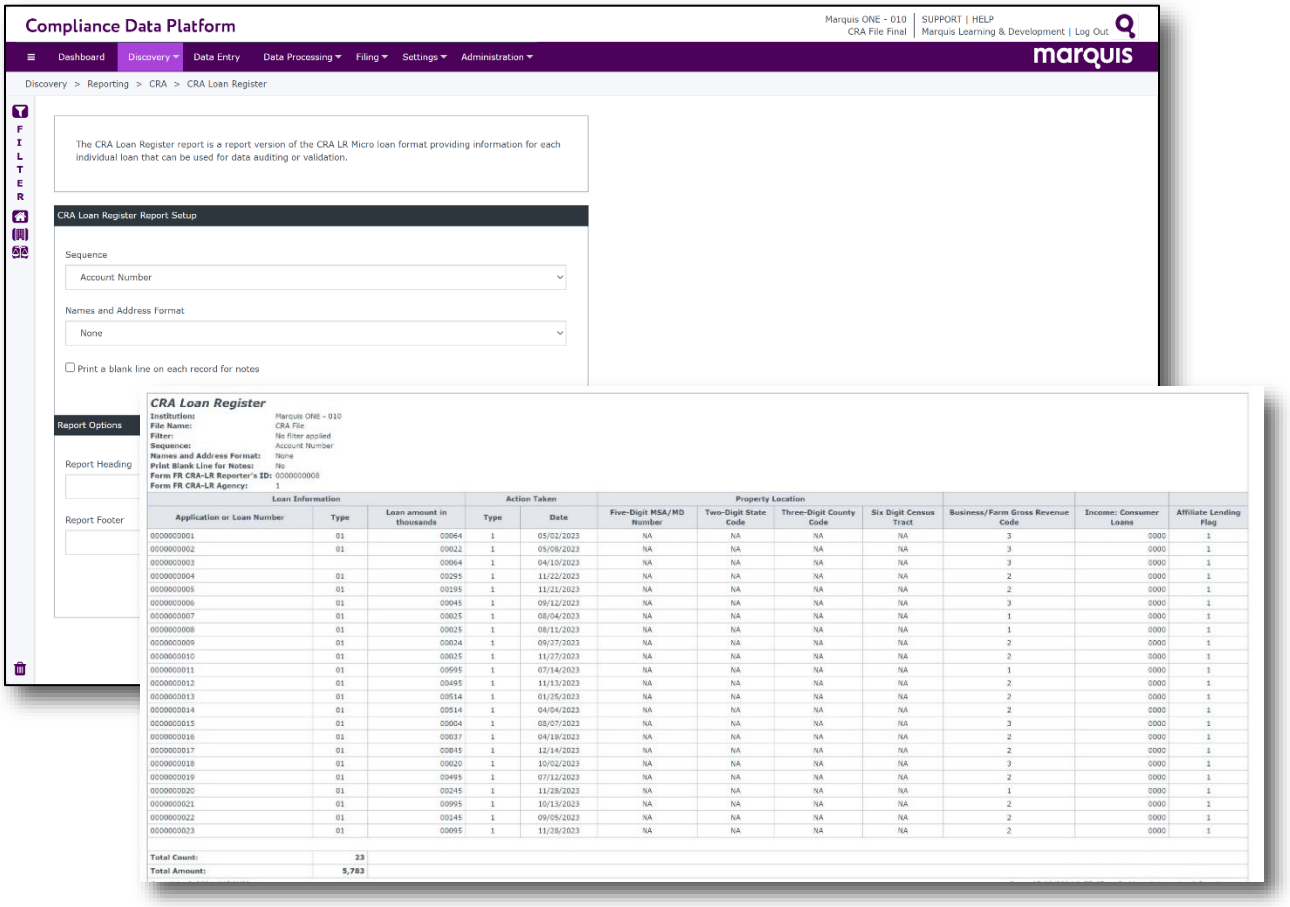
Path: Discovery/Reporting/CRA/CRA Loan Register

Record Requirements

- CRA Qualified = Yes (1)
- Loan/Deposit = L or blank (not equal to D)
- Action Code = 1-6
- Action Date of record matches Edit Year of file

The CRA Loan Register displays specific information about each loan, such as the loan amount, action taken, and property location.

Use the sequence drop-down menu to determine how the report will be segmented.



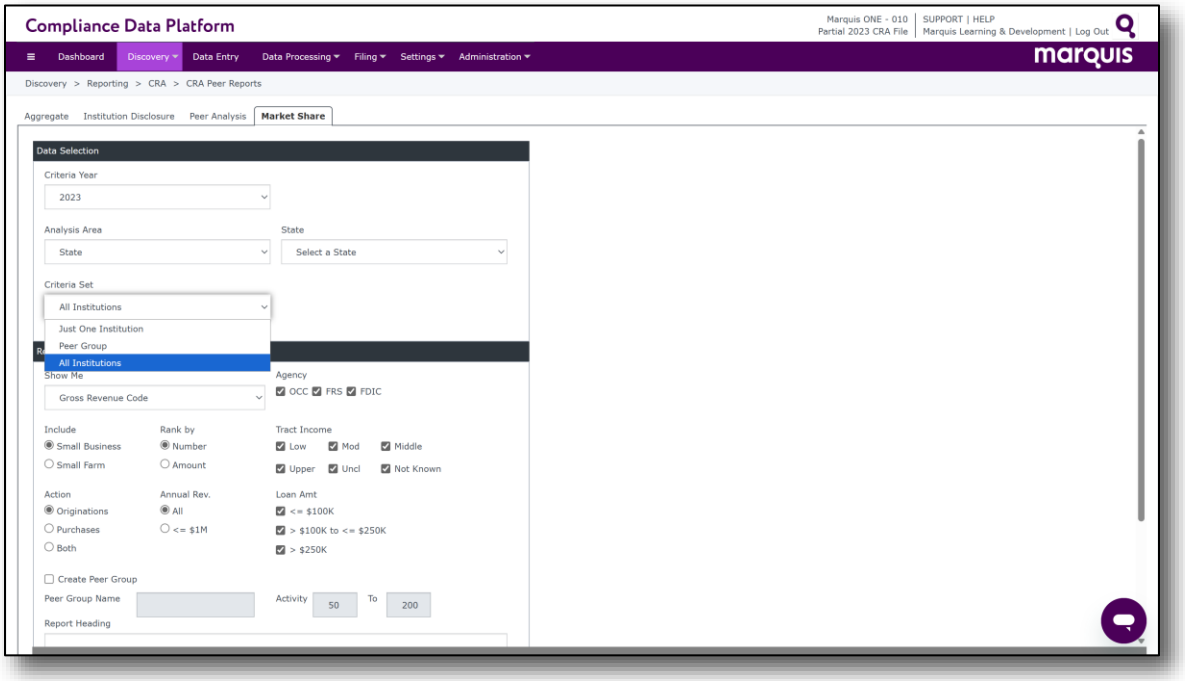
CRA Peer Reports

Path: Discovery/Reporting/CRA/CRA Peer Reports

The CRA Peer Reports are composed of 4 different tabs, each providing different peer information. The CRA Market Share Report (most commonly used) tab provides summarized Peer Data information for the purpose of gauging lending performance in the selected area. The report provides a list of institutions which originated or purchased a loan in the specified analysis area.

Record Requirements

- No requirements, since peer data is dependent on aggregate data



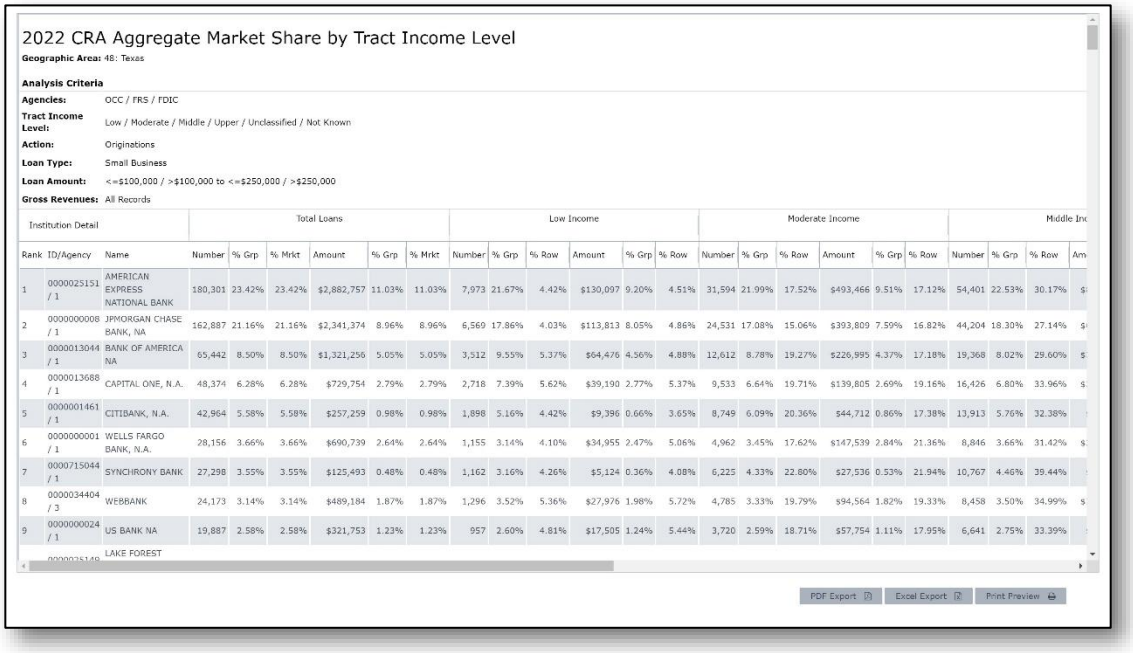
Select the desired Criteria Year and Analysis Area.

The Report Options section is used to determine what data is represented in the report. The Show Me drop-down gives the ability to change what the information will be summarized by in the report.

If desired, create a Peer Group based on activity. To create a Peer Group based on the Market Share Report, place a check mark in the Create Peer Group box. Type a name in the Peer Group Name box, and if desired, alter the Activity percentages.

By default, the values are set to 50% to 200%. The Peer Group will be created once the report is generated.

Displayed here is an example CRA Market Share report.



2022 CRA Aggregate Market Share by Tract Income Level

Geographic Area: 48: Texas

Analysis Criteria

Agencies: OCC / FRS / FDIC

Tract Income Level: Low / Moderate / Middle / Upper / Unclassified / Not Known

Action: Originations

Loan Type: Small Business

Loan Amount: <=$100,000 / >$100,000 to <=$250,000 / >$250,000

Gross Revenues: All Records

Institution Detail			Total Loans						Low Income						Moderate Income						Middle Inc			
Rank	ID/Agency	Name	Number	% Grp	% Mrkt	Amount	% Grp	% Mrkt	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Amount	% Grp	% Row	Number	% Grp	% Row	Am
1	0000025151 / 1	AMERICAN EXPRESS NATIONAL BANK	180,301	23.42%	23.42%	$2,882,757	11.03%	11.03%	7,973	21.67%	4.42%	$130,097	9.20%	4.51%	31,594	21.99%	17.52%	$493,466	9.51%	17.12%	54,401	22.53%	30.17%	$
2	0000000008 / 1	JPMORGAN CHASE BANK, NA	162,887	21.16%	21.16%	$2,341,374	8.96%	8.96%	6,569	17.86%	4.03%	$113,813	8.05%	4.86%	24,531	17.08%	15.06%	$393,809	7.59%	16.82%	44,204	18.30%	27.14%	$
3	0000013044 / 1	BANK OF AMERICA NA	65,442	8.50%	8.50%	$1,321,256	5.05%	5.05%	3,512	9.55%	5.37%	$64,476	4.56%	4.88%	12,612	8.78%	19.27%	$226,995	4.37%	17.18%	19,368	8.02%	29.60%	$
4	0000013688 / 1	CAPITAL ONE, N.A.	48,374	6.28%	6.28%	$729,754	2.79%	2.79%	2,718	7.39%	5.62%	$39,190	2.77%	5.37%	9,533	6.64%	19.71%	$139,805	2.69%	19.16%	16,426	6.80%	33.96%	$
5	0000001461 / 1	CITIBANK, N.A.	42,964	5.58%	5.58%	$257,259	0.98%	0.98%	1,898	5.16%	4.42%	$9,396	0.66%	3.65%	8,749	6.09%	20.36%	$44,712	0.86%	17.38%	13,913	5.76%	32.38%	
6	0000000001 / 1	WELLS FARGO BANK, N.A.	28,156	3.66%	3.66%	$690,739	2.64%	2.64%	1,155	3.14%	4.10%	$34,955	2.47%	5.06%	4,962	3.45%	17.62%	$147,539	2.84%	21.36%	8,846	3.66%	31.42%	$
7	0000715044 / 1	SYNCHRONY BANK	27,298	3.55%	3.55%	$125,493	0.48%	0.48%	1,162	3.16%	4.26%	$5,124	0.36%	4.08%	6,225	4.33%	22.80%	$27,536	0.53%	21.94%	10,767	4.46%	39.44%	
8	0000034404 / 3	WEBBANK	24,173	3.14%	3.14%	$489,184	1.87%	1.87%	1,296	3.52%	5.36%	$27,976	1.98%	5.72%	4,785	3.33%	19.79%	$94,564	1.82%	19.33%	8,458	3.50%	34.99%	$
9	0000000024 / 1	US BANK NA	19,887	2.58%	2.58%	$321,753	1.23%	1.23%	957	2.60%	4.81%	$17,505	1.24%	5.44%	3,720	2.59%	18.71%	$57,754	1.11%	17.95%	6,641	2.75%	33.39%	
		LAKE FOREST																						

PDF Export | Excel Export | Print Preview

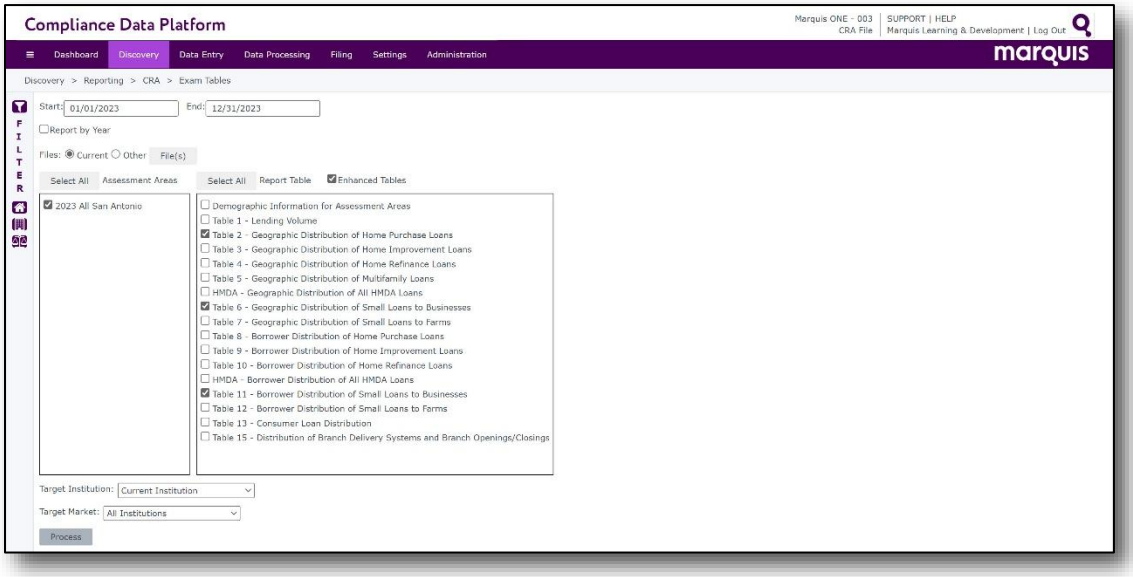
Exam Tables

Path: Discovery/Reporting/CRA/Exam Tables

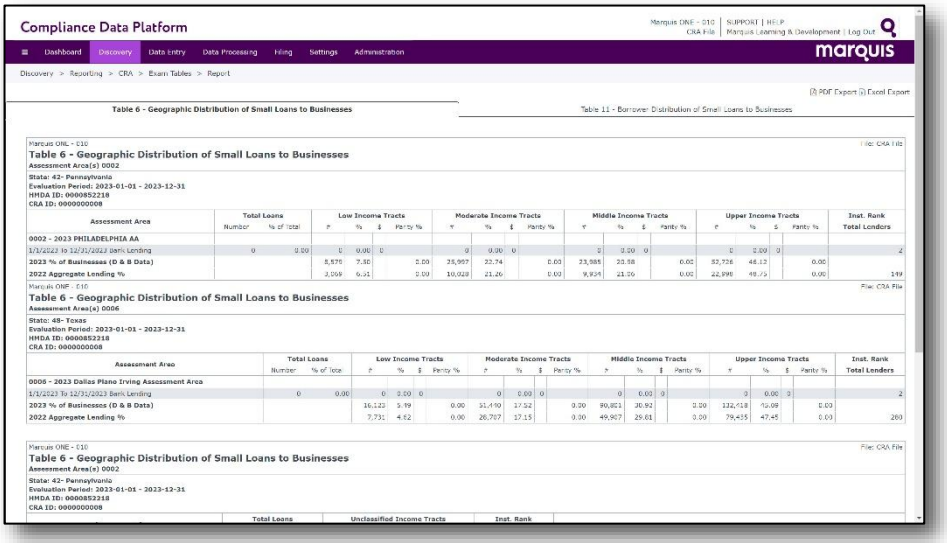
Exam Tables are used to simulate the Lending Performance analysis conducted by regulators during the CRA Examination process, for the selected Assessment Area(s). Exam Tables are useful for ongoing analysis between CRA Examinations.

Record Requirements

- Full record requirements are listed in the Exam Tables Guide



Selections are then used to generate reports which can anticipate and gauge periodic progress in lending performance in comparison to peers and demographic benchmarks. For a full explanation of Exam Tables, utilize the Exam Tables guide, located in the Overview section on the CenTrax Help Resources page.



Inside/Outside Lending Summary

Path: Discovery/Reporting/CRA/Inside/Outside Lending Summary

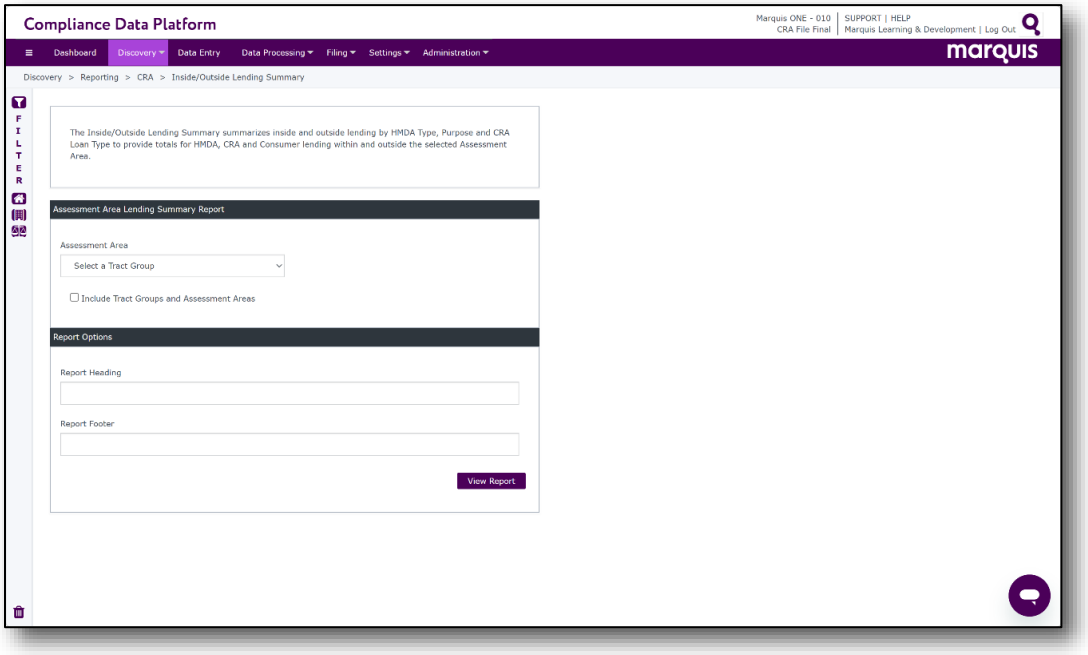
The Inside/Outside Lending Summary Report provides a quick snapshot of all lending in and out of an Assessment Area for HMDA, CRA and Consumer loans.

Preliminary Setup

- Assessment areas must be previously set up within Settings/Tract Groups/AA's
- Records must be geocoded

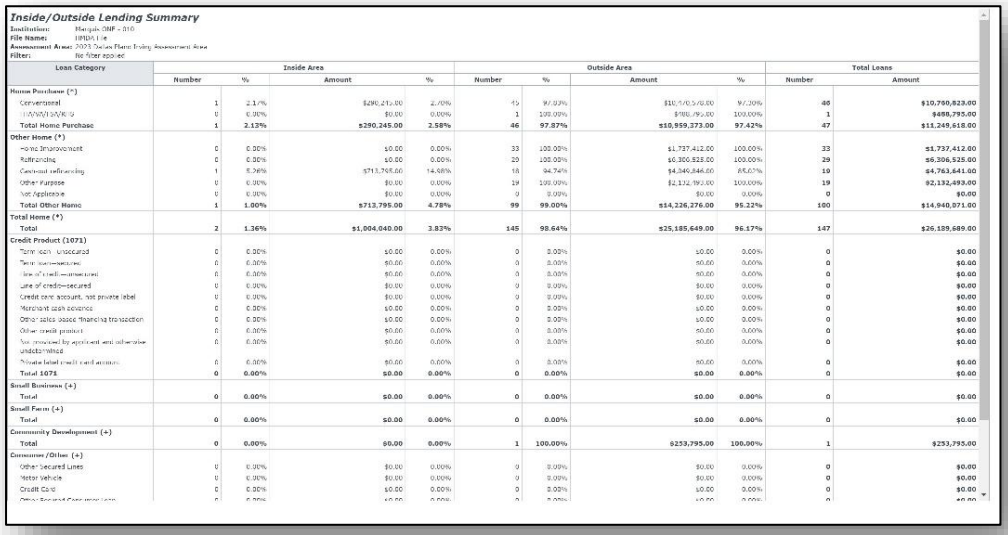
Record Requirements

- HMDA Section
  - HMDA Qualified = Yes
  - HMDA Loan Type = 1, 2, 3 or 4
  - HMDA Loan Purpose = 2, 3, 31, 32, 4, or 5
- CRA Section
  - CRA Qualified = Yes
  - CRA Loan Type = 01 – 09
- Community Development
  - CRA Qualified = Yes
  - Community Development = Yes



To see any tract group for selection, not just those that are marked as reportable assessment areas, place a check mark in the “Include Tract Groups and Assessment Areas”.

To generate the report, select the desired Assessment Area from the drop-down list and click the **View Report** button.



Inside/Outside Lending Summary

Institution: Regus ONF - 2016
File Name: 1RUN.txt
Assessment Area: 2023 Sales Plans Entity Assessment Area
Filter: No filter applied

Loan Category	Inside Area				Outside Area				Total Loans	
	Number	%	Amount	%	Number	%	Amount	%	Number	Amount
Home Purchase (*)										
Conventional	1	2.17%	$290,245.00	2.58%	45	97.83%	$10,970,578.00	97.58%	46	**$10,760,823.00**
FHA/VA/RHS	0	0.00%	$0.00	0.00%	1	100.00%	$488,795.00	100.00%	1	**$488,795.00**
Total Home Purchase	**1**	**2.13%**	**$290,245.00**	**2.58%**	**46**	**97.87%**	**$10,959,373.00**	**97.42%**	**47**	**$11,249,618.00**
Other Home (*)										
Home Improvement	0	0.00%	$0.00	0.00%	33	100.00%	$1,737,412.00	100.00%	33	**$1,737,412.00**
Refinancing	0	0.00%	$0.00	0.00%	29	100.00%	$6,306,525.00	100.00%	29	**$6,306,525.00**
Cash-out refinancing	1	5.26%	$713,795.00	14.98%	18	94.74%	$4,049,846.00	85.02%	19	**$4,763,641.00**
Other Purpose	0	0.00%	$0.00	0.00%	19	100.00%	$2,132,493.00	100.00%	19	**$2,132,493.00**
Not Applicable	0	0.00%	$0.00	0.00%	0	0.00%	$0.00	0.00%	0	**$0.00**
Total Other Home	**1**	**1.00%**	**$713,795.00**	**4.78%**	**99**	**99.00%**	**$14,226,276.00**	**95.22%**	**100**	**$14,940,071.00**
Total Home (*)										
Total	**2**	**1.36%**	**$1,004,040.00**	**3.82%**	**145**	**98.64%**	**$25,185,649.00**	**96.17%**	**147**	**$26,189,689.00**
Credit Product (1071)										
Open-end, unsecured	0	0.00%	$0.00	0.00%	0	0.00%	$0.00	0.00%	0	**$0.00**
Open-end, secured	0	0.00%	$0.00	0.00%	0	0.00%	$0.00	0.00%	0	**$0.00**
Line of credit—unsecured	0	0.00%	$0.00	0.00%	0	0.00%	$0.00	0.00%	0	**$0.00**
Line of credit—secured	0	0.00%	$0.00	0.00%	0	0.00%	$0.00	0.00%	0	**$0.00**
Credit card account, not private label	0	0.00%	$0.00	0.00%	0	0.00%	$0.00	0.00%	0	**$0.00**
Merchant cash advance	0	0.00%	$0.00	0.00%	0	0.00%	$0.00	0.00%	0	**$0.00**
Other sales based financing transaction	0	0.00%	$0.00	0.00%	0	0.00%	$0.00	0.00%	0	**$0.00**
Other credit product	0	0.00%	$0.00	0.00%	0	0.00%	$0.00	0.00%	0	**$0.00**
Not provided by applicant and otherwise undetermined	0	0.00%	$0.00	0.00%	0	0.00%	$0.00	0.00%	0	**$0.00**
Private label credit card	0	0.00%	$0.00	0.00%	0	0.00%	$0.00	0.00%	0	**$0.00**
Total 1071	**0**	**0.00%**	**$0.00**	**0.00%**	**0**	**0.00%**	**$0.00**	**0.00%**	**0**	**$0.00**
Small Business (+)										
Total	**0**	**0.00%**	**$0.00**	**0.00%**	**0**	**0.00%**	**$0.00**	**0.00%**	**0**	**$0.00**
Small Farm (+)										
Total	**0**	**0.00%**	**$0.00**	**0.00%**	**0**	**0.00%**	**$0.00**	**0.00%**	**0**	**$0.00**
Community Development (+)										
Total	**0**	**0.00%**	**$0.00**	**0.00%**	**1**	**100.00%**	**$253,795.00**	**100.00%**	**1**	**$253,795.00**
Consumer/Other (+)										
Other Secured Lines	0	0.00%	$0.00	0.00%	0	0.00%	$0.00	0.00%	0	**$0.00**
Motor Vehicle	0	0.00%	$0.00	0.00%	0	0.00%	$0.00	0.00%	0	**$0.00**
Credit Card	0	0.00%	$0.00	0.00%	0	0.00%	$0.00	0.00%	0	**$0.00**
Other Secured Consumer Loan	0	0.00%	$0.00	0.00%	0	0.00%	$0.00	0.00%	0	**$0.00**

Outside Assessment Area

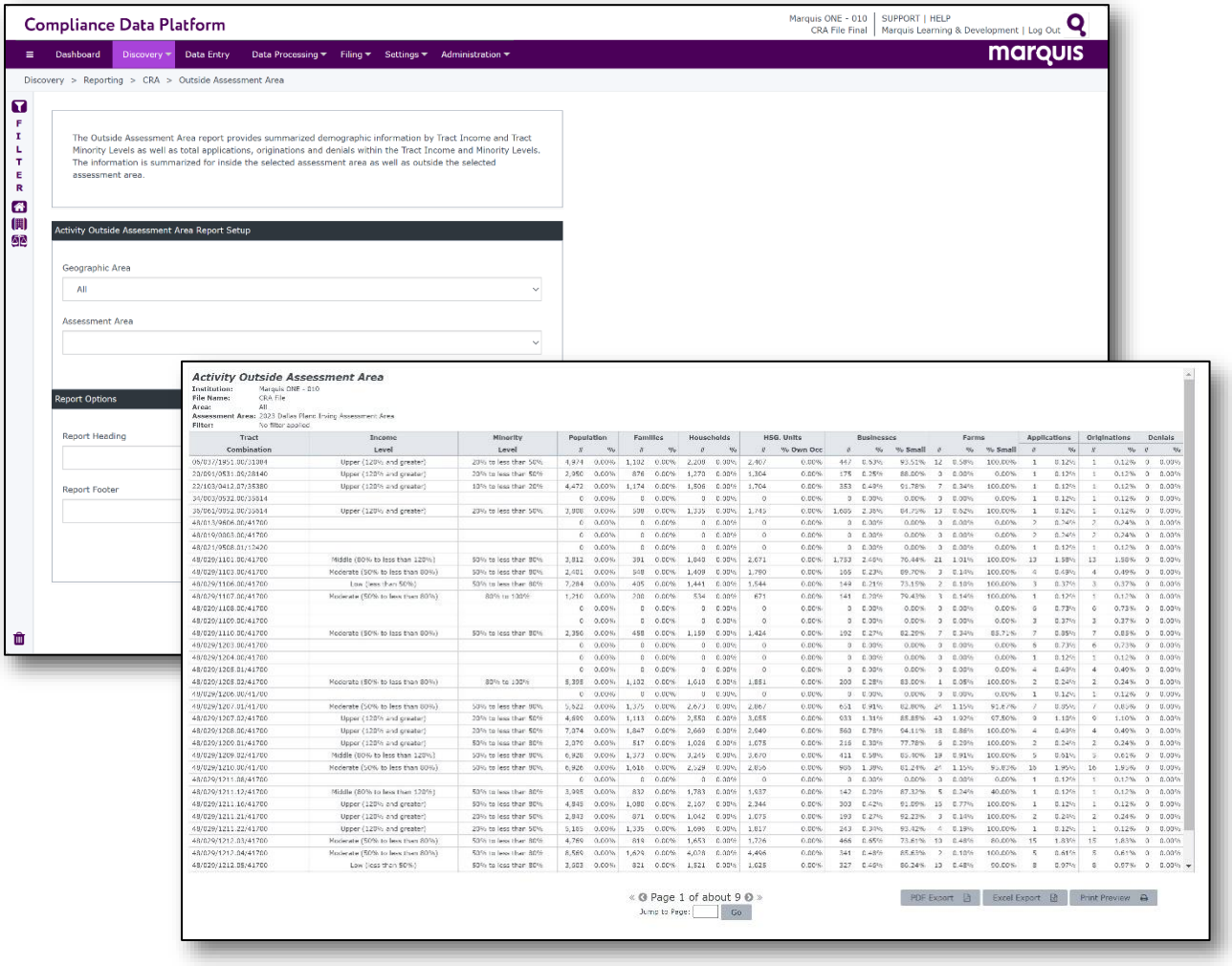
Path: Discovery/Reporting/CRA/Inside/Outside Assessment Area

Record Requirements

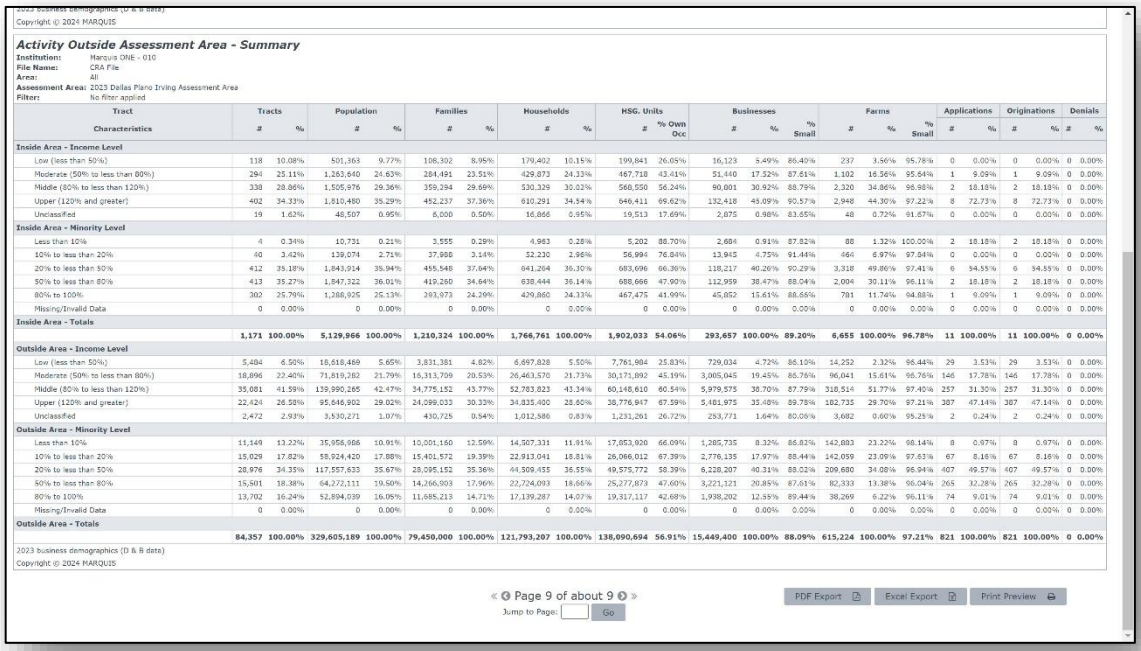
- Must be Geocoded
- Must have an Action
- For HMDA only Action 1, 3 and 7 will show

The Outside Assessment Area provides a breakdown of activity outside the selected Assessment Area, including demographic information. The Assessment Area may reside within a larger Geographic Area.

To generate this report, select the desired Geographic and Assessment Areas and click the View Report button.



Note that the last page of this report provides the values for inside/outside the Assessment Area.



2023 business demographics (D & B data)
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Activity Outside Assessment Area - Summary

Institution: Marquis ONE - 010
File Name: CRA File
Area: All
Assessment Area: 2023 Dallas Plano Irving Assessment Area
Filter: No filter applied

Tract Characteristics	Tracts #	Tracts %	Population #	Population %	Families #	Families %	Households #	Households %	HSG. Units #	HSG. Units % Own Occ	Businesses #	Businesses %	Businesses % Small	Farms #	Farms %	Farms % Small	Applications #	Applications %	Originations #	Originations %	Denials #	Denials %
Inside Area - Income Level																						
Low (less than 50%)	118	10.08%	501,363	9.77%	108,302	8.95%	179,402	10.15%	199,841	26.05%	16,123	5.49%	86.40%	237	3.56%	95.78%	0	0.00%	0	0.00%	0	0.00%
Moderate (50% to less than 80%)	294	25.11%	1,263,640	24.63%	284,491	23.51%	429,873	24.33%	467,718	43.41%	51,440	17.52%	87.61%	1,102	16.56%	95.64%	1	9.09%	1	9.09%	0	0.00%
Middle (80% to less than 120%)	338	28.86%	1,505,976	29.36%	359,294	29.69%	530,329	30.02%	560,550	56.24%	90,001	30.92%	88.79%	2,320	34.86%	96.98%	2	18.18%	2	18.18%	0	0.00%
Upper (120% and greater)	402	34.33%	1,810,480	35.29%	452,237	37.36%	610,291	34.54%	646,411	69.62%	132,418	45.09%	90.57%	2,948	44.30%	97.22%	8	72.73%	8	72.73%	0	0.00%
Unclassified	19	1.62%	48,507	0.95%	6,000	0.50%	16,866	0.95%	19,513	17.69%	2,875	0.98%	83.65%	48	0.72%	91.67%	0	0.00%	0	0.00%	0	0.00%
Inside Area - Minority Level																						
Less than 10%	4	0.34%	10,731	0.21%	3,555	0.29%	4,963	0.28%	5,202	88.70%	2,684	0.91%	87.82%	88	1.32%	100.00%	2	18.18%	2	18.18%	0	0.00%
10% to less than 20%	40	3.42%	139,074	2.71%	37,998	3.14%	52,230	2.96%	56,994	76.84%	13,945	4.75%	91.44%	464	6.97%	97.84%	0	0.00%	0	0.00%	0	0.00%
20% to less than 50%	412	35.18%	1,843,914	35.94%	455,548	37.64%	641,264	36.30%	683,696	66.36%	118,217	40.26%	90.29%	3,318	49.86%	97.41%	6	54.55%	6	54.55%	0	0.00%
50% to less than 80%	413	35.27%	1,847,322	36.01%	419,260	34.64%	638,444	36.14%	688,666	47.90%	112,959	38.47%	88.04%	2,004	30.11%	96.11%	2	18.18%	2	18.18%	0	0.00%
80% to 100%	302	25.79%	1,288,925	25.13%	293,973	24.29%	429,860	24.33%	467,475	41.99%	45,852	15.61%	88.66%	781	11.74%	94.88%	1	9.09%	1	9.09%	0	0.00%
Missing/Invalid Data	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%
Inside Area - Totals																						
	1,171	**100.00%**	**5,129,966**	**100.00%**	**1,210,324**	**100.00%**	**1,766,761**	**100.00%**	**1,902,033**	**54.06%**	**293,657**	**100.00%**	**89.20%**	**6,655**	**100.00%**	**96.78%**	**11**	**100.00%**	**11**	**100.00%**	**0**	**0.00%**
Outside Area - Income Level																						
Low (less than 50%)	5,484	6.50%	18,618,469	5.65%	3,831,381	4.82%	6,697,828	5.50%	7,761,984	25.83%	729,034	4.72%	86.10%	14,252	2.32%	96.44%	29	3.53%	29	3.53%	0	0.00%
Moderate (50% to less than 80%)	18,896	22.40%	71,819,282	21.79%	16,313,709	20.53%	26,463,570	21.73%	30,171,892	45.19%	3,005,045	19.45%	86.76%	96,041	15.61%	96.76%	146	17.78%	146	17.78%	0	0.00%
Middle (80% to less than 120%)	35,881	41.59%	139,990,265	42.47%	34,775,152	43.77%	52,783,823	43.34%	60,148,610	60.54%	5,979,575	38.70%	87.79%	318,514	51.77%	97.40%	257	31.30%	257	31.30%	0	0.00%
Upper (120% and greater)	22,424	26.58%	95,646,902	29.02%	24,099,033	30.33%	34,835,400	28.60%	38,776,947	67.59%	5,481,975	35.48%	89.78%	182,735	29.70%	97.21%	387	47.14%	387	47.14%	0	0.00%
Unclassified	2,472	2.93%	3,530,271	1.07%	430,725	0.54%	1,012,586	0.83%	1,231,261	26.72%	253,771	1.64%	80.06%	3,682	0.60%	95.25%	2	0.24%	2	0.24%	0	0.00%
Outside Area - Minority Level																						
Less than 10%	11,149	13.22%	35,956,986	10.91%	10,001,160	12.59%	14,507,331	11.91%	17,853,920	66.09%	1,285,735	8.32%	86.82%	142,883	23.22%	98.14%	8	0.97%	8	0.97%	0	0.00%
10% to less than 20%	15,029	17.82%	58,924,420	17.88%	15,401,572	19.39%	22,913,041	18.81%	26,066,012	67.39%	2,776,135	17.97%	88.44%	142,059	23.09%	97.63%	67	8.16%	67	8.16%	0	0.00%
20% to less than 50%	28,976	34.35%	117,557,633	35.67%	28,095,152	35.36%	44,509,455	36.55%	49,575,772	58.39%	6,228,207	40.31%	88.02%	209,680	34.08%	96.94%	407	49.57%	407	49.57%	0	0.00%
50% to less than 80%	15,501	18.38%	64,272,111	19.50%	14,266,903	17.96%	22,724,093	18.66%	25,277,873	47.60%	3,221,121	20.85%	87.61%	82,333	13.38%	96.04%	265	32.28%	265	32.28%	0	0.00%
80% to 100%	13,702	16.24%	52,894,039	16.05%	11,685,213	14.71%	17,139,287	14.07%	19,317,117	42.68%	1,938,202	12.55%	89.44%	38,269	6.22%	96.11%	74	9.01%	74	9.01%	0	0.00%
Missing/Invalid Data	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%
Outside Area - Totals																						
	84,357	**100.00%**	**329,605,189**	**100.00%**	**79,450,000**	**100.00%**	**121,793,207**	**100.00%**	**138,090,694**	**56.91%**	**15,449,400**	**100.00%**	**88.09%**	**615,224**	**100.00%**	**97.21%**	**821**	**100.00%**	**821**	**100.00%**	**0**	**0.00%**

2023 business demographics (D & B data)
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« Page 9 of about 9 »
Jump to Page: Go

PDF Export | Excel Export | Print Preview

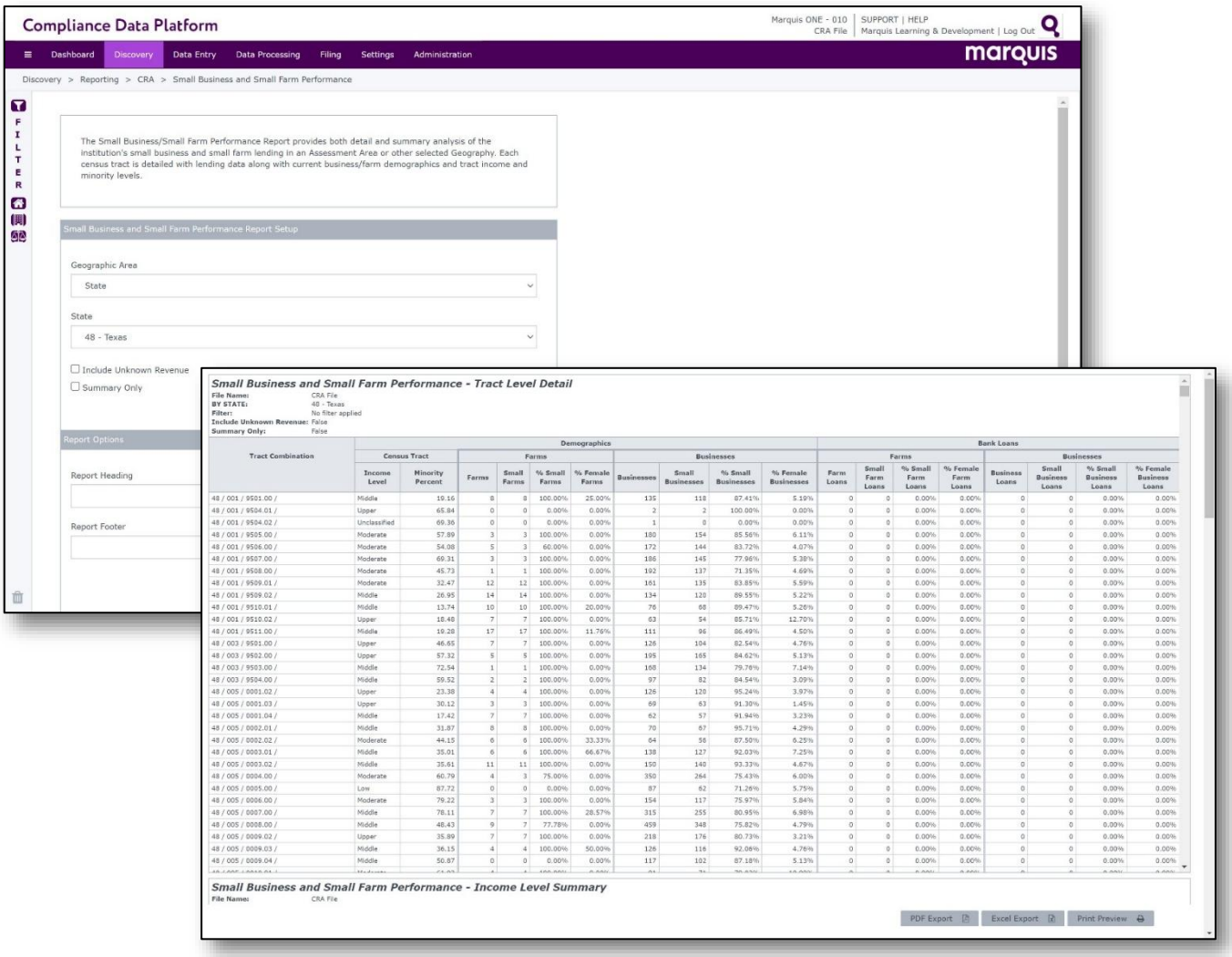
Small Business/Small Farm Performance Report

Path: **Discovery/Reporting/CRA/Small Business and Small Farm Performance**

Record Requirements

- CRA Qualified must = Yes
- Loan/Deposit must = L
- CRA Type must = 01, 02 or 03
- Action must be a valid code and not empty

The Small Business/Small Farm Performance Report provides both detail and summary analysis of the institution's small business and small farm lending in an Assessment Area or other selected Geography. Each census tract is detailed with lending data along with current business/farm demographics and tract income and minority levels. Select the checkbox to include unknown revenue.



Tract Activity Profile

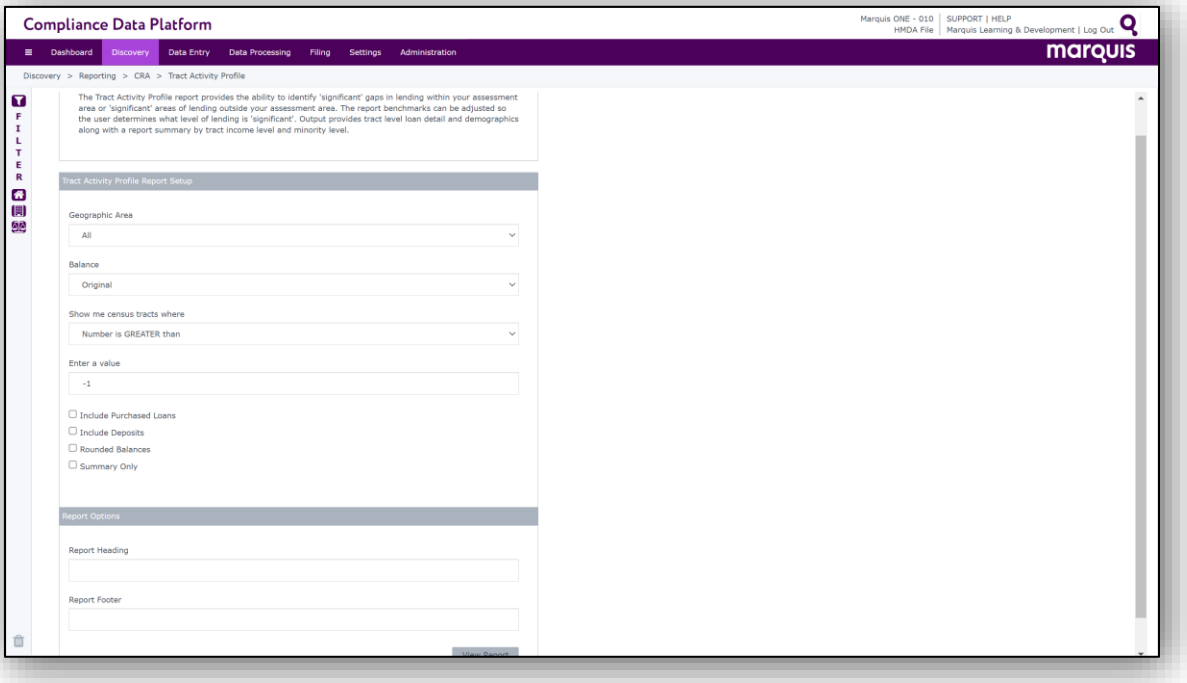
Path: Discovery/Reporting/CRA/Tract Activity Profile

The Tract Activity Profile report provides the ability to identify 'significant' gaps in lending within your assessment area; or 'significant' areas of lending outside your assessment area. (Tract penetration). The report provides tract level loan detail and demographics along with a report summary by tract income level and minority level.

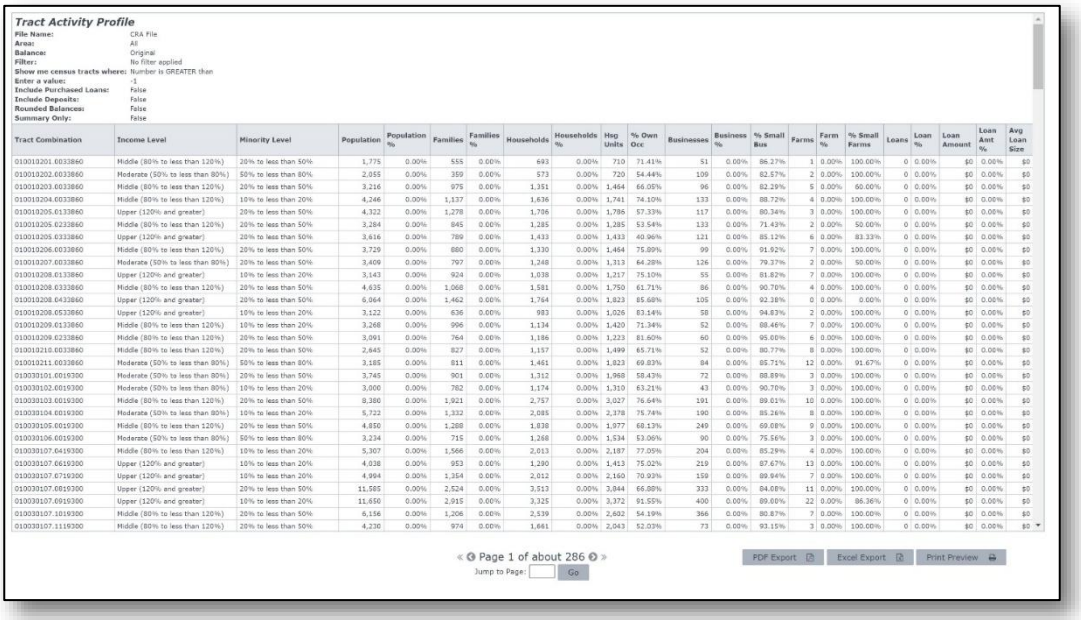
Record Requirements

- Loan/Deposit Flag = Loan (or Deposit, if enabled through report settings)
- Action = 1 – 8 (includes 6, if enabled through report settings)
- Valid Geocode

The drop-down menu titled "**Show me Census tracts where**" works together with the "**Enter a value**" drop-down to display tracts which have been penetrated, have not been penetrated, or ALL tracts within the selected geography; depending on the selections made. Several example results are shown below.



Results Example 1 – All tracts set to display. Page 1 displays tracts with zero loans.



Tract Activity Profile

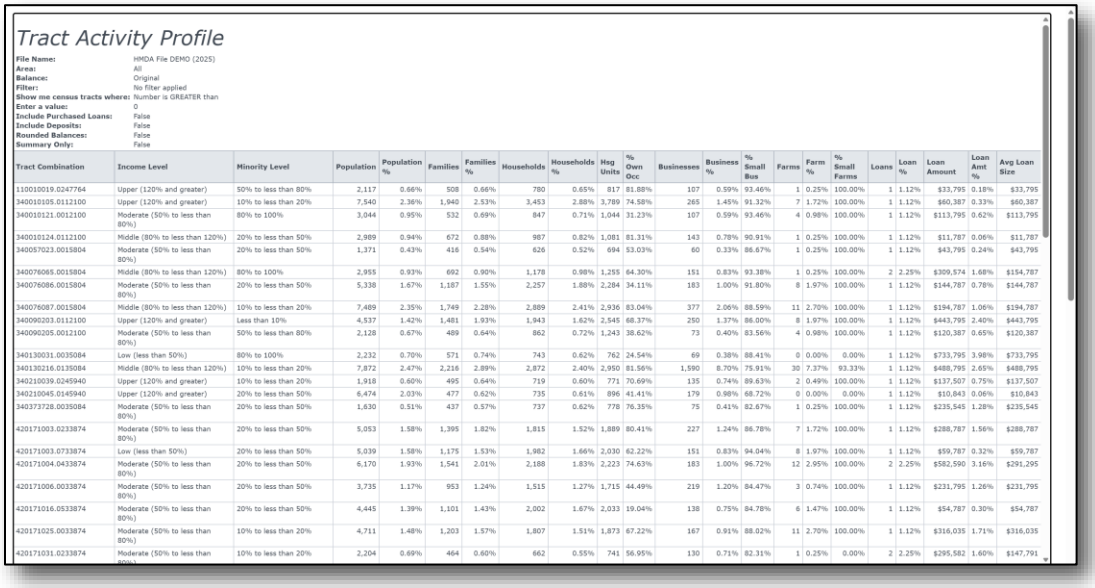
File Name: CRA File
Area: All
Balance: Original
Filter: No filter applied
Show me census tracts where: Number is GREATER than
Enter a value: -1
Include Purchased Loans: False
Include Deposits: False
Rounded Balances: False
Summary Only: False

Tract Combination	Income Level	Minority Level	Population	Population %	Families	Families %	Households	Households %	Hsg Units	% Own Occ	Businesses	Business %	% Small Bus	Farms	Farm %	% Small Farms	Loans	Loan %	Loan Amount	Loan Amt %	Avg Loan Size
010010201.6033860	Middle (80% to less than 120%)	20% to less than 50%	1,775	0.00%	555	0.00%	693	0.00%	710	71.41%	51	0.00%	86.27%	1	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010010202.6033860	Moderate (50% to less than 80%)	50% to less than 80%	2,055	0.00%	359	0.00%	573	0.00%	720	54.44%	109	0.00%	82.57%	2	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010010203.6033860	Middle (80% to less than 120%)	20% to less than 50%	3,216	0.00%	975	0.00%	1,351	0.00%	1,464	66.05%	96	0.00%	82.29%	5	0.00%	60.00%	0	0.00%	$0	0.00%	$0
010010204.6033860	Middle (80% to less than 120%)	10% to less than 20%	4,246	0.00%	1,137	0.00%	1,636	0.00%	1,741	74.10%	133	0.00%	88.72%	4	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010010205.6133860	Upper (120% and greater)	20% to less than 50%	4,322	0.00%	1,278	0.00%	1,706	0.00%	1,786	57.33%	117	0.00%	80.34%	3	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010010205.6233860	Middle (80% to less than 120%)	20% to less than 50%	3,284	0.00%	945	0.00%	1,285	0.00%	1,285	53.54%	133	0.00%	71.43%	2	0.00%	50.00%	0	0.00%	$0	0.00%	$0
010010205.6333860	Upper (120% and greater)	20% to less than 50%	3,616	0.00%	789	0.00%	1,433	0.00%	1,433	40.96%	121	0.00%	85.12%	6	0.00%	83.33%	0	0.00%	$0	0.00%	$0
010010206.6033860	Middle (80% to less than 120%)	20% to less than 50%	3,729	0.00%	880	0.00%	1,330	0.00%	1,464	75.89%	99	0.00%	91.92%	7	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010010207.6033860	Moderate (50% to less than 80%)	20% to less than 50%	3,409	0.00%	797	0.00%	1,248	0.00%	1,313	64.28%	126	0.00%	79.37%	2	0.00%	50.00%	0	0.00%	$0	0.00%	$0
010010208.6133860	Upper (120% and greater)	10% to less than 20%	3,143	0.00%	924	0.00%	1,038	0.00%	1,217	75.10%	55	0.00%	81.82%	7	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010010208.6333860	Middle (80% to less than 120%)	20% to less than 50%	4,635	0.00%	1,068	0.00%	1,581	0.00%	1,750	61.71%	86	0.00%	90.70%	4	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010010208.6433860	Upper (120% and greater)	20% to less than 50%	6,064	0.00%	1,462	0.00%	1,764	0.00%	1,823	85.68%	105	0.00%	92.38%	0	0.00%	0.00%	0	0.00%	$0	0.00%	$0
010010208.6533860	Upper (120% and greater)	10% to less than 20%	3,122	0.00%	636	0.00%	983	0.00%	1,026	83.14%	58	0.00%	94.83%	2	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010010209.6133860	Middle (80% to less than 120%)	10% to less than 20%	3,268	0.00%	996	0.00%	1,134	0.00%	1,420	71.34%	52	0.00%	88.46%	7	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010010209.6233860	Middle (80% to less than 120%)	20% to less than 50%	3,091	0.00%	764	0.00%	1,186	0.00%	1,223	81.60%	60	0.00%	95.00%	6	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010010210.6033860	Middle (80% to less than 120%)	20% to less than 50%	2,645	0.00%	827	0.00%	1,157	0.00%	1,499	65.71%	52	0.00%	80.77%	8	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010010211.6033860	Moderate (50% to less than 80%)	50% to less than 80%	3,185	0.00%	811	0.00%	1,461	0.00%	1,823	69.83%	84	0.00%	85.71%	12	0.00%	91.67%	0	0.00%	$0	0.00%	$0
010030101.6019300	Moderate (50% to less than 80%)	20% to less than 50%	3,745	0.00%	901	0.00%	1,312	0.00%	1,968	58.43%	72	0.00%	88.89%	3	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010030102.6019300	Moderate (50% to less than 80%)	10% to less than 20%	3,000	0.00%	782	0.00%	1,174	0.00%	1,310	63.21%	43	0.00%	90.70%	3	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010030103.6019300	Middle (80% to less than 120%)	20% to less than 50%	9,380	0.00%	1,921	0.00%	2,757	0.00%	3,027	76.64%	191	0.00%	89.01%	10	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010030104.6019300	Moderate (50% to less than 80%)	10% to less than 20%	5,722	0.00%	1,332	0.00%	2,085	0.00%	2,378	75.74%	190	0.00%	85.26%	8	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010030105.6019300	Middle (80% to less than 120%)	20% to less than 50%	4,850	0.00%	1,288	0.00%	1,838	0.00%	1,977	60.13%	249	0.00%	69.08%	9	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010030106.6019300	Moderate (50% to less than 80%)	50% to less than 80%	3,234	0.00%	715	0.00%	1,268	0.00%	1,534	53.06%	90	0.00%	75.56%	3	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010030107.6419300	Middle (80% to less than 120%)	10% to less than 20%	5,307	0.00%	1,566	0.00%	2,013	0.00%	2,187	77.05%	204	0.00%	85.29%	4	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010030107.6619300	Upper (120% and greater)	10% to less than 20%	4,038	0.00%	953	0.00%	1,290	0.00%	1,413	75.02%	219	0.00%	87.67%	13	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010030107.6719300	Upper (120% and greater)	10% to less than 20%	4,994	0.00%	1,354	0.00%	2,012	0.00%	2,160	70.93%	159	0.00%	89.94%	7	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010030107.6819300	Upper (120% and greater)	20% to less than 50%	11,585	0.00%	2,524	0.00%	3,513	0.00%	3,844	66.88%	333	0.00%	84.08%	11	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010030107.6919300	Upper (120% and greater)	10% to less than 20%	11,650	0.00%	2,915	0.00%	3,325	0.00%	3,372	91.55%	400	0.00%	89.00%	22	0.00%	86.36%	0	0.00%	$0	0.00%	$0
010030107.1019300	Middle (80% to less than 120%)	20% to less than 50%	6,156	0.00%	1,206	0.00%	2,539	0.00%	2,602	54.19%	366	0.00%	80.87%	7	0.00%	100.00%	0	0.00%	$0	0.00%	$0
010030107.1119300	Middle (80% to less than 120%)	20% to less than 50%	4,230	0.00%	974	0.00%	1,661	0.00%	2,043	52.03%	73	0.00%	93.15%	3	0.00%	100.00%	0	0.00%	$0	0.00%	$0

« Page 1 of about 286 »
Jump to Page: Go

PDF Export Excel Export Print Preview

Results Example 2: Tracts with loans



Tract Activity Profile

File Name: HMDA File DEMO (2025)
Area: All
Balance: Original
Filter: No filter applied
Show me census tracts where: Number is GREATER than
Enter a value: 0
Include Purchased Loans: False
Include Deposits: False
Rounded Balances: False
Summary Only: False

Tract Combination	Income Level	Minority Level	Population	Population %	Families	Families %	Households	Households %	Hsg Units	% Own Occ	Businesses	Business %	% Small Bus	Farms	Farm %	% Small Farms	Loans	Loan %	Loan Amount	Loan Amt %	Avg Loan Size
110010019.0247764	Upper (120% and greater)	50% to less than 80%	2,117	0.66%	508	0.66%	780	0.65%	817	81.88%	107	0.59%	93.46%	1	0.25%	100.00%	1	1.12%	$33,795	0.18%	$33,795
340010105.0112100	Upper (120% and greater)	10% to less than 20%	7,540	2.36%	1,940	2.53%	3,453	2.88%	3,789	74.58%	265	1.45%	91.32%	7	1.72%	100.00%	1	1.12%	$60,387	0.33%	$60,387
340010121.0012100	Moderate (50% to less than 80%)	80% to 100%	3,044	0.95%	532	0.69%	847	0.71%	1,044	31.23%	107	0.59%	93.46%	4	0.98%	100.00%	1	1.12%	$113,795	0.62%	$113,795
340010124.0112100	Middle (80% to less than 120%)	20% to less than 50%	2,989	0.94%	672	0.88%	987	0.82%	1,081	81.31%	143	0.78%	90.91%	1	0.25%	100.00%	1	1.12%	$11,787	0.06%	$11,787
340057023.0015804	Moderate (50% to less than 80%)	20% to less than 50%	1,371	0.43%	416	0.54%	626	0.52%	694	53.03%	60	0.33%	86.67%	1	0.25%	100.00%	1	1.12%	$43,795	0.24%	$43,795
340076065.0015804	Middle (80% to less than 120%)	80% to 100%	2,955	0.93%	692	0.90%	1,178	0.98%	1,255	64.30%	151	0.83%	93.38%	1	0.25%	100.00%	2	2.25%	$309,574	1.68%	$154,787
340076086.0015804	Moderate (50% to less than 80%)	20% to less than 50%	5,338	1.67%	1,187	1.55%	2,257	1.88%	2,284	34.11%	183	1.00%	91.80%	8	1.97%	100.00%	1	1.12%	$144,787	0.78%	$144,787
340076087.0015804	Middle (80% to less than 120%)	10% to less than 20%	7,489	2.35%	1,749	2.28%	2,889	2.41%	2,936	83.04%	377	2.06%	88.59%	11	2.70%	100.00%	1	1.12%	$194,787	1.06%	$194,787
340090203.0112100	Upper (120% and greater)	Less than 10%	4,537	1.42%	1,481	1.93%	1,943	1.62%	2,545	68.37%	250	1.37%	86.00%	8	1.97%	100.00%	1	1.12%	$443,795	2.40%	$443,795
340090205.0012100	Moderate (50% to less than 80%)	50% to less than 80%	2,128	0.67%	489	0.64%	862	0.72%	1,243	38.62%	73	0.40%	83.56%	4	0.98%	100.00%	1	1.12%	$120,387	0.65%	$120,387
340130031.0035084	Low (less than 50%)	80% to 100%	2,232	0.70%	571	0.74%	743	0.62%	762	24.54%	69	0.38%	88.41%	0	0.00%	0.00%	1	1.12%	$733,795	3.98%	$733,795
340130216.0135084	Middle (80% to less than 120%)	10% to less than 20%	7,872	2.47%	2,216	2.89%	2,872	2.40%	2,950	81.56%	1,590	8.70%	75.91%	30	7.37%	93.33%	1	1.12%	$488,795	2.65%	$488,795
340210039.0245940	Upper (120% and greater)	10% to less than 20%	1,918	0.60%	495	0.64%	719	0.60%	771	70.69%	135	0.74%	89.63%	2	0.49%	100.00%	1	1.12%	$137,507	0.75%	$137,507
340210045.0145940	Upper (120% and greater)	20% to less than 50%	6,474	2.03%	477	0.62%	735	0.61%	896	41.41%	179	0.98%	68.72%	0	0.00%	0.00%	1	1.12%	$10,843	0.06%	$10,843
340373728.0035084	Moderate (50% to less than 80%)	20% to less than 50%	1,630	0.51%	437	0.57%	737	0.62%	778	76.35%	75	0.41%	82.67%	1	0.25%	100.00%	1	1.12%	$235,545	1.28%	$235,545
420171003.0233874	Moderate (50% to less than 80%)	20% to less than 50%	5,053	1.58%	1,395	1.82%	1,815	1.52%	1,889	80.41%	227	1.24%	86.78%	7	1.72%	100.00%	1	1.12%	$288,787	1.56%	$288,787
420171003.0733874	Low (less than 50%)	20% to less than 50%	5,039	1.58%	1,175	1.53%	1,982	1.66%	2,030	62.22%	151	0.83%	94.04%	8	1.97%	100.00%	1	1.12%	$59,787	0.32%	$59,787
420171004.0433874	Moderate (50% to less than 80%)	20% to less than 50%	6,170	1.93%	1,541	2.01%	2,188	1.83%	2,223	74.63%	183	1.00%	96.72%	12	2.95%	100.00%	2	2.25%	$582,590	3.16%	$291,295
420171006.0033874	Moderate (50% to less than 80%)	20% to less than 50%	3,735	1.17%	953	1.24%	1,515	1.27%	1,715	44.49%	219	1.20%	84.47%	3	0.74%	100.00%	1	1.12%	$231,795	1.26%	$231,795
420171016.0533874	Moderate (50% to less than 80%)	20% to less than 50%	4,445	1.39%	1,101	1.43%	2,002	1.67%	2,033	19.04%	138	0.75%	84.78%	6	1.47%	100.00%	1	1.12%	$54,787	0.30%	$54,787
420171025.0033874	Moderate (50% to less than 80%)	10% to less than 20%	4,711	1.48%	1,203	1.57%	1,807	1.51%	1,873	67.22%	167	0.91%	88.02%	11	2.70%	100.00%	1	1.12%	$316,035	1.71%	$316,035
420171031.0233874	Moderate (50% to less than 80%)	10% to less than 20%	2,204	0.69%	464	0.60%	662	0.55%	741	56.95%	130	0.71%	82.31%	1	0.25%	0.00%	2	2.25%	$295,582	1.60%	$147,791

Discovery/Reporting/Demographic



This section currently includes only the Poverty Level Report, however, additional reports may be added in the future.

Poverty Level

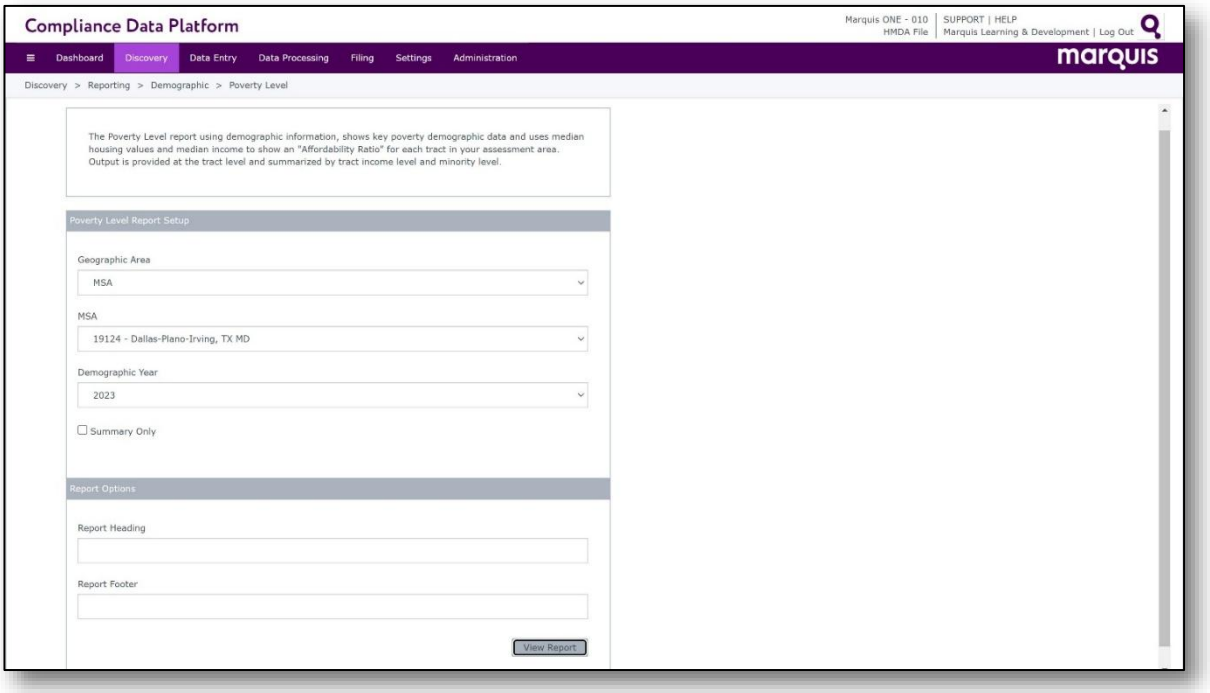
Path: Discovery/Reporting/Demographic/Poverty Level

Report Requirements

- Selection of a Geographic Area
- Selection of a Demographic Year- this will determine the census year and HUD information displayed on the report

The Poverty Level report uses demographic information to show key poverty demographic data; and median housing values and median income to show an "Affordability Ratio" for each tract in your assessment area. Output is provided at the tract level and summarized by tract income level and minority level.

Use the filters to define the desired Demographic Year and Geographic Area.
The report also contains Area Totals, which segment the same key affordability and below poverty information based on income and minority level.



Poverty Level

BY MSA: 19124 - Dallas-Plano-Irving, TX MD
Demographic Year: 2023
Summary Only: False

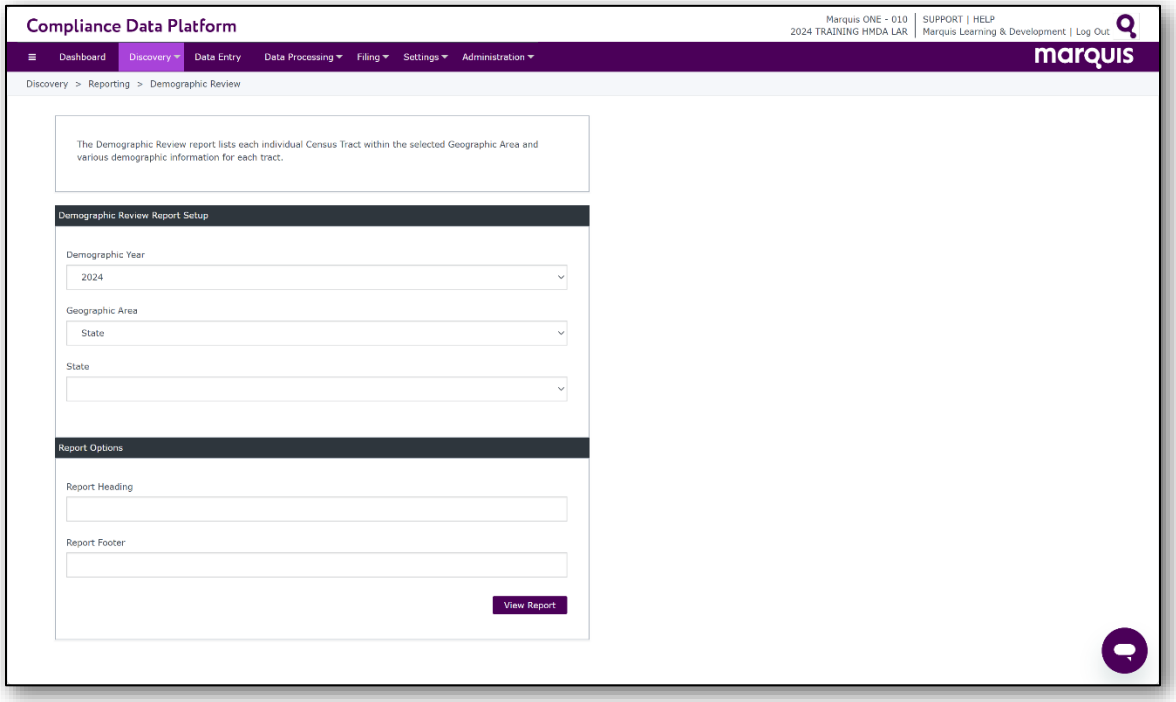
					Households			Families		
Geographic Area	Income Level	Minority Level	% Owner Occupied Housing	Affordability Ratio	Number of Households	Number of Households Below Poverty Level	% of Households Below Poverty Level	Number of Families	Number of Families Below Poverty Level	% of Families Below Poverty Level
48/085/0301.01/19124	Middle	20 -< 50%	79.43%	34.33%	750	50	6.67%	596	50	8.39%
48/085/0301.02/19124	Moderate	20 -< 50%	69.86%	32.86%	1,011	163	16.12%	831	141	16.97%
48/085/0302.01/19124	Middle	20 -< 50%	73.77%	26.51%	1,154	71	6.15%	1,024	64	6.25%
48/085/0302.02/19124	Upper	20 -< 50%	81.16%	36.55%	1,186	60	5.06%	983	28	2.85%
48/085/0302.04/19124	Middle	20 -< 50%	60.48%	45.41%	2,354	193	8.20%	2,019	156	7.73%
48/085/0302.05/19124	Middle	20 -< 50%	73.01%	32.60%	1,419	249	17.55%	1,201	231	19.23%
48/085/0302.06/19124	Upper	20 -< 50%	89.85%	41.87%	1,064	55	5.17%	1,009	0	0.00%
48/085/0302.07/19124	Middle	20 -< 50%	80.26%	31.15%	2,705	61	2.26%	2,370	0	0.00%
48/085/0303.01/19124	Upper	20 -< 50%	80.94%	39.18%	2,610	90	3.45%	2,286	60	2.62%
48/085/0303.02/19124	Upper	20 -< 50%	86.15%	29.37%	1,369	48	3.51%	1,339	41	3.06%
48/085/0303.03/19124	Upper	20 -< 50%	79.40%	30.95%	3,069	23	0.75%	2,782	15	0.54%
48/085/0303.04/19124	Upper	20 -< 50%	81.11%	32.67%	1,902	80	4.21%	1,695	48	2.83%
48/085/0303.06/19124	Upper	20 -< 50%	84.62%	32.83%	2,902	459	15.82%	2,431	437	17.98%
48/085/0303.07/19124	Upper	20 -< 50%	90.29%	38.86%	3,546	0	0.00%	3,192	0	0.00%
48/085/0304.03/19124	Upper	20 -< 50%	64.02%	31.45%	2,241	102	4.55%	1,832	76	4.15%
48/085/0304.04/19124	Upper	20 -< 50%	80.71%	40.00%	2,256	108	4.79%	1,544	61	3.95%
48/085/0304.05/19124	Middle	50 -< 80%	33.43%	23.64%	2,412	196	8.13%	1,348	129	9.57%
48/085/0304.06/19124	Middle	50 -< 80%	22.36%	6.19%	2,079	147	7.07%	1,020	67	6.57%
48/085/0304.07/19124	Upper	20 -< 50%	81.74%	23.03%	1,386	95	6.85%	1,072	36	3.36%
48/085/0304.09/19124	Moderate	50 -< 80%	19.06%	16.62%	1,308	144	11.01%	747	83	11.11%
48/085/0304.10/19124	Middle	50 -< 80%	33.60%	26.64%	1,745	182	10.43%	865	79	9.13%
48/085/0305.04/19124	Upper	20 -< 50%	29.86%	11.33%	1,855	97	5.23%	827	48	5.80%
48/085/0305.05/19124	Middle	50 -< 80%	4.67%	16.87%	3,482	286	8.21%	1,186	53	4.47%
48/085/0305.06/19124	Upper	50 -< 80%	49.88%	36.45%	1,846	34	1.84%	1,074	30	2.79%
48/085/0305.07/19124	Upper	20 -< 50%	84.18%	38.68%	621	31	4.99%	512	16	3.13%
48/085/0305.09/19124	Upper	20 -< 50%	74.21%	35.44%	988	38	3.85%	767	14	1.83%
48/085/0305.10/19124	Upper	50 -< 80%	68.11%	35.03%	1,183	71	6.00%	1,007	52	5.16%
48/085/0305.11/19124	Upper	50 -< 80%	89.15%	30.15%	3,671	79	2.15%	3,326	79	2.38%
48/085/0305.12/19124	Upper	20 -< 50%	95.89%	42.54%	1,606	0	0.00%	1,490	0	0.00%
48/085/0305.15/19124	Upper	20 -< 50%	84.77%	36.54%	2,303	78	3.39%	1,934	41	2.12%
48/085/0305.16/19124	Upper	50 -< 80%	74.02%	37.41%	2,255	5	0.22%	1,855	0	0.00%
48/085/0305.17/19124	Upper	20 -< 50%	59.76%	31.19%	3,592	311	8.66%	2,719	105	3.86%
48/085/0305.18/19124	Upper	50 -< 80%	95.38%	30.95%	2,398	68	2.84%	2,360	52	2.20%
48/085/0305.19/19124	Upper	50 -< 80%	59.50%	33.79%	2,038	14	0.69%	1,657	0	0.00%
48/085/0305.20/19124	Upper	50 -< 80%	61.59%	34.46%	2,222	61	2.75%	1,880	61	3.24%

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Demographic Review

Path: Discovery/Reporting/Demographic Review

The Demographic Review Report provides a footprint of the selected geography to help understand the area in which lending is occurring. The Demographic Review report lists each individual Census Tract within the selected Geographic Area and the various demographic information for that Tract.

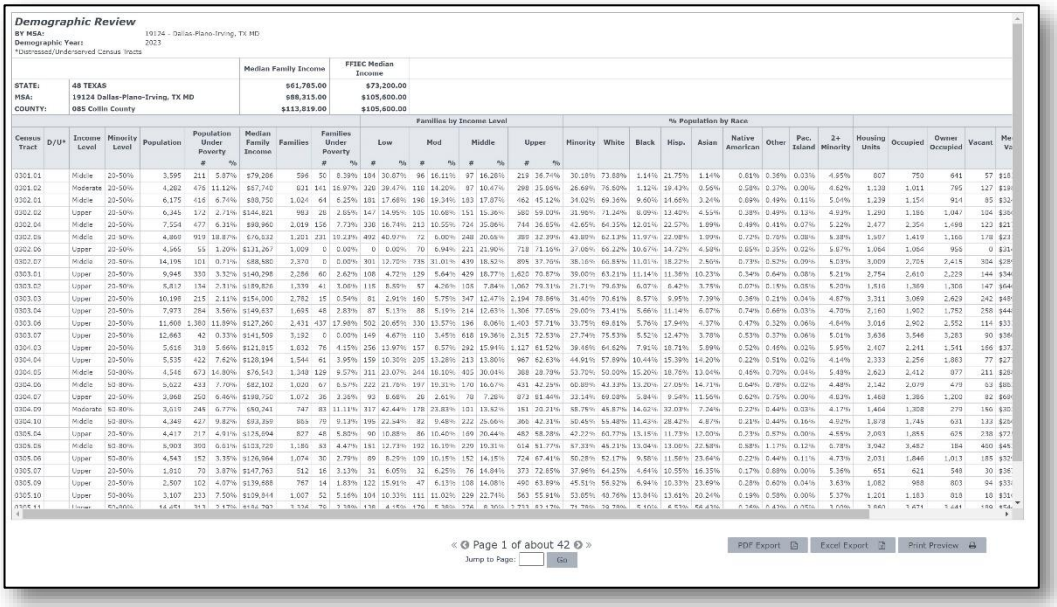


Record Requirements

- This report displays Demographic data only with no CDP file data – no requirements

Use the drop-down menus to select the desired Demographic Year and Geographic Area. The third drop-down menu will be used to further define the desired Geographic Area. For example, if Tract Group is selected for the Geographic Area, the third field will be used to select the desired Tract Group.

Note: 2026 Distressed/Underserved tracts may also be selected as the Geographic area. Distressed/Underserved tracts must first be created within Settings→Tract Groups/AA's.



Demographic Review

BY MSA: 19124 - Dallas-Plano-Irving, TX MD
Demographic Year: 2023
*Distressed/Underserved Census Tracts

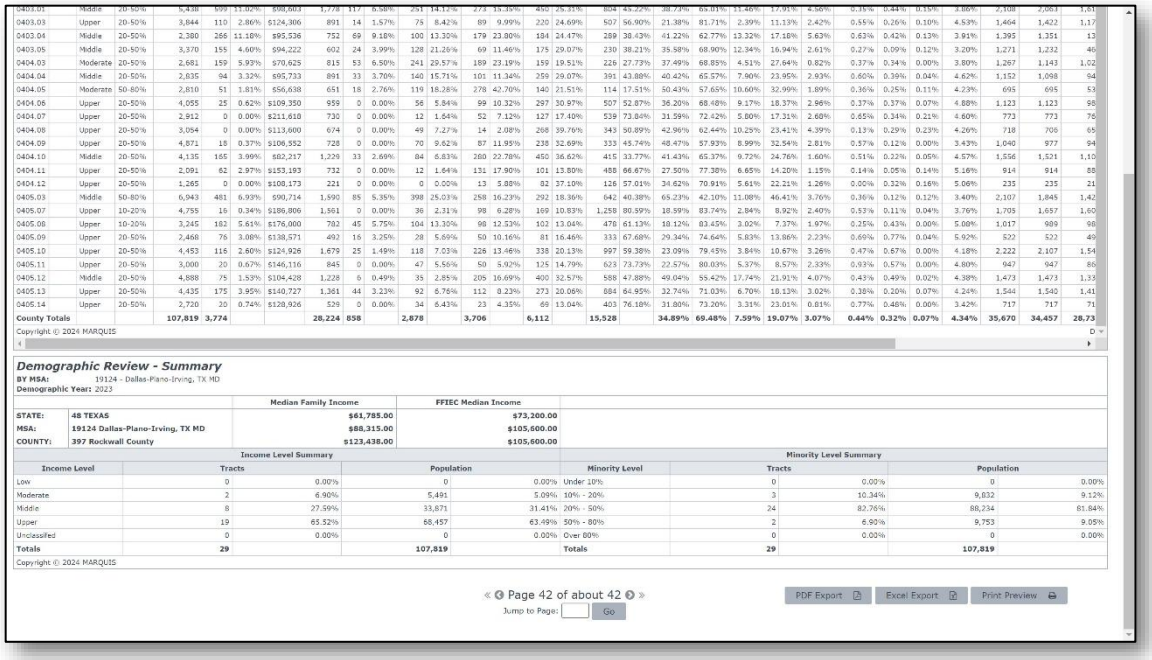
		Median Family Income	FFIEC Median Income
STATE:	48 TEXAS	$61,785.00	$73,200.00
MSA:	19124 Dallas-Plano-Irving, TX MD	$88,315.00	$105,600.00
COUNTY:	085 Collin County	$113,819.00	$105,600.00

Census Tract	D/U*	Income Level	Minority Level	Population	Population Under Poverty #	Population Under Poverty %	Median Family Income	Families	Families Under Poverty #	Families Under Poverty %	Families by Income Level: Low #	Low %	Mod #	Mod %	Middle #	Middle %	Upper #	Upper %	% Population by Race: Minority	White	Black	Hisp.	Asian	Native American	Other	Pac. Island	2+ Minority	Housing Units	Occupied	Owner Occupied	Vacant	Me... Va...
0301.01		Middle	20-50%	3,595	211	5.87%	$79,286	596	50	8.39%	184	30.87%	96	16.11%	97	16.28%	219	36.74%	30.18%	73.88%	1.14%	21.75%	1.14%	0.61%	0.36%	0.33%	4.65%	807	750	641	57	$18...
0301.02		Moderate	4,282	476	11.12%	$67,740	931	141	15.97%	326	39.47%	110	14.20%	97	10.47%	298	35.86%	26.69%	76.69%	1.12%	19.43%	0.56%	0.58%	0.27%	0.00%	4.62%	1,139	1,011	795	127	$19...
0302.01		Middle	20-50%	6,175	416	6.74%	$80,750	1,024	64	6.25%	101	17.68%	196	19.34%	183	17.87%	462	45.12%	34.02%	69.36%	9.60%	14.66%	3.24%	0.69%	0.49%	0.11%	5.04%	1,239	1,154	914	85	$32...
0302.02		Upper	20-50%	6,345	172	2.71%	$144,821	983	26	2.65%	147	14.95%	105	10.68%	151	15.36%	580	59.00%	31.90%	71.24%	8.09%	12.42%	4.55%	0.38%	0.49%	0.13%	4.93%	1,290	1,186	1,047	104	$36...
0302.04		Middle	20-50%	7,554	477	6.31%	$90,960	2,019	156	7.73%	336	16.74%	212	10.55%	724	35.86%	744	36.85%	42.65%	64.35%	12.01%	22.57%	1.89%	0.49%	0.41%	0.07%	5.22%	2,477	2,354	1,498	123	$21...
0302.05		Middle	20-50%	4,860	919	18.87%	$76,632	1,201	231	19.23%	492	40.97%	72	6.00%	248	20.65%	389	32.39%	43.80%	62.13%	11.97%	22.98%	1.99%	0.72%	0.79%	0.08%	5.38%	1,597	1,419	1,166	178	$23...
0302.06		Upper	20-50%	4,965	59	1.20%	$131,267	1,009	0	0.00%	0	0.00%	70	6.94%	221	21.90%	718	71.16%	37.08%	66.32%	10.67%	14.72%	4.58%	0.65%	0.25%	0.22%	5.67%	1,064	1,064	955	0	$31...
0302.07		Middle	20-50%	14,195	101	0.71%	$88,580	3,370	0	0.00%	301	12.70%	735	31.01%	439	18.52%	895	37.76%	38.16%	60.84%	11.01%	18.22%	2.50%	0.73%	0.52%	0.09%	5.03%	3,609	3,705	2,415	304	$28...
0303.01		Upper	20-50%	9,945	333	3.32%	$140,298	2,286	60	2.62%	108	4.72%	129	5.64%	429	18.77%	1,625	70.87%	39.00%	63.21%	11.14%	11.36%	10.23%	0.34%	0.64%	0.08%	5.21%	2,754	2,610	2,229	144	$34...
0303.02		Upper	20-50%	5,813	134	2.31%	$189,826	1,339	41	3.06%	115	8.59%	57	4.26%	105	7.84%	1,062	79.31%	21.71%	79.63%	6.07%	8.47%	3.75%	0.07%	0.15%	0.05%	5.20%	1,516	1,369	1,306	147	$64...
0303.03		Upper	20-50%	10,198	215	2.11%	$154,000	2,782	15	0.54%	81	2.91%	160	5.75%	347	12.47%	2,194	78.86%	31.40%	70.61%	8.57%	9.95%	7.39%	0.36%	0.21%	0.04%	4.87%	3,311	3,069	2,629	242	$48...
0303.04		Upper	20-50%	7,973	284	3.56%	$149,637	1,695	48	2.83%	87	5.13%	88	5.19%	214	12.63%	1,306	77.05%	29.00%	73.41%	5.66%	11.14%	6.07%	0.74%	0.66%	0.03%	4.70%	2,160	1,902	1,752	258	$44...
0303.06		Upper	20-50%	11,608	1,360	11.89%	$127,260	2,431	437	17.98%	502	20.65%	330	13.57%	196	8.06%	1,403	57.71%	33.75%	69.81%	5.76%	17.94%	4.37%	0.47%	0.32%	0.06%	4.64%	3,016	2,902	2,552	114	$33...
0303.07		Upper	20-50%	12,663	42	0.33%	$141,509	3,192	0	0.00%	149	4.67%	110	3.45%	618	19.36%	2,315	72.53%	27.74%	75.53%	5.52%	12.47%	3.78%	0.53%	0.37%	0.06%	5.01%	3,636	3,546	3,283	90	$36...
0304.03		Upper	20-50%	5,616	318	5.66%	$121,915	1,632	76	4.15%	256	13.97%	157	8.57%	292	15.94%	1,127	61.52%	39.46%	64.62%	7.91%	18.71%	5.89%	0.52%	0.46%	0.02%	5.95%	2,107	2,241	1,541	166	$37...
0304.04		Upper	20-50%	5,535	422	7.62%	$126,194	1,544	61	3.95%	159	10.30%	205	13.28%	213	13.80%	967	62.63%	44.91%	57.89%	10.44%	15.39%	14.20%	0.22%	0.51%	0.02%	4.14%	2,333	2,256	1,863	77	$27...
0304.05		Middle	50-80%	4,546	673	14.80%	$76,543	1,349	129	9.57%	211	23.07%	244	16.10%	403	30.04%	368	28.79%	53.70%	50.09%	15.20%	18.76%	13.04%	0.45%	0.78%	0.04%	5.48%	2,622	2,412	877	211	$28...
0304.06		Middle	50-80%	3,622	423	7.70%	$82,102	1,020	67	6.57%	222	21.78%	197	19.31%	170	16.67%	431	42.25%	60.88%	43.13%	13.20%	27.05%	14.71%	0.64%	0.78%	0.02%	4.48%	2,142	2,079	479	63	$85...
0304.07		Upper	20-50%	3,868	250	6.46%	$190,750	1,072	26	2.36%	92	8.68%	26	2.61%	78	7.28%	872	81.46%	33.14%	69.08%	5.84%	9.54%	11.56%	0.62%	0.75%	0.00%	4.62%	1,468	1,386	1,200	82	$69...
0304.09		Moderate	50-80%	3,619	246	6.77%	$80,241	747	83	11.11%	317	42.44%	178	23.83%	101	13.52%	151	20.21%	58.76%	45.87%	14.62%	32.03%	7.24%	0.27%	0.44%	0.03%	4.17%	1,464	1,308	279	156	$30...
0304.10		Middle	50-80%	4,349	427	9.82%	$93,359	965	70	9.13%	195	22.94%	82	9.48%	222	25.66%	366	42.31%	50.45%	55.48%	11.43%	28.42%	4.87%	0.21%	0.44%	0.16%	4.92%	1,878	1,745	631	133	$26...
0304.04		Upper	20-50%	4,417	217	4.91%	$125,694	827	48	5.80%	90	10.88%	86	10.40%	169	20.44%	482	58.28%	42.22%	60.77%	13.15%	11.73%	13.00%	0.23%	0.57%	0.00%	4.55%	2,063	1,855	625	238	$72...
0305.05		Middle	50-80%	8,903	390	4.38%	$103,720	1,186	53	4.47%	151	12.73%	192	16.19%	229	19.31%	614	51.77%	57.33%	45.21%	13.94%	13.00%	22.58%	0.58%	1.17%	0.12%	5.78%	3,942	3,482	184	460	$45...
0305.06		Upper	50-80%	4,543	152	3.35%	$126,964	1,074	30	2.79%	89	8.29%	109	10.15%	152	14.15%	724	67.41%	50.28%	52.17%	9.58%	11.58%	23.64%	0.22%	0.44%	0.11%	4.73%	2,031	1,846	1,013	185	$52...
0305.07		Upper	20-50%	1,810	70	3.87%	$147,763	512	16	3.13%	31	6.05%	32	6.25%	76	14.84%	373	72.85%	37.98%	64.25%	4.64%	10.55%	16.35%	0.17%	0.68%	0.00%	5.36%	651	621	548	30	$36...
0305.09		Upper	20-50%	2,507	102	4.07%	$139,688	767	14	1.83%	122	15.91%	47	6.13%	108	14.08%	490	63.89%	45.51%	56.92%	6.94%	10.33%	23.69%	0.28%	0.60%	0.04%	3.63%	1,082	968	803	94	$33...
0305.10		Upper	50-80%	3,107	233	7.50%	$119,944	1,007	52	5.16%	104	10.33%	111	11.02%	229	22.74%	563	55.91%	53.05%	40.76%	13.94%	13.61%	20.24%	0.19%	0.58%	0.00%	5.37%	1,201	1,183	818	18	$31...
0305.11		Upper	50-80%	14,651	313	2.17%	$134,792	3,336	70	2.10%	136	4.15%	176	5.38%	276	8.39%	2,733	83.17%	71.78%	20.78%	5.40%	6.53%	56.43%	0.24%	0.41%	0.25%	7.09%	3,960	3,671	1,441	189	$54...

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Also note that a summary section for Income and Minority level is located at the end of the report.



0403.01		Middle	20-50%	5,438	699	13.02%	$98,603	1,778	117	6.58%	251	14.12%	273	15.36%	455	25.61%	804	45.22%	38.73%	66.81%	11.46%	17.91%	4.56%	0.16%	0.44%	0.16%	3.86%	2,308	2,063	1,61
0403.03		Upper	20-50%	3,844	110	2.86%	$124,306	891	14	1.57%	75	8.42%	89	9.99%	220	24.69%	507	56.90%	21.38%	81.71%	2.39%	11.13%	2.42%	0.55%	0.26%	0.10%	4.53%	1,464	1,422	1,17
0403.04		Middle	20-50%	2,380	266	11.18%	$95,536	752	69	9.18%	100	13.30%	179	23.80%	184	24.47%	289	38.43%	41.22%	62.77%	13.32%	17.18%	5.63%	0.63%	0.42%	0.13%	3.91%	1,395	1,351	13
0403.05		Middle	20-50%	3,370	155	4.60%	$94,222	602	24	3.99%	128	21.26%	69	11.46%	175	29.07%	230	38.21%	35.58%	68.90%	12.34%	16.94%	2.61%	0.27%	0.09%	0.12%	3.20%	1,271	1,232	46
0404.03		Moderate	20-50%	2,681	159	5.93%	$70,625	815	53	6.50%	241	29.57%	189	23.19%	159	19.51%	226	27.73%	37.49%	68.85%	4.51%	27.64%	0.82%	0.37%	0.34%	0.00%	3.80%	1,267	1,143	1,02
0404.04		Middle	20-50%	2,835	94	3.32%	$95,733	891	33	3.70%	140	15.71%	101	11.34%	259	29.07%	391	43.88%	40.42%	65.57%	7.90%	23.95%	2.93%	0.60%	0.39%	0.04%	4.62%	1,152	1,098	94
0404.05		Moderate	50-80%	2,810	51	1.81%	$56,638	651	18	2.76%	119	18.28%	278	42.70%	140	21.51%	114	17.51%	50.43%	57.65%	10.60%	32.99%	1.89%	0.36%	0.25%	0.11%	4.23%	695	695	53
0404.06		Upper	20-50%	4,055	25	0.62%	$109,350	959	0	0.00%	56	5.84%	99	10.32%	297	30.97%	507	52.87%	36.20%	68.48%	9.17%	18.37%	2.96%	0.37%	0.37%	0.07%	4.88%	1,123	1,123	98
0404.07		Upper	20-50%	2,912	0	0.00%	$211,618	730	0	0.00%	12	1.64%	52	7.12%	127	17.40%	539	73.84%	31.59%	72.42%	5.80%	17.31%	2.68%	0.65%	0.34%	0.21%	4.60%	773	773	76
0404.08		Upper	20-50%	3,054	0	0.00%	$113,600	674	0	0.00%	49	7.27%	14	2.08%	268	39.76%	343	50.89%	42.96%	62.44%	10.25%	23.41%	4.39%	0.13%	0.29%	0.23%	4.26%	718	706	65
0404.09		Upper	20-50%	4,871	18	0.37%	$106,552	728	0	0.00%	70	9.62%	87	11.95%	238	32.69%	333	45.74%	48.47%	57.93%	8.99%	32.54%	2.81%	0.57%	0.12%	0.00%	3.43%	1,040	977	94
0404.10		Middle	20-50%	4,135	165	3.99%	$82,217	1,229	33	2.69%	84	6.83%	280	22.78%	450	36.62%	415	33.77%	41.43%	65.37%	9.72%	24.76%	1.60%	0.51%	0.22%	0.05%	4.57%	1,556	1,521	1,10
0404.11		Upper	20-50%	2,091	62	2.97%	$153,193	732	0	0.00%	12	1.64%	131	17.90%	101	13.80%	488	66.67%	27.50%	77.38%	6.65%	14.26%	1.15%	0.14%	0.05%	0.14%	5.16%	914	914	88
0404.12		Upper	20-50%	1,265	0	0.00%	$108,173	221	0	0.00%	0	0.00%	13	5.88%	82	37.10%	126	57.01%	34.62%	70.91%	5.61%	22.21%	1.26%	0.00%	0.32%	0.16%	5.06%	235	235	21
0405.03		Middle	50-80%	6,943	481	6.93%	$90,714	1,590	85	5.35%	398	25.03%	258	16.23%	292	18.36%	642	40.38%	69.23%	42.10%	11.08%	46.41%	3.76%	0.36%	0.12%	0.12%	3.40%	2,107	1,845	1,42
0405.07		Upper	10-20%	4,755	16	0.34%	$186,806	1,561	0	0.00%	36	2.31%	98	6.28%	169	10.83%	1,258	80.59%	18.99%	83.74%	2.84%	8.92%	2.40%	0.53%	0.11%	0.04%	3.76%	1,705	1,657	1,60
0405.08		Upper	10-20%	3,245	182	5.61%	$176,000	782	45	5.75%	104	13.30%	98	12.53%	102	13.04%	476	61.13%	18.12%	83.45%	3.02%	7.37%	1.97%	0.25%	0.43%	0.00%	5.08%	1,017	989	98
0405.09		Upper	20-50%	2,468	76	3.08%	$138,571	492	16	3.25%	28	5.69%	50	10.16%	81	16.46%	333	67.68%	29.34%	74.64%	5.83%	13.86%	2.23%	0.69%	0.77%	0.04%	5.92%	522	522	49
0405.10		Upper	20-50%	4,453	116	2.60%	$124,926	1,679	25	1.49%	118	7.03%	226	13.46%	338	20.13%	997	59.38%	23.09%	79.45%	3.84%	10.67%	3.26%	0.47%	0.67%	0.00%	4.18%	2,222	2,107	1,54
0405.11		Upper	20-50%	3,000	20	0.67%	$146,116	845	0	0.00%	47	5.56%	50	5.92%	125	14.79%	623	73.73%	22.57%	80.03%	5.37%	8.57%	2.33%	0.93%	0.57%	0.00%	4.80%	947	947	86
0405.12		Middle	20-50%	4,888	75	1.53%	$104,428	1,228	6	0.49%	35	2.85%	205	16.69%	400	32.57%	588	47.88%	49.04%	55.42%	17.74%	21.91%	4.07%	0.43%	0.49%	0.02%	4.38%	1,473	1,473	1,33
0405.13		Upper	20-50%	4,435	175	3.95%	$140,727	1,361	44	3.23%	92	6.76%	112	8.23%	273	20.06%	884	64.95%	32.74%	71.03%	6.70%	18.13%	3.02%	0.38%	0.20%	0.07%	4.24%	1,544	1,540	1,41
0405.14		Upper	20-50%	2,720	20	0.74%	$128,926	529	0	0.00%	34	6.43%	23	4.35%	69	13.04%	403	76.18%	31.80%	73.20%	3.31%	23.01%	0.81%	0.77%	0.46%	0.06%	3.42%	717	717	71
County Totals				**107,819**	**3,774**			**28,224**	**858**		**2,878**		**3,706**		**6,112**		**15,528**		**34.89%**	**69.48%**	**7.59%**	**19.07%**	**3.07%**	**0.44%**	**0.32%**	**0.07%**	**4.34%**	**35,670**	**34,457**	**28.73**

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Demographic Review - Summary

BY MSA: 19124 - Dallas-Plano-Irving, TX MD
Demographic Year: 2023

		Median Family Income	FFIEC Median Income
STATE:	48 TEXAS	$61,785.00	$73,200.00
MSA:	19124 Dallas-Plano-Irving, TX MD	$88,315.00	$105,600.00
COUNTY:	397 Rockwall County	$123,438.00	$105,600.00

Income Level Summary

Income Level	Tracts		Population	
Low	0	0.00%	0	0.00%
Moderate	2	6.90%	5,491	5.09%
Middle	8	27.59%	33,871	31.41%
Upper	19	65.52%	68,457	63.49%
Unclassified	0	0.00%	0	0.00%
Totals	**29**		**107,819**	

Minority Level Summary

Minority Level	Tracts		Population	
Under 10%	0	0.00%	0	0.00%
10% - 20%	3	10.34%	9,832	9.12%
20% - 50%	24	82.76%	88,234	81.84%
50% - 80%	2	6.90%	9,753	9.05%
Over 80%	0	0.00%	0	0.00%
Totals	**29**		**107,819**	

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Discovery/Reporting/Distribution



The reports grouped within the Distribution Reports category are specifically designed to assist with distribution analysis.

Cross Tab Report

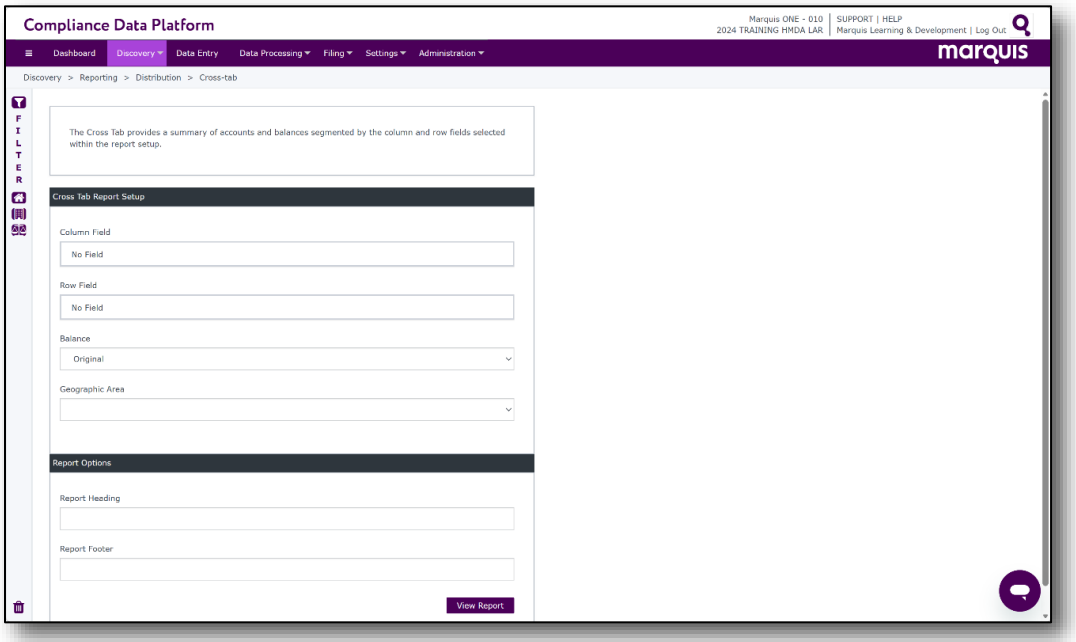
Path: **Discovery/Reporting/Fair Lending/Cross Tab**

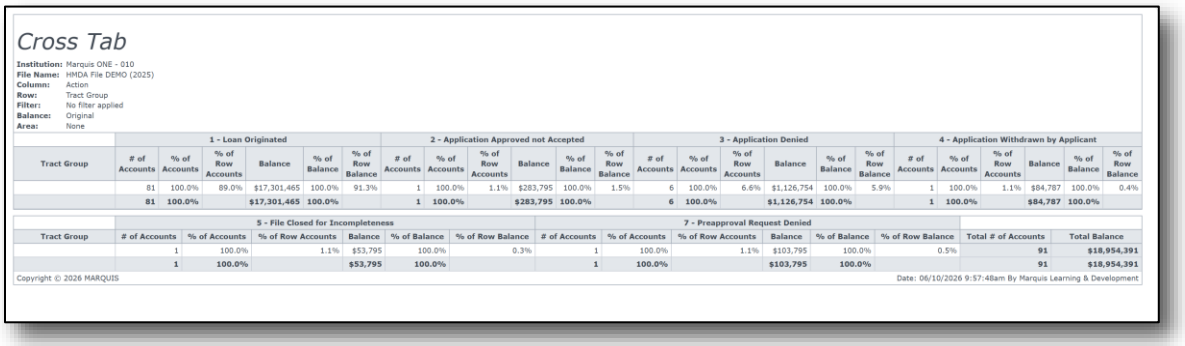
The Cross Tab Report includes the desired Column Field, Row Field, Balance, and Geographic Area. Use the drop-down menus to choose your desired categories for each.

Additionally, you may also include a filter, and/or a Report Header and Footer.

Record Requirements

- This report displays Demographic data only with no CDP file data – no requirements





Cross Tab

Institution: Marquis ONE - 010
File Name: HMDA File DEMO (2025)
Column: Action
Row: Tract Group
Filter: No filter applied
Balance: Original
Area: None

Tract Group	1 - Loan Originated						2 - Application Approved not Accepted						3 - Application Denied						4 - Application Withdrawn by Applicant					
	# of Accounts	% of Accounts	% of Row Accounts	Balance	% of Balance	% of Row Balance	# of Accounts	% of Accounts	% of Row Accounts	Balance	% of Balance	% of Row Balance	# of Accounts	% of Accounts	% of Row Accounts	Balance	% of Balance	% of Row Balance	# of Accounts	% of Accounts	% of Row Accounts	Balance	% of Balance	% of Row Balance
	81	100.0%	89.0%	$17,301,465	100.0%	91.3%	1	100.0%	1.1%	$283,795	100.0%	1.5%	6	100.0%	6.6%	$1,126,754	100.0%	5.9%	1	100.0%	1.1%	$84,787	100.0%	0.4%
	81	**100.0%**		**$17,301,465**	**100.0%**		**1**	**100.0%**		**$283,795**	**100.0%**		**6**	**100.0%**		**$1,126,754**	**100.0%**		**1**	**100.0%**		**$84,787**	**100.0%**	

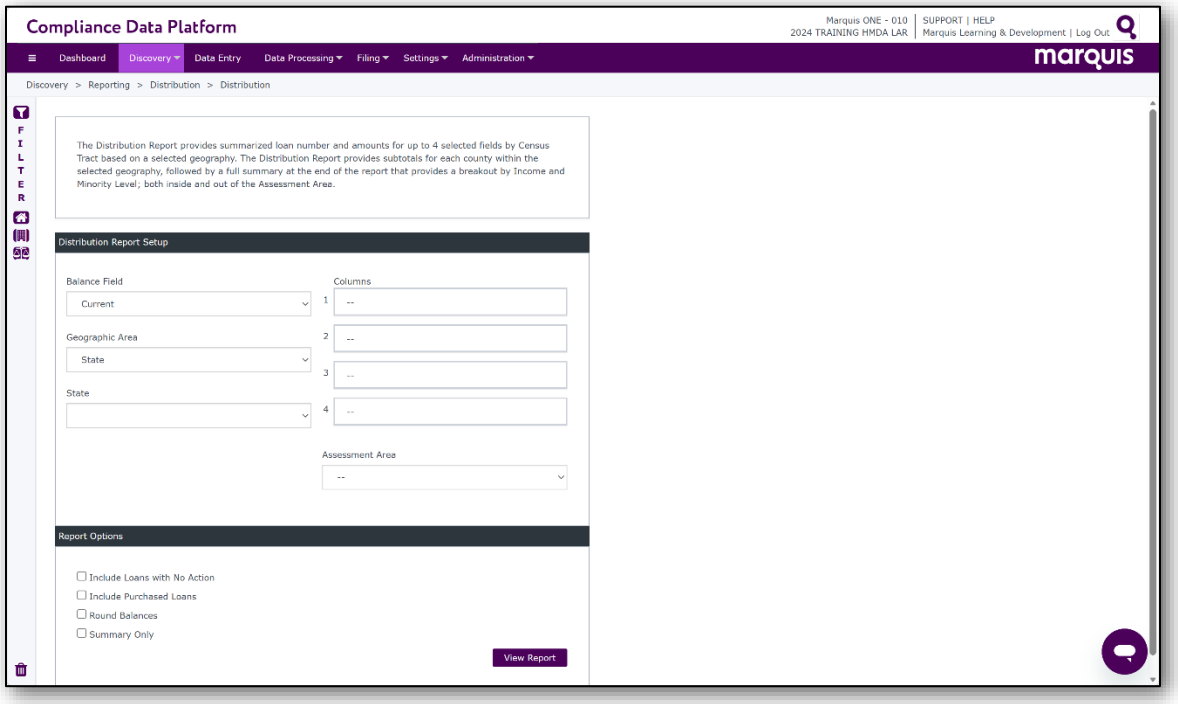
Tract Group	5 - File Closed for Incompleteness						7 - Preapproval Request Denied							
	# of Accounts	% of Accounts	% of Row Accounts	Balance	% of Balance	% of Row Balance	# of Accounts	% of Accounts	% of Row Accounts	Balance	% of Balance	% of Row Balance	Total # of Accounts	Total Balance
	1	100.0%	1.1%	$53,795	100.0%	0.3%	1	100.0%	1.1%	$103,795	100.0%	0.5%	91	$18,954,391
	1	**100.0%**		**$53,795**	**100.0%**		**1**	**100.0%**		**$103,795**	**100.0%**		**91**	**$18,954,391**

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Distribution Report

Path: Discovery/Reporting/Distribution/Distribution

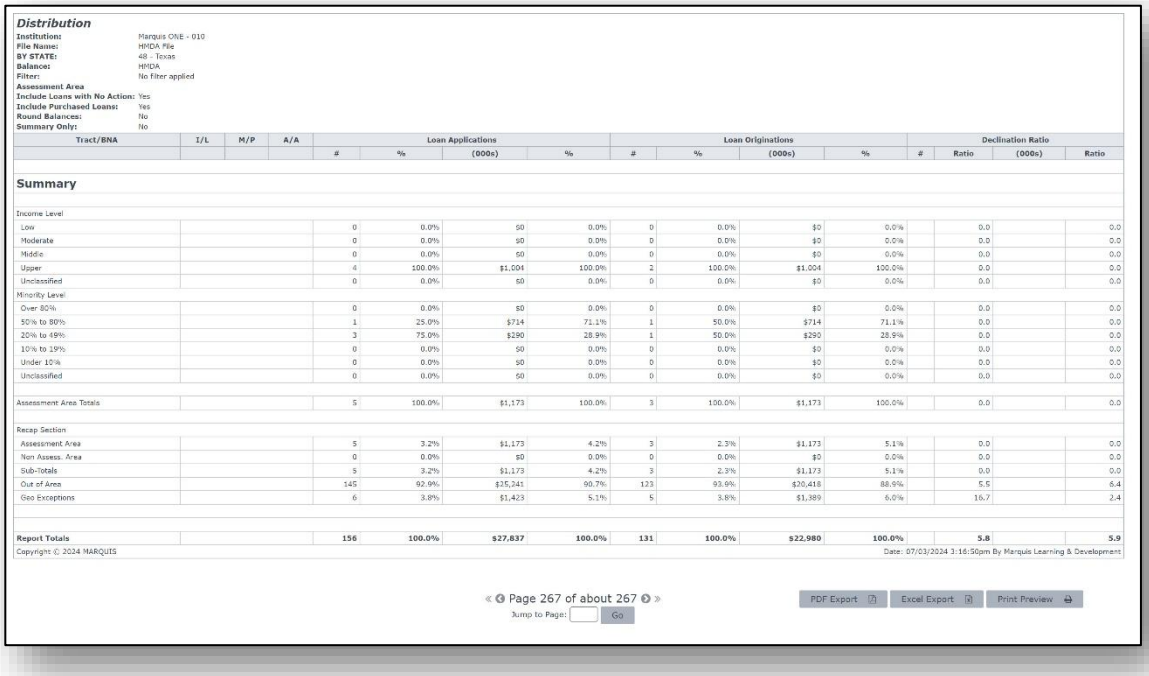
The Distribution Report provides summarized loan number and amounts for up to 4 selected fields by Census Tract based on a selected geography. The Distribution Report provides subtotals for each county within the selected geography, followed by a full summary at the end of the report that provides a breakout by Income and Minority Level; both inside and out of the Assessment Area.
Use the drop-down menus to select the desired balance field and geographic area. If the geographic area is going to be used with the Assessment Area selection, the geography selected will typically be a "larger" Geographic Area.



Use the column drop-down menus to select at least one group, or category, which will be the data displayed in the report. Up to 4 columns may be selected.

Within the Report Options area, select the summary only checkbox to display a summary of the inside/outside totals.

Also note that a summary section is displayed on the last page of the report.



Distribution

Institution: Marquis ONE - 010
File Name: HMDA File
BY STATE: 48 - Texas
Balance: HMDA
Filter: No filter applied
Assessment Area
Include Loans with No Action: Yes
Include Purchased Loans: Yes
Round Balances: No
Summary Only: No

Tract/BNA	I/L	M/P	A/A	Loan Applications				Loan Originations				Declination Ratio			
				#	%	(000s)	%	#	%	(000s)	%	#	Ratio	(000s)	Ratio
Summary															
Income Level															
Low				0	0.0%	$0	0.0%	0	0.0%	$0	0.0%	0.0		0.0	
Moderate				0	0.0%	$0	0.0%	0	0.0%	$0	0.0%	0.0		0.0	
Middle				0	0.0%	$0	0.0%	0	0.0%	$0	0.0%	0.0		0.0	
Upper				4	100.0%	$1,004	100.0%	2	100.0%	$1,004	100.0%	0.0		0.0	
Unclassified				0	0.0%	$0	0.0%	0	0.0%	$0	0.0%	0.0		0.0	
Minority Level															
Over 80%				0	0.0%	$0	0.0%	0	0.0%	$0	0.0%	0.0		0.0	
50% to 80%				1	25.0%	$714	71.1%	1	50.0%	$714	71.1%	0.0		0.0	
20% to 49%				3	75.0%	$290	28.9%	1	50.0%	$290	28.9%	0.0		0.0	
10% to 19%				0	0.0%	$0	0.0%	0	0.0%	$0	0.0%	0.0		0.0	
Under 10%				0	0.0%	$0	0.0%	0	0.0%	$0	0.0%	0.0		0.0	
Unclassified				0	0.0%	$0	0.0%	0	0.0%	$0	0.0%	0.0		0.0	
Assessment Area Totals				5	100.0%	$1,173	100.0%	3	100.0%	$1,173	100.0%	0.0		0.0	
Recap Section															
Assessment Area				5	3.2%	$1,173	4.2%	3	2.3%	$1,173	5.1%	0.0		0.0	
Non Assess. Area				0	0.0%	$0	0.0%	0	0.0%	$0	0.0%	0.0		0.0	
Sub-Totals				5	3.2%	$1,173	4.2%	3	2.3%	$1,173	5.1%	0.0		0.0	
Out of Area				145	92.9%	$25,241	90.7%	123	93.9%	$20,418	88.9%	5.5		6.4	
Geo Exceptions				6	3.8%	$1,423	5.1%	5	3.8%	$1,389	6.0%	16.7		2.4	
Report Totals				**156**	**100.0%**	**$27,837**	**100.0%**	**131**	**100.0%**	**$22,980**	**100.0%**	**5.8**		**5.9**	

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Summary Report

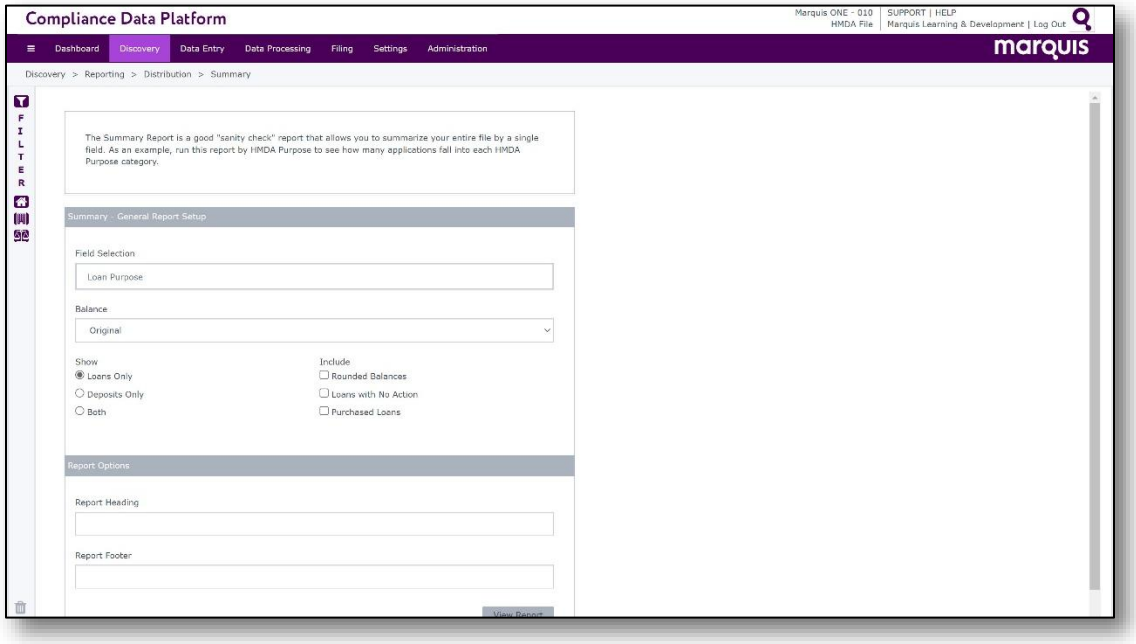
Path: **Discovery/Reporting/Distribution/Summary**

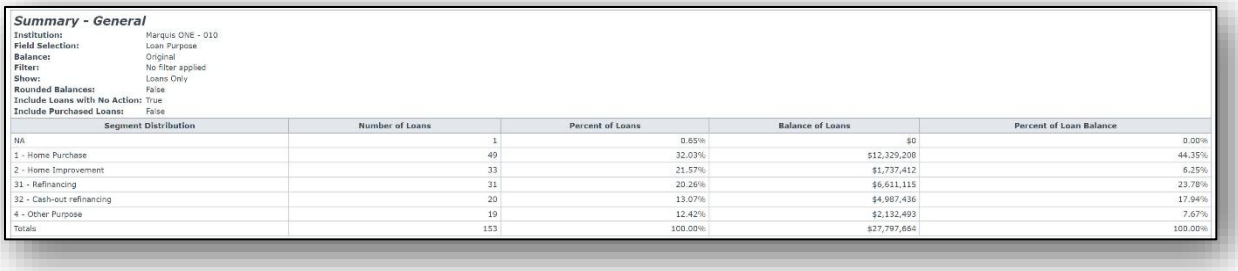
The Summary Report is a good "sanity check" report that allows you to summarize your entire file by a single field. As an example, run this report by HMDA Purpose to see how many applications fall into each HMDA Purpose category.

Record Requirements

- Loan/Deposit flag = Loan (or Deposit, if enabled through report settings)
- Action = 1-5, 7, or 8 (or 6, if enabled through report settings)

Make your desired selections for Field Selection and Balance.
Use the checkboxes to include Rounded Balances, Loans with No Action, and Purchased Loans.





Summary - General

Institution: Marquis ONE - 010
Field Selection: Loan Purpose
Balance: Original
Filter: No filter applied
Show: Loans Only
Rounded Balances: False
Include Loans with No Action: True
Include Purchased Loans: False

Segment Distribution	Number of Loans	Percent of Loans	Balance of Loans	Percent of Loan Balance
NA	1	0.65%	$0	0.00%
1 - Home Purchase	49	32.03%	$12,329,208	44.35%
2 - Home Improvement	33	21.57%	$1,737,412	6.25%
31 - Refinancing	31	20.26%	$6,611,115	23.78%
32 - Cash-out refinancing	20	13.07%	$4,987,436	17.94%
4 - Other Purpose	19	12.42%	$2,132,493	7.67%
Totals	153	100.00%	$27,797,664	100.00%

Discovery/Reporting/Fair Lending



The reports grouped within the Discovery/Reporting/Fair Lending Reports category are specifically designed to assist with Fair Lending analysis.

Action Code Summary Report

Path: Discovery/Reporting/Fair Lending/Action Code Summary

Record Requirements

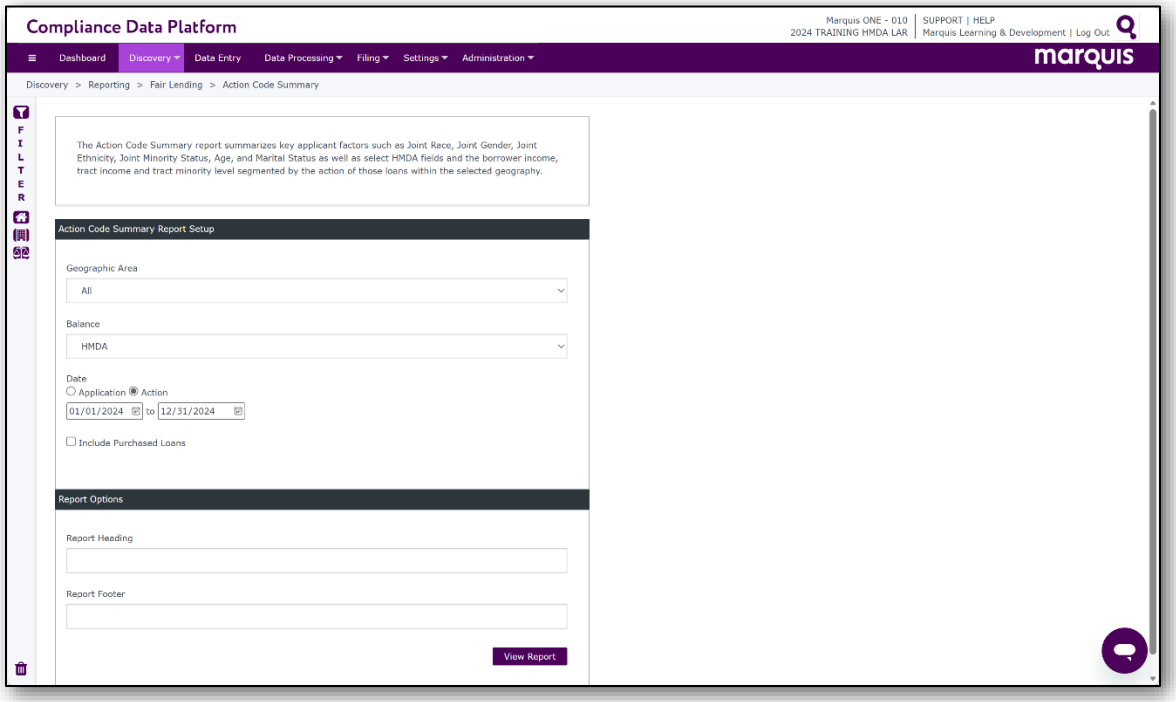
- Loan/Deposit must = L
- Record must contain a valid Geocode

The Action Code Summary is useful for decision analysis providing summary information for each action code and disparity ratios for the adverse action types. Data is summarized by key applicant factors such as Joint Race, Joint Gender, Joint Ethnicity, Joint Minority Status, Age, Marital Status, Tract Income, Borrower Income and Minority Level of the Tract.

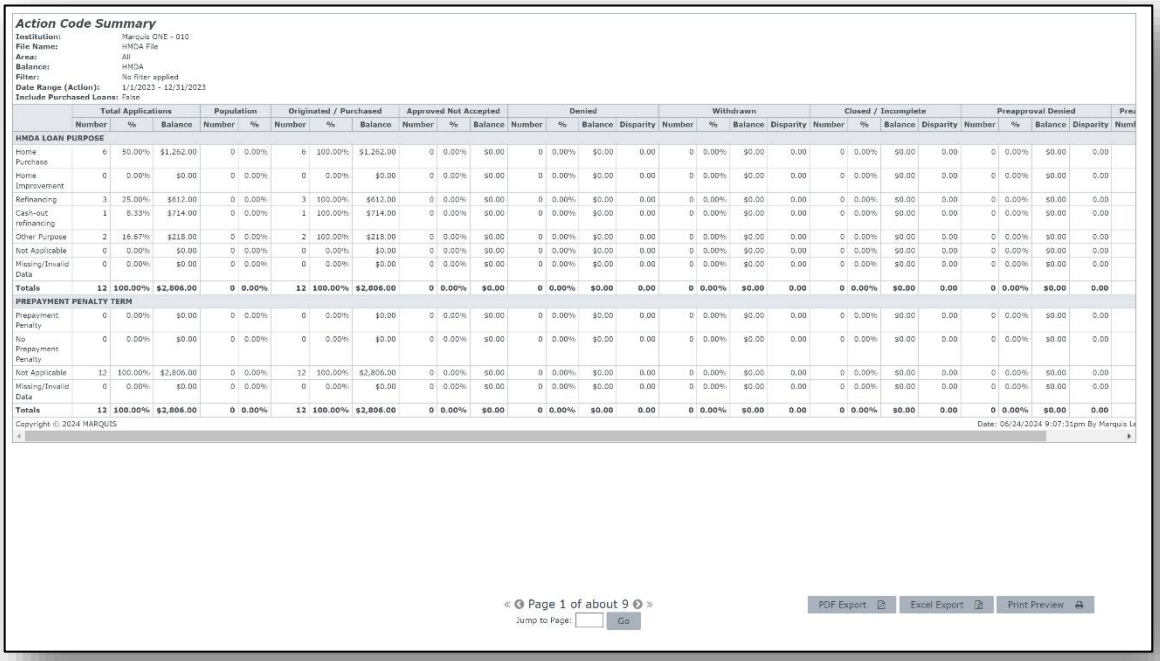
Use the report setup area to define the Geographic Area, Balance, application/action date, and a start & end date.

Notes

- Utilize the filter bar as desired to further hone your results
- When the report is run via Reporting/Action Code Summary, NONE may be selected as a geographic area to include records without valid geocodes



Displayed here is a sample Action Code Summary report.



Action Code Summary

Institution: Marquis ONE - 010
File Name: HMDA File
Area: All
Balance: HMDA
Filter: No filter applied
Date Range (Action): 1/1/2023 - 12/31/2023
Include Purchased Loans: False

	Total Applications			Population		Originated / Purchased			Approved Not Accepted			Denied				Withdrawn				Closed / Incomplete				Preapproval Denied				Pre
	Number	%	Balance	Number	%	Number	%	Balance	Number	%	Balance	Number	%	Balance	Disparity	Number	%	Balance	Disparity	Number	%	Balance	Disparity	Number	%	Balance	Disparity	Numl
HMDA LOAN PURPOSE																												
Home Purchase	6	50.00%	$1,262.00	0	0.00%	6	100.00%	$1,262.00	0	0.00%	$0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	
Home Improvement	0	0.00%	$0.00	0	0.00%	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	
Refinancing	3	25.00%	$612.00	0	0.00%	3	100.00%	$612.00	0	0.00%	$0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	
Cash-out refinancing	1	8.33%	$714.00	0	0.00%	1	100.00%	$714.00	0	0.00%	$0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	
Other Purpose	2	16.67%	$218.00	0	0.00%	2	100.00%	$218.00	0	0.00%	$0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	
Not Applicable	0	0.00%	$0.00	0	0.00%	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	
Missing/Invalid Data	0	0.00%	$0.00	0	0.00%	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	
Totals	**12**	**100.00%**	**$2,806.00**	**0**	**0.00%**	**12**	**100.00%**	**$2,806.00**	**0**	**0.00%**	**$0.00**	**0**	**0.00%**	**$0.00**	**0.00**	**0**	**0.00%**	**$0.00**	**0.00**	**0**	**0.00%**	**$0.00**	**0.00**	**0**	**0.00%**	**$0.00**	**0.00**	
PREPAYMENT PENALTY TERM																												
Prepayment Penalty	0	0.00%	$0.00	0	0.00%	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	
No Prepayment Penalty	0	0.00%	$0.00	0	0.00%	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	
Not Applicable	12	100.00%	$2,806.00	0	0.00%	12	100.00%	$2,806.00	0	0.00%	$0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	
Missing/Invalid Data	0	0.00%	$0.00	0	0.00%	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	0	0.00%	$0.00	0.00	
Totals	**12**	**100.00%**	**$2,806.00**	**0**	**0.00%**	**12**	**100.00%**	**$2,806.00**	**0**	**0.00%**	**$0.00**	**0**	**0.00%**	**$0.00**	**0.00**	**0**	**0.00%**	**$0.00**	**0.00**	**0**	**0.00%**	**$0.00**	**0.00**	**0**	**0.00%**	**$0.00**	**0.00**	

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Cross Tab Report

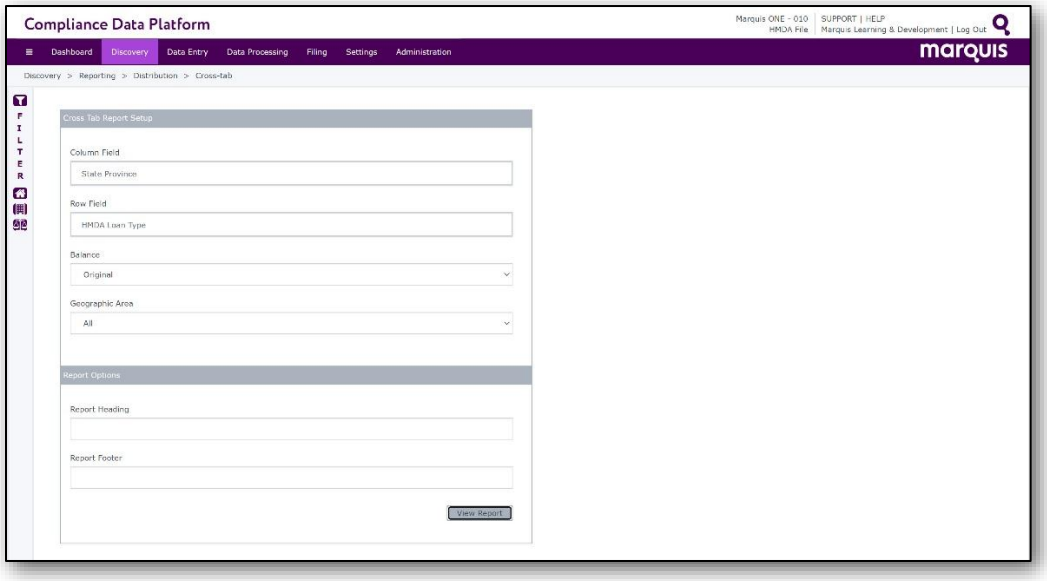
Path: Discovery/Reporting/Fair Lending/Cross Tab

The Cross Tab Report contains drop down menus which allow you to select your desired Column Field and Row Field.
Additionally, you may also include a filter, and/or a Report Header and Footer.
For more information about how to configure reports, refer to the e-learning module titled Processing and Customizing Reports.

Record Requirements

- All records in file will be applied to report – no requirements

Note: Within the report setup, hover over each question mark to learn more about the Column and/or Row Field.



Displayed here is a sample Cross Tab Report, also accessible from within the Distribution category.



Cross Tab Report
Institution: Marquis ONE - 001
File Name: HMDA 2018
Column: State Province
Row: Loan Type
Filter: No filter applied

							26 - Michigan						34 - New Jersey						42 - Pennsylvania					
Loan Type	# of Accounts	% of Accounts	% of Row Accounts	Balance	% of Balance	% of Row Balance	# of Accounts	% of Accounts	% of Row Accounts	Balance	% of Balance	% of Row Balance	# of Accounts	% of Accounts	% of Row Accounts	Balance	% of Balance	% of Row Balance	# of Accounts	% of Accounts	% of Row Accounts	Balance	% of Balance	% of Row Balanc
	1	100.0 %	0.6 %	$96,795	100.0 %	0.4 %	1	100.0 %	0.6 %	$146,795	100.0 %	0.5 %	14	100.0 %	9.0 %	$2,996,792	100.0 %	11.2 %	119	99.2 %	76.8 %	$19,228,663	98.1 %	71.7 %
Motor Vehicle	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%
Small Business	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	0	0.0%	0.0%	$0	0.0%	0.0%	1	0.8 %	100.0 %	$369,795	1.9 %	100.0 %
	1	100.0 %		$96,795	100.0 %		1	100.0 %		$146,795	100.0 %		14	100.0 %		$2,996,792	100.0 %		120	100.0 %		$19,598,458	100.0 %	

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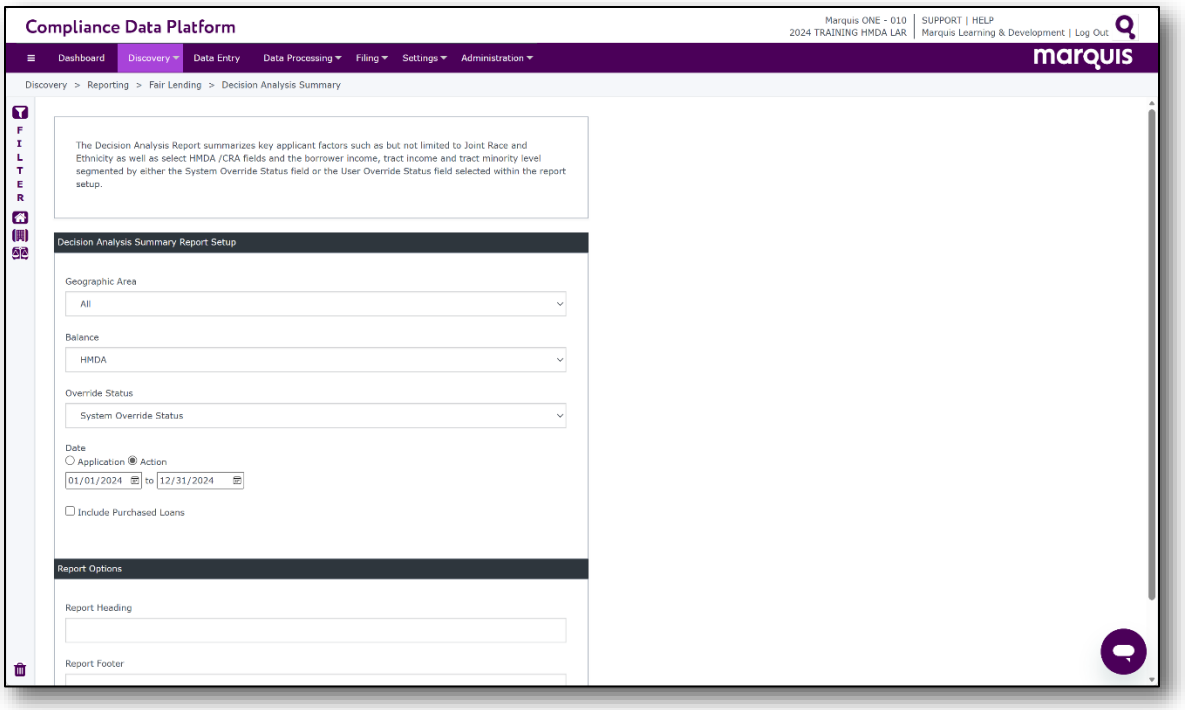
Decision Analysis Summary

Path: Discovery/Reporting/Fair Lending/Decision Analysis Summary

Record Requirements

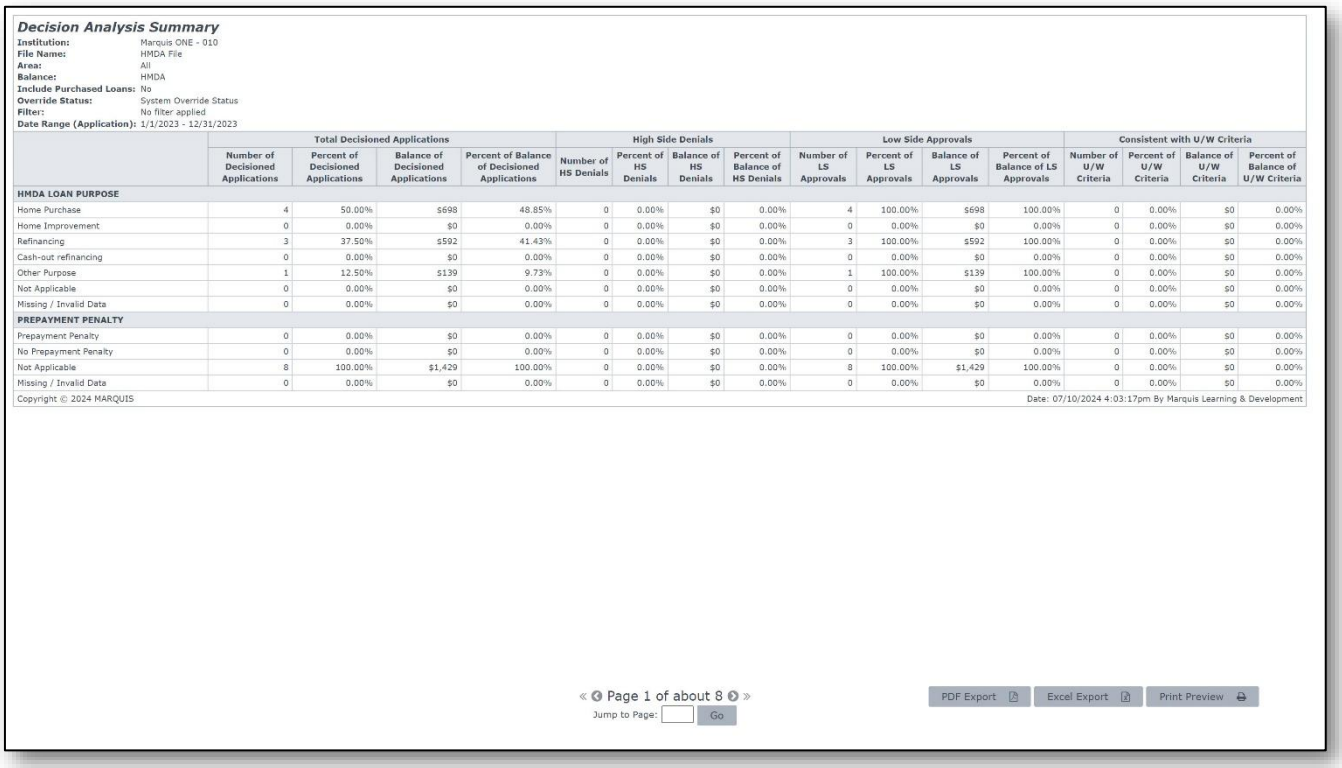
- Loan/Deposit must = L
- Override Status selected (User or System) must not be blank

The Decision Analysis report, which may be run on the county, MSA, state, or tract group levels, compares the decisions made for each application to the underwriting criteria created for each product line. The information is summarized by key applicant factors such as Joint Race, Joint Gender, Joint Ethnicity, Joint Minority Status, Age, Marital Status, Tract Income, Borrower Income and Minority Level of the Tract.



Use the available filter parameters to define the Geographic Area, balance, override status, application/action date, start & end date, and whether to include purchased loans.
Note that this report is also available within Discovery/Reporting/Reports.

Displayed below is a sample Decision Analysis Summary report.



Decision Analysis Summary

Institution: Marquis ONE - 010
File Name: HMDA File
Area: All
Balance: HMDA
Include Purchased Loans: No
Override Status: System Override Status
Filter: No filter applied
Date Range (Application): 1/1/2023 - 12/31/2023

	Total Decisioned Applications				High Side Denials				Low Side Approvals				Consistent with U/W Criteria			
	Number of Decisioned Applications	Percent of Decisioned Applications	Balance of Decisioned Applications	Percent of Balance of Decisioned Applications	Number of HS Denials	Percent of HS Denials	Balance of HS Denials	Percent of Balance of HS Denials	Number of LS Approvals	Percent of LS Approvals	Balance of LS Approvals	Percent of Balance of LS Approvals	Number of U/W Criteria	Percent of U/W Criteria	Balance of U/W Criteria	Percent of Balance of U/W Criteria
HMDA LOAN PURPOSE																
Home Purchase	4	50.00%	$698	48.85%	0	0.00%	$0	0.00%	4	100.00%	$698	100.00%	0	0.00%	$0	0.00%
Home Improvement	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%
Refinancing	3	37.50%	$592	41.43%	0	0.00%	$0	0.00%	3	100.00%	$592	100.00%	0	0.00%	$0	0.00%
Cash-out refinancing	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%
Other Purpose	1	12.50%	$139	9.73%	0	0.00%	$0	0.00%	1	100.00%	$139	100.00%	0	0.00%	$0	0.00%
Not Applicable	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%
Missing / Invalid Data	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%
PREPAYMENT PENALTY																
Prepayment Penalty	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%
No Prepayment Penalty	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%
Not Applicable	8	100.00%	$1,429	100.00%	0	0.00%	$0	0.00%	8	100.00%	$1,429	100.00%	0	0.00%	$0	0.00%
Missing / Invalid Data	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%

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Fair Lending Exceptions

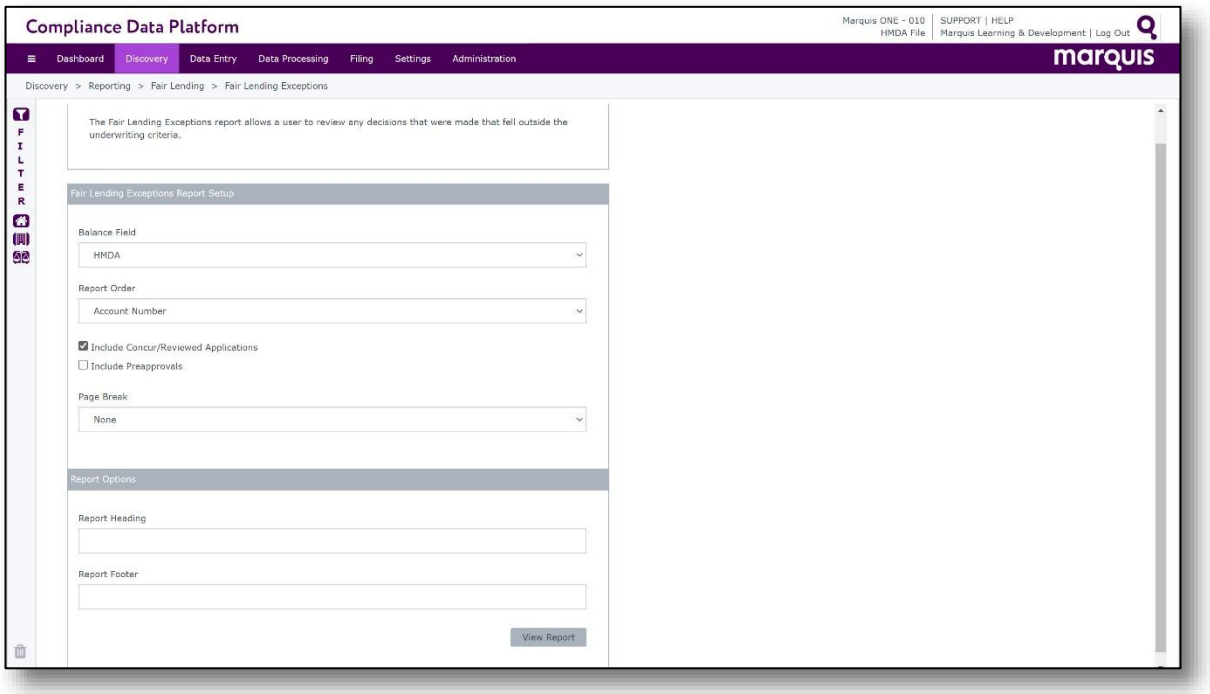
Path: **Discovery/Reporting/Reports**

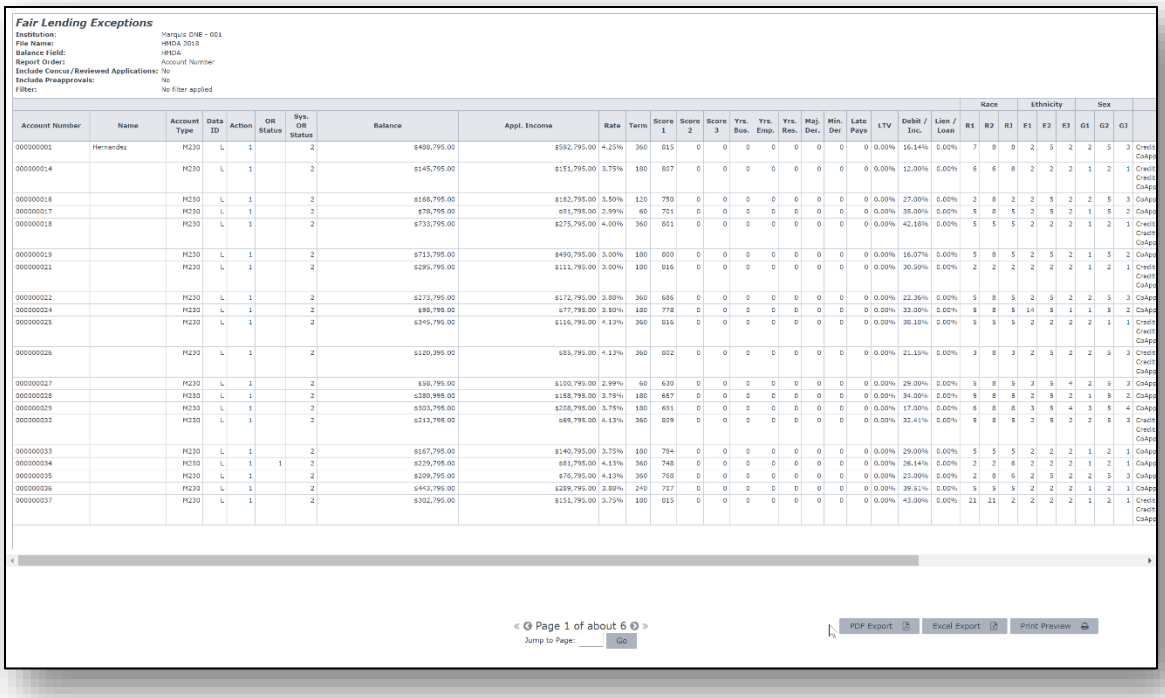
Record Requirements

- Loan/Deposit = L
- Action is based on selection chosen for the "Include Concur/Reviewed Applications" filter. Within Data Entry, select one of these options for the Action:
  - Approvals = 1, 2 & 8
  - Denials = 3 &7
  - Both = 1, 2, 3, 7 & 8
- Account Type is not blank

The Fair Lending Exceptions report allows a user to review any decisions that were made that fell outside the underwriting criteria. Use the available filter parameters to define the desired Balance Field, whether to include Concur/Reviewed Applications and Preapprovals, as well as the desired Report Order. Fair Lending Exceptions will be applied to the records when processing the Fair Lending overrides within Discovery/Research.

The **Exception** column on the far right displays any records which fell outside of the defined Underwriting Criteria.





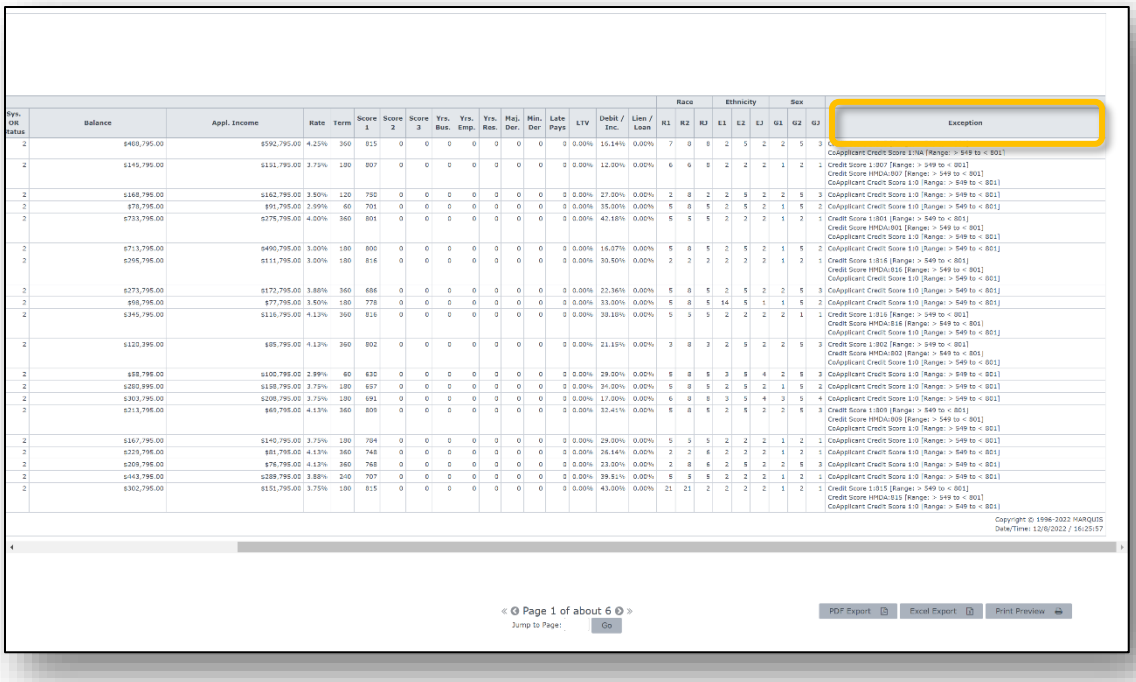
Fair Lending Exceptions

Institution: Marquis ONE - 001
File Name: HMDA 2018
Balance Field: HMDA
Report Order: Account Number
Include Concur/Reviewed Applications: No
Include Preapprovals: No
Filter: No filter applied

Account Number	Name	Account Type	Data ID	Action	OR Status	Sys. OR Status	Balance	Appl. Income	Rate	Term	Score 1	Score 2	Score 3	Yrs. Bus.	Yrs. Emp.	Yrs. Res.	Maj. Der.	Min. Der	Late Pays	LTV	Debit / Inc.	Lien / Loan	Race			Ethnicity			Sex		
																							R1	R2	RJ	E1	E2	EJ	G1	G2	GJ
000000001	Hernandez	M230	L	1		2	$488,795.00	$592,795.00	4.25%	360	815	0	0	0	0	0	0	0	0	0.00%	16.14%	0.00%	7	8	9	2	5	2	2	5	3
000000014		M230	L	1		2	$145,795.00	$151,795.00	3.75%	180	807	0	0	0	0	0	0	0	0	0.00%	12.00%	0.00%	6	6	8	2	2	2	1	2	1
000000016		M230	L	1		2	$168,795.00	$162,795.00	3.50%	120	750	0	0	0	0	0	0	0	0	0.00%	27.00%	0.00%	2	8	2	2	5	2	2	5	3
000000017		M230	L	1		2	$78,795.00	$91,795.00	2.99%	60	701	0	0	0	0	0	0	0	0	0.00%	35.00%	0.00%	5	8	5	2	5	2	1	5	2
000000018		M230	L	1		2	$733,795.00	$275,795.00	4.00%	360	801	0	0	0	0	0	0	0	0	0.00%	42.18%	0.00%	5	5	5	2	2	2	1	2	1
000000019		M230	L	1		2	$713,795.00	$490,795.00	3.00%	180	800	0	0	0	0	0	0	0	0	0.00%	16.07%	0.00%	5	8	5	2	5	2	1	5	2
000000021		M230	L	1		2	$295,795.00	$111,795.00	3.00%	180	816	0	0	0	0	0	0	0	0	0.00%	30.50%	0.00%	2	2	2	2	2	2	1	2	1
000000022		M230	L	1		2	$273,795.00	$172,795.00	3.88%	360	686	0	0	0	0	0	0	0	0	0.00%	22.36%	0.00%	5	8	5	2	5	2	2	5	3
000000024		M230	L	1		2	$90,795.00	$77,795.00	3.50%	180	778	0	0	0	0	0	0	0	0	0.00%	33.00%	0.00%	5	8	5	14	8	1	1	8	2
000000025		M230	L	1		2	$345,795.00	$116,795.00	4.13%	360	816	0	0	0	0	0	0	0	0	0.00%	30.18%	0.00%	5	5	5	2	2	2	2	1	1
000000026		M230	L	1		2	$120,395.00	$85,795.00	4.13%	360	802	0	0	0	0	0	0	0	0	0.00%	21.15%	0.00%	3	8	3	2	5	2	2	5	3
000000027		M230	L	1		2	$98,795.00	$100,795.00	2.99%	60	630	0	0	0	0	0	0	0	0	0.00%	29.00%	0.00%	5	8	5	3	5	4	2	5	3
000000028		M230	L	1		2	$280,995.00	$158,795.00	3.75%	180	657	0	0	0	0	0	0	0	0	0.00%	34.00%	0.00%	5	8	5	2	5	2	1	5	2
000000029		M230	L	1		2	$303,795.00	$208,795.00	3.75%	180	691	0	0	0	0	0	0	0	0	0.00%	17.00%	0.00%	6	8	8	3	5	4	3	5	4
000000033		M230	L	1		2	$213,795.00	$69,795.00	4.13%	360	809	0	0	0	0	0	0	0	0	0.00%	32.41%	0.00%	5	8	5	2	5	2	2	5	3
000000033		M230	L	1		2	$167,795.00	$140,795.00	3.75%	180	784	0	0	0	0	0	0	0	0	0.00%	29.00%	0.00%	5	5	5	2	2	2	1	2	1
000000034		M230	L	1	1	2	$229,795.00	$81,795.00	4.13%	360	748	0	0	0	0	0	0	0	0	0.00%	26.14%	0.00%	2	2	6	2	2	2	1	2	1
000000035		M230	L	1		2	$209,795.00	$76,795.00	4.13%	360	768	0	0	0	0	0	0	0	0	0.00%	23.00%	0.00%	2	8	6	2	5	2	2	5	3
000000036		M230	L	1		2	$443,795.00	$289,795.00	3.88%	240	707	0	0	0	0	0	0	0	0	0.00%	39.51%	0.00%	5	5	5	2	2	2	1	2	1
000000037		M230	L	1		2	$302,795.00	$151,795.00	3.75%	180	815	0	0	0	0	0	0	0	0	0.00%	43.00%	0.00%	21	21	2	2	2	2	1	2	1

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Sys. OR Status	Balance	Appl. Income	Rate	Term	Score 1	Score 2	Score 3	Yrs. Bus.	Yrs. Emp.	Yrs. Res.	Maj. Der.	Min. Der	Late Pays	LTV	Debit / Inc.	Lien / Loan	Race			Ethnicity			Sex			Exception
																	R1	R2	RJ	E1	E2	EJ	G1	G2	GJ	
2	$488,795.00	$592,795.00	4.25%	360	815	0	0	0	0	0	0	0	0	0.00%	16.14%	0.00%	7	8	9	2	5	2	2	5	3	CoApplicant Credit Score 1:NA [Range: > $49 to < $01]
2	$145,795.00	$191,795.00	3.75%	180	807	0	0	0	0	0	0	0	0	0.00%	12.00%	0.00%	6	6	8	2	2	2	1	2	1	Credit Score 1:807 [Range: > $49 to < $01] Credit Score HMDA:807 [Range: > $49 to < $01] CoApplicant Credit Score 1:0 [Range: > $49 to < $01]
2	$168,795.00	$162,795.00	3.50%	120	750	0	0	0	0	0	0	0	0	0.00%	27.00%	0.00%	2	8	2	2	5	2	2	5	3	CoApplicant Credit Score 1:0 [Range: > $49 to < $01]
2	$78,795.00	$91,795.00	2.99%	60	701	0	0	0	0	0	0	0	0	0.00%	35.00%	0.00%	5	8	5	2	5	2	1	5	2	CoApplicant Credit Score 1:0 [Range: > $49 to < $01]
2	$733,795.00	$275,795.00	4.00%	360	801	0	0	0	0	0	0	0	0	0.00%	42.18%	0.00%	5	5	5	2	2	2	1	2	1	Credit Score 1:801 [Range: > $49 to < $01] Credit Score HMDA:801 [Range: > $49 to < $01] CoApplicant Credit Score 1:0 [Range: > $49 to < $01]
2	$713,795.00	$490,795.00	3.00%	180	800	0	0	0	0	0	0	0	0	0.00%	16.07%	0.00%	5	8	5	2	5	2	1	5	2	CoApplicant Credit Score 1:0 [Range: > $49 to < $01]
2	$295,795.00	$111,795.00	3.00%	180	816	0	0	0	0	0	0	0	0	0.00%	30.50%	0.00%	2	2	2	2	2	2	1	2	1	Credit Score 1:816 [Range: > $49 to < $01] Credit Score HMDA:816 [Range: > $49 to < $01] CoApplicant Credit Score 1:0 [Range: > $49 to < $01]
2	$273,795.00	$172,795.00	3.88%	360	686	0	0	0	0	0	0	0	0	0.00%	22.36%	0.00%	5	8	5	2	5	2	2	5	3	CoApplicant Credit Score 1:0 [Range: > $49 to < $01]
2	$98,795.00	$77,795.00	3.50%	180	778	0	0	0	0	0	0	0	0	0.00%	33.00%	0.00%	5	8	5	14	8	1	1	8	2	CoApplicant Credit Score 1:0 [Range: > $49 to < $01]
2	$345,795.00	$116,795.00	4.13%	360	816	0	0	0	0	0	0	0	0	0.00%	30.18%	0.00%	5	5	5	2	2	2	2	1	1	Credit Score 1:816 [Range: > $49 to < $01] Credit Score HMDA:816 [Range: > $49 to < $01] CoApplicant Credit Score 1:0 [Range: > $49 to < $01]
2	$120,395.00	$85,795.00	4.13%	360	802	0	0	0	0	0	0	0	0	0.00%	21.15%	0.00%	3	8	3	2	5	2	2	5	3	Credit Score 1:802 [Range: > $49 to < $01] Credit Score HMDA:802 [Range: > $49 to < $01] CoApplicant Credit Score 1:0 [Range: > $49 to < $01]
2	$98,795.00	$100,795.00	2.99%	60	630	0	0	0	0	0	0	0	0	0.00%	29.00%	0.00%	5	8	5	3	5	4	2	5	3	CoApplicant Credit Score 1:0 [Range: > $49 to < $01]
2	$280,995.00	$158,795.00	3.75%	180	657	0	0	0	0	0	0	0	0	0.00%	34.00%	0.00%	5	8	5	2	5	2	1	5	2	CoApplicant Credit Score 1:0 [Range: > $49 to < $01]
2	$303,795.00	$208,795.00	3.75%	180	691	0	0	0	0	0	0	0	0	0.00%	17.00%	0.00%	6	8	8	3	5	4	3	5	4	CoApplicant Credit Score 1:0 [Range: > $49 to < $01]
2	$213,795.00	$69,795.00	4.13%	360	809	0	0	0	0	0	0	0	0	0.00%	32.41%	0.00%	5	8	5	2	5	2	2	5	3	Credit Score 1:809 [Range: > $49 to < $01] Credit Score HMDA:809 [Range: > $49 to < $01] CoApplicant Credit Score 1:0 [Range: > $49 to < $01]
2	$167,795.00	$140,795.00	3.75%	180	784	0	0	0	0	0	0	0	0	0.00%	29.00%	0.00%	5	5	5	2	2	2	1	2	1	CoApplicant Credit Score 1:0 [Range: > $49 to < $01]
2	$229,795.00	$81,795.00	4.13%	360	748	0	0	0	0	0	0	0	0	0.00%	26.14%	0.00%	2	2	6	2	2	2	1	2	1	CoApplicant Credit Score 1:0 [Range: > $49 to < $01]
2	$209,795.00	$76,795.00	4.13%	360	768	0	0	0	0	0	0	0	0	0.00%	23.00%	0.00%	2	8	6	2	5	2	2	5	3	CoApplicant Credit Score 1:0 [Range: > $49 to < $01]
2	$443,795.00	$289,795.00	3.88%	240	707	0	0	0	0	0	0	0	0	0.00%	39.51%	0.00%	5	5	5	2	2	2	1	2	1	CoApplicant Credit Score 1:0 [Range: > $49 to < $01]
2	$302,795.00	$151,795.00	3.75%	180	815	0	0	0	0	0	0	0	0	0.00%	43.00%	0.00%	21	21	2	2	2	2	1	2	1	Credit Score 1:815 [Range: > $49 to < $01] Credit Score HMDA:815 [Range: > $49 to < $01] CoApplicant Credit Score 1:0 [Range: > $49 to < $01]

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Now we have scrolled to the right, where we can why each record landed on this report – each record listed fell outside of the underwriting criteria.

Matched Pairs Report

Path: Discovery/Reporting/Fair Lending/Matched Pairs

The Matched Pairs report is used to compare two similarly situated applicants who received different outcomes; such as differences in pricing or decisioning.
Additionally, control/target parameters may be set up and applied to further hone results.

Record Requirements

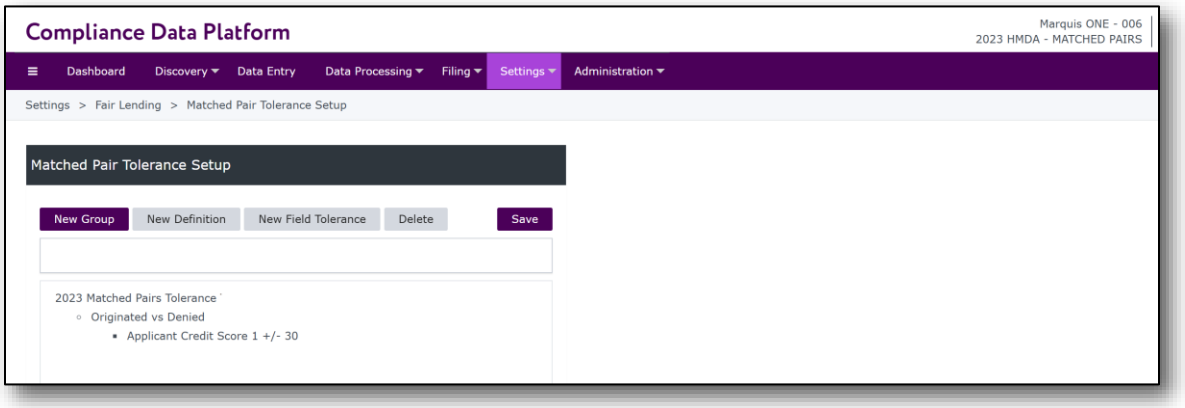
- Loan/Deposit must = L
- A Tolerance Setting must be selected

Scenario #1

Identify matched pairs where one applicant was originated and the other was denied, with an applicant credit score of +/-30 of the denied versus approved.

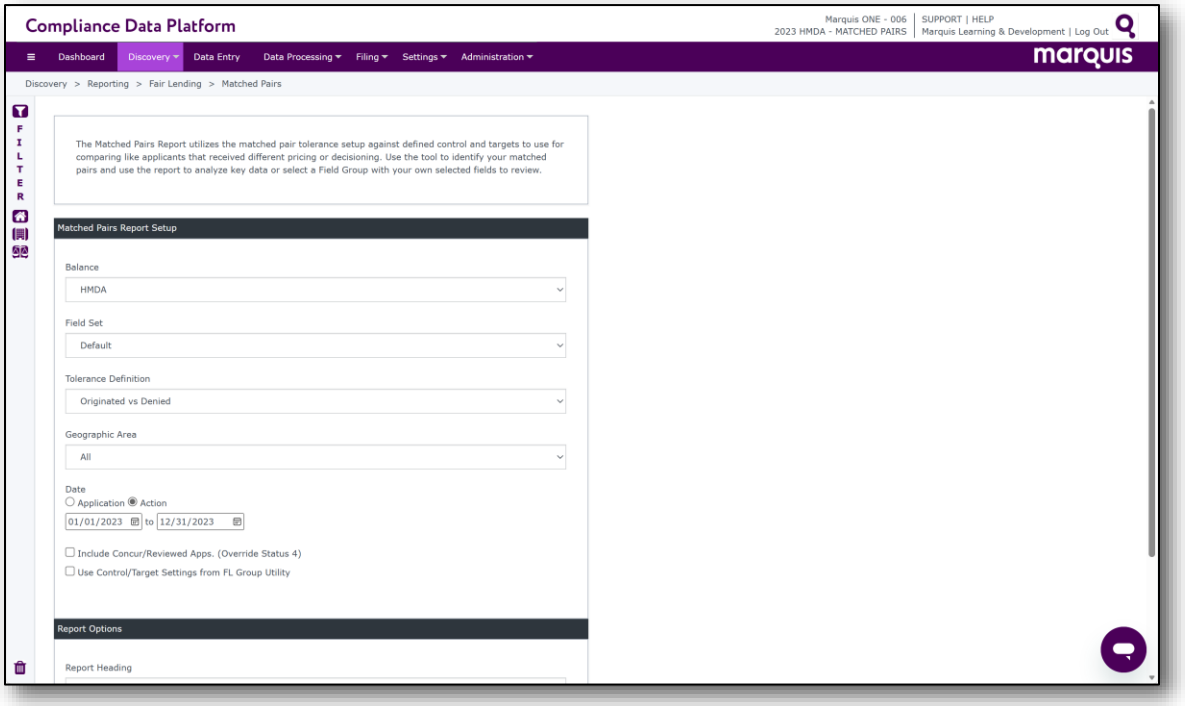
Regardless of the Matched Pair criteria which will drive the report, the tolerance(s) will first be defined within Settings > Fair Lending > Matched Pair Tolerance Setup.

This tolerance setup will be used to identify matched pairs for Scenario 1 above:



Scenario #1 Report Setup

Designate the desired Balance, Field Set, Tolerance Definition, and Geographic area.
Choose the radio option for Application or Action date and designate the date range.



The **balance** field refers to the balance value, located in the balance field of the record in Data Entry.

Tip: Balance values (HMDA, original, etc) can be validated by clicking "Edit" on any record in Data Entry and referencing the specific tab – such as HMDA for HMDA balance.

Field set refers to the group of data columns designated within Discovery > Research.

Within the **Tolerance Definition** menu, you'll select from any previously defined tolerance definitions, which are created and saved within Settings > Fair Lending > Matched Pair Tolerance Setup.
In Scenario 1 above, we'll apply the selected tolerance definition of originated versus denied, since the control & target will be determined only by the tolerance setup and not via the override status listed in the first checkbox.

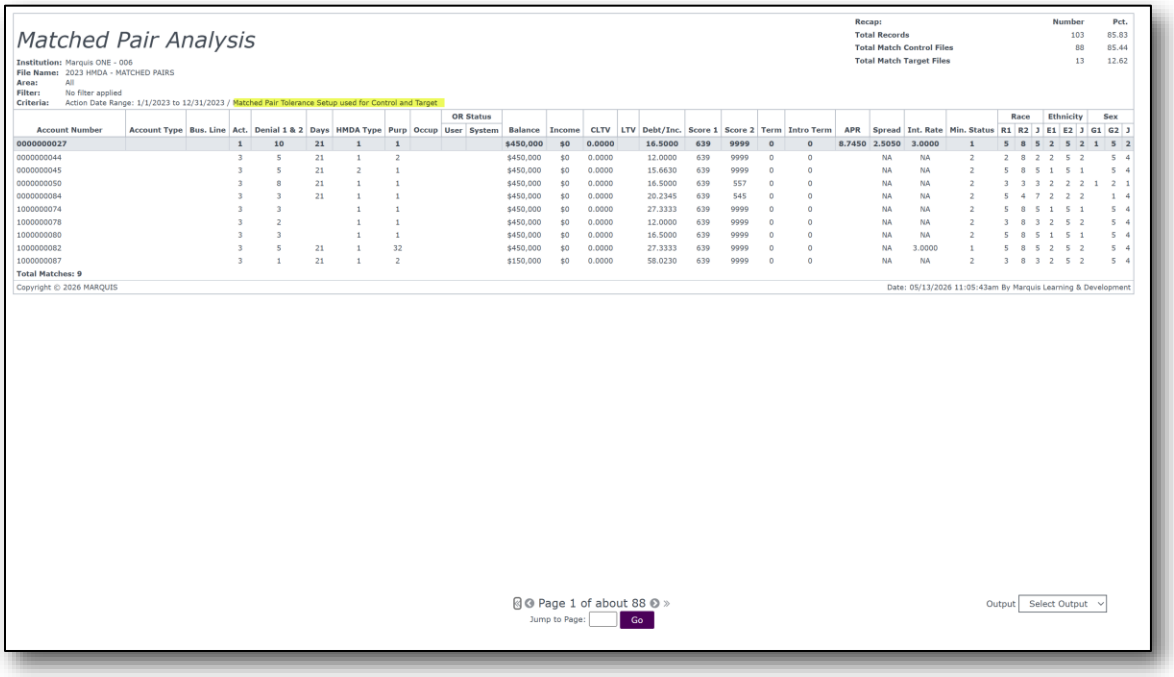
Checkbox Selections

Include concur/reviewed apps utilizes any override status codes selected on the Fair Lending tab of the the record in Data Entry.

Use control/target setting from FL group utility uses the discovery - research - fair lending overrides.

Last, choose whether the report will be processed based on application or action date. Scroll down to click **View Report**.

Scenario #1 Results



Matched Pair Analysis

Institution: Marquis ONE - 006
File Name: 2023 HMDA - MATCHED PAIRS
Area: All
Filter: No filter applied
Criteria: Action Date Range: 1/1/2023 to 12/31/2023 / Matched Pair Tolerance Setup used for Control and Target

Recap:	Number	Pct.
Total Records	103	85.83
Total Match Control Files	88	85.44
Total Match Target Files	13	12.62

Account Number	Account Type	Bus. Line	Act.	Denial 1 & 2	Days	HMDA Type	Purp	Occup	OR Status User	OR Status System	Balance	Income	CLTV	LTV	Debt/Inc.	Score 1	Score 2	Term	Intro Term	APR	Spread	Int. Rate	Min. Status	Race R1	Race R2	Race J	Ethnicity E1	Ethnicity E2	Ethnicity J	Sex G1	Sex G2	Sex J
0000000027			**1**	**10**	**21**	**1**	**1**				**$450,000**	**$0**	**0.0000**		**16.5000**	**639**	**9999**	**0**	**0**	**8.7450**	**2.5050**	**3.0000**	**1**	**5**	**8**	**5**	**2**	**5**	**2**	**1**	**5**	**2**
0000000044			3	5	21	1	2				$450,000	$0	0.0000		12.0000	639	9999	0	0		NA	NA	2	2	8	2	2	5	2		5	4
0000000045			3	5	21	2	1				$450,000	$0	0.0000		15.6630	639	9999	0	0		NA	NA	2	5	8	5	1	5	1		5	4
0000000050			3	8	21	1	1				$450,000	$0	0.0000		16.5000	639	557	0	0		NA	NA	2	3	3	3	2	2	2	1	2	1
0000000084			3	3	21	1	1				$450,000	$0	0.0000		20.2345	639	545	0	0		NA	NA	2	5	4	7	2	2	2		1	4
1000000074			3	3		1	1				$450,000	$0	0.0000		27.3333	639	9999	0	0		NA	NA	2	5	8	5	1	5	1		5	4
1000000078			3	2		1	1				$450,000	$0	0.0000		12.0000	639	9999	0	0		NA	NA	2	3	8	3	2	5	2		5	4
1000000080			3	3		1	1				$450,000	$0	0.0000		16.5000	639	9999	0	0		NA	NA	2	5	8	5	1	5	1		5	4
1000000082			3	5	21	1	32				$450,000	$0	0.0000		27.3333	639	9999	0	0		NA	3.0000	1	5	8	5	2	5	2		5	4
1000000087			3	1	21	1	2				$150,000	$0	0.0000		58.0230	639	9999	0	0		NA	NA	2	3	8	3	2	5	2		5	4

Total Matches: 9

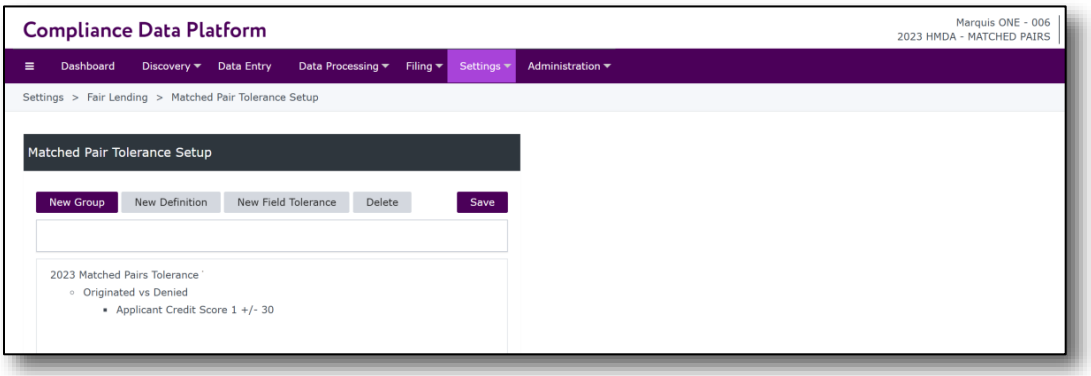
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Scenario #2

We want to identify matched pairs where one applicant was originated and the other was denied, with a credit score of +/-30 of the denied versus approved. The control group will be white males and the target group will be non-white females.

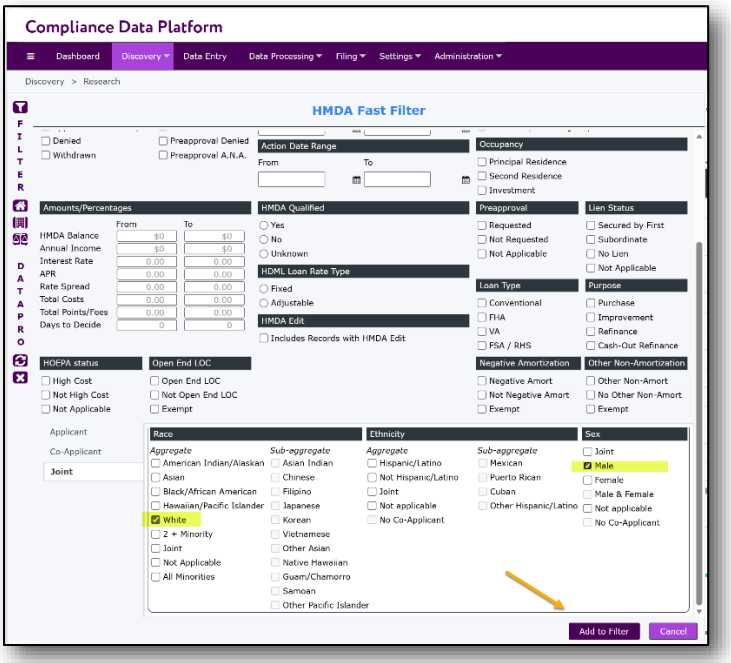
The same tolerance setup may be used as for Scenario 1 above:



Since the control group will now white males and the target group is non-white females, a filter will be created and applied for both the control and target groups.

The additional filters for both Target & Control may be set up within the HMDA Fast Filter area.

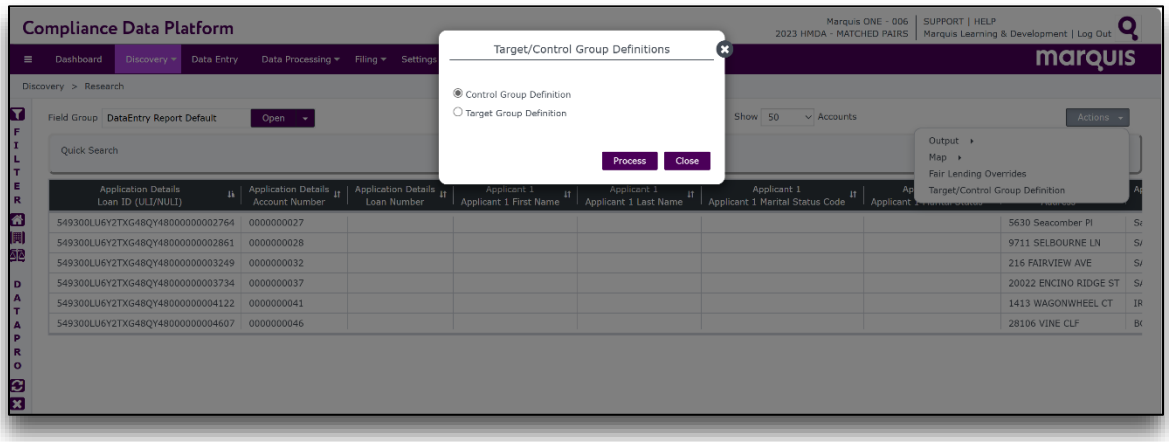
Here is the setup for the control filter of white males:



Once this filter is set, click "Add to filter", followed by "Activate". The records displayed are the controls.

Finally, the filter will need to be processed within the Target/Control Group Definitions popup within Discovery > Research:

1. Click the Actions button in the upper-right
2. Click "Target/Control Group Definition"
3. Click the radio option for "Control Group Definition"
4. Click Process



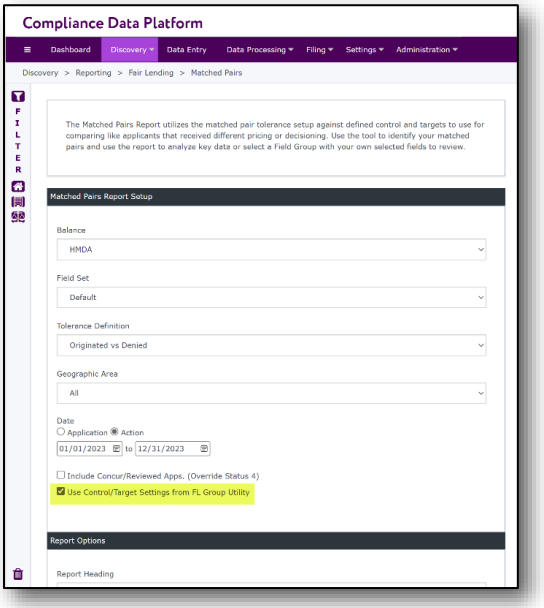
Next, delete the Control filter from the filter panel, and set up and apply the Target filter for non-white females using the same steps as above. Define the control group within Discovery > Research:

1. Navigate to Discovery > Research to apply and process the filter.
2. Click the Actions button in the upper-right
3. Click "Target/Control Group Definition"
4. Click the radio option for "Target Group Definition"
5. Click Process

Next, navigate to the report and process the Matched Pair results, now with the addition of the new filters (white/non white/male/female).

Tip: Before processing the Matched Pairs report, ensure that the filter(s) for Control & Target have been removed.

Scenario 2 Matched Pairs Report Setup



Notes:

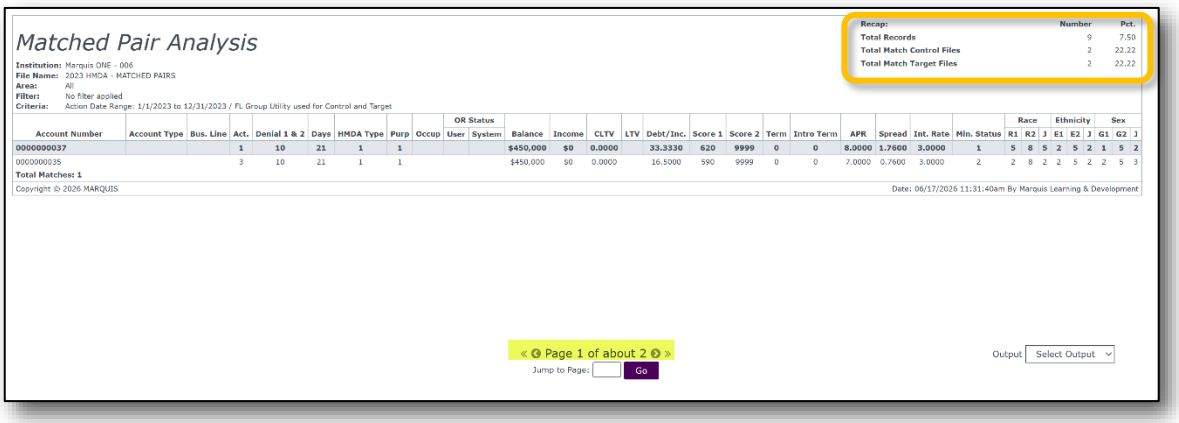
- The second checkbox is now selected because the additional filters for Target/Controls, set within Discovery/Research, will need to be applied
- With the addition of the white/non white/male/female filters, we'll now have fewer results than Scenario 1

Scenario 2 Matched Pair report results

If the number of matches is lower than expected, the range of the tolerance definition may be widened. If the number of matches is higher than expected, the range of the tolerance definition may be tightened. .

Within the Matched Pairs report, controls are displayed in grey rows and targets in white.

The **Recap** section in the upper right-hand corner of the report summarizes the total number of qualifying control or target records, as well as a breakdown of totals and percentages for each.



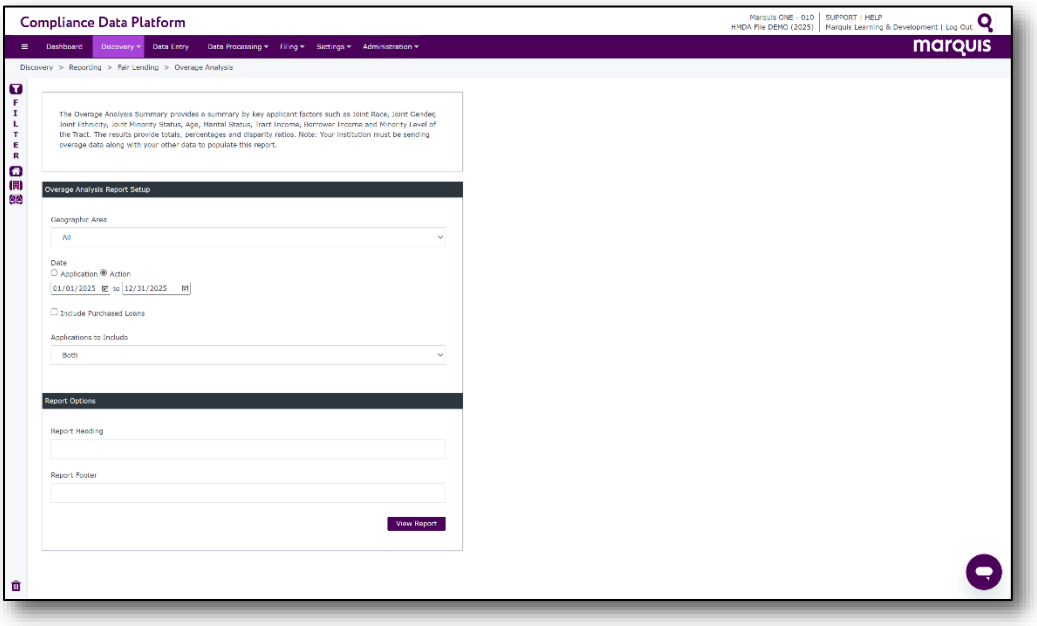
Overage Analysis Report

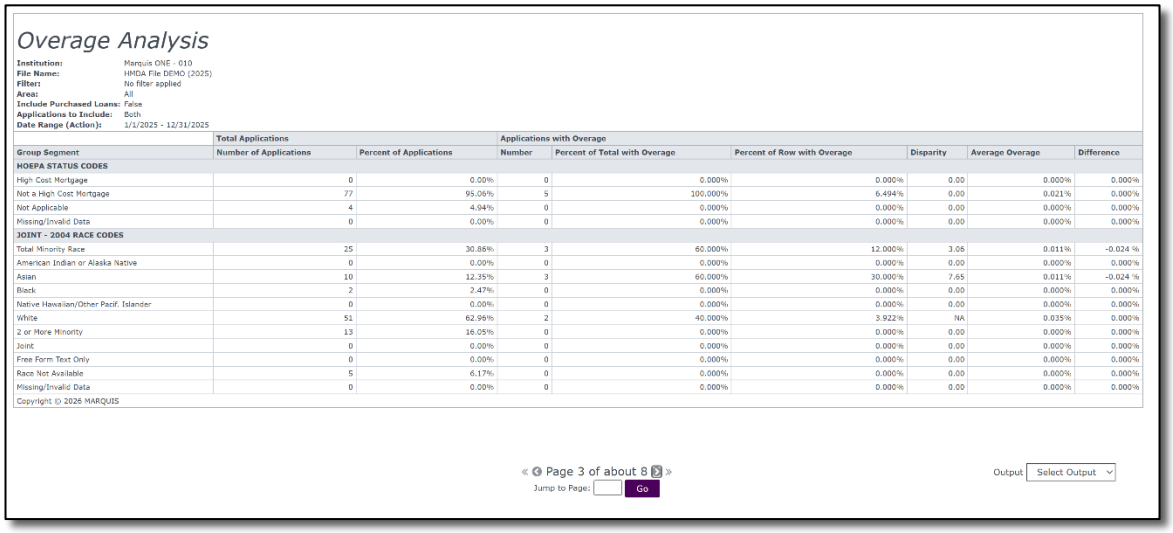
Path: Discovery/Reporting/Fair Lending/Overage Analysis

The Overage Analysis Summary provides a summary by key applicant factors such as Joint Race, Joint Gender, Joint Ethnicity, Joint Minority Status, Age, Marital Status, Tract Income, Borrower Income and Minority Level of the Tract. The results provide totals, percentages and disparity ratios. **Note**: Your institution must be sending overage data along with your other data to populate this report.

Record Requirements:

- Action = 1 or 2 (or 6, if enabled through report settings)
- Application or Action Date is within the range (select which date field applies)





Overage Analysis

Institution: Marquis ONE - 010
File Name: HMDA File DEMO (2025)
Filter: No filter applied
Area: All
Include Purchased Loans: False
Applications to Include: Both
Date Range (Action): 1/1/2025 - 12/31/2025

	Total Applications		Applications with Overage					
Group Segment	**Number of Applications**	**Percent of Applications**	**Number**	**Percent of Total with Overage**	**Percent of Row with Overage**	**Disparity**	**Average Overage**	**Difference**
HOEPA STATUS CODES								
High Cost Mortgage	0	0.00%	0	0.000%	0.000%	0.00	0.000%	0.000%
Not a High Cost Mortgage	77	95.06%	5	100.000%	6.494%	0.00	0.021%	0.000%
Not Applicable	4	4.94%	0	0.000%	0.000%	0.00	0.000%	0.000%
Missing/Invalid Data	0	0.00%	0	0.000%	0.000%	0.00	0.000%	0.000%
JOINT - 2004 RACE CODES								
Total Minority Race	25	30.86%	3	60.000%	12.000%	3.06	0.011%	-0.024 %
American Indian or Alaska Native	0	0.00%	0	0.000%	0.000%	0.00	0.000%	0.000%
Asian	10	12.35%	3	60.000%	30.000%	7.65	0.011%	-0.024 %
Black	2	2.47%	0	0.000%	0.000%	0.00	0.000%	0.000%
Native Hawaiian/Other Pacif. Islander	0	0.00%	0	0.000%	0.000%	0.00	0.000%	0.000%
White	51	62.96%	2	40.000%	3.922%	NA	0.035%	0.000%
2 or More Minority	13	16.05%	0	0.000%	0.000%	0.00	0.000%	0.000%
Joint	0	0.00%	0	0.000%	0.000%	0.00	0.000%	0.000%
Free Form Text Only	0	0.00%	0	0.000%	0.000%	0.00	0.000%	0.000%
Race Not Available	5	6.17%	0	0.000%	0.000%	0.00	0.000%	0.000%
Missing/Invalid Data	0	0.00%	0	0.000%	0.000%	0.00	0.000%	0.000%

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Jump to Page: Go
Output Select Output

Pricing Analysis Summary Report

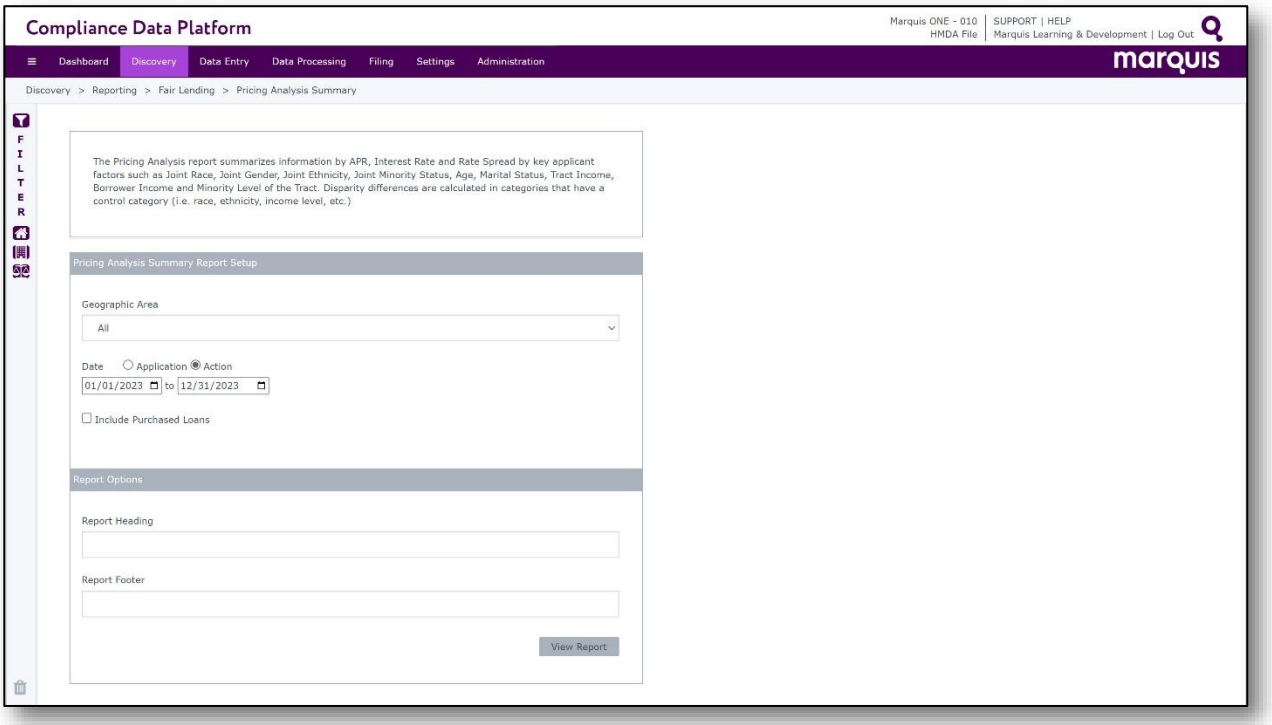
Path: Discovery/Reporting/Fair Lending/Pricing Analysis Summary

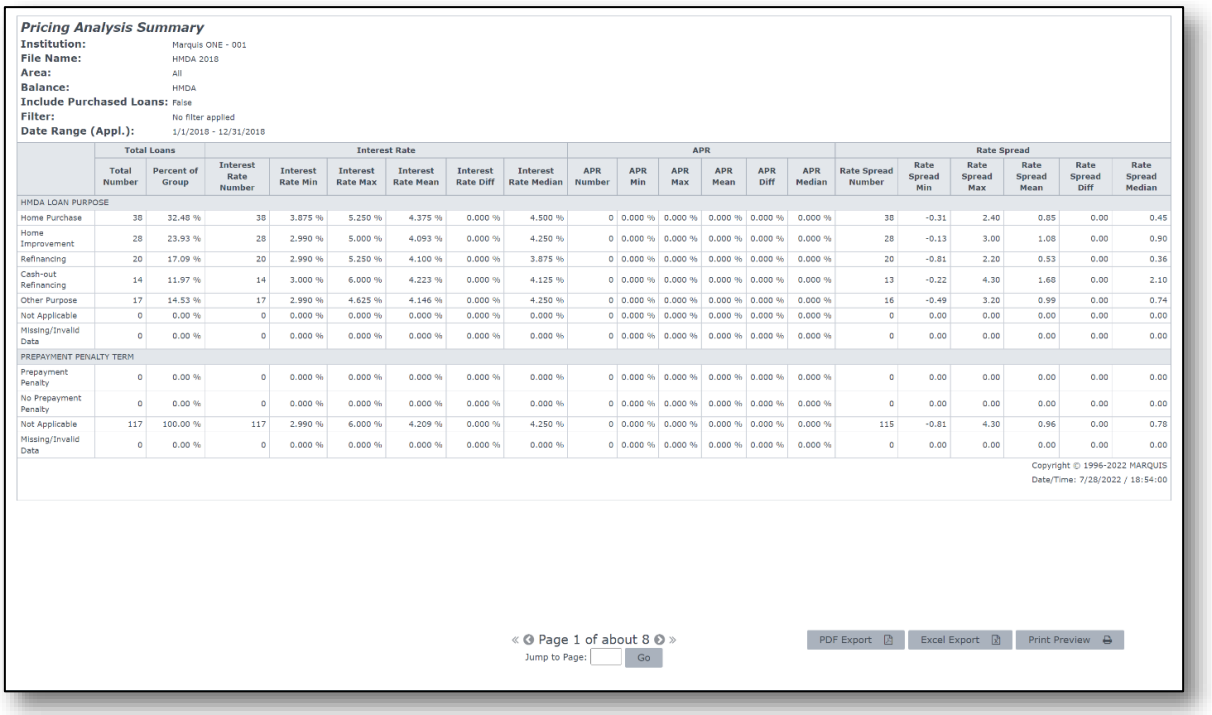
Record Requirements:

- HMDA Purpose must = 1 or 2
- Occupancy must = 1
- HMDA Type must = 1, 2 or 3
- Lien Status must = 1 or 2

The Pricing Analysis report summarizes information by APR, Interest Rate and Rate Spread by key applicant factors such as Joint Race, Joint Gender, Joint Ethnicity, Joint Minority Status, Age, Marital Status, Tract Income, Borrower Income and Minority Level of the Tract. More simply, the purpose of the Pricing Analysis Report is to provide a summary of interest rate, APR and rate spread for key applicant factors.

Use the drop down menus to define the Geographic Area, balance, display type, application or action date filter, start/end date, and whether to include purchased loans.
Below is an example of the Pricing Analysis Summary report.





Pricing Analysis Summary

Institution: Marquis ONE - 001
File Name: HMDA 2018
Area: All
Balance: HMDA
Include Purchased Loans: False
Filter: No filter applied
Date Range (Appl.): 1/1/2018 - 12/31/2018

	Total Loans		Interest Rate						APR						Rate Spread					
	Total Number	Percent of Group	Interest Rate Number	Interest Rate Min	Interest Rate Max	Interest Rate Mean	Interest Rate Diff	Interest Rate Median	APR Number	APR Min	APR Max	APR Mean	APR Diff	APR Median	Rate Spread Number	Rate Spread Min	Rate Spread Max	Rate Spread Mean	Rate Spread Diff	Rate Spread Median
HMDA LOAN PURPOSE																				
Home Purchase	38	32.48 %	38	3.875 %	5.250 %	4.375 %	0.000 %	4.500 %	0	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	38	-0.31	2.40	0.85	0.00	0.45
Home Improvement	28	23.93 %	28	2.990 %	5.000 %	4.093 %	0.000 %	4.250 %	0	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	28	-0.13	3.00	1.08	0.00	0.90
Refinancing	20	17.09 %	20	2.990 %	5.250 %	4.100 %	0.000 %	3.875 %	0	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	20	-0.81	2.20	0.53	0.00	0.36
Cash-out Refinancing	14	11.97 %	14	3.000 %	6.000 %	4.223 %	0.000 %	4.125 %	0	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	13	-0.22	4.30	1.68	0.00	2.10
Other Purpose	17	14.53 %	17	2.990 %	4.625 %	4.146 %	0.000 %	4.250 %	0	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	16	-0.49	3.20	0.99	0.00	0.74
Not Applicable	0	0.00 %	0	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	0	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	0	0.00	0.00	0.00	0.00	0.00
Missing/Invalid Data	0	0.00 %	0	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	0	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	0	0.00	0.00	0.00	0.00	0.00
PREPAYMENT PENALTY TERM																				
Prepayment Penalty	0	0.00 %	0	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	0	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	0	0.00	0.00	0.00	0.00	0.00
No Prepayment Penalty	0	0.00 %	0	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	0	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	0	0.00	0.00	0.00	0.00	0.00
Not Applicable	117	100.00 %	117	2.990 %	6.000 %	4.209 %	0.000 %	4.250 %	0	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	115	-0.81	4.30	0.96	0.00	0.78
Missing/Invalid Data	0	0.00 %	0	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	0	0.000 %	0.000 %	0.000 %	0.000 %	0.000 %	0	0.00	0.00	0.00	0.00	0.00

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PDF Export | Excel Export | Print Preview

Disparity differences are calculated in categories that have a control category (i.e., race, ethnicity, income level, etc.) This report may be run at the County, MSA, State or Tract Group level. A corresponding drop down menu is available for each option. For example, when this report is generated at the county level, you'll select the desired county from an additional drop down menu.

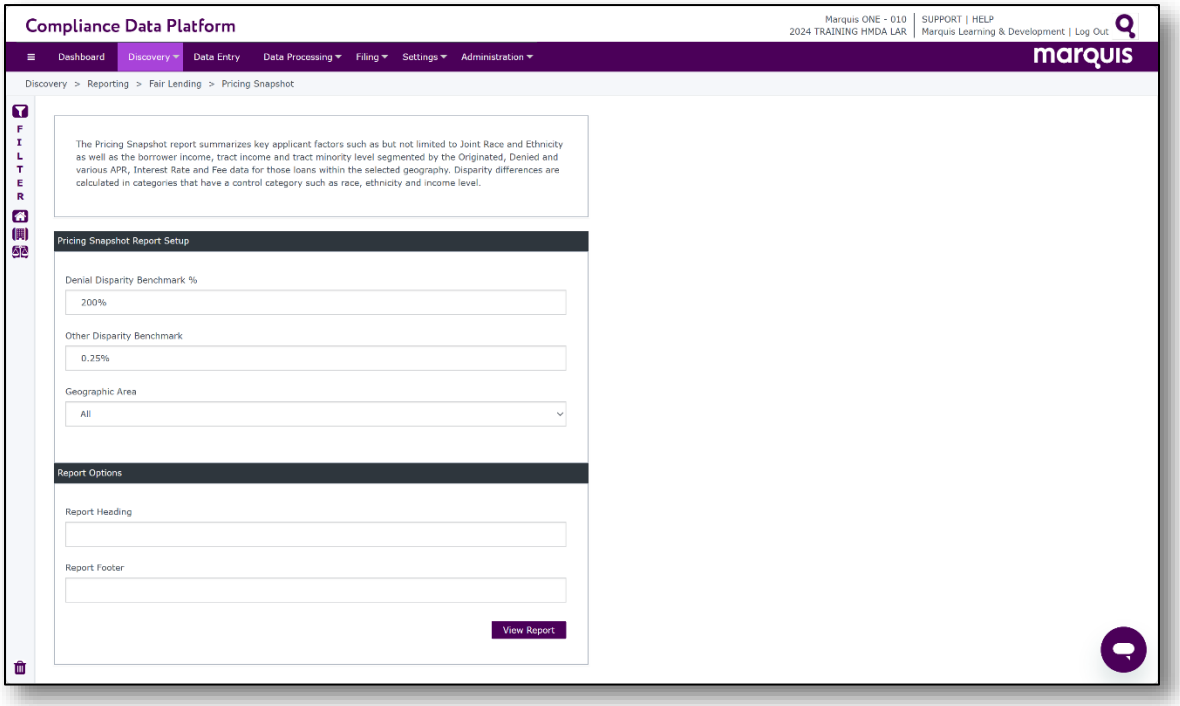
Pricing Snapshot

Path: Discovery/Reporting/Reports

Record Requirements

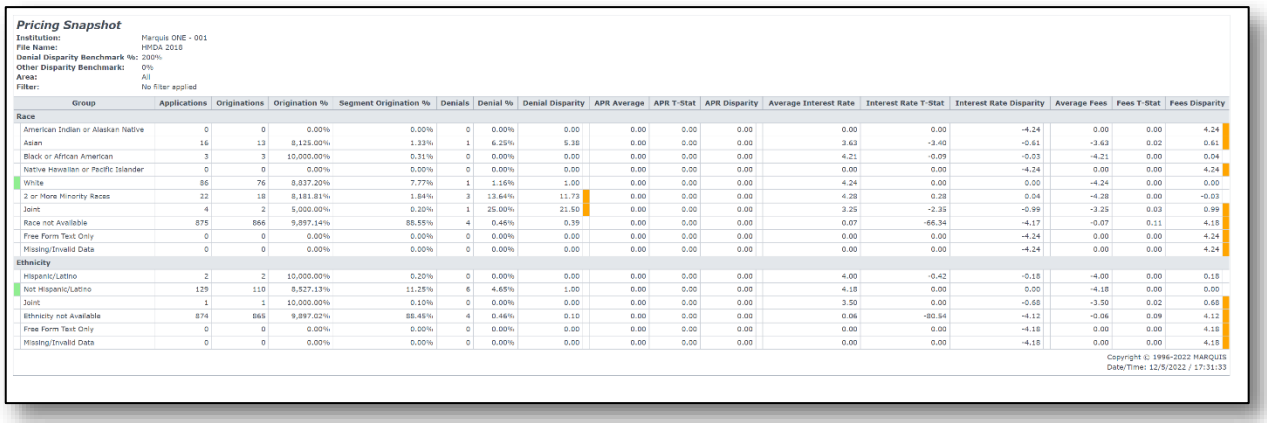
- Record must contain a valid action code

The Pricing Snapshot report brings a total overview of the potential application disparity for underwriting and pricing focusing both on benchmark and statistical disparities for all prohibited basis groups.



Use the text entry fields to establish the desired Denial Disparity Benchmark %, Other Disparity Benchmark, and Geographic Area.

TIP: If records show as missing/invalid, navigate to Data Processing → Update Derived fields, and select the "Calculated Fields" checkbox to process, then re-run the report.

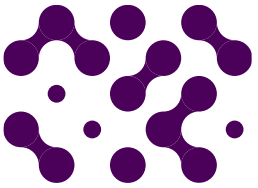


Pricing Snapshot

Institution: Marquis ONE - 001
File Name: HMDA 2018
Denial Disparity Benchmark %: 200%
Other Disparity Benchmark: 0%
Area: All
Filter: No filter applied

Group	Applications	Originations	Origination %	Segment Origination %	Denials	Denial %	Denial Disparity	APR Average	APR T-Stat	APR Disparity	Average Interest Rate	Interest Rate T-Stat	Interest Rate Disparity	Average Fees	Fees T-Stat	Fees Disparity
Race																
American Indian or Alaskan Native	0	0	0.00%	0.00%	0	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	-4.24	0.00	0.00	4.24
Asian	16	13	8,125.00%	1.33%	1	6.25%	5.38	0.00	0.00	0.00	3.63	-3.40	-0.61	-3.63	0.02	0.61
Black or African American	3	3	10,000.00%	0.31%	0	0.00%	0.00	0.00	0.00	0.00	4.21	-0.09	-0.03	-4.21	0.00	0.04
Native Hawaiian or Pacific Islander	0	0	0.00%	0.00%	0	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	-4.24	0.00	0.00	4.24
White	86	76	8,837.20%	7.77%	1	1.16%	1.00	0.00	0.00	0.00	4.24	0.00	0.00	-4.24	0.00	0.00
2 or More Minority Races	22	18	8,181.81%	1.84%	3	13.64%	11.73	0.00	0.00	0.00	4.28	0.28	0.04	-4.28	0.00	-0.03
Joint	4	2	5,000.00%	0.20%	1	25.00%	21.50	0.00	0.00	0.00	3.25	-2.35	-0.99	-3.25	0.03	0.99
Race not Available	875	866	9,897.14%	88.55%	4	0.46%	0.39	0.00	0.00	0.00	0.07	-66.34	-4.17	-0.07	0.11	4.18
Free Form Test Only	0	0	0.00%	0.00%	0	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	-4.24	0.00	0.00	4.24
Missing/Invalid Data	0	0	0.00%	0.00%	0	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	-4.24	0.00	0.00	4.24
Ethnicity																
Hispanic/Latino	2	2	10,000.00%	0.20%	0	0.00%	0.00	0.00	0.00	0.00	4.00	-0.42	-0.18	-4.00	0.00	0.18
Not Hispanic/Latino	129	110	8,527.13%	11.25%	6	4.65%	1.00	0.00	0.00	0.00	4.18	0.00	0.00	-4.18	0.00	0.00
Joint	1	1	10,000.00%	0.10%	0	0.00%	0.00	0.00	0.00	0.00	3.50	0.00	-0.68	-3.50	0.02	0.68
Ethnicity not Available	874	865	9,897.02%	88.46%	4	0.46%	0.10	0.00	0.00	0.00	0.06	-80.54	-4.12	-0.06	0.09	4.12
Free Form Test Only	0	0	0.00%	0.00%	0	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	-4.18	0.00	0.00	4.18
Missing/Invalid Data	0	0	0.00%	0.00%	0	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	-4.18	0.00	0.00	4.18

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The **green** markers indicate the control group, and the **orange** markers indicate values which are greater than the designated denial disparity benchmark % as well as other disparity benchmark.

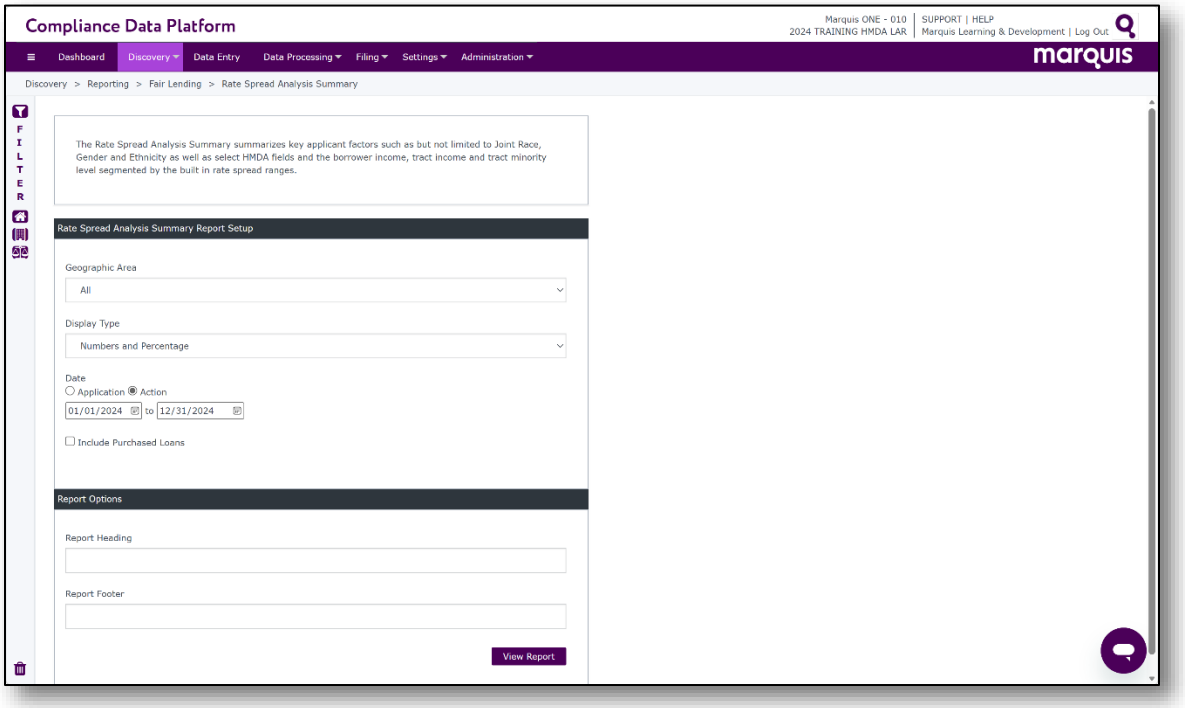
Rate Spread Analysis Summary

Path: Discovery/Reporting/Fair Lending/Rate Spread Analysis

Record Requirements

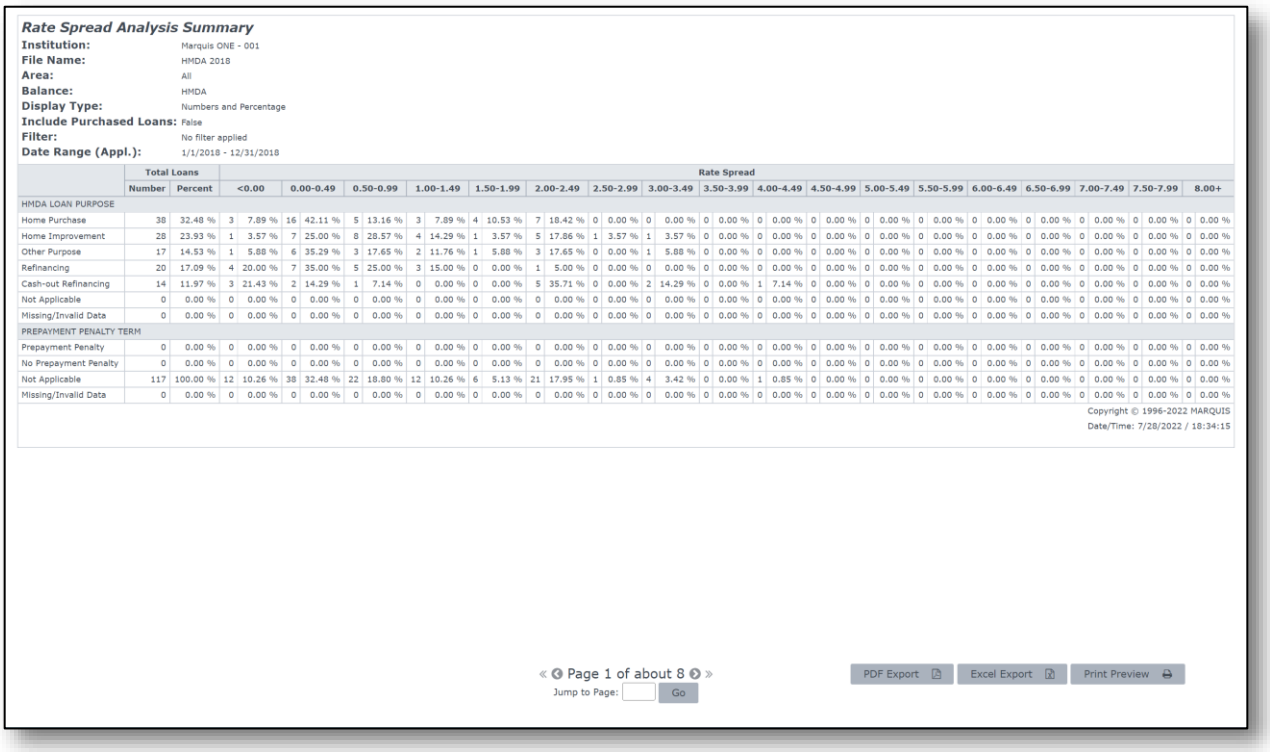
- Property Type = 1 or 2
- Occupancy = 1
- HMDA Type = 1, 2 or 3
- Action Code is a valid entry

Information is provided for key applicant factors including Joint Race, Joint Gender, Joint Ethnicity, Joint Minority Status, Age, Marital Status, Tract Income, Borrower Income and Minority Level of the Tract. Applications are broken out by rate spread and shown in .5% segments to provide a broad view of where most of your applications are clustered.



Use the available filter parameters to determine whether by action date or application date, start and end date, whether to include Purchased loans, and choose numbers or percentages in each segment. This report may be run at the County, MSA, State, or Tract level.

Below is an exmaple of the Rate Spread Analysis Summary Report.



Rate Spread Analysis Summary

Institution: Marquis ONE - 001
File Name: HMDA 2018
Area: All
Balance: HMDA
Display Type: Numbers and Percentage
Include Purchased Loans: False
Filter: No filter applied
Date Range (Appl.): 1/1/2018 - 12/31/2018

| | Total Loans | | Rate Spread | | |

Discovery/Reporting/HMDA



The reports grouped within the HMDA Reports category are specifically designed to analyze HMDA data and assist with the filing process.

Applications By Ethnicity and Sex

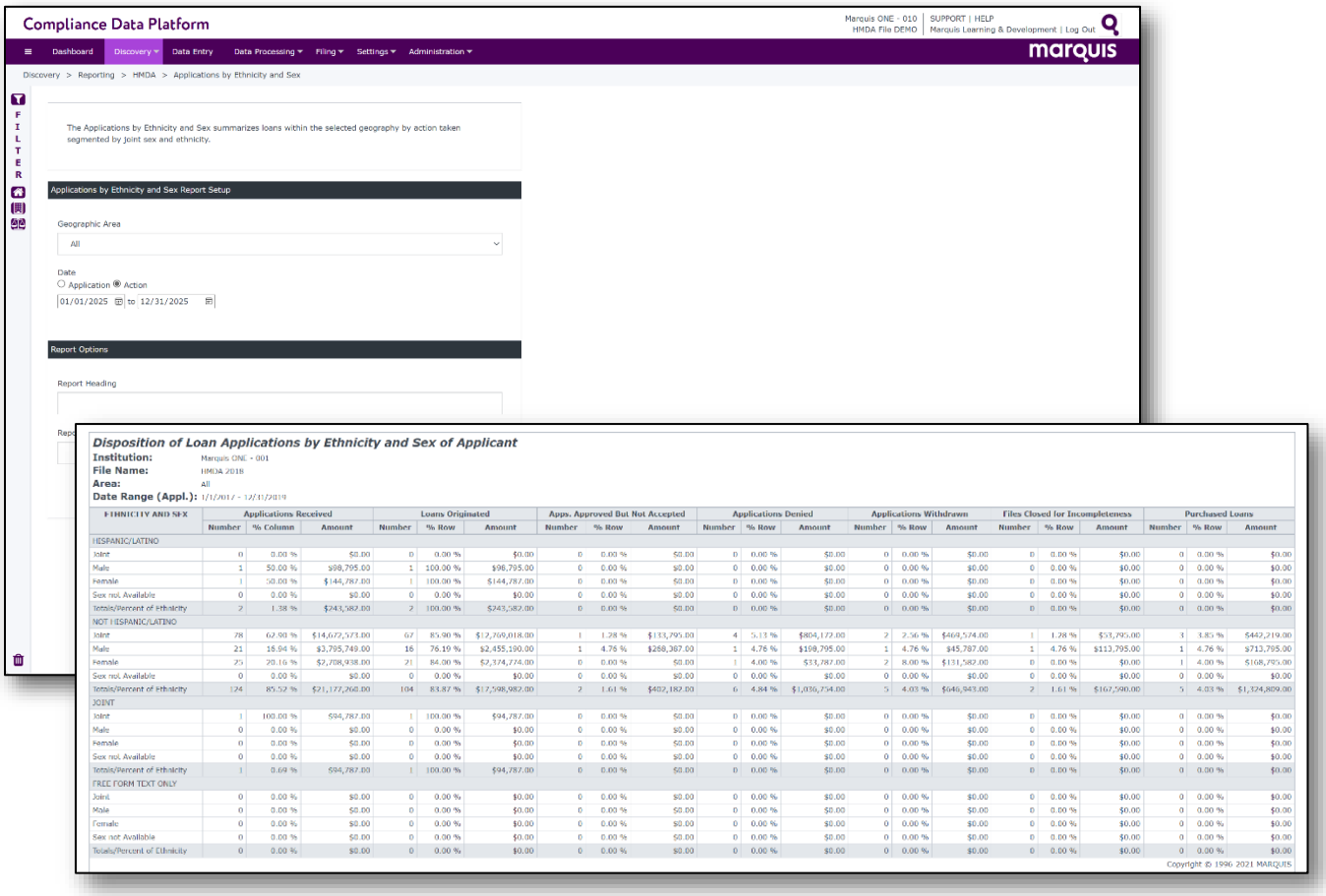
Path: Discovery/Reporting/HMDA/Applications By Ethnicity and Sex

The Applications by Ethnicity and Sex provides the applicant's loan status by number and dollar, segmented by sex and ethnicity.

Record Requirements

- HMDA Qualified = Yes
- Loan/Deposit Flag = Loan
- Application or Action Date is within the range (select which date field applies)
- Action = 1 – 8
- Valid Geocode
- Joint Ethnicity is populated and/or Joint Sex is populated

To process the Applications by Ethnicity and Sex, begin by selecting the desired Geographic Area. Within the Range fields, click or type to enter in the desired start and end date.



Applications By Income, Race, and Ethnicity

Path: Discovery/Reporting/HMDA/Applications By Income, Race, and Ethnicity

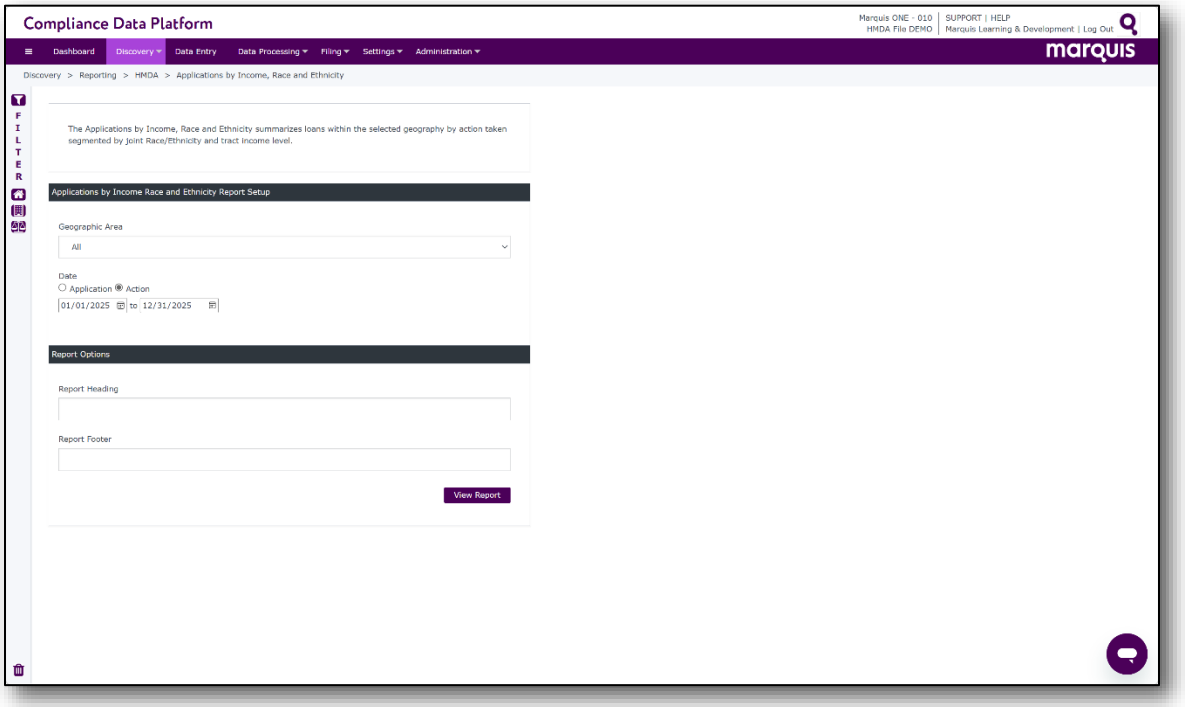
The Applications by Income, Race and Ethnicity Report displays Applicant's loan status and applicant income level, segmented by race and ethnicity.

Record Requirements

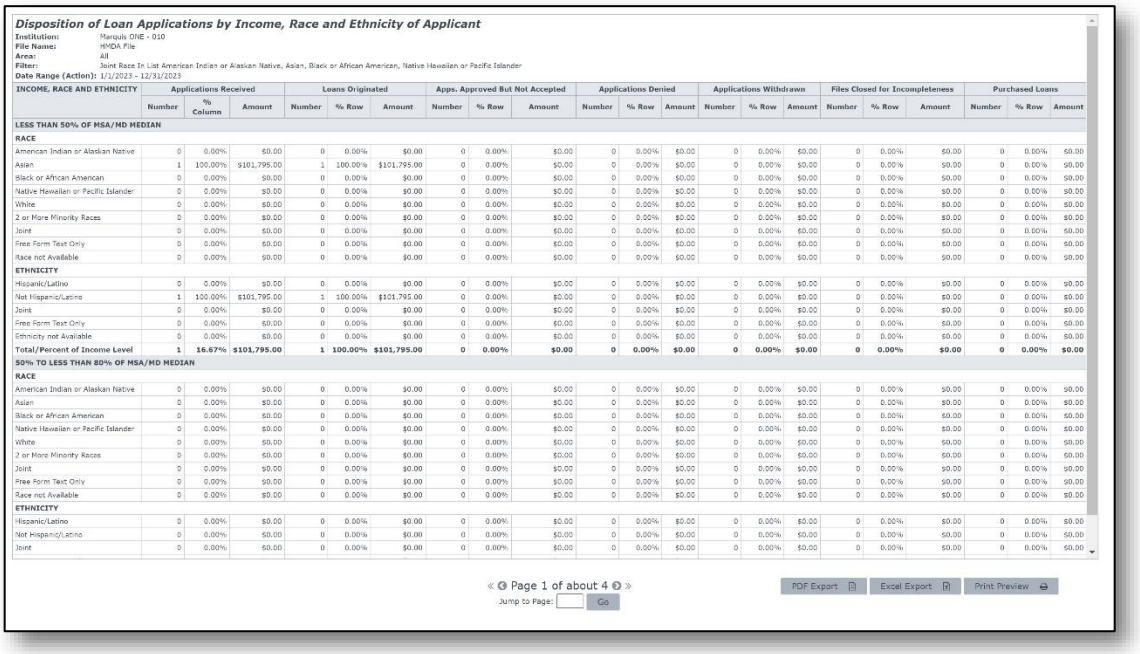
- HMDA Qualified = Yes
- Loan/Deposit Flag = Loan
- Application or Action Date is within the range (select which date field applies)
- Action = 1 – 8
- Valid Geocode
- Joint Ethnicity is populated and/or Joint Race is populated

From the drop-down menu, select the desired Geographic Area.
Use the radio buttons to select whether the report will be generated based on Application or Action date.

Use the range fields to enter in the desired date range, or click inside the fields to access the calendar tool and select the desired date range.



Displayed here is an example of the Applications by Income, Race, and Ethnicity report.



Disposition of Loan Applications by Income, Race and Ethnicity of Applicant

Institution: Marquis ONE - 010
File Name: HMDA File
Area: All
Filter: Joint Race In List American Indian or Alaskan Native, Asian, Black or African American, Native Hawaiian or Pacific Islander
Date Range (Action): 1/1/2023 - 12/31/2023

INCOME, RACE AND ETHNICITY	Applications Received			Loans Originated			Apps. Approved But Not Accepted			Applications Denied			Applications Withdrawn			Files Closed for Incompleteness			Purchased Loans		
	Number	% Column	Amount	Number	% Row	Amount	Number	% Row	Amount	Number	% Row	Amount	Number	% Row	Amount	Number	% Row	Amount	Number	% Row	Amount
LESS THAN 50% OF MSA/MD MEDIAN																					
RACE																					
American Indian or Alaskan Native	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
Asian	1	100.00%	$101,795.00	1	100.00%	$101,795.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
Black or African American	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
Native Hawaiian or Pacific Islander	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
White	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
2 or More Minority Races	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
Joint	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
Free Form Text Only	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
Race not Available	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
ETHNICITY																					
Hispanic/Latino	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
Not Hispanic/Latino	1	100.00%	$101,795.00	1	100.00%	$101,795.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
Joint	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
Free Form Text Only	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
Ethnicity not Available	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
Total/Percent of Income Level	**1**	**16.67%**	**$101,795.00**	**1**	**100.00%**	**$101,795.00**	**0**	**0.00%**	**$0.00**	**0**	**0.00%**	**$0.00**	**0**	**0.00%**	**$0.00**	**0**	**0.00%**	**$0.00**	**0**	**0.00%**	**$0.00**
50% TO LESS THAN 80% OF MSA/MD MEDIAN																					
RACE																					
American Indian or Alaskan Native	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
Asian	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
Black or African American	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
Native Hawaiian or Pacific Islander	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
White	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
2 or More Minority Races	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
Joint	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
Free Form Text Only	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
Race not Available	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
ETHNICITY																					
Hispanic/Latino	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
Not Hispanic/Latino	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00
Joint	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00	0	0.00%	$0.00

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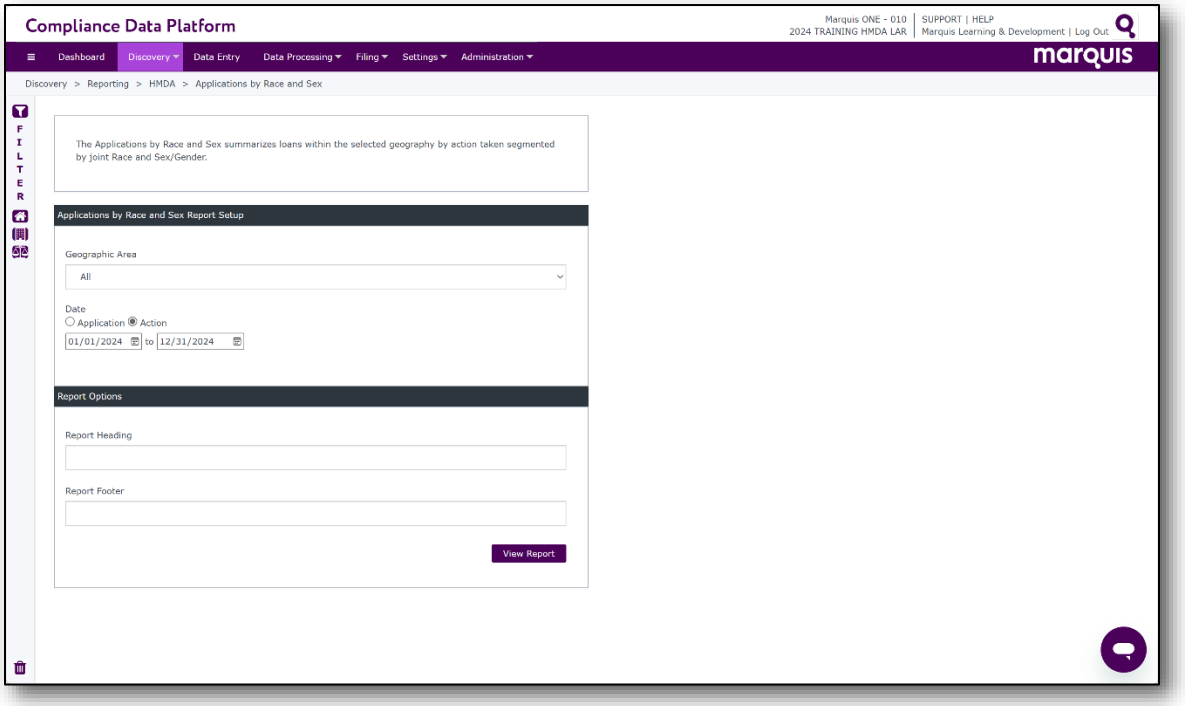
Applications By Race and Sex

Path: Discovery/Reporting/HMDA/Applications By Race and Sex

The Loan Applications by Race and Sex provides the applicant's loan status by number and dollar, segmented by race and sex.

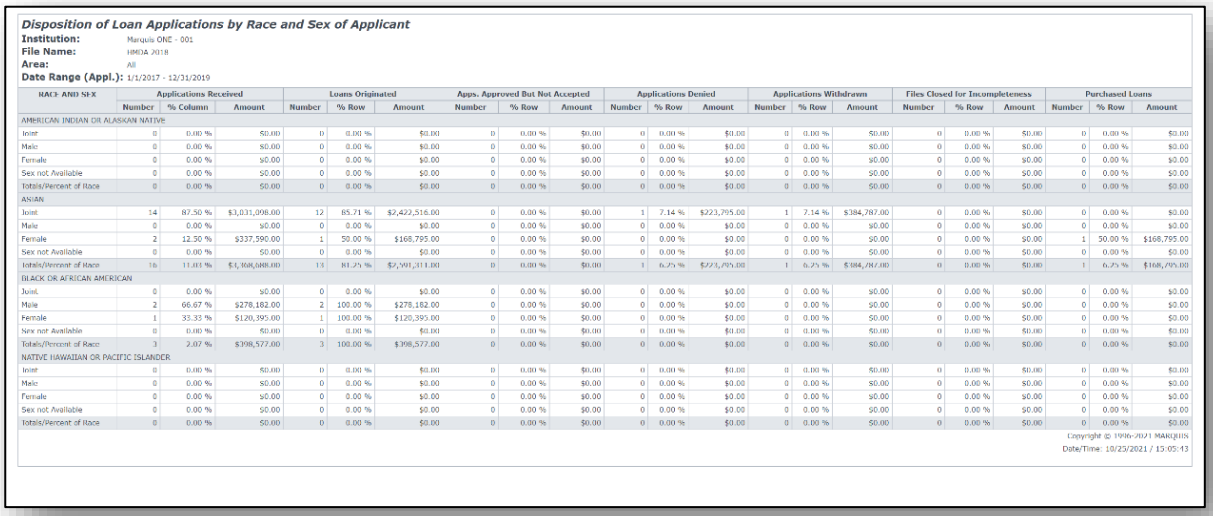
Record Requirements

- HMDA Qualified = Yes
- Loan/Deposit Flag = Loan
- Application or Action Date is within the range (select which date field applies)
- Action = 1 – 8
- Valid Geocode
- Joint Race is populated and/or Joint Sex is populated



From the drop-down menu, select the desired Geographic Area.
Use the range fields to enter in the desired date range, or click inside the fields to access the calendar tool and select the desired date range.

Use the radio buttons to select whether the report will be generated based on Application or Action date. Select the appropriate radio button to process based on application or action date.



Disposition of Loan Applications by Race and Sex of Applicant

Institution: Marquis ONE - 001
File Name: HMDA 2018
Area: All
Date Range (Appl.): 1/1/2017 - 12/31/2019

RACE AND SEX	Applications Received			Loans Originated			Apps. Approved But Not Accepted			Applications Denied			Applications Withdrawn			Files Closed for Incompleteness			Purchased Loans		
	Number	% Column	Amount	Number	% Row	Amount	Number	% Row	Amount	Number	% Row	Amount	Number	% Row	Amount	Number	% Row	Amount	Number	% Row	Amount
AMERICAN INDIAN OR ALASKAN NATIVE																					
Joint	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00
Male	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00
Female	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00
Sex not Available	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00
Totals/Percent of Race	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00
ASIAN																					
Joint	14	87.50 %	$3,031,098.00	12	85.71 %	$2,422,516.00	0	0.00 %	$0.00	1	7.14 %	$223,795.00	1	7.14 %	$384,787.00	0	0.00 %	$0.00	0	0.00 %	$0.00
Male	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00
Female	2	12.50 %	$337,590.00	1	50.00 %	$168,795.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	1	50.00 %	$168,795.00
Sex not Available	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00
Totals/Percent of Race	16	11.00 %	$3,368,688.00	13	81.25 %	$2,591,311.00	0	0.00 %	$0.00	1	6.25 %	$223,795.00	1	6.25 %	$384,787.00	0	0.00 %	$0.00	1	6.25 %	$168,795.00
BLACK OR AFRICAN AMERICAN																					
Joint	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00
Male	2	66.67 %	$278,182.00	2	100.00 %	$278,182.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00
Female	1	33.33 %	$120,395.00	1	100.00 %	$120,395.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00
Sex not Available	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00
Totals/Percent of Race	3	2.07 %	$398,577.00	3	100.00 %	$398,577.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00
NATIVE HAWAIIAN OR PACIFIC ISLANDER																					
Joint	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00
Male	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00
Female	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00
Sex not Available	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00
Totals/Percent of Race	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00	0	0.00 %	$0.00

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Average Disposition Cycle

Path: Discovery/Reporting/HMDA/Average Disposition Cycle

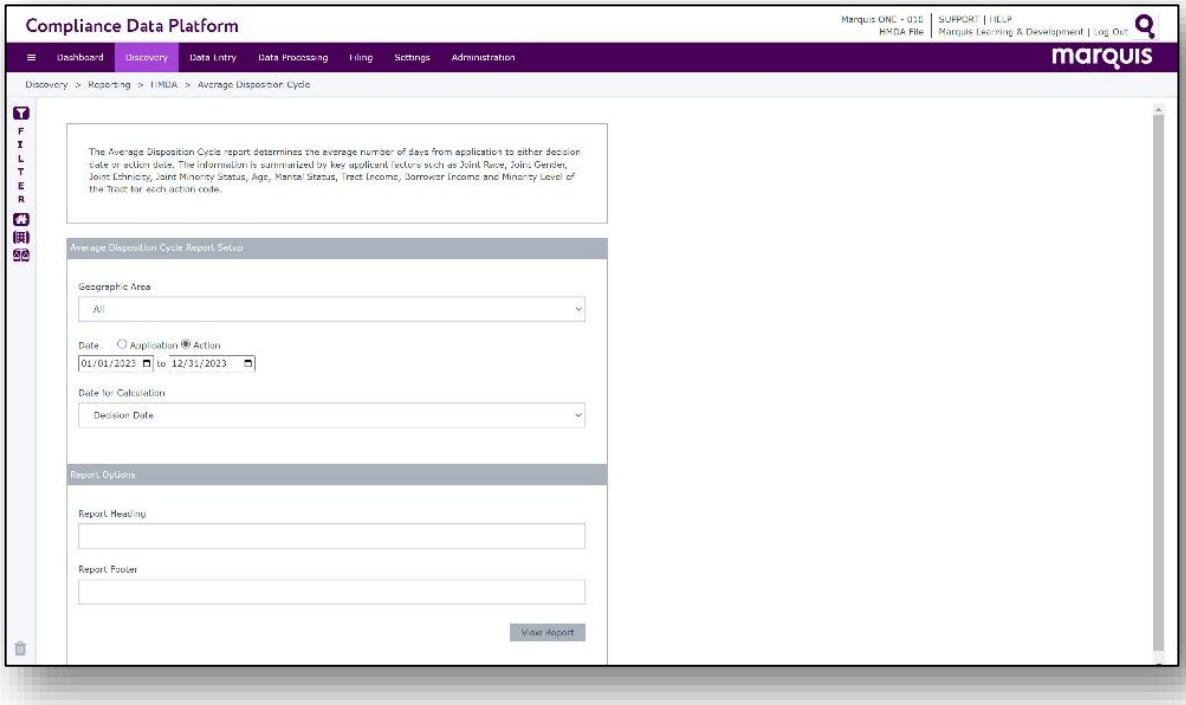
The Average Disposition Cycle report determines the average number of days from application to either decision date or action date.

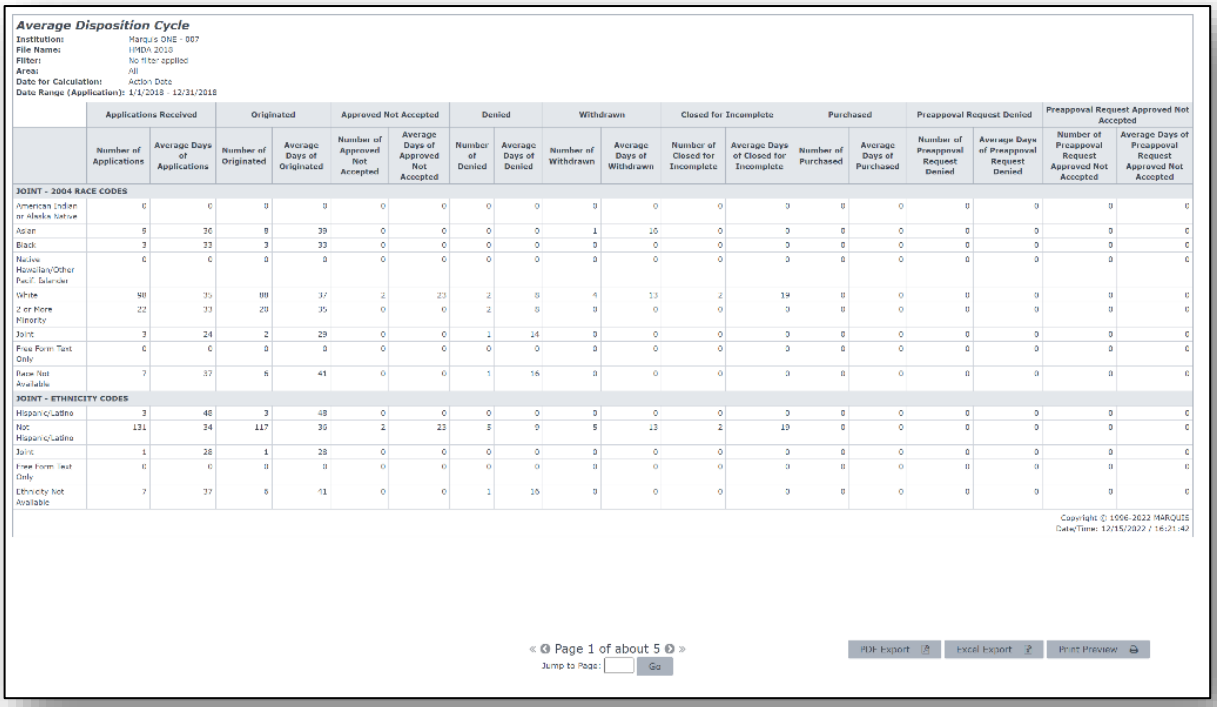
Record Requirements

- Loan/Deposit Flag = Loan
- HMDA Qualified = Yes
- Date for Calculation selection must be populated (user can select either Action Date or Decision Date)

From the drop-down menus, select the desired Geographic Area and whether the report will be calculated based on Action Date or Decision Date.
Use the radio buttons to select the desired date (application or action), and set the desired date range.

The information is summarized by key applicant factors such as Joint Race, Joint Gender, Joint Ethnicity, Joint Minority Status, Age, Marital Status, Tract Income, Borrower Income and Minority Level of the Tract for each action code.





Average Disposition Cycle

Institution: Marquis ONE - 007
File Name: HMDA 2018
Filter: No filter applied
Area: All
Date for Calculation: Action Date
Date Range (Application): 1/1/2018 - 12/31/2018

	Applications Received		Originated		Approved Not Accepted		Denied		Withdrawn		Closed for Incomplete		Purchased		Preapproval Request Denied		Preapproval Request Approved Not Accepted	
	Number of Applications	Average Days of Applications	Number of Originated	Average Days of Originated	Number of Approved Not Accepted	Average Days of Approved Not Accepted	Number of Denied	Average Days of Denied	Number of Withdrawn	Average Days of Withdrawn	Number of Closed for Incomplete	Average Days of Closed for Incomplete	Number of Purchased	Average Days of Purchased	Number of Preapproval Request Denied	Average Days of Preapproval Request Denied	Number of Preapproval Request Approved Not Accepted	Average Days of Preapproval Request Approved Not Accepted
JOINT - 2004 RACE CODES																		
American Indian or Alaska Native	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian	9	36	9	39	0	0	0	0	1	16	0	0	0	0	0	0	0	0
Black	3	33	3	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacif. Islander	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
White	98	35	88	32	2	23	2	8	4	13	2	19	0	0	0	0	0	0
2 or More Minority	22	33	20	35	0	0	2	8	0	0	0	0	0	0	0	0	0	0
Joint	3	24	2	29	0	0	1	14	0	0	0	0	0	0	0	0	0	0
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Race Not Available	7	37	6	41	0	0	1	16	0	0	0	0	0	0	0	0	0	0
JOINT - ETHNICITY CODES																		
Hispanic/Latino	3	48	3	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not Hispanic/Latino	131	34	117	36	2	23	3	9	5	13	2	19	0	0	0	0	0	0
Joint	1	28	1	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Free Form Text Only	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ethnicity Not Available	7	37	6	41	0	0	1	16	0	0	0	0	0	0	0	0	0	0

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Note: Records with an applicant age of 8888 are grouped in a new "Not Applicable" category. Records with an applicant age of 0 or a blank value are grouped within Missing/Invalid Data.

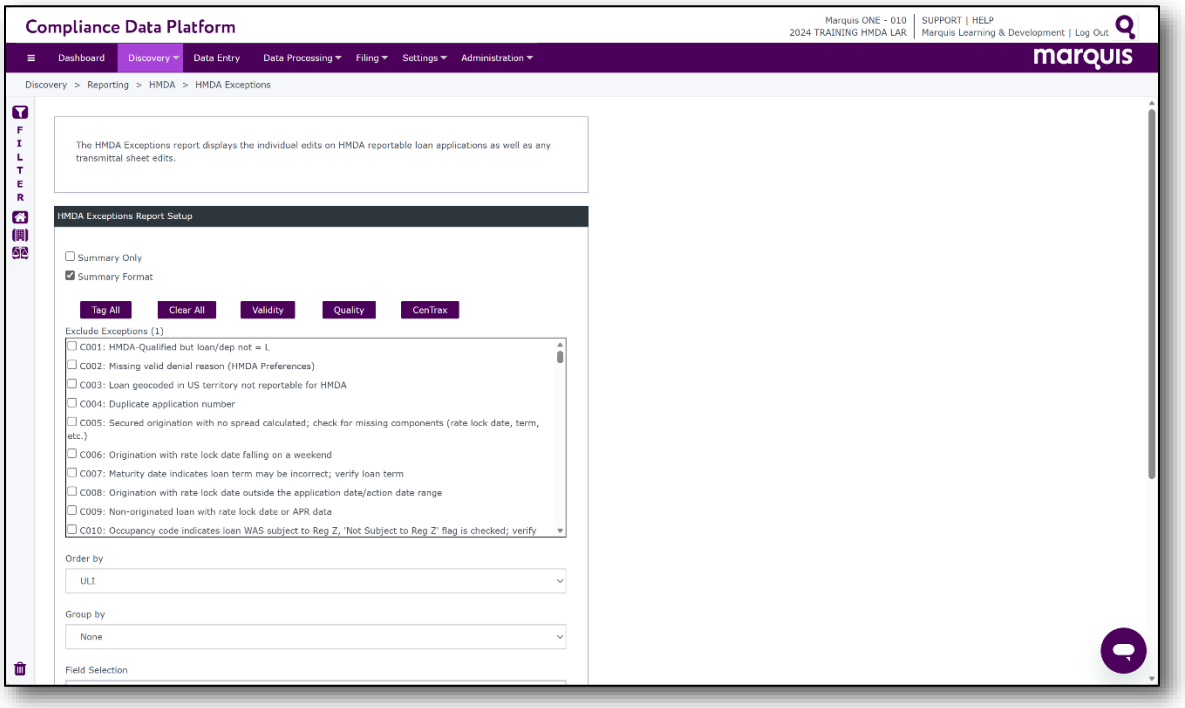
HMDA Exceptions Report

Path: Discovery/Reporting/HMDA/HMDA Exceptions Report

This report provides either a summary of all exceptions or a detailed account list of those with exceptions.

Record Requirements

- All records in file will be applied to report – no requirements



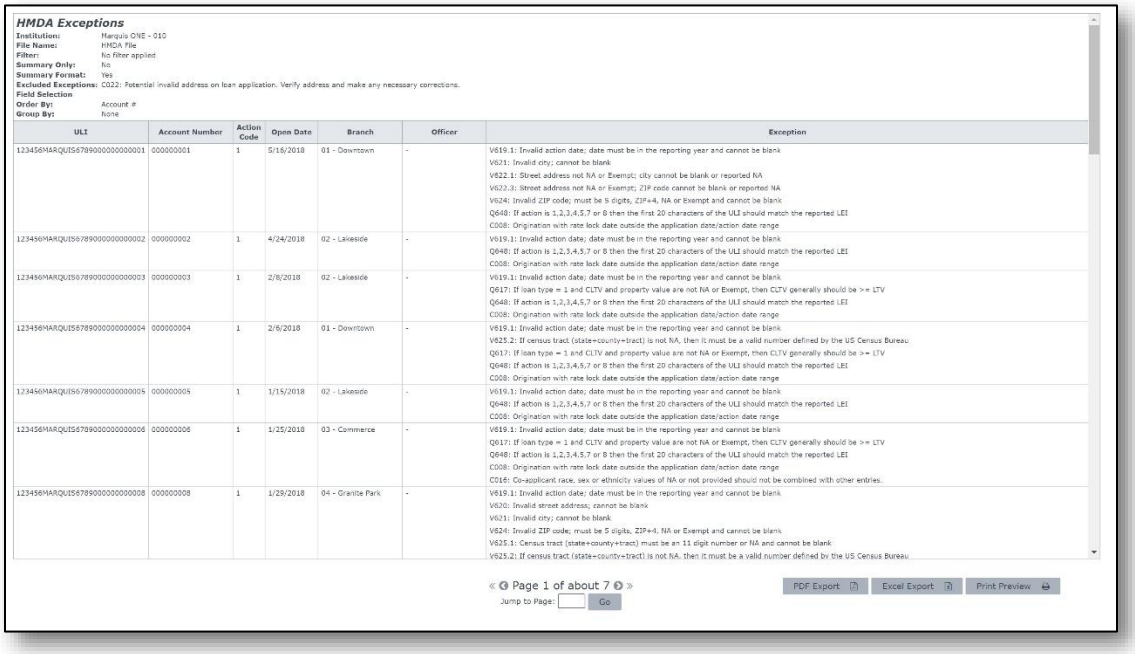
Within the Exclude Exceptions area, click inside the desired checkbox(es) to select the desired exception type(s) to exclude from the report, or click any of the Exception Type buttons to exclude all of that particular exception type.

Use the order by/group by drop-down menus as desired.
Use the Field Selection drop-down to add an additional column to the HMDA Exception Report.

The filter bar on the left-hand side may be used to include 3 step or fast filters to further hone results.

Note: To align with the ability to suppress edits within the HDMA tab of the record in Data Entry, you may also select the checkbox at the bottom to include edits flagged.
Optionally, you may enter in a Report Heading/Report Footer.

Click **Process** to generate the report.
Note that a Summary Recap is also listed at the end of the report when the "Summary Only" checkbox is selected.



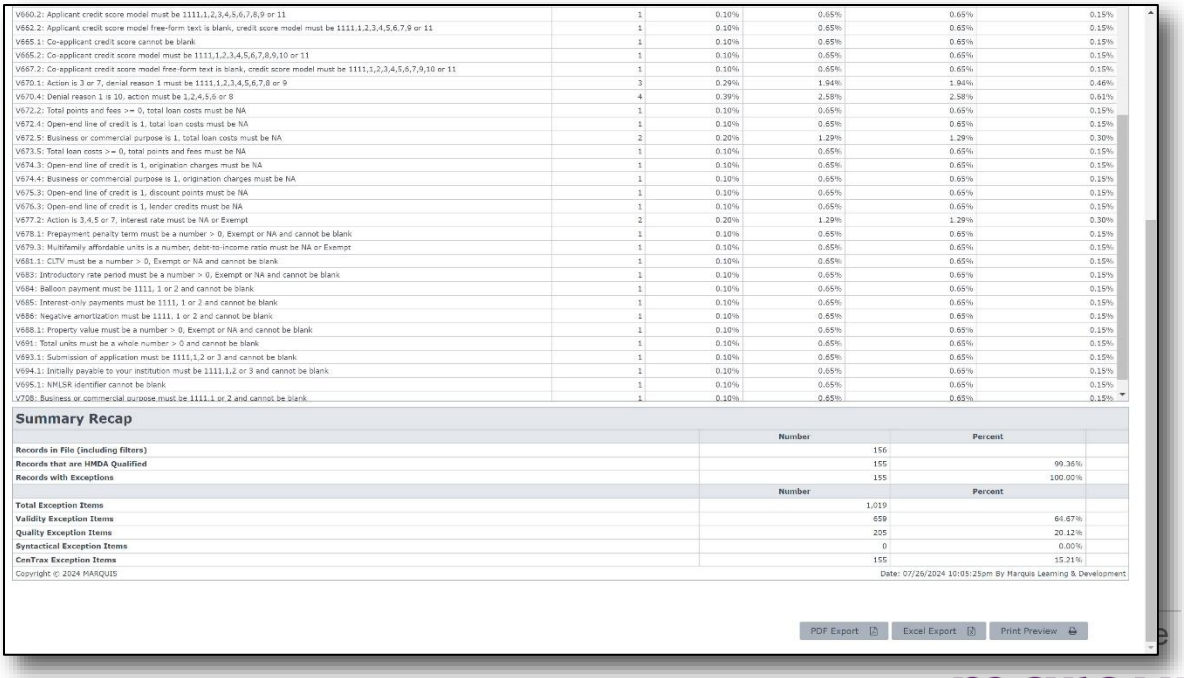
HMDA Exceptions

Institution: Marquis ONE - 010
File Name: HMDA File
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
123456MARQUIS67890000000000001	000000001	1	5/16/2018	01 - Downtown	-	V619.1: Invalid action date; date must be in the reporting year and cannot be blank V621: Invalid city; cannot be blank V622.1: Street address not NA or Exempt; city cannot be blank or reported NA V622.3: Street address not NA or Exempt; ZIP code cannot be blank or reported NA V624: Invalid ZIP code; must be 5 digits, ZIP+4, NA or Exempt and cannot be blank 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 C008: Origination with rate lock date outside the application date/action date range
123456MARQUIS67890000000000002	000000002	1	4/24/2018	02 - Lakeside	-	V619.1: Invalid action date; date must be in the reporting year and cannot be blank 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 C008: Origination with rate lock date outside the application date/action date range
123456MARQUIS67890000000000003	000000003	1	2/8/2018	02 - Lakeside	-	V619.1: Invalid action date; date must be in the reporting year and cannot be blank Q617: If loan type = 1 and CLTV and property value are not NA or Exempt, then CLTV generally should be >= LTV 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 C008: Origination with rate lock date outside the application date/action date range
123456MARQUIS67890000000000004	000000004	1	2/6/2018	01 - Downtown	-	V619.1: Invalid action date; date must be in the reporting year and cannot be blank V625.2: If census tract (state+county+tract) is not NA, then it must be a valid number defined by the US Census Bureau Q617: If loan type = 1 and CLTV and property value are not NA or Exempt, then CLTV generally should be >= LTV 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 C008: Origination with rate lock date outside the application date/action date range
123456MARQUIS67890000000000005	000000005	1	1/15/2018	02 - Lakeside	-	V619.1: Invalid action date; date must be in the reporting year and cannot be blank 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 C008: Origination with rate lock date outside the application date/action date range
123456MARQUIS67890000000000006	000000006	1	1/25/2018	03 - Commerce	-	V619.1: Invalid action date; date must be in the reporting year and cannot be blank Q617: If loan type = 1 and CLTV and property value are not NA or Exempt, then CLTV generally should be >= LTV 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 C008: Origination with rate lock date outside the application date/action date range C016: Co-applicant race, sex or ethnicity values of NA or not provided should not be combined with other entries.
123456MARQUIS67890000000000008	000000008	1	1/29/2018	04 - Granite Park	-	V619.1: Invalid action date; date must be in the reporting year and cannot be blank V620: Invalid street address; cannot be blank V621: Invalid city; cannot be blank V624: Invalid ZIP code; must be 5 digits, ZIP+4, NA or Exempt and cannot be blank V625.1: Census tract (state+county+tract) must be an 11 digit number or NA and cannot be blank V625.2: If census tract (state+county+tract) is not NA, then it must be a valid number defined by the US Census Bureau

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V660.2: Applicant credit score model must be 1111,1,2,3,4,5,6,7,8,9 or 11	1	0.10%	0.65%	0.65%	0.15%
V662.2: Applicant credit score model free-form text is blank, credit score model must be 1111,1,2,3,4,5,6,7,9 or 11	1	0.10%	0.65%	0.65%	0.15%
V665.1: Co-applicant credit score cannot be blank	1	0.10%	0.65%	0.65%	0.15%
V665.2: Co-applicant credit score model must be 1111,1,2,3,4,5,6,7,8,9,10 or 11	1	0.10%	0.65%	0.65%	0.15%
V667.2: Co-applicant credit score model free-form text is blank, credit score model must be 1111,1,2,3,4,5,6,7,9,10 or 11	1	0.10%	0.65%	0.65%	0.15%
V670.1: Action is 3 or 7, denial reason 1 must be 1111,1,2,3,4,5,6,7,8 or 9	3	0.29%	1.94%	1.94%	0.46%
V670.4: Denial reason 1 is 10, action must be 1,2,4,5,6 or 8	4	0.39%	2.58%	2.58%	0.61%
V672.2: Total points and fees >= 0, total loan costs must be NA	1	0.10%	0.65%	0.65%	0.15%
V672.4: Open-end line of credit is 1, total loan costs must be NA	1	0.10%	0.65%	0.65%	0.15%
V672.5: Business or commercial purpose is 1, total loan costs must be NA	2	0.20%	1.29%	1.29%	0.30%
V673.5: Total loan costs >= 0, total points and fees must be NA	1	0.10%	0.65%	0.65%	0.15%
V674.3: Open-end line of credit is 1, origination charges must be NA	1	0.10%	0.65%	0.65%	0.15%
V674.4: Business or commercial purpose is 1, origination charges must be NA	1	0.10%	0.65%	0.65%	0.15%
V675.3: Open-end line of credit is 1, discount points must be NA	1	0.10%	0.65%	0.65%	0.15%
V676.3: Open-end line of credit is 1, lender credits must be NA	1	0.10%	0.65%	0.65%	0.15%
V677.2: Action is 3,4,5 or 7, interest rate must be NA or Exempt	2	0.20%	1.29%	1.29%	0.30%
V678.1: Prepayment penalty term must be a number > 0, Exempt or NA and cannot be blank	1	0.10%	0.65%	0.65%	0.15%
V679.3: Multifamily affordable units is a number, debt-to-income ratio must be NA or Exempt	1	0.10%	0.65%	0.65%	0.15%
V681.1: CLTV must be a number > 0, Exempt or NA and cannot be blank	1	0.10%	0.65%	0.65%	0.15%
V683: Introductory rate period must be a number > 0, Exempt or NA and cannot be blank	1	0.10%	0.65%	0.65%	0.15%
V684: Balloon payment must be 1111, 1 or 2 and cannot be blank	1	0.10%	0.65%	0.65%	0.15%
V685: Interest-only payments must be 1111, 1 or 2 and cannot be blank	1	0.10%	0.65%	0.65%	0.15%
V686: Negative amortization must be 1111, 1 or 2 and cannot be blank	1	0.10%	0.65%	0.65%	0.15%
V688.1: Property value must be a number > 0, Exempt or NA and cannot be blank	1	0.10%	0.65%	0.65%	0.15%
V691: Total units must be a whole number > 0 and cannot be blank	1	0.10%	0.65%	0.65%	0.15%
V693.1: Submission of application must be 1111,1,2 or 3 and cannot be blank	1	0.10%	0.65%	0.65%	0.15%
V694.1: Initially payable to your institution must be 1111,1,2 or 3 and cannot be blank	1	0.10%	0.65%	0.65%	0.15%
V695.1: NMLSR identifier cannot be blank	1	0.10%	0.65%	0.65%	0.15%
V708: Business or commercial purpose must be 1111,1 or 2 and cannot be blank	1	0.10%	0.65%	0.65%	0.15%

Summary Recap

	Number	Percent
Records in File (including filters)	156	
Records that are HMDA Qualified	155	99.36%
Records with Exceptions	155	100.00%
	Number	**Percent**
Total Exception Items	1,019	
Validity Exception Items	659	64.67%
Quality Exception Items	205	20.12%
Syntactical Exception Items	0	0.00%
ComTrax Exception Items	155	15.21%

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Date: 07/26/2024 10:05:25pm By Marquis Learning & Development

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HMDA LAR Summary

Path: Discovery/Reporting/HMDA/HMDA LAR Summary

The HMDA LAR Summary Report can provide summary data for a Compliance data file, nationwide aggregate data, or a comparison of selected criteria.

Because the report supports many different configuration options, the parameters for each section are defined below, versus a summary of all possible configurations.

Record Requirements

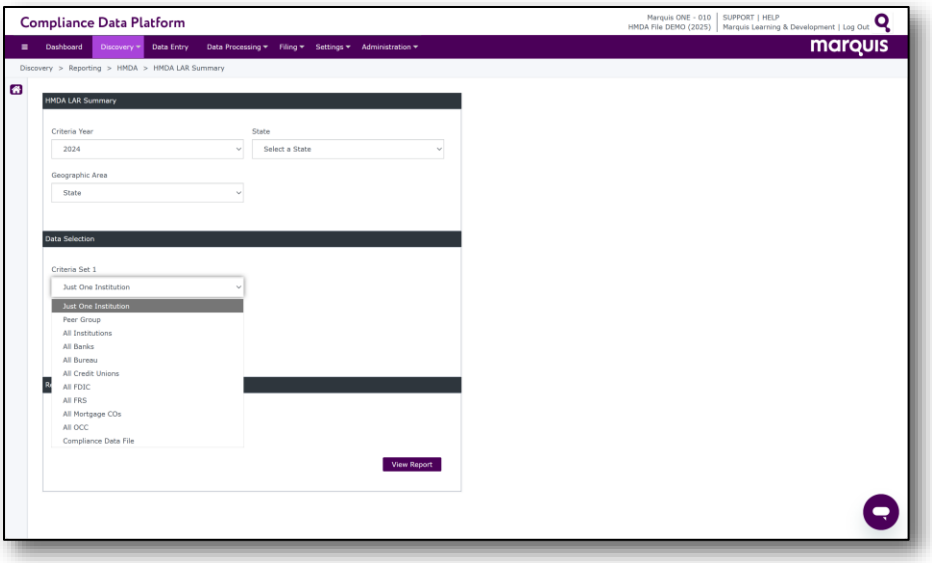
- Peer data is dependent on aggregate data – no CDP file requirements

HMDA LAR Summary Section

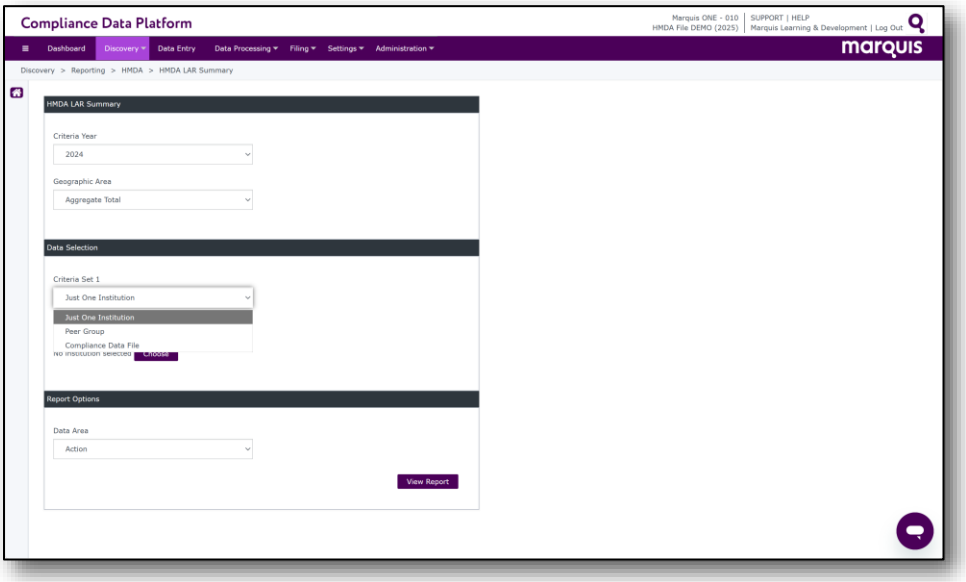
First, select the desired criteria year and geographic area.

The *Criteria Year* is primarily used for demographic and tract-level context, such as income classifications and tract definitions. If the year of the current active file differs from the Criteria year selected, the current active file year will determine totals in areas such as applications and race. Depending on the desired data to display, selections made within the HMDA LAR Summary Area can dictate available selections within the Data Selection Area.

Example 1: With State selected for Geographic area, the full menu is available for Criteria Set 1.



Example 2: With Aggregate total selected for Geographic area, a limited menu is available for Criteria Set 1



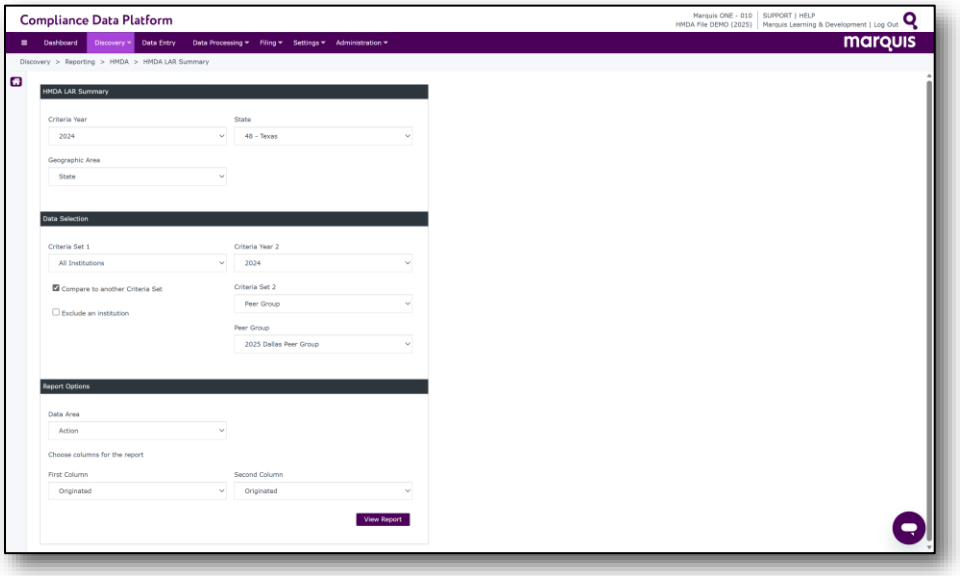
Data Selection

With Aggregate total selected as the Geographic area, options include:

- Just one institution
- Peer Group
- Compliance Data File

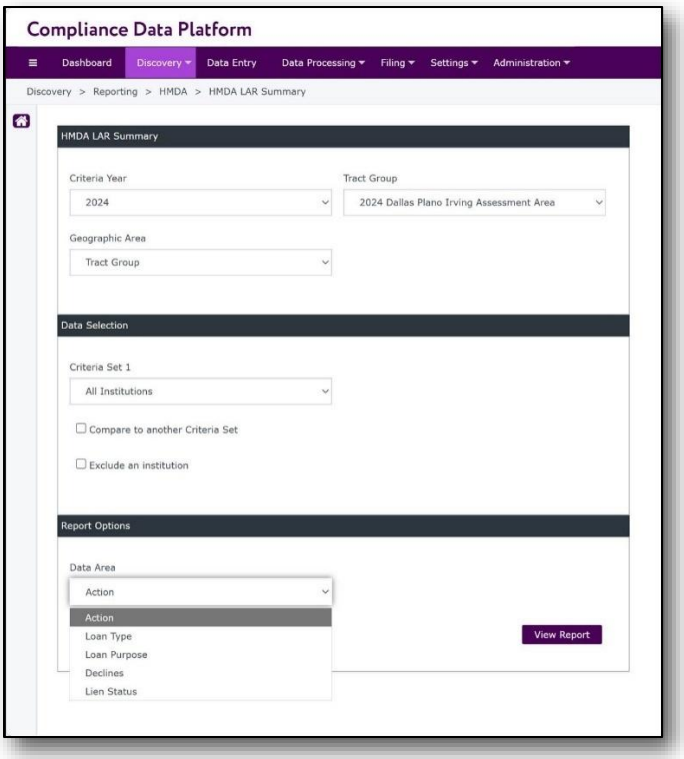
If Compliance Data File is chosen as the Criteria Set 1, the current active Compliance File or a different Compliance Data File may be selected. If only a Compliance Data File is selected, the report will display data for that file only.

Compliance Data files (or an alternate data set, if chosen for Criteria Set 1) may also be compared to another Criteria Set. To do so, select the checkbox to c**ompare to another Criteria Set** and make your desired selections for Criteria Year 2 and Criteria Set 2. When two criteria sets are defined within Data Selection, the report options will also now include options for the first and second column of the report.

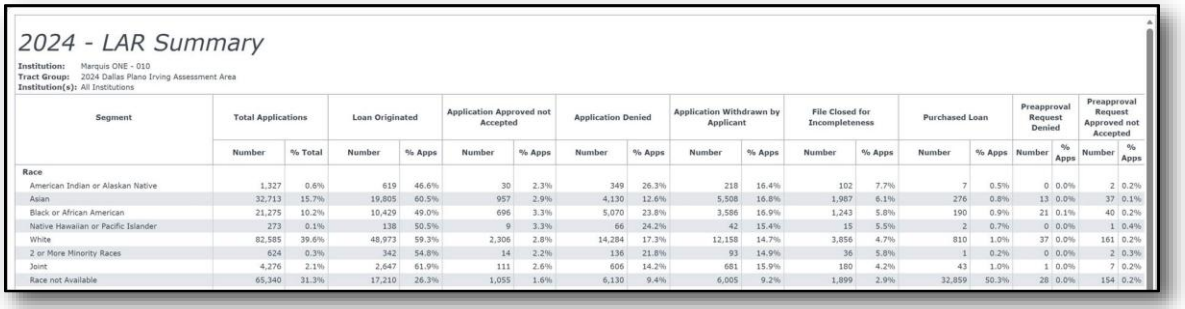


Report Options

Selections made in this section determine the column headers displayed in the report.



Example 1 – **Action** is chosen as the Data Area within Report Options

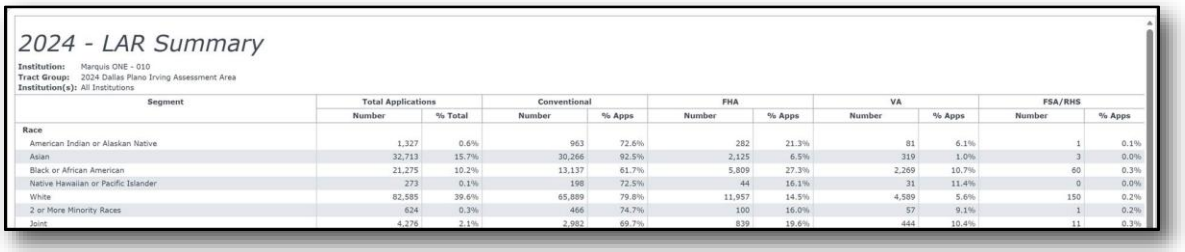


2024 - LAR Summary

Institution: Marquis ONE - 010
Tract Group: 2024 Dallas Plano Irving Assessment Area
Institution(s): All Institutions

Segment	Total Applications		Loan Originated		Application Approved not Accepted		Application Denied		Application Withdrawn by Applicant		File Closed for Incompleteness		Purchased Loan		Preapproval Request Denied		Preapproval Request Approved not Accepted	
	Number	% Total	Number	% Apps	Number	% Apps	Number	% Apps	Number	% Apps	Number	% Apps	Number	% Apps	Number	% Apps	Number	% Apps
Race																		
American Indian or Alaskan Native	1,327	0.6%	619	46.6%	30	2.3%	349	26.3%	218	16.4%	102	7.7%	7	0.5%	0	0.0%	2	0.2%
Asian	32,713	15.7%	19,805	60.5%	957	2.9%	4,130	12.6%	5,508	16.8%	1,987	6.1%	276	0.8%	13	0.0%	37	0.1%
Black or African American	21,275	10.2%	10,429	49.0%	696	3.3%	5,070	23.8%	3,586	16.9%	1,243	5.8%	190	0.9%	21	0.1%	40	0.2%
Native Hawaiian or Pacific Islander	273	0.1%	138	50.5%	9	3.3%	66	24.2%	42	15.4%	15	5.5%	2	0.7%	0	0.0%	1	0.4%
White	82,585	39.6%	48,973	59.3%	2,306	2.8%	14,284	17.3%	12,158	14.7%	3,856	4.7%	810	1.0%	37	0.0%	161	0.2%
2 or More Minority Races	624	0.3%	342	54.8%	14	2.2%	136	21.8%	93	14.9%	36	5.8%	1	0.2%	0	0.0%	2	0.3%
Joint	4,276	2.1%	2,647	61.9%	111	2.6%	606	14.2%	681	15.9%	180	4.2%	43	1.0%	1	0.0%	7	0.2%
Race not Available	65,340	31.3%	17,210	26.3%	1,055	1.6%	6,130	9.4%	6,005	9.2%	1,899	2.9%	32,859	50.3%	28	0.0%	154	0.2%

Example 2 – **Loan Type** is chosen as the Data Area within Report Options



2024 - LAR Summary

Institution: Marquis ONE - 010
Tract Group: 2024 Dallas Plano Irving Assessment Area
Institution(s): All Institutions

Segment	Total Applications		Conventional		FHA		VA		FSA/RHS	
	Number	% Total	Number	% Apps	Number	% Apps	Number	% Apps	Number	% Apps
Race										
American Indian or Alaskan Native	1,327	0.6%	963	72.6%	282	21.3%	81	6.1%	1	0.1%
Asian	32,713	15.7%	30,266	92.5%	2,125	6.5%	319	1.0%	3	0.0%
Black or African American	21,275	10.2%	13,137	61.7%	5,809	27.3%	2,269	10.7%	60	0.3%
Native Hawaiian or Pacific Islander	273	0.1%	198	72.5%	44	16.1%	31	11.4%	0	0.0%
White	82,585	39.6%	65,889	79.8%	11,957	14.5%	4,589	5.6%	150	0.2%
2 or More Minority Races	624	0.3%	466	74.7%	100	16.0%	57	9.1%	1	0.2%
Joint	4,276	2.1%	2,982	69.7%	839	19.6%	444	10.4%	11	0.3%

The remaining options for Data Area (Loan purpose through Lein status) will display similarly across the top of the report.

Use the drop-down options for Data Area to change what data is displayed in the report.

If the checkbox for **Compare to another Criteria Set** is selected, there will be two columns to make selections under the Data Area drop-down box: First Column and Second Column. Displayed here is an example LAR Summary report.

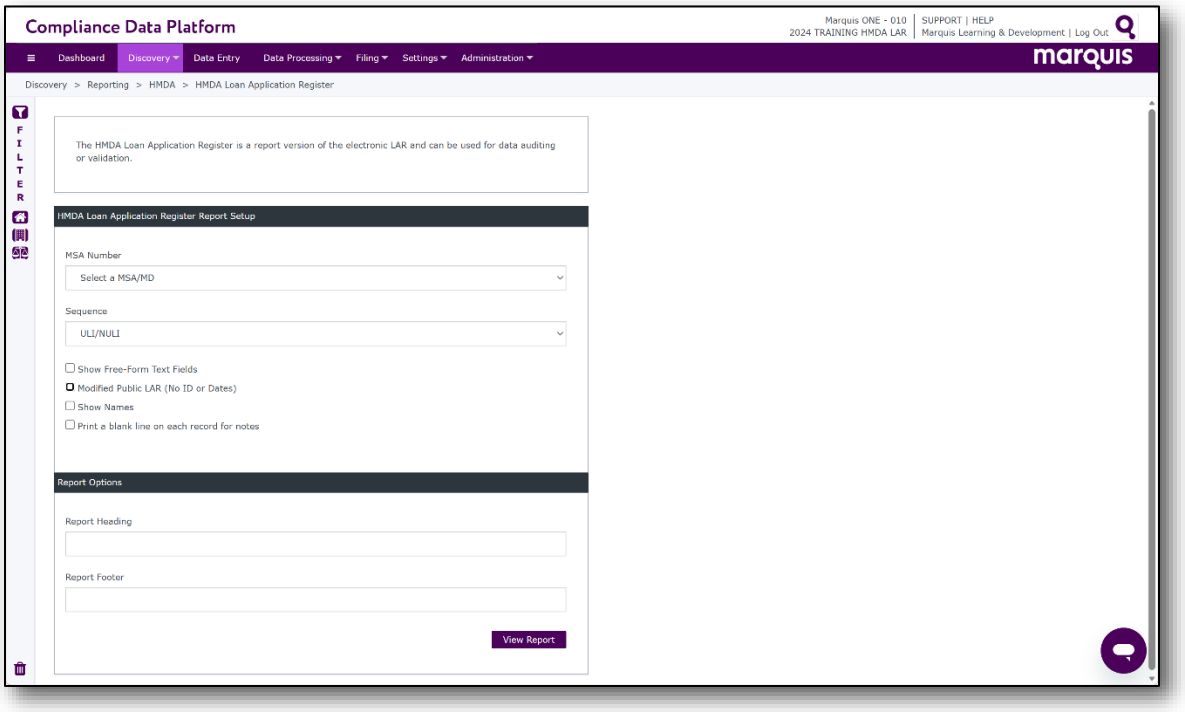
HMDA Loan Application Register

Path: Discovery/Reporting/HMDA/HMDA Loan Application Register

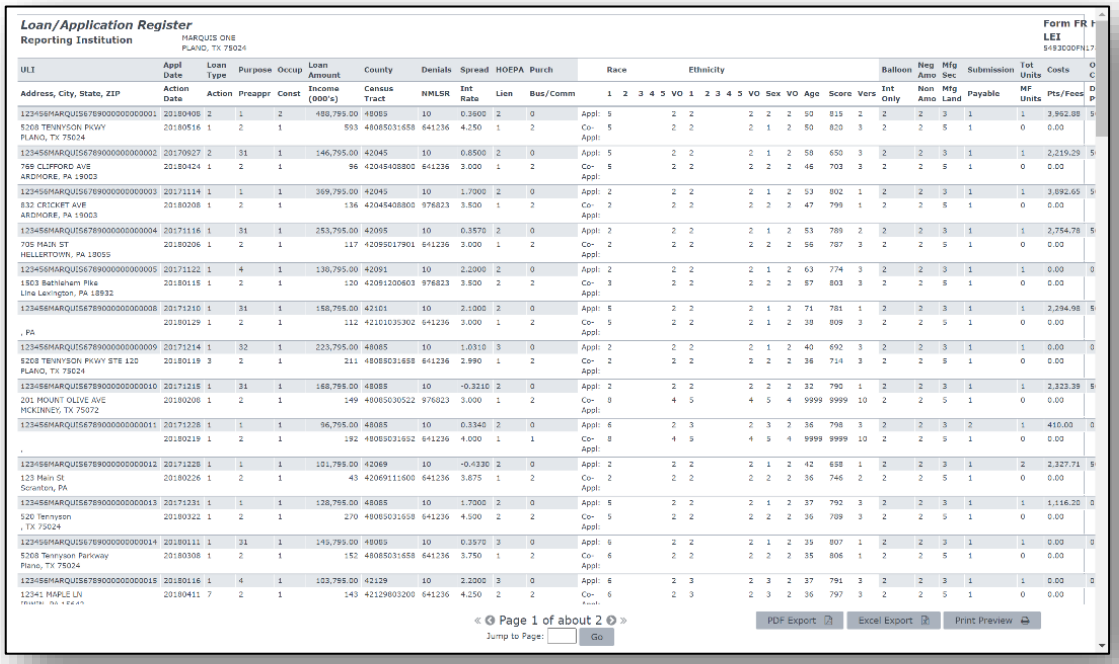
The HMDA Loan Application Register (LAR) refers to reportable loan applications and their disposition during a calendar year.

File Requirements

- HMDA Qualified must = Yes
- Loan/Deposit must = L
- Action Date and year of file (File/ File Manager) must be the same
- HMDA Balance must be >$499



Use the drop-down list to select the desired MSA. Optionally, a Sequence may also be selected. Additional options include: show Free-Form Text Fields, generate the report in



Loan/Application Register
Reporting Institution
MARQUIS ONE
PLANO, TX 75024

Form FR H
LEI
549300DFN17

ULI / Address, City, State, ZIP	Appl Date / Action Data	Loan Type / Action	Purpose / Preappr	Occup / Const	Loan Amount / Income (000's)	County / Census Tract	Denials / NMLSR	Spread / Int Rate	HOEPA / Lien	Purch / Bus/Comm		Race 1	2	3	4	5	VO	Ethnicity 1	2	3	4	5	VO	Sex	VO	Age	Score	Vers	Balloon / Int Only	Neg Amo / Non Amo	Mfg Sec / Mfg Land	Submission / Payable	Tot Units / MF Units	Costs / Pts/Fees	O C / D P
123456MARQUIS6789000000000001 5208 TENNYSON PKWY PLANO, TX 75024	20180408 20180516	2 1	1 2	2 1	488,795.00 593	48085 48085031658	10 641236	0.3600 4.250	2 1	0 2	Appl: Co-Appl:	5 5					2 2	2 2					2 2	2 1	2 2	90 50	815 820	2 3	2 2	2 2	3 5	1 1	1 0	3,962.88 0.00	5
123456MARQUIS6789000000000002 765 CLIFFORD AVE ARDMORE, PA 19003	20170927 20180424	2 1	31 2	1 1	146,795.00 86	42045 42045408800	10 641236	0.8500 3.000	2 1	0 2	Appl: Co-Appl:	5 5					2 2	2 2					2 2	1 2	2 2	58 46	650 703	3 3	2 2	2 2	3 5	1 1	1 0	2,219.29 0.00	5
123456MARQUIS6789000000000003 832 CRICKET AVE ARDMORE, PA 19003	20171114 20180208	1 1	1 2	1 1	369,795.00 136	42049 42045408800	10 976823	1.7000 3.500	2 1	0 2	Appl: Co-Appl:	2 2					2 2	2 2					2 2	1 2	2 2	53 47	802 799	1 1	2 2	2 2	3 5	1 1	1 0	3,692.65 0.00	5
123456MARQUIS6789000000000004 705 MAIN ST HELLERTOWN, PA 18055	20171116 20180206	1 1	31 2	1 1	253,795.00 117	42095 42095017901	10 641236	0.3570 3.000	2 1	0 2	Appl: Co-Appl:	2 2					2 2	2 2					2 2	1 2	2 2	53 56	789 787	2 3	2 2	2 2	3 5	1 1	1 0	2,754.78 0.00	5
123456MARQUIS6789000000000005 1503 Bethlehem Pike Line Lexington, PA 18932	20171122 20180115	1 1	4 2	1 1	130,795.00 120	42091 42091200603	10 976823	2.2000 3.500	2 2	0 2	Appl: Co-Appl:	2 3					2 2	2 2					2 2	1 2	2 2	63 57	774 803	3 3	2 2	2 2	3 5	1 1	1 0	0.00 0.00	0
123456MARQUIS6789000000000008 , PA	20171210 20180129	1 1	31 2	1 1	158,795.00 112	42101 42101035302	10 641236	2.1000 3.000	2 1	0 2	Appl: Co-Appl:	5 5					2 2	2 2					2 2	1 1	2 2	71 38	781 809	1 3	2 2	2 2	3 5	1 1	1 0	2,294.98 0.00	5
123456MARQUIS6789000000000009 5208 TENNYSON PKWY STE 120 PLANO, TX 75024	20171214 20180119	1 3	32 2	1 1	223,795.00 211	48085 48085031658	10 641236	1.0310 2.990	3 1	0 2	Appl: Co-Appl:	2 2					2 2	2 2					2 2	1 2	2 2	40 36	692 714	3 3	2 2	2 2	3 5	1 1	1 0	0.00 0.00	0
123456MARQUIS6789000000000010 201 MOUNT OLIVE AVE MCKINNEY, TX 75072	20171215 20180208	1 1	31 2	1 1	168,795.00 149	48085 48085030522	10 976823	-0.3210 3.000	2 1	0 2	Appl: Co-Appl:	2 8					2 4	2 5					2 4	2 5	2 4	32 9999	790 9999	1 10	2 2	2 2	3 5	1 1	1 0	2,323.39 0.00	5
123456MARQUIS6789000000000011 ,	20171228 20180219	1 1	1 2	1 1	96,795.00 192	48085 48085031652	10 641236	0.3340 4.000	2 1	0 1	Appl: Co-Appl:	6 8					2 4	3 5					2 4	3 5	2 4	36 9999	798 9999	3 10	2 2	2 2	3 5	2 1	1 0	410.00 0.00	0
123456MARQUIS6789000000000012 123 Main St Scranton, PA	20171228 20180226	1 1	1 2	1 1	101,795.00 43	42069 42069111600	10 641236	-0.4330 3.875	2 1	0 2	Appl: Co-Appl:	2 2					2 2	2 2					2 2	1 2	2 2	42 36	688 746	1 2	2 2	2 2	3 5	1 1	2 0	2,327.71 0.00	5
123456MARQUIS6789000000000013 520 Tennyson , TX 75024	20171231 20180322	1 1	1 2	1 1	128,795.00 270	48085 48085031658	10 641236	1.7300 4.500	2 2	0 2	Appl: Co-Appl:	5 5					2 2	2 2					2 2	1 2	2 2	37 36	792 709	3 3	2 2	2 2	3 5	1 1	1 0	1,116.20 0.00	0
123456MARQUIS6789000000000014 5208 Tennyson Parkway Plano, TX 75024	20180111 20180308	1 1	31 2	1 1	149,795.00 152	48085 48085031658	10 641236	0.1970 3.750	3 1	0 2	Appl: Co-Appl:	6 6					2 2	2 2					2 2	1 2	2 2	35 35	807 806	1 1	2 2	2 2	3 5	1 1	1 0	0.00 0.00	0
123456MARQUIS6789000000000015 12341 MAPLE LN	20180411	7	2	1	143	42129803200	641236	4.250	2	2	Appl: Co-Appl:	6 6					2 2	3 3					2 2	3 2	2 2	37 36	791 797	3 3	2 2	2 2	3 5	1 1	1 0	0.00 0.00	0

« Page 1 of about 2 »
Jump to Page: Go

PDF Export | Excel Export | Print Preview

modified Public LAR format, show Names & Addresses, and/or print a blank line on each record for notes.

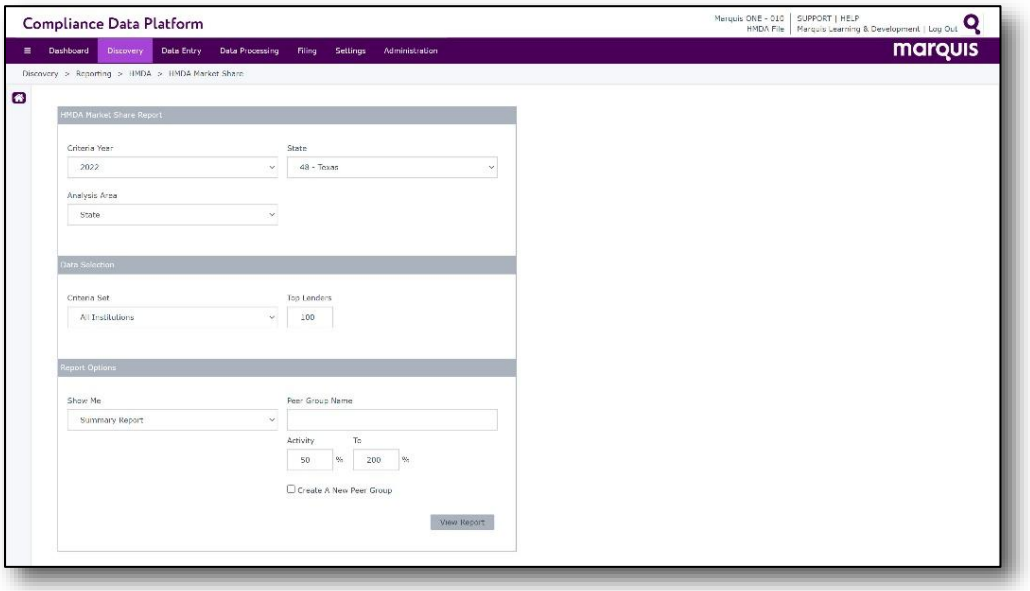
HMDA Market Share

Path: Discovery/Reporting/HMDA/HMDA Market Share

The HMDA Market Share Report provides summarized information of peer data for the purpose of gauging lending performance in the selected area.

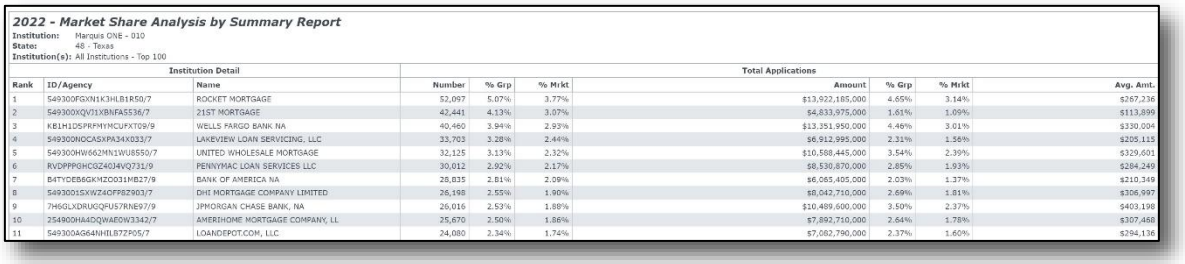
Record Requirements

- Peer data is dependent on aggregate data – no CDP file requirements



Within the HMDA Market Share Report section, select the desired Criteria Year and Analysis Area.

The Data Selection is used to determine which institutions' data is represented in the report. If All Institutions is selected, the Top Lenders defaults to 100. Click within the box to change the value from 100 to another value. If All Institutions is selected for the Criteria Set, there will be an option to create a Peer Group based on the results. Use the Report Options area to determine what data is displayed in the report.



2022 - Market Share Analysis by Summary Report

Institution: Marquis ONE - 010
State: 48 - Texas
Institution(s): All Institutions - Top 100

Institution Detail			Total Applications						
Rank	ID/Agency	Name	Number	% Grp	% Mrkt	Amount	% Grp	% Mrkt	Avg. Amt.
1	549300FGXN1K3HLB1R50/7	ROCKET MORTGAGE	52,097	5.07%	3.77%	$13,922,185,000	4.65%	3.14%	$267,236
2	549300XQV1XBNFA5536/7	21ST MORTGAGE	42,441	4.13%	3.07%	$4,833,975,000	1.61%	1.09%	$113,899
3	KB1M1D5PRMYMCUFXT09/9	WELLS FARGO BANK NA	40,460	3.94%	2.93%	$13,351,950,000	4.46%	3.01%	$330,004
4	549300NOCASXPA34X033/7	LAKEVIEW LOAN SERVICING, LLC	33,703	3.28%	2.44%	$6,912,995,000	2.31%	1.56%	$205,115
5	549300HW662MN1WU8550/7	UNITED WHOLESALE MORTGAGE	32,125	3.13%	2.32%	$10,588,445,000	3.54%	2.39%	$329,601
6	RVDPPPGHC0Z40J4VQ731/9	PENNYMAC LOAN SERVICES LLC	30,012	2.92%	2.17%	$8,530,870,000	2.85%	1.93%	$284,249
7	B4TYDEB6GKMZO031MB27/9	BANK OF AMERICA NA	28,835	2.81%	2.09%	$6,065,405,000	2.03%	1.37%	$210,349
8	5493001SXWZ4OFP8Z903/7	DHI MORTGAGE COMPANY LIMITED	26,198	2.55%	1.90%	$8,042,710,000	2.69%	1.81%	$306,997
9	7H6GLXDRUGQFU57RNE97/9	JPMORGAN CHASE BANK, NA	26,016	2.53%	1.88%	$10,489,600,000	3.50%	2.37%	$403,198
10	254900HA4DQWAE0W3342/7	AMERIHOME MORTGAGE COMPANY, LL	25,670	2.50%	1.86%	$7,892,710,000	2.64%	1.78%	$307,468
11	549300AG64NHILB7ZF05/7	LOANDEPOT.COM, LLC	24,080	2.34%	1.74%	$7,082,790,000	2.37%	1.60%	$294,136

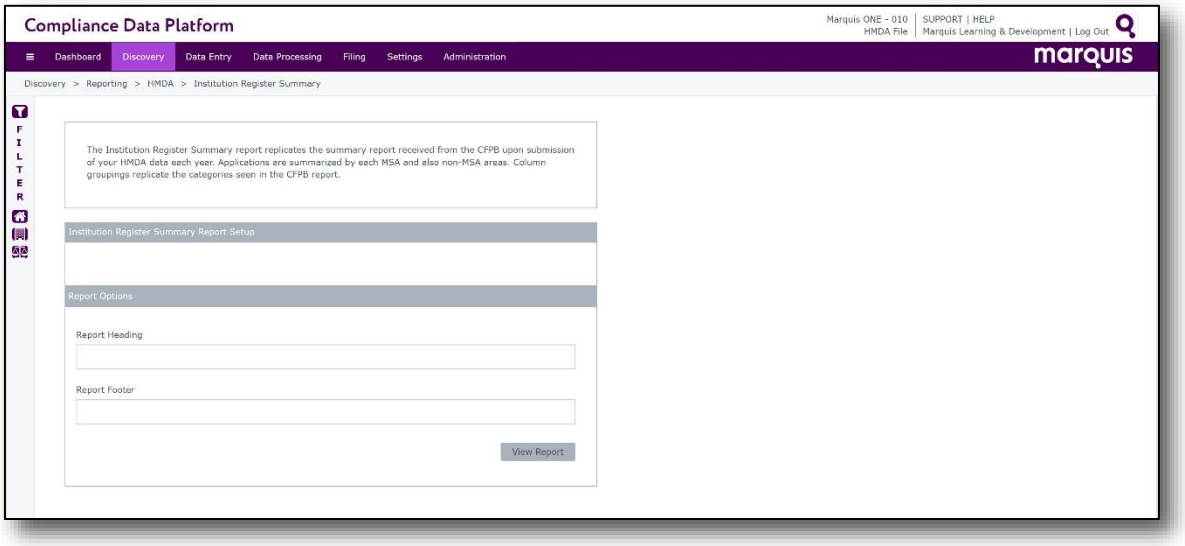
Institution Register Summary

Path: Discovery/Reporting/HMDA/Institution Register Summary

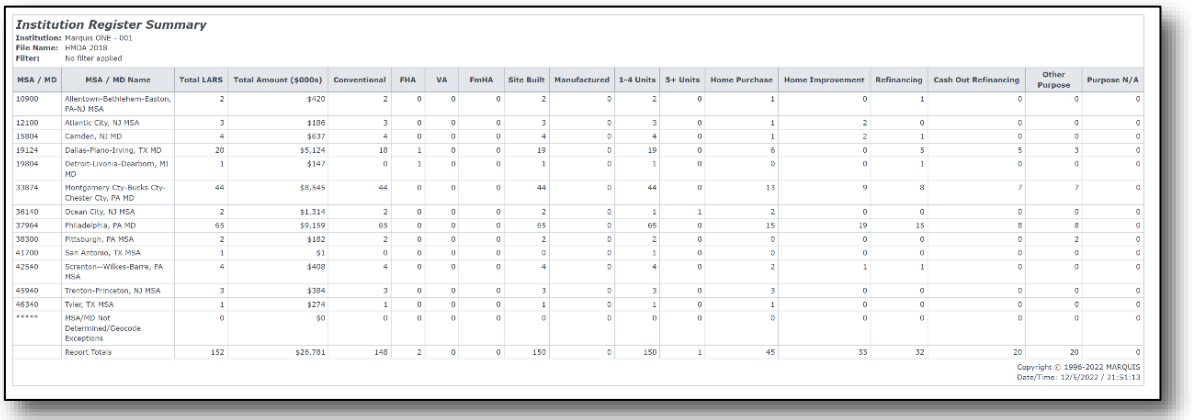
The Institution Register Summary report replicates the summary report received from the CFPB upon submission of your HMDA data each year. Applications are summarized by each MSA and also non-MSA areas. Column groupings replicate the categories seen in the CFPB report.

Record Requirements

- HMDA Qualified = Yes



Here is an example of the Institution Register Summary report.



Institution Register Summary

Institution: Marquis ONE - 001
File Name: HMDA 2018
Filter: No filter applied

MSA / MD	MSA / MD Name	Total LARS	Total Amount ($000s)	Conventional	FHA	VA	FmHA	Site Built	Manufactured	1-4 Units	5+ Units	Home Purchase	Home Improvement	Refinancing	Cash Out Refinancing	Other Purpose	Purpose N/A
10900	Allentown-Bethlehem-Easton, PA-NJ MSA	2	$420	2	0	0	0	2	0	2	0	1	0	1	0	0	0
12100	Atlantic City, NJ MSA	3	$186	3	0	0	0	3	0	3	0	1	2	0	0	0	0
15804	Camden, NJ MD	4	$637	4	0	0	0	4	0	4	0	1	2	1	0	0	0
19124	Dallas-Plano-Irving, TX MD	20	$5,124	18	1	0	0	19	0	19	0	6	0	5	5	3	0
19804	Detroit-Livonia-Dearborn, MI MD	1	$147	0	1	0	0	1	0	1	0	0	0	1	0	0	0
33874	Montgomery Cty-Bucks Cty-Chester Cty, PA MD	44	$8,545	44	0	0	0	44	0	44	0	13	9	8	7	7	0
36140	Ocean City, NJ MSA	2	$1,314	2	0	0	0	2	0	1	1	2	0	0	0	0	0
37964	Philadelphia, PA MD	65	$9,159	65	0	0	0	65	0	65	0	15	19	15	8	8	0
38300	Pittsburgh, PA MSA	2	$182	2	0	0	0	2	0	2	0	0	0	0	0	2	0
41700	San Antonio, TX MSA	1	$1	0	0	0	0	0	0	1	0	0	0	0	0	0	0
42540	Scranton--Wilkes-Barre, PA MSA	4	$408	4	0	0	0	4	0	4	0	2	1	1	0	0	0
45940	Trenton-Princeton, NJ MSA	3	$384	3	0	0	0	3	0	3	0	3	0	0	0	0	0
46340	Tyler, TX MSA	1	$274	1	0	0	0	1	0	1	0	1	0	0	0	0	0
*****	MSA/MD Not Determined/Geocode Exceptions	0	$0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Report Totals	152	$26,781	148	2	0	0	150	0	150	1	45	33	32	20	20	0

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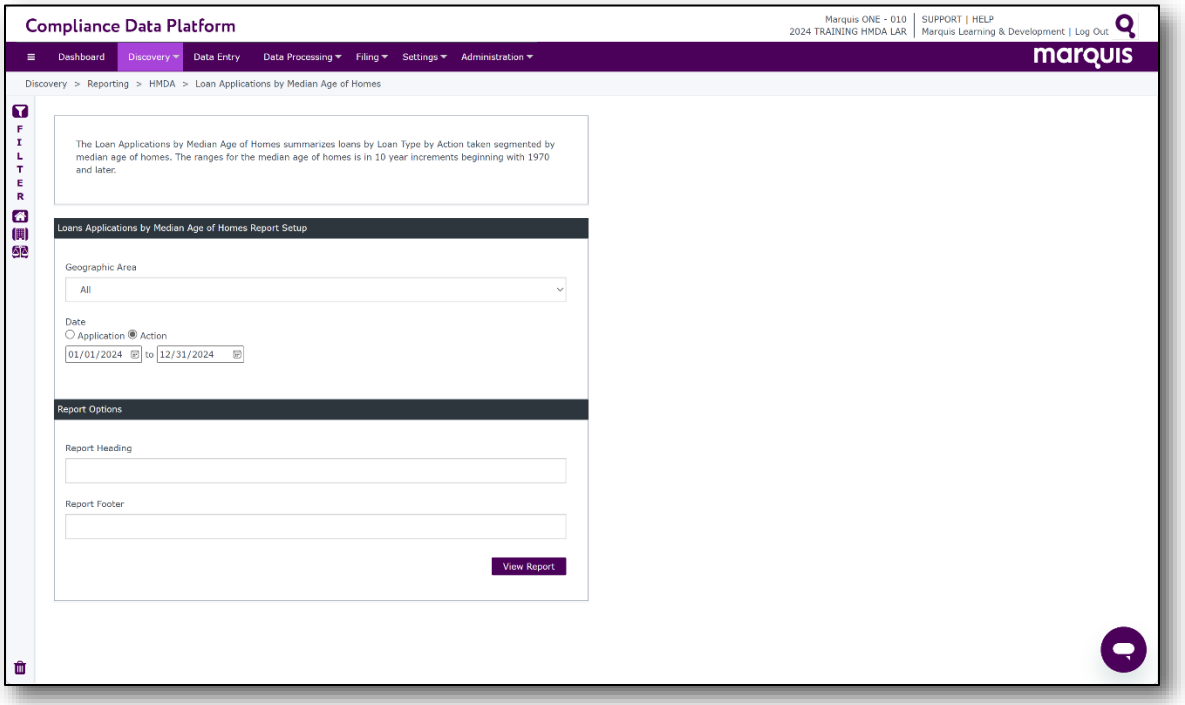
Loan Applications By Median Age of Homes

Path: Discovery/Reporting/HMDA/Loan Applications By Median Age of Homes

The Loan Applications by Median Age of Home provides numbers and dollars; segmented by HMDA purpose, action, type of loan, as well as property information.

Record Requirements

- HMDA Qualified = Yes
- Valid Geocode
- Loan/Deposit flag = Loan
- Action = 1, 2, 3, 4 or 5
- Total Units field in HMDA tab must = 0 or higher (cannot be blank)
- Application or Action Date is within the range (select which date field applies)



From the drop-down menu, select the desired Geographic Area.
Use the radio buttons to select whether the report will be generated based on Application or Action date.

Use the range fields to enter in the desired date range, or click inside the fields to access the calendar tool and select the desired date range.

Disposition of Loan Applications by Median Age of Homes in Property Location and Type of Loan

Area: All

Date Range (Appl.): 1/1/2017 - 12/31/2020

CENSUS TRACTS BY MEDIAN AGE OF HOMES	Loans on 1 to 4 Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, & D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	A		B		C		D		E		F		G	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2011-Present														
Loan Originated	0	$0.00	16	$4,686,270.00	13	$4,481,000.00	1	$70,000.00	0	$0.00	1	$180,750.00	0	$0.00
Application Approved not Accepted	0	$0.00	1	$260,000.00	1	$360,000.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Application Denied	0	$0.00	2	$750,720.00	1	$200,000.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Application Withdrawn by Applicant	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
File Closed for Incompleteness	0	$0.00	0	$0.00	1	$210,500.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Applications Received	0	$0.00	19	$5,566,990.00	16	$5,421,400.00	1	$70,000.00	0	$0.00	1	$180,750.00	0	$0.00
2000-2010														
Loan Originated	4	$1,299,500.00	175	$51,114,713.00	131	$38,394,307.00	1	$100,000.00	0	$0.00	31	$7,182,893.00	0	$0.00
Application Approved not Accepted	1	$289,646.00	5	$1,237,100.00	4	$1,321,600.00	1	$50,000.00	0	$0.00	1	$123,750.00	0	$0.00
Application Denied	1	$359,430.00	5	$4,116,896.00	8	$1,868,701.00	1	$50,000.00	0	$0.00	1	$277,000.00	0	$0.00
Application Withdrawn by Applicant	2	$317,439.06	19	$6,380,526.00	5	$2,424,195.00	2	$95,000.00	0	$0.00	2	$909,500.00	0	$0.00
File Closed for Incompleteness	0	$0.00	6	$2,899,857.00	3	$1,246,830.00	5	$319,000.00	0	$0.00	0	$0.00	0	$0.00
Applications Received	8	$2,265,715.06	209	$67,671,126.00	151	$46,295,633.00	10	$564,000.00	0	$0.00	34	$8,494,143.00	0	$0.00
1990 - 1999														
Loan Originated	5	$1,287,800.00	214	$62,938,677.00	151	$42,717,017.00	39	$3,485,586.00	2	$532,750.00	44	$12,712,600.00	5	$748,000.00
Application Approved not Accepted	0	$0.00	16	$3,864,962.00	8	$2,207,000.00	1	$100,000.00	0	$0.00	1	$198,000.00	0	$0.00
Application Denied	0	$0.00	7	$2,929,940.00	15	$5,045,711.50	7	$600,000.00	0	$0.00	4	$702,000.00	0	$0.00
Application Withdrawn by Applicant	1	$335,725.00	22	$8,857,985.00	16	$2,671,441.00	1	$150,000.00	2	$3,365,000.00	2	$454,000.00	0	$0.00
File Closed for Incompleteness	0	$0.00	2	$974,000.00	4	$998,000.00	2	$215,000.00	0	$0.00	0	$0.00	0	$0.00
Applications Received	6	$1,623,615.00	261	$77,813,964.00	188	$53,639,169.50	50	$4,550,586.00	4	$3,927,750.00	51	$14,065,600.00	5	$748,000.00
1980 - 1989														
Loan Originated	0	$0.00	196	$65,989,900.78	162	$49,629,485.65	30	$2,380,759.00	1	$225,000.00	59	$17,824,974.48	2	$725,750.00
Application Approved not Accepted	1	$368,207.00	11	$3,490,671.00	8	$1,346,385.00	3	$110,000.00	0	$0.00	3	$916,000.00	0	$0.00
Application Denied	1	$108,007.63	10	$3,838,245.00	12	$3,437,500.00	5	$205,000.00	0	$0.00	2	$91,000.00	0	$0.00
Application Withdrawn by Applicant	0	$0.00	17	$7,916,456.00	4	$871,400.00	4	$604,000.00	0	$0.00	10	$4,026,375.00	0	$0.00
File Closed for Incompleteness	0	$0.00	2	$1,120,000.00	7	$2,176,673.00	2	$100,000.00	0	$0.00	1	$1,210,000.00	0	$0.00
Applications Received	2	$476,214.63	236	$82,344,366.78	193	$56,459,643.65	44	$3,324,759.00	1	$225,000.00	75	$23,876,349.48	2	$725,750.00

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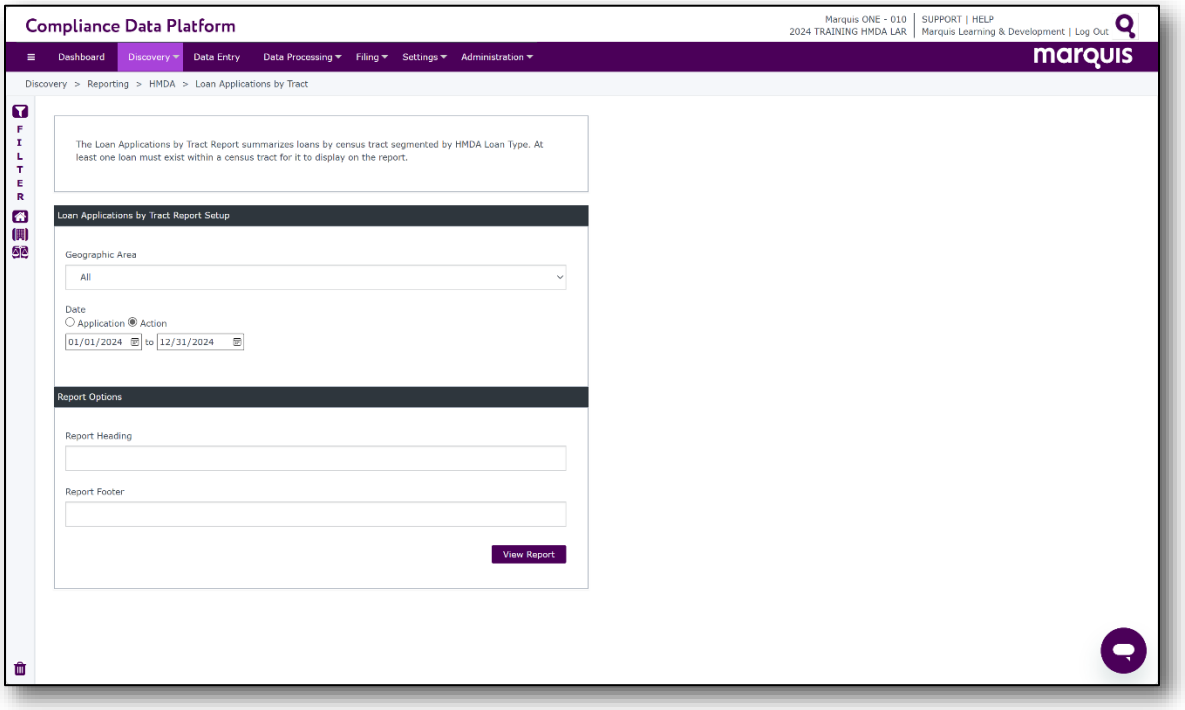
Loan Applications By Tract

Path: Discovery/Reporting/HMDA/Loan Applications By Tract

The Loan Applications by Tract Report provides totals and dollar values for Actions segmented by census tracts and certain key HMDA demographic Fields (such as Loan Type, Purpose, Occupancy).

Record Requirements

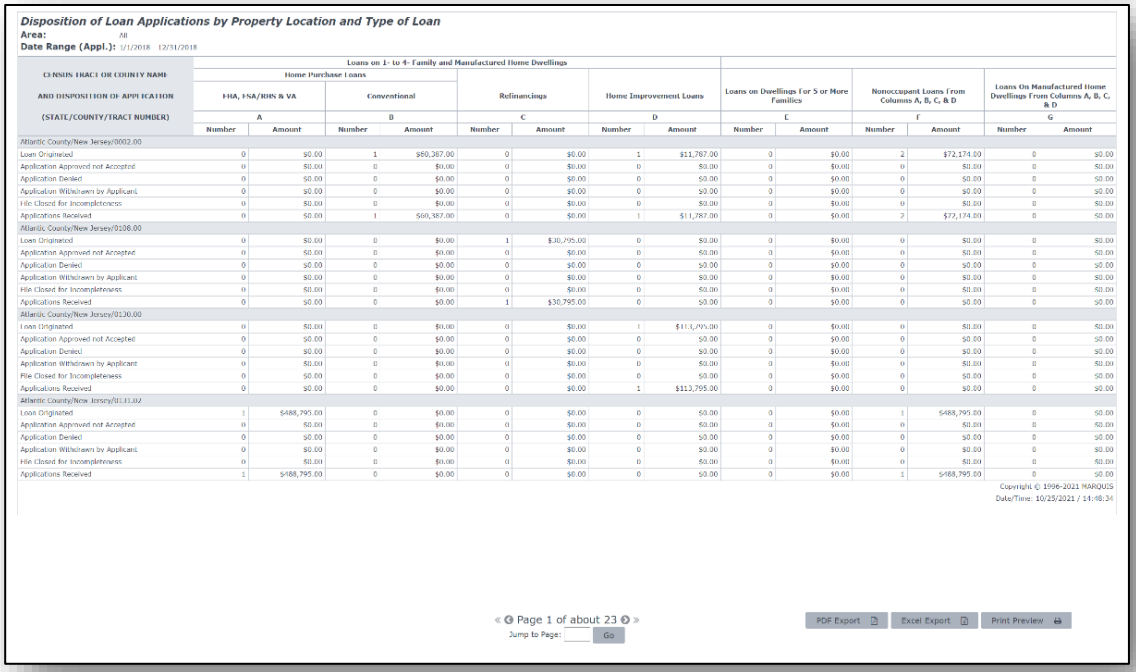
- HMDA Qualified = Yes
- Valid Geocode
- Loan/Deposit flag = Loan
- Action = 1, 2, 3, 4 or 5
- Total Units field in HMDA tab must = 0 or higher (cannot be blank)
- Application or Action Date is within the range (select which date field applies)



From the drop-down menu, select the desired Geographic Area.

Use the radio buttons to select whether the report will be generated based on Application or Action date.

Use the range fields to enter in the desired date range, or click inside the fields to access the calendar tool and select the desired date range. To display all records, leave the date range fields blank. **Click View Report.**



Disposition of Loan Applications by Property Location and Type of Loan

Area: All

Date Range (Appl.): 1/1/2018 12/31/2018

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION (STATE/COUNTY/TRACT NUMBER)	Loans on 1- to 4- Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, & D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	Home Purchase Loans				Refinancings		Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Atlantic County/New Jersey/0002.00														
Loan Originated	0	$0.00	1	$60,387.00	0	$0.00	1	$11,787.00	0	$0.00	2	$72,174.00	0	$0.00
Application Approved not Accepted	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Application Denied	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Application Withdrawn by Applicant	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
File Closed for Incompleteness	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Applications Received	0	$0.00	1	$60,387.00	0	$0.00	1	$11,787.00	0	$0.00	2	$72,174.00	0	$0.00
Atlantic County/New Jersey/0108.00														
Loan Originated	0	$0.00	0	$0.00	1	$30,795.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Application Approved not Accepted	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Application Denied	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Application Withdrawn by Applicant	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
File Closed for Incompleteness	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Applications Received	0	$0.00	0	$0.00	1	$30,795.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Atlantic County/New Jersey/0130.00														
Loan Originated	0	$0.00	0	$0.00	0	$0.00	1	$113,795.00	0	$0.00	0	$0.00	0	$0.00
Application Approved not Accepted	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Application Denied	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Application Withdrawn by Applicant	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
File Closed for Incompleteness	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Applications Received	0	$0.00	0	$0.00	0	$0.00	1	$113,795.00	0	$0.00	0	$0.00	0	$0.00
Atlantic County/New Jersey/0131.00														
Loan Originated	1	$488,795.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	1	$488,795.00	0	$0.00
Application Approved not Accepted	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Application Denied	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Application Withdrawn by Applicant	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
File Closed for Incompleteness	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Applications Received	1	$488,795.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	1	$488,795.00	0	$0.00

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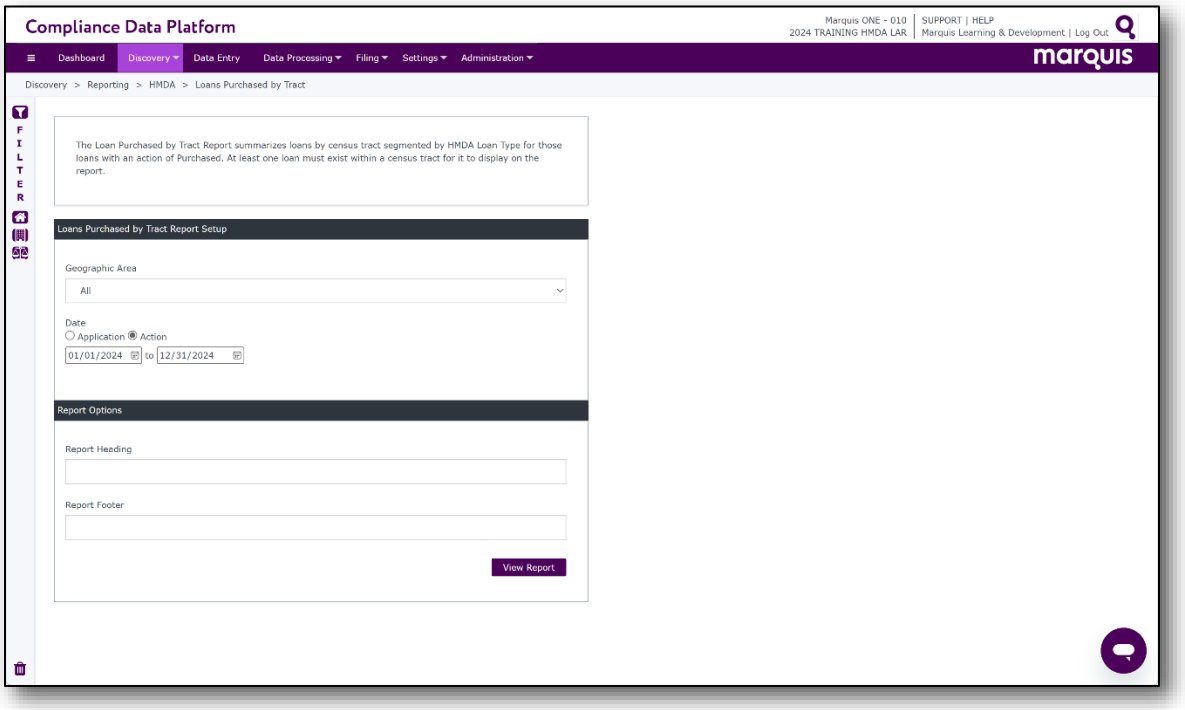
Loans Purchased by Tract

Path: Discovery/Reporting/HMDA/Loans Purchased By Tract

The Loans Purchased by Tract provides numbers and dollar amounts for Purchased loans, broken down by HMDA Type, Purpose and Property Type; segmented by the desired geographic area.

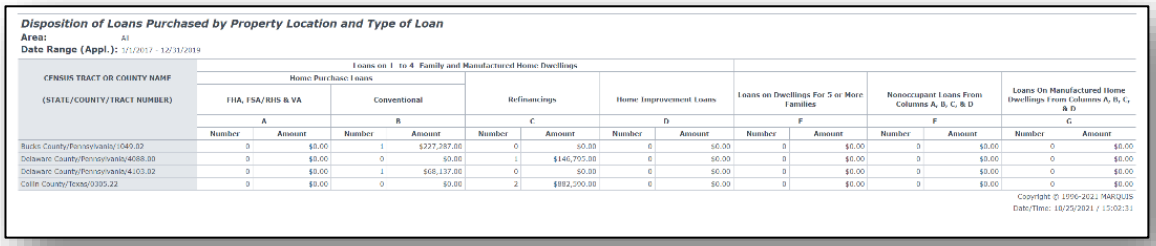
Record Requirements

- HMDA Qualified = Yes
- Valid Geocode
- Loan/Deposit flag = Loan
- Action = 6
- Total Units field in HMDA tab must = 0 or higher (cannot be blank)
- Application or Action Date is within the range (select which date field applies)



From the drop-down menu, select the desired Geographic Area.
Use the radio buttons to select whether the report will be generated based on Application or Action date.

Use the range fields to enter in the desired date range, or click inside the fields to access the calendar tool and select the desired date range.



Disposition of Loans Purchased by Property Location and Type of Loan

Area: All

Date Range (Appl.): 1/1/2017 - 12/31/2019

CENSUS TRACT OR COUNTY NAME (STATE/COUNTY/TRACT NUMBER)	Loans on 1 to 4 Family and Manufactured Home Dwellings													
	Home Purchase Loans													
	FHA, FSA/RHS & VA		Conventional		Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C, & D		Loans On Manufactured Home Dwellings From Columns A, B, C, & D	
	A		B		C		D		F		F		G	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Bucks County/Pennsylvania/1049.02	0	$0.00	1	$227,787.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Delaware County/Pennsylvania/4088.00	0	$0.00	0	$0.00	1	$146,705.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Delaware County/Pennsylvania/4103.02	0	$0.00	1	$68,137.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00
Collin County/Texas/0305.22	0	$0.00	0	$0.00	2	$882,000.00	0	$0.00	0	$0.00	0	$0.00	0	$0.00

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Tract Activity Profile

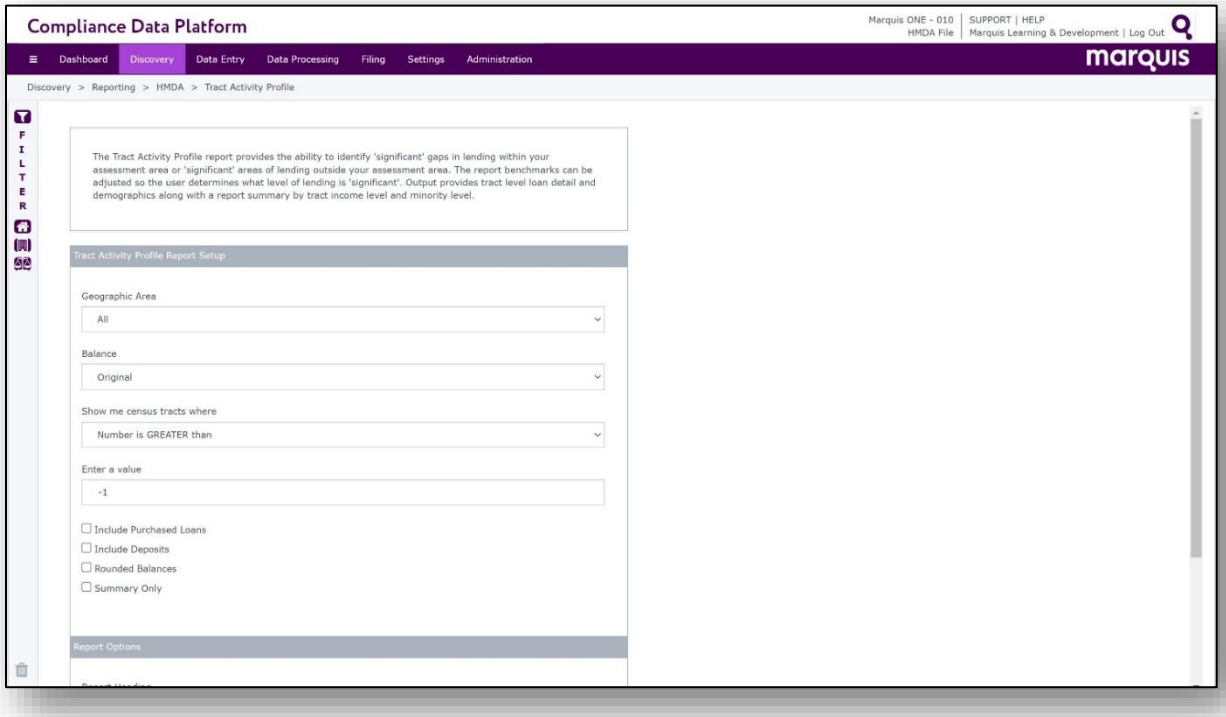
Path: Discovery/Reporting/HMDA/Tract Activity Profile

The Tract Activity Profile report provides the ability to identify 'significant' gaps in lending within your assessment area; or 'significant' areas of lending outside your assessment area. (Tract penetration). The report provides tract level loan detail and demographics along with a report summary by tract income level and minority level.

Record Requirements

- Loan/Deposit Flag = Loan (or Deposit, if enabled through report settings)
- Action = 1 – 8 (includes 6, if enabled through report settings)
- Valid Geocode

The filter titled "**Show me Census tracts where**" works together with the "**Enter a value**" field to display tracts which have been penetrated, have not been penetrated, or ALL tracts within the selected geography; depending on the selections made.



Tract Activity Profile

File Name: HMDA 2018
BY MSA: 19124 - Dallas-Plano-Irving, TX MD
Balance: Original
Filter: No filter applied
Show me census tracts where: Number is GREATER than
Enter a value: -1

Tract Combination	Income Level	Minority Level	Population	Population %	Families	Families %	Households	Households %	Hsg Units	% Own Occ	Businesses	Business %	% Small Bus	Farms	Farm %	% Small Farms	Loans	Loan %	Loan Amount	Loan Amt %	Deposits	Deposit %	Deposit Amt	Deposit Amt %	Avg Loan Size
48085030 1.0019124	Middle (80% to less than 120%)	Less than 10%	6,474	0.14%	1,698	0.15%	2,117	0.13%	2,419	72.96%	367	0.11%	91.55%	74	1.05%	100.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	$0
48085030 2.0119124	Upper (120% and greater)	10% to less than 20%	2,881	0.06%	854	0.08%	993	0.06%	1,113	71.16%	249	0.08%	93.98%	34	0.48%	88.24%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	$0
48085030 2.0219124	Upper (120% and greater)	10% to less than 20%	2,077	0.05%	632	0.06%	748	0.05%	873	77.43%	210	0.06%	91.43%	31	0.44%	93.55%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	$0
48085030 2.0319124	Middle (80% to less than 120%)	20% to less than 50%	16,697	0.37%	4,651	0.42%	5,213	0.33%	5,325	80.90%	844	0.25%	89.45%	35	0.50%	100.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	$0
48085030 3.0119124	Upper (120% and greater)	20% to less than 50%	4,967	0.11%	1,379	0.13%	1,591	0.10%	1,688	85.43%	343	0.10%	92.71%	8	0.11%	100.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	$0
48085030 3.0219124	Upper (120% and greater)	10% to less than 20%	2,604	0.06%	723	0.07%	783	0.05%	828	87.80%	322	0.10%	92.55%	12	0.17%	100.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	$0
48085030 3.0319124	Upper (120% and greater)	10% to less than 20%	6,799	0.15%	1,631	0.15%	2,123	0.13%	2,261	64.88%	553	0.17%	92.95%	21	0.30%	95.24%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	$0
48085030 3.0419124	Upper (120% and greater)	10% to less than 20%	3,212	0.07%	862	0.08%	912	0.06%	924	74.89%	343	0.10%	87.76%	21	0.30%	80.95%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	$0
48085030 3.0519124	Upper (120% and greater)	10% to less than 20%	9,302	0.21%	2,483	0.23%	2,961	0.19%	3,115	76.82%	824	0.25%	89.68%	78	1.11%	97.44%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	$0
48085030 4.0319124	Upper (120% and greater)	20% to less than 50%	5,979	0.13%	1,537	0.14%	1,766	0.11%	1,881	75.76%	446	0.13%	94.17%	12	0.17%	91.67%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	$0
48085030 4.0419124	Upper (120% and greater)	20% to less than 50%	5,778	0.13%	1,581	0.14%	2,141	0.13%	2,188	88.03%	407	0.12%	91.15%	9	0.13%	100.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	$0
48085030 4.0519124	Middle (80% to less than 120%)	20% to less than 50%	4,972	0.11%	1,423	0.13%	2,008	0.13%	2,063	35.58%	273	0.08%	83.52%	4	0.06%	100.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	$0
48085030 4.0619124	Moderate (50% to less than 80%)	50% to less than 80%	3,268	0.07%	779	0.07%	1,208	0.08%	1,313	28.26%	278	0.08%	84.53%	7	0.10%	100.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	$0
48085030 4.0719124	Upper (120% and greater)	20% to less than 50%	4,080	0.09%	1,202	0.11%	1,340	0.08%	1,340	85.67%	521	0.16%	92.13%	8	0.11%	87.50%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	$0
48085030 4.0819124	Middle (80% to less than 120%)	50% to less than 80%	7,137	0.16%	1,834	0.17%	2,602	0.16%	2,888	40.41%	965	0.29%	81.45%	21	0.30%	95.24%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	$0
48085030 5.0419124	Upper (120% and greater)	20% to less than 50%	3,011	0.07%	818	0.07%	1,301	0.08%	1,451	27.15%	1,053	0.32%	73.88%	11	0.16%	81.82%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	$0
48085030 5.0519124	Middle (80% to less than 120%)	20% to less than 50%	3,705	0.08%	917	0.08%	1,876	0.12%	2,128	6.25%	870	0.26%	63.45%	8	0.11%	75.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	$0
48085030 6.0619124	Upper (120% and greater)	20% to less than 50%	2,045	0.03%	643	0.06%	853	0.06%	853	93.07%	533	0.16%	79.29%	2	0.04%	100.00%	0	0.00%	$0	0.00%	0	0.00%	$0	0.00%	$0

« Page 1 of about 3 »

Jump to Page: Go

PDF Export | Excel Export | Print Preview

Discovery/Reporting/Integrity



The reports grouped within the Integrity Reports category are specifically designed to analyze and validate the integrity of your data.

Duplicate Account Numbers

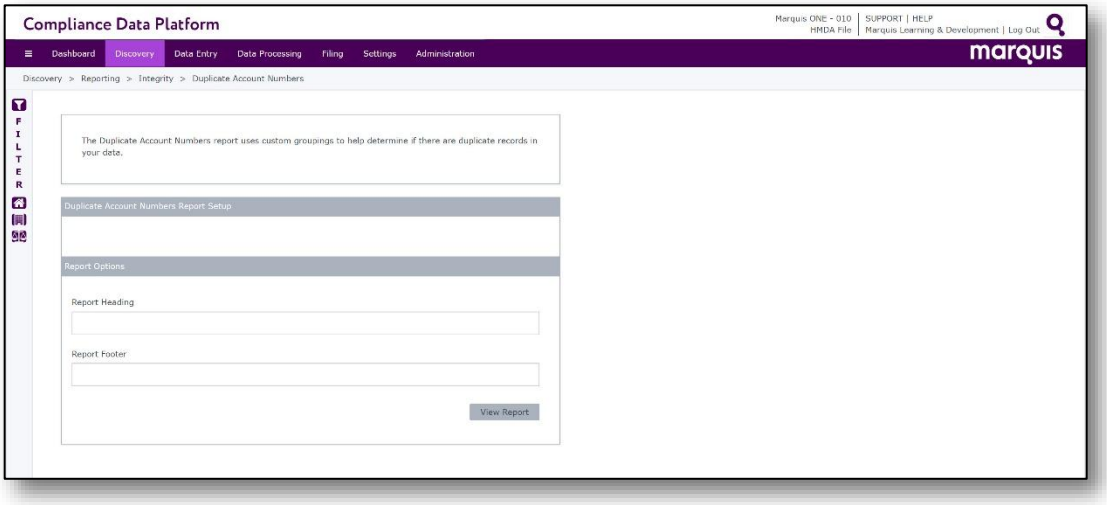
Path: Discovery/Reporting/Integrity/Duplicate Account Numbers

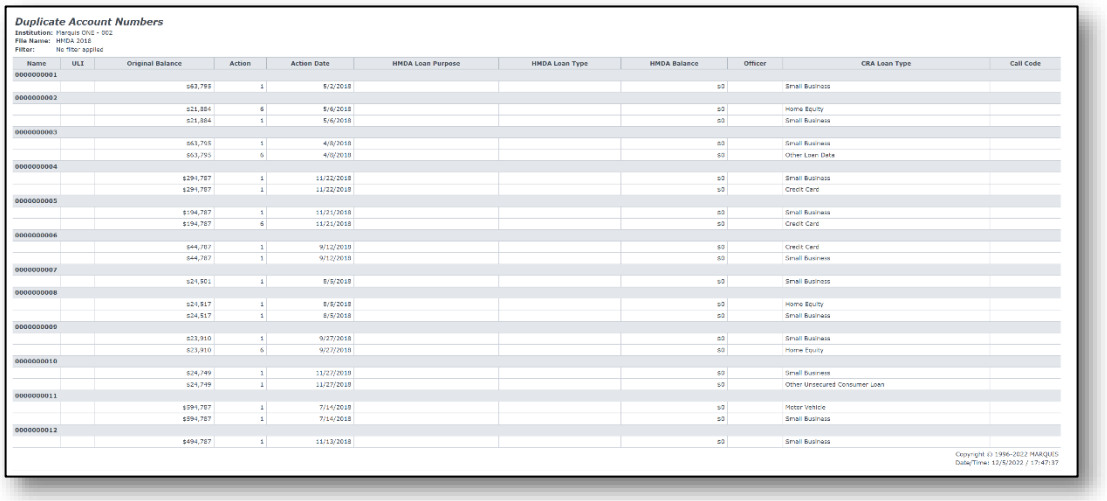
The Duplicate Account Numbers report uses custom groupings to help determine if there are duplicate records in your data.

Record Requirements

- Identical account number exists on 2 or more records

Here is an example of the Duplicate Account Numbers report.





Duplicate Account Numbers

Institution: Marquis ONE - 002
File Name: HMDA 2018
Filter: No filter applied

Name	ULI	Original Balance	Action	Action Date	HMDA Loan Purpose	HMDA Loan Type	HMDA Balance	Officer	CRA Loan Type	Call Code
0000000001										
		$63,795	1	8/2/2018			$0		Small Business	
0000000002										
		$21,884	6	5/6/2018			$0		Home Equity	
		$21,884	1	5/6/2018			$0		Small Business	
0000000003										
		$63,705	1	4/8/2018			$0		Small Business	
		$63,795	6	4/8/2019			$0		Other Loan Data	
0000000004										
		$291,787	1	11/22/2018			$0		Small Business	
		$291,787	1	11/22/2018			$0		Credit Card	
0000000005										
		$194,787	1	11/21/2018			$0		Small Business	
		$194,787	6	11/21/2018			$0		Credit Card	
0000000006										
		$44,787	1	9/12/2018			$0		Credit Card	
		$44,787	1	9/12/2018			$0		Small Business	
0000000007										
		$24,901	1	8/8/2018			$0		Small Business	
0000000008										
		$24,817	1	8/8/2018			$0		Home Equity	
		$24,817	1	8/8/2018			$0		Small Business	
0000000009										
		$23,910	1	9/27/2018			$0		Small Business	
		$23,910	6	9/27/2018			$0		Home Equity	
0000000010										
		$24,749	1	11/27/2018			$0		Small Business	
		$24,749	1	11/27/2018			$0		Other Unsecured Consumer Loan	
0000000011										
		$394,787	1	7/14/2018			$0		Motor Vehicle	
		$394,787	1	7/14/2018			$0		Small Business	
0000000012										
		$494,787	1	11/13/2018			$0		Small Business	

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Date/Time: 12/5/2022 / 17:47:37

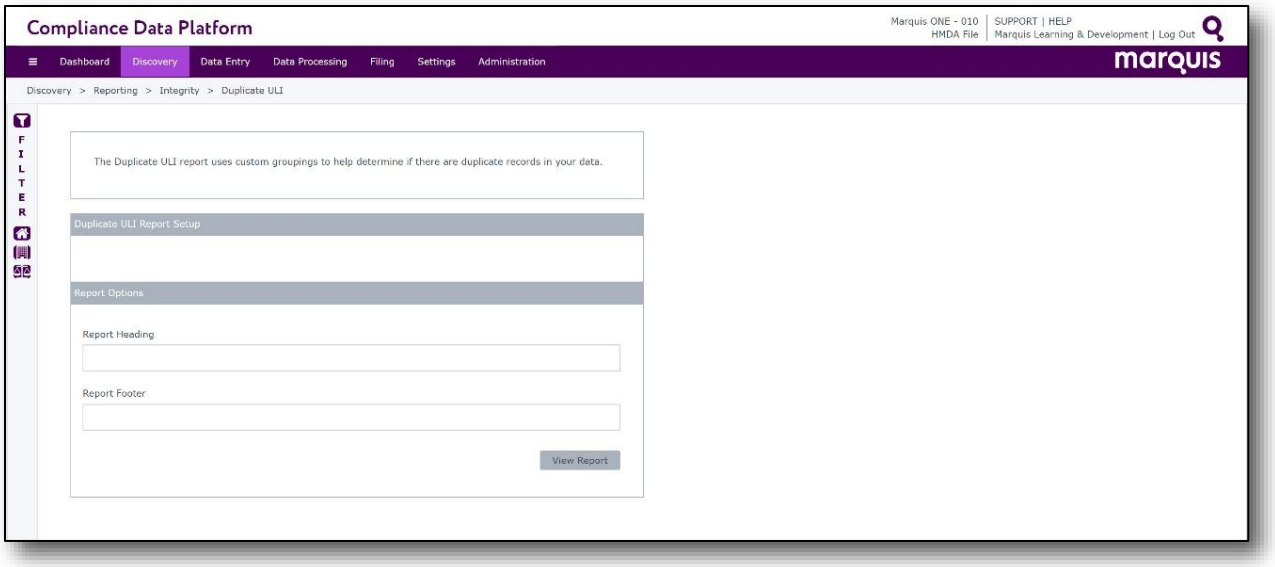
Duplicate ULI

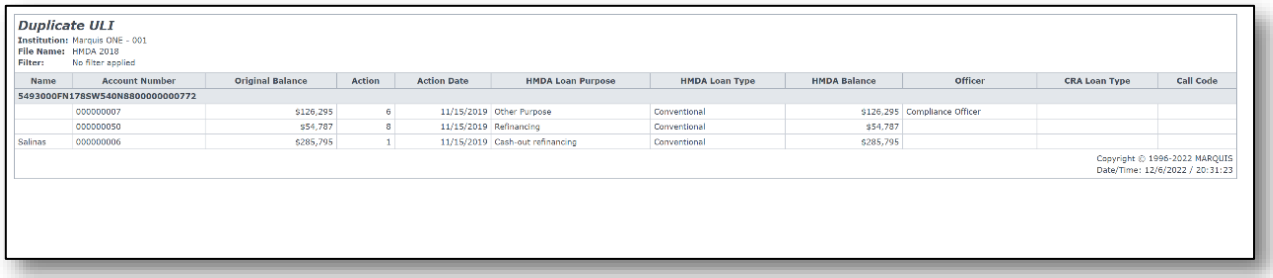
Path: Discovery/Reporting/Integrity/Duplicate ULI

The Duplicate ULI report uses custom groupings to help determine if there are duplicate records in your data. Below is an example of the Duplicate ULI report.

Record Requirements

- Identical ULI exists on 2 or more records





Duplicate ULI

Institution: Marquis ONE - 001
File Name: HMDA 2018
Filter: No filter applied

Name	Account Number	Original Balance	Action	Action Date	HMDA Loan Purpose	HMDA Loan Type	HMDA Balance	Officer	CRA Loan Type	Call Code
5493000FN17BSW540N8800000000772										
	000000007	$126,295	6	11/15/2019	Other Purpose	Conventional	$126,295	Compliance Officer		
	000000050	$54,787	8	11/15/2019	Refinancing	Conventional	$54,787			
Salinas	000000006	$285,795	1	11/15/2019	Cash-out refinancing	Conventional	$285,795			

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Date/Time: 12/6/2022 / 20:31:23

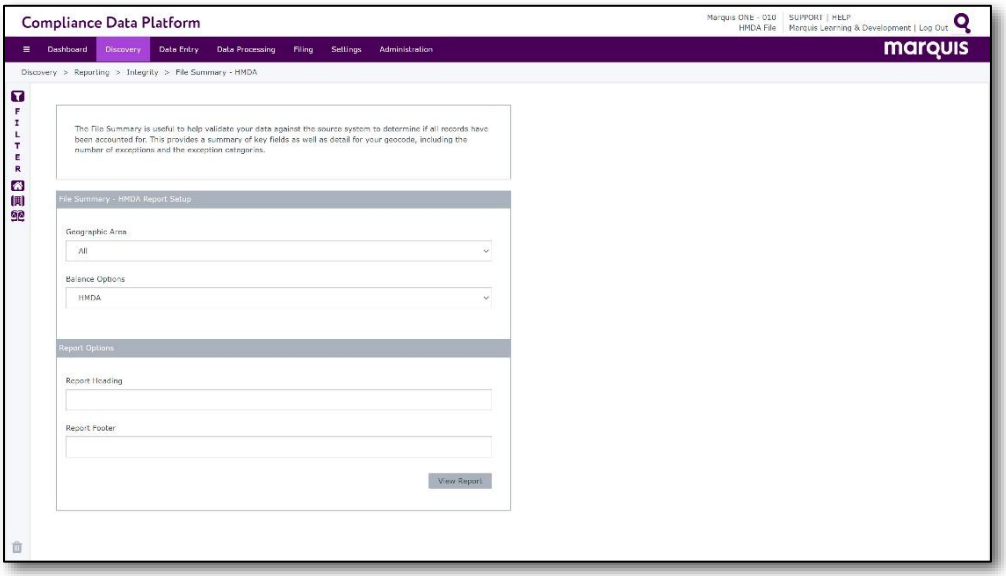
File Summary – HMDA

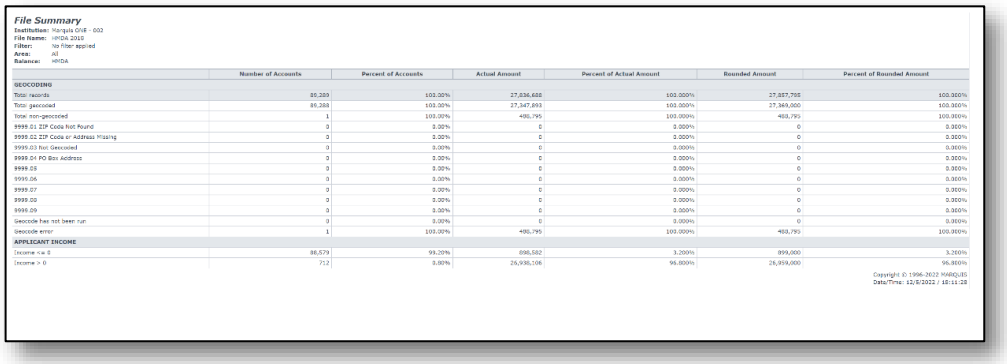
Path: Discovery/Reporting/Integrity/File Summary

The File Summary is useful to help validate your data against the source system to determine if all records have been accounted for. This provides a summary of key fields as well as detail for your geocode, including the number of exceptions and the exception categories. Below is an example of the report.

Record Requirements

- All records in file will be applied to report – no requirements





File Summary – CRA & 1071

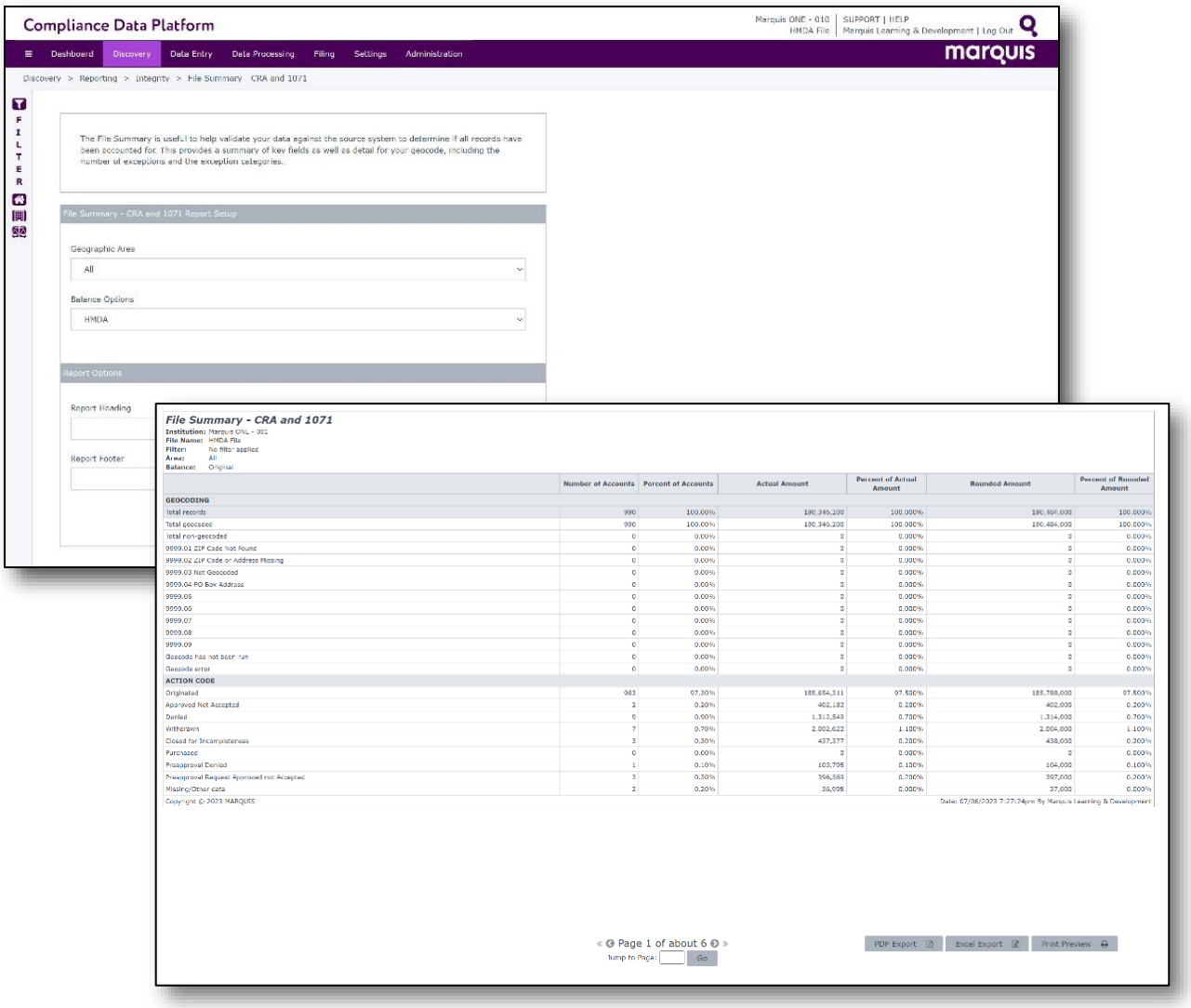
Path: Discovery/Reporting/Integrity/File Summary – CRA & 1071

The File Summary is useful to help validate your data against the source system to determine if all records have been accounted for. This provides a summary of key fields as well as detail for your geocode, including the number of exceptions and the exception categories.

Record Requirements

- All records in file will be applied to report – no requirements

Below is an example of the report.



Geocode Changes

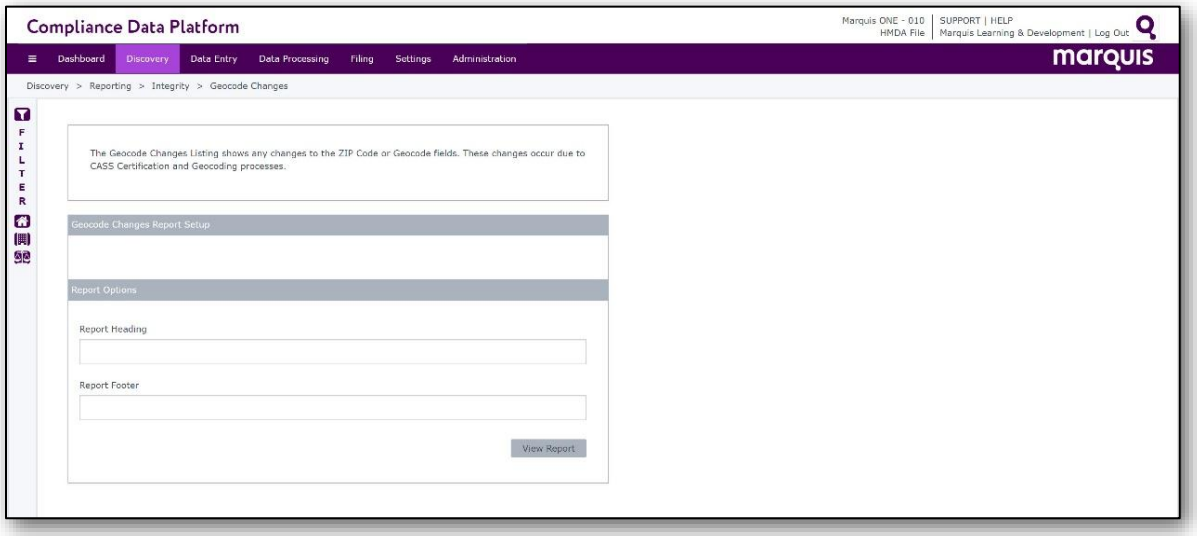
Path: Discovery/Reporting/Integrity/Geocode Changes

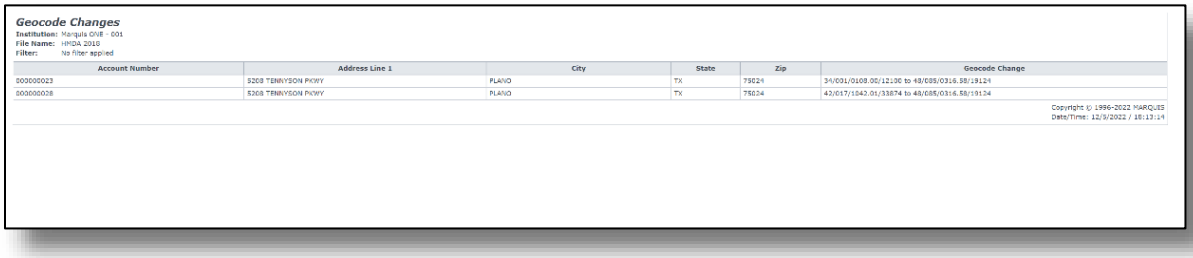
The Geocode Changes Listing shows any changes to un-geocoded records in the ZIP Code or Geocode fields on the record level. These changes may occur due to CASS Certification and/or Geocoding processes.
Records typically appear on the report if they are un-geocoded and then geocoding is re-processed.

Record Requirements

- State FIPS, County code, Tract or MSA/MD had a change during a Geocode process OR
- Zip Code was changed during CASS

Below is an example of the report.





Geocode Exceptions

Path: Discovery/Reporting/Integrity/Geocode Exceptions

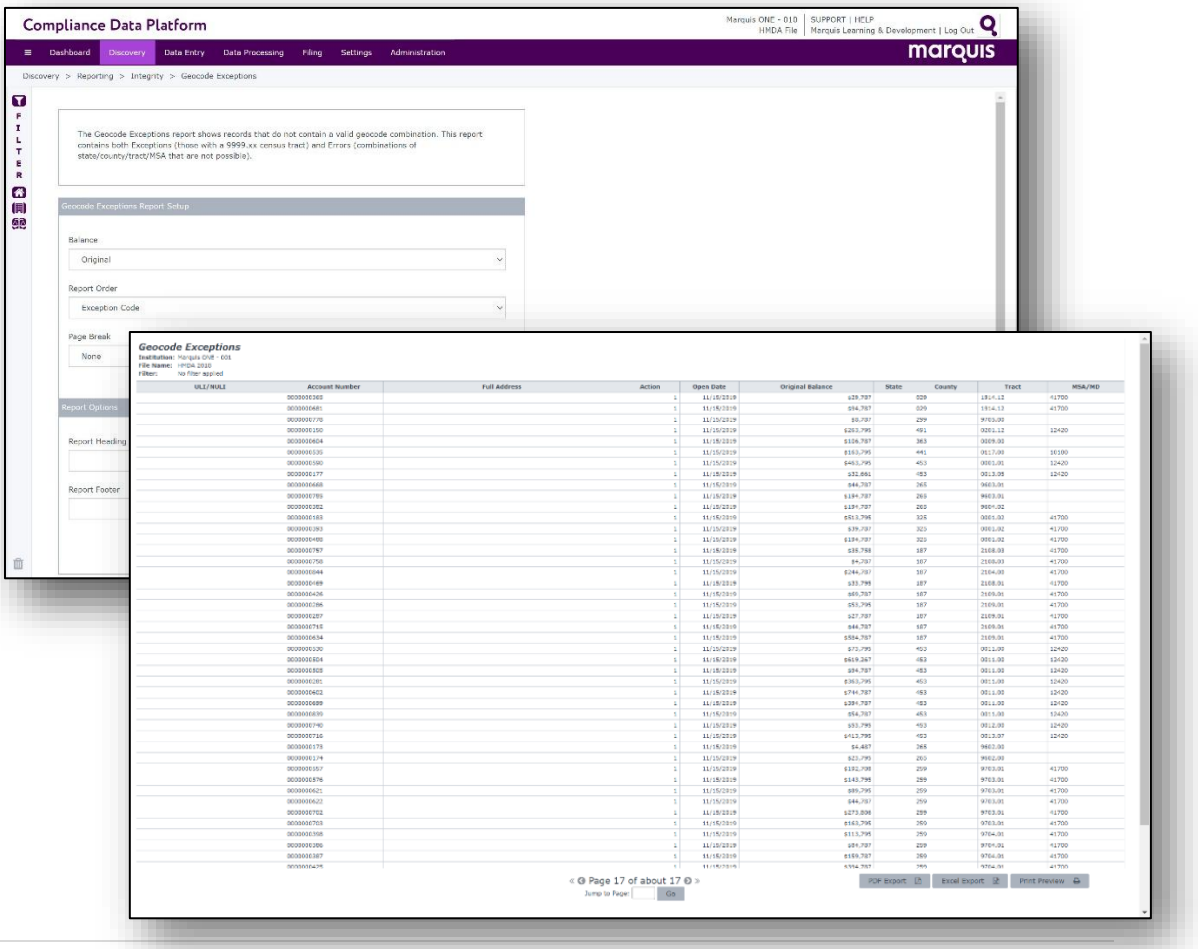
The Geocode Exceptions report shows records that do not contain a valid geocode combination. This report contains both Exceptions (those with a 9999.xx census tract) and Errors (combinations of state/county/tract/MSA that are not possible).

Record Requirements

- Tract = 9999.01, 9999.02, 9999.03, 9999.04, 9999.05, 9999.06, 9999.07, 9999.08, 9999.09 OR
- Invalid geocode combination on the record
    - Example, State code is 48 for Texas, but the MSA/MD is a California MSA code

Any edits corrected through importing will be reevaluated the next time you run the Geocode Exceptions report.

Below is an example of the report.



Discovery/Reporting/Setup Maintenance



The reports grouped within the Setup Maintenance category are specifically designed to address the setup and maintenace of your data.

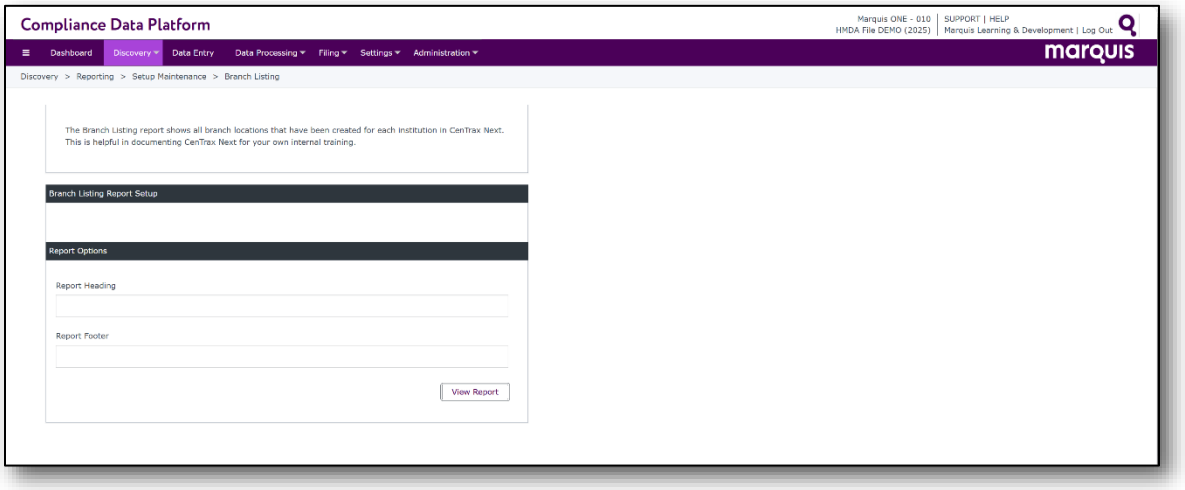
Branch Listing

Path: Discovery/Reporting/Setup Maintenance/Branch Listing

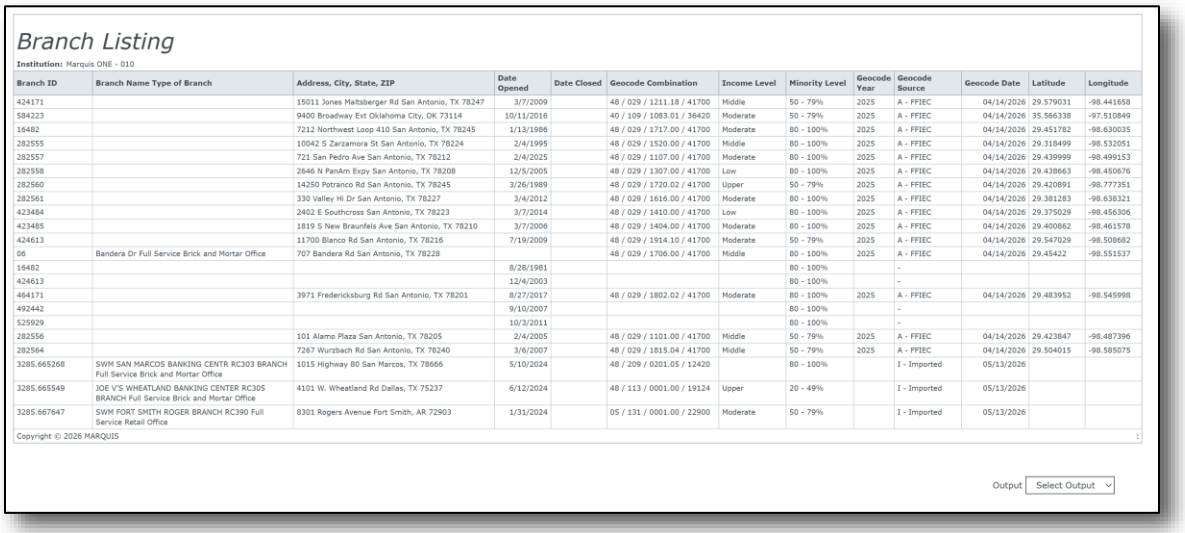
The Branch Listing report shows all branch locations that have been created for each institution.

Record Requirements

- All branch records located within Settings/Organization/Branches



Here is an example of the Branch Listing report.



Branch Listing

Institution: Marquis ONE - 010

Branch ID	Branch Name Type of Branch	Address, City, State, ZIP	Date Opened	Date Closed	Geocode Combination	Income Level	Minority Level	Geocode Year	Geocode Source	Geocode Date	Latitude	Longitude
424171		15011 Jones Maltsberger Rd San Antonio, TX 78247	3/7/2009		48 / 029 / 1211.18 / 41700	Middle	50 - 79%	2025	A - FFIEC	04/14/2026	29.579031	-98.441658
584223		9400 Broadway Ext Oklahoma City, OK 73114	10/11/2016		40 / 109 / 1083.01 / 36420	Moderate	50 - 79%	2025	A - FFIEC	04/14/2026	35.566338	-97.510849
16482		7212 Northwest Loop 410 San Antonio, TX 78245	1/13/1986		48 / 029 / 1717.00 / 41700	Moderate	80 - 100%	2025	A - FFIEC	04/14/2026	29.451782	-98.630035
282555		10042 S Zarzamora St San Antonio, TX 78224	2/4/1995		48 / 029 / 1520.00 / 41700	Middle	80 - 100%	2025	A - FFIEC	04/14/2026	29.318499	-98.532051
282557		721 San Pedro Ave San Antonio, TX 78212	2/4/2025		48 / 029 / 1107.00 / 41700	Moderate	80 - 100%	2025	A - FFIEC	04/14/2026	29.439999	-98.499153
282558		2646 N PanAm Expy San Antonio, TX 78208	12/5/2005		48 / 029 / 1307.00 / 41700	Low	80 - 100%	2025	A - FFIEC	04/14/2026	29.438663	-98.450676
282560		14250 Potranco Rd San Antonio, TX 78245	3/26/1989		48 / 029 / 1720.02 / 41700	Upper	50 - 79%	2025	A - FFIEC	04/14/2026	29.420891	-98.777351
282561		330 Valley Hi Dr San Antonio, TX 78227	3/4/2012		48 / 029 / 1616.00 / 41700	Moderate	80 - 100%	2025	A - FFIEC	04/14/2026	29.381283	-98.638321
423484		2402 E Southcross San Antonio, TX 78223	3/7/2014		48 / 029 / 1410.00 / 41700	Low	80 - 100%	2025	A - FFIEC	04/14/2026	29.375029	-98.456306
423485		1819 S New Braunfels Ave San Antonio, TX 78210	3/7/2006		48 / 029 / 1404.00 / 41700	Moderate	80 - 100%	2025	A - FFIEC	04/14/2026	29.400862	-98.461578
424613		11700 Blanco Rd San Antonio, TX 78216	7/19/2009		48 / 029 / 1914.10 / 41700	Moderate	50 - 79%	2025	A - FFIEC	04/14/2026	29.547029	-98.508682
06	Bandera Dr Full Service Brick and Mortar Office	707 Bandera Rd San Antonio, TX 78228			48 / 029 / 1706.00 / 41700	Middle	80 - 100%	2025	A - FFIEC	04/14/2026	29.45422	-98.551537
16482			8/28/1981				80 - 100%		-			
424613			12/4/2003				80 - 100%		-			
464171		3971 Fredericksburg Rd San Antonio, TX 78201	8/27/2017		48 / 029 / 1802.02 / 41700	Moderate	80 - 100%	2025	A - FFIEC	04/14/2026	29.483952	-98.545998
492442			9/10/2007				80 - 100%		-			
525929			10/3/2011				80 - 100%		-			
282556		101 Alamo Plaza San Antonio, TX 78205	2/4/2005		48 / 029 / 1101.00 / 41700	Middle	50 - 79%	2025	A - FFIEC	04/14/2026	29.423847	-98.487396
282564		7267 Wurzbach Rd San Antonio, TX 78240	3/6/2007		48 / 029 / 1815.04 / 41700	Middle	50 - 79%	2025	A - FFIEC	04/14/2026	29.504015	-98.585075
3285.665268	SWM SAN MARCOS BANKING CENTR RC303 BRANCH Full Service Brick and Mortar Office	1015 Highway 80 San Marcos, TX 78666	5/10/2024		48 / 209 / 0201.05 / 12420		80 - 100%		I - Imported	05/13/2026		
3285.665549	JOE V'S WHEATLAND BANKING CENTER RC305 BRANCH Full Service Brick and Mortar Office	4101 W. Wheatland Rd Dallas, TX 75237	6/12/2024		48 / 113 / 0001.00 / 19124	Upper	20 - 49%		I - Imported	05/13/2026		
3285.667647	SWM FORT SMITH ROGER BRANCH RC390 Full Service Retail Office	8301 Rogers Avenue Fort Smith, AR 72903	1/31/2024		05 / 131 / 0001.00 / 22900	Moderate	50 - 79%		I - Imported	05/13/2026		

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Output: Select Output

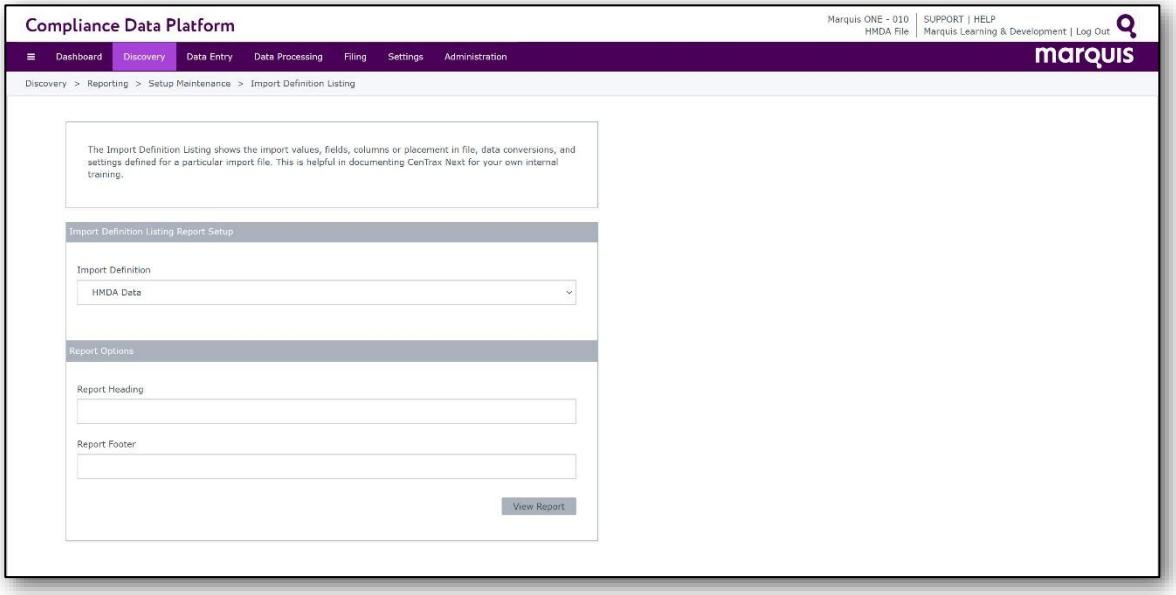
Import Definition Listing

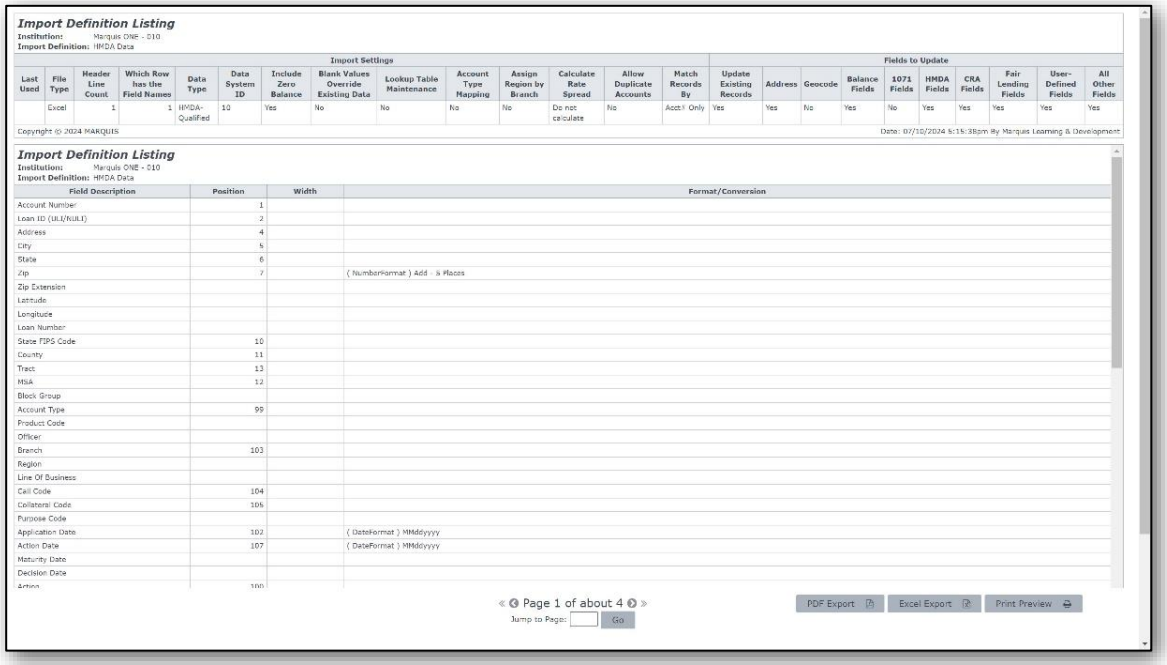
Path: Discovery/Reporting/Fair Lending/Import Definition

The Import Definition Listing shows the import values, fields, columns or placement in file, data conversions, and settings defined for a particular import file.

Record Requirements

- All Import Definitions located within Data Processing/DataPro/Import will display for selection





Peer Group Listing

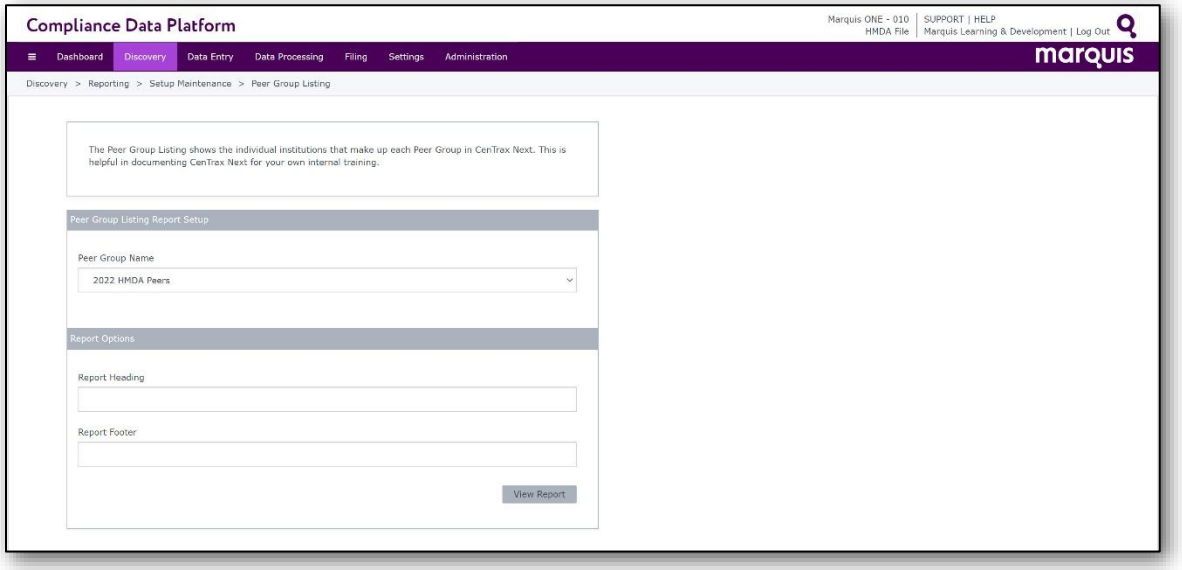
Path: Discovery/Reporting/Setup Maintenance/Peer Group Listing

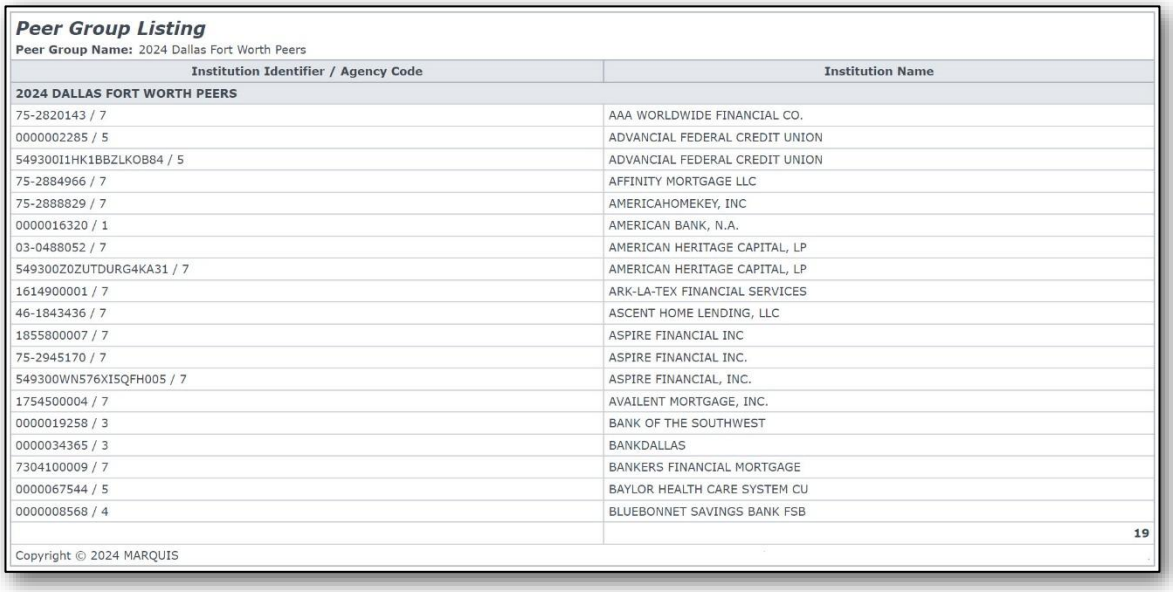
The Peer Group Listing shows the individual institutions that make up each Peer Group.

Record Requirements

- All Peer groups created within Settings/Peer Groups will display for selection

Peer groups listed within the drop-down menu are peers which have been created in Settings/Peer Groups.





Peer Group Listing

Peer Group Name: 2024 Dallas Fort Worth Peers

Institution Identifier / Agency Code	Institution Name
2024 DALLAS FORT WORTH PEERS	
75-2820143 / 7	AAA WORLDWIDE FINANCIAL CO.
0000002285 / 5	ADVANCIAL FEDERAL CREDIT UNION
549300I1HK1BBZLKOB84 / 5	ADVANCIAL FEDERAL CREDIT UNION
75-2884966 / 7	AFFINITY MORTGAGE LLC
75-2888829 / 7	AMERICAHOMEKEY, INC
0000016320 / 1	AMERICAN BANK, N.A.
03-0488052 / 7	AMERICAN HERITAGE CAPITAL, LP
549300Z0ZUTDURG4KA31 / 7	AMERICAN HERITAGE CAPITAL, LP
1614900001 / 7	ARK-LA-TEX FINANCIAL SERVICES
46-1843436 / 7	ASCENT HOME LENDING, LLC
1855800007 / 7	ASPIRE FINANCIAL INC
75-2945170 / 7	ASPIRE FINANCIAL INC.
549300WN576XI5QFH005 / 7	ASPIRE FINANCIAL, INC.
1754500004 / 7	AVAILENT MORTGAGE, INC.
0000019258 / 3	BANK OF THE SOUTHWEST
0000034365 / 3	BANKDALLAS
7304100009 / 7	BANKERS FINANCIAL MORTGAGE
0000067544 / 5	BAYLOR HEALTH CARE SYSTEM CU
0000008568 / 4	BLUEBONNET SAVINGS BANK FSB

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Tract Group Assessment Area – Detail and Summary

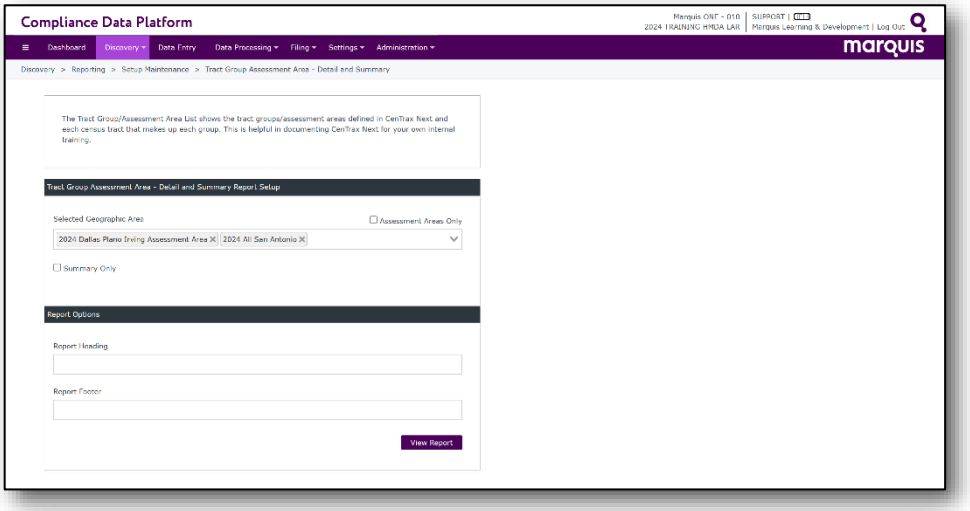
Path: Discovery/Reporting/Setup Maintenance/Tract Group Assessment Area - Detail and Summary

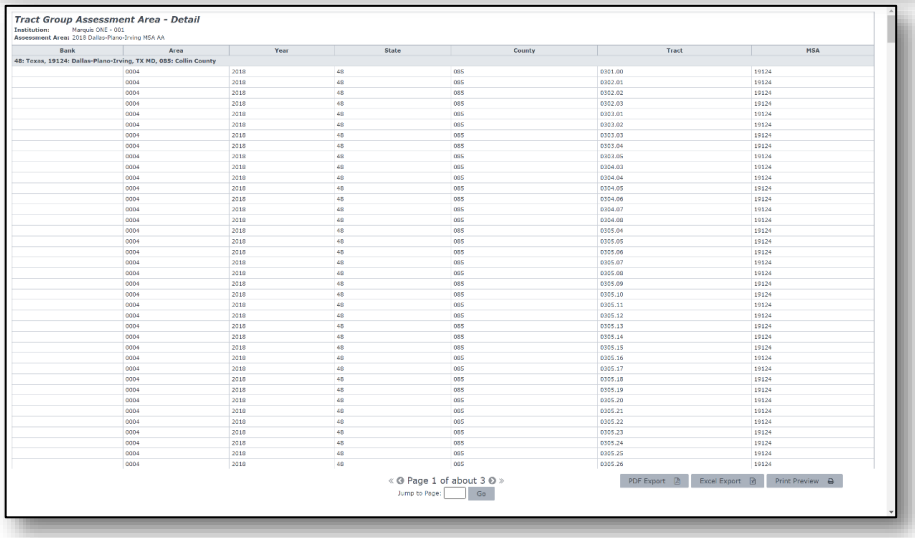
The Tract Group/Assessment Area List shows the tract groups/assessment areas and each census tract that makes up each group.

Record Requirements

- All Tract Groups and Assessment Areas created within Settings/Tract Groups/AA's that match the reporting year for the active CDP file will display for selection

Assessment Areas listed within the drop-down menu are have been created in Settings/Tract Groups/AA's. Note that the report has the ability to select more than one geographic area. Below is an example of the report.





Underwriting Criteria Listing

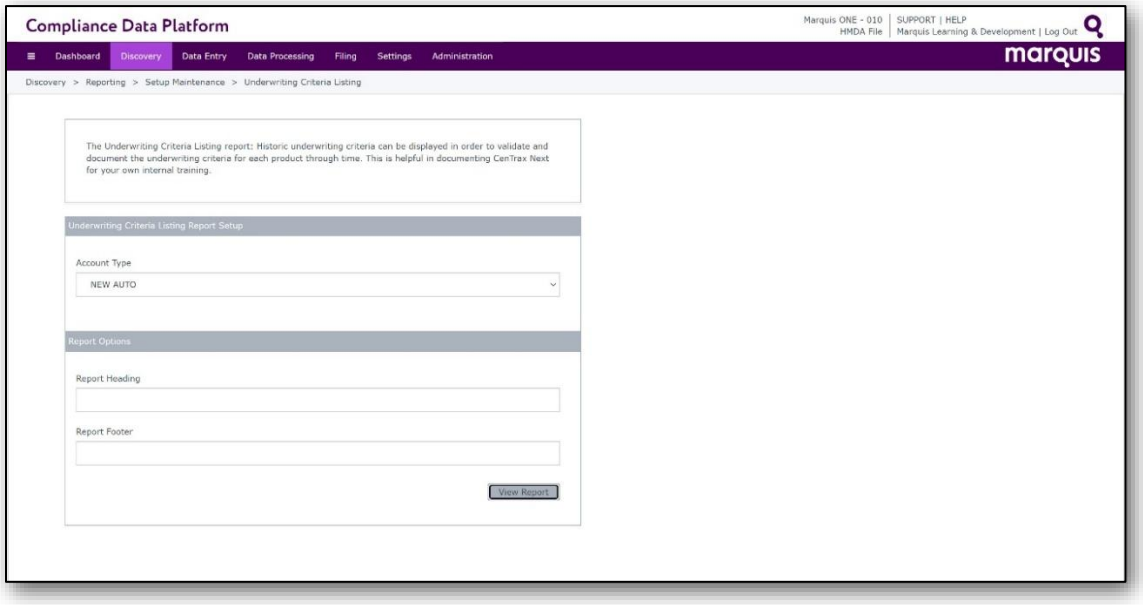
Path: Discovery/Reporting/Setup Maintenance/Underwriting Criteria Listing

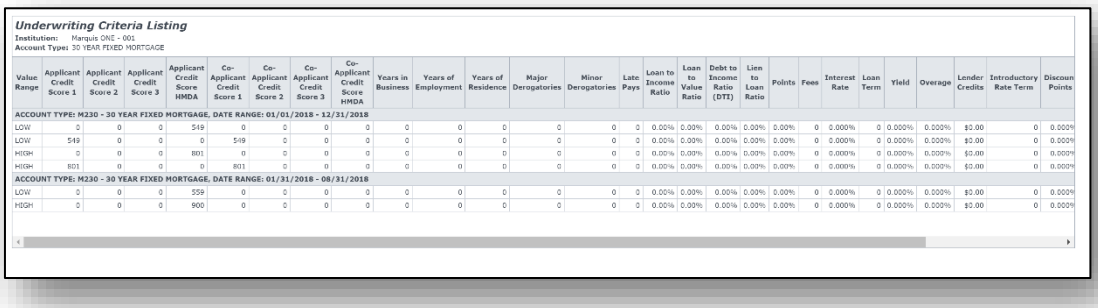
The Underwriting Criteria Listing report: Historic underwriting criteria can be displayed in order to validate and document the underwriting criteria for each product.

Record Requirements

- All Account Types that contain an Underwriting Criteria setup created within Settings/Fair Lending/Underwriting Criteria will display for selection

Account Types listed within the drop-down menu are have been created in Settings/Products/Account Types. Below is an example of the report.





User Audit Report

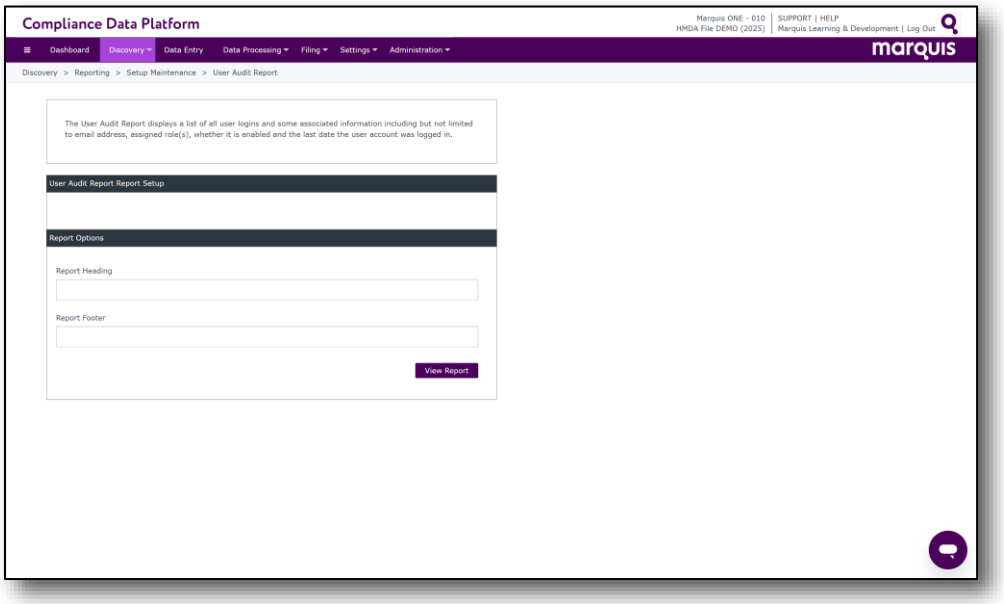
Path: Discovery/Reporting/Setup Maintenance/User Audit Report

The User Audit Report displays a list of all user logins and some associated information including but not limited to: email address, assigned role(s), whether it is enabled and the last date the user account was logged in.

Record Requirements

- All records with changes will display

Note that the user's institution is included in the results.





User Audit Report

Username	Email	Phone	Roles	Institutions	Enabled	Require Password Reset	Last Login	Password Changed
acooper	alancooper@gmail.com	123-555-7981		Marquis ONE - 010	Yes	No		08/01/2024 03:21:40 PM
admin	admin@gomarquis.com		Loan Officer, Admin, Auditor, Compliance Officer (Default), Compliance Data Platform Administrator (Default)	Marquis ONE - 001, Marquis ONE - 002, Marquis ONE - 003, Marquis ONE - 004, Marquis ONE - 006, Marquis ONE - 007, Marquis ONE - 008, Marquis ONE - 009, Marquis ONE - 010, Marquis ONE - 026, Marquis ONE - 051, Marquis ONE - 055, Marquis ONE - 055t, Prosperity Training	Yes	No	06/16/2026 10:04:08 AM	04/13/2026 11:37:52 AM
adouglas	adouglas@gmail.com	112-445-3458		Marquis ONE - 010	Yes	No		08/01/2024 03:26:26 PM
aperkins1	aperkins@gomarquis.com	(555) 678-2367	Loan Officer, Auditor, Compliance Officer (Default)	Marquis ONE - 001, Marquis ONE - 010	Yes	No	02/25/2026 10:54:15 AM	02/25/2026 10:53:53 AM
attendee1	learning001@gomarquis.com		Compliance Officer (Default)	Marquis ONE - 001	Yes	No	04/15/2024 04:13:12 PM	03/28/2024 10:42:51 AM
attendee10	learning010@gomarquis.com		Compliance Officer (Default)	Marquis ONE - 010	Yes	No	04/08/2024 03:53:42 PM	03/28/2024 10:48:32 AM
attendee5	learning005@gomarquis.com		Compliance Officer (Default)	Marquis ONE - 005, Marquis ONE - 005	Yes	No	04/08/2024 02:53:58 PM	03/28/2024 10:45:21 AM
attendee6	learning006@gomarquis.com		Compliance Officer (Default)	Marquis ONE - 006	Yes	No	04/15/2024 04:12:55 PM	03/28/2024 10:45:54 AM
attendee7	learning007@gomarquis.com		Compliance Officer (Default)	Marquis ONE - 007	Yes	No	04/15/2024 04:13:14 PM	03/28/2024 10:46:33 AM