

marquis

Compliance Data Platform

Reports Guide

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V 5.0

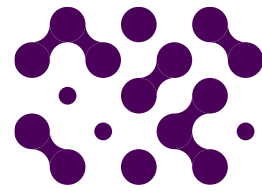


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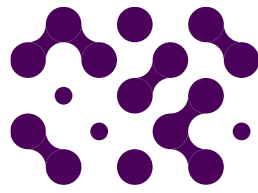
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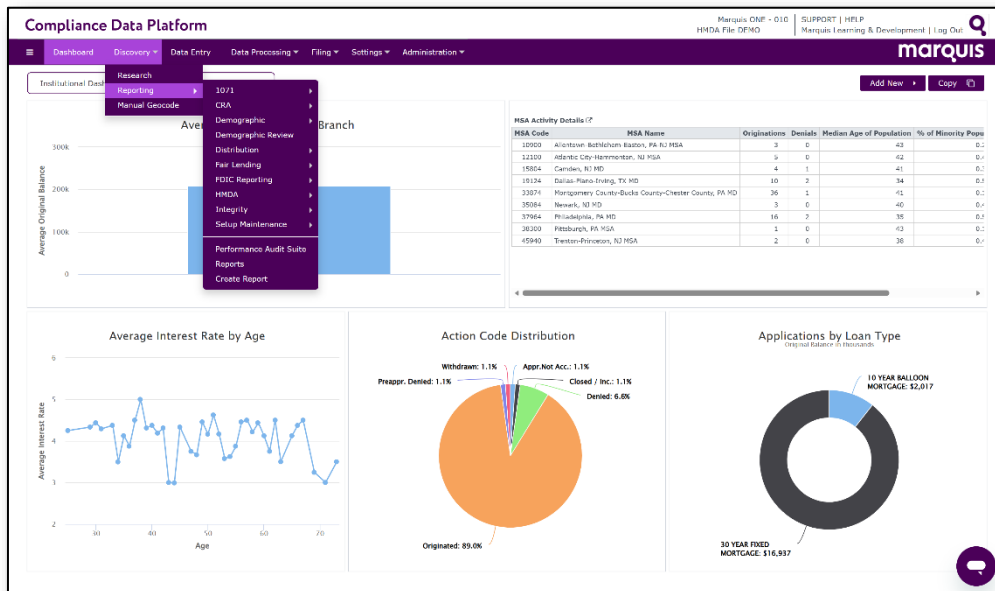
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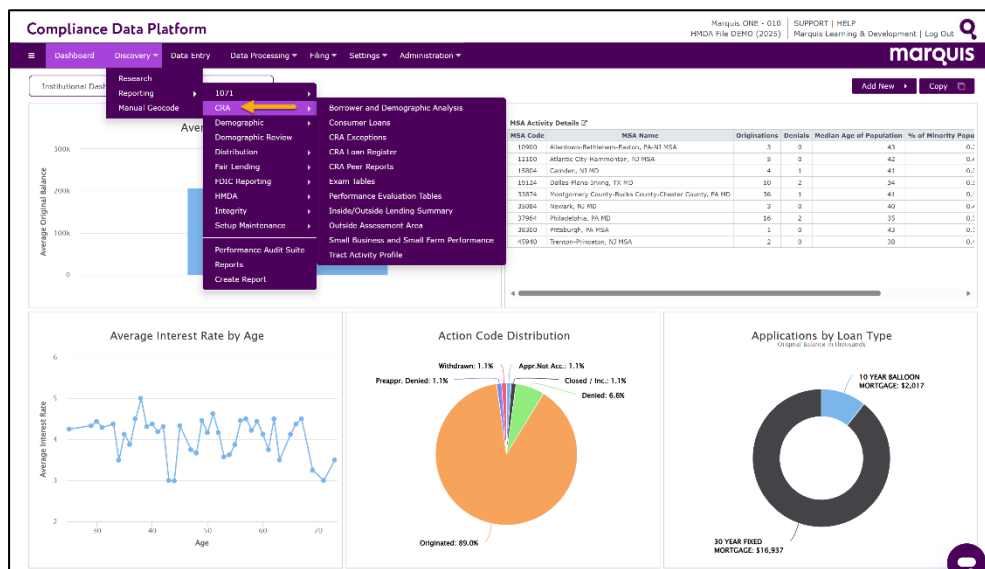
Navigating the Reports

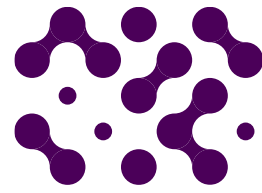


The Compliance Data Platform provides reports designed to deliver dynamic analysis reports in an easy to read format. Within the Compliance Data Platform, click on Discovery from the main menu, then hover over Reporting.

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

The screenshot shows the 'Action Code Summary Report Setup' form in the Compliance Data Platform. The 'Geographic Area' is set to 'All', 'Balance' is set to 'HMDA', and the 'Date' is set to 'Application' from '01/01/2023' to '12/31/2023'. There are checkboxes for 'Include Purchased Loans' and 'Report Options' for 'Report Heading' and 'Report Footer'. A 'View Report' button is at the bottom right.

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.

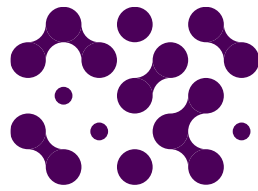
Once the report has been generated, you'll find the export options listed at the bottom of the page. While this guide does show examples of the generated reports, the export option buttons may not appear in every image.

The screenshot shows a report titled 'Activity Outside Assessment Area'. The report header includes: 'Marquis ONE - 010 HMDA File', 'SUPPORT | HELP Marquis Learning & Development | Log Out', and 'marquis'. The report content is a table with columns: Tract, Ethnic, Minority, Population, and various demographic metrics. The table has multiple rows of data. At the bottom of the report, there are navigation and export options: 'Page 1 of about 90', 'Export', 'Print', and 'Refresh'.

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

The screenshot shows the '1071 Loan Application Register Report Setup' page in the Compliance Data Platform. The page has a purple header with the Marquis logo and navigation links. The breadcrumb trail is 'Discovery > Reporting > 1071 > 1071 Loan Application Register'. A text box explains that the report is a version of the electronic LAR for auditing. Below this are two dropdown menus: 'MSA Number' (with 'Select a MSA/MD' as the current selection) and 'Sequence' (with 'Account Number' as the current selection). There are four checkboxes: 'Show Free-Form Text Fields', 'Modified Public LAR (No ID or Dates)', 'Show Names', and 'Print a blank line on each record for notes'. At the bottom, there are two text input fields labeled 'Report Heading' and 'Report Footer', and a 'View Report' button.

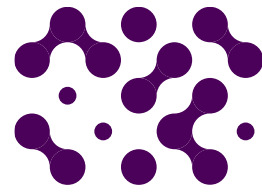
Use the drop-down list to select the desired MSA. Optionally, a Sequence may also be selected.

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.

Compliance Data Platform Report Guide



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

The screenshot shows the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The main content area is titled 'Borrower and Demographic Analysis Report Setup'. It includes a text box explaining the report's purpose, followed by configuration options for 'Include' (Action), 'Balance' (HMDA), 'Date' (Application/Action), 'Round Balances', 'Geographic Area' (All), and 'Report Options' (Report Heading, Report Footer).

Borrower and Demographic Analysis

Institution: Marquis ONE - 010
 File Name: 1071011111
 Asset: All
 Filters: No filter applied
 Balance Field: HMDA
 Rounded Balances: No
 Include: All rows
 Date Range (Action): 12/31/2022 - 12/31/2022

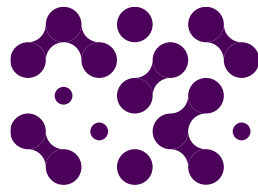
Borrower or Census Tract	Applications Received	Loan Originated	Application Approved not Accepted	Application Denied	Application Withdrawn by Applicant	File Closed for Incompleteness	Purchased Loan	Preapproval Request Denied	Preapproval Request Approved not Accepted	Missing/Invalid Data
Characteristics	#	%	\$000s	%	%	%	%	%	%	%
HMDA Loan Purpose										
Home Purchase	5	31.25%	\$949	33.24%	5	100.00%	\$950	100.00%	0	0.00%
Home Improvement	3	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%	0	0.00%
Refinancing	9	51.25%	\$628	28.89%	8	100.00%	\$628	100.00%	0	0.00%
Cash out Refinancing	2	11.56%	\$4,000	33.91%	2	100.00%	\$4,000	100.00%	0	0.00%
Other Purpose	3	18.75%	\$322	9.65%	2	66.67%	\$218	67.70%	0	0.00%
No Application	3	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%	0	0.00%
Missing / Invalid Data	1	6.25%	\$0	0.00%	0	0.00%	\$0	0.00%	0	0.00%
Prepayment Penalty Term										
No Prepayment Penalty	3	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%	0	0.00%
No Prepayment Penalty	1	6.25%	\$0	0.00%	0	0.00%	\$0	0.00%	0	0.00%
Missing / Invalid Data	15	83.75%	\$3,235	100.00%	14	93.33%	\$3,121	96.78%	0	0.00%
Missing / Invalid Data	3	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%	0	0.00%

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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

The screenshot shows the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The 'marquis' logo is in the top right corner. The breadcrumb trail is 'Discovery > Reporting > CRA > Borrower and Demographic Analysis'. The main content area is titled 'Borrower and Demographic Analysis Report Setup' and contains the following fields:

- Include:** A dropdown menu with 'Action' selected.
- Balance:** A dropdown menu with 'HMDA' selected.
- Data:** Radio buttons for 'Application' and 'Action', with 'Action' selected.
- Date Range:** Two date pickers showing '01/01/2023' and '12/31/2023'.
- Round Balances:** An unchecked checkbox.
- Geographic Area:** A dropdown menu with 'All' selected.
- Report Options:** A section containing two text input fields labeled 'Report Heading' and 'Report Footer'.
- View Report:** A button at the bottom right of the form.

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

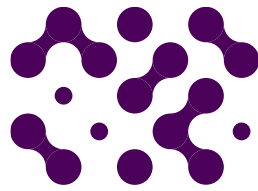
Select the appropriate radio button to run the report based on application/action date.
Select the Date field as well as type in/select the date range. Select the checkbox to round balances.

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																																			
Filters:		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 Data			
Characteristics	#	%	\$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%	
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%	
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%	
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%	
Other Purpose	2	15.38%	\$216	7.77%	2	100.00%	\$216	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%	
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%	
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%	1	100.00%	\$0	0.00%	
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%	
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%	1	100.00%	\$0	0.00%	
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%	
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%	
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Compliance Data Platform

Report Guide



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.

The screenshot shows the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The breadcrumb trail is 'Discovery > Reporting > CRA > Consumer Loans'. The main content area is titled 'Consumer Loans Report Setup' and contains the following elements:

- A text box explaining: '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.'
- A section for 'Consumer Loans Report Setup' with a sub-section 'Assessment Area' containing a dropdown menu currently set to '2023 Dallas Plano Irving Assessment Area'.
- A checkbox labeled 'Include Purchased Loans' which is currently unchecked.
- A section for 'Report Options' with two text input fields: 'Report Heading' and 'Report Footer'.
- A 'View Report' button at the bottom right.

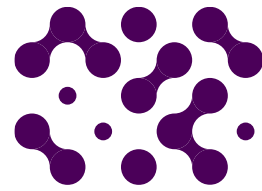
Select the desired Assessment Area from the drop-down menu, and determine if you'd like to include Purchased Loans.

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

Consumer Loans															
Institution: Marcus ONE - 010 File Name: CRA File Filters: No filter applied Assessment Area: 2023 Dallas Plano Irving Assessment Area Include Purchased Loans: True															
Consumer Loans by	Low		Moderate		Middle		Upper		Not Available / Unclassified		Invalid Geocode		Total		
Applicant Income Level	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	0	\$0	
Totals:	2	\$89	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	
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Consumer Loans															
Institution: Marcus ONE - 010 File Name: CRA File Filters: No filter applied Assessment Area: 2023 Dallas Plano Irving Assessment Area Include Purchased Loans: True															
Consumer Loans by Tract	Low		Moderate		Middle		Upper		Not Available / Unclassified		Invalid Geocode		Total		
Income Level	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	0	\$0	
Totals:	0	\$0	0	\$0	0	\$0	2	\$89	0	\$0	0	\$0	0	\$0	
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Consumer Loans															
Institution: Marcus ONE - 010 File Name: CRA File Filters: 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					
	Assessment Area	In Area Number	In Area Balance	Out of Area Number	Out of Area Balance	Number	Balance			Number	Balance				
05: Motor Vehicle		2	\$89	0	\$0	2	\$89			2	\$89				
Totals:		2	\$89	0	\$0	2	\$89			2	\$89				
Copyright © 2024 MARQUIS														Date: 07/08/2024 9:25:23pm By: Marcus Learning & Development	



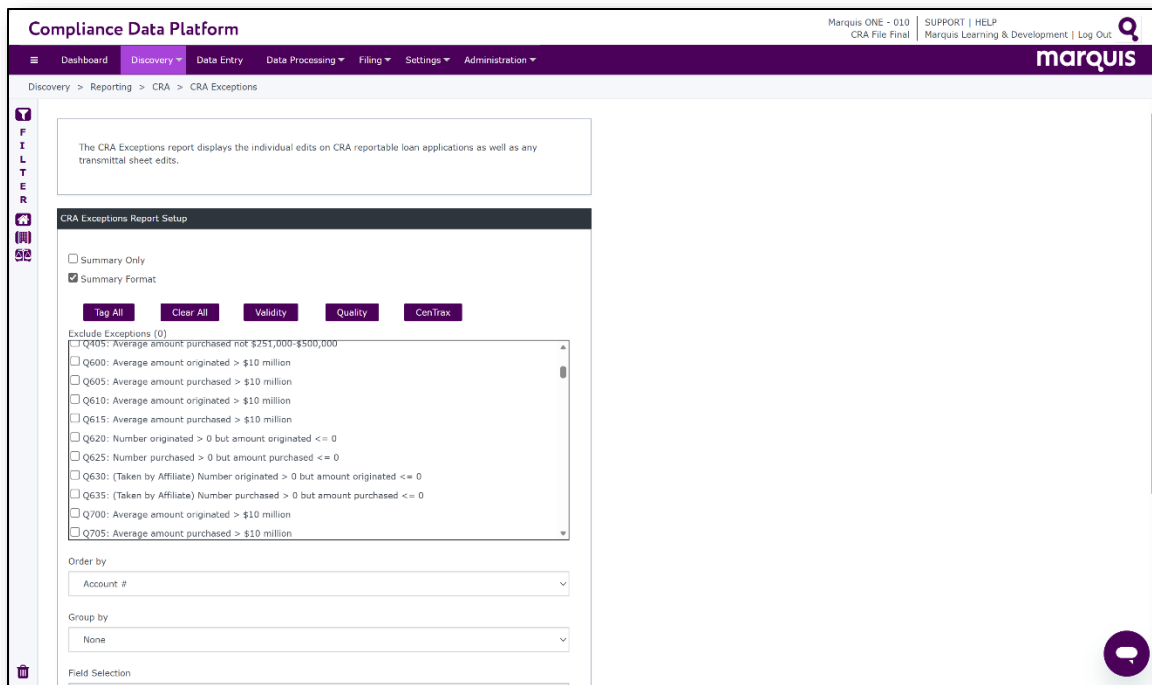
CRA Exceptions Report

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.

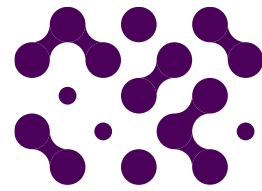
Excluded Exceptions: None		
Field Selection		
Order By:	Account #	
Group By:	None	
Composite Geography	Name	Exception
Transmittal Sheet Ecits		V120: CRA contact person's fax number missing or invalid
Small Business / Small Farm Composite		V935: Missing or invalid state code - 2 record(s)
Community Development Composite		V120: Invalid state/county/tract/HSA/HD combination - 231 record(s)
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
C009: Community development action date year <= activity year	7	0.56%	0.83%	0.84%	77.78%
C010: Loan processed 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/HSA/HD combination	233	21.88%	27.44%	28.07%	22.00%
Microdata Summary Recap					
	Number	Percent		Number	Percent
Records in File (including filters)	850		Total Exception Items	1,055	
Records that are CRA Qualified	849	99.89%	Validity Exception Items	1,055	99.15%
Records with Exceptions	830	97.76%	Quality Exception Items	0	0.00%
			Syntactical Exception Items	0	0.00%
			CentTrax Exception Items	9	0.83%

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Date: 07/16/2024 3:33:13pm By Marquis Learning & Development

Compliance Data Platform Report Guide



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.

The CRA Loan Register report is a report version of the CRA LR Micro loan format providing information for each individual loan that can be used for data auditing or validation.

CRA Loan Register Report Setup

Sequence: Account Number

Names and Address Format: None

Print a blank line on each record for notes

CRA Loan Register

Institution: Marquis ONE - 010
 File Name: CRA File
 Filter: No filter applied
 Sequence: Account Number
 Names and Address Format: None
 Print Blank Line for Notes: No
 Form FR CRA-LR Reporter's ID: 000000008
 Form FR CRA-LR Agency: 1

Application or Loan Number	Type	Loan amount in thousands	Action Taken		Property Location				Business/Farm Gross Revenue Code	Income: Consumer Loans	Affiliate Lending Flag
			Type	Date	Five-Digit MSA/MD Number	Two-Digit State Code	Three-Digit County Code	Six Digit Census Tract			
000000001	01	0064	1	05/02/2023	NA	NA	NA	NA	3	0000	1
000000002	01	0022	1	05/09/2023	NA	NA	NA	NA	3	0000	1
000000003	01	0064	1	04/19/2023	NA	NA	NA	NA	3	0000	1
000000004	01	00295	1	11/22/2023	NA	NA	NA	NA	2	0000	1
000000005	01	00295	1	11/21/2023	NA	NA	NA	NA	2	0000	1
000000006	01	0045	1	09/12/2023	NA	NA	NA	NA	3	0000	1
000000007	01	0065	1	06/04/2023	NA	NA	NA	NA	1	0000	1
000000008	01	0025	1	08/11/2023	NA	NA	NA	NA	1	0000	1
000000009	01	0004	1	09/07/2023	NA	NA	NA	NA	2	0000	1
000000010	01	00025	1	11/27/2023	NA	NA	NA	NA	2	0000	1
000000011	01	0595	1	07/14/2023	NA	NA	NA	NA	1	0000	1
000000012	01	05495	1	11/13/2023	NA	NA	NA	NA	2	0000	1
000000013	01	00514	1	01/25/2023	NA	NA	NA	NA	2	0000	1
000000014	01	00514	1	04/04/2023	NA	NA	NA	NA	2	0000	1
000000015	01	00004	1	02/07/2023	NA	NA	NA	NA	3	0000	1
000000016	01	00037	1	04/19/2023	NA	NA	NA	NA	2	0000	1
000000017	01	00845	1	12/14/2023	NA	NA	NA	NA	2	0000	1
000000018	01	00020	1	10/02/2023	NA	NA	NA	NA	3	0000	1
000000019	01	00495	1	07/12/2023	NA	NA	NA	NA	2	0000	1
000000020	01	00245	1	11/29/2023	NA	NA	NA	NA	1	0000	1
000000021	01	00995	1	10/13/2023	NA	NA	NA	NA	2	0000	1
000000022	01	00345	1	09/05/2023	NA	NA	NA	NA	2	0000	1
000000023	01	00095	1	11/26/2023	NA	NA	NA	NA	2	0000	1
Total Count:											23
Total Amount:											5,783

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

The screenshot displays the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The main content area is titled 'Discovery > Reporting > CRA > CRA Peer Reports'. Below this, there are four tabs: 'Aggregate', 'Institution Disclosure', 'Peer Analysis', and 'Market Share'. The 'Market Share' tab is active. The 'Data Selection' section contains several dropdown menus: 'Criteria Year' (set to 2023), 'Analysis Area' (set to State), and 'State' (set to 'Select a State'). The 'Criteria Set' dropdown is open, showing options: 'All Institutions', 'Just One Institution', 'Peer Group', and 'All Institutions' (highlighted). Below this is a 'Show Me' dropdown set to 'Gross Revenue Code'. The 'Include' section has radio buttons for 'Small Business', 'Small Farm', 'Originations', 'Purchases', and 'Both'. The 'Rank by' section has radio buttons for 'Number' and 'Amount'. The 'Tract Income' section has checkboxes for 'Low', 'Mod', 'Middle', 'Upper', 'Uncl', and 'Not Known'. The 'Loan Amt' section has checkboxes for '<= \$100K', '> \$100K to <= \$250K', and '> \$250K'. At the bottom, there is a 'Create Peer Group' checkbox, a 'Peer Group Name' text box, and an 'Activity' range selector set to '50' to '200'. A 'Report Heading' text box is also present.

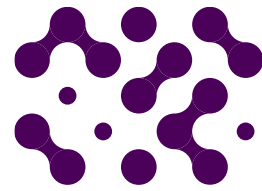
Select the desired Criteria Year and Analysis Area.

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.

Compliance Data Platform

Report Guide



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	% Mkt	Amount	% Grp	% Mkt	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%	\$1,321,250	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%	8,748	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%	8,816	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 / 2	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%	\$
4	0000018168 / 1	LAKE FOREST																						

PDF Export | Excel Export | Print Preview

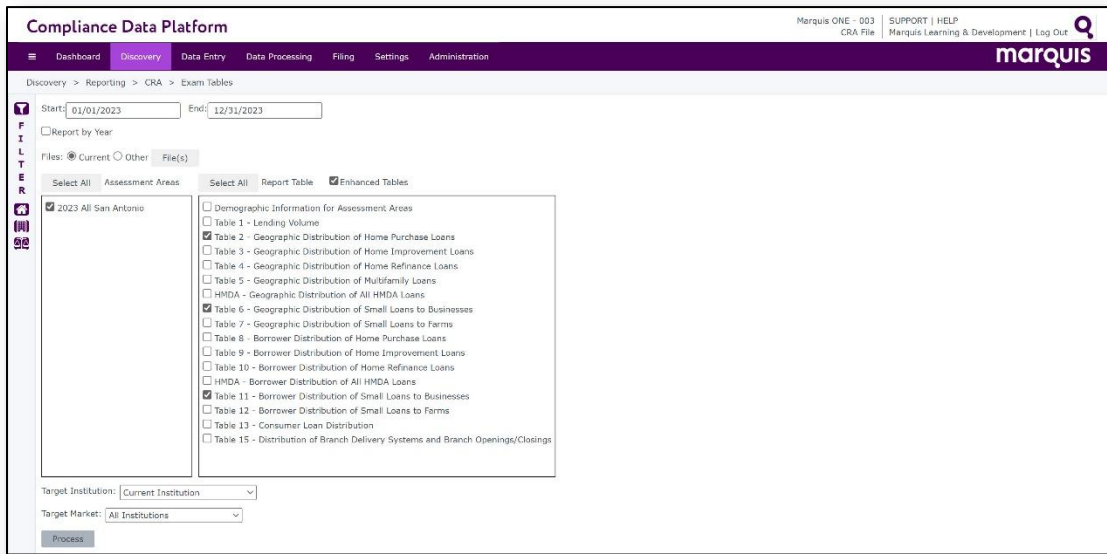
Exam Tables

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 CentTrax Help Resources page.

Table 6 - Geographic Distribution of Small Loans to Businesses

Assessment Area(s) 0002
 State: 42 - Pennsylvania
 Evaluation Period: 2023-01-01 - 2023-12-31
 HMDA ID: 000083218
 CRA ID: 000000008

Assessment Area	Total Loans		Low Income Tracts			Moderate Income Tracts			Middle Income Tracts			Upper Income Tracts			Inst. Rank	Total Lenders
	Number	% of Total	#	%	\$ Parity %	#	%	\$ Parity %	#	%	\$ Parity %	#	%	\$ Parity %		
0002 - 2023 PHILADELPHIA AA	0	0.00	0	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	2	
1/1/2023 to 12/31/2023 Bank Lending	8,876	7.30	0	0.00	0.00	25,997	22.74	0.00	23,985	20.58	0.00	32,726	48.12	0.00		
2023 % of Businesses (D & B Data)																
2022 Aggregate Lending %	2,059	6.11	0.00	0.00	10,029	21.26	0.00	9,824	13.56	0.00	22,896	49.73	0.00		199	

Table 6 - Geographic Distribution of Small Loans to Businesses

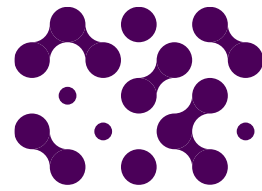
Assessment Area(s) 0006
 State: 48 - Texas
 Evaluation Period: 2023-01-01 - 2023-12-31
 HMDA ID: 000083218
 CRA ID: 000000008

Assessment Area	Total Loans		Low Income Tracts			Moderate Income Tracts			Middle Income Tracts			Upper Income Tracts			Inst. Rank	Total Lenders
	Number	% of Total	#	%	\$ Parity %	#	%	\$ Parity %	#	%	\$ Parity %	#	%	\$ Parity %		
0006 - 2023 Dallas Plano Irving Assessment Area	0	0.00	0	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	2	
1/1/2023 to 12/31/2023 Bank Lending	16,123	5.99	0.00	0.00	11,410	17.52	0.00	90,811	26.92	0.00	122,518	19.08	0.00			
2023 % of Businesses (D & B Data)																
2022 Aggregate Lending %	7,731	4.62	0.00	0.00	26,707	27.15	0.00	49,907	29.61	0.00	79,415	47.45	0.00		269	

Table 6 - Geographic Distribution of Small Loans to Businesses

Assessment Area(s) 0002
 State: 42 - Pennsylvania
 Evaluation Period: 2023-01-01 - 2023-12-31
 HMDA ID: 000083218
 CRA ID: 000000008

Total Loans	Unaffiliated Income Tracts	Inst. Rank



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

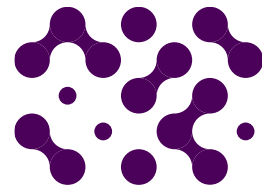
- HMDA Section
 - HMDA Qualified = Yes
 - HMDA Loan Type = 1, 2, 3 or 4
 - HMDA Loan Purpose = 2, 3, 31, 32, 4, or 5
- CRA Section
 - CRA Qualified = Yes
 - CRA Loan Type = 01 – 09
- Community Development
 - CRA Qualified = Yes
 - Community Development = Yes

The screenshot displays the 'Assessment Area Lending Summary Report' configuration page in the Compliance Data Platform. The page includes a navigation menu at the top with options like Dashboard, Discovery, Data Entry, Data Processing, Filing, Settings, and Administration. The main content area features a description of the report, followed by a section for 'Assessment Area' with a dropdown menu to 'Select a Tract Group' and a checkbox for 'Include Tract Groups and Assessment Areas'. Below this is a 'Report Options' section with input fields for 'Report Heading' and 'Report Footer', and a 'View Report' button at the bottom right.

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										
Subdivision: Marquis 08F - 010 File Name: 1010111.e Assessment Area: 2023 Tax Lien Entry, Assessment Area Filter: No filter applied										
Loan Category	Inside Area				Outside Area				Total Loans	
	Number	%	Amount	%	Number	%	Amount	%	Number	Amount
Home Purchase (*)										
Conventional	1	2.1%	\$290,211.00	2.70%	15	97.90%	\$10,970,570.00	97.30%	46	\$10,790,823.00
USDA 228(a)	0	0.00%	\$0.00	0.00%	1	100.00%	\$190,190.00	100.00%	1	\$190,190.00
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%	20	100.00%	\$6,306,525.00	100.00%	20	\$6,306,525.00
Construction	1	5.24%	\$711,748.66	14.88%	18	94.74%	\$4,346,846.66	85.67%	19	\$4,763,641.00
Other Purpose	0	0.00%	\$0.00	0.00%	19	100.00%	\$2,132,190.00	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	1.80%	\$711,749.00	4.78%	99	99.00%	\$14,226,276.00	95.22%	100	\$14,940,671.00
Total Home (*)										
Total	2	1.96%	\$1,004,040.00	3.83%	145	99.64%	\$25,185,649.00	96.17%	147	\$26,189,689.00
Credit Product (1071)										
Term (not unsecured)	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%	0	\$0.00
Term (secured)	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%	0	\$0.00
Line of credit (not secured)	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 advances	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%	0	\$0.00
Other table space financial 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 covered by report and otherwise unclassified	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%	0	\$0.00
Private label (not card advances)	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 (4)										
Total	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%	0	\$0.00
Small Farm (4)										
Total	0	0.00%	\$0.00	0.00%	0	0.00%	\$0.00	0.00%	0	\$0.00
Community Development (4)										
Total	0	0.00%	\$0.00	0.00%	1	100.00%	\$253,795.00	100.00%	1	\$253,795.00
Consumer / Other (4)										
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 Lines	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.

The screenshot displays the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The breadcrumb trail is 'Discovery > Reporting > CRA > Outside Assessment Area'. A sidebar on the left contains a 'FILTER' section with icons for search, refresh, and print.

The main content area shows the 'Activity Outside Assessment Area Report Setup' with dropdown menus for 'Geographic Area' (set to 'All') and 'Assessment Area'. Below this is a 'Report Options' section with fields for 'Report Heading' and 'Report Footer'. A 'VIEW REPORT' button is visible.

An inset window titled 'Activity Outside Assessment Area' displays a detailed data table. The table has the following columns: Tract, Income Level, Minority Level, Population, Families, Households, HSG Units, Businesses, Farms, Applications, Originations, and Denials. Each of these columns is further divided into sub-columns for counts and percentages. The table lists various tracts and their corresponding demographic and activity data.

At the bottom of the report window, there is a page indicator 'Page 1 of about 9', a 'Jump to Page' field, and buttons for 'PDF Export', 'Excel Export', and 'Print Preview'.

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

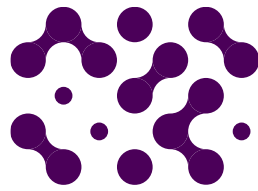
Institution: Marcus ONE - 010
File Name: CDA File
Area: All
Assessment Area: 2023 Dallas Plano Irving Assessment Area
Filter: No filter applied

Tract Characteristics	Tracts		Population		Families		Households		HSG. Units		Businesses			Farms			Applications		Originations		Denials			
	#	%	#	%	#	%	#	%	#	% Own Occ	#	%	% Small	#	%	% Small	#	%	#	%	#	%		
Inside Area - Income Level																								
Low (less than 50%)	118	10.08%	501,363	9.77%	108,302	8.95%	170,402	10.15%	199,841	26.05%	16,123	5.49%	86.40%	237	1.96%	65.78%	0	0.00%	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	43.04%	51,440	17.52%	87.61%	1,102	16.56%	85.54%	1	9.09%	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	29.66%	530,329	30.02%	568,550	56.24%	90,001	30.92%	88.79%	2,320	34.86%	96.98%	2	18.18%	2	18.18%	2	18.18%	0	0.00%
Upper (120% and greater)	402	34.33%	1,610,480	35.29%	482,237	37.36%	610,291	34.54%	846,411	69.62%	132,418	45.09%	90.57%	2,948	44.30%	97.22%	8	72.73%	8	72.73%	8	72.73%	0	0.00%
Unclassified	19	1.62%	46,507	0.95%	6,000	0.50%	16,866	0.95%	19,513	17.69%	2,875	0.98%	83.65%	48	0.72%	61.67%	0	0.00%	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%	2,694	0.91%	87.82%	80	1.32%	100.00%	2	18.18%	2	18.18%	2	18.18%	0	0.00%
10% to less than 20%	40	3.42%	139,074	2.71%	37,968	3.14%	52,230	2.96%	56,994	76.04%	13,945	4.75%	91.44%	464	6.97%	97.54%	0	0.00%	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%	641,204	36.20%	683,696	66.30%	118,217	40.26%	90.29%	3,318	49.80%	97.41%	6	54.55%	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%	98.11%	2	18.18%	2	18.18%	2	18.18%	0	0.00%
80% to 100%	302	25.79%	1,286,025	25.13%	293,973	24.29%	429,860	24.33%	467,475	41.99%	45,052	15.41%	88.66%	781	11.74%	94.88%	1	9.09%	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%	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%	6,455	100.00%	96.78%	11	100.00%	11	100.00%	11	100.00%	0	0.00%
Outside Area - Income Level																								
Low (less than 50%)	5,404	6.50%	18,618,469	5.65%	3,831,381	4.82%	6,697,828	5.50%	7,761,884	25.83%	729,034	4.72%	86.10%	14,252	2.32%	86.44%	29	3.53%	29	3.53%	29	3.53%	0	0.00%
Moderate (50% to less than 80%)	18,896	22.40%	71,819,262	21.79%	15,313,709	20.53%	26,463,570	21.73%	30,171,892	45.19%	3,065,045	19.45%	88.76%	96,041	15.61%	95.76%	146	17.78%	146	17.78%	146	17.78%	0	0.00%
Middle (80% to less than 120%)	35,081	41.59%	139,990,285	42.47%	34,775,152	45.77%	52,763,823	45.34%	60,148,610	86.54%	5,979,575	38.70%	87.79%	118,514	19.77%	97.45%	237	28.91%	237	28.91%	237	28.91%	0	0.00%
Upper (120% and greater)	22,424	26.50%	85,646,862	26.02%	21,599,013	28.33%	34,835,600	28.60%	38,776,817	67.59%	5,461,975	35.08%	89.78%	182,735	29.70%	97.21%	307	37.14%	307	37.14%	307	37.14%	0	0.00%
Unclassified	2,472	2.93%	3,530,271	1.07%	430,725	0.54%	1,012,586	0.83%	1,231,291	26.72%	253,771	1.64%	80.09%	3,682	6.00%	95.25%	2	2.44%	2	2.44%	2	2.44%	0	0.00%
Outside Area - Minority Level																								
Less than 10%	11,149	13.22%	35,956,966	10.91%	10,001,160	12.99%	14,507,311	11.91%	17,053,920	66.09%	1,265,735	8.32%	86.02%	142,883	23.22%	98.14%	8	0.97%	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	67.29%	2,776,135	17.97%	88.44%	142,059	23.09%	97.63%	67	8.16%	67	8.16%	67	8.16%	0	0.00%
20% to less than 50%	28,978	34.31%	117,557,633	35.67%	28,256,152	35.36%	44,209,455	36.55%	49,575,772	59.29%	6,328,207	40.31%	88.02%	209,680	34.00%	96.94%	407	49.57%	407	49.57%	407	49.57%	0	0.00%
50% to less than 80%	15,901	18.38%	64,772,111	19.58%	14,246,903	17.96%	22,704,919	18.66%	26,277,879	47.60%	3,221,121	20.88%	87.61%	82,933	13.38%	95.58%	165	20.25%	165	20.25%	165	20.25%	0	0.00%
80% to 100%	13,102	16.24%	52,894,039	16.08%	11,885,213	14.71%	17,199,287	14.07%	19,317,117	42.68%	1,998,202	12.85%	89.44%	38,269	6.22%	98.11%	74	9.01%	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%	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%	15,440,400	100.00%	88.09%	615,224	100.00%	97.21%	821	100.00%	821	100.00%	821	100.00%	0	0.00%

2023 Business Demographics (D & B data)
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Page 9 of 9
Jump to Page:

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.

Small Business and Small Farm Performance Report Setup

Geographic Area: State [v]
State: 48 - Texas [v]

Include Unknown Revenue
 Summary Only

Small Business and Small Farm Performance - Tract Level Detail

File Name: CRA File
BY STATE: 48 - Texas
Filter: No filter applied
Exclude Unknown Revenue: False
Summary Only: False

Tract Combination	Census Tract		Farms			Businesses			Farms			Businesses		
	Income Level	Minority Percent	Farms	Small Farms	% Female Farms	Businesses	Small Businesses	% Female Businesses	Farm Loans	Small Farm Loans	% Female Farm Loans	Business Loans	Small Business Loans	% Female Business Loans
48 / 001 / 9521.00 /	Middle	19.16	8	8	100.00%	25.00%	131	118	87.45%	5.19%	0	0	0.00%	0.00%
48 / 001 / 9524.01 /	Upper	65.84	0	0	0.00%	0.00%	2	2	100.00%	0.00%	0	0	0.00%	0.00%
48 / 001 / 9524.02 /	Unclassified	69.36	0	0	0.00%	0.00%	1	0	0.00%	0.00%	0	0	0.00%	0.00%
48 / 001 / 9525.00 /	Moderate	57.89	3	3	100.00%	0.00%	180	154	85.56%	6.11%	0	0	0.00%	0.00%
48 / 001 / 9526.00 /	Moderate	54.08	5	3	60.00%	0.00%	172	144	83.72%	4.07%	0	0	0.00%	0.00%
48 / 001 / 9527.00 /	Moderate	69.31	3	3	100.00%	0.00%	186	148	77.66%	8.39%	0	0	0.00%	0.00%
48 / 001 / 9528.00 /	Moderate	45.73	1	1	100.00%	0.00%	192	137	71.35%	4.69%	0	0	0.00%	0.00%
48 / 001 / 9529.02 /	Moderate	32.47	12	12	100.00%	0.00%	161	135	83.85%	5.99%	0	0	0.00%	0.00%
48 / 001 / 9529.02 /	Middle	26.95	14	14	100.00%	0.00%	134	128	89.55%	5.22%	0	0	0.00%	0.00%
48 / 001 / 9519.01 /	Middle	13.74	10	10	100.00%	20.00%	76	68	89.47%	3.26%	0	0	0.00%	0.00%
48 / 001 / 9512.02 /	Upper	18.48	7	7	100.00%	0.00%	63	54	85.71%	12.70%	0	0	0.00%	0.00%
48 / 001 / 9521.00 /	Middle	19.28	17	17	100.00%	11.76%	111	94	84.49%	4.50%	0	0	0.00%	0.00%
48 / 001 / 9521.00 /	Upper	46.65	7	7	100.00%	0.00%	128	104	81.54%	4.76%	0	0	0.00%	0.00%
48 / 003 / 9522.00 /	Upper	57.32	5	5	100.00%	0.00%	195	165	84.62%	5.13%	0	0	0.00%	0.00%
48 / 003 / 9523.00 /	Middle	72.54	1	1	100.00%	0.00%	168	134	79.76%	7.14%	0	0	0.00%	0.00%
48 / 003 / 9524.00 /	Middle	59.52	2	2	100.00%	0.00%	97	82	84.54%	3.09%	0	0	0.00%	0.00%
48 / 005 / 0021.02 /	Upper	23.98	4	4	100.00%	0.00%	125	125	95.24%	3.97%	0	0	0.00%	0.00%
48 / 005 / 0021.02 /	Upper	30.12	3	3	100.00%	0.00%	69	63	91.30%	1.45%	0	0	0.00%	0.00%
48 / 005 / 0021.04 /	Middle	17.42	7	7	100.00%	0.00%	62	57	91.94%	3.23%	0	0	0.00%	0.00%
48 / 005 / 0022.01 /	Middle	31.87	6	6	100.00%	0.00%	70	67	95.71%	4.29%	0	0	0.00%	0.00%
48 / 005 / 0022.02 /	Moderate	44.15	6	6	100.00%	33.33%	64	58	87.50%	6.25%	0	0	0.00%	0.00%
48 / 005 / 0023.01 /	Middle	35.01	6	6	100.00%	66.67%	138	127	92.03%	7.25%	0	0	0.00%	0.00%
48 / 005 / 0023.02 /	Middle	35.41	11	11	100.00%	0.00%	150	148	93.33%	4.67%	0	0	0.00%	0.00%
48 / 005 / 0024.02 /	Moderate	46.79	4	3	75.00%	0.00%	352	284	75.43%	6.00%	0	0	0.00%	0.00%
48 / 005 / 0025.00 /	Low	87.72	0	0	0.00%	0.00%	87	62	71.26%	5.75%	0	0	0.00%	0.00%
48 / 005 / 0026.00 /	Moderate	79.22	3	3	100.00%	0.00%	154	117	75.97%	5.84%	0	0	0.00%	0.00%
48 / 005 / 0027.00 /	Middle	78.11	7	7	100.00%	28.57%	315	255	80.95%	6.98%	0	0	0.00%	0.00%
48 / 005 / 0028.00 /	Middle	48.43	9	7	77.78%	0.00%	499	348	75.82%	4.79%	0	0	0.00%	0.00%
48 / 005 / 0029.02 /	Upper	35.99	7	7	100.00%	0.00%	218	176	80.73%	3.21%	0	0	0.00%	0.00%
48 / 005 / 0029.03 /	Middle	36.15	4	4	100.00%	50.00%	128	116	90.68%	4.76%	0	0	0.00%	0.00%
48 / 005 / 0029.04 /	Middle	50.07	0	0	0.00%	0.00%	117	102	87.18%	5.13%	0	0	0.00%	0.00%

Small Business and Small Farm Performance - Income Level Summary

File Name: CRA File

PDF Export | Excel Export | Print Preview

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

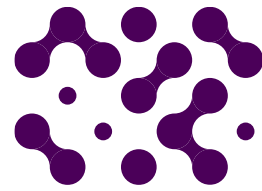
The drop-down menu titled “**Show me Census tracts where**” works together with the “**Enter a value**” drop-down to display tracts which have been penetrated, have not been penetrated, or ALL tracts within the selected geography; depending on the selections made. Several example results are shown below.

The screenshot displays the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The breadcrumb trail is 'Discovery > Reporting > CRA > Tract Activity Profile'. The main content area is titled 'Tract Activity Profile Report Setup' and contains the following fields and options:

- Geographic Area:** A dropdown menu with 'All' selected.
- Balance:** A dropdown menu with 'Original' selected.
- Show me census tracts where:** A dropdown menu with 'Number is GREATER than' selected.
- Enter a value:** A text input field containing '-1'.
- Include Purchased Loans:**
- Include Deposits:**
- Rounded Balances:**
- Summary Only:**
- Report Options:**
 - Report Heading:** A text input field.
 - Report Footer:** A text input field.

A 'View Record' button is located at the bottom right of the form.

Compliance Data Platform Report Guide



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																					
Exclude Deposits: False																					
Rounded Balances: False																					
Summary Only: False																					
Tract Combination	Income Level	Minority Level	Population	Population %	Families	Families %	Households	Households %	Hsp Units	% Own Occ	Businesses	Business %	% Small Bus	Farms	Farm %	% Small Farms	Loans	Loan %	Loan Amount	Loan Amt %	Avg Loan Size
010013201.0033860	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
010013202.0033860	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
010013203.0033860	Middle (80% to less than 120%)	10% 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
010013204.0033860	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
010013205.0033860	Upper (120% and greater)	20% to less than 50%	4,322	0.00%	1,278	0.00%	1,766	0.00%	1,798	57.33%	117	0.00%	80.34%	3	0.00%	100.00%	0	0.00%	\$0	0.00%	\$0
010013206.0033860	Middle (80% to less than 120%)	20% to less than 50%	3,284	0.00%	845	0.00%	1,285	0.00%	1,395	53.54%	133	0.00%	71.43%	2	0.00%	50.00%	0	0.00%	\$0	0.00%	\$0
010013207.0033860	Upper (120% and greater)	20% to less than 50%	3,616	0.00%	769	0.00%	1,433	0.00%	1,433	60.96%	121	0.00%	85.12%	4	0.00%	83.33%	0	0.00%	\$0	0.00%	\$0
010013208.0033860	Middle (80% to less than 120%)	20% to less than 50%	3,729	0.00%	880	0.00%	1,330	0.00%	1,464	75.80%	99	0.00%	91.92%	7	0.00%	100.00%	0	0.00%	\$0	0.00%	\$0
010013209.0033860	Moderate (50% to less than 80%)	20% to less than 50%	3,408	0.00%	707	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
010013208.0033860	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
010013208.0033860	Middle (80% to less than 120%)	20% to less than 50%	4,435	0.00%	1,060	0.00%	1,581	0.00%	1,750	61.73%	86	0.00%	90.70%	4	0.00%	100.00%	0	0.00%	\$0	0.00%	\$0
010013208.0033860	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
010013208.0033860	Upper (120% and greater)	10% to less than 20%	3,122	0.00%	636	0.00%	893	0.00%	1,028	83.14%	58	0.00%	94.83%	2	0.00%	100.00%	0	0.00%	\$0	0.00%	\$0
010013209.0033860	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%	68.46%	7	0.00%	100.00%	0	0.00%	\$0	0.00%	\$0
010013208.0033860	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%	98.00%	6	0.00%	100.00%	0	0.00%	\$0	0.00%	\$0
010013211.0033860	Middle (80% to less than 120%)	20% to less than 50%	2,845	0.00%	827	0.00%	1,157	0.00%	1,490	63.71%	82	0.00%	80.77%	8	0.00%	100.00%	0	0.00%	\$0	0.00%	\$0
010013211.0033860	Moderate (50% to less than 80%)	10% to less than 80%	3,185	0.00%	811	0.00%	1,451	0.00%	1,823	69.83%	84	0.00%	85.71%	12	0.00%	91.67%	0	0.00%	\$0	0.00%	\$0
010013101.0019300	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
010013102.0019300	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
010013103.0019300	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%	89.03%	10	0.00%	100.00%	0	0.00%	\$0	0.00%	\$0
010013104.0019300	Moderate (50% to less than 80%)	10% to less than 20%	5,723	0.00%	1,332	0.00%	2,085	0.00%	2,376	75.74%	100	0.00%	85.26%	8	0.00%	100.00%	0	0.00%	\$0	0.00%	\$0
010013105.0019300	Middle (80% to less than 120%)	20% to less than 50%	4,850	0.00%	1,280	0.00%	1,838	0.00%	1,977	68.13%	249	0.00%	69.08%	9	0.00%	100.00%	0	0.00%	\$0	0.00%	\$0
010013106.0019300	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
010013107.0019300	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
010013107.0019300	Upper (120% and greater)	10% to less than 20%	4,038	0.00%	953	0.00%	1,280	0.00%	1,453	75.02%	253	0.00%	67.67%	13	0.00%	100.00%	0	0.00%	\$0	0.00%	\$0
010013107.0019300	Upper (120% and greater)	10% to less than 20%	4,994	0.00%	1,354	0.00%	2,012	0.00%	2,160	70.92%	159	0.00%	89.64%	7	0.00%	100.00%	0	0.00%	\$0	0.00%	\$0
010013107.0019300	Upper (120% and greater)	20% to less than 50%	11,565	0.00%	2,524	0.00%	3,513	0.00%	3,884	66.88%	333	0.00%	84.08%	11	0.00%	100.00%	0	0.00%	\$0	0.00%	\$0
010013107.0019300	Upper (120% and greater)	10% to less than 20%	11,650	0.00%	2,915	0.00%	3,325	0.00%	3,372	81.55%	400	0.00%	89.00%	22	0.00%	86.36%	0	0.00%	\$0	0.00%	\$0
010013107.1019300	Middle (80% to less than 120%)	20% to less than 50%	6,156	0.00%	1,206	0.00%	2,539	0.00%	2,632	54.19%	366	0.00%	80.87%	7	0.00%	100.00%	0	0.00%	\$0	0.00%	\$0
010013107.1119300	Middle (80% to less than 120%)	20% to less than 50%	4,230	0.00%	974	0.00%	1,641	0.00%	2,043	62.93%	73	0.00%	93.13%	3	0.00%	100.00%	0	0.00%	\$0	0.00%	\$0

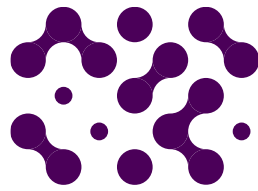
Results Example 2: Tracts with loans

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																					
Exclude Deposits: False																					
Rounded Balances: False																					
Summary Only: False																					
Tract Combination	Income Level	Minority Level	Population	Population %	Families	Families %	Households	Households %	Hsp Units	% Own Occ	Businesses	Business %	% Small Bus	Farms	Farm %	% Small Farms	Loans	Loan %	Loan Amount	Loan Amt %	Avg Loan Size
140110010.0247764	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
340010121.0011100	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
340010202.0018004	Middle (80% to less than 120%)	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
340010685.0015804	Middle (80% to less than 120%)	80% to 100%	2,958	0.93%	602	0.80%	1,178	0.98%	1,355	64.30%	151	0.83%	93.38%	1	0.25%	100.00%	2	2.25%	\$309,574	1.68%	\$154,787
340010685.0015804	Moderate (50% to less than 80%)	20% to less than 50%	5,338	1.67%	1,187	1.55%	2,257	1.88%	2,294	34.11%	183	1.00%	91.80%	8	1.97%	100.00%	1	1.12%	\$144,787	0.78%	\$144,787
340010807.0015804	Middle (80% to less than 120%)	10% to less than 20%	7,489	2.35%	1,749	2.28%	2,899	2.41%	2,936	83.04%	377	2.00%	88.59%	11	2.70%	100.00%	1	1.12%	\$194,787	1.06%	\$194,787
340000203.0112100	Upper (120% and greater)	Less than 20%	4,537	1.42%	1,481	1.93%	1,943	1.62%	2,548	68.37%	250	1.37%	96.00%	8	1.97%	100.00%	1	1.12%	\$443,795	2.40%	\$443,795
340000205.0011100	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
340110031.0035084	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
340110211.0130884	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	81.84%	1,590	8.70%	75.91%	30	7.31%	92.33%	1	1.12%	\$483,795	2.56%	\$483,795
340210030.0249940	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
340373726.0035084	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%	1,882	1.66%	2,030	42.22%	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%	1,561	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
420171016.0033874	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%						

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.

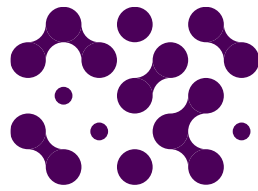
Use the filters to define the desired Demographic Year and Geographic Area. The report also contains Area Totals, which segment the same key affordability and below poverty information based on income and minority level.

The screenshot displays the 'Compliance Data Platform' interface. At the top, there is a navigation bar with 'Discovery' selected. Below the navigation bar, a breadcrumb trail reads 'Discovery > Reporting > Demographic > Poverty Level'. A text box explains: 'The Poverty Level report using demographic information, shows key poverty demographic data and uses 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.' Below this is the 'Poverty Level Report Setup' section with the following fields: 'Geographic Area' (dropdown menu showing 'MSA'), 'MSA' (dropdown menu showing '19124 - Dallas-Plano-Irving, TX MD'), 'Demographic Year' (dropdown menu showing '2023'), and a 'Summary Only' checkbox which is currently unchecked. The 'Report Options' section includes 'Report Heading' and 'Report Footer' text input fields. A 'View Report' button is located at the bottom right of the form.

Poverty Level

BY MSA: 19124 - Dallas-Ft. Worth, TX, MD
 Demographic Year: 2023
 Summary Only: False

Geographic Area	Income Level	Minority Level	% Owner Occupied Housing	Affordability Ratio	Households			Families		
					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%	23.94%	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%	99.50%	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%



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.

The screenshot shows the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The 'Discovery' menu is active. The breadcrumb trail is 'Discovery > Reporting > Demographic Review'. The main content area contains a text box explaining the report: 'The Demographic Review report lists each individual Census Tract within the selected Geographic Area and various demographic information for each tract.' Below this is the 'Demographic Review Report Setup' form. It has three sections: 'Demographic Year' with a dropdown menu set to '2024'; 'Geographic Area' with a dropdown menu set to 'State'; and 'State' with a dropdown menu. The 'Report Options' section has two text input fields for 'Report Heading' and 'Report Footer'. A 'View Report' button is located at the bottom right of the form. The Marquis logo is in the top right corner of the interface.

Record Requirements

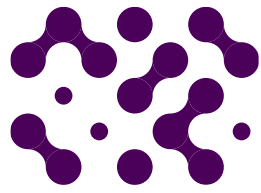
- This report displays Demographic data only with no CDP file data – no requirements

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.

Demographic Review		10124 - Dallas-Plano-Irving, TX, MD																															
BY MSA:		Demographic Year: 2023																															
*Outward/Underused Census Tracts																																	
STATE:	MSA:	Median Family Income	FFREC Median Income																														
48 TEXAS	19124 Dallas-Plano-Irving, TX, MD	\$61,785.00	\$79,200.00																														
COUNTY:	085 Collin County	\$88,315.00	\$105,600.00																														
		\$113,819.00	\$105,600.00																														
		Families by Income Level												% Population by Race																			
Census Tract	D/J	Income Level	Minority Level	Population	Population Under Poverty	Median Family Income	Families	Families Under Poverty	Low	Mod	Middle	Upper	Minority	White	Black	Hisp.	Asian	Native American	Other	Pac. Island	2+ Minority	Housing Units	Occupied	Owner Occupied	Vacant	Mo							
0301.01		Middle	20-50%	3,595	211	5,870	479,306	594	50	6.39%	184	30,678	94	16,110	87	16,281	219	36,741	30,189	73,689	1,141	21,751	1,141	0.61%	0.36%	0.03%	4.65%	0.07	750	941	57	119	
0301.02		Moderate	20-50%	4,282	476	11,124	857,740	631	141	16.97%	326	39,474	110	14,204	87	16,478	298	35,661	26,691	76,601	1,124	19,424	0.56%	0.58%	0.27%	0.06%	4.62%	1,139	1,011	795	127	119	
0302.01		Middle	20-50%	6,175	416	6,794	830,750	1,024	61	6.25%	151	17,688	190	19,241	151	17,677	462	45,124	34,021	69,361	9,600	14,681	3,241	0.69%	0.49%	0.11%	5.04%	1,239	1,154	914	85	132	
0302.02		Upper	20-50%	6,245	172	7,716	1,584,621	969	70	2.69%	147	14,999	151	10,600	151	15,261	302	59,029	31,969	71,241	0.09%	12,429	4,541	0.20%	0.49%	0.11%	4.03%	1,199	1,189	1,047	104	106	
0302.03		Middle	20-50%	7,354	477	8,326	1,088,860	2,018	116	7.73%	238	18,748	213	16,559	721	22,861	714	34,626	42,465	64,251	12,024	22,276	1,899	0.89%	0.41%	0.27%	5.23%	1,877	3,265	2,488	122	121	
0302.04		Middle	20-50%	4,860	919	18,874	1,616,532	1,201	231	10.24%	492	40,978	72	6,000	248	26,089	289	32,399	43,891	62,139	11,974	22,081	1,999	0.72%	0.70%	0.08%	5.89%	1,987	1,419	1,160	178	122	
0302.05		Upper	20-50%	4,565	55	1,201	1,113,257	1,009	0	0.00%	70	6,944	221	21,900			718	71,169	37,605	66,226	10,674	14,726	4,591	0.85%	0.35%	0.02%	5.67%	1,064	1,064	956	0	131	
0302.07		Middle	20-50%	14,198	101	7,716	1,688,380	2,370	0	0.00%	991	12,729	738	31,011	499	18,821	898	37,701	38,161	68,891	11,011	18,271	2,801	0.73%	0.82%	0.09%	4.03%	3,009	2,774	2,418	304	109	
0303.01		Upper	20-50%	9,945	339	3,324	1,040,500	2,264	42	2.67%	108	4,721	170	5,640	429	18,774	1,627	78,874	39,601	63,211	11,141	11,381	10,271	0.34%	0.64%	0.08%	5.21%	2,764	2,660	2,201	144	194	
0303.02		Upper	20-50%	8,812	154	2,716	1,899,876	1,199	41	3.06%	118	8,559	57	4,261	154	2,944	1,067	79,311	21,711	79,639	6,074	6,471	3,761	0.07%	0.15%	0.05%	6.70%	1,816	1,369	1,166	147	164	
0303.03		Upper	20-50%	10,198	215	2,111	1,815,000	2,782	15	0.54%	81	2,916	150	9,759	347	12,471	2,194	78,691	31,401	70,611	8,571	9,951	7,391	0.36%	0.21%	0.04%	4.67%	3,111	3,069	2,423	242	149	
0303.04		Upper	20-50%	7,673	264	1,561	1,949,837	1,635	48	2.83%	87	6,171	88	9,191	214	12,631	1,368	77,071	29,601	73,471	5,661	11,141	6,071	0.74%	0.66%	0.03%	4.70%	2,180	1,952	1,782	258	144	
0303.05		Upper	20-50%	11,968	1,369	1,899	1,217,360	2,474	407	17.98%	592	26,659	330	13,574	187	6,061	1,403	57,741	32,751	69,141	5,291	17,941	4,271	0.47%	0.22%	0.06%	4.66%	3,016	2,962	2,352	114	133	
0303.07		Upper	20-50%	12,663	42	0.33%	1,411,590	3,182	0	0.00%	140	4,678	110	3,451	618	16,361	2,815	72,531	27,741	95,931	5,521	12,471	3,791	0.53%	0.57%	0.06%	5.01%	3,635	3,546	3,283	90	136	
0304.01		Upper	20-50%	5,616	318	5,661	1,212,815	1,032	76	4.15%	256	13,971	157	6,574	282	15,911	1,137	61,521	38,461	64,621	7,911	10,711	5,891	0.52%	0.46%	0.02%	5.95%	2,407	2,241	1,541	166	137	
0304.04		Upper	20-50%	5,535	422	7,621	1,210,191	1,544	61	3.95%	159	16,201	205	12,281	211	13,601	967	62,631	44,911	57,991	10,441	15,391	14,201	0.22%	0.51%	0.02%	4.14%	2,333	2,256	1,883	77	127	
0304.05		Middle	20-50%	4,548	673	1,901	1,716,513	1,249	129	9.27%	211	22,071	249	18,101	492	30,041	368	29,791	52,721	50,201	15,201	18,791	13,611	0.44%	0.72%	0.04%	5.49%	2,623	2,412	977	211	128	
0304.06		Middle	20-50%	9,822	431	7,091	1,062,100	1,029	67	6.37%	222	21,781	191	19,321	179	16,671	413	42,231	60,891	42,121	13,821	27,691	14,711	0.64%	0.28%	0.02%	4.48%	2,142	2,079	479	93	188	
0304.07		Upper	20-50%	2,968	250	7,461	1,029,792	1,072	36	2.29%	92	5,681	20	2,011	78	2,201	872	81,441	23,241	69,521	5,841	9,541	11,501	0.62%	0.75%	0.00%	4.63%	1,468	1,200	1,200	0	169	
0304.09		Moderate	20-50%	3,010	244	8,741	1,200,241	747	83	11.11%	117	42,441	178	23,831	151	13,821	181	20,241	88,791	48,871	14,621	32,081	4,171	0.24%	0.44%	0.03%	4.17%	1,464	1,308	279	186	103	
0304.10		Middle	20-50%	4,249	427	9,821	1,022,100	893	79	9.12%	199	22,841	82	9,481	222	23,661	368	42,211	30,461	53,441	13,421	28,421	4,871	0.23%	0.44%	0.16%	4.02%	1,878	1,746	801	133	109	
0305.04		Upper	20-50%	4,617	717	4,811	1,175,044	837	48	4.56%	90	16,681	86	16,601	169	76,441	487	83,391	47,731	63,771	13,161	11,771	11,071	0.73%	0.57%	0.09%	4.85%	2,053	1,884	878	218	177	
0305.05		Middle	20-50%	8,093	300	6,611	1,123,720	1,180	83	4.47%	181	12,771	193	16,101	229	19,151	614	81,771	87,341	48,211	13,041	13,061	22,881	0.88%	1.17%	0.12%	0.79%	3,042	3,482	194	400	185	
0305.06		Upper	20-50%	4,543	192	3,351	1,216,964	1,074	30	2.79%	85	8,251	159	15,151	152	14,511	724	67,411	56,281	82,171	9,561	11,561	23,641	0.22%	0.44%	0.11%	4.73%	2,031	1,646	1,013	185	132	
0305.07		Upper	20-50%	1,610	70	3,871	1,247,763	512	16	3.33%	31	6,071	32	6,251	76	14,611	373	72,651	37,961	64,251	4,641	10,571	18,351	0.17%	0.69%	0.00%	5.36%	651	621	549	30	136	
0305.09		Upper	20-50%	2,507	102	4,071	1,019,008	767	14	1.58%	122	15,611	47	6,151	109	22,191	159	19,511	221	22,771	37,491	68,891	4,511	27,641	0.82%	0.37%	0.14%	0.00%	3,096	3,267	1,143	1,143	1,02
0305.10		Upper	20-50%	3,107	233	7,501	1,019,914	1,007	51	5.18%	104	10,311	111	11,021	228	12,711	563	55,811	53,061	40,791	13,841	13,611	20,241	0.41%	0.59%	0.06%	5.37%	1,101	1,183	918	110	131	
0305.11		Upper	20-50%	4,651	343	1,171	1,042,763	1,136	76	3.38%	136	4,161	178	4,861	178	6,361	1,913	83,171	71,561	59,361	4,101	4,631	6,411	0.74%	0.43%	0.03%	5.03%	1,663	1,471	1,441	146	144	

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

0401.01	Middle	20-50%	4,438	699	11,901	998,203	1,778	117	0.56%	251	14,111	274	15,351	440	26,311	804	45,221	38,731	68,011	11,461	17,911	4,561	0.31%	0.44%	0.15%	4.66%	2,101	2,061	1,861	1,31
0403.03	Upper	20-50%	3,844	110	2,861	1,124,366	891	14	1.57%	75	8,421	89	9,991	220	24,691	507	56,901	21,381	81,711	2,391	11,331	2,421	0.55%	0.26%	0.10%	4.63%	1,464	1,422	1,137	
0403.04	Middle	20-50%	2,380	266	11,181	995,536	752	69	9.18%	100	13,301	179	23,801	184	24,471	289	38,421	41,221	62,771	13,321	17,181	5,621	0.63%	0.42%	0.13%	3.91%	1,395	1,351	1,351	13
0403.05	Middle	20-50%	3,570	155	4,601	994,222	602	24	3.99%	120	21,201	602	24,399	120	21,201	230	38,211	35,581	68,901	12,341	16,941	2,611	0.27%	0.09%	0.12%	3.20%	1,271	1,232	1,232	40
0404.02	Moderate	20-50%	2,681	159	5,971	970,625	815	53	6.50%	241	12,571	109	22,191	159	19,511	221	22,771	37,491	68,891	4,511	27,641	0.82%	0.37%	0.14%	0.00%	3,096	3,267	1,143	1,143	1,02
0404.04	Middle	20-50%	2,835	94	3,321	895,733	891	33	3.76%	140	15,711	101	11,341	250	20,071	391	43,801	40,421	65,57											



Discovery/Reporting/Distribution



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

Cross Tab Report

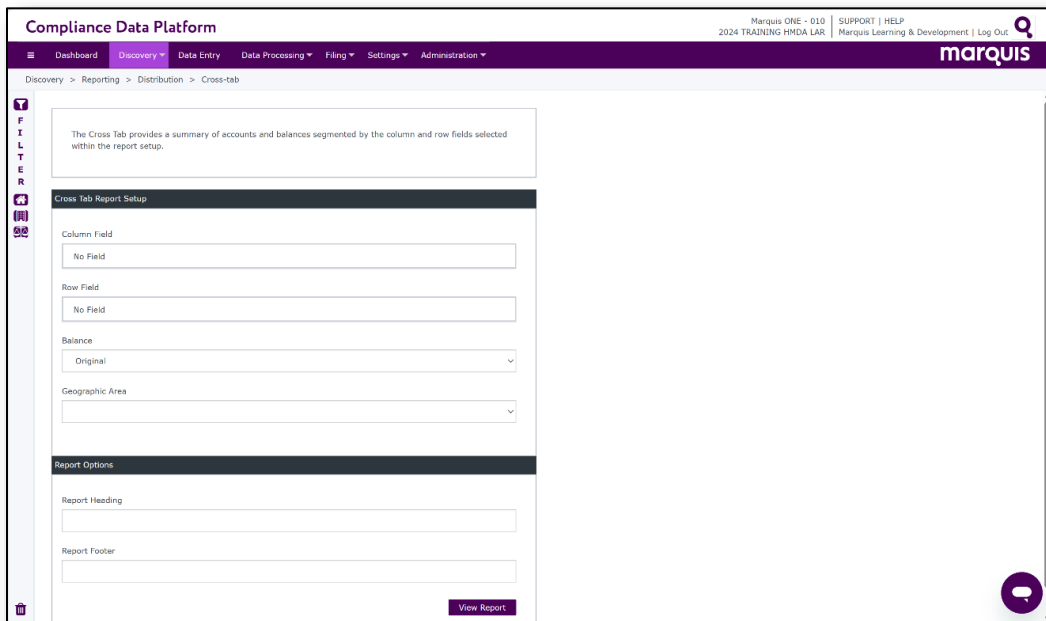
Path: **Discovery/Reporting/Fair Lending/Cross Tab**

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



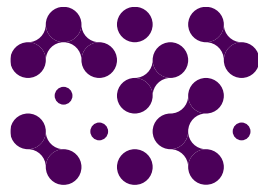
Cross Tab

Institution: Marquis ONE - 010
 File Name: HMDA File DEMO (2025)
 Columns: 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					
B1	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%
B1	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				Total # of Accounts	Total Balance			
	# of Accounts	% of Accounts	% of Row Accounts	Balance	% of Balance	% of Row Balance	# of Accounts	% of Accounts			% of Row Accounts	Balance	% of Balance
1	100.0%		\$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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 Date: 06/10/2026 9:57:48am By: Marquis Learning & Development



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.

The screenshot shows the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The 'Discovery' menu is expanded, showing 'Reporting' > 'Distribution' > 'Distribution'. The main content area contains a text box explaining the report's purpose, followed by the 'Distribution Report Setup' form. The form includes a 'Balance Field' dropdown (set to 'Current'), a 'Geographic Area' dropdown (set to 'State'), and an 'Assessment Area' dropdown (set to '--'). There are four 'Columns' dropdown menus, each currently set to '--'. Below the form is the 'Report Options' section with four checkboxes: 'Include Loans with No Action', 'Include Purchased Loans', 'Round Balances', and 'Summary Only'. A 'View Report' button is located at the bottom right of the form area.

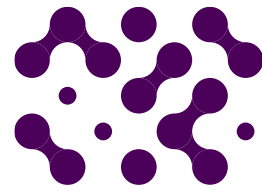
Use the column drop-down menus to select at least one group, or category, which will be the data displayed in the report. Up to 4 columns may be selected.

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:		HRDA File													
BY STATE:		48 - Texas													
Balance:		HRDA													
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%	\$15,241	90.7%	123	93.6%	\$20,418	88.9%		5.5		6.4
Geo exceptions															
				6	3.8%	\$1,423	5.1%	5	3.8%	\$1,889	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

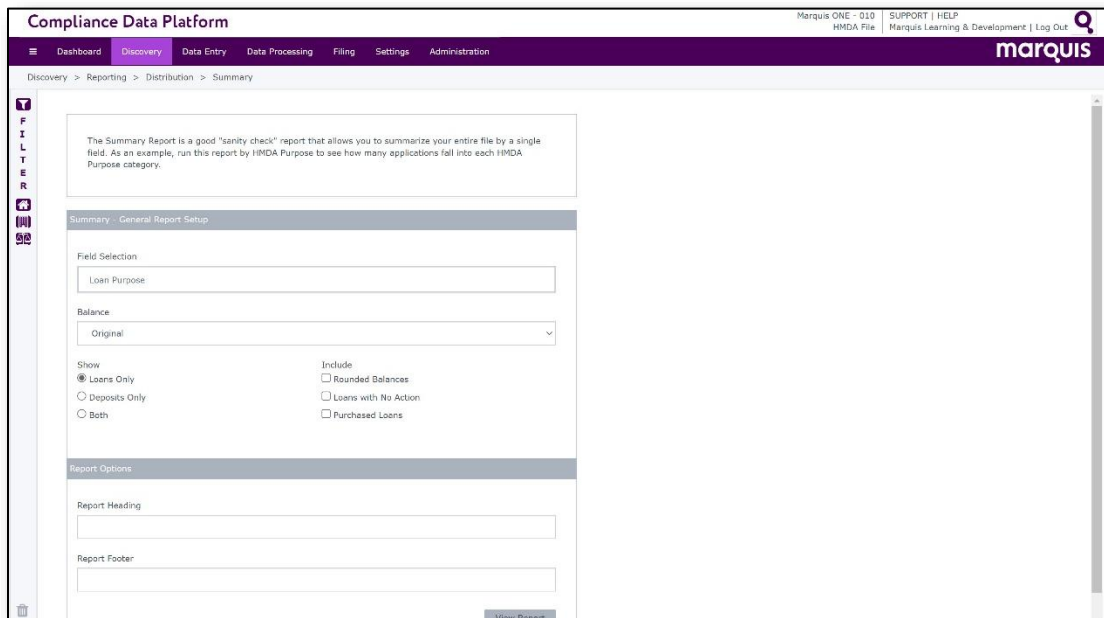
The Summary Report is a good "sanity check" report that allows you to summarize your entire file by a single field. As an example, run this report by HMDA Purpose to see how many applications fall into each HMDA Purpose category.

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

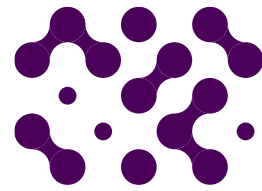
Institutions: Marquis ONE - 010
 Field Selection: Loan Purpose
 Balance: Original
 Filter: No filter applied
 Show: Loans Only
 Rounded Balances: False
 Include Loans with No Action: True
 Include Purchased Loans: False

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%	\$12,320,200	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%	\$27,797,656	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.

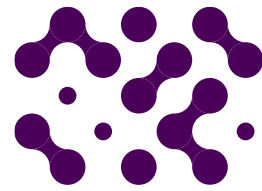
Notes

- 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

The screenshot shows the 'Action Code Summary Report Setup' page in the Compliance Data Platform. The page has a purple header with the Marquis logo and navigation links. The main content area is white and contains a description of the report, a 'Geographic Area' dropdown menu set to 'All', a 'Balance' dropdown menu set to 'HMDA', a 'Date' section with radio buttons for 'Application' and 'Action' (selected), and date pickers for '01/01/2024' and '12/31/2024'. There is also an unchecked checkbox for 'Include Purchased Loans'. Below this is a 'Report Options' section with text input fields for 'Report Heading' and 'Report Footer', and a 'View Report' button at the bottom right.

Displayed here is a sample Action Code Summary report.

Action Code Summary																												
InetRptItems: Marquis ONE - Q10 File Name: HMDA File Area: All Balance: HMDA Filter: No Filter applied Date Range (Action): 1/1/2023 - 12/31/2023 Include Purchased Loans: Yes																												
	Total Applications			Population			Originated / Purchased			Approved Not Accepted			Denied			Withdrawn			Closed / Incomplete			Preapproval Denied			Pm			
	Number	%	Balance	Number	%	Balance	Number	%	Balance	Number	%	Balance	Disparity	Number	%	Balance	Disparity	Number	%	Balance	Disparity	Number	%	Balance		Disparity	Num	
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
Copyright © 2024 MARQUIS Date: 05/24/2024 9:07:31pm By: Marquis L																												



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.

The screenshot shows the 'Cross Tab Report Setup' interface within the Compliance Data Platform. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The breadcrumb trail is 'Discovery > Reporting > Distribution > Cross-tab'. The main content area is divided into two sections: 'Cross Tab Report Setup' and 'Report Options'. The 'Cross Tab Report Setup' section contains: 'Column Field' (text input with 'State Province' selected), 'Row Field' (text input with 'HMMA Loan Type' selected), 'Balance' (dropdown menu with 'Original' selected), and 'Geographic Area' (dropdown menu with 'All' selected). The 'Report Options' section contains: 'Report Heading' (text input) and 'Report Footer' (text input). A 'View Report' button is located at the bottom right of the form.

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

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

Loan Type	26 - Michigan					34 - New Jersey					42 - Pennsylvania													
	# of Accounts	% of Accounts	% of Row Accounts	Balance	% of Balance	# of Accounts	% of Accounts	% of Row Accounts	Balance	% of Balance	# of Accounts	% of Accounts	% of Row Accounts	Balance	% of Balance									
	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 %	

PDF Export Excel Export Print Preview

Decision Analysis Summary

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

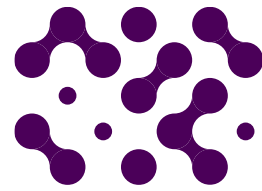
Record Requirements

- 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.

Compliance Data Platform

Report Guide

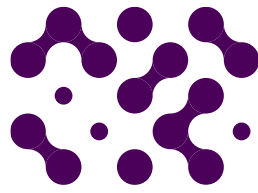


The screenshot displays the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The 'Discovery' menu is active. The breadcrumb trail shows 'Discovery > Reporting > Fair Lending > Decision Analysis Summary'. A 'FILTER' sidebar is visible on the left. The main content area features a text box explaining the report's purpose: 'The Decision Analysis Report summarizes key applicant factors such as but not limited to Joint Race and Ethnicity as well as select HMDA /CRA fields and the borrower income, tract income and tract minority level segmented by either the System Override Status field or the User Override Status field selected within the report setup.' Below this is the 'Decision Analysis Summary Report Setup' section with the following fields: 'Geographic Area' (dropdown menu set to 'All'), 'Balance' (dropdown menu set to 'HMDA'), 'Override Status' (dropdown menu set to 'System Override Status'), 'Date' (radio buttons for 'Application' and 'Action', with 'Application' selected, and date pickers for '01/01/2024' and '12/31/2024'), and an unchecked checkbox for 'Include Purchased Loans'. The 'Report Options' section at the bottom has input fields for 'Report Heading' and 'Report Footer'. The Marquis logo and a chat icon are in the bottom right corner.

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																
Institutions: 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 Decided Applications				High Side Denials				Low Side Approvals				Consistent with U/W Criteria			
	Number of Decided Applications	Percent of Decided Applications	Balance of Decided Applications	Percent of Balance of Decided 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%
Copyright © 2024 MARQUIS																
Date: 07/10/2024 4:03:17pm By Marquis Learning & Development																



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.

The screenshot displays the 'Fair Lending Exceptions Report Setup' page within the Compliance Data Platform. The page includes a navigation menu at the top with options like Dashboard, Discovery, Data Entry, Data Processing, Filing, Settings, and Administration. The main content area features a 'Fair Lending Exceptions Report Setup' section with the following fields and options:

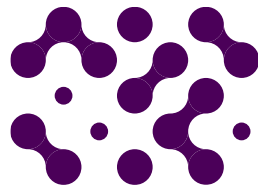
- Balance Field:** A dropdown menu currently set to 'HMDA'.
- Report Order:** A dropdown menu currently set to 'Account Number'.
- Include Concur/Reviewed Applications:** A checked checkbox.
- Include Preapprovals:** An unchecked checkbox.
- Page Break:** A dropdown menu currently set to 'None'.
- Report Options:** Two text input fields labeled 'Report Heading' and 'Report Footer'.

A 'View Report' button is located at the bottom right of the setup section. A sidebar on the left contains filter icons, and a top right corner includes links for 'Marquis ONE - 010 HMDA File', 'SUPPORT | HELP', 'Marquis Learning & Development | Log Out', and the Marquis logo.

Fair Lending Exceptions
 Institution: Hargis ONE - 001
 File Name: HMDA 2018
 Balance Field: HMDA
 Report Order: Account Number
 Include Concur/Reviewed Applications: No
 Exclude Pre-approvals: No
 Filter: No filter applied

Account Number	Name	Account Type	Data ID	Action	DR 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	Debt / Inc.	Line / Loan	Race					Ethnicity					Sex		Cred. Cmp.	
																							B1	R1	R2	R3	F1	F2	F3	F4	G1	G2	G3	G4		
00000001	Hernandez	M230	L	1		2	\$460,795.00	\$592,795.00	4.23%	360	815	0	0	0	0	0	0	0	0	0	0.00%	16.14%	0.00%	7	0	8	2	5	2	2	5	3	Credit			
00000014		M230	L	1		2	\$145,795.00	\$151,795.00	3.75%	180	807	0	0	0	0	0	0	0	0	0	0.00%	12.00%	0.00%	6	6	8	2	2	2	2	1	2	1	Credit		
00000018		M230	L	1		2	\$168,795.00	\$162,795.00	3.50%	120	750	0	0	0	0	0	0	0	0	0	0.00%	27.00%	0.00%	2	8	2	2	5	2	2	5	3	Credit			
00000017		M230	L	1		2	\$78,795.00	\$91,795.00	2.99%	60	701	0	0	0	0	0	0	0	0	0	0.00%	35.00%	0.00%	5	8	5	2	5	2	1	5	2	Credit			
00000018		M230	L	1		2	\$733,795.00	\$275,795.00	4.00%	360	801	0	0	0	0	0	0	0	0	0	0.00%	42.18%	0.00%	5	5	5	2	2	2	2	1	2	1	Credit		
00000019		M230	L	1		2	\$713,795.00	\$490,795.00	3.00%	180	800	0	0	0	0	0	0	0	0	0	0.00%	16.07%	0.00%	5	8	5	2	5	2	1	5	2	Credit			
00000021		M230	L	1		2	\$295,795.00	\$111,795.00	3.00%	180	816	0	0	0	0	0	0	0	0	0	0.00%	30.50%	0.00%	2	2	2	2	2	2	2	1	2	1	Credit		
00000022		M230	L	1		2	\$273,795.00	\$172,795.00	3.80%	360	686	0	0	0	0	0	0	0	0	0	0.00%	22.36%	0.00%	5	8	5	2	5	2	2	5	3	Credit			
00000028		M230	L	1		2	\$98,795.00	\$77,795.00	3.90%	180	778	0	0	0	0	0	0	0	0	0	0.00%	33.00%	0.00%	8	8	9	14	8	1	1	8	2	Credit			
00000025		M230	L	1		2	\$340,795.00	\$118,795.00	4.13%	360	816	0	0	0	0	0	0	0	0	0	0.00%	28.18%	0.00%	5	5	5	2	2	2	2	1	1	1	Credit		
00000026		M230	L	1		2	\$120,395.00	\$89,795.00	4.13%	360	802	0	0	0	0	0	0	0	0	0	0.00%	21.15%	0.00%	3	8	3	2	5	2	2	5	3	Credit			
00000027		M230	L	1		2	\$58,795.00	\$100,795.00	2.99%	60	830	0	0	0	0	0	0	0	0	0	0.00%	29.00%	0.00%	5	8	5	3	5	4	2	5	3	Credit			
00000028		M230	L	1		2	\$280,895.00	\$158,795.00	3.75%	180	687	0	0	0	0	0	0	0	0	0	0.00%	34.00%	0.00%	8	8	5	2	8	2	1	8	2	Credit			
00000029		M230	L	1		2	\$303,795.00	\$204,795.00	3.75%	180	691	0	0	0	0	0	0	0	0	0	0.00%	17.00%	0.00%	6	8	8	3	5	4	3	5	4	Credit			
00000032		M230	L	1		2	\$213,795.00	\$89,795.00	4.13%	360	809	0	0	0	0	0	0	0	0	0	0.00%	32.41%	0.00%	8	8	8	2	8	2	2	8	3	Credit			
00000033		M230	L	1		2	\$167,795.00	\$140,795.00	3.75%	180	794	0	0	0	0	0	0	0	0	0	0.00%	29.00%	0.00%	5	5	5	2	2	2	2	1	2	1	Credit		
00000034		M230	L	1		2	\$229,795.00	\$85,795.00	4.13%	360	748	0	0	0	0	0	0	0	0	0	0.00%	26.14%	0.00%	2	2	6	2	3	2	1	2	1	2	1	Credit	
00000035		M230	L	1		2	\$209,795.00	\$76,795.00	4.13%	360	768	0	0	0	0	0	0	0	0	0	0.00%	23.00%	0.00%	2	8	6	2	5	2	2	2	3	3	Credit		
00000036		M230	L	1		2	\$443,795.00	\$289,795.00	3.88%	210	707	0	0	0	0	0	0	0	0	0	0.00%	39.81%	0.00%	8	8	8	2	2	2	2	2	1	2	1	Credit	
00000037		M230	L	1		2	\$302,795.00	\$151,795.00	3.75%	180	815	0	0	0	0	0	0	0	0	0	0.00%	43.00%	0.00%	21	21	2	2	2	2	2	1	2	1	2	1	Credit

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	Debt / Inc.	Line / Loan	Race					Ethnicity					Sex		Exception			
																	B1	R1	R2	R3	F1	F2	F3	F4	G1	G2	G3	G4				
2	\$460,795.00	\$592,795.00	4.23%	360	815	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	16.14%	0.00%	7	0	8	2	5	2	2	5	3	C Applicant Credit Score 1.36 (Range: > 549 to < 801) Credit Score 1.807 (Range: > 549 to < 801) Credit Score HMDA.007 (Range: > 549 to < 801) C Applicant Credit Score 1.0 (Range: > 549 to < 801)	
2	\$145,795.00	\$151,795.00	3.75%	180	807	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	12.00%	0.00%	6	6	8	2	2	2	2	1	2	1	C Applicant Credit Score 1.0 (Range: > 549 to < 801) Credit Score 1.807 (Range: > 549 to < 801) Credit Score HMDA.007 (Range: > 549 to < 801) C Applicant Credit Score 1.0 (Range: > 549 to < 801)
2	\$168,795.00	\$162,795.00	3.50%	120	750	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	27.00%	0.00%	2	8	2	2	5	2	2	5	3	C Applicant Credit Score 1.0 (Range: > 549 to < 801) Credit Score 1.807 (Range: > 549 to < 801) Credit Score HMDA.007 (Range: > 549 to < 801) C Applicant Credit Score 1.0 (Range: > 549 to < 801)	
2	\$78,795.00	\$91,795.00	2.99%	60	701	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	35.00%	0.00%	5	8	5	2	5	2	1	5	2	C Applicant Credit Score 1.0 (Range: > 549 to < 801) Credit Score 1.807 (Range: > 549 to < 801) Credit Score HMDA.007 (Range: > 549 to < 801) C Applicant Credit Score 1.0 (Range: > 549 to < 801)	
2	\$733,795.00	\$275,795.00	4.00%	360	801	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	42.18%	0.00%	5	5	5	2	2	2	2	1	2	1	C Applicant Credit Score 1.0 (Range: > 549 to < 801) Credit Score 1.807 (Range: > 549 to < 801) Credit Score HMDA.007 (Range: > 549 to < 801) C Applicant Credit Score 1.0 (Range: > 549 to < 801)
2	\$713,795.00	\$490,795.00	3.00%	180	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	16.07%	0.00%	5	8	5	2	5	2	1	5	2	C Applicant Credit Score 1.0 (Range: > 549 to < 801) Credit Score 1.807 (Range: > 549 to < 801) Credit Score HMDA.007 (Range: > 549 to < 801) C Applicant Credit Score 1.0 (Range: > 549 to < 801)	
2	\$295,795.00	\$111,795.00	3.00%	180	816	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	30.50%	0.00%	2	2	2	2	2	2	2	1	2	1	C Applicant Credit Score 1.0 (Range: > 549 to < 801) Credit Score 1.807 (Range: > 549 to < 801) Credit Score HMDA.007 (Range: > 549 to < 801) C Applicant Credit Score 1.0 (Range: > 549 to < 801)
2	\$273,795.00	\$172,795.00	3.80%	360	686	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	22.36%	0.00%	5	8	5	2	5	2	2	5	3	C Applicant Credit Score 1.0 (Range: > 549 to < 801) Credit Score 1.807 (Range: > 549 to < 801) Credit Score HMDA.007 (Range: > 549 to < 801) C Applicant Credit Score 1.0 (Range: > 549 to < 801)	
2	\$98,795.00	\$77,795.00	3.90%	180	778	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	33.00%	0.00%	8	8	9	14	8	1	1	8	2	C Applicant Credit Score 1.0 (Range: > 549 to < 801) Credit Score 1.807 (Range: > 549 to < 801) Credit Score HMDA.007 (Range: > 549 to < 801) C Applicant Credit Score 1.0 (Range: > 549 to < 801)	
2	\$340,795.00	\$118,795.00	4.13%	360	816	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	28.18%	0.00%	5	5	5	2	2	2	2	1	2	1	C Applicant Credit Score 1.0 (Range: > 549 to < 801) Credit Score 1.807 (Range: > 549 to < 801) Credit Score HMDA.007 (Range: > 549 to < 801) C Applicant Credit Score 1.0 (Range: > 549 to < 801)
2	\$120,395.00	\$89,795.00	4.13%	360	802	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	21.15%	0.00%	3	8	3	2	5	2	2	5	3	C Applicant Credit Score 1.0 (Range: > 549 to < 801) Credit Score 1.807 (Range: > 549 to < 801) Credit Score HMDA.007 (Range: > 549 to < 801) C Applicant Credit Score 1.0 (Range: > 549 to < 801)	
2	\$58,795.00	\$100,795.00	2.99%	60	830	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	29.00%	0.00%	5	8	5	3	5	4	2	5	3	C Applicant Credit Score 1.0 (Range: > 549 to < 801) Credit Score 1.807 (Range: > 549 to < 801) Credit Score HMDA.007 (Range: > 549 to < 801) C Applicant Credit Score 1.0 (Range: > 549 to < 801)	
2	\$280,895.00	\$158,795.00	3.75%	180	687	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	34.00%	0.00%	8	8	5	2	8	2	1	8	2	C Applicant Credit Score 1.0 (Range: > 549 to < 801) Credit Score 1.807 (Range: > 549 to < 801) Credit Score HMDA.007 (Range: > 549 to < 801) C Applicant Credit Score 1.0 (Range: > 549 to < 801)	
2	\$303,795.00	\$204,795.00	3.75%	180	691	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	17.00%	0.00%	6	8	8	3	5	4	3	5	4	C Applicant Credit Score 1.0 (Range: > 549 to < 801) Credit Score 1.807 (Range: > 549 to < 801) Credit Score HMDA.007 (Range: > 549 to < 801) C Applicant Credit Score 1.0 (Range: > 549 to < 801)	
2	\$213,795.00	\$89,795.00	4.13%	360	809	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	32.41%	0.00%	8	8	8	2							



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

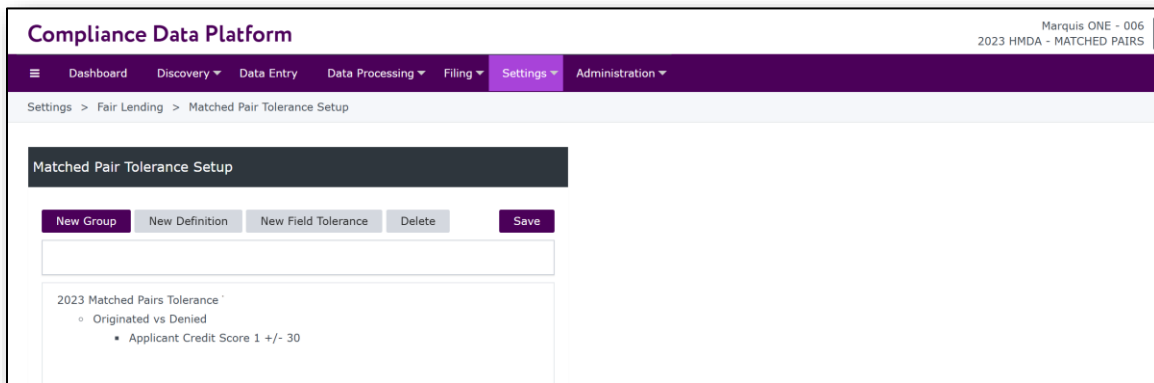
- Loan/Deposit must = L
- A Tolerance Setting must be selected

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 screenshot shows the 'Matched Pairs Report Setup' form in the Marquis Compliance Data Platform. The form is titled 'Matched Pairs Report Setup' and includes the following fields and options:

- Balance:** A dropdown menu with 'HMDA' selected.
- Field Set:** A dropdown menu with 'Default' selected.
- Tolerance Definition:** A dropdown menu with 'Originated vs Denied' selected.
- Geographic Area:** A dropdown menu with 'All' selected.
- Date:** Radio buttons for 'Application' (selected) and 'Action'. Below the radio buttons is a date range selector showing '01/01/2023' to '12/31/2023'.
- Include Concur/Reviewed Apps. (Override Status 4):** An unchecked checkbox.
- Use Control/Target Settings from FL Group Utility:** An unchecked checkbox.

Below the form, there is a 'Report Options' section with a 'Report Heading' field.

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.

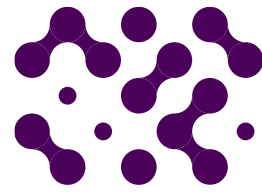
In Scenario 1 above, we’ll apply the selected tolerance definition of originated versus denied, since the control & target will be determined only by the tolerance setup and not via the override status listed in the first checkbox.

Checkbox Selections

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

Compliance Data Platform

Report Guide



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**.

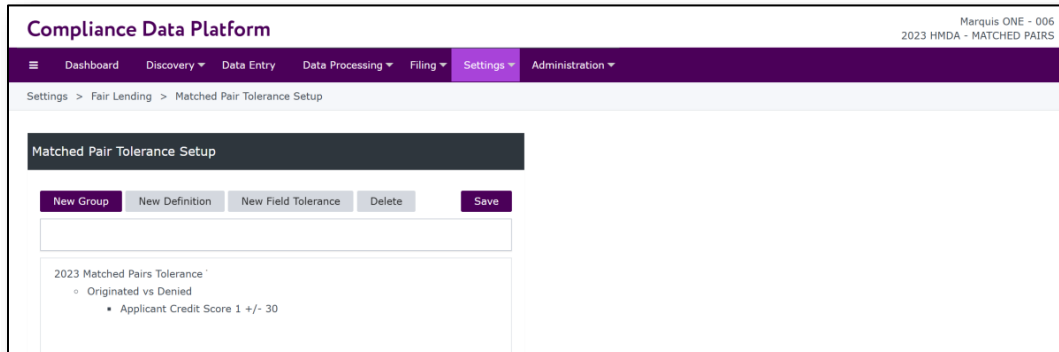
Scenario #1 Results

Matched Pair Analysis																		Recaps	Number	Pr.													
Institution: Marquis ONE - 006																		Total Records	103	85.63													
File Name: 2023 HMDA - MATCHED PAIRS																		Total Match Control Files	88	85.44													
Area: All																		Total Match Target Files	13	12.62													
Filter: No filter applied																																	
Criteria: Action Date Range: 1/1/2023 to 12/31/2023 / Matched Pair Tolerance Setup used for Control and Target																																	
Account Number	Account Type	Bus. Line	Act.	Denial 1 & 2	Days	HMDA Type	Purp	Occup	OR Status	Balance	Income	CLTV	LTV	Debt/Inc.	Score 1	Score 2	Term	Intro Term	APR	Spread	Int. Rate	Min. Status	R1	R2	E1	E2	G1	G2	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		
0000000094			3	3	21	1	1			\$450,000	\$0	0.0000	20.2346	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																																	
Copyright © 2026 MARQUIS																		Date: 05/13/2026 11:05:43am By Marquis Learning & Development															

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.

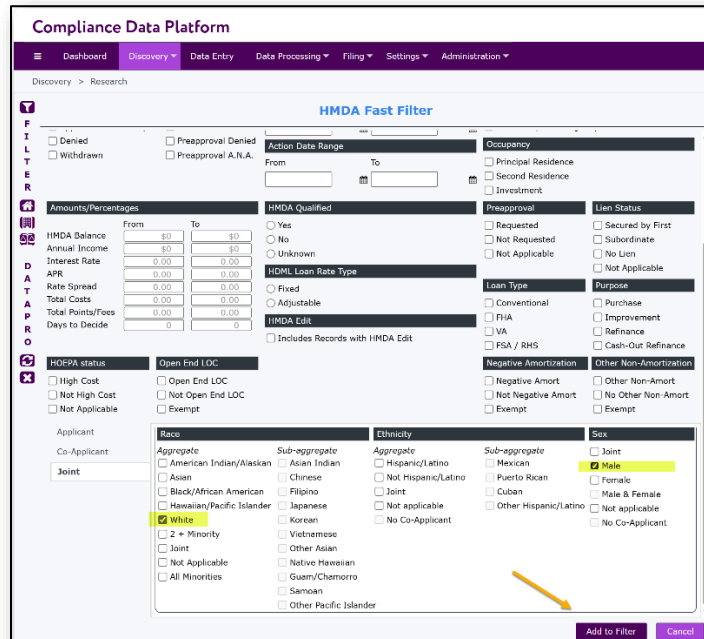
The same tolerance setup may be used as for Scenario 1 above:



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.

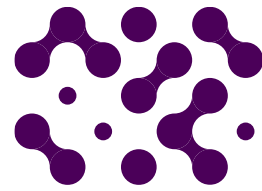
The additional filters for both Target & Control may be set up within the HMDA Fast Filter area.

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



Compliance Data Platform

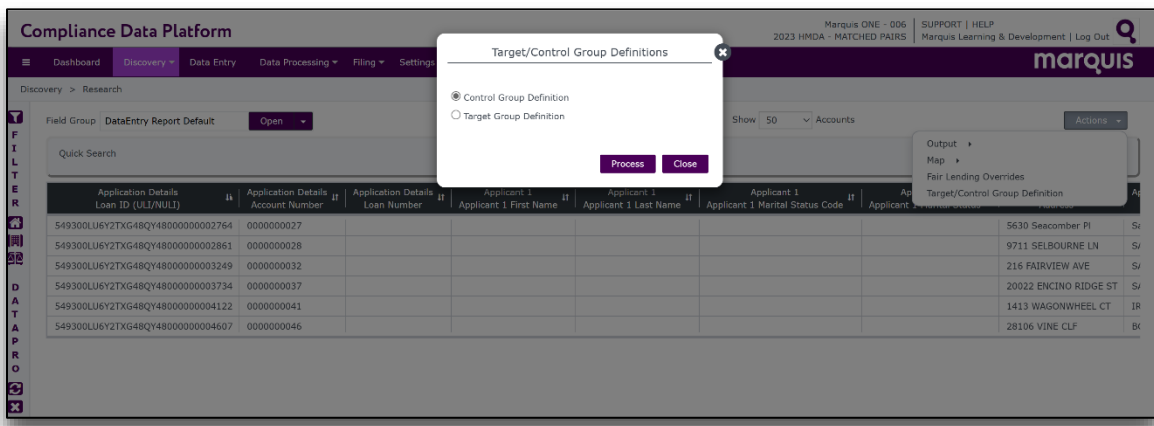
Report Guide



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

The screenshot shows the 'Matched Pairs Report Setup' page in the Compliance Data Platform. The page includes the following configuration options:

- Balance:** HMDA
- Field Set:** Default
- Tolerance Definition:** Originated vs Denied
- Geographic Area:** All
- Date:** Application (selected), Action
- Date Range:** 01/01/2023 to 12/31/2023
- Include Concur/Reviewed Apps. (Override Status 4):**
- Use Control/Target Settings From FL Group Utility:**

Below the configuration options is a 'Report Options' section with a 'Report Heading' field.

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.

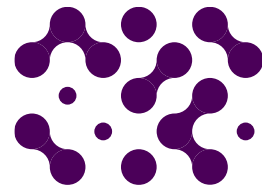
Within the Matched Pairs report, controls are displayed in grey rows and targets in white.

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.

Matched Pair Analysis																				Recap														
																				Number	Pct.													
Institution: Marquis ONE - 006																				Total Records	9	7.50												
File Name: 2023 HMDA - MATCHED PAIRS																				Total Match Control Files	2	22.22												
Area: All																				Total Match Target Files	2	22.22												
Filters: No filter applied																																		
Criteria: Action Date Range: 1/1/2023 to 12/31/2023 / FL Group Utility used for Control and Target																																		
Account Number	Account Type	Bus. Line	Act.	Denial 1 & 2	Days	HMDA Type	Purp	Occup	User	System	OR Status	Balance	Income	CLTV	LTV	Debt/Inc.	Score 1	Score 2	Term	Intro Term	APR	Spread	Int. Rate	Min. Status	R1	R2	E1	E2	G1	G2	Race	Ethnicity	Sex	
0000000037			1	10	21	1	1					\$450,000	\$0	0.0000	33.3330	620	9999	0	0	0	0	8.0000	1.7600	3.0000	1	5	8	5	2	5	2	1	5	2
0000000025			3	10	21	1	1					\$450,000	\$0	0.0000	16.5000	590	9999	0	0	0	0	7.0000	0.7600	3.0000	2	2	8	2	2	5	2	2	5	3
Total Matches: 1																																		
Copyright © 2026 MARQUIS																				Date: 06/17/2026 11:31:40am By: Marquis Learning & Development														

<< Page 1 of about 2 >>
 Jump to Page: Go

Output:



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)
Filters: No filter applied
Area: All
Include Purchased Loans: False
Applications to Include: Both
Date Range (Action): 1/1/2025 - 12/31/2025

Group Segment	Total Applications		Applications with Overage					
	Number of Applications	Percent of Applications	Number	Percent of Total with Overage	Percent of Row with Overage	Disparity	Average Overage	Difference
HMDA STATUS CODES								
High Cost Mortgage	0	0.00%	0	0.00%	0.00%	0.00	0.00%	0.00%
Not a High Cost Mortgage	77	95.06%	5	100.00%	6.494%	0.00	0.021%	0.00%
Not Applicable	4	4.94%	0	0.00%	0.00%	0.00	0.00%	0.00%
Missing/Invalid Data	0	0.00%	0	0.00%	0.00%	0.00	0.00%	0.00%
JOINT - 2004 RACE CODES								
Total Minority Race	25	30.86%	3	60.00%	12.00%	3.06	0.011%	-0.024%
American Indian or Alaska Native	0	0.00%	0	0.00%	0.00%	0.00	0.00%	0.00%
Asian	10	12.35%	3	60.00%	30.00%	7.68	0.011%	-0.024%
Black	2	2.47%	0	0.00%	0.00%	0.00	0.00%	0.00%
Native Hawaiian/Other Pacif. Islander	0	0.00%	0	0.00%	0.00%	0.00	0.00%	0.00%
White	51	62.96%	2	40.00%	3.922%	NA	0.035%	0.00%
2 or More Minority	13	16.05%	0	0.00%	0.00%	0.00	0.00%	0.00%
Joint	0	0.00%	0	0.00%	0.00%	0.00	0.00%	0.00%
Free Form Text Only	0	0.00%	0	0.00%	0.00%	0.00	0.00%	0.00%
Race Not Reportable	5	6.17%	0	0.00%	0.00%	0.00	0.00%	0.00%
Missing/Invalid Data	0	0.00%	0	0.00%	0.00%	0.00	0.00%	0.00%

Page 3 of about 8
Jump to Page: Go
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

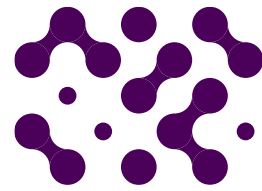
The Pricing Analysis report summarizes information by APR, Interest Rate and Rate Spread by key applicant factors such as Joint Race, Joint Gender, Joint Ethnicity, Joint Minority Status, Age, Marital Status, Tract Income, Borrower Income and Minority Level of the Tract. More simply, the purpose of the 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.

The screenshot displays the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The 'Discovery' menu is active. The breadcrumb trail shows 'Discovery > Reporting > Fair Lending > Pricing Analysis Summary'. The main content area features a 'FILTER' sidebar on the left and a central form titled 'Pricing Analysis Summary Report: Setup'. The form includes a 'Geographic Area' dropdown menu set to 'All', a 'Date' section with radio buttons for 'Application' (selected) and 'Action', and date pickers for '01/01/2023' and '12/31/2023'. There is an unchecked checkbox for 'Include Purchased Loans'. Below the setup section is a 'Report Options' section with two text input fields for 'Report Heading' and 'Report Footer'. A 'View Report' button is located at the bottom right of the form.

Compliance Data Platform Report Guide



Pricing Analysis Summary																				
Institution: Marquis ONE - 001																				
File Name: HMDA 2018																				
Area: All																				
Balance: HMDA																				
Include Purchased Loans: False																				
Filters: 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	0.50
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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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.

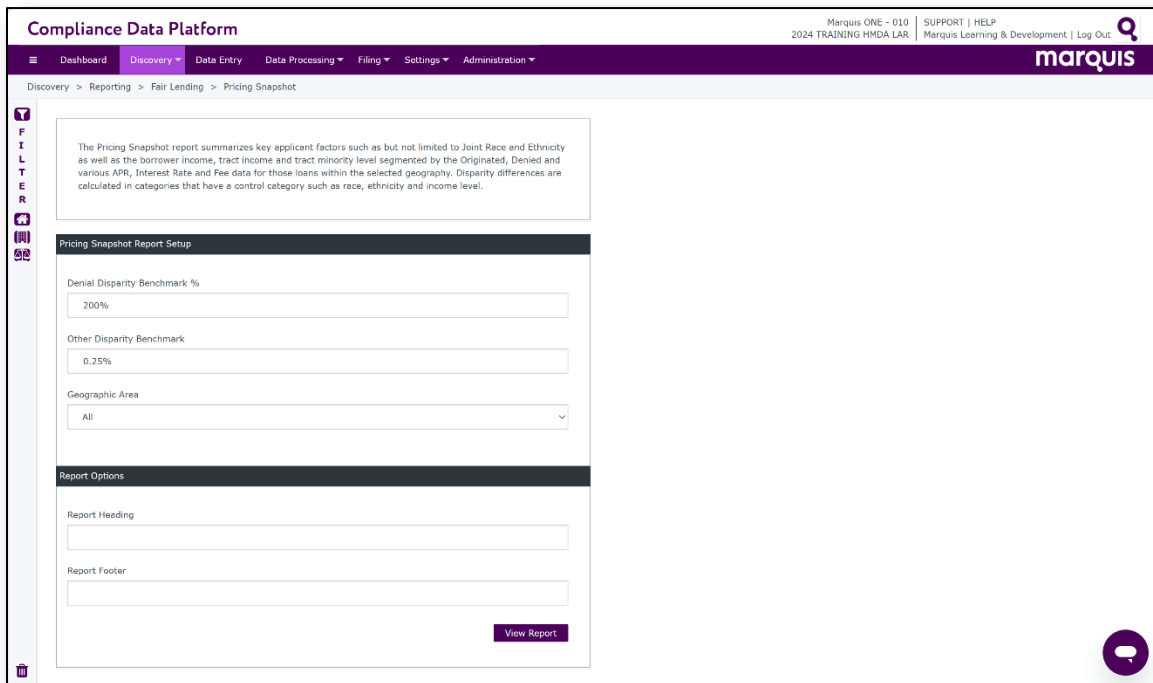
Pricing Snapshot

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

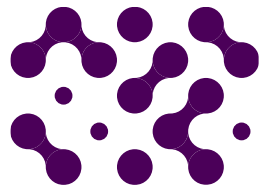
File Name: HRDA 2018
 Denial Disparity Benchmark %: 200%
 Other Disparity Benchmark: 0%
 Area: All
 Filter: No filter applied

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	-3.43	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 Text 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	866	9,897.02%	88.45%	4	0.46%	0.10	0.00	0.00	0.00	0.06	-60.34	-4.12	-0.06	0.09	4.12
Free Form Text 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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 Date/Time: 12/9/2022 / 17:31:33

Compliance Data Platform

Report Guide



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

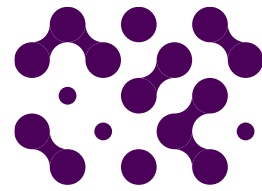
Information is provided for key applicant factors including Joint Race, Joint Gender, Joint Ethnicity, Joint Minority Status, Age, Marital Status, Tract Income, Borrower Income and Minority Level of the Tract. Applications are broken out by rate spread and shown in .5% segments to provide a broad view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

The screenshot displays the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The breadcrumb trail is 'Discovery > Reporting > Fair Lending > Rate Spread Analysis Summary'. The main content area features a text box explaining the report's purpose: 'The Rate Spread Analysis Summary summarizes key applicant factors such as but not limited to Joint Race, Gender and Ethnicity as well as select HMDA fields and the borrower income, tract income and tract minority level segmented by the built in rate spread ranges.' Below this is the 'Rate Spread Analysis Summary Report Setup' section, which includes a 'Geographic Area' dropdown set to 'All', a 'Display Type' dropdown set to 'Numbers and Percentage', a 'Date' section with radio buttons for 'Application' (selected) and 'Action', and date pickers for '01/01/2024' to '12/31/2024'. There is also an unchecked checkbox for 'Include Purchased Loans'. The 'Report Options' section has text input fields for 'Report Heading' and 'Report Footer'. A 'View Report' button is located at the bottom right of the setup area. The Marquis logo and user information are visible in the top right corner.

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.

Compliance Data Platform

Report Guide



Below is an example 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

HMDA LOAN PURPOSE	Total Loans		Rate Spread																																					
	Number	Percent	<0.00	0.00-0.49	0.50-0.99	1.00-1.49	1.50-1.99	2.00-2.49	2.50-2.99	3.00-3.49	3.50-3.99	4.00-4.49	4.50-4.99	5.00-5.49	5.50-5.99	6.00-6.49	6.50-6.99	7.00-7.49	7.50-7.99	8.00+																				
Home Purchase	38	32.48 %	3	7.89 %	16	42.11 %	5	13.16 %	3	7.89 %	4	10.53 %	7	18.42 %	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 %
Home Improvement	28	23.93 %	1	3.57 %	7	25.00 %	8	28.57 %	4	14.29 %	1	3.57 %	5	17.86 %	1	3.57 %	1	3.57 %	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 %
Other Purpose	17	14.53 %	1	5.88 %	6	35.29 %	3	17.65 %	2	11.76 %	1	5.88 %	3	17.65 %	0	0.00 %	1	5.88 %	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 %
Refinancing	20	17.09 %	4	20.00 %	7	35.00 %	5	25.00 %	3	15.00 %	0	0.00 %	1	5.00 %	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 %
Cash-out Refinancing	14	11.97 %	3	21.43 %	2	14.29 %	1	7.14 %	0	0.00 %	0	0.00 %	5	35.71 %	0	0.00 %	2	14.29 %	0	0.00 %	1	7.14 %	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	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 %		
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 %		
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 %		
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 %	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 %		
Not Applicable	117	100.00 %	12	10.26 %	38	32.48 %	22	18.80 %	12	10.26 %	6	5.13 %	21	17.95 %	1	0.85 %	4	3.42 %	0	0.00 %	1	0.85 %	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 %	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 %		

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Date/Time: 7/28/2022 / 18:34:15

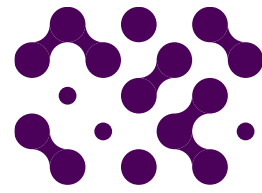
<< Page 1 of about 8 >>

Jump to Page:

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.

Compliance Data Platform

Dashboard | **Discovery** | Data Entry | Data Processing | Filing | Settings | Administration

Merquis ONE - 010 | SUPPORT | HELP
HMDA File DEMO | Merquis Learning & Development | Log Out

Discovery > Reporting > HMDA > Applications by Ethnicity and Sex

The Applications by Ethnicity and Sex summarizes loans within the selected geography by action taken segmented by joint sex and ethnicity.

Applications by Ethnicity and Sex Report Setup

Geographic Area: All

Date: Application @ Action
01/01/2025 to 12/31/2025

Report Options

Report Heading

Report

Disposition of Loan Applications by Ethnicity and Sex of Applicant

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

ETHNICITY 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
HISPANIC/LATINO																					
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	1	50.00 %	\$98,795.00	1	100.00 %	\$98,795.00	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
Female	1	50.00 %	\$144,787.00	1	100.00 %	\$144,787.00	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 ethnicity	2	1.38 %	\$243,582.00	2	100.00 %	\$243,582.00	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																					
Joint	78	62.00 %	\$14,672,573.00	67	85.90 %	\$12,705,018.00	1	1.28 %	\$133,795.00	4	5.13 %	\$804,172.00	2	2.56 %	\$469,574.00	1	1.28 %	\$53,795.00	3	3.85 %	\$442,219.00
Male	21	16.94 %	\$3,795,749.00	16	76.19 %	\$2,455,190.00	1	4.76 %	\$268,367.00	1	4.76 %	\$109,795.00	1	4.76 %	\$45,787.00	1	4.76 %	\$113,795.00	1	4.76 %	\$713,795.00
Female	25	20.16 %	\$7,708,938.00	21	84.00 %	\$5,374,774.00	0	0.00 %	\$0.00	1	4.00 %	\$33,787.00	2	8.00 %	\$131,582.00	0	0.00 %	\$0.00	1	4.00 %	\$168,725.00
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 ethnicity	124	85.52 %	\$21,177,466.00	104	83.87 %	\$17,908,982.00	2	1.61 %	\$402,182.00	6	4.84 %	\$1,036,734.00	5	4.03 %	\$646,943.00	2	1.61 %	\$167,590.00	5	4.03 %	\$1,224,869.00
JOINT																					
Joint	1	100.00 %	\$94,787.00	1	100.00 %	\$94,787.00	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 ethnicity	1	0.69 %	\$94,787.00	1	100.00 %	\$94,787.00	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
FREEFORM TEXT ONLY																					
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 ethnicity	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 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.

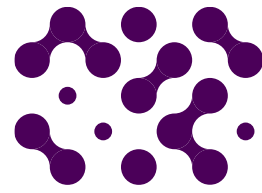
Use the range fields to enter in the desired date range, or click inside the fields to access the calendar tool and select the desired date range.

The screenshot displays the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The 'Discovery' menu is expanded, showing 'Reporting' > 'HMDA' > 'Applications by Income, Race and Ethnicity'. The main content area is titled 'Applications by Income Race and Ethnicity Report Setup' and contains the following fields:

- Geographic Area:** A dropdown menu currently set to 'All'.
- Date:** Radio buttons for 'Application' (selected) and 'Action'. Below is a date range field showing '01/01/2025' to '12/31/2025'.
- Report Options:** Two text input fields for 'Report Heading' and 'Report Footer'.
- View Report:** A purple button at the bottom right of the form.

The interface also features a 'marquis' logo in the top right corner and a 'SUPPORT | HELP' link. A vertical sidebar on the left contains icons for 'FILING' and 'REPORTS'.

Compliance Data Platform Report Guide



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: HSDCA 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 HSA/HD 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
Fee Form Not 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
Fee Form Not 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 HSA/HD 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
Fee Form Not 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

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

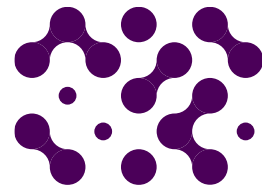
- HMDA Qualified = Yes
- Loan/Deposit Flag = Loan
- Application or Action Date is within the range (select which date field applies)
- Action = 1 – 8
- Valid Geocode
- Joint Race is populated and/or Joint Sex is populated

The screenshot displays the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The breadcrumb trail shows 'Discovery > Reporting > HMDA > Applications by Race and Sex'. The main content area features a 'FILTER' sidebar on the left and a central form titled 'Applications by Race and Sex Report Setup'. The form includes a 'Geographic Area' dropdown menu set to 'All', a 'Date' section with radio buttons for 'Application' and 'Action' (the latter is selected), and date range fields showing '01/01/2024' to '12/31/2024'. Below these are 'Report Options' for 'Report Heading' and 'Report Footer', each with a text input field. A 'View Report' button is located at the bottom right of the form. The Marquis logo and user information are visible in the top right corner.

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.

Compliance Data Platform Report Guide



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:		HM01A 2019																			
Area:		All																			
Date Range (App.):		1/1/2017 - 12/31/2019																			
RACE AND SEX	Applications Received			Loans Originated			Appl. 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																					
None	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																					
None	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	11.81 %	\$3,368,688.00	13	81.71 %	\$2,591,311.00	0	0.00 %	\$0.00	1	6.75 %	\$223,795.00	1	6.75 %	\$384,787.00	0	0.00 %	\$0.00	1	6.75 %	\$168,795.00
BLACK OR AFRICAN AMERICAN																					
None	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 %	\$128,395.00	1	100.00 %	\$128,395.00	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 %	\$406,577.00	3	100.00 %	\$406,577.00	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																					
None	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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Date/Time: 10/25/2021 / 13:05:13

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)

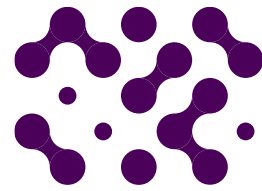
From the drop-down menus, select the desired Geographic Area and whether the report will be calculated based on Action Date or Decision Date.

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.

The screenshot displays the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The 'marquis' logo is visible in the top right corner. The breadcrumb trail shows 'Discovery > Reporting > HMDA > Average Disposition Cycle'. A 'FILTER' sidebar is on the left. The main content area contains a text box explaining the report's purpose, followed by the 'Average Disposition Cycle Report Setup' form. The form includes a 'Geographic Area' dropdown menu set to 'All', a 'Date' section with radio buttons for 'Application' (selected) and 'Action', and a date range from '01/01/2023' to '12/31/2023'. Below this is a 'Date for Calculation' dropdown menu set to 'Decision Date'. The 'Report Options' section has text input fields for 'Report Heading' and 'Report Footer'. A 'View Report' button is at the bottom right.

Compliance Data Platform Report Guide



Average Disposition Cycle
 Institution: Marquis ONE - 007
 File Name: IRMDA.2018
 Filter: No filter applied
 Area: All
 Action Date:
 Date Range (Applications): 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	10	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	88	35	88	37	2	25	2	0	4	13	2	19	0	0	0	0	0	0
Two or More Races	22	33	25	35	0	0	1	0	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	8	41	0	0	1	16	0	0	0	0	0	0	0	0	0	0
JOINT - ETHNICITY CODES																		
Hispanic/Latino	3	46	3	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Not Hispanic/Latino	131	34	117	35	2	23	5	0	5	13	2	19	0	0	0	0	0	0
Joint	1	26	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	8	41	0	0	1	16	0	0	0	0	0	0	0	0	0	0

Cover Page: 0:1056:3032 MARQUS
Date/Time: 12/15/2022 7:16:21:42

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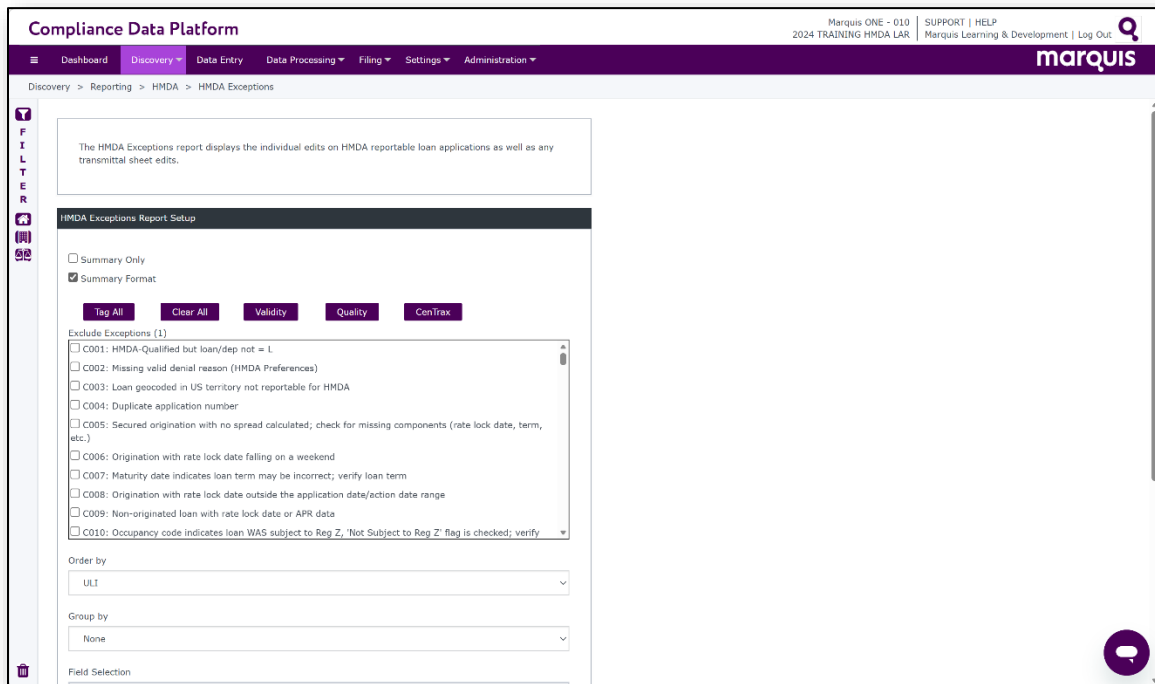
HMDA Exceptions Report

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.

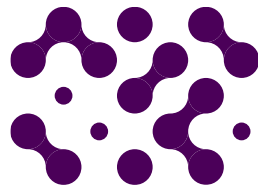
Use the order by/group by drop-down menus as desired.

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.

Compliance Data Platform Report Guide



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: None
Order By: Account #
Group By: None

ULI	Account Number	Action Code	Open Date	Branch	Officer	Exception
123456MARQUIS6789000000000001	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 V622.2: 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
123456MARQUIS6789000000000002	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
123456MARQUIS6789000000000003	000000003	1	2/6/2018	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
123456MARQUIS6789000000000004	000000004	1	2/6/2018	01 - Downtown	-	V619.1: Invalid action date; date must be in the reporting year and cannot be blank V622.2: 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
123456MARQUIS6789000000000005	000000005	1	3/15/2018	02 - Lakeside	-	V619.1: Invalid action date; date must be in the reporting year and cannot be blank C008: Origination with rate lock date outside the application date/action date range
123456MARQUIS6789000000000006	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
123456MARQUIS6789000000000008	000000008	1	1/29/2018	04 - Granite Park	-	C016: Co-applicant race, sex or ethnicity values of NA or not provided should not be combined with other entries. 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 1111,1,2,3,4,5,6,7,8,9 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 1111,1,2,3,4,5,6,7,8,9,10 or 11	1	0.10%	0.65%	0.65%	0.15%
V670.1: Action = 3 or 7, denial reason 1 must be 1111,1,2,3,4,5,6,7,8 or 9	3	0.29%	1.84%	1.84%	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%	0.62%
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 111,1,2 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: NMLS 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%
Total Exception Items	1,019	
Validity Exception Items	659	64.67%
Quality Exception Items	205	20.12%
Symmetrical Exception Items	6	0.59%
CoreTrax Exception Items	155	15.21%

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Date: 07/26/2024 10:05:25am 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

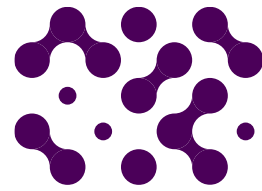
HMDA LAR Summary Section

First, select the desired criteria year and geographic area.

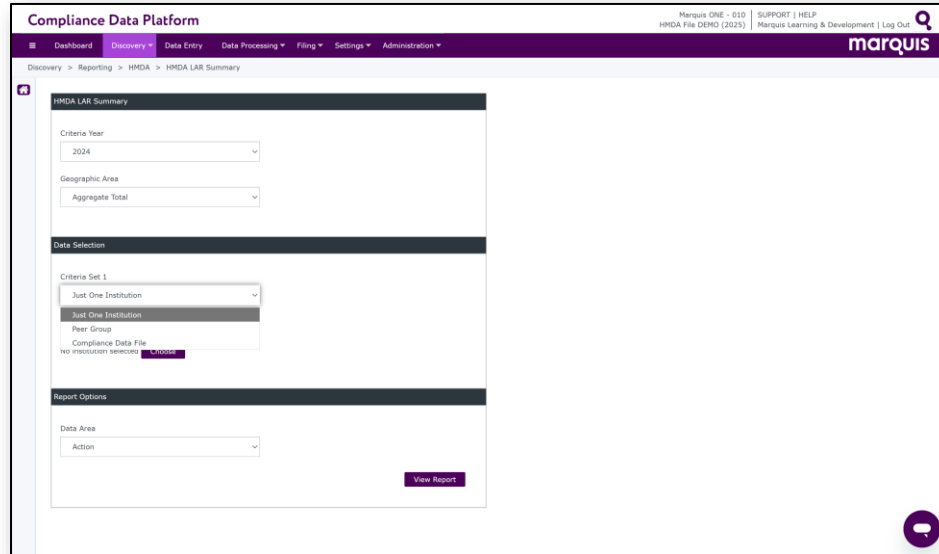
The *Criteria Year* is primarily used for demographic and tract-level context, such as income classifications and tract definitions. If the year of the current active file differs from the Criteria year selected, the current active file year will determine totals in areas such as applications and race. 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.

The screenshot shows the 'Compliance Data Platform' interface for the 'HMDA LAR Summary' report. The page is titled 'HMDA LAR Summary' and includes a navigation menu with options like 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The main content area is divided into two sections: 'Criteria Year' and 'Geographic Area', both with dropdown menus. Below these is the 'Data Selection' section, which includes a 'Criteria Set 1' dropdown menu. The 'Criteria Set 1' dropdown is open, showing a list of options: 'Just One Institution', 'Peer Group', 'All Institutions', 'All Banks', 'All Bureau', 'All Credit Unions', 'All FDIC', 'All FES', 'All Mortgage CDs', 'All OCC', and 'Compliance Data File'. A 'View Report' button is located at the bottom right of the form.



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



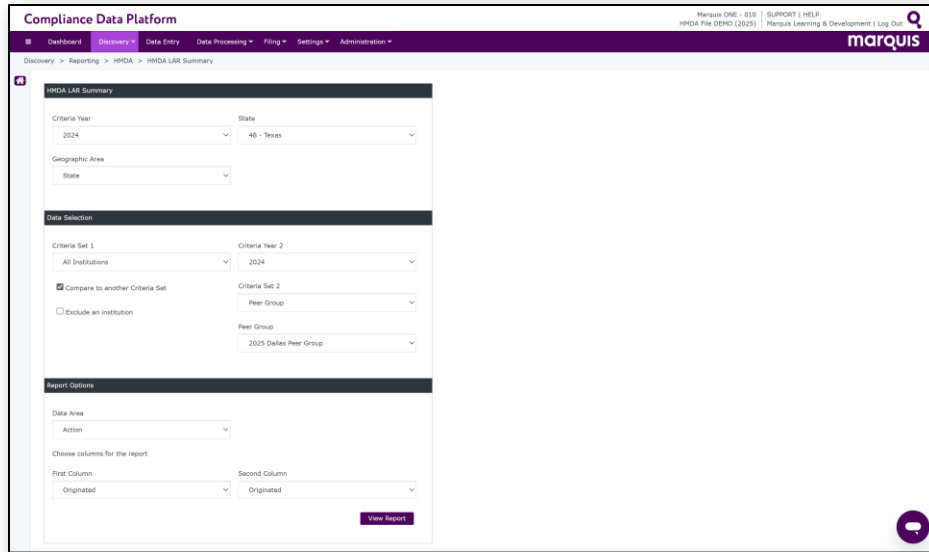
Data Selection

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

- Just one institution
- Peer Group
- Compliance Data File

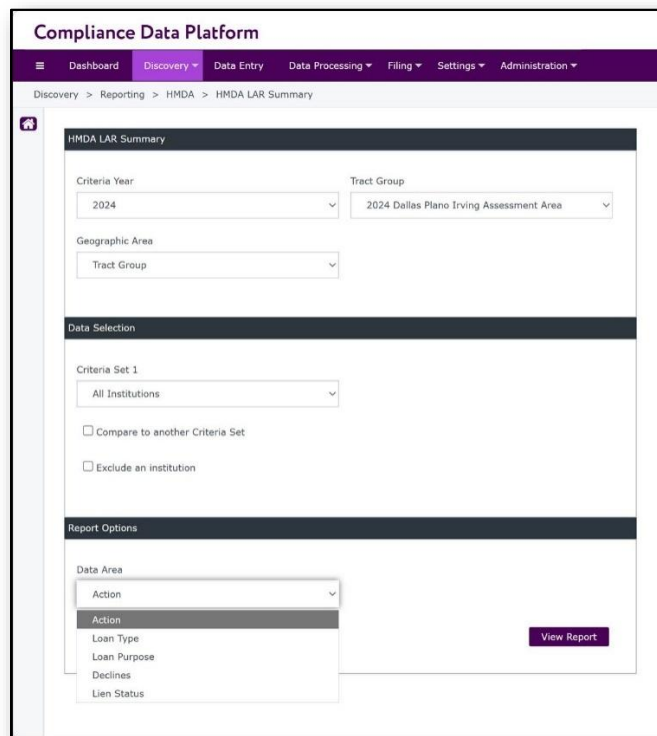
If Compliance Data File is chosen as the Criteria Set 1, the current active Compliance File or a different Compliance Data File may be selected. If only a Compliance Data File is selected, the report will display data for that file only.

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 **compare 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.

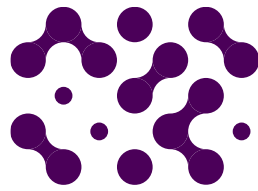


Report Options

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



Compliance Data Platform Report Guide



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%	10,805	60.5%	937	2.9%	4,130	12.6%	5,308	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	9.3%	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/RMS			
	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%
Asian	32,713	15.7%			30,266	92.5%			2,125	6.5%	319	1.0%
Black or African American	21,275	10.2%			13,137	61.7%			5,809	27.3%	2,269	10.7%
Native Hawaiian or Pacific Islander	273	0.1%			198	72.3%			44	16.1%	31	11.4%
White	82,585	39.6%			65,889	79.8%			11,957	14.5%	4,589	5.6%
2 or More Minority Races	624	0.3%			466	74.7%			100	16.0%	57	9.1%
Joint	4,276	2.1%			2,982	69.7%			839	19.6%	444	10.4%

The remaining options for Data Area (Loan purpose through Loan 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

The screenshot displays the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The 'Discovery' menu is expanded, showing 'Reporting > HMDA > HMDA Loan Application Register'. The main content area features a 'FILE' sidebar on the left and a central panel with the following elements:

- A text box stating: 'The HMDA Loan Application Register is a report version of the electronic LAR and can be used for data auditing or validation.'
- A section titled 'HMDA Loan Application Register Report Setup' containing:
 - 'MSA Number' dropdown menu with the option 'Select a MSA/MD'.
 - 'Sequence' dropdown menu with the option 'ULI/NULL'.
 - Checkboxes for:
 - Show Free-Form Text Fields
 - Modified Public LAR (No ID or Dates) (checked)
 - Show Names
 - Print a blank line on each record for notes
- A section titled 'Report Options' containing:
 - 'Report Heading' text input field.
 - 'Report Footer' text input field.
 - A 'View Report' button.

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

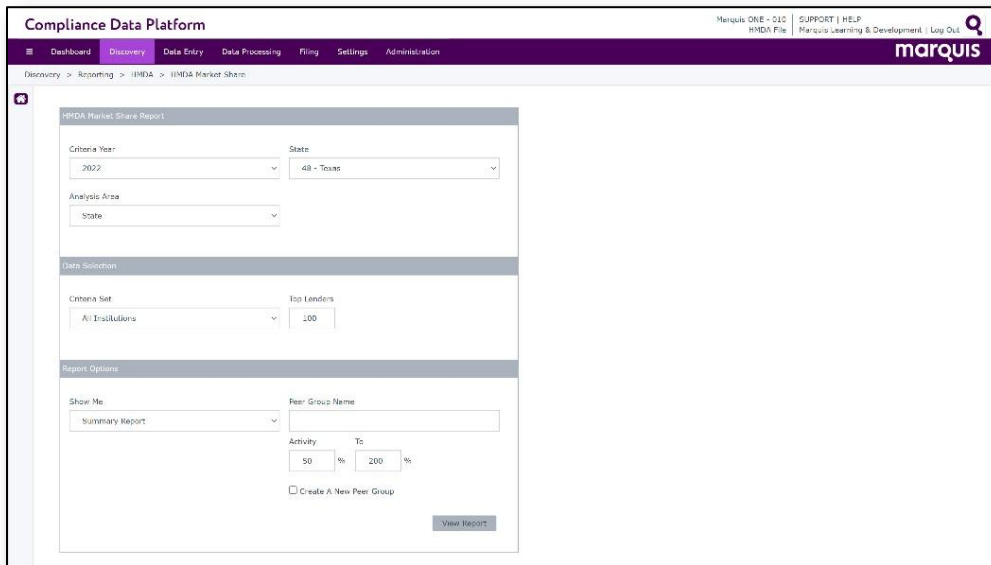
HMDA Market Share

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.

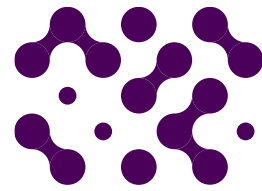
The Data Selection is used to determine which institutions' data is represented in the report. If All Institutions is selected, the Top Lenders defaults to 100. Click within the box to change the value from 100 to another value. If All Institutions is selected for the Criteria Set, there will be an option 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 - Q10
 State: 48 - Texas
 Institution(s): All Institutions - Top 100

Rank	ID/Agency	Institution Detail	Name	Number	% Grp	% Mkt	Total Applications				Avg. Amt.
							Amount	% Grp	% Mkt		
1	549300FGN1K3HLB1R50/7	ROCKET MORTGAGE		52,097	5.07%	3.77%	\$13,922,185,000	4.65%	3.14%	\$267,236	
2	549300QV11XBFA5536/7	21ST MORTGAGE		42,441	4.13%	3.07%	\$4,833,975,000	1.61%	1.09%	\$113,899	
3	KB1M1D5FPKPH1MCLPXT09/9	WELLS FARGO BANK, NA		40,460	3.94%	2.93%	\$13,351,950,000	4.46%	3.01%	\$330,004	
4	549300HCASXP34X033/7	LAKEVIEW LOAN SERVICING, LLC		33,703	3.28%	2.44%	\$6,912,995,000	2.31%	1.56%	\$205,115	
5	549300HWHK0M1E1H0550/7	UNITED WHOLESALE MORTGAGE		32,115	3.13%	2.32%	\$10,598,445,000	3.54%	2.59%	\$329,503	
6	RV0FFPH0S2Z0J4V0332/9	PEWWEAC LOAN SERVICES, LLC		30,012	2.92%	2.17%	\$8,539,870,000	2.85%	1.93%	\$284,249	
7	B4TYD686K120031M827/9	BANK OF AMERICA NA		28,835	2.81%	2.09%	\$6,585,405,000	2.03%	1.37%	\$210,319	
8	54930015XWZ40FP82903/7	DHI MORTGAGE COMPANY LIMITED		26,198	2.55%	1.90%	\$8,042,710,000	2.69%	1.81%	\$306,997	
9	7H6GLXDRUQFUS7R897/9	JPMORGAN CHASE BANK, NA		26,016	2.53%	1.88%	\$10,489,600,000	3.50%	2.37%	\$403,198	
10	254800H4DQWAF0W3342/7	AMERITHOME MORTGAGE COMPANY, LL		25,670	2.50%	1.86%	\$7,892,710,000	2.64%	1.78%	\$307,488	
11	549300G64NH1L87292/7	LOANREPORT.COM, LLC		24,080	2.34%	1.74%	\$7,082,790,000	2.37%	1.60%	\$294,116	

Compliance Data Platform Report Guide



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

The screenshot shows the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The breadcrumb trail is 'Discovery > Reporting > HMDA > Institution Register Summary'. The main content area contains a text box explaining the report, followed by a 'Report Setup' section with input fields for 'Report Heading' and 'Report Footer', and a 'View Report' button.

Here is an example of the Institution Register Summary report.

MSA / MD	MSA / MD Name	Total LARS	Total Amount (\$000s)	Conventional	PHA	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
13804	Camden, NJ MD	4	\$637	4	0	0	0	4	0	4	0	1	2	1	0	0	0
19124	Dallas-Ft.Worth-Dallas, 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 City, Bucks City-Chester City, PA MD	44	\$8,545	44	0	0	0	44	0	44	0	13	9	8	7	7	0
35140	Osceola, WI MSA	2	\$1,214	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	Thnton-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	192	\$25,781	148	2	0	0	150	0	150	1	45	33	32	20	20	0

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Date/Time: 12/15/2022 / 21:51:13

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)

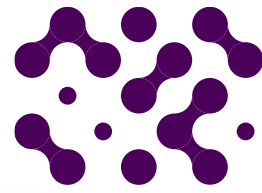
The screenshot displays the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The breadcrumb trail is 'Discovery > Reporting > HMDA > Loan Applications by Median Age of Homes'. The main content area features a 'Loans Applications by Median Age of Homes Report Setup' section. This section includes a 'Geographic Area' dropdown menu set to 'All', a 'Date' section with radio buttons for 'Application' (selected) and 'Action', and date range fields showing '01/01/2024' to '12/31/2024'. Below this is a 'Report Options' section with text input fields for 'Report Heading' and 'Report Footer', and a 'View Report' button. A 'FILTER' sidebar is visible on the left, and a 'marquis' logo is in the top right corner.

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.

Compliance Data Platform Report Guide



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				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	
	FHA, FSA/RHS & VA		Conventional		C		D		E		F		G	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
2011-Present														
Loans Originated	0	\$0.00	10	\$4,656,270.00	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	\$369,000.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Application Denied	0	\$0.00	2	\$720,700.00	1	\$299,000.00	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	\$213,500.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Applications Received	0	\$0.00	13	\$5,346,970.00	16	\$5,441,400.00	1	\$70,000.00	0	\$0.00	1	\$180,750.00	0	\$0.00
2000-2010														
Loans Originated	4	\$1,290,500.00	175	\$51,114,713.00	131	\$39,396,307.00	1	\$180,000.00	0	\$0.00	34	\$7,181,500.00	0	\$0.00
Application Approved not Accepted	1	\$289,640.00	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	\$379,470.00	1	\$4,119,800.00	6	\$1,898,701.00	1	\$50,000.00	0	\$0.00	1	\$272,000.00	0	\$0.00
Application Withdrawn by Applicant	2	\$117,149.00	18	\$8,300,526.00	5	\$2,436,195.00	2	\$102,000.00	0	\$0.00	2	\$900,500.00	0	\$0.00
File Closed for Incompleteness	0	\$0.00	0	\$2,890,827.68	3	\$1,246,833.00	2	\$319,000.00	0	\$0.00	0	\$0.00	0	\$0.00
Applications Received	6	\$2,245,775.00	209	\$67,671,126.68	151	\$46,296,633.00	10	\$561,000.00	0	\$0.00	38	\$6,464,947.00	0	\$0.00
1999 - 1999														
Loans Originated	5	\$1,287,800.00	214	\$62,938,677.00	151	\$42,717,017.00	39	\$3,485,500.00	2	\$532,750.00	44	\$12,712,600.00	5	\$748,000.00
Application Approved not Accepted	0	\$0.00	16	\$3,864,982.00	6	\$2,207,000.00	5	\$180,000.00	0	\$0.00	1	\$786,000.00	0	\$0.00
Application Denied	0	\$0.00	7	\$2,200,240.00	12	\$3,045,112.00	7	\$600,000.00	0	\$0.00	4	\$762,000.00	0	\$0.00
Application Withdrawn by Applicant	1	\$335,775.00	29	\$8,373,283.00	10	\$9,071,441.00	1	\$150,000.00	2	\$3,705,000.00	2	\$454,000.00	0	\$0.00
File Closed for Incompleteness	0	\$0.00	2	\$971,000.00	4	\$999,000.00	2	\$215,000.00	0	\$0.00	0	\$0.00	0	\$0.00
Applications Received	6	\$1,623,615.00	261	\$77,812,964.00	188	\$56,620,169.00	50	\$4,550,500.00	4	\$2,927,750.00	51	\$14,903,600.00	5	\$748,000.00
1985 - 1985														
Loans Originated	0	\$0.00	199	\$65,869,000.79	152	\$49,629,489.65	20	\$2,300,750.00	1	\$225,000.00	59	\$17,821,874.48	2	\$725,750.00
Application Approved not Accepted	1	\$388,807.00	11	\$3,590,671.00	6	\$1,316,388.00	3	\$110,000.00	0	\$0.00	3	\$916,000.00	2	\$725,750.00
Application Denied	1	\$108,007.62	10	\$3,338,240.00	12	\$1,437,500.00	5	\$200,000.00	0	\$0.00	2	\$91,000.00	0	\$0.00
Application Withdrawn by Applicant	0	\$0.00	17	\$7,916,450.00	4	\$871,400.00	4	\$604,000.00	0	\$0.00	10	\$4,026,179.00	0	\$0.00
File Closed for Incompleteness	0	\$0.00	2	\$1,120,000.00	7	\$2,170,607.00	1	\$100,000.00	0	\$0.00	1	\$1,210,000.00	0	\$0.00
Applications Received	2	\$476,814.62	230	\$82,344,366.79	183	\$56,476,646.65	44	\$3,124,750.00	1	\$225,000.00	75	\$23,876,349.48	2	\$725,750.00

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 DataTime: 11/1/2021 7:44:46

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)

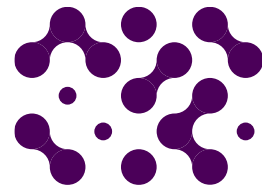
The screenshot displays the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The breadcrumb trail is 'Discovery > Reporting > HMDA > Loan Applications by Tract'. A sidebar on the left is labeled 'FILTER'. The main content area contains a text box explaining the report: 'The Loan Applications by Tract Report summarizes loans by census tract segmented by HMDA Loan Type. At least one loan must exist within a census tract for it to display on the report.' Below this is the 'Loan Applications by Tract Report Setup' section. It features a 'Geographic Area' dropdown menu currently set to 'All'. Under the 'Date' section, there are radio buttons for 'Application' (selected) and 'Action', with date pickers showing '01/01/2024' to '12/31/2024'. The 'Report Options' section includes text input fields for 'Report Heading' and 'Report Footer', and a 'View Report' button at the bottom right.

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.

Compliance Data Platform

Report Guide



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: NJ														
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													
	Home Purchase Loans				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	
	FHA, USA/RH/ & VA		Conventional		C		D		C		F		G	
	A	B												
	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	\$60,267.00	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	\$60,267.00	0	\$0.00	1	\$11,787.00	0	\$0.00	2	\$72,174.00	0	\$0.00
Atlantic County/New Jersey/0106.00														
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	\$11,787.00	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	\$11,787.00	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)

The screenshot displays the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The breadcrumb trail is 'Discovery > Reporting > HMDA > Loans Purchased by Tract'. A sidebar on the left is labeled 'FILTER'.

The main content area features a descriptive text box: 'The Loan Purchased by Tract Report summarizes loans by census tract segmented by HMDA Loan Type for those loans with an action of Purchased. At least one loan must exist within a census tract for it to display on the report.'

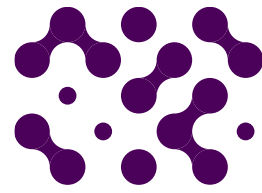
Below this is the 'Loans Purchased by Tract Report Setup' section, which includes:

- Geographic Area:** A dropdown menu currently set to 'All'.
- Date:** Radio buttons for 'Application' (selected) and 'Action'. Below are date pickers for '01/01/2024' and '12/31/2024'.
- Report Options:** Two text input fields for 'Report Heading' and 'Report Footer'.
- View Report:** A purple button at the bottom right of the setup section.

The Marquis logo is visible in the top right corner, and a chat icon is in the bottom right corner.

Compliance Data Platform

Report Guide



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

CFPMS TRACT OR COUNTY NAME (STATE/COUNTY/TRACT NUMBER)	Loans on 1 to 4 Family and Manufactured Home Dwellings													
	Home Purchase Loans				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	
	FHA, ESA/BSIS & VA		Conventional		C		D		F		F		G	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Bucks County/Pennsylvania/049.02	0	\$0.00	1	\$277,287.00	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/9395.22	0	\$0.00	0	\$0.00	2	\$892,250.00	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.

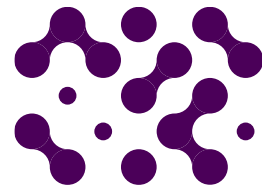
Record Requirements

- 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.

The screenshot displays the 'Compliance Data Platform' interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The 'Discovery' menu is active. The breadcrumb trail shows 'Discovery > Reporting > HMDA > Tract Activity Profile'. The main content area features a 'FILTER' sidebar on the left and a central form titled 'Tract Activity Profile Report Setup'. The form includes a text box with a description of the report, followed by several dropdown menus: 'Geographic Area' (set to 'All'), 'Balance' (set to 'Original'), and 'Show me census tracts where' (set to 'Number is GREATER than'). Below these is an 'Enter a value' input field containing '-1'. At the bottom of the form are four unchecked checkboxes: 'Include Purchased Loans', 'Include Deposits', 'Rounded Balances', and 'Summary Only'. A 'Report Options' section is partially visible at the very bottom.

Compliance Data Platform Report Guide



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

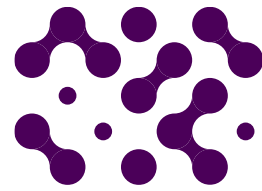
Tract Combination	Income Level	Minority Level	Population	Population %	Families	Families %	Households	Households %	Hsg Units	% Own Occ	Businesses	Business %	% Small Bus	Farms	Farm %	% Small Farms	Loans	Loan %	Loan Amount	Loan Amt %	Deposits	Deposit %	Deposit Amt	Deposit Amt %	Avg Loan Size
480850301.0019124	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
480850302.0119124	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
480850302.0219124	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
480850302.0319124	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
480850303.0119124	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
480850303.0219124	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
480850303.0319124	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
480850303.0419124	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
480850303.0519124	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
480850304.0319124	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
480850304.0419124	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
480850304.0519124	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
480850304.0619124	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
480850304.0719124	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
480850304.0819124	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
480850305.0419124	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
480850305.0519124	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

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.

The screenshot shows the 'Duplicate Account Numbers Report Setup' page in the Marquis Compliance Data Platform. The page has a purple header with the Marquis logo and navigation links. The main content area contains a text box explaining the report's purpose, followed by a 'Duplicate Account Numbers Report Setup' section with a 'Report Options' sub-section. There are input fields for 'Report Heading' and 'Report Footer', and a 'View Report' button at the bottom right.

Duplicate Account Numbers
 Institution: Marquis OLC - 002
 File Name: HMDA 2018
 Filter: No Filter Applied

Name	URL	Original Balance	Action	Action Date	HMDA Loan Purpose	HMDA Loan Type	HMDA Balance	Officer	CRA Loan Type	Call Code
0000000001		663,793	1	6/2/2018			\$0	Small Business		
0000000002		621,884	6	6/6/2018			\$0	Home Equity		
		621,884	1	6/6/2018			\$0	Small Business		
0000000003		663,793	1	4/9/2018			\$0	Small Business		
		663,793	6	4/9/2018			\$0	Other Loan Data		
0000000004		629,787	4	11/21/2018			\$0	Small Business		
		629,787	1	11/22/2018			\$0	Credit Card		
0000000005		694,787	1	11/21/2018			\$0	Small Business		
		694,787	6	11/21/2018			\$0	Credit Card		
0000000006		644,787	1	9/12/2018			\$0	Credit Card		
		644,787	1	9/13/2018			\$0	Small Business		
0000000007		621,861	1	6/5/2018			\$0	Small Business		
0000000008		621,817	4	6/5/2018			\$0	Home Equity		
		624,817	1	6/5/2018			\$0	Small Business		
0000000009		623,910	1	6/27/2018			\$0	Small Business		
		623,910	6	6/27/2018			\$0	Home Equity		
0000000010		624,749	1	11/27/2018			\$0	Small Business		
		627,749	1	11/27/2018			\$0	Other Unsecured Consumer Loan		
0000000011		699,787	1	7/14/2018			\$0	Motor Vehicle		
		699,787	1	7/14/2018			\$0	Small Business		
0000000012		699,787	1	11/13/2018			\$0	Small Business		

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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

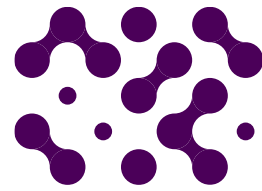
The screenshot shows the Marquis Compliance Data Platform interface. The top navigation bar includes 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The 'Discovery' menu is active. The breadcrumb trail is 'Discovery > Reporting > Integrity > Duplicate ULI'. The main content area contains a text box explaining the report's purpose, followed by a 'Duplicate ULI Report Setup' section with input fields for 'Report Heading' and 'Report Footer', and a 'View Report' button.

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
5493000FN178SW540N880000000772	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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Compliance Data Platform Report Guide



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
 Institutional: HMDA 2018 - 2022
 File Name: HMDA 2018
 Filter: No Filter applied
 Area: All
 Balance: HMDA

	Number of Accounts	Percent of Accounts	Actual Amount	Percent of Actual Amount	Revised Amount	Percent of Revised Amount
SECODDING						
Total Records	89,283	100.00%	27,284,438	100.000%	27,827,792	100.000%
Total generated	89,283	100.00%	27,287,893	100.000%	27,349,000	100.000%
low non-generated	1	1.00%	490,795	1.800%	490,795	1.000%
1999 01 ZIP Code Not Found	0	0.00%	0	0.000%	0	0.000%
1999 02 ZIP Code or Address Missing	0	0.00%	0	0.000%	0	0.000%
1999 03 Not Generated	0	0.00%	0	0.000%	0	0.000%
1999 04 No Zip Address	0	0.00%	0	0.000%	0	0.000%
1999 05	0	0.00%	0	0.000%	0	0.000%
1999 06	0	0.00%	0	0.000%	0	0.000%
1999 07	0	0.00%	0	0.000%	0	0.000%
1999 08	0	0.00%	0	0.000%	0	0.000%
1999 09	0	0.00%	0	0.000%	0	0.000%
Geocode has not been run	0	0.00%	0	0.000%	0	0.000%
Geocode error	1	1.00%	490,795	1.800%	490,795	1.000%
APPLICANT INCOME						
Income < 0	86,571	96.96%	696,562	2.550%	699,000	2.500%
Income > 0	212	0.24%	26,587,106	97.450%	26,959,000	97.500%

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 DataTree, LLC 02/22/2022 10:11:28

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.

Compliance Data Platform | Marquis ONE - 010 | SUPPORT | HELP | HMJDA File | Marquis Learning & Development | Log Out

Discovery > Reporting > Integrity > File Summary - CRA and 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.

File Summary - CRA and 1071 Report Setup

Geographic Area: All

Balance Options: HMJDA

Report Options

Report Heading

Report Footer

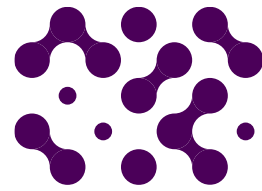
File Summary - CRA and 1071

Institution: Marquis ONE - 010
 File Name: HMJDA File
 Filter: No filter applied
 Area: All
 Balance: Original

	Number of Accounts	Percent of Accounts	Actual Amount	Percent of Actual Amount	Rounded Amount	Percent of Rounded Amount
GEOCODING						
Total records	990	100.00%	190,340,200	100.000%	190,340,000	100.000%
Total geocoded	990	100.00%	190,340,200	100.000%	190,340,000	100.000%
Total non-geocoded	0	0.00%	0	0.000%	0	0.000%
9999.01 ZIP Code Not Found	0	0.00%	0	0.000%	0	0.000%
9999.02 ZIP Code or Address Missing	0	0.00%	0	0.000%	0	0.000%
9999.03 Not Geocoded	0	0.00%	0	0.000%	0	0.000%
9999.04 PO Box Address	0	0.00%	0	0.000%	0	0.000%
9999.05	0	0.00%	0	0.000%	0	0.000%
9999.06	0	0.00%	0	0.000%	0	0.000%
9999.07	0	0.00%	0	0.000%	0	0.000%
9999.08	0	0.00%	0	0.000%	0	0.000%
9999.09	0	0.00%	0	0.000%	0	0.000%
Geocode has not been run	0	0.00%	0	0.000%	0	0.000%
Geocode error	0	0.00%	0	0.000%	0	0.000%
ACTION CODE						
Originated	963	97.30%	185,654,311	97.530%	185,788,000	97.500%
Approved Not Accepted	2	0.20%	402,192	0.200%	402,000	0.200%
Denied	0	0.00%	1,312,549	0.700%	1,314,000	0.700%
Withdrawn	7	0.70%	2,002,022	1.100%	2,004,000	1.100%
Closed for Incompleteness	3	0.30%	433,277	0.200%	438,000	0.200%
Purchased	0	0.00%	0	0.000%	0	0.000%
Preapproval Denied	1	0.10%	103,798	0.100%	104,000	0.100%
Preapproval Request Approved Not Accepted	3	0.30%	304,369	0.100%	307,000	0.200%
Missing/Other data	2	0.20%	36,096	0.000%	37,000	0.000%

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Page 1 of about 6 | PDF Export | Excel Export | Print Preview



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.

The Geocode Changes Listing shows any changes to the ZIP Code or Geocode fields. These changes occur due to CASS Certification and Geocoding processes.

Geocode Changes Report Setup

Report Options

Report Heading

Report Footer

View Report

Geocode Changes									
Institution: Marquis CRB - 001									
File Name: 10/26/2019									
Filter: No Filter applied									
Account Number	Address Line 1	City	State	Zip	Geocode Change				
000000023	8208 TERNYSON POWY	FLAND	TX	75024	24/001/0008.00/12/00 to 18/008/0316.58/19121				
000000028	8208 TERNYSON POWY	FLAND	TX	75024	43/017/1042.01/33874 to 43/008/0316.58/19124				

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Date/Time: 12/31/2022 / 16:11:14

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

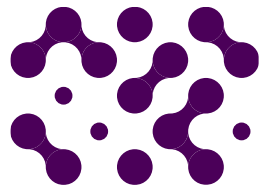
- Tract = 9999.01, 9999.02, 9999.03, 9999.04, 9999.05, 9999.06, 9999.07, 9999.08, 9999.09 OR
- Invalid geocode combination on the record
 - Example, State code is 48 for Texas, but the MSA/MD is a California MSA code

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

Below is an example of the report.

The screenshot displays the 'Compliance Data Platform' interface. At the top, there are navigation tabs: Dashboard, Discovery, Data Entry, Data Processing, Filing, Settings, and Administration. The current view is 'Discovery > Reporting > Integrity > Geocode Exceptions'. A text box explains: '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)'. Below this, there are filters for 'Balance' (set to 'Original') and 'Report Order' (set to 'Exception Code'). A 'Page Break' is set to 'None'. On the left, there are 'Report Options', 'Report Heading', and 'Report Footer' sections. The main area shows a table titled 'Geocode Exceptions' with the following columns: ULI/MLI, Account Number, Full Address, Action, Open Date, Original Balance, State, County, Tract, and MSA/MD. The table contains 40 rows of data. At the bottom, it indicates 'Page 17 of about 17' and includes buttons for 'PDF Report', 'Excel Export', and 'Print Preview'.

ULI/MLI	Account Number	Full Address	Action	Open Date	Original Balance	State	County	Tract	MSA/MD
00000001	00000001		1	11/15/2019	694,787	209	1514.12	41700	
00000075	00000075		1	11/15/2019	85,787	209	9163.00		
00000100	00000100		1	11/15/2019	620,795	461	0025.12	12400	
00000004	00000004		1	11/15/2019	610,787	363	0000.00		
00000100	00000100		1	11/15/2019	610,795	441	0017.00	16100	
00000100	00000100		1	11/15/2019	640,795	463	0003.00	12400	
00000177	00000177		1	11/15/2019	610,861	463	0011.00	12400	
00000666	00000666		1	11/15/2019	644,787	366	0605.00		
00000778	00000778		1	11/15/2019	634,787	283	0603.00		
00000002	00000002		1	11/15/2019	610,787	460	0600.00		
00000183	00000183		1	11/15/2019	651,794	326	0601.00	41700	
00000203	00000203		1	11/15/2019	639,787	302	0601.00	41700	
00000400	00000400		1	11/15/2019	634,787	302	0601.00	41700	
00000787	00000787		1	11/15/2019	636,788	387	2108.00	41700	
00000758	00000758		1	11/15/2019	64,787	387	2108.00	41700	
00000004	00000004		1	11/15/2019	624,787	387	2104.00	41700	
00000409	00000409		1	11/15/2019	636,788	387	2108.00	41700	
00000426	00000426		1	11/15/2019	660,787	387	2104.00	41700	
00000106	00000106		1	11/15/2019	651,796	387	2109.00	41700	
00000207	00000207		1	11/15/2019	620,787	387	2109.00	41700	
00000715	00000715		1	11/15/2019	644,787	387	2104.00	41700	
00000034	00000034		1	11/15/2019	654,787	387	2109.00	41700	
00000100	00000100		1	11/15/2019	610,795	463	0611.00	12400	
00000504	00000504		1	11/15/2019	649,247	463	0611.00	13100	
00000100	00000100		1	11/15/2019	634,787	463	0611.00	12400	
00000100	00000100		1	11/15/2019	610,795	463	0611.00	12400	
00000402	00000402		1	11/18/2019	674,787	463	0611.00	12400	
00000789	00000789		1	11/15/2019	639,787	463	0611.00	12400	
00000100	00000100		1	11/15/2019	664,787	463	0611.00	12400	
00000740	00000740		1	11/15/2019	651,798	463	0611.00	12400	
00000716	00000716		1	11/15/2019	610,795	463	0611.00	12400	
00000178	00000178		1	11/15/2019	64,447	366	0602.00		
00000174	00000174		1	11/15/2019	621,799	360	0602.00		
00000107	00000107		1	11/15/2019	610,798	209	0103.00	41700	
00000178	00000178		1	11/15/2019	640,799	209	0103.00	41700	
00000001	00000001		1	11/15/2019	609,799	209	0103.00	41700	
00000622	00000622		1	11/15/2019	644,787	209	0103.00	41700	
00000702	00000702		1	11/15/2019	673,800	209	0103.00	41700	
00000703	00000703		1	11/15/2019	610,796	209	0103.00	41700	
00000308	00000308		1	11/15/2019	611,798	209	0104.00	41700	
00000100	00000100		1	11/15/2019	634,787	209	0104.00	41700	
00000307	00000307		1	11/15/2019	610,787	209	0104.00	41700	
00000474	00000474		1	11/15/2019	610,787	209	0104.00	41700	



Discovery/Reporting/Setup Maintenance



The reports grouped within the Setup Maintenance category are specifically designed to address the setup and maintenance 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

The screenshot shows the 'Compliance Data Platform' interface. The breadcrumb trail is 'Discovery > Reporting > Setup Maintenance > Branch Listing'. A text box explains: 'The Branch Listing report shows all branch locations that have been created for each institution in CenTrax Next. This is helpful in documenting CenTrax Next for your own internal training.' Below this is the 'Branch Listing Report Setup' form with sections for 'Report Options', 'Report Heading', and 'Report Footer'. A 'View Report' button is at the bottom right.

Here is an example of the Branch Listing report.

Branch Listing
Institution: Marquis ONE - 010

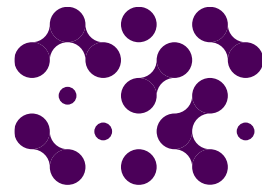
Branch ID	Branch Name Type of Branch	Address, City, State, ZIP	Date Opened	Date Closed	Geocode Combination	Income Level	Minority Level	Geocode Year	Geocode Source	Geocode Date	Latitude	Longitude
424171		15011 Jones Maltzberger Rd San Antonio, TX 78247	3/7/2009		48 / 029 / 1211.18 / 41700	Middle	50 - 79%	2025	A - FFIEC	04/14/2026	29.579031	-98.441698
184223		9400 Broadway Etc Oklahoma City, OK 73114	10/11/2016		40 / 109 / 1083.01 / 38420	Moderate	50 - 79%	2025	A - FFIEC	04/14/2026	35.566338	-97.510849
10482		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	-98.530035
282555		10042 S Zangamora 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 Expwy 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 78217	3/4/2012		48 / 029 / 1616.00 / 41700	Moderate	80 - 100%	2025	A - FFIEC	04/14/2026	29.381283	-98.538321
423684		2402 E Sotomayor 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%		-			
529828			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 60 San Marcos, TX 78666	5/10/2024		48 / 209 / 0201.05 / 12420		80 - 100%		I - Imported	05/13/2026		
3285.665549	JOE Y'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		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		50 - 79%		I - Imported	05/13/2026		

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Output

Compliance Data Platform

Report Guide



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

The screenshot shows the 'Import Definition Listing Report Setup' form in the Compliance Data Platform. The form includes a navigation menu at the top with options like Dashboard, Discovery, Data Entry, Data Processing, Filing, Settings, and Administration. The main content area has a breadcrumb trail: Discovery > Reporting > Setup Maintenance > Import Definition Listing. Below this is a text box explaining the report's purpose. The form itself has two main sections: 'Import Definition' with a dropdown menu currently set to 'HMDA Data', and 'Report Options' with input fields for 'Report Heading' and 'Report Footer'. A 'View Report' button is located at the bottom right of the form.

The screenshot displays the 'Import Definition Listing' report. It includes a header section with 'Institution: Marquis ONE - 010' and 'Import Definition: HMDA Data'. Below this is a table with various settings for the import process. The table has columns for 'Last Used', 'File Type', 'Header Line Count', 'Which Row has the Field Name?', 'Data Type', 'Data System ID', 'Include Zero Balance', 'Blank Values Override Existing Data', 'Lookup Table Maintenance', 'Account Type Mapping', 'Assign Region by Branch', 'Calculate Rate Spread', 'Allow Duplicate Accounts', 'Match Records By', 'Update Existing Records', 'Address', 'Geocode', 'Balance Fields', '1071 Fields', 'HMDA Fields', 'CRA Fields', 'Fair Lending Fields', 'User-Defined Fields', and 'All Other Fields'. The first row shows settings for 'Excel' with values like '1' for Header Line Count and '10' for Data System ID. Below the settings table is a detailed table of field descriptions, positions, and widths. The fields listed include Account Number, Loan ID, Address, City, State, Zip, Zip Extension, Latitude, Longitude, Loan Number, State FIPS Code, County, Tract, MSA, Block Group, Account Type, Product Code, Officer, Branch, Region, Line Of Business, Call Code, Collateral Code, Purpose Code, Application Date, Action Date, Maturity Date, Decision Date, and Amount. At the bottom of the report, there is a page navigation bar showing 'Page 1 of about 4', a 'Jump to Page' field, and buttons for 'PDF Export', 'Excel Export', and 'Print Preview'.

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

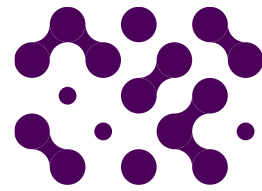
- All Peer groups created within Settings/Peer Groups will display for selection

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

The screenshot shows the 'Compliance Data Platform' interface. The breadcrumb trail is 'Discovery > Reporting > Setup Maintenance > Peer Group Listing'. The main content area contains a text box explaining the report's purpose, followed by a 'Peer Group Listing Report Setup' form. The form includes a 'Peer Group Name' dropdown menu with '2022 HMDA Peers' selected, and two text input fields for 'Report Heading' and 'Report Footer'. A 'View Report' button is located at the bottom right of the form.

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
54930011HK1BBZLKOB84 / 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
54930020ZUTDURG4KA31 / 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.
549300WNS576XISQFH005 / 7	ASPIRE FINANCIAL, INC.
1754500004 / 7	AVAILMENT 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.

Tract Group Assessment Area - Detail
 Institution: Marquis ONE - 001
 Assessment Area: 2024 Dallas-Plano-Irving-NSA-AA

Bank	Area	Year	State	County	Tract	PSA
48: Texas, 19124: Dallas-Plano-Irving, TX, NSD, 089: Collin County						
0004	2018	48	085	0101.00	19124	
0004	2018	48	085	0102.01	19124	
0004	2018	48	085	0102.02	19124	
0004	2018	48	085	0102.03	19124	
0004	2018	48	085	0103.01	19124	
0004	2018	48	085	0103.02	19124	
0004	2018	48	085	0103.03	19124	
0004	2018	48	085	0103.04	19124	
0004	2018	48	085	0104.04	19124	
0004	2018	48	085	0104.05	19124	
0004	2018	48	085	0104.06	19124	
0004	2018	48	085	0104.07	19124	
0004	2018	48	085	0104.08	19124	
0004	2018	48	085	0105.04	19124	
0004	2018	48	085	0105.05	19124	
0004	2018	48	085	0105.06	19124	
0004	2018	48	085	0105.07	19124	
0004	2018	48	085	0105.08	19124	
0004	2018	48	085	0105.09	19124	
0004	2018	48	085	0105.10	19124	
0004	2018	48	085	0105.11	19124	
0004	2018	48	085	0105.12	19124	
0004	2018	48	085	0105.13	19124	
0004	2018	48	085	0105.14	19124	
0004	2018	48	085	0105.15	19124	
0004	2018	48	085	0105.16	19124	
0004	2018	48	085	0105.17	19124	
0004	2018	48	085	0105.18	19124	
0004	2018	48	085	0105.19	19124	
0004	2018	48	085	0105.20	19124	
0004	2018	48	085	0105.21	19124	
0004	2018	48	085	0105.22	19124	
0004	2018	48	085	0105.23	19124	
0004	2018	48	085	0105.24	19124	
0004	2018	48	085	0105.25	19124	
0004	2018	48	085	0105.26	19124	

< Page 1 of about 3 >
 Jump to Page: Go

PDF Export | Excel Export | Print Preview

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

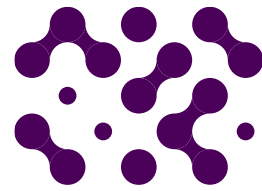
- All Account Types that contain an Underwriting Criteria setup created within Settings/Fair Lending/Underwriting Criteria will display for selection

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

The screenshot shows the 'Compliance Data Platform' interface. The breadcrumb trail is: Discovery > Reporting > Setup Maintenance > Underwriting Criteria Listing. The page contains a text box explaining the report's purpose, followed by the 'Underwriting Criteria Listing Report Setup' form. The form includes a dropdown menu for 'Account Type' (currently set to 'NEW AUTO'), and text input fields for 'Report Heading' and 'Report Footer'. A 'View Report' button is located at the bottom right of the form.

Underwriting Criteria Listing
 Institution: Marquis ONE - 001
 Account Type: 30 YEAR FIXED MORTGAGE

Value Range	Applicant Credit Score 1	Applicant Credit Score 2	Applicant Credit Score 3	Applicant Credit Score HMDA	Co-Applicant Credit Score 1	Co-Applicant Credit Score 2	Co-Applicant Credit Score 3	Co-Applicant Credit Score HMDA	Years in Business	Years of Employment	Years of Residence	Major Derogatories	Minor Derogatories	Late Pays	Loan to Income Ratio	Loan to Value Ratio	Debt to Income Ratio (DTI)	Lien to Loan Ratio	Points	Fees	Interest Rate	Loan Term	Yield	Overage	Lender Credits	Introductory Rate Term	Discount Points	
ACCOUNT TYPE: M230 - 30 YEAR FIXED MORTGAGE, DATE RANGE: 01/01/2018 - 12/31/2018																												
LOW	0	0	0	519	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.0000%	0.0000%	0.0000%	\$0.00	0	0.0000%		0	0.0000%
LOW	549	0	0	519	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.0000%	0.0000%	0.0000%	\$0.00	0	0.0000%		0	0.0000%
HIGH	0	0	0	801	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.0000%	0.0000%	0.0000%	\$0.00	0	0.0000%		0	0.0000%
HIGH	801	0	0	801	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.0000%	0.0000%	0.0000%	\$0.00	0	0.0000%		0	0.0000%
ACCOUNT TYPE: M230 - 30 YEAR FIXED MORTGAGE, DATE RANGE: 01/31/2018 - 06/31/2018																												
LOW	0	0	0	559	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.0000%	0.0000%	0.0000%	\$0.00	0	0.0000%		0	0.0000%
HIGH	0	0	0	900	0	0	0	0	0	0	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.0000%	0.0000%	0.0000%	\$0.00	0	0.0000%		0	0.0000%



User Audit Report

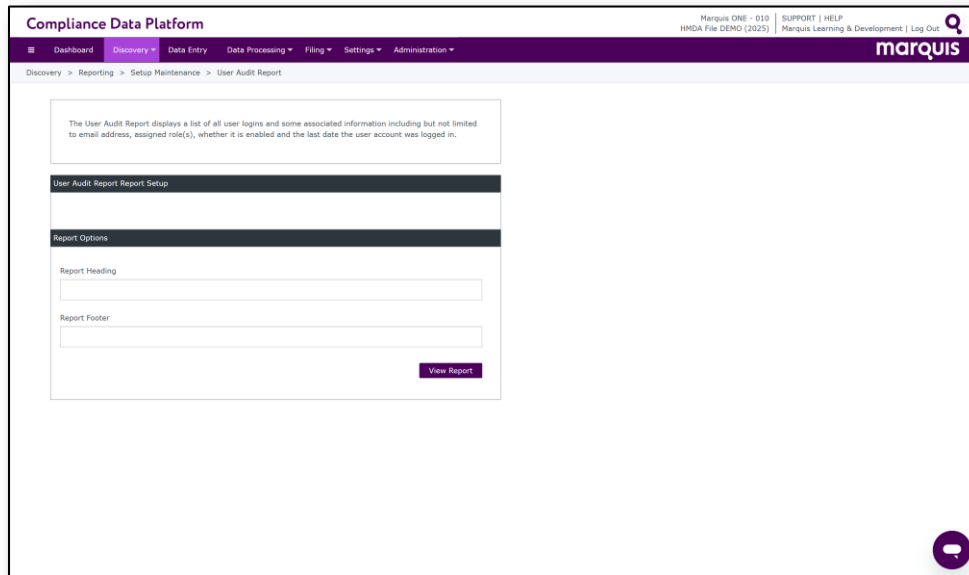
Path: Discovery/Reporting/Setup Maintenance/User Audit Report

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	
alcooper	alancooper@gmail.com	223-555-7981		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 - 005, Marquis ONE - 055, Prosperity Training	Yes	No	06/16/2025 10:04:00 AM	04/13/2025 11:37:52 AM	
adouglas	adouglas@gmail.com	112-445-3458		Marquis ONE - 010	Yes	No		08/01/2024 03:26:26 PM	
asperkins1	asperkins@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	