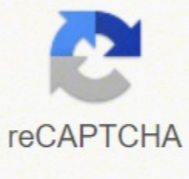




I'm not robot



Next

HMDA LAR Information – (Continued)

- 11. Property Location:
 - ✓ Enter the MSA/MD (Metropolitan Statistical Area)
 - ✓ Enter the State and County Codes
 - ✓ Enter the Census Tract:
 - a. MSA/MD – 3 digit code
 - b. State Code – 2 digit code / County Code – 3 digit code
 - c. Census Tract – 6 digit code (xxxx-xx)

Applicant Information		CA - Co-Applicant		Sex		Gross Income	
Ethnicity	Race	A	CA	A	CA	A	CA
1	1	1	1	1	1	1	1
2	2	2	2	2	2	2	2
3	3	3	3	3	3	3	3
4	4	4	4	4	4	4	4
5	5	5	5	5	5	5	5
6	6	6	6	6	6	6	6
7	7	7	7	7	7	7	7
8	8	8	8	8	8	8	8
9	9	9	9	9	9	9	9
0	0	0	0	0	0	0	0

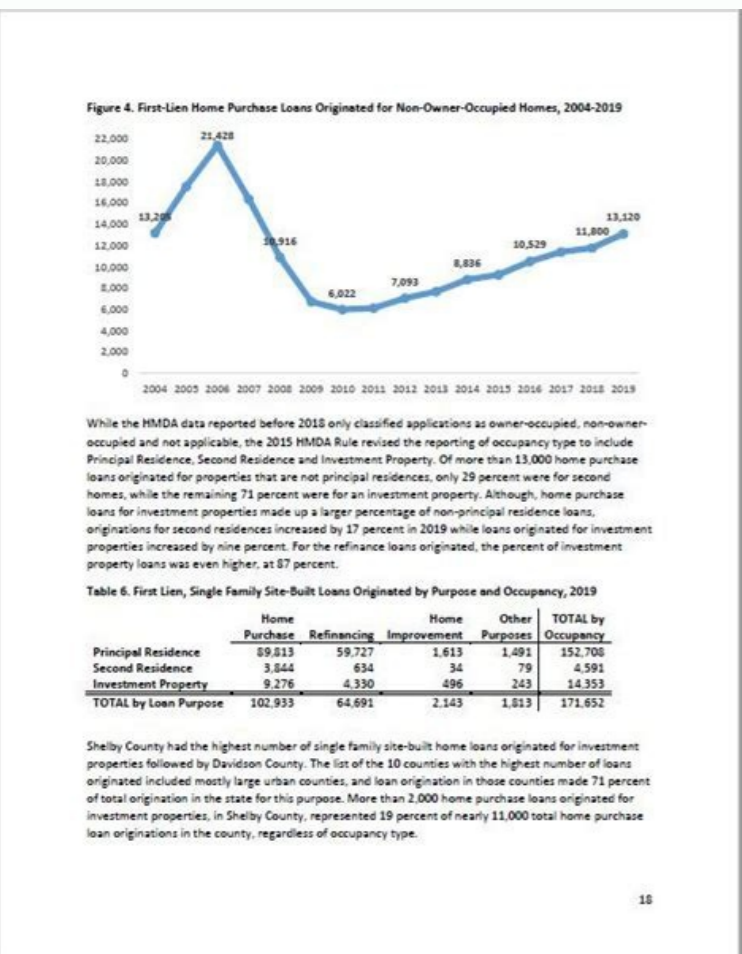
Applicant Information –
 Ethnicity, Race, Gender and Gross Income
 If the information is not provided by the applicant(s) in a face to face interview, the loan officer must complete all fields by visual observation. Applies only to individuals not business entities.



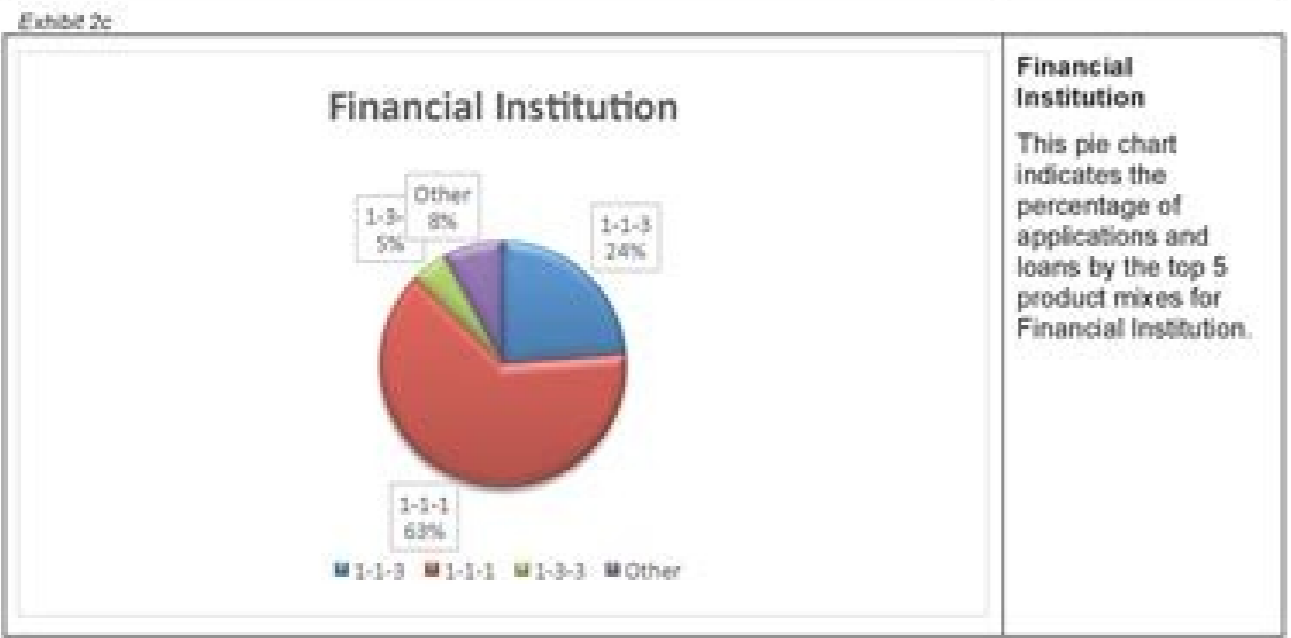
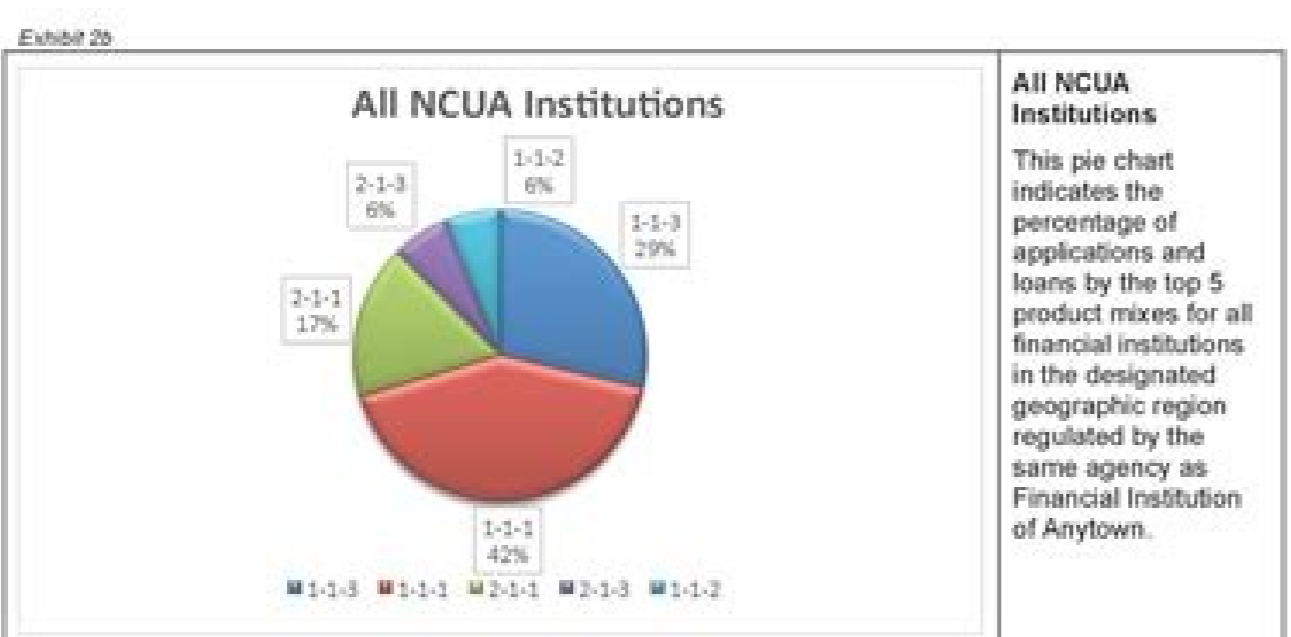
Fewer Applications, Falling Denial Rates Identifying Home Loan Trends in Tennessee from Home Mortgage Disclosure Act (HMDA) Data

Hulya Arik, Ph.D.

Tennessee Housing Development Agency



HMDA PERFORMANCE OVERVIEW FINANCIAL INSTITUTION OF ANYTOWN



REGULAR MEETING

City of Anthony Board of Trustees
820 HWY 478
Anthony, NM 88021

Monday, September 17th, 2018
6:00 P.M.

AGENDA ADDENDUM

CONSIDERATION AND ACTION

8. G. Consideration and action to approve Resolution accepting engineer's policy and procedures for speed humps.

1st Motion: _____ 2nd Motion: _____

Roll Call vote:
Trustee Fernie Herrera YES NO
MPT Gloria Gameros YES NO
Trustee Elva Flores YES NO
Trustee Javier Silva YES NO
Mayor Diana M. Trujillo Tie Breaker YES NO



POSTED: 09/14/2018
City of Anthony Municipal Complex
Anthony Post Office
City of Anthony Library
El Paso Electric Company
Anthony Water & Sanitation District
Senior Citizens Center
www.cityofanthony.com

Filed in the office of the City
on this 14th day of September, 2018

Handwritten signature of Esther Motongu

Esther Motongu, City Clerk

I, [Signature], hereby certify that on [Date] [Time], I posted the above in six public places in the City of Anthony Municipal Complex, Anthony Post Office, City of Anthony Library, El Paso Electric Company, Anthony Senior Citizens Center, and Anthony Water & Sanitation District.

PLEASE NOTE: If you are an individual with a disability who is in need of a reader, amplifier, qualified sign language interpreter, or any form of auxiliary aid or service to attend or participate in the hearing or meeting, please contact Office of the City Clerk at 373-882-2983 at least one week prior to the meeting or as soon as possible. Public documents, including the agenda and minutes, can be provided in various accessible formats. Please contact Office of the City Clerk at 373-882-2983, if a summary or other type of accessible format is needed.

All Categories Collect Ethnicity, Race Settings & Sex Submit Usage / Behavior Diverse Issues Several Public Disclosure Declos Buy Loans Reports Date Reports Showing 21 - 30 of 41 (page 3 of 5) Showing 21 - 30 of 41 (page 3 of 5) Disclaimer: These questions and answers are provided based on these received during the webinars provided by the Compliance Department of Ellie Mae, and those submitted to Ellie Mae directly by you. This content is intended for general computer purposes in order to help Ellie Mae customers and non-clients in accordance with future provisions under Regulation C (HMDA). This information is provided as a courtesy to the clients of Ellie Mae and Ellie Mae makes no representation or warranty as to the accuracy of the information set out here, and you cannot rely on this information to ensure compliance with your company's regulation. C (HMDA). This publication should not be interpreted as legal advice or opinion on any specific facts or circumstances, including the application of HMDA regulations. You are advised to consult your own compliance team or lawyer about your specific issues or situation of residential mortgage loans to ensure your compliance with all applicable laws and regulations. The new HMDA data requirements, required under Dodd-Frank, include the collection of expanded demographic information, which will be mandatory for borrowing requests assumed or after January 1, 2018. With the implementation of demographic information adherence to 1003, the demographic information reported by creditors And individual brokers will be available to the public to review on the Consumer Financial Protection Bureau website (CFPB). The borrowers will no longer have to request this information. The new addition of demographic information expanded fields to allow the user to provide more detailed information about their ethnicity and rations if they do so and replaces Information X for government monitoring purposes, you can list questions about the ethnicity, gender and gender of the applicant in your application application, or in a separate form that refers to the application. (See the sample data collection form below for the model language.) 1. You should ask the applicant for this information (but may not require the applicant to provide) whether the application is used in person, by mail or telephone, or on the Internet. For applications taken by telephone, you must indicate the information in the form of collection orally. (Except for this information that belongs exclusively to requests taken in writing, for example, the language in titanic in the sample data collection form. 2. Inform the applicant that federal law requires that this information be collected to protect consumers and monitor compliance with federal statutes that prosere the discrimination against applicants on these bases. Inform the applicant that if the information is not provided when the application is considered in person, the necessary to observe the information based on visual observation or surname. 3. If you accept an application through electrical with a video component, you should treat the request as a person taken in person. If you accept an application through electronic communication with a video component (e.g. fax), you should treat the application accepted by mail. 4. For purposes of §1003.4 (A) (10) (i), if a covered service or application includes a guarantor, you have not denounced the guarantor's ethnicity, ration and sex. 5. If there are no co-candidates, you must inform them that there is no co-candidate. If there is more than one co-candidate, you must provide ethnicity, race and sex only to the first co-candidate listed in the collection form. A co-applicant may provide an ethnicity, race and absent co-candidate sex on behalf of the absent co-candidate. If the information is not a absent co-applicant, you must report to information not provided by the applicant in mail, internet or telephone request to the absent co-applicant. 6. When you purchase a covered business and you choose not to report the ethnicity, gender and gender of the candidate or co's applicator, you must report that the service is not applicable. 7. You must report that the ability to report the ethnicity, race and gender of the candidate or co-applicant is not applicable when the applicant or co-applicant is not a natural person (e.g., a corporation, partnership or trust). For example, for a transaction involving a trust, you must report that the charge of denouncing the ethnicity, race and gender of the applicant is not applicable if the trust is a candidate. On the other hand, if the applicant is a natural person, and is the beneficiary of a trust, you must report the ethnicity, ration and sex of the applicant. 8. You must report the ethnicity, race and gender of a candidate as provided by the applicant. For example, if a candidate selects the box "Asian" the institute reports "Asian" for the candidate's race. Only one candidate can self-identify as being from a particular Hispanic or Latin subcategory (Mexican, Puerto Rican, Cuban, other Hispanic or Latin) or from a particular asyatic subcategory (Indian, Chinese, Filipino, Japanese, Korean, Vietnamese, other Asiático) or a particular subcategory of Hawaiian or other Pacific Islander (Native Hawaiian, Guamanian or Chamorro). An applicant can select an ethnicity or ration subcategory even if the applicant does not select an aggregate ethnicity or aggregate rado category. For example, if a candidate selects only the "Mxian" box, the institute reports "Mexican" for the candidate's ethnicity, but also does not report "Hispanic or Latino". 9. You must offer the candidate to select more than one ethnic group or race. If a candidate selects more than one ethnic group or race, you must report each selected designation, subject to the limits described below. i. Categories and subcategories of Aggregated nicas. There are two aggregated ethnic categories: Spanish or Latin; Neither Hispanic nor Latin. The Spanish or Latin category has four subcategories: Mexican; Puerto Rican; Cuban; and other Hispanic or Latin. It shall report all the aggregate ethnic categories selected by the applicant. Where the applicant also selects one or more ethnicity subcategories, it shall communicate each ethnicity subcategory selected by the applicant, except that it shall not report more than one total of five aggregated ethnicity categories and combined ethnicity subcategories. For example, if the applicant selects both aggregate ethnic categories and also to select all four ethnic subcategories, you must report Spanish or Latin, not Hispanic or Latin, and any three, your choice, of the four ethnic subcategories selected by the applicant. To determine how to communicate Latin or Latin ethnicity subcategory for the purposes of five ethnic groups, see paragraph 9. ii below. Yes,ma'am. Ethnicity Other subcategories. The applicant may select the subcategory of other Latin or Latin ethnic groups, the applicant may provide a certain Latin or Latin ethnicity not listed in the normal subcategories, or the applicant may do both. If the applicant provides only one particular Latin or Spanish ethnicity in the space provided, you are allowed, but are not required, to report Other Hispanic or Latin allen to report on the particular Latin or Spanish ethnicity provided by the applicant. For example, if a candidate only supplies Dominican shops, in Dominican restaurants, he must first inform Dominican. It's authorized, but it's not necessary, to report other Hispanics or Latin as well m. If an applicant the subcategory of other Latin or Latin ethnicities certain Spanish or Latin ethnicity not listed in the standard subcategories, you must report the selection of other Hispanic or Latin and the additional information provided by the applicant, subject to the maximum of five ethnic groups. For the purposes of the maximum of five categories of ethnicity reports and subcategories of ethnicity combined as set out in paragraph 9. i, the other Spanish or Latin subcategory and additional information provided by the applicant constitute only one selection. For example, if the applicant selects other Spanish or Latin and enters "Tominciano" in the given space. Other Hispanics or Latins and "ambulants" are considered a selection. Likewise, if the candidate only enters "Dominican" in the space provided and you report both "Dominicans" and other Hispanics or Latin, as allowed by this paragraph 9. ii, the items reported together are considered a selection. iii. Merged categories and subcategories race. There are five aggregated race categories: native to American Indian or Alaska; Asian; Black or African-American; Native Hawaiian or other islander Packet us; And white. Asiatics and other categories of Pacific Islander or native households have seven and four subcategories respectively. The Asian running subcategories are Indian, Chinese; Filipino; Japanese; Korean; Vietnamese; and other Asians. Native Hawaiian subcategories or islands of the Packet are: native Hawaiian; Guamanian or Chamorro; Samoan. and other islanders Pacific countries. You should report all the aggregate race categories selected by the applicant. If the applicant also m select one or more running subcategories, you should report each running subcategory selected by the candidate, except that you should not report more than one total of five aggregated race categories and combined running subcategories. For example, if the applicant selects all five aggregate categories of and also select some racing subcategories, you only relate the Categories of aggregate race. On the other hand, if the candidate selects the categories of white, asiatic, native Hawaiian, or other islands of the pacific, and the candidate also selects the subcategories of Korean, Vietnamese, and Samoan, should communicate The categories of white, asiatic, native Hawaiian race or other islands of the pacific, and any two, their choice, of the three subcategories of rearing selected by the candidate. In this example, it should report white, asian and indigenous Hawaiian or other islands of the pacific, and in addition to this should report (his choice) or Korean and Vietnamese, Korean and Samoan, or Vietnamese and Samoan. To determine how to report a subcategory of another race and the Indian American or native category of Alaska for five race purposes at the maximum, see paragraphs 9. iv and 9. v below. IV. Race - Other subcategories. A candidate can select subcategory another asiatic race or subcategory another race of the pacific islands, a candidate can provide a specific asian race or a race of the pacific islands not listed in the default subcategories, or a candidate can do both. If the candidate provides only a specific asiatic race or a race of the pacific islands in the space provided, it is allowed, but it is not required, to communicate another Asian race Tica or another race of the Pacific Islands, as the case may be, in addition to communicating the specific Asian race or the race of the Pacific Islands provided by the candidate. For example, if a candidate provides only a hmong, a e m permitted, but not required, to report as well as other asiatics. If a candidate to select the other Asian race or the other race of the Pacific Islands and provide a specific Asian race or a pacific islands race not listed in the standard subcategories, must communicate both the selection of another Asian race or another race of the Pacific Islands, as the case may be, as the additional information provided by the subject to the maximum of five rations. For the purposes of a maximum of five categories of reporting and and subcategories, as set out in graph 9. (iii), the other subcategory of additional rationing and information provided by the applicant together constitutes only a shimmage. Thus, using the same facts in the example offered in graph 9. iii) if the applicant also selects other asiatics and enters the neaneaneaneaneaneandieria in the space provided, other asiatics and Thais are considered a selection. Likewise, if the applicant only enters the telephone network IssaA Hahahan in the space provided, and the user communicates both the aaThaiAa ae and the other asiatico, as permitted by this paragraph 9. iv, the items reported together are considered a sit-in. In the same example, you should report any two (your opinion) of the four subcategories of categories of categories selected by the candidate, Korean, Vietnamese, other Thai-Thal and Samoan, in addition to the three categories of aggregate rations selected by the candidate. v. Race - American Indian or Alaska Native Category. A candidate can select the American category of alaskanative raSa, a candidate can provide a particular American or Native Alaska nio enrolled or main tribe, or a candidate can do both. If the applicant provides only one Native American or Alaskan registered or main tribe in the space provided, you are authorized, but are not required, to report American Or Native Alaska, in addition to reporting the individual American or Alaska Native enrolled or main tribe provided by the applicant. For example, if an applicant provides only nimaAnavajoAindaindagante a should communicate with Alnda Navajo. It is authorized, but not necessary, to report Native American or Alaska also. If a candidate selects the American category of alaskanative raSa and also provides a particular American or Native Alaskan registered or main tribe, you must report both the Indian American team Alaska Native and the additional information provided by the applicant. For the purposes of the maximum of five categories of reportable and raSa-ra combined, as set out in paragraph 9.iii, the American or native Alaskan indigenous category and the additional information provided by the candidate together constitute only a selection. 10. If the applicant chooses not to provide the information relating to a request taken personally, to write down this fact in the collection form and then to collect the ethnicity, race, and sex of the applicant based on visual observation or nickname. You must communicate whether the candidate's ethnicity, race, and sex was collected based on visual observation or surname. When collecting the ethnicity, race and gender of a candidate based on visual observation or nickname, you must select from the following aggregated categories: Ethnia (Hispanic or Latin; not Hispanic or Latin); race (American or native Alaskan; Asian; black or African-American; native to Hawaii or Other Pacific Island; white); gender (male; female). 11. If the applicant refuses to answer these questions by checking the box "I do not wish to provide this information" in an application received by mail or on the Internet, or if you refuse to provide this information orally declaring that you do not wish to provide this information in an application received by telephone, you must communicate information not provided by the applicant by mail, internet, or telephone application. 12. If the applicant starts an application by mail, internet, or telephone, and does not provide the requested information on the application but does not check or select the box "I do not wish to provide this information" in the application, and the applicant meets personally with you to complete the application, must request the ethnicity, race, and sex of the applicant. If the applicant does not provide the information requested during the face-to-face meeting, he must collect the information based on visual observation or surname. If the meeting occurs after the application process is completed, for example, at the close opening, you are not forced to get the ethnicity, race and sex of the candidate. 13. Where an applicant provides the information requested for some areas but not for all, it shall communicate the information provided by the applicant, either partial or complete. If a candidate provides partial or complete information about ethnicity, race and sex, and also I do not wish to provide this information box on an application that is to be found in the 152th, taken by mail or on the internet, or make this selection when it applies over the phone, you must report the information on ethnicity, race, and sex provided by the applicant. petitioner.

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