

FRB Marketing and Outreach Follow- Up Spreadsheet  
(if Redlining MRA and/or criticism from last exam)

1. Ad # (i.e. 1,2,3,...)
2. Name of Ad or Event
3. Date of Marketing/Outreach event
4. Outreach Type (e.g. direct mail, radio, billboard, magazine, newspaper, etc.)
5. Content of Marketing/ Outreach (e.g., general, bank name recognition, specific credit product, XYZ name deposit product, financial literacy)
6. Name of Publication where Ad was displayed
7. Name of bank's Assessment Area where Marketing/Outreach event took place
8. Description of Geographic Area Reached (e.g. zip codes, tracts #)
9. Limited to Current Customers (Y/N/NA)?
10. Use of Diverse Human Models (Y/N/NA)?
11. Offered in Other Languages (Y/N)? If Y, please list other languages

USER-DEFINED HMDA FIELDS  
IN ENCOMPASS

FULL HMDA REPORTERS

- Reporting LEI
- Loan Purpose \*
- Preapproval
- Construction method
- Occupancy type \*
- County
- Census tract \*
- No Co-applicant
- Ethnicity collected based  
On visual observation -applicant and CA
- Race collected based  
On visual observation – applicant and CA
- Sex collected based on visual  
Observation – applicant and CA
- Lien status \*<
- Reason for denial #2, 3 and 4
- Balloon payment
- Interest-only payment
- Negative amortization
- Other non-amortizing features
- Total units \*<
- Multifamily affordable units
- Initially payable to your institution
- AUS 2, 3, 4 & 5
- AUS result 2, 3, 4 & 5
- AUS free form text field
- Reverse mortgage\*
- Open-end LOC\*

PARTIAL HMDA REPORTERS

- Loan Purpose <
- Occupancy type <
- Census tract <
- Lien status <
- Total units <

\* = HMDA key data field for full HMDA reporters

< = HMDA key data field for partial HMDA reporters

37 Key Data Fields That Apply to Full HMDA Reporters	21 Key Data Fields That Apply to Banks That Qualify for the Partial Exemption
3 Universal Loan Identifier (ULI)	
4 Application Date	4 Application Date
5 Loan Type	5 Loan Type
6 Loan Purpose	6 Loan Purpose
9 Occupancy Type	9 Occupancy Type
10 Loan Amount	10 Loan Amount
11 Action Taken	11 Action Taken
12 Action Taken Date	12 Action Taken Date
18 Census Tract	18 Census Tract
19 Ethnicity of Applicant or Borrower: 1	19 Ethnicity of Applicant or Borrower: 1
25 Ethnicity of Co-Applicant or Co-Borrower: 1	25 Ethnicity of Co-Applicant or Co-Borrower: 1
33 Race of Applicant or Borrower: 1	33 Race of Applicant or Borrower: 1
34 Race of Applicant or Borrower: 2	34 Race of Applicant or Borrower: 2
41 Race of Co-Applicant or Co-Borrower: 1	41 Race of Co-Applicant or Co-Borrower: 1
42 Race of Co-Applicant or Co-Borrower: 2	42 Race of Co-Applicant or Co-Borrower: 2
51 Sex of Applicant or Borrower	51 Sex of Applicant or Borrower
52 Sex of Co-Applicant or Co-Borrower	52 Sex of Co-Applicant or Co-Borrower
55 Age of Applicant or Borrower	55 Age of Applicant or Borrower
56 Age of Co-Applicant or Co-Borrower	56 Age of Co-Applicant or Co-Borrower
57 Income	57 Income
61 Lien Status	61 Lien Status
62 Credit Score of Applicant or Borrower	
63 Credit Score of Co-Applicant or Co-Borrower	
75 Origination Charges	
76 Discount Points	
77 Lender Credits	
78 Interest Rate	
80 Debt-to-Income Ratio	
81 Combined Loan-To-Value Ratio	
82 Loan Term	
88 Property Value	
89 Manufactured Home Secured Property Type	
91 Total Units	91 Total Units
102 Automated Underwriting System Result: 1	
108 Reverse Mortgage	
109 Open-End Line of Credit	
110 Business or Commercial Purpose	