

From: HMDA Help <hmdahelp@cfpb.gov>

Sent: Tuesday, March 26, 2019 2:52 PM

To: GUZMAN, IRENE <IreneGuzman@ibc.com>

Subject: [EXTERNAL] RE: Disclosure Reports [ref: _00Do0HJvn._500t0GENV7:ref]

Hello Irene,

If you are printing disclosure reports for the purpose of your CRA public file, please be aware that the CRA regulatory agencies each amended their CRA regulations in November of 2017 to replace the requirement of printing disclosure statements with a requirement to place a written notice that disclosure statements can be found on the Bureau's website.

Please see the updated language below:

“SECTION 228.43—Content and Availability of Public File

(b) Additional information available to the public.

(2) Banks required to report Home Mortgage Disclosure Act (HMDA) data.

A bank required to report home mortgage loan data pursuant part 1003 of this title shall include in its public file a written notice that the institution's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) Web site at

www.consumerfinance.gov/hmda

In addition, a bank that elected to have the Board consider the mortgage lending of an affiliate shall include in its public file the name of the affiliate and a written notice that the affiliate's HMDA Disclosure Statement may be obtained at the Bureau's Web site.

The bank shall place the written notice(s) in the public file within three business days after receiving notification from the Federal Financial Institutions Examination Council of the availability of the disclosure statement(s).”

Thank you,
CFPB HMDA Help

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