



Conducting a HMDA review before submitting your Loan Application Register (LAR) is imperative to ensure the accuracy and compliance of your Home Mortgage Disclosure Act (HMDA) data.

Some institutions may conduct reviews more frequently or as part of their regular compliance practices, while others may opt for periodic or targeted reviews. Conducting a HMDA review can help you avoid penalties and ensure that your institution is in compliance with the HMDA requirements. Additionally, a HMDA review can provide valuable insights into your lending practices and help you identify areas for improvement.

If you are interested in an outside resource to review your 2023 HMDA LAR before the March 1, 2024, submission deadline, please contact CCI to schedule.