

REQUEST FOR RECORDS DISPOSITION AUTHORITY <i>(See Instructions on reverse)</i>		LEAVE BLANK (NARA use only)	
TO NATIONAL ARCHIVES and RECORDS ADMINISTRATION (NIR) WASHINGTON, DC 20408		JOB NUMBER <i>NY 483-93-22</i>	DATE RECEIVED <i>3-29-93</i>
1 FROM (Agency or establishment) Office of Thrift Supervision/department of Treasury		NOTIFICATION TO AGENCY In accordance with the provisions of 44 U.S.C. 3303a the disposition request, including amendments, is approved except for items that may be marked "disposition not approved" or "withdrawn" in column 10	
2 MAJOR SUBDIVISION Policy			
3 MINOR SUBDIVISION			
4 NAME OF PERSON WITH WHOM TO CONFER Gilda Morse	5. TELEPHONE (202) 906-6238	DATE <i>5-2-96</i>	ARCHIVIST OF THE UNITED STATES <i>John W. Carl</i>

6. AGENCY CERTIFICATION
I hereby certify that I am authorized to act for this agency in matters pertaining to the disposition of its records and that the records proposed for disposal on the attached 2 page(s) are not now needed for the business of this agency or will not be needed after the retention periods specified; and that written concurrence from the General Accounting Office, under the provisions of Title 8 of the GAO Manual for Guidance of Federal Agencies,

is not required; is attached; or has been requested.

DATE <i>3/18/93</i>	SIGNATURE OF AGENCY REPRESENTATIVE <i>Colleen R. Devine</i>	TITLE Director Directives Management Division
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7. ITEM NO.	8. DESCRIPTION OF ITEM AND PROPOSED DISPOSITION	9. GRS OR SUPERSEDED JOB CITATION	10. ACTION TAKEN (NARA USE ONLY)
1	Home Mortgage Disclosure Act See Attached		

OFFICE OF THRIFT SUPERVISION
HOME MORTGAGE DISCLOSURE ACT

ITEM

DESCRIPTION OF ITEM

The Home Mortgage Disclosure Act (HMDA) was first adopted in 1975 to provide the general public and government officials with data on the location of mortgage and home improvement loans made by depository institutions, and to identify neighborhoods whose housing credit needs may not have been met adequately.

As amended by FIRREA in 1989, HMDA requires depository and nondepository financial institutions to disclose annually their originations and purchases of mortgage and home improvement loans. They also must disclose detailed data, including borrower race and income, regarding applicants for such loans.

This data is used by OTS, individual savings institutions, and community groups to identify disparate lending patterns that may require further investigation. OTS shares this data with the Federal Reserve Board and the Federal Financial Institutions Examination Council.

1. Loan Application Registers

These records are submitted by each institution and affiliate that meets the HMDA threshold. OTS receives these records on tape, diskette, or paper. These records serve as input to the data base.

DISPOSITION

Temporary. Cut off annually at the end of the second quarter of calendar year. Transfer to the Federal Records Center immediately. Destroy 3 years after cut-off.

Sensitive Information: Yes
Privacy Act Considerations: No
Media: Paper, Diskette, Magnetic Tape or Cartridge
Inclusive Dates: 1990 - Present

2. GETS HMDA Data File

OTS uses this data file to enter the HMDA data submitted by the thrift institutions. This file contains the loan application register information.

DISPOSITION:

Temporary. Archive to tape at the end of the third quarter of the calendar year. Destroy 3 years after cut-off.

Sensitive Information: Yes
Privacy Act Considerations: No
Media: Disk File and Magnetic Tape
Inclusive Dates: 1991 - Present

3. HMDA Data Base Master File

This data base contains the information submitted to OTS in compliance with HMDA. Some of the information collected relates to the number of loan applications received, whether the loans were approved, why loans were not approved, and borrowers' race and income.

DISPOSITION:

Temporary. Cut off annually. Archive to tape 1 year after cut-off. Destroy 3 years after cut-off.

Sensitive Information: Yes
Privacy Act Considerations: No
Media: Disk File
Inclusive Dates: 1991 - Present

4. Comment Sheets

This form is used to summarize what has occurred between the analyst and the institution and is attached to any documents subsequently sent to OTS such as a copy of the report with errors, any edit reports and faxes.

DISPOSITION:

Temporary. Cut off at the end of the annual processing cycle. Maintain in office for one year then transfer to the Federal Records Center. Destroy 3 years after cut-off.

Inclusive Dates: 1990 to Present
Sensitive Information: Yes
Privacy Information: No
Media: Paper
Volume: 105 cubic feet
Annual Growth: 21 cubic feet