

**From:** Fremont Bank <locks@fremontbank.com>  
**Sent:** Wednesday, November 08, 2017 3:43 PM  
**To:** Chris Stiles  
**Subject:** [BULK] [EXTERNAL] Test Message - HMDA Update – Demographic Information Addendum



Dear Broker Partner,

*This e-mail is the second in a series of communications regarding the amendments to the Home Mortgage Disclosure Act (HMDA) that will take effect January 1, 2018.*

Through our last communication, we learned that updates are being made to the Government Monitoring Information (GMI). Beginning January 1, 2018, the GMI will be referred to as Demographic Information. Not only must loan operating systems be updated to include new fields for Race, Ethnicity, Gender and subcategories, but they also need to support the new Demographic Information Addendum. If the Demographic Information Addendum is used with the current URLA, Section X will need to be crossed or grayed out, or otherwise deleted.

**Beginning January 1, 2018, should an application be submitted to Fremont Bank without the correct fields for Demographic Information or missing the Demographic Information Addendum, the Fremont Bank Registration Desk will request a revised application.**

For additional questions or clarification, please [reach out to your account executive](#). They will be happy to assist you.

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This message was sent to [chris.stiles@fremontbank.com](mailto:chris.stiles@fremontbank.com) from:

Fremont Bank, [locks@fremontbank.com](mailto:locks@fremontbank.com)

Fremont Bank | 2580 Shea Center Drive | Livermore, CA 94551

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