



Date: December 28, 2017

Announcement #2017w-27

Topic: HMDA Changes to Demographic Data Collection -
URLA Effective January 1, 2018

PBM Announcement

Source: PBM Compliance

Distribution: Wholesale

THE DEMOGRAPHIC ADDENDUM IS REQUIRED FOR ALL APPLICATIONS TAKEN ON OR AFTER JANUARY 1, 2018 (one form per applicant).

Provident Bank Mortgage will require the URLA (1003) Demographic Information Addendum for all applications taken on or after January 1, 2018. Please be sure the form is properly completed and included in submission packages. The Demographic addendum replaces Section X – the Government Monitoring Section of the current 1003 Application. The revised 1003 for 2018 applications will have Section X removed, grayed out or crossed through.