



December, 2017

## **FIPCO FORMS NOTICE**

*Please note:* This notice is not a comprehensive review of all the elements of these forms. Refer to the instructions and supplemental instructions prepared for these forms for details and further review of the forms.

*The following form is available immediately from FIPCO:*

### **WBA 130X Uniform Residential Loan Application (12/22/17)**

This form was created to facilitate a financial institution's compliance with the collection of government monitoring information under amended Regulation C (implementing the Home Mortgage Disclosure Act (HMDA)) and Regulation B. The amendments are required as of January 1, 2018. As of January 1, 2018, the demographic categories used to collect government monitoring information from applicants/borrowers have changed; as such, the categories contained in the currently-available version of FNMA's Uniform Residential Loan Application (URLA) (WBA 130HL) will be inaccurate. As a result, financial institutions must cross-out, shade-out, or otherwise delete Section X Information for Government Monitoring Purposes from the form and use FNMA's Demographic Information Addendum (WBA 130D) in place of Section X. This form – WBA 130X – includes an "X" through Section X Information for Government Monitoring Purposes to facilitate compliance with this requirement. If a financial institution is collecting government monitoring information for purposes of Regulation C (HMDA) or Regulation B, the WBA 130D must be used in conjunction with this form.

*Lenders may begin using these revised forms  
at their earliest convenience.*

**FIPCO**