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| Applicant Name(s) | |  | | Date Application Received: | | | |  | | | |
| Amount of Credit Request: | |  | | Denial Date: | | | |  | | | |
| Loan Type Requested: | |  | | Adverse Action Notice Date: | | | |  | | | |
| Interest Rate Requested: | |  | | Withdrawn Date: | | | |  | | | |
| Term (in months) Requested: | |  | | Was internal decision made prior to withdrawn date? | | | |  | | | |
| Proposed Collateral: | |  | | Internal Decision, if applicable: *(Approve/Deny)* | | | |  | | | |
| Loan Purpose: *Be Specific* | |  | | Reason for Withdrawn Application: | | | |  | | | |
| **DENIAL REASON(S)** *Check all that apply* | | | | | | | | | | | |
| **CREDIT**  Insufficient credit references  Insufficient credit file  Unable to verify credit references  Garnishment, attachment, foreclosure, repossession or suit  Insufficient income for obligations (DTI **before** new: \_\_\_%)  Unacceptable payment record on previous mortgage  Lack of cash reserves  Delinquent credit obligations  Bankruptcy | | | | | **EMPLOYMENT STATUS**  Unable to verify employment  Length of employment  Temporary or irregular employment, insufficient stability of income  Income  Insufficient income for new obligation  (DTI **after** new: \_\_\_%) | | | | | | |
| **RESIDENCY**  Temporary residence  Too short a period of residence  Unable to verify residence | | | | | **INSURANCE, GUARANTY OR PURCHASE DENIED BY**  Department of Housing and Urban Development  Department of Veterans Affairs  Federal Home Loan Mortgage Association  Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | |
| **OTHER**  Insufficient funds to close  Credit application incomplete  Inadequate collateral | | | | | | | | | | | |
| **HMDA** | | | | | | | | | | | |
| Action Taken Date: |  | | Action Taken Code: | | | 2 – Approved, not Accepted  3 – Denied  4 – Withdrawn  5 - Closed for Incompleteness  6 - Preapproval Denied  7 - Preapproval Approved, not Accepted | | | | | |
| **CONTROL CHECKS** | | | | | | | | | | | |
| Was action taken within 30 days of the date the application was received? | | | | | | | | | | YES  NO |
| If action was not taken within 30 days of the application date, does the file evidence ongoing customer contact and support the reasons for delay? | | | | | | | | | | YES  NO |
| Were early disclosures provided within 3 days of the application date  *(e.g. Loan Estimate, ECOA Valuations Notice, List of Homeownership Counseling Agencies, etc.)?* | | | | | | | | | | YES  NO |
| Was an appraisal obtained or evaluation performed of the collateral? | | | | | | | | | | YES  NO |
| If an appraisal was obtained or evaluation performed of the collateral, were copies of the appraisal/evaluation provided promptly upon completion or within 30 days of determination that the transaction would not be originated? | | | | | | | | | | YES  NO |
| Was the credit decision based in whole, or in part, on information within a consumer report? | | | | | | | | | | YES  NO |
| If the credit decision based in whole, or in part, on information from a consumer report, was the FCRA box checked on the AAN and the following information provided: credit score, entity providing the score, range of scores under the model, factors contributing to the score? | | | | | | | | | | YES  NO |
| If the credit decision was **NOT** based in whole or in part on information from a consumer report, was the FCRA box left unchecked? | | | | | | | | | | YES  NO |
| In the case of joint applicants, did each applicant receive the **same** reasons for denial? | | | | | | | | | | YES  NO |
| In the case of joint applicants where the decision was based in whole or in part on information in a consumer report, did each applicant receive his or her own credit information? | | | | | | | | | | YES  NO |
| Did the file contain evidence to support the reasons for the action taken? | | | | | | | | | | YES  NO |
| If the transaction is HMDA-reportable or for the purchase or refinance of a primary dwelling, was demographic information obtained and recorded? | | | | | | | | | | YES  NO |
| If the transaction is **not** HMDA-reportable and **not** for the purchase or refinance of a primary dwelling, was demographic information omitted from the application? | | | | | | | | | | YES  NO |
| **COMMERCIAL LOANS** | | | | | | | | | | | |
| Gross Annual Revenues of Business | | | | | | | | Under $1 million  Over $1 million | | | |
| Form of Adverse Action Notice | | | | | | | | On Application  By Telephone  By Email  Other Written Notice | | | |
| **Secondary Reviewer Name** | | | | | | | |  | | | |
| **Adverse Action Review Date** | | | | | | | |  | | | |
| **IMPORTANT**: For any errors identified during the review process, the AAN and this worksheet must be provided to appropriate staff for correction **prior** to mailing the notice to the applicant(s). | | | | | | | | | | | |