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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| Interest Rate Requested: |  | Withdrawn Date: |  |
| Term (in months) Requested: |  | Was internal decision made prior to withdrawn date?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| Loan Purpose:*Be Specific* |  | Reason for Withdrawn Application: |  |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| Action Taken Date: |  | Action Taken Code: | [ ]  2 – Approved, not Accepted[ ]  3 – Denied[ ]  4 – Withdrawn[ ]  5 - Closed for Incompleteness[ ]  6 - Preapproval Denied[ ]  7 - Preapproval Approved, not Accepted |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). |