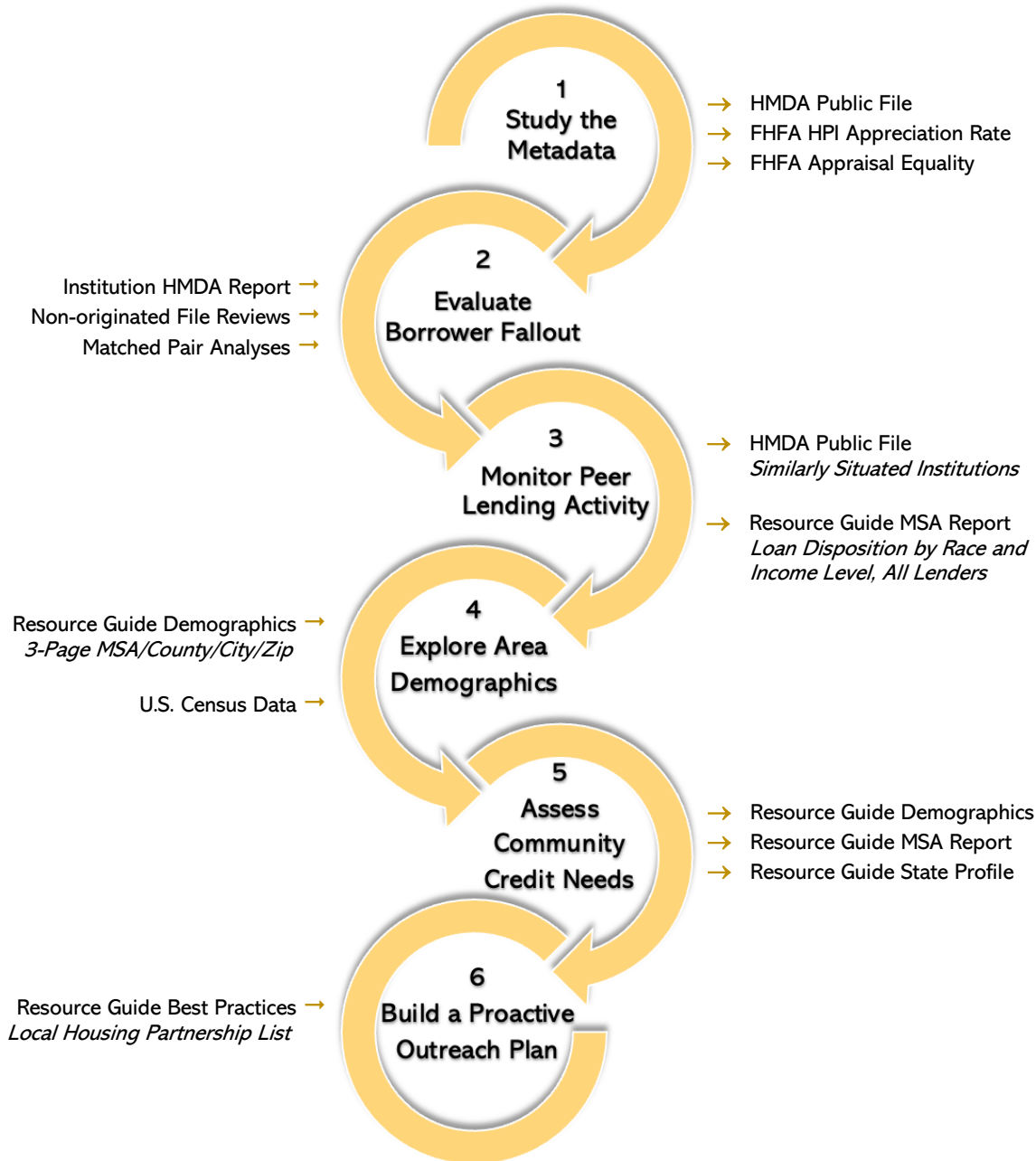


SIX IMPERATIVES OF A STRATEGIC PLAN

Fair and Inclusive Mortgage Lending Outreach



IMMERSIVE CAREER DEVELOPMENT

The Six Imperatives program helps employees gain a better understanding of the lending landscape and credit needs of the community. Through a series of 6 steps, employees will study demographic and HMDA data for each MSA provided in the resource guide. Additional instructions are provided for researching public HMDA data, real estate, and appraisal statistics from government entities.

Suitable for immersive training or team-building projects. Each module includes a fillable form for employees to summarize completed tasks and present concepts.



#1
Study the Metadata

Institution	
Dept. or Branch	
Employee	
Date	

Assessment Area		Geo-segment		
Real Estate Values		Data Source	www.fhfa.gov Data & Tools, HPI Calculator	
Appraisal Equality		Data Source	www.fhfa.gov Data & Tools, UAD Aggregate Statistics Fair Lending Dashboard	
Resource Guide MSA HMDA Data	Loan Disposition	Describe observations regarding loans originated vs. non-originated		
	Originated			
	Denied			
	Withdrawn			
	Incomplete			
Resource Guide MSA HMDA Data	Income Level	Describe observations regarding approval rates by income level		
	0 –50% MSA			
	50 –79% MSA			
	80 –99% MSA			
	100 –120% MSA			
Resource Guide MSA HMDA Data	120% or more			
	Race / Ethnicity	Describe observations regarding loan disposition by race or ethnicity		
	American Indian			
	Asian			
	Black			
	Native Hawaiian			
CFPB Data & Research Mortgage Database HMDA	White			
	Hispanic			
	Describe any research completed on public HMDA at www.consumerfinance.gov		Geographic Area	

EXAMPLE OF FILLABLE FORM FOR TRAINING

INSTRUCTIONS

This is a fillable form. Save on desktop as metadata.blank, and proceed to save additional forms with a unique name, such as metadata.bostonMSA for each assessment area. Research real estate and appraisal statistics on FHFA website. Describe observations made in reviewing the Mortgage Report MSA included in the Resource Guide. Complete exploratory research on CFPB public data file on any County, MSA, or State and enter findings and observations.

