

## **AVAILABILITY OF HMDA DATA AND MODIFIED LAR**

BASED ON NORTHWEST BANK'S HMDA DATA, THE FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL (FFIEC) PREPARES A SERIES OF TABLES THAT COMPRISE THE HMDA DISCLOSURE STATEMENT.

THE HMDA DATA ABOUT OUR RESIDENTIAL MORTGAGE LENDING ARE AVAILABLE ONLINE FOR REVIEW. THE DATA SHOW GEOGRAPHIC DISTRIBUTION OF LOANS AND APPLICATIONS; ETHNICITY, RACE, SEX, AGE, AND INCOME OF APPLICANTS AND BORROWERS; AND INFORMATION ABOUT LOAN APPROVALS AND DENIALS. THESE DATA ARE AVAILABLE ONLINE AT THE CONSUMER FINANCIAL PROTECTION BUREAU'S WEB SITE ([WWW.CONSUMERFINANCE.GOV/HMDA](http://WWW.CONSUMERFINANCE.GOV/HMDA)). HMDA DATA FOR MANY OTHER FINANCIAL INSTITUTIONS ARE ALSO AVAILABLE AT THIS WEB SITE.

QUESTIONS AND/OR COMMENTS CAN BE DIRECTED TO:

NORTHWEST BANK  
ATTN: CRA & FAIR LENDING OFFICER  
705 NORTH GRAND AVE  
SPENCER, IOWA 51301

THANK YOU.