



the

Home Mortgage DISCLOSURE ACT



What is HMDA?

The Home Mortgage Disclosure Act (HMDA) of 1975 requires many mortgage lenders to maintain, report, and publicly disclose data about mortgages and mortgage applications.

The law has three main purposes. It provides public officials and everyday citizens with information they can use in determining whether financial institutions are serving the needs of their communities. It helps public officials in distributing public-sector investment so as to attract private investment to areas where it is needed. It also assists in identifying possible discriminatory lending patterns.

LEARN MORE

What can you learn from HMDA data?

The data mortgage lenders report can give us some insight into lending patterns across the country. Disclaimer lorem ipsum. You can see trends lorem ipsum dolor. Latem que peratem peleea dem. Ecae nonsequas quae. Fugit, velis ressum sequodios experspero magnimust acepudi caborest.

Queries

- What are the loan acceptance and rejection rates for different demographic groups in the same area? >
- What types of loan applications are more likely to be accepted or rejected in a given part of the country, or from a given institution? >
- What is the overall risk level of lending activity across markets? >

Create your own query >

or

Download the bulk data

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GET THE DATA

What can you do with HMDA data?

Dive into our API & documentation

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GET STARTED >

API DOCUMENTATION >

GITHUB >

HMDA Hack-A-Thon

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