



Announcement 52-17W

Expanded Government Monitoring Information

In accordance with HMDA requirements, for loan applications dated January 1, 2018 or later, Mortgage Solutions Financial will require completion of newly expanded Government Monitoring Information (GMI) pertaining to race and ethnicity. Effective January 1, 2018, wholesale loans submitted to MSF for disclosure must have expanded Government Monitoring Information (GMI) completed inside the MSF Byte loan file.

Incomplete requests for disclosure will be held for up to 72 business hours post the application date. After 72 business hours, incomplete disclosure requests will be rejected and the loan number canceled.

[How to add Expanded GMI to an MSF Byte Loan File](#)

Reminders:

- Application date is defined as the date MSF has received all six pieces of RESPA information triggering a requirement to issue loan disclosures.
- MSF will reject wholesale loan applications where broker disclosures have been issued.