

**PUBLIC DISCLOSURE**

**JANUARY 16, 2026**

**MORTGAGE LENDER COMMUNITY INVESTMENT  
PERFORMANCE EVALUATION**

**FREEDOM MORTGAGE CORPORATION D/B/A LONGPORT LENDING  
MC2767**

**951 YAMATO ROAD, SUITE 175  
BOCA RATON, FLORIDA 33431**

**DIVISION OF BANKS  
ONE FEDERAL STREET, SUITE 710  
BOSTON, MASSACHUSETTS 02110**

<p><b>NOTE:</b> This evaluation is not, nor should it be construed as, an assessment of the financial condition of this mortgage lender. The rating assigned to this mortgage lender does not represent an analysis, conclusion or opinion of the Division of Banks concerning the safety and soundness of this mortgage lender.</p>
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## GENERAL INFORMATION

This document is an evaluation of the Mortgage Lender Community Investment (CRA) performance of **Freedom Mortgage Corporation d/b/a Longport Lending (Freedom or Lender)** pursuant to Massachusetts General Laws chapter 255E, section 8 and the Division of Banks' (Division) regulation 209 CMR 54.00, prepared by the Division, the Lender's supervisory agency, as of **January 16, 2026**.

## SCOPE OF EXAMINATION

An evaluation was conducted using examination procedures, as defined by CRA guidelines. A review of the Division's records, as well as the Lender's public CRA file, did not reveal any complaints related to CRA.

The CRA examination included a comprehensive review and analysis, as applicable, of Freedom's:

- (a) origination of loans and other efforts to assist low- and moderate-income (LMI) residents, without distinction, to be able to acquire or to remain in affordable housing at rates and terms that are reasonable considering the mortgage lender's history with similarly situated borrowers, the availability of mortgage loan products suitable for such borrowers, and consistency with safe and sound business practices;
- (b) origination of loans that show an undue concentration and a systematic pattern of lending resulting in the loss of affordable housing units;
- (c) efforts working with delinquent residential mortgage customers to facilitate a resolution of the delinquency; and
- (d) other efforts, including public notice of the scheduling of examinations and the right of interested parties to submit written comments relative to any such examination to the Commissioner of Banks (Commissioner), as, in the judgment of the Commissioner, reasonably bear upon the extent to which a mortgage lender is complying with the requirements of fair lending laws and helping to meet the mortgage loan credit needs of communities in the Commonwealth of Massachusetts (Commonwealth or Massachusetts).

CRA examination procedures were used to evaluate Freedom's community investment performance. These procedures utilize two performance tests: the Lending Test and the Service Test. This evaluation considered Freedom's lending and community development activities for the period of January 1, 2023, through December 31, 2024. The data and applicable timeframes for the Lending Test and the Service Test are discussed below.

The Lending Test evaluates the mortgage lender's community investment performance pursuant to the following six criteria: geographic distribution of loans, lending to borrowers of different incomes, innovative and flexible lending practices, loss mitigation efforts, fair lending, and loss of affordable housing.

Home mortgage lending for 2023 and 2024 is presented in the geographic distribution, lending to borrowers of different incomes and the minority application flow tables. Comparative analysis of the Lender's lending performance for both years is provided. The aggregate lending data is used for comparison purposes within the evaluation and is a measure of loan demand. It includes lending information from all Home Mortgage Disclosure Act (HMDA) reporting mortgage lenders who originated loans in the Commonwealth.

In addition to gathering and evaluating statistical information relative to a mortgage lender's loan volume, the CRA examination also reflects an in-depth review of the entity's mortgage lending using qualitative analysis. This analysis includes, but is not limited to, an assessment of the suitability and sustainability of the mortgage lender's loan products by reviewing the lender's internally maintained records of delinquencies and defaults as well as information publicly available through the Federal Reserve Banks and through local Registries of Deeds

and through other sources available to the examination team. The examination included inspection of individual loan files for review of compliance with consumer protection provisions and scrutiny of these files for the occurrence of disparate treatment based on a prohibited basis.

The Service Test evaluates the mortgage lender's record of helping to meet the mortgage credit needs of the Commonwealth by analyzing the availability and effectiveness of a mortgage lender's systems for delivering mortgage loan products, the extent and innovativeness of its community development services, and, if applicable, loss mitigation services to modify loans and/or efforts to keep delinquent home borrowers in their homes.

## **MORTGAGE LENDER'S CRA RATING:**

**This mortgage lender is rated "Satisfactory"**

### **Lending Test: "Satisfactory"**

- The geographic distribution of the Lender's loans reflects adequate dispersion in LMI census tracts.
- Given the demographics of Massachusetts, the loan distribution to borrowers reflects an adequate record of serving the credit needs among individuals of different income levels.
- Freedom makes use of flexible lending products, which are provided in a safe and sound manner to address the credit needs of LMI individuals.
- Lending practices and products did not show an undue concentration or a systematic pattern of lending resulting in mortgage loans that were not sustainable.
- Fair lending policies and practices are considered adequate.

### **Service Test: "Satisfactory"**

- The Lender provided an adequate level of community development services within the Commonwealth during the evaluation period.
- Service delivery systems are accessible to geographies and individuals of different income levels in the Commonwealth.
- The Lender provided evidence of donations, which had its primary purpose in community development.

## **PERFORMANCE CONTEXT**

### **Description of Mortgage Lender**

Freedom was established in New Jersey in 1990 as privately owned corporation, and the Division granted it mortgage lender and mortgage broker licenses in 2000 and a debt collector license in 2016. It is similarly licensed across the United States, as well as the District of Columbia, Puerto Rico and the Virgin Islands. The Lender's corporate office is located in Boca Raton, Florida, and it does not maintain any licensed locations in Massachusetts. The Lender offers several mortgage loan products to meet the needs of the Commonwealth's borrowers, including conventional and government sponsored loan products. Freedom is an approved lender for the Federal Housing Administration (FHA), Veteran Administration (VA), and US Department of Agriculture (USDA). Loan origination leads are obtained primarily through sourcing its in-house servicing portfolio. All loans are intended to be sold in the secondary market with servicing rights retained. Underwriting and major functions in the loan process are centralized at Freedom's corporate office.

### **Demographic Information**

The Division's regulation 209 CMR 54.00 requires mortgage lenders to be evaluated on their performance within the Commonwealth. Demographic data is provided below to offer contextual overviews of the economic climate along with housing and population characteristics for Massachusetts.

<b>DEMOGRAPHIC INFORMATION OF THE COMMONWEALTH</b>						
<b>Demographic Characteristics</b>	<b>Amount</b>	<b>Low %</b>	<b>Moderate %</b>	<b>Middle %</b>	<b>Upper %</b>	<b>N/A %</b>
Geographies (Census Tracts)	1,620	10.5	19.1	37.0	30.0	3.4
Population by Geography	7,029,917	9.4	19.0	37.8	32.6	1.2
Owner-Occupied Housing by Geography	1,654,892	3.1	14.6	43.1	38.9	0.3
Family Distribution by Income Level	1,673,992	22.8	16.4	19.8	41.0	0.0
Distribution of Low and Moderate Income Families	655,582	15.8	27.3	37.1	19.1	0.7
Median Family Income	\$114,076		Median Housing Value			\$449,342
Households Below Poverty Level	10.6%		2024 Unemployment Rate			4.0%*
2023 HUD Adjusted Median Family Income	\$127,700		2024 HUD Adjusted Median Family Income			\$136,200

Source: 2020 US Census; \*Bureau of Labor Statistics annual average

Based on the 2020 United States (US) Census, the Commonwealth's population was above 7 million people with a total of 2.9 million housing units. Of the total housing units, almost 1.6 million or 56.8 percent are owner-occupied, 992,088 or 34.1 percent are rental-occupied, and 9.1 percent are vacant units.

According to the 2020 US Census data, there are 2.6 million households in the Commonwealth with a median household income of \$91,426. Nearly 40 percent of households are classified as LMI. Over ten percent of the total number of households are living below the poverty level. Individuals in these categories may find it challenging to qualify for traditional mortgage loan products.

Households classified as “families” totaled slightly over 1.67 million. Of all family households, 22.8 percent were low-income, 16.4 percent were moderate-income, 19.8 percent were middle-income, and 41.0 percent were upper-income. The median family income according to the 2020 US Census data stood at \$114,076. The Department of Housing and Urban Development (HUD) adjusted median family income was \$127,700 in 2023 and increased to \$136,200 in 2024. The HUD adjusted median family income is updated yearly and takes into account inflation and other economic factors.

Massachusetts contains 1,620 census tracts. Of these, 170 or 10.5 percent are low-income; 309 or 19.1 percent are moderate-income; 599 or 37.0 percent are middle-income; 486 or 30.0 percent are upper-income; and 56 or 3.4 percent are NA or have no income designation. The tracts with no income designation are located in areas that contain no housing units and will not be included in this evaluation since they provide no lending opportunities. These areas are made up of correctional facilities, universities, military installations, and uninhabited locations such as the Boston Harbor Islands.

Low-income is defined as individual income that is less than 50 percent of the area median income. Moderate-income is defined as individual income that is at least 50 percent and less than 80 percent of the area median income. Middle-income is defined as individual income that is at least 80 percent and less than 120 percent of the area median income. Upper-income is defined as individual income that is more than 120 percent of the area median income.

The median housing value for Massachusetts was \$449,342 according to the 2020 US Census data. The unemployment rate for Massachusetts stood at an annual average of 4.0 percent for 2024, an increase from the 2023 annual average rate of 3.4 percent, according to the Bureau of Labor Statistics. Employment rates would tend to affect a borrower’s ability to remain current on mortgage loan obligations and also correlate with delinquency and default rates.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TEST

### LENDING TEST

The Lending Test evaluates a mortgage lender’s record of helping to meet the mortgage credit needs of the Commonwealth through its lending activities. Lending performance is rated under six performance criteria: geographic distribution, borrower characteristics, innovative or flexible lending practices, loss mitigation efforts, fair lending policies and procedures, and loss of affordable housing. The following information details the data compiled and reviewed, as well as conclusions on the mortgage lending of Freedom.

Freedom’s Lending Test performance was determined to be “**Satisfactory**” at this time.

#### I. *Geographic Distribution*

The geographic distribution of loans was reviewed to assess how well Freedom is addressing credit needs throughout Massachusetts. The following table presents, by number, Freedom’s 2023 and 2024 HMDA reportable loans in low-, moderate-, middle-, and upper-income level geographies, in comparison to the percentage of owner-occupied housing units in each of the census tract income level categories, and the 2023 and 2024 aggregate lending data (inclusive of Freedom).

Geographic Distribution of HMDA Loans by Census Tract					
Tract Income Level	Year	% of MA Owner-Occupied Housing Units	Aggregate Performance % of #	Freedom #	Freedom %
Low	2023	3.1	4.6	66	9.0
	2024		4.6	239	7.7
Moderate	2023	14.6	15.5	176	24.1
	2024		16.3	728	23.4
Middle	2023	43.1	40.8	306	41.9
	2024		43.0	1,437	46.2
Upper	2023	38.9	38.4	182	25.0
	2024		35.7	700	22.5
Not Available	2023	0.3	0.7	0	0.0
	2024		0.4	8	0.2
<b>Total</b>	<b>2023</b>	100.0	<b>100.0</b>	<b>730</b>	<b>100.0</b>
	<b>2024</b>		<b>100.0</b>	<b>3,112</b>	<b>100.0</b>

*Source: 2020 US Census; 1/1/2023 - 12/31/2024 Lender HMDA Data, 2023 and 2024 HMDA Aggregate Data*

Freedom’s geographic distribution of loans in LMI tracts was above both the aggregate lending and the demographics for 2023 and 2024. The Lender’s performance of lending in LMI tracts trended downwards from 33.1 percent to 31.1 percent. Freedom’s distribution of lending is considered adequate when compared to the demographics and aggregate lending data for the time period of January 1, 2023, through December 31, 2024.

## II. Borrower Characteristics

The distribution of loans by borrower income was reviewed to determine the extent to which the Lender is addressing the credit needs of the Commonwealth’s residents. The following table shows Freedom’s 2023 and 2024 HMDA-reportable loans to low-, moderate-, middle-, and upper-income borrowers in comparison to the percentage of total families within the Commonwealth in each respective income group, and the 2023 and 2024 aggregate lending data (inclusive of Freedom).

Distribution of HMDA Loans by Borrower Income					
Borrower Income Level	Year	% of MA Families	Aggregate Performance % of #	Freedom #	Freedom %
Low	2023	22.8	6.1	14	1.9
	2024		5.6	20	0.6
Moderate	2023	16.4	16.4	70	9.6
	2024		16.1	131	4.2
Middle	2023	19.8	22.2	123	16.9
	2024		23.3	196	6.3
Upper	2023	41.0	35.8	85	11.6
	2024		39.5	182	5.9
Not Available	2023	0.0	19.5	438	60.0
	2024		15.5	2,583	83.0
Total	2023	100.0	100.0	730	100.0
	2024		100.0	3,112	100.0

Source: 2020 US Census; 1/1/2023 - 12/31/2024 Lender HMDA Data, 2023 and 2024 HMDA Aggregate Data

The majority of transactions fall into the income not available category, due to the high number of purchased loans. Consequently, the originations with verified income for LMI borrowers available represent less than ten percent of the loan volume. The available figures indicate that 2023 and 2024 lending to LMI borrowers was significantly below the census and aggregate data. Nonetheless, taking into consideration that the vast majority of the Lender's loans do not capture borrower income information, Freedom's overall lending performance to LMI borrowers is considered adequate.

According to the 2020 census data, 10 percent of families within the Commonwealth have incomes below the poverty threshold; and would most likely not qualify for home ownership given high housing costs.

## III. Innovative or Flexible Lending Practices

Freedom offers flexible lending products, which are provided in a safe and sound manner to address the credit needs of LMI individuals or geographies.

Freedom maintains HUD-approved Non-Supervised FHA Loan Correspondent status. Although they contain imbedded insurance premiums, FHA products provide generally competitive interest rates and smaller down payments for LMI first-time homebuyers and existing homeowners. During the review period, Freedom originated 2,269 FHA loans totaling \$1.0 billion. Of these loans, 126 loans benefited low- to moderate-income borrowers, while 926 loans were originated in LMI level geographies.

The Lender is also a VA Automatic Approval Agent. The VA Home Loan Guarantee Program is designed specifically for the unique challenges facing service members and their families. Through VA-approved lenders like Freedom, the program offers low closing costs, no down payment requirement, and no private mortgage insurance requirement. In addition, under certain circumstances the Service Members Civil Relief Act provides military personnel with rights and protections on issues relative to mortgage interest rates and foreclosure proceedings. During the review period, Freedom originated 674 VA loans totaling \$325.9 million. Of these loans, 49 benefited low- to moderate-income borrowers, while 136 were originated in LMI level geographies.

Freedom also offers loan products guaranteed by the USDA. The USDA Rural Housing Program is an innovative loan program that provides 100% financing for eligible homebuyers in rural-designated areas. This program is for home purchase transactions, offers fixed rates, and does not require a down payment. Income requirements do apply and the property must be located in a rural development designated area. Farm Service Agency loan products provide flexible temporary financing for customers who are planning to start, purchase, sustain or expand a family farm. During the review period, Freedom originated one loan totaling approximately \$255,000.

In addition, Freedom offers several additional flexible loan programs, including FNMA HomeReady and FHLMC Home Possible loans. These programs are designed to extend to consumers certain benefits and flexible credit options, to help them meet their home buying, refinance or renovation needs, and help mortgage lenders to confidently serve a market of creditworthy low- to moderate-income borrowers. During the review period, the Lender closed 24 Massachusetts loans under these flexible lending programs totaling approximately \$7.6 million.

#### **IV. *Loss Mitigation Efforts***

The Division reviews a mortgage lender's efforts to work with delinquent home mortgage loan borrowers to facilitate a resolution of the delinquency, including the number of loan modifications, the timeliness of such modifications, and the extent to which such modifications are effective in preventing subsequent defaults or foreclosures.

Freedom services a portfolio of loans in Massachusetts, therefore this review included an evaluation of loan mitigation and modification efforts. Freedom has an internal loss mitigation department which works with delinquent homeowners to facilitate a resolution of the delinquency. Various options include forbearance and repayment plans, loan modifications, deeds in-lieu, and short sales. During the review period, Freedom completed 1,162 Massachusetts mortgage loan modifications and the majority of them remain current. There were 60 foreclosure sales during the examination period. For the review period, lending practices and products did not show an undue concentration or a systematic pattern of lending resulting in mortgage loans that were not sustainable.

#### **V. *Fair Lending***

The Division examines a mortgage lender's fair lending policies and procedures pursuant to Regulatory Bulletin 1.3-106. The Lender's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. The review included, but was not limited to, review of written policies and procedures, interviews with Freedom's personnel, and individual file review.

Freedom has established an adequate record relative to fair lending policies and procedural practices. No evidence of discriminatory or illegal credit practices was identified.

## Minority Application Flow

Examiners reviewed the Lender’s HMDA data to determine whether the mortgage application flow from various racial and ethnic groups was consistent with the area demographics.

During 2023 and 2024, Freedom received 5,120 HMDA-reportable mortgage loan applications in Massachusetts. For these applications, the racial identity was not specified in 61.1 percent of cases and ethnic identity was not specified in 58.3 percent of cases. Of the remaining applications, 516 or 10.1 percent were received from racial minority applicants, and 215 or 41.7 percent resulted in originations. For the review period, Freedom received 388 or 7.6 percent of HMDA-reportable applications from ethnic groups of Hispanic or Latino origin, and 160 or 41.2 percent were originated. This compares to the 64.5 percent overall ratio of mortgage loans originated by the Lender in Massachusetts in 2023 and the 66.3 percent approval ratio by the aggregate group in 2023. In 2024, the Lender originated 78.0 percent of applications, and the aggregate group originated 64.6 percent.

Demographic information for Massachusetts reveals the total racial minority population stood at 30.4 percent of total population as of the 2020 US Census data. Racial minorities consisted of 7.0 percent Black; 7.3 percent Asian/Pacific Islander; 0.3 percent American Indian/Alaskan Native; 8.7 percent two or more minority races; and 7.1 percent identified as Other Race. Ethnic minorities consisted of 12.6 percent Hispanic or Latino.

Refer to the following table for information on the Lender’s minority application flow as well as a comparison to aggregate lenders throughout Massachusetts. The comparison of this data assists in deriving reasonable expectations for the rate of applications the Lender received from minority applicants.

Minority Application Flow						
Race	2023 Aggregate Data	2023 Freedom		2024 Aggregate Data	2024 Freedom	
	% of #	#	%	% of #	#	%
American Indian/ Alaska Native	0.3	5	0.4	0.4	11	0.3
Asian	6.5	27	2.4	7.2	72	1.8
Black/ African American	5.9	103	9.1	6.4	232	5.8
Hawaiian/Pacific Islander	0.2	1	0.1	0.2	3	0.1
2 or more Minority	0.2	2	0.2	0.2	2	0.1
Joint Race (White/Minority)	1.7	18	1.6	1.8	40	1.0
<b>Total Minority</b>	<b>14.8</b>	<b>156</b>	<b>13.8</b>	<b>16.2</b>	<b>360</b>	<b>9.1</b>
White	57.3	445	39.3	59.6	1,030	25.8
Race Not Available	27.9	530	46.9	24.2	2,599	65.1
<b>Total</b>	<b>100.0</b>	<b>1,131</b>	<b>100.0</b>	<b>100.0</b>	<b>3,989</b>	<b>100.0</b>
Ethnicity	% of #			% of #		
Hispanic or Latino	7.6	85	7.5	8.5	233	5.8
Joint (Hisp-Lat /Non-Hisp-Lat)	1.5	16	1.4	1.7	54	1.4
<b>Total Hispanic or Latino</b>	<b>9.1</b>	<b>101</b>	<b>8.9</b>	<b>10.2</b>	<b>287</b>	<b>7.2</b>
Not Hispanic or Latino	63.8	539	47.7	66.5	1,209	30.3
Ethnicity Not Available	27.1	491	43.4	23.3	2,493	62.5
<b>Total</b>	<b>100.0</b>	<b>1,131</b>	<b>100.0</b>	<b>100.0</b>	<b>3,989</b>	<b>100.0</b>

Source: 1/1/2023 - 12/31/2024 Lender HMDA Data, 2023 & 2024 HMDA Aggregate Data

In 2023 and 2024, Freedom's performance was below the aggregate's performance for both racial and ethnic minority applicants. However, as previously noted, the vast majority of the Lender's loans do not capture demographic information as they are purchased.

#### ***VI. Loss of Affordable Housing***

This review concentrated on the suitability and sustainability of mortgage loans originated by Freedom by considering delinquency and default rates of the Lender and those of the overall marketplace. Information provided by the Lender was reviewed, as were statistics available on delinquency and default rates for mortgage loans.

A review of information and documentation, from both internal and external sources as partially described above, did not reveal lending practices or products that showed an undue concentration or a systematic pattern of lending, including a pattern of early payment defaults, resulting in the loss of affordable housing units.

## **SERVICE TEST**

The Service Test evaluates a mortgage lender's record of helping to meet the mortgage credit needs in the Commonwealth by analyzing both the availability and effectiveness of a mortgage lender's systems for delivering mortgage loan products, the extent and innovativeness of its community development services, and loss mitigation services to modify loans or otherwise keep delinquent home loan borrowers in their homes. Community development services must benefit the Commonwealth or a broader regional area that includes the Commonwealth.

Freedom's Service Test performance was determined to be **"Satisfactory"** at this time.

### **Community Development Services**

A community development service is a service that:

- (a) has as its primary purpose community development; and
- (b) is related to the provision of financial services, including technical services

The Commissioner evaluates community development services pursuant to the following criteria:

- (a) the extent to which the mortgage lender provides community development services; and
- (b) the innovativeness and responsiveness of community development services.

Freedom participated in the Massachusetts Homeowner Assistance Fund (MassHAF). This federally funded program was administered by the Massachusetts Housing Partnership and the Massachusetts Housing Finance Agency, in collaboration with the Massachusetts Executive Office for Administration and Finance, the Massachusetts Executive Office of Housing and Economic Development, the Massachusetts Department of Housing and Community Development and the Division. MassHAF provided financial assistance to eligible homeowners who had missed at least three home mortgage payments to help them avoid foreclosure. In addition, Freedom is a member of the Housing Policy Council. The Housing Policy Council works closely with many national and local community organizations.

Management is strongly encouraged to expand its commitment to community outreach activities that meet the definition of community development under the aforementioned regulation. Examples may include, but are not necessarily limited to, financial literacy education initiatives, homeownership promotion targeted to LMI individuals, foreclosure prevention counseling throughout the Commonwealth, and/or technical assistance to community organizations in a leadership capacity.

### **Mortgage Lending Services**

The Commissioner evaluates the availability and effectiveness of a mortgage lender's systems for delivering mortgage lending services to LMI geographies and individuals.

Freedom provides adequate delivery of mortgage lender services that are accessible to geographies and individuals of different income levels in the Commonwealth. Business development relies primarily on sourcing the Lender's in-house loan servicing portfolio. The Lender has access to a third-party translation service to assist foreign language callers. The Lender offers a variety of mortgage products such as FHA, VA, USDA, Freddie Mac Home Possible, and Fannie Mae Home Ready loans. During 2023, the Lender also offered the Freddie Mac HomePossible BorrowSmart grant program which provided grants to moderate-income borrowers applying for the Freddie Mac HomePossible program. The Lender has online resources featuring information on financial

topics and the mortgage process in general. Freedom provides servicing and sells loans with servicing rights retained.

As described above, lending practices and products do not show an undue concentration or a systematic pattern of lending resulting in mortgage loans that were not sustainable.

### **Qualified Investments**

For the purposes of this CRA evaluation, a Qualified Investment is a lawful investment, deposit, membership share, or grant, the primary purpose of which is community development. The evaluation considered (1) the number of investments and grants, (2) the extent to which community development opportunities have been made available to the institution, and (3) the responsiveness of the institution's community development grants to the assessment area's needs.

During the review period Freedom provided financial support to the Mortgage Bankers Association (MBA). The MBA advocates for fair, sustainable, and ethical lending policies, provides industry data, and education.

## **PERFORMANCE EVALUATION DISCLOSURE GUIDE**

Massachusetts General Laws Chapter 255E, Section 8, and the Division's regulation 209 CMR 54.00, require all mortgage lenders to take the following actions within 30 business days of receipt of the CRA evaluation:

- 1) Make its most current CRA performance evaluation available to the public.
- 2) Provide a copy of its current evaluation to the public, upon request. In connection with this, the mortgage lender is authorized to charge a fee which does not exceed the cost of reproduction and mailing (if applicable).

The format and content of the mortgage lender's evaluation, as prepared by the Division of Banks, may not be altered or abridged in any manner. The mortgage lender is encouraged to include its response to the evaluation in its CRA public file.

The Division of Banks will publish the mortgage lender's Public Disclosure on its website no sooner than 30 days after the issuance of the Public Disclosure.