

# HOME MORTGAGE DISCLOSURE ACT NOTICE



The HMDA data about our residential mortgage lending are available for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, and income of applicants and borrowers; and information about loan approvals and denials. Inquire at this office regarding the locations where HMDA data may be inspected. To receive a copy of these data send a written request to:

**1200 Zeeb Drive**  
**St. Johns, MI 48879**