



**Carter Bank  
& Trust**

## **Home Mortgage Disclosure Act Notice**

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 from many other financial institutions are also available at this web site.

