**Section 346.15 Information Required**

As part of the predatory lending database pilot program, the broker or originator must submit all of the following information for inclusion in the predatory lending database for each loan for which the originator takes an application:

a) The borrower's name, address, social security number or taxpayer identification number, date of birth, and income and expense information contained in the mortgage application.

b) The address, permanent index number, and a description of the collateral and information about the loan or loans being applied for and the loan terms, including the amount of the loan, the rate and whether the rate is fixed or adjustable, amortization or loan period terms, and any other material terms.

c) The borrower's credit score at the time of application.

d) Information about the originator and the company the originator works for, including the originator's license number and address, fees being charged, whether the fees are being charged as points up front, the yield spread premium payable outside closing, and other charges made or remuneration required by the broker or originator or its affiliates or the broker's or originator's employer or its affiliates for the mortgage loans.

e) Information about affiliated or third party service providers, including the names and addresses of appraisers, title insurance companies, closing agents, attorneys, and realtors who are involved with the transaction and the broker or originator and any moneys received from the broker or originator in connection with the transaction.

f) All information indicated on the Good Faith Estimate and Truth in Lending statement disclosures given to the borrower by the broker or originator.

g) Annual real estate taxes for the property, together with any assessments payable in connection with the property to be secured by the collateral and the proposed monthly principal and interest charge of all loans to be taken by the borrower and secured by the property of the borrower.

h) Information concerning how the broker or originator obtained the client and the name of its referral source, if any.

i) Information concerning the notices provided by the broker or originator to the borrower as required by law and the date those notices were given.

j) Information concerning whether a sale and leaseback is contemplated and the names of the lessor and lessee, seller, and purchaser.

k) The broker or loan originator for any mortgage on residential property within the Pilot Program area must submit additional information to the database as follows:

1) any and all financing by the borrower for the subject property within 12 months prior to the date of application; and

2) loan information, including interest rate, term, purchase price, down payment, closing costs and prepayment penalty, if any.