**Section 1055.400 Data Collection and Reporting**

a) As part of its examination, the Secretary shall require a covered mortgage licensee to collect and report for examination purposes the data fields required under HMDA. The covered mortgage licensee shall be expected to test its data collection and reporting as part of its routine internal controls to ensure compliance with all data reporting requirements as well as its own policies and procedures.

b) Optional data collection and maintenance. At its option, a covered mortgage licensee may provide other information concerning its lending performance, including additional loan distribution data.