

# **HOME MORTGAGE DISCLOSURE ACT NOTICE**

## **Notice of Availability**

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:

John C. Schaefer, EVP  
First State Bank  
201 W. Main Street  
Monticello, IL 61856