



Office of Thrift Supervision

Department of the Treasury

Timothy R. Burniston, Director
Compliance Policy and Specialty Examinations

1700 G Street, N.W., Washington, DC 20552 • (202) 906-5629

RESCINDED

Any attachments to this document are rescinded only as they relate to national banks and federal savings associations.

November 4, 1999

(Corrected November 30, 1999)

MEMORANDUM FOR: Chief Executive Officer of the Institution Addressed

FROM: Timothy R. Burniston

SUBJECT: A Guide to HMDA

This memorandum provides information your institution will need to file its 1999 Home Mortgage Disclosure Act (HMDA) Loan Application Register, due March 1, 2000.

NEW INFORMATION

For your guidance, we are enclosing updated 1999 FFIEC edits that were last revised on October 16, 1998. We are also enclosing an updated FFIEC HMDA order form. You may use the order form to obtain additional copies of *A Guide to HMDA Reporting: Getting It Right!* The 1998 version of this guide is the most recent available edition; the FFIEC did not prepare a 1999 edition since there were no major HMDA changes this year.

In November 1998, the Federal Reserve Board announced that the exemption threshold for depository institutions would remain at \$29 million for 1999 data collection because the annual percentage change in the Consumer Price Index (CPI) did not warrant an amendment. Therefore, depository institutions with assets of less than \$29 million as of December 31, 1998 are exempt from 1999 data collection and reporting. The exemption threshold for 2000 will be announced in the Federal Register prior to December 31, 1999. (The asset threshold does not apply to non-depository institutions subject to HMDA).

The following new Metropolitan Statistical Areas (MSA) was announced by the Office of Management and Budget (OMB) for purposes of 1999 HMDA data collection: Missoula, Montana, MSA 5140, consisting of Missoula County.

FILING OVERVIEW

Your 1999 HMDA submission should be sent by March 1, 2000 to:

HMDA REPORT - Second Floor
Office of Information Services
Office of Thrift Supervision
1700 G Street, N.W.
Washington, D.C. 20552

Please do not send tapes, disks, cartridges or paper printouts of electronic transmissions to the Financial Reporting Division in Dallas. However, if you file fewer than 25 loans and applications, and submit a paper register, please file a second copy by March 1, 2000 addressed to:

HMDA PAPER FILERS ONLY
HMDA Manager
Financial Reporting Division
Office of Thrift Supervision
Post Office 619027
Dallas/Ft. Worth, TX 75261-9027

If you request the return of your electronic submission, we will mail it back after the FFIEC closes the HMDA processing and correction cycle. However, you must provide a separate return label with the submission, along with an explicit request that we return your original submission. We are sorry we cannot return submissions that are stamped "Return to Sender" without a separate mailing label.

We encourage you to check the accuracy of your institution's 1999 electronic format by providing an advance test submission to OTS as early as possible. We will accept test submissions until January 28, 2000. They may be sent to:

HMDA ANALYST - OIS
Office of Thrift Supervision
Attention: HMDA TEST
1700 G Street, N.W.
Washington, D.C. 20552

SUMMARY OF ENCLOSURES

We are enclosing the following documents:

- I. 1999 HMDA Reporting Requirements
- II. FFIEC HMDA File Specifications
- III. How to Identify Your Supervisory Region
- IV. FFIEC Errors
- V. FFIEC HMDA Order Forms 1999

Please address any questions about this information to Gary C. Jackson at (202) 906-5653 or Cheryl Ayres at (202) 906-6082.

Sincerely,



Timothy R. Burniston
Managing Director
Compliance Policy and Specialty Examinations

Attachments

**OFFICE OF THRIFT SUPERVISION
1999 HMDA CYCLE
“HMDA REPORTING REQUIREMENTS”**

The reporting requirements for preparing and submitting your institution's 1999 HMDA report are described in this enclosure and in Enclosures III (File Specifications). Please review the information promptly to ensure accurate, complete, and timely submission of your 1999 HMDA report, which is due to OTS by **March 1, 2000**. Make sure that your current procedures will meet all HMDA filing requirements.

ELECTRONIC FILING

OTS will accept 1999 HMDA reports by magnetic tape, cartridge, diskette, and CD. The electronic filing requirements have not changed. File specifications are provided in Enclosure III.

REPORTING BY MAGNETIC TAPE

- Data in the formats described in the attachment on electronic transmission record descriptions (Enclosure III - File Specifications)
- Character mode EBCDIC (no binary or packed data)
- 9 track tape
- 6250 or 1600 BPI
- 128 characters per record
- Up to 100 records per block (up to 12800 characters per block)
- Unlabelled
- One file per tape, with the file not to exceed one tape in length (may include reports for multiple institutions in one file).

REPORTING BY CARTRIDGE

- Data in the formats described in the attachment on electronic transmission record descriptions. (Enclosure II)
- Character mode EBCDIC (no binary or packed data)
- 3480 style cartridge
- 38000 BPI
- 128 characters per record
- Up to 100 records per block (up to 12800 characters per block)
- Unlabelled
- One file per cartridge, with the file not to exceed one cartridge in length (may include reports for multiple institutions in one file)

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REPORTING BY CD

- Data in the formats described in the attachment on electronic transmission record descriptions. (Enclosure II)
- Character mode ASCII (no binary or packed data)
- ISO9660 style CD
- 128 characters per record
- Up to 100 records per block (up to 12800 characters per block)
- Unlabelled
- One file per CD, with the file not to exceed one CD in length (may include reports for multiple institutions in one file)

REPORTING BY DISKETTE

- Data in the formats described in the attachment on electronic transmission record descriptions. (Enclosure III - File Specifications)
- Character mode ASCII (no binary or packed data)
- IBM/DOS compatible format
- 3½ or 5¼ inch diskette
- 128 characters per record
- CR/LF (carriage return/linefeed) at the end of each record
- One file per diskette, with the file not to exceed one diskette in length (may include reports for multiple institutions in one file)
- No other files on the diskette (for example, no "README.BAT")
- No subdirectories
- Multiple diskettes may be sent for one institution. Each diskette must meet the requirements described above. If multiple diskettes are needed, the institution should consider filing their HMDA by magnetic tape or CD.
- Density either high or low

REPORTING BY PAPER REGISTER

- Paper registers will be accepted for processing only if the total number of loan/application records submitted by the institution are 25 or less.
- The register must be typed or computer printed.

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- The format of the HMDA loan/application register must match the format provided in the regulation.
- Registers from all branches of an institution must be submitted to OTS in one package with the prescribed Transmittal Sheet, and an officer of the institution certifying to the accuracy of the data. [Refer to instructions on “Transmittal Sheet” shown elsewhere in this section].
- Each page of the report must be numbered, indicating the total number of pages (for example, "Page 1 of 3").
- Each page must also contain the Reporter’s Identification Number. [Refer to instructions on “Reporter’s Identification Number” shown elsewhere in this section].

EXTERNAL LABEL

- All HMDA data (tape, cartridge, CD, and diskette) submitted to the OTS must have an external label. If multiple institutions are being reported, provide a complete listing of which reporters are included in the HMDA data
- Reporter’s Identification Number (OTS-regulated institutions report their assigned OTS docket number and Service corporations report their tax identification number).
- Institution name
- Institution address
- Name of person to contact about the HMDA data
- Telephone number of contact person
- Name of data file

TRANSMITTAL SHEETS

- A paper transmittal sheet must be included with each HMDA report submitted to the OTS.
- Reporter’s Identification Number (OTS-regulated institutions report their assigned OTS docket number and Service Corporations report their tax identification number).
- Agency Code (OTS Agency Code is “**4**”)
- Tax Identification Number (The Reporter’s Identification Number and Reporter’s Tax Identification Number will be one and the same for Subsidiaries, Mortgage Companies, and Service Corporations).
- Total line entries contained in Loan/Application Register
- Institution name and address (to be used in mailing the HMDA Disclosure Statement to your institution). Give only one address, rather than providing both a street address and a

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- post office box.
- Name, telephone number, and facsimile number of a contact person who can answer questions about the institution's report.
- Name, signature, and date of an officer of the institution certifying to the accuracy of the HMDA report.

REPORTER’S IDENTIFICATION NUMBER

Each HMDA reporter must provide a Reporter’s Identification Number. For those submitting electronic reports, the Reporter’s Identification Number appears in each record, in a field called LAR-REPORTER-ID. Those filing paper register will see spaces for Reporter Identification Number on both the Transmittal Sheet and the Loan/Application Register. Also provide the Reporter’s Identification Number on each page of the paper register. If filing by paper copy, the Reporter’s Identification Number is reported as a 10-digit number and if filing by electronic format, it is reported as a 9-digit number.

OTS regulated institutions must use their OTS-assigned docket number as the “Reporter’s Identification Number”. In addition, the institution must provide their federal tax identification number. The Reporter’s Identification Number must be reported with leading zeros (for example, a docket number of 1234 should be reported as "000001234").

Service corporations (subsidiaries) of thrift institutions will not have a docket number, and they should use their federal tax identification number. The Reporter’s Identification Number must be reported with leading zeros (for example, a tax identification number of 37-0123456 should be reported as "0370123456")

FILING FOR SERVICE CORPORATIONS

Service corporations (subsidiaries) of thrift institutions must file a separate HMDA report, not combined with the parent. Each Service corporation will have its own transmittal sheet and register. Must use the tax identification number for both the Reporter’s Identification Number and the Reporter’s Tax Identification Number.

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“HMDA REPORTING REQUIREMENTS”**

TESTING FOR ELECTRONIC FILERS

For those who wish to **“TEST”** their electronic filing procedures, OTS will accept test tapes, cartridges, CD, and diskettes until January 31, 2000. Enclose the name and telephone number of a contact person. After testing, OTS will contact the sender about the readability of the data. OTS will return the **“TEST”** data to the sender if a separate self addressed return label is included with the submission. If you have questions about testing, call Cheryl Ayres at (202) 906-6082.

Send HMDA data to be **“TESTED”** to:

HMDA ANALYST - OIS
Office of Thrift Supervision
ATTN: HMDA TEST
1700 G Street N.W.
Washington, D.C. 20552

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1999 HMDA CYCLE
“HMDA FILE SPECIFICATIONS”

The purpose of this document is to provide a description of the record formats which will be accepted by the Office of Thrift Supervision as inputs for the 1999 HMDA cycle. Records in these formats will be accepted via electronic transmissions, diskettes, magnetic tapes, or cartridges. HMDA data will be transmitted from member institutions, their service corporations, and subsidiaries of savings and loan holding companies. Arrangements will be made to receive magnetic tapes, cartridges, or diskettes from service bureaus which serve one or more of these types of filers.

All records described in this document are intended to be transactions to update a master file maintained by the Office of Thrift Supervision. The records are not intended as designs of or requirements for a master file.

All transaction records will remain 128 characters in length. Each record ends with region number, which will be validated to insure that no characters are dropped during transmission. Member institutions will use the number of the OTS regional office where they file their monthly and quarterly Thrift Financial Reports; subsidiaries will use the reporting region of their parent institution.

"NA" is a valid entry for several loan/application fields under specific circumstances. In each case, "NA" must be left justified, with the remainder of the field being blanks.

Filing a HMDA report consists of sending transmittal sheet data to provide information about the reporting institution and sending all loan/application data which meets filing requirements. Record types have been defined to enable the transmission of all required data.

Transmittal sheet data is contained on record types B, and D, with optional type E for MSA data. Loan/application data is contained on record type H. Record type Z will be the last record on a transmission file; it contains record counts to be used in verifying that the correct number of records was received during the transmission. A transmission file may contain records for more than one reporter, but there should only be one type Z record, which is to be the last record on the file.

Reporters may use several media in reporting loans/applications. If several media are used, please include transmittal sheet information with each. The transmittal sheet provides identifying information needed to contact a reporter in case of problems.

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Detailed descriptions are attached. Included in the descriptions are valid entries for each field. Briefly, the record types are:

Transaction Record

Description

Transmittal sheets:

- B. Record type which contains transmittal sheet data, must be accompanied by a D record. If transmittal sheet data already exists for the reporting institution, it will be overwritten. Therefore, all appropriate fields must be filled in.
- D. Record type which contains transmittal sheet data, must be accompanied by a B record. See B above.
- E. Optional record type used to identify MSAs for a reporting institution. Multiple type E records may be transmitted if necessary to list all MSAs for a reporting institution. If type E records are transmitted, all existing MSA data for a reporting institution will be overwritten. Therefore, all MSAs must be transmitted, not just additions.

Loan/application data:

- H. Record type which provides all data for one loan/application. One H record will be transmitted for each loan/application to be reported by an institution.

Record count:

- Z. The last record in a transmission file, contains a total record count for validation, including the Z record in the count.

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“HMDA FILE SPECIFICATIONS”**

Transmittal Sheet Data Transaction Record "B"

01 LAR-TRANS-REC-B.

03 Level Field Names	PIC	Field Format and Validation
LAR-REPORT-ID	X (1)	Must be the letter H
LAR-REPORT-TYPE	X (1)	Must be the letter B
LAR-TRANSACTION-TYPE	X (1)	1=Addition 2=Revision
LAR-CYCLE	9 (6)	yyyymm / yyyy = report year, mm = 12
LAR-REPORTER-ID	9 (9)	Right justified with leading zeros
LAR-REPORTER-NAME	X (30)	Left justified padded with spaces
LAR-REPORTER-ADDRESS	X (38)	Left justified padded with spaces
LAR-REPORTER-CITY	X (25)	Left justified padded with spaces
LAR-REPORTER-STATE	X (2)	2 character postal code
LAR-REPORTER-ZIP	X (10)	Left justified with dash if extended
LAR-B-FILLER	X (3)	
LAR-REGION-NUMBER	9 (2)	01, 02, 03, 04 or 05

Notes:

Must come in with a matching record type "D"

LAR-REPORTER-ID is the docket number for all reporters that have a docket number assigned to them. All other reporters report by their 9-digit tax ID.

Transmittal Sheet Data Transaction Record "D"

01 LAR-TRANS-REC-D

03 Level Field Names	PIC	Field Format and Validation
LAR-REPORT-ID	X (1)	Must be the letter H
LAR-REPORT-TYPE	X (1)	Must be the letter D
LAR-TRANSACTION-TYPE	X (1)	1=Addition 2=Revision
LAR-CYCLE	9 (6)	yyyymm / yyyy = report year, mm = 12
LAR-REPORTER-ID	9 (9)	Right justified with leading zeros
LAR-CONTACT-NAME	X (30)	Left justified padded with spaces
LAR-CONTACT-PHONE	X (12)	aaa-eee-nnnn
LAR-SIGNING-OFFICER	X (40)	Left justified padded with spaces
LAR-TAX-ID	9 (9)	Numeric institution tax ID, omit "-"
LAR-CONTACT-FAX	X (12)	aaa-eee-nnnn
LAR-D-FILLER	X (5)	
LAR-REGION-NUMBER	9 (2)	01, 02, 03, 04 or 05

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Identify MSAs Transaction Record "E"

01 LAR-TRANS-REC-E.

03 Level Field Names	PIC	Field Format and Validation
LAR-REPORT-ID	X (1)	Must be the letter H
LAR-REPORT-TYPE	X (1)	Must be the letter E
LAR-TRANSACTION-TYPE	X (1)	Must be the number 1
LAR-CYCLE	9 (6)	yyyymm / yyyy = report year, mm = 12
LAR-REPORTER-ID	9 (9)	Right justified with leading zeros
LAR-MSA-IDX-01	X (4)	Four digit code or blank
LAR-MSA-IDX-02	X (4)	Four digit code or blank
LAR-MSA-IDX-03	X (4)	Four digit code or blank
LAR-MSA-IDX-04	X (4)	Four digit code or blank
LAR-MSA-IDX-05	X (4)	Four digit code or blank
LAR-MSA-IDX-06	X (4)	Four digit code or blank
LAR-MSA-IDX-07	X (4)	Four digit code or blank
LAR-MSA-IDX-08	X (4)	Four digit code or blank
LAR-MSA-IDX-09	X (4)	Four digit code or blank
LAR-MSA-IDX-10	X (4)	Four digit code or blank
LAR-MSA-IDX-11	X (4)	Four digit code or blank
LAR-MSA-IDX-12	X (4)	Four digit code or blank
LAR-MSA-IDX-13	X (4)	Four digit code or blank
LAR-MSA-IDX-14	X (4)	Four digit code or blank
LAR-MSA-IDX-15	X (4)	Four digit code or blank
LAR-MSA-IDX-16	X (4)	Four digit code or blank
LAR-MSA-IDX-17	X (4)	Four digit code or blank
LAR-MSA-IDX-18	X (4)	Four digit code or blank
LAR-MSA-IDX-19	X(4)	Four digit code or blank
LAR-MSA-IDX-20	X (4)	Four digit code or blank
LAR-MSA-IDX-21	X (4)	Four digit code or blank
LAR-MSA-IDX-22	X (4)	Four digit code or blank
LAR-MSA-IDX-23	X (4)	Four digit code or blank
LAR-MSA-IDX-24	X (4)	Four digit code or blank
LAR-MSA-IDX-25	X (4)	Four digit code or blank
LAR-E-FILLER	X (8)	
LAR-REGION-NUMBER	9 (2)	01, 02, 03, 04, or 05

Notes:

Up to 25 MSA numbers can come in on one record. Multiple records can be accepted within a single transaction file. Each time a transaction file comes in with one or more "E" records, all MSAs for the entity will be replaced in the DB.

LAR-REPORTER-ID is the docket number for all reporters that have a docket number assigned to them. All other reporters report by their 9-digit tax ID.

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Register Data Transaction Record “H”

01 LAR-TRANS-REC-H.

03 Level Field Names	PIC	Field Format and Validation
LAR-REPORT-ID	X (1)	Must be the letter H
LAR-REPORT-TYPE	X (1)	Must be the letter H
LAR-TRANSACTION-TYPE	X (1)	1=Addition 2=Revision
LAR-CYCLE	9 (6)	yyyymm / yyyy = report year, mm = 12
LAR-REPORTER-ID	9 (9)	Right justified with leading zeros
LAR-LOAN-NUMBER	X (25)	Left justified padded with spaces
LAR-APPLICATION-DATE	X (8)	YYYYMMDD, must be valid date or NA
LAR-LOAN-TYPE	9 (1)	1, 2, 3, or 4
LAR-LOAN-PURPOSE	9 (1)	1, 2, 3, or 4
LAR-OCCUPANCY	9 (1)	1, 2 or 3
LAR-LOAN-AMOUNT	9 (5)	Right justified with leading 0's, in thousands
LAR-ACTION-TYPE	9 (1)	1, 2, 3, 4, 5 or 6
LAR-ACTION-DATE	X (8)	YYYYMMDD, must be valid date
LAR-PROPERTY-MSA	X (4)	Four digit code or NA
LAR-PROPERTY-STATE-CD	X (2)	Two digit FIPS numeric code or NA
LAR-PROPERTY-COUNTY-CD	X (3)	Three digit county code or NA
LAR-CENSUS-TRACT	X(7)	Include decimal & leading/trailing 0's or NA
LAR-APPLICANT-RACE	9 (1)	1, 2, 3, 4, 5, 6, 7 or 8
LAR-COAPPLICANT-RACE	9 (1)	1, 2, 3, 4, 5, 6, 7 or 8
LAR-APPLICANT-SEX	9 (1)	1, 2, 3 or 4
LAR-COAPPLICANT-SEX	9 (1)	1, 2, 3 or 4
LAR-APPLICANT-INCOME	X (4)	Right justified with leading 0's in thousands, or NA
LAR-PURCHASER-TYPE	X (1)	0, 1, 2, 3, 4, 5, 6, 7, 8, 9
LAR-DENIAL-REASON-1	X (1)	0, 1, 2, 3, 4, 5, 6, 7, 8, 9 or blank
LAR-DENIAL-REASON-2	X (1)	0, 1, 2, 3, 4, 5, 6, 7, 8, 9 or blank
LAR-DENIAL-REASON-3	X (1)	0, 1, 2, 3, 4, 5, 6, 7, 8, 9 or blank
LAR-H-FILLER	X (30)	
LAR-REGION-NUMBER	9 (2)	01, 02, 03, 04, or 05

Notes:

If “NA” is reported in any field, it must be left justified, with the rest of the field being blank.

LAR-REPORTER-ID is the docket number for all reporters that have a docket number assigned to them. All other reporters report their 9-digit tax id.

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End of transmission Record “Z”

01 LAR-TRANS-REC-Z.

03 Level Field Names	PIC	Field Format and Validation
LAR-REPORT-ID	X (1)	Must be the letter H
LAR-REPORT-TYPE	X (1)	Must be the letter Z
LAR-TRANSACTION-TYPE	X (1)	Must be the number 1
LAR-CYCLE	9 (6)	yyyymm / yyyy = report year, mm = 12
LAR-TOTAL-RECORD-COUNT	9 (7)	Right justified with leading zeros
LAR-Z-FILLER	X (110)	
LAR-REGION-NUMBER	9 (2)	Always a 99

Notes:

Required to be the last record in a transmission period. The count should contain the total number of records in the transmission including the "Z" record.

HMDA_COLLECTION_RECORD.TXT

These are the record layouts for incoming transmissions of HMDA Register data. Each transmission could contain records of the following types:

- “B” RECORD = Name and mailing address of the reporter.
- “D” RECORD = Name and phone number of contact person at reporter.
- “E” RECORD = Identify MSAs for a reporter.
- “H” RECORD = Data for one loan application.
- “Z” RECORD = Final record in transmission. Contains record count.

Each record is 128 characters in length. Each record starts with the report ID (Always H for HMDA), the record type (B,D,E,H,Z), the transaction type (1=Add 2=Revise for types B,D & H, always 1 for types E and Z), the reporting cycle (always yyyy12 where yyyy is the reporting year), and the Reporter ID. This is the docket number for those reporters that have assigned docket numbers. All other reporters must use their nine-character tax identification number. Each record ends with the two-digit region number of the region the entity reports to with the exception of the Z record which will have a 99 in the last two places. All input transmissions must end with a Z record. Record types B, and D must always come in together and should be sent at least once with the first set of incoming transactions for a reporter.

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“HMDA FILE SPECIFICATIONS”**

REPORTER NAME AND ADDRESS	
01 LAR-TRANS-REC-B.	
03 LAR-REPORT-ID	PIC X (1).
03 LAR-REPORT-TYPE	PIC X (1).
03 LAR-TRANSACTION-TYPE	PIC X (1).
03 LAR-CYCLE	PIC 9 (6)
03 LAR-REPORTER-ID	PIC 9 (9)
03 LAR-REPORTER-NAME	PIC X (30).
03 LAR-REPORTER-ADDRESS	PIC X (38).
03 LAR-REPORTER-CITY	PIC X (25).
03 LAR-REPORTER-STATE	PIC X (2).
03 LAR-REPORTER-ZIP	PIC X (10).
03 LAR-B-FILLER	PIC X (3).
03 LAR-REGION-NUMBER	PIC 9 (2).

CONTACT PERSON AND PHONE NUMBER	
01 LAR-TRANS-REC-D.	
03 LAR-REPORT-ID	PIC X (1).
03 LAR-REPORT-TYPE	PIC X (1).
03 LAR-TRANSACTION-TYPE	PIC X (1).
03 LAR-CYCLE	PIC 9 (6)
03 LAR-REPORTER-ID	PIC 9 (9)
03 LAR-CONTACT-NAME	PIC X (30).
03 LAR-CONTACT-PHONE	PIC X (12).
03 LAR-SIGNING-OFFICER	PIC X (40).
03 LAR-TAX-ID	PIC 9 (9).
03 LAR-CONTACT-FAX	PIC X (12).
03 LAR-D-FILLER	PIC X (5).
03 LAR-REGION-NUMBER	PIC 9 (2).

ADD MSA'S FOR A REPORTER TO THE PANEL	
01 LAR-TRANS-REC-E.	
03 LAR-REPORT-ID	PIC X (1).
03 LAR-REPORT-TYPE	PIC X (1).
03 LAR-TRANSACTION-TYPE	PIC X (1).
03 LAR-CYCLE	PIC 9 (6)
03 LAR-REPORTER-ID	PIC 9 (9)
03 LAR-MSA-NUMBERS-ARRAY OCCURS 25 TIMES	PIC X (4).
03 LAR-E-FILLER	PIC X (8).
03 LAR-REGION-NUMBER	PIC 9 (2).

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“HMDA FILE SPECIFICATIONS”**

LOAN APPLICATION DATA	
01 LAR-TRANS-REC-H.	
03 LAR-REPORT-ID	PIC X (1).
03 LAR-REPORT-TYPE	PIC X (1).
03 LAR-TRANSACTION-TYPE	PIC X (1).
03 LAR-CYCLE	PIC 9 (6).
03 LAR-REPORTER-ID	PIC 9 (9).
03 LAR-LOAN-NUMBER	PIC X (25).
03 LAR-APPLICATION-DATE	PIC X (8).
03 LAR-LOAN-TYPE	PIC 9 (1).
03 LAR-LOAN-PURPOSE	PIC 9 (1).
03 LAR-OCCUPANCY	PIC 9 (1).
03 LAR-LOAN-AMOUNT	PIC 9 (5).
03 LAR-ACTION-TYPE	PIC 9 (1).
03 LAR-ACTION-DATE	PIC X (8).
03 LAR-PROPERTY-MSA	PIC X (4).
03 LAR-PROPERTY-STATE-CD	PIC X (2).
03 LAR-PROPERTY-COUNTY-CD	PIC X (3).
03 LAR-CENSUS-TRACT	PIC X (7).
03 LAR-APPLICANT-RACE	PIC 9 (1).
03 LAR-COAPPLICANT-RACE	PIC 9 (1).
03 LAR-APPLICANT-SEX	PIC 9 (1).
03 LAR-COAPPLICANT-SEX	PIC 9 (1).
03 LAR-APPLICANT-INCOME	PIC X (4).
03 LAR-PURCHASER-TYPE	PIC X (1).
03 LAR-DENIAL-REASON-1	PIC X (1).
03 LAR-DENIAL-REASON-2	PIC X (1).
03 LAR-DENIAL-REASON-3	PIC X (1).
03 LAR-H-FILLER	PIC X (30).
03 LAR-REGION-NUMBER	PIC 9 (2).

FINAL RECORD IN TRANSMISSION	
01 LAR-TRANS-REC-Z.	
03 LAR-REPORT-ID	PIC X (1).
03 LAR-REPORT-TYPE	PIC X (1).
03 LAR-TRANSACTION-TYPE	PIC X (1).
03 LAR-CYCLE	PIC 9 (6).
03 LAR-TOTAL-RECORD-COUNT	PIC 9 (7).
03 LAR-Z-FILLER	PIC X (110).
03 LAR-REGION-NUMBER	PIC 9 (2).

**OFFICE OF THRIFT SUPERVISION
1999 HMDA CYCLE
“HOW TO IDENTIFY YOUR SUPERVISORY REGION”
(OTS AGENCY CODE #04)**

STATE IN WHICH THE HOME OFFICE OF THE REGULATED INSTITUTION IS LOCATED	SUPERVISORY REGION
Connecticut, Delaware, Main, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, West Virginia.	01 - Northeast Region
Alabama, District of Columbia, Florida, Georgia, Maryland, North Carolina, Puerto Rico, South Carolina, Virginia, Virgin Islands.	02 - Southeast Region
Illinois, Indiana, Kentucky, Ohio, Michigan, Tennessee, Wisconsin.	03 - Central Region
Arkansas, Colorado, Iowa, Kansas, Louisiana, Minnesota, Missouri, Mississippi, North Dakota, Nebraska, New Mexico, Oklahoma, South Dakota, Texas.	04 - Midwest Region
Alaska, Arizona, California, Guam, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming.	05 - West Region

NOTE: If you are a mortgage subsidiary, your supervisory region is determined by the location of your parent institution’s home office. If in doubt, contact the OTS-Dallas office.



1999 HMDA EDITS

QUICK REFERENCE TO UNDERSTANDING HMDA EDITS

HMDA edits are divided into three types: Syntactical, Validity, and Quality. Each edit questions specific reported data that should be thoroughly checked in order to ensure the data are reported accurately. These edits are defined as follows:

1. **Syntactical (S)** - The applications will not be loaded to the FFIEC database. If they should be included on the FFIEC database, the data must be corrected. Some examples are incorrect activity year used in your submission; or initial LAR data (T2 record) already on file, which indicates that a LAR with a duplicate loan application number was submitted.

S001-S006 are for agency use only.
2. **Validity (V)** - The specified data are reported incorrectly and must be corrected. The most common example is incorrect census tract/BNAs.
3. **Quality (Q)** - The data in question do not agree with an expected standard (value). Review for correctness and change only if erroneous data has been reported. An example is reported income that is less than or equal to \$9 thousand.

In addition, any data containing validity edits that are not corrected will result in an erroneous disclosure statement. Loan applications with syntactical edits, if not corrected, will not be represented on the disclosure statement at all. Data with quality edits, if not corrected when inaccurate, will cause an incorrect disclosure statement.

1999 HMDA EDIT CHANGES:

➤ NEW EDITS

EDIT

- Q029 Checks for valid property location information when reported state/county combination is completely located in an MSA.
- Q030 Checks for valid property location information for MSA/state/county/census tract-BNA.

➤ MODIFY EDIT EXPLANATIONS

EDIT

- S020 Modified edit test to include a verification that is currently performed. In addition to checking for a valid agency code, the edit test verifies that the agency sending the data agrees with the agency code in the report. Also, modified the edit explanation on edit report to the respondent.
- V140 Modified the edit explanation on the edit report to respondents.
- V145 Modified the edit explanation on the edit report to respondents.
- V265 Modified the edit explanation on the edit report to respondents.

EXPLANATION OF VALIDITY EDITS 285, 295, & 300

Regulation C (Home Mortgage Disclosure Act) has been recently amended to require financial institutions reporting NA in the MSA to either enter NA or to enter correct geographic information in the other three property location fields (state, county, census tract-BNA¹) of the HMDA-LAR for the property in question. The reported geographic data will be verified for its validity. Previously, geographic information was only verified when an MSA was identified on the HMDA-LAR.

Purpose: Validity edits 285 and 295 were added to the HMDA Edits to comply with Regulation C. These edits are intended to verify the validity of the property location information when the MSA field is reported as NA or a numeric code.

Validity edit 300 was modified to verify the validity of the census tract/BNA for the state/county combination reported regardless of what is reported in the MSA field.

Further Explanation: When MSA is NA or a valid FIPS code and the state (V285), state/county (V295), or state/county/census tract-BNA (V300) combinations are provided, there must be verification that the combinations are valid. Below are examples of the geographic combinations that may be used if it is valid for a respondent to report an MSA as NA.

NA/51/NA/NA*	- State
NA/51/059/NA	- State/County
NA/51/059/4154.00**	- State/County/Census Tract-BNA

*Though this example is an acceptable entry and will pass all validity edits (provided a valid numeric state code is entered), the preference is for the institution to provide a valid state and county combination. In the majority of cases, an institution should be able to provide this information since every state and county has a code.

**For the State/County/Census Tract-BNA combination, a reported Census Tract-BNA will always be verified. However, where the county is classified as small or untraced it is acceptable for a reporter to code census tracts or BNAs on properties in small or untraced counties as NA on the HMDA-LAR form. (If MSA is reported using the valid FIPS code, then all other property fields must be coded with the valid State/County/Census Tract-BNA combination.)

Any combination of the property location reported when the MSA is NA, other than those aforementioned, are incomplete; therefore, those combinations will not be valid. **Though any one of these combinations can be used, it is strongly suggested that CRA reporters who report HMDA fully geocode the property location.**

In comprehending the logic of these validity edits, it may be useful to begin at the census tract-BNA. If the census tract-BNA is reported by a lender, then the county and state **MUST** also be reported. If a county is reported, then a state **MUST** also be reported. A state may be reported by itself, with a county, or with a county and census tract. In reverse order, if an MSA equals NA, then the acceptable combinations are state only, state/county, or state/county/census tract-BNA.

If **CENSUS TRACT-BNA** is reported, then
↓
COUNTY must be reported, then
↓
STATE must be reported where
↓
MSA = NA

¹Block Numbering Areas (BNAs) are small statistical subdivisions of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. Counties that are delineated with BNAs are considered small or untraced counties and are not required to be reported. It is *acceptable* for a HMDA reporter to code census tracts or BNAs in small or untraced counties as "NA" on the HMDA-LAR form.

Name of Reporting Institution _____

City, State, Zip _____

Reporter's Identification Number _____ Agency Code _____

Application or Loan Information						Action Taken		Property Location				Applicant Information A = Applicant CA = Co-Applicant				Type of Purchaser of Loan	Reasons for Denial (Optional)	
Application or Loan Number	Date Application Received (mm/dd/ccyy)	Type	Purpose	Owner Occupancy	Loan amount in thousands	Type	Date (mm/dd/ccyy)	Four-Digit MSA Number	Two-Digit State Code	Three-Digit County Code	Six-Digit Census Tract	Race or National Origin		Sex				Gross Annual Income in thousands
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Example of Loan Originated LE 687439	01/15/1999	2	1	1	00065	1	02/22/1999	8840	51	059	4219185	3	8	1	4	0024	7	
Example of Application Denied 0123456789101112131415	03/20/1999	1	1	1	00125	3	04/30/1999	0450	01	015	0021100	5	4	2	1	0055	0	415

All columns (except Reasons for Denial) must be completed for each entry. See the HMDA-LAR instructions for explanations regarding the proper use of each code listed below.

<p>Application or Loan Information</p> <p>Type: (C)</p> <p>1 -- Conventional (any loan other than FHA, VA, FSA, or RHS loans)</p> <p>2 -- FHA-insured (Federal Housing Administration)</p> <p>3 -- VA-guaranteed (Veterans Administration)</p> <p>4 -- FSA/RHS-guaranteed (Farm Service Agency or Rural Housing Service)</p>	<p>Action Taken: (G)</p> <p>1 -- Loan originated</p> <p>2 -- Application approved but not accepted</p> <p>3 -- Application denied by financial institution</p> <p>4 -- Application withdrawn by applicant</p> <p>5 -- File closed for incompleteness</p> <p>6 -- Loan purchased by your institution</p>	<p>Type of Purchaser (R)</p> <p>0 -- Loan was not originated or was not sold in calendar year covered by register</p> <p>1 -- FNMA (Federal National Mortgage Association)</p> <p>2 -- GNMA (Government National Mortgage Association)</p> <p>3 -- FHLMC (Federal Home Loan Mortgage Corporation)</p> <p>4 -- FAMC (Federal Agricultural Mortgage Corporation)</p> <p>5 -- Commercial bank</p> <p>6 -- Savings bank or savings association</p> <p>7 -- Life insurance company</p> <p>8 -- Affiliate institution</p> <p>9 -- Other type of purchaser</p>
<p>Purpose: (D)</p> <p>1 -- Home purchase (one-to-four family)</p> <p>2 -- Home improvement (one-to-four family)</p> <p>3 -- Refinancing (home purchase or home improvement, one-to-four family)</p> <p>4 -- Multifamily dwelling (home purchase, home improvement, and refinancings)</p>	<p>Applicant Information</p> <p>Race or National Origin: (M) (N)</p> <p>1 -- American Indian or Alaskan Native</p> <p>2 -- Asian or Pacific Islander</p> <p>3 -- Black</p> <p>4 -- Hispanic</p> <p>5 -- White</p> <p>6 -- Other</p> <p>7 -- Information not provided by applicant in mail or telephone application</p> <p>8 -- Not applicable</p>	<p>Reasons for Denial (optional) (S)</p> <p>1 -- Debt-to-income ratio</p> <p>2 -- Employment history</p> <p>3 -- Credit history</p> <p>4 -- Collateral</p> <p>5 -- Insufficient cash (downpayment, closing costs)</p> <p>6 -- Unverifiable information</p> <p>7 -- Credit application incomplete</p> <p>8 -- Mortgage insurance denied</p> <p>9 -- Other</p>
<p>Owner-Occupancy: (E)</p> <p>1 -- Owner-occupied as a principal dwelling</p> <p>2 -- Not owner occupied</p> <p>3 -- Not applicable</p>	<p>Sex: (O) (P)</p> <p>1 -- Male</p> <p>2 -- Female</p> <p>3 -- Information not provided by applicant in mail or telephone application</p> <p>4 -- Not applicable</p>	

SYNTACTICAL & VALIDITY EDITS FOR HOME MORTGAGE DISCLOSURE ACT - LOAN/APPLICATION REGISTER

<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Error Explanation</u>
<u>File Description: For Agency Use Only</u>			
S001	Series Identifier	Series identifier must = HMDA.	Series identifier does not equal HMDA
S002	File Status Indicator	File status indicator must be equal to P for production or T for test.	Invalid File Status: Not P (Production) or T (Test)
S003	Record Identifier	Record identifier must = 0.	Record identifier does not equal zero
S004	Source Identifier	Source identifier must = 1, 3, 4, 5, 7, or 9	Source identifier does not equal 1, 3-5, 7, or 9
S005	Transmission Timestamp	Transmission timestamp must be numeric.	Transmission timestamp is missing or non-numeric
S006	Year of Data	Year of data must be numeric/CCYY format.	Year of data not numeric or in CCYY format

<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Error Explanation</u>
<u>Transmittal Sheet & Loan/Application Register (LAR)</u>			
S010	Record Identifier	Record identifier must = 1 (transmittal) or 2 (LAR).	Record identifier does not equal 1 (transmittal) or 2 (LAR)
S013	Timestamp	Timestamp must be later than timestamp on database.	Record timestamp is earlier than, or equal to, timestamp on database (format = ccyymmddhhmm)
S020	Agency Code	Agency code must = 1, 2, 3, 4, 5, 7. The agency that submits the data must be the same as the reported agency code.	Agency code not valid for agency sending data
S025	Control Number	Control number must = a valid Respondent Identifier/Agency Code combination for date processed.	Invalid Respondent Identifier/Agency code combination or ID not on panel
S028	Timestamp	Timestamp must be numeric.	Timestamp is missing or nonnumeric (format = ccyymmddhhmm)
S030	Transaction Code	Transaction code must = 1, 2, 3, or 4	Transaction code not in range 1-4
S035	Transaction code-T1 (Delete)	Transaction code must = 1 whenever data are being deleted.	Invalid transaction code (1); no data on file to delete
S040	Transaction code-T2 (Initial Transmission)	Transaction code must = 2 whenever initial data are being transmitted.	Invalid transaction code (2); initial data already on file
S045	Transaction code-T3 (Correct/Revise)	Transaction code must = 3 whenever data are being corrected or revised.	Invalid transaction code (3); no initial data on file to revise

<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Error Explanation</u>
<u>Transmittal Sheet Only</u>			
S100	Activity Year	Activity Year must = year being processed (=1999).	Invalid Activity Year
V105	Respondent Mailing Address	Respondent name, address, city, state, and zip must not be blank.	Respondent name, address, city, state or zip is missing
V115	Contact Name	Name of contact person must not be blank.	Name of contact person is missing
V120	Contact Telephone Number	Contact person telephone number must be in NNN-NNN-NNNN format and not blank.	Telephone number for contact person not in valid format or is missing
V125	Tax Identification (ID) Number	Tax ID number must be in NN-NNNNNNNN format and not = (99-9999999 or 00-0000000 or blank).	Tax ID number not in valid format or is missing
V130	# of Loan Applications	The number of loan applications received in this transmission file per respondent does not equal the total number of loan applications reported in this respondent's transmission or the total number of loan application records in this submission is missing for the transmittal sheet.	Loan applications received in this transmission are missing or not equal to the total number of loan applications reported in this transmission
V135	Fax Number	Fax Number must be in NNN-NNN-NNNN format and not = blank.	Fax Number not in valid format or is missing
V140	Respondent State Code	State code must be equal to a valid postal code abbreviation (i.e., AL for Alabama, or AK for Alaska, etc.	State code not valid postal code or is missing
V145	Respondent Zip Code	Zip code must be in NNNNN format left justified or NNNNN-NNNN.	Zip code not in valid format or is missing

<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Error Explanation</u>
<u>Loan/Application Register (only)</u>			
V200	Record Identifier	If record identifier = "2", then record identifier "1" must be in this transmission file for the same respondent.	LAR received; Transmittal Sheet not received
S205	Application/Loan Number (Column A)	Application/Loan number must not be blank.	Application/Loan number missing
V210	Date Application Received (Column B)	Date application received must be in CCYYMMDD format; month and day must be in the range 01-12 and 01-31, respectively or equal NA. CCYY must be numeric.	Application Month, day, year and/or century not valid
V215	Date Application Received (Column B)	If Action taken type = 6, then date application received must = NA.	Loan was purchased; therefore application date must equal NA
V220	Loan Type (Column C)	Loan type must = 1, 2, 3, or 4.	Loan type is missing or is not in range 1-4
V225	Loan Purpose (Column D)	Loan purpose must = 1, 2, 3, or 4.	Loan purpose is missing or is not in range 1-4
V230	Occupancy (Column E)	Occupancy must = 1, 2, or 3.	Occupancy is missing or does not equal 1, 2, or 3
V250	Loan Amount (Column F)	Loan amount must be numeric and > zero.	Loan amount is not numeric or not > 0
V255	Action Taken - Type (Column G)	Action taken type must = 1, 2, 3, 4, 5, or 6.	Action taken type is missing or not in range 1-6

<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Error Explanation</u>
V260	Action Taken - Type (Column G)	If reasons for denial are in the range 1-9, then action taken type must = 3.	Application not denied but denial reasons given
V262	Action Taken - Type (Column G)	If date application received = NA, then action taken type must = 6.	Date application received = NA; therefore action taken type must equal 6
V265	Action Taken - Date (Column H)	Action taken date must be in CCYYMMDD format; month and day must be in the range 01-12 and 01-31, respectively. CCYY must be numeric.	Action Taken date is invalid format and/or date
S270	Action Taken - Date (Column H)	Century (CC) and Year (YY) of action taken date must = activity century/year (CCYY) for period being processed.	Century and/or Year for action taken date does not match activity century/year
V275	Action Taken - Date (Column H)	If date application received does not = NA then action taken date must be \geq date application received.	Action taken date is earlier than application date
V280	MSA Number (Column I)	MSA must = a valid MSA FIPS code for period being processed or NA.	MSA number does not equal a valid FIPS code or NA, or is missing
V285	State Code (Column J)	State must equal a valid FIPS code or (NA where MSA = NA).	State does not equal a valid state code or (state equals NA and MSA not NA)
V290	MSA/State/County Codes (Columns I, J, and K)	If MSA does not = NA; then MSA, state, and county codes must = a valid combination.	MSA, state, and county codes do not equal a valid combination
V295	State/County Codes (Columns J and K)	State and county must equal a valid combination or (county = NA where MSA = NA).	State/county does not equal a valid combination or (county equals NA and MSA not NA)

<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Error Explanation</u>
V300	Census Tract-BNA (Column L)	Census tract-BNA must = a valid census tract-BNA number for the MSA/state/county combination or (NA if county is classified as small or untraced and a valid census tract or BNA number has not been identified) or (where MSA = NA the census tract-BNA must = a valid census tract or BNA number for the state/county combination or NA). Valid Census Tract-BNA format must be NNNN.NN or NA, left justified.	Census tract-BNA not in valid format or is missing, does not equal NA, or does not equal a valid census tract or BNA number for the property location
V310	Applicant Race (Column M)	Applicant race must = 1, 2, 3, 4, 5, 6, 7, or 8.	Applicant race is missing or is not in range 1-8
V315	Co-Applicant Race (Column N)	Co-applicant race must = 1, 2, 3, 4, 5, 6, 7, or 8.	Co-Applicant race is missing or is not in range 1-8
V320	Applicant Sex (Column O)	Applicant sex must = 1, 2, 3, or 4.	Applicant sex is missing or is not in range 1-4
V325	Co-Applicant Sex (Column P)	Co-applicant sex must = 1, 2, 3, or 4.	Co-Applicant sex is missing or is not in range 1-4
V330	Income (Column Q)	Income must be numeric and > 0, or equal NA.	Income is zero, missing, negative or, if non-numeric, does not equal NA
V335	Income (Column Q)	If loan purpose = 4, then income must = NA.	Multifamily dwelling; therefore income should equal NA
V340	Type of Purchaser (Column R)	Type of purchaser must = 0, 1, 2, 3, 4, 5, 6, 7, 8, or 9.	Type of purchaser must be in the 0-9 range
V347	Type of Purchaser (Column R)	If type of purchaser = 1, 2, 3, 4, 5, 6, 7, 8, or 9, then action taken type must be 1 or 6.	Type of purchaser in range 1-9; therefore action taken should equal 1 or 6

<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Error Explanation</u>
V355	Reasons for Denial (Column S)	Reasons for denial must = 1, 2, 3, 4, 5, 6, 7, 8, 9, or blank.	Reasons for denial are not blank or in range 1-9
V360	Reasons for Denial (Column S)	Responses for reasons for denial must not be the same (i.e. 1,1; 1,1,2; 1,2,2;.....).	Reasons for denial are the same
V375	Type of Purchaser (Column R)	If type of purchaser = 2, then loan type must = 2, 3, or 4.	Purchaser type = 2 and loan type does not equal 2, 3, or 4
V380	Date Application Received (Column B)	Date application received must be > (activity year minus 5).	Application not received within the last five years

Special Notes pertaining to Quality Edits for Home Mortgage Disclosure Act data.

The quality edits that are enumerated in the remaining portion of the edit table are separated into two report categories distinguished as follows:

-- Edit Report

An edit report represents a respondent's individual edit report that is generated and sent to the reporter immediately after their HMDA data are received and loaded to the FFIEC HMDA database. The edit report could contain syntactical, validity, and quality edits. The edit report is run on the data as it is being loaded into the database. As such, it represents an incremental picture of your data as it is arriving.

-- End-of Cycle Reports

End-of-Cycle reports that contain one or several quality edits are generated near the end of the processing cycle after all data from a respondent have been received.

It is important that all data for the specified respondent, region, or agency be received and uploaded prior to running end-of-cycle reports since comparisons with previous year's data, or with all the current year's reported data, are fundamental outputs of these reports.

One of the end-of-cycle reports is known as the Macro Quality Edit Report and contains quality edits Q006-Q009, Q011, Q015, Q016, and Q023. Three other reports identify possible reporting errors dealing with quality edits Q028, Q029, and Q030.

On behalf of the FFIEC, the Federal Reserve System stores the HMDA data and maintains the database for all the respondents of the FFIEC member agencies (OCC, FRB, FDIC, NCUA, and OTS) and HUD who participate in the collection and reporting of HMDA data. Subsequently, Federal Reserve Board staff generate the separate macro level, end-of-cycle reports. In the majority of cases they review the results and complete any necessary calls to respondents to resolve the outstanding issues of the reports. However, they may also elicit the help of other agency staff in completing the review and resolution tasks.

QUALITY EDITS FOR HOME MORTGAGE DISCLOSURE ACT - LOAN/APPLICATION REGISTER

<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Error Explanation</u>
Q001	Loan Amount (Column F)	If loan amount and income are numeric and > 0 and the loan amount is $\geq 1,000$ (\$1 million), then loan amount should be < 5 times the income.	Loan amount exceeds five times the income
Q002	Loan Amount (Column F)	Loan amount should be $< \$1$ million	Loan amount reported is greater than or equal to \$1 million
Q003	Loan Type (Column C)	If loan type = 2 and loan purpose = 1, 2, or 3, then loan amount should be ≤ 300 (\$300 thousand).	Loan type = 2 and loan amount greater than 300 (\$300 thousand)
Q004	Loan Type (Column C)	If loan type = 3 and loan purpose = 1, 2, or 3, then loan amount should be ≤ 300 (\$300 thousand).	Loan type = 3 and loan amount greater than 300 (\$300 thousand)
Q005	Loan Type (Column C)	If type of purchaser = 1 or 3 and loan purpose = 1, 2, or 3, and loan type = 1 and action type = 1 or 6, then loan amount should be ≤ 400 (\$400 thousand).	Type of purchaser = 1 or 3 and loan amount greater than 400 (\$400 thousand)
Q013	Loan Purpose (Column D)	If loan purpose = 4, then loan amount should be in the range of \$100 thousand and \$10 million.	Loan amount is not within the expected range of \$100 thousand and \$10 million
Q014	Income (Column Q)	If income is numeric, then income should be $< \$1$ million.	Income is numeric and greater than or equal to \$1 million

<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Error Explanation</u>
Q022	Date Application Received (Column B)	If date application received is > (activity year minus 5), then date application received should =activity year or (activity year minus 1).	Date application received is not in activity year or (activity yr minus 1)
Q024	Income (Column Q)	If income is numeric, then income should be > \$9 thousand.	Income reported is numeric and less than or equal to \$9 thousand
Q025	Loan Purpose (Column D)	If loan purpose = 1, then loan amount should be > \$10 thousand.	Loan purpose equals 1 (home purchase) and loan amount is less than or equal to \$10 thousand
Q026	Asset Size	If assets are >\$30 million and (action taken type = 1, 2, 3, 4, 5 and loan purpose = 1 or 2), then applicant race and/or applicant sex should not = 8 or 4, respectively.	Race and/or sex equals 8 or 4, respectively
Q027	Asset Size	If assets are >\$30 million and (action taken type = 1, 2, 3, 4, 5 and loan purpose = 1 or 2), then income should not = NA.	Income equals NA
Q595@@	MSA Number (Column I)	If Action taken type = 1, 2, 3, 4, 5 then MSA must equal a corresponding respondent/MSA combination on respondent panel, or NA.	MSA not on respondent panel

@@NOTE: This edit is not applied to mortgage banking subsidiaries. Their MSAs will be determined at the end of the cycle based on the data reported. For depository institutions, this edit will produce the Q595 report but will not be counted in any error statistics.

END-OF-CYCLE MACRO QUALITY EDITS FOR HOME MORTGAGE DISCLOSURE ACT - LOAN/APPLICATION REGISTER

<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Error Explanation</u>
<u>For FFIEC Use Only; the Macro Quality Edit Report contains the following eight edits and is generated by the FFIEC</u>			
Q006	Loan Purpose (Column D)	If loan purpose = 1, and action taken type = 1, then the total number of these loans should be ≤ 95% of the total number of home purchase loan applications.	Total number of home purchase loan applications with an action code of 1 is > 95% of the total number of home purchase loan applications
Q007	Action Taken - Type (Column G)	If action taken type = 2, then the total number of these loans should be ≤ 15% of the total number of loan applications.	Total number of loan applications with an action code of 2 is > 15% of the total number of loan applications
Q008	Action Taken - Type (Column G)	If action taken type = 4, then the total number of these loans should be ≤ 30% of the total number of loan applications.	Total number of loan applications with an action code of 4 is > 30% of the total number of loan applications
Q009	Action Taken - Type (Column G)	If action taken type = 5, then the total number of these loans should be ≤ 15% of the total number of loan applications.	Total number of loan applications with an action code of 5 is > 15% of the total number of loan applications
Q011	Total Number of Applications	If current or previous year's total number of applications is ≥ 500, then the current year should be within (+ or -) 25% of the previous year's total.	Total number of loan applications for current year not within (+ or -) 25% of the previous year's total
Q015	Loan Purpose (Column D)	If loan purpose = 4, then the total number of these loans should be < 10% of all loan applications or < 10% of the total <u>dollar</u> amount of all loan applications reported.	Multi-family loan applications should not be ≥ 10% of total loan applications or ≥ 10% of the total dollar amount of the loan applications
Q016	Total number of loan applications	The number of loan applications that report income < \$10,000 should be ≤ 25% of total loan applications.	Total number of loan applications that reported income < \$10,000 is > 25% of total loan applications
Q023	MSA (Column I)	The number of loan applications that report MSA = NA should be ≤ 30% of the total number of loan applications.	The number of applications reporting MSA = NA are > 30% of the total number of loan applications

END-OF-CYCLE MACRO QUALITY EDITS FOR HOME MORTGAGE DISCLOSURE ACT - LOAN/APPLICATION REGISTER

<u>EDCK</u>	<u>Transaction Item(s)</u>	<u>Edit Test</u>	<u>Error Explanation</u>
<u>For FFIEC Use Only; separate reports for each quality edit are generated by the FFIEC</u>			
Q028	Type of Purchaser (Column R)	If ≥ 500 loans are reported with action taken type = 1 or 6, and loan purpose = 1 or 3, then the difference in the percentage of these loans that are sold in the current year when compared to the percentage of the same category of loans sold in the prior year should be $< 15\%$.	The difference in the percentage of loans sold in the current year when compared to the percentage of loans sold in the prior year is $\geq 15\%$
Q029@	MSA/State/County/Census Tract (Columns I, J, K, and L)	If the reported state/county combination is valid (and the county is not a small county) and the state/county combination is located entirely in an MSA that is identified on the respondent's panel, the MSA and census tract should not equal NA.	MSA and/or census tract-BNA equals NA and state/county or state/county/census tract-BNA is valid combination and is located completely in an MSA
Q030	MSA/State/County/Census Tract (Columns I, J, K, and L)	If the HMDA respondent is a nondepository institution (a for-profit entity) or depository institution who has assets $> \$250$ million and thus is a reporter of CRA data, then MSA/state/county/census tract-BNA should equal a valid combination.	MSA/state/county/census tract-BNA should not equal NA

@NOTE: This edit does not apply for split counties.

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
CRA DATA ORDER FORM
ITEM DESCRIPTIONS**

- Unless otherwise specified, reports using CRA data are available beginning with 1996. CRA data generally become available by August of the year following the reporting year, and data through calendar year 1998 are now available. Please refer to the CRA Assistance Line at (202) 872-7584, email at CRAHELP@FRB.GOV, or Internet at www.ffiec.gov/cra for the latest release of these reports.
- There is an additional charge for each year, MSA/non-MSA, and/or institution requested.
- Charges for duplicate requests apply.

Aggregate Report: The Aggregate Reports are available for either MSAs or statewide non-MSA areas, and are distributed on hardcopy at a cost of \$10 for each MSA/non-MSA/year requested.(**Item #403**) For an electronic version, see **Item #401** below. This report aggregates the business and farm lending information reported within an MSA or statewide non-MSA area. For MSA reports, enter the MSA number for each MSA desired in the space provided.

For statewide Non-MSA areas, enter the name of the state in the space provided. The statewide non-MSA area aggregate report is unique to CRA; it does not have a HMDA counterpart. This report aggregates the data for all counties in a selected state that are not part of an MSA. For example, Nebraska has three counties that are part of two MSAs: Lincoln and Omaha. Data for the other eighty-six counties in Nebraska are shown in the statewide non-MSA aggregate report for Nebraska.

Disclosure Statement: The Disclosure Statement summarizes business and farm lending information from data that are prepared yearly by individual institutions. The Disclosure Statement is available in hardcopy at a cost of \$10.00 for each institution/year requested(**Item #402**)

Aggregate Reports and Disclosure Statements on CD-ROM: The Aggregate Reports (by MSA and Non-MSA areas) and individual institution Disclosure Statements are available on CD-ROM at a cost of \$10.00 for the entire nation(**Item #401**) The CRA Aggregate and Disclosure Software allows you to access reports at the MSA, state, county, and institution (for disclosures only) level, print reports, and/or export the data for selected reports. Beginning with 1997, the three flat files described in the "1996 Export Data on CD-ROM" (Item #404) below are included on the Aggregate Reports and Disclosure Statements CD-ROM at no additional cost.

1996 Export Data on CD-ROM: The CD-ROM contains three flat files, which in combination, represent all the 1996 CRA Aggregate & Disclosure report data. This CD is best used for analyzing large portions of the CRA data. Detailed information regarding each of the three files is as follows:

- 1) ***TS.DAT*** contains all the transmittal sheet information for the CRA reporting institutions. (The information on this file is viewable but not exportable from the Aggregate & Disclosure CD.)
- 2) ***AGGR_ALL.DAT*** contains all the MSA Aggregate report data.
- 3) ***DISC_ALL.DAT*** contains all the individual Disclosure Statement report data.

The Transmittal Sheet file (TS.DAT) and CRA data files (AGGR_ALL.DAT and DISC_ALL.DAT) are ASCII files with fixed record lengths. **NOTE:** The file specifications for each of the individual Aggregate & Disclosure tables have been included in a write file on the CD-ROM. The CD-ROM (for 1996 only) is available at a cost of \$10.00.(**Item #404**)

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
CRA/HMDA DATA ORDER FORM
(CENSUS DATA ITEMS)**

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

SELECTION LIST There is an additional charge for each year requested (see attached item descriptions)	QTY	UNIT COST	TOTAL
<p>Census Data (Item #104)</p> <p>Indicate year(s): _____, _____, _____, _____</p> <p>Select:</p> <p> __ Reel (6250 bpi) in __ EBCDIC OR __ ASCII</p> <p>OR __ Cartridge</p> <p>Note: 1990 MSA redefinitions used beginning with 1994 HMDA data; 1990 census tracts used beginning with 1992 data; 1980 census tracts used with 1990 & 1991 data. 1996 census data combine HMDA and CRA information; therefore, file specifications are significantly different than prior years. The 1996 tape and years thereafter include census tracts and BNAs inside and outside of MSAs. Years prior to 1996 include only census tracts within MSAs.</p>		\$250.00	\$
<p>Census Data on CD-ROM (Item #303)</p> <p>Indicate year(s): _____, _____</p> <p>Note: Only available for 1999 data.</p>		\$ 10.00	\$
GRAND TOTAL			\$

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
CENSUS DATA ORDER FORM
ITEM DESCRIPTIONS**

- Unless otherwise specified, reports using HMDA data are available beginning with 1990. HMDA data generally become available by August of the year following the reporting year, and data through calendar year 1998 are now available. Reports using census data and the HUD Median Family Income Listings become available earlier in the year. Please refer to the HMDA Assistance Line at (202) 452-2016, email at HMDAHELP@FRB.GOV, or Internet at www.ffiec.gov/hmda for the latest release of these reports.
- There is an additional charge for each year requested.

Census Information and Census Data on CD-ROM: This is the nationwide census data used as input to HMDA and CRA processing. Beginning with 1996, this information combines HMDA and CRA data elements into one source. Data are distributed on tape or CD-ROM. Tape distribution is available on either reels or cartridges; file descriptions are included with each order. The CD-ROM, with software for the PC, contains the same data as the tape. It also includes printable reports and an option to export data to spreadsheet or text formats. Two items previously listed on the order form, the Census Tract Listing (Item #003) and the Census--Geography Only (Item #105), can be produced from the CD-ROM. Those interested in the Census Tract Listing and Census--Geography Only data for years prior to 1999 should call the HMDA Assistance Line at (202) 452-2016.

The charge for tape distribution is \$250.00(**Item #104**).

The charge for the CD-ROM is \$10.00(**Item #303**).

The 1980 census tracts were used in processing 1990 and 1991 HMDA data; 1990 census tracts were used for processing data for 1992 and subsequent years; 1990 MSA redefinitions were used beginning with 1994 HMDA data. The census data distributed is consistent with the HMDA year specified. For example, if HMDA year 1991 is selected, 1980 census tract data with 1991 MSA definitions are issued.

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
CRA/HMDA DATA ORDER FORM
(HMDA HARDCOPY ITEMS)**

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

SELECTION LIST There is an additional charge for each year/MSA/institution requested (see attached item descriptions)	QTY	UNIT COST	TOTAL
<p>Disclosure Statement (Item #001)</p> <p>Data Type (see page 10): FFIEC____, MICA____</p> <p>Indicate HMDA year(s): _____, _____</p> <p>(Specify Respondent ID selections in ascending order; use back of form if additional space is required.)</p> <p>Indicate Institution Name: _____ Respondent/Agency ID and Zip Code: _____</p> <p>Institution Name: _____ / / / / / / / / / / - / /</p> <p>Zip Code: / / / / / /</p> <p>Institution Name: _____ / / / / / / / / / / - / /</p> <p>Zip Code: / / / / / /</p> <p>Note: Cost of hardcopy report by institution is \$50 per year/institution.</p>		\$ 50.00	\$
<p>Aggregate Report (Item #002)</p> <p>Data Type (see page 10): FFIEC____, MICA____</p> <p>Indicate HMDA year(s): _____, _____</p> <p>For MSAs: _____, _____, _____, _____, _____, _____</p> <p>Note: Cost of hardcopy report by MSA is \$50 per year/MSA.</p>		\$ 50.00	\$
<p>MSA by MSA Report on the Disposition of Applications by Race and Income of Each Applicant (Item #006)</p> <p>Data Type (see page 10): FFIEC____, MICA____</p> <p>Indicate HMDA year(s): _____, _____</p>		\$ 50.00	\$

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
CRA/HMDA DATA ORDER FORM
(HMDA HARDCOPY ITEMS)**

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

SELECTION LIST There is an additional charge for each year/MSA/institution requested (see attached item descriptions)	QTY	UNIT COST	TOTAL
<p>Reporter Directory (Item #007)</p> <p>Indicate HMDA year(s): _____, _____</p> <p>Indicate MSA Name and Number:</p> <p>MSA Name: _____ MSA Number: / / / / /</p> <p>MSA Name: _____ MSA Number: / / / / /</p> <p>MSA Name: _____ MSA Number: / / / / /</p> <p>Note: For non-profit organizations, the charge for the directory is \$45.00 per MSA; the charge is \$75.00 per MSA for all others.</p>		\$ 45.00 or \$ 75.00	\$
<p>Three-report Package (Item #008):</p> <ul style="list-style-type: none"> * Report on Disposition of Loan Applications by Income and Race * Report on Distribution of Loan Applications * Census Tract Summary <p>Indicate HMDA year(s): _____, _____</p> <p>Indicate Institution Name and MSA</p> <p>Institution Name: _____ Respondent/Agency ID and MSA Number (if known): / / / / / / / / / / - / /</p> <p>MSA Name: _____ MSA Number: / / / / /</p> <p>MSA Name: _____ MSA Number: / / / / /</p> <p>Institution Name: _____ Respondent/Agency ID and MSA Number (if known): / / / / / / / / / / - / /</p> <p>MSA Name: _____ MSA Number: / / / / /</p> <p>MSA Name: _____ MSA Number: / / / / /</p> <p>Note: For non-profit organizations, the charge for this package is \$45.00 per institution/MSA; the charge is \$75.00 per institution/MSA for all others.</p>		\$ 45.00 or \$ 75.00	\$
GRAND TOTAL			\$

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
CRA/HMDA DATA ORDER FORM
(HMDA ELECTRONIC ITEMS)**

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

SELECTION LIST There is an additional charge for each year requested (see attached item descriptions)	QTY	UNIT COST	TOTAL
<p>Data Type (see page 10): FFIEC____, MICA____</p> <p>____ Aggregate Report (Item #101) Indicate HMDA year(s) _____, _____, _____</p> <p>____ LAR & TS Raw Data (Item #102) Indicate HMDA year(s) _____, _____, _____</p> <p>____ Reporter Panel (Item #103)* Indicate HMDA year(s) _____, _____, _____</p> <p>Select: __ Reel (6250 bpi) in __ EBCDIC OR __ ASCII</p> <p>OR __ Cartridge</p> <p>OR __ CD-ROM (LAR & TS Raw Data Only)**</p> <p>*Included on the LAR & TS Raw Data CD-ROM for 1997 and years thereafter. **Not available for years prior to 1992.</p>		<p>\$500.00 (reel or cartridge)</p> <p>\$500.00 (reel or cartridge) OR \$50.00 (CD-ROM only)</p> <p>\$150.00 (reel or cartridge)</p>	<p>\$</p> <p>\$</p> <p>\$</p> <p>\$</p>
<p>MSA Aggregate Reports and Disclosure Statements on CD-ROM (Item #302)</p> <p>Data Type (see page 10): FFIEC____, MICA____</p> <p>Indicate year(s): _____, _____</p> <p>Note: Not available for 1993 HMDA reporting year.</p>		\$150.00	\$
GRAND TOTAL			\$

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
CRA/HMDA DATA ORDER FORM
(HMDA PREPARATION ITEMS)**

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

SELECTION LIST There is an additional charge for each year requested (see attached item descriptions)	QTY	UNIT COST	TOTAL
A Guide to HMDA Reporting: Getting It Right (Item #010) Indicate year(s): _____, _____ *This guide was developed to assist those who prepare the HMDA report. See the "Item Descriptions" for more information.		\$ 5.00	\$
GRAND TOTAL			\$

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA DATA ORDER FORM
ITEM DESCRIPTIONS**

- Unless otherwise specified, reports using HMDA data are available beginning with 1990. HMDA data generally become available by August of the year following the reporting year, and data through calendar year 1998 are now available. Reports using census data and the HUD Median Family Income Listings become available earlier in the year. Please refer to the HMDA Assistance Line at (202) 452-2016, email at HMDAHELP@FRB.GOV, or Internet at www.ffiec.gov/hmda for the latest release of these reports.
- There is an additional charge for each year, MSA, and/or institution requested.
- Charges for duplicate requests apply.

The FFIEC has entered into an agreement with the Mortgage Insurance Companies of America (MICA) to compile data on mortgage insurance applications for the nation's eight private mortgage insurance companies. These data are available beginning with data for the fourth quarter of calendar year 1993 and for calendar years 1994 through 1996. The FFIEC makes the data available in formats similar to those for the HMDA data. The following items are available for MICA data: Disclosure Statements (Item #001); Aggregate Reports (Item #002); the National Aggregate Report (Item #005); MSA by MSA Report on the Disposition of Applications by Race and Income of Each Applicant (Item #006); LAR & TS Raw Data (Item #102); Reporter Panel (Item #103); and MSA Aggregate Reports and Disclosure Statements on CD-ROM (Item #302). Because 1993 MICA data cover only the fourth quarter, the charge for the LAR & TS Raw Data (Item #102) is \$125. Subsequent years' data are collected annually, and therefore, charges do not differ from the FFIEC data. Items other than the LAR & TS Raw Data do not have a reduced price for the 1993 reporting year. When ordering items, be sure to specify the data type. The FFIEC data include those institutions required to report HMDA under Regulation C, and the MICA data include those eight mortgage insurers reporting HMDA data as agreed upon with the FFIEC.

Aggregate Report: The Aggregate Reports of MSAs, sorted by MSA, are distributed as either hardcopy or on tape. Printed reports of MSAs range from 30 to 604 pages each, and average about 60 pages. For years prior to 1996, this report aggregates the mortgage and home improvement lending information within an MSA, where an institution has a home or branch office in that MSA. For 1996 and years thereafter, this report aggregates the mortgage and home improvement lending information within an MSA, regardless of whether the institution has a home or branch office in that MSA. It is in the same format as the disclosure statements; however, individual institution's data cannot be identified. Tape distribution is used in lieu of hardcopy as a convenience to those sites that can print the tape locally. This is a print image tape; therefore, the data cannot be manipulated.

For hardcopy distribution, enter the MSA number for each MSA desired on the report in the space provided on the form. If additional space is required, use the back of the form. The charge for hardcopy distribution is \$50.00 for each MSA requested (**Item #002**)

For tape distribution, all MSAs are included on the tape. Also, a listing is provided that shows the relative position and number of pages for each MSA on the tape. Data are in EBCDIC and formatted as follows: record length = 166; block size = 24,900; and record format = fixed block. Printing these records requires a printer featured for 166 character output. The charge for tape distribution is \$500.00. (**Item #101**)

The hardcopy Aggregate item is also available for MICA data. These data are not available prior to 1993 (see above).

A Guide to HMDA Reporting: Getting It Right: The guide was developed to assist those who prepare the HMDA report for their institutions, and also contains an executive summary for management officials that explains the responsibilities of institutions that are subject to HMDA. The 1998 version is a comprehensive edition for use beginning with the 1998 calendar year data (due March 1, 1999). It provides a summary of responsibilities and requirements, directions for assembling the necessary tools, and step-by-step instructions for reporting HMDA data. It includes information about obtaining data from the Bureau of the Census, and contains a listing of MSA, state, and county codes. Appendices include Regulation C: the Instructions for Completion of the HMDA-LAR; Form and Instructions for Data Collection on Race or National Origin and Sex; and the Staff Commentary on Regulation C. The guide is also available via the HMDA Assistance Line Fax Back System at (202) 452-2016 or Internet at www.ffiec.gov/hmda. (**Item #010**)

Counties Located in Non-Metro Areas Listing: The listing shows all county codes in non-metro areas by state. The listing is not available for years prior to 1996. Please refer to the HMDA Assistance Line Fax Back System at (202) 452-2016 or Internet at www.ffiec.gov/hmda for the latest release of this listing(**Item #004a**)

Disclosure Statement: The Disclosure Statement summarizes mortgage and home improvement lending information from data that are prepared yearly by individual institutions. For 1996 and years thereafter, a supplemental report discloses data for property located outside of MSAs in which the institution has a home or branch office. The Disclosure Statement is distributed in hardcopy at a cost of \$50.00 for each institution requested. (**Item #001**)

The Disclosure Statements are also available for MICA data. These data are not available prior to 1993 (see page 10).

Loan Application Records (LAR) and Transmittal Sheet (TS) Data: The LAR & TS data are collected by a financial institution as a result of applications for, and originations and purchases of, home-purchase loans (including refinances) and home-improvement loans for each calendar year. LARs for 1990 total almost 6.6 million records and 9,332 Transmittal Sheets (TSs); the 1991 LARs data total over 7.9 million records and 9,359 TSs; the 1992 LARs data total approximately 12.0 million records and 9,072 TSs; the 1993 LARs data total approximately 15.0 million records and 9,650 TSs; the 1994 LARs data total approximately 12.0 million records and 9,858 TSs; the 1995 LARs data total over 11.0 million records and 9,539 TSs; the 1996 LARs data total over 14.0 million records and 9,328 TSs; the 1997 LARs data total over 16.0 million records and 7,925 TSs; and the 1998 LARs data total over 24.7 million records and 7,836 TSs. The following should be noted:

- Data are not certified as error free.
- For reasons of privacy, the dates and loan application numbers are omitted from each record.
- To form a unique identifier for a institution, the Respondent ID and single character Agency Code must be used. To form a unique loan record identifier, the Respondent ID, Agency Code, and Loan Sequence Number must be used. See record layout enclosed with distribution tape for additional information.

LAR and TS data are distributed on tape at a cost of \$500.00. Reels or cartridges may be chosen. Record formats and file descriptions are included with each order. (**Item #102**)

If reels are ordered, there are multiple reels containing the LAR data and one reel containing the TS data. If cartridges are ordered, there are several cartridges containing the LAR data and one containing the TS data. (The number of reels/cartridges containing LAR data vary according to the year requested because of the volume of data.) Note that both reels and cartridges containing LAR data are multi-volume datasets. This means that to process ALL of the LAR data, each of the reels or cartridges must be read successively.

LAR and TS data are also distributed on CD-ROM at a cost of \$50.00. **The HMDA Raw Data Software System moved from a DOS-based to a Windows-based application as of 1995.** For 1997 and years thereafter, most of the Reporter Panel (**Item #103**) information that can be ordered on tape (reel and cartridge) is included on the CD-ROM. However, if you wish to order all of the reporter panel data elements on tape in one file, refer to Item #103.

The user has the ability to do the following:

- Download the data contained on the compact discs to a file.
- Search by MSA, State, County, or Respondent ID and save to a file.
- Import the file created from a download or search into a software package or mainframe application. It is important to consider the space limitations of each application prior to loading the data into that application.

These LAR and TS files are also available for MICA data beginning with the fourth quarter of 1993. The 1993 MICA data are available at a cost of \$125 and are only available on reel or cartridge (see page 10).

MSA Aggregate Reports and Disclosure Statements on CD-ROM: The MSA Aggregate Reports and individual lender Disclosure Statements for each MSA are available on CD-ROM at a cost of \$150.00 for the entire nation. (**Item #302**)

The HMDA MSA Aggregate Reports and Disclosure Statements Software System moved from a DOS-based to a Windows-based application as of 1996. The Software allows the user to search by MSA, an institution's individual disclosure statement, or a specific table on the MSA aggregate report. Printing these records requires a printer featured for 166 character output.

The MSA Aggregate Reports and Disclosure Statements on CD-ROM are also available for MICA data. These data are not available prior to 1994 (see page 10).

MSA by MSA Report on the Disposition of Applications by Race and Income of Each Applicant: This report contains one table for each of the MSAs. For years prior to 1996, the report provides the number and percentage of applications denied by the race and income of the applicants within the MSA, where an institution has a home or branch office in that MSA. For 1996 and years thereafter, it provides the number and percentage of applications denied by the race and income of the applicants within the MSA, regardless of whether the institution has a home or branch office in that MSA. The report is available in hardcopy only at a cost of \$50.00(**Item #006**)

These reports are also available for MICA data. These data are not available prior to 1994 (see page 10).

MSA Median Family Income Listing: The listing shows “MSA Median Family Incomes for 19xx HMDA Reports” where xx is the HMDA year (i.e. 1990, 1991, etc.). If a 1990 listing is selected, there is an adjustment factor of 1.6424 applied to the 1980 Median Family Income column for each MSA to arrive at the Inflation Adjusted 1980 Median Family Income column. For 1991 and subsequent listings, the median family income of the MSA is based on estimates developed annually by the Department of Housing and Urban Development (HUD). The figure for the MSA is the HUD estimate for the fiscal year that corresponds to the year for which the loan application data are reported. For 1996 and years thereafter, the listing includes median family incomes for non-metro areas by state. This information is calculated by taking the median family incomes of all census tracts and BNAs by state outside of the MSA boundaries. Please refer to the HMDA Assistance Line Fax Back System at (202) 452-2016 or Internet at www.ffiec.gov/hmda for the latest release of this listing(**Item #004**)

National Aggregate Reports: These reports are a nationwide summation of the individual MSA Aggregate Reports. They indicate the number and dollar amounts of lending, cross tabulated by loan, applicant, and geographic characteristics. **The data is now available on the Internet beginning with 1998 data. Please refer to www.ffiec.gov/hmda for the latest release of this report.** The charge for hardcopy distribution is \$50.00(**Item #005**).

The National Aggregate Reports are also available for MICA data. These data are not available prior to 1993 (see page 10).

Reporter Directory: The Reporter Directory is a hardcopy of all HMDA reporters within a specified MSA, sorted by name of reporter and then by state and county codes. This report provides the following information:

- ID number, name of institution, city and state locations, total assets, and parent ID number.
- For each state and county in which an institution has activity
 - the state and county codes;
 - the number of tracts with loans;
 - the number of loans originated;
 - the number of applications;
 - the ratio of loans to applications; and
 - the number of loans purchased

The charge for non-profit organizations is \$45 per requested MSA and \$75 per MSA for all others(**Item #007**)

Reporter Panel: The Reporter Panel is the universe of all institutions that reported under HMDA. The panel information is taken from the database at the same time that the final disclosure and aggregate reports are prepared for the Central Depositories. Beginning in 1997, some of the panel data elements (the name of the institution, the Respondent ID and agency code, and the MSA number(s) of the metropolitan areas for which they reported) are included on the LAR & TS Raw Data CD-ROM(**Item #102**).

If you prefer to obtain all of the Reporter Panel information, i.e., the same data elements found on the CD-ROM as well as the reporter's agency group code and parent information (if applicable), you can order the complete reporter panel information on reel or cartridge at a cost of \$150.00. A format description is also included with each order(**Item #103**).

The Reporter Panel is also available for MICA data. (Note that the MICA data are not available prior to 1994--see page 10).

Three-Report Package: This package of three reports is available in hardcopy only. The following information is provided for a specified institution/MSA combination:

Report on Disposition of Loan Applications by Income and Race

- Compares applications by disposition and by income levels (as a percentage of the MSA median income-- less than 80%, 80-99%, 100-120%, and more than 120%)
- Is subdivided by race

Report on Distribution of Loan Applications

- Provides a summary of a specific institution's activity by income and racial characteristics of the census tract within an MSA
- Covers applications for mortgage and home improvement loans and refinances
- Provides the number of applications received, the number of loans originated, and the number of 1-4 family owner-occupied units within each category of census tract characteristics.

Census Tract Summary

- Provides the number, dollar amounts, and disposition of applications for a specific institution/MSA by census tracts
- For each census tract, the following are also provided:
 - the median housing value
 - the median age of the housing stock
 - the median age of the population
 - the minority population percentage
 - the number of owner-occupied units
 - the number of households
 - the median income (adjusted)
 - the denial rate
- Census tracts that are low- to moderate-income tracts are highlighted

The charge for non-profit organizations are priced at \$45 per requested institution/MSA, and \$75 per institution/MSA for all others. These reports are ordered as a package, not separately. **(Item #008)**