

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
CRA/HMDA DATA ORDER FORM
(PAYMENT INFORMATION)**

FFIEC AND FRB USE ONLY

FFIEC Account/Order Number: _____

Order Form Received at FRB: _____

Order Shipped by FRB: _____

Please Print Legibly

CONTACT NAME: _____

ORGANIZATION: _____

ADDRESS: _____

CITY/STATE/ZIP: _____

TELEPHONE: _____ - _____ - _____ EXT. _____ FAX: _____ - _____ - _____

Check if: Profit
 Non-Profit

Organization Sector: Financial Institution
 Government Agency
 Media
 Public/Other

SHIPMENT INFORMATION (check appropriate method):

Please ship the completed order at my expense using my overnight carrier listed below*

Carrier Name _____ Account Number / / / / / / / / / / / / / / / /

Fourth class via United States Postal Service at no charge.

PAYMENT INFORMATION (check appropriate method):

~Advance payment required via check, Money Order, Visa, or MasterCard.

Check
 Money Order

Please make checks payable to: FFIEC
Mail to: Federal Reserve Board
Attn: CRA/HMDA Data Request
20th & Constitution Avenue, N.W.
MS N502
Washington, DC 20551-0001*
Phone: 202-452-2016
Fax: 202-452-6497**

*Sending via overnight carrier will assist with the expedition of your order.
**ONLY credit payments (VISA or MasterCard) may be sent by fax.

Visa **Card Number** / / / / / - / / / / / - / / / / / - / / / / /

MasterCard **Expiration Date (mm/ccyy)** / / / - / / / / /

Signature (required when paying by credit card) _____ **Date** _____

~THE PAYMENT INFORMATION PAGE AND PAGES THAT HAVE THE REQUESTED ITEM(S) MUST BE SENT WITH YOUR PAYMENT. The omission of either will DELAY your order.

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

FFIEC AND FRB USE ONLY

FFIEC Account/Order Number: _____

| SELECTION LIST | QTY | UNIT COST | TOTAL |
|---|-----|-----------|-------|
| CRA Aggregate and Disclosure Reports on CD-ROM (Item #401) Indicate year(s): _____, _____ Note: Available on CD-ROM for years 1996 through 2004 (only). | | \$ 10.00 | \$ |
| CRA 1996 Export Data on CD-ROM (Item #404) Note: Only available for 1996 data; these export data are included on the Aggregate and Disclosure Reports CD-ROM (Item #401) for years 1997 through 2004. | | \$ 10.00 | \$ |
| GRAND TOTAL/CRA ITEMS | | | \$ |

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

- CRA data for a new year generally become available by August of the year following the calendar year of the data. Data through calendar year 2005 are now available. Please e-mail CRAHELP@FRB.GOV or view the Internet at www.ffiec.gov/cra or refer to the CRA Assistance Line at (202) 872-7584 for the latest release of these reports.
- Note: Beginning with calendar year 2005, CRA Aggregate and Disclosure Reports are available via the Internet only at www.ffiec.gov/cra. (CD-ROM production of this data product was discontinued).

CRA Aggregate and Disclosure Reports on CD-ROM: The Aggregate Reports (by MSA/MDs and non-MSA/MDs) and individual institution Disclosure Statements are available on CD-ROM for years 1996 through 2004 (only) at a unit cost of \$10.00 per year for the entire nation (**Item #401**). *In addition, data are available via the Internet at www.ffice.gov/cra for 1996 and years thereafter.* The software allows you to access reports at the MSA/MD, state, county, and institution level (for disclosures only); print reports; and export the data for selected reports.

An Aggregate Report includes the business and farm lending information reported within an MSA/MD or statewide non-MSA/MD. The statewide non-MSA/MD aggregate report is unique to CRA; it does not have a HMDA counterpart. The individual institution Disclosure Report summarizes business, farm and community development lending information that is prepared yearly by individual institutions.

Beginning with calendar year 1997 through calendar year 2004, the three flat files described in the “1996 Export Data on CD-ROM” (**Item #404**) below are included on the Aggregate and Disclosure Reports on CD-ROM at no additional cost. For calendar year 2005 and forward, the three flat files are posted on the Internet at www.ffiec.gov/cra.

CRA 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/MD 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 unit 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 Account/Order Number: _____

| SELECTION LIST | QTY | UNIT COST | TOTAL |
|--|-----|--------------|-------|
| Census Data on CD-ROM (Item #303) Indicate year(s): _____, _____ Note: Not available from FFIEC for years prior to 2003. | | \$ 10.00 | \$ |
| GRAND TOTAL/CENSUS DATA ITEMS | | | \$ |

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

- Census data generally become available in the second quarter of the current year, and data through calendar year 2006 are now available. Please e-mail HMDAHELP@FRB.GOV or view the Internet at www.ffiec.gov/hmda or refer to the HMDA Assistance Line at (202) 452-2016 for the latest release of the Census data.

Census Information and Census Data on CD-ROM: This product includes census data used as input to HMDA and CRA reporting and processing. Census data for calendar years 2003 through 2006 are distributed on CD-ROM and are available from the FFIEC at a unit cost of \$10.00 per year (**Item #303**). Those interested in data distributed on cartridge tape or CD-ROM for years prior to 2003 should contact the National Technical Information Service (NTIS) at www.NTIS.gov/products/specialty/banking/hmda.asp. *In addition, the census data for 1997 and years thereafter are available via the Internet at www.ffiec.gov/hmda*

The CD-ROM, with software for the PC, includes printable reports and an option to export data to spreadsheet or text formats. Four reports that were listed on previous order forms -- **Census Tract Listing (Item#003)**, **MSA/MD Median Family Income Listing (Item #004)**, **Counties Located in Non-Metro Areas Listing (Item #004a)**, and **Census - Geography Only (Item #105)** -- can be produced from the CD-ROM. Note: 2000 census tracts were used for processing data for 2003 and subsequent years.

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

FFIEC AND FRB USE ONLY

FFIEC Account/Order Number: _____

| SELECTION LIST | QTY | UNIT COST | TOTAL |
|---|-----|-----------|-----------|
| <p>____ LAR & TS Raw Data on CD-ROM (Item #102b)</p> <p>Indicate year(s): _____, _____, _____</p> <p>Data Type (see box on page 9): HMDA____, PMIC____</p> <p>Note: Not available from FFIEC for HMDA years prior to 2003. Not available for PMIC years prior to 1995.</p> | | \$50.00 | \$ |
| <p>Aggregate and Disclosure Reports on CD-ROM (Item #302)</p> <p>Indicate year(s): _____, _____</p> <p>Data Type (see box on page 9): HMDA____, PMIC____</p> <p>Note: Not available from FFIEC for HMDA years prior to 2003. Not available for PMIC years prior to 1995.</p> | | \$10.00 | \$ |
| GRAND TOTAL/HMDA ELECTRONIC ITEMS | | | \$ |

**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 for a new year generally become available by August/September of the year following the calendar year of the data. Data through calendar year 2005 are now available. Reports using census data and the HUD Median Family Income numbers become available earlier in the year. Please e-mail HMDAHELP@FRB.GOV or view the Internet at www.ffiec.gov/hmda or refer to the HMDA Assistance Line at (202) 452-2016 for the latest release of these reports.
- Note: Beginning with calendar year 2005, HMDA Aggregate and Disclosure Reports are available via the Internet only at www.ffiec.gov/hmda. (CD-ROM production of this data product was discontinued).

Eight Private Mortgage Insurance Companies (PMIC), formerly known as Mortgage Insurance Companies of America (MICA) have a voluntary agreement with the FFIEC to compile and provide data on mortgage insurance applications. Beginning in 2006, the number was increased from seven to eight companies. These data are available beginning with data for calendar years 1995 through 2005, unless otherwise noted in the item description. The FFIEC makes the PMIC data available in products and formats similar to those for the HMDA data. The following items are available for PMIC data: LAR & TS Raw Data (Item #102) and Aggregate and Disclosure Reports on CD-ROM (Item #302). (The PMIC Aggregate and Disclosure Reports are available from FFIEC on CD-ROM for calendar years 1995 through 2004 only. Beginning in 2005, these reports are posted on the Internet at www.ffiec.gov/hmda/online-rpts.htm; CD-ROMS are not available). The data are collected annually, and charges do not differ from the FFIEC data. When ordering items, be sure to specify the data type. The FFIEC HMDA data include those institutions required to report HMDA under Regulation C, and the PMIC data include the mortgage insurers reporting private mortgage insurance data as agreed upon with the FFIEC.

Aggregate and Disclosure Reports on CD-ROM: The **HMDA Aggregate Reports** and individual lender **Disclosure Statements** for each MSA/MD are available from the FFIEC on CD-ROM at a unit cost of \$10.00 per year for years 2003 and 2004 only (**Item #302**). *In addition, HMDA aggregate reports and disclosure statements are available via the Internet at www.ffiec.gov/hmda for 1999 and years thereafter.*

The **PMIC Aggregate Reports** and **Disclosure Statements** on mortgage insurance applications collected from Private Mortgage Insurance Companies are available from the FFIEC on CD-ROM for years 1995 through 2004 at a unit cost of \$10.00 per year (**Item #302**). *In addition, the PMIC aggregate reports and disclosure statements are available via the Internet at www.ffiec.gov/hmda/online_rpts.htm for 1999 and years thereafter.*

The **Aggregate Report** is sorted by MSA/MD. The HMDA report aggregates the mortgage and home improvement lending information within an MSA/MD, regardless of whether the institution has a home or branch office in that MSA/MD. The PMIC report aggregates the mortgage insurance application data within an MSA/MD. The aggregate reports are in the same format as the disclosure statements; however, individual institution's data cannot be identified. Those interested in the HMDA Aggregate Reports for years prior to 2003 on CD-ROM or cartridge tape should contact NTIS at www.NTIS.gov/products/specialty/banking/hmda.asp. (The PMIC Aggregate Reports are not available from NTIS).

The **HMDA Disclosure Statement** summarizes mortgage and home improvement lending information from data that are prepared yearly by individual institutions. The **PMIC Disclosure Statement** summarizes mortgage insurance application data from information that are prepared yearly by PMI Companies. For 1996 and years thereafter, a supplemental report discloses data for property located outside of MSA/MDs in which the institution has a home or branch office.

A Guide to HMDA Reporting: Getting It Right: The Guide was developed to assist those who prepare the HMDA report for their institutions. It also contains an executive summary for management officials that explain the responsibilities of institutions that are subject to HMDA. The Guide 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/MD, State, and County codes. Appendices include Regulation C; the Instructions for Completion of the HMDA-LAR; Form and Instructions of the Government Monitoring Information; and the Staff Commentary on Regulation C.

The most recent edition of the HMDA Guide dated January 1, 2004 is available on the Web at www.ffiec.gov/hmda. This edition lists additional MSA/MD changes made by OMB in December 2003. A Guide Information Letter that highlights the major changes for the 2006 processing year is posted on the FFIEC HMDA web site. Use the 2004 edition of the Guide along with the 2006 information letter for guidance on collecting and reporting calendar year (CY) 2006 HMDA data. If you must refile HMDA data for CYs 2004 and 2005, use the 2004 edition of the Guide. Beginning in 2006 and forward, the Guide will be updated on the Web only; the FFIEC will no longer print paper copies.

The 2003 edition of the HMDA Guide dated January 1, 2003 is available via the Web (www.ffiec.gov/hmda). It contains minor differences from the 1998 edition and is to be used for collecting and processing CY 2003 data.

The 1998 edition of the HMDA Guide is offered on the Internet (www.ffiec.gov/hmda). A Guide Information Letter that highlighted the major changes for the 2002 processing year is on the FFIEC web site. If you must refile HMDA data for CY 2002, the 1998 edition along with the 2002 information letter should be used for guidance on collecting and reporting the data.

Loan Application Register (LAR) and Transmittal Sheet (TS) Raw Data on CD-ROM: 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. The 2005 LAR data total over 36.4 million records and 8,848 TSs. The following should be noted:

- Data are not certified as error free.
- For reasons of privacy, the two date fields and loan application numbers are omitted from each record.
- To form a unique identifier for an 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. For additional information, review the file formats located under the Information tab on the CD-ROM.

LAR and TS data are distributed from the FFIEC on CD-ROM at a unit cost of \$50.00 per year for years 2003 and forward only (**Item #102b**). Those interested in this data for years 1990 - 2002 should contact NTIS (www.NTIS.gov/products/specialty/banking/hmda.asp).

All Reporter Panel data, except the reporter's agency group code and parent information (where appropriate) are included on the LAR & TS Raw Data CD-ROM for 1997 – 2003.

The user has the ability to do the following:

- Download the data contained on the compact discs to a file.
- Search by MSA/MD, 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 from the FFIEC for PMIC data beginning with 1995.

National Aggregate Reports: These reports are a nationwide summation of the individual MSA/MD Aggregate Reports. They indicate the number and dollar amounts of lending, cross tabulated by loan, applicant, and geographic characteristics. For 1999 and years thereafter, HMDA National Aggregate Reports are available on the Internet at www.ffiec.gov/hmda. Those interested in this data for years 1990 – 2002 should contact NTIS (www.NTIS.gov/products/specialty/banking/hmda.asp).

The National Aggregate Reports are also available from the FFIEC for PMIC data for 1999 and years thereafter via the Internet at www.ffiec.gov/hmda/online_rpts.htm. (The PMIC National Aggregate Reports are not available from NTIS).

Reporter Panel: This is the universe of all institutions that reported under HMDA. The Reporter Panel information is taken from the database at the same time that the final aggregate and disclosure reports are prepared for the institutions and the public. The panel data is a fixed flat file (ReporterPanel.dat).

From 1997 through 2005 the fixed flat file (ReporterPanel.dat) contains all panel data except the reporter's agency group code (other lender code) and parent information (where appropriate) and are included on the HMDA LAR and TS Raw Data CD-ROMs. In addition, the reporter panel fixed flat file was also included on the 2003 and 2004 HMDA Aggregate and Disclosure Reports CD-ROMs. Beginning with calendar year 2005 data, the HMDA Aggregate and Disclosure Reports CD-ROM will not be available. Another source of the HMDA reporter panel information for years 1990 through 2002 is NTIS (www.NTIS.gov/products/specialty/banking/hmda.asp).

The majority of the PMIC Reporter Panel data fields are available from the FFIEC for calendar years 1995 and thereafter. PMIC reporters do not report parent information or assets. All the necessary panel information has been included in a fixed flat file (PMICInfo.dat) on the PMIC TS and LAR Raw Data since 1997 and included on the PMIC Aggregate and Disclosure CD-ROMs for 2003 and 2004. (PMIC Reporter Panel information is not available from NTIS).