

RESCINDED

OCC Bulletin 2023-10 | April 13, 2023

Home Mortgage Disclosure Act: FFIEC's 2023 'A Guide to HMDA Reporting: Getting It Right!'

Replaced - See OCC 2024-15.

To

Chief Executive Officers of All National Banks, Federal Savings Associations, and Federal Branches and Agencies; Department and Division Heads; All Examining Personnel; and Other Interested Parties

Summary

The Office of the Comptroller of the Currency (OCC) is announcing the issuance of the Federal Financial Institutions Examination Council's (FFIEC) revised "A Guide to HMDA Reporting: Getting It Right!" (2023 guide). The 2023 guide provides resources to help banks¹ comply with the Home Mortgage Disclosure Act (HMDA) and Regulation C, its implementing regulation (12 CFR 1003).

The 2023 guide reflects a technical amendment to the 2020 HMDA rule to adjust the loan volume thresholds effective January 1, 2023,² for reporting HMDA data on

closed-end mortgage loans.

Rescission

This bulletin rescinds OCC Bulletin 2022-10, "Home Mortgage Disclosure Act: FFIEC's 2022 'A Guide to HMDA Reporting: Getting It Right!'"

Note for Community Banks

The 2023 guide applies to community banks that are subject to HMDA data collection and reporting requirements.

Highlights

The 2023 guide discusses

- institutions covered by Regulation C.
- transactions covered by Regulation C.
- information that covered institutions are required to collect, record, and report.
- requirements for reporting and disclosing data.

Further Information

Please contact Vonda J. Eanes, Director for Community Reinvestment Act and Fair Lending Policy, Compliance Risk Policy Division, at (202) 649-5470.

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Related Link

- FFIEC's 2023 "[A Guide to HMDA Reporting: Getting It Right!](#)"

¹ "Banks" refers collectively to national banks, federal savings associations, and federal branches and agencies of foreign banking organizations.

² Refer to 87 Fed. Reg. 77980.

Topic(s): ■ [COMPLIANCE](#) ■ [CONSUMER PROTECTION](#) ■ [FAIR LENDING](#)
■ [HOME MORTGAGE DISCLOSURE ACT \(REG C\)](#)

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