

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
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) or no charge items 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
HMDA DATA ORDER FORM
(CENSUS DATA ITEMS)**

FFIEC AND FRB USE ONLY

FFIEC Account/Order Number: _____

SELECTION LIST There is an additional charge for each year requested (see attached item descriptions)	QTY	UNIT COST	TOTAL
Census Data on Cartridge (Item #104) Indicate year(s): _____, _____, _____, _____ Note: 2000 census tracts used beginning with 2003 data; 1996 census data combine HMDA and CRA information; therefore, file specifications are significantly different than prior years. The cartridge for 1996 and years thereafter includes census tracts and BNAs inside and outside 1990 MA redefinitions used beginning with 1994 HMDA data; 1990 census tracts used beginning with 1992 data; 1980 census tracts used with 1990 & 1991 data.		\$250.00	\$
Census Data on CD-ROM (Item #303) Indicate year(s): _____, _____ Note: Not available for years prior to 1999.		\$ 10.00	\$
GRAND TOTAL/CENSUS DATA ITEMS			\$

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

- Unless otherwise specified, reports using Census data are available beginning with 1990. Census data generally become available in the second quarter of the current year, and data through calendar year 2003 are now available. 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 cartridge tape or CD-ROM. (Beginning with the release of 2004 Census data in the second quarter of 2004, distribution on cartridge tape will no longer be offered.) A file description is included with each order. The CD-ROM, with software for the PC, contains the same data as the cartridge. It also includes printable reports and an option to export data to spreadsheet or text formats. Four items previously listed on the order form, the **Census Tract Listing (Item #003)**, **MA 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. Those interested in this 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 thru 2002 data; 1990 MA redefinitions were used beginning with 1994 HMDA data; 2000 census tracts were used for processing data for 2003 and subsequent years. 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 MA definitions are issued.

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

FFIEC AND FRB USE ONLY

FFIEC Account/Order Number: _____

SELECTION LIST There is an additional charge for each year requested (see attached item descriptions)	QTY	UNIT COST	TOTAL
<p>____ LAR & TS Raw Data (Item #102)</p> <p>Indicate year(s): _____, _____, _____</p> <p>Data Type (see page 10): HMDA____, MICA____</p> <p>Select: __ Cartridge in __ EBCDIC or __ ASCII</p> <p>OR __ CD-ROM (LAR & TS Raw Data Only)*</p> <p><small>*Not available for 1995 HMDA reporting year or years prior to 1992. Not available for MICA years prior to 1995.</small></p>		\$500.00 (cartridge) OR \$50.00 (CD-ROM only)	\$
<p>____ Reporter Panel (Item #103)</p> <p>Indicate year(s): _____, _____, _____</p> <p>Data Type (see page 10): HMDA____, MICA____</p> <p>Select: __ Cartridge in __ EBCDIC or __ ASCII</p> <p>Note: Included on the LAR & TS Raw Data CD-ROM for 1997 and years thereafter.</p>		\$150.00 (cartridge)	\$
<p>Aggregate and Disclosure Reports on CD-ROM (Item #302)</p> <p>Indicate year(s): _____, _____</p> <p>Data Type (see page 10): HMDA____, MICA____</p> <p>Note: Not available for 1993 HMDA years or years prior to 1992. Not available for MICA years prior to 1994.</p>		\$10.00	\$
GRAND TOTAL/HMDA ELECTRONIC ITEMS			\$

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

FFIEC AND FRB USE ONLY

FFIEC Account/Order Number: _____

SELECTION LIST There is an additional charge for each year requested (see attached item descriptions)	QTY	UNIT COST	TOTAL
<p>A Guide to HMDA Reporting: Getting It Right!</p> <p>Note: The most current edition dated January 1, 2003, is only available via the Internet at www.ffiec.gov/hmda.</p> <p>The 1998 edition, which is the previous comprehensive edition, is available in paper format (#010) or on the Internet.</p>		\$ 5.00	\$
GRAND TOTAL/HMDA PREPARATION 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 generally become available by August of the year following the reporting year, and data through calendar year 2002 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, MA, and/or institution requested.
- Charges for duplicate requests apply.

The FFIEC has contracted with the Mortgage Insurance Companies of America (MICA) to compile data on mortgage insurance applications for the nation's eight private mortgage insurance companies. (Beginning in 1999, there are seven companies.) These data are available beginning with data for the fourth quarter of calendar year 1993 and for calendar years 1994 through 2002. 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); MA by MA 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 Aggregate and Disclosure Reports 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 the mortgage insurers reporting HMDA data as agreed upon with the FFIEC.

Aggregate Report: This report is sorted by MA. For years prior to 1996, the report aggregates the mortgage and home improvement lending information within an MA, where an institution has a home or branch office in that MA. For 1996 and years thereafter, the report aggregates the mortgage and home improvement lending information within an MA, regardless of whether the institution has a home or branch office in that MA. It is in the same format as the disclosure statement; however, individual institution's data cannot be identified. The Aggregate Reports are distributed in hardcopy only for years 1990 – 1996 at a cost of \$50 for each MA requested (**Item #002**). Those interested in the Aggregate Reports for years prior to 1997 should contact the HMDA Assistance Line at (202) 452-2016. For 1997 and years thereafter, data are available via the Internet at www.ffiec.gov/hmda. For an electronic version, see **Item #302** below.

The Aggregate Reports are also available for MICA data, however, they are not available prior to 1993 (see above). Hardcopy reports are only available for years 1993 – 1999 at a cost of \$50. For 2000 and years thereafter, data are available via the Internet at www.ffiec.gov/hmda. Those interested in the hardcopy version should contact the HMDA Assistance Line at (202) 452-2016.

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 MA, 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 1998 edition of the HMDA Guide was the last time that it was completely rewritten and offered in paper format. A Guide Information Letter that highlighted the major changes for a particular processing year was added to the FFIEC web site for each year from 1999 through 2002. The 1998 edition along with the appropriate year's information letter were used for guidance on collection and reporting HMDA data. Thus, if you must file HMDA data prior to calendar year 2003, the 1998 edition is available in paper format (Item #010) or from the web at www.ffiec.gov/hmda.

The most recent edition of the HMDA Guide dated January 1, 2003 is only 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 calendar year 2003 data.

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 MAs in which the institution has a home or branch office. The Disclosure Statement is distributed in hardcopy only for years 1990 - 1996 at a cost of \$50.00 for each institution requested (**Item #001**). Those interested in the Disclosure Statement for years prior to 1997 should contact the HMDA Assistance Line at (202) 452-2016. For an electronic version, see **Item #302** below. For 1997 and years thereafter, data are available via the Internet at www.ffiec.gov/hmda.

The Disclosure Statements are also available for MICA data, however, they are not available prior to 1993 (see page 10). Hardcopy reports are only available for years 1993 – 1999 at a cost of \$50. For 2000 and years thereafter, data are available via the Internet at www.ffiec.gov/hmda. Those interested in the hardcopy version should contact the HMDA Assistance Line at (202) 452-2016.

Loan Application Register (LAR) and Transmittal Sheet (TS) Raw 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. The 2002 LARs data total over 31 million records and 7,771 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. See record layout enclosed with distribution tape for additional information.

LAR and TS data are distributed on cartridge at a cost of \$500.00 (**Item #102**). File specifications are included with each order. If cartridges are ordered, there are several cartridges containing the LAR data and one containing the TS data. (The number of cartridges containing LAR data vary according to the year requested because of the volume of data.) Note that cartridges containing LAR data are multi-volume datasets. This means that to process ALL of the LAR data, each of the 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 cartridge is included on the CD-ROM. However, if you wish to order all of the reporter panel data elements on cartridge 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 MA, 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 cartridge (see page 10).

Aggregate and Disclosure Reports on CD-ROM: The Aggregate Reports and individual lender Disclosure Statements for each MA are available on CD-ROM at a cost of \$10.00 for the entire nation. (**Item #302**)

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

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

MA by MA Report on the Disposition of Applications by Race and Income of Each Applicant: This report contains one table for each of the MAs. 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 MA, where an institution has a home or branch office in that MA. For 1996 and years thereafter, it provides the number and percentage of applications denied by the race and income of the applicants within the MA, regardless of whether the institution has a home or branch office in that MA. 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).

National Aggregate Reports: These reports are a nationwide summation of the individual MA Aggregate Reports. They indicate the number and dollar amounts of lending, cross tabulated by loan, applicant, and geographic characteristics. For 1997 and years thereafter, data are available on the Internet at www.ffiec.gov/hmda. They are distributed in hardcopy for years 1990 – 1996 at a cost of \$50.00 **(Item #005)**. Those interested in the hardcopy version of the National Aggregates should contact the HMDA Assistance Line at (202) 452-2016.

The National Aggregate Reports are also available for MICA data; however, they are not available prior to 1993 (see page 10). Hardcopy reports are only available for years 1993 – 1999 at a cost of \$50.00. For 2000 and years thereafter, data are available via the Internet at www.ffiec.gov/hmda. Those interested in the hardcopy version of the National Aggregates should contact the HMDA Assistance Line at (202) 452-2016.

Reporter Directory: This is a hardcopy of all HMDA reporters within a specified MA, sorted by name of reporter and then by state and county codes. The charge for non-profit organizations is \$45 per requested MA and \$75 per MA for all others. **(Item #007)** 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

Reporter Panel: This 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 MA 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 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. These data are not available prior to 1994 (see page 10).

Three-Report Package: This package of three reports is available in hardcopy only. The charge for non-profit organizations are priced at \$45 per requested institution/MA, and \$75 per institution/MA for all others. These reports are ordered as a package, not separately. **(Item #008)** The following information is provided for a specified institution/MA combination:

Report on Disposition of Loan Applications by Income and Race

- Compares applications by disposition and by income levels (as a percentage of the MA 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 MA.
- 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/MA 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