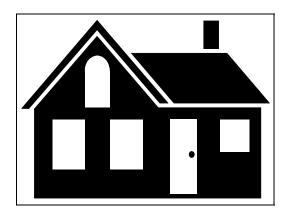# Board of Governors of the Federal Reserve System

Home Mortgage Disclosure Act

Federal Reserve Board, 20th & Constitution Avenue, NW, Stop # 502, Washington, DC 20551 - (202) 452-2016

File Specifications For 1998 HMDA data

Federal Deposit Insurance Corporation (FDIC)
National Credit Union Association (NCUA)
Office of the Comptroller of the Currency (OCC)

Reporting Changes For 1998 HMDA Files

Introduction

The HMDA file specifications have been amended to comply with the Century Date Change in all fields containing date information. Other changes have been made, modifying the Transmittal sheet. BE ADVISED - The Start, End, and Length columns in the file specifications have had<u>significant</u> changes. The edits have been modified accordingly in order to edit these fields and ensure data quality.

Detailed Information Regarding File Specification Amendments

1. **File Identifier (included with Mag Tape Submissions Only)** <u>Amended Field</u>
    - **Transmission Timestamp:**   **Now includes century.**
                                             This field is now 12 bytes in length.
                                             Format - ccyymmddhhmm.

       This change pushes all fields over two bytes. The record length is STILL 314.

2. **Transmittal Sheet (included with all submissions)** <u>Amended Field</u>
    - **Timestamp:**   **Now includes century.**
                                             This field is now 12 bytes in length.
                                             Format - ccyymmddhhmm.

3. **Transmittal Sheet (included with all submissions)** <u>New Field</u>
    - **Contact Person's Fax Number:**   **This field is alpha numeric, 12 bytes in length.**
                                             Format - 999-999-9999.

4. **Transmittal Sheet (included with all submissions)** <u>Deleted Fields</u>
    - **Parent Name**
    - **Parent Address**
    - **Parent City**
    - **Parent State**
    - **Parent Zip Code**

       The record length is STILL 314 but the majority of fields have shifted positions.

5. **Loan Application Register (included with all submissions)** <u>Amended Fields</u>
    - **Timestamp:**   **Now includes century.**
                                             This field is now 12 bytes in length.
                                             Format - ccyymmddhhmm.

       This change pushes all fields over two bytes.

    - **Date Application Received:**   **Now includes century, removes '/' from date field.**
                                             Still 8 bytes in length.
                                             Format - ccyymmdd (or NA left justified).

    - **Date of Action:**   **Now includes century, removes '/' from date field.**
                                             Still 8 bytes in length.
                                             Format - ccyymmdd.

File Specifications For 1998 HMDA Data

Introduction

The following information describes the format used when sending automated HMDA data to the Board of Governors of the Federal Reserve System. These formats should only be used to send data to the Board if you arean FDIC, NCUA, or OCC reporter.

General Information For PC Diskette and Magnetic Tape

All records are 314 characters and contain the following:

- The Transmittal Sheet has 16 elements comprising 207 characters and filler comprising 107 characters of blanks.

- The Loan/Application Register has 26 elements comprising 103 characters and filler comprising 211 characters of blanks.

PC Diskette Format Information

PC Diskette Format Characteristics

HMDA data submitted via diskette must adhere to the following specifications:

1. The diskette must be formatted for IBM compatible personal computers. The following diskette formats will be accepted:

    - 3 ½" high density, 1.44M formatted capacity

    NOTE: 5 1/4" DISKETTES <u>WILL NOT</u> BE ACCEPTED.

2. The HMDA data should be contained in a file named HMDA.DAT

    - The file must be the only file on the diskette.

    - The file may contain HMDA records for multiple respondents that must be sorted in Respondent-ID, Record Type order.

    - If a HMDA file will not fit on one diskette, it must be split into multiple files (each named HMDA.DAT) using separate diskettes. The HMDA Transmittal Sheet should only be included on the first diskette.

3. The HMDA data file must be in ASCII format, containing carriage return/line feed (0D0A in HEX) characters at the end of each record. There should not be an end-of-file mark on the file.

4. The record format is fixed; the fields contained in the record must not be delimited. In addition, the record must not be enclosed in quotes.

5. Numeric fields on HMDA records must be right justified and zero filled. If you are using a product that drops the leading zeros on numeric fields, the data will not pass validity edits.

6. The PC diskette(s) should be labeled with information containing the Reporter's name, identification number, agency code, processing year, contact name, phone number, number of diskettes (e.g., 1 of 3), number of LAR records, and any other pertinent information.

7. All diskettes submitted should be virus-free.

8. The diskette will contain two types of records:

    1 = Transmittal Sheet
    2 = LAR Register Data

Magnetic Tape Format Information

Magnetic Tape Format Characteristics

HMDA data submitted via Magnetic Tape must adhere to the following specifications:

1. Tape Label: All Tapes MUST be non-labeled

2. Record Format: Fixed Block

3. Blocksize: 24,178

4. Record Length: 314

5. File Organization: Physical Sequential

6. Tape Density: 5 or 9 track should be 6250 bpi.
    3480, 3490, or 3490E IBM Compatible Cartridges - non-compressed.

7. Data Format: EBCDIC

8. The tape will contain three types of records in one file:

    0 = File Identifier
    1 = Transmittal Sheet
    2 = LAR Register Data

9. End of file marker should be included

10. A tape should be accompanied with a document containing the respondent's name, identification number and agency code, record length, block size, contact name, phone number, number of LAR records, and any other pertinent information.

11. There should not be any null values (00 in HEX or ASCII char (0)) contained in the file.

File Identifier

(INCLUDE THE FILE IDENTIFIER WITH MAG TAPE SUBMISSIONS ONLY)

The Start, End, and Length columns are in BYTES. The Data Type should be alphanumeric "AN" or numeric "N". Numeric "N" fields are unpacked, unsigned, and right justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 0
02. Filler	2	15	14	AN	Blank
03. Source ID	16	16	1	N	Values are 1=OCC, 3=FDIC, or 5=NCUA
04. Filler	17	23	7	AN	Blank
05. Transmission Timestamp	24	35	12	N	Format is century, year, month, day, hour, minute (e.g., Jan. 17, 1998, at 1:30 pm would be 199801171330)
06. Filler	36	45	10	AN	Blank
07. Series ID	46	49	4	AN	Four character acronym = HMDA
08. Filler	50	50	1	AN	Blank
09. File Status	51	51	1	AN	P = Production; T = Test
10. Filler	52	63	12	AN	Blank
11. Activity Year	64	67	4	N	Four digit year (e.g., 1998)
12. Filler	68	314	247	AN	Blank

Transmittal Sheet

The Start, End, and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N".   Numeric "N" fields are unpacked, unsigned, and right justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 1
02. Respondent-ID	2	11	10	AN	Assigned by your federal regulatory agency. Should be right justified and zero filled.
03. Agency Code	12	12	1	N	Values are 1=OCC, 3=FDIC, or 5=NCUA
04. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute (e.g., Jan. 17, 1998, at 1:30 pm would be 199801171330)
05. Transaction Code	25	25	1	N	Values are 1=Delete, 2=Add, or 3 = Revise
06. Activity Year	26	29	4	N	Four digit year (e.g., 1998)
07. Respondent Name	30	59	30	AN	
08. Respondent Address	60	99	40	AN	
09. Respondent City	100	124	25	AN	
10. Respondent State	125	126	2	AN	Postal Code abbreviation
11. Respondent Zip Code	127	136	10	AN	Format is 99999 left justified or 99999-9999
12. Contact Person's Name	137	166	30	AN	For report questions
13. Contact Person's Phone Number	167	178	12	AN	Format is 999-999-9999
14. Tax ID	179	188	10	AN	Format is 99-9999999
15. Total Line Entries	189	195	7	N	The number of line entries contained in the accompanying Loan Application Register
16. Contact Person's Fax Number	196	207	12	AN	Format is 999-999-9999
17. Filler	208	314*	107	AN	Blank

*CRLF (Hex character 0D0A)   Carriage Return/Line Feed for PC diskette reporting only

Loan/Application Register

The Start, End, and Length columns are in BYTES. The Data Type is alphanumeric "AN" or numeric "N."
Numeric N fields are unpacked, unsigned, and right justified.

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
01. Record ID	1	1	1	N	Value is 2
02. Respondent-ID	2	11	10	AN	Assigned by your federal regulatory agency. Should be right justified and zero filled.
03. Agency Code	12	12	1	N	Values are 1=OCC, 3=FDIC, or 5=NCUA
04. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute (e.g., Jan. 17, 1998, at 1:30 pm would be 199801171330)
05. Transaction Code	25	25	1	N	Values are 1=Delete, 2=Add, or 3=Revise
06. Loan/Application Number	26	50	25	AN	Unique identifier across the home office and branch sites
07. Date Application Received	51	58	8	AN	Format is ccyymmdd or NA left justified
08. Loan Type	59	59	1	N	Values are 1, 2, 3, or 4
09. Loan Purpose	60	60	1	N	Values are 1, 2, 3, or 4
10. Owner Occupancy	61	61	1	N	Values are 1, 2, or 3
11. Loan Amount	62	66	5	N	Rounded to the nearest thousand with leading zeros and without commas
12. Type of Action Taken	67	67	1	N	Values are 1, 2 ,3, 4, 5, or 6
13. Date of Action	68	75	8	AN	Format is ccyymmdd
14. MSA	76	79	4	AN	FIPS code with leading zeros or NA left justified
15. State Code	80	81	2	AN	FIPS code with leading zeros or NA left justified

Loan/Application Register (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
16. County Code	82	84	3	AN	FIPS code with leading zeros or NA left justified
17. Census Tract	85	91	7	AN	Include decimal point and any leading or trailing zeros or NA left justified
18. Applicant Race	92	92	1	N	Values are 1, 2, 3, 4, 5, 6, 7, or 8
19. Co-Applicant Race	93	93	1	N	Values are 1, 2, 3, 4, 5, 6, 7, or 8
20. Applicant Sex	94	94	1	N	Values are 1, 2, 3, or 4
21. Co-applicant Sex	95	95	1	N	Values are 1, 2, 3, or 4
22. Applicant Income	96	99	4	AN	Rounded to the nearest thousand with leading zeros and without commas or NA left justified
23. Type of Purchaser	100	100	1	N	Values are 0, 1, 2, 3, 4, 5, 6, 7, 8, or 9
24. Denial Reason: 1	101	101	1	AN	Values are 1, 2, 3, 4, 5, 6, 7, 8, 9, or blank
25. Denial Reason: 2	102	102	1	AN	Values are 1, 2, 3, 4, 5, 6, 7, 8, 9, or blank
26. Denial Reason: 3	103	103	1	AN	Values are 1, 2, 3, 4, 5, 6, 7, 8, 9, or blank
27. Filler	104	314*	211	AN	Blank

*CRLF (Hex character 0D0A) Carriage Return/Line Feed for PC diskette reporting only