



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D. C. 20551

DIVISION OF
INFORMATION TECHNOLOGY

DATE: August 18, 2008

TO: Compliance Officer
HMDA Reporting Institution

FROM: Patricia Dykes
Manager, HMDA Operations Unit

We recently discovered during the creation and testing of the HMDA Aggregate and Disclosure (A&D) reports that some tables in the table 5 series included inaccurate numbers in the TOTAL line only. The error occurred in calendar years (CYs) 2004, 2005, and 2006 HMDA aggregate tables and disclosure reports; the error did not affect the National Aggregate tables.

We corrected the program and recreated the table 5 series in both the aggregate tables and disclosure reports for the three calendar years. Beginning the week of August 18, we plan to start posting the PDF files of the A&D reports for CYs 2004 through 2006 to the FFIEC HMDA website www.ffiec.gov/hmda.

Those HMDA institutions that did not resubmit their HMDA data for any of the three affected calendar years after the release of the data to the public, and that have their initial disclosure report posted for public inspection should reprint the table 5 series for their disclosure report from the FFIEC HMDA website (www.ffiec.gov/hmda). If you generated the aggregate tables for any of the three affected calendar years, you should regenerate those table 5 series.

Those HMDA institutions that resubmitted their HMDA data for 2004, 2005, or 2006 following the release of the data to the public and received a recreated HMDA disclosure report will receive a new recreated disclosure report via the email address included in your HMDA report. (We will begin with the 2007 email address and then work back to the appropriate year in case you might not have been a reporter of 2007 HMDA data). If the email address is not correct, the new recreated disclosure report will be placed on a CD-ROM and mailed. We kept a list of those institutions that received recreated disclosure reports for 2004, 2005 or 2006.

We regret any inconvenience this may cause you. If you have any questions about this memorandum, please email HMDAHELP@frb.gov.