



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

DIVISION OF
INFORMATION TECHNOLOGY

DATE: December 23, 2009

TO: Compliance Officer
HMDA Reporting Institution

FROM: Patricia Dykes
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The FFIEC HMDA Reports for 2008 – National Aggregates, MSA Aggregates and Institution Disclosure Statements – were posted to the FFIEC website (<http://www.ffiec.gov/reports.htm>) on September 30, 2009. We discovered errors on some tables of the following reports:

National and MSA Aggregates:

Tables 7-1 through 7-5 – Each data detail row was duplicated.

Tables A1, A2, A3 – Values in the ‘Total Applications’ section were doubled.

Tables A4 and B – The two sections in the body of the tables were printed twice.

Institution Disclosure Statements:

Tables 7-1 through 7-5 – Each data detail row was duplicated.

Tables A1, A2, A3, A1W, A2W and A3W – Values in the ‘Total Applications’ section were doubled.

Table A4 – Either each data detail row was duplicated OR the two sections in the body of the tables were printed twice.

Tables A4W, B and BW – The two sections in the body of the tables were printed twice.

We corrected the program, recreated the PDF files for calendar year 2008, and are in the process of completing the necessary tests. We plan to post the new 2008 PDF files of the aggregates (both National and MSA) and institution Disclosure Reports to the FFIEC website (<http://www.ffiec.gov/reports.htm>) the week of December 28, 2009.

Those HMDA institutions that were not required to resubmit their HMDA report for 2008 and have their initial disclosure report posted for the public should check the FFIEC Reports or FFIEC HMDA websites and reprint the appropriate tables for your disclosure report. If you generated the National or MSA aggregate reports for 2008, you should regenerate the corrected tables.

Those HMDA institutions that **resubmitted** their HMDA data for 2008 on or after April 23, 2009 and received a recreated 2008 HMDA disclosure report were sent the correct table information.

Finally, those HMDA institutions that did not submit their **initial** 2008 HMDA report by April 22, 2009 did not have their data included in the final public files posted September 30, 2009. You also will not find your data included in this upcoming posting of the corrected 2008 PDF files of the aggregates and institution disclosure reports. However, you should have received a disclosure report of your initial data that contains the correct table information for your file and to be used for public disclosure.

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