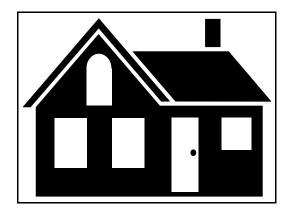# Board of Governors of the Federal Reserve System

Home Mortgage Disclosure Act

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

File Specifications for 2006 HMDA Data

Federal Deposit Insurance Corporation (FDIC)
National Credit Union Association (NCUA)
Office of the Comptroller of the Currency (OCC)
Office of Thrift Supervision (OTS)
Department of Housing and Urban Development (HUD)

Reporting Changes For 2006 HMDA Files

Introduction

ENCRYPTED FILE LOCATION

The HMDAENCR.ENC encrypted file path generated through the 'To Regulatory Agency Via Internet E-mail' option in the HMDA Data Entry Software has been updated. The new file location is: C:\HMDADES\HMDASubmission\HMDAENCR.ENC.

DATA COLLECTION PROCEDURE CHANGE

Effective January 1, 2006, if your institution is required to resubmit your data for any reason, a complete resubmission of all data is required for ANY CHANGES to the loan application register following an institution's initial HMDA submission, regardless of whether the data are being resubmitted for CY 2005 or 2004.

Manual changes will no longer be accepted via e-mail, fax or telephone. All corrections or updates to the loan application register following the initial submission are to be completed by the institution. The institution must then RESUBMIT an entirely new file inclusive of all loans for the applicable reporting year.

EXCEPTIONS:

(1) HMDA submission is greater than 350,000 LARs. Less than 10 field corrections should be written on the edit report and faxed to 202-452-6497. Corrections exceeding 10 require resubmission. This exception is only applicable to institution's that have submitted greater than 350,000 LAR.

(2) HMDA submission contains 25 or fewer entries and is submitted in paper form. Less than 10 field corrections should be written on the edit report and faxed to 202-452-6497. This exception is only applicable for institution's that submitted an initial paper copy LAR with 25 or fewer entries.

IMPORTANT NOTICE ABOUT METROPOLITAN STATISTICAL AREA/METROPOLITAN DIVISION REPORTING

The Office of Management and Budget (OMB) adopted final standards for Metropolitan and Micropolitan Statistical Areas in 2000, and on June 6, 2003 issued a list of these areas (reference OMB Bulletin 03-04), showing new Metropolitan Statistical Areas and revisions to existing areas. They then issued OMB Bulletin 04-03 in February 2004 that updated some of these areas effective December 2003. There were 49 new Metropolitan Statistical Areas, for a total of 369. There were also extensive revisions to existing Metropolitan Statistical Areas. Beginning with the reporting of calendar year 2004 HMDA data, the revised and new Metropolitan Statistical Areas or Metropolitan Divisions (where appropriate) are used in helping to identify the geographic information about the property location.

The new list contained 578 Micropolitan Statistical Areas. However, Micropolitan Statistical Areas are **NOT** used for HMDA reporting purposes. In addition, the new list contained 123 Combined Statistical Areas, which consisted of combinations of two or more Metropolitan and/or Micropolitan Statistical Areas. Combined Statistical Areas are also **NOT** used in HMDA reporting.

The Metropolitan Statistical Areas have at least one urbanized area of 50,000 or more population. There are 11 instances (Boston, Chicago, Dallas, Detroit, Los Angeles, Miami, New York, Philadelphia, San Francisco, Seattle, and Washington) where a Metropolitan Statistical Area containing a single core with a population of 2.5 million or more has been subdivided to form smaller groupings of counties referred to as Metropolitan Divisions. In those cases, the appropriate Metropolitan Division 5-digit code is used in the MSA/MD column of the Loan Application Register (LAR) form instead of the Metropolitan Statistical Area code assigned to the larger populated area.

For coverage purposes, if an institution has offices in Micropolitan Statistical Areas only, it is not subject to HMDA reporting. If the institution, however, has a home or branch office in a Metropolitan Statistical Area or Metropolitan Division and meets all other reporting criteria, it is covered under HMDA. For information on HMDA reporting criteria go to http://www.ffiec.gov/hmda/reporter.htm. The institution is to report all mortgage lending activity. For those properties located in Micropolitan Statistical Areas, or not located in a Metropolitan or Micropolitan Statistical Area at all, report NA in the MSA/MD column of the LAR form. In the remaining three fields (state, county, census tract) report the 2-digit state and 3-digit county codes as specified by the U.S. Department of Commerce in its Federal Information Processing Standards (FIPS) publication, and because the 2000 Census tracted all areas, report the census tract number. However, if the institution is not subject to CRA reporting requirements, the institution has the option to enter NA in all four fields.

For more information about the OMB Bulletins, see the following web site (http://www.whitehouse.gov/omb/inforeg/statpolicy.html#ms).

File Specifications for 2006 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 are an FDIC, NCUA, OCC, OTS or HUD reporter.

General Information for PC Diskette and CD-ROM

All records are 380 characters in length and contain the following:

- The Transmittal Sheet has 22 elements comprising 359 characters and filler comprising 21 characters of blanks.

- The Loan/Application Register has 41 elements comprising 123 characters and filler comprising 257 characters of blanks.

PC Diskette and CD-ROM Format Characteristics

HMDA data submitted via diskette or CD-ROM must adhere to the following specifications:

1. The diskette or CD-ROM must be formatted for IBM compatible personal computers. The following diskette and CD-ROM formats will be accepted:

    - 3-1/2 high density, 1.44M formatted capacity
    - CD-R or equivalent recordable compact disc

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

    - The file must be the only file on the diskette or CD-ROM.

    - 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 or CD-ROMs. The HMDA Transmittal Sheet should only be included on the first diskette or CD-ROM.

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) or CD-ROM should be labeled with information containing the Respondent name, Identification number, agency code, processing year, contact name, phone number, e-mail address, number of diskettes or CD-ROMs (e.g., 1 of 3), number of LAR records, and any other pertinent information.

7. All diskettes or CD-ROMs submitted must be virus-free.

8. The diskette and CD-ROM will contain two types of records:

    1 = Transmittal Sheet
    2 = LAR Register Data

9. No zip file(s) will be accepted.

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

File Identifier

(FOR FRB USE 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, 2=FRS, 3=FDIC, 4=OTS, 5=NCUA, or 7=HUD
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, 2007, at 1:30 p.m. would be 200701171330)
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., 2006)
12. Filler	68	380	313	AN	Blank

Internet E-mail and File Encryption Instructions

The following information describes the procedures for a successful HMDA submission via Internet E-mail. Also included are the procedures for encrypting your HMDA submission if the file is generated outside of the FFIEC HMDA Data Entry Software.

Internet E-mail

- Download a <u>free</u> copy of the HMDA Data Entry Software at http://www.ffiec.gov/hmda/softinfo.htm

- After successful installation of the software, open the software. Initial access into the software will require a validity-free Transmittal Sheet to be completed in its entirety.

- Following the completion of the submission, perform a Batch Edit prior to Exporting the data. If errors are detected, print an Error Report to identify the loan/application records in error and correct the erroneous data. HMDA data containing errors cannot be exported to a regulatory agency via Internet e-mail.

- Once the submission is error free, choose the Export option from the Front Page. A message will appear titled "Did you know?", click "Close".

- Choose "To Regulatory Agency Via Internet E-mail" and click "OK".

- Located in the center of the screen is the file path indicating the file location to be attached to the e-mail submission. **The file path is: C:\HMDADES\HMDASubmission\HMDAENCR.ENC.** Confirm the current year submission and choose "Begin".

- A warning message will appear containing pertinent submission contact information. If this information is correct, choose "Continue". If the information is incorrect, choose "Cancel", correct the information and begin the Export process noted above.

- The Export feature will create the exported file in the destination path noted above. A message box, titled "HMDA-Prepare for Internet Submission" will appear. **PRINT this message.** The message contains further instructions as well as the e-mail address for your submission. "Close" the box. You have successfully created the **HMDAENCR.ENC** file for Internet submission.

- Address the e-mail for submission with the correct e-mail address stated in the printed message above. Note: The e-mail address is agency specific. Be sure to send your submission to the e-mail address for your institution's regulatory agency.

    In the subject line of the e-mail type the following information:
    - Respondent ID
    - Agency Code
    - Initial Submission or Complete Resubmission

    In the body of the e-mail type the following information:
    - Respondent ID
    - Agency Code
    - Institution Name
    - Contact Name
    - Contact Phone
    - # of LAR being submitted

    ATTACH the following file to the e-mail: C:\HMDADES\HMDASubmission\HMDAENCR.ENC and send the file.

- You will receive an automatic response to confirm receipt of your file within 48 hours. Save/Print this e-mail for future reference. If you do not receive a response within 48 hours, contact **hmdahelp@frb.gov** or the HMDA Assistance Line at **202-452-2016.** All inquiries regarding HMDA submission status should include the following information:

  - Respondent ID
  - Agency Code
  - Institution Name
  - Contact Name and Phone and/or E-mail

File Encryption

- Institutions utilizing third-party vendor software for HMDA reporting should still take advantage of the Internet E-mail option.

  - After successful download of the FFIEC HMDA Data Entry Software from the FFIEC HMDA web site at http://www.ffiec.gov/hmda/softinfo.htm, you must install the FFIEC HMDA Internet Submission encryption component.

  - From the Start menu, choose 'Run'. Browse to the saved location of the software download and run the 'setup.exe' command.

  - At the 'Welcome' screen, click "Next".

  - At the 'Select Destination Directory' screen, confirm the default directory C:\HMDADES and click "Next".

  - At the 'Select Components' screen, confirm the selection of "Internet Submission Software" (You should deselect the other options if you choose to install only the Internet Submission Software) and click "Next".

  - At the 'Ready to Install' screen, click "Next".

  - At the 'Installation Completed' screen, click "Finish".

  - After successful installation of the encryption component, Click on "Start", "Programs", "HMDADES", "Internet Submission Software". A warning message will appear to inform you that this software does not connect to the Internet. Click "OK" to continue.

  - Next you will need to locate your HMDA data file for encryption. If you are using software other than the FFIEC HMDA Data Entry Software, your data file may be named something other than HMDA.DAT. Please refer to your vendor documentation to determine the name and file location of your HMDA data file.

  - Click the "Begin Process" button to start the encryption process. Once the process is complete, a new file named **HMDAENCR.ENC** will be created. **The file path is: C:\HMDADES\ HMDASubmission\HMDAENCR.ENC.** A message box, titled "HMDA-Prepare for Internet Submission" will appear. **PRINT this message.** The message contains further instructions as well as the e-mail address for your submission. "Close" the box. You have successfully created the **HMDAENCR.ENC** file for Internet submission.

- Address the e-mail for submission with the correct e-mail address stated in the printed message above. Note: The e-mail address is agency specific. Be sure to send your submission to the e-mail address for your institution's regulatory agency.

In the subject line of the e-mail type the following information:
- Respondent ID
- Agency Code
- Initial Submission or Complete Resubmission

In the body of the e-mail type the following information:
- Respondent ID
- Agency Code
- Institution Name
- Contact Name
- Contact Phone
- # of LAR being submitted

ATTACH the following file to the e-mail:
C:\HMDADES\HMDASubmission\HMDAENCR.ENC and send the file.

- You will receive an automatic response to confirm receipt of your file within 48 hours. Save/Print this e-mail for future reference. If you do not receive a response within 48 hours, contact **hmdahelp@frb.gov** or the HMDA Assistance Line at **202-452-2016.** All inquiries regarding HMDA should include the following information:

- Respondent ID
- Agency Code
- Institution Name
- Contact Name and Phone and/or E-mail

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, 2=FRS, 3=FDIC, 4=OTS, 5=NCUA, or 7=HUD
04. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute (e.g., Jan. 17, 2007, at 1:30 pm would be 200701171330)
05. Transaction Code	25	25	1	N	Value is 2 = Add
06. Activity Year	26	29	4	N	Four digit year (e.g., 2006)
07. Tax ID	30	39	10	AN	Format is 99-9999999
08. Total Line Entries	40	46	7	N	The number of line entries contained in the accompanying Loan Application Register
09. Respondent Name	47	76	30	AN	Left-justified and upper case
10. Respondent Address	77	116	40	AN	Left-justified
11. Respondent City	117	141	25	AN	Left-justified
12. Respondent State	142	143	2	AN	Postal Code abbreviation
13. Respondent Zip Code	144	153	10	AN	Format is 99999 left-justified or 99999-9999
14. Parent Name	154	183	30	AN	If applicable
15. Parent Address	184	223	40	AN	If applicable
16. Parent City	224	248	25	AN	If applicable
17. Parent State	249	250	2	AN	If applicable
18. Parent Zip Code	251	260	10	AN	If applicable; format is 99999 left-justified or 99999-9999
19. Contact Person's Name	261	290	30	AN	For report questions and mailing of the final Aggregate and Disclosure reports
20. Contact Person's Phone Number	291	302	12	AN	Format is 999-999-9999

Transmittal Sheet (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
21.Contact Person's Facsimile Number	303	314	12	AN	Format is 999-999-9999
22. Contact Person's E-mail Address	315	359	45	AN	Enter if one exists. Left-justified.
23. Filler	360	380*	21	AN	Blank

*CRLF (0D0A) Carriage Return/Line Feed for PC diskette or CD-ROM 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, 4=OTS, 5=NCUA, or 7=HUD
04. Timestamp	13	24	12	N	Format is century, year, month, day, hour, minute (e.g., Jan. 17, 2007, at 1:30 pm would be 200701171330)
05. Transaction Code	25	25	1	N	Value is 2 = Add
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. Property Type	60	60	1	N	Values are 1, 2, or 3
10. Loan Purpose	61	61	1	N	Values are 1, 2, or 3
11. Owner Occupancy	62	62	1	N	Values are 1, 2, or 3
12. Loan Amount	63	67	5	N	Report in thousands, round to the nearest thousand with leading zeros and without commas
13. Preapprovals	68	68	1	N	Values are 1, 2, or 3.
14. Type of Action Taken	69	69	1	N	Values are 1, 2, 3, 4, 5, 6, 7, or 8
15. Date of Action	70	77	8	N	Format is ccyymmdd
16. Metropolitan Statistical Area/Metropolitan Division	78	82	5	AN	Metropolitan Statistical Area or Metropolitan Division (if appropriate) code or NA left-justified
17. State Code	83	84	2	AN	FIPS code with leading zeros or NA left-justified
18. County Code	85	87	3	AN	FIPS code with leading zeros or NA left-justified
19. Census Tract	88	94	7	AN	Include decimal point and any leading or trailing zeros or NA left-justified

Loan/Application Register (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
20. Ethnicity Applicant	95	95	1	N	Values are 1, 2, 3, or 4
21. Ethnicity Co-applicant	96	96	1	N	Values are 1, 2, 3, 4, or 5
22. Applicant Race: 1	97	97	1	N	Values are 1, 2, 3, 4, 5, 6, or 7
23. Applicant Race: 2	98	98	1	AN	Values are 1, 2, 3, 4, 5, or blank
24. Applicant Race: 3	99	99	1	AN	Values are 1, 2, 3, 4, 5, or blank
25. Applicant Race: 4	100	100	1	AN	Values are 1, 2, 3, 4, 5, or blank
26. Applicant Race: 5	101	101	1	AN	Values are 1, 2, 3, 4, 5, or blank
27. Co-applicant Race: 1	102	102	1	N	Values are 1, 2, 3, 4, 5, 6, 7, or 8
28. Co-applicant Race: 2	103	103	1	AN	Values are 1, 2, 3, 4, 5, or blank
29. Co-applicant Race: 3	104	104	1	AN	Values are 1, 2, 3, 4, 5, or blank
30. Co-applicant Race: 4	105	105	1	AN	Values are 1, 2, 3, 4, 5, or blank
31. Co-applicant Race: 5	106	106	1	AN	Values are 1, 2, 3, 4, 5, or blank
32. Applicant Sex	107	107	1	N	Values are 1, 2, 3, or 4
33. Co-applicant Sex	108	108	1	N	Values are 1, 2, 3, 4, or 5
34. Applicant Income	109	112	4	AN	Report in thousands, round to the nearest thousand with leading zeros and without commas or NA left-justified
35. Type of Purchaser	113	113	1	N	Values are 0, 1, 2, 3, 4, 5, 6, 7, 8, or 9
36. Denial Reason: 1	114	114	1	AN	Values are 1, 2, 3, 4, 5, 6, 7, 8, 9, or blank
37. Denial Reason: 2	115	115	1	AN	Values are 1, 2, 3, 4, 5, 6, 7, 8, 9, or blank
38. Denial Reason: 3	116	116	1	AN	Values are 1, 2, 3, 4, 5, 6, 7, 8, 9, or blank
39. Rate Spread	117	121	5	AN	Enter the rate spread to two decimal places. Include the decimal point and any leading or trailing zeros or NA left-justified
40. HOEPA Status	122	122	1	N	Values are 1 or 2

Loan/Application Register (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
41. Lien Status	123	123	1	N	Values are 1, 2, 3, or 4
42. Filler	124	380*	257	AN	Blank
*CRLF (0D0A)					Carriage Return/Line Feed for PC diskette or CD-ROM reporting only