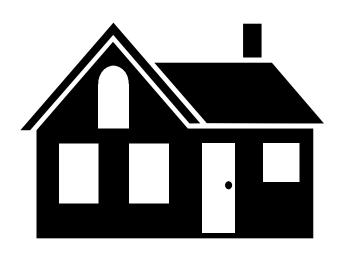# Board of Governors of the Federal Reserve System

Home Mortgage Disclosure Act

Federal Reserve Board, 20th & Constitution Avenue, N.W., Stop #N502, Washington, DC 20551 - HMDAHELP@frb.gov

2010 FILE SPECIFICATIONS

Federal Deposit Insurance Corporation (FDIC)
National Credit Union Administration (NCUA)
Office of the Comptroller of the Currency (OCC)
Office of Thrift Supervision (OTS)
Department of Housing and Urban Development (HUD)
Board of Governors of the Federal Reserve System (FRS)

Reporting Changes for 2010 HMDA Files

Introduction

REMOVAL OF DATA ELEMENTS

The transaction code field has been removed from the Transmittal Sheet and Loan/Application Register. One character filler has been placed in the Transmittal Sheet only in place of the transaction code field.

The timestamp field has been removed from the Loan/Application Register only.

The file identifier (For FRB Use Only) has been removed from the file specifications.

SUBMISSION VIA WEB

Submission via Web, an exclusive export feature of the FFIEC HMDA Data Entry Software (DES), is the most secure and efficient method to submit your institution's HMDA data file to the Federal Reserve Board. Submission via Web offers a single step submission process which provides confirmation that the HMDA file was received successfully at the Board. In order to use this new feature, the institution must be included on the 2009 HMDA panel (list of expected reporters). We encourage all institutions to download the 2009 HMDA DES to take full advantage of this preferred submission method at http://www.ffiec.gov/software/.

NEW HMDA RATE SPREAD CALCULATOR

Amendments to Regulation C and Regulation Z establish a new category of "higher-priced mortgage loans" that includes virtually all closed-end subprime loans secured by a consumer's principal dwelling. Regulation Z's definition of "higher-priced mortgage loans" will capture virtually all loans in the subprime market, but generally exclude loans in the prime market. To provide an index, the Federal Reserve Board will publish the "average prime offer rate", based on a survey currently published by Freddie Mac. A loan is higher priced if it is a first-lien mortgage and has an annual percentage rate that is 1.5 percentage points or more above this index, or 3.5 percentage points if it is a subordinate-lien mortgage.

The new HMDA rate spread calculator requires the institution to identify whether the loan is fixed or adjustable and references the new fixed and adjustable 'Average Prime Offer Rates' tables. All other data elements to calculate the rate spread remain the same.

Lenders are required to compare the APR on a loan at consummation with the corresponding yield from the applicable 'Average Prime Offer Rate' table with the latest effective date (column A in APOR tables) prior to the date the loan's rate was set. **The new FFIEC rate spread calculator and 'Average Prime Offer Rate' tables are available at http://www.ffiec.gov/ratespread/newcalc.aspx**

File Specifications for 2010 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, HUD or FRS reporter.

General Information for PC Diskette and CD-ROM

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

- The Transmittal Sheet has 21 elements comprising 379 characters and filler comprising 1 character which is blank.

    o The first record in the file must = 1 for the record identifier.

- The Loan/Application Register has 40 elements comprising 110 characters and filler comprising 270 characters of blanks.

    o The second and all subsequent records in the file must = 2 for the record identifier.

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: hRID_Agency_Year.enc or hRID_Agency_Year.dat

    - The HMDA Data Entry Software creates the hRID_Agency_Year.enc file in the Export to Regulatory Agency via Internet E-mail and Postal Service options
    - The file must be the only file on the 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 LAR records, and any other pertinent information.

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

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

    > 1 = Transmittal Sheet
    > 2 = Loan/Application 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.

Submission via Web and Internet E-mail Instructions

The following information describes the procedures for a successful HMDA submission using Submission via Web or Internet E-mail.

Submission via Web

Submission via Web, an exclusive export feature of the FFIEC HMDA Data Entry Software (DES), is the most secure and efficient method to submit your institution's HMDA data file to the Federal Reserve Board. Submission via Web offers a single step submission process which provides confirmation that the HMDA file was received successfully at the Board. In order to use this new feature, the institution must be included on the 2009 HMDA panel (list of expected reporters). If Submission via Web fails because your institution is not on the 2009 panel, the failure will be recorded in the Error Log accessible in the software directory. E-mail HMDAHELP@frb.gov for instructions on being added to the reporting panel.

1. Download a free copy of the HMDA Data Entry Software at http://www.ffiec.gov/software/

2. 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, or the successful import of an existing .DAT file.

3. 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 (validity and syntactical errors) cannot be exported to a regulatory agency using Submission via Web or Internet e-mail.

4. Once the submission is error free, choose the Export option from the Front Page. A message will appear titled "Submission Checklist". Choose "Continue with Export".

5. Choose "Submission via Web" and click "OK". A message box, titled "Submission via Web" will appear. Choose "Continue".

6. Choose "Begin". Once the export process is completed successfully, a message box will appear titled "Submission Successful". Print or save the information contained in the message box for submission confirmation. This is your only confirmation of your submission.

Internet E-mail

1-4. Follow steps 1-4 under Submission via Web.

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

6. 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:\HMDA Data Entry Software\HMDASubmission\hRID_Agency_year.enc.** Confirm the current year submission and choose "Begin".

7. 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 on the Transmittal Sheet screen and begin the Export process noted above.

8. 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 hRID_Agency_Year.enc file for Internet submission.

9. The e-mail address for submission is **HMDASUB@frb.gov**.

In the subject line of the e-mail type the following information:
- Respondent ID
- Agency Code
- Year of data submission
- 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:\HMDA Data Entry Software\HMDASubmission\hRID_Agency_Year.enc and send the file.

10. 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
- E-mail Submission Date

File Encryption Instructions

The following information describes the procedures for encrypting your HMDA submission if the file is generated outside of the FFIEC HMDA Data Entry Software.

File Encryption

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

1. After successful download of the FFIEC HMDA Data Entry Software from the FFIEC HMDA website at http://www.ffiec.gov/hmda/softinfo.htm, you must install the FFIEC HMDA Data Entry Software which contains the stand-alone encryption utility.

2. From the Start menu, choose 'Run'. Browse to the saved location of the software download and run the 'HMDA DES 2010 setup.exe' command.

3. After successful installation of the Software, Click on "Start", "Programs", "HMDA Data Entry Software", "Encryption Utility". A warning message will appear to inform you that this software does not connect to the Internet. Click "OK" to continue.

4. 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 hRID_Agency_Year.dat. Please refer to your vendor documentation to determine the name and file location of your HMDA data file.

5. Click the "Begin Process" button to start the encryption process. Once the process is complete, a new file named hRID_Agency_Yearx.enc will be created. **The file path is the same as the source file.** 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 hRID_Agency_Yearx.enc file for Internet submission.

6. **Follow steps 9 and 10 under Internet E-mail to complete the submission process.**

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 Identifier	1	1	1	N	Value is 1
02. Respondent-ID	2	11	10	AN	Assigned by your federal regulatory agency. Format is 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, 2010, at 1:30 pm would be 201001171330)
05. Filler	25	25	1	AN	Blank
06. Activity Year	26	29	4	N	Four digit year (e.g., 2010)
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 questionable data, reports, or other issues that may arise during an annual processing cycle
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	380	66	AN	Enter only one e-mail address. E-mail address must contain only one @ symbol. Format is left-justified.
*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 Identifier	1	1	1	N	Value is 2
02. Respondent-ID	2	11	10	AN	Assigned by your federal regulatory agency. Format is 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. Loan/Application Number	13	37	25	AN	Unique identifier across the home office and branch sites
05. Date Application Received	38	45	8	AN	Format is ccyymmdd or NA left-justified
06. Loan Type	46	46	1	N	Values are 1, 2, 3, or 4
07. Property Type	47	47	1	N	Values are 1, 2, or 3
08. Loan Purpose	48	48	1	N	Values are 1, 2, or 3
09. Owner Occupancy	49	49	1	N	Values are 1, 2, or 3
10. Loan Amount	50	54	5	N	Report in thousands, round to the nearest thousand with leading zeros and without commas
11. Preapprovals	55	55	1	N	Values are 1, 2, or 3.
12. Type of Action Taken	56	56	1	N	Values are 1, 2, 3, 4, 5, 6, 7, or 8
13. Date of Action	57	64	8	N	Format is ccyymmdd
14. Metropolitan Statistical Area/Metropolitan Division	65	69	5	AN	Metropolitan Statistical Area or Metropolitan Division (if appropriate) code or NA left-justified
15. State Code	70	71	2	AN	FIPS code with leading zeros or NA left-justified
16. County Code	72	74	3	AN	FIPS code with leading zeros or NA left-justified
17. Census Tract	75	81	7	AN	Include decimal point and any leading or trailing zeros or NA left-justified
18. Applicant Ethnicity	82	82	1	N	Values are 1, 2, 3, or 4
19. Co-applicant Ethnicity	83	83	1	N	Values are 1, 2, 3, 4, or 5

Loan/Application Register (Cont'd)

Element Label	Start	End	Length	Data Type	Comments, Values, Keys, etc.
20. Applicant Race: 1	84	84	1	N	Values are 1, 2, 3, 4, 5, 6, or 7
21. Applicant Race: 2	85	85	1	AN	Values are 1, 2, 3, 4, 5, or blank
22. Applicant Race: 3	86	86	1	AN	Values are 1, 2, 3, 4, 5, or blank
23. Applicant Race: 4	87	87	1	AN	Values are 1, 2, 3, 4, 5, or blank
24. Applicant Race: 5	88	88	1	AN	Values are 1, 2, 3, 4, 5, or blank
25. Co-applicant Race: 1	89	89	1	N	Values are 1, 2, 3, 4, 5, 6, 7, or 8
26. Co-applicant Race: 2	90	90	1	AN	Values are 1, 2, 3, 4, 5, or blank
27. Co-applicant Race: 3	91	91	1	AN	Values are 1, 2, 3, 4, 5, or blank
28. Co-applicant Race: 4	92	92	1	AN	Values are 1, 2, 3, 4, 5, or blank
29. Co-applicant Race: 5	93	93	1	AN	Values are 1, 2, 3, 4, 5, or blank
30. Applicant Sex	94	94	1	N	Values are 1, 2, 3, or 4
31. Co-applicant Sex	95	95	1	N	Values are 1, 2, 3, 4, or 5
32. Applicant Income	96	99	4	AN	Report in thousands, round to the nearest thousand with leading zeros and without commas or NA left-justified
33. Type of Purchaser	100	100	1	N	Values are 0, 1, 2, 3, 4, 5, 6, 7, 8, or 9
34. Denial Reason: 1	101	101	1	AN	Values are 1, 2, 3, 4, 5, 6, 7, 8, 9, or blank
35. Denial Reason: 2	102	102	1	AN	Values are 1, 2, 3, 4, 5, 6, 7, 8, 9, or blank
36. Denial Reason: 3	103	103	1	AN	Values are 1, 2, 3, 4, 5, 6, 7, 8, 9, or blank
37. Rate Spread	104	108	5	AN	Enter the rate spread to two decimal places. Include the decimal point and any leading or trailing zeros or NA left-justified
38. HOEPA Status	109	109	1	N	Values are 1 or 2
39. Lien Status	110	110	1	N	Values are 1, 2, 3, or 4
40. Filler	111	380*	270	AN	Blank

*CRLF (0D0A)   Carriage Return/Line Feed for PC diskette or CD-ROM reporting only