



HMDA FAQ

Who must comply?

(2) Nondepository financial institution means a for-profit mortgage-lending institution (other than a bank, savings association, or credit union) that:

(i) On the preceding December 31, had a home or branch office in an MSA; and

(ii) Meets at least one of the following criteria:

(A) In each of the two preceding calendar years, originated at least 25 closed-end mortgage loans

(B) In each of the two preceding calendar years, originated at least 500 open-end lines of credit

Useful Links

MSA Maps can be found at:

<https://www.census.gov/geo/maps-data/maps/statecbsa.html>

Signup for an LEI:

www.mersinc.org/lei

HMDA 2018 Filing Instructions Guide (FIG)

<https://s3.amazonaws.com/cfpb-hmda-public/prod/help/2018-hmda-fig-2018-hmda-rule.pdf>

Resources for those filing HMDA reports

<https://www.consumerfinance.gov/data-research/hmda/for-filers>

Geocoding site

<https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx>

HMDA 2018 LAR Formatting Tool (Excel)

https://www.consumerfinance.gov/data-research/hmda/static/lar-formatting-tool/2018/HMDA_2018_LAR_Formatting_Tool.xlsm

HMDA System (2018 data submission)

<https://ffiec.cfpb.gov/filing/2018/>

Create a Login for HMDA System

https://ffiec.cfpb.gov/auth/realms/hmda2/protocol/openid-connect/registrations?client_id=hmda2-api&redirect_uri=https%3A%2F%2Fffiec.cfpb.gov%2Ffiling%2F2018%2Finstitutions&state=2c1e8bd4-2893-453c-80b0-9dc4f57bc3c6&response_mode=fragment&response_type=code&scope=openid&nonce=791ecfa3-ced6-4a52-8649-f06ed13bea55

HMDA Help Desk

hmdahelp@cfpb.gov

Rate Spread Calculator for HMDA loans closed after January 1st, 2018

<https://ffiec.cfpb.gov/tools/rate-spread>

Check Digit Calculator for ULI

A check digit can be generated by using the check digit tool (Your LOS should do this automatically). Information regarding the check digit tool will be located at <https://ffiec.cfpb.gov/tools/check-digit>

Regulation C requires a financial institution to post a general notice about the availability of HMDA data in the lobby of its home office and of each branch office physically located in each MSA and each MD. This notice must clearly convey that the institution's HMDA data is available on the Bureau's Web site at **www.consumerfinance.gov/hmda**.

Comment 5(e)-1 suggests, but does not require, the wording below. A financial institution may use an enlarged copy of the notice.

See Below...

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).