Home Mortgage Disclosure Act (HMDA)

The Home Mortgage Disclosure Act (HMDA) function allows you to send loan application information for processing from March through May of each calendar year. The data will be forwarded to the Federal Reserve for statistical tracking purposes.

The following three functions may be accessed within HMDA:

♦ HMDA Internet Data Submission Upload

♦ HMDA Data Submission Edit Report Retrieval

♦ HMDA Data Entry Software Request Form

HMDA Internet Data Submission Upload

The HMDA Internet Data Submission Upload function allows you to submit HMDA loan information. At the time of submission, you may indicate the file's name, the file's location, and select the appropriate browser platform (Window/DOS, Mac, or UNIX).

EXAMPLE - to submit HMDA loan information, perform the following steps:

1. Select *HMDA Internet Data Submission Upload* on the Home Mortgage Disclosure Act (HMDA) menu. The HMDA Data Submission File Upload window displays.

  ✍ *If you need assistance completing the windows or with field definitions, click on* [Help].

2. Enter the name and location of the file to be uploaded.

3. Select the appropriate platform from the drop-down list box using --SELECT BROWSER PLATFORM-- ▼ .

4. Click on Submit! . Once the file has been successfully submitted, the following confirmation window displays.

> ✍ *The confirmation number (indicating lender ID, date, and time of submission) is listed on the confirmation window. It is strongly suggested that you print the confirmation window or copy the confirmation number for future reference in case of problems or questions.*

HMDA Data Submission Edit Report Retrieval

The HMDA Data Submission Edit Report Retrieval function allows you to retrieve your HMDA loan information report within 24 hours of initial submission.

Keep the following information in mind when accessing the HMDA loan information report:

♦ The same FHA ID (as referenced in the confirmation number) must be used when uploading and downloading HMDA information.

♦ All files must be error-free. Files that have noted errors must be corrected and resubmitted until they are error-free.

EXAMPLE - to retrieve an HMDA Submission Edit report, perform the following steps:

1. Select *HMDA Data Submission Edit Report Retrieval* on the Home Mortgage Disclosure Act (HMDA) menu. The HMDA Data Submission Report Retrieval window displays.

2. Click on the desired report link to be viewed.

> ✍ *If you have any questions regarding the HMDA Error Report(s), contact the HMDA Assistance line at (202)755-7500.*

> ✍ *Have your confirmation number available for the HMDA Assistance line to reference the specific file in question.*

HMDA Data Entry Software Request Form

The HMDA Data Entry Software Request Form function allows you to request software that enables you to submit HMDA loan information files for processing. The software may be acquired by completing the form on the FHA Connection or by requesting it directly from the Federal Reserve.

EXAMPLE - to submit a request for the HMDA Data Entry Software, perform the following steps:

1.   Select *HMDA Data Entry Software Request Form* on the Home Mortgage Disclosure Act (HMDA) menu. The HMDA Data Submission Software Request window displays.

2.   Enter the appropriate mailing address information.

   ? *An e-mail confirmation is sent to you once the request has been received.*

   ? *The HMDA Data Entry Software is forwarded to you within five to seven business days.*

3.   Click on [Submit Form Now]. The HMDA Software Request Confirmation window displays.