

- *Amendments effective January 1, 2003—published June 2002*

[www.ffiec.gov/hmda/pdf/regtech\\_062102.pdf](http://www.ffiec.gov/hmda/pdf/regtech_062102.pdf)

*Consideration and Calculation of Civil Money Penalties (FIAP) Manual:*

[http://fdic01/division/dsc/rm/fiap\\_manual/chap10-civil%20money%20penaltied.pdf](http://fdic01/division/dsc/rm/fiap_manual/chap10-civil%20money%20penaltied.pdf)

*Financial Institution Letters:*

- Pending FIL re 2002-2005 changes, to be issued shortly.

### Job Aids

*FFIEC HMDA Site—Interagency aspects of HMDA:*

[www.ffiec.gov/hmda](http://www.ffiec.gov/hmda)

*A Guide to HMDA Reporting: Getting It Right!*

A summary of requirements and instructions for reporting HMDA data. The 2004 version will be available on the HMDA web site by January 1, 2004, and will be mailed to HMDA reporting institutions shortly thereafter.

[www.ffiec.gov/hmda/guide.htm](http://www.ffiec.gov/hmda/guide.htm)

*HMDA Data Entry Software:*

Designed by the FRB on behalf of the FFIEC, the HMDA Data Entry Software assists respondents in automating the filing of their HMDA data. Provided free of charge to HMDA lenders, the software includes editing features to help verify and analyze the accuracy of the data. The current version is available only by download at the FFIEC HMDA web site.

[www.ffiec.gov/hmda/softinfo.htm](http://www.ffiec.gov/hmda/softinfo.htm)

*Rate Spread Calculator:*

[www.ffiec.gov/ratespread/default.aspx](http://www.ffiec.gov/ratespread/default.aspx)

*Data Submission:*

*Encrypted HMDA data should be emailed annually by March 1st to:* [hmdasub@frb.gov](mailto:hmdasub@frb.gov)

*HMDA 2004: Revisions to Reg C—A Training Presentation in various formats:*

[www.ffiec.gov/hmda/powerpoint.htm](http://www.ffiec.gov/hmda/powerpoint.htm)

*FFIEC Geocoding System:*

Allows the user to retrieve Metropolitan Area (MA), State, County, and Census Tract codes for street addresses.

[www.ffiec.gov/geocode/default.htm](http://www.ffiec.gov/geocode/default.htm)

To read more about the FFIEC Geocoding/Mapping System, go to [www.ffiec.gov/geocode/help\\_1.htm](http://www.ffiec.gov/geocode/help_1.htm)

*Disclosure Statements:*

Annually each July, the FFIEC mails a complimentary copy of the FFIEC HMDA Aggregate & Disclosure CD-ROM that contains ALL HMDA reporters' individual Disclosure Statements. Institutions may access and print a copy of their Disclosure Statement from this CD-ROM or from the FFIEC's web site.

<http://www.ffiec.gov/hmdaadwebreport/DisWelcome.aspx>

*National Aggregate Reports:*

<http://www.ffiec.gov/hmdaadwebreport/NatAggWelcome.aspx>

*Aggregate Reports by state, MSA:*

<http://www.ffiec.gov/hmdaadwebreport/Agg/Welcome.aspx>

*Sampling Guidelines for Compliance and CRA:*

[www.fdic.gov/regulations/compliance/manual/appendix/app-h.pdf](http://www.fdic.gov/regulations/compliance/manual/appendix/app-h.pdf)

*CRA Wiz/MAPPS:*

[fdic01/division/dsc/cra/CRAWiz/index.html](http://fdic01/division/dsc/cra/CRAWiz/index.html)

*Census Information:*

[www.ffiec.gov/webcensus/ffieccensus.htm](http://www.ffiec.gov/webcensus/ffieccensus.htm)

*HMDA Glossary:*

[www.ffiec.gov/hmda/glossary.htm](http://www.ffiec.gov/hmda/glossary.htm)

*CRA/HMDA Reporter Newsletter:*

Annual on-line publication that provides information on various topics to assist in the collection and reporting of CRA and HMDA data, informing readers of new developments and changes, as well as answering commonly asked questions.

[www.ffiec.gov/hmda/newsletter.htm](http://www.ffiec.gov/hmda/newsletter.htm)

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*HMDA Reporting Questions and Answers:*

**[www.ffiec.gov/hmda/faq.htm](http://www.ffiec.gov/hmda/faq.htm)**

- *HMDA Processing*  
**[www.ffiec.gov/hmda/faqtech.htm#processing](http://www.ffiec.gov/hmda/faqtech.htm#processing)**
- *HMDA Data Entry Software*  
**[www.ffiec.gov/hmda/faqtech.htm#data](http://www.ffiec.gov/hmda/faqtech.htm#data)**
- *HMDA Public Data*  
**[www.ffiec.gov/hmda/faqtech.htm#public](http://www.ffiec.gov/hmda/faqtech.htm#public)**
- *Geocoding*  
**[www.ffiec.gov/hmda/faqtech.htm#geocoding](http://www.ffiec.gov/hmda/faqtech.htm#geocoding)**
- *Property Type*  
**[www.ffiec.gov/hmda/faqreg.htm#property](http://www.ffiec.gov/hmda/faqreg.htm#property)**
- *Action Taken*  
**[www.ffiec.gov/hmda/faqreg.htm#action](http://www.ffiec.gov/hmda/faqreg.htm#action)**
- *Loan Purpose*  
**[www.ffiec.gov/hmda/faqreg.htm#purpose](http://www.ffiec.gov/hmda/faqreg.htm#purpose)**
- *Pre-approvals*  
**[www.ffiec.gov/hmda/faqreg.htm#preapprovals](http://www.ffiec.gov/hmda/faqreg.htm#preapprovals)**
- *Sex, Race & Ethnicity – General*  
**[www.ffiec.gov/hmda/faqreg.htm#general](http://www.ffiec.gov/hmda/faqreg.htm#general)**
- *Sex, Race & Ethnicity – Transition Guidance*  
**[www.ffiec.gov/hmda/faqreg.htm#transition](http://www.ffiec.gov/hmda/faqreg.htm#transition)**
- *Rate Spread*  
**[www.ffiec.gov/hmda/faqreg.htm#rate](http://www.ffiec.gov/hmda/faqreg.htm#rate)**
- *Purchaser*  
**[www.ffiec.gov/hmda/faqreg.htm#purchaser](http://www.ffiec.gov/hmda/faqreg.htm#purchaser)**
- *Temporary Financing*  
**[www.ffiec.gov/hmda/faqreg.htm#temporaryfinancing](http://www.ffiec.gov/hmda/faqreg.htm#temporaryfinancing)**