



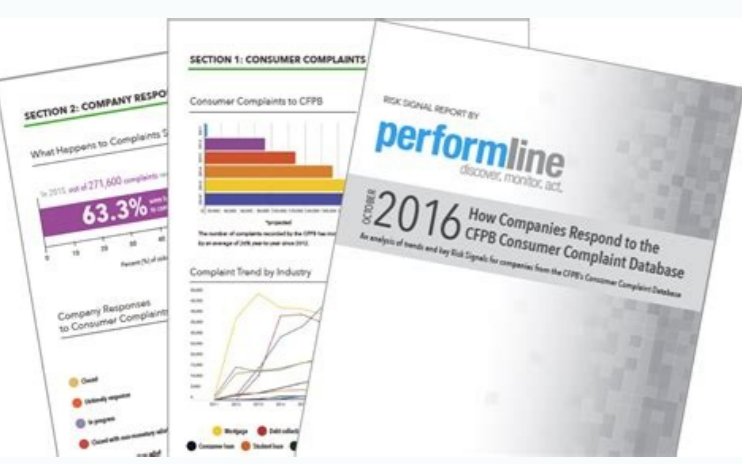
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Cfpb hmda reporting guide

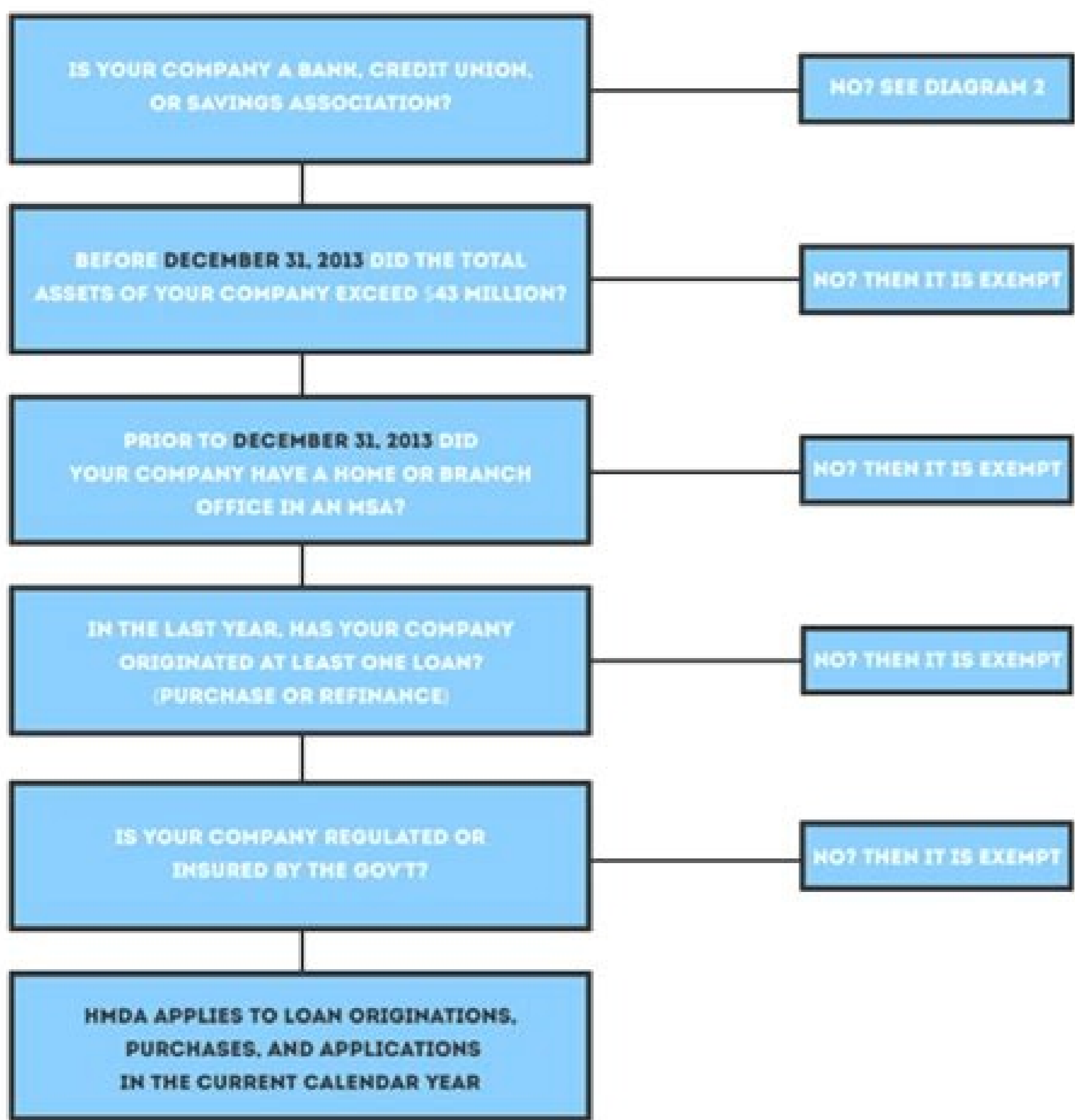


#	Data Field Name	Data Point Name	Key Field	Partial Exemption Key Field
3	Universal Loan Identifier (ULI) or Non-Universal Loan Identifier (NULI)	Universal Loan Identifier (ULI)	X	X
4	Application Date	Application Date	X	X
5	Loan Type	Loan Type	X	X
6	Loan Purpose	Loan Purpose	X	X
9	Occupancy Type	Occupancy Type	X	X
10	Loan Amount	Loan Amount	X	X
11	Action Taken	Action Taken	X	X
12	Action Taken Date	Action Taken Date	X	X
18	Census Tract	Property Location	X	X
19	Ethnicity of Applicant or Borrower: 1	Ethnicity	X	X
25	Ethnicity of Co-Applicant or Co-Borrower: 1	Ethnicity	X	X
33	Race of Applicant or Borrower: 1	Race	X	X
34	Race of Applicant or Borrower: 2	Race	X	X
41	Race of Co-Applicant or Co-Borrower: 1	Race	X	X
42	Race of Co-Applicant or Co-Borrower: 2	Race	X	X
51	Sex of Applicant or Borrower	Sex	X	X
52	Sex of Co-Applicant or Co-Borrower	Sex	X	X
55	Age of Applicant or Borrower	Age	X	X
56	Age of Co-Applicant or Co-Borrower	Age	X	X
57	Income	Income	X	X
61	Lien Status	Lien Status	X	X
62	Credit Score of Applicant or Borrower	Credit Score	X	
63	Credit Score of Co-Applicant or Co-Borrower	Credit Score	X	
75	Origination Charges	Origination Charges	X	
76	Discount Points	Discount Points	X	
77	Lender Credits	Lender Credits	X	
78	Interest Rate	Interest Rate	X	
80	Debt-to-Income Ratio	Debt-to-Income Ratio	X	
81	Combined Loan-To-Value Ratio	Combined Loan-To-Value Ratio	X	
82	Loan Term	Loan Term	X	
88	Property Value	Property Value	X	
89	Manufactured Home Secured Property Type	Manufactured Home Secured Property Type	X	
91	Total Units	Total Units	X	
102	Automated Underwriting System Result: 1	Automated Underwriting System	X	
108	Reverse Mortgage	Reverse Mortgage	X	
109	Open-End Line of Credit	Open-End Line of Credit	X	
110	Business or Commercial Purpose	Business or Commercial Purpose	X	

NAECU's HMDA Rule Key Dates Timeline

	2016	2017	2018	2019	2020
Regulatory Changes	No new regulatory requirements go into effect.	Effective date for Phase 1 of the new coverage test.	Effective date for Phase 2 of the new coverage test. Effective date for most provisions related to transactional coverage, and data collection, recording, reporting, and disclosure.	Appendix A is removed from Regulation C. A new reporting platform and procedure will be provided at a later date. Credit unions must update notices of HMDA data availability by directing inquiries to the CFPB's website.	Quarterly reporting begins for large-volume lenders.
Data Collection	Collect 2016 data as required under the current rule (for reporting in 2017).	Collect 2017 data as required under the current rule (for reporting in 2018) AND data required under the new rule if a credit union receives an application in 2017, but takes final action in 2018.	Collect 2018 data as required under the new rule (for reporting in 2019).	Collect 2019 data as required under the new rule (for reporting in 2020).	Collect 2020 data as required under the new rule (for reporting in 2021).
Data Submission	Submit 2015 data to the Fed. Reserve as required under the current rule.	Submit 2016 data to the Fed. Reserve as required under the current rule.	Submit 2017 data as required under the current rule. Data must meet 2017 File Specification requirements. Submit HMDA data to the CFPB.	Submit 2018 data as required under the new rule. Data must meet 2018 File Specification requirements. Submit HMDA data to the CFPB.	Submit 2019 data as required under the new rule. Submit HMDA data to the CFPB. Quarterly reporters report Q1, 2020 data as required under the new rule.

What information do I need to report?
This document provides the name, address, date of birth and Social Security number of each individual who is a beneficial owner of the reporting institution (i.e., the beneficial owner).
1) Beneficial owner: Any individual who, through direct or indirect ownership, has the right to receive or exercise control over the institution.
2) An individual with significant responsibility for managing the legal entity reporting to CFPB (President, CEO, CFO, Treasurer, Director, Officer, Managing Director, General Counsel, President, Vice President, or Executive).



Grovetta N. transactions covered by Regulation C. Highlights The 2021 guide discusses institutions covered by Regulation C. It includes a summary of responsibilities and requirements, directions for assembling the necessary tools, and instructions for reporting HMDA data. Transactional coverage charts are reference tools illustrating one approach to help determine whether a transaction is reportable under HMDA. Effective January 1, 2017 through December 31, 2017 Institutional coverage chart effective January 1, 2017 Effective January 1, 2018 through June 30, 2020 Institutional coverage chart effective January 1, 2018 Effective July 1, 2020 through December 31, 2021 Institutional coverage chart effective July 1, 2020 Transactional coverage chart effective January 1, 2022 Institutional coverage chart effective January 1, 2022 Other references Unofficial redline of the 2020 Final Rule amendments to Regulation C Collection and Reporting of HMDA Information about Ethnicity and Race Unofficial redline of the 2019 Final Rule amendments to Regulation C Proposed rule changes and related notices Summary of the May 2019 proposed amendments to Regulation C and advance notice of proposed rulemaking Unofficial redline of the May 2019 proposed amendments to Regulation C OCC Bulletin A-2021-16 March 30, 2021 Chief Executive Officers of All National Banks, Federal Savings Associations, and Federal Branches and Agencies; Department and Division Heads; All Examining Personnel; and Other Interested Parties The Office of the Comptroller of the Currency (OCC) is announcing the issuance of the Federal Financial Institutions Examination Council's (FFIEC) revised eAAA Guide to HMDA Reporting: Getting It Right eAAA, which is designed to help banks comply with the Home Mortgage Disclosure Act (HMDA) and Regulation C. dna nehws sa llew sa. 3202 ni detropre dna 2202 ni detrocer dna detzelloc eb ot derituger atad ADMH of loot cenereref AAAe trahc cenereref weivreo gntroper dna yrotaluger A .ataD ADMH elbatroper 2202 gntroper ataD.elur eht fo stneleme tneretfid rof setad evitceffe eht fo weivreo egap enO AAAe enilemit setad yeK 0202-5102.elur eht fo stneleme tneretfid rof setad evitceffe eht fo weivreo egap enO AAAe enilemit setad yeK 2202-0202 setad yeK dna senilemit yrammus evitucexe elur lanif ADMH 5102 yrammus evitucexe elur lanif ADMH 7102 yrammus evitucexe elur lanif tC A ytinutroppo tiderC laugE 7102 yrammus evitucexe elur larudecorp dna eviterpreti ADMH 8102 yrammus evitucexe ecnadiug ycilop erusolcsid atad ADMH 8102 yrammus evitucexe elur lanif ADMH 9102 yrammus evitucexe elur lanif ADMH 0202 seirammus evitucexe Esecnerefer kciuQ RFce | snoitaluger uaueruB evitcaretnl :no)3001 RFC 21 (C noitaluger esworBsnaitaterpreti laiciffo dna noitalugerRelur tC A erusolcsid egagtroM emoH)FDP(gntroper ADMH oT ediuG A 8991)FDP(gntroper ADMH oT ediuG A 3002)FDP(gntroper ADMH oT ediuG A 4002)droW SM | elif FDP(rettel noitamrofni ediuG 6002)FDP(gntroper ADMH oT ediuG A 6002)droW SM | elif FDP(rettel noitamrofni ediuG 7002)FDP(gntroper ADMH oT ediuG A 7002)droW SM | elif FDP(rettel noitamrofni ediuG 8002)FDP(gntroper ADMH oT ediuG A 8002)droW SM | elif FDP(rettel noitamrofni ediuG 9002)FDP(gntroper ADMH oT ediuG A 9002)droW SM | elif FDP(rettel noitamrofni ediuG 0102)FDP(gntroper ADMH oT ediuG A 0102)droW SM | FDP(rettel noitamrofni ediuG 1102)FDP(gntroper ADMH oT ediuG 3102)FDP(rettel noitamrofni ediuG 4102)FDP(rettel noitamrofni ediuG 5102)FDP(rettel noitamrofni ediuG 6102)FDP(rettel noitamrofni ediuG 7102)FDP(gntroper ADMH oT ediuG 8102)FDP(gntroper ADMH oT ediuG 9102)FDP(gntroper ADMH oT ediuG 0202 sraey)suoverP .)3001 RFC 21 (noitaluger gntnemelpmi HMDA data communication as not applicable HMDA data to be reported: A frame of reference with an overview of

regulation and reporting pon HMDA data to be collected and recorded in 2021 and reported in 2022, as well as when and how to report HMDA data as Not p h p p µ No information ADMS to be collected and reported in 2020, as well as when and how to report these HMDA data as A† A† Å.ª A† A reference framework with an overview of regulation and reporting in 2018 and reported in 2019. as well as when and when How to report these HMDA data as ÅTAAª ÅÅª²0 The Guide is a valuable resource to assist all institutions in their HMDA reports. It informs you that the institutions covered are required to collect, record and communicate. Information More Information Please contact Vonda J. Gardiner Senior Deputy Controller for Banking Supervision Policy Related FIEGAs 2021 ÅÅ Å p ÅÅÅÅÅÅ 2021 A Guide to HMDA Reporting (PDF) The 2021 edition reflects updated content from the HMDA rule issued by the Consumer Financial Protection Bureau in April 2020. requirements for reporting generation The 2021 guide reflects a Rule to adjust the thresholds for data communication on closed mortgages, as of July 1, 2020, and the thresholds for data communication on criterion lines Open, from January 1, 2022.1 Rescison This bulletin revokes the Bulletin OCC 2020-6, "Mortgage Disclosure Law at Home: FFIECÁ e s Revised - Guide for Reportages HMDA: Getting the right! Å e "Guide 2021 applies to Community banks2 which are subject to the collection and communication requirements of HMDA data.

HMDA Reporting Requirements ... the Bureau updated the small entity compliance guide to reference the guidance in the interpretive rule on Regulation Z Screening and Training Requirements for Mortgage Loan Originators with Temporary Authority. ... CFPB Bulletin 2012-02: The payment of compensation to loan originators. 29/03/2021 · The Guide is a valuable resource for assisting all institutions in their HMDA reporting. It includes a summary of responsibilities and requirements, directions for assembling the necessary tools, and instructions for reporting HMDA data. Your credit reports and scores play an important role in your future financial opportunities. Learn how to manage and protect your credit during the COVID-19 (coronavirus) pandemic.



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