

August 2017

# Filing instructions guide for HMDA data collected in 2017

OMB Control #3170-0008



# Version log

The following is a version log that tracks the history of this document and its updates:

Date	Version	Section	Changes
August 2017	2.2	3. 2017 File Specifications	<b>Section 3.3</b> Updated loan application/register format to clarify that each covered loan or application should appear on its own line in the loan/application register.
July 2017	2.1	2017 Edit Specifications	Removal of quality edit Q046.
July 2016	2.0	All	Publication of the Filing Instructions Guide and its components, including File Specifications as revised.
January 2016	1.0	File Specifications	Original Document

# Table of contents

Version log.....	1
Table of contents.....	2
Paperwork Reduction Act.....	4
<b>1. What's in the FIG? .....</b>	<b>5</b>
1.1 Changes to the Submission Process for Data Collected in 2017 .....	6
1.2 2017 File Specifications .....	6
1.3 2017 Edit Specifications.....	6
<b>2. Changes to the Submission Process for Data Collected in 2017 .....</b>	<b>7</b>
2.1 Items that have changed:.....	7
2.2 Items that have not changed: .....	10
<b>3. 2017 File Specifications .....</b>	<b>11</b>
3.1 Introduction.....	11
3.2 Submission instructions .....	11
3.3 Loan/Application Register format .....	11
3.4 Respondent Identification Numbers for 2017 HMDA Filers.....	13
3.5 Information regarding data fields .....	13
<b>4. 2017 Edit Specifications.....</b>	<b>25</b>

4.1	Introduction.....	25
4.2	2017 Revised edits.....	26
4.3	2017 Edits.....	28
<b>5.</b>	<b>Additional information .....</b>	<b>46</b>
5.1	Frequently Asked Questions.....	46
5.2	HMDA Help .....	46

# Paperwork Reduction Act

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and, not withstanding any other provision of law, a person is not required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0008. The time required to complete this information collection is estimated to average between 7,700 hours and 77 hours per response depending on the size of the institution, per response. The obligation to respond to this collection of information is mandatory per the Home Mortgage Disclosure Act 12 U.S.C. 2801-2810 as implemented by CFPB'S Regulation C 12 CFR part 1003. Comments regarding this collection of information, including the estimated response time, suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection should be submitted to the Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to [PRA@cfpb.gov](mailto:PRA@cfpb.gov). The other agencies collecting information under this regulation maintain OMB Control numbers for their collections as follows: Office of the Comptroller of the Currency (1557–0159), the Federal Deposit Insurance Corporation (3064–0046), the Federal Reserve System (7100–0247), the Department of Housing and Urban Development (HUD) (2502–0529), the National Credit Union Administration (3133–0166).

# 1. What's in the FIG?

This Filing Instructions Guide (FIG) is a compendium of resources to help you file HMDA data you collected in 2017. These resources are briefly described in this section and are further detailed throughout this document in individual sections.

Beginning with HMDA data collected in 2017 and submitted in 2018, responsibility to receive and process HMDA data will transfer from the Federal Reserve Board (FRB) to the Consumer Financial Protection Bureau (CFPB). The HMDA agencies have agreed that filing HMDA data collected in or after 2017 with the CFPB will be deemed submission to the appropriate Federal agency.<sup>1</sup>

The change in which agency processes HMDA data does *not* coincide with the effective date for the new HMDA data reporting requirements provided in the Final Rule amending Regulation C published in the Federal Register on October 28, 2015. The Final Rule's new reporting requirements apply to data collected beginning on January 1, 2018. The Bureau has published a separate [Filing Instructions Guide](#) for HMDA data collected in 2018.

The FIG includes the following sections:

---

<sup>1</sup> The HMDA agencies refers to the member agencies of the Federal Financial Institutions Examination Council (FFIEC)—the CFPB, the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC), the Board of Governors of the Federal Reserve System (Board), and the National Credit Union Administration (NCUA)—and the Department of Housing and Urban Development (HUD).

## 1.1 Changes to the Submission Process for Data Collected in 2017

This section provides a summary of the changes made to the submission process for filing HMDA data collected in 2017 with the CFPB.

This section may be useful for employees in a variety of roles, for example, your institution's:

- Compliance Officer
- Staff who collect, prepare, and submit HMDA data
- HMDA technology support staff

## 1.2 2017 File Specifications

This section provides information including valid values, how to format your loan/application register, and how to file your HMDA data collected in 2017 with the CFPB.

This section may be useful for employees in a variety of roles, for example, your institution's:

- Staff who collect, prepare, and submit HMDA data
- HMDA technology support staff

## 1.3 2017 Edit Specifications

This section lists the edits, including syntactical, validity, quality, and macro quality that financial institutions must run on HMDA data before filing it with the CFPB.

This section may be useful for employees in a variety of roles, for example, your institution's:

- Staff who collect, prepare, and submit HMDA data

## 2. Changes to the Submission Process for Data Collected in 2017

### 2.1 Items that have changed:

The agency with which you file your HMDA data:

Financial institutions will file HMDA data collected in or after 2017 with the CFPB beginning January 1, 2018. The HMDA agencies have agreed that filing HMDA data collected in or after 2017 with the CFPB will be deemed submission to the appropriate Federal agency.

The agency to which you file *resubmissions* of your HMDA data:

A resubmission means that you have already filed your HMDA submission and received a confirmation receipt, but you are submitting again.

Beginning with data collected in 2017, filers will resubmit their HMDA data by filing with the CFPB.

The loan/application register file format for submitting your HMDA data:

Beginning with the data collected in 2017, financial institutions will submit data collected in a pipe delimited text file (.txt). Data fields will be separated by a pipe character, “|”, and will not be fixed length. This means that zeros do not need to be added for the sole purpose of making a data field a specific number of characters.<sup>2</sup> Additional information regarding the loan/application register file format can be found in the “Frequently Asked Questions” located at <http://www.consumerfinance.gov/hmda/for-filers>.

Text entries in alphanumeric fields do not need to use all uppercase letters with the exception of:

- “NA” used when the reporting requirement is not applicable; and
- Two letter state codes

A loan/application register formatting tool has been provided to help filers format certain data into a pipe delimited text file. This tool may be especially helpful for filers with small volumes of reported loans that do not use vendor or other software to prepare their HMDA data for submission. Information regarding the loan/application register formatting tool is located at <http://www.consumerfinance.gov/hmda/for-filers>.

The way you submit your HMDA data:

Beginning with the 2017 data, filers will submit their HMDA data using a web interface referred to as the HMDA Platform. Information regarding the HMDA Platform can be located at: <http://www.consumerfinance.gov/hmda/for-filers>.

We recommend that HMDA filers use a modern browser, such as the latest version of Google Chrome™ browser or Mozilla® Firefox®, Internet Explorer® 11, Microsoft Edge™, or other modern browsers.

---

<sup>2</sup> The one exception to this instruction is for rate spreads collected in 2017. Under current Appendix A (section I.G.1.d), rate spread is entered to two decimal places using a leading zero, for example, 03.29.

The following submission methods will *not* be permitted for data collected in or after 2017:

- PC Diskette and CD-ROM
- Submission via Web (from the Data Entry Software (DES))
- E-mail to [HMDASUB@FRB.GOV](mailto:HMDASUB@FRB.GOV)
- Paper Submissions

The process by which you validate the edit report:

Financial institutions must address all edits *prior to* submitting their HMDA data collected in or after 2017. In contrast to the previous process for filing data with the FRB, all edits now must be addressed prior to filing HMDA data with the CFPB in order to complete the submission process.

The edit report will be web-based:

- Edit reports will *not* be e-mailed to filers in PDF format. Instead, the CFPB edit reports will be viewed and can be downloaded from the HMDA Platform.
- Responses to the edits will not be faxed or e-mailed to the CFPB. The HMDA Platform will guide filers through the process of addressing edits.

The Officer Certification process:

Beginning with the data collected in 2017, as part of the submission process, an authorized representative of your institution with knowledge of the data submitted shall certify to the accuracy and completeness of the data submitted. Filers will not fax or e-mail the signed certification.

The contact information for HMDA Help:

Technical questions about reporting HMDA data collected in or after 2017 should be directed to [hmdahelp@cfpb.gov](mailto:hmdahelp@cfpb.gov).

Technical questions about reporting HMDA data collected in or before 2016 should be directed to [hmdahelp@frb.gov](mailto:hmdahelp@frb.gov).

## 2.2 Items that have not changed:

The reported data fields:

The reported data fields for the 2017 data *have not changed*. Please refer to Regulation C currently in effect for the requirements.

# 3. 2017 File Specifications

## 3.1 Introduction

The following information describes the format used when filing HMDA data with the Consumer Financial Protection Bureau (CFPB).

## 3.2 Submission instructions

Filers will submit their HMDA data using a web interface. Information regarding the HMDA Platform can be located at: <http://www.consumerfinance.gov/hmda/for-filers>.

- We recommend that HMDA filers use a modern browser, such as the latest version of Google Chrome™ browser or Mozilla® Firefox®, Internet Explorer® 11, Microsoft Edge™, or other modern browsers.

The HMDA Platform will walk you through the loan/application register filing process.

Certification will also occur within the HMDA Platform. An authorized representative of your institution with knowledge of the data submitted shall certify to the accuracy and completeness of the data submitted.

## 3.3 Loan/Application Register format

Beginning with data collected in 2017, your HMDA data loan/application register will be submitted in a pipe (also referred to as vertical bar) delimited text file format. This means that:

- Each data field within each row will be separated with a pipe character, “|”.
- Zeros do not need to be added for the sole purpose of making a data field a specific number of characters <sup>3</sup>.
- Filler data fields will no longer be used in the file.
- The loan/application register will be a text file with a .txt file format extension.

Text entries in alphanumeric fields do not need to use all uppercase letters with the exception of:

- “NA” used when the reporting requirement is not applicable; and
- Two letter state codes

As with previous submissions:

- The first row of the loan/application register will begin with the number one (1) to indicate that the data fields in row one contain data fields for the transmittal sheet, with information relating to your institution.
- All subsequent rows of the loan/application register will begin with the number two (2) to indicate that the data fields beginning in row two contain data fields for the loan/application register, with information relating to the reported loan or application.
- Each covered loan or application should appear on its own line in the loan/application register

---

<sup>3</sup> The one exception to this instruction is for rate spreads collected in 2017. Under current Appendix A (section I.G.1.d), rate spread is entered to two decimal places using a leading zero, for example, 03.29. Please refer to Table 3.

## 3.4 Respondent Identification Numbers for 2017 HMDA Filers

Table 1 contains the respondent identification number for 2017 HMDA filers based on regulating agency and the type of financial institution.

**TABLE 1:** RESPONDENT IDENTIFICATION NUMBERS FOR 2017 HMDA FILERS

Agency	Depository Institution	Nondepository Institution	Agency Code
CFPB	RSSD number	Federal Tax ID number	9
FDIC	FDIC certificate number	Federal Tax ID number	3
FRS	RSSD number	RSSD number	2
HUD	Has no depository institutions	Federal Tax ID number	7
NCUA	Charter number	Federal Tax ID number	5
OCC	Charter number	Federal Tax ID number	1

## 3.5 Information regarding data fields

Table 2 and Table 3 contain the data field name, data field type, valid values for numeric fields and examples for alphanumeric fields. Please refer to Regulation C for details regarding each data field.

**TABLE 2:** FILING INSTITUTION, REPORTING PERIOD, AND CONTACT INFORMATION (TRANSMITTAL SHEET)

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions or Examples
1	Record Identifier - Value is 1	Numeric	1	
2	Respondent-ID	Alphanumeric		Please see "Respondent Identification Numbers for 2017 HMDA Filers" table above

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions or Examples
3	Agency Code	Numeric	1 2 3 5 7 9	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Office of the Comptroller of the Currency (OCC)</li> <li>2. Federal Reserve System (FRS)</li> <li>3. Federal Deposit Insurance Corporation (FDIC)</li> <li>5. National Credit Union Administration (NCUA)</li> <li>7. United States Department of Housing and Urban Development (HUD)</li> <li>9. Consumer Financial Protection Bureau (CFPB)</li> </ol>
4	Timestamp	Numeric		<p>Format is century, year, month, day, hour, minute</p> <p>Example: Jan. 17, 2017, at 1:30 pm is 201701171330</p>
5	Activity Year	Numeric		<p>Four digit year</p> <p>Example: 2017</p>
6	Tax ID	Alphanumeric		<p>Example: 99-9999999</p>
7	Total Line Entries	Numeric		<p>The number of line entries contained in the accompanying Loan/Application Register</p> <p>Example: 5000</p>
8	Respondent Name	Alphanumeric		<p>Example: Ficus Bank</p>
9	Respondent Address	Alphanumeric		<p>Example: 4321 W Random Blvd Ste 201</p>
10	Respondent City	Alphanumeric		<p>Example: Somecity</p>
11	Respondent State	Alphanumeric		<p>Postal Code abbreviation</p> <p>Example: ST</p>
12	Respondent ZIP Code	Alphanumeric		<p>Example: 12345-1010</p>

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions or Examples
13	Parent Name	Alphanumeric		If applicable Example: Fern Bank
14	Parent Address	Alphanumeric		If applicable Example: 456 W Somewhere Ave
15	Parent City	Alphanumeric		If applicable Example: Anytown
16	Parent State	Alphanumeric		If applicable Example: ST
17	Parent Zip Code	Alphanumeric		If applicable Example: 12345-1010
18	Contact Person's Name	Alphanumeric		For questionable data, reports, or other issues that may arise during an annual processing cycle Example: Erika Otis
19	Contact Person's Phone Number	Alphanumeric		Example: 999-999-9999
20	Contact Person's Facsimile Number	Alphanumeric		Example: 555-555-5555
21	Contact Person's E-mail Address	Alphanumeric		Enter only one e-mail address. E-mail address must contain only one @ symbol Example: erikaotis@bank.com

**TABLE 3: LOAN/APPLICATION REGISTER**

<b>Data Field Number</b>	<b>Data Field Name</b>	<b>Data Field Type</b>	<b>Valid Values</b>	<b>Descriptions and Examples</b>
1	Record Identifier - Value is 2	Numeric	2	
2	Respondent-ID	Alphanumeric		Please see "Respondent Identification Numbers for 2017 HMDA Filers" table above
3	Agency Code	Numeric	1 2 3 5 7 9	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Office of the Comptroller of the Currency (OCC)</li> <li>2. Federal Reserve System (FRS)</li> <li>3. Federal Deposit Insurance Corporation (FDIC)</li> <li>5. National Credit Union Administration (NCUA)</li> <li>7. United States Department of Housing and Urban Development (HUD)</li> <li>9. Consumer Financial Protection Bureau (CFPB)</li> </ol>
4	Loan/Application Number	Alphanumeric		<p>Unique identifier across the home office and branch sites</p> <p>Example: 57275869091972700</p>
5	Date Application Received	Alphanumeric		<p>Format is yyyyymmdd or NA</p> <p>Example: 20170117</p>
6	Loan Type	Numeric	1 2 3 4	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Conventional (any loan other than FHA, VA, FSA, or RHS loans)</li> <li>2. FHA-insured (Federal Housing Administration)</li> <li>3. VA-guaranteed (Veterans Administration)</li> <li>4. FSA/RHS-guaranteed (Farm Service Agency or Rural Housing Service)</li> </ol>
7	Property Type	Numeric	1 2 3	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. One to four-family (other than manufactured housing)</li> <li>2. Manufactured housing</li> <li>3. Multifamily</li> </ol>

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
8	Loan Purpose	Numeric	1 2 3	Descriptions: 1. Home purchase 2. Home improvement 3. Refinancing
9	Owner Occupancy	Numeric	1 2 3	Descriptions: 1. Owner-occupied as a principal dwelling 2. Not owner-occupied 3. Not applicable
10	Loan Amount	Numeric		Report in thousands, round to the nearest thousand without leading zeros and without commas  Example: 111
11	Preapprovals	Numeric	1 2 3	Descriptions: 1. Preapproval was requested 2. Preapproval was not requested 3. Not applicable
12	Type of Action Taken	Numeric	1 2 3 4 5 6 7 8	Descriptions: 1. Loan originated 2. Application approved but not accepted 3. Application denied by financial institution 4. Application withdrawn by applicant 5. File closed for incompleteness 6. Loan purchased by your institution 7. Preapproval request denied by financial institution 8. Preapproval request approved but not accepted (optional reporting)
13	Date of Action	Numeric		Format is yyyyymmdd  Example: 20170117
14	Metropolitan Statistical Area / Metropolitan Division	Alphanumeric		Metropolitan Statistical Area or Metropolitan Division (if appropriate) code or NA  Example: 40900

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
15	State Code	Alphanumeric		FIPS code or NA Example: 06
16	County Code	Alphanumeric		FIPS code or NA Example: 113
17	Census Tract	Alphanumeric		Include decimal point or NA Example: 0109.02
18	Applicant Ethnicity	Numeric	1 2 3 4	Descriptions: 1. Hispanic or Latino 2. Not Hispanic or Latino 3. Information not provided by applicant in mail, Internet, or telephone application (see App. A, I.D.2.) 4. Not applicable
19	Co-applicant Ethnicity	Numeric	1 2 3 4 5	Descriptions: 1. Hispanic or Latino 2. Not Hispanic or Latino 3. Information not provided by applicant in mail, Internet, or telephone application (see App. A, I.D.2.) 4. Not applicable 5. No co-applicant
20	Applicant Race: 1	Numeric	1 2 3 4 5 6 7	Descriptions: 1. American Indian or Alaska Native 2. Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 5. White 6. Information not provided by applicant in mail, Internet, or telephone application (see App. A, I.D.2.) 7. Not applicable

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
21	Applicant Race: 2	Numeric	1 2 3 4 5	<p>Descriptions:</p> <ul style="list-style-type: none"> <li>1. American Indian or Alaska Native</li> <li>2. Asian</li> <li>3. Black or African American</li> <li>4. Native Hawaiian or Other Pacific Islander</li> <li>5. White</li> </ul> <p>If this data field does not contain an entry, leave it blank</p>
22	Applicant Race: 3	Numeric	1 2 3 4 5	<p>Descriptions:</p> <ul style="list-style-type: none"> <li>1. American Indian or Alaska Native</li> <li>2. Asian</li> <li>3. Black or African American</li> <li>4. Native Hawaiian or Other Pacific Islander</li> <li>5. White</li> </ul> <p>If this data field does not contain an entry, leave it blank</p>
23	Applicant Race: 4	Numeric	1 2 3 4 5	<p>Descriptions:</p> <ul style="list-style-type: none"> <li>1. American Indian or Alaska Native</li> <li>2. Asian</li> <li>3. Black or African American</li> <li>4. Native Hawaiian or Other Pacific Islander</li> <li>5. White</li> </ul> <p>If this data field does not contain an entry, leave it blank</p>
24	Applicant Race: 5	Numeric	1 2 3 4 5	<p>Descriptions:</p> <ul style="list-style-type: none"> <li>1. American Indian or Alaska Native</li> <li>2. Asian</li> <li>3. Black or African American</li> <li>4. Native Hawaiian or Other Pacific Islander</li> <li>5. White</li> </ul> <p>If this data field does not contain an entry, leave it blank</p>

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
25	Co-applicant Race: 1	Numeric	1 2 3 4 5 6 7 8	<p>Descriptions:</p> <ul style="list-style-type: none"> <li>1. American Indian or Alaska Native</li> <li>2. Asian</li> <li>3. Black or African American</li> <li>4. Native Hawaiian or Other Pacific Islander</li> <li>5. White</li> <li>6. Information not provided by applicant in mail, Internet, or telephone application (see App. A, I.D.2.)</li> <li>7. Not applicable</li> <li>8. No co-applicant</li> </ul>
26	Co-applicant Race: 2	Numeric	1 2 3 4 5	<p>Descriptions:</p> <ul style="list-style-type: none"> <li>1. American Indian or Alaska Native</li> <li>2. Asian</li> <li>3. Black or African American</li> <li>4. Native Hawaiian or Other Pacific Islander</li> <li>5. White</li> </ul> <p>If this data field does not contain an entry, leave it blank</p>
27	Co-applicant Race: 3	Numeric	1 2 3 4 5	<p>Descriptions:</p> <ul style="list-style-type: none"> <li>1. American Indian or Alaska Native</li> <li>2. Asian</li> <li>3. Black or African American</li> <li>4. Native Hawaiian or Other Pacific Islander</li> <li>5. White</li> </ul> <p>If this data field does not contain an entry, leave it blank</p>
28	Co-applicant Race: 4	Numeric	1 2 3 4 5	<p>Descriptions:</p> <ul style="list-style-type: none"> <li>1. American Indian or Alaska Native</li> <li>2. Asian</li> <li>3. Black or African American</li> <li>4. Native Hawaiian or Other Pacific Islander</li> <li>5. White</li> </ul> <p>If this data field does not contain an entry, leave it blank</p>

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
29	Co-applicant Race: 5	Numeric	1 2 3 4 5	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. American Indian or Alaska Native</li> <li>2. Asian</li> <li>3. Black or African American</li> <li>4. Native Hawaiian or Other Pacific Islander</li> <li>5. White</li> </ol> <p>If this data field does not contain an entry, leave it blank</p>
30	Applicant Sex	Numeric	1 2 3 4	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Male</li> <li>2. Female</li> <li>3. Information not provided by applicant in mail, Internet, or telephone application (see App. A, I.D.2.)</li> <li>4. Not applicable</li> </ol>
31	Co-applicant Sex	Numeric	1 2 3 4 5	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Male</li> <li>2. Female</li> <li>3. Information not provided by applicant in mail, Internet, or telephone application (see App. A, I.D.2.)</li> <li>4. Not applicable</li> <li>5. No co-applicant</li> </ol>
32	Applicant Income	Alphanumeric		<p>Report in thousands, round to the nearest thousand and without commas or NA</p> <p>Example: 36</p>

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
33	Type of Purchaser	Numeric	0 1 2 3 4 5 6 7 8 9	<p>Descriptions:</p> <p>0. Loan was not originated or was not sold in calendar year</p> <p>1. Fannie Mae</p> <p>2. Ginnie Mae</p> <p>3. Freddie Mac</p> <p>4. Farmer Mac</p> <p>5. Private securitization</p> <p>6. Commercial bank, savings bank or savings association</p> <p>7. Life insurance company, credit union, mortgage bank, or finance company</p> <p>8. Affiliate institution</p> <p>9. Other type of purchaser</p>
34	Denial Reason: 1	Numeric	1 2 3 4 5 6 7 8 9	<p>Descriptions:</p> <p>1. Debt-to-income ratio</p> <p>2. Employment history</p> <p>3. Credit history</p> <p>4. Collateral</p> <p>5. Insufficient cash (down payment, closing costs)</p> <p>6. Unverifiable information</p> <p>7. Credit application incomplete</p> <p>8. Mortgage insurance denied</p> <p>9. Other</p> <p>If this data field does not contain an entry, leave it blank</p>

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
35	Denial Reason: 2	Numeric	1 2 3 4 5 6 7 8 9	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Debt-to-income ratio</li> <li>2. Employment history</li> <li>3. Credit history</li> <li>4. Collateral</li> <li>5. Insufficient cash (down payment, closing costs)</li> <li>6. Unverifiable information</li> <li>7. Credit application incomplete</li> <li>8. Mortgage insurance denied</li> <li>9. Other</li> </ol> <p>If this data field does not contain an entry, leave it blank</p>
36	Denial Reason: 3	Numeric	1 2 3 4 5 6 7 8 9	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Debt-to-income ratio</li> <li>2. Employment history</li> <li>3. Credit history</li> <li>4. Collateral</li> <li>5. Insufficient cash (down payment, closing costs)</li> <li>6. Unverifiable information</li> <li>7. Credit application incomplete</li> <li>8. Mortgage insurance denied</li> <li>9. Other</li> </ol> <p>If this data field does not contain an entry, leave it blank</p>
37	Rate Spread	Alphanumeric		<p>Enter the rate spread to two decimal places. Include the decimal point and any leading or trailing zeros or NA</p> <p>Example: 03.29</p>
38	HOEPA Status	Numeric	1 2	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. HOEPA loan</li> <li>2. Not a HOEPA loan</li> </ol>

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
39	Lien Status	Numeric	1 2 3 4	Descriptions: 1. Secured by a first lien 2. Secured by a subordinate lien 3. Not secured by a lien 4. Not applicable (purchased loans)

# 4. 2017 Edit Specifications

## 4.1 Introduction

HMDA edits are rules to assist filers in checking the accuracy of HMDA data prior to submission. There are four types of edits:

- **Syntactical:** Edits that check whether the loan/application register is in the correct format and whether the data covers the correct filing year. A syntactical edit occurs, for example, if none of the rows in the loan/application register begin with the number two (2) to indicate that the following data fields contain information relating to the reported loan or application. The loan/application register cannot be submitted until the filer corrects all syntactical edit errors and reuploads the updated loan/application register to the HMDA Platform.
- **Validity:** Edits that check whether there are valid values in each data field. The data cannot be submitted until errors identified by the validity edits are corrected. A validity edit occurs, for example, if the contact person's telephone number does not follow the format "999-999-9999." The loan/application register cannot be submitted until the filer corrects all validity edit errors and reuploads the updated loan/application register to the HMDA Platform.
- **Quality:** Edits that check whether entries in the individual data fields or combinations of data fields conform to expected values. A quality edit occurs, for example, if the reported Tax Identification Number does not match the Tax Identification Number the institution reported on the previous year's loan/application register. The loan/application register cannot be submitted until the filer either confirms the accuracy of all values flagged by quality edits in the HMDA Platform, or corrects the flagged values and reuploads the updated loan/application register to the HMDA Platform.

- **Macro Quality:** Edits that check whether the submitted loan/application register as a whole conforms to expected values. A macro quality edit occurs, for example, if the reported percentage of multifamily loans exceeds 10% of the loan/application register entries. The loan/application register cannot be submitted until the filer either confirms the accuracy of all the values flagged by the macro quality edits in the HMDA Platform or corrects the flagged values and reuploads the updated loan/application register to the HMDA Platform.

## 4.2 2017 Revised edits

Table 4 lists the edits that have been modified or added for HMDA data collected in 2017.

**TABLE 4:** 2017 NEW AND REVISED EDITS

Type of Data Field	Edit Number	Data Field Name	Modification
Filing Institution, Reporting Period, and Contact Information (Transmittal Sheet)	S013	Timestamp	Edit explanation has been modified to "Record timestamp is earlier than, or equal to, timestamp on database (format = yyyyymmddhhmm)."
Filing Institution, Reporting Period, and Contact Information (Transmittal Sheet)	S028	Timestamp	Edit description has been modified to "Timestamp must be numeric and in yyyyymmddhhmm format."
Filing Institution, Reporting Period, and Contact Information (Transmittal Sheet)	S028	Timestamp	Edit explanation has been modified to "Timestamp is missing or nonnumeric (format = yyyyymmddhhmm)."
Filing Institution, Reporting Period, and Contact Information (Transmittal Sheet)	S100	Activity Year	Edit modified to check for valid activity year.

Type of Data Field	Edit Number	Data Field Name	Modification
Loan/Application Register	S270	Action Taken - Date	Edit description has been modified to "Year (YYYY) of action taken date must = activity year (YYYY) for period being processed." Edit explanation has been modified to "Year for action taken date does not match activity year."
Filing Institution, Reporting Period, and Contact Information (Transmittal Sheet)	V145	Respondent Zip Code	Edit has been modified to remove the left justified requirement.
Filing Institution, Reporting Period, and Contact Information (Transmittal Sheet)	V112	Parent Zip Code	Edit has been modified to remove the left justified requirement.
Loan/Application Register	V210	Data Application Received	Edit description has been modified to "Date application received must be in YYYYMMDD format; month and day must be in the range 01-12 and 01-31, respectively or equal NA. YYYY must be numeric and the first two digits of the number must equal 20."
Loan/Application Register	V230	Occupancy	Edit explanation has been modified to "is not in range 1-3" for consistency purposes.
Loan/Application Register	V265	Action Taken - Date	Edit description has been modified to "Action taken date must be in YYYYMMDD format; month and day must be in the range 01-12 and 01-31, respectively. YYYY must be numeric."
Loan/Application Register	V300	Census Tract	Edit has been modified to remove the left justified requirement.
Loan/Application Register	V500	Rate Spread	Edit has been modified to remove the left justified requirement.

Type of Data Field	Edit Number	Data Field Name	Modification
Loan/Application Register	Q022	Date Application Received	Edit explanation has been modified to "Date application received is not in activity year or (activity year minus 1 or activity year minus 2); Verify"
Loan/Application Register	Q030	MSA/MD, State, County, Census Tract	Edit has been modified for clarification purposes.

## 4.3 2017 Edits

Table 5 through Table 10 list all of the edits for HMDA data collected in 2017. With the exception of the revised edits listed in Section 4.2 above, the edits are identical to those applied to HMDA data collected in 2016. Each table groups the edits by type and whether the edit is related to the data fields in the "Filing Institution, Reporting Period, and Contact Information (Transmittal Sheet)" section or the "Loan/Application Register" section.

**TABLE 5:** SYNTACTICAL AND VALIDITY EDITS FOR FILING INSTITUTION, REPORTING PERIOD, AND CONTACT INFORMATION (TRANSMITTAL SHEET), AND LOAN/APPLICATION REGISTER

Data Field Name	Edit Number	Edit Description	Explanation
Record Identifier	S010	The first record identifier in the file must = 1 (TS). The second and all subsequent record identifiers must = 2 (LAR).	First record identifier does not = 1 (TS) or at least one subsequent record identifier after the first record does not = 2 (LAR)
Record Identifier	S011	The HMDA file must contain at least one loan/application record (record identifier = 2).	File does not contain at least one loan/application record (record identifier = 2)
Agency Code	S020	Agency code must = 1, 2, 3, 5, 7, 9. The agency that submits the data must be the same as the reported agency code.	Agency code not valid for agency sending data
Control Number	S025	Control number must = a valid respondent identifier/agency code combination for date processed.	Invalid respondent identifier/agency code combination or ID not on panel
Application/Loan Number	S040	Application/loan number must be unique.	Duplicate loan numbers reported; data already in file

**TABLE 6:** SYNTACTICAL AND VALIDITY EDITS FOR FILING INSTITUTION, REPORTING PERIOD, AND CONTACT INFORMATION (TRANSMITTAL SHEET)

Data Field Name	Edit Number	Edit Description	Explanation
Activity Year	S100	Activity year must = year being processed (= 2017).	Invalid activity year
Timestamp	S013	Timestamp must be later than timestamp on database.	Record timestamp is earlier than, or equal to, timestamp on database (format = yyyyymmddhhmm)
Timestamp	S028	Timestamp must be numeric and in yyyyymmddhhmm format.	Timestamp is missing or nonnumeric (format = yyyyymmddhhmm)
Respondent Mailing Address	V105	Respondent name, address, city, state, and zip code must not = blank.	Respondent name, address, city, state or zip code is missing
Respondent State Code	V140	Respondent state code must equal a valid postal code abbreviation (i.e., AL for Alabama).	Respondent state code is an invalid postal code
Respondent Zip Code	V145	Respondent zip code format must be NNNNN or NNNNN-NNNN.	Respondent zip code is an invalid format
Respondent E-mail Address	V155	A valid e-mail address for the institution must be provided and must be in the format of username@exampldomain.toplevel domain. The e- mail address shall not contain any spaces and must contain only one @ symbol. The e-mail address shall not contain "@.", ".@" or "..". For formatting purposes, institutionname represents the institution's domain and .topleveldomain represents .com, .org, .tv, .net, .info, .name, etc. For example, hmdasubmitter@axbyczbank.com	E-mail address for institution is missing or is an invalid format. The e-mail address can only contain one @ symbol and must be in a format such as username@institutionname.toplevel domain. The e-mail address cannot contain "@.", ".@" or "..". For formatting purposes, institutionname represents the institution's domain and .topleveldomain represents .com, .org, .tv, .net, .info, .name, etc. For example, hmdasubmitter@axbyczbank.com
Parent Name	V108	If parent name is reported, then parent name cannot equal institution name.	Parent name = institution name

Data Field Name	Edit Number	Edit Description	Explanation
Parent Mailing Address	V110	If respondent is a mortgage banking subsidiary (MBS) or a nondepository institution that has an affiliation with a depository institution, then parent name of the MBS or the depository institution that the nondepository institution is affiliated with along with the address, city, state and zip code must not = blank.	Parent name, address, city, state, or zip code is missing
Parent State Code	V111	If parent state code is reported, then the postal code abbreviation must be valid (i.e., AL for Alabama).	Parent state code is an invalid postal code
Parent Zip Code	V112	If parent zip code is reported, then the format must be NNNNN or NNNNN-NNNN.	Parent zip code is an invalid format
Institution Name	V150	Institution Name cannot equal Contact Name.	Institution name = Contact Name
Contact Name	V115	Name of contact person must not = blank.	Name of contact person is missing
Contact Telephone Number	V120	Contact person telephone number must be in NNN-NNN-NNNN format and not blank.	Telephone number for contact person not in valid format or is missing
Fax Number	V135	Fax Number must be in NNN-NNN-NNNN format and not = blank.	Fax Number not in valid format or is missing
Tax Identification (ID) Number	V125	Tax ID number must be in NN-NNNNNNN format and not = (99-9999999 or 00-0000000 or blank).	Tax ID number not in valid format or is missing

**TABLE 7:** SYNTACTICAL AND VALIDITY EDITS FOR LOAN/APPLICATION REGISTER

Data Field Name	Edit Number	Edit Description	Explanation
Application/Loan Number	S205	Application/Loan number must not = blank or all zeros.	Application/Loan number not in valid format or is missing
Date Application Received	V210	Date application received must be in YYYYMMDD format; month and day must be in the range 01-12 and 01-31, respectively or equal NA. YYYY must be numeric and the first two digits of the number must equal 20.	Application Month, day, year and/or century not valid

<b>Data Field Name</b>	<b>Edit Number</b>	<b>Edit Description</b>	<b>Explanation</b>
Date Application Received	V215	If Action taken type = 6, then date application received must = NA.	Loan was purchased; therefore application date must equal NA
Loan Type	V220	Loan type must = 1, 2, 3, or 4.	Loan type is missing or is not in range 1-4
Property Type	V400	Property type must = 1, 2, or 3.	Property type is missing or is not in range 1-3
Loan Purpose	V225	Loan purpose must = 1, 2, or 3.	Loan purpose is missing or is not in range 1-3
Loan Purpose	V410	If lien status = 3, then loan purpose must = 2.	Lien status = 3; therefore loan purpose must = 2
Occupancy	V230	Occupancy must = 1, 2, or 3.	Occupancy is missing or is not in range 1-3
Loan Amount	V250	Loan amount must be numeric and > zero.	Loan amount is not numeric or not > 0
Preapproval	V415	Preapproval must = 1, 2, or 3.	Preapproval is missing or is not in range 1-3
Preapproval	V425	If loan purpose = 1 and action taken type = 6, then preapproval must = 3.	Loan purpose = 1 and action taken type = 6; therefore preapproval must = 3
Preapproval	V430	If loan purpose = 2 or 3, then preapproval must = 3.	Loan purpose = 2 or 3 and preapproval is missing or does not = 3
Preapproval	V435	If action taken type = 7 or 8, then preapproval must = 1	Action taken type = 7 or 8 and preapproval is missing or does not = 1
Action Taken –Type	V255	Action taken type must = 1, 2, 3, 4, 5, 6, 7, or 8.	Action taken type is missing or not in range 1-8
Action Taken –Type	V260	If reasons for denial are in the range 1-9, then action taken type must = 3 or 7.	Application or preapproval not denied, but denial reasons given
Action Taken –Type	V262	If date application received = NA, then action taken type must = 6.	Date application received = NA; therefore action taken type must = 6
Action Taken –Type	V440	If preapproval = 1, then action taken type must = 1-5, 7 or 8.	Preapproval = 1 and action taken type is missing or does not = 1-5, 7 or 8
Action Taken –Type	V445	If preapproval = 2, then action taken type must = 1-5.	Preapproval = 2 and action taken type is missing or does not = 1-5
Action Taken –Type	V447	If preapproval = 3, then action taken type must = 1-6.	Preapproval = 3 and action taken type is missing or does not = 1-6

Data Field Name	Edit Number	Edit Description	Explanation
Action Taken – Date	V265	Action taken date must be in YYYYMMDD format; month and day must be in the range 01-12 and 01-31, respectively. YYYY must be numeric.	Action taken date is invalid format and/or date
Action Taken – Date	S270	Year (YYYY) of action taken date must = activity year (YYYY) for period being processed.”	Year for action taken date does not match activity year.
Action Taken – Date	V275	If date application received does not = NA, then action taken date must be ≥ date application received.	Action taken date is earlier than application date
MSA/MD Number	V280	MSA/MD must = a valid Metropolitan Statistical Area or Metropolitan Division (if appropriate) code for period being processed or NA.	MSA/MD number does not = a valid Metropolitan Statistical Area/Metropolitan Division code or NA, or is missing
State Code	V285	State must = a valid FIPS code or (NA where MSA/MD = NA).	State does not = a valid state code or (state equals NA and MSA/MD not NA)
MSA/MD, State, County Codes	V290	If MSA/MD does not = NA, then MSA/MD, state, and county codes must = a valid combination.	MSA/MD, state, and county codes do not = a valid combination
State/County Codes	V295	State and county must = a valid combination or (county = NA where MSA/MD = NA).	State/county does not equal a valid combination or (county equals NA and MSA/MD not NA)
Census Tract	V300	Census tract must = a valid census tract number for the MSA/MD, state, county combination or (NA if county is classified as small) or (where MSA/MD = NA the census tract must = a valid census tract for the state/county combination or NA). Valid census tract format must be NNNN.NN or NA.	Census tract not in valid format or is missing, does not equal NA, or does not equal a valid census tract number
Applicant Ethnicity	V450	Applicant ethnicity must = 1, 2, 3, or 4.	Applicant ethnicity is missing or not in range 1-4
Co-Applicant Ethnicity	V460	Co-Applicant ethnicity must = 1, 2, 3, 4, or 5.	Co-Applicant ethnicity is missing or not in range 1-5
Co-Applicant Ethnicity	V463	Co-Applicant ethnicity does not = 5; however, co-applicant race field 1 = 8 and/or co-applicant sex = 5.	If no co-applicant, co-applicant ethnicity/race/sex combination invalid

<b>Data Field Name</b>	<b>Edit Number</b>	<b>Edit Description</b>	<b>Explanation</b>
Applicant Race	V455	If applicant ethnicity = 1, 2 or 3 then the first applicant race field must not = 7.	Applicant ethnicity = 1, 2 or 3; therefore first applicant race invalid
Co-Applicant Race	V465	If co-applicant ethnicity = 1, 2 or 3 then the first co-applicant race field must not = 7 or 8.	Co-applicant ethnicity = 1, 2 or 3; therefore first co- applicant race invalid
Applicant Race	V310	Applicant race field 1 must = 1, 2, 3, 4, 5, 6, or 7.	Applicant race field 1 is missing or is not in range 1- 7
Applicant Race	V470	If applicant race = 1-5 in applicant race field 1, then all other applicant race fields must = blank or 1-5.	Applicant race fields 2-5 are not blank or in range 1-5
Applicant Race	V475	If applicant race = 6 or 7 in applicant race field 1, then all other applicant race fields must = blank.	Applicant race field 1 = 6 or 7; therefore all other applicant race fields must = blank
Applicant Race	V480	Applicant race must not be the same (i.e. 1,1; 1,1,2; 1,2,3,4,1), when more than one applicant race is designated.	Applicant race is the same
Co-Applicant Race	V315	Co-Applicant race field 1 must = 1, 2, 3, 4, 5, 6, 7, or 8.	Co-Applicant race field 1 is missing or is not in range 1-8
Co-Applicant Race	V317	Co-Applicant race field 1 does not = 8; however, co-applicant ethnicity and/or co-applicant sex = 5.	If no co-applicant, co-applicant race/sex/ethnicity combination invalid
Co-Applicant Race	V485	If co-applicant race = 1-5 in co-applicant race field 1, then all other co-applicant race fields must = blank or 1-5.	Co-Applicant race fields 2-5 are not blank or in range 1-5
Co-Applicant Race	V490	If co-applicant race = 6, 7, or 8 in co-applicant race field 1, then all other co-applicant race fields must = blank.	Co-Applicant race field 1 = 6, 7, or 8; therefore all other co-applicant race fields must = blank
Co-Applicant Race	V495	Co-Applicant race must not be the same (i.e. 1,1; 1,1,2; 1,2,3,4,1), when more than one co-applicant race is designated.	Co-Applicant race is the same
Applicant Sex	V320	Applicant sex must = 1, 2, 3, or 4.	Applicant sex is missing or is not in range 1-4
Co-Applicant Sex	V325	Co-Applicant sex must = 1, 2, 3, 4, or 5.	Co-Applicant sex is missing or not in range 1-5

Data Field Name	Edit Number	Edit Description	Explanation
Co-Applicant Sex	V326	Co-Applicant sex does not = 5; however, co-applicant ethnicity = 5 and/or co-applicant race field 1 = 8.	If no co-applicant, co-applicant sex/ethnicity/race combination invalid
Income	V330	Income must be numeric and > 0, or equal NA.	Income is zero, missing, negative or, if non-numeric, does not equal NA
Income	V335	If property type = 3, then income must = NA.	Property type = 3; therefore income must = NA
Income	V338	If applicant ethnicity, race, and sex = 4, 7, and 4, respectively, and co-applicant ethnicity, race, and sex = 5, 8, and 5, respectively, and action taken = 1-5 or 7-8, then applicant income must = NA.	Applicant ethnicity, race, and sex = 4, 7, and 4, and co-applicant ethnicity, race, and sex = 5, 8, and 5, and action taken = 1-5, or 7-8, therefore income must = NA
Type of Purchaser	V340	Type of purchaser must = 0, 1, 2, 3, 4, 5, 6, 7, 8, or 9.	Type of purchaser must be in range 0-9
Type of Purchaser	V347	If type of purchaser = 1, 2, 3, 4, 5, 6, 7, 8, or 9, then action taken type must be 1 or 6.	Type of purchaser in range 1-9; therefore action taken should equal 1 or 6
Type of Purchaser	V375	If type of purchaser = 2, then loan type must = 2, 3, or 4.	Purchaser type = 2 and loan type does not equal 2, 3, or 4
Reasons for Denial	V355	If (agency code = 2, 3, 5, 7, or 9) or (agency code = 1 and action taken not = 3 or 7), then reasons for denial must = 1, 2, 3, 4, 5, 6, 7, 8, 9, or blank.	Reasons for denial are not blank or in range 1-9
Reasons for Denial	V360	Responses for reasons for denial must not be the same (i.e. 1,1; 1,1,2; 1,2,2;.....).	Reasons for denial are the same
Reasons for Denial	V385	If agency code = 1 and action taken = 3 or 7, then at least one reason for denial must be provided and must = 1, 2, 3, 4, 5, 6, 7, 8, or 9. Other reasons for denial must = 1, 2, 3, 4, 5, 6, 7, 8, 9 or blank.	For action taken = 3 or 7, at least one reason for denial not given, or reason for denial given not in range 1-9
Rate Spread	V500	Rate spread must be in the NN.NN format, or NA, must not = blank.	Rate spread is not in valid format or is missing
Rate Spread	V505	If action taken type = 2-8, then rate spread must = NA.	Action taken type = 2-8; therefore rate spread must = NA
Rate Spread	V570	If lien status = 1, then rate spread must be $\geq 1.5\%$ and $\leq 99.99\%$ or NA.	Lien status = 1; therefore rate spread must be in range $\geq 1.5\%$ and $\leq 99.99\%$ or NA

Data Field Name	Edit Number	Edit Description	Explanation
Rate Spread	V575	If lien status = 2, then rate spread must be $\geq 3.5\%$ and $\leq 99.99\%$ or NA.	Lien status = 2; therefore rate spread must be in range $\geq 3.5\%$ and $\leq 99.99\%$ or NA
Rate Spread	V520	If lien status = 3, then rate spread must = NA.	Lien status = 3; therefore rate spread must = NA
HOEPA Status	V540	If action taken type = 2-5, 7, or 8, then HOEPA status must = 2.	Action taken type = 2-5, 7, or 8; therefore HOEPA status must = 2
HOEPA Status	V525	HOEPA status must = 1 or 2.	HOEPA status is missing or does not = 1 or 2
HOEPA Status	V535	If applicant ethnicity, race and sex = 4, 7, and 4, respectively, and action taken does not = 6, then HOEPA status must not = 1.	Applicant ethnicity, race, and sex = 4, 7, 4, and action taken = 1-5, 7, or 8; therefore HOEPA status must = 2
HOEPA Status	V545	If lien status = 3, then HOEPA status must = 2.	Lien status = 3; therefore HOEPA status must = 2
Lien Status	V550	Lien status must = 1, 2, 3, or 4.	Lien status is missing or not in range 1-4
Lien Status	V555	If loan purpose = 1 or 3, then lien status must = 1, 2, or 4.	Loan purpose = 1 or 3; therefore lien status must = 1, 2, or 4
Lien Status	V560	If action taken type = 1-5, 7 or 8, then lien status must = 1, 2, or 3.	Action taken type = 1-5, 7 or 8; therefore lien status must = 1, 2, or 3
Lien Status	V565	If action taken type = 6, then lien status must = 4.	Action taken type = 6; therefore lien status must = 4

**TABLE 8:** QUALITY EDITS FOR FILING INSTITUTION, REPORTING PERIOD, AND CONTACT INFORMATION (TRANSMITTAL SHEET)

Data Field Name	Edit Number	Edit Description	Explanation
Parent Mailing Address	Q033	If respondent is a bank, savings association, or independent mortgage company, and if any parent company exists, then parent name, address, city, state and zip code should not = blank.	Parent name, address, city, state, or zip code is missing
Institution Mailing Address	Q020	Institution address should not = parent address.	Institution address equals parent address

Data Field Name	Edit Number	Edit Description	Explanation
Tax Identification (ID) Number	Q012	The reported Tax ID number on the transmittal sheet of your HMDA data file does not match the Tax ID number reported in the previous calendar year submission.	Tax ID number on TS does not match the Tax ID number reported in the previous calendar year submission
# of Loan Applications	Q130	The number of loan/application records received in this transmission file per respondent does not = the total number of loan/application records reported in this respondent's transmission or the total number of loan/application records in this submission is missing from the transmittal sheet.	Loan/application records received in this transmission are missing or not = to the total number of loan/application records reported in this transmission

**TABLE 9:** QUALITY EDITS FOR LOAN/APPLICATION REGISTER

Data Field Name	Edit Number	Edit Description	Explanation
Date Application Received	Q022	Date application received should = activity year or (activity year minus 1 or activity year minus 2).	Date application received is not in activity year or (activity year minus 1 or activity year minus 2); Verify
Loan Type	Q035	If purchaser type = 1 or 3, then loan type should = 1.	Purchaser type = 1 or 3; therefore loan type should = 1; Verify
Loan Amount	Q001	If loan amount and income are numeric and > 0 and the loan amount is ≥ \$1,000 (\$1 million), then loan amount should be < 5 times the income.	Loan amount reported is ≥ five times the income; Verify
Loan Amount	Q002	If property type =1 and income is numeric and ≤ \$200 thousand, then loan amount should be < \$2 million.	Income is < \$200 thousand and loan amount reported is ≥ \$2 million; Verify
Loan Amount	Q003	If loan type = 2 and property type = 1 or 2, then loan amount should be ≤ \$626 (\$626 thousand).	Loan type = 2 and loan amount > \$626 (\$626 thousand); Verify
Loan Amount	Q004	If loan type = 3 and property type = 1 or 2, then loan amount should be ≤ \$1,050 (\$1,050 thousands).	Loan type = 3 and loan amount > \$1,050 (\$1,050 thousand); Verify
Loan Amount	Q005	If type of purchaser = 1-4, and property type = 1 or 2, then loan amount should be ≤ \$1,203 (\$1,203 thousand).	Type of purchaser = 1-4, and property type = 1 or 2 and loan amount > \$1,203 (\$1,203 thousand); Verify

Data Field Name	Edit Number	Edit Description	Explanation
Loan Amount	Q013	If property type = 3, then loan amount should be in the range of \$100 thousand and \$10 million.	Loan amount is not within the expected range of \$100 thousand and \$10 million; Verify
Loan Amount	Q036	If property type = 2, then loan amount should be ≤ \$150 (\$150 thousand).	Property type = 2 and loan amount reported is > \$150 (\$150 thousand); Verify
Loan Amount	Q037	If lien status = 2, then loan amount should be ≤ \$250 (\$250 thousand).	Lien status = 2 and loan amount reported is > \$250 (\$250 thousand); Verify
Loan Amount	Q038	If lien status = 3, then loan amount should be ≤ \$100 (\$100 thousand).	Lien status = 3 and loan amount reported is > \$100 (\$100 thousand); Verify
Loan Amount	Q025	If loan purpose = 1 and property type = 1, then loan amount should be > \$10 thousand.	Loan amount is numeric and ≤ \$10 thousand; Verify
Action Taken Date	Q032	If action taken type = 1, then action taken date should not equal the date application received.	Loan is originated and action taken date = date application received; Verify
Co-Applicant Ethnicity, Race, Sex	Q068	If action taken type = 1-5, 7 or 8, and applicant ethnicity, race and sex = 4,7,4 respectively, and co-applicant ethnicity, race and sex = 4,7,4, respectively, and there is no co-applicant, then co-applicant ethnicity, race, and sex should = 5,8,5, respectively.	Applicant ethnicity, race and/or sex = 4, 7, 4, respectively, and co-applicant ethnicity, race and sex = 4, 7, 4, respectively; Verify
Income	Q014	If income is numeric, then income should be < \$3 million.	Income is numeric and ≥ to \$3 million; Verify
Income	Q024	If action taken type = 1, and income and loan amount are numeric, and loan amount is ≥ 5 times income, then income should be > \$ 9 thousand.	Action taken type = 1, loan amount is ≥ 5 times income, and income is numeric and ≤ \$9 thousand; Verify
Income	Q027	If action taken type = 1-5, 7 or 8, and property type = 1 or 2, then applicant income should not = NA.	Income = NA; Verify

Data Field Name	Edit Number	Edit Description	Explanation
Income	Q067	If action taken type = 1-5, 7 or 8, and applicant ethnicity, race and sex = 4, 7, and 4, respectively, and co-applicant ethnicity, race and sex = 4, 7, and 4, respectively, then applicant income should = NA.	Income is numeric; Verify
Rate Spread	Q039	If HOEPA status = 1 and action taken type = 1, then rate spread should not = NA.	HOEPA status = 1 and action taken type =1, therefore rate spread should not = NA; Verify
Rate Spread	Q040	If purchaser type = 1-4 and lien status = 1 or 2, then rate spread should be ≤ 10% or NA.	Purchaser type = 1-4 and lien status = 1 or 2; therefore rate spread should be ≤ 10% or NA; Verify
Rate Spread	Q066	If rate spread does not = NA, then rate spread should be < 13%.	Rate spread does not = NA; therefore rate spread should be < 13%; Verify
HOEPA	Q044	If action taken type = 1, lien status = 1, and rate spread > 6.5%, then HOEPA status should = 1.	Action taken type = 1, lien status = 1, and rate spread > 6.5%; therefore HOEPA status should = 1; Verify
HOEPA	Q045	If action taken type = 1, lien status = 2, and rate spread > 8.5%, then HOEPA status should = 1.	Action taken type =1, lien status = 2, and rate spread > 8.5%; therefore HOEPA status should = 1; Verify
HOEPA	Q051	If applicant ethnicity, race and sex = 4, 7, and 4, respectively, and action taken type = 6; HOEPA status should not = 1.	Applicant ethnicity, race and sex = 4, 7, and 4, respectively, and action taken type = 6, and HOEPA status = 1; Verify
HOEPA	Q052	If property type = 3, HOEPA status should not = 1.	Property type = 3 and HOEPA status = 1; Verify
HOEPA	Q064	If purchaser type = 1 or 3, HOEPA status should not = 1.	Purchaser type = 1 or 3 and HOEPA status = 1; Verify
Property Type	Q059	If loan type = 2, 3, or 4, then property type should not = 3.	Loan type = 2, 3, or 4 and property type = 3; Verify
MSA/MD, State, County, Census Tract	Q029	If the reported state/county combination (when county is small and reported tract equals NA), or state/county/census tract combination is valid then the MSA/MD should not = NA.	MSA/MD = NA and state/county (when county is small and tract equals NA), or state/county/census tract is a valid combination and is located completely in an MSA/MD
MSA/MD, State, County, Census Tract	Q049	If action taken type = 7 or 8, then MSA/MD, state, county, census tract should equal NA.	Action taken type = 7 or 8; therefore, MSA/MD, state, county, census tract should = NA; Verify

Data Field Name	Edit Number	Edit Description	Explanation
MSA/MD Number	Q595 <sup>4</sup>	If action taken type = 1-5, 7, or 8, then MSA/MD must = a corresponding respondent, MSA/MD combination on respondent panel, or NA.	MSA/MD not on respondent panel
MSA/MD, State, County, Census Tract	Q030	If action taken type = 1, 2, 3, 4, 5, or 6; and if the HMDA respondent is required to report MSA/MD, state, county, census tract, then MSA/MD, state, county, census tract should equal a valid combination and not NA.	MSA/MD, state, county, census tract should not = NA

**TABLE 10:** MACRO QUALITY EDITS

Data Field Name	Edit Number	Edit Description	Explanation
Property Type	Q015	If property type = 3, then the total number of these loan applications should be < 10% of all loan applications or < 10% of the total <u>dollar</u> amount of all loan applications reported.	Multifamily loan applications is ≥ 10% of total loan applications and/or ≥ 10% of the total dollar amount of the loan applications
Property Type	Q031	If property type = 3, and total number of all loan applications < 2,000, then the total number of multifamily applications should be < 200.	Number of reported multifamily applications is ≥ 200; Verify

<sup>4</sup> This edit is not applied to mortgage banking subsidiaries or independent mortgage companies. Their Metropolitan Statistical Areas or Metropolitan Divisions (if appropriate) will be determined at the end of the cycle based on the data reported. For depository institutions, this edit will produce the Q595 report but will not be counted in any error statistics.

Data Field Name	Edit Number	Edit Description	Explanation
Loan Purpose	Q006	If the total number of loan applications with loan purpose = 1 and action taken type = 1 is > 25, then the total number of these loan applications should be ≤ 95% of the total number of home purchase loan applications.	Total number of home purchase loan applications with an action code of 1 is > 95% of the total number of home purchase loan applications
Preapproval	Q047	If preapproval = 1, and action taken type = 4, then the total number of these loans should be ≤ 10% of the total number of loan applications.	Total number of loan applications with a preapproval = 1 and action taken type = 4 is > 10% of the total number of loan applications
Preapproval	Q048	If preapproval = 1, and action taken type = 5, then the total number of these loans should be ≤ 5% of the total number of loan applications.	Total number of loan applications with a preapproval = 1 and action taken type = 5 is > 5% of the total number of loan applications
Action Taken - Type	Q007	If action taken type = 2, then the total number of these loans should be ≤ 15% of the total number of loan applications.	Total number of loan applications with an action code of 2 is > 15% of the total number of loan applications
Action Taken - Type	Q008	If action taken type = 4, then the total number of these loans should be ≤ 30% of the total number of loan applications.	Total number of loan applications with an action code of 4 is > 30% of the total number of loan applications
Action Taken - Type	Q009	If action taken type = 5, then the total number of these loans should be ≤ 15% of the total number of loan applications.	Total number of loan applications with an action code of 5 is > 15% of the total number of loan applications
Action Taken – Type	Q010	The number of loan applications that report action taken type = 1 should be ≥ 20% of the total number of loan applications where action taken type = 1-6.	Total number of loan applications with an action code of 1 is < 20% of the total number of loan applications where action taken type = 1-6.
MSA/MD	Q023	The number of loan applications that report MSA/MD = NA should be ≤ 30% of the total number of loan applications.	The number of applications reporting MSA/MD = NA are > 30% of the total number of loan applications
Total Number of Loan Applications	Q011	If current or previous year's total number of applications is ≥ 500, then the current year should be within (+ or -) 20% of the previous year's total.	Total number of loan applications for current year not within (+ or -) 20% of the previous year's total

<b>Data Field Name</b>	<b>Edit Number</b>	<b>Edit Description</b>	<b>Explanation</b>
Total Number of Loan Applications	Q016	The number of loan applications that report income < \$10,000 should be ≤ 20% of total loan applications.	Total number of loan applications that reported income < \$10,000 is > 20% of total loan applications
HOEPA	Q053	If agency = 5, action taken type = 1 and HOEPA status = 1, then the total number of these loans should be ≤ 1% of the total number of originated loans.	The number of loans where agency = 5, action taken type = 1 and HOEPA status = 1 is > 1% of the total number of originated loans
HOEPA	Q054	If agency = 5, action taken type = 6 and HOEPA status = 1, then the total number of these loans should be ≤ 1% of the total number of purchased loans.	The number of loans where agency = 5, action taken type = 6 and HOEPA status = 1 is > 1% of the total number of purchased loans
HOEPA	Q062	If action taken type = 1, HOEPA status = 1, lien status = 1 and type of purchaser = 1, then the total number of these loans should be ≤ 1% of the total number of originated loans.	The number of loans where action taken type = 1, HOEPA status = 1, lien status = 1, and type of purchaser = 1 is > 1% of the total number of originated loans
HOEPA	Q063	If action taken type = 1, HOEPA status = 1, lien status = 1 and type of purchaser = 3, then the total number of these loans should be ≤ 1% of the total number of originated loans.	The number of loans where action taken type = 1, HOEPA status = 1, lien status = 1, and type of purchaser = 3 is > 1% of the total number of originated loans
HOEPA	Q065	If HOEPA status = 1, then the total number of HOEPA loans should be < 200.	The number of loans where HOEPA = 1 is ≥ 200
Rate Spread	Q055	If HOEPA status = 1, action taken = 1 and rate spread ≥ 5% and not = NA, then the total number of these loans should be ≤ 5% of the total number of originated loans.	The number of loans where HOEPA status = 1, action taken = 1 and rate spread ≥ 5% and not = NA is > 5% of the total number of originated loans
Rate Spread	Q061	If property type = 1, lien status = 1, action taken type = 1 and rate spread > 5% and not = NA, then the total number of these loans should be ≤ 1% of the total number of originated loans.	The number of loans where property type = 1, lien status = 1, action taken type = 1 and rate spread > 5% and not = NA is > 1% of the total number of originated loans

Data Field Name	Edit Number	Edit Description	Explanation
Action Taken – Type	Q056	If the total number of conventional home purchase loan applications is $\geq 50$ , then the total number of denied conventional home purchase loans should be $\leq 70\%$ .	The total number of conventional home purchase loan applications is $\geq 50$ and the total number of denied conventional home purchase loans is $> 70\%$
Action Taken – Type	Q057	If the total number of loan applications is $\geq 50$ , then the total number of denied loan applications should be $> \text{zero}$ .	The total number of loan applications is $\geq 50$ and the total number of denied loans = zero
Action Taken – Type	Q058	If the total number of loan applications where preapproval = 1 is $\geq 1000$ , then the total number of preapproval requests denied (action taken = 7) should be $> \text{zero}$ .	The total number of loan applications where preapproval = 1 is $\geq 1000$ and the total number of preapproval requests denied = zero
Type of Purchaser	Q070	If action taken type = 1 or 6, purpose of loan = 1 or 3, property type = 1 or 2, loan type = 1; and if the percentage of these loans that are sold to Fannie Mae or Freddie Mac in the current year is less than the percentage of the same type of loans sold to Fannie Mae or Freddie Mac in the prior year, then the percentage difference between the two years should be less than 10%; or if the number of these loans for the current year is $\geq 10,000$ , then the percentage of these loans sold to Fannie Mae or Freddie Mac for the current year should be $> 20\%$ .	Action taken type = 1 or 6, loan purpose = 1 or 3, property type = 1 or 2, loan type = 1. If the percentage of these loans that are sold to Fannie Mae or Freddie Mac in the current year is less than the percentage of the same category of loans sold to Fannie Mae or Freddie Mac in the prior year, then the percentage difference between the two years should be less than 10%; <u>or</u> if the number of these loans for the current year is $\geq 10,000$ , then the percentage of these loans sold to Fannie Mae or Freddie Mac for the current year should be $> 20\%$ . Please verify type of purchaser field is correct

Data Field Name	Edit Number	Edit Description	Explanation
Type of Purchaser	Q071	If action taken type = 1 or 6, purpose of loan = 1 or 3, property type = 1 or 2, loan type = 2; and if the percentage of these loans that are sold to Ginnie Mae in the current year is less than the percentage of the same type of loans sold to Ginnie Mae in the prior year, then the percentage difference between the two years should be less than 10%; or if the number of these loans for the current year is $\geq 2,500$ , then the percentage of these loans sold to Ginnie Mae for the current year should be $> 30\%$ .	Action taken type = 1 or 6, loan purpose = 1 or 3, property type = 1 or 2, loan type = 2. If the percentage of these loans that are sold to Ginnie Mae in the current year is less than the percentage of the same category of loans sold to Ginnie Mae in the prior year, then the percentage difference between the two years should be less than 10%; <u>or</u> if the number of these loans for the current year is $\geq 2,500$ , then the percentage of these loans sold to Ginnie Mae for the current year should be $> 30\%$ . Please verify type of purchaser field is correct
Type of Purchaser	Q072	If action taken type = 1 or 6, purpose of loan = 1 or 3, property type = 1 or 2, loan type = 3; and if the percentage of these loans that are sold to Ginnie Mae in the current year is less than the percentage of the same type of loans sold to Ginnie Mae in the prior year, then the percentage difference between the two years should be less than 10%; or if the number of these loans for the current year is $\geq 2,000$ , then the percentage of these loans sold to Ginnie Mae for the current year should be $> 30\%$ .	Action taken type = 1 or 6, loan purpose = 1 or 3, property type = 1 or 2, loan type = 3. If the percentage of these loans that are sold to Ginnie Mae in the current year is less than the percentage of the same category of loans sold to Ginnie Mae in the prior year, then the percentage difference between the two years should be less than 10%; <u>or</u> if the number of these loans for the current year is $\geq 2,000$ , then the percentage of these loans sold to Ginnie Mae for the current year should be $> 30\%$ . Please verify type of purchaser field is correct
Type of Purchaser	Q073	If 250 or greater loans are reported with purpose of loan = 1, action taken type = 1 or 6, property type = 1 or 2, and loan type = 2 or 3, then of these loans, the percentage of loans sold should be $> 20\%$ .	Action taken type = 1 or 6, loan purpose = 1, property type = 1 or 2, loan type = 2 or 3. If 250 or greater of these loans are reported in the current year, then of these loans, the percentage sold should be $> 20\%$

Data Field Name	Edit Number	Edit Description	Explanation
Type of Purchaser	Q074	If 250 or greater loans are reported with purpose of loan = 3, action taken type = 1 or 6, property type = 1 or 2, and loan type = 2 or 3, then of these loans, the percentage of loans sold should be > 20%.	Action taken type = 1 or 6, loan purpose = 3, property type = 1 or 2, loan type = 2 or 3. If 250 or greater of these loans are reported in the current year, then of these loans, the percentage sold should be > 20%
Type of Purchaser	Q075	If 750 or greater loans are reported with purpose of loan = 1, action taken type = 1 or 6, property type = 1 or 2, then of these loans, the difference between the percentage of loans that are sold in the current year and the percentage of the same type of loans sold in the prior year should be less than (+ or -) 20%.	Action taken type = 1 or 6, loan purpose = 1, property type = 1 or 2. If 750 or greater loans of these loans are reported in the current year, then of these loans, the difference in the percentage of loans that are sold in the current year and the percentage of loans sold in the prior year should be less than (+ or -) 20%. Percent of government backed home purchases = # home purchase loans where loan type = 2 or 3 / # home purchase loans for the current year or previous year
Type of Purchaser	Q076	If 750 or greater loans are reported with purpose of loan = 3, action taken type = 1 or 6, property type = 1 or 2, then of these loans, the difference between the percentage of loans that are sold in the current year and the percentage of the same type of loans sold in the prior year should be less than (+ or -) 20%.	Action taken type = 1 or 6, loan purpose = 3, property type = 1 or 2. If 750 or greater loans of these loans are reported in the current year, then of these loans, the difference in the percentage of loans that are sold in the current year and the percentage of loans sold in the prior year should be less than (+ or -) 20%. Percent of government backed home refinancings = # refinancing loans where loan type = 2 or 3 / # refinancing loans for the current year or previous year
Action Taken – Type	Q080	If action taken = 1, 2 or 3, property type = 1 or 2, and applicant ethnicity = 3 or 4, then the total number of these loans should be ≤ 50% of the total number of loans where action taken = 1-5.	The total number of loans where action taken = 1, 2 or 3, property type = 1 or 2, and applicant ethnicity = 3 or 4 is > 50% of the total number of loans where action taken = 1-5

Data Field Name	Edit Number	Edit Description	Explanation
Action Taken – Type	Q081	If action taken = 1, 2 or 3, property type = 1 or 2, and first applicant race field = 6 or 7, then the total number of these loans should be ≤ 50% of the total number of loans where action taken = 1-5.	The total number of loans where action taken = 1, 2 or 3, property type = 1 or 2, and first applicant race field = 6 or 7 is > 50% of the total number of loans where action taken = 1-5
Action Taken – Type	Q082	If action taken = 1, 2 or 3, property type = 1 or 2, and applicant sex = 3 or 4, then the total number of these loans should be ≤ 50% of the total number of loans where action taken = 1-5.	The total number of loans where action taken = 1, 2 or 3, property type = 1 or 2, and applicant sex = 3 or 4 is > 50% of the total number of loans where action taken = 1-5
Action Taken – Type	Q083	If action taken = 1, 2 or 3, property type = 1 or 2, and (applicant ethnicity = 3 or 4) and (first applicant race field = 6 or 7) and (applicant sex = 3 or 4), then the total number of these loans should be ≤ 20% of the total number of loans where action taken = 1-5.	The total number of loans where action taken = 1, 2 or 3, property type = 1 or 2, and (applicant ethnicity = 3 or 4) and (first applicant race field = 6 or 7) and (applicant sex = 3 or 4) is > 20% of the total number of loans where action taken = 1-5

# 5. Additional information

## 5.1 Frequently Asked Questions

The Frequently Asked Questions are available at <http://www.consumerfinance.gov/hmda/for-filers>.

## 5.2 HMDA Help

Technical questions about reporting HMDA data collected in or after 2017 should be directed to [hmdahelp@cfpb.gov](mailto:hmdahelp@cfpb.gov).

Technical questions about reporting HMDA data collected in or before 2016 should be directed to [hmdahelp@frb.gov](mailto:hmdahelp@frb.gov).