



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, DC 20429

Division of Supervision

Home Mortgage Disclosure Act

FIL-34-95
May 4, 1995

TO: CHIEF EXECUTIVE OFFICER
SUBJECT: *"A Guide to HMDA Reporting" and Lobby Poster*

Enclosed for your immediate use are the 1995 edition of the Federal Financial Institutions Examination Council's "A Guide to HMDA Reporting, Getting It Right!" (HMDA Guide) and a lobby poster using wording suggested in the December 1994 amendment (see FIL-84-94, dated December 28, 1994) to the Federal Reserve Board's Regulation C, which implements the Home Mortgage Disclosure Act (HMDA).

The most significant changes in the HMDA Guide are:

- The Appendix has been updated to provide the 1995 Metropolitan Statistical Areas (MSAs), with state and county codes, that apply to property locations used for recording HMDA applications and loans for calendar year 1995.
- Descriptions are included of changes to reporting elements affected by the 1994 Regulation C amendment.

Additional copies of the HMDA Guide can be obtained for \$5 by calling the HMDA Assistance Line (202/452-2016). Use the fax-back option on the Assistance Line's "mailbox 3" to obtain an order form.

The lobby poster language was suggested in the December amendment, but is not mandatory. You may design your own poster or obtain, at no charge, additional posters by faxing a request to the FDIC Warehouse (301/772-8360).

We hope these resource materials are helpful to you.

Paul L. Sachtleben
Director

Enclosures (For CEO of HMDA-reporting institutions only)

Distribution: Selected HMDA Institutions