



Home Mortgage Disclosure Act

FIL-22-96
April 15, 1996

TO: CHIEF EXECUTIVE OFFICER
SUBJECT: *A Guide to HMDA Reporting - Getting It Right!*

The Federal Financial Institutions Examination Council (FFIEC) has issued the 1996 edition of *A Guide to HMDA Reporting - Getting It Right!*. This instructional manual is a valuable resource for Home Mortgage Disclosure Act (HMDA)-reporting institutions.

The new edition of the Guide will be especially useful because it contains critical source documents as appendices, including:

- the Federal Reserve Board's Regulation C, which implements the Home Mortgage Disclosure Act;
- the form and instructions for completing the HMDA Loan Application Register;
- the form and instructions for data collection on race or national origin and sex;
- the Federal Reserve Board's recently adopted Staff Commentary on Regulation C;
- state and county codes for counties in Metropolitan Statistical Areas (MSAs), together with MSA numbers, and a separate listing of counties with populations of 30,000 or less;
- addresses and telephone and fax numbers for regional and main offices of the Federal financial regulatory agencies and the U.S. Bureau of the Census.

Other helpful features are a flow chart depicting HMDA coverage criteria and step-by-step guidance to completing the report form.

A Guide to HMDA Reporting - Getting It Right! is enclosed for FDIC-supervised HMDA-reporting institutions only. For others interested in the HMDA who wish to obtain a copy of the new Guide, please call the HMDA Assistance Line on 202/452-2016 (menu option 3). You may request that the FFIEC HMDA Data Order Form (document #001) be mailed or faxed to you. There is a \$5.00 charge for the new Guide.

If you have questions concerning HMDA issues, please contact your FDIC Division of Compliance and Consumer Affairs regional office at the location shown on the enclosed list.

Carmen J. Sullivan
Director

Enclosures (for FDIC-supervised HMDA-reporting institutions only)

The attachment to this Financial Institution Letter is not currently available in electronic format. Until it is in a form that will allow us to post it to the internet, you may obtain hard copy or fax from:

FDIC
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