

HMDA Tools Instructions



Version log

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

Date	Version	Changes
November 2017	1.1	Inclusion of Screenshots Inclusion of instructions on the File Format Verification Tool
January 2017	1.0	Original Document

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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. 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. Introduction

The HMDA Tools Instructions guide provides the instructions for the various tools developed by the Bureau to assist you in getting your HMDA LAR ready for filing.

These tools include:

- The 2017 HMDA LAR Formatting Tool
- The 2017 HMDA LAR File Verification Tool

As more tools are developed, more instruction sections will be added, making this your one-stop-shop for help in using the HMDA Tools.

2. LAR Formatting Tool

2.1 What is the HMDA 2017 LAR Formatting Tool?

The HMDA 2017 LAR formatting tool is a Microsoft® Excel® workbook created by the Bureau for HMDA filers, who do not have another means of doing so, to enter and format data into a pipe delimited text file. A pipe delimited text file is the required format beginning for data collected in 2017 for financial institutions to file their loan/application register (LAR) using the HMDA Platform¹.

2.2 Intended users of the HMDA 2017 LAR Formatting Tool

This tool may be helpful for filers who:

- Do not use vendor or other software to prepare their HMDA data for submission;
- Previously entered each loan manually using the FFIEC's Data Entry Software (DES), and;
- Typically file small volumes of covered loans and applications.

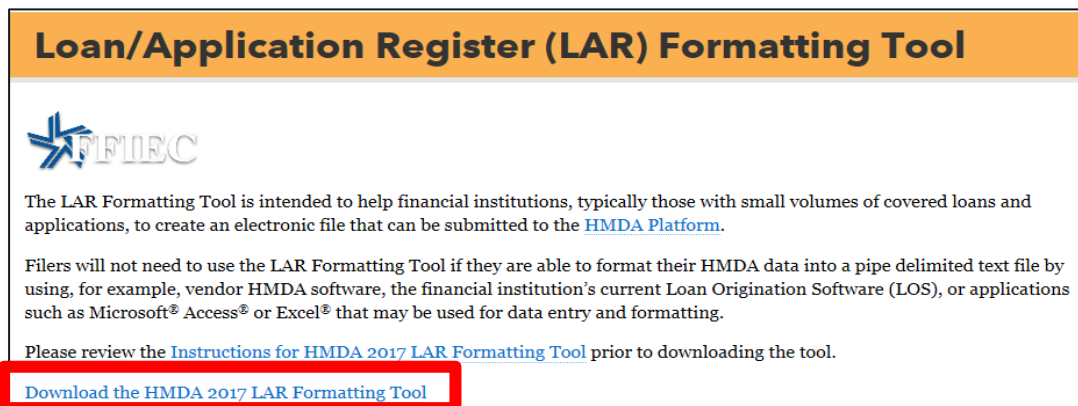
¹ Please refer to the Filing Instructions Guide for HMDA data collected in 2017 <http://www.consumerfinance.gov/hmda/static/for-filers/2017/2017-HMDA-FIG.pdf> for the complete filing requirements.

Filers who are able to format their LARs into the required pipe delimited format using other software will not need to use the HMDA 2017 LAR Formatting Tool, and may submit their LARs directly to the HMDA Platform to file their data.


2.3 Instructions on the HMDA 2017 LAR Formatting Tool

Follow the instructions below to format your data into a pipe delimited text file.

1. Using a PC, download the HMDA 2017 LAR Formatting Tool by selecting the “**Download the 2017 LAR Formatting Tool**” link on the Loan/Application Register (LAR) Formatting Tool webpage located at <http://www.consumerfinance.gov/hmda/lar-formatting-tool>.



Loan/Application Register (LAR) Formatting Tool

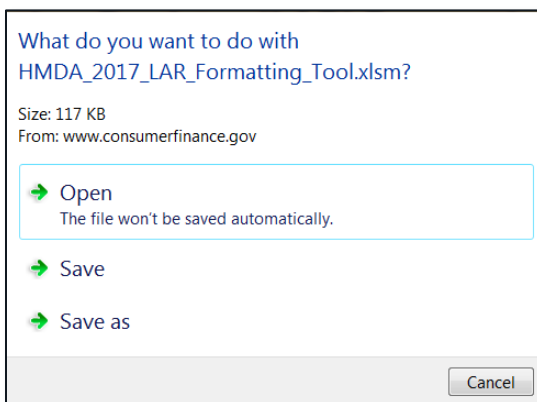


The LAR Formatting Tool is intended to help financial institutions, typically those with small volumes of covered loans and applications, to create an electronic file that can be submitted to the [HMDA Platform](#).

Filers will not need to use the LAR Formatting Tool if they are able to format their HMDA data into a pipe delimited text file by using, for example, vendor HMDA software, the financial institution's current Loan Origination Software (LOS), or applications such as Microsoft® Access® or Excel® that may be used for data entry and formatting.

Please review the [Instructions for HMDA 2017 LAR Formatting Tool](#) prior to downloading the tool.

[Download the HMDA 2017 LAR Formatting Tool](#)



What do you want to do with
HMDA_2017_LAR_Formatting_Tool.xlsx?

Size: 117 KB
From: www.consumerfinance.gov

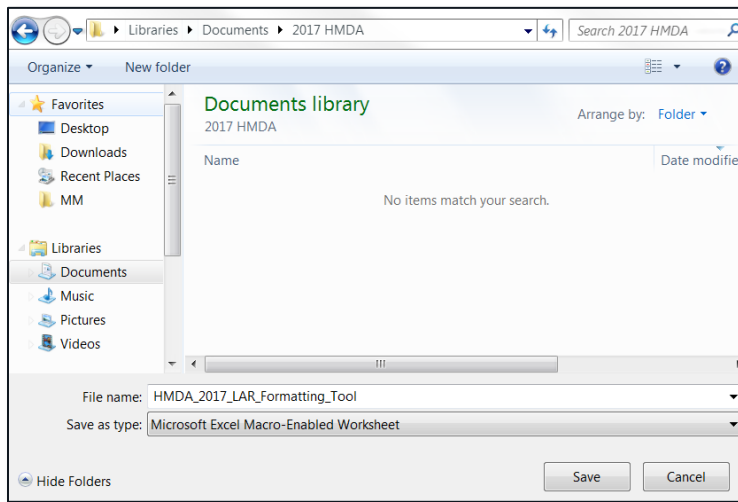
→ Open
The file won't be saved automatically.

→ Save

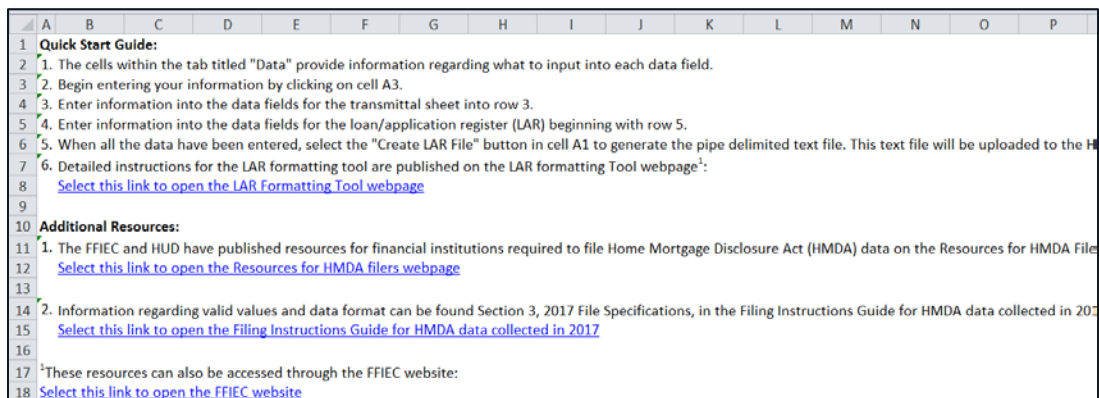
→ Save as

Cancel

2. Save the file.

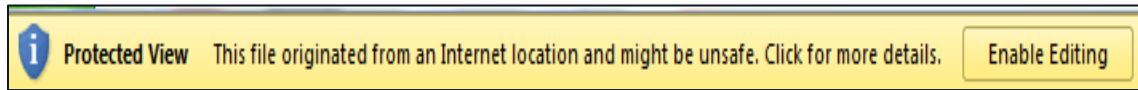


3. Open the workbook².

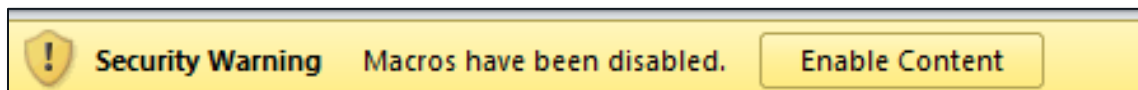


² If you are using Microsoft® Excel® 2002 or 2003, please refer to [Appendix A](#) for instructions on how to enable macros.

4. If the message “This file originated from an Internet location and might be unsafe” appears, select the “Enable Editing” button.



5. If the message “Macros have been disabled” appears, select the “Enable Content” button.



6. The workbook contains two worksheets, Resources and Data:
 - a. The **Resources Worksheet** provides information including:
 - i. Quick Start Guide
 - ii. Additional Resources
 1. The FFIEC and HUD have published resources for financial institutions required to file HMDA data on the Resources for HMDA Filers webpage located at <http://www.consumerfinance.gov/hmda/for-filers>;
 2. Information regarding valid values and data format can be found in Section 3 of the Filing Instructions Guide for HMDA data collected in 2017 located at <http://www.consumerfinance.gov/hmda/static/for-filers/2017/2017-HMDA-FIG.pdf>.
 - b. The **Data Worksheet** is where the data is entered under the appropriate headings in **row 4**.

- i. Certain cells in the Data Worksheet provide information regarding what data to enter. Prompts will appear when you select a cell.

	A	B	C	D	E	
1	Create LAR File					
2	Respondent-ID	Agency Code	Timestamp	Activity Year	Tax ID	Total
3			201701171330			
4	Respondent-ID	Agency Code	Application Number	Date Application Received	Loan Type	Prop
5						
6						
7						

Agency Code

- 1 - OCC
- 2 - FRS
- 3 - FDIC
- 5 - NCUA
- 7 - HUD
- 9 - CFPB

7. **Enter** the information from what is commonly known as the HMDA *transmittal sheet* into the respective cells in **row 3** of the Data Worksheet.
 - a. The “Timestamp” data field has been pre-populated in cell C3. This cell is a placeholder and does not need to be updated.
 - b. Do not enter any commas “,” into any of the cells.
 - c. Verify that data fields with leading zeros, “0,” are intact. If the leading zero, “0,” is missing, you must enter a single quotation mark as the first character in the cell. For example, for the ZIP Code 00123, enter ‘00123 in cell K3.
 - d. All of the transmittal sheet information entered into row 3, from cell A3 to T3 will be exported into a pipe delimited text file. Any information entered in row 3 after T3 will not be exported.
 - e. The data fields have been formatted to wrap text in the cells, which means that the data in each cell wraps to fit the column width. All the data entered into each individual cell will be exported, even if part of the data is not visible.

8. **Enter** loan level data beginning in **row 5** of the Data Worksheet.

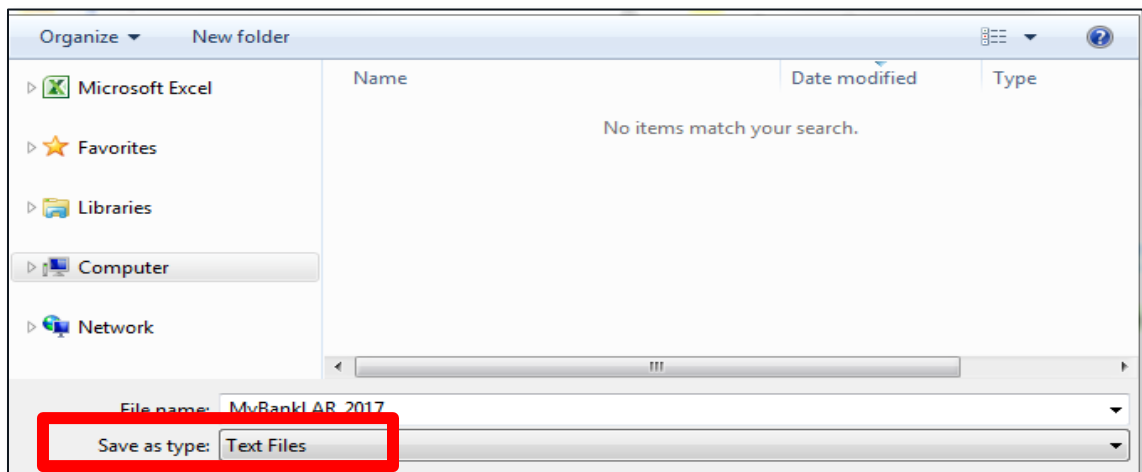
	Respondent-ID	Agency Code	Loan/Application Number	Date Application Received	Loan Type	Property Type
4						
5	2	9	456789456	06012017	1	1
6						
7						1 - Conventional (any loan other than FHA, VA, FSA, or RHS loans)
8						2 - FHA-insured (Federal Housing Administration)
9						3 - VA-guaranteed (Veterans Administration)
10						4 - FSA/RHS-guaranteed (Farm Service Agency or Rural Housing
11						
12						

- Enter the data consecutively by row. Do not skip any rows.
- Each row should contain information regarding an individual loan.
- Do not enter any commas “,” into any of the cells.
- Verify that data fields with leading zeros, “0,” are intact. If the leading zero, “0,” is missing, you must enter a single quotation mark as the first character in the cell. For example, for the census tract 0109.02, enter ‘0109.02 into cell.
- The format for data fields including a date, such as date application received or date of action, is YYYYMMDD. For example, January 17, 2017 should be reported as 20170117.
- Beginning with row 5, all data entered from columns A to AL will be exported into the pipe delimited text file. Any information entered after column AL will not be exported.
- The data fields have been formatted to wrap text in the cells, which means that the data in each cell wraps to fit the column width. All the data entered into each individual cell will be exported, even if part of the data is not visible.

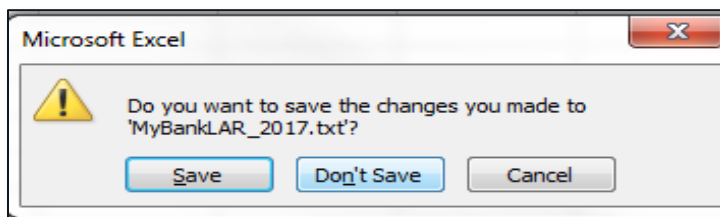
9. When all the data have been entered, select the **“Create LAR File”** button located in cell A1 of the Data Worksheet.

A	B	C	D	E
Create LAR File				
Respondent-ID	Agency Code	Timestamp	Activity Year	Tax ID

10. Enter a new filename and save the file type as **“Text Files”** in the prompt to save the new file.



11. Select **“Save”** in the message confirming whether the changes to the file should be saved.
- a. This will save the data into a separate pipe delimited text file.



12. The data is now formatted into a pipe delimited text file (as shown below) and ready to be submitted to the HMDA Platform. Prior to submission, the file format can be verified by the [2017 File Format Verification Tool](#). Please refer to Section 3, below, or the

While the data is best viewed using a computer, the data can either be printed through

- the Data Worksheet in the HMDA_2017_LAR_Formatting_Tool workbook, or
- the text file (preferred).

3. File Format Verification Tool

3.1 What is the HMDA 2017 File Format Verification Tool?

The File Format Verification Tool (FFVT) is a resource for testing whether your file, once converted to pipe delimited format using the HMDA 2017 File Formatting Tool, meets certain formatting requirements specified in the HMDA Filing Instructions Guide³. Specifically, it tests to make sure that the file (1) is pipe-delimited; (2) has the proper number of data fields; and (3) has data fields formatted as integers, where necessary. The FFVT does not allow you to submit HMDA data. Additionally, the FFVT does not test for compliance with edits.

The FFVT uses “client-side testing” which runs on the user’s computer and does not transmit any HMDA data over the internet. Thus, no Federal agency will receive or be able to view the files you test using it. The FFVT was developed with no server logging technology, no login functions, and does not log identifying information about you or your files. The FFVT simply allows HMDA filers to test the formatting of their files.

The FFVT will run efficiently for most files, but it will run more slowly for larger files (e.g., containing more than 20,000 entries.)

³ Please refer to the Filing Instructions Guide for HMDA data collected in 2017 <http://www.consumerfinance.gov/hmda/static/for-filers/2017/2017-HMDA-FIG.pdf> for the complete filing requirements.

This website essentially runs on the same software as the HMDA Platform. This means that if your file passes all the checks on this website, then your file will be in the correct format required to be uploaded to the HMDA Platform. The FFVT does not check for compliance with HMDA edits.

3.2 Intended users of the HMDA 2017 File Format Verification Tool

This tool may be helpful for filers who:

- Do not use vendor or other software to prepare their HMDA data for submission;
- Previously entered each loan manually using the FFIEC's Data Entry Software (DES), and;
- Typically file small volumes of covered loans and applications.

3.3 Instructions on the HMDA 2017 File Format Verification Tool

Follow the instructions below to verify that your pipe delimited text file is correctly formatted. The [2017 File Format Verification Tool](#) can now check the .txt file you just created for any formatting issues.⁴

⁴ This tool only checks the formatting of your pipe delimited file; syntactical, validity, quality and macro edits will be performed once the file is uploaded to the HMDA platform.

1. Upload or drag and drop the .txt file you just created using the CREATE LAR button on the excel spread sheet and now saved in your financial institution’s HMDA file folder.

File Format Verification Tool

Select a HMDA file from your computer and test whether it meets certain formatting requirements needed to submit HMDA data collected in 2017 to the HMDA Platform. The File Format Verification Tool does not test for compliance with edits. No data, HMDA or otherwise, is transmitted from your computer to the CFPB.

Check "HMDA_2017_LAR_Formatting_Tool trial multi loans with error corrected.txt".

Drag another LAR file into this area or click in this box to select a LAR file to test.

Check Format

2. Once the file is uploaded, select “**Check Format.**” The tool will then review and notify you of any formatting errors to be fixed by specifying the row in the excel sheet.

1 Formatting Error

Your file has formatting errors.
Please fix the following errors and try again.

Rows with incorrect number of fields will need to be fixed and the file will need to be reuploaded before the remaining formatting requirements can be checked.

LAR Errors

Formatting errors in loan application records, arranged by row.

Row	Errors
31	Type of Action Taken is not an Integer

a. In this example, the error is identified below in the pipe delimited format:

```

1|1|9|201701171330|2017|99-9999999|25|Ficus Bank|asfdfsdfdsf|sdasfdfsdfs|tn|37129|asdf|sdfsdfsf|sdfsdf|tn|37129
2|2|9|456789456|06012017|1|1|1|1|555|2|1|20170912|40900|06|113|0109.02|1|5|1|7|1|1|5|55|1|na|.25|2|1
2|2|9|987789789|05012017|2|1|2|1|23|2|1|20170617|40900|06|113|0109.02|2|2|5|3|6|1|5|1|1|2|155|2|1|.33|2|1
2|2|9|345345345|04152017|1|1|1|1|75|2|1|20170523|40900|06|113|0109.02|3|3|6|1|6|1|3|3|75|1|1|1|2
2|2|9|456789451|06012017|1|1|1|1|555|2|1|20170912|40900|06|113|0109.02|1|5|1|7|1|1|5|55|1|na|.25|2|1
2|2|9|987789780|05012017|2|1|2|1|23|2|1|20170617|40900|06|113|0109.02|2|2|5|3|6|1|5|1|1|2|155|2|1|.33|2|1
2|2|9|345345343|04152017|1|1|1|1|75|2|1|20170523|40900|06|113|0109.02|3|3|6|1|6|1|3|3|75|1|1|1|2
2|2|9|456789456|06012017|1|1|1|1|555|2|1|20170912|40900|06|113|0109.02|1|5|1|7|1|1|5|55|1|na|.25|2|1
2|2|9|987789789|05012017|2|1|2|1|23|2|1|20170617|40900|06|113|0109.02|2|2|5|3|6|1|5|1|1|2|155|2|1|.33|2|1
2|2|9|345345345|04152017|1|1|1|1|75|2|1|20170523|40900|06|113|0109.02|3|3|6|1|6|1|3|3|75|1|1|1|2
2|2|9|456789451|06012017|1|1|1|1|555|2|1|20170912|40900|06|113|0109.02|1|5|1|7|1|1|5|55|1|na|.25|2|1
2|2|9|987789780|05012017|2|1|2|1|23|2|1|20170617|40900|06|113|0109.02|2|2|5|3|6|1|5|1|1|2|155|2|1|.33|2|1
2|2|9|345345343|04152017|1|1|1|1|75|2|1|20170523|40900|06|113|0109.02|3|3|6|1|6|1|3|3|75|1|1|1|2
2|2|9|456789456|06012017|1|1|1|1|555|2|1|20170912|40900|06|113|0109.02|1|5|1|7|1|1|5|55|1|na|.25|2|1
2|2|9|987789789|05012017|2|1|2|1|23|2|1|20170617|40900|06|113|0109.02|2|2|5|3|6|1|5|1|1|2|155|2|1|.33|2|1
2|2|9|345345345|04152017|1|1|1|1|75|2|1|20170523|40900|06|113|0109.02|3|3|6|1|6|1|3|3|75|1|1|1|2
2|2|9|456789451|06012017|1|1|1|1|555|2|1|20170912|40900|06|113|0109.02|1|5|1|7|1|1|5|55|1|na|.25|2|1
2|2|9|345345343|04152017|1|1|1|1|75|2|1|20170523|40900|06|113|0109.02|3|3|6|1|6|1|3|3|75|1|1|1|2

```

b. The error can also be found in the Excel spreadsheet format:

Respondent-ID	Loan Type	Property Type	Loan Purpose	Owner Occupancy	Loan Amount	Preapprovals	Type of Action Taken	Date of
2	2	1	2	1	23	2	1	20170
2	1	1	1	1	75	2	1	20170
2	1	1	1	1	555	2	1	20170
2	1	1	1	1	75	2	NA	20170

3. Once the error has been corrected, resubmit the LAR .txt file to the format verification. When a file is uploaded without any error messages, you'll receive this message and be ready to upload the file to the HMDA Platform:

No Formatting Errors
Congratulations!
 Your file meets the specified formatting requirements.

4. Additional information

4.1 Frequently Asked Questions

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

4.2 HMDA Help

Technical questions about reporting HMDA data collected in or after 2017 should be directed to hmdahelp@cfpb.gov.

Technical questions about reporting HMDA data collected in or before 2016 should be directed to hmdahelp@frb.gov.

APPENDIX A:

Enabling macros for Microsoft[®] Excel[®] 2002 and 2003

If the message “The macro may not be available in this workbook or all macros may be disabled” appears, then the macro settings must be updated.

Follow the instructions below to enable the HMDA 2017 LAR Formatting Tool macro.

1. Open the HMDA_2017_LAR_Formatting_Tool workbook.
2. Select Tools.
3. Select Options.
4. Within the Options dialog box, select the Security tab.
5. Select Macro Security.
6. In the Security dialog box, select the Medium option.
 - This will allow you to choose which macros to run.
7. Select OK to close the Security dialog box.
8. Select OK to close the Options dialog box.
9. Return to [step 4](#) in Section 2, Instructions for the HMDA 2017 LAR Formatting Tool.

APPENDIX B:

Transferring existing data from another workbook or Google Sheets™ web-based spreadsheet program

Data that is saved in another workbook or in Google Sheets™ web-based spreadsheet program may be copied into the 2017 LAR Formatting Tool so that the data can be formatted into a pipe delimited text file.

To copy data from external sources into the 2017 LAR Formatting Tool:

1. Open the workbook or the Google Sheets™ web-based spreadsheet program where the data is stored.
2. Confirm that the data fields are displayed in the same order as required in Section 3, File Specifications, of the [2017 FIG](#) beginning with Data Field Number 2, Respondent-ID⁵, in Table 2 and Table 3.
3. Open the `HMDA_2017_LAR_Formatting_Tool` workbook.

⁵ The 2017 LAR Formatting Tool will insert Data Field Number 1, Record Identifiers, into the pipe delimited text file. Filers who use the 2017 LAR Formatting Tool can enter information beginning with Data Field Number 2, Respondent-ID.

4. **Copy and paste** the information from the transmittal sheet into **row 3** of the Data Worksheet.

- To preserve the format of the data, please use “Paste > Paste Special > Paste Values” or “Paste > Paste Special > Text.”
- The pasted data fields should align with the headers displayed in **row 2**.

5. **Copy and paste** the information from the LAR into the Data Worksheet beginning in **row 5**.

- To preserve the format of the data, please use “Paste > Paste Special > Paste Values” or “Paste > Paste Special > Text.”
- The pasted data fields should align with the headers in **row 4**.