January 2017

Instructions for the HMDA 2017 LAR Formatting Tool

FFIEC

Version log

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

Date	Version	Changes
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. What is the HMDA 2017 LAR Formatting Tool?

The HMDA 2017 LAR formatting tool is a Microsoft® Excel® workbook created by the Consumer Financial Protection Bureau (CFPB) to provide a means for HMDA filers to enter and format data into a pipe delimited text file, if they do not have another means of doing so. A pipe delimited text file is the required format for financial institutions to file their loan/application register (LAR) using the HMDA Platform[1], beginning with data collected in 2017.

1.1 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.

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.

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[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. This can also be accessed through https://www.ffiec.gov/hmda/fileformats.htm.

2. Instructions for 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 HMDA 2017 LAR Formatting Tool" link on the Loan/Application Register (LAR) Formatting Tool webpage located at http://www.consumerfinance.gov/hmda/lar-formatting-tool.

2. Save the file.

3. Open the workbook.

4. If the message "This file originated from an Internet location and might be unsafe" appears, select the "Enable Editing" button[2].
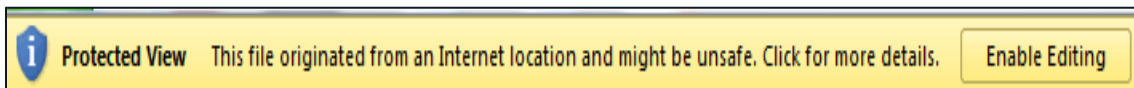
5. If the message "Macros have been disabled" appears, select the "Enable Content" button.

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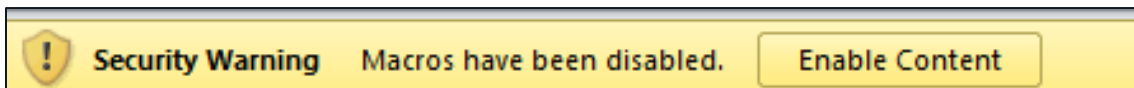
[2] If you are using Microsoft® Excel® 2002 or 2003, please refer to Appendix A for instructions on how to enable macros.

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[3] 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[4] http://www.consumerfinance.gov/hmda/static/for-filers/2017/2017-HMDA-FIG.pdf.

   b. The "Data" worksheet is where the data is entered.

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

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[3] This can also be accessed through https://www.ffiec.gov/hmda/default.htm.
[4] This can also be accessed through https://www.ffiec.gov/hmda/fileformats.htm.

|	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**	**Agency Code** 1 - OCC 2 - FRS 3 - FDIC 5 - NCUA 7 - HUD 9 - CFPB ...tion Number	**Date Application Received**	**Loan Type**	**Prop**
5						
6						
7						

7. Enter the information from what is commonly known as the HMDA *transmittal sheet* into the respective cells in row 3, under the appropriate headings in row 2.

   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, before the leading zero ("0,"). For example, for the Respondent 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, under the appropriate headings in row 4.

   a. Enter the data consecutively by row. Do not skip any rows.

   b. Each row should contain information regarding an individual loan.

   c. Do not enter any commas (",") into any of the cells.

d. 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, before the leading zero ("0,"). For example, for the census tract 0109.02, enter '0109.02.

e. The format for data fields used to input a date, such as date application received or date of action, is YYYYMMDD. For example, January 17, 2017 should be reported as 20170117.

f. 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.

g. 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" when prompted to save the new file.
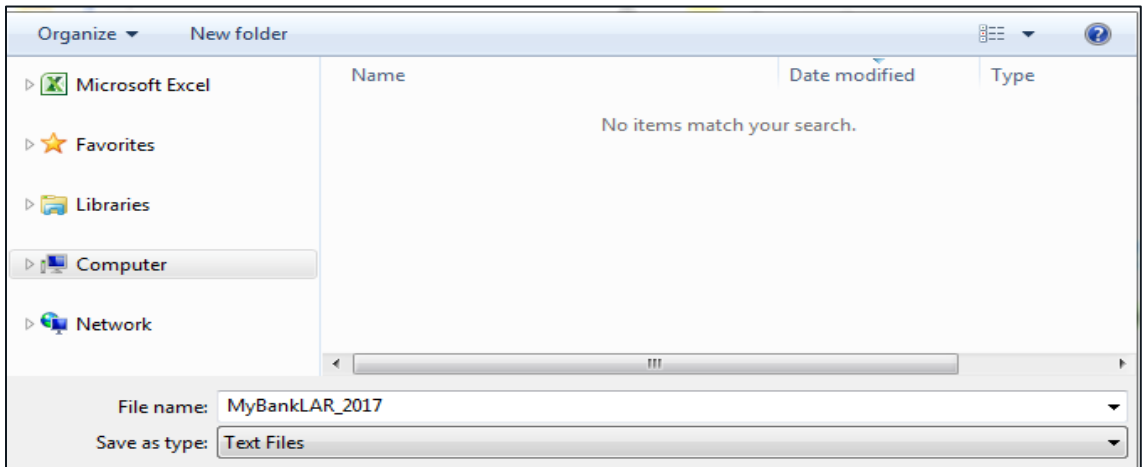
11. Select "Save" in the message confirming whether the changes to the file should be saved.

   a. This will save the data into a separate pipe delimited text file.
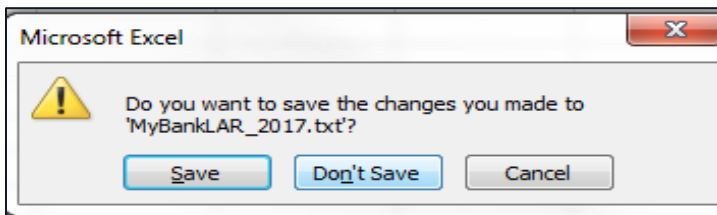
12. The data is now formatted into a pipe delimited text file and ready to be submitted to the HMDA Platform. Please refer to the Resources for HMDA Filers webpage located at[5] http://www.consumerfinance.gov/hmda/for-filers for further information.

13. The HMDA 2017 LAR Formatting Tool workbook in which the data was originally entered will not be used during the filing process. This workbook can be saved for your reference.

    a. To save the data entered in the workbook for future reference:

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[5] This can also be accessed through https://www.ffiec.gov/hmda/default.htm.

i. Select "File" within the HMDA_2017_LAR_Formatting_Tool workbook.

ii. Select "Save As".

iii. Enter a new filename and save the file type as "Excel Macro-Enabled Workbook" when prompted to save the file.
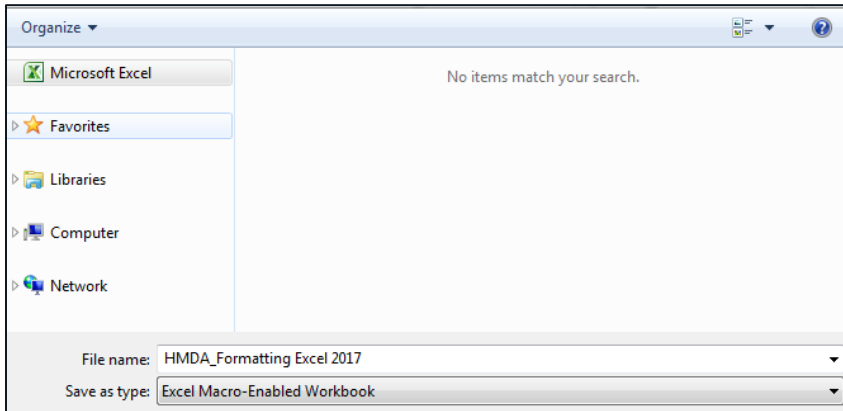
iv. Select "OK" in the privacy warning.
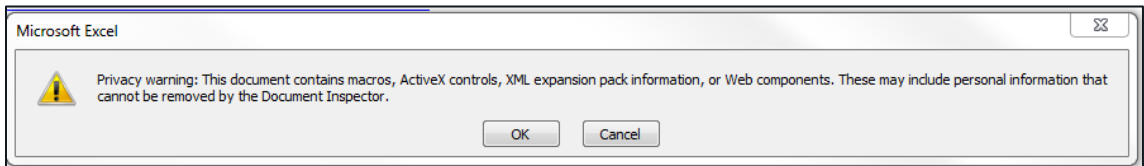
14. While the data are best viewed using a computer, the data can either be printed through the "Data" worksheet in the HMDA_2017_LAR_Formatting_Tool workbook, or the text file (preferred).

3. Additional information

3.1 Frequently Asked Questions

The Frequently Asked Questions[6] for the HMDA 2017 LAR Formatting Tool are available at
http://www.consumerfinance.gov/hmda/for-filers.

3.2 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.

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[6] Additional frequently asked questions are located at https://www.ffiec.gov/hmda/faq.htm.

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 HMDA 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 HMDA 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-ID[7], in Table 2 and Table 3.

3. Open the HMDA_2017_LAR_Formatting_Tool workbook.

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[7] The HMDA 2017 LAR Formatting Tool will insert Data Field Number 1, Record Identifiers, into the pipe delimited text file. Filers who use the HMDA 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.