March 2016

2017 HMDA
File Specifications

Guide for filing 2017 HMDA data

File Specifications for 2017 HMDA Data

1.1 Introduction

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

1.2 Submission Instructions

- The submission platform will walk you through the file encryption process.

- Certification will also occur within the submission platform. An authorized representative of your institution with knowledge of the data submitted must certify to the accuracy and completeness of your annual HMDA data submission with an electronic signature.

- The submission platform includes links to "About" and "Common Questions" pages that provide more information for HMDA filers.

- Access to the submission platform will be provided at a later date.

1.3 File Format

Beginning with data collected in 2017, your HMDA data file 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 (|).

- These are not fixed length fields, therefore leading and trailing zeros, or spaces will not be needed[1].

- Filler data fields will no longer be used in the file.

- The file will be a text file with a .txt file format extension.

As with previous submissions:

- The first row of the file 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 file 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 row will end with a carriage return.

1.4   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

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[1] This excludes Rate Spread. Please see Table 3.

Agency	Depository Institution	Nondepository Institution	Agency Code
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

1.5   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 Appendix A of Regulation C for details regarding each data field.

TABLE 2:   FILING INSTITUTION AND CONTACT INFORMATION – OCCURS ONCE PER HMDA FILE SUBMISSION

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
3	Agency Code	Numeric	1 2 3 5 7 9	Descriptions: 1. Office of the Comptroller of the Currency (OCC) 2. Federal Reserve System (FRS) 3. Federal Deposit Insurance Corporation (FDIC) 5. National Credit Union Administration (NCUA) 7. United States Department of Housing and Urban Development (HUD) 9. Consumer Financial Protection Bureau (CFPB)
4	Timestamp	Numeric		Format is century, year, month, day, hour, minute Example: Jan. 17, 2017, at 1:30 pm is 201701171330

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions or Examples
5	Activity Year	Numeric		Four digit year Example: 2017
6	Tax ID	Alphanumeric		Example: 00-0000000
7	Total Line Entries	Numeric		The number of line entries contained in the accompanying Loan/Application Register Example: 5000
8	Respondent Name	Alphanumeric		Example: FICUS BANK
9	Respondent Address	Alphanumeric		Example: 4321 RANDOM BLVD STE 201
10	Respondent City	Alphanumeric		Example: SOMECITY
11	Respondent State	Alphanumeric		Postal Code abbreviation Example: ST
12	Respondent ZIP Code	Alphanumeric		Example: 12345-1010
13	Parent Name	Alphanumeric		If applicable Example: FERN BANK
14	Parent Address	Alphanumeric		If applicable Example: 456 SOMEWHERE AVE
15	Parent City	Alphanumeric		If applicable Example: ANYTOWN
16	Parent State	Alphanumeric		If applicable Example: ST

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions or Examples
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:   DATA FIELDS – OCCURS AS APPLICABLE PER RECORD

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
1	Record Identifier - Value is 2	Numeric	2	
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 and Examples
3	Agency Code	Numeric	1 2 3 5 7 9	Descriptions: 1. Office of the Comptroller of the Currency (OCC) 2. Federal Reserve System (FRS) 3. Federal Deposit Insurance Corporation (FDIC) 5. National Credit Union Administration (NCUA) 7. United States Department of Housing and Urban Development (HUD) 9. Consumer Financial Protection Bureau (CFPB)
4	Loan/Application Number	Alphanumeric		Unique identifier across the home office and branch sites Example: 572758690091972700
5	Date Application Received	Alphanumeric		Format is ccyymmdd or NA Example: 20170117
6	Loan Type	Numeric	1 2 3 4	Descriptions: 1. Conventional (any loan other than FHA, VA, FSA, or RHS loans) 2. FHA-insured (Federal Housing Administration) 3. VA-guaranteed (Veterans Administration) 4. FSA/RHS-guaranteed (Farm Service Agency or Rural Housing Service)
7	Property Type	Numeric	1 2 3	Descriptions: 1. One to four-family (other than manufactured housing) 2. Manufactured housing 3. Multifamily
8	Loan Purpose	Numeric	1 2 3	Descriptions: 1. Home purchase 2. Home improvement 3. Refinancing

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
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 ccyymmdd Example: 20170117
14	Metropolitan Statistical Area / Metropolitan Division	Alphanumeric		Metropolitan Statistical Area or Metropolitan Division (if appropriate) code or NA Example: 40900
15	State Code	Alphanumeric		FIPS code or NA Example: 06

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
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	Descriptions: 1. American Indian or Alaska Native 2. Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 5. White If this data field does not contain an entry, leave it blank
22	Applicant Race: 3	Numeric	1 2 3 4 5	Descriptions: 1. American Indian or Alaska Native 2. Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 5. White If this data field does not contain an entry, leave it blank
23	Applicant Race: 4	Numeric	1 2 3 4 5	Descriptions: 1. American Indian or Alaska Native 2. Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 5. White If this data field does not contain an entry, leave it blank
24	Applicant Race: 5	Numeric	1 2 3 4 5	Descriptions: 1. American Indian or Alaska Native 2. Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 5. White If this data field does not contain an entry, leave it blank

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	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 8. No co-applicant
26	Co-applicant Race: 2	Numeric	1 2 3 4 5	Descriptions: 1. American Indian or Alaska Native 2. Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 5. White If this data field does not contain an entry, leave it blank
27	Co-applicant Race: 3	Numeric	1 2 3 4 5	Descriptions: 1. American Indian or Alaska Native 2. Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 5. White If this data field does not contain an entry, leave it blank

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
28	Co-applicant Race: 4	Numeric	1 2 3 4 5	Descriptions: 1. American Indian or Alaska Native 2. Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 5. White If this data field does not contain an entry, leave it blank
29	Co-applicant Race: 5	Numeric	1 2 3 4 5	Descriptions: 1. American Indian or Alaska Native 2. Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 5. White If this data field does not contain an entry, leave it blank
30	Applicant Sex	Numeric	1 2 3 4	Descriptions: 1. Male 2. Female 3. Information not provided by applicant in mail, Internet, or telephone application (see App. A, I.D.2.) 4. Not applicable
31	Co-applicant Sex	Numeric	1 2 3 4 5	Descriptions: 1. Male 2. Female 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
32	Applicant Income	Alphanumeric		Report in thousands, round to the nearest thousand and without commas or NA Example: 36

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

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	Descriptions: 1. Debt-to-income ratio 2. Employment history 3. Credit history 4. Collateral 5. Insufficient cash (down payment, closing costs) 6. Unverifiable information 7. Credit application incomplete 8. Mortgage insurance denied 9. Other If this data field does not contain an entry, leave it blank
36	Denial Reason: 3	Numeric	1 2 3 4 5 6 7 8 9	Descriptions: 1. Debt-to-income ratio 2. Employment history 3. Credit history 4. Collateral 5. Insufficient cash (down payment, closing costs) 6. Unverifiable information 7. Credit application incomplete 8. Mortgage insurance denied 9. Other If this data field does not contain an entry, leave it blank
37	Rate Spread	Alphanumeric		Enter the rate spread to two decimal places. Include the decimal point and any leading or trailing zeros or NA Example: 03.29
38	HOEPA Status	Numeric	1 2	Descriptions: 1. HOEPA loan 2. Not a HOEPA loan

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)