

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL  
HMDA DATA ORDER FORM  
(PAYMENT INFORMATION)**

**FFIEC AND FRB USE ONLY**

FFIEC Account/Order Number:

Order Form Received at FRB: \_\_\_\_\_

Order Shipped by FRB: \_\_\_\_\_

*Please Print Legibly*

**CONTACT NAME:**

**ORGANIZATION:**

**ADDRESS:**

**CITY/STATE/ZIP:**

**TELEPHONE:** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ **EXT.** \_\_\_\_\_ **FAX:** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Check if:  Profit  
 Non-Profit

**Organization Sector:**  Financial Institution  
 Government Agency  
 Media  
 Public/Other

**SHIPMENT INFORMATION (check appropriate method):**

Please ship the completed order at my expense using my overnight carrier listed below\*

Carrier Name \_\_\_\_\_ Account Number / / / / / / / / / / / / / / / /

Fourth class via United States Postal Service at no charge.

**PAYMENT INFORMATION (check appropriate method):**

~Advance payment required via check, Money Order, Visa, or MasterCard.

Check

Money Order

**Please make checks payable to: FFIEC**

**Mail to:** Federal Reserve Board  
Attn: CRA/HMDA Data Request  
20<sup>th</sup> & Constitution Avenue, N.W.  
MS N502  
Washington, DC 20551-0001\*

Phone: 202-452-2016

Fax: 202-452-6497\*\*

\*Sending via overnight carrier will assist with the expedition of your order.

\*\*ONLY credit payments (VISA or MasterCard) or no charge items may be sent by fax.

Visa

**Card Number** / / / / / - / / / / / - / / / / / - / / / / /

MasterCard

**Expiration Date (mm/ccyy)** / / - / / / / /

**Signature** (required when paying by credit card)

Date

**~THE PAYMENT INFORMATION PAGE AND PAGES THAT HAVE THE REQUESTED ITEM(S) MUST BE SENT WITH YOUR PAYMENT. The omission of either will DELAY your order.**

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL  
HMDA DATA ORDER FORM  
(CENSUS DATA ITEMS)**

**FFIEC AND FRB USE ONLY**

**FFIEC Account/Order Number: \_\_\_\_\_**

<b>SELECTION LIST</b> There is an additional charge for each year requested (see attached item descriptions)	<b>QTY</b>	<b>UNIT COST</b>	<b>TOTAL</b>
<b>Census Data on Cartridge (Item #104)</b>  <b>Indicate year(s):</b> _____, _____, _____, _____  Note: 1990 metropolitan area redefinitions used beginning with 1994 HMDA data; 1990 census tracts used beginning with 1992 data; 1980 census tracts used with 1990 & 1991 data. 1996 census data combine HMDA and CRA information; therefore, file specifications are significantly different than prior years. The cartridge for 1996 and years thereafter includes census tracts and BNAs inside and outside of metropolitan areas. Years prior to 1996 include only census tracts within metropolitan areas.		\$250.00	\$
<b>Census Data on CD-ROM (Item #303)</b>  <b>Indicate year(s):</b> _____, _____  Note: Not available for years prior to 1999.		\$ 10.00	\$
<b>GRAND TOTAL/CENSUS DATA ITEMS</b>			\$

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL  
CENSUS DATA ORDER FORM  
ITEM DESCRIPTIONS**

- Unless otherwise specified, reports using Census data are available beginning with 1990. Census data generally become available by April of the current year, and data through calendar year 2002 are now available. Please refer to the HMDA Assistance Line at (202) 452-2016, email at HMDAHELP@FRB.GOV, or Internet at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda) for the latest release of these reports.
- There is an additional charge for each year requested.

**Census Information and Census Data on CD-ROM:** This is the nationwide census data used as input to HMDA and CRA processing. Beginning with 1996, this information combines HMDA and CRA data elements into one source. Data are distributed on cartridge tape or CD-ROM. A file description is included with each order. The CD-ROM, with software for the PC, contains the same data as the cartridge. It also includes printable reports and an option to export data to spreadsheet or text formats. Four items previously listed on the order form, the **Census Tract Listing (Item #003)**, **Metropolitan Area Median Family Income Listing (Item #004)**, **Counties Located in Non-Metro Areas Listing (Item #004a)**, and **Census--Geography Only (Item #105)**, can be produced from the CD-ROM. Those interested in this data for years prior to 1999 should call the HMDA Assistance Line at (202) 452-2016.

The charge for tape distribution is \$250.00 (**Item #104**).

The charge for the CD-ROM is \$10.00 (**Item #303**).

The 1980 census tracts were used in processing 1990 and 1991 HMDA data; 1990 census tracts were used for processing data for 1992 and subsequent years; 1990 metropolitan area redefinitions were used beginning with 1994 HMDA data. The census data distributed is consistent with the HMDA year specified. For example, if HMDA year 1991 is selected, 1980 census tract data with 1991 metropolitan area definitions are issued.

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL  
HMDA DATA ORDER FORM  
(HMDA HARDCOPY ITEMS)**

**FFIEC AND FRB USE ONLY**

**FFIEC Account/Order Number: \_\_\_\_\_**

<b>SELECTION LIST</b> <b>There is an additional charge for each year/metropolitan area/institution requested (see attached item descriptions)</b>	<b>QTY</b>	<b>UNIT COST</b>	<b>TOTAL</b>
<p><b>Disclosure Statement (Item #001)</b></p> <p><b>Data Type</b> (see page 10): <b>HMDA</b>____, <b>MICA</b>____</p> <p><b>Indicate year(s):</b> _____, _____</p> <p>(Specify Respondent ID selections in ascending order; use back of form if additional space is required.)</p> <p>Indicate Institution Name:                      Respondent/Agency ID and Zip Code:</p> <p>Institution Name: _____ /_/_/_/_/_/_/_/_/_/_/_/_/_/_/</p> <p align="right">Zip Code: /_/_/_/_/</p> <p>Institution Name: _____ /_/_/_/_/_/_/_/_/_/_/_/_/_/_/</p> <p align="right">Zip Code: /_/_/_/_/</p> <p>Note: Cost of hardcopy report by institution is \$50 per year/institution.</p>		\$ 50.00	\$
<p><b>Metropolitan Area by Metropolitan Area Report on the Disposition of Applications by Race and Income of Each Applicant (Item #006)</b></p> <p><b>Data Type</b> (see page 10): <b>HMDA</b>____, <b>MICA</b>____</p> <p><b>Indicate year(s):</b> _____, _____</p>		\$ 50.00	\$

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL  
HMDA DATA ORDER FORM  
(HMDA HARDCOPY ITEMS)**

**FFIEC AND FRB USE ONLY**

**FFIEC Account/Order Number: \_\_\_\_\_**

<b>SELECTION LIST</b> There is an additional charge for each year/metropolitan area/institution requested (see attached item descriptions)	<b>QTY</b>	<b>UNIT COST</b>	<b>TOTAL</b>
<p><b>Reporter Directory (Item #007)</b></p> <p><b>Indicate HMDA year(s): _____, _____</b></p> <p><b>Indicate Metropolitan Area Name and Number:</b></p> <p><b>Metropolitan Area Name: _____</b> <b>Metropolitan Area Number: / / / / /</b></p> <p><b>Metropolitan Area Name: _____</b> <b>Metropolitan Area Number: / / / / /</b></p> <p><b>Metropolitan Area Name: _____</b> <b>Metropolitan Area Number: / / / / /</b></p> <p>Note: For non-profit organizations, the charge for the directory is \$45.00 per metropolitan area; the charge is \$75.00 per metropolitan area for all others.</p>		\$ 45.00 or \$ 75.00	\$

**Three-report Package (Item #008):**

- . Report on Disposition of Loan Applications by Income and Race
- . Report on Distribution of Loan Applications
- . Census Tract Summary

\$ 45.00      \$  
 or  
 \$ 75.00

Indicate HMDA year(s): \_\_\_\_\_, \_\_\_\_\_

**Indicate Institution Name and Metropolitan Area:**                      **Respondent/Agency ID and Metropolitan Area Number**  
 (if known):

Institution Name: \_\_\_\_\_ /\_/\_/\_/\_/\_/\_/\_/\_/\_/\_/\_/

Metropolitan Area Name: \_\_\_\_\_ Metropolitan Area Number: /\_/\_/\_/

Metropolitan Area Name: \_\_\_\_\_ Metropolitan Area Number: /\_/\_/\_/

Institution Name: \_\_\_\_\_ /\_/\_/\_/\_/\_/\_/\_/\_/\_/\_/\_/

Metropolitan Area Name: \_\_\_\_\_ Metropolitan Area Number: /\_/\_/\_/

Metropolitan Area Name: \_\_\_\_\_ Metropolitan Area Number: /\_/\_/\_/

Note: For non-profit organizations, the charge for this package is \$45.00 per institution/metropolitan area; the charge is \$75.00 per institution/metropolitan area for all others.

**GRAND TOTAL/HMDA HARDCOPY ITEMS**      \$

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL  
HMDA DATA ORDER FORM  
(HMDA ELECTRONIC ITEMS)**

**FFIEC AND FRB USE ONLY**

**FFIEC Account/Order Number: \_\_\_\_\_**

SELECTION LIST There is an additional charge for each year requested (see attached item descriptions)	QTY	UNIT COST	TOTAL
<p>____ <b>LAR &amp; TS Raw Data (Item #102)</b></p> <p><b>Indicate year(s):</b> _____, _____, _____</p> <p><b>Data Type</b> (see page 10): <b>HMDA</b>____, <b>MICA</b>____</p> <p>Select: __ Cartridge in __ EBCDIC or __ ASCII</p> <p><b>OR</b> __ CD-ROM (<b>LAR &amp; TS Raw Data Only</b>)*</p> <p><small>*Not available for 1995 HMDA reporting year or years prior to 1992. Not available for MICA years prior to 1995.</small></p>		\$500.00 (cartridge) <b>OR</b> \$50.00 (CD-ROM only)	\$
<p>____ <b>Reporter Panel (Item #103)</b></p> <p><b>Indicate year(s):</b> _____, _____, _____</p> <p><b>Data Type</b> (see page 10): <b>HMDA</b>____, <b>MICA</b>____</p> <p>Select: __ Cartridge in __ EBCDIC or __ ASCII</p> <p><small>Note: Included on the LAR &amp; TS Raw Data CD-ROM for 1997 and years thereafter.</small></p>		\$150.00 (cartridge)	\$
<p><b>Metropolitan Area Aggregate Reports and Disclosure Statements on CD-ROM (Item #302)</b></p> <p><b>Indicate year(s):</b> _____, _____</p> <p><b>Data Type</b> (see page 10): <b>HMDA</b>____, <b>MICA</b>____</p> <p><small>Note: Not available for 1993 HMDA years or years prior to 1992. Not available for MICA years prior to 1994.</small></p>		\$10.00	\$
<b>GRAND TOTAL/HMDA ELECTRONIC ITEMS</b>			<b>\$</b>

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL  
HMDA DATA ORDER FORM  
(HMDA PREPARATION ITEMS)**

**FFIEC AND FRB USE ONLY**

**FFIEC Account/Order Number: \_\_\_\_\_**

<b>SELECTION LIST</b> There is an additional charge for each year requested (see attached item descriptions)	<b>QTY</b>	<b>UNIT COST</b>	<b>TOTAL</b>
<b>A Guide to HMDA Reporting: Getting It Right (Item #010)</b>  <b>Indicate year(s): _____, _____</b>  Note: The most current edition available is dated January 1, 1998.		\$ 5.00	\$
<b>GRAND TOTAL/HMDA PREPARATION ITEMS</b>			<b>\$</b>



**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL  
HMDA DATA ORDER FORM  
ITEM DESCRIPTIONS**

- Unless otherwise specified, reports using HMDA data are available beginning with 1990. HMDA data generally become available by August of the year following the reporting year, and data through calendar year 2001 are now available. Reports using census data and the HUD Median Family Income Listings become available earlier in the year. Please refer to the HMDA Assistance Line at (202) 452-2016, email at HMDAHELP@FRB.GOV, or Internet at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda) for the latest release of these reports.
- There is an additional charge for each year, metropolitan area, and/or institution requested.
- Charges for duplicate requests apply.

The FFIEC has contracted with the Mortgage Insurance Companies of America (MICA) to compile data on mortgage insurance applications for the nation's eight private mortgage insurance companies. (Beginning in 1999, there are seven companies.) These data are available beginning with data for the fourth quarter of calendar year 1993 and for calendar years 1994 through 2000. The FFIEC makes the data available in formats similar to those for the HMDA data. The following items are available for MICA data: Disclosure Statements (Item #001); Aggregate Reports (Item #002); the National Aggregate Report (Item #005); metropolitan area by metropolitan area Report on the Disposition of Applications by Race and Income of Each Applicant (Item #006); LAR & TS Raw Data (Item #102); Reporter Panel (Item #103); and metropolitan area Aggregate Reports and Disclosure Statements on CD-ROM (Item #302). Because 1993 MICA data cover only the fourth quarter, the charge for the LAR & TS Raw Data (Item #102) is \$125. Subsequent years' data are collected annually, and therefore, charges do not differ from the FFIEC data. Items other than the LAR & TS Raw Data do not have a reduced price for the 1993 reporting year. When ordering items, be sure to specify the data type. The FFIEC data include those institutions required to report HMDA under Regulation C, and the MICA data include the mortgage insurers reporting HMDA data as agreed upon with the FFIEC.

**Aggregate Report:** This report is sorted by metropolitan area. For years prior to 1996, the report aggregates the mortgage and home improvement lending information within an metropolitan area, where an institution has a home or branch office in that metropolitan area. For 1996 and years thereafter, the report aggregates the mortgage and home improvement lending information within an metropolitan area, regardless of whether the institution has a home or branch office in that metropolitan area. It is in the same format as the disclosure statement; however, individual institution's data cannot be identified. The Aggregate Reports are distributed in hardcopy for years 1990 – 1996 at a cost of \$50 for each metropolitan area requested (**Item #002**). Those interested in the Aggregate Reports for years prior to 1997 should contact the HMDA Assistance Line at (202) 452-2623. For an electronic version, see **Item #302** below. For 1997 and years thereafter, data are available via the Internet at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda).

The Aggregate Reports are also available for MICA data. For 2000 and years thereafter, data are available via the Internet at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda). These data are not available prior to 1993 (see above).

**A Guide to HMDA Reporting: Getting It Right:** The guide was developed to assist those who prepare the HMDA report for their institutions, and also contains an executive summary for management officials that explains the responsibilities of institutions that are subject to HMDA. The 1998 version is a comprehensive edition for use beginning with the 1998 calendar year data (due March 1, 1999). It provides a summary of responsibilities and requirements, directions for assembling the necessary tools, and step-by-step instructions for reporting HMDA data. It includes information about obtaining data from the Bureau of the Census, and contains a listing of metropolitan area, state, and county codes. Appendices include Regulation C: the Instructions for Completion of the HMDA-LAR; Form and Instructions for Data Collection on Race or National Origin and Sex; and the Staff Commentary on Regulation C. The guide is also available via the Internet at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda). (**Item #010**)

**Disclosure Statement:** The Disclosure Statement summarizes mortgage and home improvement lending information from data that are prepared yearly by individual institutions. For 1996 and years thereafter, a supplemental report discloses data for property located outside of metropolitan areas in which the institution has a home or branch office. The Disclosure Statement is distributed in hardcopy at a cost of \$50.00 for each institution requested (**Item #001**). For an electronic version, see **Item #302** below. For 1997 and years thereafter, data are available via the Internet at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda).

The Disclosure Statements are also available for MICA data. For 2000 and years thereafter, data are available via the Internet at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda). These data are not available prior to 1993 (see page 10).

**Loan Application Register (LAR) and Transmittal Sheet (TS) Raw Data:** The LAR & TS data are collected by a financial institution as a result of applications for, and originations and purchases of, home-purchase loans (including refinances) and home-improvement loans for each calendar year. The 2000 LARs data total over 19.2 million records and 7,713 TSs. The following should be noted:

- Data are not certified as error free.
- For reasons of privacy, the dates and loan application numbers are omitted from each record.
- To form a unique identifier for a institution, the Respondent ID and single character Agency Code must be used. To form a unique loan record identifier, the Respondent ID, Agency Code, and Loan Sequence Number must be used. See record layout enclosed with distribution tape for additional information.

LAR and TS data are distributed on cartridge at a cost of \$500.00 (**Item #102**). File specifications are included with each order. If cartridges are ordered, there are several cartridges containing the LAR data and one containing the TS data. (The number of cartridges containing LAR data vary according to the year requested because of the volume of data.) Note that cartridges containing LAR data are multi-volume datasets. This means that to process ALL of the LAR data, each of the cartridges must be read successively.

LAR and TS data are also distributed on **CD-ROM** at a cost of \$50.00. **The HMDA Raw Data Software System moved from a DOS-based to a Windows-based application as of 1995.** For 1997 and years thereafter, most of the Reporter Panel (**Item #103**) information that can be ordered on cartridge is included on the CD-ROM. However, if you wish to order all of the reporter panel data elements on cartridge in one file, refer to Item #103.

The user has the ability to do the following:

- Download the data contained on the compact discs to a file.
- Search by Metropolitan area, State, County, or Respondent ID and save to a file.
- Import the file created from a download or search into a software package or mainframe application. It is important to consider the space limitations of each application prior to loading the data into that application.

These LAR and TS files are also available for MICA data beginning with the fourth quarter of 1993. The 1993 MICA data are available at a cost of \$125 and are only available on cartridge (see page 10).

**Metropolitan Area Aggregate Reports and Disclosure Statements on CD-ROM:** The metropolitan area Aggregate Reports and individual lender Disclosure Statements for each metropolitan area are available on CD-ROM at a cost of \$10.00 for the entire nation. (**Item #302**)

**The HMDA Metropolitan Area Aggregate Reports and Disclosure Statements Software System moved from a DOS-based to a Windows-based application as of 1996.** The Software allows the user to search by metropolitan area, an institution's individual disclosure statement, or a specific table on the metropolitan area aggregate report. Printing these records requires a printer featured for 166 character output.

The Metropolitan Area Aggregate Reports and Disclosure Statements on CD-ROM are also available for MICA data. These data are not available prior to 1994 (see page 10).

**Metropolitan Area by Metropolitan Area Report on the Disposition of Applications by Race and Income of Each Applicant:** This report contains one table for each of the metropolitan areas. For years prior to 1996, the report provides the number and percentage of applications denied by the race and income of the applicants within the metropolitan area, where an institution has a home or branch office in that metropolitan area. For 1996 and years thereafter, it provides the number and percentage of applications denied by the race and income of the applicants within the metropolitan area, regardless of whether the institution has a home or branch office in that metropolitan area. The report is available in hardcopy only at a cost of \$50.00. **(Item #006)**

These reports are also available for MICA data. These data are not available prior to 1994 (see page 10).

**National Aggregate Reports:** These reports are a nationwide summation of the individual metropolitan area Aggregate Reports. They indicate the number and dollar amounts of lending, cross tabulated by loan, applicant, and geographic characteristics. For 1997 and years thereafter, data are available on the Internet at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda). They are distributed in hardcopy for years 1990 – 1999 at a cost of \$50.00 **(Item #005)**. Those interested in the hardcopy version of the National Aggregates should contact the HMDA Assistance Line at (202) 452-2016.

The National Aggregate Reports are also available for MICA data. For 2000 and years thereafter, data are available via the Internet at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda). These data are not available prior to 1993 (see page 10).

**Reporter Directory:** This is a hardcopy of all HMDA reporters within a specified metropolitan area, sorted by name of reporter and then by state and county codes. The charge for non-profit organizations is \$45 per requested metropolitan area and \$75 per metropolitan area for all others. **(Item #007)** This report provides the following information:

- ID number, name of institution, city and state locations, total assets, and parent ID number.
- For each state and county in which an institution has activity
  - the state and county codes;
  - the number of tracts with loans;
  - the number of loans originated;
  - the number of applications;
  - the ratio of loans to applications; and
  - the number of loans purchased

**Reporter Panel:** This is the universe of all institutions that reported under HMDA. The panel information is taken from the database at the same time that the final disclosure and aggregate reports are prepared for the Central Depositories. Beginning in 1997, some of the panel data elements (the name of the institution, the Respondent ID and agency code, and the metropolitan area number(s) of the metropolitan areas for which they reported) are included on the LAR & TS Raw Data CD-ROM **(Item #102)**.

If you prefer to obtain all of the Reporter Panel information, i.e., the same data elements found on the CD-ROM as well as the reporter's agency group code and parent information (if applicable), you can order the complete reporter panel information cartridge at a cost of \$150.00. A format description is also included with each order. **(Item #103)**.

The Reporter Panel is also available for MICA data. These data are not available prior to 1994 (see page 10).

**Three-Report Package:** This package of three reports is available in hardcopy only. The charge for non-profit organizations are priced at \$45 per requested institution/metropolitan area, and \$75 per institution/metropolitan area for all others. These reports are ordered as a package, not separately. **(Item #008)** The following information is provided for a specified institution/metropolitan area combination:

**Report on Disposition of Loan Applications by Income and Race**

- Compares applications by disposition and by income levels (as a percentage of the metropolitan area median income--less than 80%, 80-99%, 100-120%, and more than 120%)
- Is subdivided by race

**Report on Distribution of Loan Applications**

- Provides a summary of a specific institution's activity by income and racial characteristics of the census tract within an metropolitan area
- Covers applications for mortgage and home improvement loans and refinances
- Provides the number of applications received, the number of loans originated, and the number of 1-4 family owner-occupied units within each category of census tract characteristics.

**Census Tract Summary**

- Provides the number, dollar amounts, and disposition of applications for a specific institution/metropolitan area by census tracts
- For each census tract, the following are also provided:
  - the median housing value
  - the median age of the housing stock
  - the median age of the population
  - the minority population percentage
  - the number of owner-occupied units
  - the number of households
  - the median income (adjusted)
  - the denial rate
- Census tracts that are low- to moderate-income tracts are highlighted