

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
CRA/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.

Note: All orders are completed and mailed within 8 to 10 business days, regardless of whether an overnight carrier is used. However, every effort is made to complete and mail orders as soon as possible.

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
20th & 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) 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
CRA/HMDA DATA ORDER FORM
(CRA ITEMS)**

FFIEC AND FRB USE ONLY

FFIEC Account/Order Number: _____

SELECTION LIST There is an additional charge for each year, MA/non-MA, and/or institution requested (see attached item descriptions)	QTY	UNIT COST	TOTAL
CRA Aggregate and Disclosure Reports on CD-ROM (Item #401) Indicate year(s): _____, _____ Note: Electronic item. Not available for years prior to 1996.		\$ 10.00	\$
CRA Disclosure Statement (Item #402) Indicate year(s): _____, _____ (Specify Respondent ID selections in ascending order; use back of form if additional space is required.) Indicate Institution Name: _____ Respondent/Agency ID and Zip Code: _____ Institution Name: _____ /_/_/_/_/_/_/_/_/_/_/_/_ Zip Code: /_/_/_/_ Institution Name: _____ /_/_/_/_/_/_/_/_/_/_/_/_ Zip Code: /_/_/_/_ Note: Hardcopy item. Not available for years prior to 1996. Cost of hardcopy report by institution is \$10 per year/institution.		\$ 10.00	\$
CRA Aggregate Report (Item #403) Indicate year(s): _____, _____ For MAs: _____, _____, _____, _____, _____, _____ For non-MA of state(s) (provide state abbreviation): _____, _____ Note: Hardcopy item. Not available for years prior to 1996. Cost of hardcopy report by MA is \$10 per year/MA; by non-MA is \$10 per year/state.		\$ 10.00	\$
CRA 1996 Export Data on CD-ROM (Item #404) Note: Electronic item. Only available for 1996 data; these export data are included on the Aggregate Reports and Disclosure Statements CD-ROM (Item #401) beginning with 1997 data.		\$ 10.00	\$
GRAND TOTAL/CRA ITEMS			\$

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

- Unless otherwise specified, reports using CRA data are available beginning with 1996. CRA data generally become available by August of the year following the reporting year, and data through calendar year 2003 are now available. Please e-mail CRAHELP@FRB.GOV or view the Internet at www.ffiec.gov/cra or refer to the CRA Assistance Line at (202) 872-7584 for the latest release of these reports.
- There is an additional charge for each year, MA/non-MA, and/or institution requested.
- Charges for duplicate requests apply.

CRA Aggregate Report: This report aggregates the business and farm lending information reported within an MA or statewide non-MA. For MA reports, enter the MA number for each MA desired in the space provided. **For statewide non-MAs**, enter the name of the state in the space provided. The statewide non-MA aggregate report is unique to CRA; it does not have a HMDA counterpart. This report aggregates the data for all counties in a selected state that are not part of an MA. The Aggregate Reports are distributed on hardcopy at a cost of \$10 for each MA/non-MA/year requested. **(Item #403)** For an electronic version, see **Item #401** below. For 1996 and years thereafter, data are available via the Internet at www.ffiec.gov/cra.

CRA Disclosure Statement: The Disclosure Statement summarizes business and farm lending information from data that are prepared yearly by individual institutions. The Disclosure Statement is available in hardcopy at a cost of \$10.00 for each institution/year requested. **(Item #402)** For an electronic version, see **Item #401** below. For 1996 and years thereafter, data are available via the Internet at www.ffiec.gov/cra.

CRA Aggregate and Disclosure Reports on CD-ROM: The Aggregate Reports (by MA and non-MAs) and individual institution Disclosure Statements are available on CD-ROM at a cost of \$10.00 for the entire nation. **(Item #401)** The CRA Aggregate and Disclosure Software allows you to access reports at the MA, state, county, and institution (for disclosures only) level, print reports, and/or export the data for selected reports. Beginning with 1997, the three flat files described in the "1996 Export Data on CD-ROM" **(Item #404)** below are included on the Aggregate and Disclosure Reports CD-ROM at no additional cost.

CRA 1996 Export Data on CD-ROM: The CD-ROM contains three flat files, which in combination, represent all the 1996 CRA Aggregate & Disclosure report data. This CD is best used for analyzing large portions of the CRA data. Detailed information regarding each of the three files is as follows:

- 1) ***TS.DAT*** contains all the transmittal sheet information for the CRA reporting institutions. (The information on this file is viewable but not exportable from the Aggregate & Disclosure CD.)
- 2) ***AGGR_ALL.DAT*** contains all the MA Aggregate report data.
- 3) ***DISC_ALL.DAT*** contains all the individual Disclosure Statement report data.

The Transmittal Sheet file (TS.DAT) and CRA data files (AGGR_ALL.DAT and DISC_ALL.DAT) are ASCII files with fixed record lengths.

NOTE: The file specifications for each of the individual Aggregate & Disclosure tables have been included in a write file on the CD-ROM. The CD-ROM (for 1996 only) is available at a cost of \$10.00. **(Item #404)**

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
CRA/HMDA DATA ORDER FORM
(CENSUS DATA 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
Census Data on CD-ROM (Item #303) Indicate year(s): _____, _____ Note: Not available from FFIEC for years prior to 2001.		\$ 10.00	\$
GRAND TOTAL/CENSUS DATA ITEMS			\$

**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 in the second quarter of the current year, and data through calendar year 2003 are now available. Please e-mail HMDAHELP@FRB.GOV or view the Internet at www.ffiec.gov/hmda or refer to the HMDA Assistance Line at (202) 452-2016 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. Data are distributed on CD-ROM. The CD-ROM, with software for the PC, contains the same data that was previously on the cartridge tape. It also includes printable reports and an option to export data to spreadsheet or text formats. The **Census Tract Listing (Item #003)**, **MA 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 data distributed on cartridge tape or CD-ROM for years prior to 2001 should contact the National Technical Information Service (NTIS) at www.NTIS.gov. For 1997 and years thereafter, census data are also available via the Internet (www.ffiec.gov/hmda).

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

1990 census tracts and MA redefinitions were used for processing data for 2000 thru 2002; 2000 census tracts were used for processing data for 2003 and subsequent years. The census data distributed is consistent with the HMDA year specified. For example, if HMDA year 2001 is selected, 1990 census tract data with 2001 MA definitions are issued.

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
CRA/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>____ LAR & TS Raw Data on CD-ROM (Item #102b)</p> <p>Indicate year(s): _____, _____, _____</p> <p>Data Type (see box on page 9): HMDA____, PMIC____</p> <p>Note: Not available from FFIEC for HMDA years prior to 2001. Not available for PMIC years prior to 1995.</p>		\$50.00	\$
<p>____ Reporter Panel (Item #103)</p> <p>Indicate year(s): _____, _____, _____</p> <p>Data Type (see box on page 9): HMDA____, PMIC____</p> <p>Select: __ Cartridge in __ EBCDIC or __ ASCII</p> <p>Note: All reporter panel data, except the reporter's agency group code and parent information (where appropriate) are included on the LAR & TS Raw Data and the Aggregate & Disclosure (A&D) CD-ROMs for 1997 – 2002. Beginning with 2003 and years thereafter, all data on the cartridge tape will be included on the raw data and A&D CD-ROMs and the reporter panel cartridge tape product will not be available.</p> <p>Not available from the FFIEC for HMDA reporting years prior to 2001.</p>		\$150.00 (cartridge)	\$
<p>Aggregate and Disclosure Reports on CD-ROM (Item #302)</p> <p>Indicate year(s): _____, _____</p> <p>Data Type (see box on page 9): HMDA____, PMIC____</p> <p>Note: Not available from FFIEC for HMDA years prior to 2001. Not available for PMIC years prior to 1994.</p>		\$10.00	\$
GRAND TOTAL/HMDA ELECTRONIC ITEMS			\$

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
CRA/HMDA DATA ORDER FORM
(HMDA PREPARATION 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>A Guide to HMDA Reporting: Getting It Right!</p> <p>Indicate year(s): _____, _____, _____</p> <p>Note: The most current edition dated January 1, 2004, is available in paper format (Item #010) or on the Internet at www.ffiec.gov/hmda.</p> <p>The 2003 edition is only available on the Internet.</p> <p>The 1998 edition used for calendar year 2002 data is available in paper format (Item #010) or on the Internet.</p>		\$ 5.00	\$
GRAND TOTAL/HMDA PREPARATION ITEMS			\$

**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 2003 are now available. Reports using census data and the HUD Median Family Income numbers become available earlier in the year. Please e-mail HMDAHELP@FRB.GOV or view the Internet at www.ffiec.gov/hmda or refer to the HMDA Assistance Line at (202) 452-2016 for the latest release of these reports.
- There is an additional charge for each year, MA, and/or institution requested.
- Charges for duplicate requests apply.

Seven Private Mortgage Insurance Companies (PMIC) (formerly known as Mortgage Insurance Companies of America (MICA)) have a voluntary agreement with the FFIEC to compile and provide data on mortgage insurance applications. (Beginning in 1999, the number was reduced from eight to seven companies.) These data are available beginning with data for calendar years 1994 through 2003 (unless otherwise noted in the item description). The FFIEC makes the PMIC data available in products and formats similar to those for the HMDA data. The following items are available for PMIC data: Disclosure Statements (Item #001); Aggregate Reports (Item #002); the National Aggregate Report (Item #005); LAR & TS Raw Data (Item #102); Reporter Panel (Item #103); and Aggregate and Disclosure Reports on CD-ROM (Item #302). The data are collected annually, and charges do not differ from the FFIEC data. When ordering items, be sure to specify the data type. The FFIEC HMDA data include those institutions required to report HMDA under Regulation C, and the PMIC data include the mortgage insurers reporting private mortgage insurance data as agreed upon with the FFIEC.

Aggregate and Disclosure Reports on CD-ROM: The Aggregate Reports and individual lender Disclosure Statements for each MA are available from the FFIEC on CD-ROM at a cost of \$10 for years 2001 and forward only. (**Item #302**) For 1997 and years thereafter, Aggregate and Disclosure data are also available via the Internet at www.ffiec.gov/hmda.

The Aggregate and Disclosure Reports on CD-ROM are also available from the FFIEC for PMIC data. These data are not available prior to 1994 (see above box). For 2000 and years thereafter, data are available via the Internet at www.ffiec.gov/hmda/online_rpts.htm.

Aggregate Report: This report is sorted by MA. The report aggregates the mortgage and home improvement lending information within an MA, regardless of whether the institution has a home or branch office in that MA. It is in the same format as the disclosure statement; however, individual institution's data cannot be identified. The Aggregate Reports are available from the FFIEC only on CD-ROM for years 2001 and forward at a cost of \$10 for each MA requested (see **Item #302**). Those interested in the Aggregate Reports for years prior to 2001 should contact the National Technical Information Service at www.NTIS.gov. For 1997 and years thereafter, aggregate data are also available via the Internet at www.ffiec.gov/hmda.

The Aggregate Reports are also available for PMIC data, however, they are not available prior to 1994 (see above box). Data on CD-ROM are available from the FFIEC for years 1994 and forward at a cost of \$10. For 2000 and years thereafter, data are available via the Internet at www.ffiec.gov/hmda/online_rpts.htm.

A Guide to HMDA Reporting: Getting It Right: The Guide was developed to assist those who prepare the HMDA report for their institutions. It also contains an executive summary for management officials that explains the responsibilities of institutions that are subject to HMDA. The Guide 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 MA, state, and county codes. Appendices include Regulation C: the Instructions for Completion of the HMDA-LAR; Form and Instructions of the Government Monitoring Information; and the Staff Commentary on Regulation C.

The most recent edition of the HMDA Guide dated January 1, 2004 is available in paper format and via the web (www.ffiec.gov/hmda). This edition lists additional MSA/MD changes made by OMB in December 2003. An insert page was added to the paper copies of the 2004 HMDA Guide to reflect these changes.

The 2003 edition of the HMDA Guide dated January 1, 2003 is available via the web (www.ffiec.gov/hmda). It contains minor differences from the 1998 edition and is to be used for collecting and processing calendar year 2003 data.

The 1998 edition of the HMDA Guide is offered in paper format and on the Internet (www.ffiec.gov/hmda). A Guide Information Letter that highlighted the major changes for the 2002 processing year is on the FFIEC web site. If you must refile HMDA data for calendar year 2002, the 1998 edition along with the 2002 information letter should be used for guidance on collecting and reporting the data.

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 MAs in which the institution has a home or branch office. The Disclosure Statement is available from the FFIEC in hardcopy for years 1990 - 1996 at a cost of \$50.00 (**Item #001**). (Beginning with the release of calendar year 2004 data in 2005, distribution on hardcopy will no longer be offered from the FFIEC.) The Disclosure Statement is also available from the FFIEC on CD-ROM for years 2001 and forward at a cost of \$10 (**Item #302**). For 1997 and years thereafter, data are available via the Internet at www.ffiec.gov/hmda.

The Disclosure Statements are also available for PMIC data, however, they are not available prior to 1994 (see box on page 9). Hardcopy reports are available from the FFIEC for years 1994 – 1999 at a cost of \$50. The Disclosure Statement is also available from the FFIEC on CD-ROM for years 1994 and forward at a cost of \$10 (**Item #302**). For 2000 and years thereafter, data are available via the Internet at www.ffiec.gov/hmda/online_rpts.htm.

Loan Application Register (LAR) and Transmittal Sheet (TS) Raw Data on CD-ROM: 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 2003 LAR data total over 41.6 million records and 8,121 TSs. The following should be noted:

- Data are not certified as error free.
- For reasons of privacy, the two date fields and loan application numbers are omitted from each record.
- To form a unique identifier for an 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. For additional information, review the file formats located under the Information tab on the CD-ROM.

LAR and TS data are distributed from the FFIEC on CD-ROM at a cost of \$50.00 for years 2001 and forward only (**Item #102b**). Those interested in this data distributed on cartridge tape or CD-ROM for years 1990 - 2000 should contact the National Technical Information Service (www.NTIS.gov).

All Reporter Panel (Item #103) data, except the reporter's agency group code and parent information (where appropriate) are included on the LAR & TS Raw Data CD-ROM for 1997 – 2002. Beginning with 2003 and years thereafter, all panel data on the cartridge tape will be included on the raw data CD-ROM, and the reporter panel cartridge tape product will not be available.

The user has the ability to do the following:

- Download the data contained on the compact discs to a file.
- Search by MA, 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 from the FFIEC for PMIC data beginning with 1995 (see box on page 9).

National Aggregate Reports: These reports are a nationwide summation of the individual MA 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. Those interested in this data distributed on cartridge tape or CD-ROM for years 1990 – 2000 should contact the National Technical Information Service (www.NTIS.gov).

The National Aggregate Reports are also available from the FFIEC for PMIC data; however, they are not available prior to 1994 (see box on page 9). For 2000 and years thereafter, data are available via the Internet at www.ffiec.gov/hmda/online_rpts.htm.

Reporter Panel: This is the universe of all institutions that reported under HMDA. The Reporter Panel information is taken from the database at the same time that the final aggregate and disclosure reports are prepared for the institutions, central depositories, and the public. From 1997 – 2002 all panel data except the reporter's agency group code (other lender code) and parent information (where appropriate) were included on the LAR and TS Raw Data CD-ROM.

Beginning with 2003 and years thereafter, the reporter panel product on cartridge tape is not available for purchase via the FFIEC Data Order Form. Instead, a fixed flat file (ReporterPanel.dat) that contains the panel data and additional information from the transmittal sheet is included on the LAR and TS Raw Data and Aggregate and Disclosure Reports CD-ROMs.

For years 2001 and 2002, the HMDA reporter panel product is available from the FFIEC for \$150. A format description is included with each order (Item #103). Those interested in the HMDA reporter panel information for years 1990 – 2000 should contact the National Technical Information Service (www.NTIS.gov).

The majority of the PMIC Reporter Panel data are also available from the FFIEC for calendar years 1994 and thereafter. PMIC reporters do not report parent information or assets. All the necessary panel information has been included in a fixed flat file (PMICInfo.dat) on the PMIC TS and LAR Raw Data and Aggregate and Disclosure CD-ROMs since 1997.