

# RESCINDED

OCC Bulletin 2019-19 | April 10, 2019

## Home Mortgage Disclosure Act: Revised Interagency Examination Procedures

Replaced – See OCC 2021-63

On September 5, 2019, the OCC published the interagency examination procedures on OCC.gov and removed the link to the Consumer Financial Protection Bureau's procedures. The interagency procedures are linked to from the Related Link section of this bulletin.

### Summary

The Office of the Comptroller of the Currency (OCC) is issuing this bulletin to inform national banks, federal savings associations, and federal branches and agencies (collectively, banks) about revised interagency examination procedures for determining compliance with the Home Mortgage Disclosure Act (HMDA).

### Note for Community Banks

This guidance applies to all OCC-supervised banks subject to HMDA data collection and reporting requirements.

### Highlights

The examination procedures were developed by members of the Federal Financial Institutions Examination Council (FFIEC). The examination procedures reflect recent amendments to the HMDA rule<sup>1</sup> (Regulation C) as well as the Interpretive and Procedural Rule<sup>2</sup> (2018 rule) to implement and clarify requirements of section 104(a) of the Economic Growth, Regulatory Relief, and Consumer Protection Act, which added partial exemptions from HMDA for certain covered institutions.<sup>3</sup> These procedures incorporate transaction testing guidelines transmitted to examiners and the industry via OCC Bulletin

To

Chief Executive Officers and Compliance Officers of All National Banks, Federal Savings Associations, and Federal Branches and Agencies of Foreign Banking Organizations; Department and Division Heads; All Examining Personnel; and Other Interested Parties

2017-31, “Home Mortgage Disclosure Act: Updated FFIEC Examiner Transaction Testing Guidelines.”

These procedures do not include information on key data fields agreed on by the OCC, the Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation and used by OCC examiners to test the accuracy and reliability of HMDA data. Refer to OCC Bulletin 2019-12, “Home Mortgage Disclosure Act: Key Data Fields for Full and Partial Reporters,” for information on key data fields.

## Further Information

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## Related Links

- [FFIEC interagency examination procedures—Home Mortgage Disclosure Act \(PDF\)](#)
  - [HMDA transactional coverage figures \(CFPB\) \(508-compliant PDF\)](#)
  - [HMDA institutional coverage figure \(CFPB\) \(508-compliant PDF\)](#)

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<sup>1</sup> 80 Fed. Reg. 66128 (October 28, 2015) and 82 Fed. Reg. 43088 (September 13, 2017).

<sup>2</sup> 83 Fed. Reg. 45325 (September 7, 2018).

<sup>2</sup> Pub. L. 115-174, 132 Stat. 1296 (2018), section 104(a) (codified at 12 USC 2803).