

RESCINDED

OCC Bulletin 2020-6| February 14, 2020

Replaced: See OCC 2021-16

Home Mortgage Disclosure Act: FFIEC's Revised 'A Guide to HMDA Reporting: Getting It Right!'

Summary

The Office of the Comptroller of the Currency (OCC) is announcing the issuance of the Federal Financial Institutions Examination Council's (FFIEC) revised "A Guide to HMDA Reporting: Getting It Right!," which is designed to help banks comply with the Home Mortgage Disclosure Act (HMDA) and Regulation C, its implementing regulation (12 CFR 1003).

The 2020 version of "A Guide to HMDA Reporting: Getting It Right!" reflects amendments made to the HMDA by the Economic Growth, Regulatory Relief, and Consumer Protection Act.¹ On October 10, 2019, the Consumer Financial Protection Bureau issued a final rule to extend the temporary threshold for reporting data about open end lines of credit and implement and further clarify the partial exemptions created by the Economic Growth, Regulatory Relief, and Consumer Protection Act.²

Rescission

This bulletin rescinds OCC Bulletin 2018-6, "Home Mortgage Disclosure Act: FFIEC's Revised 'A Guide to HMDA Reporting: Getting It Right!,'" which was issued on March 9, 2018.

Note for Community Banks

This bulletin applies to community banks³ that are subject to HMDA data collection and reporting requirements.

To

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

Highlights

"A Guide to HMDA Reporting: Getting It Right!" includes

- institutions covered by Regulation C.
- transactions covered by Regulation C.
- information that covered institutions are required to collect, record, and report.
- requirements for reporting and disclosing data.

Further Information

Please contact Vonda J. Eanes, Director for Community Reinvestment Act and Fair Lending Policy, Compliance Risk Policy Division, at (202) 649-5470.

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Related Link

- ["A Guide to HMDA Reporting: Getting It Right!"](#)

¹Pub. L. 115-174, 132 Stat. 1296. The act was signed into law on May 24, 2018.

²84 Fed. Reg. 57946.

³The term "banks" refers collectively to national banks, federal savings associations, and federal branches and agencies of foreign banking organizations.