

# RESCINDED

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Replaced – See OCC 2022-10

## Home Mortgage Disclosure Act: FFIEC's 2021 '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 2021 guide reflects a 2020 HMDA rule to adjust the thresholds for reporting data about closed-end mortgage loans, effective July 1, 2020, and the thresholds for reporting data about open-end lines of credit, effective January 1, 2022.<sup>1</sup>

### Rescission

This bulletin rescinds OCC Bulletin 2020-6, "Home Mortgage Disclosure Act: FFIEC's Revised 'A Guide to HMDA Reporting: Getting It Right!'"

#### Note for Community Banks

The 2021 guide applies to community banks<sup>2</sup> that are subject to HMDA data collection and reporting requirements.

### Highlights

The 2021 guide discusses

- institutions covered by Regulation C.
- transactions covered by Regulation C.

### 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

- 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

- FFIEC's 2021 ["A Guide to HMDA Reporting: Getting It Right!"](#)

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<sup>1</sup>Refer to 85 Fed. Reg. 28364.

<sup>2</sup>"Banks" refers collectively to national banks, federal savings associations, and federal branches and agencies of foreign banking organizations.