



## Submission of 2019 Home Mortgage Disclosure Act Data

Credit unions located in metropolitan areas that engage in certain types and volume of residential mortgage lending, and that had assets exceeding \$46 million as of December 31, 2018, must file a report this year on mortgage loan applications received during 2019. The filing is required under the Home Mortgage Disclosure Act, as implemented by the Consumer Financial Protection Bureau's Regulation C.<sup>1</sup>

To determine if your credit union must submit HMDA data for calendar year 2019 activity, please review the [2019 HMDA Institutional Coverage Chart](#).

### Submission Process for Data Collected in 2019

Credit unions subject to HMDA requirements in calendar year 2019 must submit loan/application register data to the CFPB by March 2, 2020.

Credit unions must submit their HMDA data using the HMDA Platform. No other submission methods are permitted. Credit unions will use the [HMDA Platform](#) to upload their loan/application register data, review edits, certify the accuracy and completeness of the data, and submit data for the filing year.

The HMDA Platform will walk you through the loan/application register filing process. Credit unions should use a modern web browser, such as the latest version of Google Chrome, Mozilla Firefox, Internet Explorer 11, Microsoft Edge, or other modern browsers.

Credit unions must submit data collected in a pipe delimited text file (.txt). A loan/application register (LAR) formatting tool has been developed to help format certain data into a pipe delimited text file. The [LAR Formatting Tool](#) may be especially helpful for credit unions with small volumes of reported loans that do not use vendor or other software to prepare their HMDA data for submission.

Credit unions must address all edits prior to submitting their HMDA data. The edit report will be web-based:

- Edit reports will not be e-mailed to credit unions in PDF format. Instead, the CFPB edit reports will be viewed and can be downloaded from the HMDA Platform.

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<sup>1</sup> 12 U.S.C. 2801-2810; 12 CFR Part 1003.



- Responses to the edits will not be faxed or e-mailed to the CFPB. The HMDA Platform will guide credit unions through the process of addressing edits.

As part of the submission process, an authorized representative of your credit union with knowledge of the data submitted shall certify to the accuracy and completeness of the data submitted. Credit unions will not fax or e-mail the signed certification.

Additional resources, including the Filing Instructions Guide for HMDA data collected in 2019, can be found on the [Resources for HMDA filers](#) page on the CFPB's website.

Technical questions about reporting HMDA data collected in or after 2019 should be directed to [hmdahelp@cfpb.gov](mailto:hmdahelp@cfpb.gov).

### **NCUA Policy Concerning Delinquent Filings**

NCUA expects every credit union required to report 2019 HMDA data to submit its file to the CFPB by the March 2, 2020, deadline. Credit unions appearing on a delinquent filers list could become subject to civil money penalty assessments.

If you have questions about this information, please contact NCUA's Office of Consumer Financial Protection at 703.518.1140 or at [ComplianceMail@ncua.gov](mailto:ComplianceMail@ncua.gov), or contact your regional office or state supervisory authority.