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December 10, 2018

To: Clients and Friends

From: David F. Dulock

Subject: HMDA Examiner Transaction Testing Guidelines

As the 2018 HMDA data reporting deadline of March 1, 2019, is approaching, this memorandum is to remind our clients who report HMDA data of the Federal Financial Institutions Examination Council's HMDA Examiner Transaction Testing Guidelines published last year on August 22, 2017, which will apply to the examination of HMDA data collected in 2018. The federal agencies that are members of the FFIEC are the Board of Governors of the Federal Reserve System, the Consumer Financial Protection Bureau, the Federal Deposit Insurance Corporation, the National Credit Union Administration, and the Office of the Comptroller of the Currency.

The agencies' examiners will use the Guidelines in assessing the accuracy of the HMDA data that financial institutions record and report. Used in conjunction with HMDA examination procedures, the Guidelines describe how to validate the accuracy of HMDA data collected and the circumstances in which examiners may direct institutions to correct and resubmit HMDA data. To print a copy of the Guidelines please [click on this hyperlink](#).

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