



8584 Katy Freeway, Suite 420

Houston, TX 77024

Phone: 713-871-0005

Fax: 713-871-1358

Partners

Thomas E. Black, Jr.¹

Gregory S. Graham²

Shawn P. Black³

Regina M. Uhl⁴ ‡

Senior Lawyers

David F. Dulock

Diane M. Gleason

Associates

Peter B. Idziak³

Daniel S. Engle³

Nick Stevens

Sydney Davis

Of Counsel

David M. Tritter

Calvin C. Mann, Jr.

Retired Partner(s)

Calvin C. Mann, Jr.

¹ Also Licensed in Iowa, New York, and Washington

² Also Licensed in Georgia

³ Also Licensed in New York

⁴ Also Licensed in Kentucky and Illinois

‡ Board Certified- Residential Real Estate Law- Texas Board of Legal Specialization

November 3, 2017

To: Clients and Friends

From: David F. Dulock

Subject: CFPB Launches Beta Test Version of HMDA Platform

Today the CFPB announced the beta launch of the new HMDA Platform. For your information and use, the text of the CFPB announcement is reprinted below:

The main objective of the release is to provide financial institutions an opportunity to become familiar with the HMDA Platform and determine whether their sample LAR data complies with the reporting requirements outlined in the Filing Instructions Guide for HMDA data collected in 2017.

The beta version of the HMDA Platform will allow financial institutions to establish test log-in credentials; upload sample HMDA files and perform validation on their data; receive edit reports; allow users to confirm their test data submission; and conclude the test HMDA filing process.

During the beta period, financial institutions may test and retest as often as desired. All test accounts created and test data uploaded during the beta period will be removed from the system when the filing period opens in January 2018.

Check out the beta version of the HMDA Platform:
<https://ffiec.cfpb.gov>

During the beta period, we encourage financial institutions to provide feedback on their experiences using the HMDA Platform to HMDAfeedback@cfpb.gov.

This Memorandum is provided as general information in regard to the subject matter covered, but no representations or warranty of the accuracy or reliability of the content of this information are made or implied. Opinions expressed in this memorandum are those of the author alone. In publishing this information, neither the author nor the law firm of Black, Mann & Graham L.L.P. is engaged in rendering legal services. While this information concerns legal and regulatory matters, it is not legal advice and its use creates no attorney-client relationship or any other basis for reliance on the information. Readers should not place reliance on this information alone, but should seek independent legal advice regarding the law applicable to matters of interest or concern to them. The law firm of Black, Mann & Graham L.L.P. expressly disclaims any obligation to keep the content of this information current or free of errors.