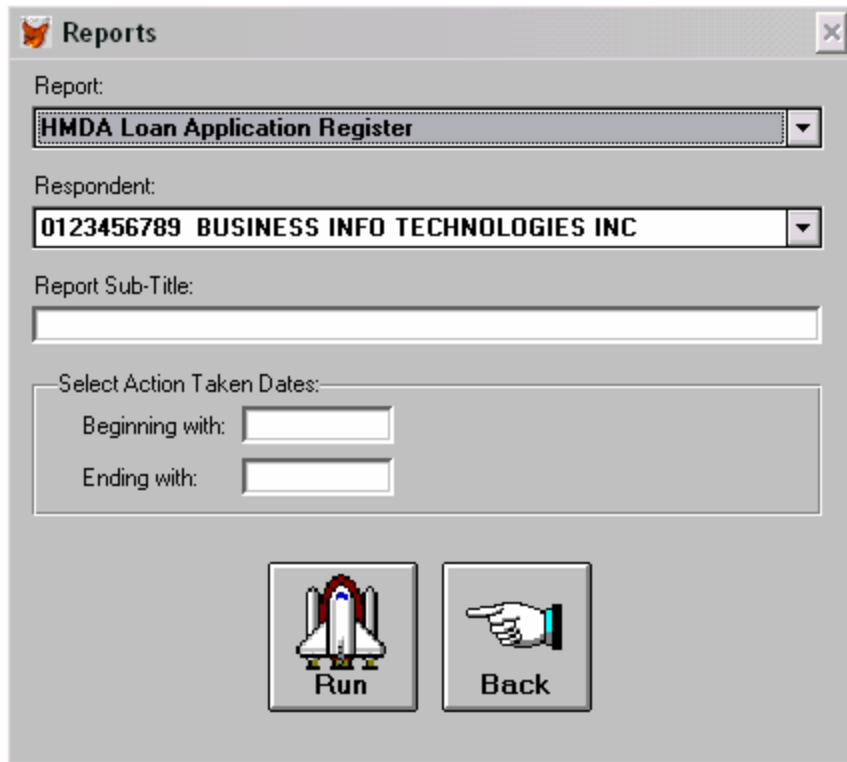


Chapter IX –HMDA Submit

How to process a file for HMDA submission

1. Click on File/Administration/Respondents. In HMDA, edit the respondent information to input last year's record count. This will make your portfolio edits more accurate. Verify that the other information on this screen is accurate. Click Save and click OK to exit.
2. Open the file through the Editor button. Click Special/Process File to run the records through edits one more time.
3. At the HMDA Processing Status window, click on the Report button.

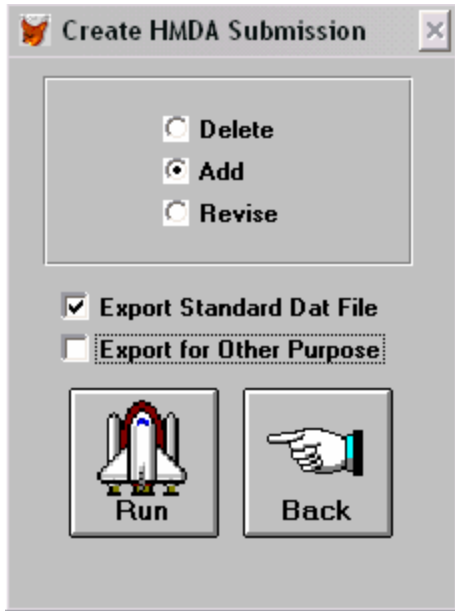


The screenshot shows a software window titled "Reports". It has a "Report:" dropdown menu with "HMDA Loan Application Register" selected. Below that is a "Respondent:" dropdown menu with "0123456789 BUSINESS INFO TECHNOLOGIES INC" selected. There is an empty "Report Sub-Title:" text box. Underneath is a "Select Action Taken Dates:" section with "Beginning with:" and "Ending with:" text boxes. At the bottom are two buttons: "Run" (with a rocket icon) and "Back" (with a hand pointing icon).

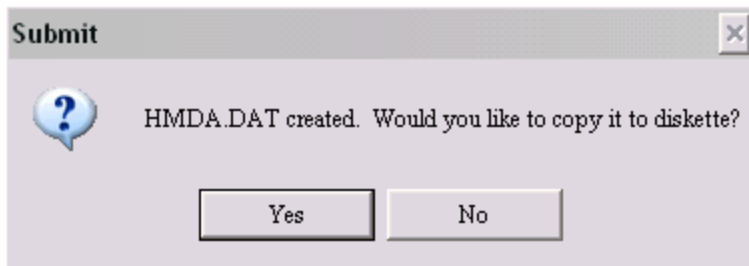
4. It is recommended that you print the following reports from the Report drop down box.
 - HMDA Transmittal Sheet (to be sent with the diskette if mailing the submission)
 - HMDA Loan Application Register (hard copy for the bank's file)
 - Edit Reports:
 - Edit Worksheet:
 - All Records With Errors
 - Records With ZC Match Scores
 - Any other reports the financial institution would like.
5. Make corrections in the Editor using the Edit Worksheets in order to generate the most accurate file to submit to the reporting agency. **Reminder:** Q (Quality) errors are meant for the bank to verify the information. There may no change needed in Q errors
6. Click Back button to get back to the Editor. Once all corrections have been made click Special/Process File again to run the records through edits again.
7. When the Processing Status window shows no records failed geocoding or edits, you are ready to click the Submit button.



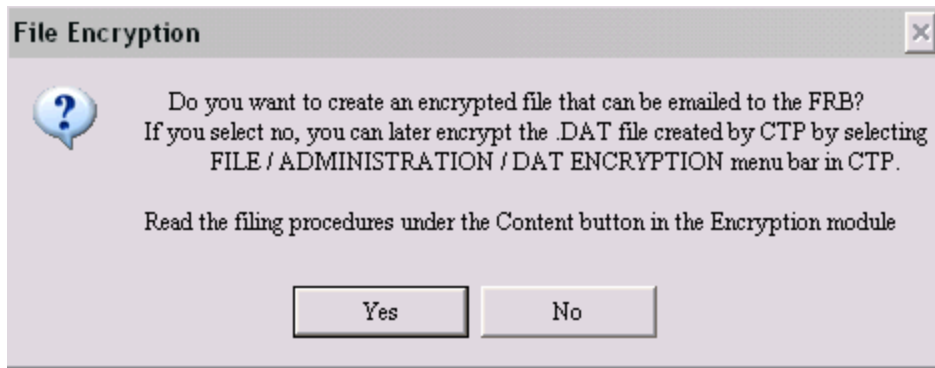
- After clicking the Submit button, the following screen will be displayed. Please note that there are two options. The Export Standard Dat file is the format to go to the government for submitting by March 1st. The Export for Other Purpose puts the file into an ASCII format (comma separated) format, usually used for exam and auditing purposes.



- After selecting your option, click on the Run button. You may get one or more messages. If you have validity errors, **YOU MUST CORRECT THEM BEFORE PROCESSING**. Click on the No button to go back to the Editor to fix the needed records.
- If you have quality edits and have verified them, click on the Yes button to continue.
- You may get one or more Respondent Fails Portfolio messages. These are end of the cycle edits and there is no need to fix or change anything. Click on the Yes button to continue.
- The message "HMDA.DAT created. Would you like to copy it to disk?" will appear. It is strongly recommended for backup purposes to create a copy on diskette. Click Yes. Insert a formatted diskette. Follow the on-screen instructions to complete the process. If you click No, the HMDA.dat file will be located under the CTPH2004 directory.



- After creating the backup diskette the following screen will be displayed asking if you wish to encrypt the file to send by email.



14. Click on the Yes button.

15. The following will be displayed.



16. Click the OK button.

17. Select the .dat file and click on the begin process button. After the process is completed an instruction sheet will be display. Print this out and follow the instruction.

18. If a second diskette is requested for the bank's files, click Submit again and follow steps 8-10 above.

19. **The Diskette Label.** Information to be included on the label is as follows:

- Respondent ID - Reporting Agency
- Bank Name
- File name HMDA.dat and the Processing Year
- Contact Name
- Contact Phone Number
- Number of Records
- Number of Disks (1 of 2, 2 of 2)