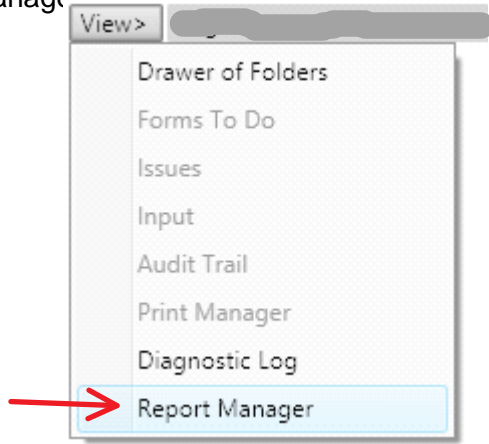
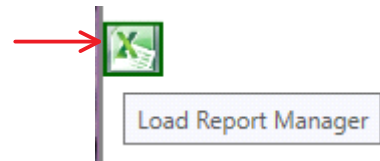


HMDA Reporting

To run a report in FocusAgent either, click on "View" from the toolbar menu and then click "Report Manager"



or, click on the Excel logo on the bottom left hand side,



and a report manager dialog box will load. The list of reports displayed in the top window are the reports currently available for you to select and run. You will want to be sure you have the HMDA report template, identifying the proper year which you need to run the report for. If you do not have the corresponding HMDA report available to run in the top window, then you may click to highlight the report from the bottom search window.

A screenshot of the 'Report Manager' dialog box. At the top, it says 'Report Manager' with a small icon. Below that is a section 'Select a report to run' with a dropdown arrow. The main area is empty. At the bottom, there are two buttons: 'Run' and 'Configure/View'. Below these is a 'Search For Report Templates' section with three radio buttons: 'Standard Online Templates' (selected), 'Other Online Templates' (with a text input field containing 'http://focusagent.oedna.com/loan-report-templates/'), and 'Local File/Network' (with a text input field and a dropdown arrow). Below the search section is a table of report templates.

File	Comment	Modified	Size
ReportTemplate.zip	Standard Empty Report Template	Oct 7, 2014	19K
CreditReports.zip	Credit Reports	Feb 27, 2017	50K
HMDA2017Template	HMDA 2017 Report Template	Dec 21, 2017	349K
hmda2018template.z	HMDA 2018 Report Template	Mar 6, 2018	139.9K
WebAppsReceived.zi	Web Apps Received	April 30, 2018	285K

At the bottom of the table is an 'Install Template' button.

With the report highlighted, click **Install Template**,

and the report will download to your PC's documents directory, in the \FocusAgent Reports\ directory.

Once the download is complete, you will see the report displayed in the top window.

(Note; clicking on the "... " will allow you to review the directory location where your reports are being saved on your PC. You may need to close and re-open FocusAgent if you move documents to a different directory and need to refresh your view.)

Click to highlight/select the report.

Report Manager

Select a report to run



HMDA2016Template.xlsm

HMDA2017Template.xlsm



NOTE: By default, the system will start looking through files created January 1 of the previous year, in order to scan for any folders created in the previous year, but did not close until the following year. If you are confident and comfortable in knowing the date in which you need to include files created from the previous year, you may change this date, in order to condense the number of files being scanned.

Before running the report, it is recommended to click "**Configure/View**", and open the report.

Configure/View

If you are presented with the following security warning, be sure to click to "**Enable Content**" and save the report.



SECURITY WARNING Some active content has been disabled. Click for more details.

Enable Content

Within the excel spreadsheet, you may also want to review the "**Parameters**" tab. (You may need to arrow over to see the tab, as this is the first tab in the spreadsheet.)

Parameters

Being mindful not to change other necessary values on this tab, you can change the Folder Creation Date value in cell B3, to your desired date. This will be the start date from which the report will begin gathering data.

	A	B
1	Last Run	7/18/2017 10:45
2	By	
3	Folder Creation Date, minimum (required)	January 1, 2016

While configuring your template, you may also wish to review the "**Transmittal Sheet Information**" tab.

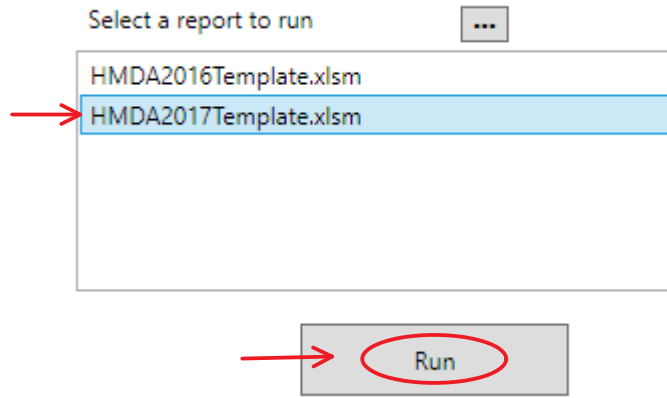
Transmittal Sheet Information

Any values which will be static or, unchanged, are items you may wish to save on your base template.

Once you are finished with your configuration, be sure to save the template, and then close the spreadsheet.

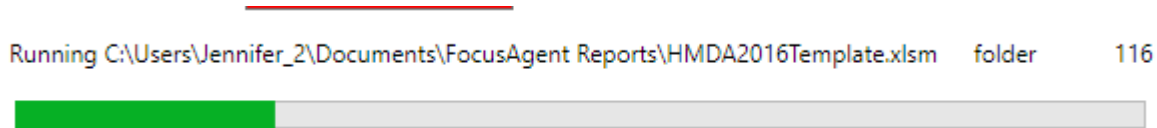


With your report highlighted, you will then click on **Run**.



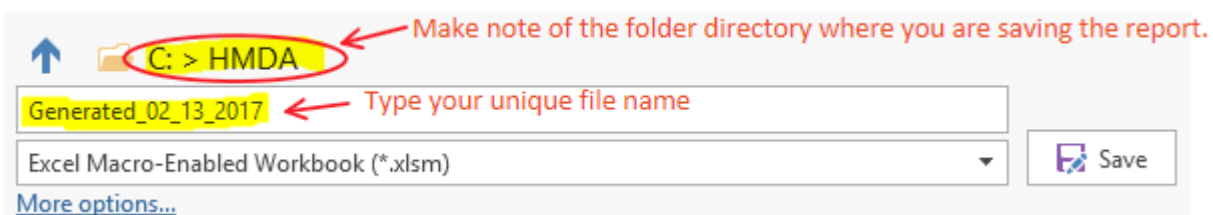
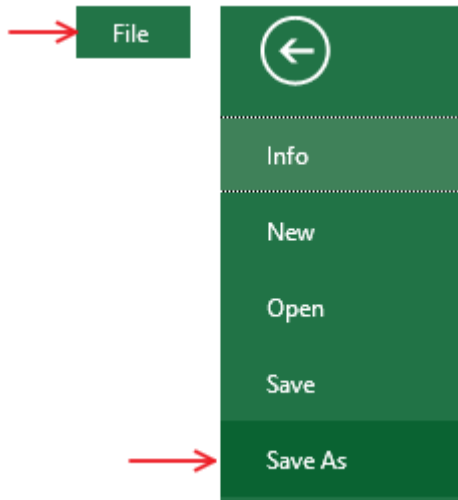
This step will export data out of FocusAgent and put it into Microsoft Excel so you may review the necessary records.

A progress bar will appear, indicating the number of records being gathered. Running a report gathering records for a longer time frame, may take longer to gather all necessary data.

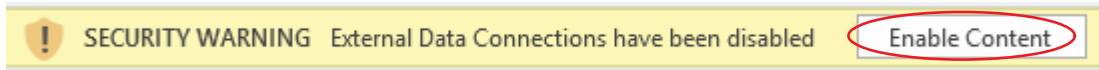


When the report is finished generating, Microsoft Excel will load with corresponding data.

Note, that you should go to "File" and "Save As" within Microsoft Excel, and give your HMDA report a unique name, as well as make note of the directory where you saved the file.



Macros are needed in order to convert data into the proper format for the CFPB. If your Excel sheet still displays a security warning, be sure to "Enable Content" on the excel spreadsheet.



Below are a list of the tabs within the Excel report, and their description;

Transmittal Sheet -- The highlighted fields are required if you want to upload to the HMDA platform.

DataCompare -- A list of any changes made to the HMDA data since the HMDA Report Proof form was last imaged.

HMDA_Detail & Upload -- A printable HMDA report and also a button to generate the HMDA.TXT file submission to the HMDA platform.

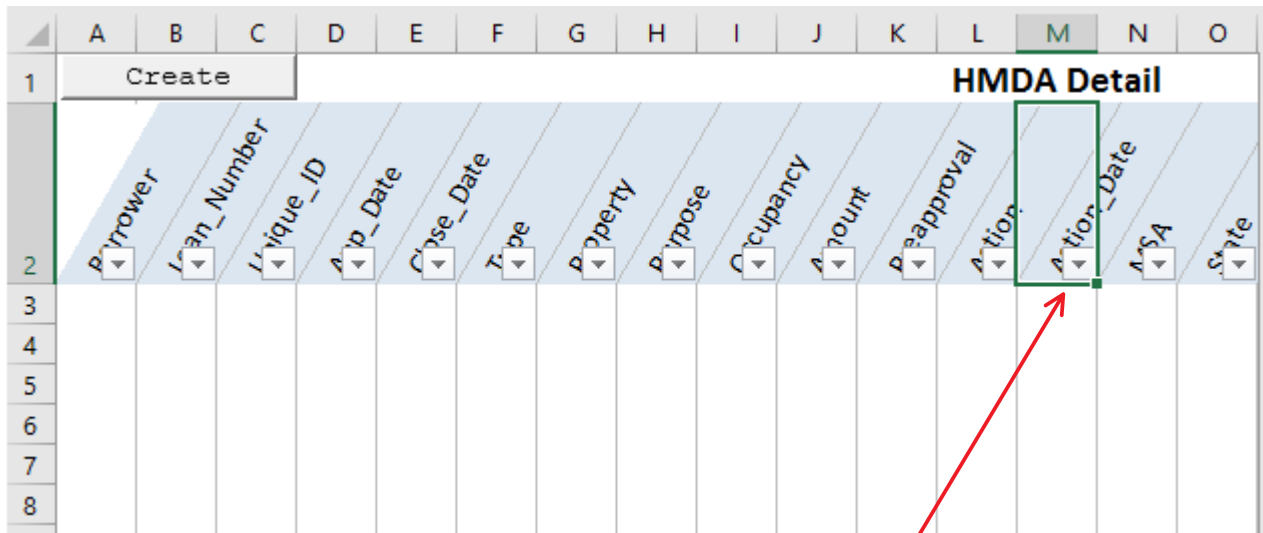
ExcludedFiles -- A list of files that have an imaged HMDA Report Proof with Exclude from HMDA answered.

No HMDA Report Proof -- A list of files that have no image of the HMDA Report Proof, and the files are Personal, Real Estate and not Open-end. This will help you catch any files that may be HMDA reportable, but are not on the HMDA Detail & Upload list, because the HMDA Report Proof was not imaged.

Within the Excel report, select the "HMDA_Detail & Upload" tab at the bottom.

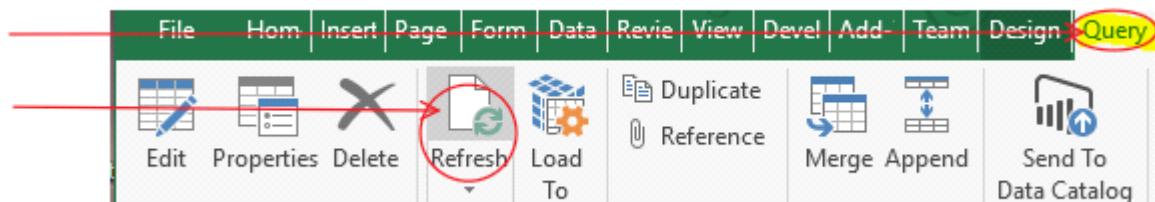


If data does not automatically refresh or appear on the HMDA_Detail page:



position your cursor on the top row of any column,

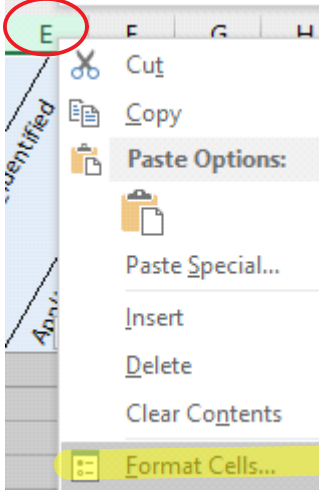
select "Query" from the toolbar, and then click to "Refresh" data.



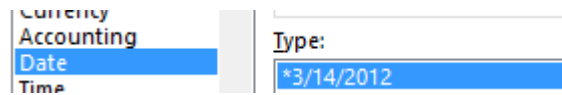
Use the spreadsheet to review the records. If not already completed, visit the **Transmittal Sheet Information** tab to enter and save your Transmittal data.

Transmittal Sheet Information

There is a known issue with Excel worksheets maintaining date formats. If the Application Date and Action Taken Date columns are not formatted, you can right click on the top of the column header for the date, and select "Format Cells".



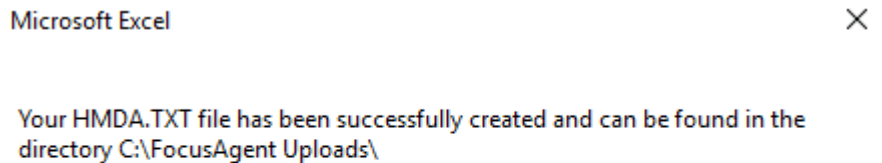
Highlight the date category, and select the Type as represented below and click OK.



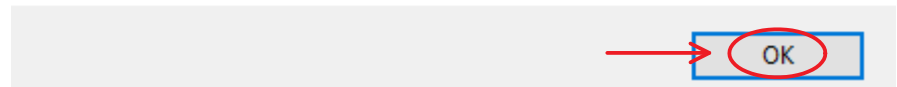
When you are ready to create the file for HMDA click "Create" from the **HMDA_Detail & Upload** tab.

Borrower	Loan_Number	Unique_ID	App_Date	Close_Date	Type	Property	Purpose	Occupancy	Amount	Preapproval	Action	Action_Date	MSA	State
Bananas, Billy	0707070	949d785b	4/28/2017	5/1/2017	1	1	1	2	200		3	4/28/2017	NA	NA
Borrowing, Ben		ea6ce63e	6/7/2017	7/17/2017	1	1	1	2	0		3	7/25/2017	NA	NA
Superman, Sam	0909090	4e02f674	6/15/2017	7/1/2017	1	1	1	2	190		3	6/22/2017	NA	NA

A "HMDA.TXT" file will be created and saved to your PC in a C:\FocusAgent Uploads\ directory, and you will be prompted with the following dialog when finished.



Click "OK".



Refer to the Consumer Finance Protection Bureau (CFPB) and/or FFIEC for information on submitting your HMDA reports.

Per the CFPB 2017 letter "The HMDA data entry software (DES) currently provided by the FFIEC will no longer be available as a method of data entry or submission for HMDA data. Additional information is available at <http://www.consumerfinance.gov/data-research/hmda/des-update-2017>."