HMDA Preparation
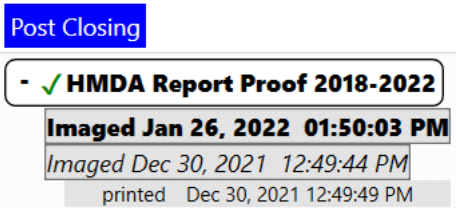
FocusAgent gathers data from prepared, or imaged, HMDA Report Proof forms.

Application Date	08/16/2021	Date of Application
Loan Type	1	1. Conventional (not insured or guaranteed by FHA, VA, RHS, or FSA) 2. Federal Housing Administration insured (FHA) 3. Veterans Administration guaranteed (VA) 4. USDA Rural Housing Service or Farm Service Agency guaranteed (RHS or FSA)
Loan Purpose	31	1. Home purchase 2. Home improvement 31. Refinancing 32. Cash-out refinancing 4. Other purpose
Preapproval	2	1. Preapproval requested 2. Preapproval not requested
Construction Method		1. Site-built 2. Manufactured Home
Occupancy Type		1. Principal residence 2. Second residence 3. Investment property
Loan Amount	150,000.00	Full amount of loan
Action Taken	1	1. Loan originated 2. Application approved but not accepted 3. Application denied 4. Application withdrawn by applicant	5. File closed for incompleteness 6. Purchased loan 7. Preapproval request denied 8. Preapproval request approved but not accepted
Action Taken Date	01/30/2022		
Street Address	1111 Country Road		City	Lincoln
State	NE		Zip Code	68512
County Code	NA		Census Tract	NA

Throughout the year as loans close or disburse, review the HMDA information for accuracy and print the HMDA Report Proof form. This archives an image of the form.

Post Closing

- ✓ **HMDA Report Proof 2018-2022**
    Imaged Jan 26, 2022 01:50:03 PM
    Imaged Dec 30, 2021 12:49:44 PM
      printed   Dec 30, 2021 12:49:49 PM

Data from the image is exported to the HMDA report which insures that later changes to the file, for example something as minor as the borrower's age, will not affect the HMDA data.

HMDA Reporting

You must have the Role of Administrator or Folder Manager selected to run a report in FocusAgent.

Select the Excel logo, in the lower left-hand side of the screen, to open the Report Manager.

Load Report Manager

The reports listed under "Select a report to run" are the reports currently available for you. If you do not see the HMDA report for the current year in your list, it can be installed from the second list at the bottom of the Report Manager window.
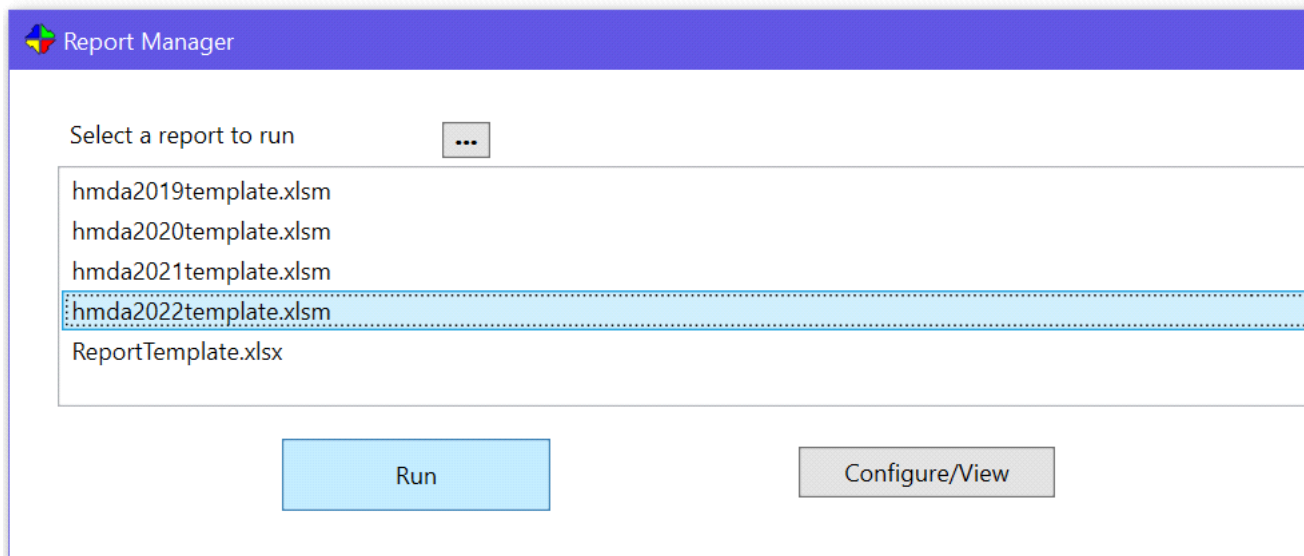
Installing the template will download the report to your PC's documents directory, in the \FocusAgent Reports\ folder.

> This PC > Documents > FocusAgent Reports

☐ Name

- CreditReports.xlsx
- FocusAgent Loan Report.xlsx
- hmda2019template.xlsm
- hmda2020template.xlsm
- hmda2021template.xlsm
- ☐ hmda2022template.xlsm
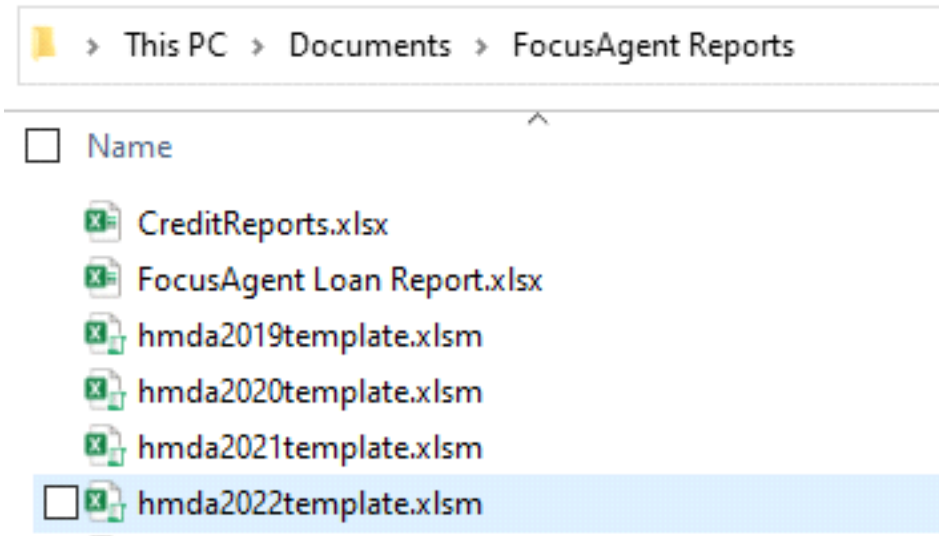
If you do not see the report under "Select a report to run", select the ellipsis button to review the directory location where reports are being saved on your PC. Browse to the FocusAgent Reports folder and select the new report.

Note: you may need to close and re-open FocusAgent if you move reports to a different directory, to refresh your view.

Select the applicable HMDA Template and Run.

Report Manager

Select a report to run   [...]

hmda2019template.xlsm
hmda2020template.xlsm
hmda2021template.xlsm
hmda2022template.xlsm
ReportTemplate.xlsx

[Run]   [Configure/View]

A progress bar displays while data from FocusAgent is gathered and when finished the report will open in Microsoft Excel.

Macros are needed in order to convert data into the proper format for the CFPB. If you receive this security warning select "Enable Content".
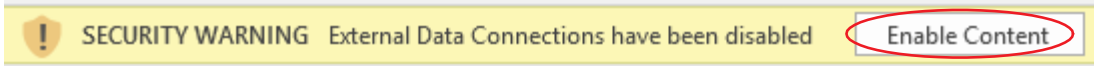
Below is a list of the worksheets in the Excel report, and their descriptions;

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

HMDA_Detail & Upload -- A printable HMDA report and a button to generate the HMDA LAR text file for submission to the HMDA platform.

ExcludedFiles – A list of files that have an imaged HMDA Report Proof with Exclude from HMDA answered.
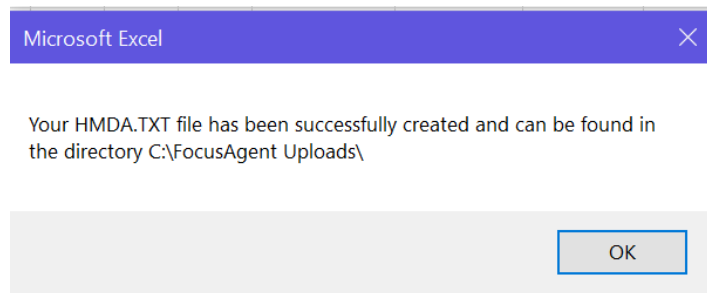
Select the "HMDA_Detail & Upload" sheet.

(If data does not automatically refresh or appear on the HMDA_Detail & Upload page, position your cursor on the top row of any column, and select "**Refresh**" in the ribbon under the "**Data**" or "**Query**" tabs.
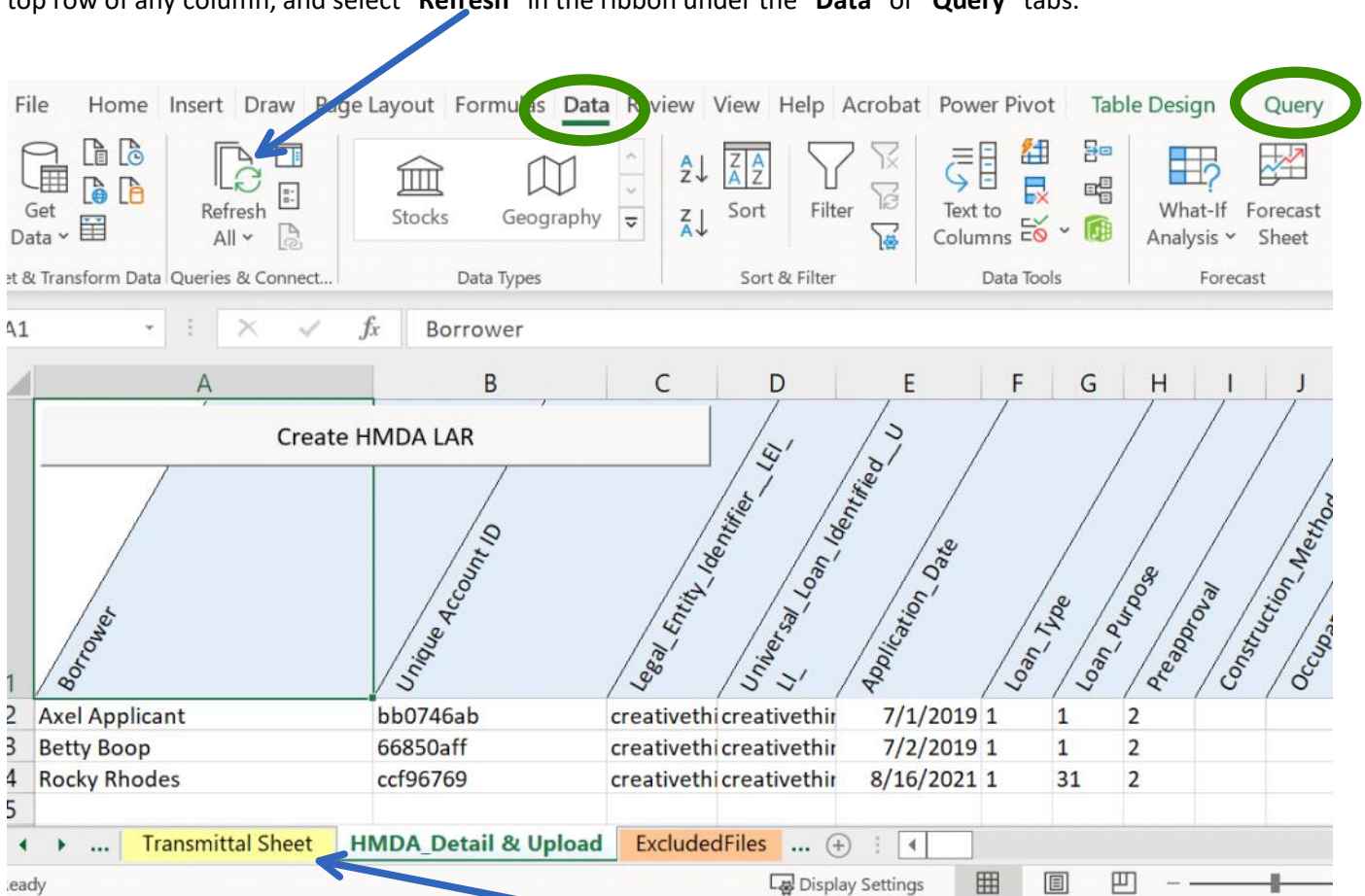
Review the records on this sheet and if not already completed, visit the **Transmittal Sheet** tab to enter and save your Transmittal data.

When you are ready to create the file for HMDA click "**Create HMDA LAR**" on the HMDA_Detail & Upload sheet.

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.

Microsoft Excel   ✕

Your HMDA.TXT file has been successfully created and can be found in the directory C:\FocusAgent Uploads\

OK

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