

CY 1999 FFIEC HMDA PC SOFTWARE (VERSION 1.20)

Your HMDA-LAR for lending for 1999 lending activity must be submitted between January 1, 2000, and March 1, 2000. The updated 1999 Data Entry Software Program (Version 1.20) will assist you in collecting and submitting your 1999 HMDA data.

Warning: If you choose not to use this software, you must

- Use a program that conforms *exactly* to the file specifications required for Regulation C reporting by your regulator.
- Edit the data before submission, using the public edits available from the Board of Governors. These edits are available to vendors or can be coded in-house. You also have the option of importing in-house data into the software for editing purposes.

Please Note: The Federal Financial Institutions Examination Council (FFIEC) has elected to freeze HMDA file specifications for filing on diskette and tape, and the HMDA “public” edits for calendar years 1998, 1999, and 2000. This is being done to help you and us prepare for the millenium date change. You may notice that CY 1998 HMDA edits show a “new” macro quality edit (Q028), and that CY 1999 HMDA edits show two “new” macro quality edits (Q029 and Q030). However, all of these edits were already in place for 1997 data and will be used for future year data as well.

The edits (1998, 1999, and 2000) can be obtained from the FFIEC web site address, www.ffiec.gov/hmda; select the “how to file” link. If you do not have an Internet connection, you can call the HMDA Assistance line, at (202)-452-2016. The CY 1999/2000 file specifications are enclosed.

Major Changes and Features for the 1999 HMDA Software

- The revised software is the *last* FFIEC software release that you will be able to run on versions of the Windows 3.1 operating system. Microsoft Corporation has stated that they will not support the Windows 3.1 operating system beyond December 31, 1999. Thus, beginning with the release of the FFIEC Year 2000 PC data entry software (around year-end 1999), FFIEC will only support their software to run in Windows 95, Windows 98, or Windows NT 4.0 (service pack 3) or higher.
- HMDA data for four consecutive years – CY 1999, 1998, 1997, and 1996 – can be collected or accessed using the 1999 (Version 1.20) software, because all edits and census data for those years are included on this software release.
- A new metropolitan statistical area (MSA 5140) was created for Missoula, Montana, and is included in the census information for use in the reporting of CY 1999 data.
- The on-line help system was redesigned to make it more useful. When opened, “Help” will use only half the screen rather than covering the entire data input or report screen.
- A warning message appears when the Data Listing Report is printed, reminding you not to send this report to your regulator; the HMDA submission should be sent in electronic format via Internet E-mail, diskette, or CD-ROM.
- A note on the Institution Register Summary (IRS) report will state that the IRS report received from the software may differ slightly from the IRS report received from your regulator. The software IRS report displays statistics on all MSAs geocoded on your loan application register, whereas the IRS report provided by your regulator will only display the statistics for those MSAs where you have a home or branch office.

Please note that certain features from the FFIEC 1998 (Version 1.10) are still in effect and continue to be noteworthy:

- The integrated Geocoding Utility that was added last year as an option to use in obtaining geographical data on particular loans is still available. If you choose to use the utility and purchase regional geography information from Geographical Data Technology (GDT), you should have received a *database* of geographical data for the specific region(s) on CD-ROM. You do not have to install the database from this CD-ROM; you must, however, place it in the CD-ROM drive of your computer for the geocoding function of the software to work properly. The integrated geocoding utility actually searches the CD-ROM for the MSA, state, county, and census tract codes that match an address and automatically populates them on the loan entry screen.

Note: If you choose not to purchase the CD-ROM, you may refer to the following FFIEC website to obtain geographic information: www.ffiec.gov/geocode. Input an address to obtain the geographical data and then manually enter the information on the loan entry screen.

- The software continues to be distributed on CD-ROM only. Minimum hardware requirements for the CY 1999 software are also unchanged from last year (i.e., 100 percent IBM compatible 386 or higher PC, 8 MB RAM [16 MB if using internet submission], hard disk drive with 35 MB free disk space, MPC compatible double speed CD-ROM drive, and 16 color VGA or SVGA video).
- If you would like to print a "User Guide," follow the instructions that are included in the software; no paper copy of the user guide is provided with the software.
- A facsimile number for the contact person at your institution is required on the transmittal sheet. If your institution does not have a facsimile machine, please input 999-999-9999 in the facsimile field. *Do not leave it blank*. Leaving the facsimile field blank will cause you to receive a validity error failure, and the transmittal sheet cannot be saved with errors.