

FEDERAL RESERVE BANK OF SAN FRANCISCO
101 MARKET STREET, SAN FRANCISCO, CALIFORNIA

December 17, 2004

**BANKING SUPERVISION AND REGULATION:
HOME MORTGAGE DISCLOSURE ACT**

To State Member Banks
and Others Concerned,
in the Twelfth Federal Reserve District

Changes to Tables Used to Publicly Release Data Collected by Lenders (R-1186)

The Federal Reserve Board has announced changes to the tables used to publicly release data collected by lenders under the Home Mortgage Disclosure Act (HMDA), which is implemented by the Board's Regulation C. The Board has revised formats for some of the existing disclosure tables, deleted one set of existing tables, and added new tables.

The changes reflect revisions to Regulation C, adopted by the Board in 2002, that require lenders to collect new data beginning January 1, 2004. The 2002 revisions to Regulation C require lenders to collect and report data including loan pricing information (the rate spread between the annual percentage rate on the loan and the yield on Treasury securities of comparable maturity); whether the loan is subject to the Home Ownership and Equity Protection Act; whether manufactured housing is involved; whether the loan is secured by a first or subordinate lien on the property; and certain information about requests for preapproval. In addition, the race and ethnicity categories were changed to conform to standards established by the Office of Management and Budget.

These revisions to the public disclosure tables do not affect the data collection and reporting requirements applicable to lenders subject to Regulation C; the revised disclosure tables merely show the format that will be used by the federal financial regulatory agencies for public disclosure of the data collected and reported by lenders.

The first year for which the new data will be reported is 2004. Data from lenders must be submitted to the federal financial regulatory agencies no later than March 1, 2005, and will be reflected in the public disclosures scheduled to be released later in the year.

Additional Information

All circulars and documents are available on the Internet through the Federal Reserve Bank of San Francisco's Internet site, at <http://www.frbsf.org/banking/letters>.

For additional information about the revisions, please contact our Banking Supervision and Regulation Department at (415) 974-3028.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Attachments:

[Changes to Public Disclosure Tables:](#)

<http://www.federalreserve.gov/BoardDocs/Press/bcreg/2004/20041210/attachment.pdf>

[Docket R-1186](#)