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# HMDA Tools in CU\*BASE

## INTRODUCTION

This booklet covers the tools available on CU\*BASE to enter the data required for mortgages that are reportable to the Home Mortgage Disclosure Act (HMDA).

The system offers tools to enter and view the General Information that will be in the “header” of the HMDA LAR report and the actual HMDA data fields for each individual loan account.

The data can then be downloaded in the required format for reporting to HMDA.

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Revision date: January 10, 2025

For an updated copy of this booklet, check out the Reference Materials page of our website:  
<https://www.cuanswers.com/resources/doc/cubase-reference/>  
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# ENTERING GENERAL INFORMATION

**Tool #1691 HMDA General Information/Download** allows you to enter general information, including the filing institution, reporting period, and contact information. This data will be the header data of your HMDA LAR report.

Field #	Description	Content	Show Filled in Only
2	Financial Institution Name	TEST CREDIT UNION	
3	Calendar Year	2,024	
4	Calendar Quarter	3	
5	Contact Persons Name	John Lender	
6	Contact Persons Telephone Number	616-285-5711	
7	Contact Persons E-mail address	jlender@testcu.org	!
8	Contact Persons Street Address	6000 28th St	
9	Contact Persons Office City	Grand Rapids	
10	Contact Persons Office State	MI	
11	Contact Persons Office ZIP Code	49546	
12	Federal Agency	5 - NATIONAL CREDIT UNION AD (NCUA)	🔍
14	Federal Taxpayer ID Number	38-5551212	
15	Legal Entity Identifier (LEI)	123456ABC19955555555	

Make sure to identify the current reporting period by entering the Calendar Year and Calendar Quarter.

Confirm that the contact person information is up to date and that your institution's Federal Taxpayer ID Number is correct.

The last field on this screen is your Legal Entity Identifier (LEI). This is a 20-character identifier, issued to the financial institution (FI) by a utility endorsed by the Global LEI Foundation or LEI Regulatory Oversight Committee.

The Global LEI Foundation website provides a list of LEI issuing organizations at <https://www.gleif.org/services/lou-services/issue-new-lei>. A financial institution may obtain an LEI for HMDA reporting purposes from any one of the issuing organizations listed on the web site. Your LEI is also part of the Universal Loan Identifier, or ULI, to be assigned to each individual loan record in your HMDA report. *See page 4.*

**Tool #1692 View HMDA General Info/Download** is used to access the inquiry-only version of your general information.

Both tools also contain a Download button, used to generate your HMDA report file to download in the required format. *See page 6.*

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# ENTERING YOUR HMDA DATA

You can enter the HMDA data via the following tools:

- **Tool #2 *Work/View Application Status* (LOANQ)**

When working with an application in **Tool #2**, you can select the HMDA button on the collateral screen to be taken directly to the HMDA data entry tool.

Even if the HMDA data is not fully completed at this point, upon saving, CU\*BASE will create a HMDA record that is retained in a data file separate from the application.

This is important as application data in CU\*BASE is purged after 90 days. In case the loan request is denied or withdrawn, you will still be able to access and complete the HMDA data after the 90 days.

- **Tool #1090 *HMDA Maintenance***

On the initial screen, enter the member account number or select global search to search by other parameters. You will then be presented with a list of current and previous loan applications for the member. If the member does not have any current or past loan applications, you will receive a “no accounts meet criteria” message.

After selecting your desired account or application number, you advance to the data entry screen where you enter all required data for the member’s loan request.

# MAINTAINING AND UPDATING YOUR HMDA DATA

You can make any changes or additions to the data entered via **Tool #1090**, which allows you to sort by fields that have already been filled to ensure no required entries are missing.

Use the Position to field # field to advance the screen to that line. Use the Search for description containing field to filter to show only descriptions that have that word (or phrase) in it.

**HMDA Account Information**
UPDATE

JOHN MEMBER TEST
Account 1782
Type/App'l 701
FIRST MTG

Field #	Description	Content	Show Filled in Only
2	Legal Entity Identifier (LEI)	163545631563	
3	Universal Loan Identifier ULI or NULI	1635456315639999915	
4	Application Date (YYYYMMDD)	09012023	
5	Loan Type	1 - CONVENTIONAL	
6	Loan Purpose	31 - REFINANCING	
7	Preapproval	2 - PREAPPROVAL NOT REQUESTED	
8	Construction Method	1 - Site-built	
9	Occupancy Type	1 - Principal residence	
10	Loan Amount	150,000.00	
11	Action Taken	1 - Loan originated	
12	Action taken date	Oct 15, 2023  [MMDDYYYY]	
13	Street Address	123 Home St	
14	City	Lowell	
15	State	MI	
16	Zip code	49331	
17	County	Kent	
18	Census tract	262305789	
19	Ethnicity of Applicant or Borrower 1	2 - Not Hispanic or Latino	
20	Ethnicity of Applicant or Borrower 2	4 - Not applicable	
21	Ethnicity of Applicant or Borrower 3	4 - Not applicable	

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Each record starts with your credit union's LEI and the loan's unique Universal Loan Identifier (ULI).

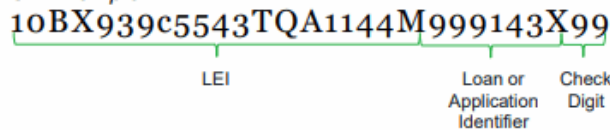
**Note on the ULI:**

The ULI is a series of numbers you assign to each loan to identify them. This can be up to 23 alphanumeric characters long. It is broken down into 3 sections:

1. Your institution's LEI number.
2. The loan or application number.
3. A two character 'Check digit'. These numbers are obtained by providing the CFPB with the rest of the ULI here:

<https://ffiec.cfpb.gov/tools/check-digit>

*ULI Example:*



*(image provided by the CFPB)*

A detailed guide to HMDA Reporting can be found on the FFIEC Website: A Guide to HMDA Reporting: Getting It Right!  
<https://www.ffiec.gov/hmda/pdf/2024Guide.pdf>.

While updating, your data will automatically save as you page down to fill in more fields. Before exiting the tool, you will need to save the changes made on the final screen by clicking the forward (or page up/down) arrow.

**HMDA Account Information** UPDATE

JOHN MEMBER TEST      Account 1782      Type/App'l 701      FIRST MTG

Position to field #       Search for description containing

Field #	Description	Content	Show Filled in Only
62	Credit Score of Applicant or Borrower	<input type="text" value="740"/>	
63	Credit Score of Co-Applicant or Co-Borr	<input type="text"/>	
64	Name and Version of Credit Scoring Model	3 - TransUnion FICO Risk Score Classic 0	
65	Applicant scoring model Free form	<input type="text" value="Add/Update/View Content"/>	
66	Co-applicant Credit Scoring Model	<input type="text"/>	
67	Co-applicant Scoring Model Free Form	<input type="text" value="Add/Update/View Content"/>	
68	Reason for Denial 1	<input type="text"/>	
69	Reason for Denial 2	<input type="text"/>	
70	Reason for Denial 3	<input type="text"/>	
71	Reason for Denial 4	<input type="text"/>	
72	Reason for Denial Conditional Free Form	<input type="text" value="Add/Update/View Content"/>	
73	Total Loan Cost	<input type="text" value="2500"/>	
74	Total Points and Fees	<input type="text" value="1560"/>	
75	Origination Charges	<input type="text" value="0"/>	
76	Discount Points	<input type="text" value="0"/>	
77	Lender Credits	<input type="text" value="0"/>	
78	Interest Rate	<input type="text" value="6.8750"/>	
79	Prepayment Penalty Term	<input type="text" value="60"/>	
80	Debt-to-Income Ratio	<input type="text" value="38"/>	
81	Combined Loan-to-Value Ratio	<input type="text" value="75"/>	

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Data for the HMDA database is saved to the HMDAFDTA database table.

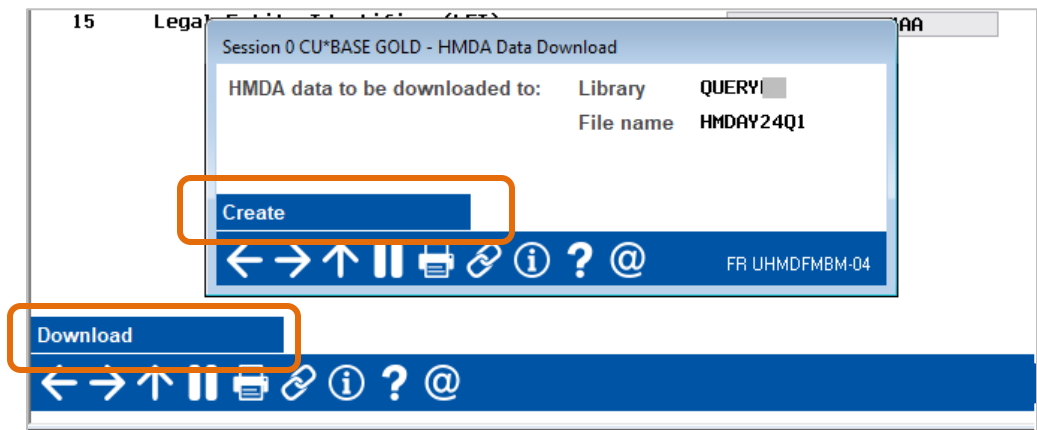
Use **Tool #1095 HMDA Inquiry** to access your HMDA data in view-only mode.

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# DOWNLOADING YOUR HMDA LAR REPORT

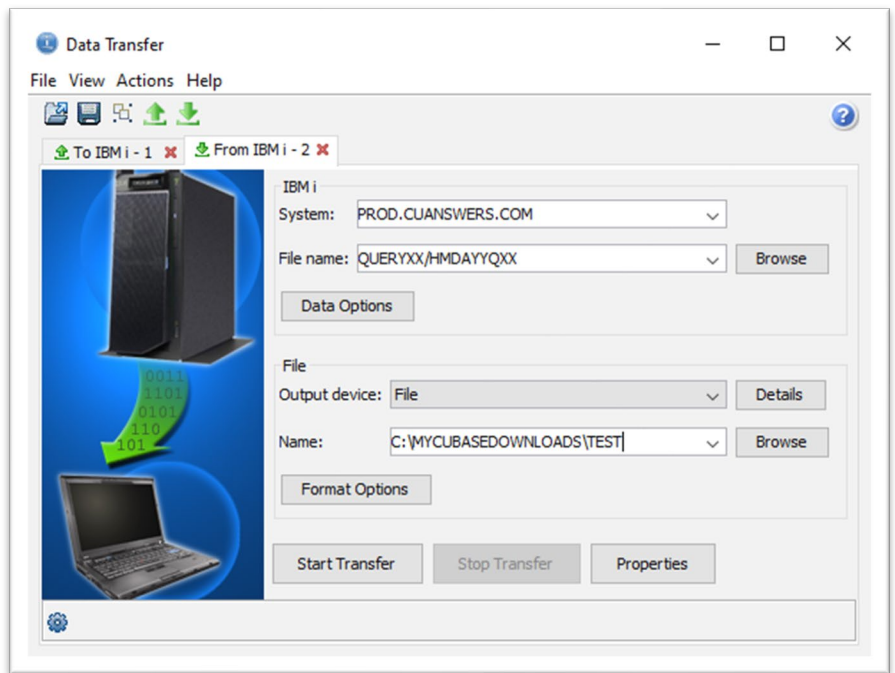
In either **Tool #1691 HMDA General Information/Download** (maintenance) or **Tool #1692 View HMDA General Info/Download** (inquiry), use the Download (F8) button to generate the actual HMDA LAR file. A confirmation screen (shown below) will appear. Click Create to download the data.

- The download will go to the QueryXX library, where the name of the file will be HMDAYYQXX. (The YY and XX will be based on the Calendar Year and Quarter entered in the General information screen. For example, the 4th Quarter 2022 is named HMDA22Q4, and the first Quarter 2023 is named HMDA23Q1.



## Downloading a Query/Report to PC

1. Choose **Tool #1375 Data Transfers (Upload or Download)**. The following dialog box will appear.



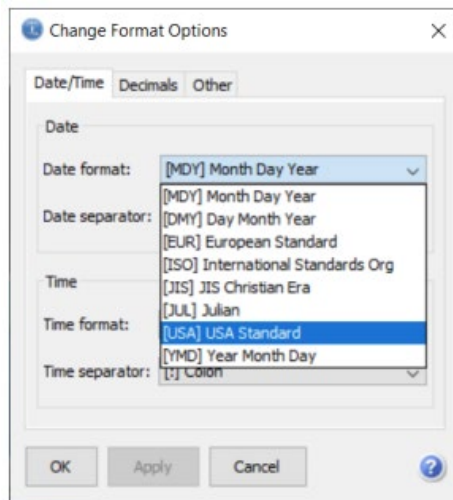
2. Complete all the following fields. (None are case-sensitive.)

#### Field Descriptions

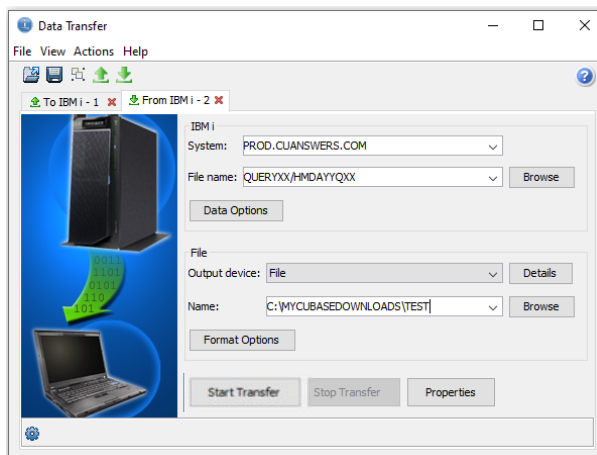
Field Name	Description
IBM i	These settings refer to where the data is coming from.
System name	This designates the iSeries system from which the files will be downloaded. For online credit unions, this will read PROD.CUANSWERS.COM and should not be changed. <ul style="list-style-type: none"> <li>• <b>Online Clients:</b> PROD.CUANSWERS.COM</li> <li>• <b>Site-Four Clients:</b> PROD.SITE-FOUR.COM</li> <li>• <b>Self-Processing Clients:</b> enter your iSeries name</li> </ul>
File name	<b>FOR A QUERY FILE:</b> Enter your credit union's Query library name, a forward slash, then the name of the database file to be downloaded, as in the following sample: QUERYxx/FILENAME (For the xx, fill in your credit union's two-character credit union ID.)
File	These settings refer to where the data is going.
Output device	This setting controls the format in which the data will be downloaded. Click [▼] and choose File.
Name	Enter the path (the storage location, both drive and folder) and file name where the downloaded file should be stored on your PC. Use backslashes between the folder name and the file name, as in the follow sample: C:\MYCUBASEDOWNS\FILENAME

Field Name	Description
	<p>HINT: Locating downloaded files and keeping your computer storage clean will be much easier if you designate a special folder on your PC to receive all downloaded files, such as c:\cubase, c:\downloads, or something similar. <b>Remember when selecting your data storage location to verify your credit union’s policy on storing potentially sensitive information or member data.</b></p>

3. Select Format Options to set the format of the downloaded data.
4. Use the drop-down menu to select the USA format.



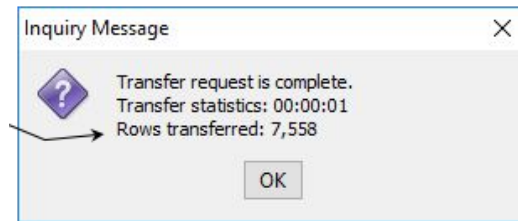
5. To begin the transfer process, click the Start Transfer button. A series of messages will appear to report on the progress of the transfer.



*If you experience problems uploading, it may be because you have not been authorized to download data. If you receive the error: “Data in this field is incorrect or does not match the PC data type,” make sure to set the properties as shown in #4 above.*

When the transfer is complete, the following message will appear:





The text file is now saved in the designated folder and can be opened in any spreadsheet or other PC application.

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## HELPFUL ONLINE RESOURCES

Following is a list of helpful resources to learn more about HMDA and related topics.

- HMDA site of the CFPB (main): <https://ffiec.cfpb.gov/>
- CFPB’s HMDA Small Entity Compliance Guide: [https://files.consumerfinance.gov/f/documents/bcftp\\_hmda\\_small-entity-compliance-guide-final\\_2018-10.pdf](https://files.consumerfinance.gov/f/documents/bcftp_hmda_small-entity-compliance-guide-final_2018-10.pdf)

This is an easy-to-use summary of Regulation C and will provide you with the necessary information on anything HMDA related.
- The FFIEC’s most current reporting guide from can be found here: [A Guide To HMDA Reporting: Getting It Right! \(ffiec.gov\)](https://ffiec.gov/A-Guide-To-HMDA-Reporting-Getting-It-Right!)

This guide will provide information on who needs to report to HMDA, what is reported, and when. It also includes a full chart of the required data fields.
- The CFPB also has a page dedicated to their HMDA tools: <https://ffiec.cfpb.gov/tools/>
  - Rate Spread Calculator: The rate spread calculator generates the spread between the Annual Percentage Rate (APR) and a survey-based estimate of APRs currently offered on prime mortgage loans of a comparable type utilizing the “Average Prime Offer Rates” fixed table or adjustable table, action taken, amortization type, lock-in date, APR, fixed term (loan maturity) or variable term (initial fixed-rate period), and reverse mortgage.
  - File Format Verification tool: This tool tests whether it meets certain formatting requirements needed to submit HMDA data to the HMDA Platform.
  - LAR formatting tools: To assist small financial institutions create electronic HMDA submission files.
  - Check Digit tool: To generate a two-character check digit when you enter a Legal Entity Identifier (LEI) and loan or application ID.
- Obtaining your LEI: The Global LEI Foundation website provides a list of LEI issuing organizations at: <https://www.gleif.org/services/lou-services/issue-new-lei>
- To look up a census tract, you can use the Census GeoCoder from the US Census Bureau: <https://geocoding.geo.census.gov/geocoder/geographies/address?form>