2018 HMDA Submission Procedures

All HMDA submissions are processed through the **CFPB HMDA Platform**. QuestSoft will create the HMDA.txt file for upload to the CFPB HMDA Platform. Before you can use the CFPB HMDA Platform you must first create an account. If you created an account in a previous year, your credentials should still be valid.

👉 Note: The CFPB states that all accounts created during the last filing period and the last beta testing period have been maintained for the current filing period. Ensure that you try logging in with correct credentials before contacting QuestSoft for registration help. To create a new account or a test account for QuestSoft to use in your name, click here.

Your HMDA and/or CRA submissions are due on March 1st of each year. Note that if March 1st falls on the weekend, the due date moves to the first Monday.

After your account is created, you will use Compliance RELIEF/HMDA RELIEF to correct all **edits** as shown in the 2018 CFPB Filing Instructions Guide.

Once your HMDA data is free of Validity Errors (Edits) and you are OK with all of your Quality Errors (Edits) and you have reviewed your Macro Edits, click the "Process Submission" button on the "Submit" screen in Compliance RELIEF/HMDA RELIEF to create the HMDA.txt file to upload your data to the CFPB HMDA Platform. Note there is a checkbox to "Perform a Complete Retest before submission". This is a requirement prior to your official submission.

👉 Note: If you wish to create a HMDA.txt file for *testing* purposes only, please visit Import/Export=>Export CFPB and click "Start".

Here are the specific steps to follow for accurate HMDA submissions:

1) Ensure you are running the latest version of Compliance RELIEF/HMDA RELIEF as detailed on your Personal Download Center.
2) Before submission, perform a "Complete Retest" of your data by either visiting Loan Records=>Testing/Statistics or using the checkbox on the Submit screen.
3) Confirm that the pie chart on your Executive Dashboard is completely green (No Validity/Geocoding Errors/Edits). If it is not, return to Loan Records=>Add/Edit Records and use the "Filters" on the left to correct any outstanding Validity Errors (Edits) – "Needs Fixing", "OK" any remaining Quality Errors (Edits) – "Needs Verification" and correct any Geocoding Errors – "Needs Geocode".
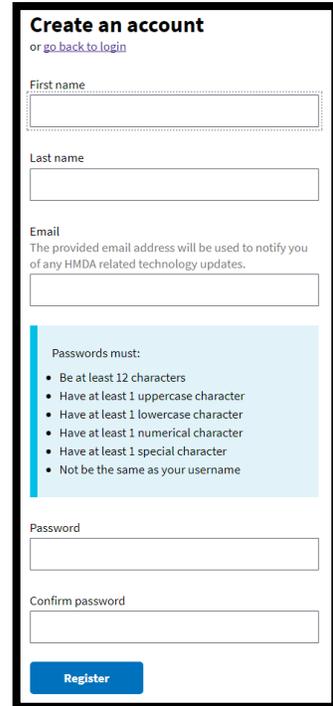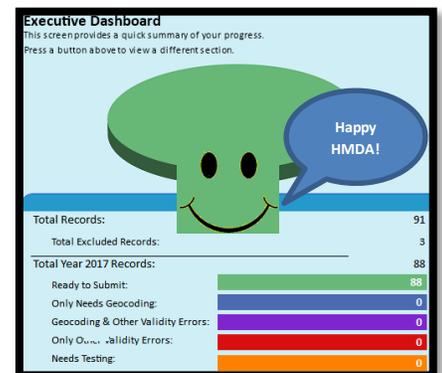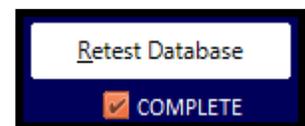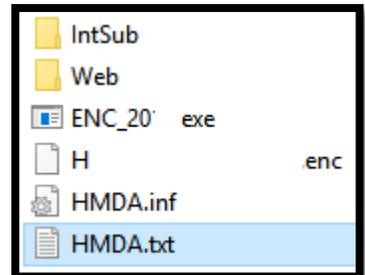
4) Once your data is ready to submit, you may wish to perform a final backup of your database by visiting the Utilities section from the Main Menu. If you are an Enterprise customer, your System Administrator *must* perform all backups from the SQL Server.

5) When you're ready to submit, click "Submit" on the top menu of Compliance RELIEF/HMDA RELIEF. If you are an Exempt institution, you can "View Partial Exempt Preferences" on the Submit screen.

6) Verify that all Respondent Information on the Submit screen is correct and click "Process Submission".

7) Follow the prompts to ensure that:
   a. All Respondent Information is correct.
   b. The data is free of Validity Errors (Edits). If not, a message will appear.
   c. The data is free of Geocoding Errors. If not a message will appear.
   d. You are "OK" with the Quality Errors (Edits) in your data. If you have not OK'd all of your Quality Errors (Edits) the following message will appear:
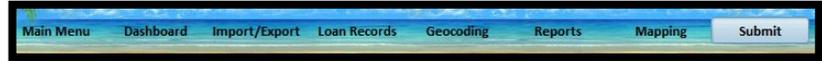
> *WARNING: You still have QUALITY Errors (Edits) that you have not verified as OK! Although you can submit loans with Quality Errors (Edits) to the CFPB Submission Platform, you may wish to go back and ensure that you are OK with all the errors. To view Quality Errors (Edits), go to Loan Records=>Add/Edit Records and "Filter" by "Needs Verification". If you are OK with the error, check the "Quality Errors Verified as OK" checkbox in the top right corner of the Loan Record. If the error reflects incorrect data, it should be corrected before submission.*

8) If your data is completely free of Validity, Geocoding and non OK'd Quality Errors (Edits) as detailed above, your Submission Database will be built and be ready for upload to the **CFPB HMDA Platform**.

9) Click the "Upload to CFPB HMDA Platform" button.

10) At this point, two new windows will open. A browser window, where you should log on to the CFPB HMDA Platform and a "Windows Explorer" window showing a highlighted HMDA.txt file.

11) After logging in to the CFPB HMDA Platform, drag the HMDA.txt file for upload and follow the prompts.

   Note: If your browser or security settings do not support drag & drop, you may have to browse for the HMDA.txt file to upload it to the CFPB HMDA Platform.

12) If you need to make changes or corrections to the data, simply return to Compliance RELIEF/HMDA RELIEF to make your edits and repeat the process, re-uploading the corrected HMDA.txt submission file. The CFPB will always look at the last file you uploaded.

Note: QuestSoft does not have access to the CFPB HMDA Platform. Once the data is uploaded, we have no control. The process is paperless, and no email confirmation will be sent. If you need verification of submission, we suggest printing the final screen. Visit our Submission Central website for the latest links and information as the CFPB processes are constantly evolving.

If you need assistance with the Compliance/HMDA RELIEF portion of the process, please email **support@questsoft.com**. If you need assistance with the CFPB HMDA Platform, please email **hmdahelp@cfpb.gov**. Happy HMDA!