

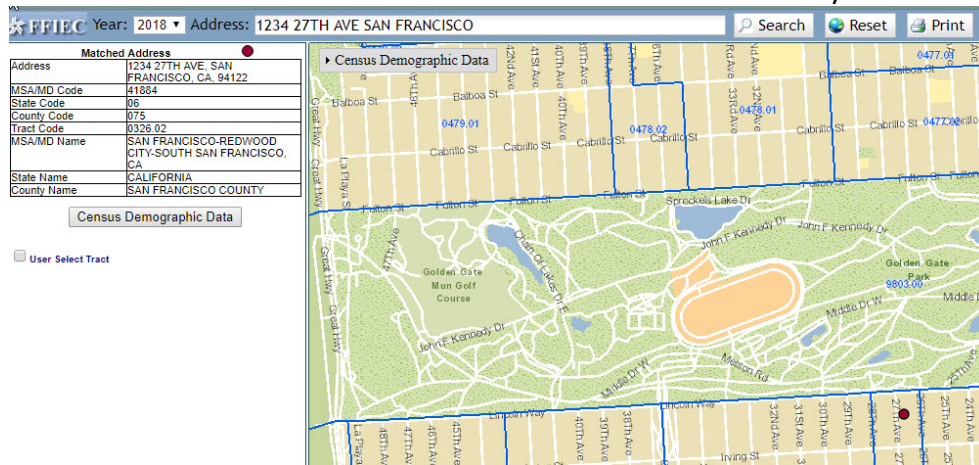
# Mortgage+Care

## Creating the HMDA LAR Report

Please review our other [FAQs](#) or check with your accountant to determine if you need to file the HMDA LAR report. If you do, follow these instructions.

On the Borrower Input Screen > Borrower Info tab, Expand the **HMDA** section.

Use this link: <https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx> to lookup the MSA and Census tract info. Enter the Tract Code and County Code.



Matched Address	
Address	1234 27TH AVE SAN FRANCISCO, CA 94122
MSA/MD Code	41884
State Code	06
County Code	075
Tract Code	0479.02
MSA/MD Name	SAN FRANCISCO-REDWOOD CITY-SOUTH SAN FRANCISCO, CA
State Name	CALIFORNIA
County Name	SAN FRANCISCO COUNTY

Census Demographic Data

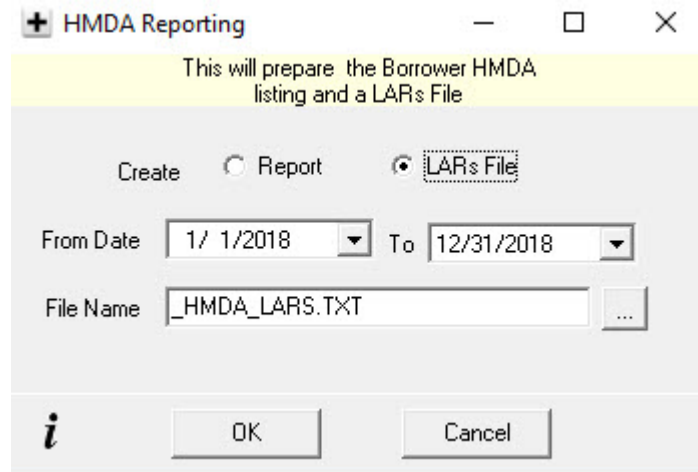
User Select Tract

Both funded and unfunded loans in an MSA must be included.

Rate Spreads can be calculated here:  
<https://ffiec.cfbp.gov/tools/rate-spread>

Before you submit your annual report, you need to create an account with FFIEC. Click on the Filing link on this website: <https://ffiec.cfpb.gov/>

To prepare the reports, menu to Docs > Reporting > HMDA Reporting. (Doc Prep module is required for this functionality.)



HMDA Reporting

This will prepare the Borrower HMDA listing and a LARs File

Create  Report  LARs File

From Date 1/ 1/2018 To 12/31/2018

File Name \_HMDA\_LARS.TXT

i OK Cancel

First, run the report for the year you will be reporting. Confirm that the required fields are filled in.

Next run the LAR's CSV creator. This will build the CSV (Excel) file that can be manipulated and/or sent to the CFPB (now The Bureau of Consumer Financial Protection).

This file will be uploaded using the CFPB LAR (Loan/Application Register) tool.

You can test your file and create an account to file your report from this link: <https://ffiec.cfpb.gov/tools/file-format-verification>