












HMDA Reporting - Incomplete

The HMDA Reporting - Incomplete selection is used to view the Loan Applications that have missing HMDA information that is required. Only credit unions that use the Loan Application Optional Software will use this selection.

Select [[Main Ribbon > Lending > HMDA Reporting - Incomplete](#)].

The system displays.

HMDA Reporting - Incomplete						
NAME	ACCOUNT	TYPE	DATE	AMOUNT	OFFICER	
 (Non Member)	111-22-8888	Application - Approved	03-11-2015	\$200,000.00	#003	
 (Non Member)	584-33-6677	Application - Denied	04-27-2016	\$100.00	#200	
 Ball, Douglas L	9854-1-00	Application - Approved	03-11-2015	\$100,000.00	#003	
 BANES, BARBARA G	6666-2-00	Application - Approved	01-15-2015	\$7,000.00	#004	
 BROWN, CAROL L	627-0-00	Application - Member Canceled	10-24-2014	\$6,000.00	#003	
 BROWNING, HUNTER R	11727-5-00	Application - Approved	06-16-2017	\$4,000.00	#003	
 CARUSS, MARTHA L	25144-7-00	Application - Approved	04-15-2016	\$3,000.00	#104	
 Cricket, Jimmy	764-1-00	Application - Approved	05-09-2016	\$35,000.00	#021	
 Cricket, Jimmy	764-1-00	Application - Approved	05-04-2017	\$136,000.00	#021	
 DUNBAR, RODNEY R	785-6-00	Application - Approved	05-16-2017	\$120,000.00	#003	
 Flagstaff, Julie	721-1-00	Application - Denied	04-30-2014	\$147,000.00	#021	

To enter more information for the HMDA reporting, select the desired Loan Application from the list. Either use the arrow keys to make the selection then press enter or double click on the selection. The system will display the Loan Application.

Click on the **HMDA** tab to enter the missing information.

The screenshot shows a web application window titled "Loan Application" with a close button (X) in the top right corner. The main content area displays the HMDA tab for a loan application. At the top, there is a breadcrumb trail: "HUNTER R BROWNING (463-22-3333) - Approved". Below this is a toolbar with icons for "Save", "Print", "In Progress", "Deny", "Pending Review", "Counter Offer", "Member Canceled", "Calculator", and "Decision". The HMDA tab is selected, showing a form with the following fields:

- Loan Type: (none) [dropdown]
- Property Type: (none) [dropdown]
- Purpose: (none) [dropdown]
- Owner Occupancy: (none) [dropdown]
- Pre-Approvals: (none) [dropdown]
- Action Taken: (none) [dropdown] | Action Date: [text box]
- County Code: [text box] | State Code: [text box]
- Census Tract: [text box] | MSA: [text box] n/a
- Type of Purchaser: (none) [dropdown]
- HOEPA Status: (none) [dropdown]
- Lien Status: (none) [dropdown]
- Denial Reason: (none) [dropdown]
- Denial Reason: (none) [dropdown]
- Denial Reason: (none) [dropdown]
- Rate Spread: [text box]

At the bottom of the form, it says "Applied: 06-16-2017 at 04:03 PM".

Select the Save button to save any changes.

Additional Information:

Loans approved, denied or cancelled before the HMDA Setup under System Settings is completed will not be on the HMDA Incomplete list. For these loans, search for the loan application and change the status to **In Progress**. Next, complete the HMDA tab then approve, deny or cancel the loan application again. This will update the application status date.

If some of the HMDA information is entered with the original application (which was approved, denied for cancelled) and later the missing HMDA information needs to be added to the HMDA tab, the application status does not need to be changed to **In Progress**. The application status date is updated every time a (not in progress) application is saved. A separate HMDA Status Date is used on the report/extract as the date the specified action (Approved, Denied or Cancelled) was done on the loan.

References

HMDA Setup - Refer to System Settings manual

Create HMDA File and Report - Refer to Operations manual then Government Reporting