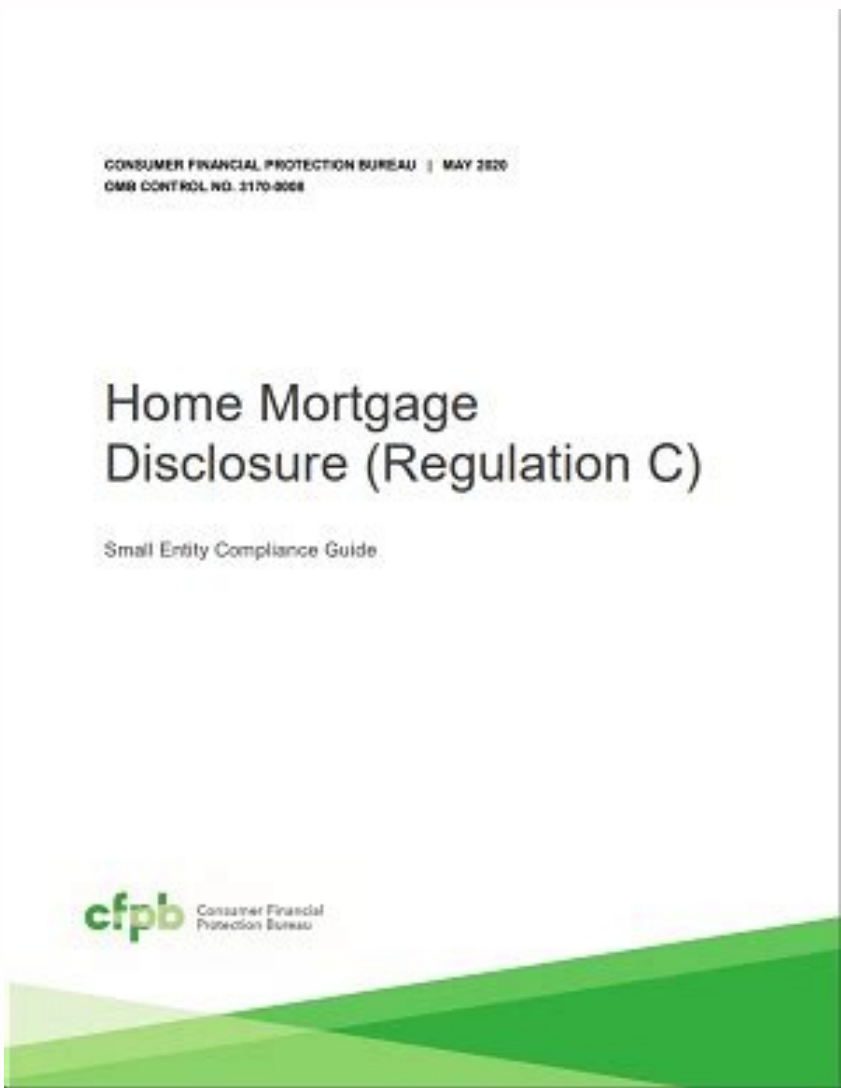
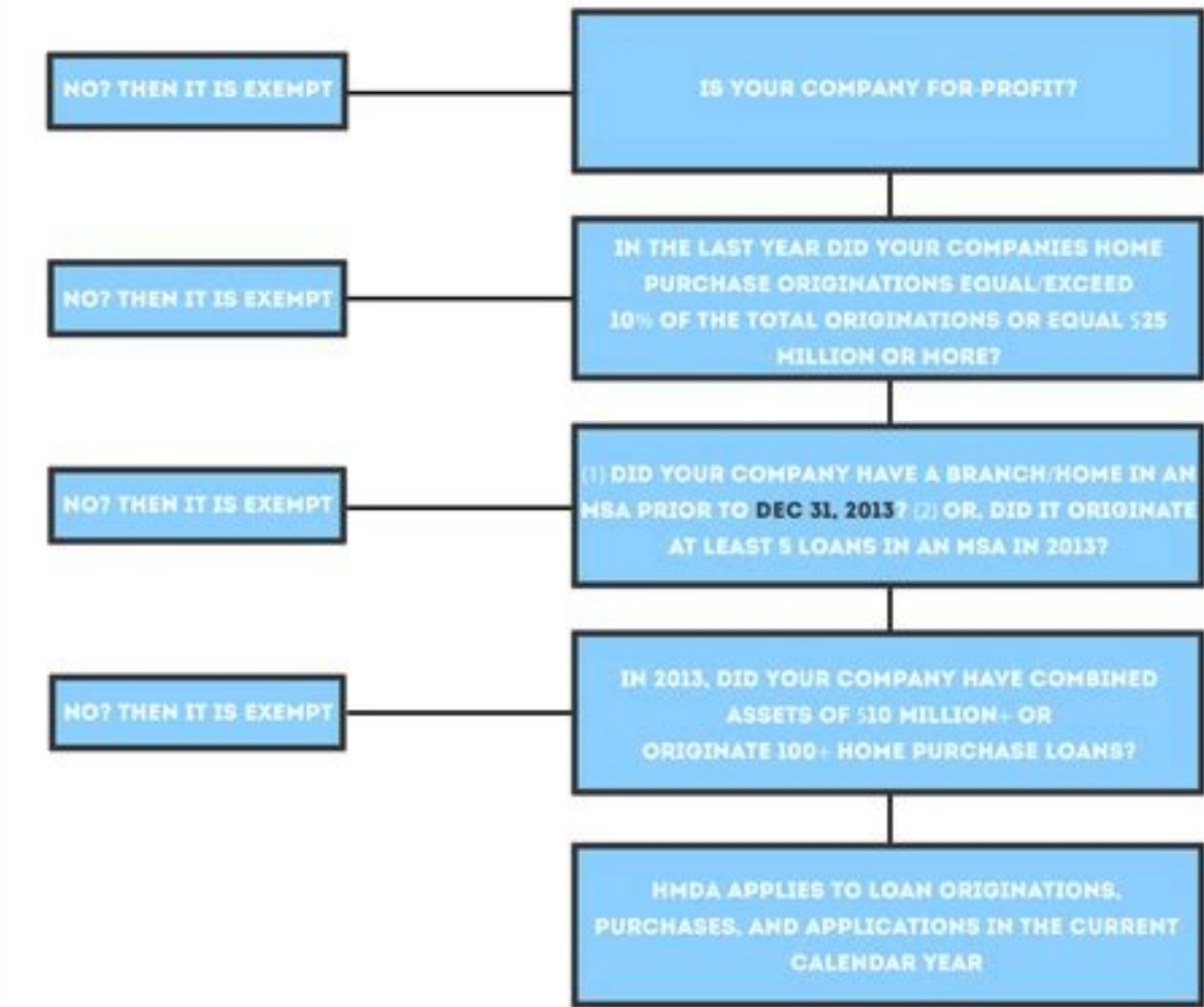


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November 3, 2017

To: Clients and Filers

From: David F. Delock

Subject: CFPB Launches Beta Test Version of HMDA Platform

Today the CFPB announced the beta launch of its new HMDA Platform. For your information and use, the text of the CFPB announcement is reprinted below:

The main objective of the release is to provide financial institutions an opportunity to become familiar with the HMDA Platform and determine whether their sample LAR data complies with the reporting requirements outlined in the Filing Instructions Guide for HMDA data collected in 2017.

The beta version of the HMDA Platform will allow financial institutions to establish test log-in credentials; upload sample HMDA files and perform validation on their data; receive e-file reports; allow users to confirm their test data submission; and conclude the test HMDA filing process.

During the beta period, financial institutions may test and retest as often as desired. All test accounts created and test data uploaded during the beta period will be removed from the system when the filing period opens in January 2018.

Check out the beta version of the HMDA Platform:
<https://beta.hmda.gov>

During the beta period, we encourage financial institutions to provide feedback on their experiences using the HMDA Platform to HMDAfeedback@cfpb.gov.

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