



FEDERAL RESERVE BANK
OF DALLAS

ROBERT D. McTEER, JR.
PRESIDENT
AND CHIEF EXECUTIVE OFFICER

DALLAS, TEXAS
75265-5906

September 29, 1995

Notice 95-96

TO: The Chief Executive Officer of each
member bank and others concerned in
the Eleventh Federal Reserve District

SUBJECT

**Availability of 1994 Reports of
Mortgage Lending Activity**

DETAILS

The Federal Financial Institutions Examination Council (FFIEC) has announced that reports on 1994 mortgage lending activity are now available for public inspection at a central depository in each metropolitan statistical area. The reports reflect lending activity of more than 9,800 institutions covered by the Home Mortgage Disclosure Act (HMDA).

ATTACHMENTS

A copy of the FFIEC's press release and a copy of the HMDA data order form are attached.

MORE INFORMATION

For more information, please contact Jim Foster at (214) 922-5280. For additional copies of this Bank's notice, please contact the Public Affairs Department at (214) 922-5254.

Sincerely yours,

Robert D. McTeer, Jr.



2100 Pennsylvania Avenue, NW, Suite 200 • Washington, DC 20037 • (202) 634-6526 • FAX (202) 634-6556

Press Release

For immediate release

September 1, 1995

The Federal Financial Institutions Examination Council (FFIEC) announced today that reports of 1994 mortgage lending activity in metropolitan statistical areas (MSAs) are now available for public inspection at a central depository in each MSA and from the FFIEC. The reports are available almost two months earlier than they were last year. The reports include individual disclosure statements and aggregate data for each MSA. They reflect the lending activity of the more than 9,800 lending institutions covered by the Home Mortgage Disclosure Act (HMDA) that reported data for 1994 to member agencies of the FFIEC -- the Comptroller of the Currency, Federal Deposit Insurance Corporation, Office of Thrift Supervision, National Credit Union Administration, and Federal Reserve System -- and to the Department of Housing and Urban Development.

The reports contain data about loan originations, loan purchases, and applications that did not result in a loan; and they give information about three characteristics of applicants or borrowers: race or national origin, gender, and annual income. For most loans relating to property located in MSAs, the reports identify the geographic location, usually by census tract.

The data show that the number of conventional home purchase loans went up 54.7 percent for Blacks and 42.0 percent for Hispanics since 1993. For additional information, please refer to the fact sheet that FFIEC issued on July 18. The fact sheet provides information on applications received and loans made, changes in lending volume by race and income, approval and denial rates, and loan programs. A copy of the fact sheet can be obtained by calling the FFIEC (Ms. Campbell, 202/634-6526).

The FFIEC has reissued one of the tables in the aggregate reports to correct a processing error discovered following the distribution of the HMDA data to the central depositories. The central city code was inadvertently omitted for almost 4,000 census tracts. In the initial distribution, this omission, which affected only Aggregate Table 10 (Disposition of Loan Applications, by Central City Versus Non-Central City Property Location and Type of Loan, 1994), caused errors in that table for 209 of the 329 MSAs. The FFIEC has sent all the central depositories a revised Aggregate Table 10 for each MSA, in paper form, even to those depositories that initially received the HMDA data on CD-ROM. It was not economically feasible to revise the CD-ROM package of the aggregate reports.

The HMDA data are available from the FFIEC in various formats, including paper, magnetic tape, microfiche, PC diskette, and CD-ROM. For example, tables for 1994 showing the nationwide aggregates and key demographic information for MSAs can be obtained in paper form; and the raw data for individual loans and applications are available on CD-ROM, magnetic tape, and PC diskette. An order form, with descriptions of the various reports and formats available, is attached to this release. It can also be obtained by calling 202/452-2016 and selecting menu option 3; or by faxing a request for an order form

to 202/452-6497. The location of the central depository for a given MSA can be obtained by calling the FFIEC (Ms. Campbell, 202/634-6526).

The FFIEC also provides data on mortgage insurance applications. The individual disclosure statements are available at the individual private mortgage insurance companies. In addition, the individual disclosure statements and aggregate data are available at the central depositories in each MSA and from the FFIEC in the same formats as the HMDA data.

Attachment: HMDA Data Order Form

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FFIEC AND FRB USE ONLY

FFIEC Control Number:

Order Form Received at FRB: / /

Order Form Completed by FRB: / /

Order Shipped by FRB: / /

Credit Authorization Number:

NAME/FIRM: _____ / _____

Check if Non-Profit Organization ☐

ADDRESS:

TELEPHONE: - -

Please make checks payable to: FFIEC

Mail to: Board of Governors of the Federal Reserve System
20th & C Sts. N.W.
Attn: Management & Administrative Services, Stop 163
Washington, D.C. 20551

Phone: 202-452-2016

Fax: 202-452-6497

•Advance payment required via check, money order, Visa or Master Charge.

• ONLY credit payments (VISA or Master Charge) or no charge items may be sent by fax.

• PAYMENT INFORMATION AND PAGE(S) OF THE HMDA DATA ORDER FORM THAT HAVE THE ITEM(S) THAT YOU ARE ORDERING MUST ACCOMPANY PAYMENT. Omission of either payment or Order Form will delay your order.

☐ Please ship the completed order at my expense using my overnight carrier listed below
{Otherwise, orders will be shipped via United States Postal Service at no charge}

[illegible]

METHOD OF PAYMENT (Check appropriate box):

- ☐ Check
- ☐ Money Order
- ☐ Visa
- ☐ Master Charge

CREDIT PAYMENTS (Signature is required when paying by credit card):

Card Number

/ / / / / / / / / / / / / / /

Expiration Date (mmyy)

/ / / / /

Signature

Date _____

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA DATA ORDER FORM
(PAYMENT INFORMATION and HARDCOPY ITEMS)

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

SELECTION LIST An additional charge applies per year/MSA/institution (see attached item descriptions)	QTY	UNIT COST	TOTAL
Disclosure Statement (Item #001) Data Type(see page 8): FFIEC_____, MICA _____ Indicate HMDA year(s): _____, _____ (Specify Reporter ID selections in ascending order; use back of form if additional space is required.) Indicate Reporter Name: _____ Reporter/Agency ID and Zip Code: _____ Reporter Name: _____ /_/_/_/_/_/_/_/_/_-/_/ Zip Code: /_/_/_/_/_ Reporter Name: _____ /_/_/_/_/_/_/_/_/_-/_/ Zip Code: /_/_/_/_/_		\$ 50.00	\$
Aggregation Report (Item #002) Data Type(see page 8): FFIEC_____, MICA _____ Indicate HMDA year(s): _____, _____ For MSAs: _____, _____, _____, _____, _____, _____ Note: Cost of hardcopy report by MSA is \$50 per year/MSA.		\$ 50.00	\$
Census Tract Listing (Item #003) Indicate HMDA year(s): _____, _____, _____ Note: 1990 revised MSA definitions used beginning with 1994 HMDA data; 1990 census tracts used beginning with 1992 HMDA data.		\$ 50.00	
MSA Median Family Income Listing (Item #004) Indicate HMDA year(s): _____, _____		NC	
National Aggregate Reports (Item #005) Data Type(see page 8): FFIEC_____, MICA _____ Indicate HMDA year(s): _____, _____		\$ 50.00	

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA DATA ORDER FORM
(PAYMENT INFORMATION and HARDCOPY ITEMS)

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

SELECTION LIST An additional charge applies per year/MSA/institution (see attached item descriptions)	QTY	UNIT COST	
MSA by MSA Report on the Disposition of Applications by Race and Income of Each Applicant (Item #006) Data Type(see page 8): FFIEC _____, MICA _____ Indicate HMDA year(s): _____, _____		\$ 50.00	
Reporter Directory (Item #007) Indicate HMDA year(s): _____, _____ Indicate MSA Name and Number: MSA Name: _____ MSA Number: /_/_/_/_/ MSA Name: _____ MSA Number: /_/_/_/_/ MSA Name: _____ MSA Number: /_/_/_/_/ Note: For non-profit organizations, the charge for the directory is \$45.00 per MSA; the charge is \$75.00 per MSA for all others.		\$ 45.00 or \$ 75.00	

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA DATA ORDER FORM
(PAYMENT INFORMATION and HARDCOPY ITEMS)

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

SELECTION LIST		QTY	UNIT COST	
An additional charge applies per year/MSA/institution (see attached item descriptions)				

<p>Three-report package: (Item #008)</p> <ul style="list-style-type: none"> • Report on Disposition of Loan Applications by Income and Race • Report on Distribution of Loan Applications • Census Tract Summary 		<p>\$ 45.00 or \$ 75.00</p>	<p>\$</p>
<p>Indicate HMDA year(s): _____, _____</p>			
<p>Indicate Reporter and MSA:</p>			
<p>Reporter Name: _____</p>			
<p>City: _____</p>			
<p>MSA Name: _____</p>			
<p>MSA Name: _____</p>			
<p>Reporter Name: _____</p>			
<p>City: _____</p>			
<p>MSA Name: _____</p>			
<p>MSA Name: _____</p>			
<p>Reporter Name: _____</p>			
<p>City: _____</p>			
<p>MSA Name: _____</p>			
<p>MSA Name: _____</p>			
<p>Note: For non-profit organizations, the charge for this package is \$45.00 per institution/MSA; the charge is \$75.00 per institution/MSA for all others.</p>			

\$

\$

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA DATA ORDER FORM
(ELECTRONIC ITEMS)

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

SELECTION LIST An additional charge applies per year/MSA/institution (see attached item descriptions)	QTY	UNIT COST	TOTAL
<p>Data Type(see page 8): FFIEC _____, MICA _____</p> <p>_____ Aggregation Report -- Year(s) _____, _____, _____ (Item #101)</p> <p>_____ LAR & TS Raw Data -- Year(s) _____, _____, _____ (Item #102)</p> <p>_____ Expected Reporter Panel -- Year(s) _____, _____, _____ (Item #103)</p> <p>Select Media:</p> <p style="padding-left: 40px;">___ Reel (6250 bpi) in ___ EBCDIC OR ___ ASCII</p> <p>OR ___ Cartridge</p> <p>OR ___ CD-ROM (LAR & TS Raw Data Only)*</p> <p style="text-align: center;">*not available for years prior to 1992</p>		<p>\$500.00</p> <p>\$500.00 OR \$50.00 for CD-ROM</p> <p>\$150.00</p>	
<p>PC Diskettes by MSA (Item #201)</p> <p>Data Type(see page 8): FFIEC _____, MICA _____</p> <p>Indicate year(s) _____, _____</p> <p>MSA(s): _____, _____, _____, _____, _____, _____</p> <p>Note: Data will be placed only on 3-1/2 high density PC diskettes. The number of diskettes generated per MSA will determine the charge. The breakdown on charges is: 1-4 diskettes -- \$25.00; 5-9 diskettes -- \$75.00; and 10 or more diskettes -- \$150.00. To determine the amount to send with your order form call 202-452-2016 and follow the instructions to retrieve the appropriate document in the fax back system.</p>		<p>Charge determined by # of diskettes per MSA</p>	<p>\$</p>

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA DATA ORDER FORM
(ELECTRONIC ITEMS)

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

SELECTION LIST An additional charge applies per year/MSA/institution(see attached item descriptions)	QTY	UNIT COST	TOTAL
Census Data (Item #104) Indicate HMDA year(s): ____, ____, ____, ____ Select: __ Reel (6250 bpi) in __ EBCDIC OR __ ASCII OR __ Cartridge Note: 1990 MSA redefinitions used beginning with 1994 HMDA data; 1990 census tracts used beginning with 1992 data; 1980 census tracts used with 1990 & 1991 data.		\$250.00	
1995 Census Diskette (Item #105) (see page 11)		\$ 50.00	
MSA Aggregate Reports and Disclosure Statements on Microfiche (Item #301) Data Type(see page 8): FFIEC_____, MICA _____ Indicate year(s): ____, ____ MSA(s): ____, ____, ____, ____, ____ Note: Cost of microfiche is \$20.00 per Year/MSA		\$ 20.00	
MSA Aggregate Reports and Disclosure Statements on CD-ROM (Item #302) Data Type(see page 8): FFIEC_____, MICA _____ Indicate year(s): ____, ____		\$150.00	
GRAND TOTAL			\$

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA DATA ORDER FORM
(Preparation Items)

FFIEC AND FRB USE ONLY

FFIEC Control Number: _____

<p style="text-align: center;">SELECTION LIST An additional charge applies per year/MSA/institution (see attached item descriptions)</p>	QTY	UNIT COST	TOTAL
<p>A Guide to HMDA Reporting: Getting it Right (Item #010)</p> <p>* This Guide was developed to assist those who prepare the HMDA report. It provides a summary of responsibilities and requirements, directions for assembling the necessary tools, and step-by-step instructions for reporting HMDA. There is also an appendix that includes checklists, a glossary, addresses for supervisory agencies and the Bureau of the Census, and a listing of geographic codes needed for reporting.</p>		\$ 5.00	\$
<p>HMDA Questions and Answers (Item #011)</p> <p>* This Video was prepared by the Federal Reserve Bank of Atlanta. It is a twenty minute video that answers the most common questions that pertain to HMDA reporting.</p>		\$ 5.00	
GRAND TOTAL			\$

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA DATA ORDER FORM
ITEM DESCRIPTIONS

- Unless otherwise specified, reports using HMDA data are available beginning with 1990. HMDA data is released the summer after the reporting year (i.e. 1994 HMDA data is scheduled to be released August 1995). Reports using census data and the HUD Median Family Income Listings are available prior to the HMDA data reports. Please refer to the HMDA Assistance line at (202)452-2016 for the latest release of these reports.
- Each year, MSA, and/or institution selected is an additional charge for each item.
- Charges for duplicate requests apply.

★
★ The FFIEC has agreed with the Mortgage Insurance Companies of America (MICA) to allow ★
★ eight of their insurers to collect HMDA data beginning with October of 1993. The ★
★ participating insurers will disclose the information as collected on the HMDA-LAR ★
★ reports. Only Aggregation Reports (item #002), Disclosure Statements (item #001), ★
★ the LAR & TS Raw Data (item #102), and the National Aggregate Report (item #005) are ★
★ available for MICA data in 1993. Because 1993 MICA data covers only October through ★
★ December the charge for the LAR & TS Raw Data (item #102) will be reduced to \$125.00. ★
★ Subsequent years' data will be collected annually, therefore, charges will not differ ★
★ from the FFIEC data. Also, items other than the LAR & TS Raw Data will not have a ★
★ reduced price for the 1993 reporting year. ★
★
★ Please mark which data type is desired where specified. The FFIEC data will include ★
★ those institutions required to report HMDA under Regulation C, and the MICA data will ★
★ include those eight mortgage insurers reporting HMDA data as agreed upon with the ★
★ FFIEC. ★
★

Aggregation Report: The Aggregation Reports of MSAs (340 for 1990; 341 for 1991, 1992 and 1993; and 329 for 1994), sorted by MSA, distributed as either hardcopy or on tape. Printed MSAs range from 30 to 604 pages each, with an average of approximately 60 pages. This report aggregates the mortgage and home improvement lending information for those institutions within an MSA. It is in the same format as the disclosure statements; however, individual institutions can not be identified. Tape distribution is used in lieu of hardcopy as a convenience to those sites that can print the tape locally. This is a print image tape; therefore, the data can not be manipulated.

For hardcopy distribution, enter the MSA number for each MSA desired on the report in the space provided on the form. If additional space is required, use the back of the form. The charge for hardcopy distribution is \$50.00 for each MSA requested. (Item #002)

For tape distribution, all MSAs will be included on the tape. Also, a listing will be provided that shows the relative position and number of pages for each MSA on the tape. Data will be in EBCDIC and formatted as follows: record length = 166; block size = 24,900; and record format = fixed block. Printing these records requires a printer featured for 166 character output. The charge for tape distribution is \$500.00. (Item #101)

This Hardcopy Aggregate item is also available for MICA data. These data are not available prior to 1993 (see page 8).

Census Information: This is the nationwide census data that is used as input to HMDA processing. Data is distributed as a hardcopy report or on tape. The hardcopy Census Tract Listing contains valid census listings and does not have demographic information; whereas the data on the tape does contain demographic information for each tract. Tape distribution is available on either reels or cartridges; file descriptions are included with each order. The charge for hardcopy distribution is \$50.00 (Item #003); for tape distribution, the charge is \$250.00 (Item #104).

It is important to note that 1980 census tracts have been used in processing 1990 and 1991 HMDA data; 1990 census tracts for processing beginning with 1992 HMDA data; 1990 MSA redefinitions beginning with 1994 HMDA data. The census data distributed will be consistent with the HMDA year specified. For example, if HMDA year 1991 is selected, 1980 census tract data with 1991 MSA definitions will be issued.

Disclosure Statement: The Disclosure Statement summarizes mortgage and home improvement lending information from data that is prepared yearly by individual institutions. The Disclosure Statement is distributed in hardcopy at a cost of \$50.00 for each institution requested. (Item #001)

The Disclosure Statements are also available for MICA data. These data are not available prior to 1993 (see page 8).

Expected Reporter Panel: The Expected Reporter Panel is the universe of all institutions who were expected to report under HMDA. The panel includes the name of the institution, the reporter ID and agency code, and the MSA number(s) of the metropolitan areas for which they were expected to report. The panel is captured from the database at the same time that the final disclosure and aggregate reports are prepared for the Central Depositories, usually in October. The Expected Reporter Panel is distributed in reel or cartridge only at a cost of \$150.00. A format description is also included with each order. (Item #103)

The Expected Reporter Panel is also available for MICA data. These data are not available prior to 1994 (see page 8).

Loan Application Records (LAR) and Transmittal Sheet (TS) Data: The LAR & TS data is collected by a financial institution as a result of applications for, and originations and purchases of, home-purchase loans (including refinancings) and home-improvement loans for each calendar year. LARs for 1990 total almost 6.6 million records and 9,332 Transmittal Sheets (TSs); the 1991 LARs data total over 7.9 million records and 9,359 TSs; the 1992 LARs data total approximately 12.0 million records and 9,072 TSs; and the 1993 LARs data total approximately 15.0 million records and 9,650 records. The following should be noted:

- Data is not certified as error free.
- For reasons of privacy, the dates and loan application numbers are omitted from each record.
- To form a unique identifier for a reporter, the Respondent ID and single character Agency Code must be used. To form a unique loan record identifier, the Respondent ID, Agency Code and Loan Sequence Number must be used. See record layout enclosed with distribution tape for additional information.

LAR and TS data are distributed on tape at a cost of \$500.00. Reels or cartridges may be chosen. Record formats and file descriptions are included with each order. (Item #102)

If reels are ordered, there will be multiple reels containing the LAR data and one reel containing the TS data. If cartridges are ordered, there will be several cartridges containing the LAR data and one containing the TS data. (The number of reels/cartridges containing LAR data will vary according to the year requested because of the volume of data). Note that both reels and cartridges containing LAR data will be multi-volume datasets. This means that to process ALL of the LAR data, each of the reels or cartridges must be read successively.

LAR and TS data are also distributed on CD-ROM at a cost of \$50.00. The user will have the ability to:

- Download the data contained on the compact discs to a file.
- Search by MSA, State, County, or Respondent ID and save to a file.
- Import the file created from a download or search into a software package or mainframe application. It is important to consider the space limitations of each application prior to loading the data into that application.

These LAR and TS files are also available for MICA data beginning in 1993. The 1993 MICA data are only available on reel or cartridge (see page 8).

MSA Aggregate Reports and Disclosure Statements on Microfiche/CD-ROM: The MSA Aggregate Reports and individual lender Disclosure Statements for each MSA can be distributed on microfiche at a cost of \$20.00 per MSA (Item #301) or on CD-ROM at a cost of \$150.00 for the entire nation. (Item #302)

The CD-ROM allows the user to search by MSA, an institution's individual disclosure statement, or a specific table on the MSA aggregation report. Printing these records requires a printer featured for 166 character output.

The MSA Aggregate Reports and Disclosure Statements on Microfiche/CD-ROM are also available for MICA data. These data are not available prior to 1994 (see page 8).

MSA by MSA Report on the Disposition of Applications by Race and Income of Each Applicant: This report contains one table for each of the MSAs (341 in 1992). It provides the number and percentage of applications denied by the race and income of the applicants within the MSA. The report is available in hardcopy only at a cost of \$50.00. (Item #006).

These reports are also available for MICA data. These data are not available prior to 1994 (see page 8).

MSA Median Family Income Listing: This Listing shows "MSA Median Family Incomes for 19xx HMDA Reports" where xx is the HMDA year (i.e., 90, 91, etc.). If a 1990 Listing is selected, there will be an adjustment factor of 1.6424 applied to the 1980 Median Family Income column for each MSA to arrive at the Inflation Adjusted 1980 Median Family Income column. For 1991 and future Listings, the median family income of the MSA is/will be based on estimates developed annually by the Department of Housing and Urban Development (HUD). The figure for the MSA is the HUD estimate for the fiscal year that corresponds to the year for which the loan/application data are reported.

The Listing is distributed free of charge. (Item #004)

National Aggregate Reports: These reports are a nationwide summation of the individual MSA Aggregate Reports. They indicate the number and dollar amounts of lending, cross tabulated by loan, applicant, and geographic characteristics. The reports are available in hardcopy only at a cost of \$50.00. (Item #005)

The National Aggregate Reports are also available for MICA data. These data are not available prior to 1993 (see page 8).

PC Diskettes by MSA: The PC Diskettes by MSA will contain individual loan application records coded for the MSA(s) selected on the form. The data contained for each MSA will be only for institutions that are located in that MSA, i.e., the data reflected in the Aggregate Report for that MSA. This data covers the institutions loan activity in the MSA ordered only. There are also seven fields added to each loan application that identify the population, minority population, and other census information. The number of PC diskettes generated per MSA will determine the charge. The charges are broken down as follows: 1-4 diskettes per MSA is \$25.00; 5-9 diskettes per MSA is \$75.00; and 10 or more diskettes per MSA is \$150.00. In order to determine the amount to submit with your order form, call 202-452-2016 for the number of diskettes required for each requested MSA(s). (Item #201)

The PC Diskettes by MSA are also available for MICA data. These data are not available prior to 1994 (see page 8).

Reporter Directory: The Reporter Directory is a hard copy of all HMDA reporters within a specified MSA, sorted by name of reporter and then by state and county codes. This report:

- Provides ID number, name of institution, city and state locations, total assets, and parent ID number.
- For each state and county in which an institution has activity, the following are provided:
 - the state and county codes;
 - the number of tracts with loans;
 - the number of loans originated;
 - the number of applications;
 - the ratio of loans to applications; and
 - the number of loans purchased.

The charge for non-profit organizations will be \$45.00 per requested MSA and \$75.00 per MSA for all others. (Item #007)

Three-Report Package: This package of three reports is available in hardcopy only. The following information is provided for a specified institution/MSA combination:

Report on Disposition of Loan Applications by Income and Race

- Compares applications by disposition and by income levels (as a percentage of the MSA median income--less than 80%, 80-99%, 100-120%, and more than 120%).
- Is subdivided by race.

Report on Distribution of Loan Applications

- Provides a summary of a specific institution's activity by income and racial characteristics of the census tract within an MSA.
- Covers applications for mortgage and home improvement loans and refinancings.
- Provides the number of applications received, the number of loans originated, and the number of 1-4 family owner-occupied units within each category of census tract characteristics.

Census Tract Summary

- Provides the number, dollar amounts, and disposition of applications for a specific institution/MSA by census tracts.
- For each census tract, the following are also provided:
 - the median housing value;
 - the median age of the housing stock;
 - the median age of the population;
 - the minority population percentage;
 - the number of owner-occupied units;
 - the number of households;
 - the median income (adjusted);
 - the denial rate;
- Census tracts that are low- to moderate-income tracts are highlighted.

These reports for non-profit organizations are priced at \$45.00 per requested institution/MSA, and \$75.00 per institution/MSA for all others. These reports are ordered as a package, not separately. (Item #008)

1995 Census Diskette: This is the nationwide census data that can be used to verify HMDA property location information. One diskette contains the MSA/State/County/Tract combinations for 1995 HMDA reporting. These combinations include those State/County/Tracts outside of MSAs that will be verified for correctness. This diskette is in ASCII format, contains valid census combinations and does not include demographic data. (Item #105)