



E-Newsletter Vol 2008-8

Regulatory Happenings

A notice has been published on the FFIEC website that changes have been made to the HMDA Aggregate and Disclosure table 5 series reports. Due to these changes, institutions must download and print the corrected reports and replace the reports currently in your public file. The corrections apply to filing years 2004-2006. If you resubmitted data for these years, there are special instructions regarding how your reports will be managed. Please click [here](#) to review the notice on the FFIEC website.

As I am sure you are aware, changes to the reporting and calculation of rate spread for HMDA are being considered and may become effective January 1, 2009. We want you to know we are aware of the proposed changes and our programmers are already taking steps to ensure that CenTrax will be ready should you be required to implement this change on January 1 of the coming year. We will keep you posted as we get more information about the final rule and how it will impact your software. To review the proposal on the Federal Reserve website, click [here](#).