



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D. C. 20551

DIVISION OF
INFORMATION TECHNOLOGY

Correspondence Date: January 17, 2008

Dear Sir or Madam:

This notice serves as a reminder of previously announced information that relates to Home Mortgage Disclosure Act (HMDA) data collection for calendar year 2008 that will be reported in 2009.

Exemption threshold:

- The 2008 exemption threshold for depository institutions was changed to \$37 million. Thus, depository institutions with assets of \$37 million or less as of 12/31/2007 are exempt from 2008 data collection. The exemption thresholds for nondepository institutions have not changed.

Geographic Changes in the 2008 FFIEC Census file:

- One MSA code change:
 - Sarasota-Bradenton-Venice, FL Metropolitan Statistical Area (MSA 42260) was changed to Bradenton-Sarasota-Venice, FL (MSA 14600). The two counties in MSA 14600 are Manatee (code 081) and Sarasota (code 115).

There were no changes to Regulation C or the Staff Commentary (except for the change to the exemption threshold). Therefore, the updates that will be included to the 2008 *A Guide to HMDA Reporting: Getting it Right!* are the above changes (appendices D and F) as well as updates to the year on the cover page, inside cover page, and pages 10, 11, 13 and A-13. These changes to the Guide will be posted in the near future to the Web only.

Any questions or requests for additional information should be directed to:

Assistance Line:
(202) 452-2016

Internet E-Mail Address:
hmdahelp@frb.gov