



All HMDA submissions are processed through the [CFPB HMDA Platform](#) or the [HMDA RELIEF Submission Platform](#) which uses the [CFPB's API](#). The HMDA RELIEF Submission Platform mirrors the CFPB HMDA Platform all from within the HMDA RELIEF application. QuestSoft will create the HMDA.txt file for upload to either Platform.

Note: You must be on the latest version of Compliance RELIEF as shown on your Download Center to submit your HMDA data. Before you can use either Platform you must first [create an account](#). If you created an account in a previous year, your credentials should still be valid. (Though you may need to change your password, as they expire after 90 days.)



Note: The CFPB states that all accounts created during the last filing period and the last beta testing period have been maintained for the current filing period. Ensure that you can log in with correct credentials before contacting QuestSoft for registration help. If your company name has changed this year, you may need extra time to ensure the CFPB has the correct name/LEI on file. Please plan accordingly.



Note: The [CFPB Beta Platform](#) is available for testing. The Bureau encourages filers to test their data using the Beta Platform as a sandbox for pre-filing season testing. Log in using your current HMDA Submission Platform login information. To create a test HMDA.txt file in HMDA RELIEF prior to January 1st, go to Import/Export => Export HMDA.txt and click "Start".

Your HMDA and/or CRA submissions are due on **March 1st** of each year. If March 1st falls on a weekend, your submission is due the following business day. QuestSoft has no information regarding late filing penalties. Inquire with HMDAHelp@cfpb.gov.

Create an account

[or go back to login](#)

First name

Last name

Email
The provided email address will be used to notify you of any HMDA related technology updates.

Passwords must:

- Be at least 12 characters
- Have at least 1 uppercase character
- Have at least 1 lowercase character
- Have at least 1 numerical character
- Have at least 1 special character
- Not be the same as your username

Password

Confirm password

[Register](#)

- If you experience timeouts or other upload errors with the CFPB HMDA Platform, the CFPB recommends that certain URLs are whitelisted in your Data Loss Prevention (DLP) to allow for transfer of HMDA files:
 - ffiec.cfpb.gov
 - ffiec.beta.cfpb.gov

After your CFPB HMDA Platform account is created, you will use HMDA RELIEF to correct all [edits](#) as shown in the latest [CFPB Filing Instructions Guide](#).

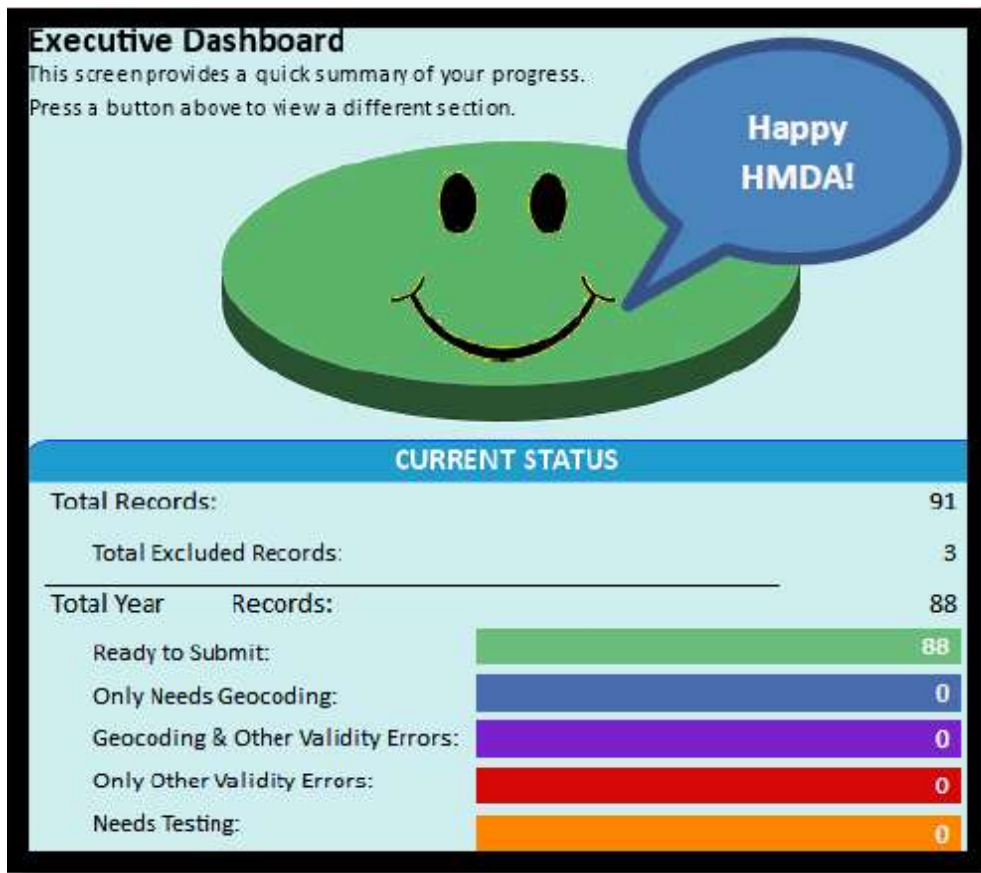
Once your HMDA data is free of Validity Errors (Edits) and you are OK with all of your Quality Errors (Edits) and you have reviewed your [Macro Edits](#), click the “Process Submission” button on the “Submit” screen in HMDA RELIEF to create the HMDA.txt file to upload your data to the Platform of your choice.

Quick Links

- [CFPB HMDA Platform](#)
- [CFPB File Verification](#)
- [LEI registration](#)
- [HMDA Edits](#)
- [HMDA FAQ's](#)
- [Submission Tips](#)

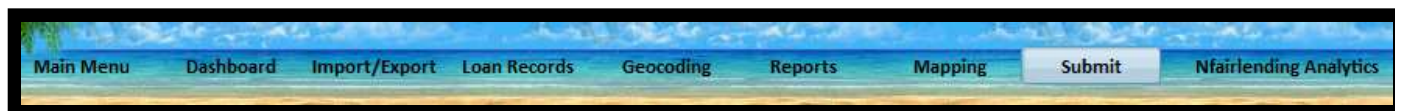
Here are the specific steps to follow for accurate HMDA submissions:

- 1)** Ensure you are running the latest version of Compliance RELIEF/HMDA RELIEF as detailed on your [Personal Download Center](#).
- 2)** Before submission, perform a “Complete Retest” of your data by either visiting Loan Records=>Testing/Statistics or using the checkbox on the Submit screen.
- 3)** Confirm that the pie chart on your Executive Dashboard is completely green (No Validity/Geocoding Errors/Edits). If it is not, return to Loan Records=>Add/Edit Records and use the “Filters” on the left to correct any outstanding Validity Errors (Edits) – “Needs Fixing”, “OK” any remaining Quality Errors (Edits) – “Needs Verification” and correct any Geocoding Errors – “Needs Geocode”.

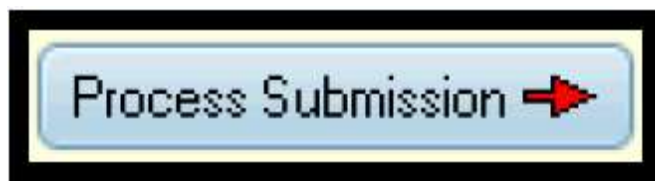


4) Once your data is ready to submit, you should perform a final backup of your database by visiting the “Utilities” section of the program from the Main Menu.

5) When you are ready to submit, click “Submit” on the top menu of Compliance RELIEF/HMDA RELIEF. If you are an Exempt institution, you can “View Partial Exempt Preferences” on the Submit screen.



6) Verify that all Respondent Information on the Submit screen is correct and click “Process Submission”.



- 7) Follow the prompts to ensure that:
- All Respondent Information is correct.
 - The data is free of Validity Errors (Edits). If not, a message will appear.
 - The data is free of Geocoding Errors. If not a message will appear.

d. You are “OK” with the Quality Errors (Edits) in your data. If you have not OK’d all of your Quality Errors (Edits) the following message will appear:

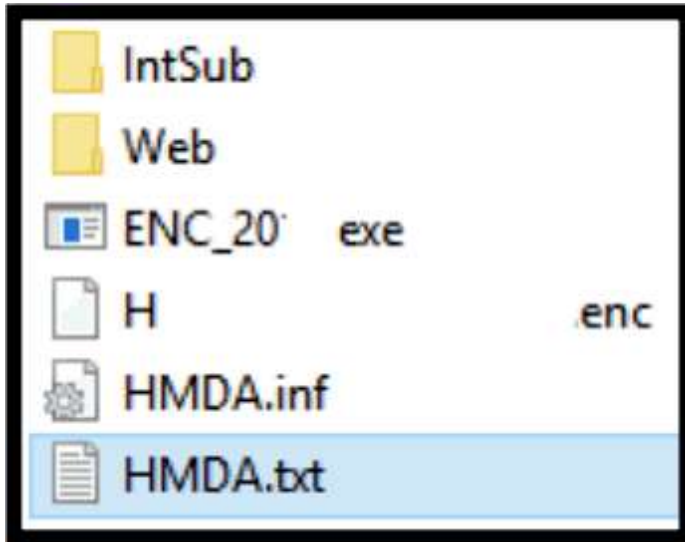
*WARNING: You still have **QUALITY** Errors (Edits) that you have not verified as OK! Although you can submit loans with Quality Errors (Edits) to the CFPB Submission Platform, you may wish to go back and ensure that you are OK with all the errors. To view **Quality Errors (Edits)**, go to Loan Records=>Add/Edit Records and “Filter” by “Needs Verification”. If you are OK with the error, check the “Quality Errors Verified as OK” checkbox in the top right corner of the Loan Record. If the error reflects incorrect data, it should be corrected before submission.*

8) If your data is completely free of Validity, Geocoding and non OK’d Quality Errors (Edits) as detailed above, your Submission Database will be built and be ready for upload to the [CFPB HMDA Platform](#) or the [HMDA RELIEF Submission Platform](#).



9) Click either the “Launch CFPB Submission Platform” or the “Launch HMDA RELIEF Submission Platform” button. The HMDA RELIEF Platform does not require a separate Internet browser, which may be advantageous in some environments. Otherwise, the two Platforms are identical in functionality.

10) At this point, you should log in with your HMDA Platform credentials. If you are using the CFPB Submission Platform, a “Windows Explorer” window showing a highlighted HMDA.txt file will open in a separate window. If you’re using the HMDA RELIEF Submission Platform, follow [these instructions](#) and skip to Step 12.



11) After logging in to the CFPB HMDA Platform, drag the HMDA.txt file for upload and follow the prompts.



Note: If your browser or security settings do not support drag & drop, you may have to browse for the HMDA.txt file to upload it to the CFPB HMDA Platform.

12) If you need to make changes or corrections to the data, simply return to Compliance RELIEF/HMDA RELIEF to make your edits and repeat the process. If you are using the HMDA RELIEF Submission Platform, you can check the status of your submission by pressing the “Check HMDA API Submission Status” button on the Submit screen. You can reupload/resubmit a corrected HMDA.txt submission file as many times as you like. The CFPB will always look at the last file you uploaded.





Note: QuestSoft does not have access to your data on the CFPB HMDA Platform. Once the data is uploaded, we have no control. The process is paperless. If you use the CFPB Submission Platform and you need verification of submission, we suggest printing the final screen, and/or your submission confirmation email. Visit our [Submission Central website](#) for the latest links and information.

If you need assistance with the Compliance/HMDA RELIEF portion of the process, please email support@questsoft.com. If you need assistance with the CFPB HMDA Platform, please email hmdahelp@cfpb.gov.