

MARQUIS

HMDA Submission Procedures	
Order of Steps	Tasks
The following procedures can be accompanied by the CenTrax NEXT Submission eLearning Module that can be viewed on the client portal within the CenTrax/CenTrax NEXT/CenTrax NEXT eLearning section.	
Step 1	Log into CenTrax NEXT
Step 2	Click on Settings
Step 3	Click Institutions
3.1	Click on the Institution in the list and select Edit
	Validate Bank Configuration data since it will be added to the HMDA LAR as the header
3.2	Verify Primary Bank information
	<ul style="list-style-type: none"> Institution Name LEI Tax ID Require HMDA Denial Reasons (refers to years prior to 2018)
Note: The Partial Exemptions have been defaulted to No Exemptions . If any exemptions were present, the selection MUST be made here before submitting.	
3.3	Update the settings for the SB2155 Partial Exemptions :
	<ul style="list-style-type: none"> Closed-End Mortgages Open-End Lines of Credit
3.4	Verify and update the Respondent Institution information
3.5	Verify and update the Parent Institution information
3.6	Verify and up the HMDA Respondent information
	<ul style="list-style-type: none"> Respondent ID Agency Code Contact (name) Phone Fax Email
3.7	Once everything is updated or verified, click Save

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The screenshot shows the MARQUIS web application interface. At the top, there is a navigation bar with 'Dashboard', 'Discovery', 'Data Entry', 'Data Processing', 'Filing', 'Settings', and 'Administration'. The 'Settings' tab is active. Below the navigation bar, the page title is 'Settings > Institutions > Edit Institution'. The main content area is titled 'Marquis ONE - 001'. It contains several sections: 'Primary Bank' with fields for Name (Marquis ONE - 001), LEI (5493000FN178SW540N88), and Tax ID (12-1234567); 'SB2155 Partial Exemptions' with radio buttons for 'No Exemption', 'Full Year', and '5/24/2018 - 12/31/2018' for both 'Closed-End Mortgages' and 'Open-End Lines of Credit'; and two sections for 'Respondent Institution' and 'Parent Institution', each with fields for Name, Address, City, and State.

It is best practice to run the HMDA Exceptions report prior to submitting to ensure all validity edits have been resolved and to be aware of any and all Quality Edit exceptions.

Step 4	Click on Discovery
Step 5	Hover over Reporting
Step 6	Hover over HMDA
Step 7	Click on HMDA Exceptions Report
7.1	Leave Summary Only unchecked
Note: CenTrax edits for HMDA generally relate to Rate Spread reporting or mismatches in Race/Gender/Ethnicity. To exclude, continue with step 7.2 , otherwise move to step 7.3 to continue with generating the report	
7.2	Click the CenTrax button to mark all CenTrax Exceptions for exclusion (optional)
7.3	Click the drop-down order for Order By to change the field to determine the order accounts will be listed by
	<ul style="list-style-type: none"> • ULI • Account #
7.4	Click the drop-down button for Group by to select a field to group the records by
	<ul style="list-style-type: none"> • None • Branch • Officer
7.5	Type in a Report Heading , if desired
7.6	Type in a Report Footer , if desired
Step 8	Click Process to generate the report

Note: Applications for mobile homes without a property address will receive a validity edit for geocode and that exception cannot be cleared. Any applications without a property address that do not geocode will receive a validity edit; examples of these would be mobile homes without a property address and lot/block legal addresses. Geocode is not required to be reported **IF** an address is not present. However, if the transaction resulted in an origination, then an address should be present and **IF** an address is in the loan file or origination system, it must be reported during submission.

Once the edits have been verified and/or cleared, the Filing Wizard can be processed

Step 9 Click on **Filing**

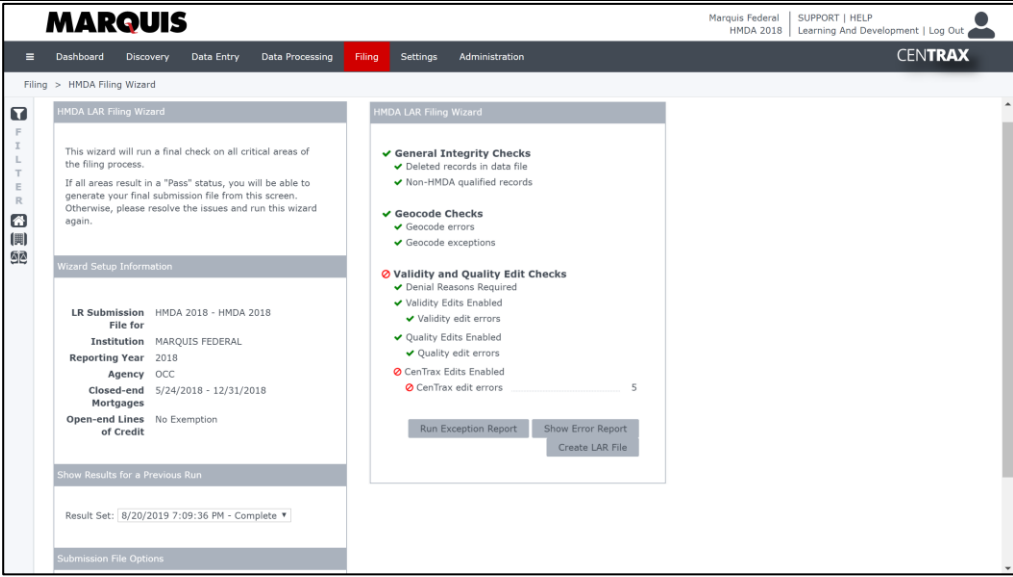
Step 10 Click on **HMDA Filing Wizard**

10.1 Leave Public LAR (Submission Format) **UNCHECKED**

10.2 Click **Validate**

10.3 Click green **Success** box to get to General Integrity results

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	If Quality and CenTrax Edits exist that are EXPECTED, continue to step 13 to continue with creating the HMDA LAR for submission.
	If there are Validity Edits and/or unexpected Quality and CenTrax edits, continue to step 11 for identifying and resolving the edits.
Step 11	Click the Run Exception Report to get a list of records with exceptions
11.1	Click the PDF Export button to save an electronic copy of this report
Step 12	Click Show Error Report button to pull up a quick list of each record with an exception
12.1	Click on a record within the list to highlight it and click the Edit Account button
12.2	Once on the record in Data Entry, click the Validate button to view the exceptions on that record
12.3	Make any necessary corrections and hit Save .
12.4	Click the back button on the webpage to get back to the HMDA Filing Wizard.
	Repeat steps 12 through 12.4 for each desired record. Repeat steps 9 through 10 until all Validity Edits are corrected and Quality Edits have been validated. Move to Step 13 .
Note: Please contact Marquis Support at 1800-627-5388 or csupport@gomarquis.com to assist with identifying how best to resolve the exceptions that are preventing the submission process from moving forward.	
Step 13	Click the Create LAR File button
13.1	In the download bar of the webpage, click the arrow to get to the file
13.2	Copy the HMDA LAR file to the desired folder.
	
Step 14	To print a Loan Register Summary , click Discovery
14.1	Hover over Reporting
14.2	Hover over HMDA and click on HMDA Loan Application Register
14.3	Select an MSA Number to isolate the records to those within a specific MSA. Leave it blank to include all records within the file, regardless of where they exist.
14.4	Select the Sequence to determine the order records will be displayed
14.5	Uncheck the Modified Public LAR option
14.6	Click View Report to generate the report to screen
Step 15	Click on the appropriate button based on the desired output:

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- PDF Export
- Excel Export

Step 16

Navigate to the CFPB’s HMDA Filing Platform to begin the submission process

Step 17

Click **Get started Filing**

17.1

Open Windows Explorer and find the folder containing the **HMDA LAR** just created from CenTrax NEXT

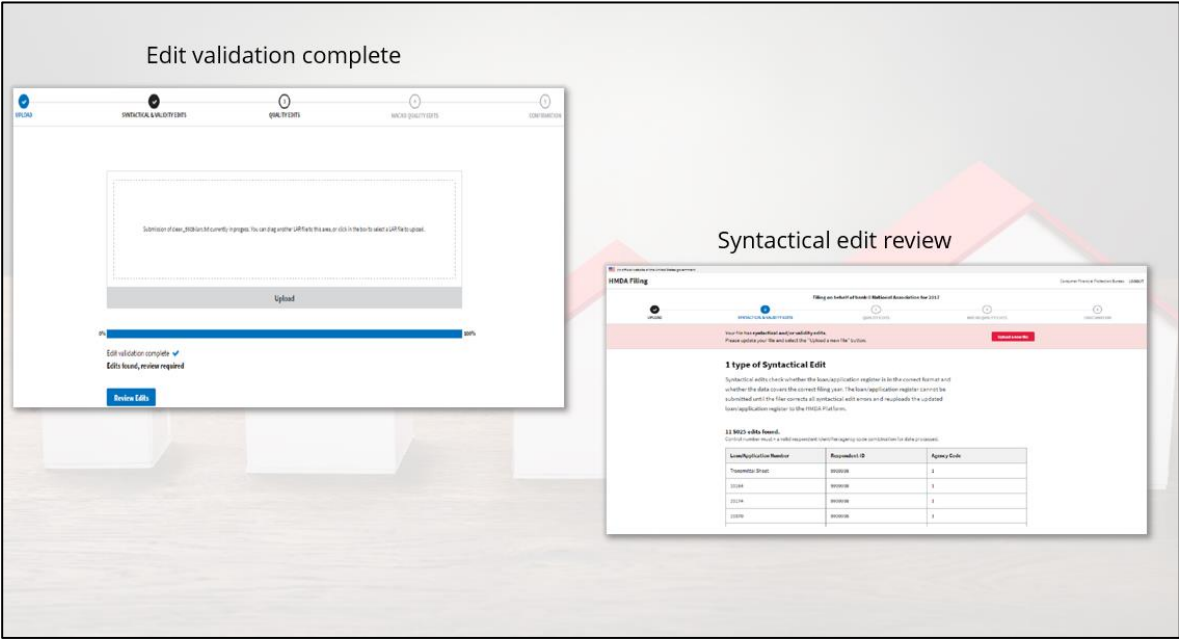
17.2

Click the file and **drag** it into the specified box within the HMDA Platform

As the file uploads and is accepted, the validating process will begin. If an error message appears, the formatting of the file may not be correct. Contact Marquis Support at 1800-627-5388 or csupport@gomarquis.com for assistance with resolving the error.

17.3 During the validation process, **review** each type of edit

A completion mark will be received at the bottom of the page once the review has been completed



17.4 Review and confirm the **Institution Register Summary**

Step 18 Place a check mark in the box to **authorize**

Step 19 Click **Submit**

19.1 Once the HMDA LAR submission process is completed, a timestamp with a receipt number will appear

