

Data Field Number	Field Name	Codes	Descriptions	Notes
3	Loan Type	1	Conventional (not insured or guaranteed by FHA VA RHS or FSA)	
3	Loan Type	2	Federal Housing Administration insured (FHA)	
3	Loan Type	3	Veterans Affairs guaranteed (VA)	
3	Loan Type	4	USDA Rural Housing Service or Farm Service Agency guaranteed (RHS or FSA)	
4	Loan Purpose	1	Home purchase	
4	Loan Purpose	2	Home improvement	
4	Loan Purpose	31	Refinancing	
4	Loan Purpose	32	Cash-out refinancing	
4	Loan Purpose	4	Other purpose	
4	Loan Purpose	5	Not applicable	
5	Preapproval	1	Preapproval requested	
5	Preapproval	2	Preapproval not requested	
6	Construction Method	1	Site-built	
6	Construction Method	2	Manufactured Home	
7	Occupancy Type	1	Principal residence	
7	Occupancy Type	2	Second residence	
7	Occupancy Type	3	Investment property	
9	Action Taken	1	Loan originated	
9	Action Taken	2	Application approved but not accepted	
9	Action Taken	3	Application denied	
9	Action Taken	4	Application withdrawn by applicant	
9	Action Taken	5	File closed for incompleteness	
9	Action Taken	6	Purchased loan	
9	Action Taken	7	Preapproval request denied	
9	Action Taken	8	Preapproval request approved but not accepted	
13	Ethnicity of Applicant or Borrower	1	Hispanic or Latino	
13	Ethnicity of Applicant or Borrower	11	Mexican	
13	Ethnicity of Applicant or Borrower	12	Puerto Rican	
13	Ethnicity of Applicant or Borrower	13	Cuban	
13	Ethnicity of Applicant or Borrower	14	Other Hispanic or Latino	
13	Ethnicity of Applicant or Borrower	2	Not Hispanic or Latino	
13	Ethnicity of Applicant or Borrower	3	Information not provided by applicant in mail internet or telephone application	Code 3 only valid for ethnicity of Applicant or Borrower: 1
13	Ethnicity of Applicant or Borrower	4	Not applicable	Code 4 only valid for Ethnicity of Applicant or Borrower: 1
18	Ethnicity of Co-Applicant or Co-Borrower	1	Hispanic or Latino	
18	Ethnicity of Co-Applicant or Co-Borrower	11	Mexican	
18	Ethnicity of Co-Applicant or Co-Borrower	12	Puerto Rican	
18	Ethnicity of Co-Applicant or Co-Borrower	13	Cuban	
18	Ethnicity of Co-Applicant or Co-Borrower	14	Other Hispanic or Latino	
18	Ethnicity of Co-Applicant or Co-Borrower	2	Not Hispanic or Latino	
18	Ethnicity of Co-Applicant or Co-Borrower	3	Information not provided by applicant in mail internet or telephone application	Code 3 only valid for ethnicity of Co-Applicant or Co-Borrower: 1
18	Ethnicity of Co-Applicant or Co-Borrower	4	Not applicable	Code 4 only valid for Ethnicity of Co-Applicant or Co-Borrower: 1
18	Ethnicity of Co-Applicant or Co-Borrower	5	No co-applicant	Code 5 only valid for Ethnicity of Co-Applicant or Co-Borrower: 1
23	Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	1	Collected on the basis of visual observation or surname	
23	Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	2	Not collected on the basis of visual observation or surname	
23	Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	3	Not applicable	
24	Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	1	Collected on the basis of visual observation or surname	
24	Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	2	Not collected on the basis of visual observation or surname	
24	Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	3	Not applicable	
24	Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	4	No co-applicant	
25	Race of Applicant or Borrower	1	American Indian or Alaska Native	
25	Race of Applicant or Borrower	2	Asian	
25	Race of Applicant or Borrower	21	Asian Indian	
25	Race of Applicant or Borrower	22	Chinese	
25	Race of Applicant or Borrower	23	Filipino	
25	Race of Applicant or Borrower	24	Japanese	
25	Race of Applicant or Borrower	25	Korean	
25	Race of Applicant or Borrower	26	Vietnamese	
25	Race of Applicant or Borrower	27	Other Asian	
25	Race of Applicant or Borrower	3	Black or African American	
25	Race of Applicant or Borrower	4	Native Hawaiian or Other Pacific Islander	
25	Race of Applicant or Borrower	41	Native Hawaiian	
25	Race of Applicant or Borrower	42	Guamanian or Chamorro	
25	Race of Applicant or Borrower	43	Samoa	
25	Race of Applicant or Borrower	44	Other Pacific Islander	
25	Race of Applicant or Borrower	5	White	
25	Race of Applicant or Borrower	6	Information not provided by applicant in mail internet or telephone application	Code 6 is only valid for Race of Applicant or Borrower: 1
25	Race of Applicant or Borrower	7	Not applicable	Code 7 is only valid for Race of Applicant or Borrower: 1
30	Race of Co-Applicant or Co-Borrower	1	American Indian or Alaska Native	
30	Race of Co-Applicant or Co-Borrower	2	Asian	
30	Race of Co-Applicant or Co-Borrower	21	Asian Indian	
30	Race of Co-Applicant or Co-Borrower	22	Chinese	
30	Race of Co-Applicant or Co-Borrower	23	Filipino	
30	Race of Co-Applicant or Co-Borrower	24	Japanese	
30	Race of Co-Applicant or Co-Borrower	25	Korean	
30	Race of Co-Applicant or Co-Borrower	26	Vietnamese	
30	Race of Co-Applicant or Co-Borrower	27	Other Asian	
30	Race of Co-Applicant or Co-Borrower	3	Black or African American	
30	Race of Co-Applicant or Co-Borrower	4	Native Hawaiian or Other Pacific Islander	
30	Race of Co-Applicant or Co-Borrower	41	Native Hawaiian	
30	Race of Co-Applicant or Co-Borrower	42	Guamanian or Chamorro	
30	Race of Co-Applicant or Co-Borrower	43	Samoa	
30	Race of Co-Applicant or Co-Borrower	44	Other Pacific Islander	
30	Race of Co-Applicant or Co-Borrower	5	White	
30	Race of Co-Applicant or Co-Borrower	6	Information not provided by applicant in mail internet or telephone application	Code 6 is only valid for Race of Co-Applicant or Co-Borrower: 1
30	Race of Co-Applicant or Co-Borrower	7	Not applicable	Code 7 is only valid for Race of Co-Applicant or Co-Borrower: 1
30	Race of Co-Applicant or Co-Borrower	8	No co-applicant	Code 8 is only valid for Race of Co-Applicant or Co-Borrower: 1
35	Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	1	Collected on the basis of visual observation or surname	
35	Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	2	Not collected on the basis of visual observation or surname	
35	Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	3	Not applicable	
36	Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	1	Collected on the basis of visual observation or surname	
36	Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	2	Not collected on the basis of visual observation or surname	
36	Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	3	Not applicable	
36	Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	4	No co-applicant	
37	Sex of Applicant or Borrower	1	Male	
37	Sex of Applicant or Borrower	2	Female	
37	Sex of Applicant or Borrower	3	Information not provided by applicant in mail internet or telephone application	
37	Sex of Applicant or Borrower	4	Not applicable	
37	Sex of Applicant or Borrower	6	Applicant selected both male and female	
38	Sex of Co-Applicant or Co-Borrower	1	Male	
38	Sex of Co-Applicant or Co-Borrower	2	Female	
38	Sex of Co-Applicant or Co-Borrower	3	Information not provided by applicant in mail internet or telephone application	
38	Sex of Co-Applicant or Co-Borrower	4	Not applicable	
38	Sex of Co-Applicant or Co-Borrower	5	No co-applicant	
38	Sex of Co-Applicant or Co-Borrower	6	Co-applicant selected both male and female	
39	Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	1	Collected on the basis of visual observation or surname	
39	Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	2	Not collected on the basis of visual observation or surname	
39	Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	3	Not applicable	
40	Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	1	Collected on the basis of visual observation or surname	
40	Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	2	Not collected on the basis of visual observation or surname	
40	Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	3	Not applicable	
40	Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	4	No co-applicant	
41	Age of Applicant or Borrower	<25	Age is less than 25	
41	Age of Applicant or Borrower	25-34	Age is between 25 and 34	
41	Age of Applicant or Borrower	35-44	Age is between 35 and 44	
41	Age of Applicant or Borrower	45-54	Age is between 45 and 54	
41	Age of Applicant or Borrower	55-64	Age is between 55 and 64	
41	Age of Applicant or Borrower	65-74	Age is between 65 and 74	
41	Age of Applicant or Borrower	>74	Age is greater than 74	
41	Age of Applicant or Borrower	8888	Not applicable	
42	Age of Applicant >=62	Yes	Age of the applicant is >= 62	
42	Age of Applicant >=62	No	Age of the applicant < 62	
43	Age of Co-Applicant or Co-Borrower	NA	Age of Applicant or Borrower is indicated as 8888	
43	Age of Co-Applicant or Co-Borrower	<25	Age is less than 25	
43	Age of Co-Applicant or Co-Borrower	25-34	Age is between 25 and 34	
43	Age of Co-Applicant or Co-Borrower	35-44	Age is between 35 and 44	
43	Age of Co-Applicant or Co-Borrower	45-54	Age is between 45 and 54	
43	Age of Co-Applicant or Co-Borrower	55-64	Age is between 55 and 64	
43	Age of Co-Applicant or Co-Borrower	65-74	Age is between 65 and 74	
43	Age of Co-Applicant or Co-Borrower	>74	Age is greater than 74	
43	Age of Co-Applicant or Co-Borrower	8888	Not applicable	
43	Age of Co-Applicant or Co-Borrower	9999	No co-applicant	
44	Age of Co-Applicant >=62	Yes	Age of Co-Applicant or Co-Borrower is >=62	
44	Age of Co-Applicant >=62	No	Age of Co-Applicant or Co-Borrower is < 62	
44	Age of Co-Applicant >=62	NA	Age of Co-Applicant or Co-Borrower is indicated as 8888 or 9999	
46	Type of Purchaser	0	Not applicable	
46	Type of Purchaser	1	Fannie Mae	
46	Type of Purchaser	2	Ginnie Mae	
46	Type of Purchaser	3	Freddie Mac	
46	Type of Purchaser	4	Farmer Mac	
46	Type of Purchaser	5	Private securitizer	
46	Type of Purchaser	6	Commercial bank savings bank or savings association	
46	Type of Purchaser	71	Credit union mortgage company or finance company	
46	Type of Purchaser	72	Life insurance company	
46	Type of Purchaser	8	Affiliate institution	
46	Type of Purchaser	9	Other type of purchaser	

Data Field Number	Field Name	Codes	Descriptions	Notes
48	HOEPA Status	1	High-cost mortgage	
48	HOEPA Status	2	Not a high-cost mortgage	
48	HOEPA Status	3	Not applicable	
49	Lien Status	1	Secured by a first lien	
49	Lien Status	2	Secured by a subordinate lien	
50	Applicant or Borrower Name and Version of Credit Scoring Model	1	Equifax Beacon 5.0	
50	Applicant or Borrower Name and Version of Credit Scoring Model	2	Experian Fair Isaac	
50	Applicant or Borrower Name and Version of Credit Scoring Model	3	FICO Risk Score Classic 04	
50	Applicant or Borrower Name and Version of Credit Scoring Model	4	FICO Risk Score Classic 98	
50	Applicant or Borrower Name and Version of Credit Scoring Model	5	Vantage Score 2.0	
50	Applicant or Borrower Name and Version of Credit Scoring Model	6	Vantage Score 3.0	
50	Applicant or Borrower Name and Version of Credit Scoring Model	7	More than one credit scoring model	
50	Applicant or Borrower Name and Version of Credit Scoring Model	8	Other credit scoring model	
50	Applicant or Borrower Name and Version of Credit Scoring Model	9	Not applicable	
50	Applicant or Borrower Name and Version of Credit Scoring Model	1111	Exempt	
51	Co-Applicant or Co-Borrower Name and Version of Credit Scoring Model	1	Equifax Beacon 5.0	
51	Co-Applicant or Co-Borrower Name and Version of Credit Scoring Model	2	Experian Fair Isaac	
51	Co-Applicant or Co-Borrower Name and Version of Credit Scoring Model	3	FICO Risk Score Classic 04	
51	Co-Applicant or Co-Borrower Name and Version of Credit Scoring Model	4	FICO Risk Score Classic 98	
51	Co-Applicant or Co-Borrower Name and Version of Credit Scoring Model	5	Vantage Score 2.0	
51	Co-Applicant or Co-Borrower Name and Version of Credit Scoring Model	6	Vantage Score 3.0	
51	Co-Applicant or Co-Borrower Name and Version of Credit Scoring Model	7	More than one credit scoring model	
51	Co-Applicant or Co-Borrower Name and Version of Credit Scoring Model	8	Other credit scoring model	
51	Co-Applicant or Co-Borrower Name and Version of Credit Scoring Model	9	Not applicable	
51	Co-Applicant or Co-Borrower Name and Version of Credit Scoring Model	10	No co-applicant	
51	Co-Applicant or Co-Borrower Name and Version of Credit Scoring Model	1111	Exempt	
52	Reason for Denial	1	Debt-to-income ratio	
52	Reason for Denial	2	Employment history	
52	Reason for Denial	3	Credit history	
52	Reason for Denial	4	Collateral	
52	Reason for Denial	5	Insufficient cash (downpayment closing costs)	
52	Reason for Denial	6	Unverifiable information	
52	Reason for Denial	7	Credit application incomplete	
52	Reason for Denial	8	Mortgage insurance denied	
52	Reason for Denial	9	Other	
52	Reason for Denial	10	Not applicable	Code 10 is only valid for Reason for Denial: 1
52	Reason for Denial	1111	Exempt	Code 1111 is only valid for Reason for Denial: 1
63	Debt-to-Income Ratio	Exact values between 36% and 50%	Published with modification	
63	Debt-to-Income Ratio	<20%	Debt-to-income ratio is less than 20%	
63	Debt-to-Income Ratio	20%-<30%	Debt-to-income ratio is between 20% and is less than 30%	
63	Debt-to-Income Ratio	30%-<36%	Debt-to-income ratio is between 30% and is less than 36%	
63	Debt-to-Income Ratio	50%-60%	Debt-to-income ratio is between 50% and 60%	
63	Debt-to-Income Ratio	>60%	Debt-to-income ratio is greater than 60%	
63	Debt-to-Income Ratio	NA	Not applicable	
63	Debt-to-Income Ratio	Exempt	Exemption taken	
67	Balloon Payment	1	Balloon payment	
67	Balloon Payment	2	No balloon payment	
67	Balloon Payment	1111	Exempt	
68	Interest-Only Payments	1	Interest-only payments	
68	Interest-Only Payments	2	No interest-only payments	
68	Interest-Only Payments	1111	Exempt	
69	Negative Amortization	1	Negative amortization	
69	Negative Amortization	2	No negative amortization	
69	Negative Amortization	1111	Exempt	
70	Other Non-Amortizing Features	1	Other non-fully amortizing features	
70	Other Non-Amortizing Features	2	No other non-fully amortizing features	
70	Other Non-Amortizing Features	1111	Exempt	
72	Manufactured Home Secured Property Type	1	Manufactured home and land	
72	Manufactured Home Secured Property Type	2	Manufactured home and not land	
72	Manufactured Home Secured Property Type	3	Not applicable	
72	Manufactured Home Secured Property Type	1111	Exempt	
73	Manufactured Home Land Property Interest	1	Direct ownership	
73	Manufactured Home Land Property Interest	2	Indirect ownership	
73	Manufactured Home Land Property Interest	3	Paid leasehold	
73	Manufactured Home Land Property Interest	4	Unpaid leasehold	
73	Manufactured Home Land Property Interest	5	Not applicable	
73	Manufactured Home Land Property Interest	1111	Exempt	
74	Total Units	1	1-Unit	
74	Total Units	2	2-Unit	
74	Total Units	3	3-Unit	
74	Total Units	4	4-Unit	
74	Total Units	5-24	Total units between 5 and 24	
74	Total Units	25-49	Total units between 25 and 49	
74	Total Units	50-99	Total units between 50 and 99	
74	Total Units	100-149	Total units between 100 and 149	
74	Total Units	>149	Total units over 149	
76	Submission of Application	1	Submitted directly to your institution	
76	Submission of Application	2	Not submitted directly to your institution	
76	Submission of Application	3	Not applicable	
76	Submission of Application	1111	Exempt	
77	Initially Payable to Your Institution	1	Initially payable to your institution	
77	Initially Payable to Your Institution	2	Not initially payable to your institution	
77	Initially Payable to Your Institution	3	Not applicable	
77	Initially Payable to Your Institution	1111	Exempt	
78	Automated Underwriting System	1	Desktop Underwriter (DU)	
78	Automated Underwriting System	2	Loan Prospector (LP) or Loan Product Advisor	
78	Automated Underwriting System	3	Technology Open to Approved Lenders (TOTAL) Scorecard	
78	Automated Underwriting System	4	Guaranteed Underwriting System (GUS)	
78	Automated Underwriting System	5	Other	
78	Automated Underwriting System	6	Not applicable	Code 6 is only valid for Automated Underwriting System: 1
78	Automated Underwriting System	1111	Exemption taken	Code 1111 is only valid for Automated Underwriting System: 1
83	Reverse Mortgage	1	Reverse mortgage	
83	Reverse Mortgage	2	Not a reverse mortgage	
83	Reverse Mortgage	1111	Exempt	
84	Open-End Line of Credit	1	Open-end line of credit	
84	Open-End Line of Credit	2	Not an open-end line of credit	
84	Open-End Line of Credit	1111	Exempt	
85	Business or Commercial Purpose	1	Primarily for a business or commercial purpose	
85	Business or Commercial Purpose	2	Not primarily for a business or commercial purpose	
85	Business or Commercial Purpose	1111	Exempt	
86	Conforming Loan Limit Flag	C	Conforming	Derived from conforming loan limits defined by FHFA
86	Conforming Loan Limit Flag	NC	Nonconforming	Derived from conforming loan limits defined by FHFA
86	Conforming Loan Limit Flag	U	Undetermined	Derived from conforming loan limits defined by FHFA
86	Conforming Loan Limit Flag	NA	Not Applicable	Derived from conforming loan limits defined by FHFA