

Field Name	Field Data Type	Valid Values	Notes
Record Identifier	Integer	2	
Legal Entity Identifier (LEI)	Character Varying		
Loan Type	Integer	1 2 3 4	
Loan Purpose	Integer	1 2 31 32 4 5	
Preapproval	Integer	1 2	
Construction Method	Integer	1 2	
Occupancy Type	Integer	1 2 3	
Loan Amount	Numeric		Loan amounts are rounded to the midpoint of the nearest \$10,000 interval for which the reported value falls (For example a reported value of \$117834 would be disclosed as \$115000 as the midpoint between values \$110000 and \$120000).
Action Taken	Integer	1 2 3 4 5 6 7 8	
State	Character Varying	NA	two-letter state code
County	Character Varying	NA Exempt	state-county FIPS code
Census Tract	Character Varying	NA	11 digit census tract number
Ethnicity of Applicant or Borrower: 1	Character Varying	1 11 12 13 14 2 3 4	
Ethnicity of Applicant or Borrower: 2	Character Varying	1 11 12 13 14 2	
Ethnicity of Applicant or Borrower: 3	Character Varying	1 11 12 13 14 2	
Ethnicity of Applicant or Borrower: 4	Character Varying	1 11 12 13 14 2	
Ethnicity of Applicant or Borrower: 5	Character Varying	1 11 12 13 14 2	
Ethnicity of Co-Applicant or Co-Borrower: 1	Character Varying	1 11 12 13 14 2 3 4 5	
Ethnicity of Co-Applicant or Co-Borrower: 2	Character Varying	1 11 12 13 14 2	
Ethnicity of Co-Applicant or Co-Borrower: 3	Character Varying	1 11 12 13 14 2	
Ethnicity of Co-Applicant or Co-Borrower: 4	Character Varying	1 11 12 13 14 2	
Ethnicity of Co-Applicant or Co-Borrower: 5	Character Varying	1 11 12 13 14 2	
Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	Integer	1 2 3	
Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	Integer	1 2 3 4	
Race of Applicant or Borrower: 1	Character Varying	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5 6 7	
Race of Applicant or Borrower: 2	Character Varying	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	
Race of Applicant or Borrower: 3	Character Varying	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	
Race of Applicant or Borrower: 4	Character Varying	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	
Race of Applicant or Borrower: 5	Character Varying	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	
Race of Co-Applicant or Co-Borrower: 1	Character Varying	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5 6 7 8	
Race of Co-Applicant or Co-Borrower: 2	Character Varying	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	
Race of Co-Applicant or Co-Borrower: 3	Character Varying	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	
Race of Co-Applicant or Co-Borrower: 4	Character Varying	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	
Race of Co-Applicant or Co-Borrower: 5	Character Varying	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	
Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	Integer	1 2 3	
Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	Integer	1 2 3 4	
Sex of Applicant or Borrower	Integer	1 2 3 4 6	
Sex of Co-Applicant or Co-Borrower	Integer	1 2 3 4 5 6	
Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	Integer	1 2 3	
Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	Integer	1 2 3 4	
Age of Applicant or Borrower	Character Varying	<25 25-34 35-44 45-54 55-64 65-74 >74 8888	
Age of Applicant >= 62	Character Varying	Yes No NA	
Age of Co-Applicant or Co-Borrower	Character Varying	<25 25-34 35-44 45-54 55-64 65-74 >74 8888 9999	
Age of Co-Applicant >= 62	Character Varying	Yes No NA	
Income	Character Varying	NA	
Type of Purchaser	Integer	0 1 2 3 4 5 6 71 72 8 9	
Rate Spread	Character Varying	NA Exempt	
HDEPA Status	Integer	1 2 3	
Lien Status	Integer	1 2	
Applicant or Borrower - Name and Version of Credit Scoring Model	Integer	1 2 3 4 5 6 7 8 9 1111	
Co-Applicant or Co-Borrower - Name and Version of Credit Scoring Model	Integer	1 2 3 4 5 6 7 8 9 10 1111	
Reason for Denial: 1	Integer	1 2 3 4 5 6 7 8 9 10 1111	
Reason for Denial: 2	Integer	1 2 3 4 5 6 7 8 9	
Reason for Denial: 3	Integer	1 2 3 4 5 6 7 8 9	
Reason for Denial: 4	Integer	1 2 3 4 5 6 7 8 9	
Total Loan Costs	Character Varying	NA Exempt	
Total Points and Fees	Character Varying	NA Exempt	
Origination Charges	Character Varying	NA Exempt	
Discount Points	Character Varying	NA Exempt	
Lender Credits	Character Varying	NA Exempt	
Interest Rate	Character Varying	NA Exempt	
Prepayment Penalty Term	Character Varying	NA Exempt	
Debt-to-Income Ratio	Character Varying	<20% 20%-<30% 30%-<36% 50%-60% >60% NA Exempt	Exact values are reported between 36% and
Combined Loan-to-Value Ratio	Character Varying	NA Exempt	
Loan Term	Character Varying	NA Exempt	
Introductory Rate Period	Character Varying	NA Exempt	
Balloon Payment	Integer	1 2 1111	
Interest-Only Payments	Integer	1 2 1111	
Negative Amortization	Integer	1 2 1111	
Other Non-Amortizing Features	Integer	1 2 1111	
Property Value	Character Varying	NA Exempt	Property values are rounded to the midpoint of the nearest \$10,000 interval for which the reported value falls (For example a reported value of \$117834 would be disclosed as \$115000 as the midpoint between values \$110000 and \$120000).
Manufactured Home Secured Property Type	Integer	1 2 3 1111	
Manufactured Home Land Property Interest	Integer	1 2 3 4 5 1111	
Total Units	Character Varying	1 2 3 4 5 24 25-49 50-99 100-149 >149	
Multifamily Affordable Units	Character Varying	NA Exempt	Listed as a percentage of total units.
Submission of Application	Integer	1 2 3 1111	
Initially Payable to Your Institution	Integer	1 2 3 1111	
Automated Underwriting System: 1	Integer	1 2 3 4 5 6 1111	
Automated Underwriting System: 2	Integer	1 2 3 4 5	
Automated Underwriting System: 3	Integer	1 2 3 4 5	
Automated Underwriting System: 4	Integer	1 2 3 4 5	
Automated Underwriting System: 5	Integer	1 2 3 4 5	
Reverse Mortgage	Integer	1 2 1111	
Open-End Line of Credit	Integer	1 2 1111	
Business or Commercial Purpose	Integer	1 2 1111	
Conforming Loan Limit Flag	Character Varying	C NC U NA	Indicates whether a loan is Conforming (C), Nonconforming (NC), Undetermined (U), or Not Applicable (NA) based on the conforming loan limits determined by FHFA.
Metropolitan Statistical Area/Metropolitan Division (MSA/MD)	Integer		Field derived from Census data.
Population	Character Varying		Field derived from Census data.
Minority Population %	Character Varying		Field derived from Census data.
FFIEC Median Family Income	Character Varying		Field derived from Census data.
Tract to MSA/MD Median Family Income %	Character Varying		Field derived from Census data.
Number of Owner Occupied Units	Character Varying		Field derived from Census data.
Number of 1-to-4 Family Units	Character Varying		Field derived from Census data.
Race Categorization	Character Varying	2 or more minority races, American Indian or Alaska Native, Asian, Black or African American, Free Form Text Only, Joint, Native Hawaiian or Other Pacific Islander, Race Not Available, White	Field derived from LAR applicant/borrower and co-applicant/co-borrower race fields.
Sex Categorization	Character Varying	Female, Joint, Male, Sex Not Available	Field derived from LAR applicant/borrower and co-applicant/co-borrower sex fields.
Ethnicity Categorization	Character Varying	Ethnicity Not Available, Free Form Text Only, Hispanic or Latino, Joint, Not Hispanic or Latino	Field derived from LAR applicant/borrower and co-applicant/co-borrower ethnicity fields.