# **Data Dictionary for Fields in Both Main and Supplemental Datasets**

### ID

* **Description: A counter**
* **Values:**
  + Varying values

### [ethnicity​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#derived_ethnicity)

* **Description:** Single aggregated ethnicity categorization derived from applicant/borrower and co-applicant/co-borrower ethnicity fields
* **Values:**
  + Hispanic or Latino
  + Not Hispanic or Latino
  + Joint
  + Ethnicity Not Available
  + Free Form Text Only

### [race​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#derived_race)

* **Description:** Single aggregated race categorization based on applicant/borrower and co-applicant/co-borrower race
* **Values:**
  + American Indian or Alaska Native
  + Asian
  + Black or African American
  + Native Hawaiian or Other Pacific Islander
  + White
  + 2 or more minority races
  + Joint
  + Free Form Text Only
  + Race Not Available

### [gender](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#derived_race)

* **Description:** Single aggregated gender categorization derived from applicant/borrower and co-applicant/co-borrower gender fields
* **Values:**
  + Response Format:
    - X/Y: Applicant gender/Co-applicant gender
    - X: Applicant gender
  + Values for X and Y:
    - M: Male
    - F: Female
    - B: Selected both male and female
    - U: Unknown or unspecified

### [outcome​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#action_taken)

* **Description:** Tag created by us to indicate final decision.
* **Values:**
  + 1 – Originated.
  + 0 – Denied.
  + -1 – Can not determine

### [loan\_amount​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#loan_amount)

* **Description:** The amount of the covered loan, or the amount applied for
* **Values:**
  + Varying values

### [loan\_to\_value\_ratio](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#loan_to_value_ratio)[​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#combined_loan_to_value_ratio)

* **Description:** The ratio of the total amount of debt secured by the property to the value of the property relied on in making the credit decision
* **Values:**
  + Varying values

### [property\_value​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#property_value)

* **Description:** The value of the property securing the covered loan or, in the case of an application, proposed to secure the covered loan, relied on in making the credit decision
* **Values:**
  + Varying values; Rounded to the midpoint of the nearest $10,000 interval for which the reported value falls

### [construction\_method​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#construction_method)

* **Description:** Construction method for the dwelling
* **Values:**
  + 1 - Site-built
  + 2 - Manufactured home

### [occupancy\_type​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#occupancy_type)

* **Description:** Occupancy type for the dwelling
* **Values:**
  + 1 - Principal residence
  + 2 - Second residence
  + 3 - Investment property

### [manufactured\_home\_secured\_property\_type​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#manufactured_home_secured_property_type)

* **Description:** Whether the covered loan or application is, or would have been, secured by a manufactured home and land, or by a manufactured home and not land
* **Values:**
  + 1 - Manufactured home and land
  + 2 - Manufactured home and not land
  + 3 - Not applicable
  + 1111 - Exempt

### [manufactured\_home\_land\_property\_interest​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#manufactured_home_land_property_interest)

* **Description:** The applicant’s or borrower’s land property interest in the land on which a manufactured home is, or will be, located
* **Values:**
  + 1 - Direct ownership
  + 2 - Indirect ownership
  + 3 - Paid leasehold
  + 4 - Unpaid leasehold
  + 5 - Not applicable
  + 1111 - Exempt

### [total\_units​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#total_units)

* **Description:** The number of individual dwelling units related to the property securing the covered loan or, in the case of an application, proposed to secure the covered loan
* **Values:**
  + 1
  + 2
  + 3
  + 4
  + 5-24
  + 25-49
  + 50-99
  + 100-149
  + >149

### [income​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#income)

* **Description:** The gross annual income, in thousands of dollars, relied on in making the credit decision, or if a credit decision was not made, the gross annual income relied on in processing the application
* **Values:**
  + Varying values

### [debt\_to\_income\_ratio​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#debt_to_income_ratio)

* **Description:** The ratio, as a percentage, of the applicant’s or borrower’s total monthly debt to the total monthly income relied on in making the credit decision
* **Varying values; Ratios binned are:**
  + <20%
  + 20%-<30%
  + 30%-<36%
  + 37%
  + 38%
  + 39%
  + 40%
  + 41%
  + 42%
  + 43%
  + 44%
  + 45%
  + 46%
  + 47%
  + 48%
  + 49%
  + 50%-60%
  + 60%
  + NA
  + Exempt

### [applicant](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#ageapplicant)\_age[​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields" \l "ageapplicant" \o "Direct link to ageapplicant)

* **Description:** The age of the applicant
* **Values:**
  + <25
  + 25-34
  + 35-44
  + 45-54
  + 55-64
  + 65-74
  + >74
  + 8888

### [co-applicant\_age​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#co-applicant_age)

* **Description:** The age, in years, of the first co-applicant or co-borrower
* **Varying values; Ages binned are:**
  + < 25
  + 25-34
  + 35-44
  + 45-54
  + 55-64
  + 65-74
  + > 74
  + 8888
  + 9999

### [submission\_of\_application​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#submission_of_application)

* **Description:** Whether the applicant or borrower submitted the application directly to the financial institution
* **Values:**
  + 1 - Submitted directly to your institution
  + 2 - Not submitted directly to your institution
  + 3 - Not applicable
  + 1111 - Exempt

### [initially\_payable\_to\_institution​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#initially_payable_to_institution)

* **Description:** Whether the obligation arising from the covered loan was, or, in the case of an application, would have been, initially, payable to the financial institution
* **Values:**
  + 1 - Initially payable to your institution
  + 2 - Not initially payable to your institution
  + 3 - Not applicable
  + 1111 - Exempt

### [aus-1​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#aus-1)

* **Description:** The automated underwriting system(s) (AUS) used by the financial institution to evaluate the application
* **Values:**
  + 1 - Desktop Underwriter (DU)
  + 2 - Loan Prospector (LP) or Loan Product Advisor
  + 3 - Technology Open to Approved Lenders (TOTAL) Scorecard
  + 4 - Guaranteed Underwriting System (GUS)
  + 5 - Other
  + 6 - Not applicable
  + 7 - Internal Proprietary System
  + 1111 - Exempt

### [tract\_population​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#tract_population)

* **Description:** Total population in tract
* **Values:**
  + Varying values

### [tract\_minority\_population\_percent​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#tract_minority_population_percent)

* **Description:** Percentage of minority population to total population for tract, rounded to two decimal places
* **Values:**
  + Varying values

### [ffiec\_msa\_md\_median\_family\_income​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#ffiec_msa_md_median_family_income)

* **Description:** FFIEC Median family income in dollars for the MSA/MD in which the tract is located (adjusted annually by FFIEC)
* **Values:**
  + Varying values

### [tract\_to\_msa\_income\_percentage​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#tract_to_msa_income_percentage)

* **Description:** Percentage of tract median family income compared to MSA/MD median family income
* **Values:**
  + Varying values

### [tract\_owner\_occupied\_units​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#tract_owner_occupied_units)

* **Description:** Number of dwellings, including individual condominiums, that are lived in by the owner
* **Values:**
  + Varying values

### [tract\_one\_to\_four\_family\_homes​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#tract_one_to_four_family_homes)

* **Description:** Dwellings that are built to houses with fewer than 5 families
* **Values:**
  + Varying values

### [tract\_median\_age\_of\_housing\_units​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#tract_median_age_of_housing_units)

* **Description:** Tract median age of homes
* **Values:**
  + Varying values

# **Data Dictionary for Additional Fields only in Supplemental Dataset**

### [interest\_rate](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields" \l "interest_rate)

* **Description:** The interest rate for the covered loan or application
* **Values:**
  + Varying values

### [total\_loan\_costs​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#total_loan_costs)

* **Description:** The amount, in dollars, of total loan costs
* **Values:**
  + Varying values

### [loan\_term](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#loan_term)

* **Description:** The number of months after which the legal obligation will mature or terminate, or would have matured or terminated
* **Values:**
  + Varying values

### [interest\_only\_payment](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#interest_only_payment) [​](https://ffiec.cfpb.gov/documentation/publications/loan-level-datasets/lar-data-fields#interest_only_payment)

* **Description:** Whether the contractual terms include, or would have included, interest-only payments
* **Values:**
  + 1 - Interest-only payments
  + 2 - No interest-only payments
  + 1111 - Exempt