

August 2017

# Filing instructions guide for HMDA data collected in 2018

OMB Control #3170-0008



# Version log

The following is a version log that tracks the history of this document and its updates:

| Date        | Version | Section  | Changes   |
|-------------|---------|--|---|
| August 2017 | 3.1     |  | <b>1. Section 1.3</b><br>Updated to include the amendments in the 2017 HMDA Rule.   |
|             |         |  | <b>2. Section 3.3</b><br>Updated loan application/register format to clarify that each covered loan or application should appear on its own line in the loan/application register.  |
|             |         |  | <b>3. Section 3.4, Table 2, and Section 4.2.2</b><br>Updated description of Loan Type, Code 3.  |
|             |         | 1. What's in the FIG?;   | <b>4. Section 3.4, Table 2, and Section 4.2.2</b><br>Added Code 5 to Loan Purpose.  |
|             |         | 3. 2018 File Specifications;<br>4. 2018 Data Specifications;<br>and<br>5. 2018 Edit Specifications | <b>5. Section 3.4, Table 2, Section 4.2.2, and Section 5.3 Table 6</b><br>Updated the names of the following data fields: <ul style="list-style-type: none"><li>▪ #24 Ethnicity of Applicant or Borrower: Conditional Free Form Text Field for Code 14 to Ethnicity of Applicant or Borrower: Free Form Text Field for Other Hispanic or Latino.</li><li>▪ #30 Ethnicity of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 14 to Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino.</li><li>▪ #38 Race of Applicant or Borrower: Conditional Free Form Text Field for Code 1 to Race of Applicant or Borrower: Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe.</li></ul> |

| Date | Version | Section  | Changes   |
|------|---------|--|---|
|      |         |  | <ul style="list-style-type: none"> <li>▪ #39 Race of Applicant or Borrower: Conditional Free Form Text Field for Code 27 to Race of Applicant or Borrower: Free Form Text Field for Other Asian.</li> <li>▪ #40 Race of Applicant or Borrower: Conditional Free Form Text Field for Code 44 to Race of Applicant or Borrower: Free Form Text Field for Other Pacific Islander.</li> <li>▪ #46 Race of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 1 to Race of Co-Applicant or Co-Borrower: Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe.</li> <li>▪ #47 Race of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 27 to Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Asian.</li> <li>▪ #48 Race of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 44 to Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Pacific Islander.</li> </ul> |
|      |         | <b>6. Section 3.4, Table 2</b>   |   |
|      |         | Updated descriptions for the following data fields:  |   |
|      |         | <ul style="list-style-type: none"> <li>▪ #19 Ethnicity of Applicant or Borrower: 1.</li> <li>▪ #24 Ethnicity of Applicant or Borrower: Free Form Text Field for Other Hispanic or Latino.</li> <li>▪ #25 Ethnicity of Co-Applicant or Co-Borrower: 1.</li> <li>▪ #30 Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino.</li> <li>▪ #33 Race of Applicant or Borrower: 1.</li> <li>▪ #38 Race of Applicant or Borrower: Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe.</li> <li>▪ #39 Race of Applicant or Borrower: Free Form Text Field for Other Asian.</li> <li>▪ #40 Race of Applicant or Borrower: Free Form Text Field for Other Pacific Islander.</li> <li>▪ #41 Race of Co-Applicant or Co-Borrower: 1.</li> <li>▪ #46 Race of Co-Applicant or Co-Borrower:</li> </ul> |   |

| Date | Version | Section | Changes   |
|------|---------|---------|---|
|      |         |         | <p>Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe.</p> <ul style="list-style-type: none"> <li>▪ #47 Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Asian.</li> <li>▪ #48 Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Pacific Islander.</li> </ul> <p><b>7. Section 3.4, Table 2, and Section 4.2.2</b><br/>Added Code 7777 to the following data fields:</p> <ul style="list-style-type: none"> <li>▪ #62 Credit Score of Applicant or Borrower.</li> <li>▪ #63 Credit Score of Co-Applicant or Co-Borrower.</li> </ul> <p><b>8. Section 3.4, Table 2</b><br/>Updated examples for the following data fields:</p> <ul style="list-style-type: none"> <li>▪ #76 Discount Points.</li> <li>▪ #77 Lender Credits.</li> </ul> <p><b>9. Section 4.2.2</b><br/>Updated the example for loan amount.</p> <p><b>10. Section 4.2.2</b><br/>Updated instructions for the following:</p> <ul style="list-style-type: none"> <li>▪ 1.f. Ethnicity of Applicant or Borrower.</li> <li>▪ 2. Ethnicity Free Form Text Field for Other Hispanic or Latino.</li> <li>▪ 1.f. Race of Applicant or Borrower.</li> <li>▪ 2. Race Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe.</li> <li>▪ 3. Race Free Form Text Field for Other Asian.</li> <li>▪ 4. Race Free Form Text Field for Other Pacific Islander.</li> <li>▪ c. Rate Spread.</li> <li>▪ 1.a.i. Credit Score of Applicant or Borrower.</li> <li>▪ 1.c. Credit Score of Applicant or Borrower.</li> <li>▪ 2.a.i. Name and Version of Credit Scoring Model.</li> </ul> <p><b>11. Section 5.2, Table 3.</b><br/>Created Revised Edits Table.</p> <p><b>12. Section 5.3, Table 6.</b><br/>Changed data point name from “ULI” to “Applicable to all data fields” in edit S305.</p> |

| Date      | Version | Section  | Changes   |
|-----------|---------|--|---|
|           |         |  | <p><b>13. Section 5.3, Table 6.</b><br/>Updated valid values in V612 and V614 to include Code 5.</p> <p><b>14. Section 5.3, Table 6.</b></p> <ul style="list-style-type: none"> <li>▪ Updated allowable reporting of Ethnicity and Race in V628, V631, V635 and V638.</li> <li>▪ Updated the names of the free form text data fields.</li> </ul> <p><b>15. Section 5.3, Table 6.</b><br/>Removed edit V653.</p> <p><b>16. Section 5.3, Table 6.</b></p> <ul style="list-style-type: none"> <li>▪ Modified condition two in V672 to remove “and the reverse must be true.”</li> <li>▪ Added condition five in V673.</li> </ul> <p><b>17. Section 5.3, Table 6.</b><br/>Updated the valid values in V691 by removing NA.</p> <p><b>18. Section 5.3, Table 7.</b><br/>Updated valid values in Q613 to include Code 5.</p> <p><b>19. Section 5.3, Table 7.</b><br/>Added Q642 to address non-numeric credit scores.</p> |
| July 2017 | 3.0     | 3. 2018 File Specifications;<br>4. 2018 Data Specifications;<br>and<br>5. 2018 Edit Specifications | <p><b>1. Section 3.4, Table 1.</b><br/>Updated example for Contact Person's Office State.</p> <p><b>2. Section 3.4, Table 1.</b><br/>Updated example for Contact Person's Office ZIP Code.</p> <p><b>3. Section 3.4, Table 1; Section 3.4, Table 2; Section 4.2.1; and Section 4.2.2.</b><br/>Updated examples for LEI and ULI.</p> <p><b>4. Section 3.4, Table 2, and Section 4.2.2.</b><br/>Updated example for Loan Amount.</p> <p><b>5. Section 3.4, Table 2; and Section 4.2.2.</b><br/>Updated example and data point for State.</p> <p><b>6. Section 3.4, Table 2, and Section 4.2.2.</b><br/>Updated example for ZIP Code.</p> <p><b>7. Section 4.2.2.</b></p>  |

| Date         | Version | Section  | Changes  |
|--------------|---------|--|--|
|              |         |  | Updated URL for check digit reference.   |
|              |         |  | <b>8. Section 4.2.2.</b><br>Updated instructions and numbering for 1. Ethnicity of Applicant or Borrower (b).  |
|              |         |  | <b>9. Section 4.2.2.</b><br>Updated instructions and numbering for 1. Race of Applicant or Borrower (b).   |
|              |         |  | <b>10. Section 4.2.2.</b><br>Updated instructions for entering Mortgage Loan Originator NMLSR Identifier.  |
|              |         |  | <b>11. Section 5, 2018 Edit Specifications.</b><br>Publication of edits for data collected in 2018.  |
| January 2017 | 2.1     | 3. 2018 File Specifications and<br>4. 2018 Data Specifications | <b>1. Section 3.4, Table 2, and Section 4, 2018 Data Specifications.</b><br>Character width has been increased for the following data fields: <ul style="list-style-type: none"> <li>▪ #24 Ethnicity of Applicant or Borrower: Conditional Free Form Text Field for Code 14. Width up to 100 characters.</li> <li>▪ #30 Ethnicity of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 14. Width up to 100 characters.</li> <li>▪ #38 Race of Applicant or Borrower: Conditional Free Form Text Field for Code 1. Width up to 100 characters.</li> <li>▪ #39 Race of Applicant or Borrower: Conditional Free Form Text Field for Code 27. Width up to 100 characters.</li> <li>▪ #40 Race of Applicant or Borrower: Conditional Free Form Text Field for Code 44. Width up to 100 characters.</li> <li>▪ #46 Race of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 1. Width up to 100 characters.</li> <li>▪ #47 Race of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 27. Width up to 100 characters.</li> <li>▪ #48 Race of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 44. Width up to 100 characters.</li> </ul> |

| Date         | Version | Section             | Changes   |
|--------------|---------|---------------------|---|
|              |         |                     | <ul style="list-style-type: none"> <li>▪ #65 Applicant or Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8. Width up to 100 characters.</li> <li>▪ #67 Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8. Width up to 100 characters.</li> <li>▪ #72 Reason for Denial: Conditional Free Form Text Field for Code 9. Width up to 255 characters.</li> </ul> <p><b>2. Section 3.4, Table 2</b></p> <p>Added “co-“ to the Descriptions and Examples column for the following data fields:</p> <ul style="list-style-type: none"> <li>▪ #46 Race of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 1.</li> <li>▪ #47 Race of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 27. Width up to 100 characters.</li> <li>▪ #48 Race of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 44.</li> </ul> |
| July 2016    | 2.0     | All                 | Publication of the Filing Instructions Guide and its components, including File Specifications as revised.  |
| January 2016 | 1.0     | File Specifications | Original Document   |

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# Paperwork Reduction Act

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and, not withstanding any other provision of law, a person is not required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0008. The time required to complete this information collection is estimated to average between 9,000 hours and 161 hours per response depending on the size of the institution, per response. The obligation to respond to this collection of information is mandatory per the Home Mortgage Disclosure Act 12 U.S.C. 2801-2810 as implemented by CFPB'S Regulation C 12 CFR part 1003. Comments regarding this collection of information, including the estimated response time, suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection should be submitted to the Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to [PRA@cfpb.gov](mailto:PRA@cfpb.gov). The other agencies collecting information under this regulation maintain OMB Control numbers for their collections as follows: Office of the Comptroller of the Currency (1557–0159), the Federal Deposit Insurance Corporation (3064–0046), the Federal Reserve System (7100–0247), the Department of Housing and Urban Development (HUD) (2502–0529), the National Credit Union Administration (3133–0166).

# 1. What's in the FIG?

The 2018 Filing Instructions Guide (FIG) is a compendium of resources to help you file HMDA data you collected in 2018 with the Consumer Financial Protection Bureau (CFPB) in 2019. These resources are briefly described in this section and are further detailed throughout this document in individual sections.

The HMDA agencies have agreed that filing HMDA data collected in or after 2017 with the CFPB will be deemed submission to the appropriate Federal agency<sup>1</sup>.

The FIG includes the following sections:

## 1.1 Changes to the Submission Process for Data Collected in 2018

This section provides a summary of the changes made to the submission process for filing HMDA data collected in 2018 with the CFPB.

This section may be useful for employees in a variety of roles, for example, your institution's:

- Compliance Officer

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<sup>1</sup> The HMDA agencies refers to the member agencies of the Federal Financial Institutions Examination Council (FFIEC)—the CFPB, the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC), the Board of Governors of the Federal Reserve System (Board), and the National Credit Union Administration (NCUA)—and the Department of Housing and Urban Development (HUD).

- Staff who collect, prepare, and submit HMDA data
- HMDA technology support staff

## 1.2 2018 File Specifications

This section provides information including valid values, how to format your loan/application register, and how to file your HMDA data collected in 2018 with the CFPB.

This section may be useful for employees in a variety of roles, for example, your institution's:

- Staff who collect, prepare, and submit HMDA data
- HMDA technology support staff

## 1.3 2018 Data Specifications

On October 15, 2015, the CFPB issued a final rule ([2015 HMDA Rule](#)) amending Regulation C. In August 2017, the CFPB issued a final rule amending the 2015 HMDA Rule primarily to make technical corrections and clarifying amendments (2017 HMDA Rule). Beginning with data collected in 2018, HMDA filers should report the data points described in the 2015 HMDA Rule and the 2017 HMDA Rule.

This section provides instructions for what to enter into each data field in the loan/application register.

This section may be useful for employees in a variety of roles, for example, your institution's:

- Compliance officer
- Staff who collect, prepare, and submit HMDA data

## 1.4 2018 Edit Specifications

This section lists the edits that financial institutions must run on HMDA data before filing it with the CFPB.

This section may be useful for employees in a variety of roles, for example, your institution's:

- Staff who collect, prepare, and submit HMDA data

## 2. Changes to the Submission Process for Data Collected in 2018

### 2.1 Items that have changed:

The reported data fields have changed:

The reported data fields and the valid values for the 2018 data have changed. Please refer to Regulation C and the Data Specification section for the requirements.

The agency to which you file *resubmissions* of your HMDA data:

A resubmission means that you have already filed your HMDA submission and received a confirmation receipt, but you are submitting again.

Beginning with data collected in 2017, filers will resubmit their HMDA data by filing with the CFPB.

### 2.2 Items that have not changed:

The loan/application register file format for submitting your HMDA data:

Financial institutions will submit data collected in a pipe delimited text file (.txt). Data fields will be separated by a pipe character, “|”, and will not be fixed length. This means that zeros do not

need to be added for the sole purpose of making a data field a specific number of characters. Additional information regarding the loan/application register file format can be found in the “Frequently Asked Questions” located at <http://www.consumerfinance.gov/hmda/for-filers>.

Text entries in alphanumeric fields do not need to use all uppercase letters with the exception of:

- “NA” used when the reporting requirement is not applicable; and
- Two letter state codes

A loan/application register formatting tool will be provided to help filers format certain data into a pipe delimited text file. This tool may be especially helpful for filers with small volumes of reported loans that do not use vendor or other software to prepare their HMDA data for submission. Information regarding the loan/application register formatting tool will be located at <http://www.consumerfinance.gov/hmda/for-filers>.

The way you submit your HMDA data:

Filers will submit their HMDA data using a web interface referred to as the HMDA Platform. Information regarding the HMDA Platform can be located at: <http://www.consumerfinance.gov/hmda/for-filers>.

We recommend that HMDA filers use a modern browser, such as the latest version of Google Chrome™ browser or Mozilla® Firefox®, Internet Explorer® 11, Microsoft Edge™, or other modern browsers.

The following submission methods will *not* be permitted:

- PC Diskette and CD-ROM
- Submission via Web (from the Data Entry Software (DES))
- E-mail to [HMDASUB@FRB.GOV](mailto:HMDASUB@FRB.GOV)
- Paper Submissions

The process by which you validate the edit report:

Financial institutions must address all edits *prior to* submitting their HMDA data. In contrast to the previous process for filing data with the Federal Reserve Board (FRB), all edits now must be addressed prior to filing HMDA data with the CFPB in order to complete the submission

process.

The edit report will be web-based:

- Edit reports will *not* be e-mailed to filers in PDF format. Instead, the CFPB edit reports will be viewed and can be downloaded from the HMDA Platform.
- Responses to the edits will not be faxed or e-mailed to the CFPB. The HMDA Platform will guide filers through the process of addressing edits.

The Officer Certification process:

As part of the submission process, an authorized representative of your institution with knowledge of the data submitted shall certify to the accuracy and completeness of the data submitted. Filers will not fax or e-mail the signed certification.

The contact information for HMDA Help:

Technical questions about reporting HMDA data collected in or after 2017 should be directed to [hmdahelp@cfpb.gov](mailto:hmdahelp@cfpb.gov).

Technical questions about reporting HMDA data collected in or before 2016 should be directed to [hmdahelp@frb.gov](mailto:hmdahelp@frb.gov).



## 3. 2018 File Specifications

### 3.1 Introduction

The following information describes the format used when filing HMDA data with the Consumer Financial Protection Bureau (CFPB).

### 3.2 Submission instructions

Filers will submit their HMDA data using a web interface. Information regarding the HMDA Platform can be located at: <http://www.consumerfinance.gov/hmda/for-filers>.

- We recommend that HMDA filers use a modern browser, such as the latest version of Google Chrome™ browser or Mozilla® Firefox®, Internet Explorer® 11, Microsoft Edge™, or other modern browsers.

The HMDA Platform will walk you through the loan/application register filing process.

Certification will also occur within the HMDA Platform. An authorized representative of your institution with knowledge of the data submitted shall certify to the accuracy and completeness of the data submitted.

### 3.3 Loan/Application Register format

Beginning with data collected in 2017, your HMDA data loan/application register will be submitted in a pipe (also referred to as vertical bar) delimited text file format. This means that:

- Each data field within each row will be separated with a pipe character, “|”.
- Zeros do not need to be added for the sole purpose of making a data field a specific number of characters.
- The loan/application register will be a text file with a .txt file format extension.

Text entries in alphanumeric fields do not need to use all uppercase letters with the exception of:

- “NA” used when the reporting requirement is not applicable; and
- Two letter state codes

As with previous submissions:

- The first row of the loan/application register will begin with the number one (1) to indicate that the data fields in row one contain information relating to your institution.
- All subsequent rows of the loan/application register will begin with the number two (2) to indicate that the data fields beginning in row two contain data fields for the loan/application register, with information relating to the reported loan or application.
- Each covered loan or application must appear on its own line in the loan/application register.

## 3.4 Information regarding data fields

Table 1 and Table 2 contain the data field name, data field type, valid values for numeric fields, examples for alphanumeric fields, and the data point name, where applicable. Please refer to Regulation C and the Data Specifications section for details regarding each data field.

**TABLE 1:** FILING INSTITUTION, REPORTING PERIOD, AND CONTACT INFORMATION (TRANSMITTAL SHEET)

| Data Field Number | Data Field Name                   | Data Field Type | Valid Values | Descriptions and Examples |
|-------------------|-----------------------------------|-----------------|--------------|---------------------------|
| 1                 | Record Identifier<br>– Value is 1 | Numeric         | 1            |                           |

| <b>Data Field Number</b> | <b>Data Field Name</b>                 | <b>Data Field Type</b> | <b>Valid Values</b> | <b>Descriptions and Examples</b>   |
|--------------------------|--|------------------------|---------------------|--|
| 2                        | Financial Institution Name             | Alphanumeric           |                     | Example:<br>Ficus Bank   |
| 3                        | Calendar Year                          | Numeric                |                     | Example:<br>2018   |
| 4                        | Calendar Quarter                       | Numeric                | 4                   | Description:<br>4. Annual submissions for covered loans and applications with respect to which final action was taken from January 1st (01/01) and December 31st (12/31) |
| 5                        | Contact Person's Name                  | Alphanumeric           |                     | Example:<br>Erika Otis   |
| 6                        | Contact Person's Telephone Number      | Alphanumeric           |                     | Example:<br>999-999-9999   |
| 7                        | Contact Person's E-mail Address        | Alphanumeric           |                     | Example:<br>erikaotis@bank.com   |
| 8                        | Contact Person's Office Street Address | Alphanumeric           |                     | Example:<br>4321 W Random Blvd Ste 201   |
| 9                        | Contact Person's Office City           | Alphanumeric           |                     | Example:<br>Somecity   |
| 10                       | Contact Person's Office State          | Alphanumeric           |                     | Example:<br>CA   |
| 11                       | Contact Person's Office ZIP Code       | Alphanumeric           |                     | Example:<br>90049-9998   |

| Data Field Number | Data Field Name                                 | Data Field Type                         | Valid Values               | Descriptions and Examples   |
|-------------------|---|---|----------------------------|---|
| 12                | Federal Agency                                  | Numeric                                 | 1<br>2<br>3<br>5<br>7<br>9 | Descriptions:<br>1.Office of the Comptroller of the Currency (OCC)<br>2.Federal Reserve System (FRS)<br>3.Federal Deposit Insurance Corporation (FDIC)<br>5.National Credit Union Administration (NCUA)<br>7.United States Department of Housing and Urban Development (HUD)<br>9.Consumer Financial Protection Bureau (CFPB) |
| 13                | Total Number of Entries Contained in Submission | Numeric                                 |                            | Example:<br>5000  |
| 14                | Federal Taxpayer Identification Number          | Alphanumeric                            |                            | Example:<br>99-9999999  |
| 15                | Legal Entity Identifier (LEI)                   | Alphanumeric;<br>Width is 20 characters |                            | Example:<br>10Bx939c5543TqA1144M  |

**TABLE 2:** LOAN/APPLICATION REGISTER

| Data Field Number | Data Field Name                 | Data Field Type                            | Valid Values | Descriptions and Examples                 | Data Point Name                 |
|-------------------|---------------------------------|--|--------------|---|---------------------------------|
| 1                 | Record Identifier – Value is 2  | Numeric                                    | 2            |   |                                 |
| 2                 | Legal Entity Identifier (LEI)   | Alphanumeric;<br>Width is 20 characters    |              | Example:<br>10Bx939c5543TqA1144M          | Legal Entity Identifier (LEI)   |
| 3                 | Universal Loan Identifier (ULI) | Alphanumeric;<br>Width up to 45 characters |              | Example:<br>10Bx939c5543TqA1144M999143X38 | Universal Loan Identifier (ULI) |
| 4                 | Application Date                | Alphanumeric                               |              | Example:<br>20180721 (or) NA              | Application Date                |

| Data Field Number | Data Field Name     | Data Field Type | Valid Values                         | Descriptions and Examples  | Data Point Name     |
|-------------------|---------------------|-----------------|--------------------------------------|--|---------------------|
| 5                 | Loan Type           | Numeric         | 1<br>2<br>3<br>4                     | Descriptions:<br>1. Conventional (not insured or guaranteed by FHA, VA, RHS, or FSA)<br>2. Federal Housing Administration insured (FHA)<br>3. Veterans Affairs guaranteed (VA)<br>4. USDA Rural Housing Service or Farm Service Agency guaranteed (RHS or FSA)                                   | Loan Type           |
| 6                 | Loan Purpose        | Numeric         | 1<br>2<br>31<br>32<br>4              | Descriptions:<br>1. Home purchase<br>2. Home improvement<br>31. Refinancing<br>32. Cash-out refinancing<br>4. Other purpose<br>5. Not applicable   | Loan Purpose        |
| 7                 | Preapproval         | Numeric         | 1<br>2                               | Descriptions:<br>1. Preapproval requested<br>2. Preapproval not requested  | Preapproval         |
| 8                 | Construction Method | Numeric         | 1<br>2                               | Descriptions:<br>1. Site-built<br>2. Manufactured Home   | Construction Method |
| 9                 | Occupancy Type      | Numeric         | 1<br>2<br>3                          | Descriptions:<br>1. Principal residence<br>2. Second residence<br>3. Investment property   | Occupancy Type      |
| 10                | Loan Amount         | Numeric         |                                      | Example:<br>110500 (or) 110500.00  | Loan Amount         |
| 11                | Action Taken        | Numeric         | 1<br>2<br>3<br>4<br>5<br>6<br>7<br>8 | Descriptions:<br>1. Loan originated<br>2. Application approved but not accepted<br>3. Application denied<br>4. Application withdrawn by applicant<br>5. File closed for incompleteness<br>6. Purchased loan<br>7. Preapproval request denied<br>8. Preapproval request approved but not accepted | Action Taken        |

| <b>Data Field Number</b> | <b>Data Field Name</b> | <b>Data Field Type</b> | <b>Valid Values</b> | <b>Descriptions and Examples</b>                | <b>Data Point Name</b>               |
|--------------------------|------------------------|------------------------|---------------------|---|--------------------------------------|
| 12                       | Action Taken Date      | Numeric                |                     | Example:<br>20180721                            | Action Taken Date                    |
| 13                       | Street Address         | Alphanumeric           |                     | Example:<br>456 W Somewhere Ave Apt 201 (or) NA | Property Address                     |
| 14                       | City                   | Alphanumeric           |                     | Example:<br>Anytown (or) NA                     | Property Address                     |
| 15                       | State <sup>2</sup>     | Alphanumeric           |                     | Example:<br>CA (or) NA                          | Property Location & Property Address |
| 16                       | ZIP Code               | Alphanumeric           |                     | Example:<br>90049-9998 (or) NA                  | Property Address                     |
| 17                       | County                 | Alphanumeric           |                     | Example:<br>06037 (or) NA                       | Property Location                    |
| 18                       | Census Tract           | Alphanumeric           |                     | Example:<br>06037264000 (or) NA                 | Property Location                    |

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<sup>2</sup> Reporting of the State data field is subject to the requirements of both Property Address, provided in 1003.4(a)(9)(i), and Property Location, provided in 1003.4(a)(9)(ii).

| Data Field Number | Data Field Name                       | Data Field Type | Valid Values                             | Descriptions and Examples  | Data Point Name |
|-------------------|---------------------------------------|-----------------|--|--|-----------------|
| 19                | Ethnicity of Applicant or Borrower: 1 | Numeric         | 1<br>11<br>12<br>13<br>14<br>2<br>3<br>4 | <p>Descriptions:</p> <ul style="list-style-type: none"> <li>1. Hispanic or Latino <ul style="list-style-type: none"> <li>11. Mexican</li> <li>12. Puerto Rican</li> <li>13. Cuban</li> <li>14. Other Hispanic or Latino</li> </ul> </li> <li>2. Not Hispanic or Latino</li> <li>3. Information not provided by applicant in mail, internet, or telephone application</li> <li>4. Not applicable</li> </ul> <p>If the Applicant or Borrower did not select any ethnicity(ies), but only provided ethnicity(ies) in the Ethnicity of Applicant or Borrower: Free Form Text Field for Other Hispanic or Latino, either leave this this data field blank or enter Code 14.</p> | Ethnicity       |
| 20                | Ethnicity of Applicant or Borrower: 2 | Numeric         | 1<br>11<br>12<br>13<br>14<br>2           | <p>Descriptions:</p> <ul style="list-style-type: none"> <li>1. Hispanic or Latino <ul style="list-style-type: none"> <li>11. Mexican</li> <li>12. Puerto Rican</li> <li>13. Cuban</li> <li>14. Other Hispanic or Latino</li> </ul> </li> <li>2. Not Hispanic or Latino</li> </ul> <p>If this data field does not contain an entry, leave it blank.</p> <p>If the Applicant or Borrower provided ethnicity(ies) in the Ethnicity of Applicant or Borrower: Free Form Text Field for Other Hispanic or Latino, and did not select Code 14, either leave this data field blank or enter Code 14.</p>  | Ethnicity       |

| Data Field Number | Data Field Name                       | Data Field Type | Valid Values                   | Descriptions and Examples   | Data Point Name |
|-------------------|---------------------------------------|-----------------|--------------------------------|---|-----------------|
| 21                | Ethnicity of Applicant or Borrower: 3 | Numeric         | 1<br>11<br>12<br>13<br>14<br>2 | <p>Descriptions:</p> <ul style="list-style-type: none"> <li>1. Hispanic or Latino <ul style="list-style-type: none"> <li>11. Mexican</li> <li>12. Puerto Rican</li> <li>13. Cuban</li> <li>14. Other Hispanic or Latino</li> </ul> </li> <li>2. Not Hispanic or Latino</li> </ul> <p>If this data field does not contain an entry, leave it blank.</p> <p>If the Applicant or Borrower provided ethnicity(ies) in the Ethnicity of Applicant or Borrower: Free Form Text Field for Other Hispanic or Latino, and did not select Code 14, either leave this data field blank or enter Code 14.</p> | Ethnicity       |
| 22                | Ethnicity of Applicant or Borrower: 4 | Numeric         | 1<br>11<br>12<br>13<br>14<br>2 | <p>Descriptions:</p> <ul style="list-style-type: none"> <li>1. Hispanic or Latino <ul style="list-style-type: none"> <li>11. Mexican</li> <li>12. Puerto Rican</li> <li>13. Cuban</li> <li>14. Other Hispanic or Latino</li> </ul> </li> <li>2. Not Hispanic or Latino</li> </ul> <p>If this data field does not contain an entry, leave it blank.</p> <p>If the Applicant or Borrower provided ethnicity(ies) in the Ethnicity of Applicant or Borrower: Free Form Text Field for Other Hispanic or Latino, and did not select Code 14, either leave this data field blank or enter Code 14.</p> | Ethnicity       |



| Data Field Number | Data Field Name   | Data Field Type                          | Valid Values                   | Descriptions and Examples  | Data Point Name |
|-------------------|---|--|--------------------------------|--|-----------------|
| 23                | Ethnicity of Applicant or Borrower: 5   | Numeric                                  | 1<br>11<br>12<br>13<br>14<br>2 | <p>Descriptions:</p> <p>1. Hispanic or Latino</p> <p>11. Mexican</p> <p>12. Puerto Rican</p> <p>13. Cuban</p> <p>14. Other Hispanic or Latino</p> <p>2. Not Hispanic or Latino</p> <p>If this data field does not contain an entry, leave it blank.</p> <p>If the Applicant or Borrower provided ethnicity(ies) in the Ethnicity of Applicant or Borrower: Free Form Text Field for Other Hispanic or Latino, and did not select Code 14, either leave this data field blank or enter Code 14.</p> | Ethnicity       |
| 24                | Ethnicity of Applicant or Borrower: Free Form Text Field for Other Hispanic or Latino | Alphanumeric; Width up to 100 characters |                                | <i>Specify in text the Applicant's or Borrower's Other Hispanic or Latino ethnicity(ies) provided by the Applicant or Borrower. Otherwise, leave this data field blank.</i>  | Ethnicity       |

| Data Field Number | Data Field Name                             | Data Field Type | Valid Values                                  | Descriptions and Examples  | Data Point Name |
|-------------------|---|-----------------|---|--|-----------------|
| 25                | Ethnicity of Co-Applicant or Co-Borrower: 1 | Numeric         | 1<br>11<br>12<br>13<br>14<br>2<br>3<br>4<br>5 | <p>Descriptions:</p> <ul style="list-style-type: none"> <li>1. Hispanic or Latino <ul style="list-style-type: none"> <li>11. Mexican</li> <li>12. Puerto Rican</li> <li>13. Cuban</li> <li>14. Other Hispanic or Latino</li> </ul> </li> <li>2. Not Hispanic or Latino</li> <li>3. Information not provided by applicant in mail, internet, or telephone application</li> <li>4. Not applicable</li> <li>5. No co-applicant</li> </ul> <p>If the Co-Applicant or Co-Borrower did not select any ethnicity(ies), but only provided ethnicity(ies) in the Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino, either leave this this data field blank or enter Code 14.</p> | Ethnicity       |
| 26                | Ethnicity of Co-Applicant or Co-Borrower: 2 | Numeric         | 1<br>11<br>12<br>13<br>14<br>2                | <p>Descriptions:</p> <ul style="list-style-type: none"> <li>1. Hispanic or Latino <ul style="list-style-type: none"> <li>11. Mexican</li> <li>12. Puerto Rican</li> <li>13. Cuban</li> <li>14. Other Hispanic or Latino</li> </ul> </li> <li>2. Not Hispanic or Latino</li> </ul> <p>If this data field does not contain an entry, leave it blank.</p> <p>If the Co-Applicant or Co-Borrower provided ethnicity(ies) in the Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino, and did not select Code 14, either leave this data field blank or enter Code 14.</p>  | Ethnicity       |

| Data Field Number | Data Field Name                             | Data Field Type | Valid Values | Descriptions and Examples   | Data Point Name |
|-------------------|---|-----------------|--------------|---|-----------------|
| 27                | Ethnicity of Co-Applicant or Co-Borrower: 3 | Numeric         |              | Descriptions:<br>1. Hispanic or Latino<br>11. Mexican<br>12. Puerto Rican<br>13. Cuban<br>14. Other Hispanic or Latino  | Ethnicity       |
|                   |   |                 | 1            | 2. Not Hispanic or Latino   |                 |
|                   |   |                 | 11           |   |                 |
|                   |   |                 | 12           | If this data field does not contain an entry, leave it blank.   |                 |
|                   |   |                 | 13           |   |                 |
|                   |   |                 | 14           |   |                 |
| 28                | Ethnicity of Co-Applicant or Co-Borrower: 4 | Numeric         | 2            | If the Co-Applicant or Co-Borrower provided ethnicity(ies) in the Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino, and did not select Code 14, either leave this data field blank or enter Code 14. | Ethnicity       |
|                   |   |                 |              | Descriptions:<br>1. Hispanic or Latino<br>11. Mexican<br>12. Puerto Rican<br>13. Cuban<br>14. Other Hispanic or Latino  |                 |
|                   |   |                 | 1            | 2. Not Hispanic or Latino   |                 |
|                   |   |                 | 11           |   |                 |
|                   |   |                 | 12           | If this data field does not contain an entry, leave it blank.   |                 |
|                   |   |                 | 13           |   |                 |
|                   |   |                 | 14           |   |                 |
|                   |   |                 | 2            | If the Co-Applicant or Co-Borrower provided ethnicity(ies) in the Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino, and did not select Code 14, either leave this data field blank or enter Code 14. |                 |
|                   |   |                 |              | Descriptions:<br>1. Hispanic or Latino<br>11. Mexican<br>12. Puerto Rican<br>13. Cuban<br>14. Other Hispanic or Latino  |                 |
|                   |   |                 | 1            | 2. Not Hispanic or Latino   |                 |
|                   |   |                 | 11           |   | Ethnicity       |
|                   |   |                 | 12           | If this data field does not contain an entry, leave it blank.   |                 |
|                   |   |                 | 13           |   |                 |
|                   |   |                 | 14           |   |                 |
|                   |   |                 | 2            | If the Co-Applicant or Co-Borrower provided ethnicity(ies) in the Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino, and did not select Code 14, either leave this data field blank or enter Code 14. | Ethnicity       |
|                   |   |                 |              | Descriptions:<br>1. Hispanic or Latino<br>11. Mexican<br>12. Puerto Rican<br>13. Cuban<br>14. Other Hispanic or Latino  |                 |
|                   |   |                 | 1            | 2. Not Hispanic or Latino   |                 |
|                   |   |                 | 11           |   |                 |
|                   |   |                 | 12           | If this data field does not contain an entry, leave it blank.   | Ethnicity       |
|                   |   |                 | 13           |   |                 |
|                   |   |                 | 14           |   |                 |
|                   |   |                 | 2            | If the Co-Applicant or Co-Borrower provided ethnicity(ies) in the Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino, and did not select Code 14, either leave this data field blank or enter Code 14. |                 |

| Data Field Number | Data Field Name   | Data Field Type                          | Valid Values                   | Descriptions and Examples  | Data Point Name |
|-------------------|---|--|--------------------------------|--|-----------------|
| 29                | Ethnicity of Co-Applicant or Co-Borrower: 5   | Numeric                                  | 1<br>11<br>12<br>13<br>14<br>2 | <p>Descriptions:</p> <p>1. Hispanic or Latino</p> <p>11. Mexican</p> <p>12. Puerto Rican</p> <p>13. Cuban</p> <p>14. Other Hispanic or Latino</p> <p>2. Not Hispanic or Latino</p> <p>If this data field does not contain an entry, leave it blank.</p> <p>If the Co-Applicant or Co-Borrower provided ethnicity(ies) in the Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino, and did not select Code 14, either leave this data field blank or enter Code 14.</p> | Ethnicity       |
| 30                | Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino | Alphanumeric; Width up to 100 characters |                                | <i>Specify in text the Co-Applicant's or Co-Borrower's Other Hispanic or Latino ethnicity(ies) provided by the Co-Applicant or Co-Borrower. Otherwise, leave this data field blank.</i>  | Ethnicity       |
| 31                | Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname  | Numeric                                  | 1<br>2<br>3                    | <p>Descriptions:</p> <p>1. Collected on the basis of visual observation or surname</p> <p>2. Not collected on the basis of visual observation or surname</p> <p>3. Not applicable</p>  | Ethnicity       |

| Data Field Number | Data Field Name   | Data Field Type | Valid Values     | Descriptions and Examples  | Data Point Name |
|-------------------|---|-----------------|------------------|--|-----------------|
| 32                | Ethnicity of Co-Applicant or Co-Borrower<br>Collected on the Basis of Visual Observation or Surname | Numeric         | 1<br>2<br>3<br>4 | Descriptions:<br>1. Collected on the basis of visual observation or surname<br>2. Not collected on the basis of visual observation or surname<br>3. Not applicable<br>4. No co-applicant | Ethnicity       |

| Data Field Number | Data Field Name                  | Data Field Type | Valid Values  | Descriptions and Examples  | Data Point Name |
|-------------------|----------------------------------|-----------------|---|--|-----------------|
| 33                | Race of Applicant or Borrower: 1 | Numeric         | 1<br>2<br>21<br>22<br>23<br>24<br>25<br>26<br>27<br>3<br>4<br>41<br>42<br>43<br>44<br>5<br>6<br>7 | <p>Descriptions:</p> <p>1. American Indian or Alaska Native</p> <p>2. Asian</p> <p>21. Asian Indian</p> <p>22. Chinese</p> <p>23. Filipino</p> <p>24. Japanese</p> <p>25. Korean</p> <p>26. Vietnamese</p> <p>27. Other Asian</p> <p>3. Black or African American</p> <p>4. Native Hawaiian or Other Pacific Islander</p> <p>41. Native Hawaiian</p> <p>42. Guamanian or Chamorro</p> <p>43. Samoan</p> <p>44. Other Pacific Islander</p> <p>5. White</p> <p>6. Information not provided by applicant in mail, internet, or telephone application</p> <p>7. Not applicable</p> <p>If the Applicant or Borrower did not select any race(s) and only provided race(s) in the Race of Applicant or Borrower: Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe, Race of Applicant or Borrower: Free Form Text Field for Other Asian, and/or Race of Applicant or Borrower: Free Form Text Field for Other Pacific Islander, either leave this data field blank or enter, as appropriate, Code 1, 27, or 44.</p> | Race            |

| Data Field Number | Data Field Name                  | Data Field Type | Valid Values  | Descriptions and Examples   | Data Point Name |
|-------------------|----------------------------------|-----------------|---|---|-----------------|
| 34                | Race of Applicant or Borrower: 2 | Numeric         | 1<br>2<br>21<br>22<br>23<br>24<br>25<br>26<br>27<br>3<br>4<br>41<br>42<br>43<br>44<br>5 | <p>Descriptions:</p> <p>1. American Indian or Alaska Native</p> <p>2. Asian</p> <p>21. Asian Indian</p> <p>22. Chinese</p> <p>23. Filipino</p> <p>24. Japanese</p> <p>25. Korean</p> <p>26. Vietnamese</p> <p>27. Other Asian</p> <p>3. Black or African American</p> <p>4. Native Hawaiian or Other Pacific Islander</p> <p>41. Native Hawaiian</p> <p>42. Guamanian or Chamorro</p> <p>43. Samoan</p> <p>44. Other Pacific Islander</p> <p>5. White</p> <p>If this data field does not contain an entry, leave it blank.</p> <p>If the Applicant or Borrower provided race(s) in the Race of Applicant or Borrower: Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe, Race of Applicant or Borrower: Free Form Text Field for Other Asian, and/or Race of Applicant or Borrower: Free Form Text Field for Other Pacific Islander, and did not select Code 1, 27, or 44, either leave this data field blank or enter Code 1, 27, or 44.</p> | Race            |

| Data Field Number | Data Field Name                  | Data Field Type | Valid Values  | Descriptions and Examples   | Data Point Name |
|-------------------|----------------------------------|-----------------|---|---|-----------------|
| 35                | Race of Applicant or Borrower: 3 | Numeric         | 1<br>2<br>21<br>22<br>23<br>24<br>25<br>26<br>27<br>3<br>4<br>41<br>42<br>43<br>44<br>5 | <p>Descriptions:</p> <p>1. American Indian or Alaska Native</p> <p>2. Asian</p> <p>21. Asian Indian</p> <p>22. Chinese</p> <p>23. Filipino</p> <p>24. Japanese</p> <p>25. Korean</p> <p>26. Vietnamese</p> <p>27. Other Asian</p> <p>3. Black or African American</p> <p>4. Native Hawaiian or Other Pacific Islander</p> <p>41. Native Hawaiian</p> <p>42. Guamanian or Chamorro</p> <p>43. Samoan</p> <p>44. Other Pacific Islander</p> <p>5. White</p> <p>If this data field does not contain an entry, leave it blank.</p> <p>If the Applicant or Borrower provided race(s) in the Race of Applicant or Borrower: Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe, Race of Applicant or Borrower: Free Form Text Field for Other Asian, and/or Race of Applicant or Borrower: Free Form Text Field for Other Pacific Islander, and did not select Code 1, 27, or 44, either leave this data field blank or enter Code 1, 27, or 44.</p> | Race            |



| Data Field Number | Data Field Name                  | Data Field Type | Valid Values  | Descriptions and Examples   | Data Point Name |
|-------------------|----------------------------------|-----------------|---|---|-----------------|
| 36                | Race of Applicant or Borrower: 4 | Numeric         | 1<br>2<br>21<br>22<br>23<br>24<br>25<br>26<br>27<br>3<br>4<br>41<br>42<br>43<br>44<br>5 | <p>Descriptions:</p> <p>1. American Indian or Alaska Native</p> <p>2. Asian</p> <p>21. Asian Indian</p> <p>22. Chinese</p> <p>23. Filipino</p> <p>24. Japanese</p> <p>25. Korean</p> <p>26. Vietnamese</p> <p>27. Other Asian</p> <p>3. Black or African American</p> <p>4. Native Hawaiian or Other Pacific Islander</p> <p>41. Native Hawaiian</p> <p>42. Guamanian or Chamorro</p> <p>43. Samoan</p> <p>44. Other Pacific Islander</p> <p>5. White</p> <p>If this data field does not contain an entry, leave it blank.</p> <p>If the Applicant or Borrower provided race(s) in the Race of Applicant or Borrower: Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe, Race of Applicant or Borrower: Free Form Text Field for Other Asian, and/or Race of Applicant or Borrower: Free Form Text Field for Other Pacific Islander, and did not select Code 1, 27, or 44, either leave this data field blank or enter Code 1, 27, or 44.</p> | Race            |

| Data Field Number | Data Field Name                  | Data Field Type | Valid Values  | Descriptions and Examples   | Data Point Name |
|-------------------|----------------------------------|-----------------|---|---|-----------------|
| 37                | Race of Applicant or Borrower: 5 | Numeric         | 1<br>2<br>21<br>22<br>23<br>24<br>25<br>26<br>27<br>3<br>4<br>41<br>42<br>43<br>44<br>5 | <p>Descriptions:</p> <p>1. American Indian or Alaska Native</p> <p>2. Asian</p> <p>21. Asian Indian</p> <p>22. Chinese</p> <p>23. Filipino</p> <p>24. Japanese</p> <p>25. Korean</p> <p>26. Vietnamese</p> <p>27. Other Asian</p> <p>3. Black or African American</p> <p>4. Native Hawaiian or Other Pacific Islander</p> <p>41. Native Hawaiian</p> <p>42. Guamanian or Chamorro</p> <p>43. Samoan</p> <p>44. Other Pacific Islander</p> <p>5. White</p> <p>If this data field does not contain an entry, leave it blank.</p> <p>If the Applicant or Borrower provided race(s) in the Race of Applicant or Borrower: Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe, Race of Applicant or Borrower: Free Form Text Field for Other Asian, and/or Race of Applicant or Borrower: Free Form Text Field for Other Pacific Islander, and did not select Code 1, 27, or 44, either leave this data field blank or enter Code 1, 27, or 44.</p> | Race            |

| Data Field Number | Data Field Name  | Data Field Type                          | Valid Values | Descriptions and Examples   | Data Point Name |
|-------------------|--|--|--------------|---|-----------------|
| 38                | Race of Applicant or Borrower: Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe | Alphanumeric; Width up to 100 characters |              | <i>Specify in text the Applicant's or Borrower's American Indian or Alaska Native Enrolled or Principal Tribe if provided by the Applicant or Borrower. Otherwise, leave this data field blank.</i> | Race            |
| 39                | Race of Applicant or Borrower: Free Form Text Field for Other Asian  | Alphanumeric; Width up to 100 characters |              | <i>Specify in text the Applicant's or Borrower's Other Asian race(s) provided by the Applicant or Borrower. Otherwise, leave this data field blank.</i>   | Race            |
| 40                | Race of Applicant or Borrower: Free Form Text Field for Other Pacific Islander                                       | Alphanumeric; Width up to 100 characters |              | <i>Specify in text the Applicant's or Borrower's Other Pacific Islander race(s) provided by the Applicant or Borrower. Otherwise, leave this data field blank.</i>                                  | Race            |

| Data Field Number | Data Field Name                           | Data Field Type | Valid Values   | Descriptions and Examples  | Data Point Name |
|-------------------|---|-----------------|--|--|-----------------|
| 41                | Race of Co-Applicant or Co-Borrower:<br>1 | Numeric         | 1<br>2<br>21<br>22<br>23<br>24<br>25<br>26<br>27<br>3<br>4<br>41<br>42<br>43<br>44<br>5<br>6<br>7<br>8 | <p>Descriptions:</p> <p>1. American Indian or Alaska Native</p> <p>2. Asian</p> <p>21. Asian Indian</p> <p>22. Chinese</p> <p>23. Filipino</p> <p>24. Japanese</p> <p>25. Korean</p> <p>26. Vietnamese</p> <p>27. Other Asian</p> <p>3. Black or African American</p> <p>4. Native Hawaiian or Other Pacific Islander</p> <p>41. Native Hawaiian</p> <p>42. Guamanian or Chamorro</p> <p>43. Samoan</p> <p>44. Other Pacific Islander</p> <p>5. White</p> <p>6. Information not provided by applicant in mail, internet, or telephone application</p> <p>7. Not applicable</p> <p>8. No co-applicant</p> <p>If the Co-Applicant or Co-Borrower did not select any race(s) and only provided race(s) in the Race of Co-Applicant or Co-Borrower: Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe, Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Asian, and/or Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Pacific Islander, either leave this data field blank or enter, as appropriate, Code 1, 27, or 44.</p> | Race            |

| Data Field Number | Data Field Name                           | Data Field Type | Valid Values  | Descriptions and Examples   | Data Point Name |
|-------------------|---|-----------------|---|---|-----------------|
| 42                | Race of Co-Applicant or Co-Borrower:<br>2 | Numeric         | 1<br>2<br>21<br>22<br>23<br>24<br>25<br>26<br>27<br>3<br>4<br>41<br>42<br>43<br>44<br>5 | <p>Descriptions:</p> <p>1. American Indian or Alaska Native</p> <p>2. Asian</p> <p>21. Asian Indian</p> <p>22. Chinese</p> <p>23. Filipino</p> <p>24. Japanese</p> <p>25. Korean</p> <p>26. Vietnamese</p> <p>27. Other Asian</p> <p>3. Black or African American</p> <p>4. Native Hawaiian or Other Pacific Islander</p> <p>41. Native Hawaiian</p> <p>42. Guamanian or Chamorro</p> <p>43. Samoan</p> <p>44. Other Pacific Islander</p> <p>5. White</p> <p>If this data field does not contain an entry, leave it blank.</p> <p>If the Co-Applicant or Co-Borrower provided race(s) in the Race of Co-Applicant or Co-Borrower: Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe, Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Asian, and/or Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Pacific Islander, and did not select Code 1, 27, or 44, either leave this data field blank or enter Code 1, 27, or 44.</p> | Race            |

| Data Field Number | Data Field Name                        | Data Field Type | Valid Values  | Descriptions and Examples   | Data Point Name |
|-------------------|--|-----------------|---|---|-----------------|
| 43                | Race of Co-Applicant or Co-Borrower: 3 | Numeric         | 1<br>2<br>21<br>22<br>23<br>24<br>25<br>26<br>27<br>3<br>4<br>41<br>42<br>43<br>44<br>5 | <p>Descriptions:</p> <p>1. American Indian or Alaska Native</p> <p>2. Asian</p> <p>21. Asian Indian</p> <p>22. Chinese</p> <p>23. Filipino</p> <p>24. Japanese</p> <p>25. Korean</p> <p>26. Vietnamese</p> <p>27. Other Asian</p> <p>3. Black or African American</p> <p>4. Native Hawaiian or Other Pacific Islander</p> <p>41. Native Hawaiian</p> <p>42. Guamanian or Chamorro</p> <p>43. Samoan</p> <p>44. Other Pacific Islander</p> <p>5. White</p> <p>If this data field does not contain an entry, leave it blank.</p> <p>If the Co-Applicant or Co-Borrower provided race(s) in the Race of Co-Applicant or Co-Borrower: Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe, Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Asian, and/or Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Pacific Islander, and did not select Code 1, 27, or 44, either leave this data field blank or enter Code 1, 27, or 44.</p> | Race            |

| Data Field Number | Data Field Name                        | Data Field Type | Valid Values  | Descriptions and Examples   | Data Point Name |
|-------------------|--|-----------------|---|---|-----------------|
| 44                | Race of Co-Applicant or Co-Borrower: 4 | Numeric         | 1<br>2<br>21<br>22<br>23<br>24<br>25<br>26<br>27<br>3<br>4<br>41<br>42<br>43<br>44<br>5 | <p>Descriptions:</p> <p>1. American Indian or Alaska Native</p> <p>2. Asian</p> <p>21. Asian Indian</p> <p>22. Chinese</p> <p>23. Filipino</p> <p>24. Japanese</p> <p>25. Korean</p> <p>26. Vietnamese</p> <p>27. Other Asian</p> <p>3. Black or African American</p> <p>4. Native Hawaiian or Other Pacific Islander</p> <p>41. Native Hawaiian</p> <p>42. Guamanian or Chamorro</p> <p>43. Samoan</p> <p>44. Other Pacific Islander</p> <p>5. White</p> <p>If this data field does not contain an entry, leave it blank.</p> <p>If the Co-Applicant or Co-Borrower provided race(s) in the Race of Co-Applicant or Co-Borrower: Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe, Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Asian, and/or Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Pacific Islander, and did not select Code 1, 27, or 44, either leave this data field blank or enter Code 1, 27, or 44.</p> | Race            |

| Data Field Number | Data Field Name                        | Data Field Type | Valid Values  | Descriptions and Examples   | Data Point Name |
|-------------------|--|-----------------|---|---|-----------------|
| 45                | Race of Co-Applicant or Co-Borrower: 5 | Numeric         | 1<br>2<br>21<br>22<br>23<br>24<br>25<br>26<br>27<br>3<br>4<br>41<br>42<br>43<br>44<br>5 | <p>Descriptions:</p> <p>1. American Indian or Alaska Native</p> <p>2. Asian</p> <p>21. Asian Indian</p> <p>22. Chinese</p> <p>23. Filipino</p> <p>24. Japanese</p> <p>25. Korean</p> <p>26. Vietnamese</p> <p>27. Other Asian</p> <p>3. Black or African American</p> <p>4. Native Hawaiian or Other Pacific Islander</p> <p>41. Native Hawaiian</p> <p>42. Guamanian or Chamorro</p> <p>43. Samoan</p> <p>44. Other Pacific Islander</p> <p>5. White</p> <p>If this data field does not contain an entry, leave it blank.</p> <p>If the Co-Applicant or Co-Borrower provided race(s) in the Race of Co-Applicant or Co-Borrower: Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe, Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Asian, and/or Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Pacific Islander, and did not select Code 1, 27, or 44, either leave this data field blank or enter Code 1, 27, or 44.</p> | Race            |



| Data Field Number | Data Field Name   | Data Field Type                             | Valid Values     | Descriptions and Examples   | Data Point Name |
|-------------------|---|---|------------------|---|-----------------|
| 46                | Race of Co-Applicant or Co-Borrower:<br>Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe | Alphanumeric;<br>Width up to 100 characters |                  | <i>Specify in text the Co-Applicant's or Co-Borrower's American Indian or Alaska Native Enrolled or Principal Tribe if provided by the Co-Applicant or Co-Borrower. Otherwise, leave this data field blank.</i> | Race            |
| 47                | Race of Co-Applicant or Co-Borrower:<br>Free Form Text Field for Other Asian  | Alphanumeric;<br>Width up to 100 characters |                  | <i>Specify in text the Co-Applicant's or Co-Borrower's Other Asian race(s) provided by the Co-Applicant or Co-Borrower. Otherwise, leave this data field blank.</i>   | Race            |
| 48                | Race of Co-Applicant or Co-Borrower:<br>Free Form Text Field for Other Pacific Islander                                       | Alphanumeric;<br>Width up to 100 characters |                  | <i>Specify in text the Co-Applicant's or Co-Borrower's Other Pacific Islander race(s) provided by the Co-Applicant or Co-Borrower. Otherwise, leave this data field blank.</i>                                  | Race            |
| 49                | Race of Applicant or Borrower<br>Collected on the Basis of Visual Observation or Surname                                      | Numeric                                     | 1<br>2<br>3      | Descriptions:<br>1. Collected on the basis of visual observation or surname<br>2. Not collected on the basis of visual observation or surname<br>3. Not applicable  | Race            |
| 50                | Race of Co-Applicant or Co-Borrower<br>Collected on the Basis of Visual Observation or Surname                                | Numeric                                     | 1<br>2<br>3<br>4 | Descriptions:<br>1. Collected on the basis of visual observation or surname<br>2. Not collected on the basis of visual observation or surname<br>3. Not applicable<br>4. No co-applicant                        | Race            |

| Data Field Number | Data Field Name  | Data Field Type | Valid Values               | Descriptions and Examples   | Data Point Name |
|-------------------|--|-----------------|----------------------------|---|-----------------|
| 51                | Sex of Applicant or Borrower   | Numeric         | 1<br>2<br>3<br>4<br>6      | Descriptions:<br>1. Male<br>2. Female<br>3. Information not provided by applicant in mail, internet, or telephone application<br>4. Not applicable<br>6. Applicant selected both male and female                          | Sex             |
| 52                | Sex of Co-Applicant or Co-Borrower   | Numeric         | 1<br>2<br>3<br>4<br>5<br>6 | Descriptions:<br>1. Male<br>2. Female<br>3. Information not provided by applicant in mail, internet, or telephone application<br>4. Not applicable<br>5. No co-applicant<br>6. Co-applicant selected both male and female | Sex             |
| 53                | Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname       | Numeric         | 1<br>2<br>3                | Descriptions:<br>1. Collected on the basis of visual observation or surname<br>2. Not collected on the basis of visual observation or surname<br>3. Not applicable  | Sex             |
| 54                | Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname | Numeric         | 1<br>2<br>3<br>4           | Descriptions:<br>1. Collected on the basis of visual observation or surname<br>2. Not collected on the basis of visual observation or surname<br>3. Not applicable<br>4. No co-applicant                                  | Sex             |
| 55                | Age of Applicant or Borrower   | Numeric         | 8888                       | Example: 24 (or)<br>Descriptions:<br>8888. Not applicable   | Age             |

| Data Field Number | Data Field Name                       | Data Field Type | Valid Values  | Descriptions and Examples   | Data Point Name   |
|-------------------|---------------------------------------|-----------------|---|---|-------------------|
| 56                | Age of Co-Applicant or Co-Borrower    | Numeric         | 8888<br>9999  | Example: 24<br>(or)<br>Descriptions:<br>8888. Not applicable<br>9999. No co-applicant   | Age               |
| 57                | Income                                | Alphanumeric    |   | Example:<br>36 (or) NA  | Income            |
| 58                | Type of Purchaser                     | Numeric         | 0<br>1<br>2<br>3<br>4<br>5<br>6<br>71<br>72<br>8<br>9 | Descriptions:<br>0. Not applicable<br>1. Fannie Mae<br>2. Ginnie Mae<br>3. Freddie Mac<br>4. Farmer Mac<br>5. Private securitizer<br>6. Commercial bank, savings bank,<br>or savings association<br>71. Credit union, mortgage company,<br>or finance company<br>72. Life insurance company<br>8. Affiliate institution<br>9. Other type of purchaser | Type of Purchaser |
| 59                | Rate Spread                           | Alphanumeric    |   | Example:<br>0.428 (or) NA   | Rate Spread       |
| 60                | HOEPA Status                          | Numeric         | 1<br>2<br>3   | Descriptions:<br>1. High-cost mortgage<br>2. Not a high-cost mortgage<br>3. Not applicable  | HOEPA Status      |
| 61                | Lien Status                           | Numeric         | 1<br>2  | Descriptions:<br>1. Secured by a first lien<br>2. Secured by a subordinate lien   | Lien Status       |
| 62                | Credit Score of Applicant or Borrower | Numeric         | 7777<br>8888  | Example: 650<br>(or)<br>Descriptions:<br>7777. Credit score is not a number<br>8888. Not applicable   | Credit Score      |

| Data Field Number | Data Field Name  | Data Field Type                          | Valid Values                                    | Descriptions and Examples  | Data Point Name |
|-------------------|--|--|---|--|-----------------|
| 63                | Credit Score of Co-Applicant or Co-Borrower  | Numeric                                  | 7777<br>8888<br>9999                            | Example: 650<br>(or)<br>Descriptions:<br>7777. Credit score is not a number<br>8888. Not applicable<br>9999. No co-applicant   | Credit Score    |
| 64                | Applicant or Borrower, Name and Version of Credit Scoring Model  | Numeric                                  | 1<br>2<br>3<br>4<br>5<br>6<br>7<br>8<br>9       | Descriptions:<br>1. Equifax Beacon 5.0<br>2. Experian Fair Isaac<br>3. FICO Risk Score Classic 04<br>4. FICO Risk Score Classic 98<br>5. VantageScore 2.0<br>6. VantageScore 3.0<br>7. More than one credit scoring model<br>8. Other credit scoring model<br>9. Not applicable                        | Credit Score    |
| 65                | Applicant or Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8 | Alphanumeric; Width up to 100 characters |   | <i>Specify in text the applicant's or borrower's Other credit scoring model if 8 is entered. Otherwise, leave this data field blank.</i>   | Credit Score    |
| 66                | Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model  | Numeric                                  | 1<br>2<br>3<br>4<br>5<br>6<br>7<br>8<br>9<br>10 | Descriptions:<br>1. Equifax Beacon 5.0<br>2. Experian Fair Isaac<br>3. FICO Risk Score Classic 04<br>4. FICO Risk Score Classic 98<br>5. VantageScore 2.0<br>6. VantageScore 3.0<br>7. More than one credit scoring model<br>8. Other credit scoring model<br>9. Not applicable<br>10. No co-applicant | Credit Score    |

| Data Field Number | Data Field Name  | Data Field Type                          | Valid Values                                    | Descriptions and Examples   | Data Point Name   |
|-------------------|--|--|---|---|-------------------|
| 67                | Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8 | Alphanumeric; Width up to 100 characters |   | <i>Specify in text the co-applicant's or co-borrower's Other credit scoring model if 8 is entered. Otherwise, leave this data field blank.</i>  | Credit Score      |
| 68                | Reason for Denial: 1   | Numeric                                  | 1<br>2<br>3<br>4<br>5<br>6<br>7<br>8<br>9<br>10 | Descriptions:<br>1. Debt-to-income ratio<br>2. Employment history<br>3. Credit history<br>4. Collateral<br>5. Insufficient cash (downpayment, closing costs)<br>6. Unverifiable information<br>7. Credit application incomplete<br>8. Mortgage insurance denied<br>9. Other<br>10. Not applicable   | Reason for Denial |
| 69                | Reason for Denial: 2   | Numeric                                  | 1<br>2<br>3<br>4<br>5<br>6<br>7<br>8<br>9       | Descriptions:<br>1. Debt-to-income ratio<br>2. Employment history<br>3. Credit history<br>4. Collateral<br>5. Insufficient cash (downpayment, closing costs)<br>6. Unverifiable information<br>7. Credit application incomplete<br>8. Mortgage insurance denied<br>9. Other<br><br>If this data field does not contain an entry, leave it blank | Reason for Denial |

| Data Field Number | Data Field Name  | Data Field Type                          | Valid Values                              | Descriptions and Examples   | Data Point Name                           |
|-------------------|--|--|---|---|---|
| 70                | Reason for Denial: 3   | Numeric                                  | 1<br>2<br>3<br>4<br>5<br>6<br>7<br>8<br>9 | <p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Debt-to-income ratio</li> <li>2. Employment history</li> <li>3. Credit history</li> <li>4. Collateral</li> <li>5. Insufficient cash (downpayment, closing costs)</li> <li>6. Unverifiable information</li> <li>7. Credit application incomplete</li> <li>8. Mortgage insurance denied</li> <li>9. Other</li> </ol> <p>If this data field does not contain an entry, leave it blank</p> | Reason for Denial                         |
| 71                | Reason for Denial: 4   | Numeric                                  | 1<br>2<br>3<br>4<br>5<br>6<br>7<br>8<br>9 | <p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Debt-to-income ratio</li> <li>2. Employment history</li> <li>3. Credit history</li> <li>4. Collateral</li> <li>5. Insufficient cash (downpayment, closing costs)</li> <li>6. Unverifiable information</li> <li>7. Credit application incomplete</li> <li>8. Mortgage insurance denied</li> <li>9. Other</li> </ol> <p>If this data field does not contain an entry, leave it blank</p> | Reason for Denial                         |
| 72                | Reason for Denial: Conditional Free Form Text Field for Code 9 | Alphanumeric; Width up to 255 characters |   | <i>Specify in text the Other Denial Reason(s) if 9 is entered. Otherwise, leave this data field blank.</i>  | Reason for Denial                         |
| 73                | Total Loan Costs   | Alphanumeric                             |   | Example:<br>2399.04 (or) NA   | Total Loan Costs or Total Points and Fees |

| Data Field Number | Data Field Name              | Data Field Type | Valid Values | Descriptions and Examples  | Data Point Name                           |
|-------------------|------------------------------|-----------------|--------------|--|---|
| 74                | Total Points and Fees        | Alphanumeric    |              | Example:<br>2399.04 (or) NA  | Total Loan Costs or Total Points and Fees |
| 75                | Origination Charges          | Alphanumeric    |              | Example:<br>2399.04 (or) NA  | Origination Charges                       |
| 76                | Discount Points              | Alphanumeric    |              | Example:<br>2399.04 (or) NA<br><br>If no points were paid, leave this data field blank             | Discount Points                           |
| 77                | Lender Credits               | Alphanumeric    |              | Example:<br>1500.24 (or) NA<br><br>If no lender credits were provided, leave this data field blank | Lender Credits                            |
| 78                | Interest Rate                | Alphanumeric    |              | Example:<br>4.125 (or) NA  | Interest Rate                             |
| 79                | Prepayment Penalty Term      | Alphanumeric    |              | Example:<br>24 (or) NA   | Prepayment Penalty Term                   |
| 80                | Debt-to-Income Ratio         | Alphanumeric    |              | Example:<br>42.95 (or) NA  | Debt-to-Income Ratio                      |
| 81                | Combined Loan-to-Value Ratio | Alphanumeric    |              | Example:<br>80.05 (or) NA  | Combined Loan-to-Value Ratio              |
| 82                | Loan Term                    | Alphanumeric    |              | Example:<br>360 (or) NA  | Loan Term                                 |
| 83                | Introductory Rate Period     | Alphanumeric    |              | Example:<br>24 (or) NA   | Introductory Rate Period                  |
| 84                | Balloon Payment              | Numeric         | 1<br>2       | Descriptions:<br>1. Balloon payment<br>2. No balloon payment                                       | Non-Amortizing Features                   |
| 85                | Interest-Only Payments       | Numeric         | 1<br>2       | Descriptions:<br>1. Interest-only payments<br>2. No interest-only payments                         | Non-Amortizing Features                   |
| 86                | Negative Amortization        | Numeric         | 1<br>2       | Descriptions:<br>1. Negative amortization<br>2. No negative amortization                           | Non-Amortizing Features                   |

| Data Field Number | Data Field Name                           | Data Field Type | Valid Values          | Descriptions and Examples  | Data Point Name                           |
|-------------------|---|-----------------|-----------------------|--|---|
| 87                | Other Non-amortizing Features             | Numeric         | 1<br>2                | Descriptions:<br>1. Other non-fully amortizing features<br>2. No other non-fully amortizing features                             | Non-Amortizing Features                   |
| 88                | Property Value                            | Alphanumeric    |                       | Example:<br>350500 (or) NA   | Property Value                            |
| 89                | Manufactured Home Secured Property Type   | Numeric         | 1<br>2<br>3           | Descriptions:<br>1. Manufactured home and land<br>2. Manufactured home and not land<br>3. Not applicable                         | Manufactured Home Secured Property Type   |
| 90                | Manufactured Home Land Property Interest  | Numeric         | 1<br>2<br>3<br>4<br>5 | Descriptions:<br>1. Direct ownership<br>2. Indirect ownership<br>3. Paid leasehold<br>4. Unpaid leasehold<br>5. Not applicable   | Manufactured Home Land Property Interest  |
| 91                | Total Units                               | Numeric         |                       | Example:<br>5  | Total Units                               |
| 92                | Multifamily Affordable Units              | Alphanumeric    |                       | Example:<br>5 (or) NA  | Multifamily Affordable Units              |
| 93                | Submission of Application                 | Numeric         | 1<br>2<br>3           | Descriptions:<br>1. Submitted directly to your institution<br>2. Not submitted directly to your institution<br>3. Not applicable | Application Channel                       |
| 94                | Initially Payable to Your Institution     | Numeric         | 1<br>2<br>3           | Descriptions:<br>1. Initially payable to your institution<br>2. Not initially payable to your institution<br>3. Not applicable   | Application Channel                       |
| 95                | Mortgage Loan Originator NMLSR Identifier | Alphanumeric    |                       | Example:<br>123450 (or) NA   | Mortgage Loan Originator NMLSR Identifier |



| Data Field Number | Data Field Name                  | Data Field Type | Valid Values               | Descriptions and Examples   | Data Point Name               |
|-------------------|----------------------------------|-----------------|----------------------------|---|-------------------------------|
| 96                | Automated Underwriting System: 1 | Numeric         | 1<br>2<br>3<br>4<br>5<br>6 | Descriptions:<br>1. Desktop Underwriter (DU)<br>2. Loan Prospector (LP)<br>3. Technology Open to Approved Lenders (TOTAL) Scorecard<br>4. Guaranteed Underwriting System (GUS)<br>5. Other<br>6. Not applicable | Automated Underwriting System |
| 97                | Automated Underwriting System: 2 | Numeric         | 1<br>2<br>3<br>4<br>5      | Descriptions:<br>1. Desktop Underwriter (DU)<br>2. Loan Prospector (LP)<br>3. Technology Open to Approved Lenders (TOTAL) Scorecard<br>4. Guaranteed Underwriting System (GUS)<br>5. Other                      | Automated Underwriting System |
|                   |                                  |                 |                            | If this data field does not contain an entry, leave it blank  |                               |
| 98                | Automated Underwriting System: 3 | Numeric         | 1<br>2<br>3<br>4<br>5      | Descriptions:<br>1. Desktop Underwriter (DU)<br>2. Loan Prospector (LP)<br>3. Technology Open to Approved Lenders (TOTAL) Scorecard<br>4. Guaranteed Underwriting System (GUS)<br>5. Other                      | Automated Underwriting System |
|                   |                                  |                 |                            | If this data field does not contain an entry, leave it blank  |                               |

| Data Field Number | Data Field Name  | Data Field Type                          | Valid Values          | Descriptions and Examples  | Data Point Name               |
|-------------------|--|--|-----------------------|--|-------------------------------|
| 99                | Automated Underwriting System: 4   | Numeric                                  | 1<br>2<br>3<br>4<br>5 | <p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Desktop Underwriter (DU)</li> <li>2. Loan Prospector (LP)</li> <li>3. Technology Open to Approved Lenders (TOTAL) Scorecard</li> <li>4. Guaranteed Underwriting System (GUS)</li> <li>5. Other</li> </ol> <p>If this data field does not contain an entry, leave it blank</p> | Automated Underwriting System |
| 100               | Automated Underwriting System: 5   | Numeric                                  | 1<br>2<br>3<br>4<br>5 | <p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Desktop Underwriter (DU)</li> <li>2. Loan Prospector (LP)</li> <li>3. Technology Open to Approved Lenders (TOTAL) Scorecard</li> <li>4. Guaranteed Underwriting System (GUS)</li> <li>5. Other</li> </ol> <p>If this data field does not contain an entry, leave it blank</p> | Automated Underwriting System |
| 101               | Automated Underwriting System: Conditional Free Form Text Field for Code 5 | Alphanumeric; Width up to 255 characters |                       | <i>Specify in text the Other Automated Underwriting System(s) if 5 is entered. Otherwise, leave this data field blank.</i>   | Automated Underwriting System |

| Data Field Number | Data Field Name                         | Data Field Type | Valid Values  | Descriptions and Examples  | Data Point Name               |
|-------------------|---|-----------------|---|--|-------------------------------|
| 102               | Automated Underwriting System Result: 1 | Numeric         | 1<br>2<br>3<br>4<br>5<br>6<br>7<br>8<br>9<br>10<br>11<br>12<br>13<br>14<br>15<br>16<br>17 | Descriptions:<br>1. Approve/Eligible<br>2. Approve/Ineligible<br>3. Refer/Eligible<br>4. Refer/Ineligible<br>5. Refer with Caution<br>6. Out of Scope<br>7. Error<br>8. Accept<br>9. Caution<br>10. Ineligible<br>11. Incomplete<br>12. Invalid<br>13. Refer<br>14. Eligible<br>15. Unable to Determine<br>16. Other<br>17. Not applicable   | Automated Underwriting System |
| 103               | Automated Underwriting System Result: 2 | Numeric         | 1<br>2<br>3<br>4<br>5<br>6<br>7<br>8<br>9<br>10<br>11<br>12<br>13<br>14<br>15<br>16       | Descriptions:<br>1. Approve/Eligible<br>2. Approve/Ineligible<br>3. Refer/Eligible<br>4. Refer/Ineligible<br>5. Refer with Caution<br>6. Out of Scope<br>7. Error<br>8. Accept<br>9. Caution<br>10. Ineligible<br>11. Incomplete<br>12. Invalid<br>13. Refer<br>14. Eligible<br>15. Unable to Determine<br>16. Other<br><br>If this data field does not contain an entry, leave it blank | Automated Underwriting System |

| Data Field Number | Data Field Name                         | Data Field Type | Valid Values | Descriptions and Examples                                    | Data Point Name               |
|-------------------|---|-----------------|--------------|--|-------------------------------|
| 104               | Automated Underwriting System Result: 3 | Numeric         |              | Descriptions:  | Automated Underwriting System |
|                   |   |                 | 1            | 1. Approve/Eligible  |                               |
|                   |   |                 | 2            | 2. Approve/Ineligible  |                               |
|                   |   |                 | 3            | 3. Refer/Eligible  |                               |
|                   |   |                 | 4            | 4. Refer/Ineligible  |                               |
|                   |   |                 | 5            | 5. Refer with Caution  |                               |
|                   |   |                 | 6            | 6. Out of Scope  |                               |
|                   |   |                 | 7            | 7. Error   |                               |
|                   |   |                 | 8            | 8. Accept  |                               |
|                   |   |                 | 9            | 9. Caution   |                               |
|                   |   |                 | 10           | 10. Ineligible   |                               |
|                   |   |                 | 11           | 11. Incomplete   |                               |
|                   |   |                 | 12           | 12. Invalid  |                               |
|                   |   |                 | 13           | 13. Refer  |                               |
|                   |   |                 | 14           | 14. Eligible   |                               |
|                   |   |                 | 15           | 15. Unable to Determine                                      |                               |
|                   |   |                 | 16           | 16. Other  |                               |
|                   |   |                 |              | If this data field does not contain an entry, leave it blank |                               |
| 105               | Automated Underwriting System Result: 4 | Numeric         |              | Descriptions:  | Automated Underwriting System |
|                   |   |                 | 1            | 1. Approve/Eligible  |                               |
|                   |   |                 | 2            | 2. Approve/Ineligible  |                               |
|                   |   |                 | 3            | 3. Refer/Eligible  |                               |
|                   |   |                 | 4            | 4. Refer/Ineligible  |                               |
|                   |   |                 | 5            | 5. Refer with Caution  |                               |
|                   |   |                 | 6            | 6. Out of Scope  |                               |
|                   |   |                 | 7            | 7. Error   |                               |
|                   |   |                 | 8            | 8. Accept  |                               |
|                   |   |                 | 9            | 9. Caution   |                               |
|                   |   |                 | 10           | 10. Ineligible   |                               |
|                   |   |                 | 11           | 11. Incomplete   |                               |
|                   |   |                 | 12           | 12. Invalid  |                               |
|                   |   |                 | 13           | 13. Refer  |                               |
|                   |   |                 | 14           | 14. Eligible   |                               |
|                   |   |                 | 15           | 15. Unable to Determine                                      |                               |
|                   |   |                 | 16           | 16. Other  |                               |
|                   |   |                 |              | If this data field does not contain an entry, leave it blank |                               |

| Data Field Number | Data Field Name  | Data Field Type                          | Valid Values  | Descriptions and Examples  | Data Point Name                |
|-------------------|--|--|---|--|--------------------------------|
| 106               | Automated Underwriting System Result: 5  | Numeric                                  | 1<br>2<br>3<br>4<br>5<br>6<br>7<br>8<br>9<br>10<br>11<br>12<br>13<br>14<br>15<br>16 | Descriptions:<br>1. Approve/Eligible<br>2. Approve/Ineligible<br>3. Refer/Eligible<br>4. Refer/Ineligible<br>5. Refer with Caution<br>6. Out of Scope<br>7. Error<br>8. Accept<br>9. Caution<br>10. Ineligible<br>11. Incomplete<br>12. Invalid<br>13. Refer<br>14. Eligible<br>15. Unable to Determine<br>16. Other<br><br>If this data field does not contain an entry, leave it blank | Automated Underwriting System  |
| 107               | Automated Underwriting System Result: Conditional Free Form Text Field for Code 16 | Alphanumeric; Width up to 255 characters |   | <i>Specify in text the Other Automated Underwriting System Result(s) if 16 is entered. Otherwise, leave this data field blank.</i>   | Automated Underwriting System  |
| 108               | Reverse Mortgage   | Numeric                                  | 1<br>2  | Descriptions:<br>1. Reverse mortgage<br>2. Not a reverse mortgage  | Reverse Mortgage               |
| 109               | Open-End Line of Credit  | Numeric                                  | 1<br>2  | Descriptions:<br>1. Open-end line of credit<br>2. Not an open-end line of credit   | Open-End Line of Credit        |
| 110               | Business or Commercial Purpose   | Numeric                                  | 1<br>2  | Descriptions:<br>1. Primarily for a business or commercial purpose<br>2. Not primarily for a business or commercial purpose  | Business or Commercial Purpose |

## 4. 2018 Data Specifications

### 4.1 Introduction

This section provides instructions on entering data in the loan/application register for HMDA data collected in 2018. This document is not a substitute for Regulation C. Refer to Regulation C for a complete explanation of the reporting requirement for each data field.

Data fields are presented in the order they are recorded in the loan/application register. Data fields are identified by the corresponding 2018 File Specifications table and data field number, followed by the Regulation C paragraph containing the relevant reporting requirements. For example, (1-2) [Paragraph 5\(a\)\(3\)\(i\)](#) refers to the data field listed in table 1, data field 2 in the 2018 File Specifications document, and the reporting requirement found at 12 C.F.R § 1003.5(a)(3)(i). The blue underlined words provide hyperlinks to the referenced Regulation C paragraph.

### 4.2 Data format and itemization

#### 4.2.1 Filing institution, reporting period, and contact information

Please provide the following information regarding your institution in the format described in each paragraph below.

(1-2) [Paragraph 5\(a\)\(3\)\(i\)—Financial Institution.](#)

Enter the name of the financial institution that is submitting HMDA data.

Example: If the submission contains HMDA data for Ficus Bank, enter Ficus Bank.

(1-3 to 1-4) [Paragraph 5\(a\)\(3\)\(ii\)—Calendar Year and Calendar Quarter.](#)

**1. Calendar Year.** Enter, in numeral form, the calendar year the data submission covers, using YYYY format.

Example: If the data covers calendar year 2018, enter 2018.

**2. Calendar Quarter.** Indicate the calendar quarter the data submission covers by entering the applicable Code from the following:

Code 4—Annual submissions for covered loans and applications with respect to which final action was taken from January 1<sup>st</sup> (01/01) and December 31<sup>st</sup> (12/31)

a. Codes for individual calendar quarters will be added to the FIG prior to [Paragraph 5\(a\)\(1\)\(ii\)](#)'s quarterly reporting effective date of January 1, 2020.

(1-5 to 1-11) [Paragraph 5\(a\)\(3\)\(iii\)—Contact Person.](#)

Enter the name, telephone number, e-mail address, and office address of a person who may be contacted with questions about your institution's submission.

**1. Contact Person's Name.**

Example: If the contact person's name is Erika Otis, enter Erika Otis.

**2. Contact Person's Telephone Number.**

Example: If the phone number is (999) 999-9999, enter 999-999-9999.

**3. Contact Person's E-mail Address.**

Example: If the e-mail address is erikaotis@bank.com, enter erikaotis@bank.com.

4. **Contact Person's Office Address.** Enter the street address, city, state, and ZIP code.

Example:

| Street Address             | City     | State | ZIP Code   |
|----------------------------|----------|-------|------------|
| 4321 W Random Blvd Ste 201 | Somecity | CA    | 90049-9998 |

a. **Contact Person's Office Street Address.** Enter the street address of the contact person's office as one (1) data field. U.S. Postal Service Publication 28, Sub-Sections 231-239 can be used as a guide for formatting the street address. Address components include, as applicable, the following individual items:

- Primary Address Number
- Predirectional
- Street Name
- Prefix
- Suffix
- Postdirectional
- Secondary Address Identifier, such as suite
- Secondary Address, such as suite number

Example:

4321 W Random Blvd Ste 201

- Primary Address Number: "4321"
- Predirectional: "W"
- Street Name: "Random"



- Suffix: “Blvd”
- Secondary Address Identifier: “Ste”
- Secondary Address: “201”

**b. Contact Person’s Office City.** Enter the city of the contact person’s office as one (1) data field.

**c. Contact Person’s Office State.** Enter the two letter state code of the contact person’s office as one (1) data field.

**d. Contact Person’s Office ZIP Code.** Enter the ZIP code of the contact person’s office as one (1) data field.

**e. Non-Standard Addressing.** U.S. Postal Service Publication 28, Sub-Sections [24](#), [25](#) and [29](#), respectively, can be used as guides for formatting non-standard style addressing including rural route, Highway Contract Route, and Puerto Rico addresses.

**f.** The following address formats are generally not preferred:

- General Delivery addresses, such as General Delivery, Somecity, CA 90049-9998.
- Post Office Box addresses, such as P.O. Box 100 Somecity, CA 90049-9998.
- Spelled-out numbers, such as Four Thousand Three Hundred Twenty One W Random Blvd Ste Two Hundred One.

(1-12) [Paragraph 5\(a\)\(3\)\(iv\)—Federal Agency](#):

Indicate your financial institution’s appropriate Federal agency by entering the applicable Code from the following:

Code 1—Office of the Comptroller of the Currency (OCC)

Code 2—Federal Reserve System (FRS)

Code 3—Federal Deposit Insurance Corporation (FDIC)

Code 5—National Credit Union Administration (NCUA)

Code 7—United States Department of Housing and Urban Development (HUD)

Code 9—Consumer Financial Protection Bureau (CFPB)

(1-13) [Paragraph 5\(a\)\(3\)\(v\)—Total Number of Entries Contained in Submission.](#)

Enter, in numeral form, the total number of entries contained in the submission.

Example: If your institution is submitting 5,000 entries, enter 5000.

(1-14) [Paragraph 5\(a\)\(3\)\(vi\)—Federal Taxpayer Identification Number.](#)

Enter your financial institution's Federal Taxpayer Identification Number.

Example: If your institution's Federal Taxpayer Identification number is 99-9999999, enter 99-9999999.

(1-15 and 2-2) [Paragraph 5\(a\)\(3\)\(vii\)—Legal Entity Identifier \(LEI\).](#)

Enter your financial institution's LEI as defined in [Paragraph 4\(a\)\(1\)\(i\)\(A\).](#)

Example: If your institution's LEI is 10Bx939c5543TqA1144M, enter 10Bx939c5543TqA1144M.

## 4.2.2 Loan/Application Register

Please provide the following data fields for each application for a covered loan your institution receives, each covered loan that your institution originates, and each covered loan that your institution purchases in the format described in each paragraph below.

(2-3) Paragraph 4(a)(1)(i)—Universal Loan Identifier (ULI).

Enter the ULI assigned to the covered loan or application. Your financial institution shall assign and report a ULI that:

1. Begins with the financial institution's Legal Entity Identifier as defined in Paragraph 4(a)(1)(i)(A).
2. Follows the Legal Entity Identifier with up to 23 additional characters to identify the covered loan or application, which:
  - May be letters, numerals, or a combination of letters and numerals;
  - Must be unique within the financial institution; and
  - Must not include any information that could be used to directly identify the applicant or borrower
3. Ends with a two-character check digit that is calculated using the ISO/IEC 7064, MOD 97-10 as it appears on the International Standard ISO/IEC 7064:2003, which is published by the International Organization for Standardization (ISO). A check digit can be generated by:
  - Using the check digit tool. Information regarding the check digit tool will be located at <http://www.consumerfinance.gov/hmda/for-filers>; or
  - Applying the procedures provided in Appendix C to Regulation C.

Example:

10Bx939c5543TqA1144M999143X38

LEI                      Loan or Application Identifier      Check Digit

(2-4) Paragraph 4(a)(1)(ii)—Application Date.

Enter, in numeral form, the date the application was received or the date shown on the application form by year, month, and day, using YYYYMMDD format.

Example: If the application was received on July 21, 2018, enter 20180721.

a. Enter “NA” if the requirement to report application date is not applicable to the covered loan or application that your institution is reporting.

(2-5) [Paragraph 4\(a\)\(2\)—Loan Type.](#)

Indicate the type of covered loan or application by entering the applicable Code from the following:

Code 1—Conventional (not insured or guaranteed by FHA, VA, RHS, or FSA)

Code 2—Federal Housing Administration insured (FHA)

Code 3—Veterans Affairs guaranteed (VA)

Code 4—USDA Rural Housing Service or Farm Service Agency guaranteed (RHS or FSA)

(2-6) [Paragraph 4\(a\)\(3\)—Loan Purpose.](#)

Indicate the purpose of the covered loan or application by entering the applicable Code from the following:

Code 1—Home purchase

Code 2—Home improvement

Code 31—Refinancing

Code 32—Cash-out refinancing

Code 4—Other purpose

Code 5—Not applicable

(2-7) [Paragraph 4\(a\)\(4\)—Preapproval.](#)

Indicate whether the covered loan or application involved a request for a preapproval of a home purchase loan under a preapproval program by entering the applicable Code from the following:

Code 1—Preapproval requested

Code 2—Preapproval not requested

(2-8) [Paragraph 4\(a\)\(5\)—Construction Method.](#)

Indicate the construction method for the dwelling by entering the applicable Code from the following:

Code 1—Site-built

Code 2—Manufactured home

(2-9) [Paragraph 4\(a\)\(6\)—Occupancy Type.](#)

Indicate the occupancy type by entering the applicable Code from the following:

Code 1—Principal residence

Code 2—Second residence

Code 3—Investment property

(2-10) [Paragraph 4\(a\)\(7\)—Loan Amount.](#)

Enter, in dollars, the amount of the covered loan, or the amount applied for, as applicable.

Example: If the loan amount is \$110,500, enter 110500 or 110500.00. If the loan amount is \$110,500.24, enter 110500.24.

(2-11) Paragraph 4(a)(8)(i)—Action Taken.

Indicate the action taken on the covered loan or application by entering the applicable Code from the following:

Code 1—Loan originated

Code 2—Application approved but not accepted

Code 3—Application denied

Code 4—Application withdrawn by applicant

Code 5—File closed for incompleteness

Code 6—Purchased loan

Code 7—Preapproval request denied

Code 8—Preapproval request approved but not accepted

(2-12) Paragraph 4(a)(8)(ii)—Action Taken Date.

Enter, in numeral form, the date of action taken by year, month, and day, using YYYYMMDD format.

Example: If the action taken date is July 21, 2018, enter 20180721.

(2-13 to 2-18) Paragraph 4(a)(9)—Location of Property Securing (or Proposed to Secure) the Covered Loan.

Enter the location of the property securing the covered loan or, in the case of an application, proposed to secure the covered loan.

Property Address Securing (or Proposed to Secure) the Covered Loan.

Example:

Street City State ZIP Code  
456 W Somewhere Ave Apt 201 Anytown CA 90049-9998

1. **Street Address.** Enter the street address of the property as one (1) data field. U.S. Postal Service Publication 28, Sub-Sections 231-239 can be used as a guide for formatting the street address to help improve geocoding accuracy. Address components include, as applicable, the following individual items:

- Primary Address Number
- Predirectional
- Street Name
- Prefix
- Suffix
- Postdirectional
- Secondary Address Identifier, such as apartment
- Secondary Address, such as apartment number

Example:

456 W Somewhere Ave Apt 201

- Primary Address Number: “456”
- Predirectional: “W”
- Street Name: “Somewhere”
- Suffix: “Ave”
- Secondary Address Identifier: “Apt”
- Secondary Address: “201”

2. **City.** Enter the city of the property as one (1) data field.

3. **State.** Enter the two letter state code of the property as one (1) data field.

4. **ZIP Code.** Enter the ZIP code of the property as one (1) data field.

a. Non-Standard Addressing. U.S. Postal Service Publication 28, Sub-Section [24](#), [25](#) and [29](#), respectively, can be used as guides for formatting non-standard style addressing including rural route, Highway Contract Route, and Puerto Rico addresses to increase the accuracy for geocoding.

b. The following address formats are generally not preferred:

- General Delivery addresses, such as General Delivery, Anytown, CA 90049-9998.
- Post Office Box addresses, such as P.O. Box 100 Anytown, CA 90049-9998.
- Spelled-out numbers, such as Four Hundred Fifty Six W Somewhere Ave Apt Two Hundred One.

c. Enter “NA” in each of the property address fields if the requirement to report property address is not applicable to the covered loan or application that your institution is reporting.

#### [County and Census Tract.](#)

1. **County.** Enter the five digit Federal Information Processing Standards (FIPS) numerical code for the county. Do not use commas.

Example: Enter 06037 for the FIPS code for Los Angeles County, CA.

a. Enter “NA” if the requirement to report county is not applicable to the covered loan or application that your institution is reporting.

2. **Census Tract.** Enter the 11 digit census tract number as defined by the U.S. Census Bureau. Do not use decimals.

Example: Enter 06037264000 for a census tract within Los Angeles County, CA.

a. Enter “NA” if the requirement to report census tract is not applicable to the covered loan or application that your institution is reporting.



(2-19 to 2-57) [Paragraph 4\(a\)\(10\)—Applicant or Borrower Information.](#)

[Appendix B](#) to Regulation C contains instructions for the collection of data on ethnicity, race, and sex, and contains a sample data collection form.

[Paragraph 4\(a\)\(10\)\(i\)—Ethnicity, Race, and Sex.](#)

[Ethnicity of Applicant or Borrower.](#)

**1. Ethnicity of Applicant or Borrower.** Indicate the ethnicity of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, by entering up to five (5) of the applicable Codes from the following:

Code 1—Hispanic or Latino

Code 11—Mexican

Code 12—Puerto Rican

Code 13—Cuban

Code 14—Other Hispanic or Latino

Code 2—Not Hispanic or Latino

Code 3—Information not provided by applicant in mail, internet, or telephone application

Code 4—Not applicable

Code 5—No co-applicant

- a. Do not enter the same code more than once for the applicant or borrower, or any co-applicant or co-borrower, as applicable, for any covered loan or application.
- b. Use Code 3 if the applicant or borrower, or co-applicant or co-borrower does not provide the information in an application taken by mail, internet, or telephone. Leave the remaining Ethnicity of Applicant or Borrower data fields blank.
- c. Use Code 4 if the requirement to report the applicant's or borrower's ethnicity does not apply to the covered loan or application that your institution is reporting. Leave the remaining Ethnicity of Applicant or Borrower data fields blank.

d. Use Code 5 in the co-applicant field if there are no co-applicants or co-borrowers. Leave the remaining Ethnicity of Applicant or Borrower data fields blank.

i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.

e. If fewer than five (5) ethnicities are provided by the applicant or borrower, or by any co-applicant or co-borrower, leave the remaining Ethnicity of Applicant or Borrower data fields blank.

f. If the applicant or borrower, or any co-applicant or co-borrower, did not select Code 14, but provided an other Hispanic or Latino ethnicity(ies) in the Ethnicity Free Form Text Field for Other Hispanic or Latino, your institution is permitted, but not required, to report Code 14 in one of the Ethnicity of Applicant or Borrower data fields. This will be counted as one of the five (5) reported ethnicities, whether or not you also choose to report Code 14 as one of the Ethnicity of Applicant or Borrower, or Ethnicity of Co-Applicant or Co-Borrower, data fields.

**2. Ethnicity Free Form Text Field for Other Hispanic or Latino.** Enter the specific other Hispanic or Latino ethnicity(ies) not listed above, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. For example, enter Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, or Spaniard, and so on, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. Enter more than one other Hispanic or Latino ethnicity, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. The maximum number of characters for this field is 100 characters, including spaces. If the applicant or borrower, or any co-applicant or co-borrower, did not provide an other Hispanic or Latino ethnicity(ies), leave this field blank.

**3. Ethnicity Collected on the Basis of Visual Observation or Surname.** Indicate whether the ethnicity of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, was collected on the basis of visual observation or surname by entering the applicable Code from the following:

Code 1—Collected on the basis of visual observation or surname

Code 2—Not collected on the basis of visual observation or surname

Code 3—Not applicable

Code 4—No co-applicant

- a. Use Code 3 if the requirement to report the applicant's or borrower's ethnicity does not apply to the covered loan or application that your institution is reporting.
- b. Use Code 4 in the co-applicant field if there are no co-applicants or co-borrowers.
  - i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.

Race of Applicant or Borrower.

**1. Race of Applicant or Borrower.** Indicate the race of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, by entering up to five (5) of the applicable Codes from the following:

Code 1—American Indian or Alaska Native

Code 2—Asian

Code 21—Asian Indian

Code 22—Chinese

Code 23—Filipino

Code 24—Japanese

Code 25—Korean

Code 26—Vietnamese

Code 27—Other Asian

Code 3—Black or African American

Code 4—Native Hawaiian or Other Pacific Islander

Code 41—Native Hawaiian

Code 42—Guamanian or Chamorro

Code 43—Samoan

Code 44—Other Pacific Islander

Code 5—White

Code 6—Information not provided by applicant in mail, internet, or telephone application

Code 7—Not applicable

Code 8—No co-applicant

a. Do not enter the same code more than once for the applicant or borrower, or any co-applicant or co-borrower, as applicable, for any covered loan or application.

b. Use Code 6 if the applicant or borrower, or co-applicant or co-borrower does not provide the information in an application taken by mail, internet, or telephone. Leave the remaining Race of Applicant or Borrower data fields blank.

c. Use Code 7 if the requirement to report the applicant's or borrower's race does not apply to the covered loan or application that your institution is reporting. Leave the remaining Race of Applicant or Borrower data fields blank.

d. Use Code 8 in the co-applicant field if there are no co-applicants or co-borrowers. Leave the remaining Race of Applicant or Borrower data fields blank.

i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.

e. If fewer than five (5) races are provided by the applicant or borrower, or by any co-applicant or co-borrower, leave the remaining Race of Applicant or Borrower data fields blank.

f. If the applicant or borrower, or any co-applicant or co-borrower, did not select Code(s) 1, 27, or 44, but provided the name of the applicant's or borrower's American Indian or Alaska Native Enrolled or Principal Tribe(s) in the Race Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe, other Asian race(s) in the Race Free Form Text Field for Other Asian, or Other Pacific Islander race(s) in the Race Free Form Text Field for Other Pacific Islander,

your institution is permitted, but not required, to report Code 1, Code 27, or Code 44, as applicable, in one of the Race of Applicant or Borrower data fields. Each reported race will be counted as one of the five (5) reported races, whether or not you also choose to report Code 1, Code 27, or Code 44, as applicable as one of the Race of Applicant or Borrower, or Race of Co-Applicant or Co-Borrower, data fields.

**2. Race Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe.** Enter the name of the applicant's or borrower's American Indian or Alaska Native Enrolled or Principal Tribe(s), if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. For example, enter Navajo if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. Enter more than one American Indian or Alaska Native Enrolled or Principal Tribe, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. The maximum number of characters for this field is 100 characters, including spaces. If the applicant or borrower, or any co-applicant or co-borrower did not provide an American Indian or Alaska Native Enrolled or Principal Tribe(s), leave this field blank.

**3. Race Free Form Text Field for Other Asian.** Enter the specific Other Asian race(s) not listed above, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. For example, enter Hmong, Laotian, Thai, Pakistani, or Cambodian, and so on, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. Enter more than one other Asian race, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. The maximum number of characters for this field is 100 characters, including spaces. If the applicant or borrower, or any co-applicant or co-borrower, did not provide an other Asian race(s), leave this field blank.

**4. Race Free Form Text Field for Other Pacific Islander.** Enter the specific Other Pacific Islander race(s) not listed above, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. For example, enter Fijian, or Tongan, and so on, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. Enter more than one Other Pacific Islander race, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. The maximum number of characters for this field is 100 characters, including spaces. If the applicant or borrower, or any co-applicant or co-borrower, did not provide an Other Pacific Islander race(s), leave this field blank.

**5. Race Collected on the Basis of Visual Observation or Surname.** Indicate whether the race of the applicant or borrower, or of the first co-applicant or co-borrower, as

applicable, was collected on the basis of visual observation or surname by entering the applicable Code from the following:

Code 1—Collected on the basis of visual observation or surname

Code 2—Not collected on the basis of visual observation or surname

Code 3—Not applicable

Code 4—No co-applicant

- a. Use Code 3 if the requirement to report the applicant's or borrower's race does not apply to the covered loan or application that your institution is reporting.
- b. Use Code 4 in the co-applicant field if there are no co-applicants or co-borrowers.
  - i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.

#### Sex of Applicant or Borrower.

**1. Sex of Applicant or Borrower.** Indicate the sex of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, by entering the appropriate Code from the following:

Code 1—Male

Code 2—Female

Code 3—Information not provided by applicant in mail, internet, or telephone application

Code 4—Not applicable

Code 5—No co-applicant

Code 6—Applicant selected both male and female

- a. Use Code 3 if the applicant or co-applicant does not provide the information in an application taken by mail, internet, or telephone.
- b. Use Code 4 if the requirement to report the applicant's or borrower's sex does not apply to the covered loan or application that your institution is reporting.

c. Use Code 5 in the co-applicant field if there are no co-applicants or co-borrowers.

i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.

d. Use Code 6 if the applicant or co-applicant selected both male and female.

**2. Sex Collected on the Basis of Visual Observation or Surname.** Indicate whether the sex of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, was collected on the basis of visual observation or surname by entering the applicable Code from the following:

Code 1—Collected on the basis of visual observation or surname

Code 2—Not collected on the basis of visual observation or surname

Code 3—Not applicable

Code 4—No co-applicant

a. Use Code 3 if the requirement to report the applicant's or borrower's sex does not apply to the covered loan or application that your institution is reporting.

b. Use Code 4 in the co-applicant field if there are no co-applicants or co-borrowers.

i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.

**Paragraph 4(a)(10)(ii)—Age of Applicant or Borrower.**

Enter, in numeral form, the age, in years, of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable. Age is calculated, as of the application date, as the number of whole years derived from the date of birth shown on the application form. Or, enter the applicable Code from the following:

Code 8888—Not applicable

Code 9999—No co-applicant

Example: If the applicant or borrower is 24 years old, enter 24.

- a. Use Code 8888 if the requirement to report the applicant's or borrower's age does not apply to the covered loan or application that your institution is reporting.
- b. Use Code 9999 in the co-applicant field if there are no co-applicants or co-borrowers.
  - i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.

Paragraph 4(a)(10)(iii)—Income.

Enter, in dollars, the gross annual income 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. Round all dollar amounts to the nearest thousand (round \$500 up to the next \$1,000).

Example: If the income amount is \$35,500, enter 36.

- c. Enter "NA" if the requirement to report gross annual income does not apply to the covered loan or application that your institution is reporting.

(2-58) Paragraph 4(a)(11)—Type of Purchaser.

Indicate the type of entity purchasing a covered loan from your institution within the same calendar year that your institution originated or purchased the loan by entering the applicable Code from the following:

Code 0—Not applicable

Code 1—Fannie Mae

Code 2—Ginnie Mae

Code 3—Freddie Mac

Code 4—Farmer Mac

Code 5—Private securitizer



Code 6—Commercial bank, savings bank, or savings association

Code 71—Credit union, mortgage company, or finance company

Code 72—Life insurance company

Code 8—Affiliate institution

Code 9—Other type of purchaser

- a. Use Code 0 if the requirement to report the type of purchaser does not apply to the covered loan that your institution is reporting.

(2-59) [Paragraph 4\(a\)\(12\)—Rate Spread.](#)

Enter, as a percentage, to at least three (3) decimal places, the difference between the covered loan's annual percentage rate (APR) and the average prime offer rate (APOR) for a comparable transaction as of the date the interest rate is set. Numbers calculated to beyond three (3) decimal places may either be reported beyond three (3) decimal places or rounded or truncated to three (3) decimal places. Decimal place trailing zeros may either be included or omitted.

- a. If the APR exceeds the APOR, enter a positive number.

Example:

If the APR is 3.678% and the APOR is 3.25%, enter 0.428.

If the APR is 4.560% and the APOR is 4.25%, enter either 0.31 or 0.310

- b. If the APR is less than the APOR, enter a negative number.

Example:

If the APR 3.1235% and the APOR is 3.25%, enter -0.1265. Alternatively, the rate spread may be truncated to -0.126 or rounded to -0.127.

- c. Enter "NA" if the requirement to report rate spread does not apply to the covered loan or application that your institution is reporting.

(2-60) [Paragraph 4\(a\)\(13\)—HOEPA Status.](#)

Indicate whether the covered loan is a high-cost mortgage under Regulation Z, 12 CFR 1026.32(a) by entering the applicable Code from the following:

Code 1—High-cost mortgage

Code 2—Not a high-cost mortgage

Code 3—Not applicable

- a. Use Code 3 if the requirement to report HOEPA status does not apply to the covered loan that your institution is reporting.

(2-61) [Paragraph 4\(a\)\(14\)—Lien Status.](#)

Indicate the lien status of the property securing the covered loan, or in the case of an application, proposed to secure the covered loan, by entering the applicable Code from the following:

Code 1—Secured by a first lien

Code 2—Secured by a subordinate lien

(2-62 to 2-67) [Paragraph 4\(a\)\(15\)—Credit Score of Applicant or Borrower.](#)

**1. Credit Score of Applicant or Borrower.** Enter, in numeral form, the credit score, or scores relied on in making the credit decision for the applicant or borrower, or of the first co-applicant or co-borrower, as applicable. If Regulation C requires your institution to report a single score that corresponds to multiple applicants or borrowers, report the score in either the applicant field or the co-applicant field. Or, enter the applicable Code from the following:

Code 7777—Credit score is not a number

Code 8888—Not applicable

Code 9999—No co-applicant

Example: If the credit score is 650, enter 650.

- a. Use Code 8888 if the requirement to report the credit score does not apply to the covered loan or application that your institution is reporting.
  - i. If Regulation C requires your institution to report a single score for a covered loan or application involving multiple applicants or borrowers, either report the credit score in the applicant field, and use Code 8888 in the co-applicant field; or report the credit score in the co-applicant field and use Code 8888 in the applicant field.
- b. Use Code 9999 in the co-applicant field if there are no co-applicants or co-borrowers.
- c. Use Code 7777 if your institution relied on a credit score that is not a number.

**2. Name and Version of Credit Scoring Model.** Indicate the name and version of the credit scoring model used to generate the credit score, or scores, relied on in making the credit decision by entering the applicable Code from the following:

Code 1—Equifax Beacon 5.0

Code 2—Experian Fair Isaac

Code 3—FICO Risk Score Classic 04

Code 4—FICO Risk Score Classic 98

Code 5—VantageScore 2.0

Code 6—VantageScore 3.0

Code 7—More than one credit scoring model

Code 8—Other credit scoring model

Code 9—Not applicable

Code 10—No co-applicant

a. Use Code 9 if the requirement to report the name and version of the credit scoring model does not apply to the covered loan or application that your institution is reporting.

i. If Regulation C requires your institution to report a single score for a covered loan or application involving multiple applicants or borrowers, either report the name and version of the credit scoring model, or that multiple credit scoring models were used, in the applicant field, and use Code 9 in the co-applicant field; or report the name and version of the credit scoring model, or that multiple credit scoring models were used, in the co-applicant field and use Code 9 in the applicant field.

b. Use Code 10 in the co-applicant field if there are no co-applicants or co-borrowers.

### **3. Name and Version of Credit Scoring Model Conditional Free Form Text Field for**

**Code 8:** If Code 8 is selected in the Name and Version of Credit Scoring Model Field, enter the specific other credit scoring model that is not listed above. The maximum number of characters for this field is 100 characters, including spaces. If 8 is not entered, leave this field blank.

(2-68 to 2-72) [Paragraph 4\(a\)\(16\)—Reason for Denial.](#)

**1. Reason for Denial.** Indicate the principal reason, or reasons, for denial by entering up to four (4) applicable Codes from the following:

Code 1—Debt-to-income ratio

Code 2—Employment history

Code 3—Credit history

Code 4—Collateral

Code 5—Insufficient cash (downpayment, closing costs)

Code 6—Unverifiable information

Code 7—Credit application incomplete

Code 8—Mortgage insurance denied

Code 9—Other

Code 10—Not applicable

- a. Do not enter the same code more than once for any covered loan or application.
- b. Use Code 10 if the requirement to report reasons for denial does not apply to the covered loan or application that your institution is reporting. Leave the remaining Reason for Denial data fields blank.
- c. If there are fewer than four principal (4) reasons for denial, leave the remaining Reason for Denial data fields blank.
- d. If your institution uses the model form contained in Appendix C to Regulation B, 12 CFR part 1002 (Form C–1, Sample Notice of Action Taken and Statement of Reasons), use the foregoing Codes as follows:

Code 1—Income insufficient for amount of credit requested, and Excessive obligations in relation to income

Code 2—Temporary or irregular employment, and Length of employment

Code 3—Insufficient number of credit references provided; Unacceptable type of credit references provided; No credit file; Limited credit experience; Poor credit performance with us; Delinquent past or present credit obligations with others; Number of recent inquiries on credit bureau report; Garnishment, attachment, foreclosure, repossession, collection action, or judgment; and Bankruptcy

Code 4—Value or type of collateral not sufficient

Code 6—Unable to verify credit references; Unable to verify employment; Unable to verify income; and Unable to verify residence

Code 7—Credit application incomplete

Code 9—Length of residence; Temporary residence; and Other reasons specified on the adverse action notice.

**2. Reason for Denial Conditional Free Form Text Field for Code 9:** If Code 9 is selected in any Reason for Denial field, enter the specific other reason(s) for denial not listed above. The maximum number of characters for this field is 255 characters, including spaces. If 9 is not entered, leave this field blank.

(2-73 to 2-74) [Paragraph 4\(a\)\(17\)—Total Loan Costs or Total Points and Fees.](#)

Enter either Total Loan Costs or Total Points and Fees, or indicate that neither reporting requirement applies by entering “NA” for both.

[Paragraph 4\(a\)\(17\)\(i\)—Total Loan Costs.](#)

Enter, in dollars, the amount of total loan costs. If the amount is zero, enter 0.

Example: If the total loan costs are \$2,399.04, enter 2399.04.

a. Enter “NA” if the requirement to report total loan costs does not apply to the covered loan or application that your institution is reporting.

[Paragraph 4\(a\)\(17\)\(ii\)—Total Points and Fees.](#)

Enter, in dollars, the total points and fees charged in connection with the covered loan. If the amount is zero, enter 0.

Example: If the total points and fees are \$2,399.04, enter 2399.04.

b. Enter “NA” if the requirement to report total points and fees does not apply to the covered loan or application that your institution is reporting.

(2-75) [Paragraph 4\(a\)\(18\)—Origination Charges.](#)

Enter, in dollars, the total of all itemized amounts that are designated borrower-paid at or before closing. If the total is zero, enter 0.

Example: If the origination charges are \$2,399.04, enter 2399.04.

- a. Enter “NA” if the requirement to report origination charges does not apply to the covered loan or application that your institution is reporting.

(2-76) [Paragraph 4\(a\)\(19\)—Discount Points.](#)

Enter, in dollars, the points paid to the creditor to reduce the interest rate. If no points were paid, leave this field blank.

Example: If the amount paid for discount points is \$2,399.04, enter 2399.04.

- a. Enter “NA” if the requirement to report discount points does not apply to the covered loan or application that your institution is reporting.

(2-77) [Paragraph 4\(a\)\(20\)—Lender Credits.](#)

Enter, in dollars, the amount of lender credits. If no lender credits were provided, leave this field blank.

Example: If the amount is \$1500.24, enter 1500.24.

- a. Enter “NA” if the requirement to report lender credits does not apply to the covered loan or application that your institution is reporting.

(2-78) [Paragraph 4\(a\)\(21\)—Interest Rate.](#)

Enter, as a percentage, to at least three (3) decimal places, the interest rate. Numbers calculated to beyond three (3) decimal places may either be reported beyond three (3) decimal places or rounded or truncated to three (3) decimal places. Decimal place trailing zeros may be either included or omitted.

Example: If the interest rate is 4.125%, enter 4.125.

If the interest rate is exactly 4.500%, enter 4.5, 4.50, or 4.500.

- a. Enter “NA” if the requirement to report interest rate does not apply to the covered

loan or application that your institution is reporting.

(2-79) [Paragraph 4\(a\)\(22\)—Prepayment Penalty Term.](#)

Enter, in numeral form, the term, in months, of any prepayment penalty.

Example: If a prepayment penalty may be imposed within the first 24 months after closing or account opening, enter 24.

- a. Enter “NA” if the requirement to report prepayment penalty term does not apply to the covered loan or application that your institution is reporting.

(2-80) [Paragraph 4\(a\)\(23\)—Debt-to-Income Ratio.](#)

Enter, as a percentage, the ratio of the applicant’s or borrower’s total monthly debt to the total monthly income relied on in making the credit decision. Use decimal places only if the ratio relied upon uses decimal places.

Example: If the relied upon debt-to-income ratio is 42.95, enter 42.95, and not 43.

If, however, your institution rounded the ratio up to 43% and relied on the rounded-up number, enter 43.

- a. Enter “NA” if the requirement to report debt-to-income ratio does not apply to the covered loan or application that your institution is reporting.

(2-81) [Paragraph 4\(a\)\(24\)—Combined Loan-to-Value Ratio.](#)

Enter, as a percentage, 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. Use decimal places only if the ratio relied upon uses decimal places.

Example: If the relied upon combined loan-to-value ratio is 80.05, enter 80.05, and not 80.



If, however, your institution rounded the ratio down to 80 and relied on the rounded-down number, enter 80.

- a. Enter “NA” if the requirement to report combined loan-to-value ratio does not apply to the covered loan or application that your institution is reporting.

(2-82) [Paragraph 4\(a\)\(25\)—Loan Term.](#)

Enter, in numeral form, the number of months after which the legal obligation will mature or terminate, or would have matured or terminated.

Example: If the loan term is 360 months, enter 360.

- a. Enter “NA” if the requirement to report loan term does not apply to the covered loan or application that your institution is reporting.

(2-83) [Paragraph 4\(a\)\(26\)—Introductory Rate Period.](#)

Enter, in numeral form, the number of months, or proposed number of months in the case of an application, until the first date the interest rate may change after closing or account opening.

Example: If the introductory rate period is 24 months, enter 24.

- a. Enter “NA” if the requirement to report introductory rate period does not apply to the covered loan or application that your institution is reporting.

(2-84) [Paragraph 4\(a\)\(27\)\(i\)—Balloon Payment.](#)

Indicate whether the contractual terms include, or would have included, a balloon payment by entering the applicable Code from the following:

Code 1—Balloon payment

Code 2—No balloon payment

(2-85) [Paragraph 4\(a\)\(27\)\(ii\)—Interest-Only Payments.](#)

Indicate whether the contractual terms include, or would have included, interest-only payments by entering the applicable Code from the following:

Code 1—Interest-only payments

Code 2—No interest-only payments

(2-86) [Paragraph 4\(a\)\(27\)\(iii\)—Negative Amortization.](#)

Indicate whether the contractual terms include, or would have included, a term that would cause the covered loan to be a negative amortization loan by entering the applicable Code from the following:

Code 1—Negative amortization

Code 2—No negative amortization

(2-87) [Paragraph 4\(a\)\(27\)\(iv\)—Other Non-amortizing Features.](#)

Indicate whether the contractual terms include, or would have included, any term, other than those described in [Paragraphs 1003.4\(a\)\(27\)\(i\), \(ii\), and \(iii\)](#) that would allow for payments other than fully amortizing payments during the loan term by entering the applicable Code from the following:

Code 1—Other non-fully amortizing features

Code 2—No other non-fully amortizing features

(2-88) [Paragraph 4\(a\)\(28\)—Property Value.](#)

Enter, in dollars, 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.

Example: If the property value is \$350,500, enter 350500.

- a. Enter “NA” if the requirement to report property value does not apply to the covered loan or application that your institution is reporting.

(2-89) [Paragraph 4\(a\)\(29\)—Manufactured Home Secured Property Type](#)

Indicate 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, by entering the applicable Code from the following:

Code 1—Manufactured home and land

Code 2—Manufactured home and not land

Code 3—Not applicable

- a. Use Code 3 if the requirement to report manufactured home secured property type does not apply to the covered loan or application that your institution is reporting.

(2-90) [Paragraph 4\(a\)\(30\)—Manufactured Home Land Property Interest](#)

Indicate the applicant’s or borrower’s land property interest in the land on which a manufactured home is, or will be, located by entering the applicable Code from the following:

Code 1—Direct ownership

Code 2—Indirect ownership

Code 3—Paid leasehold

Code 4—Unpaid leasehold

Code 5—Not applicable

- a. Use Code 5 if the requirement to report manufactured home land property interest does not apply to the covered loan or application that your institution is reporting.

(2-91) [Paragraph 4\(a\)\(31\)—Total Units.](#)

Enter, in numeral form, 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.

Example: If there are five (5) individual dwelling units, enter 5.

(2-92) [Paragraph 4\(a\)\(32\)—Multifamily Affordable Units.](#)

Enter, in numeral form, the number of individual dwelling units related to any multifamily dwelling property securing the covered loan or, in the case of an application, proposed to secure the covered loan, that are income-restricted pursuant to Federal, State, or local affordable housing programs.

Example: If there are five (5) multifamily affordable units, enter 5.

- a. Enter “0” for a covered loan or application related to a multifamily dwelling that does not contain any such income-restricted individual dwelling units.
- b. Enter “NA” if the requirement to report multifamily affordable units does not apply to the covered loan or application that your institution is reporting.

(2-93 to 2-94) [Paragraph 4\(a\)\(33\)—Application Channel.](#)

**1. Submission of Application.** Indicate whether the applicant or borrower submitted the application directly to your institution by entering the applicable Code from the following:

Code 1—Submitted directly to your institution

Code 2—Not submitted directly to your institution

Code 3—Not applicable

- a. Use Code 3 if the requirement to report whether the applicant or borrower submitted the application directly to your institution does not apply to the covered loan or application that your institution is reporting.

**2. Initially Payable to Your Institution.** Indicate whether the obligation arising from the covered loan was, or, in the case of an application, would have been, initially payable to your institution by entering the applicable Code from the following:

Code 1—Initially payable to your institution

Code 2—Not initially payable to your institution

Code 3—Not applicable

- a. Use Code 3 if the requirement to report whether the obligation arising from the covered loan was, or, in the case of an application, would have been, initially payable to your institution does not apply to the covered loan or application that your institution is reporting.

(2-95) [Paragraph 4\(a\)\(34\)—Mortgage Loan Originator NMLSR Identifier.](#)

Enter the Nationwide Mortgage Licensing System and Registry mortgage loan originator unique identifier (NMLSR ID) for the mortgage loan originator or NA.

Example: If the NMLSR ID for the mortgage loan originator is 123450, enter 123450.

(2-96 to 2-107) [Paragraph 4\(a\)\(35\)—Automated Underwriting System \(AUS\) and Result.](#)

**1. Automated Underwriting System.** Indicate the automated underwriting system(s) (AUS) used by your institution to evaluate the application by entering up to five (5) of the applicable Codes from the following:

Code 1—Desktop Underwriter (DU)

Code 2—Loan Prospector (LP)

Code 3—Technology Open to Approved Lenders (TOTAL) Scorecard

Code 4—Guaranteed Underwriting System (GUS)

Code 5—Other

Code 6—Not applicable

- a. Use Code 6 if the requirement to report an AUS does not apply to the covered loan or application that your institution is reporting. Leave the remaining Automated Underwriting System data fields blank.
- b. If fewer than five (5) automated underwriting systems were used by your institution to evaluate the application, leave the remaining Automated Underwriting System data fields blank.

**2. Automated Underwriting System Conditional Free Form Text Field for Code 5:** If Code 5 is selected in any Automated Underwriting System field, enter the name of the specific other AUS(s) not listed above. Enter more than one other Automated Underwriting System, as applicable. The maximum number of characters for this field is 255 characters, including spaces. If 5 is not entered, leave this field blank.

**3. Automated Underwriting System Result.** Indicate the result(s) generated by the automated underwriting system (AUS) previously indicated by entering the applicable Code(s) from the following:

Code 1—Approve/Eligible

Code 2—Approve/Ineligible

Code 3—Refer/Eligible

Code 4—Refer/Ineligible

Code 5—Refer with Caution

Code 6—Out of Scope

Code 7—Error

Code 8—Accept

Code 9—Caution

Code 10—Ineligible

Code 11—Incomplete

Code 12—Invalid

Code 13—Refer

Code 14—Eligible

Code 15—Unable to Determine

Code 16—Other

Code 17—Not applicable

- a. Use Code 1, 2, 3, 4, 5, 6, or 7 for the AUS result returned by the AUS of the Federal National Mortgage Association (Fannie Mae).
- b. Use Code 8, 9, 10, 11, or 12 for the AUS result returned by the AUS of the Federal Home Loan Mortgage Corporation (Freddie Mac).
- c. Use Codes 8 or 13 for the AUS result returned by FHA TOTAL Scorecard.
- d. Use Code 5, 8, 10, 13, 14, or 15 for the AUS result returned by GUS.
- e. Use Code 17 if the requirement to report an AUS result does not apply to the covered loan or application that your institution is reporting. Leave the remaining Automated Underwriting System Result data fields blank.
- f. If fewer than five (5) results were generated by the automated underwriting system(s) previously indicated, leave the remaining Automated Underwriting System Result data fields blank.

#### **4. Automated Underwriting System Result Conditional Free Form Text Field for**

**Code 16:** If Code 16 is selected in an Automated Underwriting System Result field, enter the specific other AUS result(s) not listed above. Enter more than one other Automated Underwriting System Result, as applicable. The maximum number of characters for this field is 255 characters, including spaces. If 16 is not entered, leave this field blank.

(2-108) [Paragraph 4\(a\)\(36\)—Reverse Mortgage.](#)

Indicate whether the covered loan is, or the application is for, a reverse mortgage by entering the applicable Code from the following:

Code 1—Reverse mortgage

Code 2—Not a reverse mortgage

(2-109) [Paragraph 4\(a\)\(37\)—Open-End Line of Credit.](#)

Indicate whether the covered loan is, or the application is for, an open-end line of credit by entering the applicable Code from the following:

Code 1—Open-end line of credit

Code 2—Not an open-end line of credit

(2-110) [Paragraph 4\(a\)\(38\)— Business or Commercial Purpose.](#)

Indicate whether the covered loan is, or the application is for a covered loan that will be made, primarily for a business or commercial purpose by entering the applicable Code from the following:

Code 1—Primarily for a business or commercial purpose

Code 2—Not primarily for a business or commercial purpose



# 5. 2018 Edit Specifications

## 5.1 Introduction

HMDA edits are rules to assist filers in checking the accuracy of HMDA data prior to submission. There are four types of edits:

- **Syntactical:** Edits that check whether the loan/application register is in the correct format and whether the data covers the correct filing year. A syntactical edit occurs, for example, if none of the rows in the loan/application register begin with the number two (2) to indicate that the following data fields contain information relating to the reported loan or application. The loan/application register cannot be submitted until the filer corrects all syntactical edit errors and reuploads the updated loan/application register to the HMDA Platform.
- **Validity:** Edits that check whether there are valid values in each data field. A validity edit occurs, for example, if the contact person's telephone number does not follow the format "999-999-9999." The loan/application register cannot be submitted until the filer corrects all validity edit errors and reuploads the updated loan/application register to the HMDA Platform.
- **Quality:** Edits that check whether entries in the individual data fields or combinations of data fields conform to expected values. A quality edit occurs, for example, if the reported Tax Identification Number does not match the Tax Identification Number the institution reported on the previous year's loan/application register. The loan/application register cannot be submitted until the filer either confirms the accuracy of all values flagged by quality edits in the HMDA Platform, or corrects the flagged values and reuploads the updated loan/application register to the HMDA Platform.

- **Macro Quality:** Edits that check whether the submitted loan/application register as a whole conforms to expected values. A macro quality edit occurs, for example, if the reported percentage of multifamily loans exceeds 10% of the loan/application register entries. The loan/application register cannot be submitted until the filer either confirms the accuracy of all the values flagged by the macro quality edits in the HMDA Platform or corrects the flagged values and reuploads the updated loan/application register to the HMDA Platform.

## 5.2 2018 Revised Edits

TABLE 3: 2018 NEW AND REVISED EDITS

| Type of Data Field        | Edit Number | Data Point   | Modification  |
|---------------------------|-------------|--------------|---|
| Loan/Application Register | S305        | N/A          | Edit modified to replace “ULI” with “Applicable to all data fields” in the data point name column.  |
| Loan/Application Register | V612        | Loan Purpose | Edit modified to include code 5 as a valid value for loan purpose.  |
| Loan/Application Register | V614        | Loan Purpose | Edit modified to include code 5 as a valid value for loan purpose.  |
| Loan/Application Register | V628        | Ethnicity    | Edit modified to count ethnicity provided in the free form text field, regardless if code 14 was reported, as one of the five (5) Ethnicity of Applicant or Borrower data fields.       |
|                           |             |              | The Free Form Text data field names were updated.   |
| Loan/Application Register | V631        | Ethnicity    | Edit modified to count ethnicity provided in the free form text field, regardless if code 14 was reported, as one of the five (5) Ethnicity of Co-Applicant or Co-Borrower data fields. |
|                           |             |              | The Free Form Text data field names were updated.   |

| Type of Data Field        | Edit Number | Data Point                                | Modification   |
|---------------------------|-------------|---|--|
| Loan/Application Register | V635        | Race                                      | <p>Edit modified to count race provided in any of the free form text field(s), regardless if code 1, code 27, or code 44 were reported, as one of the five (5) Race of Applicant or Borrower data fields.</p> <p>The Free Form Text data field names were updated.</p>       |
| Loan/Application Register | V638        | Race                                      | <p>Edit modified to count race provided in any of the free form text field(s), regardless if code 1, code 27, or code 44 were reported, as one of the five (5) Race of Co-Applicant or Co-Borrower data fields.</p> <p>The Free Form Text data field names were updated.</p> |
| Loan/Application Register | V653        | N/A                                       | Edit removed. This edit verified the reporting of no co-applicant codes in the Ethnicity, Race, Sex, Age and Credit Score data fields.   |
| Loan/Application Register | V672        | Total Loan Costs or Total Points and Fees | Edit modified to remove “and the reverse must be true” from condition two.   |
| Loan/Application Register | V673        | Total Loan Costs or Total Points and Fees | Edit modified to add a condition specifying that if Total Loan Costs is a number, the Total Points and Fees must be NA.  |
| Loan/Application Register | V691        | Total Units                               | Edit modified to remove NA as a valid value for Total Units.   |
| Loan/Application Register | Q613        | Loan Purpose                              | Edit modified to include code 5 as a valid value for Loan Purpose.   |

| Type of Data Field        | Edit Number | Data Point   | Modification  |
|---------------------------|-------------|--------------|---|
| Loan/Application Register | Q642        | Credit Score | Edit added specifying that Applicant or Borrower, Name and Version of Credit Scoring Model code 7 and code 8 are allowable codes when Credit Score of Applicant or Borrower equals 7777; and that Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model code 7 and code 8 are allowable codes when Credit Score of Co-Applicant or Co-Borrower equals 7777. |

## 5.3 2018 Edits

Table 3 through Table 7 list all of the edits for HMDA data collected in 2018 under the HMDA Final Rule. Each table groups the edits by type and whether the edit is related to the data fields in the “Filing Institution, Reporting Period, and Contact Information (Transmittal Sheet)” section or the “Loan/Application Register” section. Edits for data collected in 2018 are grouped by data point, and may contain more than one condition that must be true for the edit to pass during filing. Conditions within the edit description are distinguished with a number. To increase clarity, the tables contain a column specifying each data field that affects the overall edit, and the edit descriptions contain all data field names in *italics*.

**TABLE 4:** SYNTACTICAL AND VALIDITY EDITS FOR FILING INSTITUTION, REPORTING PERIOD, AND CONTACT INFORMATION (TRANSMITTAL SHEET), AND LOAN/APPLICATION REGISTER

| Edit ID | Data Point Name | Affected Data Fields | Edit Description  |
|---------|-----------------|----------------------|---|
| S300    | N/A             | Record Identifier    | <p>The data provided in the file is incorrect. Please review the information below and update your file accordingly.</p> <p>The following criteria must be met:</p> <ol style="list-style-type: none"> <li>1) The first row of your file must begin with a 1; and</li> <li>2) Any subsequent rows must begin with a 2.</li> </ol> |

| Edit ID | Data Point Name               | Affected Data Fields          | Edit Description   |
|---------|-------------------------------|-------------------------------|--|
| S301    | Legal Entity Identifier (LEI) | Legal Entity Identifier (LEI) | The <i>LEI</i> in this row does not match the reported <i>LEI</i> in the transmittal sheet (the first row of your file). Please update your file accordingly.  |
| V600    | Legal Entity Identifier (LEI) | Legal Entity Identifier (LEI) | An <i>LEI</i> in an invalid format was provided. Please review the information below and update your file accordingly.<br><br>1) The required format for <i>LEI</i> is alphanumeric with 20 characters, and it cannot be left blank. |

**TABLE 5:** SYNTACTICAL AND VALIDITY EDITS FOR FILING INSTITUTION, REPORTING PERIOD, AND CONTACT INFORMATION (TRANSMITTAL SHEET)

| Edit ID | Data Field Name(s)  | Edit Description   |
|---------|---|--|
|         |   | The reported <i>Calendar Year</i> does not match the filing year indicated at the start of the filing. Please confirm the information below and update your file accordingly.  |
| S302    | Calendar Year   | 1) The correct file has been uploaded; and<br><br>2) The correct filing year was chosen at the start of the filing; and<br><br>3) The calendar year is listed correctly in the file.   |
| S303    | Federal Agency; Federal Taxpayer Identification Number; Legal Entity Identifier (LEI) | The reported <i>Federal Agency</i> , <i>Federal Taxpayer Identification Number</i> , and <i>Legal Entity Identifier</i> must match the <i>Federal Agency</i> , <i>Federal Taxpayer Identification Number</i> , and <i>Legal Entity Identifier</i> for the financial institution for which you are filing. Please confirm the information below and update your file accordingly.<br><br>1) The correct financial institution was at the start of the filing; and<br><br>2) The correct file was uploaded; and<br><br>3) The <i>Federal Agency</i> , <i>Federal Taxpayer Identification Number</i> , and <i>Legal Entity Identifier</i> are reported correctly in the file. |
| S304    | Total Number of Entries Contained in Submission                                       | The reported <i>Total Number of Entries Contained in Submission</i> does not match the total number of LARs in the HMDA file. Please update your file accordingly.   |

| Edit ID | Data Field Name(s)   | Edit Description  |
|---------|--|---|
| V601    | Financial Institution Name; Contact Person's Name; Contact Person's E-mail Address; Contact Person's Office Street Address; Contact Person's Office City | <p>The following data fields are required, and cannot be left blank. A blank value(s) was provided. Please review the information below and update your file accordingly.</p> <p>1) <i>Financial Institution Name</i>;<br/> 2) <i>Contact Person's Name</i>;<br/> 3) <i>Contact Person's E-mail Address</i>;<br/> 4) <i>Contact Person's Office Street Address</i>;<br/> 5) <i>Contact Person's Office City</i></p> |
| V602    | Calendar Quarter   | <p>An invalid <i>Calendar Quarter</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Calendar Quarter</i> must equal 4, and cannot be left blank.</p>   |
| V603    | Contact Person's Telephone Number  | <p>An invalid <i>Contact Person's Telephone Number</i> was provided. Please review the information below and update your file accordingly.</p> <p>1) The required format for the <i>Contact Person's Telephone Number</i> is 999-999-9999, and it cannot be left blank.</p>   |
| V604    | Contact Person's Office State  | <p>An invalid <i>Contact Person's Office State</i> was provided. Please review the information below and update your file accordingly.</p> <p>1) <i>Contact Person's Office State</i> must be a two letter state code, and cannot be left blank.</p>  |
| V605    | Contact Person's Office ZIP Code   | <p>An invalid <i>Contact Person's ZIP Code</i> was provided. Please review the information below and update your file accordingly.</p> <p>1) The required format for the <i>Contact Person's ZIP Code</i> is 12345-1010 or 12345, and it cannot be left blank.</p>  |
| V606    | Total Number of Entries Contained in Submission  | <p>The reported <i>Total Number of Entries Contained in Submission</i> is not in the valid format. Please review the information below and update your file accordingly.</p> <p>1) The required format for the <i>Total Number of Entries Contained in Submission</i> is a whole number that is greater than zero, and it cannot be left blank.</p>   |

| Edit ID | Data Field Name(s)                     | Edit Description  |
|---------|--|---|
| V607    | Federal Taxpayer Identification Number | <p>An invalid <i>Federal Taxpayer Identification Number</i> was provided. Please review the information below and update your file accordingly.</p> <p>1) The required format for the <i>Federal Taxpayer Identification Number</i> is 99-9999999, and it cannot be left blank.</p> |

**TABLE 6:** SYNTACTICAL AND VALIDITY EDITS FOR LOAN/APPLICATION REGISTER

| Edit ID | Data Point Name                 | Affected Data Fields            | Edit Description   |
|---------|---------------------------------|---------------------------------|--|
| S305    | Applicable to all data fields   | All data fields in the LAR      | A duplicate transaction has been reported. Please review and update your file accordingly.   |
| V608    | Universal Loan Identifier (ULI) | Universal Loan Identifier (ULI) | <p>A <i>ULI</i> with an invalid format was provided. Please review the information below and update your file accordingly.</p> <p>1) The required format for <i>ULI</i> is alphanumeric with at least 23 characters and up to 45 characters, and it cannot be left blank.</p>  |
| V609    | Universal Loan Identifier (ULI) | Universal Loan Identifier (ULI) | <p>An invalid <i>ULI</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) Based on the check digit calculation, the <i>ULI</i> contains a transcription error.</p>  |
| V610    | Application Date                | Application Date; Action Taken  | <p>An invalid data field was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Application Date</i> must be either a valid date using YYYYMMDD format or NA, and cannot be left blank.</p> <p>2) If <i>Action Taken</i> equals 6, then <i>Application Date</i> must be NA, <b>and the reverse must be true.</b></p> |
| V611    | Loan Type                       | Loan Type                       | <p>An invalid <i>Loan Type</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Loan Type</i> must equal 1, 2, 3, or 4, and cannot be left blank.</p>  |

| Edit ID | Data Point Name | Affected Data Fields  | Edit Description  |
|---------|-----------------|---|---|
| V612    | Loan Purpose    | Loan Purpose;<br>Preapproval  | An invalid <i>Loan Purpose</i> was reported. Please review the information below and update your file accordingly.  |
|         |                 |   | 1) <i>Loan Purpose</i> must equal 1, 2, 31, 32, 4, or 5 and cannot be left blank.<br><br>2) If <i>Preapproval</i> equals 1, then <i>Loan Purpose</i> must equal 1.  |
| V613    | Preapproval     | Preapproval;<br>Action Taken  | An invalid <i>Preapproval</i> data field was provided. Please review the information below and update your file accordingly.  |
|         |                 |   | 1) <i>Preapproval</i> must equal 1 or 2, and cannot be left blank.<br><br>2) If <i>Action Taken</i> equals 7 or 8, then <i>Preapproval</i> must equal 1.<br><br>3) If <i>Action Taken</i> equals 3, 4, 5 or 6, then <i>Preapproval</i> must equal 2.<br><br>4) If <i>Preapproval</i> equals 1, then <i>Action Taken</i> must equal 1, 2, 7 or 8.                                |
| V614    | Preapproval     | Preapproval;<br>Loan Purpose;<br>Multifamily<br>Affordable Units;<br>Reverse<br>Mortgage;<br>Open-End Line<br>of Credit | An invalid <i>Preapproval</i> was provided. Please review the information below and update your file accordingly.   |
|         |                 |   | 1) If <i>Loan Purpose</i> equals 2, 4, 31, 32, or 5, then <i>Preapproval</i> must equal 2.<br><br>2) If <i>Multifamily Affordable Units</i> is a number, then <i>Preapproval</i> must equal 2.<br><br>3) If <i>Reverse Mortgage</i> equals 1, then <i>Preapproval</i> must equal 2.<br><br>4) If <i>Open-End Line of Credit</i> equals 1, then <i>Preapproval</i> must equal 2. |



| Edit ID | Data Point Name     | Affected Data Fields   | Edit Description   |
|---------|---------------------|--|--|
| V615    | Construction Method | Construction Method;<br>Manufactured Home Land Property Interest;<br>Manufactured Home Secured Property Type | <p>An invalid <i>Construction Method</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Construction Method</i> must equal 1 or 2, and cannot be left blank.</p> <p>2) If <i>Manufactured Home Land Property Interest</i> equals 1, 2, 3 or 4, then <i>Construction Method</i> must equal 2.</p> <p>3) If <i>Manufactured Home Secured Property Type</i> equals 1 or 2 then <i>Construction Method</i> must equal 2.</p> |
| V616    | Occupancy Type      | Occupancy Type   | <p>An invalid <i>Occupancy Type</i> was reported. Please review the information below, and update your file accordingly.</p> <p>1) <i>Occupancy Type</i> must equal 1, 2, or 3, and cannot be left blank.</p>  |
| V617    | Loan Amount         | Loan Amount  | <p>An invalid <i>Loan Amount</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Loan Amount</i> must be a number greater than 0, and cannot be left blank.</p>   |
| V618    | Action Taken        | Action Taken   | <p>An invalid <i>Action Taken</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Action Taken</i> must equal 1, 2, 3, 4, 5, 6, 7, or 8, and cannot be left blank.</p>  |
| V619    | Action Taken Date   | Action Taken Date;<br>Application Date   | <p>An invalid <i>Action Taken Date</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Action Taken Date</i> must be a valid date using YYYYMMDD format, and cannot be left blank.</p> <p>2) The <i>Action Taken Date</i> must be in the reporting year.</p> <p>3) The <i>Action Taken Date</i> must be on or after the <i>Application Date</i>.</p>  |

| Edit ID | Data Point Name                     | Affected Data Fields                  | Edit Description   |
|---------|-------------------------------------|---------------------------------------|--|
| V620    | Property Address                    | Street Address                        | <p>An invalid <i>Street Address</i> was provided. Please review the information below and update your file accordingly.</p> <p>1) <i>Street Address</i> cannot be left blank.</p>  |
| V621    | Property Address                    | City                                  | <p>An invalid <i>City</i> was provided. Please review the information below and update your file accordingly.</p> <p>1) <i>City</i> cannot be left blank.</p>  |
| V622    | Property Address                    | Street Address; City; State; Zip Code | <p>An invalid <i>City</i>, <i>State</i> and/or <i>Zip Code</i> were provided. Please review the information below and update your file accordingly.</p> <p>1) If <i>Street Address</i> was not reported NA, then <i>City</i>, <i>State</i>, and <i>Zip Code</i> must be provided, and not reported NA.</p>   |
| V623    | Property Address; Property Location | State                                 | <p>An invalid <i>State</i> was provided. Please review the information below and update your file accordingly.</p> <p>1) <i>State</i> must be either a two letter state code or NA, and cannot be left blank.</p>  |
| V624    | Property Address                    | Zip Code                              | <p>An invalid <i>Zip Code</i> was provided. Please review the information below and update your file accordingly.</p> <p>1) The required format for <i>Zip Code</i> is 12345-1010 or 12345 or NA, and it cannot be left blank.</p>   |
| V625    | Property Location                   | Census Tract                          | <p>An invalid <i>Census Tract</i> was provided. Please review the information below and update your file accordingly.</p> <p>1) The required format for <i>Census Tract</i> is an eleven digit number or NA, and it cannot be left blank.</p> <p>2) If <i>Census Tract</i> is not reported NA, then the number provided must be a valid census tract number defined by the U.S. Census Bureau.</p> |
| V626    | Property Location                   | County                                | <p>An invalid <i>County</i> was provided. Please review the information below and update your file accordingly.</p> <p>1) The required format for <i>County</i> is a five digit FIPS code or NA, and it cannot be left blank</p>   |

| Edit ID | Data Point Name   | Affected Data Fields  | Edit Description   |
|---------|-------------------|---|--|
| V627    | Property Location | Census Tract;<br>County   | <p>An invalid <i>Census Tract</i> or <i>County</i> was provided. Please review the information below and update your file accordingly.</p> <p>1) If <i>County</i> and <i>Census Tract</i> are not reported NA, they must be a valid combination of information. The first five digits of the <i>Census Tract</i> must match the reported five digit <i>County</i> FIPS code.</p>   |
| V628    | Ethnicity         | Ethnicity of Applicant or Borrower: 1;<br>Ethnicity of Applicant or Borrower: 2;<br>Ethnicity of Applicant or Borrower: 3;<br>Ethnicity of Applicant or Borrower: 4;<br>Ethnicity of Applicant or Borrower: 5 | <p>An invalid <i>Ethnicity</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Ethnicity of Applicant or Borrower: 1</i> must equal 1, 11, 12, 13, 14, 2, 3, or 4, and cannot be left blank, unless an ethnicity is provided in <i>Ethnicity of Applicant or Borrower: Free Form Text Field for Other Hispanic or Latino</i>.</p> <p>2) <i>Ethnicity of Applicant or Borrower: 2; Ethnicity of Applicant or Borrower: 3; Ethnicity of Applicant or Borrower: 4; Ethnicity of Applicant or Borrower: 5</i> must equal 1, 11, 12, 13, 14, 2, or be left blank.</p> <p>3) Each <i>Ethnicity of Applicant or Borrower</i> code can only be reported once</p> <p>4) If <i>Ethnicity of Applicant or Borrower: 1</i> equals 3 or 4; then <i>Ethnicity of Applicant or Borrower: 2; Ethnicity of Applicant or Borrower: 3; Ethnicity of Applicant or Borrower: 4; Ethnicity of Applicant or Borrower: 5</i> must be left blank.</p> |

| Edit ID | Data Point Name | Affected Data Fields   | Edit Description  |
|---------|-----------------|--|---|
| V629    | Ethnicity       | Ethnicity of Applicant or Borrower: 1;<br>Ethnicity of Applicant or Borrower: 2;<br>Ethnicity of Applicant or Borrower: 3;<br>Ethnicity of Applicant or Borrower: 4;<br>Ethnicity of Applicant or Borrower: 5;<br>Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname | <p>An invalid <i>Ethnicity</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</i> must equal 1, 2, or 3, and cannot be left blank.</p> <p>2) If <i>Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</i> equals 1, then <i>Ethnicity of Applicant or Borrower: 1</i> must equal 1 or 2; and <i>Ethnicity of Applicant or Borrower: 2</i> must equal 1, 2 or be left blank; and <i>Ethnicity of Applicant or Borrower: 3</i>, <i>Ethnicity of Applicant or Borrower: 4</i>; and <i>Ethnicity of Applicant or Borrower: 5</i> must all be left blank.</p> <p>3) If <i>Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</i> equals 2, then <i>Ethnicity of Applicant or Borrower: 1</i> must equal 1, 11, 12, 13, 14, 2 or 3.</p> |
| V630    | Ethnicity       | Ethnicity of Applicant or Borrower: 1;<br>Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname   | <p>An invalid <i>Ethnicity</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Ethnicity of Applicant or Borrower: 1</i> equals 4, then <i>Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</i> must equal 3.</p> <p>2) If <i>Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</i> equals 3, then <i>Ethnicity of Applicant or Borrower: 1</i> must equal 3 or 4.</p>  |

| Edit ID | Data Point Name | Affected Data Fields  | Edit Description   |
|---------|-----------------|---|--|
| V631    | Ethnicity       | Ethnicity of Co-Applicant or Co-Borrower: 1;<br>Ethnicity of Co-Applicant or Co-Borrower: 2;<br>Ethnicity of Co-Applicant or Co-Borrower: 3;<br>Ethnicity of Co-Applicant or Co-Borrower: 4;<br>Ethnicity of Co-Applicant or Co-Borrower: 5 | <p>An invalid <i>Ethnicity</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Ethnicity of Co-Applicant or Co-Borrower: 1</i> must equal 1, 11, 12, 13, 14, 2, 3, 4, or 5, and cannot be left blank, unless an ethnicity is provided in <i>Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino</i>.</p> <p>2) <i>Ethnicity of Co-Applicant or Co-Borrower: 2; Ethnicity of Co-Applicant or Co-Borrower: 3; Ethnicity of Co-Applicant or Co-Borrower: 4; Ethnicity of Co-Applicant or Co-Borrower: 5</i> must equal 1, 11, 12, 13, 14, 2, or be left blank.</p> <p>3) Each <i>Ethnicity of Co-Applicant or Co-Borrower</i> code can only be reported once.</p> <p>4) If <i>Ethnicity of Co-Applicant or Co-Borrower: 1</i> equals 3, 4, or 5; then <i>Ethnicity of Co-Applicant or Co-Borrower: 2; Ethnicity of Co-Applicant or Co-Borrower: 3; Ethnicity of Co-Applicant or Co-Borrower: 4; Ethnicity of Co-Applicant or Co-Borrower: 5</i> must be left blank.</p> |

| Edit ID | Data Point Name | Affected Data Fields  | Edit Description  |
|---------|-----------------|---|---|
| V632    | Ethnicity       | <p>Ethnicity of Co-Applicant or Co-Borrower: 1;<br/> Ethnicity of Co-Applicant or Co-Borrower: 2;<br/> Ethnicity of Co-Applicant or Co-Borrower: 3;<br/> Ethnicity of Co-Applicant or Co-Borrower: 4;<br/> Ethnicity of Co-Applicant or Co-Borrower: 5;<br/> Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</p> | <p>An invalid <i>Ethnicity</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> must equal 1, 2, 3 or 4, and cannot be left blank.</p> <p>2) If <i>Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> equals 1; then <i>Ethnicity of Co-Applicant or Co-Borrower: 1</i> must equal 1 or 2; and <i>Ethnicity of Co-Applicant or Co-Borrower: 2</i> must equal 1, 2 or be left blank; and <i>Ethnicity of Co-Applicant or Co-Borrower: 3; Ethnicity of Co-Applicant or Co-Borrower: 4; Ethnicity of Co-Applicant or Co-Borrower: 5</i> must all be left blank.</p> <p>3) If <i>Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> equals 2; then <i>Ethnicity of Co-Applicant or Co-Borrower: 1</i> must equal 1, 11, 12, 13, 14, 2 or 3.</p> |
| V633    | Ethnicity       | <p>Ethnicity of Co-Applicant or Co-Borrower: 1;<br/> Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</p>   | <p>An invalid <i>Ethnicity</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Ethnicity of Co-Applicant or Co-Borrower: 1</i> equals 4, then <i>Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> must equal 3.</p> <p>2) If <i>Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> equals 3; then <i>Ethnicity of Co-Applicant or Co-Borrower: 1</i> must equal 3 or 4.</p>  |

| Edit ID | Data Point Name | Affected Data Fields   | Edit Description   |
|---------|-----------------|--|--|
| V634    | Ethnicity       | Ethnicity of Co-Applicant or Co-Borrower: 1;<br>Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname                                     | <p>An invalid <i>Ethnicity</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Ethnicity of Co-Applicant or Co-Borrower: 1</i> equals 5, then <i>Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> must equal 4, <b>and the reverse must be true.</b></p>  |
| V635    | Race            | Race of Applicant or Borrower: 1;<br>Race of Applicant or Borrower: 2;<br>Race of Applicant or Borrower: 3;<br>Race of Applicant or Borrower: 4;<br>Race of Applicant or Borrower: 5 | <p>An invalid <i>Race</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Race of Applicant or Borrower: 1</i> must equal 1, 2, 21, 22, 23, 24, 25, 26, 27, 3, 4, 41, 42, 43, 44, 5, 6, or 7, and cannot be left blank, unless a race is provided in <i>Race of Applicant or Borrower: Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe</i>, <i>Race of Applicant or Borrower: Free Form Text Field for Other Asian</i>, or <i>Race of Applicant or Borrower: Free Form Text Field for Other Pacific Islander</i>.</p> <p>2) <i>Race of Applicant or Borrower: 2; Race of Applicant or Borrower: 3; Race of Applicant or Borrower: 4; Race of Applicant or Borrower: 5</i> must equal 1, 2, 21, 22, 23, 24, 25, 26, 27, 3, 4, 41, 42, 43, 44, 5, or be left blank.</p> <p>3) Each <i>Race of Applicant or Borrower</i> code can only be reported once.</p> <p>4) If <i>Race of Applicant or Borrower: 1</i> equals 6 or 7; then <i>Race of Applicant or Borrower: 2; Race of Applicant or Borrower: 3; Race of Applicant or Borrower: 4; Race of Applicant or Borrower: 5</i> must all be left blank.</p> |

| Edit ID | Data Point Name | Affected Data Fields   | Edit Description  |
|---------|-----------------|--|---|
| V636    | Race            |  | An invalid <i>Race</i> data field was reported. Please review the information below and update your file accordingly.   |
|         |                 | Race of Applicant or Borrower: 1;<br>Race of Applicant or Borrower: 2;<br>Race of Applicant or Borrower: 3;<br>Race of Applicant or Borrower: 4;<br>Race of Applicant or Borrower: 5;<br>Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname | <p>1) <i>Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</i> must equal 1, 2, or 3, and cannot be left blank.</p> <p>2) If <i>Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</i> equals 1; then <i>Race of Applicant or Borrower: 1</i> must equal 1, 2, 3, 4, or 5; and <i>Race of Applicant or Borrower: 2</i>; <i>Race of Applicant or Borrower: 3</i>; <i>Race of Applicant or Borrower: 4</i>; <i>Race of Applicant or Borrower: 5</i> must equal 1, 2, 3, 4, or 5, or be left blank.</p> <p>3) If <i>Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</i> equals 2, <i>Race of Applicant or Borrower: 1</i> must equal 1, 2, 21, 22, 23, 24, 25, 26, 27, 3, 4, 41, 42, 43, 44, 5 or 6; and <i>Race of Applicant or Borrower: 2</i>; <i>Race of Applicant or Borrower: 3</i>; <i>Race of Applicant or Borrower: 4</i>; <i>Race of Applicant or Borrower: 5</i> must equal 1, 2, 21, 22, 23, 24, 25, 26, 27, 3, 4, 41, 42, 43, 44, 5, or be left blank.</p> |
| V637    | Race            |  | An invalid <i>Race</i> data field was reported. Please review the information below and update your file accordingly.   |
|         |                 | Race of Applicant or Borrower: 1;<br>Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname   | <p>1) If <i>Race of Applicant or Borrower: 1</i> equals 7, then <i>Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</i> must equal 3.</p> <p>2) If <i>Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</i> equals 3; then <i>Race of Applicant or Borrower: 1</i> must equal 6 or 7.</p>  |



| Edit ID | Data Point Name | Affected Data Fields   | Edit Description  |
|---------|-----------------|--|---|
| V638    | Race            | Race of Co-Applicant or Co-Borrower: 1; Race of Co-Applicant or Co-Borrower: 2; Race of Co-Applicant or Co-Borrower: 3; Race of Co-Applicant or Co-Borrower: 4; Race of Co-Applicant or Co-Borrower: 5 | <p>An invalid <i>Race</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Race of Co-Applicant or Co-Borrower: 1</i> must equal 1, 2, 21, 22, 23, 24, 25, 26, 27, 3, 4, 41, 42, 43, 44, 5, 6, 7, or 8, and cannot be left blank, unless a race is provided in <i>Race of Co-Applicant or Co-Borrower: Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe</i>, <i>Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Asian</i>, or <i>Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Pacific Islander</i>.</p> <p>2) <i>Race of Co-Applicant or Co-Borrower: 2; Race of Co-Applicant or Co-Borrower: 3; Race of Co-Applicant or Co-Borrower: 4; Race of Co-Applicant or Co-Borrower: 5</i> must equal 1, 2, 21, 22, 23, 24, 25, 26, 27, 3, 4, 41, 42, 43, 44, 5, or be left blank.</p> <p>3) Each <i>Race of Co-Applicant or Co-Borrower</i> code can only be reported once.</p> <p>4) If <i>Race of Co-Applicant or Co-Borrower: 1</i> equals 6, 7, or 8, then <i>Race of Co-Applicant or Co-Borrower: 2; Race of Co-Applicant or Co-Borrower: 3; Race of Co-Applicant or Co-Borrower: 4; and Race of Co-Applicant or Co-Borrower: 5</i> must be left blank.</p> |

| Edit ID | Data Point Name | Affected Data Fields  | Edit Description  |
|---------|-----------------|---|---|
|         |                 |   | An invalid <i>Race</i> data field was reported. Please review the information below and update your file accordingly.   |
| V639    | Race            | Race of Co-Applicant or Co-Borrower: 1; Race of Co-Applicant or Co-Borrower: 2; Race of Co-Applicant or Co-Borrower: 3; Race of Co-Applicant or Co-Borrower: 4; Race of Co-Applicant or Co-Borrower: 5; Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname | <p>1) <i>Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> must equal 1, 2, 3, or 4, and cannot be left blank.</p> <p>2) If <i>Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> equals 1, then <i>Race of Co-Applicant or Co-Borrower: 1</i> must equal 1, 2, 3, 4, or 5; and <i>Race of Co-Applicant or Co-Borrower: 2; Race of Co-Applicant or Co-Borrower: 3; Race of Co-Applicant or Co-Borrower: 4; Race of Co-Applicant or Co-Borrower: 5</i> must equal 1, 2, 3, 4, or 5, or be left blank.</p> <p>3) If <i>Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> equals 2, then <i>Race of Co-Applicant or Co-Borrower: 1</i> must equal 1, 2, 21, 22, 23, 24, 25, 26, 27, 3, 4, 41, 42, 43, 44, 5 or 6; and <i>Race of Co-Applicant or Co-Borrower: 2; Race of Co-Applicant or Co-Borrower: 3; Race of Co-Applicant or Co-Borrower: 4; Race of Co-Applicant or Co-Borrower: 5</i> must equal 1, 2, 21, 22, 23, 24, 25, 26, 27, 3, 4, 41, 42, 43, 44, 5, or be left blank.</p> |
|         |                 |   | An invalid <i>Race</i> data field was reported. Please review the information below and update your file accordingly.   |
| V640    | Race            | Race of Co-Applicant or Co-Borrower: 1; Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname   | <p>1) If <i>Race of Co-Applicant or Co-Borrower: 1</i> equals 7, then <i>Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> must equal 3.</p> <p>2) If <i>Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> equals 3, then <i>Race of Co-Applicant or Co-Borrower: 1</i> must equal 6 or 7.</p>  |

| Edit ID | Data Point Name | Affected Data Fields  | Edit Description   |
|---------|-----------------|---|--|
| V641    | Race            | Race of Co-Applicant or Co-Borrower: 1; Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname | <p>An invalid <i>Race</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Race of Co-Applicant or Co-Borrower: 1</i> equals 8, then <i>Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> must equal 4, and <b>the reverse must be true.</b></p>   |
| V642    | Sex             | Sex of Applicant or Borrower; Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname                  | <p>An invalid <i>Sex</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Sex of Applicant or Borrower</i> must equal 1, 2, 3, 4, or 6, and cannot be left blank.</p> <p>2) <i>Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</i> must equal 1, 2, or 3, and cannot be left blank.</p>  |
| V643    | Sex             | Sex of Applicant or Borrower; Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname                  | <p>An invalid <i>Sex</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</i> equals 1, then <i>Sex of Applicant or Borrower</i> must equal 1 or 2.</p> <p>2) If <i>Sex of Applicant or Borrower</i> equals 1 or 2, then the <i>Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</i> must equal 1 or 2.</p> |

| Edit ID | Data Point Name | Affected Data Fields   | Edit Description   |
|---------|-----------------|--|--|
| V644    | Sex             | Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname   | <p>An invalid Sex data field was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</i> equals 2, then <i>Sex of Applicant or Borrower</i> must equal 1, 2, 3, or 6.</p> <p>2) If <i>Sex of Applicant or Borrower</i> equals 6, then <i>Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</i> must equal 2.</p> |
| V645    | Sex             | Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname   | <p>An invalid Sex data field was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</i> equals 3, then <i>Sex of Applicant or Borrower</i> must equal 3 or 4.</p> <p>2) If <i>Sex of Applicant or Borrower</i> equals 4, then <i>Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</i> must equal 3.</p>        |
| V646    | Sex             | Sex of Co-Applicant or Co-Borrower; Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname | <p>An invalid Sex data field was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Sex of Co-Applicant or Co-Borrower</i> must equal 1, 2, 3, 4, 5, or 6, and cannot be left blank.</p> <p>2) <i>Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> must equal 1, 2, 3, or 4, and cannot be left blank.</p>   |

| Edit ID | Data Point Name | Affected Data Fields   | Edit Description   |
|---------|-----------------|--|--|
| V647    | Sex             | Sex of Co-Applicant or Co-Borrower; Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname | <p>An invalid <i>Sex data field</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> equals 1, then <i>Sex of Co-Applicant or Co-Borrower</i> must equal 1 or 2.</p> <p>2) If <i>Sex of Co-Applicant or Co-Borrower</i> equals 1 or 2, then <i>Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> must equal 1 or 2.</p> |
| V648    | Sex             | Sex of Co-Applicant or Co-Borrower; Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname | <p>An invalid <i>Sex data field</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> equals 2, then <i>Sex of Co-Applicant or Co-Borrower</i> must equal 1, 2, 3 or 6.</p> <p>2) If <i>Sex of Co-Applicant or Co-Borrower</i> equals 6, then <i>Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> must equal 2.</p>     |
| V649    | Sex             | Sex of Co-Applicant or Co-Borrower; Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname | <p>An invalid <i>Sex data field</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> equals 3, then <i>Sex of Co-Applicant or Co-Borrower</i> must equal 3 or 4.</p> <p>2) If <i>Sex of Co-Applicant or Co-Borrower</i> equals 4, then <i>Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> must equal 3.</p>           |

| Edit ID | Data Point Name | Affected Data Fields  | Edit Description   |
|---------|-----------------|---|--|
| V650    | Sex             | Sex of Co-Applicant or Co-Borrower; Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname                            | <p>An invalid Sex data field was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</i> equals 4, then <i>Sex of Co-Applicant or Co-Borrower</i> must equal 5, <b>and the reverse must be true.</b></p>  |
| V651    | Age             | Age of Applicant or Borrower; Ethnicity of Applicant or Borrower 1; Race of Applicant or Borrower 1; Sex of Applicant or Borrower                         | <p>An invalid <i>Age of Applicant or Borrower</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Age of Applicant or Borrower</i> must be a whole number greater than zero, and cannot be left blank.</p> <p>2) If the <i>Ethnicity of Applicant or Borrower: 1</i> equals 4; and <i>Race of Applicant or Borrower: 1</i> equals 7; and <i>Sex of Applicant or Borrower</i> equals 4 indicating the applicant or borrower is a non-natural person, then <i>Age of Applicant or Borrower</i> must equal 8888.</p>   |
| V652    | Age             | Age of Co-Applicant or Co-Borrower; Ethnicity of Co-Applicant or Co-Borrower 1; Race of Co-Applicant or Co-Borrower 1; Sex of Co-Applicant or Co-Borrower | <p>An invalid <i>Age of Co-Applicant or Co-Borrower</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Age of Co-Applicant or Co-Borrower</i> must be a whole number greater than zero, and cannot be left blank.</p> <p>2) If the <i>Ethnicity of Co-Applicant or Co-Borrower: 1</i> equals 4; and <i>Race of Co-Applicant or Co-Borrower: 1</i> equals 7; and <i>Sex of Co-Applicant or Co-Borrower: 1</i> equals 4 indicating that the co-applicant or co-borrower is a non-natural person, then <i>Age of Co-Applicant or Co-Borrower</i> must equal 8888.</p> |

| Edit ID | Data Point Name   | Affected Data Fields   | Edit Description   |
|---------|-------------------|--|--|
| V654    | Income            | Income;<br>Multifamily<br>Affordable Units   | <p>An invalid <i>Income</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Income</i> must be either a positive or negative integer rounded to the nearest thousand or NA, and cannot be left blank.</p> <p>2) If <i>Multifamily Affordable Units</i> is a number, then <i>Income</i> must be NA.</p>  |
| V655    | Income            | Income; Ethnicity of Applicant or Borrower: 1; Race of Applicant or Borrower: 1; Sex of Applicant or Borrower: 1; Ethnicity of Co-Applicant or Co-Borrower: 1; Race of Co-Applicant or Co-Borrower: 1; Sex of Co-Applicant or Co-Borrower: 1 | <p>An invalid <i>Income</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Ethnicity of Applicant or Borrower: 1</i> equals 4; and <i>Race of Applicant or Borrower: 1</i> equals 7; and <i>Sex of Applicant or Borrower: 1</i> equals 4 indicating the applicant is a non-natural person, then <i>Income</i> must be NA.</p> <p>2) If <i>Ethnicity of Co-Applicant or Co-Borrower: 1</i> equals 4; and <i>Race of Co-Applicant or Co-Borrower: 1</i> equals 7; and <i>Sex of Co-Applicant or Co-Borrower: 1</i> equals 4 indicating that the co-applicant or co-borrower is a non-natural person, then <i>Income</i> must be NA.</p> |
| V656    | Type of Purchaser | Type of Purchaser; Action Taken  | <p>An invalid <i>Type of Purchaser</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Type of Purchaser</i> must equal 0, 1, 2, 3, 4, 5, 6, 71, 72, 8 or 9, and cannot be left blank.</p> <p>2) If <i>Action Taken</i> equals 2, 3, 4, 5, 7 or 8, then <i>Type of Purchaser</i> must equal 0.</p>  |

| Edit ID | Data Point Name | Affected Data Fields  | Edit Description   |
|---------|-----------------|---|--|
| V657    | Rate Spread     | Rate Spread;<br>Action Taken;<br>Reverse Mortgage   | <p>An invalid <i>Rate Spread</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Rate Spread</i> must be a number or NA, and cannot be left blank.</p> <p>2) If <i>Action Taken</i> equals 3, 4, 5, 6, or 7, then <i>Rate Spread</i> must be NA.</p> <p>3) If <i>Reverse Mortgage</i> equals 1, then <i>Rate Spread</i> must be NA.</p> |
| V658    | HOEPA Status    | HOEPA Status;<br>Action Taken   | <p>An invalid <i>HOEPA Status</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>HOEPA Status</i> must equal 1, 2, or 3, and cannot be left blank.</p> <p>2) If <i>Action Taken</i> equals 2, 3, 4, 5, 7, or 8, then <i>HOEPA Status</i> must be 3.</p>  |
| V659    | Lien Status     | Lien Status   | <p>An invalid <i>Lien Status</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Lien Status</i> must equal 1 or 2, and cannot be left blank.</p>   |
| V660    | Credit Score    | Credit Score of Applicant or Borrower;<br>Applicant or Borrower, Name and Version of Credit Scoring Model | <p>An invalid <i>Credit Score</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Credit Score of Applicant or Borrower</i> must be a number, and cannot be left blank.</p> <p>2) <i>Applicant or Borrower, Name and Version of Credit Scoring Model</i> must equal 1, 2, 3, 4, 5, 6, 7, 8, or 9.</p>                        |



| Edit ID | Data Point Name | Affected Data Fields   | Edit Description  |
|---------|-----------------|--|---|
| V661    | Credit Score    | Credit Score of Applicant or Borrower; Applicant or Borrower, Name and Version of Credit Scoring Model   | <p>An invalid <i>Credit Score</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Credit Score of Applicant or Borrower</i> equals 8888 indicating not applicable, then <i>Applicant or Borrower, Name and Version of Credit Scoring Model</i> must equal 9, <b>and the reverse must be true.</b></p>  |
| V662    | Credit Score    | Applicant or Borrower, Name and Version of Credit Scoring Model; Applicant or Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8  | <p>An invalid <i>Credit Score</i> data field was reported. Please review the information below update your file accordingly.</p> <p>1) If <i>Applicant or Borrower, Name and Version of Credit Scoring Model</i> equals 1, 2, 3, 4, 5, 6, 7, or 9, then <i>Applicant or Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8</i> must be left blank, <b>and the reverse must be true.</b></p> <p>2) If <i>Applicant or Borrower, Name and Version of Credit Scoring Model</i> equals 8, then <i>Applicant or Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8</i> must not be blank, <b>and the reverse must be true.</b></p> |
| V663    | Credit Score    | Action Taken; Credit Score of Applicant or Borrower; Applicant or Borrower, Name and Version of Credit Scoring Model; Applicant or Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8 | <p>An invalid <i>Credit Score</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Action Taken</i> equals 4, 5, or 6, then <i>Credit Score of Applicant or Borrower</i> must equal 8888; and <i>Applicant or Borrower, Name and Version of Credit Scoring Model</i> must equal 9; and <i>Applicant or Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8</i> must be left blank.</p>  |

| Edit ID | Data Point Name | Affected Data Fields   | Edit Description   |
|---------|-----------------|--|--|
| V664    | Credit Score    | Action Taken;<br>Credit Score of<br>Co-Applicant or<br>Co-Borrower: Co-<br>Applicant or Co-<br>Borrower, Name<br>and Version of<br>Credit Scoring<br>Model; Co-<br>Applicant or Co-<br>Borrower, Name<br>and Version of<br>Credit Scoring<br>Model;<br>Conditional Free<br>Form Text Field<br>for Code 8 | An invalid <i>Credit Score</i> data field was reported.<br>Please review the information below and update your<br>file accordingly.<br><br>1) If <i>Action Taken</i> equals 4, 5, or 6, then <i>Credit Score<br/>of Co-Applicant or Co-Borrower</i> must equal 8888;<br>and <i>Co-Applicant or Co-Borrower, Name and Version<br/>of Credit Scoring Model</i> must equal 9; and <i>Co-<br/>Applicant or Co-Borrower, Name and Version of<br/>Credit Scoring Model: Conditional Free Form Text<br/>Field for Code 8</i> must be left blank |
| V665    | Credit Score    | Credit Score of<br>Co-Applicant or<br>Co-Borrower; Co-<br>Applicant or Co-<br>Borrower, Name<br>and Version of<br>Credit Scoring<br>Model  | An invalid <i>Credit Score</i> data field was reported.<br>Please review the information below and update your<br>file accordingly.<br><br>1) <i>Credit Score of Co-Applicant or Co-Borrower</i> must<br>be a number, and cannot be left blank.<br><br>2) <i>Co-Applicant or Co-Borrower, Name and Version<br/>of Credit Scoring Model</i> must equal 1, 2, 3, 4, 5, 6, 7,<br>8, 9, or 10, and cannot be left blank.   |

| Edit ID | Data Point Name | Affected Data Fields  | Edit Description   |
|---------|-----------------|---|--|
| V666    | Credit Score    | Credit Score of Co-Applicant or Co-Borrower; Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model  | <p>An invalid <i>Credit Score</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Credit Score of Co-Applicant or Co-Borrower</i> equals 8888 indicating not applicable, then <i>Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model</i> must equal 9, <b>and the reverse must be true.</b></p> <p>2) If <i>Credit Score of Co-Applicant or Co-Borrower</i> equals 9999 indicating no co-applicant, then <i>Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model</i> must equal 10, <b>and the reverse must be true.</b></p>   |
| V667    | Credit Score    | Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model; Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8 | <p>An invalid <i>Credit Score</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model</i> equals 1, 2, 3, 4, 5, 6, 7, 9, or 10, then <i>Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8</i> must be left blank, <b>and the reverse must be true.</b></p> <p>2) If <i>Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model</i> equals 8, then <i>Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8</i> must not be left blank, <b>and the reverse must be true.</b></p> |

| Edit ID | Data Point Name   | Affected Data Fields   | Edit Description  |
|---------|-------------------|--|---|
| V668    | Credit Score      | Credit Score of Applicant or Borrower; Credit Score of Co-Applicant or Co-Borrower; Ethnicity of Applicant or Borrower 1; Race of Applicant or Borrower 1; Sex of Applicant or Borrower; Ethnicity of Co-Applicant or Co-Borrower 1; Race of Co-Applicant or Co-Borrower 1; Sex of Co-Applicant or Co-Borrower | <p>An invalid <i>Credit Score</i> data point was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Ethnicity of Applicant or Borrower: 1</i> equals 4; and <i>Race of Applicant or Borrower: 1</i> equals 7; and <i>Sex of Applicant or Borrower</i> equals 4 indicating the applicant is a non-natural person then <i>Credit Score of Applicant or Borrower</i> must equal 8888 indicating not applicable.</p> <p>2) If <i>Ethnicity of Co-Applicant or Co-Borrower: 1</i> equals 4; and <i>Race of Co-Applicant or Co-Borrower: 1</i> equals 7; and <i>Sex of Co-Applicant or Co-Borrower</i> equals 4 indicating that the co-applicant is a non-natural person, then <i>Credit Score of Co-Applicant or Co-Borrower</i> must equal 8888 indicating not applicable.</p> |
| V669    | Reason for Denial | Reason for Denial: 1; Reason for Denial: 2; Reason for Denial: 3; Reason for Denial: 4   | <p>An invalid <i>Reason for Denial</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Reason for Denial: 1</i> must equal 1, 2, 3, 4, 5, 6, 7, 8, 9, or 10, and cannot be left blank.</p> <p>2) <i>Reason for Denial: 2</i>; <i>Reason for Denial: 3</i>; and <i>Reason for Denial: 4</i> must equal 1, 2, 3, 4, 5, 6, 7, 8, 9, or be left blank.</p> <p>3) Each <i>Reason for Denial</i> code can only be reported once.</p> <p>4) If <i>Reason for Denial: 1</i> equals 10, then <i>Reason for Denial: 2</i>; <i>Reason for Denial: 3</i>; and <i>Reason for Denial: 4</i> must all be left blank.</p>   |

| Edit ID | Data Point Name   | Affected Data Fields  | Edit Description  |
|---------|-------------------|---|---|
| V670    | Reason for Denial | Action Taken;<br>Reason for Denial: 1   | <p>An invalid <i>Reason for Denial</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Action Taken</i> equals 3 or 7, then the <i>Reason for Denial: 1</i> must equal 1, 2, 3, 4, 5, 6, 7, 8, or 9, <b>and the reverse must be true.</b></p> <p>2) If <i>Action Taken</i> equals 1, 2, 4, 5, 6, or 8, then <i>Reason for Denial: 1</i> must equal 10, <b>and the reverse must be true.</b></p>  |
| V671    | Reason for Denial | Reason for Denial: 1; Reason for Denial: 2;<br>Reason for Denial: 3; Reason for Denial: 4;<br>Reason for Denial:<br>Conditional Free Form Text Field for Code 9 | <p>An invalid <i>Reason for Denial</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Reason for Denial: 1; Reason for Denial: 2; Reason for Denial: 3; or Reason for Denial: 4</i> was reported Code 9: Other; however, the <i>Reason for Denial: Conditional Free Form Text Field for Code 9</i> was left blank; or</p> <p>2) The <i>Reason for Denial: Conditional Free Form Text Field for Code 9</i> was reported, but Code 9 was not reported in <i>Reason for Denial: 1; Reason for Denial: 2; Reason for Denial: 3; or Reason for Denial: 4.</i></p> |

| Edit ID | Data Point Name                           | Affected Data Fields   | Edit Description   |
|---------|---|--|--|
| V672    | Total Loan Costs or Total Points and Fees | Total Loan Costs; Total Points and Fees; Action Taken; Reverse Mortgage; Open-End Line of Credit; Business or Commercial Purpose | An invalid <i>Total Loan Costs or Total Points and Fees</i> data field was reported. Please review the information below and update your file accordingly. |
|         |   |  | 1) <i>Total Loan Costs</i> must be a number greater than or equal to 0 or NA, and cannot be left blank.  |
|         |   |  | 2) If <i>Total Points and Fees</i> is a number greater than or equal to 0, then <i>Total Loan Costs</i> must be NA.  |
|         |   |  | 3) If <i>Reverse Mortgage</i> equals 1, then <i>Total Loan Costs</i> must be NA.   |
|         |   |  | 4) If <i>Open-End Line of Credit</i> equals 1, then <i>Total Loan Costs</i> must be NA.  |
|         |   |  | 5) If <i>Business or Commercial Purpose</i> equals 1, then <i>Total Loan Costs</i> must be NA.   |
| V673    | Total Loan Costs or Total Points and Fees | Total Points and Fees; Action Taken; Reverse Mortgage; Business or Commercial Purpose  | 6) If <i>Action Taken</i> equals 2, 3, 4, 5, 7 or 8, then <i>Total Loan Costs</i> must be NA.  |
|         |   |  | An invalid <i>Total Points and Fees</i> was reported. Please review the information below and update your file accordingly.                                |
|         |   |  | 1) <i>Total Points and Fees</i> must be a number greater than or equal to 0 or NA, and cannot be left blank.   |
|         |   |  | 2) If <i>Action Taken</i> equals 2, 3, 4, 5, 6, 7 or 8 then <i>Total Points and Fees</i> must be NA.   |
|         |   |  | 2) If <i>Reverse Mortgage</i> equals 1, then <i>Total Points and Fees</i> must be NA.  |
|         |   |  | 3) If <i>Business or Commercial Purpose</i> equals 1, then <i>Total Points and Fees</i> must be NA.  |
|         |   |  | 5) If <i>Total Loan Costs</i> is a number greater than or equal to 0, then <i>Total Points and Fees</i> must be NA.  |

| Edit ID | Data Point Name     | Affected Data Fields   | Edit Description  |
|---------|---------------------|--|---|
| V674    | Origination Charges | Origination Charges; Reverse Mortgage; Open-End Line of Credit; Business or Commercial Purpose; Action Taken | An invalid <i>Origination Charges</i> was reported. Please review the information below and update your file accordingly.   |
|         |                     |  | <p>1) <i>Origination Charges</i> must be a number greater than or equal to 0 or NA, and cannot be left blank.</p> <p>2) If <i>Reverse Mortgage</i> equals 1, then <i>Origination Charges</i> must be NA.</p> <p>3) If <i>Open-End Line of Credit</i> equals 1, then <i>Origination Charges</i> must be NA.</p> <p>4) If <i>Business or Commercial Purpose</i> equals 1, then <i>Origination Charges</i> must be NA.</p> <p>5) If <i>Action Taken</i> equals 2, 3, 4, 5, 7 or 8, then <i>Origination Charges</i> must be NA.</p> |
| V675    | Discount Points     | Discount Points; Reverse Mortgage; Open-End Line of Credit; Business or Commercial Purpose; Action Taken     | An invalid <i>Discount Points</i> was reported. Please review the information below and update your file accordingly.   |
|         |                     |  | <p>1) <i>Discount Points</i> must be a number greater than 0, blank, or NA.</p> <p>2) If <i>Reverse Mortgage</i> equals 1, then <i>Discount Points</i> must be NA.</p> <p>3) If <i>Open-End Line of Credit</i> equals 1, then <i>Discount Points</i> must be NA.</p> <p>4) If <i>Business or Commercial Purpose</i> equals 1, then <i>Discount Points</i> must be NA.</p> <p>5) If <i>Action Taken</i> equals 2, 3, 4, 5, 7 or 8, then <i>Discount Points</i> must be NA.</p>   |

| Edit ID | Data Point Name | Affected Data Fields  | Edit Description   |
|---------|-----------------|---|--|
| V676    | Lender Credits  | Lender Credits;<br>Reverse<br>Mortgage; Open-<br>End Line of<br>Credit; Business<br>or Commercial<br>Purpose; Action<br>Taken | An invalid <i>Lender Credits</i> was reported. Please review the information below and update your file accordingly. |
|         |                 |   | 1) <i>Lender Credits</i> must be a number greater than 0, blank, or NA.  |
|         |                 |   | 2) If <i>Reverse Mortgage</i> equals 1, then <i>Lender Credits</i> must be NA.                                       |
|         |                 |   | 3) If <i>Open-End Line of Credit</i> equals 1, then <i>Lender Credits</i> must be NA.                                |
|         |                 |   | 4) If <i>Business or Commercial Purpose</i> equals 1, then <i>Lender Credits</i> must be NA.                         |
| V677    | Interest Rate   | Interest Rate;<br>Action Taken  | 5) If <i>Action Taken</i> equals 2, 3, 4, 5, 7 or 8, then <i>Lender Credits</i> must be NA.                          |
|         |                 |   | An invalid <i>Interest Rate</i> was reported. Please review the information below and update your file accordingly.  |
|         |                 |   | 1) <i>Interest Rate</i> must be a number greater than 0 or NA, and cannot be left blank.                             |
|         |                 |   | 2) If <i>Action Taken</i> equals 3, 4, 5, or 7; then <i>Interest Rate</i> must be NA.                                |



| Edit ID | Data Point Name         | Affected Data Fields  | Edit Description  |
|---------|-------------------------|---|---|
| V678    | Prepayment Penalty Term | Prepayment Penalty Term;<br>Action Taken;<br>Reverse Mortgage;<br>Business or Commercial Purpose; Loan Term | An invalid <i>Prepayment Penalty Term</i> was reported. Please review the information below and update your file accordingly.   |
|         |                         |   | <p>1) <i>Prepayment Penalty Term</i> must be a whole number greater than 0 or NA, and cannot be left blank.</p> <p>2) If <i>Action Taken</i> equals 6, then <i>Prepayment Penalty Term</i> must be NA.</p> <p>3) If <i>Reverse Mortgage</i> equals 1, then <i>Prepayment Penalty Term</i> must be NA.</p> <p>4) If <i>Business or Commercial Purpose</i> equals 1, then <i>Prepayment Penalty Term</i> must be NA.</p> <p>5) If both <i>Prepayment Penalty Term</i> and <i>Loan Term</i> are numbers, then <i>Prepayment Penalty Term</i> must be less than or equal to <i>Loan Term</i>.</p> |
| V679    | Debt-to-Income Ratio    | Debt-to-Income Ratio, Multifamily Affordable Units, Action Taken  | An invalid <i>Debt-to-Income Ratio</i> was reported. Please review the information below and update your file accordingly.  |
|         |                         |   | <p>1) <i>Debt-to-Income Ratio</i> must be either a number or NA, and cannot be left blank.</p> <p>2) If <i>Action Taken</i> equals 4, 5 or 6, then <i>Debt-to-Income Ratio</i> must be NA.</p> <p>3) If <i>Multifamily Affordable Units</i> is a number, then <i>Debt-to-Income Ratio</i> must be NA.</p>   |

| Edit ID | Data Point Name              | Affected Data Fields   | Edit Description   |
|---------|------------------------------|--|--|
| V680    | Debt-to-Income Ratio         |  | An invalid <i>Debt-to-Income Ratio</i> was reported. Please review the information below and update your file accordingly.   |
|         |                              | Debt-to-Income Ratio; Ethnicity of Applicant or Borrower: 1; Race of Applicant or Borrower: 1; Sex of Applicant or Borrower: 1; Ethnicity of Co-Applicant or Co-Borrower: 1; Race of Co-Applicant or Co-Borrower: 1; Sex of Co-Applicant or Co-Borrower: 1 | <p>1) If <i>Ethnicity of Applicant or Borrower: 1</i> equals 4; and <i>Race of Applicant or Borrower: 1</i> equals 7; and <i>Sex of Applicant or Borrower: 1</i> equals 4 indicating the applicant or borrower is a non-natural person; and the <i>Ethnicity of Co-Applicant or Co-Borrower: 1</i> equals 5; and <i>Race of Co-Applicant or Co-Borrower: 1</i> equals 8; and <i>Sex of Co-Applicant or Co-Borrower: 1</i> equals 5 indicating that there is no co-applicant or co-borrower, then <i>Debt-to-Income Ratio</i> must be NA.</p> <p>2) If <i>Ethnicity of Applicant or Borrower: 1</i> equals 4; and <i>Race of Applicant or Borrower: 1</i> equals 7; and <i>Sex of Applicant or Borrower: 1</i> equals 4 indicating the applicant or borrower is a non-natural person; and the <i>Ethnicity of Co-Applicant or Co-Borrower: 1</i> equals 4; and <i>Race of Co-Applicant or Co-Borrower: 1</i> equals 7; and <i>Sex of Co-Applicant or Co-Borrower: 1</i> equals 4 indicating that the co-applicant or co-borrower is also a non-natural person, then <i>Debt-to-Income Ratio</i> must be NA.</p> |
| V681    | Combined Loan-to-Value Ratio |  | An invalid <i>Combined Loan-to-Value Ratio</i> was reported. Please review the information below and update your file accordingly.   |
|         |                              | Combined Loan-to-Value Ratio; Action Taken   | <p>1) <i>Combined Loan-to-Value Ratio</i> must be either a number greater than 0 or NA, and cannot be left blank.</p> <p>2) If <i>Action Taken</i> equals 4, 5, or 6, then <i>Combined Loan-to-Value ratio</i> must be NA.</p>   |

| Edit ID | Data Point Name          | Affected Data Fields           | Edit Description  |
|---------|--------------------------|--------------------------------|---|
| V682    | Loan Term                | Loan Term;<br>Reverse Mortgage | <p>An invalid <i>Loan Term</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Loan Term</i> must be either a whole number greater than zero or NA, and cannot be left blank.</p> <p>2) If <i>Reverse Mortgage</i> equals 1, then <i>Loan Term</i> must be NA.</p> |
| V683    | Introductory Rate Period | Introductory Rate Period       | <p>An invalid <i>Introductory Rate Period</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Introductory Rate Period</i> must be either a whole number greater than zero or NA, and cannot be left blank.</p>  |
| V684    | Non-Amortizing Features  | Balloon Payment                | <p>An invalid <i>Balloon Payment</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Balloon Payment</i> must equal 1 or 2, and cannot be left blank.</p>  |
| V685    | Non-Amortizing Features  | Interest-Only Payments         | <p>An invalid <i>Interest Only Payments</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Interest Only Payments</i> must equal 1 or 2, and cannot be left blank.</p>  |
| V686    | Non-Amortizing Features  | Negative Amortization          | <p>An invalid <i>Negative Amortization</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Negative Amortization</i> must equal 1 or 2, and cannot be left blank.</p>  |
| V687    | Non-Amortizing Features  | Other Non-amortizing Features  | <p>An invalid <i>Other Non-amortizing Features</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Other Non-amortizing Features</i> must equal 1 or 2, and cannot be left blank.</p>  |

| Edit ID | Data Point Name                          | Affected Data Fields  | Edit Description   |
|---------|--|---|--|
| V688    | Property Value                           | Property Value;<br>Action Taken   | <p>An invalid <i>Property Value</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Property Value</i> must be either a number greater than 0 or NA, and cannot be left blank.</p> <p>2) If <i>Action Taken</i> equals 4 or 5, then <i>Property Value</i> must be NA.</p>   |
| V689    | Manufactured Home Secured Property Type  | Manufactured Home Secured Property Type;<br>Multifamily Affordable Units;<br>Construction Method  | <p>An invalid <i>Manufactured Home Secured Property Type</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Manufactured Home Secured Property Type</i> must equal 1, 2 or 3, and cannot be left blank.</p> <p>2) If <i>Multifamily Affordable Units</i> is a number, then <i>Manufactured Home Secured Property Type</i> must equal 3.</p> <p>3) If <i>Construction Method</i> equals 1, then <i>Manufactured Home Secured Property Type</i> must equal 3.</p>            |
| V690    | Manufactured Home Land Property Interest | Manufactured Home Land Property Interest;<br>Multifamily Affordable Units;<br>Construction Method | <p>An invalid <i>Manufactured Home Land Property Interest</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Manufactured Home Land Property Interest</i> must equal 1, 2, 3, 4, or 5, and cannot be left blank.</p> <p>2) If <i>Multifamily Affordable Units</i> is a number, then <i>Manufactured Home Land Property Interest</i> must equal 5.</p> <p>3) If <i>Construction Method</i> equals 1, then <i>Manufactured Home Land Property Interest</i> must equal 5.</p> |

| Edit ID | Data Point Name              | Affected Data Fields                                | Edit Description  |
|---------|------------------------------|---|---|
| V691    | Total Units                  | Total Units   | <p>An invalid <i>Total Units</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Total Units</i> must be a whole number greater than 0, and cannot be left blank.</p>  |
| V692    | Multifamily Affordable Units | Multifamily Affordable Units; Total Units           | <p>An invalid <i>Multifamily Affordable Units</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Multifamily Affordable Units</i> must be either a whole number or NA, and cannot be left blank.</p> <p>2) If <i>Total Units</i> is less than 5, then <i>Multifamily Affordable Units</i> must be NA.</p> <p>3) If <i>Total Units</i> is greater than or equal to 5, then <i>Multifamily Affordable Units</i> must be less than or equal to <i>Total Units</i>.</p> |
| V693    | Application Channel          | Submission of Application; Action Taken             | <p>An invalid <i>Application Channel</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Submission of Application</i> must equal 1, 2 or 3, and cannot be left blank.</p> <p>2) If <i>Action Taken</i> equals 6, then <i>Submission of Application</i> must equal 3, <b>and the reverse must be true.</b></p>  |
| V694    | Application Channel          | Initially Payable to Your Institution; Action Taken | <p>An invalid <i>Application Channel</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Initially Payable to Your Institution</i> must equal 1, 2 or 3, and cannot be left blank.</p> <p>2) If <i>Action Taken</i> equals 6, then <i>Initially Payable to Your Institution</i> must equal 3.</p> <p>3) If <i>Action Taken</i> equals 1, then <i>Initially Payable to Your Institution</i> must equal 1 or 2.</p>   |

| Edit ID | Data Point Name                           | Affected Data Fields   | Edit Description   |
|---------|---|--|--|
| V695    | Mortgage Loan Originator NMLSR Identifier | Mortgage Loan Originator NMLSR Identifier  | <p>An invalid <i>NMLSR Identifier</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>NMLSR Identifier</i> cannot be left blank.</p>  |
| V696    | Automated Underwriting System             | <p>Automated Underwriting System: 1;<br/>Automated Underwriting System: 2;<br/>Automated Underwriting System: 3;<br/>Automated Underwriting System: 4;<br/>Automated Underwriting System: 5;<br/>Automated Underwriting System Result: 1;<br/>Automated Underwriting System Result: 2;<br/>Automated Underwriting System Result: 3;<br/>Automated Underwriting System Result: 4;<br/>Automated Underwriting System Result: 5</p> | <p>An invalid <i>Automated Underwriting System</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Automated Underwriting System: 1</i> must equal 1, 2, 3, 4, 5, or 6, and cannot be left blank. <i>Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; and Automated Underwriting System: 5</i> must equal 1, 2, 3, 4, 5, or be left blank.</p> <p>2) <i>Automated Underwriting System Result: 1</i> must equal 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, or 17, and cannot be left blank. <i>Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4; and Automated Underwriting System Result: 5</i> must equal 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, or be left blank.</p> <p>3) The number of reported <i>Automated Underwriting Systems</i> must equal the number of reported <i>Automated Underwriting System Results</i>.</p> |

| Edit ID | Data Point Name               | Affected Data Fields  | Edit Description  |
|---------|-------------------------------|---|---|
| V697    | Automated Underwriting System | Automated Underwriting System: 1; Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; Automated Underwriting System: 5; Automated Underwriting System Result: 1; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4; Automated Underwriting System Result: 5 | <p>An invalid <i>Automated Underwriting System</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Automated Underwriting System: 1</i>, <i>Automated Underwriting System: 2</i>; <i>Automated Underwriting System: 3</i>; <i>Automated Underwriting System: 4</i>; or <i>Automated Underwriting System: 5</i> equals 1, then the corresponding <i>Automated Underwriting System Result: 1</i>; <i>Automated Underwriting System Result: 2</i>; <i>Automated Underwriting System Result: 3</i>; <i>Automated Underwriting System Result: 4</i>; or <i>Automated Underwriting System Result: 5</i> must equal 1, 2, 3, 4, 5, 6, or 7.</p> |

| Edit ID | Data Point Name               | Affected Data Fields   | Edit Description   |
|---------|-------------------------------|--|--|
| V698    | Automated Underwriting System | Automated Underwriting System: 1;<br>Automated Underwriting System: 2;<br>Automated Underwriting System: 3;<br>Automated Underwriting System: 4;<br>Automated Underwriting System: 5;<br>Automated Underwriting System Result: 1;<br>Automated Underwriting System Result: 2;<br>Automated Underwriting System Result: 3;<br>Automated Underwriting System Result: 4;<br>Automated Underwriting System Result: 5 | <p>An invalid <i>Automated Underwriting System</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Automated Underwriting System: 1; Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; or Automated Underwriting System: 5</i> equals 2, then the corresponding <i>Automated Underwriting System Result: 1; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4; or Automated Underwriting System Result: 5</i> must equal 8, 9, 10, 11, or 12.</p> |



| Edit ID | Data Point Name               | Affected Data Fields   | Edit Description  |
|---------|-------------------------------|--|---|
| V699    | Automated Underwriting System | Automated Underwriting System: 1;<br>Automated Underwriting System: 2;<br>Automated Underwriting System: 3;<br>Automated Underwriting System: 4;<br>Automated Underwriting System: 5;<br>Automated Underwriting System Result: 1;<br>Automated Underwriting System Result: 2;<br>Automated Underwriting System Result: 3;<br>Automated Underwriting System Result: 4;<br>Automated Underwriting System Result: 5 | <p>An invalid <i>Automated Underwriting System</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Automated Underwriting System: 1; Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4;</i> or <i>Automated Underwriting System: 5</i> equals 5, then the corresponding <i>Automated Underwriting System Result: 1; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4;</i> or <i>Automated Underwriting System Result: 5</i> must equal 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, or 16.</p> |

| Edit ID | Data Point Name               | Affected Data Fields   | Edit Description  |
|---------|-------------------------------|--|---|
| V700    | Automated Underwriting System | Automated Underwriting System: 1;<br>Automated Underwriting System: 2;<br>Automated Underwriting System: 3;<br>Automated Underwriting System: 4;<br>Automated Underwriting System: 5;<br>Automated Underwriting System Result: 1;<br>Automated Underwriting System Result: 2;<br>Automated Underwriting System Result: 3;<br>Automated Underwriting System Result: 4;<br>Automated Underwriting System Result: 5 | <p>An invalid <i>Automated Underwriting System</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Automated Underwriting System: 1</i> equals 6, then the corresponding <i>Automated Underwriting System Result: 1</i> must equal 17; and the <i>Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; Automated Underwriting System: 5; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4; and Automated Underwriting System Result: 5</i> must all be left blank.</p> <p>2) If <i>Automated Underwriting System Result: 1</i> equals 17, then the corresponding <i>Automated Underwriting System: 1</i> must equal 6; and the <i>Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; Automated Underwriting System: 5; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4; and Automated Underwriting System Result: 5</i> must all be left blank.</p> |

| Edit ID | Data Point Name               | Affected Data Fields  | Edit Description  |
|---------|-------------------------------|---|---|
| V701    | Automated Underwriting System | Automated Underwriting System: 2;<br>Automated Underwriting System: 3;<br>Automated Underwriting System: 4;<br>Automated Underwriting System: 5;<br>Automated Underwriting System Result: 2;<br>Automated Underwriting System Result: 3;<br>Automated Underwriting System Result: 4;<br>Automated Underwriting System Result: 5 | An invalid <i>Automated Underwriting System</i> data field was reported. Please review the information below and update your file accordingly.<br><br>1) If <i>Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; or Automated Underwriting System: 5</i> was left blank, then the corresponding reported <i>Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4; or Automated Underwriting System Result: 5</i> must be left blank. |

| Edit ID | Data Point Name               | Affected Data Fields   | Edit Description  |
|---------|-------------------------------|--|---|
| V702    | Automated Underwriting System | Automated Underwriting System: 1; Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; Automated Underwriting System: 5; Automated Underwriting System: Conditional Free Form Text Field for Code 5 | An invalid <i>Automated Underwriting System</i> data field was reported. Please review the information below and update your file accordingly.  |
|         |                               |  | 1) <i>Automated Underwriting System: 1; Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; or Automated Underwriting System: 5</i> was reported Code 5: Other. However, the <i>Automated Underwriting System: Conditional Free Form Text Field for Code 5</i> was left blank; or<br><br>2) The <i>Automated Underwriting System: Conditional Free Form Text Field for Code 5</i> was reported, but Code 5 was not reported in <i>Automated Underwriting System: 1; Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; or Automated Underwriting System: 5</i> . |

| Edit ID | Data Point Name               | Affected Data Fields   | Edit Description  |
|---------|-------------------------------|--|---|
| V703    | Automated Underwriting System | Automated Underwriting System Result: 1;   | An invalid <i>Automated Underwriting System Result</i> data field was reported. Please review the information below and update your file accordingly.   |
|         |                               | Automated Underwriting System Result: 2;<br>Automated Underwriting System Result: 3;<br>Automated Underwriting System Result: 4;<br>Automated Underwriting System Result: 5;<br>Automated Underwriting System Result: Conditional Free Form Text Field for Code 16 | 1) <i>Automated Underwriting System Result: 1; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4; or Automated Underwriting System Result: 5</i> was reported Code 16: Other. However, the <i>Automated Underwriting System Result: Conditional Free Form Text Field for Code 16</i> was left blank; or<br><br>2) The <i>Automated Underwriting System Result: Conditional Free Form Text Field for Code 16</i> was reported, but Code 16 was not reported in <i>Automated Underwriting System Result: 1; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4; or Automated Underwriting System Result: 5</i> . |
| V704    | Automated Underwriting System | Action Taken;<br>Automated Underwriting System: 1;<br>Automated Underwriting System Result: 1  | An invalid <i>Automated Underwriting System</i> data field was reported. Please review the information below and update your file accordingly.<br><br>1) If <i>Action Taken</i> equals 6, then <i>Automated Underwriting System: 1</i> must equal 6.<br><br>2) If <i>Action Taken</i> equals 6, then <i>Automated Underwriting System Result: 1</i> must equal 17.  |

| Edit ID | Data Point Name               | Affected Data Fields  | Edit Description   |
|---------|-------------------------------|---|--|
| V705    | Automated Underwriting System | Automated Underwriting System: 1; Automated Underwriting System Result: 1; Ethnicity of Applicant or Borrower: 1; Race of Applicant or Borrower: 1; Sex of Applicant or Borrower: 1; Ethnicity of Co-Applicant or Co-Borrower: 1; Race of Co-Applicant or Co-Borrower: 1; Sex of Co-Applicant or Co-Borrower: 1 | <p>An invalid <i>Automated Underwriting System</i> data field was reported. Please review the information below and update your file accordingly.</p> <p>1) If <i>Ethnicity of Applicant or Borrower: 1</i> equals 4; and <i>Race of Applicant or Borrower: 1</i> equals 7; and <i>Sex of Applicant or Borrower: 1</i> equals 4 indicating the applicant is a non-natural person; and the <i>Ethnicity of Co-Applicant or Co-Borrower: 1</i> equals 5; and <i>Race of Co-Applicant or Co-Borrower: 1</i> equals 8; and <i>Sex of Co-Applicant or Co-Borrower: 1</i> equals 5 indicating that there is no co-applicant or co-borrower, then <i>Automated Underwriting System: 1</i> must equal 6; and <i>Automated Underwriting System Result: 1</i> must equal 17.</p> <p>2) If the <i>Ethnicity of Applicant or Borrower: 1</i> equals 4; and <i>Race of Applicant or Borrower: 1</i> equals 7; and <i>Sex of Applicant or Borrower: 1</i> equals 4 indicating the applicant or borrower is a non-natural person; and <i>Ethnicity of Co-Applicant or Co-Borrower: 1</i> equals 4; and <i>Race of Co-Applicant or Co-Borrower: 1</i> equals 7; and <i>Sex of Co-Applicant or Co-Borrower: 1</i> equals 4 indicating that the co-applicant or co-borrower is also a non-natural person, then <i>Automated Underwriting System: 1</i> must equal 6; and <i>Automated Underwriting System Result: 1</i> must equal 17.</p> |
| V706    | Reverse Mortgage              | Reverse Mortgage  | <p>An invalid <i>Reverse Mortgage</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Reverse Mortgage</i> must equal 1 or 2, and cannot be left blank.</p>   |
| V707    | Open-End Line of Credit       | Open-End Line of Credit   | <p>An invalid <i>Open-End Line of Credit</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Open-End Line of Credit</i> must equal 1 or 2, and cannot be left blank.</p>   |

| Edit ID | Data Point Name                | Affected Data Fields           | Edit Description   |
|---------|--------------------------------|--------------------------------|--|
| V708    | Business or Commercial Purpose | Business or Commercial Purpose | <p>An invalid <i>Business or Commercial Purpose</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) <i>Business or Commercial Purpose</i> must equal 1 or 2, and cannot be left blank.</p> |

**TABLE 7: QUALITY EDITS FOR LOAN/APPLICATION REGISTER**

| Edit ID | Data Point Name   | Affected Data Fields                  | Edit Description  |
|---------|-------------------|---------------------------------------|---|
| Q600    | ULI               | ULI                                   | <p>Please verify the information below and update your file, if needed</p> <p>1) A duplicate <i>ULI</i> was reported.</p>   |
| Q601    | Application Date  | Application Date; Action Taken Date   | <p>Please verify the information below and update your file, if needed.</p> <p>1) <i>Application Date</i> occurs more than two years prior to <i>Action Taken Date</i>.</p>   |
| Q602    | Property Address  | Street Address; City; State; Zip Code | <p>Please verify the information below and update your file, if needed.</p> <p>1) <i>Street Address</i> was reported NA, however <i>City</i>, <i>State</i> and <i>Zip Code</i> were provided.</p>   |
| Q603    | Property Location | County; Census Tract                  | <p>An invalid <i>Census Tract</i> was reported. Please review the information below and update your file accordingly.</p> <p>1) The <i>County</i> has a population of greater than 30,000 according to the most recent decennial census and was not reported NA; however <i>Census Tract</i> was reported NA.</p> |
| Q604    | Property Location | County; State                         | <p>Please verify the information below and update your file, if needed.</p> <p>1) The reported <i>State</i> and <i>County</i> are not a valid combination. If neither <i>State</i> nor <i>County</i> were reported NA, then the <i>County</i> must be located within the <i>State</i>.</p>                        |

| Edit ID | Data Point Name   | Affected Data Fields                                 | Edit Description   |
|---------|-------------------|--|--|
|         |                   |  | Please review the information below and update your file, if needed.   |
| Q605    | Type of Purchaser | Type of Purchaser; Loan Type                         | <p>1) If <i>Type of Purchaser</i> equals 1 or 3, then <i>Loan Type</i> generally should equal 1.</p> <p>2) If <i>Type of Purchaser</i> equals 2, then <i>Loan Type</i> generally should equal 2, 3 or 4.</p> |
|         |                   |  | Please review the information below and update your file, if needed.   |
| Q606    | Income            | Income   | <p>1) If <i>Income</i> is a number, then it generally should be less than \$3 million (entered as 3000).</p>   |
|         |                   |  | Please review the information below and update your file, if needed.   |
| Q607    | Loan Amount       | Loan Amount; Lien Status                             | <p>1) If <i>Lien Status</i> equals 2, then <i>Loan Amount</i> generally should be less than or equal to \$250 thousand (entered as 250000).</p>  |
|         |                   |  | Please review the information below and update your file, if needed.   |
| Q608    | Action Taken      | Action Taken; Action Taken Date; Application Date    | <p>1) If <i>Action Taken</i> equals 1, then the <i>Action Taken Date</i> generally should occur after the <i>Application Date</i>.</p>   |
|         |                   |  | Please review the information below and update your file, if needed.   |
| Q609    | Type of Purchaser | Type of Purchaser; Rate Spread                       | <p>1) If <i>Type of Purchaser</i> equals 1, 2, 3 or 4, then <i>Rate Spread</i> generally should be less than or equal to 10% or be NA.</p>   |
|         |                   |  | Please review the information below and update your file, if needed.   |
| Q610    | HOEPA Status      | Action Taken; Lien Status; Rate Spread; HOEPA Status | <p>1) If <i>Action Taken</i> equals 1, <i>Lien Status</i> equals 1, and <i>Rate Spread</i> is greater than 6.5%, then <i>HOEPA Status</i> generally should be 1.</p>   |



| Edit ID | Data Point Name     | Affected Data Fields   | Edit Description  |
|---------|---------------------|--|---|
| Q611    | HOEPA Status        | Action Taken;<br>Lien Status;<br>Rate Spread;<br>HOEPA Status      | <p>Please review the information below and update your file, if needed.</p> <p>1) If <i>Action Taken</i> equals 1, <i>Lien Status</i> equals 2, and <i>Rate Spread</i> is greater than 8.5%, then <i>HOEPA Status</i> generally should be 1.</p>  |
| Q612    | HOEPA Status        | Type of Purchaser;<br>HOEPA Status                                 | <p>Please review the information below and update your file, if needed.</p> <p>1) If <i>Type of Purchaser</i> equals 1 or 3, then <i>HOEPA Status</i> generally should be 2 or 3.</p>   |
| Q613    | Loan Purpose        | Business or Commercial Purpose;<br>Loan Purpose                    | <p>Please review the information below and update your file, if needed.</p> <p>1) If <i>Business or Commercial Purpose</i> equals 1, then <i>Loan Purpose</i> generally should equal 1, 2, 31, 32, or 5.</p>  |
| Q614    | Age                 | Age of Applicant or Borrower                                       | <p>Please review the information below and update your file, if needed.</p> <p>1) The <i>Age of Applicant or Borrower</i> generally should be between 18 and 100. Your data indicates a number outside of this range.</p>   |
| Q615    | Income              | Income;<br>Multifamily Affordable Units;<br>Loan Purpose           | <p>Please review the information below and update your file, if needed.</p> <p>1) If <i>Loan Purpose</i> equals 1, and <i>Multifamily Affordable Units</i> is NA, then <i>Income</i> generally should be a number and not NA.</p>   |
| Q616    | Origination Charges | Origination Charges;<br>Total Loan Costs;<br>Total Points and Fees | <p>Please review the information below and update your file, if needed.</p> <p>1) If <i>Total Loan Costs</i> and <i>Origination Charges</i> are not reported NA, then <i>Total Loan Costs</i> generally should be greater than <i>Origination Charges</i>.</p> <p>2) If <i>Total Points and Fees</i> and <i>Origination Charges</i> are not reported NA, then <i>Total Points and Fees</i> generally should be greater than <i>Origination Charges</i>.</p> |

| Edit ID | Data Point Name                          | Affected Data Fields  | Edit Description  |
|---------|--|---|---|
|         |  |   | Please review the information below and update your file, if needed.  |
| Q617    | Discount Points                          | Discount Points; Total Loan Costs; Total Points and Fees      | <p>1) If <i>Total Loan Costs</i> and <i>Discount Points</i> are not reported NA, then <i>Total Loan Costs</i> generally should be greater than <i>Discount Points</i>.</p> <p>2) If <i>Total Points and Fees</i> and <i>Discount Points</i> are not reported NA, then <i>Total Points and Fees</i> generally should be greater than <i>Discount Points</i>.</p> |
|         |  |   | Please review the information below and update your file, if needed.  |
| Q618    | Combined Loan-to-Value Ratio             | Combined Loan-to-Value Ratio, Loan Amount, and Property Value | 1) If <i>Combined Loan-to-Value Ratio</i> , <i>Loan Amount</i> , and <i>Property Value</i> are not reported NA, then the <i>Combined Loan-to Value Ratio</i> generally should be greater than or equal to the Loan-to-Value Ratio (calculated as <i>Loan Amount</i> divided by the <i>Property Value</i> ).   |
|         |  |   | Please review the information below and update your file, if needed.  |
| Q619    | Manufactured Home Secured Property Type  | Construction Method; Manufactured Home Secured Property Type  | 1) If <i>Construction Method</i> equals 2, then <i>Manufactured Home Secured Property Type</i> generally should not be 3.   |
|         |  |   | Please review the information below and update your file, if needed.  |
| Q620    | Manufactured Home Land Property Interest | Construction Method; Manufactured Home Land Property Interest | 1) If <i>Construction Method</i> equals 2, then <i>Manufactured Home Land Property Interest</i> generally should not be 5.  |
|         |  |   | Please review the information below and update your file, if needed.  |
| Q621    | NMLSR ID                                 | Business or Commercial Purpose; NMLSR ID                      | 1) If <i>Business or Commercial Purpose</i> equals 2, then <i>NMLSR ID</i> generally should not be NA.  |

| Edit ID | Data Point Name              | Affected Data Fields                           | Edit Description  |
|---------|------------------------------|--|---|
| Q622    | NMLSR ID                     | NMLSR ID                                       | <p>Please review the information below and update your file, if needed.</p> <p>1) The <i>NMLSR ID</i> should be alphanumeric up to 12 characters. Your data indicates a number outside of this range.</p>   |
| Q623    | Age of Applicant or Borrower | Reverse Mortgage; Age of Applicant or Borrower | <p>Please review the information below and update your file, if needed.</p> <p>1) If <i>Reverse Mortgage</i> equals 1, then the <i>Age of Applicant or Borrower</i> generally should be greater than or equal to 62. Your data indicates a number outside this range.</p>                             |
| Q631    | Loan Amount                  | Loan Amount; Total Units; Income               | <p>Please review the information below and update your file, if needed.</p> <p>If <i>Total Units</i> is less than or equal to 4, and <i>Income</i> is less than or equal to \$200,000 (reported as 200), then <i>Loan Amount</i> generally should be less than \$2,000,000 (reported as 2000000).</p> |
| Q632    | Loan Amount                  | Loan Type; Total Units; Loan Amount            | <p>Please review the information below and update your file, if needed.</p> <p>1) If <i>Loan Type</i> equals 2, and <i>Total Units</i> equals 1, then <i>Loan Amount</i> generally should be less than or equal to \$637,000 (reported as 637000).</p>  |
| Q633    | Loan Amount                  | Loan Type; Total Units; Loan Amount            | <p>Please review the information below and update your file, if needed.</p> <p>1) If <i>Loan Type</i> equals 3, and <i>Total Units</i> is less than or equal to 4, then <i>Loan Amount</i> generally should be less than or equal to \$1,050,000 (reported as 1050000).</p>                           |
| Q634    | Loan Amount                  | Type of Purchaser; Total Units; Loan Amount    | <p>Please review the information below and update your file, if needed.</p> <p>1) If <i>Type of Purchaser</i> equals 1, 2, 3, or 4, and <i>Total Units</i> is less than or equal to 4, then <i>Loan Amount</i> generally should be less than or equal to \$1,225,000 (reported as 1225000).</p>       |

| Edit ID | Data Point Name | Affected Data Fields                                     | Edit Description   |
|---------|-----------------|--|--|
|         |                 |  | Please review the information below and update your file, if needed.   |
| Q635    | Loan Amount     | Total Units;<br>Loan Amount                              | 1) If <i>Total Units</i> is greater than or equal to 5, then <i>Loan Amount</i> generally should be between \$100,000 (reported as 100000) and \$10,000,000 (reported as 10000000).                  |
|         |                 |  | Please review the information below and update your file, if needed.   |
| Q636    | Loan Amount     | Loan Purpose;<br>Loan Amount;<br>Total Units             | 1) If <i>Loan Purpose</i> equals 1, and <i>Total Units</i> is less than or equal to 4, then <i>Loan Amount</i> generally should be greater than \$10,000 (reported as 10000).                        |
|         |                 |  | Please review the information below and update your file, if needed.   |
| Q637    | Income          | Action Taken;<br>Total Units;<br>Loan Purpose;<br>Income | 1) If <i>Action Taken</i> equals 1, 2, 3, 4, 5, 7, or 8, and <i>Total Units</i> is less than or equal to 4, and <i>Loan Purpose</i> equals 1, 2 or 4, then <i>Income</i> generally should not be NA. |
|         |                 |  | Please review the information below and update your file, if needed.   |
| Q638    | HOEPA Status    | Total Units;<br>HOEPA Status                             | 1) If <i>Total Units</i> is greater than or equal to 5, then <i>HOEPA Status</i> generally should equal 3.   |
|         |                 |  | Please review the information below and update your file, if needed.   |
| Q639    | Total Units     | Loan Type;<br>Total Units                                | 1) If <i>Loan Type</i> equals 2, 3 or 4, then <i>Total Units</i> generally should be less than or equal to 4.  |

| Edit ID | Data Point Name               | Affected Data Fields   | Edit Description  |
|---------|-------------------------------|--|---|
| Q640    | Automated Underwriting System | Automated Underwriting System: 1;<br>Automated Underwriting System: 2;<br>Automated Underwriting System: 3;<br>Automated Underwriting System: 4;<br>Automated Underwriting System: 5;<br>Automated Underwriting System Result: 1;<br>Automated Underwriting System Result: 2;<br>Automated Underwriting System Result: 3;<br>Automated Underwriting System Result: 4;<br>Automated Underwriting System Result: 5 | <p>An invalid Automated Underwriting System data field was reported. Please review the information below and update your file, if needed</p> <p>1) If <i>Automated Underwriting System: 1; Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; or Automated Underwriting System: 5</i> equals 3, then the corresponding <i>Automated Underwriting System Result: 1; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4; or Automated Underwriting System Result: 5</i> should equal 8 or 13.</p> |

| Edit ID | Data Point Name               | Affected Data Fields   | Edit Description   |
|---------|-------------------------------|--|--|
| Q641    | Automated Underwriting System | Automated Underwriting System: 1;<br>Automated Underwriting System: 2;<br>Automated Underwriting System: 3;<br>Automated Underwriting System: 4;<br>Automated Underwriting System: 5;<br>Automated Underwriting System Result: 1;<br>Automated Underwriting System Result: 2;<br>Automated Underwriting System Result: 3;<br>Automated Underwriting System Result: 4;<br>Automated Underwriting System Result: 5 | <p>An invalid Automated Underwriting System data field was reported. Please review the information below and update your file, if needed.</p> <p>1) If <i>Automated Underwriting System: 1; Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4</i>; or <i>Automated Underwriting System: 5</i> equals 4, then the corresponding <i>Automated Underwriting System Result: 1; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4</i>; or <i>Automated Underwriting System Result: 5</i> should equal 5, 8, 10, 13, 14, or 15.</p> |

| Edit ID | Data Point Name | Affected Data Fields   | Edit Description  |
|---------|-----------------|--|---|
| Q642    | Credit Score    | Credit Score of Applicant or Borrower; Applicant or Borrower, Name and Version of Credit Scoring Model; Credit Score of Co-Applicant or Co-Borrower; Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model | <p>Please review the information below and update your file, if needed.</p> <p>1) If <i>Credit Score of Applicant or Borrower</i> equals 7777 indicating a credit score that is not a number, then <i>Applicant or Borrower, Name and Version of Credit Scoring Model</i> should equal 7 or 8.</p> <p>2) If <i>Credit Score of Co-Applicant or Co-Borrower</i> equals 7777 indicating a credit score that is not a number, then <i>Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model</i> should equal 7 or 8.</p> |

**TABLE 8: MACRO QUALITY EDITS FOR LOAN/APPLICATION REGISTER**

| Edit ID | Data Point Name | Affected Data Fields  | Edit Description  |
|---------|-----------------|---|---|
|         |                 |   | Please review the information below and update your file, if needed.  |
| Q624    | Action Taken    | Action Taken; Loan Purpose                                    | If more than 25 loans reported <i>Action Taken</i> equals 1 and <i>Loan Purpose</i> equals 1, then the number of these loans should be less than or equal to 95% of the loans reported with <i>Loan Purpose</i> equals 1. Your data indicates a percentage outside of this range. |
| Q625    | Action Taken    | Action Taken; Total Number of Entries Contained in Submission | <p>Please review the information below and update your file, if needed.</p> <p>No more than 15% of the loans in the file should report <i>Action Taken</i> equals 2. Your data indicates a percentage outside of this range.</p>  |
| Q626    | Action Taken    | Action Taken; Total Number of Entries Contained in Submission | <p>Please review the information below and update your file, if needed.</p> <p>No more than 30% of the loans in the file should report <i>Action Taken</i> equals 4. Your data indicates a percentage outside of this range.</p>  |

| Edit ID | Data Point Name | Affected Data Fields  | Edit Description   |
|---------|-----------------|---|--|
| Q627    | Action Taken    | Action Taken;<br>Total Number of<br>Entries<br>Contained in<br>Submission | <p>Please review the information below and update your file, if needed.</p> <p>No more than 15% of the loans in the file should report <i>Action Taken</i> equals 5. Your data indicates a percentage outside of this range.</p>   |
| Q628    | Action Taken    | Action Taken  | <p>Please review the information below and update your file, if needed.</p> <p>The number of loans in the file that reported <i>Action Taken</i> equals 1 should be greater than or equal to 20% of the total number of loans that reported <i>Action Taken</i> 1, 2, 3, 4, 5, or 6. Your data indicates a percentage outside of this range.</p> |
| Q629    | Action Taken    | Action Taken;<br>Preapproval  | <p>Please review the information below and update your file, if needed.</p> <p>If more than 1000 loans were reported with <i>Preapproval</i> equals 1, then there should be at least 1 loan reported with <i>Action Taken</i> equals 7. Your data indicates a number outside of this range.</p>  |
| Q630    | Income          | Income; Total<br>Number of<br>Entries<br>Contained in<br>Submission       | <p>Please review the information below and update your file, if needed.</p> <p>No more than 20% of the loans in the file should report <i>Income</i> less than \$10 thousand (entered as 10). Your file indicates a percentage outside of this range.</p>  |



## 6. Additional information

### 6.1 Frequently Asked Questions

The Frequently Asked Questions are available at <http://www.consumerfinance.gov/hmda/for-filers>.

### 6.2 HMDA Help

Technical questions about reporting HMDA data collected in or after 2017 should be directed to [hmdahelp@cfpb.gov](mailto:hmdahelp@cfpb.gov).

Technical questions about reporting HMDA data collected in or before 2016 should be directed to [hmdahelp@frb.gov](mailto:hmdahelp@frb.gov).