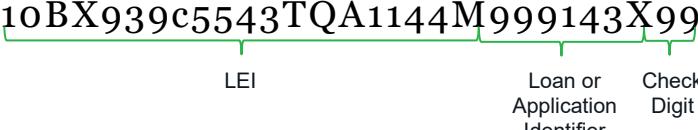


Reportable HMDA Data: A Regulatory and Reporting Overview Reference Chart for HMDA Data Collected in 2024

This chart is intended to be used as a reference tool for data points required to be collected, recorded, and reported under Regulation C, as amended by the HMDA Rules issued on October 15, 2015, on August 24, 2017, on October 10, 2019, and on April 16, 2020.^a Relevant regulation and commentary sections are provided for ease of reference. The chart also incorporates the information found in Section 4.2.2 of the 2024 Filing Instructions Guide and provides when to report not applicable or exempt, including the codes used for reporting not applicable or exempt from section 4 of the 2024 Filing Instructions Guide for ease of reference. This chart does not provide data fields or enumerations used in preparing the HMDA loan/application register (LAR). For more information on preparing the HMDA LAR, please see <http://ffiec.cfpb.gov>.

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
(1) Legal Entity Identifier (LEI)	§.1003.4(a)(1)(i)(A)	Identifier issued to the financial institution (FI) by a utility endorsed by the Global LEI Foundation or LEI Regulatory Oversight Committee	Enter your financial institution’s LEI. <i>Example:</i> If your institution’s LEI is 10BX939C5543TQA1144M, enter 10BX939C5543TQA1144M.	

This is a compliance aid issued by the Consumer Financial Protection Bureau. The Bureau published a policy statement on compliance aids, available at consumerfinance.gov/rules-policy/final-rules/policy-statement-compliance-aids/, that explains the Bureau’s approach to compliance aids.

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
(2) Universal Loan Identifier (ULI) or Non-Universal Loan Identifier (NULI)	§ 1003.4(a)(1)(i) , Comments 4(a)(1)(i)-1 through -5 , and appendix C	<p>ULI: Identifier assigned to identify and retrieve a loan or application that contains the FI's LEI, an internally generated sequence of characters, and a check digit</p> <p>NULI: Identifier assigned to identify a loan or application</p>	<p>ULI. Assign and report a ULI that:</p> <ol style="list-style-type: none"> Begins with the financial institution's Legal Entity Identifier as defined in § 1003.4(a)(1)(i)(A). Follows the Legal Entity Identifier with up to 23 additional characters to identify the covered loan or application, which: <ul style="list-style-type: none"> 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. 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). <p>A check digit can be generated by:</p> <ul style="list-style-type: none"> Using the check digit tool. Information regarding the check digit tool will be located at https://ffiec.cfpb.gov/tools/check-digit; or Applying the procedures provided in appendix C to Regulation C. <p><i>ULI Example:</i></p> 	

NULI. If not reporting a ULI per the 2018 HMDA Rule, assign and report a NULI that:

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
			<p>1. Is composed of up to 22 characters, which may include letters, numerals, or a combination of letters and numerals.</p> <p>2. Is unique within the insured depository institution or insured credit union.</p> <p>3. Does not include any information that could be used to directly identify the applicant or borrower.</p> <p><i>NULI Example:</i> 999143X</p>	
(3) Application Date	§ 1003.4(a)(1)(ii), Comments 4(a)(1)(ii)-1 through -3	Date the application was received or the date on the application form	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. <i>Example:</i> If the application was received on July 21, 2022, enter 20220721.	Enter “NA” for purchased covered loans, § 1003.4(a)(1)(ii).
(4) Loan Type	§ 1003.4(a)(2), Comment 4(a)(2)-1	Whether the loan or application is insured by the Federal Housing Administration, guaranteed by the Department of Veterans Affairs, Rural Housing Service, or Farm Service Agency	Indicate the type of covered loan or application by entering: <ul style="list-style-type: none"> ▪ 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) 	

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
(5) Loan Purpose	§ 1003.4(a)(3) , Comments 4(a)(3)-1 through -6	Whether the transaction is for home purchase, home improvement, refinancing, cash-out refinancing, or another purpose	Indicate the purpose of the covered loan or application by entering: <ul style="list-style-type: none"> ▪ Code 1—Home purchase ▪ Code 2—Home improvement ▪ Code 31—Refinancing ▪ Code 32—Cash-out refinancing ▪ Code 4—Other purpose ▪ Code 5—Not applicable 	To report not applicable, enter “ Code 5 ” for purchased covered loans where origination took place prior to January 1, 2018, Comment 4(a)(3)-6.
(6) Preapproval	§ 1003.4(a)(4) , Comments 4(a)(4)-1 and -2	Whether the transaction involved a preapproval request for a home purchase loan under a preapproval program	Indicate preapproval for a covered loan or application by entering: <ul style="list-style-type: none"> ▪ Code 1—Preapproval requested ▪ Code 2—Preapproval not requested 	
(7) Construction Method	§ 1003.4(a)(5) , Comments 4(a)(5)-1 through -3	Whether the dwelling is site-built or a manufactured home	Indicate the construction method for the dwelling by entering: <ul style="list-style-type: none"> ▪ Code 1—Site-built ▪ Code 2—Manufactured home 	
(8) Occupancy Type	§ 1003.4(a)(6) , Comments 4(a)(6)-1 through -5	Whether the property will be used as a principal residence, second residence, or investment property	Indicate the occupancy type by entering: <ul style="list-style-type: none"> ▪ Code 1—Principal residence ▪ Code 2—Second residence ▪ Code 3—Investment property 	
(9) Loan Amount	§ 1003.4(a)(7) , Comments 4(a)(7)-1 through -9	Amount of the loan or the amount applied for	Enter, in dollars, the amount of the covered loan, or the amount applied for, as applicable. <i>Example:</i> If the loan amount is \$110,500, enter 110500 or 110500.00. If the loan amount is \$110,500.24, enter 110500.24.	

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
(10) Action Taken and (11) Action Taken Date	§ 1003.4(a)(8), Comments 4(a)(8)(i)-1 through -14 and 4(a)(8)(ii)-1 through -6	Type and date of action the FI took on the loan, application, or preapproval request	<p>ACTION TAKEN. Indicate the action taken on the covered loan or application by entering:</p> <ul style="list-style-type: none"> ▪ 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 <p>ACTION TAKEN DATE. Enter, in numeral form, the date of action taken by year, month, and day, using YYYYMMDD format.</p> <p><i>Example:</i> If the action taken date is July 21, 2022, enter 20220721.</p>	
(12) Property Address	§ 1003.4(a)(9)(i), Comments 4(a)(9)-1 through -5 and 4(a)(9)(i)-1 through -3	Address of the property securing the loan (or proposed to secure a loan)	<p>STREET ADDRESS. Enter the street address of the property as one (1) data field. U.S. Postal Service Publication 28, Subsections 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:</p> <ul style="list-style-type: none"> ▪ Primary Address Number ▪ Predirectional ▪ Street Name ▪ Prefix ▪ Suffix ▪ Postdirectional ▪ Secondary Address Identifier, such as apartment ▪ Secondary Address, such as apartment number <p>CITY. Enter the city of the property as one (1) data field.</p>	<p>Enter “NA” in each of the property address fields for:</p> <ul style="list-style-type: none"> ▪ Covered loans or applications if the property address of the property securing the covered loan is not known (e.g., the property did not have a property address at closing, or the property address was not provided to the institution before the application was denied, withdrawn, or closed for incompleteness), Comment 4(a)(9)(i)-3; ▪ Covered loans or applications if a site of a manufactured home has not been identified, Comment 4(a)(9)-5.

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
			<p>STATE. Enter the two letter state code of the property as one (1) data field.</p> <p>ZIP CODE. Enter the ZIP code of the property as one (1) data field.</p> <p>NON-STANDARD ADDRESSING. U.S. Postal Service Publication 28, Subsection 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.</p> <p>The following address formats are generally not preferred:</p> <ul style="list-style-type: none"> ▪ 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. 	<p>STATE ONLY: For transactions for which State reporting is not required under § 1003.4(a)(9)(i), a financial institution may not report not applicable for the Property Address State unless the institution is permitted to report not applicable for State for Property Location. See below for when you may report not applicable for Property Location.</p> <p>Enter “Exempt” in the Street Address, City, and Zip Code fields if, pursuant to the 2018 HMDA Final Rule, if your institution is not reporting Property Address.</p>
(13), (14), and (15) Property Location	\$ 1003.4(a)(9)(ii), Comments 4(a)(9)- 1 through -5, 4(a)(9)(ii)-1, 4(a)(9)(ii)(A)-1, 4(a)(9)(ii)(B)-1 and - 2, and 4(a)(9)(ii)(C)- 1 and -2	Location of the property securing the loan (or proposed to secure a loan) by state, county, and census tract	<p>COUNTY. Enter the five-digit Federal Information Processing Standards (FIPS) numerical code for the county. Do not use commas.</p> <p><i>Example:</i> Enter 06037 for the FIPS code for Los Angeles County, CA.</p> <p>CENSUS TRACT. Enter the 11-digit census tract number as defined by the U.S. Census Bureau. Do not use decimals.</p> <p><i>Example:</i> Enter 06037264000 for a census tract within Los Angeles County, CA.</p>	<p>Enter “NA” for:</p> <ul style="list-style-type: none"> ▪ Applications only if the state, county, or census tract in which the property is located is not known before the application is denied, withdrawn, or closed for incompleteness, Comments 4(a)(9)(ii)(A)-1, 4(a)(9)(ii)(B)-2, and 4(a)(9)(ii)(C)-2; ▪ Covered loans or applications if a site of a manufactured home has not been identified, Comment 4(a)(9)-5;

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
			<p>STATE. Enter the two letter state code of the property as one (1) data field.</p>	<ul style="list-style-type: none"> ▪ Covered loans or applications if the property is not located in an Metropolitan Statistical Area (MSA) or Metropolitan Division (MD) in which the institution has a home or branch office and the institution is not required to report data on small business, small farm, and community development lending under regulations that implement the Community Reinvestment Act of 1977, § 1003.4(a)(9)(ii) and § 1003.4(e); ▪ CENSUS TRACT ONLY: Covered loans or applications if the property is located in a county with a population of 30,000 or less according to the most recent decennial census conducted by the U.S. Census Bureau, § 1003.4(a)(9)(ii)(C). <p>NOTE: For transactions for which State, county, or census tract reporting is not required under § 1003.4(a)(9)(ii) or § 1003.4(e), financial institutions may report that the requirement is not applicable, or they may voluntarily report the State, county, or census tract information, Comment 4(a)(9)(ii)-1.</p> <p>STATE ONLY: For transactions for which State reporting is not required under § 1003.4(a)(9)(ii), a financial institution may not report not applicable for the Property Location State unless the</p>

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
(16) Ethnicity,	§ 1003.4(a)(10)(i) , Comments 4(a)(10)(i)-1 and -2 and appendix B	Applicant's or borrower's ethnicity, race, and sex, and if information was collected by visual observation or surname	<p>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):</p> <ul style="list-style-type: none"> ▪ Code 1—Hispanic or Latino <ul style="list-style-type: none"> ○ Code 11—Mexican ○ Code 12—Puerto Rican ○ Code 13—Cuban ○ Code 14—Other Hispanic or Latino <p>NOTE: 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 <i>permitted, but not required</i>, 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. See below for information about the Ethnicity Free Form Text Field for Other Hispanic or Latino.</p> <ul style="list-style-type: none"> ▪ Code 2—Not Hispanic or Latino ▪ Code 3—Information not provided by applicant in mail, internet, or telephone application <p>NOTE: Use Code 3 if the applicant or borrower, or co-applicant or co-borrower does not provide the information in an application</p>	<p>institution is permitted to report not applicable for Property Address. See above for when you may report not applicable for Property Address.</p> <p>To report not applicable, enter “Code 4” for Ethnicity of Applicant or Borrower and “Code 3” for Ethnicity Collected on the Basis of Visual Observation or Surname for:</p> <ul style="list-style-type: none"> ▪ Purchased covered loans for which the financial institution chooses not to report the applicant's or co-applicant's ethnicity, race, and sex, appendix B; ▪ Covered loans or applications when applicant or co-applicant is not a natural person, appendix B. <p>NOTE: Use Code 3 for Ethnicity Collected on the Basis of Visual Observation or Surname if the financial institution received the application <i>prior to January 1, 2018</i>, and the financial institution chooses not to report 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, Comment 4(a)(10)(i)-2.</p>

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
			<p>taken by mail, internet, or telephone. <i>Leave the remaining Ethnicity of Applicant or Borrower data fields blank.</i></p> <ul style="list-style-type: none"> ▪ Code 4—Not applicable NOTE: 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. <i>Leave the remaining Ethnicity of Applicant or Borrower data fields blank.</i> ▪ Code 5—No co-applicant NOTE: Use Code 5 in the co-applicant field if there are no co-applicants or co-borrowers. <i>Leave the remaining Ethnicity of Applicant or Borrower data fields blank.</i> <p>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.</p> <p>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.</p> <p>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.</p> <p>ETHNICITY FREE FORM TEXT FIELD. 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</p>	

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
			<p>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 another Hispanic or Latino ethnicity(ies), leave this field blank.</p> <p>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:</p> <ul style="list-style-type: none"> ▪ 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 <p>NOTE: 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.</p> <ul style="list-style-type: none"> ▪ Code 4—No co-applicant <p>NOTE: Use Code 4 in the co-applicant field if there are no co-applicants or co-borrowers</p> <p>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.</p>	
(17) Race	§ 1003.4(a)(10)(i) ,	Applicant’s or borrower’s ethnicity, race, and sex, and if	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):	To report not applicable, enter “Code 7” for Race of Applicant or Borrower and “Code 3” for Race

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
	Comments 4(a)(10)(i)-1 and -2 and appendix B	information was collected by visual observation or surname	<ul style="list-style-type: none"> ▪ Code 1—American Indian or Alaska Native <p>NOTE: If the applicant or borrower, or any co-applicant or co-borrower, did not select Code 1, 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, your institution is <i>permitted, but not required</i>, to report Code 1 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 as one of the Race of Applicant or Borrower, or Race of Co-Applicant or Co-Borrower, data fields. See below for information about the Race Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe.</p> ▪ Code 2—Asian <ul style="list-style-type: none"> ○ Code 21—Asian Indian ○ Code 22—Chinese ○ Code 23—Filipino ○ Code 24—Japanese ○ Code 25—Korean ○ Code 26—Vietnamese ○ Code 27—Other Asian <p>NOTE: If the applicant or borrower, or any co-applicant or co-borrower, did not select Code 27, but provided the name of the applicant's or borrower's other Asian race(s) in the Race Free Form Text Field for Other Asian, your institution is <i>permitted, but not required</i>, to report Code 27 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,</p> 	<p>Collected On The Basis Of Visual Observation Or Surname for:</p> <ul style="list-style-type: none"> ▪ Purchased covered loans for which the financial institution chooses not to report the applicant's or co-applicant's ethnicity, race, and sex, appendix B; ▪ Covered loans or applications when applicant or co-applicant is not a natural person, appendix B. <p>NOTE: Use Code 3 if the financial institution received the application <i>prior to</i> January 1, 2018, and the financial institution chooses not to report 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.</p>

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
			<p>whether or not you also choose to report Code 27 as one of the Race of Applicant or Borrower, or Race of Co-Applicant or Co-Borrower, data fields. See below for information about the Race Free Form Text Field for Other Asian.</p> <ul style="list-style-type: none"> ▪ Code 3—Black or African American ▪ Code 4—Native Hawaiian or Other Pacific Islander <ul style="list-style-type: none"> ○ Code 41—Native Hawaiian ○ Code 42—Guamanian or Chamorro ○ Code 43—Samoan ○ Code 44—Other Pacific Islander <p>NOTE: If the applicant or borrower, or any co-applicant or co-borrower, did not select Code 44, but provided the name of the applicant's or borrower's other Pacific Islander race(s) in the Race Free Form Text Field for Other Pacific Islander, your institution is <i>permitted, but not required</i>, to report Code 44 in one of the Race of Applicant or Borrower data fields.</p> <p>Each reported race will be counted as one of the five (5) reported races, whether or not you also choose to report Code 44 as one of the Race of Applicant or Borrower, or Race of Co-Applicant or Co-Borrower, data fields. See below for information about the Race Free Form Text Field for Other Pacific Islander.</p> <ul style="list-style-type: none"> ▪ Code 5—White ▪ Code 6—Information not provided by applicant in mail, internet, or telephone application <p>NOTE: 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. <i>Leave the remaining Race of Applicant or Borrower data fields blank.</i></p>	

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
			<ul style="list-style-type: none"> ▪ Code 7—Not applicable NOTE: 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. <i>Leave the remaining Race of Applicant or Borrower data fields blank.</i> ▪ Code 8—No co-applicant NOTE: Use Code 8 in the co-applicant field if there are no co-applicants or co-borrowers. <i>Leave the remaining Race of Applicant or Borrower data fields blank.</i> <p>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.</p> <p>If fewer than five (5) races are provided by the applicant or borrower, or by any co-applicant or co-borrower, <i>leave the remaining Race of Applicant or Borrower data fields blank.</i></p> <p>RACE FREE FORM TEXT FIELDS.</p> <ul style="list-style-type: none"> ▪ RACE FREE FORM TEXT FIELD FOR AMERICAN INDIAN OR ALASKAN 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 in the Race Free Form Text Field for American Indian or Alaskan Native Enrolled or Principal Tribe. 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 	

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
			<p>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 the Race Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe field blank.</p> <ul style="list-style-type: none"> ▪ 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 in the Race Free Form Text Field for Other Asian. 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 another Asian race(s), leave the Race Free Form Text Field for Other Asian field blank. ▪ 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 in the Race Free Form Text Field for Other Pacific Islander. 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 	

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
			<p>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 the Race Free Form Text Field for Other Pacific Islander field blank.</p> <p>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:</p> <ul style="list-style-type: none"> ▪ 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 NOTE: 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. ▪ Code 4—No co-applicant NOTE: Use Code 4 in the co-applicant field if there are no co-applicants or co-borrowers. <p>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.</p>	
(18) Sex	§ 1003.4(a)(10)(i), Comments 4(a)(10)(i)-1 and -2 and appendix B	Applicant's or borrower's ethnicity, race, and sex, and if information was collected by visual	<p>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:</p> <ul style="list-style-type: none"> ▪ Code 1—Male ▪ Code 2—Female 	<p>To report not applicable, enter “Code 4” for Sex of Applicant or Borrower and “Code 3” for Sex Collected on the Basis of Visual Observation or Surname for:</p> <ul style="list-style-type: none"> ▪ Purchased covered loans for which the financial institution chooses not to report the applicant's

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
		observation or surname	<ul style="list-style-type: none"> ▪ Code 3—Information not provided by applicant in mail, internet, or telephone application NOTE: Use Code 3 if the applicant or co-applicant does not provide the information in an application taken by mail, internet, or telephone. ▪ Code 4—Not applicable NOTE: 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. ▪ Code 5—No co-applicant NOTE: Use Code 5 in the co-applicant field if there are no co-applicants or co-borrowers. ▪ Code 6—Applicant selected both male and female NOTE: Use Code 6 if the applicant or co-applicant selected both male and female. <p>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.</p> <p>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:</p> <ul style="list-style-type: none"> ▪ 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 	<p>or co-applicant’s ethnicity, race, and sex, appendix B;</p> <ul style="list-style-type: none"> ▪ Covered loans or applications when applicant or co-applicant is not a natural person, appendix B. <p>NOTE: Use Code 3 if the financial institution received the application <i>prior to</i> January 1, 2018, and the financial institution chooses not to report 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.</p>

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
			<p>NOTE: 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.</p> <ul style="list-style-type: none"> ▪ Code 4—No co-applicant <p>NOTE: Use Code 4 in the co-applicant field if there are no co-applicants or co-borrowers.</p> <p>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.</p>	
(19) Age	§ 1003.4(a)(10)(ii) , Comments 4(a)(10)(ii)-1 through -5	Applicant’s or borrower’s age	<p>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.</p> <p><i>Example:</i> If the applicant or borrower is 24 years old, enter 24.</p> <p>Or, enter:</p> <ul style="list-style-type: none"> ▪ Code 8888—Not applicable ▪ Code 9999—No co-applicant <p>NOTE: Use Code 9999 in the co-applicant field if there are no co-applicants or co-borrowers.</p> <p>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.</p>	To report not applicable, enter “ Code 8888 ” for: <ul style="list-style-type: none"> ▪ Purchased covered loans for which the financial institution chooses not to report the applicant’s or co-applicant’s age, Comment 4(a)(10)(ii)-3; ▪ Covered loans or applications when applicant or co-applicant is not a natural person, Comment 4(a)(10)(ii)-4.
(20) Income	§ 1003.4(a)(10)(iii) , Comments	If credit decision is made, gross annual	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	Enter “ NA ” for:

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
	4(a)(10)(iii)-1 through -10	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	relied on in processing the application. Round all dollar amounts to the nearest thousand (round \$500 up to the next \$1,000). <i>Example:</i> If the income amount is \$35,500, enter 36.	<ul style="list-style-type: none"> ▪ Covered loans or applications for which the credit decision did not consider, or would not have considered income, § 1003.4(a)(10)(iii); Comment 4(a)(10)(iii)-6; ▪ Covered loans or applications when applicant or co-applicant is not a natural person, Comment 4(a)(10)(iii)-7; ▪ Covered loan is secured by, or application is proposed to be secured by, a multifamily dwelling, Comment 4(a)(10)(iii)-8; ▪ Purchased covered loans for which the financial institution chooses not to report the income, Comment 4(a)(10)(iii)-9; ▪ Covered loan to, or an application from, the institution’s employees to protect their privacy, even if the institution relied on their income in making the credit decision, Comment 4(a)(10)(iii)-3.
(21) Type of Purchaser	§ 1003.4(a)(11) , Comments 4(a)(11)-1 through -10	Type of entity that purchased the loan	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: <ul style="list-style-type: none"> ▪ Code 0—Not applicable ▪ Code 1—Fannie Mae ▪ Code 2—Ginnie Mae ▪ Code 3—Freddie Mac ▪ Code 4—Farmer Mac ▪ Code 5—Private securitizer 	To report not applicable, enter “ Code 0 ” for: <ul style="list-style-type: none"> ▪ Applications that were denied, withdrawn, closed for incompleteness, or approved but not accepted by the applicant, Comment 4(a)(11)-10; ▪ Preapproval requests that were denied or approved but not accepted by the applicant, Comment 4(a)(11)-10;

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
			<ul style="list-style-type: none"> ▪ 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 	<ul style="list-style-type: none"> ▪ Originated or purchased covered loans that the financial institution did not sell during that same calendar year, Comment 4(a)(11)-10.
(22) Rate Spread	§ 1003.4(a)(12) , Comments 4(a)(12)-1 through 4(a)(12)-9	Difference between the annual percentage rate and average prime offer rate for a comparable transaction	<p>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.</p> <p>Numbers calculated to beyond three (3) decimal places may either be reported beyond three (3) decimal places (<i>up to fifteen (15) decimal places</i>), or rounded or truncated to three (3) decimal places. Decimal place trailing zeros may either be included or omitted.</p> <ul style="list-style-type: none"> ▪ If the APR exceeds the APOR, enter a positive number. <i>Example:</i> 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. ▪ If the APR is less than the APOR, enter a negative number. <i>Example:</i> 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. 	<p>Enter “NA” for:</p> <ul style="list-style-type: none"> ▪ Covered loans that are assumptions, reverse mortgages, purchased loans, or are not subject to Regulation Z, § 1003.4(a)(12)(i); Comment 4(a)(12)-7; ▪ Applications that did not result in an origination other than approved but not accepted, Comment 4(a)(12)-7; ▪ Applications approved but not accepted, if no disclosures under Regulation Z are required, Comment 4(a)(12)-8. <p>Enter “Exempt” if, pursuant to the 2018 HMDA Final Rule, your institution is not reporting Rate Spread.</p>
(23) HOEPA Status	§ 1003.4(a)(13) , Comment 4(a)(13)-1	Whether the loan is a high-cost mortgage under the Home Ownership and Equity	Indicate whether the covered loan is a high-cost mortgage under Regulation Z, § 1026.32(a) by entering: <ul style="list-style-type: none"> ▪ Code 1—High-cost mortgage ▪ Code 2—Not a high-cost mortgage 	<p>To report not applicable, enter “Code 3” for:</p> <ul style="list-style-type: none"> ▪ Covered loans not subject to the Home Ownership and Equity Protection Act (HOEPA) of 1994, as implemented in Regulation Z,

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
	Protection Act (HOEPA)		<ul style="list-style-type: none"> ▪ Code 3—Not applicable 	<p>§ 1026.32(a), § 1003.4(a)(13); Comment 4(a)(13)-1;</p> <ul style="list-style-type: none"> ▪ Applications that did not result in originations, Comment 4(a)(13)-1.
(24) Lien Status	§ 1003.4(a)(14) , Comments 4(a)(14)-1 and -2	Whether the property is a first or subordinate lien	<p>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:</p> <ul style="list-style-type: none"> ▪ Code 1—Secured by a first lien ▪ Code 2—Secured by a subordinate lien 	
(25) Credit Score	§ 1003.4(a)(15) , Comments 4(a)(15)-1 through -7	Credit score(s) relied on and the name and version of the credit scoring model	<p>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.</p> <p>Or, enter</p> <ul style="list-style-type: none"> ▪ Code 1111—Exempt ▪ Code 7777—Credit score is not a number <p>NOTE: Use Code 7777 if your institution relied on a credit score that is not a number (e.g., a credit score of “Meets Threshold”). Code 7777 should not be used if a credit scoring model that produces numeric credit scores returns a result stating that the credit score could not be determined.</p> <ul style="list-style-type: none"> ▪ Code 8888—Not applicable ▪ Code 9999—No co-applicant <p>NOTE: Use Code 9999 in the co-applicant field if there are no co-applicants or co-borrowers.</p>	<p>To report not applicable, enter “Code 8888” for Credit Score of Applicant or Borrower or “Code 9” for Name and Version of Credit Scoring Model for:</p> <ul style="list-style-type: none"> ▪ Purchased covered loans, § 1003.4(a)(15)(i); Comment 4(a)(15)-6; ▪ Transactions for which no credit decision was made (e.g., files closed for incompleteness, or if an application was withdrawn before a credit decision was made), Comment 4(a)(15)-4; ▪ Transactions for which the credit decision was made without relying on a credit score, Comment 4(a)(15)-5; ▪ Covered loans or applications when applicant and co-applicant are not natural persons, Comment 4(a)(15)-7. <p>Enter “Code 1111” for Credit Score and Name and Version of Credit Scoring Model if, pursuant to the</p>

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
			<p>NOTE: If Regulation C requires your institution to report a single score that corresponds to 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.</p> <p>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:</p> <ul style="list-style-type: none"> ▪ Code 1111—Exempt NOTE: Use Code 1111 if, pursuant to the 2018 HMDA Rule, your institution is not reporting credit score. ▪ Code 1—Equifax Beacon 5.0 NOTE: Use Code 1 for Equifax Beacon 5.0, which may also be known as FICO Score 5. ▪ Code 2—Experian Fair Isaac Risk Model v2 NOTE: Use Code 2 for Experian Fair/Isaac Risk Model v2, which may also be known as FICO Score 2 or FICO Classic v2. ▪ Code 3—TransUnion FICO Risk Score Classic 04 NOTE: Use Code 3 for TransUnion FICO Risk Score Classic 04, which may also be known as FICO Score 4 or TU-04. ▪ Code 4—TransUnion FICO Risk Score Classic 98 NOTE: Use Code 4 for TransUnion FICO Risk Score Classic 98, which may also be known as FICO 98 or TU-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 	2018 HMDA Rule, your institution is not reporting Credit Score.

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
			<p>NOTE: 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 in the Name and Version of Credit Scoring Model Conditional Free Form Text Field for Code 8. If Code 8 is not entered, leave this field blank.</p> <ul style="list-style-type: none"> ▪ Code 9—Not applicable ▪ Code 10—No co-applicant <p>NOTE: Use Code 10 in the co-applicant field if there are no co-applicants or co-borrowers.</p> ▪ Code 11—FICO Score 9 <p>NOTE: Use Code 11 for FICO Score 9, which also may be known as FICO 9.</p> ▪ Code 12—FICO Score 8 <p>NOTE: Use Code 12 for FICO Score 8, which also may be known as FICO 8.</p> ▪ Code 13—FICO Score 10 <p>NOTE: Use Code 13 for FICO Score 10, which also may be known as FICO 10.</p> ▪ Code 14—FICO Score 10T <p>NOTE: Use Code 14 for FICO Score 10T, which also may be known as FICO 10T.</p> ▪ Code 15—VantageScore 4.0 <p>NOTE: If Regulation C requires your institution to report a single score for a covered loan or application involving multiple applicants or borrowers, report either (A) the name and version of the credit scoring model, or that multiple credit scoring models were used, in the applicant</p>	

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
			<p>field, and use Code 9 in the co-applicant field; or (B) 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.</p>	
(26) Reason for Denial	§ 1003.4(a)(16) , Comments 4(a)(16)-1 through 4(a)(16)-4	Reason(s) the application was denied	<p>Indicate the principal reason, or reasons, for denial by entering up to four (4):</p> <ul style="list-style-type: none"> ▪ Code 1111—Exempt ▪ 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 <p>NOTE: If Code 9 is selected in any Reason for Denial field, enter the specific other reason(s) for denial not listed above in the Reason for Denial Conditional Free Form Text Field for Code 9. See below for more information on the Reason for Denial Conditional Free Form Text Field for Code 9.</p> <ul style="list-style-type: none"> ▪ Code 10—Not applicable <p>NOTE: 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. <i>Leave the remaining Reason for Denial data fields blank.</i></p>	<p>To report not applicable, enter “Code 10” for applications that were not denied (e.g., loan is originated or purchased by the financial institution), Comment 4(a)(16)-4.</p> <p>Enter “Code 1111” if, pursuant to the 2018 HMDA Rule, your institution is not reporting the Reasons for Denial. Leave the remaining Reason for Denial data fields blank.</p>

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
			<p>Do not enter the same code more than once for any covered loan or application.</p> <p>If there are fewer than four principal (4) reasons for denial, leave the remaining Reason for Denial data fields blank.</p> <p>MODEL FORM. 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 following:</p> <ul style="list-style-type: none"> ▪ 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. 	

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
REASON FOR DENIAL CONDITIONAL FREE FORM TEXT FIELD FOR CODE 9. The maximum number of characters for this field is 255 characters, including spaces. If Code 9 is not entered, leave this field blank.				
(27) Total Loan Costs or Total Points and Fees	§ 1003.4(a)(17) , Comments 4(a)(17)(i)-1 through -3 and 4(a)(17)(ii)-1 through -2 .	Either total loan costs, or total points and fees charged	<p>Enter either Total Loan Costs or Total Points and Fees:</p> <ul style="list-style-type: none"> ▪ TOTAL LOAN COSTS. Enter, in dollars, the amount of total loan costs. If the amount is zero, enter 0. ▪ 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. <p><i>Example:</i> If the total loan costs or the total points and fees are \$2,399.04, enter 2399.04.</p>	<p>Enter “NA” for:</p> <p>TOTAL LOAN COSTS.</p> <ul style="list-style-type: none"> ▪ Applications, Comment 4(a)(17)(i)-1; ▪ Covered loans that are not subject to Regulation Z, § 1026.43(c), § 1003.4(a)(17); ▪ Covered loans subject to Regulation Z, § 1026.43(c) for which a disclosure <i>is not</i> provided pursuant to § 1026.19(f), § 1003.4(a)(17); ▪ Purchased covered loans for which applications were received by the selling entity prior to the effective date of Regulation Z, § 1026.19(f), Comment 4(a)(17)(i)-2. <p>TOTAL POINTS AND FEES.</p> <ul style="list-style-type: none"> ▪ Applications, Comment 4(a)(17)(ii)-1; ▪ Covered loans that are not subject to Regulation Z, § 1026.43(c), Comment 4(a)(17)(ii)-1; ▪ Covered loans subject to Regulation Z, § 1026.43(c) for which a disclosure <i>is</i> provided pursuant to Regulation Z, § 1026.19(f), § 1003.4(a)(17)(ii); ▪ Purchased covered loans, Comment 4(a)(17)(ii)-1.

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
(28) Origination Charges	§ 1003.4(a)(18) , Comments 4(a)(18)-1 through -3	Total borrower-paid 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. <i>Example:</i> If the origination charges are \$2,399.04, enter 2399.04.	Enter “Exempt” if, pursuant to the 2018 HMDA Rule, your institution is not reporting Total Loan Costs or Total Points and Fees.
(29) Discount Points	§ 1003.4(a)(19) , Comments 4(a)(19)-1 through -3	Points paid to the creditor to reduce the interest rate	Enter, in dollars, the points paid to the creditor to reduce the interest rate. If no points were paid, leave this field blank. <i>Example:</i> If the amount paid for discount points is \$2,399.04, enter 2399.04.	Enter “NA” for: <ul style="list-style-type: none">▪ Applications, Comment 4(a)(18)-1;▪ Covered loans not subject to Regulation Z, § 1026.19(f), § 1003.4(a)(18); Comment 4(a)(18)-1;▪ Purchased covered loans with applications that were received by the selling entity prior to the effective date of Regulation Z, § 1026.19(f), Comment 4(a)(18)-2. Enter “Exempt” if, pursuant to the 2018 HMDA Rule, your institution is not reporting Origination Charges.

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
(30) Lender Credits	§ 1003.4(a)(20) , Comments 4(a)(20)-1 through 3	Amount of lender credits	Enter, in dollars, the amount of lender credits. If no lender credits were provided, leave this field blank. <i>Example:</i> If the amount is \$1500.24, enter 1500.24.	effective date of Regulation Z, § 1026.19(f), Comment 4(a)(19)-2. Enter “ Exempt ” if, pursuant to the 2018 HMDA Rule, your institution is not reporting Discount Points.
(31) Interest Rate	§ 1003.4(a)(21) , Comments 4(a)(21)-1 through 3	Interest rate on the approved application or loan	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. <i>Example:</i> If the interest rate is 4.125%, enter 4.125.	Enter “ NA ” for: <ul style="list-style-type: none">▪ Applications, Comment 4(a)(20)-1;▪ Covered loans not subject to Regulation Z, § 1026.19(f), § 1003.4(a)(20); Comment 4(a)(20)-1;▪ Purchased covered loans with applications that were received by the selling entity prior to the effective date of Regulation Z, § 1026.19(f), Comment 4(a)(20)-2. Enter “ Exempt ” if, pursuant to the 2018 HMDA Rule, your institution is not reporting Lender Credits.

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
(32) Prepayment Penalty Term	§ 1003.4(a)(22) , Comments 4(a)(22)-1 through 2	Term in months of any prepayment penalty	<p>If the interest rate is exactly 4.500%, enter 4.5, 4.50, or 4.500.</p> <p>Enter, in numeral form, the term, in months, of any prepayment penalty.</p> <p><i>Example:</i> If a prepayment penalty may be imposed within the first 24 months after closing or account opening, enter 24.</p>	<p>Enter “NA” for:</p> <ul style="list-style-type: none"> ▪ Covered loans or applications that are not subject to Regulation Z, § 1026, § 1003.4(a)(22); Comment 4(a)(22)-1; ▪ Covered loans or applications that have no prepayment penalty, Comment 4(a)(22)-2. <p>Enter “Exempt” if, pursuant to the 2018 HMDA Rule, your institution is not reporting Prepayment Penalty Term.</p>
(33) Debt-to-Income Ratio	§ 1003.4(a)(23) , Comments 4(a)(23)-1 through 7	Ratio of the applicant’s or borrower’s total monthly debt to total monthly income relied on	<p>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. The HMDA Platform can accept up to fifteen (15) decimal places and can accept negative numbers for Debt-to-Income Ratio.</p> <p><i>Example:</i> If the relied upon debt-to-income ratio is 42.95, enter 42.95, not 43. If, however, your institution rounded the ratio up to 43% and relied on the rounded-up number, enter 43.</p>	<p>Enter “NA” for:</p> <ul style="list-style-type: none"> ▪ Purchased covered loans, § 1003.4(a)(23); Comment 4(a)(23)-7; ▪ Transactions for which no credit decision was made (e.g., files closed for incompleteness, or if an application was withdrawn before a credit decision was made), Comment 4(a)(23)-3; ▪ Transactions for which the credit decision was made without relying on debt-to-income ratio, Comment 4(a)(23)-4; ▪ Covered loans or applications when applicant and co-applicant are not natural persons, Comment 4(a)(23)-5;

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
(34) Combined Loan-to-Value Ratio	§ 1003.4(a)(24) , Comments 4(a)(24)-1 through 6	Ratio of the total amount of debt that is secured by the property to the value of the property that was relied on	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. The HMDA Platform can accept up to fifteen (15) decimal places for the Combined Loan-to-Value Ratio. <i>Example:</i> If the relied upon combined loan-to-value ratio is 80.05, enter 80.05, not 80. If, however, your institution rounded the ratio down to 80 and relied on the rounded-down number, enter 80.	<ul style="list-style-type: none"> Covered loan secured by, or an application proposed to be secured by, a multifamily dwelling, Comment 4(a)(23)-6. <p>Enter “Exempt” if, pursuant to the 2018 HMDA Rule, your institution is not reporting Debt-to-Income-Ratio.</p>
(35) Loan Term	§ 1003.4(a)(25) , Comments 4(a)(25)-1 through 5	Number of months after which the legal obligation will mature or terminate	Enter, in numeral form, the number of months after which the legal obligation will mature or terminate, or would have matured or terminated. <i>Example:</i> If the loan term is 360 months, enter 360.	<p>Enter “NA” for:</p> <ul style="list-style-type: none"> Purchased covered loans, § 1003.4(a)(24); Comment 4(a)(24)-5; Transactions for which no credit decision was made (e.g., files closed for incompleteness, or if an application was withdrawn before a credit decision was made), Comment 4(a)(24)-3; Transactions for which the credit decision was made without relying on combined loan-to-value ratio, Comment 4(a)(24)-4. <p>Enter “Exempt” if, pursuant to the 2018 HMDA Rule, your institution is not reporting Combined Loan-to-Value Ratio.</p>
				<p>Enter “NA” for covered loan or application without a definite term, such as a reverse mortgage, Comment 4(a)(25)-5.</p> <p>Enter “Exempt” if, pursuant to the 2018 HMDA Rule, your institution is not reporting Loan Term.</p>

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
(36) Introductory Rate Period	§ 1003.4(a)(26) , Comments 4(a)(26)-1 through 5	Number of months until the first date the interest rate may change	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. <i>Example:</i> If the introductory rate period is 24 months, enter 24.	Enter “NA” for: <ul style="list-style-type: none">▪ Covered loan or application with a fixed rate, Comment 4(a)(26)-3;▪ Purchased covered loan with a fixed rate, Comment 4(a)(26)-4. Enter “Exempt” if, pursuant to the 2018 HMDA Rule, your institution is not reporting Introductory Rate Period.
(37) Non-Amortizing Features	§ 1003.4(a)(27) , Comment 4(a)(27)-1	Whether the transaction involves a balloon payment, interest-only payments, negative amortization, or any other type of non-amortizing feature	BALLOON PAYMENT. Indicate whether the contractual terms include, or would have included, a balloon payment by entering: <ul style="list-style-type: none">▪ Code 1111—Exempt▪ Code 1—Balloon payment▪ Code 2—No balloon payment INTEREST-ONLY PAYMENTS. Indicate whether the contractual terms include, or would have included, interest-only payments by entering: <ul style="list-style-type: none">▪ Code 1111—Exempt▪ Code 1—Interest-only payments▪ Code 2—No interest-only payments 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: <ul style="list-style-type: none">▪ Code 1111—Exempt▪ Code 1—Negative amortization▪ Code 2—No negative amortization OTHER NON-AMORTIZING FEATURES. Indicate whether the contractual terms include, or would have included, any term, other than those described in § 1003.4(a)(27)(i), (ii), and (iii) that would allow for	Enter “Code 1111” for Balloon Payment, Interest-Only Payments, Negative Amortization, and Other Non-Amortizing Features if, pursuant to the 2018 HMDA Rule, your institution is not reporting Non-Amortizing Features.

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
(38) Property Value	§ 1003.4(a)(28) , Comments 4(a)(28)-1 through 4	Value of the property relied on that secures the loan	<p>payments other than fully amortizing payments during the loan term by entering:</p> <ul style="list-style-type: none"> ▪ Code 1111—Exempt ▪ Code 1—Other non-fully amortizing features ▪ Code 2—No other non-fully amortizing features 	<p>Enter “NA” for:</p> <ul style="list-style-type: none"> ▪ Transactions for which no credit decision was made (e.g., files closed for incompleteness, or if an application was withdrawn before a credit decision was made), Comment 4(a)(28)-3; ▪ Transactions for which the credit decision was made without relying on property value, Comment 4(a)(28)-4. <p>Enter “Exempt” if, pursuant to the 2018 HMDA Rule, your institution is not reporting Property Value.</p>
(39) Manufactured Home Secured Property Type	§ 1003.4(a)(29) , Comments 4(a)(29)-1 through 4	Whether the covered loan is secured by a manufactured home and land or a manufactured home and not land	<p>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:</p> <ul style="list-style-type: none"> ▪ Code 1111—Exempt ▪ Code 1—Manufactured home and land ▪ Code 2—Manufactured home and not land ▪ Code 3—Not applicable 	<p>To report not applicable, enter “Code 3” for:</p> <ul style="list-style-type: none"> ▪ The dwelling related to the property identified is not a manufactured home, § 1003.4(a)(29); Comment 4(a)(29)-4. ▪ The dwelling related to the property identified is a manufactured home community that is a multifamily dwelling, Comment 4(a)(29)-2; Comment 4(a)(29)-4. <p>Enter “Code 1111” if, pursuant to the 2018 HMDA Rule, your institution is not reporting Manufactured Home Secured Property Type.</p>

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
(40) Manufactured Home Land Property Interest	§ 1003.4(a)(30) , Comments 4(a)(30)-1 through 6	Information about the applicant's or borrower's ownership or leasehold interest in the land where the manufactured home is located	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: <ul style="list-style-type: none"> ▪ Code 1111—Exempt ▪ Code 1—Direct ownership ▪ Code 2—Indirect ownership ▪ Code 3—Paid leasehold ▪ Code 4—Unpaid leasehold ▪ Code 5—Not applicable 	To report not applicable, enter “ Code 5 ” for: <ul style="list-style-type: none"> ▪ The dwelling related to the property identified is not a manufactured home, § 1003.4(a)(30); Comment 4(a)(30)-6. ▪ The dwelling related to the property identified is a manufactured home community that is a multifamily dwelling, Comment 4(a)(30)-4; Comment 4(a)(30)-6. ▪ A location for the manufactured home related to a covered loan or application has not been identified, § 1003.4(a)(30); Comment 4(a)(9)-5. Enter “ Code 1111 ” if, pursuant to the 2018 HMDA Rule, your institution is not reporting Manufactured Home Land Property Interest.
(41) Total Units	§ 1003.4(a)(31) , Comments 4(a)(31)-1 through 4	Number of individual dwelling units related to the property	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. <i>Example:</i> If there are five (5) individual dwelling units, enter 5.	
(42) Multifamily Affordable Units	§ 1003.4(a)(32) , Comments 4(a)(32)-1 through 6	Number of individual dwelling units related to the property that are income-restricted under federal, state, or local affordable housing programs	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. <i>Example:</i> If there are five (5) multifamily affordable units, enter 5.	Enter “ NA ” for covered loans or applications where the property securing the covered loan or, in the case of an application, proposed to secure the covered loan is not a multifamily dwelling, § 1003.4(a)(32); Comment 4(a)(32)-6.

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
(43) Application Channel (Submission of Application and Initially Payable to Your Institution)	§ 1003.4(a)(33), Comments 4(a)(33)-1, 4(a)(33)(i)-1, and 4(a)(33)(ii)-1 through -2.	Indicators of whether the application was submitted directly to the FI, and whether the obligation was initially payable to the FI	<p>NOTE: Enter “0” for a covered loan or application related to a multifamily dwelling that does not contain any such income-restricted individual dwelling units.</p> <p>SUBMISSION OF APPLICATION. Indicate whether the applicant or borrower submitted the application directly to your institution by entering:</p> <ul style="list-style-type: none"> ▪ Code 1111—Exempt ▪ Code 1—Submitted directly to your institution ▪ Code 2—Not submitted directly to your institution ▪ Code 3—Not applicable <p>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:</p> <ul style="list-style-type: none"> ▪ Code 1111—Exempt ▪ Code 1—Initially payable to your institution ▪ Code 2—Not initially payable to your institution ▪ Code 3—Not applicable 	<p>Enter “Exempt” if, pursuant to the 2018 HMDA Rule, your institution is not reporting Multifamily Affordable Units.</p> <p>To report not applicable for Submission of Application, enter “Code 3”</p> <ul style="list-style-type: none"> ▪ Purchased covered loans, § 1003.4(a)(33); <p>To report not applicable for Initially Payable to Your Institution, enter “Code 3”</p> <ul style="list-style-type: none"> ▪ Purchased covered loans, § 1003.4(a)(33); ▪ Applications that were withdrawn, denied, or closed for incompleteness, if the institution had not determined whether the covered loans would have been initially payable to the institution reporting the applications, Comment 4(a)(33)(ii)-2. <p>Enter “Code 1111” if, pursuant to the 2018 HMDA Rule, your institution is not reporting Submission of Application and Initially Payable to Your Institution.</p>
(44) Mortgage Loan Originator NMLS Identifier	§ 1003.4(a)(34), Comments 4(a)(34)-1 through -4	National Mortgage Licensing System & Registry (NMLS) identifier for the	<p>Enter the Nationwide Mortgage Licensing System and Registry mortgage loan originator unique identifier (NMLS ID) for the mortgage loan originator.</p> <p><i>Example:</i> If the NMLS ID for the mortgage loan originator is 123450, enter 123450.</p>	<p>Enter “NA” for:</p> <ul style="list-style-type: none"> ▪ Covered loans or applications in which the mortgage loan originator is not required to obtain and has not been assigned an NMLS identifier, Comment 4(a)(34)-2.

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
		mortgage loan originator		<p>Enter “NA” or voluntarily report the NMLSR ID for:</p> <ul style="list-style-type: none"> ▪ Purchased covered loans that satisfy the coverage criteria of Regulation Z, § 1026.36(g) and were originated prior to January 10, 2014, Comment 4(a)(34)-4; ▪ Purchased covered loans that do not satisfy the coverage criteria of Regulation Z, § 1026.36(g) and were originated prior to January 1, 2018, Comment 4(a)(34)-4.
(45) Automated Underwriting System	§ 1003.4(a)(35) , Comments 4(a)(35)-1 through 7	Name of the automated underwriting system used by the FI to evaluate the application and the result generated by that system	<p>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 following:</p> <ul style="list-style-type: none"> ▪ Code 1111—Exempt ▪ Code 1—Desktop Underwriter (DU) ▪ Code 2—Loan Prospector (LP) or Loan Product Advisor ▪ Code 3—Technology Open to Approved Lenders (TOTAL) Scorecard ▪ Code 4—Guaranteed Underwriting System (GUS) ▪ Code 5—Other <p>NOTE: If Code 5 is selected in any Automated Underwriting System field, enter the name of the specific other AUS(s) not listed above in the AUS Conditional Free Form Text Field for Code 5. For example, the Automated Underwriting System Desktop</p>	<p>To report not applicable, enter “Code 6” for Automated Underwriting System and “Code 17” for Automated Underwriting System Result for:</p> <ul style="list-style-type: none"> ▪ Purchased covered loans, § 1003.4(a)(35); Comment 4(a)(35)-5; ▪ Transactions for which an AUS, as defined in § 1003.4(a)(35)(ii), was not used to evaluate the application, Comment 4(a)(35)-2 and -4; ▪ Covered loans or applications when applicant and co-applicant are not natural persons, Comment 4(a)(35)-6. <p>Enter “Code 1111” for Automated Underwriting System and Automated Underwriting System Result</p>

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
			<p>Underwriter (DU) should be coded as “1”, and it should not be entered in the free from text field as “Desktop Underwriter (DU)”. See below for more information on the AUS Conditional Free Form Text Field for Code 5.</p> <ul style="list-style-type: none"> ▪ Code 6—Not applicable ▪ Code 7—Internal Proprietary System <p>NOTE: If fewer than five (5) automated underwriting systems were used by your institution to evaluate the application or if Code 6 is selected, leave the remaining Automated Underwriting System data fields blank.</p> <p>AUS CONDITIONAL FREE FORM TEXT FIELD FOR CODE 5. Enter more than one other Automated Underwriting System, as applicable. The maximum number of characters for this field is 255 characters, including spaces. If Code 5 is not entered, leave this field blank.</p> <p>AUTOMATED UNDERWRITING SYSTEM RESULT. Indicate the result(s) generated by the automated underwriting system (AUS) previously indicated by entering:</p> <ul style="list-style-type: none"> ▪ Code 1111 —Exempt ▪ 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 	<p>Result if, pursuant to the 2018 HMDA Rule, your institution is not reporting Automated Underwriting System.</p>

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
			<ul style="list-style-type: none"> ▪ 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 <p style="margin-left: 20px;">NOTE: If Code 16 is selected in an Automated Underwriting System Result field, enter the specific other AUS result(s) not listed above in the AUS Result Conditional Free Form Text Field for Code 16. For example, an Automated Underwriting System Result of Accept/Eligible should be coded as 18, and it should not be entered as “Accept/Eligible” in the free form text field. See below for more information on the AUS Result Conditional Free Form Text Field for Code 16.</p> ▪ Code 17—Not applicable <p style="margin-left: 20px;">NOTE: 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.</p> <ul style="list-style-type: none"> ▪ Code 18—Accept/Eligible ▪ Code 19—Accept/Ineligible ▪ Code 20—Accept/Unable to Determine ▪ Code 21—Refer with Caution/Eligible ▪ Code 22—Refer with Caution/Ineligible ▪ Code 23—Refer/Unable to Determine ▪ Code 24—Refer with Caution/Unable to Determine 	

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
			<p>For the following AUS results returned, use the following Codes for these AUS:</p> <ul style="list-style-type: none"> ▪ Federal National Mortgage Association (Fannie Mae) commonly returns results that correspond to Codes 1, 2, 3, 4, 5, 6, 7, or 15. If your result(s) differ, report the AUS result(s) received. ▪ Federal Home Loan Mortgage Corporation (Freddie Mac) commonly returns results that correspond to Codes 8, 9, 10, 11, 12, or 13. If more than one result is returned <i>on the Feedback Certificate</i>, report the Risk Class result. If your result(s) differ, report the AUS result(s) received. ▪ FHA TOTAL Scorecard commonly returns results that correspond to Codes 1, 2, 3, 4, 8, 13, 18 and 19. If your results differ, report the AUS result(s) received. ▪ GUS commonly returns results that correspond to Codes 3, 4, 10, 15, 18, 19, 20, 21, 22, 23 or 24. If your result(s) differ, report the AUS result(s) received. <p>NOTE: If fewer than five (5) results were generated by the automated underwriting system(s) previously indicated or Code 17 is used, leave the remaining Automated Underwriting System Result data fields blank.</p> <p>AUS RESULT CONDITIONAL FREE FORM TEXT FIELD FOR CODE</p> <p>16. 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 Code 16 is not entered, leave this field blank.</p>	

Data point	Regulation C references	Description	Filing instructions ^b	Reporting “Not Applicable” ^c or “Exempt” ^d
(46) Reverse Mortgage	§ 1003.4(a)(36)	Indicator of whether the transaction is for a reverse mortgage	Indicate whether the covered loan is, or the application is for, a reverse mortgage by entering: <ul style="list-style-type: none"> ▪ Code 1111 —Exempt ▪ Code 1—Reverse mortgage ▪ Code 2—Not a reverse mortgage 	Enter “ Code 1111 ” if, pursuant to the 2018 HMDA Rule, your institution is not reporting Reverse Mortgage.
(47) Open-End Line of Credit	§ 1003.4(a)(37) , Comment 4(a)(37)-1	Indicator of whether the transaction is for an open-end line of credit	Indicate whether the covered loan is, or the application is for, an open-end line of credit by entering: <ul style="list-style-type: none"> ▪ Code 1111 —Exempt ▪ Code 1—Open-end line of credit ▪ Code 2—Not an open-end line of credit 	Enter “ Code 1111 ” if, pursuant to the 2018 HMDA Rule, your institution is not reporting Open-End Line of Credit.
(48) Business or Commercial Purpose	§ 1003.4(a)(38) , Comment 4(a)(38)-1	Indicator of whether the transaction is primarily for a 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: <ul style="list-style-type: none"> ▪ Code 1111 —Exempt ▪ Code 1—Primarily for a business or commercial purpose ▪ Code 2—Not primarily for a business or commercial purpose 	Enter “ Code 1111 ” if, pursuant to the 2018 HMDA Rule, your institution is not reporting Business or Commercial Purpose.

^a HMDA filers should report the data points described in the HMDA Rule issued on October 15, 2015 and the HMDA Rule issued on April 24, 2017, as modified by the HMDA Rule issued on October 10, 2019, which implements and clarifies the requirements of the Economic Growth, Regulatory Relief, and Consumer Protection Act for insured depository institutions and insured credit unions reporting transactions covered by a partial exemption. The HMDA Rule issued on April 16, 2020, adjusts Regulation C’s institutional and transactional coverage thresholds for closed-end mortgage loans and open-end lines of credit. On September 23, 2022, the United States District Court for the District of Columbia issued an order that vacated the closed-end mortgage loan threshold for institutional and transactional coverage set in the 2020 HMDA Final Rule. See *NCRC v. CFPB*, Case No. 20-cv-2074, 2022 U.S. Dist. LEXIS 174183 (D.D.C. Sept. 23, 2022). Accordingly, the closed-end threshold is 25 loans in each of the two preceding calendar years, which is the threshold established by the 2015 HMDA Final Rule.

^b This column provides the information from Section 4.2 of the [2023 Filing Instructions Guide](#). Further information can be found in the 2023 Filing Instructions Guide. Some information may not be presented exactly as in the 2023 Filing Instructions Guide. This chart is not a substitute for the 2023 Filing Instructions Guide, which should be consulted.

^c The “not applicable” portion of this column details the information provided in Regulation C about when a data point is considered not applicable and the appropriate code found in the 2022 Filing Instructions Guide to signify it. If more information is needed, please review the rule and commentary specified and the 2023 Filing Instructions Guide.

^d The “exempt” portion of this column details when a data point is exempt for insured depository institutions and insured credit unions reporting transactions covered by a partial exemption under the Economic Growth, Regulatory Relief, and Consumer Protection Act and the appropriate code found in the 2023 Filing Instructions Guide to signify it.