**Public HMDA - Data Fields with Values and Definitions**

[**activity\_year**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#activity_year)

* **Description:** The calendar year the data submission covers
* **Values:**
  + 2018

[**lei**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#lei)

* **Description:** A financial institution’s Legal Entity Identifier
* **Values:**
  + Varying values

[**derived\_msa-md**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#derived_msa-md)

* **Description:** The 5 digit derived MSA (metropolitan statistical area) or MD (metropolitan division) code. An MSA/MD is an area that has at least one urbanized area of 50,000 or more population.
* **Values:**
  + Varying values

[**state\_code**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#state_code)

* **Description:** Two-letter state code
* **Values:**
  + Varying values

[**county\_code**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#county_code)

* **Description:** State-county FIPS code
* **Values:**
  + Varying values

[**census\_tract**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#census_tract)

* **Description:** 11 digit census tract number
* **Values:**
  + Varying values

[**derived\_loan\_product\_type**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#derived_loan_product_type)

* **Description:** Derived loan product type from Loan Type and Lien Status fields for easier querying of specific records
* **Values:**
  + Conventional:First Lien
  + FHA:First Lien
  + VA:First Lien
  + FSA/RHS:First Lien
  + Conventional:Subordinate Lien
  + FHA:Subordinate Lien
  + VA:Subordinate Lien
  + FSA/RHS:Subordinate Lien

[**derived\_dwelling\_category**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#derived_dwelling_category)

* **Description:** Derived dwelling type from Construction Method and Total Units fields for easier querying of specific records
* **Values:**
  + Single Family (1-4 Units):Site-Built
  + Multifamily:Site-Built (5+ Units)
  + Single Family (1-4 Units):Manufactured
  + Multifamily:Manufactured (5+ Units)

[**conforming\_loan\_limit**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#conforming_loan_limit)

* **Description:** Indicates whether the reported loan amount exceeds the GSE (government sponsored enterprise) conforming loan limit
* **Values:**
  + C (Conforming)
  + NC (Nonconforming)
  + U (Undetermined)
  + NA (Not Applicable)

[**action\_taken**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#action_taken)

* **Description:** The action taken on the covered loan or application
* **Values:**
  + 1 - Loan originated (means that loan was approved and funds disbursed)
  + 2 - Application approved but not accepted
  + 3 - Application denied
  + 4 - Application withdrawn by applicant
  + 5 - File closed for incompleteness
  + 6 - Purchased loan
  + 7 - Preapproval request denied
  + 8 - Preapproval request approved but not accepted

[**purchaser\_type**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#purchaser_type)

* **Description:** Type of entity purchasing a covered loan from the institution
* **Values:**
  + 0 - Not applicable
  + 1 - Fannie Mae
  + 2 - Ginnie Mae
  + 3 - Freddie Mac
  + 4 - Farmer Mac
  + 5 - Private securitizer
  + 6 - Commercial bank, savings bank, or savings association
  + 71 - Credit union, mortgage company, or finance company
  + 72 - Life insurance company
  + 8 - Affiliate institution
  + 9 - Other type of purchaser

[**preapproval**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#preapproval)

* **Description:** Whether the covered loan or application involved a request for a preapproval of a home purchase loan under a preapproval program
* **Values:**
  + 1 - Preapproval requested
  + 2 - Preapproval not requested

[**loan\_type**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#loan_type)

* **Description:** The type of covered loan or application
* **Values:**
  + 1 - Conventional (not insured or guaranteed by FHA, VA, RHS, or FSA)
  + 2 - Federal Housing Administration insured (FHA)
  + 3 - Veterans Affairs guaranteed (VA)
  + 4 - USDA Rural Housing Service or Farm Service Agency guaranteed (RHS or FSA)

[**loan\_purpose**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#loan_purpose)

* **Description:** The purpose of covered loan or application
* **Values:**
  + 1 - Home purchase
  + 2 - Home improvement
  + 31 - Refinancing
  + 32 - Cash-out refinancing
  + 4 - Other purpose
  + 5 - Not applicable

[**lien\_status**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#lien_status)

* **Description:** Lien status of the property securing the covered loan, or in the case of an application, proposed to secure the covered loan
* **Values:**
  + 1 - Secured by a first lien
  + 2 - Secured by a subordinate lien

[**reverse\_mortgage**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#reverse_mortgage)

* **Description:** Whether the covered loan or application is for a reverse mortgage
* **Values:**
  + 1 - Reverse mortgage
  + 2 - Not a reverse mortgage
  + 1111 - Exempt

[**open-end\_line\_of\_credit**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#open-end_line_of_credit)

* **Description:** Whether the covered loan or application is for an open-end line of credit
* **Values:**
  + 1 - Open-end line of credit
  + 2 - Not an open-end line of credit
  + 1111 - Exempt

[**business\_or\_commercial\_purpose**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#business_or_commercial_purpose)

* **Description:** Whether the covered loan or application is primarily for a business or commercial purpose
* **Values:**
  + 1 - Primarily for a business or commercial purpose
  + 2 - Not primarily for a business or commercial purpose
  + 1111 - Exempt

[**loan\_amount**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#loan_amount)

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

[**combined\_loan\_to\_value\_ratio**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#loan_to_value_ratio)

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

[**interest\_rate**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#interest_rate)

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

[**rate\_spread**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#rate_spread)

* **Description:** 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
* **Values:**
  + Varying values

[**hoepa\_status**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#hoepa_status)

* **Description:** Whether the covered loan is a high-cost mortgage
* **Values:**
  + 1 - High-cost mortgage
  + 2 - Not a high-cost mortgage
  + 3 - Not applicable

[**total\_loan\_costs**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#total_loan_costs)

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

[**total\_points\_and\_fees**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#total_points_and_fees)

* **Description:** The total points and fees, in dollars, charged in connection with the covered loan
* **Values:**
  + Varying values

[**origination\_charges**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#origination_charges)

* **Description:** The total of all itemized amounts, in dollars, that are designated borrower-paid at or before closing
* **Values:**
  + Varying values

[**discount\_points**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#discount_points)

* **Description:** The points paid, in dollars, to the creditor to reduce the interest rate
* **Values:**
  + Varying values

[**lender\_credits**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#lender_credits)

* **Description:** The amount, in dollars, of lender credits
* **Values:**
  + Varying values

[**loan\_term**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#loan_term)

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

[**prepayment\_penalty\_term**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#prepayment_penalty_term)

* **Description:** The term, in months, of any prepayment penalty
* **Values:**
  + Varying values

[**intro\_rate\_period**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#intro_rate_period)

* **Description:** 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
* **Values:**
  + Varying values

[**negative\_amortization**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#negative_amortization)

* **Description:** Whether the contractual terms include, or would have included, a term that would cause the covered loan to be a negative amortization loan
* **Values:**
  + 1 - Negative amortization
  + 2 - No negative amortization
  + 1111 - Exempt

[**interest\_only\_payment**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#interest_only_payment)

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

[**balloon\_payment**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#balloon_payment)

* **Description:** Whether the contractual terms include, or would have included, a balloon payment
* **Values:**
  + 1 - Balloon payment
  + 2 - No balloon payment
  + 1111 - Exempt

[**other\_nonamortizing\_features**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#other_nonamortizing_features)

* **Description:** 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)](https://www.consumerfinance.gov/policy-compliance/rulemaking/regulations/1003/4/#a-27) that would allow for payments other than fully amortizing payments during the loan term
* **Values:**
  + 1 - Other non-fully amortizing features
  + 2 - No other non-fully amortizing features
  + 1111 - Exempt

[**property\_value**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#property_value)

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

[**construction\_method**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#construction_method)

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

[**occupancy\_type**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#occupancy_type)

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

[**manufactured\_home\_secured\_property\_type**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#manufactured_home_secured_property_type)

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

[**manufactured\_home\_land\_property\_interest**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#manufactured_home_land_property_interest)

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

[**total\_units**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#total_units)

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

[**ageapplicant**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#ageapplicant)

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

[**multifamily\_affordable\_units**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#multifamily_affordable_units)

* **Description:** Reported values as a percentage, rounded to the nearest whole number, of the value reported for Total Units
* **Values:**
  + Varying values

[**income**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#income)

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

[**debt\_to\_income\_ratio**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#debt_to_income_ratio)

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

[**applicant\_credit\_score\_type**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#applicant_credit_score_type)

* **Description:** The name and version of the credit scoring model used to generate the credit score, or scores, relied on in making the credit decision
* **Values:**
  + 1 - Equifax Beacon 5.0
  + 2 - Experian Fair Isaac
  + 3 - FICO Risk Score Classic 04
  + 4 - FICO Risk Score Classic 98
  + 5 - VantageScore 2.0
  + 6 - VantageScore 3.0
  + 7 - More than one credit scoring model
  + 8 - Other credit scoring model
  + 9 - Not applicable
  + 1111 - Exempt

[**co-applicant\_credit\_score\_type**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#co-applicant_credit_score_type)

* **Description:** The name and version of the credit scoring model used to generate the credit score, or scores, relied on in making the credit decision
* **Values:**
  + 1 - Equifax Beacon 5.0
  + 2 - Experian Fair Isaac
  + 3 - FICO Risk Score Classic 04
  + 4 - FICO Risk Score Classic 98
  + 5 - VantageScore 2.0
  + 6 - VantageScore 3.0
  + 7 - More than one credit scoring model
  + 8 - Other credit scoring model
  + 9 - Not applicable
  + 10 - No co-applicant
  + 1111 - Exempt

[**applicant\_age**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#applicant_age)

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

[**co-applicant\_age**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#co-applicant_age)

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

[**applicant\_age\_above\_62**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#applicant_age_above_62)

* **Description:** Whether the applicant or borrower age is above 62
* **Values:**
  + Yes
  + No
  + NA

[**co-applicant\_age\_above\_62**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#co-applicant_age_above_62)

* **Description:** Whether the first co-applicant or co-borrower age is above 62
* **Values:**
  + Yes
  + No
  + NA

[**submission\_of\_application**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#submission_of_application)

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

[**initially\_payable\_to\_institution**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#initially_payable_to_institution)

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

[**aus-1**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#aus-1)

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

[**aus-2**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#aus-2)

* **Description:** The automated underwriting system(s) (AUS) used by the financial institution to evaluate the application
* **Values:**
  + 1 - Desktop Underwriter (DU)
  + 2 - Loan Prospector (LP) or Loan Product Advisor
  + 3 - Technology Open to Approved Lenders (TOTAL) Scorecard
  + 4 - Guaranteed Underwriting System (GUS)
  + 5 - Other

[**aus-3**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#aus-3)

* **Description:** The automated underwriting system(s) (AUS) used by the financial institution to evaluate the application
* **Values:**
  + 1 - Desktop Underwriter (DU)
  + 2 - Loan Prospector (LP) or Loan Product Advisor
  + 3 - Technology Open to Approved Lenders (TOTAL) Scorecard
  + 4 - Guaranteed Underwriting System (GUS)
  + 5 - Other

[**aus-4**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#aus-4)

* **Description:** The automated underwriting system(s) (AUS) used by the financial institution to evaluate the application
* **Values:**
  + 1 - Desktop Underwriter (DU)
  + 2 - Loan Prospector (LP) or Loan Product Advisor
  + 3 - Technology Open to Approved Lenders (TOTAL) Scorecard
  + 4 - Guaranteed Underwriting System (GUS)
  + 5 - Other

[**aus-5**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#aus-5)

* **Description:** The automated underwriting system(s) (AUS) used by the financial institution to evaluate the application
* **Values:**
  + 1 - Desktop Underwriter (DU)
  + 2 - Loan Prospector (LP) or Loan Product Advisor
  + 3 - Technology Open to Approved Lenders (TOTAL) Scorecard
  + 4 - Guaranteed Underwriting System (GUS)
  + 5 - Other

[**denial\_reason-1**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#denial_reason-1)

* **Description:** The principal reason, or reasons, for denial
* **Values:**
  + 1 - Debt-to-income ratio
  + 2 - Employment history
  + 3 - Credit history
  + 4 - Collateral
  + 5 - Insufficient cash (downpayment, closing costs)
  + 6 - Unverifiable information
  + 7 - Credit application incomplete
  + 8 - Mortgage insurance denied
  + 9 - Other
  + 10 - Not applicable

[**denial\_reason-2**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#denial_reason-2)

* **Description:** The principal reason, or reasons, for denial
* **Values:**
  + 1 - Debt-to-income ratio
  + 2 - Employment history
  + 3 - Credit history
  + 4 - Collateral
  + 5 - Insufficient cash (downpayment, closing costs)
  + 6 - Unverifiable information
  + 7 - Credit application incomplete
  + 8 - Mortgage insurance denied
  + 9 - Other

[**denial\_reason-3**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#denial_reason-3)

* **Description:** The principal reason, or reasons, for denial
* **Values:**
  + 1 - Debt-to-income ratio
  + 2 - Employment history
  + 3 - Credit history
  + 4 - Collateral
  + 5 - Insufficient cash (downpayment, closing costs)
  + 6 - Unverifiable information
  + 7 - Credit application incomplete
  + 8 - Mortgage insurance denied
  + 9 - Other

[**denial\_reason-4**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#denial_reason-4)

* **Description:** The principal reason, or reasons, for denial
* **Values:**
  + 1 - Debt-to-income ratio
  + 2 - Employment history
  + 3 - Credit history
  + 4 - Collateral
  + 5 - Insufficient cash (downpayment, closing costs)
  + 6 - Unverifiable information
  + 7 - Credit application incomplete
  + 8 - Mortgage insurance denied
  + 9 - Other

**Census fields produced by the U.S. Census Bureau and appended to public HMDA Data**

[**tract\_population**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#tract_population)

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

[**tract\_minority\_population\_percent**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#tract_minority_population_percent)

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

[**ffiec\_msa\_md\_median\_family\_income**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#ffiec_msa_md_median_family_income)

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

[**tract\_to\_msa\_income\_percentage**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#tract_to_msa_income_percentage)

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

[**tract\_owner\_occupied\_units**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#tract_owner_occupied_units)

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

[**tract\_one\_to\_four\_family\_homes**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#tract_one_to_four_family_homes)

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

[**tract\_median\_age\_of\_housing\_units**](https://ffiec.cfpb.gov/documentation/2018/lar-data-fields/#tract_median_age_of_housing_units)

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