FFIEC Home Mortgage Disclosure Act

← 2018 DOCUMENTATION

2018 Modified LAR Schema

Data Field Number	Data Field Name	Data Field Type	Field Type Description	Valid Values	Descriptions and Examples	Data Point Name
1	Record Identifier – Value is 2	Numeric	Integer	2		
2	Legal Entity Identifier (LEI)	Alphanumeric. Width is 20 characters	String		Example: 12121212121212121212	Legal Entity Identifier (LEI)
3	Loan Type	Numeric	Integer	1 2 3 4	Descriptions: 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 the Farm Service Agency guaranteed (RHS or FSA)	Loan Type
4	Loan Purpose	Numeric	Integer	1 2 31 32 4 5	Descriptions: 1. Home purchase 2. Home improvement 31. Refinancing 32. Cash-out refinancing 4. Other purpose 5. Not applicable	Loan Purpose
5	Preapproval	Numeric	Integer	1 2	Descriptions: 1. Preapproval requested 2. Preapproval not requested	Preapproval
6	Construction Method	Numeric	Integer	1 2	Descriptions: 1. Site-built 2. Manufactured Home	Construction Method
7	Occupancy Type	Numeric	Integer	1 2 3	Descriptions: 1. Principal residence 2. Second residence 3. Investment property	Occupancy Type

Data Field Number	Data Field Name	Data Field Type	Field Type Description	Valid Values	Descriptions and Examples	Data Point Name
8	Loan Amount	Numeric	Integer		Disclose the midpoint for the $10000 interval into which the reported value falls (e.g. for a reported value of $117834 disclose $115000 as the midpoint between values = $110000 and < $120000)	Loan Amount
9	Action Taken	Numeric	Integer	1 2 3 4 5 6 7 8	Descriptions: 1. Loan originated 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 Application withdrawn by applicant 5.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	Action Taken
10	State	Alphanumeric	String		Example: ST (or) NA	Property Location
11	County	Alphanumeric	String		Example: 06037 (or) NA	Property Location
12	Census Tract	Alphanumeric	String		Example: 06037264000 (or) NA	Property Location
13	Ethnicity of Applicant or Borrower: 1	Numeric	Integer or Blank	1 11 12 13 14 2 3 4	Descriptions: 1.Hispanic or Latino 11. Mexican 12. Puerto Rican 13. Cuban 14. Other Hispanic or Latino 2. Not Hispanic or Latino 3. Information not provided by applicant in mail internet or telephone application 4. Not applicable. If the Applicant or Borrower did not select any ethnicity(ies) and only provided ethnicity(ies) in the Ethnicity of Applicant or Borrower: Free Form Text Field for Other Hispanic or Latino, this data field may be left blank.	Ethnicity

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

Data Field Number	Data Field Name	Data Field Type	Field Type Description	Valid Values	Descriptions and Examples	Data Point Name
17	Ethnicity of Applicant or Borrower: 5	Numeric	Integer or Blank	1 11 12 13 14 2	Descriptions: 1. Hispanic or Latino 11. Mexican 12. Puerto Rican 13. Cuban 14. Other Hispanic or Latino 2. Not Hispanic or Latino. If this data field does not contain an entry, leave it blank. If the Applicant or Borrower provided ethnicity(ies) in the Ethnicity of Applicant or Borrower: Free Form Text Field for Other Hispanic or Latino, and did not select Code 14, either leave this data field blank or enter Code 14.	Ethnicity
18	Ethnicity of Co-Applicant or Co-Borrower: 1	Numeric	Integer or Blank	1 11 12 13 14 2 3 4 5	Descriptions: 1.Hispanic or Latino 11. Mexican 12. Puerto Rican 13. Cuban 14. Other Hispanic or Latino 2. Not Hispanic or Latino 3. Information not provided by applicant in mail internet or telephone application 4. Not applicable 5. No co-applicant. If the Co-Applicant or Co-Borrower did not select any ethnicity(ies), but only provided ethnicity(ies) in the Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino, either leave this this data field blank or enter Code 14.	Ethnicity
19	Ethnicity of Co-Applicant or Co-Borrower: 2	Numeric	Integer or Blank	1 11 12 13 14 2	Descriptions: 1. Hispanic or Latino 11. Mexican 12. Puerto Rican 13. Cuban 14. Other Hispanic or Latino 2. Not Hispanic or Latino. If this data field does not contain an entry, leave it blank. If the Co-Applicant or Co-Borrower provided ethnicity(ies) in the Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino, and did not select Code 14, either leave this data field blank or enter Code 14.	Ethnicity

Data Field Number	Data Field Name	Data Field Type	Field Type Description	Valid Values	Descriptions and Examples	Data Point Name
20	Ethnicity of Co-Applicant or Co-Borrower: 3	Numeric	Integer or Blank	1 11 12 13 14 2	Descriptions: 1. Hispanic or Latino 11. Mexican 12. Puerto Rican 13. Cuban 14. Other Hispanic or Latino 2. Not Hispanic or Latino. If this data field does not contain an entry, leave it blank. If the Co-Applicant or Co-Borrower provided ethnicity(ies) in the Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino, and did not select Code 14, either leave this data field blank or enter Code 14.	Ethnicity
21	Ethnicity of Co-Applicant or Co-Borrower: 4	Numeric	Integer or Blank	1 11 12 13 14 2	Descriptions: 1. Hispanic or Latino 11. Mexican 12. Puerto Rican 13. Cuban 14. Other Hispanic or Latino 2. Not Hispanic or Latino. If this data field does not contain an entry, leave it blank. If the Co-Applicant or Co-Borrower provided ethnicity(ies) in the Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino, and did not select Code 14, either leave this data field blank or enter Code 14.	Ethnicity
22	Ethnicity of Co-Applicant or Co-Borrower: 5	Numeric	Integer or Blank	1 11 12 13 14 2	Descriptions: 1. Hispanic or Latino 11. Mexican 12. Puerto Rican 13. Cuban 14. Other Hispanic or Latino 2. Not Hispanic or Latino. If this data field does not contain an entry, leave it blank. If the Co-Applicant or Co-Borrower provided ethnicity(ies) in the Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino, and did not select Code 14, either leave this data field blank or enter Code 14.	Ethnicity

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

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

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

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

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

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

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

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

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

Data Field Number	Data Field Name	Data Field Type	Field Type Description	Valid Values	Descriptions and Examples	Data Point Name
34	Race of Co-Applicant or Co-Borrower: 5	Numeric	Integer or Blank	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	Descriptions: 1. American Indian or Alaska Native 2. Asian 21. Asian Indian 22. Chinese 23. Filipino 24. Japanese 25. Korean 26. Vietnamese 27. Other Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 41. Native Hawaiian 42. Guamanian or Chamorro 43. Samoan 44. Other Pacific Islander 5. White. If this data field does not contain an entry, leave it blank. If the Co-Applicant or Co-Borrower provided race(s) in the Race of Co-Applicant or Co-Borrower: Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe, Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Asian, and/or Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Pacific Islander, and did not select Code 1, 27, or 44, either leave this data field blank or enter Code 1, 27, or 44.	Race
35	Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	Numeric	Integer	1 2 3	Descriptions: 1. Collected on the basis of visual observation or surname 2. Not collected on the basis of visual observation or surname 3. Not applicable	Race
36	Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	Numeric	Integer	1 2 3 4	Descriptions: 1.Collected on the basis of visual observation or surname 2. Not collected on the basis of visual observation or surname 3. Not applicable 4. No co-applicant	Race

Data Field Number	Data Field Name	Data Field Type	Field Type Description	Valid Values	Descriptions and Examples	Data Point Name
37	Sex of Applicant or Borrower	Numeric	Integer	1 2 3 4 6	Descriptions: 1. Male 2. Female 3. Information not provided by applicant in mail internet or telephone application 4. Not applicable 6. Applicant selected both male and female	Sex
38	Sex of Co-Applicant or Co-Borrower	Numeric	Integer	1 2 3 4 5 6	Descriptions: 1. Male 2. Female 3. Information not provided by applicant in mail internet or telephone application 4. Not applicable 5. No co-applicant 6. Co-applicant selected both male and female	Sex
39	Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	Numeric	Integer	1 2 3	Descriptions: 1. Collected on the basis of visual observation or surname 2. Not collected on the basis of visual observation or surname 3. Not applicable	Sex
40	Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	Numeric	Integer	1 2 3 4	Descriptions: 1. Collected on the basis of visual observation or surname 2. Not collected on the basis of visual observation or surname 3. Not applicable 4. No co-applicant	Sex
41	Age of Applicant or Borrower	Alphanumeric	String	<25 25-34 35-44 45-54 55-64 65-74 >74	Bin the age reported into one of the ranged provided. Report 8888 if Age is NA.	Age
42	Age of Applicant >= 62	Alphanumeric	String	Yes No NA	Enter Yes in the new field if the age of applicant is >= 62. Enter No if the age is <= 62. Enter NA if the Age of Applicant or Borrower is 8888	Age

Data Field Number	Data Field Name	Data Field Type	Field Type Description	Valid Values	Descriptions and Examples	Data Point Name
43	Age of Co-Applicant or Co-Borrower	Alphanumeric	String	<25 25-34 35-44 45-54 55-64 65-74 >74	Bin the age reported into one of the ranged provided. Report 8888 if Age is NA or 9999 if No-Co-Applicant	Age
44	Age of Co-Applicant >= 62	Alphanumeric	String	Yes No NA	Enter Yes in the new field if the age of the co-applicant is >= 62. Enter No if the age is <=62. Enter NA if Age of Co-Applicant or Co-Borrower is 8888 or 9999	Age
45	Income	Alphanumeric	Integer or NA		Example: 36 (or) NA	Income
46	Type of Purchaser	Numeric	Integer	0 1 2 3 4 5 6 71 72 8 9	Descriptions: 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	Type of Purchaser
47	Rate Spread	Alphanumeric	Double or NA or Exempt		Example: 3.29524 (or) NA	Rate Spread
48	HOEPA Status	Numeric	Integer	1 2 3	Descriptions: 1. High-cost mortgage 2. Not a high-cost mortgage 3. Not applicable	HOEPA Status
49	Lien Status	Numeric	Integer	1 2	Descriptions: 1. Secured by a first lien 2. Secured by a subordinate lien	Lien Status
50	Applicant or Borrower - Name and Version of Credit Scoring Model	Numeric	Integer	1 2 3 4 5 6 7 8 9 1111	Descriptions: 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	Credit Score

Data Field Number	Data Field Name	Data Field Type	Field Type Description	Valid Values	Descriptions and Examples	Data Point Name
				1 2 3 4 5 6 7 8 9 10 1111	Descriptions: 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	
51	Co-Applicant or Co-Borrower - Name and Version of Credit Scoring Model	Numeric	Integer			Credit Score
52	Reason for Denial: 1	Numeric	Integer	1 2 3 4 5 6 7 8 9 10 1111	Descriptions: 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	Reason for Denial
53	Reason for Denial: 2	Numeric	Integer or Blank	1 2 3 4 5 6 7 8 9	Descriptions: 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. If this data field does not contain an entry leave it blank.	Reason for Denial
54	Reason for Denial: 3	Numeric	Integer or Blank	1 2 3 4 5 6 7 8 9	Descriptions: 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. If this data field does not contain an entry leave it blank.	Reason for Denial

Data Field Number	Data Field Name	Data Field Type	Field Type Description	Valid Values	Descriptions and Examples	Data Point Name
					Descriptions: 1. Debt-to-income ratio 2. Employment history	
55	Reason for Denial: 4	Numeric	Integer or Blank	1 2 3 4 5 6 7 8 9	3. Credit history 4. Collateral 5. Insufficient cash (downpayment closing costs) 6. Unverifiable information 7. Credit application incomplete 8. Mortgage insurance denied 9. Other. If this data field does not contain an entry leave it blank.	Reason for Denial
56	Total Loan Costs	Alphanumeric	Double or NA or Exempt		Example: 2399.04 (or) NA	Total Loan Costs or Total Points and Fees
57	Total Points and Fees	Alphanumeric	Double or NA or Exempt		Example: 2399.04 (or) NA	Total Loan Costs or Total Points and Fees
58	Origination Charges	Alphanumeric	Double or NA or Exempt		Example: 2399.04 (or) NA	Origination Charges
59	Discount Points	Alphanumeric	Double or NA or Blank or Exempt		"Example: 2399.04 (or) NA. If no points were paid, leave this data field blank"	Discount Points
60	Lender Credits	Alphanumeric	Double or NA or Blank or Exempt		"Example: 1500.24 (or) NA. If no points were paid, leave this data field blank"	Lender Credits
61	Interest Rate	Alphanumeric	Double or NA or Exempt		Example: 4.125 (or) NA	Interest Rate
62	Prepayment Penalty Term	Alphanumeric	Integer or NA or Exempt		Example: 24 (or) NA	Prepayment Penalty Term
63	Debt-to-Income Ratio	Alphanumeric	String	<20%; 20%-<30%; 30%-<36%; 50%-60%; >60%; Exact values between 36-<50; NA; Exempt	Disclose exact values between 36% - <50% otherwise bin the values into one of the defined bins. Report NA if field is NA. Report Exempt if field is exempt.	Debt-to-Income Ratio

Data Field Number	Data Field Name	Data Field Type	Field Type Description	Valid Values	Descriptions and Examples	Data Point Name
64	Combined Loan-to-Value Ratio	Alphanumeric	Double or NA or Exempt		Example: 80.05 (or) NA	Combined Loan-to-Value Ratio
65	Loan Term	Alphanumeric	Integer or NA or Exempt		Example: 360 (or) NA	Loan Term
66	Introductory Rate Period	Alphanumeric	Integer or NA or Exempt		Example: 24 (or) NA	Introductory Rate Period
67	Balloon Payment	Numeric	Integer	1 2 1111	Descriptions: 1. Balloon payment 2. No balloon payment	Non-Amortizing Features
68	Interest-Only Payments	Numeric	Integer	1 2 1111	Descriptions: 1. Interest-only payments 2. No interest-only payments	Non-Amortizing Features
69	Negative Amortization	Numeric	Integer	1 2 1111	Descriptions: 1. Negative amortization 2. No negative amortization	Non-Amortizing Features
70	Other Non-amortizing Features	Numeric	Integer	1 2 1111	Descriptions: 1. Other non-fully amortizing features 2. No other non-fully amortizing features	Non-Amortizing Features
71	Property Value	Alphanumeric	String		Disclose the midpoint for the $10000 interval into which the reported value falls (e.g.for a reported value of $117834 disclose $115000 as the midpoint between values equal to $110000 and less than $120000). Report NA if field is NA. Report Exempt if field isExempt.	Property Value
72	Manufactured Home Secured Property Type	Numeric	Integer	1 2 3 1111	Descriptions: 1. Manufactured home and land 2. Manufactured home and not land 3. Not applicable	Manufactured Home Secured Property Type
73	Manufactured Home Land Property Interest	Numeric	Integer	1 2 3 4 5 1111	Descriptions: 1. Direct ownership 2. Indirect ownership 3. Paid leasehold 4. Unpaid leasehold 5. Not applicable	Manufactured Home Land Property Interest

Data Field Number	Data Field Name	Data Field Type	Field Type Description	Valid Values	Descriptions and Examples	Data Point Name
74	Total Units	Alphanumeric	String	1; 2; 3; 4; 5-24; 25-49; 50-99; 100-149; >149	Disclose 1 through 4 units as-is. Bin reported values above 4 into the provided bins	Total Units
75	Multifamily Affordable Units	Alphanumeric	String		Disclose this as a percentage. Take the multifamily affordable units reported / total units reported.Round to a whole number. NA remains NA; Exempt remains Exempt	Multifamily Affordable Units
76	Submission of Application	Numeric	Integer	1 2 3 1111	Descriptions: 1. Submitted directly to your institution 2. Not submitted directly to your institution 3. Not applicable	Application Channel
77	Initially Payable to Your Institution	Numeric	Integer	1 2 3 1111	Descriptions: 1. Initially payable to your institution 2. Not initially payable to your institution 3. Not applicable	Application Channel
78	Automated Underwriting System: 1	Numeric	Integer	1 2 3 4 5 6 1111	Descriptions: 1. Desktop Underwriter (DU) 2. Loan Prospector (LP) 3. Technology Open to Approved Lenders (TOTAL) Scorecard 4. Guaranteed Underwriting System (GUS) 5. Other 6. Not applicable	Automated Underwriting System
79	Automated Underwriting System: 2	Numeric	Integer or Blank	1 2 3 4 5	Descriptions: 1. Desktop Underwriter (DU) 2. Loan Prospector (LP) 3. Technology Open to Approved Lenders (TOTAL) Scorecard 4. Guaranteed Underwriting System (GUS) 5. Other. If this data field does not contain an entry leave it blank.	Automated Underwriting System
80	Automated Underwriting System: 3	Numeric	Integer or Blank	1 2 3 4 5	Descriptions: 1. Desktop Underwriter (DU) 2. Loan Prospector (LP) 3. Technology Open to Approved Lenders (TOTAL) Scorecard 4. Guaranteed Underwriting System (GUS) 5. Other. If this data field does not contain an entry leave it blank.	Automated Underwriting System

Data Field Number	Data Field Name	Data Field Type	Field Type Description	Valid Values	Descriptions and Examples	Data Point Name
81	Automated Underwriting System: 4	Numeric	Integer or Blank	1 2 3 4 5	Descriptions: 1. Desktop Underwriter (DU) 2. Loan Prospector (LP) 3. Technology Open to Approved Lenders (TOTAL) Scorecard 4. Guaranteed Underwriting System (GUS) 5. Other. If this data field does not contain an entry leave it blank.	Automated Underwriting System
82	Automated Underwriting System: 5	Numeric	Integer or Blank	1 2 3 4 5	Descriptions: 1. Desktop Underwriter (DU) 2. Loan Prospector (LP) 3. Technology Open to Approved Lenders (TOTAL) Scorecard 4. Guaranteed Underwriting System (GUS) 5. Other. If this data field does not contain an entry leave it blank.	Automated Underwriting System
83	Reverse Mortgage	Numeric	Integer	1 2 1111	Descriptions: 1. Reverse mortgage 2. Not a reverse mortgage	Reverse Mortgage
84	Open-End Line of Credit	Numeric	Integer	1 2 1111	Descriptions: 1. Open-end line of credit 2. Not an open-end line of credit	Open-End Line of Credit
85	Business or Commercial Purpose	Numeric	Integer	1 2 1111	Descriptions: 1. Primarily for a business or commercial purpose 2. Not primarily for a business or commercial purpose	Business or Commercial Purpose