

Public HMDA - LAR Data Fields

activity_year

- Description:** The calendar year the data submission covers

activity_year	Value
2017	2017
2018	2018
2019	2019
2020	2020
2021	2021
2022	2022
2023	2023
2024	2024

lei

- **Description:** A financial institution's Legal Entity Identifier
- **Values:**
 - Varying values

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

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

county_code

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

census_tract

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

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

- **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

- **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)

derived_ethnicity

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

derived_race

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

derived_sex

- **Description:** Single aggregated sex categorization derived from applicant/borrower and co-applicant/co-borrower sex fields
- **Values:**
 - Male
 - Female
 - Joint
 - Sex Not Available

action_taken

- **Description:** The action taken on the covered loan or application
- **Values:**
 - 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

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

- **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

- **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

- **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

- **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

- **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

- **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

- **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

- **Description:** The amount of the covered loan, or the amount applied for

- **Values:**
 - Varying values

combined_loan_to_value_ratio

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

interest_rate

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

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

- **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

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

total_points_and_fees

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

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

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

lender_credits

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

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

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

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

- **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

- **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

- **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

- **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 \(iii\)](#) 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

- **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

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

occupancy_type

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

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

- **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

- **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

- **Description:** The age of the applicant

- **Values:**

- <25
- 25-34
- 35-44
- 45-54
- 55-64
- 65-74
- >74
- 8888

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

- **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

- **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%
 - 36%

- 37%
- 38%
- 39%
- 40%
- 41%
- 42%
- 43%
- 44%
- 45%
- 46%
- 47%
- 48%
- 49%
- 50%-60%
- >60%
- NA
- Exempt

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

- **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_ethnicity-1

- **Description:** Ethnicity of the applicant or borrower
- **Values:**
 - 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

applicant_ethnicity-2

- **Description:** Ethnicity of the applicant or borrower
- **Values:**
 - 1 - Hispanic or Latino

- 11 - Mexican
- 12 - Puerto Rican
- 13 - Cuban
- 14 - Other Hispanic or Latino
- 2 - Not Hispanic or Latino

applicant_ethnicity-3

- **Description:** Ethnicity of the applicant or borrower
- **Values:**
 - 1 - Hispanic or Latino
 - 11 - Mexican
 - 12 - Puerto Rican
 - 13 - Cuban
 - 14 - Other Hispanic or Latino
 - 2 - Not Hispanic or Latino

applicant_ethnicity-4

- **Description:** Ethnicity of the applicant or borrower
- **Values:**
 - 1 - Hispanic or Latino
 - 11 - Mexican
 - 12 - Puerto Rican

- 13 - Cuban
- 14 - Other Hispanic or Latino
- 2 - Not Hispanic or Latino

applicant_ethnicity-5

- **Description:** Ethnicity of the applicant or borrower
- **Values:**
 - 1 - Hispanic or Latino
 - 11 - Mexican
 - 12 - Puerto Rican
 - 13 - Cuban
 - 14 - Other Hispanic or Latino
 - 2 - Not Hispanic or Latino

co-applicant_ethnicity-1

- **Description:** Ethnicity of the first co-applicant or co-borrower
- **Values:**
 - 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

co-applicant_ethnicity-2

- **Description:** Ethnicity of the first co-applicant or co-borrower
- **Values:**
 - 1 - Hispanic or Latino
 - 11 - Mexican
 - 12 - Puerto Rican
 - 13 - Cuban
 - 14 - Other Hispanic or Latino
 - 2 - Not Hispanic or Latino

co-applicant_ethnicity-3

- **Description:** Ethnicity of the first co-applicant or co-borrower
- **Values:**
 - 1 - Hispanic or Latino
 - 11 - Mexican
 - 12 - Puerto Rican

- 13 - Cuban
- 14 - Other Hispanic or Latino
- 2 - Not Hispanic or Latino

co-applicant_ethnicity-4

- **Description:** Ethnicity of the first co-applicant or co-borrower
- **Values:**
 - 1 - Hispanic or Latino
 - 11 - Mexican
 - 12 - Puerto Rican
 - 13 - Cuban
 - 14 - Other Hispanic or Latino
 - 2 - Not Hispanic or Latino

co-applicant_ethnicity-5

- **Description:** Ethnicity of the first co-applicant or co-borrower
- **Values:**
 - 1 - Hispanic or Latino
 - 11 - Mexican
 - 12 - Puerto Rican
 - 13 - Cuban
 - 14 - Other Hispanic or Latino

- 2 - Not Hispanic or Latino

applicant_ethnicity_observed

- **Description:** Whether the ethnicity of the applicant or borrower was collected on the basis of visual observation or surname
- **Values:**
 - 1 - Collected on the basis of visual observation or surname
 - 2 - Not collected on the basis of visual observation or surname
 - 3 - Not applicable

co-applicant_ethnicity_observed

- **Description:** Whether the ethnicity of the first co-applicant or co-borrower was collected on the basis of visual observation or surname
- **Values:**
 - 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

applicant_race-1

- **Description:** Race of the applicant or borrower
- **Values:**

- 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

applicant_race-2

- **Description:** Race of the applicant or borrower
- **Values:**

- 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

applicant_race-3

- **Description:** Race of the applicant or borrower
- **Values:**
 - 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

applicant_race-4

- **Description:** Race of the applicant or borrower
- **Values:**
 - 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

applicant_race-5

- **Description:** Race of the applicant or borrower
- **Values:**
 - 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

co-applicant_race-1

- **Description:** Race of the first co-applicant or co-borrower
- **Values:**
 - 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

co-applicant_race-2

- **Description:** Race of the first co-applicant or co-borrower
- **Values:**
 - 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

co-applicant_race-3

- **Description:** Race of the first co-applicant or co-borrower
- **Values:**
 - 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

co-applicant_race-4

- **Description:** Race of the first co-applicant or co-borrower
- **Values:**
 - 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

co-applicant_race-5

- **Description:** Race of the first co-applicant or co-borrower
- **Values:**
 - 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

applicant_race_observed

- **Description:** Whether the race of the applicant or borrower was collected on the basis of visual observation or surname
- **Values:**
 - 1 - Collected on the basis of visual observation or surname
 - 2 - Not collected on the basis of visual observation or surname
 - 3 - Not applicable

co-applicant_race_observed

- **Description:** Whether the race of the first co-applicant or co-borrower was collected on the basis of visual observation or surname
- **Values:**
 - 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

applicant_sex

- **Description:** Sex of the applicant or borrower
- **Values:**
 - 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

co-applicant_sex

- **Description:** Sex of the first co-applicant or co-borrower
- **Values:**
 - 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

applicant_sex_observed

- **Description:** Whether the sex of the applicant or borrower was collected on the basis of visual observation or surname
- **Values:**
 - 1 - Collected on the basis of visual observation or surname
 - 2 - Not collected on the basis of visual observation or surname
 - 3 - Not applicable

co-applicant_sex_observed

- **Description:** Whether the sex of the first co-applicant or co-borrower was collected on the basis of visual observation or surname
- **Values:**
 - 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

applicant_age_above_62

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

co-applicant_age

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

- 65-74
- > 74
- 8888
- 9999

co-applicant_age_above_62

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

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

- **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

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

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
 - 7 - Internal Proprietary System

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)
 - 7 - Internal Proprietary System

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)
- 7 - Internal Proprietary System

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)
- 7 - Internal Proprietary System

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

- **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

- **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

- **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

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

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

- **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

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

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

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

tract_median_age_of_housing_units

- **Description:** Tract median age of homes

- **Values:**
 - Varying values