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FFIEC Home Mortgage Disclosure Act

HOME   FILING   DATA BROWSER   DATA PUBLICATION   TOOLS   DOCUMENTATION

← **2018 DOCUMENTATION**

Public HMDA data fields with values and definitions

activity_year

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

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:**

~~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

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%
  - 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

- **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

- **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

- **Description:** Whether the applicant or borrower age is above 62

- **Values:**
  - Yes

  - No

  - NA

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

- **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

  - 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

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

- **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

- **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

- **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

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Resources

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[HMDA Final Rule](#)

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