October 2021

Filing instructions guide for HMDA data collected in 2022

OMB Control #3170-0008



Version log

The following is a version log that tracks changes from the previous version of the Filing Instructions Guide*:

Date	Version	Section	Changes
October 2021	1.1	5.3	**1. Section 5.3, Table 6** ▪ Modified language in edit V720-2 ▪ Modified condition in edit V721-2 to include No Co-Applicant condition **2. Section 5.3, Table 7** ▪ Modified Affected Data Field Column in edit Q657 for clarity
August 2021	1.0		**Original Document.** **Changes from 2021 FIG:** **1. Section 3.4, Table 1 and Section 4.2.1** ▪ Updated Calendar Year and Federal Agency values **2. Section 3.4, Table 2 and Section 4.2.2** ▪ Updated examples for Application Date and Action Taken Date ▪ Added Name and Version of Credit Scoring Model value **3. Section 4.2.1** ▪ Updated example for Calendar Quarter **4. Section 5.2** ▪ Updated table to show 2022 edit revisions **5. Section 5.3, Table 6** ▪ Revised edit V608, V660, V662, V665, and V667 ▪ Added edit V720 and V721 **6. Section 5.3, Table 7** ▪ Revised edit Q654 ▪ Added edit Q658 and Q659

*Consult the version log of prior year's versions of the FIG for previous changes.

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Paperwork Reduction Act

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and, not withstanding any other provision of law, a person is not required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0008. The time required to complete this information collection is estimated to average between 9,000 hours and 161 hours per response depending on the size of the institution, per response. The obligation to respond to this collection of information is mandatory per the Home Mortgage Disclosure Act 12 U.S.C. 2801–2810, as implemented by Consumer Financial Protection Bureau's Regulation C, 12 CFR part 1003. Comments regarding this collection of information, including the estimated response time, suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection should be submitted to the Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to PRA@cfpb.gov. The other agencies collecting information under this regulation maintain OMB Control numbers for their collections as follows: Office of the Comptroller of the Currency (1557-0159), the Federal Deposit Insurance Corporation (3064-0046), the Federal Reserve System (7100-0247), the Department of Housing and Urban Development (HUD) (2502-0529), the National Credit Union Administration (3133-0166).

1. What's in the FIG?

The 2022 Filing Instructions Guide (FIG) is a compendium of resources to help you file annual HMDA data collected in 2022 with the Consumer Financial Protection Bureau (Bureau) in 2023. These resources are briefly described in this section and are further detailed throughout this document in individual sections.

The HMDA agencies have agreed that filing HMDA data collected in or after 2017 with the Bureau will be deemed as a submission to the appropriate Federal agency. [1]

The FIG includes the following sections:

1.1 Changes to the Submission Process for Data Collected in 2022

This section provides a summary of the changes made to the submission process for filing HMDA data collected in 2022 with the Bureau.

This section may be useful for employees in a variety of roles, for example, your institution's:

- Compliance Officer
- Staff who collect, prepare, and submit HMDA data
- HMDA technology support staff

1 The HMDA agencies are the member agencies of the Federal Financial Institutions Examination Council (FFIEC)—the Consumer Financial Protection Bureau, the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC), the Board of Governors of the Federal Reserve System (Board), and the National Credit Union Administration (NCUA), and the Department of Housing and Urban Development (HUD).

1.2 2022 File Specifications

This section provides information including valid values, how to format your loan/application register, and how to file your HMDA data collected in 2022 with the Bureau.

This section may be useful for employees in a variety of roles, for example, your institution's:

- Staff who collect, prepare, and submit HMDA data
- HMDA technology support staff

1.3 2022 Data Specifications

On October 15, 2015, the Bureau issued a final rule (2015 HMDA Final Rule) amending Regulation C. In August 2017, the Bureau issued a final rule amending the 2015 HMDA Rule primarily to make technical corrections and clarify amendments (2017 HMDA Final Rule). In August 2018, the Bureau issued an interpretive and procedural rule (2018 HMDA Rule) to implement and clarify the amendments to HMDA made by section 104(a) of the Economic Growth, Regulatory Relief, and Consumer Protection Act (the Act). Beginning with data collected in 2018, HMDA filers should report the data points described in the 2015 HMDA Final Rule and the 2017 HMDA Final Rule, as modified by the 2018 HMDA Rule for insured depository institutions and insured credit unions reporting transactions covered by a partial exemption.

This section provides instructions for what to enter into each data field in the loan/application register.

This section may be useful for employees in a variety of roles, for example, your institution's:

- Compliance officer
- Staff who collect, prepare, and submit HMDA data

1.4 2022 Edit Specifications

This section lists the edits that financial institutions must run on HMDA data before filing with the Bureau.

This section may be useful for employees in a variety of roles, for example, your institution's:

- Staff who collect, prepare, and submit HMDA data

2. Changes to the Submission Process for Data Collected in 2022

2.1 Items that have changed:

There are no significant changes to the submission process for data collected in 2022 and reported in 2023.

2.2 Items that have not changed:

The data fields to be collected and reported have not changed:

The required data fields for the 2022 data have not changed from the 2021 data collection and reporting requirements. Please refer to Regulation C, the 2018 HMDA Rule, and the Data Specification section for the 2022 requirements.

The loan/application register file format for submitting your HMDA data:

Financial institutions will submit data collected in a pipe delimited text file (.txt). Data fields will be separated by a pipe character, "|", and will not be fixed length. Do not include leading zeros for the purpose of making a data field a specific number of characters. Additional information regarding the loan/application register file format can be found in the "Self Service Knowledge Portal" located at https://ffiec.cfpb.gov.

Text entries in alphanumeric fields do not need to use all uppercase letters with the exception of:

- "NA" used when the reporting requirement is not applicable;
- Two-letter state codes;
- A capital "E" at the beginning of any "Exempt" response.

A loan/application register formatting tool will be provided to help filers format certain data into a pipe delimited text file. This tool may be especially helpful for filers with small volumes of reported loans that do not use vendor or other software to prepare their HMDA data for submission. Information regarding the loan/application register formatting tool will be located at https://ffiec.cfpb.gov.

The way you submit your HMDA data:

Filers will submit their HMDA data using a web interface referred to as the HMDA Platform. Information regarding the HMDA Platform can be located at: https://ffiec.cfpb.gov.

We recommend that HMDA filers use a modern browser, such as the latest version of Google Chrome™, Mozilla® Firefox®, Internet Explorer® 11, Microsoft Edge™, or other modern browsers.

The following submission methods will *not* be permitted:

- PC Diskette and CD-ROM
- Submission via Web (from the Data Entry Software (DES))
- E-mail to HMDASUB@FRB.GOV
- Paper Submissions

The process by which you validate the edit report:

Financial institutions must address all edits *prior to* submitting their HMDA data. In contrast to the previous process for filing data with the Federal Reserve Board (FRB), all edits must now be addressed prior to filing HMDA data with the Bureau in order to complete the submission process.

The edit report will be web-based:

- Edit reports will *not* be e-mailed to filers in PDF format. Instead, the Bureau edit reports will be viewed and can be downloaded from the HMDA Platform.
- Responses to the edits will not be faxed or e-mailed to the Bureau. The HMDA Platform will guide filers through the process of addressing edits.

The agency with which you file *resubmissions* of your HMDA data:

A resubmission means that you have already filed your HMDA submission and received a confirmation receipt, but you are submitting again for the same filing year.

Beginning with data collected in 2017, filers will resubmit their HMDA data to the Bureau.

The Officer Certification process:

As part of the submission process, an authorized representative of your institution with knowledge of the data submitted shall certify to the accuracy and completeness of the data submitted. Filers will not fax or e-mail the signed certification.

The contact information for HMDA Help:

Technical questions about reporting HMDA data collected in or after 2017 should be directed to hmdahelp@cfpb.gov.

Technical questions about reporting HMDA data collected in or before 2016 should be directed to hmdahelp@frb.gov.

3. 2022 File Specifications

3.1 Introduction

The following information describes the format used when filing HMDA data with the Bureau.

3.2 Submission instructions

Filers will submit their HMDA data using a web interface. Information regarding the HMDA Platform can be located at: https://ffiec.cfpb.gov.

- We recommend that HMDA filers use a modern browser, such as the latest version of Google Chrome™, Mozilla® Firefox®, Internet Explorer® 11, Microsoft Edge™, or other modern browsers.

The HMDA Platform will walk you through the loan/application register filing process.

Certification will also occur within the HMDA Platform. An authorized representative of your institution with knowledge of the data submitted shall certify to the accuracy and completeness of the data submitted.

3.3 Loan/Application Register format

Beginning with data collected in 2017, your HMDA data loan/application register will be submitted in a pipe (also referred to as vertical bar) delimited text file format. This means that:

- Each data field within each row will be separated with a pipe character, "|".
- Do not include leading zeros for the purpose of making a data field a specific number of characters.
- The loan/application register will be a text file with a .txt file format extension.

Text entries in alphanumeric fields do not need to use all uppercase letters with the exception of:

- "NA" used when the reporting requirement is not applicable;
- Two-letter state codes;
- A capital "E" at the beginning of any "Exempt" response.

As with previous submissions:

- The first row of the loan/application register will begin with the number one (1) to indicate that the data fields in row one contain information relating to your institution.
- All subsequent rows of the loan/application register will begin with the number two (2) to indicate that the data fields beginning in row two contain data fields for the loan/application register, with information relating to the reported loan or application.
- Each covered loan or application must appear on its own line in the loan/application register.

3.4 Information regarding data fields

Table 1 and Table 2 contain the data field name, data field type, valid values for numeric fields, examples for alphanumeric fields, and the data point name, where applicable. Please refer to Regulation C and the Data Specifications section for details regarding each data field.

TABLE 1: FILING INSTITUTION, REPORTING PERIOD, AND CONTACT INFORMATION (TRANSMITTAL SHEET)

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
1	Record Identifier – Value is 1	Numeric	1	
2	Financial Institution Name	Alphanumeric		Example: Ficus Bank
3	Calendar Year	Numeric		Example: 2022

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
4	Calendar Quarter	Numeric	4	Description: 4. Annual submissions for all HMDA filers for covered loans and applications with respect to which final action was taken from January 1st (01/01) and December 31st (12/31) Codes 1, 2, and 3 are used only during quarterly filing by institutions required to report data quarterly[2]. More information on quarterly filing is found in the Supplemental Guide for Quarterly Filers.
5	Contact Person's Name	Alphanumeric		Example: Erika Otis
6	Contact Person's Telephone Number	Alphanumeric		Example: 999-999-9999
7	Contact Person's E-mail Address	Alphanumeric		Example: erikaotis@bank.com
8	Contact Person's Office Street Address	Alphanumeric		Example: 4321 W Random Blvd Ste 201
9	Contact Person's Office City	Alphanumeric		Example: Somecity
10	Contact Person's Office State	Alphanumeric		Example: CA
11	Contact Person's Office ZIP Code	Alphanumeric		Example: 90049-9998

[2] Please see the Rescission of Statement of Policy on Supervisory and Enforcement Practices Response to COVID-19 Pandemic for more information on quarterly reporting.

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
12	Federal Agency	Numeric	1 2 3 5 7 9	Descriptions: 1. Office of the Comptroller of the Currency (OCC) 2. Federal Reserve System (FRS) 3. Federal Deposit Insurance Corporation (FDIC) 5. National Credit Union Administration (NCUA) 7. United States Department of Housing and Urban Development (HUD) 9. Consumer Financial Protection Bureau (Bureau)
13	Total Number of Entries Contained in Submission	Numeric		Example: 5000
14	Federal Taxpayer Identification Number	Alphanumeric		Example: 99-9999999
15	Legal Entity Identifier (LEI)	Alphanumeric; Width is 20 characters		Example: 10BX939C5543TQA1144M

TABLE 2: LOAN/APPLICATION REGISTER

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
1	Record Identifier – Value is 2	Numeric	2		
2	Legal Entity Identifier (LEI)	Alphanumeric; Width is 20 characters		Example: 10BX939C5543TQA1144M	Legal Entity Identifier (LEI)

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
3	Universal Loan Identifier (ULI) or Non-Universal Loan Identifier (NULI)	Alphanumeric; Width up to 45 characters		ULI Example: 10BX939C5543TQA1144M999143X38 NULI Example: 999143X	Universal Loan Identifier (ULI) or Non-Universal Loan Identifier (NULI)
4	Application Date	Alphanumeric		Example: 20220721 (or) NA	Application Date
5	Loan Type	Numeric	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 Farm Service Agency guaranteed (RHS or FSA)	Loan Type
6	Loan Purpose	Numeric	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
7	Preapproval	Numeric	1 2	Descriptions: 1. Preapproval requested 2. Preapproval not requested	Preapproval
8	Construction Method	Numeric	1 2	Descriptions: 1. Site-built 2. Manufactured Home	Construction Method
9	Occupancy Type	Numeric	1 2 3	Descriptions: 1. Principal residence 2. Second residence 3. Investment property	Occupancy Type
10	Loan Amount	Numeric		Example: 110500 (or) 110500.00	Loan Amount

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
11	Action Taken	Numeric	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
12	Action Taken Date	Numeric		Example: 20220721	Action Taken Date
13	Street Address	Alphanumeric		Example: 456 W Somewhere Ave Apt 201 (or) NA (or) Exempt	Property Address
14	City	Alphanumeric		Example: Anytown (or) NA (or) Exempt	Property Address
15	State[3]	Alphanumeric		Example: CA (or) NA	Property Location & Property Address
16	ZIP Code	Alphanumeric		Example: 90049-9998 (or) NA (or) Exempt	Property Address
17	County	Alphanumeric		Example: 06037 (or) NA	Property Location
18	Census Tract	Alphanumeric		Example: 06037264000 (or) NA	Property Location

[3] Reporting of the State data field is subject to the requirements of both Property Address, provided in 1003.4(a)(9)(i), *and* Property Location, provided in 1003.4(a)(9)(ii).

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
19	Ethnicity of Applicant or Borrower: 1	Numeric	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), but only provided ethnicity(ies) in the Ethnicity of Applicant or Borrower: Free Form Text Field for Other Hispanic or Latino, either leave this data field blank or enter Code 14.	Ethnicity
20	Ethnicity of Applicant or Borrower: 2	Numeric	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	Valid Values	Descriptions and Examples	Data Point Name
21	Ethnicity of Applicant or Borrower: 3	Numeric	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
22	Ethnicity of Applicant or Borrower: 4	Numeric	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	Valid Values	Descriptions and Examples	Data Point Name
23	Ethnicity of Applicant or Borrower: 5	Numeric	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
24	Ethnicity of Applicant or Borrower: Free Form Text Field for Other Hispanic or Latino	Alphanumeric; Width up to 100 characters		*Specify in text the Applicant's or Borrower's Other Hispanic or Latino ethnicity(ies) provided by the Applicant or Borrower. Otherwise, leave this data field blank.*	Ethnicity

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
25	Ethnicity of Co-Applicant or Co-Borrower: 1	Numeric	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
26	Ethnicity of Co-Applicant or Co-Borrower: 2	Numeric	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	Valid Values	Descriptions and Examples	Data Point Name
27	Ethnicity of Co-Applicant or Co-Borrower: 3	Numeric	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
28	Ethnicity of Co-Applicant or Co-Borrower: 4	Numeric	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	Valid Values	Descriptions and Examples	Data Point Name
29	Ethnicity of Co-Applicant or Co-Borrower: 5	Numeric	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
30	Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino	Alphanumeric; Width up to 100 characters		*Specify in text the Co-Applicant's or Co-Borrower's Other Hispanic or Latino ethnicity(ies) provided by the Co-Applicant or Co-Borrower. Otherwise, leave this data field blank.*	Ethnicity
31	Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	Numeric	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

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
32	Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	Numeric	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

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
33	Race of Applicant or Borrower: 1	Numeric	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	Valid Values	Descriptions and Examples	Data Point Name
34	Race of Applicant or Borrower: 2	Numeric	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	Valid Values	Descriptions and Examples	Data Point Name
35	Race of Applicant or Borrower: 3	Numeric	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	Valid Values	Descriptions and Examples	Data Point Name
36	Race of Applicant or Borrower: 4	Numeric	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	Valid Values	Descriptions and Examples	Data Point Name
37	Race of Applicant or Borrower: 5	Numeric	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	Valid Values	Descriptions and Examples	Data Point Name
38	Race of Applicant or Borrower: Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe	Alphanumeric; Width up to 100 characters		*Specify in text the Applicant's or Borrower's American Indian or Alaska Native Enrolled or Principal Tribe if provided by the Applicant or Borrower. Otherwise, leave this data field blank.*	Race
39	Race of Applicant or Borrower: Free Form Text Field for Other Asian	Alphanumeric; Width up to 100 characters		*Specify in text the Applicant's or Borrower's Other Asian race(s) provided by the Applicant or Borrower. Otherwise, leave this data field blank.*	Race
40	Race of Applicant or Borrower: Free Form Text Field for Other Pacific Islander	Alphanumeric; Width up to 100 characters		*Specify in text the Applicant's or Borrower's Other Pacific Islander race(s) provided by the Applicant or Borrower. Otherwise, leave this data field blank.*	Race

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
41	Race of Co-Applicant or Co-Borrower: 1	Numeric	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	Valid Values	Descriptions and Examples	Data Point Name
42	Race of Co-Applicant or Co-Borrower: 2	Numeric	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	Valid Values	Descriptions and Examples	Data Point Name
43	Race of Co-Applicant or Co-Borrower: 3	Numeric	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	Valid Values	Descriptions and Examples	Data Point Name
44	Race of Co-Applicant or Co-Borrower: 4	Numeric	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	Valid Values	Descriptions and Examples	Data Point Name
45	Race of Co-Applicant or Co-Borrower: 5	Numeric	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	Valid Values	Descriptions and Examples	Data Point Name
46	Race of Co-Applicant or Co-Borrower: Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe	Alphanumeric; Width up to 100 characters		*Specify in text the Co-Applicant's or Co-Borrower's American Indian or Alaska Native Enrolled or Principal Tribe if provided by the Co-Applicant or Co-Borrower. Otherwise, leave this data field blank.*	Race
47	Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Asian	Alphanumeric; Width up to 100 characters		*Specify in text the Co-Applicant's or Co-Borrower's Other Asian race(s) provided by the Co-Applicant or Co-Borrower. Otherwise, leave this data field blank.*	Race
48	Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Pacific Islander	Alphanumeric; Width up to 100 characters		*Specify in text the Co-Applicant's or Co-Borrower's Other Pacific Islander race(s) provided by the Co-Applicant or Co-Borrower. Otherwise, leave this data field blank.*	Race
49	Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	Numeric	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
50	Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	Numeric	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	Valid Values	Descriptions and Examples	Data Point Name
51	Sex of Applicant or Borrower	Numeric	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
52	Sex of Co-Applicant or Co-Borrower	Numeric	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
53	Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	Numeric	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
54	Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	Numeric	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
55	Age of Applicant or Borrower	Numeric	8888	Example: 24 (or) Descriptions: 8888. Not applicable	Age

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
56	Age of Co-Applicant or Co-Borrower	Numeric	8888 9999	Example: 24 (or) Descriptions: 8888. Not applicable 9999. No co-applicant	Age
57	Income	Alphanumeric		Example: 36 (or) -36 (or) NA	Income
58	Type of Purchaser	Numeric	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
59	Rate Spread	Alphanumeric		Example: 0.428 (or) -0.428 (or) NA (or) Exempt	Rate Spread
60	HOEPA Status	Numeric	1 2 3	Descriptions: 1. High-cost mortgage 2. Not a high-cost mortgage 3. Not applicable	HOEPA Status
61	Lien Status	Numeric	1 2	Descriptions: 1. Secured by a first lien 2. Secured by a subordinate lien	Lien Status
62	Credit Score of Applicant or Borrower	Numeric	7777 8888 1111	Example: 650 (or) Descriptions: 7777. Credit score is not a number 8888. Not applicable 1111. Exempt	Credit Score

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
63	Credit Score of Co-Applicant or Co-Borrower	Numeric	7777 8888 9999 1111	Example: 650 (or) Descriptions: 7777. Credit score is not a number 8888. Not applicable 9999. No co-applicant 1111. Exempt	Credit Score
64	Applicant or Borrower, Name and Version of Credit Scoring Model	Numeric	1 2 3 4 5 6 7 8 9 11 1111	Descriptions: 1. Equifax Beacon 5.0 2. Experian Fair Isaac Risk Model v2 3. TransUnion FICO Risk Score Classic 04 4. TransUnion 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 11. FICO Score 9 1111. Exempt	Credit Score
65	Applicant or Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8	Alphanumeric; Width up to 100 characters		*Specify in text the applicant's or borrower's Other credit scoring model if 8 is entered. Otherwise, leave this data field blank.*	Credit Score

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
66	Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model	Numeric	1 2 3 4 5 6 7 8 9 10 11 1111	Descriptions: 1. Equifax Beacon 5.0 2. Experian Fair Isaac Risk Model v2 3. TransUnion FICO Risk Score Classic 04 4. TransUnion 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 11. FICO Score 9 1111. Exempt	Credit Score
67	Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8	Alphanumeric; Width up to 100 characters		*Specify in text the co-applicant's or co-borrower's Other credit scoring model if 8 is entered. Otherwise, leave this data field blank.*	Credit Score

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
68	Reason for Denial: 1	Numeric	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 1111. Exempt	Reason for Denial
69	Reason for Denial: 2	Numeric	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	Valid Values	Descriptions and Examples	Data Point Name
70	Reason for Denial: 3	Numeric	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
71	Reason for Denial: 4	Numeric	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
72	Reason for Denial: Conditional Free Form Text Field for Code 9	Alphanumeric; Width up to 255 characters		*Specify in text the Other Denial Reason(s) if Code 9 is entered. Otherwise, leave this data field blank.*	Reason for Denial
73	Total Loan Costs	Alphanumeric		Example: 2399.04 (or) NA (or) Exempt	Total Loan Costs or Total Points and Fees

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
74	Total Points and Fees	Alphanumeric		Example: 2399.04 (or) NA (or) Exempt	Total Loan Costs or Total Points and Fees
75	Origination Charges	Alphanumeric		Example: 2399.04 (or) NA (or) Exempt	Origination Charges
76	Discount Points	Alphanumeric		Example: 2399.04 (or) NA (or) Exempt If no points were paid, leave this data field blank	Discount Points
77	Lender Credits	Alphanumeric		Example: 1500.24 (or) NA (or) Exempt If no lender credits were provided, leave this data field blank	Lender Credits
78	Interest Rate	Alphanumeric		Example: 4.125 (or) NA (or) Exempt	Interest Rate
79	Prepayment Penalty Term	Alphanumeric		Example: 24 (or) NA (or) Exempt	Prepayment Penalty Term
80	Debt-to-Income Ratio	Alphanumeric		Example: 42.95 (or) -42.95 (or) NA (or) Exempt	Debt-to-Income Ratio
81	Combined Loan-to-Value Ratio	Alphanumeric		Example: 80.05 (or) NA (or) Exempt	Combined Loan-to-Value Ratio
82	Loan Term	Alphanumeric		Example: 360 (or) NA (or) Exempt	Loan Term
83	Introductory Rate Period	Alphanumeric		Example: 24 (or) NA (or) Exempt	Introductory Rate Period
84	Balloon Payment	Numeric	1 2 1111	Descriptions: 1. Balloon payment 2. No balloon payment 1111. Exempt	Non-Amortizing Features
85	Interest-Only Payments	Numeric	1 2 1111	Descriptions: 1. Interest-only payments 2. No interest-only payments 1111. Exempt	Non-Amortizing Features

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
86	Negative Amortization	Numeric	1 2 1111	Descriptions: 1. Negative amortization 2. No negative amortization 1111. Exempt	Non-Amortizing Features
87	Other Non-Amortizing Features	Numeric	1 2 1111	Descriptions: 1. Other non-fully amortizing features 2. No other non-fully amortizing features 1111. Exempt	Non-Amortizing Features
88	Property Value	Alphanumeric		Example: 350500 (or) NA (or) Exempt	Property Value
89	Manufactured Home Secured Property Type	Numeric	1 2 3 1111	Descriptions: 1. Manufactured home and land 2. Manufactured home and not land 3. Not applicable 1111. Exempt	Manufactured Home Secured Property Type
90	Manufactured Home Land Property Interest	Numeric	1 2 3 4 5 1111	Descriptions: 1. Direct ownership 2. Indirect ownership 3. Paid leasehold 4. Unpaid leasehold 5. Not applicable 1111. Exempt	Manufactured Home Land Property Interest
91	Total Units	Numeric		Example: 5	Total Units
92	Multifamily Affordable Units	Alphanumeric		Example: 5 (or) NA (or) Exempt	Multifamily Affordable Units
93	Submission of Application	Numeric	1 2 3 1111	Descriptions: 1. Submitted directly to your institution 2. Not submitted directly to your institution 3. Not applicable 1111. Exempt	Application Channel

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
94	Initially Payable to Your Institution	Numeric	1 2 3 1111	Descriptions: 1. Initially payable to your institution 2. Not initially payable to your institution 3. Not applicable 1111. Exempt	Application Channel
95	Mortgage Loan Originator NMLSR Identifier	Alphanumeric		Example: 123450 (or) NA (or) Exempt	Mortgage Loan Originator NMLSR Identifier
96	Automated Underwriting System: 1	Numeric	1 2 3 4 5 6 7 1111	Descriptions: 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	Automated Underwriting System
97	Automated Underwriting System: 2	Numeric	1 2 3 4 5 7	Descriptions: 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 If this data field does not contain an entry, leave it blank	Automated Underwriting System

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
98	Automated Underwriting System: 3	Numeric	1 2 3 4 5 7	Descriptions: 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 If this data field does not contain an entry, leave it blank	Automated Underwriting System
99	Automated Underwriting System: 4	Numeric	1 2 3 4 5 7	Descriptions: 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 If this data field does not contain an entry, leave it blank	Automated Underwriting System
100	Automated Underwriting System: 5	Numeric	1 2 3 4 5 7	Descriptions: 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 If this data field does not contain an entry, leave it blank	Automated Underwriting System

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
101	Automated Underwriting System: Conditional Free Form Text Field for Code 5	Alphanumeric; Width up to 255 characters		*Specify in text the Other Automated Underwriting System(s) if 5 is entered. Otherwise, leave this data field blank.*	Automated Underwriting System
102	Automated Underwriting System Result: 1	Numeric	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 1111	Descriptions: 1. Approve/Eligible 2. Approve/Ineligible 3. Refer/Eligible 4. Refer/Ineligible 5. Refer with Caution 6. Out of Scope 7. Error 8. Accept 9. Caution 10. Ineligible 11. Incomplete 12. Invalid 13. Refer 14. Eligible 15. Unable to Determine or Unknown 16. Other 17. Not applicable 18. Accept/Eligible 19. Accept/Ineligible 20. Accept/Unable to Determine 21. Refer with Caution/Eligible 22. Refer with Caution/Ineligible 23. Refer/Unable to Determine 24. Refer with Caution/Unable to Determine 1111. Exempt	Automated Underwriting System

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
103	Automated Underwriting System Result: 2	Numeric	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 18 19 20 21 22 23 24	Descriptions: 1. Approve/Eligible 2. Approve/Ineligible 3. Refer/Eligible 4. Refer/Ineligible 5. Refer with Caution 6. Out of Scope 7. Error 8. Accept 9. Caution 10. Ineligible 11. Incomplete 12. Invalid 13. Refer 14. Eligible 15. Unable to Determine or Unknown 16. Other 18. Accept/Eligible 19. Accept/Ineligible 20. Accept/Unable to Determine 21. Refer with Caution/Eligible 22. Refer with Caution/Ineligible 23. Refer/Unable to Determine 24. Refer with Caution/Unable to Determine If this data field does not contain an entry, leave it blank	Automated Underwriting System

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
104	Automated Underwriting System Result: 3	Numeric	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 18 19 20 21 22 23 24	Descriptions: 1. Approve/Eligible 2. Approve/Ineligible 3. Refer/Eligible 4. Refer/Ineligible 5. Refer with Caution 6. Out of Scope 7. Error 8. Accept 9. Caution 10. Ineligible 11. Incomplete 12. Invalid 13. Refer 14. Eligible 15. Unable to Determine or Unknown 16. Other 18. Accept/Eligible 19. Accept/Ineligible 20. Accept/Unable to Determine 21. Refer with Caution/Eligible 22. Refer with Caution/Ineligible 23. Refer/Unable to Determine 24. Refer with Caution/Unable to Determine If this data field does not contain an entry, leave it blank	Automated Underwriting System

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
105	Automated Underwriting System Result: 4	Numeric	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 18 19 20 21 22 23 24	Descriptions: 1. Approve/Eligible 2. Approve/Ineligible 3. Refer/Eligible 4. Refer/Ineligible 5. Refer with Caution 6. Out of Scope 7. Error 8. Accept 9. Caution 10. Ineligible 11. Incomplete 12. Invalid 13. Refer 14. Eligible 15. Unable to Determine or Unknown 16. Other 18. Accept/Eligible 19. Accept/Ineligible 20. Accept/Unable to Determine 21. Refer with Caution/Eligible 22. Refer with Caution/Ineligible 23. Refer/Unable to Determine 24. Refer with Caution/Unable to Determine If this data field does not contain an entry, leave it blank	Automated Underwriting System

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
106	Automated Underwriting System Result: 5	Numeric	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 18 19 20 21 22 23 24	Descriptions: 1. Approve/Eligible 2. Approve/Ineligible 3. Refer/Eligible 4. Refer/Ineligible 5. Refer with Caution 6. Out of Scope 7. Error 8. Accept 9. Caution 10. Ineligible 11. Incomplete 12. Invalid 13. Refer 14. Eligible 15. Unable to Determine or Unknown 16. Other 18. Accept/Eligible 19. Accept/Ineligible 20. Accept/Unable to Determine 21. Refer with Caution/Eligible 22. Refer with Caution/Ineligible 23. Refer/Unable to Determine 24. Refer with Caution/Unable to Determine If this data field does not contain an entry, leave it blank	Automated Underwriting System
107	Automated Underwriting System Result: Conditional Free Form Text Field for Code 16	Alphanumeric; Width up to 255 characters		*Specify in text the Other Automated Underwriting System Result(s) if 16 is entered. Otherwise, leave this data field blank.*	Automated Underwriting System

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
108	Reverse Mortgage	Numeric	1 2 1111	Descriptions: 1. Reverse mortgage 2. Not a reverse mortgage 1111. Exempt	Reverse Mortgage
109	Open-End Line of Credit	Numeric	1 2 1111	Descriptions: 1. Open-end line of credit 2. Not an open-end line of credit 1111. Exempt	Open-End Line of Credit
110	Business or Commercial Purpose	Numeric	1 2 1111	Descriptions: 1. Primarily for a business or commercial purpose 2. Not primarily for a business or commercial purpose 1111. Exempt	Business or Commercial Purpose

4. 2022 Data Specifications

4.1 Introduction

This section provides instructions on entering data in the loan/application register for HMDA data collected in 2022. This document is not a substitute for Regulation C. Refer to Regulation C for a complete explanation of the reporting requirement for each data field.

Data fields are presented in the order they are recorded in the loan/application register. Data fields are identified by the corresponding 2022 File Specifications table and data field number, followed by the Regulation C paragraph containing the relevant reporting requirements. For example, (1-2) Paragraph 5(a)(3)(i) refers to the data field listed in table 1, data field 2 in the 2022 File Specifications document, and the reporting requirement found at 12 CFR § 1003.5(a)(3)(i). The blue underlined words provide hyperlinks to the referenced Regulation C paragraph.

4.2 Data format and itemization

4.2.1 Filing institution, reporting period, and contact information

Please provide the following information regarding your institution in the format described in each paragraph below.

(1-2) Paragraph 5(a)(3)(i)—Financial Institution.

Enter the name of the financial institution that is submitting HMDA data.

Example: If the submission contains HMDA data for Ficus Bank, enter Ficus Bank.

(1-3 to 1-4) Paragraph 5(a)(3)(ii)—Calendar Year and Calendar Quarter.

1. **Calendar Year.** Enter, in numeral form, the calendar year the data submission covers, using YYYY format.

Example: If the data covers calendar year 2022, enter 2022.

2. **Calendar Quarter.** Indicate the calendar quarter the data submission covers by entering the applicable Code from the following:

Code 4—Annual submissions for covered loans and applications with respect to which final action was taken from January 1 (01/01) and December 31 (12/31)

a. Codes for individual calendar quarters (1-3) are used only by financial institutions required to report HMDA data quarterly effective January 1, 2022. Further instructions for reporting quarterly data can be found in the Supplemental Guide for Quarterly Filers.

(1-5 to 1-11) Paragraph 5(a)(3)(iii)—Contact Person.

Enter the name, telephone number, e-mail address, and office address of a person who may be contacted with questions about your institution's submission.

1. **Contact Person's Name.**

Example: If the contact person's name is Erika Otis, enter Erika Otis.

2. **Contact Person's Telephone Number.**

Example: If the phone number is (999) 999-9999, enter 999-999-9999.

3. **Contact Person's E-mail Address.**

Example: If the e-mail address is erikaotis@bank.com, enter erikaotis@bank.com.

4. **Contact Person's Office Address.** Enter the street address, city, state, and ZIP code.

Example:



a. **Contact Person's Office Street Address.** Enter the street address of the contact person's office as one (1) data field. U.S. Postal Service Publication 28, Sub-Sections 231–239 can be used as a guide for formatting the street address. Address components include, as applicable, the following individual items:

- Primary Address Number
- Predirectional
- Street Name
- Prefix
- Suffix
- Postdirectional
- Secondary Address Identifier, such as suite
- Secondary Address, such as suite number

Example:

4321 W Random Blvd Ste 201

Primary Address Number: "4321"

Predirectional: "W"

Street Name: "Random"

Suffix: "Blvd"

Secondary Address Identifier: "Ste"

Secondary Address: "201"

a. **Contact Person's Office City.** Enter the city of the contact person's office as one (1) data field.

b. **Contact Person's Office State.** Enter the two-letter state code of the contact person's office as one (1) data field.

c. **Contact Person's Office ZIP Code.** Enter the ZIP code of the contact person's office as one (1) data field.

d. Non-Standard Addressing. U.S. Postal Service Publication 28, Sub-Sections 24, 25, and 29, respectively, can be used as guides for formatting non-standard style addressing including rural route, Highway Contract Route, and Puerto Rico addresses.

e. The following address formats are generally not preferred:

- General Delivery addresses, such as General Delivery, Anytown, CA 90049-9998.
- Post Office Box addresses, such as P.O. Box 100 Anytown, CA 90049-9998.
- Spelled-out numbers, such as Four Hundred Fifty Six W Somewhere Ave Apt Two Hundred One.

(1-12) Paragraph 5(a)(3)(iv)—Federal Agency.

Indicate your financial institution's appropriate Federal agency by entering the applicable Code from the following:

Code 1—Office of the Comptroller of the Currency (OCC)

Code 2—Federal Reserve System (FRS)

Code 3—Federal Deposit Insurance Corporation (FDIC)

Code 5—National Credit Union Administration (NCUA)

Code 7—United States Department of Housing and Urban Development (HUD)

Code 9—Consumer Financial Protection Bureau (Bureau)

(1-13) Paragraph 5(a)(3)(v)—Total Number of Entries Contained in Submission.

Enter, in numeral form, the total number of entries contained in the submission.

Example: If your institution is submitting 5,000 entries, enter 5000.

(1-14) Paragraph 5(a)(3)(vi)—Federal Taxpayer Identification Number.

Enter your financial institution's Federal Taxpayer Identification Number.

Example: If your institution's Federal Taxpayer Identification number is 99-9999999, enter 99-9999999.

(1-15 and 2-2) Paragraph 5(a)(3)(vii)—Legal Entity Identifier (LEI).

Enter your financial institution's LEI as defined in Paragraph 4(a)(1)(i)(A).

Example: If your institution's LEI is 10BX939C5543TQA1144M, enter 10BX939C5543TQA1144M.

4.2.2 Loan/Application Register

Please provide the following data fields for each application for a covered loan your institution receives, each covered loan that your institution originates, and each covered loan that your institution purchases in the format described in each paragraph below.

(2-3) Paragraph 4(a)(1)(i)—Universal Loan Identifier (ULI) or Non-Universal Loan Identifier (NULI)

Enter the ULI assigned to the covered loan or application. Your financial institution shall assign

and report a ULI that:

1. Begins with the financial institution's Legal Entity Identifier as defined in Paragraph 4(a)(1)(i)(A).

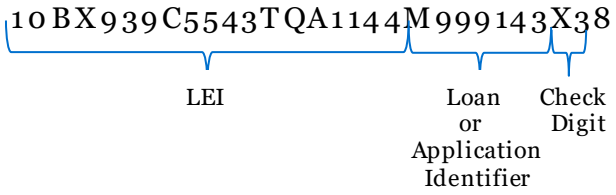
2. Follows the Legal Entity Identifier with up to 23 additional characters to identify the covered loan or application, which:

- May be letters, numerals, or a combination of letters and numerals;
- Must be unique within the financial institution; and
- Must not include any information that could be used to directly identify the applicant or borrower.

3. Ends with a two-character check digit that is calculated using the ISO/IEC 7064, MOD 97-10 as it appears on the International Standard ISO/IEC 7064:2003, which is published by the International Organization for Standardization (ISO). A check digit can be generated by:

- Using the check digit tool. Information regarding the check digit tool is located at https://ffiec.cfpb.gov/tools/check-digit; or
- Applying the procedures provided in Appendix C to Regulation C.

Example:



4. If, pursuant to the 2018 HMDA Rule, your institution is not reporting ULI, enter a NULI assigned to the covered loan or application. Your financial institution shall assign and report an identifier that:

- Is composed of up to 22 characters;
- May be letters, numerals, or a combination of letters and numerals;
- Must be unique within the insured depository institution or insured credit

union; and

- Must not include any information that could be used to directly identify the applicant or borrower.

(2-4) Paragraph 4(a)(1)(ii)—Application Date.

Enter, in numeral form, the date the application was received or the date shown on the application form by year, month, and day, using YYYYMMDD format.

Example: If the application was received on July 21, 2022, enter 20220721.

a. Enter "NA" if the requirement to report application date is not applicable to the covered loan or application that your institution is reporting.

(2-5) Paragraph 4(a)(2)—Loan Type.

Indicate the type of covered loan or application by entering the applicable Code from the following:

Code 1—Conventional (not insured or guaranteed by FHA, VA, RHS, or FSA)

Code 2—Federal Housing Administration insured (FHA)

Code 3—Veterans Affairs guaranteed (VA)

Code 4—USDA Rural Housing Service or Farm Service Agency guaranteed (RHS or FSA)

(2-6) Paragraph 4(a)(3)—Loan Purpose.

Indicate the purpose of the covered loan or application by entering the applicable Code from the following:

Code 1—Home purchase

Code 2—Home improvement

Code 31—Refinancing

Code 32—Cash-out refinancing

Code 4—Other purpose

Code 5—Not applicable

(2-7) Paragraph 4(a)(4)—Preapproval.

Indicate whether the covered loan or application involved a request for a preapproval of a home purchase loan under a preapproval program by entering the applicable Code from the following:

Code 1—Preapproval requested

Code 2—Preapproval not requested

(2-8) Paragraph 4(a)(5)—Construction Method.

Indicate the construction method for the dwelling by entering the applicable Code from the following:

Code 1—Site-built

Code 2—Manufactured home

(2-9) Paragraph 4(a)(6)—Occupancy Type.

Indicate the occupancy type by entering the applicable Code from the following:

Code 1—Principal residence

Code 2—Second residence

Code 3—Investment property

(2-10) Paragraph 4(a)(7)—Loan Amount.

Enter, in dollars, the amount of the covered loan, or the amount applied for, as applicable.

Example: If the loan amount is $110,500, enter 110500 or 110500.00. If the loan amount is $110,500.24, enter 110500.24.

(2-11) Paragraph 4(a)(8)(i)—Action Taken.

Indicate the action taken on the covered loan or application by entering the applicable Code from the following:

Code 1—Loan originated

Code 2—Application approved but not accepted

Code 3—Application denied

Code 4—Application withdrawn by applicant

Code 5—File closed for incompleteness

Code 6—Purchased loan

Code 7—Preapproval request denied

Code 8—Preapproval request approved but not accepted

(2-12) Paragraph 4(a)(8)(ii)—Action Taken Date.

Enter, in numeral form, the date of action taken by year, month, and day, using YYYYMMDD format.

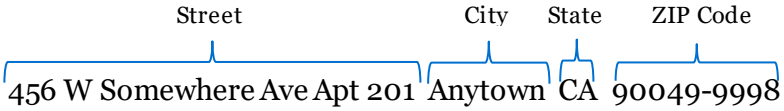
Example: If the action taken date is July 21, 2022, enter 20220721.

(2-13 to 2-18) Paragraph 4(a)(9)—Location of Property Securing (or Proposed to Secure) the Covered Loan.

Enter the location of the property securing the covered loan or, in the case of an application, proposed to secure the covered loan.

Property Address Securing (or Proposed to Secure) the Covered Loan.

Example:



1. **Street Address.** Enter the street address of the property as one (1) data field. U.S. Postal Service Publication 28, Sub-Sections 231–239, can be used as a guide for formatting the street address to help improve geocoding accuracy. Address components include, as applicable, the following individual items:

- Primary Address Number
- Predirectional
- Street Name
- Prefix
- Suffix
- Postdirectional
- Secondary Address Identifier, such as apartment
- Secondary Address, such as apartment number

Example:

456 W Somewhere Ave Apt 201

Primary Address Number: "456"

Predirectional: "W"

Street Name: "Somewhere"

Suffix: "Ave"

Secondary Address Identifier: "Apt"

Secondary Address: "201"

2. **City.** Enter the city of the property as one (1) data field.

3. **State.** Enter the two-letter state code of the property as one (1) data field.

4. **ZIP Code.** Enter the ZIP code of the property as one (1) data field.

a. Non-Standard Addressing. U.S. Postal Service Publication 28, Sub-Section 24, 25, and 29, respectively, can be used as guides for formatting non-standard style addressing including rural route, Highway Contract Route, and Puerto Rico addresses to increase the accuracy for geocoding.

b. The following address formats are generally not preferred:

General Delivery addresses, such as General Delivery, Anytown, CA 90049-9998.

Post Office Box addresses, such as P.O. Box 100 Anytown, CA 90049-9998.

Spelled-out numbers, such as Four Hundred Fifty Six W Somewhere Ave Apt Two Hundred One.

c. Enter "NA" in each of the property address fields if the requirement to report property address is not applicable to the covered loan or application that your institution is reporting.

d. Enter "Exempt" in the Street Address, City and Zip Code fields if, pursuant to the 2018 HMDA Rule, your institution is not reporting Property Address.

County and Census Tract.

1. **County.** Enter the five-digit Federal Information Processing Standards (FIPS) numerical code for the county. Do not use commas.

Example: Enter 06037 for the FIPS code for Los Angeles County, CA.

a. Enter "NA" if the requirement to report county is not applicable to the covered loan or application that your institution is reporting.

2. **Census Tract.** Enter the 11-digit census tract number as defined by the U.S. Census Bureau. Do not use decimals.

Example: Enter 06037264000 for a census tract within Los Angeles County, CA.

a. Enter "NA" if the requirement to report census tract is not applicable to the covered loan or application that your institution is reporting.

(2-19 to 2-57) Paragraph 4(a)(10)—Applicant or Borrower Information.

Appendix B to Regulation C contains instructions for the collection of data on ethnicity, race, and sex, and contains a sample data-collection form.

Paragraph 4(a)(10)(i)—Ethnicity, Race, and Sex.

Ethnicity of Applicant or Borrower.

1. **Ethnicity of Applicant or Borrower.** Indicate the ethnicity of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, by entering up to five (5) of the applicable Codes from the following:

Code 1—Hispanic or Latino

Code 11—Mexican

Code 12—Puerto Rican

Code 13—Cuban

Code 14—Other Hispanic or Latino

Code 2—Not Hispanic or Latino

Code 3—Information not provided by applicant in mail, internet, or telephone application

Code 4—Not applicable

Code 5—No co-applicant

a. Do not enter the same code more than once for the applicant or borrower, or any co-applicant or co-borrower, as applicable, for any covered loan or application.

b. Use Code 3 if the applicant or borrower, or co-applicant or co-borrower, does not provide the information in an application taken by mail, internet, or telephone. Leave the remaining Ethnicity of Applicant or Borrower data fields blank.

c. Use Code 4 if the requirement to report the applicant's or borrower's ethnicity does not apply to the covered loan or application that your institution is reporting. Leave the remaining Ethnicity of Applicant or Borrower data fields blank.

d. Use Code 5 in the co-applicant field if there are no co-applicants or co-borrowers. Leave the remaining Ethnicity of Applicant or Borrower data fields blank.

i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.

e. If fewer than five (5) ethnicities are provided by the applicant or borrower, or by any co-applicant or co-borrower, leave the remaining Ethnicity of Applicant or Borrower data fields blank.

f. If the applicant or borrower, or any co-applicant or co-borrower, did not select Code 14, but provided another Hispanic or Latino ethnicity(ies) in the Ethnicity Free Form Text Field for Other Hispanic or Latino, your institution is permitted, but not required, to report Code 14 in one of the Ethnicity of Applicant or Borrower data fields. This will be counted as one of the five (5) reported ethnicities, whether or not you also choose to report Code 14 as one of the Ethnicity of Applicant or Borrower, or Ethnicity of Co-Applicant or Co-Borrower, data fields.

2. **Ethnicity Free Form Text Field for Other Hispanic or Latino.** Enter the specific other Hispanic or Latino ethnicity(ies) not listed above, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. For example, enter Argentinean,

Colombian, Dominican, Nicaraguan, Salvadoran, or Spaniard, and so on, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. Enter more than one other Hispanic or Latino ethnicity, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. The maximum number of characters for this field is 100 characters, including spaces. If the applicant or borrower, or any co-applicant or co-borrower, did not provide another Hispanic or Latino ethnicity(ies), leave this field blank.

3. **Ethnicity Collected on the Basis of Visual Observation or Surname.** Indicate whether the ethnicity of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, was collected on the basis of visual observation or surname by entering the applicable Code from the following:

Code 1—Collected on the basis of visual observation or surname

Code 2—Not collected on the basis of visual observation or surname

Code 3—Not applicable

Code 4—No co-applicant

a. Use Code 3 if the requirement to report the applicant's or borrower's ethnicity does not apply to the covered loan or application that your institution is reporting.

b. Use Code 3 if the financial institution received the application prior to January 1st, 2018, and the financial institution chooses not to report whether the ethnicity of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, was collected on the basis of visual observation or surname.

c. Use Code 4 in the co-applicant field if there are no co-applicants or co-borrowers.

i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.

Race of Applicant or Borrower.

1. **Race of Applicant or Borrower.** Indicate the race of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, by entering up to five (5) of the applicable Codes from the following:

Code 1—American Indian or Alaska Native

Code 2—Asian

Code 21—Asian Indian

Code 22—Chinese

Code 23—Filipino

Code 24—Japanese

Code 25—Korean

Code 26—Vietnamese

Code 27—Other Asian

Code 3—Black or African American

Code 4—Native Hawaiian or Other Pacific Islander

Code 41—Native Hawaiian

Code 42—Guamanian or Chamorro

Code 43—Samoan

Code 44—Other Pacific Islander

Code 5—White

Code 6—Information not provided by applicant in mail, internet, or telephone application

Code 7—Not applicable

Code 8—No co-applicant

a. Do not enter the same code more than once for the applicant or borrower, or any co-applicant or co-borrower, as applicable, for any covered loan or application.

b. Use Code 6 if the applicant or borrower, or co-applicant or co-borrower, does not provide the information in an application taken by mail, internet, or telephone. Leave the remaining Race of Applicant or Borrower data fields blank.

c. Use Code 7 if the requirement to report the applicant's or borrower's race does not apply to the covered loan or application that your institution is reporting. Leave the remaining Race of Applicant or Borrower data fields blank.

d. Use Code 8 in the co-applicant field if there are no co-applicants or co-borrowers. Leave the remaining Race of Applicant or Borrower data fields blank.

i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.

e. If fewer than five (5) races are provided by the applicant or borrower, or by any co-applicant or co-borrower, leave the remaining Race of Applicant or Borrower data fields blank.

f. If the applicant or borrower, or any co-applicant or co-borrower, did not select Code(s) 1, 27, or 44, but provided the name of the applicant's or borrower's American Indian or Alaska Native Enrolled or Principal Tribe(s) in the Race Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe, other Asian race(s) in the Race Free Form Text Field for Other Asian, or Other Pacific Islander race(s) in the Race Free Form Text Field for Other Pacific Islander, your institution is permitted, but not required, to report Code 1, Code 27, or Code 44, as applicable, in one of the Race of Applicant or Borrower data fields. Each reported race will be counted as one of the five (5) reported races, whether or not you also choose to report Code 1, Code 27, or Code 44, as applicable as one of the Race of Applicant or Borrower, or Race of Co-Applicant or Co-Borrower, data fields.

2. **Race Free Form Text Field for American Indian or Alaska Native Enrolled or Principal Tribe.** Enter the name of the applicant's or borrower's American Indian or Alaska Native Enrolled or Principal Tribe(s), if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. For example, enter Navajo if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. Enter more than one American Indian or Alaska Native Enrolled or Principal Tribe, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. The maximum number of characters for this field is 100 characters, including spaces. If the applicant or borrower, or any co-applicant or co-borrower did not provide an American Indian or Alaska Native Enrolled or Principal Tribe(s), leave this field blank.

3. **Race Free Form Text Field for Other Asian.** Enter the specific Other Asian race(s) not listed above, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. For example, enter Hmong, Laotian, Thai, Pakistani, or Cambodian, and so on, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. Enter more than one other Asian race, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. The maximum number of characters for this field is 100 characters, including spaces. If the applicant or borrower, or any co-applicant or co-borrower, did not provide an Other Asian race(s), leave this field blank.

4. **Race Free Form Text Field for Other Pacific Islander.** Enter the specific Other Pacific Islander race(s) not listed above, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. For example, enter Fijian, or Tongan, and so on, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. Enter more than one Other Pacific Islander race, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. The maximum number of characters for this field is 100 characters, including spaces. If the applicant or borrower, or any co-applicant or co-borrower, did not provide an Other Pacific Islander race(s), leave this field blank.

5. **Race Collected on the Basis of Visual Observation or Surname.** Indicate whether the race of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, was collected on the basis of visual observation or surname by entering the applicable Code from the following:

Code 1—Collected on the basis of visual observation or surname

Code 2—Not collected on the basis of visual observation or surname

Code 3—Not applicable

Code 4—No co-applicant

a. Use Code 3 if the requirement to report the applicant's or borrower's race does not apply to the covered loan or application that your institution is reporting.

b. Use Code 3 if the financial institution received the application prior to January 1st, 2018, and the financial institution chooses not to report whether the race of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, was collected on the basis of visual observation or surname.

c. Use Code 4 in the co-applicant field if there are no co-applicants or co-borrowers.

i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.

Sex of Applicant or Borrower.

1. **Sex of Applicant or Borrower.** Indicate the sex of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, by entering the appropriate Code from the following:

Code 1—Male

Code 2—Female

Code 3—Information not provided by applicant in mail, internet, or telephone application

Code 4—Not applicable

Code 5—No co-applicant

Code 6—Applicant selected both male and female

a. Use Code 3 if the applicant or co-applicant does not provide the information in an application taken by mail, internet, or telephone.

b. Use Code 4 if the requirement to report the applicant's or borrower's sex does not apply to the covered loan or application that your institution is reporting.

c. Use Code 5 in the co-applicant field if there are no co-applicants or co-borrowers.

i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.

d. Use Code 6 if the applicant or co-applicant selected both male and female.

2. **Sex Collected on the Basis of Visual Observation or Surname.** Indicate whether the sex of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, was collected on the basis of visual observation or surname by entering the applicable Code from the following:

Code 1—Collected on the basis of visual observation or surname

Code 2—Not collected on the basis of visual observation or surname

Code 3—Not applicable

Code 4—No co-applicant

a. Use Code 3 if the requirement to report the applicant's or borrower's sex does not apply to the covered loan or application that your institution is reporting.

b. Use Code 3 if the financial institution received the application prior to January 1st, 2018, and the financial institution chooses not to report whether the sex of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, was collected on the basis of visual observation or surname.

c. Use Code 4 in the co-applicant field if there are no co-applicants or co-borrowers.

i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.

Paragraph 4(a)(10)(ii)—Age of Applicant or Borrower.

Enter, in numeral form, the age, in years, of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable. Age is calculated, as of the application date, as the number of whole years derived from the date of birth shown on the application form. Or enter the applicable Code from the following:

Code 8888—Not applicable

Code 9999—No co-applicant

Example: If the applicant or borrower is 24 years old, enter 24.

a. Use Code 8888 if the requirement to report the applicant's or borrower's age does not apply to the covered loan or application that your institution is reporting.

b. Use Code 9999 in the co-applicant field if there are no co-applicants or co-borrowers.

i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the

collection form.

Paragraph 4(a)(10)(iii)—Income.

Enter, in dollars, rounded to the nearest thousand, the gross annual income relied on in making the credit decision, or if a credit decision was not made, the gross annual income relied on in processing the application (round $500 up to the next $1,000). The HMDA Platform can accept negative numbers for Income.

Example: If the income amount is $35,500, enter 36. If the income amount is $50,000, enter 50.

a. Enter "NA" if the requirement to report gross annual income does not apply to the covered loan or application that your institution is reporting.

(2-58) Paragraph 4(a)(11)—Type of Purchaser.

Indicate the type of entity purchasing a covered loan from your institution within the same calendar year that your institution originated or purchased the loan by entering the applicable Code from the following:

Code 0—Not applicable

Code 1—Fannie Mae

Code 2—Ginnie Mae

Code 3—Freddie Mac

Code 4—Farmer Mac

Code 5—Private securitizer

Code 6—Commercial bank, savings bank, or savings association

Code 71—Credit union, mortgage company, or finance company

Code 72—Life insurance company

Code 8—Affiliate institution

Code 9—Other type of purchaser

a. Use Code 0 if the requirement to report the type of purchaser does not apply to the covered loan that your institution is reporting.

(2-59) Paragraph 4(a)(12)—Rate Spread.

Enter, as a percentage, to at least three (3) decimal places, the difference between the covered loan's annual percentage rate (APR) and the average prime offer rate (APOR) for a comparable transaction as of the date the interest rate is set. Numbers calculated to beyond three (3) decimal places may either be reported beyond three (3) decimal places, up to 15 decimal places, or rounded or truncated to three (3) decimal places. Decimal place trailing zeros may either be included or omitted. The HMDA Platform can accept negative numbers for Rate Spread.

a. If the APR exceeds the APOR, enter a positive number.

Example:

If the APR is 3.678% and the APOR is 3.25%, enter 0.428.

If the APR is 4.560% and the APOR is 4.25%, enter either 0.31 or 0.310

b. If the APR is less than the APOR, enter a negative number.

Example:

If the APR 3.1235% and the APOR is 3.25%, enter -0.1265. Alternatively, the rate spread may be truncated to -0.126 or rounded to -0.127.

c. Enter "NA" if the requirement to report rate spread does not apply to the covered loan or application that your institution is reporting.

d. Enter "Exempt" if, pursuant to the 2018 HMDA Rule, your institution is not reporting Rate Spread.

(2-60) Paragraph 4(a)(13)—HOEPA Status.

Indicate whether the covered loan is a high-cost mortgage under Regulation Z, 12 CFR 1026.32(a) by entering the applicable Code from the following:

Code 1—High-cost mortgage

Code 2—Not a high-cost mortgage

Code 3—Not applicable

a. Use Code 3 if the requirement to report HOEPA status does not apply to the covered loan that your institution is reporting.

(2-61) Paragraph 4(a)(14)—Lien Status.

Indicate the lien status of the property securing the covered loan, or in the case of an application, proposed to secure the covered loan, by entering the applicable Code from the following:

Code 1—Secured by a first lien

Code 2—Secured by a subordinate lien

(2-62 to 2-67) Paragraph 4(a)(15)—Credit Score of Applicant or Borrower.

1. **Credit Score of Applicant or Borrower.** Enter, in numeral form, the credit score, or scores relied on in making the credit decision for the applicant or borrower, or of the first co-applicant or co-borrower, as applicable. If Regulation C requires your institution to report a single score that corresponds to multiple applicants or borrowers, report the score in either the applicant field or the co-applicant field. Or, enter the applicable Code from the following:

Code 7777—Credit score is not a number

Code 8888—Not applicable

Code 9999—No co-applicant

Code 1111—Exempt

Example: If the credit score is 650, enter 650.

a. Use Code 8888 if the requirement to report the credit score does not apply to the covered loan or application that your institution is reporting.

i. If Regulation C requires your institution to report a single score for a covered loan or application involving multiple applicants or borrowers, either report the credit score in the applicant field and use Code 8888 in the co-applicant field or report the credit score in the co-applicant field and use Code 8888 in the applicant field.

b. Use Code 9999 in the co-applicant field if there are no co-applicants or co-borrowers.

c. Use Code 7777 if your institution relied on a credit score that is not a number (e.g., a credit score of "Meets Threshold"). Code 7777 should not be used if a credit scoring model that produces numeric credit scores returns a result stating that the credit score could not be determined.

d. Enter "1111" if, pursuant to the 2018 HMDA Rule, your institution is not reporting Credit Score.

2. **Name and Version of Credit Scoring Model.** Indicate the name and version of the credit scoring model used to generate the credit score, or scores, relied on in making the credit decision by entering the applicable Code from the following:

Code 1—Equifax Beacon 5.0

Code 2—Experian Fair Isaac Risk Model v2

Code 3—TransUnion FICO Risk Score Classic 04

Code 4—TransUnion FICO Risk Score Classic 98

Code 5—VantageScore 2.0

Code 6—VantageScore 3.0

Code 7—More than one credit scoring model

Code 8—Other credit scoring model

Code 9—Not applicable

Code 10—No co-applicant

Code 11—FICO Score 9

Code 1111—Exempt

a. Use Code 1 for Equifax Beacon 5.0, which may also be known as FICO Score 5.

b. Use Code 2 for Experian Fair/Isaac Risk Model v2, which may also be known as FICO Score 2 or FICO Classic v2.

c. Use Code 3 for TransUnion FICO Risk Score Classic 04, which may also be known as FICO Score 4 or TU-04.

d. Use Code 4 for TransUnion FICO Risk Score Classic 98, which may also be known as FICO 98 or TU-98.

e. Use Code 9 if the requirement to report the name and version of the credit scoring model does not apply to the covered loan or application that your institution is reporting.

i. If Regulation C requires your institution to report a single score for a covered loan or application involving multiple applicants or borrowers, either report the name and version of the credit scoring model, or that multiple credit scoring models were used, in the applicant field, and use Code 9 in the co-applicant field; or report the name and version of the credit scoring model, or that multiple credit scoring models were used, in the co-applicant field and use Code 9 in the applicant field.

f. Use Code 10 in the co-applicant field if there are no co-applicants or co-borrowers.

g. Use Code 11 for FICO Score 9, which also may be known as FICO 9.

h. Use Code 1111 if, pursuant to the 2018 HMDA Rule, your institution is not reporting Credit Score.

3. **Name and Version of Credit Scoring Model Conditional Free Form Text Field for Code 8.** If Code 8 is selected in the Name and Version of Credit Scoring Model Field, enter the specific other credit scoring model that is not listed above. The maximum number of characters for this field is 100 characters, including spaces. If 8 is not entered, leave this field blank.

(2-68 to 2-72) Paragraph 4(a)(16)—Reason for Denial.

1. **Reason for Denial.** Indicate the principal reason, or reasons, for denial by entering up to four (4) applicable Codes from the following:

Code 1—Debt-to-income ratio

Code 2—Employment history

Code 3—Credit history

Code 4—Collateral

Code 5—Insufficient cash (downpayment, closing costs)

Code 6—Unverifiable information

Code 7—Credit application incomplete

Code 8—Mortgage insurance denied

Code 9—Other

Code 10—Not applicable

Code 1111—Exempt

a. Do not enter the same code more than once for any covered loan or application.

b. Use Code 10 if the requirement to report reasons for denial does not apply to the covered loan or application that your institution is reporting. Leave the remaining Reason for Denial data fields blank.

c. Use Code 1111 if, pursuant to the 2018 HMDA Rule, your institution is not reporting Reason for Denial. Leave the remaining Reason for Denial data fields blank.

d. If there are fewer than four principal (4) reasons for denial, leave the remaining Reason for Denial data fields blank.

e. If your institution uses the model form contained in Appendix C to Regulation B, 12 CFR part 1002 (Form C–1, Sample Notice of Action Taken and Statement of Reasons), use the foregoing Codes as follows:

Code 1—Income insufficient for amount of credit requested, and Excessive obligations in relation to income

Code 2—Temporary or irregular employment, and Length of employment

Code 3—Insufficient number of credit references provided; Unacceptable type of credit references provided; No credit file; Limited credit experience; Poor credit performance with us; Delinquent past or present credit obligations with others; Number of recent inquiries on credit bureau report; Garnishment, attachment, foreclosure, repossession, collection action, or judgment; and Bankruptcy

Code 4—Value or type of collateral not sufficient

Code 6—Unable to verify credit references; Unable to verify employment; Unable to verify income; and Unable to verify residence

Code 7—Credit application incomplete

Code 9—Length of residence; Temporary residence; and Other reasons specified on the adverse action notice.

2. **Reason for Denial Conditional Free Form Text Field for Code 9.** If Code 9 is selected in any Reason for Denial field, enter the specific other reason(s) for denial not listed

above. The maximum number of characters for this field is 255 characters, including spaces. If 9 is not entered, leave this field blank.

(2-73 to 2-74) Paragraph 4(a)(17)—Total Loan Costs or Total Points and Fees.

Enter either Total Loan Costs or Total Points and Fees or indicate that neither reporting requirement applies by entering "NA" for both.

Paragraph 4(a)(17)(i)—Total Loan Costs.

Enter, in dollars, the amount of total loan costs. If the amount is zero, enter 0.

Example: If the total loan costs are $2,399.04, enter 2399.04.

a. Enter "NA" if the requirement to report total loan costs does not apply to the covered loan or application that your institution is reporting.

b. Enter "Exempt" if, pursuant to the 2018 HMDA Rule, your institution is not reporting Total Loan Costs or Total Points and Fees.

Paragraph 4(a)(17)(ii)—Total Points and Fees.

Enter, in dollars, the total points and fees charged in connection with the covered loan. If the amount is zero, enter 0.

Example: If the total points and fees are $2,399.04, enter 2399.04.

c. Enter "NA" if the requirement to report total points and fees does not apply to the covered loan or application that your institution is reporting.

d. Enter "Exempt" if, pursuant to the 2018 HMDA Rule, your institution is not reporting Total Loan Costs or Total Points and Fees.

(2-75) Paragraph 4(a)(18)—Origination Charges.

Enter, in dollars, the total of all itemized amounts that are designated borrower-paid at or

before closing. If the total is zero, enter 0.

Example: If the origination charges are $2,399.04, enter 2399.04.

a. Enter "NA" if the requirement to report origination charges does not apply to the covered loan or application that your institution is reporting.

b. Enter "Exempt" if, pursuant to the 2018 HMDA Rule, your institution is not reporting Total Loan Costs or Total Points and Fees.

(2-76) Paragraph 4(a)(19)—Discount Points.

Enter, in dollars, the points paid to the creditor to reduce the interest rate. If no points were paid, leave this field blank.

Example: If the amount paid for discount points is $2,399.04, enter 2399.04.

a. Enter "NA" if the requirement to report discount points does not apply to the covered loan or application that your institution is reporting.

b. Enter "Exempt" if, pursuant to the 2018 HMDA Rule, your institution is not reporting Discount Points.

(2-77) Paragraph 4(a)(20)—Lender Credits.

Enter, in dollars, the amount of lender credits. If no lender credits were provided, leave this field blank.

Example: If the amount is $1500.24, enter 1500.24.

a. Enter "NA" if the requirement to report lender credits does not apply to the covered loan or application that your institution is reporting.

b. Enter "Exempt" if, pursuant to the 2018 HMDA Rule, your institution is not reporting Lender Credits.

(2-78) Paragraph 4(a)(21)—Interest Rate.

Enter, as a percentage, to at least three (3) decimal places, the interest rate. Numbers calculated to beyond three (3) decimal places may either be reported beyond three (3) decimal places or rounded or truncated to three (3) decimal places. Decimal place trailing zeros may either be included or omitted. The HMDA Platform can accept up to 15 decimal places for the Interest Rate.

Example: If the interest rate is 4.125%, enter 4.125.

If the interest rate is exactly 4.500%, enter 4.5, 4.50, or 4.500.

a. Enter "NA" if the requirement to report interest rate does not apply to the covered loan or application that your institution is reporting.

b. Enter "Exempt" if, pursuant to the 2018 HMDA Rule, your institution is not reporting Interest Rate.

c. Enter 0 if the interest rate is 0.

(2-79) Paragraph 4(a)(22)—Prepayment Penalty Term.

Enter, in numeral form, the term, in months, of any prepayment penalty.

Example: If a prepayment penalty may be imposed within the first 24 months after closing or account opening, enter 24.

a. Enter "NA" if the requirement to report prepayment penalty term does not apply to the covered loan or application that your institution is reporting.

b. Enter "Exempt" if, pursuant to the 2018 HMDA Rule, your institution is not reporting Prepayment Penalty Term.

(2-80) Paragraph 4(a)(23)—Debt-to-Income Ratio.

Enter, as a percentage, the ratio of the applicant's or borrower's total monthly debt to the total

monthly income relied on in making the credit decision. Use decimal places only if the ratio relied upon uses decimal places. The HMDA Platform can accept up to 15 decimal places and can accept negative numbers for Debt-to-Income Ratio.

Example: If the relied upon debt-to-income ratio is 42.95, enter 42.95, and not 43.

If, however, your institution rounded the ratio up to 43% and relied on the rounded-up number, enter 43.

a. Enter "NA" if the requirement to report debt-to-income ratio does not apply to the covered loan or application that your institution is reporting.

b. Enter "Exempt" if, pursuant to the 2018 HMDA Rule, your institution is not reporting Debt-to-Income Ratio.

(2-81) Paragraph 4(a)(24)—Combined Loan-to-Value Ratio.

Enter, as a percentage, the ratio of the total amount of debt secured by the property to the value of the property relied on in making the credit decision. Use decimal places only if the ratio relied upon uses decimal places. The HMDA Platform can accept up to 15 decimal places for the Combined Loan-to-Value Ratio.

Example: If the relied upon combined loan-to-value ratio is 80.05, enter 80.05, and not 80.

If, however, your institution rounded the ratio down to 80 and relied on the rounded-down number, enter 80.

a. Enter "NA" if the requirement to report combined loan-to-value ratio does not apply to the covered loan or application that your institution is reporting.

b. Enter "Exempt" if, pursuant to the 2018 HMDA Rule, your institution is not reporting Combined Loan-to-Value Ratio.

(2-82) Paragraph 4(a)(25)—Loan Term.

Enter, in numeral form, the number of months after which the legal obligation will mature or terminate, or would have matured or terminated.

Example: If the loan term is 360 months, enter 360.

a. Enter "NA" if the requirement to report loan term does not apply to the covered loan or application that your institution is reporting.

b. Enter "Exempt" if, pursuant to the 2018 HMDA Rule, your institution is not reporting Loan Term.

(2-83) Paragraph 4(a)(26)—Introductory Rate Period.

Enter, in numeral form, the number of months, or proposed number of months in the case of an application, until the first date the interest rate may change after closing or account opening.

Example: If the introductory rate period is 24 months, enter 24.

a. Enter "NA" if the requirement to report introductory rate period does not apply to the covered loan or application that your institution is reporting.

b. Enter "Exempt" if, pursuant to the 2018 HMDA Rule, your institution is not reporting Introductory Rate Period.

(2-84) Paragraph 4(a)(27)(i)—Balloon Payment.

Indicate whether the contractual terms include, or would have included, a balloon payment by entering the applicable Code from the following:

Code 1—Balloon payment

Code 2—No balloon payment

Code 1111—Exempt

Use Code 1111 if, pursuant to the 2018 HMDA Rule, your institution is not reporting Balloon Payment.

(2-85) Paragraph 4(a)(27)(ii)—Interest-Only Payments.

Indicate whether the contractual terms include, or would have included, interest-only payments by entering the applicable Code from the following:

Code 1—Interest-only payments

Code 2—No interest-only payments

Code 1111—Exempt

Use Code 1111 if, pursuant to the 2018 HMDA Rule, your institution is not reporting Interest-Only Payments.

(2-86) Paragraph 4(a)(27)(iii)—Negative Amortization.

Indicate whether the contractual terms include, or would have included, a term that would cause the covered loan to be a negative amortization loan by entering the applicable Code from the following:

Code 1111—Exempt

Code 1—Negative amortization

Code 2—No negative amortization

Use Code 1111 if, pursuant to the 2018 HMDA Rule, your institution is not reporting Negative Amortization.

(2-87) Paragraph 4(a)(27)(iv)—Other Non-Amortizing Features.

Indicate 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 by entering the applicable Code from the following:

Code 1111—Exempt

Code 1—Other non-fully amortizing features

Code 2—No other non-fully amortizing features

Use Code 1111 if, pursuant to the 2018 HMDA Rule, your institution is not reporting Other Non-Amortizing Features.

(2-88) Paragraph 4(a)(28)—Property Value.

Enter, in dollars, 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.

Example: If the property value is $350,500, enter 350500.

a. Enter "NA" if the requirement to report property value does not apply to the covered loan or application that your institution is reporting.

b. Enter "Exempt" if, pursuant to the 2018 HMDA Rule, your institution is not reporting Property Value.

(2-89) Paragraph 4(a)(29)—Manufactured Home Secured Property Type

Indicate whether the covered loan or application is, or would have been, secured by a manufactured home and land, or by a manufactured home and not land, by entering the applicable Code from the following:

Code 1111—Exempt

Code 1—Manufactured home and land

Code 2—Manufactured home and not land

Code 3—Not applicable

a. Use Code 3 if the requirement to report manufactured home secured property

type does not apply to the covered loan or application that your institution is reporting.

b. Use Code 1111 if, pursuant to the 2018 HMDA Rule, your institution is not reporting Manufactured Home Secured Property Type.

(2-90) Paragraph 4(a)(30)—Manufactured Home Land Property Interest.

Indicate the applicant's or borrower's land property interest in the land on which a manufactured home is, or will be, located by entering the applicable Code from the following:

Code 1111—Exempt

Code 1—Direct ownership

Code 2—Indirect ownership

Code 3—Paid leasehold

Code 4—Unpaid leasehold

Code 5—Not applicable

a. Use Code 5 if the requirement to report manufactured home land property interest does not apply to the covered loan or application that your institution is reporting.

b. Use Code 1111 if, pursuant to the 2018 HMDA Rule, your institution is not reporting Manufactured Home Land Property Interest.

(2-91) Paragraph 4(a)(31)—Total Units.

Enter, in numeral form, the number of individual dwelling units related to the property securing the covered loan or, in the case of an application, proposed to secure the covered loan.

Example: If there are five (5) individual dwelling units, enter 5.

(2-92) Paragraph 4(a)(32)—Multifamily Affordable Units.

Enter, in numeral form, the number of individual dwelling units related to any multifamily dwelling property securing the covered loan or, in the case of an application, proposed to secure the covered loan, that are income-restricted pursuant to Federal, State, or local affordable housing programs.

Example: If there are five (5) multifamily affordable units, enter 5.

a. Enter "0" for a covered loan or application related to a multifamily dwelling that does not contain any such income-restricted individual dwelling units.

b. Enter "NA" if the requirement to report multifamily affordable units does not apply to the covered loan or application that your institution is reporting.

c. Enter "Exempt" if, pursuant to the 2018 HMDA Rule, your institution is not reporting Multifamily Affordable Units.

(2-93 to 2-94) Paragraph 4(a)(33)—Application Channel.

1. **Submission of Application.** Indicate whether the applicant or borrower submitted the application directly to your institution by entering the applicable Code from the following:

Code 1—Submitted directly to your institution

Code 2—Not submitted directly to your institution

Code 3—Not applicable

Code 1111—Exempt

a. Use Code 3 if the requirement to report whether the applicant or borrower submitted the application directly to your institution does not apply to the covered loan or application that your institution is reporting.

b. Use Code 1111 if, pursuant to the 2018 HMDA Rule, your institution is not

reporting Submission of Application.

2. **Initially Payable to Your Institution.** Indicate whether the obligation arising from the covered loan was, or, in the case of an application, would have been, initially payable to your institution by entering the applicable Code from the following:

Code 1—Initially payable to your institution

Code 2—Not initially payable to your institution

Code 3—Not applicable

Code 1111—Exempt

a. Use Code 3 if the requirement to report whether the obligation arising from the covered loan was, or, in the case of an application, would have been, initially payable to your institution does not apply to the covered loan or application that your institution is reporting.

b. Use Code 1111 if, pursuant to the 2018 HMDA Rule, your institution is not reporting Initially Payable to Your Institution.

(2-95) Paragraph 4(a)(34)—Mortgage Loan Originator NMLSR Identifier.

Enter the Nationwide Mortgage Licensing System and Registry mortgage loan originator unique identifier (NMLSR ID) for the mortgage loan originator, NA, or Exempt. The NMLSR ID should not include zeros that are not part of the NMLSR ID (e.g., if the NMLSR ID is 64573, it should be entered as 64573, not 00064573). The HMDA Platform can accept a value with, at most, nine integers (e.g., 214748364).

Example: If the NMLSR ID for the mortgage loan originator is 123450, enter 123450.

Enter "Exempt" if, pursuant to the 2018 HMDA Rule, your institution is not reporting NMLSR ID.

(2-96 to 2-107) Paragraph 4(a)(35)—Automated Underwriting System (AUS) and Result.

1. **Automated Underwriting System.** Indicate the automated underwriting system(s) (AUS) used by your institution to evaluate the application by entering up to five (5) of the applicable Codes from the following:

Code 1—Desktop Underwriter (DU)

Code 2—Loan Prospector (LP) or Loan Product Advisor

Code 3—Technology Open to Approved Lenders (TOTAL) Scorecard

Code 4—Guaranteed Underwriting System (GUS)

Code 5—Other

Code 6—Not applicable

Code 7—Internal Proprietary System

Code 1111—Exempt

a. Use Code 6 if the requirement to report an AUS does not apply to the covered loan or application that your institution is reporting. Leave the remaining Automated Underwriting System data fields blank.

b. If fewer than five (5) automated underwriting systems were used by your institution to evaluate the application, leave the remaining Automated Underwriting System data fields blank.

c. Use Code 1111 if, pursuant to the 2018 HMDA Rule, your institution is not reporting Automated Underwriting System.

2. **Automated Underwriting System Conditional Free Form Text Field for Code 5.** If Code 5 is selected in any Automated Underwriting System field, enter the name of the specific other AUS(s) not listed above. Enter more than one other Automated Underwriting System, as applicable. The maximum number of characters for this field is 255 characters, including spaces. If 5 is not entered, leave this field blank.

3. **Automated Underwriting System Result.** Indicate the result(s) generated by the automated underwriting system (AUS) previously indicated by entering the applicable Code(s) from the following:

Code 1—Approve/Eligible

Code 2—Approve/Ineligible

Code 3—Refer/Eligible

Code 4—Refer/Ineligible

Code 5—Refer with Caution

Code 6—Out of Scope

Code 7—Error

Code 8—Accept

Code 9—Caution

Code 10—Ineligible

Code 11—Incomplete

Code 12—Invalid

Code 13—Refer

Code 14—Eligible

Code 15—Unable to Determine or Unknown

Code 16—Other

Code 17—Not applicable

Code 18 – Accept/Eligible

Code 19 – Accept/Ineligible

Code 20 – Accept/Unable to Determine

Code 21 – Refer with Caution/Eligible

Code 22 – Refer with Caution/Ineligible

Code 23 – Refer/Unable to Determine

Code 24 - Refer with Caution/Unable to Determine

Code 1111—Exempt

a. The AUS of the Federal National Mortgage Association (Fannie Mae) commonly returns results that correspond to Codes 1, 2, 3, 4, 5, 6, 7, and 15. If your result(s) differ, report the AUS result(s) received.

b. The AUS of the Federal Home Loan Mortgage Corporation (Freddie Mac) commonly returns results that correspond to Codes 8, 9, 10, 11, 12, and 13. If more than one result is returned *on the Feedback Certificate*, report the Risk Class result. If your result(s) differ, report the AUS result(s) received.

c. The FHA TOTAL Scorecard AUS commonly returns results that correspond to Codes 1, 2, 3, 4, 8, 13, 18, and 19. If your results differ, report the AUS result(s) received.

d. The GUS AUS commonly returns results that correspond to Codes 3, 4, 10, 15, 18, 19, 20, 21, 22, 23 and 24. If your result(s) differ, report the AUS result(s) received.

e. Use Code 17 if the requirement to report an AUS result does not apply to the covered loan or application that your institution is reporting. Leave the remaining Automated Underwriting System Result data fields blank.

f. If fewer than five (5) results were generated by the automated underwriting system(s) previously indicated, leave the remaining Automated Underwriting System Result data fields blank.

g. Use Code 1111 if, pursuant to the 2018 HMDA Rule, your institution is not reporting Automated Underwriting System Result.

4. **Automated Underwriting System Result Conditional Free Form Text Field for**

Code 16. If Code 16 is selected in an Automated Underwriting System Result field, enter the specific other AUS result(s) not listed above. Enter more than one other Automated Underwriting System Result, as applicable. The maximum number of characters for this field is 255 characters, including spaces. If 16 is not entered, leave this field blank.

(2-108) Paragraph 4(a)(36)—Reverse Mortgage.

Indicate whether the covered loan is, or the application is for, a reverse mortgage by entering the applicable Code from the following:

Code 1111—Exempt

Code 1—Reverse mortgage

Code 2—Not a reverse mortgage

Use Code 1111 if, pursuant to the 2018 HMDA Rule, your institution is not reporting Reverse Mortgage.

(2-109) Paragraph 4(a)(37)—Open-End Line of Credit.

Indicate whether the covered loan is, or the application is for, an open-end line of credit by entering the applicable Code from the following:

Code 1—Open-end line of credit

Code 2—Not an open-end line of credit

Code 1111—Exempt

Use Code 1111 if, pursuant to the 2018 HMDA Rule, your institution is not reporting Open End Line of Credit.

(2-110) Paragraph 4(a)(38)— Business or Commercial Purpose.

Indicate whether the covered loan is, or the application is for a covered loan that will be made, primarily for a business or commercial purpose by entering the applicable Code from the following:

Code 1—Primarily for a business or commercial purpose

Code 2—Not primarily for a business or commercial purpose

Code 1111—Exempt

Use Code 1111 if, pursuant to the 2018 HMDA Rule, your institution is not reporting Business or Commercial Purpose.

5. 2022 Edit Specifications

5.1 Introduction

HMDA edits are rules to assist filers in checking the accuracy of HMDA data prior to submission. There are four types of edits:

- **Syntactical**: Edits that check whether the loan/application register is in the correct format and whether the data covers the correct filing year. A syntactical edit occurs, for example, if none of the rows in the loan/application register begin with the number two (2) to indicate that the following data fields contain information relating to the reported loan or application. The loan/application register cannot be submitted until the filer corrects all syntactical edit errors and re-uploads the updated loan/application register to the HMDA Platform.
- **Validity**: Edits that check whether there are valid values in each data field. A validity edit occurs, for example, if the contact person's telephone number does not follow the format "999-999-9999." The loan/application register cannot be submitted until the filer corrects all validity edit errors and re-uploads the updated loan/application register to the HMDA Platform.
- **Quality**: Edits that check whether entries in the individual data fields or combinations of data fields conform to expected values. A quality edit occurs, for example, if the reported Tax Identification Number does not match the Tax Identification Number the institution reported on the previous year's loan/application register. The loan/application register cannot be submitted until the filer either confirms the accuracy of all values flagged by quality edits in the HMDA Platform or corrects the flagged values and re-uploads the updated loan/application register to the HMDA Platform.
- **Macro Quality:** Edits that check whether the submitted loan/application register as a whole conforms to expected values. A macro quality edit occurs, for example, if the reported percentage of multifamily loans exceeds 10% of the loan/application register entries. The loan/application register cannot be submitted until the filer either confirms

the accuracy of all the values flagged by the macro quality edits in the HMDA Platform or corrects the flagged values and re-uploads the updated loan/application register to the HMDA Platform.

5.2 2022 New and Revised Edits

TABLE 3: 2022 EDITS REVISED FROM 2021

Type of Data Field	Edit Number	Data Point	Modification
Loan/Application Register	V608	ULI	Updated edit to check for invalid NULI values
Loan/Application Register	V660	Credit Score	Updated edit to include new credit scoring model value
Loan/Application Register	V662	Credit Score	Updated edit to include new credit scoring model value
Loan/Application Register	V665	Credit Score	Updated edit to include new credit scoring model value
Loan/Application Register	V667	Credit Score	Updated edit to include new credit scoring model value
Loan/Application Register	V720	Credit Score	New edit to check range for credit scoring models
Loan/Application Register	V721	Age	New edit that triggers when exemption code is used in the Age data point
Loan/Application Register	Q654	DTI	Updated edit is account for NA & Exempt values
Loan/Application Register	Q658	Loan Term	New edit to check Loan Term maximum value
Loan/Application Register	Q659	Any data point that accepts a “Not Applicable” or “No Co-Applicant” value	New edit to check for an inadvertent use of Not Applicable codes

5.3 2022 Edits

Table 4 through Table 8 list all of the edits for HMDA data collected in 2022 under the HMDA Final Rule. Each table groups the edits by type and whether the edit is related to the data fields in the “Filing Institution, Reporting Period, and Contact Information (Transmittal Sheet)”

section or the "Loan/Application Register" section. Edits for data collected in 2022 are grouped by data point and may contain more than one condition that must be true for the edit to pass during filing. Conditions within the edit description are distinguished with a number. To increase clarity, the tables contain a column specifying each data field that affects the overall edit, and the edit descriptions contain all data field names in italics.

TABLE 4: SYNTACTICAL AND VALIDITY EDITS FOR FILING INSTITUTION, REPORTING PERIOD, AND CONTACT INFORMATION (TRANSMITTAL SHEET), AND LOAN/APPLICATION REGISTER

Edit ID	Data Point Name	Affected Data Fields	Edit Description
S300	N/A	Record Identifier	The data provided in the file is incorrect. Please review the information below and update your file accordingly. The following criteria must be met: 1) The first row of your file must begin with a 1; and 2) Any subsequent rows must begin with a 2.
S301	Legal Entity Identifier (LEI)	Legal Entity Identifier (LEI)	The *LEI* in this row does not match the reported *LEI* in the transmittal sheet (the first row of your file). Please update your file accordingly.
V600	Legal Entity Identifier (LEI)	Legal Entity Identifier (LEI)	An *LEI* in an invalid format was provided. Please review the information below and update your file accordingly. 1) The required format for *LEI* is alphanumeric with 20 characters, and it cannot be left blank.

TABLE 5: SYNTACTICAL AND VALIDITY EDITS FOR FILING INSTITUTION, REPORTING PERIOD, AND CONTACT INFORMATION (TRANSMITTAL SHEET)

Edit ID	Data Field Name(s)	Edit Description
S302	Calendar Year	The reported *Calendar Year* does not match the filing year indicated at the start of the filing. Please confirm the information below and update your file accordingly. 1) The correct file has been uploaded; and 2) The correct filing year was chosen at the start of the filing; and 3) The calendar year is listed correctly in the file.

S303	Federal Agency; Federal Taxpayer Identification Number; Legal Entity Identifier (LEI)	The reported *Federal Agency*; *Federal Taxpayer Identification Number*; and *Legal Entity Identifier* must match the *Federal Agency*; *Federal Taxpayer Identification Number*; and *Legal Entity Identifier* for the financial institution for which you are filing. Please confirm the information below and update your file accordingly. 1) The correct financial institution was at the start of the filing; and 2) The correct file was uploaded; and 3) The *Federal Agency*, *Federal Taxpayer Identification Number*, and *Legal Entity Identifier* are reported correctly in the file.
S304	Total Number of Entries Contained in Submission	The reported *Total Number of Entries Contained in Submission* does not match the total number of LAR records in the HMDA file. Please update your file accordingly to ensure that your file contains the correct number of entries.
V601	Financial Institution Name; Contact Person's Name; Contact Person's E-mail Address; Contact Person's Office Street Address; Contact Person's Office City	The following data fields are required, and cannot be left blank. A blank value(s) was provided. Please review the information below and update your file accordingly. 1) *Financial Institution Name*; 2) *Contact Person's Name*; 3) *Contact Person's E-mail Address*; 4) *Contact Person's Office Street Address*; 5) *Contact Person's Office City*
V602	Calendar Quarter	An invalid *Calendar Quarter* was reported. Please review the information below and update your file accordingly. 1) *Calendar Quarter* must equal 4, and cannot be left blank.
V603	Contact Person's Telephone Number	An invalid *Contact Person's Telephone Number* was provided. Please review the information below and update your file accordingly. 1) The required format for the *Contact Person's Telephone Number* is 999-999-9999, and it cannot be left blank.
V604	Contact Person's Office State	An invalid *Contact Person's Office State* was provided. Please review the information below and update your file accordingly. 1) *Contact Person's Office State* must be a two-letter state code, and cannot be left blank.

V605	Contact Person's Office ZIP Code	An invalid *Contact Person's ZIP Code* was provided. Please review the information below and update your file accordingly. 1) The required format for the *Contact Person's ZIP Code* is 12345-1010 or 12345, and it cannot be left blank.
V606	Total Number of Entries Contained in Submission	The reported *Total Number of Entries Contained in Submission* is not in the valid format. Please review the information below and update your file accordingly. 1) The required format for the *Total Number of Entries Contained in Submission* is a whole number that is greater than zero, and it cannot be left blank.
V607	Federal Taxpayer Identification Number	An invalid *Federal Taxpayer Identification Number* was provided. Please review the information below and update your file accordingly. 1) The required format for the *Federal Taxpayer Identification Number* is 99-9999999, and it cannot be left blank.
V717	Contact Person's Email Address	An invalid *Contact Person's Email Address* was provided. Please review the information below and update your file accordingly. 1) The required format for the *Contact Person's Email Address* is name@example.com, and it cannot be left blank.

TABLE 6: SYNTACTICAL AND VALIDITY EDITS FOR LOAN/APPLICATION REGISTER

Edit ID	Data Point Name	Affected Data Fields	Edit Description
S305	Applicable to all data fields	All data fields in the LAR	A duplicate transaction has been reported. Please review and update your file accordingly.
S306	Universal Loan Identifier (ULI)	Universal Loan Identifier (ULI)	A duplicate ULI has been reported. Please review and update your file accordingly. 1) If Action Taken equals 1, a duplicate ULI cannot be reported.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V608	Universal Loan Identifier (ULI) or Non-Universal Loan Identifier (NULI)	Universal Loan Identifier (ULI) Universal Loan Identifier (NULI)	A *ULI* with an invalid format was provided. Please review the information below and update your file accordingly. 1) The required format for *ULI* is alphanumeric with at least 23 characters and up to 45 characters, and it cannot be left blank. 2) The required format for *NULI* is alphanumeric with at least 1 character and no more than 22 characters, and it cannot be NA, Exempt, 1111 or left blank.
V609	Universal Loan Identifier (ULI)	Universal Loan Identifier (ULI)	An invalid *ULI* was reported. Please review the information below and update your file accordingly. 1) Based on the check digit calculation, the *ULI* contains a transcription error.
V610	Application Date	Application Date; Action Taken	An invalid data field was reported. Please review the information below and update your file accordingly. 1) *Application Date* must be either a valid date using YYYYMMDD format or NA, and cannot be left blank. 2) If *Action Taken* equals 6, then *Application Date* must be NA, **and the reverse must be true**.
V611	Loan Type	Loan Type	An invalid *Loan Type* was reported. Please review the information below and update your file accordingly. 1) *Loan Type* must equal 1, 2, 3, or 4, and cannot be left blank.
V612	Loan Purpose	Loan Purpose; Preapproval	An invalid *Loan Purpose* was reported. Please review the information below and update your file accordingly. 1) *Loan Purpose* must equal 1, 2, 31, 32, 4, or 5, and cannot be left blank. 2) If *Preapproval* equals 1, then *Loan Purpose* must equal 1.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V613	Preapproval	Preapproval; Action Taken	An invalid *Preapproval* data field was provided. Please review the information below and update your file accordingly. 1) *Preapproval* must equal 1 or 2, and cannot be left blank. 2) If *Action Taken* equals 7 or 8, then *Preapproval* must equal 1. 3) If *Action Taken* equals 3, 4, 5, or 6, then *Preapproval* must equal 2. 4) If *Preapproval* equals 1, then *Action Taken* must equal 1, 2, 7, or 8.
V614	Preapproval	Preapproval; Loan Purpose; Multifamily Affordable Units; Reverse Mortgage; Open-End Line of Credit	An invalid *Preapproval* was provided. Please review the information below and update your file accordingly. 1) If *Loan Purpose* equals 2, 4, 31, 32, or 5, then *Preapproval* must equal 2. 2) If *Multifamily Affordable Units* is a number, then *Preapproval* must equal 2. 3) If *Reverse Mortgage* equals 1, then *Preapproval* must equal 2. 4) If *Open-End Line of Credit* equals 1, then *Preapproval* must equal 2.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V615	Construction Method	Construction Method; Manufactured Home Land Property Interest; Manufactured Home Secured Property Type	An invalid *Construction Method* was reported. Please review the information below and update your file accordingly. 1) *Construction Method* must equal 1 or 2, and cannot be left blank. 2) If *Manufactured Home Land Property Interest* equals 1, 2, 3, or 4, then *Construction Method* must equal 2. 3) If *Manufactured Home Secured Property Type* equals 1 or 2 then *Construction Method* must equal 2.
V616	Occupancy Type	Occupancy Type	An invalid *Occupancy Type* was reported. Please review the information below and update your file accordingly. 1) *Occupancy Type* must equal 1, 2, or 3, and cannot be left blank.
V617	Loan Amount	Loan Amount	An invalid *Loan Amount* was reported. Please review the information below and update your file accordingly. 1) *Loan Amount* must be a number greater than or equal to 0, and cannot be left blank.
V618	Action Taken	Action Taken	An invalid *Action Taken* was reported. Please review the information below and update your file accordingly. 1) *Action Taken* must equal 1, 2, 3, 4, 5, 6, 7, or 8, and cannot be left blank.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V619	Action Taken Date	Action Taken Date; Application Date	An invalid *Action Taken Date* was reported. Please review the information below and update your file accordingly. 1) *Action Taken Date* must be a valid date using YYYYMMDD format, and cannot be left blank. 2) The *Action Taken Date* must be in the reporting year. 3) If *Action Taken* equals 1, 2, 3, 4, 5, 7, or 8, then the *Action Taken Date* must be on or after the *Application Date.*
V620	Property Address	Street Address	An invalid *Street Address* was provided. Please review the information below and update your file accordingly. 1) *Street Address* cannot be left blank.
V621	Property Address	City	An invalid *City* was provided. Please review the information below and update your file accordingly. 1) *City* cannot be left blank.
V622	Property Address	Street Address; City; State; Zip Code	An invalid *City*, *State*, and/or *Zip Code* were provided. Please review the information below and update your file accordingly. 1) If *Street Address* was not reported NA or Exempt, then *City*, *State*, and *Zip Code* must be provided, and not reported NA.
V623	Property Address; Property Location	State	An invalid *State* was provided. Please review the information below and update your file accordingly. 1) *State* must be either a two-letter state code or NA, and cannot be left blank.
V624	Property Address	Zip Code	An invalid *Zip Code* was provided. Please review the information below and update your file accordingly. 1) The required format for *Zip Code* is 12345-1010, 12345, NA, or Exempt, and cannot be left blank.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V625	Property Location	Census Tract	An invalid *Census Tract* was provided. Please review the information below and update your file accordingly. 1) The required format for *Census Tract* is an eleven-digit number or NA, and it cannot be left blank. 2) If *Census Tract* is not reported NA, then the number provided must be a valid census tract number defined by the U.S. Census Bureau.
V626	Property Location	County	An invalid *County* was provided. Please review the information below and update your file accordingly. 1) The required format for *County* is a five-digit FIPS code or NA, and it cannot be left blank
V627	Property Location	Census Tract; County	An invalid *Census Tract* or *County* was provided. Please review the information below and update your file accordingly. 1) If *County* and *Census Tract* are not reported NA, they must be a valid combination of information. The first five digits of the *Census Tract* must match the reported five-digit *County* FIPS code.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V628	Ethnicity	Ethnicity of Applicant or Borrower: 1; Ethnicity of Applicant or Borrower: 2; Ethnicity of Applicant or Borrower: 3; Ethnicity of Applicant or Borrower: 4; Ethnicity of Applicant or Borrower: 5; Ethnicity of Applicant or Borrower: Free Form Text Field for Other Hispanic or Latino	An invalid *Ethnicity* data field was reported. Please review the information below and update your file accordingly. 1) *Ethnicity of Applicant or Borrower: 1* must equal 1, 11, 12, 13, 14, 2, 3, or 4, and cannot be left blank, unless an ethnicity is provided in *Ethnicity of Applicant or Borrower: Free Form Text Field for Other Hispanic or Latino*. 2) *Ethnicity of Applicant or Borrower: 2*; *Ethnicity of Applicant or Borrower: 3*; *Ethnicity of Applicant or Borrower: 4*; *Ethnicity of Applicant or Borrower: 5* must equal 1, 11, 12, 13, 14, 2, or be left blank. 3) Each *Ethnicity of Applicant or Borrower* code can only be reported once. 4) If *Ethnicity of Applicant or Borrower: 1* equals 3 or 4; then *Ethnicity of Applicant or Borrower: 2*; *Ethnicity of Applicant or Borrower: 3*; *Ethnicity of Applicant or Borrower: 4*; *Ethnicity of Applicant or Borrower: 5* must be left blank.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V629	Ethnicity	Ethnicity of Applicant or Borrower: 1; Ethnicity of Applicant or Borrower: 2; Ethnicity of Applicant or Borrower: 3; Ethnicity of Applicant or Borrower: 4; Ethnicity of Applicant or Borrower: 5; Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname; Ethnicity of Applicant or Borrower: Free Form Text Field for Other Hispanic or Latino.	An invalid *Ethnicity* data field was reported. Please review the information below and update your file accordingly. 1) *Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname* must equal 1, 2, or 3, and cannot be left blank. 2) If *Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname* equals 1, then *Ethnicity of Applicant or Borrower: 1* must equal 1 or 2; and *Ethnicity of Applicant or Borrower: 2* must equal 1, 2 or be left blank; and *Ethnicity of Applicant or Borrower: 3*; *Ethnicity of Applicant or Borrower: 4*; and *Ethnicity of Applicant or Borrower: 5* must all be left blank. 3) If *Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname* equals 2, then *Ethnicity of Applicant or Borrower: 1* must equal 1, 11, 12, 13, 14, 2, or 3, and cannot be left blank, unless an ethnicity is provided in *Ethnicity of Applicant or Borrower: Free Form Text Field for Other Hispanic or Latino*.
V630	Ethnicity	Ethnicity of Applicant or Borrower: 1; Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	An invalid *Ethnicity* data field was reported. Please review the information below and update your file accordingly. 1) If *Ethnicity of Applicant or Borrower: 1* equals 4, then *Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname* must equal 3.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V631	Ethnicity	Ethnicity of Co-Applicant or Co-Borrower: 1; Ethnicity of Co-Applicant or Co-Borrower: 2; Ethnicity of Co-Applicant or Co-Borrower: 3; Ethnicity of Co-Applicant or Co-Borrower: 4; Ethnicity of Co-Applicant or Co-Borrower: 5; Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino.	An invalid *Ethnicity* data field was reported. Please review the information below and update your file accordingly. 1) *Ethnicity of Co-Applicant or Co-Borrower: 1* must equal 1, 11, 12, 13, 14, 2, 3, 4, or 5, and cannot be left blank, unless an ethnicity is provided in *Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino*. 2) *Ethnicity of Co-Applicant or Co-Borrower: 2*; *Ethnicity of Co-Applicant or Co-Borrower: 3*; *Ethnicity of Co-Applicant or Co-Borrower: 4*; *Ethnicity of Co-Applicant or Co-Borrower: 5* must equal 1, 11, 12, 13, 14, 2, or be left blank. 3) Each *Ethnicity of Co-Applicant or Co-Borrower* code can only be reported once. 4) If *Ethnicity of Co-Applicant or Co-Borrower: 1* equals 3, 4, or 5; then E*thnicity of Co-Applicant or Co-Borrower: 2*; *Ethnicity of Co-Applicant or Co-Borrower: 3*; *Ethnicity of Co-Applicant or Co-Borrower: 4*; *Ethnicity of Co-Applicant or Co-Borrower: 5* must be left blank.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V632	Ethnicity	Ethnicity of Co-Applicant or Co-Borrower: 1; Ethnicity of Co-Applicant or Co-Borrower: 2; Ethnicity of Co-Applicant or Co-Borrower: 3; Ethnicity of Co-Applicant or Co-Borrower: 4; Ethnicity of Co-Applicant or Co-Borrower: 5; Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname; Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino	An invalid *Ethnicity* data field was reported. Please review the information below and update your file accordingly. 1) *Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname* must equal 1, 2, 3, or 4, and cannot be left blank. 2) If *Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname equals 1*; then *Ethnicity of Co-Applicant or Co-Borrower: 1* must equal 1 or 2; and *Ethnicity of Co-Applicant or Co-Borrower: 2* must equal 1, 2 or be left blank*;* and *Ethnicity of Co-Applicant or Co-Borrower: 3; Ethnicity of Co-Applicant or Co-Borrower: 4; Ethnicity of Co-Applicant or Co-Borrower: 5* must all be left blank. 3) If *Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname equals 2*; then E*thnicity of Co-Applicant or Co-Borrower: 1* must equal 1, 11, 12, 13, 14, 2, or 3, and cannot be left blank, unless an ethnicity is provided in *Ethnicity of Co-Applicant or Co-Borrower: Free Form Text Field for Other Hispanic or Latino*.
V633	Ethnicity	Ethnicity of Co-Applicant or Co-Borrower: 1; Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	An invalid *Ethnicity* data field was reported. Please review the information below and update your file accordingly. 1) If *Ethnicity of Co-Applicant or Co-Borrower: 1* equals 4, then *Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname* must equal 3.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V634	Ethnicity	Ethnicity of Co-Applicant or Co-Borrower: 1; Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	An invalid *Ethnicity* data field was reported. Please review the information below and update your file accordingly. 1) If *Ethnicity of Co-Applicant or Co-Borrower: 1* equals 5, then *Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname* must equal 4, **and the reverse must be true.**

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V635	Race	Race of Applicant or Borrower: 1; Race of Applicant or Borrower: 2; Race of Applicant or Borrower: 3; Race of Applicant or Borrower: 4; Race of Applicant or Borrower: 5; 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; Race of Applicant or Borrower: Free Form Text Field for Other Pacific Islander	An invalid *Race* data field was reported. Please review the information below and update your file accordingly. 1) *Race of Applicant or Borrower: 1* must equal 1, 2, 21, 22, 23, 24, 25, 26, 27, 3, 4, 41, 42, 43, 44, 5, 6, or 7, and cannot be left blank, unless a race is provided in *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,* or *Race of Applicant or Borrower: Free Form Text Field for Other Pacific Islander*. 2) *Race of Applicant or Borrower: 2*; *Race of Applicant or Borrower: 3*; *Race of Applicant or Borrower: 4; Race of Applicant or Borrower: 5* must equal 1, 2, 21, 22, 23, 24, 25, 26, 27, 3, 4, 41, 42, 43, 44, 5, or be left blank. 3) Each *Race of Applicant or Borrower* code can only be reported once. 4) If *Race of Applicant or Borrower: 1* equals 6 or 7; then *Race of Applicant or Borrower: 2*; *Race of Applicant or Borrower: 3*; *Race of Applicant or Borrower: 4*; and *Race of Applicant or Borrower: 5* must all be left blank.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V636	Race	Race of Applicant or Borrower: 1; Race of Applicant or Borrower: 2; Race of Applicant or Borrower: 3; Race of Applicant or Borrower: 4; Race of Applicant or Borrower: 5; Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname; 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; Race of Applicant or Borrower: Free Form Text Field for Other Pacific Islander	An invalid *Race* data field was reported. Please review the information below and update your file accordingly. 1) *Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname* must equal 1, 2, or 3, and cannot be left blank. 2) If R*ace of Applicant or Borrower Collected on the Basis of Visual Observation or Surname* equals 1; then *Race of Applicant or Borrower: 1* must equal 1, 2, 3, 4, or 5, and *Race of Applicant or Borrower: 2; Race of Applicant or Borrower: 3; Race of Applicant or Borrower: 4; Race of Applicant or Borrower: 5* must equal 1, 2, 3, 4, or 5, or be left blank. 3) If *Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname* equals 2, *Race of Applicant or Borrower: 1* must equal 1, 2, 21, 22, 23, 24, 25, 26, 27, 3, 4, 41, 42, 43, 44, 5, or 6, and cannot be left blank, unless a race is provided in *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,* or *Race of Applicant or Borrower: Free Form Text Field for Other Pacific Islander*; and *Race of Applicant or Borrower: 2; Race of Applicant or Borrower: 3; Race of Applicant or Borrower: 4; Race of Applicant or Borrower: 5* must equal 1, 2, 21, 22, 23, 24, 25, 26, 27, 3, 4, 41, 42, 43, 44, 5, or be left blank.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V637	Race	Race of Applicant or Borrower: 1; Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	An invalid *Race* data field was reported. Please review the information below and update your file accordingly. 1) If *Race of Applicant or Borrower: 1* equals 7, then *Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname* must equal 3.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V638	Race	Race of Co-Applicant or Co-Borrower: 1; Race of Co-Applicant or Co-Borrower: 2; Race of Co-Applicant or Co-Borrower: 3; Race of Co-Applicant or Co-Borrower: 4; Race of Co-Applicant or Co-Borrower: 5; 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; Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Pacific Islander	An invalid *Race* data field was reported. Please review the information below and update your file accordingly. 1) *Race of Co-Applicant or Co-Borrower: 1* must equal 1, 2, 21, 22, 23, 24, 25, 26, 27, 3, 4, 41, 42, 43, 44, 5, 6, 7, or 8, and cannot be left blank, unless a race is provided in *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,* or *Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Pacific Islander*. 2) *Race of Co-Applicant or Co-Borrower: 2; Race of Co-Applicant or Co-Borrower: 3; Race of Co-Applicant or Co-Borrower: 4; Race of Co-Applicant or Co-Borrower: 5* must equal 1, 2, 21, 22, 23, 24, 25, 26, 27, 3, 4, 41, 42, 43, 44, 5, or be left blank. 3) Each *Race of Co-Applicant or Co-Borrower* code can only be reported once. 4) If *Race of Co-Applicant or Co-Borrower: 1* equals 6, 7, or 8, then *Race of Co-Applicant or Co-Borrower: 2*; *Race of Co-Applicant or Co-Borrower: 3*; *Race of Co-Applicant or Co-Borrower: 4*; and *Race of Co-Applicant or Co-Borrower: 5* must be left blank.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V639	Race	Race of Co-Applicant or Co-Borrower: 1; Race of Co-Applicant or Co-Borrower: 2; Race of Co-Applicant or Co-Borrower: 3; Race of Co-Applicant or Co-Borrower: 4; Race of Co-Applicant or Co-Borrower: 5; Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname; 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; Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Pacific Islander	An invalid *Race* data field was reported. Please review the information below and update your file accordingly. 1) *Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname* must equal 1, 2, 3, or 4, and cannot be left blank. 2) If *Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname* equals 1, then *Race of Co-Applicant or Co-Borrower: 1* must equal 1, 2, 3, 4, or 5; and *Race of Co-Applicant or Co-Borrower: 2; Race of Co-Applicant or Co-Borrower: 3; Race of Co-Applicant or Co-Borrower: 4; Race of Co-Applicant or Co-Borrower: 5* must equal 1, 2, 3, 4, or 5, or be left blank. 3) If *Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname* equals 2, then *Race of Co-Applicant or Co-Borrower: 1* must equal 1, 2, 21, 22, 23, 24, 25, 26, 27, 3, 4, 41, 42, 43, 44, 5, or 6, and cannot be left blank, unless a race is provided in *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,* or *Race of Co-Applicant or Co-Borrower: Free Form Text Field for Other Pacific Islander*; and *Race of Co-Applicant or Co-Borrower: 2; Race of Co-Applicant or Co-Borrower: 3; Race of Co-Applicant or Co-Borrower: 4; Race of Co-Applicant or Co-Borrower: 5* must equal 1, 2, 21, 22, 23, 24, 25, 26, 27, 3, 4, 41, 42, 43, 44, 5, or be left blank.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V640	Race	Race of Co-Applicant or Co-Borrower: 1; Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	An invalid *Race* data field was reported. Please review the information below and update your file accordingly. 1) If *Race of Co-Applicant or Co-Borrower: 1* equals 7, then *Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname* must equal 3.
V641	Race	Race of Co-Applicant or Co-Borrower: 1; Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	An invalid *Race* data field was reported. Please review the information below and update your file accordingly. 1) If *Race of Co-Applicant or Co-Borrower: 1* equals 8, then *Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname* must equal 4, and **the reverse must be true.**
V642	Sex	Sex of Applicant or Borrower; Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	An invalid *Sex* data field was reported. Please review the information below and update your file accordingly. 1) *Sex of Applicant or Borrower* must equal 1, 2, 3, 4, or 6, and cannot be left blank. 2) *Sex of Applicant or Borrower Collected* on the *Basis of Visual Observation or Surname* must equal 1, 2, or 3, and cannot be left blank.
V643	Sex	Sex of Applicant or Borrower; Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	An invalid *Sex* data field was reported. Please review the information below and update your file accordingly. 1) If *Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname* equals 1, then S*ex of Applicant or Borrower* must equal 1 or 2.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V644	Sex	Sex of Applicant or Borrower; Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	An invalid *Sex* data field was reported. Please review the information below and update your file accordingly. 1) If *Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname* equals 2, then *Sex of Applicant or Borrowe*r must equal 1, 2, 3, or 6. 2) If *Sex of Applicant or Borrower* equals 6, then *Sex of Applicant or Borrower Collected on the Basis of Visual Observation* or Surname must equal 2 or 3.
V645	Sex	Sex of Applicant or Borrower; Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	An invalid *Sex* data field was reported. Please review the information below and update your file accordingly. 1) If *Sex of Applicant or Borrower* equals 4, then *Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname* must equal 3.
V646	Sex	Sex of Co-Applicant or Co-Borrower; Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	An invalid *Sex* data field was reported. Please review the information below and update your file accordingly. 1) *Sex of Co-Applicant or Co-Borrower* must equal 1, 2, 3, 4, 5, or 6, and cannot be left blank. 2) *Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname* must equal 1, 2, 3, or 4, and cannot be left blank.
V647	Sex	Sex of Co-Applicant or Co-Borrower; Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	An invalid *Sex data field* was reported. Please review the information below and update your file accordingly. 1) If *Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname* equals 1, then *Sex of Co-Applicant or Co-Borrower* must equal 1 or 2.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V648	Sex	Sex of Co-Applicant or Co-Borrower; Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	An invalid *Sex* data field was reported. Please review the information below and update your file accordingly. 1) If *Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname* equals 2, then *Sex of Co-Applicant or Co-Borrower* must equal 1, 2, 3, or 6. 2) If *Sex of Co-Applicant or Co-Borrower* equals 6, then *Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname* must equal 2 or 3.
V649	Sex	Sex of Co-Applicant or Co-Borrower; Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	An invalid *Sex* data field was reported. Please review the information below and update your file accordingly. 1) If *Sex of Co-Applicant or Co-Borrower* equals 4, then *Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname* must equal 3.
V650	Sex	Sex of Co-Applicant or Co-Borrower; Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	An invalid *Sex* data field was reported. Please review the information below and update your file accordingly. 1) If *Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname* equals 4, then *Sex of Co-Applicant or Co-Borrower* must equal 5, **and the reverse must be true**.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V651	Age	Age of Applicant or Borrower; Ethnicity of Applicant or Borrower 1; Race of Applicant or Borrower 1; Sex of Applicant or Borrower	An invalid *Age of Applicant or Borrower* was reported. Please review the information below and update your file accordingly. 1) *Age of Applicant or Borrower* must be a whole number greater than zero, and cannot be left blank. 2) If the *Ethnicity of Applicant or Borrower: 1* equals 4; and *Race of Applicant or Borrower: 1* equals 7; *Sex of Applicant or Borrower* equals 4; and *Action Taken* does not equal 6, indicating the applicant or borrower is a non-natural person, then *Age of Applicant or Borrower* must equal 8888.
V652	Age	Age of Co-Applicant or Co-Borrower; Ethnicity of Co-Applicant or Co-Borrower 1; Race of Co-Applicant or Co-Borrower 1; Sex of Co-Applicant or Co-Borrower	An invalid *Age of Co-Applicant or Co-Borrower* was reported. Please review the information below and update your file accordingly. 1) *Age of Co-Applicant or Co-Borrower* must be a whole number greater than zero, and cannot be left blank. 2) If the *Ethnicity of Co-Applicant or Co-Borrower: 1* equals 4; and *Race of Co-Applicant or Co-Borrower: 1 equals 7*; and *Sex of Co-Applicant or Co-Borrower: 1* equals 4; and *Action Taken* does not equal 6, indicating that the co-applicant or co-borrower is a non-natural person, then *Age of Co-Applicant or Co-Borrower* must equal 8888.
V654	Income	Income; Multifamily Affordable Units	An invalid *Income* was reported. Please review the information below and update your file accordingly. 1) *Income* must be either a positive or negative integer rounded to the nearest thousand or NA, and cannot be left blank. 2) If *Multifamily Affordable Units* is a number, then *Income* must be NA.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V655	Income	Income; Ethnicity of Applicant or Borrower: 1; Race of Applicant or Borrower: 1; Sex of Applicant or Borrower: 1; Ethnicity of Co-Applicant or Co-Borrower: 1; Race of Co-Applicant or Co-Borrower: 1; Sex of Co-Applicant or Co-Borrower: 1	An invalid *Income* was reported. Please review the information below and update your file accordingly. 1) If *Ethnicity of Applicant or Borrower: 1* equals 4; and *Race of Applicant or Borrower: 1* equals 7; *Sex of Applicant or Borrower: 1* equals 4; and *Action Taken* does not equal 6, indicating the applicant is a non-natural person, then *Income* must be NA. 2) If *Ethnicity of Co-Applicant or Co-Borrower: 1* equals 4; and *Race of Co-Applicant or Co-Borrower: 1* equals 7; *Sex of Co-Applicant or Co-Borrower: 1* equals 4; and *Action Taken* does not equal 6, indicating that the co-applicant or co-borrower is a non-natural person, then *Income* must be NA.
V656	Type of Purchaser	Type of Purchaser; Action Taken	An invalid *Type of Purchaser* was reported. Please review the information below and update your file accordingly. 1) *Type of Purchaser* must equal 0, 1, 2, 3, 4, 5, 6, 71, 72, 8, or 9, and cannot be left blank. 2) If *Action Taken* equals 2, 3, 4, 5, 7, or 8, then *Type of Purchaser* must equal 0.
V657	Rate Spread	Rate Spread; Action Taken; Reverse Mortgage	An invalid *Rate Spread* was reported. Please review the information below and update your file accordingly. 1) *Rate Spread* must be a number, Exempt, or NA, and cannot be left blank. 2) If *Action Taken* equals 3, 4, 5, 6, or 7, then *Rate Spread* must be NA or Exempt. 3) If *Reverse Mortgage* equals 1, then *Rate Spread* must be NA or Exempt.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V658	HOEPA Status	HOEPA Status; Action Taken	An invalid *HOEPA Status* was reported. Please review the information below and update your file accordingly. 1) *HOEPA Status* must equal 1, 2, or 3, and cannot be left blank. 2) If *Action Taken* equals 2, 3, 4, 5, 7, or 8, then *HOEPA Status* must be 3.
V659	Lien Status	Lien Status	An invalid *Lien Status* was reported. Please review the information below and update your file accordingly. 1) *Lien Status* must equal 1 or 2, and cannot be left blank.
V660	Credit Score	Credit Score of Applicant or Borrower; Applicant or Borrower, Name and Version of Credit Scoring Model	An invalid *Credit Score* data field was reported. Please review the information below and update your file accordingly. 1) *Credit Score of Applicant or Borrower* must be a number, and cannot be left blank. 2) *Applicant or Borrower, Name and Version of Credit Scoring Model* must equal 1111, 1, 2, 3, 4, 5, 6, 7, 8, 9, or 11.
V661	Credit Score	Credit Score of Applicant or Borrower; Applicant or Borrower, Name and Version of Credit Scoring Model	An invalid *Credit Score* data field was reported. Please review the information below and update your file accordingly. 1) If *Credit Score of Applicant or Borrower* equals 8888, indicating not applicable, then *Applicant or Borrower, Name and Version of Credit Scoring Model* must equal 9, **and the reverse must be true.**

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V662	Credit Score	Applicant or Borrower, Name and Version of Credit Scoring Model; Applicant or Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8	An invalid *Credit Score* data field was reported. Please review the information below update your file accordingly. 1) If *Applicant or Borrower, Name and Version of Credit Scoring Model* equals 1111, 1, 2, 3, 4, 5, 6, 7, 9, or 11 then *Applicant or Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8* must be left blank, **and the reverse must be true.** 2) If *Applicant or Borrower, Name and Version of Credit Scoring Model* equals 8, then A*pplicant or Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8* must not be blank, **and the reverse must be true.**
V663	Credit Score	Action Taken; Credit Score of Applicant or Borrower; Applicant or Borrower, Name and Version of Credit Scoring Model; Applicant or Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8	An invalid *Credit Score* data field was reported. Please review the information below and update your file accordingly. 1) If A*ction Taken* equals 4, 5, or 6, then *Credit Score of Applicant or Borrower* must equal 8888 or 1111; and A*pplicant or Borrower, Name and Version of Credit Scoring Model* must equal 9 or 1111; and *Applicant or Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8* must be left blank.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V664	Credit Score	Action Taken; Credit Score of Co-Applicant or Co-Borrower: Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model; Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8	An invalid *Credit Score* data field was reported. Please review the information below and update your file accordingly. 1) If *Action Taken* equals 4, 5, or 6, then *Credit Score of Co-Applicant or Co-Borrower* must equal 8888 or 1111; and *Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model* must equal 9 or 1111; and *Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8* must be left blank
V665	Credit Score	Credit Score of Co-Applicant or Co-Borrower; Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model	An invalid *Credit Score* data field was reported. Please review the information below and update your file accordingly. 1) *Credit Score of Co-Applicant or Co-Borrower* must be a number, and cannot be left blank. 2) *Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model* must equal 1111, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, or 11 and cannot be left blank.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V666	Credit Score	Credit Score of Co-Applicant or Co-Borrower; Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model	An invalid *Credit Score* data field was reported. Please review the information below and update your file accordingly. 1) If *Credit Score of Co-Applicant or Co-Borrower* equals 8888, indicating not applicable, then *Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model* must equal 9, **and the reverse must be true.** 2) If *Credit Score of Co-Applicant or Co-Borrower* equals 9999 indicating no co-applicant, then *Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model* must equal 10, **and the reverse must be true.**
V667	Credit Score	Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model; Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8	An invalid *Credit Score* data field was reported. Please review the information below and update your file accordingly. 1) If *Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model* equals 1111, 1, 2, 3, 4, 5, 6, 7, 9, 10, or 11 then *Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8* must be left blank, **and the reverse must be true.** 2) If *Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model* equals 8, then *Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8* must not be left blank, **and the reverse must be true.**

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V668	Credit Score	Credit Score of Applicant or Borrower; Credit Score of Co-Applicant or Co-Borrower; Ethnicity of Applicant or Borrower 1; Race of Applicant or Borrower 1; Sex of Applicant or Borrower; Ethnicity of Co-Applicant or Co-Borrower 1; Race of Co-Applicant or Co-Borrower 1; Sex of Co-Applicant or Co-Borrower	An invalid *Credit Score* data point was reported. Please review the information below and update your file accordingly. 1) If *Ethnicity of Applicant or Borrower: 1* equals 4; and *Race of Applicant or Borrower: 1* equals 7; and *Sex of Applicant or Borrower* equals 4 indicating the applicant is a non-natural person then *Credit Score of Applicant or Borrower* must equal 8888, indicating not applicable, or 1111. 2) If E*thnicity of Co-Applicant or Co-Borrower: 1* equals 4; and *Race of Co-Applicant or Co-Borrower: 1* equals 7; and *Sex of Co-Applicant or Co-Borrower* equals 4 indicating that the co-applicant is a non-natural person, then *Credit Score of Co-Applicant or Co-Borrower* must equal 8888, indicating not applicable, or 1111.
V669	Reason for Denial	Reason for Denial: 1; Reason for Denial: 2; Reason for Denial: 3; Reason for Denial: 4	An invalid *Reason for Denial* data field was reported. Please review the information below and update your file accordingly. 1) *Reason for Denial: 1* must equal 1111, 1, 2, 3, 4, 5, 6, 7, 8, 9, or 10, and cannot be left blank. 2) *Reason for Denial: 2*; *Reason for Denial: 3*; and *Reason for Denial: 4* must equal 1, 2, 3, 4, 5, 6, 7, 8, 9, or be left blank. 3) Each *Reason for Denial* code can only be reported once. 4) If *Reason for Denial: 1* equals 1111 or 10, then *Reason for Denial: 2; Reason for Denial: 3*; and *Reason for Denial: 4* must all be left blank.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V670	Reason for Denial	Action Taken; Reason for Denial: 1	An invalid *Reason for Denial* data field was reported. Please review the information below and update your file accordingly. 1) If *Action Taken* equals 3 or 7, then the *Reason for Denial: 1* must equal 1111, 1, 2, 3, 4, 5, 6, 7, 8, or 9. 2) If Reason for Denial: 1 equals 1, 2, 3, 4, 5, 6, 7, 8, or 9, then Action Taken must equal 3 or 7. 2) If *Action Taken* equals 1, 2, 4, 5, 6, or 8, then *Reason for Denial: 1* must equal 1111 or 10. 4) If Reason for Denial: 1 equals 10, then Action Taken must equal 1, 2, 4, 5, 6, or 8.
V671	Reason for Denial	Reason for Denial: 1; Reason for Denial: 2; Reason for Denial: 3; Reason for Denial: 4; Reason for Denial: Conditional Free Form Text Field for Code 9	An invalid *Reason for Denial* data field was reported. Please review the information below and update your file accordingly. 1) *Reason for Denial: 1*; *Reason for Denial: 2*; *Reason for Denial: 3*; or R*eason for Denial: 4* was reported Code 9: Other; however, the *Reason for Denial: Conditional Free Form Text Field for Code 9* was left blank; or 2) The *Reason for Denial: Conditional Free Form Text Field for Code 9* was reported, but Code 9 was not reported in *Reason for Denial: 1*; *Reason for Denial: 2*; *Reason for Denial: 3*; or *Reason for Denial: 4.*

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V672	Total Loan Costs or Total Points and Fees	Total Loan Costs; Total Points and Fees; Action Taken; Reverse Mortgage; Open-End Line of Credit; Business or Commercial Purpose	An invalid *Total Loan Costs or Total Points and Fees* data field was reported. Please review the information below and update your file accordingly. 1) *Total Loan Costs* must be a number greater than or equal to 0, NA, or Exempt, and cannot be left blank. 2) If *Total Points and Fees* is a number greater than or equal to 0, then *Total Loan Costs* must be NA. 3) If R*everse Mortgage* equals 1, then *Total Loan Costs* must be NA or Exempt. 4) If *Open-End Line of Credit* equals 1, then *Total Loan Costs* must be NA or Exempt. 5) If *Business or Commercial Purpose* equals 1, then *Total Loan Costs* must be NA or Exempt. 6) If *Action Taken* equals 2, 3, 4, 5, 7, or 8, then *Total Loan Costs* must be NA or Exempt.
V673	Total Loan Costs or Total Points and Fees	Total Points and Fees; Action Taken; Reverse Mortgage; Business or Commercial Purpose	An invalid *Total Points and Fees* was reported. Please review the information below and update your file accordingly. 1) *Total Points and Fees* must be a number greater than or equal to 0, Exempt, or NA, and cannot be left blank. 2) If *Action Taken* equals 2, 3, 4, 5, 6, 7, or 8 then *Total Points and Fees* must be NA or Exempt. 3) If *Reverse Mortgag*e equals 1, then *Total Points and Fees* must be NA or Exempt. 4) If *Business or Commercial Purpose* equals 1, then *Total Points and Fees* must be NA or Exempt. 5) If *Total Loan Costs* is a number greater than or equal to 0, then *Total Points and Fees* must be NA.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V674	Origination Charges	Origination Charges; Reverse Mortgage; Open-End Line of Credit; Business or Commercial Purpose; Action Taken	An invalid *Origination Charges* was reported. Please review the information below and update your file accordingly. 1) *Origination Charges* must be a number greater than or equal to 0, Exempt, or NA, and cannot be left blank. 2) If *Reverse Mortgage* equals 1, then *Origination Charges* must be NA or Exempt. 3) If *Open-End Line of Credit* equals 1, then *Origination Charges* must be NA or Exempt. 4) If *Business or Commercial Purpose* equals 1, then *Origination Charges* must be NA or Exempt. 5) If *Action Taken* equals 2, 3, 4, 5, 7, or 8, then *Origination Charges* must be NA or Exempt.
V675	Discount Points	Discount Points; Reverse Mortgage; Open-End Line of Credit; Business or Commercial Purpose; Action Taken	An invalid *Discount Points* was reported. Please review the information below and update your file accordingly. 1) *Discount Points* must be a number greater than 0, blank, Exempt, or NA. 2) If *Reverse Mortgage* equals 1, then *Discount Points* must be NA or Exempt. 3) If *Open-End Line of Credit* equals 1, then *Discount Points* must be NA or Exempt. 4) If *Business or Commercial Purpose* equals 1, then *Discount Points* must be NA or Exempt. 5) If *Action Taken* equals 2, 3, 4, 5, 7, or 8, then *Discount Points* must be NA or Exempt.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V676	Lender Credits	Lender Credits; Reverse Mortgage; Open-End Line of Credit; Business or Commercial Purpose; Action Taken	An invalid *Lender Credits* was reported. Please review the information below and update your file accordingly. 1) *Lender Credits* must be a number greater than 0, blank, Exempt, or NA. 2) If *Reverse Mortgage* equals 1, then *Lender Credits* must be NA or Exempt. 3) If *Open-End Line of Credit* equals 1, then *Lender Credits* must be NA or Exempt. 4) If *Business or Commercial Purpose* equals 1, then *Lender Credits* must be NA or Exempt. 5) If *Action Taken* equals 2, 3, 4, 5, 7, or 8, then *Lender Credits* must be NA or Exempt.
V677	Interest Rate	Interest Rate; Action Taken	An invalid *Interest Rate* was reported. Please review the information below and update your file accordingly. 1) *Interest Rate* must be a number greater than or equal to 0, Exempt, or NA, and cannot be left blank. 2) If *Action Taken* equals 3, 4, 5, or 7; then *Interest Rate* must be NA or Exempt.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V678	Prepayment Penalty Term	Prepayment Penalty Term; Action Taken; Reverse Mortgage; Business or Commercial Purpose; Loan Term	An invalid *Prepayment Penalty Term* was reported. Please review the information below and update your file accordingly. 1) *Prepayment Penalty Term* must be a whole number greater than 0, Exempt, or NA, and cannot be left blank. 2) If *Action Taken* equals 6, then *Prepayment Penalty Term* must be NA or Exempt. 3) If *Reverse Mortgage* equals 1, then *Prepayment Penalty Term* must be NA or Exempt. 4) If *Business or Commercial Purpose* equals 1, then *Prepayment Penalty Term* must be NA or Exempt. 5) If both *Prepayment Penalty Term* and *Loan Term* are numbers, then *Prepayment Penalty Term* must be less than or equal to *Loan Term.*
V679	Debt-to-Income Ratio	Debt-to-Income Ratio, Multifamily Affordable Units, Action Taken	An invalid *Debt-to-Income Ratio* was reported. Please review the information below and update your file accordingly. 1) *Debt-to-Income Ratio* must be a number, Exempt, or NA, and cannot be left blank. 2) If *Action Taken* equals 4, 5, or 6, then *Debt-to-Income Ratio* must be NA or Exempt. 3) If *Multifamily Affordable Units* is a number, then *Debt-to-Income Ratio* must be NA or Exempt.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V680	Debt-to-Income Ratio	Debt-to-Income Ratio; Ethnicity of Applicant or Borrower: 1; Race of Applicant or Borrower: 1; Sex of Applicant or Borrower: 1; Ethnicity of Co-Applicant or Co-Borrower: 1; Race of Co-Applicant or Co-Borrower: 1; Sex of Co-Applicant or Co-Borrower: 1	An invalid *Debt-to-Income Ratio* was reported. Please review the information below and update your file accordingly. 1) If *Ethnicity of Applicant or Borrower: 1* equals 4; and *Race of Applicant or Borrower: 1* equals 7; and *Sex of Applicant or Borrower: 1* equals 4 indicating the applicant or borrower is a non-natural person; and the *Ethnicity of Co-Applicant or Co-Borrower: 1* equals 5; and *Race of Co-Applicant or Co-Borrower: 1* equals 8; and *Sex of Co-Applicant or Co-Borrower: 1* equals 5 indicating that there is no co-applicant or co-borrower, then *Debt-to-Income Ratio* must be NA or Exempt. 2) If *Ethnicity of Applicant or Borrower: 1* equals 4; and *Race of Applicant or Borrower: 1* equals 7; and *Sex of Applicant or Borrower: 1* equals 4 indicating the applicant or borrower is a non-natural person; and the *Ethnicity of Co-Applicant or Co-Borrower:* 1 equals 4; and *Race of Co-Applicant or Co-Borrower: 1* equals 7; and *Sex of Co-Applicant or Co-Borrower: 1* equals 4 indicating that the co-applicant or co-borrower is also a non-natural person, then *Debt-to-Income Ratio* must be NA or Exempt.
V681	Combined Loan-to-Value Ratio	Combined Loan-to-Value Ratio; Action Taken	An invalid *Combined Loan-to-Value Ratio* was reported. Please review the information below and update your file accordingly. 1) *Combined Loan-to-Value Ratio* must be a number greater than 0, Exempt, or NA, and cannot be left blank. 2) If *Action Taken* equals 4, 5, or 6, then *Combined Loan-to-Value* ratio must be NA or Exempt.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V682	Loan Term	Loan Term; Reverse Mortgage	An invalid *Loan Term* was reported. Please review the information below and update your file accordingly. 1) *Loan Term* must be a whole number greater than zero, Exempt, or NA, and cannot be left blank. 2) If *Reverse Mortgage* equals 1, then *Loan Term* must be NA or Exempt.
V683	Introductory Rate Period	Introductory Rate Period	An invalid *Introductory Rate Period* was reported. Please review the information below and update your file accordingly. 1) *Introductory Rate Period* must be a whole number greater than zero, Exempt, or NA, and cannot be left blank.
V684	Non-Amortizing Features	Balloon Payment	An invalid *Balloon Payment* was reported. Please review the information below and update your file accordingly. 1) *Balloon Payment* must equal 1111, 1, or 2, and cannot be left blank.
V685	Non-Amortizing Features	Interest-Only Payments	An invalid *Interest Only Payments* was reported. Please review the information below and update your file accordingly. 1) *Interest Only Payments* must equal 1111, 1, or 2, and cannot be left blank.
V686	Non-Amortizing Features	Negative Amortization	An invalid *Negative Amortization* was reported. Please review the information below and update your file accordingly. 1) *Negative Amortization* must equal 1111, 1, or 2, and cannot be left blank.
V687	Non-Amortizing Features	Other Non-amortizing Features	An invalid *Other Non-amortizing Features* was reported. Please review the information below and update your file accordingly. 1) *Other Non-amortizing Features* must equal 1111, 1, or 2, and cannot be left blank.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V688	Property Value	Property Value; Action Taken	An invalid *Property Value* was reported. Please review the information below and update your file accordingly. 1) *Property Value* must be a number greater than 0, Exempt, or NA, and cannot be left blank. 2) If *Action Taken* equals 4 or 5, then *Property Value* must be NA or Exempt.
V689	Manufactured Home Secured Property Type	Manufactured Home Secured Property Type; Multifamily Affordable Units; Construction Method	An invalid *Manufactured Home Secured Property Type* was reported. Please review the information below and update your file accordingly. 1) *Manufactured Home Secured Property Type* must equal 1111, 1, 2, or 3, and cannot be left blank. 2) If *Multifamily Affordable Units* is a number, then *Manufactured Home Secured Property Type* must equal 1111 or 3. 3) If *Construction Method* equals 1, then *Manufactured Home Secured Property Type* must equal 1111 or 3.
V690	Manufactured Home Land Property Interest	Manufactured Home Land Property Interest; Multifamily Affordable Units; Construction Method	An invalid *Manufactured Home Land Property Interest* was reported. Please review the information below and update your file accordingly. 1) *Manufactured Home Land Property Interest* must equal 1111, 1, 2, 3, 4, or 5, and cannot be left blank. 2 If *Multifamily Affordable Units* is a number, then *Manufactured Home Land Property Interest* must equal 1111 or 5. 3) If *Construction Method* equals 1, then *Manufactured Home Land Property Interest* must equal 1111 or 5.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V691	Total Units	Total Units	An invalid *Total Units* was reported. Please review the information below and update your file accordingly. 1) *Total Units* must be a whole number greater than 0, and cannot be left blank.
V692	Multifamily Affordable Units	Multifamily Affordable Units; Total Units	An invalid *Multifamily Affordable Units* was reported. Please review the information below and update your file accordingly. 1) *Multifamily Affordable Units* must be a whole number, Exempt, or NA, and cannot be left blank. 2) If *Total Units* is less than 5, then *Multifamily Affordable Units* must be NA or Exempt. 3) If *Total Units* is greater than or equal to 5, then *Multifamily Affordable Units* must be less than or equal to *Total Units*, NA or Exempt.
V693	Application Channel	Submission of Application; Action Taken	An invalid *Application Channel* data field was reported. Please review the information below and update your file accordingly. 1) *Submission of Application* must equal 1111, 1, 2, or 3, and cannot be left blank. 2) If A*ction Taken* equals 6, then *Submission of Application* must equal 1111 or 3. 3) If *Submission of Application* equals 3, then Action Taken must equal 6.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V694	Application Channel	Initially Payable to Your Institution; Action Taken	An invalid *Application Channel* data field was reported. Please review the information below and update your file accordingly. 1) *Initially Payable to Your Institution* must equal 1111, 1, 2, or 3, and cannot be left blank. 2) If *Action Taken* equals 6, then *Initially Payable to Your Institution* must equal 1111 or 3. 3) If *Action Taken* equals 1, then *Initially Payable to Your Institution* must equal 1111, 1, or 2.
V695	Mortgage Loan Originator NMLSR Identifier	Mortgage Loan Originator NMLSR Identifier	An invalid *NMLSR Identifier* was reported. Please review the information below and update your file accordingly. 1) *NMLSR Identifier* must be a valid NMLSR ID in integer format, NA, or Exempt, and cannot be left blank. 2) NMLSR Identifier must not contain only the number zero (0) as a value.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V696	Automated Underwriting System	Automated Underwriting System: 1; Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; Automated Underwriting System: 5; Automated Underwriting System Result: 1; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4; Automated Underwriting System Result: 5	An invalid *Automated Underwriting System* data field was reported. Please review the information below and update your file accordingly. 1) *Automated Underwriting System: 1* must equal 1111, 1, 2, 3, 4, 5, 6, or 7 and cannot be left blank. *Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4*; and *Automated Underwriting System: 5* must equal 1, 2, 3, 4, 5, 7 or be left blank. 2) *Automated Underwriting System Result: 1* must equal 1111, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, or 24 and cannot be left blank. *Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4*; and *Automated Underwriting System Result: 5* must equal 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 23, 24 or be left blank. 3) The number of reported *Automated Underwriting Systems* must equal the number of reported *Automated Underwriting System Results*.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V699	Automated Underwriting System	Automated Underwriting System: 1; Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; Automated Underwriting System: 5; Automated Underwriting System Result: 1; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4; Automated Underwriting System Result: 5	An invalid *Automated Underwriting System* data field was reported. Please review the information below and update your file accordingly. 1) If A*utomated Underwriting System: 1; Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4*; or *Automated Underwriting System: 5* equals 5, then the corresponding *Automated Underwriting System Result: 1; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4*; or *Automated Underwriting System Result: 5* must equal 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 23 or 24.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V700	Automated Underwriting System	Automated Underwriting System: 1; Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; Automated Underwriting System: 5; Automated Underwriting System Result: 1; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4; Automated Underwriting System Result: 5	An invalid *Automated Underwriting System* data field was reported. Please review the information below and update your file accordingly. 1) If *Automated Underwriting System: 1* equals 6, then the corresponding *Automated Underwriting System Result: 1* must equal 17; and the *Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; Automated Underwriting System: 5; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4;* and *Automated Underwriting System Result: 5* must all be left blank. 2) If *Automated Underwriting System Result: 1* equals 17, then the corresponding *Automated Underwriting System: 1* must equal 6; and the *Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; Automated Underwriting System: 5; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4;* and *Automated Underwriting System Result: 5* must all be left blank.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V701	Automated Underwriting System	Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; Automated Underwriting System: 5; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4; Automated Underwriting System Result: 5	An invalid *Automated Underwriting System* data field was reported. Please review the information below and update your file accordingly. 1) If *Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; or Automated Underwriting System: 5* was left blank, then the corresponding reported *Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4*; or *Automated Underwriting System Result: 5* must be left blank.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V702	Automated Underwriting System	Automated Underwriting System: 1; Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; Automated Underwriting System: 5; Automated Underwriting System: Conditional Free Form Text Field for Code 5	An invalid *Automated Underwriting System* data field was reported. Please review the information below and update your file accordingly. 1) *Automated Underwriting System: 1; Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; or Automated Underwriting System: 5* was reported Code 5: Other. However, the *Automated Underwriting System: Conditional Free Form Text Field for Code 5* was left blank; or 2) The *Automated Underwriting System: Conditional Free Form Text Field for Code 5* was reported, but Code 5 was not reported in *Automated Underwriting System: 1*; *Automated Underwriting System: 2*; *Automated Underwriting System: 3*; *Automated Underwriting System: 4*; or *Automated Underwriting System: 5*.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V703	Automated Underwriting System	Automated Underwriting System Result: 1; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4; Automated Underwriting System Result: 5; Automated Underwriting System Result: Conditional Free Form Text Field for Code 16	An invalid *Automated Underwriting System Result* data field was reported. Please review the information below and update your file accordingly. 1) *Automated Underwriting System Result: 1; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4*; or *Automated Underwriting System Result: 5* was reported Code 16: Other. However, the *Automated Underwriting System Result: Conditional Free Form Text Field for Code 16* was left blank; or 2) The *Automated Underwriting System Result: Conditional Free Form Text Field for Code 16* was reported, but Code 16 was not reported in *Automated Underwriting System Result: 1*; *Automated Underwriting System Result: 2*; *Automated Underwriting System Result: 3*; *Automated Underwriting System Result: 4*; or *Automated Underwriting System Result: 5*.
V704	Automated Underwriting System	Action Taken; Automated Underwriting System: 1; Automated Underwriting System Result: 1	An invalid *Automated Underwriting System* data field was reported. Please review the information below and update your file accordingly. 1) If *Action Taken* equals 6, then A*utomated Underwriting System: 1* must equal 1111 or 6. 2) If *Action Taken* equals 6, then *Automated Underwriting System Result: 1* must equal 1111 or 17.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V705	Automated Underwriting System	Automated Underwriting System: 1; Automated Underwriting System Result: 1; Ethnicity of Applicant or Borrower: 1; Race of Applicant or Borrower: 1; Sex of Applicant or Borrower: 1; Ethnicity of Co-Applicant or Co-Borrower: 1; Race of Co-Applicant or Co-Borrower: 1; Sex of Co-Applicant or Co-Borrower: 1	An invalid *Automated Underwriting System* data field was reported. Please review the information below and update your file accordingly. 1) If *Ethnicity of Applicant or Borrower: 1* equals 4; and *Race of Applicant or Borrower: 1* equals 7; and S*ex of Applicant or Borrower: 1* equals 4 indicating the applicant is a non-natural person; and the *Ethnicity of Co-Applicant or Co-Borrower: 1* equals 5; and R*ace of Co-Applicant or Co-Borrower: 1* equals 8; and *Sex of Co-Applicant or Co-Borrower: 1* equals 5 indicating that there is no co-applicant or co-borrower, then *Automated Underwriting System: 1* must equal 1111 or 6; and *Automated Underwriting System Result: 1* must equal 1111 or 17. 2) If the *Ethnicity of Applicant or Borrower: 1* equals 4; and *Race of Applicant or Borrower: 1* equals 7; and S*ex of Applicant or Borrower: 1* equals 4 indicating the applicant or borrower is a non-natural person; and *Ethnicity of Co-Applicant or Co-Borrower: 1* equals 4; and *Race of Co-Applicant or Co-Borrower: 1* equals 7; and *Sex of Co-Applicant or Co-Borrower: 1* equals 4 indicating that the co-applicant or co-borrower is also a non-natural person, then *Automated Underwriting System: 1* must equal 1111 or 6; and *Automated Underwriting System Result: 1* must equal 1111 or 17.
V706	Reverse Mortgage	Reverse Mortgage	An invalid *Reverse Mortgage* was reported. Please review the information below and update your file accordingly. 1) *Reverse Mortgage* must equal 1111, 1, or 2, and cannot be left blank.
V707	Open-End Line of Credit	Open-End Line of Credit	An invalid *Open-End Line of Credit* was reported. Please review the information below and update your file accordingly. 1) *Open-End Line of Credit* must equal 1111, 1, or 2, and cannot be left blank.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V708	Business or Commercial Purpose	Business or Commercial Purpose	An invalid *Business or Commercial Purpose* was reported. Please review the information below and update your file accordingly. 1) *Business or Commercial Purpose* must equal 1111, 1, or 2, and cannot be left blank.
V709	Property Address	Street Address; City; Zip Code	An invalid *Property Address* was reported. Please review the information below and update your file accordingly. 1) If Street Address, City, or Zip Code is reported Exempt, then all three must be reported Exempt.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V710	Credit Score	Credit Score of Applicant or Borrower; Credit Score of Co-Applicant or Co-Borrower; Applicant or Borrower, Name and Version of Credit Scoring Model; Applicant or Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8; Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model; Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8	An invalid *Credit Score* was reported. Please review the information below and update your file accordingly: If the Credit Score exemption election is taken, 1) Credit Score of Applicant or Borrower, Credit Score of Co-Applicant or Co-Borrower, Applicant or Borrower, Name and Version of Credit Scoring Model, and Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model must be reported 1111; and 2) Applicant or Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8 and Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8 must be left blank.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V711	Reason for Denial	Reason for Denial: 1; Reason for Denial: 2; Reason for Denial: 3; Reason for Denial: 4; Reason for Denial: Conditional Free Form Text Field for Code 9	An invalid *Reason for Denial* was reported. Please review the information below and update your file accordingly: 1) If the Reason for Denial exemption election is taken, Reason for Denial: 1 must be reported 1111; and 2) Reason for Denial: 2, Reason for Denial: 3, Reason for Denial: 4, and Reason for Denial: Conditional Free Form Text Field for Code 9 must be left blank.
V712	Total Loan Costs or Total Points and Fees	Total Loan Costs; Total Points and Fees	An invalid *Total Loan Costs or Total Points and Fees* was reported. Please review the information below and update your file accordingly: 1) If the Total Loan Costs or Total Points and Fees exemption election is taken, Total Loan Costs and Total Points and Fees must be reported Exempt.

V713	Automated Underwriting System	Automated Underwriting System: 1; Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; Automated Underwriting System: 5; Automated Underwriting System: Conditional Free Form Text Field for Code 5; Automated Underwriting System Result: 1; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4; Automated Underwriting System Result: 5; Automated Underwriting System Result: Conditional Free Form Text Field for Code 16	An invalid *Automated Underwriting System* was reported. Please review the information below and update your file accordingly: If the Automated Underwriting System exemption election is taken, 1) Automated Underwriting System: 1 and Automated Underwriting System Result: 1 must be reported 1111; and 2) Automated Underwriting System: 2, Automated Underwriting System: 3, Automated Underwriting System: 4, Automated Underwriting System: 5, Automated Underwriting System: Conditional Free Form Text Field for Code 5, Automated Underwriting System Result: 2, Automated Underwriting System Result: 3, Automated Underwriting System Result: 4, Automated Underwriting System Result: 5, and Automated Underwriting System Result: Conditional Free Form Text Field for Code 16 must be left blank.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V714	Application Channel	Submission of Application; Initially Payable to Your Institution	An invalid *Application Channel* was reported. Please review the information below and update your file accordingly: 1) If the Application Channel exemption election is taken, Submission of Application and Initially Payable to Your Institution must be reported 1111.
V715	Non-Amortizing Features	Balloon Payment; Interest-Only Payments; Negative Amortization; Other Non-amortizing Features	An invalid *Non-Amortizing Features* was reported. Please review the information below and update your file accordingly: 1) If the Non-Amortizing Features exemption election is taken, Balloon Payment, Interest-Only Payments, Negative Amortization and Other Non-amortizing Features must be reported 1111.
V716	Property Location	County; State	An invalid *Property Location* was reported. Please review the information below and update your file accordingly: 1) The reported State and County are not a valid combination. If neither State nor County were reported NA, then the County must be located within the State.
V719	Financial Institution Name	Financial Institution Name	An invalid *Financial Institution Name* was reported. Please review the information below and update your file accordingly: 1) The required format for Financial Institution Name is alphanumeric. The Financial Institution Name field contains only numbers and no letters.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
V720	Credit Score	Credit Score of Applicant or Borrower; Credit Score of Co-Applicant or Co-Borrower; Applicant or Borrower, Name and Version of Credit Scoring Model; Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model	An invalid *Credit Score* was reported. Please review the information below and update your file accordingly: 1) If Applicant or Borrower, Name and Version of Credit Scoring Model is 1, 2, 3, 4, 5, 6, or 11, Credit Score of Applicant or Borrower should be 280 or above. 2) If Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model is 1, 2, 3, 4, 5, 6, or 11, Credit Score of Co-Applicant or Co-Borrower should be 280 or above.
V721	Age	Age of Applicant or Borrower; Age of Co-Applicant or Co-Borrower	An invalid *Age* was reported. Please review the information below and update your file accordingly: 1) If Age of Applicant or Borrower is not 8888, indicating Not Applicable, it must be the applicant or borrower's age and cannot be 9999 or 1111. 2) If Age of Co-Applicant is not 8888, indicating Not Applicable, or 9999, indicating No Co-Applicant, it must be the co-applicant or co-borrower's age and cannot be 1111.

TABLE 7: QUALITY EDITS FOR LOAN/APPLICATION REGISTER

Edit ID	Data Point Name	Affected Data Fields	Edit Description
Q600	ULI	ULI	Please verify the information below and update your file, if needed 1) A duplicate *ULI* or *NULI* was reported.
Q601	Application Date	Application Date; Action Taken Date	Please verify the information below and update your file, if needed. 1) *Application Date* occurs more than two years prior to *Action Taken Date*.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
Q602	Property Address	Street Address; City; State; Zip Code	Please verify the information below and update your file, if needed. 1) *Street Address* was reported NA, but *City*, *State*, and *Zip Code* were provided.
Q603	Property Location	County; Census Tract	An invalid *Census Tract* was reported. Please review the information below and update your file accordingly. 1) The *County* has a population of greater than 30,000 according to the most recent decennial census and was not reported NA; however *Census Tract* was reported NA.
Q605	Type of Purchaser	Type of Purchaser; Loan Type	Please review the information below and update your file, if needed. 1) If *Type of Purchaser* equals 1 or 3, then *Loan Type* generally should equal 1. 2) If *Type of Purchaser* equals 2, then *Loan Type* generally should equal 2, 3, or 4.
Q606	Income	Income	Please review the information below and update your file, if needed. 1) If *Income* is a number, then it generally should be less than $10 million (entered as 10000).
Q607	Loan Amount	Loan Amount; Lien Status	Please review the information below and update your file, if needed. 1) If *Lien Status* equals 2, then *Loan Amount* generally should be less than or equal to $250 thousand (entered as 250000).
Q608	Action Taken	Action Taken; Action Taken Date; Application Date	Please review the information below and update your file, if needed. 1) If *Action Taken* equals 1, then the *Action Taken Date* generally should occur after the *Application Date*.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
Q609	Type of Purchaser	Type of Purchaser; Rate Spread	Please review the information below and update your file, if needed. 1) If *Type of Purchaser* equals 1, 2, 3, or 4, then *Rate Spread* generally should be less than or equal to 10%, Exempt, or NA.
Q610	HOEPA Status	Action Taken; Lien Status; Rate Spread; HOEPA Status	Please review the information below and update your file, if needed. 1) If *Action Taken* equals 1, *Lien Status* equals 1, and *Rate Spread* is greater than 6.5%, then *HOEPA Status* generally should be 1.
Q611	HOEPA Status	Action Taken; Lien Status; Rate Spread; HOEPA Status	Please review the information below and update your file, if needed. 1) If *Action Taken* equals 1, *Lien Status* equals 2, and *Rate Spread* is greater than 8.5%, then *HOEPA Status* generally should be 1.
Q612	HOEPA Status	Type of Purchaser; HOEPA Status	Please review the information below and update your file, if needed. 1) If *Type of Purchaser* equals 1 or 3, then *HOEPA Status* generally should be 2 or 3.
Q613	Loan Purpose	Business or Commercial Purpose; Loan Purpose	Please review the information below and update your file, if needed. 1) If *Business or Commercial Purpose* equals 1, then *Loan Purpose* generally should equal 1, 2, 31, 32, or 5.
Q614	Age	Age of Applicant or Borrower; Age of Co-Applicant or Co-Borrower	Please review the information below and update your file, if needed. 1) The *Age of Applicant or Borrower* generally should be between 18 and 100 unless the Age of Applicant or Borrower is reported 8888 indicating NA. Your data indicates a number outside of this range. 2) The *Age of Co-Applicant or Co-Borrower* generally should be between 18 and 100 unless the Age of Co-Applicant or Co-Borrower is reported 8888 indicating NA or 9999 indicating no co-applicant or co-borrower. Your data indicates a number outside of this range.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
Q615	Origination Charges	Origination Charges; Total Loan Costs; Total Points and Fees	Please review the information below and update your file, if needed. 1) If *Total Loan Costs* and *Origination Charges* are not reported NA or Exempt, and are both nonzero numbers, then *Total Loan Costs* generally should be greater than *Origination Charges*. 2) If *Total Points and Fees* and *Origination Charges* are not reported NA or Exempt, and are both nonzero numbers, then *Total Points and Fees* generally should be greater than *Origination Charges*.
Q616	Discount Points	Discount Points; Total Loan Costs; Total Points and Fees	Please review the information below and update your file, if needed. 1) If *Total Loan Costs* and *Discount Points* are not reported NA or Exempt, and are both nonzero numbers, then *Total Loan Costs* generally should be greater than *Discount Points*. 2) If *Total Points and Fees* and *Discount Points* are not reported NA or Exempt, and are both nonzero numbers, then *Total Points and Fees* generally should be greater than *Discount Points*.
Q617	Combined Loan-to-Value Ratio	Loan Type, Combined Loan-to-Value Ratio, Loan Amount, and Property Value	Please review the information below and update your file, if needed. 1) If *Loan Type* equals 1 and *Combined Loan-to-Value Ratio* and *Property Value* are not reported NA or Exempt, then the *Combined Loan-to Value Ratio* generally should be greater than or equal to the Loan-to-Value Ratio (calculated as *Loan Amount* divided by the *Property Value*).
Q618	Manufactured Home Secured Property Type	Construction Method; Manufactured Home Secured Property Type	Please review the information below and update your file, if needed. 1) If *Construction Method* equals 2, then *Manufactured Home Secured Property Type* generally should not be 3.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
Q619	Manufactured Home Land Property Interest	Construction Method; Manufactured Home Land Property Interest	Please review the information below and update your file, if needed. 1) If *Construction Method* equals 2, then *Manufactured Home Land Property Interest* generally should not be 5.
Q620	NMLSR ID	Business or Commercial Purpose; NMLSR ID	Please review the information below and update your file, if needed. 1) If *Business or Commercial Purpose* equals 2, then *NMLSR ID* generally should not be NA.
Q621	NMLSR ID	NMLSR ID	Please review the information below and update your file, if needed. 1) The *NMLSR ID* should be alphanumeric up to 12 characters. Your data indicates a value outside of this range.
Q622	Age of Applicant or Borrower	Reverse Mortgage; Age of Applicant or Borrower	Please review the information below and update your file, if needed. 1) If *Reverse Mortgage* equals 1, then the *Age of Applicant or Borrower* generally should be greater than or equal to 62. Your data indicates a number outside this range.
Q623	Loan Amount	Loan Amount; Total Units; Income	Please review the information below and update your file, if needed. 1) If *Total Units* is less than or equal to 4 and *Income* is less than or equal to $200,000 (reported as 200), then *Loan Amount* generally should be less than $2,000,000 (reported as 2000000).
Q624	Loan Amount	Loan Type; Total Units; Loan Amount	Please review the information below and update your file, if needed. 1) If *Loan Type* equals 2 and *Total Units* equals 1, then *Loan Amount* generally should be less than or equal to $637,000 (reported as 637000).

Edit ID	Data Point Name	Affected Data Fields	Edit Description
Q625	Loan Amount	Loan Type; Total Units; Loan Amount	Please review the information below and update your file, if needed. 1) If *Loan Type* equals 3 and *Total Units* is less than or equal to 4, then *Loan Amount* generally should be less than or equal to $1,050,000 (reported as 1050000).
Q626	Loan Amount	Type of Purchaser; Total Units; Loan Amount	Please review the information below and update your file, if needed. 1) If *Type of Purchaser* equals 1, 2, 3, or 4 and *Total Units* is less than or equal to 4, then *Loan Amount* generally should be less than or equal to $1,225,000 (reported as 1225000).
Q627	Loan Amount	Total Units; Loan Amount	Please review the information below and update your file, if needed. 1) If *Total Units* is greater than or equal to 5, then *Loan Amount* generally should be between $100,000 (reported as 100000) and $10,000,000 (reported as 10000000).
Q628	Loan Amount	Loan Purpose; Loan Amount; Total Units	Please review the information below and update your file, if needed. 1) If *Loan Purpose* equals 1 and *Total Units* is less than or equal to 4, then *Loan Amount* generally should be greater than $10,000 (reported as 10000).
Q629	Income	Action Taken; Total Units; Loan Purpose; Income	Please review the information below and update your file, if needed. 1) If *Action Taken* equals 1, 2, 3, 4, 5, 7, or 8; *Total Units* is less than or equal to 4; and *Loan Purpose* equals 1, 2, or 4, then *Income* generally should not be NA.
Q630	HOEPA Status	Total Units; HOEPA Status	Please review the information below and update your file, if needed. 1) If *Total Units* is greater than or equal to 5, then *HOEPA Status* generally should equal 3.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
Q631	Total Units	Loan Type; Total Units	Please review the information below and update your file, if needed. 1) If *Loan Type* equals 2, 3, or 4, then *Total Units* generally should be less than or equal to 4.
Q632	Automated Underwriting System	Automated Underwriting System: 1; Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; Automated Underwriting System: 5; Automated Underwriting System Result: 1; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4; Automated Underwriting System Result: 5	Please review the information below and update your file, if needed 1) If A*utomated Underwriting System: 1*; *Automated Underwriting System: 2*; *Automated Underwriting System: 3*; *Automated Underwriting System: 4*; or *Automated Underwriting System: 5* equals 3, then the corresponding *Automated Underwriting System Result: 1*; *Automated Underwriting System Result: 2*; *Automated Underwriting System Result: 3*; *Automated Underwriting System Result: 4*; or *Automated Underwriting System Result: 5* should equal 1, 2, 3, 4, 8, 13, 18, 19 or 16.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
Q633	Automated Underwriting System	Automated Underwriting System: 1; Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; Automated Underwriting System: 5; Automated Underwriting System Result: 1; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4; Automated Underwriting System Result: 5	Please review the information below and update your file, if needed. 1) If *Automated Underwriting System: 1*; *Automated Underwriting System: 2*; *Automated Underwriting System: 3*; *Automated Underwriting System: 4*; or *Automated Underwriting System: 5* equals 4, then the corresponding *Automated Underwriting System Result: 1*; *Automated Underwriting System Result: 2*; *Automated Underwriting System Result: 3*; *Automated Underwriting System Result: 4*; or *Automated Underwriting System Result: 5* should equal 3, 4, 10, 15, 18, 19, 20, 21, 22, 23, 24 or 16.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
Q642	Credit Score	Credit Score of Applicant or Borrower; Applicant or Borrower, Name and Version of Credit Scoring Model; Credit Score of Co-Applicant or Co-Borrower; Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model	Please review the information below and update your file, if needed. 1) If *Credit Score of Applicant or Borrower* equals 7777 indicating a credit score that is not a number, then *Applicant or Borrower, Name and Version of Credit Scoring Model* should equal 7 or 8. 2) If *Credit Score of Co-Applicant or Co-Borrower* equals 7777 indicating a credit score that is not a number, then Co-*Applicant or Co-Borrower, Name and Version of Credit Scoring Model* should equal 7 or 8.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
Q643	Automated Underwriting System	Automated Underwriting System: 1; Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; Automated Underwriting System: 5; Automated Underwriting System Result: 1; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4; Automated Underwriting System Result: 5	Please review the information below and update your file, if needed. 1) If *Automated Underwriting System: 1*; *Automated Underwriting System: 2*; *Automated Underwriting System: 3*; *Automated Underwriting System: 4*; or *Automated Underwriting System: 5* equals 1, then the corresponding *Automated Underwriting System Result: 1*; *Automated Underwriting System Result: 2*; *Automated Underwriting System Result: 3*; *Automated Underwriting System Result: 4*; or *Automated Underwriting System Result: 5* should equal 1, 2, 3, 4, 5, 6, 7, 15, or 16.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
Q644	Automated Underwriting System	Automated Underwriting System: 1; Automated Underwriting System: 2; Automated Underwriting System: 3; Automated Underwriting System: 4; Automated Underwriting System: 5; Automated Underwriting System Result: 1; Automated Underwriting System Result: 2; Automated Underwriting System Result: 3; Automated Underwriting System Result: 4; Automated Underwriting System Result: 5	Please review the information below and update your file, if needed. 1) If *Automated Underwriting System: 1*; *Automated Underwriting System: 2*; *Automated Underwriting System: 3*; *Automated Underwriting System: 4*; or *Automated Underwriting System: 5* equals 2, then the corresponding *Automated Underwriting System Result: 1*; *Automated Underwriting System Result: 2*; *Automated Underwriting System Result: 3*; *Automated Underwriting System Result: 4*; or *Automated Underwriting System Result: 5* should equal 8, 9, 10, 11, 12, 13, or 16.
Q645	Loan Amount	Loan Amount	Please review the information below and update your file, if needed. 1) *Loan Amount* should generally be greater than or equal to $500 (reported 500). 2) If *Loan Purpose* equals 1, then Loan *Amount* should generally be greater than or equal to $1,000 (reported 1000).

Edit ID	Data Point Name	Affected Data Fields	Edit Description
Q648	ULI	Action Taken; Universal Loan Identifier (ULI)	Please review the information below and update your file, if needed. 1) If *Action Taken* equals 1, 2, 3, 4, 5, 7, or 8, the first 20 characters of the *ULI* should match the reported LEI.
Q649	Credit Score	Credit Score of Applicant or Borrower; Credit Score of Co-Applicant or Co-Borrower	Please review the information below and update your file, if needed. 1) If *Credit Score of Applicant or Borrower* does not equal 7777, 8888, or 1111, Credit Score should generally be between 300 and 900. 2) If *Credit Score of Co-Applicant or Co-Borrower* does not equal 7777, 8888, 9999, or 1111, Credit Score should generally be between 300 and 900.
Q650	Interest Rate	Interest Rate	Please review the information below and update your file, if needed. 1) The Interest Rate reported is greater than 0 but less than 0.5, which may indicate a misplaced decimal point. 2) The Interest Rate reported is greater than 20, which may indicate a misplaced decimal point.
Q651	Combined Loan-to-Value Ratio	Combined Loan-to-Value Ratio	Please review the information below and update your file, if needed. 1) The *CLTV* reported is greater than 0 but less than 1, which may indicate a misplaced decimal point.
Q652	Debt-to-Income Ratio	Debt-to-Income Ratio	Please review the information below and update your file, if needed. 1) The *DTI* reported is greater than 0 but less than 1, which may indicate a misplaced decimal point.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
Q653	Combined Loan-to-Value Ratio	Combined Loan-to-Value Ratio; Action Taken	Please review the information below and update your file, if needed. 1) If *Action Taken* equals 1, 2, or 8, and the value for CLTV is not NA or Exempt, the *CLTV* should generally be between 0 and 250. 2) If *Action Taken* equals 3, 4, 5, 6, or 7, and the value for CLTV is not NA or Exempt, the *CLTV* should generally be between 0 and 1,000.
Q654	Debt-to-Income Ratio	Debt-to-Income Ratio; Income; Action Taken	Please review the information below and update your file, if needed. 1) If *Income* is greater than $5,000 (reported as 5), *Action Taken* equals 1, 2, or 8, and the value for DTI is not NA or Exempt, the *DTI* should generally be between 0 and 80.
Q655	Multifamily Affordable Units	Total Units; Multifamily Affordable Units	Please review the information below and update your file, if needed. 1) If *Total Units* is greater than or equal to 5 and the record relates to a multifamily property, then *Multifamily Affordable Units* should generally be 0 or an integer.
Q656	Any data point eligible for an alphanumeric exemption code	Any data field eligible for an alphanumeric exemption code	Please review the information below and update your file, if needed. The value 1111 was entered in a field that accepts only Exempt as the exemption code, which may indicate an incorrect exemption code is being used.
Q657	Any data point that accepts a numeric data field type that is not eligible for an exemption code	Any data field that accepts a numeric data field type that is not eligible for an exemption code	Please review the information below and update your file, if needed. The value 1111 was entered in a field that does not accept 1111 as an exemption code, which may indicate that an incorrect exemption code is being used.
Q658	Loan Term	Loan Term	Please review the information below and update your file, if needed. 1) If *Loan Term* is not NA or Exempt, the Loan Term should generally be 600 or less.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
Q659	Any data point that accepts a "Not Applicable" or "No Co-Applicant" value	Any data point that accepts a "Not Applicable" or "No Co-Applicant" value	Please review the information below and update your file, if needed. 1) The values 888 or 88888 were entered in a field that accepts 8888 or NA as a value, which may indicate that an incorrect value is being used. 2) The values 999 or 99999 were entered in a field that accepts 9999 or NA as a value, which may indicate that an incorrect value is being used.

TABLE 8: MACRO QUALITY EDITS FOR LOAN/APPLICATION REGISTER

Edit ID	Data Point Name	Affected Data Fields	Edit Description
Q634	Action Taken	Action Taken; Loan Purpose	Please review the information below and update your file, if needed. If more than 25 loans reported *Action Taken* equals 1 and *Loan Purpose* equals 1, then the number of these loans should be less than or equal to 95% of the loans reported with *Loan Purpose* equals 1. Your data indicates a percentage outside of this range.
Q635	Action Taken	Action Taken; Total Number of Entries Contained in Submission	Please review the information below and update your file, if needed. No more than 15% of the loans in the file should report *Action Taken* equals 2. Your data indicates a percentage outside of this range.
Q636	Action Taken	Action Taken; Total Number of Entries Contained in Submission	Please review the information below and update your file, if needed. No more than 30% of the loans in the file should report *Action Taken* equals 4. Your data indicates a percentage outside of this range.
Q637	Action Taken	Action Taken; Total Number of Entries Contained in Submission	Please review the information below and update your file, if needed. No more than 15% of the loans in the file should report *Action Taken* equals 5. Your data indicates a percentage outside of this range.

Edit ID	Data Point Name	Affected Data Fields	Edit Description
Q638	Action Taken	Action Taken	Please review the information below and update your file, if needed. The number of loans in the file that reported *Action Taken* equals 1 should be greater than or equal to 20% of the total number of loans that reported *Action Taken* 1, 2, 3, 4, 5, or 6. Your data indicates a percentage outside of this range.
Q639	Action Taken	Action Taken; Preapproval	Please review the information below and update your file, if needed. If more than 1000 loans were reported with *Preapproval* equals 1, then there should be at least 1 loan reported with *Action Taken* equals 7. Your data indicates a number outside of this range.
Q640	Income	Income; Total Number of Entries Contained in Submission	Please review the information below and update your file, if needed. No more than 20% of the loans in the file should report *Income* less than $10 thousand (entered as 10). Your data indicates a percentage outside of this range.
Q646	Any data point eligible for an exemption code	Any field eligible for an exemption code	Your file indicates that at least one exemption code was used. Please verify that your institution is eligible for a partial exemption pursuant to the 2018 HMDA Rule.

TABLE 9: MACRO QUALITY EDITS FOR TRANSMITTAL SHEET AND LOAN/APPLICATION REGISTER

Edit ID	Data Field	Affected Data Fields	Edit Description
Q647	Federal Agency	Federal Agency; Any field eligible for exemption code.	Please review the information below and update your file, if needed. If *Federal Agency* equals 7, indicating a non-depository institution, exemption codes should not be used in the Loan/Application Register. Your data indicates that at least one exemption code was used.

6. Additional information

6.1 Frequently Asked Questions

The Frequently Asked Questions are available in the Self Service Knowledge Portal at https://ffiec.cfpb.gov.

6.2 HMDA Help

Technical questions about reporting HMDA data collected in or after 2017 should be directed to hmdahelp@cfpb.gov.

Technical questions about reporting HMDA data collected in or before 2016 should be directed to hmdahelp@frb.gov.