

Introduction

QuestSoft offers a series of products and services designed to assist banks, credit unions, mortgage companies and other financial institutions in meeting lending compliance requirements of their institutions. The primary products are called HMDA RELIEF, CRA RELIEF and Instant Geocoder.

This import is designed to create a very simple way for your loan software company or service provider to provide a quick efficient way to speed your CRA compliance and exam preparation.

The Basics of Your Export File

You must have a comma on any blank field and we HIGHLY recommend using quotes (“) in any field that contains text that may have a comma (such as APLNNO, APPNAME, PROPSTREET, PROPCITY)

Field Lengths: Field lengths noted are maximum field lengths permitted for import. Exported fields can have more or fewer characters. However, the length shown is the maximum number of characters the import will accept for the selected field. All characters above the maximum will be cut-off. For example, on the first selection, APLNNO could accept a 5-character, 6-character, 10-character number with a comma at the end of the field. In a 30-character application number, only the first 25 characters are imported.

Required Fields: A column to the right called “R” will contain a “Y” if a field is required. Other fields are highly recommended but are not required. If you are unable to provide a non-required field, simply enter a comma and move to the next field.

Header Record: A header record describing the file contents is optional. QuestSoft products will review the first row for alpha characters in numeric and date fields. If they exist, QuestSoft will treat the first row as a header row and ignore it. If not, the first row will be imported as a valid record. We do not look for specific names in the header row so you can use our names (preferred) or use whatever descriptive header records you wish.

Output File Names: QuestSoft generally recommends defaults to .csv extensions. Microsoft Excel readily recognizes this extension. However, this extension can also cause problems if you have long application numbers (more than 12 characters) and the leading zeros in east coast zip codes (01245) might be removed. Therefore, you can save in .txt or any basic text-based extension. If you want to create a special extension (i.e. CRAExport.qs), QuestSoft will still import it. However, unless we have your import in our certified list as your export’s default extension, customers may need to go through 1-2 extra steps to perform the initial import.

Questions

Contact our customer support department at 800-575-4632 x-205 if you require any assistance.

FIELD NAME	SIZE	TYPE	DESCRIPTION	R*	E*
APLNNO	25	C	Application/Loan Number Unique identifier for application-taken – KEY FIELD	Y	A
APPNAME	20	C	Applicant Name/Description Note: Our 2003 Specs has this as LASTNAME	Y	B
PROPSTREET	35	C	Property Street Address	Y	C
PROPCITY	20	C	Property City	Y	D
PROPSTATE	2	C	Property State (CA, NY, FL, TX, etc)	Y	E
PROPZIP	10	C	Property Zip (99999-9999, 99999, 999999999)	Y	F
SUBINCL	1	A	Include in Submission Y – Yes* N – No	N	G
LNTYPE	2	N	Loan Type 1 – Small Business 2 – Small Farm 3 – Other Lines/Loans Small Business 4 – Home Equity (Consumer Loan) 5 – Motor Vehicle (Consumer Loan) 6 – Credit Card (Consumer Loan) 7 – Other Secured Consumer Loans 8 – Other Unsecured Consumer Loans 9 – Other Loan Data 80 – Consortium/Third Party 90 – Community Development Note: Though not required, Leading zero's are acceptable for your export. In addition, while HMDA does not allow Application numbers to have duplicates, CRA does but uses the code from this field combined with the application number to determine duplicates. Therefore, for CRA purposes this is a key field.	Y	H
LNPURPOSE	1	N	CRA Loan Purpose When used for CRA loans, this field stores the codes as the following for community development and consortium/3 rd Party loans. It is ONLY used when LoanType is 80 or 90 1 – Affordable Housing 2 – LMI Community Services 3 – Promote Economic Development 4 – LMI Revitalization / Stabilization	N	I
LNAMOUNT	5	C	Loan Amount (in-thousands) (must-be-present on ALL loans) For example, report \$1,000,000 as 1000 – All loans. Report loans of less than \$1,000.00 with a decimal (for example \$850 = .85, \$300=.3) – CRA Loans only.	Y	J
ACTION	1	N	CRA Action Taken Type 1 – Loan originated by your institution. 6 – Loan purchased by your institution. Programming Note: There is often a lot of confusion in programming codes 1 and 6 because of differences in terminology between the government and an originator's interpretation. Code 1 should be used ANYTIME your institution FUNDS a loan and you make money. Code 6 is used when Someone else Funds the loan and then you buy the loan AFTER it is funded and recorded. A correspondent relationship MAY set	Y	K

FIELD NAME	SIZE	TYPE	DESCRIPTION	R*	E*
			the correspondent as using code 1 on their report and the lender using code L6. Unless you are a bank, most loans where you cross the finish line to funding are coded as 1. Call for clarification. As this is the most common programming error.		
ACTDATE	10	D	Action Taken Date (required) MM-DD-YY, MM/DD/YY, MM-DD-YYYY or MM/DD/YYYY MMDDYY, MMDDYYYY, or YYYYMMDD	Y	L
MACODE	5	C	Metropolitan Area Code - 00000, 0000 or NA Note: 5 digit CBSA codes are effective 1/1/2004. Until then, 4 digit MA (formerly called MSA) codes are acceptable.	N	M
STCODE	2	C	State Code – 00 or NA. This is a numeric code not the state abbreviation.	N	N
CNTYCODE	3	C	County Code – 000 or NA	N	O
CENSUSTRCT	7	C	Census Tract Number 0000.00, 000000 or NA	N	P
TINCOME	5	C	Borrower Annual Income (in 1,000's with no commas) \$50,000 = 50 For CRA loans, this field only applies to consumer loans (Loan type 4-8)	Y	Q
REVCODE	1	N	Revenue Code 1 – Less than or equal to \$1 Million 2 – Greater than \$1 Million 3 – Not Known 4 – NA – (when consumer loan) You should use 1,2 or 3 whenever LNTYPE is 1,2,3,9,80 or 90. Use 4 when LNTYPE is 4-8.	Y	R
APR	7	N	Annual Percentage Rate (xxx.xxx)	N	S
MATDATE	10	D	Loan Maturity Date MM-DD-YY, MM/DD/YY, MM-DD-YYYY or MM/DD/YYYY MMDDYY, MMDDYYYY, or YYYYMMDD This fields is used to calculate the loan term if loan term is missing.	N	T
LOAN_TERM	3	N	Loan Term (months)	N	U
NOTE_RATE	7	N	Note Rate (xxx.xxx) For example 8.125	N	V
PNTSFEE	10	N	Dollar Amount of Points and Fees (xxxxxxx.xx) Example 2000.00	N	W
QLTYCHK	1	A	Quality Errors Verified Y – Yes N – No*	N	X
AFFCODE	1	N	Affiliate Code 1 – Action taken at this institution (default set in setup) 2 – Action taken at affiliate	Y	Y
RENEWAL	1	C	Loan Renewal Indicator Y – Yes N – No*	N	Z
RENEWALAMT	5	C	Loan Renewal Amount (in 1,000's or NA)	N	AA
MAXCREDIT	5	C	Maximum Line Amount – (in 1,000's or NA)	N	AB
NAICSSIC	6	N	North American Industry Classification System (NAICS) Or Standard Industry Classification (SIC)Code Used for business loans, this is the number used in the industry to identify a particular type of business. SIC was replaced by NAICS starting in 1997 with new codes issued in 2002. However, either can be used as it is for internal reporting	N	AC
CLASSCODE	7	C	Classification Code (User Defined)	N	AD
COLLATCODE	7	C	Collateral Code (User Defined)	N	AE