

## 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 stand alone core products are called HMDA RELIEF, CRA RELIEF and Instant Geocoder.

This import specification is the complete file layout that incorporates all changes required in Year 2009 for changes in the rate spread calculation. It is designed for companies that are looking to review exported loan data within Excel or import into other programs.

## Field Legend and Export Definitions

This is a comma-delimited ASCII export specification. In this format, a comma is placed on any blank field and we quotes (") in any field that contains text which may have a comma (such as APLNNO, APPNAME, PROPSTREET, PROPCITY, APRACE, CARACE). Beginning June, 2009 exports are available in XML format also.

FIELD NAME	SIZE	TYPE	DESCRIPTION	I*	E*
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**FIELD NAME:** This is the QuestSoft defined name used in the database. These field names are exported as a header row whenever using our ASCII exports. .

**SIZE:** Numbers in this column are the maximum field lengths exported. Your exported fields can have fewer characters. If you intend to re-import this file after data scrubbing, please note that all characters above the maximum length will be truncated (cut-off). For example, on the first selection, APLNNO can accept a 5-character value with a comma at the end of the field. However, in a 30-character application number, only the first 25 characters will be imported.

**TYPE:** There are only three field types defined in our specifications

- C** = Character (Text) Field. In ASCII exports, please place quotes (') around these fields
- N** = Numeric Field. See Description for acceptable formats or enumerations.
- D** = Date Field. See Description for acceptable formats or enumerations.

**DESCRIPTION:** Detail of the purpose of the field along with acceptable values. An asterisk (\*) denotes the default value for that field if no data is imported.

**I\*:** Fields included in exports from the various programs)

- H** = Field Values exported only from HMDA RELIEF.
- C** = Field Values exported only from CRA RELIEF.
- B** = Field Values exported from both CRA RELIEF and HMDA RELIEF.

**E\*:** Excel Column: This column corresponds to the Column label if you open the export file from within Microsoft Excel.

## XML File Layout

The sample code for the export will be in the following format.

```

<LOAN_RECORDS>
<LOAN_RECORD>
  <APLNNO data="100001" />      (Data Example using first field in spec)
</LOAN_RECORD>
</LOAN_RECORDS>
    
```

## Required Fields:

**Field Names in RED or Blue** are HMDA fields required to import and accurately report HMDA data.  
**Field Names in RED or Green** are CRA fields required to import and accurately report CRA data.

Non-bold 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.

## Re-Importing Data into Other Applications

Please note that beginning with our June, 2009 versions, HMDA RELIEF and CRA RELIEF will allow export in your choice of ASCII or XML formats. The XML export will use the following simple structure. We are recommending that Loan Origination Software Integrators consider importing the following fields back into their loan origination software for consistency between the two programs.

APLNNO	Key Field
PROZIP	(Optional - This MIGHT be a field to import since it is often changed to geocode a record and is generally more accurate)
MACODE	Metropolitan Area Code (23459)
STCODE	HMDA State Code (06 = California – Different than State Abbreviation)
CNTYCODE	HMDA County Code (036)
CENSUSTRCT	The Census Tract for the property. (1001.01)
SPREAD	HMDA Rate Spread calculation (99.999)
LATITUDE	Subject Property Latitude *
LONGIT	Subject Property Longitude *

\* Latitude and Longitude values are scheduled to become populated in the August, 2009 versions to customers that license expanded geocoding software. This information is very useful for integrated mapping applications.

## Questions??

Contact our Customer Support Center at 800-575-4632 x-205 if you require any assistance or to request for us to test your export.

FIELD NAME	SIZE	TYPE	DESCRIPTION	I*	E*
<b>APLNNO</b>	25	C	<b>Application/Loan Number</b> Unique identifier for application-taken – <b>KEY FIELD</b>	B	A
<b>APPNAME</b>	20	C	<b>Applicant Name/Description</b> Note: 2003 Specs has this as LASTNAME	B	B
<b>PROPSTREET</b>	35	C	<b>Property Street Address</b>	B	C
<b>PROPCITY</b>	20	C	<b>Property City</b>	B	D
<b>PROPSTATE</b>	2	C	<b>Property State</b> (CA, NY, FL, TX, etc)	B	E
<b>PROPZIP</b>	10	C	<b>Property Zip</b> (99999-9999, 99999, 999999999)	B	F
<b>RCRDTYPE</b>	1	N	<b>Type of Record</b> 1 - HMDA/Fair Lending 2 - CRA Automatically determined by QuestSoft products based on the type of import.	B	G
<b>SUBINCL</b>	1	C	<b>Include in Submission</b> Y – Yes* N – No	B	H
<b>APDATE</b>	10	C	<b>Application Date</b> MM-DD-YY, MM/DD/YY, MM-DD-YYYY or MM/DD/YYYY MMDDYY, MMDDYYYY, YYMMDD or YYYYMMDD (may also be NA when action code = 6)	H	I
<b>LNTYPE</b>	2	N	<b>Loan Type</b> <b>HMDA</b> 1 – Conventional (any loan other than FHA, VA, FSA, or RHS loans) 2 – FHA-insured (Federal Housing Administration) 3 – VA-guaranteed (Veterans Administration) 4 – FSA/RHS (Farm Service Agency or Rural Housing Service)  <b>CRA</b> 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. <b>Therefore, for CRA purposes this is a key field.</b>	B	J
<b>PROPTYPE</b>	1	N	<b>Property Type</b> 1 – 1 – 4 Family (other than manufactured housing) 2 – Manufactured Housing 3 – Multifamily (5 units and up)	R, F	H

<b>LNPURPOSE</b>	1	N	<b>HMDA Loan Purpose</b> 1 – Home Purchase 2 – Home Improvement 3 – Refinancing  <b>CRA Loan Purpose</b> When used for CRA loans, this field stores the codes as the following for community development and consortium/3 <sup>rd</sup> 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	B	L
<b>OCCUPANCY</b>	1	N	<b>Owner-Occupancy</b> 1 – Owner-occupied as a principal dwelling 2 – Not owner-occupied 3 – Not applicable (applicant is a trust or business)	H	M
<b>LNAMOUNT</b>	5	C	<b>Loan Amount (in-thousands) (must-be-present on ALL loans)</b> 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) – Loans less than \$1,000 apply to CRA Loans only.	B	N
<b>PREAPPR</b>	1	N	<b>Preapproval</b> 1 – Preapproval was requested 2 – Preapproval was not requested 3 – Not applicable	H	O
<b>ACTION</b>	1	N	<b>Action Taken Type</b> <b>HMDA</b> 1 – Loan originated (See Programming notes below) 2 – Application approved but not accepted 3 – Application denied by financial institution 4 – Application withdrawn by applicant 5 – File closed for incompleteness 6 – Loan purchased by financial institution 7 – Preapproval request denied by financial institution 8 – Preapproval request approved but not accepted (optional reporting) <b>CRA</b> 1 – Loan Originated by your institution. 6 – Loan Purchased by your institution <b>Programming Note:</b> 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. This applies to both retail loans and loans where your company funds a wholesale (third party originated) loan. Code 6 is used when <i>someone else</i> funds the loan and then you buy the loan AFTER it is funded and recorded. A correspondent relationship involving warehouse lines to fund loans MAY set the action type as code 1 on the correspondent's report (the lender that shows up on the documents) and their lender (the investor) should set their code to 6. 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.	B	P

<b>ACTDATE</b>	10	D	<b>Action Taken Date (required)</b> MM-DD-YY, MM/DD/YY, MM-DD-YYYY or MM/DD/YYYY MMDDYY, MMDDYYYY, or YYYYMMDD	B	Q
<b>MACODE</b>	5	C	<b>Metropolitan Area Code</b> – 00000 or NA	B	R
<b>STCODE</b>	2	C	<b>State Code</b> – 00 or NA. This is a numeric code not the state abbreviation.	B	S
<b>CNTYCODE</b>	3	C	<b>County Code</b> – 000 or NA	B	T
<b>CENSUSTRCT</b>	7	C	<b>Census Tract Number</b> 0000.00, 000000 or NA	B	U
<b>APETH</b>	1	N	<b>Applicant Ethnicity</b> 1 – Hispanic or Latino 2 – Not Hispanic or Latino 3 – Information not provided by applicant in mail, internet or telephone application 4 – Not applicable (applicant is a trust or business)	H	V
<b>CAPETH</b>	1	N	<b>Co-Applicant Ethnicity</b> 1 – 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*	H	W
<b>APRACE</b>	5	C	<b>Applicant Race</b> This field can have up to 5 race codes. A code should only be used once. However, our import will automatically remove codes used more than once. Our system will also automatically remove codes 6 or 7 when codes 1-5 are also provided. Formats are 99999 or “9,9,9,9,9”. If commas are used, you MUST have quotes surrounding them.  1 – American Indian or Alaska Native 2 – Asian 3 – Black or African American 4 – Native Hawaiian or Other Pacific Islander 5 – White 6 – Information not provided by applicant in mail, internet, or telephone application 7 – Not applicable	H	X
<b>CAPRACE</b>	5	C	<b>Co-Applicant Race</b> <b>See formatting notes for Applicant Race</b> 1 – American Indian or Alaska Native 2 – Asian 3 – Black or African American 4 – Native Hawaiian or Other Pacific Islander 5 – White 6 – Information not provided by applicant in mail, internet, or telephone application 7 – Not applicable (applicant is a trust or business) 8 – No co-applicant	H	Y
<b>APSEX</b>	1	C	<b>Applicant Sex</b> 1 – Male 2 – Female 3 – Information not provided by applicant in mail, internet, or telephone application 4 – Not applicable (applicant is a trust or business)	H	Z

<b>CAPSEX</b>	1	C	<b>Co-Applicant Sex</b> 1 – Male 2 – Female 3 – Information not provided by applicant in mail, internet, or telephone application 4 – Not applicable (applicant is a trust or business) <b>5 – No co-applicant</b>	H	AA
<b>TINCOME</b>	5	C	<b>Borrower Annual Income (in 1,000's with no commas)</b> \$50,000 = 50 For CRA loans, this field only applies to consumer loans (Loan type 4-8)	B	AB
<b>PURCHTYPE</b>	1	C	<b>Type of Purchaser</b> 0 – Loan was not originated or was not sold in calendar year covered by register 1 – Fannie Mae 2 – Ginnie Mae 3 – Freddie Mac 4 – Farmer Mac 5 – Private securitization 6 – commercial bank, savings bank or savings association 7 – Life insurance company, credit union, mortgage bank, or finance company 8 – Affiliate institution 9 – Other type of purchaser	H	AC
<b>DENIALR1</b>	1	C	<b>Denial Reason</b> 1 – Debt to income ratio 2 – Employment history 3 – Credit history 4 – Collateral 5 – Insufficient cash (for down payment, closing costs) 6 – Unverifiable information 7 – Credit application incomplete 8 – Mortgage insurance denied 9 – Other	H	AD
<b>DENIALR2</b>	1	C	<b>Denial Reason</b> See above Denial Reasons	H	AE
<b>DENIALR3</b>	1	C	<b>Denial Reason</b> See above Denial Reasons	H	AF
<b>APR</b>	7	N	<b>Annual Percentage Rate (xxx.xxx)</b> Example 8.25, 6.875, 23.625	H	AG
<b>TREASEC</b>	7	N	<b>Rate Spread Index Value (xxx.xxx)</b> <i>(Formerly Treasury Sec Index)</i> HMDA RELIEF will automatically contain these values in tables that are updated. However, we will accept your entry and create a report for the user that displays any exceptions in case the Federal Reserve later makes adjustments to earlier values. <b>NOTE: The Federal Reserve announced changes to the tables that are used to calculate rate spreads effective October 1, 2009. Therefore, after that date, the values in this field will be from the actual FFIEC table as appropriate for Fixed or Adjustable loans.</b>	H	AH

<b>SPREAD</b>	7	C	<b>Rate Spread</b> (xxx.xxx or xxx.xx or NA) Note: This field is optional. If APR, LOCKDATE, LOAN_TERM, LIENSTATUS, <b>AMORTTYPE</b> and <b>INITADJMOS</b> (if an Adjustable Rate loan) are provided, HMDA RELIEF will automatically calculate this field. However, if an entry exists, we will import that field and not perform automated calculations unless instructed to do so from the customer.  <b>YOU MUST EITHER PROVIDE THE RATE SPREAD OR PROVIDE THE APR, RATE LOCK DATE, TERM and LIEN STATUS (or both). After October 1, 2009 we add AMORTTYPE and INITADJMOS as mandatory fields for this calculation.</b>  Note: The Federal Reserve has made this field with only two digits to the right of the decimal. However, most systems save APR and other percentage fields in 1,000ths (3 numbers). QuestSoft will accept either and in the case of 1,000ths, will automatically round or truncate based on the customer setup preference. For example 8.125 would be either 8.13 or 8.12 based on the preference. No number should ever exceed 100% .	H	AI
<b>LOCKDATE</b>	10	D	<b>Rate Lock Date</b> MM-DD-YY, MM/DD/YY, MM-DD-YYYY or MM/DD/YYYY MMDDYY, MMDDYYYY, YYMMDD or YYYYMMDD	H	AJ
<b>LOAN_TERM</b>	3	N	<b>Loan Term (months)</b>	H	AK
<b>HOEPA</b>	1	N	<b>HOEPA Status (only for loans with Action Code 1 or 6)</b> 1 – HOEPA 2 – Not a HOEPA loan This field is required beginning Jan 1, 2004. However, we will store the value before that if you wish to provide it immediately.	H	AL
<b>LIENSTAT</b>	1	N	<b>Lien status (only for applications and originations)</b> 1 – Secured by a first lien 2 – Secured by a subordinate lien 3 – Not secured by a lien 4 – Not applicable This field is required beginning Jan 1, 2004. However, we will store the value before that if you wish to provide it immediately.	H	AM
<b>QLTYCHK</b>	1	C	<b>Quality Errors Verified</b> Y – Yes N – No* Note: We find very few systems that have this field so if you have not specifically designed it into your system, do not add it as there is more than just having the field that will be required in your logic.	B	AN
<b>REVCODE</b>	1	N	<b>Revenue Code</b> 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.	C	AO
<b>AFFCODE</b>	1	N	<b>Affiliate Code</b> 1 – Action taken at this institution (default set in setup) 2 – Action taken at affiliate	C	AP
<b>RENEWAL</b>	1	C	<b>Loan Renewal Indicator</b> Y – Yes N – No*	C	AQ

<b>RENEWALAMT</b>	5	C	<b>Loan Renewal Amount (in 1,000's or NA)</b>	C	AR
<b>MAXCREDIT</b>	5	C	<b>Maximum Line Amount – (in 1,000's or NA)</b>	C	AS
<b>NAICSSIC</b>	6	N	<b>North American Industry Classification System (NAICS) Or Standard Industry Classification (SIC)Code</b> 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.	C	AT
<b>CLASSCODE</b>	7	C	<b>Classification Code (User Defined)</b>	B	AU
<b>COLLATCODE</b>	7	C	<b>Collateral Code (User Defined)</b>	B	AV
<b>DETAILPURP</b>	7	C	<b>Detailed Loan Purpose (User Defined)</b> This field is used to further identify a loan type or product for Fair Lending evaluation. The code ties into a special table in the program that will store a code but will display a description on reports. This often will be used to indicate a more specific use of the funds.	B	AW
<b>FAIR LENDING SPECIFIC FIELDS</b>					
<b>MATDATE</b>	10	D	<b>Loan Maturity Date</b> MM-DD-YY, MM/DD/YY, MM-DD-YYYY or MM/DD/YYYY MMDDYY, MMDDYYYY, YYMMDD or YYYYMMDD  This fields is used to calculate the loan term if loan term is missing and is also helpful for fair lending analysis.	H	AX
<b>NOTE_RATE</b>	7	N	<b>Note Rate (xxx.xxx)</b> For example 8.125	H	AY
<b>PNTSFEEs</b>	10	N	<b>Dollar Amount of Points and Fees (xxxxxxx.xx)</b> Example 2000.00 This field is used to calculate Section 32 mortgage transactions. It should include Retail Points (those charged directly to the borrower) and all prepaid finance charges and include all compensation paid directly to mortgage brokers.	H	AZ
<b>LTV</b>	7	N	<b>Loan to Value</b> (Loan amount divided by the appraised value or purchase price) 999.999	B	BA
<b>CLTV</b>	7	N	<b>Combined Loan to Value -</b> (Total of all liens) 999.999		BB
<b>FICO</b>	3	N	<b>Credit Score</b> – Use applicant's primary score	B	BC
<b>OTHR_SCORE</b>	3	N	<b>Other Credit Score</b> – Use applicant secondary score or co-app primary score.	B	BD
<b>DEBT_RATIO</b>	7	N	<b>Debt to Income Ratio (XXX.XXX)</b> Example 28.000	B	BE
<b>COMB_RATIO</b>	7	N	<b>Combined Debt to Income Ratio (XXX.XXX)</b> Example 36.000	B	BF
<b>LOAN_PROG</b>	35	C	<b>Loan Program</b> Example: "30 Year Fixed"	B	BG
<b>MARITAL</b>	1	N	<b>Marital Status</b> 1 = Married 2 = Separated 3 = Unmarried (Single, Divorced or Widowed)	H	BH
<b>MARITALC</b>	1	N	<b>Co-Applicant Marital Status</b> See Marital for Codes	H	BI
<b>APL_AGE</b>	3	N	<b>Applicant Age/Date of Birth</b> (Either Age or DOB can be provided. QuestSoft's import will covert DOB to age based on application date, or if blank, then action taken date) DOB = MM-DD-YYYY, MM/DD/YYYY, MMDDYY, MMDDYYYY or YYYYMMDD. <b>Do not export dates without century formats as non-century dates may be improperly converted.</b>	B	BJ
<b>CO_APL_AGE</b>	3	N	<b>Co-Applicant Age/Date of Birth</b> (See APL_AGE)	B	BK
<b>PRPAID_FIN</b>	10	N	<b>Prepaid Finance Charge (XXXXXXXX.XX)</b> Example: 1500.00	B	BL
<b>BROKER_FEE</b>	10	N	<b>Broker Fee (XXXXXXXX.XX)</b> Example: 2000.00	B	BM

TABLE VALUES – While codes have preference over names, supplying either a code or a name (or both) will automatically generate special tables in our products that allow users to create reports that isolate performance or potential problem areas for a fair lending review or CRA audit. Please place quotes “ ” around these values for import.					
<b>BRANCHID</b>	15	C	<b>Originating Branch Code</b>	B	BN
<b>BRANCHNAME</b>	35	C	<b>Branch Name</b>	B	BO
<b>OFFICERID</b>	15	C	<b>Originating Officer Code</b>	B	BP
<b>OFFICERNAME</b>	35	C	<b>Officer Name</b>	B	BQ
<b>LOANREP</b>	15	C	<b>Loan Representative Code</b>	B	BR
<b>LOANREPNAME</b>	35	C	<b>Loan Representative Name</b>	B	BS
<b>PROCESSOR</b>	15	C	<b>Loan Processor Code</b>	B	BT
<b>PRONAME</b>	35	C	<b>Loan Processor Name</b>	B	BU
<b>UNDERWRTR</b>	15	C	<b>Underwriter Code</b>	B	BV
<b>UWNAME</b>	35	C	<b>Underwriter Name</b>	B	BW
<b>BROKER</b>	15	C	<b>Mortgage Broker/Third Party Originator Code</b>	B	BX
<b>BROKERNAME</b>	35	C	<b>Mortgage Broker/Third Party Originator Name</b>	B	BY
<b>UDEF1</b>	15	C	<b>User Defined Code 1</b> (Customer uses setup to define field use)	B	BZ
<b>UDEF1NAME</b>	35	C	<b>User Defined Description 1</b>	B	CA
<b>UDEF2</b>	15	C	<b>User Defined Code 2</b> (Customer uses setup to define field use)	B	CB
<b>UDEF2NAME</b>	35	C	<b>User Defined Description 2</b>	B	CC
<b>QUESTSOFT INTERNAL FIELDS –</b> DO NOT SUPPLY ON IMPORTS. However you can use them to reimport back into an origination or servicing software product.					
<b>LMIQUAL</b>	1	C	<b>Low Moderate Income Qualified Borrower</b> Indicates how the borrower/loan qualifies (Note: CRA Loans can qualify based on Geography only) G = Geography I = Income B = Both Geography and Income	B	CD
<b>MA_INC</b>	5	N	<b>Metropolitan Area Median Family Income</b> (based on geocoding)	B	CE
<b>INCLVL</b>	1	C	<b>Census Tract Income Level</b> Blank – Not Reported or N/A 1 – Low 2 – Moderate 3 – Middle 4 – Upper This field is automatically calculated in QuestSoft compliance products based on the census tract combination.	B	CF
<b>GCMETH</b>	4	C	<b>Geocode Method</b> A(Score) = Instant Geocoder Automated Match (A100, A085, etc). M(Score) = Instant Geocoder Manual Match (M085, M015, etc) MAN = Manually entered into QS product I = Imported OEM = Outsourced Exact Match O4 = Outsourced and matched to Zip+4 centroid O2 = Outsourced and matched to Zip+2 centroid OZ = Outsourced and matched to Zip Code Centroid ODM = Outsourced and matched to Digital Map Lookup FA = QS Flood Services – Automated Determination FM = QS Flood Services – Manual Determination Provided by QS – do not adjust or supply	B	CG
<b>EXPTRAN</b>	5	N	<b>Export Transfer</b>	B	CH

<b>IMPTYPE</b>	1	C	<b>Import Type</b> This field indicates the software manufacturer or method used for importing the record into our products. Contact QuestSoft for more information.	B	CI
<b>IMPTRAN</b>	5	N	<b>Import Transfer</b>	B	CJ
<b>QSTATUS</b>	4	N	<b>QS Internal</b>	B	CK
<b>QERRORQ</b>	1	L	<b>QS Internal</b>	B	CL
<b>AAREA</b>	7	C	<b>Assessment Area</b> This field corresponds to the customer assessment area that includes this record.	B	CM
<b>PNTSFEEESPCT</b>	7	N	<b>Points and Fees Percentage (XXX.XXX)</b> This field is automatically recalculated in our products and is exported solely for the purpose of read only use by the user.	B	CN
<b>BROKER_PCT</b>	7	N	<b>Broker Fee Percentage (XXX.XXX)</b> This field is automatically recalculated in our products and is exported solely for the purpose of read only use by the user.	B	CO
<b>SPREADMETH</b>	1	C	<b>Rate Spread Determination Method</b> This field is supplied to allow us to identify whether the customer overrode automated tables included in our products and affects reports and group edits. I = Imported C = Calculated using QuestSoft tables M = Manually Entered or Changed	B	CP
<b>LASTUPDATE</b>	10	C	<b>Last Record Update Date</b> This date indicates the last time the record was imported or manually updated, geocoded or a group edit applied. This date is not changed if a user enters a record and makes no changes to the record even if the save button is pressed.	B	CQ
<b>AUTHCODE</b>	4	C	<b>QS Internal Field Authentication Code</b> This is a QuestSoft internally generated Check Digit that will verify that the QS Internal Fields (GCMETH, EXPTRAN, IMPTYPE, IMPTRAN, INCLVL, QSTATUS, QERRORQ, TRESALC, etc.) have not been altered when exporting from a QS product. If this code does not add up on re-import, the QS internal fields will be ignored and the record imported as a new record.	B	CR
<b>Note_File</b>			This is represented as a file name link to a note record For example, H_568201.NTE		CS
<b>FAIR LENDING SERVICES ADDITIONAL FIELDS</b>					
<b>CASH_OUT</b>	1	N	<b>Cash Out Refinance</b> 1 – Cash Out 2 – Rate and Term	H	CT
<b>DESKTOP</b>	1	N	<b>Desktop Underwriter Decision (if applicable)</b> 1 – Approve-Eligible 2 – Approve-Ineligible 3 – Refer-Eligible 4 – Refer-Ineligible 5 – Refer with Caution 6 – Out of Scope 7 – Errors in Credit Report	H	CU

<b>CHANNEL</b>	15	C	<b>Channel Name</b> This field is used for monitoring broker performance. 1 – Retail 2 – Wholesale 3 – Correspondent 4 - Internet	H	CV
<b>DISC_PNT</b>	8	N	<b>Discount Points on HUD-1 or GFE (0.000%)</b>	H	CW
<b>DOC_TYPE</b>	2	C	<b>Level of Documentation</b> 1 – Alternative 2 – Full Doc 3 – NIV (No Income Verified) 4 – NAV (No Asset Verified) 5 – NIV/NAV (No Income Verified/No Asset Verified) 6 – Stated Income	H	CX
<b>DPTS_DL</b>	8	N	<b>Dollar Discount Points (\$0.00)</b>	H	CY
<b>HOUSEPRP</b>	8	N	<b>Proposed Monthly Housing Expense (\$0.00)</b>	H	CZ
<b>HSERATIO (deleted)</b>	8	N	<b>Housing Ratio (0.000%)</b> - This is a duplicate of DEBT-RATIO and is ignored. It is removed from our exports effective with our June, 2009 versions.	H	
<b>HUD_1400</b>	8	N	<b>Total Loan Fees Line 1400 of HUD-1 (\$0.00)</b>	H	DA
<b>INC_UWRT</b>	8	N	<b>Underwriter Monthly Income Used (\$0.00)</b>	H	DB
<b>LN-GRADE</b>	8	C	<b>Loan Grade</b> (Primarily for Subprime Loans)	H	DC
<b>ORIG_DL</b>	8	N	<b>Dollar Origination Fee (\$0.00)</b>	H	DD
<b>ORIG_FEE</b>	8	N	<b>Origination Fee on HUD-1 or GFE (0.000%)</b>	H	DE
<b>PENALTY</b>	1	C	<b>Prepayment Penalty</b> 1 – Yes 2 - No	H	DF
<b>PROSPECT</b>	1	N	<b>Loan Prospector Decision</b> 1 – Approve-Eligible 2 – Approve-Ineligible 3 – Refer-Eligible 4 – Refer-Ineligible 5 – Refer with Caution 6 – Out of Scope 7 – Errors in Credit Report	H	DG
<b>LATITUDE</b>	12	C	<b>Latitude</b>	B	DH
<b>LONGITUDE (changed)</b>	12	C	<b>Longitude</b> (Note: This field was previously called LONGIT in prior specifications. Our import will accept either selection)	B	DI
<b>LIMITS</b>	1	N	<b>Conforming/Jumbo Flag</b>	H	DJ
<b>MNTHDEBT</b>	8	N	<b>Total Monthly Obligations</b>	H	DK
<b>NETWORTH</b>	8	N	<b>Net Worth of Borrower</b>	H	DL
<b>OVERAGE</b>	8	N	<b>Overage in Dollars</b>	H	DM
<b>OVERGEPT</b>	8	N	<b>Overage in Percent</b>	H	DN
<b>BCOMPCT</b>	8	N	<b>Broker Compensation Percentage</b>	H	DO
<b>YEAR 2009 + SUPPLEMENTAL FIELDS</b>					<b>DP</b>
<b>AMORTTYPE</b>	1	C	<b>Amortization Type</b> F-Fixed Rate Loan A-Adjustable Rate Loan	H	
<b>INITADJMOS</b>	3	N	<b>Initial Adjustment Period (months)</b> This field is only required if the AMORTTYPE is “A” for an Adjustable Rate Loan. The field represents the number of months before the initial fixed period expires.	H	DQ

<b>APPTAKENBY</b>	1	C	<b>Application Taken By (from URLA/1003)</b> F = Face to Face M = Mail T = Telephone I = Internet O = Other  This field is requested so that HMDA RELIEF can determine if a actual race/sex/ethnicity code is required or if Not Provided is an acceptable response. HMDA guidelines require entry based on visual observation in Face to Face applications.	H	DR
<b>OCCUPYURLA</b>	1	C	<b>Occupancy Type from URLA/1003</b> P = Primary Residence I = Investment V = Vacation or Second Home O = Other  HMDA guidelines require rate spread to be considered for all loans subject to Reg Z (Owner Occupied, Second Homes and Vacation Property). HMDA codes (See Occupancy) only allow for Owner and non-owner occupied options with vacation property included as non-owner. This field allows for automated determination of rate spread applicability.	H	DS