

Introduction

QuestSoft offers a series of products and services designed to assist banks, credit unions, mortgage companies and other financial institutions in meeting mandatory compliance requirements. This import specification is our most recommended import specification because it creates a single import that can be used in conjunction with all of our core stand alone compliance products. (HMDA/CRA/Fair Lending)

QuestSoft also publishes specifications for an abbreviated HMDA RELIEF import if all that is desired is the basic HMDA integration, a CRA RELIEF only import specification, and also a two-step import using an existing Federal Reserve HMDA.DAT format and appending QuestSoft's unique fields in a Merge format.

Starting with the Year 2009 HMDA changes and new RESPA rules, federal and state regulators are placing more emphasis on the Fair Lending aspects of lending. **Therefore, we highly recommend that integrators consider using this import specification when possible.**

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.

The Basics of Your Export File

XML, CSV, or TXT Formats are QuestSoft's preferred formats. All formats utilize the same field names. These names are essential for your import. . This document presents guidelines for creating efficient HMDA and CRA imports into our software. If your application only focuses on mortgage processing, you can ignore references to CRA.

Your first choice is to elect which type of import to use, XML or ASCII.

XML IMPORT SPECIFICATIONS

This XML Input Schema is a collection of XML elements representing a single loan. Please refer to the field descriptions below for enumerations represented in XML schema. All data fields are presented as XML parameters within each XML element (section). This method of import can be used for either HMDA or CRA RELIEF and also includes Fair Lending/Branch/Team Member fields. This method is common among newer integrations and especially web based applications.

We recommend you export your file using the file name **QSExport-(period).xml**, if practical, when exporting to the XML file specification (for example, QSExport-Oct09.xml or QSExport-JanOct09.xml). Your file name must have an extension of .xml to be imported.

The sample code for the specification is as follows. Please refer Appendix A at the end of this document for an example that includes all current fields.

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

ASCII IMPORT SPECIFICATIONS

ASCII specifications have been the standard for many years and are easily created. The specification is variable length and each field is separated by a comma (also known as comma-delimited). The advantage of this specification is that it is easily read into programs such as Microsoft Excel and other spreadsheets. It is important to note that the fields must be properly aligned to the guidelines and that commas must be included for every field regardless of whether data is provided or not.

Header Row (required): Beginning June, 2009, *All ASCII imports require a header row.* This change eliminates a prior need to adhere to strict field order. QuestSoft's Customer Support department can also provide an Excel spreadsheet with just the header row if you wish to line up your data and ensure that as many fields are imported as possible.

Custom QuestSoft Imports: A custom import into QuestSoft products can be designed for you through our Customer Support department if you are unable to provide header rows after June, 2009. However, that import must be added to our products and appear in our import menus before you will be able to test or use the import.

Required Use of Quotes for Text Fields: Since the nature of the ASCII format is to have a comma separate each field, there is a very high probability that the import will not function properly if you fail to place quotes (") around text files. If you are manually building a file within Microsoft Excel 2003 or higher, quotes will automatically be added if you save the file as a ".csv" file. Otherwise, you must have quotes in any field that contain text which may include a comma (such as APLNNO, APPNAME, PROPSTREET, PROPCITY, APRACE, CARACE)

EXAMPLES: Following are export examples using the most common formats.

ASCII File Specification when opened in Microsoft Notepad

(Notepad is found in the Accessories Program Group on all Microsoft Windows systems)

```
File Edit Format View Help
APLNNO,APPNAME,PROPSTREET,PROPCITY,PROPSTATE,PROPZIP,RCRDTYPE,SUBINCL,APDATE
"1000001","EVANS","18832 SWIFTSWIM","PLACENTIA","CA","92718",,Y,4/21/2009,2,1,2,1,100,3,3,5/27
"1000002","FLEMING","23862 ICE CENTER LANE","BENTHAR","IL","60603",,Y,7/4/2009,1,1,3,1,360,3,1,
"1000003","CLARK","333 BRONSDIVE STREET","GOLDEN","CO","81022",,Y,7/4/2009,1,1,3,1,360,3,1,7,
"1000004","LOUGANIS","8 GOLDENDIVE","MISSION VIEJO","CA","92718",,Y,3/27/2009,1,1,1,1,478,1,1,4
"1000005","OWENS","428 BERLIN WAY","LOS ANGELES","CA","90010",,Y,7/22/2009,2,1,4,1,250,1,1,7,
```

ASCII File Specification when opened in Microsoft Excel

	A	B	C	D	E	F	G	H	I	
1	APLNNO	APPNAME	PROPSTREET	PROPCITY	PROPSTATE	PROPZIP	RCRDTYPE	SUBINCL	APDATE	I
2	1000001	EVANS	18832 SWIFTSWIM	PLACENTIA	CA	92718		Y	4/21/2009	
3	1000002	FLEMING	23862 ICE CENTER LANE	BENTHAR	IL	60603		Y	7/4/2009	
4	1000003	CLARK	333 BRONSDIVE STREET	GOLDEN	CO	81022		Y	7/4/2009	
5	1000004	LOUGANIS	8 GOLDENDIVE	MISSION VIEJO	CA	92718		Y	3/27/2009	
6	1000005	OWENS	428 BERLIN WAY	LOS ANGELES	CA	90010		Y	7/22/2009	

ASCII Specification Output File Names: QuestSoft generally recommends using the .csv extension for your export file. Microsoft Excel readily recognizes this extension.

There are however, some considerations when using the .csv format:

- a. Application Numbers might be converted to exponential numbers if they contain more than 12 characters. To resolve this issue, place quotes around Application Numbers.
- b. Leading zeros in east coast zip codes (01245) might be removed if they do not contain quotation marks.

Another way to avoid these issues is to save the file as text file with a .txt, or any basic text-based extension. If you wish to create a special extension (i.e. HMDAExport.qs), please contact QuestSoft so that we can program our software to recognize your specific extension.

NOTE: We recommend that you avoid using the .DAT extension. This extension is primarily used by the government, and might cause confusion for your operations personnel.

Field Legend and Important Considerations for All Exports

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

SIZE: Numbers in this column are the maximum import field lengths permitted. Your exported fields can have more or fewer characters. 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.

REQUIRED (Required Fields): This column uses the following codes:

H = Required for the record to import into HMDA RELIEF (in any format).

R = Required to accurately report information to the government agencies.

F = Required for accurate Fair Lending Analysis.

C = Required for CRA RELIEF Import

****** = Required for HMDA RELIEF to Geocode or to perform the rate spread calculation.

I* (Included Fields): Fields will import into HMDA RELIEF and CRA RELIEF as follows:

H = Field Values imported only into HMDA RELIEF.

C = Field Values imported only into CRA RELIEF.

B = Field Values imported into both HMDA RELIEF and CRA RELIEF.

NOTE: Only Field Names in colored in **BLUE** were added or amended with changes of June, 2009.

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQUIRED	I*
APLNNO	25	C	Application/Loan Number Unique identifier for application-taken – KEY FIELD	H,R,F,C	B
APPNAME	30	C	Applicant Name (Company/Individual)		B
PROPSTREET	35	C	Property Street Address	**	B
PROPCITY	20	C	Property City	**	B
PROPSTATE	2	C	Property State (CA, NY, FL, TX, etc)	**	B
PROPZIP	10	C	Property Zip (99999-9999, 99999, 999999999)	**	B
RCRDTYPE	1	N	Type of Record 1 - HMDA/Fair Lending 2 - CRA Automatically determined by QuestSoft products based on the type of import if not provided.		B
SUBINCL	1	C	Include in Submission Y – Yes* N – No		B
APDATE	10	C	Application Date 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)	R,F	H
LNTYPE	2	N	Loan Type HMDA 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) CRA 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.	R,F,C	B
PROPTYPE	1	N	Property Type 1 – 1 – 4 Family (other than manufactured housing) 2 – Manufactured Housing 3 – Multifamily (5 units and up)	R,F	H

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQUIRED	I*
LNPURPOSE	1	N	HMDA Loan Purpose 1 – Home Purchase 2 – Home Improvement 3 – Refinancing 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	R,F	B
OCCUPANCY	1	N	Owner-Occupancy 1 – Owner-occupied as a principal dwelling 2 – Not owner-occupied 3 – Not applicable (applicant is a trust or business)	R,F	H
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) – Loans less than \$1,000 apply to CRA Loans only.	H,R,F,C	B
PREAPPR	1	N	Preapproval 1 – Preapproval was requested 2 – Preapproval was not requested 3 – Not applicable	R,F	H

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQUIRED	I*
ACTION	1	N	Action Taken Type HMDA 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) CRA 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. 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.	H,R,F,C	B
ACTDATE	10	D	Action Taken Date (required) MM-DD-YY, MM/DD/YY, MM-DD-YYYY or MM/DD/YYYY MMDDYY, MMDDYYYY, or YYYYMMDD	H,R,F,C	B
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.	R,F	B
STCODE	2	C	State Code – 00 or NA. This is a numeric code not the state abbreviation.	R,F	B
CNTYCODE	3	C	County Code – 000 or NA	R,F	B
CENSUSTRCT	7	C	Census Tract Number 0000.00, 000000 or NA	R,F	B
APETH	1	N	Applicant Ethnicity 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)	R,F	H

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQUIRED	I*
CAPETH	1	N	Co-Applicant Ethnicity (this field is effective Jan 1, 2004) 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*	R,F	H
APRACE	5	C	Applicant Race 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	R,F	H
CAPRACE	5	C	Co-Applicant Race See formatting notes for Applicant Race 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	R,F	H
APSEX	1	C	Applicant Sex 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)	R,F	H
CAPSEX	1	C	Co-Applicant Sex 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) 5 – No co-applicant	R,F	H
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 (LOANTYPE = 4-8)	R,F	B

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQUIRED	I*
PURCHTYPE	1	C	Type of Purchaser 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	R,F	H
DENIALR1	1	C	Denial Reason 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	R,F	H
DENIALR2	1	C	Denial Reason See above Denial Reasons	R,F	H
DENIALR3	1	C	Denial Reason See above Denial Reasons	R,F	H
APR	7	N	Annual Percentage Rate (xxx.xxx) Example 8.25, 6.875, 23.625	**	H
TREASEC	7	N	Rate Spread Index Value (xxx.xxx) (Formerly Treasury Sec Index) This field is optional. 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. 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.		H

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQUIRED	I*
SPREAD	7	C	<p>Rate Spread (xxx.xxx or xxx.xx or NA) Note: This field is optional. If APR, LOCKDATE, LOAN_TERM, LIENSTATUS, AMORTTYPE and INITADJMOS (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.</p> <p>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.</p> <p>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% .</p>	R,F	H
LOCKDATE	10	D	<p>Rate Lock Date MM-DD-YY, MM/DD/YY, MM-DD-YYYY or MM/DD/YYYY, MMDDYY, MMDDYYYY, YYMMDD or YYYYMMDD</p>	**	H
LOAN_TERM	3	N	Loan Term (months)	R,F	H
HOEPA	1	N	<p>HOEPA Status (only for loans with Action Code 1 or 6) 1 – HOEPA 2 – Not a HOEPA loan</p>	R,F	H
LIENSTAT	1	N	<p>Lien status (only for applications and originations) 1 – Secured by a first lien 2 – Secured by a subordinate lien 3 – Not secured by a lien 4 – Not applicable</p>	R,F	H
QLTYCHK	1	C	<p>Quality Errors Verified 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.</p>		B
REVCODE	1	N	<p>Revenue Code (CRA Only) 1 – Less than or equal to \$1 Million 2 – Greater than \$1 Million 3 – Not Known 4 – NA – (when consumer loan)</p> <p>You should use 1,2 or 3 whenever LNTYPE is 1,2,3,9,80 or 90. Use 4 when LNTYPE is 4-8.</p>	R,C	C

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQUIRED	I*
AFFCODE	1	N	Affiliate Code (CRA Only) 1 – Action taken at this institution (default set in setup) 2 – Action taken at affiliate	R,C	C
RENEWAL	1	C	Loan Renewal Indicator Y – Yes N – No*		C
RENEWALAMT	5	C	Loan Renewal Amount (in 1,000's or NA)		C
MAXCREDIT	5	C	Maximum Line Amount – (in 1,000's or NA)		C
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.		C
CLASSCODE	7	C	Classification Code (User Defined)		B
COLLATCODE	7	C	Collateral Code (User Defined)		B
DETAILPURP	7	C	Detailed Loan Purpose (User Defined) 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
LATITUDE	12	C	Latitude		B
LONGITUDE	12	C	Longitude		B
			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.		
BRANCHID	15	C	Originating Branch Code	F	B
BRANCHNAME	35	C	Branch Name	F	B
OFFICERID	15	C	Originating Officer Code	F	B
OFFICERNAME	35	C	Officer Name	F	B
LOANREP	15	C	Loan Representative Code	F	B
LOANREPNAME	35	C	Loan Representative Name	F	B
PROCESSOR	15	C	Loan Processor Code	F	B
PRONAME	35	C	Loan Processor Name	F	B
UNDERWRTR	15	C	Underwriter Code	F	B
UWNAME	35	C	Underwriter Name	F	B
BROKER	15	C	Mortgage Broker/Third Party Originator Code	F	B
BROKERNAME	35	C	Mortgage Broker/Third Party Originator Name	F	B
UDEF1	15	C	User Defined Code 1 (Customer uses setup to define field use)		B
UDEF1NAME	35	C	User Defined Description 1		B
UDEF2	15	C	User Defined Code 2 (Customer uses setup to define field use)		B
UDEF2NAME	35	C	User Defined Description 2		B

FAIR LENDING SPECIFIC FIELDS					
MATDATE	10	D	Loan Maturity Date 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
NOTE_RATE	7	N	Note Rate (xxx.xxx) For example 8.125	F	H
PNTSFEES	10	N	Dollar Amount of Points and Fees (xxxxxxx.xx) 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.	F	H
LTV	7	N	Loan to Value (Loan amount divided by the appraised value or purchase price) 999.999	F	B
CLTV	7	N	Combined Loan to Value (Total of all liens) 999.999	F	B
FICO	3	N	Credit Score – Use applicant’s primary score	F	H
OTHR_SCORE	3	N	Other Credit Score – Use applicant secondary score or co-app primary score.		H
DEBT_RATIO	7	N	Debt to Income Ratio (XXX.XXX) Example 28.000	F	B
COMB_RATIO	7	N	Combined Debt to Income Ratio (XXX.XXX) Example 36.000	F	B
LOAN_PROG	35	C	Loan Program Example: “30 Year Fixed”	F	B
MARITAL	1	N	Marital Status 1 = Married 2 = Separated 3 = Unmarried (Single, Divorced or Widowed)	F	H
MARITALC	1	N	Co-Applicant Marital Status See Marital for Codes		H
APL_AGE	3	N	Applicant Age/Date of Birth (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. Do not export dates without century formats as non-century dates may be improperly converted.	F	H
CO_APL_AGE	3	N	Co-Applicant Age/Date of Birth (See APL_AGE)		H
PRPAID_FIN	10	N	Prepaid Finance Charge (XXXXXXXX.XX) Example: 1500.00		H
BROKER_FEE	10	N	Broker Fee (XXXXXXXX.XX) Example: 2000.00		H
CASH_OUT	1	N	Cash Out Refinance 1 – Cash Out 2 – Rate and Term		H

DESKTOP	1	N	Desktop Underwriter Decision (if applicable) 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
CHANNEL	15	C	Channel Name This field is used for monitoring broker performance. 1 – Retail 2 – Wholesale 3 – Correspondent 4 – Internet		H
DISC_PNT	8	N	Discount Points on HUD-1 or GFE (0.000%)		H
DOC_TYPE	2	C	Level of Documentation 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	F	H
DPTS_DL	8	N	Dollar Discount Points (\$0.00)		H
HOUSEPRP	8	N	Proposed Monthly Housing Expense (\$0.00)		H
HSERATIO (deleted)	8	N	Housing Ratio (0.000%) - This is a duplicate of DEBT-RATIO and is ignored. It is scheduled to be removed from our specifications with our Year 2010 versions		
HUD_1400	8	N	Total Loan Fees Line 1400 of HUD-1 (\$0.00)		H
INC_UWRT	8	N	Underwriter Monthly Income Used (\$0.00)		H
LN-GRADE	8	C	Loan Grade (Primarily for Subprime Loans)		H
ORIG_DL	8	N	Dollar Origination Fee (\$0.00)		H
ORIG_FEE	8	N	Origination Fee on HUD-1 or GFE (0.000%)		H
PENALTY	1	C	Prepayment Penalty 1 – Yes 2 – No		H
PROSPECT	1	N	Loan Prospector Decision 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
LIMITS	1	N	Conforming/Jumbo Flag		H
MNTHDEBT	8	N	Total Monthly Obligations		H
NETWORTH	8	N	Net Worth of Borrower		H
OVERAGE	8	N	Overage in Dollars		H
OVERGEPT	8	N	Overage in Percent		H
BCOMPCT	8	N	Broker Compensation Percentage		H

YEAR 2009 + SUPPLEMENTAL FIELDS					
AMORTTYPE	1	C	Amortization Type F-Fixed Rate Loan A-Adjustable Rate Loan	**	H
INITADJMOS	3	N	Initial Adjustment Period (months) 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
APPTAKENBY	1	C	Application Taken By (from URLA/1003) 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.	R	H
OCCUPYURLA	1	C	Occupancy Type from URLA/1003 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.	R	H

Appendix A –

XML Import Sample Record (HMDA, CRA, Fair Lending & Table Data – ordered per spec)

Note: It is not necessary to place these fields in any order nor to import all fields.
This example is for guidance in structuring your import only.

```
<LOAN_RECORDS>
  <LOAN_RECORD>
    <APLNNO data="XTestX" />
    <APPNAME data="MANNY CATS" />
    <PROPSTREET data="23441 S POINTE DRIVE, STE 270" />
    <PROPCITY data="LAGUNA HILLS" />
    <PROPSTATE data="CA" />
    <PROPZIP data="92653-1559" />
    <RCRDTYPE data="1" />
    <SUBINCL data="Y" />
    <APDATE data="01/17/2009" />
    <LNTYPE data="1" />
    <PROPTYPE data="1" />
    <LNPURPOSE data="1" />
    <OCCUPANCY data="1" />
    <LNAMOUNT data="224" />
    <PREAPPR data="3" />
    <ACTION data="1" />
    <ACTDATE data="3/22/2009" />
    <MACODE data="42044" />
    <STCODE data="06" />
    <CNTYCODE data="059" />
    <CENSUSTRCT data="0626.22" />
    <APETH data="3" />
    <CAPETH data="5" />
    <APRACE data="6" />
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