

Introduction

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

The Basics of Your Export File

This is a comma-delimited ASCII export specification. You must have a comma on any blank field and we HIGHLY recommend using quotes (") in any field that contains text which may have a comma (such as APLNNO, APPNAME, PROPSTREET, PROPCITY, APRACE, CARACE)

Field Lengths: Field lengths noted are the maximum import field lengths permitted. Your 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 will be imported.

Required Fields: A column to the right called "R" will contain the following codes:

H = Required for the record to import into HMDA RELIEF.

G = Required to accurately report HMDA information to the government agencies.

F = Required for Fair Lending Analysis (At this time no fair lending fields are required for HMDA).

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

If the field does not have an "H" or is blank, it is not essential for import and you can simply enter a comma.

Header Record: A header record describing the file contents is recommended yet optional. QuestSoft products will review the first row for alpha characters in numeric or 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. HMDAExport.qs), QuestSoft will still import it. However, please coordinate special extensions with QuestSoft so that we can have HMDA RELIEF default to look for your file or custom extension.

Questions??

Contact Jason White, our integration specialist, at 800-575-4632 x-204 if you require any assistance. If he is not available, you may also contact our customer support department at x-205.

FIELD NAME	SIZE	TYPE	DESCRIPTION	R*	E*
APLNNO	25	C	Application/Loan Number Unique identifier for application-taken – KEY FIELD	H,G,F	A
APPNAME	20	C	Applicant Name/Description		B
PROPSTREET	35	C	Property Street Address	**	C
PROPCITY	20	C	Property City	**	D
PROPSTATE	2	C	Property State (CA, NY, FL, TX, etc.)	**	E
PROPZIP	10	C	Property Zip (99999-9999, 99999, 999999999)	**	F
SUBINCL	1	A	Include in Submission Y – Yes* N – No		G
APDATE	10	C	Application Date MM-DD-YY, MM/DD/YY, MM-DD-YYYY or MM/DD/YYYY MMDDYY, MMDDYYYY, or YYYYMMDD (may also be NA when action code = 6)	H,G,F	H
LNTYPE	2	N	HMDA Loan Type 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) Note: Though not required, Leading zero's are acceptable for your export. The field is actually 2 characters to accommodate future use not related to HMDA.	G,F	I
PROPTYPE	1	N	Property Type (2004 Field) 1 – 1 – 4 Family (other than manufactured housing) 2 – Manufactured Housing 3 – Multifamily (5 units and up)	G,F	J
LNPURPOSE	1	N	HMDA Loan Purpose 1 – Home Purchase 2 – Home Improvement 3 – Refinancing Note: If action date is 2004 and this field contains a 4 (multifamily) and PROPTYPE is not set, HMDA RELIEF will check Ethnicity. If Ethnicity is blank, we will assume a 2003 code and set the PROPTYPE to 3 and leave this field blank. This feature will be removed in mid-2004.	G,F	K
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)	G,F	L
LNAMOUNT	5	C	Loan Amount (in-thousands) (must-be-present on ALL loans) For example, report \$1,000,000 as 1000	H,G,F	M
PREAPPR	1	N	Preapproval 1 – Preapproval was requested 2 – Preapproval was not requested 3 – Not applicable.	G,F	N

ACTION	1	N	Action Taken Type HMDA 1 – Loan originated (See Programming notes below) 2 – Application approved but not accepted by applicant 3 – Application denied by financial institution 4 – Application withdrawn by applicant 5 – File closed for incompleteness 6 – Loan purchased by your institution. 7 – Preapproval request denied by financial institution 8 – Preapproval request approved but not accepted (optional reporting)	H,G,F	O
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,G,F	P
MACODE	5	C	Metropolitan Area Code - 00000, 0000 or NA Note: 5 digit CBSA codes are effective 1/1/2004.	G,F	Q
STCODE	2	C	State Code – 00 or NA. This is a numeric code not the state abbreviation.	G,F	R
CNTYCODE	3	C	County Code – 000 or NA	G,F	S
CENSUSTRCT	7	C	Census Tract Number 0000.00, 000000 or NA	G,F	T
APETH	1	N	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 (applicant is a trust or business)	G,F	U
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 (applicant is a trust or business) 5 – No co-applicant*	G,F	V

APRACE	5	C	Applicant Race This field can have up to 5 race codes for loans with final actions after January 1, 2004. 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 (applicant is a trust or business)	G,F	W
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	G,F	X
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)	G,F	Y
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	G,F	Z
TINCOME	5	C	Borrower Annual Income (in 1,000's with no commas) \$50,000 = 50	G,F	AA
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	G,F	AB

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	G,F	AC
DENIALR2	1	C	Denial Reason See above Denial Reasons	G,F	AD
DENIALR3	1	C	Denial Reason See above Denial Reasons	G,F	AE
APR	7	N	Annual Percentage Rate (xxx.xxx) Example 8.25, 6.875, 23.625	**	AF
TREASEC	7	N	Treasury Sec. 15th day/previous Month (xxx.xxx) This field is optional. HMDA RELIEF will automatically contain these values in tables that are updated each month. 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.		AG
SPREAD	7	C	Rate Spread (xxx.xxx or xxx.xx or NA) Note: This field is optional. If APR, Lock In Date, Term and Lien Status 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. YOU MUST EITHER PROVIDE THE RATE SPREAD OR PROVIDE THE APR, RATE LOCK DATE, TERM and LIEN STATUS (or both). Note: for Year 2004 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% .	G,F	AH
LOCKDATE	10	D	Rate Lock Date MM-DD-YY, MM/DD/YY, MM-DD-YYYY or MM/DD/YYYY MMDDYY, MMDDYYYY, or YYYYMMDD	**	AI
LOAN_TERM	3	N	Loan Term (months)	G,F	AJ
HOEPA	1	N	HOEPA Status (only for loans with Action Code 1 or 6) 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.	G,F	AK

LIENSTAT	1	N	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 This field is required beginning Jan 1, 2004. However, we will store the value before that if you wish to provide it immediately.	G,F	AL
QLTYCHK	1	A	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.		AM