

**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.

FIELD NAME	SIZE	TYPE	DESCRIPTION	R*	E*
APLNNO	25	C	<b>Application/Loan Number</b> Unique identifier for application-taken – <b>KEY FIELD</b>	H,G,F	A
APPNAME	20	C	<b>Applicant Name/Description</b> Note: Our 2003 Specs have this as LASTNAME		B
PROPSTREET	35	C	<b>Property Street Address</b>	**	C
PROPCITY	20	C	<b>Property City</b>	**	D
PROPSTATE	2	C	<b>Property State (CA, NY, FL, TX, etc.)</b>	**	E
PROPZIP	10	C	<b>Property Zip (99999-9999, 99999, 999999999)</b>	**	F
APR	7	N	<b>Annual Percentage Rate (xxx.xxx)</b> Example 8.25, 6.875, 23.625	**	G
LOCKDATE	10	D	<b>Rate Lock Date</b> MM-DD-YY, MM/DD/YY, MM-DD-YYYY or MM/DD/YYYY MMDDYY, MMDDYYYY, or YYYYMMDD	**	H
LOAN_TERM	3	N	<b>Loan Term (months)</b>	**_F	I
LIENSTAT	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.	**_G,F	J

**FAIR LENDING SPECIFIC FIELDS**

\* = Default Value

Header Descriptions – **R** = Required Field

**E** = Microsoft Excel Column Number

<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, or YYYYMMDD  This field is used to calculate the loan term if loan term is missing and is also helpful for fair lending analysis.	**F	K
<b>NOTE_RATE</b>	7	N	<b>Note Rate (xxx.xxx)</b> For example 8.125	F	L
<b>PNTSFEE</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.	F	M
<b>LTV</b>	7	N	<b>Loan to Value (Loan amount divided by the appraised value or purchase price) 999.999</b>	F	N
<b>CLTV</b>	7	N	<b>Combined Loan to Value (Total of all liens) 999.999</b>	F	O
<b>FICO</b>	3	N	<b>Credit Score – Use applicant’s primary score</b>	F	P
<b>OTHR_SCORE</b>	3	N	<b>Other Credit Score – Use applicant secondary score or co-app primary score.</b>	F	Q
<b>DEBT_RATIO</b>	7	N	<b>Debt to Income Ratio (XXX.XXX)</b> Example 28.000	F	R
<b>COMB_RATIO</b>	7	N	<b>Combined Debt to Income Ratio (XXX.XXX)</b> Example 36.000	F	S
<b>LOAN_PROG</b>	35	C	<b>Loan Program</b> Example: “30 Year Fixed”	F	T
<b>MARITAL</b>	1	N	<b>Marital Status</b> 1 = Married 2 = Separated 3 = Unmarried (Single, Divorced or Widowed)	F	U
<b>MARITALC</b>	1	N	<b>Co-Applicant Marital Status</b> See Marital for Codes	F	V
<b>APL_AGE</b>	3	N	<b>Applicant Age/Date of Birth</b> (Either Age or DOB can be provided. QuestSoft’s import will convert DOB to age based on application date, or if blank, then action taken date) <b>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.</b>	F	W
<b>CO_APL_AGE</b>	3	N	<b>Co-Applicant Age/Date of Birth</b> (See APL_AGE)	F	X
<b>PRPAID_FIN</b>	10	N	<b>Prepaid Finance Charge (XXXXXXXX.XX)</b> Example: 1500.00	F	Y
<b>BROKER_FEE</b>	10	N	<b>Broker Fee (XXXXXXXX.XX)</b> Example: 2000.00	F	Z
<b>CLASSCODE</b>	7	C	<b>Classification Code (User Defined)</b>	F	AA
<b>COLLATCODE</b>	7	C	<b>Collateral Code (User Defined)</b>	F	AB
<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.	F	AC

<p><b>TABLE VALUES –</b> 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 marketing effectiveness. Please place quotes “ ” around these values for import.</p>					
<b>BRANCHID</b>	15	C	<b>Originating Branch Code</b>		AD
<b>BRANCHNAME</b>	35	C	<b>Branch Name</b>		AE
<b>OFFICERID</b>	15	C	<b>Originating Officer Code</b>		AF
<b>OFFICERNAME</b>	35	C	<b>Officer Name</b>		AG

LOANREP	15	C	Loan Representative Code		AH
REPNAME	35	C	Loan Representative Name		AI
PROCESSOR	15	C	Loan Processor Code		AJ
PRONAME	35	C	Loan Processor Name		AK
UNDERWRTR	15	C	Underwriter Code		AL
UWNAME	35	C	Underwriter Name		AM
BROKER	15	C	Mortgage Broker/Third Party Originator Code		AN
BROKERNAME	35	C	Mortgage Broker/Third Party Originator Name		AO
UDEF1	15	C	User Defined Code 1 (Customer uses setup to define field use)		AP
UDEF1NAME	35	C	User Defined Description 1		AQ
UDEF2	15	C	User Defined Code 2 (Customer uses setup to define field use)		AR
UDEF2NAME	35	C	User Defined Description 2		AS

FAIR LENDING SERVICES ADDITIONAL FIELDS					
CASH_OUT	1	N	<b>Cash Out Refinance</b> 1 – Cash Out 2 – Rate and Term	F	AT
DESKTOP	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	F	AU
CHANNEL	15	C	<b>Channel Name</b> This field is used for monitoring broker performance. 1 – Retail 2 – Wholesale 3 – Correspondent 4 – Internet	F	AV
DISC_PNT	8	N	<b>Discount Points on HUD-1 or GFE (0.000%)</b>	F	AW
DOC_TYPE	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	F	AX
DPTS_DL	8	N	<b>Dollar Discount Points (\$0.00)</b>	F	AY
HOUSEPRP	8	N	<b>Proposed Monthly Housing Expense (\$0.00)</b>	F	AZ
HSERATIO	8	N	<b>Housing Ratio (0.000%)</b>	F	BA
HUD_1400	8	N	<b>Total Loan Fees Line 1400 of HUD-1 (\$0.00)</b>	F	BB
INC_UWRT	8	N	<b>Underwriter Monthly Income Used (\$0.00)</b>	F	BC
LN-GRADE	8	C	<b>Loan Grade (Primarily for Subprime Loans)</b>	F	BD
ORIG_DL	8	N	<b>Dollar Origination Fee (\$0.00)</b>	F	BE
ORIG_FEE	8	N	<b>Origination Fee on HUD-1 or GFE (0.000%)</b>	F	BF
PENALTY	1	C	<b>Prepayment Penalty</b> 1 – Yes 2 – No	F	BG

<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	F	BH
<b>LATITUDE</b>	12	C	<b>Latitude</b>	F	BI
<b>LONGIT</b>	12	C	<b>Longitude</b>	F	BJ
<b>LIMITS</b>	1	N	<b>Conforming/Jumbo Flag</b>	F	BK
<b>MNTHDEBT</b>	8	N	<b>Total Monthly Obligations</b>	F	BL
<b>NETWORTH</b>	8	N	<b>Net Worth of Borrower</b>	F	BM
<b>OVERAGE</b>	8	N	<b>Overage in Dollars</b>	F	BN
<b>OVERGEPT</b>	8	N	<b>Overage in Percent</b>	F	BO
<b>BCOMPPCT</b>	8	N	<b>Broker Compensation Percentage</b>	F	BP