

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 designed for institutions that desire a fast, one-step integration with QuestSoft's CRA RELIEF Community Reinvestment Act software.

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.

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 CRA imports into our software.

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

CRA RELIEF 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 is common among newer integrations and especially web based applications.

We recommend you export your file using the file name **QSCRAExport-(period).xml**, if practical, when exporting to the XML file specification (for example, QSCRAExport-Oct09.xml or QSCRAExport-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>
```

CRA RELIEF 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, **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)

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,3/27/2009,1,1,1,1,1,478,1,1,				
"1000005","OWENS","438 BERLIN WAY","LOS ANGELES","CA","90010",,Y,7/22/2009,2,1,1,1,250,1,1,7,				

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
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	438 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. CRAExport.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
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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:

C = Required for the record to import into CRA RELIEF (in any format).

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

****** = Required for CRA RELIEF to Geocode

If the field does not have an "C" or is blank, it is not essential for import.

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQUIRED
APLNNO	25	C	Application/Loan Number Unique identifier for application-taken – KEY FIELD	R,C
APPNAME	20	C	Applicant Name/Description Note: Our 2003 Specs has this as LASTNAME	
PROPSTREET	35	C	Property Street Address	**
PROPCITY	20	C	Property City	**
PROPSTATE	2	C	Property State (CA, NY, FL, TX, etc)	**
PROPZIP	10	C	Property Zip (99999-9999, 99999, 999999999)	**
SUBINCL	1	C	Include in Submission Y – Yes* N – No	
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.	R,C
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 Note: Most systems do not store these values. Since Community Development (Loan Type 80 or 90) usually amount to only a handful of loans in any year, the user may have to manually set these.	
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.	R,C

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQUIRED
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 the correspondent as using code 1 on their report and the lender using code 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.	R,C
ACTDATE	10	D	Action Taken Date (required) MM-DD-YY, MM/DD/YY, MM-DD-YYYY or MM/DD/YYYY MMDDYY, MMDDYYYY, or YYYYMMDD	R,C
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.	
STCODE	2	C	State Code – 00 or NA. This is a numeric code not the state abbreviation.	
CNTYCODE	3	C	County Code – 000 or NA	
CENSUSTRCT	7	C	Census Tract Number 0000.00, 000000 or NA	
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)	R,C
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.	R,C
APR	7	N	Annual Percentage Rate (xxx.xxx)	
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.	
LOAN_TERM	3	N	Loan Term (months)	
NOTE_RATE	7	N	Note Rate (xxx.xxx) For example 8.125	
PNTSFEE	10	N	Dollar Amount of Points and Fees (xxxxxxx.xx) Example 2000.00	
QLTYCHK	1	A	Quality Errors Verified Y – Yes N – No*	
AFFCODE	1	N	Affiliate Code 1 – Action taken at this institution (default set in setup)* 2 – Action taken at affiliate	C

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQUIRED
RENEWAL	1	C	Loan Renewal Indicator Y – Yes N – No*	
RENEWALAMT	5	C	Loan Renewal Amount (in 1,000's or NA)	
MAXCREDIT	5	C	Maximum Line Amount – (in 1,000's or NA)	
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	
CLASSCODE	7	C	Classification Code (User Defined)	
COLLATCODE	7	C	Collateral Code (User Defined)	
LATITUDE	12	C	Latitude	
LONGITUDE	12	C	Longitude	

Appendix A –

XML Import Sample Record (CRA – 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" />
    <SUBINCL data="Y" />
    <LNTYPE data="1" />
    <LNPURPOSE data="1" />
    <LNAMOUNT data="224" />
    <ACTION data="1" />
    <ACTDATE data="3/22/2009" />
    <MACODE data="42044" />
    <STCODE data="06" />
    <CNTYCODE data="059" />
    <CENSUSTRCT data="0626.22" />
    <TINCOME data="25" />
    <REVCODE data="1" />
    <APR data="6.125" />
    <MATDATE data="2/22/2014" />
    <LOAN_TERM data="60" />
    <NOTE_RATE data="16.686" />
    <PNTSFEEES data="5770.00" />
    <QLTYCHK data="Y" />
    <AFFCODE data="1" />
    <RENEWAL data="N" />
    <RENEWALAMT data="" />
    <MAXCREDIT data="500" />
    <NAICSSIC data="511210" />
    <CLASSCODE data="3" />
    <COLLATCODE data="2" />
    <LATITUDE data="33.626503" />
    <LONGITUDE data="-117.721006" />
  </LOAN_RECORD>
</LOAN_RECORDS>
```