

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 creates a single import that can be used in conjunction with all of our core standalone compliance products (HMDA RELIEF, CRA RELIEF, Fair Lending, Instant Geocoder, and CALL REPORT RELIEF).

QuestSoft also publishes specifications for a two-step import using an existing Federal Reserve HMDA.DAT format and appending QuestSoft's unique fields in a Merge format.

Special Notes – April 2011

State and Federal Call Report Compliance: QuestSoft has announced that it is moving forward with assisting lenders in compliance with the Standard Section of the NMLS Call Report. This new report and the increased requests by state regulators are essentially now mandating quarterly “HMDA Plus” reporting. Therefore, *the inclusion of NMLS numbers, origination channels, broker and lender fees and a revised credit score collection based on the discussions during the four HMDA revision hearings held by the Federal Reserve are now part of this specification.*

These changes have resulted in the addition of 8 new fields (notes with Field Names in blue AND blue backgrounds) and the change in enumerations/functions of an additional 9 fields (noted with black field names and blue backgrounds) for a total of 17 field changes overall. The fields requested should all be standard fields present in your loan origination software. The only field that may need translation or assistance is a new amortization field (AMORTTYPE); mandated by the South Carolina Department of Consumer Affairs and the Conference of State Bank Supervisor's National Mortgage Licensing System (NMLS) which significantly expands the definitions of types of loans (including Reverse Mortgages).

QuestSoft will begin processing call reports associated with these changes effective with its HMDA RELIEF versions available late April / early May, 2011 (to accommodate the May 15, 2011 submission deadline for most of these reports).

Dodd/Frank Compliance: These specifications represent all fields that are expected to be included in the new HMDA regulations. The only field discussed during the four Federal Reserve Board HMDA hearings of Year 2010 that QuestSoft has not placed in our new specification is a call to include the Parcel Number. Inclusion is doubtful and we feel inclusion of this for public review (requested by many community groups under the claim that their need outweighs privacy concerns) will result in a very high degree of criminal activity if made public and will allow anyone to identify individual borrowers, their credit scores, income and other personal information. We feel this risk will be devastating to the mortgage industry and the individuals involved and are strongly recommending the CFPB inform Congress (who has allowed elimination for privacy reasons) that they reject this addition to final specifications. We feel our inclusion would be acceptance and/or endorsement of this field.

Immediate Action Recommended: We highly recommend that all loan origination software systems consider exporting as many optional fields as possible. The regulatory environment, desire by states to pass and develop new regulations, and the new Dodd/Frank financial reform are forcing a new form of automated fair lending compliance upon lenders (especially non-depository lenders and certain state banks). *It is not required that you change your existing export to accommodate Year 2011 HMDA.*

HMDA and general data scrubbing are a must with these new initiatives.

* = Default Value

Header Descriptions

REQ'D: H=HMDA RELIEF, F=Fair Lending with NMLS Mortgage Call Reports, C=CRA RELIEF, M=HMDA RELIEF to Geocode.
INCL: HR=HMDA (current Year), HR+=HMDA (Dodd/Frank), Fair Lending & NMLS Mortgage Call Reports, CR=CRA, MRG=Merge File for HMDA.DAT import.

NOTE: While this layout was adjusted to better group fields, only fields colored in **BLUE** were added or amended with changes of April, 2011.

Field Legend

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQ'D	INCL.
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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 25-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.

REQ'D (Required Fields): This column uses the following codes:

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

F = Required for accurate Fair Lending Analysis and compliance with NMLS Mortgage Call Reports.

C = Required for CRA RELIEF Import.

M = Required for HMDA RELIEF to Geocode or to perform time-saving automated calculations.

INCL. (Included Fields): Fields will import into HMDA RELIEF, CRA RELIEF and Call Report RELIEF as follows:

HR = **HMDA Only** (This includes the new Dodd/Frank proposed required field values. This is the minimum dataset for QuestSoft to provide substantial data submission savings to all users of HMDA RELIEF.)

HR+ = **HMDA Extended** (Including Fair Lending, NMLS Mortgage Call Reports, and New Dodd/Frank HMDA – This includes Fair Lending and NMLS Mortgage Call Reports included in Call Report RELIEF based on HMDA data. Note: users of HMDA RELIEF Pro (about 20% of QuestSoft customers) require these fields to use the advanced reporting features of the program.)

CR = **CRA Only** (Fields required for Community Reinvestment Act purposes as of this time and Branch, ATM, LPO values imported into CRA RELIEF.)

MRG = **HMDA Merge Fields** (When it is not possible to export a complete new dataset, these fields allow a user to export a standard HMDA.DAT (2004-2011) file and gain the submission savings by performing a merge of these fields.)

We highly recommend integrators use the HMDA Extended to meet the needs of your customers given all of the legislative and regulatory initiatives since Year 2008 and expected through Year 2013.

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Core Fields (all exports)

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQ'D	INCL.
APLNNO	25	C	Application/Loan Number Unique identifier for application-taken – KEY FIELD	H,F,C,M	HR,HR+, CR,MRG
APPNAME	30	C	Applicant Name (Company/Individual)		HR,HR+, CR,MRG
PROPSTREET	35	C	Property Street Address Include both number and street – 23441 S. Pointe Dr	H,F,C,M	HR,HR+, CR,MRG
PROPCITY	20	C	Property City	H,F,C,M	HR,HR+, CR,MRG
PROPSTATE	2	C	Property State (CA, NY, FL, TX, etc)	H,F,C,M	HR,HR+, CR,MRG
PROPZIP	10	C	Property Zip (99999-9999, 99999, 999999999)	H,F,C,M	HR,HR+, CR,MRG
RCRDTYPE	1	N	Type of Record 1 HMDA/Fair Lending* 2 CRA	C	HR,HR+, CR,MRG
SUBINCL	1	C	Include in Submission Y Yes* N No		HR,CR, MRG
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 .	H,F,C	HR,HR+, CR,MRG

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FIELD NAME	SIZE	TYPE	DESCRIPTION	REQ'D	INCL.
LNPURPOSE	1	N	Loan Purpose HMDA 1 Home Purchase 2 Home Improvement 3 Refinancing CRA When used for CRA loans, this field stores the codes as the following for community development and consortium/3rd Party loans. It is ONLY used when Loan Type is 80 or 90. 1 Affordable Housing 2 LMI Community Services 3 Promote Economic Development 4 LMI Revitalization / Stabilization	H,F,C	HR,HR+,CR
LNAMOUNT	5	C	Loan Amount (in-thousands) (must-be-present on ALL loans) Example: Report \$1,000,000 as 1000. Report loans of less than \$1,000.00 with a decimal (Example: \$850 = .85, \$300=.3) – Loans less than \$1,000 apply to CRA Loans only.	H,F,C	HR,HR+,CR
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 someone else 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,F,C	HR,HR+,CR

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FIELD NAME	SIZE	TYPE	DESCRIPTION	REQ'D	INCL.
ACTDATE	10	D	Action Taken Date The date when the final action above was taken on a loan. MM-DD-YY, MM/DD/YY, MM-DD-YYYY or MM/DD/YYYY MMDDYY, MMDDYYYY, or YYYYMMDD.	H,F,C	HR,HR+, CR
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.	H,F,C	HR,HR+, CR
STCODE	2	C	State Code (00 or NA) This is a numeric code not the state abbreviation.	H,F,C	HR,HR+, CR
CNTYCODE	3	C	County Code (000 or NA)	H,F,C	HR,HR+, CR
CENSUSTRCT	7	C	Census Tract Number (0000.00, 000000 or NA)	H.F.C	HR,HR+, CR
TINCOME	5	C	Borrower Annual Income (in 1,000's with no commas) Example: \$50,000 = 50 For CRA loans, this field only applies to consumer loans (LOANTYPE = 4-8).	H,F,C	HR,HR+, CR
APR	7	N	Annual Percentage Rate (999.999) Example: 8.25, 6.875, 23.625 This specification now requires APR export due to the increased use by every state and federal regulator during the exam process.	H,F,M	HR,HR+, CR,MRG
LOAN_TERM	3	N	Loan Term (months) This is the number of months from the start date until the loan must be paid off. For example, a 30 year loan paid off in 5 years would have a value of 60 (5 years). Also known as a balloon payment.	H,F,M	HR,HR+, CR,MRG
QLTYCHK	1	C	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 merely having the field that will be required in your logic.		HR,HR+, CR,MRG
CLASSCODE	7	C	Classification Code (User Defined) This field is used to further identify the internal classification CRA or Fair Lending evaluation (different from loan program code in HMDA). The code ties into a table in the program that stores this code in the record for consistency but will display a description of up to 35 characters on reports. Many banks will use this for detailed analysis of the effectiveness of nuances within a borrower type or loan/amortization type and varies greatly by institution.		HR+,CR, MRG
COLLATCODE	7	C	Collateral Code (User Defined) This field is used to further identify the collateral secured. Examples may be a residence, a UCC1, leased equipment, the commercial building, etc. The code ties into a table in the program that stores this code in the record for consistency but will display a description of up to 35 characters on reports. Many banks will use this to assist in more detailed bank call reports. It is useful for advanced fair lending analysis.		HR+,CR, MRG

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FIELD NAME	SIZE	TYPE	DESCRIPTION	REQ'D	INCL.
DETAILPURP	7	C	Detailed Loan Purpose (User Defined) This field is used to further identify the specific loan purpose provided above the HMDA codes (purchase/refi, etc). Examples may include debt consolidation, credit card payoff, purchase car, renovate business, purchase inventory, etc. The code ties into a table in the program that stores this code in the record for consistency but will display a description of up to 35 characters on reports. It is highly useful for advanced fair lending analysis.		HR+,CR,MRG
MATDATE	10	D	Loan Maturity Date This field is used to calculate the loan term if loan term is missing and is also helpful for fair lending analysis. MM-DD-YY, MM/DD/YY, MM-DD-YYYY or MM/DD/YYYY MMDDYY, MMDDYYYY, YYMMDD or YYYYMMDD		HR+,CR,MRG
NOTE_RATE	7	N	Note Rate (999.999) The interest rate of the loan. Example: 8.125.	F	HR+,CR,MRG
PNTSFEE	10	N	Dollar Amount of Points and Fees (9999999.99) This field is used to calculate Section 32 (HOEPA) mortgage transactions and also for certain mortgage call reports. 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	HR+,CR,MRG
LATITUDE	12	C	Latitude Used for mapping records requires Longitude. Not a field in many systems. Values can be computed/provided by Instant Geocoder PLUS.		HR,HR+,CR,MRG
LONGITUDE	12	C	Longitude Used for mapping records requires Latitude. Not a field in many systems. Values can be computed/provided by Instant Geocoder PLUS.		HR,HR+,CR,MRG
TABLE VALUES					
<p>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.</p> <p>Please place quotes " " around these values for import.</p>					
BRANCHID	15	C	Originating Branch Code HMDA- Due to increased use in state and federal forms, enter the NMLS Branch ID in this field. If your institution is not required to license your branches under the NMLS (for example, federally chartered banks under the OCC), use your internal branch numbers. CRA - you can use your internal branch numbers.	H,F	HR,HR+,CR,MRG
BRANCHNAME	35	C	Branch Name This can be provided with each loan or manually entered into a table within HMDA/CRA/CALL REPORT RELIEF.		HR,HR+,CR,MRG

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FIELD NAME	SIZE	TYPE	DESCRIPTION	REQ'D	INCL.
OFFICERID	15	C	Originating Officer Code HMDA - Use this code only for additional representatives that are NOT considered the primary Mortgage Loan Origination (MLO) under the NMLS definitions or your internal policies. For example, a representative for a wholesale/correspondent lender that is assigned to the broker that originated the loan. CRA – Unless you have more than one originator, use Loan Representative Code instead.		HR,HR+, CR,MRG
OFFICERNAME	35	C	Officer Name This can be provided with each loan or manually entered into a table within HMDA/CRA/CALL REPORT RELIEF.		HR,HR+, CR,MRG
LOANREP	15	C	Loan Representative Code (NMLS MLO ID) HMDA - This is REQUIRED to use the NMLS MLO ID (Mortgage Loan Originator) number for the institution originating the loan. For a wholesale lender, this is the Broker MLO ID. For a correspondent lender, this is the originating lender's MLO ID. For a retail loan, this is your retail mortgage loan originator's NMLS MLO ID (now reported on the URLA). CRA – Use your internal Loan Representative Code.	H,F,C,M	HR,HR+, CR,MRG
LOANREPNAME	35	C	Loan Representative Name HMDA - Enter the NMLS MLO Representative registered name CRA – Enter the Loan Representative's name. This can be provided with each loan or manually entered into a table within HMDA/CRA/CALL REPORT RELIEF		HR,HR+, CR,MRG
PROCESSOR	15	C	Loan Processor Code Enter the internal code or use a NMLS ID if available.	F	HR,HR+, CR,MRG
PRONAME	35	C	Loan Processor Name This can be provided with each loan or manually entered into a table within HMDA/CRA/CALL REPORT RELIEF.		HR,HR+, CR,MRG
UNDERWRTR	15	C	Underwriter Code Enter the internal code or use a NMLS ID if available.	F	HR+,CR, MRG
UWNAME	35	C	Underwriter Name This can be provided with each loan or manually entered into a table within HMDA/CRA/CALL REPORT RELIEF.		HR+,CR, MRG
BROKER	15	C	Mortgage Broker/Third Party Originator Code Enter the internal code or use a NMLS ID if available.	F	HR+,CR, MRG
BROKERNAME	35	C	Mortgage Broker/Third Party Originator Name This can be provided with each loan or manually entered into a table within HMDA/CRA/CALL REPORT RELIEF.		HR+,CR, MRG
UDEF1	15	C	User Defined Code 1 Customer uses setup to define field use.		HR+,CR, MRG
UDEF1NAME	35	C	User Defined Description 1 This can be provided with each loan or manually entered into a table within HMDA/CRA/CALL REPORT RELIEF.		HR+,CR, MRG
UDEF2	15	C	User Defined Code 2 Customer uses setup to define field use.		HR+,CR, MRG
UDEF2NAME	35	C	User Defined Description 2 This can be provided with each loan or manually entered into a table within HMDA/CRA/CALL REPORT RELIEF.		HR+,CR, MRG

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HMDA RELIEF Only Fields (as of Year 2011 – New Dodd/Frank HMDA included in next section)

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQ'D	INCL.
APDATE	10	C	Application Date The date when the application was initially received. 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,F	HR,HR+
PROPTYPE	1	N	Property Type 1 1 – 4 Family (other than manufactured housing) 2 Manufactured Housing 3 Multifamily (5 units and up)	H,F	HR,HR+
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)	H,F	HR,HR+
PREAPPR	1	N	Preapproval 1 Preapproval was requested 2 Preapproval was not requested 3 Not applicable	H,F	HR,HR+
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)	H,F	HR,HR+
CAPETH	1	N	Co-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 5 No co-applicant*	H,F	HR,HR+
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 (applicant is a trust or business)	H,F	HR,HR+

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FIELD NAME	SIZE	TYPE	DESCRIPTION	REQ'D	INCL.
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	H,F	HR,HR+
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)	H,F	HR,HR+
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	H,F	HR,HR+
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	H,F	HR,HR+
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	H,F	HR,HR+
DENIALR2	1	C	Denial Reason See above Denial Reasons.	H,F	HR,HR+
DENIALR3	1	C	Denial Reason See above Denial Reasons.	H,F	HR,HR+

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FIELD NAME	SIZE	TYPE	DESCRIPTION	REQ'D	INCL.
TREASEC	7	N	<p>Rate Spread Index Value (999.999) (Average Prime Offer Rate – APOR - Formerly Treasury Sec Index)</p> <p>HMDA RELIEF automatically stores these values in tables that are updated weekly by QuestSoft. However, we will accept your entry and create a report for the user that displays any exceptions in case the Federal Reserve or Consumer Financial Protection Bureau later makes adjustments to earlier values.</p>		HR
SPREAD	7	C	<p>Rate Spread (999.999 or 999.99 or NA) Note: This field is optional as long as the rules below are followed:</p> <p>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, LIEN STATUS, AMORTTYPE and INITADJMOS as mandatory fields for this calculation. It is highly recommended you include all fields listed as they are used for other state and federal reporting requirements.</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>	H,F	HR,HR+,MRG
LOCKDATE	10	D	<p>Rate Lock Date The current interest rate lock date. Consult QuestSoft customer support department if you do not store a rate lock date within your software. MM-DD-YY, MM/DD/YY, MM-DD-YYYY or MM/DD/YYYY, MMDDYY, MMDDYYYY, YYMMDD or YYYYMMDD</p>	H,F	HR,HR+,MRG
HOEPA	1	N	<p>HOEPA Status (only for loans with Action Code 1 or 6)</p> <p>1 HOEPA 2 Not a HOEPA loan</p>	H,F	HR,HR+
LIENSTAT	1	N	<p>Lien Status (only for applications and originations)</p> <p>1 Secured by a first lien 2 Secured by a subordinate lien 3 Not secured by a lien 4 Not applicable</p>	H,F	HR,HR+
INITADJMOS	3	N	<p>Initial Adjustment Period (months) This field is only required if the AMORTTYPE is "A","AC","AH","AP" for an Adjustable Rate Loan. The field represents the number of months before the initial fixed period expires.</p>	H,F	HR,HR+,MRG

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FIELD NAME	SIZE	TYPE	DESCRIPTION	REQ'D	INCL.
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.	H,F	HR,HR+,MRG
AMORTTYPE	2	C	Amortization Type A Adjustable Rate Loan – A fully indexed where the payment ALWAYS adjusts with the interest rate. AC Convertible ARM – An adjustable rate loan that allows conversion to a fixed rate loan at a future date. AH Hybrid ARM – An adjustable rate loan that has an initial fixed period followed by a traditional fully indexed ARM (for example 5 year fixed that reverts to an ARM in the sixth year and beyond). AP Pay Option ARM – An adjustable rate loan that allows the borrower to make payments that are not fully amortized. This typically includes negative amortization, full amortization or interest only payment options. F Fixed Rate Loan – Fully amortized (for example, 30/30, 15 due in 15, etc.). FB Fixed Rate with Balloon Payment – Any loan where the loan payoff is due at a fixed date before standard payments would produce a zero balance (for example, interest only, 30 year due in 5 years, etc.). G Graduated Payment Loan – A fixed rate loan which starts at a lower payment in the initial one or two years of the loan. H HELOC – Home Equity Line of Credit R Reverse Mortgage – Any reverse mortgage that IS NOT a HECM-Standard or HECM-Saver loan (see below). RS HECM-Standard – A Home Equity Conversion Mortgage (reverse mortgage) specifically offered by FHA. RV HECM-Saver – A Home Equity Conversion Mortgage (reverse mortgage offered by FHA).	H,F	HR,HR+,MRG
AMORT_TERM	3	N	Amortization Term (months) This is the number of months used to calculate the payment (for example a 30 year amortized loan due in 5 years would have a value of 360 (30 years)).	F	HR,HR+,MRG

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FIELD NAME	SIZE	TYPE	DESCRIPTION	REQ'D	INCL.
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.	H,F	HR,HR+,MRG
HMDA / FAIR LENDING / DODD/FRANK / CALL REPORTS & STATE REPORTS SPECIFIC FIELDS					
LTV	7	N	Loan to Value (999.999) Loan amount divided by the appraised value or purchase price.	F	HR+,MRG
CLTV	7	N	Combined Loan to Value (999.999) Total of all liens divided by the appraised value or purchase price.	F	HR+,MRG
DEBT_RATIO	7	N	Debt to Income Ratio (999.999) The total of all mortgage related debt payments, including the PITI divided by the total income. Example: 28.000	F	HR+,MRG
COMB_RATIO	7	N	Combined Debt to Income Ratio (999.999) The total of all debt payments, including the PITI, Net Rental Loss, and all other liabilities (credit cards, car payments, etc.) divided by the total income. Example: 36.000	F	HR+,MRG
CHANNEL	1	N	Channel Name This field is used for monitoring broker performance. 1 Retail – Originated and funded by your institution 2 Wholesale – Originated by a broker and funded by your institution. 3 Correspondent – Funded by another institution and purchased by your institution shortly after funding. 4 Internet (Note: this selection is being phased out with April 2011 enhancements as this information is provided in field APPTAKENBY. 5 Broker – Originated by your company and not funded by your company but brokered to another lender.	H,F	HR,HR+,MRG
FICO	3	N	Credit Score Use applicant's primary score. Note: This field is being phased out and replaced by APCRSCORE to allow for more scoring flexibility and consistence with the anticipated Dodd/Frank HMDA rules that will not favor a single vendor for credit scoring. This field will be used if APCRSCORE has no value.		HR+,MRG

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FIELD NAME	SIZE	TYPE	DESCRIPTION	REQ'D	INCL.
OTHR_SCORE	3	N	Other Credit Score Use applicant secondary score or co-app primary score. Note: This field is being phased out and replaced by CAPCRSCORE to allow for more scoring flexibility and consistence with the anticipated Dodd/Frank HMDA rules that will not favor a single vendor for credit scoring. This field will be used if CAPCRSCORE has no value.		HR+,MRG
APCRSCORE	3	N	Applicant's Credit Score Enter the credit score used to make the credit decision. The vendor used to determine the credit score is requested in the fields below.	F	HR+,MRG
CAPCRSCORE	3	N	Co-Applicant's Credit Score See APCRSCORE	F	HR+,MRG
APCRPROV	1	N	Applicant's Credit Score Provider Use the code associated with the credit score provider. This can be defaulted within the program if the score is always the same provider (For example, it is always 1-FICO) which is why it is not a noted as a required field. 1 FICO 2 Vantage 3 Experian Plus 4 Score Power 5 Trans Union 9 Other		HR+,MRG
CAPCRPROV	1	N	Co-Applicant's Credit Score Provider See APCRPROV.		HR+,MRG
LENDER_FEE	10	N	Lender Fee (999999999.99) The total of all fees collected by or paid to the lender on the loan.		HR+,MRG
APPRVALUE	12	N	Appraised Value (999999999.99) Enter the exact value of the appraisal used for the credit decision (for example 450000.00).		HR+,MRG
PENALTY	1	N	Prepayment Penalty 1 Yes 2 No	F	HR+,MRG
PREPAY_MOS	3	N	Prepayment Penalty (months) The number of months the Prepayment Penalty is in effect. Note: Provide <u>ONLY</u> if there is a prepayment penalty associated with the loan.		HR+,MRG
LOAN_PROG	35	C	Loan Program The Customer's code indicating the loan program for this loan. Example: "30 Year Fixed"	F	HR+,MRG
MARITAL	1	C	Marital Status (borrower/applicant) 1 Married 2 Separated 3 Unmarried (Single, Divorced or Widowed)	F	HR+,MRG
MARITALC	1	C	Co-Applicant Marital Status See Marital for Codes.		HR+,MRG

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FIELD NAME	SIZE	TYPE	DESCRIPTION	REQ'D	INCL.
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	HR+,MRG
CO_APL_AGE	3	N	Co-Applicant Age/Date of Birth See APL_AGE.		HR+,MRG
PRPAID_FIN	10	N	Prepaid Finance Charge (9999999.99) Enter the total prepaid charge as listed on the Regulation Z disclosure. Example: 1500.00		HR+,MRG
BROKER_FEE	10	N	Broker Fee (9999999.99) The total of all fees collected by or paid to a broker or third party originator on the loan.		HR+,MRG
CASH_OUT	1	N	Cash Out Refinance 1 Cash Out 2 Rate and Term	F	HR+,MRG
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		HR+,MRG
DOC_TYPE	2	N	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	HR+,MRG
DISC_PNT	8	N	Discount Points on HUD-1 or GFE (0.000%)		HR+,MRG
DPTS_DL	8	N	Dollar Discount Points (\$0.00)		HR+,MRG
HOUSEPRP	8	N	Proposed Monthly Housing Expense (\$0.00) The actual PITI amount used to calculate the debt to income ratio (DEBT_RATIO) in the underwriting decision.		HR+,MRG
MNTHDEBT	8	N	Total Monthly Obligations (\$0.00) The total monthly payments for housing, alimony, credit cards, debts, etc used to calculate the Combined Debt to Income Ratio (COMB_RATIO) in the underwriting decision.		HR+,MRG
HUD_1400	8	N	Total Loan Fees Line 1400 of HUD-1 (\$0.00)		HR+,MRG
INC_UWRT	8	N	Underwriter Monthly Income Used (\$0.00) The amount of income used in the underwriting decision (annual)		HR+,MRG
LN-GRADE	8	C	Loan Grade (Primarily for Subprime Loans) Use internal grading system. Example: A, A-,B+,B-,C, etc.		HR+,MRG
ORIG_DL	8	N	Dollar Origination Fee (\$0.00)		HR+,MRG
ORIG_FEE	8	N	Origination Fee on HUD-1 or GFE (0.000%)		HR+,MRG

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FIELD NAME	SIZE	TYPE	DESCRIPTION	REQ'D	INCL.
PROSPECT	1	N	Loan Prospector Decision		HR+,MRG
			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					
LIMITS	1	N	Conforming/Jumbo Flag		HR+,MRG
			1 Conforming		
			2 Jumbo		
NETWORTH	8	N	Net Worth of Borrower (99999999) Enter 99999999 for over \$100 million.		HR+,MRG
OVERAGE	8	N	Overage in Dollars (\$0.00)		HR+,MRG
OVERGEPT	8	N	Overage in Percent (0.000%)		HR+,MRG
BCOMPCT	8	N	Broker Compensation Percentage (0.000%)		HR+,MRG

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CRA RELIEF Only Fields (in addition to Core Fields)

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQ'D	INCL.
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) Note: Use 1, 2 or 3 whenever LNTYPE is 1, 2, 3, 9, 80 or 90. Use 4 when LNTYPE is 4-8.	C	CR
AFFCODE	1	N	Affiliate Code 1 Action taken at this institution 2 Action taken at affiliate Note: Your default can be set in Setup/Preferences.	C	CR
RENEWAL	1	C	Loan Renewal Indicator Y Yes N No*		CR
RENEWALAMT	5	C	Loan Renewal Amount (in 1,000's or NA) Enter the portion of the total loan considered a renewal amount, if applicable. Only applies if RENEWAL is set to "Y"		CR
MAXCREDIT	5	C	Maximum Line Amount (in 1,000's or NA) This is only used for Lines of Credit		CR
NAICSSIC	6	N	North American Industry Classification System (NAICS) Used for business loans, this is the number used in the industry to identify a particular type of business.		CR

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BRANCH / ATM / LPO FIELDS The Branch / ATM / LPO needs to be a <u>separate file</u> from your HMDA / Fair Lending / CRA file.					
FIELD NAME	SIZE	TYPE	DESCRIPTION	REQ'D	INCL.
RCRDTYPE	1	C	Type of Record 1 Branch Office 2 ATM (Automated Teller Machine) 3 LPO (Loan Production Office) If this field is not provided, the import will attempt to determine based on the supplied fields. If no determination, it will be imported as a Branch Office record.	C	CR
ID	15	C	Branch/ATM/LPO Code Note: An ID or NAME is required for the file to import.	C	CR
NAME	50	C	Branch/ATM/LPO Name Note: An ID or NAME is required for the file to import.	C	CR
SRVCTYPE	1	N	Service Type Branch Office 1 Full Service 2 Limited Service 3 Mobile 4 Check Cashing 5 In-store 6 Drop Box ATM (Automated Teller Machine) 1 Deposit Taking 2 Cash Dispense Only LPO (Loan Production Office) 1 Retail 2 Wholesale 3 Wholesale/Retail 4 Correspondent Only number codes will be imported. The program will not import name descriptions.	C	CR

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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 all RELIEF products (HMDA, CRA, Call Report 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 to the sample XML 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 spreadsheet applications. 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 required a header row.** QuestSoft's Customer Support department can 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. 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 fields. 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

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