

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 HMDA RELIEF Home Mortgage Disclosure Act software that focuses on maximizing HMDA efficiencies.

QuestSoft also publishes specifications for an expanded HMDA RELIEF import containing Fair Lending fields for a more robust advanced analysis, a combined single step HMDA/CRA import that is very useful for banking software integrators, 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 the more robust HMDA RELIEF / Fair Lending import 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 imports into our software.

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

HMDA 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 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 **QSHMDAExport-(period).xml**, if practical, when exporting to the XML file specification (for example, QSHMDAExport-Oct09.xml or QSHMDAExport-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>
```

HMDA 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, 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,				
"1000005","LOUGANIS","8 GOLDENDIVE","MISSION VIEJO","CA","92718",,Y,3/27/2009,1,1,1,1,478,1,1,				

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	LOUGANIS	8 GOLDENDIVE	MISSION VIEJO	CA	92718		Y	3/27/2009

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
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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:

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

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

F = Required for Fair Lending Analysis.

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

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

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

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQUIRED
APLNNO	25	C	Application/Loan Number Unique identifier for application-taken – KEY FIELD	I,R,F
APPNAME	30	C	Applicant Name/Description	
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	
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)	I,R,F
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, a leading zero is acceptable for your export. The field is actually 2 characters to accommodate future use not related to HMDA.	R,F
PROPTYPE	1	N	Property Type 1 – 1 – 4 Family (other than manufactured housing) 2 – Manufactured Housing 3 – Multifamily (5 units and up)	R,F
LNPURPOSE	1	N	HMDA Loan Purpose 1 – Home Purchase 2 – Home Improvement 3 – Refinancing	R,F
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
LNAMOUNT	5	C	Loan Amount (in-thousands) (must-be-present on ALL loans) For example, report \$1,000,000 as 1000	I,R,F
PREAPPR	1	N	Preapproval 1 – Preapproval was requested 2 – Preapproval was not requested 3 – Not applicable.	R,F

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQUIRED
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)	I,R,F
ACTDATE	10	D	Action Taken Date (required) MM-DD-YY, MM/DD/YY, MM-DD-YYYY or MM/DD/YYYY MMDDYY, MMDDYYYY, or YYYYMMDD	I,R,F
MACODE	5	C	Metropolitan Area Code - 00000, 0000 or NA Note: 5 digit CBSA codes are effective 1/1/2004.	R,F
STCODE	2	C	State Code – 00 or NA. This is a numeric code not the state abbreviation.	R,F
CNTYCODE	3	C	County Code – 000 or NA	R,F
CENSUSTRCT	7	C	Census Tract Number 0000.00, 000000 or NA	R,F
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
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*	R,F
APRACE	5	C	Applicant Race This field can have up to 5 race codes for loans with final actions. A code can 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)	R,F

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQUIRED
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
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
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
TINCOME	5	C	Borrower Annual Income (in 1,000's with no commas) \$50,000 = 50	R,F
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
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
DENIALR2	1	C	Denial Reason See above Denial Reasons	R,F

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQUIRED
DENIALR3	1	C	Denial Reason See above Denial Reasons	R,F
APR	7	N	Annual Percentage Rate (xxx.xxx) Example 8.25, 6.875, 23.625	**
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.	
SPREAD	7	C	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. 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. 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% ..	R,F
LOCKDATE	10	D	Rate Lock Date MM-DD-YY, MM/DD/YY, MM-DD-YYYY or MM/DD/YYYY MMDDYY, MMDDYYYY, or YYYYMMDD	**
LOAN_TERM	3	N	Loan Term (months)	R,F
HOEPA	1	N	HOEPA Status (only for loans with Action Code 1 or 6) 1 – HOEPA 2 – Not a HOEPA loan	R,F

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQUIRED
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	R,F
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 just having the field that will be required in your logic.	
YEAR 2009 + SUPPLEMENTAL FIELDS				
AMORTTYPE	1	C	Amortization Type F-Fixed Rate Loan A-Adjustable Rate Loan This field is required beginning October 1, 2009. However, we will store the value before that if you wish to provide it immediately.	**
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. This field is required beginning October 1, 2009. However, we will store the value before that if you wish to provide it immediately.	**
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
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

Appendix A –

XML Import Sample Record (HMDA – 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" />
    <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" />
    <CAPRACE data="8" />
    <APSEX data="3" />
    <CAPSEX data="5" />
    <TINCOME data="25" />
    <PURCHTYPE data="7" />
    <DENIALR1 data="0" />
    <DENIALR2 data="0" />
    <DENIALR3 data="0" />
    <APR data="6.125" />
    <TREASEC data="" />
    <SPREAD data="1.335" />
    <LOCKDATE data="6/17/2008" />
    <LOAN_TERM data="360" />
    <HOEPA data="2" />
    <LIENSTAT data="1" />
    <QLTYCHK data="Y" />
    <AMORTTYPE data="A" />
    <INITADJMOS data="6" />
    <APPTAKENBY data="F" />
    <OCCUPYURLA data="P" />
  </LOAN_RECORD>
</LOAN_RECORDS>
```