

## 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 recommended for situations where the user wishes to use an existing HMDA.DAT (Federal Reserve/FFIEC Format) file and merge additional fields for HMDA and Fair Lending purposes.

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 this import specification and populate as many fields as possible.**

Only a handful of fields are required if you only wish to complete a HMDA submission. These are marked within this specification.

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



**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:

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

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

**F** = Required for accurate Fair Lending Analysis.

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

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

FIELD NAME	SIZE	TYPE	DESCRIPTION	REQUIRED
<b>APLNNO</b>	25	C	<b>Application/Loan Number</b> Unique identifier for application-taken – <b>KEY FIELD</b>	H,R,F
<b>APPNAME</b>	<b>30</b>	C	<b>Applicant Name</b> (Company/Individual)	
<b>PROPSTREET</b>	35	C	<b>Property Street Address</b>	**
<b>PROPCITY</b>	20	C	<b>Property City</b>	**
<b>PROPSTATE</b>	2	C	<b>Property State</b> (CA, NY, FL, TX, etc)	**
<b>PROPZIP</b>	10	C	<b>Property Zip</b> (99999-9999, 99999, 999999999)	**
<b>APR</b>	7	N	<b>Annual Percentage Rate (xxx.xxx)</b> Example 8.25, 6.875, 23.625	**
<b>LOCKDATE</b>	10	D	<b>Rate Lock Date</b> MM-DD-YY, MM/DD/YY, MM-DD-YYYY or MM/DD/YYYY MMDDYY, MMDDYYYY, YYMMDD or YYYYMMDD	**
<b>LOAN_TERM</b>	3	N	<b>Loan Term</b> (months)	R,F
YEAR 2009 + SUPPLEMENTAL FIELDS				
<b>AMORTTYPE</b>	1	C	<b>Amortization Type</b> F-Fixed Rate Loan A-Adjustable Rate Loan	**
<b>INTADJMOS</b>	3	N	<b>Initial Adjustment Period (months)</b> 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.	**
<b>APPTAKENBY</b>	1	C	<b>Application Taken By (from URLA/1003)</b> 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
<b>OCCUPYURLA</b>	1	C	<b>Occupancy Type from URLA/1003</b> 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
<b>NOTE: All fields after this are for the purpose of internal analysis and will not affect your HMDA reporting</b>				

**TABLE VALUES**

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. Please place quotes “ ” around these values for import.

<b>BRANCHID</b>	15	C	<b>Originating Branch Code</b>	F
<b>BRANCHNAME</b>	35	C	<b>Branch Name</b>	F
<b>OFFICERID</b>	15	C	<b>Originating Officer Code</b>	F
<b>OFFICERNAME</b>	35	C	<b>Officer Name</b>	F
<b>LOANREP</b>	15	C	<b>Loan Representative Code</b>	F
<b>LOANREPNAME</b>	35	C	<b>Loan Representative Name</b>	F
<b>PROCESSOR</b>	15	C	<b>Loan Processor Code</b>	F
<b>PRONAME</b>	35	C	<b>Loan Processor Name</b>	F
<b>UNDERWRTR</b>	15	C	<b>Underwriter Code</b>	F
<b>UWNAME</b>	35	C	<b>Underwriter Name</b>	F
<b>BROKER</b>	15	C	<b>Mortgage Broker/Third Party Originator Code</b>	F
<b>BROKERNAME</b>	35	C	<b>Mortgage Broker/Third Party Originator Name</b>	F
<b>UDEF1</b>	15	C	<b>User Defined Code 1</b> (Customer uses setup to define field use)	
<b>UDEF1NAME</b>	35	C	<b>User Defined Description 1</b>	
<b>UDEF2</b>	15	C	<b>User Defined Code 2</b> (Customer uses setup to define field use)	
<b>UDEF2NAME</b>	35	C	<b>User Defined Description 2</b>	
<b>FAIR LENDING SPECIFIC FIELDS</b>				
<b>CLASSCODE</b>	7	C	<b>Classification Code (User Defined)</b>	
<b>COLLATCODE</b>	7	C	<b>Collateral Code (User Defined)</b>	
<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.	
<b>LATITUDE</b>	12	C	<b>Latitude</b>	
<b>LONGITUDE</b>	12	C	<b>Longitude</b>	
<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, YYMMDD or YYYYMMDD  This fields is used to calculate the loan term if loan term is missing and is also helpful for fair lending analysis.	
<b>NOTE_RATE</b>	7	N	<b>Note Rate</b> (xxx.xxx) For example 8.125	F
<b>PNTSFEE</b>	10	N	<b>Dollar Amount of Points and Fees</b> (xxxxxxx.xx) 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
<b>LTV</b>	7	N	<b>Loan to Value</b> (Loan amount divided by the appraised value or purchase price) 999.999	F

\* = Default Value

Header Descriptions – R = Required Field

E = Microsoft Excel Column Number

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<b>CLTV</b>	7	N	<b>Combined Loan to Value</b> (Total of all liens) 999.999	F
<b>FICO</b>	3	N	<b>Credit Score – Use applicant’s primary score</b>	F
<b>OTHR_SCORE</b>	3	N	<b>Other Credit Score</b> – Use applicant secondary score or co-app primary score.	
<b>DEBT_RATIO</b>	7	N	<b>Debt to Income Ratio</b> (XXX.XXX) Example 28.000	F
<b>COMB_RATIO</b>	7	N	<b>Combined Debt to Income Ratio</b> (XXX.XXX) Example 36.000	F
<b>LOAN_PROG</b>	35	C	<b>Loan Program</b> Example: “30 Year Fixed”	F
<b>MARITAL</b>	1	N	<b>Marital Status</b> 1 = Married 2 = Separated 3 = Unmarried (Single, Divorced or Widowed)	F
<b>MARITALC</b>	1	N	<b>Co-Applicant Marital Status</b> See Marital for Codes	
<b>APL_AGE</b>	3	N	<b>Applicant Age/Date of Birth</b> (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
<b>CO_APL_AGE</b>	3	N	<b>Co-Applicant Age/Date of Birth</b> (See APL_AGE)	
<b>PRPAID_FIN</b>	10	N	<b>Prepaid Finance Charge</b> (XXXXXXXX.XX) Example: 1500.00	
<b>BROKER_FEE</b>	10	N	<b>Broker Fee</b> (XXXXXXXX.XX) Example: 2000.00	
<b>CASH_OUT</b>	1	N	<b>Cash Out Refinance</b> 1 – Cash Out 2 – Rate and Term	
<b>DESKTOP</b>	1	N	<b>Desktop Underwriter Decision</b> (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	
<b>CHANNEL</b>	15	C	<b>Channel Name</b> This field is used for monitoring broker performance. 1 – Retail 2 – Wholesale 3 – Correspondent 4 - Internet	
<b>DISC_PNT</b>	8	N	<b>Discount Points on HUD-1 or GFE</b> (0.000%)	
<b>DOC_TYPE</b>	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
<b>DPTS_DL</b>	8	N	<b>Dollar Discount Points</b> (\$0.00)	

<b>HOUSEPRP</b>	8	N	<b>Proposed Monthly Housing Expense (\$0.00)</b>	
<b>HUD_1400</b>	8	N	<b>Total Loan Fees Line 1400 of HUD-1 (\$0.00)</b>	
<b>INC_UWRT</b>	8	N	<b>Underwriter Monthly Income Used (\$0.00)</b>	
<b>LN-GRADE</b>	8	C	<b>Loan Grade</b> (Primarily for Subprime Loans)	
<b>ORIG_DL</b>	8	N	<b>Dollar Origination Fee (\$0.00)</b>	
<b>ORIG_FEE</b>	8	N	<b>Origination Fee on HUD-1 or GFE (0.000%)</b>	
<b>PENALTY</b>	1	C	<b>Prepayment Penalty</b> 1 – Yes 2 - No	
<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	
<b>LIMITS</b>	1	N	<b>Conforming/Jumbo Flag</b>	
<b>MNTHDEBT</b>	8	N	<b>Total Monthly Obligations</b>	
<b>NETWORTH</b>	8	N	<b>Net Worth of Borrower</b>	
<b>OVERAGE</b>	8	N	<b>Overage in Dollars</b>	
<b>OVERGEPT</b>	8	N	<b>Overage in Percent</b>	
<b>BCOMPCT</b>	8	N	<b>Broker Compensation Percentage</b>	

## Appendix A –

### XML Import Sample Record (HMDA, Fair Lending & Table Data Merge– 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. Data required for accurate HMDA Reports extends to the line. After this, the remaining fields are for Fair Lending and internal analysis.

```

<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" />
    <APR data="6.125" />
    <LOCKDATE data="6/17/2008" />
    <LOAN_TERM data="360" />
    <AMORTTYPE data="A" />
    <INITADJMOS data="6" />
    <APPTAKENBY data="F" />
    <OCCUPYURLA data="P" />
    <BRANCHID data="123" />
    <BRANCHNAME data="THOMAS O'MALLEY" />
    <OFFICERID data="17" />
    <OFFICERNAME data="SELINA KAYE" />
    <LOANREP data="4" />
    <LOANREPNAME data="JENNIE BALDWIN" />
    <PROCESSOR data="43" />
    <PRONAME data="LEE MERRIWEATHER" />
    <UNDERWRTR data="22" />
    <UWNAME data="BARTON STONE" />
    <BROKER data="121" />
    <BROKERNAME data="CHAT D'ARGENT" />
    <UDEF1 data="97" />
    <UDEF1NAME data="SERGEANT TIBBS" />
    <UDEF2 data="27" />
    <UDEF2NAME data="ROBES PIERRE" />
    <CLASSCODE data="3" />
    <COLLATCODE data="2" />
    <DETAILPURP data="14-DPO" />
    <LATITUDE data="33.626503" />
    <LONGITUDE data="-117.721006" />
    <MATDATE data="02/18/2039" />
    <NOTE_RATE data="16.686" />
    <PNTSFEES data="5770.00" />
    <LTV data="75.00" />
    <CLTV data="81.125" />
    <FICO data="690" />
    <OTHR_SCORE data="702" />
    <DEBT_RATIO data="41" />
    <COMB_RATIO data="48.385" />
    <LOAN_PROG data="ABC Bank 3/1 ARM Conforming" />
    <MARITAL data="1" />
    <MARITALC data="1" />
    
```

\* = Default Value

Header Descriptions – **R** = Required Field

**E** = Microsoft Excel Column Number

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```
<APL_AGE data="52" />
<CO_APL_AGE data="50" />
<PRPAID_FIN data="6207.38" />
<BROKER_FEE data="4680" />
<CASH_OUT data="1" />
<DESKTOP data="1" />
<CHANNEL data="4" />
<DISC_PNT data="1.25" />
<DOC_TYPE data="2" />
<DPTS_DL data="2800" />
<HOUSEPRP data="1283.72" />
<HUD_1400 data="9467.85" />
<INC_UWRT data="5073.25" />
<LN_GRADE data="AA" />
<ORIG_DL data="2240" />
<ORIG_FEE data="2240" />
<PENALTY data="2" />
<PROSPECT data="2" />
<LIMITS data="" />
<MNTHDEBT data="45" />
<NETWORTH data="5000" />
<OVERAGE data="208" />
<OVERGEPT data="0.018" />
<BCOMPACT data="2.240" />
</LOAN_RECORD>
</LOAN_RECORDS>
```