

July 2016

# Filing instructions guide for HMDA data collected in 2018

OMB Control #3170-0008



# Version log

The following is a version log that tracks the history of this document and its updates:

Date	Version	Section	Changes
July 2016	2.0	All	Publication of the Filing Instructions Guide and its components, including File Specifications as revised.
January 2016	1.0	File Specifications	Original Document

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# Paperwork Reduction Act

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and, not withstanding any other provision of law, a person is not required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0008. The time required to complete this information collection is estimated to average between 9,000 hours and 161 hours per response depending on the size of the institution, per response. The obligation to respond to this collection of information is mandatory per the Home Mortgage Disclosure Act 12 U.S.C. 2801-2810 as implemented by CFPB'S Regulation C 12 CFR part 1003. Comments regarding this collection of information, including the estimated response time, suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection should be submitted to the Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to [PRA@cfpb.gov](mailto:PRA@cfpb.gov). The other agencies collecting information under this regulation maintain OMB Control numbers for their collections as follows: Office of the Comptroller of the Currency (1557-0159), the Federal Deposit Insurance Corporation (3064-0046), the Federal Reserve System (7100-0247), the Department of Housing and Urban Development (HUD) (2502-0529), the National Credit Union Administration (3133-0166).

# 1. What's in the FIG?

The 2018 Filing Instructions Guide (FIG) is a compendium of resources to help you file HMDA data you collected in 2018 with the Consumer Financial Protection Bureau (CFPB) in 2019. These resources are briefly described in this section and are further detailed throughout this document in individual sections.

The HMDA agencies have agreed that filing HMDA data collected in or after 2017 with the CFPB will be deemed submission to the appropriate Federal agency<sup>1</sup>.

The FIG includes the following sections:

## 1.1 Changes to the Submission Process for Data Collected in 2018

This section provides a summary of the changes made to the submission process for filing HMDA data collected in 2018 with the CFPB.

This section may be useful for employees in a variety of roles, for example, your institution's:

- Compliance Officer

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<sup>1</sup> The HMDA agencies refers to the member agencies of the Federal Financial Institutions Examination Council (FFIEC)—the CFPB, the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC), the Board of Governors of the Federal Reserve System (Board), and the National Credit Union Administration (NCUA)—and the Department of Housing and Urban Development (HUD).

- Staff who collect, prepare, and submit HMDA data
- HMDA technology support staff

## 1.2 2018 File Specifications

This section provides information including valid values, how to format your loan/application register, and how to file your HMDA data collected in 2018 with the CFPB.

This section may be useful for employees in a variety of roles, for example, your institution's:

- Staff who collect, prepare, and submit HMDA data
- HMDA technology support staff

## 1.3 2018 Data Specifications

On October 15, 2015, the Consumer Financial Protection Bureau issued a final rule ([2015 HMDA Rule](#)) amending Regulation C. Beginning with data collected in 2018, HMDA filers should report the data points described in the 2015 HMDA Rule.

This section provides instructions for what to enter into each data field in the loan/application register.

This section may be useful for employees in a variety of roles, for example, your institution's:

- Compliance officer
- Staff who collect, prepare, and submit HMDA data

## 1.4 2018 Edit Specifications

This section lists the edits that financial institutions must run on HMDA data before filing it with the CFPB.

This section may be useful for employees in a variety of roles, for example, your institution's:

- Staff who collect, prepare, and submit HMDA data



## 2. Changes to the Submission Process for Data Collected in 2018

### 2.1 Items that have changed:

The reported data fields have changed:

The reported data fields and the valid values for the 2018 data have changed. Please refer to Regulation C and the Data Specification section for the requirements.

The agency to which you file *resubmissions* of your HMDA data:

A resubmission means that you have already filed your HMDA submission and received a confirmation receipt, but you are submitting again.

Beginning with data collected in 2017, filers will resubmit their HMDA data by filing with the CFPB.

### 2.2 Items that have not changed:

The loan/application register file format for submitting your HMDA data:

Financial institutions will submit data collected in a pipe delimited text file (.txt). Data fields will be separated by a pipe character, “|”, and will not be fixed length. This means that zeros do not

need to be added for the sole purpose of making a data field a specific number of characters. Additional information regarding the loan/application register file format can be found in the “Frequently Asked Questions” located at <http://www.consumerfinance.gov/hmda/for-filers>.

Text entries in alphanumeric fields do not need to use all uppercase letters with the exception of:

- “NA” used when the reporting requirement is not applicable; and
- Two letter state codes

A loan/application register formatting tool will be provided to help filers format certain data into a pipe delimited text file. This tool may be especially helpful for filers with small volumes of reported loans that do not use vendor or other software to prepare their HMDA data for submission. Information regarding the loan/application register formatting tool will be located at <http://www.consumerfinance.gov/hmda/for-filers>.

The way you submit your HMDA data:

Filers will submit their HMDA data using a web interface referred to as the HMDA Platform. Information regarding the HMDA Platform can be located at: <http://www.consumerfinance.gov/hmda/for-filers>.

We recommend that HMDA filers use a modern browser, such as the latest version of Google Chrome or Mozilla Firefox, Internet Explorer 11, Microsoft Edge, or other modern browsers.

The following submission methods will *not* be permitted:

- PC Diskette and CD-ROM
- Submission via Web (from the Data Entry Software (DES))
- E-mail to [HMDASUB@FRB.GOV](mailto:HMDASUB@FRB.GOV)
- Paper Submissions

The process by which you validate the edit report:

Financial institutions must address all edits *prior to* submitting their HMDA data. In contrast to the previous process for filing data with the Federal Reserve Board (FRB), all edits now must be addressed prior to filing HMDA data with the CFPB in order to complete the submission process.

The edit report will be web-based:

- Edit reports will *not* be e-mailed to filers in PDF format. Instead, the CFPB edit reports will be viewed and can be downloaded from the HMDA Platform.
- Responses to the edits will not be faxed or e-mailed to the CFPB. The HMDA Platform will guide filers through the process of addressing edits.

The Officer Certification process:

As part of the submission process, an authorized representative of your institution with knowledge of the data submitted shall certify to the accuracy and completeness of the data submitted. Filers will not fax or e-mail the signed certification.

The contact information for HMDA Help:

Technical questions about reporting HMDA data collected in or after 2017 should be directed to [hmdahelp@cfpb.gov](mailto:hmdahelp@cfpb.gov).

Technical questions about reporting HMDA data collected in or before 2016 should be directed to [hmdahelp@frb.gov](mailto:hmdahelp@frb.gov).

# 3. 2018 File Specifications

## 3.1 Introduction

The following information describes the format used when filing HMDA data with the Consumer Financial Protection Bureau (CFPB).

## 3.2 Submission instructions

Filers will submit their HMDA data using a web interface. Information regarding the HMDA Platform can be located at: <http://www.consumerfinance.gov/hmda/for-filers>.

- We recommend that HMDA filers use a modern browser, such as the latest version of Google Chrome or Mozilla Firefox, Internet Explorer 11, Microsoft Edge, or other modern browsers.

The HMDA Platform will walk you through the loan/application register filing process.

Certification will also occur within the HMDA Platform. An authorized representative of your institution with knowledge of the data submitted shall certify to the accuracy and completeness of the data submitted.

## 3.3 Loan/Application Register format

Beginning with data collected in 2017, your HMDA data loan/application register will be submitted in a pipe (also referred to as vertical bar) delimited text file format. This means that:

- Each data field within each row will be separated with a pipe character, “|”.
- Zeros do not need to be added for the sole purpose of making a data field a specific number of characters.
- The loan/application register will be a text file with a .txt file format extension.

Text entries in alphanumeric fields do not need to use all uppercase letters with the exception of:

- “NA” used when the reporting requirement is not applicable; and
- Two letter state codes

As with previous submissions:

- The first row of the loan/application register will begin with the number one (1) to indicate that the data fields in row one contain information relating to your institution.
- All subsequent rows of the loan/application register will begin with the number two (2) to indicate that the data fields beginning in row two contain data fields for the loan/application register, with information relating to the reported loan or application.
- Each row will end with a carriage return.

### 3.4 Information regarding data fields

Table 1 and Table 2 contain the data field name, data field type, valid values for numeric fields, examples for alphanumeric fields, and the data point name, where applicable. Please refer to Regulation C and the Data Specifications section for details regarding each data field.

**TABLE 1:** FILING INSTITUTION, REPORTING PERIOD, AND CONTACT INFORMATION (TRANSMITTAL SHEET)

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
1	Record Identifier – Value is 1	Numeric	1	

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
2	Financial Institution Name	Alphanumeric		Example: Ficus Bank
3	Calendar Year	Numeric		Example: 2018
4	Calendar Quarter	Numeric	4	Description: 4. Annual submissions for covered loans and applications with respect to which final action was taken from January 1st (01/01) and December 31st (12/31)
5	Contact Person's Name	Alphanumeric		Example: Erika Otis
6	Contact Person's Telephone Number	Alphanumeric		Example: 999-999-9999
7	Contact Person's E-mail Address	Alphanumeric		Example: erikaotis@bank.com
8	Contact Person's Office Street Address	Alphanumeric		Example: 4321 W Random Blvd Ste 201
9	Contact Person's Office City	Alphanumeric		Example: Somecity
10	Contact Person's Office State	Alphanumeric		Example: ST
11	Contact Person's Office ZIP Code	Alphanumeric		Example: 12345-1010

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples
12	Federal Agency	Numeric	1 2 3 5 7 9	Descriptions: 1. Office of the Comptroller of the Currency (OCC) 2. Federal Reserve System (FRS) 3. Federal Deposit Insurance Corporation (FDIC) 5. National Credit Union Administration (NCUA) 7. United States Department of Housing and Urban Development (HUD) 9. Consumer Financial Protection Bureau (CFPB)
13	Total Number of Entries Contained in Submission	Numeric		Example: 5000
14	Federal Taxpayer Identification Number	Alphanumeric		Example: 99-9999999
15	Legal Entity Identifier (LEI)	Alphanumeric; Width is 20 characters		Example: 121212121212121212

**TABLE 2:** LOAN/APPLICATION REGISTER

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
1	Record Identifier – Value is 2	Numeric	2		
2	Legal Entity Identifier (LEI)	Alphanumeric; Width is 20 characters		Example: 121212121212121212	Legal Entity Identifier (LEI)
3	Universal Loan Identifier (ULI)	Alphanumeric; Width up to 45 characters		Example: 1212121212121212121212121234567890123456789012399	Universal Loan Identifier (ULI)
4	Application Date	Alphanumeric		Example: 20180721 (or) NA	Application Date

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
5	Loan Type	Numeric	1 2 3 4	Descriptions: 1. Conventional (not insured or guaranteed by FHA, VA, RHS, or FSA) 2. Federal Housing Administration insured (FHA) 3. Veterans Administration guaranteed (VA) 4. USDA Rural Housing Service or Farm Service Agency guaranteed (RHS or FSA)	Loan Type
6	Loan Purpose	Numeric	1 2 31 32 4	Descriptions: 1. Home purchase 2. Home improvement 31. Refinancing 32. Cash-out refinancing 4. Other purpose	Loan Purpose
7	Preapproval	Numeric	1 2	Descriptions: 1. Preapproval requested 2. Preapproval not requested	Preapproval
8	Construction Method	Numeric	1 2	Descriptions: 1. Site-built 2. Manufactured Home	Construction Method
9	Occupancy Type	Numeric	1 2 3	Descriptions: 1. Principal residence 2. Second residence 3. Investment property	Occupancy Type
10	Loan Amount	Numeric		Example: 110500	Loan Amount
11	Action Taken	Numeric	1 2 3 4 5 6 7 8	Descriptions: 1. Loan originated 2. Application approved but not accepted 3. Application denied 4. Application withdrawn by applicant 5. File closed for incompleteness 6. Purchased loan 7. Preapproval request denied 8. Preapproval request approved but not accepted	Action Taken



Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
12	Action Taken Date	Numeric		Example: 20180721	Action Taken Date
13	Street Address	Alphanumeric		Example: 456 W Somewhere Ave Apt 201 (or) NA	Property Address
14	City	Alphanumeric		Example: Anytown (or) NA	Property Address
15	State	Alphanumeric		Example: ST (or) NA	Property Location
16	ZIP Code	Alphanumeric		Example: 12345-1010 (or) NA	Property Address
17	County	Alphanumeric		Example: 06037 (or) NA	Property Location
18	Census Tract	Alphanumeric		Example: 06037264000 (or) NA	Property Location
19	Ethnicity of Applicant or Borrower: 1	Numeric	1 11 12 13 14 2 3 4	Descriptions: 1. Hispanic or Latino 11. Mexican 12. Puerto Rican 13. Cuban 14. Other Hispanic or Latino 2. Not Hispanic or Latino 3. Information not provided by applicant in mail, internet, or telephone application 4. Not applicable	Ethnicity
20	Ethnicity of Applicant or Borrower: 2	Numeric	1 11 12 13 14 2	Descriptions: 1. Hispanic or Latino 11. Mexican 12. Puerto Rican 13. Cuban 14. Other Hispanic or Latino 2. Not Hispanic or Latino  If this data field does not contain an entry, leave it blank	Ethnicity

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
21	Ethnicity of Applicant or Borrower: 3	Numeric	1 11 12 13 14 2	<p>Descriptions:</p> <p>1. Hispanic or Latino 11. Mexican 12. Puerto Rican 13. Cuban 14. Other Hispanic or Latino</p> <p>2. Not Hispanic or Latino</p> <p>If this data field does not contain an entry, leave it blank</p>	Ethnicity
22	Ethnicity of Applicant or Borrower: 4	Numeric	1 11 12 13 14 2	<p>Descriptions:</p> <p>1. Hispanic or Latino 11. Mexican 12. Puerto Rican 13. Cuban 14. Other Hispanic or Latino</p> <p>2. Not Hispanic or Latino</p> <p>If this data field does not contain an entry, leave it blank</p>	Ethnicity
23	Ethnicity of Applicant or Borrower: 5	Numeric	1 11 12 13 14 2	<p>Descriptions:</p> <p>1. Hispanic or Latino 11. Mexican 12. Puerto Rican 13. Cuban 14. Other Hispanic or Latino</p> <p>2. Not Hispanic or Latino</p> <p>If this data field does not contain an entry, leave it blank</p>	Ethnicity
24	Ethnicity of Applicant or Borrower: Conditional Free Form Text Field for Code 14	Alphanumeric; Width up to 50 characters		<p><i>Specify in text the applicant's or borrower's Other Hispanic or Latino ethnicity(ies) if 14 is entered. Otherwise, leave this data field blank.</i></p>	Ethnicity

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
25	Ethnicity of Co-Applicant or Co-Borrower: 1	Numeric	1 11 12 13 14 2 3 4 5	<p>Descriptions:</p> <p>1. Hispanic or Latino  11. Mexican  12. Puerto Rican  13. Cuban  14. Other Hispanic or Latino</p> <p>2. Not Hispanic or Latino  3. Information not provided by applicant in mail, internet, or telephone application  4. Not applicable  5. No co-applicant</p>	Ethnicity
26	Ethnicity of Co-Applicant or Co-Borrower: 2	Numeric	1 11 12 13 14 2	<p>Descriptions:</p> <p>1. Hispanic or Latino  11. Mexican  12. Puerto Rican  13. Cuban  14. Other Hispanic or Latino</p> <p>2. Not Hispanic or Latino</p> <p>If this data field does not contain an entry, leave it blank</p>	Ethnicity
27	Ethnicity of Co-Applicant or Co-Borrower: 3	Numeric	1 11 12 13 14 2	<p>Descriptions:</p> <p>1. Hispanic or Latino  11. Mexican  12. Puerto Rican  13. Cuban  14. Other Hispanic or Latino</p> <p>2. Not Hispanic or Latino</p> <p>If this data field does not contain an entry, leave it blank</p>	Ethnicity

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
28	Ethnicity of Co-Applicant or Co-Borrower: 4	Numeric	1 11 12 13 14 2	<p>Descriptions:</p> <p>1. Hispanic or Latino</p> <p>11. Mexican</p> <p>12. Puerto Rican</p> <p>13. Cuban</p> <p>14. Other Hispanic or Latino</p> <p>2. Not Hispanic or Latino</p> <p>If this data field does not contain an entry, leave it blank</p>	Ethnicity
29	Ethnicity of Co-Applicant or Co-Borrower: 5	Numeric	1 11 12 13 14 2	<p>Descriptions:</p> <p>1. Hispanic or Latino</p> <p>11. Mexican</p> <p>12. Puerto Rican</p> <p>13. Cuban</p> <p>14. Other Hispanic or Latino</p> <p>2. Not Hispanic or Latino</p> <p>If this data field does not contain an entry, leave it blank</p>	Ethnicity
30	Ethnicity of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 14	Alphanumeric; Width up to 50 characters		<p><i>Specify in text the co-applicant's or co-borrower's Other Hispanic or Latino ethnicity(ies) if 14 is entered. Otherwise, leave this data field blank.</i></p>	Ethnicity
31	Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	Numeric	1 2 3	<p>Descriptions:</p> <p>1. Collected on the basis of visual observation or surname</p> <p>2. Not collected on the basis of visual observation or surname</p> <p>3. Not applicable</p>	Ethnicity

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
32	Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	Numeric	1 2 3 4	<p>Descriptions:</p> <p>1. Collected on the basis of visual observation or surname</p> <p>2. Not collected on the basis of visual observation or surname</p> <p>3. Not applicable</p> <p>4. No co-applicant</p>	Ethnicity
33	Race of Applicant or Borrower: 1	Numeric	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5 6 7	<p>Descriptions:</p> <p>1. American Indian or Alaska Native</p> <p>2. Asian</p> <p>21. Asian Indian</p> <p>22. Chinese</p> <p>23. Filipino</p> <p>24. Japanese</p> <p>25. Korean</p> <p>26. Vietnamese</p> <p>27. Other Asian</p> <p>3. Black or African American</p> <p>4. Native Hawaiian or Other Pacific Islander</p> <p>41. Native Hawaiian</p> <p>42. Guamanian or Chamorro</p> <p>43. Samoan</p> <p>44. Other Pacific Islander</p> <p>5. White</p> <p>6. Information not provided by applicant in mail, internet, or telephone application</p> <p>7. Not applicable</p>	Race

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
34	Race of Applicant or Borrower: 2	Numeric	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	Descriptions: 1. American Indian or Alaska Native 2. Asian 21. Asian Indian 22. Chinese 23. Filipino 24. Japanese 25. Korean 26. Vietnamese 27. Other Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 41. Native Hawaiian 42. Guamanian or Chamorro 43. Samoan 44. Other Pacific Islander 5. White  If this data field does not contain an entry, leave it blank	Race

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
35	Race of Applicant or Borrower: 3	Numeric	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	Descriptions: 1. American Indian or Alaska Native 2. Asian 21. Asian Indian 22. Chinese 23. Filipino 24. Japanese 25. Korean 26. Vietnamese 27. Other Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 41. Native Hawaiian 42. Guamanian or Chamorro 43. Samoan 44. Other Pacific Islander 5. White  If this data field does not contain an entry, leave it blank	Race

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
36	Race of Applicant or Borrower: 4	Numeric	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	Descriptions: 1. American Indian or Alaska Native 2. Asian 21. Asian Indian 22. Chinese 23. Filipino 24. Japanese 25. Korean 26. Vietnamese 27. Other Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 41. Native Hawaiian 42. Guamanian or Chamorro 43. Samoan 44. Other Pacific Islander 5. White  If this data field does not contain an entry, leave it blank	Race



Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
37	Race of Applicant or Borrower: 5	Numeric	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. American Indian or Alaska Native</li> <li>2. Asian               <ol style="list-style-type: none"> <li>21. Asian Indian</li> <li>22. Chinese</li> <li>23. Filipino</li> <li>24. Japanese</li> <li>25. Korean</li> <li>26. Vietnamese</li> <li>27. Other Asian</li> </ol> </li> <li>3. Black or African American</li> <li>4. Native Hawaiian or Other Pacific Islander               <ol style="list-style-type: none"> <li>41. Native Hawaiian</li> <li>42. Guamanian or Chamorro</li> <li>43. Samoan</li> <li>44. Other Pacific Islander</li> </ol> </li> <li>5. White</li> </ol> <p>If this data field does not contain an entry, leave it blank</p>	Race
38	Race of Applicant or Borrower: Conditional Free Form Text Field for Code 1	Alphanumeric; Width up to 50 characters		<i>Specify in text the applicant's or borrower's enrolled or principal tribe if 1 is entered. Otherwise, leave this data field blank.</i>	Race
39	Race of Applicant or Borrower: Conditional Free Form Text Field for Code 27	Alphanumeric; Width up to 50 characters		<i>Specify in text the applicant's or borrower's Other Asian race(s) if 27 is entered. Otherwise, leave this data field blank.</i>	Race

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
40	Race of Applicant or Borrower: Conditional Free Form Text Field for Code 44	Alphanumeric; Width up to 50 characters		<i>Specify in text the applicant's or borrower's Other Pacific Islander race(s) if 44 is entered. Otherwise, leave this data field blank.</i>	Race
				<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. American Indian or Alaska Native</li> <li>2. Asian               <ol style="list-style-type: none"> <li>21. Asian Indian</li> <li>22. Chinese</li> <li>23. Filipino</li> <li>24. Japanese</li> <li>25. Korean</li> <li>26. Vietnamese</li> <li>27. Other Asian</li> </ol> </li> <li>3. Black or African American</li> <li>4. Native Hawaiian or Other Pacific Islander               <ol style="list-style-type: none"> <li>41. Native Hawaiian</li> <li>42. Guamanian or Chamorro</li> <li>43. Samoan</li> <li>44. Other Pacific Islander</li> </ol> </li> <li>5. White</li> <li>6. Information not provided by applicant in mail, internet, or telephone application</li> <li>7. Not applicable</li> <li>8. No co-applicant</li> </ol>	
41	Race of Co-Applicant or Co-Borrower: 1	Numeric	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5 6 7 8		Race

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
				Descriptions:	
				1. American Indian or Alaska Native	
				2. Asian	
			1	21. Asian Indian	
			2	22. Chinese	
			21	23. Filipino	
			22	24. Japanese	
			23	25. Korean	
			24	26. Vietnamese	
			25	27. Other Asian	
42	Race of Co-Applicant or Co-Borrower:	Numeric	26	3. Black or African American	Race
	2		27	4. Native Hawaiian or Other Pacific Islander	
			3		
			4	41. Native Hawaiian	
			41	42. Guamanian or Chamorro	
			42	43. Samoan	
			43	44. Other Pacific Islander	
			44	5. White	
			5		
				If this data field does not contain an entry, leave it blank	

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
43	Race of Co-Applicant or Co-Borrower: 3	Numeric	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	Descriptions: 1. American Indian or Alaska Native 2. Asian 21. Asian Indian 22. Chinese 23. Filipino 24. Japanese 25. Korean 26. Vietnamese 27. Other Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 41. Native Hawaiian 42. Guamanian or Chamorro 43. Samoan 44. Other Pacific Islander 5. White  If this data field does not contain an entry, leave it blank	Race

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
44	Race of Co-Applicant or Co-Borrower: 4	Numeric	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	Descriptions: 1. American Indian or Alaska Native 2. Asian 21. Asian Indian 22. Chinese 23. Filipino 24. Japanese 25. Korean 26. Vietnamese 27. Other Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander 41. Native Hawaiian 42. Guamanian or Chamorro 43. Samoan 44. Other Pacific Islander 5. White  If this data field does not contain an entry, leave it blank	Race

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
45	Race of Co-Applicant or Co-Borrower: 5	Numeric	1 2 21 22 23 24 25 26 27 3 4 41 42 43 44 5	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. American Indian or Alaska Native</li> <li>2. Asian               <ol style="list-style-type: none"> <li>21. Asian Indian</li> <li>22. Chinese</li> <li>23. Filipino</li> <li>24. Japanese</li> <li>25. Korean</li> <li>26. Vietnamese</li> <li>27. Other Asian</li> </ol> </li> <li>3. Black or African American</li> <li>4. Native Hawaiian or Other Pacific Islander               <ol style="list-style-type: none"> <li>41. Native Hawaiian</li> <li>42. Guamanian or Chamorro</li> <li>43. Samoan</li> <li>44. Other Pacific Islander</li> </ol> </li> <li>5. White</li> </ol> <p>If this data field does not contain an entry, leave it blank</p>	Race
46	Race of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 1	Alphanumeric; Width up to 50 characters		<i>Specify in text the applicant's or borrower's enrolled or principal tribe if 1 is entered. Otherwise, leave this data field blank.</i>	Race
47	Race of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 27	Alphanumeric; Width up to 50 characters		<i>Specify in text the applicant's or borrower's Other Asian race(s) if 27 is entered. Otherwise, leave this data field blank.</i>	Race

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
48	Race of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 44	Alphanumeric; Width up to 50 characters		<i>Specify in text the applicant's or borrower's Other Pacific Islander race(s) if 44 is entered. Otherwise, leave this data field blank.</i>	Race
49	Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	Numeric	1 2 3	Descriptions: 1. Collected on the basis of visual observation or surname 2. Not collected on the basis of visual observation or surname 3. Not applicable	Race
50	Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	Numeric	1 2 3 4	Descriptions: 1. Collected on the basis of visual observation or surname 2. Not collected on the basis of visual observation or surname 3. Not applicable 4. No co-applicant	Race
51	Sex of Applicant or Borrower	Numeric	1 2 3 4 6	Descriptions: 1. Male 2. Female 3. Information not provided by applicant in mail, internet, or telephone application 4. Not applicable 6. Applicant selected both male and female	Sex

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
52	Sex of Co-Applicant or Co-Borrower	Numeric	1 2 3 4 5 6	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Male</li> <li>2. Female</li> <li>3. Information not provided by applicant in mail, internet, or telephone application</li> <li>4. Not applicable</li> <li>5. No co-applicant</li> <li>6. Co-applicant selected both male and female</li> </ol>	Sex
53	Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	Numeric	1 2 3	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Collected on the basis of visual observation or surname</li> <li>2. Not collected on the basis of visual observation or surname</li> <li>3. Not applicable</li> </ol>	Sex
54	Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	Numeric	1 2 3 4	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Collected on the basis of visual observation or surname</li> <li>2. Not collected on the basis of visual observation or surname</li> <li>3. Not applicable</li> <li>4. No co-applicant</li> </ol>	Sex
55	Age of Applicant or Borrower	Numeric	8888	<p>Example: 24 (or)</p> <p>Descriptions:</p> <p>8888. Not applicable</p>	Age
56	Age of Co-Applicant or Co-Borrower	Numeric	8888 9999	<p>Example: 24 (or)</p> <p>Descriptions:</p> <p>8888. Not applicable</p> <p>9999. No co-applicant</p>	Age
57	Income	Alphanumeric		<p>Example:</p> <p>36 (or) NA</p>	Income



Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
58	Type of Purchaser	Numeric	0 1 2 3 4 5 6 71 72 8 9	Descriptions: 0. Not applicable 1. Fannie Mae 2. Ginnie Mae 3. Freddie Mac 4. Farmer Mac 5. Private securitizer 6. Commercial bank, savings bank, or savings association 71. Credit union, mortgage company, or finance company 72. Life insurance company 8. Affiliate institution 9. Other type of purchaser	Type of Purchaser
59	Rate Spread	Alphanumeric		Example: 0.428 (or) NA	Rate Spread
60	HOEPA Status	Numeric	1 2 3	Descriptions: 1. High-cost mortgage 2. Not a high-cost mortgage 3. Not applicable	HOEPA Status
61	Lien Status	Numeric	1 2	Descriptions: 1. Secured by a first lien 2. Secured by a subordinate lien	Lien Status
62	Credit Score of Applicant or Borrower	Numeric	8888	Example: 650 (or) Descriptions: 8888. Not applicable	Credit Score
63	Credit Score of Co-Applicant or Co-Borrower	Numeric	8888 9999	Example: 650 (or) Descriptions: 8888. Not applicable 9999. No co-applicant	Credit Score

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
64	Applicant or Borrower, Name and Version of Credit Scoring Model	Numeric	1 2 3 4 5 6 7 8 9	Descriptions: 1. Equifax Beacon 5.0 2. Experian Fair Isaac 3. FICO Risk Score Classic 04 4. FICO Risk Score Classic 98 5. VantageScore 2.0 6. VantageScore 3.0 7. More than one credit scoring model 8. Other credit scoring model 9. Not applicable	Credit Score
65	Applicant or Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8	Alphanumeric; Width up to 50 characters		<i>Specify in text the applicant's or borrower's Other credit scoring model if 8 is entered. Otherwise, leave this data field blank.</i>	Credit Score
66	Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model	Numeric	1 2 3 4 5 6 7 8 9 10	Descriptions: 1. Equifax Beacon 5.0 2. Experian Fair Isaac 3. FICO Risk Score Classic 04 4. FICO Risk Score Classic 98 5. VantageScore 2.0 6. VantageScore 3.0 7. More than one credit scoring model 8. Other credit scoring model 9. Not applicable 10. No co-applicant	Credit Score

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
67	Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model: Conditional Free Form Text Field for Code 8	Alphanumeric; Width up to 50 characters		<i>Specify in text the co-applicant's or co-borrower's Other credit scoring model if 8 is entered. Otherwise, leave this data field blank.</i>	Credit Score
68	Reason for Denial: 1	Numeric	1 2 3 4 5 6 7 8 9 10	<p>Descriptions:</p> <ul style="list-style-type: none"> <li>1. Debt-to-income ratio</li> <li>2. Employment history</li> <li>3. Credit history</li> <li>4. Collateral</li> <li>5. Insufficient cash (downpayment, closing costs)</li> <li>6. Unverifiable information</li> <li>7. Credit application incomplete</li> <li>8. Mortgage insurance denied</li> <li>9. Other</li> <li>10. Not applicable</li> </ul>	Reason for Denial
69	Reason for Denial: 2	Numeric	1 2 3 4 5 6 7 8 9	<p>Descriptions:</p> <ul style="list-style-type: none"> <li>1. Debt-to-income ratio</li> <li>2. Employment history</li> <li>3. Credit history</li> <li>4. Collateral</li> <li>5. Insufficient cash (downpayment, closing costs)</li> <li>6. Unverifiable information</li> <li>7. Credit application incomplete</li> <li>8. Mortgage insurance denied</li> <li>9. Other</li> </ul> <p>If this data field does not contain an entry, leave it blank</p>	Reason for Denial

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
70	Reason for Denial: 3	Numeric	1 2 3 4 5 6 7 8 9	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Debt-to-income ratio</li> <li>2. Employment history</li> <li>3. Credit history</li> <li>4. Collateral</li> <li>5. Insufficient cash (downpayment, closing costs)</li> <li>6. Unverifiable information</li> <li>7. Credit application incomplete</li> <li>8. Mortgage insurance denied</li> <li>9. Other</li> </ol> <p>If this data field does not contain an entry, leave it blank</p>	Reason for Denial
71	Reason for Denial: 4	Numeric	1 2 3 4 5 6 7 8 9	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Debt-to-income ratio</li> <li>2. Employment history</li> <li>3. Credit history</li> <li>4. Collateral</li> <li>5. Insufficient cash (downpayment, closing costs)</li> <li>6. Unverifiable information</li> <li>7. Credit application incomplete</li> <li>8. Mortgage insurance denied</li> <li>9. Other</li> </ol> <p>If this data field does not contain an entry, leave it blank</p>	Reason for Denial
72	Reason for Denial: Conditional Free Form Text Field for Code 9	Alphanumeric; Width up to 50 characters		<i>Specify in text the Other Denial Reason(s) if 9 is entered. Otherwise, leave this data field blank.</i>	Reason for Denial
73	Total Loan Costs	Alphanumeric		Example: 2399.04 (or) NA	Total Loan Costs or Total Points and Fees

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
74	Total Points and Fees	Alphanumeric		Example: 2399.04 (or) NA	Total Loan Costs or Total Points and Fees
75	Origination Charges	Alphanumeric		Example: 2399.04 (or) NA	Origination Charges
76	Discount Points	Alphanumeric		Example: 2399.04 (or) NA	Discount Points
77	Lender Credits	Alphanumeric		Example: 1500.24 (or) NA	Lender Credits
78	Interest Rate	Alphanumeric		Example: 4.125 (or) NA	Interest Rate
79	Prepayment Penalty Term	Alphanumeric		Example: 24 (or) NA	Prepayment Penalty Term
80	Debt-to-Income Ratio	Alphanumeric		Example: 42.95 (or) NA	Debt-to-Income Ratio
81	Combined Loan-to-Value Ratio	Alphanumeric		Example: 80.05 (or) NA	Combined Loan-to-Value Ratio
82	Loan Term	Alphanumeric		Example: 360 (or) NA	Loan Term
83	Introductory Rate Period	Alphanumeric		Example: 24 (or) NA	Introductory Rate Period
84	Balloon Payment	Numeric	1 2	Descriptions: 1. Balloon payment 2. No balloon payment	Non-Amortizing Features
85	Interest-Only Payments	Numeric	1 2	Descriptions: 1. Interest-only payments 2. No interest-only payments	Non-Amortizing Features
86	Negative Amortization	Numeric	1 2	Descriptions: 1. Negative amortization 2. No negative amortization	Non-Amortizing Features
87	Other Non-amortizing Features	Numeric	1 2	Descriptions: 1. Other non-fully amortizing features 2. No other non-fully amortizing features	Non-Amortizing Features
88	Property Value	Alphanumeric		Example: 350500 (or) NA	Property Value

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
89	Manufactured Home Secured Property Type	Numeric	1 2 3	Descriptions: 1. Manufactured home and land 2. Manufactured home and not land 3. Not applicable	Manufactured Home Secured Property Type
90	Manufactured Home Land Property Interest	Numeric	1 2 3 4 5	Descriptions: 1. Direct ownership 2. Indirect ownership 3. Paid leasehold 4. Unpaid leasehold 5. Not applicable	Manufactured Home Land Property Interest
91	Total Units	Numeric		Example: 5	Total Units
92	Multifamily Affordable Units	Alphanumeric		Example: 5 (or) NA	Multifamily Affordable Units
93	Submission of Application	Numeric	1 2 3	Descriptions: 1. Submitted directly to your institution 2. Not submitted directly to your institution 3. Not applicable	Application Channel
94	Initially Payable to Your Institution	Numeric	1 2 3	Descriptions: 1. Initially payable to your institution 2. Not initially payable to your institution 3. Not applicable	Application Channel
95	Mortgage Loan Originator NMLSR Identifier	Alphanumeric		Example: 123450 (or) NA	Mortgage Loan Originator NMLSR Identifier
96	Automated Underwriting System: 1	Numeric	1 2 3 4 5 6	Descriptions: 1. Desktop Underwriter (DU) 2. Loan Prospector (LP) 3. Technology Open to Approved Lenders (TOTAL) Scorecard 4. Guaranteed Underwriting System (GUS) 5. Other 6. Not applicable	Automated Underwriting System

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
97	Automated Underwriting System: 2	Numeric	1 2 3 4 5	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Desktop Underwriter (DU)</li> <li>2. Loan Prospector (LP)</li> <li>3. Technology Open to Approved Lenders (TOTAL) Scorecard</li> <li>4. Guaranteed Underwriting System (GUS)</li> <li>5. Other</li> </ol> <p>If this data field does not contain an entry, leave it blank</p>	Automated Underwriting System
98	Automated Underwriting System: 3	Numeric	1 2 3 4 5	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Desktop Underwriter (DU)</li> <li>2. Loan Prospector (LP)</li> <li>3. Technology Open to Approved Lenders (TOTAL) Scorecard</li> <li>4. Guaranteed Underwriting System (GUS)</li> <li>5. Other</li> </ol> <p>If this data field does not contain an entry, leave it blank</p>	Automated Underwriting System
99	Automated Underwriting System: 4	Numeric	1 2 3 4 5	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Desktop Underwriter (DU)</li> <li>2. Loan Prospector (LP)</li> <li>3. Technology Open to Approved Lenders (TOTAL) Scorecard</li> <li>4. Guaranteed Underwriting System (GUS)</li> <li>5. Other</li> </ol> <p>If this data field does not contain an entry, leave it blank</p>	Automated Underwriting System

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
100	Automated Underwriting System: 5	Numeric	1 2 3 4 5	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Desktop Underwriter (DU)</li> <li>2. Loan Prospector (LP)</li> <li>3. Technology Open to Approved Lenders (TOTAL) Scorecard</li> <li>4. Guaranteed Underwriting System (GUS)</li> <li>5. Other</li> </ol> <p>If this data field does not contain an entry, leave it blank</p>	Automated Underwriting System
101	Automated Underwriting System: Conditional Free Form Text Field for Code 5	Alphanumeric; Width up to 255 characters		<i>Specify in text the Other Automated Underwriting System(s) if 5 is entered. Otherwise, leave this data field blank.</i>	Automated Underwriting System
102	Automated Underwriting System Result: 1	Numeric	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Approve/Eligible</li> <li>2. Approve/Ineligible</li> <li>3. Refer/Eligible</li> <li>4. Refer/Ineligible</li> <li>5. Refer with Caution</li> <li>6. Out of Scope</li> <li>7. Error</li> <li>8. Accept</li> <li>9. Caution</li> <li>10. Ineligible</li> <li>11. Incomplete</li> <li>12. Invalid</li> <li>13. Refer</li> <li>14. Eligible</li> <li>15. Unable to Determine</li> <li>16. Other</li> <li>17. Not applicable</li> </ol>	Automated Underwriting System



Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
103	Automated Underwriting System Result: 2	Numeric	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Approve/Eligible</li> <li>2. Approve/Ineligible</li> <li>3. Refer/Eligible</li> <li>4. Refer/Ineligible</li> <li>5. Refer with Caution</li> <li>6. Out of Scope</li> <li>7. Error</li> <li>8. Accept</li> <li>9. Caution</li> <li>10. Ineligible</li> <li>11. Incomplete</li> <li>12. Invalid</li> <li>13. Refer</li> <li>14. Eligible</li> <li>15. Unable to Determine</li> <li>16. Other</li> </ol> <p>If this data field does not contain an entry, leave it blank</p>	Automated Underwriting System
104	Automated Underwriting System Result: 3	Numeric	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Approve/Eligible</li> <li>2. Approve/Ineligible</li> <li>3. Refer/Eligible</li> <li>4. Refer/Ineligible</li> <li>5. Refer with Caution</li> <li>6. Out of Scope</li> <li>7. Error</li> <li>8. Accept</li> <li>9. Caution</li> <li>10. Ineligible</li> <li>11. Incomplete</li> <li>12. Invalid</li> <li>13. Refer</li> <li>14. Eligible</li> <li>15. Unable to Determine</li> <li>16. Other</li> </ol> <p>If this data field does not contain an entry, leave it blank</p>	Automated Underwriting System

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
105	Automated Underwriting System Result: 4	Numeric	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Approve/Eligible</li> <li>2. Approve/Ineligible</li> <li>3. Refer/Eligible</li> <li>4. Refer/Ineligible</li> <li>5. Refer with Caution</li> <li>6. Out of Scope</li> <li>7. Error</li> <li>8. Accept</li> <li>9. Caution</li> <li>10. Ineligible</li> <li>11. Incomplete</li> <li>12. Invalid</li> <li>13. Refer</li> <li>14. Eligible</li> <li>15. Unable to Determine</li> <li>16. Other</li> </ol> <p>If this data field does not contain an entry, leave it blank</p>	Automated Underwriting System
106	Automated Underwriting System Result: 5	Numeric	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	<p>Descriptions:</p> <ol style="list-style-type: none"> <li>1. Approve/Eligible</li> <li>2. Approve/Ineligible</li> <li>3. Refer/Eligible</li> <li>4. Refer/Ineligible</li> <li>5. Refer with Caution</li> <li>6. Out of Scope</li> <li>7. Error</li> <li>8. Accept</li> <li>9. Caution</li> <li>10. Ineligible</li> <li>11. Incomplete</li> <li>12. Invalid</li> <li>13. Refer</li> <li>14. Eligible</li> <li>15. Unable to Determine</li> <li>16. Other</li> </ol> <p>If this data field does not contain an entry, leave it blank</p>	Automated Underwriting System

Data Field Number	Data Field Name	Data Field Type	Valid Values	Descriptions and Examples	Data Point Name
107	Automated Underwriting System Result: Conditional Free Form Text Field for Code 16	Alphanumeric; Width up to 255 characters		<i>Specify in text the Other Automated Underwriting System Result(s) if 16 is entered. Otherwise, leave this data field blank.</i>	Automated Underwriting System
108	Reverse Mortgage	Numeric	1 2	Descriptions: 1. Reverse mortgage 2. Not a reverse mortgage	Reverse Mortgage
109	Open-End Line of Credit	Numeric	1 2	Descriptions: 1. Open-end line of credit 2. Not an open-end line of credit	Open-End Line of Credit
110	Business or Commercial Purpose	Numeric	1 2	Descriptions: 1. Primarily for a business or commercial purpose 2. Not primarily for a business or commercial purpose	Business or Commercial Purpose

# 4. 2018 Data Specifications

## 4.1 Introduction

This section provides instructions on entering data in the loan/application register for HMDA data collected in 2018. This document is not a substitute for Regulation C. Refer to Regulation C for a complete explanation of the reporting requirement for each data field.

Data fields are presented in the order they are recorded in the loan/application register. Data fields are identified by the corresponding 2018 File Specifications table and data field number, followed by the Regulation C paragraph containing the relevant reporting requirements. For example, (1-2) [Paragraph 5\(a\)\(3\)\(i\)](#) refers to the data field listed in table 1, data field 2 in the 2018 File Specifications document, and the reporting requirement found at 12 C.F.R § 1003.5(a)(3)(i). The blue underlined words provide hyperlinks to the referenced Regulation C paragraph.

## 4.2 Data format and itemization

### 4.2.1 Filing institution, reporting period, and contact information

Please provide the following information regarding your institution in the format described in each paragraph below.

(1-2) [Paragraph 5\(a\)\(3\)\(i\)—Financial Institution.](#)

Enter the name of the financial institution that is submitting HMDA data.

Example: If the submission contains HMDA data for Ficus Bank, enter Ficus Bank.

(1-3 to 1-4) [Paragraph 5\(a\)\(3\)\(ii\)—Calendar Year and Calendar Quarter.](#)

1. **Calendar Year.** Enter, in numeral form, the calendar year the data submission covers, using YYYY format.

Example: If the data covers calendar year 2018, enter 2018.

2. **Calendar Quarter.** Indicate the calendar quarter the data submission covers by entering the applicable Code from the following:

Code 4—Annual submissions for covered loans and applications with respect to which final action was taken from January 1<sup>st</sup> (01/01) and December 31<sup>st</sup> (12/31)

a. Codes for individual calendar quarters will be added to the FIG prior to [Paragraph 5\(a\)\(1\)\(ii\)](#)'s quarterly reporting effective date of January 1, 2020.

(1-5 to 1-11) [Paragraph 5\(a\)\(3\)\(iii\)—Contact Person.](#)

Enter the name, telephone number, e-mail address, and office address of a person who may be contacted with questions about your institution's submission.

1. **Contact Person's Name.**

Example: If the contact person's name is Erika Otis, enter Erika Otis.

2. **Contact Person's Telephone Number.**

Example: If the phone number is (999) 999-9999, enter 999-999-9999.

### 3. Contact Person's E-mail Address.

Example: If the e-mail address is erikaotis@bank.com, enter erikaotis@bank.com.

### 4. Contact Person's Office Address. Enter the street address, city, state, and ZIP code.

Example:

Street Address                      City      State      ZIP Code  
4321 W Random Blvd Ste 201 | Somecity | ST | 12345-1010

a. **Contact Person's Office Street Address.** Enter the street address of the contact person's office as one (1) data field. U.S. Postal Service Publication 28, Sub-Sections 231-239 can be used as a guide for formatting the street address. Address components include, as applicable, the following individual items:

- Primary Address Number
- Predirectional
- Street Name
- Prefix
- Suffix
- Postdirectional
- Secondary Address Identifier, such as suite
- Secondary Address, such as suite number

Example:

4321 W Random Blvd Ste 201

- Primary Address Number: "4321"
- Predirectional: "W"
- Street Name: "Random"

- Suffix: “Blvd”
- Secondary Address Identifier: “Ste”
- Secondary Address: “201”

**b. Contact Person’s Office City.** Enter the city of the contact person’s office as one (1) data field.

**c. Contact Person’s Office State.** Enter the two letter state code of the contact person’s office as one (1) data field.

**d. Contact Person’s Office ZIP Code.** Enter the ZIP code of the contact person’s office as one (1) data field.

**e. Non-Standard Addressing.** U.S. Postal Service Publication 28, Sub-Sections [24](#), [25](#) and [29](#), respectively, can be used as guides for formatting non-standard style addressing including rural route, Highway Contract Route, and Puerto Rico addresses.

**f.** The following address formats are generally not preferred:

- General Delivery addresses, such as General Delivery, Somecity, ST 12345-1010.
- Post Office Box addresses, such as P.O. Box 100 Somecity, ST 12345-1010.
- Spelled-out numbers, such as Four Thousand Three Hundred Twenty One W Random Blvd Ste Two Hundred One.

(1-12) [Paragraph 5\(a\)\(3\)\(iv\)—Federal Agency.](#)

Indicate your financial institution’s appropriate Federal agency by entering the applicable Code from the following:

Code 1—Office of the Comptroller of the Currency (OCC)

Code 2—Federal Reserve System (FRS)

Code 3—Federal Deposit Insurance Corporation (FDIC)

Code 5—National Credit Union Administration (NCUA)

Code 7—United States Department of Housing and Urban Development (HUD)

Code 9—Consumer Financial Protection Bureau (CFPB)

(1-13) [Paragraph 5\(a\)\(3\)\(v\)—Total Number of Entries Contained in Submission.](#)

Enter, in numeral form, the total number of entries contained in the submission.

Example: If your institution is submitting 5,000 entries, enter 5000.

(1-14) [Paragraph 5\(a\)\(3\)\(vi\)—Federal Taxpayer Identification Number.](#)

Enter your financial institution's Federal Taxpayer Identification Number.

Example: If your institution's Federal Taxpayer Identification number is 99-9999999, enter 99-9999999.

(1-15 and 2-2) [Paragraph 5\(a\)\(3\)\(vii\)—Legal Entity Identifier \(LEI\).](#)

Enter your financial institution's LEI as defined in [Paragraph 4\(a\)\(1\)\(i\)\(A\).](#)

Example: If your institution's LEI is 121212121212121212, enter 121212121212121212.

## 4.2.2 Loan/Application Register

Please provide the following data fields for each application for a covered loan your institution receives, each covered loan that your institution originates, and each covered loan that your institution purchases in the format described in each paragraph below.





a. Enter “NA” if the requirement to report application date is not applicable to the covered loan or application that your institution is reporting.

(2-5) [Paragraph 4\(a\)\(2\)—Loan Type.](#)

Indicate the type of covered loan or application by entering the applicable Code from the following:

Code 1—Conventional (not insured or guaranteed by FHA, VA, RHS, or FSA)

Code 2—Federal Housing Administration insured (FHA)

Code 3—Veterans Administration guaranteed (VA)

Code 4—USDA Rural Housing Service or Farm Service Agency guaranteed (RHS or FSA)

(2-6) [Paragraph 4\(a\)\(3\)—Loan Purpose.](#)

Indicate the purpose of the covered loan or application by entering the applicable Code from the following:

Code 1—Home purchase

Code 2—Home improvement

Code 31—Refinancing

Code 32—Cash-out refinancing

Code 4—Other purpose

(2-7) [Paragraph 4\(a\)\(4\)—Preapproval.](#)

Indicate whether the covered loan or application involved a request for a preapproval of a home purchase loan under a preapproval program by entering the applicable Code from the following:

Code 1—Preapproval requested

Code 2—Preapproval not requested

(2-8) [Paragraph 4\(a\)\(5\)—Construction Method.](#)

Indicate the construction method for the dwelling by entering the applicable Code from the following:

Code 1—Site-built

Code 2—Manufactured home

(2-9) [Paragraph 4\(a\)\(6\)—Occupancy Type.](#)

Indicate the occupancy type by entering the applicable Code from the following:

Code 1—Principal residence

Code 2—Second residence

Code 3—Investment property

(2-10) [Paragraph 4\(a\)\(7\)—Loan Amount.](#)

Enter, in dollars, the amount of the covered loan, or the amount applied for, as applicable.

Example: If the loan amount is \$110,500, enter 110500.

(2-11) [Paragraph 4\(a\)\(8\)\(i\)—Action Taken.](#)

Indicate the action taken on the covered loan or application by entering the applicable Code from the following:

Code 1—Loan originated

Code 2—Application approved but not accepted

Code 3—Application denied

Code 4—Application withdrawn by applicant

Code 5—File closed for incompleteness

Code 6—Purchased loan

Code 7—Preapproval request denied

Code 8—Preapproval request approved but not accepted

(2-12) [Paragraph 4\(a\)\(8\)\(ii\)—Action Taken Date.](#)

Enter, in numeral form, the date of action taken by year, month, and day, using YYYYMMDD format.

Example: If the action taken date is July 21, 2018, enter 20180721.

(2-13 to 2-18) [Paragraph 4\(a\)\(9\)—Location of Property Securing \(or Proposed to Secure\) the Covered Loan.](#)

Enter the location of the property securing the covered loan or, in the case of an application, proposed to secure the covered loan.

[Property Address Securing \(or Proposed to Secure\) the Covered Loan.](#)

Example:

Street                      City    State    ZIP Code  
456 W Somewhere Ave Apt 201 Anytown ST 12345-1010

1. **Street Address.** Enter the street address of the property as one (1) data field. U.S. Postal Service Publication 28, Sub-Sections 231-239 can be used as a guide for formatting the street address to help improve geocoding accuracy. Address components include, as applicable, the following individual items:

- Primary Address Number
- Predirectional
- Street Name
- Prefix
- Suffix
- Postdirectional
- Secondary Address Identifier, such as apartment
- Secondary Address, such as apartment number

Example:

456 W Somewhere Ave Apt 201

- Primary Address Number: “456”
- Predirectional: “W”
- Street Name: “Somewhere”
- Suffix: “Ave”
- Secondary Address Identifier: “Apt”
- Secondary Address: “201”

2. **City.** Enter the city of the property as one (1) data field.

3. **State.** Enter the two letter state code of the property as one (1) data field.

4. **ZIP Code.** Enter the ZIP code of the property as one (1) data field.

- a. Non-Standard Addressing. U.S. Postal Service Publication 28, Sub-Section [24](#), [25](#)

and 29, respectively, can be used as guides for formatting non-standard style addressing including rural route, Highway Contract Route, and Puerto Rico addresses to increase the accuracy for geocoding.

b. The following address formats are generally not preferred:

- General Delivery addresses, such as General Delivery, Anytown, ST 12345-1010.
- Post Office Box addresses, such as P.O. Box 100 Anytown, ST 12345-1010.
- Spelled-out numbers, such as Four Hundred Fifty Six W Somewhere Ave Apt Two Hundred One.

c. Enter “NA” in each of the property address fields if the requirement to report property address is not applicable to the covered loan or application that your institution is reporting.

#### [County and Census Tract.](#)

1. **County.** Enter the five digit Federal Information Processing Standards (FIPS) numerical code for the county. Do not use commas.

Example: Enter 06037 for the FIPS code for Los Angeles County, CA.

a. Enter “NA” if the requirement to report county is not applicable to the covered loan or application that your institution is reporting.

2. **Census Tract.** Enter the 11 digit census tract number as defined by the U.S. Census Bureau. Do not use decimals.

Example: Enter 06037264000 for a census tract within Los Angeles County, CA.

a. Enter “NA” if the requirement to report census tract is not applicable to the covered loan or application that your institution is reporting.

(2-19 to 2-57) [Paragraph 4\(a\)\(10\)—Applicant or Borrower Information.](#)

[Appendix B](#) to Regulation C contains instructions for the collection of data on ethnicity, race, and sex, and contains a sample data collection form.

[Paragraph 4\(a\)\(10\)\(i\)—Ethnicity, Race, and Sex.](#)

[Ethnicity of Applicant or Borrower.](#)

**1. Ethnicity of Applicant or Borrower.** Indicate the ethnicity of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, by entering up to five (5) of the applicable Codes from the following:

Code 1—Hispanic or Latino

Code 11—Mexican

Code 12—Puerto Rican

Code 13—Cuban

Code 14—Other Hispanic or Latino

Code 2—Not Hispanic or Latino

Code 3—Information not provided by applicant in mail, internet, or telephone application

Code 4—Not applicable

Code 5—No co-applicant

- a. Do not enter the same code more than once for the applicant or borrower, or any co-applicant or co-borrower, as applicable, for any covered loan or application.
- b. Use Code 3 if the applicant or borrower, or co-applicant or co-borrower does not provide the information in an application taken by mail, internet, or telephone.
- c. Use Code 4 if the requirement to report the applicant's or borrower's ethnicity does not apply to the covered loan or application that your institution is reporting. Leave the remaining Ethnicity of Applicant or Borrower data fields blank.
- d. Use Code 5 in the co-applicant field if there are no co-applicants or co-borrowers.
- e. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.

f. If fewer than five (5) ethnicities are provided by the applicant or borrower, or by any co-applicant or co-borrower, leave the remaining Ethnicity of Applicant or Borrower data fields blank.

**2. Ethnicity Conditional Free Form Text Field for Code 14.** If Code 14 is selected in any Ethnicity field, enter the specific other Hispanic or Latino ethnicity(ies) not listed above, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. For example, enter Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, or Spaniard, and so on, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. Enter more than one other Hispanic or Latino ethnicity, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. The maximum number of characters for this field is 50 characters, including spaces. If 14 is not entered, leave this field blank.

**3. Ethnicity Collected on the Basis of Visual Observation or Surname.** Indicate whether the ethnicity of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, was collected on the basis of visual observation or surname by entering the applicable Code from the following:

Code 1—Collected on the basis of visual observation or surname

Code 2—Not collected on the basis of visual observation or surname

Code 3—Not applicable

Code 4—No co-applicant

a. Use Code 3 if the requirement to report the applicant’s or borrower’s ethnicity does not apply to the covered loan or application that your institution is reporting.

b. Use Code 4 in the co-applicant field if there are no co-applicants or co-borrowers.

i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.

[Race of Applicant or Borrower.](#)

**1. Race of Applicant or Borrower.** Indicate the race of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, by entering up to five (5) of the applicable Codes from the following:



Code 1—American Indian or Alaska Native

Code 2—Asian

Code 21—Asian Indian

Code 22—Chinese

Code 23—Filipino

Code 24—Japanese

Code 25—Korean

Code 26—Vietnamese

Code 27—Other Asian

Code 3—Black or African American

Code 4—Native Hawaiian or Other Pacific Islander

Code 41—Native Hawaiian

Code 42—Guamanian or Chamorro

Code 43—Samoan

Code 44—Other Pacific Islander

Code 5—White

Code 6—Information not provided by applicant in mail, internet, or telephone application

Code 7—Not applicable

Code 8—No co-applicant

- a. Do not enter the same code more than once for the applicant or borrower, or any co-applicant or co-borrower, as applicable, for any covered loan or application.
- b. Use Code 6 if the applicant or borrower, or co-applicant or co-borrower does not provide the information in an application taken by mail, internet, or telephone.

c. Use Code 7 if the requirement to report the applicant's or borrower's race does not apply to the covered loan or application that your institution is reporting. Leave the remaining Race of Applicant or Borrower data fields blank.

d. Use Code 8 in the co-applicant field if there are no co-applicants or co-borrowers.

i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.

e. If fewer than five (5) races are provided by the applicant or borrower, or by any co-applicant or co-borrower, leave the remaining Race of Applicant or Borrower data fields blank.

**2. Race Conditional Free Form Text Field for Code 1.** If Code 1 is selected in any Race field, enter the name of the applicant's or borrower's American Indian or Alaska Native enrolled or principal tribe(s), if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. For example, enter Navajo if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. Enter more than one American Indian or Alaska Native enrolled or principal tribe, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. The maximum number of characters for this field is 50 characters, including spaces. If 1 is not entered, leave this field blank.

**3. Race Conditional Free Form Text Field for Code 27.** If Code 27 is selected in any Race field, enter the specific other Asian race(s) not listed above, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. For example, enter Hmong, Laotian, Thai, Pakistani, or Cambodian, and so on, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. Enter more than one other Asian race, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. The maximum number of characters for this field is 50 characters, including spaces. If 27 is not entered, leave this field blank.

**4. Race Conditional Free Form Text Field for Code 44.** If Code 44 is selected in any Race field, enter the specific other Native Hawaiian or Other Pacific Islander race(s) not listed above, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. For example, enter Fijian, or Tongan, and so on, if provided by the applicant or borrower, or by any co-applicant or co-borrower, as applicable. Enter more than one other Native Hawaiian or Other Pacific Islander race, if provided by the applicant or

borrower, or by any co-applicant or co-borrower, as applicable. The maximum number of characters for this field is 50 characters, including spaces. If 44 is not entered, leave this field blank.

**5. Race Collected on the Basis of Visual Observation or Surname.** Indicate whether the race of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, was collected on the basis of visual observation or surname by entering the applicable Code from the following:

Code 1—Collected on the basis of visual observation or surname

Code 2—Not collected on the basis of visual observation or surname

Code 3—Not applicable

Code 4—No co-applicant

- a. Use Code 3 if the requirement to report the applicant's or borrower's race does not apply to the covered loan or application that your institution is reporting.
- b. Use Code 4 in the co-applicant field if there are no co-applicants or co-borrowers.
  - i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.

[Sex of Applicant or Borrower.](#)

**1. Sex of Applicant or Borrower.** Indicate the sex of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, by entering the appropriate Code from the following:

Code 1—Male

Code 2—Female

Code 3—Information not provided by applicant in mail, internet, or telephone application

Code 4—Not applicable

Code 5—No co-applicant

Code 6—Applicant selected both male and female

- a. Use Code 3 if the applicant or co-applicant does not provide the information in an application taken by mail, internet, or telephone.
- b. Use Code 4 if the requirement to report the applicant's or borrower's sex does not apply to the covered loan or application that your institution is reporting.
- c. Use Code 5 in the co-applicant field if there are no co-applicants or co-borrowers.
  - i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.
- d. Use Code 6 if the applicant or co-applicant selected both male and female.

**2. Sex Collected on the Basis of Visual Observation or Surname.** Indicate whether the sex of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable, was collected on the basis of visual observation or surname by entering the applicable Code from the following:

Code 1—Collected on the basis of visual observation or surname

Code 2—Not collected on the basis of visual observation or surname

Code 3—Not applicable

Code 4—No co-applicant

- a. Use Code 3 if the requirement to report the applicant's or borrower's sex does not apply to the covered loan or application that your institution is reporting.
- b. Use Code 4 in the co-applicant field if there are no co-applicants or co-borrowers.
  - i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.

[Paragraph 4\(a\)\(10\)\(ii\)—Age of Applicant or Borrower.](#)

Enter, in numeral form, the age, in years, of the applicant or borrower, or of the first co-applicant or co-borrower, as applicable. Age is calculated, as of the application date, as the number of whole years derived from the date of birth shown on the application form. Or, enter the applicable Code from the following:

Code 8888—Not applicable

Code 9999—No co-applicant

Example: If the applicant or borrower is 24 years old, enter 24.

- a. Use Code 8888 if the requirement to report the applicant's or borrower's age does not apply to the covered loan or application that your institution is reporting.
- b. Use Code 9999 in the co-applicant field if there are no co-applicants or co-borrowers.
  - i. If there is more than one co-applicant or co-borrower, provide the required information only for the first co-applicant or co-borrower listed on the collection form.

Paragraph 4(a)(10)(iii)—Income.

Enter, in dollars, the gross annual income relied on in making the credit decision, or if a credit decision was not made, the gross annual income relied on in processing the application. Round all dollar amounts to the nearest thousand (round \$500 up to the next \$1,000).

Example: If the income amount is \$35,500, enter 36.

- c. Enter "NA" if the requirement to report gross annual income does not apply to the covered loan or application that your institution is reporting.

(2-58) Paragraph 4(a)(11)—Type of Purchaser.

Indicate the type of entity purchasing a covered loan from your institution within the same calendar year that your institution originated or purchased the loan by entering the applicable Code from the following:

Code 0—Not applicable

Code 1—Fannie Mae

Code 2—Ginnie Mae

Code 3—Freddie Mac

Code 4—Farmer Mac

Code 5—Private securitizer

Code 6—Commercial bank, savings bank, or savings association

Code 71—Credit union, mortgage company, or finance company

Code 72—Life insurance company

Code 8—Affiliate institution

Code 9—Other type of purchaser

- a. Use Code 0 if the requirement to report the type of purchaser does not apply to the covered loan that your institution is reporting.

(2-59) [Paragraph 4\(a\)\(12\)—Rate Spread.](#)

Enter, as a percentage, to at least three (3) decimal places, the difference between the covered loan's annual percentage rate (APR) and the average prime offer rate (APOR) for a comparable transaction as of the date the interest rate is set. Numbers calculated to beyond three (3) decimal places may either be reported beyond three (3) decimal places or rounded or truncated to three (3) decimal places. Decimal place trailing zeros may either be included or omitted.

- a. If the APR exceeds the APOR, enter a positive number.

Example:

If the APR is 3.678% and the APOR is 3.25%, enter 0.428.

If the APR is 4.560% and the APOR is 4.25%, enter either 0.31 or 0.310

- b. If the APR is less than the APOR, enter a negative number.

Example:

If the APR 3.1235% and the APOR is 3.25%, enter -0.1265. Alternatively, the rate

spread may be truncated to -0.126 or rounded to -0.127.

c. Enter “NA” if the requirement to report rate spread does not apply to the covered loan that your institution is reporting.

(2-60) [Paragraph 4\(a\)\(13\)—HOEPA Status.](#)

Indicate whether the covered loan is a high-cost mortgage under Regulation Z, 12 CFR 1026.32(a) by entering the applicable Code from the following:

Code 1—High-cost mortgage

Code 2—Not a high-cost mortgage

Code 3—Not applicable

a. Use Code 3 if the requirement to report HOEPA status does not apply to the covered loan that your institution is reporting.

(2-61) [Paragraph 4\(a\)\(14\)—Lien Status.](#)

Indicate the lien status of the property securing the covered loan, or in the case of an application, proposed to secure the covered loan, by entering the applicable Code from the following:

Code 1—Secured by a first lien

Code 2—Secured by a subordinate lien

(2-62 to 2-67) [Paragraph 4\(a\)\(15\)—Credit Score of Applicant or Borrower.](#)

**1. Credit Score of Applicant or Borrower.** Enter, in numeral form, the credit score, or scores relied on in making the credit decision for the applicant or borrower, or of the first co-applicant or co-borrower, as applicable. If Regulation C requires your institution to report a single score that corresponds to multiple applicants or borrowers, report the score in either the

applicant field or the co-applicant field. Or, enter the applicable Code from the following:

Code 8888—Not applicable

Code 9999—No co-applicant

Example: If the credit score is 650, enter 650.

a. Use Code 8888 if the requirement to report the credit score does not apply to the covered loan or application that your institution is reporting.

i. If Regulation C requires your institution to report a single score that corresponds to multiple applicants or borrowers, either report the credit score in the applicant field, and use Code 8888 in the co-applicant field; or report the credit score in the co-applicant field and use Code 8888 in the applicant field.

b. Use Code 9999 in the co-applicant field if there are no co-applicants or co-borrowers.

**2. Name and Version of Credit Scoring Model.** Indicate the name and version of the credit scoring model used to generate the credit score, or scores, relied on in making the credit decision by entering the applicable Code from the following:

Code 1—Equifax Beacon 5.0

Code 2—Experian Fair Isaac

Code 3—FICO Risk Score Classic 04

Code 4—FICO Risk Score Classic 98

Code 5—VantageScore 2.0

Code 6—VantageScore 3.0

Code 7—More than one credit scoring model

Code 8—Other credit scoring model



Code 9—Not applicable

Code 10—No co-applicant

a. Use Code 9 if the requirement to report the name and version of the credit scoring model does not apply to the covered loan or application that your institution is reporting.

i. If Regulation C requires your institution to report a single score that corresponds to multiple applicants or borrowers, either report the name and version of the credit scoring model in the applicant field, and use Code 9 in the co-applicant field; or report the name and version of the credit scoring model in the co-applicant field and use Code 9 in the applicant field.

b. Use Code 10 in the co-applicant field if there are no co-applicants or co-borrowers.

**3. Name and Version of Credit Scoring Model Conditional Free Form Text Field for Code 8:** If Code 8 is selected in the Name and Version of Credit Scoring Model Field, enter the specific other credit scoring model that is not listed above. The maximum number of characters for this field is 50 characters, including spaces. If 8 is not entered, leave this field blank.

(2-68 to 2-72) [Paragraph 4\(a\)\(16\)—Reason for Denial.](#)

**1. Reason for Denial.** Indicate the principal reason, or reasons, for denial by entering up to four (4) applicable Codes from the following:

Code 1—Debt-to-income ratio

Code 2—Employment history

Code 3—Credit history

Code 4—Collateral

Code 5—Insufficient cash (downpayment, closing costs)

Code 6—Unverifiable information

Code 7—Credit application incomplete

Code 8—Mortgage insurance denied

Code 9—Other

Code 10—Not applicable

- a. Do not enter the same code more than once for any covered loan or application.
- b. Use Code 10 if the requirement to report reasons for denial does not apply to the covered loan or application that your institution is reporting. Leave the remaining Reason for Denial data fields blank.
- c. If there are fewer than four principal (4) reasons for denial, leave the remaining Reason for Denial data fields blank.
- d. If your institution uses the model form contained in Appendix C to Regulation B, 12 CFR part 1002 (Form C–1, Sample Notice of Action Taken and Statement of Reasons), use the foregoing Codes as follows:

Code 1—Income insufficient for amount of credit requested, and Excessive obligations in relation to income

Code 2—Temporary or irregular employment, and Length of employment

Code 3—Insufficient number of credit references provided; Unacceptable type of credit references provided; No credit file; Limited credit experience; Poor credit performance with us; Delinquent past or present credit obligations with others; Number of recent inquiries on credit bureau report; Garnishment, attachment, foreclosure, repossession, collection action, or judgment; and Bankruptcy

Code 4—Value or type of collateral not sufficient

Code 6—Unable to verify credit references; Unable to verify employment; Unable to verify income; and Unable to verify residence

Code 7—Credit application incomplete

Code 9—Length of residence; Temporary residence; and Other reasons specified on the adverse action notice.

**2. Reason for Denial Conditional Free Form Text Field for Code 9:** If Code 9 is selected in any Reason for Denial field, enter the specific other reason(s) for denial not listed above. The maximum number of characters for this field is 50 characters, including spaces. If 9 is not entered, leave this field blank.

(2-73 to 2-74) [Paragraph 4\(a\)\(17\)—Total Loan Costs or Total Points and Fees.](#)

Enter either Total Loan Costs or Total Points and Fees, or indicate that neither reporting requirement applies by entering “NA” for both.

[Paragraph 4\(a\)\(17\)\(i\)—Total Loan Costs.](#)

Enter, in dollars, the amount of total loan costs. If the amount is zero, enter 0.

Example: If the total loan costs are \$2,399.04, enter 2399.04.

- a. Enter “NA” if the requirement to report total loan costs does not apply to the covered loan or application that your institution is reporting.

[Paragraph 4\(a\)\(17\)\(ii\)—Total Points and Fees.](#)

Enter, in dollars, the total points and fees charged in connection with the covered loan. If the amount is zero, enter 0.

Example: If the total points and fees are \$2,399.04, enter 2399.04.

- b. Enter “NA” if the requirement to report total points and fees does not apply to the covered loan or application that your institution is reporting.

(2-75) [Paragraph 4\(a\)\(18\)—Origination Charges.](#)

Enter, in dollars, the total of all itemized amounts that are designated borrower-paid at or before closing. If the total is zero, enter 0.

Example: If the origination charges are \$2,399.04, enter 2399.04.

- a. Enter “NA” if the requirement to report origination charges does not apply to the covered loan or application that your institution is reporting.

(2-76) [Paragraph 4\(a\)\(19\)—Discount Points.](#)

Enter, in dollars, the points paid to the creditor to reduce the interest rate. If no points were paid, leave this field blank.

Example: If the amount paid for discount points is \$2,399.04, enter 2399.04.

- a. Enter “NA” if the requirement to report discount points does not apply to the covered loan or application that your institution is reporting.

(2-77) [Paragraph 4\(a\)\(20\)—Lender Credits.](#)

Enter, in dollars, the amount of lender credits. If no lender credits were provided, leave this field blank.

Example: If the amount is \$1500.24, enter 1500.24.

- a. Enter “NA” if the requirement to report lender credits does not apply to the covered loan or application that your institution is reporting.

(2-78) [Paragraph 4\(a\)\(21\)—Interest Rate.](#)

Enter, as a percentage, to at least three (3) decimal places, the interest rate. Numbers calculated to beyond three (3) decimal places may either be reported beyond three (3) decimal places or rounded or truncated to three (3) decimal places. Decimal place trailing zeros may be either included or omitted.

Example: If the interest rate is 4.125%, enter 4.125.

If the interest rate is exactly 4.500%, enter 4.5, 4.50, or 4.500.

- a. Enter “NA” if the requirement to report interest rate does not apply to the covered loan or application that your institution is reporting.

(2-79) [Paragraph 4\(a\)\(22\)—Prepayment Penalty Term.](#)

Enter, in numeral form, the term, in months, of any prepayment penalty.

Example: If a prepayment penalty may be imposed within the first 24 months after closing or account opening, enter 24.

- a. Enter “NA” if the requirement to report prepayment penalty term does not apply to the covered loan or application that your institution is reporting.

(2-80) [Paragraph 4\(a\)\(23\)—Debt-to-Income Ratio.](#)

Enter, as a percentage, the ratio of the applicant’s or borrower’s total monthly debt to the total monthly income relied on in making the credit decision. Use decimal places only if the ratio relied upon uses decimal places.

Example: If the relied upon debt-to-income ratio is 42.95, enter 42.95, and not 43.

If, however, your institution rounded the ratio up to 43% and relied on the rounded-up number, enter 43.

- a. Enter “NA” if the requirement to report debt-to-income ratio does not apply to the covered loan or application that your institution is reporting.

(2-81) [Paragraph 4\(a\)\(24\)—Combined Loan-to-Value Ratio.](#)

Enter, as a percentage, the ratio of the total amount of debt secured by the property to the value of the property relied on in making the credit decision. Use decimal places only if the ratio relied upon uses decimal places.

Example: If the relied upon combined loan-to-value ratio is 80.05, enter 80.05, and not 80.

If, however, your institution rounded the ratio down to 80 and relied on the rounded-down number, enter 80.

a. Enter “NA” if the requirement to report combined loan-to-value ratio does not apply to the covered loan or application that your institution is reporting.

(2-82) [Paragraph 4\(a\)\(25\)—Loan Term.](#)

Enter, in numeral form, the number of months after which the legal obligation will mature or terminate, or would have matured or terminated.

Example: If the loan term is 360 months, enter 360.

a. Enter “NA” if the requirement to report loan term does not apply to the covered loan or application that your institution is reporting.

(2-83) [Paragraph 4\(a\)\(26\)—Introductory Rate Period.](#)

Enter, in numeral form, the number of months, or proposed number of months in the case of an application, until the first date the interest rate may change after closing or account opening.

Example: If the introductory rate period is 24 months, enter 24.

a. Enter “NA” if the requirement to report introductory rate period does not apply to the covered loan or application that your institution is reporting.

(2-84) [Paragraph 4\(a\)\(27\)\(i\)—Balloon Payment.](#)

Indicate whether the contractual terms include, or would have included, a balloon payment by entering the applicable Code from the following:

Code 1—Balloon payment

Code 2—No balloon payment

(2-85) [Paragraph 4\(a\)\(27\)\(ii\)—Interest-Only Payments.](#)

Indicate whether the contractual terms include, or would have included, interest-only payments by entering the applicable Code from the following:

Code 1—Interest-only payments

Code 2—No interest-only payments

(2-86) [Paragraph 4\(a\)\(27\)\(iii\)—Negative Amortization.](#)

Indicate whether the contractual terms include, or would have included, a term that would cause the covered loan to be a negative amortization loan by entering the applicable Code from the following:

Code 1—Negative amortization

Code 2—No negative amortization

(2-87) [Paragraph 4\(a\)\(27\)\(iv\)—Other Non-amortizing Features.](#)

Indicate whether the contractual terms include, or would have included, any term, other than those described in [Paragraphs 1003.4\(a\)\(27\)\(i\), \(ii\), and \(iii\)](#) that would allow for payments other than fully amortizing payments during the loan term by entering the applicable Code from the following:

Code 1—Other non-fully amortizing features

Code 2—No other non-fully amortizing features

(2-88) [Paragraph 4\(a\)\(28\)—Property Value.](#)

Enter, in dollars, the value of the property securing the covered loan or, in the case of an application, proposed to secure the covered loan, relied on in making the credit decision.

Example: If the property value is \$350,500, enter 350500.

- a. Enter “NA” if the requirement to report property value does not apply to the covered loan or application that your institution is reporting.

(2-89) [Paragraph 4\(a\)\(29\)—Manufactured Home Secured Property Type](#)

Indicate whether the covered loan or application is, or would have been, secured by a manufactured home and land, or by a manufactured home and not land, by entering the applicable Code from the following:

Code 1—Manufactured home and land

Code 2—Manufactured home and not land

Code 3—Not applicable

- a. Use Code 3 if the requirement to report manufactured home secured property type does not apply to the covered loan or application that your institution is reporting.

(2-90) [Paragraph 4\(a\)\(30\)—Manufactured Home Land Property Interest](#)

Indicate the applicant’s or borrower’s land property interest in the land on which a manufactured home is, or will be, located by entering the applicable Code from the following:

Code 1—Direct ownership

Code 2—Indirect ownership

Code 3—Paid leasehold

Code 4—Unpaid leasehold

Code 5—Not applicable

- a. Use Code 5 if the requirement to report manufactured home land property



interest does not apply to the covered loan or application that your institution is reporting.

(2-91) [Paragraph 4\(a\)\(31\)—Total Units.](#)

Enter, in numeral form, the number of individual dwelling units related to the property securing the covered loan or, in the case of an application, proposed to secure the covered loan.

Example: If there are five (5) individual dwelling units, enter 5.

(2-92) [Paragraph 4\(a\)\(32\)—Multifamily Affordable Units.](#)

Enter, in numeral form, the number of individual dwelling units related to any multifamily dwelling property securing the covered loan or, in the case of an application, proposed to secure the covered loan, that are income-restricted pursuant to Federal, State, or local affordable housing programs.

Example: If there are five (5) multifamily affordable units, enter 5.

a. Enter “0” for a covered loan or application related to a multifamily dwelling that does not contain any such income-restricted individual dwelling units.

b. Enter “NA” if the requirement to report multifamily affordable units does not apply to the covered loan or application that your institution is reporting.

(2-93 to 2-94) [Paragraph 4\(a\)\(33\)—Application Channel.](#)

**1. Submission of Application.** Indicate whether the applicant or borrower submitted the application directly to your institution by entering the applicable Code from the following:

Code 1—Submitted directly to your institution

Code 2—Not submitted directly to your institution

Code 3—Not applicable

- a. Use Code 3 if the requirement to report whether the applicant or borrower submitted the application directly to your institution does not apply to the covered loan or application that your institution is reporting.

**2. Initially Payable to Your Institution.** Indicate whether the obligation arising from the covered loan was, or, in the case of an application, would have been, initially payable to your institution by entering the applicable Code from the following:

Code 1—Initially payable to your institution

Code 2—Not initially payable to your institution

Code 3—Not applicable

- a. Use Code 3 if the requirement to report whether the obligation arising from the covered loan was, or, in the case of an application, would have been, initially payable to your institution does not apply to the covered loan or application that your institution is reporting.

(2-95) [Paragraph 4\(a\)\(34\)—Mortgage Loan Originator NMLSR Identifier.](#)

Enter the Nationwide Mortgage Licensing System and Registry mortgage loan originator unique identifier (NMLSR ID) for the mortgage loan originator.

Example: If the NMLSR ID for the mortgage loan originator is 123450, enter 123450.

- a. Enter “NA” if the requirement to report Mortgage Loan Originator NMLSR Identifier is not applicable to the covered loan or application that your institution is reporting.

(2-96 to 2-107) [Paragraph 4\(a\)\(35\)—Automated Underwriting System \(AUS\) and Result.](#)

**1. Automated Underwriting System.** Indicate the automated underwriting system(s) (AUS) used by your institution to evaluate the application by entering up to five (5) of the applicable Codes from the following:

Code 1—Desktop Underwriter (DU)

Code 2—Loan Prospector (LP)

Code 3—Technology Open to Approved Lenders (TOTAL) Scorecard

Code 4—Guaranteed Underwriting System (GUS)

Code 5—Other

Code 6—Not applicable

- a. Use Code 6 if the requirement to report an AUS does not apply to the covered loan or application that your institution is reporting. Leave the remaining Automated Underwriting System data fields blank.
- b. If fewer than five (5) automated underwriting systems were used by your institution to evaluate the application, leave the remaining Automated Underwriting System data fields blank.

**2. Automated Underwriting System Conditional Free Form Text Field for Code 5:**

If Code 5 is selected in any Automated Underwriting System field, enter the name of the specific other AUS(s) not listed above. Enter more than one other Automated Underwriting System, as applicable. The maximum number of characters for this field is 255 characters, including spaces. If 5 is not entered, leave this field blank.

**3. Automated Underwriting System Result.** Indicate the result(s) generated by the automated underwriting system (AUS) previously indicated by entering the applicable Code(s) from the following:

Code 1—Approve/Eligible

Code 2—Approve/Ineligible

Code 3—Refer/Eligible

Code 4—Refer/Ineligible

Code 5—Refer with Caution

**Code 6—Out of Scope**

**Code 7—Error**

**Code 8—Accept**

**Code 9—Caution**

**Code 10—Ineligible**

**Code 11—Incomplete**

**Code 12—Invalid**

**Code 13—Refer**

**Code 14—Eligible**

**Code 15—Unable to Determine**

**Code 16—Other**

**Code 17—Not applicable**

- a. Use Code 1, 2, 3, 4, 5, 6, or 7 for the AUS result returned by the AUS of the Federal National Mortgage Association (Fannie Mae).
- b. Use Code 8, 9, 10, 11, or 12 for the AUS result returned by the AUS of the Federal Home Loan Mortgage Corporation (Freddie Mac).
- c. Use Codes 8 or 13 for the AUS result returned by FHA TOTAL Scorecard.
- d. Use Code 5, 8, 10, 13, 14, or 15 for the AUS result returned by GUS.
- e. Use Code 17 if the requirement to report an AUS result does not apply to the covered loan or application that your institution is reporting. Leave the remaining Automated Underwriting System Result data fields blank.
- f. If fewer than five (5) results were generated by the automated underwriting system(s) previously indicated, leave the remaining Automated Underwriting System Result data fields blank.

**4. Automated Underwriting System Result Conditional Free Form Text Field for**

**Code 16:** If Code 16 is selected in an Automated Underwriting System Result field, enter the specific other AUS result(s) not listed above. Enter more than one other Automated Underwriting System Result, as applicable. The maximum number of characters for this field is 255 characters, including spaces. If 16 is not entered, leave this field blank.

(2-108) [Paragraph 4\(a\)\(36\)—Reverse Mortgage.](#)

Indicate whether the covered loan is, or the application is for, a reverse mortgage by entering the applicable Code from the following:

Code 1—Reverse mortgage

Code 2—Not a reverse mortgage

(2-109) [Paragraph 4\(a\)\(37\)—Open-End Line of Credit.](#)

Indicate whether the covered loan is, or the application is for, an open-end line of credit by entering the applicable Code from the following:

Code 1—Open-end line of credit

Code 2—Not an open-end line of credit

(2-110) [Paragraph 4\(a\)\(38\)— Business or Commercial Purpose.](#)

Indicate whether the covered loan is, or the application is for a covered loan that will be made, primarily for a business or commercial purpose by entering the applicable Code from the following:

Code 1—Primarily for a business or commercial purpose

Code 2—Not primarily for a business or commercial purpose

# 5. 2018 Edit Specifications

The 2018 Edit Specifications will be published at a later date.

# 6. Additional information

## 6.1 Frequently Asked Questions

The Frequently Asked Questions are available at <http://www.consumerfinance.gov/hmda/for-filers>.

## 6.2 HMDA Help

Technical questions about reporting HMDA data collected in or after 2017 should be directed to [hmdahelp@cfpb.gov](mailto:hmdahelp@cfpb.gov).

Technical questions about reporting HMDA data collected in or before 2016 should be directed to [hmdahelp@frb.gov](mailto:hmdahelp@frb.gov).