CRA Wiz and Fair Lending Wiz 6.x – HMDA File Structure Specs   (Updated 7/13/11)

Field #	Field Name	Description	Data Type	Length	Comments
1	AGENCYCODE	Agency Code	CHAR	1	Values are 1-5 & 7: 1 = OCC 2 = FRB 3 = FDIC 4 = OTS 5 = NCUA 7 = HUD
2	APPLNUMB	Loan/Application Number	CHAR	25	Unique identifier
3	APPLDATE	Date Application Received	DATE	8	Can handle multiple date formats, but mm/dd/yyyy is ideal, NA is also valid
4	LOANTYPE	Loan Type	CHAR	1	Values are 1,2,3, or 4: 1 = Conventional 2 = FHA 3 = VA 4 = FSA/RHS
5	PROPERTY_TYPE	Property Type	CHAR	1	Values are 1,2, or 3: 1 = One to Four-Family 2 = Manufactured Housing 3 = Multifamily
6	PURPOSE	Loan Purpose	CHAR	1	Values are 1,2, or 3: 1 = Home Purchase 2 = Home Improvement 3 = Refinancing
7	OCCUPANCY	Owner Occupancy	CHAR	1	Values are 1,2, or 3: 1 = Owner Occupied 2 = Non-Owner Occupied 3 = NA
8	LOANAMOUNT	Loan Amount	DEC	9,15,3	HMDA regulations require that Loan Amount data is rounded to 000s without commas, decimals or leading $ signs. Additional space is provided for clients who wish to perform additional analysis on this data.
9	PREAPPROVAL	Preapproval	CHAR	1	Values are 1,2, or 3: 1 = Preapproval Requested 2 = Preapproval not Requested 3 = Not applicable
10	ACTION	Action Taken	CHAR	1	Values are 1,2,3,4,5,6,7, or 8: 1 = Originated 2 = Approved not Accepted 3 = Denied 4 = Withdrawn 5 = Closed Incomplete 6 = Purchased

					7 = Preapproval Denied 8 = Preapproved not Accepted
11	ACTIONDATE	Date of Action Taken	DATE	8	Can handle multiple date formats, but mm/dd/yyyy is ideal
12*	MSA	MSA FIPS Code	CHAR	5	FIPS Code or NA
13*	STATE	State FIPS Code	CHAR	2	FIPS Code or NA
14*	COUNTY	County FIPS Code	CHAR	3	FIPS Code or NA
15*	CENSUSTRAC	Census Tract FIPS Code	CHAR	7	Include decimals point and leading/ trailing zeros, NA Value is also accepted
16	ETHNICITY	Ethnicity	CHAR	1	Values are 1,2,3, or 4: 1 = Hispanic or Latino 2 = Not Hispanic or Latino 3 = Not Provided 4 = Not Applicable
17	COA_ETHNICITY	Co-Ethnicity	CHAR	1	Values are 1,2,3,4, or 5: 1 = Hispanic or Latino 2 = Not Hispanic or Latino 3 = Not Provided 4 = Not Applicable 5 = No Co-applicant
18	RACE_1	Applicant Race	CHAR	1	Values are 1,2,3,4,5,6, or 7: 1 = Amer Indian/Alaskan 2 = Asian 3 = Black or African American 4 = Native Hawaiian/Pacific Islander 5 = White 6 = Not Provided 7 = Not Applicable
19	RACE_2	Applicant Race 2	CHAR	1	Values are 1,2,3,4,5, or blank: 1 = Amer Indian/Alaskan 2 = Asian 3 = Black or African American 4 = Native Hawaiian/Pacific Islander 5 = White
20	RACE_3	Applicant Race 3	CHAR	1	Values are 1,2,3,4,5, or blank: 1 = Amer Indian/Alaskan 2 = Asian 3 = Black or African American 4 = Native Hawaiian/Pacific Islander 5 = White
21	RACE_4	Applicant Race 4	CHAR	1	Values are 1,2,3,4,5, or blank: 1 = Amer Indian/Alaskan 2 = Asian 3 = Black or African American 4 = Native Hawaiian/Pacific Islander 5 = White

22	RACE_5	Applicant Race 5	CHAR	1	Values are 1,2,3,4,5, or blank: 1 = Amer Indian/Alaskan 2 = Asian 3 = Black or African American 4 = Native Hawaiian/Pacific Islander 5 = White
23	COARACE_1	Co-Applicant Race	CHAR	1	Values are 1,2,3,4,5,6,7, or 8: 1 = Amer Indian/Alaskan 2 = Asian 3 = Black or African American 4 = Native Hawaiian/Pacific Islander 5 = White 6 = Not Provided 7 = Not Applicable 8 = No Co-Applicant
24	COARACE_2	Co-Applicant Race 2	CHAR	1	Values are 1,2,3,4,5, or blank: 1 = Amer Indian/Alaskan 2 = Asian 3 = Black or African American 4 = Native Hawaiian/Pacific Islander 5 = White
25	COARACE_3	Co-Applicant Race 3	CHAR	1	Values are 1,2,3,4,5, or blank: 1 = Amer Indian/Alaskan 2 = Asian 3 = Black or African American 4 = Native Hawaiian/Pacific Islander 5 = White
26	COARACE_4	Co-Applicant Race 4	CHAR	1	Values are 1,2,3,4,5, or blank: 1 = Amer Indian/Alaskan 2 = Asian 3 = Black or African American 4 = Native Hawaiian/Pacific Islander 5 = White
27	COARACE_5	Co-Applicant Race 5	CHAR	1	Values are 1,2,3,4,5, or blank: 1 = Amer Indian/Alaskan 2 = Asian 3 = Black or African American 4 = Native Hawaiian/Pacific Islander 5 = White
28	SEX	Applicant Sex	CHAR	1	Values are 1,2,3, or 4: 1 = Male 2 = Female 3 = Not Provided 4 = Not Applicable
29	COASEX	Co-Applicant Sex	CHAR	1	Values are 1,2,3,4, or 5: 1 = Male 2 = Female

					3 = Not Provided 4 = Not Applicable 5 = No Co-applicant
30	INCOME	Applicant Income	DEC	9,15,3	HMDA regulations require that Income data is rounded to 000s without commas or NA. Additional space is provided for clients who wish to perform additional analysis on this data.
31	PURCHASER	Type of Purchaser	CHAR	1	Values are 0,1,2,3,4,5,6,7,8 or 9: 0 = Not Sold 1 = Fannie Mae 2 = Ginnie Mae 3 = Freddie Mac 4 = Farmer Mac 5 = Private Securitization 6 = Community Bank, Savings Bank, or Savings Association 7 = Life Insurance Co., Credit Union, Mortgage Bank, or Finance Co. 8 = Affiliate Institution 9 = Other
32	DENIAL1	Denial Reason 1	CHAR	1	Values are 1,2,3,4,5,6,7,8,9 or blank: 1 = Debt-to-Income 2 = Employment History 3 = Credit History 4 = Collateral 5 = Insufficient Cash 6 = Unverified Info 7 = Credit Application Incomplete 8 = Mortgage Insurance Denied 9 = Other
33	DENIAL2	Denial Reason 2	CHAR	1	Values are 1,2,3,4,5,6,7,8,9 or blank: 1 = Debt-to-Income 2 = Employment History 3 = Credit History 4 = Collateral 5 = Insufficient Cash 6 = Unverified Info 7 = Credit Application Incomplete 8 = Mortgage Insurance Denied 9 = Other
34	DENIAL3	Denial Reason 3	CHAR	1	Values are 1,2,3,4,5,6,7,8,9 or blank: 1 = Debt-to-Income 2 = Employment History 3 = Credit History

					4 = Collateral 5 = Insufficient Cash 6 = Unverified Info 7 = Credit Application Incomplete 8 = Mortgage Insurance Denied 9 = Other
35	HOEPA_STATUS	HOEPA	CHAR	1	Values are 1 or 2: 1 = HOEPA Loan 2 = Not a HOEPA Loan
36^	RATE_SPREAD	Rate Spread	DEC	5,9,2	Including two decimal places or NA
37^	LIEN_STATUS	Lien Status	CHAR	1	Values are 1,2,3, or 4: 1 = First Lien 2 = Subordinate Lien 3 = Not Secured by Lien 4 = NA (purchased loan)
38^	LOAN_TERM	Loan Term	INT	4	In whole years. If provided in decimals, it will round up (or down) to an integer.
39^	Var_Term	Variable Term	INT	4	In whole years. If provided in decimals, it will round up (or down) to an integer.
40^	APR	APR	DEC	5,9,2	HMDA regulations require that APR data is expressed in percent (without the % sign), and truncated to hundredths. Additional space is provided for clients who wish to perform additional analysis on this data.
41^	RateType	Rate Type	Char	1	Values are 1 or 2: 1 = Fixed Rate Loan 2 = Variable Rate Loan
42^	RATE_LOCK_DATE	Rate Lock Date	DATE	8	Can handle multiple date formats, but mm/dd/yyyy is ideal
43~	COMDEVELOP	Community Loan	CHAR	1	Values are Y or N: Y = Yes N = No
44^	RATE_SPREAD_INPUT	Rate Spread Input	BOOL	1	Values are blank(or blank) or 1: Blank or 0 = Rate Spread Automatically calculated by Software 1 = Manual Input of Rate Spread during import
45*	ADDRESS	Property Address	VCHAR	50	
46*	CITY	City	VCHAR	35	
47*	STATE_ABRV	State Abbreviation	CHAR	2	i.e. CA (California)
48*	ZIP	Zip Code	CHAR	5	
49*	ZIP4	Zip 4 Extension	CHAR	4	

* NOTE: If the institution provides geocodes for its records, then Fields 12-15 are required in the download, and Fields 45-49 are optional. If the institution wishes CRA Wiz to geocode the records, then Fields 12-15 are optional and Fields 45-49 are required in the download.

~ NOTE: Optional Field

^NOTE: If the institution provides rate spreads for its records, then fields 36 & 44 are required in the download, and Fields 37-42 are optional. If the institution wishes CRA Wiz to calculate rate spread for the records, then Fields 37-42 are required in the download, and fields 36 & 44 may be omitted. It is highly recommended that CRA Wiz be used to calculate the Rate Spread for clients also using Fair Lending Wiz.

Additional Fields for Fair Lending Wiz Data Importing:

50 (R)	LTV	Loan-to-value Ratio	DEC	9,15,3	
51 (R)	NoteRate	Note Rate	DEC	5,9,2	
52 (S)	CLTV	Combined Loan-to-value Ratio	DEC	9,15,3	CLTV required if 2nd liens are offered
53 (R)	BERatio	Back-end Ratio	DEC	9,15,3	
54 (R)	FERatio	Front End Ratio	DEC	9,15,3	
55 (R)	cust_credt	FICO, Beacon or Custom	INT	4	
56 (R)	Age	Borrower Age	INT	4	In whole years
57 (R)	LoanProg	Loan program code	VCHAR	10	
58 (S)	Channel	Area that did the loan	VCHAR	15	(Wholesale, Retail, Correspondent)
59 (S)	NetOU	Net Overage or Underage	DEC	9,15,3	Net Overage or Underage, 0 is par
60 (O)	Broker	Broker Code or Name	VCHAR	10	
61 (O)	DocType	Doc Type	VCHAR	10	Examples: Full Doc, Stated Income, No Doc, etc.
62 (S)	MARITAL_STATUS	Marital Status of Applicant	CHAR	1	Values are Y or N: Y = Married N = Unmarried
63 (S)	COMARITAL_STATUS	Marital Status of Co-Applicant	CHAR	1	Values are Y or N: Y = Married N = Unmarried

(R) – Required field
(S) – Suggested field
(O) – Optional field

Fair Lending also requires all rate spread component fields, as well as the actual Rate Spread (fields 36-42).

NOTE: In many cases in the tables above, the Length column displays three values (example: 9,15,3). These values indicate size, precision and scale. Size indicates the number of bytes required in memory. Precision indicates the total allowable length of the field. Scale indicates the number of characters after the decimal point.

Additional Fields Required for Gender Proxy:

64	FirstName	First Name of Applicant	CHAR	20	
65	cFirstName	First Name of Co-Applicant	CHAR	20	

Additional Fields Required for Ethnicity Proxy:

66	LastName	Last Name of Applicant	CHAR	20	
67	cLastName	Last Name of Co-Applicant	CHAR	20	