

CRA Wiz and Fair Lending Wiz 6.x - Small Business, Small Farm, & Consumer File Structure Specs (Updated 5/17/10)

Field #	Field Name	Description	Data Type	Length	Comments	Source File/Document Field Name
1	APPLNUMB	Loan/Applicatio n Number	CHAR	25	Unique identifier	
2	TYPE	Type of Loan	CHAR	2	01 = Small Business 02 = Small Farm OPTIONAL LOAN TYPES 03=Other Lines/Loans for Purpose of SB 04=Home Equity 05=Motor Vehicle 06=Credit Card 07=Other Secured Consumer 08=Other Unsecured Consumer 09=Other Loan Data	
3	LOANAMOUNT	Loan Amount	DEC	9,15,3	CRA regulations require that LoanAmount 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.	
4	ACTION	Action Taken	CHAR	1	Values are 1,2,3,4,5,6,7, or 8: 1 = Originated 2 = Approved not Accepted 3 = Denied 4 = Withdrawn 5 = Closed Incomplete 6 = Purchased 7 = Preapproval Denied	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	
5	ACTIONDATE	Date of Action Taken	DATE	8	Format is mm/dd/yyyy	
6*	MSA	MSA FIPS Code	CHAR	5	FIPS Code or NA	
7*	STATE	State FIPS Code	CHAR	2	FIPS Code or NA	
8*	COUNTY	County FIPS Code	CHAR	3	FIPS Code or NA	
9*	CENSUSTRAC	Census Tract FIPS Code	CHAR	7	Include decimals point and leading/ trailing zeros	
10*	REVENUES	Revenues	DEC	9,15,3	CRA regulations require that Revenue 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.	
11*	REVCATG	Revenue Category	CHAR	1	1=<=\$1 million 2= > \$1 million 3= Not Known 4=NA (Consumer Loan)	
12	INCOME	Applicant Income	DEC	9,15,3	Required for Types 04-08 only. CRA regulations require that Income 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.	
13	AFFILIATE	Affiliate Lending Flag	CHAR	1	1=Originated/purchased by institution 2=Originated/purchased	

					by an affiliate	
14*	ADDRESS	Property Address	VCHAR	40		
15*	CITY	City	VCHAR	25		
16*	STATE_ABRV	State Abbreviation	CHAR	2	i.e. CA (California)	
17*	ZIP	Zip Code	CHAR	5		
18*	ZIP4	Zip 4 Extension	CHAR	4	If available	
19	LTV	Loan-to-value Ratio	DEC	9,15,2		
20	NoteRate	Note Rate	DEC	5,9,3		
21	BERatio	Back-end Ratio	DEC	9,15,2		
22	cust_credt	FICO, Beacon or Custom	DEC	5,5,0		
23	Age	Borrower Age	DEC	5,5,0	In whole years	
24	Loan_Program	Loan program code	VCHAR	10		
25	Channel	Lending Channel	VCHAR	20	Retail, Wholesale, Correspondent	

- NOTE: If the institution provides geocodes for its records, then Fields 6-9 are required in the download, and Fields 14-18 are optional. If the institution wishes CRA Wiz to geocode the records, then Fields 6-9 are optional and Fields 14-18 are required in the download. If the institution provides revenue Field 10 the revcatg Field 11 does not have to be supplied and vice versa.
- NOTE: Fields 19-25 are optional, but highly recommended for fair lending analysis.

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:

26	FirstName	First Name of Applicant	CHAR	20	
27	cFirstName	First Name of Co-applicant	CHAR	20	
28	Sex	Sex of Applicant	CHAR	1	Values are 1,2,3, or 4: 1 = Male 2 = Female

					3 = Not Provided 4 = Not Applicable
29	CoaSex	Sex of Co-applicant	CHAR	1	Values are 1,2,3,4, or 5: 1 = Male 2 = Female 3 = Not Provided 4 = Not Applicable 5 = No Co-applicant