

CRA Wiz and Fair Lending Wiz 6.x - Small Business & Small Farm File Structure Specs (Updated 8/26/11)

Field #	Field Name	Description	Data Type	Length	Comments	Source File/Document Field Name
1	APPLNUMB	Loan/Application Number	CHAR	25	Unique identifier	
2	TYPE	Type of Loan	CHAR	2	01 = Small Business 02 = Small Farm 03 = Other Loans/Lines	
3	LOANAMOUNT	Loan Amount	DEC	9,15,3	CRA 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.	
4	ACTION	Action Taken	CHAR	1	Values are 1,2,3,4,5,6,7, or 8: 1 = Originated 2 = Approved not Accepted 3 = Denied 4 = Withdrawn 5 = Closed Incomplete 6 = Purchased 7 = Preapproval Denied 8 = Preapproved not Accepted	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 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	e.g., CA (California)
17*	ZIP	Zip Code	CHAR	5	
18*	ZIP4	Zip 4 Extension	CHAR	4	If available

- 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.

Additional Fields for Fair Lending Wiz Data Importing:

Field #	Field Name	Description	Data Type	Length	Comments	Source File/Document Field Name
19 (R)	LTV	Loan-to-value Ratio	DEC	9,15,3		
20 (O)	NoteRate	Note Rate	DEC	5,9,2		
21 (R)	APR	Annual Percentage Rate	DEC	5,9,2		
22 (S)	CLTV	Combined Loan-to-value Ratio	DEC	9,15,3	CLTV required if 2 nd liens are offered	
23 (S)	Loan_Term	Loan Term	INT	4	Months or Years	
24 (R)	BERatio	Back-end Ratio	DEC	9,15,3		
25 (R)	FERatio	Front End Ratio	DEC	9,15,3		
26 (R)	cust_credt	FICO, Beacon or Custom	INT	4		
27 (R)	Age	Borrower Age	INT	4	In whole years	
28 (R)	LoanProg	Loan program code	VCHAR	10		
29 (S)	Channel	Area that did the loan	VCHAR	15	(Wholesale, Retail, Correspondent)	
30 (S)	NetOU	Net Overage or Underage	DEC	9,15,3	Net Overage or Underage, 0 is par	
31 (O)	Broker	Broker Code or Name	VCHAR	10		
32 (O)	DocType	Doc Type	VCHAR	10	Examples: Full Doc, Stated Income, No Doc, etc.	
33 (S)	MARITAL_STATUS	Marital Status of Applicant	CHAR	1	Values are Y or N: Y = Married N = Unmarried	
34 (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

Additional Fields Required for Gender Proxy:

Field #	Field Name	Description	Data Type	Length	Comments	Source File/Document Field Name
35	FirstName	First Name of Applicant	CHAR	20		
36	cFirstName	First Name of Co-applicant	CHAR	20		
37	Sex (if available for any records)	Sex of Applicant	CHAR	1	Values are 1,2,3, or 4: 1 = Male 2 = Female 3 = Not Provided 4 = Not Applicable	
38	CoaSex (if available for any records)	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	

Additional Fields Required for Ethnicity Proxy:

Field #	Field Name	Description	Data Type	Length	Comments	Source File/Document Field Name
39	LastName	Last Name of Applicant	CHAR	20		
40	cLastName	Last Name of Co-applicant	CHAR	20		
41	Ethnicity (if available for any records)	Ethnicity of Applicant	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	
42	CoaEthnicity (if available for any records)	Ethnicity of Co-applicant	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	

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.