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HMDA *Wiz* User Guide for ICE Mortgage Technology Encompass

Compliance Solutions

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Version	Date	Author/reviewer	Explanation
1.0	11/17/2020	Andrew Sheeran	Initial Creation
2.0	06/16/2021	Andrew Sheeran	Updated to reflect new branding & recent cosmetic changes to the integration and website
3.0	10/30/2024	Andrew Sheeran	Updated to remove the self-service section

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1   Introduction

Wolters Kluwer has partnered with ICE Mortgage Technology™ to bring HMDA data management and compliance to Encompass users via an integration with its HMDA *Wiz* product. Licensed HMDA *Wiz* users can utilize this integration to submit real-time requests at the application level for data validation (using the CFPB's HMDA edit checks), compliance grade geocoding, and up to date rate spread calculations. Encompass users also have the option of running the same set of HMDA data management requests for batches of records. Batch services also include the ability to create an institution's submission file and submission related reports. Institutions licensed for the integration will enjoy the seamless integration that allows the results from each of these tools to be propagated directly into loan applications within Encompass. For example, when a user geocodes the address on an application, the geographic information returned (MSA, State, County, and Census Tract) will be populated within the record in Encompass.
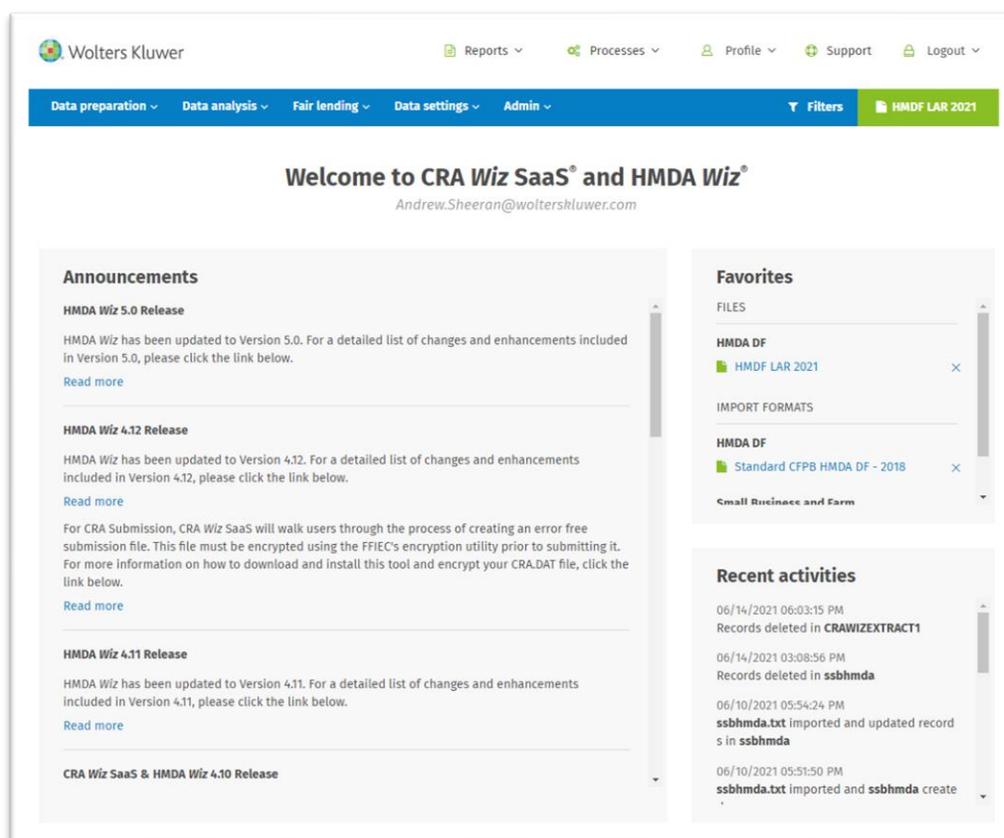
In addition to the functionality embedded in Encompass, licensed institutions will also have access to the HMDA *Wiz* website where they may access additional HMDA data management and analytics. Depending on an institution's HMDA data workflow, they may choose to manage all HMDA compliance tasks within Encompass. Alternatively, institutions may choose to upload their data to the HMDA *Wiz* website via the 'Add Records to HMDA *Wiz*' option available on the HMDA *Wiz* Batch Services page. Once applications have been added to the HMDA *Wiz* website users will have access to additional HMDA management functionality including:

- ✓ Enhanced Data Scrubbing Tools
- ✓ CFPB Exception Reports
- ✓ Geocoding Exception Reports
- ✓ Standard HMDA Analytical Reports
- ✓ Mapping (additional license required)

2 Licensing HMDA *Wiz* for Encompass

Institutions who wish to license the HMDA Wiz integration for Encompass may do so my contacting your WK Account Executive.

2.1 Contact your Wolters Kluwer Account Executive

Institutions that wish to speak to a Wolters Kluwer representative to ask questions about the HMDA Wiz Encompass license may contact their Account Executive or submit an inquiry through the below URL:
https://www.wolterskluwer.com/en/solutions/wiz/technology-and-advisory-services-interest

3   What is included in your HMDA *Wiz* for Encompass license

3.1   Real-time HMDA management at the Application level

✓ Geocode – Geocode a loan using the Address, City, State, and ZIP information
✓ Rate Spread – Calculate the Rate Spread using the Action Taken, APR, Rate Lock Date, Loan Term, and Amortization type information
✓ Edit Check – Perform the CFPB's HMDA edit checks

3.2   Batch Services

✓ Batch Geocode – Geocode all the loan files in a specified date range.
✓ Batch Rate Spread – Calculate the Rate Spread for all the loan files in a specified date range.
✓ Batch Edit Check – Validate HMDA data for all the loan files in a specified date range.
✓ Reports and HMDA Submission – Create reports and generate a HMDA submission file.
✓ Download Pending Requests – Retrieve most recent batch results, reports, and HMDA Submission files.
✓ View Results – View batch results, reports, and HMDA submission file for previously processed files.
✓ Add Records to HMDA *Wiz* – Upload records to your institution's HMDA *Wiz* database for additional analysis.
✓ Access HMDA *Wiz* – Access your institution's HMDA *Wiz* portal for additional HMDA data analysis.
✓ Login Settings – Update Username, Password, Activity Year, and Agency.
✓ Documentation – HMDA Wiz User Guide for ICE Mortgage Technology Encompass (a link to this guide)

For additional information on Batch Services, please reference Section 4: Working with HMDA Wiz Batch Services.

HMDA *Wiz*®

Wolters Kluwer

HMDA Compliance? Don't spend any more time than is necessary.

With Wolters Kluwer Financial Services' HMDA *Wiz* you will be able to geocode, validate data, run reports, and prepare your HMDA submission file, in a time-effective way.

Batch Geocode
Geocode all the loan files in a specified date range.

Batch Rate Spread
Calculate the Rate Spread for all the loan files in a specified date range.

Batch Edit Check
Validate HMDA data for all the loan files in a specified date range.

Reports and HMDA Submission
Create reports and generate HMDA submission file

Download Pending Requests
Retrieve most recent batch results, reports and HMDA submission files.

View Results
View batch results, reports and HMDA submission file for previously processed files.

Add Records to HMDA *Wiz*
Upload records to your institution's HMDA *Wiz* database for additional analysis.

Access HMDA *Wiz*
Access your institution's HMDA *Wiz* portal for additional HMDA data analysis.

Login Settings
Update User Name and Password.

Documentation
HMDA Wiz User Guide for Ellie Mae Encompass.

Please Note:

For HMDA *Wiz* users whose contract is coming up for renewal, keep an eye out for an invoice 30-45 days prior to your anniversary date.

For questions regarding your invoice please call 800.552.9410 or email customersupportwizsentri@wolterskluwer.com

Enjoy the benefits of HMDA *Wiz*

Wolters Kluwer Financial Services is the industry leader in HMDA compliance management and geocoding solutions. HMDA *Wiz* is an easy-to-use, web-based tool, giving you more robust reporting and data prep functionality but at a cost that still fits your budget. The partnership between Ellie Mae and Wolters Kluwer Financial Services provides:

- Seamless integration with your Ellie Mae software, so there's no need to deal with cumbersome data exports and imports

- Easy web-based set-up and interface

- The same geocoder the federal regulators use

Purchase HMDA *Wiz*

Questions?

Please contact 800-261-3111 for HMDA *Wiz* Sales or Support.

4 Admin Setup

As described in the batch services section above the HMDA *Wiz* integration allows Encompass users to export data from Loan Folders or the Reporting Database. To achieve optimal performance when working with large datasets, Wolters Kluwer recommends utilizing the **Reporting Database** option.

If the **Use Reporting Database** is checked, an institution's Encompass Administrator must ensure all required fields have been added to the **Reporting Database.**

Note: If a required HMDA field is missing from the reporting database, users will be presented with an error. The error message will include a list of fields that must be added to the Reporting Database. Users receiving this error can provide this list to their Encompass Administrator so that the appropriate fields can be added.

The user can choose to continue running the export from the loan folders by unchecking **Use Reporting Database**.
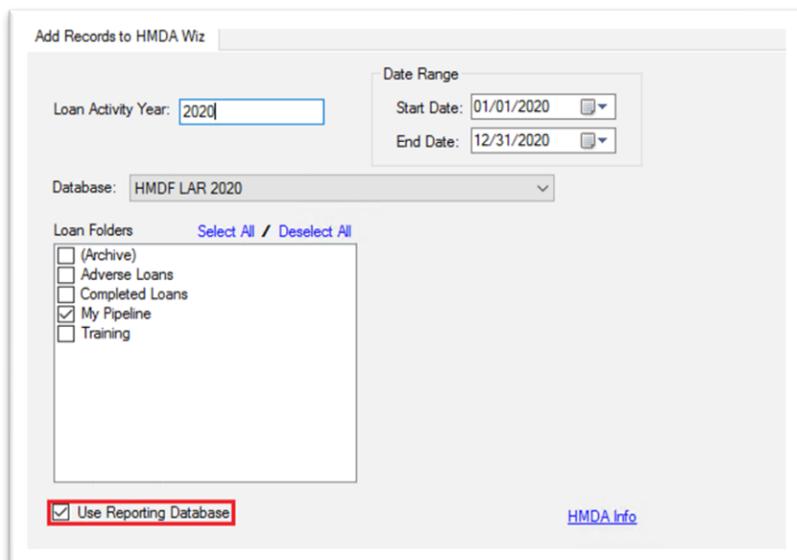
4.1 Adding Fields to the Reporting Database

As an Encompass Administrator, access the Encompass Admin Tools > Reporting Database. Click on **Reporting Database** to open a series of dialogs that display the required fields needed to generate reports.
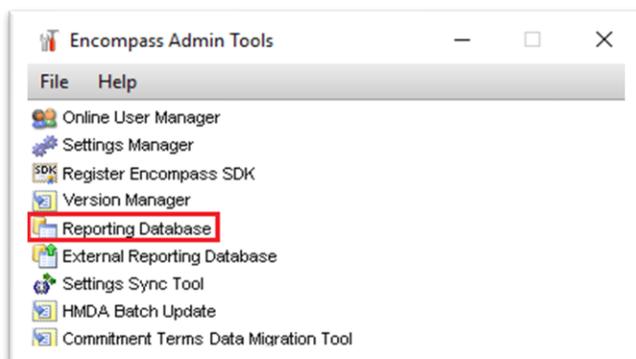
Currently, there is a dialog specific to the HMDA Report from the pipeline, ensure you add this list   of fields, which will add a subset of the fields needed for the HMDA *Wiz* interface. Then see **Appendix A – Reporting Database Fields** and add these fields as well.

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When presented with the following dialog, click **Yes** to add this list of HMDA fields. You will also need to manually add the list of fields provided in Appendix A (that were not previously added by this dialog).
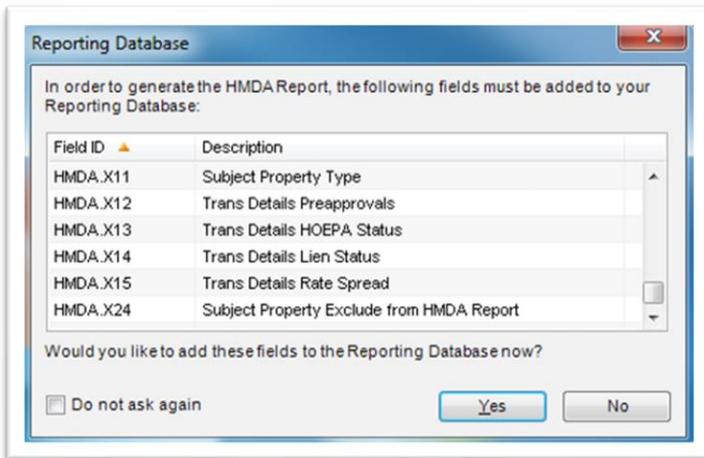
The following dialog opens,
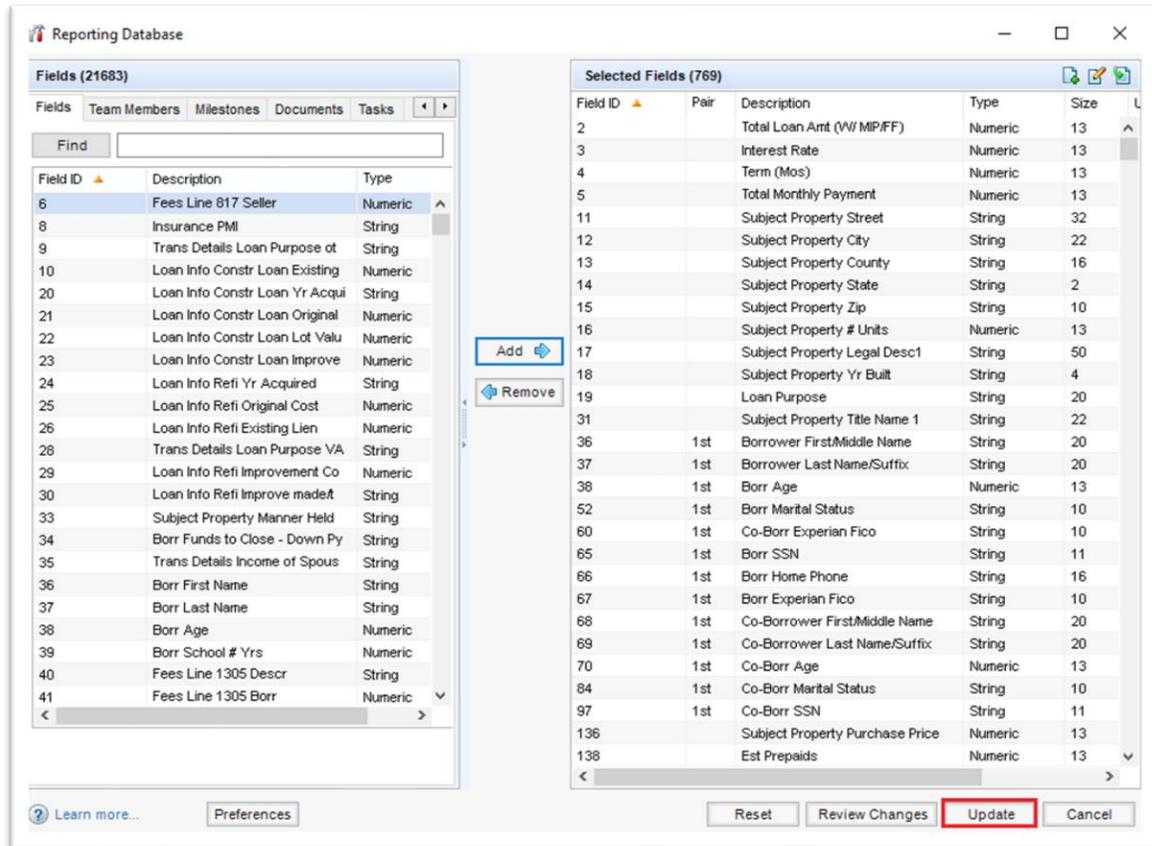
Prior to clicking **Update**, you can select all other fields that are required for HMDA Reporting, but are missing from the Reporting Database. More than likely, you will need to add all the fields from Appendix A. The Encompass Administrator can verify prior to adding by searching for these fields on the right-hand column "Selected Fields" list.

As fields are added, the list on the right sorts and it's easy to see if a field is already present. In the event a field has been listed more than once by mistake, you can click on it in the right-hand column and then click the **Remove** button available between the right and left boxes.

To manually add fields, utilize the **Find** functionality available in the Fields box. You can search by field number. After selecting the desired field, click on the **Add** button to move the field from the left box to the right. Repeat as needed.

Tip: When adding the 2nd Borrower pair fields (e.g. 4002#2), search for 4002 and click Find. Click **Add** then edit the line in the right-hand column to choose 2nd Borrower pair from the dropdown. When complete, you will have 4002 1st and 4002 2nd Fields, which is correct. Appendix A will denote these as 4002 and 4002#2 respectively.

4.1.1 Adjust field lengths in the Reporting Database

It's important to ensure the field lengths in your reporting database are as long (or longer) than the field lengths outlined in Appendix A. If fields lengths are not long enough, your data will truncate resulting in incorrect HMDA Reporting when generating the HMDA.txt submission file. Encompass administrators should take care to ensure data sent to HMDA Wiz via the integration is not truncated.

Example: Loan Number
Edit the Loan Number row on the right-hand side to increase the Field Size from 22 to 30

After the necessary fields have been added to the reporting database, the update would look like the following screen. When done, you will have 4002 1st and 4002 2nd in your selected field list in the right-hand column.

© 2024 Wolters Kluwer
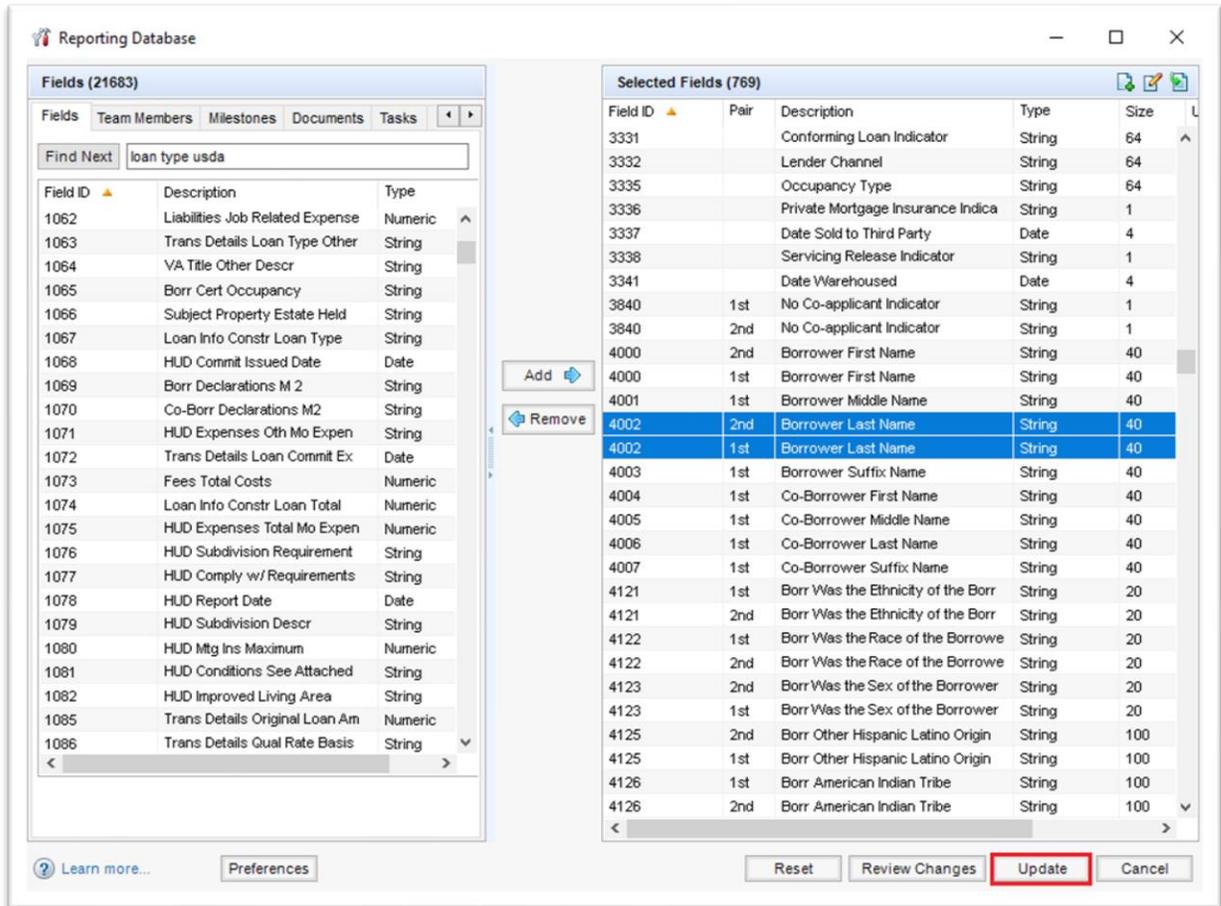
Click **Update**.

When asked if you should make it accessible to all personas, choose **Yes** if you wish all Personas to be able to run HMDA *Wiz* Services. You will be asked if you want to populate with the current loan data, click **Yes**. A message will display saying the reporting database has been successfully populated.

Note: Populating the Reporting Database can be time consuming depending on the amount of loan data in the Encompass.

5 Working with HMDA *Wiz* Batch Services

To execute HMDA *Wiz* batch requests (Add Records to HMDA *Wiz*, Batch Edit Check, Batch Geocoding, Batch Rate Spread, and Reports and HMDA Submission) from within Encompass, open a loan in the Pipeline, then click on the **Services** menu at the top of the screen and choose **HMDA Management.** To submit a batch request from within Encompass, first open a loan file, click on the **Services** tab on the lower left, then click on **Request HMDA Management.**
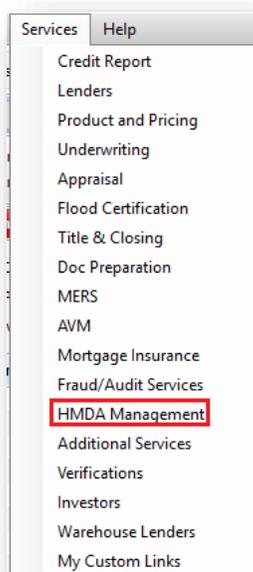
From the **My Providers** list, select **Wolters Kluwer Financial Services HMDA *Wiz*** then click **Submit**.
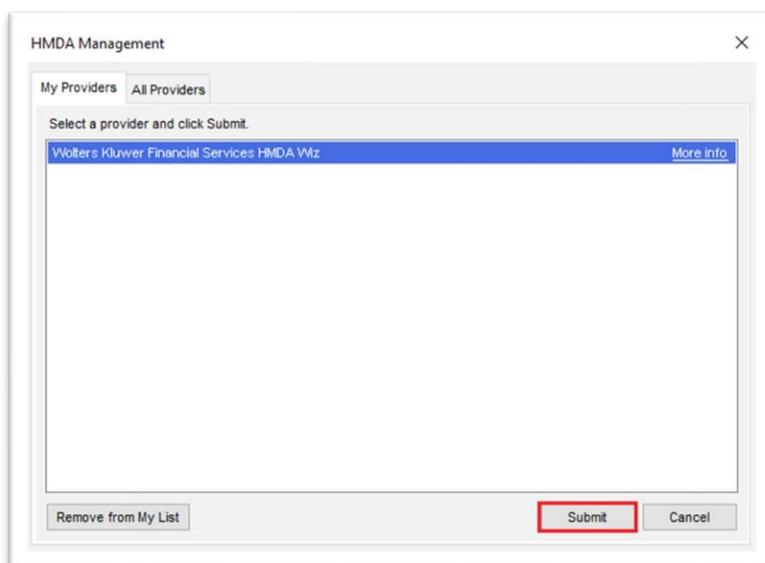
If **Wolters Kluwer Financial Services HMDA *Wiz*** is not listed on the **My Providers** tab, select the **All Providers** tab and search for **Wolters Kluwer Financial Services HMDA *Wiz***. Click on **Wolters Kluwer Financial Services HMDA *Wiz*** once to highlight the row and then click on **Add to My List** button.

The HMDA *Wiz* options will display on the **Services View** where the user can run any of the batch services listed:

- ✓ Batch Geocode
- ✓ Batch Rate Spread
- ✓ Batch Edit Check
- ✓ Reports and HMDA Submission
- ✓ Add Records to HMDA *Wiz*

5.1   Enabling the Integration: Login Settings

To enable the connection between Encompass and HMDA *Wiz*, select the **Login Settings** option available on the HMDA *Wiz* Batch Services page. Initially, the **Login Settings** fields will be blank. Enter the username and password information provided by Wolters Kluwer for your institution's HMDA *Wiz* service account.

Note: It is recommended to input service account credentials here since service accounts have a non-expiring password unlike standard HMDA *Wiz* credentials which expire every 90 days. If you have not been set up with a service account please contact our Customer Support team at customersupportwizsentri@wolterskluwer.com and they can assist with creating a new account.

Once a user has entered these settings they are stored for that user. This login information is utilized for each of the HMDA *Wiz* services and if not supplied, each service will request login information when launched.
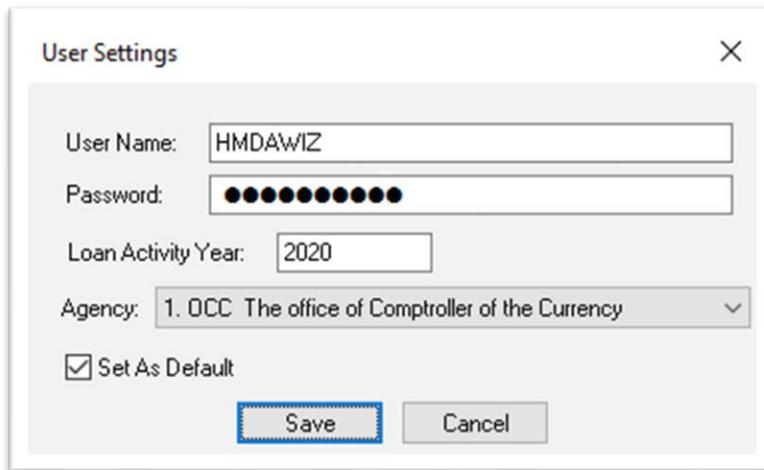
5.1.1   HMDA Compliance Settings

The Login Settings screen contains two additional inputs important to your institutions HMDA compliance.

Loan Activity Year – This is your institution's HMDA activity year setting. This **setting must be updated annually** to ensure that HMDA *Wiz* applies the appropriate logic for HMDA reporting in that year.

Agency – Select the agency that your institution is regulated by for HMDA purposes.

5.2   Batch Edit Check

The **HMDA Loan Activity Year** and years in the **From Data** and **To Date** must use the same activity year. A warning will display if the selected date ranges cross years.
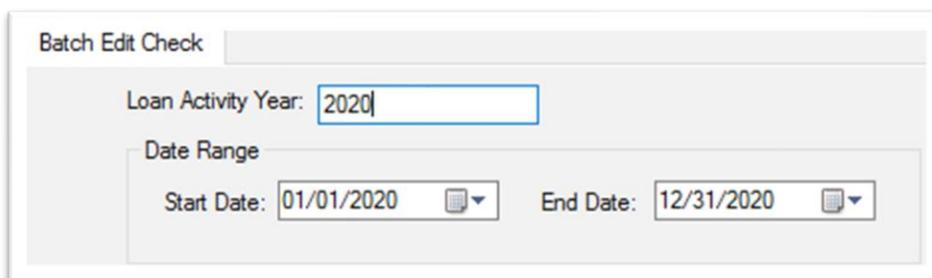
The **Batch Edit Check** interface allows the user to pull data from the **Reporting Database**. As previously suggested, utilizing the Reporting Database is the recommended approach however if desired, the user can choose to unselect **Use Reporting Database** and run the interface from Loan Folders instead of the **Reporting Database**.

Once the **Order** button is clicked, the request is sent from Encompass to HMDA *Wiz*. If an error occurs during submission, the user is presented with an error screen with the list of errors that need to be resolved, otherwise the user receives a success message.

5.3   Running Reports and Creating a HMDA Submission File

The **HMDA Loan Activity Year** and years in the **From Data** and **To Date** must use the same **Loan Activity Year**. A warning will display if they do not match.

Reports and HMDA Submission will allow users to pull data from the **Reporting Database**. Again, the user can choose to unselect **Use Reporting Database** and run the interface from **Loan Folders** instead of the **Reporting Database**.

Upon clicking **Order**, the request is sent from Encompass to HMDA *Wiz*. If an error occurs during submission, users will be presented with an error screen with the list of errors that need to be resolved, otherwise the user receives a success message.

5.4   Adding Records to the HMDA *Wiz* Website

The Add Records to HMDA *Wiz* option allows for records to be uploaded from Encompass to the HMDA *Wiz* website where users can take advantage of additional HMDA data management functionality and reporting. Users may upload individual loans or a group of loans with a batch request.

From the **Batch Services** page, select **Add Records to HMDA *Wiz***. Next, users should confirm users must select or confirm a **Loan Activity Year** and a **Date Range**.

The **HMDA Loan Activity Year** and years in the **From Date** and **To Date** must use the same fiscal year. Users will receive a warning message if their date ranges crosses activity years.

Important Tips!
- The maximum number of records that can be uploaded to HMDA *Wiz* in one request is approximately 2,500. Depending on your institutions monthly volume, you may consider uploading records to HMDA *Wiz* on a more frequent basis (i.e. weekly, monthly, or quarterly).
- Uploading a large number of records may take an extended period of time, when possible, Wolters Kluwer recommends performing this process off business hours to avoid tying up your instance of Encompass.

Note: Users can select pipelines and if the **Reporting Database** is not set up, they can unselect the **Use Reporting Database** option to run the interface from Loan Folders instead of the Reporting Database.

Once **Order** is clicked, the request file is sent to HMDA *Wiz*. If an error occurs, the user is presented with an error screen with the list of errors that need to be resolved, otherwise the user receives a success message. The user can then login into HMDA *Wiz* to view the newly added records.

6 HMDA *Wiz* Services for Single Loans

In addition to batch services, users may run HMDA *Wiz* services on individual loans. To run edit checks, geocode, or calculate rate spread on a single Encompass Loan, first open the loan file and click on the **HMDA Information Form**. Users will see three buttons on this screen that link to HMDA *Wiz* - **Geocode**, **Rate Spread**, and **Edit Check**.

Note: These single record HMDA *Wiz* services utilize the same Login Settings as the Batch Services. The Loan Activity Year used is taken from this screen and determines which annual set of HMDA requirements from the CFPB are used when processing the record. For example, if you are working with a loan with a 2021 activity year, please ensure the Loan Activity Year is 2021 in **Login Settings**.

6.1.1   Geocode
To geocode a loan, click on the Geocode button for the desired application. HMDA *Wiz* will attempt to match the address provided to its geocoding data. If a match is found the geographic information (MSA Number, County Code, State Code, Census Tract, HMDA County Code, and HMDA Census Tract) will populate in the **Property Information** section for the record.

Note: Not all addresses are geocodable. In the instance of rural addresses or new construction, it is possible that the address will not find a match to the Wolters Kluwer geocoding data. If the system is not able to geocode a record the below message will be returned.
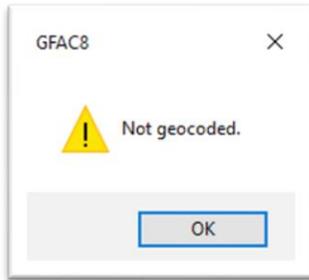
6.1.2 Rate Spread

To calculate HMDA rate spread on a loan based on its pricing information, click the **Rate Spread** button.

6.1.3 Edit Check

When you click the Edit Check button for a single record HMDA *Wiz* will review this individual loan against the CFPB's edit checks for activity year configured in Login Settings and return any quality, validity, and\or syntactical edits that may be applicable to this loan.

If there are edits on the record, the user will see the following message:
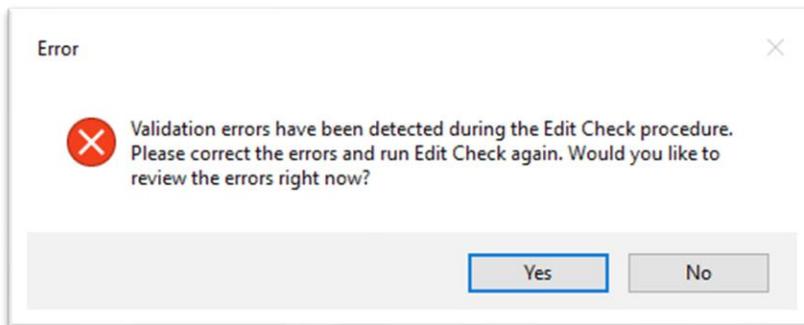
Click Yes to see a Microsoft Notepad file that list all the edits associated with this record.
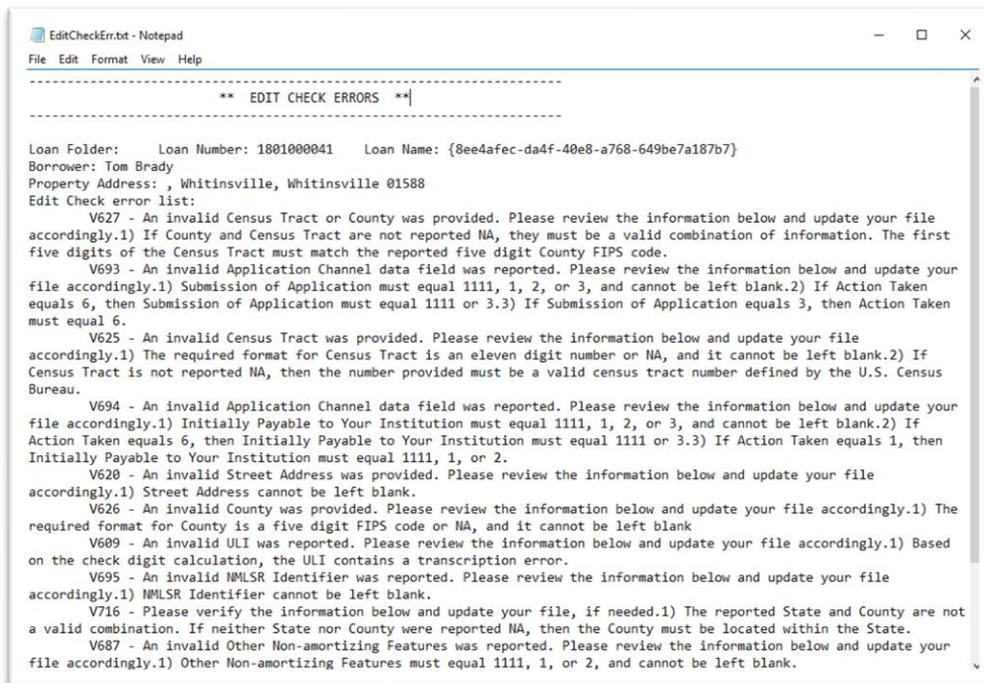
7 Technical Support

Both the ICE Mortgage Technology**™** and Wolters Kluwer are available to assist with technical support questions. The company you contact will depend on the nature of your inquiry. If you suspect that the error is happening because of something in Encompass, please contact ICE Mortgage Technology**™** Support. If you feel the error is on the HMDA *Wiz* side, please contact Wolters Kluwer.

Wolters Kluwer SupportLine:
Phone: (800) 261-3111 Option#1 Option#1 Option#2
Email: SaaSWizSupport@wolterskluwer.com

ICE Mortgage Technology**™** Technical Support:
Phone: (800) 777-1718

7.1 Accessing Encompass HMDA *Wiz* XML for Troubleshooting

Each time a user processes a HMDA Wiz request in Encompass a log file is created in the system. A Wolters Kluwer SupportLine agent may request a copy of this log file to assist with troubleshooting.

Users will find logs for the HMDA Wiz interface in Encompass in the following location:

C:\Users\[login]\AppData\Local\Temp\EncompassSC\[Random Hash Value]

For example:

C:\Users\sputvin\AppData\Local\Temp\EncompassSC\2d9cc35b-960b-4d1e-8780-66634ad44412\PCIWIZNew_EDit_Check_Single_REQ.XML

Note: The request and response XML files include the information passed to HMDA *Wiz* and then back from HMDA *Wiz* via the interface. These files can be found in the above location while the Encompass session is active. **Once the user exits the session, the information is deleted.** It's helpful to capture this information prior to opening a case with ICE Mortgage Technology**™** Technical Support and/or HMDA Wiz Support.

8 Appendix A – Encompass Reporting Database Fields

Field	Field Lengths	Description
GUID	64	Vendor Transaction ID - GUID
16	13	Total Units
364	30	Loan Number
608	26	Amortization Type
696	13	1st Change - the time interval from the close of the loan to when the first-rate adjustment can occur.
699	14	Metropolitan Statistical or Area/Metropolitan Division (MSA Number)
700	14	Census Tract
749	Date 4	Date Loan Status Changed
761	Date 4	RateLockDate – date rate lock set for loan.
799	13	Annual Percentage Rate.
1393	52	Current Loan Status
1395	14	State Code
1396	14	County Code
1397	50	Type of Purchaser
1659	1	Balloon Payment
1811	16	Owner Occupancy
1859	64	Borrower Corporate Trust/Name
3253	4	Last Rate Set Date
3840	1	No CoBorrower Checkbox
4000	40	Borrower First Name
4000#2	40	2nd Borrower, Borrower First Name
4002	40	Borrower Last Name
4002#2	40	2nd Borrower, Borrower Last Name
4004	40	Co- Borrower First Name
4006	40	Co- Borrower Last Name
4121	20	Borrower Ethnicity Obtained Method
4121#2	20	2nd Borrower, CoBorrower Ethnicity Obtained Method
4122	20	Borrower App Race Obtained Method
4122#2	20	2nd Borrower, CoBorrower App Race Obtained Method
4123	20	Borrower Sex Obtained Method
4123#2	20	2nd Borrower, CoBorrower Sex Obtained Method
4125	100	Borrower Ethnicity Other Hispanic or Latino
4125#2	100	2nd Borrower, CoBorrower Ethnicity Other Hispanic or Latino

4126	100	Borrower American Indian or Alaskan
4126#2	100	2nd Borrower, CoBorrower American Indian or Alaskan
4128	100	Borrower Other Asian Race
4128#2	100	2nd Borrower, CoBorrower Other Asian Race
4130	100	Borrower Other Pacific Islander Race Origin
4130#2	100	2nd Borrower, CoBorrower Other Pacific Islander Race Origin
4132	20	CoBorrower Ethnicity Obtained Method
4133	20	CoBorrower App Race Obtained Method
4134	20	CoBorrower Sex Obtained Method
4136	100	CoBorrower Ethnicity Other Hispanic or Latino
4137	100	CoBorrower American Indian or Alaskan
4139	100	CoBorrower Other Asian Race
4141	100	Borrower Other Pacific Islander Race Origin
4174	64	Borrower Credit Score for Decision Making
4174#2	64	2nd Borrower Pair, CoBorrower Credit Score for Decision Making
4175	64	Borrower Credit Score Model
4175#2	64	2nd Borrower Pair, CoBorrower Credit Score Model
4176	64	Borrower Other Scoring Model
4176#2	64	2nd Borrower Pair, CoBorrower Other Scoring Model
4177	64	CoBorrower Credit Score for Decision Making
4178	64	CoBorrower Credit Scoring Model
4179	64	CoBorrower Other Scoring Model
4183	64	Borrower Age
4183#2	64	2nd Borrower, CoBorrower Age
4184	64	CoBorrower Age
4189	1	CoBorrower Race No Co Applicant Indicator
4193	1	Borrower Female Indicator
4193#2	1	2nd Borrower, CoBorrower Female Indicator
4194	1	Borrower Male Indicator
4194#2	1	2nd Borrower, CoBorrower Male Indicator
4196	1	Borrower not applicable indicator
4196#2	1	2nd Borrower, CoBorrower not applicable indicator
4197	1	CoBorrower Female Indicator

4198	1	CoBorrower Male Indicator
4200	1	CoBorrower Not Applicable Indicator
4216	50	Race 1
4216#2	50	2nd Borrower, CoBorrower Race 1
4217	50	Race 2
4217#2	50	2nd Borrower, CoBorrower Race 2
4218	50	Race 3
4218#2	50	2nd Borrower, CoBorrower Race 3
4219	50	Race 4
4219#2	50	2nd Borrower, CoBorrower Race 4
4220	50	Race 5
4220#2	50	2nd Borrower, CoBorrower Race 5
4221	50	Ethnicity 1
4221#2	50	2nd Borrower, CoBorrower Ethnicity 1
4222	50	Ethnicity 2
4222#2	50	2nd Borrower, CoBorrower Ethnicity 2
4223	50	Ethnicity 3
4223#2	50	2nd Borrower, CoBorrower Ethnicity 3
4224	50	Ethnicity 4
4224#2	50	2nd Borrower, CoBorrower Ethnicity 4
4225	50	Ethnicity 5
4225#2	50	2nd Borrower, CoBorrower Ethnicity 5
4226	50	CoBorrower Race 1
4227	50	CoBorrower Race 2
4228	50	CoBorrower Race 3
4229	50	CoBorrower Race 4
4230	50	CoBorrower Race 5
4231	50	CoBorrower Ethnicity 1
4232	50	CoBorrower Ethnicity 2
4233	50	CoBorrower Ethnicity 3
4234	50	CoBorrower Ethnicity 4
4235	50	CoBorrower Ethnicity 5
4245	1	Borrower Information Not Provided
4245#2	1	2nd Borrower, CoBorrower Information Not Provided
4248	1	CoBorrower Information Not Provided
HMDA.X12	30	Preapprovals
HMDA.X13	16	HOEPA Status
HMDA.X14	30	Lien Status
HMDA.X15	10	Rate Spread
HMDA.X21	30	Denial Reason 1
HMDA.X22	30	Denial Reason 2
HMDA.X23	30	Denial Reason 3
HMDA.X24	1	Exclude loan from HMDA report checkbox

HMDA.X28	48	HMDA Universal Loan ID
HMDA.X29	64	Application Date
HMDA.X30	64	HMDA Loan Type
HMDA.X31	13	HMDA Loan Amount
HMDA.X32	64	HMDA Income
HMDA.X33	64	Denial Reason 4
HMDA.X34	64	Other Denial Reason
HMDA.X35	64	Discount Points
HMDA.X36	64	Debt to Income Ratio
HMDA.X37	64	CLTV
HMDA.X38	64	Other Non-Amortization
HMDA.X39	64	Manufactured Secured Property Type
HMDA.X40	64	Manufactured Home Land Property Interest
HMDA.X41	64	Multifamily No Units
HMDA.X42	64	Submission of Application
HMDA.X43	64	Initially Payable to your Institution
HMDA.X44	64	Aus #1
HMDA.X45	64	Aus #2
HMDA.X46	64	Aus #3
HMDA.X47	64	Aus #4
HMDA.X48	64	Aus #5
HMDA.X49	255	Other Aux(s)
HMDA.X50	64	AUS Recommendation #1
HMDA.X51	64	AUS Recommendation #2
HMDA.X52	64	AUS Recommendation #3
HMDA.X53	64	AUS Recommendation #4
HMDA.X54	64	AUS Recommendation #5
HMDA.X55	255	Other AUS Recommendations
HMDA.X56	64	Reverse Mortgage
HMDA.X57	64	Open End Line of credit
HMDA.X58	64	Business or Commercial Purpose
HMDA.X70	20	Legal Entity Identifier
HMDA.X77	64	Total Loan Costs
HMDA.X78	64	Total Points and Fees
HMDA.X79	64	Origination Changes
HMDA.X80	64	Lender Credits
HMDA.X81	64	Interest Rate
HMDA.X82	64	Prepayment Penalty Period
HMDA.X83	64	Loan Term
HMDA.X84	64	Initial Adjustment Period
HMDA.X85	64	Property Value
HMDA.X86	64	Mortgage Loan Origination NMLSR ID
HMDA.X87	64	HMDA Property Zip Code

HMDA.X88	64	HMDA Property Address
HMDA.X89	64	HMDA Property City
HMDA.X90	2	HMDA Property State
HMDA.X106	20	Legal Entity Identifier if correspondent loan (sent if populated, else HMDA.X70 sent)
HMDA.X107	20	HMDA loan purpose
HMDA.X109	1	Interest Only Payment
NEWHUD.X6	1	Can Your Loan Balance Rise – Negative Amortization
ULDD.X172	64	ULDD Construction Method Type
CX.CRAINCOMECAT.BORR	1	HMDA Borrower Income Category
CX.CRAINCOMECAT.TRACT	1	HMDA Tract Income Category