

Field # in Submission	HMDA DF Wiz Field Name	HMDA DF Regulation Field Name	Required for Submission	Wiz Grouping Information	Wiz Datatype	Wiz Length	Acceptable Values Codes / Examples	Acceptable Values with Codes/Description
1	RecordID	Record Identifier	Yes	Loan Identifier Information	VarChar	2	2	Distinguishes this set of data as record level data vs. the 1 used above to identify transmittal data
2	LEI	Legal Entity Identifier (LEI)	Yes	Loan Identifier Information	VarChar	20	12121212121212100000	LEI assigned to filing institution Listings of local (United States) providers of LEI here: https://www.leiroc.org/lei/how.htm Example: 121212121212121212
3	ULI	Universal Loan Identifier (ULI)	Yes	Loan Identifier Information	VarChar	45	FI LEI (published by ISO) + 23 characters (letters, #, or combination) generated by FI + 2 digit check digit calculated off of the previous values	LEI (published by ISO) + 23 characters (letters, #, or combination) generated + 2 digit check digit calculated off of the previous values Example: 12121212121212121212121234567890123456789012399
4	ApplDate	Application Date	Yes	Loan Information	DateTime	8	Wiz requires the date formats to be in mm/dd/yyyy format. Upon the creation of the submission file Wiz will convert the dates to the required yyyy/mm/dd format.	Wiz requires the date formats to be in mm/dd/yyyy format or NA. Upon the creation of the submission file Wiz will convert the dates to the required yyyy/mm/dd format. Example: If the application was received on July 21, 2018, enter 07212018 (or) NA.
5	LoanType	Loan Type	Yes	Loan Information	Char	2	Values are 1,2,3, or 4:	Values are 1, 2, 3 or 4: 1 - Conventional 2 - FHA 3 - VA 4 - FSA / RHS
6	Purpose	Loan Purpose	Yes	Loan Information	VarChar	2	Values are 1,2, 4, 31 ,32, or 5	1 - Home Purchase 2 - Home Improvement 31 - Refinancing 32 - Cash-out Refinancing 4 - Other 5 - Not Applicable

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7	Preapproval	Preapproval	Yes	Loan Information	Char	1	Values are 1,2	1 - Preapproval Requested 2 - Preapproval Not Requested
8	ConstructionMethod	Construction Method	Yes	Property Information	Char	1	Values are 1 or 2:	1 - Site built 2 - Manufactured home
9	OccupancyType	Occupancy Type	Yes	Property Information	Char	1	Values are 1,2, or 3:	1 - Principal residence 2 - Second residence 3 - Investment property
10	LoanAmountInDollars	Loan Amount	Yes	Loan Information	Decimal	9	Example: If the loan amount is \$100,500.25 enter 100500.25	When present, it must be a numeric value that is greater than or equal to 0.
11	Action	Action Taken	Yes	Loan Information	Char	1	Values are 1,2,3,4,5,6,7, or 8:	1 - Originated 2 - Approved 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

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12	ActionDate	Action Taken Date	Yes	Loan Information	DateTime	8	Wiz requires the date formats to be in mm/dd/yyyy format. Upon the creation of the submission file Wiz will convert the dates to the required yyyy/mm/dd format.	Wiz requires the date formats to be in mm/dd/yyyy format. Upon the creation of the submission file Wiz will convert the dates to the required yyyy/mm/dd format.
13	Address	Street Address	Yes	Property Information	VarChar	100	Address (456 somewhere ave, ste 201)	456 W Somewhere Ave Apt 201 Anytown ST 12345-1010 OR NA
14	CITY	City	Yes	Property Information	VarChar	35	City (anytown)	Any City Name OR NA
15	State_Abrv	State	Yes	Property Information	VarChar	2	CA (any state)	Two letter State Abbrev. OR NA
16	Zip	ZIP Code	Yes	Property Information	VarChar	10	12345	12345 OR NA
17	County_5	County	Yes	Property Information	VarChar	5	FIPS Code for example 06037 or NA. **This field will automatically calculate in Wiz based on the data in the State and County fields.	06037 (Example of FIPS Code) Or NA
18	Tract_11	Census Tract	Yes	Property Information	VarChar	11	06037264000 for example OR NA value is also accepted. **This field will automatically calculate in Wiz based on the data in the State, County, and Censustrac.	Census tract values combined with County Value OR NA

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19	Ethnicity_1	Ethnicity1 of Applicant or Borrower	Yes	Applicant Information	VarChar	2	Values are 1, 11, 12, 13,14 2 3 4	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
20	Ethnicity_2	Ethnicity2 of Applicant or Borrower	Yes	Applicant Information	VarChar	2	Values are 1, 11, 12, 13,14 2 or Blank	1 - Hispanic or Latino 11 - Mexican 12 - Puerto Rican 13 - Cuban 14 - Other Hispanic or Latino 2 - Not Hispanic or Latino or Blank
21	Ethnicity_3	Ethnicity3 of Applicant/Borrower	Yes	Applicant Information	VarChar	2	Values are 1, 11, 12, 13,14 2 or Blank	11 - Mexican 12 - Puerto Rican 13 - Cuban 14 - Other Hispanic or Latino 2 - Not Hispanic or Latino or Blank
22	Ethnicity_4	Ethnicity4 of Applicant or Borrower	Yes	Applicant Information	VarChar	2	Values are 1, 11, 12, 13,14 2 or Blank	1 - Hispanic or Latino 11 - Mexican 12 - Puerto Rican 13 - Cuban 14 - Other Hispanic or Latino 2 - Not Hispanic or Latino or Blank

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23	Ethnicity_5	Ethnicity5 of Applicant or Borrower	Yes	Applicant Information	VarChar	2	Values are 1, 11, 12, 13,14 2 or Blank	1 - Hispanic or Latino 11 - Mexican 12 - Puerto Rican 13 - Cuban 14 - Other Hispanic or Latino 2 - Not Hispanic or Latino OR Blank
24	EthnicityOther	Ethnicity of Applicant or Borrower: Conditional Free Form Text Field for Code 14	Yes	Applicant Information	VarChar	100	Free form text Or Blank	Free form text Or Blank
25	Coa_Ethnicity_1	Ethnicity1 of Co-Applicant or Co-Borrower	Yes	Co Applicant Information	VarChar	2	Values are 1, 11, 12, 13, 14 2 3 4 5	1 - Hispanic or Latino 11 - Mexican 12 - Puerto Rican 13 - Cuban 14 - Other Hispanic or Latino 2 - Not Hispanic or Latino 3 - Not provided by mail, internet, telephone 4 - NA 5 - No co-applicant
26	Coa_Ethnicity_2	Ethnicity2 of Co-Applicant or Co-Borrower	Yes	Co Applicant Information	VarChar	2	Values are 1, 11, 12, 13, 14 2 or Blank	1 - Hispanic or Latino 11 - Mexican 12 - Puerto Rican 13 - Cuban 14 - Other Hispanic or Latino 2 - Not Hispanic or Latino Or Blank
27	Coa_Ethnicity_3	Ethnicity3 of Co-Applicant or Co-Borrower	Yes	Co Applicant Information	VarChar	2	Values are 1, 11, 12, 13, 14 2 or Blank	1 - Hispanic or Latino 11 - Mexican 12 - Puerto Rican 13 - Cuban 14 - Other Hispanic or Latino 2 - Not Hispanic or Latino or Blank

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28	Coa_Ethnicity_4	Ethnicity4 of Co-Applicant or Co-Borrower	Yes	Co Applicant Information	VarChar	2	Values are 1, 11, 12, 13, 14 2	1 - Hispanic or Latino 11 - Mexican 12 - Puerto Rican 13 - Cuban 14 - Other Hispanic or Latino 2 - Not Hispanic or Latino
29	Coa_Ethnicity_5	Ethnicity5 of Co-Applicant or Co-Borrower	Yes	Co Applicant Information	VarChar	2	Values are 1, 11, 12, 13, 14 2 or Blank	1 - Hispanic or Latino 11 - Mexican 12 - Puerto Rican 13 - Cuban 14 - Other Hispanic or Latino 2 - Not Hispanic or Latino or Blank
30	Coa_EthnicityOther	Ethnicity of Co-Applicant or Co-Borrower: Conditional Free Form Text Field for Code 14	Yes	Co Applicant Information	VarChar	100	Text or Blank	Free form text Or Blank
31	Ethnicity_Determinant	Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	Yes	Applicant Information	Char	1	Values are 1, 2, 3	1 - collected on basis of visual observation or surname 2 - not collected on basis of visual observation or surname 3 - NA
32	Coa_Ethnicity_Determinant	Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	Yes	Co Applicant Information	Char	1	Values are 1, 2, 3, 4	1 - collected on basis of visual observation or surname 2 - not collected on basis of visual observation or surname 3 - Not applicable 4 - No co-applicant

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33	Race_1	Race1 of Applicant/Borrower	Yes	Applicant Information	VarChar	2	Values are 1,2,3,4,5,6,7,21, 22,23,24,25,26,27,41,42,43, 44	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/Pacific Islander 41 - Native Hawaiian 42 - Guamanian/Chamorro 43 - Samoan 44 - Other Pacific Islander 5 - White 6 - Not Provided 7 - Not Applicable
34	Race_2	Race2 of Applicant/Borrower	Yes	Applicant Information	VarChar	2	Values are 1,2,3,4,5,21, 22,23,24,25,26,27,41,42,43, 44 or Blank	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/Pacific Islander 41 - Native Hawaiian 42 - Guamanian/Chamorro 43 - Samoan 44 - Other Pacific Islander 5 - White or Blank

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35	Race_3	Race3 of Applicant/Borrower	Yes	Applicant Information	VarChar	2	Values are 1,2,3,4,5,21, 22,23,24,25,26,27,41,42,43, 44 or Blank	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/Pacific Islander 41 - Native Hawaiian 42 - Guamanian/Chamorro 43 - Samoan 44 - Other Pacific Islander 5 - White or Blank
36	Race_4	Race4 of Applicant/Borrower	Yes	Applicant Information	VarChar	2	Values are 1,2,3,4,5,21, 22,23,24,25,26,27,41,42,43, 44 Or Blank	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/Pacific Islander 41 - Native Hawaiian 42 - Guamanian/Chamorro 43 - Samoan 44 - Other Pacific Islander 5 - White or Blank

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37	Race_5	Race5 of Applicant/Borrower	Yes	Applicant Information	VarChar	2	Values are 1,2,3,4,5,21, 22,23,24,25,26,27,41,42,43, 44 or Blank	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/Pacific Islander 41 - Native Hawaiian 42 - Guamanian/Chamorro 43 - Samoan 44 - Other Pacific Islander 5 - White or Blank
38	Race1_Other	Free form text field for code 1	Yes	Applicant Information	VarChar	100	Text or Blank	Free Form Text Or Blank
39	Race27_Other	Free form text field for code 27	Yes	Applicant Information	VarChar	100	Text or Blank	Free Form Text Or Blank
40	Race44_Other	Free form text field for code 44	Yes	Applicant Information	VarChar	100	Text or Blank	Free Form Text Or Blank

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41	CoaRace_1	Race1 of CoApplicant/CoBorrower	Yes	Co Applicant Information	VarChar	2	Values are 1,2,3,4,5,6,7,8,21, 22,23,24,25,26,27,41,42,43, 44 or Blank	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/Pacific Islander 41 - Native Hawaiian 42 - Guamanian/Chamorro 43 - Samoan 44 - Other Pacific Islander 5 - White 6 - Information not provided by applicant in mail, internet, or telephone application 7 - Not applicable 8 - No co-applicant
42	CoaRace_2	Race2 of CoApplicant/CoBorrower	Yes	Co Applicant Information	VarChar	2	Values are 1,2,3,4,5,21, 22,23,24,25,26,27,41,42,43, 44 or Blank	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/Pacific Islander 41 - Native Hawaiian 42 - Guamanian/Chamorro 43 - Samoan 44 - Other Pacific Islander 5 - White Or Blank

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43	CoaRace_3	Race3 of CoApplicant/CoBorrower	Yes	Co Applicant Information	VarChar	2	Values are 1,2,3,4,5,21,22,23,24,25,26,27,41,42,43,44 or Blank	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/Pacific Islander 41 - Native Hawaiian 42 - Guamanian/Chamorro 43 - Samoan 44 - Other Pacific Islander 5 - White Or Blank
44	CoaRace_4	Race4 of CoApplicant/CoBorrower	Yes	Co Applicant Information	VarChar	2	Values are 1,2,3,4,5,21,22,23,24,25,26,27,41,42,43,44 or Blank	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/Pacific Islander 41 - Native Hawaiian 42 - Guamanian/Chamorro 43 - Samoan 44 - Other Pacific Islander 5 - White Or Blank

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45	CoaRace_5	Race5 of CoApplicant/CoBorrower	Yes	Co Applicant Information	VarChar	2	Values are 1,2,3,4,5,21, 22,23,24,25,26,27,41,42,43, 44 or Blank	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/Pacific Islander 41 - Native Hawaiian 42 - Guamanian/Chamorro 43 - Samoan 44 - Other Pacific Islander 5 - White Or Blank
46	CoaRace1_Other	Free form text field for code 1	Yes	Co Applicant Information	VarChar	100	Text or Blank	Free Form Text Or Blank
47	CoaRace27_Other	Free form text field for code 27	Yes	Co Applicant Information	VarChar	100	Text or Blank	Free Form Text Or Blank
48	CoaRace44_Other	Free form text field for code 44	Yes	Co Applicant Information	VarChar	100	Text or Blank	Free Form Text Or Blank
49	Race_Determinant	Race of Applicant/Borrower collected based on visual observation or surname	Yes	Applicant Information	Char	1	Values are 1, 2, 3	1 - collected on basis of visual observation or surname 2 - not collected on basis of visual observation or surname 3 - Not Applicable

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50	CoaRace_Determinant	Race of CoApplicant/CoBorrower collected based on visual observation or surname	Yes	Co Applicant Information	Char	1	Values are 1, 2, 3,4	1 - collected on basis of visual observation or surname 2 - not collected on basis of visual observation or surname 3 - Not Applicable 4 - No co-applicant
51	Sex	Applicant Sex	Yes	Applicant Information	Char	1	Values are 1,2,3,4 or 6	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
52	CoaSex	Co-Applicant Sex	Yes	Co Applicant Information	Char	1	Values are 1,2,3,4, 5, or 6	1 - Male 2 - Female 3 - Information not provided by applicant in mail, internet, or telephone application 4 - Not Applicable 5 - No Co-applicant 6- Co-Applicant selected both male and female
53	Sex_Determinant	Sex of Applicant/Borrower collected based on visual observation or surname	Yes	Applicant Information	Char	1	Values are 1, 2, 3	1 - collected on basis of visual observation or surname 2 - not collected on basis of visual observation or surname 3 - Not Applicable
54	CoaSex_Determinant	Sex of CoApplicant/CoBorrower collected based on visual observation or surname	Yes	Co Applicant Information	Char	1	Values are 1, 2, 3,4	1 - collected on basis of visual observation or surname 2 - not collected on basis of visual observation or surname 3 - Not applicable 4 - No Co-Applicant
55	Age	Borrower Age	Yes	Applicant Information	Decimal	5	In whole years or 8888	Whole number value such as 24 Or 8888 - Not Applicable

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56	Coa_Age	Co-Applicant Age	Yes	Co Applicant Information	Decimal	5	In whole years or 8888 9999	Whole number value such as 24 Or 8888 - Not Applicable 9999 - No co-applicant
57	Income	Applicant Income	Yes	Underwriting Information	Decimal	9	HMDA regulations require that Income data is rounded to 000s without commas or NA.	If the income amount is \$35,500, enter 36 OR NA
58	Purchaser	Type of Purchaser	Yes	Loan Information	VarChar	2	Values are 0,1,2,3,4,5,6,71,72, 7, 8, or 9	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
59	Rate_Spread	Rate Spread	Yes	Pricing Information	Decimal	5	Including three decimal places	Example: 3.295 OR NA
60	HOEPA_Status	HOEPA	Yes	Loan Information	Char	1	Values are 1, 2, 3	1 - High-cost mortgage 2 - Not a high cost mortgage 3 - Not Applicable
61	Lien_Status	Lien Status	Yes	Loan Information	Char	1	Values are 1,2	1 - Secured by a First Lien 2 - Secured by a Subordinate Lien

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62	CreditScore	Credit Score of Applicant or Borrower	Yes	Underwriting Information	Decimal	5	Value – 3 digits 7777 or 8888	Value – 3 digits 7777 - Credit Score is not a number 8888 - NA
63	Coa_CreditScore	Credit Score of Co-Applicant or Co-Borrower	Yes	Underwriting Information	Decimal	5	Value – 3 digits 7777 or 8888 or 9999	Value – 3 digits 7777 - Credit score is not a number 8888 - NA 9999 - No Co-Applicant
64	CreditModel	Applicant or Borrower, Name and Version of Credit Scoring Model	Yes	Underwriting Information	Char	1	Values are 1,2,3,4,5,6,7,8,9,11,12,13,14, or 15.	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 11 - FICO Score 9 12 - FICO Score 8 13 - FICO Score 10 14 - FICO Score 10T 15 - VantageScore 4.0
65	CreditModelOther	Applicant or Borrower, Name and Version of Credit Scoring Model: Free Form Text field for Code 8	Yes	Underwriting Information	VarChar	100	Free Form Text or Blank	Free Form Text or Blank

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66	Coa_CreditModel	Co-Applicant or Borrower, Name and Version of Credit Scoring Model	Yes	Underwriting Information	VarChar	2	Values are 1,2,3,4,5,6,7,8,9,10,11,12,13,14, or 15.	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 11 - FICO Score 9 12 - FICO Score 8 13 - FICO Score 10 14 - FICO Score 10T 15 - VantageScore 4.0
67	Coa_CreditModelOther	Free form text field for code 8	Yes	Underwriting Information	VarChar	100	Free form text Or Blank	Free form text Or Blank
68	Denial1	Reason for Denial: 1	Yes	Loan Information	VarChar	2	Values are 1,2,3,4,5,6,7,8,9, or 10	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 (enter reason in text field) 10 - Not applicable

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69	Denial2	Reason for Denial: 2	Yes	Loan Information	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 (enter reason in text field) OR Blank
70	DENIAL3	Reason for Denial : 3	Yes	Loan Information	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 (enter reason in text field) OR Blank
71	DENIAL4	Reason for Denial : 4	Yes	Loan Information	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 (enter reason in text field) OR Blank
72	DenialOther	Free form text field for code 9	Yes	Loan Information	VarChar	255	Free form text Or Blank	Free form text Or Blank

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73	TotalLoanCosts	Total Loan costs	Yes	Pricing Information	Decimal	9	Example 2399.04 OR NA	Possible values are a numeric value that does not exceed 15 characters in length or 3 digits after the decimal or NA.
74	TotalPtsAndFees	Total Points and Fees	Yes	Pricing Information	Decimal	9	Example 2399.04 OR NA	Possible values are a numeric value that does not exceed 15 characters in length or 3 digits after the decimal or NA.
75	OrigFees	Origination charges	Yes	Pricing Information	Decimal	9	Example 2399.04 OR NA	Possible values are a numeric value that does not exceed 15 characters in length or 3 digits after the decimal or NA.
76	DiscountPts	Discount points	Yes	Pricing Information	Decimal	9	Example 2399.04 or NA or Blank	Possible values are a numeric value that does not exceed 15 characters in length or 3 digits after the decimal or NA.
77	LenderCredits	Lender credits	Yes	Pricing Information	Decimal	9	Example 2399.04 or NA or Blank	Possible values are a numeric value that does not exceed 15 characters in length or 3 digits after the decimal or NA.
78	InterestRate	Interest Rate	Yes	Pricing Information	Decimal	5	3 decimal places, use a leading zero if the interest rate is under 10% (4.125); rounded to three decimal places Or NA	Possible values are a numeric value that does not exceed 17 characters in length or 15 digits after the decimal or NA.

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79	PPPTerm	Prepayment Penalty Term	Yes	Loan Information	Decimal	5	Example: 24 months Or NA	Months in number OR NA
80	DTIRatio	Debt-to-Income Ratio	Yes	Underwriting Information	Decimal	9	Example: 23.55 OR NA	Possible values are a numeric value that does not exceed 15 characters in length or 8 digits after the decimal or NA.
81	CLTV	Combined Loan-to-value Ratio	Yes	Underwriting Information	Decimal	9	Example: 23.55 OR NA	Possible values are a numeric value that does not exceed 15 characters in length or 8 digits after the decimal or NA.
82	Loan_Term_Months	Loan Term	Yes	Loan Information	Decimal	5	In whole months or NA	Term in months 360 OR NA
83	IntroRatePeriod	Introductory Rate period	Yes	Loan Information	Decimal	5	Example: 24 or NA	Period in months OR NA
84	BalloonPMT	Balloon payment	Yes	Loan Information	Char	1	Values are: 1,2	1 - Balloon payment 2 - No balloon payment
85	IOPMT	Interest-only payment	Yes	Loan Information	Char	1	Values are 1,2	1. Interest-only payments 2. No interest-only payment
86	NegAM	Negative amortization	Yes	Loan Information	Char	1	Values are 1,2	1. Negative amortization 2. No negative amortization
87	NonAmortz	Other Non-Amortizing Features	Yes	Loan Information	Char	1	Values are 1,2	1 - Other non-fully amortizing features 2 - No other non-fully amortizing features

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88	PropertyValue	Property Value	Yes	Property Information	Int	10	Example 350500 OR NA	Possible values are a numeric value that does not exceed 15 characters in length or 2 digits after the decimal or NA.
89	MHSecPropType	Manufactured Home Secured property type	Yes	Property Information	Char	1	Values are 1,2,3	1. Manufactured home and land 2. Manufactured home and not land 3. Not applicable
90	MHLandPropInt	Manufactured Home Land Property Interest	Yes	Property Information	Char	1	Values are 1,2,3,4,5	1 - Direct ownership 2 - Indirect ownership 3 - Paid leasehold 4 - Unpaid leasehold 5 - Not applicable
91	TotalUnits	Total Units	Yes	Property Information	Decimal	5	Example: 5	Example: 5
92	MFAHU	Multifamily Affordable Units	Yes	Property Information	Decimal	5	Example 5, 0, NA	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.
93	APPMethod	Submission of Application	Yes	Loan Information	Char	1	Values are 1,2,3	1 - Submitted directly to your institution 2 - Not submitted directly to your institution 3 - Not applicable

Field # in Submission	HMDA DF Wiz Field Name	HMDA DF Regulation Field Name	Required for Submission	Wiz Grouping Information	Wiz Datatype	Wiz Length	Acceptable Values Codes / Examples	Acceptable Values with Codes/Description
94	PayableInst	Initially Payable to Your Institution	Yes	Loan Information	Char	1	Values are 1,2,3	1 - Initially payable to your institution 2 - Not initially payable to your institution 3 - Not applicable
95	NMLSRID	Mortgage Loan Origination NMLSR Identifier	Yes	Loan Identifier Information	VarChar	10	Example: 123450 OR NA	Example: 123450 OR NA
96	AUSystem1	Automated Underwriting System : 1	Yes	Underwriting Information	Char	1	Values are 1,2,3,4,5,6,7	1 - Desktop Underwriter 2 - Loan Prospector 3 - Technology Open to Approved Lenders (TOTAL) Scorecard 4 - Guaranteed Underwriting System (GUS) 5 - Other 6 - Not applicable 7 - Internal Proprietary System
97	AUSystem2	Automated Underwriting System:2	Yes	Underwriting Information	Char	1	Values are 1,2,3,4,5,7 Or Blank	0 - Desktop Underwriter 2 - Loan Prospector 3 - Technology Open to Approved Lenders (TOTAL) Scorecard 4 - Guaranteed Underwriting System (GUS) 5 - Other 7 - Internal Proprietary System OR Blank

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98	AUSystem3	Automated Underwriting System :3	Yes	Underwriting Information	Char	1	Values are 1,2,3,4,5,7 Or Blank	1 - Desktop Underwriter 2 - Loan Prospector 3 - Technology Open to Approved Lenders (TOTAL) Scorecard 4 - Guaranteed Underwriting System (GUS) 5 - Other 7 - Internal Proprietary System OR Blank
99	AUSystem4	Automated Underwriting System :4	Yes	Underwriting Information	Char	1	Values are 1,2,3,4,5,7 Or Blank	2 - Desktop Underwriter 2 - Loan Prospector 3 - Technology Open to Approved Lenders (TOTAL) Scorecard 4 - Guaranteed Underwriting System (GUS) 5 - Other 7 - Internal Proprietary System OR Blank
100	AUSystem5	Automated Underwriting System :5	Yes	Underwriting Information	Char	1	Values are 1,2,3,4,5,7 Or Blank	3 - Desktop Underwriter 2 - Loan Prospector 3 - Technology Open to Approved Lenders (TOTAL) Scorecard 4 - Guaranteed Underwriting System (GUS) 5 - Other 7 - Internal Proprietary System OR Blank
101	AUSystemOther	Automated Underwriting System: Conditional Free Form Text Field for Code 5	Yes	Underwriting Information	VarChar	255	Free Form Text or Blank	Free Form Text or Blank

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102	AUSResult1	Automated Underwriting System result : 1	Yes	Underwriting Information	VarChar	2	Values are 1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24	1 - Approve/Eligible 2 - Approve/Ineligible 3 - Refer/Eligible 4 - Refer/Ineligible 5 - Refer with Caution 6 - Out of scope 7 - Error 8 - Accept 9 - Caution 10 - Ineligible 11 - Incomplete 12 - Invalid 13 - Refer 14 - Eligible 15 - Unable to Determine or Unknown 16 - Other 17 - Not applicable 18 - Accept/Eligible 19 - Accept/Ineligible 20 - Accept/Unable to Determine 21 - Refer with Caution/Eligible 22 - Refer with Caution/Ineligible
103	AUSResult2	Automated Underwriting System Result : 2	Yes	Underwriting Information	VarChar	2	Values are 1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,18,19,20,21,22,23,24 OR Blank	1 - Approve/Eligible 2 - Approve/Ineligible 3 - Refer/Eligible 4 - Refer/Ineligible 5 - Refer with Caution 6 - Out of scope 7 - Error 8 - Accept 9 - Caution 10 - Ineligible 11 - Incomplete 12 - Invalid 13 - Refer 14 - Eligible 15 - Unable to Determine or Unknown 16 - Other 18 - Accept/Eligible 19 - Accept/Ineligible 20 - Accept/Unable to Determine 21 - Refer with Caution/Eligible 22 - Refer with Caution/Ineligible

Field # in Submission	HMDA DF Wiz Field Name	HMDA DF Regulation Field Name	Required for Submission	Wiz Grouping Information	Wiz Datatype	Wiz Length	Acceptable Values Codes / Examples	Acceptable Values with Codes/Description
104	AUSResult3	Automated Underwriting System Result : 3	Yes	Underwriting Information	VarChar	2	Values are 1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,18,19,20,21,22,23,24 OR Blank	1 - Approve/Eligible 2 - Approve/Ineligible 3 - Refer/Eligible 4 - Refer/Ineligible 5 - Refer with Caution 6 - Out of scope 7 - Error 8 - Accept 9 - Caution 10 - Ineligible 11 - Incomplete 12 - Invalid 13 - Refer 14 - Eligible 15 - Unable to Determine or Unknown 16 - Other 18 - Accept/Eligible 19 - Accept/Ineligible 20 - Accept/Unable to Determine 21 - Refer with Caution/Eligible 22 - Refer with Caution/Ineligible
105	AUSResult4	Automated Underwriting System Result : 4	Yes	Underwriting Information	VarChar	2	Values are 1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,18,19,20,21,22,23,24 OR Blank	1 - Approve/Eligible 2 - Approve/Ineligible 3 - Refer/Eligible 4 - Refer/Ineligible 5 - Refer with Caution 6 - Out of scope 7 - Error 8 - Accept 9 - Caution 10 - Ineligible 11 - Incomplete 12 - Invalid 13 - Refer 14 - Eligible 15 - Unable to Determine or Unknown 16 - Other 18 - Accept/Eligible 19 - Accept/Ineligible 20 - Accept/Unable to Determine 21 - Refer with Caution/Eligible 22 - Refer with Caution/Ineligible

Field # in Submission	HMDA DF Wiz Field Name	HMDA DF Regulation Field Name	Required for Submission	Wiz Grouping Information	Wiz Datatype	Wiz Length	Acceptable Values Codes / Examples	Acceptable Values with Codes/Description
106	AUSResult5	Automated Underwriting System result : 5	Yes	Underwriting Information	VarChar	2	Values are 1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,18,19,20,21,22,23,24 OR Blank	1 - Approve/Eligible 2 - Approve/Ineligible 3 - Refer/Eligible 4 - Refer/Ineligible 5 - Refer with Caution 6 - Out of scope 7 - Error 8 - Accept 9 - Caution 10 - Ineligible 11 - Incomplete 12 - Invalid 13 - Refer 14 - Eligible 15 - Unable to Determine or Unknown 16 - Other 18 - Accept/Eligible 19 - Accept/Ineligible 20 - Accept/Unable to Determine 21 - Refer with Caution/Eligible 22 - Refer with Caution/Ineligible
107	AUSResultOther	Automated Underwriting System Result: Conditional Free Form Text Field for Code 16	Yes	Underwriting Information	VarChar	255	Free Form Text for 16 OR Blank	Free Form Text for 16 OR Blank
108	REVMTG	Reverse mortgage	Yes	Loan Information	Char	1	Values are 1,2	1. Reverse mortgage 2. Not a reverse mortgage
109	OpenLOC	Open-End line of credit	Yes	Loan Information	Char	1	Values are 1,2	1 - Open-end LOC 2 - Not an open-end LOC
110	BUSCML	Business or Commercial Purpose	Yes	Loan Information	Char	1	Values are 1,2	1 - Primarily for business/commercial purpose 2 - Not primarily for business/commercial purpose
x	Loan_Term		No	Loan Information	Decimal	5	Values are 1-50	In whole years. If provided in decimals, it will round up or down to an integer.
x	Var_Term		No	Pricing Information	Decimal	5	Values are 1-50	In whole years. If provided in decimals, it will round up or down to an integer.

Field # in Submission	HMDA DF Wiz Field Name	HMDA DF Regulation Field Name	Required for Submission	Wiz Grouping Information	Wiz Datatype	Wiz Length	Acceptable Values Codes / Examples	Acceptable Values with Codes/Description
x	LenEmploy		No	Other Information	Decimal	5		
x	LenResid		No	Other Information	Decimal	5		
x	Inquiries		No	Other Information	Decimal	5		
x	Maj_Total		No	Other Information	Decimal	5		
x	Min_Total		No	Other Information	Decimal	5		
x	Colct_mt2y		No	Other Information	Decimal	5		
x	Colct_lt2y		No	Other Information	Decimal	5		
x	Bnkrp_mt2y		No	Other Information	Decimal	5		
x	Bnkrp_lt2y		No	Other Information	Decimal	5		
x	APOR		No	Pricing Information	Decimal	5		
x	PercMinor		No	Applicant Information	Decimal	5	Tract Minority Level (Custom Range)	Tract Minority Level (Custom Range)
x	APR		No	Pricing Information	Decimal	5	Including three decimal places	HMDA regulations Required that APR data is expressed in percent (without the % sign), and truncated to the hundredths. Additional space is provided for clients who wish to perform additional analysis on this data.
x	Raw_Rate_Spread		No	Pricing Information	Decimal	5	Result from Calculation	Produces the raw value calculated
x	Appl_Incm_perc		No	Other Information	Decimal	5	Income as % of MSA Median (Custom Range)	Income as % of MSA Median (Custom Range)
x	latitude		No	Geocoding Information	Decimal	5		
x	longitude		No	Geocoding Information	Decimal	5		
x	PercMedian		No	Applicant Information	Decimal	9	Tract Incm Level as % of MSA Median (Custom Range)	Tract Incm Level as % of MSA Median (Custom Range)
x	LoanAmount		No	Loan Information	Decimal	9		
x	BuyRate		No	Other Information	Decimal	9		
x	LTV		No	Other Information	Decimal	9		
x	RateDiff1		No	Other Information	Decimal	9		
x	RateDiff2		No	Other Information	Decimal	9		
x	GoodCredit		No	Other Information	Decimal	9		
x	CloseCost		No	Other Information	Decimal	9		
x	OtherRate		No	Other Information	Decimal	9		
x	Imprt_Cnty_5		No	Property Information	VarChar	5	Imported County 5 Characters FIPs	Imported County 5 Characters FIPs
x	Imprt_Trct_11		No	Property Information	VarChar	11	Imported Census Tract 11 Character FIPs	Imported Census Tract 11 Character FIPs

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x	AgencyCode		No	Other Information	Char	1	Agency Code	1 - Office of Comptroller of the Currency (OCC) 2 - Federal Reserve System (FRS) 3 - Federal Deposit Insurance Corporation (FDIC) 5 - National Credit Union Association (NCUA) 7 - United States Department of Housing and Urban Development (HUD) 9 - Consumer Financial Protection Bureau (CFPB)
x	Applnumb		No	Loan Identifier Information	VarChar	25	[1-9 or A-Z] Character 23	Pass Loan Number or Application Number used in ULI. Enter up to 23 Characters only 123456789asdfghjklqwer
x	Zip4		No	Property Information	VarChar	4	1234	1234 (Numbers Only)
x	State		No	Property Information	VarChar	2	NA, 01-99	NA, 01-99
x	MSA		No	Property Information	VarChar	5	99999, NA, or 12345	99999, NA, or 12345
x	County		No	Property Information	VarChar	3	NA, 001-999	NA, 001-999
x	CensusTrac		No	Property Information	VarChar	7	Include decimals point and leading/trailing zero	0000.00 - 9999.99
x	NoCoApplicant		No	Applicant Information	Boolean	1	True, False, 1, 0	True (or 1): Record flagged as no co-applicant False (or 0): Co-applicant data can be entered manually
x	Rate_Spread_Input		No	Pricing Information	Boolean	1	True, False, 1, 0	True (or 1): Rate spread will not be calculated, can be entered manually False (or 0): Rate spread will be calculated by the application
x	RateType		No	Pricing Information	Char	1	Values are 1,2	Values are 1 or 2: 1 - Fixed Rate Loan 2 - Variable Rate Loan
x	Rate_Lock_Date		No	Pricing Information	DateTime	8	Values are 01/01/2018	Can handle multiple data formats, but MM/DD/YYYY is ideal

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x	T_rate_used		No	Pricing Information	Int	10	Treasury Rate Used	Treasury Rate Used
x	Trct_incm_Catg		No	Applicant Information	Char	1	Tract Income Level as % of MSA Median	Tract Income Level as % of MSA Median
x	Mnrty_trct		No	Applicant Information	Char	1	Tract Minority Level	Tract Minority Level
x	Appl_incm_catg		No	Other Information	Char	1	Income as % of MSA Median	Income as % of MSA Median
x	LastName		No	Applicant Information	Varchar	20	Applicant Last Name	Applicant Last Name
x	FirstName		No	Applicant Information	VarChar	20	Applicant First Name	Applicant First Name
x	CLastName		No	Co Applicant Information	Varchar	20	Co Applicant Last Name	Co Applicant Last Name
x	CFirstName		No	Co Applicant Information	Varchar	20	Co Applicant First Name	Co Applicant First Name
x	Instit_id		No	Other Information	VarChar	10	Institution Id	Institution Id
x	DatasetId		No	Loan Identifier Information	Int	10		
x	RowId		No	Loan Identifier Information	Int	10		
x	Ethnicity		No	Applicant Information	VarChar	2		
x	Coa_Ethnicity		No	Co Applicant Information	VarChar	2		
x	Race		No	Applicant Information	VarChar	2		
x	CoaRace		No	Co Applicant Information	VarChar	2		
x	APOR_Date		No	Pricing Information	Date	10		
x	Imprt_Stat		No	Geocoding Information	VarChar	2		
x	Imprt_MSA		No	Geocoding Information	VarChar	5		
x	Imprt_Cnty		No	Geocoding Information	VarChar	3		
x	Imprt_Trct		No	Geocoding Information	VarChar	7		
x	Assessment		No	Other Information	VarChar	5		
x	Recupd		No	Other Information	Char	1		
x	Lartype		No	Other Information	Char	1		
x	MmwAddress		No	Geocoding Information	VarChar	50		
x	mmwCity		No	Geocoding Information	VarChar	35		
x	mmwState		No	Geocoding Information	VarChar	2		
x	mmwZip		No	Geocoding Information	VarChar	5		
x	mmwZip4		No	Geocoding Information	VarChar	4		
x	StndStat		No	Geocoding Information	VarChar	4		
x	gsMatchCode		No	Geocoding Information	VarChar	4		
x	gsLocationCode		No	Geocoding Information	VarChar	4		
x	gsMatchResult		No	Geocoding Information	Char	1		
x	BlockGrp		No	Geocoding Information	VarChar	4		
x	gdtMCD		No	Geocoding Information	VarChar	5		
x	gdtPlace		No	Geocoding Information	VarChar	5		
x	mmwStat		No	Geocoding Information	VarChar	2		
x	Centroid		No	Geocoding Information	Char	1		
x	CongDist		No	Geocoding Information	Char	2		
x	EditStatus		No	Edit Checks	VarChar	255		

Field # in Submission	HMDA DF Wiz Field Name	HMDA DF Regulation Field Name	Required for Submission	Wiz Grouping Information	Wiz Datatype	Wiz Length	Acceptable Values Codes / Examples	Acceptable Values with Codes/Description
x	Qualitychk		No	Edit Checks	VarChar	255		
x	Record_Status		No	Other Information	Int	10		
x	OwnResid		No	Other Information	Char	1		
x	LoanProg		No	Other Information	VarChar	10		
x	CalcRace		No	Applicant Information	VarChar	2		
x	CalcEthnicity		No	Applicant Information	VarChar	2		
x	CalcGender		No	Applicant Information	Char	1		
x	FLGender		No	Applicant Information	Char	1		
x	CalcAge		No	Applicant Information	Char	1		
x	CalcMarital_Status		No	Applicant Information	Char	1		
x	Minority_Status		No	Applicant Information	Char	1		
x	ULIStatus		No	Loan Identifier Information	Char	1		
x	Asian_Perc		No	Tract Information	Number	7	Tract Asian %	
x	Black_Perc		No	Tract Information	Number	7	Tract Black %	
x	Hispanic_Perc		No	Tract Information	Number	7	Tract Hispanic %	
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