

Data Collection Guide

Data	Explanation
Legal Entity Identifier	<ul style="list-style-type: none"> • Provide LEI issued by a utility endorsed by the LEI Regulatory Oversight Committee or a utility endorsed or otherwise governed by the Global LEI Foundation (GLEIF) • Search Function for LEI's: https://www.gleif.org/en/lei/search • To register for an LEI: https://www.gmeiutility.org/
Universal Loan Identifier (ULI)	<ul style="list-style-type: none"> • Is a number that a Financial Institution assigns to the Covered Loan or Application. • Must begin with the Financial Institution's Legal Entity Identifier (LEI), followed by up to 23 additional letters and/or numbers that the Financial Institution assigns, and end with a two-character check digit. • Cannot include information that could be used to identify the applicant or borrower directly, such as the applicant's or borrower's name, date of birth, Social Security number, official government-issued driver's license or identification number, alien registration number, government passport number, or employer or taxpayer identification number. • Must be unique within the Financial Institution and must be used for only one Covered Loan or Application. • A Financial Institution may use a previously reported ULI if an applicant asks the Financial Institution: (a) to reinstate a counteroffer that the applicant did not accept earlier in the same calendar year; or (b) to reconsider an Application that was denied, withdrawn, or closed for incompleteness earlier during the same calendar year. • Check Digit Tool: https://ffiec.cfpb.gov/tools/check-digit
Application Date	<ul style="list-style-type: none"> • Enter the date the loan application was received or the date on the application form. • For multiple application forms: choose the date from the oldest version • For applications received by third parties: report the date the Application was received by the party that initially received the Application, the date the Application was received by the Financial Institution, or the date shown on the Application form. • Enter "NA" for purchased loans
Loan Type	<p>Codes:</p> <ol style="list-style-type: none"> 1. Insured by the Federal Housing Administration; 2. Guaranteed by the Veterans Administration; 3. Guaranteed by the Rural Housing Service or the Farm Service Agency; or 4. Not insured or guaranteed by any of these Federal agencies

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Loan Purpose	<ul style="list-style-type: none"> • Codes: <ol style="list-style-type: none"> 1. Home Purchase 2. Home Improvement 31. Refinancing 32. Cash-out Refinancing 4. Other • Can rely on borrower’s statement of use of funds • Multi-purpose loan reporting hierarchy: (Home purchase beats everything, Refinance (or cash-out refi) beats home improvement and other, home improvement beats other)
Pre-approval	<p>Codes:</p> <ol style="list-style-type: none"> 1. (pre-approval requested) if your institution has a pre-approval program and the applicant requests a preapproval. (Remember—pre-approval requests that do not progress on to an application for a covered loan, will not be reported unless the pre-approval request is denied or approved, but not accepted) 2. (pre-approval not requested) <ul style="list-style-type: none"> ○ If your institution has a preapproval program, but the applicant does not request a preapproval ○ Purchased loans ○ An Open-End Line of Credit or Application for an Open-End Line of Credit ○ A Reverse Mortgage or an Application for a Reverse Mortgage ○ An Application for a Covered Loan (not a pre-approval request) that is denied, closed for incompleteness or withdrawn ○ An Application or Covered Loan for any purpose other than Home Purchase Loan; ○ A Covered Loan secured by a Multifamily Dwelling.
Construction Method	<ol style="list-style-type: none"> 1. Site Built (use for multi-family dwellings that are site built) 2. Manufactured
Occupancy Type	<ul style="list-style-type: none"> • Codes: <ol style="list-style-type: none"> 1. Principal Residence 2. Second Residence 3. Investment Property • Principal residence. An applicant or borrower can have only one principal residence at a time. However, if an applicant or borrower buys or builds a new dwelling that will become the applicant’s or borrower’s principal residence within a year or upon the completion of construction, the new dwelling is considered the principal residence for this data point. • Second residence. A property is a second residence if the property is or will be occupied by the applicant or borrower for a portion of the year and is not the applicant’s or borrower’s principal residence. • Investment property. A property is an investment property if the applicant or borrower does not occupy the property.

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Loan Amount	Enter the amount of the loan or application	
	Transaction	Reportable Amount
	Closed-end Origination	Amount on legal obligation
	Purchased closed-end loan	Unpaid principal balance
	Open-end LOC	Amount of credit available to borrower under the plan
	Reverse Mortgage	Initial Principal Limit
	Refinancing	Amount of new debt obligation
	Counteroffer that is accepted	Loan Amount granted
	Counter offer that is not accepted	Loan amount applied for
	Application approved but not accepted	Approved loan amount
	Application denied, closed for incompleteness or withdrawn	Amount initially requested
	Multi-purpose loan	Entire loan amount
Action Taken Type	<ul style="list-style-type: none"> • Codes: <ol style="list-style-type: none"> 1. Loan Originated 2. Application approved, but not accepted 3. Application denied 4. Application withdrawn 5. File closed for incompleteness 6. Loan purchased 7. Preapproval request denied 8. Preapproval request approved, but not accepted 	
Action Taken Date	<ul style="list-style-type: none"> • For loans originated, enter the settlement or closing date. • For loans purchased, enter the date of purchase by your institution. • For applications and preapprovals denied, applications and preapprovals approved but not accepted by the applicant, and files closed for incompleteness, enter the date that the action was taken by your institution or the date the notice was sent to the applicant. • For applications withdrawn, enter the date you received the applicant's express withdrawal, or enter the date shown on the notification from the applicant, in the case of a written withdrawal. • For preapprovals that lead to a loan origination, enter the date of the origination. 	

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Property Location	<ul style="list-style-type: none">• For a home purchase loan, report the property taken as security.• For property located outside a metropolitan area:<ul style="list-style-type: none">○ Enter the MA, state and county codes and the census tract number; and if the property is not located in any metropolitan area, it may enter “NA” in the MA column, OR○ Enter “NA” in all four columns, whether or not the codes or numbers exist for the property location.• If the application is a request for preapproval that is denied or that is approved but not accepted by the applicant, you may enter “NA” in all four columns.• Report the property location of the property securing the Covered Loan or, for an Application, proposed to secure the Covered Loan.• The Financial Institution is required to report the location by state, county, and census tract only if the property is located in an MSA or metropolitan division (MD) in which the Financial Institution has a home or Branch Office.• If more than one property secures the Covered Loan or, in the case of an Application, would have secured the Covered Loan, a Financial Institution reports the property address and location for only one property.

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Ethnicity, Race and Sex	<ul style="list-style-type: none"> • Ethnicity: <ol style="list-style-type: none"> 1. Hispanic or Latino <ol style="list-style-type: none"> 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 5. No co-applicant • Race: <ol style="list-style-type: none"> 1. American Indian or Alaska Native 2. Asian <ol style="list-style-type: none"> 21. Asian Indian 22. Chinese 23. Filipino 24. Japanese 25. Korean 26. Vietnamese 27. Other Asian 3. Black or African American 4. Native Hawaiian or Other Pacific Islander <ol style="list-style-type: none"> 41. Native Hawaiian 42. Guamanian or 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 • Sex: <ol style="list-style-type: none"> 1. Male 2. Female 3. Information not provided by applicant in mail, internet, or telephone application 4. Not applicable 5. No Co-applicant 6. Applicant selected both male and female

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Income	<ul style="list-style-type: none"> • Enter the gross annual income that your institution relied on in making the credit decision. • Round all dollar amounts to the nearest thousand • Use “NA”: <ul style="list-style-type: none"> ○ For loans on multifamily dwellings ○ If no income information is asked for or relied on in the credit decision ○ If the applicant or co-applicant is not a natural person ○ If the applicant or co-applicant information is unavailable because the loan has been purchased by your institution ○ Applications or loans for FI’s employees • For Applications that are withdrawn or closed for incompleteness before the Financial Institution makes a credit decision that would have taken income into consideration, the Financial Institution reports the income information relied on in processing the Application at the time that the Application was withdrawn or the file was closed for incompleteness. • If a Financial Institution relies on only a portion of an applicant’s income in its determination, it reports only the portion of income relied on. • If a Financial Institution relies on the income of a co-applicant or cosigner to evaluate creditworthiness, the Financial Institution includes the co-applicant’s or cosigner’s income to the extent relied upon. • A Financial Institution, however, does not include the income of a guarantor who is only secondarily liable. • Reportable income does not include funds or amounts in addition to income, such as funds derived from annuitization or depletion of an applicant’s assets, even if the Financial Institution relied on them when making the credit decision • A Financial Institution may, but is not required to, report an applicant’s income for purchased Covered Loans. • A Financial Institution reports that the income data point is not applicable: <ul style="list-style-type: none"> ○ For a Covered Loan to or an Application from a Financial Institution’s own employee ○ For a Covered Loan that is secured by or an Application that was proposed to be secured by a Multifamily Dwelling ○ If the applicant or co-applicant, if applicable, is not a natural person (<i>e.g.</i>, a corporation, partnership, or trust) ○ If the Financial Institution did not consider or would not have considered income in making the credit decision.

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Type of Purchaser	<ul style="list-style-type: none"> • Codes: <ul style="list-style-type: none"> 0-Not applicable 1-Fannie Mae 2-Ginnie Mae 3-Freddie Mac 4-Farmer Mac 5-Private securitizer 6-Commercial bank, Savings bank, or saving association <ul style="list-style-type: none"> 71-Credit union, mortgage company or financing company 72-Life insurance company 8-Affiliate Institution 9-Other type of purchaser • Enter the applicable code to indicate whether a loan that your institution originated or purchased was then sold to a secondary market entity within the same calendar year. • Use Code 0 (loan was not originated or was not sold) for: <ul style="list-style-type: none"> ○ Applications that were denied, withdrawn, or approved but not accepted by the applicant; and for files closed for incompleteness. ○ If you originated or purchased a loan and did not sell it during that same calendar year. (If you sell the loan in a succeeding year, you don't report the sale. ○ Preapproval requests that were denied or approved but not accepted.
Reasons for Denial	<ul style="list-style-type: none"> • Codes: <ol style="list-style-type: none"> 1. Debt-to-income ratio 2. Employment history 3. Credit history 4. Collateral 5. Insufficient cash (downpayment, closing costs) 6. Unverifiable information 7. Credit application incomplete 8. Mortgage insurance denied 9. Other 10. Not applicable • For an Application that it denied, a Financial Institution must report the principal reasons (up to four) that it denied the Application • For all other transactions, a Financial Institution reports that the data point is not applicable. • Use reasons provided on the adverse action notice • The Financial Institution reports only the principal reason or reasons it denied the Application, even if there are fewer than four reasons. • If a Financial Institution denied a preapproval request under a Preapproval Program, the Financial Institution must report the principal reason or reasons (up to four) that it denied the preapproval request.

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Rate Spread	<ul style="list-style-type: none"> • For Covered Loans subject to Regulation Z, other than purchased Covered Loans, Reverse Mortgages, and assumptions, a Financial Institution reports the difference between the Covered Loan’s annual percentage rate (APR) and a comparable transaction’s average prime offer rate (APOR) as of the date the Covered Loan’s interest rate was set. • Report “Not Applicable” if the covered loan is: <ul style="list-style-type: none"> ○ An assumption ○ A Reverse Mortgage ○ A purchased Covered Loan ○ Not subject to Regulation Z ○ Does not result in the origination of a Covered Loan for a reason other than that the Application was approved but not accepted by the applicant ○ In the case of an Application (including a preapproval request) that the Financial Institution approved but that the applicant did not accept, a Financial Institution must report the rate spread that would have resulted had the applicant accepted • To determine the reportable rate spread, a Financial Institution can follow these steps: <ol style="list-style-type: none"> 1. Determine the Covered Loan’s APR 2. Determine the APOR for a comparable transaction <ul style="list-style-type: none"> ▪ Use the Covered Loan’s amortization type (<i>i.e.</i>, fixed-rate or variable-rate) and loan term. ▪ For Open-End Lines of Credit, a Financial Institution must identify the most closely comparable closed-end transaction. ▪ For fixed-rate Covered Loans, the term for identifying the comparable transaction is the transaction’s maturity (<i>i.e.</i>, the period until the last payment will be due under the Closed-End Mortgage Loan contract or Open-End Line of Credit agreement). ▪ If an Open-End Line of Credit has a fixed rate but no definite plan length, a Financial Institution can use a 30-year fixed-rate loan as the most closely comparable closed-end transaction. ▪ For variable-rate Covered Loans, the term for identifying the comparable transaction is the initial, fixed-rate period (<i>i.e.</i>, the period until the first scheduled rate adjustment). ▪ If an Open-End Line of Credit has a variable rate and an optional, fixed-rate feature, a Financial Institution uses the rate table for variable-rate transactions. ▪ When a Covered Loan’s term to maturity (or, for a variable-rate transaction, the initial fixed-rate period) is not in whole years, the Financial Institution uses the number of whole years closest to the actual loan term (or the initial fixed-rate period). If the actual loan term (or the initial fixed-rate period) is exactly halfway between two whole years, the Financial Institution uses the shorter loan term. <p>Determine the Rate Set Date - The date used to determine the APOR for a comparable transaction is the date on which the Financial Institution set the Covered Loan’s interest rate for the final time before loan closing or account opening. Determine the Most Recently Available APOR as of Rate Set Date</p> <ul style="list-style-type: none"> ▪ A Financial Institution must compare the Covered Loan’s APR to the most recently available APOR that was in effect for the comparable transaction as of the rate-set date. The most recently available rate means the APOR set forth in the applicable table with the most recent effective date as of the date the interest rate was set.
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Data	Explanation
	3. Determine the Rate Spread
HOEPA Status	<ul style="list-style-type: none">• Codes:<ol style="list-style-type: none">1. High-Cost Mortgage2. Not a High-Cost Mortgage3. Not Applicable• Use “Not Applicable” for applications that did not result in originations and originated loans that are not subject to HOEPA:<ul style="list-style-type: none">○ Reverse mortgages○ Business purpose loans
Lien Status	<ul style="list-style-type: none">• Codes:<ol style="list-style-type: none">1. Secured by a first lien2. Secured by a subordinate lien• Report lien status on purchased loans• Lien status is determined by reference to the best information readily available to the Financial Institution at the time final action is taken and to the Financial Institution’s own procedures.• May use a borrower’s statement on an application or a credit report (obtaining title searches is not required)

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Data	Rules
Property Address	<ul style="list-style-type: none"> • Report the Property Address: <ul style="list-style-type: none"> ○ For Applications that did not result in an origination, the address corresponds to the location of the property proposed to secure the loan as identified by the applicant. ○ For Covered Loans, the address corresponds to the property identified in the legal obligation. • Report “Not Applicable” if the property address of the property securing the Covered Loan is unknown.
Age	<ul style="list-style-type: none"> • Report the applicant’s age (as of the Application date) as the number of whole years derived from the date of birth shown on the Application form. • Report the ages for the applicant and the first co-applicant • Reporting ages on purchased loans is optional • Report “not applicable” if the applicant is not a natural person
Credit Score	<ul style="list-style-type: none"> • Report the credit score or scores relied on in making the credit decision and the name and version of the scoring model used to generate each reported credit score. • Multiple credit scores obtained for one applicant: <ul style="list-style-type: none"> ○ Report the credit score actually used in making the credit decision (ie-lowest, middle, highest) OR ○ If multiple scores were used in making the credit decision, the Financial Institution can choose which score to report (be consistent) • Multiple applicants: <ul style="list-style-type: none"> ○ If only one score was used, report only the score actually used ○ If scores from all applicants were used, report the score for the applicant and the first co-applicant • Not Applicable: <ul style="list-style-type: none"> ○ Purchased loans ○ FI did not rely on a credit score ○ The application was closed for incompleteness ○ Application was withdrawn ○ The applicant and/or co-applicant are not natural persons
Total Loan Costs	<ul style="list-style-type: none"> • For Covered Loans subject to the Ability-to-Repay provisions of Regulation Z, 12 CFR 1026.43, a Financial Institution reports the amount of total loan costs disclosed on Line D of the Closing Cost Details page of the Closing Disclosure if the borrower received a Closing Disclosure • Report as “Not Applicable”: <ul style="list-style-type: none"> ○ Transactions that are not subject to the Ability-to-Repay provisions of Regulation Z: <ul style="list-style-type: none"> ▪ Open-End Lines of Credit ▪ Reverse Mortgages ▪ Loans made primarily for business or commercial purposes. ○ Transactions subject to the Ability-to-Repay provisions of Regulation Z for which a Closing Disclosure was not provided (for example, a mobile home loan not secured by land) ○ Purchased Covered Loans for which Applications were received by the selling entity prior to October 3, 2015. ○ Applications that did not result in an origination • For Covered Loans subject to the total loan cost reporting requirement, if the amount of total loan costs changes because a Financial Institution provides a revised Closing Disclosure, the Financial Institution reports the revised amount if the revised Closing Disclosure was provided to the borrower during the same reporting period in which loan closing occurred.

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Data	Rules
Total Points and Fees	<ul style="list-style-type: none"> • Report the total points and fees if the Covered Loan is not subject to Regulation Z’s Closing Disclosure requirements and is not a purchased Covered Loan. • Report as “Not Applicable”: <ul style="list-style-type: none"> ○ Transactions that are not subject to the Ability-to-Repay provisions of Regulation Z: <ul style="list-style-type: none"> ▪ Open-End Lines of Credit ▪ Reverse Mortgages, ▪ Covered Loans made primarily for business or commercial purposes ○ Transactions subject to the Ability-to-Repay provisions of Regulation Z for which a Closing Disclosure was provided ○ Purchased Covered Loans ○ Applications that did not result in an origination • For Covered Loans subject to the total points and fees reporting requirement, if a Financial Institution determines that the transaction’s total points and fees exceeded the applicable limit and cures the overage pursuant to Regulation Z during the same reporting period in which closing occurred, the Financial Institution reports the revised amount of total points and fees.
Origination Charges	<ul style="list-style-type: none"> • For Covered Loans subject to the Closing Disclosure requirements of Regulation Z, 12 CFR 1026.19(f), the Financial Institution reports the total of all itemized origination charges that are designated borrower-paid at or before closing. • This total is disclosed on Line A of the Closing Cost Details page of the Closing Disclosure. • Report as “Not Applicable”: <ul style="list-style-type: none"> ○ Any transactions where a Closing Disclosure was not required ○ Any applications that did not result in an origination ○ Purchased Covered Loans for which Applications were received by the seller prior to the effective date of the Closing Disclosure requirements of Regulation Z. • If the total amount of borrower-paid origination charges changes because a Financial Institution provides a revised Closing Disclosure pursuant to Regulation Z during the same reporting period in which the loan closing occurred, the Financial Institution reports the revised amount.
Discount Points	<ul style="list-style-type: none"> • For Covered Loans subject to the Closing Disclosure requirements of Regulation Z, 12 CFR 1026.19(f), a Financial Institution reports the points paid to the creditor to reduce the interest rate. • This total is disclosed on Line A.01 of the Closing Cost Details page of the Closing Disclosure. • Report as “Not Applicable”: <ul style="list-style-type: none"> ○ Any transactions where a Closing Disclosure was not required ○ Any applications that did not result in an origination ○ Purchased Covered Loans for which Applications were received by the seller prior to the effective date of the Closing Disclosure requirements of Regulation Z. • If the total discount points change because a Financial Institution provides a revised Closing Disclosure pursuant to Regulation Z during the same reporting period in which the loan closing occurred, the Financial Institution reports the revised amount.

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Data	Rules
Lender Credits	<ul style="list-style-type: none"> • For Covered Loans subject to the Closing Disclosure requirements of Regulation Z, 12 CFR 1026.19(f), the Financial Institution reports the amount of lender credits. • This total is disclosed in the second row under Line J on the Closing Cost Details page of the Closing Disclosure. • Report as “Not Applicable”: <ul style="list-style-type: none"> ○ Any transactions where a Closing Disclosure was not required ○ Any applications that did not result in an origination ○ Purchased Covered Loans for which Applications were received by the seller prior to the effective date of the Closing Disclosure requirements of Regulation Z. • If the amount of the lender credits changes because a Financial Institution provides a revised Closing Disclosure pursuant to Regulation Z during the same reporting period in which the loan closing occurred, the Financial Institution reports the revised amount.
Interest Rate	<ul style="list-style-type: none"> • Report the interest rate applicable to a Covered Loan or to an Application that is approved but not accepted. • Report “not applicable” for applications that are denied, withdrawn or closed for incompleteness • See Interest Rate Section of Small Entity Compliance Guide for examples
Prepayment Penalty Term	<ul style="list-style-type: none"> • Report the prepayment penalty term in months. • Report “Not Applicable”: <ul style="list-style-type: none"> ○ Covered Loans that are not subject to Regulation Z ○ Reverse Mortgages ○ Purchased Covered Loans ○ Covered Loans or Applications that have no prepayment penalty
Debt-to-Income Ratio	<ul style="list-style-type: none"> • Report the applicant’s or borrower’s DTI ratio used when making the credit decision • The DTI ratio is the ratio of the applicant’s or borrower’s total monthly debt to total monthly income. • Report as “Not Applicable”: <ol style="list-style-type: none"> 1. If a credit decision was made without relying on a DTI ratio. 2. If the Application file was closed for incompleteness (even if a DTI ratio was calculated) 3. For an Application that was withdrawn before a credit decision was made (even if a DTI ratio was calculated) 4. If the applicant and co-applicant, if applicable, are not natural persons 5. For a Covered Loan that is secured, or an Application that is proposed to be secured, by a Multifamily Dwelling; 6. For a purchased Covered Loan
Combined Loan-to-Value	<ul style="list-style-type: none"> • Report the CLTV ratio relied on when making the credit decision • The CLTV ratio is the ratio of the total amount of debt secured by the property securing the Covered Loan (or, for an Application, proposed to secure a Covered Loan) to the value of that property. • Report as “Not Applicable”: <ol style="list-style-type: none"> 1. If a credit decision did not rely on a CLTV when making the credit decision; 2. If the Application file was closed for incompleteness (even if a CLTV ratio was calculated); 3. An Application that was withdrawn before a credit decision was made (even if a CLTV ratio was calculated); 4. For a purchased Covered Loan.

Data Collection – Large Filers

Data	Rules
Loan Term	<ul style="list-style-type: none"> • A Financial Institution reports the loan term as the scheduled number of months after which the legal obligation will mature or terminate or would have matured or terminated. • If a Covered Loan or Application includes a schedule with repayment periods measured in a unit of time other than months, the Financial Institution reports the loan term in months using an equivalent number of whole months without regard for any remainder. • For a fully amortizing Covered Loan, the number of months after which the legal obligation matures is the number of months in the amortization schedule, ending with the final payment. Covered Loans that do not fully amortize during the maturity term, such as Covered Loans with a balloon payment, are reported using the maturity term rather than the amortization term. • For a purchased Covered Loan, a Financial Institution reports the number of months after which the legal obligation matures as measured from the Covered Loan’s origination. • For an Open-End Line of Credit with a definite term, a Financial Institution reports the number of months from account opening until the account termination date, including both the draw and repayment period (if any). • Report “not applicable” For a Covered Loan or Application without a definite term, such as a Reverse Mortgage
Introductory Rate Period	<ul style="list-style-type: none"> • For a Covered Loan, a Financial Institution reports the introductory rate period as the number of months from loan closing or account opening until the first date the interest rate may change. <ul style="list-style-type: none"> ○ For example, if an Open-End Line of Credit contains an introductory or “teaser” interest rate for two months after the date of account opening and the interest rate may adjust after that two month period, the Financial Institution reports the number of months as “2.” • For an Application, a Financial Institution reports the number of months from loan closing or account opening until the first date the interest rate could have changed under the proposed terms. • A Financial Institution reports the number of months based on when the first interest rate adjustment may occur, even if an interest rate adjustment is not required to occur at that time and even if the rates that will apply, or the periods for which they will apply, are not known at loan closing or account opening. <ul style="list-style-type: none"> ○ For example, if a Closed-End Mortgage Loan has a 30-year term and is an adjustable-rate product with an introductory interest rate for the first 60 months, after which the interest rate is permitted but not required to vary, the Financial Institution reports the number of months as “60.” • A Financial Institution is not required to report introductory interest rate periods based on preferred rates unless the terms of the legal obligation provide that the preferred rate will expire at a certain defined date. Preferred rates include loan terms that provide that the initial underlying rate is fixed but that it may increase or decrease upon the occurrence of some future event, such as an employee leaving the employ of the Financial Institution, the borrower closing an existing deposit account with the Financial Institution, or the borrower revoking an election to make automated payments. • Report “not applicable” for a fixed rate Covered Loan or application or a fixed rate purchased loan.

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Data	Rules
Non-Amortizing Features	<ul style="list-style-type: none"> • A Financial Institution reports whether the contractual terms include or would have included: <ol style="list-style-type: none"> 1. A balloon payment 2. Interest-only payments 3. Negative amortization 4. Contractual terms, other than those listed above, that would allow for payments other than fully amortizing payments.
Property Value	<ul style="list-style-type: none"> • Report the value of the property securing the Covered Loan. • For an Application that did not result in a Covered Loan report the value of the property proposed to secure the Covered Loan. • Report as “Not Applicable”: <ul style="list-style-type: none"> ○ An Application that was withdrawn before a credit decision was made or was closed for incompleteness ○ A property value was not relied on in making a credit decision • If the Financial Institution relied on an appraisal or other valuation of a property when calculating the loan-to-value ratio, it reports the value stated in the appraisal or other valuation on which it relied. If the Financial Institution relied on the purchase price of a property when calculating the loan-to-value ratio, it reports the purchase price as the property value.
Manufactured Home Secured Property Type	<ul style="list-style-type: none"> • Codes: <ol style="list-style-type: none"> 1. Manufactured Home and Land 2. Manufactured Home and not land 3. Not Applicable • Report as “Not Applicable” any loans or application that are not secured (or proposed to be secured) by a manufactured home

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Data	Rules
<p>Manufactured Home Land Property Interest</p>	<ul style="list-style-type: none"> • Codes: <ol style="list-style-type: none"> 1. Direct Ownership 2. Indirect Ownership 3. Paid Leasehold 4. Unpaid Leasehold 5. Not Applicable • Direct ownership. An applicant or borrower has a direct ownership interest in the land on which the Dwelling is or is to be located when it has more than a possessory real property ownership interest in the land, such as fee simple ownership. • Indirect ownership. Indirect land ownership can occur when the applicant or borrower is or will be a member of a resident-owned community structured as a housing cooperative in which the occupants own an entity that holds the land underlying the Manufactured Home community. In such communities, the applicant or borrower may still have a lease and pay rent for the lot on which his or her Manufactured Home is or will be located, but the property interest type for such an arrangement should be reported as indirect ownership if the applicant is or will be a member of the cooperative that owns the Manufactured Home community's underlying land. If an applicant resides or will reside in such a community but is not a member, the property interest type should be reported as a paid leasehold. • Paid Leasehold. For example, a paid leasehold occurs when a borrower locates the Manufactured Home on a lot in which the borrower does not have an ownership interest, the borrower has a written lease for the lot, and the lease specifies rent payments. • Unpaid Leasehold. For example, an unpaid leasehold occurs when the borrower locates the Manufactured Home on land owned by a family member, does not have a written lease, and does not have an agreement regarding rent payments. • Report as "Not Applicable" any loans or application that are not secured (or proposed to be secured) by a manufactured home.
<p>Total Units</p>	<ul style="list-style-type: none"> • For a Covered Loan, a Financial Institution reports the number of individual Dwelling units related to the property securing the Covered Loan. • For an Application, it reports the number of individual Dwelling units related to the property proposed to secure the Covered Loan. • For a Covered Loan secured by a condominium or cooperative complex, the Financial Institution reports the total number of individual Dwelling units securing the Covered Loan or proposed to secure the Covered Loan in the case of an Application. • A Financial Institution may include recreational vehicle pads, manager apartments, rental apartments, site-built homes, or other rentable space that are ancillary to the operation of the secured property if it considers such units under its underwriting guidelines or investor guidelines, or if it tracks the number of such units for its own internal purposes. • A Financial Institution may rely on the best information readily available to it at the time action is taken and on the Financial Institution's own procedures.
<p>Multifamily Affordable Units</p>	<ul style="list-style-type: none"> • If the property securing a Covered Loan or proposed to secure an Application includes a Multifamily Dwelling, the Financial Institution must provide the number of individual Dwelling units that are income-restricted pursuant to Federal, State, or local affordable housing programs. • Report as "Not Applicable" any loans or applications not secured (or proposed to be secured) by a Multifamily Dwelling.

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Application Channel	<ul style="list-style-type: none"> • Codes: <ol style="list-style-type: none"> 1. Submitted directly to your institution 2. Not submitted directly to your institution 3. Not applicable • Report as “Not Applicable” purchased loans
Initially Payable to Your Institution	<ul style="list-style-type: none"> • Codes: <ol style="list-style-type: none"> 1. Initially payable to your institution 2. Not initially payable to your institution 3. Not applicable • Report as “Not Applicable”: <ul style="list-style-type: none"> ○ Purchased Loans ○ Applications withdrawn, denied or closed for incompleteness if the financial institution had not yet determined, at the time action was taken, whether the loan would be initially payable to the FI.
Mortgage Loan Originator NMLSR Identifier	<ul style="list-style-type: none"> • Report the Nationwide Mortgage Licensing System and Registry identifier (NMLSR ID) for the mortgage loan originator. • Report “Not Applicable on covered loans where the loan originator is not required to have and has not been issued an NMLSR ID. • Report the NMLSR ID for the LO with primary responsibility as of the date action is taken.
Automated Underwriting System Used and results	<ul style="list-style-type: none"> • Report the name of the Automated Underwriting System (AUS) used to evaluate the Application and the AUS results generated. • Multiple AUSs used: If a Financial Institution used more than one AUS to evaluate an Application or if a Financial Institution used one AUS to evaluate an Application but it generated multiple results, the Financial Institution must determine which AUS or AUSs and which result or results to report. To do so, the Financial Institution can use the following steps in the exact order they are presented below. <ol style="list-style-type: none"> 1. The Financial Institution must determine whether an AUS that it used to evaluate the Application matches the loan type it reported for the Application or Covered Loan. 2. If the Financial Institution used an AUS that matches loan type (such as Total Scorecard for an FHA loan), it must determine whether it obtained only one result from that AUS. If the Financial Institution obtained only one result from the AUS that matches loan type, the Financial Institution reports the AUS that matches loan type and the result that it obtained from that AUS. 3. If the Financial Institution did not use an AUS that matches loan type or if it obtained more than one result from the AUS that matches loan type, the Financial Institution must determine whether an AUS that it used to evaluate the Application matches the purchaser, insurer, or guarantor (if any) for the Covered Loan. 4. If the Financial Institution used an AUS that matches the purchaser, insurer, or guarantor (such as Desktop Underwriter for a Covered Loan that Fannie Mae purchased), it must determine whether it obtained only one result from that AUS. If the Financial Institution obtained only one result from the AUS that matches the purchaser, insurer, or guarantor, the Financial Institution reports the AUS that matches and the result that it obtained from that AUS. 5. If the Financial Institution did not use an AUS that matches the purchaser, insurer, or guarantor or it obtained multiple results from an AUS that matches the purchaser, insurer, or guarantor or loan type, the Financial Institution reports the result it obtained closest in time to the credit decision and the AUS that generated that result, unless the Financial Institution obtained multiple results closest in time to the credit decision. For example, a Financial Institution

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	<p>obtains multiple results closest in time to the credit decision if it obtains two results at noon on the day immediately before it makes the credit decision and does not obtain any results at a later time.</p> <p>6. If the Financial Institution simultaneously obtains multiple results closest in time to the credit decision, the Financial Institution reports each of the multiple AUS results that it obtained and the AUSs that generated each of those results up to a total of five results and five AUSs. The Financial Institution will never report more than five results or five AUSs. If the Financial Institution used more than five AUSs or it obtained more than five results, the Financial Institution chooses five AUSs and five results to report.</p> <p>Report as “Non Applicable”:</p> <ul style="list-style-type: none"> • An AUS was not used to evaluate the application • The applicant and co-applicant are not natural person • Purchased Loans • Codes: <ul style="list-style-type: none"> ○ AUS: <ol style="list-style-type: none"> 1. Desktop Underwriter (DU) 2. Loan Prospector (LP) 3. Technology Open to Approved Lenders (TOTAL) Scorecard 4. Guaranteed Underwriting System (GUS) 5. Other (complete freeform field) 6. Not applicable ○ Results: <ol style="list-style-type: none"> 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 16. Other (complete freeform field) 17. Not applicable
Transaction Indicators	<ul style="list-style-type: none"> • Report whether the loan/application is a reverse mortgage, An Open-End Line of Credit or a business purpose loan. • Codes: <ul style="list-style-type: none"> ○ Reverse Mortgage <ol style="list-style-type: none"> 1. Reverse Mortgage 2. Not a reverse mortgage ○ Open-end Line of Credit <ol style="list-style-type: none"> 1. Open-end line of credit 2. Not an open-end line of credit ○ Business or Commercial Purpose <ol style="list-style-type: none"> 1. Primarily for a business or commercial purpose 2. Not primarily for a business or commercial purpose

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