

## Public Home Mortgage Disclosure Act (HMDA) - Data Fields with Values and Definitions

Data Fields	Description	Values
<a href="#"><u>activity_year</u></a>	The calendar year the data submission covers	2021
<a href="#"><u>lei</u></a>	A financial institution's Legal Entity Identifier	Varying values
<a href="#"><u>derived_msa-md</u></a>	The 5 digit derived MSA (metropolitan statistical area) or MD (metropolitan division) code. An MSA/MD is an area that has at least one urbanized area of 50,000 or more population.	Varying values
<a href="#"><u>state_code</u></a>	Two-letter state code	Varying values
<a href="#"><u>county_code</u></a>	State-county FIPS code	Varying values
<a href="#"><u>census_tract</u></a>	11 digit census tract number	Varying values
<a href="#"><u>derived_loan_product_type</u></a>	Derived loan product type from Loan Type and Lien Status fields for easier querying of specific records	Conventional:First Lien FHA:First Lien VA:First Lien FSA/RHS:First Lien Conventional:Subordinate Lien FHA:Subordinate Lien VA:Subordinate Lien FSA/RHS:Subordinate Lien
<a href="#"><u>derived_dwelling_category</u></a>	Derived dwelling type from Construction Method and Total Units fields for easier querying of specific records	Single Family (1-4 Units):Site-Built Multifamily:Site-Built (5+ Units)  Single Family (1-4 Units):Manufactured

Data Fields	Description	Values
		Multifamily:Manufactured (5+ Units)
<a href="#"><u>conforming loan limit</u></a>	Indicates whether the reported loan amount exceeds the GSE (government sponsored enterprise) conforming loan limit	C (Conforming) NC (Nonconforming) U (Undetermined) NA (Not Applicable)
<a href="#"><u>derived ethnicity</u></a>	Single aggregated ethnicity categorization derived from applicant/borrower and co-applicant/co-borrower ethnicity fields	Hispanic or Latino Not Hispanic or Latino Joint Ethnicity Not Available Free Form Text Only
<a href="#"><u>derived race</u></a>	Single aggregated race categorization derived from applicant/borrower and co-applicant/co-borrower race fields	American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White 2 or more minority races Joint Free Form Text Only Race Not Available
<a href="#"><u>derived sex</u></a>	Single aggregated sex categorization derived from applicant/borrower and co-applicant/co-borrower sex fields	Male

Data Fields	Description	Values
		Female Joint Sex Not Available
<a href="#"><u>action taken</u></a>	The action taken on the covered loan or application	1 - Loan originated 2 - Application approved but 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
<a href="#"><u>purchaser type</u></a>	Type of entity purchasing a covered loan from the institution	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

Data Fields	Description	Values
		72 - Life insurance company 8 - Affiliate institution 9 - Other type of purchaser
<a href="#"><u>preapproval</u></a>	Whether the covered loan or application involved a request for a preapproval of a home purchase loan under a preapproval program	1 - Preapproval requested 2 - Preapproval not requested
<a href="#"><u>loan type</u></a>	The type of covered loan or application	1 - Conventional (not insured or guaranteed by FHA, VA, RHS, or FSA) 2 - Federal Housing Administration insured (FHA) 3 - Veterans Affairs guaranteed (VA) 4 - USDA Rural Housing Service or Farm Service Agency guaranteed (RHS or FSA)
<a href="#"><u>loan purpose</u></a>	The purpose of covered loan or application	1 - Home purchase 2 - Home improvement 31 - Refinancing 32 - Cash-out refinancing 4 - Other purpose 5 - Not applicable
<a href="#"><u>lien status</u></a>	Lien status of the property securing the covered loan, or in the case of an application, proposed to secure the covered loan	1 - Secured by a first lien 2 - Secured by a subordinate lien

Data Fields	Description	Values
<a href="#"><u>reverse mortgage</u></a>	Whether the covered loan or application is for a reverse mortgage	1 - Reverse mortgage 2 - Not a reverse mortgage 1111 - Exempt
<a href="#"><u>open-end line of credit</u></a>	Whether the covered loan or application is for an open-end line of credit	1 - Open-end line of credit 2 - Not an open-end line of credit 1111 - Exempt
<a href="#"><u>business or commercial purpose</u></a>	Whether the covered loan or application is primarily for a business or commercial purpose	1 - Primarily for a business or commercial purpose 2 - Not primarily for a business or commercial purpose 1111 - Exempt
<a href="#"><u>loan amount</u></a>	The amount of the covered loan, or the amount applied for	Varying values
<a href="#"><u>combined loan to value ratio</u></a>	The ratio of the total amount of debt secured by the property to the value of the property relied on in making the credit decision	Varying values
<a href="#"><u>interest rate</u></a>	The interest rate for the covered loan or application	Varying values
<a href="#"><u>rate spread</u></a>	The difference between the covered loan's annual percentage rate (APR) and the average prime offer rate (APOR) for a comparable transaction as of the date the interest rate is set	Varying values
<a href="#"><u>hoepa status</u></a>	Whether the covered loan is a high-cost mortgage	1 - High-cost mortgage 2 - Not a high-cost mortgage 3 - Not applicable
<a href="#"><u>total loan costs</u></a>	The amount, in dollars, of total loan costs	Varying values

Data Fields	Description	Values
<a href="#"><u>total points and fees</u></a>	The total points and fees, in dollars, charged in connection with the covered loan	Varying values
<a href="#"><u>origination charges</u></a>	The total of all itemized amounts, in dollars, that are designated borrower-paid at or before closing	Varying values
<a href="#"><u>discount points</u></a>	The points paid, in dollars, to the creditor to reduce the interest rate	Varying values
<a href="#"><u>lender credits</u></a>	The amount, in dollars, of lender credits	Varying values
<a href="#"><u>loan term</u></a>	The number of months after which the legal obligation will mature or terminate, or would have matured or terminated	Varying values
<a href="#"><u>prepayment penalty term</u></a>	The term, in months, of any prepayment penalty	Varying values
<a href="#"><u>intro rate period</u></a>	The number of months, or proposed number of months in the case of an application, until the first date the interest rate may change after closing or account opening	Varying values
<a href="#"><u>negative amortization</u></a>	Whether the contractual terms include, or would have included, a term that would cause the covered loan to be a negative amortization loan	1 - Negative amortization 2 - No negative amortization 1111 - Exempt
<a href="#"><u>interest only payment</u></a>	Whether the contractual terms include, or would have included, interest-only payments	1 - Interest-only payments 2 - No interest-only payments 1111 - Exempt
<a href="#"><u>balloon payment</u></a>	Whether the contractual terms include, or would have included, a balloon payment	1 - Balloon payment 2 - No balloon payment

Data Fields	Description	Values
		1111 - Exempt
<a href="#"><u>other nonamortizing features</u></a>	Whether the contractual terms include, or would have included, any term, other than those described in <a href="#"><u>Paragraphs 1003.4(a)(27)(i), (ii), and (iii)</u></a> that would allow for payments other than fully amortizing payments during the loan term	1 - Other non-fully amortizing features 2 - No other non-fully amortizing features 1111 - Exempt
<a href="#"><u>property value</u></a>	The value of the property securing the covered loan or, in the case of an application, proposed to secure the covered loan, relied on in making the credit decision	Varying values; Rounded to the midpoint of the nearest \$10,000 interval for which the reported value falls
<a href="#"><u>construction method</u></a>	Construction method for the dwelling	1 - Site-built 2 - Manufactured home
<a href="#"><u>occupancy type</u></a>	Occupancy type for the dwelling	1 - Principal residence 2 - Second residence 3 - Investment property
<a href="#"><u>manufactured home secured property type</u></a>	Whether the covered loan or application is, or would have been, secured by a manufactured home and land, or by a manufactured home and not land	1 - Manufactured home and land 2 - Manufactured home and not land 3 - Not applicable 1111 - Exempt
<a href="#"><u>manufactured home land property interest</u></a>	The applicant's or borrower's land property interest in the land on which a manufactured home is, or will be, located	1 - Direct ownership 2 - Indirect ownership 3 - Paid leasehold

Data Fields	Description	Values
		4 - Unpaid leasehold 5 - Not applicable 1111 - Exempt
<a href="#"><u>total units</u></a>	The number of individual dwelling units related to the property securing the covered loan or, in the case of an application, proposed to secure the covered loan	1 2 3 4 5-24 25-49 50-99 100-149 >149
<a href="#"><u>ageapplicant</u></a>	The age of the applicant	<25 25-34 35-44 45-54 55-64 65-74 >74 8888
<a href="#"><u>multifamily affordable units</u></a>	Reported values as a percentage, rounded to the nearest whole number, of the value reported for Total Units	Varying values



Data Fields	Description	Values
<a href="#"><u>income</u></a>	The gross annual income, in thousands of dollars, relied on in making the credit decision, or if a credit decision was not made, the gross annual income relied on in processing the application	Varying values
<a href="#"><u>debt to income ratio</u></a>	The ratio, as a percentage, of the applicant's or borrower's total monthly debt to the total monthly income relied on in making the credit decision	<20% 20%-<30% 30%-<36% 37% 38% 39% 40% 41% 42% 43% 44% 45% 46% 47% 48% 49% 50%-60% >60% NA Exempt

Data Fields	Description	Values
<a href="#"><u>applicant credit score type</u></a>	The name and version of the credit scoring model used to generate the credit score, or scores, relied on in making the credit decision	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 1111 - Exempt
<a href="#"><u>co-applicant credit score type</u></a>	The name and version of the credit scoring model used to generate the credit score, or scores, relied on in making the credit decision	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 1111 - Exempt

Data Fields	Description	Values
<a href="#"><u>applicant ethnicity-1</u></a>	Ethnicity of the applicant or borrower	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
<a href="#"><u>applicant ethnicity-2</u></a>	Ethnicity of the applicant or borrower	See <a href="#"><u>applicant ethnicity-1</u></a> values
<a href="#"><u>applicant ethnicity-3</u></a>	Ethnicity of the applicant or borrower	See <a href="#"><u>applicant ethnicity-1</u></a> values
<a href="#"><u>applicant ethnicity-4</u></a>	Ethnicity of the applicant or borrower	See <a href="#"><u>applicant ethnicity-1</u></a> values
<a href="#"><u>applicant ethnicity-5</u></a>	Ethnicity of the applicant or borrower	See <a href="#"><u>applicant ethnicity-1</u></a> values
<a href="#"><u>co-applicant ethnicity-1</u></a>	Ethnicity of the first co-applicant or co-borrower	1 - Hispanic or Latino 11 - Mexican 12 - Puerto Rican 13 - Cuban 14 - Other Hispanic or Latino 2 - Not Hispanic or Latino

Data Fields	Description	Values
		3 - Information not provided by applicant in mail, internet, or telephone application 4 - Not applicable 5 - No co-applicant
<a href="#"><u>co-applicant ethnicity-2</u></a>	Ethnicity of the first co-applicant or co-borrower	See <a href="#"><u>co-applicant ethnicity-1</u></a> values
<a href="#"><u>co-applicant ethnicity-3</u></a>	Ethnicity of the first co-applicant or co-borrower	See <a href="#"><u>co-applicant ethnicity-1</u></a> values
<a href="#"><u>co-applicant ethnicity-4</u></a>	Ethnicity of the first co-applicant or co-borrower	See <a href="#"><u>co-applicant ethnicity-1</u></a> values
<a href="#"><u>co-applicant ethnicity-5</u></a>	Ethnicity of the first co-applicant or co-borrower	See <a href="#"><u>co-applicant ethnicity-1</u></a> values
<a href="#"><u>applicant ethnicity observed</u></a>	Whether the ethnicity of the applicant or borrower was collected on the basis of visual observation or surname	1 - Collected on the basis of visual observation or surname 2 - Not collected on the basis of visual observation or surname 3 - Not applicable
<a href="#"><u>co-applicant ethnicity observed</u></a>	Whether the ethnicity of the first co-applicant or co-borrower was collected on the basis of visual observation or surname	1 - Collected on the basis of visual observation or surname 2 - Not collected on the basis of visual observation or surname 3 - Not applicable 4 - No co-applicant

Data Fields	Description	Values
<a href="#"><u>applicant_race-1</u></a>	Race of the applicant or borrower	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 or Other Pacific Islander 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
<a href="#"><u>applicant_race-2</u></a>	Race of the applicant or borrower	See <a href="#"><u>applicant_race-1</u></a> values

Data Fields	Description	Values
<a href="#"><u>applicant_race-3</u></a>	Race of the applicant or borrower	See <a href="#"><u>applicant_race-1</u></a> values
<a href="#"><u>applicant_race-4</u></a>	Race of the applicant or borrower	See <a href="#"><u>applicant_race-1</u></a> values
<a href="#"><u>applicant_race-5</u></a>	Race of the applicant or borrower	See <a href="#"><u>applicant_race-1</u></a> values
<a href="#"><u>co-applicant_race-1</u></a>	Race of the first co-applicant or co-borrower	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 or Other Pacific Islander 41 - Native Hawaiian 42 - Guamanian or Chamorro 43 - Samoan 44 - Other Pacific Islander 5 - White

Data Fields	Description	Values
		6 - Information not provided by applicant in mail, internet, or telephone application 7 - Not applicable 8 - No co-applicant
<a href="#"><u>co-applicant race-2</u></a>	Race of the first co-applicant or co-borrower	See <a href="#"><u>co-applicant race-1</u></a> values
<a href="#"><u>co-applicant race-3</u></a>	Race of the first co-applicant or co-borrower	See <a href="#"><u>co-applicant race-1</u></a> values
<a href="#"><u>co-applicant race-4</u></a>	Race of the first co-applicant or co-borrower	See <a href="#"><u>co-applicant race-1</u></a> values
<a href="#"><u>co-applicant race-5</u></a>	Race of the first co-applicant or co-borrower	See <a href="#"><u>co-applicant race-1</u></a> values
<a href="#"><u>applicant race observed</u></a>	Whether the race of the applicant or borrower was collected on the basis of visual observation or surname	1 - Collected on the basis of visual observation or surname 2 - Not collected on the basis of visual observation or surname 3 - Not applicable
<a href="#"><u>co-applicant race observed</u></a>	Whether the race of the first co-applicant or co-borrower was collected on the basis of visual observation or surname	1 - Collected on the basis of visual observation or surname 2 - Not collected on the basis of visual observation or surname 3 - Not applicable 4 - No co-applicant
<a href="#"><u>applicant sex</u></a>	Sex of the applicant or borrower	1 - Male 2 - Female

Data Fields	Description	Values
		3 - Information not provided by applicant in mail, internet, or telephone application 4 - Not applicable 6 - Applicant selected both male and female
<a href="#"><u>co-applicant sex</u></a>	Sex of the first co-applicant or co-borrower	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
<a href="#"><u>applicant sex observed</u></a>	Whether the sex of the applicant or borrower was collected on the basis of visual observation or surname	1 - Collected on the basis of visual observation or surname 2 - Not collected on the basis of visual observation or surname 3 - Not applicable
<a href="#"><u>co-applicant sex observed</u></a>	Whether the sex of the first co-applicant or co-borrower was collected on the basis of visual observation or surname	1 - Collected on the basis of visual observation or surname 2 - Not collected on the basis of visual observation or surname 3 - Not applicable



Data Fields	Description	Values
		4 - No co-applicant
<a href="#"><u>applicant age</u></a>	The age, in years, of the applicant or borrower	Varying values; Ages binned are: 25-34 35-44 45-54 55-64 65-74
<a href="#"><u>co-applicant age</u></a>	The age, in years, of the first co-applicant or co-borrower	See <a href="#"><u>applicant age</u></a> values
<a href="#"><u>applicant age above 62</u></a>	Whether the applicant or borrower age is above 62	Yes No NA
<a href="#"><u>co-applicant age above 62</u></a>	Whether the first co-applicant or co-borrower age is above 62	See <a href="#"><u>applicant age above 62</u></a> values
<a href="#"><u>submission of application</u></a>	Whether the applicant or borrower submitted the application directly to the financial institution	1 - Submitted directly to your institution 2 - Not submitted directly to your institution 3 - Not applicable 1111 - Exempt
<a href="#"><u>initially payable to institution</u></a>	Whether the obligation arising from the covered loan was, or, in the case of an application, would have been, initially payable to the financial institution	1 - Initially payable to your institution

Data Fields	Description	Values
		2 - Not initially payable to your institution 3 - Not applicable 1111 - Exempt
<a href="#"><u>aus-1</u></a>	The automated underwriting system(s) (AUS) used by the financial institution to evaluate the application	1 - Desktop Underwriter (DU) 2 - Loan Prospector (LP) or Loan Product Advisor 3 - Technology Open to Approved Lenders (TOTAL) Scorecard 4 - Guaranteed Underwriting System (GUS) 5 - Other 6 - Not applicable 1111 - Exempt
<a href="#"><u>aus-2</u></a>	The automated underwriting system(s) (AUS) used by the financial institution to evaluate the application	See <a href="#"><u>aus-1</u></a> values
<a href="#"><u>aus-3</u></a>	The automated underwriting system(s) (AUS) used by the financial institution to evaluate the application	See <a href="#"><u>aus-1</u></a> values
<a href="#"><u>aus-4</u></a>	The automated underwriting system(s) (AUS) used by the financial institution to evaluate the application	See <a href="#"><u>aus-1</u></a> values
<a href="#"><u>aus-5</u></a>	The automated underwriting system(s) (AUS) used by the financial institution to evaluate the application	See <a href="#"><u>aus-1</u></a> values
<a href="#"><u>denial reason-1</u></a>	The principal reason, or reasons, for denial	1 - Debt-to-income ratio 2 - Employment history

Data Fields	Description	Values
		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
<a href="#"><u>denial_reason-2</u></a>	The principal reason, or reasons, for denial	See <a href="#"><u>denial_reason-1</u></a> values
<a href="#"><u>denial_reason-3</u></a>	The principal reason, or reasons, for denial	See <a href="#"><u>denial_reason-1</u></a> values
<a href="#"><u>denial_reason-4</u></a>	The principal reason, or reasons, for denial	See <a href="#"><u>denial_reason-1</u></a> values
<a href="#"><u>tract_population</u></a>	Total population in tract	Varying values
<a href="#"><u>tract_minority_population_percent</u></a>	Percentage of minority population to total population for tract, rounded to two decimal places	Varying values
<a href="#"><u>ffiec_msa_md_median_family_income</u></a>	FFIEC Median family income in dollars for the MSA/MD in which the tract is located (adjusted annually by FFIEC)	Varying values
<a href="#"><u>tract_to_msa_income_percentage</u></a>	Percentage of tract median family income compared to MSA/MD median family income	Varying values
<a href="#"><u>tract_owner_occupied_units</u></a>	Number of dwellings, including individual condominiums, that are lived in by the owner	Varying values

Data Fields	Description	Values
<a href="#"><u>tract one to four family homes</u></a>	Dwellings that are built to houses with fewer than 5 families	Varying values
<a href="#"><u>tract median age of housing units</u></a>	Tract median age of homes	Varying values

Source: Federal Financial Institutions Examination Council, [Public HMDA - Data Fields with Values and Definitions](#)