



HMDA | REPORTABLE DATA BREAKDOWN

DATA POINT	DESCRIPTION	STATUS	REGULATORY REFERENCE
Legal Entity Identifier (LEI)	Identifier issued to the financial institution (FI) by a utility endorsed by the Global LEI Foundation or LEI Regulatory Oversight Committee	MODIFIED	1003.4(a)(1)(i)(A)
Universal Loan Identifier (ULI)	Identifier assigned to identify and retrieve a loan or application that contains the FI's LEI, an internally generated sequence of characters and a check digit	MODIFIED	1003.4(a)(1)(i) Comments 4(a)(1)(i)-1 through 5 and Appendix C
Application Date	Date the application was received or the date on the application form	EXISTING	1003.4(a)(1)(ii) Comments 4(a)(1)(ii)-1 through 3
Loan Type	Indicates whether the loan or application is insured by the Federal Housing Administration, guaranteed by the Veterans Administration, Rural Housing Service or Farm Service Agency	EXISTING	1003.4(a)(2) Comment 4(a)(2)-1
Loan Purpose	Indicates whether the transaction is for a home purchase, home improvement, refinancing, cash-out refinancing or another purpose	MODIFIED	1003.4(a)(3) Comments 4(a)(3)-1 through 5
Preapproval	Indicates whether the transaction involved a preapproval request for a home purchase loan under a preapproval program	MODIFIED	1003.4(a)(4) Comments 4(a)(4)-1 and 2
Construction Method	Indicates whether the dwelling is site-built or a manufactured home	MODIFIED	1003.4(a)(5) Comments 4(a)(5)-1 through 3
Occupancy Type	Indicates whether the property will be used as a principal residence, second residence or investment property	MODIFIED	1003.4(a)(6) Comments 4(a)(6)-1 through 5
Loan Amount	Amount of the loan or the amount for which the consumer applied	MODIFIED	1003.4(a)(7) Comments 4(a)(7)-1 through 9
Action Taken	Type of action taken on the loan, application or preapproval request	EXISTING	1003.4(a)(8) Comments 4(a)(8)(i)-1 through 14 and 4(a)(8)(ii)-1 through 6
Action Taken Date	Date of action taken on the loan, application or preapproval request	EXISTING	1003.4(a)(8) Comments 4(a)(8)(i)-1 through 14 and 4(a)(8)(ii)-1 through 6
Property Address	Address of the property securing the loan or proposed to secure the loan	NEW	1003.4(a)(9)(i) Comments 4(a)(9)-1 through 5 and 4(a)(9)(i)-1 through 3
Property Location	Location of the property securing the loan or proposed to secure the loan by state, county and census tract	EXISTING	1003.4(a)(9)(ii) Comments 4(a)(9)-1 through 5, 4(a)(9)(ii)(B)-1 and 4(a)(9)(ii)(C)-1
Ethnicity, Race & Sex	Applicant's or borrower's ethnicity, race and sex. Also, indicates whether this information was collected by visual observation or surname	MODIFIED	1003.4(a)(10)(i) Comments 4(a)(10)(i)-1 and 2 and Appendix B
Age	Applicant's or borrower's age	NEW	1003.4(a)(10)(ii) Comments 4(a)(10)(ii)-1 through 5
Income	If credit decision is made = gross annual income relied on in making the credit decision. If credit decision is <u>not</u> made = gross annual income relied on in processing the application.	EXISTING	1003.4(1)(10)(iii) Comments 4(a)(10)(iii)-1 through 10
Type of Purchaser	Type of entity that purchased the loan	MODIFIED	1003.4(a)(11) Comments 4(a)(11)-1 through 10
Rate Spread	Difference between the APR and average prime offer rate for a comparable transaction	MODIFIED	1003.4(a)(12) Comments 4(a)(12)-1 through 8
HOEPA Status	Indicates whether the loan is a high-cost mortgage under the Home Ownership and Equity Protection Act	EXISTING	1003.4(13) Comment 4(a)(13)-1
Lien Status	Indicates whether the lien is a first or subordinate lien	MODIFIED	1003.4(a)(14) Comments 4(a)(14)-1 and 2
Credit Score	Credit score(s) relied upon and the name and version of the credit scoring model	NEW	1003.4(a)(15) Comments 4(a)(15)-1 through 7
Reason for Denial	Reason(s) the application was denied	MODIFIED	1003.4(a)(16) Comments 4(a)(16)-1 through 4
Total Loan Costs or Total Points & Fees	Either total loan costs or total points and fees charged	NEW	1003.4(a)(17) Comments 4(a)(17)(i)-1 through 3 and 4(a)(17)(ii)-1 through 2



HMDA | REPORTABLE DATA BREAKDOWN

DATA POINT	DESCRIPTION	STATUS	REGULATORY REFERENCE
Origination Charges	Total borrower-paid origination charges	NEW	1003.4(a)(18) Comments 4(a)(18)-1 through 3
Discount Points	Points paid to the creditor to reduce the interest rate	NEW	1003.4(a)(19) Comments 4(a)(19)-1 through 3
Lender Credits	Amount of lender credits	NEW	1003.4(a)(20) Comments 4(a)(20)-1 through 3
Interest Rate	Interest rate of the approved application or loan	NEW	1003.4(a)(21) Comments 4(a)(21)-1 through 3
Prepayment Penalty Term	Term in months of any prepayment penalty	NEW	1003.4(a)(22) Comments 4(a)(22)-1 through 2
Debt-to-Income Ratio	Ratio of the applicant's or borrower's total monthly debt to total monthly income relied on	NEW	1003.4(a)(23) Comments 4(a)(23)-1 through 7
Combined Loan-to-Value Ratio	Ratio of the total amount of debt that is secured by the property to the value of the property that was relied on	NEW	1003.4(a)(24) Comments 4(a)(24)-1 through 5
Loan Term	Number of months after which the legal obligation will mature or terminate	NEW	1003.4(a)(25) Comments 4(a)(25)-1 through 5
Introductory Rate Period	Number of months until the first date the interest rate may change	NEW	1003.4(a)(26) Comments 4(a)(26)-1 through 4
Non-Amortizing Features	Indicates whether the transaction involves a balloon payment, interest-only payments, negative amortization or any other type of non-amortizing feature	NEW	1003.4(a)(27) Comment 4(a)(27)-1
Property Value	Value of the property relied on that secures the loan	NEW	1003.4(a)(28) Comments 4(a)(28)-1 through 4
Manufactured Home Secured Property Type	Indicates whether the covered loan is secured by a manufactured home and land or a manufactured home with no land	NEW	1003.4(a)(29) Comments 4(a)(29)-1 through 4
Manufactured Home Land Property Interest	Information about the applicant's or borrower's ownership or leasehold interest in the land where the manufactured home is located	NEW	1003.4(a)(30) Comments 4(a)(30)-1 through 6
Total Units	Number of individual dwelling units related to the property	NEW	1003.4(31) Comments 4(a)(3)-1 through 4
Multifamily Affordable Units	Number of individual dwelling units related to the property that are income-restricted under federal, state or local affordable housing programs	NEW	1003.4(a)(32) Comments 4(a)(32)-1 through 6
Application Channel	Indicates whether the application was submitted directly to the FI and whether the obligation was initially payable to the FI	NEW	1003.4(a)(33) Comments 4(a)(33)-1, 4(a)(33)(i)-1, and 4(a)(33)(ii)-1 through 2
Mortgage Loan Originator NMLSR Identifier	National Mortgage Licensing System Registry (NMLSR) identifier for the MLO	NEW	1003.4(a)(34) Comments 4(a)(34)-1 through 3
Automated Underwriting System	Name of the automated underwriting system used by the FI to evaluate the application and the result generated by that system	NEW	1003.4(a)(35) Comments 4(a)(35)-1 through 6
Reverse Mortgage	Indicates if whether the transaction is for a reverse mortgage	NEW	1003.4(a)(36)
Open-End Line of Credit	Indicates whether the transaction is for an open-end line of credit	NEW	1003.4(a)(37) Comment 4(a)(37)-1
Business or Commercial Purpose	Indicates whether the transaction is primarily for a business or commercial purpose	NEW	1003.4(a)(38) Comment 4(a)(38)-1

This guide summarizes the requirements under HMDA and Regulation C and has primarily been derived from the CFPB's Summary of Reportable Data chart. This guide is intended only for a quick reference and is not a substitute for the regulation or official commentary. It does not contain information about the submission process, nor does it address any of the exceptions that are found in the HMDA Rule.