QuestSoft®

Data Point #	Data Point	Multiple Data Fields Required	Field #	Data Field	Content / Values	S 2155 - 104(a) Impact	
						Unchanged	Exempt Value
			01	Record Identifier		x	
01	Legal Entity Identifier (LEI)		02	Legal Entity Identifier (LEI)		x	
02	Universal Loan Identifier (ULI) / Non-Universal Loan Identifier (NULI)		03	Universal Loan Identifier (ULI) / Non-Universal Loan Identifier (NULI)			NULI
03	Application Date		04	Application Date		x	
04	Loan Type		05	Loan Type	1=Conventional 2=FHA 3=VA 4=FSA/RHS	x	
05	Loan Purpose		06	Loan Purpose	1=Home purchase 2=Home improvement 31=Refinancing 32=Cash-out refinancing 4=Other purpose	x	
06	Preapproval		07	Preapproval	1=Preapproval requested 2=Preapproval not requested	x	
07	Construction Method		08	Construction Method	1=Site built 2=Manufactured home	x	
08	Occupancy Type		09	Occupancy Type	1=Primary residence 2=Second residence 3=Investment property	x	
09	Loan Amount		10	Loan Amount		x	
10	Action Taken		11	Action Taken	1=Loan originated 2=Application approved but not accepted 3=Application denied 4=Application withdrawn by applicant 5=File closed for incompleteness 6=Purchased loan 7=Preapproval request denied 8=Preapproval approved but not accepted	x	
11	Action Date		12	Action Taken Date		x	
12	Property Address	Y	13	Street Address			Exempt
			16	Zip Code			Exempt
			14	City			Exempt
13	County		17	County	State + County 06037	x	
14	Census Tract		18	Census Tract	State + County + Tract 06037264000	x	
15	State		15	State	*Subject to requirements of both Property Address and Property Location*	x	

Data Point #	Data Point	Multiple Data Fields Required	Field #	Data Field	Content / Values	S 2155 - 104(a) Impact	
						Unchanged	Exempt Value
16	Ethnicity		19	Ethnicity of Applicant or Borrower: 1	1=Hispanic or Latino (Check one or more) 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 4=Not applicable	x	
			20	Ethnicity of Applicant or Borrower: 2			
			21	Ethnicity of Applicant or Borrower 3			
			22	Ethnicity of Applicant or Borrower 4			
			23	Ethnicity of Applicant or Borrower 5			
			24	Ethnicity of Applicant or Borrower: Conditional: Other Hispanic or Latino	Free form text	x	
			25	Ethnicity of Co-Applicant or Co-Borrower: 1	1=Hispanic or Latino (Check one or more) 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 4=Not applicable 5=No co-applicant	x	
			26	Ethnicity of Co-Applicant or Co-Borrower: 2			
			27	Ethnicity of Co-Applicant or Co-Borrower: 3			
			28	Ethnicity of Co-Applicant or Co-Borrower: 4			
			29	Ethnicity of Co-Applicant or Co-Borrower: 5			
			30	Ethnicity of Co-Applicant or Co-Borrower: Other Hispanic or Latino	Free form text	x	
			31	Ethnicity of Applicant or Borrower 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	x	
			32	Ethnicity of Co-Applicant or Co-Borrower 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	x	

Data Point #	Data Point	Multiple Data Fields Required	Field #	Data Field	Content / Values	S 2155 - 104(a) Impact	
						Unchanged	**Exempt Value**

17	Race		33	Race of Applicant or Borrower: 1	1=American Indian or Alaska Native
					2=Asian
					  21=Asian Indian
					  22=Chinese
						x	

			34	Race of Applicant or Borrower: 2	23-Filipino
					  24=Japanese
					  25=Korean
					  26=Vietnamese		

			35	Race of Applicant or Borrower: 3	27=Other Asian 3=Black or African American 4=Native Hawaiian or Other Pacific Islander		

			36	Race of Applicant or Borrower: 4	41=Native Hawaiian
					  42=Guamanian or Chamorro
					  43=Samoan
					  44=Other Pacific Islander		

			37	Race of Applicant or Borrower: 5	5=White 6=Information not provided by applicant in mail, internet, or telephone 7=Not applicable		
			38	Race of Applicant or Borrower: Am Indian or Alaska Native	Free form text	x	
			39	Race of Applicant or Borrower: Other Asian	Free form text	x	
			40	Race of Applicant or Borrower: Other Pacific Islander	Free form text	x	

			41	Race of Co-Applicant or Co-Borrower: 1	1=American Indian or Alaska Native
					2=Asian
					  21=Asian Indian
					  22=Chinese
						x	

			42	Race of Co-Applicant or Co-Borrower: 2	23-Filipino
					  24=Japanese
					  25=Korean
					  26=Vietnamese		

			43	Race of Co-Applicant or Co-Borrower: 3	27=Other Asian 3=Black or African American 4=Native Hawaiian or Other Pacific Islander		

			44	Race of Co-Applicant or Co-Borrower: 4	41=Native Hawaiian
					  42=Guamanian or Chamorro
					  43=Samoan
					  44=Other Pacific Islander
					5=White		

			45	Race of Co-Applicant or Co-Borrower: 5	6=Information not provided by applicant in mail, internet, or telephone 7=Not applicable 8=No co-applicant		

Data Point #	Data Point	Multiple Data Fields Required	Field #	Data Field	Content / Values	S 2155 - 104(a) Impact Unchanged	S 2155 - 104(a) Impact Exempt Value
17	Race		46	Race of Co-Applicant or Co-Borrower: American Indian or Alaska Native Enrolled or Principal Tribe	Free form text	x	
			47	Race of Co-Applicant or Co-Borrower: Other Asian	Free form text	x	
			48	Race of Co-Applicant or Co-Borrower: Other Pacific Islander	Free form text	x	
			49	Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	1=Collected on the basis of visual observation or surname	x	
			50	Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	2=Not collected on the basis of visual observation or surname		
18	Sex		51	Sex pf Applicant or Borrower	1=Male	x	
			52	Sex of Co-Applicant or Co-Borrower	2=Female		
			53	Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname	1=Collected on the basis of visual observation or surname	x	
			54	Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname	2=Not collected on the basis of visual observation or surname		
19	Age		55	Age of Applicant or Borrower		x	
			56	Age of Co-Applicant or Co-Borrower		x	
20	Income		57	Income		x	
21	Type of Purchaser		58	Type of Purchaser	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	x	
22	Rate Spread		59	Rate Spread			Exempt
23	HOEPA Status		60	HOEPA Status	1=High-cost mortgage 2=Not a high-cost mortgage 3=Not applicable	x	
24	Lien Status		61	Lien Status	1=Secured by a first lien 2=Secured by a subordinate lien	x	

Data Point #	Data Point	Multiple Data Fields Required	Field #	Data Field	Content / Values	S 2155 - 104(a) Impact	
						Unchanged	Exempt Value
25	Credit Score	Y	62	Credit Score of Applicant or Borrower	7777=Credit score is not a number 8888=Not applicable 1111=Exempt		1111
			63	Credit Score of Co-Applicant or Co-Borrower	7777=Credit score is not a number 8888=Not applicable 1111=Exempt		1111
			64	Applicant or Borrower, Name and Version of Credit Scoring Model	1=Equifax Beacon 5.0 2=Experian Fair Isaac 3=FICO Risk Score Classic 04 4=FICO Risk Score Classic 98 5=Vantage Score 2.0 6=Vantage Score 3.0 7=More than one credit scoring model 8=Other credit scoring model 9=Not applicable 1111=Exempt		1111
			65	Applicant or Borrower, Name/Version of Credit Scoring Model: Code 8	Free form text		"blank"
			66	Co-Applicant or Co-Borrower, Name and Version of Credit Scoring Model	1=Equifax Beacon 5.0 2=Experian Fair Isaac 3=FICO Risk Score Classic 04 4=FICO Risk Score Classic 98 5=Vantage Score 2.0 6=Vantage Score 3.0 7=More than one credit scoring model 8=Other credit scoring model 9=Not applicable 1111=Exempt		1111
			67	Co-Applicant or Co-Borrower, Name/Version of Credit Scoring Model: Conditional, Code 8	Free form text		"blank"
26	Reason for Denial	Y	68	Reason for Denial: 1	1=Debt-to-income ratio 2=Employment history 3=Credit history 4=Collateral 5=Insufficient cash (down payment, closing costs) 6=Unverifiable information 7=Credit application incomplete 8=Mortgage insurance denied 9=Other 10=Not applicable 1111=Exempt (only in Den Rsn 1)		1111 *Required for OCC regulated banks regardless of exempt status*
			69	Reason for Denial: 2			
			70	Reason for Denial: 3			
			71	Reason for Denial: 4			
			72	Reason for Denial: Conditional - Free Form Text for Code 9	Free form text		"blank"

Data Point #	Data Point	Multiple Data Fields Required	Field #	Data Field	Content / Values	S 2155 - 104(a) Impact	
						Unchanged	Exempt Value
27	Total Loan Costs or Total Points and Fees	Y	73	Total Loan Costs			Exempt
			74	Total Points and Fees			Exempt
28	Origination Charges		75	Origination Charges			Exempt
29	Discount Points		76	Discount Points			Exempt
30	Lender Credits		77	Lender Credits			Exempt
31	Interest Rate		78	Interest Rate			Exempt
32	Prepayment Penalty Term		79	Prepayment Penalty Term			Exempt
33	Debt-to-Income Ratio		80	Debt-to-Income Ratio			Exempt
34	Combined Loan-to-Value Ratio		81	Combined Loan-to-Value Ratio			Exempt
35	Loan Term		82	Loan Term			Exempt
36	Introductory Rate Period		83	Introductory Rate Period			Exempt
37	Non-Amortizing Features	Y	84	Balloon Payment	1=Balloon payment 2=No balloon payment 1111=Exempt		1111
			85	Interest-Only Payments	1=Interest-only payments 2=No interest-only payments 1111=Exempt		1111
			86	Negative Amortization	1=Negative amortization 2=No negative amortization 1111=Exempt		1111
			87	Other Non-amortizing Features	1=Other non-fully amortizing features 2=No other non-fully amortizing features 1111=Exempt		1111
38	Property Value		88	Property Value			Exempt
39	Manufactured Home Secured Property Type		89	Manufactured Home Secured Property Type	1=Manufactured home and land 2=Manufactured home and not land 3=Not applicable 1111=Exempt		1111
40	Manufactured Home Land Property Interest		90	Manufactured Home Land Property Interest	1=Direct ownership 2=Indirect ownership 3=Paid leasehold 4=Unpaid leasehold 5=Not applicable 1111=Exempt		1111
41	Total Units		91	Total Units		x	
42	Multifamily Affordable Units		92	Multifamily Affordable Units			Exempt
43	Application Channel	Y	93	Submission of Application	1=Submitted directly to your institution 2=Not submitted directly to your institution 3=Not applicable 1111=Exempt		1111

Data Point #	Data Point	Multiple Data Fields Required	Field #	Data Field	Content / Values	S 2155 - 104(a) Impact	
						Unchanged	Exempt Value
43	Application Channel	Y	94	Initially Payable to Your Institution	1=Initially payable to your institution 2=Not initially payable to your institution 3=Not applicable 1111=Exempt		1111
44	Mortgage Loan Originator NMLSR Identifier		95	Mortgage Loan Originator NMLSR Identifier			Exempt
45	Automated Underwriting System	Y	96	Automated Underwriting System: 1	1=Desktop Underwriter (DU)		1111
			97	Automated Underwriting System: 2	2=Loan Prospector (LP)		
			98	Automated Underwriting System: 3	3=Technology Open to Approved Lenders		
			99	Automated Underwriting System: 4	(TOTAL) Scorecard		
			100	Automated Underwriting System: 5	4=Guaranteed Underwriting System (GUS)		
			101	Automated Underwriting System: Conditional - Code 5			"blank"
			102	Automated Underwriting System Result: 1	1=Approve/Eligible		1111
			103	Automated Underwriting System Result: 2	2=Approve/Ineligible		
			104	Automated Underwriting System Result: 3	3=Refer/Eligible		
			105	Automated Underwriting System Result: 4	4=Refer/Ineligible		
			106	Automated Underwriting System Result: 5	5=Refer with Caution		
			107	Automated Underwriting System Result: Conditional - Code 16			"blank"
46	Reverse Mortgage		108	Reverse Mortgage	1=Reverse mortgage 2=Not a reverse mortgage 1111=Exempt		1111
47	Open-End Line of Credit		109	Open-End Line of Credit	1=Open-end line of credit 2=Not an open-end line of credit 1111=Exempt		1111
48	Business or Commercial Purpose		110	Business or Commercial Purpose	1=Primarily for a business or commercial purpose 2=Not primarily for a business or commercial purpose 1111=Exempt		1111