

CRA Wiz and Fair Lending Wiz 7.x - Consumer File Structure Specs (Updated 6/3/2021)

| Field # | Field Name | Description | Data Type | Length | Comments | Source File / Document Field Name |
|----------------|-------------------|-------------------------|------------------|---------------|---|--|
| 1 | Applnumb | Loan/Application Number | Char | 25 | Unique identifier | |
| 2 | ApplDate | Application Date | Date | 8 | Format is mm/dd/yyyy | |
| 3 | LoanType | Type of Loan | Char | 2 | Consumer Loan Types: 04=Home Equity 05=Motor Vehicle 06=Credit Card 07=Other Secured Consumer 08=Other Unsecured Consumer 09=Other Loan Data | |
| 4 | LoanAmount | Loan Amount | Decimal | 9,15,3 | Loan Amount data is rounded to 000s without commas, decimals or leading \$ signs. | |
| 5 | Action | Action Taken | Char | 1 | Values are 1,2,3,4,5,6,7, or 8: 1 = Originated 2 = Approved not Accepted 3 = Denied 4 = Withdrawn 5 = Closed Incomplete 6 = Purchased 7 = Preapproval Denied 8 = Preapproved not Accepted | |
| 6 | ActionDate | Date of Action Taken | Date | 8 | Format is mm/dd/yyyy | |
| 7* | MSA | MSA FIPS Code | Char | 5 | FIPS Code or NA | |
| 8* | State | State FIPS Code | Char | 2 | FIPS Code or NA | |
| 9* | County | County FIPS Code | Char | 3 | FIPS Code or NA | |
| 10* | CensusTrac | Census Tract FIPS Code | Char | 7 | FIPS Code or NA | |
| 11 | Income | Applicant Income | Decimal | 9,15,3 | Income data is rounded to 000s without commas, decimals or leading \$ signs. Additional space is provided for clients who wish to perform additional analysis on this data. | |

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|---------|------------|------------------------|-----------|--------|---|-----------------------------------|
| 12 | Affiliate | Affiliate Lending Flag | Char | 1 | 1=Originated/purchased by institution 2=Originated/purchased by an affiliate | |
| 13* | Address | Property Address | VarChar | 40 | | |
| 14* | City | City | VarChar | 25 | | |
| 15* | State_Abrv | State Abbreviation | Char | 2 | i.e. CA (California) | |
| 16* | Zip | Zip Code | Char | 5 | | |
| 17* | Zip4 | Zip 4 Extension | Char | 4 | If available | |

*NOTE: If the institution provides geocodes for its records, then Fields 6-9 are required in the download, and Fields 13-17 are optional. If the institution wishes CRA Wiz to geocode the records, then Fields 6-9 are optional, and Fields 13-17 are required in the download.

Additional Fields Recommended for Fair Lending Analysis:

| Field # | Field Name | Description | Data Type | Length | Comments | Source File / Document Field Name |
|---------|---------------------------|---------------------------------|-----------|--------|--|-----------------------------------|
| 18 | InterestRate | Interest Rate / Note Rate | Decimal | 5,9,3 | | |
| 19 | Loan_Term | Loan Term | Int | 4 | In Months | |
| 20 | BERatio / DTIRatio | Back-end Ratio / Debt-to-Income | Decimal | 5,9,2 | | |
| 21 | LTV | Loan-to-value Ratio | Decimal | 5,9,2 | | |
| 22 | FERatio | Payment-to-income Ratio | Decimal | 5,9,2 | | |
| 23 | Cust_Credt | Custom Credit | Decimal | 5,5,0 | | |
| 24 | AppCreditScore | Applicant Credit Score | Decimal | 5,5,0 | | |
| 25 | CoAppCreditScore | Co-Applicant Credit Score | Decimal | 5,5,0 | | |
| 26 | BuyRate | Buy Rate | Decimal | 5,9,3 | | |
| 27 | APR | Annual Percentage Rate | Decimal | 5,9,3 | | |
| 28 | Age | Applicant Age | Int | 4 | In whole years | |
| 29 | Coa_Age | Co-Applicant Age | Int | 4 | In whole years | |
| 30 | LoanProg | Loan Program Description | VarChar | 30 | | |
| 31 | Channel | Lending Channel | VarChar | 20 | Direct, Indirect, Wholesale, Retail, Correspondent | |

NOTE: Fields 18-31 are optional, but highly recommended for fair lending analysis.

NOTE: In many cases in the tables above, the Length column displays three values (example: 9,15,3). These values indicate size, precision and scale. Size indicates the number of bytes required in memory. Precision indicates the total allowable length of the field. Scale indicates the number of characters after the decimal point.

Additional Fields Recommended for Auto / Motor Vehicle:

| Field # | Field Name | Description | Data Type | Length | Comments | Source File / Document Field Name |
|----------------|--------------------|----------------------------|------------------|---------------|---|--|
| 32 | AutoMake | Make | VarChar | 10 | | |
| 33 | AutoModel | Model | VarChar | 25 | | |
| 34 | AutoYear | Year | Decimal | 5,5,0 | | |
| 35 | AutoType | Automobile or Vehicle Type | VarChar | 10 | New, Used, Demo, Lease, etc. | |
| 36 | AutoMileage | Mileage | Decimal | 10,10,0 | Absolute value without commas or decimals | |
| 37 | AutoDealerName | Dealer Name | VarChar | 25 | | |
| 38 | AutoDealerNumber | Dealer Number | VarChar | 10 | | |
| 39 | AutoDownPayment | Down Payment | Decimal | 5,9,3 | | |
| 40 | AutoTradeInValue | Trade-in Value | Decimal | 5,9,3 | | |
| 41 | AutoMonthlyPayment | Monthly Payment | Decimal | 5,9,3 | | |

NOTE: Fields 32-41 are not required but are highly recommended if available for Fair Lending Analysis.

Additional Fields Required for Proxy:

| Field # | Field Name | Description | Data Type | Length | Comments | Source File / Document Field Name |
|----------------|-------------------|-------------------------|------------------|---------------|-------------------------------|--|
| 42 | FirstName | Applicate First Name | Char | 20 | | |
| 43 | LastName | Applicate Last Name | Char | 20 | | |
| 44 | cFirstName | Co-Applicate First Name | Char | 20 | | |
| 45 | cLastName | Co-Applicate Last Name | Char | 20 | | |
| 46* | Sex | Applicate Sex | Char | 1 | Proxy values populated by Wiz | |
| 47* | CoaSex | Co-Applicate Sex | Char | 1 | Proxy values populated by Wiz | |
| 48* | Race | Applicate Race | Char | 1 | Proxy values populated by Wiz | |
| 49* | Coa_Race | Co-Applicate Race | Char | 1 | Proxy values populated by Wiz | |
| 50* | Ethnicity | Applicate Ethnicity | Char | 1 | Proxy values populated by Wiz | |
| 51* | Coa_Ethnicity | Co-Applicate Ethnicity | Char | 1 | Proxy values populated by Wiz | |

NOTE: Fields 42-51 are not required but are highly recommended applying proxy values.

*NOTE: Fields 46-51 are calculated by proxy.