

FR Y-14M: Address Matching Loan Level Data Collection

Data Format

The BHCs shall provide the data each month in a single bar-delimited text file. Fields should be delimited with a vertical bar (|, ASCII decimal 124, ASCII hexadecimal 7C). This will be a “month-end” file produced each month and reported no later than thirty (30) calendar days after the end of the reporting month. This file will contain one record per active loan in the contributor’s inventory.

For every loan reported on the Y-14M First Lien Closed-end 1-4 Family Loan or Home Equity Loan and Home Equity Line of Credit Schedules, the BHCs shall provide the information set forth in this schedule.

Additional Formatting:

- Options for all fields are comprehensive identifying a valid value for all loans regardless of status. If a value is Unknown or Unavailable the field should be left NULL - populated with a sequence of two vertical bars (||, ASCII decimal 124, ASCII hexadecimal 7C) with no intervening spaces or explicit N/A coding.
- No quotation marks should be used as text identifiers.
- Please do not provide a header row

Inactive inventory that was paid off in one manner or another (servicing transfer, involuntary liquidation or paid-in-full by borrower) before the beginning of the reporting month should not be included.

| No | Name | Detailed Description | Allowed Values | Format |
|----|-------------------------|---|---|---------------|
| 1 | Loan Number | An identifier for this loan that will be the same from month to month. It must identify the loan for its entire life and must be unique (piggy-backs should be separated). It also must be the same loan number that is provided in the Loss Mitigation files. | A contributor-defined alpha-numeric value up to 32 characters. | Character(32) |
| 2 | Property Street Address | The street address associated with the property. Must include street direction prefixes, direction suffixes, and Unit Number for condos and coops. | Text field. Include street prefixes, suffixes, and unit number, e.g.: 123 E Main St # 123 123 Highway 79 South Unit 567 | Text |
| 3 | Property City | The city in which the property is located. Contributors should be careful to provide the property city (not the mailing state of the borrower). | Text field | Text |
| 4 | Property State | The state in which the property is located. Contributors should be careful to provide the property state (not the mailing state of the | Two-letter postal codes for the state. | Character(2) |

| No | Name | Detailed Description | Allowed Values | Format |
|----|------------------------|--|--|--------------|
| | | borrower). | | |
| 5 | Property ZIP code | Nine-digit ZIP code of the property or five-digit ZIP code if nine-digit is not available. Please be sure to provide the property ZIP code (not the mailing ZIP). | Five-digit or nine-digit number. Include leading zeroes WITH NO DASHES, e.g.: 00901 101015271 | Numeric(5) |
| 6 | Mailing Street Address | The borrower's mailing street address. May be the same as the Property address. Must include street prefixes, suffixes, and Unit Number for condos and coops. | Text field. Include street prefixes, suffixes, and unit number, e.g.: 123 E Main St Apt 123 123 Highway 79 South Unit 567 | Text |
| 7 | Mailing City | The borrower's mailing city. May be the same as the Property City. | Text field. | Text |
| 8 | Mailing State | The borrower's mailing state. May be the same as the Property State. | Two-letter postal codes for the state. | Character(2) |
| 9 | Mailing ZIP Code | Nine-digit ZIP code of the mailing address or five-digit ZIP code if nine-digit is not available. | Five-digit or nine-digit number. Include leading zeroes WITH NO DASHES, e.g.: 00901 101015271 | Numeric (5) |
| 10 | Liquidation Status | Whether and how the loan was paid-in-full. | 0 =Not paid-in-full 1 =Voluntary Payoff / Refinance (includes Property Sale) 2 = Involuntary liquidation 3 = Servicing transfer | Character(1) |
| 11 | Original Lien Position | 1 st , 2 nd , 3 rd , etc. | 1 = First Lien 2 = Second Lien 3 = Third Lien | Character(1) |
| 12 | Census Tract | Census tract of the property address. | Census tract number, provided in text format including any leading zeroes and the decimal points if applicable. | |