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.

File Naming Convention:

The standard data files which the Federal Reserve will receive from the data aggregator will follow the following file naming conventions. BHCs will use this naming convention to send the data files to the data aggregator.

FRY14_ADDRESSMATCH_<ID_RSSD>_<AS_OF_MON_ID>_<SUBMISSION_NUMBER>.TXT

SUBMISSION_NUMBER indicates the file received by the Federal Reserve, and will be populated as a two-digit number NN (example: for the first submission for a particular period, use 01. If the bank has to resubmit the same file, then use 02 for the next submission, and so on).

In the case of the First Lien, Home Equity, and Address Matching Schedules, the BHCs should provide the data each month in a single bar-delimited text file. This is also referred to as a ipe-delimited text file. Fields should be delimited with a vertical bar (|, ASCII decimal 124, ASCII hexadecimal 7C).

Example:

Institution A has ID_RSSD equal to 999999. For the Address Match data file submitted for period 201206, the file would be named as FRY14_ADDRESSMATCH_999999_201206_01.TXT. Any subsequent revised Address Match data file submitted by the institution for the same period will be named as FRY14_ADDRESSMATCH_ 999999_201206_02.TXT, and so on.

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 most be unique (piggy-backs should be separated).	A contributor-defined alpha-numeric value up to 32 characters. Note: Please provide the same loan number that is provided in the FR Y-14M First Lien and Home Equity schedule submissions. The loan number will be consistent across the Address Match, First Lien, and Home Equity data.	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(100)
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(50)
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). Note: Provide the zip code as 9 digits when available.	Five-digit or nine-digit number. Include leading zeroes WITH NO DASHES, e.g.: 00901 101015271	Character(9)
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(100)
7	Mailing City	The borrower's mailing city. May be the same as the Property City.	Text field.	Text(50)
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	Character(9)
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	1st, 2nd, 3rd, etc.	1 = First Lien 2 = Second Lien 3 = Third Lien	Character(1)

| 12 | Census Tract | Census tract of the property address.

Use the 2010 Census Tract definitions. Census tracts are identified by an up to four digit integer number and may have an optional two-digit suffix. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number but with leading zeroes and trailing zeroes for census tracts without a suffix.

Use the 2010 Census Tract definitions. For additional details refer to the Census Bureau website. | Census tract number, provided in text format including any leading zeroes and the decimal points if applicable.

Example: The census tract 2345.06 would have the code of 234506. The census tract 78 would have a value of 007800. Please provide the data as 234506 and 007800 respectively for the examples listed. | Character(10) |