

# Mortgage Loan Data Upload Specification



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## Overview

This document outlines the data fields collected by the North Carolina Office of Commissioner of Banks (OCOB) for mortgage loans originated for properties located in North Carolina. A successful data upload will consist of uploading 2 files. The first file will contain the main loan data and the second file will contain the fees data for the loans contained in the first file. The details about each data field are listed in the Field Column Specification section below.

When a file is uploaded, it will pass through a series of data checks to make sure required fields are populated and that the correct options (enumerations) were used where required.

## File Type

The data will be required to be uploaded via the NCCOB Online system in Comma Separated Value (csv) files. The order of the columns is not important, but the column headers must be exactly the same as the field names listed in the column specification sections below.

The system will not allow a file larger than 4MB (4000 Kilobytes) to be uploaded. More than one set (main file and fees file) can be uploaded for a quarter.

An Excel template file is available online for both the Main Loan data file and the Fees data file if you want to create the data files manually. The templates have a built in macro that can be used to export the template into a csv file.

## Data Type Considerations

Data Type	Description	Considerations
String	Can be any combination of letters and numbers	If the data field is 100 characters (e.g., the Address1 field length restriction) then the length would be 100 or less.
Integer	A whole number.	Any whole number between -2,147,483,648 and 2,147,483,647.
Decimal	Each decimal number field specifies its precision and scale.	If the data field is (10, 2) then the number can have up to 8 digits on the left side of the decimal point and up to 2 digits on the right of the decimal point. The length would be 11 to include the decimal point.
Date	Date and time data from January 1, 1753, to December 31, 9999.	Correct format is MM/DD/YYYY.
Boolean	true or false	Consists of the literals “true” or “false” without the quotes.

## Technical Support

<b>Training / Testing</b>	<a href="https://www.nccob.gov/online_training/login.aspx">https://www.nccob.gov/online_training/login.aspx</a> .  Any data uploaded to the Training site is considered temporary and will be removed about once a month.
<b>Production</b>	<a href="https://www.nccob.gov/online/login.aspx">https://www.nccob.gov/online/login.aspx</a>
<b>Login Information</b>	Companies can use their current NCCOB login information for both the Training and Production sites. Please contact NCCOB at 919-733-3016 to obtain your companies login information.
<b>Help with Data File Upload</b>	Please email technical requests to <a href="mailto:NCCOBDevelopers@nccob.gov">NCCOBDevelopers@nccob.gov</a> .

## Business Support

<b>Questions regarding entering main data and closing fees</b>	Refer to the FAQ's beginning on page 22.
	Please email business related requests to <a href="mailto:MARSSupport@nccob.gov">MARSSupport@nccob.gov</a> . (MARS = Mortgage Automated Review System).

## Main Loan File Column Specification

### General Notes:

- The footnotes identified in the “Required” column are found just below the Main Loan File Column Specification table.
- Fields with a Data Type defined as Decimal (9,6) are capturing percentages. Report 85.5% as 85.5, not .855.
- Fields that require a value of “true” or “false” will accept values of “yes” or “no”, but the system will convert the value to “true” or “false” when the data is saved.

Field #	Field Name	Description	Enumeration (String value entered must match one of the enumerations)	Max Possible Characters	Required (condition)	Data Type
1	AdverseActionDate	The date the creditor notified the applicant when taking adverse action on an application for credit.		10	Yes when LoanStatus = AdverseAction	Date
2	AdverseActionReason	Describes the adverse action that was taken on the credit application.		50	No	String
3	AffiliatedBusinessDisclosureDate	Date an Affiliated Business Arrangement Disclosure is provided to borrower (i.e. Date mailed, date given face to face, etc.)		10	No	Date
4	AppraisedAmount	Collateral valuation from appraisal.		11	Yes when MortgageType = SharedAppreciation	Decimal (10,2)
5	AppReceivedByFundingEntityDate	Date the funding entity received the consumer’s written application.		10	Yes when LoanStatus = Closed	Date
6	AppReceivedByOriginatingEntityDate	Date the originating entity received the consumer’s written application.		10	Yes	Date
7	ARMCeiling	The maximum interest rate that a financial institution can charge a borrower for an adjustable rate mortgage loan according to the contractual terms of the mortgage loan. Use the final Truth-In-Lending Disclosure Statement or the last one if the loan did not close.		10	Yes <sup>2,A</sup> when MortgageProgram = AdjustableRate	Decimal (9,6)

Field #	Field Name	Description	Enumeration (String value entered must match one of the enumerations)	Max Possible Characters	Required (condition)	Data Type
8	ARMFloor	The minimum interest rate that a financial institution can charge a borrower for an adjustable rate mortgage loan according to the contractual terms of the mortgage loan. Use the final Truth-In-Lending Disclosure Statement or the last one if the loan did not close.		10	Yes <sup>2,A</sup> when MortgageProgram = AdjustableRate	Decimal (9,6)
9	ARMIndexRate	The benchmark interest rate an adjustable-rate mortgage's fully indexed interest rate is based on. An adjustable-rate mortgage's interest rate, known as the fully indexed interest rate, is comprised of an index value plus a margin. Use the final Truth-In-Lending Disclosure Statement or the last one if the loan did not close.		10	Yes <sup>2,A</sup> when MortgageProgram = AdjustableRate	Decimal (9,6)
10	ARMIndexDescription	Some common mortgage indexes include: the prime lending rate, the one-year constant maturity treasury (CMT) value, the one-month, six-month and 12-month LIBORs, as well as the MTA index, which is a 12-month moving average of the one-year CMT index. Use the final Truth-In-Lending Disclosure Statement or the last one if the loan did not close.		100	Yes <sup>2,A</sup> when MortgageProgram = AdjustableRate	String
11	ARMInitialAdjustmentCap	The highest percentage the monthly payment is allowed to increase during the first adjustment period. Use the final Truth-In-Lending Disclosure Statement or the last one if the loan did not close.		10	Yes <sup>2,A</sup> when MortgageProgram = AdjustableRate	Decimal (9,6)
12	ARMMargin	The ARM margin reflected on the promissory note. Use the final Truth-In-Lending Disclosure Statement or the last one if the loan did not close.		10	Yes <sup>2,A</sup> when MortgageProgram = AdjustableRate	Decimal (9,6)
13	BorrowerIncome	The total monthly income of all borrowers on the loan.		11	Yes <sup>2,A</sup>	Decimal (10,2)
14	BorrowerNameFirst	First name of the primary borrower of the loan.		100	Yes	String
15	BorrowerNameLast	Last name of the primary borrower of the loan.		100	Yes	String
16	BranchManagerNMLSID	The NMLS Entity ID for the branch manager for the branch where the loan was originated.		10	Yes <sup>A</sup> when LoanSource = Retail	Integer

Field #	Field Name	Description	Enumeration (String value entered must match one of the enumerations)	Max Possible Characters	Required (condition)	Data Type
17	BranchNMLEntityID	The NMLS Entity ID for the branch that originated the loan. If originated in the main office, enter the main office NMLS entity id.		10	Yes <sup>A</sup>	Integer
18	CHARMProvidedDate	The date the licensee provided the Consumer Handbook on Adjustable Rate Mortgages (CHARM) or a suitable substitute at the time of application. If the application is sent in the mail the disclosures must be included in the packet.		10	Yes <sup>1,2,A</sup> when MortgageProgram = AdjustableRate	Date
19	CloseDate	The date the parties sign the promissory note. (Same as Settlement Date.)		10	Yes when LoanStatus = Closed	Date
20	CombinedLTV	Combined loan to value ratio. Total of first and second mortgages for the property and compare to appraised value or sale price for the property.		10	No	Decimal (9,6)
21	CompanyNMLEntityID	The loan originating company's Entity ID assigned by the Nationwide Mortgage Licensing System & Registry (NMLS).		10	Yes	Integer
22	CreditScore	The median credit score for the borrower(s). Enter 0 if no credit history.		10	Yes <sup>2,A</sup>	Integer
23	DebtToIncomeRatio	A mathematical calculation that compares the borrower(s)'s debt payments to their income.		10	Yes <sup>2,A</sup>	Decimal (9,6)
24	DisbursementDate	The date funds for the loan are disbursed by the lender.		10	Yes when LoanStatus = Closed	Date
25	GFEDisclosureProvidedDate	Date the Good Faith Estimate is provided to the consumer.		10	Yes <sup>1,4,5,7,9,A</sup>	Date
26	HELOCBrochureProvidedDate	Special Brochure for Open-Ended Credit Plans provided date.		10	Yes when MortgageType = HELOC	Date
27	HOEPADisclosureWaiver	Did borrower waive 3 day rescission Disclosure Rule for HOEPA Provisions?	Yes, No, N/A	5	Yes <sup>2,A</sup>	String



Field #	Field Name	Description	Enumeration (String value entered must match one of the enumerations)	Max Possible Characters	Required (condition)	Data Type
28	HUDSpecialInfoBookletProvidedDate	HUD's Special Information Booklet provided date. If HUD's Special Information Booklet is mailed, then enter the mailed date.		10	Yes <sup>1,2,A</sup> when LoanPurpose = Purchase and PropertyType is not Chattel	Date
29	InterestOnlyPeriod	The period during which the monthly payment amount excludes any principal amount. State in number of months.		10	No	Integer
30	InterestRateLockDate	The date the lender locked the interest rate for the loan or the date the loan was approved		10	Yes <sup>2,A</sup> when LoanStatus = Closed	Date
31	Is1To4Units	Does the property have 4 or less dwelling units?	true, false	5	Yes <sup>A</sup>	Boolean
32	IsAdvancePaymentsRequired	Do the note terms require advance payments?	true, false	5	Yes <sup>2,6,A</sup>	Boolean
33	IsBalloonMortgage	Does the loan have a balloon payment?	true, false	5	Yes <sup>2,A</sup>	Boolean
34	IsCallProvision	Does the note contain call provision?	true, false	5	Yes <sup>2,A</sup>	Boolean
35	IsEscrowedFunds	Field that indicates if funds are escrowed for taxes and insurance?	true, false	5	Yes <sup>2,A</sup>	Boolean
36	IsFourYearPaymentChange	Can the payment amount that includes principal and interest or both change during the first four years of the loan?	true, false	5	Yes <sup>2,A</sup>	Boolean
37	IsHighCostLoanCounselingReceived	Did the borrower receive credit counseling for a high cost loan?	true, false, n/a	5	Yes <sup>2,A</sup>	Boolean
38	IsHomeContractorPaymentsFromLoan	Were home improvement contractor payments made from loan proceeds?	true, false	5	Yes <sup>2,A</sup>	Boolean
39	IsInterestRateIncreaseAfterDefault	Do the note terms allow the interest rate to increase after a default?	true, false	5	Yes <sup>2,A</sup>	Boolean
40	IsLot25AcresOrMore	Is the size of the lot 25 or more acres?	true, false	5	Yes <sup>A</sup>	Boolean

Field #	Field Name	Description	Enumeration (String value entered must match one of the enumerations)	Max Possible Characters	Required (condition)	Data Type
41	IsNegativeAmortization	An increase in the principal balance of a loan caused by making payments that are less than the interest due. The remaining amount of interest owed is added to the loan's principal.	true, false	5	Yes <sup>2,A</sup>	Boolean
42	IsPMICancelledAtMidPoint	Will the Private Mortgage Insurance automatically cancel at the midpoint of the loan amortization?	true, false	5	Yes <sup>2,A</sup>	Boolean
43	IsRefinancedBySameLender	Is this loan a refinance of a previous loan with the same lender?	true, false	5	Yes <sup>2,A</sup> when LoanPurpose = Refinance	Boolean
44	LatePaymentPenaltyPercent	The percentage amount charged for a late payment per the terms of the mortgage.		10	Yes <sup>2,A</sup> when LoanStatus = Closed	Decimal (9,6)
45	LenderNMLSEntityID	The NMLS Entity ID assigned by the Nationwide Mortgage Licensing System & Registry (NMLS).		200	Yes when LoanStatus = Closed	String
46	LienPriority	The priority of the lien placed on the property by the mortgage.	First, Second, Other	10	Yes <sup>2,A</sup>	String
47	LoanAmount	The dollar amount loaned to the borrower.		11	Yes	Decimal (10,2)
48	LoanDocumentTypeDescription	This field should have one of these values: AlternateDoc, FullDoc, LimitedDoc, NoAssetVerification, NoIncomeVerification, NINA, StreamlinedRefinanceDoc	AlternateDoc, FullDoc, LimitedDoc, NoAssetVerification, NoIncomeVerification, NINA, StreamlinedRefinanceDoc	50	Yes <sup>2,A</sup>	String
49	LoanInterestRate	The interest rate documented on the loan note.		10	Yes <sup>2,A</sup> when LoanStatus = Closed	Decimal (9,6)
50	LoanNumber	Identifier used for the loan by the lender. A broker can report their own identifier when the loan is not closed.		100	Yes	String
51	LoanPurpose	This field should have one of these values: Purchase, Refinance, ConstructionToPerm, ConstructionOnly, Bridge, HomeImprovement, Other	Purchase, Refinance, ConstructionToPerm, ConstructionOnly, Bridge, HomeImprovement, Other	50	Yes <sup>2,A</sup>	String

Field #	Field Name	Description	Enumeration (String value entered must match one of the enumerations)	Max Possible Characters	Required (condition)	Data Type
52	LoanSource	Indicates if the loan sourced through retail, brokerage, or table funded	Retail, Brokerage, TableFunded	50	Yes <sup>A</sup>	String
53	LoanStatus	The final status of the loan.	Closed, Withdrawn, AdverseAction	50	Yes	String
54	LoanTerm	Number of months the note is contractually due		10	Yes <sup>2,A</sup>	Integer
55	LoanToValueRatio	The principal amount of the mortgage divided by the appraised amount of the property or the purchase price whichever is lower.		10	Yes <sup>2,A</sup>	Decimal (9,6)
56	MIPFeeAmount	The FHA Mortgage Insurance Premium dollar amount. Also referred as UPFRONT MIP.		11	Yes when MortgageType = FHA and LoanStatus = Closed	Decimal (10,2)
57	MIPFeeAmountInEscrow	The FHA Mortgage Insurance Premium dollar amount included in escrow		11	Yes when MortgageType = FHA and LoanStatus = Closed	Decimal (10,2)
58	MLONMLSEntityID	The mortgage loan originator's Entity ID assigned by the Nationwide Mortgage Licensing System & Registry (NMLS).		10	Yes	Integer
59	MortgageLoanOriginator	The individual who, in exchange for compensation as an employee of a Mortgage Lender or Mortgage Broker, accepts or offers to accept applications for mortgage loans on residential real property in North Carolina		200	Yes	String
60	MortgageProgram	Interest rate characteristic of the mortgage. This field should have one of these values: Fixed, Adjustable, Other.	Fixed, Adjustable, Other	50	Yes <sup>A</sup>	String
61	MortgageType	The type of mortgage the borrower applied for. This field should have one of the following values: Conventional, VA, FHA, USDA, HELOC, Other, Reverse, DPA, SharedAppreciation	Conventional, VA, FHA, USDA, HELOC, Other, Reverse, DPA, SharedAppreciation	50	Yes	String
62	Occupancy	The category of how the borrower will use the property.	PrimaryHome, SecondaryHome, InvestmentProperty	50	Yes <sup>2</sup>	String
63	PaymentAmount	The Payment Amount (principal and interest) as reflected on the promissory note at time of closing.		11	Yes <sup>2,A</sup> when LoanStatus = Closed	Decimal (10,2)
64	PaymentFrequency	The period when regular payments are due.	Monthly, Bi-Weekly	50	Yes <sup>2,A</sup>	String

Field #	Field Name	Description	Enumeration (String value entered must match one of the enumerations)	Max Possible Characters	Required (condition)	Data Type
65	PMILoanToValueLimit	The PMI will be automatically cancelled when the loan to value ratio is less than this percent. Conventional PMI only.		10	No	Decimal (9,6)
66	PMIPaidUpfront	Total amount of premium paid at closing for mortgage insurance by the borrower. Conventional PMI only.		11	No	Decimal (10,2)
67	PMIPaidUpfrontAsCash	Total amount of premium paid as cash at closing for mortgage insurance by the borrower. Conventional PMI only.		11	No	Decimal (10,2)
68	PMIUpfrontPremiumAmountInEscrow	PMI as a dollar amount paid at closing included in escrow. Conventional PMI only.		11	No	Decimal (10,2)
69	PrepaymentPenaltyMonths	Number of months at the start of the loan when a prepayment penalty can be applied if the loan balance is paid in full.		10	No	Integer
70	PrepaymentPenaltyPercent	The penalty percentage according to the prepayment penalty.		10	No	Decimal (9,6)
71	PropertyCity	The city where the property exists.		50	Yes	String
72	PropertyCounty	North Carolina county where the property exists.		50	Yes	String
73	PropertyState	The state where the property exists. This should always be NC at this time.	NC	2	Yes	String
74	PropertyStreet1	Street number and street name where the property exists.		200	Yes	String
75	PropertyStreet2	Unit number, suite or other info where the property exists.		200	No	String
76	PropertyType	Specify the type of dwelling.	Single Family, Condominium, ManufacturedHome, Other, Chattel  (Chattel = Titled as personal property)	50	Yes	String
77	PropertyZipCode	Valid 5 or 9 digit zip code where the property exists.		10	Yes	String
78	PurchasePrice	Contractual sales amount for purchased transactions		11	Yes <sup>2,3,4,A</sup>	Decimal (10,2)

Field #	Field Name	Description	Enumeration (String value entered must match one of the enumerations)	Max Possible Characters	Required (condition)	Data Type
79	RefinanceReason	Describe why the borrower refinanced the previous mortgage. This field should have one of these values: RateTerm, CashOut, DebtConsolidation, Other	RateTerm, CashOut, DebtConsolidation, Other	50	Yes <sup>2,A</sup> when LoanPurpose = Refinance	String
80	ReverseMortgageCounselor	The counselor approved by HUD to provide counseling.		200	Yes when MortgageType = Reverse and LoanStatus = Closed	String
81	ReverseMortgageDisclosureDate	The date the various disclosures regarding a reverse mortgage were delivered to the borrower.		10	Yes when MortgageType = Reverse	Date
82	TILAPR	The annual percentage rate located on the final Federal Truth-In-Lending Disclosure Statement for this loan.		10	Yes <sup>1,2,4,7,A</sup>	Decimal (9,6)
83	TILDisclosureProvidedDate	The date the initial Truth-In-Lending Disclosure Statement is provided.		10	Yes <sup>1,2,4,7,A</sup>	Date
84	TILFinanceCharge	The finance charge located on the final Federal Truth-In-Lending Disclosure Statement for this loan.		11	Yes <sup>1,2,4,7,A</sup>	Decimal (10,2)
85	UndiscountedInterestRate	The interest rate that would have been used if no discount points were paid for the loan. Brokers should report the closest par rate for the specific broker.		11	Yes <sup>1,2,A</sup> when discount points are charged	Decimal (10,2)
86	USDAFeeAmount	The dollar amount for U.S. Department of Agriculture (USDA) fee to insure or guarantee a home loan.		11	Yes when MortgageType = USDA and LoanStatus = Closed	Decimal (10,2)
87	USDAFeeAmountInEscrow	The dollar amount for U.S. Department of Agriculture (USDA) fee to insure or guarantee a home loan that was included in escrow.		11	Yes when MortgageType = USDA and LoanStatus = Closed	Decimal (10,2)
88	VALoanFundingFee	The VA Funding Fee is a one-time fee charged to the borrower on a VA Loan.		11	Yes when MortgageType = VA and LoanStatus = Closed	Decimal (10,2)

Field #	Field Name	Description	Enumeration (String value entered must match one of the enumerations)	Max Possible Characters	Required (condition)	Data Type
89	WithdrawnDate	The date loan was withdrawn.		10	Yes <sup>2</sup> when LoanStatus = Withdrawn	Date
90	<del>YieldSpreadPremiumAmount</del>	<i>This field is no longer submitted</i>				
91	SellerPaidLumpSum	The total amount of borrower closing costs paid by the seller.		11	Yes <sup>A</sup> when the seller paid items are not itemized in the HUD-1 Fees records.	Decimal (10,2)
92	LoanEstimateProvidedDate	The date the <b>original</b> Loan Estimate is provided to the consumer. Combination of the old Good Faith Estimate and initial Truth-In-Lending disclosures.		10	Yes <sup>1,8,A</sup>	Date
93	ClosingDisclosureProvidedDate	The date the final Closing Disclosure form is <b>provided</b> to the consumer.		10	Yes <sup>8,A</sup> when LoanStatus = Closed	Date
94	ClosingDisclosureAPR	The annual percentage rate located on the Closing Disclosure form. Replaces the TILAPR.		10	Yes <sup>8,A</sup> when LoanStatus = Closed	Decimal (9,6)
95	ClosingDisclosureFinanceCharge	The Finance Charge located on the final Closing Disclosure Form. Replaces the TILFinance Charge.		11	Yes <sup>8,A</sup> when LoanStatus = Closed	Decimal (10,2)
96	ServiceProvidersDisclosureProvidedDate	The date the written list of service providers was sent or given to the borrower.		10	Yes <sup>1,8,A</sup>	Date
97	MOSRCompanyNMLSID	The Mortgage Originator Support Registrant company's Entity ID assigned by the Nationwide Mortgage Licensing System & Registry (NMLS).		10	Yes <sup>A</sup> when a Mortgage Originator Support Registrant was used.	Integer
98	IsTRIDLoan	Identify if the loan processed as a TRID loan. A value entered in this field will override the TRID determination that the NCCOB system performs.	true, false	5	Yes <sup>A</sup> when the Occupancy = "InvestmentProperty"	Boolean

**Required Field Notes for Main File:**

1	Not required when there is an adverse action date or withdrawn date within 3 business days of the application date (earliest of the AppReceivedByFundingEntityDate or AppReceivedByOriginatingEntityDate)
2	Not required when MortgageType = Reverse.
3	Not Required when LoanPurpose = Refinance.
4	Not required when MortgageType = HELOC.
5	Not required when LoanPurpose = ConstructionToPerm or ConstructionOnly.
6	Not required when loan originated by a broker.
7	Not required when loan regulated by TILA-RESPA Integrated Disclosure (TRID). Loan regulated by TRID when AppReceivedByOriginatingEntityDate on or after 10/3/2015 and MortgageType not "Reverse" and MortgageType not "HELOC" and Occupancy not "InvestmentProperty" and PropertyType not Chattel.
8	Only required when loan regulated by TILA-RESPA Integrated Disclosure (TRID). Loan regulated by TRID when AppReceivedByOriginatingEntityDate on or after 10/3/2015 and MortgageType not "Reverse" and MortgageType not "HELOC" and Occupancy not "InvestmentProperty" and PropertyType not Chattel.
9	Not Required when Property Type = Chattel
A	Not Required when MortgageType = SharedAppreciation

## Fees File Column Specification

### General Notes:

- The footnotes identified in the “Required” column are found just below the Fees File Column Specification table.
- The fees file should not be construed as a mirror of the Closing Disclosure but rather, information reportable to our Agency.

Field #	Field Name	Description	Enumeration (String value entered must match one of the enumerations)	Max Possible Characters	Required (condition)	Data Type
1	LoanNumber	Identifier used for the loan by the lender.		100	Yes	String
2	FeeName	The name of the fee as written on the document.		100	Yes	String
3	HUDSection	The section number of the HUD-1.	800, 900, 1000, 1100, 1200, 1300, 1400	10	Yes <sup>1,A</sup>	Integer
4	Amount	The cost of the particular item.		11	Yes <sup>1</sup>	Decimal(10,2)
5	ActualCost	The actual cost of the fee, not just the amount paid by the borrower.		11	Yes	Decimal(10,2)
6	IsCompensationToLenderOrAffiliate	Is the fee for the particular item being paid to the lender or an affiliate of the lender?	true, false	5	Yes	Boolean
7	IsCompensationToThirdParty	Is the fee for the particular item being paid to a third party other than the broker or broker's affiliate.	true, false	5	Yes	Boolean
8	IsFinancedByLender	Is the fee for the particular item being included in the amount of the loan to be paid?	true, false	5	Yes	Boolean



Field #	Field Name	Description	Enumeration (String value entered must match one of the enumerations)	Max Possible Characters	Required (condition)	Data Type
9	IsPrePaidFinanceCharge	Is the fee for the particular item paid at or before closing included in the finance charge?	true, false	5	Yes <sup>A</sup>	Boolean
10	IsSellerPaid	Indicates the fee was paid by the seller.	true, false	5	Yes <sup>A</sup>	Boolean
11	ClosingCostDetailSection	The section letter of the Closing Cost Detail. Section D should not be reported.	A, B, C, E, F, G, H	1	Yes <sup>2,A</sup>	String
12	AmountPaidAtClosing	The amount paid by the borrower at closing for the fee item.		11	Yes <sup>2</sup>	Decimal(10,2)
13	AmountPaidBeforeClosing	The amount paid by the borrower before closing for the fee item.		11	Yes <sup>2</sup>	Decimal(10,2)

#### Required Field Notes for Fees File:

1	Not required when loan regulated by TILA-RESPA Integrated Disclosure (TRID). Loan regulated by TRID when AppReceivedByOriginatingEntityDate on or after 10/3/2015 and MortgageType not "Reverse" and MortgageType not "HELOC" and Occupancy not "InvestmentProperty" and PropertyType not Chattel.
2	Only required when loan regulated by TILA-RESPA Integrated Disclosure (TRID). Loan regulated by TRID when AppReceivedByOriginatingEntityDate on or after 10/3/2015 and MortgageType not "Reverse" and MortgageType not "HELOC" and Occupancy not "InvestmentProperty" and PropertyType not Chattel.
A	Not Required when MortgageType = SharedAppreciation

## Main Loan File Excel Example

MainDataUploadTemplate1.xls [Compatibility Mode] - Microsoft Excel

	A	B	C	D	E	F
1	<b>LoanNumber</b>	<b>AdverseActionDate</b>	<b>AdverseActionReason</b>	<b>AffiliatedBusinessDisclosureDate</b>	<b>AppReceivedByFundingEntityDate</b>	<b>AppReceivedByOriginatingEntityDate</b>
2	LN100123	1/1/2010	Other	1/1/2010	1/1/2010	1/1/2010
3						
4						
5						
6						
7						
8						

Ready

## Fees File Excel Example 1 - Loan regulated by TILA-RESPA Integrated Disclosure (TRID).

The fee names provided in the example are for illustrative purposes only. The prepaid finance charges reported on the template should match what is disclosed to the consumer.

FeesExampleForDataSpecFileTRID.xlsx - Excel

	A	B	C	D	E	F	G	H	I	J	K	L	M
	LoanNumber	FeeName	HUDSection	Amount	ActualCost	IsCompensationTo LenderorAffiliate	IsCompensation ToThirdPary	IsFinanced ByLender	IsPrePaid FinanceCharge	IsSellerPaid	ClosingCost DetailSection	AmountPaid AtClosing	AmountPaid BeforeClosing
1	241523	% of Loan Amount (points)			1647.25	TRUE	FALSE	FALSE	TRUE	FALSE	A	1647.25	0
2	241523	Appraisal Fee			400	FALSE	TRUE	FALSE	FALSE	FALSE	B	300	100
3	241523	Credit Report Fee			30	FALSE	TRUE	FALSE	FALSE	FALSE	B	30	0
4	241523	Title-Lender's Title Policy			500	FALSE	TRUE	FALSE	FALSE	FALSE	C	500	0
5	241523	Title-Settlement Agent Fee			500	FALSE	TRUE	FALSE	TRUE	FALSE	C	500	0
6	241523	Recording Fee			58	FALSE	TRUE	FALSE	FALSE	FALSE	E	58	0
7	241523	Homeowner's Insurance Premium			600	FALSE	TRUE	FALSE	FALSE	FALSE	F	600	0
8	241523	Prepaid Interest			262	TRUE	FALSE	FALSE	TRUE	FALSE	F	262	0
9	241523	Home's Insurance Escrow			202	FALSE	TRUE	FALSE	FALSE	FALSE	G	202	0
10	241523	Property Taxes Escrow			300	FALSE	TRUE	FALSE	FALSE	FALSE	G	300	0
11	241523	Title-Owner's Title Policy			200	FALSE	TRUE	FALSE	FALSE	FALSE	H	200	0
12													
13													
14													

FeeExampleForDataSpecFile

## Fees File Excel Example 2 – Loan NOT regulated by TILA-RESPA Integrated Disclosure (TRID).

The fee names provided in the example are for illustrative purposes only. The prepaid finance charges reported on the template should match what is disclosed to the consumer.

FeesExampleForDataSpecFilePriorToTRID.xlsx - Excel

FILE HOME INSERT PAGE LAYOUT FORMULAS DATA REVIEW VIEW

B20 :

	A	B	C	D	E	F	G	H	I	J	K	L	M
	LoanNumber	FeeName	HUDSection	Amount	ActualCost	IsCompensationTo LenderorAffiliate	IsCompensation ToThirdPary	IsFinanced ByLender	IsPrePaid FinanceCharge	IsSellerPaid	ClosingCost DetailSection	AmountPaid AtClosing	AmountPaid BeforeClosing
1	238903	Origination Fee	800	1647.5	1647.5	TRUE	FALSE	FALSE	TRUE	FALSE			
2	238903	Credit for rate chosen	800	-1000	-1000	TRUE	FALSE	FALSE	TRUE	FALSE			
3	238903	Credit Report	800	18	18	FALSE	TRUE	FALSE	FALSE	FALSE			
4	238903	Flood Certification - Life of Loan	800	18	18	FALSE	TRUE	FALSE	TRUE	FALSE			
5	238903	Flood Determination Fee	800	10	10	FALSE	TRUE	FALSE	FALSE	FALSE			
6	238903	Tax Service Fee	800	37	37	FALSE	TRUE	FALSE	TRUE	FALSE			
7	238903	Appraisal Fee	800	350	350	FALSE	TRUE	FALSE	FALSE	FALSE			
8	238903	Daily Interest	900	288.69	288.69	TRUE	FALSE	FALSE	TRUE	FALSE			
9	238903	Homeowners Insurance	1000	1000	1000	FALSE	TRUE	FALSE	FALSE	FALSE			
10	238903	Property Taxes - County	1000	300	300	FALSE	TRUE	FALSE	FALSE	FALSE			
11	238903	Aggregate Adjustment	1000	-200	-200	FALSE	TRUE	FALSE	FALSE	FALSE			
12	238903	Settlement Or Closing Fee	1100	475	475	FALSE	TRUE	FALSE	TRUE	FALSE			
13	238903	Lenders Title Insurance	1100	240	240	FALSE	TRUE	FALSE	FALSE	FALSE			
14	238903	Government Recording Charges Mortgage	1200	58	58	FALSE	TRUE	FALSE	FALSE	FALSE			
15													
16													
17													
18													

FeeExampleForDataSpecFile

READY

90%

## FAQs

### General

#### 1) How do I log in?

- a) Use an internet browser and go to <https://www.nccob.gov/online/login.aspx>.
- b) Enter your username and password. If you don't have username, click on the "Request Access" link below the password field and fill in the required information.
- c) Once you are logged in, there is a link to the [NCCOB Loan Data Upload User Guide](#) on the welcome screen.

#### 2) When is the upload due?

- a) Each quarterly update is due 45 days after the end of the quarter as follows:
  - 1st quarter is due May 15.
  - 2nd quarter is due Aug 14.
  - 3rd quarter is due Nov 14.
  - 4th quarter is due Feb 14.

#### 3) What loans need to be reported?

- a) Any loan **originated by the licensee** that was "Decisioned" in the quarter.
  - "Decisioned" means the loan was denied (adverse action), withdrawn, or closed during the quarter.
  - The origination date is NOT what is used to determine the quarter.

#### 4) I don't have any loans to report, what do I do?

On the "Upload Data" screen, enter the year and quarter then check the box for "No loans to report this quarter". When you click the Continue button, you will be immediately taken to the "Save" screen instead of uploading any files.

**5) How do I upload the data?**

- a) You have two options for uploading the data:
  - Use the Single Entry Data Wizard located on the NCCOB Website to enter the data directly into the NCCOB website one loan at a time.
  - Use the batch upload functionality. You will need to upload 2 files. The “Main” file has information about the date for each loan and the “HUD-1 Fees” file has details about each fee charged for the loan. Both need to be “CSV” files.

**6) What data needs to be uploaded for each loan?**

Refer to the **Main Loan File Column Specification section** of this guide for details about each data field.

**7) How do I create the “CSV” files?**

- a) The files need to be in a “Comma Separated Value” format commonly referred to as “CSV”. The easiest way to create the file is to use Microsoft Excel and used the “Save As” menu option to save the file as a “CSV” file. After clicking on the “Save As” option click on the file type drop down list and select the CSV (Comma Delimited) option. Remember what folder the file is being saved into so you can upload it later.
- b) If you don’t have a computer system that can create these files for you, NCCOB has created a Main Template file and a HUD-1 Fees Template file that will help with entering data in the correct format and will help save the file as a “CSV” when you are ready to upload the files. To use the “Create CSV” button in the templates, you’ll have to allow macros to be run. If the “Create CSV” button doesn’t work for you, you can still use the templates, but you’ll need to create the CSV using the steps in 4.a above.

**8) How do I shrink the CSV file size?**

- a) Open the CSV file.
- b) Click in the first blank cell in Column A at the end of your loan data rows.
- c) Press and hold the Shift key and the Ctrl key at the same time and then also press the End key. This will probably highlight a bunch of cells.
- d) Press the Delete key.
- e) Now when you save the file, it will be much smaller.

**9) Can I change the data after I upload it?**

- a) Each loan uploaded can be deleted or updated on the website until 30 days after it was uploaded. There is an Edit link and Delete link next to each loan on the Uploaded Loan Data Detail screen.
- b) An entire batch can be deleted within 30 days of being uploaded. There is a Delete link for each batch on the Uploaded Loan Data screen. If the Delete link is no longer available, contact the Mars Support Team at [MARSSupport@nccob.gov](mailto:MARSSupport@nccob.gov) to request that the uploaded data be deleted by NCCOB.
- c) Data included in an examination scope period cannot be modified.

**10) What can I do if I inadvertently omit loans from a report?**

The system allows multiple reports to be filed for the same reporting period. Upload a second report containing the missing loan data for the quarter.

**11) What are common errors when uploading?**

- a) If you see a lot of errors saying you are missing required data, double check to make sure each field name in your file is spelled EXACTLY like the field names are listed in the Loan Data Specification File.
- b) If you see “Invalid Enumerator” errors, make sure the value you entered in the field is spelled EXACTLY like one of the specific options defined for that field<sup>1</sup>. For example, MortgageProgram must have one of the following values as defined in the Loan Data Specification File: Fixed, Adjustable, or Other.
- c) If the cause of the errors cannot be determined, send a copy of the data and fees files, and, a screen shot of the error messages (securely) to the Mars Support Team at [MARSSupport@nccob.gov](mailto:MARSSupport@nccob.gov).

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<sup>1</sup> Refer to **Main Loan File Column Specification** section of this guide for all data fields and their respective enumeration requirements.

## Fees

*Note: The fee names provided in the examples below are for illustrative purposes only. The prepaid finance charges reported on the template should match what is disclosed to the consumer.*

### 1. What fees do I report?

**Answer:** Report all fees disclosed on the final CD. Include all fees from sections A, B, C, E, F, G and H that are related to the loan. Include all fees paid by the borrower at or before closing, and any fees paid by the seller or other party.

### 2. Do I report the fees the seller has to pay outside of the consumers?

**Answer:** No, you do not report any customary fees that are paid by the seller, such as real estate commissions. However, you do report any consumer fees that are paid by the seller.

### 3. How do I report a fee if the consumer paid an amount prior to closing and the seller paid the actual amount at the closing?

For example, a consumer paid an appraisal fee of \$500.00 prior to closing and the seller paid the fee at the closing.

**Answer:** The fee should be split as shown below.

	A	B	C	D	E	F	G	H	I	J	K	L	M
	Create CSV File												
1	LoanNumber	FeeName	HUDSection	Amount	ActualCost	IsCompensationTo LenderOrAffiliate	IsCompensationTo ThirdParty	IsFinanced ByLender	IsPrePaid FinanceCharge	IsSellerPaid	ClosingCost DetailSection	AmountPaid AtClosing	AmountPaid BeforeClosing
2	1234	Appraisal			500.00	FALSE	TRUE	FALSE	FALSE	FALSE	B	0.00	500.00
3	1234	Appraisal			500.00	FALSE	TRUE	FALSE	FALSE	TRUE	B	500.00	0.00
4													
5	The first line item represents the consumer												
6	The second line item represents the seller												

### 4. How do I report a fee if the consumer paid the full amount prior to closing, however, a portion of the fee is refunded by the lender at the closing? For example, a consumer is charged a \$1,000.00 rate lock fee prior to the closing, however, the lender refunds \$500.00 of the fee at the closing.

**Answer:** The actual cost of \$500.00 to the consumer should be reported as shown below.



	A	B	C	D	E	F	G	H	I	J	K	L	M
	Create CSV File												
1	LoanNumber	FeeName	HUDSection	Amount	ActualCost	IsCompensationTo LenderOrAffiliate	IsCompensationTo ThirdParty	IsFinanced ByLender	IsPrePaid FinanceCharge	IsSellerPaid	ClosingCost DetailSection	AmountPaid AtClosing	AmountPaid BeforeClosing
2	4567	Rate Lock			500.00	TRUE	FALSE	FALSE	FALSE	FALSE	A	0.00	1000.00

## 5. How do I report lender credits disclosed in Section J of the Closing Disclosure?

**Answer:** The fees file template does not contain a section to report lender credits, and therefore, is not required to be reported. If you choose to report the lender credits, we suggest using the examples provided in Q4 below for guidance.

## 6. How do I report fees that are “paid by others” in Sections A-H of the Closing Disclosure?

**Answer:** Enter the fee name followed by the party who paid the fee. Below are examples if the fee is fully or partially “paid by others”:

*The following example represents a fee fully paid by another party.*

	A	B	C	D	E	F	G	H	I	J	K	L	M
	Create CSV File												
1	LoanNumber	FeeName	HUDSection	Amount	ActualCost	IsCompensationTo LenderOrAffiliate	IsCompensation ToThirdParty	IsFinancedBy Lender	IsPrePaid FinanceCharge	IsSeller Paid	ClosingCost DetailSection	AmountPaid AtClosing	AmountPaid BeforeClosing
2	8790	Origination Charge - Lender			1097.00	TRUE	FALSE	FALSE	TRUE	FALSE	A	1097.00	0.00
3	8790	Appraisal Fee - Lender			475.00	FALSE	TRUE	FALSE	FALSE	FALSE	B	475.00	0.00

*The following example represents a fee partially paid by another party. The fees are split to show the amount paid by the consumer (the first line item) and the amount paid by another party (the second line item).*

	A	B	C	D	E	F	G	H	I	J	K	L	M
	Create CSV File												
1	LoanNumber	FeeName	HUDSection	Amount	ActualCost	IsCompensationTo LenderOrAffiliate	IsCompensation To ThirdParty	IsFinanced ByLender	IsPrePaid FinanceCharge	IsSellerPaid	ClosingCost DetailSection	AmountPaid AtClosing	AmountPaid BeforeClosing
2	8790	Origination Charge			1097.00	TRUE	FALSE	FALSE	TRUE	FALSE	A	97.00	0.00
3	8790	Origination Charge - Lender			1097.00	TRUE	FALSE	FALSE	TRUE	FALSE	A	1000.00	0.00
4	8790	Appraisal Fee			475.00	FALSE	TRUE	FALSE	FALSE	FALSE	B	100.00	0.00
5	8790	Appraisal Fee - Lender			475.00	FALSE	TRUE	FALSE	FALSE	FALSE	B	375.00	0.00
6													
7	The first line item represents the consumer												
8	The second line item represents the other party												

## 7. Do I report fees on denied or withdrawn loan files?

**Answer:** Only report fees collected from the borrower that are not refunded.

## Revision History

Revision Date	Details
03/23/2012	<ol style="list-style-type: none"> <li>1. Revised the description for PaymentAmount to make it less confusing.</li> <li>2. Added "Chattel" to PropertyType enumerators.</li> <li>3. Added "Assets" to AdverseActionReason enumerators and removed "CounterOffer" since it's not really an adverse action reason.</li> <li>4. Updated description of InterestRateLockDate to include the approved date.</li> <li>5. Updated the "Required" column for several fields to add a condition.</li> </ol>
05/03/2012	<ol style="list-style-type: none"> <li>1. Updated "Required" column for BranchManagerNMLSID to add LoanSource condition.</li> <li>2. Added "Required" column footnote "2" for loans with MortgageType = "Reverse".</li> </ol>
05/04/2012	<ol style="list-style-type: none"> <li>1. Added "Required" column footnote "3" for loans with LoanPurpose = "Refinance".</li> <li>2. Added "N/A" to IsHighCostLoanCounselingReceived enumerators.</li> </ol>
07/31/2012	<ol style="list-style-type: none"> <li>1. Updated InterestRateLockDate "Required" column to only require the date when the LoanStatus = "Closed" and the MortgageType is not "Reverse".</li> </ol>
08/10/2012	<ol style="list-style-type: none"> <li>1. Updated the MIPFeeAmount and MIPFeeAmountInEscrow "Required" column to also check the LoanToValueRatio.</li> </ol>

Revision Date	Details
10/10/2012	<ol style="list-style-type: none"> <li>1. Revise spelling of column name from DispursementDate to DisbursementDate.</li> <li>2. Revise spelling of column name from ARMLIndex to ARMLIndexRate.</li> <li>3. Removed the Required condition for AppraisedAmount column.</li> <li>4. Updated the HUDSpecialInfoBookletProvidedDate "Required" column to only require the date when the LoanStatus = "Closed" and the MortgageType is not "Reverse". <u>This will be effective starting with 2012 4<sup>th</sup> quarter submissions.</u></li> <li>5. Added the column SellerPaidLumpSum.</li> </ol>
11/26/2012	<ol style="list-style-type: none"> <li>1. Updated the ReverseMortgageCounselor "Required" column to include LoanStatus = "Closed" condition.</li> </ol>
01/24/2013	<ol style="list-style-type: none"> <li>1. Added "Required" column footnote "4" for loans with MortgageType = "HELOC". TILAPR, TILDisclosureProvidedDate, and TILFinanceCharge fields will not be required when the MortgageType = "HELOC".</li> </ol>
04/12/2013	<ol style="list-style-type: none"> <li>1. Updated the CombinedLTV "Required" column to be "No".</li> </ol>
04/23/2013	<ol style="list-style-type: none"> <li>1. Updated the GFEDisclosureProvidedDate "Required" column to not be required when LoanPurpose = ConstructionToPerm or ConstructionOnly.</li> </ol>
05/14/2013	<ol style="list-style-type: none"> <li>1. Updated the HUDSpecialInfoBookletProvidedDate "Required" column to not be required when PropertyType = Chattel.</li> </ol>

Revision Date	Details
07/10/2013	<ol style="list-style-type: none"> <li>1. Added a "General Notes" section.</li> <li>2. Removed the Enumeration on the AdverseActionReason field. This field will now accept any text up to 50 characters long.</li> <li>3. Updated the AppReceivedByFundingEntityDate "Required" column to include LoanStatus = "Closed" condition.</li> <li>4. Updated the LenderNMLSEntityID "Required" column to include LoanStatus = "Closed" condition.</li> <li>5. Updated Description columns of several fields to provide more clarity. Fields updated include: ARMCeiling, ARMFloor, ARMIndexRate, ARMIndexDescription, ARMInitialAdjustmentCap, ARMMargin, HUDSpecialInfoBookletProvidedDate, LoanNumber, MIPFeeAmount, PMILoanToValueLimit, PMIPaidUpfront, PMIPaidUpfrontAsCash, PMIUpfrontPremiumAmountInEscrow, UndiscountedInterestRate.</li> <li>6. Added "Required" column footnote "6" for loans originated by a broker. The new footnote was added to the IsAdvancePaymentsRequired field.</li> <li>7. Updated the MIPFeeAmount and MIPFeeAmountInEscrow "Required" column to remove the LoanToValueRatio check based on new FHA policies.</li> </ol>
11/21/2013	<ol style="list-style-type: none"> <li>1. Updated the HUD-1 Fees File Excel Example.</li> </ol>
02/03/2014	<ol style="list-style-type: none"> <li>1. Updated the HUDSpecialInfoBookletProvidedDate to have the "1" footnote in the Required column. The system was already taking into account the 3 day rule, but the footnote was just not included for the field in this specification file.</li> </ol>

Revision Date	Details
10/03/2015	<p>Changes based on TILA-RESPA Integrated Disclosure (TRID) regulation. Loan are regulated by TRID when AppReceivedByOriginatingEntityDate on or after 10/3/2015 and MortgageType not "Reverse" and MortgageType not "HELOC" and Occupancy not "InvestmentProperty" and PropertyType not Chattel.</p> <p>Main File</p> <ol style="list-style-type: none"> <li>Added the following fields: LoanEstimateProvidedDate (#92), ClosingDisclosureProvidedDate (#93), ClosingDisclosureAPR (#94), ClosingDisclosureFinanceCharge (#95), ServiceProvidersDisclosureProvidedDate (#96).</li> <li>Updated the GFEDisclosureProvidedDate (#25), TILAPR (#82), TILDisclosureProvidedDate (#83), and TILFinanceCharge (#84) "Required" column to make the fields not required for TRID regulated loans.</li> </ol> <p>Fees File</p> <ol style="list-style-type: none"> <li>Updated the "HUD-1 Fees File" section to be titled "Fees File".</li> <li>Added the following fields: ClosingCostDetailSection (#11), AmountPaidAtClosing (#12), AmountPaidBeforeClosing (#13).</li> <li>Updated the HUDSection (#3) and ActualCost (#5) "Required" column to make the fields not required for TRID regulated loans.</li> <li>Updated the Fees File Excel Example.</li> </ol>
11/18/2015	<p>Main File</p> <ol style="list-style-type: none"> <li>Removed the YieldSpreadPremiumAmount field (#90) because it is no longer needed.</li> <li>Added the MOSRCompanyNMLSID field (#97). This field should be submitted for any loans that used a Mortgage Originator Support Registrant.</li> </ol> <p>Fees File</p> <ol style="list-style-type: none"> <li>Updated the Amount (#4) "Required" column to make the field not required for TRID regulated loans.</li> <li>Updated the ActualCost (#5) "Required" column to make the field always required. This is the same as the field was prior to 10/3/2015.</li> <li>Updated the Fees File Excel Example.</li> <li>Added the Fees File FAQ's.</li> </ol>

Revision Date	Details
12/01/2015	Revised footnotes 7 and 8 of the Main File and footnotes 1 and 2 of the Fees File to exclude “Chattel” loans from the TRID definition.
01/28/2016	Added isTRIDLoan (#98) field to the Main File. This field is not required. If data is provided for this field, the system will use this field to determine if a loan should be considered a TRID loan or not.
02/17/2016	Added items to FAQs, moved complete revision history to the bottom of the document, and left most recent revision history at the beginning of the document. THERE WERE NO DATA FIELD CHANGES.
02/22/2016	Updated the IsTRIDLoan “Required” column to only require the field when the Occupancy = “InvestmentProperty”. <u>This will be effective starting with 2016 1<sup>st</sup> quarter submissions.</u>
02/07/2017	Updated the General FAQ’s to provide more clarification regarding loans required to be reported by Licensed Brokers and Lenders.
11/14/2018	Updated the General FAQ’s to correct verbiage on #4 and #5. Also added item “c” to the answer in #9.
02/25/2019	Revised the description of the SellerPaidLumpSum field.
11/14/2019	Corrected the URLs listed in Technical Support section.
08/06/2020	Updated the General Notes under the Main Loan File Column Specification section to add the bullet “Fields that require a value of “true” or “false” will accept values of “yes” or “no”, but the system will convert the value to “true” or “false” when the data is saved.”
11/09/2021	Updated FAQ’s
2/9/2023	Revised the PurchasePrice field to not be required when the MortgageType = HELOC.

Revision Date	Details
10/26/2023	<ol style="list-style-type: none"> <li>Updated MortgageType data field to include “DPA” to identify down payment assistance loans.</li> <li>Updated Fees FAQs to include guidance on denied and withdrawn loan files.</li> </ol>
3/22/2024	Updated MortgageType data field to include “SharedAppreciation” along with a new Required condition footnote for the Main file and Fees File.