

VASP Servicing Transfer Data Dictionary

pub. 10/05/2024

FIELDS	DEFINITION	DATA TYPE	COMMENTS	REQUIREMENT
PHH_LOAN_NUMBER	Internal Use	Numeric	PHH loan number	Required
OLD_LOAN_NO	Current servicer loan number	Numeric		Required
T_MTGR01_NAME_FIRST	Primary borrower first name	String		Required
T_MTGR01_NAME_MIDDLE	Primary borrower middle name	String		Required
T_MTGR01_NAME_LAST	Primary borrower last name	String		Required
T_MTGR02_NAME_FIRST	Co borrower first name	String		Conditional
T_MTGR02_NAME_MIDDLE	Co borrower middle name	String		Conditional
T_MTGR02_NAME_LAST	Co borrower last name	String		Conditional
T_MTGR03_NAME_FIRST	3rd borrower first name	String		Conditional
T_MTGR03_NAME_MIDDLE	3rd borrower middle name	String		Conditional
T_MTGR03_NAME_LAST	3rd borrower last name	String		Conditional
T_MTGR04_NAME_FIRST	4th borrower first name	String		Conditional
T_MTGR04_NAME_MIDDLE	4th borrower middle name	String		Conditional
T_MTGR04_NAME_LAST	4th borrower last name	String		Conditional
MTGR01_SSN	Borrower 1 SS#	Numeric		Required
MTGR02_SSN	Borrower 2's SS#	Numeric		Conditional
MTGR03_SSN	Borrower 3's SS#	Numeric		Conditional
MTGR04_SSN	Borrower 4's SS#	Numeric		Conditional
LOAN_TYPE_HI_TYPE	Code used to flag a loan as a 1st or 2nd mortgage	Numeric	1 = First Lien 3 = Second Lien and all Lines of Credit regardless of lien position	Required
LOAN_TYPE_LO_TYPE	Code that identifies a loan as VA	Numeric	2 = VA	Required
CLOSING_DATE	Date loan closed. (Loan Date) If not HUD 235 loan, use Funding Date.	Date	Format MM/DD/YYYY The date of the mortgage (loan closing date) for all Non-HUD 235 loans. For HUD 235 loans, this field contains the date the first payment is due. This date is used in the Formual II Calculation for HUD 235 Loans.	Required

VASP Servicing Transfer Data Dictionary

pub. 10/05/2024

FIELDS	DEFINITION	DATA TYPE	COMMENTS	REQUIREMENT
LOAN_MATURES_DATE	Date loan matures, per note or last modification	Date	Format MM/DD/YYYY	Required
NOTE_DATE	Date of Mortgage Note signed.	Date	Format MM/DD/YYYY	Required
FIRST_DUE_DATE	1st payment due date on note	Date	Format mm/dd/yyyy	Required
T_NOTE_FUNDING_DATE	Date when funds received. Must be equal to or greater than Note Date.	Date	Format mm/dd/yyyy	Optional
LOAN_TERM	Duration of loan period (in months)	Numeric		Required
ORIG_MTG_AMT	Original loan amount, If line of credit enter the Line Amount	Numeric		Required
PMT_PERIOD	Number of payment periods per year	Numeric	12 = 12 payments a year	Required
CURRENT_ANNUAL_INT	The current percentage of interest being collected on the loan.	Numeric		Required
CURRENT_PRIN_BAL	Outstanding principal balance on 1st mortgage	Numeric	If Line of Credit, provide the amount of the draw at closing, if none, enter 0.00	Required
CURRENT_DUE_DATE	Current payment due date	Date		Required
INVEST_LOAN_NO	Loan number assigned by VA for VASP - 12 digits and may have leading zeros. Please make sure to include leading zeros when required.	Numeric	VASP loan number	Required
NU_PROP_STREET_NUM	Street number within property address	String		Required
NU_PROP_STREET_DIR	Street direction within property address	String		Conditional
NU_PROP_ST_NAME	Street name within property address	String		Required
NU_PROP_CITY	City location within property address	String		Required
NU_PROP_STATE_ABBR	State location within property address	String		Required
NU_PROP_ZIP	ZIP code within property address (5 digits)	Numeric		Required
NU_PROP_ZIP_SUFFIX	ZIP code suffix within the property address (4 digits)	Numeric		Conditional
NU_PROP_UNIT_NO	Unit # within property address	String		Conditional
T_NU_BILL_STREET_NAM	Billing Address Street Name	String		Required
NU_BILL_CITY	City location within billing address. Use only if CITY is loaded as a separate field.	String		Required

VASP Servicing Transfer Data Dictionary

pub. 10/05/2024

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NU_BILL_STATE	State location within mailing address. Use only if STATE is loaded as a separate field.	String		Required
NU_BILL_ZIP_CODE	ZIP code within mailing address (5 digits)	Numeric		Required
NU_BILL_ZIP_SUFFIX	ZIP code suffix within mailing address (4 digits)	Numeric		Conditional
CO_BOR_BILL_STREET_NAME	Co Borrower Billing Address Street Name	String	Required only if co-borrower mailing address is difference from primary borrower mailing address	Conditional
CO_BOR_BILL_CITY	City location within billing address. Use only if CITY is loaded as a separate field.	String		Conditional
CO_BOR_BILL_STATE	State location within mailing address. Use only if STATE is loaded as a separate field.	String		Conditional
CO_BOR_BILL_ZIP_CODE	ZIP code within mailing address (5 digits)	Numeric		Conditional
CO_BOR_BILL_ZIP_SUFFIX	ZIP code suffix within mailing address (4 digits)	Numeric		Conditional
TELEPHONE_NO	Borrower's home telephone number	Numeric		Required
TELE_NO_SECOND	Second Telephone Number	Numeric		Conditional
BILL_ADDR_FOREIGN	Indicator used to identify foreign billing addresses	String	Populate 'Y' if Foreign Mailing Address	Required

VASP Servicing Transfer
Data Dictionary

pub. 10/05/2024

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CURRENT_OCCUPANCY_STAT	Indicates the current occupancy status:	Numeric	0 = Occupancy Unknow 1 = Owner Occupied 2 = Transfer owner occupied 3 = Non owner occupied 4 = Vacant, Not Secured 5 = Vacant, Secured 6 = Adverse Occupant 7 = Occupied by unknown 8 = Tenant Occupied 9 = Partially vacant Space = Blank	Required
ORIG_PROP_VALUE	Original appraised value	Numeric	no decimal	Required
PROPERTY_VALUE	Appraised value of subject property	Numeric		Required
MERS_MIN	MERS loan number	Numeric	No dashes - txt format	Conditional
MERS_MIN_REG_DATE	Date loan was registered with MERS	Date	Format MM/DD/YYYY	Conditional
MERS_MIN_REG_FLAG	Code used to flag loan for MERS registration	String	Y = Registered or N = not registered	Conditional
MERS_MOM_FLAG	Indicates that a loan was originated with MERS as Original Mortgagee on the Mortgage or Deed of Trust.	String	Y or N	Conditional
MERS_ORIG_ORG_ID	MERS orig ID that registered the MERS MIN	String		Conditional
CURRENT_P_I	Principal and Interest payment for 1st mortgage	Numeric		Required
ESCROW_MTH_PMT	Portion of monthly payment attributed to escrow requirements (equals the total of the following fields: Count-Tax+City-Tax+Hazard-Prem+MIP-PREM+Lien)	Numeric		Conditional
TOT_PAYMT	Net payment per installment (sum of escrow payments + P&I less buydown subsidy)	Numeric		Required

VASP Servicing Transfer
Data Dictionary

FIELDS	DEFINITION	DATA TYPE	COMMENTS	REQUIREMENT
COUNTY_TAX	The portion of monthly escrow amount allocated for payment of county taxes (do not include school or other tax)	Numeric	Monthly T&I element for County Tax includes: -County, -Mobile Homes (Alabama) -County collected by other -(Texas) Appraisal District collect as county	Conditional
CITY_TAX	The portion of monthly escrow amount allocated for payment of city taxes. (do not include school or other tax)	Numeric	Monthly T&I element for City Tax includes: -City -Town -Township -City/School District (do not include non City School) -Borough	Conditional
HAZARD_PREM	The portion of monthly escrow amount allocated for payment of hazard insurance.	Numeric	Monthly T&I element for HOI includes: HOI, Flood, Wind, Earthquake, Volcano, etc.	Conditional
MIP_PREM	The portion of monthly escrow amount allocated for payment of mortgage insurance either MIP or PMI.	Numeric		Conditional

VASP Servicing Transfer Data Dictionary

pub. 10/05/2024

FIELDS	DEFINITION	DATA TYPE	COMMENTS	REQUIREMENT
LIEN	The portion of monthly escrow amount allocated to pay charges levied against a property by government for school or other taxes excluding County and City.	Numeric	Monthly T&I element for Lien Tax includes: -Waste -Water/Sewer -Fire -Special Assessments -Utility District -School District -Junior College Schoold District -Village -Irrigation District -Local Improvement District (Texas MUD) -Subdivision Maintenance Charge District	Conditional
OS_AMOUNT	Monthly escrow shortage or overage amount as per last analysis	Numeric		Conditional
REP_RES_PAYMENT	Portion of monthly payment attributed to Replacement Reserve/Buydown	Numeric		Conditional
ESCROW_BAL_TN070	Balance of escrow that will transfer	Numeric		Conditional
ESCROW_ADVANCE_BALANCE	Escrow advance balances	Numeric		Conditional
REP_RES_BAL_TN070	Replacement Reserve balance on the loan at time of transfer	Numeric		Conditional
SUSPENSE_BAL_TN070	Unapplied funds at time of transfer	Numeric		Conditional
RES_ESCROW_TN069	Restricted Escrow/Loss Draft balance at time of transfer	Numeric		Conditional
LC_ACCRUED_BALANCE	Accrued late charge balance at time of transfer	Numeric		Conditional
NSF_ACCRUED_BALANCE	Non sufficient balance	Numeric		Conditional
CURR_APPRAISAL_DAT	Date of most recent appraisal	Numeric		Required

VASP Servicing Transfer
Data Dictionary

pub. 10/05/2024

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SER_FEE_EXP_ANNUAL	Service Fee % Rate	Numeric	Service Fee Rate agreed to with the Investor/Agency. Most loans sold have a rate of .25% (0.0025)	Conditional
FLOOD_CERT_NO	Certification number assigned by flood mapping company for a given loan	String		Required
FLOOD_CNTRCT_TYPE	Code indicating type of flood contract with the compliance company	String	1=Basic L=Life of Loan	Required
FLOOD_COMMUNITY_NO	Number for the community in which the property is located on the flood insurance rate map	String		Required
FLOOD_DETERMINE_DT	Determination date of the LOMA/R or flood zone	Date		Required
FLOOD_FIRM_DATE	Effective date of the flood insurance rate panel	Date		Required
FLOOD_CMPCO	Internal Use	String		Required
FLOOD_MAPCO	Company used by compliance company to map the property	String	COREL = Corelogic SERVI = Service Link Other = Other	Required
FLOOD_PANEL_NO	Panel number on flood insurance rate map	String		Required
FLOOD_PROGRAM	Code indicating the type of flood program (E=emergency, N=non-participating, P=probation, R=Regular(default), S=suspended.)	String		Required
FLOOD_SUFFIX_NO	Suffix no. of the flood insurance rate map	String		Required
FLOOD_ZONE	Zone in which the property is located on the flood indicator map Do NOT leave blank	String		Required
VA_OFFICE_JURISDICTION_CODE	The VA office of jurisdiction as coded in the VA office header file.	Numeric		Conditional

VASP Servicing Transfer
Data Dictionary

pub. 10/05/2024

FIELDS	DEFINITION	DATA TYPE	COMMENTS	REQUIREMENT
VA_OFFICE_CODE	The VA office as coded in the VA office header file.	Numeric		Conditional
VA_OFFICE_ORIGIN_CODE	The VA office of Origination as coded in the VA office header file.	Numeric		Conditional
VA_NUMBER	Case number assigned at Origination - must be 12 characters and may have leading zeros. Please make sure to include leading zeros when required.	Numeric		Required
LAST_ESCROW_ANALYSIS_DATE	Last escrow analysis date	Date		Required
INTEREST_ONLY_FLAG	Interest only Indicator as Y/N	String		Conditional
INTEREST_ONLY_END_DATE	Interest only end date	Date		Conditional
ENOTE_INDICATOR	Borrower signed physical copy of note document or digital signature. Value with Y/N	String		Required
GRACE_DAYS	For Late Charges: Number of days beyond due date which may elapse before late charge assessment	Numeric	FHA loans = 017	Required
LC_CODE	Code that identifies how late charge should be calculated (% of P&I, % of Total Payment, etc.)	String	A = Percent of P&I (most first liens are an A) B = Percent of net pmt C = Percent of Principal Balance D = Fixed Dollar amt not greater than percent of PI E = Fixed dollar amt not greater than percent of total pmt F = Fixed dollar amt not greater than percent of principal balance H = Percent of Total payment with \$ limits (most Lines of credit are an H)	Required

VASP Servicing Transfer
Data Dictionary

pub. 10/05/2024

FIELDS	DEFINITION	DATA TYPE	COMMENTS	REQUIREMENT
LC_FACTOR	Late charge percentage to be assessed on each late installment	Numeric		Required
LC_MIN_AMT	Minimum late charge amount to be assessed	Numeric	If no minimum amount documented on the Note, then default amount to \$0.01	Optional
LC_MAX_AMT	Maximum late charge amount that can be assessed	Numeric	If no maximum amount documentd on the Note, default amount to \$9999.99	Required
LC_MAX_RATE	Maximum late charge rate to be assessed	Numeric	This does not apply to loans with a LC Code of A or H.	Conditional
FICO_SCORE	FICO credit to be used for the imminent default score request	Numeric	If you collect more than 1 FICO score, you can use the median or average.	Required
OCCUPY_ORIG	Code to indicate original status--owner occupied, secondary residence, or investment property	Numeric	1 = Owner Occupied 2 = Second Home 3 = Investment Property	Required
NO_OF_UNITS	Number of living units within the subject property	Numeric		Required
PROPERTY_TYPE	Code which distinguishes the type of property (I.e. condo, coop, townhouse)	Numeric	1 = Single Family 2 = Townhouse/PUD 3 = Condo 4 = Multifamily 5 = Other 6 = Manufactured Housing 8 = COOP	Required

VASP Servicing Transfer
Data Dictionary

pub. 10/05/2024

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PURPOSE_CODE	Code that identifies how loan proceeds will be used (I.e. purchase, refinance, cash-out, etc.)	String	1 Purchase 3 Construction/Permanent 4 Construction 5 Refinance - Property Improvement 6 Refinance - Equity Takeout 7 Rehabilitation/Remodel 8 Refinance - Non Cash Out 9 Other A Home Improvement B Education C Personal Automobile D Mobile Home E Credit Card F Recreational Vehicle G Overdraft Protection H Revolving Credit	Required
PURCHASE_PRICE	Value that represents the price paid for the subject property for a purchase transaction	Numeric		Required
ARM_PLAN_ID	ARM Loan= Y/N or provide an ARM Plan and noted in comments	String	If you are able to provide standard ARM plans, then not all ARM fields will be required. Provide example of all Notes/Plans to your Client Coordinator to review during mapping.	Conditional
ARM_ORIG_LN_TERM	The Term of the first ARM Change.	Numeric		Conditional
ARMORIG_INIT_IDX	Initial Index on an ARM Loan	String		Conditional
ARMORIGIR_CHGEFFDT	Initial Rate Change Date	Date		Conditional

VASP Servicing Transfer
Data Dictionary

pub. 10/05/2024

FIELDS	DEFINITION	DATA TYPE	COMMENTS	REQUIREMENT
ARM_PMTSBTWN_IRCHG	Subsequent Rate Chg Freq mth	Numeric	Subsequent Rate Change Frequency month Based on the ARM plan Time between in change for the interest rate not the principle	Conditional
ARMNXTIR_EFFCALCDT	Next Date of Int Rate Chg	Date		Conditional
ARMORIGPI_CHGEFFDT	Initial Payment Change Date	Date	Original P&I due date on the Note	Conditional
ARM_PMTSBTWN_PICHG	Payment chg Frequency in mth	Numeric	Payment change Frequency (months)	Conditional
ARMNXTPI_EFFCALCDT	Next PI Effective date	Date	The next date of the IR change	Conditional
ARM_IR_RND_TYPE	Method Used for Rounding	String		Conditional
ARM_IR_RND_BASIS	Factor to Round New Calc Rte	String		Conditional
ARM_MARGIN	Percentage to be added to index that will determine new interest rate. On new target file this field is signed. If data is negative, place '-' in first byte of field. If data is positive, leave first byte blank.	Numeric		Conditional
ARM_ORIG_INT_RATE	Original interest rate on loan	Numeric		Conditional
ARMMAXPERCHG_IRINC	Maximum increase in interest rate permitted on one ARM change date	Numeric		Conditional
ARMMAXPERCHG_IRDEC	Maximum decrease in interest rate permitted on one ARM change date	Numeric		Conditional
ARMLIFEMAX_IRINCRT	Stated Amount IR can increase over life of loan (Ceiling)	Numeric		Conditional
ARMLIFEMAX_IRDECRT	Stated amount of lowest IR over life of loan (Floor)	Numeric		Conditional
ARM_ORIG_P_I	Original P&I amount on loan	Numeric		Conditional
ARMMAXINTCHG_IRINC_INTIAL	The largest Interest rate increase allowed in the interest rate for first change	Numeric		Conditional

VASP Servicing Transfer
Data Dictionary

pub. 10/05/2024

FIELDS	DEFINITION	DATA TYPE	COMMENTS	REQUIREMENT
ARMMAXINTCHG_IRDEC_INITIAL	The largest Interest rate decrease allowed in the interest rate for first change	Numeric		Conditional
INDEX_LOOK_BACK_DAYS	This field specifies the Number of days or months index rate is captured prior to the interest change date	Numeric		Conditional
PI_CAPS_PER_CHANGE_INCR	This cap signifies that the newly calculated payment on the loan cannot go more than 7.5% from the previous payment on the loan	Numeric		Conditional
PI_CAPS_PER_CHANGE_DECR	This cap signifies that the newly calculated payment on the loan cannot go less than 7.5% from the previous payment on the loan	Numeric		Conditional
PAYMENTS_BTW_NO_CAPS	This field specifies the period on which 7.5% cap limit not Applicable	Numeric		Conditional
NEXT_NO_PI_CAPS_DT	The date on which no PI caps are applied	Date		Conditional
PRINBAL_PERCENTAGE_CAP	This is the percentage given on which the original principal balance of the loan can increase upto	Numeric		Conditional
NEG_AM_PB_CAP_VALUE	The maximum UPB on which Negative Amortization can occur	Numeric		Conditional
INTEREST_ONLY_TERM	The payment date that the loan reaches a fully amortized P&I due and no longer has an interest-only payment	Numeric		Conditional
BALLOON_MATURITY_DATE	If balloon loan, provide maturity date of the Balloon	Date		Conditional

VASP Servicing Transfer
Data Dictionary

pub. 10/05/2024

FIELDS	DEFINITION	DATA TYPE	COMMENTS	REQUIREMENT
ULI	Universal Loan Identifier (LEI, Loan number, check digit)	String	Provide full ULI as assigned at closing. Required for loans in 2018 forward Can provide in 3 separate fields: Lender ID Unique Number Check digit	Required
CFPB_INFO_QM_TYPE	Indicates the qualified mortgage	String	GM: General GE: Agency/GSE VA: VA FH: FHA	Required
CFPB_INFO_ESC_WVR	Indicates the status of the escrow waiver.	Numeric	1 = 1 year from closing month 2 = 5 year from closing month 3 = Escrows required for Life of Loan 4 = Borrow Met Escrow Waiver	Conditional
CFPB_INFO_HI_CST	Indicates the characteristic that caused an account to be considered high cost. DO NOT LEAVE FIELD BLANK	String	A = Rate exceeds average prime offer. B = Total points and fees exceed limits. C = Prepayment penalty exceeds limits. D = Multiple characteristics. N = Not a high-cost loan. Y = High-cost loan.	Required
CFPB_INFO_HI_PRC	Indicates if the loan meets the higher-priced requirements. DO NOT LEAVE FIELD BLANK	String	N = No. Y = Yes.	Required

VASP Servicing Transfer
Data Dictionary

pub. 10/05/2024

FIELDS	DEFINITION	DATA TYPE	COMMENTS	REQUIREMENT
YEAR_BUILT	Year building built	Numeric	this to identify if new construction and possibility of property tax increase	Optional
PREFERRED_LANGUAGE	Borrower language preference.	String	On NY loans, its mandatory	Required
CORPORATE_ADVANCE_REC	Borrower recoverable corporate advance balance	Numeric		conditional
CORPORATE_ADVANCE_THIRD	Third party recoverable corporate advance balance	Numeric		conditional
SECND_PRIN_BAL_PIGGYBACK	Deferred principal balance	Numeric		Conditional
BORROWER_DOB_DATE	Borrower Date of Birth	Date		Required
EMAIL_ADDRESS	Borrower email address	String		Required
CO_BORROWER_DOB_DATE	Co-Borrower Date of Birth	Date		Required
CO_EMAIL_ADDRESS	Co-Borrower email address	String		Optional
CFPB_INFO_DATE	Escrow wavier date	Date		Conditional
UCCC_INDICATOR	There will be a UCCC verbiage in note document based of which this field has to be updated as Y/N. This basically used for some fee calculation	String	This is only required following states : CO, IA, ID, IN, KS, ME, OK, SC, UT, WI, WY, GU	Conditional
MORTGAGE_LENDER_NAME	Original mortgage lender name	String	Required if loan state fall under MA, MD & PA	Conditional
MORTGAGE_LENDER_NUMBER	Original mortgage lender number	String	Required if loan only for state MD	Conditional
MORTGAGE_LICENSE_NUMBER	Original mortgage lender license number	String	Required if loan only for state MD	Conditional
BALLOON_INDICATOR	Balloon loan as Y/N	String		Required
LOAN_MODIFIED_INDICATOR	Loan modified as Y/N	String		Required
MD_SUBTITLE	There will be a MD subtitle clause in note document based of which this field has to be updated as 09 or 10	Numeric	Servicers should check with their origination team on which code is appropriate.	Conditional
NON_OBLIGOR_1_FIRST_NAME	Borrower who signed mortgage or deed of trust of document but not the note document	String		Conditional

VASP Servicing Transfer
Data Dictionary

pub. 10/05/2024

FIELDS	DEFINITION	DATA TYPE	COMMENTS	REQUIREMENT
NON_OBLIGOR_1_MIDDLE_NAME	Borrower who signed mortgage or deed of trust of document but not the note document	String		Conditional
NON_OBLIGOR_1_LAST_NAME	Borrower who signed mortgage or deed of trust of document but not the note document	String		Conditional
NON_OBLIGOR_2_FIRST_NAME	Borrower who signed mortgage or deed of trust of document but not the note document	String		Conditional
NON_OBLIGOR_2_MIDDLE_NAME	Borrower who signed mortgage or deed of trust of document but not the note document	String		Conditional
NON_OBLIGOR_2_LAST_NAME	Borrower who signed mortgage or deed of trust of document but not the note document	String		Conditional
NON_OBLIGOR_3_FIRST_NAME	Borrower who signed mortgage or deed of trust of document but not the note document	String		Conditional
NON_OBLIGOR_3_MIDDLE_NAME	Borrower who signed mortgage or deed of trust of document but not the note document	String		Conditional
NON_OBLIGOR_3_LAST_NAME	Borrower who signed mortgage or deed of trust of document but not the note document	String		Conditional
BK_DISCHARGE	loans historically or currently part of BK discharge then Y else N	String		Conditional
BK_ACTIVE	To identify loan is in active bankruptcy at boarding (Y or N)	String		Conditional
PENDING_COUNTY_TAX	Pending County Tax amount	Numeric		Conditional
PENDING_CITY_TAX	Pending City Tax amount	Numeric		Conditional
PENDING_HAZARD_PREM	Pending Hazard Prem amount	Numeric		Conditional
PENDING_MIP_PREM	Pending Mip Prem amount	Numeric		Conditional
PENDING_LIEN	Pending Lien amount	Numeric		Conditional

VASP Servicing Transfer
Data Dictionary

pub. 10/05/2024

FIELDS	DEFINITION	DATA TYPE	COMMENTS	REQUIREMENT
PENDING_OS_AMOUNT	Pending Over/Short amount	Numeric		Conditional
PEND_PMT_CHG	Pend Pmt Chg Date	Date		Conditional
BORROWER_1_RACE_1	Race of Borrower 1 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA 8-NO CO-APPL	Required
BORROWER_1_RACE_2	Race of Borrower 1 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA 8-NO CO-APPL	Conditional
BORROWER_1_RACE_3	Race of Borrower 1 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA 8-NO CO-APPL	Conditional

VASP Servicing Transfer
Data Dictionary

pub. 10/05/2024

FIELDS	DEFINITION	DATA TYPE	COMMENTS	REQUIREMENT
BORROWER_1_RACE_4	Race of Borrower 1 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA 8-NO CO-APPL	Conditional
BORROWER_1_RACE_5	Race of Borrower 1 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA	Conditional
BORROWER_2_RACE_1	Race of Borrower 2 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA 8-NO CO-APPL	Conditional
BORROWER_2_RACE_2	Race of Borrower 2 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA 8-NO CO-APPL	Conditional

VASP Servicing Transfer
Data Dictionary

pub. 10/05/2024

FIELDS	DEFINITION	DATA TYPE	COMMENTS	REQUIREMENT
BORROWER_2_RACE_3	Race of Borrower 2 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA 8-NO CO-APPL	Conditional
BORROWER_2_RACE_4	Race of Borrower 2 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA 8-NO CO-APPL	Conditional
BORROWER_2_RACE_5	Race of Borrower 2 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA 8-NO CO-APPL	Conditional
BORROWER_3_RACE_1	Race of Borrower 3 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA 8-NO CO-APPL	Conditional

VASP Servicing Transfer
Data Dictionary

FIELDS	DEFINITION	DATA TYPE	COMMENTS	REQUIREMENT
BORROWER_3_RACE_2	Race of Borrower 3 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA 8-NO CO-APPL	Conditional
BORROWER_3_RACE_3	Race of Borrower 3 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA 8-NO CO-APPL	Conditional
BORROWER_3_RACE_4	Race of Borrower 3 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA 8-NO CO-APPL	Conditional
BORROWER_3_RACE_5	Race of Borrower 3 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA 8-NO CO-APPL	Conditional

VASP Servicing Transfer
Data Dictionary

FIELDS	DEFINITION	DATA TYPE	COMMENTS	REQUIREMENT
BORROWER_4_RACE_1	Race of Borrower 4 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA 8-NO CO-APPL	Conditional
BORROWER_4_RACE_2	Race of Borrower 4 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA 8-NO CO-APPL	Conditional
BORROWER_4_RACE_3	Race of Borrower 4 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA 8-NO CO-APPL	Conditional
BORROWER_4_RACE_4	Race of Borrower 4 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA 8-NO CO-APPL	Conditional

VASP Servicing Transfer
Data Dictionary

pub. 10/05/2024

FIELDS	DEFINITION	DATA TYPE	COMMENTS	REQUIREMENT
BORROWER_4_RACE_5	Race of Borrower 4 (Can select multiple options on URLA, populate up to 5)	Numeric	1-AMER IND,ALASKAN 2-ASIAN 3-BLACK/AFRICAN AMER 4-HAWAIIAN/PAC ISLANDER 5-WHITE 6-NOT PROVIDED 7-NA 8-NO CO-APPL	Conditional
BORROWER_1_ETHNICITY	Ethnicity of Borrower 1	Numeric	1-HISPANIC/LATINO 2-NOT HISPANIC/LATINO 3-NOT PROVIDED 4-NA 5-NO CO-APPL	Required
BORROWER_2_ETHNICITY	Ethnicity of Borrower 2	Numeric	1-HISPANIC/LATINO 2-NOT HISPANIC/LATINO 3-NOT PROVIDED 4-NA 5-NO CO-APPL	Conditional
BORROWER_3_ETHNICITY	Ethnicity of Borrower 3	Numeric	1-HISPANIC/LATINO 2-NOT HISPANIC/LATINO 3-NOT PROVIDED 4-NA 5-NO CO-APPL	Conditional
BORROWER_4_ETHNICITY	Ethnicity of Borrower 4	Numeric	1-HISPANIC/LATINO 2-NOT HISPANIC/LATINO 3-NOT PROVIDED 4-NA 5-NO CO-APPL	Conditional
BORROWER_1_AGE	Age of Borrower 1	Numeric	2 digits	Required
BORROWER_2_AGE	Age of Borrower 2	Numeric	2 digits	Conditional
BORROWER_3_AGE	Age of Borrower 3	Numeric	2 digits	Conditional
BORROWER_4_AGE	Age of Borrower 4	Numeric	2 digits	Conditional

VASP Servicing Transfer
Data Dictionary

FIELDS	DEFINITION	DATA TYPE	COMMENTS	REQUIREMENT
BORROWER_1_GENDER	Gender of Borrower 1	String	M-MALE F-FEMALE 3-NOT PROVIDED 4-NOT APPLICABLE 5-NO CO-APPL 6-BOTH: M AND F	Required
BORROWER_2_GENDER	Gender of Borrower 2	String	M-MALE F-FEMALE 3-NOT PROVIDED 4-NOT APPLICABLE 5-NO CO-APPL 6-BOTH: M AND F	Conditional
BORROWER_3_GENDER	Gender of Borrower 3	String	M-MALE F-FEMALE 3-NOT PROVIDED 4-NOT APPLICABLE 5-NO CO-APPL 6-BOTH: M AND F	Conditional
BORROWER_4_GENDER	Gender of Borrower 4	String	M-MALE F-FEMALE 3-NOT PROVIDED 4-NOT APPLICABLE 5-NO CO-APPL 6-BOTH: M AND F	Conditional