

LOAN DATA SPECIFICATION

Extract Date:

Reference		Use Codes	Notes	Minmum Requirement
A	ACCOUNT NUMBER	O	or unique identifier	✓
B	REPAYMENT TYPE	O	probably Interest only, Repayment or Other	✓
C	REGION CODE	O	specify e.g. Government Office, HBOS etc	✓
D	PRODUCT CODE	O	supporting code definitions required	
E	LATEST NET CUMULATIVE ADVANCE	C	ie inclusive of all further advances/repayments to date at "F"	✓
F	DATE OF LATEST ADVANCE	O	exact date of Item E but year will suffice	✓
G	VALUATION AT LATEST ADVANCE	V	provide a note methods employed	✓
H	MATURITY DATE	C	of the latest cumulative advance	✓
I	LTV AT DATE OF LATEST ADVANCE	C**	as recorded (should be E/G)	✓
J	INDEMNITY COVER	O	cover amount applicable at date of extract	✓
K	TERM FROM LATEST ADVANCE	V	from most recent advance to maturity	
L	FIRST TIME BUYER	O	flag (status at initial advance)	
M	INITIAL PURCHASE PRICE	V	original purchase price	
N	INITIAL ADVANCE	V		
O	INITIAL VALUATION	V		
P	CURRENT OUTSTANDING BALANCE	O	at the "Extract Date"	✓
Q	MONTHS IN ARREARS	V	the arrears balance at the extract is preferred but	
R	ARREARS BALANCE	O	months will suffice if not available	✓
S	NEXT EXPECTED PAYMENT	O	under the terms of the loan	✓
T	CURRENT PROPERTY VALUATION	O	if lender valuation is being provided	✓
U	PROPERTY TYPE	O	used, if available, in FTHPI Revaluation	
V	FULL POSTCODE	V	for use if precise regional analysis, valuation or testing is required	
W	CATEGORY CODE	O	for any subgrouping of results if required	

Use codes

O	Output
C	Calculation prior to Output
C**	This field is used, if necessary in combination, to derive Cumulative Net Advance and Purchase Price/Valuation where one or more of the correct fields are missing.
V	Validation or Reasonableness tests