LOANSTREET ®

Loan Upload / Onboarding
Data Specification v1.1

This document contains technical details regarding the format and delivery of loan data necessary to market and participate loans and pools of loans on the LoanStreet platform. Please note that while not all fields are **Required**, it is highly recommended to provide as many as are readily available from your CORE so that LoanStreet can best price and promote your products on our Marketplace.

File Format, Names and Upload:

Plain CSV (Comma Separated Value) format is preferred, though Excel or alternatively delimited files may be sent if needed. In addition to the details below, you may refer to our Sample Seller Files for a high level look at what is typically provided for the following Asset Types:

- **Auto**
- **Residential**
- **RV**
- **ARM**
- **Solar**
- **Commercial**

Files may be uploaded to the Dataroom (select *Pool Building* as the purpose) or delivered via SFTP. Work with a Sales Engineer to obtain credentials, verify connectivity and validate your data. See our Knowledge Base for more info. Additional support is always available via our Service Desk Portal.

Field Names, Formats and Examples:

The descriptive field names in the following tables serve as a guide for sourcing data from your CORE and may not correspond directly to those that reside within your system. While these names should roughly relate, LoanStreet can accommodate fields from any CORE so long as they are explicitly stated during the onboarding process. See below for field format examples:

Format	Sample Values	Notes
Decimal	*0.01 0.10 1.00 123.45*	Dollar amount or Percentage
Boolean	*True / False, Y / N, 0 / 1*	Simple Binary Logic (On / Off)
Date	*4/15/21 20210415 04-15-*	Simplified Date Format
Text	*Ford, 123 Main st. , A4x%*	Free Text Strings

Loan Identification Field(s)

ID fields are used to uniquely identify loans and match them between an Institution's core processor and LoanStreet's systems, so the relevant value(s) – either *Loan ID* or a combination of *Account Number* and *Loan Suffix* – **must** appear in all loan files, along with Pool ID for existing participations.

Name	Format	Notes
Account Number	Text	Can be combined with *Loan Suffix* to uniquely identify a loan
Loan Suffix	Text	Combined with *Account Number* to uniquely identify a loan
Loan ID	Text	Uniquely identifies a Loan in and of itself (Recommended) *
Pool ID	*Text*	*Used only for the onboarding of existing Participation Pools*

* If a loan can be uniquely identified by a single field, then that field alone will suffice.

Standard Loan Fields

The following fields cover basic loan data common across all asset types. Required fields shown in **Red**, but the population of as many as possible is highly encouraged as they encompass supplemental loan data that will enhance pool pricing, marketability, and data analytics.

Name	Format	Notes
Loan Type**	Text	
Original Principal	Decimal	
Principal Outstanding	Decimal	
Origination Date	Date	
Maturity Date	Date	
Interest Rate	Decimal	
Days Delinquent	Integer	
Borrower Credit Score	Integer	FICO Range = 0 – 1000
Borrower DTI	Decimal	Debt-to-Income Ratio as Percentage
Borrower Type	Text	Personal / Corporate
Borrower First Name	Text	
Borrower Last Name	Text	
Borrower Address 1	Text	
Borrower Address 2	Text	
Borrower City	Text	
Borrower State	Text	

Borrower Zip Code	Integer	
Collateral Type	Text	House, Apartment, RV, Motorcycle, etc.
Collateral Appraised Value	Decimal	
Collateral Address 1	Text	
Collateral Address 2	Text	
Collateral City	Text	
Collateral State	Text	
Collateral Zip Code	Text	
Guarantor Type	Text	Personal / Corporate
Guarantor Credit Score	Integer	FICO Range = 0 – 1000
Guarantor First Name	Text	
Guarantor Last Name	Text	
Guarantor Address 1	Text	
Guarantor Address 2	Text	
Guarantor City	Text	
Guarantor State	Text	
Guarantor Zip Code	Integer	
Guarantor DTI	Decimal	Debt-to-Income Ratio as Percentage
30 Days Delinquent	Integer	Number of times loan fell into this bucket
60 Days Delinquent	Integer	Number of times loan fell into this bucket
90 Days Delinquent	Integer	Number of times loan fell into this bucket
120 Days Delinquent	Integer	Number of times loan fell into this bucket
Last Payment Date	Date	
Next Payment Date	Date	
Expected Payment Amount	Decimal	
LTV	Decimal	Loan-to-Value Ratio
Branch	Text	Originating Branch Designation

Auto Loan Fields

These fields are specific to Auto Loans. Required fields for this asset type are shown in **Red**.

Name	Format	Notes
Direct / Indirect	Boolean	True / False
Collateral Condition	Text	
Collateral Year	Integer	Year

Auto Loan Fields (cont'd)

Name	Format	Notes
Collateral Make	Text	
Collateral Model	Text	
Insurance	Boolean	True / False / Unknown
Gap Insurance	Boolean	True / False / Unknown
MRC Insurance	Boolean	True / False / Unknown
Original Dealer Reserve	Decimal	Commission / Compensation for Loan Origination
Outstanding Dealer Reserve	Decimal	Unamortized Commission / remaining on Loan

Commercial Loan Fields

These fields are specific to Commercial Loans. Required fields for this asset type are shown in **Red**.

Name	Format	Notes
MBL	Boolean	Indicates whether this is a Member Business Loan
Benchmark	Text	LIBOR, PRIME, Fixed, etc.
Margin	Decimal	Spread above Benchmark
Reset Period	Text	5/1, 5/5, 5 year, etc.
Minimum Rate	Decimal	
Maximum Rate	Decimal	
Current Interest Rate	Decimal	
Servicing Spread	Decimal	
Percent of Par	Decimal	Premium paid by Participant for Principal
Participant (x = 1, 2, 3…)*	Text	Institution(s) owning a portion of Principal
- Original Ownership Percentage (x)	Decimal	Percentage of Total Principal Purchased
- Original Ownership Amount (x)	Decimal	Dollar Amount of Principal Purchased
- Current Ownership Amount (x)	Decimal	Dollar Amount of Principal Currently Owned
- Effective Participation Date (x)	Date	Date of Purchase / Closing Date
Internal Risk Rating	Text	
Internal Risk Rating Date	Date	
GDSC Ratio	De	Global Debt Servicing Coverage Ratio
NAICS Code	Integer	https://www.naics.com/
Lien Position	Integer	
Notes	Text	

Residential Loan Fields

These fields are specific to Commercial Loans. Required fields for this asset type are shown in **Red**.

Name	Format	Notes
Fixed	Boolean	True / False
Lien Position	Integer	

ARM Fields

In addition to the *Residential* Fields, the following fields are **Required** for Adjustable-Rate Mortgages.

Name	Format	Notes
Fixed Margin	Decimal	Spread above Benchmark
Loan Reset Index	Text	Example: *1 Yr US Treasury*
Loan Reset Date	Date	Reset Date
Reset Period	Fraction	Example: *7/1*
Minimum Rate	Decimal	Rate expressed as a Percentage
Maximum Rate	Decimal	Rate expressed as a Percentage

Additional Notes

Multiple Borrowers / Guarantors can be entered by adding columns and enumerating the standard headings, such as "**1** Borrower First Name", "**1** Borrower Last Name"… "**2** Borrower First Name", "**2** Borrower Last Name"… etc.

* Multiple Commercial *Participants* can be entered via additional enumerated columns such as *Participant 1, Ownership Amount 1,… Participant 2, Ownership Amount 2,* etc.

** Sample *Commercial* Loan Types: Commercial Loan secured by Farmland, Commercial Loan secured by Multifamily, Commercial Loan secured by Owner Occupied Non-Farm Non Residential, Commercial Loan secured by Non-Owner Occupied Non-Farm Non-Residential, Commercial Loan secured by Agricultural production and other loans to farmers, Commercial and Industrial, Unsecured Commercial Loans, etc.