

The proper entry of address data into Automated Underwriting (AU) systems is extremely important. Inaccurate or missing address entries can cause the AU system to determine that a submitted address is ineligible for streamlined fieldwork and reporting.

To ensure that the data you enter is interpreted correctly, follow these guidelines and the referenced sections of **United States Postal Service (USPS) Postal Addressing Standards (Publication 28)** found at <http://pe.usps.gov/cpim/ftp/pubs/Pub28/pub28.pdf> for entering an address.

Standardized entry of address data

Residence Types

A Place the house number at the beginning of the street address.

Include apartment, suite, or unit numbers and letters.

Never use the pound sign (#) or the words “Number” or “No.” after the abbreviation for residence type (e.g., Apartment No. 123 should be entered as APT 123). Refer to “Appendix C2, Secondary Unit Designators” of the United States Postal Service (USPS) Postal Addressing Standards for other Residence Type abbreviations.

Street Suffix abbreviations

B “Appendix C1, Street Suffix Abbreviations” of the USPS Postal Addressing Standards lists examples of primary street suffix names and common street types and their suffix abbreviations. These street suffix abbreviations are the recommended official Standard Suffix Abbreviations of the U.S. Postal Service.

Enter either complete names for street suffixes (e.g., Avenue, Street, or Apartment) or the appropriate abbreviations referred to in “Appendix C1, Street Suffix Abbreviations” of the USPS Postal Addressing Standards.

If using abbreviations for street suffixes, enter them in uppercase (e.g., AVE, PKWY, or TER) using the Postal Service standard Street Suffix abbreviations.

Pre- and post-directional abbreviations

C Directions is the term the Postal service uses to refer to the part of the address that gives directional information for delivery (N, S, E, W, NE, NW, SE, SW). For more information, refer to subsection **233 Directionals** of section **23 Delivery Address Line** in “Chapter 2, Postal Addressing Standards” of the USPS Postal Addressing Standards.

Include pre-directional abbreviations (e.g., 123 N Main Street) and post-directional abbreviations (e.g. 123 Broad Street NW). Refer to subsection **233 Directionals** of section **23 Delivery Address Line** in “Chapter 2, Postal Addressing Standards” of the USPS Postal Addressing Standards.

There is one exception to the rule. If the street name is a directional word—North, South, East, or West—enter the full word for the street name (e.g., 123 North ST SW).

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Guidelines for Entering Property Addresses (continued)

City, State, Zip

- D** Include the city, state, and zip code of the subject property. For the state, enter the abbreviation recommended by the U.S. Postal Service. Refer to “Appendix B, Two-Letter State and Possession Abbreviations” of the USPS Postal Addressing Standards.

Rural Route Addresses

- E** Enter rural route addresses as RR N BOX NN, e.g., RR 2 BOX 152. Do not use the words “Rural,” “Number,” “No.,” or the pound sign (#).

Change any designations of “RFD” and “RD” (for rural free or rural delivery) to “RR.”

For more information, refer to section **24 Rural Route Addresses** in “Chapter 2, Postal Addressing Standards” of the USPS Postal Addressing Standards.

Special Characters

- F** Do not use punctuation or other special characters in addresses, e.g., periods, commas, colons, semicolons, slashes, dashes, asterisks, and the pound sign (#). Remove all special characters, multiple blanks, and punctuation as listed in subsection **354 Special Characters** of section **35 Address Data Element Compression Guidelines** in “Chapter 3, Business Addressing Standards” of the USPS Postal Addressing Standards.

Do not use the pound sign (#) or the words “Number” or “No.” after the abbreviation for residence type (e.g., Apartment No. 123 should be entered as APT 123). Refer to “Appendix C2, Secondary Unit Designators” of the United States Postal Service (USPS) Postal Addressing Standards for other Residence Type abbreviations.

Accuracy

- G** Ensure accurate spelling and typing.

Changes

- H** Re-enter the property address if it changes and resubmit the loan to the AU system.

Entering data for pre-qualification loans

For loans where the address is unknown, or not yet determined, enter the state information only. Do not enter any data in the following fields: street address, city, or zip code. However, if your Loan Origination System (LOS) requires an entry for the street address, enter “TBD” in that field.

Always re-enter the subject address once it is finalized to determine the actual level of appraisal fieldwork required for delivery.

References

1. USPS Postal Addressing Standards (Publication 28)

<http://pe.usps.gov/cpim/ftp/pubs/Pub28/pub28.pdf>

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