

LOAN/APPLICATION REGISTER CODE SHEET

Use the following codes to complete the Loan/Application Register. All columns (except Reasons for Denial) must be completed for each entry. See the HMDA-LAR instructions in the HMDA Guide (page 10) for guidance regarding the proper use of each code listed below.

<p>Application or Loan Information</p> <p>Loan Type: (C)</p> <p>1 – Conventional (any loan other than FHA, VA, FSA, or RHS loans) 2 -- FHA-insured (Federal Housing Administration) 3 -- VA-guaranteed (Veterans Administration) 4 – FSA/RHS-guaranteed (Farm Service Agency or Rural Housing Service)</p>	<p>Action Taken: (I)</p> <p>1 -- Loan originated 2 -- Application approved but not accepted 3 -- Application denied by financial institution 4 -- Application withdrawn by applicant 5 -- File closed for incompleteness 6 -- Loan purchased by your institution 7 – Preapproval request denied by financial institution 8 – Preapproval request approved but not accepted (optional reporting)</p>	<p>Type of Purchaser: (V)</p> <p>0 -- Loan was not originated or was not sold in calendar year 1 – Fannie Mae 2 – Ginnie Mae 3 – Freddie Mac 4 – Farmer Mac 5 – Private securitization 6 – Commercial bank, savings bank or savings association 7 -- Life insurance company, credit union, mortgage bank, or finance company 8 -- Affiliate institution 9 -- Other type of purchaser</p>
<p>Property Type: (D)</p> <p>1 – One to four-family (other than manufactured housing) 2 – Manufactured housing 3 – Multifamily</p>	<p>Applicant Information</p> <p>Ethnicity: (O) (P)</p> <p>1 – Hispanic or Latino 2 – Not Hispanic or Latino 3 – Information not provided by applicant in mail, Internet, or telephone application (see App. A, I.D.2.) 4 – Not applicable 5 – No co-applicant</p>	<p>Reasons for Denial (optional reporting): (W)</p> <p>1 -- Debt-to-income ratio 2 -- Employment history 3 -- Credit history 4 -- Collateral 5 -- Insufficient cash (down payment, closing costs) 6 -- Unverifiable information 7 -- Credit application incomplete 8 -- Mortgage insurance denied 9 – Other</p>
<p>Purpose of Loan: (E)</p> <p>1 -- Home purchase 2 -- Home improvement 3 – Refinancing</p>	<p>Race: (Q) (R)</p> <p>1 -- American Indian or Alaska Native 2 -- Asian 3 – Black or African American 4 – Native Hawaiian or Other Pacific Islander 5 -- White 6 -- Information not provided by applicant in mail, Internet, or telephone application (see App. A, I.D.2.) 7 – Not applicable 8 – No co-applicant</p>	<p>Other Data</p> <p>HOEPA Status : (only for loans originated or purchased): (Y)</p> <p>1—HOEPA loan 2—Not a HOEPA loan</p>
<p>Owner-Occupancy: (F)</p> <p>1 -- Owner-occupied as a principal dwelling 2 -- Not owner-occupied 3 -- Not applicable</p>	<p>Sex: (S) (T)</p> <p>1 -- Male 2 -- Female 3 -- Information not provided by applicant in mail, Internet, or telephone application (see App. A, I.D.2.) 4 -- Not applicable 5 – No co-applicant</p>	<p>Lien Status (only for applications and originations): (Z)</p> <p>1—Secured by a first lien 2—Secured by a subordinate lien 3—Not secured by a lien 4—Not applicable (purchased loans)</p>
<p>Preapproval (home purchase loans only): (H)</p> <p>1 – Preapproval was requested 2 – Preapproval was not requested 3 – Not applicable</p>		