LOAN/APPLICATION REGISTER Page ____of____ Form FR HMDA-LAR

Name of Reporting Institution _____ City, State, Zip _____ Reporter's Identification Number |__|__|__|__|__|__|__|__|__|__| -- |__| Agency Code

Application or Loan Information						Action Taken		Property Location				Applicant Information A = Applicant CA = Co-Applicant						
Application or Loan Number	Date Application Received (mm/dd/ccyyy)	Type	Pur-pose	Owner Occu-pancy	Loan amount in thou-sands	Type	Date (mm/dd/ccyy)	Four-Digit MSA Number	Two-Digit State Code	Three-Digit County Code	Six-Digit Census Tract	Race or National Origin		Sex		Gross Annual Income in thou-sands	Type of Pur-chaser of Loan	Reasons for Denial (Optional)
												A	CA	A	CA			
Example of Loan Originated LB-687439	01/15/2002	2	1	1	00065	1	02/22/2002	8840	51	059	4219.85	3	8	1	4	0024	7	
Example of Application Denied 01234567 89-9876543210	03/20/2002	1	1	1	00125	3	04/30/2002	0450	01	015	0021.00	5	4	2	1	0055	0	415
(A)	**(B)**	**(C)**	**(D)**	**(E)**	**(F)**	**(G)**	**(H)**	**(I)**	**(J)**	**(K)**	**(L)**	**(M)**	**(N)**	**(O)**	**(P)**	**(Q)**	**(R)**	**(S)**

All columns (except Reasons for Denial) must be completed for each entry. See the HMDA-LAR instructions for explanations regarding the proper use of each code listed below.

Application or Loan Information

Type: **(C)**

1 -- Conventional (any loan other than FHA, VA, or FmHA loans
2 -- FHA-insured (Federal Housing Administration)
3 -- VA-guaranteed (Veterans Administration)
4 – FSA/RHS – (guaranteed Farm Service Agency or Rural Housing Service)

Purpose: **(D)**

1 -- Home purchase (one-to-four family)
2 -- Home improvement (one-to-four family)
3 -- Refinancing (home purchase or home improvement, one-to-four family)
4 -- Multifamily dwelling (home purchase, home improvement, and refinancings)

Owner-Occupancy: **(E)**

1 -- Owner-occupied as a principal dwelling
2 -- Not owner occupied
3 -- Not applicable

Action Taken: **(G)**

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4 -- Application withdrawn by applicant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

Applicant Information

Race or National Origin: **(M) (N)**

1 -- American Indian or Alaskan Native
2 -- Asian or Pacific Islander
3 -- Black
4 -- Hispanic
5 -- White
6 -- Other
7 -- Information not provided by applicant in mail or telephone application
8 -- Not applicable

Sex: **(O) (P)**

1 -- Male
2 -- Female
3 -- Information not provided by applicant in mail or telephone application
4 -- Not applicable

Type of Purchaser (R)

0 -- Loan was not originated or was not sold in calendar year covered by register
1 -- FNMA (Federal National Mortgage Association)
2 -- GNMA (Government National Mortgage Association)
3 -- FHLMC (Federal Home Loan Mortgage Corporation)
4 – FAMC (Federal Agricultural Mortgage Corporation)
5 -- Commercial bank
6 -- Savings bank or savings association
7 -- Life insurance company
8 -- Affiliate institution
9 -- Other type of purchaser

Reasons for Denial (optional) (S)

1 -- Debt-to-income ratio
2 -- Employment history
3 -- Credit history
4 -- Collateral
5 -- Insufficient cash (downpayment, closing costs)
6 -- Unverifiable information
7 -- Credit application incomplete
8 -- Mortgage insurance denied
9 -- Other