

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 for explanations 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 (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1—Loan originated 2—Application approved but not accepted 3—Application denied by financial institution 4—Application withdrawn by applicant 5—File closed for incompleteness 6—Loan purchased by financial institution 7—Preapproval request denied by financial institution 8—Preapproval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 covered by register 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: (Z)</p> <p>1—Secured by a first lien on a dwelling 2—Secured by a junior lien on a dwelling 3—Not secured by a lien on a dwelling 4—NA</p>
<p>Preapproval (home purchase loan only): (H)</p> <p>1—Preapproval was requested 2—Preapproval was not requested 3—Not applicable</p>		