

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-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originated 2 -- Application approved but not accepted 3 -- Application denied by financial institution 4 -- Application withdrawn by applicant 5 -- File closed for incompleteness 6 -- Loan purchased by your institution 7 -- Preapproval request denied by financial institution 8 --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> <hr/> <p>Preapproval (home purchase loans only): (H)</p> <p>1 -- Preapproval was requested 2 -- Preapproval was not requested 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>