# LOAN/APPLICATION REGISTER

Page ____of____

Form FR HMDA-LAR

_____  _____
Name of Reporting Institution        City, State, Zip

All columns (except Reasons for Denial) must be completed for each entry. See the instructions for details.

| Application or Loan Information | | | | | | | | Action Taken | | Property Location | | | | Applicant Information A = Applicant CA = Co-Applicant | | | | | | | | | Other Data | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Application or Loan Number | Date Application Received mm/dd/ccyy | Loan Type | Property Type | Purpose | Owner Occupancy | Loan Amount In Thousands | Preapproval | Type | Date (mm/dd/ccyy) | Five-digit MSA/MD Number | Two-Digit State Code | Three-Digit County Code | Six-Digit Census Tract | Ethnicity A | Ethnicity CA | Race A | Race CA | Sex A | Sex CA | Gross Annual Income in thousands | Type of Purchaser of Loan | Reason for Denial (optional) | Rate Spread | HOEPA Status | Lien Status |
| Example of Loan Originated Following Preapproval<br>L\|B\|-\|6\|8\|7\|4\|3\|9\| \| \| \| \| \| \| \| | 01/15/2011 | 1 | 1 | 1 | 1 | 65 | 1 | 1 | 02/22/2011 | 47894 | 51 | 059 | 4\|2\|1\|9\|-\|8\|5 | 2 | 5 | 3\|5\| \| \| | 8\| \| \| \| | 1 | 5 | 24 | 7 | | N\|A\|-\| \| | 2 | 1 |
| Example of Preapproval Request Denied<br>5\|6\|7\|8\|9\|0\|4\|3\|2\|1\|\|1\|2\|3\|4\|0\|9\|8\|7\|6\|5 | 06/01/2011 | 1 | 1 | 1 | 1 | 125 | 1 | 7 | 06/20/2011 | NA | NA | NA | N\|A\| \| \|-\| \| | 2 | 2 | 3\| \| \| \| | 2\| \| \| \| | 1 | 2 | 40 | 0 | 1,3 | N\|A\|-\| \| | 2 | 1 |
| Example of Application Denied Following Preapproval<br>5\|6\|7\|8\|9\|0\|4\|3\|2\|1\|\|1\|2\|3\|4\|0\|9\|8\|7\|6\|5 | 03/20/2011 | 1 | 1 | 1 | 1 | 30 | 1 | 3 | 04/30/2011 | 11500 | 01 | 015 | 0\|0\|2\|1\|-\|0\|0 | 1 | 1 | 5\| \| \| \| | 3\| \| \| \| | 2 | 1 | 20 | 0 | 4,5 | N\|A\|-\| \| | 2 | 1 |
| (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | (J) | (K) | (L) | (M) | (N) | (O) | (P) | (Q) | (R) | (S) | (T) | (U) | (V) | (W) | (X) | (Y) | (Z) |

# 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.

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