LOAN/APPLICATION REG	121FR	(Page		of	-											ŀ	form FR F	IMDA-L	.AR			
						_													F	Reporter's	Identific	ation Nur	nber		lgency lode
Name of Reporting Institution							City, S	tate, Z	ip										ı					ا لــــــــــــــــــــــــــــــــــــ	
All columns (except Reasons for Denia	l) must b	e com	pleteo	l for e	ach e	ntry.	See th	ne ins	tructions f	or detail	s.														
Application	or Loan Informati	on						A	ction Taken		Pro	operty Location	on				olicant Informatio							Other Data	
	Date					Loan Amount				Five-	Two-	Three-		Et	thnicity	Ra	ce	Sex		Gross Annual Income	Type of	Reason			
Application or Loan Number	Application Received mm/dd/ccyy	Loan Type	Prop- erty Type	Pur- pose	Owner Occu- pancy	In Thou- sands	Pre- ap- proval	Type	Date (mm/dd/ccyy)	digit MSA/MD Number	Digit State Code	Digit County Code	Six-Digit Census Tract	A	CA	A	CA	A	CA	in thou- sands	Pur- chaser of Loan	for Denial (optional)	Rate Spread	HOEPA Status	Lien Status
Example of Loan Originated Following Preapproval	01/15/2012	1	1	1	1	65	1	1	02/22/2012	47894	51	059	4 2 1 9 - 8 5	2	5	3 5	8	1	5	24	7		N A -	2	1
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(N)

(O)

(P)

(Q)

(R)

(S) (T) (U)

(V)

(W)

(X)

(Y) (Z)

11500

(K) (L) (M)

04/30/2012

(J)

Example of Preapproval Request Denied

5 | 6 | 7 | 8 | 9 | 0 | 4 | 3 | 2 | 1 | 1 | 2 | 3 | 4 | 0 | 9 | 8 | 7 | 6 | 5

Example of Application Denied Following Preapproval

5 | 6 | 7 | 8 | 9 | 0 | 4 | 3 | 2 | 1 | 1 | 2 | 3 | 4 | 0 | 9 | 8 | 7 | 6 | 5

(A)

03/20/2012

(B) (C) (D) (E) (F) (G) (H) (I)

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 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)	1 Loan originated 2 Application approved but not accepted 3 Application denied by financial institution 4 Application withdrawn by applicant 5 File closed for incompleteness 6 Loan purchased by your institution 7 Preapproval request denied by financial institution 8 Preapproval request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)	O 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
Property Type: (D)	Applicant Information	Reasons for Denial (optional reporting) (W)
One-to-four family (other than manufactured housing) Manufactured housing Multifamily	Ethnicity: (O) (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	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
Purpose of loan: (E)	Race: (Q) (R)	Other Data
1 Home purchase 2 Home improvement 3 Refinancing	American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White Information not provided by applicant in mail, Internet, or telephone application (see App. A, I.D.2.) Not applicable No co-applicant	HOEPA Status (only for loans originated or purchased): (Y) 1 HOEPA loan 2 Not a HOEPA loan
Owner-Occupancy: (F)	Sex: (S) (T)	Lien Status (only for applications and originations): (Z)
1 Owner-occupied as a principal dwelling 2 Not owner-occupied 3 Not applicable Preapproval (home purchase loans only): (H) 1 Preapproval was requested 2 Preapproval was not requested 3 Not applicable	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	Secured by a first lien Secured by a subordinate lien Not secured by a lien Not applicable (purchased loans)