

Agency
Code

Name of Reporting Institution _____

City, State, Zip _____

Reporter's Identification Number
|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_| -- |_|_|

Application or Loan Information						Action Taken		Property Location				Applicant Information A = Applicant CA = Co-Applicant				Type of Purchaser of Loan	Reasons for Denial (Optional)	
Application or Loan Number	Date Application Received (mm/dd/ccyy)	Type	Purpose	Owner Occupancy	Loan amount in thousands	Type	Date (mm/dd/ccyy)	Four-Digit MA Number	Two-Digit State Code	Three-Digit County Code	Six-Digit Census Tract	Race or National Origin		Sex				Gross Annual Income in thousands
												A	CA	A	CA			
Example of Loan Originated L B - 6 8 7 4 3 9	01/15/2003	2	1	1	00065	1	02/22/2003	8840	51	059	4 2 1 9 . 8 5	3	8	1	4	0024	7	
Example of Application Denied 0 1 2 3 4 5 6 7 8 9 - 9 8 7 6 5 4 3 2 1 0	03/20/2003	1	1	1	00125	3	04/30/2003	0450	01	015	0 0 2 1 . 0 0	5	4	2	1	0055	0	4 1 5
(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.

<p>Application or Loan Information</p> <p>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: (G)</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originated 2 -- Application approved but not accepted 3 -- Application denied by financial institution 4 -- Application withdrawn by applicant 5 -- File closed for incompleteness 6 -- Loan purchased by your institution</p>	<p>Type of Purchaser (R)</p> <p>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</p> <p>Reasons for Denial (optional) (S)</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: (D)</p> <p>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)</p>	<p>Applicant Information</p> <p>Race or National Origin: (M) (N)</p> <p>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</p>	
<p>Owner-Occupancy: (E)</p> <p>1 -- Owner-occupied as a principal dwelling 2 -- Not owner occupied 3 -- Not applicable</p>	<p>Sex: (O) (P)</p> <p>1 -- Male 2 -- Female 3 -- Information not provided by applicant in mail or telephone application 4 -- Not applicable</p>	