

**LOAN/APPLICATION REGISTER**

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 of Loan Information									Action Taken		Property Location				Applicant Information A = Applicant CA = Co-Applicant						Type of Purchaser of Loan	Reason for Denial (optional)	Other Data		
Application or Loan Number	Date Application Received (mm/dd/ccyy)	Loan Type	Property Type	Purpose	Owner Occupancy	Loan Amount In Thousands	Pre-approval	Type	Date (mm/dd/ccyy)	Five-digit MSA/MD Number	Two-Digit State Code	Three-Digit County Code	Six-Digit Census Tract	Ethnicity		Race		Sex		Gross Annual Income in thousands			Rate Spread	HOEPA Status	Lien Status
														A	CA	A	CA	A	CA						
Example of Loan Originated Following Preapproval L   B   -   6   8   7   4   3   9	01/15/2004	1	1	1	1	65	1	1	02/22/2004	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 5   6   7   8   9   0   4   3   2   1     1   2   3   4   0   9   8   7   6   5	06/01/2004	1	1	1	1	125	1	7	06/20/2004	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 5   6   7   8   9   0   4   3   2   1     1   2   3   4   0   9   8   7   6   5	03/20/2004	1	1	1	1	30	1	3	04/30/2004	11500	01	015	0   0   2   1   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.

<p><b>Application or Loan Information</b></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but not accepted                  3 -- Application denied by financial institution                  4 -- Application withdrawn by applicant                  5 -- File closed for incompleteness                  6 -- Loan purchased by your institution                  7 -- Preapproval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><b>Type of Purchaser (V)</b></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><b>Applicant Information</b></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><b>Reasons for Denial (optional reporting) (W)</b></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><b>Other Data</b></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>