

PMIC LOAN/APPLICATION REGISTER CODE SHEET

RESPONDENT INFORMATION

Respondent ID: 10 Character Identifier

Agency:

8 -- Private Mortgage Insurance Companies (PMIC)

Edit Status:

Blank -- No edit failures

5 -- Validity edit failure only

6 -- Quality edit failure only

7 -- Validity and quality edit failures

PROPERTY LOCATION

MSA/MD: Metropolitan Statistical Area/Metropolitan Division

State: Two-digit FIPS state identifier

County: Three-digit FIPS county identifier

Tract: Census tract number

LOAN INFORMATION

Sequence Number: One-up number scheme for each respondent to make each loan unique

Loan Type:

1 -- Insured Conventional (any loan other than FHA, VA, or FSA/RHS loans)

Property Type:

1 -- One to four-family (other than manufactured housing)

2 -- Manufactured housing

Loan Purpose:

1 -- Home purchase (one-to-four family)

3 -- Refinancing (home purchase, one-to-four family)

Owner-Occupancy:

1 -- Owner-occupied as a principal dwelling

2 -- Not owner-occupied

Loan Amount: in thousands of dollars

Action Taken:

1 -- Loan insured

2 -- Application approved but not accepted

3 -- Application denied by mortgage insurer

4 -- Application withdrawn by applicant

5 -- File closed for incompleteness

APPLICANT INFORMATION

Ethnicity:

- 1 -- Hispanic or Latino
- 2 -- Not Hispanic or Latino
- 3 -- Information not provided by applicant in mail, Internet, or telephone application
- 4 -- Not applicable
- 5 -- No co-applicant

Race:

- 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
- 7 -- Not applicable
- 8 -- No co-applicant

Sex:

- 1 -- Male
- 2 -- Female
- 3 -- Information not provided by applicant in mail, Internet, or telephone application
- 4 -- Not applicable
- 5 -- No co-applicant

Gross Annual Income: in thousands of dollars

PURCHASER AND DENIAL INFORMATION

Type of Purchaser

- 0 -- NA

Reasons for Denial:

- 1 -- Debt-to-income ratio
- 2 -- Employment history
- 3 -- Credit history
- 4 -- Collateral
- 5 -- Insufficient cash (downpayment, closing costs)
- 6 -- Unverifiable information
- 7 -- Credit application incomplete
- 9 -- Other

OTHER DATA

Lien Status (only for applications and originations):

- 1 -- Secured by a first lien
- 2 -- Secured by a subordinate lien

Application Date Pre 2004 Flag

- 0 -- No
- 1 -- Yes
- 2 -- Not Available

CENSUS INFORMATION

Population: total population in tract.

Minority Population %: percentage of minority population to total population for tract. (Carried to two decimal places)

HUD Median Family Income: HUD Median family income in dollars for the MSA/MD in which the tract is located (adjusted annually by HUD).

Tract to MSA/MD Median Family Income Percentage: % of tract median family income compared to MSA/MD median family income. (Carried to two decimal places)

Number of Owner Occupied Units: Number of dwellings, including individual condominiums, that are lived in by the owner.

Number of 1- to 4-Family units: Dwellings that are built to house fewer than 5 families.