

PMIC LOAN/APPLICATION REGISTER CODE SHEET

Effective with the reporting of 2010 data, the following changes have been implemented to the LAR Code Sheet:

The Application Date Indicator values were revised from four (in 2009) to three codes (in 2010). See the 2010 LAR Code Sheet below for the three codes and their descriptions.

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- 4 -- Application withdrawn by applicant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 Indicator

- 0 -- Application Date >= 01-01-2004**
- 1 -- Application Date < 01-01-2004**
- 2 -- Application Date = NA (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.