

HMDA 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:

- 1 -- Office of the Comptroller of the Currency (OCC)
- 2 -- Federal Reserve System (FRS)
- 3 -- Federal Deposit Insurance Corporation (FDIC)
- 4 -- Office of Thrift Supervision (OTS)
- 5 -- National Credit Union Administration (NCUA)
- 7 -- Department of Housing and Urban Development (HUD)

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 -- 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 (Farm Service Agency or Rural Housing Service)

Property Type:

- 1 -- One to four-family (other than manufactured housing)
- 2 -- Manufactured housing
- 3 -- Multifamily

Loan Purpose:

- 1 -- Home purchase
- 2 -- Home improvement
- 3 -- Refinancing

Owner-Occupancy:

- 1 -- Owner-occupied as a principal dwelling
- 2 -- Not owner-occupied
- 3 -- Not applicable

Loan Amount: in thousands of dollars

Preapproval:

- 1 -- Preapproval was requested
- 2 -- Preapproval was not requested
- 3 -- Not applicable

Action Taken:

- 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- 4 -- Application withdrawn by applicant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 the institution
- 7 -- Preapproval request denied by financial institution
- 8 -- Preapproval request approved but not accepted (optional reporting)

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 -- Loan was not originated or was not sold in calendar year covered by register
- 1 -- Fannie Mae (FNMA)
- 2 -- Ginnie Mae (GNMA)
- 3 -- Freddie Mac (FHLMC)
- 4 -- Farmer Mac (FAMC)
- 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

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
- 8 -- Mortgage insurance denied
- 9 -- Other

OTHER DATA

HOEPA Status (only for loans originated or purchased):

- 1 -- HOEPA loan
- 2 -- Not a HOEPA loan

Lien Status (only for applications and originations):

- 1 -- Secured by a first lien
- 2 -- Secured by a subordinate lien
- 3 -- Not secured by a lien
- 4 -- Not applicable (purchased loans)

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.