HMDA LOAN/APPLICATION REGISTER CODE SHEET

Effective with the reporting of 2011 data, the following changes have been implemented to the LAR Code Sheet:

The CFPB has been added under Agency Code '9.' The OTS has been eliminated as a reporting option and will no longer appear under Agency Code '4.' Please refer to "New Changes Effective in 2011" in the Help document for more details.

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)
  5 -- National Credit Union Administration (NCUA)
  7 -- Department of Housing and Urban Development (HUD)
  9 -- Consumer Financial Protection Bureau (CFPB)

  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4 -- Application withdrawn by applicant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.