

LOAN/APPLICATION REGISTER

Name of Reporting Institution _____

City, State, Zip _____

Reporter's Identification Number _____

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>Application or Loan Information</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originated 2 -- Application approved but not accepted 3 -- Application denied by financial institution 4 -- Application withdrawn by applicant 5 -- File closed for incompleteness 6 -- Loan purchased by your institution 7 -- Preapproval request denied by financial institution 8 --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>Type of Purchaser (V)</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>Applicant Information</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>Reasons for Denial (optional reporting) (W)</p> <p>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</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>Other Data</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>