All columns (except Reasons for Denial) must be completed for each entry. See the instructions for details.

<table>
<thead>
<tr>
<th>Application or Loan Number</th>
<th>Data Application Received (mm/dd/ccyy)</th>
<th>Loan Type</th>
<th>Property Type</th>
<th>Purpose</th>
<th>Owner Occupancy</th>
<th>Pre-Approval Date</th>
<th>Type of Approval</th>
<th>Six-Digit Census Tract</th>
<th>Ethnicity</th>
<th>Race</th>
<th>Sex</th>
<th>Type of Purchase of Loan</th>
<th>Reason for Denial (optional)</th>
<th>Other Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example of Loan Originated Following Preapproval</td>
<td>06/01/2008</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>125</td>
<td>3</td>
<td>06/20/2008</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>N</td>
<td>40</td>
<td>0,3</td>
<td>N</td>
</tr>
<tr>
<td>Example of Preapproval Request Denied</td>
<td>03/20/2008</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>30</td>
<td>3</td>
<td>04/30/2008</td>
<td>11500</td>
<td>01</td>
<td>015</td>
<td>0</td>
<td>0</td>
<td>20</td>
<td>0</td>
</tr>
</tbody>
</table>

(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.

<table>
<thead>
<tr>
<th>Application or Loan Information</th>
<th>Action Taken: (I)</th>
<th>Type of Purchaser (V)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Type: (C)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 -- Conventional (any loan other than FHA, VA, FSA, or RHS loans)</td>
<td>1 -- Loan originated</td>
<td>0 -- Loan was not originated or was not sold in calendar year</td>
</tr>
<tr>
<td>2 -- FHA-insured (Federal Housing Administration)</td>
<td>2 -- Application approved but not accepted</td>
<td>1 -- Fannie Mae</td>
</tr>
<tr>
<td>3 -- VA-guaranteed (Veterans Administration)</td>
<td>3 -- Application denied by financial institution</td>
<td>2 -- Ginnie Mae</td>
</tr>
<tr>
<td>4 -- FSA/RHS-guaranteed (Farm Service Agency or Rural Housing Service)</td>
<td>4 -- Application withdrawn by applicant</td>
<td>3 -- Freddie Mac</td>
</tr>
<tr>
<td>5 -- File closed for incompleteness</td>
<td>5 -- Loan purchased by your institution</td>
<td>4 -- Farmer Mac</td>
</tr>
<tr>
<td>6 -- Application withdrawn by financial institution</td>
<td>6 -- Preapproval request denied by financial institution</td>
<td>5 -- Private securitization</td>
</tr>
<tr>
<td>7 -- Preapproval request approved but not accepted (optional reporting)</td>
<td>7 -- Preapproval request approved but not accepted (optional reporting)</td>
<td>6 -- Commercial bank, savings bank or savings association</td>
</tr>
<tr>
<td>8 -- Preapproval request approved but not accepted (optional reporting)</td>
<td>8 -- Preapproval request approved but not accepted (optional reporting)</td>
<td>7 -- Life insurance company, credit union, mortgage bank, or finance company</td>
</tr>
<tr>
<td>9 -- Other type of purchaser</td>
<td>9 -- Other type of purchaser</td>
<td>8 -- Affiliate institution</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Property Type: (D)</th>
<th>Applicant Information</th>
<th>Reasons for Denial (optional reporting) (W)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 -- One-to-four family (other than manufactured housing)</td>
<td>Ethnicity: (O) (P)</td>
<td>1 -- Debt-to-income ratio</td>
</tr>
<tr>
<td>2 -- Manufactured housing</td>
<td>1 -- Hispanic or Latino</td>
<td>2 -- Employment history</td>
</tr>
<tr>
<td>3 -- Multifamily</td>
<td>2 -- Not Hispanic or Latino</td>
<td>3 -- Credit history</td>
</tr>
<tr>
<td></td>
<td>3 -- Information not provided by applicant in mail, Internet, or telephone application (see App. A, I.D.2.)</td>
<td>4 -- Collateral</td>
</tr>
<tr>
<td></td>
<td>4 -- Not applicable</td>
<td>5 -- Insufficient cash (down payment, closing costs)</td>
</tr>
<tr>
<td></td>
<td>5 -- No co-applicant</td>
<td>6 -- Unverifiable information</td>
</tr>
<tr>
<td></td>
<td></td>
<td>7 -- Credit application incomplete</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8 -- Mortgage insurance denied</td>
</tr>
<tr>
<td></td>
<td></td>
<td>9 -- Other</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Purpose of loan: (E)</th>
<th>Race: (Q) (R)</th>
<th>Other Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 -- Home purchase</td>
<td>1 -- American Indian or Alaska Native</td>
<td>HOEPA Status</td>
</tr>
<tr>
<td>2 -- Home improvement</td>
<td>2 -- Black or African American</td>
<td>(only for loans originated or purchased): (Y)</td>
</tr>
<tr>
<td>3 -- Refinancing</td>
<td>4 -- Native Hawaiian or Other Pacific Islander</td>
<td>1 -- HOEPA loan</td>
</tr>
<tr>
<td></td>
<td>5 -- White</td>
<td>2 -- Not a HOEPA loan</td>
</tr>
<tr>
<td></td>
<td>6 -- Information not provided by applicant in mail, Internet, or telephone application (see App. A, I.D.2.)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>7 -- Not applicable</td>
<td></td>
</tr>
<tr>
<td></td>
<td>8 -- No co-applicant</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Owner-Occupancy: (F)</th>
<th>Sex: (S) (T)</th>
<th>Lien Status (only for applications and originations): (Z)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 -- Owner-occupied as a principal dwelling</td>
<td>1 -- Male</td>
<td>1 -- Secured by a first lien</td>
</tr>
<tr>
<td>2 -- Not owner-occupied</td>
<td>2 -- Female</td>
<td>2 -- Secured by a subordinate lien</td>
</tr>
<tr>
<td>3 -- Not applicable</td>
<td>3 -- Information not provided by applicant in mail, Internet, or telephone application (see App. A, I.D.2.)</td>
<td>3 -- Not secured by a lien</td>
</tr>
<tr>
<td></td>
<td>4 -- Not applicable</td>
<td>4 -- Not applicable (purchased loans)</td>
</tr>
<tr>
<td></td>
<td>5 -- No co-applicant</td>
<td></td>
</tr>
</tbody>
</table>