PMIC LOAN/APPLICATION REGISTER CODE SHEET

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4 -- Application withdrawn by applicant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)

FFIEC Median Family Income: FFIEC Median family income in dollars for the MSA/MD in which the tract is located (adjusted annually by FFIEC).

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.