

**APPENDIX A TO PART 1003—FORM AND INSTRUCTIONS FOR COMPLETION OF HMDA LOAN APPLICATION REGISTER**

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I. INSTRUCTIONS FOR COMPLETION OF LOAN APPLICATION REGISTER

1. *Instructions and designations.* This part to this appendix contains instructions for the completion of the loan application register. Each instruction in this appendix is identified by a number and the regulatory section and paragraph which provides the reporting requirement. The instructions are designated according to the particular regulatory provision addressed. For example, the first instruction in this appendix for reporting the action taken under § 1003.4(a)(8) may be cited as instruction 4(a)(8)-1. This paragraph may be cited as instruction I-1.

*Paragraph 4(a)(1)(i)—ULI.*

1. Enter the ULI assigned to the covered loan or application.

*Paragraph 4(a)(1)(ii)—Date Application Received.*

1. Enter the date the application was received or the date shown on the application form by year, month, and day, using numerals in the form YYYYMMDD. Enter “NA” for covered loans purchased by your institution.

*Paragraph 4(a)(2)—Loan or Application Type.*

1. Indicate the type of covered loan or application by entering the applicable Code from the following:

Code 1—Conventional

Code 2—FHA

Code 3—VA

Code 4—USDA Rural Development

a. Use Code 2 if the covered loan or application is insured under title II of the National Housing Act.

b. Use Code 3 if the covered loan or application is guaranteed under chapter 37 of title 38 of the United States Code.

c. Use Code 4 if the covered loan or application is insured under title V of the Housing Act of 1949.

d. Use Code 1 if the covered loan or application is not insured under title II of the National Housing Act, not insured under title V of the Housing Act of 1949, and not guaranteed under chapter 37 of title 38 of the United States Code.

*Paragraph 4(a)(3)—Purpose of Loan or Application.*

1. Indicate the purpose of the loan or application by entering the applicable Code from the following:

Code 1—Home purchase

Code 2—Home improvement

Code 3—Refinancing

Code 4—Other

a. For refinancings, enter Code 4 if, under the terms of the agreement, you were unconditionally obligated to refinance the obligation, or you were obligated to refinance the obligation subject to conditions within the borrower's control.

*Paragraph 4(a)(4)—Preapproval.*

1. Indicate whether the application or covered loan involved a request for preapproval for a home purchase loan by entering the applicable Code from the following:

Code 1—Preapproval requested

Code 2—Preapproval not requested

Code 3—Not applicable

a. Enter Code 1 if your institution has a preapproval program as defined in § 1003.2(b)(2) and the applicant requests a preapproval for a home purchase loan. Do not use Code 1 if a request for preapproval is withdrawn or for requests for preapproval that are closed for incompleteness; such preapproval requests are not reported under HMDA as implemented by Regulation C.

b. Enter Code 2 if your institution has a preapproval program as defined in § 1003.2(b)(2) but the applicant does not request a preapproval.

c. Enter Code 3 if your institution does not have a preapproval program as defined in § 1003.2(b)(2).

d. Enter Code 3 for applications for or originations of home improvement loans, refinancings, open-end lines of credit, home-equity lines of credit, reverse mortgages, and for purchased loans.

*Paragraph 4(a)(5)—Construction Method.*

1. Indicate the construction method for the dwelling related to the covered loan or application by entering the applicable Code from the following:

Code 1—Site Built

Code 2—Manufactured Home

Code 3—Other

a. Enter Code 1 if most of the dwelling's elements were created at the dwelling's permanent site (including the use of prefabricated components), or if the dwelling is a modular or other factory-built home (including a modular home with a permanent metal chassis) that does not meet the definition of a manufactured home under § 1003.2(l).

b. Enter Code 2 if the dwelling meets the definition of a manufactured home under § 1003.2(l).

c. Enter Code 3 for a dwelling that is not site built or a manufactured home under § 1003.2(l).

*Paragraph 4(a)(6)—Occupancy Type.*

1. Indicate the occupancy status of the property to which the covered loan or application relates by entering the applicable Code from the following:

Code 1—Principal residence

Code 2—Second residence

Code 3—Investment property with rental income

Code 4—Investment property without rental income

a. For purchased loans, use Code 1 unless the application or documents for the covered loan indicate that the property will not be occupied as a principal residence.

b. Use Code 2 for second homes or vacation homes.

c. Use Code 3 for investment properties that are owned for the purpose of generating income by renting the property.

d. Use Code 4 for investment properties that are not owned for the purpose of generating income by renting the property.

*Paragraph 4(a)(7)—Loan Amount.*

1. Enter the amount of the covered loan or the amount applied for, as applicable, in dollars.

*Paragraph 4(a)(8)—Action Taken.*

1. Type of Action. Indicate the type of action taken on the application or covered loan by using one of the following Codes.

Code 1—Loan originated

Code 2—Application approved but not accepted

Code 3—Application denied

Code 4—Application withdrawn

Code 5—File closed for incompleteness

Code 6—Loan purchased by your institution

Code 7—Preapproval request denied

Code 8—Preapproval request approved but not accepted

a. Use Code 1 for a covered loan that is originated, including one resulting from a request for preapproval.

b. For a counteroffer (your offer to the applicant to make the covered loan on different terms or in a different amount from the terms or amount applied for), use Code 1 if the applicant accepts. Use Code 3 if the applicant turns down the counteroffer or does not respond.

c. Use Code 2 when the application is approved but the applicant (or the party that initially received the application) fails to respond to your notification of approval or your commitment letter within the specific time. Do not use this Code for a preapproval request.

d. Use Code 4 only when the application is expressly withdrawn by the applicant before satisfying all underwriting or creditworthiness conditions and before the institution denies the application or closes the file for incompleteness. Do not use Code 4 if a request for preapproval is withdrawn; preapproval requests that are withdrawn are not reported under HMDA.

e. Use Code 5 if you sent a written notice of incompleteness under § 1002.9(c)(2) of Regulation B (Equal Credit Opportunity Act) and the applicant did not respond to your request for additional information within the period of time specified in your notice. Do not use this Code for requests for preapproval that are incomplete; these preapproval requests are not reported under HMDA.

2. Date of Action. Enter the date of action taken by year, month, and day, using numerals in the form YYYYMMDD.

a. For covered loans originated, enter the settlement or closing date.

b. For covered loans purchased, enter the date of purchase by your institution.

c. For applications and preapprovals denied, applications and preapprovals approved but not accepted by the applicant, and files closed for incompleteness, enter the date that the action was taken by your institution or the date the notice was sent to the applicant.

d. For applications withdrawn, enter the date you received the applicant's express withdrawal, whether received in writing or orally, or enter the date shown on the notification from the applicant, in the case of a written withdrawal.

e. For preapprovals that lead to a loan origination, enter the date of the origination.

*Paragraph 4(a)(9)—Postal Address and Location of Subject Property.*

1. Property Location Information. Enter the following information about the location of the property securing the covered loan or, in the case of an application, proposed to secure the covered loan:

a. Street Address. Enter the street address of the property.

i. For originations and purchases, the address must correspond to the property identified on the legal obligation related to the covered loan. For applications that did not result in an origination, the address must correspond to the property identified by the applicant.

ii. Include, as applicable, the address number, the street name, the street direction, address unit designators, and the address unit value, using U.S. Postal Service official abbreviations. For example, 100 N Main St Apt 1.

iii. Do not enter a post office box.

iv. Enter "NA" only if the street address is not known. For example, if the property does not have a postal address at closing or if the applicant did not provide the postal address of the property to the financial institution before the application was denied, withdrawn, or closed for incompleteness.

b. City Name. Enter the name of the city.

i. Enter “NA” only if the city location is not known. For example, if the property does not have a postal address at closing or if the applicant did not provide the postal address of the property to the financial institution before the application was denied, withdrawn, or closed for incompleteness.

c. State Code. Enter the two letter State code for the applicable State, using the U.S. Postal Service official State abbreviations.

d. Zip Code. Enter the zip code. The zip code may be five or nine digits. Do not enter dashes.

i. Enter “NA” only if the zip code is not known. For example, if the property does not have a postal address at closing or if the applicant did not provide the postal address of the property to the financial institution before the application was denied, withdrawn, or closed for incompleteness.

e. Metropolitan Statistical Area (MSA) or Metropolitan Division (MD). Enter the five-digit MSA or MD number if the MSA is divided into MDs. MSA and MD boundaries and five-digit codes are defined by the U.S. Office of Management and Budget. Use the boundaries and codes that were in effect on January 1 of the calendar year for which you are reporting.

i. Enter “NA” if the property is not located in an MSA or an MD.

f. County. Enter the Federal Information Processing Standards (FIPS) three-digit numerical code for the county. These codes are available from the appropriate Federal agency to which you report data.

g. Census Tract. Enter the census tract number. Census tract numbers are defined by the U.S. Census Bureau. Use the boundaries and codes that were in effect on January 1 of the calendar year for which you are reporting.

i. You may enter “NA” if the property is located in a county with a population of 30,000 or less according to the most recent decennial census conducted by the U.S. Census Bureau.

2. Certain Location Information not Required. If your institution is not required to report data for CRA purposes under § 1003.4(e), you may elect to enter “NA” for County, MSA, and census tract for entries related to properties that are not located in the MSAs or MDs in which you have a home or branch office.

*Paragraph 4(a)(10)—Applicant or Borrower Information.*

1. Appendix B to this part contains instructions for the collection of data on ethnicity, race, and sex, and also contains a sample form for data collection.

2. Applicability. Report this information for covered loans that you originate as well as for applications that do not result in an origination.

a. You need not collect or report this information for covered loans purchased. If you choose not to report this information for covered loans that you purchase, use the Codes for “not applicable.”

b. If the borrower or applicant is not a natural person (a corporation, partnership, or trust, for example), use the Codes for “not applicable.”

*Paragraph 4(a)(10)(i)—Ethnicity, Race, Sex, and Age.*

1. Ethnicity of Borrower or Applicant. Use the following Codes to indicate the ethnicity of the applicant or borrower under column “A” and of any co-applicant or co-borrower under column “CA.”

Code 1—Hispanic or Latino

Code 2—Not Hispanic or Latino

Code 3—Information not provided by applicant in mail, internet, or telephone application

Code 4—Not applicable

Code 5—No co-applicant

2. Race of Borrower or Applicant. Use the following Codes to indicate the race of the applicant or borrower under column “A” and of any co-applicant or co-borrower under column “CA.”

Code 1—American Indian or Alaska Native

Code 2—Asian

Code 3—Black or African American

Code 4—Native Hawaiian or Other Pacific Islander

Code 5—White

Code 6—Information not provided by applicant in mail, internet, or telephone application

Code 7—Not applicable

Code 8—No co-applicant

a. If an applicant selects more than one racial designation, enter all Codes corresponding to the applicant’s selections.

b. Use Code 3 (for ethnicity) and Code 6 (for race) if the applicant or co-applicant does not provide the information in an application taken by mail, internet, or telephone.

c. Use Code 4 (for ethnicity) and Code 7 (for race) for “not applicable” only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the covered loan has been purchased by your institution.

d. If there is more than one co-applicant, provide the required information only for the first co-applicant listed on the application form. If there are no co-applicants or co-borrowers, use Code 5 (for ethnicity) and Code 8 (for race) for “no co-applicant” in the co-applicant column.

3. Sex of Borrower or Applicant. Use the following Codes to indicate the sex of the applicant or borrower under column “A” and of any co-applicant or co-borrower under column “CA.”

Code 1—Male

Code 2—Female

Code 3—Information not provided by applicant in mail, internet, or telephone application

Code 4—Not applicable

Code 5—No co-applicant

a. Use Code 3 if the applicant or co-applicant does not provide the information in an application taken by mail, internet, or telephone.

b. Use Code 4 for “not applicable” only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the covered loan has been purchased by your institution.

c. If there is more than one co-applicant, provide the required information only for the first co-applicant listed on the application form. If there are no co-applicants or co-borrowers, use Code 5 for “no co-applicant” in the co-applicant column.

4. Age of Borrower or Applicant. Enter the age of the applicant or borrower, as of the date of application, derived from the date of birth as shown on the application form, in number of

years under column “A” and of any co-applicant or co-borrower under column “CA.” Or, use the following Codes as applicable.

Code 1—Not applicable

Code 2—No co-applicant

a. Use Code 1 for “not applicable” only when the applicant or co-applicant is not a natural person or when applicant or co-applicant information is unavailable because the covered loan has been purchased by your institution.

b. If there is more than one co-applicant, provide the required information only for the first co-applicant listed on the application form. If there are no co-applicants or co-borrowers, use Code 2 for “no co-applicant” in the co-applicant column.

*Paragraph 4(a)(10)(ii)—Income.*

1. Income. Enter the gross annual income that your institution relied on in making the credit decision requiring consideration of income or, if the application was denied or withdrawn or the file was closed for incompleteness before a credit decision requiring consideration of income was made, the gross annual income collected as part of the application process.

a. Round all dollar amounts to the nearest thousand (round \$500 up to the next \$1,000), and show in thousands. For example, report \$35,500 as 36.

b. For a covered loan or application related to a multifamily dwelling, enter “NA.”

c. If no income information is collected as part of the application process or the covered loan applied for would not or did not require consideration of income, enter “NA.”

d. If the applicant or co-applicant is not a natural person or the applicant or co-applicant information is unavailable because the covered loan has been purchased by your institution, enter “NA.”

*Paragraph 4(a)(11)—Type of Purchaser.*

1. Enter the applicable Code to indicate whether a covered loan that your institution originated or purchased was then sold to a secondary market entity within the same calendar year:

Code 0—Covered loan was not originated or was originated or purchased but was not sold to a secondary market entity in calendar year covered by register.

Code 1—Fannie Mae

Code 2—Ginnie Mae

Code 3—Freddie Mac

Code 4—Farmer Mac

Code 5—Private securitization

Code 6—Commercial bank, savings bank, or savings association

Code 7—Life insurance company, credit union, mortgage bank, or finance company

Code 8—Affiliate institution

Code 9—Other type of purchaser

a. Use Code 0 for applications that were denied, withdrawn, or approved but not accepted by the applicant; and for files closed for incompleteness.

b. Use Code 0 if you originated or purchased a covered loan and did not sell it during that same calendar year. For purposes of recording the type of purchaser within 30 calendar days after the end of the calendar quarter pursuant to § 1003.4(f), use Code 0 if you originated or purchased a covered loan and did not sell it during the calendar quarter for which you are recording the data. If you sell the covered loan in a subsequent quarter of the same calendar year, use the appropriate code for the type of purchaser on your loan application register for the

quarter in which the covered loan was sold. If you sell the covered loan in a succeeding year, you need not report the sale.

c. Use Code 2 if you conditionally assign a covered loan to Ginnie Mae in connection with a mortgage-backed security transaction.

d. Use Code 5 for private securitizations by purchasers other than by one of the government-sponsored enterprises identified in Codes 1 through 4. If you know or reasonably believe that the covered loan you are selling will be securitized by the institution purchasing the covered loan, then use Code 5 regardless of the type or affiliation of the purchasing institution.

e. Use Code 8 for covered loans sold to an institution affiliated with you, such as your subsidiary or a subsidiary of your parent corporation. For purposes of § 1003.4(a)(11), the term “affiliate” means any company that controls, is controlled by, or is under common control with, another company, as set forth in the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*).

*Paragraph 4(a)(12)—Rate Spread.*

1. Enter the rate spread to three decimal places and use a leading zero, or two leading zeroes, if the rate is less than 1 percent. If the APR exceeds the APOR, enter a positive value. For example, enter 03.295. If the APOR exceeds the APR, enter a negative value. For example, enter -03.295. If the difference between the annual percentage rate and the average prime offer rate is a figure with more than three decimal places, round the figure to three decimal places.

2. Enter “NA” in the case of a covered loan not subject to Regulation Z, 12 CFR part 1026, a reverse mortgage, a loan that you purchased or assumed, or an application that does not result in a loan origination or the opening of a line of credit, except for applications that have been approved but not accepted by the applicant.

*Paragraph 4(a)(13)—HOEPA Status.*

1. For a covered loan that you originated or purchased that is a high-cost mortgage under the Home Ownership and Equity Protection Act of 1994 (HOEPA), as implemented in Regulation Z § 1026.32, use the following Codes as applicable:

Code 1—HOEPA loan because of APR

Code 2—HOEPA loan because of points and fees

Code 3—HOEPA loan because of both APR and points and fees

Code 4—Other

a. Enter Code 1 if the annual percentage rate for the transaction exceeds the high-cost mortgage thresholds.

b. Enter Code 2 if the points and fees for the transaction exceed the high-cost mortgage thresholds.

c. Enter Code 3 if both the annual percentage rate and the points and fees for the transaction exceed the high-cost mortgage thresholds.

d. Enter Code 4 in all other cases. For example, enter Code 4 for a covered loan that you originated or purchased that is not a high-cost mortgage for any reason, including because the transaction is not subject to coverage under HOEPA (*e.g.*, reverse mortgage transactions). Also enter Code 4 in the case of an application that does not result in a loan origination.

*Paragraph 4(a)(14)—Lien Status.*

1. Enter the applicable Code for covered loans that you originate or purchase and for applications that do not result in an origination.

Code 1—Secured by a first lien

Code 2—Secured by a second lien

Code 3—Secured by a third lien

Code 4— Secured by a fourth lien

Code 5—Other

a. Use Codes 1 through 5 for covered loans that you originate or purchase, as well as for applications that do not result in an origination (applications that are approved but not accepted, denied, withdrawn, or closed for incompleteness).

b. Use Code 5 when the priority of the lien against the property is other than one identified in Codes 1 through 4 (for example, secured by a fifth lien or sixth lien).

*Paragraph 4(a)(15)—Credit Score.*

1. Score. Enter the credit score(s) relied on in making the credit decision, using column “A” for the applicant or borrower and, where required by Regulation C, column “CA” for the first co-applicant or co-borrower. Where Regulation C requires you to report a single score for the transaction that corresponds to multiple applicants or borrowers, use column “A.”

2. Name and Version of Model. For each credit score reported, use the following Codes to indicate the name and version of the model used to generate the credit score relied on in making the credit decision, using column “A” and column “CA” as applicable.

Code 1—Equifax Beacon 5.0

Code 2—Experian Fair Isaac

Code 3—FICO Risk Score Classic 04

Code 4—FICO Risk Score Classic 98

Code 5—VantageScore 2.0

Code 6—VantageScore 3.0

Code 7—More than one credit scoring model

Code 8—Other credit scoring model

Code 9—Not applicable

Code 10—Purchased loan

a. Use Code 7 if more than one credit scoring model was used in developing the credit score.

b. Use Code 8 for any credit scoring model that is not listed above, and provide the name and version of the scoring model used.

c. Use Code 9 if the file was closed for incompleteness or the application was withdrawn before a credit decision was made or if you did not rely on a credit score in making the credit decision.

d. Use Code 10 if the loan is a purchased loan.

*Paragraph 4(a)(16)—Reason(s) for Denial.*

1. Use the following Codes to indicate the principal reason(s) for denial, indicating up to three reasons.

Code 1—Debt-to-income ratio

Code 2—Employment history

Code 3—Credit history

Code 4—Collateral

Code 5—Insufficient cash (downpayment, closing costs)

Code 6—Unverifiable information

Code 7—Credit application incomplete

Code 8—Mortgage insurance denied

Code 9—Other

Code 10—Not applicable

2. Use Code 9 for “other” when a principal reason your institution denied the application is not listed in Codes 1 through 8. For a transaction in which your institution enters Code 9, enter the principal reason(s) the application was denied.

3. Use Code 10 for “not applicable” if the action taken on the application, pursuant to § 1003.4(a)(8), is not a denial. For example, use Code 10 if the application was withdrawn before a credit decision was made or the file was closed for incompleteness.

4. If your institution uses the model form for adverse action contained in appendix C to Regulation B (Form C–1, Sample Notice of Action Taken and Statement of Reasons), use the foregoing Codes as follows:

a. Code 1 for: Income insufficient for amount of credit requested, and Excessive obligations in relation to income.

b. Code 2 for: Temporary or irregular employment, and Length of employment.

c. Code 3 for: Insufficient number of credit references provided; Unacceptable type of credit references provided; No credit file; Limited credit experience; Poor credit performance with us; Delinquent past or present credit obligations with others; Number of recent inquiries on credit bureau report; Garnishment, attachment, foreclosure, repossession, collection action, or judgment; and Bankruptcy.

d. Code 4 for: Value or type of collateral not sufficient.

e. Code 6 for: Unable to verify credit references; Unable to verify employment; Unable to verify income; and Unable to verify residence.

f. Code 7 for: Credit application incomplete.

g. Code 9 for: Length of residence; Temporary residence; and Other reasons specified on the adverse action notice. For a transaction in which your institution enters Code 9 for Other reasons, enter the principal reason(s) the application was denied.

*Paragraph 4(a)(17)—Total Points and Fees.*

1. Enter in dollars the amount of the total points and fees payable in connection with the covered loan or application, rounded to the nearest whole dollar. For example, enter 5472.

2. Enter “NA” for covered loans or applications subject to this reporting requirement for which the total points and fees were not known at or before closing in connection with the covered loan, or for covered loans not subject to this reporting requirement, such as purchased covered loans.

*Paragraph 4(a)(18)—Total Origination Charges.*

1. Enter in dollars the total of all itemized amounts that are designated borrower-paid at or before closing, rounded to the nearest whole dollar. For example, enter 1078.

2. Enter “NA” for covered loans subject to this reporting requirement for which no amounts paid by the borrower were known at or before closing in connection with the covered loan, or for covered loans not subject to this reporting requirement, such as open-end lines of credit or reverse mortgages.

*Paragraph 4(a)(19)—Total Discount Points.*

1. Enter in dollars the total amount of the points designated as paid to the creditor to reduce the interest rate, rounded to the nearest whole dollar. For example, enter 405.

2. Enter “NA” for covered loans subject to this reporting requirement for which no points to reduce the interest rate were known at or before closing in connection with the covered loan,

or for covered loans not subject to this reporting requirement, such as open-end lines of credit or reverse mortgages.

*Paragraph 4(a)(20)—Risk-Adjusted, Pre-Discounted Interest Rate.*

1. Enter the interest rate to three decimal places and use a leading zero if the interest rate is under 10 percent. For example, enter 04.125. If the interest rate applicable to the covered loan or application is a figure with more than three decimal places, round the figure to three decimal places.

2. Enter “NA” for covered loans not subject to this reporting requirement, such as purchased covered loans, open-end lines of credit, or reverse mortgages.

*Paragraph 4(a)(21)—Interest Rate.*

1. Enter the interest rate that will be applicable, or in the case of an application, that would be applicable, to the covered loan at closing or account opening to three decimal places and use a leading zero if the interest rate is under 10 percent. For example, enter 04.125. If the interest rate applicable to the covered loan is a figure with more than three decimal places, round the figure to three decimal places.

2. Enter “NA” for covered loans for which no interest rate is applicable, or for applications for which the interest rate is unknown, such as applications closed for incompleteness.

*Paragraph 4(a)(22)—Prepayment Penalty Term.*

1. Enter the term in months of any prepayment penalty applicable to the covered loan or application. For example, if a prepayment penalty may be imposed within the first 24 months after closing, enter 24.

2. Enter “NA” for covered loans for which a prepayment penalty may not be imposed under the terms of the covered loan, for covered loans not subject to this reporting requirement, such as purchased covered loans, or for applications for which the prepayment penalty term is unknown, such as applications closed for incompleteness.

*Paragraph 4(a)(23)—DTI Ratio.*

1. Enter the applicant’s or borrower’s debt-to-income ratio to two decimal places. For example, enter 25.25. If the applicant’s or borrower’s debt-to-income ratio is a figure with more than two decimal places, round up to the next hundredth. For example, for a debt-to-income ratio of 25.251, enter 25.26.

2. If no debt-to-income ratio was relied on in making the credit decision, if a file was closed for incompleteness, or if an application was withdrawn before a credit decision was made, enter “NA.” Also enter “NA” for reverse mortgages.

*Paragraph 4(a)(24)—CLTV Ratio.*

1. Enter the combined loan-to-value ratio applicable to the property to two decimal places. For example, enter 82.95. If the combined loan-to-value ratio is a figure with more than two decimal places, truncate the digits beyond two decimal places.

2. If no combined loan-to-value ratio was calculated in connection with the covered loan or application, enter “NA.”

*Paragraph 4(a)(25)—Loan Term.*

1. Loan Term. Enter the scheduled number of months after which the legal obligation will mature or would have matured.

a. For a covered loan that you purchased, enter the number of months after which the legal obligation matures as measured from the covered loan’s origination.

b. For an open-end line of credit with a definite term, enter the number of months from origination until the account termination date, including both the draw and repayment period.

c. For a covered loan or application without a definite term, such as some home-equity lines of credit or reverse mortgages, enter “NA.”

*Paragraph 4(a)(26)—Introductory Rate Period.*

1. Enter the number of months from loan origination until the first date the interest rate may change.

a. For a fixed rate covered loan or an application for a fixed rate covered loan, enter “NA.”

b. For a covered loan you purchased, enter the number of months until the first date the interest rate may change as measured from loan origination, or enter “NA” for a purchased fixed rate covered loan.

*Paragraph 4(a)(27)(i)—Balloon Payment.*

1. Indicate if the covered loan or application requires a payment that is more than two times a regular periodic payment.

Code 1—True

Code 2—False

*Paragraph 4(a)(27)(ii)—Interest-Only Payments.*

1. Indicate if the covered loan or application would permit one or more periodic payments to be applied solely to accrued interest and not to principal.

Code 1—True

Code 2—False

*Paragraph 4(a)(27)(iii)—Negative Amortization.*

1. Indicate if the covered loan or application would permit a minimum periodic payment that covers only a portion of the accrued interest, resulting in an increase in the principal balance under the terms of the legal obligation.

Code 1—True

Code 2—False

*Paragraph 4(a)(27)(iv)—Other Non-amortizing Features.*

1. Indicate if the covered loan or application includes contractual terms other than contractual terms described in §§ 1003.4(a)(27)(i), (ii), and (iii) that would allow for payments other than fully amortizing payments during the loan term.

Code 1—True

Code 2—False

*Paragraph 4(a)(28)—Property Value.*

1. Enter the value of the property securing the covered loan or, in the case of an application, proposed to secure the covered loan relied on in making the credit decision in dollars.

a. If the value of the property was not relied on in making the credit decision, enter “NA.”

*Paragraph 4(a)(29)—Manufactured Home Legal Classification.*

1. Indicate whether the manufactured home related to the covered loan or application is legally classified as real property or as personal property using the following codes:

Code 1—Real Property

Code 2—Personal Property

Code 3—Not Applicable

a. Use Code 1 if the manufactured home is legally classified as real property under applicable State law.

b. Use Code 2 if the manufactured home is legally classified as personal property under applicable State law.

c. Use Code 3 if the covered loan or application does not relate to a manufactured home.

*Paragraph 4(a)(30)—Manufactured Home Land Property Interest.*

1. Indicate whether the applicant or borrower owns the land on which a manufactured home is or will be located through a direct or indirect ownership interest or leases the land through a paid or unpaid leasehold according to the following codes:

Code 1—Direct Ownership

Code 2—Indirect Ownership

Code 3—Paid Leasehold

Code 4—Unpaid Leasehold

Code 5—Not Applicable

a. Use Code 1 for a covered loan or application for which the applicant or borrower has a direct ownership interest in the land on which the dwelling is or is to be located, such as fee simple ownership.

b. Use Code 2 for a covered loan or application for which the applicant or borrower holds or will hold an indirect ownership interest in the land on which the dwelling is or is to be located, such as through a resident-owned community structured as a housing cooperative that owns the underlying land.

c. Use Code 3 for a covered loan or application for which the applicant or borrower leases the land on which the dwelling is or is to be located and pays or will make payments pursuant to the lease, such as a lease for a lot in a manufactured home park.

d. Use Code 4 for a covered loan or application for which the applicant or borrower is or will be a tenant on the land on which the dwelling is or is to be located and does not or will not make payments pursuant to the tenancy, such as tenancy on land owned by a family member who has given permission for the location of the manufactured home.

e. Use Code 5 if the covered loan or application does not relate to a manufactured home or if a location for a manufactured home related to a covered loan or application is not determined.

*Paragraph 4(a)(31)—Total Units.*

1. Enter the number of individual dwelling units related to the property securing the covered loan or, in the case of an application, proposed to secure the covered loan.

*Paragraph 4(a)(32)—Multifamily Affordable Units.*

1. Enter the number of individual dwelling units related to the property securing the covered loan or, in the case of an application, proposed to secure the covered loan that are income-restricted pursuant to Federal, State, or local affordable housing programs.

a. For a covered loan or application not related to a multifamily dwelling, enter “NA.”

b. For a covered loan or application related to a multifamily dwelling that does not contain any such income-restricted individual dwelling units, enter “0.”

*Paragraph 4(a)(33)—Application Channel.*

1. Direct Application. Indicate whether the applicant or borrower submitted the application directly to your institution.

Code 1—True

Code 2—False

Code 3—Not applicable

a. Use Code 1 if the applicant or borrower submitted the application directly to your institution.

b. Use Code 2 if the applicant or borrower did not submit the application directly to your institution.

c. Use Code 3 only if the loan is a purchased loan.

2. Initially Payable. Indicate whether the covered loan was or, in the case of an application, would have been initially payable to your institution.

Code 1—True

Code 2—False

Code 3—Not applicable

a. Use Code 1 if the covered loan was or, in the case of an application, would have been initially payable to your institution.

b. Use Code 2 if the covered loan was not or, in the case of an application, would not have been initially payable to your institution.

c. Use Code 3 only if the loan is a purchased loan.

*Paragraph 4(a)(34)—Mortgage Loan Originator Identifier.*

1. NMLSR ID: Enter the Nationwide Mortgage Licensing System and Registry mortgage loan originator unique identifier (NMLSR ID) as set forth in the Secure and Fair Enforcement for Mortgage Licensing Act of 2008, title V of the Housing and Economic Recovery Act of 2008 (S.A.F.E. Act), 12 U.S.C. 5101 *et seq.*, as implemented by Regulation G (S.A.F.E. Mortgage

Licensing Act—Federal Registration of Residential Mortgage Loan Originators), 12 CFR part 1007, and Regulation H (S.A.F.E. Mortgage Licensing Act—State Compliance and Bureau Registration System), 12 CFR part 1008.

2. No NMLSR ID: If the mortgage loan originator is not required to obtain and has not been assigned an NMLSR ID, enter “NA” for not applicable.

*Paragraph 4(a)(35)—Automated Underwriting System (AUS) and Recommendation.*

1. Automated Underwriting System: Indicate the name of the automated underwriting system (AUS) used by your institution to evaluate the application by entering the applicable Code from the following:

Code 1—Desktop Underwriter

Code 2—Loan Prospector

Code 3—Technology Open to Approved Lenders (TOTAL) Scorecard

Code 4—Guaranteed Underwriting System (GUS)

Code 5—Other

Code 6—Not applicable

Code 7—Purchased loan

a. Use Code 1 for the AUS developed by the Federal National Mortgage Association (Fannie Mae) or any successor.

b. Use Code 2 for the AUS developed by the Federal Home Loan Mortgage Corporation (Freddie Mac) or any successor.

c. Use Code 3 for the AUS developed by the U.S. Department of Housing and Urban Development for Federal Housing Administration (FHA) loans.

d. Use Code 4 for the AUS developed by the U.S. Department of Agriculture for Single Family Housing Guaranteed Loan Program loans.

e. Use Code 5 for an AUS developed by a securitizer, Federal government insurer, or guarantor not listed in Codes 1 through 4. For a transaction in which your institution enters Code 5, enter the name of the AUS used to evaluate the application.

f. Use Code 6 for “not applicable” if your institution did not use an AUS developed by a securitizer, Federal government insurer, or guarantor to evaluate the application.

g. Use Code 7 if the loan is a purchased loan.

2. Automated Underwriting System Recommendation: Indicate the recommendation generated by the automated underwriting system (AUS) used by your institution to evaluate the application by entering the applicable Code from the following:

Code 1—Approve/Eligible

Code 2—Approve/Ineligible

Code 3—Refer with Caution

Code 4—Out of Scope

Code 5—Error

Code 6—Accept

Code 7—Caution

Code 8—Refer

Code 9—Other

Code 10—Not applicable

Code 11—Purchased loan

a. Use Code 1, 2, 3, 4, or 5 for the AUS recommendation returned by the Federal National Mortgage Association (Fannie Mae) or any successor.

b. Use Code 6 or 7 for the AUS recommendation returned by the Federal Home Loan Mortgage Corporation (Freddie Mac) or any successor.

c. Use Code 6 or 8 for the AUS recommendation returned by FHA TOTAL Scorecard.

d. Use Code 3, 6, or 8 for the AUS recommendation returned by GUS.

e. Use Code 9 for any AUS recommendation not listed in Codes 1 through 8. For a transaction in which your institution enters Code 9, enter the recommendation generated by the AUS developed by a securitizer, Federal government insurer, or guarantor that was used to evaluate the application.

f. Use Code 10 for “not applicable” if your institution did not consider a recommendation generated by an AUS developed by a securitizer, Federal government insurer, or guarantor in its underwriting process. For example, use Code 10 if your institution only manually underwrote the application. Also, use Code 10 if the file was closed for incompleteness or the application was withdrawn before a credit decision was made.

g. Use Code 11 if the loan is a purchased loan.

*Paragraph 4(a)(36)—Reverse Mortgage Flag.*

1. Indicate whether the covered loan is, or the application is for, a reverse mortgage and, for transactions that are reverse mortgages, whether or not it is an open- or closed-end transaction by entering the applicable Code from the following:

Code 1—Closed-end reverse mortgage

Code 2—Open-end reverse mortgage

Code 3—Not applicable

- a. If the transaction is a closed-end reverse mortgage transaction, enter Code 1.
- b. If the transaction is an open-end reverse mortgage transaction, enter Code 2.
- c. If the transaction is not a reverse mortgage transaction, enter Code 3.

*Paragraph 4(a)(37)—HELOC Flag.*

1. Indicate whether the covered loan is, or the application is for, an open-end line of credit, and whether the covered loan is, or the application is for, a home-equity line of credit, by entering the applicable Code from the following:

Code 1—Home-equity line of credit

Code 2—Open-end line of credit that is not a home-equity line of credit

Code 3—Not applicable

- a. If the transaction is a home-equity line of credit, enter Code 1.
- b. If the transaction an open-end line of credit, but is not a home-equity line of credit, enter Code 2.
- c. If the transaction is not an open-end line of credit, enter Code 3. Also enter Code 3 for an open-end reverse mortgage transaction.

*Paragraph 4(a)(38)—Qualified Mortgage Identifier.*

1. Indicate whether the covered loan is a qualified mortgage, as described under Regulation Z, by entering the applicable Code from the following:

Code 1—Standard qualified mortgage

Code 2—Temporary qualified mortgage

Code 3—Small creditor qualified mortgage

Code 4—Balloon-payment qualified mortgage

Code 5—Not a qualified mortgage

Code 6—Not applicable

2. For covered loans subject to the ability-to-repay provisions of Regulation Z:

a. If the covered loan is a standard qualified mortgage pursuant to Regulation Z

§ 1026.43(e)(2), enter Code 1.

b. If the covered loan is a temporary qualified mortgage pursuant to Regulation Z

§ 1026.43(e)(4), enter Code 2.

c. If the covered loan is a small creditor qualified mortgage pursuant to Regulation Z

§ 1026.43(e)(5), enter Code 3.

d. If the covered loan is a balloon-payment qualified mortgage pursuant to Regulation Z

§ 1026.43(f), enter Code 4.

e. If the covered loan is not a qualified mortgage pursuant to Regulation Z § 1026.43(e)

or (f), enter Code 5.

3. For applications for covered loans and for covered loans not subject to the ability-to-repay provisions of Regulation Z, enter “not applicable.”

*Paragraph 4(a)(39)—HELOC and Open-End Reverse Mortgage First Draw.*

1. Enter in dollars the amount of any draw on a home-equity line of credit or on an open-end reverse mortgage made at the time of account opening.

## II. INSTRUCTIONS FOR REPORTING TO THE BUREAU OR APPROPRIATE FEDERAL AGENCIES

*Paragraph 5(a)—Reporting.*

1. Financial institutions are required to submit all required data to the Bureau or appropriate Federal agency via the Bureau’s website or via secure electronic submission as specified by the Bureau or appropriate Federal agency in prescribed procedures and technical specifications.

2. With its submission, each financial institution is required:

a. To provide the name, telephone number, facsimile number, and e-mail address of a person who may be contacted with questions about the institution's submission;

b. To identify its appropriate Federal agency; and

c. To identify the total entries contained in the submission.

3. Data required to be submitted that are not recorded on the loan application register shall be submitted with the loan application register on the transmittal sheet or in such other format specified by the Bureau or appropriate Federal agency.

\* \* \* \* \*

8. In Supplement I to Part 1003:

A. The heading *Section 1003.1—Authority, Purpose, and Scope*, the subheading *1(c) Scope* under that heading, and paragraphs 1, 2, 3, 4, 5, 6, 7, 8, and 9 under that subheading are removed.

B. Under *Section 1003.2—Definitions*:

i. The subheading *Application* and paragraphs 1, 2, and 3 under that subheading are revised.

ii. The subheading *Branch office* is revised and paragraphs 2 and 3 under that subheading are revised.

iii. The subheading *Dwelling* is revised, paragraphs 1 and 2 under that subheading are revised, and new paragraph 3 under that subheading is added.

iv. The subheading *Financial institution* is revised and paragraphs 1, 3, 4, 5, and 6 under that subheading are revised.

v. The subheading *Home improvement loan* is revised, paragraphs 1 and 4 under that subheading are revised, and paragraph 5 under that subheading is removed and reserved.

vi. The subheading *Home purchase loan* and paragraphs 1, 2, 3, and 7 under that subheading are revised.

vii. The subheading *Manufactured home* is revised, paragraph 1 under that subheading is revised, and new paragraph 2 under that subheading is added.

viii. The subheading *2(o) Open-end line of credit* and paragraph 1 under that subheading are added.

ix. The subheading *2(p) Refinancing* and paragraphs 1, 2, and 3 under that subheading are added.

C. The subheading *Section 1003.3—Exempt institutions and excluded transactions* is added. Under that subheading:

i. The subheading *3(c) Excluded transactions* is added.

ii. The subheading *Paragraph 3(c)(1)* and paragraph 1 under that subheading are added.

iii. The subheading *Paragraph 3(c)(2)* and paragraph 1 under that subheading are added.

iv. The subheading *Paragraph 3(c)(3)* and paragraphs 1 and 2 under that subheading are added.

v. New subheading *Paragraph 3(c)(4)* and paragraph 1 under that subheading are added.

vi. New subheading *Paragraph 3(c)(6)* and paragraph 1 under that subheading are added.

vii. New subheading *Paragraph 3(c)(8)* and paragraph 1 under that subheading are added.

viii. New subheading *Paragraph 3(c)(9)* and paragraph 1 under that subheading are added.

D. The heading *Section 1003.4—Compilation of Reportable Data* is revised, and under that heading:

i. Under the subheading *4(a) Data format and itemization*, paragraph 1 is revised, and new paragraphs 4, 5, and 6 are added.

ii. The subheading *Paragraph 4(a)(1)* and paragraphs 1, 2, 3, 4, and 5 under that subheading are removed.

iii. The subheading *Paragraph 4(a)(1)(i)* and paragraphs 1 and 2 under that subheading are added.

iv. The subheading *Paragraph 4(a)(1)(ii)* and paragraphs 1, 2, 3, and 4 under that subheading are added.

v. Under subheading *Paragraph 4(a)(3)*, paragraph 2 is revised, and paragraph 3 is added.

vi. The subheading *Paragraph 4(a)(5)* and paragraphs 1 and 2 under that subheading are added.

vii. Under subheading *Paragraph 4(a)(6)*, new paragraphs 2, 3, and 4 are added.

viii. Under the subheading *Paragraph 4(a)(7)*, paragraphs 1, 2, 3, and 4 are removed and new paragraphs 1, 2, 3, 4, 5, and 6 are added.

ix. Under subheading *Paragraph 4(a)(8)*, paragraphs 1, 2, 3, 4, 5, 6 and 7 are removed and new paragraphs 1, 2, 3, 4, 5, 6, 7, 8, and 9 are added.

x. Under the subheading *Paragraph 4(a)(9)*, paragraphs 1, 2, 3, and 4 are revised and new paragraph 5 is added.

xi. The subheading *Paragraph 4(a)(10)* and paragraphs 1, 2, 3, 4, 5, 6, 7, and 8 under that subheading are removed.

xii. The subheading *Paragraph 4(a)(10)(i)* and paragraphs 1, 2, 3, 4, and 5 under that subheading are added.

xiii. The subheading *Paragraph 4(a)(10)(ii)* and paragraphs 1, 2, 3, 4, 5, and 6 under that subheading are added.

xiv. Under the subheading *Paragraph 4(a)(11)*, paragraphs 1 and 2 are removed, and new paragraphs 1, 2, 3, 4, 5, 6, 7, and 8 are added.

xv. The subheading *Paragraph 4(a)(12)(ii)* is revised, paragraphs 2 and 3 under that subheading are revised, and paragraphs 4, 5, and 6 are added.

xvi. Under the subheading *Paragraph 4(a)(14)*, paragraph 1 is revised and new paragraph 2 is added.

xvii. The subheading *Paragraph 4(a)(15)* and paragraphs 1, 2, 3, and 4 under that subheading are added.

xviii. The subheading *Paragraph 4(a)(16)* and paragraphs 1 and 2 under that subheading are added.

xix. The subheading *Paragraph 4(a)(21)* and paragraph 1 under that subheading are added.

xx. The subheading *Paragraph 4(a)(23)* and new paragraphs 1, 2, 3, and 4 under that subheading are added.

xxi. The subheading *Paragraph 4(a)(24)* and new paragraphs 1, 2, and 3 under that subheading are added.

xxii. The subheading *Paragraph 4(a)(25)* and paragraphs 1 and 2 under that subheading are added.

xxiii. The subheading *Paragraph 4(a)(26)* and paragraphs 1 and 2 under that subheading are added.

xxiv. The subheading *Paragraph 4(a)(27)* and paragraph 1 under that subheading is added.

xxv. The subheading *Paragraph 4(a)(28)* and paragraphs 1 and 2 under that subheading are added.

xxvi. The subheading *Paragraph 4(a)(29)* and paragraph 1 under that subheading is added.

xxvii. The subheading *Paragraph 4(a)(30)* and paragraphs 1, 2, and 3 under that subheading are added.

xxviii. The subheading *Paragraph 4(a)(31)* and paragraph 1 under that subheading are added.

xxix. The subheading *Paragraph 4(a)(32)* and paragraphs 1, 2, 3, and 4 under that subheading are added.

xxx. New subheading *Paragraph 4(a)(33)* is added, and new paragraphs 1, 2, and 3 under that subheading are added.

xxxi. The subheading *Paragraph 4(a)(34)* and paragraphs 1, 2, and 3 under that subheading are added.

xxxii. The subheading *Paragraph 4(a)(35)* and paragraphs 1, 2, and 3 under that subheading are added.

xxxiii. The subheading *Paragraph 4(a)(38)* and new paragraph 1 under that subheading are added.

xxxiv. Under subheading *Paragraph 4(c)(3)*, paragraph 1 is removed and reserved.

xxxv. The subheading *4(d) Excluded data* is removed and paragraph 1 under that subheading is removed.

E. Under *Section 1003.5—Disclosure and Reporting*:

i. Under subheading *5(a) Reporting to Agency*, paragraphs 1, 2, 3, 4, and 5 are revised, and paragraphs 6, 7, and 8 are removed.

ii. The subheading *5(b) Public disclosure of statement* is revised, paragraph 2 under that subheading is revised, and paragraph 3 under that subheading is added.

iii. The subheading *5(c) Public Disclosure of modified loan/application register* is revised and paragraphs 2 and 3 under that subheading are added.

iv. Under subheading *5(e) Notice of availability*, paragraph 1 is revised and paragraph 2 is removed.