

LOAN/APPLICATION REGISTER

Name of Reporting Institution

City, State, Zip

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

Application or Loan Information								Action Taken		Property Location				Applicant Information A = Applicant CA = Co-Applicant				Type of Pur-chaser of Loan	Reason for Denial (optional)	Other Data										
Application or Loan Number	Date Application Received mm/dd/yyyy	Loan Type	Prop-erty Type	Pur-pose	Owner Occu-pancy	Loan Amoun-t in Thou-sands	Pre-ap-proval	Type	Date (mm/dd/yyyy)	Five-digit MSAM D	Two-Digit State Code	Three-Digit County Code	Six-Digit Census Tract	Ethnicity		Race				Sex		Gross Annual Income in thou-	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	01/15/2011					65			02/22/2011	47894	51	059	4 2 1 9 - 8 5	2		5	3 5	8			1	5	24		7	N A -		2		
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	06/01/2011					125		7	06/20/2011	NA	NA	NA	N A - -	2		2	3	2			1	2	40		0	1.3	N A -		2	
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	03/20/2011					30		3	04/30/2011	11500	01	015	0 0 2 1 - 0 0	1		1	5	3			2	1	20		0	4.5	N A -		2	
(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)					

OMB Control Number: 2502-0539

Expiration Date: 7/31/2018

Paperwork Reduction Burden Statement

Public reporting burden for this collection of information is estimated to average 577 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is mandatory. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number (OMB Control Number 2502-0539).

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 (down payment, 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>