

# LOAN/APPLICATION REGISTER CODE SHEET

Use the following codes to complete the Loan/Application Register. The instructions to the HMDA-LAR explain the proper use of each code.

## Application or Loan Information

### Loan Type:

- 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 (Farm Service Agency or Rural Housing Service)

### Property Type:

- 1— One to four-family (other than manufactured housing)
- 2— Manufactured housing
- 3— Multifamily

### Purpose of Loan:

- 1— Home purchase
- 2— Home improvement
- 3— Refinancing

### Owner-Occupancy:

- 1— Owner-occupied as a principal dwelling
- 2— Not owner-occupied
- 3— Not applicable

### Preapproval (home purchase loans only):

- 1— Preapproval was requested
- 2— Preapproval was not requested
- 3— Not applicable

### Action Taken:

- 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- 4— Application withdrawn by applicant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 financial institution

- 7— Preapproval request denied by financial institution
- 8— Preapproval request approved but not accepted (optional reporting)

## 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 (see App. A, I.D.)
- 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 (see App. A, I.D.)
- 8— No co-applicant

### Sex:

- 1— Male
- 2— Female
- 3— Information not provided by applicant in mail, internet, or telephone application
- 4— Not applicable (see App. A, I.D.)
- 5— No co-applicant

## Type of Purchaser

- 0— Loan was not originated or was not sold in calendar year covered by register

- 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

## Reasons for Denial (optional reporting)

- 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

## Other Data

HOEPA Status (only for loans originated or purchased):

- 1— HOEPA loan
- 2— Not a HOEPA loan

Lien Status (only for applications and originations):

- 1— Secured by a first lien
- 2— Secured by a subordinate lien
- 3— Not secured by a lien
- 4— Not applicable (purchased loans)