LOAN/APPLICATION REGISTER

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Form FR HMDA-LAR

_____   _____
Name of Reporting Institution   City, State, Zip

Reporter's Identification Number

Agency Code

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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									Other Data		
Application or Loan Number	Date Application Received mm/dd/ccyy	Loan Type	Property Type	Purpose	Owner Occupancy	Loan Amount In Thousands	Pre-approval	Type	Date (mm/dd/ccyy)	Five-digit MSA/MD Number	Two-Digit State Code	Three-Digit County Code	Six-Digit Census Tract	Ethnicity A / CA	Race A / CA	Sex A / CA	Gross Annual Income in thousands	Type of Purchaser of Loan	Reason for Denial (optional)	Rate Spread	HOEPA Status	Lien Status
Example of Loan Originated Following Preapproval L B - 6 8 7 4 3 9	01/15/2008	1	1	1	1	65	1	1	02/22/2008	47894	51	059	4 2 1 9 - 8 5	2 5	3 5 8	1 5	24	7		N A -	2	1
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	06/01/2008	1	1	1	1	125	1	7	06/20/2008	NA	NA	NA	N A -	2 2	3 2	1 2	40	0	1,3	N A -	2	1
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	03/20/2008	1	1	1	1	30	1	3	04/30/2008	11500	01	015	0 0 2 1 - 0 0	1 1	5 3	2 1	20	0	4,5	N A -	2	1

(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.

Application or Loan Information Loan Type: (C) 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)	Action Taken: (I) 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originated 2 -- Application approved but not accepted 3 -- Application denied by financial institution 4 -- Application withdrawn by applicant 5 -- File closed for incompleteness 6 -- Loan purchased by your institution 7 -- Preapproval request denied by financial institution 8 --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)	**Type of Purchaser (V)** 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
Property Type: (D) 1 -- One-to-four family (other than manufactured housing) 2 -- Manufactured housing 3 -- Multifamily	**Applicant Information** Ethnicity: (O) (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	**Reasons for Denial (optional reporting) (W)** 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
Purpose of loan: (E) 1 -- Home purchase 2 -- Home improvement 3 -- Refinancing	Race: (Q) (R) 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	**Other Data** HOEPA Status (only for loans originated or purchased): (Y) 1 -- HOEPA loan 2 -- Not a HOEPA loan
Owner-Occupancy: (F) 1 -- Owner-occupied as a principal dwelling 2 -- Not owner-occupied 3 -- Not applicable Preapproval (home purchase loans only): (H) 1 -- Preapproval was requested 2 -- Preapproval was not requested 3 -- Not applicable	Sex: (S) (T) 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	Lien Status (only for applications and originations): (Z) 1 -- Secured by a first lien 2 -- Secured by a subordinate lien 3 -- Not secured by a lien 4 -- Not applicable (purchased loans)