

## 2018 Public LAR Code Sheet

<b>Loan Type</b> 1 -- Conventional (not insured or guaranteed by FHA VA RHS or FSA) 2 -- Federal Housing Administration insured (FHA) 3 -- Veterans Affairs guaranteed (VA) 4 -- USDA Rural Housing Service or Farm Service Agency guaranteed (RHS or FSA)		<b>Loan Purpose</b> 1 -- Home Purchase 2 -- Home Improvement 31 -- Refinancing 32 -- Cash-out refinancing 4 -- Other Purpose 5 -- Not Applicable
<b>Lien Status</b> 1 -- Secured by a first lien 2 -- Secured by a subordinate lien		
<b>Preapproval</b> 1 -- Preapproval requested 2 -- Preapproval not requested  <b>Construction Method</b> 1 -- Site-built 2 -- Manufactured Home  <b>Conforming Loan Limit</b> C - Conforming NC - Nonconforming U - Undetermined NA - Not Applicable	<b>Action Taken</b> 1 -- Loan originated 2 -- Application approved but not accepted 3 -- Application denied 4 -- Application withdrawn by applicant 5 -- File closed for incompleteness 6 -- Purchased loan 7 -- Preapproval request denied 8 -- Preapproval request approved but not accepted	<b>Total Units</b> 1 -- 1-Unit 2 -- 2-Unit 3 -- 3-Unit 4 -- 4-Unit 5-24 -- Total units between 5 and 24 25-49 -- Total units between 25 and 49 50-99 -- Total Units between 100 and 149 >149 -- Total units over 149  <b>Occupancy Type</b> 1 -- Principal residence 2 -- Second residence 3 -- Investment property
<b>Reason for Denial</b> 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 10 -- Not applicable (only valid for Reason for Denial: 1) 1111 -- Exempt (only valid for Reason for Denial: 1)	<b>Debt-to-Income Ratio</b> Exact values between 36% and 50% -- published without modification <20% -- Debt-to-income ratio is less than 20% 20%-<30% -- Debt-to-income ratio is between 20% and is less than 30% 30%-<36% -- Debt-to-income ratio is between 30% and is less than 36% 50%-60% -- Debt-to-income ratio is between 50% and 60% >60% -- Debt-to-income ratio is greater than 60% NA -- Not applicable Exempt -- Exemption taken	
<b>Manufactured Home Secured Property Type</b> 1 -- Manufactured home and land 2 -- Manufactured home and not land 3 -- Not applicable 1111 -- Exempt  <b>Manufactured Home Land Property Interest</b> 1 -- Direct Ownership 2 -- Indirect Ownership 3 -- Paid leasehold 4 -- Unpaid leasehold 5 -- Not applicable	<b>Submission of Application</b> 1 -- Submitted directly to your institution 2 -- Not submitted directly to your institution 3 -- Not applicable 1111 -- Exempt  <b>Initially Payable</b> 1 -- Initially payable to your institution. 2 -- Not initially payable to your institution 3 -- Not applicable 1111 -- Exempt  <b>HOEPA Status</b> 1 -- High-cost mortgage 2 -- Not a high-cost mortgage 3 -- Not applicable	<b>Reverse Mortgage</b> 1 -- Reverse mortgage 2 -- Not a reverse mortgage 1111 -- Exempt  <b>Open-End Line of Credit</b> 1 -- Open-end line of credit 2 -- Not an open-end line of credit 1111 -- Exempt  <b>Business or Commercial Purpose</b> 1 -- Primarily for a business or commercial purpose. 2 -- Not primarily for a business or commercial purpose 1111 -- Exempt
<b>Ethnicity of Applicant or Borrower</b> 1 -- Hispanic or Latino 11 -- Mexican 12 -- Puerto Rican 13 -- Cuban 14 -- Other Hispanic or Latino 2 -- Not Hispanic or Latino 3 -- Information not provided by applicant in mail internet or telephone application (only valid for Ethnicity of Applicant or Borrower: 1) 4 -- Not Applicable (only valid for Ethnicity of Applicant or Borrower: 1)		<b>Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</b> 1 -- Collected on the basis of visual observation or surname 2 -- Not collected on the basis of visual observation or surname 3 -- Not applicable
<b>Ethnicity of Co-Applicant or Co-Borrower</b> 1 -- Hispanic or Latino 11 -- Mexican 12 -- Puerto Rican 13 -- Cuban 14 -- Other Hispanic or Latino 2 -- Not Hispanic or Latino 3 -- Information not provided by applicant in mail internet or telephone application (only valid for Ethnicity of Co-Applicant or Co-Borrower: 1) 4 -- Not Applicable (only valid for Ethnicity of Co-Applicant or Co-Borrower: 1) 5 -- No co-applicant (only valid for Ethnicity of Co-Applicant or Co-Borrower: 1)		<b>Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</b> 1 -- Collected on the basis of visual observation or surname 2 -- Not collected on the basis of visual observation or surname 3 -- Not applicable 4 -- No co-applicant
<b>Race of Applicant or Borrower</b> 1 -- American Indian or Alaska Native 2 -- Asian 21 -- Asian Indian 22 -- Chinese 23 -- Filipino 24 -- Japanese 25 -- Korean 26 -- Vietnamese 27 -- Other Asian 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 41 -- Native Hawaiian 42 -- Guamanian 43 -- Samoan 44 -- Other Pacific Islander 5 -- White 6 -- Information not provided by applicant in mail internet or telephone application (only valid for Race of Applicant or Borrower: 1) 7 -- Not applicable (only valid for Race of Applicant or Borrower: 1)		<b>Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</b> 1 -- Collected on the basis of visual observation or surname 2 -- Not collected on the basis of visual observation or surname 3 -- Not applicable

<b>Race of Co-Applicant or Co-Borrower</b> 1 -- American Indian or Alaska Native 2 -- Asian 21 -- Asian Indian 22 -- Chinese 23 -- Filipino 24 -- Japanese 25 -- Korean 26 -- Vietnamese 27 -- Other Asian 3 -- Black or African American 4 -- Native Hawaiian or Other Pacific Islander 41 -- Native Hawaiian 42 -- Guamanian 43 -- Samoan 44 -- Other Pacific Islander 5 -- White 6 -- Information not provided by applicant in mail internet or telephone application (only valid for Race of Co-Applicant or Co-Borrower: 1) 7 -- Not applicable (only valid for Race of Co-Applicant or Co-Borrower: 1) 8 -- No co-applicant (only valid for Race of Co-Applicant or Co-Borrower: 1)		<b>Race of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</b> 1 -- Collected on the basis of visual observation or surname 2 -- Not collected on the basis of visual observation or surname 3 -- Not applicable 4 -- No co-applicant
<b>Sex of Applicant or Borrower</b> 1 -- Male 2 -- Female 3 -- Information not provided by applicant in mail internet or telephone application 4 -- Not applicable 6 -- Applicant selected both male and female  <b>Sex of Co-Applicant or Co-Borrower</b> 1 -- Male 2 -- Female 3 -- Information not provided by applicant in mail internet or telephone application 4 -- Not applicable 5 -- No co-applicant 6 -- Applicant selected both male and female		<b>Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname</b> 1 -- Collected on the basis of visual observation or surname 2 -- Not collected on the basis of visual observation or surname 3 -- Not applicable  <b>Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname</b> 1 -- Collected on the basis of visual observation or surname 2 -- Not collected on the basis of visual observation or surname 3 -- Not applicable 4 -- No co-applicant
<b>Age of Applicant or Borrower</b> <25 -- Age is less than 25 25-34 -- Age is between 25 and 34 35-44 -- Age is between 35 and 44 45-54 -- Age is between 45 and 54 55-64 -- Age is between 55 and 64 65-74 -- Age is between 65 and 74 >74 -- Age is greater than 74 8888 -- Not applicable	<b>Age of Co-Applicant or Co-Borrower</b> <25 -- Age is less than 25 25-34 -- Age is between 25 and 34 35-44 -- Age is between 35 and 44 45-54 -- Age is between 45 and 54 55-64 -- Age is between 55 and 64 65-74 -- Age is between 65 and 74 >74 -- Age is greater than 74 8888 -- Not applicable 9999 -- No co-applicant	<b>Age of Applicant or Borrower &gt;= 62</b> Yes -- Age of Applicant or Borrower >= 62 No -- Age of Applicant or Borrower < 62 NA -- Age of Applicant or Borrower is indicated as 8888  <b>Age of Co-Applicant or Co-Borrower &gt;= 62</b> Yes -- Age of Co-Applicant or Co-Borrower >= 62 No -- Age of Co-Applicant or Co-Borrower < 62 NA -- Age of Co-Applicant or Co-Borrower is indicated as 8888 or 9999
<b>Type of Purchaser</b> 0 -- Not applicable 1 -- Fannie Mae 2 -- Ginnie Mae 3 -- Freddie Mac 4 -- Farmer Mac 5 -- Private securitizer 6 -- Commercial bank, savings bank, or savings association. 71 -- Credit union mortgage company or finance company 72 -- Life insurance company 8 -- Affiliate institution 9 -- Other type of purchaser	<b>Automated Underwriting System</b> 1 -- Desktop Underwriter 2 -- Loan Prospector (LP) or Loan Product Advisor 3 -- Technology Open to Approved Lenders (TOTAL) Scorecard 4 -- Guaranteed Underwriting System (GUS) 5 -- Other 6 -- Not applicable (only valid for Automated Underwriting Sytem: 1) 1111 -- Exemption Taken (only valid for Automated Underwriting System: 1)	<b>Applicant or Borrower Name and Version of Credit Scoring Model</b> 1 -- Equifax Beacon 5.0 2 -- Experian Fair Isaac 3 -- FICO Risk Score Classic 04 4 -- FICO Risk Score Classic 98 5 -- Vantage Score 2.0 6 -- Vantage Score 3.0 7 -- More than one credit scoring model 8 -- Other credit scoring model 9 -- Not applicable 1111 -- Exempt
<b>Co-Applicant or Co-Borrower Name and Version of Credit Scoring Model</b> 1 -- Equifax Beacon 5.0 2 -- Experian Fair Isaac 3 -- FICO Risk Score Classic 04 4 -- FICO Risk Score Classic 98 5 -- Vantage Score 2.0 6 -- Vantage Score 3.0 7 -- More than one credit scoring model 8 -- Other credit scoring model 9 -- Not applicable 10 -- No co-applicant 1111 -- Exempt	<b>Negative Amortization</b> 1 -- Negative amortization 2 -- No negative amortization 1111 -- Exempt  <b>Other Non-Amortizing Features</b> 1 -- Other non-fully amortizing features 2 -- No other non-fully amortizing features 1111 -- Exempt	<b>Balloon Payment</b> 1 -- Balloon payment 2 -- No balloon payment 1111 -- Exempt  <b>Interest-Only Payments</b> 1 -- Interest-only payment 2 -- No interest-only payments 1111 -- Exempt
<b>Race Categorization</b> "2 or more minority races" "American Indian or Alaska Native" "Asian" "Black or African American" "Free Form Text Only" "Native Hawaiian or Other Pacific Islander" "Race Not Available" "White"	<b>Sex Categorization</b> "Female" "Joint" "Male" "Sex Not Available"	<b>Ethnicity Categorization</b> "Ethnicity Not Available" "Free Form Text Only" "Hispanic or Latino" "Joint" "Not Hispanic or Latino"