

**System Title and Acronym:**

HMDA: Home Mortgage Disclosure Act

**Descriptive File Name:**

LARS Public File -- 2004 forward

**DSName(s):**

HMS.Fccyy.LARS.PUBLIC.DATA

HMS.Uccyy.LARS.PUBLIC.DATA

**Record Length:**

80

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. Asof Date	1	4	4	N	Year of data (i.e. 2004)
2. Respondent ID	5	14	10	AN	Unique within agency
3. Agency Code	15	15	1	AN	1=OCC, 2=FRS, 3=FDIC, 4=OTS, 5=NCUA, 7=HUD
4. Type of Loan	16	16	1	AN	
5. Purpose of Loan	17	17	1	AN	
6. Occupancy	18	18	1	AN	
7. Amount of Loan	19	23	5	AN	
8. Type of Action Taken	24	24	1	AN	
9. MSA of Property	25	29	5	AN	
10. State Code	30	31	2	AN	
11. County Code	32	34	3	AN	
12. Census Tract Number	35	41	7	AN	
13. Applicant Sex	42	42	1	AN	
14. Co-Applicant Sex	43	43	1	AN	
15. Applicant Income	44	47	4	AN	
16. Type of Purchaser	48	48	1	AN	
17. Denial Reason 1	49	49	1	AN	
18. Denial Reason 2	50	50	1	AN	

\* AN - alphanumeric (character)

N - numeric (zoned decimal)

B - binary

19. Denial Reason 3	51	51	1	AN	
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Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
20. Edit Status	52	52	1	AN	blank = record has no edit failures 5=Validity edit failure(s) 6=Quality edit failure(s) 7=Validity and Quality edit failures
21. Property Type	53	53	1	AN	
22. Preapprovals	54	54	1	AN	
23. Applicant Ethnicity	55	55	1	AN	
24. Co-Applicant Ethnicity	56	56	1	AN	
25. Applicant Race 1	57	57	1	AN	
26. Applicant Race 2	58	58	1	AN	
27. Applicant Race 3	59	59	1	AN	
28. Applicant Race 4	60	60	1	AN	
29. Applicant Race 5	61	61	1	AN	
30. Co-Applicant Race 1	62	62	1	AN	
31. Co-Applicant Race 2	63	63	1	AN	
32. Co-Applicant Race 3	64	64	1	AN	
33. Co-Applicant Race 4	65	65	1	AN	
34. Co-Applicant Race 5	66	66	1	AN	
35. Rate Spread	67	71	5	AN	
36. HOEPA Status	72	72	1	AN	
37. Lien Status	73	73	1	AN	
38. Sequence Number	74	80	7	N	A one-up number assigned within a respondent, to make each record unique.

**Note: The Respondent ID and Agency Code are the unique identifier for a respondent.  
The Respondent ID, Agency Code, and Sequence Number combination make a unique record identifier.**

Sort Order:

1. Agency Code
2. Respondent ID
3. MSA of Property
4. State Code
5. County Code
6. Census Tract Number
7. Type of Action Taken
8. Type of Loan
9. Purpose of Loan