LUAN/APPLICATION REGISTER	Pageof	Form FR HMDA-LAR	
		Reporter's Identification Number	Agency Code
Name of Reporting Institution	City, State, Zip		Code

	lication or Information					Ac	tion Taken		I	Property Lo	cation	A =	Applic Applicant	ant Infor		plicant		
Application or Loan Number	Date Application Received (mm/dd/ccyyy)	Туре	Pur- pose	Owner Occu- pancy	Loan amount in thou- sands	Туре	Date (mm/dd/ccyy)	Four- Digit MA Number	Two- Digit State Code	Three- Digit County Code	Six-Digit Census Tract		ce or nal Origin	Se	CA	Gross Annual Income in thou- sands	Type of Pur- chaser of Loan	Reasons for Denial (Optional)
Example of Loan Originated LB-687439	01/15/2003	2	1	1	00065	1	02/22/2003	8840	51	059	4219.85	3	8	1	4	0024	7	
Example of Application Denied 0123456789-9876543210	03/20/2003	1	1	1	00125	3	04/30/2003	0450	01	015	0021.00	5	4	2	1	0055	0	415
(A)	(B)	(C)	( <b>D</b> )	(E)	( <b>F</b> )	(G)	(H)	(I)	<b>(J)</b>	(K)	(L)	(M)	(N)	<b>(0)</b>	<b>(P)</b>	(Q)	(R)	(S)

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	Action Taken: (G)	Type of Purchaser (R)
Type: (C)  1 Conventional (any loan other than FHA, VA, or FmHA loans  2 FHA-insured (Federal Housing Administration)  3 VA-guaranteed (Veterans Administration)  4 FSA/RHS (guaranteed Farm Service Agency or Rural Housing Service)	1 Loan originated 2 Application approved but not accepted 3 Application denied by financial institution 4 Application withdrawn by applicant 5 File closed for incompleteness 6 Loan purchased by your institution	0 Loan was not originated or was not sold in calendar year covered by register 1 FNMA (Federal National Mortgage Association) 2 GNMA (Government National Mortgage Association) 3 FHLMC (Federal Home Loan Mortgage Corporation) 4 FAMC (Federal Agricultural Mortgage Corporation) 5 Commercial bank 6 Savings bank or savings association 7 Life insurance company 8 Affiliate institution 9 Other type of purchaser  Reasons for Denial (optional) (S)  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
Purpose: (D)  1 - Home purchase (one-to-four family)  2 - Home improvement (one-to-four family)  3 - Refinancing (home purchase or home improvement, one-to-four family)  4 - Multifamily dwelling (home purchase, home improvement, and refinancings)	Applicant Information  Race or National Origin: (M) (N)  1 American Indian or Alaskan Native 2 Asian or Pacific Islander 3 Black 4 Hispanic 5 White 6 Other 7 Information not provided by applicant in mail or telephone application 8 Not applicable	
Owner-Occupancy: (E)  1 Owner-occupied as a principal dwelling 2 Not owner occupied 3 Not applicable	Sex: (O) (P)  1 Male 2 Female 3 Information not provided by applicant in mail or telephone application 4 Not applicable	