

HMDA LAR QUICK REFERENCE
(Updated October 20, 2005)

Description	1-4 Family and Manufactured Housing	Multi-Family	Purchased
Identification Application Number	Unique identifier up to 25 characters long; don't use names or social security number	*	*
Date Application Received	Date application was received or date shown on application form	*	Enter "NA" for not applicable
Type of Loan	1 - Conventional 2 - FHA insured 3 - VA guaranteed 4 - FmHA insured (replaced by Farm Service Agency and the Rural Housing Service)	*	*
Property Type	1 - 1-4 Family 2 - Manufactured Housing	3 - Multi-Family	*
Purpose of Loan	1 - Home purchase 2 - Home improvement 3 - Refinancing (home improvement or home purchase). Use this code if existing obligation is satisfied and replaced by new one, even if you weren't the original lender or loan amount was increased	*	*
Occupancy	1 - Owner occupied as a principal dwelling 2 - Not owner-occupied (vacation homes, second homes, rental property, etc.) 3 - Not applicable if not in your assessment area	3 - "Not applicable" acceptable for all multi-family property	Report as owner-occupied unless loan documents indicate otherwise
Loan Amount	Dollar amount granted or requested rounded to closest thousand. (i.e. \$95,000 report as \$95; \$1,500,000 report as \$1500; \$152,500 report as \$153; \$152,499 report as \$152) Don't report loans <\$500.00. See Note (1).	*	Report unpaid principal balance of loan at time of your purchase
Preapprovals (Reported on Home Purchase Loans only)	1 - Preapproval requested 2 - Preapproval not requested 3 - N/A	*	3 - N/A
Action Taken	1 - Loan originated 2 - Application approved but not accepted by applicant 3 - Denied 4 - Withdrawn by applicant 5 - Closed for incompleteness 7 - Preapproval request denied 8 - Preapproval request approved but not accepted by applicant	*	6 - Purchased by our financial institution. Do not report loans declined to purchase.
Date Action Taken	Settlement or closing date for originations or when notice sent for denial, incompleteness, etc. For withdrawals, use date notice received. Don't report applications pending as of December 31. Report them the following year.	*	Purchase date. Do not report loans declined to purchase.
MSA/MD Code	5-digit Metropolitan Statistical Area code or the 5-digit Metropolitan Division (MD) code, if available.	5- digit MSA/MD number if within assessment area. "N/A" if outside assessment area.	5-digit MSA/MD number or "N/A" if outside assessment area. Must provide if in your area even if seller didn't obtain at origination.
State Code and County Code	2-digit codes for states 37 - North Carolina 45 - South Carolina 3-digit codes for county 021 - Buncombe, NC 161 - Rutherford, NC 015 - Berkeley, SC 019 - Charleston, SC 035 - Dorchester, SC Outside our assessment area - "N/A" can be entered.	*	Purchased loans and property within assessment area must have location codes even if not recorded by seller at origination. Purchased and property not in assessment area: N/A for not applicable

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Census Tract Number	6-digit code including two decimals (i.e. 19 is input as 0019.00, 21.5 as 0021.50)	*	Must provide 6-digit. Code for property within your assessment area even if seller did not obtain at origination.
Ethnicity	1 - Hispanic or Latino 2 - Not Hispanic or Latino 3 - Not provided (mail, Internet or telephone) 4 - N/A when applicant is an entity 5 - No co-applicant	*	*
Race of Applicant(s)	1 - American Indian or Alaska Native 2 - Asian 3 - Black or African American 4 - Native Hawaiian or other Pacific Islander 5 - White 6 - Not provided (mail, Internet or telephone) 7 - N/A when applicant is an entity 8 - No co-applicant	*	Optional for purchased loans. If not reporting, enter numerical codes for "N/A" for race and sex.
Sex	1 - Male 2 - Female 3 - Not Provided by Applicant (mail, Internet or telephone) 4 - N/A when applicant is an entity 5 - No co-applicant	*	Optional for purchased loans. If not reporting, enter numerical codes for "N/A" for race and sex.
Income of the Applicant(s)	Total gross annual income relied upon in making the credit decision. Report in thousands, rounded to the nearest thousand. Always enter N/A for entities. Can enter "N/A" for employees' loans to protect their privacy.	N/A	* or N/A if you choose not to collect information for purchased loans.
Type of Purchaser	Enter applicable code indicating whether loan was sold to a secondary market entity within the same calendar year as originated or purchased. 1 - FNMA 2 - GNMA 3 - FHLMC 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	*	*
Reasons for Denial	OCC and OTS require reasons for denial. All other regulators allow institutions the option of reporting reasons. Indicate up to three reasons if reporting. This should be blank if loan was not denied.	*	Not applicable. Do not report loans declined to purchase.
HMDA Rate Spread	Report for originated consumer loans only. Report as N/A if rate spread <3% for first liens or <5% for subordinate liens. Otherwise round to two decimal points and report. Report as N/A business purpose loans, home improvement loans not secured by dwelling, or any applications not originated.	N/A	N/A
Home Ownership and Equity Protection Act (HOEPA) Status **	1 - HOEPA 2 - Not HOEPA (Use this code for denied loans as well)	2 - Not HOEPA	*
Lien Status	1 - Secured by first lien 2 - Secured by subordinate lien 3 - Not secured by a lien on a dwelling	*	4 - N/A

* - Information identical to 1-4 family entries

** - Only applies to consumer purpose non-purchase money closed-end loans secured by a person's principal dwelling.

- Notes : (1)**
- Counter Offer : If applicant accepts counter offer, input amount granted. If counter offer is refused or if applicant does not respond, report initial loan amount that was requested by applicant.
 - Home Improvement Loans : Enter full amount of loan even if loan proceeds are for multiple purposes.
 - Home Equity Lines of Credit : Report HELOCs at the bank's option. Only report portion of line to be used for home improvement. Report only in the year the line is established.
 - Refinancings : Report total refinanced, including original loan unpaid balance and new money advanced, if any.
 - Assumptions : Report outstanding principal if you enter into a written agreement accepting new party as obligor.

HMDA REFERENCE GUIDE

DEFINITIONS

- DWELLING:** A Residential Structure (including Mobile Homes and Condominiums). It refers to both 1-4 family and multifamily structures with primarily a residential purpose. Do not report yachts, recreational vehicles, houseboats, even if permanent residence. Do not report transitory housing such as dormitories or nursing homes.
- HOME EQUITY LINES OF CREDIT:** (Amounts for home purchase or home improvement) may be reported at the bank's option. Determine purpose at time of application. Report only once in the year of origination.
- HOME IMPROVEMENT LOAN:** Any dwelling-secured loan that will be used for repairing, rehabilitating, remodeling, or improving a dwelling or the real property on which it is located. If loan is not dwelling-secured, the proceeds must be used for repairing, rehabilitating, remodeling, or improving a dwelling and classified as a home improvement loan on the bank's loan system.
- HOME PURCHASE LOAN:** Any loan to be secured by and made for the purpose of purchasing a dwelling (includes investment/rental purposes). This definition also includes both combined construction/permanent loans and the permanent financing that replaces a construction-only loan.
- MANUFACTURED HOMES:** Any residential structure as defined under HUD Regulations, 24 CFR 3280.2. A manufactured home means a structure, transportable in one or more sections and designed to be used as a dwelling within certain size restrictions with limited on-site construction required. The structure must be designed for use with or without a permanent foundation and will be connected to required utilities (electrical, HVAC, plumbing, etc.).
- PREAPPROVAL:** Purchase money loan inquiry when lender issues a written commitment with an expiration date based upon comprehensive credit analysis of applicant. The preapproval can have only the following limited conditions:
- 1) Locate suitable property
 - 2) Verify no changes in applicant's financial situation
 - 3) Limited property conditions (inspections, termite checks, flood determination, etc.).
- REFINANCING:** Any loan transaction in which the existing obligation, involving either a home purchase or a home improvement loan is satisfied and replaced by a new obligation. Both existing loan and new loan must be secured by dwelling. Report even if original purpose of dwelling secured loan was not consumer purpose. Report even if you're original creditor and no new money was advanced. If the existing obligation is not satisfied and replaced, but is only renewed, modified, extended, or consolidated, the transaction is not a refinancing for purposes of HMDA.

TYPES OF TRANSACTIONS THAT ARE EXCLUDED

Loans made/purchased in a fiduciary capacity, loans on unimproved land, construction-only loans, temporary financing, (generally less than two years and not expected to be repaid from regular income) purchase of an interest in a pool of mortgages, purchases of servicing rights, and the acquisition of only a partial interest in a home purchase or improvement loan. Also excluded are loans secured by yachts, recreational vehicles, houseboats, even if permanent residence. Do not report transitory housing such as dormitories or nursing homes.