

2018 Public LAR Code Sheet

<p>Loan Type 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)</p> <p>Lien Status 1 -- Secured by a first lien 2 -- Secured by a subordinate lien</p>		<p>Loan Purpose 1 -- Home Purchase 2 -- Home Improvement 31 -- Refinancing 32 -- Cash-out refinancing 4 -- Other Purpose 5 -- Not Applicable</p>
<p>Preapproval 1 -- Preapproval requested 2 -- Preapproval not requested</p> <p>Construction Method 1 -- Site-built 2 -- Manufactured Home</p> <p>Conforming Loan Limit C - Conforming NC - Nonconforming U - Undetermined NA - Not Applicable</p>	<p>Action Taken 1 -- Loan originated 2 -- Application approved but not accepted 3 -- Application denied 4 -- Application withdrawn by applicant 5 -- File closed for incompleteness 6 -- Purchased loan 7 -- Preapproval request denied 8 -- Preapproval request approved but not accepted</p>	<p>Total Units 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</p> <p>Occupancy Type 1 -- Principal residence 2 -- Second residence 3 -- Investment property</p>
<p>Reason for Denial 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)</p>	<p>Debt-to-Income Ratio 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</p>	
<p>Manufactured Home Secured Property Type 1 -- Manufactured home and land 2 -- Manufactured home and not land 3 -- Not applicable 1111 -- Exempt</p> <p>Manufactured Home Secured Property Type 1 -- Manufactured home and land 2 -- Manufactured home and not land 3 -- Not applicable 1111 -- Exempt</p>	<p>Submission of Application 1 -- Submitted directly to your institution 2 -- Not submitted directly to your institution 3 -- Not applicable 1111 -- Exempt</p> <p>Initially Payable 1 -- Initially payable to your institution. 2 -- Not initially payable to your institution 3 -- Not applicable 1111 -- Exempt</p>	<p>Reverse Mortgage 1 -- Reverse mortgage 2 -- Not a reverse mortgage 1111 -- Exempt</p> <p>Open-End Line of Credit 1 -- Open-end line of credit 2 -- Not an open-end line of credit 1111 -- Exempt</p> <p>Business or Commercial Purpose 1 -- Primarily for a business or commercial purpose. 2 -- Not primarily for a business or commercial purpose 1111 -- Exempt</p>
<p>Ethnicity of Applicant or Borrower 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)</p>	<p>Ethnicity of Applicant or Borrower Collected on the Basis of Visual Observation or Surname 1 -- Collected on the basis of visual observation or surname 2 -- Not collected on the basis of visual observation or surname 3 -- Not applicable</p>	
<p>Ethnicity of Co-Applicant or Co-Borrower 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)</p>	<p>Ethnicity of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname 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</p>	
<p>Race of Applicant or Borrower 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)</p>	<p>Race of Applicant or Borrower Collected on the Basis of Visual Observation or Surname 1 -- Collected on the basis of visual observation or surname 2 -- Not collected on the basis of visual observation or surname 3 -- Not applicable</p>	

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<p>Sex of Applicant or Borrower 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</p> <p>Sex of Co-Applicant or Co-Borrower 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</p>		<p>Sex of Applicant or Borrower Collected on the Basis of Visual Observation or Surname 1 -- Collected on the basis of visual observation or surname 2 -- Not collected on the basis of visual observation or surname 3 -- Not applicable</p> <p>Sex of Co-Applicant or Co-Borrower Collected on the Basis of Visual Observation or Surname 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</p>
<p>Age of Applicant or Borrower <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</p>	<p>Age of Co-Applicant or Co-Borrower <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</p>	<p>Age of Applicant or Borrower >= 62 Yes -- Age of Applicant or Borrower >= 62 No -- Age of Applicant or Borrower < 62 NA -- Age of Applicant or Borrower is indicated as 8888</p> <p>Age of Co-Applicant or Co-Borrower >= 62 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</p>
<p>Type of Purchaser 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</p>	<p>Automated Underwriting System 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 System: 1) 1111 -- Exemption Taken (only valid for Automated Underwriting System: 1)</p>	<p>Applicant or Borrower Name and Version of Credit Scoring Model 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</p>
<p>Co-Applicant or Co-Borrower Name and Version of Credit Scoring Model 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</p>	<p>Negative Amortization 1 -- Negative amortization 2 -- No negative amortization 1111 -- Exempt</p> <p>Other Non-Amortizing Features 1 -- Other non-fully amortizing features 2 -- No other non-fully amortizing features 1111 -- Exempt</p>	<p>Balloon Payment 1 -- Balloon payment 2 -- No balloon payment 1111 -- Exempt</p> <p>Interest-Only Payments 1 -- Interest-only payment 2 -- No interest-only payments 1111 -- Exempt</p>
<p>Race Categorization "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"</p>	<p>Sex Categorization "Female" "Joint" "Male" "Sex Not Available"</p>	<p>Ethnicity Categorization "Ethnicity Not Available" "Free Form Text Only" "Hispanic or Latino" "Joint" "Not Hispanic or Latino"</p>