2018 Public LAR Code Sheet

| Loan Type | | Loan Purpose |
|---|---|---|
| 1 Conventional (not insured or guaranteed by FHA VA RHS or FSA) | | 1 Home Purchase |
| 2 Federal Housing Administration insured (FHA) | | 2 Home Improvement |
| 2 – rederant Journal Aufministration instruct (TTA) 3 – Veterans Affairs guranteed (VA) | | 31 Refinancing |
| 5 Veterials Arians guranteed (VA) 4 USDA Rural Housing Service or Farm Service Agency guaranteed (RHS or FSA) | | 32 Cash-out refinancing |
| | | 4 Other Purpose |
| Lien Status | | 5 Not Applicable |
| 1 Secured by a first lien | | |
| 2 Secured by a subordinate lien | | |
| | T. a | |
| Preapproval | Action Taken | Total Units |
| 1 Preapproval requested | 1 Loan originated | 1 1-Unit |
| 2 Preapproval not requested | 2 Application approved but not accepted | 2 2-Unit |
| Construction Method | 3 Application denied | 3 3-Unit 4 4-Unit |
| | 4 Application withdrawn by applicant | |
| 1 Site-built 2 Manufactured Home | 5 File closed for incompleteness | 5-24 Total units between 5 and 24 25-49 Total units between 25 and 49 |
| 2 Manufactured Home | 6 Purchased loan | 25-49 Total Units between 25 and 49 50-99 Total Units between 100 and 149 |
| Conforming Loan Limit | 7 Preapproval request denied 8 Preapproval request approved but not accepted | >149 Total units over 149 |
| C - Conforming | o Freapprovar request approved but not accepted | 7145 Total utilis over 145 |
| NC - Nonconforming | | Occupancy Type |
| U - Undetermined | | 1 Principal residence |
| NA - Not Applicable | | 2 Second residence |
| TWO THOUT PERIODIC | | 3 Investment property |
| Reason for Denial | Debt-to-Income Ratio | |
| 1 Debt-to-income ratio | Exact values between 36% and 50% published without modification | |
| 2 Employment history | <20% Debt-to-income ratio is less than 20% | |
| 3 Credit history | 20%-<30% Debt-to-income ratio is between 20% and is less than 30 | % |
| 4 Collateral | 30%-<36% Debt-to-income ratio is between 30% and is less than 36 | % |
| 5 Insufficient cash (downpayment closing costs) | 50%-60% Debt-to-income ratio is between 50% and 60% | |
| 6 Unverifiable information | >60% Debt-to-income ratio is greater than 60% | |
| 7 Credit application incomplete | NA Not applicable | |
| 8 Mortgage insurance denied | Exempt Exemption taken | |
| 9 Other | | |
| 10 Not applicable (only valid for Reason for Denial: 1) | | |
| 1111 Exempt (only valid for Reason for Denial: 1) | | |
| | O bush of A collection | ID |
| Manufactured Home Secured Property Type | Submission of Application | Reverse Mortgage |
| 1 Manufactured home and land | 1 Submitted directly to your institution | 1 Reverse mortgage |
| 2 Manufactured home and not land | 2 Not submitted directly to your institution | 2 Not a reverse mortgage |
| 3 Not applicable | 3 Not applicable | 1111 Exempt |
| 1111 Exempt | 1111 Exempt | Once Ford Line of Condit |
| W | 1.90 II B II. | Open-End Line of Credit |
| Manufactured Home Secured Property Type | Initially Payable | 1 Open-end line of credit |
| 1 Manufactured home and land | 1 Initially payable to your institution. | 2 Not an open-end line of credit |
| 2 Manufactured home and not land | 2 Not initially payable to your institution | 1111 Exempt |
| 3 Not applicable 1111 Exempt | 3 Not applicable 1111 Exempt | Business or Commercial Purpose |
| | TITI EXCIDI | Business of Commercial Furpose |
| | · · · | 1 Drimarily for a hypinage or commercial purpose |
| | | 1 Primarily for a business or commercial purpose. |
| | | 2 Not primarily for a business or commercial purpose |
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| 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 4 Not Applicable (only valid for Ethnicity of Applicant or Borrower: 1) 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 2 Not Hispanic or Latino 3 Information not provided by applicant in mail internet or telephone 4 Not Applicable (only valid for Ethnicity of Co-Applicant or Co-Borrower 5 No co-applicant (only valid for Ethnicity of Co-Applicant or Co-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 | application (only valid for Ethnicity of Applicant or Borrower: 1) application (only valid for Ethnicity of Co-Applicant or Co-Borrower: 1) weer: 1) | 2 - Not primarily for a business or commercial purpose 1111 - Exempt 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 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 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 2 - Not collected on the basis of visual observation or surname |
| 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 4 Not Applicable (only valid for Ethnicity of Applicant or Borrower: 1) 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 4 Not Applicable (only valid for Ethnicity of Co-Applicant or Co-Borrower 5 No co-applicant (only valid for Ethnicity of Co-Applicant or Co-Borrower 1 American Indian or Alaska Native 2 Asian 11 Asian Indian 22 Chinese 23 Filipino 24 Japanese 25 Korean 26 Vietnamese 27 Other Asian 3 Black or African American | application (only valid for Ethnicity of Applicant or Borrower: 1) application (only valid for Ethnicity of Co-Applicant or Co-Borrower: 1) weer: 1) | 2 - Not primarily for a business or commercial purpose 1111 - Exempt 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 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 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 2 - Not collected on the basis of visual observation or surname |
| 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 4 Not Applicable (only valid for Ethnicity of Applicant or Borrower: 1) 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 4 Not Applicable (only valid for Ethnicity of Co-Applicant or Co-Borro 5 No co-applicant (only valid for Ethnicity of Co-Applicant or Co-Borro 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 | application (only valid for Ethnicity of Applicant or Borrower: 1) application (only valid for Ethnicity of Co-Applicant or Co-Borrower: 1) weer: 1) | 2 - Not primarily for a business or commercial purpose 1111 - Exempt 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 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 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 2 - Not collected on the basis of visual observation or surname |
| 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 4 Not Applicable (only valid for Ethnicity of Applicant or Borrower: 1) 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 2 Not Hispanic or Latino 3 Information not provided by applicant in mail internet or telephone 4 Not Applicable (only valid for Ethnicity of Co-Applicant or Co-Borrower 5 No co-applicant (only valid for Ethnicity of Co-Applicant or Co-Borrower 1 American Indian or Alaska Native 2 Asian 21 Asian Indian 22 Chinese 23 Filipino 24 Japanese 25 Korean 6 Vietnamese 27 Other Asian 3 Black or African American 4 Native Hawaiian or Other Pacific Islander 41 Native Hawaiian | application (only valid for Ethnicity of Applicant or Borrower: 1) application (only valid for Ethnicity of Co-Applicant or Co-Borrower: 1) weer: 1) | 2 - Not primarily for a business or commercial purpose 1111 - Exempt 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 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 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 2 - Not collected on the basis of visual observation or surname |
| 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 4 Not Applicable (only valid for Ethnicity of Applicant or Borrower: 1) 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 4 Not Applicable (only valid for Ethnicity of Co-Applicant or Co-Borrower 5 No co-applicant (only valid for Ethnicity of Co-Applicant or Co-Borrower 1 American Indian or Alaska Native 2 Asian 21 Asian Indian 22 Chinese 23 Filipino 24 Japanese 25 Korean 26 Vivetnamese 27 Other Asian 3 Black or African American 4 Native Hawaiian 4 Native Hawaiian 4 Suamanian | application (only valid for Ethnicity of Applicant or Borrower: 1) application (only valid for Ethnicity of Co-Applicant or Co-Borrower: 1) weer: 1) | 2 - Not primarily for a business or commercial purpose 1111 - Exempt 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 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 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 2 - Not collected on the basis of visual observation or surname |
| 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 4 Not Applicable (only valid for Ethnicity of Applicant or Borrower: 1) 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 2 Not Hispanic or Latino 3 Information not provided by applicant in mail internet or telephone 4 Not Applicable (only valid for Ethnicity of Co-Applicant or Co-Borrower 5 No co-applicant (only valid for Ethnicity of Co-Applicant or Co-Borrower 1 Asian 11 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 | application (only valid for Ethnicity of Applicant or Borrower: 1) application (only valid for Ethnicity of Co-Applicant or Co-Borrower: 1) weer: 1) | 2 - Not primarily for a business or commercial purpose 1111 - Exempt 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 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 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 2 - Not collected on the basis of visual observation or surname |
| 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 4 - Not Applicable (only valid for Ethnicity of Applicant or Borrower: 1) 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 4 - Not Applicable (only valid for Ethnicity of Co-Applicant or Co-Borrower 5 - No co-applicant or Borrower 1 - Asian 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 | application (only valid for Ethnicity of Applicant or Borrower: 1) application (only valid for Ethnicity of Co-Applicant or Co-Borrower: 1) weer: 1) | 2 - Not primarily for a business or commercial purpose 1111 - Exempt 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 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 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 2 - Not collected on the basis of visual observation or surname |
| 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 4 Not Applicable (only valid for Ethnicity of Applicant or Borrower: 1) 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 4 Not Applicable (only valid for Ethnicity of Co-Applicant or Co-Borrower 5 No co-applicant (only valid for Ethnicity of Co-Applicant or Co-Borrower 1 American Indian or Alaska Native 2 Asian 11 Asian Indian 22 Chinese 23 Filipino 24 Japanese 25 Korean 26 Vietnamese 27 Other Asian 3 Black or African American 4 Native Hawaiian 42 Guamanian 43 Samoan 44 Other Pacific Islander 5 White | application (only valid for Ethnicity of Applicant or Borrower: 1) application (only valid for Ethnicity of Co-Applicant or Co-Borrower: 1) wwer: 1) rower: 1) | 2 - Not primarily for a business or commercial purpose 1111 - Exempt 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 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 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 2 - Not collected on the basis of visual observation or surname 2 - Not collected on the basis of visual observation or surname |
| 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 4 - Not Applicable (only valid for Ethnicity of Applicant or Borrower: 1) 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 4 - Not Applicable (only valid for Ethnicity of Co-Applicant or Co-Borrower 5 - No co-applicant (only valid for Ethnicity of Co-Applicant or Co-Borrower 1 - American Indian or Alaska Native 2 - Asian 11 - 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 6 - Information not provided by applicant in mail internet or telephone | application (only valid for Ethnicity of Applicant or Borrower: 1) application (only valid for Ethnicity of Co-Applicant or Co-Borrower: 1) wwer: 1) rower: 1) | 2 - Not primarily for a business or commercial purpose 1111 - Exempt 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 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 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 2 - Not collected on the basis of visual observation or surname 2 - Not collected on the basis of visual observation or surname |
| 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 4 - Not Applicable (only valid for Ethnicity of Applicant or Borrower: 1) 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 2 - Not Hispanic or Latino 3 - Information not provided by applicant in mail internet or telephone 4 - Not Applicable (only valid for Ethnicity of Co-Applicant or Co-Borrower) 5 - No co-applicant (only valid for Ethnicity of Co-Applicant or Co-Borrower 1 - American Indian or Alaska Native 2 - Asian 21 - 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 | application (only valid for Ethnicity of Applicant or Borrower: 1) application (only valid for Ethnicity of Co-Applicant or Co-Borrower: 1) wwer: 1) rower: 1) | 2 - Not primarily for a business or commercial purpose 1111 - Exempt 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 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 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 2 - Not collected on the basis of visual observation or surname |

| Race of Co-Applicant or Co-Borrower | | Race of Co-Applicant or Co-Borrower Collected on the Basis of |
|---|---|--|
| 1 American Indian or Alaska Native | | Visual Observation or Surname |
| 2 Asian | | 1 Collected on the basis of visual observation or surname |
| 21 - Asian Indian | | 2 Not collected on the basis of visual observation or surname |
| 22 Chinese | | 3 Not applicable |
| 22 - Filipino | | 4 No co-applicant |
| 24 Japanese | | 140 00 applicant |
| | | |
| 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 | | |
| 8 No co-applicant (only valid for Race of Co-Applicant or Co-Borrowe | er: 1) | |
| | | |
| Sex of Applicant or Borrower | | Sex of Applicant or Borrower Collected on the Basis of Visual |
| 1 Male | | Observation or Surname |
| 2 Female | | 1 Collected on the basis of visual observation or surname |
| 3 Information not provided by applicant in mail internet or telephone | application | 2 Not collected on the basis of visual observation or surname |
| 4 Not applicable | | 3 Not applicable |
| | | ι τοι αρμισασίο |
| 6 Applicant selected both male and female | | Say of Co Applicant or Co Borrows Collected as the Day's |
| Sau af Ca Amuliaant an Ca B | | Sex of Co-Applicant or Co-Borrower Collected on the Basis of |
| Sex of Co-Applicant or Co-Borrower | | Visual Observation or Surname |
| 1 Male | | 1 Collected on the basis of visual observation or surname |
| 2 Female | | 2 Not collected on the basis of visual observation or surname |
| 3 Information not provided by applicant in mail internet or telephone | application | 3 Not applicable |
| 4 Not applicable | | 4 No co-applicant |
| 5 No co-applicant | | |
| 6 Applicant selected both male and female | | |
| 7 Applicant solected boar male and female | | |
| Age of Applicant or Borrower | Age of Co-Applicant or Co-Borrower | Age of Applicant or Borrower >= 62 |
| <25 Age is less than 25 | <25 Age is less than 25 | Yes Age of Applicant or Borrower >= 62 |
| | | |
| 25-34 Age is between 25 and 34 | 25-34 Age is between 25 and 34 | No Age of Applicant or Borrower < 62 |
| 35-44 Age is between 35 and 44 | 35-44 Age is between 35 and 44 | NA Age of Applicant or Borrower is indicated as 8888 |
| 45-54 Age is between 45 and 54 | 45-54 Age is between 45 and 54 | |
| 55-64 Age is between 55 and 64 | 55-64 Age is between 55 and 64 | Age of Co-Applicant or Co-Borrower >= 62 |
| 65-74 Age is between 65 and 74 | 65-74 Age is between 65 and 74 | Yes Age of Co-Applicant or Co-Borrower >= 62 |
| >74 Age is greater than 74 | >74 Age is greater than 74 | No Age of Co-Applicant or Co-Borrower < 62 |
| 8888 Not applicable | 8888 Not applicable | NA Age of Co-Applicant or Co-Borrower is indicated as 8888 or 999 |
| 0000 Not applicable | | TWA Age of Co-Applicant of Co-Bollower is indicated as 6000 of 555 |
| | 9999 No co-applicant | |
| Type of Purchaser | Automated Underwriting System | Applicant or Borrower Name and Version of Credit Scoring Model |
| 0 Not applicable | 1 Desktop Underwriter | 1 Equifax Beacon 5.0 |
| | | |
| 1 Fannie Mae | 2 Loan Prospector (LP) or Loan Product Advisor | 2 Experian Fair Isaac |
| 2 Ginnie Mae | 3 Technology Open to Approved Lenders (TOTAL) Scorecard | 3 FICO Risk Score Classic 04 |
| 3 Freddie Mac | 4 Guaranteed Underwriting System (GUS) | 4 FICO Risk Score Classic 98 |
| 4 Farmer Mac | 5 Other | 5 Vantage Score 2.0 |
| 5 Private securitizer | 6 Not applicable (only valid for Automated Underwriting Sytem: 1) | 6 Vantage Score 3.0 |
| 6 Commercial bank, savings bank, or savings association. | 1111 Exemption Taken (only valid for Automated Underwriting | 7 More than one credit scoring model |
| 71 Credit union mortgage company or finance company | System: 1) | 8 Other credit scoring model |
| 72 Life insurance company | | 9 Not applicable |
| 8 Affiliate institution | | 1111 Exempt |
| 9 Other type of purchaser | | - Lionipi |
| o Outer type of purchaser | | |
| Co-Applicant or Co-Borrower Name and Version of Credit Scoring | Negative Amortization | Balloon Payment |
| Model | 1 Negative amortization | 1 Balloon payment |
| | 2 No negative amortization | 2 No balloon payment |
| 1 Equifax Beacon 5.0 | | |
| 2 Experian Fair Isaac | 1111 Exempt | 1111 Exempt |
| 3 FICO Risk Score Classic 04 | | |
| 4 FICO Risk Score Classic 98 | Other Non-Amortizing Features | Interest-Only Payments |
| 5 Vantage Score 2.0 | 1 Other non-fully amortizing features | 1 Interest-only payment |
| 6 Vantage Score 3.0 | 2 No other non-fully amortizing features | 2 No interest-only payments |
| 7 More than one credit scoring model | 1111 Exempt | 1111 Exempt |
| 8 Other credit scoring model | | |
| 9 Not applicable | | |
| 9 Not applicable 10 No co-applicant | | |
| | | |
| 1111 Exempt | Sour Code manifestion | Filed the Consensation |
| Race Categorization | Sex Categorization | Ethnicity Categorization |
| "2 or more minority races" | "Female" | "Ethnicity Not Available" |
| "American Indian or Alaska Native" | "Joint" | "Free Form Text Only" |
| "Asian" | "Male" | "Hispanic or Latino" |
| "Black or African American" | "Sex Not Available" | "Joint" |
| "Free Form Text Only" | | "Not Hispanic or Latino" |
| "Native Hawaiian or Other Pacific Islander" | | 14011 hopanic of Launo |
| | | |
| "Race Not Available" | | |
| "White" | | |
| | 1 | 1 |