



PURCHASED LOANS		
LAR Field	2017 Reporting	2018 Reporting
ULI (including LEI and Check Digit)	<p>New in 2018</p> <p>Application number has no specific requirements.</p>	<p>Never NA</p> <p>Report the original ULI assigned by the originating financial institution. ULI stays with loan through subsequent sales – Do not assign a new ULI (it will not conflict with ULIs assigned by your financial institution because it contains the originators LEI)</p> <p>Report the ULI assigned by the originator even if the loan has not yet been submitted in an annual HMDA submission. The origination and the purchase will be submitted in the same calendar year.</p> <p>Assign your FI's ULI if a loan is purchased that does not have a ULI – e.g., loan purchased from a non-HMDA reporting institution or if the loan was originated prior to January 1, 2018</p>
Application Date	Enter NA; same as 2018	Enter NA
Loan type (insured or not insured)	Same as 2018; enter code; no NA	Enter appropriate code. No exemption for purchased loans. (1-Conventional, 2-FHA, etc.)
Property type	<p>1. 1-4 family</p> <p>2. Manufactured housing (report code 1 if cannot determine)</p> <p>3. Multifamily</p>	Field removed from LAR
Loan purpose	Enter purpose code; no NA	Enter Code 5, not applicable, if the loan purchased was originated prior to January 1, 2018
Preapproval	Enter Code 3, NA	Enter Code 2 (no preapproval requested) for all purchased loans.
Construction method – this means is the house a site built home subject to local building codes or a manufactured home	New in 2018	Enter appropriate code. No exemption for purchased loans.
Occupancy by borrower	Same as 2018 but is owner occupancy; 2018 is borrower	Enter Code 1, principal residence, for purchased loans unless loan documents or application indicate actual occupancy
Amount	<ul style="list-style-type: none"> Home Purchase, home improvement and refinance- unpaid principal at time of purchase; including unpaid finance charges if that is how accounted for HELOC (optional) report amount for purchase or home improvement 	<ul style="list-style-type: none"> Closed End Loan -Report the unpaid principal balance at the time of purchase Open-End Line: Report the entire amount of credit available (maximum availability) under the terms of the open-end plan Reverse: initial principal limit per governing statutes. <p>No exemption for purchased loans.</p>
Action Taken	Same as 2018; enter Code 6	Enter Code 6 (purchased loan)



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Action Taken Date	Same as 2018; enter date of purchase	Enter the date of purchase
Property Location - Address	New in 2018	Enter the address of property (street address, city, state, zip code) No exemption for purchased loans. Address expected to be known by time of purchase but look to Commentary.
Geocoding (State, county, tract)	Report geocoding of property for 2017 following guidance for when you can report NA. CRA reporters must report.	Purchased loans must be geocoded for the location information for the year being reported. This means that the loan must be re-geocoded so that it will reflect current geocoding data (MSA, tracts). No exemption for purchased loans. Can follow rules for NA but geocoding can be faster than determining NA status, particularly for a large group of purchased loans. (CRA Reporters must report)
Ethnicity, Race, Sex	Same as 2018 – need not be reported	Ethnicity, race, sex, data may but need not be collected for purchased loans (if not reported, use code for NA) Codes: Ethnicity of Applicant or Co-Applicant – enter Code 4, not applicable for Ethnicity 1, leave other Ethnicity fields and text fields blank Race of Applicant or Co-Applicant – enter Code 7, not applicable for Race 1, leave other Race fields and text fields blank Sex of Applicant or Co-Applicant – enter Code 4, not applicable for Sex
Ethnicity Race Sex based on visual observation or surname	New in 2018	Enter Code 3, Not Applicable
Age	New in 2018	Enter code 8888, not applicable, if purchaser chooses not to report age, or enter age; Use code 9999 for co-applicant age if no co-applicant
Gross Annual Income	Enter NA if information unavailable because loan is purchased	Enter NA if purchaser chooses not to report income, or enter income
Purchaser Type	Same as 2018 - follow those instructions	<ul style="list-style-type: none"> • Purchased and Not Resold in Same Year: If a loan is purchased and is not resold to another purchaser in the same calendar year, report Code 0 (not applicable) • Purchased and Resold in Same Year: If the loan is purchased and is resold to another purchaser in the same calendar year, report the proper code for the type of purchaser that bought the loan No exemption for purchased loans.
Rate Spread	Same as 2018; Enter NA	Enter NA
HOEPA	Enter Code 1 if subject to Reg Z & HOEPA 1026.32 because the APR or the points and fees on the loan exceed the HOEPA triggers	Report appropriate code. No exemption for purchased loans. Consumer credit secured by consumer's principal dwelling: 1 High Cost Mortgage 2 Not High Cost Mortgage 3 Not subject to 1026.32 (not consumer purpose secured by consumer's principal dwelling)
Lien status	Enter Code 4, Not Applicable	Report lien status by reference to the best information readily available at the time of purchase. No exemption for purchased loans.



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Credit Score and Scoring system	New in 2018	Enter Code 8888 (not applicable) Enter Code 9999 for co-applicant score if no co-applicant
Scoring System	New in 2018	Enter Code 9 (not applicable)
Denial Reason	Leave blank for purchased loans	Enter Code 10 (not applicable) in first denial field only and leave others blank)
Total Loan Costs (reported for loans subject to Ability to Repay AND to the TRID Closing Disclosure)	New in 2018	<ul style="list-style-type: none"> Purchased loans subject to Total Loan Costs requirements with applications received pre-TRID, enter NA Purchased loans subject to Total Loan Costs requirements that are originated post- TRID, report the amount of total loan costs as disclosed Purchased loan not subject to TRID (for example, business purpose, manufactured home without land) - enter NA Business purpose, open end and reverse - always enter NA No exemption for purchased loans
Total Points and Fees (Loans subject to ATR but not TRID Closing Disclosure such as mobile homes with no lien on land)	New in 2018	Enter NA for all purchased loans
Closing Costs – Borrower Paid Loans subject to TRID	New in 2018	<ul style="list-style-type: none"> Purchased loans with applications received by originating financial institution pre-TRID, report NA Purchased loans originated subject to TRID, report the disclosed borrower paid closing costs Business purpose, open end and reverse - always enter NA No exemption for purchased loans.
Points Paid by Borrower Loans subject to TRID	New in 2018	<ul style="list-style-type: none"> Purchased loans with applications received pre-TRID, report NA Purchased loans originated subject to TRID, report the disclosed points paid to the creditor Business purpose, open end and reverse - always enter NA No exemption for purchased loans.
Lender Credits Loans subject to TRID	New in 2018	<ul style="list-style-type: none"> Purchased loans with applications received pre-TRID, report NA Purchased loans originated subject to TRID, report the disclosed amount of lender credits Business purpose, , open end and reverse - always enter NA No exemption for purchased loans.
Interest Rate	New in 2018	Report the disclosed interest rate: <ul style="list-style-type: none"> Closing disclosure rate for TRID consumer purpose). Note rate for business purpose and non-TRID consumer purpose (manufactured home no land) No exemption for purchased loans.
Prepayment Penalty in months	New in 2018	Enter NA
Debt to Income	New in 2018	Enter NA
Loan to Value	New in 2018	Enter NA
Months to Maturity	New in 2018	Report the number of months after which the legal obligation matures as measured from the covered loan's origination date, not from purchase date. No exemption for purchased loans.



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Months to First Rate Change	New in 2018	<ul style="list-style-type: none"> Fixed Rate: enter NA Adjustable Rate: Report the months to first rate change from origination date, not purchase date. No exemption for purchased loans.
Balloon Payment	New in 2018	Report appropriate code. No exemption for purchased loans
Interest Only Payments	New in 2018	Report appropriate code. No exemption for purchased loans
Negative Amortization	New in 2018	Report appropriate code. No exemption for purchased loans
Other Non-Amortizing Features	New in 2018	Report appropriate code. No exemption for purchased loans
Property Value	New in 2018	Report appropriate code. No exemption for purchased loans
Manufactured Home with Land or without Land	New in 2018	Report appropriate code. No exemption for purchased loans
Manufactured Home Land Ownership Indicator	New in 2018	Report appropriate code. No exemption for purchased loans
Number of Units	New in 2018	Report number of units. No exemption for purchased loans
Multifamily number of affordable units	New in 2018	Report number of affordable units (0 if 0 affordable) NA if not multifamily. No exemption for purchased loans
Application Channel: Submission of Application	New in 2018	Enter Code 3, not applicable.
Initially payable to financial institution	New in 2018	Enter Code 3, not applicable.
NMLSR ID	New in 2018	<p>Enter NA if the purchased loan is a closed end, consumer purpose dwelling secured loan originated prior to 1/10/2014, the date when the ID requirement became effective for this category of loan.</p> <p>Enter NA if the purchased loan is not subject to the NMLSR ID requirement in Regulation Z and was originated prior to 1/1/2018.</p> <p>May report the NMLSR ID if available for the above loan categories.</p> <p>For all other transactions, report the NMLSR ID reported by the originating bank or enter NA when that was reported by the originating bank (MLO did not have an NMLSR ID)</p>
Automated Underwriting System name	New in 2018	Enter Code 6 (not applicable) for name of AUS.
Automated Underwriting System decision	New in 2018	Enter Code 17 (not applicable) for decision description in the first AUS decision field and leave others blank
Reverse Mortgage Indicator	New in 2018	Report appropriate code. No exemption for purchased loans, never NA
Open End Line of Credit Indicator	New in 2018	Report appropriate code. No exemption for purchased loans, never NA
Business/Commercial Purpose Indicator	New in 2018	Report appropriate code. No exemption for purchased loans, never NA