



## **List of Reference Documentation**

### **Home Mortgage Disclosure Data Files, 1981 – 2004: Final and Ultimate Loan Application Register (LAR) Layouts**

NN3-082-07-001, NN3-082-07-003, NN3-082-07-005, NN3-028-09-005  
Records of the Federal Reserve System (Record Group 82)

<b>Layout</b>	<b>Pages</b>
Non-restricted LAR data, pre-1990.....	1-4
Non-restricted Final and Ultimate LAR, 1990-2003.....	5-7
Non-restricted Final and Ultimate LAR, 2004 forward ..... (Also available as: <i>Public LARS – 2004 Forward, final, file specs. 6.14.2007.pdf</i> )	8-10

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COLLEGE PARK, MD 20740-6001  
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**System Title and Acronym:** HMDA: Home Mortgage Disclosure Act  
**Descriptive File Name:** HMDA /Aggregation Master Tape – 6,250 B.P.I.  
**DSName(s):** HMD.FACDSByy.PRO.MST.  
**Format:** **Length:** 126  
**Type:** FB  
**Block Size:** 29610

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. Respondent Name	1	28	28	AN	Contains binary "High-Value" if no name available
2. Respondent ID	29	36	8	AN	
3. MSA of Report	37	40	4	AN	OMB Definitions of year
4. Census Tract Number	41	46	6	AN	000001-nnnnnn = Individual 888888 = Section 2 Outside 999999 = Small/Untraced Cty
5. State & County #	47	51	5	AN	FIPS standards
State	47	48	2		
County	49	51	3		
6. Supervisory Agency Code	52	52	1	AN	1=OCC, 2=FRS, 3=FDIC 4=OTS, 5=NCUA, 6=State Exempt
7. Census Validity Flag (02-09, 14, 17 are obsolete codes)	53	54	2	AN	01 = Valid 1980 Tract 10 = Invalid MSA 11 = Invalid Tract 12 = Invalid St/Cty number 13 = Section 2 Tract (88-89)  15 = No Loans Reported 16 = Valid Small/UT Cty 18 = Respondent reported at St/Cty level instead of required Census Tract Level
8. VA, FHA, FmHA Loans: Validity Flag	55	55	1	AN	0 = Number & Amount are zero 1 = Valid (Within Tolerance) 2 = Quality Error 3 = Invalid

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Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
9. Va, FHA, FmHa Loans: Number of Loans	56	59	4	AN	By Respondent in Tract
10. VA, FHA, FmHA Loans: Total Amount (\$)	60	68	9	AN	In Thousands of Dollars (Tolerance = 2 thru 625)
11. Conventional Loans: Validity Flag	69	69	1	AN	0 = Number & Amount are zero 1 = Valid (Within Tolerance) 2 = Quality Error 3 = Invalid
12. Conventional Loans: Number of Loans	70	73	4	AN	By Respondent in Tract
13. Conventional Loans: Total Amount (\$)	74	82	9	AN	In Thousands of Dollars (Tolerance = 5 thru 750)
14. Home Improvement: Validity Flag	83	83	1	AN	0 = Number & Amount are zero 1 = Valid (Within Tolerance) 2 = Quality Error 3 = Invalid
15. Home Improvement: Number or Loans	84	87	4	AN	By Respondent in Tract
16. Home Improvement: Total Amount (\$)	88	96	9	AN	In Thousands of Dollars (Tolerance = 1 thru 300)
17. All Multi – Family Validity Flag	97	97	1	AN	0 = Number & Amount are zero 1 = Valid (Within Tolerance) 2 = Quality Error 3 = Invalid
18. All Multi – Family: Number of Loans	98	101	4	AN	By Respondent in Tract
19. All Multi – Family: Total Amount (\$)	102	110	9	AN	In Thousands of Dollars ( Tolerance = 5 thru 20,000 )
20. Non - Occupant Loans: Validity Flag	111	111	1	AN	0 = Number & Amount are zero 1 = Valid (Within Tolerance ) 2 = Quality Error 3 = Invalid
21. Non – Occupant Loans: Number of Loans	112	115	4	AN	By Respondent in Tract
22. Non – Occupant Loans: Total Amount (\$)	116	124	9	AN	In Thousands of Dollars (Tolerance = 5 thru 1,000)

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Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
23. Record Quality Flag	125	125	1	AN	0 = Item Validity Flags are accurate 1 = Item Validity Flags to be ignored; "Out of Tolerance" values (2 in item flag) found to be valid
24. Filler	126	126	1	AN	

HMDA/AGGREGATION MASTER TAPE  
FILE SPECIFICATIONS FOR HMDA DATA REPORTED PRIOR TO 1990

- File Sequence:
  1. HMDA Respondent Name
  2. MSA Number
  3. Census Tract Number
  4. FIPS Numeric State/County Numbers
- Individual records are the summary of loan activity for the specified Respondent for the indicated Census Tract except when the Census Tract number is either 888888 or 999999. The first is the sum of all loan activity by the reporter OUTSIDE of the MSA being reported, but not appearing in any other MSA report. The 999999 tract records are the consolidated county summary data for loans made in untraced counties or counties with 1980 total population less than 30,000.
- 1988 and 1989 data files will contain reports from Mortgage Banking Subsidiaries of bank holding companies.
- Please reference all validity flags to determine status of data. The data have been edited to the extent possible within time constraints, but unresolved errors are included on the file to show all respondents who complied with Regulation C filing requirements for that year.

System Title and Acronym: HMDA: Home Mortgage Disclosure Act

Descriptive File Name: Non-restricted Final and Ultimate LARs Public Tape

DSName(s): HMS.Fccyy.LARS.PUBLIC.DATA  
HMS.Uccyy.LARS.PUBLIC.DATA

Record Format: Length 60

Type FB

Block Size 24000

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. As of Date	1	4	4	N	Year of data (i.e., 1990)
2. Respondent ID	5	14	10	AN	Unique within agency
3. Agency Code	15	15	1	AN	1=OCC, 2=FRS, 3=FDIC, 4=OTS, 5=NCUA, 7=HUD B,C,D,E, or X=State Exempts (FRS, FDIC, OTS, NCUA, or Unidentified, respectively)
4. Type of Loan	16	16	1	AN	
5. Purpose of Loan	17	17	1	AN	
6. Occupancy	18	18	1	AN	
7. Amount of Loan	19	23	5	AN	
8. Type of Action Taken	24	24	1	AN	
9. MSA of Property	25	28	4	AN	
10. State Code	29	30	2	AN	
11. County Code	31	33	3	AN	
12. Census Tract Number	34	40	7	AN	
13. Applicant Race	41	41	1	AN	
14. Co-Applicant Race	42	42	1	AN	

\* AN - alphanumeric (character) N - numeric (zoned decimal) B - binary

M 001 (7/91)

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Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
15. Applicant Sex	43	43	1	AN	
16. Co-Applicant Sex	44	44	1	AN	
17. Applicant Income	45	48	4	AN	
18. Type of Purchaser	49	49	1	AN	
19. Denial Reason 1	50	50	1	AN	
20. Denial Reason 2	51	51	1	AN	
21. Denial Reason 3	52	52	1	AN	
22. Edit Status	53	53	1	AN	blank = record has no edit failures 5=Validity edit failure(s), 6=Quality edit failure(s), 7=Validity and Quality edit failures
23. Sequence Number	54	60	7	N	A one up number assigned within a reporter, to make each record unique.

Note: The Respondent ID and Agency Code are the unique identifier for a reporter. The Respondent ID, Agency Code, and Sequence Number combination make a unique record identifier.

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M 001 (7/91)

Sort Order: Asof Date - unique for each tape

1. Agency Code
2. Respondent ID
3. MSA of Property
4. State Code
5. County Code
6. Census Tract Number
7. Type of Action Taken
8. Type of Loan
9. Purpose of Loan

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M 001 (7/91)



**System Title and Acronym:**HMDA: Home Mortgage Disclosure Act**Descriptive File Name:**LARS Public File -- 2004 forward**DSName(s):**HMS.F2004.LARS.PUBLIC.DATA**Record Length:**80

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. Asof Date	1	4	4	N	Year of data (i.e. 2004)
2. Respondent ID	5	14	10	AN	Unique within agency
3. Agency Code	15	15	1	AN	1=OCC, 2=FRS, 3=FDIC, 4=OTS, 5=NCUA, 7=HUD
4. Type of Loan	16	16	1	AN	
5. Purpose of Loan	17	17	1	AN	
6. Occupancy	18	18	1	AN	
7. Amount of Loan	19	23	5	AN	
8. Type of Action Taken	24	24	1	AN	
9. MSA of Property	25	29	5	AN	
10. State Code	30	31	2	AN	
11. County Code	32	34	3	AN	
12. Census Tract Number	35	41	7	AN	
13. Applicant Sex	42	42	1	AN	
14. Co-Applicant Sex	43	43	1	AN	
15. Applicant Income	44	47	4	AN	
16. Type of Purchaser	48	48	1	AN	
17. Denial Reason 1	49	49	1	AN	
18. Denial Reason 2	50	50	1	AN	
19. Denial Reason 3	51	51	1	AN	

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Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
20. Edit Status	52	52	1	AN	blank = record has no edit failures 5=Validity edit failure(s) 6=Quality edit failure(s) 7=Validity and Quality edit failures
21. Property Type	53	53	1	AN	
22. Preapprovals	54	54	1	AN	
23. Applicant Ethnicity	55	55	1	AN	
24. Co-Applicant Ethnicity	56	56	1	AN	
25. Applicant Race 1	57	57	1	AN	
26. Applicant Race 2	58	58	1	AN	
27. Applicant Race 3	59	59	1	AN	
28. Applicant Race 4	60	60	1	AN	
29. Applicant Race 5	61	61	1	AN	
30. Co-Applicant Race 1	62	62	1	AN	
31. Co-Applicant Race 2	63	63	1	AN	
32. Co-Applicant Race 3	64	64	1	AN	
33. Co-Applicant Race 4	65	65	1	AN	
34. Co-Applicant Race 5	66	66	1	AN	
35. Rate Spread	67	71	5	AN	
36. HOEPA Status	72	72	1	AN	
37. Lien Status	73	73	1	AN	
38. Sequence Number	74	80	7	N	A one-up number assigned within a respondent, to make each record unique.

**Note: The Respondent ID and Agency Code are the unique identifier for a respondent.**

**The Respondent ID, Agency Code, and Sequence Number combination make a unique record identifier.**

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June 2007

## Sort Order:

1. Agency Code
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4. State Code
5. County Code
6. Census Tract Number
7. Type of Action Taken
8. Type of Loan
9. Purpose of Loan