

**FEDERAL RESERVE BANK  
OF NEW YORK**

*St. Louis No 10375*  
August 23, 1990

**HOME MORTGAGE DISCLOSURE**

**New Format for Disclosure Statements and MSA Reports  
Filed Under the Home Mortgage Disclosure Act**

*To All State Member Banks in the Second Federal  
Reserve District, and Others Concerned:*

Following is the text of a statement issued by the Federal Financial Institutions Examination Council (FFIEC):

The Examination Council announced its approval of a new format for the Home Mortgage Disclosure Act (HMDA) disclosure statements for individual lenders and for the aggregate HMDA reports for each Metropolitan Statistical Area in the United States. These statements and reports are used extensively by lending institutions, governmental organizations, and community groups to monitor the housing-related lending activities of commercial banks, thrift institutions, credit unions, and mortgage banking companies.

The Council also approved the public release of edited raw data for the loan and application registers that lenders are required to prepare beginning with the data for 1990.

The Council's actions are in response to amendments to HMDA contained in the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA). These amendments:

- Expanded the coverage of HMDA to include lenders that are not affiliated with depository institutions or their holding companies.
- Required the reporting of data on the disposition of all applications for home-purchase and home-improvement loans.
- Required the reporting of data on the race or national origin, gender and income of loan applicants and borrowers.
- Required the reporting of data on the type of purchaser of housing-related loans that are sold by lenders covered by HMDA.
- Permitted covered lenders to report the reasons for denying housing-related loans.

As a result of amendments to the Federal Reserve Board's Regulation C in December, 1989, which implemented the HMDA amendments in FIRREA, covered lenders will use a loan/application register to record their loan/application data on an application-by-application basis beginning on January 1, 1990. By March 1, 1991, covered lending institutions will forward their registers to their supervisory agency. The Examination Council will use these registers to produce HMDA disclosure statements for each reporting lending institution. The Council will then send these statements to the institutions which will make them available to the public upon request.

The Council will also prepare aggregate HMDA reports for all covered lenders in each Metropolitan Statistical Area. These aggregate reports will be identical in format to the disclosure statements for individual lending institutions. Two additional tables will, however, be included in the aggregate reports: 1) a table showing the disposition of loan applications by age of housing stock, and 2) the disposition of loan applications by central-city and noncentral-city location.

The aggregate reports for each Metropolitan Statistical Area, along with copies of the disclosure statements for individual lenders in the Area, will continue to be made available by the Council to the public at central data depositories located in each Metropolitan Statistical Area in the United States.

The Council also said that it would make available the raw data from the loan registers, with any information identifying individual loan applicants deleted, to the public in electronic form at cost. The raw data might be used by researchers and others to develop analyses of the data other than those included in the data tables that will be prepared by the Council. The Council believes that the release of the raw-data files is consistent with the statutory directive to maximize public disclosure of the HMDA data. Such disclosure will not add to the regulatory burden on the reporting institutions.

Printed on the following pages is the text of the notice issued by the FFIEC in this matter, which has been reprinted from the *Federal Register*; questions may be directed to our Compliance Examinations Department (Tel. No. 212-720-5919).

E. GERALD CORRIGAN,  
*President.*

## FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL

### Home Mortgage Disclosure Act; Disclosure Statements and Aggregate MSA Reports; Availability of Data

**AGENCY:** Federal Financial Institutions Examination Council.

**ACTION:** Notice.

**SUMMARY:** The Federal Financial Institutions Examination Council (FFIEC) is publishing samples of the disclosure statements and aggregate MSA reports that will be produced from data submitted to supervisory agencies under the Home Mortgage Disclosure Act. In addition, notice is hereby given that an edited version of the raw data submitted by reporting institutions will be made available to the public.

**FOR FURTHER INFORMATION CONTACT:** Thomas J. Noto, Staff Attorney, 202-452-3667, or Glenn B. Canner, Economist, 202-452-2929, Board of Governors of the Federal Reserve System, Washington, DC 20551. For information concerning MSA income data and census tract demographics that will be used to prepare the disclosure statements and aggregate MSA reports, and for information concerning the availability of raw data, contact Barbara Kenlaw, 202-357-0177, Federal Financial Institutions Examination Council, Suite 850B, 1776 G Street NW., Washington, DC 20006. For information concerning the reporting requirements of Regulation C, contact W. Kurt Schumacher, Staff Attorney, 202-452-2412, Board of Governors of the Federal Reserve System, Washington, DC 20551.

#### SUPPLEMENTARY INFORMATION:

##### (1) General

In August 1989, the Financial Institutions Reform, Recovery and Enforcement Act (FIRREA) amended the Home Mortgage Disclosure Act (HMDA). On December 15, 1989, the Federal Reserve Board published final revisions to Regulation C, which implements HMDA, to reflect the FIRREA amendments (54 FR 51356). The FIRREA amendments expand the coverage of HMDA to include lenders that are not affiliated with financial institutions or their holding companies. The amendments also require covered institutions to report data on the disposition of applications for home purchase and home improvement loans, and the race or national origin, gender, and income of applicants and borrowers. Finally, the FIRREA amendments require reporting of the type of purchaser of loans that are sold,

and permit optional reporting of the reasons for loan denials.

Under revised Regulation C, lenders must use a prescribed Loan/Application Register to record data on an application-by-application basis beginning with the 1990 calendar year. By March 1 of the following year, institutions must submit the registers to their supervisory agency. The FFIEC will take these data and produce disclosure statements that cross-tabulate the data for each institution. These statements will be sent to the institutions, which must then make them available to the public, upon request, within 30 days of receipt. In view of the magnitude of the data that must be processed, the FFIEC anticipates that the disclosure statements will be mailed to institutions in October.

The FFIEC also will prepare aggregate reports that reflect the data of all covered lenders in each Metropolitan Statistical Area (MSA). The aggregate MSA reports will be identical in format to the disclosure statements, but will contain data for all covered lenders in the MSA. The FFIEC will prepare two additional aggregate tables for each MSA showing the disposition of loan applications by age of housing stock, and by central city and noncentral city location. The aggregate reports, along with copies of the individual disclosure statements, will be made available to the public at central data depositories located in each MSA.

##### (2) HMDA Disclosure Statements

When the Federal Reserve Board published the proposed revisions to Regulation C last fall, the Board sought comment, on behalf of the FFIEC, on the format and content of a set of tables that could comprise the disclosure statements for institutions. (54 FR 41255). The tables have been revised by the FFIEC, in consultation with the Department of Housing and Urban Development, in light of the comments received. The FFIEC is now publishing a sample of the disclosure statements and aggregate MSA reports that will be produced. The public is cautioned, however, that minor editorial and other changes may be made to the tables during software development and that the final disclosure statements and aggregate MSA reports may therefore differ somewhat from those contained in this notice.

Tables 1 through 8 in the Appendix comprise the disclosure statement that will be prepared for each reporting institution. A separate set of tables will be prepared for each MSA in which an institution has a home or branch office.

Table 1 displays the disposition of loan applications by the location of the property and by type of application. In Table 1 and subsequent tables, all dollar amounts will be shown in thousands; \$100,000, for example, would be shown as 100.

Section 1 of Table 1 includes data on applications for properties located within the MSA. In most cases, data will be itemized geographically by census tract. The county will be used instead for data relating to property in counties with a 1980 population of 30,000 or less ("small counties") and for areas that were not assigned census tracts in 1980 ("untraced areas"). Certain MSAs contain duplicate census tract numbers. In these cases, both the census tract number and the county will be shown. If invalid census tracts or counties are reported for an MSA, the data relating to them will be grouped in a separate block containing the 5 disposition categories on the form (loans originated, applications approved but not accepted, etc.). Such data will not be included in the totals for the MSA. However, the demographic information included in such entries will be reflected on subsequent tables that show applicant characteristics.

Institutions are not required to provide geographic information for applications relating to property outside of those MSAs in which they have a home or branch office. Section 2 of the table will include data on all such applications received by the institution. Accordingly, if reports for several MSAs are prepared for an institution, each section 2 will be identical.

Table 1 incorporates several changes from the version that was published for comment. A code has been added to the Loan/Application Register for refinancings and a corresponding column has been added to Table 1. Two additional disposition categories—applications approved but not accepted and files closed for incompleteness—have been added to Table 1 (and to the other tables) to correspond to the final set of "action taken" codes on the Loan/Application Register.

Table 2 shows loans purchased by the location of the property; it is unchanged from the current HMDA disclosure format for purchased loans. As in Table 1, section 1 will itemize loan purchases geographically by the census tract or county (for small counties and untraced areas) of the property within the MSA and invalid tracts will be grouped separately and not included in the totals. Section 2 of the table will provide information on all purchases outside

MSAs in which the institution has a home or branch office and will be the same on all reports prepared for an institution.

Table 3 identifies, by class of purchaser, loans sold by the institution. The totals will reflect the total number and dollar amount of loans sold to each purchaser. The version of Table 3 published for comment did not reflect the characteristics of borrowers for loans that are sold or the type of census tract in which the property is located. These data have been included in response to comments indicating that such information is necessary for a fuller analysis of loan sales.

Tables 4 through 7 present various cross-tabulations of loan applicant or census tract characteristics with information regarding the disposition of the application. A set of Tables 4 through 7 will be prepared for each of six loan categories: (1) FHA, FMHA and VA loans, (2) conventional home purchase loans, (3) refinancings of home purchase loans, (4) home improvement loans, (5) loans on multifamily dwellings and (6) nonoccupant loans (see the headings in Table 1). The sample Tables 4-1 through 7-1 contained in this notice reflect data for the first category—FHA, FmHA, and VA home purchase loans; the tables for conventional home purchase loans would be captioned 4-2 through 7-2, and so on.

Tables 4 through 6 group applicants according to their income. The tables published for comment grouped applicants in defined income ranges—for example, \$30,000-\$49,000. Several commenters objected to this approach, arguing that in relatively high- and relatively low-income MSAs, applicants would tend to be clustered in the higher and lower income ranges and meaningful analysis would be impossible. Accordingly, the tables will group applicants by the percentage that their reported income bears to the median income of the MSA, adjusted annually for inflation. A listing of the adjusted median income and inflation factor that will be used for each MSA can be obtained from the FFIEC.

Table 4 shows the disposition of applications by the race or national origin, gender and income of applicants. It has been expanded considerably from the version that was published for comment in order to provide a more detailed breakdown. The total for each race or national origin category will

include male, female and joint applications, as well as cases where information regarding the gender of the applicant was not available.

Tables 5 and 6 show, respectively, application disposition by income and race or national origin, and by income and gender. Apart from the changes to the income groupings and disposition categories discussed above, these tables are substantially similar to those that were published for comment.

Table 7 shows the disposition of applications based on the demographic characteristics of the census tract in which the property is located. Data regarding the demographic characteristics of census tracts can be obtained from the FFIEC. In view of the comments received, the groupings of tracts by minority composition have been expanded.

Table 8 cross-tabulates characteristics of rejected applicants with the various reasons reported for credit denials. Since the reporting of the reasons for denial is optional, Table 8 will be prepared only for institutions that submit the data. As with Tables 4 through 7, a separate Table 8 will be prepared for each of 6 loan categories. The total column will show the total number of reasons for denial reported for each race of national origin, gender or income category and all percentages shown will be of this amount.

### (3) MSA Aggregate Reports

Aggregate reports, reflecting data from all institutions reporting in the MSA, will be prepared for each MSA. The aggregate MSA reports will follow a format identical to that portrayed in Tables 1 through 8. Two additional tables, Aggregate Tables 9 and 10, will be prepared to illustrate lending patterns by the age of the housing stock in given census tracts and by central city versus noncentral city locations. These two tables are very similar to tables that are prepared under the current HMDA reporting system, except the tables will include application disposition categories rather than just loans granted.

### (4) Availability of the Raw Data

In revising Regulation C, the Federal Reserve Board did not require reporting institutions to make the Loan/Application Register available to the public due to concerns about the privacy of applicants and borrowers. A number of commenters urged the release of the

raw data derived from the registers, noting that the disclosure statements will reflect only some of the ways the data could be analyzed. The FFIEC believes that release of the raw data files is consistent with the congressional intent to maximize the utilization of lending data; accordingly, the FFIEC intends to make raw HMDA data available, at cost, upon request. The data will be available after the FFIEC has completed production of the disclosure statements and aggregate MSA reports.

An unedited form of the data would contain information that could be used to identify individual loan applicants. For example, some institutions track applications by the name of the applicant, entering it as the application number on the Loan/Application Register. Similarly, the dates of application and final action could be used to help identify a particular applicant. Accordingly, the FFIEC will edit the data files prior to public release to remove the application identification number, the date of application, and the date of final action.

Several commenters have asked that information concerning the elapsed time between the date of application and the date of final action be computed by the FFIEC and added to the raw data files. Such data, they believe, could show whether lenders unduly delay the processing of minority applications.

The two dates were included on the register primarily for administrative convenience, to facilitate the retrieval of particular files by agency examiners. In addition, a variety of factors will affect the elapsed time; for example, the scheduling of a loan closing will affect the elapsed time for originated loans. The FFIEC believes that these data could not legitimately be used to identify discriminatory practices. Other data on the disposition of applications is provided, and the FFIEC believes that data would more clearly indicate whether minority applicants and non-minority applicants are being treated differently. Accordingly, an elapsed time field will not be included in the raw data.

Dated: June 29, 1990.

Robert J. Lawrence,  
Executive Secretary.

### Appendix—Disclosure Statements and Aggregate MSA Reports

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## Home Mortgage Disclosure Act Disclosure Statement

### Explanation of Footnotes

#### Tables 1 and 2

1. All census tract and county definitions and population counts are based on the 1980 Census of Population and Housing.

#### Tables 3, 4, 5, 6 and 8

1. If two applicants from different minority groups are reported, they are grouped by the race of the first person listed on the application.

2. Joint means white and minority group co-applicants.

3. Not available includes situations where data was not required to be collected or was otherwise not reported.

4. Joint means co-applicants of the opposite gender.

5. Applicants are categorized by the ratio of their reported income to the median income of the MSA. The median MSA income equals the 1980 MSA median family income adjusted for changes over the period between January 1, 1980 and the end of the year preceding the year to which the report relates.

#### Tables 3 and 7

7. The type of census tract is based on demographic information from the 1980 Census of Population and Housing, not reported applicant characteristics.

8. Minority means all non-white races and whites of hispanic origin.

9. Low and moderate income category consists of census tracts where the median family income is less than 80 percent of the median MSA income, based on the 1980 Census of Population and Housing. The middle income category consists of census tracts where the median family income is between 80 and 120 percent of the median MSA income. The upper income category consists of census tracts where the median family income is greater than 120 percent of the median MSA income.

#### Table 7

10. Includes census tract numbers that were reported but for which complete demographic information is not available.

#### Table 8

6. Institutions are not required to report reasons for loan denials. Total includes cases where multiple reasons were reported.

#### Aggregate Table 9

11. Census tracts are grouped according to median age. Because the census data on housing stock age is categorized in intervals of several years, the median housing stock age for a census tract is determined by calculating the mid-point of the interval in which the median unit falls. The tracts are grouped in this table by the time period in which the median unit was built.

#### Aggregate Table 10

12. Central City is defined as in the 1980 census. For MSAs with more than one city name, multiple central cities are included.

13. MSA less Central City includes all census tracts outside the central city (or cities) but within the MSA.

**Table 1  
Loan Applications and Originations**

Name of Institution: \_\_\_\_\_

MSA: \_\_\_\_\_

**Section 1 -- Property located in MSA/PMSA where institution has a home or branch office**

Census Tract or County Name and Disposition of Application <sup>1</sup>	Loans on 1-to-4 Family Dwellings								Loans on Multifamily Dwellings for 5 or More Families (home purchase and home improvement)	Nonoccupant Loans on 1-to-4 Family Dwellings from columns A, B, C and D	
	Home Purchase Loans				Refinancings of Home Purchase Loans		Home Improvement Loans				
	FHA, FmHA, and VA		Conventional								
	A		B		C		D				
No. of Loans	Amount (\$000's)	No. of Loans	Amount (\$000's)	No. of Loans	Amount (\$000's)	No. of Loans	Amount (\$000's)	No. of Loans	Amount (\$000's)	No. of Loans	Amount (\$000's)
Tract/County: _____  Loans originated Applications approved but not accepted Applications denied Applications withdrawn Files closed for incompleteness											
Tract/County: _____  Loans originated Applications approved but not accepted Applications denied Applications withdrawn Files closed for incompleteness											
<b>MSA/PMSA TOTAL</b>  Loans originated Applications approved but not accepted Applications denied Applications withdrawn Files closed for incompleteness											

**Section 2 -- Property not located in MSAs/PMSAs where institution has home or branch offices**

Loans originated Applications approved but not accepted Applications denied Applications withdrawn Files closed for incompleteness											
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**Table 2  
Loan Purchases**

Name of Institution: \_\_\_\_\_

MSA: \_\_\_\_\_

**Section 1 -- Property located in MSA/PMSA where institution has a home or branch office**

Census Tract or County Name <sup>1</sup>	Loans on 1-to-4 Family Dwellings						Loans on Multifamily Dwellings for 5 or More Families (home purchase and home improvement)	Nonoccupant Loans on 1-to-4 Family Dwellings from columns A, B and C		
	Home Purchase Loans				Home Improvement Loans					
	FHA, FmHA, and VA		Conventional							
	A		B		C					D
No. of Loans	Amount (\$000's)	No. of Loans	Amount (\$000's)	No. of Loans	Amount (\$000's)	No. of Loans	Amount (\$000's)	No. of Loans	Amount (\$000's)	
<b>MSA/PMSA TOTAL</b>										

**Section 2 -- Property not located in MSAs/PMSAs where institution has home or branch offices**

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**Table 3  
Loans Sold**

Name of Institution: \_\_\_\_\_

MSA: \_\_\_\_\_

Applicant or Census Tract Characteristics	Type of Purchaser																		
	FNMA		GNMA		FHLMC		FmHA		Commercial Bank		Savings Bank or S&L		Life Insurance Company		Affiliate of Institution		Other Purchaser		
	(#)	(\$)	(#)	(\$)	(#)	(\$)	(#)	(\$)	(#)	(\$)	(#)	(\$)	(#)	(\$)	(#)	(\$)	(#)	(\$)	
<b>Applicant Characteristics</b>																			
<b>Race <sup>1</sup></b> American Indian/Alaskan Native Asian/Pacific Islander Black Hispanic White Joint (White/Minority) <sup>2</sup> Race not available <sup>3</sup>																			
<b>Gender</b> Male Female Joint (Male/Female) <sup>4</sup> Gender not available <sup>3</sup>																			
<b>Income <sup>5</sup></b> Less than 80% of MSA median 80-99% of MSA median 100-120% of MSA median More than 120% of MSA median Income not available <sup>3</sup>																			
<b>Census Tract Characteristics <sup>7</sup></b>																			
<b>Racial Composition <sup>8</sup></b> Less than 10% minority 10-19% minority 20-49% minority 50-79% minority 80-100% minority																			
<b>Income <sup>9</sup></b> Low or moderate income Middle income Upper income																			
<b>Total</b>																			

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**Table 4-1  
Disposition of FHA, FmHA & VA Home Purchase Loan Applications**

Name of Institution: \_\_\_\_\_

MSA: \_\_\_\_\_

Race, Gender and Income <sup>1</sup>	Applications Received		Loans Originated		Apps. Approved but not Accepted		Applications Denied		Applications Withdrawn		Files closed for incompleteness	
	(#)	(\$)	(#)	(\$)	(#)	(\$)	(#)	(\$)	(#)	(\$)	(#)	(\$)
<b>American Indian/Alaskan Native (total)</b> Male Female Joint (Male/Female) <sup>4</sup>												
<b>Asian/Pacific Islander (total)</b> Male Female Joint (Male/Female) <sup>4</sup>												
<b>Black (total)</b> Male Female Joint (Male/Female) <sup>4</sup>												
<b>Hispanic (total)</b> Male Female Joint (Male/Female) <sup>4</sup>												
<b>White (total)</b> Male Female Joint (Male/Female) <sup>4</sup>												
<b>Joint (White/Minority) <sup>2</sup>(total)</b> Male Female Joint (Male/Female) <sup>4</sup>												
<b>Race not available <sup>3</sup> (total)</b> Male Female Joint (Male/Female) <sup>4</sup>												
<b>Income of Applicants <sup>5</sup></b> Less than 80% of MSA median 80-99% of MSA median 100-120% of MSA median More than 120% of MSA median Income not available <sup>3</sup>												

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**Table 5-1  
Disposition of FHA, FmHA & VA Home Purchase Loan Applications**

Name of Institution: \_\_\_\_\_

MSA: \_\_\_\_\_

Income and Race <sup>1,5</sup>	Applications Received		Loans Originated		Apps. Approved but not Accepted		Applications Denied		Applications Withdrawn		Files closed for Incompleteness	
	(#)	(\$)	(#)	(\$)	(#)	(\$)	(#)	(\$)	(#)	(\$)	(#)	(\$)
<b>Less than 80% of MSA median</b>  American Indian/Alaskan Native Asian/Pacific Islander Black Hispanic White Joint (White/Minority) <sup>2</sup> Race not available <sup>3</sup>												
<b>80-99% of MSA median</b>  American Indian/Alaskan Native Asian/Pacific Islander Black Hispanic White Joint (White/Minority) <sup>2</sup> Race not available <sup>3</sup>												
<b>100-120% of MSA median</b>  American Indian/Alaskan Native Asian/Pacific Islander Black Hispanic White Joint (White/Minority) <sup>2</sup> Race not available <sup>3</sup>												
<b>More than 120% of MSA median</b>  American Indian/Alaskan Native Asian/Pacific Islander Black Hispanic White Joint (White/Minority) <sup>2</sup> Race not available <sup>3</sup>												

**Table 6-1  
Disposition of FHA, FmHA & VA Home Purchase Loan Applications**

Name of Institution: \_\_\_\_\_

MSA: \_\_\_\_\_

Income and Gender <sup>5</sup>	Applications Received		Loans Originated		Apps. Approved but not Accepted		Applications Denied		Applications Withdrawn		Files closed for incompleteness	
	(#)	(\$)	(#)	(\$)	(#)	(\$)	(#)	(\$)	(#)	(\$)	(#)	(\$)
<b>Less than 80% of MSA median</b>  Male Female Joint (Male/Female) <sup>4</sup> Gender not available <sup>3</sup>												
<b>80-99% of MSA median</b>  Male Female Joint (Male/Female) <sup>4</sup> Gender not available <sup>3</sup>												
<b>100-120% of MSA median</b>  Male Female Joint (Male/Female) <sup>4</sup> Gender not available <sup>3</sup>												
<b>More than 120% of MSA median</b>  Male Female Joint (Male/Female) <sup>4</sup> Gender not available <sup>3</sup>												

**Table 7-1  
Disposition of FHA, FmHA & VA Home Purchase Loan Applications**

Name of Institution: \_\_\_\_\_

MSA: \_\_\_\_\_

Type of Census Tract <sup>7</sup>	Applications Received		Loans Originated		Apps. Approved but not Accepted		Applications Denied		Applications Withdrawn		Files closed for incompleteness	
	(#)	(\$)	(#)	(\$)	(#)	(\$)	(#)	(\$)	(#)	(\$)	(#)	(\$)
<b>Racial Composition <sup>8</sup></b>  Less than 10% minority 10-19% minority 20-49% minority 50-79% minority 80-100% minority												
<b>Income Characteristics <sup>9</sup></b>  Low or moderate income Middle income Upper income												
<b>Income and Racial Composition <sup>8,9</sup></b>  <b>Low or moderate income</b> Less than 10% minority 10-19% minority 20-49% minority 50-79% minority 80-100% minority  <b>Middle income</b> Less than 10% minority 10-19% minority 20-49% minority 50-79% minority 80-100% minority  <b>Upper income</b> Less than 10% minority 10-19% minority 20-49% minority 50-79% minority 80-100% minority												
<b>Small county</b>												
<b>All other tracts <sup>10</sup></b>												

**Table 8-1  
Reasons for Denials of FHA, FmHA & VA Home Purchase Loan Applications**

Name of Institution: \_\_\_\_\_

MSA: \_\_\_\_\_

Applicant Characteristics	Reasons																				
	Debt to Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Application Incomplete		Mortgage Insurance Denied		Other		Total <sup>6</sup>		
	(#)	(%)	(#)	(%)	(#)	(%)	(#)	(%)	(#)	(%)	(#)	(%)	(#)	(%)	(#)	(%)	(#)	(%)	(#)	(%)	
<b>Race <sup>1</sup></b>																					
American Indian/Alaskan Native																					
Asian/Pacific Islander																					
Black																					
Hispanic																					
White																					
Joint (White/Minority) <sup>2</sup>																					
Race not available <sup>3</sup>																					
<b>Gender</b>																					
Male																					
Female																					
Joint (Male/Female) <sup>4</sup>																					
Gender not available <sup>3</sup>																					
<b>Income <sup>5</sup></b>																					
Less than 80% of MSA median																					
80-99% of MSA median																					
100-120% of MSA median																					
More than 120% of MSA median																					
Income not available <sup>3</sup>																					

**Aggregate Table 9  
Disposition of Loan Applications by Age of Housing Stock**

Census Tracts by Age of Housing Stock <sup>11</sup>	Loans on 1-to-4 Family Dwellings								Loans on Multifamily Dwellings for 5 or More Families (home purchase and home improvement)		Nonoccupant Loans on 1-to-4 Family Dwellings from columns A, B, C and D	
	Home Purchase Loans				Refinancings of Home Purchase Loans		Home Improvement Loans					
	FHA, FmHA, and VA		Conventional									
	A		B		C		D		E		F	
	No. of Loans	Amount (\$000's)	No. of Loans	Amount (\$000's)	No. of Loans	Amount (\$000's)	No. of Loans	Amount (\$000's)	No. of Loans	Amount (\$000's)	No. of Loans	Amount (\$000's)
<b>1970-March 1980</b> Loans originated Applications approved but not accepted Applications denied Applications withdrawn Files closed for incompleteness												
<b>1960-1969</b> Loans originated Applications approved but not accepted Applications denied Applications withdrawn Files closed for incompleteness												
<b>1950-1959</b> Loans originated Applications approved but not accepted Applications denied Applications withdrawn Files closed for incompleteness												
<b>1940-1949</b> Loans originated Applications approved but not accepted Applications denied Applications withdrawn Files closed for incompleteness												
<b>1939 or earlier</b> Loans originated Applications approved but not accepted Applications denied Applications withdrawn Files closed for incompleteness												
<b>Total</b>												

**Aggregate Table 10  
Disposition of Loan Applications by Geographic Location Categories**

Location Category	Loans on 1-to-4 Family Dwellings								Loans on Multifamily Dwellings for 5 or More Families (home purchase and home improvement) E	Nonoccupant Loans on 1-to-4 Family Dwellings from columns A, B, C and D F		
	Home Purchase Loans				Refinancings of Home Purchase Loans C		Home Improvement Loans D					
	FHA, FmHA, and VA A		Conventional B									
	No. of Loans	Amount (\$000's)	No. of Loans	Amount (\$000's)	No. of Loans	Amount (\$000's)	No. of Loans	Amount (\$000's)				No. of Loans
<b>Central City</b> <sup>12</sup>  Loans originated Applications approved but not accepted Applications denied Applications withdrawn Files closed for incompleteness												
<b>MSA less Central City</b> <sup>13</sup>  Loans originated Applications approved but not accepted Applications denied Applications withdrawn Files closed for incompleteness												
<b>Total</b>												

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