

## COLLATERAL CODES

Various NCUA reports require special information on a number of loans based upon their reason. In order to be able to provide that information it will be necessary for you to enter the following collateral code in the **4<sup>th</sup> collateral code field in Program #4**. (The use of this unique 4<sup>th</sup> code allows us to plan ahead for future NCUA request. An example could be a request for delinquency on New Car Loans over 60 months and New Car Loans under 60 months, etc.)

- \*A Unsecured Line of Credit
- \*B 1<sup>st</sup> Mortgage Original Maturity **Over** 12 Years - **Fixed Rate**
- \*C 1<sup>st</sup> Mortgage Original Maturity **Under** 12 Years - **Fixed Rate**
- \*D 1<sup>st</sup> Mortgage Original Maturity **Over** 12 Years - **Adjustable Rate**
- \*E 1<sup>st</sup> Mortgage Original Maturity **Under** 12 Years - **Adjustable Rate**
- \*F New Vehicle
- \*G Used Vehicle
- \*H Real Estate (not 1<sup>st</sup> Mortgage) **Closed End** - **Fixed Rate**
- \*I Real Estate (not 1<sup>st</sup> Mortgage) **Closed End** - **Adjustable Rate**
- \*J Real Estate (not 1<sup>st</sup> Mortgage) **Open End** - **Adjustable Rate**
- \*K Other Real Estate (not 1<sup>st</sup> Mortgage) - **Fixed Rate**
- \*L Other Real Estate (not 1<sup>st</sup> Mortgage) - **Adjustable Rate**
- \*M Agricultural
- \*N Business (Other than agricultural)
- \*O Leases

NOTE: You **MUST** still have “RE” as the loan type or in the 2<sup>nd</sup> or 3<sup>rd</sup> Collateral Code field to generate **IRS Form 1098** at year end.