### Data Definitions

#### Federal Housing Finance Agency
#### Federal Home Loan Bank Purchased Mortgage Files
#### For 2017 Data Release

<table>
<thead>
<tr>
<th>Column</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Year</strong></td>
<td>Year Loan was reported</td>
</tr>
<tr>
<td><strong>Assigned ID</strong></td>
<td>Unique Record ID (Not Actual Loan Number)</td>
</tr>
<tr>
<td><strong>Bank</strong></td>
<td>Name of Federal Home Loan Bank District</td>
</tr>
<tr>
<td><strong>FIPSStateCode</strong></td>
<td>FIPS State Code</td>
</tr>
<tr>
<td><strong>FIPSCountyCode</strong></td>
<td>FIPS County Code</td>
</tr>
</tbody>
</table>
| **MSA** | Core Based Statistical Area
   - 99999 = State/County/Tract combination is not located in a CBSA |
| **FeatureID** | Geographic Names Information System (GNIS) Feature ID |
| **Tract** | Census Tract |
| **MinPer** | Census Tract Minority Percentage |
| **TraMedY** | Census Tract Median Family Income in Whole Dollars |
| **LocMedY** | Local Area Median Income in Whole Dollars |
| **TractRat** | Tract Income Ratio |
| **Income** | Total Borrower(s)' Annual Income in Whole Dollars |
| **CurAreY** | Area Median Family Income in Whole Dollars |
| **IncRat** | Borrower Income Ratio |
| **UPB** | Acquisition Unpaid Principal Balance in Whole Dollars |
| **LTV** | Loan to Value Ratio at Origination |
| **MortDate** | Year of Mortgage Note |
| **AcquDate** | Year of Acquisition Note |
| **Purpose** | Loan Purpose
   - 1 = purchase;
   - 2 = refinancing;
   - 3 = second mortgage;
   - 4 = new construction;
   - 5 = rehabilitation |
| **Coop** | Cooperative Unit Mortgage
   - 1 = yes;
   - 2 = no |
| **Product** | Product Type
   - 01 = Fixed Rate;
   - 02 = ARM;
   - 03 = Balloon;
   - 04 = GPM/GEM;
   - 05 = Reverse Annuity Mortgage;
   - 06 = other |
| **FedGuar** | Federal Guarantee
   - 0 = no federal guarantee;
   - 1 = FHA;
   - 2 = VA;
   - 3 = FMHA-Guaranteed Rural Housing Loan;
   - 4 = HECMs;
   - 5 = Title1 - FHA |
| **Term** | Term of Mortgage at Origination in months |
| **AmorTerm** | Amortization Term in months |
| **SellType** | Type of Acquiring Lender Institution
   - 1 = Insured depository institution;
   - 2 = Housing Associate;
   - 3 = Insurance Company |
| **NumBor** | Number of Borrowers |
| **First** | First Time Home Buyer
   - 1 = yes;
   - 2 = no |
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| 29 | CICA | Code indicating whether the mortgage is on a project funded under an AHP, CIP or other CICA program.  
1=AHP;  
2=CIP;  
3=Other CICA  
9=Not Applicable; Not Purchased under AHP, CIP, or CICA |
| 30 | BoRace | Borrower Race or National Origin  
1=American Indian or Alaskan Native;  
2=Asian;  
3=Black or African American;  
4=Native Hawaiian or Other Pacific Islander;  
5=White;  
7=Information not provided by applicant in mail or telephone application |
| 31 | CoRace | Co-borrower Race or National Origin  
1=American Indian or Alaskan Native;  
2=Asian;  
3=Black or African American;  
4=Native Hawaiian or Other Pacific Islander;  
5=White;  
7=Information not provided by applicant in mail or telephone application;  
8=No Co-Borrower |
| 32 | BoGender | Borrower Gender  
1=Male;  
2=Female;  
3=Information not provided by applicant in mail or telephone application |
| 33 | CoGender | Co-Borrower Gender  
1=Male;  
2=Female;  
3=Information not provided by applicant in mail or telephone application;  
4=No Co-Borrower |
| 34 | BoAge | Age of Borrower in years  
99=Not provided by applicant in mail or telephone application |
| 35 | CoAge | Age of Co-Borrower in years  
98=No Co-Borrower;  
99=Not provided by applicant in mail or telephone application |
| 36 | Occup | Occupancy Code  
1=Principal residence/owner-occupied;  
2=second home;  
3=investment property (rental) |
| 37 | NumUnits | Number of Units |
| 38 | Bed1 | Unit1--Number of Bedrooms  
98=no non-owner-occupied dwelling units |
| 39 | Bed2 | Unit2--Number of Bedrooms  
98=no non-owner-occupied dwelling units |
| 40 | Bed3 | Unit3--Number of Bedrooms  
98=no non-owner-occupied dwelling units |
| 41 | Bed4 | Unit4--Number of Bedrooms  
98=no non-owner-occupied dwelling units |
| 42 | Aff1 | Unit1--Affordable Category meets the housing goals implemented by HERA Section 1205  
1=yes;  
2=no |
| 43 | Aff2 | Unit2--Affordable Category meets the housing goals implemented by HERA Section 1205  
1=yes;  
2=no |
| 44 | Aff3 | Unit3--Affordable Category meets the housing goals implemented by HERA Section 1205  
1=yes;  
2=no |
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<thead>
<tr>
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<tbody>
<tr>
<td>Aff4</td>
<td>Unit 4--Affordable Category meets the housing goals implemented by HERA Section 1205 1=yes; 2=no</td>
</tr>
<tr>
<td>Rent1</td>
<td>Unit 1-- Reported Rent Level in whole dollars 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>Rent2</td>
<td>Unit 2-- Reported Rent Level in whole dollars 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>Rent3</td>
<td>Unit 3-- Reported Rent Level in whole dollars 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>Rent4</td>
<td>Unit 4-- Reported Rent Level in whole dollars 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>RentUt1</td>
<td>Unit 1--Reported Rent Plus Utilities in whole dollars 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>RentUt2</td>
<td>Unit 2--Reported Rent Plus Utilities in whole dollars 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>RentUt3</td>
<td>Unit 3--Reported Rent Plus Utilities in whole dollars 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>RentUt4</td>
<td>Unit 4--Reported Rent Plus Utilities in whole dollars 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>Geog</td>
<td>Geographically Targeted Indicator indicating whether the property is in census tracts annually classified as underserved by HUD 1=yes; 2=no</td>
</tr>
<tr>
<td>Rate</td>
<td>Interest Rate</td>
</tr>
<tr>
<td>Amount</td>
<td>Loan Amount in Whole Dollars</td>
</tr>
<tr>
<td>Front</td>
<td>Front-end Ratio</td>
</tr>
<tr>
<td>Back</td>
<td>Back-end Ratio</td>
</tr>
<tr>
<td>BoCreditScor</td>
<td>Credit Scores are separated into ranges: 1 = &lt;620, 2 = 620 to &lt; 660, 3 = 660 &lt; 700, 4 = 700 &lt; 760, 5 = 760 or greater 9=missing</td>
</tr>
<tr>
<td>CoBoCreditScor</td>
<td>Credit Scores are separated into ranges: 1 = &lt;620, 2 = 620 to &lt; 660, 3 = 660 &lt; 700, 4 = 700 &lt; 760, 5 = 760 or greater, 9 = missing or no co-borrower</td>
</tr>
<tr>
<td>PMI</td>
<td>Percent of the original loan balance covered by primary mortgage insurance (PMI) 0=no PMI</td>
</tr>
<tr>
<td>Self</td>
<td>Self-Employed Indicator 1=yes; 2=no</td>
</tr>
<tr>
<td>PropType</td>
<td>Property Type  PT01=Single family detached; PT02=Deminimus PUD; PT03=Single Family Attached; PT04=Two family; PT05=Townhouse; PT06=Low-Rise Condominium; PT07=PUD; PT08=Duplex; PT09=three family; PT10=Four family; PT11=Hi-Rise condominium; PT12=Manufactured Home</td>
</tr>
<tr>
<td>ArmIndex</td>
<td>ARM Index  01=11th District Cost of Funds; 02=Other Cost of Funds Index; 03=LIBOR; 04=1 year Constant Treasury Rate 99=Not an ARM</td>
</tr>
<tr>
<td>ArmMarg</td>
<td>ARM Margin  99999=Not an ARM</td>
</tr>
<tr>
<td>PrepayP</td>
<td>Prepayment Penalty Date  12/31/9999=No Prepayment Penalty Date</td>
</tr>
<tr>
<td>Column</td>
<td>Definition</td>
</tr>
<tr>
<td>--------</td>
<td>------------</td>
</tr>
</tbody>
</table>
| BoEth | Borrower Ethnicity  
1 -- Hispanic or Latino  
2 -- Not Hispanic or Latino  
3 -- Information not provided by borrower in mail, Internet, or telephone application |
| Race2 | Borrower Race 2  
1 -- American Indian or Alaska Native  
2 -- Asian  
3 -- Black or African American  
4 -- Native Hawaiian or Other Pacific Islander  
5 -- White  
6 -- Information not provided by borrower in mail, Internet, or telephone application |
| Race3 | Borrower Race 3  
1 -- American Indian or Alaska Native  
2 -- Asian  
3 -- Black or African American  
4 -- Native Hawaiian or Other Pacific Islander  
5 -- White  
6 -- Information not provided by borrower in mail, Internet, or telephone application |
| Race4 | Borrower Race 4  
1 -- American Indian or Alaska Native  
2 -- Asian  
3 -- Black or African American  
4 -- Native Hawaiian or Other Pacific Islander  
5 -- White  
6 -- Information not provided by borrower in mail, Internet, or telephone application |
| Race5 | Borrower Race 5  
1 -- American Indian or Alaska Native  
2 -- Asian  
3 -- Black or African American  
4 -- Native Hawaiian or Other Pacific Islander  
5 -- White  
6 -- Information not provided by borrower in mail, Internet, or telephone application |
| CoEth | Co-Borrower Ethnicity  
1 -- Hispanic or Latino  
2 -- Not Hispanic or Latino  
3 -- Information not provided by borrower in mail, Internet, or telephone application  
5 -- No Co-Borrower |
| CoRace2 | Co-Borrower Race 2  
1 -- American Indian or Alaska Native  
2 -- Asian  
3 -- Black or African American  
4 -- Native Hawaiian or Other Pacific Islander  
5 -- White  
6 -- Information not provided by borrower in mail, Internet, or telephone application  
8 -- No Co-borrower |
| CoRace3 | Co-Borrower Race 3  
1 -- American Indian or Alaska Native  
2 -- Asian  
3 -- Black or African American  
4 -- Native Hawaiian or Other Pacific Islander  
5 -- White  
6 -- Information not provided by borrower in mail, Internet, or telephone application  
8 -- No Co-borrower |
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| 75 CoRace4 | Co-Borrower Race 4  
1 -- American Indian or Alaska Native  
2 -- Asian  
3 -- Black or African American  
4 -- Native Hawaiian or Other Pacific Islander  
5 -- White  
6 -- Information not provided by borrower in mail, Internet, or telephone application  
8 -- No Co-borrower |
| 76 CoRace5 | Co-Borrower Race 5  
1 -- American Indian or Alaska Native  
2 -- Asian  
3 -- Black or African American  
4 -- Native Hawaiian or Other Pacific Islander  
5 -- White  
6 -- Information not provided by borrower in mail, Internet, or telephone application  
8 -- No Co-borrower |
| 77 HOEPA | Home Ownership and Equity Protection Act (HOEPA) Status  
1 – Subject to HOEPA  
2- Not subject to HOEPA |
| 78 LienStatus | Lien Status  
1 – Secured by first lien  
2 – Secured by a subordinate lien  
3 – Not secured by a lien  
4 – Not Applicable (ie purchased loans) |
| 79 SpchsgGoals | Special Housing Goals Loan  
1 – Yes  
2 – No |
| 80 FedFinStbltyPlan | Federal Financial Stability Plan  
1 – Yes  
2 – No |
| 81 AcqTyp | Acquisition Type  
1 - Cash  
2 - SWAP  
3 - Other  
4 - Credit Enhancement  
5 - Bond or Debt Purchase  
6 - REMIC  
7 - Reinsurance  
8 - Risk Sharing  
9 - REIT |
| 82 GSEREO | GSE Real Estate Owned  
1 – Yes  
2 – No |