## Data Definitions

**Federal Housing Finance Agency**

**Federal Home Loan Bank Purchased Mortgage Files**

**As of December 31, 2014**

<table>
<thead>
<tr>
<th>Column</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Year</td>
<td>Year Loan was reported</td>
</tr>
<tr>
<td>2 Loan Number</td>
<td>Unique Loan Number (Not actual loan number)</td>
</tr>
<tr>
<td>3 FHFBankID</td>
<td>Name of Federal Home Loan Bank District</td>
</tr>
</tbody>
</table>
| 4 Program  | AMA Program
01=Original MPF; 02=MPF100; 03=MPF125; 04=MPF 125 Plus; 05=MPF for FHA/VA; 06=MPF; 07=MPF/FHA; 09=Shared Funding Loans |
| 5 FIPSSateCode | FIPS State Code                                                          |
| 6 FIPSCountyCode | FIPS County Code                                                          |
| 7 MSA       | Core Based Statistical Area                                               |
| 9 FeatureID | Geographic Names Information System (GNIS) Feature ID                    |
| 10 MinPer   | Census Tract Minority Percentage                                          |
| 11 TraMedY  | Census Tract Median Family Income in Whole Dollars                        |
| 12 LocMedY  | Local Area Median Income in Whole Dollars                                 |
| 13 Tractrat | Tract Income Ratio                                                       |
| 14 Income   | Total Borrower(s) Annual Income in Whole Dollars                          |
| 15 CurAreY  | Area Median Family Income in Whole Dollars                                |
| 16 IncRat   | Borrower Income Ratio                                                    |
| 17 UPB      | Acquisition Unpaid Principal Balance in Whole Dollars                     |
| 18 LTV      | Loan to Value Ratio at Origination                                        |
| 19 MortDate | Year of Mortgage Note                                                    |
| 20 AcquDate | Year of Acquisition Note                                                 |
| 21 Purpose  | Loan Purpose
1=purchase; 2=refinancing; 3=second mortgage; 4=new construction; 5=rehabilitation |
| 22 Coop     | Cooperative Unit Mortgage                                                |
| 23 Product  | Product Type
01=Fixed Rate; 02=ARM; 03=Balloon; 04=GPM/GEM; 05=Reverse Annuity Mortgage; 06=other |
| 24 FedGuar  | Federal Guarantee
0=no federal guarantee; 1=FHA; 2=VA; 3=FMHA-Guaranteed Rural Housing Loan; 4=HECMs; 5=Title1-FHA |
<p>| 25 Term     | Term of Mortgage at Origination in months                                |
| 26 AmorTerm | Amortization Term in months                                              |
| 27 FHFBID   | Acquiring Lender Institution Federal Housing Finance Agency Membership ID |
| 28 Seller   | Acquiring Lender Name                                                    |
| 29 SellCity | Acquiring Lender City                                                   |
| 30 SellSt   | Acquiring Lender State                                                  |</p>
<table>
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| 31 SellType | Type of Acquiring Lender Institution  
1=Insured depository institution;  
2=Housing Associate;  
3=Insurance Company |
| 32 NumBor | Number of Borrowers |
| 33 First | First Time Home Buyer  
1=yes;  
2=no |
| 34 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 |
| 35 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 |
| 36 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 |
| 37 BoGender | Borrower Gender  
1=Male;  
2=Female;  
3=Information not provided by applicant in mail or telephone application |
| 38 CoGender | Co-Borrower Gender  
1=Male;  
2=Female;  
3=Information not provided by applicant in mail or telephone application;  
4=No Co-Borrower |
| 39 BoAge | Age of Borrower in years  
99=Not provided by applicant in mail or telephone application |
| 40 CoAge | Age of Co-Borrower in years  
98=No Co-Borrower;  
99=Not provided by applicant in mail or telephone application |
| 41 Occup | Occupancy Code  
1=Principal residence/owner-occupied;  
2=second home;  
3=investment property (rental) |
| 42 NumUnits | Number of Units |
| 43 Bed1 | Unit1--Number of Bedrooms  
98=no non-owner-occupied dwelling units |
| 44 Bed2 | Unit2--Number of Bedrooms  
98=no non-owner-occupied dwelling units |
| 45 Bed3 | Unit3--Number of Bedrooms  
98=no non-owner-occupied dwelling units |
| 46 Bed4 | Unit4--Number of Bedrooms  
98=no non-owner-occupied dwelling units |
| 47 Aff1 | Unit1--Affordable Category meets the housing goals implemented by HERA Section 1205  
1=yes;  
2=no |
| 48 Aff2 | Unit2--Affordable Category meets the housing goals implemented by HERA Section 1205  
1=yes;  
2=no |
<table>
<thead>
<tr>
<th>Column</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>49 Aff3</td>
<td>Unit 3 – Affordable Category meets the housing goals implemented by HERA Section 1205. 1=yes; 2=no</td>
</tr>
<tr>
<td>50 Aff4</td>
<td>Unit 4 – Affordable Category meets the housing goals implemented by HERA Section 1205. 1=yes; 2=no</td>
</tr>
<tr>
<td>51 Rent1</td>
<td>Unit 1 – Reported Rent Level in whole dollars. 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>52 Rent2</td>
<td>Unit 2 – Reported Rent Level in whole dollars. 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>53 Rent3</td>
<td>Unit 3 – Reported Rent Level in whole dollars. 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>54 Rent4</td>
<td>Unit 4 – Reported Rent Level in whole dollars. 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>55 RentUt1</td>
<td>Unit 1 – Reported Rent Plus Utilities in whole dollars. 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>56 RentUt2</td>
<td>Unit 2 – Reported Rent Plus Utilities in whole dollars. 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>57 RentUt3</td>
<td>Unit 3 – Reported Rent Plus Utilities in whole dollars. 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>58 RentUt4</td>
<td>Unit 4 – Reported Rent Plus Utilities in whole dollars. 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>59 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>60 Rate</td>
<td>Interest Rate</td>
</tr>
<tr>
<td>61 Amount</td>
<td>Loan Amount in Whole Dollars</td>
</tr>
<tr>
<td>62 Front</td>
<td>Front-end Ratio</td>
</tr>
<tr>
<td>63 Back</td>
<td>Back-end Ratio</td>
</tr>
<tr>
<td>64 Borrower Credit Score</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</td>
</tr>
<tr>
<td>65 Co-Borrower Credit Score</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>66 PMI</td>
<td>Percent of the original loan balance covered by primary mortgage insurance (PMI). 0=no PMI</td>
</tr>
<tr>
<td>67 Self</td>
<td>Self-Employed Indicator. 1=yes; 2=no</td>
</tr>
<tr>
<td>68 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>69 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>70 ArmMarg</td>
<td>ARM Margin. 999999=Not an ARM</td>
</tr>
<tr>
<td>71 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>
| 72 BoEth | Borrower Ethnicity  
1 -- Hispanic or Latino  
2 -- Not Hispanic or Latino  
3 -- Information not provided by borrower in mail, Internet, or telephone application |
| 73 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 |
| 74 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 |
| 75 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 |
| 76 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 |
| 77 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 |
| 78 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 |
| 79 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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</table>
| 80     | 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 |
| 81     | 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 |
| 82     | Home Ownership and Equity Protection Act (HOEPA) Status  
1 – Subject to HOEPA  
2- Not subject to HOEPA |
| 83     | 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) |
| 84     | Special Housing Goals Loan  
1 – Yes  
2 – No |
| 85     | Federal Financial Stability Plan  
1 – Yes  
2 – No |
| 86     | 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 |
| 87     | GSE Real Estate Owned  
1 – Yes  
2 – No |