### Data Definitions

**Federal Housing Finance Agency**  
**Federal Home Loan Bank Purchased Mortgage Files**  
**For 2018 Data Release**

<table>
<thead>
<tr>
<th>Column</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year</td>
<td>Year Loan was reported</td>
</tr>
<tr>
<td>Assigned ID</td>
<td>Unique Record ID (Not Actual Loan Number)</td>
</tr>
<tr>
<td>Bank</td>
<td>Name of Federal Home Loan Bank District</td>
</tr>
<tr>
<td>FIPSStateCode</td>
<td>FIPS State Code</td>
</tr>
<tr>
<td>FIPSCountyCode</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 |
<table>
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<tr>
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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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<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Aff4</td>
<td>Unit4--Affordable Category meets the housing goals implemented by HERA Section 1205 1=yes; 2=no</td>
</tr>
<tr>
<td>Rent1</td>
<td>Unit1--Reported Rent Level in whole dollars 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>Rent2</td>
<td>Unit2--Reported Rent Level in whole dollars 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>Rent3</td>
<td>Unit3--Reported Rent Level in whole dollars 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>Rent4</td>
<td>Unit4--Reported Rent Level in whole dollars 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>RentUt1</td>
<td>Unit1--Reported Rent Plus Utilities in whole dollars 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>RentUt2</td>
<td>Unit2--Reported Rent Plus Utilities in whole dollars 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>RentUt3</td>
<td>Unit3--Reported Rent Plus Utilities in whole dollars 9999999999=no non-owner-occupied dwelling units</td>
</tr>
<tr>
<td>RentUt4</td>
<td>Unit4--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=Demimimus 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>
| 67 BoEth | Borrower Ethnicity  
1 -- Hispanic or Latino  
2 -- Not Hispanic or Latino  
3 -- Information not provided by borrower in mail, Internet, or telephone application |
| 68 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 |
| 69 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 |
| 70 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 |
| 71 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 |
| 72 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 |
| 73 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 |
| 74 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>
| 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 |