

Data Definitions

Federal Housing Finance Agency

Federal Home Loan Bank Purchased Mortgage Files

As of December 31, 2014

Column	Definition
1 Year	Year Loan was reported
2 Loan Number	Unique Loan Number (Not actual loan number)
3 FHFBankID	Name of Federal Home Loan Bank District
4 Program	AMA Program 01=Original MPF; 02=MPF100; 03=MPF125; 04=MPF 125 Plus; 05=MPF for FHA/VA; 06=MPP; 07=MPP/FHA; 09=Shared Funding Loans
5 FIPSStateCode	FIPS State Code
6 FIPSCountyCode	FIPS County Code
7 MSA	Core Based Statistical Area 99999=State/County/Tract combination is not located in a CBSA
8 FeatureID	Geographic Names Information System (GNIS) Feature ID
9 Tract	Census Tract
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 1=yes; 2=no
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
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

Column	Definition
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 BoSex	Borrower Sex 1=Male; 2=Female; 3=Information not provided by applicant in mail or telephone application
38 CoSex	Co-Borrower Sex 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

Column	Definition
49 Aff3	Unit3--Affordable Category meets the housing goals implemented by HERA Section 1205 1=yes; 2=no
50 Aff4	Unit4--Affordable Category meets the housing goals implemented by HERA Section 1205 1=yes; 2=no
51 Rent1	Unit1-- Reported Rent Level in whole dollars 999999999=no non-owner-occupied dwelling units
52 Rent2	Unit2-- Reported Rent Level in whole dollars 999999999=no non-owner-occupied dwelling units
53 Rent3	Unit3-- Reported Rent Level in whole dollars 999999999=no non-owner-occupied dwelling units
54 Rent4	Unit4-- Reported Rent Level in whole dollars 999999999=no non-owner-occupied dwelling units
55 RentUt1	Unit1--Reported Rent Plus Utilities in whole dollars 999999999=no non-owner-occupied dwelling units
56 RentUt2	Unit2--Reported Rent Plus Utilities in whole dollars 999999999=no non-owner-occupied dwelling units
57 RentUt3	Unit3--Reported Rent Plus Utilities in whole dollars 999999999=no non-owner-occupied dwelling units
58 RentUt4	Unit4--Reported Rent Plus Utilities in whole dollars 999999999=no non-owner-occupied dwelling units
59 Geog	Geographically Targeted Indicator indicating whether the property is in census tracts annually classified as underserved by HUD 1=yes; 2=no
60 Rate	Interest Rate
61 Amount	Loan Amount in Whole Dollars
62 Front	Front-end Ratio
63 Back	Back-end Ratio
64 Borrower Credit Score	Credit Scores are separated into ranges: 1 = <620, 2 = 620 to < 660, 3 = 660 < 700, 4 = 700 < 760, 5 = 760 or greater
65 Co-Borrower Credit Score	Credit Scores are separated into ranges: 1 = <620, 2 = 620 to < 660, 3 = 660 < 700, 4 = 700 < 760, 5 = 760 or greater, 9 = missing or no co-borrower
66 PMI	Percent of the original loan balance covered by primary mortgage insurance (PMI) 0=no PMI
67 Self	Self-Employed Indicator 1=yes; 2=no
68 PropType	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
69 ArmIndex	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
70 ArmMarg	ARM Margin 99999=Not an ARM
71 PrepayP	Prepayment Penalty Date 12/31/9999=No Prepayment Penalty Date

Column	Definition
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

	Column	Definition
80	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
81	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
82	HOEPA	Home Ownership and Equity Protection Act (HOEPA) Status 1 – Subject to HOEPA 2- Not subject to HOEPA
83	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)
84	SpchHsgGoals	Special Housing Goals Loan 1 – Yes 2 – No
85	FedFinStbltyPlan	Federal Financial Stability Plan 1 – Yes 2 – No
86	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
87	GSEREO	GSE Real Estate Owned 1 – Yes 2 – No