Data Definitions

Federal Housing Finance Agency
Federal Home Loan Bank Purchased Mortgage Files
For 2016 Data Release

Effective 10/18/16

	Column	Definition
1	Year	Year Loan was reported
2	Assigned ID	Unique Record ID (Not Actual Loan Number)
3	Bank	Name of Federal Home Loan Bank District
4	FIPSStateCode	FIPS State Code
5	FIPSCountyCode	FIPS County Code
6	MSA	Core Based Statistical Area 99999=State/County/Tract combination is not located in a CBSA
7	FeatureID	Geographic Names Information System (GNIS) Feature ID
8	Tract	Census Tract
9	MinPer	Census Tract Minority Percentage
10	TraMedY	Census Tract Median Family Income in Whole Dollars
11	LocMedY	Local Area Median Income in Whole Dollars
12	TractRat	Tract Income Ratio
13	Income	Total Borrower(s) Annual Income in Whole Dollars
14	CurAreY	Area Median Family Income in Whole Dollars
15	IncRat	Borrower Income Ratio
16	UPB	Acquisition Unpaid Principal Balance in Whole Dollars
17	LTV	Loan to Value Ratio at Origination
18	MortDate	Year of Mortgage Note
19	AcquDate	Year of Acquisition Note
20	Purpose	Loan Purpose 1=purchase; 2=refinancing; 3=second mortgage; 4=new construction; 5=rehabilitation
21	Coop	Cooperative Unit Mortgage 1=yes; 2=no
22	Product	Product Type 01=Fixed Rate; 02=ARM; 03=Balloon; 04=GPM/GEM; 05=Reverse Annuity Mortgage; 06=other
23	FedGuar	Federal Guarantee 0=no federal guarantee; 1=FHA; 2=VA; 3=FMHA-Guaranteed Rural Housing Loan; 4=HECMs; 5=Title1-FHA
24	Term	Term of Mortgage at Origination in months
25	AmorTerm	Amortization Term in months
26	SellType	Type of Acquiring Lender Institution 1=Insured depository institution; 2=Housing Associate; 3=Insurance Company
27	NumBor	Number of Borrowers
28	First	First Time Home Buyer 1=yes; 2=no

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

	Column	Definition
45	Aff4	Unit4--Affordable Category meets the housing goals implemented by HERA Section 1205 1=yes; 2=no
46	Rent1	Unit1-- Reported Rent Level in whole dollars 9999999999=no non-owner-occupied dwelling units
47	Rent2	Unit2-- Reported Rent Level in whole dollars 9999999999=no non-owner-occupied dwelling units
48	Rent3	Unit3-- Reported Rent Level in whole dollars 9999999999=no non-owner-occupied dwelling units
49	Rent4	Unit4-- Reported Rent Level in whole dollars 9999999999=no non-owner-occupied dwelling units
50	RentUt1	Unit1--Reported Rent Plus Utilities in whole dollars 9999999999=no non-owner-occupied dwelling units
51	RentUt2	Unit2--Reported Rent Plus Utilities in whole dollars 9999999999=no non-owner-occupied dwelling units
52	RentUt3	Unit3--Reported Rent Plus Utilities in whole dollars 9999999999=no non-owner-occupied dwelling units
53	RentUt4	Unit4--Reported Rent Plus Utilities in whole dollars 9999999999=no non-owner-occupied dwelling units
54	Geog	Geographically Targeted Indicator indicating whether the property is in census tracts annually classified as underserved by HUD 1=yes; 2=no
55	Rate	Interest Rate
56	Amount	Loan Amount in Whole Dollars
57	Front	Front-end Ratio
58	Back	Back-end Ratio
59	BoCreditScor	Credit Scores are separated into ranges: 1 = <620, 2 = 620 to < 660, 3 = 660 < 700, 4 = 700 < 760, 5 = 760 or greater 9=missing
60	CoBoCreditScor	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
61	PMI	Percent of the original loan balance covered by primary mortgage insurance (PMI) 0=no PMI
62	Self	Self-Employed Indicator 1=yes; 2=no
63	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
64	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
65	ArmMarg	ARM Margin 99999=Not an ARM
66	PrepayP	Prepayment Penalty Date 12/31/9999=No Prepayment Penalty Date

	Column	Definition
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

	Column	Definition
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